

Name of the Insurer : Universal Sampo General Insurance Company Limited

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

S.No.	Form No	Description
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FORM NL-1-B-RA																		
Name of the Insurer : Universal General Insurance Company Limited																		
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007																		
REVENUE ACCOUNT FOR THE QUARTER ENDED ON JUNE 30, 2024																		
Particulars		Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
1	Premiums earned (Net)	NL-4	1,455	1,455	2,095	2,095	296	296	67	67	44,223	44,223	45,533	45,533	45,974	45,974	47,695	47,695
2	Profit/ Loss on sale/redemption of Investments		41	41	13	13	5	5	1	1	1,024	1,024	262	262	1,070	1,070	276	276
3	Interest, Dividend & Rent – Gross Note 1		466	466	398	398	27	27	11	11	5,790	5,790	4,993	4,993	6,283	6,283	5,402	5,402
4	Others																	
	Sale Cheque write back		10	10	-	-	2	2	-	-	102	102	-	-	114	114	-	-
	Miscellaneous Income		-	-	-	-	-	-	-	-	3	3	3	3	3	3	3	3
	Foreign Exchange (Gain) / Loss		-	-	(1)	(1)	-	-	-	-	-	-	(9)	(9)	-	-	(10)	(10)
	(b) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/WTD/Other KMPs		2	2	-	-	-	-	-	-	17	17	-	-	19	19	-	-
	TOTAL (A)		1,974	1,974	2,505	2,505	330	330	79	79	51,159	51,159	50,782	50,782	53,463	53,463	53,366	53,366
6	Claims Incurred (Net)	NL-5	388	388	472	472	194	194	47	47	35,504	35,504	36,767	36,767	36,086	36,086	37,285	37,285
7	Commission	NL-6	(101)	(101)	143	143	9	9	(18)	(18)	4,857	4,857	493	493	4,765	4,765	619	619
8	Operating Expenses related to Insurance Business	NL-7	745	745	852	852	94	94	40	40	8,787	8,787	8,786	8,786	9,626	9,626	9,678	9,678
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Contribution to Solutium Fund/Hit and Run Compensation		-	-	-	-	-	-	-	-	184	184	24	24	184	184	24	24
	TOTAL (B)		1,032	1,032	1,467	1,467	297	297	69	69	49,332	49,332	46,070	46,070	50,661	50,661	47,606	47,606
10	Operating Profit/(Loss) C= (A - B)		942	942	1,038	1,038	33	33	10	10	1,827	1,827	4,712	4,712	2,802	2,802	5,760	5,760
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		942	942	1,038	1,038	33	33	10	10	1,827	1,827	4,712	4,712	2,802	2,802	5,760	5,760
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	
	TOTAL (C)		942	942	1,038	1,038	33	33	10	10	1,827	1,827	4,712	4,712	2,802	2,802	5,760	5,760
Note - 1																		
Pertaining to Policyholder's funds.			Fire				Marine				Miscellaneous				Total			
			For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
	Interest, Dividend & Rent		239	239	260	260	28	28	12	12	5,972	5,972	5,304	5,304	6,239	6,239	5,576	5,576
	Add/Less:-																	
	Investment Expenses		(2)	(2)	-2	(2)	-	-	-	-	(57)	(57)	(47)	(47)	(59)	(59)	(49)	(49)
	Amortisation of Premium/ Discount on Investments		(8)	(8)	-13	(13)	(1)	(1)	(1)	(1)	(195)	(195)	(267)	(267)	(204)	(204)	(281)	(281)
	Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provision for diminution in the value of other than actively traded Equities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment income from TP Pool & Nuclear Pool		237	237	153	153	-	-	-	-	70	70	3	3	307	307	156	156
	Interest, Dividend & Rent – Gross*		466	466	398	398	27	27	11	11	5,790	5,790	4,993	4,993	6,283	6,283	5,402	5,402
* Term gross implies inclusive of TDS																		

FORM NL-2-B-PL						
Name of the Insurer : Universal Sampo General Insurance Company Limited						
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007						
PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON JUNE 30, 2024						
SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
(₹ in Lakhs)						
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	942	942	1,038	1,038
	(b) Marine Insurance	NL-1	33	33	10	10
	(c) Miscellaneous Insurance	NL-1	1,827	1,827	4,712	4,712
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,848	1,848	1,817	1,817
	(b) Profit on sale of investments		337	337	93	93
	(c) (Loss on sale/ redemption of investments)		(21)	(21)	(3)	(3)
	(d) Amortization of Premium / Discount on Investments		(61)	(61)	(92)	(92)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	-	-	-
	Foreign Exchange (Gain) / Loss		-	-	-	-
	Miscellaneous Income		-	-	-	-
	Profit on Sale / Write off of Fixed Assets (Net)		-	-	-	-
	TOTAL (A)		4,905	4,905	7,575	7,575
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others - Impairment of Investment Assets		(259)	(259)	(52)	(52)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		5	5	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		26	26	51	51
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	Managerial Remuneration		19	19	-	-
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others		-	-	-	-
	Director Sitting fees and Board meeting expenses		33	33	40	40
	Loss on Sale / Write off of Fixed Assets (Net)		1	1	3	3
	TOTAL (B)		(175)	(175)	42	42
6	Profit/(Loss) Before Tax		5,080	5,080	7,533	7,533
7	Provision for Taxation					
	Current tax		1,474	1,474	2,032	2,032
	Deferred tax		52	52	(325)	(325)
8	Profit / (Loss) after tax		3,554	3,554	5,826	5,826
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		90,537	90,537	73,292	73,292
	Balance carried forward to Balance Sheet		94,091	94,091	79,118	79,118

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 JUNE 30, 2024			
(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As at JUNE 30, 2024	As at JUNE 30, 2023
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,10,853	95,880
Fair Value Change Account			
-Shareholders' Funds		341	163
-Policyholders' Funds		1,150	499
Borrowings	NL-11	-	-
TOTAL		1,49,162	1,33,360
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,03,777	96,982
Investments-Policyholders	NL-12A	3,50,423	2,97,558
Loans	NL-13	-	-
Fixed Assets	NL-14	5,732	5,149
Deferred Tax Asset (Net)		2,140	1,850
CURRENT ASSETS			
Cash and Bank Balances	NL-15	14,820	14,565
Advances and Other Assets	NL-16	93,599	1,29,642
Sub-Total (A)		1,08,419	1,44,207
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,31,404	3,26,733
Provisions	NL-18	89,925	85,653
Sub-Total (B)		4,21,329	4,12,386
NET CURRENT ASSETS (C) = (A - B)		(3,12,910)	(2,68,179)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		1,49,162	1,33,360
Note: Previous year figures are regrouped & reclassified wherever necessary.			
CONTINGENT LIABILITIES			
Particulars		As at JUNE 30, 2024	As at JUNE 30, 2023
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		6,547	6,371
6. Reinsurance obligations to the extent not provided for in accounts		-	-
7. Others (to be specified)			
7a. Claims lodged by policyholders in court under dispute not provided for		5,062	5,743
7b. Others*		10,473	10,473
TOTAL		22,082	22,587
a) The Company has disputed the demand raised by Income Tax Authorities of ₹3,169 lakhs (previous period ₹ 3,169 lakhs), the appeals of which are pending before the Appellate Authorities. The company is taking appropriate action on the same.			
b) The Company is in process of filing an appeal/ rectification for disputed demand (including interest and penalty) of ₹ 3,378 lakhs (previous period ₹ 3,202 lakhs) from Goods & Service Tax authorities. The company is taking appropriate action on the same.			
c) Excludes, payment of ₹ 2,613 Lakhs (Previous Year ₹ 1,958 Lakhs) under protest pursuant to a GST proceeding on account of alleged ineligible input tax credit entitlement on certain marketing expenses, applicability of GST on salvage adjusted on motor claims and GST liability towards the exemption provided for crop related reinsurance premium. However, the Company has been advised that its tax position on 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 of 30th June, 2024.			
d) Show-cause notices issued by various Government Authorities are not considered as an obligation. When any order or notice is raised by the authorities for which the Company is in appeal under adjudication, these are disclosed as contingent liability except in cases where the probability of any financial outflow is remote.			
*The company is informed of imposing penalty ₹ 1,109 Lakhs (previous year ₹ 1,109 Lakhs) from Haryana State and penalty of ₹ 9,364 Lakhs (previous year ₹ 9,364) from Gujarat State for the alleged delay in settlement of crop claims to the farmers. Crop claims of eligible farmers of the Gujarat State have already been settled in March 2024, after receipt of premium subsidy from Central and State Governments in March 2024. The writ petition challenging the imposition of penalty by State Government of Haryana and State Government of Gujarat are sub-judice before respective High Courts. Considering the operational guidelines for PMFBY schemes and defense raised by the Company in Writs, the chance of penalty succeeding against the company is remote.			
Pending Litigation			
The Company's pending litigations comprise of claims against the Company primarily by customers and proceedings pending with tax authorities. The Company has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent liability (refer note 1 of Schedule 16 (C)) where applicable, in its financial statements. The Company does not expect the outcome of these proceedings to have a material adverse effect on its financial results as at June 30, 2024.			

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Gross Direct Premium	12,832		2,186	2,186	797	797	2,873	2,873	22,551	22,551	32,870	32,870	55,421	55,421	14,633	14,633	5,846	5,846	487	487	20,884	20,884
Add: Premium on reinsurance accepted (a)	146	146	5	5	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded (a)	7,666	7,666	1,214	1,214	779	779	2,493	2,493	18,933	18,933	15,734	15,734	26,662	26,662	1,135	1,135	3,893	3,893	24	24	1,852	1,852
Net Written Premium	4,912	4,912	877	877	18	18	485	485	3,618	3,618	17,136	17,136	28,759	28,759	13,498	13,498	2,153	2,153	463	463	14,882	14,882
Add: Opening balance of UPR	5,238	5,238	582	582	30	30	612	612	25,759	25,759	29,384	29,384	55,150	55,150	14,337	14,337	6,350	6,350	488	488	35,087	35,087
Less: Closing balance of UPR	8,282	8,282	771	771	30	30	861	861	25,614	25,614	31,124	31,124	56,738	56,738	17,559	17,559	2,738	2,738	61	61	20,298	20,298
Net Earned Premium	1,453	1,453	288	288	8	8	298	298	1,873	1,873	15,376	15,376	28,131	28,131	8,324	8,324	737	737	739	739	9,791	9,791
Gross Direct Premium			2,186	2,186	797	797			22,551	22,551	32,870	32,870	55,421	55,421	14,633	14,633	5,846	5,846	487	487	20,884	20,884
- In India	12,832	12,832					2,873	2,873														
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Gross Direct Premium	11,144		925	925	697	697	1,622	1,622	20,039	20,039	23,899	23,899	43,938	43,938	14,942	14,942	5,474	5,474	1	1	20,416	20,416
Add: Premium on reinsurance accepted (a)	478	478	45	45			45	45														
Less: Premium on reinsurance ceded (a)	6,866	6,866	753	753	689	689	1,441	1,441	9,179	9,179	10,623	10,623	20,002	20,002	451	451	5,252	5,252	3	3	9,768	9,768
Net Written Premium	4,756	4,756	217	217	8	8	226	226	10,860	10,860	13,276	13,276	23,937	23,937	14,491	14,491	2,170	2,170	(2)	(2)	10,780	10,780
Add: Opening balance of UPR	6,047	6,047	161	161	31	31	193	193	26,053	26,053	28,348	28,348	56,201	56,201	13,120	13,120	6,359	6,359	(9)	(9)	21,476	21,476
Less: Closing balance of UPR	9,308	9,308	317	317	33	33	385	385	23,276	23,276	26,506	26,506	49,781	49,781	18,974	18,974	4,819	4,819	(9)	(9)	21,493	21,493
Net Earned Premium	2,095	2,095	61	61	6	6	67	67	17,436	17,436	14,919	14,919	32,385	32,385	8,634	8,634	65	65	(2)	(2)	6,893	6,893
Gross Direct Premium			925	925	697	697	1,622	1,622	20,039	20,039	23,899	23,899	43,938	43,938	14,942	14,942	5,474	5,474	1	1	20,416	20,416
- In India	11,144	11,144																				
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

FORM H-S - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Claims Paid (Direct)	1,090	1,090	211	211	-	-	211	211	17,976	17,976	6,599	6,599	26,476	26,476	7,651	7,651	1,916	1,916	2	2	9,567	9,567
Add Re-insurance accepted to direct claims	31	31	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Re-insurance Ceded to claims paid	879	879	117	117	-	-	117	117	8,291	8,291	801	801	9,092	9,092	1,518	1,518	1,014	1,014	-	-	2,534	2,534
Net Claims Paid	442	442	97	97	-	-	97	97	9,395	9,395	7,798	7,798	17,384	17,384	6,133	6,133	902	902	24	24	6,997	6,997
Add Claims Outstanding at the end of the quarter	4,192	4,192	624	624	3	3	626	626	11,987	11,987	1,951,176	1,951,176	1,953,163	1,953,163	7,499	7,499	6,332	6,332	194	194	11,989	11,989
Less Claims Outstanding at the beginning of the year	4,394	4,394	535	535	3	3	538	538	11,851	11,851	1,951,193	1,951,193	1,953,212	1,953,212	5,499	5,499	5,775	5,775	77	77	11,732	11,732
Net Incurred Claims	389	389	196	196	(2)	(2)	194	194	9,739	9,739	7,769	7,769	17,499	17,499	7,732	7,732	1,419	1,419	165	165	9,239	9,239
Claims Paid (Direct)																						
- In India	1,389	1,389	193	193	-	-	193	193	17,876	17,876	6,399	6,399	26,474	26,474	7,621	7,621	1,879	1,879	2	2	9,501	9,501
Outside India	-	-	18	18	-	-	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	777	777	99	99	1	1	100	100	4,369	4,369	15,173	15,173	15,193	15,193	2,939	2,939	1,934	1,934	-	-	4,869	4,869
Estimates of IBNR and IBNER at the beginning of the period (net)	749	749	102	102	3	3	105	105	4,271	4,271	16,836	16,836	16,261	16,261	2,392	2,392	1,499	1,499	-	-	4,891	4,891

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	1,399	1,399	289	289	-	-	289	289	25,111	25,111	8,865	8,865	33,976	33,976	6,771	6,771	2,827	2,827	0	0	9,598	9,598
Add Re-insurance accepted to direct claims	31	31	31	31	-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Re-insurance Ceded to claims paid	792	792	232	232	-	-	232	232	9,912	9,912	1,173	1,173	1,102	1,102	297	297	1,652	1,652	0	0	1,399	1,399
Net Claims Paid	638	638	76	76	-	-	76	76	15,200	15,200	7,692	7,692	22,874	22,874	6,474	6,474	1,175	1,175	0	0	7,999	7,999
Add Claims Outstanding at the end of the quarter	4,436	4,436	299	299	2	2	301	301	14,293	14,293	1,36,899	1,36,899	1,37,262	1,37,262	5,716	5,716	7,791	7,791	4	4	13,521	13,521
Less Claims Outstanding at the beginning of the year	4,636	4,636	327	327	2	2	329	329	13,851	13,851	1,36,892	1,36,892	1,37,255	1,37,255	5,271	5,271	7,375	7,375	4	4	13,047	13,047
Net Incurred Claims	472	472	42	42	0	0	42	42	16,914	16,914	8,239	8,239	25,124	25,124	6,509	6,509	1,395	1,395	0	0	10,314	10,314
Claims Paid (Direct)																						
- In India	1,399	1,399	279	279	-	-	279	279	26,321	26,321	8,865	8,865	35,186	35,186	6,771	6,771	2,827	2,827	0	0	9,598	9,598
Outside India	-	-	10	10	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	699	699	71	71	2	2	73	73	2,634	2,634	15,455	15,455	16,091	16,091	2,895	2,895	3,798	3,798	-	-	6,293	6,293
Estimates of IBNR and IBNER at the beginning of the period (net)	728	728	91	91	2	2	93	93	2,098	2,098	16,449	16,449	17,498	17,498	1,499	1,499	1,551	1,551	-	-	3,999	3,999

Notes:
(i) Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
(ii) Claims include specific claims settlement and but not expenses of management.
(iii) The average loss, legal and other expenses that are from part of claims cost, whenever applicable.
(iv) Claims must be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
(v) Separate disclosure for re-insurance for individual reported which contribute more than 10 percent of the total gross direct premium.

FORM N-S - CLAIMS SCHEDULE

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Claims Paid (Direct)	65	16	574	574	75	75	-	-	32,050	32,050	-	-	589	589	65,465	65,465	70,963	70,963
Add: Reinsurance accepted to direct claims	-	-	-	-	2	2	-	-	-	-	-	-	-	-	2	2	2	2
Less: Reinsurance Ceded to claims paid	1	1	23	23	62	62	-	-	16,639	16,639	-	-	287	287	31,653	31,653	32,647	32,647
Net Claims Paid	64	15	551	551	14	14	-	-	15,411	15,411	-	-	302	302	33,814	33,814	38,318	38,318
Add: Claims Outstanding at the end of the quarter	222	263	(244)	(244)	308	308	-	-	17,875	17,875	-	-	1,025	1,025	1,96,469	1,96,469	2,00,019	2,00,019
Less: Claims Outstanding at the beginning of the year	204	269	391	391	205	205	-	-	21,974	21,974	-	-	1,099	1,099	1,98,333	1,98,333	2,03,337	2,03,337
Net Incurred Claims	79	79	157	157	17	17	-	-	8,544	8,544	-	-	138	138	31,950	31,950	36,999	36,999
Claims Paid (Indirect)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- In India	16	16	574	574	75	75	-	-	32,050	32,050	-	-	589	589	65,465	65,465	70,963	70,963
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	161	161	12	12	169	169	-	-	17,693	17,693	-	-	681	681	82,046	82,046	83,923	83,923
Estimates of IBNR and IBNER at the beginning of the period (net)	129	129	44	44	181	181	-	-	20,219	20,219	-	-	671	671	86,362	86,362	86,617	86,617

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
Claims Paid (Direct)	2	2	2	2	11	11	-	-	20,360	20,360	0	0	823	823	62,118	62,118	62,391	62,391
Add: Reinsurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims paid	0	0	0	0	0	0	-	-	15,900	15,900	0	0	92	92	23,310	23,310	24,291	24,291
Net Claims Paid	2	2	2	2	11	11	-	-	4,460	4,460	0	0	731	731	38,808	38,808	38,100	38,100
Add: Claims Outstanding at the end of the quarter	207	207	1,086	1,086	225	225	-	-	4,689	4,689	0	0	1,895	1,895	1,75,598	1,75,598	1,80,381	1,80,381
Less: Claims Outstanding at the beginning of the year	124	224	163	162	227	227	-	-	9,314	9,313	0	0	2,093	2,093	1,75,599	1,75,599	1,80,591	1,80,591
Net Incurred Claims	(20)	(20)	923	924	(2)	(2)	-	-	(4,854)	(4,853)	0	0	802	802	36,767	36,767	37,289	37,289
Claims Paid (Indirect)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- In India	2	2	2	2	11	11	-	-	20,400	20,400	0	0	823	823	62,118	62,118	62,674	62,674
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	36	36	146	146	96	96	-	-	4,387	4,387	-	-	694	694	78,767	78,767	80,036	80,036
Estimates of IBNR and IBNER at the beginning of the period (net)	76	76	92	92	107	107	-	-	9,003	9,002	-	-	770	770	84,746	84,746	87,567	87,567

FORM NO. 6 COMMISSION SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor TD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
Commission & Reimbursement	1,527	1,527	285	285	4	4	292	292	6,756	6,756	6,689	6,689	13,457	13,457	1,362	1,362	989	989	286	286	2,622	2,622
Rebates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	1,527	1,527	286	286	-	-	4	4	286	286	6,756	6,756	6,689	6,689	13,458	13,458	1,362	1,362	989	989	2,622	2,622
Gross Commission	1,527	1,527	286	286	-	-	4	4	286	286	6,756	6,756	6,689	6,689	13,458	13,458	1,362	1,362	989	989	2,622	2,622
Less: Commission on Reinsurance Accepted	85	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission on Reinsurance Ceded	1,442	1,442	286	286	224	224	73	73	286	286	6,756	6,756	6,689	6,689	13,458	13,458	1,362	1,362	989	989	2,622	2,622
Net Commission	1,357	1,357	286	286	224	224	73	73	286	286	6,756	6,756	6,689	6,689	13,458	13,458	1,362	1,362	989	989	2,622	2,622

Break up of the expenses (if any) incurred in various facilities to be furnished as per details indicated below:

Individual Agents	87	87	6	6	-	-	-	-	6	6	100	100	1,769	1,769	2,351	133	133	2	2	-	-	135	135	
Corporate Agents-Broker/FCI/PMC	267	267	-	-	-	-	-	-	86	86	100	100	1,000	1,000	18	18	100	100	100	100	-	-	1,218	1,218
Corporate Agents-Others	6	6	-	-	-	-	-	-	113	113	113	113	265	265	2	2	-	-	286	286	286	286	-	-
Insurance Brokers	1,174	1,174	280	280	4	4	287	287	5,659	5,659	5,681	5,681	6,355	6,355	624	624	5	5	-	-	629	629	-	-
Other Business - Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	871	871
HR&P Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	16	16	104	104	120	120	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Postal Sales (POSCS)	-	-	-	-	-	-	-	-	451	451	2,023	2,023	2,500	2,500	13	13	-	-	-	-	-	-	14	14
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,527	1,527	286	286	4	4	292	292	6,756	6,756	6,689	6,689	13,458	13,458	1,362	1,362	989	989	286	286	2,622	2,622	-	-
Commission and Rewards on (Excluding Reinsurance Business written)	1,527	1,527	286	286	4	4	292	292	6,756	6,756	6,689	6,689	13,457	13,457	1,362	1,362	989	989	286	286	2,622	2,622	-	-
In Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor TD		Motor TP		Total Marine		Health		Personal Accident		General Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Commission & Reimbursement	1,027	1,027	149	149	4	4	154	154	10,101	10,101	982	982	11,146	11,146	1,776	1,776	354	354	0	0	2,130	2,130
Rebates	545	545	88	88	5	5	25	25	825	825	18	18	940	940	988	988	6	6	0	0	204	204
Distribution Fees	1,572	1,572	162	162	6	6	168	168	11,413	11,413	999	999	12,409	12,409	1,665	1,665	360	360	0	0	2,025	2,025
Gross Commission	1,572	1,572	162	162	6	6	168	168	11,413	11,413	999	999	12,409	12,409	1,665	1,665	360	360	0	0	2,025	2,025
Less: Commission on Reinsurance Accepted	88	88	-	-	10	10	18	18	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100	100	0	0	1,100	1,100
Gross Commission on Reinsurance Ceded	1,484	1,484	162	162	16	16	150	150	413	413	1,000	1,000	1,409	1,409	665	665	260	260	0	0	1,665	1,665
Net Commission	1,484	1,484	162	162	16	16	150	150	413	413	1,000	1,000	1,409	1,409	665	665	260	260	0	0	1,665	1,665

Break up of the expenses (if any) incurred in various facilities to be furnished as per details indicated below:

Individual Agents	24	24	6	6	-	-	0	0	1,010	1,010	280	280	1,290	1,290	91	91	1	1	0	0	10	10
Corporate Agents-Broker/FCI/PMC	212	212	6	6	-	-	0	0	25	25	13	13	28	28	212	212	285	285	-	-	240	240
Corporate Agents-Others	6	6	-	-	-	-	-	-	88	88	88	88	90	90	9	9	-	-	-	-	8	8
Insurance Brokers	889	889	154	154	6	6	160	160	1,096	1,096	10	10	1,106	1,106	1,388	1,388	11	11	-	-	1,400	1,400
Other Business - Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HR&P Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	0	0
Insurance Marketing Firm	6	6	-	-	-	-	-	-	26	26	26	26	26	26	2	2	-	-	-	-	2	2
Common Service Centers	-	-	-	-	-	-	-	-	1	1	1	1	1	1	0	0	0	0	-	-	0	0
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Postal Sales (POSCS)	-	-	-	-	-	-	-	-	1,000	1,000	102	102	1,102	1,102	24	24	0	0	-	-	26	26
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,882	1,882	162	162	6	6	168	168	11,413	11,413	999	999	12,409	12,409	1,665	1,665	360	360	0	0	2,025	2,025
Commission and Rewards on (Excluding Reinsurance Business written)	1,882	1,882	162	162	6	6	168	168	11,413	11,413	999	999	12,409	12,409	1,665	1,665	360	360	0	0	2,025	2,025
In Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

(A) The profit/ commission, if any, are to be combined with the Reinsurance accepted or Reinsurance ceded figure.

(B) Quarterly disclosure to be made for agents/underwriters whose contribution more than 10 percent of the total gross direct premium.

(C) Commission on Reinsurance provided through Company website.

[illegible][illegible]

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
1 Employee remuneration & welfare benefits	354	354	46	46	1	-	47	47	911	911	1,136	1,136	2,147	2,147	825	825	170	170	28	28	1,033	1,033
2 Travel, conveyance and vehicle running expenses	28	28	4	4	-	-	4	4	71	71	97	97	168	168	65	65	13	13	2	2	80	80
3 Training expenses	2	2	-	-	-	-	-	-	6	6	8	8	14	14	6	6	1	1	-	-	7	7
4 Bank, utility & taxes	27	27	4	4	-	-	4	4	68	68	96	96	164	164	63	63	18	18	2	2	83	83
5 Repairs	26	26	3	3	-	-	3	3	68	68	92	92	160	160	62	62	13	13	2	2	77	77
6 Printing & stationery	9	9	1	1	-	-	1	1	24	24	35	35	59	59	21	21	5	5	1	1	27	27
7 Communication expenses	12	12	2	2	-	-	2	2	32	32	43	43	75	75	29	29	5	5	1	1	36	36
8 Legal & professional charges	25	25	3	3	-	-	3	3	76	76	108	108	184	184	57	57	12	12	2	2	73	73
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	-	-	-	-	-	-	3	3	4	4	7	7	2	2	1	1	-	-	3	3
(b) as witness or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Grand of audited expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	18	18	3	3	-	-	3	3	47	47	64	64	111	111	43	43	9	9	1	1	53	53
11 Interest & Bank Charges	28	28	5	5	-	-	5	5	96	96	132	132	230	230	86	86	23	23	3	3	109	109
12 Depreciation	36	36	7	7	-	-	7	7	145	145	199	199	345	345	133	133	27	27	4	4	182	182
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Development and Sales Promotion Expenses (Expenditure incurred)	17	17	2	2	-	-	2	2	43	43	58	58	101	101	39	39	8	8	1	1	46	46
Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Membership & Subscription	1	1	-	-	-	-	-	-	3	3	3	3	4	4	3	3	-	-	-	-	3	3
17 Information Technology Expenses	103	103	13	13	-	-	13	13	264	264	359	359	622	622	239	239	49	49	8	8	256	256
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	22	22	22	22	-	-	22	22	7	7	68	68	75	75	6	6	148	148	-	-	160	160
Administration Charges - Concurrence Followed	31	31	2	2	1	1	3	3	-	-	-	-	-	-	15	15	-	-	-	-	15	15
TOTAL	740	740	92	92	2	2	94	94	1,865	1,865	2,597	2,597	4,462	4,462	1,797	1,797	499	499	58	58	2,261	2,261
In India	733	733	88	88	2	2	92	92	1,834	1,834	2,552	2,552	4,389	4,389	1,679	1,679	493	493	54	54	2,226	2,226
Outside India	12	12	2	2	-	-	2	2	31	31	45	45	73	73	28	28	6	6	1	1	35	35

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
1 Employee remuneration & welfare benefits	430	430	19	19	1	1	20	20	959	959	1,155	1,155	2,114	2,114	1,279	1,279	(134)	(134)	-	-	945	945
2 Travel, conveyance and vehicle running expenses	19	19	1	1	-	-	1	1	44	44	53	53	97	97	59	59	(15)	(15)	-	-	44	44
3 Training expenses	1	1	-	-	-	-	0	0	1	1	1	1	2	2	1	1	-	-	-	-	2	2
4 Bank, utility & taxes	-	-	-	-	-	-	(0)	(0)	(1)	(1)	2	2	2	2	-	-	6	6	-	-	6	6
5 Repairs	17	17	1	1	-	-	1	1	37	37	45	45	82	82	36	36	(13)	(13)	-	-	37	37
6 Printing & stationery	15	15	1	1	-	-	1	1	35	35	43	43	78	78	36	36	46	46	-	-	36	36
7 Communication expenses	33	33	1	1	-	-	1	1	74	74	90	90	164	164	69	69	(20)	(20)	-	-	73	73
8 Legal & professional charges	47	47	2	2	-	-	2	2	226	226	129	129	355	355	143	143	(157)	(157)	-	-	158	158
9 Auditor's fees, expenses etc.	1	1	-	-	-	-	-	-	3	3	4	4	7	7	4	4	(1)	(1)	-	-	3	3
(a) as auditor	-	-	-	-	-	-	-	-	3	3	4	4	7	7	4	4	(1)	(1)	-	-	3	3
(b) as witness or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Grand of audited expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	83	83	3	3	-	-	3	3	190	190	229	229	419	419	253	253	(66)	(66)	-	-	187	187
11 Interest & Bank Charges	13	13	1	1	-	-	1	1	39	39	36	36	66	66	39	39	(10)	(10)	-	-	29	29
12 Depreciation	54	54	3	3	-	-	3	3	76	76	92	92	168	168	105	105	(22)	(22)	-	-	76	76
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Development and Sales Promotion Expenses (Expenditure incurred)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Membership & Subscription	4	4	-	-	-	-	0	0	8	8	10	10	18	18	11	11	(3)	(3)	-	-	8	8
17 Information Technology Expenses	143	143	7	7	-	-	7	7	327	327	394	394	721	721	436	436	(114)	(114)	-	-	322	322
18 Goods and Service Tax/Service Tax Expenditure	1	1	-	-	-	-	0	0	3	3	4	4	7	7	4	4	47	47	-	-	51	51
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	6	6	-	-	-	-	0	0	14	14	17	17	31	31	18	18	(3)	(3)	-	-	26	26
Miscellaneous Expenses	(2)	(2)	(1)	(1)	-	-	(1)	(1)	(8)	(8)	(12)	(12)	(20)	(20)	(11)	(11)	3	3	-	-	(8)	(8)
Administration Charges - Concurrence Followed	18	18	1	1	1	1	2	2	-	-	-	-	-	-	8	8	-	-	-	-	8	8
TOTAL	832	832	38	38	2	2	40	40	2,018	2,018	2,293	2,293	4,311	4,311	2,541	2,541	(604)	(604)	-	-	1,937	1,937
In India	827	827	37	37	2	2	39	39	1,985	1,985	2,254	2,254	4,239	4,239	2,498	2,498	(593)	(593)	-	-	1,905	1,905
Outside India	15	15	1	1	-	-	1	1	33	33	39	39	72	72	43	43	(11)	(11)	-	-	32	32

Particulars	Miscellaneous																Grand Total	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous			
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024		
1 Employee's remuneration & welfare benefits	4	4	30	30	8	8	-	-	477	477	-	-	40	40	3,729	3,729	4,130	
2 Travel, conveyance and vehicle running expenses	-	-	2	2	2	1	-	-	54	54	-	-	3	3	308	308	340	
3 Training expenses	-	-	-	-	-	-	-	-	3	3	-	-	-	-	24	24	26	
4 Bank, utility & taxes	-	-	2	2	1	1	-	-	36	36	-	-	4	4	290	290	321	
5 Reports	-	-	2	2	1	1	-	-	36	36	-	-	3	3	279	279	308	
6 Printing & stationery	-	-	-	1	1	-	-	-	13	13	-	-	1	1	103	103	111	
7 Communication expenses	-	-	-	1	1	-	-	-	17	17	-	-	1	1	130	130	144	
8 Legal & professional charges	-	-	2	2	1	1	-	-	33	33	-	-	3	3	294	294	322	
9 Auditor fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	-	-	-	-	-	-	-	-	1	1	-	-	-	-	11	11	12	
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(Grand of audited expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	-	-	2	2	1	1	-	-	25	25	-	-	2	2	196	196	215	
11 Interest & Bank Charges	1	1	3	3	1	1	-	-	16	16	-	-	5	5	400	400	443	
12 Depreciation	1	1	5	5	1	1	-	-	26	26	-	-	2	2	303	303	338	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Expend on running)	-	-	1	1	-	-	-	-	23	23	-	-	2	2	175	175	194	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscriptions	-	-	-	-	-	-	-	-	1	1	-	-	-	-	3	3	4	
17 Information Technology Expenses	1	1	9	9	2	2	-	-	138	138	-	-	12	12	1,080	1,080	1,195	
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	(36)	(36)	-	-	-	-	(36)	(36)	(36)	
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20 Service charges	-	-	-	-	-	-	-	-	196	196	-	-	-	-	1,098	1,098	1,098	
21 Miscellaneous Expenses	-	-	-	-	-	-	-	-	4	4	-	-	1	1	88	88	93	
22 Administration Charges - Conscience Follower	-	-	3	3	2	2	-	-	-	-	-	-	2	2	22	22	26	
TOTAL	7	7	63	63	20	20	-	-	1,888	1,888	-	-	86	86	8,787	8,787	9,626	
In India	7	7	62	62	20	20	-	-	1,872	1,872	-	-	85	85	8,661	8,661	9,485	
Outside India	-	-	1	1	-	-	-	-	16	16	-	-	1	1	126	126	140	

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
1 Employee's remuneration & welfare benefits	5	5	16	16	5	5	-	-	321	321	-	-	39	39	3,445	3,445	3,685	3,685
2 Travel, conveyance and vehicle running expenses	-	-	1	1	-	-	-	-	64	64	-	-	2	2	208	208	228	228
3 Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	4	4
4 Bank, utility & taxes	-	-	-	-	-	-	-	-	466	466	-	-	-	-	474	474	474	474
5 Reports	-	-	1	1	-	-	-	-	13	13	3	124	1	1	124	124	124	124
6 Printing & stationery	-	-	1	1	-	-	-	-	12	12	-	-	1	1	126	126	142	142
7 Communication expenses	-	-	1	1	-	-	-	-	25	25	-	-	3	3	260	260	300	300
8 Legal & professional charges	-	-	2	2	1	1	-	-	36	36	-	-	4	4	304	304	333	333
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	1	1	-	-	-	-	11	11	12	12
(b) as witness or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Grand of audited expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	1	1	3	3	1	1	-	-	64	64	-	-	8	8	603	603	708	708
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	10	10	-	-	1	1	106	106	120	120
12 Depreciation	-	-	1	1	-	-	-	-	26	26	-	-	2	2	223	223	268	268
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Expend training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
16 Membership & Subscription	-	-	-	-	-	-	-	-	3	3	-	-	-	-	29	29	33	33
17 Information Technology Expenses	2	2	5	5	2	2	-	-	110	110	-	-	13	13	1,175	1,175	1,325	1,325
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	391	391	-	-	15	15	464	464	465	465
19 Others (to be specified)	-	-	-	-	-	-	-	-	80	80	-	-	1	1	849	849	885	885
20 Service charges	-	-	-	-	-	-	-	-	53	53	-	-	(1)	(1)	34	34	28	28
21 Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 Administration Charges - Conscience Follower	-	-	2	2	1	1	-	-	-	-	-	-	1	1	12	12	32	32
TOTAL	8	8	33	33	10	10	-	-	2,396	2,396	-	-	91	91	8,786	8,786	9,678	9,678
In India	8	8	32	32	10	10	-	-	2,382	2,382	-	-	89	89	8,661	8,661	9,541	9,541
Outside India	-	-	1	1	-	-	-	-	14	14	-	-	2	2	125	125	137	137

FORM NL-8-SHARE CAPITAL SCHEDULE			
		(₹ in Lakhs)	
	Particulars	As at June 30, 2024	As at June 30, 2023
1	Authorised Capital	40,000	40,000
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
2	Issued Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
3	Subscribed Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
4	Called-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
5	Paid-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	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]				
Shareholder	As at June 30, 2024		As at June 30, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,07,38,637	65.4%	24,07,38,637	65.4%
· Foreign	12,74,43,183	34.6%	12,74,43,183	34.6%
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)				
TOTAL	36,81,81,820	100.0%	36,81,81,820	100.0%
*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 June 30, 2024									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715	-	-	-	0.00
iii)	Financial Institutions/ Banks								
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Sampo Japan Insurance Inc	1	12,74,43,183	34.61	12,744	-	-	-	-
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	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.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		9	36.81.81.820	100.00	36.818	-	-		
Foot Notes:									
(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.									
(b) Indian Promoters - As defined under Regulation 2(1)(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									
PART B:									
Name of the Indian Promoter / Indian Investor:									
1. INDIAN BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A. Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)	1	99,45,49,600	73.84	99,454.96	-	-	-	-
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1 Institutions									
i)	Mutual Funds	30	15,91,27,465	11.81	15,912.75	-	-	-	-
ii)	Foreign Portfolio Investors	208	7,24,85,977	5.38	7,248.60	-	-	-	-
iii)	Financial Institutions/Banks	4	56,021	0.00	5.60	-	-	-	-
iv)	Insurance Companies	17	6,19,47,952	4.60	6,194.80	-	-	-	-
v)	FII belonging to Foreign Promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	22	62,60,140	0.46	626.01	-	-	-	-
ix)	Any other (Please specify)								
	-Foreign Institutional Investors	2	34,944	0.00	3.49	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	1	4,021	0.00	0.40	-	-	-	-
1.3 Non-Institutions									
i)	Individual share capital upto Rs. 2 Lacs	2,94,098	3,49,30,347	2.59	3,493.03	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	81	58,67,013	0.44	586.70	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	27	2,64,421	0.02	26.44	-	-	-	-
	- Non Resident Indian (NRI)	4,127	17,62,451	0.13	176.25	-	-	-	-
	- Clearing Members	9	4,108	0.00	0.41	-	-	-	-
	- Non Resident Indian Non Repatriable					-	-	-	-
	- Foreign Nationals					-	-	-	-
	- Bodies Corporate	1,310	32,62,574	0.24	326.26	-	-	-	-
	- IEPF					-	-	-	-
v)	Any other (Please Specify)								
	Associates Company/ Subsidiaries					-	-	-	-
	Directors and Relatives (Excluding Nominee and Independent directors)					-	-	-	-
	Key Managerial Personnel					-	-	-	-
	Escrow Account/ Unclaimed Share					-	-	-	-
	Unclaimed Shares/Escrow Account SA	2	3,862	0.00	0.39	-	-	-	-
	Employee	18,532	54,12,963	0.40	541.30	-	-	-	-
	Directors & Relatives	4	2,390	0.00	0.24	-	-	-	-
	HUF	3,237	9,87,732	0.07	98.77	-	-	-	-
	-ESOP/ESOS/ESPS								
B.2 Non Public Shareholders									
2.1 Custodian/DR Holder									
2.2 Employee Benefit Trust									
2.3 Any other (Please specify)									
Total		3,21,712	1,34,69,63,981	100.00	1,34,696	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor: 4. DABUR INVESTMENT CORPORATION - A PARTNERSHIP FIRM									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered Number of shares (VI) As a percentage of Total Shares held (VII) = (VI)/(III)*100		Shares under Lock in Period Number of shares (VIII) As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
A. Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Mohit Burman (Partner)			95.00	6,997				
	(ii) Mr. Vivek Burman (Partner)			5.00	17				
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
	i) Mutual Funds								
	ii) Foreign Portfolio Investors								
	iii) Financial Institutions/Banks								
	iv) Insurance Companies								
	v) FIIT belonging to Foreign promoter of Indian Promoter (e)								
	vi) FIIT 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								
	- JEPF								
	v) Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A								
	Directors & Relatives								
B.2 Non Public Shareholders									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		-	-	100.00	7.014	-	-	-	-
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)			
Sl. No.	Particulars	As at June 30, 2024	As at June 30, 2023
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	94,091	79,118
	TOTAL	1,10,853	95,880

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)

Sl. No.	Particulars	As at June 30, 2024	As at June 30, 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(₹ in Lakhs)

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

FORM NL-12 & 12A -INVESTMENT SCHEDULE

Sl. No.	Particulars	NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	34,951	33,909	1,18,021	1,04,038	1,52,972	1,37,947
2	Other Approved Securities	606	657	2,047	2,015	2,653	2,672
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	343	-	1,157	-	1,500	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	21,201	18,519	71,590	50,709	92,791	69,228
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	28,587	29,119	96,530	95,450	1,25,117	1,24,569
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	592	327	1,997	1,004	2,589	1,331
	TOTAL	86,280	82,531	2,91,342	2,53,216	3,77,622	3,35,747
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,496	2,977	5,052	9,135	6,548	12,112
2	Other Approved Securities	952	1,521	3,213	4,668	4,165	6,189
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	4,174	2,441	14,095	7,490	18,269	9,931
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	148	125	498	385	646	510
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,514	4,189	8,488	11,726	11,002	15,915
	(e) Other Securities/bank deposit	1,259	993	4,251	3,047	5,510	4,040
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	3,986	1,938	13,461	7,073	17,447	9,011
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	2,930	261	9,894	801	12,824	1,062
	(b) Mutual Fund	38	6	129	17	167	23
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	17,497	14,451	59,081	44,342	76,578	58,793
	GRAND TOTAL	1,03,777	96,982	3,50,423	2,97,558	4,54,200	3,94,540

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

	Particulars	Shareholders		Policyholders		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023
	Long Term Investments--						
	Book Value	85,345	82,204	2,88,189	2,52,212	3,73,534	3,34,416
	Market Value	84,296	80,779	2,84,644	2,47,841	3,68,940	3,28,620
		-	-	-	-	-	-
	Short Term Investments--						
	Book Value	10,207	11,619	34,465	35,649	44,672	47,268
	Market Value	10,166	11,576	34,328	35,517	44,494	47,093

Notes:

1. Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund , Listed Equities & Perpetual Bond) is ₹ 4,18,206 Lakhs (previous period ₹ 3,81,684 Lakhs).
2. Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund ,Listed Equities & Perpetual Bond) is ₹ 4,13,434 Lakhs (previous period ₹ 3,75,713 Lakhs).
3. Short Term Other approved securities includes TREPS amounting to ₹ 4,165 Lakhs (previous year ₹ 5,730 Lakhs) , State Government Bond ₹ NIL (previous period ₹ 459 Lakhs).
4. Unsettled Investment receivables pertaining to security issued by Infrastructure Leasing and Financial Services Limited (IL&FS) on maturity has been classified to Schedule – 12 Advances & Other Assets along with respective provision amounting to Rs 4,221 Lakhs provided till F.Y. 21-22.
5. Long Term Equity includes the Perpetual Bond.

FORM NL-13-LOANS SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2024	As at June 30, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-
Notes:			
(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.			
(b) Provisions against non-performing loans shall be shown separately.			
(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.			
(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.			
Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

Note:	
(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2024	As at June 30, 2023
1	Cash (including cheques, drafts and stamps)	31	19
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	682	2,439
	(ab) Others	13	12
	(b) Current Accounts	14,094	12,095
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	14,820	14,565
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	14,820	14,565
	In India	14,820	14,565
	Outside India	-	-
Note: Previous year figures are regrouped & reclassified wherever necessary.			

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2024	As at June 30, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,271	1,025
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,997	1,564
6	Others		
	Advance to Employees against expenses	14	15
	Advance to Others	119	559
	Surplus in Gratuity fund	-	-
	Surplus in Leave encashment fund	3	9
	TOTAL (A)	4,404	3,172
	OTHER ASSETS		
1	Income accrued on investments	11,353	9,706
2	Outstanding Premiums	25,318	58,526
	Less : Provisions for doubtful	-	-
3	Agents' Balances	1,234	44
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	29,819	31,844
	Less : Provisions for doubtful	(5,687)	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	2,083	1,139
8	Interest on Unclaimed amount pertaining to Policyholders	347	227
9	Others	-	-
	Deposits for Office Premises	663	534
	Other Deposits	3,647	2,727
	Receivable from Terrorism Pool	6,151	5,144
	Receivable from Motor Pool	-	-
	Receivable from Nuclear Pool	704	555
	Receivable from Marine Cargo Excluded Territories Pool	16	5
	GST unutilized credit	12,483	15,647
	Contracts for Sales - Investment	1,015	-
	Unsettled Investment Receivables	4,221	-
	Less: Provision for diminution in value of investments	(4,221)	-
	Other Receivables	49	372
	TOTAL (B)	89,195	1,26,470
	TOTAL (A+B)	93,599	1,29,642
Note: Previous year figures are regrouped & reclassified wherever necessary.			

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

Sl. No.	Particulars	As at June 30, 2024	As at June 30, 2023
1	Agents' Balances	10,899	7,758
2	Balances due to other insurance companies	71,800	94,509
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	30,073	29,315
	(b) for Other Policies	485	568
5	Unallocated Premium	2,111	2,184
6	Sundry creditors	11,234	9,131
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,00,819	1,80,281
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,016	983
11	Income accrued on Unclaimed amounts	347	227
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	390	-
14	Others		
	Due to Solatium Fund	676	429
	Due to Environment Relief Fund	-	-
	Due to Statutory Authorities	248	1,061
	Book Overdraft	19	287
	Contracts for Purchases - Investment	287	-
	TOTAL	3,31,404	3,26,733

Note :

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

FORM NL-18-PROVISIONS SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2024	As at June 30, 2023
1	Reserve for Unexpired Risk	88,713	85,503
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	232	-
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	-	-
	Gratuity	60	150
	For proposed dividends	920	-
	TOTAL	89,925	85,653

FORM NL-19 MISC EXPENDITURE SCHEDULE			
(To the extent not written off or adjusted)			
(₹ in Lakhs)			
Sl. No.	Particulars	As at June 30, 2024	As at June 30, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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

Sl. No.	Particular	Calculation	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
1	Gross Direct Premium Growth Rate**	$\frac{[GDPI(CY)-GDPI(PY)]}{GDPI(PY)}$	11.51%	11.51%	21.68%	21.68%
2	Gross Direct Premium to Net worth Ratio	GDP / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.76	0.76	0.76	0.76
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	11.28%	11.28%	16.06%	16.06%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	49.22%	49.22%	43.37%	43.37%
5	Net Commission Ratio**	Net Commission / Net written premium	8.59%	8.59%	1.41%	1.41%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{(\text{Direct Commission}+\text{Operating Expenses})}{\text{Gross direct premium}}$	24.94%	24.94%	25.42%	25.42%
7	Expense of Management to Net Written Premium Ratio**	$\frac{(\text{Net Commission}+\text{Operating Expenses})}{\text{Net Written Premium}}$	25.96%	25.96%	23.41%	23.41%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	78.49%	78.49%	78.18%	78.18%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	15.51%	15.51%	13.75%	13.75%
10	Combined Ratio**	(7) +(8)	104.45%	104.45%	101.59%	101.59%
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	2.06%	2.06%	1.80%	1.80%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)}]}{\text{Net premium written}}$	5.22	5.22	6.04	6.04
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>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</u>	(0.10)	(0.10)	0.00	0.00
14	Operating Profit Ratio	Operating profit / Net Earned premium	6.09%	6.09%	12.08%	12.08%
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.	0.32	0.32	0.28	0.28
16	Net earning ratio	Profit after tax / Net Premium written	6.41%	6.41%	13.25%	13.25%
17	Return on net worth ratio	Profit after tax / Net Worth	2.41%	2.41%	4.39%	4.39%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.73	1.73	1.72	1.72
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	NA	NA	NA	NA
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	NA	NA	NA	NA
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	NA	NA	NA	NA
23	Earnings per share	Profit /(loss) after tax / No. of shares	0.97	0.97	1.58	1.58
24	Book value per share	Net worth / No. of shares	40.11	40.11	36.04	36.04

Notes: -

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

** Segmental Reporting up to the quarter

Segments Upto the quarter ended June 30, 2024	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	7.87%	36.99%	-2.24%	18.82%	14.31%	26.67%	9.52%	40.97%	2.77	0.29
Previous Period	8.39%	40.92%	3.01%	17.98%	20.92%	22.53%	14.00%	43.45%	2.89	0.30
Marine Cargo										
Current Period	136.42%	21.77%	16.35%	17.98%	35.64%	68.06%	14.35%	103.69%	2.92	-0.27
Previous Period	71%	22.40%	31.76%	21.69%	49.26%	68.30%	14.69%	117.56%	2.80	-1.44
Marine Hull										
Current Period	12.89%	1.02%	-862.50%	0.76%	-837.50%	-25.00%	0.00%	-862.50%	3.88	9.63
Previous Period	40%	1.19%	-1040.14%	1.08%	-1016.11%	82.00%	0.00%	-934.11%	4.80	14.14
Total Marine										
Current Period	83.32%	16.29%	1.86%	13.42%	21.24%	65.54%	14.27%	86.78%	2.94	0.00
Previous Period	56.23%	13.53%	-7.78%	12.86%	9.94%	69.54%	14.60%	79.48%	2.87	-0.03
Motor OD										
Current Period	17.55%	53.64%	30.98%	36.61%	45.75%	76.35%	44.90%	122.10%	2.97	-0.22
Previous Period	-18.83%	54.19%	65.89%	65.54%	84.48%	97.01%	54.90%	181.48%	3.46	-0.50
Motor TP										
Current Period	37.53%	52.13%	7.42%	28.19%	22.58%	50.47%	5.18%	73.05%	10.58	0.24
Previous Period	19.11%	54.71%	-20.26%	13.72%	-2.72%	55.10%	5.30%	52.38%	12.71	0.47
Total Motor										
Current Period	28.42%	52.76%	17.42%	31.70%	32.41%	62.21%	8.08%	94.61%	7.35	0.03
Previous Period	-1.82%	54.47%	18.82%	37.35%	36.83%	77.68%	9.78%	114.52%	8.51	-0.05
Health										
Current Period	-2.08%	78.57%	5.32%	20.57%	20.17%	92.77%	73.29%	112.94%	2.18	-0.21
Previous Period	63.16%	96.97%	11.84%	27.75%	29.38%	103.42%	85.72%	132.80%	1.70	-0.53
Personal Accident										
Current Period	6.79%	36.83%	-25.55%	24.77%	-2.37%	192.54%	14.63%	190.17%	4.21	-0.86
Previous Period	7.17%	-69.01%	-6.25%	-0.80%	9.74%	2272.64%	18.61%	2282.37%	-3.26	-15.61
Travel Insurance										
Current Period	50896.12%	94.10%	100.26%	108.35%	114.62%	13.84%	0.00%	128.46%	0.00	0.26
Previous Period	126.75%	-235.69%	-6.02%	13.60%	-6.02%	-0.70%	0.00%	-6.72%	0.00	0.89
Total Health										
Current Period	2.29%	67.19%	3.18%	23.45%	19.29%	94.17%	44.41%	113.46%	2.44	-0.22
Previous Period	43.11%	52.45%	18.23%	20.09%	36.31%	118.65%	38.84%	154.96%	3.45	-0.64
Workmen's Compensation/ Employer's liability										
Current Period	13.11%	94.92%	28.57%	42.37%	41.07%	210.81%	5.73%	251.88%	7.38	-1.73
Previous Period	85.53%	95.99%	20.89%	35.99%	36.87%	-123.83%	0.60%	-86.96%	5.28	1.31
Public/ Product Liability										
Current Period	-0.51%	43.25%	4.50%	24.06%	24.76%	-3.25%	140.88%	21.51%	0.93	0.41
Previous Period	12.38%	24.33%	15.44%	14.35%	34.21%	1148.21%	1.21%	1182.42%	8.05	-11.23
Engineering										
Current Period	-10.61%	26.21%	40.74%	28.24%	59.26%	90.48%	5.05%	149.74%	4.98	-0.92
Previous Period	10.16%	13.88%	4.17%	18.88%	21.07%	-98.29%	0.26%	-77.22%	5.71	1.54
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Crop Insurance										
Current Period	-20.16%	34.03%	-9.15%	11.35%	24.20%	150.41%	54.32%	174.60%	3.16	-0.75
Previous Period	106.04%	17.46%	-167.71%	11.50%	-101.87%	-3.49%	48.38%	-105.36%	1.29	2.05
Other Miscellaneous										
Current Period	38.53%	21.88%	-63.90%	17.19%	-47.30%	33.17%	12.58%	-14.12%	6.48	1.26
Previous Period	49.62%	25.22%	14.59%	18.44%	43.88%	18.85%	23.30%	62.72%	6.93	0.50
Total Miscellaneous										
Current Period	10.66%	51.75%	9.63%	26.04%	27.04%	80.28%	15.64%	107.33%	5.46	-0.11
Previous Period	23.09%	44.26%	1.26%	26.60%	23.79%	80.75%	13.74%	104.54%	6.45	-0.01
Total-Current Period	11.51%	49.22%	8.59%	24.94%	25.96%	78.49%	15.51%	104.45%	5.22	-0.08
Total-Previous Period	21.68%	43.37%	1.41%	25.42%	23.41%	78.18%	13.75%	101.59%	6.04	0.00

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Universal Sampo General Insurance Company Limited

PART-A Related Party Transactions

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	11.13	11.13	6.00	6.00
2	Indian Bank	Joint Venture	Claim Payments	1.44	1.44	0.77	0.77
3	Indian Bank	Joint Venture	Commission payout	400.90	400.90	712.17	712.17
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	25.20	25.20	54.95	54.95
5	Indian Bank	Joint Venture	Dividend	-	-	262.50	262.50
6	Sompo Japan Insurance Inc.	Joint Venture	Premium Income (rendering of services)	-	-	-	-
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Premium	3,154.82	3,154.82	1,045.70	1,045.70
8	Sompo Japan Insurance Inc.	Joint Venture	Commission Income	526.04	526.04	341.61	341.61
9	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	445.33	445.33	252.33	252.33
10	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	6.00	6.00	3.60	3.60
11	Sompo Japan Insurance Inc.	Joint Venture	Claim Payments	-	-	-	-
12	Sompo Japan Insurance Inc.	Joint Venture	Dividend	-	-	318.61	318.61
13	Sompo Japan Insurance Inc.	Joint Venture	Other reimbursement received/Paid	-	-	-	-
14	Sompo Japan Insurance Inc.	Joint Venture	Refund of Security Deposit	-	-	-	-
16	Sharad Mathur	Key Management Personnel	Premium Income (rendering of services)	-	-	-	-
15	Sharad Mathur	Key Management Personnel	Remuneration	118.63	118.63	191.94	191.94
19	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	152.07	152.07	131.09	131.09
18	Dabur Investment Corporation	Joint Venture	Claim Payments	-	-	10.54	10.54
17	Dabur Investment Corporation	Joint Venture	Dividend	-	-	117.87	117.87
23	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	1.16	1.16	0.13	0.13
22	Indian Overseas Bank	Joint Venture	Claim Payments	-	-	0.30	0.30
21	Indian Overseas Bank	Joint Venture	Commission payout	601.48	601.48	799.53	799.53
20	Indian Overseas Bank	Joint Venture	Dividend	-	-	166.25	166.25
24	Indian Overseas Bank	Joint Venture	Other Expenditure	8.07	8.07	5.20	5.20
25	Indian Overseas Bank	Joint Venture	Other reimbursement received/Paid	-	-	-	-
30	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	180.38	180.38	185.89	185.89
29	Karnataka Bank	Joint Venture	Claim Payments	17.27	17.27	0.51	0.51
28	Karnataka Bank	Joint Venture	Commission payout	147.02	147.02	278.51	278.51
26	Karnataka Bank	Joint Venture	Other Expenditure	14.29	14.29	0.04	0.04
27	Karnataka Bank	Joint Venture	Dividend	-	-	55.23	55.23
31	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	1.37	1.37	0.27	0.27
32	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	0.13	0.13	0.52	0.52

¹including the premium flow through Associates/ Group companies as agents and intermediaries

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

PART-B Related Party Transaction Balances - As at the end of the Quarter June 30, 2024								
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	0.64	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	360.81	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	18.76	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	51.43	Commission Payable	No	-	-	-
5	Indian Overseas Bank	Joint Venture	-	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	32.04	Claim Payable	No	-	-	-
7	Karnataka Bank Limited	Joint Venture	42.26	Commission Payable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	2,778.82	Reinsurance Claim Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	1,773.23	Commision Recoverable	No	-	-	-
10	Sompo Japan Insurance Inc	Joint Venture	8,773.00	Premium Payable	No	-	-	-
11	Indian Bank	Joint Venture	10,500.00	Capital	No	-	-	-
12	Indian Overseas Bank	Joint Venture	6,650.00	Capital	No	-	-	-
13	Karnataka Bank Limited	Joint Venture	2,209.09	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	4,714.77	Capital	No	-	-	-
15	Dabur Investment Corporation	Joint Venture	2,045.45	Share Premium	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	12,744.32	Capital	No	-	-	-
17	Sompo Japan Insurance Inc	Joint Venture	14,716.36	Share Premium	No	-	-	-
18	Indian Bank	Joint Venture	1,221.68	Bank Balance	No	-	-	-
19	Indian Overseas Bank	Joint Venture	141.51	Bank Balance	No	-	-	-
20	Karnataka Bank Limited	Joint Venture	131.37	Bank Balance	No	-	-	-

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)				
STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED				
As at June 30, 2024				
Name of Insurer: Universal Sampo General Insurance Company Limited				
Registration Number: 134				
Date of Registration: November 16, 2007				
Classification: Business within India / Total Business				
(₹ in Lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,03,776	1,03,776
	Policyholders as per NL-12 A of BS	3,50,425	-	3,50,425
(A)	Total Investments as per BS	3,50,425	1,03,776	4,54,201
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,733	5,733
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	31	31
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	14,820	14,820
(F)	Advances and Other assets as per BS	67,742	25,634	93,376
(G)	Total Current Assets as per BS...(E)+(F)	67,742	40,454	1,08,195
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	8,965	5,134	14,100
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	1,150	341	1,491
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	4,18,166	1,49,963	5,68,130
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	10,116	5,505	15,621
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	4,08,051	1,44,458	5,52,508
(₹ in Lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Furniture, Fixtures, dead stock and Stationery	-	22	22
	(b) Leasehold Improvements	-	8	8
	(c) Computer Equipments	-	-	-
	Inadmissible current assets			
	(a) Re-insurer bal o/s for more than 365 days having Indian Branch	403	-	403
	(b) Re-insurer bal o/s for more than 180 days not having Indian Branch	7,559	-	7,559
	(c) Outstanding Premiums for more than 365 days	121	-	121
	(d) Prepayments	-	-	-
	(e) Advance to Employees 100% disallowed	-	-	-
	(f) Advance to Others greater than 90 days	-	-	-
	(g) Other Deposits	-	-	-
	(h) GST tax utilized Credit O/S for more than 90 days	-	3,323	3,323
	(i) Agents' Balances greater than 30 days	-	206	206
	(j) Co-insurer bal o/s for more than 90 days	882	-	882
	(k) Fair Value Change account subject to minimum of zero	1,150	341	1,491
	(l) Deferred Tax Asset (Net)	-	1,605	1,605
	(m) Advance commission to Agents	-	-	-
	Total	10,116	5,505	15,621
Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.				

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)			
STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED			
As at June 30, 2024			
			(₹ in Lakhs)
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,74,157	88,713
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,74,157	88,713
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,00,407	1,16,896
(e)	IBNR reserve	1,75,091	83,923
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	5,49,655	2,89,532
Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.			

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**Name of Insurer: Universal Sompo General Insurance Company Limited****Registration Number: 134****Date of Registration: November 16, 2007****Classification: Business within India / Total Business****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON
JUNE 30, 2024****(₹ in Lakhs)**

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	26,591	2,463	13,801	3,715	2,659	2,070	2,659
2	Marine Cargo	4,540	1,166	1,884	830	545	339	545
3	Marine - Other than Marine Cargo	2,653	30	(22)	(1)	265	(0)	265
4	Motor	2,24,134	1,16,643	1,67,934	90,524	33,620	37,785	37,785
5	Engineering	1,517	292	520	135	152	78	152
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,700	(278)	277	171	255	62	255
8	Health	59,993	40,517	65,772	43,974	8,999	14,799	14,799
9	Miscellaneous	7,649	1,882	4,332	1,867	1,071	910	1,071
10	Crop	1,46,242	59,677	1,32,492	48,969	14,624	19,874	19,874
	Total	4,75,020	2,22,390	3,86,988	1,90,185	62,190	75,916	77,404

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 Sampo General Insurance Company Limited		
Registration Number: 134		
Date of Registration: November 16, 2007		
Classification: Business within India / Total Business		
TABLE IB: AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT JUNE 30, 2024		
(₹ in Lakhs)		
(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	4,08,051
	Deduct:	
(B)	Current Liabilities as per BS	1,05,146
(C)	Provisions as per BS	2,89,532
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	13,373
	Shareholder's Funds	
(F)	Available Assets	1,44,458
	Deduct:	
(G)	Other Liabilities	24,289
(H)	Excess in Shareholder's funds (F-G)	1,20,169
(I)	Total ASM (E+H)	1,33,541
(J)	Total RSM	77,404
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.73
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 Company Limited****Date: : June 30, 2024**

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Indian Bank Health Care Plus	134	UNIHLIP25016V042425	Health	Retail	01-May-24
2	IOB Health Care Plus Policy	134	UNIHLIP25015V042425	Health	Retail	01-May-24
3	Supreme Healthcare Policy	134	UNIHLIP25030V012425	Health	Retail	24-May-24

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: June 30, 2024

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

Section I

(₹ in Lakhs)

No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	1,03,777
	Investments (Policyholders)	8A	3,50,423
2	Loans	9	-
3	Fixed Assets	10	5,732
4	Deferred Tax Assets		2,140
5	Current Assets		
	a. Cash & Bank Balance	11	14,820
	b. Advances & Other Assets	12	93,599
6	Current Liabilities		-
	a. Current Liabilities	13	3,31,404
	b. Provisions	14	89,925
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		1,49,162
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,732
3	Deferred Tax Assets		2,140
4	Cash & Bank Balance (if any)	11	14,820
5	Advances & Other Assets (if any)	12	93,599
6	Current Liabilities	13	3,31,404
7	Provisions	14	89,925
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	Total (B)		-3,05,038
	Investment Assets'	(A-B)	4,54,200

Section II

(₹ in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	26,361	89,014	1,15,376	25.49	-	1,15,376	1,13,312
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	37,053	1,25,119	1,62,173	35.82	-	1,62,173	1,59,844
3	Investment subject to Exposure Norms		-	66,382	2,24,155	2,90,537	64.18	1,490	2,92,027	2,89,607
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	0.00	-	-	-
	1. Approved Investments		-	32,834	1,10,871	1,43,705	31.74	24	1,43,729	1,42,044
	2. Other Investments		-	110	371	481	0.11	67	548	548
	b. Approved Investments	Not exceeding 55%	-	30,066	1,01,525	1,31,592	29.07	1,128	1,32,720	1,31,983
	c. Other Investments		-	3,372	11,388	14,760	3.26	271	15,030	15,032
	Investment Assets	100%		1,03,436	3,49,274	4,52,710	100.00	1,490	4,54,200	4,49,450

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 Sompo General Insurance Company Limited

Registration Number: 134

Statement as on: June 30, 2024

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		1,18,113	25.63	(2,738)	33.50	1,15,376	25.49
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		1,62,450	35.25	(277)	3.38	1,62,173	35.82
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		52,132	11.31	578	-7.07	52,710	11.64
	2. Other Investments		-	0.00	481	-5.88	481	0.11
	b. Infrastructure Investments							
	1. Approved Investments		87,485	18.98	3,510	-42.94	90,995	20.10
	2. Other Investments		-	0.00	-	0.00	-	0.00
	c. Approved Investments		1,52,802	33.15	(21,210)	259.49	1,31,592	29.07
	d. Other Investments (not exceeding 15%)		6,015	1.31	8,745	-106.98	14,760	3.26
	Total		4,60,884	100.00	(8,174)	100.00	4,52,710	100.00

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES**Name of the Insurer: Universal Sampo General Insurance Company Limited****Date: As on June 30, 2024****(₹ in Lakhs)****Detail Regarding debt securities**

PARTICULARS	MARKET VALUE				BOOK VALUE			
	As at June 30, 2024	As % of total for this class	As at June 30, 2023	As % of total for this class	As at June 30, 2024	As % of total for this class	As at June 30, 2023	As % of total for this class
Break down by credit rating								
AAA rated	2,24,082	54.73	1,98,879	53.51	2,26,377	54.65	2,01,259	53.29
AA or better	21,355	5.22	17,426	4.69	21,481	5.19	17,464	4.62
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,59,844	39.04	1,49,638	40.26	1,62,173	39.15	1,53,191	40.56
Any other (Treps)	4,165	1.02	5,730	1.54	4,165	1.01	5,730	1.52
Total (A)	4,09,445	100.00	3,71,673	100.00	4,14,196	100.00	3,77,644	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	38,984	9.52	43,053	11.58	39,162	9.45	43,228	11.45
more than 1 year and upto 3years	1,07,613	26.28	1,09,866	29.56	1,08,922	26.30	1,10,948	29.38
More than 3years and up to 7years	1,68,069	41.05	1,50,646	40.53	1,70,871	41.25	1,53,768	40.72
More than 7 years and up to 10 years	80,171	19.58	66,625	17.93	80,771	19.50	68,223	18.07
above 10 years	14,608	3.57	1,484	0.40	14,470	3.49	1,476	0.39
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	4,09,445	100.00	3,71,673	100.00	4,14,196	100.00	3,77,644	100.00
Breakdown by type of the issuer								
a. Central Government	1,13,312	27.67	1,07,085	28.81	1,15,376	27.86	1,10,111	29.16
b. State Government	46,532	11.36	42,553	11.45	46,797	11.30	43,080	11.41
c. Corporate Securities	2,45,437	59.94	2,16,305	58.20	2,47,858	59.84	2,18,723	57.92
Any other (Treps)	4,165	1.02	5,730	1.54	4,165	1.01	5,730	1.52
Total (C)	4,09,445	100.00	3,71,673	100.00	4,14,196	100.00	3,77,644	100.00

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									Date: As on June 30, 2024		
Registration No: 134									Name of the Fund UNIVERSAL SOMPO		
(₹ in Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at June 30, 2024	As at March 31, 2024	As at June 30, 2024	As at March 31, 2024	As at June 30, 2024	As at March 31, 2024	As at June 30, 2024	As at March 31, 2024	As at June 30, 2024	As at March 31, 2024
1	Investments Assets	2,47,858	2,59,810	-	-	1,62,173	1,62,450	42,679	38,624	4,52,710	4,60,884
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)	2,47,858	2,59,810	-	-	1,62,173	1,62,450	42,679	38,624	4,52,710	4,60,884
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-
CERTIFICATION											
Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.											
Note:											
a) 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.											
b) Total Investment Assets should reconcile with figures shown in other relevant forms											
c) Gross NPA is investments classified as NPA, before any provisions											
d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.											
e) Net Investment assets is net of 'provisions'											
f) Net NPA is gross NPAs less provisions											
g) Write off as approved by the Board											
f) 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 Sompo General Insurance Company Limited

Registration Number: 134

Statement as on: June 30, 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly				(₹ in Lakhs)
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(₹ in Lakhs)

No.	Category of Investment	Category Code	For the Quarter Ended June 30, 2024				Up to the Quarter Ended June 30, 2024				Up to the Quarter Ended June 30, 2023			
			Investment (₹)¹	Income on Investment (₹)	Gross Yield (%)¹	Net Yield (%)²	Investment (₹)¹	Income on Investment (₹)	Gross Yield (%)¹	Net Yield (%)²	Investment (₹)¹	Income on Investment (₹)	Gross Yield (%)¹	Net Yield (%)²
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,18,627	1,969	6.66	4.98	1,18,627	1,969	6.66	4.98	1,20,502	2,000	6.66	4.98
		CTRB	4,263	20	6.98	5.22	4,263	20	6.98	5.22	4,996	7	5.20	3.89
		CDSS	-	-	-	-	-	-	-	-	-	-	-	-
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	SGOA	2,655	45	6.84	5.12	2,655	45	6.84	5.12	3,134	52	6.59	4.93
		SGBB	44,222	771	6.99	5.23	44,222	771	6.99	5.23	41,574	747	7.20	5.39
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	43,702	790	7.25	5.43	43,702	790	7.25	5.43	39,790	670	6.75	5.05
	Bonds / Debentures issued by HUDCO	HTHD	10,508	180	6.85	5.13	10,508	180	6.85	5.13	15,310	248	6.50	4.87
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	4,059	51	7.75	5.80
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	87	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,206	21	6.95	5.20	1,206	21	6.95	5.20	-	-	-	-
	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	64,668	1,136	7.04	5.27	64,668	1,136	7.04	5.27	63,832	1,104	6.93	5.19
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	11,537	226	7.85	5.87	11,537	226	7.85	5.87	9,954	198	7.99	5.98
	Taxable - Infrastructure / Social Sector - Other Corporate Securities (Approved Investments) - Debentures/Bonds	ICTD	2,520	47	7.46	5.58	2,520	47	7.46	5.58	2,522	38	7.57	5.66
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds - Tax Free Bond	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	10,317	200	7.76	5.81	10,317	200	7.76	5.81	2,516	47	7.45	5.57
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-
	PSU (Approved Investment) - Equity Shares - Quoted	EAEQ	657	84	51.53	38.56	657	84	51.53	38.56	776	38	19.71	14.75
	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	15,023	832	22.22	16.63	15,023	832	22.22	16.63	7,137	195	10.95	8.19
	Corporate Securities - Bond Taxable	EPBT	1,495	21	5.67	4.24	1,495	21	5.67	4.24	3,500	50	5.78	4.32
	Corporate Securities - (Approved Investment) - Debentures	ECOS	1,09,854	2,152	7.86	5.88	1,09,854	2,152	7.86	5.88	87,178	1,620	7.46	5.58
	Commercial Papers - Approved Investment	ECOP	4,999	4	7.02	5.25	4,999	4	7.02	5.25	2,498	7	7.38	5.52
	Deposits - CDs with Scheduled Banks	EDCD	2,489	25	7.53	5.63	2,489	25	7.53	5.63	9,819	128	7.20	5.39
	Deposits - Deposit with Scheduled Banks	ECDB	2,166	31	5.83	4.36	2,166	31	5.83	4.36	4,594	26	6.18	4.62
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	1,500	31	8.32	6.22	1,500	31	8.32	6.22	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL - CBLO/TREPS	ECBO	5,443	86	6.37	4.76	5,443	86	6.37	4.76	6,350	94	6.10	4.56
	Passively Managed Equity ETF (Non Promoter Group)	EETF	1,286	127	39.52	29.57	1,286	127	39.52	29.57	740	36	19.66	14.71
6	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Equity Shares (incl. Co - op Societies)	OESH	10,048	287	11.45	8.57	10,048	287	11.45	8.57	593	5	3.39	2.54
	Mutual Funds -Debt/Income/Serial Plans/Liquid Schemes (Others)	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares in Housing Finance Companies	HOEQ	338	-	-	-	338	-	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	192	0	0.69	0.51
	Passively Managed Equity ETF Non Promoter Group)	OETF	533	80	60.42	45.21	533	80	60.42	45.21	26	2	28.91	21.63
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	Alternative Investment Fund	OAFB	2,309	48	8.27	6.18	2,309	48	8.27	6.18	1,364	24	6.93	5.19
	TOTAL		4,63,082	9,211	7.98	5.97	4,63,082	9,211	7.98	5.97	4,18,813	7,387	7.07	5.29

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1	Based on daily simple Average of Investments
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2	Yield netted for Tax
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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.
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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
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FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 134
Statement as on: June 30, 2024
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ in Lakhs)									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹								
1	NIL								
B.	As on Date ²								
1	NIL								

- 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 June 30, 2024**

(₹ in Lakhs)						
S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	2	113	18	2	0.23%
2	No. of Reinsurers with rating AA but less than AAA	35	5,430	372	3,009	15.40%
3	No. of Reinsurers with rating A but less than AA	24	4,450	567	1,043	10.59%
4	No. of Reinsurers with rating BBB but less than A	21	633	139	19	1.38%
5	No. of Reinsurers with rating less than BBB	7	0	-	0	0.00%
	Total (A)	89	10,626	1,095	4,074	27.61%
	With In India					
1	Indian Insurance Companies	13	43	-	110	0.27%
2	FRBs	7	21,909	128	4	38.53%
3	GIC Re	1	18,302	911	-	33.59%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	21	40,254	1,038	115	72.39%
	Grand Total (C)= (A)+(B)	110	50,880	2,134	4,189	100.00%

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		Total Health	
		For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
STATES*																							
1	Andhra Pradesh	55	55	-	-	-	-	-	-	207	207	166	166	392	392	39	39	21	21	-	-	61	61
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	35	35	-	-	-	-	-	-	536	536	921	921	1,457	1,457	14	14	-	-	-	-	14	14
4	Bihar	64	64	-	-	0	0	0	0	77	77	90	90	167	167	16	16	0	0	-	-	16	16
5	Chhattisgarh	21	21	-	-	0	0	0	0	967	967	1,491	1,491	2,410	2,410	5	5	0	0	-	-	5	5
6	Goa	4	4	-	-	-	-	-	-	105	105	105	105	210	210	39	39	-	-	-	-	39	39
7	Gujarat	147	147	-	-	10	10	10	10	1,238	1,238	839	839	2,097	2,097	452	452	0	0	-	-	452	452
8	Haryana	3,806	3,806	-	-	1,787	1,787	1,787	1,787	2,392	2,392	4,178	4,178	6,568	6,568	2,393	2,393	29	29	0	0	2,422	2,422
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	36	36	-	-	6	6	6	6	192	192	234	234	526	526	14	14	-	-	-	-	14	14
11	Karnataka	295	295	-	-	39	39	39	39	1,399	1,399	2,456	2,456	3,895	3,895	1,544	1,544	378	378	1	1	1,873	1,873
12	Kerala	51	51	-	-	-	-	-	-	1,881	1,881	1,406	1,406	3,287	3,287	102	102	-	-	-	-	102	102
13	Madhya Pradesh	71	71	-	-	6	6	6	6	1,318	1,318	2,325	2,325	3,644	3,644	27	27	0	0	-	-	27	27
14	Maharashtra	1,432	1,432	787	787	166	166	931	931	1,798	1,798	2,181	2,181	3,982	3,982	5,294	5,294	1,265	1,265	406	406	6,966	6,966
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	6	6	-	-	0	0	0	0	664	664	521	521	1,176	1,176	17	17	210	210	-	-	247	247
20	Punjab	33	33	-	-	0	0	0	0	776	776	498	498	1,274	1,274	38	38	0	0	0	0	38	38
21	Rajasthan	59	59	-	-	0	0	0	0	3,349	3,349	4,582	4,582	7,931	7,931	28	28	0	0	0	0	28	28
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	5,886	5,886	-	-	181	181	181	181	1,728	1,728	3,636	3,636	5,371	5,371	1,088	1,088	26	26	0	0	6,126	6,126
24	Telangana	130	130	-	-	8	8	8	8	281	281	272	272	893	893	1,923	1,923	36	36	0	0	1,999	1,999
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	32	32	-	-	0	0	0	0	661	661	436	436	877	877	21	21	0	0	-	-	21	21
27	Uttar Pradesh	362	362	-	-	1	1	1	1	2,826	2,826	4,471	4,471	7,299	7,299	367	367	2	2	-	-	369	369
28	West Bengal	388	388	-	-	7	7	7	7	311	311	646	646	937	937	766	766	468	468	0	0	1,232	1,232
TOTAL (A)		11,879	11,879	787	787	2,161	2,161	2,948	2,948	22,515	22,515	31,680	31,680	54,195	54,195	14,156	14,156	5,845	5,845	407	407	28,418	28,418
UNION TERRITORIES*																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	140	140	-	-	25	25	25	25	832	832	1,037	1,037	1,860	1,860	148	148	0	0	-	-	128	128
6	Jammu & Kashmir	1	1	-	-	-	-	-	-	204	204	162	162	366	366	36	36	2	2	-	-	2	2
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		142	142	-	-	25	25	25	25	1,036	1,036	1,190	1,190	2,226	2,226	475	475	0	0	-	-	475	475
Outside India																							
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		12,021	12,021	787	787	2,186	2,186	2,973	2,973	23,551	23,551	32,870	32,870	56,421	56,421	14,631	14,631	5,846	5,846	407	407	28,894	28,894

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF

GROSS DIRECT PREMIUM UNDERWRITTEN

(₹ in Lakhs)

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(A)		Total Miscellaneous		Total	
		For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024
STATES ^B																	
1	Andhra Pradesh	0	0	-	-	-	0	-	-	8,002	8,002	7	7	8,490	8,490	8,494	8,494
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	0	-	-	-	-	12	12	1,483	1,483	1,512	1,512
4	Bihar	0	0	-	-	-	1	-	-	-	-	21	21	206	206	220	220
5	Chhattisgarh	0	0	-	-	-	0	-	-	-	-	3	3	2,416	2,416	2,442	2,442
6	Goa	1	1	0	0	-	-	-	-	-	-	1	1	251	251	255	255
7	Gujarat	20	20	1	1	8	8	-	-	-	-	162	162	2,789	2,789	2,914	2,914
8	Haryana	2	2	156	156	185	185	-	-	-	-	794	794	10,132	10,132	15,684	15,684
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	0	0	-	-	-	0	-	-	-	-	11	11	500	500	504	504
11	Karnataka	5	5	48	48	39	39	-	-	51	51	189	189	6,009	6,009	6,380	6,380
12	Kerala	-	-	-	0	0	-	-	-	-	-	3	3	3,402	3,402	3,404	3,404
13	Madhya Pradesh	1	1	0	0	0	0	-	-	-	-	22	22	3,695	3,695	3,722	3,722
14	Maharashtra	10	10	420	420	18	18	-	-	4,010	4,010	451	451	16,776	16,776	19,141	19,141
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Nagaland	5	0	-	-	-	-	-	-	-	-	10	10	1,282	1,282	1,316	1,316
22	Nagaland	2	2	0	0	0	0	-	-	8	8	10	10	7,982	7,982	8,044	8,044
23	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	1	1	37	37	20	20	-	-	-	-	281	281	10,241	10,241	15,101	15,101
25	Telangana	3	3	1	1	24	24	-	-	-	-	11	11	2,852	2,852	2,990	2,990
26	Tripura	-	-	-	-	-	-	-	-	-	-	9	9	910	910	942	942
27	Uttar Pradesh	1	1	1	1	1	1	175	175	136	136	11,488	11,488	11,488	11,488	11,492	11,492
28	West Bengal	2	2	1	1	30	30	-	-	2,000	2,000	96	96	2,200	2,200	2,686	2,686
TOTAL (A)		59	59	715	715	295	295	-	-	16,637	16,637	2,291	2,291	94,600	94,600	1,09,428	1,09,428
UNION TERRITORIES ^B																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	128	128	128	128
5	Govt. of NCT of Delhi	1	1	5	5	6	6	-	-	-	-	76	76	2,292	2,292	2,457	2,457
6	Jammu & Kashmir	-	-	-	-	0	0	-	-	-	-	1	1	369	369	370	370
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		1	1	5	5	6	6	-	-	-	-	77	77	2,789	2,789	2,956	2,956
Outside India																	
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		59	59	719	719	301	301	-	-	16,637	16,637	2,368	2,368	97,389	97,389	1,12,383	1,12,383

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

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on June 30, 2024

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended June 30, 2024		For the Quarter Ended June 30, 2023		Upto the Quarter Ended June 30, 2024		Upto the Quarter Ended June 30, 2023	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	12,021	54,638	11,144	54,053	12,021	54,638	11,144	54,053
2	Marine Cargo	2,186	461	925	264	2,186	461	925	264
3	Marine Other than Cargo	787	2	697	6	787	2	697	6
4	Motor OD	23,551	5,13,085	20,036	4,26,011	23,551	5,13,085	20,036	4,26,011
5	Motor TP	32,870	-	23,899	-	32,870	-	23,899	-
6	Health	14,631	52,327	14,941	36,054	14,631	52,327	14,941	36,054
7	Personal Accident	5,846	2,824	5,474	4,105	5,846	2,824	5,474	4,105
8	Travel	407	42	1	47	407	42	1	47
9	Workmen's Compensation/ Employer's liability	59	402	52	183	59	402	52	183
10	Public/ Product Liability	719	231	723	977	719	231	723	977
11	Engineering	301	476	337	322	301	476	337	322
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	16,637	8	20,838	70	16,637	8	20,838	70
14	Other segments	2,368	31,709	1,709	33,759	2,368	31,709	1,709	33,759
	Miscellaneous - Total	97,389	6,01,104	88,010	5,01,528	97,389	6,01,104	88,010	5,01,528
	Grand Total	1,12,383	6,56,205	1,00,776	5,55,851	1,12,383	6,56,205	1,00,776	5,55,851

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 Sampo General Insurance Company Limited	Date: As on June 30, 2024
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Date: As on June 30, 2024

Sl.No.	Channels	For the Quarter Ended June 30, 2024		Upto the Quarter Ended June 30, 2024		For the Quarter Ended June 30, 2023		Upto the Quarter Ended June 30, 2023	
		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	37,205	4,266	37,205	4,266	49,264	4,173	49,264	4,173
2	Corporate Agents-Banks	1,19,080	10,720	1,19,080	10,720	1,18,001	9,827	1,18,001	9,827
3	Corporate Agents -Others	17,822	1,245	17,822	1,245	7,220	338	7,220	338
4	Brokers	4,03,852	63,169	4,03,852	63,169	3,04,260	49,870	3,04,260	49,870
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	-	-	-	-	-	-	-	-
	Online (Through Company Website)	-	-	-	-	-	-	-	-
	Others	2,382	24,693	2,382	24,693	2,927	28,573	2,927	28,573
7	Common Service Centres(CSC)	6,632	112	6,632	112	8,081	128	8,081	128
8	Insurance Marketing Firm	3,911	311	3,911	311	1,185	115	1,185	115
9	Point of sales person (Direct)	65,297	7,863	65,297	7,863	64,872	7,737	64,872	7,737
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	24	4	24	4	41	15	41	15
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	Total (A)	6,56,205	1,12,383	6,56,205	1,12,383	5,55,851	1,00,776	5,55,851	1,00,776
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	6,56,205	1,12,383	6,56,205	1,12,383	5,55,851	1,00,776	5,55,851	1,00,776

Note:

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

[illegible]

(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 June 30, 2024

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	Total
1	Claims O/S at the beginning of the year	356	646	-	646	22,214	21,554	43,768	3,255	4,584	-	7,839	48	30	54	-	1,11,793	-	528	1,65,062	
2	Claims reported during the period	168	3,894	-	3,894	79,879	2,108	81,987	21,874	817	-	22,691	34	4	19	-	3,68,313	-	753	4,77,863	
	(a) Booked During the period	158	3,892	-	3,892	79,745	2,033	81,778	21,411	705	-	22,116	31	4	19	-	3,68,308	-	734	4,77,040	
	(b) Reopened during the period	10	2	-	2	134	75	209	463	112	-	575	3	-	-	-	5	-	19	823	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	48	2,116	-	2,116	66,731	2,910	69,641	17,071	338	-	17,409	13	2	7	-	3,94,815	-	459	4,84,510	
	(a) paid during the period	48	2,116	-	2,116	66,731	2,910	69,641	17,071	338	-	17,409	13	2	7	-	3,94,815	-	459	4,84,510	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	16	3	-	3	2,546	2	2,548	1,708	89	-	1,797	-	-	3	-	-	-	7	4,374	
	Other Adjustment (Closed Claims)	39	512	-	512	1,524	339	1,863	-	203	-	203	2	-	12	-	74,544	-	63	77,238	
	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5																					
6	Claims O/S at End of the period	421	1,909	-	1,909	31,292	20,411	51,703	6,350	4,771	-	11,121	67	32	51	-	10,747	-	752	76,803	
	Less than 3months	138	1,688	-	1,688	25,565	2,071	27,636	4,801	716	-	5,517	28	3	17	-	8,603	-	355	43,985	
	3 months to 6 months	54	143	-	143	2,804	3,443	6,247	615	784	-	1,399	15	6	5	-	525	-	71	8,465	
	6months to 1 year	80	34	-	34	1,691	3,117	4,808	420	1,088	-	1,508	7	9	3	-	1,493	-	53	7,995	
	1year and above	149	44	-	44	1,232	11,780	13,012	514	2,183	-	2,697	17	14	26	-	126	-	273	16,358	

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 June 30, 2024

Up to the quarter ending June																				₹ (In Lakhs)	
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the year	27,122	875	-	875	10,162	1,24,786	1,34,948	2,939	23,118	-	26,056	149	1,025	1,105	-	6,544	-	2,209	2,00,032	
2	Claims reported during the period	489	495	-	495	18,973	14,165	33,137	14,100	4,518	-	18,618	49	29	21	-	30,450	-	650	83,939	
	(a) Booked During the period	315	351	-	351	18,683	13,726	32,409	13,762	4,103	-	17,866	35	29	21	-	30,450	-	602	82,078	
	(b) Reopened during the period	174	144	-	144	290	439	729	338	415	-	753	14	-	-	-	0	-	48	1,861	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	1,288	210	-	210	17,876	8,598	26,474	7,623	1,878	-	9,501	16	574	75	-	32,256	-	589	70,985	
	(a) paid during the period	1,288	210	-	210	17,876	8,598	26,474	7,623	1,878	-	9,501	16	574	75	-	32,256	-	589	70,985	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	47	3	-	3	472	15	487	874	702	-	1,577	-	-	2	-	-	-	28	2,143	
	Other Adjustment (Closed Claims)	415	33	-	33	368	1,332	1,700	3,173	287	-	3,460	1	301	27	-	4,220	-	261	10,417	
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	25,860	1,124	-	1,124	10,419	1,29,006	1,39,425	5,369	24,768	-	30,137	181	179	1,022	-	519	-	1,980	2,00,427	
	Less than 3months	1,260	397	-	397	3,635	19,281	22,916	3,941	4,186	-	8,127	15	29	24	-	386	-	502	33,657	
	3 months to 6 months	1,114	229	-	229	1,395	23,721	25,116	586	5,368	-	5,954	51	1	151	-	28	-	189	32,833	
	6months to 1 year	7,936	195	-	195	1,702	25,066	26,768	147	7,827	-	7,975	47	2	60	-	92	-	275	43,350	
	1year and above	15,551	303	-	303	3,686	60,938	64,624	694	7,387	-	8,081	67	147	787	-	14	-	1,014	90,587	

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 June 30, 2024

(₹ 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	9	11	14	10	4	-	-	326	25	135	257	545	1	-	48	1,288
2	Marine Cargo	1,438	623	45	9	1	-	-	97	50	12	47	5	-	-	2,116	210
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	50,598	12,649	2,749	626	100	9	-	8,270	5,431	3,004	985	177	9	-	66,731	17,876
5	Motor TP	15	81	359	241	907	705	602	1,086	285	780	1,244	2,821	1,563	819	2,910	8,598
6	Health	15,034	1,930	95	1	10	1	-	6,055	1,417	137	0	12	3	0	17,071	7,623
7	Personal Accident	68	63	75	64	66	2	-	414	193	417	553	297	4	-	338	1,878
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	2	7	3	-	-	1	-	14	0	0	-	-	2	-	13	16
10	Public/ Product Liability	1	-	-	1	-	-	-	0	-	-	574	-	-	-	2	574
11	Engineering	2	1	3	1	-	-	-	1	24	50	0	-	-	-	7	75
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	3,59,653	992	-	34,170	-	-	-	30,114	67	-	2,074	-	-	-	3,94,815	32,256
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	296	138	19	3	-	3	-	353	147	49	25	-	15	-	459	589

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

Up to the Quarter ending on June 30, 2024

(₹ 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	9	11	14	10	4	-	-	326	25	135	257	545	1	-	48	1,288
2	Marine Cargo	1,438	623	45	9	1	-	-	97	50	12	47	5	-	-	2,116	210
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	50,598	12,649	2,749	626	100	9	-	8,270	5,431	3,004	985	177	9	-	66,731	17,876
5	Motor TP	15	81	359	241	907	705	602	1,086	285	780	1,244	2,821	1,563	819	2,910	8,598
6	Health	15,034	1,930	95	1	10	1	-	6,055	1,417	137	0	12	3	0	17,071	7,623
7	Personal Accident	68	63	75	64	66	2	-	414	193	417	553	297	4	-	338	1,878
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	2	7	3	-	-	1	-	14	0	0	-	-	2	-	13	16
10	Public/ Product Liability	1	-	-	1	-	-	-	0	-	-	574	-	-	-	2	574
11	Engineering	2	1	3	1	-	-	-	1	24	50	0	-	-	-	7	75
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	3,59,653	992	-	34,170	-	-	-	30,114	67	-	2,074	-	-	-	3,94,815	32,256
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	296	138	19	3	-	3	-	353	147	49	25	-	15	-	459	589

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

FORM NL-41 OFFICES INFORMATION			As at: June 30, 2024
Name of the Insurer: Universal Sampo General Insurance Company Limited			Date: June 30, 2024
Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		152
2	No. of branches approved during the year		10
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the year		152
7	No. of branches approved but not opened		10
8	No. of rural branches		49
9	No. of urban branches		103
10	No. of Directors:-		
	(a) Independent Director		3 (Including 1 women Director)
	(b) Executive Director/ Whole time director		1
	(c) Non-executive Director		11 (Including Independent Directors)
	(d) Women Director		1
	(e) Whole time director		1 (Executive and whole time Director are the same)
11	No. of Employees		
	(a) On-roll:		1,939
	(b) Off-roll:		154
	(c) Total		2,093
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,		4,458
	(b) Corporate Agents-Banks		14
	(c) Corporate Agents-Others		13
	(d) Insurance Brokers		444
	(e) Web Aggregators		17
	(f) Insurance Marketing Firm		15
	(g) Motor Insurance Service Providers (DIRECT)		7
	(h) Point of Sales persons (DIRECT)		9,724
	(i) Other as allowed by IRDAI (To be specified)		-
* 51 Functional/Branch offices (rural and urban) opened in states of Maharashtra, Tamil Nadu and Uttar Pradesh for implementation of PMFBY & RWBCIS for 2023-24.			
Employees and Insurance Agents and Intermediaries -Movement			
	Particulars	Employees	Insurance Agents and Intermediaries
	Number at the beginning of the quarter	1,875	14,179
	Recruitments during the quarter	155	607
	Attrition during the quarter	91	94
	Number at the end of the quarter	1,939	14,692

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: June 30, 2024

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. Ajay Kumar Srivastava	Additional Nominee Non-Executive Director	Nominee Director	Appointed as Additional Director wef 25th June 2024
4	Mr. Mahesh Kumar Bajaj	Non-Executive Director	Nominee Director	No Change
5	Mr. Satish Kumar	Additional Nominee Non-Executive Director	Nominee Director	Appointed as Additional Directors wef 28th June 2024
6	Mr. Gopal Sarvesan	Non-Executive Director	Nominee Director	No Change
7	Mr. Sekhar Rao	Non-Executive Director	Nominee Director	No Change
8	Mr. Mohit Burman	Non-Executive Director	Nominee Director	No Change
9	Mr. Daniel Neo	Non-Executive Director	Nominee Director	No Change
10	Mr. Takashi Kurumisawa	Non-Executive Director	Nominee 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	No Change
16	Mr. Kelvin John Nathan	Alternate Director	Non-Executive Director	Appointed as Alternate Director to Mr. Takashi Kurumisawa on 24th May 2024
17	Mr. Kuniaki Takahashi	Deputy CEO	Executive	No Change
18	Mr. Nilesh Mejari	Chief Financial Officer	Executive	No Change
19	Mr. Mahendra Tripathi	Chief Compliance Officer	Executive	Cessation due to resignation w.e.f 27th May 2024
20	Ms. Aarti Ganesh Kamath	Company Secretary & Chief Compliance Officer	Executive	Interim Appointment as Chief Compliance Officer w.e.f 28th May 2024
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	Mr. Arti Mulik	Chief Technical Officer	Executive	No Change
25	Ms. Varsha Gujarathi	Chief Customer Officer	Executive	Categorised as Key management Person as per IRDAI (Registration, Capital Structure, Transfer of Share and Amalgamation of Insurers), Regulation 2024 and IRDAI (Corporate Governance for Insurers) Reg, 2024.
26	Mr. Prasanna Indi	Head Internal Audit	Executive	
27	Mr. Rajesh Keny	Head Reinsurance	Executive	
28	Mr. Vikram Jain	Chief Technology Officer & Business Transformation	Executive	No Change
29	Mr. Chinmay Pradeep Adhikari	Chief Human Resources Officer	Executive	No Change

(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 June 30, 2024	
(₹ in Lakhs)					
Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	-	-	-
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (CROP)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	-	-	-
		Social	-	-	-
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 Sampo 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: ₹ 4,62,219 Lakhs		
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 1,17,928 Lakhs		
(v) Obligation of the Insurer to be met in a financial year*		
Statement Period: Quarter ending June 30, 2024		
Items	(₹ in Lakhs)	
	For the Quarter Ended June 30, 2024	Upto the Quarter Ended June 30, 2024
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	1,213	1,213
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	31,657	31,657
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	32,870	32,870
Total Gross Direct Motor Own damage Insurance Business Premium	23,551	23,551
Total Gross Direct Premium Income	1,12,383	1,12,383
*As per IRDAI (Rural, Social Sector and Motor Third Party Obligations) Regulations, 2024, Motor Third Party obligation is now based on Number of vehicles."		
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 Sampo General Insurance Company Limited

Date: As on June 30, 2024

GRIEVANCE DISPOSAL							
SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal Related	-	-	-	-	-	-
b)	Claims Related	-	277	32	-	245	1
c)	Policy Related	-	20	10	-	10	-
d)	Premium Related	-	5	-	-	5	-
e)	Refund Related	-	4	4	-	-	-
f)	Coverage Related	-	-	-	-	-	-
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)	-	6	6	-	-	-
	Total	-	312	52	-	260	1
2	Total No. of policies during previous year quarter: Q1 2023-24	5,55,851					
3	Total No. of claims during previous year quarter: Q1 2023-24	5,82,202					
4	Total No. of policies during current quarter: Q1 2024-25	6,56,205					
5	Total No. of claims during current quarter: Q1 2024-25	4,77,863					
6	Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):	0.30					
7	Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):	5.80					
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	1	100%	-	-	1	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	1	100%	-	-	1	100%

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.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**Name of the Insurer: Universal Sampo General Insurance Company Limited****For the Quarter ending: 30th June 2024****Date: 30th June 2024**

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
21-Apr-24	Uniparts India Limited	PB	Management	Appointment of Mr. Parmeet Singh Kalra (DIN: 06928230) as a Non-Executive Independent Director of the Company for a period of five years till February 07, 2029, and that he shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Neelachal Ispat Nigam Ltd - Operational Transaction for an aggregate value up to Rs. 10,850 crore for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2024-25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and NINL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	One time Material Related Party Transaction(s) with Neelachal Ispat Nigam Ltd - Financial Transaction upto a maximum aggregate value of Rs. 6,600 crore, provided such transaction(s) shall be at arm's length basis and in the ordinary course of business of the Company and NINL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with The Indian Steel and Wire Products Ltd - Operational Transaction for an aggregate value up to Rs. 1,640 crore for purchase and sale of goods, receiving and rendering of services, and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and ISWP.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	One time Material Related Party Transaction(s) with The Indian Steel and Wire Products Ltd - Financial Transaction upto a maximum aggregate value of Rs. 670 crore (up to Rs. 640 crore towards infusion of equity and up to Rs. 30 crore towards infusion in the form of inter-corporate deposit of revolving nature), in The Indian Steel & Wire Products Ltd (ISWP), an unlisted subsidiary of the Company, and accordingly a related party under Regulation 2(1)(zb) of the SEBI Listing Regulations, within 1 year from the date of shareholders' approval or completion of amalgamation of ISWP into and with the Company, whichever is earlier, as may be agreed between the Company and ISWP and for the purpose(s) as mentioned in the Statement pursuant to Section 102 and other provisions of the Act read with related rules, provided such transaction(s) shall be at arm's length basis and in the ordinary course of business of the Company and ISWP.	FOR	FOR	Compliant with law. No governance concern identified.

27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata BlueScope Steel Private Limited for an aggregate value up to Rs. 7,710 crore for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business to be entered during FY 2024 - 25, subject to such contract(s)/arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and TBSPL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Jamshedpur Continuous Annealing and Processing Company Private Limited for an aggregate value up to Rs. 5,640 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and JCAPCPL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with TM International Logistics Limited for an aggregate value up to Rs. 3,912 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business to be entered during FY 2024 - 25, subject to such contract(s)/arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and TMILL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata Capital Limited for an aggregate value up to Rs. 12,000 crore, for availing financial services, rendering of services, purchase / sale / leasing of assets and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and TCL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata International Limited for an aggregate value up to Rs. 4,210 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and TIL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata Projects Limited for an aggregate value up to Rs. 2,805 crore, for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and TPL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata International Singapore Pte. Limited for an aggregate value up to Rs. 5,656 crore, for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and TISPL.	FOR	FOR	Compliant with law. No governance concern identified.

27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with The Tata Power Company Limited and its ancillary entities, third parties for an aggregate value up to Rs. 3,820 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company, Tata Power and ancillary entities of Tata Power.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) with Tata Motors Limited and Poshs Metal Industries Private Limited / ancillary entities of Tata Motors Limited, third-party entities for an aggregate value up to Rs.5,595 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company, Tata Motors and Poshs/ancillary entities of Tata Motors.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between Neelachal Ispat Nigam Ltd and T S Global Procurement Company Pte. Ltd., both being subsidiary companies of Tata Steel Limited for an aggregate value up to Rs. 3,400 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSGP and NINL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between T S Global Holdings Pte. Ltd. and Tata Steel Minerals Canada Limited, both being subsidiary companies of Tata Steel Limited for an aggregate value up to Rs. 1,150 crore, for infusion of funds by way of loan or any other form and interest receivables, during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSGH and TSMC.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between T S Global Procurement Company Pte. Ltd., wholly owned subsidiary of Tata Steel Limited and Tata NYK Shipping Pte. Ltd, joint venture company of Tata Steel Limited for an aggregate value up to Rs. 1,300 crore, for receiving and rendering of services, and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSGP and TNYK.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between Tata Steel IJmuiden BV, wholly owned subsidiary of Tata Steel Limited and Wupperman Staal Nederland B.V., an associate company of Tata Steel Limited for an aggregate value up to Rs. 1,600 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSIJ and WSN.	FOR	FOR	Compliant with law. No governance concern identified.

27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between Tata Steel Downstream Products Limited, a wholly owned subsidiary of Tata Steel Limited and Tata Capital Limited, a subsidiary company of the Promoter company of Tata Steel Limited for an aggregate value up to Rs. 1,201 crore, for availing financial services, rendering of services, purchase / sale / leasing of assets and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSDPL and TCL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between Tata Steel Downstream Products Limited, a wholly owned subsidiary of Tata Steel Limited and Tata Motors Limited, a related party of Tata Steel Limited and ancillary entities of Tata Motors Limited for an aggregate value up to Rs. 4,055 crore, for purchase and sale of goods, availing and rendering of services, entering into lease agreements and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSDPL, Tata Motors and/or ancillary entities of Tata Motors.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between T S Global Procurement Company Pte. Ltd., wholly owned subsidiary of Tata Steel Limited and Tata International Singapore Pte. Limited, subsidiary company of the Promoter company of Tata Steel Limited for an aggregate value up to Rs. 5,000 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSGP and TISPL.	FOR	FOR	Compliant with law. No governance concern identified.
27-Apr-24	Tata Steel Limited	PB	Management	Material Related Party Transaction(s) between Tata Steel Minerals Canada Limited, a subsidiary of Tata Steel Limited and IOC Sales Limited, a third party, to benefit Tata Steel UK Limited, a wholly owned subsidiary of Tata Steel Limited via T S Global Procurement Company Pte. Ltd., a wholly owned subsidiary of Tata Steel Limited for an aggregate value up to Rs. 1,300 crore, for purchase and sale of raw materials and other transactions for the purpose of business, to be entered during FY 2024 - 25, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSMC, TSGP, TSUK and IOC Sales.	FOR	FOR	Compliant with law. No governance concern identified.
03-May-24	HDFC Bank Limited	PB	Management	To approve the eligibility for re-appointment, re-appointment and remuneration of Mr. Atanu Chakraborty (DIN: 01469375) as a Part-time Chairman and Independent Director of the Bank to hold office for a period of three (3) years from May 5, 2024 to May 4, 2027 (both days inclusive), not liable to retire by rotation, at a remuneration of Rs. 50,00,000 per annum.	FOR	FOR	Compliant with law. No governance concern identified.
08-May-24	Asian Paints Limited	PB	Management	Appointment of Dr. Gopichand Katragadda (DIN: 02475721) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a period of five consecutive years from 1st April 2024 to 31st March 2029.	FOR	FOR	Compliant with law. No governance concern identified.

08-May-24	Asian Paints Limited	PB	Management	Ratification of the remuneration of Rs. 9,00,000 plus applicable taxes and reimbursement of out-of-pocket expenses payable to Joshi Apte and Associates, Cost Accountants (Firm Registration No 000240), as a Cost Auditors of the Company for the financial year ending 31st March 2024.	FOR	FOR	Compliant with law. No governance concern identified.
10-May-24	Axis Bank Limited	PB	Management	Appointment of Pranam Wahi (DIN: 00031914) as an Independent Director of the Bank, for a period of 4 (four) years, with effect from February 15, 2024 up to February 14, 2028 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
10-May-24	Axis Bank Limited	PB	Management	Revision in ceiling of fixed remuneration granted to Non-Executive Directors (NEDs) excluding the Non-Executive (Part-time) Chairperson.	FOR	FOR	Compliant with law. No governance concern identified.
14-May-24	ICICI Bank Limited	PB	Management	Appointment of Mr. Pradeep Kumar Sinha (DIN: 00145126) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five consecutive years with effect from February 17, 2024.	FOR	FOR	Compliant with law. No governance concern identified.
14-May-24	ICICI Bank Limited	PB	Management	Compensation payable to Mr. Pradeep Kumar Sinha (DIN: 00145126) as Non-Executive Part-time Chairman with effect from July 1, 2024 or the date of approval from Reserve Bank of India, whichever is later.	FOR	FOR	Compliant with law. No governance concern identified.
14-May-24	ICICI Bank Limited	PB	Management	Revision in compensation in the form of fixed remuneration from Rs. 2,000,000/- per annum to Rs. 3,000,000/- per annum to each Non-Executive Director (other than Part-Time Chairman and the Director nominated by the Government of India), effective from February 10, 2024.	FOR	FOR	Compliant with law. No governance concern identified.
14-May-24	ICICI Bank Limited	PB	Management	Revision in fixed remuneration of Mr. Girish Chandra Chaturvedi (DIN: 00110996), Non-Executive (Part-time) Chairman from Rs. 3,500,000/- per annum to Rs. 5,000,000/- per annum, on pro rata basis with effect from April 1, 2024 till June 30, 2024.	FOR	FOR	Compliant with law. No governance concern identified.
14-May-24	ICICI Bank Limited	PB	Management	Appointment of Mr. Ajay Kumar Gupta (DIN: 07580795) as a Director and whole-time Director (designated as Executive Director) of the Bank with effect from March 15, 2024 to November 26, 2026 and payment of remuneration to him.	FOR	FOR	Compliant with law. No governance concern identified.
16-May-24	Cipla Limited	PB	Management	To appoint Dr. Balram Bhargava (DIN: 10479707) as an Independent Director of the Company for a period of 5 (five) years commencing from 1st April 2024 to 31st March 2029 (both days inclusive).	FOR	FOR	Compliant with law. No governance concern identified.
16-May-24	Cipla Limited	PB	Management	To approve the payment of one - time long - term incentive of INR 25,00,00,000/- to Mr. Umang Vohra (DIN: 02296740), Managing Director and Global Chief Executive Officer, to be paid at the end of his current tenure, i.e., on 31st March 2026.	FOR	FOR	Compliant with law. No governance concern identified.
31-May-24	Tata Consultancy Services Limited	AGM	Management	To receive, consider and adopt a. the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2024, together with 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, 2024, together with the Report of the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
31-May-24	Tata Consultancy Services Limited	AGM	Management	To confirm the payment of Interim Dividends (including a special dividend) on Equity Shares and to declare a Final Dividend on Equity Shares for the financial year 2023 -24.	FOR	FOR	Compliant with law. No governance concern identified.

31-May-24	Tata Consultancy Services Limited	AGM	Management	To appoint a Director in place of N Chandrasekaran (DIN 00121863), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
31-May-24	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with identified subsidiaries of Promoter Company and/ or their subsidiaries.	FOR	FOR	Compliant with law. No governance concern identified.
31-May-24	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with Tejas Networks Limited.	FOR	FOR	Compliant with law. No governance concern identified.
31-May-24	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with Tata Motors Limited, Jaguar Land Rover Limited and/or their identified subsidiaries.	FOR	FOR	Compliant with law. No governance concern identified.
31-May-24	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with Tata Consultancy Services Japan, Ltd., subsidiary of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
06-Jun-24	ITC Limited	TCM (Equity Shareholders)	Management	Scheme of Arrangement amongst ITC Limited (Demerged Company) and ITC Hotels Limited (Resulting Company) and their respective shareholders and creditors (Scheme).	FOR	FOR	Compliant with law. No governance concern identified.
06-Jun-24	Fedbank Financial Services Ltd	PB	Management	Appointment of Mr. Sunil Satyapal Gulati (DIN: 00016990) as an Independent Director of the Company for a period of 5 (five) years till March 14, 2029 and that he shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
06-Jun-24	Fedbank Financial Services Ltd	PB	Management	Appointment of Mr. Ramesh Sundararajan (DIN: 10500779) as an Independent Director of the Company for a period of 5 (five) years till March 14, 2029 and that he shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
06-Jun-24	Fedbank Financial Services Ltd	PB	Management	Continuation of Mr. Maninder Singh Juneja (DIN: 02680016) as a Nominee Director effective from December 20, 2023 who has completed a term of five years as Nominee Director on December 19, 2023 as envisaged under the said regulation 17(1D), and that he shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain.
06-Jun-24	Fedbank Financial Services Ltd	PB	Management	Appointment of Mr. Harsh Dugar (DIN: 00832748) as a Nominee Director with effect from May 1, 2024 as envisaged under the said regulation 17(1C) and that he shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain.
19-Jun-24	State Bank of India	AGM	Management	To discuss and adopt the Balance Sheet and the Profit and Loss Account of the State Bank of India made up to the 31st day of March 2024, the report of the Central Board on the working and activities of the State Bank of India for the period covered by the Accounts; and the Auditor's Report on the Balance Sheet and Accounts.	FOR	FOR	Compliant with law. No governance concern identified.
20-Jun-24	Reliance Industries Limited	PB	Management	Appointment of Shri Haigreve Khaitan (DIN: 00005290) as an Independent Director of the Company.	FOR	ABSTAIN	Appointment is compliant with law. Governance Concern: Excessive time commitments. Transparency Concern: Details of pecuniary relationship between firm and Company not provided in the notice.
20-Jun-24	Reliance Industries Limited	PB	Management	Re-appointment of Yasir Othman H. Al Rumayyan (DIN: 09245977) as an Independent Director of the Company.	FOR	ABSTAIN	Compliant with law. No concerns on merit, qualifications, experience and suitability of appointee. Governance Concern: De-Facto nominee of Investor Companies cannot be ID.
20-Jun-24	Reliance Industries Limited	PB	Management	Re-appointment of Shri P.M.S. Prasad (DIN: 00012144) as a Whole-time Director designated as an Executive Director.	FOR	FOR	Compliant with law. No governance concern identified.

20-Jun-24	Reliance Industries Limited	PB	Management	Approval of Material Related Party Transactions with Reliance International Leasing IFSC Limited.	FOR	FOR	Compliant with law. No governance concern identified.
20-Jun-24	Reliance Industries Limited	PB	Management	Approval of Material Related Party Transactions between Reliance Retail Limited and Sanmina-SCI India Private Limited.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	To receive, consider and adopt the audited financial statements (including audited consolidated financial statements) for the Financial Year ended 31st March, 2024 and the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	To confirm the payment of Interim Dividend of Rs. 18 per equity share of Rs. 1/- each and to declare Final Dividend of Rs. 24 per equity share of Rs. 1/- each for the Financial Year ended 31st March, 2024.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	To appoint a Director in place of Mr. Nitin Paranjpe (DIN: 00045204), who retires by rotation and being eligible, offers his candidature for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	To appoint a Director in place of Mr. Dev Bajpai (DIN: 00050516), who retires by rotation and being eligible, offers his candidature for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	To appoint a Director in place of Mr. Ritesh Tiwari (DIN: 05349994), who retires by rotation and being eligible, offers his candidature for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	Appointment of M/s. Walker Chandiok and Co. LLP, Chartered Accountants (Firm Registration No. 001076N / N500013) as the Statutory Auditors of the Company, to hold office for a term of five consecutive years from the conclusion of the 91st Annual General Meeting (AGM) until the conclusion of the 96th AGM of the Company, on such remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	Approval for Material Related Party Transaction with PT. Unilever Oleochemical Indonesia (UOI), a Related Party within the meaning of Section 2(76) of the Act, and Regulation 2(1)(zb) of the Listing Regulations for purchase of raw material/ semi - finished goods, for a period of three years commencing from FY 2024 - 25 to FY 2026 - 27, individually and/ or in the aggregate upto an amount not exceeding Rs. 3,000 crores in a financial year, 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 Company.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	Appointment of Mr. Biddappa Bittianda Ponnappa (DIN: 06586886) as a Whole - time Director of the Company, to hold office from 1st June, 2024 to 31st May, 2029, liable to retire by rotation and including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	Revision in remuneration payable to Non - Executive Directors by way of Commission.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Hindustan Unilever Limited	AGM	Management	Ratification of remuneration of Rs. 14 lakhs plus applicable taxes and reimbursement of out - of - pocket expenses, payable to M/s. R Nanabhoy and Co., Cost Accountants (Firm Registration No. 000010) appointed by the Board of Directors on the recommendation of the Audit Committee, as Cost Auditors of the Company to conduct the audit of the cost records of the Company for the financial year ended 31st March, 2024.	FOR	FOR	Compliant with law. No governance concern identified.

21-Jun-24	Hindustan Unilever Limited	AGM	Management	Ratification of remuneration of Rs. 15 lakhs plus applicable taxes and reimbursement of out - of - pocket expenses, payable to M/s. R Nanabhoy and Co., Cost Accountants (Firm Registration No. 000010), appointed by the Board of Directors on the recommendation of the Audit Committee, as Cost Auditors of the Company to conduct the audit of the cost records of the Company for the financial year ending 31st March, 2025.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Tata Technologies Ltd	AGM	Management	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the year ended March 31, 2024, together with Report of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Tata Technologies Ltd	AGM	Management	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the year ended March 31, 2024, together with Report of the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Tata Technologies Ltd	AGM	Management	To declare a Final Dividend (including a Special Dividend) on Equity Shares for the financial year ended March 31, 2024.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Tata Technologies Ltd	AGM	Management	To appoint a Director in place of Mr. Shailesh Chandra (DIN: 07593905), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Tata Technologies Ltd	AGM	Management	To re-appoint Mr. Ajoyendra Mukherjee (DIN: 00350269) as a Non-Executive Independent Director of the Company, not liable to retire by rotation, to hold office for the second consecutive term of five years, i.e., from March 29, 2024 to March 28, 2029 (both days inclusive).	FOR	ABSTAIN	No concern on the merit of proposed appointee. Non-Compliance: Re-appointment is not in accordance with law, no prior shareholders' approval obtained for re-appointment as an ID. Governance concern: Prolonged association, Ex-employee in the Group.
21-Jun-24	Tata Technologies Ltd	AGM	Management	To re-appoint Mr. Warren Kevin Harris (DIN: 02098548) as Chief Executive Officer and Managing director of the Company for a period of three years and six months with effect from September 9, 2024 (the date of reappointment) till March 8, 2028 and including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Tata Technologies Ltd	AGM	Management	Material Related Party Transaction(s) between the Company and Tata Motors Limited for an aggregate value not exceeding Rs. 2,140.50 crore, (inclusive of funding transactions (ICDs) not exceeding Rs. 1,200 crore at any point of time and operational transactions not exceeding Rs. 940.50 crore), during the financial year 2024 - 25, provided that such transaction(s) / contract(s) / arrangement(s) / agreement(s) is / are carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Tata Technologies Ltd	AGM	Management	Material Related Party Transaction(s) between the Company and Tata Motors Passenger Vehicles Limited, for an aggregate value not exceeding Rs. 535 crore, during the financial year 2024 - 25, provided that such transaction(s) / contract(s) / arrangement(s) / agreement(s) is / are carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jun-24	Tata Technologies Ltd	AGM	Management	Material Related Party Transaction(s) between Tata Technologies Europe Limited (TTEL) and Jaguar Land Rover Limited, for an aggregate value not exceeding Rs. 1,345.50 crore, during the financial year 2024 - 25, provided that such transaction(s) / contract(s) / arrangement(s) / agreement(s) is / are carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	FOR	Compliant with law. No governance concern identified.

25-Jun-24	Asian Paints Limited	AGM	Management	To receive, consider and adopt the (A) Audited standalone financial statements of the Company for the financial year ended 31st March 2024 together with the reports of the Board of Directors and Auditors thereon and (B) Audited consolidated financial statements of the Company for the financial year ended 31st March 2024 together with the report of Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jun-24	Asian Paints Limited	AGM	Management	To declaration and payment of final dividend of Rs. 28.15 per equity share of the face value of Rs. 1 each fully paid up, of the Company, as recommended by the Board of Directors for the financial year ended 31st March 2024.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jun-24	Asian Paints Limited	AGM	Management	To appoint a Director in place of Mr. Jigish Choksi (DIN: 08093304), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jun-24	Asian Paints Limited	AGM	Management	To appoint Ms. Nehal Vakil (DIN: 00165627) as a Non-Executive Director of the Company with effect from 25th June 2024, liable to retire by rotation and including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jun-24	Asian Paints Limited	AGM	Management	Ratification of remuneration of Rs. 9,00,000 plus applicable taxes and reimbursement of out-of-pocket expenses payable to Joshi Apte and Associates, Cost Accountants (Firm Registration No.: 000240), who were appointed by the Board of Directors as the Cost Auditors of the Company, based on the recommendation of the Audit Committee, to audit the cost records of the Company for the financial year ending 31st March 2025.	FOR	FOR	Compliant with law. No governance concern identified.
26-Jun-24	Infosys Limited	AGM	Management	To consider and adopt the audited financial statements (including the consolidated financial statements) of the Company for the financial year ended March 31, 2024 and the reports of the Board of Directors (the Board) and auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
26-Jun-24	Infosys Limited	AGM	Management	To declare a final dividend of Rs. 20/- per equity share for the financial year ended March 31, 2024 and additionally a special dividend of Rs. 8/- per equity share.	FOR	FOR	Compliant with law. No governance concern identified.
26-Jun-24	Infosys Limited	AGM	Management	To appoint a director in place of Nandan M. Nilekani (DIN: 00041245), who retires by rotation and being eligible, seeks re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
26-Jun-24	Cello World Ltd	EGM	Management	To increase the authorised share capital of the Company from the existing Rs. 125,00,00,000/- divided into 22,00,00,000 Equity Shares of face value Rs. 5 each and 75,00,000 preference shares of face value Rs. 20 each to Rs. 126,00,00,000/- divided into 22,20,00,000 Equity Shares of face value Rs. 5 each and 75,00,000 preference shares of face value Rs. 20 each by creation and addition of 20,00,000 equity shares of face value of Rs. 5 each in the manner below each ranking pari passu in all respect with the existing Equity Shares of the Company as per the memorandum and articles of association of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
26-Jun-24	Cello World Ltd	EGM	Management	To create, issue, offer and allot (including with provisions for reservations on firm and/ or competitive basis, or such part of issue and for such categories of persons as may be permitted) an aggregate number of equity shares up to 86,54,000 equity shares of face value of Rs. 5 each, for cash, in one or more tranches, with or without green shoe option, whether Rupee denominated or denominated in foreign currency by way of one or more private offerings and/or a qualified institutions placement (QIP).	FOR	FOR	Compliant with law. No governance concern identified.

28-Jun-24	Archean Chemical Industries Ltd	AGM	Management	To consider and approve standalone and consolidated Financial Statements of the Company for the year ended 31st March 2024, including the audited Balance Sheet as on 31st March 2024, 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 governance concern identified.
28-Jun-24	Archean Chemical Industries Ltd	AGM	Management	To declare dividend of Re. 1/- (50%) on Equity Shares of the Company for the financial year ended 31st March 2024.	FOR	FOR	Compliant with law. No governance concern identified.
28-Jun-24	Archean Chemical Industries Ltd	AGM	Management	To appoint a director in place of Mr. P Ravi, (DIN - 02334379) who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
28-Jun-24	Archean Chemical Industries Ltd	AGM	Management	Ratification of remuneration of Rs. 1,10,000/- and re-imbursement of out -of- pocket expenses excluding applicable Tax payable to Mr. G Sundaresan, (Membership No. 11733) Cost Accountant, Chennai, for conducting cost audit of the Company for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No governance concern identified.
28-Jun-24	Archean Chemical Industries Ltd	AGM	Management	Re-appointment of Mrs. Padma Chandrasekaran (DIN : 06609477) as an Independent Director of the Company, to hold office with effect from 13th November, 2024 up to 12th November 2029, and whose office shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
28-Jun-24	Archean Chemical Industries Ltd	AGM	Management	To ratify the Archean Chemical - Employees Stock Option Plan, 2022 (ESOP 2022).	FOR	ABSTAIN	We abstain from voting.
28-Jun-24	Archean Chemical Industries Ltd	AGM	Management	Payment of Commission to Directors other than Managing Director or Whole - time Director.	FOR	FOR	Compliant with law. No governance concern identified.
28-Jun-24	Cyient DLM Ltd	AGM	Management	To receive, consider and adopt: a. the audited standalone Financial Statements of the Company for the Financial Year ended March 31, 2024, together with the reports of the Board of Directors and the Auditors thereon; b. the audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2024, together with the report of the Auditors thereon.	FOR	FOR	Compliant with law. No governance concern identified.
28-Jun-24	Cyient DLM Ltd	AGM	Management	To appoint a director in place of Mr. Rajendra Velagapudi (DIN: 06507627), who retires by rotation and being eligible for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
28-Jun-24	Cyient DLM Ltd	AGM	Management	To appoint a director in place of Mr. Venkat Rama Mohan Reddy Bodanapu (DIN: 00058215), who retires by rotation and being eligible for re-appointment.	FOR	FOR	Compliant with law. No governance concern identified.
28-Jun-24	Cyient DLM Ltd	AGM	Management	Re-appointment of M/s. S. R. Batliboi and Associates LLP, Chartered Accountants (Firm Registration No. FRN 101049W/E300004) as the Statutory Auditor of the Company commencing from the conclusion of this Annual General Meeting till the conclusion of 36th (Thirty-sixth) Annual General Meeting to be held in the year 2029 at such remuneration plus applicable taxes and actual out of pocket expenses incurred in connection with the audit as may be mutually agreed between the Board of Directors of the Company and the Auditors.	FOR	ABSTAIN	We abstain from voting.
28-Jun-24	Cyient DLM Ltd	AGM	Management	Ratification of remuneration of Rs. 70000/- plus applicable taxes and reimbursement of out -of- pocket expenses payable to M/s. GA and Associates, Cost Accountants (Firm Registration No. 000409), who were appointed on the recommendations of the Audit Committee by the Board of Directors as the Cost Auditors, to audit the cost records of the Company for the Financial Year 2024-25.	FOR	FOR	Compliant with law. No governance concern identified.

28-Jun-24	Cyient DLM Ltd	AGM	Management	To give loans to/ invest in shares, debentures and all other securities etc., to give corporate guarantees, on behalf of the Company, up to a sum not exceeding Rs.400,00,00,000 in aggregate in Joint Ventures, subsidiaries or any other associate companies/ body corporate/ SPVs/ JVs or other form of entity/ entities which the Company may be required to form or acquire or as may be approved by the Board, from time to time, and as they may deem fit, notwithstanding the fact that the said loans/ investments/ guarantees together with the loans/ investments/ guarantees already made/ provided may exceed 60% of its paid-up share capital free reserves and securities premium account or 100% of its free reserves and securities premium account whichever is more.	FOR	ABSTAIN	We abstain from voting.
29-Jun-24	Concord Biotech Ltd	AGM	Management	To receive, consider, approve and adopt the Audited Standalone and Consolidated Financial Statements for the financial year ended on 31st March 2024 together with the Auditor and Directors Report thereon.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jun-24	Concord Biotech Ltd	AGM	Management	To declare dividend for the financial year 2023-24.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jun-24	Concord Biotech Ltd	AGM	Management	To appoint Mr. Ravi Kapoor (DIN: 00003847) who retires by rotation and being eligible offers himself for re-appointment as Director.	FOR	FOR	Compliant with law. No governance concern identified.
29-Jun-24	Concord Biotech Ltd	AGM	Management	Appointment of M/s BSR and Co. LLP, Chartered Accountants, having Firm's Registration No. 101248/W/W-100022 as Statutory Auditors of the Company in place of existing retiring Auditors M/s. Deloitte Haskins and Sells, Chartered Accountants having Firm's Registration No. 117365W, for a term of 5 (Five) consecutive years from the conclusion of this Annual General Meeting till the conclusion of the Annual General Meeting for the financial year 2028-29, at such remuneration as shall be fixed by the Board of Directors of the Company and Auditor.	FOR	ABSTAIN	Compliant with law. Governance concern: Inadequate justification for the material change in the Audit remuneration.
29-Jun-24	Concord Biotech Ltd	AGM	Management	Ratification of remuneration of INR 4,60,000 plus applicable Goods and Service Tax, p.a. and reimbursement of all reasonable out of pocket expenses incurred, payable to M/s. Dalwadi and Associates, Cost Accountants, who have been appointed by the Board of Directors on the recommendation of the Audit Committee as the Cost Auditors of the Company to carry out the cost audit for the financial year ending on 31st March 2025.	FOR	FOR	Compliant with law. No governance concern identified.