FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

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

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

FOR	M NL-9A-SHAREHOLDING PATTERN SCHEDULE						ANNEXURE A			=
	DETA	ILS OF EQUITY	HOLDING OF INSURERS	3						
PAR	T A:									
	TICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVE		ENERAL INSURANCE CO	MPANY LTD						
	URANCE COMPANY, AS AT QUARTER ENDED DECEMBER 31,		Nf-bb-1d	0/ -6-1	Daid amit.	Chan	es pledged or	Channa and an I	-d. i- D-d-d	_
SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (₹ in Lakhs)	otherw	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):									
ii)	Bodies Corporate: Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715					
	Financial Institutions/ Banks (i) Indian Bank (ii) Indian Overseas Bank (iii) Kantalska Bank Limited	4 2		28.52 18.06 6.00	10,500 6.650 2,209					
	Central Government/ State Government(s) / President of India									
	Persons acting in concert (Please specify)									+
vi)	Any other (Please specify)									
	Foreign Promoters Individuals (Name of major shareholders):									
ii)	Bodies Corporate: (i) Sompo Japan Insurance Inc	1	12.74.43.183	34.61	12.744	-	-	-	-	
	Any other (Please specify)									
	Non Promoters									
1.1) ii) iii) iv) v) vi) vii) viii)	Public Shareholders Institutions Mutual Funds Foreian Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonqina to Foreian promoter FII belonqina to Foreian Promoter of Indian Promoter Provident Fund/Pension Fund Alternative Investment Fund									
	Any other (Please specify)									
1.3) i)	Central Government/ State Government(s)/ President of India Non-Institutions Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs									
	NBFCs registered with RBI Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable									
	- Bodies Corporate - IEPF Any other (Please Specify)									Ħ
2.1) 2.2)	Non Public Shareholders Custodian/DR Holder Employee 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. (b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and (c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall re	Development Authority not be applicable to "Non	(Registration of Indian Insurance Comp Promoters" category	nanies) Regulations, 20	100					Ħ

	PARTICULARS OF THE SHAREHOLD	ING PATTERN	IN THE INDIAN PROMO	TER COMPANY	(S) / INDIAN INVE	STOR(S)	AS INDICATED AT	(A) ABOVE		
PAR	r B:									
	e of the Indian Promoter / Indian Investor:									
	DIAN BANK									
	se repeat the tabulation in case of more than one Indian Pro									
SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (₹ in Lakhs)	otherw	es pledged or ise encumbered	Shares under Lo		
(I)	(11)		(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)									
iii)	Financial Institutions/ Banks									
	Central Government/ State Government(s) / President of India				**					
	President of India Persons acting in concert (Please specify)	1	99,45,49,600	73.84	99,454.96					
vi)	Any other (Please specify)									
	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	6,44,14,375 4,13,492	4.78 0.03	6,441.44 41.35	-				
iv)	Insurance Companies FII belonging to Foreign Promoter #	16	6,22,38,814	4.62	6,223.88	-				
vi)	Provident Fund/Pension Fund Provident Fund/Pension Fund									
viii)	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	-				
	Central Government/ State Government(s)/ President of India	1	4.021	0.00	0.40	-				
i)	Non-Institutions Individual share capital upto Rs. 2 Lacs	2.92.263	3.47.03.801	2.58	3.470.38	-				
	Individual share capital in excess of Rs. 2 Lacs NBFCs registered with RBI	63	41,93,836	0.31	419.38	-				
iv)	Others: - Trusts	23	94,034	0.01	9.40	-				
	- Non Resident Indian (NRI) - Clearing Members	5,004 9	19,72,266 8,74,621	0.15 0.06	197.23 87.46	-				
	- Non Resident Indian Non Repartriable -Foreign Nationals		J, .,JL	2.50	210	-				
	- Bodies Corporate	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	tors)				-				
	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	-				
	Directors & Relatives HUF	3,268	2,440 9,84,283	0.00 0.07	0.24 98.43	-				
	-ESOP/ESOS/ESPS	14,932	44,92,384	0.33	449.24					
2.1)	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust									
	Any other (Please specify)									
	Total	3,19,705	1,34,69,63,981	100.00	1,34,696	-				
	Notes: : A.1 and A.2 of part B above, the names of individuals and bodies co	orporate must be	specifically and senarately	mentioned						
	nsurers are required to highlight the categories which fall within the				and Development Aut	thority (Re	gistration of Indian I	insurance Companies) Reg	ulations, 2000.	
	etails of investors (excluding employees holding under ESOP) have to									
	Details of Indian investors, singly and jointly holding more than 1%, hease specify the names of the FIIS, indicating those FIIS which below				or of the Indian insur	ance comp	any.			
	ease specify the names of the OCBs, indicating those OCBs which be									

	IDIAN OVERSEAS BANK								
	ase repeat the tabulation in case of more than one Indian Pr								
SI. Io.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (₹ in Lakhs)		es pledged or ise encumbered	Shares under Lo	ock in Period
I)	(II)	IIIVESTOIS	(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								
.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
_	(i) (ii)								
_	(iii)								
ii)	Bodies Corporate: (i)								
_	(ii) (iii)								
\									
	Financial Institutions/ Banks								
	Central Government/ State Government(s) / President of India President of India	1	18,21,83,26,570	96.38	18,21,832.66				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
١.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i) (ii)								
	(iii)								
ii)	Bodies Corporate:								
	(ii) (iii)								
	Any other (Please specify)								
	Non Promoters								
3.1	Public Shareholders								
	Institutions Mutual Funds	18	1,33,20,358	0.07	1,332.04				
ii)	Foreign Portfolio Investors Category - 1 Foreign Portfolio Investors Category - 2	13	24,44,040 21,37,129	0.01 0.01	244.40 213.71				
v)	Banks	3	56,700	0.00	5.67				
vi)	Insurance Companies FII belonging to Foreign Promoter #	5	23,20,05,571	1.23	23,200.56				
ii) iii)	FII belonging to Foreign promoter of Indian Promoter (e) Provident Fund/Pension Fund								
	Alternative Investment Fund Any other (Please specify)	1	529	0.00	0.05				
	-Financial Institutions	2	4,49,556	0.00	44.96				
.2)	Central Government/ State Government(s)/ President of India	1	1,500	0.00	0.15				
.3)	Non-Institutions								
ii)	Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs	9,58,288 1,283	30,05,26,792 6,76,78,370	1.59 0.36	30,052.68 6,767.84				
	NBFCs registered with RBI Others:								
	-Trusts -Non Resident Indian (NRI)	22 4,656	6,03,662 85,76,627	0.00 0.05	60.37 857.66				
	-Clearing Members	11	43,721	0.00	4.37				
	-Foreign Nationals	1	48,000	0.00	4.80				
	-Directors and their Relatives -Non Resident Indian Non Repartriable								
	-Bodies Corporate -Key Managerial Personnel	1,070	89,26,745 13,264	0.05 0.00	892.67 1.33				
<i>v</i>)	-IEPF Any other (Please Specify)								
_	Foreign Companies Director & their relatives	- 2	- 1,530	0.00	0.15				
	-Unclaimed/Suspense/Escrow Account								
	-Hindu Undivided Familv -Overseas Corporate Bodies	4,273	75,97,472	0.04	759.75				
	-ESOP/ESOS/ESPS LLP	7,879	3,92,61,711	0.21	3,926.17				
	Trust KMP								
2	Foreign PortfolioInvestor (Individual)	1	4,200	0.00	0.42				
	LLP	55	6,76,041	0.00	67.60				
	Non Public Shareholders								
.2)	Custodian/DR Holder Employee Benefit Trust								
.3)	Any other (Please specify)								
_	Total	9,77,588	18,90,27,00,088	100.00	18,90,270	-	-	-	-
_	Notes:								

⁽c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

	e of the Indian Promoter / Indian Investor: ARNATAKA BANK LTD								
			· · · · · · · · · · · · · · · · · · ·						
	ase repeat the tabulation in case of more than one Indian Pro								
SI. Io.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (₹ in Lakhs)		es pledged or rise encumbered	Shares under Lo	ock in Period
I)	(11)	Investors	(III)	(IV)	(V)		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								
.1	Indian Promoters								
	Individuals/HUF (Names of major shareholders):								
''	(i)								
	(ii) (iii)								
ii۱	Bodies Corporate:								
11)	(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)								
iii)	Any other (Please specify)								
В.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	17 144	3,19,93,806	8.47 11.22	3,199				
iii)	Foreign Portfolio Investors Financial Institutions/Banks	3	4,23,82,746 736	0.00	4,238 0				
	Insurance Companies FII belonging to Foreign promoter of Indian Promoter (e)	11	4,22,43,570	11.18	4,224				
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
viii)	Provident Fund/Pension Fund Alternative Investment Fund	4	22,01,749	0.58	220				
	NBFC's registered with RBI Any other (Please specify)								
_									
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs 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	3	18,191	0.00	1.82				
iv)	Others: - 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 1	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	2	1,91,508	0.05	19.15				
	Directors & Relatives	2	2,150		0.22				
3.2	Non Public Shareholders								
2.2)	Custodian/DR Holder Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	3,74,588	37,78,94,469	100.00	37,789	-	-	-	-

⁽b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

⁽c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.

(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

Plea	se repeat the tabulation in case of more than one Indian Pro	omoter / India	n Investor)						
SI.	Category	No. of	No. of shares held	% of share-	Paid up equity	Ch	es pledged or	Shares under Lo	de la Bardad
Vo.		Investors		holdinas	(₹ in Lakhs)	otherw	ise encumbered		
(1)	(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								
۱.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Mohit Burman (Partner)			95.00	6.997				
	(ii) Mr. Vivek Burman (Partner)			5.00	17				
ii)	Bodies Corporate: (i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i) (ii)								
	(iii)								
iii)	Any other (Please specify)								
В.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
	Foreign Portfolio Investors Financial Institutions/Banks								
iv)	Insurance Companies								
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								
	Alternative Investment Fund Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
	Non-Institutions Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
	NBFCs registered with RBI Others:								
	- Trusts								
	- Non Resident Indian - Clearing Members								
	- Non Resident Indian Non Repartriable - Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify) Unclaimed Shares/Escrow Account 5A								
	Directors & Relatives								
רם	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust Any other (Please specify)								
(د	Any outer (Ficase specify)								
	Total	-	-	100.00	7,014	-	-	_	-

(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
 (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
 (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
 (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.