

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 YEAR ENDED ON MARCH 31, 2026

(₹ in Lakhs)						
SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	151	2,581	1,258	3,846
	(b) Marine Insurance	NL-1	(1,109)	(1,416)	(169)	(459)
	(c) Miscellaneous Insurance	NL-1	8,902	25,428	4,164	19,483
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,777	7,540	1,930	7,989
	(b) Profit on sale of investments		260	1,479	183	1,504
	(c) (Loss on sale/ redemption of investments)		(86)	(244)	(217)	(478)
	(d) Amortization of Premium / Discount on Investments		(39)	(201)	(52)	(250)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	-	-	32
	Foreign Exchange (Gain) / Loss		-	-	-	-
	Miscellaneous Income		-	-	-	-
	Profit on Sale / Write off of Fixed Assets (Net)		(2)	16	(8)	3
	TOTAL (A)		9,854	35,182	7,089	31,670
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(473)	(473)
	(b) For doubtful debts		702	(10,226)	5,541	5,541
	(c) Others - Impairment of Investment Assets		805	805	(91)	(258)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	10,928	-	-
	(c) Interest on subordinated debt		622	2,197	364	1,012
	(d) Expenses towards CSR activities		53	507	139	440
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c Managerial Remuneration		172	386	42	116
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others		-	-	-	-
	Director Sitting fees and Board meeting expenses		56	191	41	155
	Debenture Issuance		20	90	11	74
	TOTAL (B)		2,430	4,878	5,574	6,607
6	Profit/(Loss) Before Tax		7,424	30,304	1,515	25,063
7	Provision for Taxation					
	Current tax		1,665	5,877	1,716	7,721
	Deferred tax		150	1,799	(1,315)	(1,644)
8	Profit / (Loss) after tax		5,609	22,628	1,114	18,986
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	920	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		265	265	-	-
	(d) Proposed final dividend		-	-	150	150
	Balance of profit/ loss brought forward from last year		125,472	109,373	108,409	90,537
	Balance carried forward to Balance Sheet		130,816	130,816	109,373	109,373