

**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                                        | -                                        | -                                          |

<sup>1</sup>including 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                                                                                       | -                                           | -                                                                                                      | -                                                                                                                                     |