Name of the Insurer : Universal Sompo General Insurance Company Limited
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007

S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit and Loss Account
3	NL-3-B-BS	Balance Sheet
	NL-3A-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	Head Office Account (FRBs)
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)	
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND	
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets (FRBs)
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
	NL-17A-CURRENT LIABILITIES SCHEDULE	Current Liabilities (FRBs)
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE (ANNUAL SUBMISSION)	Receipts & Payment Statement
23	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets
24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin
27	NL-27-PRODUCT INFORMATION	Product Information
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets
29	NL-29-DEBT SECURITIES	Debt Securities
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31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
35	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
36	NL-36-CHANNEL WISE PREMIUM	Business channels
37	NL-37-CLAIMS DATA	Claims Data
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	Movement of Claims
39	NL-39-AGEING OF CLAIMS	Ageing of Claims
40	NL-40-UNDERWRITING PERFORMANCE	Dispensed off by the Authority
41	NL-41-OFFICE INFORMATION	Office Information
42	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
44	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation
45	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code
47	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products
48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	Quantitative and Qualitative parameters of Health services rendered

FORM NL-1-B-RA

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 JUNE 30, 2026

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	Premiums earned (Net)	NL-4	188	188	1,030	1,030	589	589	347	347	77,297	77,297	48,346	48,346	78,074	78,074	49,723	49,723
2	Profit/ Loss on sale/redemption of Investments		10	10	25	25	4	4	5	5	616	616	935	935	630	630	965	965
3	Interest, Dividend & Rent – Gross Note 1		273	273	285	285	67	67	38	38	9,235	9,235	6,399	6,399	9,575	9,575	6,722	6,722
4	Others																	
	Stale Cheque write back		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous income		-	-	-	-	-	-	-	-	20	20	6	6	20	20	6	6
	Foreign Exchange (Gain) / Loss		-	-	-	-	-	-	-	-	13	13	7	7	13	13	7	7
	(b) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/WTD/Other KMPs		1	1	1	1	2	2	-	-	97	97	28	28	100	100	29	29
	TOTAL (A)		**472**	**472**	**1,341**	**1,341**	**662**	**662**	**390**	**390**	**87,278**	**87,278**	**55,721**	**55,721**	**88,412**	**88,412**	**57,452**	**57,452**
6	Claims Incurred (Net)	NL-5	(455)	(455)	773	773	661	661	484	484	62,524	62,524	32,222	32,222	62,730	62,730	33,479	33,479
7	Commission	NL-6	(660)	(660)	(983)	(983)	(243)	(243)	37	37	10,360	10,360	7,418	7,418	9,457	9,457	6,472	6,472
8	Operating Expenses related to Insurance Business	NL-7	165	165	290	290	168	168	126	126	12,094	12,094	11,248	11,248	12,427	12,427	11,664	11,664
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation		-	-	-	-	-	-	-	-	186	186	95	95	186	186	95	95
	TOTAL (B)		**(950)**	**(950)**	**80**	**80**	**586**	**586**	**647**	**647**	**85,164**	**85,164**	**50,983**	**50,983**	**84,800**	**84,800**	**51,710**	**51,710**
10	**Operating Profit/(Loss) C= (A - B)**		**1,422**	**1,422**	**1,261**	**1,261**	**76**	**76**	**(257)**	**(257)**	**2,114**	**2,114**	**4,738**	**4,738**	**3,612**	**3,612**	**5,743**	**5,743**
11	**APPROPRIATIONS**																	
	Transfer to Shareholders' Account		1,422	1,422	1,261	1,261	76	76	(257)	(257)	2,114	2,114	4,738	4,738	3,612	3,612	5,743	5,743
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	
	TOTAL (C)		**1,422**	**1,422**	**1,261**	**1,261**	**76**	**76**	**(257)**	**(257)**	**2,114**	**2,114**	**4,738**	**4,738**	**3,612**	**3,612**	**5,743**	**5,743**

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
Interest, Dividend & Rent	153	153	174	174	69	69	39	39	9,503	9,503	6,651	6,651	9,725	9,725	6,864	6,864
Add/Less:-																
Investment Expenses	(2)	(2)	-2	(2)	-1	(1)	-	-	(112)	(112)	(85)	(85)	(115)	(115)	(87)	(87)
Amortisation of Premium/ Discount on Investments	(3)	(3)	-5	(5)	(1)	(1)	(1)	(1)	(202)	(202)	(191)	(191)	(206)	(206)	(197)	(197)
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	125	125	118	118	-	-	-	-	46	46	24	24	171	171	142	142
Interest, Dividend & Rent – Gross*	**273**	**273**	**285**	**285**	**67**	**67**	**38**	**38**	**9,235**	**9,235**	**6,399**	**6,399**	**9,575**	**9,575**	**6,722**	**6,722**

*** Term gross implies inclusive of TDS**

FORM NL-2-B-PL

Name of the Insurer : Universal Sompo 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 JUNE 30, 2026

(₹ in Lakhs)

SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	1,422	1,422	1,261	1,261
	(b) Marine Insurance	NL-1	76	76	(257)	(257)
	(c) Miscellaneous Insurance	NL-1	2,114	2,114	4,738	4,738
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,253	2,253	2,006	2,006
	(b) Profit on sale of investments		308	308	366	366
	(c) (Loss on sale/ redemption of investments)		(162)	(162)	(84)	(84)
	(d) Amortization of Premium / Discount on Investments		(48)	(48)	(58)	(58)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	-	-	-
	Foreign Exchange (Gain) / Loss		0	0	-	-
	Miscellaneous Income		0	0	-	-
	Profit on Sale / Write off of Fixed Assets (Net)		1	1	-	-
	TOTAL (A)		**5,964**	**5,964**	**7,971**	**7,971**
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	(10,928)	(10,928)
	(c) Others - Impairment of Investment Assets		(478)	(478)	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	0	-	0
	(b) Bad debts written off		-	-	10,928	10,928
	(c) Interest on subordinated debt		629	629	368	368
	(d) Expenses towards CSR activities		154	154	14	14
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	Managerial Remuneration		100	100	29	29
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others		-		-	
	Director Sitting fees and Board meeting expenses		54	54	49	49
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	-	-
	Debenture Issuance		-	-	5	5
	TOTAL (B)		**459**	**459**	**465**	**465**
6	Profit/(Loss) Before Tax		5,505	5,505	7,506	7,506
7	Provision for Taxation					
	Current tax		1,430	1,430	1,284	1,284
	Deferred tax		(29)	(29)	610	610
8	**Profit / (Loss) after tax**		**4,104**	**4,104**	**5,613**	**5,612**
9	**APPROPRIATIONS**					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		1,30,816	1,30,816	1,09,373	1,09,373
	Balance carried forward to Balance Sheet		1,34,920	1,34,920	1,14,986	1,14,985

FORM NL-3-B-BS

Name of the Insurer : Universal Sompo General Insurance Company Limited

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

BALANCE SHEET AS AT JUNE 30, 2026

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	As at JUNE 30, 2026	As at JUNE 30, 2025
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,52,097	1,31,898
Fair Value Change Account			
-Shareholders' Funds		(1,200)	13
-Policyholders' Funds		(5,179)	45
Borrowings	NL-11	26,500	15,000
TOTAL		**2,09,036**	**1,83,774**
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,31,532	1,17,252
Investments-Policyholders	NL-12A	5,67,565	4,01,184
Loans	NL-13	-	-
Fixed Assets	NL-14	6,611	7,135
Deferred Tax Asset (Net)		2,066	3,226
CURRENT ASSETS			
Cash and Bank Balances	NL-15	16,985	8,529
Advances and Other Assets	NL-16	1,24,958	1,09,433
Sub-Total (A)		**1,41,943**	**1,17,962**
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	4,73,506	3,59,785
Provisions	NL-18	1,67,175	1,03,201
Sub-Total (B)		**6,40,681**	**4,62,986**
NET CURRENT ASSETS (C) = (A - B)		**(4,98,738)**	**(3,45,024)**
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		**2,09,036**	**1,83,774**

Note: Previous year figures are regrouped & reclassified wherever necessary.

CONTINGENT LIABILITIES

Particulars	As at JUNE 30, 2026	As at JUNE 30, 2025
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)	10,019	6,534
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	4,215	4,464
7b. Others (Refer Note-2)	10,473	10,473
TOTAL	**24,707**	**21,471**

Note 1

a) The Company has disputed the demand raised by Income Tax Authorities amounting to ₹ 3,852 Lakhs (Previous year ₹ 3,169 Lakhs) and the Goods & Service Tax authorities amounting to ₹ 6,166 Lakhs (Previous year ₹ 3,365 Lakhs). The company is taking appropriate action on the same.

b) 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.

c) 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 June 30, 2026.

FORM NL-4-PREMIUM 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 June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
Gross Direct Premium	**9,563**	**9,563**	**2,242**	**2,242**	**7,138**	**7,138**	**9,380**	**9,380**	**44,195**	**44,195**	**61,853**	**61,853**	**1,06,048**	**1,06,048**	**34,439**	**34,439**	**6,636**	**6,636**	**478**	**478**	**41,553**	**41,553**
Add: Premium on reinsurance accepted (a)	108	108	**4**	4	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded (a)	8,563	8,563	937	937	7,087	7,087	8,024	8,024	21,349	21,349	35,001	35,001	56,350	56,350	7,958	7,958	761	761	26	26	8,745	8,745
Net Written Premium	**1,108**	**1,108**	**1,309**	**1,309**	**51**	**51**	**1,360**	**1,360**	**22,846**	**22,846**	**26,852**	**26,852**	**49,698**	**49,698**	**26,481**	**26,481**	**5,875**	**5,875**	**452**	**452**	**32,808**	**32,808**
Add: Opening balance of UPR	3,025	3,025	591	591	**37**	37	628	628	48,666	48,666	56,240	56,240	1,04,906	1,04,906	33,622	33,622	5,171	5,171	636	636	39,429	39,429
Less: Closing balance of UPR	3,945	3,945	1,320	1,320	79	79	1,399	1,399	49,926	49,926	57,061	57,061	1,06,987	1,06,987	37,662	37,662	8,009	8,009	452	452	46,123	46,123
Net Earned Premium	**188**	**188**	**580**	**580**	**9**	**9**	**589**	**589**	**21,586**	**21,586**	**26,031**	**26,031**	**47,617**	**47,617**	**22,441**	**22,441**	**3,037**	**3,037**	**636**	**636**	**26,114**	**26,114**
Gross Direct Premium																						
- In India	9,563	9,563	2,242	2,242	7,138	7,138	9,380	9,380	44,195	44,195	61,853	61,853	1,06,048	1,06,048	34,439	34,439	6,636	6,636	478	478	41,553	41,553
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Gross Direct Premium	**16,111**	**16,111**	**1,480**	**1,480**	**815**	**815**	**2,295**	**2,295**	**27,427**	**27,427**	**31,673**	**31,673**	**59,100**	**59,100**	**42,628**	**42,628**	**6,403**	**6,403**	**469**	**469**	**49,500**	**49,500**
Add: Premium on reinsurance accepted (a)	115	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded (a)	14,924	14,924	975	975	807	807	1,782	1,782	12,696	12,696	17,215	17,215	29,911	29,911	19,966	19,966	3,251	3,251	30	30	23,247	23,247
Net Written Premium	**1,302**	**1,302**	**505**	**505**	**8**	**8**	**513**	**513**	**14,731**	**14,731**	**14,458**	**14,458**	**29,189**	**29,189**	**22,662**	**22,662**	**3,152**	**3,152**	**439**	**439**	**26,253**	**26,253**
Add: Opening balance of UPR	4,164	4,164	654	654	33	33	687	687	29,102	29,102	29,791	29,791	58,893	58,893	23,402	23,402	1,420	1,420	649	649	25,471	25,471
Less: Closing balance of UPR	4,436	4,436	818	818	35	35	853	853	30,131	30,131	29,362	29,362	59,493	59,493	29,238	29,238	3,528	3,528	378	378	33,144	33,144
Net Earned Premium	**1,030**	**1,030**	**341**	**341**	**6**	**6**	**347**	**347**	**13,702**	**13,702**	**14,887**	**14,887**	**28,589**	**28,589**	**16,826**	**16,826**	**1,044**	**1,044**	**710**	**710**	**18,580**	**18,580**
Gross Direct Premium																						
- In India	16,111	16,111	1,480	1,480	815	815	2,295	2,295	27,427	27,427	31,673	31,673	59,100	59,100	42,628	42,628	6,403	6,403	469	469	49,500	49,500
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-4-PREMIUM SCHEDULE

(₹ in Lakhs)

Particulars	Miscellaneous 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 June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
Gross Direct Premium	**87**	**87**	**867**	**867**	**664**	**664**	**-**	**-**	**2,057**	**2,057**	424	424	4,420	4,420	**1,56,120**	**1,56,120**	**1,75,063**	**1,75,063**
Add: Premium on reinsurance accepted (a)	-	-	-	-	14	14	-	-	-	-	-	-	-	-	14	14	126	126
Less : Premium on reinsurance ceded (a)	**8**	8	505	505	564	564	-	-	**(613)**	(613)	411	411	1,344	1,344	67,314	67,314	83,901	83,901
Net Written Premium	**79**	**79**	**362**	**362**	**114**	**114**	**-**	-	**2,670**	**2,670**	**13**	**13**	**3,076**	3,076	**88,820**	**88,820**	**91,288**	**91,288**
Add: Opening balance of UPR	84	84	569	569	164	164	-	-	-	-	18	18	1,933	**1,933**	1,47,103	1,47,103	1,50,756	1,50,756
Less: Closing balance of UPR	109	109	619	619	201	201	-	-	-	-	12	12	4,575	4,575	1,58,626	1,58,626	1,63,970	1,63,970
Net Earned Premium	**54**	**54**	**312**	**312**	**77**	**77**	**-**	**-**	**2,670**	**2,670**	**19**	**19**	**434**	**434**	**77,297**	**77,297**	**78,074**	**78,074**
Gross Direct Premium																		
- In India	87	87	867	867	664	664	-	-	2,057	2,057	424	424	4,420	4,420	1,56,120	1,56,120	1,75,063	1,75,063
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	Miscellaneous 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 June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Gross Direct Premium	**66**	**66**	**989**	**989**	**398**	**398**	**-**	**-**	**-**	**-**	**621**	**621**	**2,067**	**2,067**	**1,12,739**	**1,12,739**	**1,31,145**	**1,31,145**
Add: Premium on reinsurance accepted (a)	-	-	-	-	45	45	-	-	-	-	-	-	-	-	45	45	160	160
Less : Premium on reinsurance ceded (a)	4	4	506	506	375	375	-	-	(16)	(16)	617	617	1,251	1,251	55,895	55,895	72,601	72,601
Net Written Premium	**62**	**62**	**483**	**483**	**68**	**68**	**-**	**-**	**16**	**16**	**4**	**4**	**816**	**816**	**56,889**	**56,889**	**58,704**	**58,704**
Add: Opening balance of UPR	68	68	348	348	378	378	-	-	57	57	19	19	1,817	1,817	87,051	87,051	91,902	91,902
Less: Closing balance of UPR	87	87	542	542	288	288	-	-	-	-	13	13	2,027	2,027	95,594	95,594	1,00,883	1,00,883
Net Earned Premium	**43**	**43**	**289**	**289**	**158**	**158**	**-**	**-**	**73**	**73**	**10**	**10**	**606**	**606**	**48,346**	**48,346**	**49,723**	**49,723**
Gross Direct Premium																		
- In India	66	66	989	989	398	398	-	-	-	-	621	621	2,067	2,067	1,12,739	1,12,739	1,31,145	1,31,145
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-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 June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
Claims Paid (Direct)	1,645	1,645	1,438	1,438	-	-	1,438	1,438	35,211	35,211	16,715	16,715	51,926	51,926	22,451	22,451	1,629	1,629	1	1	24,081	24,081
Add :Re-insurance accepted to direct claims	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,525	1,525	1,031	1,031	-	-	1,031	1,031	16,203	16,203	6,692	6,692	22,895	22,895	8,138	8,138	501	501	-	-	8,639	8,639
Net Claim Paid	**124**	**124**	**407**	**407**	**-**	**-**	**407**	**407**	**19,008**	**19,008**	**10,023**	**10,023**	**29,031**	**29,031**	**14,313**	**14,313**	**1,128**	**1,128**	**1**	**1**	**15,442**	**15,442**
Add :Claims Outstanding at the end of the quarter	2,112	2,112	1,737	1,737	19	19	1,756	1,756	10,795	10,795	1,73,165	1,73,165	1,83,960	1,83,960	7,948	7,948	4,900	4,900	34	34	12,882	12,882
Less :Claims Outstanding at the beginning of the year	2,690	2,690	1,485	1,485	17	17	1,502	1,502	7,784	7,784	1,66,052	1,66,052	1,73,836	1,73,836	6,332	6,332	3,770	3,770	-	-	10,102	10,102
Net Incurred Claims	**(455)**	**(455)**	**659**	**659**	**2**	**2**	**661**	**661**	**22,019**	**22,019**	**17,136**	**17,136**	**39,155**	**39,155**	**15,929**	**15,929**	**2,258**	**2,258**	**35**	**35**	**18,222**	**18,222**
Claims Paid (Direct)																						
-In India	**1,645**	**1,645**	**649**	**649**	**-**	**-**	**649**	**649**	**35,211**	**35,211**	**16,715**	**16,715**	**51,926**	**51,926**	**22,451**	**22,451**	**1,629**	**1,629**	**1**	**1**	**24,081**	**24,081**
-Outside India	-	-	**789**	**789**	-	-	**789**	**789**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**753**	**753**	**134**	**134**	**19**	**19**	**153**	**153**	**3,731**	**3,731**	**60,703**	**60,703**	**64,434**	**64,434**	**3,546**	**3,546**	**1,914**	**1,914**	**-**	**-**	**5,460**	**5,460**
Estimates of IBNR and IBNER at the beginning of the period (net)	**752**	**752**	**148**	**148**	**17**	**17**	**165**	**165**	**4,507**	**4,507**	**60,336**	**60,336**	**64,843**	**64,843**	**3,834**	**3,834**	**1,471**	**1,471**	**-**	**-**	**5,305**	**5,305**

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 June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Claims Paid (Direct)	10,282	10,282	568	568	-	-	568	568	18,706	18,706	6,683	6,683	25,389	25,389	21,620	21,620	1,970	1,970	-	-	23,590	23,590
Add: Re-insurance accepted to direct claims	77	77	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Les: Re-insurance Ceded to claims paid	9,995	9,995	238	238	-	-	238	238	8,730	8,730	2,367	2,367	11,097	11,097	4,666	4,666	1,144	1,144	-	-	5,810	5,810
Net Claim Paid	**365**	**365**	**331**	**331**	**-**	**-**	**331**	**331**	**9,976**	**9,976**	**4,316**	**4,316**	**14,292**	**14,292**	**16,954**	**16,954**	**826**	**826**	**-**	**-**	**17,780**	**17,780**
Add: Claims Outstanding at the end of the quarter	3,628	3,628	1,010	1,010	11	11	1,021	1,021	7,099	7,099	1,51,433	1,51,433	1,58,532	1,58,532	5,600	5,600	5,854	5,854	105	105	11,559	11,559
Less: Claims Outstanding at the beginning of the year	3,220	3,220	865	865	3	3	868	868	7,383	7,383	1,52,673	1,52,673	1,60,056	1,60,056	6,534	6,534	6,017	6,017	42	42	12,593	12,593
Net Incurred Claims	**773**	**773**	**476**	**476**	**8**	**8**	**484**	**484**	**9,692**	**9,692**	**3,076**	**3,076**	**12,768**	**12,768**	**16,020**	**16,020**	**663**	**663**	**63**	**63**	**16,746**	**16,746**
Claims Paid (Direct)																						
-In India	**10,282**	**10,282**	**568**	**568**	**-**	**-**	**568**	**568**	**18,706**	**18,706**	**6,683**	**6,683**	**25,389**	**25,389**	**21,620**	**21,620**	**1,970**	**1,970**	**-**	**-**	**23,590**	**23,590**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**741**	**741**	**140**	**140**	**11**	**11**	**151**	**151**	**3,992**	**3,992**	**50,965**	**50,965**	**54,957**	**54,957**	**2,667**	**2,667**	**3,246**	**3,246**	**75**	**75**	**5,988**	**5,988**
Estimates of IBNR and IBNER at the beginning of the period (net)	**727**	**727**	**138**	**138**	**3**	**3**	**141**	**141**	**3,874**	**3,874**	**49,876**	**49,876**	**53,750**	**53,750**	**4,050**	**4,050**	**3,397**	**3,397**	**-**	**-**	**7,447**	**7,447**

FORM NL-5 - CLAIMS SCHEDULE

(₹ In Lakhs)

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 June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
Claims Paid (Direct)	12	12	20	20	7	7	-	-	7,359	7,359	(12)	(12)	1,744	1,744	85,137	85,137	88,220	88,220
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	55	55	55	55	58	58
Less :Re-insurance Ceded to claims paid	1	1	33	33	6	6	-	-	3,027	3,027	(12)	(12)	(764)	(764)	33,825	33,825	36,381	36,381
Net Claim Paid	**11**	**11**	**(13)**	**(13)**	**1**	**1**	-	-	**4,332**	**4,332**	-	-	**2,563**	**2,563**	**51,367**	**51,367**	**51,897**	**51,897**
Add :Claims Outstanding at the end of the quarter	239	239	377	377	203	203	-	-	17,344	17,344	-	-	1,958	1,958	2,16,963	2,16,963	2,20,831	2,20,831
Less :Claims Outstanding at the beginning of the year	213	213	373	373	184	184	-	-	19,446	19,446	3	3	1,649	1,649	2,05,806	2,05,806	2,09,998	2,09,998
Net Incurred Claims	**37**	**37**	**(9)**	**(9)**	**20**	**20**	-	-	**2,230**	**2,230**	(3)	**(3)**	**2,872**	**2,872**	**62,524**	**62,524**	**62,730**	**62,730**
Claims Paid (Direct)																		
-In India	**12**	**12**	**20**	**20**	**7**	**7**	-	-	**7,359**	**7,359**	**(12)**	**(12)**	**1,744**	**1,744**	**85,137**	**85,137**	**87,431**	**87,431**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**789**	**789**
Estimates of IBNR and IBNER at the end of the period (net)	**102**	**102**	**31**	**31**	**150**	**150**	-	-	**17,292**	**17,292**	-	-	**748**	**748**	**88,217**	**88,217**	**89,123**	**89,123**
Estimates of IBNR and IBNER at the beginning of the period (net)	**139**	**139**	**27**	**27**	**144**	**144**	-	-	**19,390**	**19,390**	-	-	**749**	**749**	**90,597**	**90,597**	**91,514**	**91,514**

(₹ in Lakhs)

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 June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Claims Paid (Direct)	41	41	-	-	92	92	-	-	34,380	34,380	-	-	775	775	84,267	84,267	95,117	95,117
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	78	78
Les: Re-insurance Ceded to claims paid	2	2	-	-	91	91	-	-	20,531	20,531	-	-	67	67	37,598	37,598	47,831	47,831
Net Claim Paid	**39**	**39**	-	-	**1**	**1**	-	-	**13,849**	**13,849**	-	-	**708**	**708**	**46,669**	**46,669**	**47,364**	**47,364**
Add: Claims Outstanding at the end of the quarter	319	319	339	339	390	390	-	-	22,165	22,165	-	-	1,549	1,549	1,94,853	1,94,853	1,99,502	1,99,502
Less: Claims Outstanding at the beginning of the year	273	273	319	319	307	307	-	-	34,141	34,141	-	-	1,611	1,611	2,09,300	2,09,300	2,13,388	2,13,388
Net Incurred Claims	**85**	**85**	**20**	**20**	**84**	**84**	-	-	**1,873**	**1,873**	-	-	**646**	**646**	**32,222**	**32,222**	**33,478**	**33,478**
Claims Paid (Direct)																		
-In India	**41**	**41**	-	-	**92**	**92**	-	-	**34,380**	**34,380**	-	-	**775**	**775**	**84,267**	**84,267**	**95,117**	**95,117**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**199**	**199**	**29**	**29**	**177**	**177**	-	-	**22,118**	**22,118**	-	-	**644**	**644**	**84,112**	**84,112**	**85,004**	**85,004**
Estimates of IBNR and IBNER at the beginning of the period (net)	**131**	**131**	**10**	**10**	**128**	**128**	-	-	**34,097**	**34,097**	-	-	**733**	**733**	**96,296**	**96,296**	**97,164**	**97,164**

FORM NL-6-COMMISSION 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 June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
Commission & Remuneration	1,346	1,346	396	396	-	-	396	396	14,540	14,540	17,359	17,359	31,899	31,899	1,908	1,908	1,104	1,104	453	453	3,465	3,465
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	1,346	**1,346**	**396**	**396**	**-**	**-**	**396**	**396**	**14,540**	**14,540**	**17,359**	**17,359**	**31,899**	**31,899**	**1,908**	**1,908**	**1,104**	**1,104**	453	**453**	**3,465**	**3,465**
Add: Commission on Re-insurance Accepted	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	2,021	2,021	164	164	474	474	638	638	6,669	6,669	17,336	17,336	24,005	24,005	623	623	905	905	5	5	1,533	1,533
Net Commission	**(660)**	**(660)**	**232**	**232**	**(474)**	**(474)**	**(243)**	**(242)**	**7,871**	**7,871**	**23**	**23**	**7,894**	**7,894**	**1,285**	**1,285**	**199**	**199**	**448**	**448**	**1,932**	**1,932**

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

Individual Agents	13	13	13	13	-	-	13	13	436	436	1,255	1,255	1,691	1,691	67	67	1	1	-	-	68	68
Corporate Agents-Banks/FII/HFC	293	293	-	-	-	-	-	-	45	45	7	7	52	52	242	242	1,079	1,079	-	-	1,321	1,321
Corporate Agents-Others	11	11	-	-	-	-	-	-	76	76	326	326	402	402	14	14	-	-	453	453	467	467
Insurance Brokers	1,028	1,028	383	383	-	-	383	383	12,773	12,773	11,631	11,631	24,404	24,404	1,568	1,568	24	24	-	-	1,592	1,592
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	-	-	-	-
Insurance Marketing Firm	1	1	-	-	-	-	-	-	29	29	75	75	104	104	1	1	-	-	-	-	1	1
Common Service Centers	-	-	-	-	-	-	-	-	26	26	95	95	121	121	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	1,155	1,155	3,959	3,959	5,114	5,114	16	16	-	-	-	-	16	16
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**1,346**	**1,346**	**396**	**396**	**-**	**-**	**396**	**396**	**14,540**	**14,540**	**17,359**	**17,359**	**31,899**	**31,899**	**1,908**	**1,908**	**1,104**	**1,104**	**453**	**453**	**3,465**	**3,465**
Commission and Rewards on (Excluding Reinsurance) Business written :	-																					
In India	1,346	1,346	396	396	-	-	396	396	14,540	14,540	17,359	17,359	31,899	31,899	1,908	1,908	1,104	1,104	453	453	3,465	3,465
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Commission & Remuneration	1,563	1,563	236	236	4	4	240	240	8,338	8,338	6,211	6,211	14,549	14,549	2,410	2,410	1,146	1,146	445	445	4,001	4,001
Rewards	-	-	-	-	-	-	**1**	**1**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	**1,563**	**1,563**	**236**	**236**	**4**	**4**	**241**	**241**	**8,338**	**8,338**	**6,211**	**6,211**	**14,549**	**14,549**	**2,410**	**2,410**	**1,146**	**1,146**	**445**	**445**	**4,001**	**4,001**
Add: Commission on Re-insurance Accepted	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	2,563	2,563	98	98	105	105	203	203	1,321	1,321	6,216	6,216	7,537	7,537	1,512	1,512	1,538	1,538	2	2	3,052	3,052
Net Commission	**(983)**	**(983)**	**138**	**138**	**(101)**	**(101)**	**37**	**37**	**7,017**	**7,017**	**(5)**	**(5)**	**7,012**	**7,012**	**898**	**898**	**(392)**	**(392)**	**443**	**443**	**949**	**949**

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

Individual Agents	27	27	9	9	-	-	9	9	489	489	934	934	1,423	1,423	54	54	1	1	-	-	55	55
Corporate Agents-Banks/FII/HFC	356	356	(4)	(4)	-	-	(4)	(4)	46	46	7	7	53	53	635	635	1,001	1,001	-	-	1,636	1,636
Corporate Agents-Others	10	10	-	-	-	-	-	-	50	50	78	78	128	128	23	23	11	11	445	445	479	479
Insurance Brokers	1,167	1,167	231	231	4	4	236	236	6,888	6,888	3,538	3,538	10,426	10,426	1,692	1,692	133	133	-	-	1,825	1,825
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	3	3	-	-	-	-	-	-	18	18	59	59	77	77	1	1	-	-	-	-	1	1
Common Service Centers	-	-	-	-	-	-	-	-	3	3	12	12	15	15	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	844	844	1,583	1,583	2,427	2,427	5	5	-	-	-	-	5	5
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**1,563**	**1,563**	**236**	**236**	**4**	**4**	**241**	**241**	**8,338**	**8,338**	**6,211**	**6,211**	**14,549**	**14,549**	**2,410**	**2,410**	**1,146**	**1,146**	**445**	**445**	**4,001**	**4,001**
Commission and Rewards on (Excluding Reinsurance) Business written :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In India	1,563	1,563	236	236	4	4	241	241	8,338	8,338	6,211	6,211	14,549	14,549	2,410	2,410	1,146	1,146	445	445	4,001	4,001
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE

(₹ in Lakhs)

Particulars	Miscellaneous 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 June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
Commission & Remuneration	16	16	173	173	146	146	-	-	-	-	-	-	394	394	36,093	36,093	37,835	37,835
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	**16**	**16**	**173**	**173**	**146**	**146**	**-**	**-**	**-**	**-**	**-**	**-**	**394**	**394**	**36,093**	**36,093**	**37,835**	**37,835**
Add: Commission on Re-insurance Accepted	-	-	-	-	3	3	-	-	-	-	-	-	-	-	3	3	18	18
Less: Commission on Re-insurance Ceded	2	2	107	107	105	105	-	-	(9)	(9)	43	43	(49)	(49)	25,736	25,736	28,395	28,395
Net Commission	**14**	**14**	**66**	**66**	**44**	**44**	**-**	**-**	**9**	**9**	**(43)**	**(43)**	**443**	**443**	**10,360**	**10,360**	**9,458**	**9,458**

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

Individual Agents	3	3	1	1	9	9	-	-	-	-	-	-	51	51	1,823	1,823	1,849	1,849
Corporate Agents-Banks/FII/HFC	-	-	-	-	2	2	-	-	-	-	-	-	102	102	1,477	1,477	1,770	1,770
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	9	9	878	878	889	889
Insurance Brokers	12	12	171	171	135	135	-	-	-	-	-	-	224	224	26,538	26,538	27,949	27,949
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11
Insurance Marketing Firm	1	1	-	-	-	-	-	-	-	-	-	-	8	8	114	114	115	115
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	121	121	121	121
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	1	1	-	-	-	-	-	-	-	-	-	-	5,131	5,131	5,131	5,131
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**16**	**16**	**173**	**173**	**146**	**146**	**-**	**-**	**-**	**-**	**-**	**-**	**394**	**394**	**36,093**	**36,093**	**37,835**	**37,835**
Commission and Rewards on (Excluding Reinsurance) Business written :																		
In India	16	16	173	173	146	146	-	-	-	-	-	-	394	394	36,093	36,093	37,835	37,835
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
Commission & Remuneration	15	15	164	164	74	74	-	-	-	-	(1)	(1)	381	381	19,183	19,183	20,986	20,986
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	**15**	**15**	**164**	**164**	**74**	**74**	**-**	**-**	**-**	**-**	**(1)**	**(1)**	**381**	**381**	**19,183**	**19,183**	**20,986**	**20,986**
Add: Commission on Re-insurance Accepted	-	-	-	-	7	7	-	-	-	-	-	-	-	-	7	7	24	24
Less: Commission on Re-insurance Ceded	-	-	119	119	57	57	-	-	617	617	87	87	303	303	11,772	11,772	14,538	14,538
Net Commission	**15**	**15**	**45**	**45**	**24**	**24**	**-**	**-**	**(617)**	**(617)**	**(88)**	**(88)**	**78**	**78**	**7,418**	**7,418**	**6,472**	**6,472**

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

Individual Agents	6	6	-	-	8	8	-	-	-	-	-	-	64	64	1,556	1,556	1,592	1,592
Corporate Agents-Banks/FII/HFC	1	1	-	-	3	3	-	-	-	-	-	-	141	141	1,834	1,834	2,186	2,186
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	607	607	617	617
Insurance Brokers	8	8	164	164	63	63	-	-	-	-	(1)	(1)	166	166	12,651	12,651	14,053	14,053
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	10	10	88	88	91	91
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,432	2,432	2,432	2,432
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**15**	**15**	**164**	**164**	**74**	**74**	**-**	**-**	**-**	**-**	**(1)**	**(1)**	**381**	**381**	**19,183**	**19,183**	**20,986**	**20,986**
Commission and Rewards on (Excluding Reinsurance) Business written :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
In India	15	15	164	164	74	74	-	-	-	-	(1)	(1)	381	381	19,183	19,183	20,986	20,986
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
1	Employees' remuneration & welfare benefits	70	70	85	85	3	3	88	88	1,473	1,473	1,733	1,733	3,206	3,206	1,485	1,485	370	370	163	163	2,018	2,018
2	Travel, conveyance and vehicle running expenses	3	3	4	4	-	-	4	4	72	72	85	85	157	157	74	74	18	18	8	8	100	100
3	Training expenses	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	-	-	-	-	1	1
4	Rents, rates & taxes	5	5	6	6	-	-	6	6	97	97	124	124	221	221	98	98	33	33	11	11	142	142
5	Repairs	2	2	2	2	-	-	2	2	43	43	51	51	94	94	44	44	11	11	5	5	60	60
6	Printing & stationery	1	1	1	1	-	-	1	1	12	12	15	15	27	27	13	13	3	3	1	1	17	17
7	Communication expenses	1	1	2	2	-	-	2	2	30	30	35	35	65	65	30	30	8	8	3	3	41	41
8	Legal & professional charges	4	4	5	5	-	-	5	5	356	356	99	99	455	455	68	68	21	21	9	9	98	98
9	Auditors' fees, expenses etc.	-	-	-	-	-	-			-	-		-			-	-	-	-	-	-		
	(a) as auditor	-	-	-	-	-	-	-	-	5	5	6	6	11	11	5	5	1	1	-	-	6	6
	(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	-	-	-	-	-	-	-	-	2	2	2	2	4	4	2	2	-	-	-	-	2	2
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	1	1	1	1	2	2	1	1	-	-	-	-	1	1
10	Advertisement and publicity	1	1	1	1	-	-	1	1	16	16	19	19	35	35	15	15	4	4	2	2	21	21
11	Interest & Bank Charges	12	12	14	14	1	1	15	15	243	243	286	286	529	529	244	244	61	61	27	27	332	332
12	Depreciation	10	10	12	12	-	-	12	12	215	215	252	252	467	467	217	217	54	54	24	24	295	295
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	1	1
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	1	1	-	-	1	1	5	5	8	8	13	13	6	6	1	1	1	1	8	8
17	Information Technology Expenses	15	15	18	18	-	-	18	18	307	307	361	361	668	668	309	309	77	77	34	34	420	420
18	Goods and Service Tax/Service Tax Expenditure	1	1	1	1	-	-	1	1	17	17	20	20	37	37	71	71	15	15	2	2	88	88
19	Others (to be specified)	-		-						-						-		-		-			
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	2	2	1	1	-	-	1	1	10	10	14	14	24	24	10	10	3	3	1	1	14	14
	Administration Charges - Coinsurance Follower	38	38	2	2	9	9	11	11	-	-	-	-	-	-	287	287	1	1	-	-	288	288
	TOTAL	**165**	**165**	**155**	**155**	**13**	**13**	**168**	**168**	**2,904**	**2,904**	**3,112**	**3,112**	**6,016**	**6,016**	**2,981**	**2,981**	**681**	**681**	**291**	**291**	**3,953**	**3,953**
	In India	165	165	153	153	13	13	167	167	2,894	2,894	3,100	3,100	5,994	5,994	2,970	2,970	678	678	290	290	3,938	3,938
	Outside India	-	-	1	1	-	-	1	1	10	10	12	12	22	22	11	11	3	3	1	1	15	15

	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 June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	Employees' remuneration & welfare benefits	121	121	65	65	1	1	66	66	1,239	1,239	1,225	1,225	2,464	2,464	1,801	1,801	281	281	131	131	2,213	2,213
2	Travel, conveyance and vehicle running expenses	8	8	4	4	-	-	4	4	84	84	83	83	167	167	122	122	19	19	9	9	150	150
3	Training expenses	2	2	1	1	-	-	1	1	16	16	16	16	32	32	24	24	4	4	2	2	30	30
4	Rents, rates & taxes	12	12	6	6	-	-	6	6	119	119	124	124	243	243	173	173	36	36	12	12	221	221
5	Repairs	6	6	4	4	-	-	4	4	63	63	62	62	125	125	91	91	14	14	6	6	111	111
6	Printing & stationery	1	1	1	1	-	-	1	1	12	12	12	12	24	24	17	17	3	3	1	1	21	21
7	Communication expenses	4	4	3	3	-	-	3	3	45	45	45	45	90	90	67	67	10	10	5	5	82	82
8	Legal & professional charges	6	6	3	3	-	-	3	3	87	87	119	119	206	206	97	97	14	14	6	6	117	117
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	-	-	-	-	-	-	5	5	4	4	9	9	6	6	1	1	-	-	7	7
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	3	3	2	2	-	-	2	2	30	30	30	30	60	60	44	44	7	7	3	3	54	54
11	Interest & Bank Charges	13	13	7	7	-	-	7	7	132	132	130	130	262	262	192	192	30	30	14	14	236	236
12	Depreciation	22	22	12	12	-	-	12	12	225	225	223	223	448	448	328	328	51	51	24	24	403	403
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	4	4	4	4	8	8	6	6	1	1	-	-	7	7
17	Information Technology Expenses	28	28	16	16	-	-	16	16	290	290	287	287	577	577	422	422	66	66	31	31	519	519
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(2)	11	11	-	-	9	9
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	2	2	-	-	-	-	-	-	6	6	3	3	9	9	10	10	2	2	1	1	13	13
	Administration Charges - Coinsurance Follower	61	61	-	-	1	1	1	1	-	-	-	-	-	-	1,636	1,636	-	-	-	-	1,639	1,639
	TOTAL	**290**	**290**	**124**	**124**	**2**	**2**	**126**	**126**	**2,356**	**2,356**	**2,366**	**2,366**	**4,722**	**4,722**	**5,034**	**5,034**	**550**	**550**	**245**	**245**	**5,832**	**5,832**
	In India	289	289	124	124	2	2	126	126	2,350	2,350	2,360	2,360	4,710	4,710	5,025	5,025	549	549	244	244	5,821	5,821
	Outside India	1	1	-	-	-	-	-	-	6	6	6	6	12	12	9	9	1	1	1	1	11	11

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ In Lakhs)

	Particulars	Miscellaneous 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 June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
1	Employees' remuneration & welfare benefits	5	5	23	23	7	7	-	-	137	137	1	1	197	197	5,594	5,594	5,752	5,752
2	Travel, conveyance and vehicle running expenses	-	-	1	1	-	-	-	-	8	8	-	-	10	10	276	276	283	283
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2
4	Rents, rates & taxes	-	-	2	2	-	-	-	-	9	9	-	-	16	16	390	390	401	401
5	Repairs	-	-	1	1	-	-	-	-	4	4	-	-	6	6	165	165	169	169
6	Printing & stationery	-	-	-	-	-	-	-	-	16	16	-	-	2	2	62	62	64	64
7	Communication expenses	-	-	-	-	-	-	-	-	3	3	-	-	4	4	113	113	116	116
8	Legal & professional charges	-	-	1	1	1	1	-	-	1,146	1,146	-	-	11	11	1,712	1,712	1,721	1,721
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	1	1	18	18	18	18
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3
10	Advertisement and publicity	-	-	-	-	-	-	-	-	1	1	-	-	2	2	59	59	61	61
11	Interest & Bank Charges	1	1	4	4	1	1	-	-	23	23	-	-	32	32	922	922	949	949
12	Depreciation	1	1	3	3	1	1	-	-	20	20	-	-	29	29	816	816	838	838
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	1	1	-	-	1	1	22	22	23	23
17	Information Technology Expenses	1	1	5	5	2	2	-	-	27	27	-	-	41	41	1,165	1,165	1,198	1,198
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	232	232	-	-	3	3	360	360	362	362
19	Others (to be specified)	-		-		-		-		-		-		-					
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	84	84	-	-	1	1	123	123	126	126
	Administration Charges - Coinsurance Follower	-	-	-	-	(2)	(2)	-	-	-	-	-	-	(1)	(1)	285	285	334	334
	TOTAL	**8**	**8**	**40**	**40**	**10**	**10**	**-**	**-**	**1,711**	**1,711**	**1**	**1**	**355**	**355**	**12,094**	**12,094**	**12,427**	**12,427**
	In India	8	8	40	40	10	10	-	-	1,710	1,710	1	1	354	354	12,055	12,055	12,387	12,387
	Outside India	-	-	-	-	-	-	-	-	1	1	-	-	1	1	39	39	40	40

(₹ In Lakhs)

	Particulars	Miscellaneous Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	Employees' remuneration & welfare benefits	5	5	40	40	6	6	-	-	1	1	-	-	72	72	4,801	4,801	4,988	4,988
2	Travel, conveyance and vehicle running expenses	-	-	3	3	-	-	-	-	20	20	-	-	5	5	345	345	357	357
3	Training expenses	-	-	1	1	-	-	-	-	-	-	-	-	1	1	64	64	67	67
4	Rents, rates & taxes	1	1	4	4	1	1	-	-	-	-	-	-	9	9	479	479	497	497
5	Repairs	-	-	2	2	-	-	-	-	-	-	-	-	4	4	242	242	252	252
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	1	1	46	46	48	48
7	Communication expenses	-	-	1	1	-	-	-	-	-	-	-	-	3	3	176	176	183	183
8	Legal & professional charges	-	-	1	1	1	1	-	-	383	383	-	-	4	4	712	712	721	721
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	1	1	17	17	18	18
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	1	1	-	-	-	-	-	-	-	-	2	2	117	117	122	122
11	Interest & Bank Charges	1	1	4	4	1	1	-	-	-	-	-	-	7	7	511	511	531	531
12	Depreciation	1	1	7	7	1	1	-	-	-	-	-	-	13	13	873	873	907	907
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15
17	Information Technology Expenses	1	1	9	9	2	2	-	-	-	-	-	-	17	17	1,125	1,125	1,169	1,169
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	43	43	-	-	4	4	54	54	54	54
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	1	1	1	1	24	24	26	26
	Administration Charges - Coinsurance Follower	-	-	4	4	2	2	-	-	-	-	-	-	2	2	1,647	1,647	1,709	1,709
	TOTAL	**9**	**9**	**77**	**77**	**14**	**14**	**-**	**-**	**447**	**447**	**1**	**1**	**146**	**146**	**11,248**	**11,248**	**11,664**	**11,664**
	In India	9	9	77	77	14	14	-	-	447	447	1	1	146	146	11,225	11,225	11,640	11,640
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	24	24

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ in Lakhs)

	Particulars	As at June 30, 2026	As at June 30, 2025
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 June 30, 2026		As at June 30, 2025	
	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.)				
TOTAL	**36,81,81,820**	**100.0%**	**36,81,81,820**	**100.0%**

*IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurer) Regulations, 2024

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 June 30, 2026

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	-	-	-	0.00
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)	Indivudal 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 Repartriable								
	- 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**	**-**	**-**		

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:
1. INDIAN 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	99,45,49,600	73.84	99,455	-	-	-	-	
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	37	18,21,45,976	13.52	18215	-	-	-	-	
ii)	Foreign Portfolio Investors	445	8,19,13,235	6.08	8191	-	-	-	-	
iii)	Financial Institutions/Banks	9	9,02,426	0.07	90	-	-	-	-	
iv)	Insurance Companies	15	4,60,97,910	3.42	4610	-	-	-	-	
v)	FII belonging to Foreign Promoter #									
vi)	FII belonging to Foreign Promoter of Indian Promoter #									
vii)	Provident Fund/Pension Fund									
viii)	Alternative Investment Fund	8	2,30,309	0.02	23	-	-	-	-	
ix)	Any other (Please specify)									
	-Foreign Institutional Investors	2	10,65,014	0.08	107	-	-	-	-	
1.2)	Central Government/ State Government(s)/ President of India	2	4,161	0.00	0	-	-	-	-	
1.3)	Non-Institutions			-						
i)	Individual share capital upto Rs. 2 Lacs	2,94,839	2,54,09,819	1.89	2,541	-	-	-	-	
ii)	Individual share capital in excess of Rs. 2 Lacs	48	25,89,051	0.19	259	-	-	-	-	
iii)	NBFCs registered with RBI									
iv)	Others:									
	- Trusts	16	84,567	0.01	8	-	-	-	-	
	- Non Resident Indian (NRI)	4,213	11,48,406	0.09	115	-	-	-	-	
	- Clearing Members	7	14,09,592	0.10	141	-	-	-	-	
	- Non Resident Indian Non Repartriable					-	-	-	-	
	-Foreign Nationals									
	- Bodies Corporate	959	47,76,264	0.35	478	-	-	-	-	
	- IEPF					-	-	-	-	
v)	Any other (Please Specify)									
	Assoiciates Company/ Subsidiaries					-	-	-	-	
	Directors and Reletives (Excluding Nominee and Independent directors)					-	-	-	-	
	Key Managerial Personal					-	-	-	-	
	Escrow Account/ Unclaimed Share					-	-	-	-	
	Unclaimed Shares/Escrow Account 5A	2	3,756	0.00	0	-	-	-	-	
	Employee	2,311	4,27,583	0.03	43	-	-	-	-	
	Directors & Relatives	2	400	0.00	0	-	-	-	-	
	HUF	2,818	6,56,653	0.05	66	-	-	-	-	
	-ESOP/ESOS/ESPS	12,497	35,49,259	0.26	355					
B.2	Non Public Shareholders									
2.1)	Custodian/DR Holder									
2.2)	Employee Benefit Trust									
2.3)	Any other (Please specify)									
	Total	**3,18,231**	**1,34,69,63,981**	**100.00**	**1,34,696**	**-**	**-**	**-**	**-**	**-**

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	17,80,04,88,299	92.44	17,80,049				
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	16	4,52,74,547	0.24	4,527				
ii)	Foreign Portfolio Investors Category - 1	42	9,02,35,989	0.47	9,024				
iii)	Foreign Portfolio Investors Category - 2	2	8,27,486	0.00	83				
iv)	Banks	8	4,25,89,856	0.22	4,259				
v)	Insurance Companies	5	71,68,81,177	3.72	71,688				
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	10,282	0.00	1				
	Any other (Please specify)								
	-Financial Institutions	3	2,15,63,438	0.11	2,156				
1.2)	Central Government/ State Government(s)/ President of India	1	1,500	0.00	0				
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	9,34,407	34,78,71,953	1.81	34,787				
ii)	Individual share capital in excess of Rs. 2 Lacs	1,887	11,34,47,738	0.59	11,345				
iii)	NBFCs registered with RBI								
iv)	Others:								
	-Trusts	19	6,35,702	0.00	64				
	-Non Resident Indian (NRI)	5,376	1,16,16,542	0.06	1,162				
	-Clearing Members	3	27,879	0.00	3				
	-Foreign Companies	1	48,000	0.00	5				
	-Foreign Nationals								
	-Directors and their Relatives								
	-Non Resident Indian Non Repartriable								
	-Bodies Corporate	1,066	1,39,64,462	0.07	1,396				
	-Key Managerial Personnel	1	2,401	0.00	0				
	-IEPF								
v)	Any other (Please Specify)								
	Foreign Companies								
	Director & their relatives	4	24,262	0.00	2				
	-Unclaimed/Suspense/Escrow Account								
	-Hindu Undivided Family	4,564	1,10,11,181	0.06	1,101				
	-Overseas Corporate Bodies								
	-ESOP/ESOS/ESPS	7,535	3,67,91,253	0.19	3,679				
	LLP	81	32,69,848	0.02	327				
	-Foreign Portfolio Investor (Individual)	1	6000	0.00	1				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	**9,55,025**	**19,25,65,89,795**	**100.00**	**19,25,659**				

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. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered: Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period: Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**	NA	NA	NA					
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	10	3,25,77,735	8.61	3,258				
ii)	Foreign Portfolio Investors	166	4,95,50,971	13.10	4,955				
iii)	Financial Institutions/Banks	3	736	0.00	0				
iv)	Insurance Companies	5	2,23,75,063	5.92	2,238				
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	16	45,96,140	1.22	460				
ix)	NBFC's registered with RBI	3	4,079	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	3,62,495	11,90,26,859	31.47	11,903				
ii)	Individual share capital in excess of Rs. 2 Lacs	901	9,83,62,080	26.01	9,836				
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	10	48,546	0.01	5				
	- Non Resident Indian	6,613	92,72,366	2.45	927				
	- Clearing Members	11	5,281	0.00	1				
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate	1,009	3,06,92,707	8.12	3,069				
	- IEPF	1	14,03,875	0.37	140				
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A	1	1,97,983	0.05	19.80				
	Directors & Relatives	4	7,361	0.00	0.74				
	HUF	3,217	76,75,191	2.03	767.52				
	LLP	122	24,06,362	0.64	240.64				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	**3,74,587**	**37,82,03,335**	**100.00**	**37,820**				

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	NA				
	(ii) Mr. Vivek Burman (Partner)			5.00	NA				
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 Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A								
	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**	**-**	**-**	**-**	**-**	**-**

FORM NL-10-RESERVE AND SURPLUS SCHEDULE			
			(₹ in Lakhs)
Sl. No.	**Particulars**	**As at June 30, 2026**	**As at June 30, 2025**
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	415	150
7	Balance of Profit in Profit & Loss Account	1,34,920	1,14,985
	TOTAL	**1,52,097**	**1,31,897**

FORM NL-11-BORROWINGS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at June 30, 2026	As at June 30, 2025
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 June 30, 2026	As at June 30, 2025	As at June 30, 2026	As at June 30, 2025	As at June 30, 2026	As at June 30, 2025
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	45,798	37,987	1,97,619	1,29,975	2,43,417	1,67,962
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	282	339	1,218	1,161	1,500	1,500
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	29,828	19,858	1,28,707	67,945	1,58,535	87,803
	(e) Other Securities (to be specified)	660	-	2,848	-	3,508	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	34,261	31,258	1,47,836	1,06,950	1,82,097	1,38,208
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	869	875	3,751	2,993	4,620	3,868
7	Other Securities	73	97	316	332	389	429
	TOTAL	**1,11,771**	**90,414**	**4,82,295**	**3,09,356**	**5,94,066**	**3,99,770**
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	3,826	2,480	16,508	8,484	20,334	10,964
2	Other Approved Securities	1,248	4,952	5,386	16,941	6,634	21,893
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	7,698	6,746	33,217	23,081	40,915	29,827
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	133	-	456	-	589
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,608	7,739	6,941	26,484	8,549	34,223
	(e) Other Securities/bank deposit	1,131	-	4,879	-	6,010	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,928	2,276	12,636	7,788	15,564	10,064
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	1,322	2,466	5,703	8,437	7,025	10,903
	(b) Mutual Fund	-	46	-	157	-	203
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	**19,761**	**26,838**	**85,270**	**91,828**	**1,05,031**	**1,18,666**
	GRAND TOTAL	**1,31,532**	**1,17,252**	**5,67,565**	**4,01,184**	**6,99,097**	**5,18,436**

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

(₹ in Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at June 30, 2026	As at June 30, 2025	As at June 30, 2026	As at June 30, 2025	As at June 30, 2026	As at June 30, 2025
Long Term Investments--						
Book Value	1,09,887	89,103	4,74,162	3,03,254	5,84,049	3,92,357
Market Value	1,09,635	90,658	4,73,074	3,05,596	5,82,709	3,96,254
Short Term Investments--						
Book Value	10,742	17,447	46,350	64,161	57,092	81,608
Market Value	10,751	17,500	46,390	64,153	57,141	81,653

Notes:

1. Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund , Listed Equities & Perpetual Bond, InvITs) is Rs.6,41,140 Lakhs (previous year Rs 4,71,117 Lakhs)
2. Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund ,Listed Equities & Perpetual Bond, InvITs) is Rs.6,39,850 Lakhs (previous year Rs.4,78,227 Lakhs)
3 Short Term Other approved securties includes TREPS amounting to Rs 6,634 Lakhs (previous year Rs.16,842 Lakhs) and Certificate of Deposit amounting to NIL (pevious year Rs. 2,416 Lakhs) and and State Gov amounting to NIL (pevious year Rs. 2633 Lakhs)
4 Long Term Equity includes the Perpetual Bond

FORM NL-13-LOANS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at June 30, 2026	As at June 30, 2025
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/ Adjustments	To Date	As at June 30, 2026	As at June 30, 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	14,271	602	395	14,479	9,485	687	-	10,172	4,307	4,599
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	872	3	-	875	328	30	-	358	517	660
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	183	5	-	188	69	6	-	75	113	116
Information Technology Equipment	4,510	80	78	4,512	3,301	106	2	3,405	1,107	1,259
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	348	2	-	350	218	9	-	227	123	127
Others (Specify nature)	-	-	-	-	-	-	-	-		-
TOTAL	**20,184**	**692**	**473**	**20,404**	**13,401**	**838**	**2**	**14,237**	**6,167**	**6,760**
Work in progress	521	525	602	444	-	-	-	-	444	375
Grand Total	**20,705**	**1,217**	**1,075**	**20,848**	**13,401**	**838**	**2**	**14,237**	**6,611**	**7,135**
PREVIOUS YEAR	**17,541**	**2,197**	**1,525**	**18,213**	**10,310**	**907**	**140**	**11,077**	**7,135**	**-**

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 June 30, 2026	As at June 30, 2025
1	Cash (including cheques, drafts and stamps)	42	20
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	240
	(ab) Others	-	-
	(b) Current Accounts	16,943	8,269
	(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	**16,985**	**8,529**
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	**16,985**	**8,529**
	In India	**16,985**	**8,529**
	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 June 30, 2026	As at June 30, 2025
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	1,002
3	Prepayments	1,500	1,637
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,959	3,759
6	Others		
	Advance to Employees against expenses	24	33
	Advance to Others	109	62
	Surplus in Gratuity fund	-	-
	Surplus in Leave enchashment fund	-	32
	TOTAL (A)	**4,592**	**6,525**
	OTHER ASSETS		
1	Income accrued on investments	16,073	11,750
2	Outstanding Premiums	14,032	20,095
	Less : Provisions for doubtful	(175)	(101)
3	Agents' Balances	1,237	803
	Less : Provisions for doubtful	(116)	(110)
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	43,792	25,892
	Less : Provisions for doubtful	(622)	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	2,329	3,181
8	Interest on Unclaimed amount pertaining to Policyholders	677	516
9	Others		
	Deposits for Office Premises	937	983
	Less : Provisions for doubtful	(15)	(15)
	Other Deposits	3,215	2,520
	Less : Provisions for doubtful	(74)	(74)
	Receivable from Terrorism Pool	8,105	7,140
	Receivable from Motor Pool	-	-
	Receivable from Nuclear Pool	1,001	837
	Receivable from Marine Cargo Excluded Territories Pool	29	19
	GST unutilized credit	29,352	29,460
	Contracts for Sales - Investment	513	-
	Unsettled Investment Receivables	3,747	3,747
	Less: Provision for diminution in value of investments	(3,747)	(3,747)
	Other Receivables	76	12
	TOTAL (B)	**1,20,366**	**1,02,908**
	TOTAL (A+B)	**1,24,958**	**1,09,433**

Note: Previous year figures are regrouped & reclassified wherever necessary.

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at June 30, 2026	As at June 30, 2025
1	Agents' Balances	4,325	11,693
2	Balances due to other insurance companies	1,30,322	80,994
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies [(a)]	91,144	39,009
	(b) for Other Policies	1,077	5,793
5	Unallocated Premium	12,522	7,499
6	Sundry creditors	4,723	6,749
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,20,829	1,99,502
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,141	2,773
11	Income accrued on Unclaimed amounts	677	516
12	Interest payable on debentures/bonds	2,361	1,380
13	GST Liabilities	-	708
14	Others		
	Due to Solatium Fund	1,605	993
	Due to Environment Relief Fund	1	4
	Due to Statutory Authorities	756	50
	Book Overdraft	-	34
	Contracts for Purchases - Investment	1,023	2,088
	TOTAL	**4,73,506**	**3,59,785**

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 June 30, 2026**	**As at June 30, 2025**
1	Reserve for Unexpired Risk	1,63,969	1,00,882
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,145	2,252
4	For Employee Benefits	2,061	67
	TOTAL	**1,67,175**	**1,03,201**

FORM NL-19 MISC EXPENDITURE SCHEDULE			
(To the extent not written off or adjusted)			
			(₹ in Lakhs)
Sl. No.	**Particulars**	**As at June 30, 2026**	**As at June 30, 2025**
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 Sompo General Insurance Company Limited

Sl. No.	Particular	Calculation	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	33.49%	33.49%	16.68%	16.68%
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	0.93	0.93	0.78	0.78
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	11.97%	11.97%	14.25%	14.25%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	52.11%	52.11%	44.71%	44.71%
5	Net Commission Ratio**	Net Commission / Net written premium	10.36%	10.36%	11.02%	11.02%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	28.71%	28.71%	24.90%	24.90%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	23.97%	23.97%	30.89%	30.89%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	80.35%	80.35%	67.33%	67.33%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	20.14%	20.14%	17.43%	17.40%
10	Combined Ratio**	(7) +(8)	104.32%	104.32%	98.22%	98.22%
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	1.81%	1.81%	1.97%	1.97%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	4.22	4.22	5.12	5.12
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	(0.08)	(0.08)	(0.04)	(0.04)
14	Operating Profit Ratio	Operating profit / Net Earned premium	4.63%	4.63%	11.55%	11.55%
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.	0.22	0.22	0.42	0.42
16	Net earning ratio	Profit after tax / Net Premium written	4.50%	4.50%	9.56%	9.56%
17	Return on net worth ratio	Profit after tax / Net Worth	2.17%	2.17%	3.33%	3.33%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.71	1.71	2.04	2.04
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	NA	NA	NA	NA
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	NA	NA	NA	NA
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	NA	NA	NA	NA
23	Earnings per share	Profit /(loss) after tax / No. of shares	1.11	1.11	1.52	1.52
24	Book value per share	Net worth / No. of shares	51.31	51.31	45.82	45.82

Notes: -

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

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
Name of the Insurer: Universal Sompo General Insurance Company Limited

**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended June 30, 2026	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	-40.64%	11.46%	-59.57%	15.80%	-44.68%	-241.76%	3.47%	-286.43%	5.47	6.05
Previous Period	34.02%	8.02%	-75.50%	11.50%	-53.23%	75.00%	19.33%	21.77%	6.19	0.90
Marine Cargo										
Current Period	51.49%	58.28%	17.72%	24.58%	29.56%	113.62%	20.05%	143.19%	2.34	-0.80
Previous Period	-32%	34.12%	27.33%	24.32%	51.88%	139.59%	34.47%	191.47%	3.62	-1.21
Marine Hull										
Current Period	775.83%	0.71%	-929.41%	0.18%	-903.92%	22.22%	0.00%	-881.70%	1.92	52.00
Previous Period	4%	0.98%	-1262.50%	0.74%	-1237.50%	133.33%	0.00%	-1104.17%	5.75	16.00
Total Marine										
Current Period	308.71%	14.49%	-17.79%	6.01%	-5.44%	112.22%	19.82%	106.78%	2.32	0.00
Previous Period	-22.81%	22.35%	7.21%	15.97%	31.77%	139.48%	34.35%	171.26%	3.65	-0.91
Motor OD										
Current Period	61.14%	51.69%	34.45%	39.47%	47.16%	102.01%	177.80%	149.17%	2.66	-0.52
Previous Period	16.46%	53.71%	47.63%	38.99%	63.63%	70.73%	72.80%	134.36%	2.53	-0.41
Motor TP										
Current Period	95.29%	43.41%	0.09%	33.10%	11.67%	65.83%	6.13%	77.50%	8.57	0.22
Previous Period	-3.64%	45.65%	-0.03%	27.08%	16.33%	20.66%	2.83%	36.99%	12.50	0.62
Total Motor										
Current Period	79.44%	46.86%	15.88%	35.75%	27.99%	82.23%	13.82%	110.22%	5.85	-0.11
Previous Period	4.75%	49.39%	24.02%	32.61%	40.20%	44.66%	6.05%	84.86%	7.47	0.13
Health										
Current Period	-19.21%	76.89%	4.85%	14.19%	16.11%	70.98%	161.46%	87.09%	1.72	0.10
Previous Period	191.35%	53.16%	3.96%	17.46%	26.18%	95.21%	178.26%	121.39%	1.54	-0.27
Personal Accident										
Current Period	3.64%	88.53%	3.39%	26.90%	14.99%	74.35%	31.43%	89.34%	2.20	-0.03
Previous Period	9.53%	49.23%	-12.44%	26.49%	5.01%	63.51%	13.50%	68.52%	2.98	0.16
Travel Insurance										
Current Period	2.03%	94.56%	99.12%	155.65%	163.50%	5.50%	0.00%	169.00%	0.00	-0.22
Previous Period	15.11%	93.60%	101.03%	147.28%	156.90%	8.88%	0.00%	165.78%	0.00	-0.10
Total Health										
Current Period	-16.05%	78.95%	5.89%	17.85%	17.94%	69.78%	111.35%	87.72%	1.80	0.08
Previous Period	137.02%	53.04%	3.61%	19.86%	25.83%	90.13%	98.69%	115.96%	1.70	-0.24
Workmen’s Compensation/ Employer’s liability										
Current Period	31.82%	90.80%	17.72%	27.59%	27.85%	68.52%	5.31%	96.37%	4.41	-0.09
Previous Period	11.86%	93.94%	24.19%	36.36%	38.71%	197.67%	14.24%	236.38%	6.55	-1.56
Public/ Product Liability										
Current Period	-12.34%	41.75%	18.23%	24.57%	29.28%	-2.88%	-3.42%	26.40%	2.75	0.69
Previous Period	37.55%	48.84%	9.32%	24.37%	25.26%	6.92%	0.00%	32.18%	1.82	0.48
Engineering										
Current Period	67.04%	16.81%	38.60%	23.49%	47.37%	25.97%	0.59%	73.34%	3.54	0.04
Previous Period	32.06%	15.25%	35.56%	22.14%	56.30%	53.33%	0.30%	109.63%	10.04	0.22
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	0.00%	129.80%	0.34%	83.20%	64.43%	83.52%	22.05%	147.96%	6.50	-0.48
Previous Period	-100.00%	0.00%	-3856.25%	0.00%	-1062.50%	2565.75%	40.05%	1503.25%	1385.31	-22.33
Other Miscellaneous										
Current Period	80.28%	63.77%	12.95%	15.48%	24.48%	633.33%	141.32%	657.81%	2.12	-7.00
Previous Period	13.47%	30.48%	-1.22%	19.61%	16.73%	78.18%	25.68%	94.90%	6.04	0.00
Total Miscellaneous										
Current Period	38.48%	56.89%	11.66%	30.87%	25.28%	80.89%	20.36%	106.17%	4.23	-0.10
Previous Period	15.76%	50.44%	13.04%	26.99%	32.81%	78.49%	17.30%	111.30%	5.22	-0.08
Total-Current Period	33.48%	52.11%	10.36%	28.71%	23.97%	80.35%	20.14%	104.33%	4.22	-0.08
Total-Previous Period	16.68%	44.71%	11.02%	24.90%	30.89%	67.33%	17.40%	98.22%	5.12	-0.04

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Universal Sompo 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 June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	11	11	10	10
2	Indian Bank	Joint Venture	Claim Payments	5	5	3	3
3	Indian Bank	Joint Venture	Commission payout	533	533	405	405
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	14	14	7	7
5	Sompo Japan Insurance Inc.	Joint Venture	Premium Income (rendering of services)	-	-	-	-
6	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Premium	2,845	2,845	3,554	3,554
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Commission	276	276	207	207
8	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	1,037	1,037	992	992
9	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	21	21	20	20
10	Sharad Mathur	Key Management Personnel	Premium Income (rendering of services)	-	-	-	-
11	Sharad Mathur	Key Management Personnel	Remuneration	200	200	129	129
12	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	74	74	145	145
13	Dabur Investment Corporation	Joint Venture	Claim Payments	-	-	1	1
14	Indian Overseas Bank	Joint Venture	Commission payout	798	798	819	819
15	Indian Overseas Bank	Joint Venture	Other Expenditure	5	5	3	3
16	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	189	189	150	150
17	Karnataka Bank	Joint Venture	Claim Payments	4	4	2	2
18	Karnataka Bank	Joint Venture	Commission payout	265	265	293	293
19	Karnataka Bank	Joint Venture	Other Expenditure	2	2	3	3
20	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	1	1	-	-
21	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Claim	229	229	-	-
22	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Commission	45	45	-	-
23	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Premium	315	315	-	-
24	Sompo Thailand	Sompo Group Company	Reinsurance Arrangement Commission	4	4	-	-
25	Sompo Thailand	Sompo Group Company	Reinsurance Arrangement Premium	365	365	-	-

[1]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 June 30, 2026								
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 dobutful debts due from the related party (₹ in Lakhs)
1	Indian Bank	Joint Venture	1	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	236	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	8	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	136	Commission Payable	No	-	-	-
5	Karnataka Bank Limited	Joint Venture	74	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	238	Commission Payable	No	-	-	-
7	Sompo Japan Insurance Inc	Joint Venture	3,362	Reinsurance Claim Recoverable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	7,312	Reinsurance Premium Payable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	1,212	Reinsurance Commision Recoverable	No	-	-	-
10	Indian Bank	Joint Venture	10,500	Capital	No	-	-	-
11	Indian Overseas Bank	Joint Venture	6,650	Capital	No	-	-	-
12	Karnataka Bank Limited	Joint Venture	2,209	Capital	No	-	-	-
13	Dabur Investment Corporation	Joint Venture	4,715	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	2,045	Share Premium	No	-	-	-
15	Sompo Japan Insurance Inc	Joint Venture	12,744	Capital	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	14,716	Share Premium	No	-	-	-
17	Indian Bank	Joint Venture	70	Bank Balance	No	-	-	-
18	Indian Overseas Bank	Joint Venture	97	Bank Balance	No	-	-	-
19	Karnataka Bank Limited	Joint Venture	232	Bank Balance	No	-	-	-
20	Sompo Thailand	Joint Venture	1,163	Reinsurance Premium Payable	No	-	-	-
21	Sompo Thailand	Joint Venture	13	Reinsurance Commision Recoverable	No	-	-	-
22	Endurance Worldwideinsurance Limited	Joint Venture	845	Reinsurance Premium Payable	No	-	-	-
23	Endurance Worldwideinsurance Limited	Joint Venture	572	Reinsurance Claim Recoverable	No	-	-	-
24	Endurance Worldwideinsurance Limited	Joint Venture	147	Reinsurance Commision 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, 2026

Name of Insurer: Universal Sompo 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	-	1,31,533	1,31,533
	Policyholders as per NL-12 A of BS	5,67,565	-	5,67,565
(A)	**Total Investments as per BS**	**5,67,565**	**1,31,533**	**6,99,098**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	6,611	6,611
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	631	631
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	16,984	16,984
(F)	Advances and Other assets as per BS	82,423	41,782	1,24,206
(G)	**Total Current Assets as per BS...(E)+(F)**	**82,423**	**58,767**	**1,41,190**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	25,957	4,790	**30,747**
(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)**	**6,49,988**	**1,96,911**	**8,46,900**
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	25,957	5,421	31,378
(M)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)**	**6,24,031**	**1,91,491**	**8,15,522**

(₹ 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	-	113	113
	(b) Leasehold Improvements	-	517	517
	(c) Computer Equipments	-	-	-
	Inadmissible current assets			-
	(a) Re-insurer bal o/s for more than 365 days having Indian Branch	4,688	-	4,688
	(b) Re-insurer bal o/s for more than 180 days not having Indian Branch	8,281	-	8,281
	(c) Outstanding Premiums for more than 365 days	2,526	-	2,526
	(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	-	2,221	2,221
	(i) Agents' Balances greater than 30 days	-	119	119
	(j) Co-insurer bal o/s for more than 90 days	10,363	-	10,363
	(k) Fair Value Change account subject to minimum of zero	-	-	-
	(l) Deferred Tax Asset (Net)	-	1,549	1,549
	(m) Advance commission to Agents	-	901	901
	(n) GST Receivable from Reinsurers for greater than 365 days	99	-	99
	Total	**25,957**	**5,421**	**31,378**

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 June 30, 2026

(₹ in Lakhs)

		Current Year	
Item No.	**Reserve**	**Gross Reserve**	**Net Reserve**
(a)	Unearned Premium Reserve (UPR)	3,06,535	1,63,969
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)…(a)+(b)	3,06,535	1,63,969
(d)	Outstanding Claim Reserve (other than IBNR reserve)	89,196	1,31,634
(e)	IBNR reserve	2,20,829	89,196
(f)	**Total Reserves for Technical Liabilities…(c)+(d)+(e)**	**6,16,560**	**3,84,799**

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 Sompo 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 JUNE 30, 2026

(₹ 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	25,239	3,278	16,786	1,726	2,524	2,518	2,524
2	Marine Cargo	4,688	1,322	5,176	2,163	563	932	932
3	Marine - Other than Marine Cargo	9,145	79	175	9	914	26	914
4	Motor	4,12,767	2,06,246	2,16,623	1,10,833	61,915	48,740	61,915
5	Engineering	1,988	171	119	41	199	18	199
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,557	637	168	14	384	38	384
8	Health	1,27,520	97,161	95,267	68,490	19,432	21,435	21,435
9	Miscellaneous	14,104	7,384	6,582	5,813	1,974	1,744	1,974
10	Crop	47,571	31,639	91,691	39,786	6,328	13,754	13,754
	Total	**6,45,578**	**3,47,918**	**4,32,587**	**2,28,874**	**94,233**	**89,204**	**#####**

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 JUNE 30, 2026

(₹ in Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	**6,24,031**
	Deduct:	
(B)	Current Liabilities as per BS	3,84,799
(C)	Provisions as per BS	2,36,671
(D)	Other Liabilities	-
(E)	**Excess in Policyholder's funds (A)-(B)-(C)-(D)**	**2,562**
	Shareholder's Funds	
(F)	Available Assets	1,91,491
	Deduct:	
(G)	Other Liabilities	16,394
(H)	Excess in Shareholder's funds (F-G)	1,75,097
(I)	**Total ASM (E+H)**	**1,77,658**
(J)	**Total RSM**	**1,04,031**
(K)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**1.71**

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 Sompo General Insurance Comapany Limited **Date: : June 30, 2026**

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	**Standard Fire and Special Perils Policy (Comm**	**134**	**IRDAN134CP0010V02202627**	**Fire**	**Commercial**	**18-Jun-26**
1	Seventy Two Hours Clause	134	IRDAN134CP0010V02202627/A0011V01201819	Fire	Commercial	18-Jun-26
2	Additional Expenses of Rent of Alternative Accomdation for the tank Farms and stand alone warehouse	134	IRDAN134CP0010V02202627/A0038V01201011	Fire	Commercial	18-Jun-26
3	Waiver of Underinsurance (up to 10%)	134	IRDAN134CP0010V02202627/A0037V01201011	Fire	Commercial	18-Jun-26
4	Decontamination and cost of clean up expenses	134	IRDAN134CP0010V02202627/A0036V01201011	Fire	Commercial	18-Jun-26
5	Catatlyst and Consumable in Storage and Process	134	IRDAN134CP0010V02202627/A0034V01201011	Fire	Commercial	18-Jun-26
6	Start Up/Shut Down Expense	134	IRDAN134CP0010V02202627/A0033V01201011	Fire	Commercial	18-Jun-26
7	Primary and Non-contributory Clause	134	IRDAN134CP0010V02202627/A0001V01201920	Fire	Commercial	18-Jun-26
8	Expiration Clause	134	IRDAN134CP0010V02202627/A0002V01201920	Fire	Commercial	18-Jun-26
9	On account payments Clause	134	IRDAN134CP0010V02202627/A0003V01201920	Fire	Commercial	18-Jun-26
10	Additional interests Clause	134	IRDAN134CP0010V02202627/A0004V01201920	Fire	Commercial	18-Jun-26
11	OEM parts Clause	134	IRDAN134CP0010V02202627/A0005V01201920	Fire	Commercial	18-Jun-26
12	Hire Purchase or Lease Agreements / Interest of Other Parties	134	IRDAN134CP0010V02202627/A0006V01201920	Fire	Commercial	18-Jun-26
13	Non-Vitiation Clause	134	IRDAN134CP0010V02202627/A0007V01201920	Fire	Commercial	18-Jun-26
14	Green Clause	134	IRDAN134CP0010V02202627/A0008V01201920	Fire	Commercial	18-Jun-26
15	Fire Fighting Expenses Clause	134	IRDAN134CP0010V02202627/A0009V01201920	Fire	Commercial	18-Jun-26
16	Properties under Consignment, Care, Custody and Control Clause	134	IRDAN134CP0010V02202627/A0010V01201920	Fire	Commercial	18-Jun-26
17	Notice of loss Clause	134	IRDAN134CP0010V02202627/A0011V01201920	Fire	Commercial	18-Jun-26
18	Loss Payee Clause	134	IRDAN134CP0010V02202627/A0012V01201920	Fire	Commercial	18-Jun-26
19	Dewatering expenses Clause	134	IRDAN134CP0010V02202627/A0013V01201920	Fire	Commercial	18-Jun-26
20	Waiver of Contribution Clause	134	IRDAN134CP0010V02202627/A0014V01201920	Fire	Commercial	18-Jun-26
21	Control of Damage Property Clause	134	IRDAN134CP0010V02202627/A0015V01201920	Fire	Commercial	18-Jun-26
22	Loss Minimization Expenses	134	IRDAN134CP0010V02202627/A0016V01201920	Fire	Commercial	18-Jun-26
23	Automatic cover for unspecified locations	134	IRDAN134CP0010V02202627/A0017V01201920	Fire	Commercial	18-Jun-26
24	Waiver of Under Insurance	134	IRDAN134CP0010V02202627/A0018V01201920	Fire	Commercial	18-Jun-26

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**
25	Claims Preparations Costs Clause	134	IRDAN134CP0010V02202627/A0019V01201920	Fire	Commercial	18-Jun-26
26	Waiver of Subrogation	134	IRDAN134CP0010V02202627/A0020V01201920	Fire	Commercial	18-Jun-26
27	Non-invalidation Clause	134	IRDAN134CP0010V02202627/A0021V01201920	Fire	Commercial	18-Jun-26
28	Inadvertent Omission	134	IRDAN134CP0010V02202627/A0022V01201920	Fire	Commercial	18-Jun-26
29	Capital Additions	134	IRDAN134CP0010V02202627/A0023V01201920	Fire	Commercial	18-Jun-26
30	New Acquisitions / Merger and acquisition	134	IRDAN134CP0010V02202627/A0024V01201920	Fire	Commercial	18-Jun-26
31	Automatic cover for new Location	134	IRDAN134CP0010V02202627/A0025V01201920	Fire	Commercial	18-Jun-26
32	Minor works	134	IRDAN134CP0010V02202627/A0026V01201920	Fire	Commercial	18-Jun-26
33	Preparation of Lost records / Valuable Papers & records Clause / Cost of Rewriting records clause	134	IRDAN134CP0010V02202627/A0027V01201920	Fire	Commercial	18-Jun-26
34	Immediate Repairs	134	IRDAN134CP0010V02202627/A0028V01201920	Fire	Commercial	18-Jun-26
35	Expediting expenses	134	IRDAN134CP0010V02202627/A0029V01201920	Fire	Commercial	18-Jun-26
36	Deliberate Damage	134	IRDAN134CP0010V02202627/A0030V01201920	Fire	Commercial	18-Jun-26
37	Additional Custom Duty Clause	134	IRDAN134CP0010V02202627/A0031V01201920	Fire	Commercial	18-Jun-26
38	Trace and Access	134	IRDAN134CP0010V02202627/A0032V01201920	Fire	Commercial	18-Jun-26
39	Leak Search and Finding Cost	134	IRDAN134CP0010V02202627/A0033V01201920	Fire	Commercial	18-Jun-26
40	Catalysts and Consumable Interests In Process	134	IRDAN134CP0010V02202627/A0034V01201920	Fire	Commercial	18-Jun-26
41	Landscaping Clause	134	IRDAN134CP0010V02202627/A0035V01201920	Fire	Commercial	18-Jun-26
42	Sprinkler Up-gradation Cost	134	IRDAN134CP0010V02202627/A0036V01201920	Fire	Commercial	18-Jun-26
43	Industries, Seepage, Pollution And Contamination Clause / Decontamination and Cost of Clean Up	134	IRDAN134CP0010V02202627/A0037V01201920	Fire	Commercial	18-Jun-26
44	Tax Treatment of Profits	134	IRDAN134CP0010V02202627/A0038V01201920	Fire	Commercial	18-Jun-26
45	Mould & Fungi Cover	134	IRDAN134CP0010V02202627/A0039V01201920	Fire	Commercial	18-Jun-26
46	Vehicle Load Clause	134	IRDAN134CP0010V02202627/A0040V01201920	Fire	Commercial	18-Jun-26
47	Cost of Clearing Drains Clause	134	IRDAN134CP0010V02202627/A0041V01201920	Fire	Commercial	18-Jun-26
48	Property not on the Insured premises/Offsite premises	134	IRDAN134CP0010V02202627/A0042V01201920	Fire	Commercial	18-Jun-26
49	Property Testing & Commissioning Clause	134	IRDAN134CP0010V02202627/A0043V01201920	Fire	Commercial	18-Jun-26
50	Personal Effects Clause / Property of employees and visitors	134	IRDAN134CP0010V02202627/A0044V01201920	Fire	Commercial	18-Jun-26
51	Margin Clause	134	IRDAN134CP0010V02202627/A0045V01201920	Fire	Commercial	18-Jun-26
52	Temporary Removal (Excluding Stocks)	134	IRDAN134CP0010V02202627/A0046V01201920	Fire	Commercial	18-Jun-26

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**
53	Water Damage Clause	134	IRDAN134CP0010V02202627/A0047V01201920	Fire	Commercial	18-Jun-26
54	Smoke Damage Clause	134	IRDAN134CP0010V02202627/A0048V01201920	Fire	Commercial	18-Jun-26
55	Accidental Damage Cover Clause	134	IRDAN134CP0010V02202627/A0049V01201920	Fire	Commercial	18-Jun-26
56	Archives	134	IRDAN134CP0010V02202627/A0050V01201920	Fire	Commercial	18-Jun-26
57	Electrical Apparatus Clause/Electrical Installation Clause	134	IRDAN134CP0010V02202627/A0051V01201920	Fire	Commercial	18-Jun-26
58	Customer's Goods Clause	134	IRDAN134CP0010V02202627/A0052V01201920	Fire	Commercial	18-Jun-26
59	Exhibition, Exposition, Fair or Trade Show	134	IRDAN134CP0010V02202627/A0053V01201920	Fire	Commercial	18-Jun-26
60	Fine Art /Works of Art	134	IRDAN134CP0010V02202627/A0054V01201920	Fire	Commercial	18-Jun-26
61	Involuntary Betterment Clause	134	IRDAN134CP0010V02202627/A0055V01201920	Fire	Commercial	18-Jun-26
62	Obsolete Parts	134	IRDAN134CP0010V02202627/A0056V01201920	Fire	Commercial	18-Jun-26
63	Spare Parts	134	IRDAN134CP0010V02202627/A0057V01201920	Fire	Commercial	18-Jun-26
64	Research and Development Costs	134	IRDAN134CP0010V02202627/A0058V01201920	Fire	Commercial	18-Jun-26
65	Off Premises Storage for Property Under Construction	134	IRDAN134CP0010V02202627/A0059V01201920	Fire	Commercial	18-Jun-26
66	Change in Temperature or Humidity and Accidental Interruption of or Interference with Power, Heat, Air Conditioning or Refrigeration	134	IRDAN134CP0010V02202627/A0060V01201920	Fire	Commercial	18-Jun-26
67	Damages to Underground Services	134	IRDAN134CP0010V02202627/A0061V01201920	Fire	Commercial	18-Jun-26
68	Temporary repairs	134	IRDAN134CP0010V02202627/A0062V01201920	Fire	Commercial	18-Jun-26
69	Temporary Structures, Plant and Equipment	134	IRDAN134CP0010V02202627/A0063V01201920	Fire	Commercial	18-Jun-26
70	Sue and Labour Charges	134	IRDAN134CP0010V02202627/A0064V01201920	Fire	Commercial	18-Jun-26
71	Service interruption Property Damage	134	IRDAN134CP0010V02202627/A0065V01201920	Fire	Commercial	18-Jun-26
72	Vessel impact to jetty	134	IRDAN134CP0010V02202627/A0066V01201920	Fire	Commercial	18-Jun-26
73	Un-occupancy Clause	134	IRDAN134CP0010V02202627/A0067V01201920	Fire	Commercial	18-Jun-26
74	Pair and Set clause	134	IRDAN134CP0010V02202627/A0068V01201920	Fire	Commercial	18-Jun-26
75	Errors and Omission and Mis-description Clause	134	IRDAN134CP0010V02202627/A0069V01201920	Fire	Commercial	18-Jun-26
76	Automatic reinstatement of loss	134	IRDAN134CP0010V02202627/A0070V01201920	Fire	Commercial	18-Jun-26
77	Contract Work	134	IRDAN134CP0010V02202627/A0071V01201920	Fire	Commercial	18-Jun-26
78	Brand or Trade Marks	134	IRDAN134CP0010V02202627/A0072V01201920	Fire	Commercial	18-Jun-26

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**
79	Civil Authority Clause/Demolition and Increased Cost of Re-Construction/Building Ordinance	134	IRDAN134CP0010V02202627/A0073V01201920	Fire	Commercial	18-Jun-26
80	Additional Carrying or Lifting Equipment hiring charges	134	IRDAN134CP0010V02202627/A0074V01201920	Fire	Commercial	18-Jun-26
81	Malicious Damage Including Acts Caused By Own Employees	134	IRDAN134CP0010V02202627/A0002V01202627	Fire	Commercial	18-Jun-26
82	Tenants'S Fire Legal Liability	134	IRDAN134CP0010V02202627/A0003V01202627	Fire	Commercial	18-Jun-26
83	Unrepaired Damage	134	IRDAN134CP0010V02202627/A0004V01202627	Fire	Commercial	18-Jun-26
84	Cover For Refractory Materials And Or Refractory Materials In Heat Recovery Steam Generators And Boilers (Mbd)	134	IRDAN134CP0010V02202627/A0005V01202627	Fire	Commercial	18-Jun-26
85	Coinsurance Deficiency	134	IRDAN134CP0010V02202627/A0006V01202627	Fire	Commercial	18-Jun-26
86	Deferred Payments	134	IRDAN134CP0010V02202627/A0007V01202627	Fire	Commercial	18-Jun-26
87	Damage To Building (Occasioned By Theft)	134	IRDAN134CP0010V02202627/A0008V01202627	Fire	Commercial	18-Jun-26
88	Exploratory Costs	134	IRDAN134CP0010V02202627/A0009V01202627	Fire	Commercial	18-Jun-26
89	Repeat Tests	134	IRDAN134CP0010V02202627/A0010V01202627	Fire	Commercial	18-Jun-26
90	Tenants' Improvements	134	IRDAN134CP0010V02202627/A0011V01202627	Fire	Commercial	18-Jun-26
91	Start-Up / Shut-Down Cost	134	IRDAN134CP0010V02202627/A0012V01202627	Fire	Commercial	18-Jun-26
92	Professional Accountants	134	IRDAN134CP0010V02202627/A0013V01202627	Fire	Commercial	18-Jun-26
93	All Other Contents Clause	134	IRDAN134CP0010V02202627/A0014V01202627	Fire	Commercial	18-Jun-26
94	Extra Expenses	134	IRDAN134CP0010V02202627/A0015V01202627	Fire	Commercial	18-Jun-26
95	Destruction Cost Cover/Undamaged property cover	134	IRDAN134CP0010V02202627/A0016V01202627	Fire	Commercial	18-Jun-26
96	Unpacking Expense Clause	134	IRDAN134CP0010V02202627/A0017V01202627	Fire	Commercial	18-Jun-26
97	Loss Of Rent Due To Damage Of Tank,Godowns, Gas Holders, Bullets Etc	134	IRDAN134CP0010V02202627/A0018V01202627	Fire	Commercial	18-Jun-26
98	Undamaged Stock And Loss On Re-Sale	134	IRDAN134CP0010V02202627/A0019V01202627	Fire	Commercial	18-Jun-26
99	Capital Equipment For Floater Coverage	134	IRDAN134CP0010V02202627/A0020V01202627	Fire	Commercial	18-Jun-26
100	Damage To Leased Buildings And Equipment	134	IRDAN134CP0010V02202627/A0021V01202627	Fire	Commercial	18-Jun-26
101	Broad Water Damage	134	IRDAN134CP0010V02202627/A0022V01202627	Fire	Commercial	18-Jun-26
102	Accidental Discharge Of Gas Flooding System	134	IRDAN134CP0010V02202627/A0023V01202627	Fire	Commercial	18-Jun-26
103	Delay In Repair Clause	134	IRDAN134CP0010V02202627/A0024V01202627	Fire	Commercial	18-Jun-26

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**
104	Fees, Contributions And Imposts	134	IRDAN134CP0010V02202627/A0025V01202627	Fire	Commercial	18-Jun-26
105	INHIBITION COST	134	IRDAN134CP0010V02202627/A0026V01202627	Fire	Commercial	18-Jun-26
106	PIG RETRIEVAL	134	IRDAN134CP0010V02202627/A0027V01202627	Fire	Commercial	18-Jun-26
107	REPAIR OF MINOR DAMAGES	134	IRDAN134CP0010V02202627/A0028V01202627	Fire	Commercial	18-Jun-26
108	CONDOMINIUM BROAD COVERAGE	134	IRDAN134CP0010V02202627/A0029V01202627	Fire	Commercial	18-Jun-26
109	BUILDINGS & FITOUTS IN COURSE OF CONSTRUCTION AND MACHINERY IN COURSE OF INSTALLATION	134	IRDAN134CP0010V02202627/A0030V01202627	Fire	Commercial	18-Jun-26
110	DELAY IN OPENING CLAUSE (Applicable for assets which were covered for the transit portion under marine policies with Universal Sompo General Insurance Company Limited)	134	IRDAN134CP0010V02202627/A0031V01202627	Fire	Commercial	18-Jun-26
111	Accidental Leakage & Spillage	134	IRDAN134CP0010V02202627/A0032V01202627	Fire	Commercial	18-Jun-26
112	ADDITIONAL EXTRA COST OF REINSTATEMENT	134	IRDAN134CP0010V02202627/A0033V01202627	Fire	Commercial	18-Jun-26
113	COST OF RE-ERECTION	134	IRDAN134CP0010V02202627/A0034V01202627	Fire	Commercial	18-Jun-26
114	FUSION DAMAGE	134	IRDAN134CP0010V02202627/A0035V01202627	Fire	Commercial	18-Jun-26
115	PROPERTY UNDER CONSTRUCTION, ERECTION & INSTALLATION	134	IRDAN134CP0010V02202627/A0036V01202627	Fire	Commercial	18-Jun-26
116	PROPERTY AT CONTRACTORS’ AND SUBCONTRACTORS’ PREMISES CLAUSE	134	IRDAN134CP0010V02202627/A0037V01202627	Fire	Commercial	18-Jun-26
117	SALVAGE	134	IRDAN134CP0010V02202627/A0038V01202627	Fire	Commercial	18-Jun-26
118	Property in Transit	134	IRDAN134CP0010V02202627/A0039V01202627	Fire	Commercial	18-Jun-26
119	Machinery Or Equipment Startup Option	134	IRDAN134CP0010V02202627/A0040V01202627	Fire	Commercial	18-Jun-26
120	Demurrage Charges	134	IRDAN134CP0010V02202627/A0041V01202627	Fire	Commercial	18-Jun-26
121	Additional Rent Data Processing And Ancillary Equipment	134	IRDAN134CP0010V02202627/A0042V01202627	Fire	Commercial	18-Jun-26
122	Public Relation Expenses	134	IRDAN134CP0010V02202627/A0043V01202627	Fire	Commercial	18-Jun-26
123	Fines, Penalties And Damages	134	IRDAN134CP0010V02202627/A0044V01202627	Fire	Commercial	18-Jun-26
124	Public Liability	134	IRDAN134CP0010V02202627/A0045V01202627	Fire	Commercial	18-Jun-26
125	Property In Course Of Construction	134	IRDAN134CP0010V02202627/A0046V01202627	Fire	Commercial	18-Jun-26
126	Consequential Reduction In Value	134	IRDAN134CP0010V02202627/A0047V01202627	Fire	Commercial	18-Jun-26
127	Statutory Duties	134	IRDAN134CP0010V02202627/A0048V01202627	Fire	Commercial	18-Jun-26
128	Accounts Receivable	134	IRDAN134CP0010V02202627/A0049V01202627	Fire	Commercial	18-Jun-26

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**
129	Lawns, Plants, Shrubs or Trees	134	IRDAN134CP0010V02202627/A0050V01202627	Fire	Commercial	18-Jun-26
130	Metered Water	134	IRDAN134CP0010V02202627/A0051V01202627	Fire	Commercial	18-Jun-26
131	Soft Costs	134	IRDAN134CP0010V02202627/A0052V01202627	Fire	Commercial	18-Jun-26
132	Revision of Excess Clause	134	IRDAN134CP0010V02202627/A0053V01202627	Fire	Commercial	18-Jun-26
2	**Motor Passenger Carrying Vehicle**	**134**	**IRDAN134RP0008V04200809**	**Motor**	**Retail**	**04-Jun-26**
1	Depreciation Waiver	134	IRDAN134RP0008V04200809/A0009V05201011	Motor	Retail	04-Jun-26
2	Daily Cash Allowances Benefit	134	IRDAN134RP0008V04200809/A0014V05201011	Motor	Retail	04-Jun-26
3	Loss of Driving License/ Registration Certification	134	IRDAN134RP0008V04200809/A0019V04201011	Motor	Retail	04-Jun-26
4	Insurance at manufacturing selling price	134	IRDAN134RP0008V04200809/A0004V03201011	Motor	Retail	04-Jun-26
5	Engine Protect	134	IRDAN134RP0008V04200809/A0025V03202021	Motor	Retail	04-Jun-26
6	NCB Protector	134	IRDAN134RP0008V04200809/A0026V03202021	Motor	Retail	04-Jun-26
7	Return to Invoice	134	IRDAN134RP0008V04200809/A0027V03202021	Motor	Retail	04-Jun-26
8	Key Replacement	134	IRDAN134RP0008V04200809/A0028V03202021	Motor	Retail	04-Jun-26
9	Road side Assistance	134	IRDAN134RP0008V04200809/A0029V03202021	Motor	Retail	04-Jun-26
10	Cost of Consumables	134	IRDAN134RP0008V04200809/A0030V03202021	Motor	Retail	04-Jun-26
11	Secure Towing (Higher Towing and Removing C	134	IRDAN134RP0008V04200809/A0031V03202021	Motor	Retail	04-Jun-26
12	EMI Protection	134	IRDAN134RP0008V04200809/A0032V03202021	Motor	Retail	04-Jun-26
13	Tyre and Rim Secure	134	IRDAN134RP0008V04200809/A0033V03202021	Motor	Retail	04-Jun-26
14	Battery Protect Cover	134	IRDAN134RP0008V04200809/A0060V02202526	Motor	Retail	04-Jun-26
15	Power Cable and Charger Cover	134	IRDAN134RP0008V04200809/A0061V02202526	Motor	Retail	04-Jun-26
16	Additional Personal Accident Cover	134	IRDAN134RP0008V04200809/A0062V02202526	Motor	Retail	04-Jun-26
17	Battery Charging Support Cover	134	IRDAN134RP0008V04200809/A0063V02202526	Motor	Retail	04-Jun-26
18	Electric Motor Protect Cover	134	IRDAN134RP0008V04200809/A0064V02202526	Motor	Retail	04-Jun-26
19	Accidental Hospitalisation for Occupants	134	IRDAN134RP0008V04200809/A0065V02202526	Motor	Retail	04-Jun-26
20	Eco Depreciation Waiver	134	IRDAN134RP0008V04200809/A0066V02202526	Motor	Retail	04-Jun-26
21	2X Sum insured	134	IRDAN134RP0008V04200809/A0067V02202526	Motor	Retail	04-Jun-26
22	Full Coverage under IMT 23	134	IRDAN134RP0008V04200809/A0068V02202526	Motor	Retail	04-Jun-26
23	Multi-damage	134	IRDAN134RP0008V04200809/A0069V02202526	Motor	Retail	04-Jun-26
24	Vehicle Cyber Protection	134	IRDAN134RP0008V04200809/A0070V02202526	Motor	Retail	04-Jun-26
25	Pay how you drive	134	IRDAN134RP0008V04200809/A0043V01202627	Motor	Retail	04-Jun-26
26	Legal Assistance	134	IRDAN134RP0008V04200809/A0044V01202627	Motor	Retail	04-Jun-26
3	**Motor Goods Carrying Vehicle**	**134**	**IRDAN134RP0009V03200809**	**Motor**	**Retail**	**05-May-26**
1	Depreciation Waiver	134	IRDAN134RP0009V03200809/A0011V04201011	Motor	Retail	05-May-26
2	Daily Cash Allowances Benefit	134	IRDAN134RP0009V03200809/A0016V04201011	Motor	Retail	05-May-26

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**
3	Insurance at manufacturing selling price	134	IRDAN134RP0009V03200809/A0006V03201011	Motor	Retail	05-May-26
4	Loss of Driving License/ Registration Certification	134	IRDAN134RP0009V03200809/A0021V03201011	Motor	Retail	05-May-26
5	Engine Protect	134	IRDAN134RP0009V03200809/A0007V02202021	Motor	Retail	05-May-26
6	NCB Protector	134	IRDAN134RP0009V03200809/A0010V02202021	Motor	Retail	05-May-26
7	Return to Invoice	134	IRDAN134RP0009V03200809/A0011V02202021	Motor	Retail	05-May-26
8	Key Replacement	134	IRDAN134RP0009V03200809/A0012V02202021	Motor	Retail	05-May-26
9	Road side Assistance	134	IRDAN134RP0009V02200809/A0008V02202021	Motor	Retail	05-May-26
10	Cost of Consumables	134	IRDAN134RP0009V03200809/A0009V02202021	Motor	Retail	05-May-26
11	Additional Towing Charges	134	IRDAN134RP0009V03200809/A0013V02202021	Motor	Retail	05-May-26
12	EMI Protection	134	IRDAN134RP0009V03200809/A0014V02202021	Motor	Retail	05-May-26
13	Tyre cover-Motor Goods carrying vehicle	134	IRDAN134RP0009V03200809/A0015V02202021	Motor	Retail	05-May-26
14	Vehicle Cyber Protection	134	IRDAN134RP0009V03200809/A0033V01202627	Motor	Retail	05-May-26
15	Full Coverage under IMT 23	134	IRDAN134RP0009V03200809/A0034V01202627	Motor	Retail	05-May-26
16	Legal assistance	134	IRDAN134RP0009V03200809/A0035V01202627	Motor	Retail	05-May-26
17	Eco Depreciation Waiver	134	IRDAN134RP0009V03200809/A0036V01202627	Motor	Retail	05-May-26
18	Electric Motor Protect Cover	134	IRDAN134RP0009V03200809/A0037V01202627	Motor	Retail	05-May-26
19	Battery Charging Support Cover	134	IRDAN134RP0009V03200809/A0038V01202627	Motor	Retail	05-May-26
20	Power Cable and Charger Cover	134	IRDAN134RP0009V03200809/A0039V01202627	Motor	Retail	05-May-26
21	Battery Protect Cover	134	IRDAN134RP0009V03200809/A0040V01202627	Motor	Retail	05-May-26
22	Additional Personal Accident Cover	134	IRDAN134RP0009V03200809/A0041V01202627	Motor	Retail	05-May-26
23	Pay how you drive	134	IRDAN134RP0009V03200809/A0042V01202627	Motor	Retail	05-May-26
4	**Motor Private Car - 3 years**	**134**	**IRDAN134RPMT0001V02202425**	**Motor**	**Retail**	**13-Apr-26**
1	Depreciation Waiver	134	IRDAN134RPMT0001V02202425/A0001V01202627	Motor	Retail	13-Apr-26
2	Cost of Consumable	134	IRDAN134RPMT0001V02202425/A0002V01202627	Motor	Retail	13-Apr-26
3	Return to Invoice	134	IRDAN134RPMT0001V02202425/A0003V01202627	Motor	Retail	13-Apr-26
4	Roadside Assistance Cover	134	IRDAN134RPMT0001V02202425/A0004V01202627	Motor	Retail	13-Apr-26
5	Loss of Personal Belongings	134	IRDAN134RPMT0001V02202425/A0005V01202627	Motor	Retail	13-Apr-26
6	Engine Protector	134	IRDAN134RPMT0001V02202425/A0006V01202627	Motor	Retail	13-Apr-26
7	Additional Expenses Coverage clause (Emergency Hotel or Transportation Expenses)	134	IRDAN134RPMT0001V02202425/A0007V01202627	Motor	Retail	13-Apr-26
8	Accidental Hospitalization Clause for Family	134	IRDAN134RPMT0001V02202425/A0008V01202627	Motor	Retail	13-Apr-26
9	Hospital Daily Cash Cover	134	IRDAN134RPMT0001V02202425/A0009V01202627	Motor	Retail	13-Apr-26
10	Key Replacement cover	134	IRDAN134RPMT0001V02202425/A0010V01202627	Motor	Retail	13-Apr-26

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**
11	Loss of Driving License / Registration Certificate	134	IRDAN134RPMT0001V02202425/A0011V01202627	Motor	Retail	13-Apr-26
12	Daily Cash Allowances Benefit	134	IRDAN134RPMT0001V02202425/A0012V01202627	Motor	Retail	13-Apr-26
13	Secure Towing(Higher Towing & Removal Costs)	134	IRDAN134RPMT0001V02202425/A0013V01202627	Motor	Retail	13-Apr-26
14	Tyre and Rim Secure	134	IRDAN134RPMT0001V02202425/A0014V01202627	Motor	Retail	13-Apr-26
15	NCB Protector	134	IRDAN134RPMT0001V02202425/A0015V01202627	Motor	Retail	13-Apr-26
16	Preferred Garage Network	134	IRDAN134RPMT0001V02202425/A0016V01202627	Motor	Retail	13-Apr-26
17	Wrong Fuel Cover	134	IRDAN134RPMT0001V02202425/A0017V01202627	Motor	Retail	13-Apr-26
18	Emergency Assistance Service	134	IRDAN134RPMT0001V02202425/A0018V01202627	Motor	Retail	13-Apr-26
19	No Fault Protection	134	IRDAN134RPMT0001V02202425/A0019V01202627	Motor	Retail	13-Apr-26
20	Additional Personal Accident Cover	134	IRDAN134RPMT0001V02202425/A0020V01202627	Motor	Retail	13-Apr-26
21	Pet Cover	134	IRDAN134RPMT0001V02202425/A0021V01202627	Motor	Retail	13-Apr-26
22	Battery Protect Cover	134	IRDAN134RPMT0001V02202425/A0022V01202627	Motor	Retail	13-Apr-26
23	Vehicle Cyber Protection	134	IRDAN134RPMT0001V02202425/A0023V01202627	Motor	Retail	13-Apr-26
24	Power Cable and Charger Cover	134	IRDAN134RPMT0001V02202425/A0024V01202627	Motor	Retail	13-Apr-26
25	Battery Charging Support Cover	134	IRDAN134RPMT0001V02202425/A0025V01202627	Motor	Retail	13-Apr-26
26	Electric Motor Protect Cover	134	IRDAN134RPMT0001V02202425/A0026V01202627	Motor	Retail	13-Apr-26
27	Accidental Hospitalisation for Occupants	134	IRDAN134RPMT0001V02202425/A0027V01202627	Motor	Retail	13-Apr-26
28	EMI Protection	134	IRDAN134RPMT0001V02202425/A0028V01202627	Motor	Retail	13-Apr-26
29	Multi-damage	134	IRDAN134RPMT0001V02202425/A0029V01202627	Motor	Retail	13-Apr-26
30	Eco Depreciation Waiver	134	IRDAN134RPMT0001V02202425/A0030V01202627	Motor	Retail	13-Apr-26
31	Pay How you Drive	134	IRDAN134RPMT0001V02202425/A0031V01202627	Motor	Retail	13-Apr-26
32	Legal Assistance	134	IRDAN134RPMT0001V02202425/A0032V01202627	Motor	Retail	13-Apr-26
5	**Residual Value Insurance**	**134**	**IRDAN134CPMS0001V01202627**	**Miscellaneous**	**Commercial**	**12-Jun-26**
6	**DUAL INSURANCE**	**134**	**UNIHLGP27044V012627**	**Health + Life Combi**	**Group**	**16-Jun-26**

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 Sompo General Insurance Company Limited
Registration Number: 134
Statement as on: June 30, 2026
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	1,31,532
	Investments (Policyholders)	8A	5,67,565
2	Loans	9	-
3	Fixed Assets	10	6,611
4	Deferred Tax Assets		2,066
5	Current Assets		
	a. Cash & Bank Balance	11	16,985
	b. Advances & Other Assets	12	1,24,958
6	Current Liabilities		-
	a. Current Liabilities	13	4,73,506
	b. Provisions	14	1,67,175
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		**2,09,036**
	Less: Other Assets	**SCH ++**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,611
3	Deferred Tax Assets		2,066
4	Cash & Bank Balance (if any)	11	16,985
5	Advances & Other Assets (if any)	12	1,24,958
6	Current Liabilities	13	4,73,506
7	Provisions	14	1,67,175
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	Total (B)		**-4,90,062**
	'Investment Assets'	**(A-B)**	**6,99,097**

Investment represent in Form 3B Section II includes Application Money of Rs 1002 Lakhs

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%	-	33,638	1,45,147	1,78,785	25	-	1,78,785	1,77,904
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	49,624	2,14,127	2,63,751	37	-	2,63,751	2,62,317
3	**Investment subject to Exposure Norms**		-	83,171	3,58,882	4,42,053	63	(6,705)	4,35,347	4,35,522
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-							
	1. Approved Investments		-	38,098	1,64,391	2,02,489	29	194	2,02,683	2,02,249
	2. Other Investments		-	354	1,526	1,879	0	(25)	1,854	1,854
	b. Approved Investments	Not exceeding 55%	-	42,469	1,83,255	2,25,724	32	(5,095)	2,20,630	2,21,239
	c. Other Investments		-	2,250	9,709	11,960	2	(1,779)	10,180	10,180
	Investment Assets	**100%**		1,32,795	5,73,009	7,05,803	100	(6,705)	6,99,098	6,97,839

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 Sompo General Insurance Company Limited
Registration Number: 134
Statement as on: June 30, 2025
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities		1,68,018	25	10,767	34	1,78,785	25
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		2,46,895	37	16,856	53	2,63,751	37
3	**Investment subject to Exposure Norms**							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		72,792	11	3,134	10	75,926	11
	2. Other Investments		2,329	0	(840)	(3)	1,490	0
	b. Infrastructure Investments		-	-	-	-	-	-
	1. Approved Investments		1,16,946	17	9,618	30	1,26,563	18
	2. Other Investments		400	0	(10)	(0)	390	0
	c. Approved Investments		2,19,315	33	6,409	20	2,25,724	32
	d. Other Investments (not exceeding 15%)		15,073	2	(3,113)	(10)	11,960	2
	Total		6,73,750	100	32,053	100	7,05,803	100

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Universal Sompo General Insurance Company Limited | Date: As on June 30, 2026

(₹ in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
PARTICULARS	**As at June 30, 2026**	**As % of total for this class**	**As at June 30, 2026**	**As % of total for this class**	**As at June 30, 2026**	**As % of total for this class**	**As at June 30, 2026**	**As % of total for this class**
Break down by credit rating								
AAA rated	3,31,816	52.22	2,46,675	51.41	3,31,667	52.10	2,42,675	51.35
AA or better	34,603	5.45	32,187	6.71	34,579	5.43	31,539	6.67
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Soverign)	2,62,317	41.29	1,84,094	38.37	2,63,751	41.43	1,81,560	38.42
Any other (Treps)	6,635	1.04	16,845	3.51	6,634	1.04	16,842	3.56
Total (A)	**6,35,371**	**100.00**	**4,79,801**	**100.00**	**6,36,631**	**100.00**	**4,72,617**	**100.00**
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	51,131	8.05	77,377	16.13	51,082	8.02	77,143	16.32
more than 1 year and upto 3years	1,53,582	24.17	99,091	20.65	1,52,636	23.98	97,870	20.71
More than 3years and up to 7years	1,89,448	29.82	1,67,192	34.85	1,89,278	29.73	1,64,186	34.74
More than 7 years and up to 10 years	1,55,156	24.42	85,787	17.88	1,56,596	24.60	83,665	17.70
above 10 years	86,054	13.54	50,354	10.49	87,038	13.67	49,753	10.53
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	**6,35,371**	**100.00**	**4,79,801**	**100.00**	**6,36,631**	**100.00**	**4,72,617**	**100.00**
Breakdown by type of the issuer								
a. Central Government	1,77,904	28.00	1,41,114	29.41	1,78,785	28.08	1,39,469	29.51
b. State Government	84,412	13.29	42,980	8.96	84,966	13.35	42,092	8.91
c. Corporate Securities	3,66,420	57.67	2,78,862	58.12	3,66,246	57.53	2,74,214	58.02
Any other (Treps)	6,635	1.04	16,845	3.51	6,634	1.04	16,842	3.56
Total (C)	**6,35,371**	**100.00**	**4,79,801**	**100.00**	**6,36,631**	**100.00**	**4,72,617**	**100.00**

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Universal Sompo General Insurance Company Limited | **Date: As on June 30, 2026**

Registration No: 134 | **Name of the Fund UNIVERSAL SOMPO**

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at June 30, 2026	As at March 31, 2026	As at June 30, 2026	As at March 31, 2026	As at June 30, 2026	As at March 31, 2026	As at June 30, 2026	As at March 31, 2026	As at June 30, 2026	As at March 31, 2026
1	Investments Assets	3,66,246	3,54,548	-	-	2,63,751	2,46,895	75,807	72,307	7,05,803	6,73,750
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	3,66,246	3,54,548	-	-	2,63,751	2,46,895	75,807	72,307	7,05,803	6,73,750
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets **(8/7)**	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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.

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 June 2026 **Name of the Fund UNIVERSAL SOMPO**
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	For the Quarter Ended June 30, 2026				Up to the Quarter Ended June 30, 2026				Up to the Quarter Ended June 30, 2025			
			Investment (Rs.)[1]	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)[2]	Investment (Rs.)[1]	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)[2]	Investment (Rs.)[1]	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)[2]
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,74,317.40	2,836.38	6.53	4.88	1,74,317.40	2,836.38	6.53	4.88	1,32,444.65	2,462.15	7.46	5.58
		CSGB	2,029.02	33.10	6.54	4.90	2,029.02	33.10	6.54	4.90	1,006.70	16.80	6.69	5.01
		CTRB	1,551.67	3.70	4.59	3.43	1,551.67	3.70	4.59	3.43	3,994.34	65.75	6.60	4.94
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARATEED SEC.	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
		SGGB	83,748.47	1,512.95	7.25	5.42	83,748.47	1,512.95	7.25	5.42	39,814.16	718.21	7.24	5.41
		SGOA	-	-	-	-	-	-	-	-	2,636.21	44.77	6.81	5.10
3	Bonds / Debentures issued by NHB / Institutions accredited by	HTDN	64,954.50	1,222.41	7.55	5.65	64,954.50	1,222.41	7.55	5.65	47,794.35	910.11	7.64	5.72
	Bonds / Debentures issued by HUDCO	HTHD	9,537.70	165.46	6.96	5.21	9,537.70	165.46	6.96	5.21	10,402.16	179.94	6.94	5.19
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	10.28	(0.06)	(212.76)	(212.76)
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,914.05	108.21	22.67	16.97	1,914.05	108.21	22.67	16.97	1,662.07	33.01	7.97	5.96
	Infrastructure - PSU - Debentures / Bonds	IPTD	76,841.98	1,363.73	7.12	5.33	76,841.98	1,363.73	7.12	5.33	64,480.48	1,182.71	7.36	5.51
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	18,721.32	367.78	7.88	5.90	18,721.32	367.78	7.88	5.90	14,950.95	293.95	7.89	5.90
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	12,520.56	226.10	7.24	5.42	12,520.56	226.10	7.24	5.42	5,023.37	91.07	7.27	5.44
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds -Tax Free	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	7,618.00	143.24	7.54	5.64	7,618.00	143.24	7.54	5.64	7,656.66	187.53	9.82	7.35
	Units of Infrastructure Investment Trust	EIIT	3,263.38	47.96	5.89	4.41	3,263.38	47.96	5.89	4.41	-	-	-	-
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	39,670.78	737.06	7.45	5.58	39,670.78	737.06	7.45	5.58	23,452.32	997.07	17.05	12.76
	PSU - Equity shares - Quoted	EAEQ	2,581.32	45.46	7.06	5.29	2,581.32	45.46	7.06	5.29	1,727.34	20.90	4.85	3.63
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds -	EAPS	1,500.00	31.19	8.34	6.24	1,500.00	31.19	8.34	6.24	1,500.00	31.19	8.34	6.24
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	19,819.14	242.42	7.97	5.97	19,819.14	242.42	7.97	5.97	6,564.05	108.89	6.65	4.98
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance	ECDB	2,981.13	34.21	5.90	4.41	2,981.13	34.21	5.90	4.41	1,925.42	23.06	7.41	5.55
	Corporate Securities - Debentures	ECOS	1,58,237.18	3,042.37	7.71	5.77	1,58,237.18	3,042.37	7.71	5.77	1,17,389.95	2,330.11	7.96	5.96
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	1,000.00	13.96	5.60	4.19
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds -	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL – CBLO/TREPS	ECBO	10,153.89	128.57	5.08	3.80	10,153.89	128.57	5.08	3.80	5,267.05	72.27	5.50	4.12
	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	1,203.89	(17.85)	(5.95)	(5.95)
	Application Money	ECAM	-	-	-	-	-	-	-	-	500.00	-	-	-
6	OTHER INVESTMENTS													
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	273.96	(18.98)	(27.78)	(27.78)
	Equity Shares (incl. Co- op Societies)	OESH	10,690.23	144.84	5.43	4.07	10,690.23	144.84	5.43	4.07	10,350.59	(31.30)	(1.21)	(1.21)
	Passively Managed Equity ETF Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	196.09	-	-	-
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares in Housing Finance Companies	HOEQ	2,029.24	1.95	0.39	0.29	2,029.24	1.95	0.39	0.29	971.61	45.39	18.74	14.02
	Alternative Investment Fund	OAFB	4,460.09	52.22	4.70	3.51	4,460.09	52.22	4.70	3.51	3,452.31	70.51	8.19	6.13
	Units of Infrastructure Investment Trust	OIIT	398.41	9.80	9.86	7.38	398.41	9.80	9.86	7.38	400.00	33.46	33.55	25.11
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		**7,00,033.81**	**######**	**7.16**	**5.36**	**7,00,033.81**	**12,501.10**	**7.16**	**5.36**	**5,06,788.86**	**9,864.60**	**7.81**	**5.84**

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 134
Statement as on: June 30, 2026
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter [1]								
1	NIL								
B.	As on Date [2]								
1	NIL								

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Universal Sompo General Insurance Company Ltd.

Registration No: 134 | Date: As on June 30, 2026

(₹ 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	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	40	56	(16)	8,719	10.44%
3	No. of Reinsurers with rating A but less than AA	27	549	360	650	1.86%
4	No. of Reinsurers with rating BBB but less than A	8	112	105	102	0.38%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	**75**	**717**	**449**	**9,470**	**12.68%**
	With In India					
1	Indian Insurance Companies	11	-	-	5,095	6.07%
2	FRBs	7	47,196	440	20	56.80%
3	GIC Re	1	15,358	1,118	570	20.32%
4	Other (to be Specified)	1	-	11	446	0.55%
5	IFSC Insurance Oiffce (IIO)	12	2,286	688	37	3.59%
	Total (B)	**32**	**64,840**	**2,256**	**6,168**	**87.32%**
	Grand Total (C)= (A)+(B)	**107**	**65,557**	**2,705**	**15,638**	**100.00%**

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD (Miscellaneous)		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
	STATES[c]																						
1	Andhra Pradesh	185	185	-	-	33	33	33	33	334	334	318	318	652	652	121	121	23	23	0	0	144	144
2	Arunachal Pradesh	1	1	-	-	-	-	-	-	24	24	36	36	61	61	31	31	-	-	-	-	31	31
3	Assam	48	48	-	-	0	0	0	0	301	301	896	896	1,198	1,198	20	20	2	2	-	-	22	22
4	Bihar	70	70	-	-	0	0	0	0	372	372	642	642	1,014	1,014	23	23	0	0	-	-	23	23
5	Chhattisgarh	63	63	-	-	0	0	0	0	2,060	2,060	3,904	3,904	5,964	5,964	14	14	0	0	-	-	14	14
6	Goa	6	6	-	-	0	0	0	0	57	57	55	55	112	112	15	15	-	-	-	-	15	15
7	Gujarat	1,244	1,244	560	560	357	357	917	917	3,192	3,192	3,509	3,509	6,701	6,701	1,145	1,145	7	7	-	-	1,153	1,153
8	Haryana	394	394	-	-	853	853	853	853	4,332	4,332	4,302	4,302	8,634	8,634	4,496	4,496	43	43	0	0	4,539	4,539
9	Himachal Pradesh	27	27	-	-	0	0	0	0	261	261	304	304	565	565	3	3	-	-	-	-	3	3
10	Jharkhand	34	34	-	-	0	0	0	0	515	515	752	752	1,267	1,267	47	47	0	0	-	-	47	47
11	Karnataka	1,449	1,449	-	-	44	44	44	44	3,977	3,977	7,177	7,177	11,154	11,154	3,974	3,974	475	475	477	477	4,926	4,926
12	Kerala	27	27	-	-	2	2	2	2	768	768	837	837	1,604	1,604	3,831	3,831	1	1	-	-	3,832	3,832
13	Madhya Pradesh	139	139	-	-	1	1	1	1	2,491	2,491	4,116	4,116	6,607	6,607	96	96	0	0	-	-	96	96
14	Maharashtra	1,169	1,169	295	295	447	447	742	742	4,363	4,363	7,168	7,168	11,531	11,531	9,906	9,906	98	98	0	0	10,005	10,005
15	Manipur	2	2	-	-	0	0	0	0	3	3	7	7	10	10	0	0	-	-	-	-	0	0
16	Meghalaya	5	5	-	-	6	6	6	6	5	5	27	27	32	32	0	0	-	-	-	-	0	0
17	Mizoram	1	1	-	-	-	-	-	-	1	1	9	9	11	11	-	-	-	-	-	-	-	-
18	Nagaland	3	3	-	-	-	-	-	-	8	8	34	34	42	42	0	0	-	-	-	-	0	0
19	Odisha	107	107	-	-	0	0	0	0	989	989	1,384	1,384	2,374	2,374	57	57	511	511	-	-	567	567
20	Punjab	64	64	-	-	2	2	2	2	1,068	1,068	989	989	2,057	2,057	55	55	0	0	-	-	55	55
21	Rajasthan	211	211	-	-	137	137	136	136	5,051	5,051	5,973	5,973	11,023	11,023	153	153	1	1	0	0	155	155
22	Sikkim	0	0	-	-	-	-	-	-	3	3	17	17	20	20	-	-	-	-	-	-	-	-
23	Tamil Nadu	2,778	2,778	6,282	6,282	65	65	6,348	6,348	2,908	2,908	2,235	2,235	5,142	5,142	3,037	3,037	5,442	5,442	0	0	8,478	8,478
24	Telangana	197	197	-	-	66	66	66	66	487	487	449	449	935	935	1,745	1,745	3	3	-	-	1,747	1,747
25	Tripura	1	1	-	-	-	-	-	-	2	2	22	22	24	24	0	0	-	-	-	-	0	0
26	Uttarakhand	27	27	-	-	1	1	1	1	461	461	769	769	1,231	1,231	95	95	0	0	-	-	95	95
27	Uttar Pradesh	637	637	-	-	95	95	95	95	7,547	7,547	12,210	12,210	19,758	19,758	1,857	1,857	8	8	0	0	1,865	1,865
28	West Bengal	515	515	-	-	54	54	54	54	969	969	2,049	2,049	3,018	3,018	2,499	2,499	8	8	-	-	2,507	2,507
	TOTAL (A)	**9,405**	**9,405**	**7,138**	**7,138**	**2,165**	**2,165**	**9,302**	**9,302**	**42,551**	**42,551**	**60,189**	**60,189**	**1,02,740**	**1,02,740**	**33,219**	**33,219**	**6,623**	**6,623**	**478**	**478**	**40,320**	**40,320**
	UNION TERRITORIES[c]																						
1	Andaman and Nicobar Islands	0	0	-	-	-	-	-	-	0	0	0	0	1	1	-	-	-	-	-	-	-	-
2	Chandigarh	2	2	-	-	0	0	0	0	152	152	99	99	251	251	102	102	0	0	-	-	102	102
3	Dadra and Nagar Haveli	3	3	-	-	3	3	3	3	11	11	40	40	51	51	206	206	-	-	-	-	206	206
4	Daman & Diu	5	5	-	-	3	3	3	3	6	6	5	5	11	11	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	131	131	-	-	71	71	71	71	762	762	1,039	1,039	1,800	1,800	898	898	8	8	-	-	906	906
6	Jammu & Kashmir	6	6	-	-	-	-	-	-	364	364	338	338	703	703	10	10	-	-	-	-	10	10
7	Ladakh	-	-	-	-	-	-	-	-	2	2	4	4	6	6	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	0	0	1	1	2	2	-	-	-	-	-	-	-	-
9	Puducherry	11	11	-	-	-	-	-	-	345	345	138	138	483	483	4	4	4	4	-	-	8	8
	TOTAL (B)	**158**	**158**	**-**	**-**	**78**	**78**	**78**	**78**	**1,644**	**1,644**	**1,664**	**1,664**	**3,308**	**3,308**	**1,220**	**1,220**	**13**	**13**	**-**	**-**	**1,233**	**1,233**
	Outside India																						
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**9,563**	**9,563**	**7,138**	**7,138**	**2,242**	**2,242**	**9,380**	**9,380**	**44,195**	**44,195**	**61,853**	**61,853**	**1,06,048**	**1,06,048**	**34,439**	**34,439**	**6,636**	**6,636**	**478**	**478**	**41,553**	**41,553**

FORM NL-34-GEOGRAPHICAL DISTRIBUTION O

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 [b]		Total Miscellaneous		Total	
		For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026	For the Quarter Ended June 30, 2026	Up to the Quarter Ended June 30, 2026
	STATES[c]																
1	Andhra Pradesh	0	0	50	50	21	21	-	-	-	-	25	25	892	892	1,111	1,111
2	Arunachal Pradesh	-	-	-	-	0	0	-	-	-	-	0	0	92	92	93	93
3	Assam	0	0	0	0	23	23	-	-	-	-	16	16	1,259	1,259	1,308	1,308
4	Bihar	0	0	0	0	1	1	-	-	-	-	23	23	1,062	1,062	1,133	1,133
5	Chhattisgarh	0	0	0	0	16	16	-	-	-	-	7	7	6,002	6,002	6,066	6,066
6	Goa	1	1	1	1	-	-	-	-	-	-	4	4	133	133	140	140
7	Gujarat	32	32	56	56	58	58	-	-	-	-	116	116	8,115	8,115	10,277	10,277
8	Haryana	4	4	345	345	32	32	-	-	-	-	83	83	13,636	13,636	14,883	14,883
9	Himachal Pradesh	0	0	0	0	0	0	-	-	-	-	4	4	572	572	600	600
10	Jharkhand	4	4	0	0	4	4	-	-	-	-	10	10	1,331	1,331	1,365	1,365
11	Karnataka	9	9	130	130	43	43	-	-	1	1	265	265	16,527	16,527	18,020	18,020
12	Kerala	0	0	0	0	0	0	-	-	-	-	8	8	5,444	5,444	5,474	5,474
13	Madhya Pradesh	0	0	1	1	5	5	-	-	-	-	27	27	6,735	6,735	6,875	6,875
14	Maharashtra	26	26	309	309	252	252	-	-	762	762	3,076	3,076	25,961	25,961	27,872	27,872
15	Manipur	-	-	-	-	-	-	-	-	-	-	1	1	12	12	14	14
16	Meghalaya	-	-	-	-	0	0	-	-	-	-	0	0	32	32	43	43
17	Mizoram	-	-	-	-	-	-	-	-	-	-	0	0	11	11	12	12
18	Nagaland	-	-	-	-	9	9	-	-	-	-	0	0	52	52	54	54
19	Odisha	1	1	1	1	20	20	-	-	-	-	42	42	3,006	3,006	3,113	3,113
20	Punjab	0	0	1	1	57	57	-	-	-	-	16	16	2,186	2,186	2,252	2,252
21	Rajasthan	0	0	189	189	11	11	-	-	-	-	40	40	11,420	11,420	11,767	11,767
22	Sikkim	-	-	-	-	0	0	-	-	-	-	0	0	20	20	20	20
23	Tamil Nadu	1	1	40	40	72	72	-	-	18	18	253	253	14,005	14,005	23,130	23,130
24	Telangana	1	1	6	6	47	47	-	-	-	-	74	74	2,811	2,811	3,074	3,074
25	Tripura	-	-	-	-	1	1	-	-	-	-	1	1	26	26	27	27
26	Uttarakhand	0	0	0	0	3	3	-	-	-	-	19	19	1,348	1,348	1,376	1,376
27	Uttar Pradesh	2	2	142	142	(35)	(35)	-	-	1,276	1,276	162	162	23,170	23,170	23,901	23,901
28	West Bengal	2	2	1	1	12	12	-	-	-	-	104	104	5,644	5,644	6,213	6,213
	TOTAL (A)	**84**	**84**	**1,273**	**1,273**	**653**	**653**	**-**	**-**	**2,057**	**2,057**	**4,380**	**4,380**	**1,51,507**	**1,51,507**	**1,70,213**	**1,70,213**
	UNION TERRITORIES[c]																
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	0	0	1	1	1	1
2	Chandigarh	-	-	0	0	-	-	-	-	-	-	2	2	355	355	357	357
3	Dadra and Nagar Haveli	0	0	0	0	0	0	-	-	-	-	0	0	258	258	265	265
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	1	1	12	12	19	19
5	Govt. of NCT of Delhi	2	2	18	18	10	10	-	-	-	-	33	33	2,770	2,770	2,972	2,972
6	Jammu & Kashmir	-	-	0	0	1	1	-	-	-	-	2	2	716	716	722	722
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2
9	Puducherry	-	-	0	0	-	-	-	-	-	-	3	3	494	494	506	506
	TOTAL (B)	**3**	**3**	**18**	**18**	**11**	**11**	**-**	**-**	**-**	**-**	**40**	**40**	**4,614**	**4,614**	**4,850**	**4,850**
	Outside India																
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**87**	**87**	**1,291**	**1,291**	**664**	**664**	**-**	**-**	**2,057**	**2,057**	**4,420**	**4,420**	**1,56,120**	**1,56,120**	**1,75,063**	**1,75,063**

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

Name of the Insurer: Universal Sompo General Insurance Company Limited | **Date: As on June 30, 2026**

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended June 30, 2026		For the Quarter Ended June 30, 2025		Upto the Quarter Ended June 30, 2026		Upto the Quarter Ended June 30, 2025	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	9,563	68,253	16,111	58,246	9,563	68,253	16,111	58,246
2	Marine Cargo	2,242	368	1,479	420	2,242	368	1,479	420
3	Marine Other than Cargo	7,138	54	816	6	7,138	54	816	6
4	Motor OD	44,195	10,68,272	27,427	6,52,115	44,195	10,68,272	27,427	6,52,115
5	Motor TP	61,853	-	31,673	-	61,853	-	31,673	-
6	Health	34,439	33,714	42,625	31,805	34,439	33,714	42,625	31,805
7	Personal Accident	6,636	1,069	6,403	24,269	6,636	1,069	6,403	24,269
8	Travel	478	15	469	17	478	15	469	17
9	Workmen’s Compensation/ Employer’s liability	87	350	66	288	87	350	66	288
10	Public/ Product Liability	1,291	14,735	989	217	1,291	14,735	989	217
11	Engineering	664	504	397	399	664	504	397	399
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	2,057	7	-	36	2,057	7	-	36
14	Other segments	4,420	40,601	2,689	33,893	4,420	40,601	2,689	33,893
	Miscellaneous - Total	**1,56,119**	**11,59,267**	**1,12,739**	**7,43,039**	**1,56,119**	**11,59,267**	**1,12,739**	**7,43,039**
	Grand Total	**1,75,063**	**12,27,942**	**1,31,145**	**8,01,711**	**1,75,063**	**12,27,942**	**1,31,145**	**8,01,711**

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Sompo General Insurance Company Limited | **Date: As on June 30,2026**

Sl.No.	Channels	For the Quarter Ended June 30, 2026		Upto the Quarter Ended June 30, 2026		For the Quarter Ended June 30, 2026		Upto the Quarter Ended June 30, 2026	
		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	46,866	7,540	46,866	7,540	39,584	4,857	39,584	4,857
2	Corporate Agents-Banks	1,29,053	11,348	1,29,053	11,348	1,16,319	10,597	1,16,319	10,597
3	Corporate Agents -Others	22,034	2,597	22,034	2,597	13,177	1,043	13,177	1,043
4	Brokers	8,53,611	1,08,870	8,53,611	1,08,870	4,88,891	70,816	4,88,891	70,816
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees								
	Online (Through Company Website)								
	Others	1,494	22,576	1,494	22,576	1,610	33,164	1,610	33,164
7	Common Service Centres(CSC)	22,916	634	22,916	634	31,573	275	31,573	275
8	Insurance Marketing Firm	4,758	507	4,758	507	7,857	462	7,857	462
9	Point of sales person (Direct)	1,46,450	20,072	1,46,450	20,072	1,02,677	9,470	1,02,677	9,470
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	760	919	760	919	23	461	23	461
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	Total (A)	**12,27,942**	**1,75,063**	**12,27,942**	**1,75,063**	**8,01,711**	**1,31,145**	**8,01,711**	**1,31,145**
14	**Business outside India (B)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	Grand Total (A+B)	**12,27,942**	**1,75,063**	**12,27,942**	**1,75,063**	**8,01,711**	**1,31,145**	**8,01,711**	**1,31,145**

FORM NL-37-CLAIMS DATA

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

Upto the quarter ending June 30, 2026

No. of claims only

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	363	1,540	2	1,542	62,425	24,338	86,763	3,851	2,772	3	6,626	74	1	31	-	1,188	-	568	97,156
2	Claims reported during the period	184	4,861	-	4,861	1,19,022	3,757	1,22,779	38,839	754	9	39,602	32	1	26	-	2,35,027	-	70,427	4,72,939
	(a) Booked During the period	177	4,833	-	4,833	1,18,772	3,584	1,22,356	37,338	652	8	37,998	30	1	26	-	2,35,027	-	70,404	4,70,852
	(b) Reopened during the period	7	28	-	28	250	173	423	1,501	102	1	1,604	2	-	-	-	-	-	23	2,087
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	61	4,173	-	4,173	1,06,030	1,582	1,07,612	31,818	394	5	32,217	13	-	15	-	2,35,035	-	70,087	4,49,213
	(a) paid during the period (b) Other Adjustment (to be specify)	61	4,173	-	4,173	1,06,030	1,582	1,07,612	31,818	394	5	32,217	13	-	15	-	2,35,035	-	70,087	4,49,213
4	Claims Repudiated during the period	84	329	-	329	5,080	181	5,261	6,235	443	3	6,681	17	-	6	-	-	-	188	12,566
	Other Adjustment (Closed Claims)	-	-	-	-	-	204	204	-	-	-	-	-	-	-	-	69	-	-	273
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	402	1,899	2	1,901	70,337	26,128	96,465	4,637	2,689	4	7,330	76	2	36	-	1,111	-	720	1,08,043
	Less than 3months	118	1,652	-	1,652	60,025	3,593	63,618	3,287	531	4	3,822	25	1	15	-	27	-	335	69,613
	3 months to 6 months	31	80	-	80	5,983	2,078	8,061	381	263	-	644	10	-	6	-	150	-	49	9,031
	6months to 1 year	39	72	-	72	2,567	3,311	5,878	154	252	-	406	9	-	4	-	129	-	17	6,554
	1year and above	214	95	2	97	1,762	17,146	18,908	815	1,643	-	2,458	32	1	11	-	805	-	319	22,845

Upto the quarter ending June 30, 2026

(₹ 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	8,150	2,735	0	2,735	5,878	1,59,734	1,65,611	2,895	8,144	-	11,039	583	8	246	-	220	-	2,487	1,91,081
2	Claims reported during the period	2,218	2,713	-	2,713	43,210	32,173	75,383	47,768	3,731	37	51,535	97	2	78	-	7,361	-	2,683	1,42,070
	(a) Booked During the period	2,199	2,693	-	2,693	42,022	30,472	72,494	46,607	3,344	36	49,987	93	2	78	-	7,361	-	2,627	1,37,535
	(b) Reopened during the period	18	20	-	20	1,188	1,701	2,889	1,161	387	1	1,548	4	-	-	-	-	-	56	4,536
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	1,645	1,438	-	1,438	35,211	16,715	51,926	22,452	1,629	1	24,082	32	-	7	-	7,360	-	1,732	88,220
	(a) paid during the period (b) Other Adjustment (to be specify)	1,645	2,838	72	2,909	85,435	66,543	1,51,978	98,746	9,579	5	1,08,330	415	-	300	-	7,360	-	5,307	2,78,244
4	Claims Repudiated during the period	929	903	-	903	1,091	1,037	2,128	22,320	2,957	2	25,279	13	-	12	-	-	-	417	29,681
	Other Adjustment (Closed Claims)	-	-	-	-	-	1,152	1,152	-	-	-	-	-	-	-	-	25	-	-	1,177
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	7,794	3,108	0	3,108	12,786	1,73,003	1,85,789	5,891	7,288	34	13,213	635	10	306	-	197	-	3,022	2,14,073
	Less than 3months	1,734	882	-	882	11,156	21,736	32,892	5,054	2,556	34	7,644	83	2	80	-	5	-	647	43,968
	3 months to 6 months	605	415	-	415	936	12,752	13,687	106	1,613	-	1,719	9	-	171	-	11	-	1,036	17,654
	6months to 1 year	2,870	1,267	-	1,267	285	22,570	22,856	209	735	-	944	2	-	42	-	24	-	194	28,199
	1year and above	2,585	545	0	545	409	1,15,945	1,16,354	521	2,384	-	2,905	541	8	12	-	156	-	1,145	1,24,252

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on June 30, 2026 **(₹ 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	13	20	10	7	11	-	-	291	55	85	753	461	-	-	61	1,645
2	Marine Cargo	2,917	1,065	105	66	20	-	-	909	209	136	59	126	-	-	4,173	1,438
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	41,786	52,421	10,380	1,399	42	1	1	10,363	16,463	6,989	1,322	71	1	2	1,06,030	35,211
5	Motor TP	117	136	73	168	850	160	78	3,124	1,279	505	1,398	7,590	1,751	1,067	1,582	16,715
6	Health	30,407	1,249	101	19	25	16	1	21,041	1,234	73	29	41	33	0	31,818	22,452
7	Personal Accident	203	72	43	32	36	8	-	754	252	192	219	184	29	-	394	1,629
8	Travel	5	-	-	-	-	-	-	1	-	-	-	-	-	-	5	1
9	Workmen's Compensation/ Employer's liability	2	7	1	1	2	-	-	5	3	1	2	21	-	-	13	32
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	3	8	4	-	-	-	-	1	2	3	-	-	-	-	15	7
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	2,35,000	-	-	-	35	-	-	7,350	-	-	-	10	-	-	2,35,035	7,360
14	Other segments [(a)]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	69,985	60	16	20	6	-	-	1,428	29	147	99	29	-	-	70,087	1,732

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 June 30, 2026 **(₹ 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	13	20	10	7	11	-	-	291	55	85	753	461	-	-	61	1,645
2	Marine Cargo	2,917	1,065	105	66	20	-	-	909	209	136	59	126	-	-	4,173	1,438
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	41,786	52,421	10,380	1,399	42	1	1	10,363	16,463	6,989	1,322	71	1	2	1,06,030	35,211
5	Motor TP	117	136	73	168	850	160	78	3,124	1,279	505	1,398	7,590	1,751	1,067	1,582	16,715
6	Health	30,407	1,249	101	19	25	16	1	21,041	1,234	73	29	41	33	0	31,818	22,452
7	Personal Accident	203	72	43	32	36	8	-	754	252	192	219	184	29	-	394	1,629
8	Travel	5	-	-	-	-	-	-	1	-	-	-	-	-	-	5	1
9	Workmen's Compensation/ Employer's liability	2	7	1	1	2	-	-	5	3	1	2	21	-	-	13	32
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	3	8	4	-	-	-	-	1	2	3	-	-	-	-	15	7
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	2,35,000	-	-	-	35	-	-	7,350	-	-	-	10	-	-	2,35,035	7,360
14	Other segments [(a)]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	69,985	60	16	20	6	-	-	1,428	29	147	99	29	-	-	70,087	1,732

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: June 30, 2026
Name of the Insurer: Universal Sompo General Insurance Company Limited			Date: June 30, 2026
Sl. No.	**Office Information**		**Number**
1	No. of offices at the beginning of the year		141
2	No. of branches approved during the year		12
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year		9
6	No of branches at the end of the year		132
7	No. of branches approved but not opened		0
8	No. of rural branches		2
9	No. of urban branches		130
10	No. of Directors:-		
	(a) Independent Director		3
	(b) Executive Director/ Whole time director		1
	(c) Non-executive Director		15 (Including 3 Independent Directors)
	(d) Women Director		1 (Including 1 Independent Director)
	(e) Whole time director		1 (Including 1 Executive Director)
11	No. of Employees		
	(a) On-roll:		1,929
	(b) Off-roll:		161
	(c) Total		2,090
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,		5,041
	(b) Corporate Agents-Banks		9
	(c)Corporate Agents-Others		29
	(d) Insurance Brokers		532
	(e) Web Aggregators		6
	(f) Insurance Marketing Firm		34
	(g) Motor Insurance Service Providers (DIRECT)		0
	(h) Point of Sales persons (DIRECT)		20,578
	(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	**1,955**	**25,122**
Recruitments during the quarter	106	1,210
Attrition during the quarter	132	103
Number at the end of the quarter	**1,929**	**26,229**

FORM NL-42 **BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

Name of the Insurer: Universal Sompo General Insurance Company Limited **Date: June 30, 2026**

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. Sharad Mathur	Managing Director & CEO	Executive Director	No change
2	Mr. Gopalaswamy Chakravarti Rangan	Independent Director	Non-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. Mohit Burman	Non-Executive Director	Nominee 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	No change
10	Mr. Subodh Kumar	Non-Executive Director	Nominee Director	No change
11	Mr. Ajay Kumar Srivastava	Non-Executive Director	Nominee Director	No change
12	Mr. Bhavani Shankar Raja	Non-Executive Director	Nominee Director	No change
13	Mr. Brajesh Kumar Singh	Non-Executive Director	Nominee Director	Cessation of office due to resignation w.e.f. 01.06.2026
14	Mr. Shiv Bajrang Singh	Non-Executive Director	Nominee Director	No change
15	Mr.Mudit Gupta	Non-Executive Director	Nominee Director(Alternate Director)	No change
16	Mr. Kelvin John Nathan	Non-Executive Director	Nominee Director(Alternate Director)	Appointed as Alternate Director to Mr. Takashi Kurumisawa, w.e.f. 14.05.2026
17	Mr. Todd Corey	Non-Executive Director	Nominee Director(Alternate Director)	Appointed as an Alternate Director to Mr. Kenneth Reilly, w.e.f. 14.05.2026
18	Mr. Bankim Mapara	Chief Financial Officer	Executive	No change
19	Ms. Aarti Kamath	Company Secretary & Compliance Officer (Designated as per SEBI (LODR) Regulation	Executive	No change
20	Mr. Sameer Patwardhan	Chief Compliance Officer	Executive	No change
21	Mr. Kuniaki Takahashi	Deputy Chief Executive Officer	Executive	No change
22	Mr. Rishin Rai	Chief Risk Officer	Executive	No change
23	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No change
24	Mr. Vikas Garg	Appointed Actuary	Executive	No change
25	Ms. Priti Singh	Chief People Officer	Executive	No change
26	Ms. Varsha Gujarathi	Chief Customer Officer	Executive	No change
27	Mr. Vikram Jain	Chief Technology Officer and Business Transformation	Executive	No change
28	Mr. Prasanna Indi	Head - Internal Audit	Executive	No change
29	Ms. Arti Mulik	Chief Technical Officer	Executive	No change
30	Mr. Rajesh Keny	Head-Reinsurance	Executive	No change

(a) "Key Management Person" as defined under Reg. 3(1)(f) of IRDAI (Corporate Governance for Insurers) Regulations, 2024.

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 June 30, 2026**

(₹ in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	**Line of Business**	**Particular**	**No. of Policies Issued**	**Premium Collected**	**Sum Assured**
1	FIRE	Rural	21	1	1,105
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	13	1	243
		Social	-	-	-
5	MOTOR TP	Rural	1	0	15
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	205	32,665
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	4	2,154	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**	**35**	**2**	**1,363**
		Social	**4**	**2,359**	**32,721**

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: ₹ 6,00,818 Lakhs

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 2,08,353 Lakhs

(v) Obligation of the Insurer to be met in a financial year*

Statement Period: Quarter ending June 30, 2026

Items		(₹ in Lakhs)
	For the Quarter Ended June 30, 2026	**Upto the Quarter Ended June 30, 2026**
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	3,114	3,114
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	58,739	58,739
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	**61,853**	61,853
Total Gross Direct Motor Own damage Insurance Business Premium	**44,195**	**44,195**
Total Gross Direct Premium Income	**1,75,063**	**1,75,063**

***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 June 30, 2026

GRIEVANCE DISPOSAL

Sl 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	-	637	72	11	551	3	637
c)	Policy Related	-	44	18	2	23	1	44
d)	Premium Related	-	15	1	-	14	-	15
e)	Refund Related	-	12	3	-	9	-	12
f)	Coverage Related	-	3	1	-	2	-	3
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)	-	3	-	-	3	-	3
	Total	-	714	95	13	602	4	714

2	**Total No. of policies during previous year quarter: Q1 2025-26**	43,01,760
3	**Total No. of claims during previous year quarter: Q1 2025-26**	27,24,921
4	**Total No. of policies during current quarter: Q1 2026-27**	12,27,942
5	**Total No. of claims during current quarter: Q1 2026-27**	4,72,939
6	**Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):**	0.36
7	**Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):**	13.47

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	4	100%	-	-	4	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	4	100%	-	-	4	100%

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Universal Sompo General Insurance **For the Quarter ending: 30th June 2026** **Date: 30th June 2026**

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
12-Apr-26	Quality Power Electrical Equipments Ltd	PB	Management	Re-appointment of Mr. Rajendra Sheshadri Iyer (DIN: 09319795) as an Independent Director of the Company for a second term of 5 (Five) consecutive years commencing from 15th February, 2026 up to 14th February, 2031 (both days inclusive) and shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.
23-Apr-26	Dev Accelerator Ltd	PB	Management	To create, issue, offer and allot by way of preferential issue on a private placement basis, from time to time, in one or more tranches, up to 33,33,330 Warrants each convertible into, or exchangeable for, 1 fully paid up equity share of the Company of face value of Rs. 2/- each (Warrants) at a price of Rs. 45 each payable in cash (Warrants Issue Price), aggregating up to Rs. 14,99,99,850 which may be exercised in one or more tranches during the period commencing from the date of allotment of the Warrants until expiry of 18 months, in accordance with the terms of the Warrants.	FOR	FOR	Compliant with law. No concern has been identified.
23-Apr-26	Dev Accelerator Ltd	PB	Management	To create, issue, offer and allot by way of preferential issue on a private placement basis, from time to time, up to 44,44,440 fully paid-up Equity Shares of the Company (Subscription Shares) having face value of Rs. 2/- each, at a price of Rs. 45/- [including a premium of Rs. 43/-] per Equity Share, aggregating up to Rs. 19,99,99,800/- which is not less than the floor price determined in accordance with Chapter V of the SEBI ICDR Regulations, to allottee (Proposed Allottee), who is not promoter(s) and do not belong to the promoter(s) and the promoter group of the Company.	FOR	FOR	Compliant with law. No concern has been identified.
26-Apr-26	HDFC Bank Limited	PB	Management	Re-appointment of Dr. (Mrs.) Sunita Maheshwari (DIN: 01641411), as an Independent Director of the Bank, having specialised experience inter alia in the fields of Business Management and Small Scale Industry, to hold office for a period of 3 (three) years with effect from March 30, 2026 up to March 29, 2029 (both days inclusive), not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.

12-May-26	Yatharth Hospital and Trauma Care Services Limited	PB	Management	To hypothecate / mortgage and/ or charge and / or encumber in addition to the hypothecations/ mortgages and/or charges and/or encumbrances created by the Company, in such form and manner and with such ranking and at such time(s) and on such terms as the Board of Directors (hereinafter referred to as 'the Board') may determine, all or any one or more of the immovable and/or movable properties and/or such other assets of the company wherever situated, both present and future, and / or create a floating charge on all or any part of the immovable properties of the Company and the whole or any part of the undertaking(s) of the Company, in favour of any Banks, Financial Institutions, State Financial Corporations, Insurance Companies, Body Corporate, NBFC or persons, to secure all term loans/ Cash credit Facilities/debenture/ bonds (rupee Loan, commercial paper and/or foreign Currency loans/ external commercial borrowing) already obtained or that may hereinafter be obtained from any of the lenders and all other monies payable to the respective lenders and/or agents and expenses thereon shall not at any time exceed upto Rs. 1000 crores.	FOR	FOR	Compliant with the law. The proposed creation of a charge limit is lower than the existing borrowing limit and total asset size of the Company, Hence, SES does not have any concerns regarding the proposed resolution.
15-May-26	State Bank of India	EGM	Management	To elect Shri Arun Ananth Kamath as a Shareholder Director of the Bank.	FOR	FOR	Compliant with law. The Bank has provided the list of valid nominations/ candidates for election of Shareholders Directors. No concern identified on the merits.
15-May-26	State Bank of India	EGM	Management	To elect Shri K.R. Ashok as a Shareholder Director of the Bank.	FOR	(*)	NA
15-May-26	State Bank of India	EGM	Management	To elect Shri Khurshed Rustom Dordi as a Shareholder Director of the Bank.	FOR	FOR	Compliant with law.
15-May-26	State Bank of India	EGM	Management	To elect Shri Deepak Arora as a Shareholder Director of the Bank.	FOR	(*)	NA
15-May-26	State Bank of India	EGM	Management	To elect Shri Sandeep Natwarlal Shah as a Shareholder Director of the Bank.	FOR	FOR	Compliant with law.
15-May-26	State Bank of India	EGM	Management	To elect Dr. Sandhya Shekhar as a Shareholder Director of the Bank.	FOR	FOR	Compliant with law.
15-May-26	State Bank of India	EGM	Management	To elect Shri Sanjay Kapoor as a Shareholder Director of the Bank.	FOR	(*)	NA
20-May-26	HDFC Bank Limited	PB	Management	To consider and approve amendments to the Employee Stock Incentive Plan 2022.	FOR	FOR	Compliant with law.
24-May-26	Infosys Limited	PB	Management	Appointment of Diane Enberg Jurgens (DIN: 11585200), as an Independent Director of the Company for a period of 3 (three) years till April 21, 2029, and that she shall not be liable to retire by rotation.	FOR	FOR	Compliant with law.
24-May-26	Infosys Limited	PB	Management	Re-appointment of Helene Auriol Potier (DIN: 10166891), as an Independent Director, not liable to retire by rotation, for a second term of 5 (five) years commencing from May 26, 2026 up to May 25, 2031.	FOR	FOR	Compliant with law.

05-Jun-26	Larsen & Toubro Limited	AGM	Management	To consider and adopt the audited standalone financial statements of the Company for the year ended March 31, 2026 and the Reports of the Board of Directors and Auditor's thereon.	FOR	FOR	Compliant with law. No concern identified.
05-Jun-26	Larsen & Toubro Limited	AGM	Management	To consider and adopt the audited consolidated financial statements of the Company for the year ended March 31, 2026, and the report of the Auditor's thereon.	FOR	FOR	Compliant with law. No concern identified.
05-Jun-26	Larsen & Toubro Limited	AGM	Management	To declare a final Dividend of Rs. 38 per share of face value of Rs. 2 each for FY 2025-26.	FOR	FOR	Compliant with law. No concern identified.
05-Jun-26	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. Anil Vithal Parab (DIN: 06913351), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
05-Jun-26	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. R. Shankar Raman (DIN: 00019798), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
05-Jun-26	Larsen & Toubro Limited	AGM	Management	Re-appointment of Mr. R. Shankar Raman (DIN: 00019798) as the President and Whole-time Director - Finance with effect from October 1, 2026 upto and including September 30, 2028, including remuneration.	FOR	FOR	Compliant with law. No concern identified.
05-Jun-26	Larsen & Toubro Limited	AGM	Management	Re-appointment of Mr. Pramit Jhaveri (DIN: 00186137) as a Non-Executive, Independent Director of the Company, for a term of 5 (five) consecutive years commencing from April 1, 2027 up to and including March 31, 2032 and whose office shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.
05-Jun-26	Larsen & Toubro Limited	AGM	Management	Appointment of Mr. Vijay Sankar (DIN: 00007875) as a Non-Executive, Independent Director of the Company for a term of 5 (five) consecutive years commencing from May 27, 2026, up to and including May 26, 2031, and whose office shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.
05-Jun-26	Larsen & Toubro Limited	AGM	Management	Ratification of remuneration of Rs. 20 lakhs plus applicable taxes and out of pocket expenses at actuals for travelling and boarding/ lodging payable to M/s R. Nanabhoy and Co. Cost Accountants (Regn. No. 000010), who are appointed as Cost Auditors to conduct the audit of cost records maintained by the Company for the Financial Year 2026-27.	FOR	FOR	Compliant with law. No concern identified.
09-Jun-26	Tata Consultancy Services Limited	AGM	Management	To receive, consider and adopt:	FOR	FOR	Compliant with law. No concern identified.
				a. the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2026, 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 March 31, 2026, together with the Report of the Auditors thereon.			
09-Jun-26	Tata Consultancy Services Limited	AGM	Management	To confirm the payment of Interim Dividends (including a special dividend) on Equity Shares and to declare a Final Dividend on Equity Shares for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
09-Jun-26	Tata Consultancy Services Limited	AGM	Management	To appoint a Director in place of N Chandrasekaran (DIN 00121863), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.

12-Jun-26	Bharti Airtel Limited	EGM	Management	To create, offer, issue and allot up to 146,761,335 equity shares, on a preferential basis to Indian Continent Investment Limited (ICIL), (an entity established under the laws of Mauritius having its principal office at 38, Royal Street, Port Louis, Mauritius), promoter group entity of the Company at a price of Rs. 1,923 per equity share of the face value of Rs. 5 each fully paid-up of the Company (including a premium of Rs. 1,918 per equity share), being the price not less that the price determined in accordance with Chapter V (Preferential Issue) of the SEBI ICDR Regulations (Floor Price) as on the Relevant Date (i.e., Wednesday, May 13, 2026, being the date 30 days prior to the date of this Extraordinary General Meeting) determined in accordance with applicable law and after consideration of the valuation report dated May 13, 2026 issued by Ernst and Young Merchant Banking Services LLP an Independent Registered Valuer (the Valuation Report), under the applicable provisions including SEBI ICDR Regulations and Act (as applicable), against swap of upto 16.31% shareholding [i.e. upto 595,204,251 equity shares of USD 0.50 each fully paid-up] (the Swap Shares) held by ICIL, in Airtel Africa plc (Airtel Africa), an overseas listed subsidiary of the Company, at a price of Rs. 474.16, equivalent to GBP 3.659 per share, aggregating to a total consideration of Rs. 282.22 Billion.	FOR	FOR	Compliant with law. No concern identified.
18-Jun-26	State Bank of India	AGM	Management	To discuss and adopt the Balance Sheet and the Profit and Loss Account of the State Bank of India made up to the 31st day of March 2026; the report of the Central Board on the working and activities of the State Bank of India for the period covered by the Accounts; and the Auditor’s Report on the Balance Sheet and Accounts.	FOR	FOR	Compliant with law. No concern identified.
19-Jun-26	Reliance Industries Limited	AGM	Management	To consider and adopt the audited financial statement of the Company for the financial year ended March 31, 2026 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
19-Jun-26	Reliance Industries Limited	AGM	Management	To consider and adopt the audited consolidated financial statement of the Company for the financial year ended March 31, 2026 and the report of Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
19-Jun-26	Reliance Industries Limited	AGM	Management	To declare dividend at the rate of Rs. 6/- per equity share of Rs. 10/- each fully paid-up of the Company for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
19-Jun-26	Reliance Industries Limited	AGM	Management	To appoint Shri Akash M. Ambani (DIN: 06984194), as a Non-Executive Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
19-Jun-26	Reliance Industries Limited	AGM	Management	To appoint Shri Anant M. Ambani (DIN: 07945702), as a Executive Director of the Company liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
19-Jun-26	Reliance Industries Limited	AGM	Management	To ratify the remuneration of 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, 2027.	FOR	FOR	Compliant with law. No concern identified.

19-Jun-26	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions of the Company with India Gas Solutions Private Limited (IGSPL), Reliance Consumer Products Limited (RCPL), Reliance BP Mobility Limited (RBML), Reliance Jio Infocomm Limited (RJIL) and Reliance Jio Infocomm Limited (RJIL) exceed the amount of Rs. 5,000 crore during the period from FY 2026-27 to FY 2031-32.	FOR	ABSTAIN	We abstain from voting for this item.
19-Jun-26	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions of the Company with Reliance Retail Limited (RRL) and Reliance Consumer Products Limited (RCPL), Reliance Retail Limited (RRL) and Neolync Solutions Private Limited (Neolync), Reliance Retail Limited (RRL) and Reliance Jio Infocomm Limited (RJIL), Reliance Retail Limited (RRL) and Reliance Retail Ventures Limited (RRVL) and Jio Platforms Limited (JPL) and Reliance Retail Limited (RRL) exceed the amount of Rs. 5,000 crore during the period from FY 2026-27 to FY 2031-32.	FOR	ABSTAIN	We abstain from voting for this item.
23-Jun-26	Infosys Limited	AGM	Management	To consider and adopt the audited financial statements (including the consolidated financial statements) of the Company for the financial year ended March 31, 2026 and the reports of the Board of Directors (the Board) and auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
23-Jun-26	Infosys Limited	AGM	Management	To declare a final dividend of Rs. 25/- per equity share for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
23-Jun-26	Infosys Limited	AGM	Management	To appoint a director in place of Nandan M. Nilekani (DIN: 00041245), who retires by rotation and being eligible, seeks reappointment.	FOR	FOR	Compliant with law. No concern identified.
23-Jun-26	Infosys Limited	AGM	Management	Approval of the proposed amendment to the Infosys Expanded Stock Ownership Program - 2019 (Amended 2019 Plan) and grant of stock incentives to the eligible employees of the Company under the Amended 2019 Plan.	FOR	FOR	Compliant with law. No concern identified.
23-Jun-26	Infosys Limited	AGM	Management	Approval of the proposed amendment to the Infosys Expanded Stock Ownership Program - 2019 (the Amended 2019 Plan) and grant of stock incentives to the eligible employees of the Company’s subsidiaries under the Amended 2019 Plan.	FOR	FOR	Compliant with law. No concern identified.
23-Jun-26	Infosys Limited	AGM	Management	Approval of the request for re-classification of certain members of the Promoter and Promoter Group of Company to Public category.	FOR	FOR	Compliant with law. No concern identified.
24-Jun-26	ICICI Prudential Asset Management Company Ltd	AGM	Management	To receive, consider and adopt the financial statements for the year ended March 31, 2026 together with the Reports of the Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
24-Jun-26	ICICI Prudential Asset Management Company Ltd	AGM	Management	To declare final dividend of Rs. 12.40 per equity share of Rs. 1 each for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
24-Jun-26	ICICI Prudential Asset Management Company Ltd	AGM	Management	To appoint a Director in place of Mr. Nimesh Shah (DIN: 01709631), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
24-Jun-26	ICICI Prudential Asset Management Company Ltd	AGM	Management	Appointment of Mr. Prashant Kumar (DIN: 07562475) as an Independent Director of the Company to hold office for a period of five (5) consecutive years with effect from May 1, 2026 to April 30, 2031 and is not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.

24-Jun-26	ICICI Prudential Asset Management Company Ltd	AGM	Management	Appointment of Mr. Rajeev Mittal (DIN: 03469388) as Non-Executive Director of the Company with effect from March 31, 2026, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
24-Jun-26	ICICI Prudential Asset Management Company Ltd	AGM	Management	Appointment of M/s. Parikh and Associates, practicing company secretaries (Firm Unique Code: P1988MH009800), as Secretarial Auditors of the Company for a term of five (5) consecutive years with effect from the financial year ending March 31, 2027 till the financial year ending March 31, 2031, to conduct secretarial audit of the Company at such fees as may be mutually agreed with the Secretarial Auditor.	FOR	FOR	Compliant with law. No concern identified.
24-Jun-26	ICICI Prudential Asset Management Company Ltd	AGM	Management	Revision in remuneration of Mr. Nimesh Shah (DIN: 01709631), Managing Director of the Company effective from April 1, 2026.	FOR	FOR	Compliant with law. No concern identified.
24-Jun-26	ICICI Prudential Asset Management Company Ltd	AGM	Management	Revision in remuneration of Mr. Sankaran Naren (DIN: 07498176), as Executive Director of the Company effective from April 1, 2026.	FOR	FOR	Compliant with law. No concern identified.
25-Jun-26	HDB Financial Services Ltd	AGM	Management	To receive, consider and adopt the Audited Financial Statements of the Company together with the Report of the Board of Directors and Auditors thereon for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
25-Jun-26	HDB Financial Services Ltd	AGM	Management	To declare a dividend at 20% i.e. Rs. 2/- per Equity Share for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
25-Jun-26	HDB Financial Services Ltd	AGM	Management	To appoint a Director in place of Mr. Jimmy Tata (DIN: 06888364), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
25-Jun-26	HDB Financial Services Ltd	AGM	Management	To approve the appointment of Mr. Natarajan Srinivasan (DIN: 00123338) as a Non-Executive Chairman and an Independent Director of the Company for a period of three (3) years commencing from May 14, 2026 up to May 13, 2029 (both days inclusive), not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
25-Jun-26	HDB Financial Services Ltd	AGM	Management	To approve selling, assignment, securitisation of receivables / book debts of the Company up to Rs.13,000 Crore.	FOR	FOR	Compliant with law. No concern identified.
25-Jun-26	HDB Financial Services Ltd	AGM	Management	To offer and / or invite for issue of non-convertible securities whether secured or unsecured, listed, fixed rate or market / benchmark linked and / or any other debt instruments (not in the nature of equity shares) including but not limited to Subordinated Bonds, Perpetual Debt Instruments which may or may not be classified as being additional Tier I or Tier II capital under the provisions of the RBI Directions, on a private placement basis (collectively Debentures / Instruments), in one or more tranches / series, with the consent being valid for a period of 1 (one) year from the date hereof, and including the price, coupon, premium / discount, tenor etc., as may be determined by the Board (or any other person so authorised by the Board), based on the prevailing market condition.	FOR	FOR	Compliant with law. No concern identified.

25-Jun-26	HDB Financial Services Ltd	AGM	Management	To borrow from time to time, any sum or sums of monies, inter-alia, by way of loan, facility, financial assistance, issue of partly / fully convertible / non-convertible debentures / bonds (including subordinated or perpetual debentures or other forms of debt instruments) / Tri-Party Repo Settlement (TREPS), issue of commercial papers, availing external commercial borrowings and all of the above can either be availed / issued in Indian Rupee or any other currency as permissible under applicable law, whether secured or unsecured and whether in India or abroad, notwithstanding that the loan, facility, financial assistance, partly / fully convertible / non-convertible debentures / bonds, TREPS, commercial papers, external commercial borrowings to be availed together with the monies already borrowed by the Company, may exceed the aggregate of the paid-up share capital, its free reserves and securities premium (apart from temporary loans obtained or to be obtained from the Company's bankers in the ordinary course of business), provided that the total amount so borrowed by the Board shall not, at any given point of time, exceed Rs. 1,50,000 Crore.	FOR	FOR	Compliant with law. No concern identified.
25-Jun-26	HDB Financial Services Ltd	AGM	Management	To approve increase in limit for creation of charge on the assets of the Company up to an amount of Rs. 1,50,000 Crore to secure its borrowings.	FOR	FOR	Compliant with law. No concern identified.
26-Jun-26	Tata Technologies Ltd	AGM	Management	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the year ended March 31, 2026, together with Report of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
26-Jun-26	Tata Technologies Ltd	AGM	Management	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the year ended March 31, 2026, together with Report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
26-Jun-26	Tata Technologies Ltd	AGM	Management	To declare a Final Dividend on Equity Shares for the financial year ended March 31, 2026 (including a onetime Special Dividend).	FOR	FOR	Compliant with law. No concern identified.
26-Jun-26	Tata Technologies Ltd	AGM	Management	To appoint a Director in place of Mr. Shailesh Chandra (DIN: 07593905) who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
26-Jun-26	Tata Technologies Ltd	AGM	Management	Material Related Party Transaction(s) between the Company and Tata Motors Passenger Vehicles Limited (Formerly Tata Motors Limited) for an aggregate value not exceeding Rs. 1,541 crore, inclusive of funding transactions (ICDs) including interest thereon not exceeding Rs. 656 crore at any point of time, interest on ICDs, during the FY 2026-27, provided that such transaction(s)/ contract(s)/arrangement(s)/agreement(s) is / are carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	FOR	Compliant with law. No concern identified.
26-Jun-26	Tata Technologies Ltd	AGM	Management	Material Related Party Transaction(s) between the Company and Tata Motors Limited (Formerly TML Commercial Vehicles Limited) for an aggregate value not exceeding Rs. 652.50 crore, during the FY2026-27, provided that such transaction(s)/contract(s)/arrangement(s)/ agreement(s) is / are carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	FOR	Compliant with law. No concern identified.

26-Jun-26	Tata Technologies Ltd	AGM	Management	Material Related Party Transaction(s) between Tata Technologies Europe Limited (TTEL) and Jaguar Land Rover Limited for an aggregate value not exceeding Rs. 1,750 crore, during the FY 2026-27, provided that such transaction(s) / contract(s)/arrangement(s) / agreement(s) is / are carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	FOR	Compliant with law. No concern identified.
30-Jun-26	Cyient DLM Ltd	AGM	Management	To receive, consider and adopt:	FOR	FOR	Compliant with law. No concern identified.
				a. The audited standalone financial statements of the Company for the financial year ended 31 March 2026, together with the reports of the Board of Directors (Board) and the Auditors thereon			
				b. The audited consolidated financial statements of the Company for the financial year ended 31 March 2026, together with the report of the Auditors thereon			
30-Jun-26	Cyient DLM Ltd	AGM	Management	To appoint a director in place of Mr. Rajendra Velagapudi (DIN: 06507627), who is liable to retire by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
30-Jun-26	Cyient DLM Ltd	AGM	Management	Ratification of remuneration of Rs. 70,000 plus applicable taxes and reimbursement of out-of-pocket expenses at actuals payable to M/s. GA and Associates, Cost Accountants (Firm Registration Number: 000409), who have been appointed by the Board of Directors, on the recommendation of the Audit Committee as the Cost Auditors, to audit the cost records of the Company for the financial year ending 31 March 2027.	FOR	FOR	Compliant with law. No concern identified.
30-Jun-26	Cyient DLM Ltd	AGM	Management	To approve the continuation of directorship of Mr. B.V.R. Mohan Reddy (DIN: 00058215), as a Non-Executive, Non-Independent Director of the Company post attaining the age of 75 years up to the conclusion of the Annual General Meeting of the Company to be held in 2028.	FOR	FOR	Compliant with law. No concern identified.