

Name of the Insurer : Universal Somp General Insurance Company Limited

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

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## 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 HALF YEAR ENDED ON SEPTEMBER 30, 2023

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended
		September 30, 2023	September 30, 2023	September 30, 2022	September 30, 2022	September 30, 2023	September 30, 2023	September 30, 2022	September 30, 2022	September 30, 2023	September 30, 2023	September 30, 2022	September 30, 2022	September 30, 2023	September 30, 2023	September 30, 2022	September 30, 2022
1 Premiums earned (Net)	NL-4	531	1,712	3,308	70	137	133	202	97,855	1,03,388	51,275	93,507	58,275	1,05,970	53,409	97,018	
2 Profit/ Loss on sale/redemption of Investments		12	25	6	13	1	2	0	1	392	655	127	258	406	682	132	271
3 Interest, Dividend & Rent – Gross Note 1		231	631	235	562	14	26	9	17	5,163	10,203	4,061	8,260	5,409	10,860	4,305	8,839
4 Other																	
<b>TOTAL (A)</b>		<b>594</b>	<b>3,103</b>	<b>1,952</b>	<b>3,882</b>	<b>85</b>	<b>164</b>	<b>132</b>	<b>221</b>	<b>63,411</b>	<b>1,14,245</b>	<b>55,763</b>	<b>1,02,024</b>	<b>64,090</b>	<b>1,17,512</b>	<b>57,847</b>	<b>1,06,128</b>
6 Claims Incurred (Net)	NL-5	48	520	933	2,158	64	111	133	151	45,540	82,307	38,733	66,548	45,651	82,937	39,798	68,857
7 Commission	NL-6	(69)	75	(2,319)	15	(72)	(59)	(140)	(59)	3,330	3,823	1,168	5,516	3,895	1,234	3,056	
8 Operating Expenses related to Insurance Business	NL-7	(472)	386	76	265	54	94	10	23	9,671	18,507	12,275	24,861	9,253	18,987	12,361	25,149
9 Premium Deficiency																	
10 Contribution to Solatium Fund										39	63	27	47	39	63	27	47
<b>TOTAL (B)</b>		<b>(493)</b>	<b>981</b>	<b>1,134</b>	<b>104</b>	<b>133</b>	<b>202</b>	<b>83</b>	<b>33</b>	<b>58,580</b>	<b>1,04,700</b>	<b>52,203</b>	<b>96,972</b>	<b>58,220</b>	<b>1,05,882</b>	<b>53,420</b>	<b>97,108</b>
10 Operating Profit/(Loss) C= (A - B)		1,087	2,122	818	3,779	(48)	(38)	49	188	4,831	9,546	3,560	5,053	5,870	11,630	4,427	9,020
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		1,087	2,122	818	3,779	(48)	(38)	49	188	4,831	9,546	3,560	5,053	5,870	11,630	4,427	9,020
Transfer to Catastrophe Reserve																	
Transfer to Other Reserves (to be specified)																	
<b>TOTAL (C)</b>		<b>1,087</b>	<b>2,122</b>	<b>818</b>	<b>3,779</b>	<b>(48)</b>	<b>(38)</b>	<b>49</b>	<b>188</b>	<b>4,831</b>	<b>9,546</b>	<b>3,560</b>	<b>5,053</b>	<b>5,870</b>	<b>11,630</b>	<b>4,427</b>	<b>9,020</b>

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

## Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended
	September 30, 2023	September 30, 2023	September 30, 2022	September 30, 2022	September 30, 2023	September 30, 2023	September 30, 2022	September 30, 2022	September 30, 2023	September 30, 2023	September 30, 2022	September 30, 2022	September 30, 2023	September 30, 2023	September 30, 2022	September 30, 2022
Interest, Dividend & Rent	154	415	206	455	15	27	9,49	19	5,406	10,710	4,419.87	9,025	5,575	11,152	4,638	9,490
<b>Add/Less:-</b>																
Investment Expenses																
Amortisation of Premium/ Discount on Investments	(7)	(20)	(17)	(39)	(1)	(1)	(0.58)	(2)	(247)	(514)	(361.05)	(771)	(254)	(536)	(379)	(812)
Amount written off in respect of depreciated																
Provision for Bad and Doubtful Debts																
Provision for diminution in the value of other than																
Investment income from TP Pool & Nuclear Pool	84	236	45	146	-	-	-	-	5	8	2	6	88	244	48	152
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>231</b>	<b>631</b>	<b>235</b>	<b>562</b>	<b>14</b>	<b>26</b>	<b>9</b>	<b>17</b>	<b>5,163</b>	<b>10,203</b>	<b>4,061</b>	<b>8,260</b>	<b>5,409</b>	<b>10,860</b>	<b>4,305</b>	<b>8,839</b>

\* 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 HALF YEAR ENDED ON SEPTEMBER 30, 2023

						(₹ in Lakhs)
	Particulars	Schedule Ref. Form No.	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	1,087	2,122	818	3,779
	(b) Marine Insurance	NL-1	-48	-38	49	188
	(c) Miscellaneous Insurance	NL-1	4,831	9,546	3,560	5,052
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,510	3,327	1,624	2,920
	(b) Profit on sale of investments		114	207	47	90
	(c) (Loss on sale/ redemption of investments)		(1)	(4)	(1)	(6)
	(d) Amortization of Premium / Discount on Investments		(68)	(160)	(134)	(250)
3	OTHER INCOME (To be specify)					
	Miscellaneous Income		9	9	3	6
	Profit on Sale / Write off of Fixed Assets (Net)		1	(2)	-	0
	<b>TOTAL (A)</b>		<b>7,436</b>	<b>15,008</b>	<b>5,966</b>	<b>11,778</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others - Impairment of Investment Assets		-	(52)	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		97	148	66	132
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others (Please specify)		-	-	-	-
	Director Sitting fees and Board meeting expenses		21	61	35	68
	Foreign Exchange (Gain) / Loss		-	-	-	-
	Interest On Income Tax Refund		(339)	(339)	-	-
	Stamp Duty – Share Capital		-	-	-	-
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	-	-
	Penalty		-	-	-	-
	Managerial Remuneration		-	-	-	-
	<b>TOTAL (B)</b>		<b>(221)</b>	<b>(182)</b>	<b>101</b>	<b>200</b>
6	Profit/(Loss) Before Tax		7,656	15,190	5,865	11,578
7	Provision for Taxation					
	Current tax		1,191	3,223	1,382	2,728
	Deferred tax		(20)	(345)	154	305
8	<b>Profit / (Loss) after tax</b>		<b>6,486</b>	<b>12,312</b>	<b>4,329</b>	<b>8,545</b>
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	2,761
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		79,118	73,292	60,750	59,296
	Balance carried forward to Balance Sheet		85,605	85,605	65,080	65,080

**FORM NL-3-B-BS**

**Name of the Insurer : Universal Sampo General Insurance Company Limited**  
**Registration No. 134 and Date of Registration with the IRDAI 16 November 2007**  
**BALANCE SHEET AS AT SEPTEMBER 30, 2023**

**(₹ in Lakhs)**

Particulars	Schedule Ref. Form No.	As at September 30, 2023	As at September 30, 2022
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,02,367	81,843
Fair Value Change Account			
-Shareholders' Funds		231	34
-Policyholders' Funds		775	102
Borrowings	NL-11	-	-
<b>TOTAL</b>		<b>1,40,191</b>	<b>1,18,797</b>
<b>APPLICATION OF FUNDS</b>			
Investments-Shareholders	NL-12	93,913	89,736
Investments-Policyholders	NL-12A	3,14,683	2,92,016
Loans	NL-13	-	-
Fixed Assets	NL-14	5,583	3,900
Deferred Tax Asset (Net)		1,871	1,568
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	18,531	6,167
Advances and Other Assets	NL-16	1,27,727	1,50,627
<b>Sub-Total (A)</b>		<b>1,46,258</b>	<b>1,56,794</b>
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,20,176	2,96,644
Provisions	NL-18	1,01,941	1,28,573
<b>Sub-Total (B)</b>		<b>4,22,117</b>	<b>4,25,217</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,75,859)</b>	<b>(2,68,423)</b>
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
<b>TOTAL</b>		<b>1,40,191</b>	<b>1,18,797</b>

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

**CONTINGENT LIABILITIES**

Particulars	As at September 30, 2023	As at September 30, 2022
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	9,336	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
Claims lodged by policyholders in court under dispute not provided for	5,695	6,346
Others*	10,473	10,478
<b>TOTAL</b>	<b>25,504</b>	<b>16,824</b>

a) The Company has disputed the demand raised by Income Tax Authorities of ₹3,169 lakhs (previous period ₹ Nil), the appeals of which are pending before the Appellate Authorities.

b) The Company is in process of filing an appeal/ rectification for disputed demand (including interest and penalty) of ₹ 6,167 lakhs (previous period ₹ Nil) from Goods & Service Tax authorities.

c) Excludes, payment of ₹ 2,004 lakhs under protest pursuant to a GST proceeding on account of alleged ineligible input tax credit entitlement on certain marketing expenses and applicability of GST on salvage adjusted on motor claims settled from July 2017. The Company has not received a Show Cause Notice in the matter; however, the Company has been advised that its tax position on both the matters is legally valid and the adopted tax position is legally tenable. Accordingly, the Company has treated the amount paid as deposit under "Advances and Other Assets" as at 30th September 2023.

d) Excludes, Matter disputed by the GST authorities relating to GST on co-insurance premium as a follower and re-insurance commission, for which the company is in process of filing reply to the Show Cause Notice issued.

\* The company is informed of imposing penalty ₹ 1,109 lakhs from Haryana State and penalty of ₹ 9,364 lakhs from Gujarat State. The company is in regular follow-up of wrongly imposed penalty with the respective state. However, in view of the letter, from Govt. of India Ministry of Agriculture & Farmers Welfare to the State of Haryana and Gujarat and in the opinion of the Management there will be no longer penalty payable by the company. In view of the above the same is shown under contingent liability.

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	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended
	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023	September 30, 2023
<b>Gross Direct Premium</b>	<b>3,804</b>	<b>14,947</b>	<b>709</b>	<b>1,633</b>	<b>536</b>	<b>1,233</b>	<b>1,244</b>	<b>2,866</b>	<b>25,819</b>	<b>45,854</b>	<b>39,347</b>	<b>63,247</b>	<b>65,166</b>	<b>1,09,101</b>	<b>13,402</b>	<b>28,343</b>	<b>1,603</b>	<b>7,077</b>	<b>1</b>	<b>1</b>	<b>15,005</b>	<b>35,422</b>
Add: Premium on reinsurance accepted (a)	281	760	4	49	-	-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded (a)	6,914	13,780	456	1,209	528	1,217	984	2,426	12,106	21,286	18,113	28,936	30,219	50,221	761	1,215	1,188	10,440	3	3	1,952	11,660
<b>Net Written Premium</b>	<b>(2,829)</b>	<b>1,927</b>	<b>257</b>	<b>474</b>	<b>7</b>	<b>16</b>	<b>264</b>	<b>490</b>	<b>13,712</b>	<b>24,569</b>	<b>21,235</b>	<b>34,311</b>	<b>34,947</b>	<b>58,880</b>	<b>12,640</b>	<b>27,128</b>	<b>415</b>	<b>(3,363)</b>	<b>(2)</b>	<b>(4)</b>	<b>13,053</b>	<b>23,761</b>
Add: Opening balance of LPR	5,108	6,647	317	161	33	31	350	191	23,276	29,855	26,506	28,348	49,782	58,203	18,974	13,120	4,519	8,358	(0)	(0)	23,493	21,478
Less: Closing balance of LPR	(6,128)	(6,128)	(510)	(510)	(34)	(34)	(544)	(544)	(24,073)	(24,073)	(31,845)	(31,845)	(55,918)	(55,918)	(21,756)	(21,756)	(2,930)	(2,930)	0	0	(24,686)	(24,686)
<b>Net Earned Premium</b>	<b>351</b>	<b>2,446</b>	<b>63</b>	<b>124</b>	<b>7</b>	<b>13</b>	<b>70</b>	<b>137</b>	<b>12,915</b>	<b>30,351</b>	<b>15,895</b>	<b>30,814</b>	<b>28,810</b>	<b>61,165</b>	<b>9,889</b>	<b>18,493</b>	<b>2,004</b>	<b>2,065</b>	<b>(2)</b>	<b>(4)</b>	<b>11,861</b>	<b>20,554</b>
<b>Gross Direct Premium</b>																						
- In India	3,804	14,947	709	1,633	536	1,233	1,244	2,866	25,819	45,854	39,347	63,247	65,166	1,09,101	13,402	28,343	1,603	7,077	1	1	15,005	35,422
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.  
(b) Separate disclosure to be made for segment/subsegment which contributes more than 10 percent of the total gross direct premium.



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, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022
<b>Gross Direct Premium</b>	<b>3,138</b>	<b>13,420</b>	<b>477</b>	<b>1,016</b>	<b>536</b>	<b>1,035</b>	<b>1,013</b>	<b>2,051</b>	<b>28,167</b>	<b>52,851</b>	<b>26,575</b>	<b>46,640</b>	<b>54,742</b>	<b>99,491</b>	<b>9,052</b>	<b>18,209</b>	<b>2,785</b>	<b>7,893</b>	<b>0</b>	<b>1</b>	<b>11,837</b>	<b>26,103</b>
Add: Premium on reinsurance accepted (a)	194	609	20	24	-	-	20	24	-	-	-	-	-	-	4,892	4,892	-	-	-	-	-	4,892
Less: Premium on reinsurance ceded (a)	2,140	15,076	369	803	530	1,022	899	1,824	1,198	2,273	1,661	3,681	2,859	5,954	429	881	848	1,956	-3	-	1,274	2,837
<b>Net Written Premium</b>	<b>1,192</b>	<b>-1,047</b>	<b>127</b>	<b>238</b>	<b>7</b>	<b>13</b>	<b>134</b>	<b>230</b>	<b>26,969</b>	<b>50,578</b>	<b>24,915</b>	<b>42,959</b>	<b>51,883</b>	<b>93,538</b>	<b>15,515</b>	<b>22,220</b>	<b>1,937</b>	<b>5,937</b>	<b>3</b>	<b>1</b>	<b>15,455</b>	<b>28,159</b>
Add: Opening balance of LRR	7,106	10,941	172	136	21	21	193	157	44,696	39,357	30,003	23,385	74,699	62,742	12,008	6,261	5,371	4,386	-	3	17,378	12,749
Less: Closing balance of LRR	-6,586	-6,586	-181	-181	-23	-23	-204	-204	-49,880	-49,880	-39,545	-39,545	-89,425	-89,425	-18,807	-18,808	-5,084	-	-	-	-23,890	-23,890
<b>Net Earned Premium</b>	<b>1,712</b>	<b>3,308</b>	<b>119</b>	<b>192</b>	<b>5</b>	<b>11</b>	<b>123</b>	<b>203</b>	<b>21,784</b>	<b>40,055</b>	<b>15,373</b>	<b>26,800</b>	<b>37,157</b>	<b>66,855</b>	<b>6,716</b>	<b>11,775</b>	<b>2,224</b>	<b>5,240</b>	<b>3</b>	<b>2</b>	<b>8,943</b>	<b>17,017</b>
<b>Gross Direct Premium</b>																						
- In India	3,138	13,420	477	1,016	536	1,035	1,013	2,051	28,167	52,851	26,575	46,640	54,742	99,491	9,052	18,209	2,785	7,893	0	1	11,837	26,103
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.





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, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	
Claims Paid (Direct)	13,093	14,445	420	699	-	-	420	699	20,093	40,428	7,946	15,911	27,139	56,339	8,770	15,542	1,677	4,504	0	0	10,448	20,046	
Add Re-insurance accepted to direct claims	14	44	3	33	-	-	3	33	-	-	-	-	-	-	(147)	-	-	-	-	-	(147)	(147)	
Less Re-insurance Ceded to claims paid	12,050	12,792	352	584	-	-	352	584	5,794	9,707	(1,456)	(84)	4,338	9,623	302	649	685	2,337	0	0	1,051	2,886	
<b>Net Claim Paid</b>	<b>1,022</b>	<b>1,696</b>	<b>71</b>	<b>149</b>	<b>-</b>	<b>-</b>	<b>71</b>	<b>149</b>	<b>14,298</b>	<b>30,721</b>	<b>8,502</b>	<b>15,995</b>	<b>22,800</b>	<b>46,716</b>	<b>8,262</b>	<b>14,746</b>	<b>992</b>	<b>2,167</b>	<b>0</b>	<b>0</b>	<b>9,254</b>	<b>16,913</b>	
Add: Claims Outstanding at the end of the period	3,461	3,461	289	289	1	1	290	290	13,733	13,733	1,41,732	1,41,732	1,55,465	1,55,465	7,199	7,199	8,794	8,794	3	3	15,996	15,996	
Less: Claims Outstanding at the beginning of the year	4,436	4,038	290	327	7	2	297	329	14,293	13,891	1,39,899	1,38,992	1,53,962	1,52,793	5,738	3,271	7,781	7,571	4	4	13,502	10,847	
<b>Net Incurred Claims</b>	<b>48</b>	<b>520</b>	<b>70</b>	<b>111</b>	<b>(6)</b>	<b>(1)</b>	<b>64</b>	<b>111</b>	<b>13,738</b>	<b>30,652</b>	<b>10,575</b>	<b>18,795</b>	<b>24,313</b>	<b>49,447</b>	<b>9,744</b>	<b>18,674</b>	<b>2,005</b>	<b>3,390</b>	<b>(1)</b>	<b>(1)</b>	<b>11,748</b>	<b>22,063</b>	
Claims Paid (Direct)																							
-In Total	13,059	14,445	349	519	-	-	349	519	20,093	40,428	7,046	15,911	27,139	56,339	8,770	15,542	1,677	4,504	0	0	10,448	20,046	
Outside India			70	181	-	-	70	181															
Estimates of IBNR and IBNER at the end of the period (net)	735	735	82	82	1	1	84	84	3,337	3,337	65,320	65,320	68,657	68,657	3,337	4,333	4,333	-	-	-	-	7,470	7,470
Estimates of IBNR and IBNER at the beginning of the period (net)	690	728	71	91	7	2	78	93	2,636	3,008	65,455	70,640	68,091	73,648	2,688	1,486	3,708	1,563	-	-	-	6,393	3,049

- Notes:
- Included But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
  - Claims include specific claims settlement cost but not expenses of management.
  - The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
  - Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
  - Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

## 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, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
Claims Paid (Direct)	12	13	13	15	113	124	-	-	12,622	33,112	-	603	756	1,572	51,098	1,11,216	64,506	1,26,181
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(147)	(147)	(130)	(69)
Less: Re-insurance Ceded to claims paid	1	1	1	1	91	101	-	-	9,790	25,775	-	0	315	407	15,983	38,693	27,686	52,202
<b>Net Claim Paid</b>	<b>11</b>	<b>12</b>	<b>12</b>	<b>14</b>	<b>22</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>2,832</b>	<b>7,338</b>	<b>-</b>	<b>0</b>	<b>441</b>	<b>1,165</b>	<b>35,373</b>	<b>72,181</b>	<b>36,466</b>	<b>74,027</b>
Add: Claims Outstanding at the end of the period	358	358	370	370	236	236	-	-	11,452	11,452	0	0	1,838	1,838	1,85,714	1,85,714	1,89,466	1,89,466
Less: Claims Outstanding at the beginning of the year	207	234	1,086	162	225	257	-	-	4,680	9,213	0	0	1,895	2,043	1,75,948	1,75,589	1,80,281	1,80,559
<b>Net Incurred Claims</b>	<b>162</b>	<b>136</b>	<b>(704)</b>	<b>222</b>	<b>32</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>9,604</b>	<b>9,477</b>	<b>-</b>	<b>0</b>	<b>385</b>	<b>960</b>	<b>45,540</b>	<b>82,307</b>	<b>45,651</b>	<b>82,937</b>
Claims Paid (Direct)																		
-In India	12	13	13	15	108	119	-	-	12,622	33,112	-	0	756	1,572	51,098	1,11,216	64,506	1,26,181
Outside India	-	-	-	-	5	5	-	-	-	-	-	-	-	-	5	5	75	185
Estimates of IBNR and IBNER at the end of the period (net)	225	225	20	20	115	115	-	-	10,367	10,367	-	-	693	693	87,748	87,748	88,566	88,566
Estimates of IBNR and IBNER at the beginning of the period (net)	38	76	146	92	99	107	-	-	4,307	9,063	-	-	692	778	79,767	86,746	80,535	87,567

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, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	
Claims Paid (Direct)	931	1,958	441	894	-	-	441	894	24,096	44,535	5,158	11,076	29,254	55,611	6,466	12,415	5,074	9,806	-	-	1	11,540	22,221
Add: Re-insurance accepted to direct claims	78	81	-	-	-	-	-	-	-	-	-	-	-	1,788	1,788	-	-	-	-	-	-	1,788	1,788
Less: Re-insurance Ceded to claims paid	218	620	343	646	-	-	343	646	1,136	2,146	361	871	1,497	3,018	586	1,353	1,403	6,209	-	0	0	3,989	7,562
Net Claims Paid	791	1,419	101	158	-	-	101	158	22,960	42,389	4,807	10,203	27,767	52,593	7,448	12,830	1,672	3,597	-	1	1	5,120	16,420
Add Claims Outstanding at the end of the year	5,138	5,138	378	378	1	1	379	379	12,224	12,224	1,29,489	1,29,489	1,41,713	1,41,713	3,905	3,905	6,832	6,832	1	1	1	10,739	10,739
Less Claims Outstanding at the beginning of the year	4,995	4,395	347	384	1	3	347	387	10,772	10,246	1,32,357	1,36,283	1,43,330	1,46,529	3,321	3,443	8,524	10,123	1	1	1	11,846	13,568
Net Incurred Claims	933	2,158	132	153	0	(2)	133	151	24,412	44,367	1,738	3,409	26,150	47,777	8,233	13,293	(20)	306	(0)	0	0	8,212	13,599
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	931	1,958	436	788	-	-	436	788	24,096	44,535	5,158	11,076	29,254	55,611	6,466	12,415	5,074	9,806	-	1	1	11,540	22,221
-Outside India	-	-	8	16	-	-	8	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimate of IBNR and IBNER at the end of the period (net)	685	685	123	123	1	1	124	124	1,588	1,588	64,727	64,727	66,316	66,316	1,191	1,191	1,263	1,263	-	-	-	2,455	2,455
Estimate of IBNR and IBNER at the beginning of the period (net)	728	685	112	123	1	4	113	127	1,208	1,588	61,761	64,727	62,969	66,316	866	1,191	1,413	1,263	-	-	-	2,279	2,455

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management.
- The surrogue fees, legal cost, other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

## 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, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022
Claims Paid (Direct)	21	34	-	0	39	273	-	-	7,024	56,365	-	19	472	766	49,250	1,32,291	50,624	1,38,093
Add: Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-	-	-	-	-	-	-	1,798	1,798	1,897	1,899
Less: Re-insurance Ceded to claims paid	1	2	-	0	32	246	-	-	7,379	44,206	-	18	149	216	13,036	92,369	13,598	95,535
Net Claims Paid	20	32	-	0	7	26	-	-	545	12,159	-	1	324	550	37,962	61,700	38,971	63,368
Add Claims Outstanding at the end of the year	326	326	116	116	254	254	-	-	5,125	5,125	0	0	2,033	2,033	1,60,306	1,60,306	1,65,823	1,65,823
Less Claims Outstanding at the beginning of the year	274	214	95	71	253	297	-	-	1,444	12,425	0	0	2,313	2,445	1,93,535	1,75,540	1,64,957	1,80,334
Net Incurred Claims	71	145	21	45	8	(16)	-	-	4,226	4,859	0	1	44	138	38,733	66,548	39,798	68,857
Claims Paid (Direct)																		
-In India	21	34	-	0	39	273	-	-	20,924	56,365	-	19	472	766	62,250	1,35,291	63,617	1,38,098
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	16
Estimate of IBNR and IBNER at the end of the period (net)	158	158	49	49	66	66	-	-	3,358	3,358	-	-	634	634	73,015	73,015	73,824	73,824
Estimates of IBNR and IBNER at the beginning of the period (net)	93	158	23	49	69	66	-	-	645	3,358	-	-	735	614	66,813	73,015	67,655	73,827

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 Death	
	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022
Commission & Remuneration	895	1,732	104	248	4	8	108	256	14,942	25,133	2,027	2,995	16,969	28,118	994	2,310	198	792	0	0	1,192	2,982
Bonuses	126	86	12	31	-	3	12	33	338	1,890	4	23	923	1,879	149	568	6	69	-	-	119	354
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Commission	664	1,813	117	279	4	8	121	289	15,860	26,973	2,032	3,018	17,892	29,990	1,113	2,718	197	797	0	0	1,211	3,476
Advt. Commission on Reinsurance Accepted	20	60	1	6	-	-	1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Spec. Commission on Reinsurance Ceded	752	1,801	35	132	71	195	106	297	2,472	6,432	1,993	9,395	6,439	18,070	61	-28	165	489	0	0	248	615
Net Commission	(499)	79	(85)	134	(69)	(166)	18	(21)	13,388	20,541	(2,932)	(6,381)	9,456	13,960	1,051	2,746	32	268	0	0	1,063	3,815
<b>Break-up of the amounts (Gross) incurred to secure business to be furnished as per details indicated below:</b>																						
Individual Agents	14	38	4	13	-	-	4	13	733	1,252	10	39	1,064	2,332	79	180	0	1	-	-	79	143
Corporate Agents/Broker/EL/PMC	238	548	62	141	-	-	62	141	71	137	1	2	74	140	312	523	196	744	-	-	507	1,267
Corporate Agents-Others	7	13	-	-	-	-	-	-	475	573	16	17	461	590	120	120	-	-	-	-	120	120
Insurance Brokers	406	1,215	112	266	4	8	116	275	12,539	19,834	562	632	13,101	20,466	575	1,860	1	12	-	-	576	1,873
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	0	1	(8)	(8)	0	1	0	1	-	-	-	-	0	1
Insurance Marketing Firm	0	0	-	-	-	-	-	-	69	95	14	18	83	114	0	0	0	0	-	-	0	0
Common Service Centers	-	-	-	-	-	-	-	-	2	4	3	4	4	8	0	0	0	0	-	-	0	1
Recr. Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Front of Sales (Direct)	-	-	-	-	-	-	-	-	1,969	4,378	1,116	1,773	3,085	6,300	28	53	0	-	-	-	28	53
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>664</b>	<b>1,813</b>	<b>117</b>	<b>279</b>	<b>4</b>	<b>8</b>	<b>121</b>	<b>289</b>	<b>15,860</b>	<b>26,973</b>	<b>2,032</b>	<b>3,018</b>	<b>17,892</b>	<b>29,990</b>	<b>1,113</b>	<b>2,718</b>	<b>197</b>	<b>797</b>	<b>0</b>	<b>0</b>	<b>1,211</b>	<b>3,476</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																						
In India	664	1,813	117	279	4	8	121	289	15,860	26,973	2,032	3,018	17,892	29,990	1,113	2,718	197	797	0	0	1,211	3,476
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:  
 (a) The profit/ commission, if any, are to be combined with the Reinsurance accepted or Reinsurance ceded figures.  
 (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.  
 (c) Commission on Business procured through Company website.



FORM NL-6-COMMISSION SCHEDULE

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, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022
Commission & Remuneration	441	965	99	56	-	-	50	56	6,559	6,540	28	64	6,587	6,605	709	1,764	186	714	0	0	854	2,679
Rewards	149	154	7	7	-	-	7	7	1,288	2,284	10	15	1,278	2,299	9	16	0	0	0	0	9	16
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	590	1,086	66	63	-	-	66	63	5,867	10,825	38	79	5,904	10,904	718	1,780	146	714	0	0	863	2,495
Add: Commission on Re-insurance Accepted	24	57	2	3	-	-	2	3	-	-	-	-	-	-	211	211	-	-	-	-	211	211
Less: Commission on Re-insurance Ceded	489	5,474	66	109	63	300	128	307	797	946	162	3,122	3,738	3,368	62	84	1,889	2,053	0	0	1,510	2,056
Net Commission	125	(2,331)	3	(41)	(62)	(190)	(99)	(140)	5,070	9,879	(794)	(2,343)	4,366	7,636	867	1,907	(1,743)	(1,287)	0	0	(846)	619

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

Individual Agents	16	31	2	4	-	-	2	4	711	1,278	26	39	737	1,318	91	170	0	0	-	-	92	171
Corporate Agents/Merch/TPC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Others	227	490	1	1	-	-	1	1	74	140	1	3	75	143	207	384	144	712	-	-	351	1,096
Business Partner	186	527	63	60	-	-	63	60	331	557	1	19	315	576	438	1,223	3	2	-	-	450	1,234
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSIP (Direct)	-	-	-	-	-	-	-	-	4,940	8,843	8	17	4,857	8,862	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	1	1	0	0	1	1	2	3	-	-	-	-	2	3
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centres	-	-	-	-	-	-	-	-	2	3	1	2	3	6	0	0	0	0	-	-	0	1
Home Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sale (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>590</b>	<b>1,086</b>	<b>66</b>	<b>63</b>	<b>-</b>	<b>-</b>	<b>66</b>	<b>63</b>	<b>5,866</b>	<b>10,824</b>	<b>37</b>	<b>79</b>	<b>5,904</b>	<b>10,904</b>	<b>718</b>	<b>1,780</b>	<b>146</b>	<b>714</b>	<b>-</b>	<b>-</b>	<b>864</b>	<b>2,495</b>
<b>Commission and Rewards on (Excluding Re-insurance) Business written -</b>																						
In India	590	1,086	66	63	-	-	66	63	5,866	10,824	37	79	5,904	10,904	718	1,780	146	714	0	0	864	2,495
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:  
 (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
 (b) Separate disclosure to be made for re-insurance accepted which contributes more than 10 percent of the total gross direct premium.  
 (c) Commission on Business procured through Company website.





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, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023		
1 Employees' remuneration & welfare benefits	(241)	183	28	47	0	1	28	48	612	1,500	1,039	2,205	1,653	3,785	438	122	1,730	122	(214)	0	0	561	1,515	
2 Travel, conveyance and vehicle running expenses	(9)	10	2	3	0	0	2	3	43	87	69	122	112	209	37	56	1	(12)	0	0	0	40	84	
3 Training expenses	(0)	0	0	0	-	-	0	0	0	1	2	3	3	6	1	3	0	(0)	0	0	0	1	2	
4 Bounties, rates & taxes	17	17	4	4	0	0	4	4	142	141	203	206	346	344	156	155	(15)	(0)	0	0	0	141	147	
5 Repairs	(9)	7	1	2	0	0	1	2	25	66	48	93	77	159	23	23	4	(0)	0	0	0	27	64	
6 Printing & stationery	(0)	7	1	2	0	0	1	2	22	58	41	88	63	141	15	43	5	(7)	0	0	0	20	55	
7 Communication expenses	(21)	(11)	2	3	-	-	0	3	27	101	51	141	78	242	11	111	12	(14)	0	0	0	24	97	
8 Legal & professional charges	(30)	16	2	4	0	0	2	4	211	435	136	263	347	698	11	152	18	(19)	0	0	0	29	133	
9 Auditors' fees, expenses etc.	(1)	1	0	0	-	-	0	0	0	0	2	5	3	7	5	12	1	6	0	(1)	0	0	2	5
(i) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iv) insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(v) management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) out of pocket expenses	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	(0)	0	0	0	0	0	
10 Advertisement and publicity	(60)	19	1	5	(0)	0	1	5	(19)	161	7	224	(12)	385	(64)	176	41	(22)	0	0	0	(24)	154	
11 Interest & Bank Charges	2	16	3	4	0	0	4	4	105	137	152	191	257	328	107	150	(7)	(19)	0	0	0	100	131	
12 Depreciation	(14)	19	3	5	0	0	3	5	89	166	139	231	229	397	80	181	4	(23)	0	0	0	84	159	
13 Brand/Trade Mark related fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent Incentives)	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	(0)	(0)	0	0	0	0	0	
15 Recruitment Expenses	(1)	0	(0)	0	-	-	(0)	0	(1)	1	(1)	1	(3)	2	(2)	1	1	(0)	0	0	0	(1)	1	
16 Membership & Subscription	(3)	1	0	0	0	0	0	0	2	12	17	6	29	(1)	(1)	13	2	(2)	0	0	0	1	12	
17 Information Technology Expenses	(98)	45	5	12	-	0	5	12	61	388	148	542	209	910	(12)	425	61	(33)	0	0	0	50	372	
18 Office and Service Territories Tax Expenses	(1)	-	(0)	-	-	(0)	-	(0)	(1)	-	(4)	-	(7)	-	(4)	-	(47)	-	-	-	-	(52)	-	
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Service charges	(1)	4	1	1	0	0	1	1	23	33	34	46	57	78	23	36	57	36	0	0	0	80	92	
Miscellaneous Expenses	(5)	(2)	(3)	(4)	(0)	(0)	(3)	(4)	(42)	(37)	(61)	(57)	(102)	(93)	(48)	(41)	7	5	(0)	(0)	(0)	(41)	(36)	
Administrative Charges - Conscience Follows	13	31	2	3	0	1	2	4	-	-	-	-	-	31	39	0	0	0	0	0	0	31	39	
<b>TOTAL</b>	<b>(472)</b>	<b>386</b>	<b>53</b>	<b>91</b>	<b>1</b>	<b>3</b>	<b>54</b>	<b>94</b>	<b>1,305</b>	<b>3,337</b>	<b>2,011</b>	<b>4,319</b>	<b>3,316</b>	<b>7,656</b>	<b>804</b>	<b>3,366</b>	<b>288</b>	<b>(341)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,072</b>	<b>3,025</b>	
In India	(449)	378	52	89	1	3	53	92	1,208	3,209	2,002	4,224	3,309	7,493	804	3,292	282	(332)	0	0	0	1,077	2,960	
Outside India	(23)	8	1	2	(0)	0	1	2	(9)	68	10	95	7	163	(20)	74	15	(9)	0	0	0	(1)	65	

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	Up to the
	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
1 Employees' remuneration & welfare benefits	0	5	19	34	2	7	-	-	1,827	2,151	(0)	0	26	64	4,085	7,562	3,872	7,793
2 Travel, conveyance and vehicle running expenses	0	0	1	2	0	0	-	-	174	238	-	0	2	4	339	537	321	550
3 Training expenses	0	0	0	0	-	0	-	-	3	3	-	-	0	0	7	11	7	11
4 Bounties, rates & taxes	0	1	3	3	1	1	-	-	(271)	195	0	0	6	6	225	659	246	721
5 Repairs	0	0	1	1	0	0	-	-	78	91	-	0	1	3	184	318	176	328
6 Printing & stationery	0	0	1	1	0	0	-	-	85	76	-	0	1	2	150	276	142	288
7 Communication expenses	(0)	0	1	2	0	0	-	-	113	138	-	0	1	6	236	491	197	498
8 Legal & professional charges	(0)	0	1	3	0	1	-	-	154	189	(0)	0	1	6	533	1,030	505	1,030
9 Auditors' fees, expenses etc.	0	0	0	0	-	0	-	-	6	7	-	-	0	0	13	24	13	25
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) out of pocket expenses	-	-	-	-	-	-	-	-	0	0	-	0	0	0	1	1	1	1
10 Advertisement and publicity	(0)	0	1	3	(0)	-	-	-	158	219	(0)	0	(1)	7	122	768	63	762
11 Interest & Bank Charges	0	0	2	3	0	1	-	-	176	186	0	0	4	6	540	655	545	675
12 Depreciation	0	1	2	4	0	1	-	-	200	225	-	-	4	7	519	793	598	817
13 Brand/Trade Mark related fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Apart from 13)	-	-	-	-	-	-	-	-	0	0	-	-	-	-	1	0	1	0
15 Recruitment Expenses	(0)	-	(0)	0	(0)	-	-	-	-	-	-	(0)	0	(3)	4	4	(4)	4
16 Membership & Subscription	(0)	0	0	0	(0)	0	-	-	11	17	-	0	1	1	21	58	18	60
17 Information Technology Expenses	(0)	1	3	8	(0)	2	-	-	419	529	(0)	0	3	16	682	1,808	589	1,915
18 Goods and Services Tax/Service Tax Expenses	-	-	-	-	-	-	-	-	176	360	-	-	-	-	302	567	181	567
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	(15)	-	-	-	-
Service charges	0	0	1	1	0	0	-	-	2,028	2,827	0	0	1	1	2,166	3,000	2,166	3,000
Miscellaneous Expenses	(0)	(0)	(2)	(2)	(0)	(0)	-	-	(107)	(49)	-	(0)	(2)	(2)	(253)	(183)	(262)	(189)
Administrative Charges - Conscience Follows	-	-	0	2	2	2	-	-	-	-	-	-	1	1	34	45	46	89
<b>TOTAL</b>	<b>1</b>	<b>9</b>	<b>34</b>	<b>67</b>	<b>5</b>	<b>16</b>	-	-	<b>5,210</b>	<b>7,609</b>	<b>(0)</b>	<b>0</b>	<b>33</b>	<b>125</b>	<b>9,671</b>	<b>18,507</b>	<b>9,253</b>	<b>18,987</b>
In India	1	9	33	66	5	16	-	-	5,141	7,516	(0)	0	33	122	9,600	18,182	9,204	18,682
Outside India	(0)	0	0	1	(0)	0	-	-	69	93	(0)	0	(0)	3	71	325	49	325





**FORM NL-8-SHARE CAPITAL SCHEDULE**

(₹ in Lakhs)

	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
<b>1</b>	<b>Authorised Capital</b>	<b>40,000</b>	<b>40,000</b>
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
<b>2</b>	<b>Issued Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
<b>3</b>	<b>Subscribed Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
<b>4</b>	<b>Called-up Capital</b>	<b>36,818</b>	<b>36,818</b>
	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		
	Preference Shares of Rs..... each		
<b>5</b>	<b>Paid-up Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs. .... Each		

Notes:

- (a) Particulars of the different classes of capital should be separately stated.
- (b) The amount capitalised on account of issue of bonus shares should be disclosed.
- (c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

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

<b>Shareholder</b>	<b>As at September 30, 2023</b>		<b>As at September 30, 2022</b>	
	<b>Number of Shares</b>	<b>% of Holding</b>	<b>Number of Shares</b>	<b>% of Holding</b>
Promoters				
· Indian	24,07,38,637	65.4	24,07,38,637	65.4
· Foreign	12,74,43,183	34.6	12,74,43,183	34.6
Investors*				
· Indian				
· Foreign				
Others (to be specified e.g. ESOP etc.)				
<b>TOTAL</b>	<b>36,81,81,820</b>	<b>100.0</b>	<b>36,81,81,820</b>	<b>100.0</b>

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

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE					ANNEXURE A				
DETAILS OF EQUITY HOLDING OF INSURERS									
PART A:									
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD INSURANCE COMPANY, AS AT QUARTER ENDED SEPTEMBER 30, 2023									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715	-	-	76,02,272	16.12
iii)	Financial Institutions/ Banks								
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Sompo Japan Insurance Inc	1	12,74,43,183	34.61	12,744	-	-	2,28,06,818	17.90
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
<b>1.1) Institutions</b>									
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								
<b>1.3) Non-Institutions</b>									
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
<b>B.2 Non Public Shareholders</b>									
<b>2.1) Custodian/DR Holder</b>									
<b>2.2) Employee Benefit Trust</b>									
<b>2.3) Any other (Please specify)</b>									
<b>Total</b>		<b>9</b>	<b>36,81,81,820</b>	<b>100.00</b>	<b>36,818</b>	<b>-</b>	<b>-</b>	<b>3,04,09,090</b>	<b>8.26</b>
<b>Foot Notes:</b>									
(a) All holdings above 1% of the paid up equity, have to be separately disclosed.									
(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000									
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category									

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE									
<b>PART B:</b>									
<b>Name of the Indian Promoter / Indian Investor:</b>									
<b>1. INDIAN BANK</b>									
<b>(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)</b>									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	99,45,49,600	79.86	99,455	-	-	-	-
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
<b>1.1) Institutions</b>									
i)	Mutual Funds	22	9,97,08,942	8.01	9,971	-	-	-	-
ii)	Foreign Portfolio Investors	201	5,35,45,131	4.30	5,355	-	-	-	-
iii)	Financial Institutions/Banks	3	628	0.00	0	-	-	-	-
iv)	Insurance Companies	10	4,18,80,929	3.36	4,188	-	-	-	-
v)	FII belonging to Foreign Promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	9	48,44,284	0.39	484	-	-	-	-
ix)	Any other (Please specify)								
	-Foreign Institutional Investors	8	4,06,930	0.03	41	-	-	-	-
1.2)	Central Government/ State Government(s) / President of India	1	4,021	0.00	0	-	-	-	-
<b>1.3) Non-Institutions</b>									
i)	Individual share capital upto Rs. 2 Lacs	2,76,640	3,30,01,189	2.65	3,300	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	73	47,71,225	0.38	477	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	26	96,293	0.01	10	-	-	-	-
	- Non Resident Indian (NRI)	3,421	15,81,073	0.13	158	-	-	-	-
	- Clearing Members	8	5,495	0.00	1	-	-	-	-
	- Non Resident Indian Non Repatriable								
	-Foreign Nationals								
	- Bodies Corporate	1,079	32,40,077	0.26	324	-	-	-	-
	- IEPF								
v)	Any other (Please Specify)								
	Associates Company/ Subsidiaries								
	Directors and Relatives (Excluding Nominee and Independent direct	3	2,680	0.00	0	-	-	-	-
	Key Managerial Personal	2	1,375	0.00	0	-	-	-	-
	Escrow Account/ Unclaimed Share	2	3,862	0.00	0	-	-	-	-
	Unclaimed Shares/Escrow Account SA								
	Employee	2,568	5,70,969	0.05	57	-	-	-	-
	Directors & Relatives	2	500	0.00	0	-	-	-	-
	HUF	3,003	9,98,899	0.08	100	-	-	-	-
	-ESOP/ESOS/ESPS	19,567	62,27,037	0.50	623	-	-	-	-
<b>B.2 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>	<b>3,06,649</b>	<b>1,24,54,41,139</b>	<b>100.00</b>	<b>1,24,544</b>				
<b>Foot Notes:</b>									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner /foreign investor of the Indian insurance company.									



Name of the Indian Promoter / Indian Investor:									
2. INDIAN OVERSEAS BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	18,21,83,26,570	96.38	18,21,833	-	-	2,46,54,23,932	13.53
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1)	Institutions								
i)	Mutual Funds	11	1,76,89,254	0.09	1,769	-	-	-	-
ii)	Foreign Portfolio Investors Category - 1	42	2,61,50,785	0.14	2,615	-	-	-	-
iii)	Foreign Portfolio Investors Category - 2	2	16,45,586	0.01	165	-	-	-	-
iv)	Banks	4	27,24,100	0.01	272	-	-	-	-
v)	Insurance Companies	4	45,07,178	0.02	451	-	-	-	-
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	2,39,300	-	-	-	-	-	-
	Any other (Please specify)								
	-Financial Institutions	2	22,90,53,165	1.21	22,905	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	1	802	0.00	0	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	6,49,665	24,94,23,255	1.32	24,942	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,320	7,43,65,047	0.39	7,437	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	-Trusts	17	4,28,831	0.0023	43	-	-	-	-
	-Non Resident Indian (NRI)	3,628	93,27,330	0.05	933	-	-	-	-
	-Clearing Members	10	35,806	0.00	4	-	-	-	-
	-Foreign Companies	1	48,000	0.00025	5	-	-	-	-
	-Foreign Nationals	-	-	-	-	-	-	-	-
	-Directors and their Relatives								
	-Non Resident Indian Non Repatriable								
	-Bodies Corporate	1,094	1,47,56,026	0.08	1,476	-	-	-	-
	-Key Managerial Personnel	1	13,264	0.00	1	-	-	-	-
	-JEPP								
v)	Any other (Please Specify)								
	-Unclaimed/Suspense/Escrow Account								
	-Hindu Undivided Family	3,628	74,19,821	0.04	742	-	-	-	-
	-Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	-ESOP/ESOS/ESPS	8,745	4,62,58,136	0.24	4,626	-	-	-	-
<b>B.2 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		<b>6,68,177</b>	<b>18,90,24,12,256</b>	<b>100.00</b>	<b>18,90,241</b>	<b>-</b>	<b>-</b>	<b>2,46,54,23,932</b>	<b>13.04</b>
<b>Foot Notes:</b>									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
3. KARNATAKA BANK LTD									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i) Individuals/HUF (Names of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Financial Institutions/ Banks									
iv) Central Government/ State Government(s) / President of India									
v) Persons acting in concert (Please specify)									
vi) Any other (Please specify)									
<b>A.2 Foreign Promoters</b>									
i) Individuals (Name of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Any other (Please specify)									
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1) Institutions									
	i) Mutual Funds	14	1,18,95,650	3.80	1,190	-	-	-	-
	ii) Foreign Portfolio Investors	201	7,08,94,265	22.66	7,089	-	-	-	-
	iii) Financial Institutions/Banks	3	736	0.00	0	-	-	-	-
	iv) Insurance Companies	4	1,47,28,897	4.71	1,473	-	-	-	-
	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	2	2,95,446	0.09	30	-	-	-	-
	ix) Any other (Please specify)	1	52,700	0.02	5	-	-	-	-
1.2) Central Government/ State Government(s)/ President of India									
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs	2,53,622	11,50,35,496	36.77	11,504	-	-	-	-
	ii) Individual share capital in excess of Rs. 2 Lacs	1,010	7,90,22,604	25.26	7,902	-	-	-	-
	iii) NBFCs registered with RBI	3	5,791	0.00	-	-	-	-	-
	iv) Others:								
	- Trusts	8	8,078	0.00	1	-	-	-	-
	- Non Resident Indian	3,667	69,27,487	2.21	693	-	-	-	-
	- Clearing Members	24	13,464	0.00	1	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	957	1,26,67,132	4.05	1,267	-	-	-	-
	- IEPF	1	11,09,248	0.35	111	-	-	-	-
	v) Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A	3	1,98,183	0.06	20	-	-	-	-
	Directors & Relatives	1	1,650	0.00	0	-	-	-	-
<b>B.2 Non Public Shareholders</b>									
2.1) Custodian/DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
<b>Total</b>		<b>2,59,521</b>	<b>31,28,56,827</b>	<b>100.00</b>	<b>31,286</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Foot Notes:</b>									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
4. DABUR INVESTMENT CORPORATION									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
	(i)	Mr. Mohit Burman		95.00	6,997				
	(ii)	Mr. Vivek Burman		5.00	17				
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1)	Institutions								
	i)	Mutual Funds							
	ii)	Foreign Portfolio Investors							
	iii)	Financial Institutions/Banks							
	iv)	Insurance Companies							
	v)	FII belonging to Foreign promoter of Indian Promoter (e)							
	vi)	FII belonging to Foreign promoter of Indian Promoter (e)							
	vii)	Provident Fund/Pension Fund							
	viii)	Alternative Investment Fund							
	ix)	Any other (Please specify)							
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
	i)	Individual share capital upto Rs. 2 Lacs							
	ii)	Individual share capital in excess of Rs. 2 Lacs							
	iii)	NBFCs registered with RBI							
	iv)	Others:							
		- Trusts							
		- Non Resident Indian							
		- Clearing Members							
		- Non Resident Indian Non Repatriable							
		- Bodies Corporate							
		- IEPF							
	v)	Any other (Please Specify)							
		Unclaimed Shares/ Escrow Account 5A							
		Directors & Relatives							
<b>B.2 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>			-	-	<b>100.00</b>	<b>7,014</b>	-	-	-

**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.

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
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)	-	-
7	Balance of Profit in Profit & Loss Account	85,605	65,081
	<b>TOTAL</b>	<b>1,02,367</b>	<b>81,843</b>

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

**FORM NL-11-BORROWINGS SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

- The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- Amounts due within 12 months from the date of Balance Sheet should be shown separately
- Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)****(₹ in Lakhs)**

<b>SL. NO.</b>	<b>SOURCE / INSTRUMENT</b>	<b>AMOUNT BORROWED</b>	<b>AMOUNT OF SECURITY</b>	<b>NATURE OF SECURITY</b>
1				
2				
3				
4				
5				

**FORM NL-12 & 12A - INVESTMENT SCHEDULE**

		NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
Particulars		As at September 30, 2023	As at September 30, 2022	As at September 30, 2023	As at September 30, 2022	As at September 30, 2023	As at September 30, 2022
<b>LONG TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	32,253	34,237	1,08,072	1,11,412	1,40,325	1,45,649
2	Other Approved Securities	613	741	2,054	2,411	2,667	3,152
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	1,271	-	4,137	-	5,408
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	27,245	19,635	91,292	63,895	1,18,537	83,530
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	18,721	14,000	62,731	45,559	81,452	59,560
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	203	-	662	-	865
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	328	212	1,099	691	1,427	904
		<b>79,160</b>	<b>70,300</b>	<b>2,65,248</b>	<b>2,28,767</b>	<b>3,44,408</b>	<b>2,99,067</b>
<b>SHORT TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	2,772	6,365	9,289	20,712	12,062	27,077
2	Other Approved Securities	2,455	4,729	8,225	15,389	10,680	20,118
3	Other Investments						
	(a) Shares						
	(aa) Equity	2,801	-	9,385	-	12,186	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	473	83	1,586	270	2,060	354
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	4,128	5,910	13,833	19,233	17,961	25,143
	(e) Other Securities/bank deposit	692	461	2,318	1,502	3,010	1,963
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	813	1,888	2,725	6,143	3,538	8,030
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	511	-	1,713	-	2,225	-
	(b) Mutual Fund	107	-	359	-	467	-
	(c) Debentures/ Bonds	-	-	-	-	-	-
	<b>TOTAL</b>	<b>14,753</b>	<b>19,436</b>	<b>49,435</b>	<b>63,249</b>	<b>64,188</b>	<b>82,685</b>
	<b>GRAND TOTAL</b>	<b>93,913</b>	<b>89,736</b>	<b>3,14,683</b>	<b>2,92,016</b>	<b>4,08,596</b>	<b>3,81,752</b>

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

		Shareholders		Policyholders		(₹ in Lakhs)	
Particulars		As at September 30, 2023	As at September 30, 2022	As at September 30, 2023	As at September 30, 2022	As at September 30, 2023	As at September 30, 2022
<b>Long Term Investments--</b>							
	Book Value	78,832	68,614	2,64,149	2,23,277	3,42,981	2,91,891
	Market Value	77,248	66,578	2,58,843	2,16,656	3,36,091	2,83,234
<b>Short Term Investments--</b>							
	Book Value	10,861	19,353	36,392	62,979	47,253	82,333
	Market Value	10,831	19,251	36,293	62,647	47,124	81,899

**Notes:**

- Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund & Listed Equities) is Rs 3,90,234 lakhs (previous period Rs 3,74,223 lakhs)
- Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund & Listed Equities) is Rs.3,83,215 lakhs (previous year Rs. 3,65,133 lakhs)
- Provision made in books towards IL & FS Securities appearing in NL 12 & 12A amounting to Rs.4,446 lakhs in prior period.
- Short Term Other approved securities includes TREPS amounting to Rs 5,225 lakhs (previous period 5,180 Lakhs) State Government Bond Rs 457 lakhs (previous period NIL) and Certificate of Deposit of Rs.4,998 lakhs (previous period of Rs.14,937 lakhs).

**FORM NL-13-LOANS SCHEDULE**

(₹ in Lakhs)

	Particulars	As at September 30, 2023	As at September 30, 2022
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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.

<b>Provisions against Non-performing Loans</b>			
	<b>Non-Performing Loans</b>	<b>Loan Amount (₹ in Lakhs)</b>	<b>Provision (₹ in Lakhs)</b>
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	<b>Total</b>	-	-

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/	To Date	As at September 30, 2023	As at September 30, 2022
							Adjustments			
Goodwill										
Intangibles (Computer Software)	3,776	3,049	-	6,825	2,659	489	-	3,148	3,677	352
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	513	14	91	437	513	2	91	425	12	0
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	291	9	47	254	255	6	43	218	36	44
Information Technology Equipment	4,785	246	624	4,408	3,615	303	622	3,296	1,111	1,169
Vehicles	58	-	-	58	21	4	-	24	34	41
Office Equipment	331	6	19	318	256	13	19	251	67	55
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>9,756</b>	<b>3,323</b>	<b>780</b>	<b>12,299</b>	<b>7,320</b>	<b>817</b>	<b>774</b>	<b>7,362</b>	<b>4,937</b>	<b>1,662</b>
Work in progress	2,272	1,870	3,497	646	-	-	-	-	646	2,238
<b>Grand Total</b>	<b>12,028</b>	<b>5,194</b>	<b>4,277</b>	<b>12,945</b>	<b>7,320</b>	<b>817</b>	<b>774</b>	<b>7,362</b>	<b>5,583</b>	<b>3,900</b>
<b>PREVIOUS YEAR</b>	<b>9,427</b>	<b>1,779</b>	<b>126</b>	<b>11,079</b>	<b>6,827</b>	<b>392</b>	<b>39</b>	<b>7,180</b>	<b>3,900</b>	<b>-</b>

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)	
	Particulars	As at September 30, 2023	As at September 30, 2022
1	Cash (including cheques, drafts and stamps)	7	18
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	1,488	2,540
	(ab) Others	-	-
	(b) Current Accounts	17,036	3,609
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>18,531</b>	<b>6,167</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>	<b>18,531</b>	<b>6,167</b>
	In India	18,531	6,167
	Outside India	-	-

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

**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

(₹ in Lakhs)

	Particulars	As at September 30, 2023	As at September 30, 2022
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,159	393
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,205	4,004
6	Others (to be specify)		
	Advance to Employees against expenses	13	17
	Advance to Others	59	897
	Surplus in Gratuity fund	-	26
	Surplus in Leave encashment fund	3	-
	<b>TOTAL (A)</b>	<b>3,439</b>	<b>5,337</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	10,006	7,868
2	Outstanding Premiums	66,918	75,916
	Less : Provisions for doubtful	-	-
3	Agents' Balances	75	51
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	20,427	41,620
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,231	656
8	Interest on Unclaimed amount pertaining to Policyholders	235	185
9	Others (to be specified)		
	Deposits for Office Premises	551	555
	Other Deposits	3,069	1,838
	Receivable from Terrorism Pool	5,417	4,200
	Receivable from Nuclear Pool	555	486
	Receivable from Marine Cargo Excluded Territories Pool	4	-
	GST unutilized credit	15,336	10,868
	Contracts for Sales - Investment	243	1,027
	Other Receivables	221	19
	<b>TOTAL (B)</b>	<b>1,24,288</b>	<b>1,45,290</b>
	<b>TOTAL (A+B)</b>	<b>1,27,727</b>	<b>1,50,627</b>

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

**FORM NL-17-CURRENT LIABILITIES SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Agents' Balances	9,423	2,762
2	Balances due to other insurance companies	67,232	77,070
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	28,815	26,028
	(b) for Other Policies	1,993	13,241
5	Unallocated Premium	11,128	341
6	Sundry creditors	9,296	9,000
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,89,466	1,65,823
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	1,192	720
11	Income accrued on Unclaimed amounts	235	185
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	-	-
14	Others		
	Due to Solatium Fund	468	363
	Due to Environment Relief Fund	-	0
	Due to Statutory Authorities	928	608
	Book Overdraft	-	-
	Contracts for Purchases - Investment	-	502
	<b>TOTAL</b>	<b>3,20,176</b>	<b>2,96,643</b>

Note :

(a) Long term policies are policies with more than one year tenure

**FORM NL-18-PROVISIONS SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Reserve for Unexpired Risk	1,01,794	1,28,448
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	-	125
	Gratuity	147	-
	For proposed dividends	-	-
	<b>TOTAL</b>	<b>1,01,941</b>	<b>1,28,573</b>

**FORM NL-19 MISC EXPENDITURE SCHEDULE**  
**(To the extent not written off or adjusted)**

**(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**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, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2022	Up to the Quarter Ended September 30, 2022
1	Gross Direct Premium Growth Rate**	$\frac{[GDPI(CY)-GDPI(PY)]}{GDPI(PY)}$	22.42%	22.13%	17.13%	32.54%
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	1.10	1.83	1.06	1.75
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(\text{CY})-\text{Shareholder's funds}(\text{PY}))}{\text{Shareholder's funds}(\text{PY})}$	17.30%	17.30%	11.39%	11.39%
4	Net Retention Ratio**	$\frac{\text{Net written premium}}{(\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})}$	48.54%	46.48%	61.04%	63.32%
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$	4.39%	3.29%	1.55%	2.26%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{(\text{Direct Commission}+\text{Operating Expenses})}{\text{Gross direct premium}}$	19.33%	21.77%	16.05%	19.32%
7	Expense of Management to Net Written Premium Ratio**	$\frac{(\text{Net Commission}+\text{Operating Expenses})}{\text{Net Written Premium}}$	16.80%	19.30%	17.08%	20.85%
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	78.34%	78.26%	74.51%	70.97%
9	Claims paid to claims provisions**	$\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}}$	13.61%	21.12%	11.95%	21.11%
10	Combined Ratio**	(7) +(8)	95.14%	97.57%	91.60%	91.82%
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	1.85%	3.65%	1.64%	3.27%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)})]}{\text{Net premium written}}$	3.68	2.46	1.59	2.18
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	0.16%	0.14%	0.03%	-0.04%
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	10.07%	10.97%	8.28%	9.30%
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.	0.28	0.28	0.30	0.30
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	8.70%	10.39%	5.44%	6.32%
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	4.66%	8.85%	3.65%	7.20%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.73	1.73	1.70	1.70
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	NA	NA	NA	NA
21	Debt Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})}{\text{Interest and Principal Instalments Due}}$	NA	NA	NA	NA
22	Interest Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest due})}{\text{Interest due}}$	NA	NA	NA	NA
23	Earnings per share	$\frac{\text{Profit / (loss) after tax}}{\text{No. of shares}}$	1.76	3.34	1.18	2.32
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	37.80	37.80	32.23	32.23

Notes: -

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

## FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Somp General Insurance Company Limited

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

Segments Upto the quarter ended September 30, 2023	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										
<b>Current Period</b>	11.39%	12.27%	3.87%	14.73%	23.92%	21.24%	31.70%	45.16%	4.98	59.91%
<b>Previous Period</b>	-2.66%	-7.46%	221.55%	10.16%	196.21%	65.23%	25.87%	261.44%	-11.20	96.86%
Marine Cargo										
<b>Current Period</b>	60.68%	28.16%	32.40%	22.66%	51.56%	89.81%	28.41%	141.37%	1.69	-186.77%
<b>Previous Period</b>	10.07%	22.84%	-17.13%	8.31%	-8.25%	79.39%	32.41%	71.13%	2.35	30.81%
Marine Hull										
<b>Current Period</b>	19.16%	1.28%	-988.52%	1.01%	-969.44%	-6.75%	0.00%	-976.19%	2.21	1306.72%
<b>Previous Period</b>	-23.82%	1.23%	-783.52%	0.16%	-770.70%	-20.21%	0.00%	-790.91%	1.92	1042.12%
Total Marine										
<b>Current Period</b>	39.74%	16.79%	-0.48%	13.35%	18.67%	80.81%	28.22%	99.48%	1.70	-47.64%
<b>Previous Period</b>	-10.10%	12.07%	-56.12%	4.20%	-47.05%	74.16%	32.14%	27.12%	2.33	83.87%
Motor OD										
<b>Current Period</b>	-13.24%	53.58%	83.61%	66.10%	97.19%	100.99%	67.17%	198.18%	1.54	-79.66%
<b>Previous Period</b>	95.30%	95.70%	19.53%	38.87%	38.75%	110.76%	68.18%	149.52%	1.23	-59.70%
Motor TP										
<b>Current Period</b>	35.61%	54.25%	-19.18%	11.60%	-6.59%	61.00%	9.90%	54.40%	5.06	46.35%
<b>Previous Period</b>	172.14%	92.11%	-5.22%	19.67%	15.95%	12.72%	7.45%	28.67%	3.93	61.72%
Total Motor										
<b>Current Period</b>	9.66%	53.97%	23.71%	34.51%	36.71%	80.84%	15.08%	117.55%	3.59	-16.18%
<b>Previous Period</b>	125.09%	94.02%	8.16%	29.87%	28.28%	71.46%	11.70%	99.74%	2.47	-11.03%
Health										
<b>Current Period</b>	55.65%	95.71%	10.12%	21.47%	22.53%	100.98%	112.34%	123.51%	1.07	-34.03%
<b>Previous Period</b>	10.01%	96.19%	8.58%	20.50%	17.37%	112.89%	66.57%	130.26%	1.02	-45.67%
Personal Accident										
<b>Current Period</b>	-10.33%	-47.52%	-7.98%	5.89%	2.15%	164.14%	25.86%	166.29%	-3.49	-60.63%
<b>Previous Period</b>	-61.82%	75.22%	-21.68%	16.13%	-12.28%	5.84%	32.59%	-6.44%	2.01	108.07%
Travel Insurance										
<b>Current Period</b>	116.78%	-290.48%	-3.86%	23.66%	-7.94%	18.70%	8.81%	10.77%	0.00	89.38%
<b>Previous Period</b>	33.15%	100.00%	13.67%	23.07%	22.46%	18.89%	43.54%	41.35%	0.00	75.13%
Total Health										
<b>Current Period</b>	35.70%	67.08%	12.69%	18.35%	25.42%	107.34%	51.93%	132.76%	1.71	-36.73%
<b>Previous Period</b>	-29.88%	90.85%	2.20%	19.18%	11.12%	79.91%	41.21%	91.03%	1.23	1.69%
Workmen's Compensation/ Employer's liability										
<b>Current Period</b>	75.63%	67.08%	21.37%	33.00%	33.76%	291.25%	4.44%	325.01%	5.47	-246.17%
<b>Previous Period</b>	-9.63%	95.99%	12.40%	20.57%	20.80%	411.71%	14.81%	432.51%	8.31	-337.21%
Public/ Product Liability										
<b>Current Period</b>	-3.64%	-5.09%	-203.36%	20.11%	-303.73%	-113.31%	8.62%	-417.05%	-11.05	316.31%
<b>Previous Period</b>	236.12%	60.76%	12.58%	15.94%	21.34%	9.32%	0.34%	30.66%	0.89	54.55%
Engineering										
<b>Current Period</b>	2.29%	11.75%	27.69%	21.99%	45.68%	2.78%	7.87%	48.47%	3.89	34.71%
<b>Previous Period</b>	34.77%	0.90%	-867.52%	9.82%	-829.72%	97.95%	8.29%	-731.77%	53.28	-320.16%
Aviation										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00%
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00%
Crop Insurance										
<b>Current Period</b>	38.84%	37.70%	-41.24%	8.75%	-18.04%	45.94%	77.15%	27.91%	0.72	82.73%
<b>Previous Period</b>	10.21%	19.77%	-24.30%	5.36%	2.84%	60.19%	110.10%	63.03%	0.86	35.45%
Other segments ** Trade Credit										
<b>Current Period</b>	22.67%	0.63%	-782.21%	1.00%	-767.48%	5.18%	33.51%	-762.31%	0.67	487.23%
<b>Previous Period</b>	355.03%	0.74%	-561.35%	0.83%	-553.06%	14.70%	13.74%	-538.37%	0.87	348.38%
Other Miscellaneous										
<b>Current Period</b>	18.08%	26.54%	36.83%	24.03%	57.65%	85.74%	20.83%	143.39%	6.11	-16.59%
<b>Previous Period</b>	16.51%	59.42%	20.52%	20.13%	29.00%	13.17%	20.96%	42.17%	3.66	55.51%
Total Miscellaneous										
<b>Current Period</b>	22.69%	49.12%	3.29%	22.32%	19.23%	79.61%	20.83%	98.84%	2.42	-1.21%
<b>Previous Period</b>	36.67%	68.88%	4.05%	20.12%	22.32%	71.17%	20.96%	93.49%	2.07	-3.66%
<b>Total-Current Period</b>	22.13%	46.48%	3.29%	21.77%	19.30%	78.26%	21.12%	97.57%	2.46	0.14%
<b>Total-Previous Period</b>	32.54%	63.32%	2.26%	19.32%	20.85%	70.97%	21.11%	91.82%	2.18	-0.04%

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Universal Sompo General Insurance Company Limited

PART-A Related Party Transactions

Sl.No.	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)				
			For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended 30th September 2022	Up to the Quarter Ended 30th September 2022	
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	149.21	155.21	193.42	201.38
2	Indian Bank	Joint Venture	Claim Payments	3.05	3.82	1.71	4.44
3	Indian Bank	Joint Venture	Commission payout	132.94	845.11	353.35	653.94
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	107.58	162.53	32.74	69.62
5	Indian Bank	Joint Venture	Dividend	-	262.50	-	787.50
6	Sompo Japan Insurance Inc.	Joint Venture	Premium Income (rendering of services)	-	-	-	-
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Premium	4,566.20	5,611.90	28.76	3,781.22
8	Sompo Japan Insurance Inc.	Joint Venture	Commission Income	155.70	497.32	2.27	254.83
9	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	1,633.92	1,886.25	-	-
10	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	5.90	9.50	5.35	11.35
11	Sompo Japan Insurance Inc.	Joint Venture	Claim Payments	-	-	-	-
12	Sompo Japan Insurance Inc.	Joint Venture	Dividend	-	318.61	-	955.82
13	Sompo Japan Insurance Inc.	Joint Venture	Other reimbursement received/Paid	-	-	3.00	6.00
14	Sompo Japan Insurance Inc.	Joint Venture	Refund of Security Deposit	-	-	-	-
15	Sharad Mathur	Key Management Personnel	Remuneration	91.39	283.33	113.30	200.67
16	Dabur Investment Corporation	Joint Venture	Dividend	-	117.87	-	353.61
17	Dabur Investment Corporation	Joint Venture	Claim Payments	-	10.54	-	-
18	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	2.52	133.61	-	134.36
19	Indian Overseas Bank	Joint Venture	Dividend	-	166.25	-	498.75
20	Indian Overseas Bank	Joint Venture	Commission payout	74.34	873.87	224.83	927.68
21	Indian Overseas Bank	Joint Venture	Claim Payments	-	0.30	0.42	6.53
22	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	0.05	0.18	0.37	0.42
23	Indian Overseas Bank	Joint Venture	Other Expenditure	34.48	39.68	27.37	29.40
24	Indian Overseas Bank	Joint Venture	Other reimbursement received/Paid	-	-	(0.02)	-
25	Karnataka Bank	Joint Venture	Other Expenditure	(0.00)	0.04	0.03	0.03
26	Karnataka Bank	Joint Venture	Dividend	-	55.23	-	165.68
27	Karnataka Bank	Joint Venture	Commission payout	26.93	305.43	155.70	298.00
28	Karnataka Bank	Joint Venture	Claim Payments	259.53	260.04	52.78	52.78
29	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	207.68	393.57	130.79	261.83
30	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	0.51	0.77	-	-
31	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	(0.03)	0.49	-	-

<sup>1</sup>Including the premium flow through Associates/ Group companies as agents and intermediaries



FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

PART-B Related Party Transaction Balances - As at the end of the Quarter September 30, 2023								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Nature of Balance	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)
1	Indian Bank	Joint Venture	1.81	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	127.92	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	62.44	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	75.05	Commission Payable	No	-	-	-
5	Karnataka Bank Limited	Joint Venture	2.05	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	42.31	Commission Payable	No	-	-	-
7	Sompo Japan Insurance Inc	Joint Venture	3,205.76	Reinsurance Claim Recoverable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	1,228.28	Commission Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	13,287.56	Premium Payable	No	-	-	-
10	Indian Bank	Joint Venture	10,500.00	Capital	No	-	-	-
11	Indian Overseas Bank	Joint Venture	6,650.00	Capital	No	-	-	-
12	Karnataka Bank Limited	Joint Venture	2,209.00	Capital	No	-	-	-
13	Dabur Investment Corporation	Joint Venture	4,715.00	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	2,045.45	Share Premium	No	-	-	-
15	Sompo Japan Insurance Inc	Joint Venture	12,744.00	Capital	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	14,716.36	Share Premium	No	-	-	-
17	Indian Bank	Joint Venture	1,794.90	Bank Balance	No	-	-	-
18	Indian Overseas Bank	Joint Venture	343.07	Bank Balance	No	-	-	-
19	Karnataka Bank Limited	Joint Venture	552.97	Bank Balance	No	-	-	-

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

**STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED**  
As at September 30, 2023

**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
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	93,913	93,913
	Policyholders as per NL-12 A of BS	3,14,683	-	3,14,683
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>3,14,683</b>	<b>93,913</b>	<b>4,08,596</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,583	5,583
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	109	109
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	18,531	18,531
(F)	Advances and Other assets as per BS	1,03,367	22,934	1,26,301
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>1,03,367</b>	<b>41,465</b>	<b>1,44,832</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	13,156	3,285	16,442
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	775	231	1,007
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>4,18,050</b>	<b>1,40,961</b>	<b>5,59,011</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	13,932	3,626	17,557
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>4,04,119</b>	<b>1,37,335</b>	<b>5,41,453</b>

(₹ in Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	<b>Inadmissible Fixed assets</b>			
(a)	Furniture, Fixtures, dead stock and Stationery	-	36	36
(b)	Leasehold Improvements	-	12	12
(c)	Computer Equipments	-	62	62
	<b>Inadmissible current assets</b>			
(a)	Re-insurer bal o/s for more than 365 days having Indian Branch	607	-	607
(b)	Re-insurer bal o/s for more than 180 days not having Indian Branch	8,455	-	8,455
(c)	Outstanding Premiums for more than 365 days	4,086	-	4,086
(d)	Prepayments	-	(0)	(0)
(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	-	3,252	3,252
(i)	Agents' Balances greater than 30 days	-	33	33
(j)	Co-insurer bal o/s for more than 90 days	8	-	8
(k)	Fair Value Change account subject to minimum of zero	775	231	1,007
	<b>Total</b>	<b>13,932</b>	<b>3,626</b>	<b>17,557</b>

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, 2023**

Item No.	Reserve	(₹ in Lakhs)	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,94,514	1,01,794
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,94,514	1,01,794
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,56,593	1,00,900
(e)	IBNR reserve	1,32,198	88,566
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>4,83,305</b>	<b>2,91,260</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

<b>Name of Insurer: Universal Sampo General Insurance Company Limited</b>
<b>Registration Number: 134</b>
<b>Date of Registration: November 16, 2007</b>
<b>Classification: Business within India / Total Business</b>

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON  
September 30, 2023**

(₹ in Lakhs)

<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
1	Fire	25,496	4,999	2,706	1,858	2,550	557	2,550
2	Marine Cargo	3,124	588	1,759	345	375	317	375
3	Marine - Other than Marine Cargo	2,411	34	(0)	0	241	0	241
4	Motor	1,91,521	99,875	1,58,458	1,17,740	28,728	35,653	35,653
5	Engineering	1,194	255	322	177	119	53	119
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,587	(7)	921	273	238	207	238
8	Health	58,207	42,838	55,832	42,859	8,731	12,858	12,858
9	Miscellaneous	6,107	2,061	2,423	1,308	855	509	855
10	Crop	1,68,638	47,787	81,102	21,135	16,864	12,165	16,864
	<b>Total</b>	<b>4,58,286</b>	<b>1,98,428</b>	<b>3,03,523</b>	<b>1,85,696</b>	<b>58,701</b>	<b>62,320</b>	<b>69,753</b>

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, 2023**

(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	<b>Available assets(as per Form IRDAI-GI-TA)</b>	<b>4,04,119</b>
	Deduct:	
(B)	Current Liabilities as per BS	1,09,636
(C)	Provisions as per BS	-
(D)	Other Liabilities	2,91,260
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>3,223</b>
	Shareholder's FUNDS	
(F)	Available Assets	1,37,335
	Deduct:	
(G)	Other Liabilities	19,795
(H)	Excess in Shareholder's funds (F-G)	1,17,540
<b>(I)</b>	<b>Total ASM (E+H)</b>	<b>1,20,763</b>
<b>(J)</b>	<b>Total RSM</b>	<b>69,753</b>
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.73</b>

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 Sampo General Insurance Comapany Limited**

**Date: : September 30, 2023**

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
<b>1</b>	<b>Group Domestic Insurance</b>	<b>134</b>	<b>UNITGDP24062V012324</b>	<b>Health</b>	<b>Group</b>	<b>13-Jul-23</b>
<b>2</b>	<b>Eye Wear Insurance Policy</b>	<b>134</b>	<b>IRDAN134RP0027V01202324</b>	<b>Miscellaneous</b>	<b>Retail</b>	<b>14-Aug-23</b>
<b>3</b>	<b>Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies</b>	<b>134</b>				
a	Key Replacement		IRDAN134RP0067V02201819/A0022V01202324	Motor	Retail	19-Jun-23
b	Loss of Personal Belongings		IRDAN134RP0067V02201819/A0023V01202324	Motor	Retail	19-Jun-23
c	Loss of Driving License / Registration Certificate		IRDAN134RP0067V02201819/A0024V01202324	Motor	Retail	19-Jun-23
d	Hospital Daily Cash		IRDAN134RP0067V02201819/A0025V01202324	Motor	Retail	19-Jun-23
e	Roadside Assistance Cover		IRDAN134RP0067V02201819/A0026V01202324	Motor	Retail	19-Jun-23

**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, 2023**

**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	93,913
	Investments (Policyholders)	8A	3,14,683
2	Loans	9	-
3	Fixed Assets	10	5,583
4	Deferred Tax Assets		1,871
5	Current Assets		
	a. Cash & Bank Balance	11	16,940
	b. Advances & Other Assets	12	1,27,727
6	Current Liabilities		
	a. Current Liabilities	13	3,18,585
	b. Provisions	14	1,01,941
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>1,40,191</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,583
3	Deferred Tax Assets		1,871
4	Cash & Bank Balance (if any)	11	16,940
5	Advances & Other Assets (if any)	12	1,27,727
6	Current Liabilities	13	3,18,585
7	Provisions	14	1,01,941
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>(2,68,405)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>4,08,596</b>

Note : Provision figures appearing in Investments are net of provision made for IL & FS Securities Ltd for Rs 852 Lakhs in Shareholders Fund & Rs. 3594 Lakhs in Policyholders Fund

Section II		(₹ in Lakhs)									
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)	
			Balance	FRSM <sup>+</sup>							
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)		
1	Central Govt. Securities	Not less than 20%	-	25,990	87,086	1,13,076	27.74	-	1,13,076	1,09,629	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	35,743	1,19,767	1,55,510	38.15	-	1,55,510	1,51,347	
3	<b>Investment subject to Exposure Norms</b>		-	<b>57,939</b>	<b>1,94,141</b>	<b>2,52,079</b>	<b>61.85</b>	<b>1,007</b>	<b>2,53,086</b>	<b>2,50,233</b>	
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%									
	1. Approved Investments		-	29,519	98,913	1,28,433	31.51	6	1,28,439	1,26,265	
	2. Other Investments		-	11	37	48	0.01	-	48	48	
	b. Approved Investments	Not exceeding 55%	-	27,590	92,450	1,20,040	29.45	488	1,20,528	1,19,849	
	c. Other Investments		-	818	2,741	3,559	0.87	512	4,071	4,071	
	<b>Investment Assets</b>	<b>100%</b>		<b>93,682</b>	<b>3,13,908</b>	<b>4,07,589</b>	<b>100.00</b>	<b>1,007</b>	<b>4,08,596</b>	<b>4,01,580</b>	

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

Note:

- (+) FRSM refers 'Funds representing Solvency Margin'
- Other Investments' are as permitted under 27A(2)
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
- Investment Regulations, as amended from time to time, to be referred

**PART - B**

Name of the Insurer: Universal Sampo General Insurance Company L

Registration Number: 134

Statement as on: September 30, 2023

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		1,10,111	27.96	2,965	21.63	1,13,076	27.74
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,53,191	38.89	2,319	16.92	1,55,510	38.15
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		50,941	12.93	(7,549)	-55.07	43,392	10.65
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments		75,826	19.25	9,214	67.21	85,041	20.86
	2. Other Investments		-	-	48	0	48	0.01
	c. Approved Investments		1,11,585	28.33	8,455	61.68	1,20,040	29.45
	d. Other Investments (not exceeding 15%)		2,337	0.59	1,222	8.91	3,559	0.87
	<b>Total</b>		<b>3,93,880</b>	<b>100.00</b>	<b>13,709</b>	<b>99.65</b>	<b>4,07,589</b>	<b>100.00</b>

**Note:**

- Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
- Investment Regulations, as amended from time to time, to be referred



**FORM NL-29-DETAIL REGARDING DEBT SECURITIES**

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on September 30, 2023

(₹ in Lakhs)

**Detail Regarding debt securities**

	MARKET VALUE				Book Value			
	As at September 30, 2023	As % of total for this class	As at September 30, 2022	As % of total for this class	As at September 30, 2023	As % of total for this class	As at September 30, 2022	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,06,237	54.24	1,80,173	49.61	2,09,018	53.98	1,83,693	49.35
AA or better	17,397	4.58	7,446	2.05	17,468	4.51	7,508	2.02
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,51,347	39.81	1,75,552	48.34	1,55,510	40.16	1,81,058	48.64
Any other (Treps)	5,225	1.37	-	-	5,225	1.35	-	-
<b>Total (A)</b>	<b>3,80,205</b>	<b>100.00</b>	<b>3,63,170</b>	<b>100.00</b>	<b>3,87,221</b>	<b>100.00</b>	<b>3,72,259</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	44,114	11.60	79,936	22.01	44,240	11.43	80,368.53	21.59
more than 1 year and upto 3years	1,10,315	29.01	63,870	17.59	1,11,596	28.82	64,670.27	17.37
More than 3years and up to 7years	1,52,412	40.09	1,50,863	41.54	1,56,300	40.36	1,55,102.78	41.67
More than 7 years and up to 10 years	70,373	18.51	67,555	18.60	72,087	18.62	71,147.50	19.11
above 10 years	2,991	0.79	946	0.26	2,998	0.77	970.02	0.26
Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total (B)</b>	<b>3,80,205</b>	<b>100.00</b>	<b>3,63,170</b>	<b>100.00</b>	<b>3,87,221</b>	<b>100.00</b>	<b>3,72,259</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,09,629	28.83	1,30,886	36.04	1,13,076	29.20	1,35,386	36.37
b. State Government	41,718	10.97	44,666	12.30	42,434	10.96	45,672	12.27
c. Corporate Securities	2,23,633	58.82	1,87,618	51.66	2,26,486	58.49	1,91,201	51.36
Any other (Treps)	5,225	1.37	-	-	5,225	1.35	-	-
<b>Total (C)</b>	<b>3,80,205</b>	<b>100.00</b>	<b>3,63,170</b>	<b>100.00</b>	<b>3,87,221</b>	<b>100.00</b>	<b>3,72,259</b>	<b>100.00</b>

**Note**

(a) In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b) Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c) Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS**

Name of the Insurer: Universal Sompo General Insurance Company Limited  
Registration No: 134

Date: As on September 30, 2023  
Name of the Fund UNIVERSAL SOMPO

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at September 30, 2023	As at March 31, 2023	As at September 30, 2023	As at March 31, 2023	As at September 30, 2023	As at March 31, 2023	As at September 30, 2023	As at March 31, 2023	As at September 30, 2023	As at March 31, 2023
1	Investments Assets	2,26,486	2,27,737	-	-	1,55,510	1,72,755	25,593	38,160	4,07,589	4,38,652
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)	2,26,486	2,27,737	-	-	1,55,510	1,72,755	25,593	38,160	4,07,589	4,38,652
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	59	-	-	-	-	-	-	-	59

**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.

**Note:**

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

**FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: September 30, 2023

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, 2023				Up to the Quarter Ended September 30, 2023				Up to the Quarter Ended September 22, 2022			
			Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,11,056.12	1,757.50	6.28	4.70	1,15,753.39	3,757.73	6.47	4.85	1,18,202.38	3,549.16	5.99	4.48
		CTRB	2,498.44	3.11	5.68	4.25	3,886.02	10.23	5.34	3.99	8,727.05	53.60	-	-
		CDSS	-	-	-	-	-	-	-	-	-	-	-	-
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	SOGA	3,127.28	51.46	6.53	4.88	3,130.79	102.99	6.56	4.91	2,861.76	91.44	6.37	4.77
		SGBB	39,767.51	698.20	6.97	5.21	40,665.71	1,444.80	7.09	5.30	43,723.69	1,543.37	7.04	5.27
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	31,238.69	533.62	6.78	5.07	35,490.82	1,203.24	6.76	5.06	28,589.65	898.16	6.27	4.69
	Bonds / Debentures issued by HUDCO	HTHD	12,234.32	227.14	7.37	5.51	13,763.68	475.38	6.89	5.15	19,805.44	643.22	6.48	4.85
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	4,058.86	50.86	7.75	5.80	-	-	-	-
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	0.00	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	132.38	18.10	54.25	40.60	109.92	18.10	32.85	24.58	68.67	13.95	41.44	31.01
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	0.00	-	-	-	-	-	-
	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	63,912.33	1,128.60	7.01	5.24	63,872.60	2,232.21	6.97	5.22	65,491.30	2,231.82	6.80	5.09
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	9,899.79	195.65	7.84	5.87	9,926.70	394.04	7.92	5.92	5,042.70	192.83	7.63	5.71
	Taxable - Infrastructure / Social Sector - Other Corporate Securities (Approved Investments) - Debentures/Bonds	ICTD	2,523.32	37.01	7.44	5.56	2,522.62	75.17	7.50	5.61	-	-	-	-
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	0.00	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	2,498.56	3.37	7.03	5.26	2,498.56	3.37	7.03	5.26	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds - Tax Free Bond	IPFD	-	-	-	-	-	0.00	-	-	1,035.95	30.40	5.85	5.85
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	6,602.51	126.85	7.62	5.70	4,570.21	173.56	7.57	5.67	1,014.03	13.54	7.50	5.61
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU (Approved Investment) - Equity Shares - Quoted	EAEQ	897.68	60.31	26.65	19.95	837.25	98.44	23.45	17.55	137.88	8.46	12.24	9.16
	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	9,100.24	204.89	8.93	6.68	8,124.04	399.70	9.81	7.34	4,839.55	152.45	6.28	4.70
	Corporate Securities - Bond Taxable	EPBT	3,499.71	50.92	5.77	4.32	3,499.66	101.31	5.77	4.32	3,229.22	92.90	5.74	4.29
	Corporate Securities - (Approved Investment) - Debentures	ECOS	91,805.04	1,754.03	7.58	5.67	89,504.13	3,374.39	7.52	5.63	52,055.33	1,789.37	6.86	5.13
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	2,497.91	6.57	7.38	5.52	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	3,046.67	29.03	6.96	5.21	6,900.15	156.93	7.16	5.35	7,567.30	47.43	-	-
	Deposits - Deposit with Scheduled Banks	ECDB	2,705.74	20.70	5.17	3.87	3,435.34	47.13	5.69	4.26	6,220.32	165.95	5.32	3.98
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	-	-	-	0.00	-	-	1,000.00	27.46	8.15	6.10
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	0.00	-	-	4,877.46	117.79	5.92	4.43
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	0.00	-	-	1,002.04	7.91	7.02	5.26
	CCIL - CBLO/TREPS	ECBO	6,330.73	106.78	7.51	5.62	6,340.58	201.24	6.77	5.07	4,087.08	16.40	-	-
	Passively Managed Equity ETF (Non Promoter Group)	EETF	1,227.10	51.70	16.71	12.51	984.91	87.97	17.81	13.33	315.26	-	-	-
6	OTHER INVESTMENTS													
	Other Investments - Equity Shares (incl. Co - op Societies)	OESH	1,318.72	160.39	46.57	34.85	934.46	165.41	33.60	25.14	455.59	(0.50)	(0.22)	(0.22)
	Mutual Funds -Debt/Income/Serial Plans/Liquid Schemes (Others)	OMGS	-	-	-	-	-	0.00	-	-	-	-	-	-
	Debentures	OLDB	-	-	-	-	-	0.00	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	0.00	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	4,770.09	9.67	6.72	5.03	4,770.09	9.67	6.72	5.03	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	47.52	-	-	-	47.52	0.00	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	102.35	19.43	110.01	82.32	155.05	19.76	30.21	22.61	260.39	3.46	2.65	1.98
	Passively Managed Equity ETF Non Promoter Group)	OETF	282.60	0.96	1.35	1.01	154.76	2.80	3.61	2.70	315.26	-	-	-
	Commercial Papers	OACP	-	-	-	-	-	0.00	-	-	-	-	-	-
	Alternative Investment Fund	OAFB	1,265.37	31.87	9.99	7.48	1,314.29	55.44	8.41	6.30	583.47	21.09	7.21	5.39
	<b>TOTAL</b>		<b>3,99,324.02</b>	<b>7,281.29</b>	<b>7.23</b>	<b>5.41</b>	<b>4,09,015.31</b>	<b>14,668.43</b>	<b>7.15</b>	<b>5.35</b>	<b>3,62,296.76</b>	<b>11,711.67</b>	<b>6.45</b>	<b>4.83</b>

**No** Category of Investment (COI) shall be as per Guidelines, as amended from time to time  
**te:**

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS****Registration Number: 134****Statement as on: September 30, 2023****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
<b>A.</b>	<b><u>During the Quarter</u></b> <sup>1</sup>								
1	NIL								
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup>								
1	NIL								

**Note:**

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

**Name of the Insurer: Universal Sampo General Insurance Company Ltd.**

**Registration No: 134**

**Date: As on September 30, 2023**

**(₹ 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	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	46	17,199.11	455.92	6,605.80	17.78%
3	No. of Reinsurers with rating A but less than AA	21	9,472.31	293.88	2,722.52	9.15%
4	No. of Reinsurers with rating BBB but less than A	13	865.12	186.27	4,853.15	4.33%
5	No. of Reinsurers with rating less than BBB	6	633.61	85.97	431.92	0.84%
	<b>Total (A)</b>	<b>86</b>	<b>28,170.15</b>	<b>1,022.04</b>	<b>14,613.39</b>	<b>32.09%</b>
	<b>With In India</b>					
1	Indian Insurance Companies	6	-	-	834.03	0.61%
2	FRBs	10	50,243.16	496.06	65.28	37.22%
3	GIC Re	1	38,834.48	2,153.04	56.39	30.07%
4	Other (to be Specified)	-	-	-	-	0.00%
	<b>Total (B)</b>	<b>17</b>	<b>89,077.63</b>	<b>2,649.11</b>	<b>955.69</b>	<b>67.91%</b>
	<b>Grand Total (C)= (A)+(B)</b>	<b>103</b>	<b>1,17,247.78</b>	<b>3,671.15</b>	<b>15,569.08</b>	<b>100.00%</b>

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

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			
		For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
<b>STATES*</b>																									
1	Andhra Pradesh	53	96	-	-	-	-	-	-	207	360	180	290	387	650	30	56	53	80	-	-	83	136		
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Assam	33	65	-	-	0	0	0	0	481	638	1,330	1,710	1,812	2,348	16	27	0	0	-	-	16	27		
4	Bihar	63	135	-	-	-	-	0	0	71	140	106	183	177	323	17	30	0	0	-	-	17	30		
5	Chhattisgarh	13	55	-	-	-	-	-	-	1,104	1,671	1,176	2,001	2,280	3,072	9	14	0	0	-	-	9	14		
6	Goa	4	9	-	-	-	-	-	-	143	274	119	205	262	478	32	37	-	-	-	-	32	37		
7	Gujarat	93	185	-	-	7	17	7	17	1,414	2,508	971	1,580	2,385	4,088	321	1,303	0	0	-	-	322	1,303		
8	Haryana	962	4,276	-	-	421	1,161	421	1,161	2,616	4,838	3,546	5,826	6,162	10,664	4,649	9,707	32	63	0	0	4,681	9,770		
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10	Jharkhand	34	72	-	-	-	-	0	0	180	305	210	304	360	608	27	39	0	0	-	-	27	39		
11	Karnataka	233	526	-	-	32	72	32	72	1,589	2,898	3,093	4,669	4,592	7,566	737	1,002	155	286	0	0	893	1,288		
12	Kerala	46	111	-	-	0	0	0	0	1,503	2,260	2,284	3,100	3,787	5,360	100	166	-	-	-	-	100	166		
13	Madhya Pradesh	56	107	-	-	1	1	1	1	927	1,655	2,113	3,041	3,039	5,096	41	78	0	0	-	-	41	78		
14	Maharashtra	785	2,181	536	1,233	39	64	575	1,207	3,163	5,614	4,301	6,376	7,464	11,990	4,003	6,959	113	1,285	0	1	4,116	8,245		
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19	Odisha	94	175	-	-	-	-	-	-	574	1,012	552	859	1,126	1,871	40	144	5	9	-	-	45	153		
20	Punjab	34	69	-	-	-	-	-	-	955	1,260	864	1,383	1,819	3,143	48	85	1	1	-	-	48	86		
21	Rajasthan	36	77	-	-	1	2	1	2	3,104	5,565	3,967	7,804	7,071	13,369	31	59	0	0	0	0	31	60		
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Tamil Nadu	468	4,909	-	-	173	255	173	255	1,614	2,711	4,614	6,582	6,229	9,293	1,055	5,150	289	3,404	0	0	1,294	8,554		
24	Telangana	147	245	-	-	1	2	1	2	511	888	384	669	895	1,558	1,312	1,372	94	139	-	-	1,406	1,511		
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
26	Uttarakhand	36	55	-	-	0	0	0	0	427	778	476	760	993	1,488	94	154	3	12	-	-	36	166		
27	Uttar Pradesh	295	634	-	-	3	9	3	9	3,225	5,070	6,689	11,186	9,914	17,156	253	895	3	10	0	0	257	905		
28	West Bengal	247	715	-	-	11	16	11	16	358	593	883	1,223	1,816	3,115	490	855	1,284	1,875	-	-	1,170	1,875		
<b>TOTAL (A)</b>		<b>3,822</b>	<b>14,692</b>	<b>536</b>	<b>1,233</b>	<b>689</b>	<b>1,600</b>	<b>1,225</b>	<b>2,831</b>	<b>24,165</b>	<b>42,689</b>	<b>37,799</b>	<b>60,649</b>	<b>61,934</b>	<b>1,03,338</b>	<b>13,085</b>	<b>27,786</b>	<b>1,603</b>	<b>7,077</b>	<b>0</b>	<b>1</b>	<b>14,688</b>	<b>24,844</b>		
<b>UNION TERRITORIES*</b>																									
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5	Govt. of NCT of Delhi	120	249	-	-	19	33	19	33	1,306	2,533	1,336	2,208	2,692	4,241	313	570	0	0	0	0	314	571		
6	Jammu & Kashmir	3	5	-	-	-	-	-	-	348	632	222	390	570	1,022	4	6	0	0	0	0	4	6		
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TOTAL (B)</b>		<b>(18)</b>	<b>254</b>	<b>-</b>	<b>-</b>	<b>19</b>	<b>33</b>	<b>19</b>	<b>33</b>	<b>1,653</b>	<b>3,165</b>	<b>1,579</b>	<b>2,997</b>	<b>3,232</b>	<b>5,763</b>	<b>317</b>	<b>577</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>318</b>	<b>577</b>		
<b>Outside India</b>																									
1	<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Grand Total (A)+(B)+(C)</b>		<b>3,804</b>	<b>14,947</b>	<b>536</b>	<b>1,233</b>	<b>709</b>	<b>1,633</b>	<b>1,244</b>	<b>2,864</b>	<b>25,819</b>	<b>45,854</b>	<b>39,348</b>	<b>63,247</b>	<b>65,166</b>	<b>1,09,101</b>	<b>13,402</b>	<b>28,343</b>	<b>1,603</b>	<b>7,077</b>	<b>1</b>	<b>1</b>	<b>15,005</b>	<b>25,421</b>		

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(B)</sup>		Total Miscellaneous		Total	
		For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
		<b>STATES*</b>															
1	Andhra Pradesh	-	-	-	-	1	1	-	-	-	-	5	12	476	799	529	895
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	0	0	0	0	1	1	-	-	-	-	12	22	1,840	2,399	1,873	2,463
4	Bihar	0	0	0	0	1	1	-	-	-	-	21	41	216	396	279	531
5	Chhattisgarh	0	0	-	-	1	1	-	-	-	-	4	10	2,294	3,997	2,307	4,052
6	Goa	0	0	0	0	-	-	-	-	-	-	1	2	295	517	299	526
7	Gujarat	10	36	0	0	13	13	-	-	5,003	5,003	20	40	7,753	10,484	7,854	10,685
8	Haryana	3	4	61	226	172	395	-	-	-	-	73	606	11,151	21,665	12,534	27,103
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	0	0	-	-	1	1	-	-	-	-	12	25	429	673	464	746
11	Karnataka	2	5	203	248	22	49	-	-	35,608	35,645	56	248	41,376	45,048	41,641	45,646
12	Kerala	-	0	0	0	0	0	-	-	-	-	3	11	3,891	5,537	3,937	5,648
13	Madhya Pradesh	1	1	0	0	1	2	-	-	-	-	18	38	3,102	5,715	3,159	5,824
14	Maharashtra	4	14	132	554	34	45	-	-	11,494	11,494	292	613	23,535	32,955	24,895	36,432
15	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Nizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	0	0	26	49	3	4	-	-	-	-	18	40	1,218	2,117	1,312	2,292
20	Punjab	0	0	-	-	-	-	-	-	-	-	11	23	1,879	3,252	1,912	3,321
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Sikkim	1	2	0	0	12	26	-	-	1,652	21,143	12	23	8,781	35,027	8,818	35,106
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	3	6	152	192	9	12	-	-	-	-	232	471	7,624	18,528	8,564	23,692
25	Tripura	1	1	-	-	12	14	-	-	-	-	18	23	2,331	3,107	2,479	3,353
26	Uttarakhand	0	0	0	0	2	2	-	-	-	-	8	17	1,015	1,677	1,041	1,722
27	Uttar Pradesh	1	1	0	39	2	3	-	-	13,390	13,709	149	310	22,703	32,404	23,001	32,246
28	West Bengal	1	4	0	1	24	66	-	-	-	-	24	151	3,511	3,914	3,869	4,645
	<b>TOTAL (A)</b>	<b>27</b>	<b>74</b>	<b>580</b>	<b>1,301</b>	<b>313</b>	<b>643</b>	-	-	<b>66,147</b>	<b>86,984</b>	<b>1,031</b>	<b>2,726</b>	<b>1,44,719</b>	<b>2,29,912</b>	<b>1,49,766</b>	<b>2,47,439</b>
<b>UNION TERRITORIES*</b>																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	0	4	1	3	26	32	-	-	-	-	9	32	3,012	5,373	3,010	5,655
6	Jammu & Kashmir	-	0	0	0	-	-	-	-	-	-	-	2	575	1,031	578	1,036
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>	<b>0</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>26</b>	<b>32</b>	-	-	-	-	<b>10</b>	<b>24</b>	<b>3,587</b>	<b>6,404</b>	<b>3,588</b>	<b>6,691</b>
<b>Outside India</b>																	
1	<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A)+(B)+(C)</b>	<b>27</b>	<b>79</b>	<b>581</b>	<b>1,304</b>	<b>339</b>	<b>675</b>	-	-	<b>66,147</b>	<b>86,984</b>	<b>1,041</b>	<b>2,750</b>	<b>1,48,306</b>	<b>2,36,316</b>	<b>1,53,354</b>	<b>2,54,129</b>

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

**Name of the Insurer: Universal Sampo General Insurance Company Limited**

**Date: As on September 30, 2023**

**(₹ in Lakhs)**

Sl.No.	Line of Business	For the Quarter Ended September 30, 2023		For the Quarter Ended September 30, 2022		Upto the Quarter Ended September 30, 2023		Upto the Quarter Ended September 30, 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,804	52,066	3,138	60,817	14,947	1,06,119	13,420	1,23,424
2	Marine Cargo	709	227	477	156	1,633	491	1,016	414
3	Marine Other than Cargo	536	24	536	15	1,233	30	1,035	16
4	Motor OD	25,819	6,08,345	28,167	6,66,681	45,854	10,34,356	52,851	12,58,947
5	Motor TP	39,348	-	26,575	-	63,247	-	46,640	-
6	Health	13,402	47,647	9,052	41,356	28,343	83,701	18,209	85,777
7	Personal Accident	1,603	5,664	2,785	27,710	7,077	9,769	7,893	43,989
8	Travel	1	30	0	34	1	77	1	62
9	Workmen's Compensation/ Employer's liability	27	163	17	110	79	346	45	193
10	Public/ Product Liability	581	750	710	279	1,304	1,727	1,353	636
11	Engineering	339	232	355	170	675	554	660	423
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	66,147	13	52,537	33	86,984	83	62,650	63
14	Other segments	1,041	29,916	918	42,789	2,750	63,675	2,313	85,686
	<b>Miscellaneous - Total</b>	<b>1,48,306</b>	<b>6,92,760</b>	<b>1,21,115</b>	<b>7,79,162</b>	<b>2,36,316</b>	<b>11,94,288</b>	<b>1,92,616</b>	<b>14,75,776</b>
	<b>Grand Total</b>	<b>1,53,354</b>	<b>7,45,077</b>	<b>1,25,266</b>	<b>8,40,150</b>	<b>2,54,129</b>	<b>13,00,928</b>	<b>2,08,086</b>	<b>15,99,630</b>

Notes:

(a) Premium stands for amount of gross direct premium written in India

(b) The line of business which are not applicable for any company should be filled up with NA.

(c) Figure '0' in those fields will imply no business in the segment.

(d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons



## FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Somp General Insurance Company Limited

Date: As on September 30,2023

Sl.No.	Channels	For the Quarter Ended September 30, 2023		Upto the Quarter Ended September 30, 2023		For the Quarter Ended September 30, 2022		Upto the Quarter Ended September 30, 2022	
		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	33,399	4,304	82,663	8,477	22,180	2,893	61,527	5,211
2	Corporate Agents-Banks	1,27,450	6,974	2,45,451	16,801	1,51,460	5,986	2,97,008	15,776
3	Corporate Agents -Others	22,830	2,671	30,050	3,009	57	18	120	20
4	Brokers	4,64,496	60,101	7,68,756	1,09,971	5,56,401	45,386	10,54,823	93,194
5	Micro Agents	-	-	-	-	-	-	-	-
	<b>Direct Business</b>	2,390	68,290	5,317	96,863	6,744	60,907	8,579	77,151
6	Officers/Employees	-	-	-	-	-	-	-	-
	Online (Through Company Website)	533	35	1,438	52	1,876	96	2,812	10,725
	Others	1,857	68,255	3,879	96,811	4,868	60,811	5,767	66,426
7	Common Service Centres(CSC)	9,466	104	17,547	232	20,329	67	35,525	151
8	Insurance Marketing Firm	3,463	325	4,648	440	94	28	346	85
9	Point of sales person (Direct)	81,199	10,576	1,46,071	18,313	82,730	9,968	1,41,105	16,465
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	384	7	425	22	155	14	597	32
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>7,45,077</b>	<b>1,53,354</b>	<b>13,00,928</b>	<b>2,54,129</b>	<b>8,40,150</b>	<b>1,25,266</b>	<b>15,99,630</b>	<b>2,08,086</b>
14	<b>Business outside India (B)</b>								
	<b>Grand Total (A+B)</b>	<b>7,45,077</b>	<b>1,53,354</b>	<b>13,00,928</b>	<b>2,54,129</b>	<b>8,40,150</b>	<b>1,25,266</b>	<b>15,99,630</b>	<b>2,08,086</b>

Note:

(a) Premium means amount of premium received from business acquired by the source

(b) No of Policies stand for no. of policies sold

(c) Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

## FORM NL-37-CLAIMS DATA

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

Upto the quarter ending September 30, 2023

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	No. of claims only	
																					Total
1	Claims O/S at the beginning of the period	377	355	-	355	21,331	17,399	38,730	2,711	5,965	3	8,679	54	23	72	-	11,856	-	675	60,821	
2	Claims reported during the period	490	2,905	-	2,905	1,93,648	5,766	1,99,414	35,004	2,331	26	37,361	62	16	123	-	6,77,936	-	1,458	9,19,765	
	(a) Booked During the period	424	2,901	-	2,901	1,92,995	5,417	1,98,412	33,862	1,822	20	35,704	62	16	121	-	6,77,936	-	1,362	9,16,938	
	(b) Reopened during the Period	66	4	-	4	653	349	1,002	1,142	509	6	1,657	-	-	2	-	-	-	96	2,827	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	264	2,053	-	2,053	1,81,480	3,534	1,85,014	30,516	3,801	1	34,318	24	2	80	-	6,26,846	-	1,256	8,49,857	
	(a) paid during the period	224	2,047	-	2,047	1,76,262	3,469	1,79,731	29,652	1,205	1	30,858	21	2	79	-	6,26,846	-	1,241	8,41,049	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	40	6	-	6	5,218	65	5,283	864	2,596	-	3,460	3	-	1	-	-	-	15	8,808	
	Other Adjustment (to be specify)	94	197	-	197	6,966	697	7,663	1,592	492	2	2,086	17	7	35	-	95	-	193	10,387	
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	509	1,010	-	1,010	26,533	18,934	45,467	5,607	4,003	26	9,636	75	30	80	-	62,851	-	684	1,20,342	
	Less than 3months	155	907	-	907	21,171	1,999	23,170	4,466	678	24	5,168	26	3	24	-	54,994	-	202	84,639	
	3 months to 6 months	72	36	-	36	2,758	2,189	4,947	332	624	-	956	24	7	5	-	1,225	-	57	7,329	
	6months to 1 year	59	25	-	25	1,261	2,938	4,199	53	399	1	453	5	5	13	-	5,318	-	23	10,100	
	1year and above	223	42	-	42	1,343	11,808	13,151	756	2,302	1	3,059	20	15	38	-	1,324	-	402	18,274	

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms  
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions  
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the quarter ending September 30, 2023

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	
																					(₹ in Lakhs)
1	Claims O/S at the beginning of the period	31,820.04	748.73	-	748.73	11,906.10	82,581.68	94,487.78	1,877.33	15,088.44	4.69	16,970.46	168.34	126.47	1,325.90	-	1,413.49	-	1,896.93	1,48,958.15	
2	Claims reported during the period	3,553.52	525.66	-	525.66	42,519.72	33,169.37	75,689.08	26,416.11	11,957.83	8.06	38,381.99	992.44	2.12	103.23	-	37,389.12	-	1,481.28	1,58,118.44	
	(a) Booked During the period	3,222.55	525.36	-	525.36	41,433.36	33,169.37	74,602.72	25,934.78	10,781.44	8.06	36,724.27	992.44	2.12	103.23	-	37,389.12	-	1,379.93	1,54,941.74	
	(b) Reopened during the Period	330.98	0.30	-	0.30	1,086.36	-	1,086.36	481.33	1,176.39	-	1,657.72	-	-	-	-	-	-	101.35	3,176.70	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	14,564.16	700.12	-	700.12	42,078.69	16,260.15	58,338.84	15,988.00	9,561.05	0.44	25,549.49	24.23	15.38	128.08	-	33,112.42	-	1,584.71	1,34,017.44	
	(a) paid during the period	14,444.53	699.38	-	699.38	40,427.71	15,911.10	56,338.81	15,541.68	4,503.71	0.44	20,045.83	13.23	15.38	123.89	-	33,112.42	-	1,571.54	1,26,365.02	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	119.63	0.74	-	0.74	1,650.99	349.05	2,000.03	446.32	5,057.34	-	5,503.66	11.00	-	4.19	-	-	-	13.17	7,652.42	
	Other Adjustment (to be specify)	1,737.81	(138.66)	-	(138.66)	(1,042.74)	5,394.25	4,351.51	8,220.40	1,260.13	3.17	9,483.70	34.29	40.90	109.96	-	788.15	-	38.75	16,446.41	
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	19,071.59	712.93	-	712.93	13,389.86	94,096.65	1,07,486.51	4,085.04	16,225.08	9.14	20,319.26	1,102.25	72.31	1,191.10	-	4,902.03	-	1,754.75	1,56,612.74	
	Less than 3months	1,289.72	235.29	-	235.29	5,398.69	12,795.95	18,194.64	2,458.39	4,212.36	5.65	6,676.39	17.57	0.55	67.02	-	3,637.25	-	245.88	30,364.31	
	3 months to 6 months	980.08	74.75	-	74.75	1,811.84	15,016.22	16,828.05	496.29	4,503.92	-	5,000.21	971.74	1.05	1.27	-	131.17	-	43.11	24,031.43	
	6months to 1 year	691.84	63.81	-	63.81	1,465.67	13,803.82	15,269.49	99.46	1,830.32	3.44	1,933.21	3.15	1.70	87.81	-	475.00	-	57.60	18,583.61	
	1year and above	16,109.96	339.08	-	339.08	4,713.66	52,480.66	57,194.32	1,030.91	5,678.49	0.05	6,709.45	109.79	69.01	1,035.00	-	658.61	-	1,408.16	83,633.38	

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms  
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions  
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

## FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on September 30, 2023

(₹ 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	46	37	24	6	6	1	-	11,648	154	173	18	1,055	12	0	120	13,059
2	Marine Cargo	116	1,131	30	14	2	-	-	244	76	18	7	75	-	-	1,293	420
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	67,597	11,744	2,542	851	171	3	4	10,909	5,117	2,662	1,140	220	14	31	82,912	20,093
5	Motor TP	1,090	28	100	3	189	113	95	3,738	127	248	285	1,109	870	670	1,618	7,046
6	Health	12,589	3,684	505	144	68	2	1	5,848	2,093	611	112	100	3	4	16,993	8,770
7	Personal Accident	15	98	97	75	122	13	6	165	482	420	231	318	50	11	426	1,677
8	Travel	1	-	-	-	-	-	-	0	-	-	-	-	-	-	1	0
9	Workmen's Compensation/ Employer's liability	-	2	6	4	1	-	1	0	1	1	1	3	-	5	14	12
10	Public/ Product Liability	2	-	-	-	-	-	-	13	-	-	-	-	-	-	2	13
11	Engineering	29	18	2	-	4	2	-	31	8	5	-	56	12	-	55	113
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	1,56,321	9,178	24	11,569	213	-	-	11,934	249	4	407	29	-	-	1,77,305	12,622
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	346	160	25	16	6	1	4	497	101	13	11	65	23	46	558	756

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Upto the Quarter ending on September 30, 2023

(₹ 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	74	73	38	21	17	1	-	11,875	199	226	206	1,926	12	0	224	14,445
2	Marine Cargo	284	1,582	99	64	18	-	-	348	106	79	60	107	-	-	2,047	699
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	1,47,724	21,266	4,324	2,659	281	3	5	24,124	9,414	4,391	2,070	383	14	31	1,76,262	40,428
5	Motor TP	1,583	191	197	392	622	267	217	9,060	263	722	812	2,237	1,686	1,130	3,469	15,911
6	Health	22,833	6,015	550	155	95	2	2	10,620	3,978	684	121	130	3	5	29,652	15,542
7	Personal Accident	198	232	173	325	257	14	6	863	1,050	869	827	832	52	11	1,205	4,504
8	Travel	1	-	-	-	-	-	-	0	-	-	-	-	-	-	1	0
9	Workmen's Compensation/ Employer's liability	-	5	8	6	1	-	1	0	2	2	2	3	-	5	21	13
10	Public/ Product Liability	2	-	-	-	-	-	-	15	-	-	-	-	-	-	2	15
11	Engineering	42	28	3	-	4	2	-	37	12	6	-	57	12	-	79	124
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	6,05,831	9,178	28	11,596	213	-	-	32,406	249	4	424	29	-	-	6,26,846	33,112
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	767	338	79	32	14	5	6	1,099	183	57	19	78	59	76	1,241	1,572

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, 2023

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: September 30, 2023

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	109
2	No. of branches approved during the year	2
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	4
6	No of branches at the end of the year	150*
7	No. of branches approved but not opened	0
8	No. of rural branches	44
9	No. of urban branches	106
10	<b>No. of Directors:-</b>	
	(a) Independent Director	3 (including 1 women director)
	(b) Executive Director/ Whole time director	1
	(c) Non-executive Director	11
	(d) Women Director	1
11	<b>No. of Employees</b>	
	(a) On-roll:	1804
	(b) Off-roll:	152
	(c) Total	1956
12	<b>No. of Insurance Agents and Intermediaries</b>	
	(a) Individual Agents,	4109
	(b) Corporate Agents-Banks	14
	(c) Corporate Agents-Others	12
	(d) Insurance Brokers	466
	(e) Web Aggregators	25
	(f) Insurance Marketing Firm	13
	(g) Motor Insurance Service Providers (DIRECT)	9
	(h) Point of Sales persons (DIRECT)	7797
	(i) Other as allowed by IRDAI (To be specified)	-

\* 45 Functional/Branch offices (rural and urban) opened in states of Maharashtra and Uttar Pradesh for implementation of PMFBY & RWBCIS for 2023-24.

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
<b>Number at the beginning of the quarter</b>	<b>1748</b>	<b>11805</b>
Recruitments during the quarter	190	690
Attrition during the quarter	134	50
<b>Number at the end of the quarter</b>	<b>1804</b>	<b>12445</b>

## FORM NL-42

## BOARD OF DIRECTORS &amp; KEY MANAGEMENT PERSONS

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: September 30, 2023

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. Shanti Lal Jain	Non-Executive Director	Chairman /Nominee Director	No Change
2	Mr. Sharad Mathur	Managing Director & Chief Executive Officer	Executive Director	No Change
3	Mr. Imran Amin Siddiqui	Non-Executive Director	Nominee Director	No Change
4	Mr. Mahesh Kumar Bajaj	Non-Executive Director	Nominee Director	No Change
5	Mr. Gopal Sarvesan	Non-Executive Director	Nominee Director	No Change
6	Mr. Polali Jayarama Bhat	Non-Executive Director	Nominee Director	Cessation due to sudden demise w.e.f 9th August 2023
7	Mr. Mohit Burman	Non-Executive Director	Nominee Director	No Change
8	Mr. Daniel Neo	Non-Executive Director	Nominee Director	No Change
9	Mr. Takashi Kurumisawa	Non-Executive Director	Nominee Director	No Change
10	Mr. Kelvin John Nathan	Alternate Director	Non-Executive Director	No Change
11	Mr. Aditya Tibrewala	Non-Executive Director	Nominee Director	No Change
12	Ms. Chhaya Palrecha	Independent Director	Non-Executive Director	No Change
13	Mr. G C Rangan	Independent Director	Non-Executive Director	No Change
14	Mr. Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No Change
15	Mr. Mudit Gupta	Alternate Director	Non-Executive Director	Appointed Alternate Director of Mr. Aditya Vardhan Tibrewala w.e.f. 8th August 2023
16	Mr. Lui Kwang Vincent Ng	Alternate Director	Non-Executive Director	No Change
17	Mr. Kuniaki Takahashi	Deputy CEO	Executive	No Change
18	Mr. Nilesh Mehari	Chief Financial Officer	Executive	No Change
19	Mr. Mahendra Tripathi	Chief Compliance Officer	Executive	No Change
20	Ms. Aarti Ganesh Kamath	Company Secretary	Executive	No Change
21	Mr. Vikas Garg	Appointed Actuary	Executive	No Change
22	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No Change
23	Mr. Rishin Rai	Chief Risk Officer	Executive	No Change
24	Ms. Puneet Kaur Kohli	Chief Technology Officer	Executive	Cessation, w.e.f. 1st September 2023
25	Mr. Arti Mulik	Head, Underwriting and Product	Executive	No Change
26	Mr. Chinmay Pradeep Adhikari	Chief Human Resources Officer	Executive	No Change

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

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 Sampo General Insurance Company Limited**

**Upto the Quarter ending on As on September 30, 2023**

**(₹ in Lakhs)**

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	FIRE	Rural	12,456	817	13,86,956
		Social	-	-	-
2	MARINE CARGO	Rural	21	120	11,90,988
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	1,31,884	4,920	35,09,822
		Social	-	-	-
5	MOTOR TP	Rural	6,413	7,205	55,671
		Social	-	-	-
6	HEALTH	Rural	5,306	806	38,436
		Social	803	54	34,597
7	PERSONAL ACCIDENT	Rural	1,073	11	56,755
		Social	835	8	12,495
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	10	4	14,784
		Social	-	-	-
10	Public/ Product Liability	Rural	160	49	15,698
		Social	-	-	-
11	Engineering	Rural	72	41	1,27,137
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment <sup>(Crop)</sup>	Rural	68	18,627	67,971
		Social	83	86,984	5,08,487
14	Miscellaneous	Rural	10,270	199	2,75,703
		Social	-	-	-
	<b>Total</b>	<b>Rural</b>	<b>1,67,733</b>	<b>32,799</b>	<b>67,39,922</b>
		<b>Social</b>	<b>1,721</b>	<b>87,046</b>	<b>5,55,578</b>

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

**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 2021  
(iii) Gross Direct Premium Income during immediate preceding FY: ₹ 4,10,309.06 Lakhs  
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 88,123.15 Lakhs  
(v) Obligation of the Insurer to be met in a financial year: ₹ 92,223.00 Lakhs

**Statement Period: Quarter ending September 30, 2023**

Items	(₹ in Lakhs)	
	For the Quarter Ended September 30, 2023	Upto the Quarter Ended September 30, 2023
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	1,952	2,879
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	37,395	60,367
<b>Total Gross Direct Motor Third Party Insurance Business Premium (L+P)</b>	<b>39,347</b>	<b>63,247</b>
<b>Total Gross Direct Motor Own damage Insurance Business Premium</b>	<b>25,819</b>	<b>45,854</b>
<b>Total Gross Direct Premium Income</b>	<b>1,53,354</b>	<b>2,54,129</b>

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

**FORM NL-45-GREIVANCE DISPOSAL**

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on September 30, 2023

**GRIEVANCE DISPOSAL**

SI 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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	-	1	1	-	-	-	1
b)	Claims Related	1	218	12	-	206	1	521
c)	Policy Related	2	24	10	-	16	-	50
d)	Premium Related	1	9	-	-	10	-	52
e)	Refund Related	-	-	-	-	-	-	-
f)	Coverage Related	-	-	-	-	-	-	1
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)	1	4	3	-	2	-	25
	<b>Total</b>	5	256	26	-	234	1	650
<b>2</b>	<b>Total No. of policies during previous quarter: FY 2022-23</b>	15,99,630						
<b>3</b>	<b>Total No. of claims during previous quarter: FY 2022-23</b>	15,37,247						
<b>4</b>	<b>Total No. of policies during current quarter: FY 2023-24</b>	13,00,922						
<b>5</b>	<b>Total No. of claims during current quarter: FY 2023-24</b>	9,19,765						
<b>6</b>	<b>Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):</b>	0.38						
<b>7</b>	<b>Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):</b>	5.66						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	1	100%	-	-	1	100%	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	<b>Total Number of Complaints</b>	<b>1</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>100%</b>	

- Note :- (a) Opening balance should tally with the closing balance of the previous quarter.  
 (b) Complaints reported should be net of duplicate complaints  
 (c) No. of policies should be new policies (both individual and group) net of cancellations  
 (d) Claims should be no. of claims reported during the period  
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.



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-Jul-23	Tata Steel Limited	AGM	Management	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the Financial Year ended March 31, 2023, together with the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
05-Jul-23	Tata Steel Limited	AGM	Management	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2023, together with the Report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
05-Jul-23	Tata Steel Limited	AGM	Management	To declare dividend of Rs 3.60/- per Ordinary (equity) Share of face value Rs 1/- each for the Financial Year 2022-23.	FOR	FOR	Compliant with law. No concern.
05-Jul-23	Tata Steel Limited	AGM	Management	To appoint a Director in the place of Mr. N. Chandrasekaran (DIN: 00121863), who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and, being eligible, seeks re-appointment.	FOR	FOR	Compliant with law. No concern.
05-Jul-23	Tata Steel Limited	AGM	Management	Ratification of Remuneration of Rs 30 lakh plus applicable taxes and reimbursement of out-of-pocket expenses payable to Messrs Shome & Banerjee, Cost Accountants (Firm Registration Number - 000001) who have been appointed by the Board of Directors on the recommendation of the Audit Committee, as the Cost Auditors of the Company, to conduct the audit of the cost records maintained by the Company for the Financial Year ending March 31, 2024.	FOR	FOR	Compliant with law. No concern.
05-Jul-23	Tata Steel Limited	AGM	Management	Material Related Party Transaction(s) with Tata Metaliks Limited - Financial Transaction for an aggregate value of up to Rs 800 crore, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No concern.
05-Jul-23	Tata Steel Limited	AGM	Management	Material Related Party Transaction(s) between Tata Steel Minerals Canada Ltd., an indirect subsidiary of Tata Steel Limited and IOC Sales Limited, a third party, to benefit Tata Steel UK Limited, a subsidiary of Tata Steel Limited via T S Global Procurement Company Pte. Ltd., an indirect wholly-owned subsidiary of Tata Steel Limited for an aggregate transaction value of up to Rs 1,200 crore, for purchase and sale of raw materials and other transactions for business, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No concern.
05-Jul-23	Tata Steel Limited	AGM	Management	Material Related Party Transaction(s) with Tata Motors Limited and Posh Metal Industries Private Limited, a third party for an aggregate value of up to Rs 1,040 crore (directly with Tata Motors for an amount up to Rs 690 crore and through third party viz. Posh for an amount up to Rs 350 crore), for purchase and sale of goods, receiving and rendering of services and other transactions for business, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No concern.
05-Jul-23	Tata Steel Limited	AGM	Management	Material Related Party Transaction(s) between Tata Steel Downstream Products Ltd., a wholly-owned subsidiary of Tata Steel Limited and ancillary entities of Tata Motors Limited to benefit Tata Motors Limited, a related party of Tata Steel Limited for an aggregate value of up to Rs 3,200 crore, for purchase and sale of steel products and other transactions for business, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No concern.
05-Jul-23	Tata Steel Limited	AGM	Management	Appointment of Dr. Shekhar C. Mande (DIN: 10083454) as an Independent Director of the Company, not liable to retire by rotation, for a term of 5 years commencing June 1, 2023 through May 31, 2028 (both days inclusive).	FOR	FOR	Compliant with law. No concern.
09-Jul-23	Archean Chemical Industries Ltd.	PB	Management	Adoption of new set of Articles of Association of the Company	FOR	FOR	Compliant with law. No concern.
26-Jul-23	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 2023, together with the Directors' and Auditors' Reports thereon.	FOR	FOR	Compliant with law. No concern.
26-Jul-23	Bajaj Finance Limited	AGM	Management	To declare a dividend of Rs.30 per equity share of face value of Rs.2 for the financial year ended 31 March 2023.	FOR	FOR	Compliant with law. No concern.
26-Jul-23	Bajaj Finance Limited	AGM	Management	To appoint a director in place of Rajiv Bajaj (DIN: 00018262), who retires by rotation in terms of section 152(6) of the Companies Act, 2013 and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
26-Jul-23	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 directors' 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 on such terms and conditions 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.
26-Jul-23	Bajaj Finance Limited	AGM	Management	Alteration of Articles of Association of the Company.	FOR	FOR	Compliant with law. No concern.
26-Jul-23	Archean Chemical Industries Ltd.	AGM	Management	To consider and approve standalone and consolidated Financial Statements of the Company for the year ended 31st March 2023, including the audited Balance Sheet as at 31st March 2023, the Statement of Profit and Loss and Cash Flow Statement of the Company, the reports of the Board of Directors and Auditors Report thereon.	FOR	FOR	Compliant with law. No concern.
26-Jul-23	Archean Chemical Industries Ltd.	AGM	Management	To declare a dividend of Rs.2.50 per share (125%) on the paid-up capital consisting of 12,30,52,989 equity shares for the year ended March 31, 2023.	FOR	FOR	Compliant with law. No concern.
26-Jul-23	Archean Chemical Industries Ltd.	AGM	Management	To appoint a Director in place of Mr. S Meenakshisundaram (DIN - 0176085) who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
26-Jul-23	Archean Chemical Industries Ltd.	AGM	Management	To ratify the remuneration of Rs.1,00,000/- and re-embursement of out of pocket expenses excluding applicable Tax payable to Mr. G Sunderam, (Membership No. 11731) Cost Accountant, Chennai, for conducting cost audit of the Company for the financial year 2022-24, as approved by the Board of Directors of the Company.	FOR	FOR	Compliant with law. No concern.
26-Jul-23	Archean Chemical Industries Ltd.	AGM	Management	Re-appointment of Mr. P Rajit (DIN 01952920) as Managing Director of the Company for a further period of 5 Years and including remuneration.	FOR	ABSTAIN	We abstain.
28-Jul-23	Axis Bank Limited	AGM	Management	To receive, consider and adopt the: a) audited standalone financial statements of the Bank, for the fiscal year ended 31 March, 2023 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, 2023 together with the reports of auditors thereon.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	To declare dividend on the equity shares of the Bank, for the fiscal year ended 31 March, 2023.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	To re-appoint Ashish Kotecha (DIN: 02384614) as a Director, who retires by rotation and being eligible offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	Appointment of Nuran Subramanian Vohwanathan (N. S. Vohwanathan) (DIN: 09568559) as an Independent Director of the Bank, for a period of 4 (four) years, with effect from 30 May, 2023 upto 29 May, 2027 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	Appointment and remuneration of Nuran Subramanian Vohwanathan (N. S. Vohwanathan) (DIN: 09568559) as the Non-Executive (Part-time) Chairman of the Bank, subject to approval of RBI, for a period of 3 (three) years, effective from (i) 27 October 2023; or (ii) the date of approval of his appointment by RBI in case the approval is not received prior to 27 October, 2023.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	Appointment of Subrat Mohanty (DIN: 08679444) as a Director and Whole-time Director (designated as Executive Director) of the Bank and payment of remuneration effective from (i) 1 May, 2023; or (ii) the date of approval of his appointment by Reserve Bank of India (RBI), whichever is later, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Ambabh Chaudhry (DIN: 0853120) Managing Director and CEO of the Bank with effect from 1 April, 2023, subject to approval of the RBI.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Rajiv Anand (DIN: 02541753) Deputy Managing Director of the Bank with effect from 1 April, 2023, subject to approval of the RBI.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	Alteration to the Articles of Association of the Bank.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	Borrowing / raising of funds denominated in Indian rupees or any other permitted foreign currency, by issue of debt securities including, but not limited to, long term bonds, masala bonds, sustainable / ESG Bonds (including green bonds), optionally compulsorily convertible debentures, non-convertible debentures, perpetual debt instruments, AT 1 Bonds, Infrastructure Bonds and Tier II Capital Bonds or such other debt securities as may be permitted under the RBI guidelines, from time to time and / or for making offers and / or invitations thereof, and / or issue(s)/issuance thereof, on a private placement basis for an amount of up to Rs.35,000 crores.	FOR	FOR	Compliant with law. No concern.
28-Jul-23	Axis Bank Limited	AGM	Management	Material related party transactions for acceptance of deposits in current / savings account or any other similar accounts permitted to be opened under applicable laws may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions 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.
28-Jul-23	Axis Bank Limited	AGM	Management	Material related party transactions for subscription of securities issued by the related parties and / or purchase of securities (of related or other unrelated parties) from related parties may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions 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.
28-Jul-23	Axis Bank Limited	AGM	Management	Material related party transactions for sale of securities (of related or other unrelated parties) to related parties may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions 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.
28-Jul-23	Axis Bank Limited	AGM	Management	Material related party transactions for issue of securities of the Bank to related parties, payment of interest and redemption amount thereof may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions 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.
28-Jul-23	Axis Bank Limited	AGM	Management	Material related party transactions for receipt of fees / commission for distribution of insurance products and other related business may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions 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.
28-Jul-23	Axis Bank Limited	AGM	Management	Material related party transactions for fund based or non-fund based credit facilities including consequential interest / fees may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, or such other threshold, as may be applicable from time to time, for each such party, provided however, that the said contracts / arrangements / transactions 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.

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
28-Jul-23	Axis Bank Limited	AGM	Management	Material related party transactions for money market instruments / term borrowing / term lending (including repo / reverse repo) may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, or any other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions 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.
28-Jul-23	Axis Bank Limited	AGM	Management	Material related party transactions pertaining to forex and derivative contracts may exceed Rs.1,000 crores or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions 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.
09-Aug-23	Hero MotoCorp Limited	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended March 31, 2023 together with the reports of the Directors' and Auditors thereon and the audited consolidated financial statements of the Company for the financial year ended March 31, 2023.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Hero MotoCorp Limited	AGM	Management	To confirm payment of interim dividend of Rs.65/- per equity share and to declare final dividend of Rs.35/- per equity share for the financial year 2022-23.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Hero MotoCorp Limited	AGM	Management	To appoint a Director in place of Mr. Sumant Kant Munjal (DIN: 00002803) who retires by rotation and is eligible for re-appointment.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Hero MotoCorp Limited	AGM	Management	Ratification of remuneration of Rs.3,00,000/- plus applicable taxes and reimbursement of out of pocket expenses incurred in connection with the aforesaid audit payable to M/s R.J. Goel and Co., Cost Accountants (Firm Registration No. 000026), appointed by the Board of Directors as Cost Auditors to conduct audit of the cost records of the Company for the financial year 2023-24.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Hero MotoCorp Limited	AGM	Management	Re-appointment of Prof. Jagdishan Singh Raju (DIN:08273039) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of 5 consecutive years, with effect from November 15, 2023 to November 14, 2028.	FOR	ABSTAIN	We abstain.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the year ended March 31, 2023 and the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	To consider and adopt the audited consolidated financial statements of the Company for the year ended March 31, 2023 and the report of the auditors thereon.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	To declare a dividend on equity shares.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. A. M. Nalk (DIN: 00001514), who retires by rotation and is eligible for re-appointment.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. Hemant Bhargava (DIN: 01922717), who retires by rotation and is eligible for re-appointment.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. M. V. Satish (DIN: 06393156), who retires by rotation and is eligible for re-appointment.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	Entering into and/or continuing to enter into transaction(s) with Larsen Toubro Arabia LLC, L&T Modular Fabrication Yard LLC, Larsen & Toubro Electromech LLC, Larsen & Toubro Heavy Engineering LLC and Larsen & Toubro Kowait Construction General Contracting Company WLL subsidiaries of the Company and Related Parties within the meaning of Section 2(76) of the Act and Regulation 2(1)(b) of the Listing Regulations, for providing Parent Company Guarantees or Corporate Guarantees, or Comfort Letters or Undertakings, on behalf of the said subsidiaries, from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, aggregating upto an amount not exceeding Rs.8,000 crore or USD 900 Mn, whichever is higher.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	Entering into and/or continuing to enter into contract(s) transaction(s) with L&T-MHI Power Boilers Private Limited, subsidiary of the Company and a Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(b) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment; b) availing or rendering of services; c) transfer of any resources, services or obligations to meet the business objectives/requirements (Related Party Transactions) from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, aggregating upto an amount not exceeding Rs.8,000 crore.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	Entering into and/or continuing to enter into contract(s) transaction(s) with L&T-MHI Power Turbine Generators Private Limited, subsidiary of the Company and a Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(b) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment; b) availing or rendering of services; c) transfer of any resources, services or obligations to meet the business objectives/requirements; d) inter-corporate deposits or providing parent company guarantees (Related Party Transactions) from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, aggregating upto an amount not exceeding Rs.3,000 crore.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	Entering into and/or continuing to enter into contract(s) transaction(s) with L&T Special Steels and Heavy Forgings Private Limited, subsidiary of the Company and a Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(b) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment; b) availing or rendering of services; c) transfer of any resources, services or obligations to meet the business objectives/requirements; d) inter-corporate deposits or providing parent company guarantees (Related Party Transactions) from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, aggregating upto an amount not exceeding Rs.3,000 crore.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	Entering into and/or continuing to enter into contract(s) transaction(s) with L&T Modular Fabrication Yard LLC, subsidiary of the Company and a Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(b) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment; b) availing or rendering of services; c) transfer of any resources, services or obligations to meet the business objectives/requirements (Related Party Transactions) from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, aggregating upto an amount not exceeding Rs.2,600 crore.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	Entering into and/or continuing to enter into contract(s) transaction(s) with L&T-MHI Power Turbine Generators Private Limited, subsidiary of the Company and a Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(b) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment; b) availing or rendering of services; c) transfer of any resources, services or obligations to meet the business objectives/requirements (Related Party Transactions) from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, aggregating upto an amount not exceeding Rs.2,000 crore.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	Entering into and/or continuing to enter into contract(s)/arrangement(s)/transaction(s) with Nuclear Power Corporation of India Limited, a Related Party of the Company's subsidiary viz. L&T Special Steels and Heavy Forgings Private Limited under Section 2(76) of the Act, in the nature of a) sale, lease or supply of goods or business assets or property or equipment; b) rendering of services; c) transfer of any resources, services or obligations to meet its business objectives/requirements (Related Party Transactions), from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, aggregating upto an amount not exceeding Rs.3,000 Crore.	FOR	FOR	Compliant with law. No concern.
09-Aug-23	Larsen & Toubro Limited	AGM	Management	Ratification of remuneration of Rs.17 lakhs plus applicable taxes and out of pocket expenses at actuals for travelling and boarding/ lodging for the financial year ending March 31, 2024 payable to M/s R. Nanabhai & Co. Cost Accountants (Regn. No. 000010), who are appointed as Cost Auditors to conduct the audit of cost records maintained by the Company for the financial year 2023-24.	FOR	FOR	Compliant with law. No concern.
10-Aug-23	Tata Steel Limited	TCM (Equity Shareholders)	Management	Scheme of Amalgamation amongst Tata Steel Limited (Transferee Company/ the Company) and Tata Metaliks Limited (Transferor Company) and their respective Shareholders under Sections 230 to 232 of the Act (Scheme).	FOR	FOR	Compliant with law. No concern.
10-Aug-23	Cipla Limited	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended 31st March, 2023 and the reports of the Board of Directors and Auditor thereon.	FOR	FOR	Compliant with law. No concern.
10-Aug-23	Cipla Limited	AGM	Management	To receive, consider and adopt the audited consolidated financial statements of the Company for the financial year ended 31st March, 2023 and the report of the Auditor thereon.	FOR	FOR	Compliant with law. No concern.
10-Aug-23	Cipla Limited	AGM	Management	To declare final dividend Rs.8.50/- per share of the company, as recommended by the Board of Directors for the financial year ended 31st March 2023.	FOR	FOR	Compliant with law. No concern.
10-Aug-23	Cipla Limited	AGM	Management	To re-appoint Mr. Umang Vohra (DIN: 02296740), Managing Director and Global Chief Executive Officer, who retires by rotation and being eligible has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
10-Aug-23	Cipla Limited	AGM	Management	Ratification of remuneration of Rs.12,50,000/- plus applicable taxes and reimbursement of out-of-pocket expenses to be paid to Mr. D. H. Zaveri, the cost auditor, to audit the cost records maintained by the Company for the financial year ending 31st March, 2024.	FOR	FOR	Compliant with law. No concern.

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-Aug-23	ITC Limited	AGM	Management	To consider and adopt the Financial Statements of the Company for the financial year ended 31st March, 2023, the Consolidated Financial Statements for the said financial year and the Reports of the Board of Directors and the Auditor's thereon.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	To confirm Interim Dividend of Rs.6/- per Ordinary Share of Rs.1/- each, and declare Final Dividend of Rs.6.75 and Special Dividend of Rs.2.75 per Ordinary Share for the financial year ended 31st March, 2023.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Sumant Bhargava (DIN: 01732482) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Mukesh Gupta (DIN: 06638754) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	Remuneration of Rs.3,85,00,000/- to Messrs. S R R C & CO LLP, Chartered Accountants (Registration No. 324982/E300003), as Statutory Auditors of the Company, for conduct of audit for the financial year 2023-24.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	Appointment of Mr. Aba Kireetion Bhargava (DIN: 00114067) as a Director and also as an Independent Director of the Company with effect from 12th August, 2023 for a period of five years.	FOR	ABSTAIN	We abstain.
11-Aug-23	ITC Limited	AGM	Management	Re-appointment of Mr. Anand Nayak (DIN: 00973758) as a Director and also as an Independent Director of the Company with effect from 13th July, 2024 for a period of five years.	FOR	ABSTAIN	We abstain.
11-Aug-23	ITC Limited	AGM	Management	Re-appointment of Mr. Ajit Kumar Sethi (DIN: 08504093) as a Director and also as an Independent Director of the Company with effect from 13th July, 2024 for a period of five years.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	Appointment of Mr. Hemant Malik (DIN: 06435812) as a Director, liable to retire by rotation, and also as a Whole-time Director of the Company with effect from 12th August, 2023 for a period of three years and including remuneration.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	Re-appointment of Mr. Sanjiv Puri (DIN: 00280529) as a Director, not liable to retire by rotation, and also as the Managing Director & Chairman of the Company with effect from 22nd July, 2024 for a period of five years and including remuneration.	FOR	ABSTAIN	We abstain.
11-Aug-23	ITC Limited	AGM	Management	Payment of commission to the Non-Executive Directors of the Company, for each of the five financial years commencing from 1st April, 2024, ranging between Rs.1,00,00,000/- and Rs.1,30,00,000/- individually, as the Board of Directors of the Company.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	To enter into contracts / arrangements / transactions with British American Tobacco (G&P) Limited, United Kingdom (BAT G&P), a related party of the company in the aggregate, does not exceed Rs.2,350 Crores during the financial year 2024-25.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	Ratification of remuneration of Rs.5,00,000/- plus goods and services tax as applicable, and reimbursement of out-of-pocket expenses payable to Messrs. AIB & Associates, Cost Accountants, 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 2023-24.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	ITC Limited	AGM	Management	Ratification of remuneration of Rs.6,50,000/- plus goods and services tax as applicable, and reimbursement of out-of-pocket expenses payable to Messrs. S. Mahadevan & Co., Cost Accountants, 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 2023-24.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	UltraTech Cement Limited	AGM	Management	To receive, consider and adopt: a. The Audited Standalone Financial Statements for the financial year ended 31st March, 2023 and the reports of Directors and Auditors thereon. b. The Audited Consolidated Financial Statements for the financial year ended 31st March, 2023 and the reports of Auditors thereon.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	UltraTech Cement Limited	AGM	Management	To declare dividend on equity shares for the financial year ended 31st March, 2023.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	UltraTech Cement Limited	AGM	Management	Appoint a Director in place of Mrs. Rajashree Biria (DIN: 00022995) who retires from office by rotation, and being eligible, offers herself for re-appointment and continuation in office.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	UltraTech Cement Limited	AGM	Management	Ratification of remuneration of Rs.20,00,000/- payable to M/s. D. C. Dave & Co., Cost Accountants, Mumbai and of Rs.21,50,000/- payable to M/s. H. D. Bira & Co., Cost Accountants, Ahmedabad appointed by the Board of Directors of the Company	FOR	FOR	Compliant with law. No concern.
11-Aug-23	UltraTech Cement Limited	AGM	Management	Alteration of Articles of Association of the Company.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (standalone) of the Bank for the financial year ended March 31, 2023 along with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (consolidated) of the Bank for the financial year ended March 31, 2023 along with the Report of Auditor thereon.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	To consider declaration of dividend on Equity Shares.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	To appoint a director in place of Mr. Kazad Bharucha (DIN: 02490648), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	To fix the overall audit remuneration of M.M. Nissim & Co. LLP, Chartered Accountants (ICAI Firm Registration No. 307122W/W10072) and M/s. Price Waterhouse LLP, Chartered Accountants (ICAI Firm Registration No. 301112E/E300284 of the joint statutory auditors shall aggregate to Rs.9,00,00,000 and shall be allocated equally between the joint statutory auditors, along with additional reimbursement and/ or payment of out of pocket expenses for FY 2023-24.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	Appointment of Mrs. Remu Karnad (DIN: 00008064) as a Non-Executive (Non-Independent) Director of the Bank, to hold office from July 1, 2023 to September 2, 2027 (both days inclusive), liable to retire by rotation.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	Appointment of Mr. Hani Mishra (DIN: 00008888) as a Non-Executive (Non-Independent) Director of the Bank, to hold office from June 30, 2023 to November 6, 2029 (both days inclusive), liable to retire by rotation.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	To issue Unsecured Perpetual Debt Instruments (part of Additional Tier I capital), Tier II Capital Bonds and Long Term Bonds (financing of infrastructure and affordable housing) on a private placement basis as per the structure and within the limits permitted by the RBI, of an amount in aggregate not exceeding Rs.50,000 crores.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	To approve the Related Party Transactions with HDFC Credia Financial Services Limited for an aggregate amount may exceed Rs.1,000 crore during financial year 2023-24.	FOR	FOR	Compliant with law. No concern.
11-Aug-23	HDFC Bank Limited	AGM	Management	To approve the Related Party Transactions with HCL Technologies Limited for an aggregate amount may exceed Rs.1,000 crore during the remaining period in financial year 2023-24.	FOR	FOR	Compliant with law. No concern.
19-Aug-23	Kotak Mahindra Bank Limited	AGM	Management	To receive, consider and adopt the standalone audited financial statement of the Bank for the financial year ended 31st March, 2023 together with the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
19-Aug-23	Kotak Mahindra Bank Limited	AGM	Management	To receive, consider and adopt the consolidated audited financial statement of the Bank for financial year ended 31st March, 2023 together with the Report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
19-Aug-23	Kotak Mahindra Bank Limited	AGM	Management	To confirm payment of interim dividend at the rate of Rs.0.405 per 8.10% Non-Convertible Perpetual Non-Cumulative Preference Share of Rs.5/- as declared by the Board of Directors for financial year 2022-23.	FOR	FOR	Compliant with law. No concern.
19-Aug-23	Kotak Mahindra Bank Limited	AGM	Management	To declare dividend at the rate of Rs.1.50 per equity share of Rs.5/- as recommended by the Board of Directors for the financial year 2022-23 and that the same be paid out of the profits of the Bank for the financial year ended 31st March, 2023.	FOR	FOR	Compliant with law. No concern.
19-Aug-23	Kotak Mahindra Bank Limited	AGM	Management	To re-appoint Mr. Dipak Gupta (DIN: 00004771), who retires by rotation and, being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
19-Aug-23	Kotak Mahindra Bank Limited	AGM	Management	To re-appoint Mr. C. Jayaram (DIN: 00012214), who retires by rotation and, being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
19-Aug-23	Kotak Mahindra Bank Limited	AGM	Management	Payment of an overall audit fee not exceeding Rs.37,500,000/- to Price Waterhouse LLP, Chartered Accountants (Firm Registration Number 301112E/E300264) and KRC & Associates LLP, Chartered Accountants (Firm Registration Number:155164W/W10021), the Joint Statutory Auditors of the Bank for financial year 2023-24 and that the same be allocated by the Bank between the Joint Statutory Auditors, depending on their respective roles and responsibilities and scope of work, in addition to any out of pocket expenses, outlays and taxes, as applicable.	FOR	FOR	Compliant with law. No concern.
22-Aug-23	HCL Technologies Limited	AGM	Management	To receive, consider and adopt the Audited Financial Statements (including Audited Consolidated Financial Statements) of the Company for the financial year ended March 31, 2023, together with the Reports of the Board of Directors and of the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
22-Aug-23	HCL Technologies Limited	AGM	Management	To re-appoint Mr. Shikhar Malhotra (DIN - 00779720), who retires by rotation and being eligible, has offered himself for re-appointment as a Director, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern.
23-Aug-23	Coal India Limited	AGM	Management	To receive, consider and adopt: a. the Standalone Audited Financial Statements of the Company for the financial year ended March 31, 2023 including the Audited Balance Sheet as on March 31, 2023 and the Statement of Profit & Loss for the year ended on that date and the Reports of the Board of Directors, Statutory Auditor and Comptroller and Auditor General of India thereon. b. the Consolidated Audited Financial Statements of the Company for the financial year ended March 31, 2023 including the Audited Balance Sheet as on March 31, 2023 and the Statement of Profit & Loss for the year ended on that date and the Reports of Statutory Auditor and Comptroller and Auditor General of India thereon.	FOR	FOR	Compliant with law. No concern.
23-Aug-23	Coal India Limited	AGM	Management	To confirm 1st and 2nd Interim dividend paid Rs.15/- per share (150%) and Rs.5.25/- per share(52.50%) respectively on equity shares for the financial year 2022-23 and to declare final dividend Rs.4/- per share (40%) on equity shares for the financial year 2022-23.	FOR	FOR	Compliant with law. No concern.
23-Aug-23	Coal India Limited	AGM	Management	To appoint a director in place of Shri Vinay Ranjan [DIN:0636744] who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and Article 26(i) Articles of Association of the Company and being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain.
23-Aug-23	Coal India Limited	AGM	Management	To appoint a director in place of Dr. B. Veena Reddy [DIN:08679590] who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and Article 39(i) of Articles of Association of the Company and being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain.
23-Aug-23	Coal India Limited	AGM	Management	Ratification of remuneration of Rs.4,40,000/- out of pocket expenditures at actuals restricted to 50% of Audit fees and applicable taxes payable to M/s. R. N Bansal & Co. Cost Auditor (Registration Number 000022) who were appointed as Cost Auditor by the Board of Directors of the Company to conduct the audit of the cost records of CIL (Standalone) for the financial year ended 31st March, 2023.	FOR	FOR	Compliant with law. No concern.
23-Aug-23	Coal India Limited	AGM	Management	Appointment of Shri Nagaraju Maddirala [DIN: 06852727] as an Official part time Director of the Company w.e.f 22nd February 2023 and He is not liable to retire by rotation.	FOR	ABSTAIN	We abstain.
23-Aug-23	Coal India Limited	AGM	Management	Appointment of Shri Ghanshyam Singh Rathore [DIN: 09615384] as an Independent Director for a period of three years with effect from 1st March 23 and He is not liable to retire by rotation.	FOR	ABSTAIN	We abstain.
23-Aug-23	Coal India Limited	AGM	Management	Appointment of Shri P M Prasad [DIN: 08073913] as a Whole time Director to function as Chairman-cum-Managing Director of the Company w.e.f 1st July 2023 to 31st October, 2025 and He is not liable to retire by rotation.	FOR	ABSTAIN	We abstain.

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-23	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, 2023 together with the reports of Auditors thereon.	FOR	FOR	Compliant with law. No concern.
24-Aug-23	Bharti Airtel Limited	AGM	Management	To declare dividend at the rate of Rs.4/- per fully paid-up equity share of face value of Rs.5/- each and a pro-rata dividend at the rate of Rs.1/- per partly paid-up equity shares of face value of Rs.5/- each (Paid-up value of Rs.1.25/- per share), as recommended by the Board of Directors for the financial year ended March 31, 2023.	FOR	FOR	Compliant with law. No concern.
24-Aug-23	Bharti Airtel Limited	AGM	Management	To re-appoint Mr. Gopal Vittal (DIN: 02291778) as a Director of the Company (designated as Managing Director & CEO), liable to retire by rotation.	FOR	FOR	Compliant with law. No concern.
24-Aug-23	Bharti Airtel Limited	AGM	Management	Ratification of remuneration of Rs.12,50,000/- plus applicable taxes payable to Sanjay Gupta & Associates, Cost Accountants (Firm registration no. 00212) as Cost Auditors of the Company for conducting the cost audit for financial year 2023-24.	FOR	FOR	Compliant with law. No concern.
24-Aug-23	Bharti Airtel Limited	AGM	Management	To re-appoint Ms. Kimsuka Narasimhan (DIN: 02102783) as an Independent Director of the Company for a second term of five consecutive years with effect from March 30, 2024 up to March 29, 2029.	FOR	FOR	Compliant with law. No concern.
24-Aug-23	Bharti Airtel Limited	AGM	Management	Revision in the remuneration of Mr. Suniti Bharti Mittal (DIN: 00042491), Chairman of the Company w.e.f. April 1, 2023 for the remaining period of his present term ending on September 30, 2026.	FOR	ABSTAIN	We abstain.
24-Aug-23	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions with Bharti Hexacom Limited, a subsidiary company in aggregate, does not exceed Rs. 2,800 Crore in a financial year provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arms length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No concern.
24-Aug-23	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions with Nxta Data Limited, a subsidiary company in aggregate, does not exceed Rs. 3,000 Crore in a financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No concern.
24-Aug-23	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions with Indus Towers Limited, a joint venture company in aggregate, does not exceed Rs.17,000 Crores in a financial year provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arms length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No concern.
25-Aug-23	Larsen & Toubro Limited	PM	Management	Approval for buyback by the Company of 3,33,33,333 fully paid-up Equity Shares of face value of Rs. 2 each (Equity Shares) from the members of the Company at a maximum price of up to Rs. 3,000/- per Equity Share (Buyback Offer Price) subject to any increase to the Buyback Offer Price as may be approved by the Board or the committee thereof (Final Buyback Offer Price), payable in cash for an aggregate consideration of up to Rs. 10,000 crore.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To consider and adopt (a) the audited financial statement of the Company for the financial year ended March 31, 2023 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To consider and adopt (b) the audited consolidated financial statement of the Company for the financial year ended March 31, 2023 and the report of Auditors thereon.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To declare dividend at the rate of Rs 9/- per equity share of Rs 10/- each fully paid-up of the Company, as recommended by the Board of Directors, for the financial year ended March 31, 2023 and the same be paid out of the profits of the Company.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To appoint Shri P.M.S. Prasad (DIN: 00012144), who retires by rotation at this meeting as a Director of the Company.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To appoint Shri Nishi B. Meewani (DIN: 00001620), who retires by rotation at this meeting as a Director of the Company.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To re-appoint Shri Mukesh D. Ambani (DIN: 00001695) as Managing Director of the Company for a period of 5 years, on expiry of his present term of office, i.e., with effect from April 19, 2024.	FOR	ABSTAIN	We abstain.
28-Aug-23	Reliance Industries Limited	AGM	Management	To re-appoint Smt. Arundhati Bhattacharya (DIN: 02011213) as an Independent Director, not liable to retire by rotation and to hold office for a second term of consecutive years that is up to October 16, 2028.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To ratify the remuneration to be paid to the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ending March 31, 2024.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To alter the Articles of Association of the Company.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To alter the Objects Clause of the Memorandum of Association of the Company.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions of the Company.	FOR	ABSTAIN	We abstain.
28-Aug-23	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions of Subsidiaries of the Company.	FOR	ABSTAIN	We abstain.
28-Aug-23	Sun Pharmaceutical Industries Ltd	AGM	Management	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended March 31, 2023 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Sun Pharmaceutical Industries Ltd	AGM	Management	To receive, consider and adopt the audited consolidated financial statements of the Company for the financial year ended March 31, 2023 and the report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Sun Pharmaceutical Industries Ltd	AGM	Management	To declare Final Dividend of Rs.4/-per Equity Share of Rs.1/- each for the financial year 2022-23.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Sun Pharmaceutical Industries Ltd	AGM	Management	To appoint Mr. Sudhir Valia (DIN: 00005561), who retires by rotation and being eligible, has offered himself for re-appointment.	FOR	ABSTAIN	We abstain.
28-Aug-23	Sun Pharmaceutical Industries Ltd	AGM	Management	Ratification of the remuneration of Rs.29,77,400/- per annum plus reimbursement of out-of-pocket expenses and applicable taxes, payable to M/s K D and Co., Cost Accountants, Firm's Registration No. 004076, appointed as the Cost Auditors of the Company to conduct the audit of cost records maintained by the Company for the financial year 2023-24.	FOR	FOR	Compliant with law. No concern.
28-Aug-23	Sun Pharmaceutical Industries Ltd	AGM	Management	Appointment of Mr. Rolf Hoffmann (DIN: 10200311) as an Independent Director of the Company for a term of 5 (five) years commencing from June 15, 2023 to June 14, 2028, who shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain.
28-Aug-23	Sun Pharmaceutical Industries Ltd	AGM	Management	Appointment of Mr. Aabak Shanghvi (DIN: 01951829) as the Whole-time Director of the Company for a term of 5 years effective from June 1, 2023 to May 31, 2028 and including remuneration.	FOR	ABSTAIN	We abstain.
28-Aug-23	Sun Pharmaceutical Industries Ltd	AGM	Management	To be entered into individually or taken together with previous transactions during FY2023-24, between two non-wholly-owned subsidiaries of the Company, that is, Taro Pharmaceuticals USA, Inc. (Taro USA) and Taro Pharmaceuticals Inc., Canada (Taro Canada), for purchase and sale of pharmaceutical products, on such terms and conditions as may be agreed between Taro USA and Taro Canada, for transaction(s)/ arrangement(s) exceeding a value equivalent to Rs.10,000 Million (i.e., Rs. 1,000 Crore) being the materiality threshold, but not exceeding an aggregate value equivalent to Rs.20,000 Million, and that such transaction(s)/ arrangement(s) shall be at arm's length.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	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, 2023 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	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, 2023 and the report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Maruti Suzuki India Limited	AGM	Management	To declare dividend at the rate of INR 90 per equity share.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Maruti Suzuki India Limited	AGM	Management	To appoint a Director in place of Mr. Kenji Saito, who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Maruti Suzuki India Limited	AGM	Management	To appoint a Director in place of Mr. Kenichi Aiyakawa, who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Maruti Suzuki India Limited	AGM	Management	Appointment of Mr. Yukihiko Yamashita (DIN:10237093) to fill the casual vacancy caused by the resignation of Mr. Shigetoshi Torii.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Maruti Suzuki India Limited	AGM	Management	Ratification of remuneration of INR 2.85 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. 000102) 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 2023-24.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	To receive, consider and adopt the audited Standalone as well as Consolidated Financial Statements of the Company for the Financial year ended March 31, 2023 together with Reports of the Directors, the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	To declare the Final Dividend of Rs.0.50 per equity share for the Financial year 2022-23 (FY 23).	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	To appoint a Director in place of Mr. Om Prakash Singh (DIN: 08704968), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	To authorize the Board of Directors for fixing the remuneration of Statutory Auditor as appointed by the Comptroller and Auditor General of India for FY24.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	Appointment of Mr. Arun Kumar Singh (DIN: 06646894) as a Director, designated as Chairman of the Company, not liable to retire by rotation (including remuneration).	FOR	ABSTAIN	We abstain.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	Appointment of Mrs. Susma Rawal (DIN: 09365428) as Director (Expiration) of the Company, liable to retire by rotation and including remuneration.	FOR	ABSTAIN	We abstain.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	Appointment of Mr. Manish Patil (DIN: 10139350) as Director (HR) of the Company liable to retire by rotation and including remuneration.	FOR	ABSTAIN	We abstain.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	Ratification of remuneration Rs.6 lakh per Cost Audit Firm, plus applicable GST thereon and out of pocket expenses to conduct audit of cost records of the Company to six firms of Cost Auditors as appointed by the Board of Directors for FY 23.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	Approval of Material Related Party Transaction(s) with Oil and Natural Gas Corporation Employees Contributory Provident Fund Trust for value of Rs. 12,500 million for FY 25.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	Approval of Material Related Party Transaction(s) with Petronet LNG Limited for value of Rs.47,983 million for FY 25.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	Approval of Material Related Party Transaction(s) with ONGC Tripara Power Company Limited of value upto Rs.10,507 million for FY 25.	FOR	FOR	Compliant with law. No concern.
29-Aug-23	Oil & Natural Gas Corporation Limited	AGM	Management	Approval of Material Related Party Transaction(s) with ONGC Petro additions Limited (OPAL) of value upto Rs. 82,507 million for FY 25.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements for the financial year ended March 31, 2023 together with the Reports of the Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	To declare dividend on equity shares.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	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.
30-Aug-23	ICICI Bank Limited	AGM	Management	Re-appointment of M/s M S K & Associates, Chartered Accountants (Registration No. 105047W) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this Meeting till the conclusion of the Thirtieth Annual General Meeting of the Bank at an overall remuneration of Rs.59.0 million, plus out-of-pocket expenses upto a maximum of Rs.1.0 million to be allocated between M/s M S K & Associates and the other Joint Statutory Auditor as may be mutually agreed between the Bank and the Joint Statutory Auditors, depending upon their respective scope of work and goods and services tax and such other tax(es) as may be applicable towards audit fees for FY2024.	FOR	FOR	Compliant with law. No concern.

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-Aug-23	ICICI Bank Limited	AGM	Management	Re-appointment of M/s KRC & Associates LLP, Chartered Accountants (formerly M/s Khimji Kumerji & Co LLP) (Registration No. 205146W/WJ00531) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this Meeting till the conclusion of the Thirtieth Annual General Meeting of the Bank at an overall remuneration of Rs.55.0 million, plus out-of-pocket expenses upto a maximum of Rs.3.0 million to be allocated between M/s M S K A & Associates and M/s KRC & Associates LLP (formerly M/s Khimji Kumerji & Co LLP) as may be mutually agreed between the Bank and the Joint Statutory Auditors, depending upon their respective scope of work and goods and services tax and such other taxes) as may be applicable towards audit fees for FY2024.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Re-appointment of Mr. Hari L. Mundra (DIN: 00287029) as an Independent Director of the Bank not liable to retire by rotation, for a second term commencing from October 26, 2023 to October 25, 2024.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Re-appointment of Mr. S. Sriram (DIN: 02993708) as an Independent Director of the Bank not liable to retire by rotation, for a second term of three consecutive years commencing from January 14, 2024 to January 13, 2027.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Re-appointment of Mr. S. Mudhavan (DIN: 00451839) as an Independent Director of the Bank not liable to retire by rotation, for a second term of three consecutive years commencing from April 14, 2024 to April 13, 2027.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Sandeep Bakshi (DIN: 00109206), Managing Director & Chief Executive Officer of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Rakesh Jha (DIN: 00042075), Executive Director of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Anup Bagchi (DIN: 00105962), erstwhile Executive Director of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Re-appointment of Mr. Sandeep Bakshi (DIN: 00109206), as Managing Director & Chief Executive Officer of the Bank for a period of three years effective from October 4, 2023 to October 3, 2026 and including remuneration.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for sale of securities (issued by related or unrelated parties) to Related Party for FY2024 may exceed Rs 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Law or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arms length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for current account deposits for FY2025 may exceed Rs 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Law or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arms length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for subscription of securities issued by Related Parties and purchase of securities from Related Parties (issued by related or unrelated parties) for FY2025 may exceed Rs 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Law or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arms length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for sale of securities (issued by related or unrelated parties) to Related Parties for FY2025 may exceed Rs 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Law or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arms length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for fund-based and/or non-fund based credit facilities for FY2025 may exceed Rs 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Law or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arms length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for undertaking repurchase (repo) transactions and other permitted short-term borrowing transactions with the Related Party for FY2025 may exceed Rs 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Law or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arms length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for undertaking reverse repurchase (reverse repo) and other permitted short-term lending transactions with the Related Party for FY2025 may exceed Rs 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Law or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arms length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for availing manpower services for certain activities from Related Party for FY2025 may exceed Rs 10.00 billion or 10% of the annual consolidated turnover of the Bank, whichever is lower, as prescribed under the Applicable Law or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arms length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for availing insurance services from Related Party for FY2025 may exceed Rs 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Law or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arms length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	Power Grid Corporation of India Limited	AGM	Management	To receive, consider and adopt the Audited Financial Statements including Consolidated Financial Statements of the Company for the Financial Year ended 31st March, 2023, together with the Board Report, the Auditors' Report thereon and comments of the Comptroller and Auditor General of India.	FOR	ABSTAIN	We abstain.
30-Aug-23	Power Grid Corporation of India Limited	AGM	Management	To confirm payment of 1st and 2nd interim dividend and declare final dividend for the Financial Year 2022-23.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	Power Grid Corporation of India Limited	AGM	Management	To appoint a Director in place of Shri Abhay Choudhary (DIN: 07388432), who retired by rotation and being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain.
30-Aug-23	Power Grid Corporation of India Limited	AGM	Management	To authorize the Board of Directors of the Company to fix the remuneration of the Statutory Auditors for the Financial Year 2023-24.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	Power Grid Corporation of India Limited	AGM	Management	Appointment of Dr. Saibaba Darbamura (DIN: 10167281) as a Government Nominated Director of the Company and he shall be liable to retire by rotation.	FOR	ABSTAIN	We abstain.
30-Aug-23	Power Grid Corporation of India Limited	AGM	Management	Ratification of remuneration M/s. Dhananjay V. Joshi & Associates, Cost Accountants and M/s. Bandyopadhyaya Bhaumik & Co., Cost Accountants as the joint Cost Auditors of the Company (for Transmission and Telecom business) as appointed by the Board of Directors for the Financial Year 2023-24 at a remuneration of Rs.2,50,000 to be shared equally by both the Firms; taxes as applicable to be paid extra, travelling and out of pocket expenses to be reimbursed as per policy of the Company and an additional remuneration of Rs.12,500 plus taxes as applicable, to be paid to M/s. Dhananjay V. Joshi & Associates, Cost Accountants, the Lead Cost Auditor; for consolidation and facilitation for filing of Consolidated Cost Audit Report for the Financial Year 2023-24 of the Company.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	Power Grid Corporation of India Limited	AGM	Management	To enhance of the borrowing limit from Rs.6000 Crore to Rs.8000 Crore during the financial Year 2023-24 in domestic market for financing of capital expenditure, providing Inter Corporate Loans to wholly owned subsidiaries, other purposes as may be approved by Board of Directors / Committee of Directors for Bonds and for general corporate purposes, in one or more tranches / offers through issue of secured / unsecured, non-convertible, cumulative/noncumulative, redeemable, taxable / tax-free debentures (Bonds) under Private Placement.	FOR	FOR	Compliant with law. No concern.

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-Aug-23	Power Grid Corporation of India Limited	AGM	Management	To raise funds up to Rs.12,000 Crore. from domestic market through issue of secured/unsecured, non-convertible, non-cumulative / cumulative, redeemable taxable/tax-free Debentures/Bonds under Private Placement during the Financial Year 2024-25 in one or more tranches/offers.	FOR	FOR	Compliant with law. No concern.
30-Aug-23	Power Grid Corporation of India Limited	AGM	Management	To capitalize sum of Rs.2325.15,09,550 out of Securities Premium, General Reserve and Retained Earnings of the Company for the purpose of issuance of Bonus Shares to the Members of the Company, whose names appear in the Register of Members maintained by the Company/ List of Beneficial Owners provided by the Depositories as on the Record Date in proportion of 1:1 i.e. 1 equity share of nominal value Rs.10/- each for every 3 equity shares of nominal value of Rs.10/- each held by Member(s).	FOR	FOR	Compliant with law. No concern.
07-Sep-23	Hindustan Unilever Limited	PB	Management	Appointment of Ms. Neelam Dhawan (DIN: 00871445) as an Independent Director of the Company not liable to retire by rotation, to hold office for a term of five consecutive years i.e. from 31st August, 2023 upto 31st July, 2028.	FOR	FOR	Compliant with law. No concern.
07-Sep-23	Hindustan Unilever Limited	PB	Management	Re-appointment of Mr. Leo Puri (DIN: 02764813) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of five consecutive years i.e. from 12th October, 2023 upto 11th October, 2028.	FOR	FOR	Compliant with law. No concern.
09-Sep-23	Cyient DLM Ltd	PB	Management	Appointment of Mr. Manjivhar Yashma (DIN: 00034932) as Non-Executive Independent Director of the Company for a period of 3 consecutive years commencing from 21 July 2023 to 20 July 2026.	FOR	FOR	Compliant with law. No concern.
09-Sep-23	Cyient DLM Ltd	PB	Management	To create, issue and grant not exceeding 10,56,173 stock options (Options), in one or more tranches, from time to time, to such employees as defined under the SEBI SBEB & SE Regulations, subject to their eligibility as may be determined under ASOP 2023 which upon exercise shall not exceed in aggregate fully paid-up equity shares (Equity Shares) of face value of 10/- (Indian Rupees ten only) each, where one Option upon exercise shall convert in to one Equity Share subject to payment/ recovery of requisite exercise price and applicable taxes.	FOR	FOR	Compliant with law. No concern.
09-Sep-23	Cyient DLM Ltd	PB	Management	To create, issue and grant not exceeding 15,84,260 stock units (Units), in one or more tranches, from time to time, to such employees as defined under the SEBI SBEB & SE Regulations, subject to their eligibility as may be determined under RSU 2023 which upon exercise shall not exceed in aggregate fully paid-up equity shares (Equity Shares) of face value of 10/- each, where one Option upon exercise shall convert in to one Equity Share subject to payment/ recovery of requisite exercise price and applicable taxes.	FOR	FOR	Compliant with law. No concern.
11-Sep-23	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) With Argal Energy Limited for an aggregate value of up to Rs.1,690 crore, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No concern.
11-Sep-23	Tata Steel Limited	PB	Management	Material related party transaction(s) with Tata Projects Limited for an aggregate value of up to Rs.1,220 crore, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No concern.
11-Sep-23	Tata Steel Limited	PB	Management	Material related party transaction(s) between Tata Steel Limited Downstream Products Limited, a wholly owned subsidiary of Tata Steel Limited and Tata Motors Limited, a related party of Tata Steel Limited for transactions of upto Rs.3,300 crore, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No concern.
11-Sep-23	Tata Steel Limited	PB	Management	Material modification in approved related party transaction(s) with Tata Motors Limited and Poshs Metal Industries Private Limited, a third party and increase the transaction value from Rs.350 crore to Rs.500 crore, thereby now aggregating to Rs.1,150 crore (directly with Tata Motors for an amount up to Rs.690 crore and through third party, viz. Poshs for an amount up to Rs.500 crore), for purchase and sale of goods, receiving and rendering of services and other transactions for business, to be entered during FY2023-24.	FOR	FOR	Compliant with law. No concern.
11-Sep-23	Tata Steel Limited	PB	Management	Re-Appointment of Mr. T.V. Narendran (DIN: 03083605) as Chief Executive Officer and Managing Director (CEO & MD) of the Company for a further period of five years, with effect from September 19, 2023 through September 18, 2028, not liable to retire by rotation and including remuneration.	FOR	FOR	Compliant with law. No concern.
15-Sep-23	Asian Paints Limited	PB	Management	Appointment of Mrs. Ireena Vital (DIN: 05195056) as an Independent Director of the Company not liable to retire by rotation to hold office for a period of five consecutive years from 25th July, 2023 to 24th July, 2028.	FOR	FOR	Compliant with law. No concern.
15-Sep-23	Uniparts India Limited	AGM	Management	To receive, consider and adopt: a. The audited financial statement of the Company for the financial year ended March 31, 2023 together with the reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern.
15-Sep-23	Uniparts India Limited	AGM	Management	To receive, consider and adopt: The audited consolidated financial statement of the Company for the financial year ended March 31, 2023 and the report of Auditors thereon.	FOR	FOR	Compliant with law. No concern.
15-Sep-23	Uniparts India Limited	AGM	Management	To confirm First Interim Dividend of Rs.8.25 per equity share i.e. 82.50% on face value of Rs.10/- each fully paid up and.	FOR	FOR	Compliant with law. No concern.
15-Sep-23	Uniparts India Limited	AGM	Management	To confirm Second Interim Dividend of Rs.6 per equity share i.e. 60% on face value of Rs.10/- each fully paid up for the Financial Year 2022-23.	FOR	FOR	Compliant with law. No concern.
15-Sep-23	Uniparts India Limited	AGM	Management	To appoint Mr. Paranjay Singh Soni (DIN: 00011616), who retires by rotation as Director.	FOR	FOR	Compliant with law. No concern.
15-Sep-23	Uniparts India Limited	AGM	Management	Ratification of remuneration of Rs.4,00,000/- plus applicable service tax and out of pocket expenses as may be incurred, payable to M/s. Vijender Sharma & Co., member of the Institute of Cost Accountants of India (FRN-000180), appointed as Cost Auditor of the Company by the Board of Directors of the Company, to audit the cost records of the Company for the financial year 2023-24.	FOR	FOR	Compliant with law. No concern.
15-Sep-23	Uniparts India Limited	AGM	Management	To pay remuneration by way of commission or otherwise to the Non-Executive Independent Directors of the Company for the financial year 2023-24 and thereafter, at an amount not exceeding 0.25% of the net profits of the Company.	FOR	ABSTAIN	We abstain.
15-Sep-23	Uniparts India Limited	AGM	Management	To charge from the member, the requisite charges in advance pursuant to any request made by the shareholder for delivery of such document to him, through a particular mode of services mentioned above provided such request along with requisite charges has been duly received by the Company at least ten days in advance of the dispatch of document by the Company and that no such request shall be entertained by the Company post the dispatch of such document by the Company to the shareholder, the charges payable for such delivery.	FOR	FOR	Compliant with law. No concern.
18-Sep-23	Tata Steel Limited	TCM (Equity Shareholders)	Management	Scheme of Amalgamation amongst Tata Steel Limited (Transferor Company/the Company) and TPL Limited (Transferee Company) and their respective shareholders under Sections 230 to 232 of the Act (Scheme).	FOR	FOR	Compliant with law. No concern.
28-Sep-23	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	To consider and adopt: (a) The audited standalone financial statements of the Company for the financial year ended March 31, 2023 and the reports of the Board of Directors and the Auditors thereon and (b) The audited consolidated financial statements of the Company for the financial year ended March 31, 2023 and the report of Auditors thereon.	FOR	FOR	Compliant with law. No concern.
28-Sep-23	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	To appoint Mr. Yatharth Tyagi (DIN: 09522889) who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern.
28-Sep-23	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	Ratification of remuneration of Rs.50,000/- exclusive of out-of-pocket expenses and applicable taxes, payable to M/s Subodh Kumar & Co. Cost Accountant (Registration No. 104250), as Cost Auditors of the Company, to conduct the audit of the cost records maintained by the Company, for the financial year 2023-24.	FOR	FOR	Compliant with law. No concern.