

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at December 31, 2025		As at December 31, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,07,38,637	65.4%	24,07,38,637	65.4%
· Foreign	12,74,43,183	34.6%	12,74,43,183	34.6%
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)				
<b>TOTAL</b>	<b>36,81,81,820</b>	<b>100.0%</b>	<b>36,81,81,820</b>	<b>100.0%</b>

\*Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE					ANNEXURE A				
DETAILS OF EQUITY HOLDING OF INSURERS									
PART A:									
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD INSURANCE COMPANY, AS AT QUARTER ENDED 31st DECEMBER 2025									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
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)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate: (i) Sampo Japan Insurance Inc	1	12,74,43,183	34.61	12,744				
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
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>B.2 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		<b>9</b>	<b>36,81,81,820</b>	<b>100.00</b>	<b>36,818</b>				
<b>Foot Notes:</b>									
(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.									
(b) Indian Promoters - As defined under Regulation 2(1)(g) 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									

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE									
<b>PART B:</b>									
<b>Name of the Indian Promoter / Indian Investor:</b>									
<b>1. INDIAN BANK</b>									
<b>(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)</b>									
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
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
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	99,45,49,600	73.84	99,454.96				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1)	Institutions								
i)	Mutual Funds	37	18,49,27,650	13.73	18,492.77	-			
ii)	Foreign Portfolio Investors	303	7,58,97,672	5.63	7,589.77	-			
iii)	Financial Institutions/Banks	7	7,04,551	0.05	70.46	-			
iv)	Insurance Companies	15	5,35,90,208	3.98	5,359.02	-			
v)	FII belonging to Foreign Promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	20	7,83,322	0.06	78.33	-			
ix)	Any other (Please specify)								
	-Foreign Institutional Investors	2	35,811	0.00	3.58	-			
1.2)	Central Government/ State Government(s)/ President of India	1	4,021	0.00	0.40	-			
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	3,00,680	2,58,82,184	1.92	2,588.22	-			
ii)	Individual share capital in excess of Rs. 2 Lacs	45	26,08,590	0.19	261	-			
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	17	89,368	0.01	8.94	-			
	- Non Resident Indian (NRI)	4,611	12,89,966	0.10	129.00	-			
	- Clearing Members	7	7,879	0	1	-			
	- Non Resident Indian Non Repariable								
	-Foreign Nationals								
	- Bodies Corporate	1035	16,56,370	0.12	165.64	-			
	- IEPF								
v)	Any other (Please Specify)								
	Associates Company/ Subsidiaries								
	Directors and Relatives (Excluding Nominee and Independent directors)								
	Key Managerial Personal								
	Escrow Account/ Unclaimed Share								
	Unclaimed Shares/Escrow Account SA	2	3,862	0.00	0.39	-			
	Employee	2346	4,46,380	0.03	44.64	-			
	Directors & Relatives	2	400	0.00	0.04	-			
	HUF	2998	7,10,588	0.05	71.06	-			
	-ESOP/ESOS/ESPS	13090	37,75,559	0.28	377.56	-			
<b>B.2 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		<b>3,25,219</b>	<b>1,34,69,63,981</b>	<b>100.00</b>	<b>1,34,696</b>	<b>-</b>			
<b>Foot Notes:</b>									
(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:									
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
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
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	17,80,04,88,299	92.44	17,80,048.83				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1)	Institutions								
i)	Mutual Funds	20	3,42,83,292	0.18	3,428.33	-	-	-	-
ii)	Foreign Portfolio Investors Category - 1	41	6,76,40,520	0.35	6,764.05	-	-	-	-
iii)	Foreign Portfolio Investors Category - 2	1	454	0.00	0.05	-	-	-	-
iv)	Banks	10	4,88,81,231	0.25	4,888.12	-	-	-	-
v)	Insurance Companies	5	71,68,81,177	3.72	71,688.12	-	-	-	-
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	2	1,00,823	0.00	10.08	-	-	-	-
	Any other (Please specify)								
	-Financial Institutions	3	2,12,53,710	0.11	2,125.37				
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	9,61,026	35,70,72,141	1.85	35,707.21	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,998	11,71,29,326	0.61	11,712.93	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	-Trusts	20	7,09,302	0.00	70.93	-	-	-	-
	-Non Resident Indian (NRI)	5,144	1,05,88,411	0.05	1,058.84	-	-	-	-
	-Clearing Members	5	5,94,843	0.00	59.48	-	-	-	-
	-Foreign Companies	1	48,000	0.00	4.80	-	-	-	-
	-Foreign Nationals								
	-Directors and their Relatives								
	-Non Resident Indian Non Repartriable								
	-Bodies Corporate	1,105	2,55,80,886	0.13	2,558.09	-	-	-	-
	-Key Managerial Personnel	1	5401	0.00	0.54	-	-	-	-
	-IEPF								
v)	Any other (Please Specify)								
	Foreign Companies								
	Director & their relatives	4	24,262	0.00	2.43	-	-	-	-
	-Unclaimed/Suspense/Escrow Account								
	-Hindu Undivided Family	4,711	1,57,10,033	0.08	1,571	-	-	-	-
	-Overseas Corporate Bodies								
	-ESOP/ESOS/ESPS	7,655	3,75,81,575	0.20	3,758.16	-	-	-	-
	LLP								
	Trust								
	KMP								
B.2)	Foreign Portfolio Investor (Individual)	1	5,550	0.00	0.56				
	LLP	74	20,09,059	0.02	200.91				
<b>B.3 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>	<b>9,81,829</b>	<b>19,25,65,89,795</b>	<b>100.00</b>	<b>19,25,659</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Foot Notes:</b>									
(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
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
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)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1)	Institutions								
i)	Mutual Funds	9	2,92,78,041	7.74	2,928				
ii)	Foreign Portfolio Investors	144	4,42,26,246	11.70	4,423				
iii)	Financial Institutions/Banks	3	736	0.00	0				
iv)	Insurance Companies	7	3,00,30,896	7.94	3,003				
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	5	5,89,681	0.16	59				
ix)	NBFC's registered with RBI	2	3,191	0.00	0				
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	3,98,152	13,42,39,304	35.50	13,423.93				
ii)	Individual share capital in excess of Rs. 2 Lacs	1,000	9,97,14,269	26.37	9,971.43				
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	12	65,391	0.02	6.54				
	- Non Resident Indian	6,639	94,26,345	2.49	942.63				
	- Clearing Members	12	7,776	0.00	0.78				
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	1,001	2,01,16,424	5.32	2,011.64				
	- IEPF	1	14,11,648	0.37	141.16				
v)	Any other (Please Specify)								
	Unclaimed Shares/ Escrow Account SA	2	1,99,934	0.05	19.93				
	Directors & Relatives	4	7,361	0.00	0.74				
	HUF	3,492	78,51,738	2.08	785.17				
	LLP	105	9,71,363	0.26	97.14				
B.2)	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		<b>4,10,590</b>	<b>37,81,40,344</b>	<b>100.00</b>	<b>37,814</b>	-	-	-	-
<b>Foot Notes:</b>									
(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
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
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)									
<b>A.2 Foreign Promoters</b>									
i) Individuals (Name of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Any other (Please specify)									
<b>B. Non Promoters</b>									
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)									
<b>Total</b>		-	-	<b>100.00</b>	<b>7,014</b>	-	-	-	-