

FORM NL-2-B-PL						
Name of the Insurer : Universal Sampo General Insurance Company Limited						
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007						
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2025						
SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
			(₹ in Lakhs)			
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	1,248	3,823	672	960
	(b) Marine Insurance	NL-1	(172)	(484)	(199)	(210)
	(c) Miscellaneous Insurance	NL-1	4,177	19,531	5,081	23,229
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,930	7,989	2,770	6,928
	(b) Profit on sale of investments		183	1,504	408	745
	(c) (Loss on sale/ redemption of investments)		(217)	(478)	(87)	(93)
	(d) Amortization of Premium / Discount on Investments		(52)	(250)	(107)	(298)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	32	-	339
	Foreign Exchange (Gain) / Loss		-	-	(10)	-
	Miscellaneous Income		-	-	-	9
	Profit on Sale / Write off of Fixed Assets (Net)		(8)	3	-	-
	TOTAL (A)		7,089	31,670	8,528	31,609
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(473)	(473)	-	(225)
	(b) For doubtful debts		5,541	5,541	5,683	5,687
	(c) Others - Impairment of Investment Assets		(91)	(258)	258	206
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		364	1,012	-	-
	(d) Expenses towards CSR activities		139	440	23	296
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c Managerial Remuneration		42	116	62	62
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others					
	Director Sitting fees and Board meeting expenses		41	155	15	100
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	2	5
	Debenture Issuance Expenses		11	74	74	74
	TOTAL (B)		5,574	6,607	6,117	6,205
6	Profit/(Loss) Before Tax		1,515	25,063	2,411	25,404
7	Provision for Taxation					
	Current tax		1,716	7,721	2,326	7,905
	Deferred tax		(1,315)	(1,644)	(943)	(666)
8	Profit / (Loss) after tax		1,114	18,986	1,028	18,165
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend		-	-	920	920
	(c) Transfer to any Reserves or Other Accounts					
	Debenture Redemption		150	150	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		1,08,409	90,537	90,429	73,292
	Balance carried forward to Balance Sheet		1,09,373	1,09,373	90,537	90,537