



**CSR Annual Action Plan
For Financial Year 2025-26**

Particulars						Amount (in INR)
AMOUNT ALLOCATED TO NEW PROJECTS FOR CSR OBLIGATION OF FY 2025-26						5,06,61,386/-
Manner of execution: - Self-implementation or through implementation agency						
Sr no	Names of CSR Projects/ Programme	Activity under Schedule VII	Manner of Execution	Implementation Schedule	Modalities of utilization of funds in FY 25-26	Amount (in INR)
1.	Disaster management, including relief, rehabilitation and reconstruction activities	Disaster Management and Rehabilitation	Direct on its own by the Company or Through Implementation agency	On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under CSR Policy.	To be discussed and decided by the CSR Committee
2.	Promoting health care including preventive health care and sanitation and making available safe drinking water	Health and Medical		On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under CSR Policy.	To be discussed and decided by the CSR Committee

Universal Sampo General Insurance Company Limited

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3.	Rural Development Projects	Rural Developmental activities		On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under the CSR Policy.	To be discussed and decided by the CSR Committee
4.	Promoting education and employment enhancing vocation skills and livelihood enhancement projects	Education and Employment		On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under the CSR Policy.	To be discussed and decided by the CSR Committee
5.	Empowering Women, setting up homes and hostels for women and orphans, setting up old age homes and promoting gender equality	Women empowerment, care for senior citizens		On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under the CSR Policy.	To be discussed and decided by the CSR Committee

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6.	Promoting Sports and Sports related Activity	Training to promote rural sports, nationally recognised sports, paralympic sports and olympic sports		On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under CSR Policy.	To be discussed and decided by the CSR Committee
7.	Ensuring environmental sustainability, ecological balance, protection of flora and fauna and conservation of natural resources	Protection of environment and conservation of natural resources		On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under CSR Policy.	To be discussed and decided by the CSR Committee
8.	Slum Area Development	Slum Area Development		On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under CSR Policy.	To be discussed and decided by the CSR Committee
9.	a. Contribution to Research and Development Projects	Sponsoring projects in the field of science, technology, engineering and medicine, funded by the Central		On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under CSR Policy.	To be discussed and decided by the CSR Committee

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	b. Contributions to public funded Universities; Indian Institute of Technology (IITs); National Laboratories and autonomous bodies established under Department of Atomic Energy (DAE); Department of Biotechnology (DBT); Department of Science and Technology (DST); Department of Pharmaceuticals ; Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha	Government, or State Government or Public Sector Undertaking or any agency of the Central Government or State Government/ aimed at promoting Sustainable Development Goals (SDGs)				
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	and Homoeopathy (AYUSH); Ministry of Electronics and Information Technology and other bodies, namely Defence Research and Development Organisation (DRDO); Indian Council of Agricultural Research (ICAR); Indian Council of Medical Research (ICMR) and Council of Scientific and Industrial Research (CSIR)					
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10.	Any other activity as specified under Schedule VII of the act for which if Company has received any proposal	Activities prescribed under Schedule VII of Companies Act, 2013		On or before 31 st March 2026- To be discussed and decided by the CSR Committee	As per the mechanism prescribed under the CSR Policy.	To be discussed and decided by the CSR Committee
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Note:

The amount for each Project / Activity will be allocated as per the viability of the activity being undertaken at the time of granting approval for the initiative by the CSR Committee.

The implementation, monitoring & reporting mechanism and manner of utilisation will be as provided in the CSR Policy Framework.

Details of Need and Impact assessment are not applicable.

The Company may take up CSR Welfare activities in any particular States of India, if selected for a tender business and may undertake the activities of Sanitization, Water Purification/ drinking water facility, education initiatives, Village adoption, women empowerment, Health initiatives and or skill development, in accordance with the Tender terms and conditions of the said State.

The Company will evaluate the CSR projects based on Environmental, Social, Governance (ESG) perspective. The Company will explore and make contribution to projects undertaking construction of buildings, assets, equipments, etc.

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Surplus arising out of CSR activities:

Any surplus arising out of the CSR activities shall not form part of the business profit of the company and shall be utilized as under:

- i) ploughed back into the same project or
- ii) transferred to the Unspent CSR Account and spent in pursuance of CSR policy and annual action plan of the company or
- iii) transferred such surplus amount to a Fund specified in Schedule VII, within a period of six months of the expiry of the financial year

In case the surplus is transferred to unspent CSR account of the Company as per clause ii) aforesaid, the Company shall spend such surplus as under:

- a) spend on any project as approved in clause a) of this annual action plan
- b) spend on a new project as may be approved by the Board based on the recommendation of the CSR Committee

Alteration of Annual Action Plan:

The Board may alter this annual action plan at any time during the financial year, as per the recommendation of the CSR Committee, based on the reasonable justification to that effect.

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