



Rated AA+ by ICRA

## PART 1

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

Dear Sir/Madam,

### **Sub: Quarterly Compliance Report for the Quarter ending June 2025**

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 Kamath  
Company Secretary & Compliance Officer  
Membership no: F6703

Date : 29<sup>th</sup> August 2025

### **Universal Sompo General Insurance Company Limited**

Registered & Corporate Office: 8<sup>th</sup> & 9<sup>th</sup> Floor (South Side), Commerz International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon East, Mumbai-400063 Maharashtra, India.

Tel.: 022 6997 9900 | Website: [www.universalsompo.com](http://www.universalsompo.com)

Email: [contactus@universalsompo.com](mailto:contactus@universalsompo.com) | CIN# U66010MH2007PLC166770 | IRDAI Regd. No.: 134

## 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- <ul style="list-style-type: none"> <li>- alteration in the form or nature of the ISIN;</li> <li>- alteration in rights or privileges of the holders thereof;</li> <li>- alteration in the due dates on which interest or redemption is payable</li> <li>- any matter affecting the rights or interests of holders.</li> </ul>

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9.	<p>There are no changes to the security provisions such as:</p> <ul style="list-style-type: none"> <li>- a change in underlying security</li> <li>- creation of additional security or</li> <li>- creation of security in case of unsecured debt securities</li> </ul>
10.	<p>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.</p>
11.	<p>Status with respect to compliance of all covenants of the listed debt securities.</p> <p><b>Complied</b></p>
12.	<p>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.</p>
13.	<p>In the event any security has been provided in terms of the transaction documents:</p> <ul style="list-style-type: none"> <li>- 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.</li> <li>- assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders</li> <li>- Assets have been insured against all risks as prescribed in the Prospectus/Information Memorandum of the captioned Debentures and Security Documents thereof.</li> <li>- 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.</li> </ul> <p><b>Not Applicable as debentures are unsecured in nature</b></p>

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14.	<p>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:</p> <ul style="list-style-type: none"> <li>i. Reports from the lead bank regarding progress of the project during the implementation period of the project;</li> <li>ii. Statutory auditor certificate regarding utilization of funds.</li> </ul> <p><b>Not applicable as the Debentures have not been issued for financing any project, the fund raised though issue is utilized for Business purposes and copy of fund utilization certificate issued by the Statutory Auditor is submitted to the Trustee along with outcome of Board Meeting held on 29<sup>th</sup> October 2024.</b></p>
15.	<p>*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.</p> <p><b>Since regulation 62K of SEBI (LODR) Regulation 2015 is not applicable, compliance with above requirement is not applicable.</b></p>

\*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]  <b>No such proposal is proposed during the current quarter.</b>
2.	Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines.  <b>NA</b>
3.	Details of Fraud/defaults by promoter or key managerial personnel or by Issuer or arrest of key managerial personnel or promoter;  <b>NIL</b>
4.	Details of one-time settlement with any bank (if any);  <b>NA</b>
5.	Details of Reference to Insolvency or a petition (if any) filed by any creditor  <b>NA</b>

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6.	<p>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:-</p> <ul style="list-style-type: none"> <li>- Details of business</li> <li>- Composition of Board</li> <li>- Financial Information including <ul style="list-style-type: none"> <li>(i) notice of Meeting of Board of Directors where financial results shall be discussed</li> <li>(ii) financial results, on the conclusion of the meeting of the board of directors where the financial results were approved</li> <li>(iii) complete copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report etc</li> </ul> </li> <li>- email address for grievance redressal and contact information of designated officials of issuer handling investor grievance.</li> <li>- name of the debenture trustees with full contact details.</li> <li>- the information, report, notices, call letters, circulars, proceedings, etc concerning non-convertible debt securities.</li> <li>- all information and reports including compliance reports filed by the Issuer. <ul style="list-style-type: none"> <li>(i) Default by issuer to pay interest or redemption amount [if any] -N.A.</li> <li>(ii) failure to create a charge on the assets [if any]. -N.A.</li> <li>(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]</li> <li>(iv) statements of deviation(s) or variation(s) as specified in sub-regulation (7) and sub-regulation (7A) of regulation 52 of these regulations. -N.A.</li> </ul> </li> <li>(v) annual return as provided under section 92 of the Companies Act, 2013 and the rules made thereunder.</li> </ul>
7.	<p><b>Information to be submitted to the Debenture holders (Regulation 58)</b></p> <p>Confirmation that we shall in terms of the <b>Regulation 58</b> of the SEBI (Listing Obligations and Disclosure Requirements) 2015 send to the Debenture Holders the following documents and information:-</p> <ul style="list-style-type: none"> <li>- Soft copies of full annual reports to those who have registered their email address(es) either with the Issuer or with any depository.</li> <li>- Hard copy of statement containing the salient features of all the documents, as specified in Section 136 of Companies Act, 2013 and rules made thereunder to those holders who have not registered their email address.</li> <li>- Hard copies of full annual reports to those who request for the same.</li> <li>- 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.</li> <li>- 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.</li> </ul>

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	<b>Above compliance is not applicable for the reporting quarter.</b>
8.	Issuer to provide status of compliance and details of disclosures with respect to issue of green debt securities, if applicable. N.A.
9.	<p><b>Documents and Intimation to Debenture Trustees (Regulation 56 of SEBI LODR Regs)</b></p> <p>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.</p> <ol style="list-style-type: none"> <li>1. A copy of the annual report &amp; utilization report/certificate (as may be applicable) as per Reg. 56 (1)(a) of SEBI LODR Regulations. <b>Above compliance is not applicable for the reporting quarter and funds have been utilized fully in Business.</b></li> <li>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. <b>-Not applicable for the reporting quarter.</b></li> </ol> <p>Details regarding : (i) any revision in the rating; (ii) any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; (iii) failure to create charge on the assets; (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. <b>Not applicable as no such revisions during the reporting period.</b></p> <ol style="list-style-type: none"> <li>1. Details of all material events and/or information as disclosed under regulation 51 of SEBI LODR Regulations in the manner provided in Reg. 56(1) (1A) of SEBI LODR Regulations - <b>Not applicable as no such instance reported.</b></li> </ol>

#### **C. ISIN WISE CONFIRMATIONS**

##### **1. Details of Issue size, outstanding amount and other details as on 30.06.2025**

Sr No	ISIN	Issue Size	Outstanding as on 30.06.2025	Early payment details (if any)	Call/Put Option details (if exercised in past)
1.	INE635M08015	150 Crores	150 Crores	N.A	N.A

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## 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/ defaulted	Unpaid/
INE635M08015		N.A.	<i>Date of payment N.A.</i>	<i>Date of intimation to Stock Exchange of payment status within one working day of its becoming due As per Reg. 57 SEBI LODR N.A.</i>	<i>Reasons thereof and further action taken, if any N.A.</i>	<i>Date of intimation to Stock Exchange of payment status within one working day of its becoming due as per Reg. 57 SEBI LODR N.A.</i>

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

ISIN No.	No. of pending Complain ts at the end of last quarter	No. of complai nts received during the quarter	Nature of the Complaint(s) [delay/default in interest/redem ption/others]	No. of complaints resolved during Quarter [within 30 days]	No. of complain ts unresolv e during Quarter [more than 30 days]	Reaso n (if pendi ng for more than 30 days)	Steps taken to resolv e the complain t
INE63 5M08 015	Nil	Nil	Nil	Nil	Nil	N.A.	N.A.

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#### 4. Recovery Expense Fund <sup>1</sup>

Issue Size (in ₹ crores)	ISINs	Size/ Value of Recovery fund maintained as on last day of the quarter	Date of creation of REF	Mode of maintenance	Addition 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
1,50,00,00,000	INE635M08015	₹ 1,50,000	26 <sup>th</sup> July 2024	Cash	N.A	N.A

#### 5. Debenture Redemption Reserve as per Companies (Share Capital and Debentures) Rules, 2014<sup>2</sup>

Issue size (including ISIN)	Type of entity (NBFC/ HFC/FI/ Other) Along with with listing status	Applicability of Debenture Redemption Reserve [DRR] <sup>3</sup>	DRR [in % and in amount Crs.] created as per Companies (Share Capital and Debentures) Rules, 2014 <sup>4</sup>	Details of depletion of the DRR /invocation of guarantee which could affect the payment of debt obligations (if any)
1,50,00,00,000	Other	Yes	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	NA

<sup>1</sup> Annual confirmation is due by 75<sup>th</sup> day from the end of financial year

<sup>2</sup> Annual confirmation is due by 75<sup>th</sup> day from the end of financial year

<sup>3</sup> 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.

<sup>4</sup> 10% of outstanding value of debentures.

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			Debenture Redemption Reserve out of the profits available for payment of dividend. Debenture Redemption Reserve as on March 31, 2025 is ₹ 150 Lakhs (previous year: ₹ nil).	
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**6. Debenture Redemption Funds as per Companies (Share Capital and Debentures) Rules, 2014<sup>5</sup>**

ISIN (that is maturing in the current FY)	Issue Size (in ₹ crores)	Amount Outstanding	Status of maintenance of DRF <sup>6</sup> (15% of amount of debentures maturing during the year ending on 31st March or invest in securities enlisted in Rule 18 (1) (c) of Companies (Share Capital and Debenture) Rules, 2014)
NA	NA	NA	NA

**7. Unclaimed Interest / Redemption**

ISIN no. for which interest /redemption is unclaimed	No. of days for which unclaimed	If more than 30 days, whether transferred to escrow account [if so, provide details]	If unclaimed for more than seven years whether transferred to the 'Investor Education and Protection Fund'
NA	NA	NA	NA

<sup>5</sup> Annual confirmation is due by 75<sup>th</sup> day from the end of financial year

<sup>6</sup> Applicable to listed companies, listed NBFCs and HFCs registered with RBI for their public issuances. In case of private issuances to unlisted companies.

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**Part 3**

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

Sr.	Particulars of Information/Documents
<b>A</b>	<b>Unsecured Listed Debt Issuances</b>
<b>1</b>	<b>Quarterly Confirmations:</b>
	<ul style="list-style-type: none"> <li>➤ Compliance status with respect to financial covenants</li> <li>➤ Compliance status with respect to all other covenants mentioned IM/PPM and DTDThe 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.</li> </ul>
<b>2</b>	<b>Half Yearly Confirmations:</b>
	<ul style="list-style-type: none"> <li>➤ 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.</li> <li>➤ 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.</li> </ul>
<b>B</b>	<b>Other Confirmations (Applicable for Secured and Unsecured Listed Debt Issuances):</b>
	<ul style="list-style-type: none"> <li>- End Utilisation of Funds certificate from statutory auditor of the entity alongwith quarterly financial result:-</li> <li>- 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;</li> <li>- 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.</li> <li>- Annual confirmation from Statutory Auditor is due by 75<sup>th</sup> day from the end of financial year</li> </ul>

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**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.	Serie s/ tranc he	Name(s ) of Debentu re Holder	Address	Contact No.	Email Id
	INE635M08015	-	ADITYA BIRLA FINANC E LIMITE D	18 <sup>TH</sup> FLR ONE INDIA BULL'S TOWER NI 1 JUPITER MILL COMPD 841 SB RD ELEPHINSTONE ROAD, MUMBAI-400013	02269428027	abfl.saleofshares@adityabirlacapital.com
			UNITY SMALL FINANC E BANK LIMITE D	HDFC BANK LIMITED CUSTODY OPERATIONS, EMPIRE PLAZA, 1 4TH FLOOR, LBS MARG CHANDAN NAGAR, VIKHROLI WEST MUMBAI-400083		treasury.ops@unity bank.co.in
			NITIN P MEHTA	47 B LAD SOCITY, NR JUDGES BUNGLOWS, BODAKDEV SATELITE, AHMEDABAD, 380015	9228127772	
			PROVI DENT FUND FOR THE EMPLO YEES OF THE SHIPPIN G	245 SHIPPING HOUSE, MADAME CAMA ROAD, NARIMAN POINT, MUMBAI 400021	2611286	deepak.singh@sci.co.in

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		CORPORATION OF INDIA LTD.			
		THE SHIPPINGS CORPORATION OF INDIA LIMITED, EMPLOYEES GRATUITY FUND	245 SHIPPING HOUSE, MADAME CAMA ROAD, NARIMAN POINT, MUMBAI 400021	22772 077, 99673 94370	deepak.singh@sci.co.in
		HETAL PARTH MEHTA	501 502 LOHA BHAVAN, NR OLD HIGH COURT, NAVRANGPURA, AHMEDABAD, 380015	99792 29279	PARTHMEHTACA@GMAIL.COM
		PINKYBEN PRITESH AGRAWAL	TOWAR CHOK, BAVLA, NEAR, KANYASHALA, BAVLA, BAVLA, AHMEDABAD, GUJARAT, 382220		
		NILESH AMUB HAI RAVANI	17 SOMVILLA SOCIETY, OPP ASOPALAV BUNGLOW, THALTEJ, AHMEDABAD-380059	922721 3733	RAVANINILESH@GMAIL.COM
		DINESH M CHAUDHARY	HELLO MEDICINE G 2, ABHILASH SHOPPING CENTRE, AMBAWADI, AHMEDABAD-380015	26605 906	DINESH020567@GMAIL.COM
		PARESH MAFAT LAL CHAU	HELLO MEDICINES G 2 ABHILASA COMP, NR SHANTI TOWER, AMBAWADI,	26605 906	PARESHCHAUDHARI276@GMAIL.COM

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		DHARY	AHMEDABAD, 380015		
		SURAJ BIREN DRA AGRAW AL HUF	A301 WATERHILLS RESIDENCY,VIP ROAD NEAR SHYAM MANDIR,ALTHAN SURAT,SURAT-395017		SSTC9099829492@G MAIL.COM
		BHAVI N B PATEL HUF	63 INDRA PRASTHA SOCIETY, GALAXY ROAD NARODA, AHMEDABAD, 382330		bhavinbpatel3010 @gmail.com
b.	<i>Letter from Credit Rating Agency along with rationale for revision</i>				
	ISIN Nos.	Issue Size	Name of CRA/s	Previous Rating	Revision in Credit Ratings
	INE635M08015	150 crores	ICRA Limited CARE Ratings Limited	AA (stable) AA (stable)	N A
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.	<p>Copy of <i>un-audited</i> quarterly financials [signed by MD/Executive Director] alongwith Limited Review Report prepared by the statutory auditors* - The Company has provided the Outcome of the Board meeting held on August 7, 2025 along with the Audited financial results for the quarter and year ended 30<sup>th</sup> June 2025 to the Stock Exchange and the Debenture Trustee vide its email dated August 7<sup>th</sup>, 2025</p> <ul style="list-style-type: none"> <li>- To cover line items mentioned under Reg 52 (4), 54(2) &amp; 54(3) of SEBI LODR</li> <li>- To be submitted within 45days from the end of the quarter except last quarter</li> <li>- To be submitted within 60 days from the end of last quarter i.e March quarter</li> <li>- To be submitted to the trustee on same day as submitted to stock exchanges</li> </ul> <p>* In case issuer's accounts are audited by Comptroller and Auditor General of India, the report to be provided by any practicing Chartered Accountant. - NA</p> <p>Note: The Listed entity to submit :</p>				

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Tel.: 022 6997 9900 | Website: [www.universalsompo.com](http://www.universalsompo.com)

Email: [contactus@universalsompo.com](mailto:contactus@universalsompo.com) | CIN# U66010MH2007PLC166770 | IRDAI Regd. No.: 134

	<ul style="list-style-type: none"> <li>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] – <b>Not applicable for the reporting period</b></li> <li>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 utilized or the purpose for which the proceeds were raised has been achieved. [Reg.52(7) of SEBI LODR] – <b>Submitted to Exchange and Trustee on October 29, 2024</b></li> <li>iii. Statutory Auditors certificate for year ending March 31<sup>st</sup> is due by 75<sup>th</sup> day from the end of financial year - <b>Submitted to exchange and trustee on May 9, 2025</b></li> </ul>
e.	<p>Copy of <i>audited</i> quarterly and year to date standalone financial results [signed by MD/Executive Director]</p> <ul style="list-style-type: none"> <li>- To cover line items mentioned under Reg 52 (4), 54(2) &amp; 54(3) of SEBI LODR</li> <li>- To be submitted within 45 days from the end of the quarter except last quarter</li> <li>- To be submitted within 60 days from the end of last quarter i.e March quarter</li> <li>- To be submitted to the trustee on same day as submitted to stock exchanges</li> </ul> <p>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.] - The Company has provided the Outcome of the Board meeting held on May 9, 2025 along with the Audited financial results for the quarter and year ended 31<sup>st</sup> March 2025 to the Stock Exchange and the Debenture Trustee vide its email dated May 9, 2025</p>
f.	<p>Annual audited standalone and consolidated financial results, along with the statutory auditors report, the directors report, annual report, profit and loss accounts, balance sheets – <b>Submitted to exchange and trustee on May 9, 2025</b></p> <ul style="list-style-type: none"> <li>- To cover line items mentioned under Reg 52 (4), 54(2) &amp; 54(3) of SEBI LODR.</li> <li>- 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.</li> <li>- In case issuers are audited by Comptroller and Auditor General of India <ul style="list-style-type: none"> <li>(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.</li> <li>(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.</li> </ul> </li> </ul>
g.	<p>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.</p> <p>Note- Annual confirmation from Statutory Auditor is due by 75<sup>th</sup> day from the end of financial year - <b>The company has submitted the Utilization certificate issued by the Joint</b></p>

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Email: [contactus@universalsompo.com](mailto:contactus@universalsompo.com) | CIN# U66010MH2007PLC166770 | IRDAI Regd. No.: 134



	<b>Statutory Auditors of the Company on October 29, 2024.</b>
h.	Material deviation in the use of proceeds as compared to the objects submitted to stock exchange, if applicable.
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. - <b>Not applicable</b>  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]
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] - <b>Not applicable</b>
k.	ISIN Wise intimations sent to Stock Exchange as per Regulation 57 of the SEBI LODR with respect to interest/principal payment of Debentures - <b>Not applicable</b>
l.	Periodical reports from lead bank regarding progress of the Project [in case debentures are raised for financing projects]- <b>Not applicable</b>
m.	Annual report as per Reg 53 (2)(a) of SEBI LODR for financial year end. - <b>Not applicable</b>
n.	Stock Exchange Confirmation on the REF created or replenished during the quarter, the annual confirmation is due by 75 <sup>th</sup> day from the end of financial year- <b>Received</b>

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**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-PoD-1/P/CIR/2024/48 dated 21 May 2024 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, 2025 ("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-PoD-1/P/CIR/2024/48 dated May 21, 2024 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 August 07, 2025, 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.

**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.

### **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.

### **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, 2025 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.

The Statement includes the numbers and details pertaining to quarter and financial year ended March 31, 2025 and notes related thereto which have been traced from the Financial Statements of the Company audited jointly by S K Patodia & Associates LLP and S C Bapna & Associates vide their unmodified report dated May 9, 2025.

The Statement includes the numbers and details pertaining to quarter ended June 30, 2024 and notes related thereto which have been traced from the unaudited financial results approved by the Company's Management and have not been subjected to any audit / review by us or any other auditor.

**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.

Our review conclusion is not modified in respect of these matters.

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

**JAI**   
**PRAKASH**  
**GUPTA**  
Digitally signed by  
JAI PRAKASH  
GUPTA  
Date: 2025.08.07  
13:20:37 +05'30'

Jai Prakash Gupta  
Partner  
Membership No. 088903  
UDIN: 25088903BMUHZA6916  
Place: Mumbai  
Date: August 7, 2025

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

**SHIRISH**   
**SURESH**  
**RAHALKAR**  
Digitally signed by  
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Date: 2025.08.07  
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Shirish Rahalkar  
Partner  
Membership No. 111212  
UDIN: 25111212BMKYGQ3773  
Place: Mumbai  
Date: August 7, 2025

## Universal Sompo General Insurance Company Limited

CIN: U66010MH2007PLC166770

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

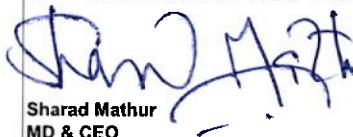
Registered &amp; Corporate Office: 8th Floor and 9th Floor (South Side), Commerz, International Business park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai- 400063

## Statement of Unaudited Financial Results for the Quarter ended June 30, 2025

(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\_Divi /P/CIR/2022/0000000103 dated July 29, 2022 (as amended)]

Sr No	Particulars	Quarter Ended			Year Ended
		June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025
		Unaudited	Audited	Unaudited	Audited
<b>Revenue A/c</b>					
1	Premiums Earned (Net)	49,723	59,572	45,974	2,36,901
2	Profit/loss on Sale/Redemption of Investment (Net)	965	-21	1,070	3,261
3	<b>Others income:</b>				
	(a) Investment Income from Terrorism Pool	142	171	307	708
	(b) Miscellaneous Income	42	65	136	315
4	Interest, Dividend and Rent - Gross	6,580	6,390	5,976	24,323
5	<b>Sub-total (1 to 4)</b>	<b>57,452</b>	<b>66,177</b>	<b>53,463</b>	<b>2,65,508</b>
6	Claims Incurred (Net)	33,479	46,691	36,086	1,82,777
7	Commission (Net)	6,472	5,584	4,765	17,534
8	Operating Expenses Related to Insurance Business	11,664	8,563	9,626	40,835
9	Premium Deficiency	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	95	86	184	1,492
11	<b>Sub-total (6 to 10)</b>	<b>51,710</b>	<b>60,924</b>	<b>50,661</b>	<b>2,42,638</b>
12	<b>Operating Profit/(Loss) (5-11)</b>	<b>5,742</b>	<b>5,253</b>	<b>2,802</b>	<b>22,870</b>
13	<b>Appropriations:</b>				
	(a) Transfer to Shareholders' Account	5,742	5,253	2,802	22,870
	(b) Transfer to Catastrophe Reserve	-	-	-	-
	(c) Transfer to Other Reserves	-	-	-	-
<b>Profit &amp; Loss A/c</b>					
14	<b>Shareholders' account</b>				
	(a) Transfer from Policyholders' Fund	5,742	5,253	2,802	22,870
	(b) Interest, Dividend and Rent - Gross	1,948	1,878	1,787	7,739
	(c) Profit on Sale on Investments	366	183	337	1,504
	(d) Loss on sale of Investments	-84	-217	-21	-478
15	Other income	-	-8	1	35
16	<b>Sub-total (A) (14+15)</b>	<b>7,972</b>	<b>7,089</b>	<b>4,906</b>	<b>31,670</b>
17	<b>Provisions (other than taxation)</b>				
	(a) For diminution in the value of investment	-	-473	-	-473
	(b) For doubtful debts	-10,928	5,541	-	5,541
	(c) For Impairment of Investment Assets	-	-91	-258	-258
18	Bad debts written off	10,928	-	-	-
19	Corporate Social Responsibility Expenses	14	139	26	440
20	Remuneration to directors and others	29	42	19	116
21	Director Sitting fees and Board meeting expenses	49	41	33	155
22	Interest on Debentures	368	364	-	1,012
23	Debenture issuance expenses	5	11	5	74
24	Loss on Sale / Write off of Fixed Assets (Net)	-	-	1	-
25	<b>Sub-total (B) (17 to 24)</b>	<b>465</b>	<b>5,574</b>	<b>-174</b>	<b>6,607</b>
26	<b>Profit/ Loss before tax (16-25)</b>	<b>7,507</b>	<b>1,515</b>	<b>5,080</b>	<b>25,063</b>
27	<b>Provision for taxation</b>				
	(a) Current tax	1,284	1,716	1,474	7,721
	(b) Deferred tax	610	-1,315	52	-1,644
28	<b>Profit / loss after tax (26-27)</b>	<b>5,613</b>	<b>1,114</b>	<b>3,554</b>	<b>18,986</b>
29	<b>Appropriations</b>				
	(a) Interim Dividends paid during the year	-	-	-	-
	(b) Proposed final Dividend	-	-	-	-
	(c) Dividend distribution tax	-	-	-	-
	(d) Transfer to any Reserves or Other Accounts	-	-	-	-
	(e) Transfer to Debenture Redemption Reserve	-	150	-	150
	(f) Transfer to Contingency Reserve for Unexpired Risks	-	-	-	-
30	Balance of Profit/(loss) brought forward from previous period	1,09,373	1,08,409	90,537	90,537
31	<b>Profit/ (Loss) carried to Balance Sheet (28-29+30)</b>	<b>1,14,986</b>	<b>1,09,373</b>	<b>94,091</b>	<b>1,09,373</b>

For and on behalf of the Board of Directors



Sharad Mathur  
MD & CEO  
DIN No. 08754740  
Place: Mumbai  
Date: August 07, 2025



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,					
Segment Reporting for the Quarter ended June 30, 2025 (₹ In Lakhs)					
Sr No	Particulars	June 30, 2025 Unaudited	March 31, 2025 Audited	June 30, 2024 Unaudited	March 31, 2025 Audited
<b>Segmental Results</b>					
	<b>Fire -</b>				
1	Premiums Earned (Net)	1,030	1,133	1,455	2,236
2	Profit/loss on Sale/Redemption of Investment (Net)	25	-1	41	94
3	<b>Others income:</b>				
	(a) Investment Income from Terrorism Pool	118	171	237	571
	(b) Miscellaneous Income	1	1	12	3
4	Interest, Dividend and Rent - Gross	167	181	229	698
5	<b>Sub-total (1 to 4)</b>	<b>1,341</b>	<b>1,485</b>	<b>1,974</b>	<b>3,602</b>
6	Claims Incurred (Net)	773	322	388	666
7	Commission (Net)	-983	-284	-101	-1407
8	Operating Expenses Related to Insurance Business	314	199	745	520
9	Premium Deficiency	-	-	-	-
10	<b>Sub-total (6 to 9)</b>	<b>104</b>	<b>237</b>	<b>1,032</b>	<b>-221</b>
11	<b>Operating Profit/(Loss) (5-10)</b>	<b>1,237</b>	<b>1,248</b>	<b>942</b>	<b>3,823</b>
	<b>Marine -</b>				
1	Premiums Earned (Net)	347	417	296	1,461
2	Profit/loss on Sale/Redemption of Investment (Net)	5	-	5	15
3	<b>Others income:</b>				
	(a) Investment Income from Terrorism Pool	-	-	-	-
	(b) Miscellaneous Income	-	2	2	3
4	Interest, Dividend and Rent - Gross	38	29	27	111
5	<b>Sub-total (1 to 4)</b>	<b>390</b>	<b>448</b>	<b>330</b>	<b>1,590</b>
6	Claims Incurred (Net)	484	584	194	1,686
7	Commission (Net)	37	-29	9	90
8	Operating Expenses Related to Insurance Business	141	65	94	298
9	Premium Deficiency	-	-	-	-
10	<b>Sub-total (6 to 9)</b>	<b>662</b>	<b>620</b>	<b>297</b>	<b>2,074</b>
11	<b>Operating Profit/(Loss) (5-10)</b>	<b>-272</b>	<b>-172</b>	<b>33</b>	<b>-484</b>
	<b>Miscellaneous -</b>				
1	Premiums Earned (Net)	48,346	58,022	44,223	2,33,204
2	Profit/loss on Sale/Redemption of Investment (Net)	935	-20	1,024	3,152
3	<b>Others income:</b>				
	(a) Investment Income from Terrorism Pool	24	-	70	137
	(b) Miscellaneous Income	41	62	122	309
4	Interest, Dividend and Rent - Gross	6,375	6,180	5,720	23,514
5	<b>Sub-total (1 to 4)</b>	<b>55,721</b>	<b>64,244</b>	<b>51,159</b>	<b>2,60,316</b>
6	Claims Incurred (Net)	32,222	45,785	35,504	1,80,425
7	Commission (Net)	7,418	5,897	4,857	18,851
8	Operating Expenses Related to Insurance Business	11,209	8,299	8,787	40,017
9	Premium Deficiency	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	95	86	184	1,492
11	<b>Sub-total (6 to 10)</b>	<b>50,944</b>	<b>60,067</b>	<b>49,332</b>	<b>2,40,785</b>
12	<b>Operating Profit/(Loss) (5-11)</b>	<b>4,777</b>	<b>4,177</b>	<b>1,827</b>	<b>19,531</b>
<b>Segmental Technical Liabilities:</b>					
	<b>Claim Outstanding (Including IBNR and IBNER)</b>				
1	Fire	3,628	3,221	4,192	3,221
2	Marine	1,021	868	625	868
3	Miscellaneous	1,94,853	2,09,301	1,96,002	2,09,301
	<b>Reserves for unexpired Risk</b>				
1	Fire	4,436	4,164	8,282	4,164
2	Marine	853	687	801	687
3	Miscellaneous	95,594	87,050	79,631	87,050
	<b>Premium Received in Advance</b>				
1	Fire	1,870	5,352	-	5,352
2	Marine	54	96	27	96
3	Miscellaneous	42,878	39,112	30,531	39,112
	<b>Outstanding Premium</b>				
1	Fire	-	-	-	-
2	Marine	-	-	-	-
3	Miscellaneous	19,994	40,278	25,318	40,278
	<b>For and on behalf of the Board of Directors</b>				
					
	Sharad Mathur MD & CEO DIN No. 08754740 Place: Mumbai Date: August 07, 2025				
					
					
					

Parax

**Notes forming part of Financials Results**

- 1 The above Financial Results of the company for the quarter ended June 30, 2025 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 August 07, 2025.
- 2 The Board of Directors of the Company, at its meeting held on February 6, 2024, approved raising of capital by issuance of Unsecured, rated, listed, redeemable, fully paid up, non-cumulative, subordinated, Non-Convertible Debentures (NCDs), in the nature of subordinated debt upto ₹ 15,000 Lakhs on a private placement basis, in accordance with the provisions of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024, the Companies Act, 2013 and the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended. Accordingly, the Company has allotted 15000 Unsecured, rated, listed, redeemable, fully paid up, non-cumulative, subordinated, Non-Convertible Debentures of the face value of ₹ 1 Lakh each, for cash, at par, aggregating to ₹ 15,000 lakhs. The NCDs have coupon of 9.85 % per annum, payable annually and having maturity of 10 years with Call Option to the Company at the end of 5 years from the Date of Allotment and every year thereafter.

Based on the above, the Company has total borrowings by way of Non-Convertible Debentures (NCDs) amounting ₹ 15,000 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.
- 3 The Financial Results have been presented in accordance with the presentation & disclosure framework prescribed in Circular SEBI/HO/DDHS/DDHS\_Dv1/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.
- 4 The Statement includes the figures for the corresponding previous quarter ended June 30, 2024 which have been approved by the Company's Management but have not been subjected to Audit or Limited Review.
- 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 As per the IRDAI (Actuarial, Finance & Investment Function of Insurers) Regulation, 2024 and Master Circular on Actuarial, Finance and Investment Function of Insurers dated May 17, 2024, the company has implemented the recognition of gross written premium on a 1/n basis, effective October 1, 2024, where 'n' represents the policy duration, and commissions are paid only on the recorded gross written premium for applicable long-term products.
- 7 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: August 07, 2025



*Review*

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,

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	Three Months Ended			Year Ended
		June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025
		Unaudited	Audited	Unaudited	Audited
1	Asset Cover Available Ratio (Note 1)	NA	NA	NA	NA
2	Debt-equity ratio (No. of times) (Note 2)	0.09	0.09	NA	0.09
3	Debt service coverage ratio (No. of times) (Note 3)	21.40	5.16	NA	25.77
4	Interest service coverage ratio (No. of times) (Note 4)	21.40	5.16	NA	25.77
5	Total Borrowings	15,000	15,000	NA	15,000
6	Outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA
7	Debenture redemption reserve	150	150	NA	150
8	Net Worth	1,68,716	1,63,103	1,47,671	1,63,103
9	Net Profit after tax	5,613	1,114	3,554	18,986
10	Earnings per share (of Rs 10/- each)				
	Basic (In ₹)	1.52	0.30	0.97	5.16
	Diluted (In ₹)	1.52	0.30	0.97	5.16
11	Current ratio (Note 5)	NA	NA	NA	NA
12	Long term debt to working capital (Note 5)	NA	NA	NA	NA
13	Bad debts to account receivable ratio	16.68%	NA	NA	NA
14	Current liability ratio (Note 5)	NA	NA	NA	NA
15	Total debts to total assets (No. of times) (Note 6)	0.02	0.02	NA	0.02
16	Debtors turnover (Note 5)	NA	NA	NA	NA
17	Inventory turnover (Note 5)	NA	NA	NA	NA
18	Operating margin ratio (Note 5)	NA	NA	NA	NA
19	Net profit margin ratio (Note 5)	NA	NA	NA	NA
	Sector specific ratios (Note 7)				
20	Gross Direct premium growth rate	16.69%	18.19%	11.52%	9.87%
21	Gross Direct Premium to Net Worth ratio (No. of times)	0.78	0.65	0.76	3.11
22	Growth rate of Net Worth	14.25%	13.17%	11.28%	13.17%
23	Net retention ratio	44.71%	44.76%	49.22%	49.00%
24	Net commission ratio	11.02%	11.76%	8.59%	7.03%
25	Expenses of Management to gross direct Premium ratio	24.90%	23.33%	24.94%	21.66%
26	Expenses of Management to Net written Premium ratio	30.89%	29.80%	25.96%	23.39%
27	Net Incurred Claims to Net Earned Premium	67.33%	78.38%	78.49%	77.15%
28	Claims paid to claims provisions	17.40%	18.94%	15.51%	38.37%
29	Combined ratio	98.22%	108.17%	104.45%	100.54%
30	Investment income ratio	1.96%	1.61%	2.06%	7.64%
31	Technical reserves to net Premium ratio (No. of times)	5.12	6.43	5.22	1.22
32	Underwriting balance ratio (No. of times)	-0.04	-0.02	-0.10	-0.02
33	Operating profit ratio	11.55%	8.82%	6.09%	9.65%
34	Liquid assets to liabilities ratio (No. of times)	0.26	0.32	0.32	0.32
35	Net earnings ratio	9.56%	2.35%	6.41%	7.61%
36	Return on net worth ratio	3.33%	0.68%	2.41%	11.64%
37	Solvency Margin (No. of times)	2.04	1.97	1.73	1.97
38	Gross NPA ratio (Note 8)	0.00%	0.00%	0.00%	0.00%
	Net NPA ratio (Note 8)	0.00%	0.00%	0.00%	0.00%

Notes:

- The debentures of the Company are unsecured.
- Debt Equity ratio is calculated as total borrowings divided by Equity. Net Worth defined by IRDAI is considered as Equity.
- 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.
- Interest Service Coverage ratio is calculated as Profit before interest and tax divided by Interest expenses of long term debt during the period.
- Not applicable to insurance companies considering the specific nature of business.
- Total debt to total assets is computed as borrowings divided by total assets.
- 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 7.
- 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: August 07, 2025

