Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath
Rated AA+ by ICRA

PART 1

To,
Chief Operating Officer & Compliance Officer
Axis Trustee Services Ltd,
The Ruby, 2nd Floor (SW)
29, Senapati Bapat Marg,
Dadar West, Mumbai – 400 028

Dear Sir/Madam,

Sub: Quarterly Compliance Report for the Quarter ending June 2026

In compliance with the Securities and Exchange Board of India (SEBI) (Debenture Trustee) Regulations, 1993, the SEBI (Listing Obligations and Disclosure Requirements) 2015, and the Companies Act 2013, as amended from time to time we furnish the required information for your needful.

Sr.	**Particulars of Information/Documents**	**[Yes/ No/ Partially Furnished]**
1.	Management Confirmations	Yes
2.	Statutory Auditor's Certifications	Yes
3.	Original / Certified True Copies of documents annexed alongwith the QCR	Yes

For **Universal Sompo General Insurance Co. Ltd.**

Aarti Ganesh Kamath
Digitally signed by Aarti Ganesh Kamath
Date: 2026.08.05 15:05:59 +05'30'

Aarti Kamath
Company Secretary & Compliance Officer
Membership no: F6703

Date: 5th August 2026

PART 2
Management Confirmations viz., declaration/certificates to be signed by key managerial personnel [Managing Director/ Whole Time Director/CEO/ CS/CFO of the Issuer]

A. Statutory/Compliance Confirmations

Sr. No.	Particulars
1.	The Issuer is in compliance with the provisions of the Companies Act, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement), Regulations, 2015, the listing agreement of the stock exchange or the trust deed or any other regulations issued by the Board pertaining to debt issue of the Companies Act 2013, as applicable and there is no event of default which has occurred or continuing or subsisting as on date.
2.	There are no additional covenants (including side letters, accelerated payment clause, etc.) other than those covered in transaction documents
3.	There are no changes to, material modification or restructuring of the terms of Issue like maturity date, coupon rate, face value, redemption schedule, nature of the non-convertible debt securities (Secured/Unsecured) etc.
4.	There is no major change in composition of its Board of Directors, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011
5.	There is no change in nature and conduct of business of the Issuer.
6.	There is no amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Issuer
7.	There are no outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the assets, mortgaged and charged under security creation documents, if any
8.	There were no proposals placed before the board of directors, for considering alterations to any ISIN for which ATSL is debenture trustee, seeking- - alteration in the form or nature of the ISIN; - alteration in rights or privileges of the holders thereof; - alteration in the due dates on which interest or redemption is payable - any matter affecting the rights or interests of holders.

9.	There are no changes to the security provisions such as: - a change in underlying security - creation of additional security - creation of security in case of unsecured debt securities - release of security ***Not Applicable***
10.	There were no disclosures made to the stock exchange in terms of Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 which may have a bearing on the performance/operation of the Issuer, price sensitive information or on the payment of interest or redemption of the Debentures.
11.	Status with respect to compliance of all covenants of the listed debt securities. ***The Company has complied with all covenants of its debt securities for Quarter ended June 30, 2026.***
12.	The submissions to the stock exchange have been done in timely manner as per Applicable Law and requisite information has been provided to the Debenture Trustee and debenture holders, as applicable.
13.	In the event any security has been provided in terms of the transaction documents: - Security Documents executed by the Issuer remain valid (including but not limited to the purpose of and as provided in Limitation Act 1963), subsisting and binding upon the Issuer. - assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders - Assets have been insured against all risks as prescribed in the Prospectus/Information Memorandum of the captioned Debentures and Security Documents thereof. - All the Insurance policies obtained are valid, enforceable and cover the risks as required under the Information Memorandum/Debenture Trust Deed and are endorsed in favour of Debenture Trustee as 'Loss Payee'. The premium in respect of the following insurance policies have been paid. ***Not Applicable***
14.	The Debentures have not been issued for financing of any project or for financing working capital. In case the Debentures have been issued for the same then the Company to provide the following:

	i. Reports from the lead bank regarding progress of the project during the implementation period of the project: ii. Statutory auditor certificate regarding utilization of funds. ***Not Applicable as no debentures are issued during the Quarter ended June 30, 2026.***
15.	*All material related party transaction and subsequent material modification as defined by the audit committee under sub-regulation (3) shall require No-Objection from the debenture trustee. ***Not Applicable***
16.	All High Value Debt Listed Entities are in compliance with Regulation 15 to 27, Chapter V, Chapter VA of the SEBI (Listing Obligations and Disclosure Requirements) 2015. ***Not Applicable***
17.	Whether there is any breach of covenant/terms of the debenture issues in terms of the Information Memorandum/DTD. If yes, please specify date of such breach occurred, the details of breach of covenant and remedial action taken by the Company along with requisite documents. ***There is no breach of covenant during the Quarter ended June 30, 2026.***
18.	Whether the ISIN is mapped on BSE/NSE portal for filing DT disclosures were ATSL is acting as its debenture trustee: **Yes**
19.	Any Modification in Existing Outstanding ISINs: **No**

ISSUE DETAILS				
Existing ISIN No.	Revised ISIN No.	Date of change in ISIN No.	Date of DP letter for change in ISIN	Furnish copy of letter from DP

*SEBI LODR amendment dated March 28, 2025

B. Others

Sr. No.	Particulars
1.	Details of Corporate Debt Restructuring proposed or implemented or under implementation [if any] – **NIL**

2.	Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines – **NIL**
3.	Details of Fraud/defaults by promoter or key managerial personnel or by Issuer or arrest of key managerial personnel or promoter – **NIL**
4.	Details of one-time settlement with any bank (if any) – **NIL**
5.	Details of Reference to Insolvency or a petition (if any) filed by any creditor– **NIL**
6.	Confirmation that a functional website containing, amongst other requirements as per Reg. 62 of the SEBI LODR, the following information is maintained by the Issuer:- - Details of business - Composition of Board - Financial Information including (i) notice of Meeting of Board of Directors where financial results shall be discussed (ii) financial results, on the conclusion of the meeting of the board of directors where the financial results were approved (iii)complete copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report etc. - contact information of the designated officials of the listed entity who are responsible for assisting and handling investor grievances; - email address for grievance redressal and contact information of designated officials of issuer handling investor grievance. - name of the debenture trustees with full contact details. - the information, report, notices, call letters, circulars, proceedings, etc concerning non-convertible debt securities. - all information and reports including compliance reports filed by the Issuer. - information with respect to the following: (i) Default by issuer to pay interest or redemption amount [if any] (ii) failure to create a charge on the assets [if any]. (iii) all credit ratings obtained by the entity for all its listed non-convertible securities, updated immediately upon any revision in the ratings [if any] (iv) statements of deviation(s) or variation(s) as specified in sub-regulation (7) and sub-regulation (7A) of regulation 52 of these regulations. (v) annual return as provided under section 92 of the Companies Act, 2013 and the rules made thereunder.

	The listed entities to whom regulations 15 to regulation 27 are applicable shall also make the following additional disclosures on their website: ***Not Applicable*** - composition of the various committees of the board of directors; - terms and conditions of appointment of independent directors; - code of conduct of the board of directors and senior management personnel; - details of establishment of vigil mechanism/ whistle blower policy; - criteria of making payments to non-executive directors, if the same has not been disclosed in the annual report; - secretarial compliance report as per sub-regulation (2) of regulation 24A of these regulations; - policy on dealing with related party transactions; - policy for determining 'material' subsidiaries; - details of familiarization programmes imparted to independent directors including the following details:- - number of programmes attended by the independent directors (during the year and on a cumulative basis till date), - number of hours spent by the independent directors in such programmes (during the year and on cumulative basis till date), and - other relevant details.
7.	**Information to be submitted to the Debenture holders (Regulation 58)** Confirmation that we shall in terms of the **Regulation 58 of the** SEBI (Listing Obligations and Disclosure Requirements) 2015 send to the Debenture Holders the following documents and information:- - Soft copies of full annual reports to those who have registered their email address(es) either with the Issuer or with any depository ***Not Applicable for the reporting quarter.*** - A letter providing the web-link including the exact path where complete details of the Annual Report is available, which may at the option of the listed entity, also include a static Quick Response Code, to those holder(s) of non-convertible securities that have not registered their respective email addresses ***Not Applicable for the reporting quarter.*** - Hard copies of full annual reports to those who request for the same ***Not Applicable for the reporting quarter.*** - Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as

	mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting ***Not Applicable for the reporting quarter.*** - Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution ***Not Applicable for the reporting quarter.***
8.	Issuer to provide status of compliance and details of disclosures with respect to issue of green debt securities, if applicable: 1. Confirmation that the issuer who has listed green debt securities, shall provide following additional disclosures along with its annual report and financial results, if applicable: • Utilisation of the proceeds of the issue, as per the tracking done by the issuer using the internal process as disclosed in offer document. Utilisation of the proceeds shall be verified by the report of an external auditor, to verify the internal tracking method and the allocation of funds towards the project(s) and/or asset(s), from the proceeds of green debt securities. • Details of unutilized proceeds including the temporary placement/utilization of unallocated and unutilized proceeds from each ISIN of green debt security issued by the issuer. 2. Confirmation that the issuer who has listed green debt securities, shall provide the following additional disclosures in the Annual Report: • List of project(s) and/or asset(s) to which proceeds of the Green Debt Securities have been allocated/invested including a brief description of such project(s) and/or asset(s) and the amounts disbursed. • Qualitative performance indicators and, where feasible, quantitative performance measures of the environmental impact of the project(s) and/or asset(s). If the quantitative benefits/impact cannot be ascertained, then the said fact may be appropriately disclosed along with the reasons for non-ascertainment of the benefits/impact on the environment. • Methods and the key underlying assumptions used in preparation of the performance indicators and metrics. • Details of the deployment of the mitigation plan (as disclosed in the offer documents) for the perceived social and environmental risks. • **Impact Reporting**: Information, on a project-by-project basis, pertaining to reporting of the environmental impact of the projects financed by the green debt securities. Reporting standards or taxonomies followed by the issuer with regard to reporting of environmental impact, if any, shall also be disclosed.

	• Disclosures of major elements of Business Responsibility and Sustainability Reporting (BRSR). ***Not Applicable***
9.	**Documents and Intimation to Debenture Trustees (Regulation 56 of SEBI LODR Regs)** Please provide confirmation (along with necessary details of the intimation done to ATSL) on the following documents and information sent to ATSL. In case any of the following points are not applicable – you are requested to provide rationale for the non-applicability. 1. A copy of the annual report & utilization report/certificate (as may be applicable) as per Reg. 56 (1)(a) of SEBI LODR Regulations. ***Not applicable for the Quarter ended June 30, 2026.*** 2. Copy of notices, resolutions, report, call letters, circulars, proceedings, etc., concerning new issuance of NCDs and meetings of NCD holders in the manner specified in Reg. 56 (1)(b) of SEBI LODR Regs. ***Not applicable for the Quarter ended June 30, 2026.*** 3. Details regarding : (i) any revision in the rating: ***Not applicable for the Quarter ended June 30, 2026.*** (ii) any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; ***Not applicable for the Quarter ended June 30, 2026.*** (iii) failure to create charge on the assets; **Not Applicable** (iv) all covenants of the issue (including side letters, accelerated payment clause, etc. in the manner specified in Reg. 56 (1)(c) of SEBI LODR Regs. ***In accordance with Regulation 56 of SEBI Listing Regulations, we inform you that all the covenants, in respect of listed non-***

	convertible debt securities have been complied with and Covenant Certificate have been submitted to the Debenture Trustee along with outcome of Board Meeting on 28th July 2026. 4. Details of all material events and/or information as disclosed under regulation 51of SEBI LODR Regulations in the manner provided in Reg. 56(1) (1A) of SEBI LODR Regulations: ***Not applicable as no such instance reported.*** 5. a half-yearly certificate regarding maintenance of hundred percent security cover or higher security cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants, in respect of listed non - convertible debt securities, by the statutory auditor, along with the financial results, in the manner and format as specified by the Board. Provided that the submission of this certificate is not applicable where bonds are secured by a Government guarantee. **Not Applicable for the reporting Quarter.**

C. ISIN WISE CONFIRMATIONS

1. Details of Issue size, outstanding amount and other details as on 30.06.2026

Sr No	ISIN	Issue Size	Outstanding as on 30.06.2026	Accrued Interest as on 30.06.2026	Early payment details(if any)	Call/Put Option details(if exercised in Past)
1	INE635M08015	150 Crores	150 Crores	Not applicable	Not applicable	Not applicable
2	INE635M08023	115 Crores	115 Crores	Not applicable	Not applicable	Not applicable

2. Details of Interest/principal payment due in the quarter

ISIN No	Series/ tranche	Due date of redemption and/or interest	If Paid	If delayed/ Unpaid/ defaulted

		(falling in the quarter)				
			Actual Date of payment	*Date of intimation to Stock Exchange of payment status within one working day of its becoming due As per Reg. 57 SEBI LODR*	*Reasons thereof and further action taken, if any*	*Date of intimation to Stock Exchange of payment status within one working day of its becoming due as per Reg. 57 SEBI LODR*
INE635M08015	-	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
INE635M08023	-	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

3. Details of complaints/grievances in the following format. In case no complaints have been received, a confirmation thereof.

ISIN No.	No. of pending Complaints at the end of last quarter	No. of complaints received during the quarter	Nature of the Complaint(s) [delay/default in interest/redemption/others]	No. of complaints resolved during Quarter [within 21 days]	No. of complaints unresolved during Quarter [more than 21 days]	Reason *(if pending for more than 21 days)*	Steps taken to resolve the complaint
INE635M 08015	NIL	NIL	Not Applicable	NIL	NIL	Not Applicable	Not Applicable

INE635M 08023	NIL	NIL	Not Applicable	NIL	NIL	Not Applicable	Not Applicable

4. Recovery Expense Fund [1]

Issue Size (in ₹ crores)	Type of Issue (Public/ Privately Placed)	ISINs	Size/ Value of Recovery fund maintained as on last day of the quarter	Date of creation of REF	Mode of maintenance	Details of usage of the funds, if any, during the quarter	Any Addition/Withdrawal in the Recovery Expense Fund during the quarter	Details of funds withdrawn on account of redemption in other issuances or otherwise if any, during the quarter	Total Size of Recovery Expense Fund maintained for the ISINs maintained with ATSL
INR 150	Private Placement	INE635 M08015	INR 1,50,000	26th July 2024	Cash	Not Applicable	NIL	NIL	INR 1,50,000
INR 115	Private Placement	INE635 M08023	INR 1,15,000	23rd July 2025	Cash	Not Applicable	NIL	NIL	INR 1,15,000

5. Debenture Redemption Reserve as per Companies (Share Capital and Debentures) Rules, 2014[2]

Issue size (including ISIN)	Issue Type (Public/ Privately placed listed)	Type of entity (NBFC/ HFC/FI/ Other)	Applicability of Debenture Redemption Reserve [DRR]**3**	ISIN (that is maturing in the current FY)	Amount outstanding	DRR [in % and in amount Crs.] created as per Companies (Share Capital and Debentures) Rules, 2014)**4**	Details of depletion of the DRR /invocation of guarantee which

[1] Annual confirmation is due by 75th day from the end of financial year
[2] Annual confirmation is due by 75th day from the end of financial year
[3] Not Applicable for All India Financial Institutions regulated by RBI, Banking Companies, listed and unlisted NBFCs and HFCs registered with RBI, equity listed companies. Applicable to debt listed companies and others.
[4] 10% of outstanding value of debentures.

							could affect the payment of debt obligations (if any)
1,50,00,00,000 (INE635M08015)	Private Placement	Other Listed	Applicable	Not Applicable	1,50,00,00,000	In terms of Rule 18(7)(b)(iv)(B) of the Companies (Share Capital and Debentures) Rules, 2014, as amended, the Company is required to create Debenture Redemption Reserve out of the profits available for payment of dividend. Debenture Redemption Reserve as on June 30, 2026 is 2% i.e. ₹ 3 Crores.	Not Applicable
1,15,00,00,000 (INE635M08023)	Private Placement	Other Listed	Applicable	Not Applicable	1,15,00,00,000	In terms of Rule 18(7)(b)(iv)(B) of the Companies (Share Capital and Debentures) Rules, 2014, as amended, the Company is required to create Debenture Redemption Reserve out of the profits available for payment of dividend. Debenture Redemption Reserve as on June 30, 2026 is 1% i.e. ₹ 1.15 Crores.	Not Applicable

Please provide reasons for non-creation of DRR, if any

6. Debenture Redemption Fund as per Companies (Share Capital and Debentures) Rules, 2014[5] for debentures maturing during the current FY: (If applicable) (Rs. in Cr.) - ***Not Applicable***

Issue size (including ISIN)	Issue Type (Public/ Privately placed listed)	Type of entity (NBFC/ HFC/FI/ Other)	Applicability of Debenture Redemption Reserve [DRF]	Date of maturity during Current FY	Amount of maturity during current FY	DRF required to be created	DRF created and invested	Type of investment / deposit for DRF	Remarks for deficiency in DRF, if any

7. Transfer of unclaimed amount to Escrow Account in terms of Reg 61A(2) of SEBI (LODR) Regulation 2015. - ***Nil***

ISIN	Amount lying Unclaimed	Category (Interest/Dividend/Redemption) and Amount	Date when amount became due for transfer to escrow Account	Amount transferred to Escrow account within 7 days from the date of expiry of the said period of 30 days,	If unclaimed for more than seven years whether transferred to the 'Investor Education and Protection Fund'

[5] Annual confirmation is due by 75th day from the end of financial year

Part 3

Statutory Auditor Confirmations [duly signed and on letter head of Statutory Audit Firm]

Sr.	Particulars of Information/Documents
A	**Unsecured Listed Debt Issuances**
1	**Quarterly Confirmations:**
	➢ Compliance status with respect to financial covenants ➢ The Certificate issued by the statutory auditor of the issuer company shall have the Unique Document Identification Number (UDIN) generated in the manner prescribed by the relevant regulatory authority.
2	**Half Yearly Confirmations:**
	➢ Half yearly certificate regarding confirmations of compliance of all covenants with respect to the debt securities shall be submitted for HY1 and HY2 as per Reg 56 (1)(d) of SEBI LODR Regulations alongwith Q2 and Q4 QCR. ➢ The Certificate issued by the statutory auditor of the issuer company shall have the Unique Document Identification Number (UDIN) generated in the manner prescribed by the relevant regulatory authority.
B	**Other Confirmations (Applicable for Secured and Unsecured Listed Debt Issuances):**
	- End Utilisation of Funds certificate from statutory auditor of the entity alongwith quarterly financial result:- ***End Utilisation of Funds Not Applicable for the Quarter ended June 30, 2026. Further we have submitted Unaudited Financial Results for the Quarter ended June 30, 2026 to the Debenture Trustee on July 28, 2026.*** - Where the funds are raised for financing projects – Certificate from the auditor of the entity in respect of utilization of funds for the implementation period of the project for which the funds have been raised; ***Not applicable for the Quarter ended June 30, 2026.*** - Where the funds are raised for financing working capital or general corporate purposes or for capital raising purposes – Auditor certificate be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved. ***Not applicable for the Quarter ended June 30, 2026.*** - Annual confirmation from Statutory Auditor is due by 75th day from the end of financial year. ***Not applicable for the Quarter ended June 30, 2026.***

PART 4

Original / Certified True Copies of documents [as applicable] to be annexed to the QCR

Sr. no	Particulars of Documents
a.	An updated list of Debenture holders registered in the Register of Debenture Holders/BENPOS in the following format:

ISSUE-WISE PARTICULARS

ISIN no.	Series/ tranche	Name(s) of Debenture Holder	Address	Contact No.	Email Id
INE635M08015	-	ADITYA BIRLA CAPITAL LIMITED	ADITYA BIRLA FINANCE LTD 18TH FLR ONE INDIA BULL'S TOWER NI 1 JUPITER MILL COMPD 841 SB RD ELEPHIN MUMBAI 400013	02269428027	abc.secretarial@adityabirlacapital.com
INE635M08015	-	PROVIDENT FUND FOR THE EMPLOYEES OF THE SHIPPING CORPORATION OF INDIA LTD	245 SHIPPING HOUSE MADAME CAMA ROAD NARIMAN POINT MUMBAI 400021	2611286	deepak.singh@sci.co.in
INE635M08015	-	UNITY SMALL FINANCE BANK LIMITED	HDFC BANK LIMITED CUSTODY OPERATIONS EMPIRE PLAZA 1 4TH FLOOR LBS MARG CHANDAN NAGAR VIKHROLI WEST MUMBAI 400083	-	treasury.ops@unitybank.co.in
INE635M08015	-	THE SHIPPING CORPORATION OF INDIA LIMITED, EMPLOYEE GRATUITY FUND	245 SHIPPING HOUSE MADAME CAMA ROAD NARIMAN POINT MUMBAI 400021	22772077 9967394370	deepak.singh@sci.co.in
INE635M08015	-	THE DELHI FLOUR MILLS CO LTD PROVIDENT FUND TRUST	8381 ROSHANARA ROAD DELHI 110007	23953298	rajiv.bhambri@dfmgroup.in
INE635M08015	-	NITIN P MEHTA	47 B LAD SOCITY NR JUDGES BUNGLOWS BODAKDEV SATELITE AHMEDABAD 380015	9228127772	

	INE635M08015	-	ASHA AGARWAL	A - 44 / 3 DLF PHASE - 1 BEHIND MEGA MALL GURGAON 122001	-	arvindsinghalji@gmail.com
	INE635M08015	-	SHIKHA SINGAL	A - 44 / 3 DLF PHASE - 1 GURGAON 122001	-	singalshikha@gmail.com
	INE635M08015	-	HETAL PARTH MEHTA	501 502 LOHA BHAVAN NR OLD HIGH COURT NAVRANGPURA AHMEDABAD 380015	9979229279	PARTHMEHTACA@GMAIL.COM
	INE635M08015	-	SANT KUMARI AGRAWAL	B - 5 SWASTHYA VIHAR TRANS YAMUNA AREA DELHI 110092	2240450	vbhushan1@yahoo.com
	INE635M08015	-	AJAY AGARWAL	LAXMI MISHTHAN BHANDAR 98 - 99 , JOHARI BAZAR JAIPUR 302003	0141-2578845	info@hotellmb.com
	INE635M08015	-	BHARAT BHUSHAN FINANCE & COMMODITY BROKERS LIMITED	503 , ROHIT HOUSE 3 , TOLSTOY MARG NEW DELHI 110001	49800900	satishbharatbhushan@gmail.com
	INE635M08015	-	PINKYBEN PRITESH AGRAWAL	Towar chok, bavla,near kanyashala, Bavla, Bavla,Bavla,Ahmedabad, Gujarat,382220 Ahmedabad Ahmedabad 382220	-	
	INE635M08015	-	NILESH AMUBHAI RAVANI	17 SOMVILLA SOCIETY OPP ASOPALAV BUNGLOW THALTEJ AHMEDABAD 380059	9227213733	RAVANINILESH@GMAIL.COM
	INE635M08015	-	PARTH N MEHTA	501 502 LOHA BHAVAN NR OLD HIGH COURT NAVRANGPURA AHMEDABAD 380009	9228127772	NITINMEHTA_123@REDIFFMAIL.COM
	INE635M08015	-	SHALU MITTAL	02 PANDAV NAGAR SHAHAGANJ AGRA AGRA 282010	9837036280	SHM1310@GMAIL.COM
	INE635M08015	-	DINESH M CHAUDHARY	HELLO MEDICINE G 2 ABHILASH SHOPPING CENTRE AMBAWADI AHMEDABAD 380015	26605906	DINESH020567@GMAIL.COM
	INE635M08015	-	PARESH MAFATLAL CHAUDHARY	HELLO MEDICINES G 2 ABHILASA COMP NR SHANTI TOWER	26605906	PARESHCHAUDHARI2

			AMBAWADI AHMEDABAD 380015		76@GMAIL .COM
INE635M080 15	-	SURAJ BIRENDRA AGRAWAL HUF	A301 WATERHILLS RESIDENCY VIP ROAD NEAR SHYAM MANDIR ALTHAN SURAT SURAT 395007	-	SSTC90998 29492@G MAIL.COM
INE635M080 15	-	SAMIR TARUNKUMAR SHAH	35 ADINATH SOCIETY MOTERA AHMEDABAD 380005	-	SAMIRSHA H.SS85@G MAIL.COM
INE635M080 15	-	PRATIMA MITTAL	02 PANDAV NAGAR SHAHAGANJ AGRA AGRA 282010	70555024 10	PRATIMAM ITTAL07@ GMAIL.CO M
INE635M080 23	-	THE SOUTH INDIAN BANK LTD	CRESCENZO 804 8TH FLOOR B WING G BLOCK BEHIND MCA GROUND BANDRA KURLA COMPLEX BANDRA E MUMBAI 400051	022-6786 8886/888 7	ho2018@si b.co.in

b. *Letter from Credit Rating Agency along with rationale for revision*

ISIN Nos.	Issue Size	Name of CRA/s	Previous Rating	Revision in Credit Ratings
INE635M08015	150,00,00,000	ICRA Limited CARE Ratings Limited	AA (stable) AA (stable)	Not Applicable
INE635M08023	115,00,00,000	ICRA Limited CARE Ratings Limited	AA (stable) AA (stable)	Not Applicable

c. All Insurance Policies duly endorsed in favour of the Debenture Trustee as *'Loss Payee'.(If applicable)*
Not Applicable

Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date	Status of Endorsement

d. Copy of *un-audited* quarterly financials [signed by MD/Executive Director] alongwith Limited Review Report prepared by the statutory auditors*

- To cover line items mentioned under Reg 52 (4), 54(2) & 54(3) of SEBI LODR
- To be submitted within 45days from the end of the quarter except last quarter
- To be submitted within 60 days from the end of last quarter i.e March quarter
- To be submitted to the trustee on same day as submitted to stock exchanges

	** In case issuer's accounts are audited by Comptroller and Auditor General of India, the report to be provided by any practicing Chartered Accountant.* Note: The Listed entity to submit: i. statement of assets and liabilities and statement of cash flows as at the end of every half year, by way of a note, along with the financial results. [Reg.52(2A) of SEBI LODR] ii. a statement indicating the utilisation of the issue proceeds of non-convertible securities, in such prescribed format along with quarterly financial results till such proceeds of issue have been fully utilised or the purpose for which the proceeds were raised has been achieved. [Reg.52(7) of SEBI LODR] iii. Statutory Auditors certificate for year ending March 31st is due by 75th day from the end of financial year. ***We have submitted Unaudited Financial Results for the Quarter ended June 30, 2026 to the Debenture Trustee on July 28, 2026.***
e.	Copy of *audited* quarterly and year to date standalone financial results [signed by MD/Executive Director] - To cover line items mentioned under Reg 52 (4), 54(2) & 54(3) of SEBI LODR - To be submitted within 45 days from the end of the quarter except last quarter - To be submitted within 60 days from the end of last quarter i.e March quarter - To be submitted to the trustee on same day as submitted to stock exchanges Note: The Listed entity to submit a statement of assets and liabilities and statement of cash flows as at the end of every half year, by way of a note, along with the financial results.] ***Not Applicable for the reporting Quarter.***
f.	Annual audited standalone and consolidated financial results, along with the statutory auditors report, the directors report, annual report, profit and loss accounts, balance sheets - To cover line items mentioned under Reg 52 (4), 54(2) & 54(3) of SEBI LODR. - To be submitted on the same day as submitted to the stock exchanges which shall be within 60 days from the end of the financial year. - In case issuers are audited by Comptroller and Auditor General of India (i) financial results audited by auditor appointed by the Comptroller and Auditor General of India to be submitted to the Stock Exchange(s) and trustees within sixty days from the end of the financial year. (ii) on completion of audit by the Comptroller and Auditor General of India- the financial results to be submitted to the Stock exchange(s) and debenture trustee within nine months from the end of the financial year. ***Not Applicable for the reporting Quarter***

g.	Issue Wise/ISIN Wise Utilization Statement submitted to Stock Exchange as per Reg. 52(7) of SEBI LODR on quarterly basis until the debenture proceeds are completely utilized or the purpose for which the funds have been raised is achieved. Note- Annual confirmation from Statutory Auditor is due by 75th day from the end of financial year ***Not applicable for the Quarter ended June 30, 2026***
h.	Material deviation in the use of proceeds as compared to the objects submitted to stock exchange, if applicable. ***Not applicable for the Quarter ended June 30, 2026***
i.	Comments/report received from Monitoring agency, appointed if any, to monitor utilization of proceeds of public issue or rights issue or preferential issue or qualified institutions placement, if applicable. Note: The listed entity is required to submit such comments/report received from monitoring agency with the stock exchanges within 45 days from end of each quarter. The said requirement is effective from 14.11.2022 [Reg 32(6) of SEBI LODR] ***Not applicable***
j.	Confirmation on whether the report received from monitoring agency as mentioned in sr.no.(i) above has been placed before Audit Committee meeting on quarterly basis, promptly upon its receipt, if applicable. [Reg 32(7) of SEBI LODR] ***Not applicable***
k.	ISIN Wise intimations sent to Stock Exchange as per Regulation 57 of the SEBI LODR with respect to interest/principal payment of Debentures ***Not applicable for the Quarter ended June 30, 2026***
l.	Periodical reports from lead bank regarding progress of the Project [in case debentures are raised for financing projects] ***Not applicable***
m.	Annual report as per Reg 53 (2)(a) of SEBI LODR for financial year end. ***The Annual Report shall be submitted in due course in accordance with the provisions of the SEBI LODR Regulations.***
n.	Stock Exchange Confirmation on the REF created or replenished during the quarter, the annual confirmation is due by 75th day from the end of financial year. ***REF Created is verified from the Website of the Stock Exchange.***

PART 5

List of documents to be annexed to the QCR

List of Attachment	Status (Attached /Not Attached) (if not attached write proposed date of submission)
Financial Results for the quarter ended June 2026	Attached
Financial Covenant Certificate duly signed and stamped by Statutory Auditor for the quarter ended June 2026 (Half yearly)	Attached
All Covenant Certificate duly signed and stamped by Statutory Auditor (Half yearly)	Not Applicable
Utilization Certificate by the Statutory Auditor	Not Applicable
DSRA (If Applicable)	Not Applicable
Pledge of Securities (If Applicable)	Not Applicable
Personal Guarantee (If Applicable – Half yearly)	Not Applicable
Corporate Guarantee (If Applicable - Yearly)	Not Applicable
Valuation Report (If Applicable)	Not Applicable
Register of Debenture holders/Benpos (as on 30th June 2026)	Attached

Ref. No. CS/BSE/2026-27/JULY/06 28th July 2026

To
BSE Limited
Listing Department
Wholesale Debt Market,
Phiroze Jeejeebhoy Tower,
Dalal Street, Mumbai - 400 001

Scrip Code	**975858**	**ISIN**	**INE635M08015**
Scrip Code	**976951**	**ISIN**	**INE635M08023**

Dear Sir/Madam,

Sub: **Outcome of the Board Meeting held on July 28, 2026, and Submission of Unaudited Financial Results along with Limited Review Report for the Quarter ended June 30, 2026**

Ref: **Disclosure under Regulation 51, 52, 54 and other Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")**

Pursuant to Regulation 51 & 52 read with Part B of Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, ("Listing Regulations"), we wish to inform that the Board of Directors of the Company at its meeting held today i.e. July 28, 2026, has, *inter-alia,* considered and approved the following items which are annexed hereto:

1. Unaudited Financial Results of the Company for the quarter ended June 30, 2026, along with the Limited Review Report on the Unaudited Financial Results by the Joint Statutory Auditors of the Company as per Regulation 52 of the SEBI Listing Regulations.

2. Disclosure in compliance with Regulation 52(4) of the SEBI Listing Regulations for the quarter ended June 30, 2026;

3. Appointment of Mr. Sujay Mallik (DIN: 11833050) as an Additional Nominee Non-Executive Director in place of Mr. Satish Kumar (DIN: 09279548) effective from 1st August 2026.

4. Appointment of Mrs. Asha Anil Agarwal (DIN: 09722160) as an Additional Director (Independent, Non-Executive) effective from 28th July 2026.

5. Cessation of office by Mr. Kelvin John Nathan (DIN: 10040496) as Alternate Director to Mr. Takashi Kurumisawa and Mr. Todd Stephen Corey (DIN: 10809765) as Alternate Director to Mr. Kenneth Reilly effective from 27th July 2026.

   A detailed disclosure of the information required to be disclosed as per Regulation 51(2) of the Listing Regulations read with SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July 2023, is enclosed as **Annexure I**.

Universal Sompo General Insurance Company Limited
Registered & Corporate Office: 8th Floor and 9th Floor (South Side), Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai - 400063, Maharashtra, India. Tel.: 022 41659800 / 69639900 I Toll Free No.: 1-800-22-4030/ 1-800-200-4030 I Website: www.universalsompo.com Email: contactus@universalsompo.com | CIN: U66010MH2007PLC166770 I IRDAI Regd. No.: 134

Pursuant to Regulation 52(7), 52(7A), and other applicable provisions of the SEBI Listing Regulations, we confirm that the proceeds of the debt issued have been utilized in accordance with the objects stated in the Information Memorandum for the privately placed Non-Convertible Debentures and there has been no material deviation in the use of proceeds for the quarter ended June 30, 2026. In this regard, we submit 'Nil' statement of deviation or variation for the quarter ended June 30, 2026, as **Annexure II**.

Further, in accordance with Regulation 52(8) of the SEBI Listing Regulations, the Company would be publishing the Unaudited Financial Results for the quarter ended June 30, 2026, in the newspaper.

Further, in accordance with Regulation 56 of SEBI Listing Regulations, we wish to inform you that all the covenants, in respect of listed non-convertible debt securities have been complied with.

Kindly note that since the NCDs are unsecured, compliance with SEBI Circular No. SEBI/HOIMIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19th May, 2022, Master Circular for Debenture Trustees No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13th August 2025 read with Regulation 54 of the SEBI Listing Regulations with respect to the security cover in case of NCDs are not applicable to the Company.

The Meeting of the Board of Directors commenced at 02:30 P.M. and concluded at 04:30 P.M.

The aforesaid information/documents are also being placed on the website of the Company at www.universalsompo.com.

Kindly take the same on record.

Thanking you,

Yours sincerely,

For **Universal Sompo General Insurance Co. Ltd**.

Aarti Ganesh Kamath
Digitally signed by Aarti Ganesh Kamath
Date: 2026.07.28 16:50:17 +05'30'

Aarti Kamath
Company Secretary & Compliance Officer
Membership Number: F6703

Encl: a/a
CC:
- Axis Trustee Services Limited

S C Bapna & Associates
Chartered Accountants
305, Lodha Supremus
Off Mahakali Caves Road,
Andheri East, Mumbai – 400 069.

B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers,
New Marine Lines,
Mumbai – 400 020.

The Board of Directors
Universal Sompo General Insurance Company Limited

Independent Auditor's Limited Review Report on the quarterly unaudited financial results of Universal Sompo General Insurance Company Limited pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended read with SEBI Circular reference SEBI/HO/DDHS/DDHS_Divl/P/CIR/2022/0000000103 dated July 29, 2022 as amended

Introduction

We have reviewed the accompanying Statement of unaudited financial results of Universal Sompo General Insurance Company Limited (the "Company") for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended read with SEBI Circular reference: SEBI/HO/DDHS/DDHS_Divl/P/CIR/2022/0000000103 dated July 29, 2022 as amended including relevant circulars issued by the SEBI from time to time (the "Listing Regulations").

Management's Responsibility

The Statement, which is the responsibility of the Company's Management and approved by its Board of Directors at the meeting held on July 28, 2026, has been prepared in accordance with the requirements of, the recognition and measurement principles laid down in Accounting Standard (AS) – 25 "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India, to the extent applicable and not inconsistent with the accounting principles as prescribed in the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act") and the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 (the 'Regulations') and orders/ directions / circulars issued by the Insurance Regulatory and Development Authority of India ("IRDA"/ the "Authority"), to the extent applicable and in compliance with Regulation 52 of the Listing Regulations, 2015, as amended. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410 – "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matter, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

S C Bapna & Associates
Chartered Accountants
305, Lodha Supremus
Off Mahakali Caves Road,
Andheri East, Mumbai – 400 069.

B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers,
New Marine Lines,
Mumbai – 400 020.

Review Conclusion

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards, accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, the IRDA Act, the Regulations and orders / directions / circulars issued by IRDAI to the extent applicable and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, as amended including the manner in which it is to be disclosed, or that it contains any material misstatement.

Other Matters

The valuation of Incurred but Not Reported ("IBNR") and Incurred but Not Enough Reported ("IBNER") liabilities for non-life policies is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The outstanding claims reserves that are estimated using statistical methods, Premium Deficiency Reserve (the "PDR"), IBNR and IBNER reserve as at June 30, 2026 have been certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India in concurrence with the Authority. We have relied upon the Appointed Actuary's certificate in this regard during our review of the valuation of liabilities for outstanding claims reserve that are estimated using statistical methods, PDR, IBNR and IBNER Reserve, as contained in the Statement.

Our review conclusion is not modified in respect of this matter.

For S C Bapna & Associates
Chartered Accountants
Firm Registration No. 115649W

JAI PRAKASH GUPTA
Digitally signed by JAI PRAKASH GUPTA
Date: 2026.07.28 16:21:46 +05'30'

Jai Prakash Gupta
Partner
Membership No. 088903
UDIN: 26088903JTBPIK1889
Place: Mumbai
Date: July 28, 2026

For B. K. Khare & Co.
Chartered Accountants
Firm Registration No. 105102W

CHAITANYA VINAY JOSHI
Digitally signed by CHAITANYA VINAY JOSHI
Date: 2026.07.28 16:04:00 +05'30'

Chaitanya Vinay Joshi
Partner
Membership No. 111212
UDIN: 26131403HNKCPA4523
Place: Mumbai
Date: July 28, 2026

Universal Sompo General Insurance Company Limited
CIN: U66010MH2007PLC166770
IRDAI Registration No.134 and Date of Registration with the IRDAI November 16, 2007
Registered & Corporate Office: 8th Floor and 9th Floor (South Side), Commerz, International Business park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai- 400063

Statement of Unaudited Financial Results for the Quarter ended June 30, 2026

(Pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and read with SEBI Circular reference SEBI/HO/DDHS/DDHS_Divl /P/CIR/2022/0000000103 dated July 29, 2022 (as amended)]

(₹ In Lakhs)

Sr No	Particulars	Quarter Ended			Year Ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited	Unaudited	Audited
Revenue A/c					
1	Premiums Earned (Net)	78,074	85,159	49,723	2,56,481
2	Profit/loss on Sale/Redemption of Investment (Net)	630	979	965	5,047
3	**Others income:**				
	(a) Investment Income from Terrorism Pool	171	27	142	615
	(b) Miscellaneous Income	133	163	42	451
4	Interest, Dividend and Rent - Gross	9,404	8,465	6,580	29,693
5	**Sub-total (1 to 4)**	**88,412**	**94,793**	57,452	**2,92,287**
6	Claims Incurred (Net)	62,730	68,238	33,479	1,89,793
7	Commission (Net)	9,457	7,531	6,472	30,707
8	Operating Expenses Related to Insurance Business	12,427	10,889	11,664	44,322
9	Premium Deficiency	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	186	191	95	873
11	**Sub-total (6 to 10)**	**84,800**	**86,849**	51,710	**2,65,695**
12	**Operating Profit/(Loss) (5-11)**	**3,612**	**7,944**	5,742	**26,592**
13	**Appropriations:**				
	(a) Transfer to Shareholders' Account	3,612	7,944	5,742	26,592
	(b) Transfer to Catastrophe Reserve	-	-	-	-
	(c) Transfer to Other Reserves	-	-	-	-
Profit & Loss A/c					
14	**Shareholders' account**				
	(a) Transfer from Policyholders' Fund	3,612	7,944	5,742	26,592
	(b) Interest. Dividend and Rent - Gross	2,205	1,738	1,948	7,339
	(c) Profit on Sale on Investments	308	260	366	1,479
	(d) Loss on sale of Investments	-162	-86	-84	-244
15	Other income	1	-2	-	16
16	**Sub-total (A) (14+15)**	**5,964**	**9,854**	**7,972**	**35,182**
17	**Provisions (other than taxation)**				
	(a) For diminution in the value of investment	-	-	-	-
	(b) For doubtful debts	-	702	-10,928	-10,226
	(c) For Impairment of Investment Assets	-478	805	-	805
18	Bad debts written off	-	-	10,928	10,928
19	Corporate Social Responsibility Expenses	154	53	14	507
20	Remuneration to directors and others	100	172	29	386
21	Director Sitting fees and Board meeting expenses	54	56	49	191
22	Interest on Debentures	629	622	368	2,197
23	Debenture issuance expenses	-	20	5	90
24	Loss on Sale / Write off of Fixed Assets (Net)	-	-	-	-
25	**Sub-total (B) (17 to 24)**	**459**	**2,430**	**465**	**4,878**
26	**Profit/ Loss before tax (16-25)**	**5,505**	**7,424**	**7,507**	**30,304**
27	**Provision for taxation**				
	(a) Current tax	1,430	1,665	1,284	5,877
	(b) Deferred tax	-29	150	610	1,799
28	**Profit / loss after tax (26-27)**	**4,104**	**5,609**	**5,613**	**22,628**
29	**Appropriations**				
	(a) Interim Dividends paid during the year	-	-	-	-
	(b) Final Dividend	-	-	-	920
	(c) Dividend distribution tax	-	-	-	-
	(d) Transfer to any Reserves or Other Accounts	-	-	-	-
	(e) Transfer to Debenture Redemption Reserve	-	265	-	265
	(f) Transfer to Contingency Reserve for Unexpired Risks	-	-	-	-
30	Balance of Profit/(loss) brought forward from previous period	1,30,816	1,25,472	1,09,373	1,09,373
31	**Profit/ (Loss) carried to Balance Sheet (28-29+30)**	**1,34,920**	**1,30,816**	**1,14,986**	**1,30,816**

For and on behalf of the Board of Directors

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: July 28, 2026

UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD.
MUMBAI

Universal Sompo General Insurance Company Limited

CIN: U66010MH2007PLC166770

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

Registered & Corporate Office: 8th Floor and 9th Floor (South Side), Commerz, International Business park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai- 400063

Segment Reporting for the Quarter ended June 30, 2026

(₹ In Lakhs)

Sr No	Particulars	Quarter Ended			Year Ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited	Unaudited	Audited
Segmental Results					
	Fire -				
1	Premiums Earned (Net)	188	1,624	1,030	4,612
2	Profit/loss on Sale/Redemption of Investment (Net)	10	8	25	99
3	**Others income:**				
	(a) Investment Income from Terrorism Pool	125	27	118	569
	(b) Miscellaneous Income	1	3	1	7
4	Interest, Dividend and Rent - Gross	148	107	167	584
5	**Sub-total (1 to 4)**	**472**	**1,769**	**1,341**	**5,871**
6	Claims Incurred (Net)	-455	-441	773	1,640
7	Commission (Net)	-660	1,833	-983	927
8	Operating Expenses Related to Insurance Business	165	225	314	723
9	Premium Deficiency	-	-	-	-
10	**Sub-total (6 to 9)**	**-950**	**1,617**	**104**	**3,290**
11	**Operating Profit/(Loss) (5-10)**	**1,422**	**152**	**1,237**	**2,581**
	Marine -				
1	Premiums Earned (Net)	589	-610	347	614
2	Profit/loss on Sale/Redemption of Investment (Net)	4	5	5	28
3	**Others income:**				
	(a) Investment Income from Terrorism Pool	-	-	-	-
	(b) Miscellaneous Income	2	1	-	3
4	Interest, Dividend and Rent - Gross	67	45	38	164
5	**Sub-total (1 to 4)**	**662**	**-559**	**390**	**809**
6	Claims Incurred (Net)	661	508	484	1,995
7	Commission (Net)	-243	13	37	-15
8	Operating Expenses Related to Insurance Business	168	29	141	245
9	Premium Deficiency	-	-	-	-
10	**Sub-total (6 to 9)**	**586**	**550**	**662**	**2,225**
11	**Operating Profit/(Loss) (5-10)**	**76**	**-1,109**	**-272**	**-1,416**
	Miscellaneous -				
1	Premiums Earned (Net)	77,297	84,145	48,346	2,51,255
2	Profit/loss on Sale/Redemption of Investment (Net)	616	966	935	4,920
3	**Others income:**				
	(a) Investment Income from Terrorism Pool	46	-	24	46
	(b) Miscellaneous Income	130	159	41	441
4	Interest, Dividend and Rent - Gross	9,189	8,313	6,375	28,945
5	**Sub-total (1 to 4)**	**87,278**	**93,583**	**55,721**	**2,85,607**
6	Claims Incurred (Net)	62,524	68,171	32,222	1,86,158
7	Commission (Net)	10,360	5,685	7,418	29,795
8	Operating Expenses Related to Insurance Business	12,094	10,635	11,209	43,354
9	Premium Deficiency	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	186	191	95	873
11	**Sub-total (6 to 10)**	**85,164**	**84,682**	**50,944**	**2,60,180**
12	**Operating Profit/(Loss) (5-11)**	**2,114**	**8,901**	**4,777**	**25,427**
Segmental Technical Liabilities:					
	Claim Outstanding				
1	Fire	2,112	2,689	3,628	2,689
2	Marine	1,756	1,502	1,021	1,502
3	Miscellaneous	2,16,963	2,05,805	1,94,853	2,05,805
	Reserves for unexpired Risk				
1	Fire	3,945	3,025	4,436	3,025
2	Marine	1,399	628	853	628
3	Miscellaneous	1,58,626	1,47,103	95,594	1,47,103
	Premium Received in Advance				
1	Fire	3,459	3,180	1,870	3,180
2	Marine	61	6,819	54	6,819
3	Miscellaneous	88,701	87,013	42,878	87,013
	Outstanding Premium				
1	Fire	-	-	-	-
2	Marine	-	-	-	-
3	Miscellaneous	13,857	14,788	19,994	14,788

For and on behalf of the Board of Directors

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: July 28, 2026

UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD. MUMBAI

Notes forming part of Financials Results

1 The above Financial Results of the company for the quarter ended June 30, 2026 have been prepared on the basis of unaudited financial statements. The same were subjected to limited review by Joint Auditors of the company, were reviewed by Audit committee of Directors and subsequently approved by the Board of Directors at its meeting held on July 28, 2026.

2 The Company has total borrowings by way of Non-Convertible Debentures (NCDs) amounting ₹ 26,500 Lakhs details of which are as under:

a). 10 years, 15,000 nos. of 9.85% Unsecured, rated, listed, redeemable, fully paid up, non-cumulative, subordinated, Non-Convertible Debentures (NCDs) having face value of ₹ 1 lakh each, issued on July 25, 2024 for cash at par under issue name 9.85% UNIVERSAL SOMPO 2034 with a call option after a period of 5 years from the date of issue.

b). 10 years, 11,500 nos. of 9.10% Unsecured, rated, listed, redeemable, fully paid up, non-cumulative, subordinated, Non-Convertible Debentures (NCDs) having face value of ₹ 1 lakh each, issued on July 24, 2025 for cash at par under issue name 9.10% UNIVERSAL SOMPO 2035 with a call option after a period of 5 years from the date of issue.

3 The Board of Directors of the company, at their meeting held on May 13, 2026, have proposed a final dividend of ₹ 0.35 per equity share (Previous year: ₹ 0.25) aggregating ₹ 1,289 Lakhs (Previous year: ₹ 920 Lakhs) for FY 2025-26. The proposed dividend is subject to the approval of shareholders at the ensuing Annual General Meeting.

4 The Financial Results have been presented in accordance with the presentation & disclosure framework prescribed in Circular SEBI/HO/DDHS/DDHS_Divl/P/CIR/2022/0000000103 dated July 29, 2022 (as amended) and the requirements of the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations, 2015'), to the extent applicable.

5 In case of General insurance business, based on the primary segments identified under Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 read with AS 17 on "Segment Reporting" specified under Section 133 of the Companies Act, 2013, the Company has classified and disclosed segment information for Fire, Marine and Miscellaneous lines of business. There are no reportable geographical segments since all business is written in India.

6 Pursuant to the IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026, effective April 1, 2026, insurance companies are required to prepare their financial statements in accordance with the relevant Ind AS.

In view of the technical complexities involved in the transition and system-readiness requirements, the Company had sought a one-year forbearance from IRDAI under the amended Regulations, which has been approved by IRDAI. Accordingly, for the current period, the Company's primary financial statements continue to be prepared under the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024, as amended, on the basis of IGAAP. Concurrently, the Company is submitting parallel Ind AS-compliant financial information to IRDAI for monitoring purposes, in line with the regulatory requirement.

Full compliance with the aforesaid Regulations, including preparation of financial statements under Ind AS, is now scheduled to take effect from April 1, 2027.

7 The company has recognized ₹ 225 Lakhs towards Cash Linked Stock Appreciation Rights (CSAR) scheme for its employees for the quarter ended June 30, 2026.

8 Previous period's figures have been regrouped wherever necessary, to conform to current period's classification.

For and on behalf of the Board of Directors

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: July 28, 2026

UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD. MUMBAI

Universal Sompo General Insurance Company Limited
CIN: U66010MH2007PLC166770
IRDAI Registration No.134 and Date of Registration with the IRDAI November 16, 2007
Registered & Corporate Office: 8th Floor and 9th Floor (South Side),Commerz ,International Business park,Oberoi Garden City,Off Western Express Highway, Goregaon East, Mumbai- 400063

Statement of Quarterly and Year ended disclosure as per Regulation 52(4) of the SEBI {Listing Obligations and Disclosure Requirements} Regulations, 2015 as amended

Sr No	Particulars	Quarter Ended			Year Ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited	Unaudited	Audited
1	Asset Cover Available Ratio (Note 1)	NA	NA	NA	NA
2	Debt-equity ratio (No. of times) (Note 2)	0.14	0.14	0.09	0.14
3	Debt service coverage ratio (No. of times) (Note 3)	9.75	12.94	21.40	14.79
4	Interest service coverage ratio (No. of times) (Note 4)	9.75	12.94	21.40	14.79
5	Total Borrowings	26,500	26,500	15,000	26,500
6	Outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA
7	Debenture redemption reserve (Note 5)	415	415	150	415
8	Net Worth	1,88,915	1,84,811	1,68,716	1,84,811
9	Net Profit after tax	4,104	5,609	5,613	22,628
10	Earnings. per share (of Rs 10/- each)				
	Basic (In ₹)	1.11	1.52	1.52	6.15
	Diluted (In ₹)	1.11	1.52	1.52	6.15
11	Current ratio (Note 6)	NA	NA	NA	NA
12	Long term debt to working capital (Note 6)	NA	NA	NA	NA
13	Bad debts to account receivable ratio (Note 6)	0.00%	15.48%	16.68%	15.48%
14	Current liability ratio (Note 6)	NA	NA	NA	NA
15	Total debts to total assets (No. of times) (Note 7)	0.03	0.03	0.02	0.03
16	Debtors turnover (Note 6)	NA	NA	NA	NA
17	Inventory turnover (Note 6)	NA	NA	NA	NA
18	Operating margin ratio (Note 6)	NA	NA	NA	NA
19	Net profit margin ratio (Note 6)	NA	NA	NA	NA
	Sector specific ratios (Note 8)				
20	Gross Direct premium growth rate	33.49%	48.23%	16.69%	18.31%
21	Gross Direct Premium to Net Worth ratio (No. of times)	0.93	0.85	0.78	3.25
22	Growth rate of Net Worth	11.97%	13.31%	14.25%	13.31%
23	Net retention ratio	52.11%	60.94%	44.71%	52.41%
24	Net commission ratio	10.36%	7.84%	11.02%	9.74%
25	Expenses of Management to gross direct Premium ratio	28.71%	26.73%	24.90%	25.18%
26	Expenses of Management to Net written Premium ratio	23.97%	19.33%	30.89%	23.79%
27	Net Incurred Claims to Net Earned Premium	80.35%	80.13%	67.33%	74.00%
28	Claims paid to claims provisions	20.14%	18.20%	17.40%	40.45%
29	Combined ratio	104.32%	99.14%	98.22%	97.79%
30	Investment income ratio	1.81%	1.83%	1.96%	7.86%
31	Technical reserves to net Premium ratio (No. of times)	4.22	3.76	5.12	1.14
32	Undewriting balance ratio (No. of times)	-0.08	-0.02	-0.04	-0.03
33	Operating profit ratio	4.63%	9.33%	11.55%	10.37%
34	Liquid assets to liabilities ratio (No. of times)	0.22	0.27	0.26	0.27
35	Net earnings ratio	4.50%	5.84%	9.56%	7.18%
36	Return on net worth ratio	2.17%	3.03%	3.33%	12.24%
37	Solvency Margin (No. of times)	1.71	1.83	2.04	1.83
38	Gross NPA ratio (Note 9)	0.00%	0.00%	0.00%	0.00%
	Net NPA ratio (Note 9)	0.00%	0.00%	0.00%	0.00%

Notes:

1. The debentures of the Company are unsecured.
2. Debt Equity ratio is calculated as total borrowings divided by Equity. Net Worth defined by IRDAI is considered as Equity.
3. Debt Service Coverage ratio is calculated as Profit before interest and tax divided by Interest expenses together with principal payments of long term debt (net) during the period.
4. Interest Service Coverage ratio is calculated as Profit before interest and tax divided by interest expenses of long term debt during the period.
5. In terms of Rule 18(7)(b)(iv)(B) of the Companies (Share Capitaland Debentures) Rules, 2014, as amended, the Company is required to create Debenture Redemption Reserve out of the profits available for payment of dividend. Debenture Redemption Reserve as on June 30, 2026 is ₹ 415 Lakhs (previous year: ₹ 150 Lakhs).
6. Not applicable to insurance companies considering the specific nature of business.
7. Total debt to total assets is computed as borrowings divided by total assets.
8. Sector specific ratios (Point 20 to 38) have been computed in accordance with and as per definition given in the IRDAI Circular No. IRDAI/F&A/CIR/MISC/256/09/2021 read with Master Circular on Actuarial, Finance and Investment Functions of Insurers, 2024 dated May 17, 2024.
9. Gross/ Net NPA ratio pertains to Non-Performing Investments.

For and on behalf of the Board of Directors

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: July 28, 2026

UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD. MUMBAI

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Annexure-I

The Information required under the Regulation 51(2) of the Listing Regulations read with SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July, 2023 are as follows:

Particulars	**Details**	**Details**	**Details**	**Details**
Name	**Mr. Sujay Mallik (DIN: 11833050)**	**Mrs. Asha Anil Agarwal (DIN: 09722160)**	**Mr. Kelvin John Nathan (DIN: 10040496)**	**Mr. Todd Corey (DIN: 10809765)**
Reason for Change viz. appointment, resignation, removal, death or otherwise	Appointment as an Additional Nominee Non-Executive Director in place of Mr. Satish Kumar (DIN: 09279548)	Appointment as an Additional Independent Non-Executive Director	Cessation as an Alternate Director to Mr. Takashi Kurumisawa (DIN: 09662704)	Cessation as an Alternate Director to Mr. Kenneth Reilly (DIN: 10724030)
Date of appointment/ cessation (as applicable) & term of appointment	Appointment w.e.f 1st August 2026 To hold office for a period upto the date of ensuing Annual General Meeting	Appointment w.e.f 28th July 2026 To hold office for a period upto the date of ensuing Annual General Meeting	Cessation w.e.f. 27th July 2026	Cessation w.e.f. 27th July 2026
Brief Profile (in case of appointment)	Sujay Mallik is an accomplished banking professional with over three decades of experience in the banking sector, currently serving as Chief General Manager – International Banking, MSME, and Retail Assets at Indian Bank. He joined the bank on 31st March 1992 and has built extensive expertise across corporate credit, retail banking, MSME business, risk management, business administration, and customer relationship management. He holds an MBA in Finance and has	Former Principal Chief Commissioner of the Income Tax Department hailing from the Indian Revenue Service, Ministry of Finance, Central Government India, bringing around four decades of rich experience in the field of Taxation, Accountancy, Law, Finance and General Management which is strongly backed by rich professional experience. After joining as an officer of Indian Revenue Service in 1983, served at several places like Mumbai,	Seventeen Years of experience in Corporate Planning & Strategy, Product Development, Distribution, Project Management and Strategic roles in the Insuranceindustry.	With over 26 years of legal experience across Asia, Europe, and the U.S., the director has spent more than 16 years at Sompo, specializing in legal and compliance matters related to M&A, corporate governance, and board advisory. His expertise will be a valuable asset to the USGI Board.

	successfully led banking operations at various levels, including Branch Head, Zonal Manager, Field General Manager, and General Manager in Corporate Credit. His leadership experience includes heading major banking zones such as Kolkata and Bhopal, overseeing large geographical regions, and driving business growth, operational excellence, and governance initiatives.	Ahmedabad, Vadodara, New Delhi, Nagpur, Jodhpur etc. in different positions. Also have undertaken the study of tax regime of USA at the Syracuse University in New York. Among other positions like Quasi-Judicial authority and administrative authority, also worked as Principal Chief Commissioner of Income Tax, Vidarbha, Nagpur and Principal Director General of Income Tax (National Academy of Direct Taxes), Nagpur. Have also set-up National Faceless Appeal Centre during tenure at New Delhi. Several new ventures and schemes were initiated during her tenure for augmenting tax collection and a tax friendly regime. Appointed by NCLT several times, as the chairperson of the meetings of unsecured creditors pursuant to a scheme of amalgamation u/s.232 r.w.s 230 of the Companies Act, 2013. Also, had been on the appointment and promotion panel of UPSC.		

Disclosure of Relationships between Directors (in case of Appointment of a Director)	Not Applicable
Information as required pursuant to Circular No. LIST/COMP/14/2018-19 issued by BSE Limited	The above Directors are not debarred from holding the said office by virtue of any SEBI order or any other such authority.

Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath
Rated AA+ by ICRA

A. Statement of utilization of issue proceeds (Annex - IV - A):

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (in Rs. Crore)	Funds utilized (in Rs. Crore)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Universal Sompo General Insurance Co. Ltd.	INE635M08015	Private Placement	Non-convertible Debt Securities	25-07-24	150	150	NO	NA	NA
	INE635M08023	Private Placement	Non-convertible Debt Securities	24-07-25	115	115	NO	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Universal Sompo General Insurance Co. Ltd.
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debt Securities
Date of raising funds	25-07-2024 & 24-07-2025 respectively
Amount raised (in Rs. crore)	265
Report filed for quarter ended	June 30, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the	No
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/	NA

Original object	Modified object, if any	Original Allocation	Modified Allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (in Rs. crore	Remarks, if any
NA	NA	NA	NA	NA	NA	NA

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.

b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

S C Bapna & Associates
Chartered Accountants
305, Lodha Supremus
Off Mahakali Caves Road,
Andheri East, Mumbai – 400 069.

B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers,
New Marine Lines,
Mumbai – 400 020.

To,
The Board of Directors,
Universal Sompo General Insurance Company Limited
8th Floor and 9th Floor (South Side), Commerz,
International Business Park, Oberoi Garden City,
Off Western Express Highway, Goregaon East,
Mumbai-400063

Independent Joint Auditors' Certificate on compliance with covenants for the quarter ended June 30, 2026 as per Debenture Trust Deeds / Information Memorandum/ Debenture Trustee Agreement for submission to the Axis Trustee Services Ltd.

1. We, S C Bapna & Associates and B. K. Khare & Co. ("Joint Auditors" or "we" or "us"), have been requested by the management of the Universal Sompo General Insurance Company Limited ("Company") to issue a certificate on the correctness of the particulars provided in annexed Statement for the compliance of covenants for its Unsecured, rated, listed, Non-Cumulative, Subordinate, Non-convertible Debentures ("NCDs") for the quarter ended June 30, 2026 ("the Statement"), in accordance with Annexure II of Circular no. SEBI/HO/MIRSD/ MIRSD_CRADT/ CIR/P/2022/67 dated May 19, 2022 issued by Securities and Exchange Board of India in terms of Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Regulations"), for submission to the Axis Trustee Services Limited ("Debenture Trustee"). The said "Statement" has been prepared by the management and certified by the Finance Controller of the Company. We have initialed the Statement for identification purposes only.

Management Responsibilities

2. The preparation of the Statement is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing, and maintaining internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances. Further, the Management of the Company is responsible for ensuring that it complies with all covenants including financial covenants of the Debenture Trust Deeds / Information Memorandum / Debenture Trustee Agreements in respect of its NCD's for the quarter ended June 30, 2026. The Management of the Company is also responsible for ensuring that it complies with all the relevant requirements of the Securities and Exchange Board of India ("SEBI") Circulars/Regulations, the Companies Act, 2013, Insurance Regulatory and Development Authority of India Circulars/Regulations and other applicable laws and regulations as and when amended.

S C Bapna & Associates
Chartered Accountants
305, Lodha Supremus
Off Mahakali Caves Road,
Andheri East, Mumbai – 400 069.

B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers,
New Marine Lines,
Mumbai – 400 020.

Auditor's Responsibilities

3. Pursuant to the requirements as mentioned in paragraph 2 above, it is our responsibility to provide a limited assurance in form of conclusion based on examination of the unaudited standalone financial results of the Company for the quarter ended June 30, 2026 and other relevant records maintained by the Company as to whether it has not complied with the financial covenants mentioned in the Statement in respect of its NCDs for submission to the Debenture Trustee.

4. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

5. Accordingly, we have performed the following procedures in relation to the Statement:
   a) Obtained and read the Information Memorandum and Debenture Trust Deeds/Debenture Trustee Agreements in respect of its NCDs;
   b) Obtained and verified the working and particulars of covenants as applicable, in accordance with the Annexure II of SEBI Circular no. SEBI/HO/MIRSD/ MIRSD_CRADT/ CIR/P/2022/67 dated May 19, 2022;
   c) Reviewed the interest and principal payment, due if any;
   d) Obtained and reviewed the credit rating letter issued to the Company;
   e) Checked the arithmetical accuracy for applicable financial ratios as given in the Statement;
   f) Obtained and reviewed the payment vouchers related to the payment made to Exchange for Recovery Expense Fund; and
   g) Enquired from the management and obtained written representation letter wherever required.

6. The unaudited standalone financial information/results referred to in paragraphs 2 and 3 above have been reviewed by us for the quarter ended June 30, 2026, on which we have issued an unmodified review conclusion vide our review report dated July 28, 2026. We have conducted our review in accordance with the Standard on Review Engagements (SRE) 2410 – "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by The Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. The review is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit.

7. We have conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

S C Bapna & Associates
Chartered Accountants
305, Lodha Supremus
Off Mahakali Caves Road,
Andheri East, Mumbai – 400 069.

B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers,
New Marine Lines,
Mumbai – 400 020.

Conclusion

9. Based on our examination and the procedures performed as mentioned in paragraph 5 above and according to the information and explanations given to us and Management representations obtained, nothing has come to our attention that causes us to believe that the Company has not complied with the financial covenants mentioned in the Statement in respect of its NCDs for submission to the Debenture Trustee.

Restriction on Use

10. This Certificate is issued at the request of the Management of the Company to comply with the aforesaid Regulations, as a result, this Certificate may not be suitable for any other purpose and is intended solely and entirely for the above-mentioned purpose. Accordingly, our Certificate should not be quoted or referred to in any other document or made available to any other person or persons without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this Certificate is shown or into whose hands it may come without our prior consent in writing.

For S C Bapna & Associates
Chartered Accountants
Firm Registration No. 115649W

JAI PRAKASH GUPTA
Digitally signed by JAI PRAKASH GUPTA
Date: 2026.07.28 16:19:38 +05'30'

Jai Prakash Gupta
Partner
Membership No. 088903
UDIN: 26088903YQDCGZ8820
Place: Mumbai
Date: July 28, 2026

For B. K. Khare & Co.
Chartered Accountants
Firm Registration No. 105102W

CHAITANYA VINAY JOSHI
Digitally signed by CHAITANYA VINAY JOSHI
Date: 2026.07.28 16:04:47 +05'30'

Chaitanya Vinay Joshi
Partner
Membership No. 111212
UDIN: 26131403XEAKMB7111
Place: Mumbai
Date: July 28, 2026

STATEMENT

Statement with respect to Independent Auditor's Certificate on covenants for the period ended 30th June 2026 for submission to the NSDL pursuant to Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

Based on the books of account and other relevant records/ documents, we hereby confirm that the below mentioned information is true and correct:

a) Universal Sompo General Insurance Co. Ltd. has vide its Board Resolution dated 6th February 2024 and dated 10th February 25 respectively, the General Information Document (GID) and Key Information Document (KID) and under Debenture Trust Deeds/Debenture Trust Agreements, has issued the following Non-Convertible Debentures:

Series No.	ISIN	Private Placement/ Public Issue	Debenture Trustee(s)	Amount (in Rs. Lakhs)
1	INE635M08015	Private Placement	Axis Trustee Services Ltd.	15,000
2	INE635M08023	Private Placement	Axis Trustee Services Ltd.	11,500
			Total	26,500

b) In respect of the above issue and in terms of Circular no. SEBI/HO/MIRSD/ MIRSD_CRADT/ CIR/P/2022/67 dated 19th May 2022 issued by the Securities and Exchange Board of India in terms of Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), the Company has computed and provided the particulars for the following covenants:

A. Accounts/funds/reserves maintained.

Sr. No.	Particulars	Management comments
1	Recovery Expense Fund	The Company has deposited Rs. 2.65 Lakhs with BSE
2	Account Maintained	Account no. 924020015126172 with Axis Bank Ltd., Andheri East
3.	Debenture Redemption Reserve	The company has created Debenture Redemption Reserve of Rs. 415 Lakhs up to the year ended 31st March,2026.

B. Financial Covenants

Sr No	Particulars	For the period ended 30th Jun 2026 (₹ In Lakhs)	Formula
1	Asset Cover Available Ratio	NA	
2	Debt-equity ratio (No. of times)	0.14	Debt / Equity
3	Debt service coverage ratio (No. of times)	9.75	PBIT / (Interest Expense + Principal Repayment)
4	Interest service coverage ratio (No. of times)	9.75	PBIT / (Interest Expense)
5	Total Borrowings	26,500	
6	Outstanding redeemable preference shares (quantity and value)	NA	
7	Debenture redemption reserve	415	
8	Net Worth	188,915	Share Capital + Reserve & Surplus
9	Net Profit after tax	4,104	
10	Earnings per share (of Rs 10/- each)		
	Basic (In ₹)	1.11	Profit After Tax/ Weighted average No. of Equity Shares
	Diluted (In ₹)	1.11	Profit After Tax/ Weighted average No. of Equity Shares
11	Current ratio	NA	
12	Long term debt to working capital	NA	
13	Bad debts to account receivable ratio	0.00%	
14	Current liability ratio	NA	
15	Total debts to total assets (No. of times)	0.03	Borrowings/Total Asset
16	Debtors turnover	NA	
17	Inventory turnover	NA	
18	Operating margin ratio	NA	
19	Net profit margin ratio	NA	

B1: Payment of Interest during the period ended 30th Jun 2026

Sr. No.	Series No.	Due Date of Payment	Actual Date of Payment	Remarks
1	9.85% UNIVERSAL SOMPO 2024	25/07/2026	NA	NA
2	9.10% UNIVERSAL SOMPO 2025	24/07/2026	NA	NA

B2: Payment of Principal during the period ended 30th Jun 2026

Sr. No.	Series No.	Due Date of Payment	Actual Date of Payment	Remarks
NA				

C. Affirmative or Restrictive Covenants

Sr. No.	Particulars	Reasons from the management.
1	Security Cover as per terms of Issue	NA
2	Title of Security/asset	NA
3	Credit Rating	ICRA AA (Stable)" by ICRA Ratings Limited CARE AA (Stable)" by CARE Ratings Limited There was no revision for the reporting quarter
4	Credit downgrade	NO

D. Negative Covenants

Sr. No.	Particulars	Reasons from the management.
1	Purpose/end use	No deviation in utilization of Funds
2	Change in the nature and conduct of business	NO
3	Change in management	NO
4	Fund raising/borrowing/encumbrance	NA
5	Creation/Modification of charge	NA

E. Default

Sr. No.	Particulars	Reasons from the management.
1	Default of principal or interest or both	NA
2	Security creation default	NA
3	Extra interest payable/cure period allowed/investment allowed/additional infusion required etc.	NA

For Universal Sompo General Insurance Co. Ltd.

Rajesh Dubey
Financial Controller

Place : Mumbai
Date : 28th Jul 26