Name of the Insurer : Universal Sompo General Insurance Company Limited
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007

S.No.	ration No. 134 and Date of Registration with the IRDAI 16 November Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit and Loss Account
3	NL-3-B-BS	Balance Sheet
	NL-3A-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
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11	NL-11-BORROWING SCHEDULE	Borrowings
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	MUTUAL FUND	
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	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets (FRBs)
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	NL-17A-CURRENT LIABILITIES SCHEDULE	Current Liabilities (FRBs)
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		investment rating
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34	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
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	NL-37-CLAIMS DATA	
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43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
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45	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal
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48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS	Quantitative and Qualitative parameters of Health
	OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	services rendered

RM NL-1-B-RA me of the Insurer : Universal Sompo G	eneral Insur	ance Company Limited	1														
istration No. 134 and Date of Registr /ENUE ACCOUNT FOR THE QUARTER E	ation with th	e IRDAI 16 November	r 2007														
VENUE ACCOUNT FOR THE QUARTER E	ENDED ON D	ECEMBER 31, 2024															(₹in
Particulars	Schedule Ref. Form		F	ire			Ма	rine			Misce	llaneous			т	otal	
	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	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 En December 31,
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
Profit/ Loss on sale/redemption		10	95	29	54	2	15	2	4	887	3,172	675	1,330	908	3,282	706	
of Investments Interest, Dividend & Rent – Gross		247	917	339		21		21	46	6,618	17,471	5,694	15,793	6,886	18,470	6,054	<u> </u>
Note 1 Others											-						<u> </u>
Stale Cheque write back		(2)	1		4	(2)	1		1	13	157	1	162	9	159	1	1
Miscellaneous income		(2)	1	-	1	-				4		(5)	29	4	20	(5)	
Foreign Exchange (Gain) / Loss		-					-			(1)		(1)	(5)	(1)	(3)		
(b) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/WTD/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	
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	
Commission	NL-5	(886)	(1,123)	(59)		(550)	1,102	(42)	(44)		12,954	4,157	7,979	3,268	1,36,086	4,056	
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	
Premium Deficiency		-	-	-		-	-	-		-	-	-	-		-	-	
Contribution to Solatium Fund/Hit and Run Compensation			-		-	-	-	-		279	,	30	93	279	1,406		
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	
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	
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	
Transfer to Shareholders Account		357	2,373	(1,052)	200	400	(312)	20	(11)	3,209	15,554	0,333	10,140	0,020	17,017	0,754	H
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	
Note - 1	unde 1		-	ire			Ma	rine		1	Micco	llaneous		r		otal	
<u>Pertaining to Policyholder's fr</u>	unus.	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 t Quarter E December 3
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	
Add/Less:-																	
Investment Expenses		(1)	(6)	-2	(6)	-	(1)			-63	(210)	(40)	(144)	(64)	(217)	(42)	
Amortisation of Premium/ Discount on In-	vestments	(6)	(18)	-11	(31)	-1	(3)	(1)	(2)	-220	(593)	(252)	(766)	(227)	(614)	(264)	
Amount written off in respect of deprecial nvestments	ted	-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	
Provision for Bad and Doubtful Debts Provision for diminution in the value of ot ctively traded Equities	her than		-	-	-	-	-	-		-	-		· ·	-	-	-	
Investment income from TP Pool & Nucles	ar Pool	86	400	87	323	-				33	137	5	13	119	537	92	
Interest, Dividend & Rent – Gross*		247					82	21	46	6.618		5.694	15,793	6,886	18,470		

	e of the Insurer : Universal Sompo Gene tration No. 134 and Date of Registration					
	IT AND LOSS ACCOUNT FOR THE QUAR					
			•			(₹ in Lak
SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended
1	OPERATING PROFIT/(LOSS)		December 31, 2024	December 31, 2024	December 31, 2023	December 31, 2023
-	(a) Fire Insurance	NL-1	957	2,575	(1,832)	
	(b) Marine Insurance	NL-1	400	(312)	26	(
	(c) Miscellaneous Insurance	NL-1	5,269	15,354	8,599	18,
2	INCOME FROM INVESTMENTS					
-	(a) Interest, Dividend & Rent – Gross		1,498	6,059	831	4,
	(b) Profit on sale of investments		294	1,321	130	
	(c) (Loss on sale/ redemption of		(159)	(261)	(2)	
	investments)					
	(d) Amortization of Premium / Discount on Investments		(47)	(198)	(31)	(1
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	32	-	
	Foreign Exchange (Gain) / Loss		-	-	10	
	Miscellaneous Income		-	-	(1)	
	Profit on Sale / Write off of Fixed Assets (Net)		-	11	2	
_	TOTAL (A)		8,212	24,581	7,733	23,0
			0,	,	7,7.00	-0/1
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of		-	-	(225)	(
	investments					
	(b) For doubtful debts		-	-	4	
	(c) Others - Impairment of Investment Assets		91	(167)	-	
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	
_	(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		38	114	24	
	Loss on Sale / Write off of Fixed			-	3	
	Assets (Net)					
_	Debenture Issuance Expenses TOTAL (B)		(2)	63	-	
_			669	1,033	(69)	
;	Profit/(Loss) Before Tax		7,543	23,548	7,802	22,9
,	Provision for Taxation					
	Current tax		1,875	6,005	2,356	5,
	Deferred tax		(363)		622	J,
3	Profit / (Loss) after tax		6,031	17,872	4,824	17,:
	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,
_	Balance carried forward to Balance		1,08,409	1,08,409	90,429	90,
	Sheet		1,00,409	1,00,409	90,429	90,

BALANCE SHEET AS AT DECEMBER 31, 2024	RDAI 16 Novemb	er 2007	
,,,,,,			
	T		(₹ in Lakhs)
Particulars	Schedule Ref. Form No.	As at December 31, 2024	As at December 31, 2023
	FOITH NO.	December 31, 2024	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	112 10	1/20/1/ 1	1,0,,150
-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-15 NL-16	1,41,924	1,52,318
Sub-Total (A)		1,51,165	1,71,875
Deferred Tax Liability (Net)	NI 17	2 76 447	2 27 12
Current Liabilities Provisions	NL-17 NL-18	3,76,447 1,05,219	3,37,124 85,900
Sub-Total (B)	NE 10	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	NL-19	-	-
Adjusted)		-	
Debit Balance In Profit And Loss Account TOTAL		- 1,77,036	1,45,623
Particulars		As at December 31, 2024	As at December 31, 2023
		December 51, 2024	December 51, 2025
1. Partly paid-up investments		-	-
2. Claims, other than against policies, not acknowledged as debts		-	-
 Underwriting commitments outstanding (in respect of shares a Guarantees given by or on behalf of the Company 	nd securities)	-	-
5.Statutory demands/ liabilities in dispute, not provided for (Note	a & b)	6,544	9,405
		-	-
 Reinsurance obligations to the extent not provided for in accout Others (to be specified) 			
 Reinsurance obligations to the extent not provided for in account 7. Others (to be specified) Claims lodged by policyholders in court under dispute not provide the provided of the policyholders in court under dispute not provide the policyholders in court under dispute not policyholders in court under dispute no	vided for	4,622	5,450
 Reinsurance obligations to the extent not provided for in account Others (to be specified) Claims lodged by policyholders in court under dispute not pro 7b. Others* 	vided for	10,473	10,473
6. Reinsurance obligations to the extent not provided for in accout 7. Others (to be specified) 7a. Claims lodged by policyholders in court under dispute not pro 7b. Others* TOTAL a) The Company has disputed the demand raised by Income Tax	Authorities of ₹3,1	10,473 21,639 69 lakhs (previous period ₹ 3	10,473 25,328
6. Reinsurance obligations to the extent not provided for in account 7. Others (to be specified) 7a. Claims lodged by policyholders in court under dispute not provide 7b. Others* TOTAL a) The Company has disputed the demand raised by Income Tax which are pending before the Appellate Authorities. The company b) The Company is in process of filing an appeal/ rectification for	Authorities of ₹3,1 / is taking appropria disputed demand (10,473 21,639 69 lakhs (previous period ₹ 3 ate action on the same. including interest and penalt	10,473 25,328 ,169 lakhs), the appeals of y) of ₹ 3,375 lakhs
6. Reinsurance obligations to the extent not provided for in accout 7. Others (to be specified) 7a. Claims lodged by policyholders in court under dispute not provide 7b. Others* TOTAL a) The Company has disputed the demand raised by Income Tax which are pending before the Appellate Authorities. The company b) The Company is in process of filing an appeal/ rectification for (previous period ₹ 6,236 lakhs) from Goods & Service Tax author c) Excludes, payment of ₹ 1,004 Lakhs (Previous Year ₹ 2,004 La	Authorities of ₹3,1 / is taking appropria disputed demand (ities. The company khs) under protest	10,473 21,639 69 lakhs (previous period ₹ 3 ate action on the same. including interest and penalt is taking appropriate action (pursuant to a GST proceeding)	10,473 25,328 ,169 lakhs), the appeals of y) of ₹ 3,375 lakhs on the same. ng on account of alleged
 6. Reinsurance obligations to the extent not provided for in accout 7. Others (to be specified) 7.3. Claims lodged by policyholders in court under dispute not provided for in accout 7.0. Others* TOTAL a) The Company has disputed the demand raised by Income Tax which are pending before the Appellate Authorities. The company b) The Company is in process of filing an appeal/ rectification for (previous period ₹ 6,236 lakhs) from Goods & Service Tax author c) Excludes, payment of ₹ 1,004 Lakhs (Previous Year ₹ 2,004 La ineligible input tax credit entitlement on certain marketing expension is legally tenable. Accordingly, the Company has treated 	Authorities of ₹3,1 / is taking appropria disputed demand (ities. The company khs) under protest ses and GST liability hat its tax position	10,473 21,639 69 lakhs (previous period ₹ 3 ate action on the same. including interest and penalt is taking appropriate action of pursuant to a GST proceedin v towards the exemption pro on the matters is legally valid	10,473 25,328 ;169 lakhs), the appeals of y) of ₹ 3,375 lakhs on the same. ng on account of alleged i/ded for crop related d and the adopted tax
6. Reinsurance obligations to the extent not provided for in accout 7. Others (to be specified) 7a. Claims lodged by policyholders in court under dispute not provided for in accout 7. Others* TOTAL a) The Company has disputed the demand raised by Income Tax which are pending before the Appellate Authorities. The company b) The Company is in process of filing an appeal/ rectification for (previous period ₹ 6,236 lakhs) from Goods & Service Tax author c) Excludes, payment of ₹ 1,004 Lakhs (Previous Year ₹ 2,004 Lakhs) from service years ensure the company has been advised to reinsurance premium. However, the Company has been advised to the	Authorities of ₹3,1 / is taking appropria disputed demand (ities. The company khs) under protest ses and GST liability hat its tax position	10,473 21,639 69 lakhs (previous period ₹ 3 ate action on the same. including interest and penalt is taking appropriate action of pursuant to a GST proceedin v towards the exemption pro on the matters is legally valid	10,473 25,328 ,169 lakhs), the appeals of y) of ₹ 3,375 lakhs on the same. ng on account of alleged i/ded for crop related d and the adopted tax
 5. Reinsurance obligations to the extent not provided for in accoud 7. Others (to be specified) 7a. Claims lodged by policyholders in court under dispute not provided for the second seco	Authorities of ₹3,1 is taking appropria disputed demand (ities. The company khs) under protest ses and GST liability ihat its tax position the amount paid as are not considered	10,473 21,639 69 lakhs (previous period ₹ 3 ate action on the same. including interest and penalt is taking appropriate action of pursuant to a GST proceeding t towards the exemption provide on the matters is legally valid is deposit under "Advances ar as an obligation. When any of the same same same same same same same sam	10,473 25,328 ,169 lakhs), the appeals of y) of ₹ 3,375 lakhs on the same. ng on account of alleged /ided for crop related d and the adopted tax id Other Assets" as of 31st order or notice is raised by
 6. Reinsurance obligations to the extent not provided for in accoult 7. Others (to be specified) 7a. Claims lodged by policyholders in court under dispute not provided for in accoult of the set of the	Authorities of ₹3,1 is taking appropria disputed demand (ities. The company khs) under protest ses and GST liability hat its tax position the amount paid as are not considered ation, these are dis evious year ₹ 1,105 delay in settlement 1024, after receipt c position of penalty irts. Considering the	10,473 21,639 69 lakhs (previous period ₹ 3 ate action on the same. including interest and penalt is taking appropriate action of pursuant to a GST proceeding towards the exemption provide on the matters is legally valid is deposit under "Advances ar as an obligation. When any closed as contingent liability 0 Lakhs) from Haryana State of crop claims to the farmers of premium subsidy from Cens by State Government of Hary e operational guidelines for P	10,473 25,328 25,32
6. Reinsurance obligations to the extent not provided for in accout 7. Others (to be specified) 7a. Claims lodged by policyholders in court under dispute not provided for in account 2. Others* TOTAL a) The Company has disputed the demand raised by Income Tax which are pending before the Appellate Authorities. The company b) The Company is in process of filing an appeal/ rectification for (previous period ₹ 6,236 lakhs) from Goods & Service Tax author: c) Excludes, payment of ₹ 1,004 Lakhs (Previous Year ₹ 2,004 La ineligible input tax credit entitlement on certain marketing expensive is lay the company has been advised the position is legally tenable. Accordingly, the Company has treated December 2024. d) Show-cause notices issued by various Government Authorities for which the Company is in appeal under adjudice probability of any financial outflow is remote. *The company is informed of imposing penalty ₹ 1,109 Lakhs (previous year ₹ 9,364) from Gujarat State for the alleged framers of the Gujarat State have already been settled in March 2 Government in March 2024. The writ petition challenging the im Government of Gujarat are sub-judice before respective High Coudefense raised by the Company is in March 2024. The writ petition challenging the im Government of Gujarat are sub-judice before respective High Coudefense raised by the Company in Writs, the chance of penalty st Pending Litigation.	Authorities of ₹3,1 i is taking appropria disputed demand (ities. The company khs) under protest ses and GST liability that its tax position the amount paid as are not considered ation, these are diss evious year ₹ 1,100 delay in settlement 1024, after receipt c position of penalty rts. Considering th ucceeding against th	10,473 21,639 69 lakhs (previous period ₹ 3 ate action on the same. including interest and penalt is taking appropriate action (pursuant to a GST proceedir / towards the exemption pro- on the matters is legally valid s deposit under "Advances ar as an obligation. When any (closed as contingent liability (9 Lakhs) from Haryana State of crop claims to the farmers of premium subsidy from Cen by State Government of Hary e operational guidelines for P he company is remote.	10,473 25,328 (169 lakhs), the appeals of (169 lakhs), the appeals of (169 lakhs), the appeals of (160 lakhs), the appeals of
6. Reinsurance obligations to the extent not provided for in accoult 7. Others (to be specified) 7a. Claims lodged by policyholders in court under dispute not provided for in accoult 7. Others* TOTAL a) The Company has disputed the demand raised by Income Tax which are pending before the Appellate Authorities. The company b) The Company is in process of filing an appeal/ rectification for (previous period ₹ 6,236 lakhs) from Goods & Service Tax author: c) Excludes, payment of ₹ 1,004 Lakhs (Previous Year ₹ 2,004 La ineligible input tax credit entitlement on certain marketing expensive insurance premium. However, the Company has been advised to position is legally tenable. Accordingly, the Company has treated December 2024. d) Show-cause notices issued by various Government Authorities for which the Company is in appeal under adjudice probability of any financial outflow is remote. *The company is informed of imposing penalty ₹ 1,109 Lakhs (previous year ₹ 9,364) from Gujarat State for the allegid for the authorities the authorities the auter \$ 1,504. The write petition challenging the im Government in March 2024. The write petition challenging the im Government for Gujarat state have already been settled in March 2 Government in March 2024. The write petition challenging the im Government of Gujarat are sub-judice before respective High Coudefense raised by the Company in Writs, the chance of penalty st Pending Litigations comprise of claims against the Company's pending litigations comprise of claims against the company is marked to the Company is marked to the Company is the Company is company.	Authorities of ₹3,1 / is taking appropria disputed demand (tities. The company khs) under protest ses and GST liability hat its tax position the amount paid as are not considered ation, these are diss evious year ₹ 1,100 delay in settlement 1024, after receipt c position of penalty rts. Considering the ucceeding against ti Company primarily	10,473 21,639 69 lakhs (previous period ₹ 3 ate action on the same. including interest and penalt is taking appropriate action (y towards the exemption pro- on the matters is legally valid y towards the exemption pro- on the matters is legally valid y towards the exemption pro- on the matters is legally valid y towards the exemption pro- on the matters is legally valid y towards the exemption pro- on the matters is legally valid y towards the exemption pro- on the matters is legally valid y towards the exemption pro- ce oposition When any (closed as contingent liability () Lakhs) from Haryana State of crop claims to the farmers of premium subsidy from Cen by State Government of Hary e operational guidelines for P he company is remote.	10,473 25,328 25,428 25,42
6. Reinsurance obligations to the extent not provided for in accout 7. Others (to be specified) 7a. Claims lodged by policyholders in court under dispute not provided for in accout 7. Others* TOTAL a) The Company has disputed the demand raised by Income Tax which are pending before the Appellate Authorities. The company b) The Company is in process of filing an appeal/ rectification for (previous period ₹ 6,236 lakhs) from Goods & Service Tax author: c) Excludes, payment of ₹ 1,004 Lakhs (Previous Year ₹ 2,004 La ineligible input tax credit entitlement on certain marketing expensive is lay the company has been advised the position is legally tenable. Accordingly, the Company has treated December 2024. d) Show-cause notices issued by various Government Authorities for which the Company is in appeal under adjudic probability of any financial outflow is remote. *The company is informed of imposing penalty ₹ 1,109 Lakhs (previous year ₹ 9,364) from Gujarat State for the alleged framers of the Gujarat State have already been settled in March 2 Government in March 2024. The writ petition challenging the im Government of Gujarat are sub-judice before respective High Coudefense raised by the Company in Writs, the chance of penalty st Pending Litigation.	Authorities of ₹3,1 i is taking appropria disputed demand (itites. The company khs) under protest ses and GST liability hat its tax position the amount paid as are not considered ation, these are disu evious year ₹ 1,109 delay in settlement 2024, after receipt c position of penalty irts. Considering the icceeding against the Company primarily and proceedings ar	10,473 21,639 69 lakhs (previous period ₹ 3 ate action on the same. including interest and penalt is taking appropriate action of pursuant to a GST proceeding towards the exemption pro- on the matters is legally valid deposit under "Advances ar as an obligation. When any closed as contingent liability of 0 Lakhs) from Haryana State of crop claims to the farmers of premium subsidy from Cen- by State Government of Hary e operational guidelines for P he company is remote. / by customers and proceeding d has adequately provided find	10,473 25,328 ,169 lakhs), the appeals o y) of ₹ 3,375 lakhs on the same. ng on account of alleged vided for crop related d and the adopted tax id Other Assets" as of 31st order or notice is raised by except in cases where the and penalty of ₹ 9,364 s. Crop claims of eligible tral and State MFBY schemes and mgs pending with tax or where provisions are

FORM NL-4-PREMIUM SCHEDULE

		ire	Marin	e Cargo	Mari	ne Hull	Total	Marine.	Mata	OD	Mot	or TP	<u>Total 7</u>	Motor	He	alth	Personal	Accident	Travel In	nsurance	Total	Health.
Particulars	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
Gross Direct Premium	4,665	21,671	324	4,191	870	2,500	1,194	6,691	29,384	76,022	32,766	95,900	62,150	1,71,922	49,649	82,265	1,352	8,755	450	1,365	51,451	92,386
Add: Premium on reinsurance accepted (a)	414	819	10	56			10	56	-									-				
Less : Premium on reinsurance ceded (a)	6,167	22,150	614	3,018	862	2,476	1,476	5,494	13,611	35,111	16,296	46,868	29,907	81,979	10,051	16,939	1,300	6,417	26	78	11,377	23,434
Net Written Premium	(1,068)	340	(280)	1,229	8	24	(272)	1,253	15,773	40,911	16,470	49,032	32,243	89,943	39,598	65,327	52	2,338	424	1,287	40,074	68,952
Add: Opening balance of LIPR	5,334		1,227	582	30	30	1,257	612	25,205	25,736	30,600		55,805	55,100	22,589			1,311	334	408	25,032	16,056
Less: Closing balance of UPR	4,474	4,474	788	788	33	33	821	821	28,367	28,367	31,562	31,562	59,929	59,929	32,523	32,523	1,438	1,438	455	455	34,416	34,416
Net Earned Premium	(228)	1,103	159	1,023	5	21	164	1,044	12,611	38,280	15,508	46,834	28,119	85,114	29,664	47,141	723	2,211	303	1,240	30,690	50,592
Gross Direct Premium																						
- In India	4,665	21,671	4,191	4,191	2,500	2,500	1,194	6,691	29,384	76,022	32,766	95,900	62,150	1,71,922	49,649	82,266	1,352	8,755	450	1,365	51,451	92,386
- Outside India								-														
		ire	Marin	e Cargo	Mari	se Hull	Total	Marine	Moto	r OD	Hot	or TP	Total	Motor	Не	alth	Personal	Accident	Travel Is	niurance	Total	Health
Particulars	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	e Cargo 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	Marine Up to the Quarter Ended December 31, 2023	Noto For the Quarter Ended December 31, 2023	r OD Up to the Quarter Ended December 31, 2023	Not 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	Personal For the Quarter Ended December 31, 2023	Accident Up to the Quarter Ended December 31, 2023	Travel In For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Health Up to the Quarter Ended December 31, 2023
Particulars Gross Direct Premium	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 Ouarter Ended	Up to the Quarter Ended	For the Ouarter Ended	Up to the Ouarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Ouarter Ended	Up to the Quarter Ended
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended	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	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Gross Direct Premium	For the Quarter Ended December 31, 2023 5,823	Up to the Quarter Ended December 31, 2023 20,770	For the Quarter Ended	Up to the Quarter Ended December 31, 2023 2,499 53	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 4,306 53	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	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Gross Direct Premium Add: Premium on reinsurance accepted (a)	For the Quarter Ended December 31, 2023 5,823 315	Up to the Quarter Ended December 31, 2023 20,770 1,075	For the Quarter Ended December 31, 2023 866 4	Up to the Quarter Ended December 31, 2023 2,499 53	For the Quarter Ended December 31, 2023 574	Up to the Quarter Ended December 31, 2023 1,807	For the Quarter Ended December 31, 2023 1,440 4	Up to the Quarter Ended December 31, 2023 4,206 53 3,551	For the Quarter Ended December 31, 2023 25,429	Up to the Quarter Ended December 31, 2023 71,283	For the Quarter Ended December 31, 2023 29,584	Up to the Quarter Ended December 31, 2023 92,831	For the Quarter Ended December 31, 2023 55,013	Up to the Quarter Ended December 31, 2023 1,64,114	For the Quarter Ended December 31, 2023 8,191	Up to the Quarter Ended December 31, 2023 36,534	For the Quarter Ended December 31, 2023 3,567	Up to the Quarter Ended December 31, 2023 10,644	For the Quarter Ended December 31, 2023	Up to the Quarter Ended	For the Quarter Ended December 31, 2023 12,658	Up to the Quarter Ended December 31, 2023 48,080
Gross Direct Premium Add: Premium on reinsurance accepted (a) Less : Premium on reinsurance ceded (a)	For the Quarter Ended December 31, 2023 5,823 315 5,134	Up to the Quarter Ended December 31, 2023 20,770 1,075 18,914	For the Quarter Ended December 31, 2023 866 4 556	Up to the Quarter Ended December 31, 2023 2,499 53 1,764 785	For the Quarter Ended December 31, 2023 574	Up to the Quarter Ended December 31, 2023 1,807	For the Quarter Ended December 31, 2023 1,440 4 1,125	Up to the Quarter Ended December 31, 2023 4,306 53 3,551 809	For the Quarter Ended December 31, 2023 25,429 	Up to the Quarter Ended December 31, 2023 71, 283 	For the Quarter Ended December 31, 2023 29,584 15,152	Up to the Quarter Ended December 31, 2023 92,831 - - 44,087	For the Quarter Ended December 31, 2023 55,013 - 26,961	Up to the Quarter Ended December 31, 2023 1,64,114 - 77,182	For the Quarter Ended December 31, 2023 8,191 5,056	Up to the Quarter Ended December 31, 2023 36,534	For the Quarter Ended December 31, 2023 3,567 - -	Up to the Quarter Ended December 31, 2023 10,644 - - 13,230	For the Quarter Ended December 31, 2023 901 - 36	Up to the Quarter Ended	For the Quarter Ended December 31, 2023 12,658	Up to the Quarter Ended December 31, 2023 48,080
Gross Direct Premium Add: Premium on reinsurance accepted (a) Less : Premium on reinsurance ceded (a) Net Written Premium	For the Quarter Ended December 31, 2023 5,823 315 5,124 1,004	Up to the Quarter Ended December 31, 2023 20,770 1,075 18,914 2,932	For the Quarter Ended December 31, 2023 866 4 556 314	Up to the Quarter Ended December 31, 2023 2,499 53 1,764 785	For the Quarter Ended December 31, 2023 574	Up to the Quarter Ended December 31, 2023 1,807	For the Quarter Ended December 31, 2023 1,440 4 1,125 319	Up to the Quarter Ended December 31, 2023 4,306 53 3,551 809	For the Quarter Ended December 31, 2023 25,429	Up to the Quarter Ended December 31, 2023 71, 283	For the Quarter Ended December 31, 2023 29,584	Up to the Quarter Ended December 31, 2023 92,831 	For the Quarter Ended December 31, 2023 55,013 - - 26,961 28,052	Up to the Quarter Ended December 31, 2023 1,64,114 - 77,162 86,932	For the Quarter Ended December 31, 2023 8,191 - 5,056 3,134	Up to the Quarter Ended December 31, 2023 36,534	For the Quarter Ended December 31, 2023 3,567 - - - 2,840 727	Up to the Quarter Ended December 31, 2023 10,644 - - 13,280 (2,636)	For the Quarter Ended December 31, 2023 901 - 36	Up to the Quarter Ended	For the Quarter Ended December 31, 2023 12,658	Up to the Quarter Ended December 31, 2023 48,080
Gross Direct Premium Add: Premium on reinsurance accepted (a) Less : Premium on reinsurance coded (a) Net Writean Pornium Add: Opening balance of UPR	For the Quarter Ended December 31, 2023 315 5,134 1,004 6,129	Up to the Quarter Ended December 31, 2023 20,770 18,914 2,932 6,647	For the Quarter Ended December 31, 2023 866 4 556 314	Up to the Quarter Ended December 31, 2023 2,409 53 1,264 788 161	For the Quarter Ended December 31, 2023 574	Up to the Quarter Ended December 31, 2023 1,807	For the Quarter Ended December 31, 2023 1,440 4 1,125 319	Up to the Quarter Ended December 31, 2023 4,306 53 3,551 809	For the Quarter Ended December 31, 2023 - - - - - - - - - - - - - - - - - - -	Up to the Quarter Ended December 31, 2023 71, 283 33,095 38,188 29,855	For the Quarter Ended December 31, 2023 29,584 15,152 14,433 31,845	Up to the Quarter Ended December 31, 2023 92,831 - - - - - - - - - - - - - - - - - - -	For the Quarter Ended December 31, 2023 - - - 26,961 28,052 55,918	Up to the Quarter Ended December 31, 2023 1,64,114 - 77,182 86,932 58,203	For the Quarter Ended December 31, 2023 8,101 - 5,056 3,134 21,756	Up to the Quarter Ended December 31, 2023 36,534	For the Quarter Ended December 31, 2023 3,567	Up to the Quarter Ended December 31, 2023 10,644	For the Quarter Ended December 31, 2023 901 - - - - - - - - - - - - - - - - - - -	Up to the Quarter Ended	For the Quarter Ended December 31, 2023 12,055 - - 7,932 4,726 24,885	Up to the Quarter Ended December 31, 2023 48,000 - 19,592 28,488 21,478
Gross Direct Premium Add: Premium on reinsurance accepted (a) Less : Premium on reinsurance colded (a) Net Written Premium Add: Coning balance of URR Less: Coles plance of URR	For the Quarter Ended December 31, 2023 315 5,134 1,004 6,129 5,644	Up to the Quarter Ended December 31, 2023 26,770 1,075 18,914 2,932 6,647 5,644	For the Quarter Ended December 31, 2023 866 4 556 334 510 637	Up to the Quarter Ended December 31, 2023 53 1,764 788 161 637	For the Quarter Ended December 31, 2023 574	Up to the Quarter Ended December 31, 2023 1,807	For the Quarter Ended December 31, 2023 1,440 4 1,125 319	Up to the Quarter Ended December 31, 2023 4,306 53 3,551 809	For the Quarter Ended December 31, 2023 25,429	Up to the Quarter Ended December 31, 2023 71,283 33,005 38,188 29,855 25,918	For the Quarter Ended December 31, 2023 29,584 15,152 14,433 31,845 31,774	Up to the Quarter Ended December 31, 2023 92,831 44,087 44,087 45,744 28,348 31,774	For the Quarter Ended December 31, 2023 55,013 - 26,961 28,052 55,918 55,918	Up to the Quarter Ended December 31, 2023 1,64,114 - 77,182 86,932 58,203 57,693	For the Quarter Ended December 31, 2023 8,191 5,056 3,134 21,756 16,056	Up to the Quarter Ended December 31, 2023 36,534	For the Quarter Ended December 31, 2023 3,567	Up to the Quarter Ended December 31, 2023 10,644 13,280 (2,636) 8,338 1,825	For the Quarter Ended December 31, 2023 901 - - 36 855 (0) 459	Up to the Quarter Ended	For the Quarter Ended December 31, 2023 12,658 7,932 4,726 24,686 18,340	Up to the Quarter Ended December 31, 2023
Gross Direct Premium Add: Premium on reinsurance accepted (a) Less : Premium on reinsurance colded (a) Net Written Premium Add: Coning balance of URR Less: Coles plance of URR	For the Quarter Ended December 31, 2023 315 5,134 1,004 6,129 5,644	Up to the Quarter Ended December 31, 2023 26,770 1,075 18,914 2,932 6,647 5,644	For the Quarter Ended December 31, 2023 866 4 556 334 510 637	Up to the Quarter Ended December 31, 2023 53 1,764 788 161 637	For the Quarter Ended December 31, 2023 574	Up to the Quarter Ended December 31, 2023 1,807	For the Quarter Ended December 31, 2023 1,440 4 1,125 319	Up to the Quarter Ended December 31, 2023 4,306 53 3,551 809	For the Quarter Ended December 31, 2023 25,429	Up to the Quarter Ended December 31, 2023 71,283 33,005 38,188 29,855 25,918	For the Quarter Ended December 31, 2023 29,584 15,152 14,433 31,845 31,774	Up to the Quarter Ended December 31, 2023 92,831 44,087 44,087 45,744 28,348 31,774	For the Quarter Ended December 31, 2023 55,013 - 26,961 28,052 55,918 55,918	Up to the Quarter Ended December 31, 2023 1,64,114 - 77,182 86,932 58,203 57,693	For the Quarter Ended December 31, 2023 8,191 5,056 3,134 21,756 16,056	Up to the Quarter Ended December 31, 2023 36,534	For the Quarter Ended December 31, 2023 3,567	Up to the Quarter Ended December 31, 2023 10,644 13,280 (2,636) 8,338 1,825	For the Quarter Ended December 31, 2023 901 - - 36 855 (0) 459	Up to the Quarter Ended	For the Quarter Ended December 31, 2023 12,658 7,932 4,726 24,686 18,340	Up to the Quarter Ended December 31, 2023
Gress Direct Prenium Add: Prenium on nimustrea accepted (a) Lites : Prenium on nimustrea coded (a) Net Writken Prenium Add: Opening balance of UPR Lites: Osting: balance of UPR Net Earned Prenium	For the Quarter Ended December 31, 2023 315 5,134 1,004 6,129 5,644	Up to the Quarter Ended December 31, 2023 26,770 1,075 18,914 2,932 6,647 5,644	For the Quarter Ended December 31, 2023 866 4 556 334 510 637	Up to the Quarter Ended December 31, 2023 53 1,764 788 161 637	For the Quarter Ended December 31, 2023 574	Up to the Quarter Ended December 31, 2023 1,807	For the Quarter Ended December 31, 2023 1,440 4 1,125 319	Up to the Quarter Ended December 31, 2023 4,206 53 3,551 809 1291 666 334 4	For the Quarter Ended December 31, 2023 25,429	Up to the Quarter Ended December 31, 2023 71,283 33,005 38,188 29,855 25,918	For the Quarter Ended December 31, 2023 29,584 15,152 14,433 31,845 31,774	Up to the Quarter Ended December 31, 2023 92,831 44,087 44,087 45,744 28,348 31,774	For the Quarter Ended December 31, 2023 55,013 - 26,961 28,052 55,918 55,918	Up to the Quarter Ended December 31, 2023 1,64,114 - 77,182 86,932 58,203 57,693	For the Quarter Ended December 31, 2023 8,191 5,056 3,134 21,756 16,056	Up to the Quarter Ended December 31, 2023 36,534	For the Quarter Ended December 31, 2023 3,567	Up to the Quarter Ended December 31, 2023 10,644 13,280 (2,636) 8,338 1,825	For the Quarter Ended December 31, 2023 901 - - 36 855 (0) 459	Up to the Quarter Ended	For the Quarter Ended December 31, 2023 12,658 7,932 4,726 24,686 18,340	Up to the Quarter Ended December 31, 2023
Grees Direct Premium Add: Premium on reinsurana accepted (a) Less : Premium on reinsurana codel (a) Net Writes Premium Add: Opening balance of UR Less: Charlos balance of UR Net Earned Premium Grees Direct Premium	For the Quarter Ended December 31, 2023 5,023 3,155 5,134 1,004 6,129 5,644 1,490	Up to the Quarter Ended December 31, 2023 20,770 1,075 18,914 2,932 6,647 5,644 3,935	For the Quarter Ended December 31, 2023 866 4 556 334 510 637	Up to the Quarter Ended December 31, 203 2,409 33 1,764 788 161 637 3322	For the Quarter Ended December 31, 2023 574 5 5 5 3 4 29 20 10 0	Up to the Quarter Ended December 31, 2023 	For the Quarter Ended December 31, 2023 4 1,125 339 544 666 1997 -	Up to the Quarter Ended December 31, 2023 4,206 53 3,551 809 1291 666 334 4	For the Quarter Ended December 31, 2023 25,429 11,800 24,073 25,918 11,774 	Up to the Quarter Ended December 31, 2023 71, 283 33,005 38,188 29,855 25,918 42,212	For the Quarter Ended December 31, 2023 29,584 15,552 14,433 31,845 31,774 14,503	Up to the Quarter Ended December 31, 2023 92,831 44,087 44,087 46,744 28,348 31,774 45,317	For the Quarter Ended December 31, 2023 55,013 26,061 28,052 55,018 57,601 26,278 26,278	Up to the Quarter Ended December 31, 2023 1,64,114	For the Quarter Ended December 31, 2023 5,056 3,154 21,756 8,834	Up to the Quarter Ended December 31, 2023 36,534 6,271 30,283 31,121 15,056 	For the Quarter Ended December 31, 2023 3,567 2,040 727 2,030 1,825 1,825 1,825	Up to the Quarter Ended December 31, 2023 10,644	For the Quarter Ended December 31, 2023 901 - - 36 855 (0) - 69 406 - -	Up to the Quarter Ended December 31, 2023 	For the Quarter Ended December 33, 2023 12,658	Up to the Quarter Ended December 31, 2023 46,000
Greas Direct Premium Add: Premium on reinsurero accepted (a) Line: Premium on reinsurero caded (a) Net Written Premium Add: Opening Salarca of UPR Line: Christing Salarca of UPR Text Exercise of UPR Text Exercise Premium Greas Direct Premium - in India	For the Quarter Ended December 31, 2023 5,023 3,155 5,134 1,004 6,129 5,644 1,490	Up to the Quarter Ended December 31, 2023 20,770 1,075 18,914 2,932 6,647 5,644 3,935	For the Quarter Ended December 31, 2023 866 4 556 334 510 637	Up to the Quarter Ended December 31, 203 2,409 33 1,764 788 161 637 3322	For the Quarter Ended December 31, 2023 574 5 5 5 3 4 29 20 10 0	Up to the Quarter Ended December 31, 2023 	For the Quarter Ended December 31, 2023 4 1,125 339 544 666 1997 -	Up to the Quarter Ended December 31, 2023 4,206 53 3,551 809 1291 666 334 4	For the Quarter Ended December 31, 2023 25,429 11,800 24,073 25,918 11,774 	Up to the Quarter Ended December 31, 2023 71, 283 33,005 38,188 29,855 25,918 42,212	For the Quarter Ended December 31, 2023 29,584 15,552 14,433 31,845 31,774 14,503	Up to the Quarter Ended December 31, 2023 92,831 44,087 44,087 46,744 28,348 31,774 45,317	For the Quarter Ended December 31, 2023 55,013 26,061 28,052 55,018 57,601 26,278 26,278	Up to the Quarter Ended December 31, 2023 1,64,114	For the Quarter Ended December 31, 2023 5,056 3,154 21,756 8,834	Up to the Quarter Ended December 31, 2023 36,534 6,271 30,283 31,121 15,056 	For the Quarter Ended December 31, 2023 3,567 2,040 727 2,030 1,825 1,825 1,825	Up to the Quarter Ended December 31, 2023 10,644	For the Quarter Ended December 31, 2023 901 - - 36 855 (0) - 69 406 - -	Up to the Quarter Ended December 31, 2023 	For the Quarter Ended December 33, 2023 12,658	Up to the Quarter Ended December 31, 2023 46,000

Notes: (a) Reinarce permisms whather on business coded or accepted are to be brought into account, bafrere deducting commission, under the head of neinsurance premiums. (b) Separate disclosure to be made for sugment/sub-argment which contribution more than 10 percent of the total gross direct permism.

TORN HE TYREPHON SCHEDULE																		(₹ in Lakha)
(Misrel Washman's Commons	tion/ Employer's Liability		duct Liability		rearing		ation		surance	Test	a Credit	Other Misselle	neous segment	Total Mis	cellaneous	Grand	10.01
	Workshield a Competition	oon, onpoyer's caunty	Public/ Pro	ouct Luidinty	Engir	leanng		acion	Crop In	surance	1100	- Creak	Ourer Pracein	in the second second	1000 710	Centerneota	Grand	D IOCAI
Particulars	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
Gross Direct Premium	43	144	297	1,453	460	1,372			10,565	1,01,160		711	1,199	4,259	1,26,165	3,73,407	1,32,024	4,01,769
Add: Premium on reinsurance accepted (a)					352	528							16	16	368	544	792	1,419
Less : Premium on reinsurance ceded (a)	2	7	338	1,227	623	1,484			6,554	61,621	(2)	706	973	3,010	49,772	1,73,468	57,415	2,01,112
Net Written Premium	41	137	(41)	225	189	416			4,011	39,539	2	5	242	1,265	76,761	2,00,483	75,401	2,02,076
Add: Opening balance of LIPR	81	62	434	265	360	185			14,734		2	4	1,902	1,724	98,350	73,397	1,04,941	79,246
Less: Closing balance of UPR	79	79	397	397	402	402			1,729	1,729	1	1	1,745	1,745	96,698	98,698	1,03,993	1,03,993
Net Earned Premium	43	120	(4)	95	147	199			17,016	37,810	3	8	399	1,244	76,413	1,75,182	76,349	1,77,329
Gross Direct Premium																		
- In India	43	144	297	1,453	460	1,372			10,565	1,01,160		711	1,199	4,259	1,26,165	3,73,407	1,32,024	4,01,769
- Outside India																	-	
	-	-																(₹ in Lakhs)
1	Miscel Workmen's Compense	tion/ Employer's liability	Public/ Pro	duct Liability	Engir	eering	Avia	ation	Cree In	surance	Trade	a Credit	Other Miscella	neous segment	Total Mis	cellaneous	Grand	d Total
					-													
Particulars	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
Gross Direct Premium	28	107	147	1,451	319	925			40,954	1,27,948	353	868	1,592	3,828	1,11,074	3,47,391	1,18,337	3,72,467
Add: Premium on reinsurance accepted (a)					27	105								22	27	127	346	1,256
Less : Premium on reinsurance ceded (a)	1	4	118	1,488	328	993			25,080	80,271	349	861	876	2,534	62,644	1,82,926	68,903	2,05,391
Net Written Premium	27	103	29	(38)	19	107			14,884	47,677	3	7	716	1,316	48,457	1,64,592	49,780	1,68,332
Add: Opening balance of LIPR	57	28	364	235	109	85			12,166	(0)	2	5	1,820	2,340	95,122	82,375	1,01,795	89,213
Less: Closing balance of UPR	55	55	296	296	108	108			1,235	1,235	3	3	1,845	1,845	79,574	79,574	85,884	85,884
Net Earned Premium	29	76	97	(99)	19	84			25,815	46,442	2	9	692	1,812	64,005	1,67,393	65,692	1,71,661
Gross Direct Premium																		
									40.964		953	858	1.592	3.828	1.11.074	3.47.391	1.18.337	3.72.467
- In India	28	107	147	1,451	319	995	-		40,964	1,27,948	353					3,47,391		
- In India - Outside India	28	107	147	1,451	319	995	-	-	40,964	1,27,948	353		1,992	3,028		3,47,391	1,18,337	-
	- 28	107	147	1,451		956			40,964	1,27,948					-	3,47,391	1,18,337	-

FORM NL-S - CLAIMS SCHEDULE

Particulars		ine .	Harin	e Cargo	Hari	ne Hull	Total P	larine.	Hat	or 00	Hat	or TP	Iota	Motor	Hes	lth	Persona	Accident	Travel	Insurance	Total I	lealth
	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
Claims Paid (Direct)	974	3,973	495	1,300	416	415	911	1,716	18,928	60,049	6,555	25,639	25,483	85,688	20,085	40,971	2,302	9,653	-	3	22,387	50,62
Add :Re-insurance accepted to direct claims	(9)	26	37	69			37	69	-	-	-		-	-	-	-	-		-		÷	-
Less : Re-insurance Ceded to claims paid	788	2,893	216	543	405	405	624	951	9,176	28,104	1,799	5,070	10,975	33,174	3,195	7,216	1,352	6,280			4,547	13,490
Net Claim Paid	177	1,106	316	826	8		324	834	9,752	31,945	4,756	20,569	14,508	52,514	16,890	33,755	950	3,373	-	3	17,840	37,131
Add : Claims Outstanding at the end of the quarter	3,494	3,404	793	793	3	3	796	796	7,639	7,639	1,51,026	1,51,025	1,58,665	1,58,665	15,606	15,606	6,563	6,563	141	141	22,310	22,310
Less :Claims Outstanding at the beginning of the year	3,697	4,246	794	525	2	3	796	528	8,466	11,823	1,47,169	1,50,191	1,55,635	1,62,014	6,641	5,880	5,844	5,775	145	77	12,631	11,72
Net Incurred Claims	(36)	344	315	1,094	9		324	1,102	8,925	27,761	8,613	21,404	17,538	49,165	25,855	43,481	1,669	4,161	(5)	ស	27,519	47,709
Claims Paid (Direct)																						
-In India	974	3,973	497	1,103	416	416	913	1,599	18,928	60,049	6,555	25,639	25,403	85,688	20,085	40,971	2,302	9,653		3	22,387	50,627
-Outside India			(2)	117			(2)	117													-	
Estimates of IBNR and IBNER at the end of the period (net)	744	744	113	113	2	2	115	115	3,429	3,429	51,278	51,278	54,707	54,707	3,905	3,905	3,478	3,478			7,383	7,383
Estimates of IBNR and IBNER at the basission of the paried (pat)	797	749	101	102	2	3	103	105	3,395	4,271	\$2,653	54,936	56,048	59,207	2,296	3,302	2,478	1,499	-		4,774	4,001

Particulars	n	•	Hario	e Cargo	Harin	ie Hull	Total	Marine	Mate	or OD	Hot	or TP	Total	Hoter	He	alth	Persona	Accident	Travel	insurance	<u>Total</u>	dealth .
	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
Claims Paid (Direct)	834	15,279	104	663	-	-	184	883	16,509	56,996	8,326	24,237	24,894	81,233	10,567	26,108	2,052	6,556	0	0	12,619	32,665
Add: Re-insurance accepted to direct claims	32	76	1	34	-	-	1	ы		-					(0)	(147)		-		-	(0)	(147)
Les: Re-Insurance Ceded to daims paid	(1,310)	11,482	103	686	-	-	223	686	6,837	16,544	455	373	7,294	16,917	592	1,241	782	3,119	0	0	1,374	4,360
Net Claim Paid	2,176	3,873	82	231			82	231	9,731	40,452	7,869	23,864	17,601	64,316	9,975	24,720	1,270	3,437	(0)	0	11,245	28,158
Add: Claims Outstanding at the end of the quarter	4,777	4,777	360	360	2	2	362	352	13,179	13,179	1,43,619	1,43,629	1,56,799	1,56,799	7,339	7,339	9,052	9,052	75	76	16,467	16,467
Less: Claims Outstanding at the beginning of the year	3,461	4,638	289	327	1	2	290	329	13,733	13,801	1,41,732	1,38,932	1,55,465	1,52,733	7,199	1,271	8,794	7,571	1	4	15,996	10,647
Net Incurred Claims	3,492	4,011	152	264	1	0	153	264	9,178	39,830	9,757	28,552	18,935	68,382	10,115	20,705	1,528	4,917	73	72	11,715	33,778
																						<u> </u>
Claims Paid (Direct)				-							-					-		-				
-In India	834	15,279	152	670			152	675	16,569	56,995	8,326	24,237	24,894	61,233	10,567	26,105	2,052	6,556	٥	0	12,619	32,665
-Outside India			32	213	-	-	32	213	-	-		-					-					
Estimates of IBNR and IBNER at the end of the period (net)	753	753	84	84	2	2	86	85	3,772	3,772	62,405	62,405	66,177	66,177	3,245	3,245	5,005	5,005		-	8,249	8,249
Estimates of IBNR and IBNER at the beginning of the period (net)	735	728	82	91	1	2	54	93	3,337	3,008	65,320	70,640	68,657	73,648	3,337	1,405	4,333	1,563			7,670	3,049

 Name
 Control (NRC), how the first encode reported [SRC2] clears should be included in the encoder to addresding clean.
 Image: Signal address address

Particulars	Workmen's Compensat	ion/ Employer's Liability	Public/ Pro	duct Liability	Engine	ering	Av	ation	Crop In	surance	Trade	Credit	Other Miscella	neous segment	Total Mis	cellaneous	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, 20
Jaims Paid (Direct)	17	57	2	596	160	259	-	-	5,685	68,461	22	22	445	2,165	54,641	2,07,885	\$5,525	2,1
dd :Re-insurance accepted to direct claims					(1)										(1)		27	
as :Re-insurance Ceded to claims paid		2	-	25	153	243			1,251	40,049	22	22	420	1,001	19,368	\$5,812	20,790	
et Claim Paid	17	55	2	571	6	25		-	2,434	27,612			465	1,164	35,272	1,19,073	35,773	1,
dd : Claims Outstanding at the end of the quarter	251	251	3	3	356	356	-		30,796	30,796	-		1,520	1,520	2,13,901	2,13,901	2,18,181	
ass :Claims Outstanding at the beginning of the air	254	269	(167)	391	255	265	-	-	19,282	21,974		-	1,728	1,689	1,89,629	1,98,334	1,94,122	2
et Incurred Claims	14	37	172	183	96	117	÷		13,948	36,434		-	257	995	59,544	1,34,640	59,832	1,
aims Paid (Direct)																		
In India	17	57	2	596	160	269	-	-	5,685	68,461	22	22	865	2,165	54,641	2,07,005	56,528	2,
Outside India		-	-				-	-	-	-	-			-		-	(2)	
atimates of IBNR and IBNER at the end of te period (net)	128	128	17	17	121	121		-	30,749	30,749	-	-	732	732	93,837	93,837	94,696	
stimates of IBNR and IBNER at the spinning of the period (net)	126	129	10	44	114	101		-	19,234	20,210			671	671	80,977	85,163	\$1,877	
			1		I			1			1	I				I		
Particulars		tion/ Employer's liability		duct Liability	Engine			ation	Crop In			Credit	Other Miscella		<u>Tatel Nis</u>		Gan	(₹ in i Total
Particulars	Workmen's Compensat For the Quarter Ended December 31, 2023	tion/ Employer's liability Up to the Quarter Ended December 31, 2023	Public/ Prov For the Quarter Ended December 31, 2023	duct Liability Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	up to the Quarter Ended December 31, 2023	Avi For the Quarter Ended December 31, 2923	up to the Quarter Ended December 31, 2023	Crop In For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Ended December 31, 2023	Credit Up to the Quarter Ended December 31, 2023	Other Miscella For the Quarter Ended December 31. 2023	up to the Quarter Ended December 31, 2023	<u>Total His</u> For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Grand For the Quarter Ended December 31, 2023	(ਵ in Total Up to th Quarter En
	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	(₹ in Total Up to th Quarter En December 31
laims Paid (Direct)	For the Quarter Ended	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	Up to the Quarter Ended	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	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	(₹ in Total Up to th Quarter En December 31
Particulars	For the Quarter Ended	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	Up to the Quarter Ended	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	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 1,73,461	For the Quarter Ended December 31, 2023 63,258	(₹ in Total Up to th Quarter En December 31
laims Paid (Direct) dd: Re-insurance accepted to direct claims m: Re-insurance Ceded to daims paid	For the Quarter Ended	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023 155	Up to the Quarter Ended December 31, 2023 170	For the Quarter Ended December 31, 2023 51 2	Up to the Quarter Ended December 31, 2023 175 2	For the Quarter Ended	Up to the Quarter Ended December 31, 2823	For the Quarter Ended December 31, 2023 23,546	Up to the Quarter Ended December 31, 2023 56,659	For the Quarter Ended December 31, 2023 25	Up to the Quarter Ended	For the Quarter Ended December 31, 2023 947	Up to the Quarter Ended December 31, 2023 2,518	For the Quarter Ended December 31, 2023 (2,240 2	Up to the Quarter Ended December 31, 2023 1,73,461 (144)	For the Quarter Ended December 31, 2023 63,258 25	(₹ in Total Up to th Quarter En December 31
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| FORM NL-6-COMMESSION SCHEDULE | |

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| Particulars | | Gre

 | Ratio | e Cargo | Harin | e Hull | Total 5 | larine . | Hat

 | or OD | Mato | e TP | Total Notor
 | | Hea | with .
 | Personal | Accident | Travel 1 | neurance | Total | Health |
| | For the
Quarter Ended
December 31, 2024 | Up to the
Quarter Ended
December 31, 2024

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December 31, 2024 | Up to the
Quarter Ended
December 31, 2024 |
| Commission & Remuneration | 209 | 2,352

 | (434) | 629 | 10 | ж | (424) | 665 | 7,707

 | 21,714 | 5,623 | 20,411 | 12,220
 | 42,125 | 1,392 | 2,760
 | 209 | 1,576 | 428 | 1,211 | 2,128 | 6,543 |
| Rewards | |

 | | | | | | |

 | - | | | | | |
 | - | |
 | | | | | | |
| Distribution fees | |

 | | | | | | |

 | | | | | | |
 | | |
 | | | | | | |
| Gross Commission | 309 | 2,352

 | (434) | 629 | 10 | 36 | (424) | 665 | 7,707

 | 21,714 | 5,623 | 20,411 | 13,330
 | 42,125 | 1,392 | 3,760
 | 208 | 1,576 | 428 | 1,211 | 2,128 | 6,547 |
| Add: Commission on Re-Insurance Accepted | 22 | 127

 | 1 | 7 | | | 1 | 2 |

 | | | - |
 | | | -
 | | | | | | |
| Less: Commission on Re-Insurance Ceded | 1.265 | 1.602

 | ្ព | 242 | 74 | 211 | 127 | 52 | 160

 | 8,229 | 6,606 | 17.547 | 10,269
 | 2.12 | 299 | 1,290
 | 207 | 2.6% | 2 | 2 | 549 | 4,073 |
| Net Commission | (886) | (1,123)

 | (426) | 294 | (44) | (175) | (\$\$0) | 119 | 4,044

 | 13,385 | (983) | 2,864 | 3,061
 | 16,249 | 1,093 | 2,370
 | 61 | (1,100) | 1,204 | 1,204 | 1,590 | |
| Break-up of the expenses (Gross) incurred to proc | ure business to be furnish | ed as per details indicated

 | below: | | | | | |

 | | | | | | |
 | | |
 | | | | | | |
| Individual Agents | 13 | 201

 | 14 | 20 | | | 14 | 71 | 185

 | 420 | 495 | 2,222 | 690
 | 3.061 | 69 | 266
 | 1 | 4 | | | 28 | 228 |
| Corporate Agents-Banks/FII/HFC | 282 |

 | | 4 | | | | 14 | .113

 | | 105 | 199 | | | |
 | 30 | 26 |
 | 201 | 1 522 | | | 577 | |
| Corporate Agents-Others | 11 | _

 | · · · | · · · · | | | | | 54

 | | 105 | 199 | 350
 | 300 | 206 | 185
 | (24) | | 43 | 120 | 5/7 | |
| | 11 | 1,393

 | | | | | | |

 | | 115 | 427 | 10.314
 | 246 | | 195
 | | (24) | 428 | 1,211 | | |
| Insurance Brokers | 2 | 1,393

 | (446) | 555 | 10 | ж | (435) | 591 | 6,818

 | 18,904 | 2,566 | 12,461 | 10,384
 | 21,365 | 935 | 2,356
 | 50 | 59 | | - | 981 | 2,415 |
| Direct Business - Onlinec | - |

 | - | | | | | - |

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| HESP Broker | - |

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 | | - | - | - | | - |
| Web Apprepators | - | -

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| Insurance Marketing Firm | |

 | · · · | | - | | | | 2

 | 64 | 97 | 26 | 123
 | 370 | · · · | | | | |
 | | | | | | |
| Common Service Centers | - |

 | - | - | - | | - | |

 | 13 | 50 | 13 | 18
 | 26 | | -
 | - | | | | | - |
| Hicro Agente | |

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| Point of Sales (Direct) | |

 | | | | | | | 25

 | 1495 | 1.225 | 4,902 | 1.360
 | 6.297 | 21 | ឆ
 | | | | | 21 | 8 |
| Other (to be specified) | |

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| TOTAL | 209 | 2,352

 | (424) | 629 | 10 | 34 | (424) | 665 | 7,707

 | 21,714 | 5,623 | 20,411 | 13,330
 | 42,125 | 1,392 | 3,760
 | 208 | 1,576 | 428 | 1,211 | 2,128 | 6,547 |
| Commission and Rewards on (Excluding
Reinsurance) Business written : | |

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| In Inda | 209 | 2,352

 | (434) | 629 | 10 | 26 | (424) | 665 | 7,707

 | 21,714 | 5,623 | 20,411 | 12,200
 | 42,125 | 1,392 | 2,760
 | 209 | 1,576 | 401 | 1,211 | 2,128 | 6,547 |
| Outside India | |

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Question 21, 2021 0 December 31, 2021 0 - - - - 12,118 - - - - - - - - - - - - - - - - -
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(a) The profit commission, if any, are to be combined with the Re-insurance accepted or Re-insurance coded Sparse. (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium (c) Commission on Basileses proceed through Company website

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Particulars		Son/ Employer's Liability		duct Liability		seering		lation		eurance		Credit		anecus segment	Total Hiso		Grand	
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fet Constitution Break-up of the expenses (Gross) incurred to pro-		20	38	47	2	n		-	(34)	(5,670)	(1)	(78)	55	(218)	4,704	12,954	3,268	11,0
ndividual Agents		17	-			23	-	-	-	-	-	-	44	10	816	2,519	DIE	2,
Corporate Agents-Banks/FII/HFC		1			2	4		-					121	15	\$29	2.166	1,162	2,
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vist of Sales (Direct)					-		-		-	-		-	-	3	1,781	6,353	1,781	6,
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IOTAL	9	35	58	225	18	179			11	11	(4)	1	244	\$12	15,794	49,945	15,679	\$2,\$1
iomnission and Rewards on (Excluding einsurance) Business written :																		
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Antimizer Persteiner Persteiner Persteiner Persteiner Persteiner Persteiner Persteiner Persteiner Persteiner Persteiner Persteiner Persteiner Persteiner Persteiner Per	For the Quarter Ended December 21, 2922	Up to the Quarter Ended December 31, 2023 - - - - - - - - - - - - - - - - - - -	For the Questiese Ended December 31, 8223 39 - - - - - - - - - - - - - - - - - -	detTLabiBy Up to the December 2, 202 203 203 203 203 203 203 203 203 203	Engla For the Quarter Ended December 31, 2022 54 - - - 54 6 - 6 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	10 to the 10 to the 10 to the 10 continer 12, 205 12 - 12 - 13 - 15 -	An For the Querter Datiest December 31, 3023	Up to the Ourster Ended	Fer the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Folded December 31, 2623	Up to the Quarter Ended December 31, 2023 (0) 	0ther Micsella For the Describe Dated Describer 31, 3023 200 - - - - - - - - - - - - - - - - - -	execut segments Gp to the Que tot Que to the Que to the Que to the Que to the	Total Har For the Querter 1002 December 31, 2002 14,725 <	40 ansau Up to the Quarts face 30 40,405 2,407 	Grand For the Quarter fold 3 Decenter 51, 7033 15,903 11,001 15,993 30 11,001 4,955 3000 1200 1200 1200 000 100	(f in Lak Inter Up to the Quarter Eddo December 21, 25 2, 2 2, 2 2, 2 2, 2 2, 2 2, 2 2, 2
Periodices	For the Quarter Ended December 21, 2922	Up to the Quarter Ended December 31, 2023 - - - - - - - - - - - - - - - - - - -	For the Questiese Ended December 31, 8223 39 - - - - - - - - - - - - - - - - - -	detTLabiBy Up to the December 2, 202 203 203 203 203 203 203 203 203 203	Engla For the Quarter Ended December 31, 2022 54 - - - 54 6 - 6 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	10 to the 10 to the 10 to the 10 continer 12, 205 12 - 12 - 13 - 15 -	An For the Querter Datiest December 31, 3023	Up to the Ourster Ended	Fer the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Folded December 31, 2623	Up to the Quarter Ended December 31, 2023 (0) 	0ther Micsella For the Describe Dated Describer 31, 3023 200 - - - - - - - - - - - - - - - - - -	execut segments Gp to the Que tot Que to the Que to the Que to the Que to the	Total Mac For the Quarter Endel December 21, 2020 1	2533334 Up to the Quarter Fadd December 31, 2020 44,462 	Gand Jor the Quarter folds December 21, 1021 15,662 15,652 15,652 15,652 15,652 11,054 4,055 11,054 4,055 11,054 11,054 11,054 11,054 11,054 11,054 11,054 11,054 11,054 11,054 11,054 11,054 11,054 11,055 1	/f in Lake fread Up to the Question F. 1636 Becomber 1, 1527 4, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2,
restations annuales - benometic works works dis Constants dis Constants dis Constants and a set files assesses fileses bonn which werks which werks which werks which werks dis Constants dis Constants di	For the Quarter Ended December 21, 2922	Up to the Quarter Ended December 31, 2023 - - - - - - - - - - - - - - - - - - -	For the Questiese Ended December 31, 8223 39 - - - - - - - - - - - - - - - - - -	detTLabiBy Up to the December 2, 202 203 203 203 203 203 203 203 203 203	Engla For the Quarter Ended December 31, 2022 54 - - - 54 6 - 6 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	10 to the 10 to the 10 to the 10 continer 12, 205 12 - 12 - 13 - 15 -	An For the Querter Datiest December 31, 3023	Up to the Ourster Ended	Fer the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Folded December 31, 2623	Up to the Quarter Ended December 31, 2023 (0) 	0ther Micsella For the Describe Dated Describer 31, 3023 200 - - - - - - - - - - - - - - - - - -	execut segments Gp to the Que tot Que to the Que to the Que to the Que to the	Total Har For the Querter 1002 December 31, 2002 14,725 <	25x000 Up to the Quarter 73, 2023 Docester 31, 4223 44,952 44,952 44,952 44,952 3,000 7,2978 3,000 3,000 2,222 1,038 3,000	Grand For the Quarter fold 3 Decenter 51, 7033 15,903 11,001 15,993 3 11,001 4,955 3 3 3 3 3 3 3 3 3 3 3 3 3	(f in Lak Fotal Up to the Quarker Edid December 2 Edid Executive 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
restations annuales - benometic works works dis Constants dis Constants dis Constants and a set files assesses fileses bonn which werks which werks which werks which werks dis Constants dis Constants di	For the Quarter Ended December 21, 2922	Up to the Quarter Ended December 31, 2023 - - - - - - - - - - - - - - - - - - -	For the Questiese Ended December 31, 8223 39 - - - - - - - - - - - - - - - - - -	detTLabiBy Up to the December 2, 202 203 203 203 203 203 203 203 203 203	Engla For the Quarter Ended December 31, 2022 54 - - - 54 6 - 6 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	10 to the 10 to the 10 to the 10 continer 12, 205 12 - 12 - 15 15 15 15 15 15 15 15 15 15	An For the Querter Datiest December 31, 3023	Up to the Ourster Ended	Fer the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Folded December 31, 2623	Up to the Quarter Ended December 31, 2023 (0) 	0ther Micsella For the Describe Dated Describer 31, 3023 200 - - - - - - - - - - - - - - - - - -	execut segments Gp to the Que tot Que to the Que to the Que to the Que to the	Junit Blan Former Gaussian Bounder J. 10 11/20 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278	2019/00.00 10/00/00 40.00 10/00/00 40.00	For the General December J, (5,00) (5,00) (1,00) ((f in Lab Instal Upto the Quarter Ediab Secondar 1, 40 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Periodices Periodices P	For the Quarter Ended December 21, 2922	Up to the Quarter Ended December 31, 2023 - - - - - - - - - - - - - - - - - - -	For the Questiese Ended December 31, 8223 39 - - - - - - - - - - - - - - - - - -	detTLabiBy Up to the December 2, 202 203 203 203 203 203 203 203 203 203	Engla For the Quarter Ended December 31, 2022 54 - - - 54 6 - 6 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	10 to the 10 to the 10 to the 10 continer 12, 205 12 - 12 - 15 15 15 15 15 15 15 15 15 15	An For the Querter Datiest December 31, 3023	Up to the Ourster Ended	Fer the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Folded December 31, 2623	Up to the Quarter Ended December 31, 2023 (0) 	0ther Micsella For the Describe Dated Describer 31, 3023 349 	execut segments Gp to the Que tot Que to the Que to the Que to the Que to the	Total Har For the Querter 1002 December 31, 2002 14,725 <	25x000 Up to the Quarter 73, 2023 Docester 31, 4223 44,952 44,952 44,952 44,952 3,000 7,2978 3,000 3,000 2,222 1,038 3,000	Grand For the Quarter fold 3 Decenter 51, 7033 15,903 11,001 15,993 3 11,001 4,955 3 3 3 3 3 3 3 3 3 3 3 3 3	(P in Lak Istat Up to the Quarter Edd 2 2 52, 52, 6 4 4 7, 7, 7, 2 2, 2 2, 2 2, 2 2, 2 2, 2
Periodices	For the Quarter Ended December 21, 2922	Up to the Quarter Ended December 31, 2023 - - - - - - - - - - - - - - - - - - -	For this Querter food December 31, 2023 32 32 32 32 32 30 30 30 30 30 30 30 30 30 30 30 30 30	Ant Uskelly, By to Bu South of Li 202 30 30 30 30 30 30 30 30 30 30 30 30 30	5000 5000	sering Spin Ser Security 21, 225 227 237 237 237 237 237 237 237	Au For the Quarter Each Control of Control o	Up to the Ourster Ended	Fer the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Folded December 31, 2623	Up to the Quarter Ended December 31, 2023 (0) 	2014 Handa For the Bootenie 2014 2014 2014 2014 2014 2014 2014 2014		240 Min For Tes Sectors Sectors Sectors 14/28	2000000 200000000000000000000000000000	Cond Sector Sector 10, 54 (1997) 15,92 15,92 15,92 10,	(f in Lak Total Quanter Code December 21, 20 53, 54 54 2 2 2 3 3 4 4 7 2 2 2 2 3 3 4 3 2 2 2 2 2 3 3 4 3 4 3 2 2 2 2
National Section 2014	For the Quarter Ended December 21, 2922	Up to the Query ter should December 31, 923 2 2 - - - - 22 - 2 - 1 - 2 - 1 - 2 - 2 - 1 - 2 - - - - - - - - - - - - - - -	For the Questiese Ended December 31, 8223 39 	Ant Uskelly, By to Bu South of Li 202 30 30 30 30 30 30 30 30 30 30 30 30 30	Engla For the Quarter Ended December 31, 2022 54 - - - 54 6 - 6 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	andrig Span Bar Spectral 21, 20 22 22 22 22 22 22 22 22 22	Au For the Quarter Each Control of Control o	Up to the Ourster Ended	Fer the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Folded December 31, 2623	Up to the Quarter Ended December 31, 2023 (0) 	0ther Micsella For the Describe Dated Describer 31, 3023 200 	execut segments Gp to the Que tot Que to the Que to the Que to the Que to the	Junit Blan Former Gaussian Bounder J. 10 11/20 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278 14.278	2019/00.00 10/00/00 46.00 10/00/00 46.00	For the General Become Funds (1,60)	(P in Lak Intel Up to the Quarter Edd 2 2 2 3 4 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Avtivation	For the Quarter Ended December 21, 2922	Up to the Query ter should December 31, 923 2 2 - - - - 22 - 2 - 1 - 2 - 1 - 2 - 2 - 1 - 2 - - - - - - - - - - - - - - -	For this For this Querter robot 20, 202 20 30 30 30	Ant Liability Part based Part and the second seco	Engin For The Sector 11, 223 Benefit 21, 223 54 54 54 54 54 54 54 54 54 54 54 54 54	awing 9414 bit 9414 bit	Au For the Quarter Each Control of Control o	Up to the Ourster Ended	Fer the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Folded December 31, 2623	Up to the Quarter Ended December 31, 2023 (0) 	2000 Heaving 2000 Heaving 20		201 Han 9 For Said 9 For Said 9 For Said 9 For Said 1072 107	20000000000000000000000000000000000000	Gand For the Question 24, 343 Benefits 24, 343 Benefits 24, 343 Benefits 24, 343 Benefits 24, 344 Benefits 2	(P in Lai
Periodices Periodices P	For the Quarter Ended December 21, 2922	Up to the Query ter should December 31, 923 2 2 - - - - 22 - 2 - 1 - 2 - 1 - 2 - 2 - 1 - 2 - - - - - - - - - - - - - - -	For this For this Querter robot 20, 202 20 30 30 30	Ant Uskelly, By to Bu South of Li 202 30 30 30 30 30 30 30 30 30 30 30 30 30	5000 5000	sering Spin Ser Security 21, 225 227 237 237 237 237 237 237 237	Au For the Quarter Each Control of Control o	Up to the Ourster Ended	Fer the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	Trade For the Quarter Folded December 31, 2623	Up to the Quarter Ended December 31, 2023 (0) 	2014 Handa For the Bootenie 2014 2014 2014 2014 2014 2014 2014 2014		2401 Mar. For The Sol Boonder 31, 1923 14,735 14,755 14,7	2000000 200000000000000000000000000000	Cond Sector Sector 10, 54 (1997) 15,92 15,92 15,92 10,	(f in Lak Total Quarter fore Quarter fore 52, 62, 63, 64, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7,

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FI	RE	Marin	e Cargo	Marin	ne Hull	Total	Marine.	Mab	ar OD	Mol	or TP	Total	Motor	Hea	lith	Personal A	Accident	Travel 1	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 Employees' remuneration & welfare benefits	(21)	118	(6)	108		2	(6) 190	1,046	2,633	1,097	3,141	2,143	5,774	2,563	4,178	23	19	29	84	2,615	4,456
2 Travel, conveyance and vehicle running expenses	(2)	7		7				7	61	161	62	191	123	352	153	255	1	12	2	5	156	272
3 Training expenses		1		1				1	11	25	14	31	25	56	26	40	1	3	1	1	28	43
4 Rents, rates & taxes	(1)	10		8				8	84	193	94	242	178	435	196	307	7	28	2	6	205	341
5 Repairs	(1)	6	(1)) 5			(1)) 5	44	127	46	152	90	279	118	202		ŝ	2	5	120	216
6 Printing & stationery		3	(1)	2			(1)	2	24	62	28	78	52	140	57	94	1	6	1	3	59	102
7 Communication expenses		4	1	4			1	4	58	100	64	119	122	219	116	159	2	3	2	3	120	166
8 Legal & professional charges	(2)	6	(1)) 6			(1)) 6	87	221	160	287	247	508	222	316	29	30	1	4	252	356
9 Auditors' fees, expenses etc.																						
(a) as auditor	(1)								4	9	5	11	9	20	9	14		1			9	15
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters																						
(i) Insurance matters																						
(iii) Management services; and																						
(c) in any other capacity																						
(d)out of pocket expenses									1	1		1	1	2	1	1					1	1
10 Advertisement and publicity	1	7	2	7			2	7	95	160	105	191	200	351	187	255	4	11	3	5	194	271
11 Interest & Bank Charges	(1)	13		12				12	123	282	131	336	254	638	286	448	4	21	3	9	293	476
12 Depreciation	(4)	20	(2)) 18			(2)) 18	174	448	181	534	355	982	432	711	4	33	4	14	440	75
13 Brand/Trade Mark usage fee/charges																						
14 Business Development and Sales Promotion Expenses (Agent trainning)	(6)		(5)				(5)		(76)		(97)		(173)		(77)		(8)		(3)		(88)	
15 Recruitment Expenses																						
16 Membership & Subscription	(1)	1							6	12	6	54	12	26	13	19		1			13	20
17 Information Technology Expenses	(3)	32	2	31			2	31	320	724	343	864	663	1,588	738	1,150	9	53	9	23	756	1,226
18 Goods and Service Tax/Service Tax Expenditure									2		2	(1)	4	(1)	1	(1)	(3)	15			(2)	17
19 Others (to be specified)																						
Service charges															(79)		(29)				(108)	
Miscellaneous Expenses	8	5	6	1			6	1	5	19	5	24	10	43	58	30	(1)			1	17	32
Administration Charges - Coinsurance Follower	35	88	54	18	2	3	16	21	516	518	615	619	1,132	1,137	1,235	1,285	39	30	16	16	1,290	1,340
TOTAL	1	321	9	228	2	5	11	233	2,585	5,695	2,862	6,834	5,447	12,529	6,215	9,463	83	474	72	179	6,370	10,116
In India	2	316	10	224	2	5	12	229	2,554	5,591	2,832	6,710	5,386	12,301	6,124	9,298	83	46	72	176	6,279	9,940
Outside India	(1)	5	(1)	4			(1	4	31	104	30	124	61	228	91	165		8		3	91	176

	-																-					
Particulars		IRE	Marin	e Cargo	Mari	ne Hull	Total	Marine	Moto	ar OD	Mol	or TP	Total I	Motor	н	aalth	Persona	al Accident	Travel 1	nsurance	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 Employees' remuneration & welfare benefits	89	270	32	79	1	2	33	81	1,050	2,617	1,174	3,361	2,224	5,978	403	2,119	33	(180)			436	1,939
2 Travel, conveyance and vehicle running expenses	5	15	1	4			1	4	60	147	66	188	126	335	23	119	2	(10)	-	-	25	109
3 Training expenses									2	4	2	5	4	9		3						3
4 Rents, rates & taxes	8	25	3	7			3	7	88	230	103	309	191	539	33	188	8	(1			41	187
5 Repairs	4	11	1	3			1	3	45	111	50	143	95	254	17	90	2	(7			3	83
6 Printing & stationery	3	10	1	3			1	3	45	103	55	139	100	242	20	81	1	(6			21	75
7 Communication expenses	(2)	9		3				3	(16)	85	(32)	110	(48)	195	(42)	69	8	(6			(34)	63
8 Legal & professional charges	9	23	3	7			3	7	186	599	1	234	187	833	57	185	87	71			144	256
9 Auditors' fees, expenses etc.																						
(a) as auditor		1							3	8	4	11	7	19	1	7	1				2	7
(b) as adviser or in any other capacity, in respect of			-									-		-					-			-
(i) Taxation matters																						
(i) Insurance matters																						
(ii) Management services; and																						
(c) in any other capacity																						
(d)out of pocket expenses											1	1	1	1								
10 Advertisement and publicity	(16)	3	(4)	1			(4)	1	(131)	30	(186)	38	(317)	68	(152)	24	20	(2			(132)	22
11 Interest & Bank Charges	10	26	4	8			4	8	115	251	132	322	247	573	54	203	1	(17)			55	186
12 Depreciation	15	34	5	10			5	10	167	333	197	428	364	761	89	270	(1) (23)			88	247
13 Brand/Trade Mark usage fee/charges																						
14 Business Development and Sales Promotion Expenses (Agent trainning)									1	1	1	1	2	2								-
15 Recruitment Expenses																						
16 Membership & Subscription		1							3	13	2	56	5	29	(1)	10		(1			(1)	9
17 Information Technology Expenses	17	64	7	19			7	19	212	619	228	796	44)	1,415	57	502	13	(42)			20	460
18 Goods and Service Tax/Service Tax Expenditure	95	95	28	28			28	28	922	919	1.185	1.180	2.107	2.099	748	761	(47	(67			201	602
10 19 Others (to be specified)			_	-	1						-,	-1										
Service charges	(6		10				(1)	-	(33)		(45)		(2))		(36)		(56				(92)	1
Miscelaneous Expenses		11	(*,				(4)		(11)	01	(42)	(17)			(10)		((**)	
Administration Charges - Coinsurance Follower	16	47	0		6	1	(2)	2	(11)	6)	(17)	(D)	(10)	(24)	(10)						(2)	(0) 49
TOTAL	257	645	(1)	173	(*		(2)	176	2,708	6.063	2.920	7.265	5.628	13.328	1,271		79	(271			1.344	4.386
In India	257	638		173		3	82	176	2,708	6,083	2,920		5,625	13,326	1,271		/3	(271			1,344	
In India Outside India	24/	6.8	82	1/1		3	82	1/4	2,705	6,002	2,920	7,184	5,625	13,186	1,2/4	4,59/	12	(204)			1,3%	4,333
OUGODE INDM				2					3										-			

FORM NL-7-OPERATING EXPENSES SCHEDULE

Miscellanewas Workmen's Compensation Liability Innous Insation/ Employer's
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 Series and the intervention 13,242 629 640 807 1,419 2,253 60 1,568 54 3,580 168 3,643 168 717 183 1,567 54 (1,979) 29 2,969 14,175 14,030 145 (1.979) 105 512 8,703 8,600 18 36 35 3,037 31,718 31,204 3,020 14,187 14,044 3,146 32,272 31,749 2 20 12 105 21 173 160 33 2,244 2,246 35 71 20 39

103

	Misra	laneous															i i	(₹In Lakhs)
Particulars	Workmen's Comp	ensation/ Employer's bility	Public/ Pro	duct Liability	Engir	neering	Avi	ation	Crop In	surance	Trade	Credit	Other Miscella	neous segments	Total Nise	cellaneous	Gran	d 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
1 Employees' remuneration & welfare benefits	2	7	9	43	2	9			1,273	3,407	1	1	56	120	4,003	11,504	4,125	11,855
2 Travel, conveyance and vehicle running expenses			1	3					(58)	180			3	7	97	634	103	653
3 Training expenses									2	5					6	17	6	17
4 Rents, rates & taxes		1	1	4		1			103	298			5	11	341	1,041	352	1,073
S Repairs			1	2					54	145			2	5	171	489	176	503
6 Printing & stationery			1	2					55	131			3	5	180	455	184	468
7 Communication expenses			(1)	1					(27)	111				4	(110)	374	(112)	386
8 Legal & professional charges	1	1	1	4		1			2,743	2,903			5	10	3,081	4,008	3,093	4,038
9 Auditors' fees, expenses etc.																		
(a) as auditor									4	11					13	37	13	38
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters																		
(i) Insurance matters																		
(iii) Management services; and																		
(c) in any other capacity																		
(d)out of pocket expenses	(1) -							1	1					1	2	1	2
10 Advertisement and publicity			(3)		(1)				(179)	39			(6)	1	(638)	130	(658)	134
11 Interest & Bank Charges	1	1	1	4		1			141	326			6	11	451	1,102	465	1,136
12 Depreciation		1	2	6		1			209	434			9	15	672	1,465	692	1,509
13 Brand/Trade Mark usage fee/charges																		
14 Business Development and Sales Promotion Expenses (Agent trainning)									1	1					3	3	3	3
15 Recruitment Expenses																		
16 Membership & Subscription									2	16			1	1	7	55	7	56
17 Information Technology Expenses	1	2	1	10		2			252	806			11	28	775	2,723	799	2,806
18 Goods and Service Tax/Service Tax Expenditu	re 2	2	15	15	3	3			984	1,545			48	48	3,860	4,409	3,963	4,532
19 Others (to be specified)																		
Service charges			(1)						(2,827)				(1)		(3,000)		(3,005)	
Miscellaneous Expenses			1						26	33					(10)	3	1	54
Administration Charges - Coinsurance Follower			(1)	1	2	4							1	2	12	56	26	105
TOTAL	6	15	28	95	6	22			2,759	10,392	1	1	143	268	9,914	28,507	10,253	29,328
In India	6	15	28	94	6	22			2,761	10,315	1	1	143	266	9,915	28,232	10,254	29,044
Outside India				1					(2)	77				2	(1)	275	(1)	284

(₹In Lakhs)

514

143

523

	Particulars	As at December 31, 2024	(₹ in Lakh As at December 31, 202
1	Authorised Capital	40,000	40,00
	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	36,8:
	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	36,81
	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	36,81
	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	36,81
	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		
s:			
Particu	ulars of the different classes of capital should be separately state	ed.	
	mount capitalised on account of issue of bonus shares should be		
	e any part of the capital is held by a holding company, the same		sod

[As certified by the Ma	inagement]			
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%

FORM	1 NL-9A-SHAREHOLDING PATTERN SCHEDULE						ANNEXURE A			<u> </u>
			HOLDING OF INSURERS							
		LS OF EQUILY	HOLDING OF INSURERS	1						
PART	A:									
	ICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVER		ENERAL INSURANCE CO	MPANY LTD						
SI.	RANCE COMPANY, AS AT QUARTER ENDED DECEMBER 31, 2		No. of shares held	0/ -6-6	Dalid a suite.	Char		Channel and an Li	als in Desired	
No.	Category	No. of Investors		% of share- holdings	Paid up equity (₹ in Lakhs)	otherw	es pledged or ise encumbered	Shares under Lo		
(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):									
	Bodies Corporate: Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715					
	Financial Institutions/ Banks (i) Indian Bank	4	10,50,00,000	28.52	10,500					
	(iii) Indian Overseas Bank (iii) Karnataka Bank Limited	2	6.65.00.000 2,20,90,910	18.06	6.650					
		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									
	Individuals (Name of major shareholders):									
D										
										+
ii)	Bodies Corporate:									
	(i) Sompo Japan Insurance Inc	1	12,74,43,183	34.61	12,744	-	-	-	-	
iii)	Any other (Please specify)									
	Non Promoters									
B.1	Public Shareholders									
1.1) i)	Institutions Mutual Funds									
ii)	Foreign Portfolio Investors									
	Financial Institutions/Banks Insurance Companies									
v)	FII belonging to Foreign promoter FII belonging to Foreign Promoter of Indian Promoter									
vii)	Provident Fund/Pension Fund									
viii) ix)	Alternative Investment Fund Any other (Please specify)									
	Central Government/ State Government(s)/ President of India									
i)	Non-Institutions Individual share capital upto Rs. 2 Lacs									
ii)	Indivudal share capital in excess of Rs. 2 Lacs									
	NBFCs registered with RBI Others:									
17.1	- Trusts									
	- Non Resident Indian - Clearing Members									
	- Non Resident Indian Non Repartriable									
	- Bodies Corporate									<u> </u>
v)	- IEPF Any other (Please Specify)									1
	Non Public Shareholders									
2.1)	Custodian/DR Holder									
2.2)	Emplovee Benefit Trust 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.								<u> </u>	
	(b) Indian Promoters - As defined under Regulation 2(1)(q) of the Insurance Regulatory and D (c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall no			anies) Regulations, 20	000					

	PARTICULARS OF THE SHAREHOLD	ING PATTERN	IN THE INDIAN PROMO	FER COMPANY	(S) / INDIAN INVE	STOR(S)	AS INDICATED AT	(A) ABOVE		
DADT	. D.									
PART										
Name 1. IN	e of the Indian Promoter / Indian Investor: DIAN BANK									
(Plea	se repeat the tabulation in case of more than one Indian Pro	moter / Indiar	Investor)							
SI.	Category	No. of	No. of shares held	% of share-	Paid up equity	Shar	es pledged or	Shares under Lo	ck in Period	
No.		Investors		holdinas	(₹ in Lakhs)	otherw	ise encumbered			
(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									
	Individuals/HUF (Names of major shareholders):									
	(i) (ii)									
	(iii)									
	Bodies Corporate: (i)									
	(ii) (iii)									
	Financial Institutions/ Banks									
	Central Government/ State Government(s) / President of India President of India	1	99,45,49,600	73.84	99,454.96					
	Persons acting in concert (Please specify)									
vi)	Any other (Please specify)									\square
A.2	Foreign Promoters									
	Individuals (Name of major shareholders): (i)									
	(ii)									
	(iii)									
	Bodies Corporate: (i)									
	(ii) (iii)									
	Any other (Please specify)									
	Non Promoters									
B.1	Public Shareholders									
	Institutions Mutual Funds	31	16,82,03,180	12.49	16,820.32	-				
ii)	Foreign Portfolio Investors Financial Institutions/Banks	206 6	6,44,14,375 4,13,492	4.78 0.03	6,441.44					
iv)	FII belonging to Foreign Promoter #	16	6,22,38,814	4.62	6,223.88	-				
vi)	FII belonging to Foreign Promoter of Indian Promoter #									
viii)	Provident Fund/Pension Fund Alternative Investment Fund	23	66,98,646	0.50	669.86	-				
ix)	Any other (Please specify) -Foreign Institutional Investors	2	34,482	0.00	3.45	-				
1.2)	Central Government/ State Government(s)/ President of India	1	4,021	0.00	0.40	-				
	Non-Institutions									
i)	Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs	2,92,263 63	3,47,03,801 41,93,836	2.58 0.31	3,470.38 419.38	-				
iii)	NBFCs registered with RBI	60	41,93,836	0.31	419.38	-				
IV)	Others: - Trusts	23	94,034	0.01	9.40	-				
	- Non Resident Indian (NRI) - Clearing Members	<u>5.004</u> 9	19.72.266 8,74,621	0.15	197.23 87.46	-				
	- Non Resident Indian Non Repartriable -Foreign Nationals					-				
	- Bodies Corporate - IEPF	1,417	25,83,442	0.19	258.34	-				
v)	Any other (Please Specify) Assoiciates Company/ Subsidiaries					-				
	Directors and Reletives (Excluding Nominee and Independent direct	ors)				-				
	Key Managerial Personal Escrow Account/ Unclaimed Share					-				
	Unclaimed Shares/Escrow Account 5A Employee	2,434	3,862 5,02,402	0.00 0.04	0.39 50.24					\vdash
	Directors & Relatives HUF	4 3,268	2,440 9,84,283	0.00	0.24 98.43	-				
	-ESOP/ESOS/ESPS	14,932	44,92,384	0.33	449.24					
	Non Public Shareholders									
2.2)	Custodian/DR Holder Employee Benefit Trust									
	Any other (Please specify)									
	Total	3.19.705	1.34.69.63.981	100.00	1.34.696	-				
(a) At	Notes: A.1 and A.2 of part B above, the names of individuals and bodies co	rporate must be	specifically and separately	mentioned.		l	l		l	
(b). II	surers are required to highlight the categories which fall within the	purview of Regul	lation 11(1)(ii) of the Insura	nce Regulatory a	and Development Aut	hority (Re	gistration of Indian I	nsurance Companies) Reg	ulations, 2000.	
	tails of investors (excluding employees holding under ESOP) have to									
	etails of Indian investors, singly and jointly holding more than 1%, h ease specify the names of the FIIS, indicating those FIIS which belor				or of the Indian insur	ance comn	any.			\vdash
	ase specify the names of the OCBs, indicating those OCBs which be									

A. Promote & Densities Construction Image: A provide & Density Advances Construction	,										
B. Colore Description Description <thdescription< th=""> <thdescription< th=""> <thdescriptio< th=""><th>of IA</th><th>the Indian Promoter / Indian Investor: AN OVERSEAS BANK</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></thdescriptio<></thdescription<></thdescription<>	of IA	the Indian Promoter / Indian Investor: AN OVERSEAS BANK									
B Output Discretation Discretation <thdiscretation< th=""> D</thdiscretation<>	er	repeat the tabulation in case of more than one Indian Pro	moter / Indian	Investor)							-
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(1) (1) <th></th> <th></th> <th></th> <th></th> <th>% of share- holdings</th> <th></th> <th></th> <th></th> <th>Shares under Lo</th> <th>ock in Period</th> <th></th>					% of share- holdings				Shares under Lo	ock in Period	
Ab Inclusion Image: second se		(11)		(III)	(IV)		Number of shares	As a percentage of Total Shares held (VII) =		As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
1 product standards product s	ro	omoters & Promoters Group									
Bit Bit <td>nd</td> <td>lian Promoters</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	nd	lian Promoters									
District	ndi	ividuals/HUF (Names of major shareholders):									
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ID ID<		ividuals (Name of major shareholders):									F
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B. Mon Promoters Image of the supervision of the su	iii)										
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1) Institutions -	ubl	lic Shareholders									
1) Multiplication 18 1,22,2358 0.07 1,23,244 Image Provide Interface Category - 1 13 24,44,04 0.01 244,40 Image Provide Interface Category - 2 13 24,44,04 0.01 244,40 Image Provide Interface Category - 2 13 24,44,04 0.01 244,40 Image Provide Interface Category - 2 13 24,44,04 0.01 244,40 Image Provide Interface Category - 2 13 24,24,04 0.01 244,40 Image Provide Interface Category - 2 23,20,85,271 142 23,20,85,271 142 23,20,85,271 142 23,20,85 Image Provide Interface Category - 2 140,20 142 142,00,55 142 142,00,55 142 142,00,55 143 144,65 Image Provide Interface Category - 2 1 11,01,01,01,01,01,01,01 <td></td>											
D) Decision Particle Investors Catagory - 2 2 2,137,12 0.01 2137,13 D) Backs 3 5,5700 0.05 5,57 D) Instance Companies 5 22,80,85,571 1,23 23,200,86 D) Instance Companies 5 22,80,85,571 1,23 23,200,86 D) Decision Construct # - - - - - D) Decision Construct # - - - - - D) Decision Construct # - - - - - - D) Decision Construct # - <td>1uti</td> <td>tual Funds</td> <td>18</td> <td>1,33,20,358</td> <td>0.07</td> <td>1,332.04</td> <td></td> <td></td> <td></td> <td></td> <td></td>	1uti	tual Funds	18	1,33,20,358	0.07	1,332.04					
b) Basks 3 55/70 0.00 5.67 b) Insurance Connecties 5 23,20,05,571 1,21 22,20,05 b) Insurance Connecties 5 23,20,05,571 1,22 22,20,05 b) Insurance Connecties 1 5,57 0.00 0.05 b) Restrict Connecties 1 5,50 44,855 b) Restrict Connectifies 2 44,8556 0.00 0.15 c) Central Connectifies Section 1 1.500 0.00 0.15 c) Central Connectifies 1 1.500 0.00 0.15 <			2								\vdash
a) FL Elebonato Losseia normate d'allan Ponneter (a) a) a) a) b) Elebonato Losseia normate d'allan Ponneter (a) a) a) Dicolardia fund/Persion Fund 1 559 0.00 0.05 a) a) Production fund/Persion Fund 1 559 0.00 0.05 a) a) a) Arron their (Persion Fund 2 4.40556 0.00 0.455 a) a) a) Non-fortunation 2 4.40556 0.00 0.55 a) a) a) Non-fortunation 2 4.40556 0.00 0.55 a) a) a) Non-fortunation 2 6.672,872 1.59 3.0026,68 a) a) a) b) Non-fortunation 2 6.0562,072 0.03 6.572,841 a) a) a) b) Non-fortunation 2 6.0562 0.00 4.37 a) a) a) b) Non-fortunation 3.26 8.57,637 0.00 4.37 a) a) a) a) a) a)	lanl	ks		56,700	0.00	5.67					
Imp: Provider Fund/Presion Rund Implementation Implementation Implementation And end (Prease specify) 2 449556 0.0 0.05 0.0 And wher (Prease specify) 2 449556 0.0 0.05 0.0 (Preased) Institutions 2 449556 0.0 0.05 0.0 0.05 (Preased) Institutions 2 449556 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.00 0.015 0.015 0.015 0.015 0.015 0.01 0.015 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01 0.0	Πŀ	belonaina to Foreian Promoter #	J	23,20,03,371	1.25	23,200.30					L
No. According to the statement fund 1 529 0.00 0.05 Any other (Researcher) 1 1.500 0.00 44.96 0.00 Central Constitutions 2 4.49.556 0.00 44.96 0.00 3 Central Constitutions 2 4.49.556 0.00 0.15 0.00 3 Non-Institutions 9.99.288 30.05.26,722 1.59 30.052.68 0.00 10 Individual states capital uncess of Ns. 2 Locs 9.99.288 30.05.26,722 1.59 30.052.66 0.00 10 Individual states capital uncess of Ns. 2 Locs 1.288 6.76.723 0.36 6.70.724 0.00 10 Others: 1.2 6.36.627 0.05 857.66 0.00 <td>II ł rov</td> <td>belonging to Foreign promoter of Indian Promoter (e) vident Fund/Pension Fund</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	II ł rov	belonging to Foreign promoter of Indian Promoter (e) vident Fund/Pension Fund									
-fnancial institutions 2 4.49.556 0.0 44.96	lte	ernative Investment Fund	1	529	0.00	0.05					
3 Non-institutions Individual starts capital process of Rs. 2 Lars 9.59.288 30.05.26.792 1.59 30.052.68 Individual starts capital process of Rs. 2 Lars 1.18 1) Individual starts capital process of Rs. 2 Lars 1.283 6.767.28370 0.36 6.767.244 Individual starts capital process of Rs. 2 Lars Individual stars. 2 Lars. 2 Lars Individual starts capital pr			2	4,49,556	0.00	44.96					
3 Non-Institutions -	ent	tral Government/ State Government(s)/ President of India	1	1,500	0.00	0.15					
1) Individual share captal in excess of Rs. 2 Lacs 9.58,288 30.05,26,722 1.59 30.052,68											
III) Notes:	ndi	ividual share capital upto Rs. 2 Lacs		30,05,26,792							
-Trads 22 6.03.62 0.00 60.37			1.283	6./6./8.3/0	0.36	6./6/.84					
Non Resident Indian (NRI) 4,556 657,765.7 0.05 857,66 1 -Cearina Members 11 43,721 0.00 4,37 1 1 -Foreign Attonals 1 43,000 0.00 4,80 1 1 -Poreign Attonals 1 48,000 0.00 4,80 1 1 -Directors and their Relatives 1 13,264 0.00 1,33 1 1 -Non Resident Indian Non Repartiable 1 13,264 0.00 1,33 1 1 -Rev Managerial Personnel 1 13,264 0.00 1,33 1 1 - IFF 1 1,530 0.00 0.15 1)the	ers:	22	6 03 662	0.00	60.37					F
-Forein Companies 1 48,00 0.00 4.80	Nor	n Resident Indian (NRI)	4,656	85,76,627	0.05	857.66					L
-Directors and their Relatives	For	reign Companies									L
-Non Resident Indian Non Repartiable											┝
Kew Managerial Personnel 1 13,264 0.00 1.33 Image: constraint of the second	No	on Resident Indian Non Repartriable	1 070	00 00 745	0.05	002.67					F
v) Ava other (Please Specify) Image: companies	Kev	v Managerial Personnel		<u>89,26,745</u> 13,264							L
Foreign Companies -	IEP Inv	other (Please Specify)									+
Unclaimed/Suspense/Escrow Account Image: Constant Bodies Image: Const	ore	eian Companies									
Overseas Corporate Bodies Output	Und	claimed/Suspense/Escrow Account									L
-ESO//ESO/ESPS 7,879 3,92,61,711 0.21 3,92,61,71 0.21 3,92,61,71 0.21 3,92,61,71 0.21 3,92,61,71 0.21 3,92,61,71 0.21 3,92,61,71 0.21 3,92,61,71 0.21 3,92,61,71 0.21 <th< td=""><td>Ove</td><td>erseas Corporate Bodies</td><td>4,273</td><td></td><td></td><td>759.75</td><td></td><td></td><td></td><td></td><td>L</td></th<>	Ove	erseas Corporate Bodies	4,273			759.75					L
Tust. Image: Constraint of the provided where the insurance company is ullisted. Image: Constraint of the provided where the insurance company is ullisted.	ESC	OP/ESOS/ESPS	7,879	3,92,61,711	0.21	3,926.17					
3.2 Foreign PortfolioInvestor (Individual) 1 4.200 0.00 0.42 1 3.2 Foreign PortfolioInvestor (Individual) 1 4.200 0.00 0.42 1 1LP 55 6,76.041 0.00 67.60 1 1 3.3 Non Public Shareholders 1 1 0.00 67.60 1 3.3 Non Public Shareholders 1 1 1 0.00 67.60 1 3.3 Non Public Shareholders 1 1 1 0.00 67.60 1 1 3.1 Cuxtodian/DR Holder 1	rus	st									L
UP 55 6,76,041 0.00 67.60 Image: Constraint of the state of the st											F
3.3 Non Public Shareholders											F
1.1) Custodian/DR. Holder				0,70,041	0.00	07.00					L
(2) [Employee Benefit Trust	ùust	todian/DR Holder									L
Total 9,77,588 18,90,27,00,088 100.00 18,90,270 - - - oot Notes: <td>mp</td> <td>ployee Benefit Trust</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td>	mp	ployee Benefit Trust									-
JAt A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned. Image: Comparison of Indian Insurance Companies) J) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned. Image: Comparison of Indian Insurance Companies) I) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted. Image: Comparison of Indian Investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.				10.00							L
 At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned. 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. Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted. Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed. 	ota	ai	9,77,588	18,90,27,00,088	100.00	18,90,270		-		-	t
). 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.) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed. 	lot	and A 2 of part B above, the pames of individuals and bodies on	rnorate must be	specifically and separately	mentioned						F
) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.	sure	ers are required to highlight the categories which fall within the	purview of Regul	ation 11(1)(ii) of the Insura	ance Regulatory	and Development Aut	hority (Re	gistration of Indian I	nsurance Companies) Reg	ulations, 2000.	t
) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.	aile	s of investors (excluding employees holding under FSOP) have to	be provided wh	ere the insurance company	is unlisted						┢
) 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.	tail	ils of Indian investors, singly and jointly holding more than 1%, h	nave to be provid	ed where the insurance cor	mpany is listed.						L

									1	
	e of the Indian Promoter / Indian Investor: ARNATAKA BANK LTD									
(Plea	ase repeat the tabulation in case of more than one Indian Pro	moter / Indiar	n Investor)							
SI.	Category	No. of	No. of shares held	% of share-	Paid up equity		es pledged or	Shares under Lo	ock in Period	
<u>No.</u> (I)	(II)	Investors	(III)	holdings (IV)	(₹ in Lakhs) (V)	otherw Number	ise encumbered As a percentage	Number of shares	As a percentage	
(-)	(-)		()	()		of shares (VI)	of Total Shares held (VII) = (VI)/(III)*100	(VIII)	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									
	Individuals (Name of major shareholders): (i) (ii)									
	(iii)									
ii)	Bodies Corporate:									
	(i)									
	(ii) (iii)									
	Any other (Please specify)									
В.	Non Promoters									
B.1	Public Shareholders									
	Institutions									
i)	Mutual Funds	17	3,19,93,806	8.47	3,199					
	Foreign Portfolio Investors Financial Institutions/Banks	144	4,23,82,746 736	11.22	4,238					
iv)	Insurance Companies	11	4,22,43,570	11.18	4,224					
v) vi)	FII belonging to Foreign promoter of Indian Promoter ^(e) FII belonging to Foreign promoter of Indian Promoter (e)									
vii)	Provident Fund/Pension Fund			0.55						
ix)	Alternative Investment Fund NBFC's registered with RBI	4	22,01,749	0.58	220					
x)	Any other (Please specify)									
1.2)	Central Government/ State Government(s)/ President of India									
1.3)	Non-Institutions									
	Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs	3,66,217 1,079	13,14,19,254 9,71,24,162	34.78 25.70	13,141.93 9,712.42					
iii)	NBFCs registered with RBI Others:	3	18,191	0.00	1.82					
IV)	- Trusts	9	32.473	0.01	3.25					
	- Non Resident Indian - Clearing Members	5,866 18	89,21,938 6,126	2.36 0.00	892.19 0.61					
	- Non Resident Indian Non Repartriable									
	- Bodies Corporate - IEPF	1,212	2,00,99,455 12,56,605	5.32 0.33	2,009.95 125.66					
V)	Any other (Please Specify)									
	Unclaimed Shares/Escrow Account 5A Directors & Relatives	2	1,91,508 2,150	0.05	19.15 0.22					
ВJ	Non Public Shareholders									
2.1)	Custodian/DR Holder									
2.2)	Employee Benefit Trust Any other (Please specify)									
2.37										
	Total	3,74,588	37,78,94,469	100.00	37,789	-	-	-	-	
Foot N (a) At	otes: : A.1 and A.2 of part B above, the names of individuals and bodies co	prporate must be	specifically and separately	mentioned.	l	I	I	<u> </u>	I	
	nsurers are required to highlight the categories which fall within the				and Development Arri	thority (P-	aistration of Indian I	neurance Companies) P	ulations 2000	
(U). I	marching are required to highlight the categories which fail within the	purview of Regu	addin 11(1)(II) of the Insura	ance regulatory	and Development Au	u ioi ity (Re	giou auon or Indian 1	nourance companies) Reg	uiduoris, 2000.	
(c) De	etails of investors (excluding employees holding under ESOP) have to	be provided wh	ere the insurance company	is unlisted.						
(e) P	Details of Indian investors, singly and jointly holding more than 1%, h Please specify the names of the FIIS, indicating those FIIS which belo	ong to the Group	of the Joint Venture partne	er / foreign inves	tor of the Indian insu	rance com	bany.			
(f) Ple	ease specify the names of the OCBs, indicating those OCBs which be	long to the Group	o of the Joint Venture partn	er / foreign inve	stor of the Indian ins	urance con	npany.			

of of Total Shares (VIII) of Total S shares held (VII) = held (II											
Description is not shown in a set one shown is a set of a											_
Sh Category Ho No. of starts held No. of starts held Poil of party Starts and party </td <td></td> <td></td> <td>moter / Indiar</td> <td>n Investor)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>_</td>			moter / Indiar	n Investor)							_
Image Image <th< th=""><th></th><th></th><th></th><th></th><th>% of chara-</th><th>Paid up equity</th><th>Shar</th><th>os plodaod or</th><th>Shares under Lo</th><th>ck in Period</th><th>—</th></th<>					% of chara-	Paid up equity	Shar	os plodaod or	Shares under Lo	ck in Period	—
A Ponders & Promotes Secon Image: Second Se					holdings	(₹ in Lakhs)	otherw	ise encumbered			<u> </u>
A1 India Promoters Image)	(II)		(111)	(IV)	(V)	of shares	of Total Shares held (VII) =		As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
Display Status of Status definition: Display Status definition: Display Status definition: Display Status definition: Display	P	romoters & Promoters Group									-
0) M. Kork Shares (Patrice) 55.00 6.027 0 0 0) M. Kork Shares (Patrice) 0 0.01 0 0 0 0) M. Kork Shares (Patrice) 0 0.01 0 0 0 0 0) M. Kork Shares (Patrice) 0 <td>1 I</td> <td>ndian Promoters</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	1 I	ndian Promoters									
(i) Mode Schwing (Patcher) (i)											-
Image: second control of the second control	(i (i) Mr. Mohit Burman (Partner) i) Mr. Vivek Burman (Partner)									
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D Princed Image I	(i	ii)									-
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No. Persons dation in concert (Please specify) Image: specify											-
a) An other (Please specify) Image: Specify Promoters Image: Specify Promoters b) Profile Promoters Image: Specify Promoters Image: Specify Promoters Image: Specify Promoters b) Profile Promoters Image: Specify Promoters Image: Specify Promoters Image: Specify Promoters Image: Specify Promoters b) Rotes Specify Image: Specify Promoters Image: Specify Promoters Image: Specify Promoters Image: Specify Promoters b) And there (Please specify) Image: Specify Promoters b) And there (Please specify) Image: Specify Promoters Image: Specify Promoters Image: Specify Promoters Image: Specify Promoters b) And there (Please specify) Image: Specify Promoters											
A Service Promoter Image: Service of moder shareholders): Image: Service of moder shareholders o	Ρ	ersons acting in concert (Please specify)									-
n Individual (Rame of major shareholders): n) A	ny other (Please specify)									-
In the second of the	2 F	oreign Promoters									\vdash
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B Non-Promoters Image: Constraint of the second se											
Image: Second											
Institutions Institutions Institutions Institutions Institutions Institutions Institutions Institutions Institutions Institutions <td< td=""><td>. N</td><td>ion Promoters</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	. N	ion Promoters									
1) Mukai Funds Image: Comparise of Links Promoter of Links	1 P	ublic Shareholders									—
ii) Foreign Partfolio Investors											—
Instructor Comparise Image: Comparise	F	oreign Portfolio Investors									=
vi) El belonging to Foreian promoter of Indian Promoter (e) Image: Second) Ir	nsurance Companies									
will. Provident Fund/Penson Fund											
ix) Avar other (Please specify)) P	rovident Fund/Pension Fund									—
Image: Specify in the categories which fall within the purview of Regulation 12 (Might and bodies corporate must be specifically and separately mentioned. Image: Specify and Specifically and Separately mentioned.	A	ny other (Please specify)									—
Image: Specify in the categories which fall within the purview of Regulation 12 (Might and bodies corporate must be specifically and separately mentioned. Image: Specify and Specifically and Separately mentioned.											
i) Individual share capital upto Rs. 2 Lacs											
ii) Individual share capital in excess of Rs. 2 Lacs	Ir	ndividual share capital upto Rs. 2 Lacs									\vdash
iv) Others: Image: Constraint of the second sec											
- Non Resident Indian - Rearing Members - Rearing Members - Rearing Members - Reading Mem) 0	Others:									—
- Non Resident Indian Non Repartriable - Bodies Comorate - IEPF - IEPF		- Non Resident Indian									\vdash
- IEPF - <td></td> <td>- Non Resident Indian Non Repartriable</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\vdash</td>		- Non Resident Indian Non Repartriable									\vdash
Unclaimed Shares/Escrow Account SA	+	- IEPF									\perp
B.2. Non Public Shareholders Image: Constraint of the second	U	Inclaimed Shares/Escrow Account 5A									\vdash
2.1) Custodian/DR Holder	D	irectors & Relatives									<u> </u>
2.21 Employee Benefit Tust	2 N	on Public Shareholders									—
Total - - 100.00 7.014 -	!) E	mplovee Benefit Trust									1
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.											\vdash
(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, 200 (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.			-	-	100.00	7.014	-	-	-	-	\perp
(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, 200 (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.	At A	A.1 and A.2 of part B above, the names of individuals and bodies cor	porate must be	specifically and separately	mentioned.						_
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.	Ins	urers are required to highlight the categories which fall within the p	ourview of Regu	lation 11(1)(ii) of the Insur	ance Regulatory	and Development Aut	hority (Re	gistration of Indian I	nsurance Companies) Reg	ulations, 2000.	
	Deta	ails of investors (excluding employees holding under ESOP) have to	be provided wh	nere the insurance company	is unlisted.						\perp
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.	Ple	ase specify the names of the FIIS, indicating those FIIS which below	ng to the Group	of the Joint Venture partne	er / foreign invest						\vdash
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.	Plea	se specify the names of the OCBs, indicating those OCBs which belo	ong to the Group	p of the Joint Venture partr	er / foreign inve	stor of the Indian insu	urance com	ipany.			+

1Capital Reserve-2Capital Redemption Reserve-3Share Premium16,7624General Reserves-Less: Amount utilized for Buy-back-Less: Amount utilized for issue of Bonus shares-5Catastrophe Reserve-6Other Reserves (to be specified)-7Balance of Profit in Profit & Loss Account1,08,40990,41,07,1				(₹ in Lakhs
1Capital Reserve-2Capital Redemption Reserve-3Share Premium16,7624General Reserves-Less: Amount utilized for Buy-back-Less: Amount utilized for issue of Bonus shares-5Catastrophe Reserve-6Other Reserves (to be specified)-7Balance of Profit in Profit & Loss Account1,08,40990,41,07,1	SI. No.	Particulars	As at	As at
2 Capital Redemption Reserve - 3 Share Premium 16,762 16,77 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 90,4 TOTAL 1,25,171 1,07,1			December 31, 2024	December 31, 2023
3Share Premium16,76216,774General Reserves-Less: Amount utilized for Buy-back-Less: Amount utilized for issue of Bonus shares-5Catastrophe Reserve-6Other Reserves (to be specified)-7Balance of Profit in Profit & Loss Account1,08,40990,4TOTAL1,25,1711,07,1	1	Capital Reserve	-	-
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 90,4 TOTAL 1,07,1 1,07,1	2	Capital Redemption Reserve	-	-
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 90,4 TOTAL 11,25,171 1,07,1	3	Share Premium	16,762	16,762
Less: Amount utilized for issue of Bonus shares-5Catastrophe Reserve-6Other Reserves (to be specified)-7Balance of Profit in Profit & Loss Account1,08,40990,4TOTAL1,25,1711,07,1	4	General Reserves	-	-
shares5Catastrophe Reserve6Other Reserves (to be specified)7Balance of Profit in Profit & Loss Account1,08,40990,4TOTAL1,25,1711,07,1		Less: Amount utilized for Buy-back	-	-
5 Catastrophe Reserve - 6 Other Reserves (to be specified) - 7 Balance of Profit in Profit & Loss Account 1,08,409 90,4 TOTAL 1,25,171 1,07,1		Less: Amount utilized for issue of Bonus	-	-
6 Other Reserves (to be specified) - 7 Balance of Profit in Profit & Loss Account 1,08,409 90,4 TOTAL 1,25,171 1,07,1		shares		
7 Balance of Profit in Profit & Loss Account 1,08,409 90,4 TOTAL 1,25,171 1,07,1	5	Catastrophe Reserve	-	-
7 Balance of Profit in Profit & Loss Account 1,08,409 90,4 TOTAL 1,25,171 1,07,1	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:	Votes:			
	neads.			

FORM NL-11-BORROWINGS SCHEDULE

			(₹ in Lakhs)
SI. No.	Particulars	As at	As at
		December 31, 2024	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

<u>D1002000</u>				(₹ in Lakhs)
SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				
3				
4				
5				

	NL-12 & 12A -INVESTMENT SCHEDULE	NI	-12	NI -	·12A		(₹ in Lakhs)	
		Shareholders			nolders	Total		
SI. No.	Particulars	As at	As at	As at	As at	As at	As at	
		December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023	
	LONG TERM INVESTMENTS		December 01/ 2020	December 01/2021	December 01/2020	December 01/ 2021	December 01/2020	
1	Government securities and Government	41,652	29,309	1,28,965	1,01,953	1,70,617	1,31,262	
-	guaranteed bonds including Treasury Bills	.1,002	25,005	1,20,500	2,02,000	2,7 0,027	1,01,202	
	Other Approved Securities	645	594	1,998	2,068	2,643	2,662	
	Other Investments	-	-	-		2/010		
,	(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	-	-	-	-	-	-	
	Investments in Infrastructure and Housing	32,080	26,505	99,328	92,200	1,31,408	1,18,705	
	Other than Approved Investments	-	-	-	-	-	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	(a) Shares : Equity	-	-	-	-	-	-	
	(b) Debentures/ Bonds	-	-		-	-	-	
	Investments in Alternate Investment Fund	- 666	304	2,061	1,059	2,727	1,363	
	TOTAL		73,045	3,14,886	,	4,16,585		
	SHORT TERM INVESTMENTS	1,01,699	/ 3,043	5,14,000	2,54,094	4,10,303	3,27,139	
	Government securities and Government	1,105	1,573	3,420	5,470	4,525	7,043	
-	guaranteed bonds including Treasury Bills	1,105	1,373	3,420	J,7/U	ч, 323	7,043	
	Other Approved Securities	1,809	1,340	5,602	4,660	7,411	5,999	
-	Other Investments	1,009	1,340	5,002	4,000	- /,411	5,999	
	(a) Shares	-	-				-	
	(aa) Equity	5,549	2,978	17,180	10,360	22,729	13,338	
	(bb) Preference	5,549	2,976	-	10,300	-	13,330	
	(b) Mutual Funds	795	13	2,461	- 45	3,256	57	
	(c) Derivative Instruments		-	- 2,401	- +5	5,230	57	
	(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	
	Other than Approved Investments	4,000	1,551	-	5,395	20,023	0,940	
	(a) Shares : Equity	3,159	844	9,780	2,935	12,939	3,779	
	(b) Mutual Fund	94	5	291	2,955	385	22	
	(c) Debentures/ Bonds			- 291	-	- 101		
	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	
		1,21,330	07,037	5,70,455	5,02,704	4,50,055	5,05,001	
	A) Agg	regate value of Invest	nents other than Liste	d Equity Securities and	d Derivative Instrume	nts		
		-					(₹ in Lakhs)	
		Share	nolders	Policy	nolders	То	tal	
	Particulars	As at	As at	As at	As at	As at	As at	
		December 31, 2024	December 31, 2023		December 31, 2023	December 31, 2024		
		2000	2000	2000	2000	200000000000000000000000000000000000000	20000020.02/2020	
	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:	anto hook valuo of Tayorta anto (athen the call	tomato Involta art Fue del		tion 9. Dornotural Darrah		up pariod \$ 2 71 242	-he)	
<i>Votes:</i> . Aggre	egate book value of Investments (other than All							
<i>Votes:</i> . Aggre	gate book value of Investments (other than All gate market value of Investments (other than Term Other approved securties includes TREPS	Alternate Investment Fund	l, Mutual Fund ,Listed Eq	uities & Perpetual Bond) is	s ₹ 4,53,658 Lakhs (previ	ous period ₹ 3,64,527 La	khs).	

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

SI. No.	Particulars	As at December 31, 2024	As at December 31, 202
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	-	
3 3 ((((((((aa) In India	-	
	(bb) Outside India	-	
	(b) Non-performing loans less provisions	-	
	(aa) In India	-	
	(bb) Outside India	-	
	TOTAL	-	
	MATURITY-WISE CLASSIFICATION		
4		-	
4	(a) Short Term		
4	(a) Short Term (b) Long Term	-	

(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	-	-

	-									(₹ in Lakł
		Cost/ Gro				Deprec			Net E	
Particulars	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	3,7
Land-Freehold	-	-	-	-	-	-	-	-	-	
Leasehold Property	330	871	95	1,106	321	33	95	258	848	1
Buildings	-	-	-	-	-	-	-	-	-	
Furniture & Fittings	209	5	55	159	186	7	51	142	17	3
Information Technology Equipment	4,414	403	135	4,682	3,312	465	134	3,643	1,039	1,0
Vehicles	58	-	58	-	56	2	58	-	-	3
Office Equipment	291	20	28	283	239	18	28	229	54	7
Others (Specify nature)	-	-	-	-	-	-	-	-		
TOTAL	13,341	3,454	766	16,029	7,867	2,252	624	9,494	6,535	4,94
Work in progress	342	3,501	3,455	388	-	-	-	-	388	7
Grand Total	13,683	6,955	4,221	16,417	7,867	2,252	624	9,494	6,923	5,72
PREVIOUS YEAR	12,028	7,239	5,555	13,713	7,320	1,510	845	7,984	5,728	

			(₹ in Lakhs
SI. No.	Particulars	As at	As at
	Paruculars	December 31, 2024	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	16,81
	(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	-	-

			(₹ in Lakhs)
. 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		-	-
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 enchashment 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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

SI. 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

FORM NL-18-PROVISIONS SCHEDULE

			(₹ in Lakhs)
SI.	Particulars	As at	As at
No.		December 31, 2024	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	1 100	
	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 th	e extent not written off or adjusted)		
			(₹ in Lakhs)
SI. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Discount Allowed in issue of shares/ debentures	- December 51, 2024	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer:	Universal Son	100 General Insu	rance Company Limited

Name Sl. No.	of the Insurer: Universal Sompo	General Insurance Company Limit		lin to the	For the	Up to the
SI. 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	Quarter Ended December 31, 2023
1	Gross Direct Premium Growth Rate	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	11.57%	7.87%	11.93%	18.69%
2	Gross Direct Premium to Net worth Ratio	GDP1 / 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	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	12.49%	12.49%	16.66%	16.66%
4	Net Retention Ratio	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	56.77%	50.12%	41.94%	45.04%
5	Net Commission Ratio	Net Commission / Net written premium	4.33%	5.91%	8.15%	4.72%
6	Expense of Management to Gross Direct	(Direct Commission+Operating Expenses) /	22.62%	21.21%	22.18%	21.90%
7	Premium Ratio Expense of Management to Net Written Premium Ratio	Gross direct premium (Net Commission+Operating Expenses) / Net Written Premium	23.15%	21.88%	28.84%	22.12%
8	Net Incurred Claims to Net Earned Premium	Net Incurred Claims / Net Earned Premium	78.37%	76.74%	78.11%	78.21%
9	Claims paid to claims provisions	Claim Paid (pertaining to provisions made	11.87%	33.03%	15.67%	28.45%
10	Combined Ratio	previously) / claims provision made previously (7) +(8)	101.52%	98.63%	106.95%	100.33%
	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	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	4.27	1.59	5.76	1.70
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results</u> = Net earned premium-Net incurred daims-Net commission-Operating Expenses (<u>Before adjusting transfer to Profit and</u> <u>loss account as per Section 40C</u>)- Premium Deficiency	(0.01)	(0.02)	0.00	0.00
14	Operating Profit Ratio	Operating profit / 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 (IBNR) + 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	Profit after tax / Net Premium written	8.00%	8.84%	9.69% 3.35%	10.18%
17	Return on net worth ratio Available Solvency margin Ratio to Required	Profit after tax / Net Worth	3.72%	11.03%		11.90%
18	Solvency Margin Ratio	to be taken from solvency margin reporting	1.98	1.98	1.73	1.73
19	NPA Ratio Gross NPA Ratio	to be taken from NPA reporting	-	-	-	-
	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	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	21.22	37.34	NA	NA
21						
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	21.22	37.34	NA	NA
22 23	Interest Service Coverage Ratio Earnings per share Book value per share	(Earnings before Interest and Tax/ Interest due) Profit /(loss) after tax / No. of shares Net worth / No. of shares	21.22 <u>1.64</u> 44.00	37.34 4.85 44.00	1.31	NA 4.65 39.11

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

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

** Segmental Reporting up Segments	Gross Direct Premium Growth	Net Retention	Net	Expense of	Expense of	Net Incurred Claims	Claims paid to	Combined	Technical	Underwriting
Upto the quarter ended December 31, 2024	Rate**	Ratio**	Commission Ratio**	Management to Gross Direct Premium Ratio**	Management to Net Written Premium Ratio**	to Net Earned Premium**	claims provisions**	Ratio**	Reserves to net premium ratio **	balance ratio
FIRE				Kucio	Rucio					
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%		22.56%	101.92%	69.43%	124.43%		
Marine Cargo	10.00 /0	15.1270	0.5070	17.2170	22.5070	101.52 /0	05.1570	121.1370	0.50	0.15
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%		45.71%		34.24%	130.26%		-1.00
Marine Hull	22.20 /0	50.0070	25.7070	22.0570	15.7170	01.7070	51.2170	150.2070	0.55	1.00
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%			-1107.70%	0.45%	0.00%	-1101.88%		
Total Marine	11.09%	1.1470	-1122.2470	0.91%	-1107.70%	0.45%	0.00%	-1101.00%	-1.50	11.21
Current Period	55.39%	18.57%	9.50%	13.42%	28.09%	105.56%	66.60%	133.72%	1.29	-0.39
	17.28%							95.35%		
Previous Period	17.28%	18.55%	-5.48%	13.20%	16.28%	79.08%	34.02%	95.35%	-0.38	-0.19
Motor OD	6.65%	E2 010/	32.72%	36.05%	46.64%	72.52%	69.58%	110.100/	0.88	0.22
Current Period	-5.53%	53.81%			46.64%			119.16% 152.75%		-0.22 -0.47
Previous Period	-5.53%	53.57%	42.35%	44.97%	58.23%	94.55%	/3.68%	152./5%	-0.33	-0.4/
Motor TP		=	= 0.404		10 200/	45 500/	10 (70)			
Current Period	3.31%	51.13%	5.84%		19.78%	45.70%		65.48%		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%		32.00%	57.76%	17.75%	89.76%		
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%		18.11%	92.24%		110.35%		
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%		-26.78%	188.20%	50.83%	161.46%		-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%			36.02%		4.54%	201.93%		-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%			-693.31%			-1080.24%		7.48
Engineering	1.2270	2.5570	110.5170	22.7270	055.5170	565.57 /6	51.5070	1000.2170	2.55	7.10
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%			62.54%		8.45%	43.10%		0.39
Aviation	15.51%	5.7570	11.5570	20.5570	02.5170	20.7070	0.1570	15.1070	0.52	0.55
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%		
Crop Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
	-20.94%	39.09%	-14.34%	8.61%	7.67%	96.36%	117.68%	104.03%	0.82	-0.04
Current Period	-20.94%	39.09%	-14.34%		-8.82%		93.51%	46.60%		
Previous Period	18.29%	37.26%	-30.62%	8.12%	-8.82%	55.45%	93.51%	40.60%	0.38	0.54
Other Miscellaneous	E 0.40/	DE 470/	22.240/	10.000/	0.010/	70 470/	20.220/	70.020/	2 57	0.20
Current Period	5.84%	25.47%	-23.31%		-9.61%	79.47%	38.22%	70.03%		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%		22.28%	76.86%	33.20%	99.14%		
Previous Period	18.87%	47.36%	4.85%		22.17%	77.65%	27.36%	99.79%		
Total-Current Period	7.87%	50.12%			21.88%	76.74%		98.63%		
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 Tra	nsactions						
				Consideration paid / received (₹ in Lakhs)						
SI. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	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	Remuneration	137.04	374.29	91.39	374.72			
-		Personnel								
14	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	0.61	152.89	0.86	134.47			
15	Dabur Investment Corporation		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		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		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		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.		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 Q	uarter December 31, 2024			
SI.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 dobutful debts due from the related party (₹ in Lakhs)
1	Indian Bank	Joint Venture		Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	347.37	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture		Claim Payable	No		-	-
4	Indian Overseas Bank	Joint Venture	65.85	Commission Payable	No	-	-	-
5	Indian Overseas Bank	Joint Venture		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 Commision Recoverable	No	-	-	-
10	Sompo Japan Insurance Inc	Joint Venture	6,315.76	Reinsurance Premium	No	-	-	-
11	Indian Bank	Joint Venture	10,500.00	Capital	No	-	-	-
12	Indian Overseas Bank	Joint Venture	6,650.00		No	-	-	-
13	Karnataka Bank Limited	Joint Venture	2,209.09	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	4,714,77		No	-	-	-
15	Dabur Investment Corporation	Joint Venture	2.045.45	Share Premium	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	12,744.32		No	-	-	-
17	Sompo Japan Insurance Inc	Joint Venture		Share Premium	No	-	-	-
18	Indian Bank	Joint Venture		Bank Balance	No	-	-	-
19	Indian Overseas Bank	Joint Venture		Bank Balance	No	-	-	-
20	Karnataka Bank Limited	Joint Venture		Bank Balance	No	-	-	-

	ENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LI	MITED							
at De	cember 31, 2024								
	f Insurer: Universal Sompo General Insurance Company Limited								
	tion Number: 134								
	Registration: November 16, 2007								
assific	ation: Business within India / Total Business								
	T	1	r	(₹ in Lak					
Item	Particulars	Policyholders A/c.	Shareholders A/c.	Total					
No.									
	Investments:		1 21 507	1.21.1					
	Shareholders as per NL-12 of BS	-	1,21,597	1,21,					
<i>(</i> 1)	Policyholders as per NL-12 A of BS	3,76,495	-	3,76,					
(A)	Total Investments as per BS	3,76,495	1,21,597	4,98,0					
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation Fixed assets as per BS	-	- 6,924	6					
(C)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	866	6,					
(D)	Current Assets:	-	008						
(E)			9,240	9,					
(E) (F)	Cash & Bank Balances as per BS Advances and Other assets as per BS	1.14.501	9,240	9, 1,41,					
(G)	Total Current Assets as per BS(E)+(F)	1,14,501	35,857	1,50,3					
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	10,725	4,434	1,50,5					
(I)	Loans as per BS	- 10,725	4,434	15,1					
(J)	Fair value change account subject to minimum of zero	35	11						
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	4,90,996		C					
	Total Inadmissible assets(B)+(D)+(H)+(J)	10,761	1,64,379 5,311	6,55,3 16,					
(L)		4,80,235	1,59,068	6,39,3					
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)(K)-(L)		1,59,000	0,39,3					
(1)				(₹ in Lal					
[tem									
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						
	(b) Leasehold Improvements	-	848						
	(c) Computer Equipments	-	-						
	Inadmissible current assets								
	(a) Re-insurer bal o/s for more than 365 days having Indian Branch	756	-						
	(b) Re-insurer bal o/s for more than 180 days not having Indian Branch	6,704	-	6,					
	(c) Outstanding Premiums for more than 365 days	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,					
	(i) Agents' Balances greater than 30 days	-	82						
	(j) Co-insurer bal o/s for more than 90 days	2,707	-	2,					
	(k) Fair Value Change account subject to minimum of zero	35	11						
	(I) Deferred Tax Asset (Net)	-	1,890	1,					
	(m) Advance commission to Agents	-	405						
	(n) GST Receivable from Reinsurers for greater than 365 days	69	-						

-	NT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURA ember 31, 2024	NCE COMPANY LIMITE	D
AS at Dec			(₹ in Lakhs
		Curren	t Year
Item No.	Reserve	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

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 ONDECEMBER 31, 2024

(= :

ltem 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	Сгор	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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer: Universal Sompo General Insurance Company Limited **Registration Number: 134**

time to time.

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**

(1)	(2)	(3)
ITEM NO.	· · · · · · · · · · · · · · · · · · ·	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
(-)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.98

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Universal Sompo General Insurance Comapany Limited

Date: December 31, 2024

			Products Information			
List below t	he products and/or add-ons introduced	l during the q	uarter			
SI. 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	IRDAN134CPSU0001VO1202425	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: 13.4 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

			SH							
No	'Investment' represented as	Reg. %	Balance	FRSM*	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)
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: 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 Not: 1. (+) FRSM refers 'Funds representing Solvency Margin' 2. Other Investment's applicable to both Shareholders funds representing solvency margin and policyholders funds. 4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account 5. SCH (+++) refers Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations 6. Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: Universal Sompo General Insurance Company Limited Registration Number: 134 Statement of Accretion of Assets (Business within India) Periodicity of Submission : Quarterly

	<i>within India)</i> y of Submission : Quarterly							(₹ in Lakhs
No	Category of Investments	соі	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	26.8
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,74,400	35.89	3,385	27.80	1,77,785	35.6
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	12.2
	2. Other Investments		742	0.15	158	1.29	900	0.1
	b. Infrastructure Investments				-			
	1. Approved Investments		93,264	19.19	(933)	-7.66	92,331	18.5
	2. Other Investments		280	0.06	(280)	-2.30	-	0.0
	c. Approved Investments		1,43,187	29.46	8,641	70.94	1,51,828	30.4
	d. Other Investments (not exceeding 15%)		12,334	2.54	2,158	17.72	14,492	2.9
	Total		4,85,957	100.00	12,180	100.00	4,98,137	100.00

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on December 31, 2024

			Detail Regarding del	t securities				(₹ in Lakhs)
		MARKE		Je securities		BOOK	VALUE	
PARTICULARS	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 (Soverign)	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								
RESIDUALMATURITY								
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)"

	of the Insurer: Universal Sompo General Insur	ance company Limited							1		ecember 31, 202
Regist	ration No: 134									Name of the Fund UN	IVERSAL SOMPO
		Bonds / De	honturoc	Loans		Other Debt ins	trumonto	All Other	Accoto	τοτα	(₹ in Lakh
		As at		As at	Asat	As at	As at	An Other	Assets As at	As at	As at
NO	PARTICULARS	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 December 31, 2024		As at December 31, 2024	
1 In	vestments Assets	2,72,352	2,59,810		-	1,77,785	1,62,450	48,000	38,624	4,98,137	4,60,88
2 G	oss NPA	-	-		-		-	-	-		-
3 %	of Gross NPA on Investment Assets (2/1)	-	-		-		-	-	-		-
4 Pr	ovision made on NPA	-	-		-	-	-		-		-
5 Pr	ovision as a % of NPA (4/2)	-	-		-	-	-	-	-	-	-
6 Pr	ovision on Standard Assets	-	-		-	-	-		-		-
7 N	et 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 N	et NPA (2-4)		-				-	-	-		-
9 %	of Net NPA to Net Investment Assets (8/7)	-	-	-	-		-		-	-	-
10 W	rite off made during the period	-	-	-	-	-	-	-	-	-	-
	CATION										
	that the information given herein are correct and complete to the	best of my knowledge and belief and r	nothing has been concealed or sup	opressed.							
Note:											
,	ove statement, in the case of 'Life' Insurers shall be prepared 'fun		p Fund, ULIP Fund and at Assets	Under Management level also.							
·	nvestment Assets should reconcile with figures shown in other rel	evant forms									
,	NPA is investments classified as NPA, before any provisions										
<i>,</i>	on made on the 'Standard Assets' shall be as per Circular issued, a	as amended from time to time.									
,	vestment assets is net of 'provisions'										
	A is gross NPAs less provisions										

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

No. Category of Investment	Category Code		For the Quarter December 31,				Up to the Quarte December 31,				Up to the Quarte December 31,		
		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 GUARATE	ED CDSS									-			
² SEC.	SGOA	2,646 43,394	45 818	6.71 7.48	5.02 5.60	2,650 44,186	134 2,374	6.75 7.13	5.05 5.34	3,112	153 2,123	6.54 7.08	4.89 5.30
3 BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	SGGB HTDN	50,868	944	7.48	5.51	44,186	2,574	7.13	5.46	<u>39,788</u> 34,549	1,773	6.81	5.10
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		5.80
4 INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-		-	-	-
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	-	-	-	-
Taxable - Infrastructure / Social Sector - PSU - Debentures / Bon		64,301	1,198	7.39	5.53	65,259	3,560		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		5.88	9,919	589	7.89	5.90
Taxable - Infrastructure / Social Sector - Other Corporate Securit (Approved Investments) - Debentures/Bonds	es 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	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	2,499	3	7.03	5.26
Infrastructure - PSU - Debentures / Bonds - Tax Free Bond	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	10,335	202	7.77	5.81	10,326	604	7.76	5.81	5,699	328	7.63	5.71
5 APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-
PSU (Approved Investment) - Equity Shares - Quoted	EAEQ	1,966	-	-	-	1,287	90	9.27	6.94	795	142	23.77	17.79
Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	19,180	781	16.15	12.09	16,737	2,249		13.34	9,322	849		9.04
Corporate Securities - Bond Taxable	EPBT	1,000	14		4.18	1,164	49		4.21	3,500	152	5.77	4.32
Corporate Securites - (Approved Investment) - Debentures	ECOS	1,11,110	2,153		5.75	1,08,279	6,337		5.81	90,784	5,171		5.66
Commercial Papers - Approved Investment	ECCP	-	-	-	-	4,317	9		5.16	2,498	7		5.52
Deposits - CDs with Scheduled Banks	EDCD	6,856 1,192	92 22		5.16 5.36	5,066 2,686	163 117		5.25 4.32	5,963 2,952	182		5.38 4.31
Deposits - Deposit with Scheduled Banks Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU	ECDB									2,952	11	5.77	4.51
Banks]	EAPS	1,500	31	8.32	6.22	1,500	94	8.32	6.22	-	-	-	-
Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
CCIL – CBLO/TREPS	ECBO	7,726	121	6.30	4.71	6,573	309	6.35	4.75	5,746	274		5.17
Passively Managed Equity ETF (Non Promoter Group)	EETF	3,142	-	-	-	1,609	171	14.06	10.52	1,145	166	19.26	14.41
6 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 OLDB	-	-	-	-	-	-	-	-	-		-	-
Debentures Bonds - PSU - Taxable	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-		-	-	-	4,770	10		5.03
Infrastructure - Equity (including unlisted)	IODS	274	(67)		(203.59)	- 354	(76)		(78.96)	159	57		105.10
Equity Shares in Housing Finance Companies	HOEQ	833	5		1.82	699	120	27.02	20.22	-	- 57	- 140.45	- 105.10
Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	155	20		22.61
Passively Managed Equity ETF Non Promoter Group)	OETF	729	4	2.03	1.52	455	96	28.03	20.97	221	8		3.75
Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
Alternative Investment Fund	OAFB	2,560	80		9.32	2,463	190	10.24	7.66	1,320	98		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 I Based on daily simple Average of Investments 2 Yield netted for Tax 3 In the previous year column, the figures of the corresponding Ye 4 FORM shall be prepared in respect of each fund. 5 YTD Income on investment shall be reconciled with figures in P&	ar to date of the p	revious financial year s	shall be shown										

(₹ in Lakhs)

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	СОІ	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
Α.	During the Quarter 1								
1	NIL								
В.	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 Sompo General Insurance Company Ltd. Registration No: 134

Date: As on December 31, 2024

S.No.	Reinsurance/Retrocession Placements	No. of	Premium ceded to	o reinsurers (Upt	to the Quarter)	(₹ in Lakhs Premium
		reinsurers	Proportional	Non-	Facultative	ceded to
			-	Proportional		reinsurers /
	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	1.319
	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%

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

		Fir																					Miscellaneous
			e	Marin	e Hull	Marine	e Cargo	Total	Marine	Moto	or OD	Mot	or TP	Total	Motor	He	saith	Personal Acc	ident	Travel In	surance	Total	Health
SI.No. Stat	ate / Union Territory	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 De	Up to the Quarter Ended ecember 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 Prade		31	131				0		0	330	750	247	609	577	1.358	39	109	64	137			103	246
2 Arunachal Pra	radesh																						
3 Assam		21	85				0		0	358	1,291	1.093	3,081	1,451	4,372	17	49	0	0			17	49
4 Bihar 5 Chhattisoarh		64	215				0		0	80	232	73	284	153	517			0	0			17	54
	1	13	55				0		0	1.971	4,346	2.640	5.846	4.611	10,192		20		0			9	20
6 Goa 7 Gujarat		4	12			0	0	0	0	112	302	108	316	219	618	-			1			8	62
7 Gujarat 8 Haryana		72	370			8	34	8	34	1.831	4,362		2.676	2,781	7.038			0	14			380	1,395
9 Himachal Pra	and and	2.016	8.009			612	2.924	612	2.924	3,055	7,771	2,517	9.655	5.574	17,425		9,498	65	119	0	0	2.586	9,617
10 Jharkhand	aucai																						
10 Marnataka		23	95			5	14	5	14	237	599	217	779	455	1.378			0	0			184	215
12 Kerala		189	648			11	67	11	67	1,683								209	832		1	562	4,634
12 Madhya Prade	desh	25	125			· ·				1,775	5,187	1.269	3.954	3.014	9,140	160		0	0			160	1,227
14 Maharashtra		33	184	-			7		7	1,742	4,493	2,534	6,792	4,275	11,285	15	130	0	2			37	139
15 Manipur		669	2,381	870	2,500	(497)	442	373	2.941	2,248	6,175	2,651	7,103	4,899	13,278	42,443	53,319	45	1,352	450	1.364	42,937	56.036
16 Meghalaya																							
17 Mizoram																							
18 Nagaland																							
19 Odisha																							
20 Punjab		70	175			0	0	0	0	808	2,148	711 314	1,928	1.519	4,076			37	285			222	551
21 Rajasthan		<i>U</i>	105				0		8	464	1,795	4,447	1,194	8,503	2,989			0	1		0	52	144
22 Sikkim		29	145			0	1	0	1	4,057	10.204	9,99/	12.415	8,503	22,619	91	158	9	4		0	98	16/
23 Tamil Nadu			5.967			. 138				2 180	6.053	2 752	9.965	4 972	16.018	1032	3.455		3633			- 970	7.089
24 Telangana		41/	5,95/ 429			18	56/	138	36/	2.180	6,053	2./52	9.965	4,932				(62)	3,633	0	0	9/0	4,450
25 Tripura		116	123				10		- 01	309	1,157	376	1,001	1,004	3,018	1,50	9,230	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	201		0	1,457	4,460
26 Uttarakhand	1	×					1			599	1 418	475	1 222	1.075	2 745	102	194	4				105	195
27 Uttar Pradesh	sh	268	954			5	8	5	8	3,698	8.881	5.067	13.282	8,765	22.162			1	5			168	814
28 West Bengal	1	476	1 216			10	40	19	42	291	1.021	457	1.629	843	2,650	256		997	2.140		0	1.154	3,944
	TOTAL (A)	4,599	21,407	870	2,500	302	4,123	1,173	6,623	28,117		31,588	92,225	59,705	1,64,876			1,351	8,739	450	1,365		91,042
UN	VION TERRITORIES																						
1 Andaman and	nd Nicobar Islands																						
2 Chandigarh																							
3 Dadra and Na																							
4 Daman & Diu																	128						128
5 Govt. of NCT		64	259			21	68	21	68	1,020	2,730	999	3,112	2,019	5,843		1,192	1	16	0	0	245	1,208
6 Jammu & Kas	ashmir	1	5							248	641	179	562	425	1,204	2	8		0			2	8
7 Ladakh 8 Lakshadweep																							
8 Lakshadweep 9 Puducherry				-					-														
Poddcharry	TOTAL (B)	66	264			21	68	21	- 68	1,267	3,371	1,178	3,675	2,445	7,046	246	1,328	1	16			247	1,344
			104						3	-,107	-,571	_,170	2,075	-,465	,,,,,,		-,320		10		,		-,
Outside Indi	dia																						
	TOTAL (C)																						
	IUTAL (C)			-		· · ·		-	-														
		+ +																					
Grand Total	al (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	82,266	1,352	8,755	450	1,365	51,451	92,386

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF

OSS DIRECT PREMIUM UNDERWRITTEN															r	
	Workmen's Compe liat	nsation/ Employer's sility	Public/ Pro	duct Liability	Engin	eering	Avia	tion	Crop Ir	surance	Other se	iments ^(b)	Total Mis	cellaneous	To	tal
I.No. State / Union Territory	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				8.020	6	21	685	9.645	717	9,777
2 Arunachal Pradesh			_													
3 Assam					1	1					10	33	1.479	4,454	1.500	4.541
4 Bihar	0	0		0	0	3					29	77	199	650	262	866
5 Chhattisgarh	0	0			1	1					2	10	4,622	10,223	4,635	10,278
6 Goa	0	1		0							1	2	228	683	232	695
7 Gujarat	13	57		1	48	75					130	475	3,352	9,033	3.432	9,435
8 Haryana	2	10	162	527	195	600					62	937	8,581	29,117	11,209	40.050
9 Himachal Pradesh																
10 Jharkhand		0			2	4					9	30	649	1,627	676	1,737
11 Kamataka	1	6	6	60	10	59			30	11,028	48	328	4,823	28,111	5,022	28,826
12 Kerala		0	0	0		0					2	8	3,205	10,376	3.231	10,502
13 Madhya Pradesh	0	3	-	0		1					22	64	4,334	11,491	4,366	11,681
14 Maharashtra	13	32	112	774	124	374			10,161	67,526	350	1.038	58,596	1,39,057	59,639	1.44.380
15 Manipur																
16 Meghalaya																
17 Mizoram																
18 Nagaland																
19 Odisha	1	1	0	0	2	4					25	75	1,768	4,707	1.839	4,883
20 Punjab		0									14	33	844	3,166	872	3,271
21 Rajasthan	2	6		0	5	15				(1.545)	11	39	8.620	21.297	8.660	21.440
22 Sikkim			_													
23 Tamil Nadu	1	S	11	71	13	49			192	225	133	773	6.252	24,230	6.807	30.764
24 Telangana	1	6	3	4	13	48					8	29	2,545	7,565	2,665	8,012
25 Tripura																
26 Uttarakhand	0	1		0	0	3					12	32	1,194	2,976	1,220	3,070
27 Uttar Pradesh	3	5	0	1	22	37			182	15,907	148	479	9,288	39,405	9,561	40,377
28 West Bengal	3	S	1	2	25	88					116	314	2.141	7.003	2.635	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	3,92,847
UNION TERRITORIES																
1 Andaman and Nicobar Islands																
2 Chandigarh																
3 Dadra and Nagar Haveli																
4 Daman & Diu														128		128
5 Govt. of NCT of Delhi	1	4	2	12	1	8					60	173	2,327	7,247	2,413	7,574
6 Jammu & Kashmir 7 Ladakh	0	0	· ·		0	0					1	3	430	1.215	431	1,220
7 Ladakh 8 Lakshadweep	-															
8 Lakshadweep 9 Puducherry																
TOTAL (B)	2	4	2	12	1						61	176	2.757	8.590	2.845	8,922
.5162(0)							-					170	2,157	4,550	2,045	0,722
Outside India																
	1															
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

SI.No.	Line of Business	For t Quarter December	Ended	For Quarter December	Ended	Upto Quarter December	Ended	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	
	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) Prem	ium stands for amount of gross direct premi	um written in India								
(b) The	line of business which are not applicable for	any company should	be filled up with N	Α.						
(c) Figur	e '0' in those fields will imply no business in	the segment.								
(d) Sepa	rate disclosure to be made for segment/sub-	-segment which con	tributes more than 1	10 percent of the to	tal gross direct prer	nium				
	aforementioned Business figures are matchi									

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Sompo General Insurance Company Limited

(₹ in Lakhs) SI.No. Channels For the Upto the For the Upto the Quarter Ended Quarter Ended Quarter Ended Quarter Ended December 31, 2024 December 31, 2024 December 31, 2023 December 31, 2023 No. of Policies No. of Policies Premium Premium Premium No. of Policies 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 50,693 1,60,663 Brokers 5,12,711 57,938 13,40,249 1,80,309 4,04,040 11,72,796 5 Micro Agents 1,413 6,786 1,57,976 45,201 11,262 54,211 5,945 1,42,064 Direct Business Officers/Employees 6 Online (Through Company Website) Others 6,786 1,57,976 5,945 45,201 11,262 1,413 54,211 1,42,064 16,218 21,255 7 Common Service Centres(CSC) 3,676 154 360 9,635 121 237 27,182 354 8 Insurance Marketing Firm 8,650 396 1,132 3,753 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) 25 21 79 34 19 463 41 11 Web Aggregators 38 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) 4,01,769 Grand Total (A+B) 20,93,437 7,69,326 1,32,024 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

Date: As on December 31,2024

FORM NL-37-CLAIMS DATA

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

Upto the quarter ending December 31, 2024

Upto the quarter ending December 31, 2024

																			No	of claims only
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the year	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		2	12,247	2,27,561	8,975	2,36,536	85,606		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	84,365	1,960	1,158	87,483	88	21	250	-	10,15,335	-	2,263	13,53,707
	(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 (b) Other Adjustment (to be specify)	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
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	7,181	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 Gains 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

																			(₹ in Lakhs)
SI. 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
 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	48,609	73,183	67,494	15,630	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 (b) Other Adjustment (to be specify)	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
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
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	2,340	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) Repudiate 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)

								Age	ing of Claims (Cla	ims paid)							
SI.No.	Line of Business			No. c	of claims paid	I					Amoun	t 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		> 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				
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	-	146	7	9	160
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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

Jp to the	Quarter ending on Decem	ber 31, 2024															(₹ in Lakhs)
								Agei	ng of Claims (Clai	ms paid)							
SI.No.	Line of Business			No. c	of claims paid	I					Amoun	t 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		> 3 years and <= 5 vears	> 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	Total No. of claims paid	
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	3,337	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	2	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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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
lame of	the Insurer: Universal Sompo Genera	I Insurance Company Limited	Date: December 31, 2024
SI. No.	Office In	formation	Number
1	No. of offices at the beginning of the year		185
2	No. of branches approved during the year	r	0
3	No. of branches opened during the year	Out of approvals of previous year	0
4	1 3 7	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 opene	d	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 direct	or	1 (Including 1 Whole time Director)
	(c) Non-executive Director		13 (Including Independent Directors
	(d) Women Director		1
11	(e) Whole time director No. of Employees		1 (Including 1 Executive Director)
11	(a) On-roll:		1,926
	(b) Off-roll:		1,520
	(c) Total		2.081
12	No. of Insurance Agents and Intermedia	ies	2,001
	(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 (D	IRECT)	7
	(h) Point of Sales persons (DIRECT)		11,334
	(i) Other as allowed by IRDAI (To be spe	cified)	-
			I
		urance Agents and Intermediaries -	
	Particulars	Employees	Insurance Agents an Intermediarie
	Number at the beginning of the	1,972	15,672
	quarter		
	Recruitments during the quarter	111	759
	Attrition during the quarter	157	31
	Number at the end of the quarter	1,926	16,400

FORM NL-42

BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: December 31, 2024

SI. No.	Name of person	ons 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 or 29.10.2024
17	Mr. Todd Stephen Correy	Alternate Director	Non-Executive Director	Appointed as Alternate Director to Mr. Kenneth Reilly as on 30.10.20
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"

urer:	Universal Sompo General Insurance Compa	ny Limited	Upto the Quarter	ending on As on D	December 31, 202	
					(₹ in Lakł	
	Rural & Social Obl	igations (Quart	erly Returns)			
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured	
1	FIRE	Rural	25	2	1,9	
1		Social	-	-	-	
2	MARINE CARGO	Rural	-	-	-	
		Social	-	-	-	
3	MARINE OTHER THAN CARGO	Rural	-	-	-	
		Social	-	-	-	
4	MOTOR OD	Rural	35	3	1,4	
		Social	-	-	-	
5	MOTOR TP (Note d)	Rural	-	2	-	
	,	Social	-	-		
6	HEALTH (Note e)	Rural Social	2	0	20.4	
	· · ·		- 11	128	20,4	
7	PERSONAL ACCIDENT	Rural Social	5	1,761	1,76,10,6	
		Rural	-	1,701	1,70,10,0	
8	TRAVEL	TRAVEL	Social	-	-	
		Rural	_			
9	Workmen's Compensation/ Employer's liability	Social	_			
		Rural	-		-	
10	Public/ Product Liability	Social	_	_	-	
		Rural	-	-	-	
11	Engineering	Social	-	-	-	
		Rural	-	-	-	
12	Aviation	Social	-	-	-	
		Rural	-	-	-	
13	Other Segment (CROP)	Social	-	-	-	
	Mta a llava a con	Rural	-	-	-	
14	Miscellaneous	Social	-	-	-	
	Total	Rural	73	7	3,45	
	Iotai	Social	5	1,889	1,76,31,08	
tes:	÷		•			
Separate dis	closure to be made for segment/sub-segment which o	contributes more	than 10 percent of th	e total gross direct p	premium.	
	llected means gross direct written premium.			· · · · · ·		
Rural and Sc	ocial segments are defined under IRDAI regulations, a	s issued and ame	nded time to time.			

(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.

(i) Name of the Insurer: Universal Sompo General Insurance Company Limited	
(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 2007	
(iii) Gross Direct Premium Income during immediate preceding FY: ₹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	Upto the
	Quarter Ended	Quarter Ended
	December 31, 2024	December 31, 2024
Gross Direct Motor Third Party Insurance Business	4 4 2 4	2.447
Premium in respect of liability only policies (L)	1,134	3,447
Gross Direct Motor Third Party Insurance Business	21 (22	02.452
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	29,384	76,022
Business Premium	,	
Total Gross Direct Premium Income	1,32,024	4,01,769
*As per IRDAI (Rural, Social Sector and Motor Thir	d Party Obligations) Regu	lations, 2024, Motor
Third Party obligation is now based on Number of v	/ehicles."	
Refer IRDAI regulations /circular/order/directions/guidelin	es as issued and amended fro	om time to time.

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on December 31, 2024

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance	Additions during the		plaints Resolve		Complaints Pending	Total Complaints
			quarter (net of duplicate complaints)	Fully Accepted	Partial Accepted	Rejected	at the end of the quarter	registered up to the quarter during the financial year
L	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	
b)	Claims Related	9	267	34	3	237	2	85
c)	Policy Related	-	17	7	1	9	-	- ,
d)	Premium Related	1	1	-	-	2	-	1
e)	Refund Related	-	-	-	-	-	-	
f)	Coverage Related	-	4	2	-	2	-	
g)	Cover Note Related	-	-	-	-	-	-	
h)	Product Related	-	-	-	-	-	-	
i)	Others (to be specified) (i) CKYC Related (ii) NCB Related (iii) Parivahan Portal	-	7	3	-	4	-	1
	Total	10	296	46	4	254	2	95
		10	290	40		237	L	35
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						
		Complaints m	ade by customers		ts made by ediaries		Total	
8	Duration wise Pending Status	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	2	100%	-	-	2	100%	
	15 - 30 days	-	-	-	-	-	-	
	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.

lame of the Insu	rer: Universal Som	po General Ins	urance 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 shares 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. 15000,00,000,000/- divided into 1400,00,000 equity shares of Rs. 10/- each and 100,00,00,000 preference shares of Rs. 10/- each to Rs. 50000,00,000/- by creation of additional 35000,00,00,00 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	РВ	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	РВ	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	РВ	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 Regulations (21)(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 core 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.

ame of the Insurer: Universal Sompo 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	РВ	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 the value as subsidiaries with Stater Nederland B.V. does not exceed the value as subsidiaries with Stater Nederland B.V. does not exceed the value of all such transactions of the Company and its subsidiaries with Stater Nederland B.V. does not exceed the value solution 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	РВ	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 identif	
26-Nov-24	Fedbank Financial Services Ltd	РВ	Management	Alteration of existing Articles of Association of the Company.	FOR	FOR	Compliant with law. No concern identifi	
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 Act and computed in the manner prescribed under Section 198 of the Act.		FOR	Compliant with law. No concern identifi	
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		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	РВ	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.	

ame of the Insurer: Universal Sompo 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 vot 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. 1,000,00,00,00/- over and above the limits prescribed under the Act.	FOR	ABSTAIN	We abstain from voting.	
13-Dec-24	Tata Technologies Ltd	РВ	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	РВ	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.	

lame of the Insu	rer: Universal Som	po General Ins	surance 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	РВ	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.		ABSTAIN	We abstain from voting.
27-Dec-24	Hyundai Motor India Ltd	РВ	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 cores 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	РВ	Management	Approval of the material related party transactions between Hyundai Motor India Limited (Company) and Hyundai Transys Lear Automotive India Private Limited (HTLAIPL) 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.		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 cores for availing/ rendering of services, Purchase/ sale of goods, Other Operating Revenue/ Other Income/ Recovery of Expenses, during FY 2024- 25.		ABSTAIN	We abstain from voting.
27-Dec-24	Hyundai Motor India Ltd	РВ	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	РВ	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	РВ	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.		ABSTAIN	We abstain from voting.