

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

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

<b>S.No.</b>	<b>Form No</b>	<b>Description</b>
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2	NL-2-B-PL	Profit and Loss Account
3	NL-3-B-BS	Balance Sheet
	NL-3A-B-BS	Balance Sheet
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5	NL-5-CLAIMS SCHEDULE	Claims Incurred
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FORM NL-1-B-RA																		
Name of the Insurer : Universal Sompo General Insurance Company Limited																		
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007																		
REVENUE ACCOUNT FOR THE QUARTER ENDED ON SEPTEMBER 30, 2024																		
(₹ in Lakhs)																		
Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total				
		For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	
1	Premiums earned (Net)	NL-4	(124)	1,331	351	2,446	584	880	70	137	54,546	98,769	57,855	1,03,388	55,006	1,00,980	58,275	1,05,970
2	Profit/ Loss on sale/redemption of Investments		35	76	12	25	8	13	1	2	1,261	2,285	393	655	1,304	2,374	406	682
3	Interest, Dividend & Rent – Gross Note 1		204	670	229	627	34	61	14	25	5,063	10,853	5,106	10,099	5,301	11,584	5,349	10,751
4	Others																	
	State Cheque write back		(7)	3	4	4	1	3	1	1	42	144	161	161	36	150	166	166
	Miscellaneous income		-	-	1	1	-	-	-	-	13	16	31	34	13	16	32	35
	Foreign Exchange (Gain) / Loss		-	-	1	-	-	-	-	-	(2)	(2)	5	(4)	(2)	(2)	6	(4)
	(b) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/WTD/Other KMPs		(1)	1	-	-	-	-	-	-	19	36	-	-	18	37	-	-
	<b>TOTAL (A)</b>		<b>107</b>	<b>2,081</b>	<b>598</b>	<b>3,103</b>	<b>627</b>	<b>957</b>	<b>86</b>	<b>165</b>	<b>60,942</b>	<b>1,12,101</b>	<b>63,551</b>	<b>1,14,333</b>	<b>61,676</b>	<b>1,15,139</b>	<b>64,234</b>	<b>1,17,600</b>
6	Claims Incurred (Net)	NL-5	(8)	380	48	520	584	778	64	111	39,592	75,096	45,540	82,307	40,168	76,354	45,651	82,937
7	Commission	NL-6	(136)	(237)	(69)	75	660	669	15	(2)	3,393	8,250	3,331	3,823	3,917	8,682	3,277	3,895
8	Operating Expenses related to Insurance Business	NL-7	(425)	320	(464)	388	128	222	54	94	8,756	17,543	9,806	18,592	8,459	18,085	9,397	19,075
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation		-	-	-	-	-	-	-	-	943	1,127	39	63	943	1,127	39	63
	<b>TOTAL (B)</b>		<b>(569)</b>	<b>463</b>	<b>(485)</b>	<b>983</b>	<b>1,372</b>	<b>1,669</b>	<b>133</b>	<b>202</b>	<b>52,684</b>	<b>1,02,016</b>	<b>58,716</b>	<b>1,04,785</b>	<b>53,487</b>	<b>1,04,148</b>	<b>58,364</b>	<b>1,05,969</b>
10	<b>Operating Profit/(Loss) C= (A - B)</b>		<b>676</b>	<b>1,618</b>	<b>1,082</b>	<b>2,120</b>	<b>(745)</b>	<b>(712)</b>	<b>(47)</b>	<b>(37)</b>	<b>8,258</b>	<b>10,085</b>	<b>4,836</b>	<b>9,548</b>	<b>8,189</b>	<b>10,991</b>	<b>5,870</b>	<b>11,631</b>
11	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		676	1,618	1,082	2,120	(745)	(712)	(47)	(37)	8,258	10,085	4,836	9,548	8,189	10,991	5,870	11,631
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	
	<b>TOTAL (C)</b>		<b>676</b>	<b>1,618</b>	<b>1,082</b>	<b>2,120</b>	<b>(745)</b>	<b>(712)</b>	<b>(47)</b>	<b>(37)</b>	<b>8,258</b>	<b>10,085</b>	<b>4,836</b>	<b>9,548</b>	<b>8,189</b>	<b>10,991</b>	<b>5,870</b>	<b>11,631</b>
<b>Note - 1</b>																		
<b>Pertaining to Policyholder's funds</b>																		
			For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
	Interest, Dividend & Rent		134	373	155	415	36	64	14	26	5,297	11,269	5,405	10,709	5,467	11,706	5,574	11,150
	<b>Add/Less:-</b>																	
	Investment Expenses		(3)	(5)	(2)	(4)	(1)	(1)	-	-	(90)	(147)	(57)	(104)	(94)	(153)	(59)	(108)
	Amortisation of Premium/ Discount on Investments		(4)	(12)	(7)	(20)	(1)	(2)	(1)	(1)	(178)	(373)	(247)	(514)	(183)	(387)	(254)	(535)
	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		77	314	83	236	-	-	-	-	34	104	5	8	111	418	88	244
	<b>Interest, Dividend &amp; Rent – Gross*</b>		<b>204</b>	<b>670</b>	<b>229</b>	<b>627</b>	<b>34</b>	<b>61</b>	<b>14</b>	<b>25</b>	<b>5,063</b>	<b>10,853</b>	<b>5,106</b>	<b>10,099</b>	<b>5,301</b>	<b>11,584</b>	<b>5,349</b>	<b>10,751</b>
* 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 SEPTEMBER 30, 2024

(₹ in Lakhs)						
SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	676	1,618	1,082	2,120
	(b) Marine Insurance	NL-1	(745)	(712)	(47)	(37)
	(c) Miscellaneous Insurance	NL-1	8,258	10,085	4,836	9,548
						-
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,713	4,561	1,510	3,327
	(b) Profit on sale of investments		690	1,027	114	207
	(c) (Loss on sale/ redemption of investments)		(81)	(102)	(1)	(4)
	(d) Amortization of Premium / Discount on Investments		(90)	(151)	(68)	(160)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		32	32	339	339
	Foreign Exchange (Gain) / Loss		-	-	-	-
	Miscellaneous Income		(1)	-	10	10
	Profit on Sale / Write off of Fixed Assets (Net)		12	11	1	(2)
	<b>TOTAL (A)</b>		<b>11,464</b>	<b>16,369</b>	<b>7,776</b>	<b>15,348</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others - Impairment of Investment Assets		-	(258)	-	(52)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		275	275	-	-
	(d) Expenses towards CSR activities		143	169	97	148
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	Managerial Remuneration		18	37	-	-
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others					
	Director Sitting fees and Board meeting expenses		43	76	21	61
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	-	-
	Debtenture Issuance		60	65	-	-
	<b>TOTAL (B)</b>		<b>539</b>	<b>364</b>	<b>118</b>	<b>157</b>
6	<b>Profit/(Loss) Before</b>		<b>10,925</b>	<b>16,005</b>	<b>7,658</b>	<b>15,191</b>
7	Provision for Taxation					
	Current tax		2,656	4,130	1,191	3,223
	Deferred tax		(18)	34	(20)	(345)
8	<b>Profit / (Loss) after tax</b>		<b>8,287</b>	<b>11,841</b>	<b>6,487</b>	<b>12,313</b>
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		94,091	90,537	79,118	73,292
	<b>Balance carried forward to Balance Sheet</b>		<b>1,02,378</b>	<b>1,02,378</b>	<b>85,605</b>	<b>85,605</b>

**FORM NL-3-B-BS****Name of the Insurer : Universal Sompo General Insurance Company Limited****Registration No. 134 and Date of Registration with the IRDAI 16 November 2007****BALANCE SHEET AS AT SEPTEMBER 30, 2024**

(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As at SEPTEMBER 30, 2024	As at SEPTEMBER 30, 2023
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,19,140	1,02,367
Fair Value Change Account			
-Shareholders' Funds		889	231
-Policyholders' Funds		2,281	775
Borrowings	NL-11	15,000	-
<b>TOTAL</b>		<b>1,74,128</b>	<b>1,40,191</b>
<b>APPLICATION OF FUNDS</b>			
Investments-Shareholders	NL-12	1,37,160	93,913
Investments-Policyholders	NL-12A	3,51,969	3,14,683
Loans	NL-13	-	-
Fixed Assets	NL-14	6,853	5,583
Deferred Tax Asset (Net)		2,159	1,871
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	8,434	18,531
Advances and Other Assets	NL-16	1,25,897	1,28,405
<b>Sub-Total (A)</b>		<b>1,34,331</b>	<b>1,46,936</b>
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,51,631	3,20,176
Provisions	NL-18	1,06,713	1,02,619
<b>Sub-Total (B)</b>		<b>4,58,344</b>	<b>4,22,794</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(3,24,013)</b>	<b>(2,75,859)</b>
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
<b>TOTAL</b>		<b>1,74,128</b>	<b>1,40,191</b>

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

Particulars	As at SEPTEMBER 30, 2024	As at SEPTEMBER 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 (Note a & b)	6,547	9,336
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)		
7a. Claims lodged by policyholders in court under dispute not provided for	4,821	5,695
7b. Others*	10,473	10,473
<b>TOTAL</b>	<b>21,841</b>	<b>25,504</b>

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 ₹ 6,167 lakhs) from Goods & Service Tax authorities. The company is taking appropriate action on the same.

c) Excludes, payment of ₹ 1,004 Lakhs (Previous Year ₹ 2,004 Lakhs) under protest pursuant to a GST proceeding on account of alleged ineligible input tax credit entitlement on certain marketing expenses 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 September 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. The Company does not expect the outcome of these proceedings to have a material adverse effect on its financial results as at September 30, 2024.

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
	<b>Gross Direct Premium</b>	<b>4,985</b>	<b>17,066</b>	<b>1,681</b>	<b>3,887</b>	<b>843</b>	<b>1,630</b>	<b>2,524</b>	<b>5,497</b>	<b>23,087</b>	<b>46,638</b>	<b>63,134</b>	<b>53,351</b>	<b>1,09,772</b>	<b>17,886</b>	<b>32,617</b>	<b>1,557</b>	<b>7,483</b>	<b>508</b>	<b>915</b>	<b>20,051</b>	<b>40,935</b>
Add: Premium on reinsurance accepted (a)	259	492	81	90	-	-	41	86	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Premium on reinsurance ceded (a)	8,317	15,983	699	2,404	835	1,614	1,225	4,038	10,982	14,838	20,522	25,420	52,072	3,793	6,888	1,424	5,117	28	52	5,265	12,057	
<b>Net Written Premium</b>	<b>(3,073)</b>	<b>1,438</b>	<b>1,032</b>	<b>1,569</b>	<b>8</b>	<b>16</b>	<b>1,040</b>	<b>1,525</b>	<b>12,985</b>	<b>25,138</b>	<b>14,426</b>	<b>32,562</b>	<b>27,931</b>	<b>57,708</b>	<b>14,233</b>	<b>133</b>	<b>2,266</b>	<b>480</b>	<b>863</b>	<b>14,846</b>	<b>28,878</b>	
Add: Opening balance of UPR	8,282	5,234	771	562	30	30	861	612	25,614	25,736	31,124	29,394	16,738	55,100	17,509	14,327	2,728	1,311	64	408	20,298	16,056
Less: Closing balance of UPR	5,333	5,313	1,227	1,227	30	30	1,257	1,257	25,205	25,205	30,000	30,000	58,805	55,805	22,589	22,589	2,109	2,109	334	334	25,032	25,032
<b>Net Earned Premium</b>	<b>(124)</b>	<b>1,321</b>	<b>576</b>	<b>864</b>	<b>8</b>	<b>16</b>	<b>584</b>	<b>868</b>	<b>13,914</b>	<b>25,669</b>	<b>15,950</b>	<b>33,326</b>	<b>28,864</b>	<b>56,985</b>	<b>9,353</b>	<b>17,677</b>	<b>792</b>	<b>1,488</b>	<b>297</b>	<b>837</b>	<b>10,112</b>	<b>19,962</b>
<b>Gross Direct Premium</b>																						
- In India	4,985	17,066	3,807	3,807	1,030	1,630	2,524	5,497	23,087	46,638	63,134	53,351	1,09,772	17,886	32,617	1,557	7,483	508	915	20,051	40,935	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
	<b>Gross Direct Premium</b>	<b>5,284</b>	<b>14,947</b>	<b>798</b>	<b>1,623</b>	<b>536</b>	<b>1,233</b>	<b>2,344</b>	<b>2,665</b>	<b>15,619</b>	<b>45,854</b>	<b>59,347</b>	<b>63,947</b>	<b>65,165</b>	<b>1,09,164</b>	<b>15,492</b>	<b>28,343</b>	<b>3,660</b>	<b>7,077</b>	<b>1</b>	<b>1</b>	<b>15,065</b>
Add: Premium on reinsurance accepted (a)	282	769	4	49	-	-	84	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded (a)	6,914	13,788	458	1,209	528	1,217	984	2,428	12,106	12,286	18,113	28,936	30,219	59,221	761	1,188	10,449	3	5	1,922	11,660	
<b>Net Written Premium</b>	<b>(2,829)</b>	<b>1,927</b>	<b>257</b>	<b>474</b>	<b>7</b>	<b>16</b>	<b>264</b>	<b>490</b>	<b>13,712</b>	<b>24,569</b>	<b>21,235</b>	<b>34,311</b>	<b>34,947</b>	<b>58,888</b>	<b>12,640</b>	<b>27,128</b>	<b>415</b>	<b>(3,363)</b>	<b>(2)</b>	<b>(4)</b>	<b>13,053</b>	<b>23,761</b>
Add: Opening balance of UPR	9,338	6,647	317	161	33	31	359	191	22,276	29,055	28,506	49,262	58,203	18,974	13,120	4,519	8,268	(8)	(0)	23,492	21,478	
Less: Closing balance of UPR	6,128	6,128	510	510	34	34	548	548	24,073	24,073	21,945	21,945	55,818	21,756	2,299	2,809	2,809	(0)	(0)	24,686	24,686	
<b>Net Earned Premium</b>	<b>391</b>	<b>2,446</b>	<b>63</b>	<b>124</b>	<b>7</b>	<b>13</b>	<b>70</b>	<b>137</b>	<b>12,915</b>	<b>30,351</b>	<b>15,895</b>	<b>30,814</b>	<b>28,810</b>	<b>61,168</b>	<b>9,859</b>	<b>18,493</b>	<b>2,064</b>	<b>2,065</b>	<b>(2)</b>	<b>(4)</b>	<b>11,861</b>	<b>20,554</b>
<b>Gross Direct Premium</b>																						
- In India	3,804	14,947	709	1,633	536	1,233	1,244	2,866	25,819	45,854	63,247	63,247	65,166	1,09,163	13,402	28,343	1,603	7,077	1	1	15,065	25,422
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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





## FORM NI-S - CLAIMS SCHEDULE

(₹ In Lakhs)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	
	Claims Paid (Direct)	78	90	20	594	36	100	-	-	30,520	62,778	-	-	691	1,200	62,700	1,52,244	80,664	1,57,968
Add: Re-insurance accepted to direct claims	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1	31	68
Less: Re-insurance Ceded to claims paid	1	2	2	25	28	90	-	-	17,999	37,998	-	-	294	581	37,990	66,444	39,229	71,876	
<b>Net Claim Paid</b>	<b>23</b>	<b>38</b>	<b>18</b>	<b>569</b>	<b>6</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>12,561</b>	<b>25,178</b>	<b>-</b>	<b>-</b>	<b>397</b>	<b>699</b>	<b>45,966</b>	<b>83,861</b>	<b>46,666</b>	<b>85,240</b>	
Add: Claims Outstanding at the end of the quarter	254	254	(167)	(167)	266	266	-	-	19,262	19,262	-	-	1,728	1,728	1,89,629	1,89,629	1,94,122	1,94,122	
Less: Claims Outstanding at the beginning of the year	332	269	(164)	391	308	308	-	-	17,873	21,974	-	-	1,525	1,600	1,96,002	1,96,334	2,08,819	2,01,588	
<b>Net Incurred Claims</b>	<b>(55)</b>	<b>23</b>	<b>15</b>	<b>11</b>	<b>(36)</b>	<b>31</b>	<b>-</b>	<b>-</b>	<b>13,970</b>	<b>22,466</b>	<b>-</b>	<b>-</b>	<b>600</b>	<b>737</b>	<b>39,593</b>	<b>79,696</b>	<b>40,149</b>	<b>76,254</b>	
Claims Paid (Direct)																			
-In India	24	40	20	594	34	109	-	-	30,520	62,778	-	-	691	1,200	63,729	1,53,244	85,943	1,36,979	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	180	118
Estimates of IBNR and IBNER at the end of the period (net)	126	126	10	10	114	114	-	-	19,234	19,234	-	-	671	671	80,977	80,977	81,877	81,877	
Estimates of IBNR and IBNER at the beginning of the period (net)	161	129	12	44	100	101	-	-	17,693	20,210	-	-	601	671	83,646	85,163	83,923	86,017	

(₹ in Lakhs)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	
	Claims Paid (Direct)	12	13	13	15	115	124	-	-	12,622	33,112	-	0	796	1,572	51,103	1,11,221	64,561	1,26,365
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(147)	(147)	(150)	(69)	
Less: Re-insurance Ceded to claims paid	1	1	1	1	101	101	-	-	9,790	25,775	-	0	315	407	15,980	38,003	27,986	52,269	
<b>Net Claim Paid</b>	<b>11</b>	<b>12</b>	<b>12</b>	<b>14</b>	<b>22</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>2,832</b>	<b>7,338</b>	<b>-</b>	<b>0</b>	<b>441</b>	<b>1,165</b>	<b>35,373</b>	<b>72,181</b>	<b>36,466</b>	<b>74,027</b>	
Add: Claims Outstanding at the end of the quarter	358	358	370	370	236	236	-	-	11,452	11,452	0	0	1,838	1,838	1,85,714	1,85,714	1,89,466	1,89,466	
Less: Claims Outstanding at the beginning of the year	207	234	186	162	235	237	-	-	4,680	9,313	0	0	1,895	2,301	1,75,548	1,75,589	1,86,281	1,81,558	
<b>Net Incurred Claims</b>	<b>162</b>	<b>136</b>	<b>(794)</b>	<b>222</b>	<b>32</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>6,604</b>	<b>9,497</b>	<b>-</b>	<b>0</b>	<b>385</b>	<b>960</b>	<b>45,940</b>	<b>82,207</b>	<b>45,651</b>	<b>82,937</b>	
Claims Paid (Direct)																			
-In India	12	13	13	15	108	119	-	-	12,622	33,112	-	0	796	1,572	51,103	1,11,216	64,395	1,26,179	
-Outside India	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	186	188
Estimates of IBNR and IBNER at the end of the period (net)	225	225	20	20	115	115	-	-	10,367	10,367	-	-	693	693	87,748	87,748	88,566	88,566	
Estimates of IBNR and IBNER at the beginning of the period (net)	38	76	146	92	99	107	-	-	4,307	9,603	-	-	692	770	79,787	86,746	89,525	87,567	









Particulars	Miscellaneous												Grand Total				
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit			Other Miscellaneous segments		Total Miscellaneous	
	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024		For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
1 Employees' remuneration & welfare benefits	2	6	-	-	7	15	-	-	131	270	-	-	1	1	616	616	
2 Travel, conveyance and vehicle running expenses	-	-	-	2	-	1	-	-	92	197	-	-	1	1	241	549	
3 Training expenses	-	-	-	-	-	-	-	-	37	20	-	-	1	1	42	82	
4 Bank, lease & bank	1	3	-	3	-	1	-	-	132	158	-	-	2	5	276	278	
5 Repairs	-	-	-	2	-	1	-	-	82	129	-	-	4	4	132	324	
6 Printing & stationery	-	-	-	1	-	-	-	-	61	54	-	-	1	2	87	186	
7 Commission expenses	-	-	-	1	-	-	-	-	85	82	-	-	1	1	79	255	
8 Legal & professional charges	-	-	-	2	-	1	-	-	101	134	-	-	4	4	200	224	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	6	7	-	-	-	-	13	25	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	6	7	-	-	-	-	13	25	
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(g) of other expenses	-	-	-	-	-	-	-	-	1	1	-	-	-	-	2	2	
(h) of other expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisements and publicity	-	-	-	2	-	1	-	-	72	95	-	-	1	2	130	344	
11 Interest & Bank Charges	-	1	1	4	1	2	-	-	270	233	-	-	2	2	393	813	
12 Depreciation	-	1	2	6	2	7	-	-	312	352	-	-	5	12	729	1,450	
13 Brand/ Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent Training)	-	-	2	3	5	8	-	-	82	126	-	-	1	3	200	498	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscription	-	-	-	-	-	-	-	-	8	9	-	-	-	-	23	34	
17 Information Technology Expenses	1	2	-	9	2	4	-	-	446	594	-	-	6	18	922	2,029	
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	117	101	-	-	(1)	(1)	150	114	
19 Others (to be specified)	-	-	-	-	-	-	-	-	392	387	-	-	-	-	803	1,877	
Service charges	-	-	-	-	-	-	-	-	392	387	-	-	-	-	779	1,764	
Miscellaneous Expenses	-	-	(1)	(1)	-	1	-	-	17	21	-	-	-	1	(6)	32	
Administration Charges - Concessions Followed	-	-	-	3	3	5	-	-	2	2	-	-	-	1	6	15	
<b>TOTAL</b>	<b>4</b>	<b>11</b>	<b>9</b>	<b>72</b>	<b>16</b>	<b>38</b>	-	-	<b>4,872</b>	<b>6,459</b>	-	-	<b>51</b>	<b>137</b>	<b>8,736</b>	<b>18,983</b>	
In India	4	11	7	64	15	35	-	-	4,482	6,354	-	-	49	134	8,515	17,755	
Outside India	-	-	2	8	1	3	-	-	390	105	-	-	2	3	221	228	

Particulars	Miscellaneous												Grand Total				
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit			Other Miscellaneous segments		Total Miscellaneous	
	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023		For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
1 Employees' remuneration & welfare benefits	3	19	34	3	3	-	-	-	1,832	2,234	-	-	15	15	4,066	7,200	
2 Travel, conveyance and vehicle running expenses	-	-	1	-	-	-	-	-	276	236	-	-	2	2	329	517	
3 Training expenses	-	-	-	-	-	-	-	-	3	3	-	-	-	-	8	7	
4 Bank, lease & bank	1	3	-	1	-	1	-	-	(77)	160	-	-	8	8	326	397	
5 Repairs	-	-	-	1	-	-	-	-	76	91	-	-	1	1	187	327	
6 Printing & stationery	-	-	-	3	-	-	-	-	68	76	-	-	1	2	149	284	
7 Commission expenses	-	-	-	2	-	-	-	-	112	138	-	-	1	4	218	485	
8 Legal & professional charges	-	-	-	1	-	1	-	-	124	160	-	-	1	5	422	592	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	6	7	-	-	-	-	13	25	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	6	7	-	-	-	-	13	25	
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(g) of other expenses	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(h) of other expenses	(1)	-	-	3	-	1	-	-	154	218	-	-	(1)	7	45	792	
10 Advertisements and publicity	-	-	-	-	-	-	-	-	375	385	-	-	4	5	945	1,811	
11 Interest & Bank Charges	-	-	3	3	1	1	-	-	375	385	-	-	4	5	945	1,811	
12 Depreciation	-	1	2	8	1	1	-	-	336	283	-	-	1	1	602	1,287	
13 Brand/ Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent Training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscription	-	-	-	-	-	-	-	-	11	14	-	-	-	-	19	34	
17 Information Technology Expenses	(1)	1	4	9	-	2	-	-	444	594	-	-	4	17	773	1,948	
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	175	166	-	-	(3)	(3)	440	61	
19 Others (to be specified)	-	-	-	-	-	-	-	-	440	367	-	-	-	-	807	1,674	
Service charges	-	-	-	-	-	-	-	-	440	367	-	-	-	-	807	1,674	
Miscellaneous Expenses	-	-	(1)	(1)	-	-	-	-	146	7	-	-	1	1	(1)	(7)	
Administration Charges - Concessions Followed	-	-	-	2	-	-	-	-	2	2	-	-	-	-	4	4	
<b>TOTAL</b>	<b>3</b>	<b>9</b>	<b>34</b>	<b>87</b>	<b>6</b>	<b>16</b>	-	-	<b>5,237</b>	<b>7,633</b>	-	-	<b>34</b>	<b>128</b>	<b>9,496</b>	<b>18,079</b>	
In India	3	9	34	86	6	16	-	-	5,122	7,554	-	-	34	127	9,354	18,200	
Outside India	-	-	0	1	-	0	-	-	115	79	-	-	0	1	142	279	

**FORM NL-8-SHARE CAPITAL SCHEDULE****(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2024</b>	<b>As at September 30, 2023</b>
<b>1</b>	<b>Authorised Capital</b>	<b>40,000</b>	<b>40,000</b>
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
<b>2</b>	<b>Issued Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
<b>3</b>	<b>Subscribed Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
<b>4</b>	<b>Called-up Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
<b>5</b>	<b>Paid-up Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs. .... Each		

Notes:

(a) Particulars of the different classes of capital should be separately stated.

(b) The amount capitalised on account of issue of bonus shares should be disclosed.

(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

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

Shareholder	As at September 30, 2024		As at September 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.)				
<b>TOTAL</b>	<b>36,81,81,820</b>	<b>100.0%</b>	<b>36,81,81,820</b>	<b>100.0%</b>

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

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE					ANNEXURE A				
DETAILS OF EQUITY HOLDING OF INSURERS									
PART A:									
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD INSURANCE COMPANY, AS AT QUARTER ENDED September 30, 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	
						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
(I)	(II)		(III)	(IV)	(V)				
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715				
iii)	Financial Institutions/ Banks								
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Sompo Japan Insurance Inc	1	12,74,43,183	34.61	12,744				
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
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>B.2 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		<b>9</b>	<b>36,81,81,820</b>	<b>100.00</b>	<b>36,818</b>				
<b>Foot Notes:</b>									
(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.									
(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.									

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE									
<b>PART B:</b>									
<b>Name of the Indian Promoter / Indian Investor:</b>									
<b>1. INDIAN BANK</b>									
<b>(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)</b>									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	99,45,49,600	73.84	99,454.96				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1)	Institutions								
i)	Mutual Funds	29	16,52,06,384	12.27	16,520.64	-			
ii)	Foreign Portfolio Investors	209	6,71,92,833	4.99	6,719.28	-			
iii)	Financial Institutions/Banks	5	4,16,228	0.03	41.62	-			
iv)	Insurance Companies	15	6,15,96,444	4.57	6,159.64	-			
v)	FII belonging to Foreign Promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	24	64,45,729	0.48	644.57	-			
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	2,97,898	3,55,77,986	2.64	3,557.80	-			
ii)	Individual share capital in excess of Rs. 2 Lacs	74	52,05,828	0.39	520.58	-			
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	26	1,71,776	0.01	17.18	-			
	- Non Resident Indian (NRI)	4,510	18,05,852	0.13	180.59	-			
	- Clearing Members	9	2,019	0.00	0.20	-			
	- Non Resident Indian Non Repatriable								
	-Foreign Nationals								
	- Bodies Corporate	1,395	24,92,761	0.19	249.28	-			
	- IEPF								
v)	Any other (Please Specify)								
	Associates Company/ Subsidiaries								
	Directors and Relatives (Excluding Nominee and Independent directors)								
	Key Managerial Personal								
	Escrow Account/ Unclaimed Share								
	Unclaimed Shares/Escrow Account SA	2	3,862	0.00	0.39	-			
	Employee	17,910	52,07,878	0.39	520.79	-			
	Directors & Relatives	4	2,390	0.00	0.24	-			
	HUF	3,335	10,46,646	0.08	104.66	-			
	-ESOP/ESOS/ESPS								
<b>B.2 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		<b>3,25,449</b>	<b>1,34,69,63,181</b>	<b>100.00</b>	<b>1,34,696</b>	<b>-</b>			
<b>Foot Notes:</b>									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner /foreign investor of the Indian insurance company.									



Name of the Indian Promoter / Indian Investor:									
2. INDIAN OVERSEAS BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	18,21,83,26,570	96.38	18,21,832.66				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1)	Institutions								
i)	Mutual Funds	17	1,25,92,918	0.07	1,259.29	-	-	-	-
ii)	Foreign Portfolio Investors Category - 1	15	31,14,399	0.02	311.44	-	-	-	-
iii)	Foreign Portfolio Investors Category - 2	2	32,25,719	0.02	322.57	-	-	-	-
iv)	Banks	4	57,790	0.00	5.78	-	-	-	-
v)	Insurance Companies	5	23,20,05,571	1.23	23,200.56	-	-	-	-
vi)	FII belonging to Foreign Promoter #					-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter (e)					-	-	-	-
viii)	Provident Fund/Pension Fund					-	-	-	-
ix)	Alternative Investment Fund	2	1,90,513	0.00	19.05	-	-	-	-
	Any other (Please specify)	3	3,94,441	0.00	39.44	-	-	-	-
	-Financial Institutions					-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India					-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	9,58,288	29,73,90,237	1.57	29,739.02	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,283	6,76,78,370	0.36	6,767.84	-	-	-	-
iii)	NBFCs registered with RBI					-	-	-	-
iv)	Others:								
	-Trusts	17	5,19,062	0.00	51.91	-	-	-	-
	-Non Resident Indian (NRI)	4,552	85,13,517	0.05	851.35	-	-	-	-
	-Clearing Members	11	38,316	0.00	3.83	-	-	-	-
	-Foreign Companies	1	48,000	0.00	4.80	-	-	-	-
	-Foreign Nationals					-	-	-	-
	-Directors and their Relatives					-	-	-	-
	-Non Resident Indian Non Repartriable					-	-	-	-
	-Bodies Corporate	1,090	1,00,16,569	0.05	1,001.66	-	-	-	-
	-Key Managerial Personnel					-	-	-	-
	-IEPF					-	-	-	-
v)	Any other (Please Specify)								
	Foreign Companies	-	-	-	-	-	-	-	-
	Director & their relatives	2	2,525	0.00	0.25	-	-	-	-
	-Unclaimed/Suspense/Escrow Account					-	-	-	-
	-Hindu Undivided Family	4,257	75,78,097	0.04	757.81	-	-	-	-
	-Overseas Corporate Bodies					-	-	-	-
	-ESOP/ESOS/ESPS	7,979	4,00,71,605	0.21	4,007.16	-	-	-	-
	LLP					-	-	-	-
	Trust								
	KMP	1	13,264	0.00	1.33				
B.2)	Foreign Portfolio Investor (Individual)	1	4,200	0.00	0.42				
	LLP	61	6,30,573	0.00	63.06				
<b>B.3 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>	<b>9,77,592</b>	<b>18,90,24,12,256</b>	<b>100.00</b>	<b>18,90,241</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Foot Notes:</b>									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
3. KARNATAKA BANK LTD									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i) Individuals/HUF (Names of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Financial Institutions/ Banks									
iv) Central Government/ State Government(s) / President of India									
v) Persons acting in concert (Please specify)									
vi) Any other (Please specify)									
<b>A.2 Foreign Promoters</b>									
i) Individuals (Name of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Any other (Please specify)									
<b>B. Non Promoters</b>									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds	19	3,44,12,420	9.11	3,441				
	ii) Foreign Portfolio Investors	144	3,88,53,733	10.29	3,885				
	iii) Financial Institutions/Banks	3	736	0.00	0				
	iv) Insurance Companies	13	4,71,27,157	12.48	4,713				
	v) FII belonging to Foreign promoter of Indian Promoter (e)								
	vi) FII belonging to Foreign promoter of Indian Promoter (e)								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund	4	17,27,000	0.46	173				
	ix) NBFC's registered with RBI	3	3,386	0.00	0				
	x) Any other (Please specify)								
1.2) Central Government/ State Government(s)/ President of India									
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs	3,48,839	12,96,37,417	34.33	12,963.74				
	ii) Individual share capital in excess of Rs. 2 Lacs	1,099	9,57,63,542	25.36	9,576.35				
	iii) NBFCs registered with RBI								
	iv) Others:								
	- Trusts	7	15,208	0.00	1.52				
	- Non Resident Indian	5,436	86,47,463	2.29	864.75				
	- Clearing Members	21	12,979	0.00	1.30				
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	1,181	1,99,97,662	5.30	1,999.77				
	- IEPF	1	12,59,070	0.33	125.91				
	v) Any other (Please Specify)								
	Unclaimed Shares/Escrow Account SA	2	1,92,510	0.05	19.25				
	Directors & Relatives	2	2,150	0.00	0.22				
B.2 Non Public Shareholders									
2.1) Custodian/DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
<b>Total</b>		<b>3,56,774</b>	<b>37,76,52,433</b>	<b>100.00</b>	<b>37,765</b>	-	-	-	-
<b>Foot Notes:</b>									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
4. DABUR INVESTMENT CORPORATION - A PARTNERSHIP FIRM									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
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)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
B.1 Public Shareholders									
1.1 Institutions									
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2 Central Government/ State Government(s)/ President of India									
1.3 Non-Institutions									
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account SA								
	Directors & Relatives								
B.2 Non Public Shareholders									
2.1 Custodian/DR Holder									
2.2 Employee Benefit Trust									
2.3 Any other (Please specify)									
<b>Total</b>		-	-	<b>100.00</b>	<b>7,014</b>	-	-	-	-
<b>Foot Notes:</b>									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2024</b>	<b>As at September 30, 2023</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,762	16,762
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	1,02,378	85,605
	<b>TOTAL</b>	<b>1,19,140</b>	<b>1,02,367</b>

Notes:

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

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2024</b>	<b>As at September 30, 2023</b>
1	Debentures/ Bonds	15,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>15,000</b>	<b>-</b>

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)**

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

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

Sl. No.	Particulars	NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023
<b>LONG TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	46,330	32,253	1,18,890	1,08,072	1,65,220	1,40,325
2	Other Approved Securities	743	613	1,905	2,054	2,648	2,667
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	421	-	1,079	-	1,500	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	27,286	17,848	70,020	59,807	97,306	77,655
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	38,014	28,118	97,550	94,217	1,35,564	1,22,334
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	734	328	1,885	1,099	2,619	1,427
	<b>TOTAL</b>	<b>1,13,528</b>	<b>79,160</b>	<b>2,91,329</b>	<b>2,65,248</b>	<b>4,04,857</b>	<b>3,44,408</b>
<b>SHORT TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	1,832	2,772	4,700	9,289	6,532	12,062
2	Other Approved Securities	4,044	2,455	10,376	8,225	14,420	10,680
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	6,480	2,801	16,629	9,385	23,109	12,186
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	237	473	609	1,586	846	2,060
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,820	3,551	4,670	11,899	6,490	15,451
	(e) Other Securities/bank deposit	841	692	2,159	2,318	3,000	3,010
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	5,027	1,390	12,899	4,658	17,926	6,048
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	3,247	511	8,332	1,713	11,579	2,225
	(b) Mutual Fund	104	107	266	359	370	467
	(c) Debentures/ Bonds	-	-	-	-	-	-
	<b>TOTAL</b>	<b>23,632</b>	<b>14,753</b>	<b>60,640</b>	<b>49,435</b>	<b>84,272</b>	<b>64,188</b>
	<b>GRAND TOTAL</b>	<b>1,37,160</b>	<b>93,913</b>	<b>3,51,969</b>	<b>3,14,683</b>	<b>4,89,129</b>	<b>4,08,596</b>

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

Particulars	Shareholders		Policyholders		Total	
	As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023
	<b>Long Term Investments--</b>					
Book Value	1,12,372	78,832	2,88,366	2,64,149	4,00,738	3,42,981
Market Value	1,12,379	77,248	2,88,383	2,58,843	4,00,762	3,36,091
<b>Short Term Investments--</b>						
Book Value	13,563	10,860	34,804	36,390	48,367	47,250
Market Value	13,533	10,831	34,728	36,293	48,261	47,124

**Notes:**

- Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond) is ₹ 4,49,105 Lakhs (previous period ₹ 3,90,231 Lakhs).
- Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond) is ₹ 4,49,023 Lakhs (previous period ₹ 3,83,215 Lakhs).
- Short Term Other approved securities includes TREPS amounting to ₹ 14,420 Lakhs (previous year ₹ 5,225 Lakhs), State Government Bond of Rs. Nil (Previous Year ₹ 457 Lakhs) & Certificate of Deposit amounting to ₹ Nil (previous year ₹ 4,998).
- 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.
- Long Term Equity includes the Perpetual Bond.

**FORM NL-13-LOANS SCHEDULE****(₹ in Lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2024</b>	<b>As at September 30, 2023</b>
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**Notes:**

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

**Provisions against Non-performing Loans**

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

**FORM NL-14-FIXED ASSETS SCHEDULE**

(₹ in Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at September 30, 2024	As at September 30, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	8,040	1,236	395	8,881	3,753	1,065	258	4,560	4,321	3,677
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	330	-	69	261	321	2	69	254	7	12
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	209	5	41	173	186	6	39	153	20	36
Information Technology Equipment	4,414	369	135	4,648	3,312	317	134	3,495	1,153	1,111
Vehicles	58	-	58	-	56	2	58	-	-	34
Office Equipment	291	9	21	279	238	13	21	230	49	67
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>13,342</b>	<b>1,619</b>	<b>719</b>	<b>14,242</b>	<b>7,866</b>	<b>1,405</b>	<b>579</b>	<b>8,692</b>	<b>5,550</b>	<b>4,937</b>
Work in progress	342	2,447	1,486	1,303	-	-	-	-	1,303	646
<b>Grand Total</b>	<b>13,684</b>	<b>4,066</b>	<b>2,205</b>	<b>15,545</b>	<b>7,866</b>	<b>1,405</b>	<b>579</b>	<b>8,692</b>	<b>6,853</b>	<b>5,583</b>
<b>PREVIOUS YEAR</b>	<b>12,028</b>	<b>5,194</b>	<b>4,277</b>	<b>12,945</b>	<b>7,320</b>	<b>817</b>	<b>774</b>	<b>7,362</b>	<b>5,583</b>	

Note:

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



<b>FORM NL-15-CASH AND BANK BALANCE SCHEDULE</b>			
<b>(₹ in Lakhs)</b>			
<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2024</b>	<b>As at September 30, 2023</b>
1	Cash (including cheques, drafts and stamps)	15	7
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	97	1,488
	(ab) Others	13	-
	(b) Current Accounts	8,309	17,036
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>8,434</b>	<b>18,531</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>	<b>8,434</b>	<b>18,531</b>
	In India	8,434	18,531
	Outside India	-	-

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

<b>FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE</b>			
<b>(₹ in Lakhs)</b>			
<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2024</b>	<b>As at September 30, 2023</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	991	1,159
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,048	2,882
6	Others		
	Advance to Employees against expenses	18	13
	Advance to Others	89	59
	Surplus in Gratuity fund	30	-
	Surplus in Leave encashment fund	22	3
	<b>TOTAL (A)</b>	<b>4,198</b>	<b>4,116</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	11,995	10,006
2	Outstanding Premiums	58,792	66,918
	Less : Provisions for doubtful	-	-
3	Agents' Balances	848	75
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	27,658	20,427
	Less : Provisions for doubtful	(5,687)	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	3,243	1,231
8	Interest on Unclaimed amount pertaining to Policyholders	399	235
9	Others	-	-
	Deposits for Office Premises	1,045	551
	Other Deposits	2,401	3,069
	Receivable from Terrorism Pool	6,410	5,417
	Receivable from Nuclear Pool	704	555
	Receivable from Marine Cargo Excluded Territories Pool	19	4
	GST unutilized credit	13,707	15,336
	Contracts for Sales - Investment	96	243
	Unsettled Investment Receivables	4,221	-
	Less: Provision for diminution in value of investments	(4,221)	-
	Other Receivables	69	221
	<b>TOTAL (B)</b>	<b>1,21,699</b>	<b>1,24,288</b>
	<b>TOTAL (A+B)</b>	<b>1,25,897</b>	<b>1,28,405</b>

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

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2024</b>	<b>As at September 30, 2023</b>
1	Agents' Balances	9,473	9,423
2	Balances due to other insurance companies	95,083	67,232
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	30,235	28,815
	(b) for Other Policies	1,536	1,993
5	Unallocated Premium	2,670	11,128
6	Sundry creditors	9,583	9,296
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,94,123	1,89,466
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	3,065	1,192
11	Income accrued on Unclaimed amounts	399	235
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	158	-
14	Others		
	Due to Solatium Fund	1,443	468
	Due to Statutory Authorities	646	928
	Book Overdraft	268	-
	Contracts for Purchases - Investment	2,674	-
	Interest payable to NCD Holders	275	-
	<b>TOTAL</b>	<b>3,51,631</b>	<b>3,20,176</b>

Note :

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

**FORM NL-18-PROVISIONS SCHEDULE**

<b>(₹ in Lakhs)</b>			
<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2024</b>	<b>As at September 30, 2023</b>
1	Reserve for Unexpired Risk	1,04,940	1,01,794
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,773	678
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	-	-
	Gratuity	-	147
	For proposed dividends	-	-
	<b>TOTAL</b>	<b>1,06,713</b>	<b>1,02,619</b>

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

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2024</b>	<b>As at September 30, 2023</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

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

Sl. No.	Particular	Calculation	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
1	Gross Direct Premium Growth Rate**	$\frac{[GDPI(CY)-GDPI(PY)]}{GDPI(PY)}$	2.61%	6.14%	22.42%	22.13%
2	Gross Direct Premium to Net worth Ratio	$\frac{GDPI / \text{Shareholder's funds}}{\text{Shareholder's funds}/\text{Net Worth}}$ = Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account ) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	1.01	1.73	1.10	1.83
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	12.05%	12.05%	17.30%	17.30%
4	Net Retention Ratio**	$\frac{\text{Net written premium}}{(\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})}$	45.16%	46.85%	48.54%	46.48%
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$	5.50%	6.85%	4.39%	3.29%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{(\text{Direct Commission}+\text{Operating Expenses})}{\text{Gross direct premium}}$	17.38%	20.53%	19.42%	21.80%
7	Expense of Management to Net Written Premium Ratio**	$\frac{(\text{Net Commission}+\text{Operating Expenses})}{\text{Net Written Premium}}$	17.37%	21.13%	17.00%	19.37%
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	73.02%	75.51%	78.34%	78.26%
9	Claims paid to claims provisions**	$\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}}$	18.45%	28.46%	13.61%	21.12%
10	Combined Ratio**	(7) +(8)*	91.79%	97.53%	95.14%	97.57%
11	Investment income ratio	$\frac{\text{Investment income}}{\text{Average Assets under management}}$  Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	2.11%	4.16%	1.85%	3.65%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims}(\text{including IBNR and IBNER})]}{\text{Net premium written}}$	4.20	2.36	3.91	2.46
13	Underwriting balance ratio	$\frac{\text{Underwriting results}}{\text{Net earned premium}}$  Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	0.04	(0.02)	0.00	0.00
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	14.89%	10.88%	10.07%	10.98%
15	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets}}{\text{Policyholders liabilities}}$ 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.	0.31	0.31	0.28	0.28
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	11.63%	9.35%	8.70%	10.39%
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	5.31%	7.59%	4.66%	8.85%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.96	1.96	1.73	1.73
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	$\frac{\text{Debt}/\text{Equity}}$ Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.10	0.10	NA	NA
21	Debt Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due}}{\text{Interest and Tax/ Interest due}}$	40.73	59.20	NA	NA
22	Interest Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest due}}{\text{Interest due}}$	40.73	59.20	NA	NA
23	Earnings per share	$\frac{\text{Profit / (loss) after tax}}{\text{No. of shares}}$	2.25	3.22	1.76	3.34
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	42.36	42.36	37.80	37.80

Notes: -

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

\* For Combined Ratio - Investment Expenses, Contribution to Solatium Fund/Hit and Run Compensation & Other Revenue Income is also considered

## FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Sampo General Insurance Company Limited

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

Segments Upto the quarter ended September 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										
<b>Current Period</b>	13.77%	8.20%	-16.60%	13.90%	5.81%	28.55%	19.42%	34.46%	6.32	0.65
<b>Previous Period</b>	11.39%	12.27%	3.87%	14.74%	24.03%	21.24%	31.70%	45.16%	4.98	0.60
Marine Cargo										
<b>Current Period</b>	136.77%	38.56%	51.69%	33.15%	66.20%	90.16%	57.01%	156.21%	1.34	-1.06
<b>Previous Period</b>	61%	28.16%	32.40%	22.68%	51.61%	89.81%	28.41%	141.37%	1.69	-1.87
Marine Hull										
<b>Current Period</b>	32.23%	0.98%	-693.75%	1.78%	-675.00%	-6.25%	0.00%	-694.54%	2.00	7.81
<b>Previous Period</b>	19%	1.28%	-988.52%	1.01%	-969.50%	-6.75%	0.00%	-976.19%	2.21	13.07
Total Marine										
<b>Current Period</b>	91.80%	27.51%	43.87%	23.85%	58.43%	88.41%	56.68%	146.75%	1.35	-0.90
<b>Previous Period</b>	39.74%	16.79%	-0.48%	13.38%	18.72%	80.81%	28.22%	99.48%	1.70	-0.48
Motor OD										
<b>Current Period</b>	1.71%	53.90%	37.16%	36.70%	49.53%	73.38%	62.61%	122.86%	1.34	-0.22
<b>Previous Period</b>	-13.24%	53.58%	83.61%	66.14%	97.26%	100.99%	67.17%	198.18%	1.54	-0.80
Motor TP										
<b>Current Period</b>	-0.18%	51.58%	11.81%	29.71%	24.01%	40.84%	10.52%	68.47%	5.46	0.34
<b>Previous Period</b>	35.61%	54.25%	-19.18%	11.64%	-6.52%	61.00%	9.90%	54.40%	5.06	0.46
Total Motor										
<b>Current Period</b>	0.61%	52.56%	22.86%	32.68%	35.13%	55.49%	14.32%	92.65%	3.66	0.09
<b>Previous Period</b>	9.66%	53.97%	23.71%	34.55%	36.79%	80.84%	15.08%	117.55%	3.59	-0.16
Health										
<b>Current Period</b>	15.08%	78.88%	4.96%	17.22%	17.59%	100.85%	102.43%	118.37%	1.14	-0.27
<b>Previous Period</b>	55.65%	95.71%	10.12%	21.54%	22.61%	100.98%	112.34%	123.51%	1.07	-0.34
Personal Accident										
<b>Current Period</b>	4.60%	30.88%	-50.79%	22.41%	-33.68%	167.47%	39.49%	133.78%	3.48	-0.16
<b>Previous Period</b>	-10.33%	-47.52%	-7.98%	5.84%	2.25%	164.14%	25.86%	166.29%	-3.49	-0.61
Travel Insurance										
<b>Current Period</b>	66675.65%	94.32%	90.15%	97.27%	102.55%	7.68%	0.00%	110.22%	0.00	-0.02
<b>Previous Period</b>	116.78%	-290.48%	-3.86%	11.82%	-3.86%	18.70%	8.81%	10.77%	0.00	0.89
Total Health										
<b>Current Period</b>	15.56%	70.55%	3.10%	19.95%	16.07%	101.45%	71.45%	117.45%	1.30	-0.25
<b>Previous Period</b>	35.70%	67.08%	12.69%	18.40%	25.49%	107.34%	51.93%	132.76%	1.71	-0.37
Workmen's Compensation/ Employer's liability										
<b>Current Period</b>	27.61%	95.05%	26.04%	36.63%	37.50%	29.87%	13.58%	67.88%	3.49	0.23
<b>Previous Period</b>	75.63%	95.99%	21.37%	32.48%	33.22%	291.25%	4.44%	325.01%	5.47	-2.46
Public/ Product Liability										
<b>Current Period</b>	-11.34%	23.10%	18.35%	21.54%	45.32%	11.11%	145.48%	56.61%	1.00	-0.33
<b>Previous Period</b>	-3.64%	-5.09%	-203.36%	20.14%	-304.25%	-113.31%	8.62%	-417.05%	-11.05	3.16
Engineering										
<b>Current Period</b>	35.03%	20.86%	33.04%	21.60%	48.90%	40.38%	7.08%	89.24%	2.76	-1.54
<b>Previous Period</b>	2.29%	11.75%	27.69%	22.00%	45.76%	2.78%	7.87%	48.47%	3.89	0.35
Aviation										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Crop Insurance										
<b>Current Period</b>	4.15%	39.22%	-15.85%	7.13%	2.33%	108.14%	109.39%	110.37%	0.96	-0.12
<b>Previous Period</b>	38.84%	37.70%	-41.24%	8.78%	-17.96%	45.94%	77.15%	27.91%	0.72	0.83
Other Miscellaneous										
<b>Current Period</b>	37.12%	27.21%	-34.02%	18.83%	-20.66%	86.71%	25.67%	66.06%	3.54	0.38
<b>Previous Period</b>	16.51%	21.73%	20.52%	19.71%	53.15%	13.17%	33.51%	143.39%	3.66	0.56
Total Miscellaneous										
<b>Current Period</b>	4.62%	50.01%	6.67%	20.91%	20.85%	76.03%	28.58%	97.78%	2.33	-0.02
<b>Previous Period</b>	22.69%	49.12%	3.29%	22.35%	19.30%	79.61%	20.83%	98.84%	2.42	-0.01
<b>Total-Current Period</b>	6.14%	46.85%	6.85%	20.53%	21.13%	75.51%	28.46%	97.53%	2.36	-0.02
<b>Total-Previous Period</b>	22.13%	46.48%	3.29%	21.80%	19.37%	78.26%	21.12%	97.57%	2.46	0.00

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

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

**PART-A Related Party Transactions**

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	8.25	19.38	149.21	155.21
2	Indian Bank	Joint Venture	Claim Payments	1.91	3.35	3.05	3.82
3	Indian Bank	Joint Venture	Commission payout	527.15	928.05	132.94	845.11
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	23.95	49.15	107.58	162.53
5	Indian Bank	Joint Venture	Dividend	262.50	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	3,787.01	6,941.83	4,566.20	5,611.90
8	Sompo Japan Insurance Inc.	Joint Venture	Commission Income	321.86	847.90	155.70	497.32
9	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	143.75	589.08	1,633.92	1,886.25
10	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	10.50	16.50	5.90	9.50
11	Sompo Japan Insurance Inc.	Joint Venture	Claim Payments	-	-	-	-
12	Sompo Japan Insurance Inc.	Joint Venture	Dividend	318.61	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	237.25	91.39	283.33
19	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	0.22	152.29	2.52	133.61
18	Dabur Investment Corporation	Joint Venture	Claim Payments	0.21	0.21	-	10.54
17	Dabur Investment Corporation	Joint Venture	Dividend	117.87	117.87	-	117.87
23	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	0.34	1.51	0.05	0.18
22	Indian Overseas Bank	Joint Venture	Claim Payments	0.40	0.40	-	0.30
21	Indian Overseas Bank	Joint Venture	Commission payout	445.16	1,046.65	74.34	873.87
20	Indian Overseas Bank	Joint Venture	Dividend	166.25	166.25	-	166.25
24	Indian Overseas Bank	Joint Venture	Other Expenditure	39.33	47.40	34.48	39.68
25	Indian Overseas Bank	Joint Venture	Other reimbursement received/Paid	-	-	-	-
30	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	1.63	182.01	207.68	393.57
29	Karnataka Bank	Joint Venture	Claim Payments	-	17.27	259.53	260.04
28	Karnataka Bank	Joint Venture	Commission payout	352.64	499.66	26.93	305.43
26	Karnataka Bank	Joint Venture	Other Expenditure	3.50	17.80	(0.00)	0.04
27	Karnataka Bank	Joint Venture	Dividend	55.23	55.23	-	55.23
31	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	0.86	2.23	0.51	0.77
32	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	-	0.13	(0.03)	0.49



**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

<b>PART-B Related Party Transaction Balances - As at the end of the Quarter September 30, 2024</b>								
<b>Sl.No.</b>	<b>Name of the Related Party</b>	<b>Nature of Relationship with the Company</b>	<b>Amount of Outstanding Balances including Commitments (₹. in Lakhs)</b>	<b>Nature of Balance</b>	<b>Whether Secured? If so, Nature of consideration to be provided at the time of settlement</b>	<b>Details of any Guarantees given or received</b>	<b>Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)</b>	<b>Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)</b>
1	Indian Bank	Joint Venture	1.36	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	189.82	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	18.76	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	104.14	Commission Payable	No	-	-	-
5	Indian Overseas Bank	Joint Venture	0.20	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	57.65	Claim Payable	No	-	-	-
7	Karnataka Bank Limited	Joint Venture	74.52	Commission Payable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	2,350.89	Reinsurance Claim Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	1,401.20	Commision Recoverable	No	-	-	-
10	Sompo Japan Insurance Inc	Joint Venture	5,268.05	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	648.62	Bank Balance	No	-	-	-
19	Indian Overseas Bank	Joint Venture	126.83	Bank Balance	No	-	-	-
20	Karnataka Bank Limited	Joint Venture	137.00	Bank Balance	No	-	-	-

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

**STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED**

As at September 30, 2024

Name of Insurer: Universal Somp General Insurance Company Limited

Registration Number: 134

Date of Registration: November 16, 2007

Classification: Business within India / Total Business

(₹ in Lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
<b>Investments:</b>				
	Shareholders as per NL-12 of BS	-	1,37,158	1,37,158
	Policyholders as per NL-12 A of BS	3,51,969	-	3,51,969
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>3,51,969</b>	<b>1,37,158</b>	<b>4,89,127</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	6,851	6,851
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	27	27
<b>Current Assets:</b>				
(E)	Cash & Bank Balances as per BS	-	8,433	8,433
(F)	Advances and Other assets as per BS	1,00,070	24,525	1,24,596
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>1,00,070</b>	<b>32,958</b>	<b>1,33,029</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	9,866	4,539	14,405
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	2,281	889	3,170
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>4,52,040</b>	<b>1,76,967</b>	<b>6,29,007</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	12,147	5,455	17,602
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>4,39,892</b>	<b>1,71,512</b>	<b>6,11,405</b>

(₹ in Lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>				
<b>Inadmissible Fixed assets</b>				
(a)	Furniture, Fixtures, dead stock and Stationery	-	20	20
(b)	Leasehold Improvements	-	7	7
(c)	Computer Equipments	-	-	-
<b>Inadmissible current assets</b>				
(a)	Re-insurer bal o/s for more than 365 days having Indian Branch	533	-	533
(b)	Re-insurer bal o/s for more than 180 days not having Indian Branch	8,874	-	8,874
(c)	Outstanding Premiums for more than 365 days	118	-	118
(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 120 days	-	2,393	2,393
(i)	Agents' Balances greater than 30 days	-	109	109
(j)	Co-insurer bal o/s for more than 90 days	223	-	223
(k)	Fair Value Change account subject to minimum of zero	2,281	889	3,170
(l)	Deferred Tax Asset (Net)	-	1,619	1,619
(m)	Advance commission to Agents	-	418	418
(n)	GST Receivable from Reinsurers for greater than 365 days	118	-	118
	<b>Total</b>	<b>12,147</b>	<b>5,455</b>	<b>17,602</b>

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

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED****As at September 30, 2024**

		(₹ in Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,13,808	1,04,940
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,13,808	1,04,940
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,93,031	1,12,246
(e)	IBNR reserve	1,83,837	81,876
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>5,90,676</b>	<b>2,99,062</b>

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

<b>FORM NL-25 - SOLVENCY MARGIN (TABLE IA)</b>								
<b>Name of Insurer: Universal Sompo General Insurance Company Limited</b>								
<b>Registration Number: 134</b>								
<b>Date of Registration: November 16, 2007</b>								
<b>Classification: Business within India / Total Business</b>								
<b>TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON SEPTEMBER 30, 2024</b>								
<b>(₹ in Lakhs)</b>								
<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
1	Fire	27,750	2,219	11,846	3,660	2,775	1,777	2,775
2	Marine Cargo	5,550	1,942	2,295	1,344	666	413	666
3	Marine - Other than Marine Cargo	2,962	30	231	1	296	35	296
4	Motor	2,12,318	1,09,627	1,73,268	93,810	31,848	38,985	38,985
5	Engineering	1,867	381	295	66	187	44	187
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,556	(80)	268	183	233	60	233
8	Health	65,039	42,310	65,612	43,195	9,756	14,763	14,763
9	Miscellaneous	8,026	2,237	4,457	1,864	1,124	936	1,124
10	Crop	1,54,054	60,390	1,38,430	53,334	15,405	20,764	20,764
	<b>Total</b>	<b>4,79,122</b>	<b>2,19,056</b>	<b>3,96,703</b>	<b>1,97,458</b>	<b>62,290</b>	<b>77,778</b>	<b>79,794</b>
Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.								

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)****Name of Insurer: Universal Sompo General Insurance Company Limited****Registration Number: 134****Date of Registration: November 16, 2007****Classification: Business within India / Total Business****TABLE IB: AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT  
SEPTEMBER 30, 2024**

(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	<b>Available assets(as per Form IRDAI-GI-TA)</b>	<b>4,39,892</b>
	Deduct:	
(B)	Current Liabilities as per BS	<b>1,30,967</b>
(C)	Provisions as per BS	<b>2,99,062</b>
(D)	Other Liabilities	-
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>9,864</b>
	Shareholder's Funds	
(F)	Available Assets	1,71,512
	Deduct:	
(G)	Other Liabilities	24,850
(H)	Excess in Shareholder's funds (F-G)	1,46,663
<b>(I)</b>	<b>Total ASM (E+H)</b>	<b>1,56,526</b>
<b>(J)</b>	<b>Total RSM</b>	<b>79,794</b>
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.96</b>

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

**FORM NL-27- PRODUCTS INFORMATION**

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: September 30, 2024

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product / Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
1	Surety Bond Insurance	134	IRDAN134CP0044V01202324	Liability	Commercial	22-Mar-24
2	Trade Credit Insurance	134	IRDAN134CP1161V03202122	Credit	Commercial	15-Mar-24
3	Digital Protection	134	IRDAN134CP0045V01202324	Liability	Commercial	30-Mar-24
4	Pet Assure Policy	134	IRDAN134RP0094V01202324	Miscellaneous	Retail	31-Mar-24
5	K Bank Health Care Plus	134	UNIHLP25035V012425	Health	Retail	19-Jun-24
6	Business Shield - Sooksham Udyam	134	IRDAN134RP0034V02202223	Miscellaneous	Retail	09-Jul-24
7	Motor Private Car - 3 years	134	IRDAN134RPMT0001V01202425	Motor	Retail	31-Jul-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: September 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	1,37,160
	Investments (Policyholders)	8A	3,51,969
2	Loans	9	-
3	Fixed Assets	10	6,853
4	Deferred Tax Assets		2,159
5	Current Assets		
	a. Cash & Bank Balance	11	8,434
	b. Advances & Other Assets	12	1,25,897
6	Current Liabilities		
	a. Current Liabilities	13	3,51,631
	b. Provisions	14	1,06,713
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>1,74,128</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,853
3	Deferred Tax Assets		2,159
4	Cash & Bank Balance (if any)	11	8,434
5	Advances & Other Assets (if any)	12	1,25,897
6	Current Liabilities	13	3,51,631
7	Provisions	14	1,06,713
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>(3,15,001)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>4,89,129</b>

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)						
1	Central Govt. Securities	Not less than 20%	-	35,199	90,327	<b>1,25,526</b>	25.83	-	1,25,526	1,25,054
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	48,904	1,25,496	<b>1,74,400</b>	35.89	-	1,74,400	1,74,252
3	<b>Investment subject to Exposure Norms</b>		-	<b>87,366</b>	<b>2,24,195</b>	<b>3,11,561</b>	<b>64.11</b>	<b>3,170</b>	<b>3,14,730</b>	<b>3,14,846</b>
	a. Housing / Infra & Loans to SG for Housing and FFE		-	-	-	-	-	-	-	-
	1. Approved Investments	Not less than 15%	-	43,468	1,11,546	<b>1,55,014</b>	31.90	67	1,55,082	1,54,779
	2. Other Investments		-	287	736	<b>1,023</b>	0.21	123	1,146	1,145
	b. Approved Investments		-	40,152	1,03,036	<b>1,43,187</b>	29.46	1,891	1,45,079	1,45,500
	c. Other Investments	Not exceeding 55%	-	3,460	8,877	<b>12,336</b>	2.54	1,088	13,424	13,423
	<b>Investment Assets</b>	<b>100%</b>		<b>1,36,270</b>	<b>3,49,690</b>	<b>4,85,960</b>	<b>100.00</b>	<b>3,170</b>	<b>4,89,129</b>	<b>4,89,097</b>

## Certification:

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

## Note:

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

## PART - B

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: September 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		1,15,376	25.49	10,151	30.53	1,25,526	25.83
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		1,62,173	35.82	12,227	36.77	1,74,400	35.89
3	<b>Investment subject to Exposure Norms</b>				-			
	a. Housing & Loans to SG for Housing and FFE				-			
	1. Approved Investments		52,710	11.64	9,040	27.19	61,750	12.71
	2. Other Investments		481	0.11	262	0.79	742	0.15
	b. Infrastructure Investments				-			
	1. Approved Investments		90,995	20.10	2,269	6.82	93,264	19.19
	2. Other Investments		-	0.00	281	0.84	281	0.06
	c. Approved Investments		1,31,592	29.07	11,596	34.87	1,43,187	29.46
	d. Other Investments (not exceeding 15%)		14,760	3.26	(2,424)	-7.29	12,336	2.54
	<b>Total</b>		<b>4,52,710</b>	<b>100.00</b>	<b>33,250</b>	<b>100.00</b>	<b>4,85,960</b>	<b>100.00</b>

**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 September 30, 2024**
**(₹ in Lakhs)**
**Detail Regarding debt securities**

PARTICULARS	MARKET VALUE				BOOK VALUE			
	As at September 30, 2024	As % of total for this class	As at September 30, 2023	As % of total for this class	As at September 30, 2024	As % of total for this class	As at September 30, 2023	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,33,726	52.22	2,06,237	54.24	2,33,795	52.23	2,09,018	53.98
AA or better	25,177	5.63	17,397	4.58	24,990	5.58	17,468	4.51
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,74,252	38.93	1,51,347	39.81	1,74,400	38.96	1,55,510	40.16
Any other (Treps)	14,420	3.22	5,225	1.37	14,420	3.22	5,225	1.35
<b>Total (A)</b>	<b>4,47,575</b>	<b>100.00</b>	<b>3,80,205</b>	<b>100.00</b>	<b>4,47,604</b>	<b>100.00</b>	<b>3,87,221</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	45,262	10.11	44,114	11.60	45,367	10.14	44,240	11.43
more than 1 year and upto 3years	1,19,365	26.67	1,10,315	29.01	1,20,187	26.85	1,11,596	28.82
More than 3years and up to 7years	1,94,815	43.53	1,52,412	40.09	1,95,520	43.68	1,56,300	40.36
More than 7 years and up to 10 years	63,277	14.14	70,373	18.51	62,204	13.90	72,087	18.62
above 10 years	24,857	5.55	2,991	0.79	24,326	5.43	2,998	0.77
Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total (B)</b>	<b>4,47,575</b>	<b>100.00</b>	<b>3,80,205</b>	<b>100.00</b>	<b>4,47,604</b>	<b>100.00</b>	<b>3,87,221</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,25,054	27.94	1,09,629	28.83	1,25,526	28.04	1,13,076	29.20
b. State Government	49,198	10.99	41,718	10.97	48,873	10.92	42,434	10.96
c. Corporate Securities	2,58,903	57.85	2,23,633	58.82	2,58,785	57.82	2,26,486	58.49
Any other (Treps)	14,420	3.22	5,225	1.37	14,420	3.22	5,225	1.35
<b>Total (C)</b>	<b>4,47,575</b>	<b>100.00</b>	<b>3,80,205</b>	<b>100.00</b>	<b>4,47,604</b>	<b>100.00</b>	<b>3,87,221</b>	<b>100.00</b>

**Note**

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

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

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

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

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on September 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 September 30, 2024	As at March 31, 2024	As at September 30, 2024	As at March 31, 2024	As at September 30, 2024	As at March 31, 2024	As at September 30, 2024	As at March 31, 2024	As at September 30, 2024	As at March 31, 2024
1	Investments Assets	2,58,785	2,59,810	-	-	1,74,400	1,62,450	52,773	38,624	4,85,957	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)	2,58,785	2,59,810	-	-	1,74,400	1,62,450	52,773	38,624	4,85,957	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 Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: September 30, 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	For the Quarter Ended September 30, 2024				Up to the Quarter Ended September 30, 2024				Up to the Quarter Ended September 30, 2023					
			Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>		
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,19,940	2,021	6.69	5.00	1,19,287	3,990	6.67	4.99	1,15,753	3,758	6.47	4.85		
		CTRB	2,997	11	5.67	4.24	3,643	30	6.45	4.83	3,886	10	5.34	3.99		
		CDSS	-	-	-	-	-	-	-	-	-	-	-	-		
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	SGOA	2,650	45	6.69	5.01	2,653	89	6.77	5.06	3,131	103	6.56	4.91		
		SGGB	44,942	785	6.93	5.18	44,584	1,555	6.96	5.21	40,666	1,445	7.09	5.30		
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	46,539	854	7.28	5.45	45,128	1,644	7.27	5.44	35,491	1,203	6.76	5.06		
		Bonds / Debentures issued by HUDCO	HTHD	10,482	181	6.87	5.14	10,495	361	6.86	5.13	13,764	475	6.89	5.15	
		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	-	-	-	-	-	-	-	-	110	18	32.85	24.58		
		Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,283	1	0.38	0.29	1,244	22	3.55	2.65	-	-	-	-	
		Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	66,803	1,226	7.28	5.45	65,742	2,362	7.16	5.36	63,873	2,232	6.97	5.22	
		Infrastructure - Infrastructure Development Fund (IDF)	IDDF	12,805	253	7.83	5.86	12,174	478	7.84	5.87	9,927	394	7.92	5.92	
		Taxable - Infrastructure / Social Sector - Other Corporate Securities (Approved Investments) - Debentures/Bonds	ICTD	2,518	47	7.47	5.59	2,519	94	7.47	5.59	2,523	75	7.50	5.61	
		Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	
		Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	2,499	3	7.03	5.26	
		Infrastructure - PSU - Debentures / Bonds - Tax Free Bond	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	
		Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	10,326	202	7.76	5.81	10,322	402	7.76	5.81	4,570	174	7.57	5.67	
		APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	-	-	-	-	-	-	-	-	-	-	-	-	-	
		PSU (Approved Investment) - Equity Shares - Quoted	EAEQ	1,231	5	1.75	1.31	946	90	18.96	14.19	837	98	23.45	17.55	
		Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	15,989	635	15.77	11.80	15,509	1,468	18.88	14.13	8,124	400	9.81	7.34	
		Corporate Securities - Bond Taxable	EPBT	1,000	14	5.58	4.18	1,246	35	5.64	4.22	3,500	101	5.77	4.32	
		Corporate Securities - (Approved Investment) - Debentures	ECOS	1,03,891	2,032	7.76	5.81	1,06,856	4,184	7.81	5.84	89,504	3,374	7.52	5.63	
Commercial Papers - Approved Investment	ECCP	3,927	5	6.82	5.10	4,317	9	6.90	5.16	2,498	7	7.38	5.52			
Deposits - CDs with Scheduled Banks	EDCD	4,995	46	7.00	5.24	3,742	71	7.18	5.37	6,900	157	7.16	5.35			
Deposits - Deposit with Scheduled Banks	ECDB	4,693	64	5.40	4.04	3,437	95	5.53	4.14	3,435	47	5.69	4.26			
Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	1,500	31	8.32	6.22	1,500	63	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	6,549	101	6.40	4.79	5,987	187	6.38	4.78	6,341	201	6.77	5.07			
Passively Managed Equity ETF (Non Promoter Group)	EETF	397	44	43.79	32.77	839	171	40.53	30.33	985	88	17.81	13.33			
6	OTHER INVESTMENTS	Other Investments - Equity Shares (incl. Co - op Societies)	OESH	11,077	1,034	37.03	27.71	10,565	1,321	24.93	18.65	934	165	33.60	25.14	
		Mutual Funds -Debt/Income/Serial Plans/Liquid Schemes (Others)	OMGS	-	-	-	-	-	-	-	-	-	-	-		
		Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-		
		Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-		
		Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	4,770	10	6.72	5.03	
		Infrastructure - Equity (including unlisted)	IOEQ	418	(9)	(13.55)	(13.55)	418	(9)	(13.55)	(13.55)	48	-	-	-	
		Equity Shares in Housing Finance Companies	HOEQ	752	115	60.58	45.33	610	115	49.07	36.72	-	-	-	-	
		Equity Shares (PSUs & Unlisted)	OPEU	-	-	-	-	-	-	-	-	155	20	30.21	22.61	
		Passively Managed Equity ETF Non Promoter Group)	OETF	104	12	46.11	34.50	317	92	58.07	43.45	155	3	3.61	2.70	
		Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	
		Alternative Investment Fund	OAFB	2,519	62	9.76	7.31	2,414	110	9.05	6.77	1,314	55	8.41	6.30	
		<b>TOTAL</b>			<b>4,71,608</b>	<b>9,818</b>	<b>8.26</b>	<b>6.18</b>	<b>4,67,369</b>	<b>19,029</b>	<b>8.12</b>	<b>6.08</b>	<b>4,09,015</b>	<b>14,668</b>	<b>7.15</b>	<b>5.35</b>

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM shall be prepared in respect of each fund.

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

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

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**

**Registration Number: 134**

**Statement as on: September 30, 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
<b>A.</b>	<b><u>During the Quarter</u></b> <sup>1</sup>								
1	NIL								
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup>								
1	NIL								

**Note:**

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

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION****Name of the Insurer: Universal Sompo General Insurance Company Ltd.****Registration No: 134****Date: As on September 30, 2024**

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers /
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					(₹ in Lakhs)
1	No. of Reinsurers with rating of AAA and above	2	648	17	215	0.61%
2	No. of Reinsurers with rating AA but less than AAA	40	16,481	421	8,516	17.69%
3	No. of Reinsurers with rating A but less than AA	28	13,847	891	873	10.86%
4	No. of Reinsurers with rating BBB but less than A	23	1,485	231	414	1.48%
5	No. of Reinsurers with rating less than BBB	10	0	(8)	2	0.00%
	<b>Total (A)</b>	<b>103</b>	<b>32,461</b>	<b>1,552</b>	<b>10,021</b>	<b>30.64%</b>
	<b>With In India</b>					
1	Indian Insurance Companies	12	-	-	1,085	0.75%
2	FRBs	6	41,773	211	85	29.28%
3	GIC Re	1	55,035	1,331	145	39.33%
4	Other (to be Specified)	-	-	-	-	0.00%
	<b>Total (B)</b>	<b>19</b>	<b>96,808</b>	<b>1,542</b>	<b>1,315</b>	<b>69.36%</b>
	<b>Grand Total (C)= (A)+(B)</b>	<b>122</b>	<b>1,29,269</b>	<b>3,093</b>	<b>11,336</b>	<b>100.00%</b>

Note:-

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous	
		For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
<b>STATES</b>																							
1	Andhra Pradesh	45	100	-	-	0	0	0	0	213	420	216	362	429	782	31	70	52	73	-	-	83	143
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	31	66	-	-	0	0	0	0	307	933	1,087	1,088	1,463	2,921	17	31	-	-	-	-	17	71
4	Bihar	98	152	-	-	0	0	0	0	75	152	121	196	363	21	37	0	0	-	-	-	-	21
5	Chhattisgarh	19	43	-	-	0	0	0	0	1,409	2,275	1,263	3,206	3,121	5,581	6	11	0	0	-	-	6	11
6	Goa	3	8	-	-	-	-	-	-	85	190	103	208	188	399	15	54	1	1	-	-	16	54
7	Gujarat	150	297	-	-	7	26	7	26	1,273	2,531	887	1,726	2,160	4,257	540	992	14	14	-	-	554	1,006
8	Haryana	2,188	5,983	-	-	565	2,312	565	2,312	2,323	4,715	2,962	7,138	5,284	11,853	4,584	6,977	24	54	0	0	4,609	7,031
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	35	73	-	-	3	10	3	10	170	362	228	562	398	924	18	31	0	0	-	-	18	31
11	Karnataka	204	460	-	-	20	56	20	56	1,385	2,784	2,639	5,045	4,024	7,829	1,904	3,448	296	624	1	1	2,199	4,072
12	Kerala	48	101	-	-	-	-	-	-	1,521	3,412	1,279	2,684	2,800	6,097	965	1,067	-	-	-	-	965	1,067
13	Madhya Pradesh	80	151	-	-	1	7	1	7	1,433	2,752	1,933	4,258	3,366	7,010	73	101	2	2	-	-	76	103
14	Maharashtra	279	1,712	843	1,630	793	939	1,636	2,550	2,129	3,928	2,268	4,452	4,397	8,329	5,583	10,876	42	1,308	508	914	6,132	13,099
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	99	105	-	-	0	0	0	0	687	1,241	695	1,217	1,382	2,558	44	81	38	248	-	-	82	329
20	Punjab	44	78	-	-	0	0	0	0	555	1,331	422	880	977	2,210	54	92	0	0	-	-	54	92
21	Rajasthan	45	104	-	-	0	1	0	1	2,798	6,147	3,386	7,068	6,184	14,115	36	64	0	0	-	-	36	64
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	664	5,550	-	-	245	429	245	429	2,137	3,872	3,572	7,214	5,715	11,086	1,386	2,424	210	3,695	0	0	1,506	6,120
24	Telangana	184	314	-	-	6	14	6	14	367	648	714	1,286	1,081	1,934	984	2,907	79	115	-	-	0	1,063
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	35	68	-	-	0	1	0	1	377	818	415	851	792	1,669	59	82	7	7	-	-	66	89
27	Uttar Pradesh	333	696	-	-	2	3	2	3	2,357	5,183	3,742	8,215	6,099	13,398	275	642	2	4	-	-	277	646
28	West Bengal	352	740	-	-	17	24	17	24	327	641	541	1,167	868	1,807	794	1,548	774	1,243	0	0	1,558	2,791
	<b>TOTAL (A)</b>	<b>4,928</b>	<b>16,808</b>	<b>843</b>	<b>1,630</b>	<b>1,660</b>	<b>3,821</b>	<b>2,503</b>	<b>5,451</b>	<b>22,019</b>	<b>44,534</b>	<b>28,957</b>	<b>60,637</b>	<b>56,975</b>	<b>1,05,171</b>	<b>17,390</b>	<b>31,535</b>	<b>1,541</b>	<b>7,388</b>	<b>508</b>	<b>915</b>	<b>19,428</b>	<b>39,838</b>
<b>UNION TERRITORIES</b>																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	54	104	-	-	22	46	22	46	878	1,711	1,086	2,113	1,964	3,824	603	947	16	16	-	-	618	963
6	Jammu & Kashmir	2	4	-	-	-	-	-	-	190	394	221	384	411	777	4	6	0	0	-	-	4	6
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>	<b>57</b>	<b>198</b>	<b>-</b>	<b>-</b>	<b>22</b>	<b>46</b>	<b>22</b>	<b>46</b>	<b>1,068</b>	<b>2,104</b>	<b>1,307</b>	<b>2,497</b>	<b>2,375</b>	<b>4,601</b>	<b>607</b>	<b>1,081</b>	<b>16</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>622</b>	<b>1,097</b>
<b>Outside India</b>																							
	<b>TOTAL (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Grand Total (A)+(B)+(C)</b>	<b>4,985</b>	<b>17,006</b>	<b>843</b>	<b>1,630</b>	<b>1,681</b>	<b>3,867</b>	<b>2,524</b>	<b>5,497</b>	<b>23,087</b>	<b>46,638</b>	<b>30,264</b>	<b>63,134</b>	<b>53,351</b>	<b>1,09,772</b>	<b>17,996</b>	<b>32,617</b>	<b>1,557</b>	<b>7,403</b>	<b>508</b>	<b>915</b>	<b>20,051</b>	<b>40,935</b>

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(B)</sup>		Total Miscellaneous		Total	
		For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
		<b>STATES</b>															
1	Andhra Pradesh	-	0	-	-	-	1	-	-	8,020	-	7	14	519	8,960	564	9,060
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	0	0	0	0	1	1	-	-	-	-	11	23	1,492	2,975	1,523	3,041
5	Chhattisgarh	0	0	-	0	1	3	-	-	-	-	26	46	245	451	333	603
6	Goa	0	1	0	0	-	0	-	-	-	-	-	4	3,182	5,600	3,201	5,643
7	Gujarat	14	44	0	1	20	30	-	-	-	-	183	245	2,932	5,681	3,080	6,004
8	Haryana	5	8	169	365	257	406	-	-	-	-	80	874	10,405	20,537	13,157	28,841
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	0	-	-	2	2	-	-	-	-	10	21	428	478	466	1,061
11	Karnataka	1	5	6	54	11	50	-	-	10,978	11,028	91	280	17,310	23,319	17,535	23,835
12	Kerala	0	0	0	0	0	0	-	-	-	-	4	7	3,769	7,170	3,817	7,271
13	Madhya Pradesh	2	3	0	0	1	1	-	-	-	-	20	42	3,464	7,158	3,544	7,316
14	Maharashtra	9	19	232	662	232	250	-	-	52,416	52,335	234	687	63,654	80,330	65,570	84,210
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	0	0	0	0	0	2	-	-	-	-	32	50	1,496	2,939	1,995	3,044
20	Punjab	0	0	-	-	-	-	-	-	-	-	9	19	1,040	2,322	1,084	2,400
21	Rajasthan	2	4	0	0	4	11	-	-	(1,553)	(1,545)	18	27	4,692	12,676	4,737	12,781
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	2	3	23	60	11	36	-	-	33	33	357	641	7,737	17,978	8,647	23,657
24	Telangana	2	5	1	1	11	35	-	-	-	-	11	22	2,168	5,019	2,357	5,347
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	0	1	0	0	3	3	-	-	-	-	11	20	872	1,782	908	1,850
27	Uttar Pradesh	1	2	0	1	11	15	-	-	12,086	15,725	156	331	18,629	30,117	18,964	30,816
28	West Bengal	1	3	1	1	43	63	-	-	-	-	101	197	2,571	4,862	2,940	5,626
	<b>TOTAL (A)</b>	<b>40</b>	<b>98</b>	<b>431</b>	<b>1,146</b>	<b>609</b>	<b>904</b>	-	-	<b>73,958</b>	<b>90,595</b>	<b>1,365</b>	<b>3,656</b>	<b>1,46,809</b>	<b>2,41,409</b>	<b>1,54,240</b>	<b>2,63,668</b>
<b>UNION TERRITORIES</b>																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	128	-	128
5	Govt. of NCT of Delhi	-	3	6	10	2	8	-	-	-	-	37	113	2,628	4,920	2,704	5,161
6	Jammu & Kashmir	-	-	-	-	-	0	-	-	-	-	1	2	416	785	418	788
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>10</b>	<b>2</b>	<b>8</b>	-	-	-	-	<b>38</b>	<b>114</b>	<b>3,044</b>	<b>5,833</b>	<b>3,122</b>	<b>6,078</b>
<b>Outside India</b>																	
	<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A)+(B)+(C)</b>	<b>42</b>	<b>101</b>	<b>437</b>	<b>1,156</b>	<b>611</b>	<b>912</b>	-	-	<b>73,958</b>	<b>90,595</b>	<b>1,403</b>	<b>3,771</b>	<b>1,49,853</b>	<b>2,47,242</b>	<b>1,57,362</b>	<b>2,69,745</b>

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

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on September 30, 2024

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended September 30, 2024		For the Quarter Ended September 30, 2023		Upto the Quarter Ended September 30, 2024		Upto the Quarter Ended September 30, 2023	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,985	58,979	3,804	52,066	17,007	1,13,617	14,947	1,06,119
2	Marine Cargo	1,681	464	708	227	3,867	925	1,633	491
3	Marine Other than Cargo	843	43	535	24	1,630	45	1,233	30
4	Motor OD	23,087	5,01,550	25,819	6,08,345	46,638	10,14,635	45,854	10,34,356
5	Motor TP	30,264	-	39,347	-	63,134	-	63,247	-
6	Health	17,986	65,764	13,402	47,647	32,617	1,18,091	28,344	83,701
7	Personal Accident	1,557	3,646	1,603	5,664	7,403	6,470	7,077	9,769
8	Travel	508	12	1	30	915	54	1	77
9	Workmen's Compensation/ Employer's liability	42	296	27	163	101	698	79	346
10	Public/ Product Liability	437	155	581	750	1,156	386	1,304	1,727
11	Engineering	611	335	339	232	911	811	675	554
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	73,958	15	66,147	13	90,595	23	86,985	83
14	Other segments	1,404	36,647	1,041	29,916	3,771	68,356	2,750	63,675
	Miscellaneous - Total	<b>1,49,853</b>	<b>6,08,420</b>	<b>1,48,307</b>	<b>6,92,760</b>	<b>2,47,240</b>	<b>12,09,524</b>	<b>2,36,316</b>	<b>11,94,288</b>
	<b>Grand Total</b>	<b>1,57,362</b>	<b>6,67,906</b>	<b>1,53,354</b>	<b>7,45,077</b>	<b>2,69,745</b>	<b>13,24,111</b>	<b>2,54,129</b>	<b>13,00,928</b>

## Notes:

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

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

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

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

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



## FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on September 30, 2024

Sl.No.	Channels	(₹ in Lakhs)							
		For the Quarter Ended September 30, 2024		Upto the Quarter Ended September 30, 2024		For the Quarter Ended September 30, 2023		Upto the Quarter Ended September 30, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	28,054	3,964	65,259	8,230	33,399	4,304	82,663	8,477
2	Corporate Agents-Banks	1,34,175	7,158	2,53,255	17,878	1,27,450	6,974	2,45,451	16,801
3	Corporate Agents -Others	13,988	1,119	31,810	2,364	22,830	2,671	30,050	3,009
4	Brokers	4,23,686	59,201	8,27,538	1,22,371	4,64,496	60,103	7,68,756	1,09,972
5	Micro Agents	-	-	-	-	-	-	-	-
	<b>Direct Business</b>	<b>2,991</b>	<b>79,072</b>	<b>5,373</b>	<b>1,03,764</b>	<b>2,390</b>	<b>68,290</b>	<b>5,317</b>	<b>96,863</b>
6	Officers/Employees	-	-	-	-	-	-	-	-
	Online (Through Company Website)	-	-	-	-	-	-	-	-
	Others	2,991	79,072	5,373	1,03,764	2,390	68,290	5,317	96,863
7	Common Service Centres(CSC)	5,910	94	12,542	205	9,466	104	17,547	232
8	Insurance Marketing Firm	8,694	424	12,605	735	3,463	325	4,648	440
9	Point of sales person (Direct)	50,378	6,320	1,15,675	14,184	81,199	10,576	1,46,071	18,313
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	30	9	54	13	384	7	425	22
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>6,67,906</b>	<b>1,57,362</b>	<b>13,24,111</b>	<b>2,69,745</b>	<b>7,45,077</b>	<b>1,53,354</b>	<b>13,00,928</b>	<b>2,54,129</b>
14	<b>Business outside India (B)</b>	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>6,67,906</b>	<b>1,57,362</b>	<b>13,24,111</b>	<b>2,69,745</b>	<b>7,45,077</b>	<b>1,53,354</b>	<b>13,00,928</b>	<b>2,54,129</b>

Note:

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

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

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

## FORM NL-37-CLAIMS DATA

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

Upto the quarter ending September 30, 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
1	Claims O/S at the beginning of the year	256	646	-	646	22,214	21,554	43,768	2,585	4,584	670	7,839	48	30	54	-	1,11,793	-	528	1,65,062	
2	Claims reported during the period	508	8,457	1	8,458	1,54,477	5,153	1,59,630	51,918	1,730	768	54,416	71	14	57	-	8,70,633	-	1,558	10,95,345	
	(a) Booked During the period	473	8,455	1	8,456	1,53,867	4,961	1,58,828	50,996	1,432	768	53,196	65	13	57	-	8,70,605	-	1,501	10,93,194	
	(b) Reopened during the period	35	2	-	2	610	192	802	922	298	-	1,220	6	1	-	-	28	-	57	2,151	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	222	5,500	-	5,500	1,42,581	4,075	1,46,656	41,813	1,106	12	42,931	28	5	20	-	9,02,664	-	1,124	10,99,150	
	(a) paid during the period	222	5,500	-	5,500	1,42,581	4,075	1,46,656	41,813	1,106	12	42,931	28	5	20	-	9,02,664	-	1,124	10,99,150	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	50	10	-	10	5,818	3	5,821	2,928	560	243	3,731	3	-	5	-	-	-	30	9,650	
	Other Adjustment ( Closed Claims )	105	812	-	812	3,880	1,748	5,628	-	1,027	-	1,027	20	2	19	-	78,668	-	196	86,477	
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	487	2,781	1	2,782	24,412	20,881	45,293	9,762	3,621	1,183	14,566	68	37	67	-	1,094	-	736	65,130	
	Less than 3months	196	2,407	1	2,408	18,972	2,738	21,710	8,617	710	268	9,595	32	7	25	-	558	-	328	34,859	
	3 months to 6 months	69	256	-	256	2,524	1,991	4,515	456	255	263	974	11	3	12	-	126	-	86	6,052	
	6months to 1 year	57	71	-	71	1,470	4,530	6,000	201	754	625	1,580	9	10	6	-	175	-	68	7,976	
	1year and above	165	47	-	47	1,446	11,622	13,068	488	1,902	27	2,417	16	17	24	-	235	-	254	16,243	

Notes:-

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

Upto the quarter ending September 30, 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	Total	
																					(₹ in Lakhs)
1	Claims O/S at the beginning of the year	27,122	875	-	875	10,162	1,24,786	1,34,948	2,858	23,118	80	26,056	149	1,025	1,105	-	6,544	-	2,209	2,00,032	
2	Claims reported during the period	4,358	1,358	231	1,589	40,555	31,623	72,177	32,493	12,778	117	45,387	66	49	111	-	74,180	-	2,750	2,00,668	
	(a) Booked During the period	945	1,214	231	1,445	39,821	30,159	69,980	31,620	11,865	117	43,602	39	49	111	-	74,147	-	2,431	1,92,750	
	(b) Reopened during the period	3,413	144	-	144	734	1,464	2,198	872	913	-	1,785	27	0	-	-	33	-	319	7,919	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	2,999	806	-	806	41,121	19,084	60,205	20,885	7,350	3	28,239	40	594	109	-	62,776	-	1,280	1,57,048	
	(a) paid during the period	2,999	806	-	806	41,121	19,084	60,205	20,885	7,350	3	28,239	40	594	109	-	62,776	-	1,280	1,57,048	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	101	3	-	3	961	30	991	9,482	5,120	42	14,644	17	-	14	-	-	-	99	15,868	
	Other Adjustment ( Closed Claims )	3,933	82	-	82	849	5,518	6,367	-	5,523	-	5,523	23	301	103	-	17,785	-	624	34,740	
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	24,446	1,342	231	1,573	7,785	1,31,777	1,39,562	4,984	17,903	152	23,038	135	179	990	-	164	-	2,956	1,93,044	
	Less than 3months	5,509	623	231	854	4,080	17,279	21,358	4,021	3,471	81	7,573	34	2	24	-	87	-	1,105	36,546	
	3 months to 6 months	1,456	125	-	125	1,076	18,944	20,020	437	2,133	59	2,628	6	30	20	-	8	-	485	24,779	
	6months to 1 year	2,554	235	-	235	972	33,471	34,443	164	6,727	11	6,902	29	2	154	-	36	-	317	44,672	
	1year and above	14,928	359	-	359	1,658	62,084	63,741	362	5,572	0	5,935	66	145	792	-	32	-	1,049	87,047	

Notes:-

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

## FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on September 30, 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	90	33	20	23	7	1	-	1,149	93	57	279	100	32	-	174	1,711
2	Marine Cargo	1,315	1,810	240	16	3	-	-	328	126	72	57	12	-	-	3,384	594
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	54,699	16,926	3,266	834	124	1	-	11,669	7,165	2,989	1,205	188	28	-	75,850	23,245
5	Motor TP	264	22	192	179	386	80	42	4,216	336	765	1,257	2,338	1,064	510	1,165	10,486
6	Health	18,482	5,694	526	28	14	2	-	8,475	3,957	809	19	4	-	-	24,746	13,265
7	Personal Accident	154	102	138	172	201	1	-	1,097	454	856	1,610	1,454	2	-	768	5,473
8	Travel	5	3	-	-	-	-	-	1	0	-	-	-	-	-	8	1
9	Workmen's Compensation/ Employer's liability	4	4	7	-	-	-	-	21	0	2	-	-	-	-	15	24
10	Public/ Product Liability	2	-	-	-	1	-	-	19	-	-	-	1	-	-	3	20
11	Engineering	7	-	5	-	1	-	-	31	-	3	-	0	-	-	13	34
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	4,99,878	6,920	410	630	11	-	-	29,728	727	19	45	1	-	-	5,07,849	30,520
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	381	221	51	8	3	1	-	432	115	95	15	18	17	-	665	691

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

Up to the Quarter ending on September 30, 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	100	44	34	32	11	1	-	1,653	117	190	362	645	32	-	222	2,999
2	Marine Cargo	2,749	2,437	285	25	4	-	-	427	175	84	104	15	-	-	5,500	805
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	1,05,401	29,352	6,112	1,479	227	10	-	19,744	12,608	6,067	2,281	385	37	-	1,42,581	41,121
5	Motor TP	293	99	550	422	1,290	782	639	5,206	601	1,541	2,491	5,149	2,721	1,376	4,075	19,084
6	Health	33,511	7,628	622	31	19	2	-	14,522	5,384	943	21	17	0	-	41,813	20,886
7	Personal Accident	223	165	213	240	264	1	-	1,514	647	1,273	2,172	1,742	3	-	1,106	7,351
8	Travel	6	6	-	-	-	-	-	1	2	-	-	-	-	-	12	3
9	Workmen's Compensation/ Employer's liability	6	11	10	-	-	1	-	35	1	2	-	-	2	-	28	40
10	Public/ Product Liability	3	-	-	1	1	-	-	19	-	-	574	1	-	-	5	594
11	Engineering	9	1	8	1	1	-	-	33	24	53	0	0	-	-	20	109
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	8,59,531	7,912	410	34,800	11	-	-	59,844	794	19	2,118	1	-	-	9,02,664	62,776
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	678	358	70	11	3	4	-	754	211	225	41	17	32	-	1,124	1,280

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

<b>FORM NL-41 OFFICES INFORMATION</b>		<b>As at: September 30, 2024</b>	
<b>Name of the Insurer: Universal Sompo General Insurance Company Limited</b>		<b>Date: September 30, 2024</b>	
<b>Sl. No.</b>	<b>Office Information</b>	<b>Number</b>	
1	No. of offices at the beginning of the year	152	
2	No. of branches approved during the year	43	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	33*
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	185	
7	No. of branches approved but not opened	10	
8	No. of rural branches	82	
9	No. of urban branches	103	
10	<b>No. of Directors:-</b>		
	(a) Independent Director	3 (Including 1 women Director)	
	(b) Executive Director/ Whole time director	1	
	(c) Non-executive Director	13 (Including Independent Directors)	
	(d) Women Director	1	
	(e) Whole time director	1	
11	No. of Employees		
	(a) On-roll:	1,972	
	(b) Off-roll:	156	
	(c) Total	2,128	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	4,508	
	(b) Corporate Agents-Banks	14	
	(c) Corporate Agents-Others	15	
	(d) Insurance Brokers	432	
	(e) Web Aggregators	14	
	(f) Insurance Marketing Firm	15	
	(g) Motor Insurance Service Providers (DIRECT)	7	
	(h) Point of Sales persons (DIRECT)	10,667	
	(i) Other as allowed by IRDAI (To be specified)	-	
* 33 Functional/Branch offices (rural) opened during Q2 in states of Maharashtra and Karnataka for implementation of PMFBY & RWBCIS.			
<b>Employees and Insurance Agents and Intermediaries -Movement</b>			
<b>Particulars</b>	<b>Employees</b>	<b>Insurance Agents and Intermediaries</b>	
<b>Number at the beginning of the quarter</b>	<b>1,939</b>	<b>14,692</b>	
Recruitments during the quarter	198	1,085	
Attrition during the quarter	165	105	
<b>Number at the end of the quarter</b>	<b>1,972</b>	<b>15,672</b>	

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: September 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 & CEO	Executive-Director	No change
3	Mr.Ajay Kumar Srivastava	Non-Executive Director	Nominee Director	Appointment regularised at the AGM held on 30th July 2024
4	Mr.Mahesh Kumar Bajaj	Non-Executive Director	Nominee Director	No change
5	Mr.Satish Kumar	Non-Executive Director	Nominee Director	Appointment regularised at the AGM held on 30th July 2024
6	Mr.Gopal Sarvesan	Non-Executive Director	Nominee Director	No change
7	Mr.Mohit Burman	Non-Executive Director	Nominee Director	No change
8	Mr.Sekhar Rao	Non-Executive Director	Nominee Director	No change
9	Mr. Daniel Neo	Non-Executive Director	Nominee Director	Ceased to be Director w.e.f. 9th August 2024
10	Mr.Kenneth Reilly	Additional Director	Nominee Director	Appointed as Additional Nominee Director w.e.f 9th Aug 2024
11	Mr.Takashi Kurumisawa	Non-Executive Director	Nominee Director	No change
12	Mr.Aditya Vardhan Tibrewala	Non-Executive Director	Nominee Director	No change
13	Mr.Chhya Palrecha	Independent Director	Non-Executive Director	No change
14	Mr.G.C Rangan	Independent Director	Non-Executive Director	No change
15	Mr.Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No change
16	Mr.Mudit Gupta	Alternate Director	Non-Executive Director	No change
17	Mr.Kelvin John Nathan	Alternate Director	Non-Executive Director	No change
18	Mr. Kuniaki Takahashi	Deputy CEO	Executive	No change
19	Mr. Nilesh Mehari	Chief Financial Officer	Executive	No change
20	Mr. Sameer Patwardhan	Chief Compliance Officer	Executive	Appointed w.e.f 11th July 2024
21	Ms. Aarti Ganesh Kamath	Company Secretary	Executive	Ceased as Interim Chief Compliance Officer w.e.f. 10th July 2024
22	Mr. Vikas Garg	Appointed Actuary	Executive	No change
23	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No change
24	Mr. Rishin Rai	Chief Risk Officer	Executive	No change
25	Mr. Arti Mulik	Chief Technical Officer	Executive	No change
26	Ms. Varsha Gujarathi	Chief Customer Officer	Executive	No change
27	Mr. Prasanna Indi	Head Internal Audit	Executive	No change
28	Mr. Rajesh Keny	Head Reinsurance	Executive	No change
29	Mr. Vikram Jain	Chief Technology Officer & Business Transformation	Executive	No change
30	Mr. Chinmay Adhikari	Chief Human Resources Officer	Executive	Ceased to be CHRO effective 11th July 2024
31	Ms.Priti Singh	Chief People Officer	Executive	Appointed w.e.f 27th August 2024

(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 Sompo General Insurance Company Limited** Upto the Quarter ending on As on September 30, 2024

(₹ in Lakhs)

**Rural & Social Obligations (Quarterly Returns)**

SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	20	1.76	1,371.00
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	23	1.51	1,059.94
		Social	-	-	-
5	MOTOR TP (Note d)	Rural	-	1.15	-
		Social	-	-	-
6	HEALTH (Note e)	Rural	1	0.06	10.00
		Social	-	128.30	20,415.00
7	PERSONAL ACCIDENT	Rural	11	0.00	20.25
		Social	5	1,689.52	1,68,95,220.00
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	-	-	-
	<b>Total</b>	<b>Rural</b>	<b>55</b>	<b>4.49</b>	<b>2,461.19</b>
		<b>Social</b>	<b>5</b>	<b>1,817.83</b>	<b>1,69,15,635.00</b>

## Notes:

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

(b) Premium Collected means gross direct written premium.

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

(d) The policy count for Motor TP is recorded as "0" because the policy count is combined with motor OD and the same count being submitted to the IRDAI.

(e) The policy count for Health Government business is recorded as "0" because it represents an endorsement of a master policy issued in previous Financial year.

<b>FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)</b>		
<b>(i) Name of the Insurer: Universal Sompo General Insurance Company Limited</b>		
<b>(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 2007</b>		
<b>(iii) Gross Direct Premium Income during immediate preceding FY: ₹ 4,62,219 Lakhs</b>		
<b>(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 1,17,928 Lakhs</b>		
<b>(v) Obligation of the Insurer to be met in a financial year*</b>		
<b>Statement Period: Quarter ending September 30, 2024</b>		
	<b>(₹ in Lakhs)</b>	
<b>Items</b>	<b>For the Quarter Ended September 30, 2024</b>	<b>Upto the Quarter Ended September 30, 2024</b>
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	1,099	2,313
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	29,165	60,821
<b>Total Gross Direct Motor Third Party Insurance Business Premium (L+P)</b>	<b>30,264</b>	<b>63,134</b>
<b>Total Gross Direct Motor Own damage Insurance Business Premium</b>	<b>23,087</b>	<b>46,638</b>
<b>Total Gross Direct Premium Income</b>	<b>1,57,362</b>	<b>2,69,745</b>
<b>*As per IRDAI (Rural, Social Sector and Motor Third Party Obligations) Regulations, 2024, Motor Third Party obligation is now based on Number of vehicles."</b>		
Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time.		

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Universal Somp General Insurance Company Limited

Date: As on September 30, 2024

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	1	311	36	1	266	9	588
c)	Policy Related	-	22	12	-	10	-	42
d)	Premium Related	-	8	-	-	7	1	13
e)	Refund Related	-	2	-	-	2	-	6
f)	Coverage Related	-	1	-	-	1	-	1
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (7) (ii) Insurer not given no claim bonus (1) (iii) Insurer repudiated the claim but not returned original bills to the Insured (1)	-	5	4	-	1	-	11
	<b>Total</b>	1	349	52	1	287	10	661

<b>2</b>	<b>Total No. of policies during previous year quarter: Q2 2023-24</b>	13,00,922
<b>3</b>	<b>Total No. of claims during previous year quarter: Q2 2023-24</b>	9,19,765
<b>4</b>	<b>Total No. of policies during current quarter: Q2 2024-25</b>	13,24,111
<b>5</b>	<b>Total No. of claims during current quarter: Q2 2024-25</b>	10,95,345
<b>6</b>	<b>Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):</b>	0.32
<b>7</b>	<b>Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):</b>	5.37

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	10	100%	-	-	10	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	10	100%	-	-	10	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 September 2024**
**Date: 30th September 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
03-Jul-24	HCL Technologies Limited	PB	Management	Appointment of Ms. Lee Fang Chew (DIN 02112309) as a Non - Executive Independent Director of the Company for a term of five consecutive years commencing from April 25, 2024 to April 24, 2029 (both days inclusive), and she will not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
03-Jul-24	HCL Technologies Limited	PB	Management	Approval of HCL Technologies Limited - Restricted Stock Unit Plan 2024 and Grant of Restricted Stock Units to the Eligible Employees of the Company.	FOR	FOR	Compliant with law. No concern identified.
03-Jul-24	HCL Technologies Limited	PB	Management	Grant of Restricted Stock Units to the Eligible Employees of Subsidiaries and/ or Associate Companies of the Company under the HCL Technologies Limited Restricted Stock Units Plan 2024.	FOR	FOR	Compliant with law. No concern identified.
03-Jul-24	HCL Technologies Limited	PB	Management	Authorization for secondary acquisition of equity shares of the Company by HCL Technologies Stock Options Trust for implementation of HCL Technologies Limited - Restricted Stock Unit Plan 2024 and providing financial assistance in this regard.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To consider and adopt the audited standalone financial statements of the Company for the year ended March 31, 2024 and the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To consider and adopt the audited consolidated financial statements of the Company for the year ended March 31, 2024 and the report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To declare a Final Dividend of Rs. 28/- per share of face value of Rs. 2/- each for FY 2023 - 24.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. R. Shankar Raman (DIN: 00019798), who retires by rotation and is eligible for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. Subramanian Sarma (DIN: 00554221), who retires by rotation and is eligible for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	Appointment of M/s. MSKA and Associates Chartered Accountants (Firm Registration No. 105047W issued by the Institute of Chartered Accountants of India), as Statutory Auditors of the Company, for a period of 5 consecutive years, to hold office from conclusion of 79th Annual General Meeting till conclusion of 84th Annual General Meeting and fix their remuneration.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	Appointment of Mr. Siddhartha Mohanty (DIN: 08058830) (representing equity interest of Life Insurance Corporation of India), as Director of the Company liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	Amendment to Articles of Association of the Company by deleting Article 107 pertaining to qualification shares.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	The Company for entering into and/ or continuing to enter into transactions with Larsen Toubro Arabia LLC, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, for providing Parent Company Guarantees on behalf of the said subsidiary, aggregating upto an amount not exceeding Rs. 12,500 crore or USD 1,500 Mn whichever is higher.	FOR	FOR	Compliant with law. No concern identified.

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**
**Name of the Insurer: Universal Sompo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with L and T Metro Rail (Hyderabad) Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements d) Providing inter-corporate deposits e) providing parent company guarantees (Related Party Transactions), aggregating upto an amount not exceeding Rs. 4,800 crore.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with L and T Modular Fabrication Yard LLC, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 4,300 crore.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with L and T Special Steels and Heavy Forgings Private Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 1,500 crore.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with L and T - MHI Power Boilers Private Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements d) availing inter corporate borrowings (Related Party Transactions), aggregating upto an amount not exceeding Rs. 1,200 crore.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with LTIMindtree Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 2,000 crore.	FOR	FOR	Compliant with law. No concern identified.

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**
**Name of the Insurer: Universal Sampo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
04-Jul-24	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ arrangements/ transactions with Nuclear Power Corporation of India Limited, a Related Party of the Company's subsidiary viz. L and T Special Steels and Heavy Forgings Private Limited within the meaning of Section 2 (76) of the Act, in the nature of a) sale, purchase, lease or supply of goods or assets or property or equipment b) rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 2,800 crore.	FOR	FOR	Compliant with law. No concern identified.
04-Jul-24	Larsen & Toubro Limited	AGM	Management	Ratification of remuneration of Rs. 18 lakhs plus applicable taxes and out of pocket expenses at actuals for travelling and boarding/ lodging for the financial year ending March 31, 2025 to M/s R. Nanabhoy and Co. Cost Accountants (Regn. No. 000010), who are appointed as Cost Auditors to conduct the audit of cost records maintained by the Company for the Financial Year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
05-Jul-24	Aeroflex Industries Limited	AGM	Management	To receive, consider and adopt	FOR	FOR	Compliant with law. No concern identified.
				(a) the Standalone Audited Financial Statement of the Company for the financial year ended March 31, 2024 together with the reports of the Board of Directors and Auditors thereon and			
				(b) the Consolidated Audited Financial Statement of the Company for the financial year ended March 31, 2024 together with the Auditors Report thereon.			
05-Jul-24	Aeroflex Industries Limited	AGM	Management	To declare final dividend at the rate of Rs. 0.25/- i. e., 12.5% per equity share of Rs. 2/- each fully paid - up of the Company, as recommended by the Board of Directors, for the financial year ended March 31, 2024 and the same be paid out of the profits of the Company.	FOR	FOR	Compliant with law. No concern identified.
05-Jul-24	Aeroflex Industries Limited	AGM	Management	To appoint a director in place of Mr. Mustafa Abid Kachwala (DIN: 03124453), who retires by rotation and being eligible, offered himself for re-appointment as a Director.	FOR	FOR	Compliant with law. No concern identified.
05-Jul-24	Aeroflex Industries Limited	AGM	Management	To re-appoint Mr. Ramesh Chandra Soni (DIN: 00049497) as an Independent Director of the Company, to hold office for a second term of 5 (five) consecutive years on the Board of the Company commencing from October 15, 2024 upto October 14, 2029 (both days inclusive), not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.
05-Jul-24	Aeroflex Industries Limited	AGM	Management	Approval of Aeroflex Industries Limited Employee Stock Options Plan 2024 (ESOP 2024) for employees of the Company.	FOR	ABSTAIN	We abstain from voting for this item.
05-Jul-24	Aeroflex Industries Limited	AGM	Management	Aeroflex Industries Limited Employee Stock Options Plan 2024 (ESOP 2024) for the Employees of existing and future Subsidiary Company/ ies.	FOR	ABSTAIN	We abstain from voting for this item.
15-Jul-24	Tata Steel Limited	AGM	Management	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the Financial Year ended March 31, 2024, together with the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
15-Jul-24	Tata Steel Limited	AGM	Management	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2024, together with the Report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.

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**Name of the Insurer: Universal Sompo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
15-Jul-24	Tata Steel Limited	AGM	Management	Declaration of Dividend of Rs. 3.60 per Ordinary (equity) Share of face value Rs. 1/- each for FY 2023- 24.	FOR	FOR	Compliant with law. No concern identified.
15-Jul-24	Tata Steel Limited	AGM	Management	To appoint a Director in the place of Mr. Saurabh Agrawal (DIN: 02144558), who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and, being eligible, seeks re-appointment.	FOR	FOR	Compliant with law. No concern identified.
15-Jul-24	Tata Steel Limited	AGM	Management	Ratification of remuneration of Rs. 35 lakh plus applicable taxes and reimbursement of out- of- pocket expenses payable to Messrs Shome and Banerjee, Cost Accountants (Firm Registration Number - 000001), who, based on the recommendation of the Audit Committee, have been appointed by the Board of Directors of the Company (Board), as the Cost Auditors of the Company, to conduct the audit of the cost records maintained by the Company for the Financial Year ending March 31, 2025.	FOR	FOR	Compliant with law. No concern identified.
15-Jul-24	Tata Steel Limited	AGM	Management	Material Related Party Transaction(s) with Tata International West Asia DMCC for an aggregate value up to Rs. 3,855 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.	FOR	FOR	Compliant with law. No concern identified.
15-Jul-24	Tata Steel Limited	AGM	Management	Material modification in the approved related party transaction(s) with Tata International Singapore Pte. Limited for aggregating to Rs. 7,356 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.	FOR	FOR	Compliant with law. No concern identified.
15-Jul-24	Tata Steel Limited	AGM	Management	Material modification in the approved related party transaction(s) with Tata International Limited for aggregating to Rs. 6,210 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.	FOR	FOR	Compliant with law. No concern identified.
15-Jul-24	Tata Steel Limited	AGM	Management	Material Related Party Transaction(s) between Tata Steel UK Limited, a wholly owned subsidiary of Tata Steel Limited, and Tata International West Asia DMCC, a subsidiary company of the Promoter Company of Tata Steel Limited for an aggregate value up to Rs. 10,500 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for business, to be entered during FY 2024- 25.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-24	Bajaj Finance Limited	AGM	Management	To consider and adopt the standalone and consolidated financial statements of the Company for the financial year ended 31 March 2024, together with the Directors and Auditors Reports thereon.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-24	Bajaj Finance Limited	AGM	Management	To declare a dividend of Rs. 36 per equity share of face value of Rs. 2 for the financial year ended 31 March 2024.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-24	Bajaj Finance Limited	AGM	Management	To appoint a director in place of Rajeew Jain (DIN: 01550158), who retires by rotation in terms of section 152(6) of the Companies Act, 2013 and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.

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**Name of the Insurer: Universal Sompo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
23-Jul-24	Bajaj Finance Limited	AGM	Management	Appointment of Price Waterhouse LLP, Chartered Accountants, (Firm Registration No. 301112E) as the Joint Statutory Auditor of the Company, to hold office from the conclusion of 37th Annual General Meeting till conclusion of the 40th Annual General Meeting of the Company to conduct audit of accounts of the Company for the financial year ending 31 March 2025, 31 March 2026 and 31 March 2027 and to fix their remuneration.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-24	Bajaj Finance Limited	AGM	Management	Appointment of Kirtane and Pandit LLP, Chartered Accountants, (Firm Registration No. 105215W) as the Joint Statutory Auditor of the Company, to hold office from the conclusion of 37th Annual General Meeting till conclusion of the 40th Annual General Meeting of the Company to conduct audit of accounts of the Company for the financial year ending 31 March 2025, 31 March 2026 and 31 March 2027 and to fix their remuneration.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-24	Bajaj Finance Limited	AGM	Management	Continuation of Sanjiv Bajaj (DIN: 00014615) as a Non - Executive Director on the Board of the Company, not liable to retire by rotation, for a period of five (5) years with effect from 1 April 2024.	FOR	ABSTAIN	We abstain from voting for this item.
23-Jul-24	Bajaj Finance Limited	AGM	Management	Appointment of Tarun Bajaj (DIN: 02026219) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of five consecutive years, with effect from 1 August 2024 up to 31 July 2029.	FOR	FOR	Compliant with law. No concern identified.
23-Jul-24	Bajaj Finance Limited	AGM	Management	Issue of non -convertible debentures through private placement within the overall borrowing limit of Rs. 375,000 crore approved by the members of the Company under section 180(1)(c) of the Act.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	To receive, consider and adopt the:	FOR	FOR	Compliant with law. No concern identified.
				a) audited standalone financial statements of the Bank, for the fiscal year ended 31 March, 2024 and the reports of the Board of Directors and the Auditors thereon and			
				b) audited consolidated financial statements, for the fiscal year ended 31 March, 2024 together with the report of Auditors thereon.			
26-Jul-24	Axis Bank Limited	AGM	Management	To declare dividend on the equity shares of the Bank, for the fiscal year ended 31 March, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	To re-appoint Rajiv Anand (DIN: 02541753) as a director who retires by rotation and being eligible has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Appointment of M/s. M M Nissim and Co. LLP, Chartered Accountants having (Firm Registration No. 107122W / W100672), issued by the Institute of Chartered Accountants of India, as one of the Joint Statutory Auditors of the Bank, to hold office as such from the conclusion of the 30th Annual General Meeting until the conclusion of the 33rd Annual General Meeting, subject to the approval of the RBI every year and including remuneration, as may be approved by the Audit Committee of the Board of the Bank.	FOR	FOR	Compliant with law. No concern identified.

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**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
26-Jul-24	Axis Bank Limited	AGM	Management	Appointment of M/s. KKC and Associates LLP, Chartered Accountants, having (Firm Registration No. 105146W / W100621), issued by the Institute of Chartered Accountants of India, as one of the Joint Statutory Auditors of the Bank, to hold office as such from the conclusion of the 30th Annual General Meeting until the conclusion of the 33rd Annual General Meeting, subject to the approval of the RBI every year and including remuneration, as may be approved by the Audit Committee of the Board of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Re-appointment of Meena Ganesh (DIN: 00528252) as an Independent Director of the Bank for a further period of four years from 1 August, 2024 upto 31 July, 2028 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Re-appointment of G. Padmanabhan (DIN: 07130908) as an Independent Director of the Bank for a further period of four years from 28 October, 2024 upto 27 October, 2028 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Re-appointment of Amitabh Chaudhry (DIN: 00531120) as the Managing Director and CEO of the Bank, for a period of three years, with effect from 1 January, 2025 upto 31 December, 2027 (both days inclusive) and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Amitabh Chaudhry (DIN: 00531120), as a Managing Director and CEO of the Bank, with effect from 1 April, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Rajiv Anand (DIN: 02541753), as Deputy Managing Director of the Bank, with effect from 1 April, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Subrat Mohanty (DIN: 08679444), as Executive Director of the Bank, with effect from 1 April, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Munish Sharda (DIN: 06796060), as Executive Director of the Bank, with effect from 1 April, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Borrowing / raising of funds in Indian rupees / foreign currency, by issue of debt securities on a private placement basis for an amount of upto Rs. 35,000 crores.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Raising of funds by issue of equity shares / depository receipts and / or any other instruments or securities representing either equity shares and / or convertible securities linked to equity shares for an amount of upto Rs. 20,000 crores.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Material related party transactions for acceptance of deposits in current / savings account or any other similar accounts permitted to be opened under applicable laws may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.

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Name of the Insurer: Universal Sampo General Insurance Company Limited

For the Quarter ending: 30th September 2024

Date: 30th September 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
26-Jul-24	Axis Bank Limited	AGM	Management	Material related party transactions for subscription of securities issued by the related parties and / or purchase of securities (of related or other unrelated parties) from related parties may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Material related party transactions for sale of securities (of related or other unrelated parties) to related parties may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Material related party transactions for issue of securities of the Bank to related parties, payment of interest and redemption amount thereof may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Material related party transactions for receipt of fees / commission for distribution of insurance products and other related business may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Material related party transactions for fund based or non-fund based credit facilities including consequential interest / fees may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be applicable from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.

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**Name of the Insurer: Universal Somp General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
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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
26-Jul-24	Axis Bank Limited	AGM	Management	Material related party transactions for money market instruments / term borrowing / term lending (including repo / reverse repo) may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or any other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	Axis Bank Limited	AGM	Management	Material related party transactions pertaining to forex and derivative contracts may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	To consider and adopt the Financial Statements of the Company for the financial year ended 31st March, 2024, the Consolidated Financial Statements for the said financial year and the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	To confirm Interim Dividend of Rs. 6.25 per Ordinary Share of Rs. 1/- each and declare Final Dividend of Rs. 7.50 per Ordinary Share for the financial year ended 31st March, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Sunil Panray (DIN: 09251023) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Supratim Dutta (DIN: 01804345) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	Re-appointment of Messrs. S R B C and CO LLP, Chartered Accountants (Registration No. 324982E/E300003) as the Auditors of the Company from the conclusion of this Meeting to hold such office for a period of five years till the conclusion of the Hundred and Eighteenth Annual General Meeting at a remuneration not exceeding Rs. 3,85,00,000/- with authority to the Board of Directors of the Company to decide on such remuneration, for conduct of audit for the financial year 2024 - 25, payable in one or more instalments, plus goods and services tax as applicable and reimbursement of out-of-pocket expenses incurred.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	Appointment of Dr. Alok Pande (DIN: 10631871) as a Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	Re-appointment of Mr. Sunil Panray (DIN: 09251023) as a Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	Variation in the terms of remuneration payable to Mr. Sumant Bhargavan (DIN: 01732482), as Wholetime Director, with effect from 1st October, 2024 for the residual period of his current term of appointment, i. e. up to 11th July, 2025.	FOR	FOR	Compliant with law. No concern identified.



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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
26-Jul-24	ITC Limited	AGM	Management	Variation in the terms of remuneration payable to Mr. Supratim Dutta (DIN: 01804345), as Wholetime Director, with effect from 1st October, 2024 for the residual period of his current term of appointment, i. e. up to 21st July, 2025.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	Variation in the terms of remuneration payable to Mr. Hemant Malik (DIN: 06435812), as Wholetime Director, with effect from 1st October, 2024 for the residual period of his current term of appointment, i.e. up to 11th August, 2026.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	Re-appointment of Mr. Sumant Bhargavan (DIN: 01732482) as a Director, liable to retire by rotation, and also as a Wholetime Director of the Company with effect from 12th July, 2025 for a period of two years.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	Re-appointment of Mr. Supratim Dutta (DIN: 01804345) as a Director, liable to retire by rotation, and also as a Wholetime Director of the Company with effect from 22nd July, 2025 for a period of three years.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	To enter into contracts / arrangements / transactions with British American Tobacco (GLP) Limited, United Kingdom (BAT GLP) such that the maximum value of the contracts / arrangements / transactions with BAT GLP in the aggregate, does not exceed Rs. 2.350 Crores during the financial year 2025 - 26.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	Ratification of remuneration of Rs. 5,00,000/- plus goods and services tax as applicable and reimbursement of out -of- pocket expenses payable to Messrs. ABK and Associates, Cost Accountants, appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained by the Company in respect of Wood Pulp and Paper and Paperboard products for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
26-Jul-24	ITC Limited	AGM	Management	Ratification of remuneration Rs. 6,50,000/- plus goods and services tax as applicable and reimbursement of out -of- pocket expenses payable to Messrs. S. Mahadevan and Co., Cost Accountants, appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained in respect of all applicable products of the Company, other than Wood Pulp and Paper and Paperboard products, for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	To receive, consider and adopt the Standalone Audited Financial Statement of the Bank for the financial year ended 31st March, 2024 together with the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	To receive, consider and adopt the Consolidated Audited Financial Statement of the Bank for the financial year ended 31st March, 2024 together with the Report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	To confirm payment of dividend at the rate of Rs. 0.405 per annum per 8.10% Non-Convertible Perpetual Non-Cumulative Preference Share (PNCPS) of Rs. 5/- as declared by the Board of Directors for the period commencing from 1st April, 2023 to 13th March, 2024.	FOR	FOR	Compliant with law. No concern identified.

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**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	To declare dividend at the rate of Rs. 2/- per Equity Share of Rs. 5/- as recommended by the Board of Directors for FY 2023 - 24 and that the same be paid out of the profits of the Bank for the financial year ended 31st March, 2024.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	To re-appoint Mr. Amit Desai (DIN: 00310510) who retires by rotation and, being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	Appointment of M/s. Deloitte Haskins and Sells Chartered Accountants (Firm Registration Number: 117365W), as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of the Thirty-Ninth Annual General Meeting until the conclusion of the Forty-Second Annual General Meeting of the Bank, for the purpose of the audit of the Bank's standalone and consolidated financial statements for the FY 2024 - 25 to FY 2026 - 27.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	Payment of an overall fee not exceeding Rs. 41,000,000/- to the Joint Statutory Auditors of the Bank for the time being in office, for the audit/ review of financials, as the case may be, in respect of FY 2024 - 25, in addition to any out of pocket expenses, outlays and taxes, as applicable.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	Appointment of Ms. Ketaki Bhagwati (DIN: 07367868) as an Independent Director of the Bank, for a period of four years with effect from 18th May, 2024 to 17th May, 2028 (both days inclusive).	FOR	FOR	Compliant with law. No concern identified.
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	Alteration of the Articles of Association of the Bank.	FOR	FOR	Compliant with law. No concern identified.
03-Aug-24	Kotak Mahindra Bank Limited	AGM	Management	Increase in the remuneration of Mr. C S Rajan (DIN: 00126063), Non-Executive Independent Part-time Chairman, from up to Rs. 3,600,000/- per annum to up to Rs. 5,000,000/- per annum and for providing car with driver as per the applicable policy of the Bank from 1st July, 2024 till the end of his tenure as Non-Executive Independent Part-time Chairman of the Bank on 31st December, 2025.	FOR	FOR	Compliant with law. No concern identified.
08-Aug-24	Ideaforge Technology Ltd	AGM	Management	To receive, consider and adopt the Standalone Audited Financial Statements of the Company (including Audited Consolidated Financial Statements) for the year ended March 31, 2024, together with the Report of the Board of Directors and the Auditor's thereon.	FOR	ABSTAIN	We abstain from voting for this item.
08-Aug-24	Ideaforge Technology Ltd	AGM	Management	To appoint a director in place of Mr. Ashish Bhat, Whole-time Director (DIN: 02480920), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
08-Aug-24	Ideaforge Technology Ltd	AGM	Management	To approve rectification in revision in the term of M/s. BSR & Co. LLP, Chartered Accountants (Firm Registration No: 101248W/W-100022), as the Statutory Auditors of the Company for a period of 4 years till FY 2026- 27 instead of 5 years till FY 2027- 28.	FOR	ABSTAIN	We abstain from voting for this item.
08-Aug-24	Ideaforge Technology Ltd	AGM	Management	Re-appointment of Mr. Ankit Mehta (DIN: 02108289) as a Whole-time Director of the Company from November 15, 2024 to November 14, 2029 for a period of 5 (five) years and including remuneration.	FOR	FOR	Compliant with law. No concern identified.

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**
**Name of the Insurer: Universal Sampo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
08-Aug-24	Ideaforge Technology Ltd	AGM	Management	Re-appointment of Mr. Rahul Singh (DIN: 02106568) as a Whole-time Director of the Company from November 15, 2024 to November 14, 2029 for a period of 5 (five) years and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
08-Aug-24	Ideaforge Technology Ltd	AGM	Management	Re-appointment of Mr. Ashish Bhat (DIN: 02480920) as a Whole-time Director of the Company from November 15, 2024 to November 14, 2029 for a period of 5 (five) years and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
08-Aug-24	Ideaforge Technology Ltd	AGM	Management	Continuation of term of appointment of Mr. Ganapathy Subramaniam (DIN: 00019891) as Non - Executive Director and Non - Independent Director of the Company on November 28, 2017 for a further period of five years with effect from April 1, 2024 not liable to retirement by rotation.	FOR	FOR	Compliant with law. No concern identified.
09-Aug-24	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (standalone) of the Bank for the financial year ended March 31, 2024 along with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
09-Aug-24	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (consolidated) of the Bank for the financial year ended March 31, 2024 along with the Report of Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
09-Aug-24	HDFC Bank Limited	AGM	Management	To consider declaration of dividend on Equity Shares.	FOR	FOR	Compliant with law. No concern identified.
09-Aug-24	HDFC Bank Limited	AGM	Management	To appoint a Director in place of Mr. Bhavesh Zaveri (DIN: 01550468), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
09-Aug-24	HDFC Bank Limited	AGM	Management	To appoint a director in place of Mr. Keki Mistry (DIN: 00008886), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
09-Aug-24	HDFC Bank Limited	AGM	Management	Appointment of M/s. Batliboi and Purohit, Chartered Accountants, (ICAI Firm Registration No. 101048W) as one of the Joint Statutory Auditors of the Bank, to hold office for a period of 3 (three) years with effect from FY 2024 - 25 till and including FY 2026 - 27 and to fix the overall remuneration.	FOR	FOR	Compliant with law. No concern identified.
09-Aug-24	HDFC Bank Limited	AGM	Management	To Issue Long-Term Bonds (financing of infrastructure and affordable housing), Perpetual Debt Instruments (part of additional Tier I capital) and Tier II capital bonds through private placement mode of an amount in aggregate not exceeding Rs. 60,000 Crore.	FOR	FOR	Compliant with law. No concern identified.
09-Aug-24	HDFC Bank Limited	AGM	Management	To grant equity stock options under Employees Stock Option Master Scheme - 2024.	FOR	FOR	Compliant with law. No concern identified.
10-Aug-24	Cello World Ltd	AGM	Management	To receive, consider and adopt the Audited (Standalone and Consolidated) Financial Statements of the Company for the Financial Year ended March 31, 2024 together with the Reports of the Auditors and Board of Directors thereon.	FOR	FOR	Compliant with law. No concern identified.
10-Aug-24	Cello World Ltd	AGM	Management	To declare a dividend of @ 30% i.e. Rs. 1.50/- each on Equity Shares of the Company of face value of Rs. 5/- each for the financial year 2023 - 24.	FOR	FOR	Compliant with law. No concern identified.
10-Aug-24	Cello World Ltd	AGM	Management	To consider and approve appointment of Mr Gaurav Pradeep Rathod (DIN: 06800983) as a Joint Managing Director of the Company, who retires by rotation and being eligible offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting for this item.

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**
**Name of the Insurer: Universal Sompo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
13-Aug-24	HCL Technologies Limited	AGM	Management	To receive, consider and adopt the Audited Financial Statements (including Audited Consolidated Financial Statements) of the Company for the financial year ended March 31, 2024, together with the Reports of the Board of Directors and of the Statutory Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
13-Aug-24	HCL Technologies Limited	AGM	Management	To re-appoint Mr. C. Vijayakumar (DIN - 09244485) as Director, who retires by rotation and being eligible, has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
13-Aug-24	HCL Technologies Limited	AGM	Management	To re-appoint M/s. B S R and Co. LLP, Chartered Accountants (ICAI Firm Registration No. 101248W/W-100022) as Statutory Auditors of the Company to hold office for a period of five consecutive years from the conclusion of this Annual General Meeting until the conclusion of the 37th Annual General Meeting of the Company and to fix their remuneration.	FOR	FOR	Compliant with law. No concern identified.
13-Aug-24	HCL Technologies Limited	AGM	Management	Payment of commission to Non-Executive Directors of the Company for each financial year commencing from April 1, 2024, and the amount, proportion and manner of the said commission be decided by the Board of Directors (or any Committee thereof) of the Company.	FOR	ABSTAIN	We abstain from voting for this item.
13-Aug-24	HCL Technologies Limited	AGM	Management	Re-appointment of Mr. Simon John England (DIN- 08664595) as a Non-Executive Independent Director of the Company for a second term of five consecutive years commencing from January 16, 2025 to January 15, 2030 (both days inclusive), and he will not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
14-Aug-24	UltraTech Cement Limited	AGM	Management	To receive, consider and adopt:	FOR	FOR	Compliant with law. No concern identified.
				a. the Audited Standalone Financial Statements for the financial year ended 31st March, 2024 and the Reports of Directors' and Auditors' thereon			
				b. the Audited Consolidated Financial Statements for the financial year ended 31st March, 2024 and the Reports of Auditors' thereon.			
14-Aug-24	UltraTech Cement Limited	AGM	Management	To declare dividend on equity shares for the year ended 31st March, 2024.	FOR	FOR	Compliant with law. No concern identified.
14-Aug-24	UltraTech Cement Limited	AGM	Management	To appoint a Director in place of Mr. Kumar Mangalam Birla (DIN: 00012813), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
14-Aug-24	UltraTech Cement Limited	AGM	Management	Ratification of remuneration of Rs. 24,00,000/- payable to M/s. D. C. Dave and Co., Cost Accountants, Mumbai and of Rs. 24,00,000/- M/s. N. D. Birla and Co., Cost Accountants, Ahmedabad appointed by the Board of Directors 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 concern identified.
14-Aug-24	UltraTech Cement Limited	AGM	Management	Appointment of Ms. Anita Ramachandran (DIN: 00118188) as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term of five consecutive years with effect from 17th July, 2024 till 16th July, 2029 (both days inclusive).	FOR	ABSTAIN	We abstain from voting for this item.

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**Name of the Insurer: Universal Sampo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
14-Aug-24	UltraTech Cement Limited	AGM	Management	Appointment of Mr. Anjani Kumar Agrawal (DIN: 08579812) as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term of five consecutive years with effect from 17th July, 2024 till 16th July, 2029 (both days inclusive).	FOR	FOR	Compliant with law. No concern identified.
14-Aug-24	UltraTech Cement Limited	AGM	Management	Appointment of Mr. Vivek Agrawal (DIN: 10599212) as a Director of the Company.	FOR	FOR	Compliant with law. No concern identified.
14-Aug-24	UltraTech Cement Limited	AGM	Management	Appointment of Mr. Vivek Agrawal (DIN: 10599212) as Whole - time Director and Chief Marketing Officer of the Company and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
14-Aug-24	UltraTech Cement Limited	AGM	Management	Re-appointment of Mr. Kailash Chandra Jhanwar (DIN: 01743559) as Managing Director of the Company and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To consider and adopt the audited standalone financial statements of the Company for the financial year ended 31st March, 2024 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To consider and adopt the audited consolidated financial statements of the Company for the financial year ended 31st March, 2024 and the report of the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To declare dividend at the rate of INR 125 per equity share and declared to be paid to the members of the Company.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To appoint a Director in place of Mr. Toshihiro Suzuki (DIN: 06709846), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To appoint a Director in place of Mr. Hisashi Takeuchi (DIN: 07806180), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To continue the appointment of Mr. Ravindra Chandra Bhargava (DIN: 00007620) as a Non-Executive Director of the Company not to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To continue the appointment of Mr. Osamu Suzuki (DIN: 00680073) as a Non-Executive Director of the Company not to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	Ratification of remuneration of INR 3.05 lac plus applicable taxes thereon besides reimbursement of out of pocket expenses payable to M/s R.J. Goel and Co., Cost Accountants (Firm Registration No. 000026) appointed by the Board of Directors as Cost Auditor to conduct the audit of the applicable cost records of the Company for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To appoint Ms. Anjali Bansal (DIN: 00207746), as an Independent Director of the Company, not to retire by rotation, for a period of five years with effect from 28th August, 2024 to 27th August, 2029.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To appoint Ms. Ireena Vittal (DIN: 05195656), as an Independent Director of the Company, not to retire by rotation, for a period of five years with effect from 28th August, 2024 to 27th August, 2029.	FOR	FOR	Compliant with law. No concern identified.

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**Name of the Insurer: Universal Sampo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To re-appoint Ms. Lira Goswami (DIN: 00114636), as an Independent Director, not to retire by rotation, for a period of five years with effect from 28th August, 2024 to 27th August, 2029.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited (SMG) and Suzuki Motor Corporation, Japan (SMC) for an aggregate value not exceeding INR 2,100 crores for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
27-Aug-24	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited (SMG) and Krishna Maruti Limited (KML) for an aggregate value not exceeding INR 2,500 crores for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
28-Aug-24	Entero Healthcare Solutions Ltd	AGM	Management	To receive, consider and adopt:	FOR	ABSTAIN	Remained abstained since there was no report from the Proxy Advisory.
				a. the audited standalone financial statements of the Company for the financial year ended 31st March, 2024 together with the reports of Board of Directors and the Auditors thereon and			
				b. the audited consolidated financial statements of the Company for the financial year ended 31st March, 2024 together with the report of the Auditors thereon.			
28-Aug-24	Entero Healthcare Solutions Ltd	AGM	Management	To appoint a Director in place of Ms. Sumona Chakraborty (DIN: 09597426), who retires by rotation and being eligible, offers herself for re-appointment.	FOR	ABSTAIN	Remained abstained since there was no report from the Proxy Advisory.
28-Aug-24	Entero Healthcare Solutions Ltd	AGM	Management	Appointment of M/s. M S K A and Associates, Chartered Accountants (Firm Registration No. 105047W) as the Statutory Auditors of the Company, to hold office for a term of five consecutive years from the conclusion of the 6th Annual General Meeting (AGM) to be held in the year 2024 until the conclusion of the 11th AGM of the Company to be held in the year 2029, on such remuneration as may be mutually agreed upon between the Board of Directors and the statutory auditors.	FOR	ABSTAIN	Remained abstained since there was no report from the Proxy Advisory.
28-Aug-24	Entero Healthcare Solutions Ltd	AGM	Management	Appointment of Mr. Kevin Rohitbhai Daftary (DIN: 10637792) as a Non-Executive Non-Independent Director of the Company, liable to retire by rotation.	FOR	ABSTAIN	Remained abstained since there was no report from the Proxy Advisory.
28-Aug-24	Entero Healthcare Solutions Ltd	AGM	Management	To: (a) give loans, from time-to-time as it may deem expedient to any person or other bodies corporate (b) give guarantee or provide security in connection with a loan taken by subsidiaries / associates or any person or other body corporate and (c) acquire by way of subscription, purchase or otherwise securities of any body corporate from time-to-time, in one or more tranches, (excluding any guarantees given or securities provided for loans taken by any wholly owned subsidiaries, or securities acquired in one or more wholly owned subsidiaries) upto an aggregate amount of Sixty percent of the total paid up share capital and free reserves and securities premium account or one hundred percent of its free reserves and securities premium account, (whichever is higher).	FOR	ABSTAIN	Remained abstained since there was no report from the Proxy Advisory.
28-Aug-24	Entero Healthcare Solutions Ltd	AGM	Management	Ratification of Approval of the Entero Employee Stock Option Plan, 2023 (ESOP 2023/ Plan).	FOR	ABSTAIN	Remained abstained since there was no report from the Proxy Advisory.

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Name of the Insurer: Universal Sampo General Insurance Company Limited

For the Quarter ending: 30th September 2024

Date: 30th September 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
28-Aug-24	Entero Healthcare Solutions Ltd	AGM	Management	Ratification of the extension of the benefits under the Entero Employee Stock Option Plan, 2023 (ESOP 2023/ Plan) to the employees of subsidiary companies of the Company.	FOR	ABSTAIN	Remained abstained since there was no report from the Proxy Advisory.
28-Aug-24	Entero Healthcare Solutions Ltd	AGM	Management	Alteration of the Articles of Association of the Company and insertion of clauses pursuant to Regulation 31B of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.	FOR	ABSTAIN	Remained abstained since there was no report from the Proxy Advisory.
29-Aug-24	ICICI Bank Limited	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements for the financial year ended March 31, 2024 together with the Reports of the Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	To declare dividend on equity shares.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	To appoint a director in place of Mr. Rakesh Jha (DIN: 00042075), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Appointment of M/s. B S R and Co. LLP, Chartered Accountants (Registration No. 101248W/W100022) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this meeting till the conclusion of the Thirty- First Annual General Meeting of the Bank on such terms including remuneration.	FOR	ABSTAIN	We abstain from voting for this item.
29-Aug-24	ICICI Bank Limited	AGM	Management	Appointment of M/s. C N K and Associates LLP, Chartered Accountants (Registration No. 101961W/W100036) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this meeting till the conclusion of the Thirty- First Annual General Meeting of the Bank on such terms including remuneration.	FOR	ABSTAIN	We abstain from voting for this item.
29-Aug-24	ICICI Bank Limited	AGM	Management	Payment of remuneration to M/s. M S K A and Associates, Chartered Accountants (Registration No. 105047W) (hereinafter referred to as M S K A and Associates) and M/s. KKC and Associates LLP, Chartered Accountants (formerly M/s. Khimji Kunverji and Co LLP) (Registration No. 105146W/W100621) (hereinafter referred to as KKC and Associates), Joint Statutory Auditors of the Bank, approval of the Members of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Appointment of Mr. Rohit Bhasin (DIN: 02478962) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five years with effect from July 26, 2024.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Sandeep Bakhshi (DIN: 00109206) as Managing Director and Chief Executive Officer (MD and CEO) of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Sandeep Batra (DIN: 03620913) as Executive Director of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Rakesh Jha (DIN: 00042075) as Executive Director of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Ajay Kumar Gupta (DIN: 07580795) as Executive Director of the Bank.	FOR	FOR	Compliant with law. No concern identified.

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Name of the Insurer: Universal Sampo General Insurance Company Limited

For the Quarter ending: 30th September 2024

Date: 30th September 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
29-Aug-24	ICICI Bank Limited	AGM	Management	Modification of earlier approved Material Related Party Transactions for acceptance of Current account and Savings account (CASA) deposits by the Bank from the Related Parties for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Modification of earlier approved Material Related Party Transactions for subscription of securities issued by the Related Party and purchase of securities from the Related Party (issued by related or unrelated parties) by the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Modification of earlier approved Material Related Party Transactions for sale of securities to the Related Party (issued by related or unrelated parties) by the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for rendering of insurance services by ICICI Prudential Life Insurance Company Limited, subsidiary of the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Life Insurance Company Limited.	FOR	FOR	Compliant with law. No concern identified.



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Name of the Insurer: Universal Sompo General Insurance Company Limited

For the Quarter ending: 30th September 2024

Date: 30th September 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
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for dividend payout by ICICI Prudential Asset Management Company Limited, subsidiary of the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Asset Management Company Limited.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions pertaining to foreign exchange and derivative transactions by the Bank with the Related Parties for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for acceptance of Current account and Savings account (CASA) deposits by the Bank from the Related Parties for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for subscription of securities issued by the Related Parties and purchase of securities from the Related Parties (issued by related or unrelated parties) by the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.

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**Name of the Insurer: Universal Sampo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for sale of securities to the Related Parties (issued by related or unrelated parties) by the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for granting of fund based and/ or non- fund based credit facilities by the Bank to the Related Parties for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for purchase/ sale of loans by the Bank from/ to the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for undertaking repurchase (repo) transactions and other permitted short- term borrowing transactions by the Bank with the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for undertaking reverse repurchase (reverse repo) transactions and other permitted short-term lending transactions by the Bank with the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.

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**Name of the Insurer: Universal Sampo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions pertaining to foreign exchange and derivative transactions by the Bank with the Related Parties for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for availing insurance services by the Bank from the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for rendering of insurance services by ICICI Prudential Life Insurance Company Limited, subsidiary of the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Life Insurance Company Limited.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for dividend payout by ICICI Prudential Asset Management Company Limited, subsidiary of the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Asset Management Company Limited.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	Reliance Industries Limited	AGM	Management	To consider and adopt	FOR	FOR	Compliant with law. No concern identified.
				(a) the audited financial statement of the Company for the financial year ended March 31, 2024 and the reports of the Board of Directors and Auditors thereon.			
29-Aug-24	Reliance Industries Limited	AGM	Management	To consider and adopt	FOR	FOR	Compliant with law. No concern identified.

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**Date: 30th September 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
				(b) the audited consolidated financial statement of the Company for the financial year ended March 31, 2024 and the report of Auditors thereon.			
29-Aug-24	Reliance Industries Limited	AGM	Management	To declare dividend at the rate of Rs. 10/- per equity share of Rs. 10/- each fully paid- up of the Company, as recommended by the Board of Directors, for the financial year ended March 31, 2024 and the same be paid out of the profits of the Company.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	Reliance Industries Limited	AGM	Management	To appoint Shri Hital R. Meswani (DIN: 00001623), who retires by rotation at this meeting, as a Director of the Company.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	Reliance Industries Limited	AGM	Management	To appoint Shri P. M .S. Prasad (DIN: 00012144), who retires by rotation at this meeting, as a Director of the Company.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	Reliance Industries Limited	AGM	Management	Ratification of remuneration, a) to be paid to the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ending March 31, 2025 and b) to be paid to Shome and Banerjee, Cost Accountants (FRN: 000001), the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ended March 31, 2024.	FOR	FOR	Compliant with law. No concern identified.
29-Aug-24	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions with Star India Private Limited (SIPL) by investing in equity shares for an amount not exceeding Rs. 11,500 crore, for licensing of content by Jio Studios a division of the Company, transactions to be upto Rs.300 crore and brand integration services, transactions to be upto Rs. 30 crore during the FY 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
30-Aug-24	UltraTech Cement Limited	TCM (Equity Share)	Management	Scheme of Arrangement between Kesoram Industries Limited (Demerged Company) and UltraTech Cement Limited (Resulting Company or Company) and their respective shareholders and creditors (Scheme).	FOR	FOR	Compliant with law. No concern identified.
06-Sep-24	Epack Durable Ltd	AGM	Management	To receive, consider and adopt:	FOR	FOR	Compliant with law. No concern identified.
				(a) the Audited Standalone Financial Statements of the Company for the Financial Year ended March 31, 2024, together with the reports of the Board of Directors and Auditors thereon and			
				(b) the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2024 and the report of the Auditors thereon.			
06-Sep-24	Epack Durable Ltd	AGM	Management	To appoint Director in place of Mr. Bajrang Bothra, Whole Time Director (DIN: 00129286) who retires by rotation and being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting for this item.
06-Sep-24	Epack Durable Ltd	AGM	Management	Ratification of remuneration Rs. 1,00,000/- plus applicable taxes and reimbursement of out of pocket expenses payable to M/s. Cheena and Associates, Cost Accountants (Firm Registration No. 000397), who are re-appointed by the Board of Directors of the Company to conduct the audit of cost records maintained by the Company for the Financial Year ending March 31, 2025.	FOR	FOR	Compliant with law. No concern identified.
06-Sep-24	Epack Durable Ltd	AGM	Management	Authorisation to advance any loan, give any guarantee or to provide any security under section 185 of the Companies Act, 2013 upto aggregate limit of Rs. 50 Crores.	FOR	ABSTAIN	We abstain from voting for this item.
06-Sep-24	Epack Durable Ltd	AGM	Management	Ratification of Pre- IPO EPACK Employee Stock Option Scheme 2023 (ESOP SCHEME) as per SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021.	FOR	ABSTAIN	We abstain from voting for this item.

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**Date: 30th September 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
06-Sep-24	Epack Durable Ltd	AGM	Management	Ratification of the extension of benefits under the EPACK Durable Limited - EPACK Employee Stock Option Scheme 2023 (ESOP SCHEME) to the employees of Subsidiary Companies and Associate Companies, including Joint venture companies.	FOR	ABSTAIN	We abstain from voting for this item.
06-Sep-24	Epack Durable Ltd	AGM	Management	Approval of nomination rights available to Promoter shareholders of the Company to appoint Directors on the Board of the Company.	FOR	ABSTAIN	We abstain from voting for this item.
06-Sep-24	Epack Durable Ltd	AGM	Management	Approval of nomination right available to Private Equity Investor shareholder of the Company - India Advantage Fund S4 I and Dynamic India Fund S4 US I to appoint Director on the Board of the Company.	FOR	ABSTAIN	We abstain from voting for this item.
06-Sep-24	Epack Durable Ltd	AGM	Management	Approval of nomination right available to Private Equity Investor shareholder of the Company Augusta Investments Zero Pte. Ltd. to appoint Director on the Board of the Company.	FOR	ABSTAIN	We abstain from voting for this item.
10-Sep-24	ITC Limited	PB	Management	Appointment of Mr. Chandra Kishore Mishra (DIN: 02553126) as a Director and also as an Independent Director of the Company with effect from 14th September, 2024 for a period of five years or till such earlier date to conform with the policy on retirement and as may be determined by any applicable statutes, rules, regulations or guidelines.	FOR	FOR	Compliant with law. No concern identified.
14-Sep-24	Aadhar Housing Finance Ltd	AGM	Management	To consider and adopt the standalone and consolidated financial statements of the Company for the financial year ended 31 March 2024, together with the Directors' and Auditors' Reports thereon.	FOR	FOR	Compliant with law. No concern identified.
14-Sep-24	Aadhar Housing Finance Ltd	AGM	Management	To appoint a director in place of Mr. Amit Dixit (DIN: 01798942) as Non - Executive Director, who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
14-Sep-24	Aadhar Housing Finance Ltd	AGM	Management	Appointment of M/s. S. R. Batliboi and Associates LLP (Firm Registration No 101049W/E300004), as the Joint Statutory Auditors of the Company, upon expiration of term of M/s. Walker Chandio and Co LLP, Chartered Accountants (Firm Registration Number 001076N/N500013) at the conclusion of this AGM, to hold office for a period of three consecutive years from the F.Y. 2024 - 25 till the conclusion of the Annual General Meeting of the Company to be held for F.Y. 2026 - 27 along with the existing Statutory Auditor M/s. Kirtane and Pandit LLP, Chartered Accountants (Firm Registration Number 105215W/W100057) till their term expires, on such remuneration, taxes and out of pocket expenses.	FOR	FOR	Compliant with law. No concern identified.
14-Sep-24	Aadhar Housing Finance Ltd	AGM	Management	To consider and revalidate the Borrowing powers/ limits for the Company and Issuance of Debentures and approval to create charge by way of mortgages and/ or hypothecation on the assets of the Company.	FOR	FOR	Compliant with law. No concern identified.

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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
14-Sep-24	Aadhar Housing Finance Ltd	AGM	Management	Payment of Commission to all Independent Directors of the Company for their services rendered during the financial year 2023 - 2024, up to an aggregate amount of Rs. 135 Lakhs, consolidated to be paid to all Independent Directors which will be within the overall limit of 1% of the net profit of the Company for the said financial year computed in accordance with the provisions of section 198 of the act, to be distributed to the directors in the proportion, on the basis of their performance in the Company and services rendered by them, as may be determined by the Board of Directors (including Nomination and Remuneration Committee) as per the limit prescribed under the Companies Act, 2013.	FOR	ABSTAIN	We abstain from voting for this item.
14-Sep-24	Aadhar Housing Finance Ltd	AGM	Management	To approve the appointment of Dr. Punita Kumar Sinha (DIN: 05229262) as an Independent Director of the Company, not liable to retire by rotation, for a term of 5 (five) consecutive years with effect from 7th August, 2024 to 6th August, 2029.	FOR	FOR	Compliant with law. No concern identified.
14-Sep-24	Aadhar Housing Finance Ltd	AGM	Management	Ratification of Aadhar Housing Finance Limited - Employee Stock Option Plan 2020 of the Company.	FOR	FOR	Compliant with law. No concern identified.
19-Sep-24	Fedbank Financial Services Ltd	AGM	Management	To receive, consider and adopt the Audited Financial Statements of the Company for the financial year ended 31st March, 2024, together with the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
19-Sep-24	Fedbank Financial Services Ltd	AGM	Management	To appoint a Director in place of Mr. Anil Kothuri (DIN: 00177945), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
19-Sep-24	Fedbank Financial Services Ltd	AGM	Management	Appointment of M/s. KKC and Associates, LLP, Chartered Accountants (Firm Registration No. 105146W / W100621), Mumbai as Statutory Auditors of the Company, to hold office for a period of three (3) years from the conclusion of the 29th Annual General Meeting till the conclusion of 32nd Annual General Meeting on such remuneration.	FOR	FOR	Compliant with law. No concern identified.
19-Sep-24	Fedbank Financial Services Ltd	AGM	Management	To offer, issue, create and/or invitation(s) to eligible persons to subscribe for all the kinds and types of Non - Convertible Debentures (NCDs) including but not limited to secured or unsecured, redeemable, listed or unlisted, cumulative or non-cumulative, fixed rate or market linked and/or hybrid instruments(not in nature of equity shares) including but not limited to non - convertible debentures/ bonds qualifying as subordinated Tier II debts, Perpetual debt instruments which may or may not be classified as being additional Tier I or Tier II capital under the provisions of the RBI Master direction- Non Banking Financial Company- Systemically important Non-Deposit taking Company (Reserve Bank), Directions 2016(as amended from time to time) on a private placement basis, in one or more tranches and/or series, not exceeding Rs. 2500 Crores, during a period of one year from the date of approval of the shareholders in their general meeting to banks, financial institutions, non-banking financial companies, corporates, Foreign Institutional Investors (FIIs), Qualified Foreign Investors (QFIs), Foreign Portfolio Investors (FPIs), Insurance Companies and any other investor authorised to invest in the securities.	FOR	FOR	Compliant with law. No concern identified.

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Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
19-Sep-24	Fedbank Financial Services Ltd	AGM	Management	To sell / assign / securitise substantial assets of present and /or future receivables / book debts of the Company akin-to-Direct Assignment transactions of both Priority-sector and non-Priority sector loans of the company upto an outstanding Principal value of Rs. 10,000 crs at any point of time to banks / financial institutions, other investing agencies, Asset Reconstruction Companies and trustees for the holders of Debentures /Bonds and other instruments in such form and manner as the Board may deem fit from time to time for the said purpose.	FOR	FOR	Compliant with law. No concern identified.
19-Sep-24	Fedbank Financial Services Ltd	AGM	Management	To approve adoption of The Fedbank Financial Services Limited-Employees Stock Option Scheme, 2024.	FOR	FOR	Compliant with law. No concern identified.
23-Sep-24	Protean eGov Technologies Ltd	AGM	Management	To receive, consider and adopt:	FOR	FOR	Compliant with law. No concern identified.
				a) the audited standalone financial statements of the Company for the financial year ended March 31, 2024, together with the reports of the Board of Directors' and Auditors' thereon, and			
				b) the audited consolidated financial statements of the Company for the financial year ended March 31, 2024, together with the reports of the Auditors' thereon.			
23-Sep-24	Protean eGov Technologies Ltd	AGM	Management	To declare a dividend of Rs. 10/- per equity share on face value of Rs. 10/- each (@ 100%), of the Company for the financial year ended March 31, 2024.	FOR	FOR	Compliant with law. No concern identified.
23-Sep-24	Protean eGov Technologies Ltd	AGM	Management	To appoint a Director in place of Mr. Shailesh Haribhakti (DIN: 00007347) who retires by rotation and being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting for this item.
23-Sep-24	Protean eGov Technologies Ltd	AGM	Management	To re-appoint Mr. Shailesh Kekre (DIN: 07679583) as an Independent Director (Non - Executive) of the Company to hold office for second term of five (5) consecutive years from May 31, 2025 to May 30, 2030 (both days inclusive) and whose office shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
23-Sep-24	Protean eGov Technologies Ltd	AGM	Management	To re-appoint Mr. Lloyd Mathias (DIN: 02879668) as an Independent Director (Non - Executive) of the Company to hold office for second term of five (5) consecutive years from June 28, 2025 to June 27, 2030 (both days inclusive) and whose office shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
23-Sep-24	Protean eGov Technologies Ltd	AGM	Management	To appoint Mr. Sriram Krishnan (DIN: 07816879) as a Non - Executive Non - Independent Director of the Company from August, 05 2024 and whose office shall be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
24-Sep-24	Dreamfolks Services Ltd	AGM	Management	To consider and adopt 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 Auditors' thereon.	FOR	FOR	Compliant with law. No concern identified.
24-Sep-24	Dreamfolks Services Ltd	AGM	Management	To consider and adopt the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2024 together Auditors' thereon.	FOR	FOR	Compliant with law. No concern identified.
24-Sep-24	Dreamfolks Services Ltd	AGM	Management	To declare Final Dividend for the Financial Year 2023 - 24 @ INR 1.50 per Equity Share of the face value of INR 2/- each.	FOR	FOR	Compliant with law. No concern identified.
24-Sep-24	Dreamfolks Services Ltd	AGM	Management	To consider the re-appoint Mr. Balaji Srinivasan (DIN: 03512187) and Executive Director, who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.

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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
27-Sep-24	Apeejay Surrendra Park Hotels Ltd	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended March 31, 2024 together with the reports of Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
27-Sep-24	Apeejay Surrendra Park Hotels Ltd	AGM	Management	To re-appoint Mr. Karan Paul (DIN: 00007240), who retires by rotation and being eligible offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
27-Sep-24	Apeejay Surrendra Park Hotels Ltd	AGM	Management	To re-appoint Mr. Vijay Dewan (DIN: 00051164) as a Managing Director for a further period of three (3) years with effect from December 01, 2024, not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
27-Sep-24	Apeejay Surrendra Park Hotels Ltd	AGM	Management	To approve payment of remuneration to Mr. Vijay Dewan (DIN: 00051164) as Managing Director of the Company during the period commencing from April 01, 2024 till March 31, 2027.	FOR	FOR	Compliant with law. No concern identified.
27-Sep-24	Apeejay Surrendra Park Hotels Ltd	AGM	Management	To approve payment of remuneration to Ms. Priya Paul (DIN: 00051215) as Chairperson and Whole Time Director of the Company during the period commencing from April 01, 2024 till the remaining period of her current tenure i.e. upto May 31, 2025.	FOR	ABSTAIN	We abstain from voting for this item.
27-Sep-24	Apeejay Surrendra Park Hotels Ltd	AGM	Management	Payment of remuneration by way of commission or otherwise to Non - Executive Directors including Independent Directors (IDs) for an aggregate amount of not exceeding Rs. 5 Crore per annum in aggregate for the financial years 2024 - 25, 2025 - 26 and 2026 - 27.	FOR	ABSTAIN	We abstain from voting for this item.
27-Sep-24	Apeejay Surrendra Park Hotels Ltd	AGM	Management	To approve pay remuneration by way of consultancy fees to Mr. Karan Paul (DIN: 00007240), Non - Executive Director of the Company, for a period of one year commencing from April 01, 2024 to March 31, 2025, amounting to Rs. 17.5 Million plus performance incentive subject to a maximum amount of Rs. 40 Million per annum in addition to the annual commission and fees for attending the meetings of the Board and Committees thereof or for any other purpose whatsoever as may be decided by the Board and reimbursement of expenses for participation in the Board and other meetings paid/ payable to him as a Non - executive Director of the Company, notwithstanding that such remuneration to Mr. Karan Paul (in aggregate) exceed 50% of the total annual remuneration paid/ payable to all Non - Executive Directors during the Financial Year 2024 - 25	FOR	ABSTAIN	We abstain from voting for this item.
27-Sep-24	Apeejay Surrendra Park Hotels Ltd	AGM	Management	To approve ratification of Apeejay Surrendra Park Hotels Limited - Employees Stock Option Plan 2023.	FOR	ABSTAIN	We abstain from voting for this item.
27-Sep-24	Apeejay Surrendra Park Hotels Ltd	AGM	Management	To approve/ ratify grant of stock options to the employees of the subsidiary companies under Apeejay Surrendra Park Hotels Limited - Employees Stock Option Plan 2023.	FOR	ABSTAIN	We abstain from voting for this item.
28-Sep-24	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	To consider and adopt:	FOR	ABSTAIN	We abstain from voting for this item.
				(a) the audited standalone financial statements of the Company for the financial year ended March 31, 2024 and the reports of the Board of Directors and the Auditors thereon, and			
				(b) the audited consolidated financial statements of the Company for the financial year ended March 31, 2024 and the report of Auditors thereon.			



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Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
28-Sep-24	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	To appoint Dr. Ajay Kumar Tyagi (DIN: 01792886) who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	ABSTAIN	We abstain from voting for this item.
28-Sep-24	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	Ratification of remuneration of Rs. 50000/- exclusive of out - of - pocket expenses and applicable taxes, payable to M/s Subodh Kumar and Co. Cost Accountant (Registration No. 104250), who have been 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 maintained by the Company, as prescribed under the Companies (Cost Records and Audit) Rules, 2014, as amended from time to time, for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
28-Sep-24	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	Approval for Yatharth Hospital and Trauma Care Services Employee Stock Option Scheme - 2024.	FOR	ABSTAIN	We abstain from voting for this item.
28-Sep-24	Yatharth Hospital and Trauma Care Services Limited	AGM	Management	Approval of Grant of Options to Employees of Subsidiary Company, In India of the Company under Yatharth Hospital and Trauma Care Services Employee Stock Option Scheme - 2024.	FOR	ABSTAIN	We abstain from voting for this item.
30-Sep-24	Bansal Wire Industries Ltd	AGM	Management	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the Financial Year ended March 31, 2024, the Report of Board of Directors and Auditors of the Company thereon and the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2024 and the Report of Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
30-Sep-24	Bansal Wire Industries Ltd	AGM	Management	To appoint Shri Arun Gupta (DIN- 00255850), as a Whole Time Director who retires by rotation, and being eligible, offers himself for reappointment.	FOR	ABSTAIN	We abstain from voting for this item.
30-Sep-24	Bansal Wire Industries Ltd	AGM	Management	Appointment of Prateek Gupta and Company, Chartered Accountants, [Firm Registration No. 016512C] as Statutory Auditor of the Company to hold office for a period of 5(five) consecutive years from the conclusion of this Annual General Meeting till the conclusion of 44th Annual General Meeting to be held in the calendar year 2029 at such remuneration.	FOR	ABSTAIN	We abstain from voting for this item.
30-Sep-24	Bansal Wire Industries Ltd	AGM	Management	Ratification of remuneration of Rs. 0.10 Million (plus applicable taxes and reimbursement of out of pocket expenses) payable to Ashish and Associates, Cost Accountants, Delhi (Firm Registration No. 103521), who have been appointed by the Board of Directors on the recommendation of the Audit Committee, as the Cost Auditors of the Company, to conduct the audit of the cost records maintained by the Company for financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
30-Sep-24	Bansal Wire Industries Ltd	AGM	Management	To approve the Material Related Party Transaction between the Company and Bansal High Carbons Private Limited, for an aggregate value not exceeding Rs. 8000.00 Million and shall be valid from the date of this AGM upto the date of the next AGM (gap between two Annual General Meetings (AGMs) cannot be more than 15 months) provided that such transaction(s) /contract(s) / arrangement(s) / agreement(s) is being carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	ABSTAIN	We abstain from voting for this item.

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**
**Name of the Insurer: Universal Sompo General Insurance Company Limited**
**For the Quarter ending: 30th September 2024**
**Date: 30th September 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
30-Sep-24	Bansal Wire Industries Ltd	AGM	Management	To approve the Material Related Party Transaction between the Company and Balaji Wires Private Limited, for an aggregate value not exceeding Rs. 3000.00 Million and shall be valid from the date of this AGM upto the date of the next AGM (gap between two Annual General Meetings (AGMs) cannot be more than 15 months) provided that such transaction(s) /contract(s) / arrangement(s) / agreement(s) is being carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	ABSTAIN	We abstain from voting for this item.
30-Sep-24	Bansal Wire Industries Ltd	AGM	Management	To approve the Material Related Party Transaction between the Company and Bansal Steel and Power Limited, for an aggregate value not exceeding Rs. 6000.00 Million and shall be valid from the date of this AGM upto the date of the next AGM (gap between two Annual General Meetings (AGMs) cannot be more than 15 months) provided that such transaction(s) /contract(s) / arrangement(s) / agreement(s) is being carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	ABSTAIN	We abstain from voting for this item.
30-Sep-24	Bansal Wire Industries Ltd	AGM	Management	To approve the Material Related Party Transaction between the Company and Bansal Aradhya Steel Private Limited, for an aggregate value not exceeding Rs. 3000.00 Million and shall be valid from the date of this AGM upto the date of the next AGM (gap between two Annual General Meetings (AGMs) cannot be more than 15 months) provided that such transaction(s) /contract(s) / arrangement(s) / agreement(s) is being carried out at an arm's length pricing basis and in the ordinary course of business.	FOR	ABSTAIN	We abstain from voting for this item.
30-Sep-24	Ceigall India Ltd	AGM	Management	To receive, consider and adopt the Audited Standalone and Consolidated Financial Statements of the Company for the Financial Year ended 31st March 2024 together with the Report of Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
30-Sep-24	Ceigall India Ltd	AGM	Management	To declare a final dividend of Rs. 0.50/- per equity share of face value of Rs. 5/- each, as recommended by the Board of Directors of the Company for the financial year ended March 31, 2024.	FOR	FOR	Compliant with law. No concern identified.
30-Sep-24	Ceigall India Ltd	AGM	Management	To appoint a director in place of Mr. Puneet Singh Narula, Director (DIN: 10234071) who retires by rotation and being eligible, offers himself for reappointment.	FOR	FOR	Compliant with law. No concern identified.
30-Sep-24	Ceigall India Ltd	AGM	Management	To re-appoint M/s B. D Bansal and Co., Chartered Accountants (Firm Registration No. 000621N) as the Statutory Auditors of the Company to hold office for the second term of five (5) consecutive years from the conclusion of this 22nd Annual General Meeting (AGM) till the conclusion of the 27th AGM, to be held for the financial year 2028 - 29 at such remuneration as may be determined by the Board of Directors.	FOR	ABSTAIN	We abstain from voting for this item.
30-Sep-24	Ceigall India Ltd	AGM	Management	Ratification of remuneration Rs. 55,000/- per annum plus applicable taxes and reimbursement of out - of - pocket expenses payable to M/s. Khushwinder Kumar and Associates, Cost Accountants (Firm Registration Number: 000102) appointed by the Board of Directors as Cost Auditors to conduct the audit of cost records of the Company for the Financial Year ending 31st March 2025.	FOR	FOR	Compliant with law. No concern identified.
30-Sep-24	Ceigall India Ltd	AGM	Management	To variation in terms of appointment of Mr. Arun Goyal (DIN: 00009034), Independent Director of the Company by payment of a commission of Rs. 10,00,000/- to him on quarterly basis, with effect from August 26, 2024.	FOR	ABSTAIN	We abstain from voting for this item.