

Name of the Insurer : Universal Sompo General Insurance Company Limited

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

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FORM NL-1-B-BA

Name of the Insurer : Universal Sompo General Insurance Company Limited

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

REVENUE ACCOUNT FOR THE QUARTER ENDED ON September 30, 2025

(€ in Lakhs)																	
Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
1 Premiums earned (Net)	NL-4	1,026	2,056	(124)	1,331	478	825	584	888	53,206	1,01,552	54,546	98,769	54,710	1,04,433	55,005	1,00,980
2 Profit/ Loss on sale/redemption of Investments		27	62	35	76	9	14	6	13	1,588	2,523	1,261	2,285	1,634	2,599	1,394	2,274
3 Interest, Dividend & Rent – Gross		373	558	204	670	33	71	34	61	6,643	13,042	5,063	10,853	6,949	13,671	5,301	11,584
Note 1																	
4 Others		-	-	(7)	3	-	-	1	3	-	-	42	144	-	-	36	150
State Cheque write back		-	-	(7)	3	-	-	1	3	-	-	42	144	-	-	36	150
Miscellaneous income		-	-	-	-	-	-	-	-	5	11	13	16	5	11	13	16
Foreign Exchange (Gain) / Loss		1	1	-	-	-	-	-	-	25	32	(2)	(2)	26	33	(2)	(2)
(b) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/WTG/Other KHPs		2	3	(1)	1	1	1	-	-	-	128	19	36	103	132	18	37
TOTAL (A)		1,339	2,680	107	2,081	521	911	627	957	61,567	1,17,288	60,942	1,12,101	63,427	1,20,879	61,676	1,15,139
5 Claims Incurred (Net)	NL-5	1,116	1,889	(8)	280	412	896	584	778	36,866	69,088	39,592	75,096	38,394	71,873	40,168	76,254
7 Commission	NL-6	39	(944)	(136)	(237)	(57)	(20)	660	669	6,766	14,124	3,353	6,688	3,250	13,160	3,917	6,662
8 Operating Expenses related to Insurance Business	NL-7	94	-	(425)	320	37	178	128	222	10,308	21,518	8,756	17,543	10,439	22,104	8,459	18,005
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Contribution to Solutium Fund/NR and Run Compensation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		1,249	1,353	(569)	463	392	1,054	1,372	1,669	54,270	1,05,215	52,684	1,02,016	55,911	1,07,621	53,487	1,04,148
Operating Profit/(Loss) C= (A - B)		89	1,327	676	1,618	129	(143)	(745)	(712)	7,297	12,073	8,258	10,085	7,516	13,258	8,189	10,991
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		89	1,327	676	1,618	129	(143)	(745)	(712)	7,297	12,073	8,258	10,085	7,516	13,258	8,189	10,991
Transfer to Catastrophe Reserve																	
Transfer to Other Reserves (to be specified)																	
TOTAL (C)		89	1,327	676	1,618	129	(143)	(745)	(712)	7,297	12,073	8,258	10,085	7,516	13,258	8,189	10,991

Note - 1

Pertaining to Policyholder's funds		Fire				Marine				Miscellaneous				Total			
		For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
Interest, Dividend & Rent		159	333	134	373	35	74	36	64	6,913	13,564	5,287	11,269	7,107	13,971	5,467	11,706
Add/Less:-																	
Investment Expenses		-2	(4)	-3	(5)	-1	(1)	-1	(1)	-89	(174)	-90	(147)	(92)	(176)	(94)	(153)
Amortisation of Premium/ Discount on Investments		-5	(10)	-4	(12)	-1	(2)	-1	(2)	-201	(392)	-178	(373)	(207)	(404)	(183)	(387)
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		121	239	77	314	-	-	-	-	20	44	34	104	141	283	111	418
Interest, Dividend & Rent – Gross*		273	558	204	670	33	71	34	61	6,643	13,042	5,063	10,853	6,949	13,671	5,301	11,584

* Term gross implies inclusive of TDS

FORM NL-2-B-PL**Name of the Insurer : Universal Somp 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 September 30, 2025**

SI No	Particulars	Schedule Ref. Form No.	(₹ in Lakhs)			
			For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	89	1,327	676	1,618
	(b) Marine Insurance	NL-1	129	(143)	(745)	(712)
	(c) Miscellaneous Insurance	NL-1	7,297	12,073	8,258	10,085
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,053	4,059	2,713	4,561
	(b) Profit on sale of investments		489	855	690	1,027
	(c) (Loss on sale/ redemption of investments)		(16)	(100)	(81)	(102)
	(d) Amortization of Premium / Discount on Investments		(59)	(117)	(90)	(151)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	-	32	32
	Foreign Exchange (Gain) / Loss		-	-	-	-
	Miscellaneous Income		-	-	(1)	-
	Profit on Sale / Write off of Fixed Assets (Net)		15	15	12	11
	TOTAL (A)		9,997	17,969	11,464	16,369
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	(10,928)	-	-
	(c) Others - Impairment of Investment Assets		-	-	-	(258)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	0	-	-
	(b) Bad debts written off		-	10,928	-	-
	(c) Interest on subordinated debt		571	939	275	275
	(d) Expenses towards CSR activities		205	219	143	169
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c Managerial Remuneration		102	131	18	37
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others		-	-	-	-
	Director Sitting fees and Board meeting expenses		49	98	43	76
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	-	-
	Debenture Issuance		45	50	60	65
	TOTAL (B)		972	1,437	539	364
6	Profit/(Loss) Before Tax		9,025	16,532	10,925	16,005
7	Provision for Taxation					
	Current tax		1,611	2,895	2,656	4,130
	Deferred tax		677	1,287	(18)	34
8	Profit / (Loss) after tax		6,737	12,350	8,287	11,841
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		920	920	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		1,14,986	1,09,373	94,091	90,537
	Balance carried forward to Balance Sheet		1,20,803	1,20,803	1,02,378	1,02,378

FORM NL-3-B-BS			
Name of the Insurer : Universal Sampo General Insurance Company Limited			
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007			
BALANCE SHEET AS AT September 30, 2025			
(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As at September 30, 2025	As at September 30, 2024
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,37,715	1,19,140
Fair Value Change Account			
-Shareholders' Funds		(401)	889
-Policyholders' Funds		(1,379)	2,281
Borrowings	NL-11	26,500	15,000
TOTAL		1,99,253	1,74,128
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,22,029	1,37,160
Investments-Policyholders	NL-12A	4,19,976	3,51,969
Loans	NL-13	-	-
Fixed Assets	NL-14	6,775	6,853
Deferred Tax Asset (Net)		2,549	2,159
CURRENT ASSETS			
Cash and Bank Balances	NL-15	8,007	8,434
Advances and Other Assets	NL-16	1,41,961	1,25,897
Sub-Total (A)		1,49,968	1,34,331
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,79,557	3,51,631
Provisions	NL-18	1,22,487	1,06,713
Sub-Total (B)		5,02,044	4,58,344
NET CURRENT ASSETS (C) = (A - B)		(3,52,076)	(3,24,013)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		1,99,253	1,74,128
Note: Previous year figures are regrouped & reclassified wherever necessary.			
CONTINGENT LIABILITIES			
Particulars		As at September 30, 2025	As at September 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		4,447	4,821
7b. Others (Refer Note-2)		10,473	10,473
TOTAL		21,454	21,841
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 ₹ 1,004 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 September 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 September 30, 2025.			

[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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Claims Paid (Direct)	14,748	25,030	937	1,505	-	-	937	1,505	20,359	30,005	3,332	16,035	29,631	33,337	21,921	43,541	2,332	4,302	14	14	24,267	47,857
Add: Re-insurance accepted to direct claims	1	78	11	12	-	-	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	13,412	21,407	497	735	-	-	497	735	9,498	18,228	6,056	8,383	15,514	26,611	9,554	14,220	1,089	2,233	1	1	10,644	16,454
Net Claims Paid	1,337	1,702	451	762	-	-	451	762	10,861	20,777	3,316	7,652	14,117	28,409	12,367	29,321	1,243	2,069	13	13	13,623	31,403
Add: Claims Outstanding at the end of the quarter	3,407	3,407	959	959	23	23	982	982	6,419	6,419	1,54,163	1,54,163	1,60,582	1,60,582	6,158	6,158	4,325	4,325	153	153	10,636	10,636
Less: Claims Outstanding at the beginning of the year	3,628	3,220	1,010	865	11	3	1,031	864	7,009	7,383	1,51,433	1,52,873	1,58,532	1,60,056	5,600	6,534	5,854	6,017	105	42	11,559	12,593
Net Incurred Claims	1,116	1,889	400	876	12	30	412	896	10,121	19,813	4,946	9,122	16,167	28,935	12,925	28,945	(288)	377	61	124	12,700	29,446
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	14,748	25,030	810	1,378	-	-	810	1,378	20,399	30,069	9,332	16,015	29,631	33,015	21,921	43,541	2,332	4,302	14	14	24,267	47,857
-Outside India	-	-	127	127	-	-	127	127	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	730	730	169	169	23	23	192	192	4,140	4,140	52,560	52,560	56,700	56,700	2,953	2,953	1,790	1,790	75	75.00	4,818	4,818
Estimates of IBNR and IBNER at the beginning of the period (net)	741	727	140	138	11	3	151	141	3,992	3,874	50,905	49,876	54,957	53,759	2,487	4,050	3,346	3,397	75	-	5,088	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 September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
Claims Paid (Direct)	1,711	2,999	594	805	-	-	594	805	23,245	41,121	10,486	19,084	33,731	60,205	13,265	20,886	5,473	7,351	1	3	18,739	26,340
Add: Re-insurance accepted to direct claims	2	35	29	32	-	-	29	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	1,220	2,105	210	327	-	-	210	327	10,647	18,920	2,440	3,271	13,094	22,199	2,503	3,952	4,938	-	-	-	6,415	8,946
Net Claims Paid	487	929	413	510	-	-	413	510	12,598	22,193	8,039	15,813	20,637	38,006	10,762	16,865	1,541	2,423	1	3	12,324	19,291
Add: Claims Outstanding at the end of the quarter	3,697	3,697	794	794	2	2	796	794	8,466	8,466	1,47,169	1,47,169	1,55,635	1,55,635	6,641	6,641	5,844	5,844	146	146	12,631	12,631
Less: Claims Outstanding at the beginning of the year	4,182	4,346	624	525	1	3	625	528	11,967	11,823	1,58,176	1,58,180	1,62,143	1,62,911	7,489	5,880	6,332	5,775	154	77	11,985	11,732
Net Incurred Claims	(8)	380	583	779	1	(1)	584	778	9,097	18,826	5,032	12,792	14,129	31,628	9,904	17,626	1,073	2,492	(7)	72	10,970	20,190
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	1,711	2,999	475	686	-	-	475	686	23,245	41,121	10,486	19,084	33,731	60,205	13,265	20,886	5,473	7,351	1	3	18,739	26,340
-Outside India	-	-	119	119	-	-	119	119	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	797	797	101	101	2	2	103	103	3,395	3,395	52,653	52,653	56,048	56,048	2,296	2,296	2,478	2,478	-	-	4,774	4,774
Estimates of IBNR and IBNER at the beginning of the period (net)	777	749	99	102	1	3	100	105	4,380	4,271	50,173	54,936	59,953	59,207	2,930	3,302	1,936	1,499	-	-	4,866	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 September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
Claims Paid (Direct)	4	40	-	5	-	83	-	125	32,144	66,524	-	-	1,534	2,309	87,688	1,71,935	1,03,353	1,06,478
Add: Re-insurance accepted to direct claims	-	-	-	-	-	12	-	12	-	-	-	-	-	-	12	12	24	102
Less: Re-insurance Ceded to claims paid	1	3	301	301	73	164	-	-	19,441	39,972	-	-	1,014	1,081	46,988	84,586	60,887	1,08,728
Net Claims Paid	3	42	(296)	(296)	22	23	-	-	12,703	26,552	-	-	520	1,228	40,692	87,361	42,489	89,844
Add: Claims Outstanding at the end of the quarter	325	325	491	491	366	366	-	-	16,888	16,888	-	-	1,742	1,742	1,91,030	1,91,030	1,95,419	1,95,419
Less: Claims Outstanding at the beginning of the year	319	273	339	319	300	307	-	-	22,165	34,142	-	-	1,569	1,613	1,94,853	2,09,303	1,99,582	2,13,391
Net Incurred Claims	9	94	(144)	(124)	(23)	82	-	-	7,426	9,298	-	-	713	1,338	36,869	69,088	38,399	71,872
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	4	48	5	5	83	175	-	-	32,144	66,524	-	-	1,534	2,309	87,688	1,71,935	1,98,343	1,98,343
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	122	122
Estimates of IBNR and IBNER at the end of the period (net)	192	192	54	54	182	182	-	-	16,838	16,838	-	-	635	635	79,419	79,419	80,341	80,341
Estimates of IBNR and IBNER at the beginning of the period (net)	199	131	29	10	177	128	-	-	22,118	34,897	-	-	644	733	84,112	96,296	85,004	97,144

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 September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
Claims Paid (Direct)	24	40	20	594	34	109	-	-	30,520	62,776	-	-	691	1,280	83,759	1,53,244	85,064	1,57,048
Add: Re-insurance accepted to direct claims	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	31	68
Less: Re-insurance Ceded to claims paid	1	2	2	25	28	90	-	-	17,959	37,598	-	-	294	581	37,793	69,444	38,229	71,875
Net Claims Paid	23	38	18	569	6	20	-	-	12,561	25,178	-	-	397	699	45,966	83,801	46,866	85,240
Add: Claims Outstanding at the end of the quarter	254	254	(167)	(167)	266	266	-	-	19,262	19,262	-	-	1,728	1,728	1,89,629	1,89,629	1,94,122	1,94,122
Less: Claims Outstanding at the beginning of the year	332	249	(164)	391	398	285	-	-	17,873	21,974	-	-	1,525	1,695	1,96,082	1,98,334	2,00,818	2,03,108
Net Incurred Claims	(95)	23	15	11	(29)	21	-	-	13,970	22,486	-	-	600	737	29,583	75,096	46,149	76,254
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	24	40	20	594	34	109	-	-	30,520	62,776	-	-	691	1,280	83,759	1,53,244	85,945	1,56,929
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	119	119
Estimates of IBNR and IBNER at the end of the period (net)	126	126	10	10	114	114	-	-	19,234	19,234	-	-	671	671	80,977	80,977	81,877	81,877
Estimates of IBNR and IBNER at the beginning of the period (net)	161	129	12	44	160	181	-	-	17,693	20,210	-	-	691	671	83,046	85,163	83,923	86,817

[illegible]

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Commission and Rewards on (Excluding Reinsurance) Business written :	-	-
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[illegible]

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

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

2,850

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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Employee's remuneration & welfare benefits	46	167	21	86	2	3	23	89	1,410	2,649	1,551	2,776	2,961	5,425	823	2,624	45	326	(94)	67	804	5,017
2	Travel, conveyance and vehicle running expenses	3	11	2	6	-	-	2	6	94	178	103	186	197	364	54	176	3	22	(5)	4	52	202
3	Training expenses	-	2	-	1	-	-	-	1	13	29	15	31	28	60	5	29	-	4	(1)	1	4	34
4	Rents, rates & taxes	4	16	2	8	-	-	2	8	116	235	135	259	251	494	60	233	7	45	(6)	6	61	282
5	Repairs	-	8	-	4	-	-	-	4	96	129	73	136	139	264	39	126	2	36	(3)	3	36	147
6	Printing & stationery	-	1	-	1	-	-	1	8	8	20	9	21	17	41	1	20	-	1	-	1	3	24
7	Communication expenses	(1)	3	(1)	2	-	-	(1)	2	4	46	3	46	4	94	(21)	46	(4)	6	(4)	1	(29)	53
8	Legal & professional charges	1	7	-	3	-	-	-	3	74	161	(21)	98	53	259	10	107	(1)	13	(3)	3	6	123
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	1	1	-	-	3	1	5	10	6	10	11	20	3	9	-	1	-	-	3	10
	(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	-	-	-	-	-	-	-	-	3	3	3	3	3	6	3	3	-	-	-	-	-	3
	(d) of pocket expenses	-	-	-	-	-	-	-	-	1	1	1	1	1	2	1	1	-	-	-	-	1	1
10	Advertisement and publicity	1	4	-	2	-	-	2	2	29	59	32	62	61	121	15	59	-	7	(2)	1	13	67
11	Interest & Bank Charges	9	22	4	11	1	1	5	12	209	341	227	357	436	696	146	338	12	42	(6)	8	152	388
12	Depreciation	9	31	5	17	1	1	6	18	287	492	293	516	560	1,038	139	467	9	60	(12)	12	136	559
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	3	7	4	8	7	15	1	7	-	1	-	-	1	8
17	Information Technology Expenses	8	37	3	19	1	1	4	30	286	536	317	604	603	1,180	150	372	5	71	(17)	14	138	657
18	Goods and Service Tax/Service Tax Expenditure	1	1	-	-	-	-	-	-	10	9	10	9	20	18	10	8	3	14	-	-	13	22
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	1	3	-	-	-	-	-	-	8	14	9	12	17	26	4	14	-	2	(1)	-	3	16
	Administration Charges - Insurance Followee	9	94	(5)	9	-	2	(5)	11	77	331	96	347	173	678	94	1,078	(16)	45	(19)	8	59	1,129
	TOTAL	94	408	32	170	5	8	37	178	2,480	5,290	2,866	5,483	5,546	10,773	1,557	5,939	65	674	(143)	129	1,479	6,742
	In India	89	402	29	167	5	8	34	175	2,595	5,199	2,776	5,387	5,371	10,586	1,476	5,889	55	663	(146)	127	1,387	6,639
	Outside India	5	6	3	3	-	-	3	3	85	91	90	96	175	187	81	90	10	11	3	2	92	103

	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 September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
1	Employee's remuneration & welfare benefits	(215)	139	68	114	1	2	69	116	676	1,587	888	2,044	1,484	3,631	790	1,615	1	171	27	55	818	1,841
2	Travel, conveyance and vehicle running expenses	(19)	9	3	7	-	-	3	7	29	100	32	129	61	229	37	102	(2)	11	1	3	36	116
3	Training expenses	(1)	1	1	1	-	-	1	1	8	14	9	17	17	31	8	14	-	1	-	-	8	15
4	Rents, rates & taxes	(16)	11	4	4	-	-	4	8	41	109	52	148	111	252	48	121	3	21	2	4	53	126
5	Repairs	(18)	7	3	6	-	-	3	6	15	83	14	106	29	189	22	84	(4)	9	1	3	19	96
6	Printing & stationery	(6)	3	2	3	-	-	2	3	14	38	15	50	29	88	16	37	(1)	4	1	2	16	43
7	Communication expenses	(8)	4	1	3	-	-	1	3	10	42	12	55	22	97	14	41	(1)	5	-	1	13	49
8	Legal & professional charges	(17)	8	4	7	-	-	4	7	38	134	19	127	77	261	37	94	(2)	10	1	3	36	107
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	-	-	-	-	-	-	2	5	2	6	4	11	3	5	-	1	-	-	3	6
	(b) as advisor 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	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	-	-	-	-	-	-
10	Advertisement and publicity	(12)	6	2	5	-	-	2	5	18	65	22	86	40	151	25	68	(2)	7	1	2	24	77
11	Interest & Bank Charges	(24)	14	7	12	-	-	7	12	61	159	73	205	134	364	74	162	(1)	17	3	6	76	185
12	Depreciation	(25)	24	13	20	-	-	13	20	129	274	157	353	286	627	148	279	2	29	6	10	156	318
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	(11)	6	3	5	-	-	3	5	31	76	39	97	72	173	38	77	-	8	2	3	40	88
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	1	2	-	-	-	-	-	-	4	6	6	8	10	14	4	6	1	1	-	-	5	7
17	Information Technology Expenses	(87)	35	16	29	-	-	16	29	140	404	163	521	303	925	173	412	(5)	46	6	14	174	470
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	(2)	(2)	(2)	(3)	(5)	(5)	(2)	(2)	21	21	-	-	19	19
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	(11)	(3)	(2)	(5)	-	-	(2)	(5)	7	14	(40)	19	(42)	33	6	12	1	2	1	1	8	15
	Administration Charges - Insurance Followee	22	53	2	4	-	-	1	2	2	2	3	3	5	5	35	50	-	-	-	-	35	50
	TOTAL	(425)	320	127	219	1	3	128	222	1,245	3,110	1,375	3,972	2,620	7,082	1,541	3,248	(108)	391	52	107	1,485	3,746
	In India	(419)	314	124	214	1	3	125	217	1,203	3,037	1,323	3,878	2,526	6,915	1,495	3,174	(108)	383	50	104	1,435	3,661
	Outside India	(6)	6	3	5	-	-	3	5	42	73	52	94	94	167	46	74	2	8	2	3	50	85

	Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Employee's remuneration & welfare benefits	4	9	12	52	(1)	5	-	-	1,266	1,267	-	-	76	148	5,122	9,923	5,191	10,179
2	Travel, conveyance and vehicle running expenses	1	1	1	4	-	-	-	-	100	120	-	-	5	10	356	701	361	718
3	Training expenses	-	-	-	1	-	-	-	-	14	14	-	-	1	2	47	111	47	114
4	Rent, rates & taxes	-	1	1	5	(1)	-	-	-	112	112	-	-	15	24	439	918	445	942
5	Repairs	-	-	-	2	-	-	-	-	80	82	-	-	3	7	245	485	242	494
6	Printing & stationery	-	-	-	-	-	-	-	-	11	11	-	-	-	1	31	77	31	79
7	Communication expenses	-	-	-	1	-	-	-	-	22	22	-	-	-	3	(3)	173	(3)	178
8	Legal & professional charges	-	-	1	2	(1)	-	-	-	615	998	-	-	2	6	676	1,388	677	1,398
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	35	19	37
	(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	-	-	-	-	-	-	-	-	1	1	-	-	-	-	10	10	10	10
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2
10	Advertisement and publicity	-	-	-	1	-	-	-	-	28	28	-	-	1	3	103	220	104	226
11	Interest & Bank Charges	-	1	3	7	1	2	-	-	163	163	-	-	12	19	767	1,278	781	1,312
12	Depreciation	1	2	3	10	-	1	-	-	235	235	-	-	14	22	989	1,842	984	1,891
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	(8)	(8)	(8)	(8)	(8)	(8)
	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	4	4	-	-	-	-	12	27	12	27
17	Information Technology Expenses	1	2	2	11	(1)	1	-	-	275	275	-	-	15	32	1,033	2,158	1,046	2,215
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	25	68	-	-	3	7	61	115	62	116
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	7	7	-	1	-	1	27	51	28	54
	Administration Charges - Insurance Followee	-	1	(1)	11	1	4	-	-	158	158	-	-	7	24	397	2,005	401	2,110
	TOTAL	7	17	22	107	(2)	13	-	-	3,102	3,549	-	1	154	315	10,308	21,517	10,439	22,103
	In India	7	17	20	105	(2)	13	-	-	3,058	3,505	-	1	149	310	9,990	21,176	10,113	21,751
	Outside India	-	-	-	2	-	-	-	-	44	44	-	-	5	5	318	341	326	350

	Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
1	Employee's remuneration & welfare benefits	2	6	6	36	7	15	-	-	1,813	2,292	-	-	29	69	4,161	7,889	4,015	8,145
2	Travel, conveyance and vehicle running expenses	-	-	-	2	-	1	-	-	143	197	-	-	1	4	241	549	225	585
3	Training expenses	-	-	-	-	-	-	-	-	17	20	-	-	1	1	43	67	43	69
4	Rent, rates & taxes	1	1	1	2	-	1	2	-	120	150	-	-	2	6	270	360	258	379
5	Repairs	-	-	-	2	-	1	-	-	83	119	-	-	1	4	135	151	116	404
6	Printing & stationery	-	-	-	1	-	-	-	-	41	54	-	-	1	2	87	188	83	194
7	Communication expenses	-	-	-	1	-	-	-	-	41	60	-	-	-	1	78	208	71	215
8	Legal & professional charges	-	-	-	2	-	1	-	-	103	134	-	-	1	4	215	959	202	1024
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	6	7	-	-	-	-	13	24	13	25
	(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	-	-	-	-	-	-	-	-	1	1	-	-	-	-	2	2	2	2
10	Advertisement and publicity	-	-	-	2	-	1	-	-	71	96	-	-	1	3	136	330	126	341
11	Interest & Bank Charges	-	1	1	4	1	2	-	-	179	230	-	-	2	7	393	793	376	819
12	Depreciation	-	1	1	6	2	3	-	-	318	395	-	-	5	12	768	1,362	798	1,468
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	1	2	1	1	-	-	87	110	-	-	1	3	202	377	194	388
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	9	9	-	-	-	-	23	30	24	32
17	Information Technology Expenses	1	2	-	9	2	4	-	-	446	594	-	-	6	18	932	2,012	881	2,676
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	137	101	-	-	(1)	(1)	150	114	150	114
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	95	1,871	-	-	-	-	861	1,871	861	1,871
	Miscellaneous Expenses	-	-	(1)	(1)	-	1	-	-	17	21	-	-	1	3	(18)	79	(21)	62
	Administration Charges - Insurance Followee	-	-	-	3	-	5	-	-	2	2	-	-	1	3	46	68	70	126
	TOTAL	4	11	9	72	16	36	-	-	4,571	6,459	-	-	51	137	8,756	12,543	8,469	18,085
	In India	4	11	2	68	15	35	-	-	4,462	6,354	-	-	49	134	8,513	12,174	8,219	17,705
	Outside India	-	-	-	7	1	1	-	-	88	105	-	-	2	3	243	369	240	380

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

	Particulars	As at September 30, 2025	As at September 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 September 30, 2025		As at September 30, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,07,38,637	65.4%	24,07,38,637	65.39%
· Foreign	12,74,43,183	34.6%	12,74,43,183	34.61%
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 HALF YEAR ENDED September 30, 2024									
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				
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) Sompo 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				
	Foot Notes:								
	(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.								
	(b) Indian Promoters - As defined under Regulation 2(1)(a) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000								
	(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category								

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.	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):								
	(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	20	2,36,43,597	0.12	2,364.36	-	-	-	-
ii)	Foreign Portfolio Investors Category - 1	33	5,76,57,784	0.30	5,765.78	-	-	-	-
iii)	Foreign Portfolio Investors Category - 2	1	14,59,556	0.01	145.96	-	-	-	-
iv)	Banks	9	3,97,28,881	0.21	3,972.89	-	-	-	-
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	916	0.00	0.09	-	-	-	-
	Any other (Please specify)	4	2,47,11,621	0.13	2,471.16				
	-Financial Institutions								
1.2)	Central Government/ State Government(s)/ President of India	1	1,500	0.00	0.15	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	9,68,242	34,41,54,209	1.79	34,415.42	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,747	9,70,22,178	0.50	9,702.22	-	-	-	-
iii)	NBFCs registered with RBI					-	-	-	-
iv)	Others:								
	-Trusts	21	6,89,834	0.00	68.98	-	-	-	-
	-Non Resident Indian (NRI)	5,022	1,03,22,947	0.05	1,032.29	-	-	-	-
	-Clearing Members	8	40,351	0.00	4.04	-	-	-	-
	-Foreign Companies	1	48,000	0.00	4.80				
	-Foreign Nationals					-	-	-	-
	-Directors and their Relatives						-	-	-
	-Non Resident Indian Non Repatriable								
	-Bodies Corporate	1,090	3,11,24,689	0.16	3,112.47	-	-	-	-
	-Key Managerial Personnel					-	-	-	-
	-IEPF	1	10	0.00	0.00				
v)	Any other (Please Specify)								
	Foreign Companies								
	Director & their relatives	2	1,539	0.00	0.15	-	-	-	-
	-Unclaimed/Suspense/Escrow Account					-	-	-	-
	-Hindu Undivided Family	4,584	1,29,53,604	0.07	1,295	-	-	-	-
	-Overseas Corporate Bodies								
	-ESOP/ESOS/ESPS	7,688	3,80,95,565	0.20	3,809.56	-	-	-	-
	LLP								
	Trust								
	KMP								
B.2	Foreign Portfolio Investor (Individual)	1	4,800	0.00	0.48				
	LLP	69	13,52,297	0.01	135.23				
B.3	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	9,88,551	19,25,65,89,795	100.00	19,25,659	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

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.	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):								
	(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	8	2,88,66,733	7.64	2,887				
ii)	Foreign Portfolio Investors	148	5,52,05,230	14.60	5,521				
iii)	Financial Institutions/Banks	3	736	0.00	0				
iv)	Insurance Companies	7	3,15,00,311	8.33	3,150				
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	4	4,76,000	0.13	48				
ix)	NBFC's registered with RBI	3	48,191	0.01	5				
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	3,98,661	13,68,44,449	36.20	13,684.44				
ii)	Individual share capital in excess of Rs. 2 Lacs	984	8,89,66,727	23.53	8,896.67				
iii)	NBFCs registered with RBI								
iv)	Others:					-	-	-	-
	- Trusts	9	11,706	0.00	1.17				
	- Non Resident Indian	6,479	96,49,761	2.55	964.98				
	- Clearing Members	15	5,559	0.00	0.56				
	- Non Resident Indian Non Repatriable					-	-	-	-
	- Bodies Corporate	909	1,65,29,996	4.37	1,653.00				
	- IEPF	1	14,13,606	0.37	141.36				
v)	Any other (Please Specify)					-	-	-	-
	Unclaimed Shares/Escrow Account SA	2	1,99,279	0.05	19.93				
	Directors & Relatives	4	7,361	0.00	0.74				
	HUF	3,474	75,16,274	1.99	752.00				
	LLP	80	8,27,757	0.22	83.00				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	4,10,791	37,80,69,676	100.00	37,808	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

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.	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):								
	(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 SA								
	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 September 30, 2025	As at September 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	1,20,803	1,02,378
	TOTAL	1,37,715	1,19,140

FORM NL-11-BORROWINGS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at September 30, 2025	As at September 30, 2024
1	Debentures/ Bonds	26,500.00	15,000.00
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	26,500.00	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 September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	41,010	46,330	1,41,137	1,18,890	1,82,147	1,65,220
2	Other Approved Securities	-	743	-	1,905	-	2,648
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	338	421	1,162	1,079	1,500	1,500
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	20,940	27,286	72,069	70,020	93,009	97,306
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	31,305	38,014	1,07,740	97,550	1,39,045	1,35,564
5	Other than Approved Investments						
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	824	734	2,835	1,885	3,659	2,619
7	Other Securities	45	-	155	-	200	-
	TOTAL	94,462	1,13,528	3,25,098	2,91,329	4,19,560	4,04,857
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	3,743	1,832	12,883	4,700	16,626	6,532
2	Other Approved Securities	4,151	4,044	14,284	10,376	18,435	14,420
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	7,412	6,480	25,508	16,629	32,920	23,109
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	47	237	160	609	207	846
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	6,129	1,820	21,098	4,670	27,227	6,490
	(e) Other Securities/bank deposit	-	841	-	2,159	-	3,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,941	5,027	10,126	12,899	13,067	17,926
5	Other than Approved Investments						
	(a) Shares : Equity	3,107	3,247	10,693	8,332	13,800	11,579
	(b) Mutual Fund	37	104	126	266	163	370
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	27,567	23,632	94,878	60,640	1,22,445	84,272
	GRAND TOTAL	1.22.029	1.37.160	4.19.976	3.51.969	5.42.005	4.89.129

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

(₹ in Lakhs)						
Particulars	Shareholders		Policyholders		Total	
	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024
<u>Long Term Investments--</u>						
Book Value	93,254	1,12,372	3,20,948	2,88,366	4,14,202	4,00,738
Market Value	93,932	1,12,379	3,23,280	2,88,383	4,17,212	4,00,762
<u>Short Term Investments--</u>						
Book Value	16,966	13,563	58,390	34,804	75,356	48,367
Market Value	17,014	13,533	58,555	34,728	75,569	48,261

Notes:

- | |
|--|
| 1. Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond, InvTs) is Rs.4,89,558 Lakhs (previous year Rs 4,49,105 Lakhs) |
| 2. Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond, InvTs) is Rs.4,92,780 Lakhs (previous year Rs.4,49,023 Lakhs) |
| 3. Short Term Other approved securities includes TREPS amounting to Rs 13,343 Lakhs (previous year Rs 14,420 Lakhs) and Certificate of Deposit amounting to 2,462 Lakhs (previous year Rs. NIL) and State Gov amounting to 2,629 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 September 30, 2025	As at September 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/	To Date	As at September 30, 2025	As at September 30, 2024
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	11,236	1,296	413	12,119	6,259	1,521	-	7,780	4,339	4,321
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	964	16	102	878	273	93	102	264	614	7
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	252	9	55	206	132	9	53	88	118	20
Information Technology Equipment	4,615	305	580	4,340	3,422	247	578	3,091	1,249	1,153
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	360	5	29	336	224	21	28	217	119	49
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	17,427	1,631	1,179	17,879	10,310	1,891	761	11,440	6,439	5,550
Work in progress	114	1,852	1,630	336	-	-	-	-	336	1,303
Grand Total	17,541	3,483	2,809	18,215	10,310	1,891	761	11,440	6,775	6,853
PREVIOUS YEAR	13,684	4,066	2,205	15,545	7,866	1,405	579	8,692	6,853	

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 September 30, 2025	As at September 30, 2024
1	Cash (including cheques, drafts and stamps)	30	15
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	321	97
	(ab) Others	-	13
	(b) Current Accounts	7,656	8,309
	(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	8007	8434
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	8007	8434
	In India	8007	8434
	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 September 30, 2025	As at September 30, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	12,501	-
3	Prepayments	1,808	991
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,959	3,048
6	Others		
	Advance to Employees against expenses	16	18
	Advance to Others	83	89
	Surplus in Gratuity fund	-	30
	Surplus in Leave encashment fund	58	22
	TOTAL (A)	17,425	4,198
	OTHER ASSETS		
1	Income accrued on investments	13,896	11,995
2	Outstanding Premiums	20,181	58,792
	Less : Provisions for doubtful	(101)	-
3	Agents' Balances	975	848
	Less : Provisions for doubtful	(110)	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	44,019	27,658
	Less : Provisions for doubtful	-	(5,687)
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	2,700	3,243
8	Interest on Unclaimed amount pertaining to Policyholders	559	399
9	Others		
	Deposits for Office Premises	984	1,045
	Less : Provisions for doubtful	(15)	-
	Other Deposits	2,932	2,401
	Less : Provisions for doubtful	(74)	-
	Receivable from Terrorism Pool	7,392	6,410
	Receivable from Motor Pool	-	-
	Receivable from Nuclear Pool	837	704
	Receivable from Marine Cargo Excluded Territories Pool	25	19
	GST unutilized credit	30,287	13,707
	Contracts for Sales - Investment	37	96
	Unsettled Investment Receivables	3,747	4,221
	Less: Provision for diminution in value of investments	(3,747)	(4,221)
	Other Receivables	12	69
	TOTAL (B)	1,24,536	1,21,699
	TOTAL (A+B)	1,41,961	1,25,897
Note: Previous year figures are regrouped & reclassified wherever necessary.			

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

Sl. No.	Particulars	As at September 30, 2025	As at September 30, 2024
1	Agents' Balances	11,397	9,473
2	Balances due to other insurance companies	99,402	95,083
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	44,331	30,235
	(b) for Other Policies	7,163	1,536
5	Unallocated Premium	5,490	2,670
6	Sundry creditors	6,756	9,583
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,95,419	1,94,123
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,571	3,065
11	Income accrued on Unclaimed amounts	559	399
12	Interest payable on debentures/bonds	473	-
13	GST Liabilities	659	158
14	Others		
	Due to Solatium Fund	1,133	1,443
	Due to Environment Relief Fund	-	-
	Due to Statutory Authorities	243	646
	Book Overdraft	-	268
	Contracts for Purchases - Investment	3,961	2,674
	Interest payable to NCD Holders	-	275
	TOTAL	3,79,557	3,51,631

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 September 30, 2025	As at September 30, 2024
1	Reserve for Unexpired Risk	1,20,448	1,04,940
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,499	1,773
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	-	-
	Gratuity	216	-
	Cash Linked Stock Appreciation Rights Liability (CSAR)	324	-
	TOTAL	1,22,487	1,06,713

FORM NL-19 MISC EXPENDITURE SCHEDULE			
(To the extent not written off or adjusted)			
(₹ in Lakhs)			
Sl. No.	Particulars	As at September 30, 2025	As at September 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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
1	Gross Direct Premium Growth Rate**	$[GDPI(CY)-GDPI(PY)] / GDPI(PY)$	-3.03%	5.18%	2.61%	6.14%
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	0.87	1.63	1.01	1.73
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	11.91%	11.91%	12.05%	12.05%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	48.57%	46.79%	45.16%	46.85%
5	Net Commission Ratio**	Net Commission / Net written premium	9.00%	9.90%	5.50%	6.85%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	21.51%	23.08%	17.38%	20.53%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	23.06%	26.52%	17.37%	21.13%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	70.18%	68.82%	73.02%	75.51%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	15.80%	14.77%	18.45%	28.46%
10	Combined Ratio**	(7) +(8)	93.24%	95.34%	90.39%	97.53%
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	2.10%	4.06%	2.11%	4.16%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	4.25	2.38	4.20	2.36
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	(0.01)	(0.03)	0.04	(0.02)
14	Operating Profit Ratio	Operating profit / Net Earned premium	13.74%	12.68%	14.89%	10.88%
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.	0.41	0.41	0.31	0.31
16	Net earning ratio	Profit after tax / Net Premium written	9.07%	9.29%	11.63%	9.35%
17	Return on net worth ratio	Profit after tax / Net Worth	3.86%	7.08%	5.31%	7.59%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.01	2.01	1.96	1.96
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	0.15	0.15	0.10	0.10
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	16.81	18.61	40.73	59.20
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	16.81	18.61	40.73	59.20
23	Earnings per share	Profit /(loss) after tax / No. of shares	1.83	3.35	2.25	3.22
24	Book value per share	Net worth / No. of shares	47.40	47.40	42.36	42.36

Notes: -

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

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Somp General Insurance Company Limited

** Segmental Reporting up to the quarter

Segments Upto the quarter ended September 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	15.84%	9.56%	-49.19%	14.05%	-27.93%	91.85%	12.55%	63.92%	3.87	0.34
Previous Period	13.77%	8.20%	-16.60%	13.90%	5.81%	28.55%	19.42%	34.36%	6.32	0.65
Marine Cargo										
Current Period	-40.01%	36.97%	15.70%	20.78%	35.47%	108.15%	8.71%	143.61%	1.93	-0.46
Previous Period	137%	38.56%	51.69%	33.15%	66.20%	90.16%	57.01%	156.36%	1.34	-1.06
Marine Hull										
Current Period	-5.95%	2.41%	-418.92%	0.98%	-397.30%	133.33%	0.00%	-263.96%	2.11	9.47
Previous Period	32%	0.98%	-693.75%	1.78%	-675.00%	-6.25%	0.00%	-681.25%	2.00	7.81
Total Marine										
Current Period	-29.91%	23.24%	-2.23%	12.90%	17.61%	108.61%	8.68%	126.22%	1.94	-0.28
Previous Period	91.80%	27.51%	43.87%	23.85%	58.43%	88.41%	56.68%	146.84%	1.35	-0.90
Motor OD										
Current Period	38.32%	54.44%	36.64%	35.39%	51.71%	67.48%	71.91%	119.19%	1.18	-0.29
Previous Period	1.71%	53.90%	37.16%	36.70%	49.53%	73.38%	62.61%	122.91%	1.34	-0.22
Motor TP										
Current Period	24.33%	46.86%	-0.29%	26.71%	14.61%	30.08%	5.09%	44.70%	5.18	0.52
Previous Period	-0.18%	51.58%	11.81%	29.71%	24.01%	40.84%	10.52%	64.85%	5.46	0.34
Total Motor										
Current Period	30.28%	50.28%	17.75%	30.63%	32.73%	48.48%	8.18%	81.21%	3.22	0.12
Previous Period	0.61%	52.56%	22.86%	32.68%	35.13%	55.49%	14.32%	90.62%	3.66	0.09
Health										
Current Period	136.23%	44.37%	6.68%	13.70%	24.05%	104.37%	67.23%	128.42%	1.05	-0.34
Previous Period	15.08%	78.88%	4.96%	17.22%	17.59%	100.85%	102.43%	118.44%	1.14	-0.27
Personal Accident										
Current Period	17.55%	46.86%	-14.27%	25.41%	2.26%	14.23%	14.04%	16.49%	1.76	0.82
Previous Period	4.60%	30.88%	-50.79%	22.41%	-33.68%	167.47%	39.49%	133.79%	3.48	-0.16
Travel Insurance										
Current Period	3.11%	93.64%	50.14%	60.84%	64.74%	13.28%	0.00%	78.03%	0.00	0.25
Previous Period	66675.65%	94.32%	90.15%	97.27%	102.55%	7.68%	0.00%	110.23%	0.00	-0.02
Total Health										
Current Period	111.79%	45.16%	5.48%	15.39%	22.70%	94.03%	41.51%	116.73%	1.12	-0.22
Previous Period	15.56%	70.55%	3.10%	19.95%	16.07%	101.45%	71.45%	117.51%	1.30	-0.25
Workmen's Compensation/ Employer's liability										
Current Period	17.82%	94.12%	22.32%	35.29%	37.50%	105.62%	5.65%	143.12%	3.71	-0.53
Previous Period	27.61%	95.05%	26.04%	36.63%	37.50%	29.87%	13.58%	67.37%	3.49	0.23
Public/ Product Liability										
Current Period	25.43%	47.29%	11.46%	24.28%	26.79%	-22.84%	172.53%	3.95%	1.42	0.88
Previous Period	-11.34%	23.10%	18.35%	21.54%	45.32%	11.11%	145.48%	56.43%	1.00	-0.33
Engineering										
Current Period	-9.70%	4.67%	89.41%	20.52%	120.00%	42.38%	4.37%	162.38%	13.95	0.31
Previous Period	35.03%	20.86%	33.04%	21.60%	48.90%	40.38%	7.08%	89.28%	2.76	-1.54
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	-74.38%	70.52%	-6.08%	15.29%	15.61%	114.59%	34.96%	130.20%	1.54	-0.46
Previous Period	4.15%	39.22%	-15.85%	7.13%	2.33%	108.14%	109.39%	110.46%	0.96	-0.12
Other Miscellaneous										
Current Period	29.33%	38.94%	3.69%	19.52%	20.33%	84.14%	13.19%	104.46%	2.03	-0.08
Previous Period	37.12%	27.21%	-34.02%	18.83%	-20.66%	79.61%	25.67%	58.95%	2.42	-0.01
Total Miscellaneous										
Current Period	5.23%	50.01%	10.85%	23.91%	27.38%	68.03%	14.83%	95.41%	2.36	-0.03
Previous Period	4.62%	50.01%	6.67%	20.91%	20.85%	78.26%	28.58%	99.11%	2.46	0.00
Total-Current Period	5.17%	46.79%	9.90%	23.08%	26.52%	68.82%	14.77%	95.35%	2.38	-0.03
Total-Previous Period	6.14%	46.85%	6.85%	20.53%	21.13%	75.51%	28.46%	96.64%	2.36	-0.02

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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	11	21	8	19
2	Indian Bank	Joint Venture	Claim Payments	2	5	2	3
3	Indian Bank	Joint Venture	Commission payout	507	912	527	928
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	7	15	24	49
5	Indian Bank	Joint Venture	Dividend	263	263	263	263
6	Sampo Japan Insurance Inc.	Joint Venture	Premium Income (rendering of services)	-	-	-	-
7	Sampo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Premium	663	4,217	3,787	6,942
8	Sampo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Commission	299	506	322	848
9	Sampo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	1,583	2,575	144	589
10	Sampo Japan Insurance Inc.	Joint Venture	Other Expenditure	10	29	11	17
11	Sampo Japan Insurance Inc.	Joint Venture	Claim Payments	-	-	-	-
12	Sampo Japan Insurance Inc.	Joint Venture	Dividend	319	319	319	319
13	Sampo Japan Insurance Inc.	Joint Venture	Other reimbursement received/Paid	-	-	-	-
14	Sampo Japan Insurance Inc.	Joint Venture	Refund of Security Deposit	-	-	-	-
15	Sharad Mathur	Key Management Personnel	Premium Income (rendering of services)	-	-	-	-
16	Sharad Mathur	Key Management Personnel	Remuneration	202	331	119	237
17	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	-	145	0	152
18	Dabur Investment Corporation	Joint Venture	Claim Payments	-	1	0	0
19	Dabur Investment Corporation	Joint Venture	Dividend	118	118	118	118
20	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	0	1	0	2
21	Indian Overseas Bank	Joint Venture	Claim Payments	-	-	0	0
22	Indian Overseas Bank	Joint Venture	Commission payout	292	1,112	445	1,047
23	Indian Overseas Bank	Joint Venture	Dividend	166	166	166	166
24	Indian Overseas Bank	Joint Venture	Other Expenditure	5	8	39	47
25	Indian Overseas Bank	Joint Venture	Other reimbursement received/Paid	-	-	-	-
26	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	1	151	2	182
27	Karnataka Bank	Joint Venture	Claim Payments	1	3	-	17
28	Karnataka Bank	Joint Venture	Commission payout	303	596	353	500
29	Karnataka Bank	Joint Venture	Other Expenditure	1	3	4	18
30	Karnataka Bank	Joint Venture	Dividend	55	55	55	55
31	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	2	2	1	2
32	Sampo Insurance Singapore Pte. Ltd.	Sampo Group Company	Other Expenditure	4	4	-	0
33	Endurance Worldwideinsurance Limited	Sampo Group Company	Reinsurance Arrangement Claim	2,174	2,174	-	-
34	Endurance Worldwideinsurance Limited	Sampo Group Company	Reinsurance Arrangement Commission	120	120	-	-
35	Endurance Worldwideinsurance Limited	Sampo Group Company	Reinsurance Arrangement Premium	1,435	1,435	-	-
36	Sampo Thailand	Sampo Group Company	Reinsurance Arrangement Commission	9	9	-	-
37	Sampo Thailand	Sampo Group Company	Reinsurance Arrangement Premium	798	798	-	-

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 September 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	0	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	157	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	8	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	77	Commission Payable	No	-	-	-
5	Indian Overseas Bank	Joint Venture	0	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	411	Claim Payable	No	-	-	-
7	Karnataka Bank Limited	Joint Venture	79	Commission Payable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	3,582	Reinsurance Claim Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	2,119	Commission Recoverable	No	-	-	-
10	Sompo Japan Insurance Inc	Joint Venture	10,472	Premium Payable	No	-	-	-
11	Indian Bank	Joint Venture	10,500	Capital	No	-	-	-
12	Indian Overseas Bank	Joint Venture	6,650	Capital	No	-	-	-
13	Karnataka Bank Limited	Joint Venture	2,209	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	4,715	Capital	No	-	-	-
15	Dabur Investment Corporation	Joint Venture	2,045	Share Premium	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	12,744	Capital	No	-	-	-
17	Sompo Japan Insurance Inc	Joint Venture	14,716	Share Premium	No	-	-	-
18	Indian Bank	Joint Venture	83	Bank Balance	No	-	-	-
19	Indian Overseas Bank	Joint Venture	365	Bank Balance	No	-	-	-
20	Karnataka Bank Limited	Joint Venture	188	Bank Balance	No	-	-	-
21	Endurance Worldwideinsurance Limited	Sompo Group Company	471	Reinsurance Premium Payable	No	-	-	-
22	Endurance Worldwideinsurance Limited	Sompo Group Company	1,046	Reinsurance Arrangement Claim Recoverable	No	-	-	-
23	Endurance Worldwideinsurance Limited	Sompo Group Company	47	Reinsurance Arrangement Commission Recoverable	No	-	-	-
24	Sompo Thailand	Sompo Group Company	798	Reinsurance Premium Payable	No	-	-	-
25	Sompo Thailand	Sompo Group Company	-	Reinsurance Arrangement Claim Recoverable	No	-	-	-
26	Sompo Thailand	Sompo Group Company	9	Reinsurance Arrangement Commission Recoverable	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	-	1,22,028	1,22,028
	Policyholders as per NL-12 A of BS	4,19,976	-	4,19,976
(A)	Total Investments as per BS	4,19,976	1,22,028	5,42,005
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	6,775	6,775
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	732	732
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	8,007	8,007
(F)	Advances and Other assets as per BS	86,379	55,003	1,41,382
(G)	Total Current Assets as per BS...(E)+(F)	86,379	63,010	1,49,389
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	28,072	4,481	32,553
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	5,06,355	1,91,813	6,98,169
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	28,072	5,213	33,285
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	4,78,283	1,86,600	6,64,883

(₹ 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	-	118	118
	(b) Leasehold Improvements	-	614	614
	(c) Computer Equipments	-	-	-
	Inadmissible current assets			
	(a) Re-insurer bal o/s for more than 365 days having Indian Branch	3,975	-	3,975
	(b) Re-insurer bal o/s for more than 180 days not having Indian Branch	7,453	-	7,453
	(c) Outstanding Premiums for more than 365 days	2,587	-	2,587
	(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	-	2,380	2,380
	(i) Agents' Balances greater than 30 days	-	92	92
	(j) Co-insurer bal o/s for more than 90 days	13,998	-	13,998
	(k) Fair Value Change account subject to minimum of zero	-	-	-
	(l) Deferred Tax Asset (Net)	-	1,912	1,912
	(m) Advance commission to Agents	-	97	97
	(n) GST Receivable from Reinsurers for greater than 365 days	-	58	58
	Total	28,014	5,271	33,285

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 September 30, 2025			
			(₹ in Lakhs)
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,47,402	1,20,448
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,47,402	1,20,448
(d)	Outstanding Claim Reserve (other than IBNR reserve)	80,344	1,15,075
(e)	IBNR reserve	1,95,419	80,344
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	5,23,165	3,15,867
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
September 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	29,860	1,655	16,806	2,564	2,986	2,521	2,986
2	Marine Cargo	3,450	852	3,323	1,774	414	598	598
3	Marine - Other than Marine Cargo	3,088	54	235	29	309	35	309
4	Motor	2,60,038	1,32,477	1,60,684	84,241	39,006	36,154	39,006
5	Engineering	2,043	135	112	141	204	42	204
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,041	611	497	456	306	137	306
8	Health	1,54,700	86,905	1,00,805	74,536	23,205	22,681	23,205
9	Miscellaneous	8,840	3,082	3,826	2,176	1,238	803	1,238
10	Crop	59,057	30,093	97,707	35,612	6,019	14,656	14,656
	Total	5,23,116	2,55,864	3,83,995	2,01,529	73,686	77,628	82,508

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 September 30, 2025		
(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	4,78,283
	Deduct:	
(B)	Current Liabilities as per BS	3,15,867
(C)	Provisions as per BS	1,57,520
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	4,896
	Shareholder's Funds	
(F)	Available Assets	1,86,600
	Deduct:	
(G)	Other Liabilities	25,528
(H)	Excess in Shareholder's funds (F-G)	1,61,072
(I)	Total ASM (E+H)	1,65,968
(J)	Total RSM	82,508
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.01
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 Sampo General Insurance Comapany Limited
Date: September 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	A Plus Health Insurance	134	UNIHLP26040V022526	Health	Retail	13-Aug-25
2	Motor Passenger Carrying Vehicle	134	IRDAN134RP0008V03200809	Motor	Retail	26-Sep-25
3	Flexi-Stand-Alone Motor Own Damage- Priv	134	IRDAN134RPMT0053V01202526	Motor	Retail	04-Aug-25
4	Battery Protect Cover	134	IRDAN134RP0008V03200809/A0060V01202526	Motor	Retail	26-Sep-25
5	Power Cable and Charger Cover	134	IRDAN134RP0008V03200809/A0061V01202526	Motor	Retail	26-Sep-25
6	Additional Personal Accident Cover	134	IRDAN134RP0008V03200809/A0062V01202526	Motor	Retail	26-Sep-25
7	Battery Charging Support Cover	134	IRDAN134RP0008V03200809/A0063V01202526	Motor	Retail	26-Sep-25
8	Electric Motor Protect Cover	134	IRDAN134RP0008V03200809/A0064V01202526	Motor	Retail	26-Sep-25
9	Accidental Hospitalisation for Occupants	134	IRDAN134RP0008V03200809/A0065V01202526	Motor	Retail	26-Sep-25
10	Eco Depreciation Waiver	134	IRDAN134RP0008V03200809/A0066V01202526	Motor	Retail	26-Sep-25
11	2X Sum insured	134	IRDAN134RP0008V03200809/A0067V01202526	Motor	Retail	26-Sep-25
12	Full Coverage under IMT 23	134	IRDAN134RP0008V03200809/A0068V01202526	Motor	Retail	26-Sep-25
13	Multi-damage	134	IRDAN134RP0008V03200809/A0069V01202526	Motor	Retail	26-Sep-25
14	Vehicle Cyber Protection	134	IRDAN134RP0008V03200809/A0070V01202526	Motor	Retail	26-Sep-25
15	Eco Depreciation Waiver	134	IRDAN134RP0004V02200708/A0054V01202526	Motor	Retail	20-Aug-25
16	Pay How You Drive	134	IRDAN134RP0004V02200708/A0055V01202526	Motor	Retail	20-Aug-25
17	Eco Depreciation Waiver	134	IRDAN134RP0001V03201819/A0056V01202526	Motor	Retail	20-Aug-25
18	Pay How You Drive	134	IRDAN134RP0001V03201819/A0057V01202526	Motor	Retail	20-Aug-25
19	Eco Depreciation Waiver	134	IRDAN134RP0001V02201920/A0058V01202526	Motor	Retail	20-Aug-25
20	Pay How You Drive	134	IRDAN134RP0001V02201920/A0059V01202526	Motor	Retail	20-Aug-25
21	Depreciation Waiver	134	IRDAN134RP0008V03200809/A0009V04201011	Motor	Retail	26-Sep-25
22	Daily Cash Allowances Benefit	134	IRDAN134RP0008V03200809/A0014V04201011	Motor	Retail	26-Sep-25
23	Loss of Driving License/ Registration Certifi	134	IRDAN134RP0008V03200809/A0019V03201011	Motor	Retail	26-Sep-25
24	Engine Protect	134	IRDAN134RP0008V03200809/A0025V02202021	Motor	Retail	26-Sep-25
25	NCB Protector	134	IRDAN134RP0008V03200809/A0026V02202021	Motor	Retail	26-Sep-25
26	Return to Invoice	134	IRDAN134RP0008V03200809/A0027V02202021	Motor	Retail	26-Sep-25
27	Key Replacement	134	IRDAN134RP0008V03200809/A0028V02202021	Motor	Retail	26-Sep-25
28	Road side Assistance	134	IRDAN134RP0008V03200809/A0029V02202021	Motor	Retail	26-Sep-25
29	Cost of Consumables	134	IRDAN134RP0008V03200809/A0030V02202021	Motor	Retail	26-Sep-25
30	Secure Towing (Higher Towing and Remov	134	IRDAN134RP0008V03200809/A0031V02202021	Motor	Retail	26-Sep-25
31	EMI Protection	134	IRDAN134RP0008V03200809/A0032V02202021	Motor	Retail	26-Sep-25
32	Tyre and Rim Secure	134	IRDAN134RP0008V03200809/A0033V02202021	Motor	Retail	26-Sep-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: September 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	1,22,029
	Investments (Policyholders)	8A	4,19,976
2	Loans	9	-
3	Fixed Assets	10	6,775
4	Deferred Tax Assets		2,549
5	Current Assets		
	a. Cash & Bank Balance	11	8,007
	b. Advances & Other Assets	12	1,41,961
6	Current Liabilities		-
	a. Current Liabilities	13	3,79,557
	b. Provisions	14	1,22,487
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		1,99,253
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,775
3	Deferred Tax Assets		2,549
4	Cash & Bank Balance (if any)	11	8,007
5	Advances & Other Assets (if any)	12	1,41,961
6	Current Liabilities	13	3,79,557
7	Provisions	14	1,22,487
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	Total (B)		-3,42,752
	'Investment Assets'	(A-B)	5,42,005

Investment represent in Form 3B Section II includes Application Money of Rs 125 Crores

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%	-	32,326	1,11,255	1,43,581	26	-	1,43,581	1,43,304
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	45,344	1,56,058	2,01,402	36	-	2,01,402	2,01,104
3	Investment subject to Exposure Norms		-	79,899	2,74,984	3,54,882.83	63.80	(1,780.04)	3,53,103	3,56,692.95
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	34,531	1,18,845	1,53,376	28	44	1,53,420	1,55,157
	2. Other Investments		-	489	1,683	2,172	0	(30)	2,142	2,142
	b. Approved Investments	Not exceeding 55%	-	38,360	1,32,022	1,70,382	31	(1,020)	1,69,362	1,71,215
	c. Other Investments		-	6,519	22,434	28,953	5	(774)	28,179	28,179
	Investment Assets	100%		1,25,243	4,31,042	5,56,285	100.00	(1,780.04)	5,54,505	5,57,797

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 Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: September 30, 2025

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		1,39,469	27	4,112	11	1,43,581	25.81
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,81,560	35	19,842	54	2,01,402	36.20
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		57,247	11	(3,528)	(10)	53,719	9.66
	2. Other Investments		1,486	0	286	1	1,772	0.32
	b. Infrastructure Investments							
	1. Approved Investments		92,141	18	7,516	20	99,657	17.91
	2. Other Investments		400	0	-	-	400	0.07
	c. Approved Investments		1,72,510	33	(2,128)	(6)	1,70,382	30.63
	d. Other Investments (not exceeding 15%)		14,034	3	14,919	40	28,953	5.20
	Total		5,19,379	100.00	36,906	100.00	5,56,285	100.00

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

PARTICULARS	MARKET VALUE				BOOK VALUE			
	As at September 30, 2025	As % of total for this class	As at September 30, 2024	As % of total for this class	As at September 30, 2025	As % of total for this class	As at September 30, 2024	As % of total for this class
Break down by credit rating								
AAA rated	2,45,228	49.61	2,33,726	52.22	2,42,200	49.32	2,33,795	52.23
AA or better	34,672	7.01	25,177	5.63	34,112	6.95	24,990	5.58
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	2,01,104	40.68	1,74,252	38.93	2,01,402	41.01	1,74,400	38.96
Any other (Treps)	13,345	2.70	14,420	3.22	13,343	2.72	14,420	3.22
Total (A)	4,94,350	100.00	4,47,575	100.00	4,91,058	100.00	4,47,604	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	75,568	15.29	45,262	10.11	75,356	15.35	45,367	10.14
more than 1 year and upto 3years	93,982	19.01	1,19,365	26.67	93,027	18.94	1,20,187	26.85
More than 3years and up to 7years	1,61,134	32.60	1,94,815	43.53	1,59,156	32.41	1,95,520	43.68
More than 7 years and up to 10 years	95,825	19.38	63,277	14.14	95,164	19.38	62,204	13.90
above 10 years	67,840	13.72	24,857	5.55	68,354	13.92	24,326	5.43
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	4,94,350	100.00	4,47,575	100.00	4,91,058	100.00	4,47,604	100.00
Breakdown by type of the issuer								
a. Central Government	1,43,304	28.99	1,25,054	27.94	1,43,581	29.24	1,25,526	28.04
b. State Government	57,801	11.69	49,198	10.99	57,821	11.77	48,873	10.92
c. Corporate Securities	2,79,900	56.62	2,58,903	57.85	2,76,312	56.27	2,58,785	57.82
Any other (Treps)	13,345	2.70	14,420	3.22	13,343	2.72	14,420	3.22
Total (C)	4,94,350	100.00	4,47,575	100.00	4,91,058	100.00	4,47,604	100.00

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on September 30, 2025

Registration No: 134

Name of the Fund UNIVERSAL SOMPO

						(₹ in Lakhs)
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[illegible]

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 September 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 September 30, 2025				Up to the Quarter Ended September 30, 2025				Up to the Quarter Ended September 30, 2024			
			Investment (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ³
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,39,079	2,798	7.98	5.97	1,35,780	5,261	7.73	5.78	1,19,287	3,990	6.67	4.99
		CSGB	1,775	29	6.42	4.81	1,393	46	6.52	4.88	-	-	-	-
		CTRB	2,958	33	5.24	3.92	3,516	99	6.07	4.54	3,643	30	6.45	4.83
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
		SGGB	44,299	841	7.53	5.64	42,069	1,559	7.39	5.53	44,584	1,555	6.96	5.21
		SGOA	2,631	45	6.74	5.05	2,634	89	6.78	5.07	2,653	89	6.77	5.06
3	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	48,403	999	8.19	6.13	48,100	1,909	7.92	5.92	45,128	1,644	7.27	5.44
	Bonds / Debentures issued by HUDCO	HTHD	10,376	182	6.96	5.21	10,389	362	6.95	5.20	10,495	361	6.86	5.13
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	10	(0)	(212.76)	(212.76)	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares Quoted	ITCE	1,118	-	-	-	1,388	33	4.74	3.55	1,244	22	3.55	2.65
	Infrastructure - PSU - Debentures / Bonds	IPTD	63,535	1,128	7.04	5.27	64,005	2,311	7.20	5.39	65,742	2,362	7.16	5.36
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	14,954	297	7.88	5.90	14,952	591	7.89	5.90	12,174	478	7.84	5.87
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	4,311	90	8.24	6.16	4,665	181	7.72	5.78	2,519	94	7.47	5.59
	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	7,447	145	7.73	5.79	7,551	333	8.79	6.58	10,322	402	7.76	5.81
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	28,718	819	11.31	8.47	26,100	1,816	13.88	10.38	15,509	1,468	18.88	14.13
	PSU - Equity shares - Quoted	EAEQ	1,174	(1)	(0.37)	(0.37)	1,449	20	2.72	2.04	946	90	18.96	14.19
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAP5	1,500	32	8.34	6.24	1,500	63	8.34	6.24	1,500	63	8.32	6.22
	Commercial Papers - Approved Investment	ECCP	4,996	19	5.68	4.25	4,996	19	5.68	4.25	4,317	9	6.90	5.16
	Deposits - CDs with Scheduled Banks	EDCD	4,394	73	6.57	4.91	5,473	182	6.62	4.95	3,742	71	7.18	5.37
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	17,513	44	4.40	3.30	6,017	67	5.11	3.83	3,437	95	5.53	4.14
	Corporate Securities - Debentures	ECOS	1,22,749	2,653	8.57	6.42	1,20,084	4,983	8.28	6.19	1,06,856	4,184	7.81	5.84
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	1,000	14	5.60	4.19	1,000	28	5.60	4.19	1,246	35	5.64	4.22
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL - CBLO/TREPS	ECBO	10,925	149	5.41	4.05	8,111	221	5.44	4.07	5,987	187	6.38	4.78
	Passively Managed Equity ETF (Non Promoter Group)	EETF	605	6	3.80	2.84	903	(12)	(2.66)	(2.66)	839	171	40.53	30.33
	Application Money	ECAM	-	-	-	-	500	-	-	-	-	-	-	-
6	OTHER INVESTMENTS													
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	-	(16)	-	-	274	(35)	(51.65)	(51.65)	-	-	-	-
	Equity Shares (incl. Co-op Societies)	OESH	11,865	418	13.99	10.47	11,112	387	6.95	5.20	10,565	1,321	24.93	18.65
	Passively Managed Equity ETF Non Promoter Group)	OETF	325	(5)	(5.97)	(5.97)	304	(5)	(5.34)	(5.34)	317	92	58.07	43.45
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	418	(9)	(13.55)	(13.55)
	Equity Shares in Housing Finance Companies	HOEQ	1,494	106	28.29	21.17	1,234	152	24.55	18.37	610	115	49.07	36.72
	Alternative Investment Fund	OAFB	3,558	100	11.14	8.34	3,506	170	9.70	7.26	2,414	110	9.05	6.77
	Units of Infrastructure Investment Trust	OIIT	400	2	2.12	1.59	400	36	17.75	13.28	-	-	-	-
	Commercial Papers	OMCP	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		5,34,443	10,999	8.16	6.11	5,20,691	20,863	7.99	5.98	4,67,369	19,029	8.12	6.08

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION						
Name of the Insurer: Universal Sampo General Insurance Company Ltd.						
Registration No: 134				Date: As on September 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	92	2	846	0.62%
2	No. of Reinsurers with rating AA but less than AAA	43	16,206	466	5,874	14.91%
3	No. of Reinsurers with rating A but less than AA	25	6,640	1,069	336	5.32%
4	No. of Reinsurers with rating BBB but less than A	24	1,010	245	59	0.87%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	96	23,948	1,782	7,115	21.72%
	With In India					
1	Indian Insurance Companies	11	-	-	26,557	17.56%
2	FRBs	8	57,775	455	45	38.53%
3	GIC Re	1	30,784	1,287	1,082	21.92%
4	Other (to be Specified)	2	266	146	-	0.27%
	Total (B)	22	88,825	1,888	27,683	78.28%
	Grand Total (C)= (A)+(B)	118	1,12,773	3,670	34,798	100.00%

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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
STATES*																							
1	Andhra Pradesh	55	104	-	-	-	-	-	-	324	631	282	493	610	1,124	37	81	24	33	-	0	60	114
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	34	65	-	-	0	0	0	0	457	835	1,106	2,102	1,623	2,937	25	41	2	3	-	-	27	44
4	Bihar	83	154	-	-	-	-	-	-	143	277	252	351	400	588	19	30	0	0	-	-	20	30
5	Chhattisgarh	27	43	-	-	-	-	-	-	2,826	5,067	2,894	5,451	5,820	10,518	11	18	-	0	-	-	11	18
6	Goa	3	6	-	-	-	-	-	-	64	154	80	147	144	300	11	12	1	1	-	-	12	17
7	Gujarat	115	438	-	-	4	107	4	107	1,528	2,769	1,591	2,392	3,029	5,161	524	1,436	0	0	-	-	524	1,437
8	Haryana	930	5,135	-	-	376	1,228	376	1,228	3,072	5,030	3,210	4,756	6,281	9,787	6,469	8,637	82	165	-	0	6,491	8,806
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	29	97	-	-	0	5	0	5	243	477	342	629	585	1,106	21	35	0	0	-	-	21	35
11	Karnataka	205	531	-	-	41	74	41	74	2,162	3,775	4,058	6,615	6,220	10,391	2,577	4,304	423	915	-	-	2,999	5,219
12	Kerala	33	59	-	-	0	0	0	0	4,321	6,354	3,157	4,671	7,478	11,026	939	1,039	-	-	-	-	939	1,039
13	Madhya Pradesh	42	84	-	-	-	13	0	13	2,017	3,546	2,385	4,932	4,402	8,478	40	71	-	0	-	-	40	71
14	Maharashtra	818	5,306	718	1,533	52	383	769	1,915	3,425	5,633	5,411	8,286	8,837	13,919	15,026	47,952	130	234	475	943	15,680	49,134
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	135	256	-	-	0	0	0	0	660	1,246	928	1,560	1,988	2,806	157	190	47	510	0	0	204	700
20	Punjab	40	70	-	-	0	0	0	0	847	1,410	647	1,008	1,493	2,418	54	101	0	0	0	0	54	101
21	Rajasthan	35	71	-	-	0	1	0	1	3,975	7,619	4,962	9,712	8,927	17,331	48	74	0	0	-	-	48	74
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	(337)	4,392	-	-	309	394	310	394	2,871	5,167	2,703	4,802	5,624	9,968	1,331	2,837	538	5,237	0	1	1,870	8,025
24	Telangana	373	771	-	-	19	19	19	19	333	524	516	833	849	1,358	2,962	4,211	77	126	-	-	3,039	4,336
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	22	45	-	-	0	0	0	0	432	828	708	1,054	1,140	1,882	63	87	0	0	0	0	63	87
27	Uttar Pradesh	367	745	-	-	2	3	2	3	4,403	8,018	6,879	11,419	11,282	19,437	739	1,581	5	10	-	-	744	1,592
28	West Bengal	527	1,059	-	-	16	31	16	31	460	782	1,110	1,677	1,571	2,440	1,501	1,462	969	1,462	-	-	2,470	3,402
TOTAL (A)		3,537	19,435	718	1,533	820	2,278	1,538	3,811	34,663	60,083	43,300	72,889	77,963	1,32,973	32,544	74,687	2,298	8,701	475	944	35,317	84,333
UNION TERRITORIES*																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	22	68	-	-	0	2	0	2	1,078	2,017	1,275	2,271	2,353	4,288	24	42	0	0	-	-	24	42
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	27	193	-	-	20	40	20	40	1,089	1,902	1,999	2,793	3,037	4,695	1,853	2,167	1	1	0	0	1,854	2,167
6	Jammu & Kashmir	2	4	-	-	-	-	-	-	252	506	301	544	553	1,051	2	4	0	0	-	-	2	4
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		52	265	-	-	20	42	20	42	2,419	4,426	3,524	5,608	5,943	10,034	1,880	2,363	1	1	0	0	1,881	2,364
Outside India																							
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		3,588	19,699	718	1,533	840	2,320	1,558	3,853	37,082	64,509	46,824	78,497	83,906	1,43,006	34,423	77,051	2,299	8,702	475	944	37,197	86,694

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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
STATES ²																	
1	Andhra Pradesh	0	0	-	-	1	1	-	-	-	-	9	17	680	1,256	735	1,360
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	0	0	-	-	-	-	12	24	1,662	3,006	1,696	3,071
4	Bihar	-	-	0	0	0	0	-	-	-	-	26	46	446	664	529	818
5	Chhattisgarh	1	2	-	-	2	2	-	-	-	-	4	8	5,838	10,549	5,866	10,592
6	Goa	1	2	-	-	-	-	-	-	-	-	0	2	157	321	160	327
7	Gujarat	11	36	5	12	19	35	-	-	-	-	27	62	3,615	6,743	3,734	7,289
8	Haryana	4	5	153	406	204	345	-	-	-	-	130	1,059	13,263	20,407	14,569	26,770
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	0	0	2	4	-	-	-	-	7	15	615	1,160	644	1,262
11	Karnataka	2	7	10	63	17	39	-	-	8,558	8,471	75	207	17,881	24,396	18,127	25,000
12	Kerala	-	0	0	0	0	0	-	-	-	-	3	3	8,420	12,068	8,453	12,127
13	Madhya Pradesh	1	1	-	-	2	2	-	-	-	-	20	38	4,464	8,590	4,506	8,687
14	Maharashtra	19	31	121	763	93	171	-	-	1,529	1,709	1,315	2,227	27,595	67,954	29,182	75,176
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	0	1	-	0	0	2	-	-	-	-	26	47	1,818	3,556	1,952	3,813
20	Punjab	0	0	-	-	0	0	-	-	-	-	11	19	1,559	2,538	1,599	2,608
21	Rajasthan	0	1	-	-	4	16	-	-	-	0	30	50	9,019	17,472	9,055	17,544
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	2	2	30	54	10	18	-	-	53	53	145	292	7,783	18,463	7,756	23,250
24	Telangana	1	8	4	9	32	86	-	-	-	-	14	49	3,940	5,846	4,332	6,636
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	1	1	-	-	3	7	-	-	-	-	9	16	1,215	1,993	1,238	2,038
27	Uttar Pradesh	2	4	127	127	7	20	-	-	13,066	12,974	165	369	25,393	34,522	25,761	35,271
28	West Bengal	6	16	10	12	31	53	-	-	-	-	113	228	4,202	6,150	4,745	7,260
TOTAL (A)		52	116	461	1,447	426	802	-	-	23,206	23,207	2,141	4,778	1,39,564	2,47,655	1,44,639	2,70,901
UNION TERRITORIES ²																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	0	-	-	9	-	-	-	4	14	2,382	4,352	2,404	4,422
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	1	2	0	3	1	13	-	-	-	-	43	82	4,936	6,962	4,984	7,195
6	Jammu & Kashmir	0	1	-	-	0	0	-	-	-	-	1	2	557	1,058	559	1,062
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		1	2	0	3	1	22	-	-	-	-	49	98	7,874	12,523	7,946	12,830
Outside India																	
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		53	119	461	1,450	426	824	-	-	23,206	23,207	2,190	4,877	1,47,439	2,60,178	1,52,585	2,83,731

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

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on September 30, 2025

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended September 30, 2025		For the Quarter Ended September 30, 2024		Upto the Quarter Ended September 30, 2025		Upto the Quarter Ended September 30, 2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,588	70,683	4,985	58,979	19,699	1,28,929	17,007	1,13,617
2	Marine Cargo	840	280	1,681	464	2,320	700	3,867	925
3	Marine Other than Cargo	718	12	843	43	1,533	18	1,630	45
4	Motor OD	37,082	8,39,694	23,087	5,01,550	64,509	14,91,809	46,638	10,14,635
5	Motor TP	46,824	-	30,264	-	78,497	-	63,134	-
6	Health	34,423	41,490	17,986	65,764	77,051	73,295	32,617	1,18,091
7	Personal Accident	2,299	1,603	1,557	3,646	8,702	25,872	7,403	6,470
8	Travel	475	17	508	12	944	34	915	54
9	Workmen's Compensation/ Employer's liability	53	273	42	296	119	561	101	698
10	Public/ Product Liability	461	155	437	155	1,450	372	1,156	386
11	Engineering	426	381	611	335	824	780	911	811
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	23,207	12	73,958	15	23,207	48	90,595	23
14	Other segments	2,190	38,171	1,404	36,647	4,876	72,064	3,771	68,356
	Miscellaneous - Total	1,47,440	9,21,796	1,49,853	6,08,420	2,60,178	16,64,835	2,47,241	12,09,524
	Grand Total	1,52,586	9,92,771	1,57,362	6,67,906	2,83,731	17,94,482	2,69,745	13,24,111

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on September 30, 2025

Sl.No.	Channels	For the Quarter Ended September 30, 2025		Upto the Quarter Ended September 30, 2025		For the Quarter Ended September 30, 2024		Upto the Quarter Ended September 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	40,605	5,945	80,189	10,803	28,054	3,964	65,259	8,230
2	Corporate Agents-Banks	1,38,221	7,382	2,54,540	17,979	1,34,175	7,158	2,53,255	17,878
3	Corporate Agents -Others	14,208	1,313	27,385	2,356	13,988	1,119	31,810	2,364
4	Brokers	6,61,623	89,358	11,50,514	1,60,173	4,23,686	59,202	8,27,538	1,22,371
5	Micro Agents	-	-	-	-	-	-	-	-
	Direct Business								
6	Officers/Employees								
	Online (Through Company Website)								
	Others	1,363	33,776	2,973	66,940	2,991	79,072	5,373	1,03,764
7	Common Service Centres(CSC)	12,565	472	44,138	748	5,910	94	12,542	205
8	Insurance Marketing Firm	13,650	789	21,507	1,251	8,694	424	12,605	735
9	Point of sales person (Direct)	1,10,517	12,837	2,13,194	22,307	50,378	6,320	1,15,675	14,184
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	19	713	42	1,174	30	9	54	13
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	Total (A)	9,92,771	1,52,586	17,94,482	2,83,731	6,67,906	1,57,362	13,24,111	2,69,744
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	9,92,771	1,52,586	17,94,482	2,83,731	6,67,906	1,57,362	13,24,111	2,69,744

FORM NL-37-CLAIMS DATA

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

Upto the quarter ending September 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	449	8,326	3	8,329	1,54,655	5,165	1,59,820	61,481	1,447	567	63,495	53	14	31	-	12,59,379	-	1,980	14,93,550	
	(a) Booked During the period	422	8,324	3	8,327	1,53,468	5,044	1,58,512	60,549	1,237	565	62,351	49	14	31	-	12,59,376	-	1,825	14,90,907	
	(b) Reopened during the period	27	2	-	2	1,187	121	1,308	932	210	2	1,144	4	-	-	-	3	-	155	2,643	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	170	8,188	-	8,188	1,25,349	2,194	1,27,543	55,576	865	4	56,445	17	2	22	-	12,59,253	-	1,659	14,53,299	
	(a) paid during the period	170	8,188	-	8,188	1,25,349	2,194	1,27,543	55,576	865	4	56,445	17	2	22	-	12,59,253	-	1,659	14,53,299	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	147	277	-	277	7,555	34	7,589	5,370	472	397	6,239	9	-	99	-	-	-	339	14,699	
	Other Adjustment (Closed Claims)	-	-	-	-	-	299	299	-	-	-	-	-	-	-	-	-	-	-	299	
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	497	2,007	4	2,011	42,205	26,195	68,400	7,309	3,017	377	10,703	67	38	272	-	964	-	644	83,596	
	Less than 3months	174	1,436	-	1,436	36,734	2,491	39,225	4,341	448	212	5,001	34	7	5	-	75	-	193	46,150	
	3 months to 6 months	66	208	3	211	3,375	2,095	5,470	459	278	108	845	7	6	7	-	51	-	50	6,713	
	6months to 1 year	36	206	1	207	800	5,475	6,275	1,483	240	56	1,779	6	10	243	-	106	-	43	8,705	
	1year and above	221	157	-	157	1,296	16,134	17,430	1,026	2,051	1	3,078	20	15	17	-	732	-	358	22,028	

Upto the quarter ending September 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	16,338	1,648	12	1,660	41,140	45,587	86,728	58,247	4,501	136	62,884	38	(175)	363	-	66,558	-	3,302	2,37,697
	(a) Booked During the period	15,306	1,647	12	1,659	39,201	44,865	84,066	57,149	3,901	118	61,168	35	(175)	363	-	66,556	-	3,124	2,32,102
	(b) Reopened during the period	1,032	1	-	1	1,939	723	2,662	1,099	600	17	1,717	3	-	-	-	2	-	178	5,594
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	25,031	1,506	-	1,506	39,006	16,015	55,021	43,550	4,302	5	47,857	45	5	176	-	66,525	-	2,309	1,98,474
	(a) paid during the period	25,031	1,506	-	1,506	39,006	16,015	55,021	43,550	4,302	5	47,857	45	5	176	-	66,525	-	2,309	1,98,474
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	686	279	-	279	3,615	228	3,843	13,922	2,082	98	16,102	4	-	78	-	-	-	484	21,477
	Other Adjustment (Closed Claims)	-	-	-	-	-	2,231	2,231	-	-	-	-	-	-	-	-	-	-	-	2,231
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	13,095	1,716	13	1,729	3,527	1,76,817	1,80,344	3,588	14,281	76	17,946	140	504	645	-	193	-	2,752	2,17,347
	Less than 3months	3,185	602	-	602	2,329	19,943	22,272	2,401	2,072	39	4,512	18	5	39	-	23	-	545	31,202
	3 months to 6 months	2,206	136	12	148	303	34,556	34,859	200	1,995	29	2,224	6	1	95	-	9	-	371	39,920
	6months to 1 year	1,415	374	0	375	101	34,732	34,833	319	1,980	7	2,307	27	352	260	-	13	-	539	40,121
	1year and above	6,289	604	-	604	795	87,586	88,380	669	8,233	1	8,902	89	145	251	-	147	-	1,296	1,06,104

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on September 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	31	29	25	11	8	-	1	2,714	104	10,110	83	1,730	-	7	105	14,748
2	Marine Cargo	2,870	1,836	301	100	18	-	-	327	220	114	144	133	-	-	5,125	938
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	42,528	20,325	1,931	286	28	4	7	8,797	8,267	2,428	706	56	25	20	65,109	20,299
5	Motor TP	480	24	97	133	676	236	83	2,110	174	408	779	3,686	1,376	801	1,729	9,333
6	Health	24,619	2,517	596	318	250	5	1	19,079	1,775	566	477	28	5	2	28,306	21,932
7	Personal Accident	226	100	66	40	29	10	3	856	441	411	343	252	21	7	474	2,332
8	Travel	1	1	1	-	-	-	-	0	0	4	-	-	-	-	3	4
9	Workmen's Compensation/ Employer's liability	-	3	3	-	1	-	-	0	1	2	-	0	-	-	7	3
10	Public/ Product Liability	1	-	-	-	1	-	-	2	-	-	-	3	-	-	2	5
11	Engineering	9	-	1	1	1	-	-	18	-	2	28	38	-	-	12	85
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	4,03,383	-	-	-	-	-	-	32,144	-	-	-	-	-	-	4,03,383	32,144
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	747	146	50	13	3	2	-	1,231	90	167	43	2	1	-	961	1,534

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 September 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	61	40	33	20	15	-	1	12,019	267	10,326	374	2,038	-	7	170	25,031
2	Marine Cargo	3,599	3,437	951	180	21	-	-	519	339	176	298	175	-	-	8,188	1,506
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	88,463	32,779	3,425	586	76	10	10	18,099	14,459	4,748	1,392	210	48	49	1,25,349	39,006
5	Motor TP	495	32	126	176	980	281	104	4,235	214	625	1,209	6,495	1,922	1,316	2,194	16,015
6	Health	47,767	4,995	1,070	1,467	266	10	1	37,487	4,128	1,258	621	47	8	2	55,576	43,550
7	Personal Accident	412	175	117	79	64	15	3	1,585	713	762	662	540	33	7	865	4,302
8	Travel	2	1	1	-	-	-	-	1	0	4	-	-	-	-	4	5
9	Workmen's Compensation/ Employer's liability	4	3	5	4	1	-	-	14	1	4	14	12	-	-	17	45
10	Public/ Product Liability	1	-	-	-	1	-	-	2	-	-	-	3	-	-	2	5
11	Engineering	15	2	2	1	1	1	-	18	3	2	28	38	88	-	22	176
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	12,59,253	-	-	-	-	-	-	66,525	-	-	-	-	-	-	12,59,253	66,525
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	1,188	365	79	21	4	2	-	1,889	187	181	48	2	1	-	1,659	2,309

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: September 30, 2025
Name of the Insurer: Universal Sampo General Insurance Company Limited		Date: September 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	21
6	No of branches at the end of the year	142
7	No. of branches approved but not opened	0
8	No. of rural branches	45
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	10 (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:	1,942
	(b) Off-roll:	145
	(c) Total	2,087
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	4,819
	(b) Corporate Agents-Banks	13
	(c) Corporate Agents-Others	18
	(d) Insurance Brokers	459
	(e) Web Aggregators	8
	(f) Insurance Marketing Firm	22
	(g) Motor Insurance Service Providers (DIRECT)	0
	(h) Point of Sales persons (DIRECT)	17,336
	(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	1,968 21,428
	Recruitments during the quarter	135 1,336
	Attrition during the quarter	161 89
	Number at the end of the quarter	1,942 22,675

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: September 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	Mr. Mohit Burman	Non-Executive Director	Nominee Director	No Change
2	Mr. Sharad Mathur	Managing Director & CEO	Executive Director	No Change
3	Ms. Chhaya Manoj Palrecha	Independent Director	Non-Executive Director	No Change
4	Mr. Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No Change
5	Mr. Aditya Vardhan Tibrewala	Non-Executive Director	Nominee Director	No Change
6	Mr. Gopalaswamy Chakravarti	Independent Director	Non-Executive Director	No Change
7	Mr. Takashi Kurumisawa	Non-Executive Director	Nominee Director	No Change
8	Mr. Satish Kumar	Non-Executive Director	Nominee Director	No Change
9	Mr. Kenneth Reilly	Non-Executive Director	Nominee Director	Appointed on 09.08.2024 and regularised at the AGM held on 21st July 2025
10	Mr. Subodh Kumar	Non-Executive Director	Nominee Director	Appointed on 08.07.2025 and regularised at the AGM held on 21st July 2025
11	Mr. Ajay Kumar Srivastava	Non-Executive Director	Nominee Director	No Change
12	Mr. Sekhar Sridhar Rao	Non-Executive Director	Nominee Director	Cessation of office due to resignation upon end of his tenure w.e.f. 31.07.25
13	Mr. Mudit Gupta	Non-Executive Director	Nominee Director	Cessation as Alternate Director to Mr. Aditya Vardhan Tibrewala w.e.f. 04.08.25 return of Original Director to India
14	Mr. Mudit Gupta	Non-Executive Director	Nominee Director	Appointment as Alternate Director to Mr. Aditya Vardhan Tibrewala w.e.f. 29.09.25
15	Mr. Sarvesan Gopal	Non-Executive Director	Nominee Director	Cessation due to change in nomination by Indian Overseas Bank w.e.f. 08.07.25
16	Mr. Todd Corey	Non-Executive Director	Nominee Director	Appointed as Alternate Director to Mr. Kenneth Reilly w.e.f. 08.07.25
17	Mr. Bhavani Shankar Raja	Non-Executive Director	Nominee Director	Appointed as Additional Non Executive Director w.e.f. 14.08.25
18	Mr. Brajesh Kumar Singh	Additional Nominee Non-Executive Director	Nominee Director	Appointed as Additional Nominee Non- Executive Director w.e.f. 29.08.25
19	Mr. Shiv Bajrang Singh	Additional Nominee Non-Executive Director (P	Nominee Director	Appointed as Additional Nominee Non Executive Director and Non-Executive Chairperson w.e.f. 21.08.25 subject to approval of Members and
20	Mr. Kelvin John Nathan	Non-Executive Director	Nominee Director	Appointed as Alternate Director to Mr. Takashi Kurumisawa w.e.f. 08.07.25
21	Mr. Bankim Mapara	Chief Financial Officer	Executive	Appointment as Chief Financial Officer w.e.f. 08.07.25
22	Ms. Aarti Kamath	Company Secretary & Compliance Officer	Executive	No Change
23	Mr. Sameer Patwardhan	Chief Compliance Officer	Executive	No Change
24	Mr. Nilesh Mejari	Chief Financial Officer	Executive	Ceased to hold office as Chief Financial Officer w.e.f. 08.07.25
25	Mr. Kuniaki Takahashi	Deputy Chief Executive Officer	Executive	No Change
26	Mr. Rishin Raj	Chief Risk Officer	Executive	No Change
27	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No Change
28	Mr. Vikas Garg	Appointed Actuary	Executive	No Change
29	Ms. Priti Singh	Chief People Officer	Executive	No Change
30	Ms. Varsha Gujarathi	Chief Customer Officer	Executive	No Change
31	Mr. Vikram Jain	Chief Technology Officer and Business Transformation	Executive	No Change
32	Mr. Prasanna Indi	Head - Internal Audit	Executive	No Change
33	Ms. Arti Mulik	Chief Technical Officer	Executive	No Change
34	Mr. 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 Sompo General Insurance Company Limited		Upto the Quarter ending on As on September 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	36	2	1,728
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	38	2	929
		Social	-	-	-
5	MOTOR TP	Rural	-	1	-
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	151	23,985
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	4	2,076	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	74	5	2,657
		Social	4	2,227	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 September 30, 2025		
Items	(₹ in Lakhs)	
	For the Quarter Ended September 30, 2025	Upto the Quarter Ended September 30, 2025
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	2,093	3,273
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	44,731	75,224
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	46,824	78,497
Total Gross Direct Motor Own damage Insurance Business Premium	37,082	64,509
Total Gross Direct Premium Income	1,52,588	2,83,731
*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 September 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	-	301	34	1	266	-	528
c)	Policy Related	-	17	5	-	12	-	35
d)	Premium Related	-	13	1	-	12	-	32
e)	Refund Related	-	2	-	-	2	-	2
f)	Coverage Related	-	1	-	-	1	-	2
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	-	10
	Total	-	339	42	1	296	-	609
2	Total No. of policies during previous year quarter: Q2 2024-25	13,24,111						
3	Total No. of claims during previous year quarter: Q2 2024-25	10,95,345						
4	Total No. of policies during current quarter: Q2 2025-26	17,94,482						
5	Total No. of claims during current quarter: Q2 2025-26	14,93,550						
6	Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):	0.20						
7	Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):	3.54						
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 STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
02-Jul-25	Tata Steel Limited	AGM	Management	To receive, consider and adopt 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.	FOR	FOR	Compliant with law. No governance concern identified.
02-Jul-25	Tata Steel Limited	AGM	Management	To receive, consider and adopt 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 identified.
02-Jul-25	Tata Steel Limited	AGM	Management	To declare dividend of Rs. 3.60 per Ordinary (equity) Share of face value Rs. 1/- each for the Financial Year 2024-25.	FOR	FOR	Compliant with law. No governance concern identified.
02-Jul-25	Tata Steel Limited	AGM	Management	To appoint a Director in place of Mr. Noel Naval Tata (DIN: 00024713), who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and, being eligible, seeks re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
02-Jul-25	Tata Steel Limited	AGM	Management	Appointment of M/s Parikh and Associates, Practicing Company Secretaries (having firm registration number P1988MH009800), as the Secretarial Auditors of the Company for a period of five years to hold office from the conclusion of this Annual General Meeting till the conclusion of the 123rd Annual General Meeting of the Company to be held in the year 2030, to conduct Secretarial Audit of the Company in terms of Section 204 and other applicable provisions of the Companies Act, 2013 read with Regulation 24A and other applicable provisions of the SEBI Listing Regulations, for the period beginning from the Financial Year 2025-26 through the Financial Year 2029-30, at such remuneration as may be mutually agreed upon between the Board, based on the recommendation(s) of the Audit Committee, and the Secretarial Auditors of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
02-Jul-25	Tata Steel Limited	AGM	Management	Ratification of Remuneration of Rs. 35 lakh plus applicable taxes and reimbursement of out-of-pocket expenses payable to Messrs Shome and Banerjee, Cost Accountants (Firm Registration Number - 000001), as the Cost Auditors of the Company, to conduct the audit of the cost records maintained by the Company for the Financial Year ending March 31, 2026.	FOR	FOR	Compliant with law. No governance concern identified.
03-Jul-25	Cyient DLM Ltd	AGM	Management	To receive, consider and adopt:	FOR	FOR	Compliant with law. No governance concern identified.
				a. The audited standalone financial statements of the company for the financial year ended 31 March, 2025 together with the reports of the board of directors and the auditors thereon,			
				b. The audited consolidated financial statements of the company for the financial year ended 31 March, 2025 together with the report of the auditors thereon.			
03-Jul-25	Cyient DLM Ltd	AGM	Management	To appoint a director in place of Mr. Krishna Bodanapu (DIN: 00605187) who retires by rotation and being eligible, offers himself for re-appointment as a director liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
03-Jul-25	Cyient DLM Ltd	AGM	Management	Ratification of remuneration of Rs 70,000 plus applicable taxes and reimbursement of out- of-pocket expenses at actuals, if any, incurred in connection with the audit, payable to M/s. GA and Associates, Cost Accountants (Firm Registration Number: 000409), who were appointed on the recommendations of the Audit Committee by the Board of Directors as the Cost Auditors, to audit the cost records of the Company for the Financial Year ending 31 March, 2026.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
03-Jul-25	Cyient DLM Ltd	AGM	Management	Appointment of M/s. MKS and Associates, a peer reviewed Sole Proprietorship firm of Practicing Company Secretaries, Hyderabad (Sole Proprietorship concern No. S2017TL460500, Membership No. 8068) as the Secretarial Auditors of the Company for a term of 5 (five) consecutive years commencing from the conclusion of this 32nd (Thirty Second) Annual General Meeting till the conclusion of 37th (Thirty-seventh) Annual General Meeting to be held in the year 2030 at such remuneration plus applicable taxes and actual out of pocket expenses incurred in connection with the audit as may be mutually agreed between the Board of Directors of the Company and the Secretarial Auditors.	FOR	ABSTAIN	We abstain from voting.
16-Jul-25	Cipla Limited	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended 31st March, 2025 and the reports of the Board of Directors and Auditor thereon.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
16-Jul-25	Cipla Limited	AGM	Management	To receive, consider and adopt the audited consolidated financial statements of the Company for the financial year ended 31st March, 2025 and the report of the Auditor thereon.	FOR	FOR	Compliant with law. No governance concern identified.
16-Jul-25	Cipla Limited	AGM	Management	To declare a final dividend of Rs. 13/- per equity share and a special dividend of Rs. 3/- per equity share on the occasion of completing 90 years of the Company, aggregating to Rs. 16/- per equity share (i.e. 800% on the face value of Rs. 2), as recommended by the Board of Directors for the financial year ended 31st March, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
16-Jul-25	Cipla Limited	AGM	Management	To re-appoint Mr Umang Vohra (DIN: 02296740), Managing Director and Global Chief Executive Officer, who retires by rotation and being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
16-Jul-25	Cipla Limited	AGM	Management	Ratification of remuneration of Rs. 12,50,000/- plus applicable taxes and reimbursement of out-of-pocket expenses payable to M/S Joshi Apte and Associates (Firm Registration No. 000240), the Cost Auditor of the Company, to conduct audit and submit the cost audit report for the financial year ending 31st March, 2026, as approved by the Board of Directors.	FOR	FOR	Compliant with law. No governance concern identified.
16-Jul-25	Cipla Limited	AGM	Management	To appoint M/s BNP and Associates, Company Secretaries (Firm Registration No. P2014MH037400) as the Secretarial Auditors of the Company, for a term of five (5) years, commencing from the conclusion of 89th Annual General Meeting till the conclusion of 94th Annual General Meeting at such remuneration may be determined by the Board of Directors.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
24-Jul-25	Bajaj Finance Limited	AGM	Management	To consider and adopt the standalone and consolidated financial statements of the Company for the financial year ended 31 March 2025, together with the Directors and Auditors Reports thereon.	FOR	FOR	Compliant with law. No governance concern identified.
24-Jul-25	Bajaj Finance Limited	AGM	Management	To declare a dividend for the financial year ended 31 March 2025.	FOR	FOR	Compliant with law. No governance concern identified.
24-Jul-25	Bajaj Finance Limited	AGM	Management	To appoint a director in place of Anup Kumar Saha (DIN: 07640220), who retires by rotation in terms of section 152(6) of the Companies Act, 2013 and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
24-Jul-25	Bajaj Finance Limited	AGM	Management	To appoint M/s. Makarand M. Joshi and Co., (Practicing Company Secretaries Firm Registration Number: P2009MH007000) (PR No. 6290/2024) as Secretarial Auditor of the Company for a term of 5 consecutive years commencing from FY2026 till FY2030 to undertake secretarial audit and issue the secretarial audit report for the aforesaid period, at such fees, plus applicable taxes and other out-of-pocket expenses.	FOR	FOR	Compliant with law. No governance concern identified.
24-Jul-25	Bajaj Finance Limited	AGM	Management	To make offer(s) or an invitation(s) or to issue non-convertible debentures (NCDs), secured or unsecured, at face value or such other price as may be permissible under the relevant regulations as the Board may determine in accordance with any of the aforementioned directions or regulations, under one or more offer/ disclosure document as may be issued by the Company and in one or more series, during a period of one year commencing from the date of this annual general meeting, on a private placement basis.	FOR	FOR	Compliant with law. No governance concern identified.
24-Jul-25	Bajaj Finance Limited	AGM	Management	To enter into and/or continuing with arrangements / contracts / agreements /transactions (whether by way of an individual transaction or transactions taken together or series of transactions or otherwise) with Bajaj Housing Finance Limited (BHFL) being a related party of the Company, for an aggregate amount not exceeding Rs. 12,612 crore, for the period, from the date of 38th Annual General Meeting up to the date of 39th Annual General Meeting (both days inclusive).	FOR	FOR	Compliant with law. No governance concern identified.
24-Jul-25	Bajaj Finance Limited	AGM	Management	To enter into and/or continuing with arrangements / contracts / agreements /transactions (whether by way of an individual transaction or transactions taken together or series of transactions or otherwise) with Bajaj Allianz Life Insurance Company Limited (BALIC) for an aggregate amount not exceeding Rs. 1,445 crore, for FY2026.	FOR	FOR	Compliant with law. No governance concern identified.
24-Jul-25	Bajaj Finance Limited	AGM	Management	Modification to the Employee Stock Option Scheme, 2009.	FOR	FOR	Compliant with law. No governance concern identified.
24-Jul-25	Bajaj Finance Limited	AGM	Management	Approval to extend the benefits and grant of options to the employee(s) of holding and/ or subsidiary company(ies) under the Employee Stock Option Scheme, 2009.	FOR	FOR	Compliant with law. No governance concern identified.
24-Jul-25	Bajaj Finance Limited	AGM	Management	Approval to authorise the Trust, to acquire equity shares from secondary market for implementation of the Employee Stock Option Scheme, 2009.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	To receive, consider and adopt the:	FOR	FOR	Compliant with law. No governance concern identified.
				(a) audited standalone financial statements of the Bank, for the fiscal year ended 31 March, 2025 and the reports of the Board of Directors and the Auditors thereon			

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
				(b) audited consolidated financial statements, for the fiscal year ended 31 March, 2025 and the report of the Auditors thereon.			
25-Jul-25	Axis Bank Limited	AGM	Management	To declare dividend on the equity shares of the Bank, for the fiscal year ended 31 March, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	To re-appoint Mini Ipe (DIN: 07791184) as a director, who retires by rotation and being eligible, has offered herself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	Appointment of M/s. Bhandari and Associates, Company Secretaries, having Firm Registration No. P1981MH043700 and holding a valid peer review certificate (certificate no. 6157/2024) issued by the Institute of Company Secretaries of India (the ICSI), as the Secretarial Auditors of the Bank for a period of five consecutive years from fiscal 2026 till fiscal 2030 and including remuneration, as may be approved by the Committee.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Amitabh Chaudhry (DIN: 00531120), Managing Director and CEO of the Bank, with effect from 1 April, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Subrat Mohanty (DIN: 08679444), Executive Director of the Bank, with effect from 1 April, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Munish Sharda (DIN: 06796060), Executive Director of the Bank, with effect from 1 April, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	To borrow from time to time, such sum or sums of monies as they may deem necessary, notwithstanding the fact that the monies so borrowed and the monies to be borrowed from time to time (apart from (i) temporary loans obtained from the company's bankers in the ordinary course of business, and (ii) acceptances of deposits of money from public repayable on demand or otherwise and withdrawable by cheque, draft, order or otherwise) exceed the aggregate of the paid up capital of the Bank, its free reserves and securities premium, provided that the total outstanding amount of such borrowings shall not exceed Rs. 3,00,000 crores.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	Borrowing / raising of funds in Indian rupees / foreign currency, by issue of debt securities on a private placement basis for an amount of up to Rs. 35,000 crores.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	Raising of funds by issue of equity shares / depository receipts and / or any other instruments or securities representing either equity shares and / or convertible securities linked to equity shares for an amount of up to Rs. 20,000 crores.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
25-Jul-25	Axis Bank Limited	AGM	Management	Material related party transactions with Life Insurance Corporation of India (Promoter) in the aggregate with other transactions, may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, provided that the said contract(s) / arrangement(s) / transaction(s) / agreement(s) shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	Material related party transactions with LIC Housing Finance Limited (Promoter group entity) in the aggregate with other transactions, may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, provided that the said contract(s) / arrangement(s) / transaction(s) / agreement(s) shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	Material related party transactions with IDBI Bank Limited (Promoter group entity) in the aggregate with other transactions, may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, provided that the said contract(s) / arrangement(s) / transaction(s) / agreement(s) shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	Axis Bank Limited	AGM	Management	Material related party transactions with Axis Max Life Insurance Limited (Associate) in the aggregate with other transactions, may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, provided that the said contract(s) / arrangement(s) / transaction(s) / agreement(s) shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	ITC Limited	AGM	Management	To consider and adopt the Financial Statements of the Company for the financial year ended 31st March, 2025, the Consolidated Financial Statements for the said financial year and the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	ITC Limited	AGM	Management	To confirm Interim Dividend of Rs. 6.50 per Ordinary Share of Rs. 1/- each and declare Final Dividend of Rs. 7.85 per Ordinary Share for the financial year ended 31st March, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Hemant Malik (DIN: 06435812) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Atul Singh (DIN: 00060943) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sompo General Insurance Company Limited
For the Quarter ending: 30th September 2025
Date: 30th September 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
25-Jul-25	ITC Limited	AGM	Management	Remuneration not exceeding Rs. 4,40,00,000/- to Messrs. S R B C and CO LLP, Chartered Accountants (Registration No. 324982E/E300003), Statutory Auditors of the Company, for conduct of audit for the financial year 2025-26, payable in one or more instalments, plus goods and services tax as applicable and reimbursement of out-of-pocket expenses.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	ITC Limited	AGM	Management	Re-appointment of Mr. Shyamal Mukherjee (DIN: 03024803) as a Director and also as an Independent Director of the Company with effect from 11th August, 2026 for a period of five years.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	ITC Limited	AGM	Management	Appointment of Messrs. S. N. Ananthasubramanian and Co., Company Secretaries (Firm Registration No. P1991MH040400), as the Secretarial Auditors of the Company to conduct secretarial audit for a period of five financial years commencing from the financial year 2025-26 on such remuneration as may be determined by the Board of Directors of the Company.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
25-Jul-25	ITC Limited	AGM	Management	To enter into contracts / arrangements / transactions with British American Tobacco (GLP) Limited, United Kingdom (BAT GLP), a related party in terms of Regulation 2(1) (zb) of the Listing Regulations, for sale of unmanufactured tobacco of Indian origin (including storage / holding charges) and purchase of unmanufactured tobacco of international origins in the aggregate, does not exceed Rs. 2,350 Crores during the financial year 2026-27.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	ITC Limited	AGM	Management	To enter into contracts / arrangements / transactions with ITC Filtrona Limited (IFL), a related party in terms of Regulation 2(1) (zb) of the Listing Regulations, for purchase of filter rods, tube filters etc. and sale of capsules and flavours (including conversion of filter rods and associated costs), in the aggregate, does not exceed Rs. 1,100 Crores during the financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	ITC Limited	AGM	Management	Ratification of remuneration of Rs. 5,00,000/- plus goods and services tax as applicable and reimbursement of out-of-pocket expenses payable to Messrs. ABK and Associates, Cost Accountants (Firm Registration No. 000036), appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained by the Company in respect of Wood Pulp and Paper and Paperboard products for the financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jul-25	ITC Limited	AGM	Management	Ratification of remuneration of Rs. 7,15,000/- plus goods and services tax as applicable and reimbursement of out-of-pocket expenses payable to Messrs. S. Mahadevan and Co., Cost Accountants (Firm Registration No. 000007), appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained in respect of all applicable products of the Company, other than Wood Pulp and Paper and Paperboard products, for the financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jul-25	IDFC First Bank Ltd	AGM	Management	To receive, consider and adopt the Audited Standalone Financial Statements of the Bank for the Financial Year ended March 31, 2025, together with the Report of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jul-25	IDFC First Bank Ltd	AGM	Management	To receive, consider and adopt the Audited Consolidated Financial Statements of the Bank for the Financial Year ended March 31, 2025, together with the Report of the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jul-25	IDFC First Bank Ltd	AGM	Management	To re-appoint Mr. Pradeep Natarajan (DIN: 10499651) as a Director, who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jul-25	IDFC First Bank Ltd	AGM	Management	To declare Dividend on equity shares of the Bank, for the Financial Year ended March 31, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jul-25	IDFC First Bank Ltd	AGM	Management	To appoint M/s. Walker Chandiok and Co LLP, Chartered Accountants, (Firm Registration No. 001076N/N500013), as one of the Joint Statutory Auditors of the Bank, for a period of 3 (three) years, to hold office from the conclusion of the Eleventh (11th) Annual General Meeting (AGM) until the conclusion of the Fourteenth (14th) AGM of the Bank, subject to them satisfying the eligibility norms and approval of the RBI, each year, at an Audit Fees as approved by the Board of Directors of the Bank.	FOR	ABSTAIN	We abstain from voting.
29-Jul-25	IDFC First Bank Ltd	AGM	Management	To provide a right to Currant Sea Investments B.V. to nominate 1 (one) Non-Executive Director liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sompo General Insurance Company Limited
For the Quarter ending: 30th September 2025
Date: 30th September 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
29-Jul-25	IDFC First Bank Ltd	AGM	Management	To appoint M/s. Makarand M Joshi and Co., Company Secretaries (MMJC), (Firm Registration No: P2009MH007000) as the Secretarial Auditors of the Bank, for a term of 5 (Five) consecutive years commencing from FY 2025-26 to FY 2029-30, at such fees, plus applicable taxes and other out-of-pocket expenses as may be mutually agreed upon between the Board and the Secretarial Auditors and including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
29-Jul-25	Reliance Industries Limited	PB	Management	To approve the appointment of Shri Anant M. Ambani (DIN: 07945702) as a Whole-time Director, designated as an Executive Director of the Company, for a period of 5 (five) years with effect from May 1, 2025 and including remuneration.	FOR	ABSTAIN	We abstain from voting.
29-Jul-25	Reliance Industries Limited	PB	Management	To re-appoint Shri Hital R. Meswani (DIN: 00001623) as a Whole-time Director, designated as an Executive Director, for a period of 5 (five) years from the expiry of his present term of office, i.e., with effect from August 4, 2025, and including remuneration.	FOR	ABSTAIN	We abstain from voting.
29-Jul-25	Reliance Industries Limited	PB	Management	To approve the appointment of Shri Dinesh Kanabar (DIN: 00003252) as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term of 5 (five) consecutive years with effect from June 12, 2025.	FOR	ABSTAIN	We abstain from voting.
29-Jul-25	Aadhar Housing Finance Ltd	AGM	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 Directors' and Auditors Reports thereon.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jul-25	Aadhar Housing Finance Ltd	AGM	Management	To appoint a director in place of Mr. Prateek Roongta (DIN: 00622797) as Non-Executive Director, who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
29-Jul-25	Aadhar Housing Finance Ltd	AGM	Management	To consider and increase the borrowing powers/ limits for the Company and Issuance of Debentures and approval to create charge by way of mortgages and/or hypothecation on the assets of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jul-25	Aadhar Housing Finance Ltd	AGM	Management	Payment of remuneration by way of Commission to all eligible Independent Directors of the Company for their services rendered during the financial year 2024-2025, not exceeding Rs. 1.46 Crores consolidated to be paid to all eligible Independent Directors which will be within the overall limit of 1% of the net profit of the Company.	FOR	ABSTAIN	We abstain from voting.
29-Jul-25	Aadhar Housing Finance Ltd	AGM	Management	To approve the appointment of Mr. Raj Vikash Verma (DIN: 03546341) as an Independent Director of the Company, not liable to retire by rotation, for a term of 5 (five) consecutive years with effect from May 06, 2025 to May 05, 2030.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jul-25	Aadhar Housing Finance Ltd	AGM	Management	To consider the appointment of M/s. Aashish K. Bhatt and Associates, Peer Reviewed Practicing Company Secretary (Certificate of Practice number: 7023) as the Secretarial Auditor of the Company for a term of 5 (Five) consecutive years commencing from F. Y. 2025-26 till F.Y. 2029-30 to conduct the Secretarial Audit and to issue the Secretarial Audit Reports on such including remuneration as may be determined by the Board of Directors of the Company (including its Committees thereof).	FOR	FOR	Compliant with law. No governance concern identified.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Consideration and Adoption of the Audited Standalone Financial Statements of the Company 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 identified.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Consideration and Adoption of the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31st March, 2025 and the Report of the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Declaration of Dividend of Rs. 25.30 (506%) per Ordinary (Equity) Share of the face value of Rs. 5 each for the year ended 31st March, 2025 on 124,35,28,831 Ordinary (Equity) Shares of the Company aggregating Rs. 3,146.13 crores as recommended by the Board of Directors be declared and that the said Dividend be distributed out of the Profits for the year ended on 31st March, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Mr. Rajesh Jejurikar (DIN: 00046823), who retires by rotation and being eligible for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Mr. Anand G. Mahindra (DIN: 00004695), who retires by rotation and being eligible for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Revision in the total remuneration of Mr. Anand G. Mahindra (DIN: 00004695), Non-Executive Chairman of the Company for a period from 1st April, 2025 upto 11th November, 2026, being the remainder period for which his remuneration was earlier approved by Members at the 75th AGM and 78th AGM.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Re-appointment of Ms. Nisaba Godrej (DIN: 00591503) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of 5 (five) consecutive years commencing from 8th August, 2025 to 7th August, 2030 (both days inclusive).	FOR	ABSTAIN	We abstain from voting.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Re-appointment of Mr. Muthiah Murugappan (DIN: 07858587) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of 5 (five) consecutive years commencing from 8th August, 2025 to 7th August, 2030 (both days inclusive).	FOR	ABSTAIN	We abstain from voting.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Ratification of remuneration of Rs. 10,00,000 (plus Goods and Services Tax and reimbursement of out-of-pocket expenses) payable to Messrs D. C. Dave and Co., Cost Accountants having Firm Registration Number 000611, appointed by the Board of Directors of the Company as Cost Auditors 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 identified.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Appointment of M/s. Parikh and Associates, Peer reviewed firm of Company Secretaries (ICSI Firm Registration No. P1988MH009800) as the Secretarial Auditor of the Company for first term of 5 (five) consecutive years commencing from the Financial Year 2025-26 till the Financial Year 2029-30, at a remuneration to be determined by the Board of Directors of the Company in addition to out of pocket expenses as may be incurred by them during the course of the secretarial audit.	FOR	FOR	Compliant with law. No governance concern identified.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Material Modification of earlier approved Material Related Party Transactions between the Company and Mahindra Electric Automobile Limited a Subsidiary of the Company, not exceeding Rs. 30,920 crores, for a period commencing from the Seventy Ninth Annual General Meeting upto the date of Eightieth Annual General Meeting of the Company to be held in the year 2026 provided that the said contract(s)/ arrangement(s)/ agreement(s)/transaction(s) shall be carried out in the ordinary course of business of the Company and at an arm's length basis.	FOR	FOR	Compliant with law. No governance concern identified.
31-Jul-25	Mahindra & Mahindra Limited	AGM	Management	Approval for Material Related Party Transactions pertaining to Subsidiaries of the Company with Gelos Solren Private Limited (GSPL) not exceeding Rs. 1,400 Crores, Furies Solren Private Limited (FSPL) not exceeding Rs. 2,450 Crores, Illuminate Hybren Private Limited (IHPL) not exceeding Rs. 3,750 Crores, Jade Hybren Private Limited (JHPL) not exceeding Rs. 3,750 Crores, Layer Hybren Private Limited (LHPL) not exceeding Rs. 3,050 Crores, Migos Hybren Private Limited (MHPL) not exceeding Rs. 2,000 Crores, for a period commencing from the Seventy Ninth Annual General Meeting upto the date of Eightieth Annual General Meeting of the Company to be held in the year 2026, provided that the said contract(s)/ arrangement(s)/ agreement(s) / transaction(s) shall be carried out in the ordinary course of business and at an arm's length basis.	FOR	FOR	Compliant with law. No governance concern identified.
05-Aug-25	Aeroflex Industries Limited	AGM	Management	To receive, consider and adopt:	FOR	FOR	Compliant with law. No governance concern identified.
				(a) the Standalone Audited Financial Statement of the Company for the financial year ended 31st March 2025 together with the reports of the Board of Directors and Auditors thereon, and			

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Universal Sompo General Insurance Company Limited

For the Quarter ending: 30th September 2025

Date: 30th September 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
				(b) the Consolidated Audited Financial Statement of the Company for the financial year ended 31st March 2025 together with the Auditors Report thereon.			
05-Aug-25	Aeroflex Industries Limited	AGM	Management	To declare final dividend at the rate of Re. 0.30/- (15%) 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 31st March 2025 and the same be paid out of the profits of the Company.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
05-Aug-25	Aeroflex Industries Limited	AGM	Management	To appoint a director in place of Mr. Harikant Ganeshlal Turgalia (DIN: 00049544), who retires by rotation and being eligible, offered himself for re-appointment as a Director.	FOR	ABSTAIN	We abstain from voting.
05-Aug-25	Aeroflex Industries Limited	AGM	Management	Re-appointment of Mr. Parthasarathi Sarkar (DIN: 00047272) as an Independent Director of the Company, to hold office for a second term of 5 (five) consecutive years on the Board of the Company commencing from 3rd September 2025 to 2nd September 2030, not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.
05-Aug-25	Aeroflex Industries Limited	AGM	Management	Re-appointment of Mr. Musatafa Kachwala (DIN: 03124453) as a Whole-Time Director of the Company for a period of 3 years commencing from 1st April 2026 to 31st March 2029 who is liable to retire by rotation and including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
05-Aug-25	Aeroflex Industries Limited	AGM	Management	Alteration of Main Object Clause of the Memorandum of Association.	FOR	FOR	Compliant with law. No governance concern identified.
05-Aug-25	Aeroflex Industries Limited	AGM	Management	Appointment of M/s. T.F. Khatri and Associates, Company Secretaries (FCS: 9093, Peer Review No: 987/2020) as the Secretarial Auditors of the Company for a term of 5 (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.
05-Aug-25	Aeroflex Industries Limited	AGM	Management	Approval of material related party transaction(s) with M/s. Aeroflex Enterprises Limited (formerly known as SAT Industries Limited) (AEL), not exceed Rs. 150 Crores for a period of 3 (three) financial years, provided that the said transactions are at the arm's length basis and in the ordinary course of business.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (standalone) of the Bank for the financial year ended March 31, 2025 along with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (consolidated) of the Bank for the financial year ended March 31, 2025 along with the Report of Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	HDFC Bank Limited	AGM	Management	To consider declaration of dividend on Equity Shares.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	HDFC Bank Limited	AGM	Management	To appoint a Director in place of Mr. Kaizad Bharucha (DIN: 02490648), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	HDFC Bank Limited	AGM	Management	To appoint a Director in place of Mrs. Renu Karnad (DIN: 00008064), who retires by rotation and being eligible, offers herself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2025			Date: 30th September 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
08-Aug-25	HDFC Bank Limited	AGM	Management	To appoint M/s. B S R and Co. LLP, Chartered Accountants (ICAI Firm Registration No. 101248W/ W-100022) as one of the Joint Statutory Auditors of the Bank, to hold office for a period of 3 (Three) years from FY 2025-26 till and including FY 2027-28 and to fix the overall remuneration.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	HDFC Bank Limited	AGM	Management	To issue Long-Term Bonds (financing of infrastructure and affordable housing), Perpetual Debt Instruments (part of additional Tier I capital) and Tier II capital bonds through private placement for an amount in aggregate not exceeding Rs. 60,000 Crore.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	HDFC Bank Limited	AGM	Management	To appoint M/s. Bhandari and Associates Company Secretaries (ICSI Firm Registration No. P1981MH043700) as Secretarial Auditors of the Bank, to conduct secretarial audit of the Bank for a period of 5 (Five) years i.e. from FY 2025-26 till and including FY 2029-30 and to fix their remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Cello World Ltd	AGM	Management	To receive, 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 Auditors and Board of Directors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Cello World Ltd	AGM	Management	To declare a dividend of @ 30% i.e. Rs. 1.5/- each on Equity Shares of the Company of face value of Rs. 5/ each for the financial year 2024-25.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Cello World Ltd	AGM	Management	To consider and approve appointment of Mr. Pradeep Ghisulal Rathod (DIN: 00027527), as a Managing Director of the Company, who retires by rotation and being eligible offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Cello World Ltd	AGM	Management	Appointment of M/s. Sarvaiya and Co, Company Secretaries (Firm Registration No. S2016MH425100) as the Secretarial Auditors of the Company for term of Five (5) consecutive years commencing from the Financial Year 2025-26 till Financial Year 2029-30, to conduct a Secretarial Audit of the Company and to furnish the Secretarial Audit Report and to avail any other services, certificates or reports as may be permissible under applicable laws and including remuneration.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Cello World Ltd	AGM	Management	Re-appointment of Mr. Pushapraj Singhvi (DIN: 00255738) as a Director (Non-Executive, Independent) of the Company to hold office for a second term of 3 (Three) years, commencing from July 28, 2025 to July 27, 2028, not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Cello World Ltd	AGM	Management	Continuation of Mr. Pushapraj Singhvi (DIN: 00255738) as an Independent Director of the Company, who has attained the age of more than 75 (seventy-five) years.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Cello World Ltd	AGM	Management	Re-appointment of Mr. Piyush Sohanraj Chhajer (DIN: 02907098) as a Director (Non-Executive, Independent) of the Company to hold office for a second term of 5 (Five) years, commencing from July 28, 2025 to July 27, 2030, not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Cello World Ltd	AGM	Management	Re-appointment of Mr. Arun Singhal (DIN: 07516577) as a Director (Non-Executive, Independent) of the Company to hold office for a second term of 3 (Three) years, commencing from July 28, 2025 to July 27, 2028, not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Cello World Ltd	AGM	Management	Re-appointment of Ms. Sunipa Ghosh (DIN: 10259183) as a Director (Non-Executive, Independent) of the Company to hold office for a second term of 3 (Three) years, commencing from July 28, 2025 to July 27, 2028, not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
08-Aug-25	Cello World Ltd	AGM	Management	Re-appointment of Ms. Manali Nitin Kshirsagar (DIN: 10258361) as a Director (Non-Executive, Independent) of the Company to hold office for a second term of 3 (Three) years, commencing from July 28, 2025 to July 27,2028, not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Cello World Ltd	AGM	Management	To approve and adopt in substitution for and to the exclusion of the existing Articles of Association of the Company.	FOR	ABSTAIN	We abstain from voting.

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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
08-Aug-25	Cello World Ltd	AGM	Management	Approval of Cello - Employee Stock Option Scheme- 2025 (Cello Esop-2025) for the employees of the Company.	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Cello World Ltd	AGM	Management	Extension of approval of Cello - Employee Stock Option Scheme- 2025 (Cello Esop-2025) to the employees of its Subsidiary Company(ies) and/ or Associate Company(ies), Group Company(ies) [present and future].	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Cello World Ltd	AGM	Management	Grant of options to issue securities equal to or exceeding one percent (1%) but not exceeding - two percent (2%) of the issued capital of the Company during any one year to identified employees under Cello - Employee Stock Option Scheme- 2025 (Cello ESOP-2025).	FOR	ABSTAIN	We abstain from voting.
08-Aug-25	Bharti Airtel Limited	AGM	Management	To receive, 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 Board of Directors and of Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Bharti Airtel Limited	AGM	Management	To declare dividend at the rate of Rs. 16/- per fully paid-up equity share of face value of Rs. 5/- each and a pro-rata dividend at the rate of Rs. 4/- per partly paid-up equity shares of face value of Rs. 5/- each (Paid-up value of Rs. 1.25/- per share) for the financial year ended March 31, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Bharti Airtel Limited	AGM	Management	Re-appointment of Ms. Chua Sock Koong (DIN: 00047851), who retires by rotation and being eligible offers herself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Bharti Airtel Limited	AGM	Management	To ratify the remuneration of Rs. 12,50,000/- plus applicable taxes and reimbursement of actual travel and out of pocket expenses, to be paid to Sanjay Gupta and Associates, Cost Accountants (Firm Registration No. 00212) as Cost Auditors of the Company for conducting the cost audit for financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Bharti Airtel Limited	AGM	Management	To appoint Makarand M. Joshi and Co, Company Secretaries (Firm registration no. P2009MH007000) as the Secretarial Auditors of the Company for a term of five (5) consecutive years commencing from FY 2025- 26 to FY 2029-30, on such remuneration as may be decided by the Board of Directors of the Company on the recommendation of the Audit Committee from time to time.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions of the Company with Bharti Hexacom Limited, a subsidiary company, for a period commencing from the date of this 30th Annual General Meeting (AGM) upto the date of 31st AGM to be held in calendar year 2026 subject to a maximum period of fifteen months, in aggregate, does not exceed Rs. 4,000 Crore in a financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions of the Company with Nxtra Data Limited, a subsidiary company, for a period commencing from the date of this 30th Annual General Meeting (AGM) upto the date of 31st AGM to be held in calendar year 2026 subject to the maximum period of fifteen months, in aggregate, does not exceed Rs. 3,000 Crore in a financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sompo General Insurance Company Limited
For the Quarter ending: 30th September 2025
Date: 30th September 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
08-Aug-25	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions of the Company with Indus Towers Limited, a subsidiary company, for a period commencing from the date of this 30th Annual General Meeting (AGM) upto the date of 31st AGM to be held in calendar year 2026 subject to the maximum period of fifteen months, in aggregate, does not exceed Rs. 25,000 Crore in a financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions of the Company with Beetel Teletech Limited, a subsidiary company, in aggregate, does not exceed Rs. 1,200 Crore, during FY 2025-26, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sampo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
08-Aug-25	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions of the Company with Dixon Electro Appliances Private Limited, an associate company, in aggregate, does not exceed Rs. 2,500 Crore, during FY 2025-26, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
08-Aug-25	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions between Xtelfy Limited, a wholly-owned subsidiary company and Beetel Teletech Limited, a subsidiary company, in aggregate, does not exceed Rs. 1,200 Crore, FY 2025-26, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
09-Aug-25	Epac Durable Ltd	PB	Management	Variation in the objects of the initial public offering of the Company as stated in the prospectus of the Company dated January 24, 2024 (Prospectus).	FOR	ABSTAIN	We abstain from voting.
12-Aug-25	Hindustan Unilever Limited	TCM (Equity Sha	Management	Scheme of Arrangement amongst HUL and Kwality Wall's (India) Limited (KWIL or Resulting Company) and their respective shareholders under Sections 230 to 232 of the Companies Act, 2013.	FOR	FOR	Compliant with law. No governance concern identified.
21-Aug-25	HDFC Bank Limited	PB	Management	Increase in the authorised share capital of the Bank from Rs. 1190,61,00,000 divided into 1190,61,00,000 Equity Shares of Re. 1 each, to Rs. 2000,00,00,000 divided into 2000,00,00,000 Equity Shares of Re. 1 each.	FOR	FOR	Compliant with law. No governance concern identified.
21-Aug-25	HDFC Bank Limited	PB	Management	To capitalize of such sum standing to the credit of the securities premium account, for issuance and allotment of bonus equity shares of Re. 1 each, credited as fully paid-up equity shares to those eligible Members of the Bank whose names appear in the Register of Members Beneficial Ownership statement as on Wednesday, August 27, 2025 (Record Date), in the proportion of 1:1 i.e., 1 bonus equity share for every 1 existing fully paid-up equity share held by the Members of the Bank as on the Record Date.	FOR	FOR	Compliant with law. No governance concern identified.
21-Aug-25	Hindalco Industries Limited	AGM	Management	Adoption of the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2025, and Report of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
21-Aug-25	Hindalco Industries Limited	AGM	Management	Adoption of the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2025, and Report of the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
21-Aug-25	Hindalco Industries Limited	AGM	Management	To declare Dividend of Rs. 5/- per equity share of the Company having face value Rs. 1/- each for FY 2024-25.	FOR	FOR	Compliant with law. No governance concern identified.
21-Aug-25	Hindalco Industries Limited	AGM	Management	Appoint a Director in place of Mrs. Rajashree Birla (DIN: 00022995), Non-Executive Director, who retires by rotation and being eligible, seeks re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
21-Aug-25	Hindalco Industries Limited	AGM	Management	Appoint a Director in place of Mr. Sushil Agarwal (DIN: 00060017), Non-Executive Director, who retires by rotation and being eligible, seeks re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
21-Aug-25	Hindalco Industries Limited	AGM	Management	Appointment of M/s. Dilip Bharadiya and Associates, Practicing Company Secretaries (Firm Registration Number: P2005MH091600), as the Secretarial Auditors of the Company to hold the office for a term of five consecutive years from the conclusion of this 66th Annual General Meeting (AGM) till the conclusion of 70th AGM of the Company to be held in the year 2030, covering the period from the FY 2025-26 till FY 2029-30, at such remuneration as may be mutually agreed upon between the Board of Directors and the Secretarial Auditors of the Committee but not exceeding Rs. 7,50,000/- per annum plus taxes, as applicable and reimbursement of actual travel and out-of-pocket expenses.	FOR	FOR	Compliant with law. No governance concern identified.
21-Aug-25	Hindalco Industries Limited	AGM	Management	Ratification of Remuneration of Rs. 20,00,000/- per annum plus taxes, as applicable and reimbursement of actual travel and out-of-pocket expenses, payable to the Cost Auditors viz. M/s. R. Nanabhoy and Co., Cost Accountants (Firm Registration No. 000010), appointed by the Board of Directors on recommendation of the Audit Committee to conduct the audit of the cost records of the Company for FY 2025-26.	FOR	FOR	Compliant with law. No governance concern identified.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To consider and adopt the audited standalone financial statements of the Company 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 identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To consider and adopt the audited consolidated financial statements of the Company for the financial year ended 31st March 2025 and the report of the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To declare dividend at the rate of INR 135 per equity share to be paid to the Members of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To appoint a director in place of Mr. Kenichi Ayukawa (DIN: 02262755), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To appoint a director in place of Mr. Kenichiro Toyofuku (DIN: 08619076), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To appoint Price Waterhouse Chartered Accountants LLP (PW), (Firm Registration No. 012754N/N500016) as the Statutory Auditors of the Company for a term of five years to hold office from the conclusion of 44th Annual General Meeting (AGM) till the conclusion of the 49th AGM of the Company, at such remuneration plus applicable taxes and out of pocket expenses, as may be determined and recommended by the Audit Committee and approved by the Board.	FOR	ABSTAIN	We abstain from voting.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To alter the Object Clause of the Memorandum of Association of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To appoint Mr. Koichi Suzuki (DIN: 11061966) as a Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To re-appoint Mr. Kenichiro Toyofuku (DIN: 08619076) as Whole-time Director designated as Director (Sustainability), for a period of three years with effect from 5th December 2025 till 4th December 2028 and including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	Ratification of remuneration of INR 3.25 lac plus applicable taxes thereon besides reimbursement of out of pocket expenses, payable to R.J. Goel and Co., Cost Accountants (Firm Registration No. 000026) appointed by the Board of Directors as Cost Auditor to conduct the audit of the applicable cost records of the Company for the financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern identified.
28-Aug-25	Maruti Suzuki India Limited	AGM	Management	To appoint RMG and Associates, Company Secretaries, New Delhi (FRN: P2001DE016100) as the Secretarial Auditors of the Company for an audit period of 5 consecutive years commencing from the financial year 2025-26 till financial year 2029-30, at such remuneration plus applicable taxes and out of pocket expenses, as may be determined and recommended by the Audit Committee and approved by the Board.	FOR	FOR	Compliant with law. No governance concern identified.
29-Aug-25	Reliance Industries Limited	AGM	Management	To consider and adopt the audited financial statement of the Company for the financial year ended March 31, 2025 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.

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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
29-Aug-25	Reliance Industries Limited	AGM	Management	To consider and adopt the audited consolidated financial statement of the Company for the financial year ended March 31, 2025 and the report of Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
29-Aug-25	Reliance Industries Limited	AGM	Management	To declare dividend at the rate of Rs. 5.50 per equity share of Rs. 10/- each fully paid-up of the Company, as recommended by the Board of Directors, for the financial year ended March 31, 2025 and the same be paid out of the profits of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
29-Aug-25	Reliance Industries Limited	AGM	Management	To appoint Shri Nikhil R. Meswani (DIN: 00001620) who retires by rotation at this meeting, as a Director of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
29-Aug-25	Reliance Industries Limited	AGM	Management	To appoint Ms. Isha M. Ambani (DIN: 06984175), who retires by rotation, as a Director of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
29-Aug-25	Reliance Industries Limited	AGM	Management	Ratification of remuneration to be paid to the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ending March 31, 2026.	FOR	FOR	Compliant with law. No governance concern identified.
29-Aug-25	Reliance Industries Limited	AGM	Management	To appoint Dr. K. R. Chandratre, Practicing Company Secretary (FCS No.: 1370, C. P. No.: 5144) as Secretarial Auditor of the Company for a term of 5 (five) consecutive financial years commencing from the financial year 2025-26 to the financial year 2029-30, on such remuneration as may be fixed by the Board of Directors of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
29-Aug-25	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions with Reliance Consumer Products Limited (RCPL).	FOR	ABSTAIN	We abstain from voting.
29-Aug-25	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions of Subsidiaries of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements for the financial year ended March 31, 2025, together with the Reports of the Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	To declare dividend on equity shares.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	To appoint a director in place of Mr. Sandeep Batra (DIN: 03620913), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Re-appointment of M/s. B S R and Co. LLP, Chartered Accountants (Registration No. 101248W/W100022) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this Meeting till the conclusion of the Thirty-Third Annual General Meeting of the Bank and including remuneration.	FOR	ABSTAIN	We abstain from voting.
30-Aug-25	ICICI Bank Limited	AGM	Management	Re-appointment of M/s. C N K and Associates LLP, Chartered Accountants (Registration No. 101961W/W100036) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this Meeting till the conclusion of the Thirty-Third Annual General Meeting of the Bank and including remuneration.	FOR	ABSTAIN	We abstain from voting.

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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
30-Aug-25	ICICI Bank Limited	AGM	Management	Appointment of M/s. Parikh Parekh and Associates, Company Secretaries (Firm Unique Code: P1987MH010000), as the Secretarial Auditor of the Bank, to hold office for a term of five consecutive years, with effect from the financial year ending March 31, 2026 till the financial year ending March 31, 2030, and including remuneration.	FOR	ABSTAIN	We abstain from voting.
30-Aug-25	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Sandeep Bakhshi (DIN: 00109206), Managing Director and Chief Executive Officer of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Sandeep Batra (DIN: 03620913), Executive Director of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Rakesh Jha (DIN: 00042075), Executive Director of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Ajay Kumar Gupta (DIN: 07580795), Executive Director of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Re-appointment of Mr. Sandeep Batra (DIN: 03620913), as a Whole-time Director (designated as Executive Director) of the Bank, liable to retire by rotation, for a period of two years with effect from December 23, 2025 to December 22, 2027 and including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Modification of earlier approved Material Related Party Transactions pertaining to foreign exchange and derivative transactions by the Bank with the Related Party for FY2026 may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for purchase of additional shareholding of upto 2% of ICICI Prudential Asset Management Company Limited by the Bank may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.

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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
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions by ICICI Securities Primary Dealership Limited, Subsidiary of the Bank for FY2026 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank, as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Securities Primary Dealership Limited.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for (i) Investment in securities issued by the Related Parties (ii) Purchase/sale of securities from/to Related Parties in secondary market (issued by related or unrelated parties) by the Bank for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for granting of fund based and/or non-fund based credit facilities by the Bank to the Related Party for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for purchase/sale of loans by the Bank from/to the Related Party for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for undertaking repurchase (repo) transactions and other permitted short-term borrowing transactions by the Bank with the Related Parties for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sampo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for undertaking reverse repurchase (reverse repo) transactions and other permitted short-term lending transactions by the Bank with the Related Parties for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions pertaining to foreign exchange and derivative transactions by the Bank with the Related Parties for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for availing insurance services by the Bank from the Related Party for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for providing grant by the Bank to the Related Party for undertaking Corporate Social Responsibility (CSR) projects/activities of the Bank for FY2027 may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions by ICICI Prudential Life Insurance Company Limited, Subsidiary of the Bank for FY2027 may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Life Insurance Company Limited.	FOR	FOR	Compliant with law. No governance concern identified.

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Date: 30th September 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
30-Aug-25	ICICI Bank Limited	AGM	Management	Material Related Party Transactions by ICICI Securities Primary Dealership Limited, Subsidiary of the Bank for FY2027 may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank, as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Securities Primary Dealership Limited.	FOR	FOR	Compliant with law. No governance concern identified.
09-Sep-25	Concord Biotech Ltd	AGM	Management	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the financial year ended on 31st March, 2025, together with the Reports of the Board of Directors and the Statutory Auditors thereon and the Audited Consolidated Financial Statement of the Company for the financial year ended on 31st March, 2025, together with the Reports of the Statutory Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.

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Name of the Insurer: Universal Sompo General Insurance Company Limited
For the Quarter ending: 30th September 2025
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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
09-Sep-25	Concord Biotech Ltd	AGM	Management	To declare a dividend at the rate of Rs. 10.70/- per Equity Share having face value of Rs. 1/- each of the Company for the financial year ended on 31st March, 2025 and that the said dividend be paid out of the profits of the Company to the eligible Members.	FOR	FOR	Compliant with law. No governance concern identified.
09-Sep-25	Concord Biotech Ltd	AGM	Management	To appoint a director in place of Mr. Rajiv Agarwal (DIN: 00379990), who retires by rotation as a director and, being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
09-Sep-25	Concord Biotech Ltd	AGM	Management	Ratification of remuneration of Rs. 3,70,000/- plus applicable Goods and Service Tax, p.a. and reimbursement of all reasonable out of pocket expenses incurred, payable to M/s. Dalwadi and Associates, Cost Accountants (Firm Registration Number 000338), who have been appointed by the Board of Directors on the recommendation of the Audit Committee as the Cost Auditors of the Company to carry out the cost audit for the financial year ending on 31st March, 2026.	FOR	FOR	Compliant with law. No governance concern identified.
09-Sep-25	Concord Biotech Ltd	AGM	Management	Appointment of M/s. Ashish Shah and Associates, Company Secretaries (COP No. 4178) (Peer Review No. S2001GJ041700) as the Secretarial Auditors of the Company for a term of five (5) consecutive financial years commencing from financial year 2025-26 to the financial year 2029-30, be paid the remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
09-Sep-25	Concord Biotech Ltd	AGM	Management	To make loan(s) including loan represented by way of Book Debt (the Loan) to, and/or giving of guarantee(s), and/or providing of security(ies) up to a limit not exceeding Rs. 115 Crores.	FOR	ABSTAIN	We abstain from voting.
12-Sep-25	Anthem Biosciences Ltd	PB	Management	Ratification of Anthem Employee Stock Option Plan 2024.	FOR	ABSTAIN	We abstain from voting.
12-Sep-25	Anthem Biosciences Ltd	PB	Management	Ratification of the extension of the benefits of Anthem Employee Stock Option Plan 2024 to the Employees of Subsidiary Company(ies) of the Company.	FOR	ABSTAIN	We abstain from voting.
12-Sep-25	Anthem Biosciences Ltd	PB	Management	To approve the remuneration proposed to be paid to Ishaan Bhardwaj and Krithika G for the FY 2025 - 2026.	FOR	ABSTAIN	We abstain from voting.
16-Sep-25	Epac Durable Ltd	AGM	Management	To receive, consider and adopt	FOR	FOR	Compliant with law. No governance concern identified.
				(a) the Audited Standalone Financial Statements of the Company for the Financial Year ended March 31, 2025 and			
				(b) the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2025 together with the reports of the Board of Directors and Auditors.			
16-Sep-25	Epac Durable Ltd	AGM	Management	To appoint Director in place of Mr. Sanjay Singhania, as Non-Executive Director (DIN: 01291342) who retires by rotation and being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting.
16-Sep-25	Epac Durable Ltd	AGM	Management	Ratification of remuneration of Rs. 1,00,000/- plus applicable taxes and reimbursement of out-of-pocket expenses payable to M/s. Cheena and Associates, Cost Accountants (Firm Registration No.: 000397), 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 2025-26.	FOR	FOR	Compliant with law. No governance concern identified.
16-Sep-25	Epac Durable Ltd	AGM	Management	Appointment of Mr. Narayan Lodha (DIN: 02338333) as a Director of the Company, liable to retire by rotation w.e.f. June 23, 2025.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
16-Sep-25	Epack Durable Ltd	AGM	Management	Appointment of Mr. Narayan Lodha (DIN: 02338333) as an Executive Director of the Company, designated as Executive Director and Group Chief Financial Officer, liable to retire by rotation, for a period of 5 (five) consecutive years commencing from June 23, 2025 to June 22, 2030 and fixing his remuneration.	FOR	ABSTAIN	We abstain from voting.
16-Sep-25	Epack Durable Ltd	AGM	Management	To create such charge(s)/ mortgage(s) /hypothecation(s)/ guarantee(s)/security together with existing charge / pledge(s) / security (hereinafter referred to as Securities) in such form and manner and with such ranking and at such time and on such terms as the Board may determine and in addition to the existing securities created by the Company, over all or any of the movable and/or immovable properties, both present and future and/or create a floating charge on all or any part of the properties of the Company and/or the whole or any part of the undertaking(s) of the Company.	FOR	ABSTAIN	We abstain from voting.
16-Sep-25	Epack Durable Ltd	AGM	Management	To consider and approve appointment M/s SBYN and Associates LLP, Company Secretaries (FRN No. L2025UP018500), and Peer Review Certificate No.: 6639/2025) as Secretarial Auditors of the Company to conduct secretarial audit for the first term of five consecutive years commencing from Financial Year 2025-26 till Financial Year 2029-30 on such remuneration and reimbursement of out of pocket expenses for the purpose of audit as may be approved by the Board of Directors of the Company.	FOR	ABSTAIN	We abstain from voting.
18-Sep-25	Protean eGov Technologies Ltd	AGM	Management	To receive, consider and adopt	FOR	FOR	Compliant with law. No governance concern identified.
				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 Auditors thereon and			
				b) the audited consolidated financial statements of the Company for the financial year ended March 31, 2025, together with the reports of the Auditors thereon.			
18-Sep-25	Protean eGov Technologies Ltd	AGM	Management	To declare a dividend of Rs. 10/- per equity share on face value of Rs. 10/- each (@ 100%), of the Company for the financial year ended March 31, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
18-Sep-25	Protean eGov Technologies Ltd	AGM	Management	To appoint a Director in place of Mr. Shailesh Haribhakti (DIN: 00007347) who retires by rotation and being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting.
18-Sep-25	Protean eGov Technologies Ltd	AGM	Management	To appoint M/s S. N. Ananthasubramanian and Co, Practising Company Secretaries (Firm Registration Number: P1991MH040400) as Secretarial Auditors of the Company for a period of 5 consecutive years, from April 1, 2025 to March 31, 2030 (the Term), and including remuneration as may be determined by the Board of Directors (hereinafter referred to as the Board which expression shall include any Committee thereof or person(s) authorized by the Board).	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
24-Sep-25	National Hydro Power Corporation Ltd	PB	Management	Scheme of Amalgamation between Jalpower Corporation Limited and NHPC Limited and their respective Shareholders and Creditors.	FOR	FOR	Compliant with law. No governance concern identified.
25-Sep-25	Quality Power Electrical Equipments Ltd	AGM	Management	To receive, consider and adopt the audited Standalone Financial Statements as at 31st March, 2025 along with the Reports of the Directors and Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
25-Sep-25	Quality Power Electrical Equipments Ltd	AGM	Management	To receive, consider and adopt the Audited Consolidated Financial Statements as at 31st March, 2025 along with the Reports of the Auditors thereon.	FOR	ABSTAIN	We abstain from voting.
25-Sep-25	Quality Power Electrical Equipments Ltd	AGM	Management	To declare a Dividend of Rs. 1/- per equity share of face value of Rs. 10/- each for the financial year ended 31st March, 2025, to the Non-Promoter category shareholders, as the Promoters of the Company have waived off their right to receive the dividend.	FOR	FOR	Compliant with law. No governance concern identified.
25-Sep-25	Quality Power Electrical Equipments Ltd	AGM	Management	To appoint a Director in place of Mrs. Chitra Pandyan (DIN: 02602659) who retires by rotation and being eligible offers herself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
25-Sep-25	Quality Power Electrical Equipments Ltd	AGM	Management	Continuation of Directorship of Mrs. Chitra Pandyan (DIN: 02602659), as Whole-time Director, designated as Executive Director of the Company, who is liable to retire by rotation, on the Board of the Company notwithstanding her attaining the age of 70 years on November 12, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
25-Sep-25	Quality Power Electrical Equipments Ltd	AGM	Management	To increase the limit of 1%, as stipulated in clause (ii) (A) of the first proviso to subsection (1) of Section 197 of the Companies Act 2013, as the remuneration payable in aggregate to the Non- Executive Director(s) of the Company in any financial year upto 5% of the net profits of the Company, computed in the manner laid down in Section 198 of the Companies Act, 2013, with liberty to the Board of Directors of the Company to appropriate the amount payable amongst the Non-Executive Directors equally or otherwise, as may be decided from time to time.	FOR	ABSTAIN	We abstain from voting.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
25-Sep-25	Quality Power Electrical Equipments Ltd	AGM	Management	To give any loans/any other form of debt to any person or any other body corporate and / or to give guarantee and / or to provide security in connection with a loan/any other form of debt to any other body corporate or person and to make investment or acquire by way of subscription, purchase or otherwise at par or at premium or otherwise, the securities of any other body corporate whether Indian or overseas (apart from the loan(s) / guarantee(s) / security(ies) / investments already given / made / held by the Company) shall not at any time exceed Rs. 1,000 Crore notwithstanding the same exceeds beyond the limit prescribed under section 186 of the Companies Act, 2013.	FOR	ABSTAIN	We abstain from voting.
25-Sep-25	Quality Power Electrical Equipments Ltd	AGM	Management	To appoint Mr. Abhay R. Gulavani, Practicing Company Secretary (FCS 10668, COP No. 10741), as the Secretarial Auditor of the Company for a period of 5 (five) consecutive years from Financial Year 2025-26 to 2029-30, and the Board be and to fix the remuneration as may be determined by the Audit Committee in consultation with the Secretarial Auditor, in addition to taxes and reimbursement of all out of pocket expenses as may be incurred in connection with the Secretarial Audit of the Company.	FOR	ABSTAIN	We abstain from voting.
25-Sep-25	Quality Power Electrical Equipments Ltd	AGM	Management	Ratification of remuneration of Rs. 1,00,000/- plus applicable taxes and out of pocket expenses at actuals, if any, payable to Mr. Rupesh Sunil Kale, Practicing Cost Accountant, (M. No. 51450, Firm Reg. No 005473) who have been appointed by the Board of Directors on the recommendation of the Audit Committee, as Cost Auditor of the Company to conduct the Audit of the Cost Records maintained by the Company as prescribed under the Companies (Cost Record and Audit) Rules, 2014, as amended, for the Financial Year ending 31 March, 2026.	FOR	FOR	Compliant with law. No governance concern identified.
27-Sep-25	Hindustan Unilever Limited	PB	Management	Appointment of Ms. Priya Nair (DIN: 07119070) as Managing Director and Chief Executive Officer of the Company, not liable to retire by rotation, to hold office for a period of 5 (five) consecutive years i.e., from 1st August 2025 to 31st July 2030 and including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
29-Sep-25	National Securities Depository Limited	AGM	Management	To receive, 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 and the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
29-Sep-25	National Securities Depository Limited	AGM	Management	To declare final dividend at the rate of Rs. 2/- per Equity Share, of the face value of Rs. 2/- each (i.e. 100%), for the financial year ended March 31, 2025, on 20 Crore equity shares of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
29-Sep-25	National Securities Depository Limited	AGM	Management	To appoint Mr. Sanjay Panicker (DIN 03531776) as Non-Independent Director, of the Company who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
29-Sep-25	National Securities Depository Limited	AGM	Management	Appointment of KANJ and Co. LLP, Company Secretaries (Firm Registration No. P2000MH005900 and Peer Review Certificate No. 6309/2024) as Secretarial Auditors of the Company for a period of five (5) consecutive Financial Years 2025-26 to 2029-30 to conduct Secretarial Audit of the Company at such remuneration and on such terms and conditions as may be decided by the Board of Directors in consultation with secretarial Auditor from time to time.	FOR	FOR	Compliant with law. No governance concern identified.

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Name of the Insurer: Universal Sompo General Insurance Company Limited
For the Quarter ending: 30th September 2025
Date: 30th September 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
30-Sep-25	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	To consider and adopt:	FOR	ABSTAIN	We abstain from voting.
				(a) the audited standalone financial statements of the Company for the financial year ended March 31, 2025 and the reports of the Board of Directors and the Auditors thereon and			
				(b) the audited consolidated financial statements of the Company for the financial year ended March 31, 2025 and the report of Auditors thereon.			
30-Sep-25	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	To appoint Mr. Yatharth Tyagi (DIN: 09322889) who retires by rotation as Director and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
30-Sep-25	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	Appointment of M/s. MSKA and Associates (a member firm of BDO International), Chartered Accountants (Firm Registration No. 105047W), as Statutory Auditors of the Company, to fill the casual vacancy caused by the resignation of M/s. R Nagpal Associates, Chartered Accountants.	FOR	ABSTAIN	We abstain from voting.
30-Sep-25	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	Appointment of M/s. MSKA and Associates (a member firm of BDO International), Chartered Accountants (Firm Registration No. 105047W) as the Statutory Auditor of the Company, to hold the office from the conclusion of the 18th Annual General Meeting, for a term of 5 (five) years till the conclusion of 23rd Annual General Meeting, to undertake statutory audit of the Company at remuneration of Rs. 50,00,000 plus other out of pocket expenses incurred during the audit as may be determined by the Board of Directors.	FOR	ABSTAIN	We abstain from voting.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sompo General Insurance Company Limited****For the Quarter ending: 30th September 2025****Date: 30th September 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
30-Sep-25	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	Ratification of remuneration of Rs. 70,000/- exclusive of out-of-pocket expenses and applicable taxes, payable to M/s Subodh Kumar and Co. Cost Accountant (Registration No. 104250) who have been 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 maintained by the Company, as prescribed under the Companies (Cost Records and Audit) Rules, 2014, as amended from time to time, for the financial year 2025-26.	FOR	FOR	Compliant with law. No governance concern identified.
30-Sep-25	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	To appoint M/s. MKP and Associates, Company Secretaries (Firm Registration No. S2011HR148000) as Secretarial Auditors of the Company for a term of five (5) years, commencing from the conclusion of 18th Annual General Meeting till the conclusion of 23rd Annual General Meeting, to undertake secretarial audit of the Company at such annual remuneration as may be determined by the Board of Directors.	FOR	FOR	Compliant with law. No governance concern identified.