

**PART 1**  
**COVERING LETTER**

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 September 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 Sampo General Insurance Co. Ltd.**

Aarti Kamath  
**Company Secretary & Compliance Officer**  
**Membership no: F6703**

Date: 21<sup>st</sup> November 2025

## 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.	<p>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.</p> <p><b><i>There was non-compliance of Regulation 50(1)(d) – Non-submission of Intimation of Board Meeting for fund raising and Regulation 50(1) – Non-submission of Intimation about Board Meeting for financials for the quarter under review. There is no event of default which has occurred or continuing or subsisting as on date.</i></b></p>
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.	<p>There were no proposals placed before the board of directors, for considering alterations to any ISIN for which ATSL is debenture trustee, seeking-</p> <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>
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>

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Email: contactus@universalsampo.com | CIN# U66010MH2007PLC166770 | IRDAI Regd. No.: 134

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. <b><i>The Company has complied with all covenants of its debt securities. Further the Company has submitted Covenant Compliance Certificate issued by the Joint Statutory Auditors to the Debenture Trustee vide email dated 11<sup>th</sup> November 2025.</i></b>
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: <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> <b><i>Not Applicable as the issued debentures are unsecured in nature.</i></b>
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: <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> <b><i>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 Joint Statutory Auditors is submitted to the Debenture Trustee along with Outcome of Board Meeting held on 11<sup>th</sup> November 2025.</i></b>
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. <b><i>Since regulation 62K of SEBI (LODR) Regulation 2015 is not applicable, compliance with above requirement is not applicable.</i></b>

\*SEBI LODR amendment dated March 28, 2025

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## B. Others

Sr. No.	Particulars
1.	Details of Corporate Debt Restructuring proposed or implemented or under implementation. <b>NIL</b>
2.	Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines. <b>NIL</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>NIL</b>
5.	Details of Reference to Insolvency or a petition (if any) filed by any creditor <b>NIL</b>
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]</li> <li>(ii) failure to create a charge on the assets [if any].</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> </ul> </li> </ul>

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	<p>(iv) statements of deviation(s) or variation(s) as specified in sub-regulation (7) and sub-regulation (7A) of regulation 52 of these regulations.</p> <p>(v) annual return as provided under section 92 of the Companies Act, 2013 and the rules made thereunder.</p>
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 of the</b> 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> </ul> <p><b><i>The Company has emailed the Annual Report to the Debenture Trustee.</i></b></p> <ul style="list-style-type: none"> <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> </ul> <p><b><i>The Company has emailed the Annual Report to the Debenture Trustee.</i></b></p> <ul style="list-style-type: none"> <li>- Hard copies of full annual reports to those who request for the same. <b>N.A.</b></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. <b>N.A.</b></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. <b>N.A.</b></li> </ul>
8.	<p>Issuer to provide status of compliance and details of disclosures with respect to issue of green debt securities, if applicable.</p> <p><b>N.A.</b></p>
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.</li> </ol> <p><b><i>The Company has emailed the Annual Report to the Debenture Trustee. Further, the Fund Utilization Certificate issued by the Joint Statutory Auditors have been submitted to the Debenture Trustee along with outcome of Board Meeting on 11<sup>th</sup> November 2025.</i></b></p>

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	<p>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.</p> <p><b><i>Not applicable for the reporting quarter.</i></b></p> <p>3. Details regarding :</p> <p>(i) any revision in the rating; <b><i>Not applicable</i></b></p> <p>(ii) any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; <b><i>Not applicable</i></b></p> <p>(iii) failure to create charge on the assets; <b><i>Not applicable</i></b></p> <p>(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><i>In accordance with Regulation 56 of SEBI Listing Regulations, we hereby 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 11<sup>th</sup> November 2025.</i></b></p> <p>4. 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><i>Not applicable as no such instance reported.</i></b></p>
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### C. ISIN WISE CONFIRMATIONS

Details of Issue size, outstanding amount and other details as on 30.09.2025 (date will change for each quarter:

Sr No	ISIN	Issue Size	Outstanding as on 30.09.2025	Early payment details (if any)	Call/Put Option details (if exercised in past)
1.	INE635M08015	150 Crores	150 Crores	Not applicable	Not applicable
2.	INE635M08023	115 Crores	115 Crores	Not applicable	Not applicable

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**1. Details of Interest/principal payment due in the quarter:**

ISIN No	Series/ tranche	Due date of redemption and/or interest  (falling in the quarter)	If Paid		If delayed/ Unpaid/ defaulted	
			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		25 <sup>th</sup> July 2025	24 <sup>th</sup> July 2025	25 <sup>th</sup> July 2025	Not Applicable	Not Applicable
INE635M08023		Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

**2. 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 30 days]	No. of complaints unresolved during Quarter [more than 30 days]	Reason  (if pending for more than 30 days)	Steps taken to resolve the complaint
INE635M08015	NIL	NIL	Not Applicable	NIL	NIL	Not Applicable	Not Applicable
INE635M08023	NIL	NIL	Not Applicable	NIL	NIL	Not Applicable	Not Applicable

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### 3. 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
INR 150	INE635M08015	INR 1,50,000	26 <sup>th</sup> July 2024	Cash	Not Applicable	Not Applicable
INR 115	INE635M08023	INR 1,15,000	23 <sup>rd</sup> July 2025	Cash	Not Applicable	Not Applicable

### 4. 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) alongwith 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 Listed	Applicable	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 March 31, 2025 is ₹ 150 Lakhs (previous year: ₹ nil).	Not Applicable
1,15,00,00,000	Other Listed	Applicable	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. Accordingly Debenture Redemption Reserve for the year	Not Applicable

<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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			ending on 31 <sup>st</sup> March 2026, shall be created in the next Financial year.	
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**5. Debenture Redemption Funds as per Companies (Share Capital and Debentures) Rules, 2014<sup>5</sup> - Not Applicable**

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)
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**6. Unclaimed Interest / Redemption - Not Applicable**

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'
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<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.

### 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 DTD 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>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.	Series / tranche	Name(s) of Debenture Holder	Address	Contact No.	Email Id
	INE635M08015	-	ADITYA BIRLA FINANCE LIMITED	18 <sup>TH</sup> FLR ONE INDIA BULL'S TOWER NI 1 JUPITER MILL COMPD 841 SB RD ELEPHINSTONE ROAD, MUMBAI-400013	0226 9428 027	<a href="mailto:abfl.saleofshares@adityabirlacapital.com">abfl.saleofshares@adityabirlacapital.com</a>
	INE635M08015	-	UNITY SMALL FINANCE BANK LIMITED	HDFC BANK LIMITED CUSTODY OPERATIONS, EMPIRE PLAZA, 14 <sup>TH</sup> FLOOR, LBS MARG CHANDAN NAGAR, VIKHROLI WEST MUMBAI-400083		<a href="mailto:treasury.ops@unitybank.co.in">treasury.ops@unitybank.co.in</a>
	INE635M08015	-	NITIN P MEHTA	47 B LAD SOCIETY, NR JUDGES BUNGLOWS, BODAKDEV SATELITE, AHMEDABAD, 380015	9228 1277 72	
	INE635M08015	-	PROVIDENT FUND FOR THE EMPLOYEES OF THE SHIPPING CORPORATION OF INDIA LTD.	245 SHIPPING HOUSE, MADAME CAMA ROAD, NARIMAN POINT, MUMBAI 400021	2611 286	<a href="mailto:deepak.singh@sci.co.in">deepak.singh@sci.co.in</a>

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INE63 5M080 15	-	THE SHIPPI NG CORPO RATION OF INDIA LIMITE D, EMPLO YEE GRATUI TY FUND	245 SHIPPING HOUSE, MADAME CAMA ROAD, NARIMAN POINT, MUMBAI 400021	2277 2077, 9967 3943 70	<a href="mailto:deepak.singh@sci.co.in">deepak.singh@sci.co.in</a>
INE63 5M080 15	-	HETAL PARTH MEHTA	501 502 LOHA BHAVAN, NR OLD HIGH COURT, NAVRANGPURA, AHMEDABAD, 380015	9979 2292 79	<a href="mailto:PARTHMEHTACA@GMAIL.COM">PARTHMEHTACA@GMAIL.COM</a>
INE63 5M080 15	-	PINKYB EN PRITES H AGRAW AL	TOWAR CHOK, BAVLA, NEAR, KANYASHALA, BAVLA, BAVLA, BAVLA, AHMEDABAD, GUJARA T, 382220		
INE63 5M080 15	-	NILESH AMUBH AI RAVANI	17 SOMVILLA SOCIETY, OPP ASOPALAV BUNGLOW, THALTEJ, AHMEDABAD- 380059	9227 2137 33	<a href="mailto:RAVANINILESH@GMAIL.COM">RAVANINILESH@GMAIL.COM</a>
INE63 5M080 15	-	DINESH M CHAUD HARY	HELLO MEDICINE G 2, ABHILASH SHOPPING CENTRE, AMBAWADI, AHMEDABAD-380015	2660 5906	<a href="mailto:DINESH020567@GMAIL.COM">DINESH020567@GMAIL.COM</a>
INE63 5M080 15	-	PARES H MAFAT LAL CHAUD HARY	HELLO MEDICINES G 2 ABHILASA COMP, NR SHANTI TOWER, AMBAWADI, AHMEDABAD, 380015	2660 5906	<a href="mailto:PARESHCHAUDHARI276@GMAIL.COM">PARESHCHAUDHARI276@GMAIL.COM</a>
INE63 5M080 15	-	SURAJ BIREND RA AGRAW AL HUF	A301 WATERHILLS RESIDENCY, VIP ROAD NEAR SHYAM MANDIR, ALTHAN SURAT, SURAT-395017		<a href="mailto:SSTC9099829492@GMAIL.COM">SSTC9099829492@GMAIL.COM</a>
INE63 5M080 15	-	BHAVI N B PATEL HUF	63 INDRAPRASTHA SOCIETY, GALAXY ROAD NARODA, AHMEDABAD, 382330		<a href="mailto:bhavinbpatel3010@gmail.com">bhavinbpatel3010@gmail.com</a>

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

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

	INE63 5M080 15		PARTH N MEHTA	501 502 LOHA BHAVAN NR OLD HIGH COURT NAVRANGPURA AHMEDABAD 380009	9228 1277 72	<a href="mailto:NITINMEHTA_123@REDIFFMAIL.COM">NITINMEHTA 12 3@REDIFFMAIL.C OM</a>
	INE63 5M080 15		SAMIR TARUN KUMAR SHAH	35 ADINATH SOCIETY MOTERA AHMEDABAD 380005		<a href="mailto:SAMIRSHAH.SS85@GMAIL.COM">SAMIRSHAH.SS85 @GMAIL.COM</a>
	INE63 5M080 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/ 8887	<a href="mailto:ho2018@sib.co.in">ho2018@sib.co.in</a>
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) - <b>Not Applicable</b>					
	Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date	Status of Endorsement	
d.	Copy of <i>un-audited</i> quarterly financials [signed by MD/Executive Director] alongwith Limited Review Report prepared by the statutory auditors* <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.</p> <p>Note: The Listed entity to submit :</p> <p>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]</p>					

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	<p>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]</p> <p>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</p> <p><b><i>The Company has submitted the Outcome of the Board meeting held on 11<sup>th</sup> November 2025 along with the Unaudited financial results and Limited Review Report for the quarter and half year ended 30<sup>th</sup> September 2025, Statement of assets and liabilities, Statement of cash flows as at the end of half year and Statement indicating the utilisation of the issue proceeds of non-convertible securities to the Stock Exchange and the Debenture Trustee vide its email dated 11<sup>th</sup> November 2025. Further, Company has submitted Independent Joint Auditors' Certificate on compliance with covenants for the quarter ended 30<sup>th</sup> September 2025 to the Debenture Trustee vide its email dated 11<sup>th</sup> November 2025.</i></b></p>
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.]</p> <p><b><i>Not Applicable.</i></b></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</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> <p><b><i>Above Compliance is not applicable for the reporting quarter.</i></b></p>

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<b>g.</b>	<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</p> <p><b><i>The Company has submitted the Statement indicating the Utilization of the issue proceeds of non-convertible securities to the Stock Exchange and the Debenture Trustee vide its email dated 11<sup>th</sup> November 2025.</i></b></p>
<b>h.</b>	<p>Material deviation in the use of proceeds as compared to the objects submitted to stock exchange, if applicable.</p> <p><b><i>The Company has submitted the Statement indicating the utilisation of the issue proceeds of non-convertible securities to the Stock Exchange and the Debenture Trustee vide its email dated 11<sup>th</sup> November 2025.</i></b></p>
<b>i.</b>	<p>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></p> <p>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]</p>
<b>j.</b>	<p>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></p>
<b>k.</b>	<p>ISIN Wise intimations sent to Stock Exchange as per Regulation 57 of the SEBI LODR with respect to interest/principal payment of Debentures – <b><i>The Company has submitted Intimation under Regulation 57 of SEBI LODR to the Stock Exchange on 25<sup>th</sup> July 2025.</i></b></p>
<b>l.</b>	<p>Periodical reports from lead bank regarding progress of the Project [in case debentures are raised for financing projects] – <b>Not Applicable</b></p>
<b>m.</b>	<p>Annual report as per Reg 53 (2)(a) of SEBI LODR for financial year end. - <b><i>The Company has shared softcopy of annual report in accordance with Regulation 53 (2) (a) of SEBI LODR to the Stock Exchange and Debenture Trustee vide email dated 9<sup>th</sup> July 2025.</i></b></p>
<b>n.</b>	<p>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><i>REF Created is verified on the Website of the Stock Exchange.</i></b></p>

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

**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  
8<sup>th</sup> Floor and 9<sup>th</sup> 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 September 30, 2025 as per Debenture Trust Deeds / Information Memorandum/ Debenture Trustee Agreement for submission to the Axis Trustee Services Limited.**

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 September 30, 2025 ("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 September 30, 2025. 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 September 30, 2025 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 jointly reviewed by us for the quarter and half year ended September 30, 2025, on which we have issued an unmodified review conclusion vide our review report dated November 11, 2025. 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  
DN: c=IN, postalCode=400018, o=RAJASTHAN,  
street=214, GAYATRI NAGAR A, JAIPUR, 302018, f=JAIPUR,  
ou=Personal,  
serialNumber=649F1B0a48fa32f7f78c466c1e6da57282c02bac5  
6b5ebaf76ac30c23c4a3,  
pseudoym=5527227186334ef8a5ea146b793abac5,  
2.5.4.20=1800c63d5e770a6d7003cc930d3831e107283206d6  
ac20f36c95d99123, email=CAJPGUPTA@GMAIL.COM, cn=JAI  
PRAKASH GUPTA  
Date: 2025.11.11 10:43:44 +05'30'

Jai Prakash Gupta  
Partner  
Membership No. 088903  
UDIN: 25088903BMUIBO8136  
Place: Mumbai  
Date: November 11, 2025

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

**SHIRISH  
SURESH  
RAHALKAR**

Digitally signed by  
SHIRISH SURESH  
RAHALKAR  
Date: 2025.11.11  
16:28:54 +05'30'

Shirish Rahalkar  
Partner  
Membership No. 111212  
UDIN: 25111212BMKYNM8069  
Place: Mumbai  
Date: November 11, 2025

## STATEMENT

**Statement with respect to Independent Auditor's Certificate on covenants for the half year ended 30<sup>th</sup> September 2025 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 6<sup>th</sup> February 2024 and dated 10<sup>th</sup> 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 19<sup>th</sup> 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. 150 Lakhs for the year ended 31 <sup>st</sup> March, 2025.

## B. Financial Covenants

Sr No	Particulars	For the half year ended 30th Sept 2025 (₹ In Lakhs)	Formula
1	Asset Cover Available Ratio	NA	
2	Debt-equity ratio (No. of times)	0.15	Debt / Equity
3	Debt service coverage ratio (No. of times)	18.61	PBIT / (Interest Expense + Principal Repayment)
4	Interest service coverage ratio (No. of times)	18.61	PBIT / (Interest Expense)
5	Total Borrowings	26,500	
6	Outstanding redeemable preference shares (quantity and value)	NA	
7	Debenture redemption reserve	150	
8	Net Worth	1,74,533	Share Capital + Reserve & Surplus
9	Net Profit after tax	12,350	
10	Earnings per share (of Rs 10/- each)		
	Basic (In ₹)	3.35	Profit After Tax/ Weighted average No. of Equity Shares
	Diluted (In ₹)	3.35	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	12.99%	
14	Current liability ratio	NA	
15	Total debts to total assets (No. of times)	0.04	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 half year ended 30<sup>th</sup> Sept 2025

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

### B2: Payment of Principal during the half year ended 30<sup>th</sup> Sept 2025

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 Somp General Insurance Co. Ltd.

  
**Rajesh Dubey**  
 Finance Controller

Place : Mumbai  
 Date : 11<sup>th</sup> Nov 25



**SHIRISH  
 SURESH  
 RAHALKAR**

Digitally signed by  
 SHIRISH SURESH  
 RAHALKAR  
 Date: 2025.11.11  
 16:31:16 +05'30'

**JAI  
 PRAKASH  
 GUPTA**

Digitally signed by JAI PRAKASH GUPTA  
 DN: cn=JAI PRAKASH GUPTA, o=UNIVERSAL SOMP GENERAL INSURANCE CO. LTD., email=jai.praakash.gupta@universal-somp.co.in, c=IN  
 2025.11.11 16:31:16 +05'30'



Ref. No. CS/BSE/2025-26/November/03

11<sup>th</sup> November 2025

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

<b>Scrip Code</b>	<b>975858</b>	<b>ISIN</b>	<b>INE635M08015</b>
<b>Scrip Code</b>	<b>976951</b>	<b>ISIN</b>	<b>INE635M08023</b>

Dear Sir/Madam,

**Sub: Outcome of the Board Meeting held on November 11, 2025 and Submission of Unaudited Financial Results and Limited Review Report for the Quarter and Half Year ended September 30, 2025**

**Ref: Disclosure under Regulation 51, 52 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 Regulations, we wish to inform that the Board of Directors of the Company at its meeting held today i.e. on November 11, 2025, has, *inter-alia*, considered and approved the following items for the quarter and half year ended September 30, 2025 which are annexed hereto:

1. Unaudited Financial Results of the Company for the quarter and half-year ended September 30, 2025 along with 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. Statement of Assets and Liabilities and Statement of Cash Flows for the half year ended September 30, 2025 as per Regulation 52(2A) of the SEBI Listing Regulations;
3. Disclosure in compliance with Regulation 52(4) of the SEBI Listing Regulations for the quarter and half year ended September 30, 2025;
4. Statement indicating the utilization of issue proceeds of Non-convertible Securities and material deviations, if any, pursuant to Regulation 52(7) and 52(7A) of the SEBI Listing Regulations for the quarter ended September 30, 2025.
5. Re-appointment of Mr. Sharad Mathur (DIN: 08754740), as Managing Director & Chief Executive Officer (MD & CEO) for a further term of 3 years, effective from 2<sup>nd</sup> June 2026, subject to the approval of the Members of the Company and the Insurance Regulatory and Development Authority of India (IRDAI). 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 13<sup>th</sup> July 2023, is enclosed as **Annexure I**.

**Universal Sampo 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





6. M/s. AVA Associates, Practicing Company Secretaries, have been appointed as the Secretarial Auditor of the Company for the financial year 2025-26, to conduct the Secretarial Audit as required under Section 204 of the Companies Act, 2013.

Further, in accordance with Regulation 52(8) of the SEBI Listing Regulations, the Company would be publishing the Unaudited Financial Results for the quarter and half-year ended September 30, 2025, in the newspapers.

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 19<sup>th</sup> May, 2022 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 4:30 P.M. and concluded at 07:06 P.M.

The aforesaid information/documents are also being placed on the website of the Company at [www.universalsompo.com](http://www.universalsompo.com).

Kindly take the same on record.

Thanking you,

Yours sincerely,

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

Aarti  
Ganesh  
Kamath

Digitally signed by  
Aarti Ganesh Kamath  
Date: 2025.11.11  
19:16:29 +05'30'

Aarti Kamath  
**Company Secretary & Compliance Officer**  
**Membership Number: F6703**

**Encl: a/a**

**CC:**

**- Axis Trustee Services Limited**

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**Universal Sampo 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

**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 and six months ended 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 and six months ended September 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 November 11, 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**  
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### **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 September 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 financial year ended March 31, 2025 and notes related thereto which have been traced from the audited 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 also includes the numbers and details pertaining to quarter and six months ended September 30, 2024 and notes related thereto which have been traced from the unaudited financial results reviewed jointly by S K Patodia & Associates LLP and S C Bapna & Associates vide their unmodified review conclusion dated October 29, 2024.

**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  
DN: c=IN, postalCode=302018, st=RAJASTHAN,  
street=214, GAYATRI NAGAR A, JAIPUR, 302018, o=JAI PRAKASH GUPTA,  
ou=Personal,  
serialNumber=649f1b2a4fba32ff7f8c468c1e8da5f282cd2  
bac56b8eb9f76ac50c82c4a3,  
pseudoym=552727196534efba5ea146b793a9ac5,  
2.5.4.20=1d60cc3d5e770dd470053ccf030d3831e1072832  
06d6ac3bf53fc916d8f0f23,  
email=CAJPGUPTA@GMAIL.COM, cn=JAI PRAKASH GUPTA  
Date: 2025.11.11 18:00:45 +05'30'

Jai Prakash Gupta  
Partner  
Membership No. 088903  
UDIN: 25088903BMUIBP2301  
Place: Mumbai  
Date: November 11, 2025

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

**SHIRISH  
SURESH  
RAHALKAR**

Digitally signed by  
SHIRISH SURESH  
RAHALKAR  
Date: 2025.11.11  
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Shirish Rahalkar  
Partner  
Membership No. 111212  
UDIN: 25111212BMKYNK4638  
Place: Mumbai  
Date: November 11, 2025

Universal Sampo 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 Financial Results for the Quarter and Year to date ended September 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_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as amended))							
Sr No	Particulars	Quarter Ended			Half Year Ended		(₹ In Lakhs)
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	Year Ended March 31, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>Revenue A/c</b>							
1	Premiums Earned (Net)	54,710	49,723	55,006	1,04,433	1,00,980	2,36,901
2	Profit/loss on Sale/Redemption of Investment (Net)	1,634	965	1,304	2,599	2,374	3,261
3	<b>Others income:</b>						
	(a) Investment Income from Terrorism Pool	141	142	111	283	418	708
	(b) Miscellaneous Income	134	42	65	176	201	315
4	Interest, Dividend and Rent - Gross	6,808	6,580	5,190	13,388	11,166	24,323
5	<b>Sub-total (1 to 4)</b>	<b>63,427</b>	<b>57,452</b>	<b>61,676</b>	<b>1,20,879</b>	<b>1,15,139</b>	<b>2,65,508</b>
6	Claims Incurred (Net)	38,395	33,479	40,168	71,874	76,254	1,82,777
7	Commission (Net)	6,688	6,472	3,917	13,160	8,682	17,534
8	Operating Expenses Related to Insurance Business	10,439	11,664	8,459	22,103	18,085	40,835
9	Premium Deficiency	-	-	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	390	95	943	485	1,127	1,492
11	<b>Sub-total (6 to 10)</b>	<b>55,912</b>	<b>51,710</b>	<b>53,487</b>	<b>1,07,622</b>	<b>1,04,148</b>	<b>2,42,538</b>
12	<b>Operating Profit/(Loss) (5-11)</b>	<b>7,515</b>	<b>5,742</b>	<b>8,189</b>	<b>13,257</b>	<b>10,991</b>	<b>22,870</b>
13	<b>Appropriations:</b>						
	(a) Transfer to Shareholders' Account	7,515	5,742	8,189	13,257	10,991	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	7,515	5,742	8,189	13,257	10,991	22,870
	(b) Interest, Dividend and Rent - Gross	1,994	1,948	2,623	3,942	4,410	7,739
	(c) Profit on Sale on Investments	489	366	690	855	1,027	1,504
	(d) Loss on sale of Investments	-16	-84	-81	-100	-102	-478
15	Other income	15	-	42	15	43	35
16	<b>Sub-total (A) (14+15)</b>	<b>9,997</b>	<b>7,972</b>	<b>11,463</b>	<b>17,969</b>	<b>16,369</b>	<b>31,670</b>
17	<b>Provisions (other than taxation)</b>						
	(a) For diminution in the value of investment	-	-	-	-	-	-473
	(b) For doubtful debts	-	-10,928	-	-10,928	-	5,541
	(c) For Impairment of Investment Assets	-	-	-	-	-258	-258
18	Bad debts written off	-	10,928	-	10,928	-	-
19	Corporate Social Responsibility Expenses	205	14	143	219	169	440
20	Remuneration to directors and others	102	29	18	131	37	116
21	Director Sitting fees and Board meeting expenses	49	49	43	98	76	155
22	Interest on Debentures	571	366	275	939	275	1,012
23	Debenture issuance expenses	45	5	60	50	65	74
24	Loss on Sale / Write off of Fixed Assets (Net)	-	-	-1	-	-	-
25	<b>Sub-total (B) (17 to 24)</b>	<b>972</b>	<b>465</b>	<b>538</b>	<b>1,437</b>	<b>364</b>	<b>6,607</b>
26	<b>Profit/ Loss before tax (16-25)</b>	<b>9,025</b>	<b>7,507</b>	<b>10,925</b>	<b>16,532</b>	<b>16,005</b>	<b>25,063</b>
27	<b>Provision for taxation</b>						
	(a) Current tax	1,611	1,284	2,656	2,895	4,130	7,721
	(b) Deferred tax	677	610	-18	1,287	34	-1,644
28	<b>Profit / loss after tax (26-27)</b>	<b>6,737</b>	<b>5,613</b>	<b>8,287</b>	<b>12,350</b>	<b>11,841</b>	<b>18,986</b>
29	<b>Appropriations</b>						
	(a) Interim Dividends paid during the year	-	-	-	-	-	-
	(b) Proposed final Dividend	920	-	-	920	-	-
	(c) Dividend distribution tax	-	-	-	-	-	-
	(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-
	(e) Transfer to Debenture Redemption Reserve	-	-	-	-	-	150
	(f) Transfer to Contingency Reserve for Unexpired Risks	-	-	-	-	-	-
30	Balance of Profit/(loss) brought forward from previous period	1,14,986	1,09,373	94,091	1,09,373	90,537	90,537
31	<b>Profit/ (Loss) carried to Balance Sheet (29-30+31)</b>	<b>1,20,803</b>	<b>1,14,986</b>	<b>1,02,378</b>	<b>1,20,803</b>	<b>1,02,378</b>	<b>1,09,373</b>
For and on behalf of the Board of Directors							
<div><div> Sharad Mathur MD &amp; CEO DIN No. 08754740 Place: Mumbai Date: November 11, 2025</div><div></div><div></div></div>							









### Notes forming part of Financials Results

- 1 The above unaudited Financial Results of the company for the quarter and year to date ended September 30, 2025 have been prepared on the basis of unaudited interim condensed 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 November 11, 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.

The Board of Directors of the Company, at its meeting held on February 10, 2025, 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 ₹ 11,500 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 11500 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 ₹ 11,500 lakhs. The NCDs have coupon of 9.10 % 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 ₹ 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 company has paid final Dividend amounting to ₹ 920 Lakhs for financial year 2024-25 as approved by shareholders in the 18th Annual General Meeting dated July 21, 2025. The company has complied with statutory provisions of the Companies Act 2013.
  - 4 The Financial Results have been presented in accordance with the presentation & disclosure framework prescribed in Circular SEBI/HO/DDHS/DDHS\_DivI/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 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 During the year, the company has launched CSAR scheme to its employees. CSARs granted under the scheme would vest over deferral period which shall be minimum three years and not more than five years. The Company's liability towards the scheme is accounted for on the basis of an independent actuarial valuation. The total expense recognized for the half year ended September 30, 2025 is ₹ 324 Lakhs (Previous year ₹ Nil Lakhs).
- 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: November 11, 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, Goregaon East, Mumbai- 400063		
Balance Sheet As at September 30, 2025		
(₹ In Lakhs)		
Particulars	As at September 30, 2025	As at March 31, 2025
	Unaudited	Audited
<b>Sources of Funds</b>		
Share Capital	36,818	36,818
Share application money pending allotment	-	-
Reserves and Surplus	1,37,715	1,26,285
Head office account*	-	-
Fair Value Change Account		
- Shareholders' Funds	-401	-557
- Policyholders' Funds	-1,379	-1,770
Borrowings	26,500	15,000
<b>Total</b>	<b>1,99,253</b>	<b>1,75,776</b>
<b>Application of Funds</b>		
Investments-Shareholders	1,22,029	1,26,175
Investments-Policyholders	4,19,976	4,01,183
Loans	-	-
Fixed Assets	6,775	7,230
Deferred Tax Asset (Net)	2,549	3,836
<b>Current Assets</b>		
Cash and Bank Balances	8,007	2,978
Advances and Other Assets	1,41,961	1,24,695
<b>Sub-Total (A)</b>	<b>1,49,968</b>	<b>1,27,673</b>
Deferred Tax Liability (Net)	-	-
Current Liabilities	3,79,557	3,97,446
Provisions	1,22,487	92,875
<b>Sub-Total (B)</b>	<b>5,02,044</b>	<b>4,90,321</b>
<b>Net Current Assets (C) = (A - B)</b>	<b>(3,52,076)</b>	<b>(3,62,648)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit and Loss Account	-	-
<b>Total</b>	<b>1,99,253</b>	<b>1,75,776</b>
For and on behalf of the Board of Directors		






Sharad Mathur  
MD & CEO  
DIN No. 08754740  
Place: Mumbai  
Date: November 11, 2025



Universal Sampo 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		
Receipts and Payments Account for the Half Year Ended September 30, 2025		
Direct Method		
	(₹ In Lakhs)	
Particulars	Half Year Ended September 30, 2025	Half Year Ended September 30, 2024
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Premium received from policyholders, including advance receipts	3,15,637	2,45,928
Other receipts	-	-
Payments to re-insurers, net of commissions and claims	-32,329	-17,133
Payments to the Co-insurers, net of claims recovery	-23,912	-4,028
Payments of claims	-1,66,188	-1,57,152
Payments of commission and brokerage	-44,546	-42,777
Payments of other operating expenses	-25,372	-17,985
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-12,668	-170
Income tax paid (net)	-1,995	-2,691
Good & Service tax paid	-8,870	-10,039
<b>Other payments</b>		
Expenditure on CSR activities	-219	-169
<b>Cash flows before extraordinary items</b>	<b>-463</b>	<b>-6,218</b>
Cash flows from extraordinary operations	-	-
<b>Net cash flow from Operating activities</b>	<b>-463</b>	<b>-6,218</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of fixed assets	-1,439	-2,443
Proceeds from sale of fixed assets	18	15
Purchases of investments	-1,47,412	-1,42,621
Loans disbursed	-	-
Sales of investments	1,20,263	1,15,254
Repayments received	-	-
Rents / Interests / Dividends received	16,885	14,957
Investments in money market instruments and in liquid mutual funds (net)	8,076	6,034
Expenses related to investments	-1	-1
<b>Net cash flow from Investing activities</b>	<b>-3,611</b>	<b>-8,805</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from issue of share capital	-	-
Proceeds from borrowing	11,500	15,000
Repayments of borrowing	-	-
Interest on NCD	-1,477	-
Dividends paid	-920	-920
<b>Net cash flow from Financing activities</b>	<b>9,102</b>	<b>14,080</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	<b>-</b>	<b>-</b>
<b>Net increase in cash and cash equivalents</b>	<b>5,029</b>	<b>-943</b>
Cash and cash equivalents at the beginning of year	2,978	9,376
<b>Cash and cash equivalents at the end of year</b>	<b>8,007</b>	<b>8,434</b>
<b>Reconciliation of Cash and cash equivalents with the Balance Sheet:</b>		
<b>Cash and Bank balances</b>	<b>8,007</b>	<b>8,434</b>
Less: Deposit Accounts not considered as Cash and cash equivalents as defined in AS-3 "Cash Flow Statements"	-	-
<b>Cash and cash equivalents at the end of the year</b>	<b>8,007</b>	<b>8,434</b>
The above Receipts & payments account has been prepared as prescribed by Insurance Regulatory & Development Authority (Preparation of financial statement and auditor's report of insurance companies) Regulations 2002 under the "Direct method" in accordance with Accounting Standard-3 Cash Flow Statements.		
For and on behalf of the Board of Directors		
 Sharad Mathur MD & CEO DIN No. 08754740 Place: Mumbai Date: November 11, 2025		
  		





Universal Somp 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 disclosure as per Regulation 52(4) of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015 as amended							
Sr No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Asset Cover Available Ratio (Note 1)	NA	NA	NA	NA	NA	NA
2	Debt-equity ratio (No. of times) (Note 2)	0.15	0.09	0.10	0.15	0.10	0.09
3	Debt service coverage ratio (No. of times) (Note 3)	16.81	21.40	40.73	18.61	59.20	25.77
4	Interest service coverage ratio (No. of times) (Note 4)	16.81	21.40	40.73	18.61	59.20	25.77
5	Total Borrowings	28,500	15,000	15,000	26,500	15,000	15,000
6	Outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA	NA	NA
7	Debt redemption reserve	150	150	-	150	-	150
8	Net Worth	1,74,533	1,68,716	1,55,958	1,74,533	1,55,958	1,63,103
9	Net Profit after tax	6,737	5,613	8,287	12,350	11,841	18,986
10	Earnings per share (of Rs 10/- each)						
	Basic (In ₹)	1.83	1.52	2.25	3.35	3.22	5.16
	Diluted (In ₹)	1.83	1.52	2.25	3.35	3.22	5.16
11	Current ratio (Note 5)	NA	NA	NA	NA	NA	NA
12	Long term debt to working capital (Note 5)	NA	NA	NA	NA	NA	NA
13	Bad debts to account receivable ratio (Note 5)	12.99%	16.68%	NA	12.99%	NA	NA
14	Current liability ratio (Note 5)	NA	NA	NA	NA	NA	NA
15	Total debts to total assets (No. of times) (Note 6)	0.04	0.02	0.02	0.04	0.02	0.02
16	Debtors turnover (Note 5)	NA	NA	NA	NA	NA	NA
17	Inventory turnover (Note 5)	NA	NA	NA	NA	NA	NA
18	Operating margin ratio (Note 5)	NA	NA	NA	NA	NA	NA
19	Net profit margin ratio (Note 5)	NA	NA	NA	NA	NA	NA
	Sector specific ratios (Note 7)						
20	Gross Direct premium growth rate	-3.03%	16.69%	2.61%	5.18%	6.14%	9.87%
21	Gross Direct Premium to Net Worth ratio (No. of times)	0.87	0.78	1.01	1.63	1.73	3.11
22	Growth rate of Net Worth	11.91%	14.25%	12.05%	11.91%	12.05%	13.17%
23	Net retention ratio	48.57%	44.71%	45.16%	46.79%	46.85%	49.00%
24	Net commission ratio	9.00%	11.02%	5.50%	9.90%	6.85%	7.03%
25	Expenses of Management to gross direct Premium ratio	21.51%	24.90%	17.38%	23.08%	20.53%	21.66%
26	Expenses of Management to Net written Premium ratio	23.06%	30.89%	17.37%	26.52%	21.13%	23.39%
27	Net Incurred Claims to Net Earned Premium	70.18%	67.33%	73.02%	68.82%	75.51%	77.15%
28	Claims paid to claims provisions	18.45%	17.40%	18.45%	28.46%	28.46%	38.37%
29	Combined ratio	93.24%	98.22%	91.79%	95.34%	97.53%	100.54%
30	Investment income ratio	2.10%	1.96%	2.11%	4.06%	4.16%	7.64%
31	Technical reserves to net Premium ratio (No. of times)	4.25	5.12	4.20	2.38	2.36	1.22
32	Underwriting balance ratio (No. of times)	-0.01	-0.04	0.04	-0.03	-0.02	-0.02
33	Operating profit ratio	13.74%	11.55%	14.89%	12.69%	10.88%	9.65%
34	Liquid assets to liabilities ratio (No. of times)	0.41	0.26	0.31	0.41	0.31	0.32
35	Net earnings ratio	9.07%	9.56%	11.63%	9.29%	9.35%	7.61%
36	Return on net worth ratio	3.86%	3.33%	5.31%	7.08%	7.59%	11.64%
37	Solvency Margin (No. of times)	2.01	2.04	1.96	2.01	1.96	1.97
38	Gross NPA ratio (Note 8)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net NPA ratio (Note 8)	0.00%	0.00%	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	Not applicable to insurance companies considering the specific nature of business.						
6	Total debt to total assets is computed as borrowings divided by total assets.						
7	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.						
8	Gross/ Net NPA ratio pertains to Non-Performing Investments.						
For and on behalf of the Board of Directors							
<div><div> Sharad Mathur MD &amp; CEO DIN No. 08754740 Place: Mumbai Date: November 11, 2025</div><div></div><div></div></div>							



# **B. K. Khare & Co.**

## **Chartered Accountants**

706/708, Sharda Chambers, New Marine  
Lines, Mumbai – 400 020, India

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 Auditors' Certificate on utilisation of funds raised from issue of the unsecured redeemable non-convertible debentures for the quarter and half year ended September 30, 2025**

1. The accompanying Statement of end use of proceeds from issue of the unsecured redeemable non-convertible debentures for the quarter and half year ended September 30, 2025 ("the Statement"), prepared by the management initialed by us for identification purposes, contains the details of utilization of proceeds from issue of unsecured redeemable non-convertible debentures ('NCDs') during the half year ended September 30, 2025, required for submission to the Axis Trustee Services Limited ("Debenture Trustee") under regulation 15(1A) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended, Clause 56(1)(a) of Securities and Exchange board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, The Securities And Exchange Board Of India (Issue And Listing Of Non-Convertible Securities) Regulations, 2021, Section 42 Of The Companies Act, 2013, The Companies (Prospectus And Allotment Of Securities) Rules, 2014, as amended from time to time and the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024 as amended (collectively referred as the "the Regulations").

### **Management's Responsibility**

2. The preparation and completeness of the accompanying Statement including the preparation and maintenance of all accounting and other relevant supporting records and documents is the responsibility of the Management of the Company. This responsibility includes the design, implementation and maintenance of internal control relevant to preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
3. The Management is also responsible for ensuring that the Company complies with the requirements of the Debenture Trustee Regulations, conditions stated in the Key Information Document dated July 21, 2025 and the applicable Regulations in relation to the end use of proceeds from issue of the unsecured redeemable non-convertible debentures.

## **B. K. Khare & Co.**

### **Chartered Accountants**

#### **Independent Auditor's Responsibility**

4. Pursuant to the requirements of the Debenture Trustee Regulation, it is our responsibility to provide a limited assurance on reporting criteria whether as on September 30, 2025, the Company has utilized the funds raised through the issue of NCDs during the half year ended September 30, 2025, for the purpose as given in the Statement attached.
5. The unaudited standalone financial information/results referred to in paragraph 4 above have been jointly reviewed by us and S C Bapna & Associates for the quarter and half year ended September 30, 2025, on which we have issued an unmodified review conclusion vide our review report dated November 11, 2025. 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.
6. 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.
7. 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.
8. A limited assurance engagement includes performing procedures to obtain sufficient appropriate audit evidence on the reporting criteria mentioned in paragraph 4 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in respect of the accompanying Statement:
  - a) Obtained the Key Information Document dated July 21, 2025 in respect of NCDs issued by the Company during the half year ended September 30, 2025 as listed in the Statement;
  - b) Traced details of the NCDs issued during the half year ended September 30, 2025, as listed in the Statement, with the books of account and other relevant records maintained by the Company;
  - c) Noted the purpose of issue of the NCDs, as given in the Statement, with the Key Information Document dated July 21, 2025 of the NCDs, provided by the Company;
  - d) Traced the inflow of funds in the Company's bank account from bank statements on July 24, 2025;
  - e) Obtained and reviewed deal tickets executed on July 25, 2025 for utilization of funds towards investment in government bonds, treasury bills, fixed deposits and TREPS; and



## **B. K. Khare & Co.**

### **Chartered Accountants**

- f) Examined the utilization of funds as mentioned in the Statement to the bank statements provided by the Company.
9. Considering the fungible nature of monetary resources whereby direct co-relation of the receipt and the utilization thereof for general business purposes in normal course of business activities is not feasible. We have relied on the management's representation with respect to utilization of proceeds from such NCDs for general business purposes in normal course of business activities.

#### **Conclusion**

10. Based on the information, explanation and management representations provided and procedures performed by us as stated in paragraph 8 above, nothing has come to our attention that causes us to believe that as on September 30, 2025, that funds raised by the Company through the issue of NCDs during the half year ended September 30, 2025, have not been utilized for general business purposes in normal course of business activities, as given in the Statement attached.

#### **Restriction of Use**

11. This report addressed to and provided to the Board of Directors of the Company solely for the purpose for submission to the debenture trustees as required by the Regulation and is not to be used for any other purpose or to be distributed to any other parties. 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 report is shown or into whose hands it may come without our prior consent in writing. This report relates only to the items specified above and does not extend to any financial statements of the Company taken as a whole.

For **B. K. Khare & Co.**

Chartered Accountants

Firm Registration No.: 105102W

**SHIRISH**

**SURESH**

**RAHALKAR**

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SHIRISH SURESH

RAHALKAR

Date: 2025.11.11

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**Shirish Rahalkar**

Partner

Membership No: 111212

UDIN: 25111212BMKYNN3944

Place: Mumbai

Date: November 11, 2025

Annex - IV - A

A. Statement of utilization of issue proceeds:

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 it is Yes, then specify the purpose of for which the funds	Remarks, if any
1 Universal Somp General Insurance Company Limited	2 INE635M08023	3 Private Placement	4 Non-convertible Debt Securities	5 24-07-2025	6 115	7 115	8 NO	9 NA	10 NA

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

Particulars	Remarks
Name of listed entity	Universal Somp General Insurance Company Limited
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debt Securities
Date of raising funds	24-07-2025
Amount raised (in Rs. crore)	115
Report filed for quarter ended	September 30, 2025
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 prospectus/ offer document?	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/ variation, in the following table:	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	Remarks, if any
NA	NA	NA	NA	NA	NA	NA

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

  
 Shishir Mathur  
 MD & CEO  
 DIN No. 08754740  
 Place: Mumbai  
 Date: November 11, 2025  


SHIRISH  
 SURESH  
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 SHIRISH SURESH  
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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 13<sup>th</sup> July, 2023 are as follows:

Particulars	Details
<b>Name</b>	<b>Sharad Mathur (DIN: 08754740)</b>
Reason for Change viz. appointment, resignation, removal, death or otherwise	Reappointment as Managing Director & Chief Executive Director
Date of appointment/ <del>cessation</del> (as applicable) & term of appointment	2 <sup>nd</sup> June 2026 for a term of 3 years from 2 <sup>nd</sup> June 2026 to 1 <sup>st</sup> June 2029
Brief Profile (in case of appointment)	Mr. Sharad Mathur has 29 years of professional experience in Corporate Development Strategies. He holds a Bachelor's Degree from Delhi College of Arts and Commerce, University of Delhi; a Post-Graduation Program in Management with a specialization in Marketing IIPM; and has completed programs in Leadership and Management from Indian School of Business and Harvard. He has also undertaken programs in M&A and Corporate Development Strategies from The Wharton School, University of Pennsylvania and a Directors Program in Corporate Governance from Indian Institute of Corporate Affairs (IICA).
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 Sampo 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.universalsampo.com](http://www.universalsampo.com)

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



Ref. No. CS/BSE/2025-26/July/08

July 25, 2025

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

<b>Scrip code</b>	<b>975858</b>	<b>ISIN</b>	<b>INE635M08015</b>
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Dear Sir/Madam,

**Sub.: Intimation under Regulation 57 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 ("SEBI Listing Regulations")**

Pursuant to Regulation 57 of the SEBI Listing Regulations read with the Master Circular No. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, we wish to intimate that the Company has made timely Repayment of Principal and/or Interest payment due on Unsecured, Subordinated, Fully Paid-up, Listed, Rated, Non-Cumulative, Redeemable, Non-Convertible Debentures are mentioned below:

a. Whether interest payment/ ~~redemption payment~~ made (yes/ no): Yes

b. Details of interest payments:

<b>Sr. No.</b>	<b>Particulars</b>	<b>Details</b>
1	ISIN	INE635M08015
2	Issue Size	Rs. 150,00,00,000/-
3	Interest Amount to be paid on due date	Rs. 14,77,50,000/-
4	Frequency-Quarterly/Monthly	First Interest Payment date 25 <sup>st</sup> July 2025 then Annually and on Maturity.
5	Change in frequency of payment (if any)	NA
6	Details of such change	NA
7	Interest payment record date	10 <sup>th</sup> July 2025
8	Due date for interest payment (DD/MM/YYYY)	25 <sup>th</sup> July 2025
9	Actual date for interest payment (DD/MM/YYYY)	24 <sup>th</sup> July 2025
10	Amount of interest paid	Rs. 13,59,00,450/- : Net of TDS @10% as per Section 193 of the Income Tax Act.

**Universal Sampo General Insurance Company Limited**

**Registered & Corporate Office:** 8<sup>th</sup> Floor and 9<sup>th</sup> Floor (South Side), Commerz International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai - 400063 Tel: 022 69979900 Website: [www.universalsampo.com](http://www.universalsampo.com) Email: [contactus@universalsampo.com](mailto:contactus@universalsampo.com). CIN# U66010MH2007PLC166770 | IRDAI. Regd. No.: 134



11	Date of last interest payment	NA
12	Reason for non-payment/ delay in payment	NA

c. Details of Redemption payment: Not Applicable

You are requested to kindly take the above on record and acknowledge the receipt.

Thanking you,

Yours sincerely,  
For **Universal Sampo General Insurance Co. Ltd.**

Aarti  
Ganesh  
Kamath

Digitally signed by  
Aarti Ganesh  
Kamath  
Date: 2025.07.25  
12:39:44 +05'30'

Aarti Kamath  
**Company Secretary & Compliance Officer**  
**Membership No: F6703**

Place: Mumbai

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**Universal Sampo General Insurance Company Limited**

**Registered & Corporate Office:** 8<sup>th</sup> Floor and 9<sup>th</sup> Floor (South Side), Commerz International Business Park, Oberoi Garden City,  
Off Western Express Highway, Goregaon East, Mumbai - 400063 Tel: 022 69979900 Website: [www.universalsampo.com](http://www.universalsampo.com) Email:  
[contactus@universalsampo.com](mailto:contactus@universalsampo.com). CIN# U66010MH2007PLC166770 | IRDAI. Regd. No.: 134