



**Universal Sampo
General Insurance**
Suraksha, Hamesha Aapke Saath



Rated AA+ by ICRA

Ref. No. CS/BSE/2025-26/ May/02

13th May 2025

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

Ref scrip code	975858	ISIN	INE635M08015
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Dear Sir/Madam,

**Ref: Intimation under Regulation 52(8) read with Part B of Schedule III of the SEBI
(Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Sub: Newspaper publication pertaining to audited financial results for the quarter and
year to date ending March 31, 2025**

In continuation of our letter dated 9th May 2025 and pursuant to Regulation 52(8) read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copy of newspaper publication pertaining to audited financial results for the quarter and year ending March 31, 2025. The publication was made in Financials Express, English newspaper on May 13, 2025.

Request you to kindly take the above on record.

Thanking you,

Yours sincerely,

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

Aarti Kamath
Company Secretary & Compliance Officer
Membership No: F 6703

Place: Mumbai

Encl.: a/a

Universal Sampo General Insurance Co. Ltd.

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

PL-15 MISSILES WERE INTERCEPTED, NEUTRALISED BY ARMED FORCES

Pak used missiles supplied by China: DG Air Operations

SHUBHAJIT ROY
New Delhi, MAY 12

FOR THE FIRST time since it commenced Operation Sindoor and thwarted most of Pakistan's aerial attacks, India on Monday named China-supplied weapons in the Pakistani arsenal used against the Indian Armed Forces.

Briefing the media, Air Marshal A K Bhatti, Director General Air Operations, presented visual evidence of missile remnants. "You can see the pieces of it on the screen," he said, showcasing debris of the PL-15 long range missile that fell inside Indian territory, including a relatively intact rear section recovered from Hoshiarpur, Punjab.

The Armed Forces intercepted and neutralised a range of high-tech foreign weapons used by Pakistan, including Chinese-origin PL-15 air-to-air missiles and Turkish Baykar YHA IHI Kamikaze drones.

The naming of China is a first in this history of India-Pakistan hostilities. All these years, New Delhi has closely tracked the expanding Sino-



Director General of Military Operations (DGMO) Lt General Rajiv Chahal (left) with Air Marshal A K Bhatti, Vice Admiral AM Pramod and Major General SS Sharda during a press conference on Operation Sindoor, in New Delhi on Monday

Pak military ties. Sources said that China-Pakistan ties across domains—political, economic, nuclear and military—have been ongoing for decades, and Beijing has been supplying weapons to Rawalpindi.

Last week, India had only named Turkish drones as being used by Pakistan. But now it has publicly named Chinese and Turkish weapons. The PL-15, developed by China's Aviation Industry Corporation (AVIC), is a long-range, radar-guided mis-

sile designed to engage high-value airborne targets at ranges exceeding 200 km. The PL-15 is China's standard active-radar-guided AAM, and it was intended to at least match the performance of the US-made AIM-120 Advanced Medium-Range Air-to-Air Missile (AMRAAM).

Its export version, the PL-15E, is reported to have a maximum range of 145 km and is integrated with Pakistan's JF-17 Block III and J-10CE fighters.

Preventive blackouts in Punjab

PRECAUTIONARY BLACKOUT MEASURES

were enforced in Punjab's Amritsar and Hoshiarpur districts on Monday. Electricity has also been switched off in some areas of Jalandhar, officials said.

"As a precautionary measure, lights have been switched off in some areas around Suranasi as there have been reports of drone sightings. We are verifying them. There is no (total) blackout as of now. There is nothing to worry, as confirmed by armed forces officers. They are on regular vigil as always," Jalandhar Deputy Commissioner Himanshu Aggarwal said in a message at 9:15 pm. An air raid siren was sounded in Amritsar, which lies along the border.

—PTI

Air services to resume at 32 airports

SWARAJ BAGGONKAR
Mumbai, May 12

FOLLOWING THE MAY 10 ceasefire announcement, the government on Monday lifted the Notice to Airmen (NOTAM) force of the 32 airports which were shut for civil aviation. These airports were to remain shut from May 9 to May 14.

Airports in Jammu, Srinagar, Leh, Jodhpur, Amritsar, Bhubaneswar, Chandigarh, Rajkot and all other affected airports can operate like previously. Each of these Airports Authority of India (AAI)-owned or AAI-controlled airports are Indian Air Force (IAF) bases also.

A blackout was reported in



Amritsar on Monday forcing an IndoGo flight from Delhi to head back to its origin. Flight radar24 showed that the 6E2045 turned back and landed in Delhi. IndoGo did not comment on the matter.

Going by the ticket booking page on the portals, airlines were yet to open bookings for each of these destinations. While Chandigarh, Srinagar and Amritsar had flight connectivity

"We will commence operations on previously closed routes. As services gradually return to normal, there may still be a few days and last-minute adjustments," said IndoGo.

from Monday itself, others like Rajkot, Bhubaneswar (Kulu) had no booking options.

"These airports are now fully operational for civil aircraft movements with immediate effect," AAI said in a release.

"Air India is working towards progressively commencing flights to and from Jammu, Srinagar, Leh, Jodhpur, Amritsar,

Bhubaneswar, Chandigarh and Rajkot. We are working on bringing operations at these airports back to normal," said an Air India release.

IndoGo, the country's largest carrier, said, "We will progressively commence operations on the previously closed routes. As services gradually return to normal, there may still be a few days and last-minute adjustments."

"Our teams are actively working to resume normal flight operations at the earliest," said a statement from SpiceJet.

An estimated 1,000 cancellations in flights has happened since the launch of Operation Sindoor in the early hours on May 7.

VIRAT KOHLI, FORMER INDIAN CRICKET CAPTAIN

Never gave up, but well left

THE UNFORGETTABLE KOHLI ERA: A LEGACY THAT WILL BE REMEMBERED FOREVER

SANDEEP DWIVEDI

around the Delhi boy when he first hit the headlines as an 18-year-old in his debut first-class season.

It was an incredibly cold December day in 2006 when he landed at the Feroz Shah Kotla (now the Arun Jaitley Stadium) in a Delhi Ranji Trophy jersey hours after his father died. In the dressing room, he broke down but quickly splashed his eyes with water to play a match-saving father's pyre.

It was after the sun had set on the toughest day of his life that he would tell his elder brother: "I am going to play this game at the highest level and there's nothing that can distract me from doing that." Kohli didn't just play at the highest level but will finish as one of the greatest batsmen in the world.

There's something deeply personal about playing in whites. The quiet grudge, the long days, the small moments that no one sees but stay with you forever. As I step away from this format, it's not easy—but it feels right. I've given it everything I had... I'll always look back at my Test career with a smile."

The post had Frank Sinatra singing his "I did it my way" song in the background, reminding that a career of 123 Tests which brought a little less than 10,000 runs too might not be totally fulfilling. "Regrets, I've had a few, but then again, too few to mention. I did what I had to do," goes the song's lyrics.

Through, of late, Kohli had been finding it tough to do what he did. In that context, this England tour is actually a judicious 'well left'. It is a grim reminder of the reality of ageing. Kohli still has a gym-sculpted body and is a bolt between wickets. But the fittest too can get jaded, the driven too slow down, and even Kings call it a day.

Kohli has retired, but hasn't given up. He never does, it's just that every great story has an end. Once he signs up for a cause, he never backs out. That was the original narrative

who's the boss," he would say. By the end of the tournament, he would make sure that the other teams conceded he was the boss. The junior India triumph would be followed by his graduation to the senior team and a phase when he led the focus. By his own confession, Kohli got caught in leading the 'cool life'—partying, eating unhealthy and taking cricket for granted.

Realising that he was drifting from his goal, he would take the challenge of being his old self. He changed his routine and diet. He starved. "One night, I was so hungry that I had thoughts of chewing up the bedsheet," he had once said.

The linen was spayed not was the room service approached, but Kohli's resolve didn't break. That would be the recurring theme of the Virat Kohli story. In 2014, he was in a freefall on the England tour. He thought he had forgotten how to bat and never got his touch back. He couldn't sleep. Later, he would figure out that he was dealing with depression. Kohli would reach out to Sachin Tendulkar and that would start his rehabilitation. Once he ironed out the flaws, trusted his game, he got back his purpose in life.

Runs would flow, he would get proclaimed as cricket's GOAT, but fame and fortune would bring bigger challenges. It was around the Covid-19 period that Kohli would

face existential issues. When the world called him King Kohli, Superman, Chase-master, he was confused about his own identity. "With your professional identity, somewhere you start losing perspective as a human being," he would articulate. To live up to the hype around him, Kohli would say that he would "take his intensity." The world wanted him to be the scowly Kohli even when he wasn't in a mood to be that.

Even on his return, Kohli would find it tough to meet the staggering standards he had set for himself. From January 2022 to January 2023, he would score just three Test hundreds. None memorable, nor with gravitas. Kohli, the Test batsman, was writing but he wasn't giving up.

Recently during the IPL, he had spoken about how the meaning of cricket had changed for him. "You start with wanting to hit the ball and later, you go through this whole journey of being someone and dealing with expectations. But then finally again, you reach a point... and say I am here to hit the ball," he had said in an RCB podcast.

He seemed to be enjoying "hitting the ball" but going to England would again mean "being someone and dealing with expectations." All his career he had been in a constant fight with odds and winning it. Now finally, it seems, he had enough.

On that magical April night in 2011, after India's World Cup win at the Wankhede Stadium, Kohli, after carrying Tendulkar on his shoulder on a victory lap, had come up with a memorable quote: "Tendulkar has carried the burden of the nation for 21 years, it was time we carried him," he said.

In years to come, Kohli would go on to do a Tendulkar, be a legend after two decades of high-level batting. Now that it is time to bid him goodbye, carry him on the shoulders, it is for others to do a Kohli.



Universal Somp General Insurance
Suraksha, Hamesha Apke Saath

Universal Somp General Insurance Co. Ltd.

IRDAI Registration No. 134 and Date of Registration with the IRDAI November 16, 2007 | CIN No. U68010MH2007PLC166770

Registered & Corporate Office: 8th Floor and 9th Floor (South Side), Commercial International Business park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai-400063 | Website: www.universalsomp.com

Audited Financial Results for the Quarter and Year ended March 31, 2025

(Regulation 52(8), read with regulation 52(4) of the Listing Regulations) (₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended		Year Ended	
		March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
1	Premium Income (Gross) (Refer note c)	1,06,076	90,066	5,09,264	4,63,789
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	1,515	2,411	25,063	25,404
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	1,515	2,411	25,063	25,404
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,114	1,028	18,986	18,165
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA	NA
6	Equity Share Capital	36,818	36,818	36,818	36,818
7	Reserves (excluding Revaluation Reserve)	1,09,523	90,537	1,09,523	90,537
8	Securities Premium Account	16,762	16,762	16,762	16,762
9	Net worth	1,63,103	1,44,117	1,63,103	1,44,117
10	Paid up Debt Capital/ Outstanding Debt	NA	NA	NA	NA
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio (No. of times)	0.09	-	0.09	-
13	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)	Basic: 0.30 Diluted: 0.30	0.28 0.28	5.16 5.16	4.93 4.93
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debt Redemption Reserve (Refer note h)	150	-	150	-
16	Debt Service Coverage Ratio (No. of times)	5.16	-	25.77	-
17	Interest Service Coverage Ratio (No. of times)	5.16	-	25.77	-

Notes:

- This format is modified to reflect the terminology used in the Insurance Act/IRDAI Regulations.
- The above is an extract of the detailed format of the Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the websites of the Stock Exchange and the Company's website: <https://www.universalsomp.com>.
- Premium income is Gross of reinsurance and net of GST.
- Line Item No. 5 would be disclosed when IndAg become applicable to insurance companies.
- Net Profit/(Loss) before tax, for the period is Profit/(Loss) before tax as appearing in Profit and Loss Account (Shareholders' account).
- Reserves are excluding Revaluation Reserve and fair value change account.
- The Company has issued and allotted 15,000 Unsecured, rated, listed, redeemable, fully paid up, non-cumulative, subordinated, Non-Convertible Debentures (NCDs) in the nature of "Subordinated Debt" in accordance with 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, of face value of ₹1 lakh (each) at par aggregating to ₹15,000 lakhs through private placement on July 25, 2024.
- In terms of Rule 187(b)(vi)(B) of the Companies (Share Capital and Debentures) Rules, 2013, as amended, the Company is required to create Debt Redemption Reserve out of the profits available for payment of dividend. Debt Redemption Reserve as on March 31, 2025 is ₹150 Lakhs (previous year: ₹ Nil).
- Debt-equity ratio is calculated as total borrowings divided by Net worth.
- Debt service coverage ratio is calculated as Profit before interest and tax divided by interest expense together with principal repayments of long term debt during the period.
- Interest service coverage ratio is calculated as Profit before interest and tax divided by interest expense.

For and on behalf of the Board of Directors
Sd/-
Shardad Mathur
Managing Director & CEO
DIN No. 08794740

Place : Mumbai
Date : May 09, 2025

EXTRACT OF STATEMENT OF CONSOLIDATED FINANCIAL RESULTS
FOR THE QUARTER & YEAR ENDED 31 MARCH 2025 (Audited) (₹ in Lakhs)

Sr. No.	Particulars	Consolidated					
		Quarter Ended			Year Ended		
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024	
		Audited	Audited	Audited	Audited	Audited	
1	Total Income From Operations	2270.69	2065.57	2026.13	7674.92	7634.77	
2	Net Profit / (Loss) Before Tax	555.30	145.94	142.93	1027.77	550.15	
3	Net Profit / (Loss) After Tax	523.58	109.49	90.53	875.74	398.22	
4	Total Comprehensive Income for the Period	525.15	109.20	89.39	875.25	394.95	
5	Paid-up equity share capital	1536.45	1477.07	1477.07	1536.45	1477.07	
6	Earnings Per Share (EPS) not annualized (₹. Rs. 1/- each)						
	Basic EPS	0.35	0.07	0.06	0.59	0.27	
	Diluted EPS	0.35	0.07	0.06	0.59	0.27	

See accompanying note to the Financial Results

Note : (1) The above Audited Consolidated Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 10th May 2025. The statutory auditors of the company have carried out limited review of the financial results for the quarter & year ended 31 March 2025. (2) The Above Financial Results have been prepared in accordance with the applicable Indian Accounting Standards as prescribed u/s. 133 of the Companies Act, 2013 read with rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 as amended and other recognized accounting practices and policies to the extent applicable.

(3) Standalone Financial Results as on 31 March 2025 are as under:

EXTRACT OF STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31 MARCH 2025 (Audited) (₹ in Lakhs)

Sr. No.	Particulars	Standalone					
		Quarter Ended			Year Ended		
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024	
		Audited	Audited	Audited	Audited	Audited	
1	Total Income From Operations	2270.69	2065.57	2026.13	7674.92	7634.77	
2	Net Profit / (Loss) Before Tax	120.59	145.95	142.93	593.06	550.15	
3	Net Profit / (Loss) After Tax	88.87	109.49	90.53	441.03	398.22	
4	Total Comprehensive Income for the Period	90.08	109.21	89.40	440.18	394.95	

(4) The above is an extract of the detailed format of Audited financial results for the quarter & year ended 31 March 2025 filed with Stock Exchange under Regulation 33 of the SEBI (Listing and other Disclosure Requirements) Regulations, 2015. The full format of the Audited financial results for the quarter & year ended 31 March 2025 are available on the Company's website at www.captainpipes.com and on the website of the Stock Exchange at www.seindia.com.

(5) Previous periods / years' figures have been re-grouped / re-classified, where necessary to make it comparable with the current period.

Date : 10-05-2025
Place : Rajkot

For, CAPTAIN PIPES LTD.

CAPTAIN PIPES LTD.

Gopal Khichadia
(Director)
(DIN - 10217947)

CIN : LS25191GJ2010PLC050904

E-mail : info@captainpipes.com, Read, Office : Survey No 257, Plot no 23 to 28, NH No 27 Shapur Rajkot-360024

See accompanying note to the Financial Results

Note: (1) The above Audited Consolidated Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 10th May 2025. The statutory auditors of the company have carried out limited review of the financial results for the quarter & year ended 31 March 2025. (2) The above Financial Results have been prepared in accordance with the applicable Indian Accounting Standards as prescribed under 133 of the Companies Act, 2013 read with rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 as amended and other recognized accounting practices and policies to the extent applicable.

(3) Standalone Financial Results as on 31 March 2025 are as under:

EXTRACT OF STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31 MARCH 2025 (Audited) (₹ in Lakhs)									
Sr. No.	Particulars	Standalone							
		Quarter Ended				Year Ended			
		31.03.2025		31.12.2024		31.03.2025		31.03.2024	
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Total Income From Operations	2270.69	2065.57	2026.13	7674.92	2270.69	2065.57	2026.13	7674.92
2	Net Profit / (Loss) Before Tax	120.59	145.95	142.93	593.06	120.59	145.95	142.93	593.06
3	Net Profit / (Loss) After Tax	88.87	109.49	90.53	441.03	88.87	109.49	90.53	441.03
4	Total Comprehensive Income for the Period	90.08	109.21	89.40	440.18	90.08	109.21	89.40	440.18

(4) The above is an extract of the detailed format of Audited financial results for the quarter & year ended 31 March 2025 filed with Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Audited financial results for the quarter & year ended 31 March 2025 are available on the Company's website at www.captainpipes.com and on the website of the Stock Exchange at www.sebireg.com.

(5) Previous periods' years' figures have been re-grouped/re-classified, where necessary to make it comparable with the current period.

Date : 10-05-2025
Place : Rajkot

For, CAPTAIN PIPES LTD.

CAPTAIN PIPES LTD.
CIN : LS25191GJ2010PLC059094

Gopal Khichadia
(Director)
(DIN - 00127947)

E-mail : info@captainpipes.com, Regd. Office : Survey No 257, Plot no 23 to 28, NH No 27 Shapur Rajkot- 360024