

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