

Name of the Insurer : Universal Sampo General Insurance Company Limited

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

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FORM NL-1-B-RA

Name of the Insurer : Universal Sompo General Insurance Company Limited
 Registration No. 134 and Date of Registration with the IRDAI 16 November 2007
 REVENUE ACCOUNT FOR THE QUARTER ENDED ON DECEMBER 31, 2024

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
		(₹ in Lakhs)															
1 Premiums earned (Net)	NL-4	(228)	1,103	1,490	3,935	164	1,044	197	334	76,413	1,75,182	64,005	1,67,393	76,349	1,77,329	65,692	1,71,661
2 Profit/ Loss on sale/redemption of Investments		19	95	29	54	2	15	2	4	887	3,172	675	1,330	908	3,282	706	1,388
3 Interest, Dividend & Rent – Gross Note 1		247	917	339	966	21	82	21	46	6,618	17,471	5,694	15,793	6,886	18,470	6,054	16,805
4 Others																	
State Cheque write back	(2)	1	-	-	4	(2)	1	-	1	13	157	1	162	9	159	1	167
Miscellaneous income		-	-	-	1	-	-	-	-	4	20	(5)	29	4	20	(5)	30
Foreign Exchange (Gain) / Loss		-	-	-	-	-	-	-	-	(1)	(3)	(1)	(5)	(1)	(3)	(1)	(5)
(b) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/NTD/Other KMPs		-	1	-	-	-	-	-	-	37	73	-	37	74	-	-	-
TOTAL (A)		36	2,117	1,858	4,960	185	1,142	220	385	83,971	1,96,072	70,369	1,84,702	84,192	1,99,331	72,447	1,90,047
6 Claims Incurred (Net)	NL-5	(36)	344	3,492	4,011	324	1,102	153	264	59,544	1,34,640	47,668	1,29,975	59,832	1,36,086	51,314	1,34,250
7 Commission	NL-6	(886)	(1,123)	(59)	16	(550)	119	(42)	(44)	4,704	12,954	4,157	7,979	3,268	11,950	4,056	7,951
8 Operating Expenses related to Insurance Business	NL-7	1	321	257	645	11	233	82	176	14,175	31,718	9,914	28,507	14,187	32,272	10,253	29,328
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Contribution to Solatium Fund/Hit and Run Compensation		-	-	-	-	-	-	-	-	279	1,406	30	93	279	1,406	30	93
TOTAL (B)		(921)	(458)	3,690	4,672	(215)	1,454	194	396	78,702	1,80,718	61,770	1,66,554	77,566	1,81,714	65,653	1,71,622
10 Operating Profit/(Loss) C= (A - B)		957	2,575	(1,832)	288	400	(312)	26	(11)	5,269	15,354	8,599	18,148	6,626	17,617	6,794	18,425
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		957	2,575	(1,832)	288	400	(312)	26	(11)	5,269	15,354	8,599	18,148	6,626	17,617	6,794	18,425
Transfer to Catastrophe Reserve																	
Transfer to Other Reserves (to be specified)																	
TOTAL (C)		957	2,575	(1,832)	288	400	(312)	26	(11)	5,269	15,354	8,599	18,148	6,626	17,617	6,794	18,425
Note - 1																	
Pertaining to Policyholder's funds																	
		For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Interest, Dividend & Rent		168	541	265	680	22	86	22	48	6,868	18,137	5,981	16,690	7,058	18,764	6,268	17,418
Add/Less:-																	
Investment Expenses		(1)	(6)	-2	(6)	-	(1)	-	-	(63)	(210)	(40)	(144)	(64)	(217)	(42)	(150)
Amortisation of Premium/ Discount on Investments		(6)	(18)	(1)	(31)	(1)	(3)	(1)	(2)	(220)	(593)	(252)	(766)	(227)	(614)	(264)	(799)
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		86	400	87	323	-	-	-	-	33	137	5	13	119	537	92	336
Interest, Dividend & Rent – Gross*		247	917	339	966	21	82	21	46	6,618	17,471	5,694	15,793	6,886	18,470	6,054	16,805

* 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 DECEMBER 31, 2024						
						(₹ in Lakhs)
SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	957	2,575	(1,832)	288
	(b) Marine Insurance	NL-1	400	(312)	26	(11)
	(c) Miscellaneous Insurance	NL-1	5,269	15,354	8,599	18,148
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,498	6,059	831	4,158
	(b) Profit on sale of investments		294	1,321	130	337
	(c) (Loss on sale/ redemption of investments)		(159)	(261)	(2)	(6)
	(d) Amortization of Premium / Discount on Investments		(47)	(198)	(31)	(191)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	32	-	339
	Foreign Exchange (Gain) / Loss		-	-	10	10
	Miscellaneous Income		-	-	(1)	9
	Profit on Sale / Write off of Fixed Assets (Net)		-	11	2	-
	TOTAL (A)		8,212	24,581	7,733	23,081
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(225)	(225)
	(b) For doubtful debts		-	-	4	4
	(c) Others - Impairment of Investment Assets		91	(167)	-	(52)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		373	648	-	-
	(d) Expenses towards CSR activities		132	301	125	273
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c Managerial Remuneration		37	74	-	-
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others					
	Director Sitting fees and Board meeting expenses		38	114	24	85
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	3	3
	Debtenture Issuance Expenses		(2)	63	-	-
	TOTAL (B)		669	1,033	(69)	88
6	Profit/ (Loss) Before Tax		7,543	23,548	7,802	22,993
7	Provision for Taxation					
	Current tax		1,875	6,005	2,356	5,579
	Deferred tax		(363)	(329)	622	277
8	Profit / (Loss) after tax		6,031	17,872	4,824	17,137
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		1,02,378	90,537	85,605	73,292
	Balance carried forward to Balance Sheet		1,08,409	1,08,409	90,429	90,429

FORM NL-3-B-BS			
Name of the Insurer : Universal Sampo General Insurance Company Limited			
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007			
BALANCE SHEET AS AT DECEMBER 31, 2024			
(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As at December 31, 2024	As at December 31, 2023
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,25,171	1,07,190
Fair Value Change Account			
-Shareholders' Funds		12	361
-Policyholders' Funds		35	1,254
Borrowings	NL-11	15,000	-
TOTAL		1,77,036	1,45,623
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,21,598	87,037
Investments-Policyholders	NL-12A	3,76,495	3,02,764
Loans	NL-13	-	-
Fixed Assets	NL-14	6,923	5,728
Deferred Tax Asset (Net)		2,521	1,249
CURRENT ASSETS			
Cash and Bank Balances	NL-15	9,241	19,557
Advances and Other Assets	NL-16	1,41,924	1,52,318
Sub-Total (A)		1,51,165	1,71,875
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,76,447	3,37,124
Provisions	NL-18	1,05,219	85,906
Sub-Total (B)		4,81,666	4,23,030
NET CURRENT ASSETS (C) = (A - B)		(3,30,501)	(2,51,155)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		1,77,036	1,45,623
Note: Previous year figures are regrouped & reclassified wherever necessary.			
CONTINGENT LIABILITIES			
Particulars		As at December 31, 2024	As at December 31, 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)		6,544	9,405
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		4,622	5,450
7b. Others*		10,473	10,473
TOTAL		21,639	25,328
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 ₹ 3,375 lakhs (previous period ₹ 6,236 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 31st December 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 December 31, 2024.			

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	
	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	
Gross Direct Premium	4,665	21,871	324	4,151	876	2,800	1,244	6,661	26,364	76	32,764	93,900	62,100	1,74,910	49,440	82,200	1,930	8,252	400	1,382	22,481	23,264	
Add: Premium on reinsurance accepted (a)	416	833	10	16	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Less: Premium on reinsurance ceded (a)	6,167	22,150	614	3,038	862	2,676	1,476	5,914	13,611	35,111	16,205	48,808	29,017	81,970	10,051	16,939	1,300	6,417	35	79	11,377	21,614	
Net Written Premium	(1,086)	460	(280)	1,029	8	1,134	(222)	1,857	13,773	46,813	16,468	49,022	31,243	89,940	39,389	66,320	52	2,326	424	1,089	46,074	46,964	
Add: Opening balance of LRF	5,334	5,337	502	502	30	30	30	30	25,250	25,750	30,500	29,964	35,800	55,100	22,500	14,137	2,100	1,131	104	40	25,012	16,054	
Less: Closing balance of LRF	4,074	6,471	788	788	33	33	33	33	28,307	28,307	31,562	31,562	39,034	39,030	32,522	32,522	1,438	1,437	655	451	34,416	34,416	
Net Earned Premium	(256)	1,193	139	1,623	5	11	11	11	1,611	38,386	15,908	46,834	28,119	85,114	29,666	47,141	733	2,311	303	1,240	35,095	50,952	
Gross Direct Premium																							
- In India	4,665	21,871	324	4,151	1,000	2,800	1,000	6,661	26,364	76,022	32,764	93,900	62,100	1,71,822	49,440	82,200	1,930	8,252	400	1,382	22,481	23,264	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	
	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	
Gross Direct Premium	6,812	28,793	860	2,409	574	1,807	1,440	4,304	24,420	71,363	29,364	62,812	50,813	1,44,114	8,121	28,524	3,910	16,644	961	923	12,608	48,093	
Add: Premium on reinsurance accepted (a)	115	1,071	4	11	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Less: Premium on reinsurance ceded (a)	5,134	18,514	356	1,764	369	1,760	1,125	3,151	11,807	33,095	13,122	44,387	26,061	77,182	5,056	6,271	2,640	13,280	35	41	7,932	15,512	
Net Written Premium	1,804	2,302	314	788	8	38	328	860	12,620	38,188	14,432	48,744	26,692	66,932	2,814	20,288	737	(1,400)	865	861	4,776	20,468	
Add: Opening balance of LRF	6,109	6,647	510	511	34	34	34	34	24,071	24,005	31,805	28,348	35,018	55,303	21,750	13,121	2,000	1,010	101	40	24,080	21,676	
Less: Closing balance of LRF	5,644	5,641	637	637	29	29	29	29	25,918	25,918	31,774	31,774	37,001	37,680	16,056	16,056	1,821	1,821	459	459	18,340	18,340	
Net Earned Premium	1,469	3,930	188	322	19	32	32	32	11,774	42,119	14,903	45,317	26,778	87,443	8,624	27,327	1,812	3,897	466	462	11,672	31,427	
Gross Direct Premium																							
- In India	5,613	20,770	856	2,409	574	1,807	1,440	4,306	24,420	71,363	29,364	62,811	50,812	1,44,114	8,121	28,524	3,910	16,644	961	923	12,608	48,093	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

FORM N-S - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Health		Personal Accident		Travel Insurance		Total Health		
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	
Claims Paid (Direct)	951	3,973	465	1,591	418	463	911	1,724	19,408	60,098	6,551	25,639	25,402	85,688	26,985	40,971	2,363	9,653	3	22,387	58,627
Add: Reinsurance ceded to direct claims	251	281	37	85	-	-	37	85	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims cost	789	2,893	216	943	408	404	824	834	9,179	26,194	1,793	5,970	10,071	33,234	3,195	7,216	1,352	6,281	-	4,547	13,406
Net Claims Paid	177	1,199	216	693	8	8	234	894	8,792	34,904	4,758	20,669	14,999	52,454	16,999	33,755	950	3,272	3	17,940	37,131
Add: Claims Outstanding at the end of the quarter	4,489	3,484	793	793	3	3	796	796	7,828	7,828	1,124	1,124	1,386,008	1,386,008	19,496	15,668	6,862	6,183	146	141	22,100
Less: Claims Outstanding at the beginning of the year	3,097	4,246	794	531	2	2	796	796	8,464	13,822	1,471,189	1,561,191	1,383,015	1,822,014	8,491	1,880	5,894	5,775	146	77	12,831
Net Incurred Claims	(190)	344	315	1,694	9	8	234	1,682	8,923	27,761	8,813	21,404	17,538	49,165	21,995	43,461	1,668	4,161	(5)	67	27,519
Claims Paid (Direct)																					
- In State	934	3,973	497	1,693	418	416	913	1,599	18,928	60,098	6,555	25,639	25,402	85,688	26,985	40,971	2,363	9,653	-	3	22,387
Outside State	-	-	(2)	(2)	-	-	(2)	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	244	344	113	113	2	2	115	115	3,428	3,428	51,778	51,778	54,767	54,767	3,990	3,428	3,478	-	-	-	3,383
Estimates of IBNR and IBNER at the beginning of the period (net)	289	748	181	102	3	3	183	185	3,285	4,271	52,852	54,926	56,046	59,281	2,936	3,362	3,478	1,499	-	-	4,774

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Claims Paid (Direct)	684	15,279	184	862	184	182	368	862	16,264	54,256	8,236	24,237	24,264	82,231	18,507	26,108	922	4,253	8	12,613
Add: Reinsurance ceded to direct claims	32	76	1	34	-	-	32	34	-	-	-	-	-	(8)	(147)	-	-	-	(8)	(147)
Less: Reinsurance Ceded to claims cost	(1,197)	11,402	(88)	(68)	(6,827)	-	(6,915)	(6,915)	8,726	16,514	(65)	(37)	(2,292)	16,917	700	2,241	792	3,219	8	3,227
Net Claims Paid	2,879	3,879	82	236	-	-	82	236	8,792	48,463	7,869	23,864	11,689	84,284	8,936	24,759	1,792	3,487	(8)	11,249
Add: Claims Outstanding at the end of the quarter	4,777	4,277	369	365	2	2	371	367	11,179	11,179	1,431,618	1,431,618	1,567,769	1,567,769	7,108	7,238	8,952	9,924	76	16,467
Less: Claims Outstanding at the beginning of the year	1,461	4,658	289	327	1	2	290	329	11,751	11,883	1,42,752	1,50,923	1,35,403	1,53,751	7,199	1,271	8,794	7,971	3	4
Net Incurred Claims	3,482	4,011	152	284	1	0	153	284	8,797	28,920	18,920	18,920	18,920	18,115	28,788	1,528	4,857	75	72	11,715
Claims Paid (Direct)																				
- In State	824	15,279	152	870	-	-	152	870	16,908	56,096	8,236	24,237	24,894	81,223	18,507	26,108	2,052	6,596	8	12,613
Outside State	-	-	(2)	(2)	-	-	(2)	(2)	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	752	751	84	84	2	1	86	84	3,772	3,771	62,405	62,405	66,177	66,177	3,245	3,245	5,095	5,095	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	725	728	82	91	1	2	84	83	3,337	3,098	65,130	70,649	68,657	72,448	3,237	1,486	4,333	1,383	-	-

Notes:
 (1) Incurred But Not Reported (IBNR), incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
 (2) Claims include specific claims settlement and but not expenses of management.
 (3) The average loss, legal and other expenses that are from part of claims cost, whenever applicable.
 (4) Claims cost should be adjusted for estimated savings value if there is a sufficient certainty of its realization.
 (5) Expenses declared to be made for re-employment which contribute more than 10 percent of the total gross direct premium.

FORM N-S - CLAIMS SCHEDULE

(F to L table)

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 December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
Claims Paid (Direct)	17	15	2	191	160	269	-	-	5,885	68,461	22	22	985	2,165	54,541	2,07,885	16,528	2,13,413
Add: Reinsurance excepted to direct claims	-	-	-	-	152	152	-	-	-	-	-	-	-	-	152	-	22	174
Less: Reinsurance Ceded to claims paid	-	2	-	25	153	241	-	-	2,424	45,694	22	22	420	1,081	18,368	68,612	20,788	89,400
Net Claims Paid	17	15	2	671	6	26	-	-	3,461	22,767	-	-	465	1,084	36,333	1,39,070	16,772	1,55,842
Add: Claims Outstanding at the end of the quarter	252	251	3	3	356	356	-	-	26,786	267,796	-	-	1,020	1,108	2,12,961	2,12,961	2,18,481	2,18,481
Less: Claims Outstanding at the beginning of the year	254	269	(187)	391	266	265	-	-	19,262	21,974	-	-	1,728	1,699	1,88,429	1,98,234	1,96,127	2,03,139
Net Incurred Claims	14	17	172	183	86	117	-	-	13,949	26,424	-	-	237	885	58,544	1,34,468	59,822	1,36,896
Claims Paid (Indirect)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- In State	17	17	2	696	169	269	-	-	5,885	68,461	22	22	885	2,165	54,541	2,07,885	16,528	2,13,413
Outside State	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	128	138	17	121	121	121	-	-	30,749	30,749	-	-	722	722	93,827	93,827	94,694	94,694
Estimates of IBNR and IBNER at the beginning of the period (net)	124	129	10	44	124	126	-	-	19,224	20,210	-	-	671	671	86,877	86,842	81,877	86,817

(F to L table)

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 December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Claims Paid (Direct)	4	17	155	172	21	21	-	-	25,264	14,429	25	25	943	2,212	62,266	1,21,461	62,221	1,83,682
Add: Reinsurance excepted to direct claims	-	-	-	-	2	2	-	-	-	-	-	-	-	-	2	(144)	23	(14)
Less: Reinsurance Ceded to claims paid	0	1	15	17	15,372	14,127	-	-	15,372	14,127	25	25	339	722	28,462	63,229	23,221	75,214
Net Claims Paid	4	16	139	155	6	9	-	-	8,892	10,302	0	0	604	1,490	33,806	1,58,254	40,000	1,54,068
Add: Claims Outstanding at the end of the quarter	344	344	391	391	227	227	-	-	18,252	18,252	0	0	1,621	1,621	1,98,563	1,98,563	2,00,721	2,00,721
Less: Claims Outstanding at the beginning of the year	324	254	226	182	226	227	-	-	11,452	9,333	0	0	1,328	2,041	1,82,714	1,75,589	1,80,461	1,80,524
Net Incurred Claims	(180)	(108)	165	209	(199)	(120)	-	-	16,770	25,722	0	0	613	1,572	47,068	1,20,974	19,240	1,34,220
Claims Paid (Indirect)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- In State	4	17	155	170	21	20	-	-	25,264	14,429	25	25	947	2,212	62,240	1,20,466	62,220	1,80,466
Outside State	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	142	142	40	40	92	92	-	-	17,064	17,064	-	-	670	670	92,460	92,460	92,228	92,228
Estimates of IBNR and IBNER at the beginning of the period (net)	225	76	20	92	115	107	-	-	16,267	9,002	-	-	692	770	87,746	86,746	88,566	87,267

FORM N-G-COMMISSION SCHEDULE

Particulars	Five		Quarterly		Half		Total		Major 50		Major 10		Total		Minor		Personal Account		Trust Account		Total			
	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended		
	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024		
Commissions & Reimbursement	200	2,351	(140)	63	10	10	(140)	602	7,707	21,714	5,612	20,461	12,100	42,120	1,260	2,760	300	1,170	100	1,270	2,120	2,120	6,247	
Reimburse	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distributions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Commissions	200	2,351	(140)	63	10	10	(140)	602	7,707	21,714	5,612	20,461	12,100	42,120	1,260	2,760	300	1,170	100	1,270	2,120	2,120	6,247	
Less: Commission on Reinsurance Account	100	1,175	-	-	-	-	-	-	1,175	3,525	8,925	22,612	13,210	45,345	2,520	5,520	200	730	-	-	-	-	-	1,175
Less: Commission on Reinsurance Credit	1,000	1,175	100	200	70	70	1,000	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	
Net Commission	(800)	(1,000)	(140)	200	(60)	(60)	(1,000)	(673)	4,957	13,014	3,615	7,674	8,715	25,600	1,260	2,760	100	440	100	1,100	1,100	1,100	4,957	
Break out of the expenses (Credit) incurred to various entities to be disclosed as per details indicated below:																								
Individual Agents	11	100	14	75	-	-	14	100	100	100	220	100	100	100	100	100	100	100	100	100	100	100	100	
Corporate Agents-Broker/FE/SEC	203	800	-	1	-	-	1	84	101	100	100	100	100	100	100	100	100	100	100	100	100	100		
Corporate Agents-Other	11	10	-	-	-	-	-	11	200	100	100	100	100	100	100	100	100	100	100	100	100	100		
Reinsurance Broker	2	1,000	(140)	100	10	10	(140)	100	6,000	10,000	3,000	12,400	10,000	20,000	2,000	2,000	100	100	100	100	100	100	100	
Other Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HRSP Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Risk Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	20	10	10	20	10	10	10	10	10	10	10	10	10	10	10	
Common Service Centers	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other (to be specified)	-	-	-	-	-	-	-	-	100	1,400	1,200	4,000	1,200	1,200	1,200	21	10	-	-	-	-	-	-	
Total	200	2,351	(140)	63	10	10	(140)	602	7,707	21,714	5,612	20,461	12,100	42,120	1,260	2,760	300	1,170	100	1,270	2,120	2,120	6,247	
Commission and Reimburse on (Excluding Reimbursement Reimburse written)	200	2,351	(140)	63	10	10	(140)	602	7,707	21,714	5,612	20,461	12,100	42,120	1,260	2,760	300	1,170	100	1,270	2,120	2,120	6,247	
11 Total	200	2,351	(140)	63	10	10	(140)	602	7,707	21,714	5,612	20,461	12,100	42,120	1,260	2,760	300	1,170	100	1,270	2,120	2,120	6,247	
Under Write	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Particulars	Five		Quarterly		Half		Total		Major 50		Major 10		Total		Minor		Personal Account		Trust Account		Total		
	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	
	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	
Commissions & Reimbursement	1,110	2,847	100	300	4	12	104	300	4,110	25,111	7,002	16,100	11,110	41,210	1,000	2,200	100	1,300	100	1,400	1,400	1,400	5,210
Reimburse	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distributions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Commissions	1,110	2,847	100	300	4	12	104	300	4,110	25,111	7,002	16,100	11,110	41,210	1,000	2,200	100	1,300	100	1,400	1,400	1,400	5,210
Less: Commission on Reinsurance Account	100	1,100	10	100	10	10	100	100	1,100	3,410	8,710	14,110	8,410	31,110	700	1,600	100	400	100	500	500	500	1,100
Less: Commission on Reinsurance Credit	1,000	1,100	10	100	10	10	1,000	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100
Net Commission	(890)	(100)	10	100	(10)	(10)	(890)	100	2,910	16,701	5,900	7,990	2,990	12,990	300	600	100	800	100	900	900	900	4,110
Break out of the expenses (Credit) incurred to various entities to be disclosed as per details indicated below:																							
Individual Agents	20	100	10	50	-	-	10	100	1,100	3,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Corporate Agents-Broker/FE/SEC	200	700	10	10	-	-	10	200	1,100	2,000	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100
Corporate Agents-Other	10	10	10	10	-	-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Reinsurance Broker	700	2,000	10	100	10	10	700	1,100	10,000	1,100	10,000	2,000	20,000	300	2,000	100	1,000	100	1,000	1,000	1,000	1,000	2,000
Other Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HRSP Broker	-	-	-	-	-	-	-	-	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Risk Aggregators	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Insurance Marketing Firm	-	-	-	-	-	-	-	-	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Common Service Centers	-	-	-	-	-	-	-	-	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	100	1,400	1,200	4,000	1,200	1,200	1,200	40	100	10	10	10	10	10	10
Total	1,110	2,847	100	300	4	12	104	300	4,110	25,111	7,002	16,100	11,110	41,210	1,000	2,200	100	1,300	100	1,400	1,400	1,400	5,210
Commission and Reimburse on (Excluding Reimbursement Reimburse written)	1,110	2,847	100	300	4	12	104	300	4,110	25,111	7,002	16,100	11,110	41,210	1,000	2,200	100	1,300	100	1,400	1,400	1,400	5,210
11 Total	1,110	2,847	100	300	4	12	104	300	4,110	25,111	7,002	16,100	11,110	41,210	1,000	2,200	100	1,300	100	1,400	1,400	1,400	5,210
Under Write	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:
 (1) The party commission, if any, are to be combined with the Reimburse amount or Reimburse credit items.
 (2) General Reimburse to be made for reinsurance/development which continues more than 10 percent of the total gross direct premium.
 (3) Commission on Reimburse payable through Company website.

FORM NL7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health		
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	
	1 Employee remuneration & welfare benefits	(12)	139	(6)	139	-	2	(6)	139	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096
2 Travel, conveyance and vehicle running expenses	(7)	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
3 Training expenses	-	13	-	13	-	-	-	13	11	25	36	51	66	81	96	111	126	141	156	171	186	201	216
4 Books, notes & tapes	(1)	52	-	52	-	-	-	52	88	333	94	242	178	479	196	307	403	500	597	694	791	888	985
5 Repairs	(1)	4	(1)	3	-	-	(1)	3	4	12	16	20	24	28	32	36	40	44	48	52	56	60	64
6 Printing & stationery	-	2	(1)	1	-	-	(1)	1	2	24	26	28	30	32	34	36	38	40	42	44	46	48	50
7 Communication expenses	-	4	1	5	-	-	5	4	10	30	40	50	60	70	80	90	100	110	120	130	140	150	160
8 Legal & professional charges	(2)	9	(1)	8	-	-	(1)	8	87	221	160	287	119	122	219	116	199	20	39	1	4	252	399
9 Auditor's fees, expenses etc.	(1)	-	-	-	-	-	-	-	4	9	13	17	21	25	29	33	37	41	45	49	53	57	61
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d)out of pocket expenses	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
10 Advertisement and publicity	1	2	2	4	-	-	4	2	7	95	160	255	350	445	540	635	730	825	920	1,015	1,110	1,205	1,300
11 Interest & Bank Charges	(1)	11	-	11	-	-	11	12	123	262	132	336	254	618	286	648	4	21	3	9	15	21	27
12 Depreciation	(4)	20	(2)	18	-	-	(2)	18	174	446	181	624	395	960	432	711	4	33	4	14	440	798	1,156
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	(5)	-	(5)	-	-	-	(5)	-	(70)	-	-	(97)	-	(173)	-	(277)	-	(18)	-	(11)	-	(81)	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	(1)	1	-	1	-	-	1	6	12	6	12	6	12	18	13	19	-	-	-	-	-	-	-
17 Information Technology Expenses	(1)	32	2	34	-	-	2	31	109	724	341	864	663	1,598	718	1,130	11	53	9	23	756	1,226	1,702
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	8	5	6	11	-	-	6	11	5	19	5	24	10	41	35	70	-	-	-	-	-	-	-
Administration Charges - Contingence Followed	35	84	14	98	2	3	16	114	516	518	638	610	1,132	1,132	1,232	1,332	39	39	11	11	1,204	1,340	1,476
TOTAL	1	321	9	328	2	3	11	333	5,696	2,882	6,634	5,447	12,529	6,215	9,463	83	474	72	179	1,799	6,370	10,116	
In India	2	388	39	427	2	3	12	429	2,594	5,591	2,851	6,718	5,386	12,311	6,124	9,236	82	466	72	176	6,278	9,946	13,862
Outside India	(1)	-	(1)	-	-	-	(1)	-	10	194	30	129	61	104	90	127	-	-	-	-	122	174	254

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health		
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	
	1 Employee remuneration & welfare benefits	89	276	32	308	1	31	33	341	1,650	2,617	1,174	3,841	2,224	5,976	603	2,119	33	(188)	-	-	436	1,539
2 Travel, conveyance and vehicle running expenses	5	15	1	16	4	-	4	6	60	147	66	188	126	339	23	119	2	(10)	-	-	25	109	
3 Training expenses	-	-	-	-	-	-	-	-	2	2	2	4	6	10	14	18	-	-	-	-	-	-	-
4 Books, notes & tapes	8	25	3	28	-	-	3	31	88	230	103	330	196	529	33	388	15	(1)	-	-	45	187	
5 Repairs	4	11	1	12	-	-	1	13	45	111	59	164	95	254	17	90	2	-	-	-	19	82	
6 Printing & stationery	3	19	1	20	-	-	1	21	45	103	55	158	100	242	20	81	1	-	-	-	21	75	
7 Communication expenses	(2)	19	-	17	-	-	17	16	190	180	142	330	180	510	147	189	8	-	-	-	140	421	
8 Legal & professional charges	9	23	3	26	-	-	26	7	185	509	1	694	244	1,057	81	185	87	-	-	-	194	299	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	3	8	4	11	7	19	1	2	1	-	-	-	2	7	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d)out of pocket expenses	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	-	-	-	-	-	-	
10 Advertisement and publicity	165	3	(4)	161	-	-	(4)	157	113	30	(18)	95	(157)	88	(152)	24	20	(2)	-	-	(132)	22	
11 Interest & Bank Charges	10	25	4	29	-	-	29	115	254	120	332	240	572	54	303	3	33	-	-	-	38	166	
12 Depreciation	(1)	34	5	39	-	-	39	167	313	197	428	304	762	489	88	270	-	-	-	-	88	247	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	1	5	4	9	2	9	-	-	-	-	-	-	-	-	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscription	-	1	-	1	-	-	1	3	12	2	16	5	20	30	40	50	-	-	-	-	43	9	
17 Information Technology Expenses	17	64	7	71	-	-	71	212	619	228	796	440	1,415	57	502	13	-	-	-	-	70	469	
18 Goods and Service Tax/Service Tax Expenditure	95	95	28	123	-	-	123	622	919	1,165	1,189	2,107	2,099	748	744	(47)	(47)	-	-	-	761	697	
19 Others (to be specified)	(4)	-	(1)	(5)	-	-	(5)	-	(13)	-	(46)	-	(79)	-	(26)	-	-	-	-	-	(92)	-	
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous Expenses	8	11	3	14	-	-	14	3	17	7	(17)	(28)	(24)	(10)	1	-	-	-	-	-	(9)	(5)	
Administration Charges - Contingence Followed	36	97	(1)	96	1	(1)	96	2	516	518	638	610	1,132	1,132	1,232	39							

FORM NL7-OPERATING EXPENSES SCHEDULE

(€ in Lakhs)

Particulars	Miscellaneous												Grand Total				
	Worker's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit			Other Miscellaneous segments		Total Miscellaneous	
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024		For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
1 Employee remuneration & welfare benefits	3	9	12	48	14	29	-	-	2,020	-	-	-	23	38	5,124	11,210	
2 Travel, conveyance and vehicle running expenses	1	1	1	1	1	1	-	-	41	238	-	-	2	5	124	372	
3 Training expenses	-	-	-	-	-	-	-	-	88	25	-	-	8	5	124	127	
4 Books, office & stores	-	1	1	4	1	2	-	-	34	100	-	-	4	10	423	603	
5 Repairs	-	-	1	3	-	1	-	-	7	126	-	-	-	4	238	643	
6 Printing & stationery	-	-	-	2	-	1	-	-	22	26	-	-	-	2	128	187	
7 Communication expenses	-	-	1	2	1	1	-	-	39	99	1	-	1	2	285	502	
8 Legal & professional charges	-	-	1	3	1	2	-	-	2,873	1,007	-	-	1	5	3,774	5,799	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	2	9	-	-	-	-	-	-	
(a) as auditor	-	-	-	-	-	-	-	-	-	9	-	-	-	-	21	45	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d)out of pocket expenses	-	-	-	-	-	-	-	-	10	-	-	-	-	-	3	3	
10 Advertisement and publicity	1	1	1	3	1	2	-	-	62	138	-	-	3	6	452	703	
11 Interest & Bank Charges	-	-	1	5	1	3	-	-	49	279	-	-	3	10	653	1,419	
12 Depreciation	1	2	2	8	2	5	-	-	49	444	-	-	4	16	853	2,215	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	(2)	-	(1)	-	-	-	(110)	-	-	-	(2)	1	(73)	1	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscription	-	-	-	-	-	-	-	-	4	13	-	-	-	-	20	35	
17 Information Technology Expenses	-	2	4	13	4	8	-	-	133	712	-	-	26	1,568	3,380	5,143	
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	61	411	-	-	(20)	(13)	54	588	
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	54	54	
Service charges	-	-	-	-	-	-	-	-	(1,873)	-	-	-	-	-	(1,970)	(1,970)	
Miscellaneous Expenses	-	-	-	-	-	-	-	-	(2)	20	-	-	-	-	20	35	
Administration Charges - Conformance Followed	2	11	9	11	8	11	-	-	510	512	-	-	18	21	2,960	3,837	
TOTAL	9	20	33	105	39	71	-	-	2,244	8,793	1	1	36	173	14,175	31,718	
In India	9	20	33	105	39	71	-	-	2,246	8,698	1	1	36	188	14,018	31,748	
Outside India	-	-	(6)	-	-	-	-	-	(2)	105	-	-	-	4	146	146	

(€ in Lakhs)

Particulars	Miscellaneous												Grand Total				
	Worker's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit			Other Miscellaneous segments		Total Miscellaneous	
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023		For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
1 Employee remuneration & welfare benefits	2	7	9	45	2	9	-	-	1,373	3,407	1	1	56	120	4,053	11,504	
2 Travel, conveyance and vehicle running expenses	-	1	3	-	-	-	-	-	(50)	180	-	-	3	7	97	634	
3 Training expenses	-	-	-	-	-	-	-	-	2	5	-	-	6	17	6	17	
4 Books, office & stores	-	1	1	4	-	1	-	-	103	298	-	-	5	11	345	1,044	
5 Repairs	-	-	2	2	-	-	-	-	55	145	-	-	2	5	175	489	
6 Printing & stationery	-	-	1	2	-	-	-	-	55	124	-	-	3	10	188	488	
7 Communication expenses	-	-	(1)	1	-	-	-	-	(27)	113	-	-	4	11	(187)	274	
8 Legal & professional charges	1	1	4	4	-	1	-	-	2,743	2,063	-	-	1	3	3,855	4,036	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	4	11	-	-	-	-	17	37	
(a) as auditor	-	-	-	-	-	-	-	-	-	11	-	-	-	-	37	37	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d)out of pocket expenses	-	-	-	-	-	-	-	-	1	1	-	-	-	-	1	2	
10 Advertisement and publicity	-	-	(5)	-	(1)	-	-	-	(179)	39	-	-	(8)	1	(630)	134	
11 Interest & Bank Charges	1	1	1	4	1	1	-	-	146	336	-	-	4	11	453	1,135	
12 Depreciation	-	-	2	6	2	1	-	-	209	434	-	-	15	15	672	1,465	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	1	5	-	-	-	-	3	3	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscription	-	-	-	-	-	-	-	-	2	16	-	-	3	3	35	56	
17 Information Technology Expenses	1	2	1	10	-	2	-	-	252	806	-	-	11	28	775	2,723	
18 Goods and Service Tax/Service Tax Expenditure	2	2	15	15	3	3	-	-	864	1,544	-	-	48	48	3,660	4,409	
19 Others (to be specified)	-	-	(1)	-	-	-	-	-	(2,827)	-	-	-	(1)	-	(3,000)	-	
Service charges	-	-	-	-	-	-	-	-	26	33	-	-	-	-	(10)	14	
Miscellaneous Expenses	-	-	(1)	-	2	4	-	-	-	-	-	-	-	2	12	26	
Administration Charges - Conformance Followed	-	-	(1)	-	2	4	-	-	-	-	-	-	-	2	12	26	
TOTAL	6	15	28	95	6	21	-	-	2,779	10,392	1	1	143	268	9,944	28,897	
In India	6	15	28	95	6	21	-	-	2,761	10,311	1	1	143	268	9,915	28,914	
Outside India	-	-	-	-	-	-	-	-	(2)	77	-	-	-	2	(1)	284	

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ in Lakhs)			
	Particulars	As at December 31, 2024	As at December 31, 2023
1	Authorised Capital	40,000	40,000
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
2	Issued Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
3	Subscribed Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
4	Called-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
5	Paid-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs. Each		

Notes:

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

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

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

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

Shareholder	As at December 31, 2024		As at December 31, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,07,38,637	65.4%	24,07,38,637	65.4%
· Foreign	12,74,43,183	34.6%	12,74,43,183	34.6%
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	36,81,81,820	100.0%	36,81,81,820	100.0%

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

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE						ANNEXURE A			
DETAILS OF EQUITY HOLDING OF INSURERS									
PART A:									
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD INSURANCE COMPANY, AS AT QUARTER ENDED DECEMBER 31, 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)				
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals/HUF (Names of major shareholders):									
ii) Bodies Corporate:									
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715				
iii) Financial Institutions/ Banks									
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv) Central Government/ State Government(s) / President of India									
v) Persons acting in concert (Please specify)									
vi) Any other (Please specify)									
A.2 Foreign Promoters									
i) Individuals (Name of major shareholders):									
ii) Bodies Corporate:									
	(i) Sompo Japan Insurance Inc	1	12,74,43,183	34.61	12,744	-	-	-	-
iii) Any other (Please specify)									
B. Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds								
	ii) Foreign Portfolio Investors								
	iii) Financial Institutions/Banks								
	iv) Insurance Companies								
	v) FII belonging to Foreign promoter								
	vi) FII belonging to Foreign Promoter of Indian Promoter								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund								
	ix) Any other (Please specify)								
1.2) Central Government/ State Government(s)/ President of India									
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs								
	ii) Individual share capital in excess of Rs. 2 Lacs								
	iii) NBFCs registered with RBI								
	iv) Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
	v) Any other (Please Specify)								
B.2 Non Public Shareholders									
2.1) Custodian/DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
Total		9	36,81,81,820	100.00	36,818				
Foot Notes:									
(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.									
(b) Indian Promoters - As defined under Regulation 2(1)(c) 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.									

Name of the Indian Promoter / Indian Investor:									
2. INDIAN OVERSEAS BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	18,21,83,26,570	96.38	18,21,832.66				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
i)	Mutual Funds	18	1,33,20,358	0.07	1,332.04				
ii)	Foreign Portfolio Investors Category - 1	13	24,44,040	0.01	244.40				
iii)	Foreign Portfolio Investors Category - 2	2	21,37,129	0.01	213.71				
iv)	Banks	3	56,700	0.00	5.67				
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	1	529	0.00	0.05				
	Any other (Please specify)								
	-Financial Institutions	2	4,49,556	0.00	44.96				
				0					
1.2)	Central Government/ State Government(s)/ President of India	1	1,500	0.00	0.15				
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	9,58,288	30,05,26,792	1.59	30,052.68				
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	22	6,03,662	0.00	60.37				
	-Non Resident Indian (NRI)	4,656	85,26,627	0.05	857.66				
	-Clearing Members	11	43,721	0.00	4.37				
	-Foreign Companies	1	48,000	0.00	4.80				
	-Foreign Nationals								
	-Directors and their Relatives								
	-Non Resident Indian Non Repartriable								
	-Bodies Corporate	1,070	89,26,745	0.05	892.67				
	-Key Managerial Personnel	1	13,264	0.00	1.33				
	-IEPF								
v)	Any other (Please Specify)								
	Foreign Companies								
	Director & their relatives	2	1,530	0.00	0.15				
	-Unclaimed/Suspense/Escrow Account								
	-Hindu Undivided Family	4,273	75,97,472	0.04	759.75				
	-Overseas Corporate Bodies								
	-ESOP/ESOS/ESPS	7,879	3,92,61,711	0.21	3,926.17				
	LLP								
	Trust								
	KMP								
B.2	Foreign Portfolio Investor (Individual)	1	4,200	0.00	0.42				
	LLP	55	6,76,041	0.00	67.60				
B.3	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	9,77,588	18,90,27,00,088	100.00	18,90,270	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
3. KARNATAKA BANK LTD									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1 Institutions									
i)	Mutual Funds	17	3,19,93,806	8.47	3,199				
ii)	Foreign Portfolio Investors	144	4,23,82,746	11.22	4,238				
iii)	Financial Institutions/Banks	3	736	0.00	0				
iv)	Insurance Companies	11	4,22,43,570	11.18	4,224				
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	22,01,749	0.58	220				
ix)	NBFCs registered with RBI								
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	3,66,217	13,14,19,254	34.78	13,141.93				
ii)	Individual share capital in excess of Rs. 2 Lacs	1,079	9,71,24,162	25.70	9,712.42				
iii)	NBFCs registered with RBI	3	18,191	0.00	1.82				
iv)	Others:								
	- Trusts	9	32,473	0.01	3.25				
	- Non Resident Indian	5,866	89,21,938	2.36	892.19				
	- Clearing Members	18	6,126	0.00	0.61				
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	1,212	2,00,99,455	5.32	2,009.95				
	- IEPF	1	12,56,605	0.33	125.66				
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A	2	1,91,508	0.05	19.15				
	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)									
Total		3,74,588	37,78,94,469	100.00	37,789	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
4. DABUR INVESTMENT CORPORATION - A PARTNERSHIP FIRM									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Mohit Burman (Partner)			95.00	6,997				
	(ii) Mr. Vivek Burman (Partner)			5.00	17				
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (d)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A								
	Directors & Relatives								
B.2 Non Public Shareholders									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		-	-	100.00	7,014	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,762	16,762
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	1,08,409	90,429
	TOTAL	1,25,171	1,07,190

Notes:

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

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

Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Debentures/ Bonds	15,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	15,000	-

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**(₹ in Lakhs)**

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

FORM NL-12 & 12A -INVESTMENT SCHEDULE

Sl. No.	Particulars	NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023
LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	41,652	29,309	1,28,965	1,01,953	1,70,617	1,31,262
2	Other Approved Securities	645	594	1,998	2,068	2,643	2,662
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	366	-	1,134	-	1,500	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	26,290	16,333	81,400	56,814	1,07,690	73,147
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	32,080	26,505	99,328	92,200	1,31,408	1,18,705
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	666	304	2,061	1,059	2,727	1,363
	TOTAL	1,01,699	73,045	3,14,886	2,54,094	4,16,585	3,27,139
SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	1,105	1,573	3,420	5,470	4,525	7,043
2	Other Approved Securities	1,809	1,340	5,602	4,660	7,411	5,999
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	5,549	2,978	17,180	10,360	22,729	13,338
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	795	13	2,461	45	3,256	57
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,256	5,577	6,984	19,400	9,240	24,977
	(e) Other Securities/bank deposit	244	112	756	388	1,000	500
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	4,888	1,551	15,135	5,395	20,023	6,946
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	3,159	844	9,780	2,935	12,939	3,779
	(b) Mutual Fund	94	5	291	17	385	22
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	19,899	13,992	61,609	48,671	81,508	62,662
	GRAND TOTAL	1,21,598	87,037	3,76,495	3,02,764	4,98,093	3,89,801

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

Particulars	Shareholders		Policyholders		Total		(₹ in Lakhs)
	As at December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023	
	Long Term Investments--						
Book Value	1,00,667	72,741	3,11,691	2,53,035	4,12,358	3,25,776	
Market Value	1,00,474	71,273	3,11,092	2,47,929	4,11,566	3,19,202	
Short Term Investments--							
Book Value	10,302	10,152	31,897	35,314	42,199	45,466	
Market Value	10,276	10,120	31,816	35,205	42,092	45,325	

Notes:

- Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond) is ₹ 4,54,557 Lakhs (previous period ₹ 3,71,242 Lakhs).
- Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond) is ₹ 4,53,658 Lakhs (previous period ₹ 3,64,527 Lakhs).
- Short Term Other approved securities includes TREPS amounting to ₹ 4,920 Lakhs (previous year ₹ 3,500 Lakhs), & Certificate of Deposit amounting to ₹ 2,492 Lakhs (previous year ₹ 2,499 Lakhs).
- 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)
Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023	
1	SECURITY-WISE CLASSIFICATION			
	Secured			
	(a) On mortgage of property	-	-	
	(aa) In India	-	-	
	(bb) Outside India	-	-	
	(b) On Shares, Bonds, Govt. Securities	-	-	
	(c) Others (to be specified)	-	-	
	Unsecured	-	-	
	TOTAL	-	-	
2	BORROWER-WISE CLASSIFICATION			
	(a) Central and State Governments	-	-	
	(b) Banks and Financial Institutions	-	-	
	(c) Subsidiaries	-	-	
	(d) Industrial Undertakings	-	-	
	(e) Companies	-	-	
	(f) Others (to be specified)	-	-	
	TOTAL	-	-	
3	PERFORMANCE-WISE CLASSIFICATION			
	(a) Loans classified as standard	-	-	
	(aa) In India	-	-	
	(bb) Outside India	-	-	
	(b) Non-performing loans less provisions	-	-	
	(aa) In India	-	-	
	(bb) Outside India	-	-	
	TOTAL	-	-	
4	MATURITY-WISE CLASSIFICATION			
	(a) Short Term	-	-	
	(b) Long Term	-	-	
	TOTAL	-	-	
Notes:				
(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.				
(b) Provisions against non-performing loans shall be shown separately.				
(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.				
(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.				
Provisions against Non-performing Loans				
	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)	
	Sub-standard	-	-	
	Doubtful	-	-	
	Loss	-	-	
	Total	-	-	

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 December 31, 2024	As at December 31, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	8,039	2,155	395	9,799	3,753	1,727	258	5,222	4,577	3,744
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	330	871	95	1,106	321	33	95	258	848	10
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	209	5	55	159	186	7	51	142	17	33
Information Technology Equipment	4,414	403	135	4,682	3,312	465	134	3,643	1,039	1,050
Vehicles	58	-	58	-	56	2	58	-	-	32
Office Equipment	291	20	28	283	239	18	28	229	54	73
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	13,341	3,454	766	16,029	7,867	2,252	624	9,494	6,535	4,944
Work in progress	342	3,501	3,455	388	-	-	-	-	388	785
Grand Total	13,683	6,955	4,221	16,417	7,867	2,252	624	9,494	6,923	5,728
PREVIOUS YEAR	12,028	7,239	5,555	13,713	7,320	1,510	845	7,984	5,728	

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Cash (including cheques, drafts and stamps)	19	20
2	Bank Balances		-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	392	2,719
	(ab) Others	1	-
	(b) Current Accounts	8,829	16,818
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	9,241	19,557
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	9,241	19,557
	In India	9,241	19,557
	Outside India	-	-

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,037	773
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,940	2,803
6	Others	-	-
	Advance to Employees against expenses	24	25
	Advance to Others	104	175
	Surplus in Gratuity fund	-	16
	Surplus in Leave encashment fund	32	-
	TOTAL (A)	4,137	3,793
OTHER ASSETS			
1	Income accrued on investments	13,662	10,519
2	Outstanding Premiums	48,745	78,579
	Less : Provisions for doubtful	-	-
3	Agents' Balances	965	138
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	50,151	30,857
	Less : Provisions for doubtful	(5,687)	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	3,023	1,172
8	Interest on Unclaimed amount pertaining to Policyholders	450	254
9	Others	-	-
	Deposits for Office Premises	974	559
	Other Deposits	2,284	3,127
	Receivable from Terrorism Pool	6,678	5,647
	Receivable from Nuclear Pool	777	623
	Receivable from Marine Cargo Excluded Territories Pool	28	4
	GST unutilized credit	15,710	15,340
	Contracts for Sales - Investment	-	1,477
	Unsettled Investment Receivables	4,221	4,221
	Less: Provision for diminution in value of investments	(4,221)	(4,221)
	Other Receivables	27	228
	TOTAL (B)	1,37,787	1,48,525
	TOTAL (A+B)	1,41,924	1,52,318

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

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

Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Agents' Balances	8,314	8,654
2	Balances due to other insurance companies	87,875	84,984
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
	(a) For Long term policies ^(a)	33,303	28,987
	(b) for Other Policies	3,716	-
5	Unallocated Premium	9,335	3,878
6	Sundry creditors	10,018	6,592
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,18,182	2,00,721
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,877	1,141
11	Income accrued on Unclaimed amounts	450	254
12	Interest payable on debentures/bonds	648	-
13	GST Liabilities	241	17
14	Others	-	-
	Due to Solatium Fund	930	498
	Due to Statutory Authorities	495	735
	Book Overdraft	63	571
	Contracts for Purchases - Investment	-	92
	TOTAL	3,76,447	3,37,124

Note :

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

FORM NL-18-PROVISIONS SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Reserve for Unexpired Risk	1,03,993	85,883
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,190	-
4	For Employee Benefits	-	-
5	Others		-
	Leave Encashment	-	23
	Gratuity	36	-
	For proposed dividends	-	-
	TOTAL	1,05,219	85,906

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

(₹ in Lakhs)			
Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Sompō General Insurance Company Limited

Sl. No.	Particular	Calculation	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
1	Gross Direct Premium Growth Rate	$\frac{[GDPI(CY)-GDPI(PY)]}{GDPI(PY)}$	11.57%	7.87%	11.93%	18.69%
2	Gross Direct Premium to Net worth Ratio	GDP / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.82	2.48	0.82	2.59
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	12.49%	12.49%	16.66%	16.66%
4	Net Retention Ratio	$\frac{\text{Net written premium}}{\text{Gross Direct Premium Income} + \text{Reinsurance Accepted}}$	56.77%	50.12%	41.94%	45.04%
5	Net Commission Ratio	$\frac{\text{Net Commission}}{\text{Net written premium}}$	4.33%	5.91%	8.15%	4.72%
6	Expense of Management to Gross Direct Premium Ratio	$\frac{(\text{Direct Commission}+\text{Operating Expenses})}{\text{Gross direct premium}}$	22.62%	21.21%	22.18%	21.90%
7	Expense of Management to Net Written Premium Ratio	$\frac{(\text{Net Commission}+\text{Operating Expenses})}{\text{Net Written Premium}}$	23.15%	21.88%	28.84%	22.12%
8	Net Incurred Claims to Net Earned Premium	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	78.37%	76.74%	78.11%	78.21%
9	Claims paid to claims provisions	$\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}}$	11.87%	33.03%	15.67%	28.45%
10	Combined Ratio	(7) +(8)	101.52%	98.63%	106.95%	100.33%
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.89%	6.05%	1.92%	5.56%
12	Technical Reserves to net premium ratio	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)}]}{\text{Net premium written}}$	4.27	1.59	5.76	1.70
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency</u>	(0.01)	(0.02)	0.00	0.00
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	8.68%	9.93%	10.34%	10.73%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.25	0.25	0.29	0.29
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	8.00%	8.84%	9.69%	10.18%
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	3.72%	11.03%	3.35%	11.90%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.98	1.98	1.73	1.73
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.09	0.09	NA	NA
21	Debt Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})}{\text{Interest and Principal Instalments Due}}$	21.22	37.34	NA	NA
22	Interest Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest due})}{\text{Interest due}}$	21.22	37.34	NA	NA
23	Earnings per share	$\frac{\text{Profit / (loss) after tax}}{\text{No. of shares}}$	1.64	4.85	1.31	4.65
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	44.00	44.00	39.11	39.11

Notes: -

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

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Somp General Insurance Company Limited

** Segmental Reporting up to the quarter

Segments Up to the quarter ended December 31, 2024	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	4.34%	1.51%	-330.29%	12.33%	-235.88%	31.19%	20.83%	-204.63%	23.41	1.42
Previous Period	16.06%	13.42%	0.56%	17.21%	22.56%	101.92%	69.43%	124.43%	-0.30	-0.19
Marine Cargo										
Current Period	67.69%	28.94%	23.92%	20.45%	42.47%	106.94%	65.28%	149.44%	1.29	-0.58
Previous Period	22.20%	30.88%	23.76%	22.09%	45.71%	84.70%	34.24%	130.26%	-0.35	-1.00
Marine Hull										
Current Period	38.36%	0.96%	-729.17%	1.64%	-708.33%	38.10%	291.99%	-676.87%	1.50	8.71
Previous Period	11.09%	1.14%	-1122.24%	0.91%	-1107.70%	0.45%	0.00%	-1101.88%	-1.30	11.21
Total Marine										
Current Period	55.39%	18.57%	9.50%	13.42%	28.09%	105.56%	66.60%	133.72%	1.29	-0.39
Previous Period	17.28%	18.55%	-5.48%	13.20%	16.28%	79.08%	34.02%	95.35%	-0.38	-0.19
Motor OD										
Current Period	6.65%	53.81%	32.72%	36.05%	46.64%	72.52%	69.58%	119.16%	0.88	-0.22
Previous Period	-5.53%	53.57%	42.35%	44.97%	58.23%	94.55%	73.68%	152.75%	-0.33	-0.47
Motor TP										
Current Period	3.31%	51.13%	5.84%	28.41%	19.78%	45.70%	13.67%	65.48%	3.72	0.34
Previous Period	37.40%	52.51%	3.61%	25.19%	18.52%	63.00%	15.56%	81.49%	2.29	0.17
Total Motor										
Current Period	4.76%	52.32%	18.07%	31.79%	32.00%	57.76%	17.75%	89.76%	2.43	0.08
Previous Period	14.75%	52.97%	20.63%	33.78%	35.96%	78.20%	20.81%	114.14%	1.14	-0.14
Health										
Current Period	125.18%	79.41%	3.63%	16.07%	18.11%	92.24%	117.78%	110.35%	0.74	-0.17
Previous Period	62.68%	82.84%	10.11%	23.03%	25.50%	105.35%	118.75%	130.83%	-0.29	-0.34
Personal Accident										
Current Period	-17.75%	26.70%	-47.05%	23.42%	-26.78%	188.20%	50.83%	161.46%	3.42	-0.60
Previous Period	-14.56%	-24.77%	-18.23%	10.56%	-7.95%	126.19%	34.44%	118.25%	-2.74	-0.32
Travel Insurance										
Current Period	51.22%	94.29%	93.55%	101.83%	107.46%	5.40%	0.00%	112.85%	0.00	-0.17
Previous Period	19319.82%	95.41%	67.91%	65.20%	67.91%	18.00%	8.81%	85.95%	0.00	-0.63
Total Health										
Current Period	92.15%	74.63%	3.59%	18.04%	18.26%	94.30%	84.82%	112.56%	0.82	-0.19
Previous Period	37.69%	59.25%	14.48%	21.06%	29.88%	106.80%	59.86%	136.66%	-0.07	-0.34
Workmen's Compensation/ Employer's liability										
Current Period	34.25%	95.14%	24.09%	38.19%	38.69%	30.83%	18.32%	68.08%	2.41	0.25
Previous Period	78.59%	96.00%	21.45%	35.18%	36.02%	165.59%	4.54%	201.93%	2.81	-1.15
Public/ Product Liability										
Current Period	0.14%	15.55%	38.50%	23.40%	84.96%	192.63%	145.91%	277.62%	1.77	-2.95
Previous Period	-4.22%	-2.59%	-440.34%	22.72%	-693.31%	-385.57%	94.58%	-1080.24%	-2.53	7.48
Engineering										
Current Period	37.95%	21.89%	18.51%	18.22%	35.58%	58.79%	9.23%	94.40%	1.82	-0.33
Previous Period	13.54%	9.73%	41.99%	20.99%	62.54%	-20.78%	8.45%	43.10%	0.92	0.39
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Crop Insurance										
Current Period	-20.94%	39.09%	-14.34%	8.61%	7.67%	96.36%	117.68%	104.03%	0.82	-0.04
Previous Period	18.29%	37.26%	-30.62%	8.12%	-8.82%	55.45%	93.51%	46.60%	0.38	0.54
Other Miscellaneous										
Current Period	5.84%	25.47%	-23.31%	19.86%	-9.61%	79.47%	38.22%	70.03%	2.57	0.30
Previous Period	27.16%	28.04%	21.40%	19.93%	41.73%	86.30%	42.47%	128.17%	-0.02	-0.17
Total Miscellaneous										
Current Period	7.49%	53.61%	6.46%	21.87%	22.28%	76.86%	33.20%	99.14%	1.56	-0.02
Previous Period	18.87%	47.36%	4.85%	22.30%	22.17%	77.65%	27.36%	99.79%	0.70	0.01
Total-Current Period	7.87%	50.12%	5.91%	21.21%	21.88%	76.74%	33.03%	98.63%	1.59	-0.02
Total-Previous Period	18.69%	45.04%	4.72%	21.90%	22.12%	78.21%	28.45%	100.33%	1.70	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 December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	9.64	29.02	33.43	188.64
2	Indian Bank	Joint Venture	Claim Payments	2.62	5.98	1.96	5.78
3	Indian Bank	Joint Venture	Commission payout	558.79	1,486.85	1,405.66	2,250.78
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	6.03	55.18	43.36	205.89
5	Indian Bank	Joint Venture	Dividend	-	262.50	-	262.50
6	Sompo Japan Insurance Inc.	Joint Venture	Premium Income (rendering of services)	-	-	-	-
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Premium	1,505.50	8,447.33	2,253.55	7,865.45
8	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Commission	244.44	1,092.34	351.50	848.81
9	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	958.19	1,547.28	(198.95)	1,687.31
10	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	8.25	24.75	9.14	18.64
11	Sompo Japan Insurance Inc.	Joint Venture	Claim Payments	-	-	-	-
12	Sompo Japan Insurance Inc.	Joint Venture	Dividend	-	318.61	-	318.61
13	Sharad Mathur	Key Management Personnel	Remuneration	137.04	374.29	91.39	374.72
14	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	0.61	152.89	0.86	134.47
15	Dabur Investment Corporation	Joint Venture	Claim Payments	-	0.21	43.69	54.22
16	Dabur Investment Corporation	Joint Venture	Dividend	-	117.87	-	117.87
17	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	0.22	1.73	0.33	0.51
18	Indian Overseas Bank	Joint Venture	Claim Payments	0.67	1.07	-	0.30
19	Indian Overseas Bank	Joint Venture	Commission payout	247.35	1,294.00	249.55	1,123.42
20	Indian Overseas Bank	Joint Venture	Dividend	-	166.25	-	166.25
21	Indian Overseas Bank	Joint Venture	Other Expenditure	3.25	50.65	14.55	54.23
22	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	15.43	197.44	12.76	406.33
23	Karnataka Bank	Joint Venture	Claim Payments	-	17.27	20.97	281.01
24	Karnataka Bank	Joint Venture	Commission payout	190.12	689.78	481.42	786.85
25	Karnataka Bank	Joint Venture	Other Expenditure	2.50	20.30	0.51	0.55
26	Karnataka Bank	Joint Venture	Dividend	-	55.23	-	55.23
27	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	1.35	3.58	0.49	1.26
28	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	-	0.13	7.03	7.52
29	SOMPO Holding Inc.	Sompo Group Company	Reimbursement of Training Expenses	4.61	4.61	-	-

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

PART-B Related Party Transaction Balances - As at the end of the Quarter December 31, 2024								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (₹. in Lakhs)	Nature of Balance	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)
1	Indian Bank	Joint Venture	0.74	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	347.37	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	7.76	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	65.85	Commission Payable	No	-	-	-
5	Indian Overseas Bank	Joint Venture	0.15	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	62.50	Claim Payable	No	-	-	-
7	Karnataka Bank Limited	Joint Venture	126.00	Commission Payable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	(843.76)	Reinsurance Claim Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	1,602.60	Reinsurance Commission Recoverable	No	-	-	-
10	Sompo Japan Insurance Inc	Joint Venture	6,315.76	Reinsurance 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	224.89	Bank Balance	No	-	-	-
19	Indian Overseas Bank	Joint Venture	140.93	Bank Balance	No	-	-	-
20	Karnataka Bank Limited	Joint Venture	3,046.41	Bank Balance	No	-	-	-

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)				
STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED				
As at December 31, 2024				
Name of Insurer: Universal Sompo General Insurance Company Limited				
Registration Number: 134				
Date of Registration: November 16, 2007				
Classification: Business within India / Total Business				
(₹ in Lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,21,597	1,21,597
	Policyholders as per NL-12 A of BS	3,76,495	-	3,76,495
(A)	Total Investments as per BS	3,76,495	1,21,597	4,98,092
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	6,924	6,924
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	866	866
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	9,240	9,240
(F)	Advances and Other assets as per BS	1,14,501	26,617	1,41,118
(G)	Total Current Assets as per BS...(E)+(F)	1,14,501	35,857	1,50,358
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	10,725	4,434	15,160
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	35	11	47
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	4,90,996	1,64,379	6,55,375
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	10,761	5,311	16,072
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	4,80,235	1,59,068	6,39,303
(₹ in Lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
(a)	Furniture, Fixtures, dead stock and Stationery	-	18	18
(b)	Leasehold Improvements	-	848	848
(c)	Computer Equipments	-	-	-
	Inadmissible current assets			
(a)	Re-insurer bal o/s for more than 365 days having Indian Branch	756	-	756
(b)	Re-insurer bal o/s for more than 180 days not having Indian Branch	6,704	-	6,704
(c)	Outstanding Premiums for more than 365 days	488	-	488
(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	-	2,056	2,056
(i)	Agents' Balances greater than 30 days	-	82	82
(j)	Co-insurer bal o/s for more than 90 days	2,707	-	2,707
(k)	Fair Value Change account subject to minimum of zero	35	11	47
(l)	Deferred Tax Asset (Net)	-	1,890	1,890
(m)	Advance commission to Agents	-	405	405
(n)	GST Receivable from Reinsurers for greater than 365 days	69	-	69
	Total	10,761	5,311	16,072

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 December 31, 2024****(₹ in Lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,98,045	1,03,993
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,98,045	1,03,993
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,08,864	1,23,485
(e)	IBNR reserve	2,14,367	94,696
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	6,21,276	3,22,174

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**Name of Insurer: Universal Sompo General Insurance Company Limited****Registration Number: 134****Date of Registration: November 16, 2007****Classification: Business within India / Total Business****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON
DECEMBER 31, 2024****(₹ in Lakhs)**

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	26,690	126	4,853	2,199	2,669	728	2,669
2	Marine Cargo	5,013	1,346	2,997	1,506	602	539	602
3	Marine - Other than Marine Cargo	3,257	33	420	9	326	63	326
4	Motor	2,19,456	1,13,818	1,64,655	92,835	32,918	37,047	37,047
5	Engineering	2,334	553	177	182	233	55	233
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,705	(150)	338	231	256	76	256
8	Health	1,03,833	77,657	85,484	58,999	15,575	19,234	19,234
9	Miscellaneous	7,310	1,774	3,864	1,535	1,023	812	1,023
10	Crop	1,23,655	49,518	1,32,116	50,252	12,366	19,817	19,817
	Total	4,93,254	2,44,676	3,94,906	2,07,747	65,968	78,371	81,208

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)		
Name of Insurer: Universal Sampo General Insurance Company Limited		
Registration Number: 134		
Date of Registration: November 16, 2007		
Classification: Business within India / Total Business		
TABLE IB: AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT DECEMBER 31, 2024		
(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	4,80,235
	Deduct:	
(B)	Current Liabilities as per BS	1,35,160
(C)	Provisions as per BS	3,22,174
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	22,901
	Shareholder's Funds	
(F)	Available Assets	1,59,068
	Deduct:	
(G)	Other Liabilities	21,005
(H)	Excess in Shareholder's funds (F-G)	1,38,063
(I)	Total ASM (E+H)	1,60,964
(J)	Total RSM	81,208
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.98
Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.		

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: December 31, 2024

Products Information						
List below the products and/or add-ons introduced during the quarter						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Complete Healthcare Insurance	134	UNIHLIP25036V042425	Health	Retail	29-Sep-24
2	Group Personal Accident Insurance	134	UNIPAGP25037V042425	Personal Accident	Group	12-Nov-24
3	Surety Insurance Policy	134	IRDAN134CPSU0001V01202425	Surety	Surety	03-Dec-24
4	Cattle Insurance Policy	134	IRDAN134RP0001V02200809	Miscellaneous	Retail	13-Dec-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 Sompo General Insurance Company Limited

Registration Number: 134

Statement as on: December 31, 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	1,21,598		
	Investments (Policyholders)	8A	3,76,495		
2	Loans	9	-		
3	Fixed Assets	10	6,923		
4	Deferred Tax Assets		2,521		
5	Current Assets				
	a. Cash & Bank Balance	11	9,241		
	b. Advances & Other Assets	12	1,41,924		
6	Current Liabilities		-		
	a. Current Liabilities	13	3,76,447		
	b. Provisions	14	1,05,219		
	c. Misc. Exp not Written Off	15	-		
	d. Debit Balance of P&L A/c		-		
	Application of Funds as per Balance Sheet (A)		1,77,036		
	Less: Other Assets	SCH ++	Amount		
1	Loans (if any)	9	-		
2	Fixed Assets (if any)	10	6,923		
3	Deferred Tax Assets		2,521		
4	Cash & Bank Balance (if any)	11	9,241		
5	Advances & Other Assets (if any)	12	1,41,924		
6	Current Liabilities	13	3,76,447		
7	Provisions	14	1,05,219		
8	Misc. Exp not Written Off	15	-		
9	Investments held outside India		-		
10	Debit Balance of P&L A/c		-		
	Total (B)		(3,21,057)		
	*Investment Assets	(A-B)	4,98,093		

Section II											(₹ in Lakhs)	
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)		
			Balance	FRSM*								
			(a)	(b)							(c)	d = (a+b+c)
1	Central Govt. Securities	Not less than 20%	-	32,696	1,01,234	1,33,930	26.89	-	1,33,930	1,33,078		
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	43,402	1,34,383	1,77,785	35.69	-	1,77,785	1,77,084		
3	Investment subject to Exposure Norms		-	78,206	2,42,146	3,20,352	64.31	(45)	3,20,308	3,20,156		
	a. Housing / Infra & Loans to SG for Housing and FFE		-	-	-	-	-	-	-	-		
	1. Approved Investments	Not less than 15%	-	37,383	1,15,748	1,53,132	30.74	42	1,53,174	1,52,697		
	2. Other Investments		-	220	680	900	0.18	38	938	938		
	b. Approved Investments		-	37,065	1,14,763	1,51,828	30.48	(744)	1,51,084	1,51,409		
	c. Other Investments	Not exceeding 55%	-	3,538	10,954	14,492	2.91	619	15,112	15,112		
	Investment Assets	100%		1,21,608	3,76,529	4,98,137	100.00	(45)	4,98,093	4,97,240		

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 Margin¹
- Other Investments² 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: December 31, 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		1,25,526	25.83	8,404	69.00	1,33,930	26.89
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		1,74,400	35.89	3,385	27.80	1,77,785	35.69
3	Investment subject to Exposure Norms				-			
	a. Housing & Loans to SG for Housing and FFE				-			
	1. Approved Investments		61,750	12.71	(949)	-7.79	60,801	12.21
	2. Other Investments		742	0.15	158	1.29	900	0.18
	b. Infrastructure Investments				-			
	1. Approved Investments		93,264	19.19	(933)	-7.66	92,331	18.54
	2. Other Investments		280	0.06	(280)	-2.30	-	0.00
	c. Approved Investments		1,43,187	29.46	8,641	70.94	1,51,828	30.48
	d. Other Investments (not exceeding 15%)		12,134	2.54	2,158	17.72	14,492	2.91
	Total		4,85,957	100.00	12,180	100.00	4,98,137	100.00

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES
Name of the Insurer: Universal Sampo General Insurance Company Limited
Date: As on December 31, 2024
(₹ in Lakhs)
Detail Regarding debt securities

PARTICULARS	MARKET VALUE				BOOK VALUE			
	As at December 31, 2024	As % of total for this class	As at December 31, 2023	As % of total for this class	As at December 31, 2024	As % of total for this class	As at December 31, 2023	As % of total for this class
Break down by credit rating								
AAA rated	2,45,514	54.05	2,05,787	56.53	2,45,838	54.02	2,08,803	56.32
AA or better	26,686	5.88	17,369	4.77	26,514	5.83	17,473	4.71
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,77,084	38.99	1,37,372	37.74	1,77,785	39.07	1,40,967	38.02
Any other (Treps)	4,920	1.08	3,500	0.96	4,920	1.08	3,500	0.94
Total (A)	4,54,204	100.00	3,64,027	100.00	4,55,057	100.00	3,70,742	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	41,092	9.05	44,825	12.31	41,198	9.05	44,966	12.13
more than 1 year and upto 3years	1,09,724	24.16	96,954	26.63	1,10,403	24.26	98,184	26.48
More than 3years and up to 7years	2,07,629	45.71	1,61,935	44.48	2,08,953	45.92	1,65,978	44.77
More than 7 years and up to 10 years	66,410	14.62	57,823	15.88	65,472	14.39	59,130	15.95
above 10 years	29,350	6.46	2,490	0.68	29,031	6.38	2,484	0.67
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	4,54,204	100.00	3,64,027	100.00	4,55,057	100.00	3,70,742	100.00
Breakdown by type of the issuer								
a. Central Government	1,33,078	29.30	1,00,722	27.67	1,33,930	29.43	1,03,550	27.93
b. State Government	44,006	9.69	36,650	10.07	43,855	9.64	37,417	10.09
c. Corporate Securities	2,72,201	59.93	2,23,156	61.30	2,72,352	59.85	2,26,275	61.03
Any other (Treps)	4,920	1.08	3,500	0.96	4,920	1.08	3,500	0.94
Total (C)	4,54,204	100.00	3,64,027	100.00	4,55,057	100.00	3,70,742	100.00

Note

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

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

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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on December 31, 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 December 31, 2024	As at March 31, 2024	As at December 31, 2024	As at March 31, 2024	As at December 31, 2024	As at March 31, 2024	As at December 31, 2024	As at March 31, 2024	As at December 31, 2024	As at March 31, 2024
1	Investments Assets	2,72,352	2,59,810	-	-	1,77,785	1,62,450	48,000	38,624	4,98,137	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)	2,72,352	2,59,810	-	-	1,77,785	1,62,450	48,000	38,624	4,98,137	4,60,884
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

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

Name of the Insurer: Universal Sompo General Insurance Company Limited

Registration Number: 134

Statement as on: December 31, 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	For the Quarter Ended December 31, 2024				Up to the Quarter Ended December 31, 2024				Up to the Quarter Ended December 31, 2023				
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,31,064	2,211	6.69	5.01	1,23,227	6,201	6.68	5.00	1,14,324	5,533	6.42	4.81	
		CTRB	1,000	1	3.23	2.41	3,344	31	6.34	4.75	3,886	10	5.34	3.99	
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	
		SGOA	2,646	45	6.71	5.02	2,650	134	6.75	5.05	3,112	153	6.54	4.89	
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	SGGB	43,394	818	7.48	5.60	44,186	2,374	7.13	5.34	39,788	2,123	7.08	5.30	
		HTDN	50,868	944	7.37	5.51	47,049	2,588	7.30	5.46	34,549	1,773	6.81	5.10	
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS	Bonds / Debentures issued by HUDCO	HTHD	10,455	182	6.90	5.17	10,482	543	6.87	5.14	12,692	657	6.87	5.14
		Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	4,059	51	7.75	5.80
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	108	23	41.21	30.84	
		Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,741	9	2.07	1.55	1,410	31	2.94	2.20	-	-	-	-
6	OTHER INVESTMENTS	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	64,301	1,198	7.39	5.53	65,259	3,560	7.24	5.42	63,691	3,352	6.99	5.23
		Infrastructure - Infrastructure Development Fund (IDF)	IDDF	14,945	297	7.88	5.89	13,101	775	7.85	5.88	9,919	589	7.89	5.90
7	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	Taxable - Infrastructure / Social Sector - Other Corporate Securities (Approved Investments) - Debentures/Bonds	ICTD	2,517	47	7.47	5.59	2,518	142	7.47	5.59	2,852	144	7.77	5.81
		Infrastructure - PSU - CPs	ICPP	-	-	-	-	-	-	-	-	2,499	3	7.03	5.26
8	OTHER INVESTMENTS	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	
		Infrastructure - PSU - Debentures / Bonds - Tax Free Bond	IPFD	-	-	-	-	-	-	-	-	-	-	-	
9	OTHER INVESTMENTS	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	10,335	202	7.77	5.81	10,326	604	7.76	5.81	5,699	328	7.63	5.71
		PSU (Approved Investment) - Equity Shares - Quoted	EAEQ	1,966	-	-	-	1,287	90	9.27	6.94	795	142	23.77	17.79
10	OTHER INVESTMENTS	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	19,180	781	16.15	12.09	16,737	2,249	17.83	13.34	9,322	849	12.09	9.04
		Corporate Securities - Bond Taxable	EPBT	1,000	14	5.58	4.18	1,164	49	5.62	4.21	3,500	152	5.77	4.32
11	OTHER INVESTMENTS	Corporate Securities - (Approved Investment) - Debentures	ECOS	1,11,110	2,153	7.69	5.75	1,08,279	6,337	7.77	5.81	90,784	5,171	7.56	5.66
		Commercial Papers - Approved Investment	ECCP	-	-	-	-	4,317	9	6.90	5.16	2,498	7	7.38	5.52
12	OTHER INVESTMENTS	Deposits - CDs with Scheduled Banks	EDCD	6,856	92	6.89	5.16	5,066	163	7.01	5.25	5,963	182	7.18	5.38
		Deposits - Deposit with Scheduled Banks	ECDB	1,192	22	7.16	5.36	2,686	117	5.77	4.32	2,952	77	5.77	4.31
13	OTHER INVESTMENTS	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	1,500	31	8.32	6.22	1,500	94	8.32	6.22	-	-	-	-
		Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
14	OTHER INVESTMENTS	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	
		CCIL - CBLO/TREPS	ECBO	7,726	121	6.30	4.71	6,573	309	6.35	4.75	5,746	274	6.90	5.17
15	OTHER INVESTMENTS	Passively Managed Equity ETF (Non Promoter Group)	EETF	3,142	-	-	-	1,609	171	14.06	10.52	1,145	166	19.26	14.41
		OTHER INVESTMENTS	-	-	-	-	-	-	-	-	-	-	-	-	
16	OTHER INVESTMENTS	Other Investments - Equity Shares (incl. Co - op Societies)	OESH	9,677	131	5.38	4.03	10,268	1,452	18.77	14.04	1,469	352	31.81	23.80
		Mutual Funds - Debt/Income/Serial Plans/Liquid Schemes (Others)	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
17	OTHER INVESTMENTS	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	
		Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	
18	OTHER INVESTMENTS	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	4,770	10	6.72	5.03
		Infrastructure - Equity (including unlisted)	IOEQ	274	(67)	(203.59)	(203.59)	354	(76)	(78.96)	(78.96)	159	57	140.45	105.10
19	OTHER INVESTMENTS	Equity Shares in Housing Finance Companies	HOEQ	833	5	2.43	1.82	699	120	27.02	20.22	-	-	-	-
		Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	155	20	30.21	22.61
20	OTHER INVESTMENTS	Passively Managed Equity ETF Non Promoter Group)	OETF	729	4	2.03	1.52	455	96	28.03	20.97	221	8	5.02	3.75
		Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
21	OTHER INVESTMENTS	Alternative Investment Fund	OAFB	2,560	80	12.46	9.32	2,463	190	10.24	7.66	1,320	98	9.82	7.35
		TOTAL		4,98,284	9,322	7.42	5.55	4,77,711	28,351	7.88	5.89	4,06,911	22,304	7.28	5.45

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: December 31, 2024
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ in Lakhs)

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

Note:

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**Name of the Insurer: Universal Sampo General Insurance Company Ltd.****Registration No: 134****Date: As on December 31, 2024****(₹ in Lakhs)**

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers /
			Proportional	Non-Proportional	Facultative	
Outside India						
1	No. of Reinsurers with rating of AAA and above	2	720	20	217	0.48%
2	No. of Reinsurers with rating AA but less than AAA	44	27,809	699	8,841	18.57%
3	No. of Reinsurers with rating A but less than AA	27	14,996	1,103	1,188	8.60%
4	No. of Reinsurers with rating BBB but less than A	22	1,857	496	516	1.43%
5	No. of Reinsurers with rating less than BBB	13	1,433	128	1,077	1.31%
	Total (A)	108	46,814	2,447	11,840	30.38%
With In India						
1	Indian Insurance Companies	12	-	-	1,532	0.76%
2	FRBs	7	64,964	455	117	32.59%
3	GIC Re	1	69,976	2,043	925	36.27%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	20	1,34,940	2,498	2,574	69.62%
	Grand Total (C)= (A)+(B)	128	1,81,754	4,944	14,414	100.00%

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 December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	
		STATES*																						
1	Andhra Pradesh	31	131	-	-	-	0	-	0	330	750	267	609	577	1,368	39	109	64	137	-	-	103	246	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	71	86	-	-	-	0	-	0	358	1,291	1,093	3,081	1,651	4,372	17	65	0	0	-	-	17	49	
4	Bihar	94	215	-	-	-	0	-	0	29	232	73	284	125	317	17	56	0	0	-	-	17	54	
5	Chhattisgarh	12	36	-	-	-	0	-	0	61	1,971	4,386	2,680	5,866	4,611	10,192	9	30	0	0	-	-	9	31
6	Goa	4	12	-	-	-	0	-	0	112	302	198	316	210	618	8	8	0	0	-	-	8	61	
7	Gujarat	72	370	-	-	8	34	8	34	1,831	4,362	590	2,626	2,781	7,038	239	1,372	0	14	-	-	380	1,386	
8	Haryana	2,016	8,009	-	-	617	2,924	617	2,924	2,556	7,771	2,517	9,651	5,571	17,426	2,120	9,498	66	110	0	0	2,386	9,617	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	74	26	-	-	5	14	5	14	297	599	212	799	495	1,376	181	216	0	0	-	-	181	216	
11	Karnataka	189	649	-	-	11	67	11	67	1,697	4,466	2,484	7,679	4,162	11,995	354	1,601	209	832	-	-	1	513	
12	Kerala	30	120	-	-	-	-	-	-	1,775	5,187	1,289	3,954	3,261	9,140	160	1,227	0	0	-	-	160	1,227	
13	Madhya Pradesh	31	184	-	-	-	7	-	7	1,242	4,493	2,634	6,762	4,275	11,285	138	0	0	0	-	-	138	0	
14	Maharashtra	699	2,381	870	2,500	697	442	373	7,841	2,248	6,175	2,651	7,101	4,899	11,278	42,441	53,319	46	1,351	450	1,161	42,917	56,036	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	30	175	-	-	0	0	0	0	808	2,148	711	1,598	1,529	4,076	185	266	37	265	-	-	37	265	
20	Punjab	27	105	-	-	-	0	-	0	464	1,795	314	1,194	779	2,989	52	144	0	1	-	-	0	52	
21	Rajasthan	39	141	-	-	-	0	-	0	4,627	10,201	4,447	12,411	8,500	27,412	91	158	4	4	-	-	91	162	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	417	1,667	-	-	108	585	108	585	367	1,185	6,851	2,256	9,865	4,931	16,816	1,071	3,456	190	0	0	0	305	
24	Telangana	116	429	-	-	4	18	4	18	109	1,157	576	1,861	1,298	3,018	1,349	4,296	89	294	-	-	0	1,437	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	26	94	-	-	0	1	0	1	599	1,418	476	1,327	1,078	2,745	102	181	4	11	-	-	106	194	
27	Uttar Pradesh	208	964	-	-	5	8	5	8	1,698	8,881	5,087	13,262	8,765	22,162	167	899	1	1	-	-	168	161	
28	West Bengal	476	1,716	-	-	18	42	18	42	381	1,021	462	1,440	814	2,692	256	1,405	997	2,149	0	0	1,154	3,919	
TOTAL (A)		4,599	21,407	870	2,500	302	4,123	1,173	6,621	28,117	72,451	31,988	92,225	99,795	1,64,876	49,403	89,938	1,351	8,739	450	1,365	51,204	91,642	
UNION TERRITORIES*																								
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Govt. of NCT of Delhi	64	289	-	-	21	68	21	68	1,020	2,720	989	3,112	2,019	5,841	245	1,143	1	16	-	-	245	1,259	
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)		66	264	-	-	21	68	21	68	1,067	3,371	1,178	3,675	2,445	7,646	246	1,338	1	16	0	0	247	1,344	
Outside India																								
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total (A)+(B)+(C)		4,665	21,671	870	2,500	324	4,191	1,194	6,691	29,384	76,022	32,766	95,900	62,150	1,71,922	49,649	92,266	1,352	8,755	450	1,365	51,451	92,986	

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Total Miscellaneous		Total	
		For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
		STATES*															
1	Andhra Pradesh	-	0	-	-	0	1	-	-	-	8,002	6	21	666	9,695	717	9,777
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	1	-	-	-	-	10	31	1,678	8,454	1,000	6,561
4	Bihar	0	0	-	0	0	0	3	77	29	77	195	195	699	262	896	
5	Chhattisgarh	0	0	-	-	1	1	-	-	-	-	2	18	16,612	18,322	4,656	10,328
6	Goa	0	1	-	-	0	0	-	-	-	-	1	2	228	683	232	695
7	Gujarat	11	57	-	1	88	75	-	-	-	-	130	475	3,352	9,033	3,432	9,438
8	Haryana	2	10	163	327	195	600	-	-	-	-	62	937	8,581	20,117	11,209	40,050
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	0	-	-	2	8	-	-	-	-	6	36	691	1,627	676	1,271
11	Karnataka	1	6	6	60	10	99	-	-	30	11,028	48	138	5,623	20,111	5,071	39,656
12	Kerala	-	0	0	0	0	0	-	-	-	-	2	8	3,205	10,376	3,231	10,502
13	Madhya Pradesh	0	1	-	0	-	1	-	-	-	-	22	64	4,374	11,491	4,166	11,651
14	Maharashtra	11	32	112	724	124	374	-	-	10,161	67,236	300	1,038	18,506	1,39,067	99,639	1,44,380
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisa	1	0	0	0	2	4	-	-	-	-	20	75	1,708	4,707	1,839	4,681
20	Punjab	-	0	-	-	-	-	-	-	-	-	14	33	844	3,166	872	3,271
21	Rajasthan	2	6	-	0	5	16	-	-	-	(1,545)	11	38	8,620	21,287	8,660	21,490
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	1	5	11	71	14	96	-	-	-	-	10	77	6,202	24,228	9,880	30,294
24	Telangana	1	5	3	4	13	48	-	-	192	705	130	379	3,645	7,665	2,665	8,017
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	0	1	-	0	0	1	-	-	-	-	12	32	1,104	2,975	1,220	3,020
27	Uttar Pradesh	3	5	0	1	22	37	-	-	182	15,907	188	479	9,288	39,405	9,161	40,177
28	West Bengal	1	5	1	7	21	88	-	-	-	-	116	314	2,141	7,203	2,436	8,262
	TOTAL (A)	41	139	295	1,441	460	1,364	-	-	10,565	1,01,160	1,138	4,795	1,23,408	3,64,817	1,29,180	3,91,847
UNION TERRITORIES*																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	1	4	3	12	1	8	-	-	-	-	40	122	2,222	3,267	2,413	2,524
6	Jammu & Kashmir	0	0	-	-	0	0	-	-	-	-	1	3	430	1,215	431	1,200
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)	2	4	2	12	1	9	-	-	-	-	61	176	2,757	8,990	2,845	8,922
Outside India																	
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	43	144	297	1,453	460	1,372	-	-	10,565	1,01,160	1,199	4,970	1,26,165	3,73,407	1,32,024	4,01,769

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

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on December 31, 2024

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended December 31, 2024		For the Quarter Ended December 31, 2023		Upto the Quarter Ended December 31, 2024		Upto the Quarter Ended December 31, 2023	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,665	60,315	5,823	57,686	21,671	1,73,932	20,770	1,63,805
2	Marine Cargo	324	396	866	218	4,191	1,321	2,499	709
3	Marine Other than Cargo	870	14	574	2	2,500	59	1,807	32
4	Motor OD	29,384	6,22,055	25,429	5,22,078	76,023	16,36,690	71,283	15,56,434
5	Motor TP	32,766	-	29,584	-	95,900	-	92,831	-
6	Health	49,649	47,293	8,191	44,530	82,266	1,65,384	36,534	1,28,230
7	Personal Accident	1,352	2,503	3,567	5,343	8,755	8,973	10,644	15,112
8	Travel	450	14	901	18	1,365	68	903	96
9	Workmen's Compensation/ Employer's liability	43	254	28	200	144	952	107	546
10	Public/ Product Liability	297	129	147	312	1,453	515	1,451	2,039
11	Engineering	460	642	319	272	1,372	1,453	995	826
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	10,565	2	40,964	22	1,01,160	25	1,27,948	105
14	Other segments	1,199	35,709	1,944	34,095	4,969	1,04,065	4,695	97,770
	Miscellaneous - Total	1,26,166	7,08,601	1,11,074	6,06,870	3,73,408	19,18,125	3,47,391	18,01,158
	Grand Total	1,32,024	7,69,326	1,18,337	6,64,776	4,01,769	20,93,437	3,72,467	19,65,704

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 December 31,2024

(₹ in Lakhs)									
Sl.No.	Channels	For the Quarter Ended December 31, 2024		Upto the Quarter Ended December 31, 2024		For the Quarter Ended December 31, 2023		Upto the Quarter Ended December 31, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	37,445	4,733	1,02,704	12,963	28,435	3,716	1,11,098	12,193
2	Corporate Agents-Banks	1,32,577	6,145	3,85,832	24,023	1,30,057	9,714	3,75,508	26,515
3	Corporate Agents -Others	16,431	1,463	48,241	3,828	18,726	1,246	48,776	4,255
4	Brokers	5,12,711	57,938	13,40,249	1,80,309	4,04,040	50,693	11,72,796	1,60,663
5	Micro Agents	-	-	-	-	-	-	-	-
	Direct Business	1,413	54,211	6,786	1,57,976	5,945	45,201	11,262	1,42,064
6	Officers/Employees	-	-	-	-	-	-	-	-
	Online (Through Company Website)	-	-	-	-	-	-	-	-
	Others	1,413	54,211	6,786	1,57,976	5,945	45,201	11,262	1,42,064
7	Common Service Centres(CSC)	3,676	154	16,218	360	9,635	121	27,182	354
8	Insurance Marketing Firm	8,650	396	21,255	1,132	3,753	237	8,401	678
9	Point of sales person (Direct)	56,398	6,961	1,72,073	21,144	64,147	7,390	2,10,218	25,704
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	25	21	79	34	38	19	463	41
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	Total (A)	7,69,326	1,32,024	20,93,437	4,01,769	6,64,776	1,18,337	19,65,704	3,72,467
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	7,69,326	1,32,024	20,93,437	4,01,769	6,64,776	1,18,337	19,65,704	3,72,467

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 December 31, 2024

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	No. of claims only	
																				Total	Total
1	Claims O/S at the beginning of the year	356	646	-	646	22,214	21,554	43,768	2,585	4,584	670	7,839	48	30	54	-	1,11,793	-	528	1,65,062	
2	Claims reported during the period	700	12,245	2	12,247	2,27,561	8,975	2,36,536	85,606	2,449	1,158	89,213	93	21	251	-	10,15,363	-	2,317	13,56,741	
	(a) Booked During the period	655	12,237	2	12,239	2,26,790	8,583	2,35,373	84,265	1,960	1,158	87,483	88	21	250	-	10,15,335	-	2,263	13,43,707	
	(b) Reopened during the period	45	8	-	8	771	392	1,163	1,241	489	-	1,730	5	-	1	-	28	-	54	3,034	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	410	9,048	2	9,050	2,10,548	6,134	2,16,682	73,228	1,568	13	74,809	36	5	29	-	10,68,260	-	1,744	13,71,025	
	(a) paid during the period	410	9,048	2	9,050	2,10,548	6,134	2,16,682	73,228	1,568	13	74,809	36	5	29	-	10,68,260	-	1,744	13,71,025	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	210	195	-	195	11,464	279	11,743	5,499	791	1,072	7,362	11	8	12	-	-	-	212	19,753	
	Other Adjustment (Closed Claims)	103	812	-	812	3,879	1,744	5,623	-	1,011	-	1,011	20	2	19	-	58,120	-	195	65,905	
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	333	2,836	-	2,836	23,884	22,372	46,256	9,464	3,663	743	13,870	74	36	245	-	776	-	694	65,120	
	Less than 3months	73	2,240	-	2,240	19,480	2,822	22,302	6,490	476	215	2,181	21	7	190	-	44	-	275	32,333	
	3 months to 6 months	44	441	-	441	2,364	2,571	4,935	2,114	406	254	2,774	25	5	22	-	190	-	78	8,514	
	6months to 1 year	44	104	-	104	889	4,813	5,702	243	420	270	933	10	5	15	-	185	-	67	7,065	
	1year and above	172	51	-	51	1,151	12,166	13,317	617	2,361	4	2,982	18	19	18	-	357	-	274	17,208	

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 December 31, 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)	(₹ 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	7,062	2,115	416	2,532	59,746	46,609	73,183	67,494	13,530	176	46,665	81	(79)	201	-	78,879	-	3,155	2,83,483	
	(a) Booked During the period	3,122	1,969	416	2,386	58,863	46,289	69,980	66,109	13,953	176	43,603	34	(79)	199	-	78,846	-	2,918	2,72,814	
	(b) Reopened during the period	3,940	146	-	146	883	2,320	3,203	1,384	1,677	-	3,062	46	-	2	-	33	-	238	10,669	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	3,973	1,300	416	1,716	60,049	25,639	85,688	40,971	9,653	3	50,627	57	596	269	-	68,461	-	2,187	2,13,574	
	(a) paid during the period	3,973	1,300	416	1,716	60,049	25,639	85,688	40,971	9,653	3	50,627	57	596	269	-	68,461	-	2,187	2,13,574	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	1,046	110	-	110	2,632	1,241	3,873	14,863	5,749	106	20,718	22	2	78	-	-	-	499	26,347	
	Other Adjustment (Closed Claims)	5,666	127	-	127	934	5,127	6,061	-	5,416	-	5,416	20	0	103	-	16,794	-	532	34,718	
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	23,497	1,454	-	1,454	6,293	1,41,389	1,47,682	14,518	17,930	147	32,595	131	348	856	-	168	-	2,146	2,08,877	
	Less than 3months	908	474	-	474	2,900	16,928	19,828	13,279	15,691	72	15,691	4	1	174	-	21	-	227	37,327	
	3 months to 6 months	4,800	339	-	339	1,014	16,349	17,363	551	2,501	34	3,085	31	171	18	-	70	-	504	26,383	
	6months to 1 year	1,704	243	-	243	755	38,373	39,129	227	4,327	41	4,595	25	30	169	-	17	-	278	46,190	
	1year and above	16,084	398	-	398	1,624	69,738	71,362	461	8,762	1	9,224	71	146	495	-	60	-	1,137	98,977	

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 December 31, 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	70	71	30	13	3	-	-	357	157	206	147	107	-	-	187	974	
2	Marine Cargo	519	2,335	610	80	4	-	-	191	189	76	32	7	-	-	3,548	495	
3	Marine Other than Cargo	-	1	1	-	-	-	-	-	263	154	-	-	-	-	2	416	
4	Motor OD	54,196	10,499	2,285	833	154	-	-	9,694	5,236	2,573	1,221	204	-	-	67,967	18,928	
5	Motor TP	871	19	96	353	591	89	40	1,998	183	338	720	2,160	641	516	2,059	6,555	
6	Health	23,044	7,211	984	87	4	3	-	16,287	3,289	410	80	13	6	-	31,333	20,085	
7	Personal Accident	118	88	110	75	54	1	-	687	279	482	492	361	2	-	446	2,302	
8	Travel	-	-	1	-	-	-	-	-	-	0	-	-	-	-	1	0	
9	Workmen's Compensation/ Employer's liability	-	2	2	4	-	-	-	12	0	1	3	-	-	-	8	17	
10	Public/ Product Liability	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	2	
11	Engineering	2	1	2	1	-	2	1	0	0	7	0	-	-	7	9	160	
12	Aviation	-	-	-	-	-	-	-	-	-	7	-	-	146	7	-	-	
13	Crop Insurance	1,42,605	-	-	-	-	-	-	5,685	-	-	-	-	-	-	1,42,605	5,685	
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	319	222	51	19	5	1	2	567	116	24	135	25	1	40	619	907	

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 December 31, 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	169	115	65	45	14	2	-	1,950	276	453	510	752	33	-	410	3,973	
2	Marine Cargo	3,268	4,772	895	105	8	-	-	609	363	160	135	32	-	-	9,048	1,300	
3	Marine Other than Cargo	-	1	1	-	-	-	-	-	263	154	-	-	-	-	2	416	
4	Motor OD	1,58,587	40,860	8,397	2,313	381	10	-	28,931	18,113	8,718	3,602	648	37	-	2,10,548	60,049	
5	Motor TP	1,161	117	646	774	1,880	872	684	6,407	828	1,883	3,327	7,657	3,465	2,061	6,134	25,639	
6	Health	56,485	14,901	1,638	108	62	30	4	30,753	8,689	1,389	98	29	13	0	73,228	40,971	
7	Personal Accident	331	258	323	311	331	14	-	2,171	938	1,752	2,656	2,118	17	-	1,568	9,653	
8	Travel	1	6	5	1	-	-	-	0	-	1	0	-	-	-	13	3	
9	Workmen's Compensation/ Employer's liability	6	13	12	4	-	1	-	47	1	4	3	-	2	-	36	57	
10	Public/ Product Liability	3	-	-	1	1	-	-	21	-	-	574	1	-	-	5	596	
11	Engineering	11	2	10	2	1	2	1	33	24	60	1	0	146	6	29	269	
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	Crop Insurance	9,91,985	7,907	495	67,853	20	-	-	65,530	793	19	2,118	1	-	-	10,68,260	68,461	
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	997	580	121	30	8	6	2	1,310	325	249	182	48	33	40	1,744	2,187	

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

FORM NL-41 OFFICES INFORMATION		As at: December 31, 2024	
Name of the Insurer: Universal Sampo General Insurance Company Limited		Date: December 31, 2024	
Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	185	
2	No. of branches approved during the year	0	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	2
5	No. of branches closed during the year	7	
6	No of branches at the end of the year	180	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	0	
10	No. of Directors:-		
	(a) Independent Director	3 (Including 1 Woman Director)	
	(b) Executive Director/ Whole time director	1 (Including 1 Whole time Director)	
	(c) Non-executive Director	13 (Including Independent Directors)	
	(d) Women Director	1	
	(e) Whole time director	1 (Including 1 Executive Director)	
11	No. of Employees		
	(a) On-roll:	1,926	
	(b) Off-roll:	155	
	(c) Total	2,081	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	4,574	
	(b) Corporate Agents-Banks	14	
	(c) Corporate Agents-Others	19	
	(d) Insurance Brokers	421	
	(e) Web Aggregators	13	
	(f) Insurance Marketing Firm	18	
	(g) Motor Insurance Service Providers (DIRECT)	7	
	(h) Point of Sales persons (DIRECT)	11,334	
	(i) Other as allowed by IRDAI (To be specified)	-	
Employees and Insurance Agents and Intermediaries -Movement			
	Particulars	Employees	Insurance Agents and Intermediaries
	Number at the beginning of the quarter	1,972	15,672
	Recruitments during the quarter	111	759
	Attrition during the quarter	157	31
	Number at the end of the quarter	1,926	16,400

Name of the Insurer: Universal Somp General Insurance Company Limited

Date: December 31, 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	Chairperson	Ceased to be the Chairperson as on 31.12.2024
2	Mr. Sharad Mathur	Managing Director & CEO	Executive-Director	No change
3	Mr. Mahesh Kumar Bajaj	Non-Executive Director	Nominee Director	No change
4	Mr. Satish Kumar	Non-Executive Director	Nominee Director	No change
5	Mr. Ajay Kumar Srivastava	Non-Executive Director	Nominee Director	No change
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. Kenneth Reilly	Additional Director	Nominee Director	No change
10	Mr. Takashi Kurumisawa	Non-Executive Director	Nominee Director	No change
11	Mr. Aditya Vardhan Tibrewala	Non-Executive Director	Nominee Director	No change
12	Ms. Chhaya Palrecha	Independent Director	Non-Executive Director	No change
13	Mr. Gopalaswamy Chakravarty	Independent Director	Non-Executive Director	No change
14	Mr. Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No change
15	Mr. Mudit Gupta	Alternate Director	Non-Executive Director	Ceased to be the Alternate Director to Mr. Aditya Vardhan Tibrewala effective from 29.10.2024
16	Mr. Kelvin John Nathan	Alternate Director	Non-Executive Director	Ceased to be the Alternate Director to Mr. Takashi Kurumisawa as on 29.10.2024
17	Mr. Todd Stephen Correy	Alternate Director	Non-Executive Director	Appointed as Alternate Director to Mr. Kenneth Reilly as on 30.10.2024
18	Mr. Kuniaki Takahashi	Deputy CEO	Executive	No change
19	Mr. Nilesh Mejari	Chief Financial Officer	Executive	No change
20	Mr. Sameer Patwardhan	Chief Compliance Officer	Executive	No change
21	Ms. Aarti Ganesh Kamath	Company Secretary	Executive	No change
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	Ms. 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	Ms. Priti Singh	Chief People Officer	Executive	No change

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

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)Insurer: **Universal Sampo General Insurance Company Limited** Upto the Quarter ending on As on December 31, 2024

(₹ in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	25	2	1,987
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	35	3	1,421
		Social	-	-	-
5	MOTOR TP (Note d)	Rural	-	2	-
		Social	-	-	-
6	HEALTH (Note e)	Rural	2	0	30
		Social	-	128	20,415
7	PERSONAL ACCIDENT	Rural	11	0	20
		Social	5	1,761	1,76,10,672
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (CROP)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	73	7	3,459
		Social	5	1,889	1,76,31,087

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.

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)		
(i) Name of the Insurer: Universal Sampo General Insurance Company Limited		
(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 2007		
(iii) Gross Direct Premium Income during immediate preceding FY: ₹ 4,62,219 Lakhs		
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 1,17,928 Lakhs		
(v) Obligation of the Insurer to be met in a financial year*		
Statement Period: Quarter ending December 31, 2024		
	(₹ in Lakhs)	
Items	For the Quarter Ended December 31, 2024	Upto the Quarter Ended December 31, 2024
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	1,134	3,447
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	31,632	92,453
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	32,766	95,900
Total Gross Direct Motor Own damage Insurance Business Premium	29,384	76,022
Total Gross Direct Premium Income	1,32,024	4,01,769
*As per IRDAI (Rural, Social Sector and Motor Third Party Obligations) Regulations, 2024, Motor Third Party obligation is now based on Number of vehicles."		
Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time.		

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on December 31, 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		
1	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	9	267	34	3	237	2	855
c)	Policy Related	-	17	7	1	9	-	59
d)	Premium Related	1	1	-	-	2	-	14
e)	Refund Related	-	-	-	-	-	-	6
f)	Coverage Related	-	4	2	-	2	-	4
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
i)	Others (to be specified) (i) CKYC Related (ii) NCB Related (iii) Parivahan Portal	-	7	3	-	4	-	19
	Total	10	296	46	4	254	2	957
2	Total No. of policies during previous year quarter: Q3 2023-24	19,65,704						
3	Total No. of claims during previous year quarter: Q3 2023-24	14,05,413						
4	Total No. of policies during current quarter: Q3 2024-25	20,93,437						
5	Total No. of claims during current quarter: Q3 2024-25	13,56,741						
6	Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):	0.28						
7	Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):	6.30						
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	2	100%	-	-	2	100%	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	2	100%	-	-	2	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 Somp General Insurance Company Limited				For the Quarter ending: 31st December 2024		Date: 31st December 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-Oct-24	Reliance Industries Limited	PB	Management	To capitalize of a sum not exceeding Rs. 6,767 Crore out of securities premium received in cash and / or general reserve and / or retained earnings of the Company, as may be considered appropriate for the purpose of issue and allotment of bonus equity shares of Rs. 10/- each credited as fully paid-up to eligible members of the Company holding equity shares of Rs. 10/- (Rupees Ten only) each whose names appear in the Register of Members / Register of Beneficial Owners on a Record Date to be determined by the Board for this purpose, in the proportion of 1:1 i.e., 1 (One) new fully paid-up equity share of Rs. 10/- each for every 1 (One) existing fully paid-up equity share of Rs. 10/- each held by them and that the new bonus equity shares so issued and allotted shall, for all purposes, be treated as an increase in the paid-up capital of the Company held by each such member.	FOR	FOR	Compliant with law. No governance concern identified in the proposed approval.
15-Oct-24	Reliance Industries Limited	PB	Management	To increase the Authorised Share Capital of the Company from Rs. 15000,00,00,000/- divided into 1400,00,00,000 equity shares of Rs. 10/- each and 100,00,00,000 preference shares of Rs. 10/- each to Rs. 50000,00,00,000/- by creation of additional 3500,00,00,000 equity shares of Rs. 10/- each and consequently, the existing Clause V of the Memorandum of Association of the Company.	FOR	FOR	Compliant with law. No governance concern has been identified.
16-Oct-24	Asian Paints Limited	PB	Management	Appointment of Mr. Varun Berry (DIN: 05208062) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a period of five consecutive years from 23rd October 2024 to 22nd October 2029.	FOR	FOR	Compliant with law. No governance concern identified in the proposed appointment.
26-Oct-24	UltraTech Cement Limited	PB	Management	Appointment of Dr. Vikas Balia (DIN: 00424524) 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 10th October, 2024 till 9th October, 2029 (both days inclusive).	FOR	ABSTAIN	We abstain from voting.
26-Nov-24	Infosys Limited	PB	Management	To enter into and / or continue related party contract(s) / arrangement(s) / transaction(s) (whether by way of an individual transaction or transactions taken together or a series of transactions or otherwise) with Stater N.V. a majority- owned subsidiary of the Company which qualifies as a related party transaction within the meaning of Regulation 2(1)(zc) of the LODR Regulations, in the course of purchase / sale of services, purchase / sale of shared services, grant of loans, merger and dividend on such material terms and conditions as detailed in the explanatory statement to this resolution and as may be agreed by the Company and specific subsidiary with Stater N.V. such that during the financial year ending on March 31, 2025, the maximum value of the transactions of the Company and each specific subsidiary of the Company with Stater N.V. does not exceed the value as specified in the explanatory statement and the aggregate value of all such transactions with Stater N.V. does not exceed Rs. 2,085 crore or 1.36% of annual consolidated turnover, provided that the said transactions shall be at arms length basis and in the ordinary course of business.	FOR	FOR	Compliant with Law. No major 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: 31st December 2024		Date: 31st December 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-Nov-24	Infosys Limited	PB	Management	To enter into and / or continue related party contract(s) / arrangement(s) / transaction(s) (whether by way of an individual transaction or transactions taken together or a series of transactions or otherwise) with Stater Nederland B.V. a majority- owned subsidiary of the Company which qualifies as a related party transaction within the meaning of Regulation 2(1)(zc) of the LODR Regulations, in the course of purchase / sale of services, purchase / sale of shared services and providing of parental guarantee on such material terms and conditions as detailed in the explanatory statement to this resolution and as may be agreed by the Company and specific subsidiary with Stater Nederland B.V. such that during the financial year ending on March 31, 2025, the maximum value the transactions of the Company and each specific subsidiary of the Company with Stater Nederland B.V. does not exceed the value as specified in the explanatory statement and the aggregate value of all such transactions of the Company and its subsidiaries with Stater Nederland B.V. does not exceed Rs. 1,925 crore or 1.25% of annual consolidated turnover, provided that the said transactions shall be at arms length basis and in the ordinary course of business.	FOR	FOR	Compliant with Law. No major concern Identified.
26-Nov-24	Fedbank Financial Services Ltd	PB	Management	Appointment of Mrs. Sonal Dave (DIN: 00017710) as an Independent Director of the Company for a period of 5 (five) years from September 24, 2024 to September 23, 2029 and that she shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-Nov-24	Fedbank Financial Services Ltd	PB	Management	Alteration of existing Articles of Association of the Company.	FOR	FOR	Compliant with law. No concern identified.
26-Nov-24	Fedbank Financial Services Ltd	PB	Management	Payment of Rs. 18 lakhs per year for 2 years to each Independent Director (Present or Future) by way of Profit- linked Commission and Rs. 22.50 lakhs per year for 2 years to each Non- Executive Director (Present or Future) by way of Profit- linked Commission commencing from the Financial year 2024 - 25 till the end of the Financial year 2025 - 26 as the Board of Directors (hereinafter referred as Board which term shall include Nomination and Remuneration Committee) may determine from time to time based on the performance and quantum, proportion and manner determined by the Board for this purpose, provided that the total commission payable to all the Independent Directors (present or future) including the Non- executive Director in any financial year shall not exceed 1% of the net profits of the Company for the relevant financial year in terms of Section 197 of the Act and computed in the manner prescribed under Section 198 of the Act.	FOR	FOR	Compliant with law. No concern identified.
27-Nov-24	Dreamfolks Services Ltd	PB	Management	Appointment of Ms. Monica Widhani (DIN: 07674403) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of 3 (three) consecutive years, commencing from the date of her appointment i.e. September 6, 2024 through September 5, 2027 (both days inclusive).	FOR	ABSTAIN	We abstain from voting.
27-Nov-24	Epack Durable Ltd	PB	Management	Appointment of Dr. Ravi Gupta (DIN: 00023487) as an Independent Director of the Company, not liable to retire by rotation, for a term of 3 (Three) consecutive years w.e.f. September 10, 2024 till September 09, 2027.	FOR	FOR	Appointment compliant with law. No concern identified.
27-Nov-24	Epack Durable Ltd	PB	Management	Appointment of Mr. Laxmi Pat Bothra (DIN: 00130593) as a Non-Executive Director of the Company, liable to retire by rotation w. e. f. September 10, 2024.	FOR	FOR	Appointment compliant with law. No concern identified.
29-Nov-24	ICICI Bank Limited	PB	Management	Appointment of Mr. Punit Sood (DIN: 00033799) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five years with effect from October 1, 2024.	FOR	FOR	Appointment compliant with law. No governance 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: 31st December 2024		Date: 31st December 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-Dec-24	Yatharth Hospital and Trauma Care Services Limited	EGM	Management	Issuance of Securities of the Company through permissible modes of fund raising for an aggregate consideration amounting up to Rs. 700 crore.	FOR	ABSTAIN	We abstain from voting.
06-Dec-24	Yatharth Hospital and Trauma Care Services Limited	EGM	Management	To (a) give any loan to any person or other body corporate, (b) give any guarantee or provide any security in connection with a loan to any other body corporate or person and (c) acquire by way of subscription, purchase or otherwise, the securities of any other body corporate (collectively referred to as Loans/ Investments), as they may in their absolute discretion deem beneficial and in the interest of the Company, subject however that the aggregate of the Loans/ Investments along with the Loans/ Investments, proposed to be given or made by the Company, from time to time, shall not exceed, at any time, Rs. 1,000,00,00,000/- over and above the limits prescribed under the Act.	FOR	ABSTAIN	We abstain from voting.
13-Dec-24	Tata Technologies Ltd	PB	Management	Appointment of Mr. Balaje Rajan (DIN 10749831) as the Non-Executive Non- Independent Director, liable to retire by rotation.	FOR	FOR	Appointment compliant with law. No governance concern identified.
15-Dec-24	Akums Drugs & Pharmaceuticals Ltd	PB	Management	Payment of a sum of INR 50.50 Cr. by Ruby QC Investment Holdings Pte. Ltd. to Mr. Sanjeev Jain, Mr. Sandeep Jain, Promoters cum managing director(s) of the Company as a reward for the Company's successful initial public offering and overall performance.	FOR	ABSTAIN	We abstain from voting.
16-Dec-24	Cyient DLM Ltd	PB	Management	Approval for grant of stock options under Cyient DLM Associate Stock Option Plan 2023 to the employees of the subsidiary company(ies) of the company.	FOR	FOR	Compliant with Law. No Governance concern identified.
16-Dec-24	Cyient DLM Ltd	PB	Management	Approval for grant of stock units under Cyient DLM Restricted Stock Units Plan 2023 to the employees of the subsidiary company(ies) of the company.	FOR	FOR	Compliant with Law. No Governance concern identified.
17-Dec-24	ITC Limited	PB	Management	Appointment of Mr. Siddhartha Mohanty (DIN: 08058830) as a Director of the Company, liable to retire by rotation, with effect from 1st January, 2025 for a period of three years or till such earlier date upon withdrawal by the recommending Institution or to conform with the policy on retirement and as may be determined by the Board of Directors of the Company and / or by any applicable statutes, rules, regulations or guidelines.	FOR	FOR	Appointment compliant with law. No concern identified.
21-Dec-24	Bajaj Finance Limited	PB	Management	Approval of Material Related Party Transactions between the Company and Bajaj Housing Finance Limited (BHFL) which may individually and/ or in the aggregate, may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover as per the Company's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s)/ contract(s)/ agreement(s) / transaction(s) shall be carried out on an arm's length basis and in the ordinary course of business of the Company.	FOR	ABSTAIN	We abstain from voting.
25-Dec-24	Tata Steel Limited	PB	Management	Appointment of Mr. Pramod Agrawal (DIN: 00279727) as an Independent Director of the Company, not liable to retire by rotation, for a term of 5 (Five) years commencing November 6, 2024 through November 5, 2029 (both days inclusive).	FOR	FOR	Appointment 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: 31st December 2024		Date: 31st December 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-Dec-24	Hyundai Motor India Ltd	PB	Management	Approval of the material related party transactions between Hyundai Motor India Limited (Company) and Mobis India Limited (Mobis) for an aggregate value not exceeding INR 10,622 crores for availing/ rendering of services, Purchase/ sale of goods, purchase of fixed assets, Other Operating Revenue/ Other Income/ Recovery of Expenses, during FY 2024- 25.	FOR	ABSTAIN	We abstain from voting.
27-Dec-24	Hyundai Motor India Ltd	PB	Management	Approval of the material related party transactions between Hyundai Motor India Limited (Company) and Hyundai Motor Company (HMC) for an aggregate value not exceeding INR 5,750 crores for availing/ rendering of services, Purchase/ sale of goods, purchase of fixed assets, Other Operating Revenue/ Other Income/ Recovery of Expenses, during FY 2024- 25.	FOR	ABSTAIN	We abstain from voting.
27-Dec-24	Hyundai Motor India Ltd	PB	Management	Approval of the material related party transactions between Hyundai Motor India Limited (Company) and Hyundai Transys Lear Automotive India Private Limited (HTLA IPL) for an aggregate value not exceeding INR 2,460 crores for availing/ rendering of services, Purchase/ sale of goods, purchase of fixed assets, Other Operating Revenue/ Other Income/ Recovery of Expenses, during FY 2024- 25.	FOR	ABSTAIN	We abstain from voting.
27-Dec-24	Hyundai Motor India Ltd	PB	Management	Approval of the material related party transactions between Hyundai Motor India Limited (Company) and Kia India Private Limited (Kia) for an aggregate value not exceeding INR 5,510 crores for availing/ rendering of services, Purchase/ sale of goods, Other Operating Revenue/ Other Income/ Recovery of Expenses, during FY 2024- 25.	FOR	ABSTAIN	We abstain from voting.
27-Dec-24	Hyundai Motor India Ltd	PB	Management	Approval of the material related party transactions between Hyundai Motor India Limited (Company) and HEC India LLP (HEC) for an aggregate value not exceeding INR 3,170 crores for purchase of capital goods, during FY 2024- 25.	FOR	ABSTAIN	We abstain from voting.
27-Dec-24	Hyundai Motor India Ltd	PB	Management	Approval of the material related party transactions between Hyundai Motor India Limited (Company) and Hyundai Motor De Mexico S DE RL DE CV for an aggregate value not exceeding INR 1,910 crores for availing/ rendering of services, sale of goods, during FY 2024- 25.	FOR	ABSTAIN	We abstain from voting.
27-Dec-24	Hyundai Motor India Ltd	PB	Management	Approval of the material related party transactions between Hyundai Motor India Limited (Company) and PT Hyundai Motor Manufacturing Indonesia for an aggregate value not exceeding INR 1,180 crores for availing/ rendering of services, Purchase/ sale of goods, Other Operating Revenue/ Other Income/ Recovery of Expenses during FY 2024- 25.	FOR	ABSTAIN	We abstain from voting.