

Name of the Insurer : Universal Sompo General Insurance Company Limited

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

S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit and Loss Account
3	NL-3-B-BS	Balance Sheet
	NL-3A-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	Head Office Account (FRBs)
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)	
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND	
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets (FRBs)
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
	NL-17A-CURRENT LIABILITIES SCHEDULE	Current Liabilities (FRBs)
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE (ANNUAL SUBMISSION)	Receipts & Payment Statement
23	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets
24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin
27	NL-27-PRODUCT INFORMATION	Product Information
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets
29	NL-29-DEBT SECURITIES	Debt Securities
30	NL-30-NON PERFORMING ASSETS	Non performing assets
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
35	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
36	NL-36-CHANNEL WISE PREMIUM	Business channels
37	NL-37-CLAIMS DATA	Claims Data
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	Movement of Claims
39	NL-39-AGEING OF CLAIMS	Ageing of Claims
40	NL-40-UNDERWRITING PERFORMANCE	Dispensed off by the Authority
41	NL-41-OFFICE INFORMATION	Office Information
42	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
44	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation
45	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code
47	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products
48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	Quantitative and Qualitative parameters of Health services rendered

FORM NL-1-B-RA
Name of the Insurer: Universal Sompco General Insurance Company Limited
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007
REVENUE ACCOUNT FOR THE QUARTER ENDED ON JUNE 30, 2025

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total				(₹ in Lakhs)
			For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	
1	Premiums earned (Net)	NL-4	1,030	1,030	1,455	1,455	347	347	296	296	48,346	48,346	44,223	44,223	49,723	49,723	45,974	45,974	
2	Profit/ Loss on sale/redemption of Investments		25	25	41	41	5	5	5	5	935	935	1,024	1,024	965	965	1,070	1,070	
3	Interest, Dividend & Rent – Gross Note 1		285	285	466	466	38	38	27	27	6,399	6,399	5,790	5,790	6,722	6,722	6,283	6,283	
4	Others																		
	State Cheque write back		-	-	10	10	-	-	2	2	-	-	102	102	-	-	114	114	
	Miscellaneous income		-	-	-	-	-	-	-	-	6	6	3	3	6	6	3	3	
	Foreign Exchange (Gain) / Loss		-	-	-	-	-	-	-	-	7	7	0	0	7	7	0	0	
	(b) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/WTD/Other KMPs		1	1	2	2	-	-	-	-	28	28	17	17	29	29	19	19	
	TOTAL (A)		1,341	1,341	1,974	1,974	390	390	330	330	55,721	55,721	51,159	51,159	57,452	57,452	53,463	53,463	
6	Claims Incurred (Net)	NL-5	773	773	388	388	484	484	194	194	32,222	32,222	35,504	35,504	33,479	33,479	36,086	36,086	
7	Commission	NL-6	(983)	(983)	(101)	(101)	37	37	9	9	7,418	7,418	4,857	4,857	6,472	6,472	4,765	4,765	
8	Operating Expenses related to Insurance Business	NL-7	314	314	745	745	141	141	94	94	11,209	11,209	8,787	8,787	11,664	11,664	9,626	9,626	
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Contribution to Solatium Fund/Hit and Run Compensation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (B)		104	104	1,032	1,032	662	662	297	297	50,944	50,944	49,332	49,332	51,710	51,710	50,661	50,661	
10	Operating Profit/(Loss) C= (A - B)		1,237	1,237	942	942	(272)	(272)	33	33	4,777	4,777	1,827	1,827	5,743	5,743	2,802	2,802	
11	APPROPRIATIONS																		
	Transfer to Shareholders' Account		1,237	1,237	942	942	(272)	(272)	33	33	4,777	4,777	1,827	1,827	5,743	5,743	2,802	2,802	
	Transfer to Catastrophe Reserve																		
	Transfer to Other Reserves (to be specified)																		
	TOTAL (C)		1,237	1,237	942	942	(272)	(272)	33	33	4,777	4,777	1,827	1,827	5,743	5,743	2,802	2,802	
Note - 1																			
Pertaining to Policyholder's funds.			Fire				Marine				Miscellaneous				Total				
			For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	
	Interest, Dividend & Rent		174	174	239	239	39	39	28	28	6,651	6,651	5,972	5,972	6,864	6,864	6,239	6,239	
	Add/Less:-																		
	Investment Expenses	(2)	(2)		-2	(2)	-	-	-	-	(85)	(85)	(57)	(57)	(87)	(87)	(59)	(59)	
	Amortisation of Premium/ Discount on Investments	(5)	(5)		-8	(8)	(1)	(1)	(1)	(1)	(191)	(191)	(195)	(195)	(197)	(197)	(204)	(204)	
	Amount written off in respect of depreciated investments	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Provision for Bad and Doubtful Debts	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Provision for diminution in the value of other than actively traded Equities	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Investment income from TP Pool & Nuclear Pool	118	118	237	237	-	-	-	-	-	24	24	70	70	142	142	307	307	
	Interest, Dividend & Rent – Gross*		285	285	466	466	38	38	27	27	6,399	6,399	5,790	5,790	6,722	6,722	6,283	6,283	
* Term gross implies inclusive of TDS																			

FORM NL-2-B-PL**Name of the Insurer : Universal Sampo General Insurance Company Limited****Registration No. 134 and Date of Registration with the IRDAI 16 November 2007****PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON JUNE 30, 2025**

SI No	Particulars	Schedule Ref. Form No.	(₹ in Lakhs)			
			For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	1,237	1,237	942	942
	(b) Marine Insurance	NL-1	(272)	(272)	33	33
	(c) Miscellaneous Insurance	NL-1	4,777	4,777	1,827	1,827
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,006	2,006	1,848	1,848
	(b) Profit on sale of investments		366	366	337	337
	(c) (Loss on sale/ redemption of investments)		(84)	(84)	(21)	(21)
	(d) Amortization of Premium / Discount on Investments		(58)	(58)	(60)	(60)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	-	-	-
	Foreign Exchange (Gain) / Loss		-	-	-	-
	Miscellaneous Income		-	-	-	-
	Profit on Sale / Write off of Fixed Assets (Net)		-	-	-	-
	TOTAL (A)		7,972	7,972	4,906	4,906
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(10,928)	(10,928)	-	-
	(c) Others - Impairment of Investment Assets		-	-	(258)	(258)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	0	-	0
	(b) Bad debts written off		10,928	10,928	-	-
	(c) Interest on subordinated debt		368	368	-	-
	(d) Expenses towards CSR activities		14	14	26	26
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c Managerial Remuneration		29	29	19	19
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others		-	-	-	-
	Director Sitting fees and Board meeting expenses		49	49	33	33
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	1	1
	Debenture Issuance		5	5	5	5
	TOTAL (B)		465	465	(174)	(174)
6	Profit/(Loss) Before Tax		7,507	7,507	5,080	5,080
7	Provision for Taxation					
	Current tax		1,284	1,284	1,474	1,474
	Deferred tax		610	610	52	52
8	Profit / (Loss) after tax		5,613	5,613	3,554	3,554
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		1,09,373	1,09,373	90,537	90,537
	Balance carried forward to Balance Sheet		1,14,986	1,14,986	94,091	94,091

FORM NL-3-B-BS			
Name of the Insurer : Universal Sompo General Insurance Company Limited			
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007			
BALANCE SHEET AS AT JUNE 30, 2025			
(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As at JUNE 30, 2025	As at JUNE 30, 2024
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,31,898	1,10,853
Fair Value Change Account			
-Shareholders' Funds		13	341
-Policyholders' Funds		45	1,150
Borrowings	NL-11	15,000	-
TOTAL		1,83,774	1,49,162
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,17,252	1,03,777
Investments-Policyholders	NL-12A	4,01,184	3,50,423
Loans	NL-13	-	-
Fixed Assets	NL-14	7,135	5,732
Deferred Tax Asset (Net)		3,226	2,140
CURRENT ASSETS			
Cash and Bank Balances	NL-15	8,529	14,820
Advances and Other Assets	NL-16	1,09,433	93,599
Sub-Total (A)		1,17,962	1,08,419
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,59,785	3,31,404
Provisions	NL-18	1,03,201	89,925
Sub-Total (B)		4,62,986	4,21,329
NET CURRENT ASSETS (C) = (A - B)		(3,45,024)	(3,12,910)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		1,83,774	1,49,162
Note: Previous year figures are regrouped & reclassified wherever necessary.			
CONTINGENT LIABILITIES			
Particulars		As at JUNE 30, 2025	As at JUNE 30, 2024
1. Partly paid-up investments		-	-
2. Claims, other than against policies, not acknowledged as debts by the company		-	-
3. Underwriting commitments outstanding (in respect of shares and securities)		-	-
4. Guarantees given by or on behalf of the Company		-	-
5. Statutory demands/ liabilities in dispute, not provided for (Refer Note- 1a)		6,534	6,547
6. Reinsurance obligations to the extent not provided for in accounts		-	-
7. Others (to be specified)		-	-
7a. Claims lodged by policyholders in court under dispute not provided for		4,464	5,157
7b. Others (Refer Note-2)		10,473	10,473
TOTAL		21,471	22,177
Note 1			
a) The Company has disputed the demand raised by Income Tax Authorities amounting to ₹ 3,169 Lakhs (Previous year ₹ 3,169 Lakhs) and the Goods & Service Tax authorities amounting to ₹ 3,365 Lakhs (Previous year ₹ 3,378 Lakhs). The company is taking appropriate action on the same.			
b) Excludes, payment of ₹ 1,004 lakhs (Previous Year as on 30th June 2024 ₹ 2613 lakhs) under protest pursuant to a GST proceeding on account of alleged ineligible input tax credit entitlement on certain marketing expenses and GST liability towards the exemption provided for crop related reinsurance premium. However, the Company has been advised that its tax position on the matters is legally valid and the adopted tax position is legally tenable. Accordingly, the Company has treated the amount paid as deposit under "Advances and Other Assets" as of 30th June 2025.			
c) Excludes demand of ₹ 67,892 lakhs raised by Income Tax Authorities for three financial years towards various industry vide issues including disallowance of expenses such as provision for IBNR, reinsurance premium paid to foreign reinsurance branches, admin fees paid to lead insurers, commission paid to reinsurance companies, certain marketing expenses, denial of exempt income, etc. The company has filed an appeal at Commissioner appeal level for all three financial years. The Company has been advised that its tax position on the matters is legally valid and the adopted tax position is legally tenable.			
d) Show-cause notices issued by various Government Authorities are not considered as an obligation. When any order or notice is raised by the authorities for which the Company is in appeal under adjudication, these are disclosed as contingent liability except in cases where the probability of any financial outflow is remote.			
Note 2			
The company is informed of imposing penalty ₹ 1,109 Lakhs (previous year ₹ 1,109 Lakhs) from Haryana State and penalty of ₹ 9,364 Lakhs (previous year ₹ 9,364) from Gujarat State for the alleged delay in settlement of crop claims to the farmers. Crop claims of eligible farmers of the Gujarat State have already been settled in March 2024, after receipt of premium subsidy from Central and State Governments in March 2024. The writ petition challenging the imposition of penalty by State Government of Haryana and State Government of Gujarat are sub-judice before respective High Courts. Considering the operational guidelines for PMFBY schemes and defense raised by the Company in Writs, the chance of penalty succeeding against the company is remote.			
Pending Litigation			
The Company's pending litigations comprise of claims against the Company primarily by customers and proceedings pending with tax authorities. The Company has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent where applicable, in its financial statements. The Company does not expect the outcome of these proceedings to have a material adverse effect on its financial results as at June 30, 2025.			

[illegible][illegible]

(₹ in Lakhs)

FORM NI-5 - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Claims Paid (Direct)	10,262	10,262	568	568	-	-	568	568	18,706	18,706	6,683	6,683	25,389	25,389	21,020	21,020	1,978	1,978	-	-	23,000	23,000
Add: Re-insurance accepted to direct claims	77	77	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	9,995	9,995	238	238	-	-	238	238	8,730	8,730	2,367	2,367	11,097	11,097	4,666	4,666	1,194	1,194	-	-	5,810	5,810
Net Claims Paid	365	365	331	331	-	-	331	331	9,976	9,976	4,316	4,316	14,292	14,292	16,954	16,954	826	826	-	-	17,780	17,780
Add: Claims Outstanding at the end of the quarter	3,628	3,628	1,010	1,010	11	11	1,021	1,021	7,099	7,099	1,514,433	1,514,433	1,58,532	1,58,532	5,660	5,660	5,894	5,894	105	105	11,559	11,559
Less: Claims Outstanding at the beginning of the year	3,200	3,200	865	865	3	3	868	868	7,383	7,383	1,52,073	1,52,073	1,60,056	1,60,056	6,534	6,534	6,017	6,017	42	42	12,593	12,593
Net Incurred Claims	773	773	476	476	8	8	484	484	9,692	9,692	3,876	3,876	12,768	12,768	16,020	16,020	663	663	63	63	16,746	16,746
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	10,282	10,282	568	568	-	-	568	568	18,706	18,706	6,683	6,683	25,389	25,389	21,020	21,020	1,978	1,978	-	-	23,000	23,000
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	741	741	140	140	11	11	151	151	3,992	3,992	90,965	90,965	94,957	94,957	2,667	2,667	3,246	3,246	75	75.00	5,988	5,988
Estimates of IBNR and IBNER at the beginning of the period (net)	727	727	138	138	3	3	141	141	3,874	3,874	49,876	49,876	53,750	53,750	4,090	4,090	3,397	3,397	-	-	7,447	7,447

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Claims Paid (Direct)	1,288	1,288	211	211	-	-	211	211	17,876	17,876	8,988	8,988	26,474	26,474	7,621	7,621	1,878	1,878	2	2	9,501	9,501
Add: Re-insurance accepted to direct claims	33	33	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	879	879	117	117	-	-	117	117	8,281	8,281	824	824	9,105	9,105	1,518	1,518	1,016	1,016	-	-	2,534	2,534
Net Claims Paid	442	442	97	97	-	-	97	97	9,595	9,595	7,774	7,774	17,369	17,369	6,103	6,103	862	862	2	2	6,967	6,967
Add: Claims Outstanding at the end of the quarter	4,192	4,192	624	624	1	1	625	625	11,967	11,967	1,58,176	1,58,176	1,62,143	1,62,143	7,499	7,499	6,332	6,332	154	154	13,985	13,985
Less: Claims Outstanding at the beginning of the year	4,346	4,346	525	525	3	3	528	528	11,823	11,823	1,58,180	1,58,180	1,62,013	1,62,013	5,880	5,880	5,775	5,775	77	77	11,732	11,732
Net Incurred Claims	388	388	196	196	(2)	(2)	194	194	9,739	9,739	7,760	7,760	17,499	17,499	7,722	7,722	1,419	1,419	79	79	9,220	9,220
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	1,288	1,288	(92)	(92)	-	-	(92)	(92)	17,876	17,876	8,988	8,988	26,474	26,474	7,621	7,621	1,878	1,878	2	2	9,501	9,501
-Outside India	-	-	303	303	-	-	303	303	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	777	777	99	99	1	1	100	100	4,380	4,380	55,173	55,173	59,553	59,553	2,930	2,930	1,936	1,936	-	-	4,866	4,866
Estimates of IBNR and IBNER at the beginning of the period (net)	749	749	102	102	3	3	105	105	4,271	4,271	54,936	54,936	59,207	59,207	3,302	3,302	1,499	1,499	-	-	4,801	4,801

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Claims Paid (Direct)	41	41	-	-	92	92	-	-	34,380	34,380	-	-	775	775	84,287	84,287	95,112	95,112
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	78	78
Less: Re-insurance Ceded to claims paid	2	2	-	-	91	91	-	-	20,531	20,531	-	-	67	67	37,588	37,588	47,851	47,851
Net Claims Paid	39	39	-	-	1	1	-	-	13,849	13,849	-	-	708	708	46,699	46,699	47,384	47,384
Add: Claims Outstanding at the end of the quarter	319	319	339	339	390	390	-	-	22,185	22,185	-	-	1,549	1,549	1,94,853	1,94,853	1,96,502	1,96,502
Less: Claims Outstanding at the beginning of the year	273	273	319	319	307	307	-	-	34,141	34,141	-	-	1,611	1,611	2,09,300	2,09,300	2,13,388	2,13,388
Net Incurred Claims	88	88	20	20	84	84	-	-	1,873	1,873	-	-	646	646	32,322	32,322	33,478	33,478
Claims Paid (Direct)																		
-In India	41	41	-	-	92	92	-	-	34,380	34,380	-	-	775	775	84,287	84,287	95,112	95,112
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	199	199	29	29	177	177	-	-	22,118	22,118	-	-	644	644	84,112	84,112	85,094	85,094
Estimates of IBNR and IBNER at the beginning of the period (net)	131	131	10	10	128	128	-	-	34,097	34,097	-	-	733	733	96,296	96,296	97,184	97,184

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Claims Paid (Direct)	16	16	574	574	75	75	-	-	32,256	32,256	-	-	589	589	69,485	69,485	70,584	70,584
Add: Re-insurance accepted to direct claims	-	-	-	-	1	1	-	-	-	-	-	-	-	-	1	1	37	37
Less: Re-insurance Ceded to claims paid	1	1	23	23	62	62	-	-	19,639	19,639	-	-	287	287	31,651	31,651	32,647	32,647
Net Claims Paid	15	15	551	551	14	14	-	-	12,617	12,617	-	-	302	302	37,835	37,835	38,374	38,374
Add: Claims Outstanding at the end of the quarter	332	332	(166)	(166)	308	308	-	-	17,873	17,873	-	-	1,525	1,525	1,96,002	1,96,002	2,00,819	2,00,819
Less: Claims Outstanding at the beginning of the year	269	269	391	391	285	285	-	-	21,974	21,974	-	-	1,689	1,689	1,98,333	1,98,333	2,03,397	2,03,397
Net Incurred Claims	78	78	(4)	(4)	97	97	-	-	8,516	8,516	-	-	138	138	26,504	26,504	36,086	36,086
Claims Paid (Direct)																		
-In India	16	16	574	574	70	70	-	-	32,256	32,256	-	-	589	589	69,485	69,485	70,676	70,676
-Outside India	-	-	-	-	5	5	-	-	-	-	-	-	-	-	5	5	308	308
Estimates of IBNR and IBNER at the end of the period (net)	161	161	12	12	160	160	-	-	17,693	17,693	-	-	601	601	83,046	83,046	83,923	83,923
Estimates of IBNR and IBNER at the beginning of the period (net)	129	129	44	44	101	101	-	-	20,210	20,210	-	-	671	671	85,163	85,163	86,017	86,017

[illegible]

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Ship		Health		Personal Accident		Overseas Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Commission & Remuneration	1,517	1,517	301	301	4	4	301	301	6,756	6,756	6,689	6,689	13,425	13,425	1,302	1,302	949	949	386	386	2,637	2,637
Benefits	-	-	-	-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-
Discretionary Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	1,517	1,517	301	301	4	4	306	306	6,756	6,756	6,689	6,689	13,425	13,425	1,302	1,302	949	949	386	386	2,637	2,637
Add Commission on Reinsurance Accepted	-	40	1	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Commission on Reinsurance Ceded	1,681	1,681	294	294	3	3	1,681	1,681	2,941	2,941	5,207	5,207	9,276	9,276	1,409	1,409	1,090	1,090	2	2	2,191	2,191
Net Commission	(164)	(164)	79	79	(99)	(99)	9	9	3,814	3,814	1,272	1,272	5,149	5,149	612	612	(150)	(150)	384	384	446	446

[illegible]

Break-up of the expenses (Gross) incurred to pro(₹ in Lakhs)(₹ in Lakhs)

Break-up of the expenses (Gross) incurred to run

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	Employee's remuneration & welfare benefits	121	121	65	65	1	1	66	66	1,239	1,239	1,235	1,235	2,464	2,464	1,801	1,801	281	281	131	131	2,213	2,213
2	Travel, conveyance and vehicle running expenses	8	8	4	4	-	-	4	4	84	84	83	83	167	167	122	122	19	19	9	9	150	150
3	Training expenses	2	2	1	1	-	-	1	1	16	16	16	16	32	32	24	24	4	4	2	2	30	30
4	Rents, rates & taxes	12	12	6	6	-	-	6	6	119	119	124	124	243	243	173	173	36	36	12	12	221	221
5	Repairs	6	6	4	4	-	-	4	4	63	63	62	62	125	125	91	91	14	14	6	6	111	111
6	Printing & stationery	1	1	1	1	-	-	1	1	12	12	12	12	24	24	17	17	3	3	1	1	21	21
7	Communication expenses	4	4	3	3	-	-	3	3	45	45	45	45	90	90	67	67	10	10	5	5	62	62
8	Legal & professional charges	6	6	3	3	-	-	3	3	87	87	119	119	206	206	97	97	14	14	6	6	117	117
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	-	-	-	-	-	-	5	5	4	4	9	9	6	6	1	1	-	-	7	7
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	3	3	2	2	-	-	2	2	30	30	30	30	60	60	44	44	7	7	3	3	54	54
11	Interest & Bank Charges	13	13	7	7	-	-	7	7	132	132	130	130	262	262	192	192	30	30	14	14	236	236
12	Depreciation	22	22	12	12	-	-	12	12	225	225	223	223	448	448	328	328	51	51	24	24	403	403
13	Brand/Trade Mark usage/fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	4	4	4	4	8	8	6	6	1	1	-	-	7	7
17	Information Technology Expenses	28	28	16	16	-	-	16	16	290	290	287	287	577	577	422	422	66	66	31	31	519	519
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(2)	11	11	-	-	9	9
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	2	2	-	-	-	-	-	-	6	6	3	3	9	9	10	10	2	2	1	1	13	13
	Administration Charges - Concurrence Follower	85	85	14	14	2	2	16	16	254	254	251	251	505	505	384	384	59	59	27	27	1,070	1,070
	TOTAL	314	314	138	138	3	3	141	141	2,610	2,610	2,617	2,617	5,227	5,227	4,382	4,382	609	609	272	272	5,263	5,263
	In India	313	313	138	138	3	3	141	141	2,604	2,604	2,611	2,611	5,215	5,215	4,373	4,373	608	608	271	271	5,252	5,252
	Outside India	1	1	-	-	-	-	-	-	6	6	6	6	12	12	9	9	1	1	1	1	11	11

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
1	Employee's remuneration & welfare benefits	354	354	46	46	1	1	47	47	911	911	1,235	1,235	2,147	2,147	825	825	170	170	28	28	1,023	1,023
2	Travel, conveyance and vehicle running expenses	28	28	4	4	-	-	4	4	71	71	97	97	168	168	65	65	13	13	2	2	80	80
3	Training expenses	2	2	-	-	-	-	-	-	6	6	8	8	14	14	6	6	1	1	-	-	7	7
4	Rents, rates & taxes	27	27	4	4	4	4	4	4	68	68	96	96	164	164	63	63	18	18	2	2	93	93
5	Repairs	26	26	3	3	-	-	3	3	68	68	92	92	160	160	62	62	13	13	2	2	77	77
6	Printing & stationery	9	9	1	1	1	1	1	1	24	24	35	35	59	59	21	21	5	5	1	1	27	27
7	Communication expenses	12	12	2	2	-	-	2	2	32	32	43	43	75	75	29	29	6	6	1	1	36	36
8	Legal & professional charges	25	25	3	3	-	-	3	3	76	76	108	108	184	184	57	57	12	12	2	2	71	71
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	-	-	-	-	-	-	3	3	4	4	7	7	2	2	1	1	-	-	3	3
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	18	18	3	3	-	-	3	3	47	47	64	64	111	111	43	43	9	9	1	1	53	53
11	Interest & Bank Charges	38	38	5	5	-	-	5	5	98	98	132	132	230	230	88	88	18	18	3	3	109	109
12	Depreciation	56	56	7	7	-	-	7	7	145	145	156	156	341	341	131	131	27	27	4	4	162	162
13	Brand/Trade Mark usage/fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	17	17	2	2	-	-	2	2	43	43	58	58	101	101	39	39	8	8	1	1	48	48
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	1	1	-	-	-	-	-	-	2	2	2	2	4	4	2	2	-	-	-	-	2	2
17	Information Technology Expenses	102	102	13	13	-	-	13	13	264	264	358	358	622	622	239	239	49	49	8	8	296	296
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	148	148	-	-	162	162
	Miscellaneous Expenses	(2)	(2)	(3)	(3)	-	-	(3)	(3)	7	7	68	68	75	75	6	6	1	1	-	-	7	7
	Administration Charges - Concurrence Follower	31	31	2	2	1	1	3	3	-	-	-	-	-	-	15	15	-	-	-	-	15	15
	TOTAL	745	745	92	92	2	2	94	94	1,865	1,865	2,597	2,597	4,462	4,462	1,707	1,707	499	499	55	55	2,261	2,261
	In India	733	733	90	90	2	2	92	92	1,834	1,834	2,555	2,555	4,389	4,389	1,679	1,679	493	493	54	54	2,226	2,226
	Outside India	12	12	2	2	-	-	2	2	31	31	42	42	73	73	28	28	6	6	1	1	35	35

	Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		Workmen's Compensation/ Employer's Liability																	
		For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	Employee's remuneration & welfare benefits	5	5	40	40	6	6	-	-	1	1	-	-	72	72	5,801	5,801	6,388	6,388
2	Travel, conveyance and vehicle running expenses	-	-	3	3	-	-	-	-	20	20	-	-	5	5	345	345	357	357
3	Training expenses	-	-	1	1	-	-	-	-	-	-	-	-	1	1	64	64	67	67
4	Rents, rates & taxes	1	1	4	4	1	1	-	-	-	-	-	-	9	9	479	479	497	497
5	Repairs	-	-	2	2	-	-	-	-	-	-	-	-	4	4	245	245	252	252
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	1	1	46	46	48	48
7	Communication expenses	-	-	1	1	-	-	-	-	-	-	-	-	3	3	176	183	183	183
8	Legal & professional charges	-	-	1	1	1	1	-	-	383	383	-	-	4	4	712	712	721	721
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	18	18
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	1	1	-	-	-	-	-	-	-	-	2	2	117	122	122	122
11	Interest & Bank Charges	1	1	4	4	1	1	-	-	-	-	-	-	7	7	511	511	531	531
12	Depreciation	1	1	7	7	1	1	-	-	-	-	-	-	13	13	873	873	907	907
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15
17	Information Technology Expenses	1	1	9	9	2	2	-	-	-	-	-	-	17	17	1,125	1,189	1,189	1,189
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	43	43	-	-	4	4	54	54	54	54
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	1	1	1	1	24	24	26	26
	Administration Charges - Concursance Follower	1	1	12	12	3	3	-	-	-	-	-	-	17	17	1,608	1,608	1,709	1,709
TOTAL		10	10	85	85	15	15	-	-	447	447	1	1	161	161	11,209	11,209	11,664	11,664
In India		10	10	85	85	15	15	-	-	447	447	1	1	161	161	11,186	11,186	11,640	11,640
Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	24	24

	Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		Workmen's Compensation/ Employer's liability																	
		For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
1	Employee's remuneration & welfare benefits	4	4	30	30	8	8	-	-	477	477	-	-	40	40	3,729	3,729	4,130	4,130
2	Travel, conveyance and vehicle running expenses	-	-	2	2	1	1	-	-	54	54	-	-	3	3	308	308	340	340
3	Training expenses	-	-	-	-	-	-	-	-	3	3	-	-	-	-	24	24	26	26
4	Rents, rates & taxes	-	-	2	2	1	1	-	-	29	29	-	-	4	4	290	290	321	321
5	Repairs	-	-	2	2	1	1	-	-	38	38	-	-	3	3	279	299	308	308
6	Printing & stationery	-	-	1	1	-	-	-	-	13	13	-	-	1	1	101	101	111	111
7	Communication expenses	-	-	1	1	-	-	-	-	17	17	-	-	1	1	130	130	144	144
8	Legal & professional charges	-	-	2	2	1	1	-	-	33	33	-	-	3	3	294	294	322	322
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	1	1	-	-	-	-	11	11	12	12
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	2	2	1	1	-	-	25	25	-	-	2	2	194	194	215	215
11	Interest & Bank Charges	1	1	3	3	1	1	-	-	51	51	-	-	5	5	400	400	443	443
12	Depreciation	1	1	5	5	1	1	-	-	76	76	-	-	7	7	503	503	606	606
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	1	1	-	-	-	-	23	23	-	-	2	2	175	175	194	194
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	1	1	-	-	-	-	7	7	8	8
17	Information Technology Expenses	1	1	9	9	2	2	-	-	138	138	-	-	12	12	1,080	1,080	1,195	1,195
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	(36)	(36)	-	-	-	-	(36)	(36)	(36)	(36)
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	98	98	-	-	-	-	1,098	1,098	1,098	1,098
	Miscellaneous Expenses	-	-	-	-	1	1	-	-	4	4	-	-	1	1	88	88	83	83
	Administration Charges - Concursance Follower	-	-	3	3	2	2	-	-	-	-	-	-	2	2	22	22	56	56
TOTAL		7	7	62	62	20	20	-	-	1,888	1,888	-	-	86	86	8,787	8,787	9,626	9,626
In India		7	7	62	62	20	20	-	-	1,872	1,872	-	-	85	85	8,661	8,661	9,496	9,496
Outside India		-	-	1	1	-	-	-	-	16	16	-	-	1	1	126	126	130	130

FORM NL-8-SHARE CAPITAL SCHEDULE**(₹ in Lakhs)**

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Authorised Capital	40,000	40,000
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
2	Issued Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
3	Subscribed Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
4	Called-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
5	Paid-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE				
PATTERN OF SHAREHOLDING				
[As certified by the Management]				
Shareholder	As at June 30, 2025		As at June 30, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,07,38,637	65.4%	24,07,38,637	65.4%
· Foreign	12,74,43,183	34.6%	12,74,43,183	34.6%
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)				
TOTAL	36,81,81,820	100.0%	36,81,81,820	100.0%
*Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time				

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE					ANNEXURE A				
DETAILS OF EQUITY HOLDING OF INSURERS									
PART A:									
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD									
INSURANCE COMPANY, AS AT QUARTER ENDED June 30, 2025									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715	-	-	-	0.00
iii)	Financial Institutions/ Banks								
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Sompoo Japan Insurance Inc	1	12,74,43,183	34.61	12,744	-	-	-	-
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		9	36,81,81,820	100.00	36,818	-	-		

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name of the Indian Promoter / Indian Investor:									
2. INDIAN OVERSEAS BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	18,21,83,26,570	94.61	18,21,832.66				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	14	2,22,22,476	0.12	2,222.25				
ii)	Foreign Portfolio Investors Category - 1	20	1,55,23,316	0.08	1,552.33				
iii)	Foreign Portfolio Investors Category - 2	2	39,278	0.00	3.93				
iv)	Banks	10	5,13,41,917	0.27	5,134.19				
v)	Insurance Companies	5	35,52,49,347	1.84	35,524.93				
vi)	FII belonging to Foreign Promoter #								
vii)	FII belonging to Foreign promoter of Indian Promoter (e)								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund	1	925	0.00	0.09				
	Any other (Please specify)								
	-Financial Institutions	2	2,71,24,782	0.14	2,712.48				
1.2)	Central Government/ State Government(s)/ President of India	2	1,800	0.00	0.18				
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	9,87,655	35,75,90,563	1.86	35,759.06				
ii)	Individual share capital in excess of Rs. 2 Lacs	1,887	10,08,23,352	0.52	10,082.34				
iii)	NBFCs registered with RBI								
iv)	Others:								
	-Trusts	21	6,90,452	0.00	69.05				
	-Non Resident Indian (NRI)	4,938	1,01,59,983	0.05	1,016.00				
	-Clearing Members	6	29,636	0.00	2.96				
	-Foreign Companies	1	48,000	0.00	4.80				
	-Foreign Nationals								
	-Directors and their Relatives								
	-Non Resident Indian Non Repatriable								
	-Bodies Corporate	1,105	4,64,92,550	0.24	4,649.26				
	-Key Managerial Personnel								
	-IEPF								
v)	Any other (Please Specify)								
	Foreign Companies								
	Director & their relatives	3	3,537	0.00	0.35				
	-Unclaimed/Suspense/Escrow Account								
	-Hindu Undivided Family	4,621	1,13,20,743	0.06	1,132.07				
	-Overseas Corporate Bodies								
	-ESOP/ESOS/ESPS	7,753	3,84,85,232	0.20	3,848.52				
	LLP	79	11,11,126	0.01	111.11				
	-Foreign Portfolio Investor (Individual)	1	4200	2.18107E-05	0.42				
	KMP	1	10	0.00	0.00				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	10,08,128	19,25,65,89,795	100.00	19,25,659				

Name of the Indian Promoter / Indian Investor:									
3. KARNATAKA BANK LTD									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered Number of shares (VI) As a percentage of Total Shares held (VII) = (VI)/(III)*100		Shares under Lock in Period Number of shares (VIII) As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
A	Promoters & Promoters Group	NA	NA	NA					
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	15	3,13,56,068	8.30	3,136				
ii)	Foreign Portfolio Investors	159	5,91,74,651	15.66	5,917				
iii)	Financial Institutions/Banks	3	1,236	0.00	0				
iv)	Insurance Companies	10	3,14,86,749	8.33	3,149				
v)	FII belonging to Foreign promoter of Indian Promoter ^(e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	5	13,98,151	0.37	140				
ix)	NBFC's registered with RBI								
x)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	3,95,386	13,20,87,712	34.95	13,208.77				
ii)	Individual share capital in excess of Rs. 2 Lacs	1,034	9,22,04,068	24.39	9,220.41				
iii)	NBFCs registered with RBI	3	33,191	0.01	3.32				
iv)	Others:								
	- Trusts	10	32,498	0.01	3.25				
	- Non Resident Indian	6,657	93,41,101	2.47	934.11				
	- Clearing Members	17	9,36,138	0.25	93.61				
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	1,100	1,84,61,982	4.88	1,846.20				
	- IEPF	1	12,51,399	0.33	125.14				
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A	3	2,01,239	0.05	20.12				
	Directors & Relatives	2	2,150	0.00	0.22				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	4,04,405	37,79,68,333	100.00	37,797				

Name of the Indian Promoter / Indian Investor:									
4. DABUR INVESTMENT CORPORATION - A PARTNERSHIP FIRM									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered Number of shares (VI) As a percentage of Total Shares held (VII) = (VI)/(III)*100		Shares under Lock in Period Number of shares (VIII) As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Mohit Burman (Partner)			95.00	6,997				
	(ii) Mr. Vivek Burman (Partner)			5.00	17				
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter ^(e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A								
	Directors & Relatives								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		-	-	100.00	7,014	-	-	-	-

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**(₹ in Lakhs)**

Sl. No.	Particulars	As at June 30, 2025	As at June 30, 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,762	16,762
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
	Debenture Redemption Reserve	150	-
7	Balance of Profit in Profit & Loss Account	1,14,986	94,091
	TOTAL	1,31,898	1,10,853

FORM NL-11-BORROWINGS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at June 30, 2025	As at June 30, 2024
1	Debentures/ Bonds	15,000.00	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	15,000.00	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(₹ in Lakhs)

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				
3				
4				
5				

FORM NL-12 & 12A -INVESTMENT SCHEDULE

Sl. No.	Particulars	NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	37,987	34,951	1,29,975	1,18,021	1,67,962	1,52,972
2	Other Approved Securities	-	606	-	2,047	-	2,653
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	339	343	1,161	1,157	1,500	1,500
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	19,858	21,201	67,945	71,590	87,803	92,791
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	31,258	28,587	1,06,950	96,530	1,38,208	1,25,117
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	875	592	2,993	1,997	3,868	2,589
7	Other Securities	97	-	332	-	429	-
	TOTAL	90,414	86,280	3,09,356	2,91,342	3,99,770	3,77,622
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,480	1,496	8,484	5,052	10,964	6,548
2	Other Approved Securities	4,952	952	16,941	3,213	21,893	4,165
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	6,746	4,174	23,081	14,095	29,827	18,269
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	133	148	456	498	589	646
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	7,739	2,514	26,484	8,488	34,223	11,002
	(e) Other Securities/bank deposit	-	1,259	-	4,251	-	5,510
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,276	3,986	7,788	13,461	10,064	17,447
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	2,466	2,930	8,437	9,894	10,903	12,824
	(b) Mutual Fund	46	38	157	129	203	167
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	26,838	17,497	91,828	59,081	1,18,666	76,578
	GRAND TOTAL	1,17,252	1,03,777	4,01,184	3,50,423	5,18,436	4,54,200

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

	Particulars	Shareholders		Policyholders		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024
	Long Term Investments--						
	Book Value	89,103	85,345	3,03,254	2,88,189	3,92,357	3,73,534
	Market Value	90,658	84,296	3,05,596	2,84,644	3,96,254	3,68,940
	Short Term Investments--						
	Book Value	17,447	10,207	64,161	34,465	81,608	44,672
	Market Value	17,500	10,166	64,153	34,328	81,653	44,494

Notes:

1. Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond, InvTs) is Rs.4,71,117 Lakhs (previous year Rs 4,18,206 Lakhs)

2. Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond, InvTs) is Rs.4,78,227 Lakhs (previous year Rs.4,13,433 Lakhs)

3 Short Term Other approved securities includes TREPS amounting to Rs 16,842 Lakhs (previous year Rs.4,165 Lakhs) and Certificate of Deposit amounting to 2,416 Lakhs (previous year Rs. NIL) and State Gov amounting to 2,633 Lakhs (previous year Rs. NIL)

4 Unsettled Investment receivables pertaining to security issued by Infrastructure Leasing and Financial Services Limited (IL&FS) on maturity has been classified to Schedule - 12 Advances & Other Assets along with respective provision amounting to Rs 3,747 Lakhs provided till F.Y. 21-22

5 Long Term Equity includes the Perpetual Bond

FORM NL-13-LOANS SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2025	As at June 30, 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-
Notes:			
(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.			
(b) Provisions against non-performing loans shall be shown separately.			
(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.			
(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.			
Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at June 30, 2025	As at June 30, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	11,236	767	414	11,590	6,259	732	-	6,991	4,599	4,164
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	964	14	30	949	273	45	29	289	660	8
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	252	1	15	238	132	4	14	122	116	22
Information Technology Equipment	4,615	185	91	4,709	3,422	116	89	3,450	1,259	1,120
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	360	1	8	353	224	10	8	226	127	53
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	17,427	968	557	17,838	10,310	907	140	11,077	6,760	5,367
Work in progress	114	1,229	968	375	-	-	-	-	375	365
Grand Total	17,541	2,197	1,525	18,213	10,310	907	140	11,077	7,135	5,732
PREVIOUS YEAR	13,342	685	606	13,422	7,866	656	467	8,055	5,732	-

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

FORM NL-15-CASH AND BANK BALANCE SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2025	As at June 30, 2024
1	Cash (including cheques, drafts and stamps)	20	31
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	240	695
	(ab) Others	-	-
	(b) Current Accounts	8,269	14,094
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	8529	14820
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	8529	14820
	In India	8529	14820
	Outside India	-	-
Note: Previous year figures are regrouped & reclassified wherever necessary.			

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2025	As at June 30, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	1,002	-
3	Prepayments	1,637	1,270
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,759	2,997
6	Others		
	Advance to Employees against expenses	33	14
	Advance to Others	62	120
	Surplus in Gratuity fund	-	-
	Surplus in Leave encashment fund	32	3
	TOTAL (A)	6,525	4,404
	OTHER ASSETS		
1	Income accrued on investments	11,750	11,353
2	Outstanding Premiums	20,095	25,318
	Less : Provisions for doubtful	(101)	-
3	Agents' Balances	803	1,234
	Less : Provisions for doubtful	(110)	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	25,892	29,819
	Less : Provisions for doubtful	-	(5,687)
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	3,181	2,083
8	Interest on Unclaimed amount pertaining to Policyholders	516	347
9	Others		
	Deposits for Office Premises	983	663
	Less : Provisions for doubtful	(15)	-
	Other Deposits	2,520	3,647
	Less : Provisions for doubtful	(74)	-
	Receivable from Terrorism Pool	7,140	6,151
	Receivable from Motor Pool	-	-
	Receivable from Nuclear Pool	837	704
	Receivable from Marine Cargo Excluded Territories Pool	19	16
	GST unutilized credit	29,460	12,483
	Contracts for Sales - Investment	-	1,015
	Unsettled Investment Receivables	3,747	4,221
	Less: Provision for diminution in value of investments	(3,747)	(4,221)
	Other Receivables	12	49
	TOTAL (B)	1,02,908	89,195
	TOTAL (A+B)	1,09,433	93,599
Note: Previous year figures are regrouped & reclassified wherever necessary.			

FORM NL-17-CURRENT LIABILITIES SCHEDULE**(₹ in Lakhs)**

Sl. No.	Particulars	As at June 30, 2025	As at June 30, 2024
1	Agents' Balances	11,693	10,899
2	Balances due to other insurance companies	80,994	71,800
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	39,009	30,073
	(b) for Other Policies	5,793	485
5	Unallocated Premium	7,499	2,111
6	Sundry creditors	6,749	11,234
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,99,502	2,00,819
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,773	2,016
11	Income accrued on Unclaimed amounts	516	347
12	Interest payable on debentures/bonds	1,380	-
13	GST Liabilities	708	390
14	Others		
	Due to Solatium Fund	993	676
	Due to Environment Relief Fund	4	-
	Due to Statutory Authorities	50	248
	Book Overdraft	34	19
	Contracts for Purchases - Investment	2,088	287
	TOTAL	3,59,785	3,31,404

Note :

(a) Long term policies are policies with more than one year tenure

FORM NL-18-PROVISIONS SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2025	As at June 30, 2024
1	Reserve for Unexpired Risk	1,00,882	88,713
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	2,252	232
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	-	-
	Gratuity	67	60
	For proposed dividends	-	920
	TOTAL	1,03,201	89,925

FORM NL-19 MISC EXPENDITURE SCHEDULE			
(To the extent not written off or adjusted)			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2025	As at June 30, 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
Name of the Insurer: Universal Sampo General Insurance Company Limited

Sl. No.	Particular	Calculation	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
1	Gross Direct Premium Growth Rate**	$\frac{GDPI(CY)-GDPI(PY)}{GDPI(PY)}$	16.68%	16.68%	11.51%	11.51%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds Shareholder's funds/Net Worth = Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.78	0.78	0.76	0.76
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	14.25%	14.25%	11.28%	11.28%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	44.71%	44.71%	49.22%	49.22%
5	Net Commission Ratio**	Net Commission / Net written premium	11.02%	11.02%	8.59%	8.59%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	24.90%	24.90%	24.94%	24.94%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	30.89%	30.89%	25.96%	25.96%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	67.33%	67.33%	78.49%	78.49%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	17.40%	17.40%	15.52%	15.51%
10	Combined Ratio**	(7) +(8)	98.22%	98.22%	104.45%	104.45%
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.97%	1.97%	2.06%	2.06%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	5.12	5.12	5.22	5.22
13	Underwriting balance ratio	Underwriting results / Net earned premium Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	(0.04)	(0.04)	(0.10)	(0.10)
14	Operating Profit Ratio	Operating profit / Net Earned premium	11.55%	11.55%	6.09%	6.09%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.42	0.42	0.32	0.32
16	Net earning ratio	Profit after tax / Net Premium written	9.56%	9.56%	6.41%	6.41%
17	Return on net worth ratio	Profit after tax / Net Worth	3.33%	3.33%	2.41%	2.41%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.04	2.04	1.73	1.73
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	NA	NA	NA	NA
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	NA	NA	NA	NA
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	NA	NA	NA	NA
23	Earnings per share	Profit /(loss) after tax / No. of shares	1.52	1.52	0.97	0.97
24	Book value per share	Net worth / No. of shares	45.82	45.82	40.11	40.11

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

** Segmental Reporting up to the quarter										
Segments Upto the quarter ended June 30, 2025	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	34.02%	8.02%	-75.50%	11.65%	-51.38%	75.00%	19.33%	23.62%	6.19	0.90
Previous Period	7.87%	36.99%	-2.24%	18.82%	14.31%	26.67%	9.52%	40.97%	2.77	0.29
Marine Cargo										
Current Period	-32.30%	34.12%	27.33%	25.27%	54.65%	139.59%	34.47%	194.24%	3.62	-1.21
Previous Period	136%	21.77%	16.35%	17.98%	35.64%	68.06%	14.35%	103.69%	2.92	-0.27
Marine Hull										
Current Period	3.56%	0.98%	-1262.50%	0.86%	-1225.00%	133.33%	0.00%	-1091.67%	5.75	16.00
Previous Period	13%	1.02%	-862.50%	0.76%	-837.50%	-25.00%	0.00%	-862.50%	3.88	9.63
Total Marine										
Current Period	-22.81%	22.35%	7.21%	16.60%	34.70%	139.48%	34.35%	174.18%	3.65	-0.91
Previous Period	83.32%	16.29%	1.86%	13.44%	21.24%	65.54%	14.27%	86.78%	2.94	0.00
Motor OD										
Current Period	16.46%	53.71%	47.63%	39.92%	65.35%	70.73%	72.80%	136.09%	2.53	-0.41
Previous Period	17.55%	53.64%	30.98%	36.61%	45.75%	76.35%	44.90%	122.10%	2.97	-0.22
Motor TP										
Current Period	-3.64%	45.65%	-0.03%	27.87%	18.07%	20.66%	2.83%	38.73%	12.50	0.62
Previous Period	37.53%	52.13%	7.42%	28.19%	22.58%	50.47%	5.18%	73.05%	10.58	0.24
Total Motor										
Current Period	4.75%	49.39%	24.02%	33.46%	41.93%	44.66%	6.05%	86.59%	7.47	0.13
Previous Period	28.42%	52.76%	17.42%	31.70%	32.41%	62.21%	8.08%	94.61%	7.35	0.03
Health										
Current Period	191.35%	53.16%	3.96%	15.93%	23.30%	95.21%	178.26%	118.51%	1.54	-0.27
Previous Period	-2.08%	78.57%	5.32%	20.57%	20.17%	92.77%	73.29%	112.94%	2.18	-0.21
Personal Accident										
Current Period	9.53%	49.23%	-12.44%	27.41%	6.88%	63.51%	13.50%	70.39%	2.98	0.16
Previous Period	6.79%	36.83%	-25.55%	24.77%	-2.37%	192.54%	14.63%	190.17%	4.21	-0.86
Travel Insurance										
Current Period	15.11%	93.60%	101.03%	153.04%	163.06%	8.88%	0.00%	171.94%	0.00	-0.10
Previous Period	50896.12%	94.10%	100.26%	108.35%	114.62%	10.82%	0.00%	125.44%	0.00	0.29
Total Health										
Current Period	137.02%	53.04%	3.61%	18.72%	23.66%	90.13%	98.69%	113.79%	1.70	-0.24
Previous Period	2.29%	67.19%	3.18%	23.45%	19.29%	94.17%	44.41%	113.46%	2.44	-0.22
Workmen's Compensation/ Employer's liability										
Current Period	11.86%	93.94%	24.19%	37.88%	40.32%	197.67%	14.24%	238.00%	6.55	-1.56
Previous Period	13.11%	94.92%	28.57%	42.37%	41.07%	210.81%	5.73%	251.88%	7.38	-1.73
Public/ Product Liability										
Current Period	37.55%	48.84%	9.32%	25.18%	26.92%	6.92%	0.00%	33.84%	1.82	0.48
Previous Period	-0.51%	43.25%	4.50%	24.06%	24.76%	-3.25%	140.88%	21.51%	0.93	0.41
Engineering										
Current Period	32.06%	15.25%	35.56%	22.39%	57.78%	53.33%	0.30%	111.11%	10.04	0.22
Previous Period	-10.61%	26.21%	40.74%	28.24%	59.26%	90.48%	5.05%	149.74%	4.98	-0.92
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Crop Insurance										
Current Period	-100.00%	0.00%	-3856.25%	0.00%	-1062.50%	2565.75%	40.05%	1503.25%	1385.31	-22.33
Previous Period	-20.16%	34.03%	-9.15%	11.35%	24.20%	150.41%	54.32%	174.60%	3.16	-0.75
Other Miscellaneous										
Current Period	13.47%	30.48%	-1.22%	20.17%	18.56%	105.04%	25.68%	123.60%	4.38	-0.30
Previous Period	38.53%	21.88%	-63.90%	17.19%	-47.30%	80.75%	12.58%	33.45%	6.45	-0.01
Total Miscellaneous										
Current Period	15.76%	50.44%	13.04%	26.96%	32.74%	66.65%	17.30%	99.39%	5.11	-0.05
Previous Period	10.66%	51.75%	9.63%	26.04%	27.04%	78.18%	15.64%	105.22%	6.04	0.00
Total-Current Period	16.68%	44.71%	11.02%	24.90%	30.89%	67.33%	17.40%	98.23%	5.12	-0.04
Total-Previous Period	11.51%	49.22%	8.59%	24.94%	25.96%	78.49%	15.51%	104.45%	5.22	-0.08

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
Name of the Insurer: Universal Sampo General Insurance Company Limited
PART-A Related Party Transactions

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	10	10	11	11
2	Indian Bank	Joint Venture	Claim Payments	3	3	1	1
3	Indian Bank	Joint Venture	Commission payout	405	405	401	401
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	7	7	25	25
5	Sampo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Premium	3,554	3,554	3,155	3,155
6	Sampo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Commission	207	207	526	526
7	Sampo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	992	992	445	445
8	Sampo Japan Insurance Inc.	Joint Venture	Other Expenditure	20	20	6	6
9	Sharad Mathur	Key Management Personnel	Remuneration	129	129	119	119
10	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	145	145	152	152
11	Dabur Investment Corporation	Joint Venture	Claim Payments	1	1	-	-
12	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	0	0	1	1
13	Indian Overseas Bank	Joint Venture	Commission payout	819	819	601	601
14	Indian Overseas Bank	Joint Venture	Other Expenditure	3	3	8	8
15	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	150	150	180	180
16	Karnataka Bank	Joint Venture	Claim Payments	2	2	17	17
17	Karnataka Bank	Joint Venture	Commission payout	293	293	147	147
18	Karnataka Bank	Joint Venture	Other Expenditure	3	3	14	14
19	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	-	-	1	1

¹including the premium flow through Associates/ Group companies as agents and intermediaries

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

PART-B Related Party Transaction Balances - As at the end of the Quarter June 30, 2025								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Nature of Balance	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)
1	Indian Bank	Joint Venture	252	Commission Payable	No	-	-	-
2	Dabur Investment Corporation	Joint Venture	8	Claim Payable	No	-	-	-
3	Indian Overseas Bank	Joint Venture	112	Commission Payable	No	-	-	-
4	Karnataka Bank Limited	Joint Venture	341	Claim Payable	No	-	-	-
5	Karnataka Bank Limited	Joint Venture	103	Commission Payable	No	-	-	-
6	Sompo Japan Insurance Inc	Joint Venture	3,109	Reinsurance Claim Recoverable	No	-	-	-
7	Sompo Japan Insurance Inc	Joint Venture	1,954	Commision Recoverable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	10,905	Premium Payable	No	-	-	-
9	Indian Bank	Joint Venture	10,500	Capital	No	-	-	-
10	Indian Overseas Bank	Joint Venture	6,650	Capital	No	-	-	-
11	Karnataka Bank Limited	Joint Venture	2,209	Capital	No	-	-	-
12	Dabur Investment Corporation	Joint Venture	4,715	Capital	No	-	-	-
13	Dabur Investment Corporation	Joint Venture	2,045	Share Premium	No	-	-	-
14	Sompo Japan Insurance Inc	Joint Venture	12,744	Capital	No	-	-	-
15	Sompo Japan Insurance Inc	Joint Venture	14,716	Share Premium	No	-	-	-
16	Indian Bank	Joint Venture	153	Bank Balance	No	-	-	-

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED**
As at June 30, 2025**Name of Insurer: Universal Sampo General Insurance Company Limited****Registration Number: 134****Date of Registration: November 16, 2007****Classification: Business within India / Total Business****(₹ in Lakhs)**

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,17,252	1,17,252
	Policyholders as per NL-12 A of BS	4,01,184	-	4,01,184
(A)	Total Investments as per BS	4,01,184	1,17,252	5,18,435
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	7,135	7,135
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	775	775
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	8,529	8,529
(F)	Advances and Other assets as per BS	66,041	43,333	1,09,374
(G)	Total Current Assets as per BS...(E)+(F)	66,041	51,862	1,17,903
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	15,716	5,775	21,491
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	45	13	58
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	4,67,225	1,76,249	6,43,474
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	15,761	6,563	22,324
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	4,51,464	1,69,686	6,21,150

(₹ in Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Furniture, Fixtures, dead stock and Stationery	-	115	115
	(b) Leasehold Improvements	-	660	660
	(c) Computer Equipments	-	-	-
	Inadmissible current assets			
	(a) Re-insurer bal o/s for more than 365 days having Indian Branch	962	-	962
	(b) Re-insurer bal o/s for more than 180 days not having Indian Branch	5,956	-	5,956
	(c) Outstanding Premiums for more than 365 days	2,418	-	2,418
	(d) Prepayments	-	-	-
	(e) Advance to Employees 100% disallowed	-	-	-
	(f) Advance to Others greater than 90 days	-	-	-
	(g) Other Deposits	-	-	-
	(h) GST tax utilized Credit O/S for more than 90 days	-	2,974	2,974
	(i) Agents' Balances greater than 30 days	-	100	100
	(j) Co-insurer bal o/s for more than 90 days	6,325	-	6,325
	(k) Fair Value Change account subject to minimum of zero	45	13	58
	(l) Deferred Tax Asset (Net)	-	2,419	2,419
	(m) Advance commission to Agents	-	281	281
	(n) GST Receivable from Reinsurers for greater than 365 days	54	-	54
	Total	15,761	6,563	22,324

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)			
STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED			
As at June 30, 2025			
			(₹ in Lakhs)
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,10,032	1,00,882
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,10,032	1,00,882
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,27,148	1,14,498
(e)	IBNR reserve	1,82,742	85,005
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	6,19,922	3,00,385
Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.			

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**Name of Insurer: Universal Sampo General Insurance Company Limited****Registration Number: 134****Date of Registration: November 16, 2007****Classification: Business within India / Total Business****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON
JUNE 30, 2025****(₹ in Lakhs)**

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	31,257	(2,035)	5,739	2,503	3,126	861	3,126
2	Marine Cargo	4,326	1,530	3,360	1,956	519	605	605
3	Marine - Other than Marine Cargo	3,215	34	430	19	322	64	322
4	Motor	2,29,482	1,17,699	1,58,526	87,569	34,422	35,668	35,668
5	Engineering	2,252	279	88	131	225	39	225
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,992	352	618	615	299	185	299
8	Health	1,37,553	88,852	1,00,652	72,806	20,633	22,647	22,647
9	Miscellaneous	8,041	2,498	3,510	1,997	1,126	737	1,126
10	Crop	1,09,809	43,610	1,00,083	38,910	10,981	15,012	15,012
	Total	5,27,928	2,52,820	3,73,007	2,06,507	71,652	75,818	79,029

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)		
Name of Insurer: Universal Sompo General Insurance Company Limited		
Registration Number: 134		
Date of Registration: November 16, 2007		
Classification: Business within India / Total Business		
TABLE IB: AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT JUNE 30, 2025		
(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	4,51,464
	Deduct:	
(B)	Current Liabilities as per BS	3,00,385
(C)	Provisions as per BS	1,34,293
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	16,786
	Shareholder's Funds	
(F)	Available Assets	1,69,686
	Deduct:	
(G)	Other Liabilities	25,022
(H)	Excess in Shareholder's funds (F-G)	1,44,664
(I)	Total ASM (E+H)	1,61,450
(J)	Total RSM	79,029
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.04
Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.		

FORM NL-27- PRODUCTS INFORMATION**Name of the Insurer: Universal Sompo General Insurance Company Limited****Date : June 30, 2025**

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Group Health Insurance Policy	134	UNIHLGP26039V052526	Health	Group	15-May-25
2	Motor Private Car - Bundled	134	IRDAN134RP0001V03201819	Motor	Retail	19-May-25
3	Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819	Motor	Retail	16-Jun-25
4	Stand-Alone Motor Own Damage Policy - Private Car	134	IRDAN134RP0001V02201920	Motor	Retail	19-May-25
5	Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920	Motor	Retail	16-Jun-25
6	All Risk Property Insurance	134	IRDAN134CPPR0001V01202526	Fire	Commercial	17-Apr-25
7	Assure Warranty	134	IRDAN134CPMS0002V01202526	Miscellaneous	Commercial	30-May-25
8	2X Sum Insured - Motor Private Car	134	IRDAN134RP0004V02200708/A0004V01202526	Motor	Retail	19-May-25
9	Multi-damage - Motor Private Car	134	IRDAN134RP0004V02200708/A0005V01202526	Motor	Retail	19-May-25
10	Accidental Hospitalisation for Occupants - Motor Private Car	134	IRDAN134RP0004V02200708/A0006V01202526	Motor	Retail	19-May-25
11	Electric Motor Protect Cover - Motor Private Car	134	IRDAN134RP0004V02200708/A0007V01202526	Motor	Retail	19-May-25
12	Multi-damage - Motor Private Car - Bundled	134	IRDAN134RP0001V03201819/A0001V01202526	Motor	Retail	19-May-25
13	Accidental Hospitalisation for Occupants - Motor Private Car - Bundled	134	IRDAN134RP0001V03201819/A0002V01202526	Motor	Retail	19-May-25
14	Electric Motor Protect Cover - Motor Private Car - Bundled	134	IRDAN134RP0001V03201819/A0003V01202526	Motor	Retail	19-May-25
15	Multi-damage - Stand-Alone Motor Own Damage Policy - Private Car	134	IRDAN134RP0001V02201920/A0008V01202526	Motor	Retail	19-May-25
16	Accidental Hospitalisation for Occupants - Stand-Alone Motor Own Damage Policy - Private Car	134	IRDAN134RP0001V02201920/A0009V01202526	Motor	Retail	19-May-25
17	Electric Motor Protect Cover - Stand-Alone Motor Own Damage Policy - Private Car	134	IRDAN134RP0001V02201920/A0010V01202526	Motor	Retail	19-May-25

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
18	Additional Personal Accident Cover - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0025V01202526	Motor	Retail	16-Jun-25
19	Helmet Cover - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0026V01202526	Motor	Retail	16-Jun-25
20	Battery Protect Cover - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0027V01202526	Motor	Retail	16-Jun-25
21	Power Cable and Charger Cover - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0028V01202526	Motor	Retail	16-Jun-25
22	Vehicle Cyber Protection - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0029V01202526	Motor	Retail	16-Jun-25
23	Battery Charging Support Cover - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0030V01202526	Motor	Retail	16-Jun-25
24	Tyre & Rim Secure - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0031V01202526	Motor	Retail	16-Jun-25
25	EMI Protection - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0032V01202526	Motor	Retail	16-Jun-25
26	Emergency Assistance Services - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0033V01202526	Motor	Retail	16-Jun-25
27	Multi-damage - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0034V01202526	Motor	Retail	16-Jun-25
28	Accidental Hospitalisation for Occupants - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0035V01202526	Motor	Retail	16-Jun-25
29	Electric Motor Protect Cover - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0036V01202526	Motor	Retail	16-Jun-25
30	Eco Depreciation Waiver - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0037V01202526	Motor	Retail	16-Jun-25
31	2X Sum Insured - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V02200809/A0038V01202526	Motor	Retail	16-Jun-25
32	Additional Personal Accident Cover - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0039V01202526	Motor	Retail	16-Jun-25
33	Helmet Cover - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0040V01202526	Motor	Retail	16-Jun-25
34	Battery Protect Cover - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0041V01202526	Motor	Retail	16-Jun-25

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
35	Power Cable and Charger Cover - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0042V01202526	Motor	Retail	16-Jun-25
36	Vehicle Cyber Protection - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0043V01202526	Motor	Retail	16-Jun-25
37	Battery Charging Support Cover - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0044V01202526	Motor	Retail	16-Jun-25
38	Tyre & Rim Secure - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0045V01202526	Motor	Retail	16-Jun-25
39	EMI Protection - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0046V01202526	Motor	Retail	16-Jun-25
40	Emergency Assistance Services - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0047V01202526	Motor	Retail	16-Jun-25
41	Multi-damage - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0048V01202526	Motor	Retail	16-Jun-25
42	Accidental Hospitalisation for Occupants - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0049V01202526	Motor	Retail	16-Jun-25
43	Electric Motor Protect Cover - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0050V01202526	Motor	Retail	16-Jun-25
44	Eco Depreciation Waiver - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0051V01202526	Motor	Retail	16-Jun-25
45	2X Sum Insured - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V02201920/A0052V01202526	Motor	Retail	16-Jun-25
46	Additional Personal Accident Cover - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0011V01202526	Motor	Retail	16-Jun-25
47	Helmet Cover - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0012V01202526	Motor	Retail	16-Jun-25
48	Battery Protect Cover - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0013V01202526	Motor	Retail	16-Jun-25

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
49	Power Cable and Charger Cover - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0014V01202526	Motor	Retail	16-Jun-25
50	Vehicle Cyber Protection - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0015V01202526	Motor	Retail	16-Jun-25
51	Battery Charging Support Cover - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0016V01202526	Motor	Retail	16-Jun-25
52	Tyre & Rim Secure - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0017V01202526	Motor	Retail	16-Jun-25
53	EMI Protection - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0018V01202526	Motor	Retail	16-Jun-25
54	Emergency Assistance Services - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0019V01202526	Motor	Retail	16-Jun-25
55	Multi-damage - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0020V01202526	Motor	Retail	16-Jun-25
56	Accidental Hospitalisation for Occupants - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0021V01202526	Motor	Retail	16-Jun-25
57	Electric Motor Protect Cover - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0022V01202526	Motor	Retail	16-Jun-25
58	Eco Depreciation Waiver - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0023V01202526	Motor	Retail	16-Jun-25
59	2X Sum Insured - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V03201819/A0024V01202526	Motor	Retail	16-Jun-25
60	EMI Protection - Motor Private Car	134	IRDAN134RP0004V02200708/A0080V02202324	Motor	Retail	19-May-25
61	EMI Protection - Motor Private Car - Bundled	134	IRDAN134RP0001V02201819/A0071V02202324	Motor	Retail	19-May-25
62	EMI Protection - Stand-Alone Motor Own Damage Policy - Private Car	134	IRDAN134RP0001V01201920/A0093V02202324	Motor	Retail	19-May-25
63	Motor Two Wheeler (Depreciation Waiver) - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V01200809/A0008V03201011	Motor	Retail	16-Jun-25
64	Motor Two Wheeler (Return to Invoice) - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V01200809/A0028V03201011	Motor	Retail	16-Jun-25
65	Motor Two Wheeler (Cost of Consumable) - Motor Two Wheeler Insurance Policy	134	IRDAN134RP0007V01200809/A0006V03201314	Motor	Retail	16-Jun-25

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
66	Return to Invoice for Stand-alone OD (Two-Wheeler) - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V01201920/A0023V02201920	Motor	Retail	16-Jun-25
67	Depreciation Waiver for Stand-alone OD (Two Wheeler) - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V01201920/A0025V02201920	Motor	Retail	16-Jun-25
68	Cost of Consumable for Stand-alone OD (Two-Wheeler) - Stand-Alone Motor Own Damage Policy - Two Wheeler	134	IRDAN134RP0002V01201920/A0028V01201920	Motor	Retail	16-Jun-25
69	Motor Two Wheeler (Return to Invoice)-Bundled - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V01201819/A0057V02201819	Motor	Retail	16-Jun-25
70	Motor Two Wheeler (Depreciation Waiver)-Bundled - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V01201819/A0059V02201819	Motor	Retail	16-Jun-25
71	Motor Two Wheeler (Cost of Consumable)-Bundled - Motor Two Wheeler - Bundled	134	IRDAN134RP0002V01201819/A0062V02201819	Motor	Retail	16-Jun-25

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: June 30, 2025

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

Section I			
(₹ in Lakhs)			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	1,17,252
	Investments (Policyholders)	8A	4,01,184
2	Loans	9	-
3	Fixed Assets	10	7,135
4	Deferred Tax Assets		3,226
5	Current Assets		
	a. Cash & Bank Balance	11	8,529
	b. Advances & Other Assets	12	1,09,433
6	Current Liabilities		-
	a. Current Liabilities	13	3,59,785
	b. Provisions	14	1,03,201
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		1,83,773
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,135
3	Deferred Tax Assets		3,226
4	Cash & Bank Balance (if any)	11	8,529
5	Advances & Other Assets (if any)	12	1,09,433
6	Current Liabilities	13	3,59,785
7	Provisions	14	1,03,201
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	Total (B)		-3,34,663
	'Investment Assets'	(A-B)	5,18,436

Investment represent in Form 3B Section II includes Application Money of Rs 1002 Lakhs

Section II										
(₹ in Lakhs)										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	31,543	1,07,926	1,39,469	26.85	-	1,39,469	1,41,114
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	41,063	1,40,498	1,81,560	34.96	-	1,81,560	1,84,094
3	Investment subject to Exposure Norms		-	76,403	2,61,416	3,37,819.07	65.04	57.65	3,37,877	3,42,527.37
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-							
	1. Approved Investments		-	33,786	1,15,602	1,49,388.45	28.76	47	1,49,436	1,51,590
	2. Other Investments		-	427	1,460	1,886.43	0.36	111	1,998	1,998
	b. Approved Investments	Not exceeding 55%	-	39,016	1,33,494	1,72,509.73	33.21	529	1,73,039	1,75,535
	c. Other Investments		-	3,174	10,860	14,034.47	2.70	(630)	13,404	13,404
	Investment Assets	100%		1,17,465	4,01,914	5,19,379	100.00	57.65	5,19,437	5,26,622

Certification:

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

PART - B

Name of the Insurer: Universal Sompo General Insurance Company Limited

Registration Number: 134

Statement as on: June 30, 2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		1,40,900	26.58	(1,431)	13.25	1,39,469	26.85
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,84,464	34.79	(2,903)	26.87	1,81,560	34.96
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		58,272	10.99	(1,025)	9.49	57,247	11.02
	2. Other Investments		950	0.18	536	-4.96	1,486	0.29
	b. Infrastructure Investments		-		-			
	1. Approved Investments		98,769	18.63	(6,628)	61.34	92,141	17.74
	2. Other Investments		400	0.08	-	0.00	400	0.08
	c. Approved Investments		1,71,854	32.41	656	-6.07	1,72,510	33.21
	d. Other Investments (not exceeding 15%)		15,475	2.92	(1,441)	13.34	14,034	2.70
	Total		5,30,185	100.00	(10,805)	100.00	5,19,379	100.00

FORM NL-29-DETAIL REGARDING DEBT SECURITIES**Name of the Insurer: Universal Sompo General Insurance Company Limited****Date: As on June 30, 2025****(₹ in Lakhs)****Detail Regarding debt securities**

PARTICULARS	MARKET VALUE				BOOK VALUE			
	As at June 30, 2025	As % of total for this class	As at June 30, 2024	As % of total for this class	As at June 30, 2025	As % of total for this class	As at June 30, 2024	As % of total for this class
Break down by credit rating								
AAA rated	2,46,675	51.41	2,24,082	54.73	2,42,675	51.35	2,26,377	54.65
AA or better	32,187	6.71	21,355	5.22	31,539	6.67	21,481	5.19
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,84,094	38.37	1,59,844	39.04	1,81,560	38.42	1,62,173	39.15
Any other (Treps)	16,845	3.51	4,165	1.02	16,842	3.56	4,165	1.01
Total (A)	4,79,801	100.00	4,09,445	100.00	4,72,617	100.00	4,14,196	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	77,377	16.13	38,984	9.52	77,143	16.32	39,162	9.45
more than 1 year and upto 3years	99,091	20.65	1,07,613	26.28	97,870	20.71	1,08,922	26.30
More than 3years and up to 7years	1,67,192	34.85	1,68,069	41.05	1,64,186	34.74	1,70,871	41.25
More than 7 years and up to 10 years	85,787	17.88	80,171	19.58	83,665	17.70	80,771	19.50
above 10 years	50,354	10.49	14,608	3.57	49,753	10.53	14,470	3.49
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	4,79,801	100.00	4,09,445	100.00	4,72,617	100.00	4,14,196	100.00
Breakdown by type of the issuer								
a. Central Government	1,41,114	29.41	1,13,312	27.67	1,39,469	29.51	1,15,376	27.86
b. State Government	42,980	8.96	46,532	11.36	42,092	8.91	46,797	11.30
c. Corporate Securities	2,78,862	58.12	2,45,437	59.94	2,74,214	58.02	2,47,858	59.84
Any other (Treps)	16,845	3.51	4,165	1.02	16,842	3.56	4,165	1.01
Total (C)	4,79,801	100.00	4,09,445	100.00	4,72,617	100.00	4,14,196	100.00

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS											
Name of the Insurer: Universal Sompo General Insurance Company Limited										Date: As on June 30, 2025	
Registration No: 134										Name of the Fund UNIVERSAL SOMPO	
(₹ in Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at June 30, 2025	As at March 31, 2025	As at June 30, 2025	As at March 31, 2025	As at June 30, 2025	As at March 31, 2025	As at June 30, 2025	As at March 31, 2025	As at June 30, 2025	As at March 31, 2025
1	Investments Assets	2,74,214	2,83,665	-	-	1,81,560	1,84,464	63,605	62,056	5,19,379	5,30,185
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,74,214	2,83,665	-	-	1,81,560	1,84,464	63,605	62,056	5,19,379	5,30,185
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-
CERTIFICATION											
Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.											

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer: Universal Sompo General Insurance Company Limited

Registration Number: 134

Statement as on: 30th June 2025

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund UNIVERSAL SOMPO

(₹ in Lakhs)

No.	Category of Investment	Category Code	For the Quarter Ended June 30, 2025				Up to the Quarter Ended June 30, 2025				Up to the Quarter Ended June 30, 2024			
			Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,32,444.65	2,462.15	7.46	5.58	1,32,444.65	2,462.15	7.46	5.58	1,18,627.21	1,968.56	6.66	4.98
		CSGB	1,006.70	16.80	6.69	5.01	1,006.70	16.80	6.69	5.01	-	-	-	-
		CTRB	3,994.34	65.75	6.60	4.94	3,994.34	65.75	6.60	4.94	4,262.64	19.56	6.98	5.22
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
		SGBB	39,814.16	718.21	7.24	5.41	39,814.16	718.21	7.24	5.41	44,222.03	770.70	6.99	5.23
		SGOA	2,636.21	44.77	6.81	5.10	2,636.21	44.77	6.81	5.10	2,655.02	44.77	6.84	5.12
3	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	47,794.35	910.11	7.64	5.72	47,794.35	910.11	7.64	5.72	43,702.25	790.34	7.25	5.43
	Bonds / Debentures issued by HUDCO	HTHD	10,402.16	179.94	6.94	5.19	10,402.16	179.94	6.94	5.19	10,508.40	179.58	6.85	5.13
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	10.28	(0.06)	(212.76)	(212.76)	10.28	(0.06)	(212.76)	(212.76)	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,662.07	33.01	7.97	5.96	1,662.07	33.01	7.97	5.96	1,205.55	20.90	6.95	5.20
	Infrastructure - PSU - Debentures / Bonds	IPTD	64,480.48	1,182.71	7.36	5.51	64,480.48	1,182.71	7.36	5.51	64,668.34	1,135.68	7.04	5.27
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	14,950.95	293.95	7.89	5.90	14,950.95	293.95	7.89	5.90	11,536.60	225.70	7.85	5.87
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	5,023.37	91.07	7.27	5.44	5,023.37	91.07	7.27	5.44	2,519.70	46.87	7.46	5.58
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds -Tax Free Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	7,656.66	187.53	9.82	7.35	7,656.66	187.53	9.82	7.35	10,316.96	199.70	7.76	5.81
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	23,452.32	997.07	17.05	12.76	23,452.32	997.07	17.05	12.76	15,023.27	832.42	22.22	16.63
	PSU - Equity shares - Quoted	EAEQ	1,727.34	20.90	4.85	3.63	1,727.34	20.90	4.85	3.63	657.18	84.43	51.53	38.56
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Taxable Bonds)	EAPS	1,500.00	31.19	8.34	6.24	1,500.00	31.19	8.34	6.24	1,500.00	31.10	8.32	6.22
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	4,998.56	3.85	7.02	5.25
	Deposits - CDs with Scheduled Banks	EDCD	6,564.05	108.89	6.65	4.98	6,564.05	108.89	6.65	4.98	2,488.70	24.64	7.53	5.63
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance, available Investment)	ECDB	1,925.42	23.06	7.41	5.55	1,925.42	23.06	7.41	5.55	2,166.32	31.48	5.83	4.36
	Corporate Securities - Debentures	ECOS	1,17,389.95	2,330.11	7.96	5.96	1,17,389.95	2,330.11	7.96	5.96	1,09,853.72	2,151.95	7.86	5.88
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	1,000.00	13.96	5.60	4.19	1,000.00	13.96	5.60	4.19	1,494.50	21.12	5.67	4.24
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Taxable Bonds)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL - CBLO/TREPS	ECBL	5,267.05	72.27	5.50	4.12	5,267.05	72.27	5.50	4.12	5,443.41	86.39	6.37	4.76
	Passively Managed Equity ETF (Non Promoter Group)	EETF	1,203.89	(17.85)	(5.95)	(5.95)	1,203.89	(17.85)	(5.95)	(5.95)	1,285.97	126.70	39.52	29.57
	Application Money	ECAM	500.00	-	-	-	500.00	-	-	-	-	-	-	-
6	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLD8	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	273.96	(18.98)	(27.78)	(27.78)	273.96	(18.98)	(27.78)	(27.78)	-	-	-	-
	Equity Shares (incl. Co-op Societies)	OESH	10,350.59	(31.30)	(1.21)	(1.21)	10,350.59	(31.30)	(1.21)	(1.21)	10,047.94	286.79	11.45	8.57
	Passively Managed Equity ETF (Non Promoter Group)	OETF	196.09	-	-	-	196.09	-	-	-	533.25	80.33	60.42	45.21
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares in Housing Finance Companies	HOEQ	971.61	45.39	18.74	14.02	971.61	45.39	18.74	14.02	338.23	-	-	-
	Alternative Investment Fund	OAFB	3,452.31	70.51	8.19	6.13	3,452.31	70.51	8.19	6.13	2,308.81	47.58	8.27	6.18
	Units of Infrastructure Investment Trust	OIIT	400.00	33.46	33.55	25.11	400.00	33.46	33.55	25.11	-	-	-	-
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		5,06,788.86	9,864.60	7.81	5.84	5,06,788.86	9,864.60	7.81	5.84	4,63,082.32	9,211.13	7.98	5.97

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION						
Name of the Insurer: Universal Sampo General Insurance Company Ltd.						
Registration No: 134				Date: As on June 30, 2025		
						(₹ in Lakhs)
S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	4	-	-	813	1.12%
2	No. of Reinsurers with rating AA but less than AAA	38	8,165	220	5,252	18.78%
3	No. of Reinsurers with rating A but less than AA	24	3,736	643	234	6.35%
4	No. of Reinsurers with rating BBB but less than A	22	951	295	179	1.96%
5	No. of Reinsurers with rating less than BBB	5	(0)	5	3	0.01%
	Total (A)	93	12,852	1,164	6,480	28.23%
	With In India					
1	Indian Insurance Companies	10	-	-	11,383	15.68%
2	FRBs	8	24,557	261	12	34.20%
3	GIC Re	1	13,895	917	1,081	21.89%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	19	38,452	1,178	12,475	71.77%
	Grand Total (C)= (A)+(B)	112	51,303	2,341	18,956	100.00%

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous	
		For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
STATES*																							
1	Andhra Pradesh	50	50	-	-	-	-	-	-	307	307	206	206	514	514	44	44	9	9	0	0	53	53
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	31	31	-	-	-	-	-	-	379	379	936	936	1,315	1,315	17	17	1	1	-	-	17	17
4	Bihar	71	71	-	-	0	0	0	0	94	94	94	94	187	187	10	10	0	0	-	-	10	10
5	Chhattisgarh	16	16	-	-	0	0	0	0	2,241	2,241	2,457	2,457	4,698	4,698	7	7	0	0	-	-	7	7
6	Goa	3	3	-	-	-	-	-	-	89	89	67	67	156	156	5	5	-	-	-	-	5	5
7	Gujarat	324	324	-	-	103	103	103	103	1,240	1,240	892	892	2,132	2,132	912	912	0	0	-	-	913	913
8	Haryana	4,205	4,205	-	-	852	852	852	852	1,959	1,959	1,546	1,546	3,505	3,505	2,228	2,228	87	87	0	0	2,315	2,315
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	69	69	-	-	5	5	5	5	234	234	287	287	521	521	14	14	-	-	-	-	14	14
11	Karnataka	326	326	-	-	33	33	33	33	1,613	1,613	2,557	2,557	4,170	4,170	1,727	1,727	492	492	-	-	2,220	2,220
12	Kerala	26	26	-	-	-	-	-	-	2,034	2,034	1,514	1,514	3,548	3,548	100	100	-	-	-	-	100	100
13	Madhya Pradesh	42	42	-	-	13	13	13	13	1,529	1,529	2,547	2,547	4,076	4,076	31	31	0	0	-	-	32	32
14	Maharashtra	4,488	4,488	816	816	330	330	1,146	1,146	2,208	2,208	2,874	2,874	5,082	5,082	32,881	32,881	104	104	469	469	33,454	33,454
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	122	122	-	-	0	0	0	0	586	586	633	633	1,218	1,218	34	34	463	463	0	0	497	497
20	Punjab	30	30	-	-	0	0	0	0	563	563	361	361	924	924	47	47	0	0	-	-	47	47
21	Rajasthan	36	36	-	-	1	1	1	1	3,645	3,645	4,749	4,749	8,394	8,394	26	26	0	0	-	-	26	26
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	4,729	4,729	-	-	85	85	85	85	2,195	2,195	2,099	2,099	4,294	4,294	1,507	1,507	4,699	4,699	1	1	6,206	6,206
24	Telangana	398	398	-	-	-	-	-	-	192	192	317	317	508	508	1,249	1,249	49	49	-	-	1,298	1,298
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	22	22	-	-	0	0	0	0	396	396	346	346	742	742	24	24	0	0	-	-	24	24
27	Uttar Pradesh	379	379	-	-	1	1	1	1	3,615	3,615	4,540	4,540	8,155	8,155	842	842	5	5	-	-	847	847
28	West Bengal	532	532	-	-	35	35	35	35	302	302	567	567	869	869	439	439	493	493	-	-	932	932
TOTAL (A)		15,898	15,898	816	816	1,457	1,457	2,273	2,273	25,420	25,420	29,590	29,590	55,010	55,010	42,144	42,144	6,403	6,403	469	469	49,016	49,016
UNION TERRITORIES*																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	45	45	-	-	2	2	2	2	939	939	996	996	1,935	1,935	17	17	0	0	-	-	17	17
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	151	151	-	-	-	-	151	151
5	Govt. of NCT of Delhi	165	165	-	-	20	20	20	20	814	814	844	844	1,658	1,658	312	312	1	1	-	-	312	312
6	Jammu & Kashmir	2	2	-	-	-	-	-	-	254	254	243	243	497	497	2	2	-	-	-	-	2	2
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		213	213	-	-	22	22	22	22	2,007	2,007	2,084	2,084	4,090	4,090	481	481	1	1	-	-	482	482
Outside India																							
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		16,111	16,111	816	816	1,479	1,479	2,295	2,295	27,427	27,427	31,673	31,673	59,100	59,100	42,625	42,625	6,403	6,403	469	469	49,498	49,498

GROSS DIRECT PREMIUM UNDERWRITTEN

(₹ in Lakhs)

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Total Miscellaneous		Total	
		For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
STATES ²																	
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	9	9	576	576	625	625
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	0	0	-	-	-	-	12	12	1,344	1,344	1,375	1,375
4	Bihar	-	-	-	-	0	0	-	-	-	-	20	20	218	218	269	269
5	Chhattisgarh	1	1	-	-	0	0	-	-	-	-	4	4	4,710	4,710	4,726	4,726
6	Goa	1	1	-	-	-	-	-	-	-	-	1	1	164	164	167	167
7	Gujarat	25	25	7	7	16	16	-	-	-	-	36	36	3,129	3,129	3,556	3,556
8	Haryana	1	1	254	254	141	141	-	-	-	-	928	928	7,144	7,144	12,201	12,201
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	2	2	-	-	-	-	9	9	546	546	619	619
11	Karnataka	5	5	53	53	22	22	-	-	(88)	(88)	132	132	6,514	6,514	6,874	6,874
12	Kerala	0	0	0	0	-	-	-	-	-	-	1	1	3,648	3,648	3,674	3,674
13	Madhya Pradesh	0	0	-	-	0	0	-	-	-	-	18	18	4,127	4,127	4,181	4,181
14	Maharashtra	12	12	641	641	79	79	-	-	180	180	911	911	40,359	40,359	45,992	45,992
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	1	1	0	0	1	1	-	-	-	-	21	21	1,738	1,738	1,860	1,860
20	Punjab	-	-	-	-	-	-	-	-	-	-	8	8	979	979	1,009	1,009
21	Rajasthan	0	0	-	-	13	13	-	-	0	0	20	20	8,453	8,453	8,489	8,489
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	1	1	24	24	8	8	-	-	-	-	147	147	10,681	10,681	15,494	15,494
24	Telangana	7	7	5	5	53	53	-	-	-	-	35	35	1,906	1,906	2,304	2,304
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	0	0	-	-	5	5	-	-	-	-	7	7	778	778	800	800
27	Uttar Pradesh	2	2	1	1	13	13	-	-	(93)	(93)	205	205	9,131	9,131	9,511	9,511
28	West Bengal	10	10	1	1	22	22	-	-	-	-	114	114	1,948	1,948	2,515	2,515
TOTAL (A)		65	65	986	986	376	376	-	-	0	0	2,639	2,639	1,08,092	1,08,092	1,26,263	1,26,263
UNION TERRITORIES ²																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	0	0	9	9	-	-	-	-	9	9	1,971	1,971	2,019	2,019
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	1	1	3	3	12	12	-	-	-	-	39	39	2,025	2,025	2,210	2,210
6	Jammu & Kashmir	0	0	-	-	-	-	-	-	-	-	2	2	501	501	503	503
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		1	1	3	3	21	21	-	-	-	-	90	90	4,647	4,647	4,883	4,883
Outside India																	
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		66	66	989	989	397	397	-	-	0	0	2,689	2,689	1,12,739	1,12,739	1,31,145	1,31,145

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on June 30, 2025

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended June 30, 2025		For the Quarter Ended June 30, 2024		Upto the Quarter Ended June 30, 2025		Upto the Quarter Ended June 30, 2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	16,111	58,246	12,021	54,638	16,111	58,246	12,021	54,638
2	Marine Cargo	1,479	420	2,186	461	1,479	420	2,186	461
3	Marine Other than Cargo	816	6	787	2	816	6	787	2
4	Motor OD	27,427	6,52,115	23,551	5,13,085	27,427	6,52,115	23,551	5,13,085
5	Motor TP	31,673	-	32,870	-	31,673	-	32,870	-
6	Health	42,625	31,805	14,631	52,327	42,625	31,805	14,631	52,327
7	Personal Accident	6,403	24,269	5,846	2,824	6,403	24,269	5,846	2,824
8	Travel	469	17	407	42	469	17	407	42
9	Workmen's Compensation/ Employer's liability	66	288	59	402	66	288	59	402
10	Public/ Product Liability	989	217	719	231	989	217	719	231
11	Engineering	397	399	301	476	397	399	301	476
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	0	36	16,637	8	0	36	16,637	8
14	Other segments	2,689	33,893	2,368	31,709	2,689	33,893	2,368	31,709
	Miscellaneous - Total	1,12,739	7,43,039	97,389	6,01,104	1,12,739	7,43,039	97,389	6,01,104
	Grand Total	1,31,145	8,01,711	1,12,383	6,56,205	1,31,145	8,01,711	1,12,383	6,56,205

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on June 30, 2025

Sl.No.	Channels	For the Quarter Ended June 30, 2025		Upto the Quarter Ended June 30, 2025		For the Quarter Ended June 30, 2024		Upto the Quarter Ended June 30, 2024	
		No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)
1	Individual agents	39,584	4,858	39,584	4,858	37,205	4,266	37,205	4,266
2	Corporate Agents-Banks	1,16,319	10,598	1,16,319	10,598	1,19,080	10,720	1,19,080	10,720
3	Corporate Agents -Others	13,177	1,043	13,177	1,043	17,822	1,245	17,822	1,245
4	Brokers	4,88,891	70,816	4,88,891	70,816	4,03,852	63,169	4,03,852	63,169
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees								
	Online (Through Company Website)								
	Others	1,610	33,164	1,610	33,164	2,382	24,693	2,382	24,693
7	Common Service Centres(CSC)	31,573	275	31,573	275	6,632	112	6,632	112
8	Insurance Marketing Firm	7,857	462	7,857	462	3,911	311	3,911	311
9	Point of sales person (Direct)	1,02,677	9,470	1,02,677	9,470	65,297	7,863	65,297	7,863
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	23	461	23	461	24	4	24	4
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
Total (A)		8,01,711	1,31,145	8,01,711	1,31,145	6,56,205	1,12,383	6,56,205	1,12,383
14	Business outside India (B)	-	-	-	-	-	-	-	-
Grand Total (A+B)		8,01,711	1,31,145	8,01,711	1,31,145	6,56,205	1,12,383	6,56,205	1,12,383

FORM NL-37-CLAIMS DATA

Name of the Insurer: UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD

Upto the quarter ending June 30, 2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	No. of claims only	
																				Total	Total
1	Claims O/S at the beginning of the year	365	2,146	1	2,147	20,454	23,557	44,011	6,774	2,907	211	9,892	40	26	362	-	838	-	662	58,343	
2	Claims reported during the period	199	3,806	3	3,809	73,846	2,164	76,010	28,837	717	4	29,558	17	5	15	-	8,55,921	-	946	9,66,480	
	(a) Booked During the period	185	3,805	3	3,808	73,172	2,097	75,269	28,126	625	2	28,753	13	5	15	-	8,55,921	-	920	9,64,889	
	(b) Reopened during the period	14	1	-	1	674	67	741	711	92	2	805	4	-	-	-	-	-	26	1,591	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	65	3,063	-	3,063	60,211	439	60,650	27,240	387	1	27,628	10	-	10	-	8,55,870	-	698	9,47,994	
	(a) paid during the period	65	3,063	-	3,063	60,211	439	60,650	27,240	387	1	27,628	10	-	10	-	8,55,870	-	698	9,47,994	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	45	107	-	107	3,621	6	3,627	1,775	165	132	2,072	3	-	-	-	-	-	212	6,066	
	Other Adjustment (Closed Claims)	-	-	-	-	-	61	61	-	-	-	-	-	-	-	-	-	-	-	61	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Claims O/S at End of the period	454	2,782	4	2,786	30,468	25,215	55,683	6,596	3,072	82	9,750	44	31	367	-	889	-	698	70,702	
	Less than 3months	140	2,152	3	2,155	26,708	2,126	28,834	3,146	499	3	3,648	13	5	8	-	51	-	257	35,111	
	3 months to 6 months	89	269	1	270	1,787	3,063	4,850	1,622	399	56	2,077	6	5	149	-	62	-	94	7,602	
	6months to 1 year	39	290	-	290	862	5,124	5,986	1,145	457	9	1,611	4	9	195	-	244	-	49	8,427	
	1year and above	186	71	-	71	1,111	14,902	16,013	683	1,717	14	2,414	21	12	15	-	532	-	298	19,562	

Upto the quarter ending June 30, 2025

(₹ in Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the year	22,474	1,854	0	1,854	5,008	1,49,704	1,54,711	2,813	16,164	44	19,021	151	684	536	-	159	-	2,243	2,01,832
2	Claims reported during the period	2,235	698	0	699	19,527	39,971	59,498	29,150	2,772	27	31,949	19	1	249	-	34,394	-	1,535	1,30,578
	(a) Booked During the period	2,154	698	0	699	18,767	39,646	58,413	28,533	2,513	10	31,056	16	1	249	-	34,394	-	1,517	1,28,497
	(b) Reopened during the period	81	0	-	0	760	326	1,086	617	259	17	893	3	-	-	-	-	-	18	2,081
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	10,283	568	-	568	18,706	6,683	25,389	21,619	1,970	1	23,590	41	-	92	-	34,380	-	775	95,118
	(a) paid during the period	10,283	568	-	568	18,706	6,683	25,389	21,619	1,970	1	23,590	41	-	92	-	34,380	-	775	95,118
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	279	84	-	84	1,112	45	1,158	7,104	805	36	7,945	1	-	-	-	-	-	312	9,779
	Other Adjustment (Closed Claims)	-	-	-	-	-	353	353	-	-	-	-	-	-	-	-	-	-	-	353
5	Unclaimed (Pending Claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	14,147	1,900	1	1,901	4,716	1,82,594	1,87,310	3,240	16,161	33	19,434	127	684	693	-	173	-	2,691	2,27,160
	Less than 3months	2,969	508	0	508	1,987	46,795	48,781	1,957	2,559	19	4,536	9	1	95	-	15	-	541	57,455
	3 months to 6 months	4,108	317	0	317	960	19,469	20,429	491	2,173	7	2,671	25	1	170	-	3	-	765	28,490
	6months to 1 year	422	537	-	537	860	32,030	32,890	313	3,011	4	3,328	18	522	256	-	79	-	175	38,228
	1year and above	6,647	538	-	538	909	84,301	85,210	479	8,417	3	8,899	75	160	173	-	76	-	1,209	1,02,987

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD

For the Quarter ending on June 30, 2025

(₹ in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	30	11	8	9	7	-	-	9,588	162	166	290	76	-	-	65	10,283
2	Marine Cargo	735	1,597	648	80	3	-	-	192	119	61	154	42	-	-	3,063	568
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	45,935	12,457	1,482	301	36	-	-	9,512	6,178	2,256	646	115	-	-	60,211	18,706
5	Motor TP	16	8	26	46	292	36	15	2,683	40	191	428	2,668	372	300	439	6,683
6	Health	23,140	2,484	466	1,144	6	-	-	18,441	2,352	680	138	7	-	-	27,240	21,619
7	Personal Accident	187	76	48	39	35	2	-	750	274	335	318	289	4	-	387	1,970
8	Travel	1	-	-	-	-	-	-	1	-	-	-	-	-	-	1	1
9	Workmen's Compensation/ Employer's liability	4	-	2	4	-	-	-	26	-	1	14	-	-	-	10	41
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	6	2	1	-	-	1	-	1	3	0	-	-	88	-	10	92
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	8,55,870	-	-	-	-	-	-	34,380	-	-	-	-	-	-	8,55,870	34,380
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	441	221	28	8	-	-	-	658	98	14	5	-	-	-	698	775

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Up to the Quarter ending on June 30, 2025

(₹ in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	30	11	8	9	7	-	-	9,588	162	166	290	76	-	-	65	10,283
2	Marine Cargo	735	1,597	648	80	3	-	-	192	119	61	154	42	-	-	3,063	568
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	45,935	12,457	1,482	301	36	-	-	9,512	6,178	2,256	646	115	-	-	60,211	18,706
5	Motor TP	16	8	26	46	292	36	15	2,683	40	191	428	2,668	372	300	439	6,683
6	Health	23,140	2,484	466	1,144	6	-	-	18,441	2,352	680	138	7	-	-	27,240	21,619
7	Personal Accident	187	76	48	39	35	2	-	750	274	335	318	289	4	-	387	1,970
8	Travel	1	-	-	-	-	-	-	1	-	-	-	-	-	-	1	1
9	Workmen's Compensation/ Employer's liability	4	-	2	4	-	-	-	26	-	1	14	-	-	-	10	41
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	6	2	1	-	-	1	-	1	3	0	-	-	88	-	10	92
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	8,55,870	-	-	-	-	-	-	34,380	-	-	-	-	-	-	8,55,870	34,380
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	441	221	28	8	-	-	-	658	98	14	5	-	-	-	698	775

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-41 OFFICES INFORMATION		As at: June 30, 2025
Name of the Insurer: Universal Sompo General Insurance Company Limited		Date: June 30, 2025
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	163
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	163
7	No. of branches approved but not opened	0
8	No. of rural branches	66
9	No. of urban branches	97
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director/ Whole time director	1
	(c) Non-executive Director	11 (Including 3 Independent Directors)
	(d) Women Director	1 (including 1 independent directors)
	(e) Whole time director	1 (including 1 executive directors)
11	No. of Employees	
	(a) On-roll:	1,968
	(b) Off-roll:	141
	(c) Total	2,109
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	4,700
	(b) Corporate Agents-Banks	13
	(c) Corporate Agents-Others	17
	(d) Insurance Brokers	459
	(e) Web Aggregators	11
	(f) Insurance Marketing Firm	20
	(g) Motor Insurance Service Providers (DIRECT)	0
	(h) Point of Sales persons (DIRECT)	16,208
	(i) Other as allowed by IRDAI (To be specified)	-
Employees and Insurance Agents and Intermediaries -Movement		
Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1,944	19,134
Recruitments during the quarter	160	2,359
Attrition during the quarter	136	65
Number at the end of the quarter	1,968	21,428

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: June 30, 2025

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role / Category	Details of change in the period, if any
1	Mohit Burman	Non-Executive Director	Nominee Director	No change
2	Sharad Mathur	Managing Director	Executive Director	No change
3	Chhaya Manoj Palrecha	Independent Director	Non-Executive Director	No change
4	Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No change
6	Aditya Vardhan Tibrewala	Non-Executive Director	Nominee Director	No change
7	Gopalaswamy Chakravarti Rang	Independent Director	Non-Executive Director	No change
8	Takashi Kurumisawa	Non-Executive Director	Nominee Director	No change
9	Satish Kumar	Non-Executive Director	Nominee Director	No change
10	Kenneth Reilly	Additional Nominee Non-Executive Director	Nominee Director	No change
11	Ajay Kumar Srivastava	Non-Executive Director	Nominee Director	No change
12	Sekhar Sridhar Rao	Non-Executive Director	Nominee Director	No change
13	Mahesh Kumar Bajaj	Non-Executive Director	Nominee Director	Cessation due to ceasing to hold office as Director of Indian Bank due to superannuation w.e.f. 30.06.2025
14	Sarvesan Gopal	Non-Executive Director	Nominee Director	No change
15	Kelvin John Nathan	Non-Executive Director	Nominee Director	Cessation as Alternate Director to Mr. Takashi Kurumisawa w.e.f 25.04.2025
16	Mudit Gupta	Non-Executive Director	Nominee Director	Appointed to be the Alternate Director to Mr. Aditya Vardhan Tibrewala w.e.f 10.05.2025
17	Todd Corey	Non-Executive Director	Nominee Director	Cessation as Alternate Director to Mr. Kenneth Reilly w.e.f 25.04.2025
18	Aarti Kamath	Company Secretary & Compliance Officer	Executive	No change
19	Sameer Patwardhan	Chief Compliance Officer	Executive	No change
20	Nilesh Mejari	Chief Financial Officer	Executive	No change
21	Kuniaki Takahashi	Deputy Chief Executive Officer	Executive	No change
22	Rishin Rai	Chief Risk Officer	Executive	No change
23	Hareshwar Karekar	Chief Investment Officer	Executive	No change
24	Vikas Garg	Appointed Actuary	Executive	No change
25	Priti Singh	Chief People Officer	Executive	No change
26	Varsha Gujarathi	Chief Customer Officer	Executive	No change
27	Vikram Jain	Chief Technology Officer And Business Transformation	Executive	No change
28	Prasanna Indi	Head - Internal Audit	Executive	No change
29	Arti Mulik	Chief Technical Officer	Executive	No change
30	Rajesh Keny	Head-Reinsurance	Executive	No change

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)					
Insurer:		Universal Sampo General Insurance Company Limited		Upto the Quarter ending on As on June 30, 2025	
(₹ in Lakhs)					
Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	26	1	1,162
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	26	2	640
		Social	-	-	-
5	MOTOR TP	Rural	-	0	-
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	151	23,985
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	4	1,982	56
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (CROP)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	52	4	1,801
		Social	4	2,132	24,041

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)		
(i) Name of the Insurer: Universal Sompo General Insurance Company Limited		
(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 2007		
(iii) Gross Direct Premium Income during immediate preceding FY: ₹ 5,07,845 Lakhs		
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 1,24,640 Lakhs		
(v) Obligation of the Insurer to be met in a financial year*		
Statement Period: Quarter ending June 30, 2025		
Items	(₹ in Lakhs)	
	For the Quarter Ended June 30, 2025	Upto the Quarter Ended June 30, 2025
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	1,181	1,181
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	30,493	30,493
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	31,673	31,673
Total Gross Direct Motor Own damage Insurance Business Premium	27,427	27,427
Total Gross Direct Premium Income	1,31,145	1,31,145
*As per IRDAI (Rural, Social Sector and Motor Third Party Obligations) Regulations, 2024, Motor Third Party obligation is now based on Number of vehicles."		

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on June 30, 2025

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	-	227	28	4	195	-	227
c)	Policy Related	-	18	6	-	12	-	18
d)	Premium Related	-	19	1	-	18	-	19
e)	Refund Related	-	-	-	-	-	-	-
f)	Coverage Related	-	1	1	-	-	-	1
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (7) (ii) Insurer not given no claim bonus (1) (iii) Insurer repudiated the claim but not returned original bills to the Insured (1)	-	5	2	-	3	-	5
	Total	-	270	38	4	228	-	270
2	Total No. of policies during previous year quarter: Q1 2024-25	6,56,205						
3	Total No. of claims during previous year quarter: Q1 2024-25	4,77,863						
4	Total No. of policies during current quarter: Q1 2025-26	8,01,711						
5	Total No. of claims during current quarter: Q1 2025-26	9,66,480						
6	Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):	0.22						
7	Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):	2.35						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	-	0%	-	-	-	0%	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	-	0%	-	-	-	0%	

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER
Name of the Insurer: Universal Sampo General Insurance
For the Quarter ending: 30th June 2025
Date: 30th June 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
10-Apr-25	ITC Ltd	PB	Management	To grant, offer and issue Equity Settled Stock Appreciation Rights under a Scheme viz. ITC Employee Stock Appreciation Rights Scheme 2025 (ITC ESAR Scheme).	FOR	FOR	Compliant with law. No governance concern.
10-Apr-25	ITC Ltd	PB	Management	To extend the benefits of the ITC Employee Stock Appreciation Rights Scheme 2025 to such permanent employees, including Managing /Wholetime Directors, of such subsidiary companies of the Company.	FOR	FOR	Compliant with law. No governance concern.
24-Apr-25	Tata Consultancy Services Ltd	PB	Management	Re-appointment of Prof. S. Mahendra Dev (DIN: 06519869) as an Independent Director of the Bank for a further period of four years with effect from June 14, 2025 up to June 13, 2029 (both days inclusive), not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.
02-May-25	Axis Bank Ltd	PB	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI Life Insurance Company Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI Cards and Payments Services Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	ABSTAIN	We abstain from voting.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI General Insurance Company Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.

09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI Payment Services Private Limited during financial year 2025-26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI DFHI Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI (Mauritius) Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and PT Bank SBI Indonesia during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and Nepal SBI Bank Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.

09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and Bank of Bhutan Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and Yes Bank Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between SBI DFHI Limited and SBI Capital Markets Limited during financial year 2025- 2026 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between SBI DFHI Limited and Yes Bank Limited during financial year 2025- 2026 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between SBI DFHI Limited and Jharkhand Rajya Gramin Bank during financial year 2025- 2026 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between SBI DFHI Limited and Uttarakhand Gramin Bank during financial year 2025- 2026 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between SBI DFHI Limited and Chhattisgarh Rajya Gramin Bank during financial year 2025- 2026 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time.	FOR	FOR	Compliant with law. No governance concern.

09-May-25	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between SBI DFHI Limited and Rajasthan Gramin Bank during financial year 2025- 2026 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	Material Related Party Transaction(s) with Tata Capital Limited for an aggregate value up to Rs. 10,000 crore, for availing of financial services, rendering of services, sale of products, leasing of assets and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
09-May-25	State Bank of India	EGM	Management	Material Related Party Transaction(s) with Neelachal Ispat Nigam Limited for an aggregate value up to Rs. 8,925 crore, for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) with Tata BlueScope Steel Private Limited for an aggregate value up to Rs. 5,655 crore for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) with Jamshedpur Continuous Annealing and Processing Company Private Limited- Operational Transaction for an aggregate value up to Rs. 5,285 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	One- time Material Related Party Transaction(s) with Jamshedpur Continuous Annealing and Processing Company Private Limited- Financial Transaction for an aggregate value up to Rs. 84 crore (including commission), towards renewal of existing corporate guarantee issued by the Company in favor of JCAPCPL, for a period until March 31, 2027.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) with Tata Motors Limited and Poshs Metal Industries Private Limited/ ancillary entities of Tata Motors Limited, third- party entities for an aggregate value up to Rs. 4,572 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.

15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) with TM International Logistics Limited for an aggregate value up to Rs. 4,060 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) with Tata International Limited for an aggregate value up to Rs. 3,502 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) with Tata International Singapore Pte. Limited for an aggregate value up to Rs. 2,945 crore, for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) with The Tata Power Company Limited for an aggregate value up to Rs. 2,375 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) with Tata International West Asia DMCC for an aggregate value up to Rs. 2,270 crore, for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) with Tata Projects Limited for an aggregate value up to Rs. 1,765 crore, for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	One- time Material Related Party Transaction(s) between TSMUK Limited and Tata Steel Minerals Canada Limited, both being subsidiary companies of Tata Steel Limited for infusion of funds up to an aggregate value of Rs. 1,115 crore (USD 125 million) by way of subscription to equity shares of TSMC, in one or more tranches, for the purpose of financing working capital requirements, debt repayment and capital expenditure, if any, of TSMC and other transactions for the purpose of business, during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSMUK and TSMC.	FOR	FOR	Compliant with law. No governance concern.

15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) between Tata Steel UK Limited, wholly owned subsidiary of Tata Steel Limited and Tata International West Asia DMCC, subsidiary company of the Promoter Company of Tata Steel Limited for an aggregate value up to Rs. 4,500 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSUK and TIWA.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) between Tata Steel Downstream Products Limited, wholly owned subsidiary of Tata Steel Limited and Tata Motors Limited, part of Promoter Group of Tata Steel Limited, and ancillary entities of Tata Motors Limited for an aggregate value up to Rs. 3,555 crore, for purchase and sale of goods, availing and rendering of services, entering into lease agreements and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSDPL.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) between T S Global Procurement Company Pte. Limited, wholly owned subsidiary of Tata Steel Limited and Tata International Singapore Pte. Limited, subsidiary company of the Promoter company of Tata Steel Limited for an aggregate value up to Rs. 2,500 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSGP and TISPL.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) between Tata Steel Minerals Canada Limited, subsidiary of Tata Steel Limited and IOC Sales Limited, a third party, to benefit Tata Steel Ijmuiden BV, wholly owned subsidiary of Tata Steel Limited via T S Global Procurement Company Pte. Limited, wholly owned subsidiary of Tata Steel Limited for an aggregate value up to Rs. 1,300 crore, for purchase and sale of raw materials and other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSMC, TSGP, TSII and IOC Sales.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) between Tata Steel Minerals Canada Limited, subsidiary of Tata Steel Limited and T S Global Procurement Company Pte. Limited, wholly owned subsidiary of Tata Steel Limited for an aggregate value up to Rs. 900 crore to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSMC and TSGP.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) between Neelachal Ispat Nigam Limited and T S Global Procurement Company Pte. Limited, both being subsidiary companies of Tata Steel Limited for an aggregate value up to Rs. 2,000 crore, for purchase and sale of goods, receiving and rendering of services and such other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSGP and NINL.	FOR	FOR	Compliant with law. No governance concern.

15-May-25	Tata Steel Ltd	PB	Management	Material Related Party Transaction(s) between Tata Steel IJmuiden BV, wholly owned subsidiary of Tata Steel Limited and Wupperman Staal Nederland B. V., associate company of Tata Steel Limited for an aggregate value up to Rs. 1,750 crore, for purchase and sale of goods, receiving and rendering of services and such other transactions for the purpose of business, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSII and WSN.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	To consider and adopt the Audited Standalone and Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2025, together with the reports of the Board of Directors, Auditors thereon.	FOR	FOR	Compliant with law. No governance concern.
15-May-25	Tata Steel Ltd	PB	Management	To declare final dividend of Rs.3/- (i.e 150%) per Equity Share of Rs. 2/- each fully paid-up of the Company, as recommended by the Board of Directors for the Financial Year ended March 31, 2025.	FOR	FOR	Compliant with law. No governance concern.
02-Jun-25	Archean Chemical Industries Ltd	AGM	Management	To consider and appoint a Director in place of Mr. S Meenakshisundaram (DIN: 01176085) who retires by rotation and being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern.
02-Jun-25	Archean Chemical Industries Ltd	AGM	Management	To consider and approve the Appointment of M/s. HVS and Associates, (Firm Registration No. P2016TN048300) as Secretarial Auditors of the Company for conducting Secretarial Audit for a period of five consecutive years i.e. from FY 2025-26 till FY 2029-30.	FOR	FOR	Compliant with law. No governance concern.
02-Jun-25	Archean Chemical Industries Ltd	AGM	Management	Ratification of remuneration of Rs. 1,20,000/- plus re-imbursement of out-of-pocket expenses and applicable taxes payable to Mr. G Sundaresan, (Membership No. 11733) Cost Auditor, Chennai, appointed as Cost Auditor of the Company for conducting cost audit for the FY 2025-26.	FOR	FOR	Compliant with law. No governance concern.
02-Jun-25	Archean Chemical Industries Ltd	AGM	Management	Sub-division of equity shares of the Company, such that 1 (One) equity share having face value of Rs. 2/- each, fully paid-up, be sub-divided into 2 (Two) equity shares having face value of Re. 1/- each, fully paid- up, ranking pari-passu with each.	FOR	FOR	Compliant with law. No governance concern.
02-Jun-25	Archean Chemical Industries Ltd	AGM	Management	Alteration of Capital Clause of the Memorandum of Association of the Company.	FOR	FOR	Compliant with law. No governance concern.
07-Jun-25	Bajaj Finance Ltd	PB	Management	To capitalisation of such sum standing to the credit of the securities premium and/or free reserves of the Company, as may be considered necessary by the Board of Directors (hereinafter referred to as the Board, which term shall deem to include any committee constituted / to be constituted by the Board, from time to time, to exercise its powers conferred by this resolution), for the purpose of the issue of bonus equity shares of Re. 1/- each, credited as fully paid-up equity shares to the holders of the existing equity shares of the Company.	FOR	ABSTAIN	We abstain from voting.
07-Jun-25	Bajaj Finance Ltd	PB	Management	To discuss and adopt the Balance Sheet and the Profit and Loss Account of the State Bank of India made up to the 31st day of March 2025, the report of the Central Board on the working and activities of the State Bank of India for the period covered by the Accounts, and the Auditor's Report on the Balance Sheet and Accounts.	FOR	ABSTAIN	We abstain from voting.
07-Jun-25	Bajaj Finance Ltd	PB	Management	To consider and approve raising of equity capital during FY 2025-26.	FOR	FOR	Compliant with law. No governance concern.

07-Jun-25	Bajaj Finance Ltd	PB	Management	To consider and adopt the audited standalone financial statements of the Company for the year ended March 31, 2025 and the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No governance concern.
07-Jun-25	Bajaj Finance Ltd	PB	Management	To consider and adopt the audited consolidated financial statements of the Company for the year ended March 31, 2025 and the report of the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern.
13-Jun-25	State Bank of India	AGM	Management	To declare a final Dividend of Rs. 34 per share of face value of Rs. 2/- each for FY 2024-25.	FOR	FOR	Compliant with law. No governance concern.
13-Jun-25	State Bank of India	EGM	Management	To appoint a Director in place of Mr. S. V. Desai (DIN: 07648203), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	To appoint a Director in place of Mr. T. Madhava Das (DIN: 08586766), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	Appointment of Mr. Subramanian Sarma (DIN: 00554221) as the Deputy Managing Director and President of the Company with effect from April 2, 2025 upto and including February 3, 2028 and including remuneration.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	Re-appointment of Mr. S. V. Desai (DIN: 07648203) as the Whole-time Director of the Company with effect from July 11, 2025 upto and including July 4, 2030 and including remuneration.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	Re-appointment of Mr. T. Madhava Das (DIN: 08586766) as the Whole-time Director of the Company with effect from July 11, 2025 upto and including July 10, 2030 and including remuneration.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	Appointment of M/s S. N. Ananthasubramanian and Co. (SNACO), Practising Company Secretaries (Firm registration No. P1991MH040400), as the Secretarial Auditors of the Company, for a term of five consecutive financial years commencing from April 1, 2025 till March 31, 2030, at such remuneration as may be determined by the Board of Directors of the Company (including its Committee thereof as may be authorised in this regard).	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	To enter into contracts/ transactions, with Larsen Toubro Arabia LLC, a subsidiary of the Company and Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods, business assets or property or equipment, b) availing or rendering of services, c) transfer or exchange of any resources, services or obligations to meet its business objectives/ requirements, d) providing parent company guarantees or letter of comfort or undertaking (Related Party Transactions), aggregating upto an amount not exceeding Rs. 12,600 Crore.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	To enter into contracts/ transactions, with L and T Metro Rail (Hyderabad) Limited, a subsidiary of the Company and Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment, b) availing or rendering of services, c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements, d) providing parent company guarantees or letter of comfort or undertaking (Related Party Transactions), aggregating upto an amount not exceeding Rs. 11,000 Crore.	FOR	FOR	Compliant with law. No governance concern.

17-Jun-25	Larsen & Toubro Ltd	AGM	Management	To enter into contracts/ transactions, with L and T Technology Services Limited, a subsidiary of the Company and Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment, b) availing or rendering of services, c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 3,000 Crore.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	To enter into contracts/ transactions, with L and T Modular Fabrication Yard LLC, a subsidiary of the Company and Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment, b) availing or rendering of services, c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 5,500 Crore.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	Ratification of remuneration of Rs. 19 lakhs plus applicable taxes and out of pocket expenses at actuals for travelling and boarding/ lodging payable to M/s R. Nanabhoy and Co. Cost Accountants (Regn. No. 000010), who are appointed as Cost Auditors to conduct the audit of cost records maintained by the Company for the Financial Year 2025- 26.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	To appoint Mr. Sunil Kumar Kakkar (DIN: 08041054) as a Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	To appoint Mr. Sunil Kumar Kakkar (DIN: 08041054) as a Whole-time Director designated as Director (Corporate Planning), for a period of three years with effect from 1st April 2025 up to 31st March 2028 and including remuneration.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	To appoint Mr. Koichi Suzuki (DIN: 11061966) as a Director of the Company, to fill the casual vacancy caused by the resignation of Mr. Kinji Saito.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	"To receive, consider and adopt	FOR	ABSTAIN	We abstain from voting.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	a. the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2025, together with the Reports of the Board of Directors and the Auditors thereon and	FOR	ABSTAIN	We abstain from voting.
17-Jun-25	Larsen & Toubro Ltd	AGM	Management	b. the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2025, together with the Report of the Auditors thereon."	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Maruti Suzuki India Ltd	PB	Management	To confirm the payment of Interim Dividends (including a special dividend) on Equity Shares and to declare a Final Dividend on Equity Shares for the financial year ended March 31, 2025.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Maruti Suzuki India Ltd	PB	Management	To appoint a Director in place of Aarthi Subramanian (DIN 07121802), who retires by rotation and being eligible, offers herself for re-appointment.	FOR	FOR	Compliant with law. No governance concern.
17-Jun-25	Maruti Suzuki India Ltd	PB	Management	To appoint Aarthi Subramanian (DIN 07121802) as a Whole-time Director designated as Executive Director - President and Chief Operating Officer of the Company for a period of five years commencing from May 1, 2025 to April 30, 2030 and including remuneration.	FOR	FOR	Compliant with law. No governance concern.

17-Jun-25	Maruti Suzuki India Ltd	PB	Management	To appoint Parikh and Associates, Practising Company Secretaries (Firm Registration Number P1988MH009800) as Secretarial Auditors of the Company for term of five consecutive years commencing from financial year 2025-26 till financial year 2029-30, at such fees, plus applicable taxes and other out-of-pocket expenses as may be mutually agreed upon between the Board of Directors of the Company and the Secretarial Auditors.	FOR	ABSTAIN	We abstain from voting.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	To approve material related party transactions with Tata Capital Limited, for an aggregate value not exceeding Rs. 5,300 crore during financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	To approve material related party transactions with Tata Capital Housing Finance Limited, for an aggregate value not exceeding Rs. 5,000 crore during financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	To approve material related party transactions with Tejas Networks Limited, for an aggregate value not exceeding Rs. 5,000 crore during financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	To approve material related party transactions with Jaguar Land Rover Limited, for an aggregate value not exceeding Rs. 4,400 crore during financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	To approve material related party transactions with Tata Consultancy Services Japan, Ltd. (a non-wholly owned subsidiary), for an aggregate value not exceeding Rs. 2,500 crore during financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	To create, offer, issue and allot upto 270,00,00,000 equity shares of Rs. 10/- each aggregating to Rs. 2700,00,00,000.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	Appointment of M/s A Saraswat and Associates, Practising Company Secretaries (Unique Code Number - S2015WB298700) as the Secretarial Auditor of the Bank for a term of five consecutive years, commencing from the financial year 2025-26 to 2029-30, to conduct the Secretarial Audit and issue the Secretarial Audit Report and Annual Secretarial Compliance Report, at a professional fee of Rs. 55,000/- per financial year, approved by the Board of Directors of the Bank.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the year ended March 31, 2025, together with Report of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the year ended March 31, 2025, together with Report of the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	Tata Consultancy Services Ltd	AGM	Management	To declare a Final Dividend on Equity Shares for the financial year ended March 31, 2025 (including a one-time Special Dividend).	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	UCO Bank	AGM	Management	To appoint a Director in place of Mr. Shailesh Chandra (DIN: 07593905) who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting.
19-Jun-25	UCO Bank	AGM	Management	To re-appoint Ms. Usha Sangwan (DIN: 02609263) as a Non-Executive Independent and Woman Director of the Company, not liable to retire by rotation, to hold office for the second consecutive term of five years, i.e., from October 21, 2025 to October 20, 2030 (both days inclusive).	FOR	ABSTAIN	We abstain from voting.

19-Jun-25	UCO Bank	AGM	Management	To appoint Mr. Jayavant B Bhawe (Membership No. 4266) of M/s. J B Bhawe and Co., Practicing Company Secretaries as the Secretarial Auditor of the Company for a term of five consecutive years from the FY 2025-26 till FY 2029-30, at a remuneration as may be decided by the Board of Directors from time to time in consultation with the Secretarial Auditor of the Company.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	UCO Bank	AGM	Management	Material Related Party Transaction(s) between the Company and Tata Motors Limited for an aggregate value not exceeding Rs. 1,352.50 crore, (inclusive of funding transactions (ICDs) not exceeding Rs. 600 crore at any point of time and operational transactions not exceeding Rs. 752.50 crore), during the FY 2025-26, provided that such transaction(s) / contract(s) / arrangement(s) / agreement(s) is / are carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	FOR	Compliant with law. No governance concern.
19-Jun-25	UCO Bank	AGM	Management	Material Related Party Transaction(s) between the Company and Tata Motors Passenger Vehicles Limited, for an aggregate value not exceeding Rs. 540 crore, during the FY 2025-26, provided that such transaction(s) / contract(s) / arrangement(s) / agreement(s) is / are carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	ABSTAIN	We abstain from voting.
19-Jun-25	UCO Bank	AGM	Management	Material Related Party Transaction(s) between Tata Technologies Europe Limited (TTEL) and Jaguar Land Rover Limited for an aggregate value not exceeding Rs. 1,425 crore, during the FY 2025-26, provided that such transaction(s) / contract(s) / arrangement(s) / agreement(s) is / are carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	ABSTAIN	We abstain from voting.
23-Jun-25	Tata Technologies Ltd	AGM	Management	To consider and adopt the audited financial statements (including the consolidated financial statements) of the Company for the financial year ended March 31, 2025 and the reports of the Board of Directors (the Board) and auditors thereon.	FOR	FOR	Compliant with law. No governance concern.
23-Jun-25	Tata Technologies Ltd	AGM	Management	To declare a final dividend of Rs. 22/- per equity share for the financial year ended March 31, 2025.	FOR	FOR	Compliant with law. No governance concern.
23-Jun-25	Tata Technologies Ltd	AGM	Management	To appoint a director in place of Salil Parekh (DIN: 01876159), who retires by rotation and being eligible, seeks re-appointment.	FOR	FOR	Compliant with law. No governance concern.
23-Jun-25	Tata Technologies Ltd	AGM	Management	To enter into and / or continue related party contract(s) / arrangement(s) / transaction(s) (whether by way of an individual transaction or transactions taken together or a series of transactions or otherwise) with Stater N.V., a majority-owned subsidiary of the Company, which qualifies as a related party transaction within the meaning of Regulation 2(1)(zc) of the LODR Regulations, in the course of purchase / sale of services, purchase / sale of shared services, loans, equity infusion and merger and specific subsidiary with Stater N.V., such that during the financial year ending on March 31, 2026, the maximum value of the transactions of the Company and each specific subsidiary of the Company with Stater N.V. does not exceed the value and the aggregate value of all such transactions with Stater N.V. does not exceed Rs. 2,975 crore or 1.83% of the annual consolidated turnover, provided that the said transactions shall be at arm's length basis and in the ordinary course of business.	FOR	FOR	Compliant with law. No governance concern.

23-Jun-25	Tata Technologies Ltd	AGM	Management	To enter into and / or continue related party contract(s) / arrangement(s) / transaction(s) (whether by way of an individual transaction or transactions taken together or a series of transactions or otherwise) with Stater Nederland B.V., a majority-owned subsidiary of the Company, which qualifies as a related party transaction within the meaning of Regulation 2(1)(zc) of the LODR Regulations, in the course of purchase / sale of services, purchase / sale of shared services and parental guarantee and specific subsidiary with Stater Nederland B.V., such that during the financial year ending on March 31, 2026, the maximum value of the transactions of the Company and each specific subsidiary of the Company with Stater Nederland B.V. does not exceed the value and the aggregate value of all such transactions of the Company and its subsidiaries with Stater Nederland B.V. does not exceed Rs. 2,670 crore or 1.64% of the annual consolidated turnover, provided that the said transactions shall be at arm's length basis and in the ordinary course of business.	FOR	ABSTAIN	We abstain from voting.
23-Jun-25	Tata Technologies Ltd	AGM	Management	Appointment of M/s Makarand M. Joshi and Co., Company Secretaries (Firm registration no: P2009MH007000), (CP: 3662) as Secretarial Auditors of the Company for a term of five consecutive years, commencing from Financial Year 2025- 26 till Financial Year 2029-30 at such remuneration as may be determined by the Board of Directors (including its committees thereof), and to avail any other services, certificates, or reports as may be permissible under applicable laws.	FOR	FOR	Compliant with law. No governance concern.
23-Jun-25	Tata Technologies Ltd	AGM	Management	"To receive, consider, and adopt the	FOR	FOR	Compliant with law. No governance concern.
23-Jun-25	Tata Technologies Ltd	AGM	Management	(A) Audited standalone financial statements of the Company for the financial year ended 31st March 2025 together with the reports of the Board of Directors and Auditors thereon and	FOR	FOR	Compliant with law. No governance concern.
23-Jun-25	Tata Technologies Ltd	AGM	Management	(B) Audited consolidated financial statements of the Company for the financial year ended 31st March 2025 together with the report of Auditors thereon."	FOR	FOR	Compliant with law. No governance concern.
23-Jun-25	Tata Technologies Ltd	AGM	Management	To declare and payment of final dividend of Rs. 20.55 per equity share of the face value of Rs. 1 each fully paid up, of the Company, as recommended by the Board of Directors for the financial year ended 31st March 2025.	FOR	FOR	Compliant with law. No governance concern.
25-Jun-25	Infosys Ltd	AGM	Management	To appoint a Director in place of Mr. Malav Dani (DIN: 01184336), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern.
25-Jun-25	Infosys Ltd	AGM	Management	To appoint Mr. Ashish Choksi (DIN: 00059132) as a Non-Executive Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern.
25-Jun-25	Infosys Ltd	AGM	Management	To appoint Dr. K. R. Chandratre, a Practicing Company Secretary (FCS No.: 1370; CP No.: 5144 and Peer Review Certificate No.: 1206/2021), as the Secretarial Auditor of the Company, for a term of five consecutive years from financial year 2025-26 to financial year 2029-30, on such annual remuneration plus applicable taxes and reimbursement of out-of-pocket expenses as shall be fixed by the Board of Directors of the Company in consultation with the Secretarial Auditor.	FOR	FOR	Compliant with law. No governance concern.

25-Jun-25	Infosys Ltd	AGM	Management	Ratification of remuneration of Rs. 10,50,000 plus applicable taxes and reimbursement of out-of-pocket expenses payable to Joshi Apte and Associates, Cost Accountants (Firm Registration No.: 000240), who were appointed by the Board of Directors as the Cost Auditors of the Company, based on the recommendation of the Audit Committee, to audit the cost records of the Company for the financial year ending 31st March 2026.	FOR	FOR	Compliant with law. No governance concern.
25-Jun-25	Infosys Ltd	AGM	Management	To approve Material Related Party Transactions with Essel Mining and Industries Limited for an Aggregate value upto Rs. 4200/- Crore the transaction is expected to be consummated not later than March 31, 2027 at arm's length and in the ordinary course of business.	FOR	FOR	Compliant with law. No governance concern.
25-Jun-25	Infosys Ltd	AGM	Management	To enter into contract(s)/ arrangement(s)/ transaction(s) [whether by way of an individual transaction or transactions taken together or series of transactions or otherwise] with Grasim Industries Limited [Grasim], a Related Party of the Company, on such terms and conditions as may be agreed between the Company and Grasim, for an aggregate value of up to Rs. 2,535/- Crore entered into/ to be entered during financial year 2025-26 being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
26-Jun-25	Asian Paints Ltd	AGM	Management	To enter into contract(s)/ arrangement(s)/ transaction(s) [whether by way of an individual transaction or transactions taken together or series of transactions or otherwise] between Novelis Corporation, an Indirect Wholly Owned Subsidiary of the Company and a Related party, Logan Aluminum Inc. (a Joint Venture of Novelis Corporation), on such terms and conditions as may be agreed between Novelis Corporation and Logan Aluminum Inc., for an aggregate value of up to Rs. 4,500/- Crore to be entered during financial year 2026-27 and in each Financial Year(s) until Financial Year 2029-30, i.e., four Financial Years being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
26-Jun-25	Asian Paints Ltd	AGM	Management	To enter into contract(s)/ arrangement(s)/ transaction(s) [whether by way of an individual transaction or transactions taken together or series of transactions or otherwise] between Novelis Korea Limited, an Indirect Wholly owned subsidiary and its Related Party, Ulsan Aluminum Limited (a Joint venture of Novelis Korea Limited), on such terms and conditions as may be agreed between between Novelis Korea Limited and Ulsan Aluminum Limited for an aggregate value of up to Rs. 20,200/- Crore to be entered during financial year 2026-27 and in each Financial Year(s) until Financial Year 2029-30, i.e., four Financial Years being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.
26-Jun-25	Asian Paints Ltd	AGM	Management	To enter into contract(s)/ arrangement(s)/ transaction(s) [whether by way of an individual transaction or transactions taken together or series of transactions or otherwise] between Novelis Deutschland GmbH, an indirect Wholly Owned Subsidiary and its Related Party, Aluminium Norf GmbH (a Joint Venture of Novelis Deutschland GmbH), on such terms and conditions as may be agreed between Novelis Deutschland GmbH and Aluminium Norf GmbH, for an aggregate value of up to Rs. 5,300/- Crore to be entered during financial year 2026-27 and in each Financial Year(s) until Financial Year 2029-30, i.e., four Financial Years being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern.

26-Jun-25	Asian Paints Ltd	AGM	Management	To receive, consider and adopt the audited financial statements (including audited consolidated financial statements) for the financial year ended 31st March, 2025 and the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No governance concern.
26-Jun-25	Asian Paints Ltd	AGM	Management	To confirm the payment of Interim Dividend of Rs. 29 per equity share of Rs. 1/- each (which includes a regular interim dividend of Rs. 19 and special dividend of Rs. 10 per equity share) and to declare Final Dividend of Rs. 24 per equity share of Rs. 1/- each for the financial year ended 31st March, 2025.	FOR	FOR	Compliant with law. No governance concern.
26-Jun-25	Asian Paints Ltd	AGM	Management	To appoint a Director in place of Mr. Nitin Paranjpe (DIN: 00045204), who retires by rotation and being eligible, offers his candidature for re-appointment.	FOR	FOR	Compliant with law. No governance concern.
27-Jun-25	Hindalco Industries Ltd	PB	Management	To appoint a Director in place of Mr. Ritesh Tiwari (DIN: 05349994), who retires by rotation and being eligible, offers his candidature for re-appointment.	FOR	FOR	Compliant with law. No governance concern.
27-Jun-25	Hindalco Industries Ltd	PB	Management	To appoint a Director in place of Mr. Biddappa Ponnappa Bittianda (DIN: 06586886), who retires by rotation and being eligible, offers his candidature for re-appointment.	FOR	FOR	Compliant with law. No governance concern.
27-Jun-25	Hindalco Industries Ltd	PB	Management	Appointment of M/s. Parikh and Associates, Company Secretaries (ICSI Unique Code: P1988MH009800) as the Secretarial Auditors for the Company, to hold office for a term of five consecutive years i.e. from financial year 2025-26 to financial year 2029-30, on such remuneration as may be mutually agreed between the Board of Directors and the Secretarial Auditors.	FOR	FOR	Compliant with law. No governance concern.
27-Jun-25	Hindalco Industries Ltd	PB	Management	Ratification of remuneration of Rs. 16.2 lakhs plus applicable taxes and reimbursement of out-of-pocket expenses payable to M/s. R Nanabhoy and Co., Cost Accountants (Firm Registration No. 000010), appointed by the Board of Directors on the recommendation of the Audit Committee, as Cost Auditors of the Company to conduct the audit of the cost records of the Company for the financial year ending 31st March, 2026.	FOR	FOR	Compliant with law. No governance concern.
27-Jun-25	Hindalco Industries Ltd	PB	Management	To grant, offer and issue Equity Settled Stock Appreciation Rights under a Scheme viz. ITC Employee Stock Appreciation Rights Scheme 2025 (ITC ESAR Scheme).	FOR	FOR	Compliant with law. No governance concern.
30-Jun-25	Hindustan Unilever Ltd	AGM	Management	To extend the benefits of the ITC Employee Stock Appreciation Rights Scheme 2025 to such permanent employees, including Managing /Wholetime Directors, of such subsidiary companies of the Company.	FOR	FOR	Compliant with law. No governance concern.
30-Jun-25	Hindustan Unilever Ltd	AGM	Management	Re-appointment of Prof. S. Mahendra Dev (DIN: 06519869) as an Independent Director of the Bank for a further period of four years with effect from June 14, 2025 up to June 13, 2029 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern.
30-Jun-25	Hindustan Unilever Ltd	AGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI Life Insurance Company Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.

30-Jun-25	Hindustan Unilever Ltd	AGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI Cards and Payments Services Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
30-Jun-25	Hindustan Unilever Ltd	AGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI General Insurance Company Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
30-Jun-25	Hindustan Unilever Ltd	AGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI Payment Services Private Limited during financial year 2025-26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.
30-Jun-25	Hindustan Unilever Ltd	AGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI DFHI Limited during financial year 2025- 26 whether individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s)/ transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern.