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
30	NL-30-NON PERFORMING ASSETS	Non performing assets
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 September 30, 2026

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Premiums earned (Net)	NL-4	805	992	1,026	2,056	664	1,252	478	825	83,575	1,60,874	53,206	1,01,552	85,044	1,63,118	54,710	1,04,433
2	Profit/ Loss on sale/redemption of Investments		9	19	37	62	4	8	9	14	512	1,128	1,588	2,523	525	1,155	1,634	2,599
3	Interest, Dividend & Rent – Gross Note 1		475	748	273	558	65	132	33	71	9,722	18,957	6,643	13,042	10,262	19,837	6,949	13,671
4	Others																	
	Stale Cheque write back		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous income		-	-	-	-	-	-	-	-	10	30	5	11	10	30	5	11
	Foreign Exchange (Gain) / Loss		-	-	1	1	-	-	-	-	(18)	(5)	25	32	(18)	(5)	26	33
	(b) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/WTD/Other KMPs		-	1	2	3	(1)	1	1	1	(10)	87	100	128	(11)	89	103	132
	TOTAL (A)		**1,289**	**1,760**	**1,339**	**2,680**	**732**	**1,393**	**521**	**911**	**93,791**	**1,81,071**	**61,567**	**1,17,288**	**95,812**	**1,84,224**	**63,427**	**1,20,879**
6	Claims Incurred (Net)	NL-5	1,385	932	1,116	1,889	554	1,214	412	896	86,905	1,49,428	36,866	69,088	88,844	1,51,574	38,394	71,873
7	Commission	NL-6	224	(436)	39	(944)	217	(25)	(57)	(20)	4,196	14,555	6,706	14,124	4,637	14,094	6,688	13,160
8	Operating Expenses related to Insurance Business	NL-7	143	308	97	387	88	256	41	167	10,547	22,641	10,301	21,550	10,778	23,205	10,439	22,104
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation		-	-	-	-	-	-	-	-	149	335	390	485	149	335	390	485
	TOTAL (B)		**1,752**	**804**	**1,252**	**1,332**	**859**	**1,445**	**396**	**1,043**	**1,01,797**	**1,86,959**	**54,263**	**1,05,247**	**1,04,408**	**1,89,208**	**55,911**	**1,07,621**
10	**Operating Profit/(Loss) C= (A - B)**		**(465)**	**957**	**86**	**1,348**	**(128)**	**(52)**	**125**	**(132)**	**(8,003)**	**(5,889)**	**7,304**	**12,041**	**(8,596)**	**(4,984)**	**7,516**	**13,257**
11	**APPROPRIATIONS**																	
	Transfer to Shareholders' Account		(465)	957	86	1,348	(128)	(52)	125	(132)	(8,003)	(5,889)	7,304	12,041	(8,596)	(4,984)	7,516	13,257
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	
	TOTAL (C)		**(465)**	**957**	**86**	**1,348**	**(128)**	**(52)**	**125**	**(132)**	**(8,003)**	**(5,889)**	**7,304**	**12,041**	**(8,596)**	**(4,984)**	**7,516**	**13,257**

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter Ended September30, 2026	Up to the Quarter Ended September30, 2026	For the Quarter Ended September30, 2025	Up to the Quarter Ended September30, 2025	For the Quarter Ended September30, 2026	Up to the Quarter Ended September30, 2026	For the Quarter Ended September30, 2025	Up to the Quarter Ended September30, 2025	For the Quarter Ended September30, 2026	Up to the Quarter Ended September30, 2026	For the Quarter Ended September30, 2025	Up to the Quarter Ended September30, 2025	For the Quarter Ended September30, 2026	Up to the Quarter Ended September30, 2026	For the Quarter Ended September30, 2025	Up to the Quarter Ended September30, 2025
Interest, Dividend & Rent	180	333	159	333	68	137	35	74	10,011	19,514	6,913	13,564	10,259	19,984	7,107	13,971
Add/Less:-																
Investment Expenses	-2	(4)	-2	(4)	-1	(2)	-1	(1)	-105	(217)	-89	(174)	(108)	(223)	(92)	(179)
Amortisation of Premium/ Discount on Investments	-4	(7)	-5	(10)	-2	(3)	-1	(2)	-183	(385)	-201	(392)	(189)	(395)	(207)	(404)
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	301	426	121	239	-	-	-	-	-1	45	20	44	300	471	141	283
Interest, Dividend & Rent – Gross*	**475**	**748**	**273**	**558**	**65**	**132**	**33**	**71**	**9,722**	**18,957**	**6,643**	**13,042**	**10,262**	**19,837**	**6,949**	**13,671**

*** 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 September 30, 2026

(₹ in Lakhs)

SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	(465)	957	86	1,348
	(b) Marine Insurance	NL-1	(128)	(52)	125	(132)
	(c) Miscellaneous Insurance	NL-1	(8,003)	(5,889)	7,304	12,041
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,562	3,815	2,053	4,059
	(b) Profit on sale of investments		160	468	489	855
	(c) (Loss on sale/ redemption of investments)		(86)	(248)	(16)	(100)
	(d) Amortization of Premium / Discount on Investments		(27)	(75)	(59)	(117)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	-	-	-
	Foreign Exchange (Gain) / Loss		-	-	-	-
	Miscellaneous Income		-	-	-	-
	Profit on Sale / Write off of Fixed Assets (Net)		-	1	15	15
	TOTAL (A)		**(6,987)**	**(1,023)**	**9,997**	**17,969**
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	(10,928)
	(c) Others - Impairment of Investment Assets		1,357	879	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	0	-	-
	(b) Bad debts written off		-	-	-	10,928
	(c) Interest on subordinated debt		636	1,265	571	939
	(d) Expenses towards CSR activities		252	406	205	219
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	Managerial Remuneration		(11)	89	102	131
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others		-		-	-
	Director Sitting fees and Board meeting expenses		50	104	49	98
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	-	-
	Debenture Issuance		3	3	45	50
	TOTAL (B)		**2,287**	**2,746**	**972**	**1,437**
6	Profit/(Loss) Before Tax		(9,274)	(3,769)	9,025	16,532
7	Provision for Taxation					
	Current tax		(1,430)	-	1,611	2,895
	Deferred tax		(901)	(930)	677	1,287
8	**Profit / (Loss) after tax**		**(6,943)**	**(2,839)**	**6,737**	**12,350**
9	**APPROPRIATIONS**					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		1,289	1,289	920	920
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		1,34,920	1,30,816	1,14,986	1,09,373
	Balance carried forward to Balance Sheet		1,26,688	1,26,688	1,20,803	1,20,803

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 September 30, 2026

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	As at September 30, 2026	As at September 30, 2025
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,43,865	1,37,715
Fair Value Change Account			
-Shareholders' Funds		(1,222)	(401)
-Policyholders' Funds		(6,400)	(1,379)
Borrowings	NL-11	26,500	26,500
TOTAL		**1,99,561**	**1,99,253**
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,08,323	1,22,029
Investments-Policyholders	NL-12A	5,67,565	4,19,976
Loans	NL-13	-	-
Fixed Assets	NL-14	6,879	6,775
Deferred Tax Asset (Net)		2,966	2,549
CURRENT ASSETS			
Cash and Bank Balances	NL-15	16,133	8,007
Advances and Other Assets	NL-16	1,44,778	1,41,961
Sub-Total (A)		**1,60,911**	**1,49,968**
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	4,89,281	3,79,557
Provisions	NL-18	1,57,802	1,22,487
Sub-Total (B)		**6,47,083**	**5,02,044**
NET CURRENT ASSETS (C) = (A - B)		**(4,86,172)**	**(3,52,076)**
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		**1,99,561**	**1,99,253**

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

CONTINGENT LIABILITIES

Particulars	As at September 30, 2026	As at September 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	4,156	4,447
7b. Others (Refer Note-2)	10,473	10,473
TOTAL	**24,648**	**21,454**

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 September 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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
Gross Direct Premium	**4,220**	**13,783**	**1,712**	**3,954**	**1,280**	**8,418**	**2,992**	**12,372**	**37,697**	**81,892**	**48,745**	**1,10,598**	**86,442**	**1,92,490**	**25,147**	**59,586**	**2,540**	**9,176**	**481**	**959**	**28,168**	**69,721**
Add: Premium on reinsurance accepted (a)	127	235	3	7	-	-	3	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded (a)	3,760	12,323	1,158	2,095	1,261	8,348	2,419	10,443	17,857	39,206	27,622	62,623	45,479	1,01,829	2,535	10,493	252	1,013	48	74	2,835	11,580
Net Written Premium	**587**	**1,695**	**557**	**1,866**	**19**	**70**	**576**	**1,936**	**19,840**	**42,686**	**21,123**	**47,975**	**40,963**	**90,661**	**22,612**	**49,093**	**2,288**	**8,163**	**433**	**885**	**25,333**	**58,141**
Add: Opening balance of UPR	3,945	3,025	1,320	591	79	37	1,399	628	49,926	48,666	57,061	56,240	1,06,987	1,04,906	37,662	33,622	8,009	5,171	462	636	46,123	39,429
Less: Closing balance of UPR	3,728	3,728	1,224	1,224	88	88	1,312	1,312	45,687	45,687	50,152	50,152	95,839	95,839	38,657	38,657	6,983	6,983	459	450	46,090	46,090
Net Earned Premium	**804**	**992**	**653**	**1,233**	**10**	**19**	**663**	**1,252**	**24,079**	**45,665**	**28,032**	**54,063**	**52,111**	**99,728**	**21,617**	**44,058**	**3,314**	**6,351**	**435**	**1,071**	**25,366**	**51,480**
Gross Direct Premium																						
- In India	4,220	13,783	1,712	3,954	1,280	8,418	2,992	12,372	37,697	81,892	48,745	1,10,598	86,442	1,92,490	25,147	59,586	2,540	9,176	481	959	28,168	69,721
- 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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Gross Direct Premium	**3,588**	**19,699**	**840**	**2,320**	**718**	**1,533**	**1,558**	**3,853**	**37,082**	**64,509**	**46,824**	**78,497**	**83,906**	**1,43,006**	**34,423**	**77,051**	**2,299**	**8,702**	**475**	**944**	**37,197**	**86,697**
Add: Premium on reinsurance accepted (a)	258	373	6	6	-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded (a)	3,229	18,153	491	1,466	689	1,496	1,180	2,962	16,696	29,392	24,501	41,716	41,197	71,108	22,896	42,862	1,373	4,624	38	60	24,299	47,546
Net Written Premium	**617**	**1,919**	**355**	**860**	**29**	**37**	**384**	**897**	**20,386**	**35,117**	**22,323**	**36,781**	**42,709**	**71,898**	**11,527**	**34,189**	**926**	**4,078**	**445**	**884**	**12,898**	**39,151**
Add: Opening balance of UPR	4,436	4,164	818	654	35	33	853	687	30,131	29,102	29,362	29,791	59,493	58,893	29,236	23,402	3,528	1,420	378	649	33,144	25,471
Less: Closing balance of UPR	4,027	4,027	704	704	55	55	759	759	34,859	34,859	36,249	36,249	71,108	71,108	29,858	29,858	2,849	2,849	599	599	33,306	33,306
Net Earned Premium	**1,026**	**2,056**	**469**	**810**	**9**	**15**	**478**	**825**	**15,658**	**29,360**	**15,436**	**30,323**	**31,094**	**59,683**	**10,907**	**27,733**	**1,605**	**2,649**	**224**	**934**	**12,736**	**31,316**
Gross Direct Premium																						
- In India	3,588	19,699	840	2,320	718	1,533	1,558	3,853	37,082	64,509	46,824	78,497	83,906	1,43,006	34,423	77,051	2,299	8,702	475	944	37,197	86,697
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-4-PREMIUM SCHEDULE

(₹ in Lakhs)

Particulars	Miscellaneous																Grand Total	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous			
	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
Gross Direct Premium	**78**	**165**	**634**	**1,501**	**585**	**1,249**	-	-	**16,612**	**18,669**	**5**	429	**3,538**	7,958	**1,36,062**	**2,92,182**	**1,43,274**	**3,18,337**
Add: Premium on reinsurance accepted (a)	-	-	-	-	65	79	-	-	-	-	-	-	-	-	65	79	195	321
Less : Premium on reinsurance ceded (a)	8	16	366	871	482	1,046	-	-	10,460	9,847	5	416	1,309	2,653	60,944	1,28,258	67,123	1,51,024
Net Written Premium	**70**	**149**	**268**	**630**	**168**	**282**	-	-	**6,152**	**8,822**	-	**13**	**2,229**	5,305	**75,183**	**1,64,003**	**76,346**	**1,67,634**
Add: Opening balance of UPR	109	84	619	569	201	164	-	-	-	-	12	18	4,575	1,933	1,58,626	1,47,103	1,63,970	1,50,756
Less: Closing balance of UPR	122	122	703	703	382	382	-	-	2,315	2,315	7	7	4,774	4,774	1,50,232	1,50,232	1,55,272	1,55,272
Net Earned Premium	**57**	**111**	**184**	**496**	**(13)**	**64**	-	-	**3,837**	**6,507**	**5**	**24**	**2,030**	**2,464**	**83,577**	**1,60,874**	**85,044**	**1,63,118**
Gross Direct Premium																		
- In India	78	165	634	1,501	585	1,249	-	-	16,612	18,669	5	429	3,538	7,958	1,36,062	2,92,182	1,43,274	3,18,337
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	Miscellaneous																Grand Total	
	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous			
	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Gross Direct Premium	**53**	**119**	**461**	**1,450**	**426**	**824**	-	-	**23,207**	**23,207**	**50**	**671**	**2,140**	**4,207**	**1,47,440**	**2,60,179**	**1,52,586**	**2,83,731**
Add: Premium on reinsurance accepted (a)	-	-	26	26	41	86	-	-	-	-	-	-	-	-	67	112	331	491
Less : Premium on reinsurance ceded (a)	3	7	272	778	492	867	-	-	6,858	6,842	59	667	1,060	2,311	74,231	1,30,126	78,640	1,51,241
Net Written Premium	**50**	**112**	**215**	**698**	**(25)**	**43**	-	-	**16,349**	**16,365**	-	**4**	**1,080**	**1,896**	**73,276**	**1,30,165**	**74,277**	**1,32,981**
Add: Opening balance of UPR	87	68	542	348	288	378	-	-	-	57	13	18	2,027	1,816	95,594	87,049	1,00,883	91,900
Less: Closing balance of UPR	91	91	503	503	227	227	-	-	8,308	8,308	7	7	2,112	2,112	1,15,662	1,15,662	1,20,448	1,20,448
Net Earned Premium	**46**	**89**	**254**	**543**	**36**	**194**	-	-	**8,041**	**8,114**	**6**	**15**	**995**	**1,600**	**53,208**	**1,01,552**	**54,712**	**1,04,433**
Gross Direct Premium																		
- In India	53	119	461	1,450	426	824	-	-	23,207	23,207	50	671	2,140	4,207	1,47,440	2,60,179	1,52,586	2,83,731
- 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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
Claims Paid (Direct)	3,192	4,837	1,109	2,547	22	22	1,131	2,569	46,486	81,697	15,195	31,910	61,681	1,13,607	34,130	56,581	1,858	3,487	1	2	35,989	60,070
Add :Re-insurance accepted to direct claims	19	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	2,762	4,287	481	1,512	22	22	503	1,534	21,547	37,750	4,530	11,222	26,077	48,972	5,633	13,771	153	654	-	-	5,786	14,425
Net Claim Paid	**449**	**573**	**628**	**1,035**	**-**	**-**	**628**	**1,035**	**24,939**	**43,947**	**10,665**	**20,688**	**35,604**	**64,635**	**28,497**	**42,810**	**1,705**	**2,833**	**1**	**2**	**30,203**	**45,645**
Add :Claims Outstanding at the end of the quarter	3,048	3,048	1,662	1,662	20	20	1,682	1,682	9,978	9,978	1,85,480	1,85,480	1,95,458	1,95,458	9,621	9,621	5,526	5,526	56	56	15,203	15,203
Less :Claims Outstanding at the beginning of the year	2,112	2,689	1,737	1,485	19	17	1,756	1,502	10,795	7,784	1,73,165	1,66,052	1,83,960	1,73,836	7,948	6,332	4,900	3,769	34	-	12,882	10,101
Net Incurred Claims	**1,385**	**932**	**553**	**1,212**	**1**	**3**	**554**	**1,215**	**24,122**	**46,141**	**22,980**	**40,116**	**47,102**	**86,257**	**30,170**	**46,099**	**2,331**	**4,590**	**23**	**58**	**32,524**	**50,747**
Claims Paid (Direct)																						
-In India	**3,192**	**4,837**	**893**	**1,542**	**8**	**8**	**901**	**1,550**	**46,486**	**81,697**	**15,195**	**31,910**	**61,681**	**1,13,607**	**34,130**	**56,581**	**1,858**	**3,487**	**1**	**2**	**35,989**	**60,070**
-Outside India	-	-	**216**	**1,005**	14	14	**230**	**1,019**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**687**	**687**	**132**	**132**	**20**	**20**	**152**	**152**	**4,194**	**4,194**	**62,163**	**62,163**	**66,357**	**66,357**	**3,558**	**3,558**	**1,539**	**1,539**	**-**	**-**	**5,097**	**5,097**
Estimates of IBNR and IBNER at the beginning of the period (net)	**753**	**752**	**134**	**148**	**19**	**17**	**153**	**165**	**3,731**	**4,507**	**60,703**	**60,336**	**64,434**	**64,843**	**3,546**	**3,834**	**1,914**	**1,471**	**-**	**-**	**5,460**	**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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Claims Paid (Direct)	14,748	25,030	937	1,505	-	-	937	1,505	20,299	39,005	9,332	16,015	29,631	55,020	21,921	43,541	2,332	4,302	14	14	24,267	47,857
Add: Re-insurance accepted to direct claims	1	78	11	12	-	-	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Les: Re-insurance Ceded to claims paid	13,412	23,407	497	735	-	-	497	735	9,498	18,228	6,016	8,383	15,514	26,611	9,554	14,220	1,089	2,233	1	1	10,644	16,454
Net Claim Paid	**1,337**	**1,702**	**451**	**782**	**-**	**-**	**451**	**782**	**10,801**	**20,777**	**3,316**	**7,632**	**14,117**	**28,409**	**12,367**	**29,321**	**1,243**	**2,069**	**13**	**13**	**13,623**	**31,403**
Add:- Claims Outstanding at the end of the quarter	3,407	3,407	959	959	23	23	982	982	6,419	6,419	1,54,163	1,54,163	1,60,582	1,60,582	6,158	6,158	4,325	4,325	153	153	10,636	10,636
Less:- Claims Outstanding at the beginning of the year	3,628	3,220	1,010	865	11	3	1,021	868	7,099	7,383	1,51,433	1,52,673	1,58,532	1,60,056	5,600	6,534	5,854	6,017	105	42	11,559	12,593
Net Incurred Claims	**1,116**	**1,889**	**400**	**876**	**12**	**20**	**412**	**896**	**10,121**	**19,813**	**6,046**	**9,122**	**16,167**	**28,935**	**12,925**	**28,945**	**(286)**	**377**	**61**	**124**	**12,700**	**29,446**
Claims Paid (Direct)																						
-In India	**14,748**	**25,030**	**810**	**1,378**	**-**	**-**	**810**	**1,378**	**20,299**	**39,005**	**9,332**	**16,015**	**29,631**	**55,020**	**21,921**	**43,541**	**2,332**	**4,302**	**14**	**14**	**24,267**	**47,857**
-Outside India	-	-	**127**	**127**	-	-	**127**	**127**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**730**	**730**	**169**	**169**	**23**	**23**	**192**	**192**	**4,140**	**4,140**	**52,560**	**52,560**	**56,700**	**56,700**	**2,953**	**2,953**	**1,790**	**1,790**	**75**	**75**	**4,818**	**4,818**
Estimates of IBNR and IBNER at the beginning of the period (net)	**741**	**727**	**140**	**138**	**11**	**3**	**151**	**141**	**3,992**	**3,874**	**50,965**	**49,876**	**54,957**	**53,750**	**2,667**	**4,050**	**3,246**	**3,397**	**75**	**-**	**5,988**	**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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
Claims Paid (Direct)	28	40	5	25	267	274	-	-	11,230	18,589	-	(12)	2,148	3,892	1,11,348	1,96,485	1,15,671	2,03,891
Add :Re-insurance accepted to direct claims	-	-	-	-	68	68	-	-	-	-	-	-	-	55	68	123	87	145
Less :Re-insurance Ceded to claims paid	1	2	12	45	270	276	-	-	2,704	5,731	-	(12)	1,585	821	36,435	70,260	39,700	76,081
Net Claim Paid	**27**	**38**	**(7)**	**(20)**	**65**	**66**	**-**	**-**	**8,526**	**12,858**	**-**	**-**	**563**	**3,126**	**74,981**	**1,26,348**	**76,058**	**1,27,955**
Add :Claims Outstanding at the end of the quarter	299	299	504	504	469	469	-	-	14,998	14,998	-	-	1,954	1,954	2,28,885	2,28,885	2,33,615	2,33,615
Less :Claims Outstanding at the beginning of the year	239	213	377	373	203	184	-	-	17,344	19,446	-	3	1,958	1,649	2,16,963	2,05,805	2,20,831	2,09,996
Net Incurred Claims	**87**	**124**	**120**	**111**	**331**	**351**	**-**	**-**	**6,180**	**8,410**	**-**	**(3)**	**559**	**3,431**	**86,903**	**1,49,428**	**88,842**	**1,51,574**
Claims Paid (Direct)																		
-In India	**28**	**40**	**5**	**25**	**267**	**274**	**-**	**-**	**11,230**	**18,589**	**-**	**(12)**	**2,148**	**3,892**	**1,11,348**	**1,96,485**	**1,15,441**	**2,02,872**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**230**	**1,019**
Estimates of IBNR and IBNER at the end of the period (net)	**125**	**125**	**50**	**50**	**182**	**182**	**-**	**-**	**14,912**	**14,912**	**-**	-	**795**	**795**	**87,518**	**87,518**	**88,357**	**88,357**
Estimates of IBNR and IBNER at the beginning of the period (net)	**102**	**139**	**31**	**27**	**150**	**144**	**-**	**-**	**17,292**	**19,390**	**-**	-	**748**	**749**	**88,217**	**90,597**	**89,123**	**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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Claims Paid (Direct)	4	45	5	5	83	175	-	-	32,144	66,524	-	-	1,534	2,309	87,668	1,71,935	1,03,353	1,98,470
Add: Re-insurance accepted to direct claims	-	-	-	-	12	12	-	-	-	-	-	-	-	-	12	12	24	102
Les: Re-insurance Ceded to claims paid	1	3	301	301	73	164	-	-	19,441	39,972	-	-	1,014	1,081	46,988	84,586	60,897	1,08,728
Net Claim Paid	**3**	**42**	**(296)**	**(296)**	**22**	**23**	**-**	**-**	**12,703**	**26,552**	**-**	**-**	**520**	**1,228**	**40,692**	**87,361**	**42,480**	**89,844**
Add: Claims Outstanding at the end of the quarter	325	325	491	491	366	366	-	-	16,888	16,888	-	-	1,742	1,742	1,91,030	1,91,030	1,95,419	1,95,419
Less: Claims Outstanding at the beginning of the year	319	273	339	319	390	307	-	-	22,165	34,142	-	-	1,549	1,613	1,94,853	2,09,303	1,99,502	2,13,391
Net Incurred Claims	**9**	**94**	**(144)**	**(124)**	**(2)**	**82**	**-**	**-**	**7,426**	**9,298**	**-**	**-**	**713**	**1,358**	**36,869**	**69,088**	**38,397**	**71,872**
Claims Paid (Direct)																		
-In India	**4**	**45**	**5**	**5**	**83**	**175**	**-**	**-**	**32,144**	**66,524**	**-**	**-**	**1,534**	**2,309**	**87,668**	**1,71,935**	**1,03,226**	**1,98,343**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**127**	**127**
Estimates of IBNR and IBNER at the end of the period (net)	**192**	**192**	**54**	**54**	**182**	**182**	**-**	**-**	**16,838**	**16,838**	**-**	**-**	**635**	**635**	**79,419**	**79,419**	**80,341**	**80,341**
Estimates of IBNR and IBNER at the beginning of the period (net)	**199**	**131**	**29**	**10**	**177**	**128**	**-**	**-**	**22,118**	**34,097**	**-**	**-**	**644**	**733**	**84,112**	**96,296**	**85,004**	**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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
Commission & Remuneration	950	2,296	267	663	-	-	267	663	10,905	25,445	9,371	26,730	20,276	52,175	2,028	3,936	528	1,632	457	910	3,013	6,478
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	950	**2,296**	267	**663**	-	-	**267**	**663**	10,905	**25,445**	9,371	**26,730**	**20,276**	**52,175**	2,028	**3,936**	528	**1,632**	457	**910**	**3,013**	**6,478**
Add: Commission on Re-insurance Accepted	17	32	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	743	2,764	116	280	(65)	409	51	689	5,384	12,053	12,649	29,985	18,033	42,038	639	1,262	34	959	11	16	684	2,217
Net Commission	**224**	**(436)**	**152**	**384**	**65**	**(409)**	**217**	**(25)**	**5,521**	**13,392**	**(3,278)**	**(3,255)**	**2,243**	**10,137**	**1,389**	**2,674**	**494**	**693**	**446**	**894**	**2,329**	**4,261**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																						
Individual Agents	14	27	2	15	-	-	2	15	378	814	998	2,251	1,376	3,065	97	164	1	2	-	-	98	166
Corporate Agents-Banks/FII/HFC	324	617	-	-	-	-	-	-	55	100	8	15	63	115	483	725	515	1,594	-	-	998	2,319
Corporate Agents-Others	15	26	-	-	-	-	-	-	51	127	114	440	165	567	21	35	-	-	457	910	478	945
Insurance Brokers	596	1,624	265	648	-	-	265	648	9,446	22,219	5,147	16,778	14,593	38,997	1,408	2,976	12	36	-	-	1,420	3,012
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	1	1	1	12	2	13	-	-	-	-	-	-	-	-
Insurance Marketing Firm	1	2	-	-	-	-	-	-	27	56	68	143	95	199	1	2	-	-	-	-	1	2
Common Service Centers	-	-	-	-	-	-	-	-	22	48	103	198	125	246	1	1	-	-	-	-	1	1
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	925	2,080	2,934	6,893	3,859	8,973	17	33	-	-	-	-	17	33
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	950	**2,296**	267	**663**	-	**-**	**267**	**663**	10,905	**25,445**	9,371	**26,730**	**20,276**	**52,175**	2,028	**3,936**	528	**1,632**	457	**910**	**3,013**	**6,478**
Commission and Rewards on (Excluding Reinsurance) Business written :	-																					
In India	950	2,296	267	663	-	-	267	663	10,905	25,445	9,371	26,730	20,276	52,175	2,028	3,936	528	1,632	457	910	3,013	6,478
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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Commission & Remuneration	797	2,360	76	312	3	7	79	319	9,203	17,541	9,274	15,485	18,477	33,026	2,210	4,620	391	1,537	-	445	2,601	6,602
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	**797**	**2,360**	**76**	**312**	**3**	**7**	**79**	**319**	**9,203**	**17,541**	**9,274**	**15,485**	**18,477**	**33,026**	**2,210**	**4,620**	**391**	**1,537**	**-**	**445**	**2,601**	**6,602**
Add: Commission on Re-insurance Accepted	37	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	795	3,358	79	177	57	162	136	339	3,352	4,673	9,377	15,593	12,729	20,266	823	2,335	581	2,119	-	2	1,404	4,456
Net Commission	**39**	**(940)**	**(3)**	**135**	**(54)**	**(155)**	**(57)**	**(20)**	**5,851**	**12,868**	**(103)**	**(108)**	**5,748**	**12,760**	**1,387**	**2,285**	**(190)**	**(582)**	**-**	**443**	**1,197**	**2,146**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																						
Individual Agents	21	48	7	16	-	-	7	16	316	805	814	1,748	1,130	2,553	86	142	-	1	-	-	88	143
Corporate Agents-Banks/FII/HFC	311	667	-	(4)	-	-	-	(4)	30	76	10	17	40	93	425	1,060	375	1,376	-	-	800	2,436
Corporate Agents-Others	-	10	-	-	-	-	-	-	59	109	151	229	210	338	453	476	-	13	-	445	453	932
Insurance Brokers	465	1,632	69	300	3	7	72	307	8,062	14,950	5,751	9,289	13,813	24,239	1,221	2,913	16	149	-	-	1,237	3,062
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	3	-	-	-	-	-	-	43	61	141	200	184	261	1	2	-	-	-	-	1	2
Common Service Centers	-	-	-	-	-	-	-	-	11	14	67	79	78	93	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	682	1,526	2,340	3,923	3,022	5,449	22	27	-	-	-	-	22	27
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**797**	**2,360**	**76**	**312**	**3**	**7**	**79**	**319**	**9,203**	**17,541**	**9,274**	**15,485**	**18,477**	**33,026**	**2,210**	**4,620**	**391**	**1,537**	**-**	**445**	**2,601**	**6,602**
Commission and Rewards on (Excluding Reinsurance) Business written :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In India	797	2,360	76	312	3	7	79	319	9,203	17,541	9,274	15,485	18,477	33,026	2,210	4,620	391	1,537	-	445	2,601	6,602
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Version No. 2 dated Nov 18,2026

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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
Commission & Remuneration	21	37	135	308	120	266	-	-	-	-	-	-	394	788	23,959	60,052	25,176	63,011
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	21	**37**	135	**308**	120	**266**	-	-	-	-	-	-	394	**788**	**23,959**	**60,052**	**25,176**	**63,011**
Add: Commission on Re-insurance Accepted	-	-	-	-	8	11	-	-	-	-	-	-	-	-	8	11	28	44
Less: Commission on Re-insurance Ceded	2	4	96	203	75	180	-	-	587	578	1	43	294	245	19,771	45,508	20,565	48,961
Net Commission	**19**	**33**	**39**	**105**	**53**	**97**	-	-	**(587)**	**(578)**	**(1)**	**(43)**	**100**	**543**	**4,196**	**14,555**	**4,637**	**14,094**
Break-up of the expenses (Gross) incurred to pro																		
Individual Agents	7	10	-	1	3	12	-	-	-	-	-	-	88	111	1,542	3,365	1,558	3,407
Corporate Agents-Banks/FII/HFC	1	1	1	1	2	4	-	-	-	-	-	-	129	231	1,194	2,671	1,518	3,288
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	2	11	645	1,523	660	1,549
Insurance Brokers	13	25	134	305	115	250	-	-	-	-	-	-	194	418	16,469	43,007	17,330	45,279
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	13	2	13
Insurance Marketing Firm	-	1	-	-	-	-	-	-	-	-	-	-	9	17	105	219	106	221
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	126	247	126	247
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	1	-	-	-	-	-	-	-	-	-	-	3,876	9,007	3,876	9,007
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	21	**37**	135	**308**	120	**266**	-	-	-	-	-	-	394	**788**	**23,959**	**60,052**	**25,176**	**63,011**
Commission and Rewards on (Excluding Reinsurance) Business written :																		
In India	21	37	135	308	120	266	-	-	-	-	-	-	394	788	23,959	60,052	25,176	63,011
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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Commission & Remuneration	10	25	81	245	82	156	-	-	-	-	-	(1)	256	637	21,507	40,690	22,383	43,369
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	**10**	**25**	**81**	**245**	**82**	**156**	-	-	-	-	-	**(1)**	**256**	**637**	**21,507**	**40,690**	**22,383**	**43,369**
Add: Commission on Re-insurance Accepted	-	-	-	-	6	13	-	-	-	-	-	-	-	-	6	13	43	67
Less: Commission on Re-insurance Ceded	-	-	46	165	74	131	-	-	378	995	(38)	49	214	517	14,807	26,579	15,728	30,276
Net Commission	**10**	**25**	**35**	**80**	**14**	**38**	-	-	**(378)**	**(995)**	**38**	**(50)**	**42**	**120**	**6,706**	**14,124**	**6,698**	**13,160**
Break-up of the expenses (Gross) incurred to pro																		
Individual Agents	3	9	-	-	3	11	-	-	-	-	-	-	56	120	1,280	2,836	1,308	2,900
Corporate Agents-Banks/FII/HFC	-	1	-	-	2	5	-	-	-	-	-	-	72	213	914	2,748	1,225	3,411
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	2	2	665	1,272	665	1,282
Insurance Brokers	7	15	81	245	76	139	-	-	-	-	-	(1)	112	278	15,126	27,977	15,863	29,916
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	14	24	199	287	199	290
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	78	93	78	93
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	1	1	-	-	-	-	-	-	-	-	3,045	5,477	3,045	5,477
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**10**	**25**	**81**	**245**	**82**	**156**	-	-	-	-	-	**(1)**	**256**	**637**	**21,507**	**40,690**	**22,383**	**43,369**
Commission and Rewards on (Excluding Reinsurance) Business written :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In India	10	25	81	245	82	156	-	-	-	-	-	(1)	256	637	21,507	40,690	22,383	43,369
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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
1	Employees' remuneration & welfare benefits	47	117	44	129	2	5	46	134	1,394	2,867	1,499	3,232	2,893	6,099	1,536	3,021	174	544	37	200	1,747	3,765
2	Travel, conveyance and vehicle running expenses	3	6	2	6	-	-	2	6	74	146	79	164	153	310	80	154	10	28	2	10	92	192
3	Training expenses	-	-	-	-	-	-	-	-	1	1	-	1	1	2	1	2	-	-	-	-	1	2
4	Rents, rates & taxes	5	10	4	10	-	-	4	10	128	225	148	272	276	497	139	237	23	56	5	16	167	309
5	Repairs	2	4	3	5	-	-	3	5	61	104	66	117	127	221	66	110	9	20	2	7	77	137
6	Printing & stationery	-	1	-	1	-	-	-	1	12	24	12	27	24	51	13	26	2	5	1	2	16	33
7	Communication expenses	1	2	-	2	-	-	-	2	21	51	22	57	43	108	23	53	2	10	1	4	26	67
8	Legal & professional charges	4	8	4	9	-	-	4	9	125	481	121	220	246	701	126	194	16	37	5	14	147	245
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	4	9	4	10	8	19	5	10	1	2	1	1	7	13
	(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	-	4	-	2	-	-	-	-	-	2
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	(1)	-	(2)	(1)	(3)	(1)	(2)	(1)	-	-	-	-	(2)	(1)
10	Advertisement and publicity	1	2	1	2	-	-	1	2	33	49	36	55	69	104	36	51	5	9	1	3	42	63
11	Interest & Bank Charges	6	18	6	20	-	1	6	21	198	441	212	498	410	939	221	465	23	84	4	31	248	580
12	Depreciation	8	18	9	21	1	1	10	22	245	460	267	519	512	979	268	485	33	87	8	32	309	604
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	(4)	(4)	(5)	(5)	-	-	(5)	(5)	(100)	(100)	(114)	(114)	(214)	(214)	(25)	(25)	12	12	(7)	(7)	(20)	(20)
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	(1)	-	-	-	(1)	-	4	9	4	11	8	20	5	10	1	2	-	1	6	13
17	Information Technology Expenses	11	26	11	29	1	1	12	30	333	640	361	722	694	1,362	365	674	44	121	10	44	419	839
18	Goods and Service Tax/Service Tax Expenditure	5	6	5	6	-	-	5	6	121	138	135	155	256	293	74	145	11	26	8	10	93	181
19	Others (to be specified)	-		-																			
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	44	46	(6)	(5)	11	11	5	6	(51)	(41)	(60)	(46)	(111)	(87)	315	325	(10)	(7)	(4)	(3)	301	315
	Administration Charges - Coinsurance Follower	10	48	(6)	(4)	2	11	(4)	7	-	-	-	-	-	-	80	367	(1)	-	-	-	79	367
	TOTAL	**143**	**308**	**71**	**226**	**17**	**30**	**88**	**256**	**2,602**	**5,506**	**2,790**	**5,901**	**5,392**	**11,407**	**3,326**	**6,305**	**355**	**1,036**	**74**	**365**	**3,754**	**7,706**
	In India	142	307	72	225	17	30	89	255	2,594	5,488	2,782	5,881	5,376	11,369	3,318	6,287	355	1,033	74	364	3,746	7,684
	Outside India	1	1	-	1	-	-	-	1	8	18	8	20	16	38	7	18	-	3	-	1	7	22

	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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Employees' remuneration & welfare benefits	46	167	21	86	2	3	23	89	1,410	2,649	1,551	2,776	2,961	5,425	823	2,624	45	326	(64)	67	804	3,017
2	Travel, conveyance and vehicle running expenses	3	11	2	6	-	-	2	6	94	178	103	186	197	364	54	176	3	22	(5)	4	52	202
3	Training expenses	-	2	-	1	-	-	-	1	13	29	15	31	28	60	5	29	-	4	(1)	1	4	34
4	Rents, rates & taxes	4	16	2	8	-	-	2	8	116	235	135	259	251	494	60	233	7	43	(6)	6	61	282
5	Repairs	2	8	-	4	-	-	-	4	66	129	73	135	139	264	37	128	2	16	(3)	3	36	147
6	Printing & stationery	-	1	-	1	-	-	-	1	8	20	9	21	17	41	3	20	-	3	-	1	3	24
7	Communication expenses	(1)	3	(1)	2	-	-	(1)	2	1	46	3	48	4	94	(21)	46	(4)	6	(4)	1	(29)	53
8	Legal & professional charges	1	7	-	3	-	-	-	3	74	161	(21)	98	53	259	10	107	(1)	13	(3)	3	6	123
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	1	1	-	-	1	1	5	10	6	10	11	20	3	9	-	1	-	-	3	10
	(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	-	-	-	-	-	-	-	-	3	3	3	3	6	6	3	3	-	-	-	-	3	3
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	1	1	1	1	2	2	1	1	-	-	-	-	1	1
10	Advertisement and publicity	1	4	-	2	-	-	-	2	29	59	32	62	61	121	15	59	-	7	(2)	1	13	67
11	Interest & Bank Charges	9	22	4	11	1	1	5	12	209	341	227	357	436	698	146	338	12	42	(6)	8	152	388
12	Depreciation	9	31	5	17	1	1	6	18	267	492	293	516	560	1,008	159	487	9	60	(12)	12	156	559
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	3	7	4	8	7	15	1	7	-	1	-	-	1	8
17	Information Technology Expenses	9	37	3	19	1	1	4	20	286	576	317	604	603	1,180	150	572	5	71	(17)	14	138	657
18	Goods and Service Tax/Service Tax Expenditure	1	1	-	-	-	-	-	-	10	9	10	9	20	18	10	8	3	14	-	-	13	22
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	1	3	-	-	-	-	-	-	8	14	9	12	17	26	4	14	-	2	(1)	-	3	16
	Administration Charges - Coinsurance Follower	12	73	(2)	(2)	1	2	(1)	-	-	-	-	-	-	-	383	2,022	1	1	-	-	384	2,023
	TOTAL	**97**	**387**	**35**	**159**	**6**	**8**	**41**	**167**	**2,603**	**4,959**	**2,770**	**5,136**	**5,373**	**10,095**	**1,846**	**6,883**	**82**	**632**	**(124)**	**121**	**1,804**	**7,636**
	In India	92	381	32	156	6	8	38	164	2,518	4,868	2,680	5,040	5,198	9,908	1,765	6,793	72	621	(125)	119	1,712	7,533
	Outside India	5	6	3	3	-	-	3	3	85	91	90	96	175	187	81	90	10	11	1	2	92	103

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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
1	Employees' remuneration & welfare benefits	5	10	19	42	12	19	-	-	403	540	-	1	158	355	5,237	10,831	5,330	11,082
2	Travel, conveyance and vehicle running expenses	-	-	1	2	1	1	-	-	27	35	-	-	8	18	282	558	287	570
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	4	2	4
4	Rents, rates & taxes	1	1	2	4	1	1	-	-	33	42	-	-	23	39	503	893	512	913
5	Repairs	-	-	1	2	1	1	-	-	16	20	-	-	7	13	229	394	234	403
6	Printing & stationery	-	-	-	-	-	-	-	-	3	19	-	-	1	3	44	106	44	108
7	Communication expenses	-	-	1	1	-	-	-	-	7	10	-	-	2	6	79	192	80	196
8	Legal & professional charges	1	1	1	2	-	1	-	-	339	1,485	-	-	13	24	747	2,459	755	2,476
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	2	2	-	-	-	1	17	35	17	35
	(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
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(5)	(2)	(5)	(2)
10	Advertisement and publicity	-	-	1	1	-	-	-	-	8	9	-	-	4	6	124	183	126	187
11	Interest & Bank Charges	-	1	2	6	2	3	-	-	60	83	-	-	23	55	745	1,667	757	1,706
12	Depreciation	1	2	4	7	2	3	-	-	67	87	-	-	28	57	923	1,739	941	1,779
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	(1)	(1)	(1)	(1)	-	-	257	257	-	-	(12)	(11)	9	10	-	1
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	1	2	-	-	-	1	14	36	13	36
17	Information Technology Expenses	1	2	4	9	2	4	-	-	93	120	-	-	38	79	1,250	2,415	1,273	2,471
18	Goods and Service Tax/Service Tax Expenditure	-	-	2	2	1	1	-	-	(206)	26	-	-	13	16	159	519	169	531
19	Others (to be specified)																		
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	3	3	-	-	-	-	(92)	(8)	-	-	(3)	(2)	98	221	147	273
	Administration Charges - Coinsurance Follower	-	-	3	3	4	2	-	-	-	-	-	-	4	3	90	375	96	430
	TOTAL	**9**	**17**	**43**	**83**	**25**	**35**	**-**	**-**	**1,018**	**2,729**	**-**	**1**	**307**	**663**	**10,547**	**22,641**	**10,778**	**23,205**
	In India	9	17	43	83	25	35	-	-	1,016	2,726	-	1	307	661	10,521	22,576	10,752	23,138
	Outside India	-	-	-	-	-	-	-	-	2	3	-	-	1	2	26	65	27	67

(₹ 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 September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Employees' remuneration & welfare benefits	4	9	12	52	(1)	5	-	-	1,266	1,267	-	-	76	148	5,122	9,923	5,191	10,179
2	Travel, conveyance and vehicle running expenses	1	1	1	4	-	-	-	-	100	120	-	-	5	10	356	701	361	718
3	Training expenses	-	-	-	1	-	-	-	-	14	14	-	-	1	2	47	111	47	114
4	Rents, rates & taxes	-	1	1	5	(1)	-	-	-	112	112	-	-	15	26	439	918	445	942
5	Repairs	-	-	-	2	-	-	-	-	62	62	-	-	3	7	240	482	242	494
6	Printing & stationery	-	-	-	-	-	-	-	-	11	11	-	-	-	1	31	77	31	79
7	Communication expenses	-	-	-	1	-	-	-	-	22	22	-	-	-	3	3	173	(3)	178
8	Legal & professional charges	-	-	1	2	(1)	-	-	-	615	998	-	-	2	6	676	1,388	677	1,398
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	4	4	-	-	-	1	18	35	19	37
	(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	-	-	-	-	-	-	-	-	1	1	-	-	-	-	10	10	10	10
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3
10	Advertisement and publicity	-	-	-	1	-	-	-	-	28	28	-	-	1	3	101	220	104	226
11	Interest & Bank Charges	-	1	3	7	1	2	-	-	163	163	-	-	12	19	767	1,278	781	1,312
12	Depreciation	1	2	3	10	-	1	-	-	235	235	-	-	14	27	969	1,842	984	1,891
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	4	4	-	-	-	-	12	27	12	27
17	Information Technology Expenses	1	2	2	11	(1)	1	-	-	275	275	-	-	15	32	1,033	2,158	1,046	2,215
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	25	68	-	-	3	7	61	115	62	116
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	7	7	-	1	-	1	27	51	28	54
	Administration Charges - Coinsurance Follower	-	-	-	4	2	4	-	-	-	-	-	-	4	6	390	2,037	401	2,110
	TOTAL	**7**	**16**	**23**	**100**	**(1)**	**13**	**-**	**-**	**2,944**	**3,391**	**-**	**1**	**151**	**297**	**10,301**	**21,549**	**10,439**	**22,103**
	In India	7	16	21	98	(1)	13	-	-	2,900	3,347	-	1	146	292	9,983	21,208	10,113	21,753
	Outside India	-	-	2	2	-	-	-	-	44	44	-	-	5	5	318	341	326	350

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ in Lakhs)

	Particulars	As at September 30, 2026	As at September 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 September 30, 2026		As at September 30, 2025	
	Number of Shares	**% of Holding**	**Number of Shares**	**% of Holding**
Promoters				
· Indian	24,07,38,637	65.4%	24,07,38,637	65.39%
· Foreign	12,74,43,183	34.6%	12,74,43,183	34.61%
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 HALF YEAR ENDED September 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				
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**				

Foot Notes:
(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
(b) Indian Promoters - As defined under Regulation 2(1)(q) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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

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	99,454.96				
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	17,99,31,179	13.36	17,993.12	-			
ii)	Foreign Portfolio Investors	533	9,14,06,916	6.79	9,140.69	-			
iii)	Financial Institutions/Banks	7	6,67,968	0.05	66.80	-			
iv)	Insurance Companies	14	4,49,27,991	3.34	4,492.80	-			
v)	FII belonging to Foreign Promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	10	3,06,595	0.02	30.66	-			
ix)	Any other (Please specify)			-					
	-Foreign Institutional Investors	3	10,57,704	0.08	105.77	-			
1.2)	Central Government/ State Government(s)/ President of India	2	4,681	0.00	0.47	-			
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2,87,847	2,42,27,672	1.80	2,422.77	-			
ii)	Individual share capital in excess of Rs. 2 Lacs	47	25,17,574	0.19	252				
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	16	84,178	0.01	8.42	-			
	- Non Resident Indian (NRI)	4,321	11,26,311	0.08	112.63	-			
	- Clearing Members	4	1,27,028	0	13	-			
	- Non Resident Indian Non Repartriable								
	-Foreign Nationals								
	- Bodies Corporate	854	15,07,967	0.11	150.80	-			
	- 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	0.38				
	Employee	2,279	4,22,463	0.03	42.25	-			
	Directors & Relatives	2	400	0.00	0.04	-			
	HUF	2,768	5,95,672	0.04	59.57	-			
	-ESOP/ESOS/ESPS	12,342	34,98,326	0.26	349.83	-			
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	**3.11.089**	**1.34.69.63.981**	**100.00**	**1.34.696**	**-**			

Foot Notes:

(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.

(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner /foreign investor of the Indian insurance company.

Name of the Indian Promoter / Indian Investor:
2. INDIAN OVERSEAS BANK

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
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	17,80,048.83				
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	21	4,38,19,962	0.23	4,382.00	-	-	-	-
ii)	Foreign Portfolio Investors Category - 1	46	9,16,15,578	0.48	9,161.56	-	-	-	-
iii)	Foreign Portfolio Investors Category - 2	2	4,443	0.00	0.44	-	-	-	-
iv)	Banks	9	4,26,33,406	0.22	4,263.34	-	-	-	-
v)	Insurance Companies	5	71,68,81,177	3.72	71,688.12	-	-	-	-
vi)	FII belonging to Foreign Promoter #								
vii)	FII belonging to Foreign promoter of Indian Promoter (e)								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund	1	1,109	0.00	0.11	-	-	-	-
	Any other (Please specify)								
	-Financial Institutions	4	2,36,92,681	0.12	2,369.27	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	1	1,500	0.00	0.15	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	9,23,444	34,49,09,301	1.79	34,490.93	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1.898	11.48.74.662	0.60	11.487.47	-	-	-	-
iii)	NBFCs registered with RBI					-	-	-	-
iv)	Others:								
	-Trusts	19	6,35,702	0.00	63.57	-	-	-	-
	-Non Resident Indian (NRI)	5,426	1,17,44,527	0.06	1,174.45	-	-	-	-
	-Clearing Members	3	27,879	0.00	2.79	-	-	-	-
	-Foreign Companies	1	48,000	0.00	4.80				
	-Foreign Nationals					-	-	-	-
	-Directors and their Relatives						-	-	-
	-Non Resident Indian Non Repartriable								
	-Bodies Corporate	1,042	1,46,84,235	0.08	1,468.42	-	-	-	-
	-Key Managerial Personnel	1	187	0.00	0.02	-	-	-	-
	-IEPF								
v)	Any other (Please Specify)								
	Foreign Companies								
	Director & their relatives	4	24,262	0.00	2.43	-	-	-	-
	-Unclaimed/Suspense/Escrow Account					-	-	-	-
	-Hindu Undivided Family	4,480	1,08,33,232	0.06	1,083	-	-	-	-
	-Overseas Corporate Bodies								
	-ESOP/ESOS/ESPS	7,473	3,64,18,394	0.19	3,641.84	-	-	-	-
	LLP								
	Trust								
	KMP								
B.2	Foreign PortfolioInvestor (Individual)	1	6,000	0.00	0.60				
	LLP	79	32,45,259	0.02	324.53				
B.3	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	**9,43,961**	**19,25,65,89,795**	**100.00**	**19,25,659**	**-**	**-**	**-**	**-**

Foot Notes:

(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.

(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

Name of the Indian Promoter / Indian Investor:
3. KARNATAKA BANK LTD

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
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								
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	14	4,49,99,565	11.94	4,500				
ii)	Foreign Portfolio Investors	229	6,16,47,484	16.35	6,165				
iii)	Financial Institutions/Banks	3	736	0.00	0				
iv)	Insurance Companies	5	1,94,95,120	5.17	1,950				
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	3,59,395	11,52,12,196	30.57	11,521.22				
ii)	Individual share capital in excess of Rs. 2 Lacs	825	8,32,71,741	22.09	8,327.17				
iii)	NBFCs registered with RBI								
iv)	Others:					-	-	-	-
	- Trusts	10	56,899	0.02	5.69				
	- Non Resident Indian	7,270	94,16,269	2.50	941.63				
	- Clearing Members	11	5,281	0.00	0.53				
	- Non Resident Indian Non Repartriable				-	-	-	-	-
	- Bodies Corporate	1,038	2,72,31,103	7.22	2,723.11				
	- IEPF	1	14,00,080	0.37	140.01				
v)	Any other (Please Specify)					-	-	-	-
	Unclaimed Shares/Escrow Account 5A	1	1,81,330	0.05	18.13				
	Directors & Relatives	4	7,361	0.00	0.74				
	HUF	3,238	65,86,030	1.75	658.60				
	LLP	131	28,29,967	0.75	283.00				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	**3,72,194**	**37,69,41,381**	**100.00**	**37,694**	**-**	**-**	**-**	**-**

Foot Notes:

(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.

(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

Name of the Indian Promoter / Indian Investor:
4. DABUR INVESTMENT CORPORATION - A PARTNERSHIP FIRM

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
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 September 30, 2026**	**As at September 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	1,26,688	1,20,803
	TOTAL	**1,43,865**	**1,37,715**

FORM NL-11-BORROWINGS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at September 30, 2026	As at September 30, 2025
1	Debentures/ Bonds	26,500	26,500
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	26,500	26,500

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 Shareholders		NL -12A Policyholders		(₹ in Lakhs) Total	
		As at September 30, 2026	As at September 30, 2025	As at September 30, 2026	As at September 30, 2025	As at September 30, 2026	As at September 30, 2025
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	38,103	41,010	1,99,646	1,41,137	2,37,749	1,82,147
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	641	338	3,359	1,162	4,000	1,500
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	23,583	20,940	1,23,562	72,069	1,47,145	93,009
	(e) Other Securities (to be specified)	643	-	3,368	-	4,011	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	27,530	31,305	1,44,247	1,07,740	1,71,777	1,39,045
5	Other than Approved Investments						
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	876	824	4,589	2,835	5,465	3,659
7	Other Securities	40	45	210	155	250	200
	TOTAL	**91,416**	**94,462**	**4,78,981**	**3,25,098**	**5,70,397**	**4,19,560**
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,510	3,743	13,150	12,883	15,660	16,626
2	Other Approved Securities	3,208	4,151	16,809	14,284	20,017	18,435
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	5,257	7,412	27,542	25,508	32,799	32,920
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	47	-	160	-	207
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,411	6,129	12,638	21,098	15,049	27,227
	(e) Other Securities/bank deposit	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,411	2,941	12,631	10,126	15,042	13,067
5	Other than Approved Investments						
	(a) Shares : Equity	1,110	3,107	5,814	10,693	6,924	13,800
	(b) Mutual Fund	-	37	-	126	-	163
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	**16,907**	**27,567**	**88,584**	**94,878**	**1,05,491**	**1,22,445**
	GRAND TOTAL	**1,08,323**	**1,22,029**	**5,67,565**	**4,19,976**	**6,75,888**	**5,42,005**

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

(₹ in Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at September 30, 2026	As at September 30, 2025	As at September 30, 2026	As at September 30, 2025	As at September 30, 2026	As at September 30, 2025
	Long Term Investments--						
	Book Value	89,216	93,254	4,67,455	3,20,948	5,56,671	4,14,202
	Market Value	87,008	93,932	4,55,886	3,23,280	5,42,894	4,17,212
	Short Term Investments--						
	Book Value	10,541	16,966	55,228	58,390	65,769	75,356
	Market Value	10,515	17,014	55,094	58,555	65,609	75,569

Notes:

1. Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund , Listed Equities & Perpetual Bond, InvITs) is Rs.6224,39,78,777 (previous year Rs 6124,54,89,125)
2. Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund ,Listed Equities & Perpetual Bond, InvITs) is Rs.6085,02,33,351 (previous year Rs.6037,00,96,398)
3 Short Term Other approved securties includes TREPS amounting to Rs 200,17,20,877 (previous year Rs.60,12,04,380) and Certificate of Deposit amounting to NIL (pevious year Rs.247,60,53,495)
4 Long Term Equity includes the Perpetual Bond

FORM NL-13-LOANS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at September 30, 2026	As at September 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 September 30, 2026	As at September 30, 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	14,271	1,720	394	15,597	9,485	1,455	-	10,940	4,657	4,339
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	872	6	-	878	328	69	-	397	481	614
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	183	5	1	187	69	9	1	77	110	118
Information Technology Equipment	4,510	108	80	4,538	3,301	226	5	3,522	1,016	1,249
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	348	4	1	351	218	20	1	237	114	119
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	**20,184**	**1,843**	**476**	**21,551**	**13,401**	**1,779**	**7**	**15,173**	**6,378**	**6,439**
Work in progress	521	1,309	1,329	501	-	-	-	-	501	336
Grand Total	**20,705**	**3,152**	**1,805**	**22,052**	**13,401**	**1,779**	**7**	**15,173**	**6,879**	**6,775**
PREVIOUS YEAR	**17,541**	**3,483**	**2,809**	**18,215**	**10,310**	**1,891**	**761**	**11,440**	**6,775**	

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 September 30, 2026	As at September 30, 2025
1	Cash (including cheques, drafts and stamps)	90	30
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	321
	(ab) Others	-	-
	(b) Current Accounts	16,043	7,656
	(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	**16133**	**8007**
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	**16133**	**8007**
	In India	**16133**	**8007**
	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 September 30, 2026	As at September 30, 2025
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	12,501
3	Prepayments	8,153	1,808
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6,878	2,959
6	Others		
	Advance to Employees against expenses	17	16
	Advance to Others	127	83
	Surplus in Gratuity fund	-	-
	Surplus in Leave enchashment fund	-	58
	TOTAL (A)	**15,175**	**17,425**
	OTHER ASSETS		
1	Income accrued on investments	17,723	13,896
2	Outstanding Premiums	19,078	20,181
	Less : Provisions for doubtful	(175)	(101)
3	Agents' Balances	1,197	975
	Less : Provisions for doubtful	(116)	(110)
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	36,126	44,019
	Less : Provisions for doubtful	(622)	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	2,145	2,700
8	Interest on Unclaimed amount pertaining to Policyholders	702	559
9	Others		
	Deposits for Office Premises	941	984
	Less : Provisions for doubtful	(15)	(15)
	Other Deposits	3,229	2,932
	Less : Provisions for doubtful	(74)	(74)
	Receivable from Terrorism Pool	8,480	7,392
	Receivable from Motor Pool	-	-
	Receivable from Nuclear Pool	1,016	837
	Receivable from Marine Cargo Excluded Territories Pool	32	25
	GST unutilized credit	39,792	30,287
	Contracts for Sales - Investment	25	37
	Unsettled Investment Receivables	3,747	3,747
	Less: Provision for diminution in value of investments	(3,747)	(3,747)
	Other Receivables	119	12
	TOTAL (B)	**1,29,603**	**1,24,536**
	TOTAL (A+B)	**1,44,778**	**1,41,961**

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at September 30, 2026	As at September 30, 2025
1	Agents' Balances	2,558	11,397
2	Balances due to other insurance companies	1,28,104	99,402
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies [(a)]	1,01,452	44,331
	(b) for Other Policies	2,440	7,163
5	Unallocated Premium	6,501	5,490
6	Sundry creditors	5,838	6,756
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,33,615	1,95,419
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,005	2,571
11	Income accrued on Unclaimed amounts	702	559
12	Interest payable on debentures/bonds	473	473
13	GST Liabilities	-	659
14	Others		
	Due to Solatium Fund	1,442	1,133
	Due to Environment Relief Fund	-	-
	Due to Statutory Authorities	1,161	243
	Book Overdraft	-	-
	Contracts for Purchases - Investment	2,990	3,961
	Interest payable to NCD Holders	-	-
	TOTAL	**4,89,281**	**3,79,557**

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 September 30, 2026	As at September 30, 2025
1	Reserve for Unexpired Risk	1,55,272	1,20,448
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,073	1,499
4	For Employee Benefits	1,457	540
	TOTAL	**1,57,802**	**1,22,487**

FORM NL-19 MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

(₹ in Lakhs)

Sl. No.	Particulars	As at September 30, 2026	As at September 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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	-6.11%	12.20%	-3.03%	5.18%
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	0.79	1.76	0.87	1.63
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	3.52%	3.52%	11.91%	11.91%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	53.21%	52.61%	48.57%	46.79%
5	Net Commission Ratio**	Net Commission / Net written premium	6.07%	8.41%	9.00%	9.90%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	25.09%	27.08%	21.51%	23.08%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	20.19%	22.25%	23.06%	26.52%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	104.47%	92.92%	70.18%	68.82%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	28.58%	36.04%	15.80%	14.77%
10	Combined Ratio**	(7) +(8)	124.66%	115.17%	93.24%	95.34%
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	1.74%	3.55%	2.10%	4.06%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	5.09	2.32	4.25	2.38
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	(0.23)	(0.16)	(0.01)	(0.03)
14	Operating Profit Ratio	Operating profit / Net Earned premium	-10.11%	-3.06%	13.74%	12.68%
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	0.41	0.41
16	Net earning ratio	Profit after tax / Net Premium written	-9.09%	-1.69%	9.07%	9.29%
17	Return on net worth ratio	Profit after tax / Net Worth	-3.84%	-1.57%	3.86%	7.08%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.65	1.65	2.01	2.01
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	0.15	0.15	0.15	0.15
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	-13.58	-1.98	16.81	18.61
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	-13.58	-1.98	16.81	18.61
23	Earnings per share	Profit /(loss) after tax / No. of shares	-1.89	-0.77	1.83	3.35
24	Book value per share	Net worth / No. of shares	49.07	49.07	47.40	47.40

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 September 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	-30.03%	12.09%	-25.72%	18.89%	-7.55%	93.90%	15.89%	86.35%	4.00	0.19
Previous Period	15.84%	9.56%	-49.19%	13.94%	-29.03%	91.85%	12.55%	62.83%	3.87	0.34
Marine Cargo										
Current Period	70.43%	47.11%	20.58%	22.48%	32.69%	98.30%	38.78%	130.99%	1.55	-0.48
Previous Period	-40%	36.97%	15.70%	20.30%	34.19%	108.15%	8.71%	142.33%	1.93	-0.46
Marine Hull										
Current Period	449.12%	0.83%	-584.29%	0.36%	-541.43%	15.79%	2.47%	-525.64%	1.54	20.79
Previous Period	-6%	2.41%	-418.92%	0.98%	-397.30%	133.33%	0.00%	-263.96%	2.11	9.47
Total Marine										
Current Period	221.10%	15.64%	-1.29%	7.43%	11.93%	97.04%	38.38%	108.98%	1.55	-0.15
Previous Period	-29.91%	23.24%	-2.23%	12.61%	16.39%	108.61%	8.68%	124.99%	1.94	-0.28
Motor OD										
Current Period	26.95%	52.12%	31.37%	37.79%	44.27%	101.04%	242.98%	145.31%	1.30	-0.42
Previous Period	38.32%	54.44%	36.64%	34.88%	50.76%	67.48%	71.91%	118.25%	1.18	-0.29
Motor TP										
Current Period	40.89%	43.38%	-6.78%	29.50%	5.52%	74.20%	12.56%	79.72%	4.91	0.21
Previous Period	24.33%	46.86%	-0.29%	26.27%	13.67%	30.08%	5.09%	43.75%	5.18	0.52
Total Motor										
Current Period	34.60%	47.10%	11.18%	33.03%	23.76%	86.49%	22.88%	110.26%	3.21	-0.08
Previous Period	30.28%	50.28%	17.75%	30.15%	31.79%	48.48%	8.18%	80.27%	3.22	0.12
Health										
Current Period	-22.67%	82.39%	5.45%	17.19%	18.29%	104.63%	242.46%	122.92%	0.98	-0.25
Previous Period	136.23%	44.37%	6.68%	14.93%	26.82%	104.37%	67.23%	131.19%	1.05	-0.34
Personal Accident										
Current Period	5.45%	88.96%	8.49%	29.08%	21.18%	72.27%	71.28%	93.45%	1.53	0.01
Previous Period	17.55%	46.86%	-14.27%	24.93%	1.23%	14.23%	14.04%	15.46%	1.76	0.82
Travel Insurance										
Current Period	1.64%	92.28%	101.02%	132.95%	142.26%	5.42%	8.08%	147.68%	0.00	-0.23
Previous Period	3.11%	93.64%	50.14%	59.99%	63.84%	13.28%	0.00%	77.12%	0.00	0.25
Total Health										
Current Period	-19.58%	83.39%	7.33%	20.34%	20.58%	98.58%	176.26%	119.16%	1.05	-0.22
Previous Period	111.79%	45.16%	5.48%	16.42%	24.99%	94.03%	41.51%	119.02%	1.12	-0.22
Workmen's Compensation/ Employer's liability										
Current Period	38.66%	90.30%	22.15%	32.73%	33.56%	111.71%	12.41%	145.27%	2.83	-0.57
Previous Period	17.82%	94.12%	22.32%	34.45%	36.61%	105.62%	5.65%	142.23%	3.71	-0.53
Public/ Product Liability										
Current Period	3.52%	41.97%	16.67%	26.05%	29.84%	22.38%	-5.39%	52.22%	1.92	0.40
Previous Period	25.43%	47.29%	11.46%	23.79%	25.79%	-22.84%	172.53%	2.95%	1.42	0.88
Engineering										
Current Period	51.67%	21.23%	34.40%	24.10%	46.81%	548.44%	6.36%	595.25%	3.02	-6.55
Previous Period	-9.70%	4.67%	89.41%	20.52%	120.00%	42.38%	4.37%	162.38%	13.95	0.31
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	-19.55%	47.25%	-6.55%	14.62%	24.38%	129.25%	78.63%	153.63%	1.96	-0.62
Previous Period	-74.38%	70.52%	-6.08%	14.61%	14.64%	114.59%	34.96%	129.23%	1.54	-0.46
Other Miscellaneous										
Current Period	71.97%	63.41%	9.40%	17.31%	21.89%	137.78%	107.02%	159.67%	1.27	-0.85
Previous Period	29.33%	38.94%	3.69%	19.15%	19.38%	78.26%	13.19%	97.64%	2.46	0.00
Total Miscellaneous										
Current Period	12.30%	56.12%	8.87%	28.30%	22.68%	92.89%	36.29%	115.57%	2.31	-0.16
Previous Period	5.23%	50.01%	10.85%	23.92%	27.41%	75.51%	14.83%	102.92%	2.36	-0.02
Total-Current Period	12.20%	52.61%	8.41%	27.08%	22.25%	92.92%	36.04%	115.17%	2.32	-0.16
Total-Previous Period	5.18%	46.79%	9.90%	23.08%	26.52%	68.82%	14.77%	95.34%	2.38	-0.03

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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	42	53	11	21
2	Indian Bank	Joint Venture	Claim Payments	3	8	2	5
3	Indian Bank	Joint Venture	Commission payout	620	1,153	507	912
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	10	23	7	15
5	Indian Bank	Joint Venture	Dividend	368	368	263	263
6	Sompo Japan Insurance Inc.	Joint Venture	Premium Income (rendering of services)	-	-	-	-
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Premium	1,429	4,274	663	4,217
8	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Commission	152	428	299	506
9	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	531	1,568	1,583	2,575
10	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	5	25	10	29
11	Sompo Japan Insurance Inc.	Joint Venture	Claim Payments	-	-	-	-
12	Sompo Japan Insurance Inc.	Joint Venture	Dividend	446	446	319	319
13	Sompo Japan Insurance Inc.	Joint Venture	Other reimbursement received/Paid	6	6	-	-
14	Sompo Japan Insurance Inc.	Joint Venture	Refund of Security Deposit	-	-	-	-
15	Sharad Mathur	Key Management Personnel	Premium Income (rendering of services)	-	-	-	-
16	Sharad Mathur	Key Management Personnel	Remuneration	89	289	202	331
17	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	-	74	-	145
18	Dabur Investment Corporation	Joint Venture	Claim Payments	-	-	-	1
19	Dabur Investment Corporation	Joint Venture	Dividend	165	165	118	118
20	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	1	1	0	1
21	Indian Overseas Bank	Joint Venture	Claim Payments	-	-	-	-
22	Indian Overseas Bank	Joint Venture	Commission payout	429	1,227	292	1,112
23	Indian Overseas Bank	Joint Venture	Dividend	233	233	166	166
24	Indian Overseas Bank	Joint Venture	Other Expenditure	4	9	5	8
25	Indian Overseas Bank	Joint Venture	Other reimbursement received/Paid	-	-	-	-
26	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	0	189	1	151
27	Karnataka Bank	Joint Venture	Claim Payments	3	6	1	3
28	Karnataka Bank	Joint Venture	Commission payout	366	631	303	596
29	Karnataka Bank	Joint Venture	Other Expenditure	4	5	1	3
30	Karnataka Bank	Joint Venture	Dividend	77	77	55	55
31	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	2	2	2	2
32	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	-	-	4	4
33	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Claim	213	442	-	-
34	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Commission	58	102	-	-
35	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Premium	302	617	-	-
36	Sompo Thailand	Sompo Group Company	Reinsurance Arrangement Commission	-	4	-	-
37	Sompo Thailand	Sompo Group Company	Reinsurance Arrangement Premium	-	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 September 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	0	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	374	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	8	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	110	Commission Payable	No	-	-	-
5	Indian Overseas Bank	Joint Venture	-	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	59	Claim Payable	No	-	-	-
7	Karnataka Bank Limited	Joint Venture	171	Commission Payable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	2,476	Reinsurance Claim Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	1,363	Reinsurance Commision Recoverable	No	-	-	-
10	Sompo Japan Insurance Inc	Joint Venture	8,741	Reinsurance Premium Payable	No	-	-	-
11	Indian Bank	Joint Venture	10,500	Capital	No	-	-	-
12	Indian Overseas Bank	Joint Venture	6,650	Capital	No	-	-	-
13	Karnataka Bank Limited	Joint Venture	2,209	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	4,715	Capital	No	-	-	-
15	Dabur Investment Corporation	Joint Venture	2,045	Share Premium	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	12,744	Capital	No	-	-	-
17	Sompo Japan Insurance Inc	Joint Venture	14,716	Share Premium	No	-	-	-
18	Indian Bank	Joint Venture	5	Bank Balance	No	-	-	-
19	Indian Overseas Bank	Joint Venture	20	Bank Balance	No	-	-	-
20	Karnataka Bank Limited	Joint Venture	79	Bank Balance	No	-	-	-
21	Endurance Worldwideinsurance Limited	Sompo Group Company	747	Reinsurance Premium Payable	No	-	-	-
22	Endurance Worldwideinsurance Limited	Sompo Group Company	270	Reinsurance Arrangement Claim Recoverable	No	-	-	-
23	Endurance Worldwideinsurance Limited	Sompo Group Company	180	Reinsurance Arrangement Commission Recoverable	No	-	-	-
24	Sompo Thailand	Sompo Group Company	365	Reinsurance Premium Payable	No	-	-	-
25	Sompo Thailand	Sompo Group Company	-	Reinsurance Arrangement Claim Recoverable	No	-	-	-
26	Sompo Thailand	Sompo Group Company	4	Reinsurance Arrangement Commission Recoverable	No	-	-	-

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

As at September 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	-	1,08,323	1,08,323
	Policyholders as per NL-12 A of BS	5,67,565	-	5,67,565
(A)	**Total Investments as per BS**	**5,67,565**	**1,08,323**	**6,75,887**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	6,879	6,879
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	591	591
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	16,133	16,133
(F)	Advances and Other assets as per BS	81,799	63,238	1,45,037
(G)	**Total Current Assets as per BS...(E)+(F)**	**81,799**	**79,371**	**1,61,170**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	13,771	5,107	**18,878**
(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)**	**6,49,363**	**1,94,573**	**8,43,937**
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	13,771	5,699	19,470
(M)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)**	**6,35,592**	**1,88,875**	**8,24,467**

(₹ 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	-	111	111
	(b) Leasehold Improvements	-	481	481
	(c) Computer Equipments	-	-	-
	Inadmissible current assets			-
	(a) Re-insurer bal o/s for more than 365 days having Indian Branch	859	-	859
	(b) Re-insurer bal o/s for more than 180 days not having Indian Branch	3,608	-	3,608
	(c) Outstanding Premiums for more than 365 days	2,534	-	2,534
	(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	-	1,853	1,853
	(i) Agents' Balances greater than 30 days	-	114	114
	(j) Co-insurer bal o/s for more than 90 days	6,613	-	6,613
	(k) Fair Value Change account subject to minimum of zero	-	-	-
	(l) Deferred Tax Asset (Net)	-	2,369	2,369
	(m) Advance commission to Agents	-	770	770
	(n) GST Receivable from Reinsurers for greater than 365 days	157	-	157
	Total	**13,771**	**5,699**	**19,470**

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 September 30, 2026

(₹ in Lakhs)

		Current Year	
Item No.	**Reserve**	**Gross Reserve**	**Net Reserve**
(a)	Unearned Premium Reserve (UPR)	2,92,701	1,55,272
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)…(a)+(b)	2,92,701	1,55,272
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,41,375	1,45,186
(e)	IBNR reserve	1,83,834	88,429
(f)	**Total Reserves for Technical Liabilities…(c)+(d)+(e)**	**7,17,910**	**3,88,887**

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 September 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	25,740	3,249	13,863	2,172	2,574	2,080	2,574
2	Marine Cargo	5,556	1,524	5,737	2,315	667	1,033	1,033
3	Marine - Other than Marine Cargo	9,708	71	222	10	971	33	971
4	Motor	4,15,303	2,04,500	2,58,090	1,41,769	62,295	58,070	62,295
5	Engineering	2,171	364	1,748	212	217	262	262
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,705	691	363	289	406	87	406
8	Health	1,18,491	1,09,597	1,16,445	88,314	21,919	26,494	26,494
9	Miscellaneous	15,481	8,552	7,201	5,737	2,167	1,721	2,167
10	Crop	40,976	21,442	87,189	38,644	4,288	13,078	13,078
	Total	**6,36,131**	**3,49,988**	**4,90,859**	**2,79,462**	**95,505**	**1,02,858**	**1,09,281**

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 September 30, 2026

(₹ in Lakhs)

(1)	(2)	(3)
ITEM NO.	**DESCRIPTION**	**AMOUNT**
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	**6,35,592**
	Deduct:	
(B)	Current Liabilities as per BS	3,88,887
(C)	Provisions as per BS	2,39,938
(D)	Other Liabilities	-
(E)	**Excess in Policyholder's funds (A)-(B)-(C)-(D)**	**6,767**
	Shareholder's Funds	
(F)	Available Assets	1,88,875
	Deduct:	
(G)	Other Liabilities	15,551
(H)	Excess in Shareholder's funds (F-G)	1,73,324
(I)	**Total ASM (E+H)**	**1,80,091**
(J)	**Total RSM**	**1,09,281**
(K)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**1.65**

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: September 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	Dual Insurance	134	UNIHLGP27044V012627	Health+Life- Combi	Group	16-Jun-26
2	Marine Cargo Insurance	134	IRDAN134CPMR0054V01202627	Marine Cargo	Commercial	17-Sep-26
3	**Universal Sompo- Bharat Sookshma Udyam Suraksha**					
1	Contracts Works	134	IRDAN134RP0034V01202021/A0058V01202627	Fire	Retail	24-Sep-26
2	Dynamo Clause	134	IRDAN134RP0034V01202021/A0059V01202627	Fire	Retail	24-Sep-26
3	Brand and Label	134	IRDAN134RP0034V01202021/A0060V01202627	Fire	Retail	24-Sep-26
4	Loss Minimization	134	IRDAN134RP0034V01202021/A0061V01202627	Fire	Retail	24-Sep-26
5	EMI Protect	134	IRDAN134RP0034V01202021/A0062V01202627	Fire	Retail	24-Sep-26
6	Claim Preparation Clause	134	IRDAN134RP0034V01202021/A0063V01202627	Fire	Retail	24-Sep-26
7	Wrong Fuelling of Vehicles/ Fuelling Error	134	IRDAN134RP0034V01202021/A0064V01202627	Fire	Retail	24-Sep-26
8	Fuel contamination during decantation	134	IRDAN134RP0034V01202021/A0065V01202627	Fire	Retail	24-Sep-26
9	New Location Cover	134	IRDAN134RP0034V01202021/A0066V01202627	Fire	Retail	24-Sep-26
10	Adequacy of Sum Insured (Max upto 1 Cr.)	134	IRDAN134RP0034V01202021/A0067V01202627	Fire	Retail	24-Sep-26
11	Incidental Costs	134	IRDAN134RP0034V01202021/A0068V01202627	Fire	Retail	24-Sep-26
12	Additional Custom Duty	134	IRDAN134RP0034V01202021/A0069V01202627	Fire	Retail	24-Sep-26
13	Immediate Repair	134	IRDAN134RP0034V01202021/A0070V01202627	Fire	Retail	24-Sep-26
4	**Universal Sompo - Bharat Laghu Udyam Suraksha**					
1	Contracts Works	134	IRDAN134RP0035V01202021/A0045V01202627	Fire	Retail	24-Sep-26
2	Dynamo Clause	134	IRDAN134RP0035V01202021/A0046V01202627	Fire	Retail	24-Sep-26
3	Brand and Label	134	IRDAN134RP0035V01202021/A0047V01202627	Fire	Retail	24-Sep-26
4	Loss Minimization	134	IRDAN134RP0035V01202021/A0048V01202627	Fire	Retail	24-Sep-26
5	EMI Protect	134	IRDAN134RP0035V01202021/A0049V01202627	Fire	Retail	24-Sep-26
6	Claim Preparation Clause	134	IRDAN134RP0035V01202021/A0050V01202627	Fire	Retail	24-Sep-26
7	Wrong Fuelling of Vehicles/ Fuelling Error	134	IRDAN134RP0035V01202021/A0051V01202627	Fire	Retail	24-Sep-26
8	Fuel contamination during decantation	134	IRDAN134RP0035V01202021/A0052V01202627	Fire	Retail	24-Sep-26
9	New Location Cover	134	IRDAN134RP0035V01202021/A0053V01202627	Fire	Retail	24-Sep-26
10	Adequacy of Sum Insured (Max upto 1 Cr.)	134	IRDAN134RP0035V01202021/A0054V01202627	Fire	Retail	24-Sep-26
11	Incidental Costs	134	IRDAN134RP0035V01202021/A0055V01202627	Fire	Retail	24-Sep-26
12	Additional Custom Duty	134	IRDAN134RP0035V01202021/A0056V01202627	Fire	Retail	24-Sep-26
13	Immediate Repair	134	IRDAN134RP0035V01202021/A0057V01202627	Fire	Retail	24-Sep-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: September 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	1,08,323
	Investments (Policyholders)	8A	5,67,565
2	Loans	9	-
3	Fixed Assets	10	6,879
4	Deferred Tax Assets		2,966
5	Current Assets		
	a. Cash & Bank Balance	11	16,133
	b. Advances & Other Assets	12	1,44,778
6	Current Liabilities		-
	a. Current Liabilities	13	4,89,281
	b. Provisions	14	1,57,802
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		**1,99,561**
	Less: Other Assets	**SCH ++**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,879
3	Deferred Tax Assets		2,966
4	Cash & Bank Balance (if any)	11	16,133
5	Advances & Other Assets (if any)	12	1,44,778
6	Current Liabilities	13	4,89,281
7	Provisions	14	1,57,802
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	Total (B)		**-4,76,327**
	'Investment Assets'	**(A-B)**	**6,75,888**

Investment represent in Form 3B Section II includes Application Money of Rs 125 Crores

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%	-	27,477	1,43,970	1,71,447	25	-	1,71,447	1,66,806
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	40,613	2,12,796	2,53,409	37	-	2,53,409	2,46,425
3	**Investment subject to Exposure Norms**		**-**	**69,201**	**3,62,583**	**4,31,784**	**63**	**-9,305**	**4,22,479**	**4,15,448**
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	30,911	1,61,959	1,92,870	28	8	1,92,878	1,88,350
	2. Other Investments		-	354	1,853	2,206	0	(450)	1,757	1,757
	b. Approved Investments	Not exceeding 55%	-	35,942	1,88,323	2,24,266	33	(7,304)	2,16,961	2,14,460
	c. Other Investments		-	1,994	10,447	12,441	2	(1,559)	10,882	10,882
	Investment Assets	**100%**		**1,09,814**	**5,75,379**	**6,85,193**	**100.00**	**(9,305)**	**6,75,887**	**6,61,873**

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: September 30, 2026
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		1,78,785	25	(7,337)	36	1,71,447	25.02
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		2,63,751	37	(10,342)	50	2,53,409	36.98
3	**Investment subject to Exposure Norms**							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		75,926	11	2,465	(12)	78,391	11.44
	2. Other Investments		1,490	0	327	(2)	1,817	0.27
	b. Infrastructure Investments							
	1. Approved Investments		1,26,563	18	(12,084)	59	1,14,480	16.71
	2. Other Investments		390	0	-	-	390	0.06
	c. Approved Investments		2,25,724	32	(1,459)	7	2,24,266	32.73
	d. Other Investments (not exceeding 15%)		11,960	2	482	(2)	12,441	1.82
	Total		**7,05,803**	**100.00**	**(20,611)**	**100.00**	**6,85,193**	**100.00**

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

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

(₹ in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
PARTICULARS	**As at September 30, 2026**	**As % of total for this class**	**As at September 30, 2025**	**As % of total for this class**	**As at September 30, 2026**	**As % of total for this class**	**As at September 30, 2025**	**As % of total for this class**
Break down by credit rating								
AAA rated	3,11,709	50.90	2,45,228	49.61	3,18,445	50.83	2,42,200	49.32
AA or better	34,272	5.60	34,672	7.01	34,569	5.52	34,112	6.95
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Soverign)	2,46,425	40.24	2,01,104	40.68	2,53,409	40.45	2,01,402	41.01
Any other (Treps)	20,020	3.27	13,345	2.70	20,017	3.20	13,343	2.72
Total (A)	**6,12,425**	**100.00**	**4,94,350**	**100.00**	**6,26,440**	**100.00**	**4,91,058**	**100.00**
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	65,609	10.71	75,568	15.29	65,768	10.50	75,356	15.35
more than 1 year and upto 3years	1,36,804	22.34	93,982	19.01	1,37,560	21.96	93,027	18.94
More than 3years and up to 7years	1,80,393	29.46	1,61,134	32.60	1,84,227	29.41	1,59,156	32.41
More than 7 years and up to 10 years	1,58,289	25.85	95,825	19.38	1,64,398	26.24	95,164	19.38
above 10 years	71,331	11.65	67,840	13.72	74,487	11.89	68,354	13.92
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	**6,12,425**	**100.00**	**4,94,350**	**100.00**	**6,26,440**	**100.00**	**4,91,058**	**100.00**
Breakdown by type of the issuer								
a. Central Government	1,66,806	27.24	1,43,304	28.99	1,71,447	27.37	1,43,581	29.24
b. State Government	79,619	13.00	57,801	11.69	81,962	13.08	57,821	11.77
c. Corporate Securities	3,45,981	56.49	2,79,900	56.62	3,53,014	56.35	2,76,312	56.27
Any other (Treps)	20,020	3.27	13,345	2.70	20,017	3.20	13,343	2.72
Total (C)	**6,12,425**	**100.00**	**4,94,350**	**100.00**	**6,26,440**	**100.00**	**4,91,058**	**100.00**

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Universal Sompo General Insurance Company Limited | **Date: As on September 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 September 30, 2026	As at March 31, 2026	As at September 30, 2026	As at March 31, 2026	As at September 30, 2026	As at March 31, 2026	As at September 30, 2026	As at March 31, 2026	As at September 30, 2026	As at March 31, 2026
1	Investments Assets	3,53,014	3,54,548	-	-	2,53,409	2,46,895	78,770	72,307	6,85,193	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)	3,53,014	3,54,548	-	-	2,53,409	2,46,895	78,770	72,307	6,85,193	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 September 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 September 30, 2026				Up to the Quarter Ended September 30, 2026				Up to the Quarter Ended September 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	1,71,825	2,841	6.56	4.91	1,73,064	5,678	6.54	4.90	1,35,780	5,261	7.73	5.78
		CSGB	2,028	33	6.47	4.84	2,029	66	6.51	4.87	1,393	46	6.52	4.88
		CTRB	1,992	-	-	-	1,574	4	4.29	3.21	3,516	99	6.07	4.54
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARATEED SEC.	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
		SGGB	82,810	1,531	7.34	5.49	83,276	3,044	7.29	5.46	42,069	1,559	7.39	5.53
		SGOA	-	-	-	-	-	-	-	-	2,634	89	6.78	5.07
3	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	68,877	1,338	7.71	5.77	66,926	2,560	7.63	5.71	48,100	1,909	7.92	5.92
	Bonds / Debentures issued by HUDCO	HTHD	8,769	153	6.92	5.18	9,151	318	6.94	5.19	10,389	362	6.95	5.20
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	10	(0)	(212.76)	(212.76)
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,965	-	-	-	1,940	108	11.13	8.33	1,388	33	4.74	3.55
	Infrastructure - PSU - Debentures / Bonds	IPTD	72,024	1,319	7.26	5.44	74,420	2,682	7.19	5.38	64,005	2,311	7.20	5.39
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	21,966	436	7.87	5.89	20,353	803	7.87	5.89	14,952	591	7.89	5.90
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	11,510	215	7.41	5.54	12,013	441	7.32	5.48	4,665	181	7.72	5.78
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds -Tax Free Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	8,637	168	7.70	5.76	8,130	311	7.63	5.71	7,551	333	8.79	6.58
	Units of Infrastructure Investment Trust	EIIT	3,735	68	7.18	5.37	3,501	116	6.59	4.93	-	-	-	-
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Corporate Securities - Equity shares (Ordinary)-Quoted	EACE	35,660	392	4	3	37,654	1,130	6	4	26,100	1,816	14	10
	PSU - Equity shares - Quoted	EAEQ	3,510	-	-	-	3,048	45	3	2	1,449	20	3	2
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	3,239	65	8	6	2,374	96	8	6	1,500	63	8	6
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	4,996	19	6	4
	Deposits - CDs with Scheduled Banks	EDCD	7,487	11	6	5	18,278	253	8	6	5,473	182	7	5
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	8,567	16	5	3	3,955	51	5	4	6,017	67	5	4
	Corporate Securities - Debentures	ECOS	1,69,131	3,399	8	6	1,63,714	6,441	8	6	1,20,084	4,983	8	6
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	1,000	28	6	4
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL – CBLO/TREPS	ECBO	3,332	1	0	0	6,839	130	4	3	8,111	221	5	4
	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	903	(12)	(3)	(3)
	Application Money	ECAM	-	-	-	-	-	-	-	-	500	-	-	-
6	OTHER INVESTMENTS													
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	274	(35)	(52)	(52)
	Equity Shares (incl. Co- op Societies)	OESH	14,810	54	1	1	12,761	199	3	2	11,112	387	7	5
	Passively Managed Equity ETF Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	304	(5)	(5)	(5)
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares in Housing Finance Companies	HOEQ	1,831	72	16	12	1,930	74	8	6	1,234	152	25	18
	Alternative Investment Fund	OAFB	4,582	91	8	6	4,521	143	6	5	3,506	170	10	7
	Units of Infrastructure Investment Trust	OIIT	390	-	-	-	394	10	5	4	400	36	18	13
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		6,92,483	12,202	7	5	6,96,238	24,703	7	5	5,20,691	20,863	8	6

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 134
Statement as on: September 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 September 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	1	-	-	399	0.26%
3	No. of Reinsurers with rating A but less than AA	64	847	302	11,496	8.37%
4	No. of Reinsurers with rating BBB but less than A	11	225	177	180	0.39%
5	No. of Reinsurers with rating less than BBB	3	0	-	(1)	0.00%
	Total (A)	**79**	**1,072**	**479**	**12,074**	**9.02%**
	With In India					
1	Indian Insurance Companies	12	-	-	5,165	3.42%
2	FRBs	7	92,176	696	30	61.51%
3	GIC Re	1	28,604	1,764	573	20.49%
4	Other (to be Specified)	1	309	52	452	0.54%
5	IFSC Insurance Oiffce (IIO)	16	6,217	1,287	76	5.02%
	Total (B)	**37**	**1,27,305**	**3,799**	**6,296**	**90.98%**
	Grand Total (C)= (A)+(B)	**116**	**1,28,376**	**4,278**	**18,370**	**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		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous Total Health	
		For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
	STATES[C]																						
1	Andhra Pradesh	159	344	-	-	63	97	63	97	347	681	338	656	685	1,336	247	368	5	28	-	0	252	396
2	Arunachal Pradesh	87	88	-	-	-	-	-	-	18	43	31	67	49	110	1	31	-	-	-	-	1	31
3	Assam	37	86	-	-	1	1	1	1	201	502	808	1,704	1,009	2,207	23	43	5	8	-	-	29	51
4	Bihar	79	149	-	-	1	1	1	1	315	687	555	1,197	870	1,884	71	94	0	0	-	-	71	95
5	Chhattisgarh	41	104	-	-	1	1	1	1	2,278	4,339	3,346	7,250	5,624	11,589	21	35	0	0	-	-	21	36
6	Goa	14	20	-	-	0	0	0	0	37	94	50	105	87	199	13	28	1	1	-	-	13	29
7	Gujarat	366	1,610	108	670	90	447	199	1,117	2,711	5,903	2,863	6,372	5,574	12,275	668	1,813	2	10	-	-	670	1,823
8	Haryana	355	749	-	-	842	1,696	841	1,697	4,024	8,356	3,251	7,553	7,274	15,909	3,964	8,460	57	100	0	0	4,021	8,560
9	Himachal Pradesh	33	60	-	-	0	0	0	0	166	427	243	547	409	974	4	7	0	0	-	-	4	7
10	Jharkhand	152	186	-	-	2	2	2	2	421	936	673	1,424	1,094	2,361	113	160	0	0	0	0	114	160
11	Karnataka	197	1,646	-	-	35	79	35	79	3,469	7,447	6,689	13,865	10,158	21,312	3,631	7,605	576	1,051	481	958	4,687	9,614
12	Kerala	40	67	-	-	3	5	3	5	747	1,514	1,003	1,840	1,750	3,354	571	4,402	14	15	-	-	585	4,417
13	Madhya Pradesh	84	223	-	-	1	2	1	2	3,063	5,554	2,967	7,083	6,030	12,637	924	1,020	2	2	-	-	926	1,022
14	Maharashtra	429	1,599	182	476	154	601	335	1,077	3,389	7,752	4,513	11,681	7,902	19,432	6,517	16,421	69	167	0	0	6,586	16,588
15	Manipur	2	4	-	-	-	0	-	0	4	7	8	16	12	22	1	2	-	-	-	-	1	2
16	Meghalaya	21	26	-	-	0	6	0	6	7	12	33	60	40	72	0	0	-	-	-	-	0	0
17	Mizoram	0	1	-	-	-	-	-	-	1	2	5	15	6	17	1	1	-	-	-	-	1	1
18	Nagaland	5	7	-	-	-	-	-	-	8	16	27	61	35	77	0	0	-	-	-	-	0	0
19	Odisha	139	246	-	-	-	0	-	0	707	1,697	1,042	2,427	1,750	4,123	526	583	84	595	-	-	610	1,177
20	Punjab	70	134	-	-	1	3	1	3	907	1,975	1,024	2,012	1,931	3,987	275	329	4	4	-	-	278	333
21	Rajasthan	73	284	-	-	134	270	134	270	3,844	8,893	3,845	9,818	7,689	18,712	114	268	6	8	-	0	120	275
22	Sikkim	0	0	-	-	-	-	-	-	2	5	10	27	12	32	0	0	-	-	-	-	0	0
23	Tamil Nadu	550	3,328	990	7,272	215	281	1,205	7,552	2,570	5,478	2,243	4,477	4,813	9,955	2,012	5,049	1,681	7,123	0	0	3,694	12,172
24	Telangana	175	372	-	-	1	67	1	67	420	907	420	869	840	1,775	486	2,231	5	8	-	-	491	2,238
25	Tripura	4	6	-	-	-	-	-	-	2	4	18	40	20	44	0	1	0	0	-	-	0	1
26	Uttarakhand	34	61	-	-	0	1	0	1	370	831	620	1,390	990	2,221	174	269	2	2	-	-	176	271
27	Uttar Pradesh	501	1,137	-	-	111	205	111	205	5,483	13,030	8,741	20,952	14,224	33,982	3,022	4,879	0	8	-	0	3,023	4,888
28	West Bengal	483	998	-	-	34	89	34	89	745	1,715	1,709	3,758	2,454	5,472	705	3,204	4	11	-	-	708	3,215
	TOTAL (A)	**4,132**	**13,537**	**1,280**	**8,418**	**1,689**	**3,854**	**2,968**	**12,272**	**36,256**	**78,806**	**47,073**	**1,07,263**	**83,330**	**1,86,070**	**24,085**	**57,302**	**2,517**	**9,141**	**481**	**959**	**27,083**	**67,403**
	UNION TERRITORIES[C]																						
1	Andaman and Nicobar Islands	0	1	-	-	-	-	-	-	1	1	1	1	2	2	0	0	-	-	-	-	0	0
2	Chandigarh	3	5	-	-	0	0	0	0	122	275	98	197	220	471	4	105	0	0	-	-	4	105
3	Dadra and Nagar Haveli	31	34	-	-	6	9	6	9	16	27	40	80	56	107	69	276	-	-	-	-	69	276
4	Daman & Diu	0	5	-	-	2	5	2	5	4	9	6	12	10	21	0	0	0	0	-	-	0	0
5	Govt. of NCT of Delhi	45	176	-	-	15	85	15	85	683	1,445	1,071	2,110	1,754	3,555	983	1,882	14	22	0	0	996	1,903
6	Jammu & Kashmir	1	6	-	-	-	-	-	-	282	647	299	637	581	1,283	3	14	0	0	-	-	3	14
7	Ladakh	-	-	-	-	-	-	-	-	2	4	3	6	5	11	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	0	1	1	2	2	3	-	-	-	-	-	-	-	-
9	Puducherry	8	20	-	-	-	-	-	-	331	676	153	291	484	966	3	7	9	13	-	-	12	20
	TOTAL (B)	**88**	**246**	**-**	**-**	**23**	**100**	**23**	**100**	**1,441**	**3,086**	**1,672**	**3,335**	**3,112**	**6,420**	**1,062**	**2,284**	**23**	**36**	**0**	**0**	**1,084**	**2,318**
	Outside India																						
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**4,220**	**13,783**	**1,280**	**8,418**	**1,712**	**3,954**	**2,992**	**12,372**	**37,697**	**81,892**	**48,745**	**1,10,598**	**86,442**	**1,92,490**	**25,147**	**59,586**	**2,540**	**9,176**	**481**	**959**	**28,168**	**69,721**

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 September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
	STATES[c]																
1	Andhra Pradesh	1	1	42	92	61	82	-	-	-	-	30	55	1,070	1,963	1,292	2,403
2	Arunachal Pradesh	-	-	-	-	-	0	-	-	-	-	1	1	51	143	137	230
3	Assam	0	1	-	0	7	30	-	-	-	-	13	29	1,058	2,317	1,096	2,404
4	Bihar	1	1	0	0	3	4	-	-	-	-	24	47	969	2,031	1,048	2,181
5	Chhattisgarh	1	1	0	0	1	17	-	-	-	-	9	16	5,657	11,659	5,699	11,764
6	Goa	0	1	1	2	0	0	-	-	-	-	2	6	104	237	118	257
7	Gujarat	22	54	25	81	22	80	-	-	-	-	125	240	6,437	14,553	7,002	17,279
8	Haryana	2	6	86	430	54	86	-	-	-	-	116	199	11,553	25,190	12,750	27,636
9	Himachal Pradesh	0	0	0	0	-	0	-	-	-	-	1	5	413	986	447	1,046
10	Jharkhand	0	4	0	0	1	5	-	-	-	-	11	20	1,220	2,550	1,374	2,738
11	Karnataka	2	11	57	187	24	66	-	-	1,319	1,320	86	350	16,332	32,860	16,564	34,585
12	Kerala	-	0	0	0	-	0	-	-	-	-	8	16	2,342	7,787	2,385	7,859
13	Madhya Pradesh	1	2	3	4	44	49	-	-	-	-	28	55	7,033	13,768	7,119	13,994
14	Maharashtra	31	56	252	561	86	338	-	-	(118)	643	2,162	5,240	16,900	42,858	17,664	45,534
15	Manipur	-	-	-	-	-	-	-	-	-	-	1	2	14	26	17	31
16	Meghalaya	-	-	-	-	0	0	-	-	-	-	0	1	40	73	62	105
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	0	7	18	7	18
18	Nagaland	-	-	-	-	1	10	-	-	-	-	0	1	36	88	41	95
19	Odisha	1	2	0	1	3	23	-	-	-	-	63	106	2,427	5,433	2,566	5,679
20	Punjab	0	0	0	1	3	60	-	-	-	-	12	28	2,224	4,409	2,295	4,546
21	Rajasthan	1	2	23	213	4	16	-	-	-	-	35	76	7,873	19,293	8,081	19,848
22	Sikkim	-	-	-	-	-	0	-	-	-	-	0	0	12	33	13	33
23	Tamil Nadu	2	3	87	127	65	137	-	-	339	358	320	574	9,320	23,326	11,075	34,206
24	Telangana	2	4	22	28	46	93	-	-	-	-	85	159	1,487	4,297	1,663	4,737
25	Tripura	-	-	-	-	1	2	-	-	-	-	1	2	22	48	26	53
26	Uttarakhand	0	0	0	1	3	6	-	-	-	-	11	30	1,180	2,528	1,215	2,590
27	Uttar Pradesh	3	5	16	158	10	(25)	-	-	15,072	16,349	187	347	32,534	55,703	33,145	57,045
28	West Bengal	5	6	7	7	53	65	-	-	-	-	123	228	3,349	8,994	3,867	10,081
	TOTAL (A)	**75**	**158**	**622**	**1,894**	**491**	**1,144**	**-**	**-**	**16,612**	**18,669**	**3,451**	**7,831**	**1,31,664**	**2,83,170**	**1,38,764**	**3,08,978**
	UNION TERRITORIES[c]																
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	0	0	2	3	2	3
2	Chandigarh	-	-	0	0	-	-	-	-	-	-	0	2	224	579	227	584
3	Dadra and Nagar Haveli	0	1	0	0	-	0	-	-	-	-	0	0	125	383	162	427
4	Daman & Diu	0	0	-	-	1	1	-	-	-	-	0	1	11	23	14	33
5	Govt. of NCT of Delhi	3	5	17	36	93	103	-	-	-	-	69	102	2,933	5,704	2,993	5,965
6	Jammu & Kashmir	0	0	0	0	0	1	-	-	-	-	2	4	586	1,302	587	1,309
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	5	11	5	11
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	2	3	2	3
9	Puducherry	0	0	0	0	-	-	-	-	-	-	15	18	510	1,004	519	1,024
	TOTAL (B)	**3**	**6**	**17**	**36**	**94**	**105**	**-**	**-**	**-**	**-**	**87**	**127**	**4,399**	**9,012**	**4,510**	**9,359**
	Outside India																
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**78**	**165**	**639**	**1,930**	**585**	**1,249**	**-**	**-**	**16,612**	**18,669**	**3,538**	**7,958**	**1,36,062**	**2,92,182**	**1,43,274**	**3,18,337**

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

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

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended September 30, 2026		For the Quarter Ended September 30, 2025		Upto the Quarter Ended September 30, 2026		Upto the Quarter Ended September 30, 2025	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,220	72,943	3,588	70,683	13,783	1,41,196	19,699	1,28,929
2	Marine Cargo	1,712	282	840	280	3,954	650	2,320	700
3	Marine Other than Cargo	1,280	44	718	12	8,418	98	1,533	18
4	Motor OD	37,697	8,24,705	37,082	8,39,694	81,892	18,92,977	64,509	14,91,809
5	Motor TP	48,745	-	46,824	-	1,10,598	-	78,497	-
6	Health	25,147	38,226	34,423	41,490	59,586	71,940	77,051	73,295
7	Personal Accident	2,540	1,234	2,299	1,603	9,176	2,303	8,702	25,872
8	Travel	481	11	475	17	959	26	944	34
9	Workmen's Compensation/ Employer's liability	78	323	53	273	165	673	119	561
10	Public/ Product Liability	639	15,585	461	155	1,930	30,320	1,450	372
11	Engineering	585	494	426	381	1,249	998	824	780
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	16,612	7	23,207	12	18,669	14	23,207	48
14	Other segments	3,538	48,951	2,190	38,171	7,958	89,552	4,876	72,064
	Miscellaneous - Total	1,36,061	9,29,536	1,47,440	9,21,796	2,92,181	20,88,803	2,60,178	16,64,835
	Grand Total	**1,43,274**	**10,02,805**	**1,52,586**	**9,92,771**	**3,18,337**	**22,30,747**	**2,83,731**	**17,94,482**

FORM NL-36- BUSINESS -CHANNELS WISE

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

Sl.No.	Channels	For the Quarter Ended September 30, 2026		Upto the Quarter Ended September 30, 2026		For the Quarter Ended September 30, 2025		Upto the Quarter Ended September 30, 2025	
		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	36,190	6,676	83,056	14,215	40,605	5,945	80,189	10,803
2	Corporate Agents-Banks	1,49,061	8,562	2,78,114	19,909	1,38,221	7,382	2,54,540	17,979
3	Corporate Agents -Others	15,504	2,475	37,538	5,072	14,208	1,313	27,385	2,356
4	Brokers	6,76,861	87,934	15,30,472	1,96,805	6,61,623	89,358	11,50,514	1,60,173
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees								
	Online (Through Company Website)								
	Others	704	20,779	2,198	43,355	1,363	33,776	2,973	66,940
7	Common Service Centres(CSC)	22,565	556	45,481	1,190	12,565	472	44,138	748
8	Insurance Marketing Firm	1,021	216	5,779	723	13,650	789	21,507	1,251
9	Point of sales person (Direct)	1,00,846	15,215	2,47,296	35,287	1,10,517	12,837	2,13,194	22,307
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	53	861	813	1,780	19	713	42	1,174
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	Total (A)	**10,02,805**	**1,43,274**	**22,30,747**	**3,18,337**	**9,92,771**	**1,52,586**	**17,94,482**	**2,83,731**
14	**Business outside India (B)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	Grand Total (A+B)	**10,02,805**	**1,43,274**	**22,30,747**	**3,18,337**	**9,92,771**	**1,52,586**	**17,94,482**	**2,83,731**

FORM NL-37-CLAIMS DATA

Name of the Insurer: UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD **Upto the quarter ending September 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	485	10,589	4	10,593	2,27,244	7,600	2,34,844	96,939	1,558	9	98,506	34	35	60	-	5,36,894	-	8,75,843	17,57,294
	(a) Booked During the period	464	10,543	4	10,547	2,26,790	7,321	2,34,111	91,333	1,349	7	92,689	31	34	60	-	5,36,894	-	8,75,773	17,50,603
	(b) Reopened during the period	21	46	-	46	454	279	733	5,606	209	2	5,817	3	1	-	-	-	-	70	6,691
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	153	9,358	-	9,358	2,18,135	2,705	2,20,840	79,702	823	7	80,532	24	4	23	-	5,36,844	-	8,75,236	17,23,014
	(a) paid during the period	153	9,358	-	9,358	2,18,135	2,705	2,20,840	79,702	823	7	80,532	24	4	23	-	5,36,844	-	8,75,236	17,23,014
	(b) Other Adjustment (to be specify)																			
4	Claims Repudiated during the period	164	842	1	843	18,035	158	18,193	16,706	820	5	17,531	27	1	14	-	-	-	395	37,168
	Other Adjustment (Closed Claims)	-	-	-	-	-	268	268	-	-	-	-	-	-	-	-	69	-	-	337
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	531	1,929	5	1,934	53,499	28,807	82,306	4,382	2,687	-	7,069	57	31	54	-	1,169	-	780	93,931
	Less than 3months	229	1,596	3	1,599	47,174	3,731	50,905	3,730	547	-	4,277	-	29	29	-	59	-	348	57,475
	3 months to 6 months	44	219	-	219	3,641	3,535	7,176	160	256	-	416	19	1	8	-	25	-	79	7,987
	6months to 1 year	33	28	-	28	1,463	3,509	4,972	61	213	-	274	10	-	3	-	212	-	32	5,564
	1year and above	225	86	2	88	1,221	18,032	19,253	431	1,671	-	2,102	28	1	14	-	873	-	321	22,905

Upto the quarter ending September 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	13,242	4,514	115	4,629	90,468	67,980	1,58,448	82,895	7,715	4	90,614	227	70	1,552	-	18,749	-	6,057	2,93,588
	(a) Booked During the period	12,858	4,487	115	4,602	88,396	65,114	1,53,511	77,565	6,889	2	84,455	223	69	1,552	-	18,749	-	5,927	2,81,946
	(b) Reopened during the period	385	27	-	27	2,072	2,866	4,937	5,330	827	2	6,158	4	1	-	-	-	-	130	11,643
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	4,837	2,547	22	2,569	81,713	32,385	1,14,098	56,107	3,487	1	59,595	63	2	274	-	18,589	-	3,864	2,03,891
	(a) paid during the period	4,837	2,547	22	2,569	81,713	32,385	1,14,098	56,107	3,487	1	59,595	63	2	274	-	18,589	-	3,864	2,03,891
	(b) Other Adjustment (to be specify)																			
4	Claims Repudiated during the period	1,814	1,274	0	1,274	4,451	918	5,369	23,110	4,432	3	27,546	20	0	32	-	-	-	1,784	37,839
	Other Adjustment (Closed Claims)	-	-	-	-	-	1,526	1,526	-	-	-	-	-	-	-	-	25	-	-	1,551
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	14,741	3,428	93	3,521	10,181	1,92,885	2,03,066	6,572	7,940	-	14,512	728	77	1,493	-	354	-	2,896	2,41,387
	Less than 3months	8,687	1,292	92	1,384	6,087	24,429	30,515	6,011	3,063	-	9,074	0	67	69	-	151	-	308	50,254
	3 months to 6 months	809	585	-	585	2,697	22,304	25,000	117	1,553	-	1,670	79	2	1,268	-	4	-	518	29,934
	6months to 1 year	1,710	826	-	826	967	23,182	24,148	72	1,067	-	1,139	108	-	123	-	31	-	809	28,896
	1year and above	3,535	726	0	726	431	1,22,971	1,23,402	372	2,257	-	2,630	541	8	33	-	168	-	1,260	1,32,304

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on September 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	18	46	17	8	3	-	-	1,669	122	36	1,232	133	-	-	92	3,192
2	Marine Cargo	3,574	1,309	232	48	22	-	-	272	211	156	356	115	-	-	5,185	1,109
3	Marine Other than Cargo	-	-	-	-	-	-	-	22	-	-	-	-	-	-	-	22
4	Motor OD	47,497	53,730	8,869	1,758	239	1	1	11,614	22,475	9,617	2,529	268	0	-	1,12,095	46,503
5	Motor TP	93	34	33	72	622	153	99	2,704	395	289	653	8,071	1,686	1,397	1,106	15,195
6	Health	45,632	2,008	147	36	44	10	1	31,930	1,956	160	26	29	27	2	47,878	34,130
7	Personal Accident	230	93	59	28	13	6	-	957	290	341	172	66	31	-	429	1,857
8	Travel	2	-	-	-	-	-	-	0	-	-	-	-	-	-	2	0
9	Workmen's Compensation/ Employer's liability	2	1	5	2	-	-	1	4	0	13	5	-	-	9	11	31
10	Public/ Product Liability	4	-	-	-	-	-	-	2	-	-	-	-	-	-	4	2
11	Engineering	1	4	3	-	-	-	-	220	1	46	-	-	-	-	8	267
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	3,01,808	-	-	-	1	-	-	11,229	-	-	-	0	-	-	3,01,809	11,230
14	Other segments [a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	8,05,003	100	38	3	4	-	1	1,768	37	45	215	59	-	9	8,05,149	2,133

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 September 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	32	66	26	15	14	-	-	1,981	177	100	1,986	594	-	-	153	4,837
2	Marine Cargo	6,492	2,374	336	114	42	-	-	1,182	421	290	415	240	-	-	9,358	2,547
3	Marine Other than Cargo	-	-	-	-	-	-	-	22	-	-	-	-	-	-	-	22
4	Motor OD	89,290	1,06,150	19,249	3,161	282	2	1	21,644	38,954	16,787	3,944	380	1	2	2,18,135	81,713
5	Motor TP	217	170	106	240	1,479	313	180	5,609	1,674	794	2,093	15,819	3,440	2,481	2,705	31,910
6	Health	76,045	3,255	250	55	69	26	2	52,975	3,186	235	54	70	60	2	79,702	56,582
7	Personal Accident	433	165	102	60	49	14	-	1,705	547	533	391	250	60	-	823	3,487
8	Travel	7	-	-	-	-	-	-	1	-	-	-	-	-	-	7	1
9	Workmen's Compensation/ Employer's liability	4	8	6	3	2	-	1	8	3	14	7	21	-	9	24	63
10	Public/ Product Liability	4	-	-	-	-	-	-	2	-	-	-	-	-	-	4	2
11	Engineering	4	12	7	-	-	-	-	221	4	49	-	-	-	-	23	274
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	5,36,808	-	-	-	36	-	-	18,579	-	-	-	10	-	-	5,36,844	18,589
14	Other segments [a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	8,74,990	160	52	23	10	-	1	3,198	66	189	315	88	-	9	8,75,236	3,864

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: September 30, 2026
Name of the Insurer: Universal Sompo General Insurance Company Limited			Date: September 30, 2026
Sl. No.	**Office Information**		**Number**
1	No. of offices at the beginning of the year		132
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		0
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		0
	(c) Non-executive Director		14 (Including 3 Independent Directors)
	(d) Women Director		2 (Including Independent Director)
	(e) Whole time director		0 (Including Executive Director)
11	No. of Employees		
	(a) On-roll:		1,884
	(b) Off-roll:		160
	(c) Total		2,044
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,		4,755
	(b) Corporate Agents-Banks		9
	(c)Corporate Agents-Others		32
	(d) Insurance Brokers		540
	(e) Web Aggregators		5
	(f) Insurance Marketing Firm		34
	(g) Motor Insurance Service Providers (DIRECT)		0
	(h) Point of Sales persons (DIRECT)		21,362
	(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	**1,929**	**26,229**
Recruitments during the quarter	95	1,016
Attrition during the quarter	140	508
Number at the end of the quarter	**1,884**	**26,737**

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

Name of the Insurer: Universal Sompo General Insurance Company Limited **Date: September 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	Cessation of office due to resignation w.e.f. 18.08.2026
2	Mr. Gopalaswamy Chakravarti Rangan	Independent Director	Non-Executive Director	No Change
3	Ms. Chhaya Manoj Palrecha	Independent Director	Non-Executive Director	Cessation of office due to completion of her term as an Independent Director w.e.f. 27.08.2026
4	Ms. Asha Anil Agarwal	Independent Director	Non-Executive Director	Appointed as an Additional Independent Director w.e.f. 28.07.2026 and Regularised as Independent Director at Annual General Meeting held on 07.08.2026
5	Mr. Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No Change
6	Mr. Aditya Vardhan Tibrewala	Non-Executive Director	Nominee Director	No Change
7	Mr. Mohit Burman	Non-Executive Director	Nominee Director	No Change
8	Mr. Takashi Kurumisawa	Non-Executive Director	Nominee Director	No Change
9	Mr. Satish Kumar	Non-Executive Director	Nominee Director	Cessation of office due to superannuation w.e.f. 01.08.2026
10	Mr. Sujay Mallik	Non-Executive Director	Nominee Director	Appointed as an Additional Nominee Non-Executive Director w.e.f. 01.08.2026 and Regularised as Nominee Non-Executive Director at Annual General Meeting held on 07.08.2026
11	Ms. Mini T.M.	Additional Non-Executive Director	Nominee Director	Appointed as an Additional Nominee Non-Executive Director w.e.f. 19.08.2026
12	Mr. Kenneth Reilly	Non-Executive Director	Nominee Director	No Change
13	Mr. Subodh Kumar	Non-Executive Director	Nominee Director	No Change
14	Mr. Ajay Kumar Srivastava	Non-Executive Director	Nominee Director	No Change
15	Mr. Bhavani Shankar Raja	Non-Executive Director	Nominee Director	No Change
16	Mr. Shiv Bajrang Singh	Non-Executive Director	Nominee Director	No Change
17	Mr.Mudit Gupta	Non-Executive Director	Nominee Director(Alternate Di	No Change
18	Mr. Kelvin John Nathan	Non-Executive Director	Nominee Director(Alternate Di	Cessation as an Alternate Director w.e.f. 27.07.2026
19	Mr. Todd Corey	Non-Executive Director	Nominee Director(Alternate Di	Cessation as an Alternate Director w.e.f. 27.07.2026
20	Mr. Bankim Mapara	Chief Financial Officer	Executive	No Change
21	Ms. Aarti Kamath	Company Secretary & Compliance Officer (Des	Executive	No Change
22	Mr. Sameer Patwardhan	Chief Compliance Officer	Executive	Tendered his resignation on 11th September 2026
23	Mr. Kuniaki Takahashi	Deputy Chief Executive Officer	Executive	No Change
24	Mr. Rishin Rai	Chief Risk Officer	Executive	No Change
25	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No Change
26	Mr. Vikas Garg	Appointed Actuary	Executive	No Change
27	Ms. Priti Singh	Chief People Officer	Executive	No Change
28	Ms. Varsha Gujarathi	Chief Customer Officer	Executive	No Change
29	Mr. Vikram Jain	Chief Technology Officer and Business Transformation	Executive	No Change
30	Mr. Prasanna Indi	Head - Internal Audit	Executive	No Change
31	Ms. Arti Mulik	Chief Technical Officer	Executive	No Change
32	Mr. Rajesh Keny	Head-Reinsurance	Executive	Cessation of office due to resignation w.e.f. 03.07.2026

(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 September 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	44	2	1,986
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	19	2	385
		Social	-	-	-
5	MOTOR TP	Rural	1	0	15
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	274	43,650
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	4	2,332	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**	**64**	**4**	**2,385**
		Social	**4**	**2,606**	**43,706**

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 September 30, 2026

(₹ in Lakhs)

Items	For the Quarter Ended September 30, 2026	Upto the Quarter Ended September 30, 2026
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	2,636	5,749
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	46,109	1,04,849
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	**48,745**	**1,10,598**
Total Gross Direct Motor Own damage Insurance Business Premium	**37,697**	**81,892**
Total Gross Direct Premium Income	**1,43,272**	**3,18,337**

***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 September 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	-	1	1	-	-	-	1
b)	Claims Related	-	839	107	19	713	-	1,476
c)	Policy Related	-	26	12	-	14	-	70
d)	Premium Related	-	15	2	-	13	-	30
e)	Refund Related	-	14	3	-	11	-	26
f)	Coverage Related	-	6	1	-	5	-	9
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)	-	13	4	-	9	-	16
	Total	-	914	130	19	765	-	1,628

2	**Total No. of policies during previous year : FY 2025-26**	43,01,760
3	**Total No. of claims during previous year : 2025-26**	27,24,921
4	**Total No. of policies upto Q2 2026-27**	22,30,747
5	**Total No. of claims upto Q2 2026-27**	17,57,294
6	**Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):**	0.31
7	**Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):**	8.40

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	-	0%	-	-	-	**0%**
b)	15 - 30 days	-	-	-	-	-	**-**
c)	30 - 90 days	-	-	-	-	-	**-**
d)	90 days & Beyond	-	-	-	-	-	**-**
	Total Number of Complaints	-	0%	-	-	-	**0%**

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
09-Jul-26	Asian Paints Limited	AGM	Management	To receive, consider, and adopt the	FOR	FOR	Compliant with law. No concern identified.
				(A) the audited standalone financial statements of the Company for the financial year ended 31st March 2026 together with the reports of the Board of Directors and Auditors thereon, and			
				(B) the audited consolidated financial statements of the Company for the financial year ended 31st March 2026 together with the report of Auditors thereon.			
09-Jul-26	Asian Paints Limited	AGM	Management	To declare and payment of final dividend of Rs. 23 per equity share of the face value of Rs. 1 each fully paid up, of the Company, as recommended by the Board of Directors of the Company for the financial year ended 31st March 2026.	FOR	FOR	Compliant with law. No concern identified.
09-Jul-26	Asian Paints Limited	AGM	Management	To appoint a Director in place of Mr. Manish Choksi (DIN: 00026496), as a Non-Executive Director of the Company, liable to retire by rotation, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
09-Jul-26	Asian Paints Limited	AGM	Management	To appoint a Director in place of Ms. Amrita Vakil (DIN: 00170725), as a Non-Executive Director of the Company, liable to retire by rotation, offers herself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
09-Jul-26	Asian Paints Limited	AGM	Management	Appointment of S R B C and CO LLP, Chartered Accountants (Firm Registration No. 324982E/E300003), as the Statutory Auditors of the Company, to hold office for a term of five consecutive years from the conclusion of this 80th Annual General Meeting till the conclusion of 85th Annual General Meeting of the Company, on such annual remuneration, excluding applicable taxes and out of pocket expenses at actuals, as shall be fixed by the Board of Directors of the Company, based on the recommendation of the Audit Committee and in consultation with the Statutory Auditors.	FOR	FOR	Compliant with law. No concern identified.
09-Jul-26	Asian Paints Limited	AGM	Management	Ratification of remuneration of Rs. 10,50,000 excluding applicable taxes and reimbursement of out-of-pocket expenses at actuals payable to Joshi Apte and Associates, Cost Accountants (Firm Registration No.: 000240), Cost Auditors of the Company to audit the cost records of the Company for the financial year ending 31st March 2027.	FOR	FOR	Compliant with law. No concern identified.
09-Jul-26	Asian Paints Limited	AGM	Management	To re-appoint Mr. Milind Sarwate (DIN: 00109854), as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of five consecutive years commencing from 21st October 2026 up to 20th October 2031.	FOR	FOR	Compliant with law. No concern identified.
09-Jul-26	Asian Paints Limited	AGM	Management	To appoint Mr. Sudhir Sitapati (DIN: 09197063), as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of five consecutive years commencing from 29th May 2026 to 28th May 2031.	FOR	FOR	Compliant with law. No concern identified.
17-Jul-26	Roadstar Infra Investment Trust	AGM	Management	To consider, approve and adopt:	FOR	FOR	Compliant with law. No concern identified.
				a. the Audited Standalone Financial Statements of the Roadstar Infra Investment Trust as at and for the financial year ended March 31, 2026 together with the Report of the Auditors and Performance Report of the Trust.			
				b. the Audited Consolidated Financial Statements of the Roadstar Infra Investment Trust as at and for the financial year ended March 31, 2026 together with the Report of the Auditors and Performance Report of the Trust.			

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
17-Jul-26	Roadstar Infra Investment Trust	AGM	Management	To consider, approve and adopt the Valuation Report of the assets of Roadstar Infra Investment Trust by Ernst and Young Merchant, A Banking Services LLP, Registered Valuer for the year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
17-Jul-26	Roadstar Infra Investment Trust	AGM	Management	To consider and approve additional borrowings by the trust up to 49% of the value of the trust assets and create charge on the assets and matters related thereto.	FOR	FOR	Compliant with law. No concern identified.
22-Jul-26	IndiGrid Infrastructure Trust	AGM	Management	To consider, approve and adopt Audited Standalone Financial Statements and Audited Consolidated Financial Statements of INDIGRID Infrastructure Trust (INDIGRID) together with the Report of the Auditors thereon and the Annual Report on activities and performance of INDIGRID as at and for the financial year ended on March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
22-Jul-26	IndiGrid Infrastructure Trust	AGM	Management	To appoint M/s. Deloitte Haskins and Sells Chartered Accountants LLP (FRN: 117364W/W100739) Chartered Accountants, 19th Floor, Shapath V, Opp. Karnavati Club, S.G. Highway, Ahmedabad, Gujarat, India, as the Auditors of IndiGrid Infrastructure Trust (IndiGrid) for a term of five years from the conclusion of this Annual Meeting till the conclusion of the 14th Annual Meeting of the IndiGrid at a remuneration of INR 1,95,00,000, to conduct audit for the financial year 2026-27 payable in one or more instalments plus goods and services tax as applicable, and reimbursement of out-of-pocket expenses incurred and the Board of Directors of Investment Manager on behalf of IndiGrid be and to pay audit fees as they may deem fit for the remaining tenure of their appointment.	FOR	FOR	Compliant with law. No concern identified.
22-Jul-26	IndiGrid Infrastructure Trust	AGM	Management	To consider, approve and adopt the Valuation Report issued by Mr. S. Sundararaman, Independent Valuer for the valuation of the IndiGrid assets, as at March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
22-Jul-26	IndiGrid Infrastructure Trust	AGM	Management	To consider and appoint Mr. S. Sundararaman, Chartered Accountant, bearing IBBI registration number IBBI/RV/06/2018/10238 as the Valuer of IndiGrid Infrastructure Trust for the financial year 2026-27 and fix their remuneration.	FOR	FOR	Compliant with law. No concern identified.
22-Jul-26	IndiGrid Infrastructure Trust	AGM	Management	To raise unit capital upto INR 2,000 crores by way of institutional placement to eligible institutional investors, or follow-on offer or preferential issue, or rights issue (including under the fast track route, subject to meeting the criteria under the Master Circular), as agreed to by the Investment Manager in consultation with Axis Trustee Services Limited and at such price and discount as determined by the Investment Manager and the lead managers appointed in relation to the issue, subject to the discount not being more than 5% of the price (in case of Institutional Placement), in accordance with the Master Circular or other provisions of law as may be prevailing at that time, to such categories of investors, whether or not existing unitholders of the Trust, in accordance with the InvIT Regulations or other provisions of law as may be prevailing at the time of issuance	FOR	ABSTAIN	We abstain from voting.
23-Jul-26	ITC Limited	AGM	Management	To consider and adopt	FOR	FOR	Compliant with law. No concern identified.
				(i) the Standalone Financial Statements of the Company for the financial year ended 31st March, 2026 and the Reports of the Board of Directors and the Auditors thereon, and			
				(ii) the Consolidated Financial Statements of the Company for the financial year ended 31st March, 2026 and the Report of the Auditors thereon.			
23-Jul-26	ITC Limited	AGM	Management	To confirm Interim Dividend of Rs. 6.50 per Ordinary Share of Rs. 1/- each and declare Final Dividend of Rs. 8.00 per Ordinary Share for the financial year ended 31st March, 2026.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-26	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Sunil Panray (DIN: 09251023) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-26	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Siddhartha Mohanty (DIN: 08058830) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-26	ITC Limited	AGM	Management	Remuneration not exceeding Rs. 4,40,00,000/- payable to Messrs. S R B C and CO LLP, Chartered Accountants (Registration No. 324982E/E300003), Statutory Auditors of the Company, to conduct audit for the financial year 2026-27, payable in one or more instalments, plus goods and services tax as applicable and reimbursement of out-of-pocket expenses incurred.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-26	ITC Limited	AGM	Management	Re-appointment of Mr. Hemant Bhargava (DIN: 01922717), as an Independent Director of the Company with effect from 20th December, 2026 for a period of five years.	FOR	ABSTAIN	We abstain from voting.
23-Jul-26	ITC Limited	AGM	Management	Ratification of remuneration of Rs. 7,00,000/- plus goods and services tax as applicable and reimbursement of out-of-pocket expenses incurred payable to Messrs. ABK and Associates, Cost Accountants (Registration No. 000036), appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained by the Company in respect of Wood Pulp and Paper and Paperboard products for the financial year 2026-27.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
23-Jul-26	ITC Limited	AGM	Management	Ratification of remuneration of Rs. 7,90,000/- plus goods and services tax as applicable and reimbursement of out-of-pocket expenses incurred, payable to Messrs. S. Mahadevan and Co., Cost Accountants (Registration No. 000007) appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained in respect of all applicable products of the Company, other than Wood Pulp and Paper and Paperboard products, for the financial year 2026-27.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
24-Jul-26	BSE Limited	PB	Management	To consider and ratify the appointment of Shri Saurabh Shukla (DIN: 10273439), as the Executive Director-Critical Operations (Vertical 1), designated as a Key Management Personnel pursuant to the SECC Regulations, for a period of five (5) years or until attainment of the age of sixty-five (65) years, whichever is earlier, from the date of his joining, as intimated to the stock exchange where the Company is listed, for a fixed term and not liable to retire by rotation, including remuneration.	FOR	ABSTAIN	We abstain from voting.
24-Jul-26	BSE Limited	PB	Management	To consider and ratify the appointment of Shri Gopalan S. Raghavan (DIN: 01307378), as the Executive Director-Regulatory, Compliance, Risk Management and Investor Grievances (Vertical 2) designated as a Key Management Personnel pursuant to the SECC Regulations, for a period of five (5) years or until attainment of the age of sixty-five (65) years, whichever is earlier, from the date of his joining, as intimated to the stock exchange where the Company is listed, for a fixed term and not liable to retire by rotation, including remuneration.	FOR	ABSTAIN	We abstain from voting.
24-Jul-26	Indus Infra Trust	AGM	Management	To consider and adopt Audited Standalone and Consolidated Financial Statements of the Indus Infra Trust as at 31st March 2026, together with the Report of the Auditors thereon and the Report on Performance of the InvIT.	FOR	FOR	Compliant with law. No concern identified.
24-Jul-26	Indus Infra Trust	AGM	Management	To approve and adopt Valuation Report of the InvIT assets as at 31st March 2026.	FOR	FOR	Compliant with law. No concern identified.
24-Jul-26	Indus Infra Trust	AGM	Management	To consider and approve the appointment of Valuer of the Indus Infra Trust.	FOR	FOR	Compliant with law. No concern identified.
24-Jul-26	Anantam Highways Trust	AGM	Management	To consider and adopt Audited Standalone and Audited Consolidated Financial Statements of the Anantam Highways Trust (Trust) for the financial year ended March 31, 2026, together With the Report of the Auditors thereon and the Report on activities and performance of the Trust for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
24-Jul-26	Anantam Highways Trust	AGM	Management	To consider, approve and adopt the Valuation Report Issued by Mr. S. Sundararaman, the Independent Valuer bearing IBBI Registration No. IBBI/RV/06/2018/10238 for the valuation of assets of Trust as at March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
24-Jul-26	Anantam Highways Trust	AGM	Management	To ratify, consider and approve the appointment of of Mr. S. Sundararaman, Registered Valuer (IBBI Registration Number: IBBI/RV/06/2018/10238) as the Valuer of the Trust for the financial year 2025-26, including remuneration as is or may be mutually agreed by and between the Alpha Alternatives Fund-infra Advisors Private Limited (Investment Manager) and the Valuer for carrying out the valuations of the assets of the Trust and other valuations in accordance with the SEBI InvIT Regulations.	FOR	FOR	Compliant with law. No concern identified.
24-Jul-26	Anantam Highways Trust	AGM	Management	To consider and approve the appointment of Mr. S. Sundararaman, Registered Valuer (IBBI Registration Number IBBI/RV/06/2018/10238) as Valuer of Anantam Highways Trust for the FY 2026-27.	FOR	FOR	Compliant with law. No concern identified.
24-Jul-26	Anantam Highways Trust	AGM	Management	To consider, approve and ratify the appointment of M/s. Mukund M Chitale and Co., Chartered Accountant (ICAI Firm Registration Number: 106655W), as Statutory Auditor of Anantam Highways Trust from FY 2026-27 up to FY 2028-29, until conclusion of the 4th Annual Meeting of the Trust, including remuneration.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
24-Jul-26	Anantam Highways Trust	AGM	Management	To consider and approve the Aggregate Consolidated Borrowings and Deferred Payments of Anantam Highways Trust Upto 49% of the Value of Invit Assets And Matters Related Thereto.	FOR	FOR	Compliant with law. No concern identified.
25-Jul-26	Anantam Highways Trust	PB	Management	To enter into material related party transactions, to acquire, in one or more tranches, 100% of the securities, including equity shares and non-convertible debentures, if any, of Bethamangala Expressway Private Limited (BEPL), DAK Package I Expressway Private Limited (DEPL) and Katra Expressway Private Limited (KEPL collectively BIIF ROFO Assets), including economic interest and management control of the BIIF ROFO Assets, in one or more tranches, from Build India Infrastructure Fund and its affiliates (BIIF Sellers), a related party to the Trust, and undertaking the necessary refinancing or novation of the existing debt availed by the BIIF ROFO Assets, for consideration payable by way of an issuance of units of the Trust for an aggregate consideration of up to Rs. 829.20 Crores, including cash and cash equivalents, subject to closing adjustments, which consideration takes into account, that may be determined and approved by the Board and to ensure compliance with all contractual obligations, InvIT Regulations and other applicable laws.	FOR	FOR	Compliant with law. No concern identified.
25-Jul-26	Anantam Highways Trust	PB	Management	To enter into material related party transactions, to acquire, 100% of the securities, in one or more tranches, including equity shares and non-convertible debentures, if any, of Poondiyankuppam Highways Limited (PHL), Bangarupalem Gudipala Highways Limited (BGHL), Raipur-Visakhapatnam-CG-2 Highways Limited (RVHL), and Mehgama Hansdiha Highways Limited (MHHL, collectively DBL ROFO Assets), including economic interest and management control of the DBL ROFO Assets from Dilip Buildcon Limited and its affiliates and BIIF and its affiliates (DBL Sellers), in one or more tranches, wherein BIIF and its affiliates are related party of Trust, and undertaking the necessary refinancing or novation of the existing debt availed by the DBL ROFO Assets, for consideration payable by way of an issuance of units of the Trust for an aggregate consideration of up to Rs. 1064.52 Crores, including cash and cash equivalents, subject to closing adjustments, which consideration takes into account, that may be determined and approved by the Board and to ensure compliance with all contractual obligations, InvIT Regulations and other applicable laws.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
25-Jul-26	Anantam Highways Trust	PB	Management	To undertake the issuance of up to 16,48,03,867 Units of the Trust at an issue price of Rs. 104.76 per Unit by way of preferential issue of Units in accordance with the InvIT Regulations (Issue) as an aggregate consideration other than cash of up to Rs. 1726.49 crores for the acquisition of approximately 75.01% of the securities, including equity shares and non-convertible debentures, if any, of Poondiyankuppam Highways Limited (PHL) and 100% of the securities, including equity shares and non-convertible debentures, if any, of Bangarupalem Gudipala Highways Limited (BGHL), RaipurVisakhapatnam-CG-2 Highways Limited (RVHL), Bethamangala Expressway Private Limited (BEPL), DAK Package I Expressway Private Limited (DPEPL), Katra Expressway Private Limited (KEPL) and 49% securities, including equity shares and non-convertible debentures, if any, of Mehgama Hansdiha Highways Limited (MHHL, collectively the ROFO Assets), including at such price as may be determined in accordance with the InvIT Regulations and as agreed to by the Board of Directors of Alpha Alternatives Fund-Infra Advisors Private Limited (Investment Manager), to the proposed allottees (Proposed Allottees / Investors) in accordance with the Master Circular or other provisions of law as may be prevailing at that time.	FOR	FOR	Compliant with law. No concern identified.
27-Jul-26	Citius Transnet Investment Trust	AGM	Management	To consider and adopt the audited standalone financial statements of Citius as on March 31, 2026, together with the reports thereon.	FOR	FOR	Compliant with law. No concern identified.
27-Jul-26	Citius Transnet Investment Trust	AGM	Management	To consider and approve the appointment of valuer for the financial year 2026-27.	FOR	ABSTAIN	We abstain from voting.
27-Jul-26	Citius Transnet Investment Trust	AGM	Management	To appoint M/s. S R B C and Co LLP, Chartered Accountants (Firm registration no.- 324982E/ E300003) as the Statutory Auditors of the Company for a term of five years from the conclusion of this Annual Meeting till the conclusion of the 6th Annual Meeting, including fees, as may be decided by the Board of Directors of EAAA TransInfra Managers Limited, the Investment Manager of Citius TransNet Investment Trust (Investment Manager).	FOR	ABSTAIN	We abstain from voting.
30-Jul-26	Bajaj Finance Limited	AGM	Management	To consider and adopt the standalone and consolidated financial statements of the Company for the financial year ended 31 March 2026, together with the Directors and Auditors Reports thereon.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Bajaj Finance Limited	AGM	Management	To declare a dividend for the financial year ended 31 March 2026.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Bajaj Finance Limited	AGM	Management	To take note of the retirement of Rajiv Bajaj (DIN: 00018262), who retires by rotation in terms of section 152(6) of the Companies Act, 2013 and, has expressed his intention not to seek re-appointment.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Bajaj Finance Limited	AGM	Management	Change in status of Sanjiv Bajaj (DIN: 00014615), from a director not liable to retire by rotation to a director liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
30-Jul-26	Bajaj Finance Limited	AGM	Management	Re-appointment of Pramit Jhaveri (DIN: 00186137), as Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of five consecutive years commencing from 1 August 2026 to 31 July 2031.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Bajaj Finance Limited	AGM	Management	To enter into and/or continuing with arrangements/ contracts/ agreements/ transactions (whether by way of an individual transaction or transactions taken together or series of transactions or otherwise) with Bajaj Housing Finance Limited (BHFL) being a related party of the Company, for an aggregate amount not exceeding Rs. 18,152 crore, for the period, from the date of 39th Annual General Meeting up to the date of 40th Annual General Meeting (both days inclusive).	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Bajaj Finance Limited	AGM	Management	To borrow, from time to time, such sum or sums of monies as it may deem requisite for the purpose of the business of the Company, inter alia, by way of loan or financial assistance from various bank(s), financial institution(s) and/or other lender(s), issue of debentures/ bonds/commercial papers or other debt instruments, with or without security, whether in India or outside India, and through acceptance of fixed deposits and corporate deposits (whether in Indian Rupees or in foreign currency), as the Board, at its sole discretion, may deem fit, notwithstanding that the monies so borrowed together with monies already borrowed by the Company (including the temporary loans obtained/to be obtained from the Company's bankers in the ordinary course of business) will exceed the aggregate of the paid-up share capital of the Company, its free reserves and securities premium, provided that the total amount up to which monies may be borrowed by the Board shall not exceed a sum of Rs. 550,000 crore at any point of time.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Bajaj Finance Limited	AGM	Management	Creation by the Board of Directors from time to time, of such mortgages, charges, liens, hypothecation and/or other security, in addition to the mortgages, charges, liens, hypothecation and/or other security created by the Company, as the Board at its sole discretion may deem fit, on the Company's assets and properties, both present and future, whether movable or immovable, including the whole or substantially the whole of the Company's undertaking or undertakings, in favour of the bank(s), financial institution(s), and/or other lender(s), fixed deposit trustee, debenture trustee, security trustee as may be agreed to by the Board, for the purpose of securing repayment of any loans/financial assistance or debentures or bonds or other instruments issued to the public and/or on private placement basis and/ or in any other manner (whether in Indian Rupees or in foreign currency), subject to a maximum amount of Rs. 550,000 crore	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
30-Jul-26	Bajaj Finance Limited	AGM	Management	To make offer(s) or an invitation(s) or to issue non-convertible debentures (NCDs), secured or unsecured, at face value or such other price as may be permissible under the relevant regulations as the Board may determine in accordance with any of the aforementioned directions or regulations, under one or more letter(s) of offer/disclosure document as may be issued by the Company and in one or more series, during a period of one year commencing from the date of this annual general meeting, on a private placement basis and as the Board may deem fit and appropriate for each series, as the case may be provided that the borrowings by way of issue of NCDs to be within the overall limit of borrowing approved by the members of the Company from time to time.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Samvardhana Motherson International Ltd	AGM	Management	To consider and adopt:	FOR	FOR	Compliant with law. No concern identified.
				(a) the Audited Financial Statements of the Company for financial year ended March 31, 2026, together with Reports of the Board of Directors and Auditors thereon, and			
				(b) the Audited Consolidated Financial Statements of the Company for financial year ended March 31, 2026, together with the Report of Auditors thereon.			
30-Jul-26	Samvardhana Motherson International Ltd	AGM	Management	To declare final dividend of Re. 0.25 per equity share of face value of INR 1 for financial year 2025-26.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Samvardhana Motherson International Ltd	AGM	Management	To appoint a director in place of Mr. Laksh Vaaman Sehgal (DIN: 00048584), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Samvardhana Motherson International Ltd	AGM	Management	To approve re-appointment of Mr. Pankaj Mital (DIN: 00194931) as Whole-time Director designated as President-SAMIL, for a further period of five (5) years with effect from October 1, 2026 to September 30, 2031, liable to retire by rotation, including remuneration.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
30-Jul-26	Samvardhana Motherson International Ltd	AGM	Management	Re-appointment of Ms. Rekha Sethi (DIN: 06809515) as a Non-Executive and Independent Director of the Company, not liable to retire by rotation, on the Board of the Company for the second term of five (5) consecutive years commencing from August 10, 2026 up to August 09, 2031.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Samvardhana Motherson International Ltd	AGM	Management	To enter into contract(s) / agreements(s) / arrangement(s) / transaction(s), between the Company and Motherson Sumi Wiring India Limited (MSWIL) for (a) Sale / supply of wiring harness components including wire, tape, child parts of wiring harness components, moulds, equipment and machines and capital spares / tools / jigs etc, (b) purchase of wiring harness and other parts and / or components and/or services and/or raw material and capital items thereof, (c) to lease, sub-lease, license or sub-license properties / land for manufacturing units and other office premises and security deposits for properties on rent, (d) to provide various functional support services towards design and development, engineering services, finance, procurement, logistics, human resource, tax and legal services, information technology support, travel management, infrastructure support etc, and (e) to provide various management services, including management support and advice, local relationships and ground level assistance	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Samvardhana Motherson International Ltd	AGM	Management	To provide loan and guarantee/security for term loan facility(ies) and/or working capital facility(ies) to be availed by Motherson Electronic Components Private Limited, a Subsidiary of the Company through Samvardhana Motherson Innovative Solutions Limited, (a) to provide additional any loan(s) and/or inter-corporate deposit(s), directly or indirectly, for an amount aggregating and outstanding up to INR 3,000,000,000, for the tenure as may be agreed / determined from time to time, and (b) to provide additional corporate guarantee(s) in connection with loan availed/to be availed for an amount up to INR 38,100,000,000, to be disbursed in single or multiple tranches, for capital expenditure(s), working capital and/or general corporate purpose.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Samvardhana Motherson International Ltd	AGM	Management	To (a) give any loan to any person or other body corporate, and (b) give any guarantee or provide any security in connection with a loan to any other body corporate or person as they may in their absolute discretion deem fit and in the interest of the Company, up to an additional amount of INR 2,000,000,000, over and above existing loan(s), security(ies), guarantee(s) to any person or other body corporate or existing investment(s) made by the Company to any person or other body corporate as on March 31, 2026, provided that pursuant to first proviso of sub-section (3) of section 186 of the Act, the afore-mentioned additional limit(s) of INR 2,000,000,000, will continue to exclude, loan(s) given or to be given, or guarantee(s) or security(ies) provided or to be provided in future by the Company to its wholly owned subsidiary company(ies) or joint venture company(ies)	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
30-Jul-26	Samvardhana Motherson International Ltd	AGM	Management	Ratification of remuneration of INR 450,000 plus applicable taxes thereon and reimbursement of out of pocket expenses on actuals incurred in connection with afore-mentioned audit payable to M/s. M.R. Vyas and Associates, Practicing Cost and Management Accountants (Firm Registration No. 101394 with the Institute of Cost Accountants of India) appointed by the Board of Directors of the Company on recommendation of the Audit Committee as the Cost Auditors to conduct audit of cost records of the Company for the financial year 2026-27.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
30-Jul-26	Mahindra & Mahindra Limited	AGM	Management	Consideration and Adoption of the Audited Standalone Financial Statements of the Company for the Financial Year ended 31st March 2026 and the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Mahindra & Mahindra Limited	AGM	Management	Consideration and Adoption of the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31st March 2026 and the Report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Mahindra & Mahindra Limited	AGM	Management	To declare a Dividend Rs. 33/- (660%) per Ordinary (Equity) Share of the face value of Rs. 5/- each for the Financial Year ended 31st March 2026, on 124,35,28,831 Ordinary (Equity) Shares of the Company, aggregating to Rs. 4,103.65 crore as recommended by the Board of Directors be declared and that the said Dividend be distributed out of the Profits for the Financial Year ended on 31st March 2026.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Mahindra & Mahindra Limited	AGM	Management	To re-appoint of Mr. Sat Pal Bhanoo (DIN: 10482731), who retires by rotation at this Annual General Meeting and being eligible for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Mahindra & Mahindra Limited	AGM	Management	To re-appoint of Mr. Ranjan Pant (DIN: 00005410), who retires by rotation at this Annual General Meeting and being eligible for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Mahindra & Mahindra Limited	AGM	Management	Ratification of remuneration of Rs. 10,75,000 (plus Goods and Services Tax and reimbursement of out-of-pocket expenses) payable to M/s. D. C. Dave and Co., Cost Accountants (having Firm Registration Number 000611), appointed by the Board of Directors of the Company as Cost Auditors to conduct the audit of the Cost Records of the Company for the Financial Year ending 31st March 2027.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Mahindra & Mahindra Limited	AGM	Management	Payment of total remuneration to Mr. Anand G. Mahindra (DIN: 00004695) as Chairman of the Company (Non-Executive - Non Independent Director) with effect from 1st April 2026 till 31st July 2027.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Mahindra & Mahindra Limited	AGM	Management	Approval of Material Related Party Transactions between the Company and Mahindra Electric Automobile Limited, a Subsidiary of the Company for a period commencing from the Eightieth Annual General Meeting up to the date of the Eighty First Annual General Meeting of the Company to be held in the year 2027, provided that the said contract(s)/ arrangement(s)/ agreement(s)/transaction(s) shall be carried out in the ordinary course of business of the Company and at an arm's length basis.	FOR	FOR	Compliant with law. No concern identified.
30-Jul-26	Mahindra & Mahindra Limited	AGM	Management	Approval of Material Related Party Transactions between Mahindra USA Inc. (MUSA), a wholly owned subsidiary of the Company and Mahindra Finance USA LLC (MFUSA), an associate of Mahindra and Mahindra Financial Services Limited, a subsidiary of the Company for a period commencing from the Eightieth Annual General Meeting up to the date of the Eighty First Annual General Meeting of the Company to be held in the year 2027, provided that the said contract(s)/ arrangement(s)/ agreement(s) / transaction(s) shall be carried out in the ordinary course of business of the Company and at an arm's length basis.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	To receive, consider and adopt the:	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
				(a) audited standalone financial statements of the Bank, for the fiscal year ended 31 March, 2026 and the reports of the Board of Directors and the Auditors thereon, and			
				(b) audited consolidated financial statements, for the fiscal year ended 31 March, 2026 and the report of the Auditors thereon.			
31-Jul-26	Axis Bank Limited	AGM	Management	To declare dividend on the equity shares of the Bank, for the fiscal year ended 31 March, 2026.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	To re-appoint Subrat Mohanty (DIN: 08679444) as a Director, who retires by rotation and being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Re-appointment of Nurani Subramanian Vishwanathan (N. S. Vishwanathan) (DIN: 09568559), as an Independent Director of the Bank for a further period of four years with effect from 30 May, 2027 up to 29 May, 2031 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Re-appointment of Nurani Subramanian Vishwanathan (N. S. Vishwanathan) (DIN: 09568559), as the Non-Executive (Part-time) Chairman of the Bank, for a further period of three years, with effect from 27 October, 2026 up to 26 October, 2029 (both days inclusive), including remuneration.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Re-appointment of Parameswaranpillai Naga Prasad (P. N. Prasad) (DIN: 07430506), as an Independent Director of the Bank for a further period of four years with effect from 20 October, 2026 up to 19 October, 2030 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Re-appointment of Subrat Mohanty (DIN: 08679444), as a Whole-Time Director designated as an Executive Director of the Bank, liable to retire by rotation, for a further period of three years, with effect from 17 August, 2026 up to 16 August, 2029 (both days inclusive), including remuneration.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Subrat Mohanty (DIN: 08679444), as an Executive Director of the Bank, with effect from 1 April, 2026.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Amitabh Chaudhry (DIN: 00531120), as a Managing Director and CEO of the Bank, with effect from 1 April, 2026.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
31-Jul-26	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Munish Sharda (DIN: 06796060), as a Executive Director of the Bank, with effect from 1 April, 2026.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Neeraj Gambhir (DIN: 00257375), as an Executive Director of the Bank, with effect from 1 April, 2026.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Revision in ceiling of fixed remuneration granted to Non-Executive Directors (NEDs) excluding Non-Executive (Part-time) Chairperson.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Borrowing / raising of funds in Indian rupees / foreign currency, by issue of debt securities on a private placement basis for an amount of up to Rs. 35,000 crores.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Raising of funds by issue of equity shares / depository receipts and / or any other instruments or securities representing either equity shares and / or convertible securities linked to equity shares for an amount of up to Rs. 20,000 crores.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Material related party transactions with Life Insurance Corporation of India, in the aggregate with other	FOR	FOR	Compliant with law. No concern identified.
				transactions, may exceed the materiality threshold of Rs. 5,000 crores or such other threshold, as may be prescribed from time to time, provided that the said arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.			
31-Jul-26	Axis Bank Limited	AGM	Management	Material related party transactions with LIC Housing Finance Limited, in the aggregate with other transactions, may exceed the materiality threshold of Rs. 5,000 crores or such other threshold, as may be prescribed from time to time, provided that the said arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Material related party transactions with IDBI Bank Limited, in the aggregate with other transactions, may exceed the materiality threshold of Rs. 5,000 crores or such other threshold, as may be prescribed from time to time, provided that the said arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Axis Bank Limited	AGM	Management	Material related party transactions with Axis Max Life Insurance Limited, in the aggregate with other	FOR	FOR	Compliant with law. No concern identified.
				transactions, may exceed the materiality threshold of Rs. 5,000 crores or such other threshold, as may be prescribed from time to time, provided that the said arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.			

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
31-Jul-26	Concord Biotech Ltd	AGM	Management	To consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended on March 31, 2026, together with the reports of the Board of Directors and the statutory auditors thereon	FOR	ABSTAIN	We abstain from voting.
31-Jul-26	Concord Biotech Ltd	AGM	Management	To declare a dividend at the rate of Rs. 7.55 per Equity Share i.e. 755% on face value of Rs. 1/- each of the Company as recommended by the Board of Directors, for the financial year ended on March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Concord Biotech Ltd	AGM	Management	To appoint a director in place of Mr. Ankur Vaid (DIN: 01857225), who retires by rotation as a director and, being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Concord Biotech Ltd	AGM	Management	Appointment of Mrs. Ekta Gupta (DIN: 01095961) as an Independent Director of the Company for a period of 5 consecutive years with effect from June 01, 2026.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Concord Biotech Ltd	AGM	Management	To make of loan(s) including loan represented by way of Book Debt (the Loan) to, and/or giving of guarantee(s), and/or providing of security(ies) up to a limit not exceeding Rs. 500 Crores to any subsidiary Company, associate company or joint venture Company of the Company in which any director of the Company is a director, member or otherwise interested.	FOR	ABSTAIN	We abstain from voting.
31-Jul-26	Concord Biotech Ltd	AGM	Management	Ratification of remuneration of Rs. 3,70,000/- plus applicable Goods and Services Tax and reimbursement of all reasonable out-of-pocket expenses incurred, if any, payable to M/s. Dalwadi and Associates, Cost Accountants (Firm Registration Number 000338), who have been appointed by the Board of Directors on recommendation of the Audit Committee as the Cost Auditors to conduct the cost audit of the Company for the financial year 2026-27.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Sun Pharmaceutical Industries Ltd	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended 31 March 2026 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Sun Pharmaceutical Industries Ltd	AGM	Management	To receive, consider and adopt the audited consolidated financial statements of the Company for the financial year ended 31 March 2026 and the report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Sun Pharmaceutical Industries Ltd	AGM	Management	To appoint Mr. Aalok Shanghvi (DIN:01951829), who retires by rotation and being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Sun Pharmaceutical Industries Ltd	AGM	Management	To declare Final Dividend of Rs. 5/- per Equity Share of Rs.1/- each for the financial year 2025-26.	FOR	FOR	Compliant with law. No concern identified.
31-Jul-26	Sun Pharmaceutical Industries Ltd	AGM	Management	Ratification of Remuneration of Rs. 31,26,000/- per annum plus reimbursement of out-of-pocket expenses and applicable taxes, payable to M/s. Narasimha Murthy and Co., Cost Accountants, Firm's Registration No. 000042, appointed as the Cost Auditor of the Company 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.
31-Jul-26	Sun Pharmaceutical Industries Ltd	AGM	Management	To increase the overall limit of remuneration payable to Mr. Aalok Shanghvi (DIN: 01951829) to Rs. 15,00,00,000/- per annum during the remaining term of his appointment, including remuneration payable in the event of loss or inadequacy of profits in any financial year, effective from 01 April 2026 up to 31 May 2028.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
31-Jul-26	Sun Pharmaceutical Industries Ltd	AGM	Management	Payment of commission to the Independent Directors of the Company, as may be determined by the Board of Directors, from time to time, within the maximum limits as permitted under the provisions of Section 197 of the Companies Act, 2013, as amended from time to time.	FOR	ABSTAIN	We abstain from voting.
31-Jul-26	Sun Pharmaceutical Industries Ltd	AGM	Management	Appointment of Dr. Andreas Busch (DIN: 11699735) as an Independent Director of the Company for a first term of 5 (Five) consecutive years commencing from 12 May 2026 till 11 May 2031, and he shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
03-Aug-26	Bharti Airtel Limited	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended March 31, 2026 together with the reports of Board of Directors and of Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-26	Bharti Airtel Limited	AGM	Management	To declare dividend at the rate of Rs. 24 per fully paid-up equity share of face value of Rs. 5 each and a pro-rata dividend at the rate of Rs. 6 per partly paid-up equity shares of face value of Rs. 5 each (Paid-up value of Rs. 1.25 per share), on which call money remains unpaid, for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-26	Bharti Airtel Limited	AGM	Management	To re-appoint Mr. Gopal Vittal (DIN: 02291778), who retires by rotation and being eligible offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-26	Bharti Airtel Limited	AGM	Management	To re-appoint Mr. Tao Yih Arthur Lang (DIN: 07798156), who retires by rotation and being eligible offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-26	Bharti Airtel Limited	AGM	Management	To ratify remuneration of Rs. 1,250,000 plus applicable taxes and reimbursement of actual travel and out of pocket expenses, to be paid to Sanjay Gupta and Associates, Cost Accountants (Firm registration no. 00212) as Cost Auditors of the Company for conducting the cost audit for financial year 2026-27.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-26	Bharti Airtel Limited	AGM	Management	To approve re-appointment of Mr. Sunil Bharti Mittal (DIN: 00042491) as Chairman (in executive capacity) of the Company for a further period of five (5) years with effect from October 1, 2026.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-26	Bharti Airtel Limited	AGM	Management	Payment of remuneration to Mr. Sunil Bharti Mittal (DIN: 00042491) as Chairman (in executive capacity) of the Company during period from October 1, 2026 to September 30, 2031.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-26	Bharti Airtel Limited	AGM	Management	To approve re-appointment of Ms. Nisaba Godrej (DIN: 00591503) as an Independent Director of the Company for a second term of five consecutive years with effect from August 4, 2026 up to August 3, 2031.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-26	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions of the Company with Indus Towers Limited, a subsidiary company, for a period commencing from the date of this 31st Annual General Meeting (AGM) upto the date of 32nd AGM to be held in calendar year 2027 subject to the maximum period of fifteen months, such that the maximum value of the Related Party Transactions with Indus Towers, in aggregate, does not exceed Rs. 26,000 Crore in a financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-26	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions of the Company with Dixon Electro Appliances Private Limited, an associate company, during FY 2026-27 such that the maximum value of the Related Party Transactions with Dixon, in aggregate, does not exceed Rs. 6,500 Crore in the financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No concern identified.
04-Aug-26	Pidilite Industries Limited	AGM	Management	To 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 31st March 2026 together with the reports of Board of Directors and the Auditors thereon, and			

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
				(b) the audited consolidated financial statements of the Company for the financial year ended 31st March 2026 together with the report of the Auditors thereon.			
04-Aug-26	Pidilite Industries Limited	AGM	Management	To confirm the payment of special Interim Dividend of Rs. 10/- per Equity Share and to declare a final dividend of Rs. 11.50 per Equity share of face value of Rs. 1/- each, of the Company for the Financial year ended 31st March 2026.	FOR	FOR	Compliant with law. No concern identified.
04-Aug-26	Pidilite Industries Limited	AGM	Management	To appoint a Director in place of Shri A B Parekh (DIN: 00035317), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
04-Aug-26	Pidilite Industries Limited	AGM	Management	To appoint a Director in place of Shri Kavinder Singh (DIN: 06994031), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
04-Aug-26	Pidilite Industries Limited	AGM	Management	Ratification of remuneration of Rs. 2,07,000/- plus applicable taxes, payable to M/s. V J Talati and Co., Cost Accountants, (Registration No. R00213) appointed by the Board of Directors of the Company, on the recommendation of Audit Committee, to conduct the audit of the cost records of the Company for the financial year ending 31st March 2027.	FOR	FOR	Compliant with law. No concern identified.
04-Aug-26	Larsen & Toubro Limited	TCM (Equity Sha	Management	Scheme of Arrangement of Larsen and Toubro Limited and L and T Realty Properties Limited and their respective shareholders and creditors under Sections 230 to 232 of the Companies Act, 2013 (the Scheme).	FOR	ABSTAIN	We abstain from voting.
05-Aug-26	HDFC Bank Limited	AGM	Management	To consider and adopt the audited financial statements of the Bank for the financial year ended March 31, 2026, along with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
05-Aug-26	HDFC Bank Limited	AGM	Management	To consider and adopt the audited consolidated financial statements of the Bank for the financial year ended March 31, 2026, along with the Report of Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
05-Aug-26	HDFC Bank Limited	AGM	Management	To declare dividend on Equity Shares for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
05-Aug-26	HDFC Bank Limited	AGM	Management	To re-appoint Mr. V. Srinivasa Rangan (DIN: 00030248), who retires by rotation, as a Director.	FOR	FOR	Compliant with law. No concern identified.
05-Aug-26	HDFC Bank Limited	AGM	Management	The overall audit fees payable to M/s. Batliboi and Purohit, Chartered Accountants (ICAI Firm Registration No. 101048W) and M/s. B S R and Co. LLP, Chartered Accountants (ICAI Firm Registration No. 101248W/ W-100022) (collectively referred to as the Joint Statutory Auditors) for FY 2026-27 shall aggregate to Rs. 10,40,00,000 and be allocated between the Joint Statutory Auditors as may be mutually agreed amongst the Board of Directors of the Bank (hereinafter referred to as the Board, which term shall be deemed to include Audit Committee of the Bank) and the Joint Statutory Auditors, depending upon their respective scope of work and the Joint Statutory Auditors shall additionally be paid out of pocket expenses, outlays and taxes as applicable	FOR	FOR	Compliant with law. No concern identified.
05-Aug-26	HDFC Bank Limited	AGM	Management	To issue Perpetual Debt Instruments (part of Additional Tier I Capital), Tier II Capital Bonds and Long-Term Bonds (for financing infrastructure subsectors), through private placement up to an amount in aggregate not exceeding Rs. 60,000 Crore,	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
05-Aug-26	HDFC Bank Limited	AGM	Management	To approve modification to the Material Related Party Transaction with HDFC Life Insurance Company Limited from Rs. 900 crore to Rs. 2,500 crore (notional value) during the financial year 2026-27 and increase in the aggregate amount for all transactions taken together from Rs. 44,010.79 crore to Rs. 45,610.79 crore.	FOR	FOR	Compliant with law. No concern identified.
05-Aug-26	HDFC Bank Limited	AGM	Management	To approve appointment of Mr. Rajiv Kumar (DIN: 08049696) as an Independent Director of the Bank to hold office for a period of 4 (four) years from June 30, 2026 to June 29, 2030 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
05-Aug-26	HDFC Bank Limited	AGM	Management	Compensation payable to Mr. Rajiv Kumar (DIN: 08049696) as a Part-time Chairman (Independent Director) including an annual fixed remuneration of Rs. 50,00,000.	FOR	FOR	Compliant with law. No concern identified.
06-Aug-26	Aadhar Housing Finance Ltd	AGM	Management	To consider and adopt the Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended March 31, 2026, together with the Directors and Auditors Reports thereon.	FOR	FOR	Compliant with law. No concern identified.
06-Aug-26	Aadhar Housing Finance Ltd	AGM	Management	To appoint a Director in place of Mr. Mukesh Mehta (DIN: 08319159), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
06-Aug-26	Aadhar Housing Finance Ltd	AGM	Management	To consider and approve the appointment of M/s. N. M. Raiji and Co. (Firm Registration No -108296W)as the Joint Statutory Auditors of the Company, upon expiration of term of M/s. Kirtane and Pandit LLP, Chartered Accountants (Firm Registration Number 105215W/W100057) at the conclusion of this AGM, to hold office for a period of three consecutive years i.e. from FY 2026- 27 till the conclusion of Annual General Meeting to be held for FY 2028-29, along with the existing Statutory Auditor M/s. S . R. Batliboi and Associates LLP, Chartered Accountants (Firm Registration Number 101049W/E300004) till their term expires, on such remuneration, taxes and out-of-pocket expenses, as may be determined and recommended by the Audit Committee in consultation with M/s. N. M. Raiji and Co., Statutory Auditors and confirmed by the Board of Directors of the Company.	FOR	FOR	Compliant with law. No concern identified.
06-Aug-26	Aadhar Housing Finance Ltd	AGM	Management	Payment of remuneration by way of Commission to all eligible Independent Directors of the Company for their services rendered during the financial year 2025-2026, not exceeding Rs. 1.40 crores consolidated to be paid to all eligible Independent Directors which will be within the overall limit of 1% of the net profit of the Company for the financial year 2025-2026.	FOR	ABSTAIN	We abstain from voting.
06-Aug-26	Aadhar Housing Finance Ltd	AGM	Management	To make offers and / or invitations and / or issue and/or allot, in one or more tranches/ series, Listed/Unlisted Non-Convertible Debentures (NCDs), in Indian or foreign currency, whether secured or unsecured, including but not limited to subordinate debentures, bonds, and/or other debt securities as per section 2(30) of the Act on private placement basis, during the period of 1 (one) year from the date of passing of the Special Resolution by the Members in this Annual General Meeting, for amount not exceeding Rs. 9,000 crore at par or at such premium, and at such times, as may be decided by the Board to such person(s), including to one or more Company(ies), body(ies) corporate, statutory corporations, commercial banks, lending agencies, financial institutions, insurance companies, mutual funds, pension/provident funds, Qualified Institutional Buyers and individuals, as the case may be or such other person(s) as the Board may decide, provided that the aggregate amount of funds to be raised by issue of NCDs, subordinate debentures, bonds, and/ or other debt securities etc. shall be within the overall limit of borrowing approved by the Members of the Company from time to time.	FOR	FOR	Compliant with law. No concern identified.
15-Aug-26	Protean eGov Technologies Ltd	PB	Management	Appointment of Mr. Ajay Rajan (DIN: 09756949) as a Director of the Company, not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
15-Aug-26	Protean eGov Technologies Ltd	PB	Management	To appoint Mr. Ajay Rajan (DIN: 09756949) as a Managing Director and CEO of the Company, for a period of three (3) years from June 1, 2026 to May 31, 2029 (both days inclusive) not liable to retire by rotation, and approval of minimum managerial remuneration.	FOR	FOR	Compliant with law. No concern identified.
15-Aug-26	Protean eGov Technologies Ltd	PB	Management	Appointment of Mr. Nandkumar Saravade (DIN: 07601861) as an Independent Director of the Company to hold office for a period of three (3) years w.e.f. June 1, 2026 to May 31, 2029 and whose office shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
19-Aug-26	BSE 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; and			

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
				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.			
19-Aug-26	BSE Limited	AGM	Management	To declare a final dividend of Rs. 10.00 per equity share for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
19-Aug-26	BSE Limited	AGM	Management	To appoint Shri Jagannath Mukkavilli (DIN: 10090437), Non-Independent Director, who retires by rotation at this Annual General Meeting and being eligible, offers himself for re-appointment, subject to approval of the Securities and Exchange Board of India (SEBI).	FOR	ABSTAIN	We abstain from voting.
19-Aug-26	Lenskart Solutions Ltd	AGM	Management	To receive, consider and adopt 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 Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
19-Aug-26	Lenskart Solutions Ltd	AGM	Management	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2026, together with the Report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
19-Aug-26	Lenskart Solutions Ltd	AGM	Management	To appoint a Director in place of Ms. Neha Bansal (DIN: 02057007), who retires by rotation, and being eligible, offers herself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
19-Aug-26	Lenskart Solutions Ltd	AGM	Management	Appointment of M/s DPV and Associates LLP, Company Secretaries, (Firm Registration No.: L2021 HR009500), as the Secretarial Auditors of the Company for a term of five years commencing from April 01, 2026 upto March 31, 2031 at such remuneration, including applicable taxes and out-of-pocket expenses, as may be mutually agreed between the Board of Directors or any Committee of the Board and the Secretarial Auditors.	FOR	FOR	Compliant with law. No concern identified.
20-Aug-26	Reliance Industries Limited	PB	Management	To enter into and / or continue the related party transaction(s) / contract(s) / arrangement(s) / agreement(s) (in terms of Regulation 2(1)(zc)(i) of the Listing Regulations) between the Company (or its successor entity) and Reliance Consumer Products Limited.	FOR	ABSTAIN	We abstain from voting.
20-Aug-26	Reliance Industries Limited	PB	Management	Approval of Material Related Party Transactions of Subsidiaries of the Company.	FOR	ABSTAIN	We abstain from voting.
20-Aug-26	Reliance Industries Limited	PB	Management	Alteration of the Objects Clause of the Memorandum of Association of the Company.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements for the financial year ended March 31, 2026, together with the Reports of the Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	To declare dividend on equity shares.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	To appoint a director in place of Mr. Sandeep Bakhshi (DIN: 00109206), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
21-Aug-26	ICICI Bank Limited	AGM	Management	Appointment of Mr. Ashwani Bhatia (DIN: 07423221) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five years with effect from June 1, 2026 to May 31, 2031.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	Appointment of Mr. Mrugank Paranjape (DIN: 02162026) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five years with effect from August 1, 2026 to July 31, 2031.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	Re-appointment of Ms. Vibha Paul Rishi (DIN: 05180796) as an Independent Director of the Bank, not liable to retire by rotation, for a second term commencing from January 23, 2027 to December 31, 2028.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Sandeep Bakhshi (DIN: 00109206), Managing Director and Chief Executive Officer of the Bank with effect from April 1, 2026 to October 3, 2026.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Sandeep Batra (DIN: 03620913), Executive Director of the Bank with effect from April 1, 2026.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Rakesh Jha (DIN: 00042075), Executive Director of the Bank with effect from April 1, 2026.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Ajay Kumar Gupta (DIN: 07580795), Executive Director of the Bank with effect from April 1, 2026 to November 26, 2026.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	Re-appointment of Mr. Sandeep Bakhshi (DIN: 00109206) as the Managing Director and Chief Executive Officer of the Bank, liable to retire by rotation, for a period of two years with effect from October 4, 2026 to October 3, 2028 and including remuneration.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
21-Aug-26	ICICI Bank Limited	AGM	Management	Re-appointment of Mr. Ajay Kumar Gupta (DIN: 07580795) as a Whole-time Director (designated as Executive Director) of the Bank, liable to retire by rotation, for a period of two years with effect from November 27, 2026 to November 26, 2028 and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	To enter into and/ or carrying out and/ or continuing with arrangements, contracts, agreements, transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), with ICICI Prudential Life Insurance Company Limited, a subsidiary of the Bank, of up to Rs. 397.90 billion, excluding the insurance claims received at actuals, during the financial year ending March 31, 2028 (FY2028).	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	To enter into and/ or carrying out and/or continuing with contracts/ arrangements/ transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), with ICICI Lombard General Insurance Company Limited, a subsidiary of the Bank, of up to Rs. 177.70 billion during the financial year ending March 31, 2028 (FY2028).	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	To enter into and/ or carrying out and/ or continuing with contracts/ arrangements/ transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), with India Infradebt Limited, an associate of the Bank, of up to Rs. 181.00 billion during the financial year ending March 31, 2028 (FY2028).	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	To enter into and/ or carrying out and/ or continuing with contracts/ arrangements/ transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), by ICICI Securities Primary Dealership Limited, a subsidiary of the Bank with ICICI Prudential Life Insurance Company Limited, a subsidiary of the Bank, of up to Rs. 303.00 billion during the financial year ending March 31, 2028 (FY2028).	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
21-Aug-26	ICICI Bank Limited	AGM	Management	To enter into and/ or carrying out and/or continuing with contracts/ arrangements/ transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), by ICICI Securities Primary Dealership Limited, a subsidiary of the Bank, with ICICI Lombard General Insurance Company Limited, a subsidiary of the Bank, of up to Rs. 127.70 billion during the financial year ending March 31, 2028 (FY2028).	FOR	FOR	Compliant with law. No concern identified.
21-Aug-26	ICICI Bank Limited	AGM	Management	To enter into and/ or carrying out and/or continuing with contracts/ arrangements/ transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), by ICICI Securities Primary Dealership Limited, a subsidiary of the Bank, with India Infradebt Limited, an associate of the Bank, of up to Rs. 141.00 billion during the financial year ending March 31, 2028 (FY2028).	FOR	FOR	Compliant with law. No concern identified.
24-Aug-26	Billionbrains Garage Ventures Ltd	AGM	Management	To consider and adopt:	FOR	FOR	Compliant with law. No concern identified.
				(A) the Standalone audited financial statements of the Company for the financial year ended March 31, 2026 together with the Reports of the Board of Directors and Auditors thereon, and			
				(B) the Consolidated audited financial statements of the Company for the financial year ended March 31, 2026 together with the Report of Auditors thereon.			
24-Aug-26	Billionbrains Garage Ventures Ltd	AGM	Management	Appointment of Mr. Neeraj Singh (DIN: 07701992), who retires by rotation and being eligible offers himself for reappointment.	FOR	FOR	Compliant with law. No concern identified.
24-Aug-26	Billionbrains Garage Ventures Ltd	AGM	Management	Appointment of M/s. Nilesh Shah and Associates (FRN: P2003MH008800) as the Secretarial Auditors of the Company for a period of five (5) consecutive years commencing from FY 2026-27 until FY 2030-31, and to approve their remuneration.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
24-Aug-26	Billionbrains Garage Ventures Ltd	AGM	Management	Reclassification of Authorised Share Capital of the Company from Rs. 5000,00,00,000 divided into 2332,50,00,000 Equity Shares of Rs 2/- each, and 33,50,00,000 Preference Shares of Rs 10/- each to Rs. 5000,00,00,000 divided into 2500,00,00,000 Equity Shares of Rs. 2/- each.	FOR	FOR	Compliant with law. No concern identified.
31-Aug-26	Maruti Suzuki India Limited	AGM	Management	To consider and adopt the audited standalone financial statements of the Company for the financial year ended 31st March 2026 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
31-Aug-26	Maruti Suzuki India Limited	AGM	Management	To consider and adopt the audited consolidated financial statements of the Company for the financial year ended 31st March 2026 and the report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
31-Aug-26	Maruti Suzuki India Limited	AGM	Management	To declare dividend on equity shares at the rate of INR 140 per equity share.	FOR	FOR	Compliant with law. No concern identified.
31-Aug-26	Maruti Suzuki India Limited	AGM	Management	To appoint a director in place of Mr. Kazunari Yamaguchi (DIN: 07961388), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
31-Aug-26	Maruti Suzuki India Limited	AGM	Management	To appoint a director in place of Mr. Toshihiro Suzuki (DIN: 06709846), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
31-Aug-26	Maruti Suzuki India Limited	AGM	Management	Ratification of Remuneration of INR 7.15 lac plus applicable taxes thereon besides reimbursement of out of pocket expenses on actuals in connection with the audit, payable to M/s R.J. Goel and Co., Cost Accountants (Firm Registration No. 000026) appointed by the Board of Directors as Cost Auditor to conduct the audit of the applicable cost records of the Company for the financial year 2026-27.	FOR	FOR	Compliant with law. No concern identified.
06-Sep-26	SBI Funds Management Ltd	PB	Management	Ratification of the SBI Funds Management Limited Employees Stock Option Plan 2018 (the ESOP 2018 / plan).	FOR	ABSTAIN	We abstain from voting.
06-Sep-26	SBI Funds Management Ltd	PB	Management	Ratification of the extension of benefits under the SBI Funds Management Limited Employees Stock Option Plan 2018 (the ESOP 2018/Plan) to the Employees of Subsidiary Companies.	FOR	ABSTAIN	We abstain from voting.
06-Sep-26	SBI Funds Management Ltd	PB	Management	Appointment of M/s. N L Bhatia and Associates, Practicing Company Secretaries (Unique Identification No. P1996MH055800 and Peer Review no. 6392/2025), as the Secretarial Auditor of the Company for conducting Secretarial Audit for a period of 5 (Five) Financial Years (FY) commencing from FY 2026-27 to FY 2030-31, subject to their continuity of fulfillment of the applicable eligibility norms, at such fees, plus applicable taxes and reimbursement of out of pocket expenses incurred by them, as may be mutually agreed upon between the Board (including Audit Committee) and the Secretarial Auditor.	FOR	FOR	Compliant with law. No concern identified.
06-Sep-26	SBI Funds Management Ltd	PB	Management	Adoption of amended Articles of Association of the Company for granting Special Rights to certain shareholders of the Company pursuant to waiver cum amendment Agreement and Licensing Agreement.	FOR	ABSTAIN	We abstain from voting.
06-Sep-26	SBI Funds Management Ltd	PB	Management	Grant of Special Rights pursuant to Governance Agreement dated March 19, 2026.	FOR	ABSTAIN	We abstain from voting.
09-Sep-26	Asian Paints Limited	PB	Management	Appointment of Ms. Shubhlakshmi Dani (DIN: 02942138) as an Additional Director in the capacity of Non-Executive Director of the Company with effect from 29th July 2026, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To consider and adopt	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
				(a) 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, as circulated to the members.			
				(b) the audited consolidated financial statement of the Company for the financial year ended March 31, 2026 and the report of Auditors thereon, as circulated to the members.			
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To appoint Mr. Nakul Markhedkar (DIN: 07028044), who retires by rotation, as a Director of the Company.	FOR	ABSTAIN	We abstain from voting.
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To declare dividend on equity shares for the financial year ended March 31, 2026.	FOR	ABSTAIN	We abstain from voting.
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To approve amendment of the Object Clause of the Memorandum of Association of the Company.	FOR	ABSTAIN	We abstain from voting.
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To approve alteration of the Articles of Association of the Company.	FOR	ABSTAIN	We abstain from voting.
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To create such charges, mortgages and hypothecations in addition to the existing charges, mortgages and hypothecations created by the Company, on such movable and immovable properties, both present and future, for the purpose of due payment of the principal and/or together with interest, charges, costs, expenses and all other monies payable by the Company in respect of such borrowings and in such form, manner and with such ranking, as the Board may deem fit, in favour of the Lenders/ Security Trustee, provided that the aggregate indebtedness secured by the assets/properties of the Company shall not at any time exceed Rs. 3,500 Crore, comprising Fund Based facilities up to Rs. 1,500 Crore being an enhancement from the existing limit of Rs. 1,000 Crore and Non-Fund Based facilities up to Rs. 2,000 Crore which shall remain unchanged.	FOR	ABSTAIN	We abstain from voting.
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To borrow any sum or sums of monies, from time to time, in any form including but not limited to by way of loans, bonds, financial facility, through the issuance of debentures (listed/unlisted, secured/unsecured, rated, taxable, redeemable, non-convertible debentures) including market linked debentures or such structured bonds/ debentures, commercial paper or such other form, as to interest, repayment, or otherwise and with or without security, as the Board may think fit for the purposes of the Company's business notwithstanding that the money or monies to be borrowed, together with the monies already borrowed by the Company (apart from temporary loans obtained from the Company's bankers in the ordinary course of business) may exceed the aggregate of the paid-up share capital of the Company and its free reserves, provided however, the total amount so borrowed (apart from the temporary loans obtained from the Company's bankers in the ordinary course of business) shall not, at any point in time, exceed a sum of Rs. 1,500 Crore in respect of Fund Based facilities, while the limit in respect of Non-Fund Based facilities shall remain unchanged at Rs. 2,000 Crore.	FOR	ABSTAIN	We abstain from voting.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To (i) give any loan to any person or other body corporate, (ii) give any guarantee or provide any security in connection with a loan to any other body corporate or person and (iii) acquire by way of subscription, purchase or otherwise, the securities of any other body corporate, as they may in their absolute discretion deem beneficial and in the interest of the Company, however that the aggregate of the loans and investments so far made in and the amount for which guarantees or securities have so far been provided to all persons or bodies corporate along with the additional investments, loans, guarantees or securities proposed to be made or given or provided by the Company, from time to time, in future, shall not exceed a sum of Rs. 1500 Crores (Fund based) over and above the limit of 60% of the paid-up share capital, free reserves and securities premium account of the Company or 100% of free reserves and securities.	FOR	ABSTAIN	We abstain from voting.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
11-Sep-26	Vikran Engineering Ltd	AGM	Management	Ratification of Remuneration of Rs. 4,00,000/- per annum plus all applicable taxes and re-imbursement of out-of-pocket expenses, payable M/s. R.R, Ahirwar and Associates, Cost Accountants (Firm Registration No. 103745), Cost Accountants as Cost Auditors to conduct the audit of the cost records of the Company for the financial year 2026-2027.	FOR	ABSTAIN	We abstain from voting.
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To grant approval for payment of remuneration to Mrs. Kanchan Markhedkar, Key Managerial Personnel (KMP) and Chief Human Resource Officer (CHRO) of the Company, being a related party for holding an office or place of profit in the Company.	FOR	ABSTAIN	We abstain from voting.
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To grant approval for payment of remuneration to Mr. Vipul Markhedkar, Key Managerial Personnel (KMP) and Chief Business Officer (CBO) of the Company, being a related party for holding an office or place of profit in the Company.	FOR	ABSTAIN	We abstain from voting.
11-Sep-26	Vikran Engineering Ltd	AGM	Management	To Issue Senior, Secured/Unsecured, Rated, Listed/ Unlisted, Taxable, Redeemable, Non-Convertible Debentures/Market Linked Debentures (NCDs) or other Debt Securities, on a Private Placement and/ or Public Issue Basis for an amount not exceeding Rs. 1000 Crores.	FOR	ABSTAIN	We abstain from voting.
17-Sep-26	Multi Commodity Exchange of India Ltd	AGM	Management	To receive, consider and adopt:	FOR	FOR	Compliant with law. No concern identified.
				a. 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 Auditors thereon.			
				b. Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2026, and the Report of Auditors thereon.			

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
17-Sep-26	Multi Commodity Exchange of India Ltd	AGM	Management	To declare a final dividend of Rs. 8/- per Equity Share of face value of Rs. 2/- each for the Financial Year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
17-Sep-26	Multi Commodity Exchange of India Ltd	AGM	Management	To appoint Mr. Mohan Shenoi (DIN: 01603606), Non-Independent Director who retires by rotation at this AGM and being eligible, offers himself for re-appointment, subject to approval of Securities and Exchange Board of India (SEBI).	FOR	ABSTAIN	We abstain from voting.
18-Sep-26	Meesho Ltd	AGM	Management	To receive, consider and adopt the Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended March 31, 2026, together with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
18-Sep-26	Meesho Ltd	AGM	Management	To re-appoint Mr. Mukul Arora, (DIN: 01099294), who retires by rotation as a Director and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
18-Sep-26	Meesho Ltd	AGM	Management	To approve the alteration of the Articles of Association of the Company.	FOR	ABSTAIN	We abstain from voting.
18-Sep-26	Epack Durable 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 March 31, 2026 together with the Reports of the Board of Directors and Auditors thereon and			
				(b) the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2026 together with the Report of Auditors thereon.			
18-Sep-26	Epack Durable Ltd	AGM	Management	To appoint Director in place of Mr. Ajay DD Singhania, Managing Director (DIN: 00107555) who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
18-Sep-26	Epack Durable Ltd	AGM	Management	Re-appointment of M/s. Deloitte Haskins and Sells, Chartered Accountants (Firm Registration No.: 015125N), as Statutory Auditors of the Company for a second term of five (5) consecutive years to hold office for the period commencing from the conclusion of this 7th Annual General Meeting till the conclusion of the 12th Annual General Meeting of the Company to be held in the year 2031 on such remuneration and out-of-pocket expenses, as may be recommended by the Board of Directors (the Board which term shall be deemed to include a Committee thereof for the time being exercising the powers granted by the Board) and as may be mutually agreed upon between the Board and the said Statutory Auditors from time to time.	FOR	FOR	Compliant with law. No concern identified.
18-Sep-26	Epack Durable Ltd	AGM	Management	Ratification of remuneration of Rs. 1 Lakh plus applicable taxes and reimbursement of out-of-pocket expenses at actuals, if any, incurred in connection with the cost audit, payable to M/s. Cheena and Associates, Cost Accountants (Firm Registration No.: 000397), appointed by the Board of Directors as the Cost Auditors of the Company, to audit the cost records of the Company for the Financial Year 2026-27.	FOR	FOR	Compliant with law. No concern identified.
18-Sep-26	Epack Durable Ltd	AGM	Management	Re-appointment of Mr. Ajay DD Singhania (DIN: 00107555) as Managing Director of the Company for a period of 5 (five) years with effect from November 02, 2026 upto November 01, 2031, including remuneration.	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
19-Sep-26	Aadhar Housing Finance Ltd	PB	Management	To approve the appointment of Mr. Nikhil Goyal (DIN: 09170911) as Non-Executive (Nominee) Director of the Company with effect from August 12, 2026, whose office shall be liable for retirement by rotation.	FOR	FOR	Compliant with law. No concern identified.
22-Sep-26	Protean eGov Technologies Ltd	AGM	Management	To receive, consider and adopt	FOR	FOR	Compliant with law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
				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 Auditors thereon.			
				b) the audited consolidated financial statements of the Company for the financial year ended March 31, 2026, together with the reports of the Auditors thereon.			
22-Sep-26	Protean eGov Technologies Ltd	AGM	Management	To declare a dividend of Rs. 10/- per equity share on face value of Rs. 10/- each (@ 100%), of the Company for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
22-Sep-26	Protean eGov Technologies Ltd	AGM	Management	To appoint a Director in place of Mr. Shailesh Haribhakti (DIN: 00007347) who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
22-Sep-26	Protean eGov Technologies Ltd	AGM	Management	Appointment of M/s. T R Chadha and Co LLP, Chartered Accountants (Firm Registration No. 006711N/N500028)as the Statutory Auditors of the Company, to hold office for a term of five (5) consecutive years from the conclusion of the 31st Annual General Meeting (AGM) until the conclusion of the 36th AGM of the Company, on such remuneration as may be mutually agreed upon between the Board of Directors and the Statutory Auditors.	FOR	FOR	Compliant with law. No concern identified.
23-Sep-26	Regaal Resources Ltd	AGM	Management	To receive, consider and adopt the Audited 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.	FOR	FOR	Compliant with law. No concern identified.
23-Sep-26	Regaal Resources Ltd	AGM	Management	To declare final dividend of Rs. 0.25/- per equity share of face value of Rs. 5/- each, being 5% of the face value of the equity shares of the Company, for the financial year ended March 31, 2026.	FOR	FOR	Compliant with law. No concern identified.
23-Sep-26	Regaal Resources Ltd	AGM	Management	To appoint a director, in place of Mr. Munish Jhajharia (DIN: 01108077), Non-Executive Director, who retires by rotation and being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting.
23-Sep-26	Regaal Resources Ltd	AGM	Management	Payment of commission to Mr. Dinabandhu Mohapatra, Ms. Sheetal Jhunjhunwala and Mr. Rajesh Raghunath Pednekar as Independent Directors of the Company, for each financial year, during their tenure commencing from the financial year 2026-27, aggregating to Rs. 15,50,000/-.	FOR	ABSTAIN	We abstain from voting.
25-Sep-26	Dev Accelerator 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 on March 31, 2026, together with the Reports of the Board of Directors and Auditors thereon, and			
				b. The Audited Consolidated Financial Statements of the Company for the financial year ended on March 31, 2026, together with the Report of the Auditors thereon.			
25-Sep-26	Dev Accelerator Ltd	AGM	Management	To appoint a director in place of Mr. Yash Himanshu Shah (DIN: 06698067), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting.
25-Sep-26	Dev Accelerator Ltd	AGM	Management	To re-appoint Mr. Jaimin Jagdishbhai Shah (DIN: 00021880) as a Nominee Director of the Company on behalf of Dev Information Technology Limited.	FOR	ABSTAIN	We abstain from voting.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sompo General Insurance Company Limited				For the Quarter ending: 30th September 2026			Date: 30th September 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**
25-Sep-26	Dev Accelerator Ltd	AGM	Management	Appointment of M/s. Murtuza Mandorwala and Associates, a Practicing Company Secretary (COP No. 14284 and Peer Review No. 1615/2021) as the Secretarial Auditors of the Company, to hold office for a term of 5 (five) consecutive years commencing from April 01, 2026 and ending on March 31, 2031, on such remuneration as may be mutually agreed upon between the Managing Director and the Secretarial Auditors.	FOR	ABSTAIN	We abstain from voting.
25-Sep-26	Dev Accelerator Ltd	AGM	Management	To alter the Objects Clause of the Memorandum of Association of the Company.	FOR	ABSTAIN	We abstain from voting.
25-Sep-26	Dev Accelerator Ltd	AGM	Management	To alter the Articles of Association of the Company.	FOR	ABSTAIN	We abstain from voting.
25-Sep-26	Dev Accelerator Ltd	AGM	Management	To advance any loan(s) (including any loan represented by a book debt) and/or give guarantee(s) and/ or provide security(ies) from time to time, in connection with any loan taken/to be taken, in one or more tranches, by Neddle and Thread Designs LLP (LLPIN: AAR-1928), being a Subsidiary and entity in which director(s) of the Company is interested, up to an aggregate amount not exceeding Rs. 50 Crores at any point of time, as the Board may, in its absolute discretion, deem fit and in the best interest of the Company, provided that the said entity shall utilise the funds so borrowed for its principal business activities only.	FOR	ABSTAIN	We abstain from voting.
25-Sep-26	Dev Accelerator Ltd	AGM	Management	Ratification of the Pre-IPO ESOP Scheme Dev Accelerator Limited Employee Stock Option Plan - 2023.	FOR	ABSTAIN	We abstain from voting.
25-Sep-26	Dev Accelerator Ltd	AGM	Management	To approve the proposed modifications in the Dev Accelerator Limited Employee Stock Option Plan - 2023.	FOR	ABSTAIN	We abstain from voting.
25-Sep-26	Dev Accelerator Ltd	AGM	Management	To approve extension of benefits of the amended Dev Accelerator Limited Employee Stock Option Plan - 2023 to the eligible employees of our Company's group companies including subsidiary companies and associate companies.	FOR	ABSTAIN	We abstain from voting.
26-Sep-26	Sun Pharmaceutical Industries Ltd	PB	Management	Reclassification of Persons from Promoter Group category to Public category.	FOR	ABSTAIN	We abstain from voting.