

**Name of the Insurer : Universal Sompo General Insurance Company Limited**

**Registration No. 134 and Date of Registration with the IRDAI 16 November 2007**

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FORM NL-1-B-RA

Name of the Insurer : Universal Sompo General Insurance Company Limited  
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007  
REVENUE ACCOUNT FOR THE QUARTER ENDED ON JUNE 30, 2023

(₹ in Lakhs)																		
	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
1	Premiums earned (Net)	NL-4	2,095	2,095	1,596	1,596	67	67	80	80	45,533	45,533	41,933	41,933	47,695	47,695	43,608	43,608
2	Profit/ Loss on sale/redemption of Investments		13	13	7	7	1	1	0	0	262	262	131	131	276	276	138	138
3	Interest, Dividend & Rent – Gross Note 1		400	400	326	326	12	12	9	9	5,040	5,040	4,198	4,198	5,452	5,452	4,533	4,533
4	Other																	
	TOTAL (A)		2,508	2,508	1,929	1,929	79	79	89	89	50,835	50,835	46,262	46,262	53,422	53,422	48,279	48,279
6	Claims Incurred (Net)	NL-5	472	472	1,225	1,225	47	47	18	18	36,767	36,767	27,816	27,816	37,285	37,285	29,058	29,058
7	Commission	NL-6	143	143	(2,445)	(2,445)	(18)	(18)	(81)	(81)	493	493	4,348	4,348	619	619	1,822	1,822
8	Operating Expenses related to Insurance Business	NL-7	858	858	189	189	40	40	13	13	8,836	8,836	12,586	12,586	9,735	9,735	12,788	12,788
9	Premium Deficiency				-	-												
10	Contribution to Solatium Fund		-	-	-	-	-	-	-	-	24	24	20	20	24	24	20	20
	TOTAL (B)		1,473	1,473	(1,031)	(1,031)	69	69	(51)	(51)	46,120	46,120	44,770	44,770	47,662	47,662	43,688	43,688
10	Operating Profit/(Loss) C= (A - B)		1,035	1,035	2,959	2,959	10	10	139	139	4,715	4,715	1,492	1,492	5,760	5,760	4,591	4,591
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		1,035	1,035	2,959	2,959	10	10	139	139	4,715	4,715	1,492	1,492	5,760	5,760	4,591	4,591
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	
	TOTAL (C)		1,035	1,035	2,959	2,959	10	10	139	139	4,715	4,715	1,492	1,492	5,760	5,760	4,591	4,591

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

<u>Pertaining to Policyholder's funds.</u>	Fire				Marine				Miscellaneous				Total			
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
Interest, Dividend & Rent	261	261	247	247	12	12	10	10	5,304	5,304	4,605	4,605	5,577	5,577	4,861	4,861
<b>Add/Less:-</b>																
Investment Expenses																
Amortisation of Premium/ Discount on Investments	(13)	(13)	-22	(22)	-1	(1)	-1	(1)	-267	(267)	-410	(410)	(281)	(281)	(433)	(433)
Amount written off in respect of depreciated																
Provision for Bad and Doubtful Debts																
Provision for diminution in the value of other than																
Investment income from TP Pool & Nuclear Pool	153	153	101	101	-	-	-	-	3	3	4	4	156	156	105	105
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>400</b>	<b>400</b>	<b>326</b>	<b>326</b>	<b>12</b>	<b>12</b>	<b>9</b>	<b>9</b>	<b>5,040</b>	<b>5,040</b>	<b>4,198</b>	<b>4,198</b>	<b>5,452</b>	<b>5,452</b>	<b>4,533</b>	<b>4,533</b>

\* Term gross implies inclusive of TDS

**FORM NL-2-B-PL**

**Name of the Insurer : Universal Sompo General Insurance Company Limited**  
**Registration No. 134 and Date of Registration with the IRDAI 16 November 2007**  
**PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON JUNE 30, 2023**

(₹ in Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	1,035	1,035	2,959	2,959
	(b) Marine Insurance	NL-1	10	10	139	139
	(c) Miscellaneous Insurance	NL-1	4,715	4,715	1,492	1,492
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,818	1,818	1,296	1,296
	(b) Profit on sale of investments		93	93	42	42
	(c) (Loss on sale/ redemption of investments)		(3)	(3)	(5)	(5)
	(d) Amortization of Premium / Discount on Investments		(92)	(92)	(115)	(115)
3	OTHER INCOME (To be specify)					
	Miscellaneous Income		-	-	3	3
	Profit on Sale / Write off of Fixed Assets (Net)		(3)	(3)	-	0
	TOTAL (A)		7,572	7,572	5,812	5,812
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others - Impairment of Investment Assets		(52)	(52)	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		51	51	66	66
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others (Please specify)		-	-	-	-
	Director Sitting fees and Board meeting expenses		40	40	33	33
	Foreign Exchange (Gain) / Loss		-	-	-	-
	Interest On Income Tax		-	-	-	-
	Stamp Duty – Share Capital		-	-	-	-
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	-	-
	Penalty		-	-	-	-
	Managerial Remuneration		-	-	-	-
	TOTAL (B)		39	39	99	99
6	Profit/(Loss) Before Tax		7,533	7,533	5,713	5,713
7	Provision for Taxation					
	Current tax		2,032	2,032	1,346	1,346
	Deferred tax		(325)	(325)	150	150
8	Profit / (Loss) after tax		5,826	5,826	4,216	4,216
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	2,761	2,761
	Balance of profit/ loss brought forward from last year		73,292	73,292	59,296	59,296
	Balance carried forward to Balance Sheet		79,118	79,118	60,750	60,750

**FORM NL-3-B-BS****Name of the Insurer : Universal Sampo General Insurance Company Limited****Registration No. 134 and Date of Registration with the IRDAI 16 November 2007****BALANCE SHEET AS AT JUNE 30, 2023****(₹ in Lakhs)**

<b>Particulars</b>	<b>Schedule Ref. Form No.</b>	<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	95,880	77,514
Fair Value Change Account			
-Shareholders' Funds		163	(48)
-Policyholders' Funds		499	(181)
Borrowings	NL-11	-	-
<b>TOTAL</b>		<b>1,33,360</b>	<b>1,14,102</b>
<b>APPLICATION OF FUNDS</b>			
Investments-Shareholders	NL-12	96,984	73,178
Investments-Policyholders	NL-12A	2,97,558	2,74,109
Loans	NL-13	-	-
Fixed Assets	NL-14	5,148	2,965
Deferred Tax Asset (Net)		1,850	1,722
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	14,277	8,177
Advances and Other Assets	NL-16	1,29,639	1,10,870
<b>Sub-Total (A)</b>		<b>1,43,916</b>	<b>1,19,048</b>
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,26,444	2,54,487
Provisions	NL-18	85,653	1,02,433
<b>Sub-Total (B)</b>		<b>4,12,097</b>	<b>3,56,919</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,68,181)</b>	<b>(2,37,872)</b>
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
<b>TOTAL</b>		<b>1,33,360</b>	<b>1,14,102</b>
<b>CONTINGENT LIABILITIES</b>			
<b>Particulars</b>		<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
1. Partly paid-up investments		-	-
2. Claims, other than against policies, not acknowledged as debts by the company		-	-
3. Underwriting commitments outstanding (in respect of shares and securities)		-	-
4. Guarantees given by or on behalf of the Company		-	-
5. Statutory demands/ liabilities in dispute, not provided for		6,371	-
6. Reinsurance obligations to the extent not provided for in accounts		-	-
7. Others (to be specified)		-	-
Claims lodged by policyholders in court under dispute not provided for		5,743	6,346
Others*		10,473	10,478
<b>TOTAL</b>		<b>22,587</b>	<b>16,824</b>
a) The Company has disputed the demand raised by Income Tax Authorities of ₹3,169 lakhs (previous year ₹ Nil), the appeals of which are pending before the Appellate Authorities.			
b) The Company is in process of filing an appeal/ rectification for disputed demand (including interest and penalty) of ₹ 3,202 lakhs (previous year ₹ Nil) from Goods & Service Tax authorities.			
c) Excludes, payment of ₹ 1,958 lakhs under protest pursuant to a GST proceeding on account of alleged ineligible input tax credit entitlement on certain marketing expenses and applicability of GST on salvage adjusted on motor claims settled from July 2017. The Company has not received a Show Cause Notice in the matter; however, the Company has been advised that its tax position on both the matters is legally valid and the adopted tax position is legally tenable. Accordingly, the Company has treated the amount paid as deposit under "Advances and Other Assets" as at 30th June 2023.			
* The company is informed of imposing penalty ₹ 1,109 lakhs from Haryana State and penalty of ₹ 9,364 lakhs from Gujarat State. The company is in regular follow-up of wrongly imposed penalty with the respective state. However, in view of the letter, from Govt. of India Ministry of Agriculture & Farmers Welfare to the State of Haryana and Gujarat and in the opinion of the Management there will be no longer penalty payable by the company. In view of the above the same is shown under contingent liability.			

FORM NL-4-PREMIUM SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Gross Direct Premium	11,144	11,144	925	925	697	697	1,622	1,622	20,036	20,036	23,899	23,899	43,935	43,935	14,941	14,941	5,474	5,474	1	1	20,416	20,416
Add: Premium on reinsurance accepted (a)	478	478	45	45	-	-	45	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded (a)	6,866	6,866	753	753	689	689	1,441	1,441	9,179	9,179	10,823	10,823	20,002	20,002	453	453	9,252	9,252	3	3	9,708	9,708
Net Written Premium	4,756	4,756	217	217	8	8	226	226	10,856	10,856	13,076	13,076	23,933	23,933	14,488	14,488	(3,778)	(3,778)	(2)	(2)	10,708	10,708
Add: Opening balance of UPR	6,647	6,647	161	161	31	31	191	191	29,855	29,855	28,348	28,348	58,203	58,203	13,120	13,120	8,358	8,358	(0)	(0)	21,478	21,478
Less: Closing balance of UPR	(9,308)	(9,308)	(317)	(317)	(33)	(33)	(350)	(350)	(23,276)	(23,276)	(26,506)	(26,506)	(49,782)	(49,782)	(18,974)	(18,974)	(4,519)	(4,519)	0	0	(23,493)	(23,493)
Net Earned Premium	2,095	2,095	61	61	6	6	67	67	17,436	17,436	14,919	14,919	32,355	32,355	8,634	8,634	61	61	(2)	(2)	8,693	8,693
Gross Direct Premium																						
- In India	11,144	11,144	925	925	697	697	1,622	1,622	20,036	20,036	23,899	23,899	43,935	43,935	14,941	14,941	5,474	5,474	1	1	20,416	20,416
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

[illegible]

FORM NL-4-PREMIUM SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
Gross Direct Premium	10,281	10,281	540	540	498	498	1,038	1,038	24,684	24,684	20,065	20,065	44,749	44,749	9,158	9,158	5,108	5,108	0	0	14,266	14,266
Add: Premium on reinsurance accepted (a)	416	416	4	4	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded (a)	12,935	12,935	433	433	492	492	925	925	1,074	1,074	2,020	2,020	3,094	3,094	452	452	1,108	1,108	3	3	1,563	1,563
Net Written Premium	-2,239	-2,239	110	110	6	6	116	116	23,610	23,610	18,045	18,045	41,655	41,655	8,705	8,705	4,000	4,000	-2	-2	12,703	12,703
Add: Opening balance of UPR	10,941	10,941	136	136	21	21	157	157	39,357	39,357	23,385	23,385	62,742	62,742	8,361	8,361	4,386	4,386	2	2	12,749	12,749
Less: Closing balance of UPR	-7,106	-7,106	-172	-172	-21	-21	-193	-193	-44,696	-44,696	-30,003	-30,003	-74,699	-74,699	-12,007	-12,007	-5,371	-5,371	-0	-0	-17,378	-17,378
Net Earned Premium	1,596	1,596	74	74	6	6	80	80	18,271	18,271	11,427	11,427	29,698	29,698	5,059	5,059	3,016	3,016	-0	-0	8,074	8,074
Gross Direct Premium																						
- In India	10,281	10,281	540	540	498	498	1,038	1,038	24,684	24,684	20,065	20,065	44,749	44,749	9,158	9,158	5,108	5,108	0	0	14,266	14,266
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Notes:**  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

[illegible]

FORM NL-5 - CLAIMS SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine.		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	1,386	1,386	280	280	-	-	280	280	20,335	20,335	8,865	8,865	29,200	29,200	6,771	6,771	2,827	2,827	0	0	9,598	9,598
Add -Re-insurance accepted to direct claims	30	30	30	30	-	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less -Re-insurance Ceded to claims paid	742	742	232	232	-	-	232	232	3,913	3,913	1,372	1,372	5,285	5,285	287	287	1,652	1,652	0	0	1,939	1,939
Net Claim Paid	674	674	78	78	-	-	78	78	16,423	16,423	7,493	7,493	23,915	23,915	6,484	6,484	1,175	1,175	0	0	7,659	7,659
Add :Claims Outstanding at the end of the period	4,436	4,436	290	290	7	7	297	297	14,293	14,293	1,39,659	1,39,659	1,53,952	1,53,952	5,716	5,716	7,781	7,781	4	4	13,502	13,502
Less :Claims Outstanding at the beginning of the year	4,638	4,638	327	327	2	2	329	329	13,801	13,801	1,38,932	1,38,932	1,52,733	1,52,733	3,271	3,271	7,571	7,571	4	4	10,847	10,847
Net Incurred Claims	472	472	42	42	5	5	47	47	16,914	16,914	8,220	8,220	25,134	25,134	8,930	8,930	1,385	1,385	0	0	10,314	10,314
Claims Paid (Direct)																						
-In India	1,386	1,386	170	170	-	-	170	170	20,335	20,335	8,865	8,865	29,200	29,200	6,771	6,771	2,827	2,827	0	0	9,598	9,598
-Outside India	-	-	110	110	-	-	110	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	690	690	71	71	7	7	78	78	2,636	2,636	65,455	65,455	68,091	68,091	2,686	2,686	3,708	3,708	-	-	6,393	6,393
Estimates of IBNR and IBNER at the beginning of the period (net)	728	728	91	91	2	2	93	93	3,008	3,008	70,640	70,640	73,648	73,648	1,486	1,486	1,563	1,563	-	-	3,049	3,049

- Notes:
- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
  - b) Claims includes specific claims settlement cost but not expenses of management
  - c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
  - d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
  - e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		.Total Miscellaneous.		Grand Total	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	2	2	2	2	11	11	-	-	20,490	20,490	0	0	815	815	60,118	60,118	61,784	61,784
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61	61
Less :Re-insurance Ceded to claims paid	0	0	0	0	9	9	-	-	15,985	15,985	0	0	92	92	23,310	23,310	24,284	24,284
<b>Net Claim Paid</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>4,505</b>	<b>4,505</b>	<b>0</b>	<b>0</b>	<b>724</b>	<b>724</b>	<b>36,808</b>	<b>36,808</b>	<b>37,561</b>	<b>37,561</b>
Add :Claims Outstanding at the end of the period	207	207	1,086	1,086	225	225	-	-	4,680	4,680	0	0	1,895	1,895	1,75,548	1,75,548	1,80,281	1,80,281
Less :Claims Outstanding at the beginning of the year	234	234	162	162	257	257	-	-	9,313	9,313	0	0	2,043	2,043	1,75,589	1,75,589	1,80,556	1,80,556
<b>Net Incurred Claims</b>	<b>(26)</b>	<b>(26)</b>	<b>926</b>	<b>926</b>	<b>(31)</b>	<b>(31)</b>	<b>-</b>	<b>-</b>	<b>(127)</b>	<b>(127)</b>	<b>0</b>	<b>0</b>	<b>575</b>	<b>575</b>	<b>36,767</b>	<b>36,767</b>	<b>37,285</b>	<b>37,285</b>
Claims Paid (Direct)																		
-In India	2	2	2	2	11	11	-	-	20,490	20,490	0	0	815	815	60,118	60,118	61,673	61,674
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	110	110
Estimates of IBNR and IBNER at the end of the period (net)	38	38	146	146	99	99	-	-	4,307	4,307	-	-	692	692	79,767	79,767	80,535	80,535
Estimates of IBNR and IBNER at the beginning of the period (net)	76	76	92	92	107	107	-	-	9,003	9,003	-	-	770	770	86,746	86,746	87,567	87,567

FORM NL-S - CLAIMS SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
Claims Paid (Direct)	1,028	1,028	360	360	-	-	360	360	20,439	20,439	5,919	5,919	26,357	26,357	5,949	5,949	4,732	4,732	1	1	10,681	10,681
Add :Re-insurance accepted to direct claims	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	402	402	302	302	-	-	302	302	1,010	1,010	522	522	1,532	1,532	767	767	2,806	2,806	0	0	3,573	3,573
<b>Net Claim Paid</b>	<b>629</b>	<b>629</b>	<b>58</b>	<b>58</b>	<b>-</b>	<b>-</b>	<b>58</b>	<b>58</b>	<b>19,429</b>	<b>19,429</b>	<b>5,396</b>	<b>5,396</b>	<b>24,826</b>	<b>24,826</b>	<b>5,182</b>	<b>5,182</b>	<b>1,926</b>	<b>1,926</b>	<b>1</b>	<b>1</b>	<b>7,108</b>	<b>7,108</b>
Add Claims Outstanding at the end of the year	4,995	4,995	347	347	1	1	347	347	10,772	10,772.21	1,32,557	1,32,557.50	1,43,330	1,43,330	3,321	3,320.77	8,524	8,523.79	1	1	11,846	11,846
Less Claims Outstanding at the beginning of the year	4,399	4,399	384	384	3	3	387	387	10,246	10,246	1,36,283	1,36,283	1,46,529	1,46,529	3,443	3,443	10,123	10,123	1	1	13,568	13,568
<b>Net Incurred Claims</b>	<b>1,225</b>	<b>1,225</b>	<b>20</b>	<b>20</b>	<b>(3)</b>	<b>(3)</b>	<b>18</b>	<b>18</b>	<b>19,955</b>	<b>19,955</b>	<b>1,671</b>	<b>1,671</b>	<b>21,626</b>	<b>21,626</b>	<b>5,060</b>	<b>5,060</b>	<b>326</b>	<b>326</b>	<b>0</b>	<b>0</b>	<b>5,386</b>	<b>5,386</b>
Claims Paid (Direct)																						
-In India	1,028	1,028	342	342	-	-	342	342	20,439	20,439	5,919	5,919	26,357	26,357	5,949	5,949	4,732	4,732	1	1	10,681	10,681
-Outside India	-	-	18	18	-	-	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	784	784	94	94	3	3	97	97	1,897	1,897	65,060	65,060	66,957	66,957	1,558	1,558	1,423	1,423	-	-	2,981	2,981
Estimates of IBNR and IBNER at the beginning of the period (net)	671	784	67	94	3	4	70	98	1,662	1,897	64,260	65,060	65,921	66,957	1,080	1,558	1,458	1,423	-	-	2,538	2,981

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, whenever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

## FORM NL-S - CLAIMS SCHEDULE

(₹ in Lakhs)

Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
Claims Paid (Direct)	14	14	0	0	234	234	-	-	48,442	48,442	19	19	294	294	86,041	86,041	87,429	87,429
Add :Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0	3	3
Less :Re-insurance Ceded to claims paid	1	1	0	0	214	214	-	-	36,828	36,828	18	18	67	67	42,233	42,233	42,937	42,937
Net Claim Paid	13	13	0	0	20	20	-	-	11,614	11,614	1	1	227	227	43,809	43,809	44,495	44,495
Add Claims Outstanding at the end of the year	274	274.29	95	94.53	253	253.38	-	-	1,444	1,443.94	0	0	2,313	2,313	1,59,555	1,59,555	1,64,897	1,64,897
Less Claims Outstanding at the beginning of the year	214	214	71	71	297	297	-	-	12,425	12,425	0	0	2,445	2,445	1,75,548	1,75,548	1,80,334	1,80,334
Net Incurred Claims	74	74	24	24	(24)	(24)	-	-	633	633	1	1	95	95	27,816	27,816	29,058	29,058
Claims Paid (Direct)																		
-In India	14	14	0	0	234	234	-	-	48,442	48,442	19	19	294	294	86,041	86,041	87,411	87,411
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18
Estimates of IBNR and IBNER at the end of the period (net)	70	70	38	38	86	86	-	-	10,542	10,542	-	-	755	755	81,428	81,428	82,309	82,309
Estimates of IBNR and IBNER at the beginning of the period (net)	57	70	21	38	85	86	-	-	11,778	10,542	-	-	688	755	81,089	81,428	81,830	82,310

## FORM NL-6-COMMISSION SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Commission & Remuneration	1,037	1,037	144	144	4	4	148	148	10,181	10,181	968	968	11,148	11,148	1,216	1,216	554	554	0	0.11	1,770	1,770
<b>Rewards</b>	<b>115</b>	<b>115</b>	<b>19</b>	<b>19</b>	<b>1</b>	<b>1</b>	<b>20</b>	<b>20</b>	<b>932</b>	<b>932</b>	<b>18</b>	<b>18</b>	<b>950</b>	<b>950</b>	<b>389</b>	<b>389</b>	<b>6</b>	<b>6</b>	<b>0</b>	<b>0.01</b>	<b>395</b>	<b>395</b>
<b>Distribution Fees</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>1,152</b>	<b>1,152</b>	<b>163</b>	<b>163</b>	<b>6</b>	<b>6</b>	<b>168</b>	<b>168</b>	<b>11,113</b>	<b>11,113</b>	<b>986</b>	<b>986</b>	<b>12,099</b>	<b>12,099</b>	<b>1,605</b>	<b>1,605</b>	<b>560</b>	<b>560</b>	<b>0</b>	<b>0.12</b>	<b>2,165</b>	<b>2,165</b>
Add: Commission on Re-Insurance Accepted	60	60	5	5	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-Insurance Ceded	1,069	1,069	99	99	92	92	191	191	3,959	3,959	3,635	3,635	7,595	7,595	(111)	(111)	324	324	(0)	(0.0)	213	213
<b>Net Commission</b>	<b>143</b>	<b>143</b>	<b>69</b>	<b>69</b>	<b>(87)</b>	<b>(87)</b>	<b>(18)</b>	<b>(18)</b>	<b>7,153</b>	<b>7,153</b>	<b>(2,649)</b>	<b>(2,649)</b>	<b>4,504</b>	<b>4,504</b>	<b>1,715</b>	<b>1,715</b>	<b>236</b>	<b>236</b>	<b>0</b>	<b>0.12</b>	<b>1,952</b>	<b>1,952</b>

**Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:**

Individual Agents	24	24	8	8	-	-	8	8	3,628	3,628	906	906	4,534	4,534	107	107	1	1	0	0	108	108
Corporate Agents-Banks/FTI/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Others	318	318	0	0	-	-	0	0	162	162	3	3	165	165	212	212	548	548	0	0	760	760
Insurance Brokers	809	809	154	154	6	6	159	159	803	803	45	45	848	848	1,286	1,286	11	11	0	0	1,297	1,297
Direct Business - Onlineec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MIS/ Broker	-	-	-	-	-	-	-	-	6,491	6,491	26	26	6,517	6,517	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	1	1	-	-	-	-	1	1
Insurance Marketing Firm	0	0	-	-	-	-	-	-	26	26	4	4	31	31	0	0	-	-	-	-	0	0
Common Service Centers	-	-	-	-	-	-	-	-	2	2	2	2	4	4	0	0	0	0	-	-	0	0
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,152</b>	<b>1,152</b>	<b>163</b>	<b>163</b>	<b>6</b>	<b>6</b>	<b>168</b>	<b>168</b>	<b>11,113</b>	<b>11,113</b>	<b>986</b>	<b>986</b>	<b>12,099</b>	<b>12,099</b>	<b>1,605</b>	<b>1,605</b>	<b>560</b>	<b>560</b>	<b>0</b>	<b>0</b>	<b>2,165</b>	<b>2,165</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																						
In India	1,152	1,152	163	163	6	6	168	168	11,113	11,113	986	986	12,099	12,099	1,605	1,605	560	560	0	0	2,165	2,165
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Notes:**

- (a) The profit/ commission, if any, are to be combined with the Re-Insurance accepted or Re-Insurance ceded figures.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Commission on Business procured through Company website

**Break-up of the expenses (Gross) incurred**

[illegible]

## FORM NL-6-COMMISSION SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
Commission & Remuneration	503	503	(3)	(3)	-	-	(3)	(3)	3,942	3,942	37	37	3,978	3,978	1,056	1,056	569	569	0	0	1,624	1,624
Rewards	5	5	0	0	-	-	0	0	1,017	1,017	5	5	1,021	1,021	7	7	0	0	0	0	7	7
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	508	508	(3)	(3)	-	-	(3)	(3)	4,958	4,958	41	41	5,000	5,000	1,063	1,063	569	569	0	0	1,632	1,632
Add: Commission on Re-insurance Accepted	41	41	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	2,993	2,993	41	41	38	38	79	79	149	149	1,580	1,580	1,730	1,730	43	43	133	133	0	0.0022	176	176
Net Commission	(2,445)	(2,445)	(43)	(43)	(38)	(38)	(81)	(81)	4,809	4,809	(1,539)	(1,539)	3,270	3,270	1,020	1,020	435	435	0	0.09	1,456	1,456

**Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:**

Individual Agents	15	15	2	2	-	-	2	2	559	559	13	13	572	572	79	79	0	0	-	-	79	79
Corporate Agents-Banks/RTI/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Others	263	263	0	0	-	-	0	0	66	66	1	1	67	67	177	177	568	568	-	-	745	745
Insurance Brokers	229	229	(5)	(5)	-	-	(5)	(5)	241	241	11	11	252	252	805	805	0	0	0	0	805	805
Direct Business - Onlines	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MCSP (Direct)	-	-	-	-	-	-	-	-	4,082	4,082	14	14	4,096	4,096	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	2	2	-	-	-	-	2	2
Insurance Marketing Firm	0	0	-	-	-	-	-	-	7	7	0	0	7	7	0	0	-	-	-	-	0	0
Common Service Centers	-	-	-	-	-	-	-	-	2	2	1	1	3	3	-	-	0	0	-	-	0	0
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>508</b>	<b>508</b>	<b>(3)</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>(3)</b>	<b>(3)</b>	<b>4,958</b>	<b>4,958</b>	<b>41</b>	<b>41</b>	<b>5,000</b>	<b>5,000</b>	<b>1,063</b>	<b>1,063</b>	<b>569</b>	<b>569</b>	<b>0</b>	<b>0</b>	<b>1,632</b>	<b>1,632</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																						
In India	508	508	(3)	(3)	-	-	(3)	(3)	4,958	4,958	41	41	5,000	5,000	1,063	1,063	569	569	0	0	1,632	1,632
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Notes:**

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
 (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
 (c) Commission on Business procured through Company website

**Break-up of the expenses (Gross) incurred**

[illegible]

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
1	Employees' remuneration & welfare benefits	424	424	19	19	1	1	20	20	968	968	1,166	1,166	2,133	2,133	1,291	1,291	(337)	(337)	(0)	(0)	955	955
2	Travel, conveyance and vehicle running expenses	19	19	1	1	0	0	1	1	44	44	53	53	97	97	59	59	(15)	(15)	(0)	(0)	43	43
3	Training expenses	0	0	0	0	-	-	0	0	1	1	1	1	2	2	1	1	(0)	(0)	(0)	(0)	1	1
4	Rents, rates & taxes	0	0	(0)	(0)	-	-	(0)	(0)	(1)	(1)	3	3	2	2	(0)	(0)	6	6	0	0	6	6
5	Repairs	16	16	1	1	0	0	1	1	37	37	45	45	82	82	50	50	(13)	(13)	(0)	(0)	37	37
6	Printing & stationery	15	15	1	1	0	0	1	1	35	35	43	43	78	78	46	46	(12)	(12)	(0)	(0)	34	34
7	Communication expenses	33	33	1	1	0	0	2	2	74	74	90	90	164	164	99	99	(26)	(26)	(0)	(0)	73	73
8	Legal & professional charges	46	46	2	2	0	0	2	2	224	224	127	127	351	351	141	141	(37)	(37)	(0)	(0)	104	104
9	Auditors' fees, expenses etc.	1	1	0	0	-	-	0	0	3	3	4	4	7	7	4	4	(1)	(1)	(0)	(0)	3	3
	(a) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	79	79	4	4	0	0	4	4	180	180	217	217	397	397	240	240	(63)	(63)	(0)	(0)	178	178
11	Interest & Bank Charges	14	14	1	1	0	0	1	1	32	32	39	39	71	71	43	43	(11)	(11)	(0)	(0)	32	32
12	Depreciation	33	33	2	2	0	0	2	2	76	76	92	92	168	168	102	102	(27)	(27)	(0)	(0)	75	75
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	0	0	0	0	(0)	(0)
15	Recruitment Expenses	1	1	0	0	-	-	0	0	2	2	2	2	5	5	3	3	(1)	(1)	(0)	(0)	2	2
16	Membership & Subscription	5	5	0	0	0	0	0	0	10	10	13	13	23	23	14	14	(4)	(4)	(0)	(0)	10	10
17	Information Technology Expenses	143	143	7	7	0	0	7	7	327	327	394	394	721	721	437	437	(114)	(114)	(0)	(0)	323	323
18	Goods and Service Tax/Service Tax Expenditure	1	1	0	0	-	-	0	0	3	3	4	4	7	7	4	4	47	47	(0)	(0)	52	52
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	4	4	0	0	0	0	0	0	10	10	12	12	22	22	13	13	(1)	(1)	(0)	(0)	12	12
	Miscellaneous Expenses	3	3	(1)	(1)	-	-	(1)	(1)	5	5	4	4	9	9	7	7	(2)	(2)	(0)	(0)	5	5
	Administration Charges - Coinsurance Followor	18	18	1	1	1	1	2	2	-	-	-	-	-	-	8	8	0	0	-	-	8	8
	<b>TOTAL</b>	<b>858</b>	<b>858</b>	<b>38</b>	<b>38</b>	<b>2</b>	<b>2</b>	<b>40</b>	<b>40</b>	<b>2,032</b>	<b>2,032</b>	<b>2,307</b>	<b>2,307</b>	<b>4,340</b>	<b>4,340</b>	<b>2,562</b>	<b>2,562</b>	<b>(609)</b>	<b>(609)</b>	<b>(0)</b>	<b>(0)</b>	<b>1,953</b>	<b>1,953</b>
	In India	827	827	37	37	2	2	39	39	1,961	1,961	2,222	2,222	4,184	4,184	2,468	2,468	(584)	(584)	(0)	(0)	1,883	1,883
	Outside India	31	31	1	1	0	0	1	1	71	71	85	85	156	156	95	95	(25)	(25)	(0)	(0)	70	70

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

	Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		Workmen's Compensation/ Employer's Liability														For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023		
1	Employee's remuneration & welfare benefits	4	4	16	16	5	5	-	-	324	324	0	0	39	39	3,477	3,477	3,921	3,921
2	Travel, conveyance and vehicle running expenses	0	0	1	1	0	0	-	-	64	64	0	0	2	2	207	207	227	227
3	Training expenses	-	-	0	0	0	0	-	-	0	0	-	-	0	0	4	4	4	4
	Rents, rates & taxes	0	0	-	-	-	-	-	-	466	466	-	-	0	0	474	474	474	474
5	Repairs	0	0	1	1	0	0	-	-	13	13	0	0	1	1	134	134	152	152
6	Printing & stationery	0	0	1	1	0	0	-	-	12	12	0	0	1	1	126	126	142	142
7	Communication expenses	0	0	1	1	0	0	-	-	25	25	0	0	3	3	267	267	301	301
8	Legal & professional charges	0	0	2	2	1	1	-	-	35	35	0	0	4	4	497	497	546	546
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	0	0	0	0	-	-	1	1	-	-	0	0	11	11	13	13
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1	1	3	3	1	1	-	-	60	60	0	0	7	7	647	647	729	729
11	Interest & Bank Charges	0	0	1	1	0	0	-	-	11	11	0	0	1	1	116	116	131	131
12	Depreciation	0	0	1	1	0	0	-	-	26	26	0	0	3	3	274	274	309	309
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	(0)	(0)	-	-	-	-	(0)	(0)	(0)	(0)
15	Recruitment Expenses	0	0	0	0	0	0	-	-	1	1	-	-	0	0	7	7	8	8
16	Membership & Subscription	0	0	0	0	0	0	-	-	4	4	-	-	0	0	38	38	42	42
17	Information Technology Expenses	2	2	5	5	2	2	-	-	110	110	0	0	13	13	1,176	1,176	1,326	1,326
18	Goods and Service Tax/Service Tax Expenditure	0	0	0	0	0	0	-	-	391	391	-	-	15	15	464	464	466	466
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	0	0	0	0	0	0	-	-	800	800	-	-	0	0	834	834	839	839
	Miscellaneous Expenses	0	0	0	0	0	0	-	-	58	58	-	-	(0)	(0)	72	72	74	74
	Administration Charges - Coinsurance Followor	-	-	2	2	1	1	-	-	-	-	-	-	1	1	11	11	32	32
	TOTAL	9	9	33	33	11	11	-	-	2,399	2,399	1	1	91	91	8,836	8,836	9,735	9,735
	In India	9	9	32	32	11	11	-	-	2,375	2,375	0.50	0.50	89	89	8,582	8,582	9,448	9,448
	Outside India	0	0	1	1	0	0	-	-	24	24	0.02	0.02	3	3	254	254	287	287

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
1	Employees' remuneration & welfare benefits	98	98	6	6	0	0	7	7	1,322	1,322	1,010	1,010	2,332	2,332	487	487	224	224	(0)	(0)	711	711
2	Travel, conveyance and vehicle running expenses	5	5	0	0	0	0	0	0	72	72	55	55	127	127	26	26	12	12	(0)	(0)	39	39
3	Training expenses	0	0	0	0	0	0	0	0	3	3	2	2	5	5	1	1	0	0	(0)	(0)	1	1
4	Rents, rates & Taxes	10	10	1	1	0	0	1	1	120	120	96	96	216	216	44	44	20	20	-	-	64	64
5	Repairs	7	7	0	0	0	0	0	0	96	96	74	74	170	170	36	36	16	16	(0)	(0)	52	52
6	Printing & stationery	5	5	0	0	0	0	0	0	66	66	53	53	119	119	24	24	12	12	(0)	(0)	36	36
7	Communication expenses	4	4	0	0	0	0	0	0	57	57	44	44	101	101	21	21	10	10	(0)	(0)	31	31
8	Legal & professional charges	2	2	0	0	0	0	0	0	(25)	(25)	(32)	(32)	(57)	(57)	11	11	5	5	(0)	(0)	15	15
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	0	0	0	0	0	0	2	2	2	2	3	3	1	1	0	0	(0)	(0)	1	1
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(0)	0	0
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	5	5	0	0	0	0	0	0	3,059	3,059	3,044	3,044	6,104	6,104	23	23	11	11	(0)	(0)	34	34
11	Interest & Bank Charges	13	13	1	1	0	0	1	1	174	174	133	133	307	307	64	64	29	29	(0)	(0)	94	94
12	Depreciation	6	6	0	0	0	0	0	0	75	75	58	58	133	133	28	28	13	13	(0)	(0)	41	41
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	(0)	(0)	(0)	(0)	0	0	0	0	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
15	Recruitment Expenses	0	0	0	0	-	-	0	0	5	5	4	4	9	9	2	2	1	1	-	-	3	3
16	Membership & Subscription	1	1	0	0	-	-	0	0	8	8	6	6	14	14	3	3	1	1	-	-	4	4
17	Information Technology Expenses	17	17	1	1	0	0	1	1	224	224	171	171	395	395	83	83	38	38	(0)	(0)	120	120
18	Goods and Service Tax/Service Tax Expense/Duties	(0)	(0)	0	0	0	0	0	0	1	1	1	1	3	3	1	1	4	4	-	-	5	5
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	0	0	0	0	0	0	0	0	31	31	30	30	61	61	2	2	1	1	(0)	(0)	2	2
	Miscellaneous Expenses	2	2	(0)	(0)	0	0	(0)	(0)	4	4	3	3	8	8	2	2	1	1	(0)	(0)	3	3
	Administration Charges - Coinsurance Followee	14	14	1	1	0	0	1	1	-	-	-	-	-	-	15	15	0	0	(0)	(0)	15	15
	<b>TOTAL</b>	<b>189</b>	<b>189</b>	<b>12</b>	<b>12</b>	<b>1</b>	<b>1</b>	<b>13</b>	<b>13</b>	<b>5,294</b>	<b>5,294</b>	<b>4,753</b>	<b>4,753</b>	<b>10,048</b>	<b>10,048</b>	<b>872</b>	<b>872</b>	<b>399</b>	<b>399</b>	<b>(0)</b>	<b>(0)</b>	<b>1,271</b>	<b>1,271</b>
	In India	189	189	12	12	1	1	13	13	5,294	5,294	4,753	4,753	10,048	10,048	872	872	399	399	(0)	(0)	1,271	1,271
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Notes:**

(a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

(₹ In Lakhs)

Miscellaneous																				(€ in Lakhs)	
Sl. No.	Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total			
		For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022		
1	Employees' remuneration & welfare benefits	2	2	29	29	3	3	-	-	125	125	0	0	36	36	3,237	3,237	3,341	3,341		
2	Travel, conveyance and vehicle running expenses	0	0	2	2	0	0	-	-	13	13	0	0	2	2	182	182	187	187		
3	Training expenses	0	0	0	0	0	0	-	-	0	0	0	0	0	0	6	6	6	6		
4	Rents, rates & taxes	0	0	3	3	0	0	-	-	57	57	0	0	(28)	(28)	313	313	323	323		
5	Repairs	0	0	2	2	0	0	-	-	9	9	0	0	3	3	236	236	244	244		
6	Printing & stationery	0	0	1	1	0	0	-	-	6	6	0	0	2	2	165	165	170	170		
7	Communication expenses	0	0	1	1	0	0	-	-	5	5	0	0	2	2	140	140	144	144		
8	Legal & professional charges	0	0	1	1	0	0	-	-	171	171	0	0	1	1	132	132	134	134		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	0	0	0	0	0	0	-	-	0	0	0	0	0	0	5	5	5	5		
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity	0	0	0	0	0	0	-	-	0	0	0	0	0	0	1	1	1	1		
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10	Advertisement and publicity	0	0	1	1	0	0	-	-	6	6	0	0	2	2	6,147	6,147	6,152	6,152		
11	Interest & Bank Charges	0	0	4	4	0	0	-	-	16	16	0	0	5	5	426	426	440	440		
12	Depreciation	0	0	2	2	0	0	-	-	7	7	0	0	2	2	185	185	191	191		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses (Agent training)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)	0	0	(0)	(0)	(1)	(1)	(1)	(1)		
15	Recruitment Expenses	0	0	0	0	0	0	-	-	0	0	-	-	0	0	12	12	13	13		
16	Membership & Subscription	0	0	0	0	0	0	-	-	1	1	-	-	0	0	19	19	20	20		
17	Information Technology Expenses	0	0	5	5	0	0	-	-	21	21	0	0	6	6	548	548	566	566		
18	Goods and Service Tax/Service Tax Expenditure	(0)	(0)	0	0	0	0	-	-	336	336	(0)	(0)	31	31	375	375	375	375		
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Service charges	0	0	0	0	0	0	-	-	344	344	0	0	0	0	407	407	407	407		
	Miscellaneous Expenses	0	0	0	0	0	0	-	-	21	21	0	0	32	32	32	32	33	33		
	Administration Charges - Coinsurance Follower	0	0	3	3	2	2	-	-	-	-	-	-	1	1	21	21	37	37		
	TOTAL	3	3	54	54	6	6	-	-	1,139	1,139	0	0	66	66	12,586	12,586	12,788	12,788		
	In India	3	3	54	54	6	6	-	-	1,139	1,139	0	0	66	66	12,586	12,586	12,788	12,788		
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

**FORM NL-8-SHARE CAPITAL SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
1	Authorised Capital	40,000	40,000
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
2	Issued Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
3	Subscribed Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
4	Called-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
5	Paid-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs. .... Each		

**Notes:**

- (a) Particulars of the different classes of capital should be separately stated.  
(b) The amount capitalised on account of issue of bonus shares should be disclosed.  
(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at June 30, 2023		As at June 30, 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	2,407.39	65.39	2,407.39	65.39
· Foreign	1,274.43	34.61	1,274.43	34.61
Investors*				
· Indian				
· Foreign				
Others (to be specified e.g. ESOP etc.)				
<b>TOTAL</b>	<b>3,682</b>	<b>100.00</b>	<b>3,682</b>	<b>100.00</b>

\*Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time



PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE									
PART B:									
Name of the Indian Promoter / Indian Investor:									
1. INDIAN BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	President of India	1	99,45,49,600	79.86	99,454.96	-	-	-	-
vi)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	19	9,82,44,395	7.89	9,824.44	-	-	-	-
ii)	Foreign Portfolio Investors	187	4,93,40,553	3.96	4,934.06	-	-	-	-
iii)	Financial Institutions/Banks	2	248	0.00	0.02	-	-	-	-
iv)	Insurance Companies	8	4,18,28,595	3.36	4,182.86	-	-	-	-
v)	FII belonging to Foreign Promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	9	39,67,941	0.32	396.79	-	-	-	-
ix)	Any other (Please specify)								
	-Foreign Institutional Investors	7	4,67,842	0.04	46.78	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	1	4,021	0.00	0.40	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2,82,542	3,62,52,682	2.91	3,625.27	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	106	65,63,903	0.53	656.39	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	21	92,228	0.01	9.22	-	-	-	-
	- Non Resident Indian (NRI)	3,142	16,72,792	0.13	167.28	-	-	-	-
	- Clearing Members	11	7,556	0.00	0.76	-	-	-	-
	- Non Resident Indian Non Repartriable					-	-	-	-
	-Foreign Nationals	-	-	0.00	0.17	-	-	-	-
	- Bodies Corporate	1,021	32,48,985	0.26	324.90	-	-	-	-
	- JEPP					-	-	-	-
v)	Any other (Please Specify)								
	Associates Company/ Subsidiaries	1	5,100	0.00	0.51	-	-	-	-
	Directors and Reletives (Excluding Nomin	3	2,680	0.00	0.27	-	-	-	-
	Key Managerial Personal	2	2,075	0.00	0.21	-	-	-	-
	Escrow Account	2	3,862	0.00	0.37	-	-	-	-
	Unclaimed Shares/Escrow Account 5A	-	-	-	-	-	-	-	-
	Employee	2,634	6,10,862	0.05	61.09	-	-	-	-
	Directors & Relatives	2	500	0.00	0.05	-	-	-	-
	HUF	3,183	12,82,851	0.10	128.29	-	-	-	-
	-ESOP/ESOS/ESPS	21,282	72,91,868	0.59	729.19	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	3,14,186	1,24,54,41,139	100.00	1,24,544.27				
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner /foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
2. INDIAN OVERSEAS BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings (IV)	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)	1	18,21,83,26,570	96.38	18,21,832.66	-	-	2,46,54,23,932	13.53
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	9	1,58,99,140	0.08	1,589.91	-	-	-	-
ii)	Foreign Portfolio Investors Category - 1	35	1,54,79,070	0.08	1,547.91	-	-	-	-
iii)	Foreign Portfolio Investors Category - 2	2	16,31,766	0.01	163.18	-	-	-	-
iv)	Banks	4	42,24,100	0.02	422.41	-	-	-	-
v)	Insurance Companies	4	46,12,178	0.02	461.22	-	-	-	-
vi)	FII belonging to Foreign Promoter #	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	-	-	-	-	-	-	-	-
	Any other (Please specify)								
	-Financial Institutions	1	22,80,87,393	1.21	22,808.74	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	1	112	-	0.01				
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4,92,142	23,96,98,410	1.27	23,969.84	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,496	7,95,47,152	0.42	7,954.72	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	-Trusts	16	5,22,726	0.00	52.27	-	-	-	-
	-Non Resident Indian (NRI)	3,339	88,33,135	0.05	883.31	-	-	-	-
	-Clearing Members	7	48,843	0.00	4.88	-	-	-	-
	-Foreign Companies	1	48,000	0.00	4.80	-	-	-	-
	-Foreign Nationals	1	100	0.00	0.01	-	-	-	-
	-Directors and their Relatives	1	1	-	-	-	-	-	-
	-Non Resident Indian Non Repatriable								
	-Bodies Corporate	979	2,74,58,761	0.15	2,745.88	-	-	-	-
	-Key Managerial Personnel	1	13,264	0.00	1.33	-	-	-	-
	-IEPF								
v)	Any other (Please Specify)								
	-Unclaimed/Suspense/Escrow Account								
	-Hindu Undivided Family	3,236	87,96,575	0.05	879.66	-	-	-	-
	-Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	-ESOP/ESOS/ESPS	9,111	4,91,84,960	0.26	4,918.50	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	5,10,387	18,90,24,12,256	100.00	18,90,241.23			2,46,54,23,932	13.53
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

<b>Name of the Indian Promoter / Indian Investor:</b>									
<b>3. KARNATAKA BANK LTD</b>									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings (IV)	Paid up equity (` in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)		(V)	Numb er of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	6	24,67,473	0.79	246.75	-	-	-	-
ii)	Foreign Portfolio Investors	177	6,57,17,652	21.03	6,571.77	-	-	-	-
iii)	Financial Institutions/Banks	3	879	0.00	0.09	-	-	-	-
iv)	Insurance Companies	2	1,59,33,730	5.10	1,593.37	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	2	3,52,336	0.11	35.23	-	-	-	-
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2,36,517	11,88,34,744	38.04	11,883.47	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,057	8,44,13,889	27.02	8,441.39	-	-	-	-
iii)	NBFCs registered with RBI	3	5,591	0.00	0.56	-	-	-	-
iv)	Others:								
	- Trusts	6	8,678	0.00	0.87	-	-	-	-
	- Non Resident Indian	3,366	75,32,684	2.41	753.27	-	-	-	-
	- Clearing Members	27	1,20,467	0.04	12.05	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	954	1,58,36,014	5.07	1,583.60	-	-	-	-
	- IEPF	1	10,07,769	0.32	100.78	-	-	-	-
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account SA	3	1,95,914	0.06	19.59				
	Directors & Relatives	1	1,650	0.00	0.17				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		2,42,125	31,24,29,470	100.00	31,242.95	-	-	-	-
Foot Notes: (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.  (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000. (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted. (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed. (e) Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company. (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
4. DABUR INVESTMENT CORPORATION									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Mohit Burman			95.00	6,997.00				
	(ii) Mr. Vivek Burman			5.00	17.00				
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter <sup>(e)</sup>								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A								
	Directors & Relatives								
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		-	-	<b>100.00</b>	<b>7,014.00</b>	-	-	-	-
<b>Foot Notes:</b>									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
1	Capital Reserve		
2	Capital Redemption Reserve		
3	Share Premium	16,762	16,762
4	General Reserves		
	Less: Amount utilized for Buy-back		
	Less: Amount utilized for issue of Bonus shares		
5	Catastrophe Reserve		
6	Other Reserves (to be specified)		
7	Balance of Profit in Profit & Loss Account	79,118	60,752
	<b>TOTAL</b>	<b>95,880</b>	<b>77,514</b>

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

**FORM NL-11-BORROWINGS SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
- c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)****(₹ in Lakhs)**

<b>SL. NO.</b>	<b>SOURCE / INSTRUMENT</b>	<b>AMOUNT BORROWED</b>	<b>AMOUNT OF SECURITY</b>	<b>NATURE OF SECURITY</b>
1				
2				
3				
4				
5				

**FORM NL-12 & 12A -INVESTMENT SCHEDULE**

	Particulars	NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at June 30, 2023	As at June 30, 2022	As at June 30, 2023	As at June 30, 2022	As at June 30, 2023	As at June 30, 2022
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	33,909	29,043	1,04,038	1,08,788	1,37,947	1,37,831
2	Other Approved Securities	657	634	2,015	2,374	2,672	3,008
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	1,051	-	3,938	-	4,989
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	29,036	14,904	89,085	55,827	1,18,120	70,732
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	18,602	12,263	57,074	45,934	75,677	58,197
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	130	-	487	-	617
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	327	105	1,004	395	1,331	500
		<b>82,531</b>	<b>58,130</b>	<b>2,53,215</b>	<b>2,17,743</b>	<b>3,35,746</b>	<b>2,75,873</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,977	4,575	9,135	17,138	12,113	21,713
2	Other Approved Securities	1,521	-	4,668	-	6,189	-
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	2,441	-	7,490	-	9,932	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	125	1,110	385	4,156	510	5,266
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	6,127	5,816	18,799	21,786	24,926	27,602
	(e) Other Securities/bank deposit	993	730	3,047	2,734	4,040	3,464
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	2,749	-	10,296	-	13,045
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	261	-	801	-	1,063	-
	(b) Mutual Fund	6	68	17	256	23	325
	(c) Debentures/ Bonds	-	-	-	-	-	-
	<b>TOTAL</b>	<b>14,453</b>	<b>15,048</b>	<b>44,343</b>	<b>56,366</b>	<b>58,795</b>	<b>71,414</b>
	<b>GRAND TOTAL</b>	<b>96,984</b>	<b>73,178</b>	<b>2,97,558</b>	<b>2,74,109</b>	<b>3,94,542</b>	<b>3,47,288</b>

**A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments**

	Particulars	Shareholders		Policyholders		(₹ in Lakhs)	
		Total		Total		Total	
		As at June 30, 2023	As at June 30, 2022	As at June 30, 2023	As at June 30, 2022	As at June 30, 2023	As at June 30, 2022
	<b>Long Term Investments--</b>						
	Book Value	82,204	56,844	2,52,212	2,12,924	3,34,416	2,69,768
	Market Value	80,779	55,619	2,47,841	2,05,296	3,28,620	2,60,916
	<b>Short Term Investments--</b>						
	Book Value	11,619	13,870	35,649	51,954	47,268	65,824
	Market Value	11,576	13,835	35,517	51,822	47,093	65,657

**Notes:**

- Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund & Listed Equities) is Rs 3,81,684 lakhs (previous year Rs 3,35,592 lakhs)
- Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund & Listed Equities) is Rs.3,75,713 lakhs (previous year Rs. 3,26,573 lakhs)
- Provision for IL & FS Securities in Short Term Investment less than 1 year of Rs.4,446 lakhs (previous year Rs.4,546 lakhs in short term )
- Short Term Other approved securities includes TREPS amounting to Rs 5,730 lakhs (previous year Nil) State Government Bond Rs 459 lakhs (previous year Nil).

**FORM NL-13-LOANS SCHEDULE**
**(₹ in Lakhs)**

	Particulars	As at June 30, 2023	As at June 30, 2022
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified)		
	Unsecured		
	<b>TOTAL</b>		
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Companies		
	(f) Others (to be specified)		
	<b>TOTAL</b>		
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	<b>TOTAL</b>		
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term		
	(b) Long Term		
	<b>TOTAL</b>		

**Notes:**

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

<b>Provisions against Non-performing Loans</b>			
	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)
	Sub-standard		
	Doubtful		
	Loss		
	<b>Total</b>		

**FORM NL-14-FIXED ASSETS SCHEDULE**

(₹ in Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at June 30, 2023	As at June 30, 2022
Goodwill										
Intangibles (Computer Software)	3,776	1,311	-	5,087	2,659	153	-	2,812	2,275	402
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	513	-	91	423	513	-	91	423	0	0
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	291	3	48	247	255	2	42	215	31	48
Information Technology Equipment	4,785	56	608	4,233	3,615	144	606	3,153	1,080	1,142
Vehicles	58	-	-	58	21	2	-	23	36	43
Office Equipment	331	3	21	313	256	7	20	244	70	59
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>9,756</b>	<b>1,372</b>	<b>767</b>	<b>10,361</b>	<b>7,320</b>	<b>309</b>	<b>758</b>	<b>6,870</b>	<b>3,491</b>	<b>1,694</b>
Work in progress	2,272	757	1,373	1,657	-	-	-	-	1,657	1,271
<b>Grand Total</b>	<b>12,028</b>	<b>2,130</b>	<b>2,140</b>	<b>12,018</b>	<b>7,320</b>	<b>309</b>	<b>758</b>	<b>6,870</b>	<b>5,148</b>	<b>2,965</b>
<b>PREVIOUS YEAR</b>	<b>9,427</b>	<b>683</b>	<b>166</b>	<b>9,943</b>	<b>6,827</b>	<b>191</b>	<b>39</b>	<b>6,978</b>	<b>2,965</b>	<b>-</b>

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**
**(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
1	Cash (including cheques, drafts and stamps)	19	7
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(ab) Others	12	-
	(b) Current Accounts	14,246	8,170
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>14,277</b>	<b>8,177</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>	<b>14,277</b>	<b>8,177</b>
	In India	14,277	8,177
	Outside India	-	-

**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**
**(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,025	537
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,564	3,774
6	Others (to be specify)		
	Advance to Employees against expenses	14	15
	Advance to Others	559	655
	Surplus in Gratuity fund	-	43
	Surplus in Leave encashment fund	9	-
	<b>TOTAL (A)</b>	<b>3,171</b>	<b>5,025</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	9,706	8,351
2	Outstanding Premiums	58,526	41,573
	Less : Provisions for doubtful	-	-
3	Agents' Balances	44	25
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	31,844	35,693
	Less : Provisions for doubtful		
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,139	689
8	Interest on Unclaimed amount pertaining to Policyholders	227	199
9	Others (to be specified)		
	Deposits for Office Premises	534	555
	Other Deposits	2,727	327
	Receivable from Terrorism Pool	5,144	4,153
	Receivable from Motor Pool	-	-
	Receivable from Nuclear Pool	555	486
	Receivable from Marine Pool	4	-
	GST unutilized credit	15,647	12,794
	Contracts for Sales - Investment	-	1,000
	Other Receivables	372	
	<b>TOTAL (B)</b>	<b>1,26,468</b>	<b>1,05,846</b>
	<b>TOTAL (A+B)</b>	<b>1,29,639</b>	<b>1,10,870</b>

**FORM NL-17-CURRENT LIABILITIES SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
1	Agents' Balances	7,758	2,695
2	Balances due to other insurance companies	94,509	55,414
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	29,315	19,556
	(b) for Other Policies	568	438
5	Unallocated Premium	2,184	203
6	Sundry creditors	9,131	9,073
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,80,281	1,64,897
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	983	689
11	Income accrued on Unclaimed amounts	227	199
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	-	-
14	Others (to be specified)		
	Due to Solatium Fund	429	337
	Due to Environment Relief Fund	-	0.42
	Due to Statutory Authorities	1,061	985
	Book Overdraft	-	-
	Contracts for Purchases - Investment	-	-
	<b>TOTAL</b>	<b>3,26,444</b>	<b>2,54,487</b>

Note :

(a) Long term policies are policies with more than one year tenure

**FORM NL-18-PROVISIONS SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
1	Reserve for Unexpired Risk	85,503	1,02,265
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	-	168
	Gratuity	150	-
	For proposed dividends	-	-
	<b>TOTAL</b>	<b>85,653</b>	<b>1,02,433</b>

**FORM NL-19 MISC EXPENDITURE SCHEDULE**  
**(To the extent not written off or adjusted)**

<b>(₹ in Lakhs)</b>			
	<b>Particulars</b>	<b>As at June 30, 2023</b>	<b>As at June 30, 2022</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**
**Name of the Insurer: Universal Somp General Insurance Company Limited**

Sl.No.	Particular	Calculation	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
1	Gross Direct Premium Growth Rate**	$[GDPI(CY)-GDPI(PY)] / GDPI(PY)$	21.68%	21.68%	65.45%	65.45%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account ) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.76	0.76	0.72	0.72
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	16.06%	16.06%	8.71%	8.71%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	45.07%	45.07%	66.89%	66.89%
5	Net Commission Ratio**	Net Commission / Net written premium	1.41%	1.41%	3.27%	3.27%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	25.48%	25.48%	24.27%	24.27%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	23.54%	23.54%	26.22%	26.22%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	78.18%	78.18%	66.64%	66.64%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	13.75%	13.75%	13.47%	13.47%
10	Combined Ratio**	(7) +(8)	101.71%	101.71%	92.86%	92.86%
11	Investment income ratio	Investment income / Average Assets under management  Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.80%	1.80%	1.64%	1.64%
12	Technical Reserves to net premium ratio **	$[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)})] / \text{Net premium written}$	6.04	6.04	4.80	4.80
13	Underwriting balance ratio	Underwriting results / Net earned premium  Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	0.12%	0.12%	-0.14%	-0.14%
14	Operating Profit Ratio	Operating profit / Net Earned premium	12.08%	12.08%	10.53%	10.53%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short	0.27	0.27	0.30	0.30
16	Net earning ratio	Profit after tax / Net Premium written	13.25%	13.25%	7.57%	7.57%
17	Return on net worth ratio	Profit after tax / Net Worth	4.39%	4.39%	3.69%	3.69%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.72	1.72	1.78	1.78
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	NA	NA	NA	NA
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	NA	NA	NA	NA
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	NA	NA	NA	NA
23	Earnings per share	Profit /(loss) after tax / No. of shares	1.58	1.58	1.15	1.15
24	Book value per share	Net worth / No. of shares	36.04	36.04	31.05	31.05

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

## FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Somp General Insurance Company Limited

\*\* Segmental Reporting up to the quarter

Segments Upto the quarter ended June 30, 2023	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	8.39%	44.10%	3.01%	18.04%	21.05%	22.53%	14.00%	43.58%	2.89	29.68%
Previous Period	0.09%	-20.93%	109.20%	6.77%	100.77%	76.75%	15.03%	177.52%	-5.41	164.59%
Marine Cargo										
Current Period	71.28%	32.02%	31.76%	21.71%	49.33%	68.30%	14.69%	117.63%	2.80	-144.34%
Previous Period	-1.51%	20.28%	-39.29%	1.69%	-28.60%	27.81%	14.37%	-0.79%	4.71	114.96%
Marine Hull										
Current Period	39.92%	1.19%	-1040.14%	1.10%	-1014.78%	82.00%	0.00%	-932.79%	4.80	1413.80%
Previous Period	-34.11%	1.22%	-623.68%	0.18%	-609.13%	-42.54%	0.00%	-651.67%	3.61	744.78%
Total Marine										
Current Period	56.23%	19.13%	-7.78%	12.85%	10.07%	69.54%	14.60%	79.61%	2.87	-3.48%
Previous Period	-20.41%	11.16%	-69.71%	0.96%	-58.82%	22.42%	14.25%	-36.41%	4.65	163.27%
Motor OD										
Current Period	-18.83%	54.56%	65.89%	65.61%	84.61%	97.01%	54.90%	181.62%	3.46	-49.69%
Previous Period	149.14%	95.65%	20.37%	41.54%	42.79%	109.22%	52.80%	152.01%	2.35	-64.52%
Motor TP										
Current Period	19.11%	54.37%	-20.26%	13.78%	-2.61%	55.10%	5.30%	52.49%	12.71	47.19%
Previous Period	189.55%	89.93%	-8.53%	23.90%	17.81%	14.62%	3.96%	32.44%	9.01	57.25%
Total Motor										
Current Period	-1.82%	54.45%	18.82%	37.42%	36.95%	77.68%	9.78%	114.64%	8.51	-5.02%
Previous Period	165.77%	93.09%	7.85%	33.63%	31.97%	72.82%	7.38%	104.79%	5.23	-17.66%
Health										
Current Period	63.16%	96.97%	11.84%	27.89%	29.52%	103.42%	85.72%	132.95%	1.70	-52.97%
Previous Period	-7.36%	95.06%	11.72%	21.13%	21.73%	100.02%	56.04%	121.76%	1.76	-37.43%
Personal Accident										
Current Period	7.17%	-69.01%	-6.25%	-0.89%	9.87%	2272.64%	18.61%	2282.50%	-3.26	-1560.93%
Previous Period	-39.87%	78.31%	10.89%	18.94%	20.85%	10.81%	18.92%	31.66%	3.47	61.53%
Travel Insurance										
Current Period	126.75%	-235.69%	-6.39%	-27.02%	11.21%	-0.70%	0.00%	10.51%	0.00	89.52%
Previous Period	-3.36%	-619.51%	-4.04%	-36.42%	5.98%	-111.19%	43.54%	-105.21%	0.00	181.38%
Total Health										
Current Period	43.11%	52.46%	18.23%	20.17%	36.46%	118.65%	38.84%	155.11%	3.45	-63.57%
Previous Period	-22.38%	89.05%	11.46%	20.34%	21.46%	66.71%	28.34%	88.17%	2.30	-0.48%
Workmen's Compensation/ Employer's liability										
Current Period	85.53%	96.00%	20.89%	37.65%	38.61%	-123.83%	0.60%	-85.22%	5.28	130.73%
Previous Period	9.36%	95.99%	11.68%	21.37%	21.64%	405.26%	6.04%	426.90%	11.44	-337.29%
Public/ Product Liability										
Current Period	12.38%	43.44%	15.44%	14.34%	34.17%	1148.21%	1.21%	1182.39%	8.05	-1122.72%
Previous Period	234.63%	80.07%	4.57%	13.33%	14.97%	10.51%	0.34%	25.48%	1.28	55.57%
Engineering										
Current Period	10.16%	15.98%	4.17%	19.23%	23.03%	-98.29%	0.26%	-75.26%	5.71	154.48%
Previous Period	-22.61%	13.86%	-46.16%	4.51%	-32.57%	-265.42%	6.63%	-297.99%	7.42	537.80%
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00%
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00%
Crop Insurance										
Current Period	106.04%	22.00%	-167.71%	11.51%	-101.80%	-3.49%	48.38%	-105.29%	1.29	205.29%
Previous Period	442.54%	22.00%	-21.01%	11.27%	30.19%	18.62%	70.49%	48.82%	1.93	61.62%
Other segments ** Trade Credit										
Current Period	84.07%	0.71%	-718.89%	0.83%	-701.95%	7.77%	23.30%	-694.19%	1.35	599.40%
Previous Period	905.97%	0.69%	-579.78%	0.60%	-569.94%	24.56%	5.74%	-545.38%	2.27	336.75%
Other Miscellaneous										
Current Period	8.67%	47.97%	28.30%	25.23%	49.37%	81.15%	13.74%	130.52%	9.13	-11.35%
Previous Period	49.62%	57.05%	14.59%	17.22%	24.25%	18.85%	13.43%	43.09%	6.93	49.75%
Total Miscellaneous										
Current Period	23.09%	45.69%	1.26%	26.66%	23.92%	80.75%	13.74%	104.67%	6.45	-1.24%
Previous Period	85.81%	80.83%	7.52%	27.12%	29.28%	66.33%	13.43%	95.61%	4.45	-6.71%
Total-Current Period	21.68%	45.07%	1.41%	25.48%	23.54%	78.18%	13.75%	101.71%	6.04	0.12%
Total-Previous Period	65.45%	66.89%	3.27%	24.27%	26.22%	66.64%	13.47%	92.86%	4.85	-0.13%

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**
**Name of the Insurer: Universal Sompo General Insurance Company Limited**
**PART-A Related Party Transactions**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	10.21	10.21	7.95	7.95
2	Indian Bank	Joint Venture	Claim Payments	0.77	0.77	2.73	2.73
3	Indian Bank	Joint Venture	Commission payout	712.17	712.17	300.59	300.59
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	54.95	54.95	36.88	25.57
5	Indian Bank	Joint Venture	Dividend	262.50	262.50	787.50	787.50
6	Sompo Japan Insurance Inc.	Joint Venture	Premium Income (rendering of services)	-	-	-	-
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Premium	1,045.70	1,045.70	3,752.46	3,752.46
8	Sompo Japan Insurance Inc.	Joint Venture	Commission Income	341.61	341.61	252.56	252.56
9	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	252.33	252.33	-	-
10	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	3.60	3.60	6.00	6.00
11	Sompo Japan Insurance Inc.	Joint Venture	Claim Payments	-	-	-	-
12	Sompo Japan Insurance Inc.	Joint Venture	Dividend	318.61	318.61	955.82	955.82
13	Sompo Japan Insurance Inc.	Joint Venture	Other reimbursement received/Paid	-	-	3.00	3.00
14	Sompo Japan Insurance Inc.	Joint Venture	Refund of Security Deposit	-	-	-	-
15	Sharad Mathur	Key Management Personnel	Remuneration	191.94	191.94	87.38	87.38
16	Dabur Investment Corporation	Joint Venture	Dividend	117.87	117.87	353.61	353.61
17	Dabur Investment Corporation	Joint Venture	Claim Payments	10.54	10.54	-	-
18	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	131.09	131.09	134.36	134.36
19	Indian Overseas Bank	Joint Venture	Dividend	166.25	166.25	498.75	498.75
20	Indian Overseas Bank	Joint Venture	Commission payout	799.53	799.53	702.86	702.86
21	Indian Overseas Bank	Joint Venture	Claim Payments	0.30	0.30	6.11	6.11
22	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	0.14	0.14	676.08	676.08
23	Indian Overseas Bank	Joint Venture	Other Expenditure	5.20	5.20	2.03	2.03
24	Indian Overseas Bank	Joint Venture	Other reimbursement received/Paid	-	-	0.02	0.02
25	Karnataka Bank	Joint Venture	Other Expenditure	0.04	0.04	-	-
26	Karnataka Bank	Joint Venture	Dividend	55.23	55.23	165.68	165.68
27	Karnataka Bank	Joint Venture	Commission payout	278.51	278.51	142.29	142.29
28	Karnataka Bank	Joint Venture	Claim Payments	0.51	0.51	-	-
29	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	185.90	185.90	269.17	269.17
30	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	0.27	0.27	-	-
31	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	0.52	0.52	-	-

<sup>1</sup>including the premium flow through Associates/ Group companies as agents and intermediaries

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

<b>PART-B Related Party Transaction Balances - As at the end of the Quarter June 30, 2023</b>								
<b>Sl.No.</b>	<b>Name of the Related Party</b>	<b>Nature of Relationship with the Company</b>	<b>Amount of Outstanding Balances including Commitments (Rs. in Lakhs)</b>	<b>Nature of Balance</b>	<b>Whether Secured? If so, Nature of consideration to be provided at the time of settlement</b>	<b>Details of any Guarantees given or received</b>	<b>Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)</b>	<b>Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)</b>
1	Indian Bank	Joint Venture	3.73	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	507.89	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	18.76	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	242.50	Commission Payable	No	-	-	-
5	Karnataka Bank Limited	Joint Venture	64.97	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	193.67	Commission Payable	No	-	-	-
7	Sompo Japan Insurance Inc	Joint Venture	6,975.78	Reinsurance Claim Recoverable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	1,240.68	Commision Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	12,207.98	Premium Payable	No	-	-	-
10	Indian Bank	Joint Venture	10,500.00	Capital	No	-	-	-
11	Indian Overseas Bank	Joint Venture	6,650.00	Capital	No	-	-	-
12	Karnataka Bank Limited	Joint Venture	2,209.00	Capital	No	-	-	-
13	Dabur Investment Corporation	Joint Venture	4,715.00	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	2,045.45	Share Premium	No	-	-	-
15	Sompo Japan Insurance Inc	Joint Venture	12,744.00	Capital	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	14,716.36	Share Premium	No	-	-	-
17	Indian Bank	Joint Venture	1,135.35	Bank Balance	No	-	-	-
18	Indian Overseas Bank	Joint Venture	202.39	Bank Balance	No	-	-	-
19	Karnataka Bank Limited	Joint Venture	484.25	Bank Balance	No	-	-	-

**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)****STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED****As at June 30, 2023****Name of Insurer: Universal Sampo General Insurance Company Limited****Registration Number: 134****Date of Registration: November 16, 2007****Classification: Business within India / Total Business**

(₹ in Lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	96,984	96,984
	Policyholders as per NL-12 A of BS	2,97,558	-	2,97,558
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>2,97,558</b>	<b>96,984</b>	<b>3,94,542</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,148	5,148
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	50	50
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	14,277	14,277
(F)	Advances and Other assets as per BS	1,05,935	22,493	1,28,427
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>1,05,935</b>	<b>36,770</b>	<b>1,42,705</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	9,723	3,604	13,327
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	499	163	661
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>4,03,493</b>	<b>1,38,902</b>	<b>5,42,395</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	10,222	3,817	14,038
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>3,93,271</b>	<b>1,35,085</b>	<b>5,28,357</b>

(₹ in Lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	<b>Inadmissible Fixed assets</b>			
	(a) Furniture, Fixtures, dead stock and Stationery	-	31	31
	(b) Leasehold Improvements	-	0	0
	(c) Computer Equipments	-	19	19
	<b>Inadmissible current assets</b>			
	(a) Re-insurer bal o/s for more than 365 days having Indian Branch	319	-	319
	(b) Re-insurer bal o/s for more than 180 days not having Indian Branch	1,280	-	1,280
	(c) Outstanding Premiums for more than 365 days	8,051	-	8,051
	(d) Prepayments	-	0	0
	(e) Advance to Employees 100% disallowed	-	14	14
	(f) Advance to Others greater than 90 days	-	117	117
	(g) Other Deposits	-	-	-
	(h) GST tax utilized Credit O/S for more than 90 days	-	3,455	3,455
	(i) Agents' Balances greater than 30 days	-	19	19
	(j) Co-insurer bal o/s for more than 90 days	72	-	72
	(k) Fair Value Change account subject to minimum of zero	499	163	661
	<b>Total</b>	<b>10,222</b>	<b>3,817</b>	<b>14,038</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED**  
**As at June 30, 2023****(₹ in Lakhs)**

<b>Item No.</b>	<b>Reserve</b>	<b>Current Year</b>	
		<b>Gross Reserve</b>	<b>Net Reserve</b>
(a)	Unearned Premium Reserve (UPR)	1,49,404	85,503
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,49,404	85,503
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,57,916	99,746
(e)	IBNR reserve	1,17,376	80,535
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>4,24,696</b>	<b>2,65,784</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

<b>Name of Insurer: Universal Sampo General Insurance Company Limited</b>
<b>Registration Number: 134</b>
<b>Date of Registration: November 16, 2007</b>
<b>Classification: Business within India / Total Business</b>

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON  
JUNE 30, 2023**

(₹ in Lakhs)

<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
1	Fire	24,743	9,020	722	2,743	2,474	823	2,474
2	Marine Cargo	2,908	459	1,724	337	349	310	349
3	Marine - Other than Marine Cargo	2,412	33	21	6	241	3	241
4	Motor	1,81,098	1,16,811	1,56,767	1,19,578	27,165	35,873	35,873
5	Engineering	1,227	185	369	153	123	55	123
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,716	542	1,040	999	257	300	300
8	Health	59,931	45,240	53,698	41,457	9,048	12,437	12,437
9	Miscellaneous	5,991	2,373	1,627	1,072	839	342	839
10	Crop	1,55,028	28,792	71,270	15,756	15,503	10,691	15,503
	<b>Total</b>	<b>4,35,054</b>	<b>2,03,454</b>	<b>2,87,238</b>	<b>1,82,101</b>	<b>55,999</b>	<b>60,834</b>	<b>68,139</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

**Name of Insurer: Universal Sampo General Insurance Company Limited**  
**Registration Number: 134**  
**Date of Registration: November 16, 2007**  
**Classification: Business within India / Total Business**

**(₹ in Lakhs)**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
<b>ITEM NO.</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
(A)	Policyholder's FUNDS	
	<b>Available assets(as per Form IRDAI-GI-TA)</b>	<b>3,93,271</b>
	Deduct:	
(B)	Current Liabilities as per BS	1,27,003
(C)	Provisions as per BS	-
(D)	Other Liabilities	2,65,784
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>484</b>
	Shareholder's FUNDS	
(F)	Available Assets	1,35,085
	Deduct:	
(G)	Other Liabilities	18,099
(H)	Excess in Shareholder's funds (F-G)	1,16,987
<b>(I)</b>	<b>Total ASM (E+H)</b>	<b>1,17,471</b>
<b>(J)</b>	<b>Total RSM</b>	<b>68,139</b>
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.72</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-27- PRODUCTS INFORMATION**
**Name of the Insurer: Universal Sampo General Insurance Comapany Limited**
**Date: : June 30, 2023**

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced during the period</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
<b>1</b>	<b>Public Liability (Industrial &amp; Storage Risk) I</b>	<b>134</b>	<b>IRDAN134RP0588V01202223</b>	<b>Liability</b>	<b>Retail</b>	<b>23-Mar-23</b>
<b>2</b>	<b>Universal Sampo-Bharat Laghu Udyam Suraksha</b>	<b>134</b>	<b>IRDAN134RP0035V01202021</b>	<b>Fire</b>		
1	Storm, tempest, flood & inundation Deletion claus	134	IRDAN134RP0035V01202021/A0001V01202324	Fire	Retail	26-Apr-23
2	Earthquake deletion clause	134	IRDAN134RP0035V01202021/A0002V01202324	Fire	Retail	26-Apr-23
3	Terrorism Deletion clause	134	IRDAN134RP0035V01202021/A0003V01202324	Fire	Retail	26-Apr-23
<b>3</b>	<b>Bankers' Indemnity - Sooksham Udhyam</b>	<b>134</b>	<b>IRDAN134RP0033V01202223</b>	<b>Miscellaneous</b>	<b>Retail</b>	
<b>Section</b>	<b>Loss of Money and Securities</b>	134		Miscellaneous	Retail	23-Mar-23
1	Coverage for earthquake, volcanic eruption, subterranean fire or any other convulsions of nature:	134	IRDAN134RP0033V01202223/A0358V01202223	Miscellaneous	Retail	23-Mar-23
2	Coverage for Flood, Inundation, Hurricane, Typhoon, Storm, Tempest, Tornado, Cyclone, Atmospheric disturbances	134	IRDAN134RP0033V01202223/A0359V01202223	Miscellaneous	Retail	23-Mar-23
3	Retroactive Period Cover Amendment	134	IRDAN134RP0033V01202223/A0360V01202223	Miscellaneous	Retail	23-Mar-23
4	Automated Teller Machines	134	IRDAN134RP0033V01202223/A0361V01202223	Miscellaneous	Retail	23-Mar-23
5	Internet Banking	134	IRDAN134RP0033V01202223/A0362V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>FIRE AND ALLIED PERILS-BUILDINGS &amp; CONTENTS</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Accidental Damage Cover	134	IRDAN134RP0033V01202223/A0363V01202223	Miscellaneous	Retail	23-Mar-23
2	Loss of Rent and Additional Expenses of Rent for an Alternate Premises- a) For Owners (Loss of Rent) b) For Owners and Tenants (Additional Expenses of Rent for an Alternate Premises)	134	IRDAN134RP0033V01202223/A0364V01202223	Miscellaneous	Retail	23-Mar-23
3	Escalation Clause	134	IRDAN134RP0033V01202223/A0365V01202223	Miscellaneous	Retail	23-Mar-23
4	Involuntary Betterment	134	IRDAN134RP0033V01202223/A0366V01202223	Miscellaneous	Retail	23-Mar-23
5	Additional Removal of Debris Including Foreign Debris	134	IRDAN134RP0033V01202223/A0367V01202223	Miscellaneous	Retail	23-Mar-23
6	Protection and Preservation of Property	134	IRDAN134RP0033V01202223/A0368V01202223	Miscellaneous	Retail	23-Mar-23
7	Cost of Clearing Drains Clause	134	IRDAN134RP0033V01202223/A0369V01202223	Miscellaneous	Retail	23-Mar-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
8	Extra Expense	134	IRDAN134RP0033V01202223/A0370V01202223	Miscellaneous	Retail	23-Mar-23
9	STFI Deletion clause	134	IRDAN134RP0033V01202223/A0371V01202223	Miscellaneous	Retail	23-Mar-23
10	Terrorism Deletion clause	134	IRDAN134RP0033V01202223/A0372V01202223	Miscellaneous	Retail	23-Mar-23
11	Earthquake deletion clause	134	IRDAN134RP0033V01202223/A0373V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Burglary</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Theft	134	IRDAN134RP0033V01202223/A0374V01202223	Miscellaneous	Retail	23-Mar-23
2	Waiver of key	134	IRDAN134RP0033V01202223/A0375V01202223	Miscellaneous	Retail	23-Mar-23
3	Damage And/Or Theft Of Parts Of The Building	134	IRDAN134RP0033V01202223/A0376V01202223	Miscellaneous	Retail	23-Mar-23
4	Cost to cover accidental injury during Burglary/ house breaking (excluding theft)	134	IRDAN134RP0033V01202223/A0377V01202223	Miscellaneous	Retail	23-Mar-23
5	Waiver of Under Insurance	134	IRDAN134RP0033V01202223/A0378V01202223	Miscellaneous	Retail	23-Mar-23
6	Bank Lockers Clause	134	IRDAN134RP0033V01202223/A0401V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Electronic Equipment Insurance</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Waiver of Betterment	134	IRDAN134RP0033V01202223/A0402V01202223	Miscellaneous	Retail	23-Mar-23
2	Professional Fee	134	IRDAN134RP0033V01202223/A0403V01202223	Miscellaneous	Retail	23-Mar-23
3	Claims Investigation Cost	134	IRDAN134RP0033V01202223/A0404V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Public Liability</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Sudden And Accidental Pollution	134	IRDAN134RP0033V01202223/A0405V01202223	Miscellaneous	Retail	23-Mar-23
2	Cover For Valuable Documents	134	IRDAN134RP0033V01202223/A0406V01202223	Miscellaneous	Retail	23-Mar-23
3	Automatic Addition And Deletion Of Insured Locations	134	IRDAN134RP0033V01202223/A0407V01202223	Miscellaneous	Retail	23-Mar-23
4	Car Park Facilities Endorsement	134	IRDAN134RP0033V01202223/A0408V01202223	Miscellaneous	Retail	23-Mar-23
5	Care / Custody / Control Extension Clause	134	IRDAN134RP0033V01202223/A0409V01202223	Miscellaneous	Retail	23-Mar-23
6	Employees' Personal Effects	134	IRDAN134RP0033V01202223/A0410V01202223	Miscellaneous	Retail	23-Mar-23
7	Food And Beverage Extension	134	IRDAN134RP0033V01202223/A0411V01202223	Miscellaneous	Retail	23-Mar-23
8	Neon/Advertising Signs	134	IRDAN134RP0033V01202223/A0412V01202223	Miscellaneous	Retail	23-Mar-23
9	Non-Owned/Hired Vehicles Clause	134	IRDAN134RP0033V01202223/A0413V01202223	Miscellaneous	Retail	23-Mar-23
10	Social/Recreational Activities	134	IRDAN134RP0033V01202223/A0414V01202223	Miscellaneous	Retail	23-Mar-23
11	Sprinkler Leakage Clause	134	IRDAN134RP0033V01202223/A0415V01202223	Miscellaneous	Retail	23-Mar-23
12	Tenant's Liability Clause	134	IRDAN134RP0033V01202223/A0416V01202223	Miscellaneous	Retail	23-Mar-23
13	Waiver Of Subrogation Clause	134	IRDAN134RP0033V01202223/A0417V01202223	Miscellaneous	Retail	23-Mar-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
14	Lift Liability	134	IRDAN134RP0033V01202223/A0418V01202223	Miscellaneous	Retail	23-Mar-23
<b>4</b>	<b>Business Shield - Sookshma</b>	<b>134</b>	<b>IRDAN134RP0034V01202223</b>	<b>Miscellaneous</b>	<b>Retail</b>	
<b>Section</b>	<b>Fire And Allied Perils – Building &amp; Contents</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Accidental Damage Cover	134	IRDAN134RP0034V01202223/A0379V01202223	Miscellaneous	Retail	23-Mar-23
2	Loss of Rent and Additional Expenses of Rent for an Alternate Premises- a) For Owners (Loss of Rent) b) For Owners and Tenants (Additional Expenses of Rent for an Alternate Premises)	134	IRDAN134RP0034V01202223/A0380V01202223	Miscellaneous	Retail	23-Mar-23
3	Escalation Clause	134	IRDAN134RP0034V01202223/A0381V01202223	Miscellaneous	Retail	23-Mar-23
4	Involuntary Betterment	134	IRDAN134RP0034V01202223/A0382V01202223	Miscellaneous	Retail	23-Mar-23
5	Additional Removal of Debris Including Foreign Debris	134	IRDAN134RP0034V01202223/A0383V01202223	Miscellaneous	Retail	23-Mar-23
6	Protection and Preservation of Property	134	IRDAN134RP0034V01202223/A0384V01202223	Miscellaneous	Retail	23-Mar-23
7	Cost of Clearing Drains Clause	134	IRDAN134RP0034V01202223/A0385V01202223	Miscellaneous	Retail	23-Mar-23
8	Extra Expense	134	IRDAN134RP0034V01202223/A0386V01202223	Miscellaneous	Retail	23-Mar-23
9	STFI Deletion clause	134	IRDAN134RP0034V01202223/A0387V01202223	Miscellaneous	Retail	23-Mar-23
10	Earthquake deletion clause	134	IRDAN134RP0034V01202223/A0388V01202223	Miscellaneous	Retail	23-Mar-23
11	Terrorism Deletion clause	134	IRDAN134RP0034V01202223/A0389V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Business Interruption Cover</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Waiver of under-insurance	134	IRDAN134RP0034V01202223/A0390V01202223	Miscellaneous	Retail	23-Mar-23
2	Minimum Demand Charges	134	IRDAN134RP0034V01202223/A0391V01202223	Miscellaneous	Retail	23-Mar-23
3	Claim Preparation Clause	134	IRDAN134RP0034V01202223/A0392V01202223	Miscellaneous	Retail	23-Mar-23
4	Additional Increase Cost of Working	134	IRDAN134RP0034V01202223/A0393V01202223	Miscellaneous	Retail	23-Mar-23
5	Soft Costs	134	IRDAN134RP0034V01202223/A0394V01202223	Miscellaneous	Retail	23-Mar-23
6	Extension to cover Suppliers Premises	134	IRDAN134RP0034V01202223/A0395V01202223	Miscellaneous	Retail	23-Mar-23
7	Extension to cover Customers Premises	134	IRDAN134RP0034V01202223/A0396V01202223	Miscellaneous	Retail	23-Mar-23
8	Auditor's clause	134	IRDAN134RP0034V01202223/A0397V01202223	Miscellaneous	Retail	23-Mar-23
9	Interruption by Civil Authority extension	134	IRDAN134RP0034V01202223/A0398V01202223	Miscellaneous	Retail	23-Mar-23
10	Delay Indemnity Clause	134	IRDAN134RP0034V01202223/A0419V01202223	Miscellaneous	Retail	23-Mar-23
11	Lay Off And Retrenchment Compensation	134	IRDAN134RP0034V01202223/A0420V01202223	Miscellaneous	Retail	23-Mar-23
12	Hindrance Of Access/Ingress/Egress Clause/ Port Blockage	134	IRDAN134RP0034V01202223/A0421V01202223	Miscellaneous	Retail	23-Mar-23
13	Overhauls	134	IRDAN134RP0034V01202223/A0422V01202223	Miscellaneous	Retail	23-Mar-23

**Products Information**

**List below the products and/or add-ons introduced during the period**

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business <sup>(a)</sup>	Category of product	Date of allotment of UIN
14	Crisis Management	134	IRDAN134RP0034V01202223/A0423V01202223	Miscellaneous	Retail	23-Mar-23
15	Research and development	134	IRDAN134RP0034V01202223/A0424V01202223	Miscellaneous	Retail	23-Mar-23
16	Professional Accountants clause	134	IRDAN134RP0034V01202223/A0425V01202223	Miscellaneous	Retail	23-Mar-23
17	Uninsured Standing Charges Clause	134	IRDAN134RP0034V01202223/A0426V01202223	Miscellaneous	Retail	23-Mar-23
18	Start-up / Shut-down Cost (if applicable)	134	IRDAN134RP0034V01202223/A0427V01202223	Miscellaneous	Retail	23-Mar-23
19	Electricity Station, Gas Works and Water Works	134	IRDAN134RP0034V01202223/A0428V01202223	Miscellaneous	Retail	23-Mar-23
20	Molten material spillage	134	IRDAN134RP0034V01202223/A0429V01202223	Miscellaneous	Retail	23-Mar-23
21	Spoilage Consequential Loss Cover	134	IRDAN134RP0034V01202223/A0430V01202223	Miscellaneous	Retail	23-Mar-23
22	Insured property stored at other situations	134	IRDAN134RP0034V01202223/A0431V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Burglary</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Theft	134	IRDAN134RP0034V01202223/A0432V01202223	Miscellaneous	Retail	23-Mar-23
2	Replacement of Locks including Repair to Damaged Property	134	IRDAN134RP0034V01202223/A0433V01202223	Miscellaneous	Retail	23-Mar-23
3	Waiver of key	134	IRDAN134RP0034V01202223/A0434V01202223	Miscellaneous	Retail	23-Mar-23
4	Properties under Consignment, Care, Custody and Control	134	IRDAN134RP0034V01202223/A0435V01202223	Miscellaneous	Retail	23-Mar-23
5	Cost to cover accidental injury during burglary/ house breaking(excluding theft)	134	IRDAN134RP0034V01202223/A0436V01202223	Miscellaneous	Retail	23-Mar-23
6	Automatic cover for unspecified locations	134	IRDAN134RP0034V01202223/A0437V01202223	Miscellaneous	Retail	23-Mar-23
7	Immediate Repairs	134	IRDAN134RP0034V01202223/A0438V01202223	Miscellaneous	Retail	23-Mar-23
8	Master Key Coverage	134	IRDAN134RP0034V01202223/A0510V01202223	Miscellaneous	Retail	23-Mar-23
9	Damage And/ Or Theft Of Parts Of The Building	134	IRDAN134RP0034V01202223/A0511V01202223	Miscellaneous	Retail	23-Mar-23
10	Larceny	134	IRDAN134RP0034V01202223/A0512V01202223	Miscellaneous	Retail	23-Mar-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
11	Floater Clause	134	IRDAN134RP0034V01202223/A0513V01202223	Miscellaneous	Retail	23-Mar-23
12	Temporary Protection	134	IRDAN134RP0034V01202223/A0514V01202223	Miscellaneous	Retail	23-Mar-23
13	Rewriting of Documents	134	IRDAN134RP0034V01202223/A0515V01202223	Miscellaneous	Retail	23-Mar-23
14	Debris Removal/Clearing-up Expenses	134	IRDAN134RP0034V01202223/A0516V01202223	Miscellaneous	Retail	23-Mar-23
15	Riot, Strike & Malicious Damage	134	IRDAN134RP0034V01202223/A0517V01202223	Miscellaneous	Retail	23-Mar-23
16	Waiver of Under Insurance	134	IRDAN134RP0034V01202223/A0518V01202223	Miscellaneous	Retail	23-Mar-23
17	Bank Lockers Clause	134	IRDAN134RP0034V01202223/A0519V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Money Insurance</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Infidelity of cash carrying employees	134	IRDAN134RP0034V01202223/A0520V01202223	Miscellaneous	Retail	23-Mar-23
2	Occasional increase in single carrying limit	134	IRDAN134RP0034V01202223/A0521V01202223	Miscellaneous	Retail	23-Mar-23
3	Coverage for Foreign Currency	134	IRDAN134RP0034V01202223/A0522V01202223	Miscellaneous	Retail	23-Mar-23
4	Assault on the money carrying employee	134	IRDAN134RP0034V01202223/A0523V01202223	Miscellaneous	Retail	23-Mar-23
5	Waiver of key	134	IRDAN134RP0034V01202223/A0524V01202223	Miscellaneous	Retail	23-Mar-23
6	Strike & Riot Cover	134	IRDAN134RP0034V01202223/A0525V01202223	Miscellaneous	Retail	23-Mar-23
7	Terrorism Cover	134	IRDAN134RP0034V01202223/A0526V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Electronic Equipment Insurance</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Floater Clause	134	IRDAN134RP0034V01202223/A0527V01202223	Miscellaneous	Retail	23-Mar-23
2	Waiver of Betterment	134	IRDAN134RP0034V01202223/A0528V01202223	Miscellaneous	Retail	23-Mar-23
3	Omission to insure additions, alterations	134	IRDAN134RP0034V01202223/A0529V01202223	Miscellaneous	Retail	23-Mar-23
4	Professional Fee	134	IRDAN134RP0034V01202223/A0530V01202223	Miscellaneous	Retail	23-Mar-23
5	Parts Undamaged Clause	134	IRDAN134RP0034V01202223/A0531V01202223	Miscellaneous	Retail	23-Mar-23
6	Claims Investigation Clause	134	IRDAN134RP0034V01202223/A0532V01202223	Miscellaneous	Retail	23-Mar-23
7	Cover for Mobile and Portable Equipment Outside the premises	134	IRDAN134RP0034V01202223/A0533V01202223	Miscellaneous	Retail	23-Mar-23
8	Loss Minimization Expenses	134	IRDAN134RP0034V01202223/A0534V01202223	Miscellaneous	Retail	23-Mar-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
9	Automatic Reinstatement	134	IRDAN134RP0034V01202223/A0535V01202223	Miscellaneous	Retail	23-Mar-23
10	Expediting Costs - Cover of Extra Charges For Overtime, Night Work, Work On Public Holidays, Express Freight Including Air Freight	134	IRDAN134RP0034V01202223/A0536V01202223	Miscellaneous	Retail	23-Mar-23
11	Depreciation Waiver	134	IRDAN134RP0034V01202223/A0537V01202223	Miscellaneous	Retail	23-Mar-23
12	Escalation Clause	134	IRDAN134RP0034V01202223/A0538V01202223	Miscellaneous	Retail	23-Mar-23
13	Express Freight	134	IRDAN134RP0034V01202223/A0539V01202223	Miscellaneous	Retail	23-Mar-23
14	Air Freight	134	IRDAN134RP0034V01202223/A0540V01202223	Miscellaneous	Retail	23-Mar-23
15	Owners Surrounding Property	134	IRDAN134RP0034V01202223/A0541V01202223	Miscellaneous	Retail	23-Mar-23
16	Third Party Liability	134	IRDAN134RP0034V01202223/A0542V01202223	Miscellaneous	Retail	23-Mar-23
17	Additional Customs Duty	134	IRDAN134RP0034V01202223/A0543V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Machinery Breakdown</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Escalation Clause	134	IRDAN134RP0034V01202223/A0544V01202223	Miscellaneous	Retail	23-Mar-23
2	Express freight	134	IRDAN134RP0034V01202223/A0545V01202223	Miscellaneous	Retail	23-Mar-23
3	Air freight	134	IRDAN134RP0034V01202223/A0546V01202223	Miscellaneous	Retail	23-Mar-23
4	Owner's Surrounding property	134	IRDAN134RP0034V01202223/A0547V01202223	Miscellaneous	Retail	23-Mar-23
5	Third Party Liability	134	IRDAN134RP0034V01202223/A0548V01202223	Miscellaneous	Retail	23-Mar-23
6	Additional Customs Duty	134	IRDAN134RP0034V01202223/A0549V01202223	Miscellaneous	Retail	23-Mar-23
7	Immediate Repair Cost	134	IRDAN134RP0034V01202223/A0550V01202223	Miscellaneous	Retail	23-Mar-23
8	Obsolete Parts Clause	134	IRDAN134RP0034V01202223/A0551V01202223	Miscellaneous	Retail	23-Mar-23
9	Waiver of Betterment	134	IRDAN134RP0034V01202223/A0552V01202223	Miscellaneous	Retail	23-Mar-23
10	Floater Clause	134	IRDAN134RP0034V01202223/A0553V01202223	Miscellaneous	Retail	23-Mar-23
11	Professional Fees	134	IRDAN134RP0034V01202223/A0554V01202223	Miscellaneous	Retail	23-Mar-23
12	Claims Preparation & Investigation Costs	134	IRDAN134RP0034V01202223/A0555V01202223	Miscellaneous	Retail	23-Mar-23
13	Mobile and portable equipment outside the premises	134	IRDAN134RP0034V01202223/A0556V01202223	Miscellaneous	Retail	23-Mar-23
14	Parts Undamaged Clause/Destruction of Sound Property	134	IRDAN134RP0034V01202223/A0557V01202223	Miscellaneous	Retail	23-Mar-23

**Products Information**

<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
15	Loss Minimization Expenses	134	IRDAN134RP0034V01202223/A0558V01202223	Miscellaneous	Retail	23-Mar-23
16	Depreciation Waiver	134	IRDAN134RP0034V01202223/A0559V01202223	Miscellaneous	Retail	23-Mar-23
17	Omission to Insure Addition, Alteration	134	IRDAN134RP0034V01202223/A0560V01202223	Miscellaneous	Retail	23-Mar-23
18	Undamaged Foundations	134	IRDAN134RP0034V01202223/A0561V01202223	Miscellaneous	Retail	23-Mar-23
19	Waiver of Under Insurance	134	IRDAN134RP0034V01202223/A0562V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>All Risks</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Waiver Of Improvement, Betterment Or Technological Upgrade charges	134	IRDAN134RP0034V01202223/A0563V01202223	Miscellaneous	Retail	23-Mar-23
2	Escalation Clause	134	IRDAN134RP0034V01202223/A0564V01202223	Miscellaneous	Retail	23-Mar-23
3	Parts Undamaged/ Destruction Of Sound Property	134	IRDAN134RP0034V01202223/A0565V01202223	Miscellaneous	Retail	23-Mar-23
4	Depreciation Waiver	134	IRDAN134RP0034V01202223/A0566V01202223	Miscellaneous	Retail	23-Mar-23
5	Professional Fees	134	IRDAN134RP0034V01202223/A0567V01202223	Miscellaneous	Retail	23-Mar-23
6	Claim Investigation & Preparation Clause	134	IRDAN134RP0034V01202223/A0568V01202223	Miscellaneous	Retail	23-Mar-23
7	Auditors' Fees & Expenses	134	IRDAN134RP0034V01202223/A0569V01202223	Miscellaneous	Retail	23-Mar-23
8	Claims Preparation Costs	134	IRDAN134RP0034V01202223/A0589V01202223	Miscellaneous	Retail	23-Mar-23
9	Loss Minimisation Expenses	134	IRDAN134RP0034V01202223/A0590V01202223	Miscellaneous	Retail	23-Mar-23
10	Coverage For Electrical & Mechanical Breakdown	134	IRDAN134RP0034V01202223/A0591V01202223	Miscellaneous	Retail	23-Mar-23
11	Obsolete Parts	134	IRDAN134RP0034V01202223/A0592V01202223	Miscellaneous	Retail	23-Mar-23
12	Terrorism Cover	134	IRDAN134RP0034V01202223/A0593V01202223	Miscellaneous	Retail	23-Mar-23
13	Transit Risk	134	IRDAN134RP0034V01202223/A0594V01202223	Miscellaneous	Retail	23-Mar-23
14	Third Party Liability	134	IRDAN134RP0034V01202223/A0595V01202223	Miscellaneous	Retail	23-Mar-23
15	Dismantling Cover	134	IRDAN134RP0034V01202223/A0596V01202223	Miscellaneous	Retail	23-Mar-23
16	Expediting Costs Including Air-Freight And Express Freight	134	IRDAN134RP0034V01202223/A0597V01202223	Miscellaneous	Retail	23-Mar-23
17	Valuable Documents Cover	134	IRDAN134RP0034V01202223/A0598V01202223	Miscellaneous	Retail	23-Mar-23
18	Valuable Papers & Records Clause	134	IRDAN134RP0034V01202223/A0599V01202223	Miscellaneous	Retail	23-Mar-23

**Products Information**

<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
19	Waiver Of Subrogation Clause	134	IRDAN134RP0034V01202223/A0600V01202223	Miscellaneous	Retail	23-Mar-23
20	Own Damage Cover For Self Propelled Vehicles	134	IRDAN134RP0034V01202223/A0601V01202223	Miscellaneous	Retail	23-Mar-23
21	Omission To Insure	134	IRDAN134RP0034V01202223/A0602V01202223	Miscellaneous	Retail	23-Mar-23
22	Damages To Money, Valuable Documents/Precious Items/Computer Systems Records	134	IRDAN134RP0034V01202223/A0603V01202223	Miscellaneous	Retail	23-Mar-23
23	Bank Lockers Clause	134	IRDAN134RP0034V01202223/A0604V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Fidelity Guarantee</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Additional Expenses Extension	134	IRDAN134RP0034V01202223/A0605V01202223	Miscellaneous	Retail	23-Mar-23
2	Accountants Cost	134	IRDAN134RP0034V01202223/A0606V01202223	Miscellaneous	Retail	23-Mar-23
3	Floater Cover	134	IRDAN134RP0034V01202223/A0607V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Public Liability</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Sudden and Accidental Pollution	134	IRDAN134RP0034V01202223/A0608V01202223	Miscellaneous	Retail	23-Mar-23
2	Cover for Valuable Documents	134	IRDAN134RP0034V01202223/A0570V01202223	Miscellaneous	Retail	23-Mar-23
3	Automatic Addition And Deletion Of Insured Locations	134	IRDAN134RP0034V01202223/A0571V01202223	Miscellaneous	Retail	23-Mar-23
4	Car Park Facilities Endorsement	134	IRDAN134RP0034V01202223/A0572V01202223	Miscellaneous	Retail	23-Mar-23
5	Care / Custody / Control Extension Clause	134	IRDAN134RP0034V01202223/A0573V01202223	Miscellaneous	Retail	23-Mar-23
6	Employees' Personal Effects	134	IRDAN134RP0034V01202223/A0574V01202223	Miscellaneous	Retail	23-Mar-23
7	Food and Beverage Extension	134	IRDAN134RP0034V01202223/A0575V01202223	Miscellaneous	Retail	23-Mar-23
8	Neon/Advertising Signs	134	IRDAN134RP0034V01202223/A0576V01202223	Miscellaneous	Retail	23-Mar-23
9	Non-Owned/Hired Vehicles Clause	134	IRDAN134RP0034V01202223/A0577V01202223	Miscellaneous	Retail	23-Mar-23
10	Social/Recreational Activities	134	IRDAN134RP0034V01202223/A0578V01202223	Miscellaneous	Retail	23-Mar-23
11	Sprinkler Leakage Clause	134	IRDAN134RP0034V01202223/A0579V01202223	Miscellaneous	Retail	23-Mar-23
12	Tenant's Liability Clause	134	IRDAN134RP0034V01202223/A0580V01202223	Miscellaneous	Retail	23-Mar-23
13	Waiver of Subrogation Clause	134	IRDAN134RP0034V01202223/A0581V01202223	Miscellaneous	Retail	23-Mar-23
14	Lift Liability	134	IRDAN134RP0034V01202223/A0582V01202223	Miscellaneous	Retail	23-Mar-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
<b>Section</b>	<b>Employee's Compensation</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Coverage for Limited Medical Expenses	134	IRDAN134RP0034V01202223/A0583V01202223	Miscellaneous	Retail	23-Mar-23
2	Coverage for Medical Expenses at Actual	134	IRDAN134RP0034V01202223/A0584V01202223	Miscellaneous	Retail	23-Mar-23
3	Terrorism	134	IRDAN134RP0034V01202223/A0585V01202223	Miscellaneous	Retail	23-Mar-23
4	Contract Workers	134	IRDAN134RP0034V01202223/A0586V01202223	Miscellaneous	Retail	23-Mar-23
5	Occupational disease	134	IRDAN134RP0034V01202223/A0587V01202223	Miscellaneous	Retail	23-Mar-23
<b>5</b>	<b>Jeweller's Comprehensive – Sookshma Udyam</b>	<b>134</b>	<b>IRDAN134RP0036V01202223</b>	<b>Miscellaneous</b>	<b>Retail</b>	
<b>Section</b>	<b>Stock In Premises</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Terrorism:	134	IRDAN134RP0036V01202223/A0460V01202223	Miscellaneous	Retail	23-Mar-23
2	Boiling, Casting and Laser Machine operations	134	IRDAN134RP0036V01202223/A0461V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Stock In Custody Of The Insured And Specified Persons</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Transit of stock in Trade for deemed exports	134	IRDAN134RP0036V01202223/A0462V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Fire &amp; Allied Perils -Buildings &amp; Contents</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Accidental Damage Cover	134	IRDAN134RP0036V01202223/A0463V01202223	Miscellaneous	Retail	23-Mar-23
2	Loss of Rent and Additional Expenses of Rent for an Alternate Premises- a) For Owners (Loss of Rent) b) For Owners and Tenants (Additional Expenses of Rent for an Alternate Premises)	134	IRDAN134RP0036V01202223/A0464V01202223	Miscellaneous	Retail	23-Mar-23
3	Escalation Clause	134	IRDAN134RP0036V01202223/A0465V01202223	Miscellaneous	Retail	23-Mar-23
4	Involuntary Betterment	134	IRDAN134RP0036V01202223/A0466V01202223	Miscellaneous	Retail	23-Mar-23
5	Additional Removal of Debris Including Foreign Debris	134	IRDAN134RP0036V01202223/A0467V01202223	Miscellaneous	Retail	23-Mar-23
6	Protection and Preservation of Property	134	IRDAN134RP0036V01202223/A0468V01202223	Miscellaneous	Retail	23-Mar-23
7	Cost of Clearing Drains Clause	134	IRDAN134RP0036V01202223/A0469V01202223	Miscellaneous	Retail	23-Mar-23
8	Extra Expense	134	IRDAN134RP0036V01202223/A0470V01202223	Miscellaneous	Retail	23-Mar-23
9	Chandelier Extension	134	IRDAN134RP0036V01202223/A0471V01202223	Miscellaneous	Retail	23-Mar-23
10	STFI Deletion clause	134	IRDAN134RP0036V01202223/A0472V01202223	Miscellaneous	Retail	23-Mar-23
11	Earthquake deletion clause	134	IRDAN134RP0036V01202223/A0473V01202223	Miscellaneous	Retail	23-Mar-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
12	Terrorism Deletion clause	134	IRDAN134RP0036V01202223/A0474V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Burglary</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Theft	134	IRDAN134RP0036V01202223/A0475V01202223	Miscellaneous	Retail	23-Mar-23
2	Waiver of key	134	IRDAN134RP0036V01202223/A0476V01202223	Miscellaneous	Retail	23-Mar-23
3	Damage And/Or Theft Of Parts Of The Building	134	IRDAN134RP0036V01202223/A0477V01202223	Miscellaneous	Retail	23-Mar-23
4	Cost to cover accidental injury during Burglary/ house breaking (excluding theft)	134	IRDAN134RP0036V01202223/A0478V01202223	Miscellaneous	Retail	23-Mar-23
5	Riot, Strike and Malicious Damage	134	IRDAN134RP0036V01202223/A0479V01202223	Miscellaneous	Retail	23-Mar-23
6	Master Key Coverage	134	IRDAN134RP0036V01202223/A0480V01202223	Miscellaneous	Retail	23-Mar-23
7	Waiver of Underinsurance	134	IRDAN134RP0036V01202223/A0439V01202223	Miscellaneous	Retail	23-Mar-23
8	Bank Lockers Clause	134	IRDAN134RP0036V01202223/A0440V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Fidelity Guarantee</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Fidelity Guarantee Cover (Specified Persons other than Employees)	134	IRDAN134RP0036V01202223/A0441V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Employee's Compensation</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Medical Expenses	134	IRDAN134RP0036V01202223/A0442V01202223	Miscellaneous	Retail	23-Mar-23
2	Terrorism	134	IRDAN134RP0036V01202223/A0443V01202223	Miscellaneous	Retail	23-Mar-23
3	Contract Workers	134	IRDAN134RP0036V01202223/A0444V01202223	Miscellaneous	Retail	23-Mar-23
4	Occupational disease	134	IRDAN134RP0036V01202223/A0445V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Electronic Equipment</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Waiver of Betterment	134	IRDAN134RP0036V01202223/A0446V01202223	Miscellaneous	Retail	23-Mar-23
2	Professional Fee	134	IRDAN134RP0036V01202223/A0447V01202223	Miscellaneous	Retail	23-Mar-23
3	Claims Investigation Cost	134	IRDAN134RP0036V01202223/A0448V01202223	Miscellaneous	Retail	23-Mar-23
4	Automatic Reinstatement	134	IRDAN134RP0036V01202223/A0449V01202223	Miscellaneous	Retail	23-Mar-23
5	Additional Customs Duty	134	IRDAN134RP0036V01202223/A0450V01202223	Miscellaneous	Retail	23-Mar-23
6	Expediting Costs - Cover of Extra Charges For Overtime, Night Work, Work On Public Holidays, Express Freight Including Air Freight	134	IRDAN134RP0036V01202223/A0451V01202223	Miscellaneous	Retail	23-Mar-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
<b>Section</b>	<b>Public Liability</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Sudden and Accidental Pollution	134	IRDAN134RP0036V01202223/A0452V01202223	Miscellaneous	Retail	23-Mar-23
2	Cover for Valuable Documents	134	IRDAN134RP0036V01202223/A0453V01202223	Miscellaneous	Retail	23-Mar-23
3	Automatic Addition And Deletion Of Insured Locations	134	IRDAN134RP0036V01202223/A0454V01202223	Miscellaneous	Retail	23-Mar-23
4	Car Park Facilities Endorsement	134	IRDAN134RP0036V01202223/A0455V01202223	Miscellaneous	Retail	23-Mar-23
5	Care / Custody / Control Extension Clause	134	IRDAN134RP0036V01202223/A0456V01202223	Miscellaneous	Retail	23-Mar-23
6	Employees' Personal Effects	134	IRDAN134RP0036V01202223/A0457V01202223	Miscellaneous	Retail	23-Mar-23
7	Food and Beverage Extension	134	IRDAN134RP0036V01202223/A0458V01202223	Miscellaneous	Retail	23-Mar-23
8	Neon/Advertising Signs	134	IRDAN134RP0036V01202223/A0459V01202223	Miscellaneous	Retail	23-Mar-23
9	Non-Owned/Hired Vehicles Clause	134	IRDAN134RP0036V01202223/A0482V01202223	Miscellaneous	Retail	23-Mar-23
10	Social/Recreational Activities	134	IRDAN134RP0036V01202223/A0483V01202223	Miscellaneous	Retail	23-Mar-23
11	Sprinkler Leakage Clause	134	IRDAN134RP0036V01202223/A0484V01202223	Miscellaneous	Retail	23-Mar-23
12	Tenant's Liability Clause	134	IRDAN134RP0036V01202223/A0485V01202223	Miscellaneous	Retail	23-Mar-23
13	Waiver of Subrogation Clause	134	IRDAN134RP0036V01202223/A0486V01202223	Miscellaneous	Retail	23-Mar-23
14	Lift Liability	134	IRDAN134RP0036V01202223/A0487V01202223	Miscellaneous	Retail	23-Mar-23
15	Medical Expense Re-imbursement for accidental injury arising during the act of piercing	134	IRDAN134RP0036V01202223/A0488V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Money Insurance</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Strike & Riot Cover	134	<b>IRDAN134RP0036V01202223/A0489V0120</b>	Miscellaneous	Retail	23-Mar-23
2	Terrorism Cover:	134	IRDAN134RP0036V01202223/A0490V01202223	Miscellaneous	Retail	23-Mar-23
3	Coverage for Foreign Currency	134	IRDAN134RP0036V01202223/A0491V01202223	Miscellaneous	Retail	23-Mar-23
4	Waiver of key	134	IRDAN134RP0036V01202223/A0492V01202223	Miscellaneous	Retail	23-Mar-23
5	Occasional increase in single carrying limit	134	IRDAN134RP0036V01202223/A0493V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>All Risk</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Depreciation waiver	134	IRDAN134RP0036V01202223/A0494V01202223	Miscellaneous	Retail	23-Mar-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
2	Terrorism cover	134	IRDAN134RP0036V01202223/A0495V01202223	Miscellaneous	Retail	23-Mar-23
3	Coverage for Electrical & Mechanical Breakdown	134	IRDAN134RP0036V01202223/A0496V01202223	Miscellaneous	Retail	23-Mar-23
4	Claim investigation and preparation clause	134	IRDAN134RP0036V01202223/A0497V01202223	Miscellaneous	Retail	23-Mar-23
<b>Section</b>	<b>Machinery Breakdown</b>	<b>134</b>		<b>Miscellaneous</b>	<b>Retail</b>	<b>23-Mar-23</b>
1	Escalation Clause	134	IRDAN134RP0036V01202223/A0498V01202223	Miscellaneous	Retail	23-Mar-23
2	Waiver Of Betterment	134	IRDAN134RP0036V01202223/A0499V01202223	Miscellaneous	Retail	23-Mar-23
3	Undamaged Foundations Clause	134	IRDAN134RP0036V01202223/A0500V01202223	Miscellaneous	Retail	23-Mar-23
4	Omission to Insure Addition, Alteration	134	IRDAN134RP0036V01202223/A0501V01202223	Miscellaneous	Retail	23-Mar-23
5	Claims Investigation / Preparation Cost	134	IRDAN134RP0036V01202223/A0503V01202223	Miscellaneous	Retail	23-Mar-23
6	Express freight	134	IRDAN134RP0036V01202223/A0504V01202223	Miscellaneous	Retail	23-Mar-23
7	Air freight	134	IRDAN134RP0036V01202223/A0505V01202223	Miscellaneous	Retail	23-Mar-23
8	Owner's Surrounding property	134	IRDAN134RP0036V01202223/A0506V01202223	Miscellaneous	Retail	23-Mar-23
9	Third Party Liability	134	IRDAN134RP0036V01202223/A0507V01202223	Miscellaneous	Retail	23-Mar-23
10	Additional Customs Duty	134	IRDAN134RP0036V01202223/A0508V01202223	Miscellaneous	Retail	23-Mar-23
11	Waiver of Underinsurance	134	IRDAN134RP0036V01202223/A0509V01202223	Miscellaneous	Retail	23-Mar-23
<b>6</b>	<b>Error and Omission</b>	<b>134</b>	<b>IRDAN134RP0035V01202223</b>	<b>Liability</b>	<b>Retail</b>	
1	Emergency Defence Costs	134	IRDAN134RP0035V01202223/A0004V01202324	Liability	Retail	16-May-23
2	Loss of Documents	134	IRDAN134RP0035V01202223/A0005V01202324	Liability	Retail	16-May-23
3	Contractual Liability Extension	134	IRDAN134RP0035V01202223/A0006V01202324	Liability	Retail	16-May-23
4	Sub-Contractors and Agents Extension	134	IRDAN134RP0035V01202223/A0007V01202324	Liability	Retail	16-May-23
5	Run Off Cover for Insured Entity	134	IRDAN134RP0035V01202223/A0008V01202324	Liability	Retail	16-May-23
6	Court Attendance Costs Extension	134	IRDAN134RP0035V01202223/A0009V01202324	Liability	Retail	16-May-23
7	Fraud And Dishonesty Extension	134	IRDAN134RP0035V01202223/A0010V01202324	Liability	Retail	16-May-23
8	Principal's Previous Business Extension	134	IRDAN134RP0035V01202223/A0011V01202324	Liability	Retail	16-May-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
9	Past subsidiary company Extension	134	IRDAN134RP0035V01202223/A0012V01202324	Liability	Retail	16-May-23
10	Public Relations Expenses Extension	134	IRDAN134RP0035V01202223/A0013V01202324	Liability	Retail	16-May-23
11	Automatic Reinstatement Extension	134	IRDAN134RP0035V01202223/A0014V01202324	Liability	Retail	16-May-23
12	Fines & Penalties Extension	134	IRDAN134RP0035V01202223/A0015V01202324	Liability	Retail	16-May-23
13	Breach of Privacy Extension	134	IRDAN134RP0035V01202223/A0016V01202324	Liability	Retail	16-May-23
14	Intellectual property	134	IRDAN134RP0035V01202223/A0017V01202324	Liability	Retail	16-May-23
15	Newly Acquired or Created Subsidiaries	134	IRDAN134RP0035V01202223/A0018V01202324	Liability	Retail	16-May-23
16	Worldwide (excluding USA and Canada) Territory and Jurisdiction Extension	134	IRDAN134RP0035V01202223/A0019V01202324	Liability	Retail	16-May-23
17	USA & Canada Territory and Jurisdiction Extension Clause	134	IRDAN134RP0035V01202223/A0020V01202324	Liability	Retail	16-May-23
18	Inquiries Attendance Costs Extension	134	IRDAN134RP0035V01202223/A0021V01202324	Liability	Retail	16-May-23
<b>7</b>	<b>Labour Wage Compensation Insurance Policy</b>	<b>134</b>	<b>UNIHLP24014V012324</b>	<b>Health</b>	<b>Group</b>	<b>29-Apr-23</b>
<b>8</b>	<b>Group Health Insurance Policy</b>	<b>134</b>	<b>UNIHLP24027V032324</b>	<b>Health</b>	<b>Group</b>	<b>05-Jun-23</b>

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

**FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS**

**PART - A**

**Name of the Insurer: Universal Sompo General Insurance Company Limited**

**Registration Number: 134**

**Statement as on: June 30, 2023**

**Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)**

**(Business within India)**

**Periodicity of Submission: Quarterly**

Section I				(₹ in Lakhs)
No	PARTICULARS	SCH ++	AMOUNT	
1	Investments (Shareholders)	8	96,984	
	Investments (Policyholders)	8A	2,97,558	
2	Loans	9	-	
3	Fixed Assets	10	5,148	
4	Deferred Tax Assets		1,850	
5	Current Assets			
	a. Cash & Bank Balance	11	14,277	
	b. Advances & Other Assets	12	1,29,639	
6	Current Liabilities		-	
	a. Current Liabilities	13	3,26,444	
	b. Provisions	14	85,653	
	c. Misc. Exp not Written Off	15	-	
	d. Debit Balance of P&L A/c		-	
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>1,33,360</b>	
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>	
1	Loans (if any)	9	-	
2	Fixed Assets (if any)	10	5,148	
3	Deferred Tax Assets		1,850	
4	Cash & Bank Balance (if any)	11	14,277	
5	Advances & Other Assets (if any)	12	1,29,639	
6	Current Liabilities	13	3,26,444	
7	Provisions	14	85,653	
8	Misc. Exp not Written Off	15	-	
9	Investments held outside India		-	
10	Debit Balance of P&L A/c		-	
	<b>Total (B)</b>		<b>(2,61,182)</b>	
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>3,94,542</b>	

**Note :** Provision figures appearing in Investments are net of provision made for IL & FS Securities Ltd for Rs 1093 Lakhs in Shareholders Fund & Rs. 3353 Lakhs in Policyholders Fund

Section II										(₹ in Lakhs)
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	27,067	83,044	1,10,111	27.96	-	1,10,111	1,07,085
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	37,656	1,15,534	1,53,191	38.89	-	1,53,191	1,49,638
3	Investment subject to Exposure Norms		-	59,165	1,81,525	2,40,690	61.11	661	2,41,351	2,38,933
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	31,446	96,480	1,27,925	32.48	89	1,28,014	1,26,225
	2. Other Investments		-	-	-	-	0.00	-	-	-
	b. Approved Investments	Not exceeding 55%	-	27,144	83,283	1,10,427	28.04	494	1,10,921	1,10,292
	c. Other Investments		-	574	1,763	2,337	0.59	79	2,416	2,416
	Investment Assets	100%		96,821	2,97,059	3,93,880	100.00	661	3,94,542	3,88,571

- Note:**
- (+) FRSM refers 'Funds representing Solvency Margin'
  - Other Investments' are as permitted under 27A(2)
  - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
  - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
  - SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
  - Investment Regulations, as amended from time to time, to be referred

**PART - B**

**Name of the Insurer: Universal Sompo General Insurance Company L**

**Registration Number: 134**

**Statement as on: June 30, 2023**

**Statement of Accretion of Assets**

**(Business within India)**

**Periodicity of Submission : Quarterly**

**(₹ in Lakhs)**

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		1,27,599	29.09	(17,488)	39.06	1,10,111	27.96
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,72,755	39.38	(19,564)	43.70	1,53,191	38.89
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		57,336	13.07	(6,395)	14.28	50,941	12.93
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments		74,402	16.96	1,425	-3.18	75,826	19.25
	2. Other Investments							
	c. Approved Investments		1,32,065	30.11	(20,480)	45.74	1,11,585	28.33
	d. Other Investments (not exceeding 15%)		2,094	0.48	243	-0.54	2,337	0.59
	<b>Total</b>		<b>4,38,652</b>	<b>100.00</b>	<b>(44,772)</b>	<b>100.00</b>	<b>3,93,880</b>	<b>100.00</b>

**Note:**

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

**FORM NL-29-DETAIL REGARDING DEBT SECURITIES**
**Name of the Insurer: Universal Sampo General Insurance Company Limited**
**Date: As on June 30, 2023**
**(₹ in Lakhs)**

<b>Detail Regarding debt securities</b>								
	<b>MARKET VALUE</b>				<b>Book Value</b>			
	<b>As at June 30, 2023</b>	<b>As % of total for this class</b>	<b>As at June 30, 2022</b>	<b>As % of total for this class</b>	<b>As at June 30, 2023</b>	<b>As % of total for this class</b>	<b>As at June 30, 2022</b>	<b>As % of total for this class</b>
<b>Break down by credit rating</b>								
AAA rated	1,98,879	53.51	1,64,652	51.09	2,01,259	53.29	1,68,575	50.60
AA or better	17,426	4.69	1,001	0.31	17,464	4.62	1,000	0.30
Rated below AA but above A	-	0.00	-	0.00	-	0.00	-	0.00
Rated below A but above B	-	0.00	-	0.00	-	0.00	-	0.00
Rated below B	-	0.00	-	0.00	-	0.00	1,000	0.30
Any other (Sovereign)	1,49,638	40.26	1,56,644	48.60	1,53,191	40.56	1,62,553	48.80
Any other (Treps)	5,730	1.54	-	-	5,730	1.52	-	-
<b>Total (A)</b>	<b>3,71,673</b>	<b>100.00</b>	<b>3,22,297</b>	<b>100.00</b>	<b>3,77,644</b>	<b>100.00</b>	<b>3,33,128</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	43,053	11.58	62,193	19.30	43,228	11.45	63,360	19.02
more than 1 year and upto 3years	1,09,866	29.56	59,604	18.49	1,10,948	29.38	60,404	18.13
More than 3years and up to 7years	1,50,646	40.53	1,26,886	39.37	1,53,768	40.72	1,31,412	39.45
More than 7 years and up to 10 years	66,625	17.93	72,687	22.55	68,223	18.07	76,982	23.11
above 10 years	1,484	0.40	926	0.29	1,476	0.39	969	0.29
Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total (B)</b>	<b>3,71,673</b>	<b>100.00</b>	<b>3,22,297</b>	<b>100.00</b>	<b>3,77,644</b>	<b>100.00</b>	<b>3,33,128</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,07,085	28.81	1,12,574	34.93	1,10,111	29.16	1,17,422	35.25
b. State Government	42,553	11.45	44,069	13.67	43,080	11.41	45,130	13.55
c. Corporate Securities	2,16,305	58.20	1,65,653	51.40	2,18,723	57.92	1,70,575	51.20
Any other (Treps)	5,730	1.54	-	-	5,730	1.52	-	-
<b>Total (C)</b>	<b>3,71,673</b>	<b>100.00</b>	<b>3,22,297</b>	<b>100.00</b>	<b>3,77,644</b>	<b>100.00</b>	<b>3,33,128</b>	<b>100.00</b>

**Note**

(a) In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b) Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c) Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Universal Sompo General Insurance Company Limited  
Registration No: 134

Date: As on June 30, 2023  
Name of the Fund UNIVERSAL SOMPO

(₹ in Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at June 30, 2023	As at March 31, 2023	As at June 30, 2023	As at March 31, 2023	As at June 30, 2023	As at March 31, 2023	As at June 30, 2023	As at March 31, 2023	As at June 30, 2023	As at March 31, 2023
1	Investments Assets	2,18,722.75	2,27,737.20	0.00	0.00	1,53,190.87	1,72,755.20	21,966.85	38,160.06	3,93,880.47	4,38,652.47
2	Gross NPA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	0.00	0.00
4	Provision made on NPA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	0.00	0.00
6	Provision on Standard Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Net Investment Assets (1-4)	2,18,722.75	2,27,737.20	0.00	0.00	1,53,190.87	1,72,755.20	21,966.85	38,160.06	3,93,880.47	4,38,652.47
8	Net NPA (2-4)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	% of Net NPA to Net Investment Assets (8/7)	0	0	0	0	0	0	0	0	0.00	0.00
10	Write off made during the period	0.00	59.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59.09

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- f) Investment Regulations,as amended from time to time, to be referred

**FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**
**Name of the Insurer: Universal Sampo General Insurance Company Limited**
**Registration Number: 134**
**Statement as on: June 30, 2023**
**Statement of Investment and Income on Investment**
**Periodicity of Submission: Quarterly**
**(₹ in Lakhs)**

No.	Category of Investment	Category Code	For the Quarter Ended June 30, 2023				Up to the Quarter Ended June 30, 2023				Up to the Quarter Ended June 22, 2022			
			Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,20,502.28	2,000.23	6.66	4.98	1,20,502.28	2,000.23	6.66	4.98	1,17,309.88	1,750.46	5.99	4.48
		CTRB	4,996.09	7.12	5.20	3.89	4,996.09	7.12	5.20	3.89	-	-	-	-
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
		SGOA	3,134.35	51.53	6.59	4.93	3,134.35	51.53	6.59	4.93	2,584.66	40.37	6.27	4.69
		SGBB	41,573.77	746.60	7.20	5.39	41,573.77	746.60	7.20	5.39	44,014.11	778.73	7.10	5.31
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	39,789.67	669.62	6.75	5.05	39,789.67	669.62	6.75	5.05	28,785.50	443.87	6.18	4.63
	Bonds / Debentures issued by HUDCO	HTHD	15,309.84	248.24	6.50	4.87	15,309.84	248.24	6.50	4.87	20,930.72	335.24	6.42	4.81
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	4,058.86	50.86	7.75	5.80	4,058.86	50.86	7.75	5.80	-	-	-	-
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS	-	-	-	-	-	-	0.00	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	87.22	-	-	-	87.22	0.00	-	-	74.28	11.91	64.34	48.14
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	0.00	-	-	-	-	-	-
	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	63,832.44	1,103.62	6.93	5.19	63,832.44	1,103.62	6.93	5.19	67,447.83	1,136.88	6.76	5.06
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	9,953.91	198.39	7.99	5.98	9,953.91	198.39	7.99	5.98	4,939.93	94.08	7.64	5.72
	Taxable - Infrastructure / Social Sector - Other Corporate Securities (Approved Investments) - Debentures/Bonds	ICTD	2,521.93	38.17	7.57	5.66	2,521.93	38.17	7.57	5.66	-	-	-	-
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	0.00	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	0.00	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds - Tax Free Bond	IPFD	-	-	-	-	-	0.00	-	-	1,037.42	15.22	5.88	5.88
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	2,515.57	46.71	7.45	5.57	2,515.57	46.71	7.45	5.57	-	-	-	-
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	-	-	-	-	-	-	0.00	-	-	-	-	-	-
	PSU (Approved Investment) - Equity Shares - Quoted	EAEQ	776.15	38.13	19.71	14.75	776.15	38.13	19.71	14.75	122.89	-	-	-
	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	7,137.12	194.81	10.95	8.19	7,137.12	194.81	10.95	8.19	4,581.75	74.59	6.53	4.89
	Corporate Securities - Bond Taxable	EPBT	3,499.60	50.39	5.78	4.32	3,499.60	50.39	5.78	4.32	2,956.18	41.88	5.68	4.25
	Corporate Securities - (Approved Investment) - Debentures	ECOS	87,177.92	1,620.36	7.46	5.58	87,177.92	1,620.36	7.46	5.58	48,540.25	842.44	6.96	5.21
	Commercial Papers - Approved Investment	ECCP	2,497.91	6.57	7.38	5.52	2,497.91	6.57	7.38	5.52	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	9,819.45	127.89	7.20	5.39	9,819.45	127.89	7.20	5.39	-	-	-	-
	Deposits - Deposit with Scheduled Banks	ECDB	4,594.12	26.43	6.18	4.62	4,594.12	26.43	6.18	4.62	9,808.67	130.85	5.35	4.00
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	-	-	-	0.00	-	-	1,000.00	20.32	8.15	6.10
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	0.00	-	-	4,528.62	52.64	5.17	3.87
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	0.00	-	-	1,002.04	7.91	7.02	5.26
	CCIL - CBLO/TREPS	ECBO	6,349.66	94.45	6.10	4.56	6,349.66	94.45	6.10	4.56	-	-	-	-
	Passively Managed Equity ETF (Non Promoter Group)	EETF	740.06	36.27	19.66	14.71	740.06	36.27	19.66	14.71	-	-	-	-
6	OTHER INVESTMENTS	-	-	-	-	-	-	0.00	-	-	-	-	-	-
	Other Investments - Equity Shares (Incl. Co - op Societies)	OESH	593.49	5.02	3.39	2.54	593.49	5.02	3.39	2.54	413.08	(1.79)	(1.74)	(1.74)
	Mutual Funds -Debt/Income/Serial Plans/Liquid Schemes (Others)	OMGS	-	-	-	-	-	0.00	-	-	-	-	-	-
	Debentures	OLDB	-	-	-	-	-	0.00	-	-	-	(0.27)	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	0.00	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	0.00	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPV	191.54	0.33	0.69	0.51	191.54	0.33	0.69	0.51	240.68	3.46	5.77	4.32
	Passively Managed Equity ETF Non Promoter Group)	OETF	25.52	1.84	28.91	21.63	25.52	1.84	28.91	21.63	315.26	-	-	-
	Commercial Papers	OACP	-	-	-	-	-	0.00	-	-	-	-	-	-
	Alternative Investment Fund	OAFB	1,363.74	23.57	6.93	5.19	1,363.74	23.57	6.93	5.19	500.00	6.74	5.41	4.05
	<b>TOTAL</b>		<b>4,18,813.11</b>	<b>7,387.15</b>	<b>7.07</b>	<b>5.29</b>	<b>4,18,813.11</b>	<b>7,387.15</b>	<b>7.07</b>	<b>5.29</b>	<b>3,60,135.30</b>	<b>5,785.54</b>	<b>6.44</b>	<b>4.82</b>

**No**  
**te:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time

<sup>1</sup> Based on daily simple Average of Investments

<sup>2</sup> Yield netted for Tax

<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

<sup>4</sup> FORM shall be prepared in respect of each fund.

<sup>5</sup> YTD Income on investment shall be reconciled with figures in P&L and Revenue account

<sup>6</sup> Investment Regulations, as amended from time to time, to be referred

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS****Registration Number: 134****Statement as on: June 30, 2023****Statement of Down Graded Investments****Periodicity of Submission: Quarterly****(₹ in Lakhs)**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter <sup>1</sup></u></b>								
1	NIL								
<b>B.</b>	<b><u>As on Date <sup>2</sup></u></b>								
1	NIL								

**Note:**

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

**Name of the Insurer: Universal Sampo General Insurance Company Ltd.**

**Registration No: 134**

**Date: As on June 30, 2023**

**(₹ in Lakhs)**

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	2	-	16.07	3.34	0.03%
2	No. of Reinsurers with rating AA but less than AAA	13	2,041.89	24.74	2,226.69	7.48%
3	No. of Reinsurers with rating A but less than AA	32	3,188.73	77.37	2,799.95	10.56%
4	No. of Reinsurers with rating BBB but less than A	20	3,536.02	483.23	2,495.46	11.34%
5	No. of Reinsurers with rating less than BBB	10	417.26	-	2,557.83	5.18%
	<b>Total (A)</b>	<b>77</b>	<b>9,183.91</b>	<b>601.40</b>	<b>10,083.27</b>	<b>34.60%</b>
	<b>With In India</b>					
1	Indian Insurance Companies	5	-	-	424.09	0.74%
2	FRBs	7	22,643.74	242.46	9.16	39.87%
3	GIC Re	1	13,333.67	876.29	29.16	24.80%
4	Other (to be Specified)	-	-	-	-	0.00%
	<b>Total (B)</b>	<b>13</b>	<b>35,977.41</b>	<b>1,118.75</b>	<b>462.41</b>	<b>65.40%</b>
	<b>Grand Total (C)= (A)+(B)</b>	<b>90</b>	<b>45,161.32</b>	<b>1,720.15</b>	<b>10,545.67</b>	<b>100.00%</b>

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous	
		For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
STATES*																							
1	Andhra Pradesh	42.72	42.72	-	-	-	-	-	-	152.59	152.59	110.32	110.32	262.91	262.91	25.70	25.70	26.75	26.75	-	-	52.45	52.45
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	31.95	31.95	-	-	0.06	0.06	0.06	0.06	156.77	156.77	379.68	379.68	536.45	536.45	11.67	11.67	-	-	-	-	11.67	11.67
4	Bihar	71.87	71.87	-	-	0.09	0.09	0.09	0.09	69.77	69.77	76.91	76.91	146.68	146.68	12.84	12.84	0.12	0.12	-	-	12.96	12.96
5	Chhattisgarh	42.07	42.07	-	-	-	-	-	-	866.78	866.78	825.09	825.09	1,691.87	1,691.87	4.93	4.93	0.00	0.00	-	-	4.93	4.93
6	Goa	5.04	5.04	-	-	-	-	-	-	130.46	130.46	85.33	85.33	215.79	215.79	4.97	4.97	-	-	-	-	4.97	4.97
7	Gujarat	91.35	91.35	-	-	9.81	9.81	9.81	9.81	1,094.15	1,094.15	608.98	608.98	1,703.13	1,703.13	981.34	981.34	0.13	0.13	-	-	981.47	981.47
8	Haryana	3,314.31	3,314.31	-	-	740.30	740.30	740.30	740.30	2,222.16	2,222.16	2,280.68	2,280.68	4,502.84	4,502.84	5,058.17	5,058.17	31.36	31.36	-	-	5,089.53	5,089.53
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	37.93	37.93	-	-	0.05	0.05	0.05	0.05	125.15	125.15	93.59	93.59	218.74	218.74	11.60	11.60	0.08	0.08	-	-	11.68	11.68
11	Karnataka	292.84	292.84	-	-	39.66	39.66	39.66	39.66	1,308.46	1,308.46	1,665.90	1,665.90	2,974.36	2,974.36	264.84	264.84	130.36	130.36	-	-	395.20	395.20
12	Kerala	64.80	64.80	-	-	0.09	0.09	0.09	0.09	757.43	757.43	815.44	815.44	1,572.87	1,572.87	65.72	65.72	-	-	-	-	65.72	65.72
13	Madhya Pradesh	50.80	50.80	-	-	0.89	0.89	0.89	0.89	728.28	728.28	1,827.90	1,827.90	2,556.18	2,556.18	35.16	35.16	0.00	0.00	-	-	35.16	35.16
14	Maharashtra	1,395.82	1,395.82	697.12	697.12	25.18	25.18	722.30	722.30	2,451.07	2,451.07	2,074.90	2,074.90	4,525.97	4,525.97	2,956.21	2,956.21	1,172.46	1,172.46	0.40	0.40	4,129.07	4,129.07
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	80.68	80.68	-	-	-	-	-	-	438.16	438.16	307.05	307.05	745.20	745.20	104.06	104.06	4.36	4.36	-	-	108.41	108.41
20	Punjab	35.32	35.32	-	-	-	-	-	-	805.08	805.08	518.56	518.56	1,323.64	1,323.64	37.61	37.61	0.43	0.43	-	-	38.04	38.04
21	Rajasthan	40.56	40.56	-	-	1.41	1.41	1.41	1.41	2,461.21	2,461.21	3,837.01	3,837.01	6,298.22	6,298.22	25.86	25.86	403.85	403.85	-	-	429.71	429.71
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	4,440.59	4,440.59	-	-	82.72	82.72	82.72	82.72	1,096.54	1,096.54	1,967.70	1,967.70	3,064.24	3,064.24	4,144.35	4,144.35	3,114.55	3,114.55	0.30	0.30	7,259.20	7,259.20
24	Telangana	97.45	97.45	-	-	0.36	0.36	0.36	0.36	377.76	377.76	285.13	285.13	662.89	662.89	60.33	60.33	44.82	44.82	-	-	105.14	105.14
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	28.92	28.92	-	-	0.04	0.04	0.04	0.04	301.40	301.40	283.21	283.21	584.61	584.61	59.72	59.72	9.39	9.39	-	-	69.11	69.11
27	Uttar Pradesh	339.18	339.18	-	-	5.61	5.61	5.61	5.61	2,745.65	2,745.65	4,496.99	4,496.99	7,242.64	7,242.64	641.53	641.53	6.40	6.40	0.09	0.09	648.03	648.03
28	West Bengal	367.55	367.55	-	-	4.68	4.68	4.68	4.68	235.07	235.07	340.19	340.19	575.26	575.26	175.17	175.17	528.94	528.94	-	-	704.11	704.11
	TOTAL (A)	10,871.77	10,871.77	697.12	697.12	910.94	910.94	1,608.06	1,608.06	18,523.91	18,523.91	22,880.58	22,880.58	41,404.49	41,404.49	14,681.77	14,681.77	5,474.00	5,474.00	0.80	0.80	20,156.56	20,156.56
	UNION TERRITORIES*																						
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Govt. of NCT of Delhi	269.45	269.45	-	-	13.68	13.68	13.68	13.68	1,227.66	1,227.66	851.38	851.38	2,079.04	2,079.04	257.00	257.00	0.24	0.24	-	-	257.25	257.25
6	Jammu & Kashmir	2.50	2.50	-	-	-	-	-	-	284.31	284.31	167.16	167.16	451.47	451.47	2.54	2.54	-	-	-	-	2.54	2.54
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (B)	271.95	271.95	-	-	13.68	13.68	13.68	13.68	1,511.97	1,511.97	1,018.54	1,018.54	2,530.52	2,530.52	259.55	259.55	0.24	0.24	-	-	259.79	259.79
	Outside India																						
1	TOTAL (C)																						
	Grand Total (A)+(B)+(C)	11,143.72	11,143.72	697.12	697.12	924.63	924.63	1,621.74	1,621.74	20,035.89	20,035.89	23,899.12	23,899.12	43,935.01	43,935.01	14,941.31	14,941.31	5,474.24	5,474.24	0.80	0.80	20,416.34	20,416.35

GROSS DIRECT PREMIUM UNDERWRITTEN

(₹ in Lakhs)

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Total Miscellaneous		Total	
		For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
STATES <sup>2</sup>																	
1	Andhra Pradesh	-	-	-	-	0.24	0.24	-	-	-	-	7.09	7.09	322.69	322.69	365.41	365.41
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	0.33	0.33	-	-	-	-	9.85	9.85	558.30	558.30	590.31	590.31
4	Bihar	-	-	0.01	0.01	0.11	0.11	-	-	-	-	20.63	20.63	180.39	180.39	252.35	252.35
5	Chhattisgarh	0.08	0.08	-	-	0.00	0.00	-	-	-	-	6.25	6.25	1,703.13	1,703.13	1,745.20	1,745.20
6	Goa	0.18	0.18	0.05	0.05	-	-	-	-	-	-	0.89	0.89	221.89	221.89	226.93	226.93
7	Gujarat	25.50	25.50	0.06	0.06	0.38	0.38	-	-	-	-	20.04	20.04	2,730.57	2,730.57	2,831.72	2,831.72
8	Haryana	0.79	0.79	165.18	165.18	222.60	222.60	-	-	-	-	533.18	533.18	10,514.12	10,514.12	14,568.74	14,568.74
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	0.35	0.35	-	-	0.09	0.09	-	-	-	-	13.18	13.18	244.05	244.05	282.03	282.03
11	Karnataka	3.16	3.16	44.86	44.86	26.69	26.69	-	-	36.56	36.56	191.67	191.67	3,672.50	3,672.50	4,005.00	4,005.00
12	Kerala	0.17	0.17	0.10	0.10	-	-	-	-	-	-	7.41	7.41	1,646.25	1,646.25	1,711.14	1,711.14
13	Madhya Pradesh	0.31	0.31	0.05	0.05	1.08	1.08	-	-	-	-	20.46	20.46	2,613.24	2,613.24	2,664.93	2,664.93
14	Maharashtra	9.67	9.67	422.58	422.58	11.36	11.36	-	-	-	-	321.07	321.07	9,419.72	9,419.72	11,537.84	11,537.84
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	23.02	23.02	1.37	1.37	-	-	-	-	21.51	21.51	899.52	899.52	980.20	980.20
20	Punjab	-	-	-	-	-	-	-	-	-	-	11.64	11.64	1,373.32	1,373.32	1,408.64	1,408.64
21	Rajasthan	1.48	1.48	0.00	0.00	14.41	14.41	-	-	19,490.90	19,490.90	11.62	11.62	26,246.34	26,246.34	26,288.32	26,288.32
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	3.08	3.08	35.21	35.21	3.79	3.79	-	-	-	-	238.69	238.69	10,604.20	10,604.20	15,127.51	15,127.51
24	Telangana	0.49	0.49	-	-	2.22	2.22	-	-	-	-	5.18	5.18	775.93	775.93	873.74	873.74
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	0.02	0.02	0.02	0.02	-	-	-	-	8.60	8.60	662.36	662.36	691.32	691.32
27	Uttar Pradesh	0.36	0.36	29.19	29.19	1.26	1.26	-	-	1,310.39	1,310.39	169.19	169.19	9,401.04	9,401.04	9,745.83	9,745.83
28	West Bengal	2.17	2.17	1.10	1.10	44.36	44.36	-	-	-	-	76.49	76.49	1,403.49	1,403.49	1,775.72	1,775.72
TOTAL (A)		47.79	47.79	721.42	721.42	330.31	330.31	-	-	20,837.84	20,837.84	1,694.64	1,694.64	85,193.05	85,193.05	97,672.88	97,672.88
UNION TERRITORIES <sup>3</sup>																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	4.03	4.03	1.27	1.27	5.88	5.88	-	-	-	-	13.68	13.68	2,361.14	2,361.14	2,644.28	2,644.28
6	Jammu & Kashmir	0.34	0.34	0.00	0.00	0.53	0.53	-	-	-	-	1.07	1.07	455.95	455.95	458.45	458.45
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		4.37	4.37	1.27	1.27	6.40	6.40	-	-	-	-	14.74	14.74	2,817.09	2,817.09	3,102.72	3,102.72
Outside India																	
TOTAL (C)																	
Grand Total (A)+(B)+(C)		52.16	52.15	722.69	722.68	336.72	336.72	-	-	20,837.84	20,837.84	1,709.39	1,709.39	88,010.14	88,010.14	1,00,775.60	1,00,775.60

**FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS**

**Name of the Insurer: Universal Sampo General Insurance Company Limited**

**Date: As on June 30, 2023**

**(₹ in Lakhs)**

Sl.No.	Line of Business	For the Quarter Ended June 30, 2023		For the Quarter Ended June 30, 2022		Upto the Quarter Ended June 30, 2023		Upto the Quarter Ended June 30, 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	11,143.72	54,053	10281.19	62,607	11143.72	54,053	10281.19	62,607
2	Marine Cargo	924.63	264	539.84	258	924.63	264	539.84	258
3	Marine Other than Cargo	697.12	6	498.21	1	697.12	6	498.21	1
4	Motor OD	20,035.89	4,26,011	24684.10	5,92,266	20035.89	4,26,011	24684.10	5,92,266
5	Motor TP	23,899.12		20064.87		23899.12		20064.87	
6	Health	14,941.31	36,054	9157.58	44,421	14941.31	36,054	9157.58	44,421
7	Personal Accident	5,474.24	4,105	5108.09	16,279	5474.24	4,105	5108.09	16,279
8	Travel	0.80	47	0.35	28	0.80	47	0.35	28
9	Workmen's Compensation/ Employer's liability	52.16	183	28.11	83	52.16	183	28.11	83
10	Public/ Product Liability	722.68	977	643.08	357	722.68	977	643.08	357
11	Engineering	336.72	322	305.68	253	336.72	322	305.68	253
12	Aviation	-		0.00		0.00		0.00	
13	Crop Insurance	20,837.84	70	10113.65	30	20837.84	70	10113.65	30
14	Other segments	1,709.39	33,759	1395.10	42,897	1709.39	33,759	1395.10	42,897
	<b>Miscellaneous - Total</b>	<b>88,010.14</b>	<b>5,01,528</b>	<b>71,500.61</b>	<b>6,96,614</b>	<b>88,010.14</b>	<b>5,01,528</b>	<b>71,500.61</b>	<b>6,96,614</b>
	<b>Grand Total</b>	<b>1,00,775.60</b>	<b>5,55,851</b>	<b>82,819.84</b>	<b>7,59,480</b>	<b>1,00,775.60</b>	<b>5,55,851</b>	<b>82,820</b>	<b>7,59,480</b>

Notes:

- (a) Premium stands for amount of gross direct premium written in India
- (b) The line of business which are not applicable for any company should be filled up with NA.
- (c) Figure '0' in those fields will imply no business in the segment.
- (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Somp General Insurance Company Limited

Date: As on June 30, 2023

Sl.No.	Channels	For the Quarter Ended June 30, 2023		Upto the Quarter Ended June 30, 2023		For the Quarter Ended June 30, 2022		Upto the Quarter Ended June 30, 2022	
		No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)
1	Individual agents	49,264	4,172.58	49,264	4,172.58	39,347	2,317.80	39,347	2,317.80
2	Corporate Agents-Banks	1,18,001	9,827.39	1,18,001	9,827.39	1,45,548	9,790.62	1,45,548	9,790.62
3	Corporate Agents -Others	7,220	338.23	7,220	338.23	63	2.18	63	2.18
4	Brokers	3,04,260	49,870.02	3,04,260	49,870.02	4,98,422	47,808.50	4,98,422	47,808.50
5	Micro Agents	-	-	-	-	-	-	-	-
6	<b>Direct Business</b>	2,927	28,572.65	2,927	28,572.65	1,835	16,244.12	1,835	16,244.12
	Officers/Employees	1,585	23,164.91	1,585	23,164.91	-	-	-	-
	Online (Through Company Website)	905	16.49	905	16.49	936	10,628.89	936	10,628.89
	Others	437	5,391.25	437	5,391.25	899	5,615.22	899	5,615.22
7	Common Service Centres(CSC)	8,081	127.88	8,081	127.88	15,196	83.53	15,196	83.53
8	Insurance Marketing Firm	1,185	115.10	1,185	115.10	252	57.91	252	57.91
9	Point of sales person (Direct)	64,872	7,736.92	64,872	7,736.92	58,375	6,496.97	58,375	6,496.97
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	41	14.82	41	14.82	442	18.24	442	18.24
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>5,55,851</b>	<b>1,00,775.60</b>	<b>5,55,851</b>	<b>1,00,775.60</b>	<b>7,59,480</b>	<b>82,819.84</b>	<b>7,59,480</b>	<b>82,819.84</b>
14	<b>Business outside India (B)</b>								
	<b>Grand Total (A+B)</b>	<b>5,55,851</b>	<b>1,00,775.60</b>	<b>5,55,851</b>	<b>1,00,775.60</b>	<b>7,59,480</b>	<b>82,819.84</b>	<b>7,59,480</b>	<b>82,819.84</b>

Note:

(a) Premium means amount of premium received from business acquired by the source

(b) No of Policies stand for no. of policies sold

(c) Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

## FORM NL-37-CLAIMS DATA

Name of the Insurer: UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD

Upto the quarter ending June 30, 2023

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	No. of claims only	
																				Total	Total
1	Claims O/S at the beginning of the period	377	355	-	355	21,331	17,399	38,730	2,711	5,965	3	8,679	54	23	72	-	11,856	-	675	60,821	
2	Claims reported during the period	205	1,264	-	1,264	1,04,143	3,185	1,07,328	14,915	1,333	-	16,248	32	15	51	-	4,56,331	-	728	5,82,202	
	(a) Booked During the period	188	1,264	-	1,264	1,03,977	3,052	1,07,029	14,166	1,015	-	15,181	32	15	51	-	4,56,330	-	709	5,80,799	
	(b) Reopened during the Period	17	-	-	-	166	133	299	749	318	-	1,067	-	-	-	-	1	-	19	1,403	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	166	829	-	829	98,066	2,329	1,00,395	13,758	3,398	-	17,156	20	2	36	-	4,49,551	-	783	5,68,938	
	(a) paid during the period	104	754	-	754	93,350	1,951	95,301	12,659	779	-	13,438	7	-	24	-	4,49,541	-	683	5,59,852	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	62	75	-	75	4,716	378	5,094	1,099	2,619	-	3,718	13	2	12	-	10	-	100	9,086	
	Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Claims O/S at End of the period	416	790	-	790	27,408	18,255	45,663	3,868	3,900	3	7,771	66	36	87	-	18,636	-	620	74,085	
	Less than 3months	147	689	-	689	22,153	2,650	24,803	3,037	1,102	-	4,139	27	15	28	-	6,820	-	214	36,882	
	3 months to 6 months	54	40	-	40	2,597	1,675	4,272	130	427	-	557	10	3	7	-	180	-	36	5,159	
	6months to 1 year	57	33	-	33	1,608	2,808	4,416	42	902	2	946	5	4	14	-	10,217	-	49	15,741	
	1year and above	158	28	-	28	1,050	11,122	12,172	659	1,469	1	2,129	24	14	38	-	1,419	-	321	16,303	

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms  
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions  
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the quarter ending June 30, 2023

(₹ in Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	31,820.04	748.73	-	748.73	11,906.10	82,581.68	94,487.78	1,877.33	15,088.44	4.69	16,970.46	168.34	126.47	1,325.90	-	1,413.49	-	1,896.93	1,48,958.15
2	Claims reported during the period	1,328.51	229.71	-	229.71	20,335.65	17,862.34	38,197.99	10,470.08	6,706.52	-	17,176.59	15.94	961.70	23.03	-	21,170.04	-	586.23	79,689.74
	(a) Booked During the period	1,228.91	229.71	-	229.71	19,820.40	16,691.98	36,512.38	9,572.20	5,826.00	-	15,398.20	15.94	961.70	23.03	-	21,167.99	-	538.83	76,076.69
	(b) Reopened during the Period	99.60	-	-	-	515.25	1,170.36	1,685.61	897.87	880.52	-	1,778.39	-	-	-	-	2.05	-	47.40	3,613.05
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	2,835.62	294.32	-	294.32	18,307.87	11,042.03	29,349.90	9,136.03	7,434.16	-	16,570.19	4.33	54.59	84.71	-	20,881.64	-	636.43	70,711.72
	(a) paid during the period	1,385.63	279.84	-	279.84	20,335.11	8,864.76	29,199.88	6,771.23	2,826.92	-	9,598.14	1.53	2.06	10.72	-	20,490.27	-	815.49	61,783.56
4	Claims Repudiated during the period	1,449.99	14.48	-	14.48	(2,027.24)	2,177.26	150.02	2,364.81	4,607.24	-	6,972.05	2.80	52.53	73.99	-	391.37	-	(179.06)	8,928.17
	Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	30,312.93	684.13	-	684.13	13,933.88	89,401.99	1,03,335.87	3,211.38	14,360.80	4.69	17,576.86	179.94	1,033.58	1,264.22	-	1,701.89	-	1,846.73	1,57,936.16
	Less than 3months	1,749.79	125.80	-	125.80	7,121.54	16,797.49	23,919.02	2,224.33	5,874.44	-	8,098.77	14.26	962.82	14.14	-	696.42	-	250.57	35,831.59
	3 months to 6 months	596.83	60.71	-	60.71	1,784.25	9,606.82	11,391.07	131.05	2,325.47	-	2,456.52	5.55	0.45	61.94	-	25.36	-	69.25	14,667.69
	6months to 1 year	499.30	212.39	-	212.39	1,533.69	12,437.00	13,970.68	70.02	1,989.05	4.64	2,063.70	24.36	1.55	133.36	-	390.40	-	75.18	17,370.93
	1year and above	27,467.01	285.22	-	285.22	3,494.41	50,560.69	54,055.10	785.98	4,171.83	0.05	4,957.86	135.77	68.76	1,054.79	-	589.70	-	1,451.74	90,065.95

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

**FORM NL-39- AGEING OF CLAIMS**
**Name of the Insurer: UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD**
**For the Quarter ending on June 30, 2023**
**(₹ in Lakhs)**

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	28	36	14	15	11	-	-	227.48	45.06	53.47	188.41	871.20	-	-	104	1,385.63
2	Marine Cargo	168	451	69	50	16	-	-	103.93	30.48	60.75	53.15	31.53	-	-	754	279.84
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	80,127	9,522	1,782	1,808	110	-	1	13,215.79	4,297.75	1,728.41	929.70	163.00	-	0.47	93,350	20,335.11
5	Motor TP	393	163	297	389	433	154	122	5,322.82	135.58	474.61	526.65	1,128.36	816.50	460.24	1,951	8,864.76
6	Health	10,244	2,331	45	11	27	-	1	4,772.36	1,885.37	73.23	9.02	30.14	-	1.10	12,659	6,771.23
7	Personal Accident	204	113	76	250	135	1	-	697.69	568.29	449.08	595.85	514.01	2.00	-	779	2,826.92
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	3	2	2	-	-	-	0.03	0.39	0.23	0.89	-	-	-	7	1.53
10	Public/ Product Liability	-	-	-	-	-	-	-	2.06	-	-	-	-	-	-	-	2.06
11	Engineering	13	10	1	-	-	-	-	6.40	3.78	0.50	-	0.03	-	-	24	10.72
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	4,49,510	-	4	27	-	-	-	20,472.70	-	0.38	17.19	-	-	-	4,49,541	20,490.27
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	421	178	54	16	8	4	2	602.38	82.67	43.53	8.30	13.45	35.81	29.35	683	815.49

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on June 30, 2023

(₹ in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	28	36	14	15	11	-	-	227.48	45.06	53.47	188.41	871.20	-	-	104	1,385.63
2	Marine Cargo	168	451	69	50	16	-	-	103.93	30.48	60.75	53.15	31.53	-	-	754	279.84
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	80,127	9,522	1,782	1,808	110	-	1	13,215.79	4,297.75	1,728.41	929.70	163.00	-	0.47	93,350	20,335.11
5	Motor TP	393	163	297	389	433	154	122	5,322.82	135.58	474.61	526.65	1,128.36	816.50	460.24	1,951	8,864.76
6	Health	10,244	2,331	45	11	27	-	1	4,772.36	1,885.37	73.23	9.02	30.14	-	1.10	12,659	6,771.23
7	Personal Accident	204	113	76	250	135	1	-	697.69	568.29	449.08	595.85	514.01	2.00	-	779	2,826.92
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	3	2	2	-	-	-	0.03	0.39	0.23	0.89	-	-	-	7	1.53
10	Public/ Product Liability	-	-	-	-	-	-	-	2.06	-	-	-	-	-	-	-	2.06
11	Engineering	13	10	1	-	-	-	-	6.40	3.78	0.50	-	0.03	-	-	24	10.72
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	4,49,510	-	4	27	-	-	-	20,472.70	-	0.38	17.19	-	-	-	4,49,541	20,490.27
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	421	178	54	16	8	4	2	602.38	82.67	43.53	8.30	13.45	35.81	29.35	683	815.49

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

**FORM NL-41 OFFICES INFORMATION****As at: June 30, 2023****Name of the Insurer: Universal Sampo General Insurance Company Limited****Date: June 30, 2023**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	109
2	No. of branches approved during the year	2
3	No. of branches opened during the year	0
4	Out of approvals of previous year	0
5	Out of approvals of this year	0
6	No. of branches closed during the year	3
7	No of branches at the end of the year	106
8	No. of branches approved but not opened	0
9	No. of rural branches	11
10	No. of urban branches	95
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director/ Whole time director	1
	(c) Non-executive Director	14 (including 2 Alternate Directors)
	(d) Women Director	1
11	No. of Employees	
	(a) On-roll:	1748
	(b) Off-roll:	152
	(c) Total	1900
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	4007
	(b) Corporate Agents-Banks	13
	(c) Corporate Agents-Others	8
	(d) Insurance Brokers	456
	(e) Web Aggregators	24
	(f) Insurance Marketing Firm	11
	(g) Motor Insurance Service Providers (DIRECT)	9
	(h) Point of Sales persons (DIRECT)	7277
	(i) Other as allowed by IRDAI (To be specified)	-

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
<b>Number at the beginning of the quarter</b>	<b>1728</b>	<b>10149</b>
Recruitments during the quarter	132	1695
Attrition during the quarter	112	39
<b>Number at the end of the quarter</b>	<b>1748</b>	<b>11805</b>

## FORM NL-42

## BOARD OF DIRECTORS &amp; KEY MANAGEMENT PERSONS

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: June 30, 2023

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Shanti Lal Jain	Non-Executive Director	Chairman /Nominee Director	No Change
2	Mr. Sharad Mathur	Managing Director & Chief Executive Officer	Executive Director	No Change
3	Mr. Imran Amin Siddiqui	Non-Executive Director	Nominee Director	No Change
4	Mr. Mahesh Kumar Bajaj	Non-Executive Director	Nominee Director	No Change
5	Mr. Gopal Sarvesan	Non-Executive Director	Nominee Director	No Change
6	Mr. Polali Jayarama Bhat	Non-Executive Director	Nominee Director	No Change
7	Mr. Mohit Burman	Non-Executive Director	Nominee Director	No Change
8	Mr. Daniel Neo	Non-Executive Director	Nominee Director	No Change
9	Mr. Takashi Kurumisawa	Non-Executive Director	Nominee Director	No Change
10	Mr. Kelvin John Nathan	Alternate Director	Non-Executive Director	Appointed as Alternate Director to Mr. Takahashi Kurumisawa wef 24th May 2023
11	Mr. Aditya Tibrewala	Non-Executive Director	Nominee Director	No Change
12	Ms. Chhaya Palrecha	Independent Director	Non-Executive Director	No Change
13	Mr. G C Rangan	Independent Director	Non-Executive Director	No Change
14	Mr. Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No Change
15	Mr. Mudit Gupta	Alternate Director	Non-Executive Director	Ceases to act as Alternate Director to Mr. Aditya Vardhan Tibrewala wef 4th May 2023
16	Mr. Lui Kwang Vincent Ng	Alternate Director	Non-Executive Director	No Change
17	Mr. Kuniaki Takahashi	Deputy CEO	Executive	No Change
18	Mr. Nilesh Mejari	Chief Financial Officer	Executive	No Change
19	Mr. Mahendra Tripathi	Chief Compliance Officer	Executive	No Change
20	Ms. Aarti Ganesh Kamath	Company Secretary	Executive	No Change
21	Mr. Vikas Garg	Appointed Actuary	Executive	No Change
22	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No Change
23	Mr. Rishin Rai	Chief Risk Officer	Executive	No Change
24	Ms. Puneet Kaur Kolhi	Chief Technology Officer	Executive	No Change
25	Mr. Arti Mulik	Head, Underwriting and Product	Executive	Appointed as Head-Underwriting and Product wef 1st April 2023
26	Mr. Chinmay Pradeep Adhikari	Chief Human Resources Officer	Executive	No Change

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

**FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)**
**Insurer: Universal Sampo General Insurance Company Limited**
**Upto the Quarter ending on As on June 30, 2023**
**(₹ in Lakhs)**

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	FIRE	Rural	10,794	929.10	8,14,086.43
		Social	-	-	-
2	MARINE CARGO	Rural	27	49.23	4,14,865.07
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	74,547	2,996.53	18,13,075.73
		Social	-	-	-
5	MOTOR TP	Rural	4,988	4,252.64	37,430.38
		Social	-	-	-
6	HEALTH	Rural	4,031	570.89	27,536.78
		Social	343	24.30	15,667.00
7	PERSONAL ACCIDENT	Rural	660	8.23	51,023.42
		Social	217	3.17	5,223.50
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	13	3.73	15,354.54
		Social	-	-	-
10	Public/ Product Liability	Rural	99	47.17	11,421.91
		Social	-	-	-
11	Engineering	Rural	53	38.17	1,19,325.98
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment <sup>(Crop)</sup>	Rural	65	12,234.75	17,915.11
		Social	70	20,837.84	30,512.45
14	Miscellaneous	Rural	8,776	172.51	2,16,803.18
		Social	-	-	-
	<b>Total</b>	<b>Rural</b>	<b>1,04,053</b>	<b>21,302.97</b>	<b>35,38,838.53</b>
		<b>Social</b>	<b>630</b>	<b>20,865.31</b>	<b>51,402.95</b>

**Notes:**

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

**FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)**

- (i) Name of the Insurer: Universal Sompo General Insurance Company Limited  
(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 2021  
(iii) Gross Direct Premium Income during immediate preceding FY: 4,10,309.06  
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 88,123  
(v) Obligation of the Insurer to be met in a financial year: 92,223.00

**Statement Period: Quarter ending June 30, 2023**

Items	(₹ in Lakhs)	
	For the Quarter Ended June 30, 2023	Upto the Quarter Ended June 30, 2023
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	927	927
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	22,972	22,972
<b>Total Gross Direct Motor Third Party Insurance Business Premium (L+P)</b>	<b>23,899</b>	<b>23,899</b>
<b>Total Gross Direct Motor Own damage Insurance Business Premium</b>	<b>20,036</b>	<b>20,036</b>
<b>Total Gross Direct Premium Income</b>	<b>1,00,776</b>	<b>1,00,776</b>

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

**FORM NL-45-GREIVANCE DISPOSAL**
**Name of the Insurer: Universal Sompo General Insurance Company Limited**
**Date: As on June 30, 2023**
**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	5	303	20	-	287	1	303
c)	Policy Related	-	26	9	-	15	2	26
d)	Premium Related	-	43	2	-	40	1	43
e)	Refund Related	-	-	-	-	-	-	-
f)	Coverage Related	-	1	-	-	1	-	1
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (7) (ii) Insurer not given no claim bonus (1) (iii) Insurer repudiated the claim but not returned original bills to the Insured (1)	-	21	11	-	9	1	21
	<b>Total</b>	5	394	42	0	352	5	394
<b>2</b>	<b>Total No. of policies during previous quarter: FY 2022-23</b>	7,59,480						
<b>3</b>	<b>Total No. of claims during previous quarter: FY 2022-23</b>	13,24,428						
<b>4</b>	<b>Total No. of policies during current quarter: FY 2023-24</b>	5,55,851						
<b>5</b>	<b>Total No. of claims during current quarter: FY 2023-24</b>	5,82,202						
<b>6</b>	<b>Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):</b>	0.47						
<b>7</b>	<b>Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):</b>	5.20						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	5	100%	0	0	5	100%	
b)	15 - 30 days	0	0%	0	0	0	0%	
c)	30 - 90 days	0	0%	0	0	0	0%	
d)	90 days & Beyond	0	0%	0	0	0	0%	
	<b>Total Number of Complaints</b>	<b>5</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>100%</b>	

Note :- (a) Opening balance should tally with the closing balance of the previous quarter.  
(b) Complaints reported should be net of duplicate complaints  
(c) No. of policies should be new policies (both individual and group) net of cancellations  
(d) Claims should be no. of claims reported during the period  
(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
09-04-2023	General Insurance Corporation of India	PB	Management	Appointment of Dr. M. P. Tangirala (DIN 03609968) as Government Nominee Director of the Corporation.	FOR	FOR	No Governance concern identified.
09-04-2023	General Insurance Corporation of India	PB	Management	Approval of Material Related Party Transaction(s) to be entered into with Agriculture Insurance Company of India Ltd and Value of the proposed transaction Premium – Rs. 2,263.02 Crore, Claims – Rs. 5,934 Crore and Commission – Rs. 81 Crore for the Financial Year 2023-24.	FOR	ABSTAIN	Abstained.
09-04-2023	General Insurance Corporation of India	PB	Management	Approval of Material Related Party Transaction(s) to be entered into with India International Pte. Ltd and Value of the proposed transaction Premium – Rs. 120 Crore, Claims – Rs. 20,000 Crore and Commission – Rs. 5.50 Crore for the Financial Year 2023-24.	FOR	ABSTAIN	Abstained.
09-04-2023	General Insurance Corporation of India	PB	Management	Alteration in Articles of Association by adoption of new set of Articles of Association of the Corporation.	FOR	ABSTAIN	Abstained.
20-04-2023	Kotak Mahindra Bank Limited	PB	Management	Issuance of redeemable securities in the nature of Unsecured Non-Convertible Debentures / Bonds / other Debt securities, in Indian / foreign currency, in the domestic and / or overseas markets, as may be permitted under the RBI guidelines, as applicable and from time to time, in one or more tranches or series, on a private placement basis, for the financial year 2023-24, for an amount not exceeding Rs.7,000 crore for its general corporate purposes and / or for financing infrastructure and affordable housing sector, within the overall borrowing limit of the Bank.	FOR	FOR	Compliant with law; No concern identified.
20-04-2023	Kotak Mahindra Bank Limited	PB	Management	Appointment of Mr. Uday Suresh Kotak (DIN: 00007467), Managing Director & CEO of the Bank, shall become a Non-Executive Non-Independent Director of the Bank, designated and appointed as a Non-Executive Director of the Bank, for a term of five years not liable to retire by rotation, upon his ceasing to be the Managing Director & CEO of the Bank.	FOR	FOR	Compliant with law; No concern identified.
20-04-2023	Kotak Mahindra Bank Limited	PB	Management	Material Related Party Transaction with Mr. Uday Suresh Kotak (DIN: 00007467) for FY 2023-24.	FOR	FOR	Compliant with law; No concern identified.
20-04-2023	Kotak Mahindra Bank Limited	PB	Management	Material Related Party Transaction with Infina Finance Private Limited for FY 2023-24.	FOR	FOR	Compliant with law; No concern identified.
28-04-2023	Axis Bank Limited	PB	Management	Appointment of Chamratty Seshabhadrasrinivasa Mallikarjunarao (CH S. S. Mallikarjunarao) (DIN: 07667641) as an independent director of the Bank, for a period of 4 (four) years, with effect from February 1, 2023 up to January 31, 2027 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
28-04-2023	Axis Bank Limited	PB	Management	Alteration of articles of association - Cancellation of nomination rights of the Administrator of the Specified Undertaking of the Unit Trust of India (SUITI).	FOR	FOR	No concern identified.
28-04-2023	Housing Development Finance Corporation Limited	PB	Management	To borrow, from time to time, such sums of money as they may deem necessary for the purpose of the business of the Corporation, provided that the amount outstanding consequent to such monies borrowed by the Board of Directors on behalf of the Corporation does not exceed Rs.6,50,000 crore, at any point of time.	FOR	FOR	Compliant with law. No governance concern identified.
02-05-2023	Reliance Industries Limited	TCM (Equity Shareholders)	Management	Scheme of Arrangement between Reliance Industries Limited and its shareholders and creditors & Reliance Strategic Investments Limited and its shareholders and creditors.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Neelachal Ispat Nigam Ltd for an aggregate value up to Rs 11,800 crore for purchase and sale of goods, rendering and receiving of services, infusion of funds in NINL through subscription in equity shares and other transactions for business, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata Steel Long Products Limited for an aggregate value up to Rs 7,942 crore for purchase and sale of goods, rendering and receiving of services and other transactions for business, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Jamshedpur Continuous Annealing & Processing Company Private Limited for an aggregate value up to Rs 6,730 crore for purchase and sale of goods, receiving and rendering of services, infusion of funds in JCAPCL through inter-corporate loans and other transactions for business to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata BlueScope Steel Private Limited for an aggregate value up to Rs 6,382 crore for purchase and sale of goods, receiving and rendering of services, infusion of funds in TBSP, through inter-corporate loan and other transactions for business to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with The Tiplate Company of India Ltd for an aggregate value of up to Rs 5,468 crore for purchase and sale of goods, receiving and rendering of services and other transactions for business to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with TM International Logistics Limited for an aggregate value up to Rs 3,308 crore for purchase and sale of goods, receiving and rendering of services, infusion of funds through inter corporate deposit in TMILL and other transactions of business to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata Metaliks Ltd for an aggregate value up to Rs 2,230 crore for purchase and sale of goods, receiving and rendering of services and other transactions of business to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with The Tata Power Company Limited for an aggregate value up to Rs 2,788 crore for purchase and sale of goods, receiving and rendering of services and other transactions of business to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with The Indian Steel and Wire Products Ltd for an aggregate value up to Rs.2,508 crore for purchase and sale of goods, receiving and rendering of services, infusion of funds in ISWP through subscription in equity shares of ISWP and/or inter corporate loan, and other transactions of business to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata International Limited for an aggregate value up to Rs.1,770 crore for purchase and sale of goods, receiving and rendering of services, and other transactions of business to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between TS Global Procurement Company Pte Ltd, wholly-owned subsidiary of Tata Steel Limited and Neelachal Ispat Nigam Ltd, subsidiary company of Tata Steel Limited for an aggregate value up to Rs.3,300 crore, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between TS Global Procurement Company Pte Ltd, wholly-owned subsidiary of Tata Steel Limited and Tata International Singapore Pte. Limited, indirect subsidiary company of the Promoter company of Tata Steel Limited for an aggregate value up to Rs.1,800 crore, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between TS Global Procurement Company Pte Ltd, wholly-owned subsidiary of Tata Steel Limited and Tata NYK Shipping Pte. Ltd, Joint Venture Company of Tata Steel Limited for an aggregate value up to Rs.1,250 crore, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-05-2023	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between Tata Steel Ijmuiden BV, wholly-owned subsidiary of Tata Steel Limited and Wupperman Staal Nederland BV, an Associate Company of Tata Steel Limited for an aggregate value up to Rs.1,400 crore, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
11-06-2023	HDFC Bank Limited	PB	Management	Appointment and Remuneration of Mr. Kaizad Bharucha (DIN: 02490648) as a Deputy Managing Director of the Bank, for a period of three (3) years, w.e.f. April 19, 2023, as approved by the RBI.	FOR	FOR	Appointment is compliant with law. No governance concern identified.
11-06-2023	HDFC Bank Limited	PB	Management	Appointment and Remuneration of Mr. Bhavesh Zaveri (DIN: 015504048) as an Executive Director of the Bank, for a period of three (3) years, w.e.f. April 19, 2023, as approved by the RBI.	FOR	FOR	Appointment is compliant with law. No governance concern identified.
15-06-2023	Bajaj Finance Limited	PB	Management	Appointment of Dr. Arindam Bhattacharya (DIN 01570746) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of five consecutive years, with effect from 1 April 2023 up to 31 March 2028.	FOR	FOR	Appointment is compliant with law. No governance concern identified.
15-06-2023	Bajaj Finance Limited	PB	Management	Appointment of Anup Kumar Saha (DIN 07640220) as an Executive Director of the Company for a period of five(5) years with effect from 1 April 2023 to 31 March 2028 (both days inclusive) and fixation of remuneration.	FOR	FOR	Appointment is compliant with law. No governance concern identified.
15-06-2023	Bajaj Finance Limited	PB	Management	Appointment of Rakesh Induprasad Bhatt (DIN 02531541) as an Executive Director of the Company for a period of five(5) years with effect from 1 April 2023 to 31 March 2028 (both days inclusive) and fixation of remuneration.	FOR	FOR	Appointment is compliant with law. No governance concern identified.

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
21-06-2023	Larsen & Toubro Limited	PB	Management	Appointment of Mr. Jyoti Sagar (DIN: 00060455) as an Independent Director, not liable to retire by rotation, with effect from May 10, 2023 upto March 18, 2028.	FOR	FOR	Compliant with law. No governance concern identified.
21-06-2023	Larsen & Toubro Limited	PB	Management	Appointment of Mr. Rajnish Kumar (DIN: 05328267) as an Independent Director, not liable to retire by rotation, for a period of five years commencing from May 10, 2023 to May 9, 2028.	FOR	FOR	Compliant with law. No governance concern identified.
21-06-2023	Larsen & Toubro Limited	PB	Management	Approval for entering into material related party transaction(s) with Larsen Toubro Arabia LLC. with a validity period not exceeding September 30, 2027 for an amount not exceeding Rs.2,050 crore or USD 250 MN.	FOR	FOR	Compliant with law. No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	To receive, consider and adopt the audited financial statements (including audited consolidated financial statements) for the Financial Year ended 31st March, 2023 and the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	To confirm the payment of Interim Dividend of Rs.17 per equity share of Rs.1/- each and to declare Final Dividend of Rs. 22 per equity share of Rs.1/- each for the Financial Year ended 31st March, 2023.	FOR	FOR	Sufficient fund. No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	To appoint a Director in place of Mr. Nitin Paranjpe (DIN: 00045204) who retires by rotation and being eligible, offers his candidature for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	To appoint a Director in place of Mr. Dev Bajpai (DIN: 00050516), who retires by rotation and being eligible, offers his candidature for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	To appoint a Director in place of Mr. Ritesh Tiwari (DIN: 05349994), who retires by rotation and being eligible, offers his candidature for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	Appointment of Mr. Ranjay Gulati (DIN: 10053369) as an Independent Director, not liable to retire by rotation, to hold office for a term of five consecutive years i.e., from 1st April, 2023 upto 31st March, 2028.	FOR	FOR	Compliant with law. No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	Appointment of Mr. Rohit Jawa (DIN: 10063590) as a Whole-time Director of the Company, not liable to retire by rotation, to hold office from 1st April, 2023 to 26th June, 2023.	FOR	FOR	Compliant with law. No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	Appointment of Mr. Rohit Jawa (DIN: 10063590) as Managing Director & Chief Executive Officer (MD & CEO) of the Company, not liable to retire by rotation, to hold office for a period of five consecutive years i.e., from 27th June, 2023 to 26th June, 2028 and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	Approval for Material Related Party Transaction upto an amount not exceeding Rs. 2,000 crores.	FOR	FOR	Compliant with law. No concern identified.
26-06-2023	Hindustan Unilever Limited	AGM	Management	Ratification of remuneration of Rs.14 lakhs payable to M/s. RA & Co., Cost Accountants (Firm Registration No. 000242), plus applicable taxes and reimbursement of out of pocket expenses incurred as Cost Auditors of the Company to conduct the audit of the cost records of the Company for the Financial Year ending 31st March, 2024.	FOR	FOR	Compliant with law. No major governance concern identified.
27-06-2023	Asian Paints Limited	AGM	Management	To receive, consider and adopt the: A. audited financial statements of the Company for the financial year ended 31st March, 2023 together with the reports of Board of Directors and Auditors thereon. B. audited consolidated financial statements for the financial year ended 31st March, 2023 together with the report of Auditors thereon.	FOR	FOR	No concern identified.
27-06-2023	Asian Paints Limited	AGM	Management	To declare final dividend on equity shares for the financial year ended 31st March, 2023.	FOR	FOR	Sufficient Funds. No concern identified.
27-06-2023	Asian Paints Limited	AGM	Management	To appoint a Director in place of Mr. Ashwin Dani (DIN: 00009126), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
27-06-2023	Asian Paints Limited	AGM	Management	To appoint a Director in place of Ms. Amrita Vakil (DIN: 00170725), who retires by rotation and being eligible, offers herself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
27-06-2023	Asian Paints Limited	AGM	Management	Continuation of directorship by Mr. Ashwin Dani (DIN: 00009126) as a Non-Executive Director of the Company beyond 75 (seventy-five) years of age, liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
27-06-2023	Asian Paints Limited	AGM	Management	Ratification of Remuneration of Rs.9,00,000 plus applicable taxes and reimbursement of out-of-pocket expenses payable to RA & Co., Cost Accountants (Firm Registration No. 000242), who were appointed by the Board of Directors as Cost Auditors, to audit the cost records of the Company for the financial year ending 31st March, 2024.	FOR	FOR	Compliant with Law. No governance concern identified.
27-06-2023	State Bank of India	AGM	Management	To discuss and adopt the Balance Sheet and the Profit and Loss Account of the State Bank of India made up to the 31st day of March 2023, the report of the Central Board on the working and activities of the State Bank of India for the period covered by the Accounts and the Auditors' Report on the Balance Sheet and Accounts.	FOR	FOR	No governance concern identified.
27-06-2023	Tata Steel Limited	TCM (Equity Shareholders)	Management	Scheme of Amalgamation amongst Tata Steel Limited (Transferee Company/ the Company) and Tata Steel Long Products Limited (Transferor Company) and their respective shareholders under Sections 230 to 232 of the Act (Scheme).	FOR	FOR	Compliant with law. No governance concern identified in the proposed scheme of amalgamation.
28-06-2023	Infosys Limited	AGM	Management	To consider and adopt the audited financial statements (including the consolidated financial statements) of the Company for the financial year ended March 31, 2023 and the reports of the Board of Directors (the Board) and auditors thereon.	FOR	FOR	Compliant with Accounting Standards.
28-06-2023	Infosys Limited	AGM	Management	To declare a final dividend of Rs.17.5 per equity share for the year ended March 31, 2023.	FOR	FOR	Sufficient fund. No concern identified.
28-06-2023	Infosys Limited	AGM	Management	To appoint a director in place of Sall Parekh (DIN: 01876199 ), who retires by rotation and being eligible, seeks re-appointment.	FOR	FOR	Compliant with law. No concern identified.
28-06-2023	Infosys Limited	AGM	Management	Appointment of Helene Auriol Potier (DIN: 10166891) as an Independent Director of the Company for a period of 3 years till May 25, 2026, and that she shall not be liable to retire by rotation.	FOR	FOR	Appointment is compliant with law. No concern identified
28-06-2023	Infosys Limited	AGM	Management	Re-appointment of Bobby Parikh (DIN: 00019437) as an independent director, not liable to retire by rotation, for a second term of 5 (five) years with effect from July 15, 2023 up to July 14, 2028.	FOR	FOR	Re-Appointment is compliant with law. No concern identified.
28-06-2023	Tata Steel Limited	TCM (Equity Shareholders)	Management	Scheme of Amalgamation amongst Tata Steel Limited (Transferee Company/ the Company) and The Tinplate Company of India Limited (Transferor Company) and their respective shareholders under Sections 230 to 232 of the Act (Scheme).	FOR	FOR	Compliant with law. No governance concern identified in the proposed scheme of amalgamation.
29-06-2023	Tata Consultancy Services Limited	AGM	Management	To receive, consider and adopt a. the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2023, together with the Reports of the Board of Directors and the Auditors thereon; and b. the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2023, together with the Report of the Auditors thereon.	FOR	FOR	No concern identified
29-06-2023	Tata Consultancy Services Limited	AGM	Management	To confirm the payment of Interim Dividends (including a special dividend) on Equity Shares and to declare a Final Dividend on Equity Shares for the financial year 2022-23.	FOR	FOR	Sufficient Funds. No concern identified.
29-06-2023	Tata Consultancy Services Limited	AGM	Management	To appoint a director in place of Aarthi Subramanian (DIN 07121802), who retires by rotation and, being eligible, offers herself for re-appointment.	FOR	FOR	Compliant with law. No concern identified regarding profile and time commitment of Ms. Aarthi Subramanian.
29-06-2023	Tata Consultancy Services Limited	AGM	Management	Appointment of K Krithivasan (DIN 10106739) as a Director of the Company, not liable to retire by rotation.	FOR	FOR	Compliant with law. No major concern identified.
29-06-2023	Tata Consultancy Services Limited	AGM	Management	Appointment of K Krithivasan (DIN 10106739) as the Chief Executive Officer and Managing Director of the Company for a period of five years with effect from June 1, 2023, including remuneration.	FOR	FOR	Compliant with law. No major concern identified.
29-06-2023	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with Tata Sons Private Limited and/or its subsidiaries, (other than Tejas Networks Limited and/or its subsidiaries), Joint Ventures, Associate Companies of Tata Sons Private Limited and their subsidiaries and Joint Ventures & Associate Companies of subsidiaries of Tata Sons Private Limited (excluding Tata Motors Limited, Jaguar Land Rover Limited and/or its subsidiaries), Tejas Networks Limited and/or its subsidiaries, Tata Motors Limited, Jaguar Land Rover Limited and/or their subsidiaries, Subsidiaries of the Company (other than wholly owned subsidiaries).	FOR	FOR	Compliant with law. No major concern identified.