

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



REVENUE ACCOUNTS for the period ended on June 30, 2025

(Amount in Rs Lakhs)

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25	For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25	For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25	For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25
1 Premium earned (Net)	NL-4-Premium Schedule	152	152	177	177	-	-	-	-	2,996	2,996	1,798	1,798	3,148	3,148	1,975	1,975
2 Profit/(Loss) on sale of Investments		226	226	161	161	-	-	-	-	444	444	249	249	670	670	410	410
3 Interest, Dividend & Rent – Gross		205	205	226	226	-	-	-	-	403	403	349	349	608	608	575	575
4 Others :																	
a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b) Contribution from shareholder's account		-	-	(129)	(129)	-	-	-	-	-	-	651	651	-	-	522	522
(i) Towards excess expenses of management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		<b>582</b>	<b>582</b>	<b>435</b>	<b>435</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,843</b>	<b>3,843</b>	<b>3,046</b>	<b>3,046</b>	<b>4,425</b>	<b>4,425</b>	<b>3,482</b>	<b>3,482</b>
1 Claims Incurred (Net)	NL-5-Claims Schedule	2	2	(21)	(21)	-	-	-	-	3,498	3,498	1,528	1,528	3,499	3,499	1,506	1,506
2 Commission (Net)	NL-6-Commission Schedule	(25)	(25)	5	5	-	-	-	-	150	150	(7)	(7)	125	125	(3)	(3)
3 Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	(297)	(297)	(128)	(128)	-	-	-	-	1,023	1,023	1,033	1,033	726	726	906	906
4 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>(320)</b>	<b>(320)</b>	<b>(144)</b>	<b>(144)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,670</b>	<b>4,670</b>	<b>2,554</b>	<b>2,554</b>	<b>4,350</b>	<b>4,350</b>	<b>2,409</b>	<b>2,409</b>
<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>902</b>	<b>902</b>	<b>580</b>	<b>580</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(827)</b>	<b>(827)</b>	<b>493</b>	<b>493</b>	<b>76</b>	<b>76</b>	<b>1,072</b>	<b>1,072</b>
<b>APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		902	902	580	580	-	-	-	-	(827)	(827)	493	493	76	76	1,072	1,072
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>902</b>	<b>902</b>	<b>580</b>	<b>580</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(827)</b>	<b>(827)</b>	<b>493</b>	<b>493</b>	<b>76</b>	<b>76</b>	<b>1,072</b>	<b>1,072</b>

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25	For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25	For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25	For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25
Interest, Dividend & Rent	174	174	210	210	-	-	-	-	343	343	325	325	518	518	535	535
<b>Add/Less:-</b>																
Investment Expenses	4	4	4	4	-	-	-	-	7	7	6	6	11	11	10	10
Amortisation of Premium/ Discount on	27	27	8	8	-	-	-	-	54	54	13	13	81	81	22	22
Amount written off in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	0	(0)	3	3	-	-	-	-	-1	-1	5	5	(1)	(1)	8	8
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>205</b>	<b>205</b>	<b>226</b>	<b>226</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>403</b>	<b>403</b>	<b>349</b>	<b>349</b>	<b>608</b>	<b>608</b>	<b>575</b>	<b>575</b>

\* Term gross implies inclusive of TDS

Name of the Insurer: Navi General Insurance Limited  
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**PROFIT AND LOSS ACCOUNT for the period ended on June 30, 2025**

(Amount in Rs Lakhs)

	Particulars	Schedule	For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25
<b>1</b>	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		902	902	580	580
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(827)	(827)	493	493
<b>2</b>	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		312	312	209	209
	(b) Profit on sale of investments		116	116	83	83
	(c) (Loss on sale/redemption of investments)		-	-	-	-
	(d) Amortization of premium/discount on investments		(33)	(33)	-	-
<b>3</b>	<b>OTHER INCOME</b>		18	18	-	-
	<b>TOTAL (A)</b>		<b>489</b>	<b>489</b>	<b>1,364</b>	<b>1,364</b>
<b>4</b>	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
<b>5</b>	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Contribution to Policyholder's A/c		-	-	-	-
	(i) Towards excess expenses of management		-	-	-	-
	(d) Others		28	28	522	522
	<b>TOTAL (B)</b>		<b>28</b>	<b>28</b>	<b>522</b>	<b>522</b>
	<b>Profit / (Loss) Before Tax</b>		<b>461</b>	<b>461</b>	<b>842</b>	<b>842</b>
	Provision for Taxation					
	(a) Current tax /MAT payable		-	-	-	-
	(b) Deferred tax (Income)/Expense		3,431	3,431	-	-
	(c) Fringe Benefit tax		-	-	-	-
	<b>Profit / (Loss) After Tax</b>		<b>3,893</b>	<b>3,893</b>	<b>842</b>	<b>842</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final Dividend Paid		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any reserves or other account		-	-	-	-
	<b>Balance of profit / (loss) brought forward from last quarter/year</b>		<b>(19,174)</b>	<b>(19,174)</b>	<b>(22,657)</b>	<b>(22,657)</b>
	<b>Balance carried forward to Balance Sheet</b>		<b>(15,281)</b>	<b>(15,281)</b>	<b>(21,814)</b>	<b>(21,814)</b>

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## BALANCE SHEET

(Amount in Rs Lakhs)

Particulars	Schedule	As at June 30, 2025	As at June 30, 2024
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	49,579	49,579
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	79	25
FAIR VALUE CHANGE ACCOUNT			
Share holders' Funds		-	-
Policyholders' Funds		197	-
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>49,855</b>	<b>49,604</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS - Shareholders'	NL-12-Investment Shareholders' Schedule	13,888	12,713
INVESTMENTS - Policyholders'	NL-12-Investment Policyholders' Schedule	39,194	38,678
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	-	-
DEFERRED TAX ASSET		3,431	-
<b>CURRENT ASSETS</b>			
CASH AND BANK BALANCES	NL-15-Cash and bank balance Schedule	1,518	1,895
ADVANCES AND OTHER ASSETS	NL-16-Advances and Other Assets Schedule	14,629	13,416
<b>Sub-Total (A)</b>		<b>16,147</b>	<b>15,311</b>
DEFERRED TAX LIABILITY		-	-
<b>CURRENT LIABILITIES</b>			
	NL-17-Current Liabilities Schedule	23,525	26,365
PROVISIONS	NL-18-Provisions Schedule	14,562	12,547
<b>Sub-Total (B)</b>		<b>38,087</b>	<b>38,912</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(21,940)</b>	<b>(23,601)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		15,281	21,814
<b>TOTAL</b>		<b>49,855</b>	<b>49,604</b>

## CONTINGENT LIABILITIES

(Amount in Rs Lakhs)

Particulars	As at June 30, 2025	As at June 30, 2024
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the	-	-
3 Underwriting commitments outstanding (in respect of shares	-	-
4 Guarantees given by or on behalf of	-	-
5 Statutory demands/ liabilities in dispute, not provided for	462	-
6 Reinsurance obligations to the	-	-
7 Others	-	-
<b>TOTAL</b>	<b>462</b>	<b>-</b>

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## PREMIUM EARNED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Total	
					Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Segments	Total Miscellaneous		
					For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26		For Q1 2025-26
<b>Gross Direct Premium</b>	(17)	-	-	-	0	26	26	3,328	55	-	-	3,383	-	-	-	-	-	3,409	3,392	
Add: Premium on reinsurance accepted <sup>(a)</sup>	24	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	26
Less : Premium on reinsurance ceded <sup>(a)</sup>	(106)	-	-	-	0	(48)	(48)	(133)	(2)	-	-	(135)	-	-	(0)	-	-	-	(184)	(290)
<b>Net Written Premium</b>	<b>(98)</b>	-	-	-	<b>0</b>	<b>(23)</b>	<b>(23)</b>	<b>3,195</b>	<b>53</b>	-	-	<b>3,248</b>	-	-	<b>2</b>	-	-	-	<b>3,227</b>	<b>3,129</b>
Add: Opening balance of UPR	9,375	-	-	-	1	707	707	4,229	123	-	-	4,352	-	-	3	-	-	-	5,062	14,437
Less: Closing balance of UPR	(9,124)	-	-	-	(0)	(519)	(519)	(4,626)	(145)	-	-	(4,772)	-	-	(3)	-	-	-	(5,294)	(14,418)
<b>Net Earned Premium</b>	<b>152</b>	-	-	-	<b>1</b>	<b>165</b>	<b>166</b>	<b>2,798</b>	<b>30</b>	-	-	<b>2,828</b>	-	-	<b>2</b>	-	-	-	<b>2,996</b>	<b>3,148</b>
<b>Gross Direct Premium</b>	<b>(17)</b>	-	-	-	<b>0</b>	<b>26</b>	<b>26</b>	<b>3,328</b>	<b>55</b>	-	-	<b>3,383</b>	-	-	-	-	-	-	<b>3,409</b>	<b>3,392</b>
- In India	(17)	-	-	-	0	26	26	3,328	55	-	-	3,383	-	-	-	-	-	-	3,409	3,392
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

## PREMIUM EARNED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Total	
					Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Segments	Total Miscellaneous		
					For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25		For Q1 2024-25
<b>Gross Direct Premium</b>	(19)	-	-	-	2	52	54	1,220	(1)	-	-	1,219	-	-	-	-	-	-	1,273	1,254
Add: Premium on reinsurance accepted <sup>(a)</sup>	38	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	3	40
Less : Premium on reinsurance ceded <sup>(a)</sup>	(107)	-	-	-	6	(49)	(43)	(49)	(8)	-	-	(57)	-	-	(0)	-	-	-	(100)	(207)
<b>Net Written Premium</b>	<b>(88)</b>	-	-	-	<b>8</b>	<b>3</b>	<b>11</b>	<b>1,171</b>	<b>(9)</b>	-	-	<b>1,162</b>	-	-	<b>2</b>	-	-	-	<b>1,176</b>	<b>1,088</b>
Add: Opening balance of UPR	10,374	-	-	-	13	1,100	1,113	1,645	241	-	-	1,886	-	-	3	-	-	-	3,003	13,376
Less: Closing balance of UPR	(10,109)	-	-	-	(6)	(797)	(803)	(1,370)	(205)	-	-	(1,575)	-	-	(2)	-	-	-	(2,380)	(12,489)
<b>Net Earned Premium</b>	<b>177</b>	-	-	-	<b>14</b>	<b>307</b>	<b>321</b>	<b>1,445</b>	<b>28</b>	-	-	<b>1,474</b>	-	-	<b>3</b>	-	-	-	<b>1,798</b>	<b>1,975</b>
<b>Gross Direct Premium</b>	<b>(19)</b>	-	-	-	<b>2</b>	<b>52</b>	<b>54</b>	<b>1,220</b>	<b>(1)</b>	-	-	<b>1,219</b>	-	-	-	-	-	-	<b>1,273</b>	<b>1,254</b>
- In India	(19)	-	-	-	2	52	54	1,220	(1)	-	-	1,219	-	-	-	-	-	-	1,273	1,254
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

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PREMIUM EARNED [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation / Employer's Liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Segments	Total Miscellaneous		
	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26		
<b>Gross Direct Premium</b>	(17)	-	-	-	0	26	26	3,328	55	-	3,383	-	-	-	-	-	-	3,409	3,392	
Add: Premium on reinsurance accepted <sup>(a)</sup>	24	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	2	26
Less: Premium on reinsurance ceded <sup>(a)</sup>	(106)	-	-	-	0	(48)	(48)	(133)	(2)	-	(135)	-	-	(0)	-	-	-	-	(184)	(290)
<b>Net Written Premium</b>	<b>(98)</b>	-	-	-	<b>0</b>	<b>(23)</b>	<b>(23)</b>	<b>3,195</b>	<b>53</b>	-	<b>3,248</b>	-	-	<b>2</b>	-	-	-	-	<b>3,227</b>	<b>3,129</b>
Add: Opening balance of UPR	9,375	-	-	-	1	707	707	4,229	123	-	4,352	-	-	3	-	-	-	-	5,062	14,437
Less: Closing balance of UPR	(9,124)	-	-	-	(0)	(519)	(519)	(4,626)	(145)	-	(4,772)	-	-	(3)	-	-	-	-	(5,294)	(14,418)
<b>Net Earned Premium</b>	<b>152</b>	-	-	-	<b>1</b>	<b>165</b>	<b>166</b>	<b>2,798</b>	<b>30</b>	-	<b>2,828</b>	-	-	<b>2</b>	-	-	-	-	<b>2,996</b>	<b>3,148</b>
<b>Gross Direct Premium</b>	<b>(17)</b>	-	-	-	<b>0</b>	<b>26</b>	<b>26</b>	<b>3,328</b>	<b>55</b>	-	<b>3,383</b>	-	-	-	-	-	-	-	<b>3,409</b>	<b>3,392</b>
- In India	(17)	-	-	-	0	26	26	3,328	55	-	3,383	-	-	-	-	-	-	-	3,409	3,392
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

PREMIUM EARNED [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation / Employer's Liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Segments	Total Miscellaneous		
	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25		
<b>Gross Direct Premium</b>	(19)	-	-	-	2	52	54	1,220	(1)	-	1,219	-	-	-	-	-	-	-	1,273	1,254
Add: Premium on reinsurance accepted <sup>(a)</sup>	38	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	3	40
Less: Premium on reinsurance ceded <sup>(a)</sup>	(107)	-	-	-	6	(49)	(43)	(49)	(8)	-	(57)	-	-	(0)	-	-	-	-	(100)	(207)
<b>Net Written Premium</b>	<b>(88)</b>	-	-	-	<b>8</b>	<b>3</b>	<b>11</b>	<b>1,171</b>	<b>(9)</b>	-	<b>1,162</b>	-	-	<b>2</b>	-	-	-	-	<b>1,176</b>	<b>1,088</b>
Add: Opening balance of UPR	10,374	-	-	-	13	1,100	1,113	1,645	241	-	1,886	-	-	3	-	-	-	-	3,003	13,376
Less: Closing balance of UPR	(10,109)	-	-	-	(6)	(797)	(803)	(1,370)	(205)	-	(1,575)	-	-	(2)	-	-	-	-	(2,380)	(12,489)
<b>Net Earned Premium</b>	<b>177</b>	-	-	-	<b>14</b>	<b>307</b>	<b>321</b>	<b>1,445</b>	<b>28</b>	-	<b>1,474</b>	-	-	<b>3</b>	-	-	-	-	<b>1,798</b>	<b>1,975</b>
<b>Gross Direct Premium</b>	<b>(19)</b>	-	-	-	<b>2</b>	<b>52</b>	<b>54</b>	<b>1,220</b>	<b>(1)</b>	-	<b>1,219</b>	-	-	-	-	-	-	-	<b>1,273</b>	<b>1,254</b>
- In India	(19)	-	-	-	2	52	54	1,220	(1)	-	1,219	-	-	-	-	-	-	-	1,273	1,254
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



CLAIMS INCURRED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Grand Total		
					Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous			
					For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26		For Q1 2025-26	
<b>Claims paid</b>																					
Direct claims	6	-	-	-	3	499	502	2,442	7	-	-	2,449	-	-	-	-	-	-	2,951	2,957	
Add : Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0	
Less : Re-insurance Ceded to claims paid	(2)	-	-	-	(0)	(24)	(25)	(98)	(3)	-	-	(101)	-	-	-	-	-	-	(126)	(128)	
<b>Net Claims Paid</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>475</b>	<b>478</b>	<b>2,345</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>2,348</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,825</b>	<b>2,829</b>	
Add : Claims Outstanding at the end of the quarter	208	-	-	-	20	11,723	11,743	1,894	165	-	-	2,059	-	-	1	-	-	-	13,803	14,011	
Less : Claims Outstanding at the beginning of the quarter	(211)	-	-	-	(24)	(12,051)	(12,075)	(935)	(120)	-	-	(1,054)	-	-	(1)	-	-	-	(13,131)	(13,342)	
<b>Net Incurred Claims</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>147</b>	<b>145</b>	<b>3,304</b>	<b>48</b>	<b>-</b>	<b>-</b>	<b>3,352</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,498</b>	<b>3,499</b>	
<b>Claims Paid (Direct)</b>																					
-In India	6	-	-	-	3	499	502	2,442	7	-	-	2,449	-	-	-	-	-	-	2,951	2,957	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	193	-	-	-	0	4,955	4,955	1,350	77	-	-	1,427	-	-	1	-	-	-	6,384	6,577	
Estimates of IBNR and IBNER at the beginning of the period (net)	193	-	-	-	0	5,080	5,080	445	80	-	-	525	-	-	1	-	-	-	5,606	5,798	

Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- b) Claims includes specific claims settlement cost but not expenses of management
- c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.

CLAIMS INCURRED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Grand Total		
					Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous			
					For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25		For Q1 2024-25	
<b>Claims paid</b>																					
Direct claims	3	-	-	-	2	712	714	1,378	23	-	-	1,402	-	-	-	-	-	0	2,116	2,119	
Add : Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0	
Less : Re-insurance Ceded to claims paid	(1)	-	-	-	0	(83)	(83)	(55)	(12)	-	-	(67)	-	-	-	-	-	0	(150)	(152)	
<b>Net Claims Paid</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>629</b>	<b>631</b>	<b>1,323</b>	<b>11</b>	<b>-</b>	<b>-</b>	<b>1,334</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>1,966</b>	<b>1,967</b>	
Add : Claims Outstanding at the end of the quarter	200	-	-	-	13	12,547	12,560	550	152	-	-	702	-	-	-	-	-	-	13,262	13,462	
Less : Claims Outstanding at the beginning of the quarter	(223)	-	-	-	(14)	(12,893)	(12,907)	(595)	(177)	-	-	(772)	-	-	(1)	-	-	(20)	(13,700)	(13,923)	
<b>Net Incurred Claims</b>	<b>(21)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>283</b>	<b>284</b>	<b>1,278</b>	<b>(14)</b>	<b>-</b>	<b>-</b>	<b>1,264</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>(20)</b>	<b>1,528</b>	<b>1,506</b>	
<b>Claims Paid (Direct)</b>																					
-In India	3	-	-	-	2	712	714	1,378	23	-	-	1,402	-	-	-	-	-	0	2,116	2,119	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	195	-	-	-	1	5,303	5,304	264	111	-	-	376	-	-	0	-	-	0	5,680	5,876	
Estimates of IBNR and IBNER at the beginning of the period (net)	218	-	-	-	1	5,479	5,480	286	133	-	-	419	-	-	1	-	-	20	5,920	6,138	

Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- b) Claims includes specific claims settlement cost but not expenses of management
- c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551

## CLAIMS INCURRED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Grand Total		
					Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous			
					Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26		Upto Q1 2025-26	
<b>Claims paid</b>																					
Direct claims	6	-	-	-	3	499	502	2,442	7	-	-	2,449	-	-	-	-	-	-	2,951	2,957	
Add : Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0	
Less : Re-insurance Ceded to claims paid	(2)	-	-	-	(0)	(24)	(25)	(98)	(3)	-	-	(101)	-	-	-	-	-	-	(126)	(128)	
<b>Net Claims Paid</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>475</b>	<b>478</b>	<b>2,345</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>2,348</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,825</b>	<b>2,829</b>	
Add : Claims Outstanding at the end of the quarter	208	-	-	-	20	11,723	11,743	1,894	165	-	-	2,059	-	-	1	-	-	-	13,803	14,011	
Less : Claims Outstanding at the beginning of the quarter	(211)	-	-	-	(24)	(12,051)	(12,075)	(935)	(120)	-	-	(1,054)	-	-	(1)	-	-	-	(13,131)	(13,342)	
<b>Net Incurred Claims</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>147</b>	<b>145</b>	<b>3,304</b>	<b>48</b>	<b>-</b>	<b>-</b>	<b>3,352</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,498</b>	<b>3,499</b>	
<b>Claims Paid (Direct)</b>																					
-In India	6	-	-	-	3	499	502	2,442	7	-	-	2,449	-	-	-	-	-	-	2,951	2,957	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	193	-	-	-	0	4,955	4,955	1,350	77	-	-	1,427	-	-	1	-	-	-	0	6,384	6,577
Estimates of IBNR and IBNER at the beginning of the period (net)	193	-	-	-	0	5,080	5,080	445	80	-	-	525	-	-	1	-	-	-	0	5,606	5,798

## Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.

## CLAIMS INCURRED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Grand Total		
					Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous			
					Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25		Upto Q1 2024-25	
<b>Claims paid</b>																					
Direct claims	3	-	-	-	2	712	714	1,378	23	-	-	1,402	-	-	-	-	-	-	0	2,116	2,119
Add : Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	0
Less : Re-insurance Ceded to claims paid	(1)	-	-	-	0	(83)	(83)	(55)	(12)	-	-	(67)	-	-	-	-	-	-	0	(150)	(152)
<b>Net Claims Paid</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>629</b>	<b>631</b>	<b>1,323</b>	<b>11</b>	<b>-</b>	<b>-</b>	<b>1,334</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>1,966</b>	<b>1,967</b>
Add : Claims Outstanding at the end of the quarter	200	-	-	-	13	12,547	12,560	550	152	-	-	702	-	-	-	-	-	-	-	13,262	13,462
Less : Claims Outstanding at the beginning of the quarter	(223)	-	-	-	(14)	(12,893)	(12,907)	(595)	(177)	-	-	(772)	-	-	(1)	-	-	-	(20)	(13,700)	(13,923)
<b>Net Incurred Claims</b>	<b>(21)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>283</b>	<b>284</b>	<b>1,278</b>	<b>(14)</b>	<b>-</b>	<b>-</b>	<b>1,264</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(20)</b>	<b>1,528</b>	<b>1,506</b>
<b>Claims Paid (Direct)</b>																					
-In India	3	-	-	-	2	712	714	1,378	23	-	-	1,402	-	-	-	-	-	-	0	2,116	2,119
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	195	-	-	-	1	5,303	5,304	264	111	-	-	376	-	-	0	-	-	-	0	5,680	5,876
Estimates of IBNR and IBNER at the beginning of the period (net)	218	-	-	-	1	5,479	5,480	286	133	-	-	419	-	-	1	-	-	-	20	5,920	6,138

## Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551

COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26		
<b>Commission paid</b>																				
Commission & Remuneration (Direct)	-	-	-	-	-	0	0	111	-	-	111	-	-	-	-	-	-	111	111	
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	-	-	-	-	-	0	0	111	-	-	111	-	-	-	-	-	-	111	111	
Add : Commission on Re-insurance Accepted	4	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	4	
Less : Commission on Re-insurance Ceded	29	-	-	-	(10)	(68)	(77)	33	10	-	43	-	-	-	-	-	(3)	(38)	(9)	
<b>Net Commission</b>	<b>(25)</b>	-	-	-	<b>10</b>	<b>68</b>	<b>77</b>	<b>78</b>	<b>(10)</b>	-	<b>69</b>	-	-	<b>0</b>	-	-	<b>3</b>	<b>150</b>	<b>125</b>	
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Agents-Others	-	-	-	-	-	0	0	111	-	-	111	-	-	-	-	-	-	111	111	
Insurance Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Direct Business - Online <sup>2</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>111</b>	<b>-</b>	<b>-</b>	<b>111</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>111</b>	<b>111</b>	
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																				
In India	-	-	-	-	-	0	0	111	-	-	111	-	-	-	-	-	-	111	111	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
- (b) Commission on Business procured through Company website

COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25		
<b>Commission paid</b>																				
Commission & Remuneration (Direct)	(3)	-	-	-	0	-	0	(0)	(0)	-	(1)	-	-	-	-	-	-	(0)	(3)	
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	<b>(3)</b>	-	-	-	<b>0</b>	-	<b>0</b>	<b>(0)</b>	<b>(0)</b>	-	<b>(1)</b>	-	-	-	-	-	-	<b>(0)</b>	<b>(3)</b>	
Add : Re-insurance Accepted	8	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	8	
Less : Commission on Re-insurance Ceded	0	-	-	-	(0)	(0)	(0)	(7)	0	-	(7)	-	-	-	-	-	-	(7)	(7)	
<b>Net Commission</b>	<b>5</b>	-	-	-	<b>0</b>	<b>(0)</b>	<b>0</b>	<b>(8)</b>	<b>(0)</b>	-	<b>(8)</b>	-	-	<b>0</b>	-	-	-	<b>(7)</b>	<b>(3)</b>	
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>																				
Individual Agents	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0	
Corporate Agents-Banks/FII/HFC	(3)	-	-	-	-	-	-	(0)	(0)	-	(1)	-	-	-	-	-	-	(1)	(4)	
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Brokers	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0	
Direct Business - Online <sup>2</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>(0)</b>	<b>(0)</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(0)</b>	<b>(3)</b>	
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																				
In India	(3)	-	-	-	0	-	0	(0)	(0)	-	(1)	-	-	-	-	-	-	(0)	(3)	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
- (b) Commission on Business procured through Company website

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U6600KA2016PLC148551



COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars					Miscellaneous															Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26		
<b>Commission paid</b>																				
Commission & Remuneration (Direct)	-	-	-	-	-	0	0	111	-	-	111	-	-	-	-	-	-	111	111	
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	-	-	-	-	-	0	0	111	-	-	111	-	-	-	-	-	-	111	111	
Add : Commission on Re-insurance Accepted	4	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	4	
Less : Commission on Re-insurance Ceded	29	-	-	-	(10)	(68)	(77)	33	10	-	43	-	-	-	-	-	(3)	(38)	(9)	
<b>Net Commission</b>	<b>(25)</b>	-	-	-	<b>10</b>	<b>68</b>	<b>77</b>	<b>78</b>	<b>(10)</b>	-	<b>69</b>	-	-	<b>0</b>	-	-	<b>3</b>	<b>150</b>	<b>125</b>	
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Agents-Banks/FI/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Agents-Others	-	-	-	-	-	0	0	111	-	-	111	-	-	-	-	-	-	111	111	
Insurance Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>111</b>	<b>-</b>	<b>-</b>	<b>111</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>111</b>	<b>110</b>	
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																				
In India	-	-	-	-	-	0	0	111	-	-	111	-	-	-	-	-	-	111	111	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
- (b) Commission on Business procured through Company website

COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars					Miscellaneous															Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25		
<b>Commission paid</b>																				
Commission & Remuneration (Direct)	(3)	-	-	-	0	-	0	(0)	(0)	-	(1)	-	-	-	-	-	-	(0)	(3)	
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	(3)	-	-	-	0	-	0	(0)	(0)	-	(1)	-	-	-	-	-	-	(0)	(3)	
Add : Re-insurance Accepted	8	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	8	
Less : Commission on Re-insurance Ceded	0	-	-	-	(0)	(0)	(0)	(7)	0	-	(7)	-	-	-	-	-	-	(7)	(7)	
<b>Net Commission</b>	<b>5</b>	-	-	-	<b>0</b>	<b>(0)</b>	<b>0</b>	<b>(8)</b>	<b>(0)</b>	-	<b>(8)</b>	-	-	<b>0</b>	-	-	-	<b>(7)</b>	<b>(3)</b>	
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>																				
Individual Agents	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0	
Corporate Agents-Banks/FI/HFC	(3)	-	-	-	-	-	-	(0)	(0)	-	(1)	-	-	-	-	-	-	(1)	(4)	
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Brokers	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0	
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>(3)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>(0)</b>	<b>(0)</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(0)</b>	<b>(3)</b>	
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																				
In India	(3)	-	-	-	0	-	0	(0)	(0)	-	(1)	-	-	-	-	-	-	(0)	(3)	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
- (b) Commission on Business procured through Company website

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	For Q1 2025-26	
1 Employees' remuneration & welfare benefits	(257)	-	-	-	1	415	416	292	(2)	-	290	-	-	-	-	-	-	705	448	
2 Travel, conveyance and vehicle running expenses	(0)	-	-	-	0	0	0	6	0	-	6	-	-	-	-	-	-	6	6	
3 Training, Seminar and Conference Expenses	(0)	-	-	-	0	0	0	1	0	-	1	-	-	-	-	-	-	1	1	
4 Rents, rates & taxes	(0)	-	-	-	0	0	0	13	0	-	13	-	-	-	-	-	-	13	13	
5 Repairs & maintenance	(0)	-	-	-	0	0	0	0	0	-	0	-	-	-	-	-	-	0	0	
6 Printing & stationery	(0)	-	-	-	0	0	0	1	0	-	1	-	-	-	-	-	-	1	1	
7 Communication	(0)	-	-	-	0	0	0	2	0	-	2	-	-	-	-	-	-	2	2	
8 Legal & professional charges	(23)	-	-	-	0	35	35	80	1	-	81	-	-	-	-	-	-	116	94	
9 Auditors' fees, expenses etc																				
(a) as auditor	(0)	-	-	-	0	0	0	10	0	-	10	-	-	-	-	-	-	11	10	
(b) as adviser or in any other capacity, in respect of																				
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	(0)	-	-	-	0	0	0	0	0	-	0	-	-	-	-	-	-	0	0	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Interest & Bank Charges	(0)	-	-	-	0	0	0	25	0	-	25	-	-	-	-	-	-	25	25	
12 Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	(10)	-	-	-	0	17	17	65	0	-	65	-	-	-	-	-	-	82	73	
16 GST Expenditure	0	-	-	-	(0)	(0)	(0)	(27)	(0)	-	(27)	-	-	-	-	-	-	(28)	(27)	
17 Others																				
Membership & Subscription	(1)	-	-	-	0	2	2	9	(0)	-	8	-	-	-	-	-	-	11	9	
Others	(5)	-	-	-	0	8	8	66	1	-	67	-	-	-	-	-	-	75	70	
<b>TOTAL</b>	<b>(297)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>478</b>	<b>479</b>	<b>544</b>	<b>0</b>	<b>-</b>	<b>544</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,023</b>	<b>725</b>	

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	For Q1 2024-25	
1 Employees' remuneration & welfare benefits	(78)	-	-	-	12	202	214	305	(3)	-	302	-	-	-	-	-	-	1	516	438
2 Travel, conveyance and vehicle running expenses	(0)	-	-	-	0	1	1	13	(0)	-	13	-	-	-	-	-	-	0	14	14
3 Training, Seminar and Conference Expenses	(0)	-	-	-	0	0	0	1	(0)	-	1	-	-	-	-	-	-	-	1	1
4 Rents, rates & taxes	(2)	-	-	-	0	3	4	84	(0)	-	84	-	-	-	-	-	-	-	88	86
5 Repairs & maintenance	(0)	-	-	-	0	0	0	0	(0)	-	0	-	-	-	-	-	-	-	0	0
6 Printing & stationery	(0)	-	-	-	0	0	0	1	(0)	-	1	-	-	-	-	-	-	-	1	1
7 Communication	3	-	-	-	(0)	(6)	(6)	9	0	-	9	-	-	-	-	-	-	0	3	6
8 Legal & professional charges	(17)	-	-	-	2	42	43	103	(1)	-	103	-	-	-	-	-	-	-	146	129
9 Auditors' fees, expenses etc																				
(a) as auditor	(0.10)	-	-	-	0	0	0	6	(0)	-	6	-	-	-	-	-	-	-	7	7
(b) as adviser or in any other capacity, in respect of																				
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	(0)	-	-	-	0	0	0	0	(0)	-	0	-	-	-	-	-	-	-	0	0
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	1	-	-	-	(0)	(3)	(3)	3	0	-	3	-	-	-	-	-	-	-	(0)	1
11 Interest & Bank Charges	(0)	-	-	-	0	1	1	19	(0)	-	19	-	-	-	-	-	-	-	20	20
12 Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	(32)	-	-	-	4	79	83	126	(1)	-	125	-	-	-	-	-	-	-	208	176
16 GST Expenditure	(0)	-	-	-	0	0	0	11	(0)	-	11	-	-	-	-	-	-	-	11	11
17 Others																				
Membership & Subscription	(1)	-	-	-	0	3	4	3	(0)	-	3	-	-	-	-	-	-	-	6	5
Others	-	-	-	-	0	1	1	12	(0)	-	12	-	-	-	-	-	-	-	13	13
<b>TOTAL</b>	<b>(127)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17</b>	<b>323</b>	<b>341</b>	<b>698</b>	<b>(6)</b>	<b>-</b>	<b>692</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>1,033</b>	<b>906</b>

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Others	Total Miscellaneous		
	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	Upto Q1 2025-26	
1 Employees' remuneration & welfare benefits	(257)	-	-	-	1	415	416	292	(2)	-	290	-	-	-	-	-	-	705	448	
2 Travel, conveyance and vehicle running expenses	(0)	-	-	-	0	0	0	6	0	-	6	-	-	-	-	-	-	6	6	
3 Training, Seminar and Conference Expenses	(0)	-	-	-	0	0	0	1	0	-	1	-	-	-	-	-	-	1	1	
4 Rents, rates & taxes	(0)	-	-	-	0	0	0	13	0	-	13	-	-	-	-	-	-	13	13	
5 Repairs & maintenance	(0)	-	-	-	0	0	0	0	0	-	0	-	-	-	-	-	-	0	0	
6 Printing & stationery	(0)	-	-	-	0	0	0	1	0	-	1	-	-	-	-	-	-	1	1	
7 Communication	(0)	-	-	-	0	0	0	2	0	-	2	-	-	-	-	-	-	2	2	
8 Legal & professional charges	(23)	-	-	-	0	35	35	80	1	-	81	-	-	-	-	-	-	116	94	
9 Auditors' fees, expenses etc																				
(a) as auditor	(0)	-	-	-	0	0	0	10	0	-	10	-	-	-	-	-	-	11	10	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) In any other capacity	(0)	-	-	-	0	0	0	0	0	-	0	-	-	-	-	-	-	0	0	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Interest & Bank Charges	(0)	-	-	-	0	0	0	25	0	-	25	-	-	-	-	-	-	25	25	
12 Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	(10)	-	-	-	0	17	17	65	0	-	65	-	-	-	-	-	-	82	73	
16 GST Expenditure	0	-	-	-	(0)	(0)	(0)	(27)	(0)	-	(27)	-	-	-	-	-	-	(28)	(27)	
17 Others																				
Membership & Subscription	(1)	-	-	-	0	2	2	9	(0)	-	8	-	-	-	-	-	-	11	9	
Others	(5)	-	-	-	0	8	8	66	1	-	67	-	-	-	-	-	-	75	70	
<b>TOTAL</b>	<b>(297)</b>	-	-	-	<b>1</b>	<b>478</b>	<b>479</b>	<b>544</b>	<b>0</b>	-	<b>544</b>	-	-	-	-	-	-	<b>1,023</b>	<b>726</b>	

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Others	Total Miscellaneous		
	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	Upto Q1 2024-25	
1 Employees' remuneration & welfare benefits	(78)	-	-	-	12	202	214	305	(3)	-	302	-	-	-	-	-	1	516	438	
2 Travel, conveyance and vehicle running expenses	(0)	-	-	-	0	1	1	13	(0)	-	13	-	-	-	-	-	0	14	14	
3 Training, Seminar and Conference Expenses	(0)	-	-	-	0	0	0	1	(0)	-	1	-	-	-	-	-	-	1	1	
4 Rents, rates & taxes	(2)	-	-	-	0	3	4	84	(0)	-	84	-	-	-	-	-	-	88	86	
5 Repairs & maintenance	(0)	-	-	-	0	0	0	0	(0)	-	0	-	-	-	-	-	-	0	0	
6 Printing & stationery	(0)	-	-	-	0	0	0	1	(0)	-	1	-	-	-	-	-	-	1	1	
7 Communication	3	-	-	-	(0)	(6)	(6)	9	0	-	9	-	-	-	-	-	0	3	6	
8 Legal & professional charges	(17)	-	-	-	2	42	43	103	(1)	-	103	-	-	-	-	-	-	146	129	
9 Auditors' fees, expenses etc																				
(a) as auditor	(0)	-	-	-	0	0	0	6	(0)	-	6	-	-	-	-	-	-	7	7	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) In any other capacity	(0)	-	-	-	0	0	0	0	(0)	-	0	-	-	-	-	-	-	0	0	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	1	-	-	-	(0)	(3)	(3)	3	0	-	3	-	-	-	-	-	-	(0)	1	
11 Interest & Bank Charges	(0)	-	-	-	0	1	1	19	(0)	-	19	-	-	-	-	-	-	20	20	
12 Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	(32)	-	-	-	4	79	83	126	(1)	-	125	-	-	-	-	-	-	208	176	
16 GST Expenditure	(0)	-	-	-	0	0	0	11	(0)	-	11	-	-	-	-	-	-	11	11	
17 Others																				
Membership & Subscription	(1)	-	-	-	0	3	4	3	(0)	-	3	-	-	-	-	-	-	6	5	
Others	-	-	-	-	0	1	1	12	(0)	-	12	-	-	-	-	-	-	13	13	
<b>TOTAL</b>	<b>(128)</b>	-	-	-	<b>17</b>	<b>323</b>	<b>341</b>	<b>698</b>	<b>(6)</b>	-	<b>692</b>	-	-	-	-	-	<b>1</b>	<b>1,033</b>	<b>906</b>	

**PERIODIC DISCLOSURES**

**FORM NL-8-SHARE CAPITAL SCHEDULE**

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



**SHARE CAPITAL**

(Amount in Rs Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Authorised Capital		
	50,00,00,000 (previous year : 50,00,00,000) Equity Shares of ₹ 10 each	50,000	50,000
2	Issued Capital		
	49,57,90,000 (Previous Year : 49,57,90,000) Equity Shares of ₹ 10 each	49,579	49,579
3	Subscribed Capital		
	49,57,90,000 Equity Shares of ₹ 10 each (Previous Year : 49,57,90,000) Equity Shares of ₹ 10 each)	49,579	49,579
4	Called-up Capital		
	49,57,90,000 (Previous Year : 49,57,90,000) Equity Shares of ₹ 10 each	49,579	49,579
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses to extent not written off	-	-
	Less : Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
5	Paid up Capital		
	49,57,90,000 (Previous Year : 49,57,90,000) Equity Shares of ₹ 10 each)	49,579	49,579
	<b>TOTAL</b>	<b>49,579</b>	<b>49,579</b>

PERIODIC DISCLOSURES

FORM NL-9 - SHAREHOLDING PATTERN SCHEDULE

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at June 30, 2025		As at June 30, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian : Navi Technologies Limited*	495,790,000	100%	495,790,000	100%
- Foreign :	-	-	-	-
Investors				
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
- Foreign	-	-	-	-
<b>TOTAL</b>	<b>495,790,000</b>	<b>100%</b>	<b>495,790,000</b>	<b>100%</b>

\*Includes 60 share held by 6 Individuals on behalf of Navi Technologies Limited.

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



## DETAILS OF EQUITY HOLDING OF INSURERS

## PART A:

## PARTICULARS OF THE SHREHOLDING PATTERN OF THE NAVI GENERAL INSURANCE LIMITED

## INSURANCE COMPANY AS AT QUARTER ENDED JUNE 30, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	6	60	0%	0				
ii)	Bodies Corporate:								
	(i) NAVI TECHNOLOGIES LIMITED	1	495,789,940	100%	49,579	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>7</b>	<b>495,790,000</b>	<b>100%</b>	<b>49,579</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Foot Notes:

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.  
 (b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000  
 (c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

**PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE**

**PART B:**

Name of the Indian Promoter / Indian Investor:  
Navi Technologies Private Limited

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Sachin Bansal	1	2,834,049,280	98.36%	283,405	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	24	47,340,500	1.64%	4,734	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>25</b>	<b>2,881,389,780</b>	<b>100%</b>	<b>288,139</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Foot Notes:**

- 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.
- 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.
- 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.

**PERIODIC DISCLOSURES****FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

Name of the Insurer: Navi General Insurance Limited  
IRDAI Registration No. 155 dated May 22, 2017  
CIN: U66000KA2016PLC148551

**RESERVES AND SURPLUS****(Amount in Rs Lakhs)**

	<b>Particulars</b>	<b>As at June 30, 2025</b>	<b>As at June 30, 2024</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	ESOP Reserves	79	25
8	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>79</b>	<b>25</b>

**PERIODIC DISCLOSURES****FORM NL-11-BORROWINGS SCHEDULE**

Name of the Insurer: Navi General Insurance Limited  
IRDAI Registration No. 155 dated May 22, 2017  
CIN: U66000KA2016PLC148551

**BORROWINGS****(Amount in Rs Lakhs)**

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**DISCLOSURE FOR SECURED BORROWINGS****(Amount in Rs. Lakhs)**

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
		NIL		

PERIODIC DISCLOSURES

FORM NL-12 & 12A-INVESTMENT SCHEDULE

Name of the Insurer: Navi General Insurance Limited  
(Formerly known as DHFL General Insurance Limited)  
IRDAI Registration No. 155 dated May 22, 2017  
CIN: U66000KA2016PLC148551



(Amount in Rs Lakhs)

Particulars	SCH-8		SCH-8A		Total	
	Shareholders		Policyholders			
	As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024
<b>LONG TERM INVESTMENTS</b>						
Government securities and Government guaranteed bonds including Treasury Bills	514	-	8,229	14,125	8,743	14,125
Other Approved Securities	-	-	-	-	-	-
Other Investments :	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(i) Equity	-	-	-	-	-	-
(ii) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	4,225	2,285	3,029	4,983	7,254	7,268
(e) Other Securities	-	-	-	-	-	-
(i) Fixed Deposit	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties - Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Housing	3,548	2,554	1,535	7,533	5,083	10,087
Other than Approved Investments	-	-	-	-	-	-
(a) Infrastructure Other Investments - Debenture/Bonds	-	-	-	-	-	-
Less: Provision for diminution in value of Investments	-	-	-	-	-	-
(b) Other Investments	-	2,000	-	500	-	2,500
<b>Sub Total (A)</b>	<b>8,288</b>	<b>6,839</b>	<b>12,792</b>	<b>27,141</b>	<b>21,080</b>	<b>33,980</b>

**SHORT TERM INVESTMENTS**

Government securities and Government guaranteed bonds including Treasury Bills	-	5,474	15,429	5,972	15,429	11,445
Other Approved Securities	-	-	-	-	-	-
Other Investments :	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(i) Equity	500	-	793	-	1,293	-
(ii) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	3,229	2	3,229	2
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	-	-	-	-	-	-
(e) Other Securities	-	-	-	-	-	-
(i) Fixed Deposit	-	-	3,754	4,864	3,754	4,864
(ii) Reverse Repo	600	400	699	700	1,299	1,100
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties - Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Housing	2,514	-	2,498	-	5,012	-
Other than Approved Investments	-	-	-	-	-	-
(a) Infrastructure Other Investments - Commercial Paper	-	-	-	-	-	-
Less: Provision for diminution in value of Investments	-	-	-	-	-	-
(b) Other Investments	1,987	-	-	-	1,987	-
<b>Sub Total (B)</b>	<b>5,600</b>	<b>5,874</b>	<b>26,402</b>	<b>11,538</b>	<b>32,002</b>	<b>17,411</b>
<b>Total (A+B)</b>	<b>13,888</b>	<b>12,713</b>	<b>39,194</b>	<b>38,678</b>	<b>53,082</b>	<b>51,391</b>

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

Particulars	Shareholders		Policyholders		Total	
	As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024
<b>Long Term Investments:</b>						
Book Value	8,288	6,839	12,792	27,141	21,080	33,980
Market Value	8,486	6,863	12,880	27,193	21,366	34,056
<b>Short Term Investments:</b>						
Book Value	5,600	5,874	22,380	11,538	27,981	17,411
Market Value	5,609	5,878	22,380	11,546	27,990	17,424

**PERIODIC DISCLOSURES**

**FORM NL-13-LOANS SCHEDULE**

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



**LOANS**

(Amount in Rs Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	<b>Secured</b>		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others - (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others - (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	<b>Total</b>	-	-

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551

## FIXED ASSETS

(Amount in Rs Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as on April 1, 2025	Additions / Adjustments	Deductions / Adjustments/ Held for Disposal	As at June 30, 2025	Up to Last Year	For the period	On Sales / Adjustments/ Held for disposal	To Date	As at June 30, 2025	As at June 30, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	-	-	-	-	-	-	-	-	-	-
Intangibles - Trademark License	-	-	-	-	-	-	-	-	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	-	-	-	-	-	-	-	-	-	-
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	-
Work in progress	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	-	-	-	-	-	-	-	-	-	-
<b>As at June 30, 2024</b>	<b>39</b>	-	-	<b>39</b>	<b>39</b>	-	-	<b>39</b>	-	-

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



CASH AND BANK BALANCES

(Amount in Rs Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Cash (including cheques, drafts and stamps)	12	12
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts*	1,506	1,882
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>1,518</b>	<b>1,895</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	1,518	1,895
	Outside India	-	-

Cheques on hand amount to ₹ NIL (Previous Year : ₹ NIL)

\*Bank Balance in Current Accounts includes balance in Kotak Bank A/c on which lien is marked amounting to ₹ 117 lakhs (Previous Year : ₹ 1279 lakhs).

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



ADVANCES AND OTHER ASSETS

(Amount in Rs Lakhs)

	Particulars	As at June 30, 2025		As at June 30, 2024	
	<b>ADVANCES</b>				
1	Reserve deposits with ceding companies		-		-
2	Application money for investments		2,000		-
3	Prepayments		14		1
4	Advances to Directors/Officers		-		-
5	Advance tax paid and taxes deducted at source (Net of provisions for tax)		59		106
6	Others				-
	- Advance to Suppliers		79		50
	- Advances to Employees		2		-
7	Investment sold pending settlement		8,558		10,533
8	Inter company receivable		-		4
	<b>TOTAL (A)</b>		<b>10,711</b>		<b>10,694</b>
	<b>OTHER ASSETS</b>				
1	Income accrued on investments		802		891
2	Outstanding Premiums		-		-
	Less: Provision for doubtful debt		-		-
3	Agents' Balances	0		223	
	Less: Provision for For Doubtful receivables	-	0	(223)	(0)
4	Foreign Agencies Balances		-		-
5	Due from other entities carrying on insurance business (net) (including reinsurers)		2,971		1,431
	Less: Provision for doubtful debt		-		-
6	Due from subsidiaries/ holding		(0)		-
7	Assets held for unclaimed amount of policyholders		4		6
	Add: investment income accruing on unclaimed amount		1		-
8	Others				
	- Deposits for Office Premises		4		5
	- Other Deposit		23		23
	- Deposits with Statutory Authorities		46		
	- Other receivables	1,462		1,506	
	Less: Provision for diminution in value of Investments receivable	(1,444)		(1,496)	
	Less: Provision for Other Receivables	(5)	13	-	10
	- GST unutilised credit (Net) /Unavailed GST Credit		53		344
	- Excess investment in Gratuity Plan Assets		-		12
	- Fixed Assets held for sale		-		-
	<b>TOTAL (B)</b>		<b>3,918</b>		<b>2,722</b>
	<b>TOTAL (A+B)</b>		<b>14,629</b>		<b>13,416</b>

**PERIODIC DISCLOSURES**

**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



**CURRENT LIABILITIES**

(Amount in Rs Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Agents' Balances	(0)	188
2	Balances due to other insurance companies (including reinsurers)	-	470
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		408
	(a) For long term policies	-	106
	(b) For other policies	176	302
5	Unallocated Premium	100	554
6	Sundry creditors	9,023	10,787
7	Due to subsidiaries/ holding company	139	443
8	Claims Outstanding	14,010	13,463
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	5	5
11	Income accrued on unclaimed amounts	1	1
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	-	-
14	Others		
	a) Statutory Liabilities	72	47
	c) Inter company payable	-	-
	<b>TOTAL</b>	<b>23,525</b>	<b>26,365</b>

Note :

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

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



PROVISIONS

(Amount in Rs Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Reserve for Unexpired Risk	14,418	12,489
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	Gratuity	32	-
	Compensated Absences	53	43
	Claim equalisation Reserve	-	-
	ESOP Funding	59	15
5	Others		
	- For doubtful receivables	-	-
	<b>TOTAL</b>	<b>14,562</b>	<b>12,547</b>

**PERIODIC DISCLOSURES****FORM NL-19-MISC EXPENDITURE SCHEDULE**

Name of the Insurer: Navi General Insurance Limited  
IRDAI Registration No. 155 dated May 22, 2017  
CIN: U66000KA2016PLC148551

**MISCELLANEOUS EXPENDITURE**

(To the extent not written off or adjusted)

(Amount in Rs Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551

Sl.No.	Particular	For the Quarter ended as at June 30, 2025	Upto the Quarter ended as at June 30, 2025	For the Quarter ended as at June 30, 2024	Upto the Quarter ended as at June 30, 2024
1	Gross Direct Premium Growth Rate	170%	170%	-17%	-17%
2	Gross Direct Premium to Networth Ratio	0.10	0.10	5%	5%
3	Growth Rate of Networth	24%	24%	18%	18%
4	Net Retention Ratio	92%	92%	84%	84%
5	Net Commission Ratio	4%	4%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio	25%	25%	72%	72%
7	Expense of Management to Net Written Premium Ratio	27%	27%	83%	83%
8	Net incurred claims to Net earned premium <sup>1</sup>	111%	111%	76%	76%
9	Claims paid to claims provisions	20%	20%	15%	15%
10	Combined Ratio <sup>1</sup>	138%	138%	159%	159%
11	Investment Income Ratio	41%	41%	2%	2%
12	Technical Reserves to Net Premium Ratio	9.09	9.09	2386%	2386%
13	Underwriting Balance Ratio <sup>1</sup>	-38%	-38%	-22%	-22%
14	Operating Profit Ratio <sup>1</sup>	2%	2%	54%	54%
15	Liquid Assets to Liabilities Ratio	1.18	1.18	205%	205%
16	Net Earning Ratio	124%	124%	77%	77%
17	Return on Net Worth Ratio	11%	11%	3%	3%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	4.71	4.71	406%	406%
19	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	0.79	0.79	0.17	0.17
24	Book value per share	6.93	6.93	561%	561%
<b>Equity Holding Pattern for Non-Life</b>					
1	(a) No. of shares	495,790,000	495,790,000	495,790,000	495,790,000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	100% / 0%	100% / 0%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	0.79	0.79	0.17	0.17
	- Diluted EPS (₹)	0.78	0.78	0.17	0.17
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	0.79	0.79	0.17	0.17
	- Diluted EPS (₹)	0.78	0.78	0.17	0.17
6	Book value per share (₹)	6.93	6.93	5.61	5.61



\*\* Segmental Reporting up to the quarter

Segments Upto the quarter ended on June 30, 2025	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio**
FIRE										
Current Period	-11%	-1390%	25%	1752%	298%	1%	68%	299%	-94.76	3.11
Previous Period	-18%	-460%	-5%	696%	149%	-12%	0%	137%	-295.64	1.82
Motor OD										
Current Period	-100%	525%	31852%	13067%	2490%	-219%	34%	2270%	646.33	-12.45
Previous Period	-90%	440%	3%	988%	225%	9%	0%	234%	3298.77	-0.32
Motor TP										
Current Period	-50%	-88%	-298%	1852%	-2108%	89%	12%	-2020%	-538.98	-3.18
Previous Period	-45%	6%	-4%	623%	10951%	92%	5%	11043%	8793.96	-0.98
Total Motor										
Current Period	-52%	-88%	-342%	1855%	-2114%	87%	12%	-2027%	-540.60	-3.22
Previous Period	-52%	20%	1%	635%	3151%	89%	5%	3239%	2398.90	-0.95
Health										
Current Period	173%	96%	2%	20%	21%	118%	418%	139%	2.04	-0.40
Previous Period	-14%	96%	-1%	57%	60%	88%	10%	148%	22.16	-0.36
Personal Accident										
Current Period	-6862%	96%	-18%	0%	0%	160%	7%	161%	5.90	-0.29
Previous Period	-61%	1054%	1%	710%	67%	-50%	0%	18%	-3040.18	1.70
Total Health										
Current Period	177%	96%	2%	19%	20%	119%	266%	139%	2.10	-0.40
Previous Period	-14%	95%	-1%	57%	59%	86%	10%	145%	22.32	-0.32
Engineering										
Current Period	0%	91%	15%	0%	15%	9%	0%	24%	2.18	0.76
Previous Period	0%	94%	20%	0%	0%	-31%	0%	-31%	10970.40	1.16
Other segments **										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	0.00	0.00
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	0.00	0.00
Total Miscellaneous										
Current Period	168%	95%	5%	33%	35%	117%	40%	152%	0.59	-0.56
Previous Period	-17%	92%	-1%	81%	88%	85%	15%	173%	22.07	-0.42
Total-Current Period	170%	92%	4%	25%	27%	111%	40%	152%	0.91	-0.38
Total-Previous Period	-17%	84%	0%	72%	83%	76%	15%	159%	23.86	-0.22

Note :

1. Ratios are calculated after taking into consideration Premium Deficiency.

Name of the Insurer: Navi General Insurance Limited  
IRDAI Registration No. 155 dated May 22, 2017  
CIN: U66000KA2016PLC148551



(₹ in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)		Consideration paid / (received)		
				For Q1 2025-26	Upto Q1 2025-26	For Q1 2024-25	Upto Q1 2024-25	
1	Navi Technologies Limited (Formerly known as Navi Technologies Private Limited)	Holding company	<b>Income:</b>					
			Premium	-	-	0	0	
			<b>Expenses:</b>					
			Technology Support Services	73	73	(113)	(113)	
			Rent paid	-	-	(80)	(80)	
			Reimbursement of expenses	19	19	(17)	(17)	
			ESOP Cost	93	93	(18)	(18)	
			Gratuity Cost	(0)	(0)	-	-	
			ESOP Funding Scheme	17	17	(7)	(7)	
Bonus	(10)	(10)	-	-				
Royalty	34	34	(13)	(13)				
2	Navi Finserv Limited	Fellow Subsidiary	<b>Income:</b>					
			Premium received	(193)	(193)	-	-	
			<b>Expenses:</b>					
			Rent paid	-	-	(1)	(1)	
			ESOP Funding Scheme	(3)	(3)	-	-	
			ESOP Cost transfer	(19)	(19)	-	-	
			Leave Encashment	(0)	(0)	-	-	
			Gratuity Cross Charge	(3)	(3)	1	1	
			<b>Liability:</b>					
Deposit received	(20)	(20)	-	-				
3	Navi AMC	Subsidiary of Fellow Subsidiary	<b>Expenses:</b>					
			ESOP Cost Transfer	(0)	(0)	1	1	
			ESOP Funding Scheme Transfer	(0)	(0)	0	0	
			Gratuity Cross Charge	(0)	(0)	1	1	
Leave Cross Charge	-	-	1	1				
4	Navi Fintech Private Limited	Subsidiary of Fellow Subsidiary	<b>Expenses:</b>					
			Rent paid	1	1	-	-	
			ESOP Cost Transfer	(14)	(14)	-	-	
			Leave Encashment	(3)	(3)	-	-	
			Gratuity Cross Charge	(0)	(0)	-	-	
			ESOP Funding Transfer	(2)	(2)	-	-	
			<b>Liability:</b>					
Security Deposit	1	1	-	-				
5	Mr. Sachin Bansal	Associate & Other related party	<b>Income:</b>					
			Premium	-	-	0	0	
6	Mr. Vaibhav Goyal	Managing Director & CEO	Key Managerial Personnel	Salary, Bonus & Other Allowances	(223)	(223)	(190)	(190)
	Mr. Ankit Bansal	Chief Financial Officer						
	Mr. Shantanu Gaur	Appointed Actuary						
	Mr. Apoorva Gupta	Chief Technology Officer						
	Mr. Ajay Kumar KV	Chief Compliance Officer						
	Mr. Shivam Tewari	Senior Manager - Chief Risk Officer						
	Umesh Pratap Singh	Company Secretary						
	Amit Kulkarni	Head - Health Claims						
	Mr. Sunny Shrichand Janyani	Senior Manager - Chief Investment						
	Mr. Anup Ganesh Choudhary	Chief Underwriting Officer						
	Mrs. Shubhangi Dubey	Company Secretary <sup>3</sup>						
	Mr. Vaibhav Goyal	Managing Director & CEO		Premium	(0)	(0)	0	0
	Mr. Ankit Bansal	Chief Financial Officer						
	Mr. Shantanu Gaur	Appointed Actuary						
	Mr. Apoorva Gupta	Chief Technology Officer						
	Mr. Ajay Kumar KV	Chief Compliance Officer						
	Mr. Shivam Tewari	Senior Manager - Chief Risk Officer						
	Umesh Pratap Singh	Company Secretary						
	Amit Kulkarni	Head - Health Claims						
	Mr. Sunny Shrichand Janyani	Senior Manager - Chief Investment						
Mr. Anup Ganesh Choudhary	Chief Underwriting Officer							
Mrs. Shubhangi Dubey	Company Secretary <sup>3</sup>							

## PART-B Related Party Transaction Balances - As at the end of the Quarter 30th June 2025

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	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 (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Navi Technologies Limited	Holding company	139	Payable	No	-	-	-
2	Navi Finserv Limited	Fellow Subsidiary	(4)	Receivable	No	-	-	-
3	Navi AMC Limited	Fellow Subsidiary	(0)	Receivable	No	-	-	-
4	Navi Fintech Private Limited	Fellow Subsidiary	(14)	Receivable	No	-	-	-

## Note :

- 1 Related Party Transactions are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosures" with whom transaction has been entered during the period
- 2 Key Managerial Personnel as defined in IRDAI Corporate Governance Guidelines issued by IRDAI on May 18, 2016
- 3 Ceased to be KMP as on 31st December 2024

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Statement of Admissible Assets as at June 30, 2025

(₹ in Lakhs)					
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Shareholders A/C-Funds beyond Solvency Margin	Total
	<b>Investments:</b>				
	Shareholders as per NL-12 of BS	-	6,484	7,403	13,888
	Policyholders as per NL-12 A of BS	39,194	-	-	39,194
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>39,194</b>	<b>6,484</b>	<b>7,403</b>	<b>53,082</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-	-
(C)	Fixed assets as per BS	-	-	-	-
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	-	-	-
	<b>Current Assets:</b>				
(E)	Cash & Bank Balances as per BS	1,444	11	64	1,518
(F)	Advances and Other assets as per BS	13,683	679	267	14,629
(G)	Deferred Tax Asset (Net)	-	3,431	-	3,431
<b>(H)</b>	<b>Total Current Assets as per BS...(E)+(F)+(G)</b>	<b>15,127</b>	<b>4,121</b>	<b>331</b>	<b>19,579</b>
(I)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	35	3,065	-	3,100
(J)	Loans as per BS	-	-	-	-
(K)	Fair value change account subject to minimum of zero	197	-	-	197
<b>(L)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(H)+(I)</b>	<b>54,321</b>	<b>10,605</b>	<b>7,734</b>	<b>72,661</b>
(M)	Total Inadmissible assets...(B)+(D)+(I)+(K)	231	3,065	-	3,297
<b>(N)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(L)-(M)</b>	<b>54,090</b>	<b>7,540</b>	<b>7,734</b>	<b>69,364</b>

(₹ in Lakhs)					
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Shareholders A/C-Funds beyond Solvency Margin	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>				
	<b>Inadmissible Fixed assets</b>				
	(a) Advances to Employees	-	-	-	-
	(b) Other Reinsurer's balances (>180 days)	-	-	-	-
	<b>Inadmissible current assets</b>				
	(a) Co-insurer's balances (>90 days)	-	-	-	-
	(b) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India (>365 days)	12	-	-	12
	(c) Leasehold improvements	-	-	-	-
	(d) Goods & Service Tax Unutilized Credit (>120 days)	23	-	-	23
	(e) Assets held for unclaimed amount of policyholders	6	-	-	6
	(f) Deferred Tax Assets (net)	3,060	-	-	3,060
	(g) Other receivables	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-24 - Solvency Margin (Form IRDAI-GI-TR)

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Statement of Liabilities as at June 30, 2025

(₹ in Lakhs)

Item No.	Reserve	Current Period	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	18,339	14,418
(b)	Premium Deficiency Reserve (PDR)	-	-
<b>(c)</b>	<b>Unexpired Risk Reserve (URR)...(a)+(b)</b>	<b>18,339</b>	<b>14,418</b>
(d)	Outstanding Claim Reserve (other than IBNR reserve)	8,290	7,433
(e)	IBNR reserve	7,041	6,577
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>33,670</b>	<b>28,428</b>

PERIODIC DISCLOSURES

FORM NL-25 - Solvency Margin (Table IA)

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



TABLE IA: Required Solvency Margin based on Net Premium and Net Incurred Claims as at June 30, 2025

(₹ in Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM	Factor A	Factor B
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Fire	7	(98)	27	17	1	5	5	0.50	0.50
2	Marine Cargo	-	-	-	-	-	-	-	0.60	0.60
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-	0.50	0.50
4	Motor	26	(23)	1,986	1,301	4	447	447	0.75	0.75
5	Engineering	2	2	1	1	0	0	0	0.50	0.50
6	Aviation	-	-	-	-	-	-	-	0.50	0.50
7	Liability	-	-	-	-	-	-	-	0.75	0.75
8	Health	3,383	3,248	9,087	8,581	650	2,574	2,574	0.75	0.75
9	Miscellaneous	-	-	18	17	-	5	5	0.70	0.70
10	Crop	-	-	-	-	-	-	-	0.50	0.50
	<b>Total</b>	<b>3,418</b>	<b>3,129</b>	<b>11,118</b>	<b>9,916</b>	<b>655</b>	<b>3,031</b>	<b>3,032</b>		

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

**PERIODIC DISCLOSURES**

**FORM NL-26 - Solvency Margin (Table IB)**

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



(₹ in Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	54,090
	Deduct:	
(B)	Current Liabilities as per BS	28,428
(C)	Provisions as per BS	-
(D)	Other Liabilities	9,138
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	16,524
	Shareholder's FUNDS	
(F)	Available Assets	7,540
	Deduct:	
(G)	Other Liabilities	515
(H)	Excess in Shareholder's funds (F-G)	7,025
(I)	Total ASM (E+H)	23,548
(J)	Total RSM	5,000
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>4.71</b>

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

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



## Products and/or add-ons introduced during the quarter ended as on June 30, 2025

Sl. No.	Name of Product/Add on	Co. Ref. No.	IRDA UIN	Class of Business <sup>(a)</sup>	Category of Product	Date of allotment of UIN
-	Nil		-	-	-	-

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)

## Part - A

Name of the Insurer: Navi General Insurance Limited  
IRDAI Registration No. 155 dated May 22, 2017  
CIN: U66000KA2016PLC148551

Statement as on 30-Jun-25

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	Gross Investments		54,885
	Less: NPA Provision		-
	Net Investment*	8	54,885
2	Loans	9	-
3	Fixed Assets	10	-
4	Current Assets		-
	a. Cash and Bank	11	1,518
	b. Advances and Other Assets	12	14,629
5	Current Liabilities		-
	a. Current Liabilities	13	(23,525)
	b. Provisions	14	(14,562)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		15,281
	Application of Funds as per Balance Sheet (A)		48,226
	Less: Other Assets	SCH	AMOUNT
1	Loans (If any)	9	-
2	Fixed Assets (If any)	10	-
3	Cash and Bank Balance (If any)	11	1,518
4	Advances and Other Assets (If any)	12	14,629
5	Current Liabilities	13	(23,525)
6	Provisions	14	(14,562)
7	Misc Exp not written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P and L A/c		15,281
		TOTAL(B)	(6,659)
	Investment Assets	(A-B)	54,885

\* Net Investment is shown excluding the Provision made on NPA

## Section II

Investment' represented as	Reg.%	SH		PH (c)	Book Value <sup>A</sup> (SH + PH) d = (a + b + c)	Actual % e = (d - a)%	FVC Amount (f)	Total Fund (g) = (d + f)	Market Value** (h)
		Balance (a)	FRSM* (b)						
1. Central Government Securities	Not Less than 20%	514	-	23,658	24,172	49%	1	24,173	24,173
2. Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	514	-	23,658	24,172	49%	1	24,173	24,173
3. Investment subject to Exposure Norms		-	-	-	-	0%	-	-	-
a) Housing / Infra & Loans to SG for Housing and FFE		-	-	-	-	0%	-	-	-
1. Approved Investments	Not Less than 15%	4,236	3,849	7,752	15,837	24%	285	16,122	16,122
2. Other Investments		-	-	-	-	0%	-	-	-
b) Approved Investments	Not Exceeding	1,234	1,568	6,620	9,422	17%	97	9,519	9,519
c) Other Investments	55%	500	1,987	2,967	5,454	10%	110	5,564	5,564
<b>Total Investment Assets</b>	<b>100%</b>	<b>6,484</b>	<b>7,403</b>	<b>40,998</b>	<b>54,885</b>	<b>100%</b>	<b>492</b>	<b>55,377</b>	<b>55,377</b>

Note : (+) FRSM refers "Funds representing Solvency Margin"

(\*) Pattern of Investment will apply only to SH funds representing FRSM

(^)Book Value shall not include funds beyond Solvency Margin

Other Investments are as permitted under sec 27A(2) and 27B(3)

SH represents Shareholder and PH represents Policy holder

Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

The total value of securities is reported at gross level without considering NPA provision amount.

\*\*Market Value is pertaining to Total Investment Portfolio

## Part - B

Name of the Insurer: Navi General Insurance Limited

IRDAI Registration No. 155 dated May 22, 2017

CIN: U66000KA2016PLC148551

Statement as on 30-Jun-25

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

## Section I

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CTRB	-	-	15,429	555.68	154.29	28.11
1	Central Govt. Securities	CGSB	16,832	32	(8,089)	-291.34	87.43	15.93
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	CGSB	16,832	32	(8,089)	-291.34	87.43	15.93
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	CTRB	-	-	15,429	555.68	154.29	28.11
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	5,692	11	(5,692)	-204.99	-	-
3	Investments Subject to Exposure Norms	0	-	-	-	-	-	-
	a. Housing and Loans to SG for Housing and FFE	0	-	-	-	-	-	-
	1. Approved Investments	HTDN	2,530	5	(2)	-0.06	25.29	4.61
	1. Approved Investments	HDPG	-	-	-	-	-	-
	1. Approved Investments	HTDA	-	-	-	-	-	-
	1. Approved Investments	HTHD	-	-	2,523	90.86	25.23	4.60
	2. Other Investments	0	-	-	-	-	-	-
	b. Infrastructure Investments	0	-	-	-	-	-	-
	1. Approved Investments	ICTD	-	-	-	-	-	-
	1. Approved Investments	IDDF	-	-	-	-	-	-
	1. Approved Investments	IPTD	12,574	24	(2,479)	-89.27	100.95	18.39
	1. Approved Investments	IDIT	-	-	-	-	-	-
	1. Approved Investments	EIIT	691	1	-	-	6.91	1.26
	1. Approved Investments	ILBI	-	-	-	-	-	-
	1. Approved Investments	ICCP	-	-	-	-	-	-
	2. Other Investments	IODS	-	-	-	-	-	-
	2. Other Investments	IOEQ	-	-	-	-	-	-
	c. Approved Investments	ECDB	3,504	7	(3,500)	-126.06	0.04	0.01
	c. Approved Investments	ECCP	-	-	-	-	-	-
	c. Approved Investments	EGMF	252	0	(99)	-3.58	1.53	0.28
	c. Approved Investments	EAEQ	159	0	(159)	-5.72	-	-
	c. Approved Investments	ECAM	-	-	5,764	207.58	57.64	10.50
	c. Approved Investments	EMPG	-	-	-	-	-	-
	c. Approved Investments	EDCD	-	-	-	-	-	-
	c. Approved Investments	EPBT	-	-	-	-	-	-
	c. Approved Investments	ECMR	398	1	901	32.46	12.99	2.37
	c. Approved Investments	ECOS	2,187	4	15	0.54	22.02	4.01
	d. Other Investment	ODPG	1,980	4	7	0.26	19.87	3.62
	d. Other Investment	OAFB	-	-	-	-	-	-
	d. Other Investment	OETF	2,802	5	165	5.93	29.67	5.41
	d. Other Investment	OEPU	500	1	-	-	5.00	0.91
	d. Other Investment	OLDB	2,008	4	(2,008)	-72.31	-	-
	<b>Total</b>		<b>52,109</b>	<b>100.00</b>	<b>2,777</b>	<b>100.00</b>	<b>54,885</b>	<b>100.00</b>

## Note:

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

Name of the Insurer: Navi General Insurance Limited  
 Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Statement as on 30-Jun-25

(₹ in Lakhs)

Detail regarding debt securities								
	Market Value				Book Value			
	As at June 30, 2025	As % of total for this class	As at June 30, 2024	As % of total for this class	As at June 30, 2025	As % of total for this class	As at June 30, 2024	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	12,743	28%	15,662	34%	12,649	28%	15,569	33%
AA or better	4,894	11%	2,279	5%	4,699	10%	2,285	5%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	1,993	4%	1,996	4%	1,987	4%	2,000	4%
Any other :								
- Sovereign	25,472	56%	26,676	57%	25,471	57%	26,671	57%
- Rated D	-	0%	-	0%	-	0%	-	0%
	<b>45,102</b>	<b>100%</b>	<b>46,614</b>	<b>100%</b>	<b>44,806</b>	<b>100%</b>	<b>46,525</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Upto 1 year	23,735	53%	11,458	25%	23,726	53%	11,445	25%
More than 1 year and upto 3	263	1%	1,996	4%	256	1%	2,000	4%
More than 3 years and up to 7 years	14,660	33%	17,607	38%	14,510	32%	17,576	38%
More than 7 years and up to 10 years	5,912	13%	14,745	32%	5,796	13%	14,729	32%
Above 10 years	531	1%	808	2%	519	1%	774	2%
Any Other (Please specify)	-	0%	-	0%	-	0%	-	0%
	<b>45,102</b>	<b>100%</b>	<b>46,614</b>	<b>100%</b>	<b>44,806</b>	<b>100%</b>	<b>46,525</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	25,472	56%	26,676	57%	25,471	57%	26,671	57%
b. State Government	-	0%	-	0%	-	0%	-	0%
c. Corporate Securities	19,630	44%	19,937	43%	19,335	43%	19,855	43%
Any Other (Please specify)	-	0%	-	0%	-	0%	-	0%
	<b>45,102</b>	<b>100%</b>	<b>46,614</b>	<b>100%</b>	<b>44,806</b>	<b>100%</b>	<b>46,525</b>	<b>100%</b>

**Note**

1. 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.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. 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)"

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Statement as on : 30-06-2025

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD as on 30-Jun-25	Prev. FY As on : 30-Jun-24	YTD as on 30-Jun-25	Prev. FY As on : 30-Jun-24	YTD as on 30-Jun-25	Prev. FY As on : 30-Jun-24	YTD as on 30-Jun-25	Prev. FY As on : 30-Jun-24	YTD as on 30-Jun-25	Prev. FY As on : 30-Jun-24
1	Investments Assets	19,335	19,855	-	-	31,392	31,537	4,158	-	54,885	51,391
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	19,335	19,855	-	-	31,392	31,537	4,158	-	54,885	51,391
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Note:**

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board
8. We have done additional provision

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

Name of the Insurer: Navi General Insurance Limited  
 Registration Number: 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551  
 Statement as on : 30-06-2025



Shareholders Funds Representing Solvency Margin, Shareholders Funds Beyond Solvency Margin and Policyholders Funds

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ in Crores)

No.	Category of Investment	Category Code	Q1 2025-26				YTD FY 2025-26				YTD FY 2024-25			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>
1	CENTRAL GOVERNMENT BONDS	CGSB	118	7	6	6	118	7	6	6	148	4	3	
2	TREASURY BILLS	CTRB	119	1	1	1	119	1	1	133	2	2		
3	CENTRAL GOVERNMENT LOANS	CGSL	-	-	-	-	-	-	-	-	-	-		
4	STATE GOVERNMENT BONDS	SGGB	41	0	0	0	41	0	0	4	0	2		
5	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	-	-	-	-	-	-	-	-		
6	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	25	0	2	2	25	0	2	33	1	2		
7	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	24	1	3	3	24	1	3	-	-	-		
8	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	-	-	-	-	-	-	-	-		
9	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	112	4	4	4	112	4	4	101	2	2		
10	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	-	-		
11	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	25	1	3	3	25	1	3	-	-	-		
12	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-		
13	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	-	-	-	-	-	0	0	9		
14	UNITS OF INFRASTRUCTURE	EIIT	7	0	3	3	7	0	3	-	-	-		
15	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCL, RBI	ECDB	33	1	2	2	33	1	2	1	0	2		
16	DEPOSITS - REPO / REVERSE REPO	ECMR	29	0	1	1	29	0	1	26	0	2		
17	COMMERCIAL PAPERS	ECCP	-	-	-	-	-	-	-	-	-	-		
18	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	-	-	-	-	-		
19	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	1	0	1	1	1	0	1	3	0	4		
20	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-		
21	Passively Managed Equity ETF (Non Promoter Group)	OETF	29	-	-	-	29	-	-	-	-	-		
22	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	-	-	-	-	-	-	-	-	-	-		
23	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	-	-	-	-	-	-	-	-		
24	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-		
25	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	ODPG	20	1	3	3	20	1	3	20	1	4		
26	APPLICATION MONEY	ECAM	16	0	0	0	16	0	0	15	1	9		
27		OLDB	20	0	1	1	20	0	1	10	-	-		
28		EAPS	-	-	-	-	-	-	-	-	-	-		
29		EAEQ	2	(0)	(12)	(12)	2	(0)	(12)	(12)	-	-		
30		EACE	-	-	-	-	-	-	-	0	1	333		
31		OAFB	-	-	-	-	-	-	-	-	-	-		
		OEPU	5	-	-	-	5	-	-	-	-	-		
32		OESH	-	-	-	-	-	-	-	-	-	-		
33		IDIT	-	-	-	-	-	-	-	-	-	-		
34		ECOS	22	1	3	3	22	1	3	23	0	2		
35		IOEQ	-	-	-	-	-	-	-	-	-	-		
	<b>TOTAL</b>		<b>535</b>	<b>17</b>	<b>3</b>	<b>3</b>	<b>535</b>	<b>17</b>	<b>3</b>	<b>3</b>	<b>516</b>	<b>13</b>	<b>2</b>	

**CERTIFICATION**

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

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

1 Based on daily simple Average of

2 Yield netted for Tax

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

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

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

PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Statement as on : 30-06-2025

(₹ in Lakhs)

Statement of Down Graded Investments

Name of Fund: GENERAL INSURANCE

Periodicity of Submission: Quarterly

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A</b>	<b>During the quarter<sup>1</sup></b>								
NIL									
<b>B</b>	<b>As on Date<sup>2</sup></b>								
1	7.85% ILFS Ltd BS 30-12-2022	IODS	5.00	30-Oct-17	CARE	AAA	D	17-Sep-18	
2	0.00% ILFS Ltd CP 13-02-2019	IODS	9.96	13-Mar-18	ICRA	A1+	D	17-Sep-18	
3	8.90% DHFL BS 04-06-2021 1	OLDB	4.96	11-Jun-18	CARE	AAA	D	05-Jun-19	
4	9.30% DHFL BS 14-08-2026 VI	OLDB	5.06	23-Jun-17	CARE	AAA	D	05-Jun-19	

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

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Statement as on : 30-06-2025

(₹ in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance/Retrocession Placements	Number of reinsurers	Premium ceded to reinsurers (upto the quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0.00%
3	No. of Reinsurers with rating A but less than AA	-	-	-	-	0.00%
4	No. of Reinsurers with rating BBB but less than A	1	(0)	-	-	-0.06%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	<b>Total (A)</b>	1	(0)	-	-	
	<b>With In India</b>					
1	Indian Insurance Companies	-	-	-	-	0.00%
2	FRBs	2	(0)	75	-	25.77%
3	GIC Re	1	132	83	-	74.29%
4	Other (to be Specified)	-	-	-	-	0.00%
	<b>Total (B)</b>	3	132	158	-	
	<b>Grand Total (C)= (A)+(B)</b>	4	131	158	-	100%

Note:-

- (a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons  
 (b) Figures are to be provided upto the quarter

Name of the Insurer: Navi General Insurance Limited  
 Registration No: 156 dated May 23, 2017  
 CIN: U66000KA2016PC148511



GROSS DIRECT PREMIUM UNDERWRITTEN

S.No.	State	Fire		Marine Hull		Marine Cargo		Total Marine		Motor Own Damage		Motor Third Party		Total Motor		Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public / Product Liability		Engineering		Aviation		Crop Insurance		Other Segments (B)		Total Miscellaneous		Total																			
		For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16	For Q1 2015-16	Upto Q1 2015-16																				
		(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)																			
<b>STATES</b>																																																									
1	ANDHRA PRADESH															46	46	5	5			51	51													51	51	51	51																		
2	ARUNACHAL PRADESH															1	1	0	0			1	1												1	1	1	1																			
3	ASSAM															37	37	1	1			38	38												38	38	38	38																			
4	BHAR															0	0	0	0			23	23	2	2										25	25	25	25																			
5	CHHATTISGARH															10	10	1	1			11	11												11	11	11	11																			
6	GOA															5	5	0	0			6	6												6	6	6	6																			
7	GUJARAT															62	62	2	2			64	64												64	64	64	64																			
8	HARYANA															73	73	1	1			74	74												74	74	74	74																			
9	HIMACHAL PRADESH															3	3	0	0			3	3												3	3	3	3																			
10	JHARKHAND															0	0	0	0			18	18	1	1										19	19	19	19																			
11	KARNATAKA															2	2	2	2			2,073	2,073	7	7									2,082	2,082	2,081	2,081																				
12	KERALA															70	70	2	2			72	72											72	72	72	72																				
13	MADHYA PRADESH															31	31	1	1			32	32												32	32	31	31																			
14	MAHARASHTRA															0	0	0	0			318	318	7	7									325	325	324	324																				
15	MIZORAM															1	1	0	0			2	2											2	2	2	2																				
16	MEGHHALAYA															1	1	0	0			1	1											1	1	1	1																				
17	MIZORAM															0	0	0	0			0	0											0	0	0	0																				
18	NAGALAND															1	1	0	0			1	1											1	1	1	1																				
19	ORISSA															1	1	1	1			28	28	1	1									31	31	31	31																				
20	PUNJAB															26	26	1	1			27	27											27	27	27	27																				
21	RAJASTHAN															26	26	2	2			28	28											28	28	27	27																				
22	SIKIM															1	1	0	0			1	1											1	1	1	1																				
23	TAMIL NADU															0	0	0	0			51	51	5	5									56	56	56	56																				
24	TELANGANA															0	0	0	0			112	112	6	6										118	118	117	117																			
25	TREPPUR															6	6	0	0			6	6											6	6	6	6																				
26	UTTAR PRADESH															125	125	4	4			129	129											129	129	127	127																				
27	UTTARANCHAL															9	9	0	0			10	10											10	10	9	9																				
28	WEST BENGAL															77	77	2	2			80	80											80	80	79	79																				
	<b>TOTAL (A)</b>	<b>(15)</b>	<b>(15)</b>							<b>0</b>	<b>0</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>3,236</b>	<b>3,236</b>	<b>53</b>	<b>53</b>			<b>3,289</b>	<b>3,289</b>										<b>3,315</b>	<b>3,315</b>	<b>3,300</b>	<b>3,300</b>																					
<b>UNION TERRITORIES</b>																																																									
1	ANDAMAN & NICOBAR IS.															1	1	0	0			1	1												1	1	1	1																			
2	CHANDIGARH															2	2	0	0			2	2												2	2	2	2																			
3	DADRA & NAGAR HAVELI															1	1	0	0			1	1											1	1	1	1																				
4	DAMAN & DIU															0	0	0	0			0	0												0	0	0	0																			
5	SOVT. OF NCT OF DELHI															85	85	2	2			86	86											86	86	84	84																				
6	JAMMU & KASHMIR															3	3	0	0			3	3											3	3	3	3																				
7	LADAKH															0	0	0	0			0	0											0	0	0	0																				
8	LAKSHADWEEP															0	0	0	0			0	0											0	0	0	0																				
9	PUDUCHERRY															0	0	0	0			0	0											0	0	0	0																				
	<b>TOTAL (B)</b>	<b>(9)</b>	<b>(9)</b>							<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>92</b>	<b>92</b>	<b>2</b>	<b>2</b>			<b>94</b>	<b>94</b>									<b>94</b>	<b>94</b>	<b>92</b>	<b>92</b>																						
<b>OUTSIDE INDIA</b>																																																									
1																																																									
	<b>GRAND TOTAL (A) + (B) + (C)</b>	<b>(17)</b>	<b>(17)</b>							<b>0</b>	<b>0</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>3,328</b>	<b>3,328</b>	<b>55</b>	<b>55</b>			<b>3,383</b>	<b>3,383</b>										<b>3,409</b>	<b>3,409</b>	<b>3,392</b>	<b>3,392</b>																					

PERIODIC DISCLOSURES

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

Name of the Insurer: Navi General Insurance Limited  
 Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



(₹ in Lakhs)

Business Returns across line of Business									
Sl.No.	Line of Business	For Q1 2025-26		For Q1 2024-25		Upto Q1 2025-26		Upto Q1 2024-25	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	(17)	(257)	(19)	(273)	(17)	(257)	(19)	(273)
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	0	-	2	-	0	-	2	-
5	MotorTP	26	-	52	-	26	-	52	-
	Health Insurance	3,328	13,535	1,220	15,690	3,328	13,535	1,220	15,690
7	Personal Accident	55	6,256	(1)	(119)	55	6,256	(1)	(119)
8	Travel	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's Liability	-	-	-	-	-	-	-	-
10	Public/Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other Segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>3,392</b>	<b>19,534</b>	<b>1,254</b>	<b>15,298</b>	<b>3,392</b>	<b>19,534</b>	<b>1,254</b>	<b>15,298</b>

- Notes:
- (a) Premium stands for amount of gross direct premium written in India
  - (b) The line of business which are not applicable for any company should be filled up with NA.
  - (c) Figure '0' in those fields will imply no business in the segment.
  - (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
  - (e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, please give reasons

PERIODIC DISCLOSURES

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Navi General Insurance Limited  
 Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



(₹ in Lakhs)

Business Acquisition through different channels									
Sl.No.	Channels	For Q1 2025-26		Upto Q1 2025-26		For Q1 2024-25		Upto Q1 2024-25	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual Agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	(392)	(18)	(392)	(18)	(329)	(23)	(329)	(23)
4	Brokers	-	1,882	-	1,882	-	49	-	49
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business Internet	19,926	1,528	19,926	1,528	15,627	1,223	15,627	1,223
7	Direct Business Others	-	-	-	-	-	-	-	-
8	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
9	Insurance Marketing Firm	-	-	-	-	-	-	-	-
10	Point of sales person (Direct)	-	-	-	-	-	-	-	-
11	MISP (Direct)	-	-	-	-	-	-	-	-
12	Web Aggregators	-	-	-	-	-	-	-	-
13	Referral Arrangements	-	-	-	-	-	-	-	-
14	Others	-	-	-	-	-	4	-	4
	<b>Total (A)</b>	<b>19,534</b>	<b>3,392</b>	<b>19,534</b>	<b>3,392</b>	<b>15,298</b>	<b>1,254</b>	<b>15,298</b>	<b>1,254</b>
1	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>19,534</b>	<b>3,392</b>	<b>19,534</b>	<b>3,392</b>	<b>15,298</b>	<b>1,254</b>	<b>15,298</b>	<b>1,254</b>

Note:

1. Premium means amount of premium received from business acquired by the source
2. Number of Policies stand for number of policies sold
3. Number of Policies exclude the count if policies under Co-insurance Arrangement

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551

Upto the Quarter ended at June 30, 2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	No. of claims only		
																			Miscellaneous	Total	
1	Claims O/S at the beginning of the period	18	-	-	-	12	523	535	477	7	-	484	-	-	-	-	-	-	-	-	1,037
2	Claims reported during the period	6	-	-	-	-	20	20	5,377	3	-	5,380	-	-	-	-	-	-	-	-	5,406
	(a) Booked During the period	5	-	-	-	-	20	20	5,339	3	-	5,342	-	-	-	-	-	-	-	-	5,367
	(b) Reopened during the Period	1	-	-	-	-	-	-	38	-	-	38	-	-	-	-	-	-	-	-	39
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	6	-	-	-	2	50	52	5,054	1	-	5,055	-	-	-	-	-	-	-	-	5,113
	(a) Paid during the period	6	-	-	-	2	50	52	5,054	1	-	5,055	-	-	-	-	-	-	-	-	5,113
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	7	-	-	-	2	15	17	311	2	-	313	-	-	-	-	-	-	-	-	337
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	11	-	-	-	8	478	486	490	7	-	497	-	-	-	-	-	-	-	-	994
	Less than 3 months	3	-	-	-	-	16	16	324	3	-	327	-	-	-	-	-	-	-	-	346
	3 months to 6 months	2	-	-	-	2	21	23	7	1	-	8	-	-	-	-	-	-	-	-	33
	6 months to 1 year	-	-	-	-	-	27	27	40	-	-	40	-	-	-	-	-	-	-	-	67
	1 year and above	6	-	-	-	6	414	420	119	3	-	122	-	-	-	-	-	-	-	-	548

Notes:-

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

Upto the Quarter ended at June 30, 2025

(₹ in Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total	
																					1
2	Claims reported during the period	18	-	-	-	2	658	661	2,652	268	-	2,920	-	-	-	-	-	-	-	-	3,599
	(a) Booked During the period	15	-	-	-	0	658	659	2,621	268	-	2,889	-	-	-	-	-	-	-	-	3,563
	(b) Reopened during the Period	3	-	-	-	2	-	2	32	-	-	32	-	-	-	-	-	-	-	-	37
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	6	-	-	-	3	482	485	2,157	6	-	2,163	-	-	-	-	-	-	-	-	2,655
	(a) Paid during the period	6	-	-	-	3	482	485	2,157	6	-	2,163	-	-	-	-	-	-	-	-	2,655
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	12	-	-	-	4	395	399	235	16	-	251	-	-	-	-	-	-	-	-	661
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	26	-	-	-	21	7,323	7,344	573	334	-	907	-	-	-	-	-	-	-	-	8,277
	Less than 3 months	12	-	-	-	-	156	156	375	267	-	642	-	-	-	-	-	-	-	-	810
	3 months to 6 months	2	-	-	-	9	302	312	5	14	-	18	-	-	-	-	-	-	-	-	331
	6 months to 1 year	-	-	-	-	-	411	411	37	-	-	37	-	-	-	-	-	-	-	-	448
	1 year and above	12	-	-	-	12	6,455	6,466	156	54	-	210	-	-	-	-	-	-	-	-	6,688

Notes:-

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



**PERIODIC DISCLOSURES**

**FORM NL-41 OFFICES INFORMATION**

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Statement as on June 30, 2025

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	3
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	3
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	3
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	4 (including 3 women director) 1 * 3 3 (including 3 independent Director) Same as 10 (b)
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total	128 0 128
12	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	12 0 2 25 1 0 0 0 4

\* Managing Director and CEO

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	109	44
Recruitments during the quarter	22	0
Attrition during the quarter	3	0
Number at the end of the quarter	128	44

PERIODIC DISCLOSURES

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: Navi General Insurance Limited  
 Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Statement as on June 30, 2025

BOD and Key Person information				
Sl. No.	Name of person	Designation	Role/Category	Details of change in the quarter
1	Mr. Sachin Bansal	Chairperson and Non-Executive Director	Chairperson and Non-Executive Director	-
2	Mr. Rajiv Naresh	Vice-Chairperson and Non-Executive Director	Vice-Chairperson and Non-Executive Director	Appointed w.e.f. April 14, 2025
3	Mr. Vaibhav Goyal	Managing Director and CEO	Managing Director and CEO	-
4	Dr. Nachiket Mor	Independent Director	Independent Director	-
5	Ms. Rituparna Chakraborty	Independent Director	Independent Director	-
6	Ms. Usha A Narayanan	Independent Director	Independent Director	-
7	Ms. Alamelu TL	Independent Director	Independent Director	Designation was changed from Addition Director (Independent) to Director (Independent) on April 14, 2025
8	Mr. Ankit Agarwal	Non-Executive Director	Non-Executive Director	-
9	Mr. Ankit Bansal	Chief Financial Officer	Chief Financial Officer	-
10	Mr. Umesh Pratap Singh	Company Secretary	Company Secretary	Appointed w.e.f. April 10, 2025
11	Mr. Ajay Kumar KV	Chief Compliance Officer	Chief Compliance Officer	-
12	Mr. Sunny Shrichand Janyani	Chief Investment Officer	Chief Investment Officer	-
13	Mr. Shivam Tewari	Chief Risk Officer	Chief Risk Officer	-
14	Dr. Anup Ganesh Choudhari	Chief Underwriting Officer	Chief Underwriting Officer	-
15	Mr. Shantanu Gaur	Appointed Actuary	Appointed Actuary	-
16	Mr. Amit Kulkarni	Head-Health Claims	Head-Health Claims	-
17	Mr. Apoorva Gupta	Chief Technology Officer	Chief Technology Officer	-

Notes:-

- (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"

Name of the Insurer: Navi General Insurance Limited  
 Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Upto the Quarter ended June 30, 2025

(₹ in Lakhs)

Rural & Social Obligations					
Sl.No.	Line of Business	Particular	Number of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	-	-	-
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	<b>Total</b>	<b>Rural</b>	-	-	-
		<b>Social</b>	-	-	-

Notes:

(a) Premium Collected means gross direct written premium

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

PERIODIC DISCLOSURES

FORM NL-44 - MOTOR TP OBLIGATIONS

Name of the Insurer: Navi General Insurance Limited  
 Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



Gross Direct Premium Income during immediate preceding FY: 9,953.29  
 Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 910.62  
 Obligation of the Insurer to be met in : FY 2025-2026

For the Quarter ended at June 30, 2025

Items	(₹ in Lakhs)	
	For the Quarter ended at June 30, 2025	Upto the Quarter ended at June 30, 2025
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
Total Gross Direct Premium Income	3,392	3,392

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

PERIODIC DISCLOSURES

FORM NL-45 GRIEVANCE DISPOSAL

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



S.No	Particulars	Opening Balance as on beginning of Q1 25-26	Additions during Q1 25-26	Complaints resolved / settled during the period			Complaints pending at the end of Q1 25-26	Total complaints registered upto Q1 25-26
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	-	51	1	3	46	1	51
c)	Policy Related	-	7	5	1	1	-	7
d)	Premium Related	-	-	-	-	-	-	-
e)	Refund Related	-	-	-	-	-	-	-
f)	Coverage Related	-	-	-	-	-	-	-
g)	Cover note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
i)	Others (i) Cancellation and Refund	-	2	1	-	1	-	2
	<b>Total number of complaints</b>	-	60	7	4	48	1	60

<b>2</b>	<b>Total no. of policies during previous year (Upto Q1 2024-25):</b>	15298
<b>3</b>	<b>Total no. of claims intimated during previous year (Upto Q1 2024-25):</b>	2165
<b>4</b>	<b>Total no. of policies during current year (Upto Q1 2025-26)</b>	19534
<b>5</b>	<b>Total no. of claims intimated during current year (Upto Q1 2025-25)</b>	5406
<b>6</b>	<b>Total no. of policy complaints (current year) per 10,000 policies (current year):</b>	4.61
<b>7</b>	<b>Total No. of claim complaints (current year) per 10,000 claims registered (current year):</b>	94.34

<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customer</b>	<b>Complaints made by Intermediaries</b>	<b>Total</b>
(a)	Upto 15 days	1	-	1
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & Beyond	-	-	-
	<b>Total No. of complaints</b>	1	-	1

- 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.

Name of the Insurer: Navi General Insurance Limited  
 IRDAI Registration No. 155 dated May 22, 2017  
 CIN: U66000KA2016PLC148551



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
NIL							