PERIODIC DISCLOSURES

FORM NL-1-B-RA

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 September 30, 2025

(Amount in Rs Lakhs)

	Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
			For Q2 2025-26	Upto Q2 2025-26	For Q2 2024-25	Upto Q2 2024-25	For Q2 2025-26	Upto Q2 2025-26	For Q2 2024-25	Upto Q2 2024-25	For Q2 2025-26	Upto Q2 2025-26	For Q2 2024-25	Upto Q2 2024-25	For Q2 2025-26	Upto Q2 2025-26	For Q2 2024-25	Upto Q2 2024-25
1	Premium earned (Net)	**NL-4-Premium Schedule**	285	437	133	310	-	-	-	-	3,445	6,441	1,844	3,642	3,730	6,878	1,978	3,952
2	Profit/ (Loss) on sale of Investments		76	301	226	387	-	-	-	-	152	597	346	595	228	898	572	982
3	Interest, Dividend & Rent – Gross		191	396	249	475	-	-	-	-	380	784	381	730	572	1,179	630	1,205
4	Others :																	
	a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b) Contribution from shareholder's account		-	-	-	-												
	(i) Towards excess expenses of management		-	-	5	(124)	-	-	-	-	-	-	414	1,065	-	-	419	941
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		**552**	**1,134**	**613**	**1,048**	**-**	**-**	**-**	**-**	**3,978**	**7,822**	**2,985**	**6,032**	**4,530**	**8,955**	**3,599**	**7,079**
1	Claims Incurred (Net)	**NL-5-Claims Schedule**	5	6	8	(14)	-	-	-	-	4,092	7,590	1,930	3,458	4,097	7,596	1,938	3,444
2	Commission (Net)	**NL-6-Commission Schedule**	3	(22)	3	8	-	-	-	-	13	163	(8)	(15)	16	142	(5)	(7)
3	Operating Expenses related to Insurance Business	**NL-7-Operating Expenses Schedule**	289	(7)	9	(119)	-	-	-	-	582	1,605	842	1,875	871	1,597	851	1,757
4	Premium Deficiency		-		-		-	-	-	-	-	-	-	-	-	-	-	-
5	Impact of change in UEPR reserving methodology		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Terrorism Pool Management Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Others																	
	- Contribution to Solatium Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Loss/(Profit) on Disposal/Sale of Fixed Assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		**297**	**(23)**	**21**	**(124)**	**-**	**-**	**-**	**-**	**4,688**	**9,358**	**2,764**	**5,318**	**4,984**	**9,335**	**2,784**	**5,194**
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		**255**	**1,157**	**593**	**1,172**	**-**	**-**	**-**	**-**	**(710)**	**(1,537)**	**221**	**714**	**(455)**	**(380)**	**814**	**1,886**
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		255	1,157	593	1,172	-	-	-	-	(710)	(1,537)	221	714	(455)	(380)	814	1,886
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (D)		**255**	**1,157**	**593**	**1,172**	**-**	**-**	**-**	**-**	**(710)**	**(1,537)**	**221**	**714**	**(455)**	**(380)**	**814**	**1,886**

Note - 1

Pertaining to Policyholder's funds		Fire				Marine				Miscellaneous				Total			
		For Q2 2024-25	Upto Q2 2024-25	For Q2 2023-24	Upto Q2 2023-24	For Q2 2024-25	Upto Q2 2024-25	For Q2 2023-24	Upto Q2 2023-24	For Q2 2024-25	Upto Q2 2024-25	For Q2 2023-24	Upto Q2 2023-24	For Q2 2024-25	Upto Q2 2024-25	For Q2 2023-24	Upto Q2 2023-24
Interest, Dividend & Rent		124	298	242	453	-	-	-	-	246	590	371	696	370	887	614	1,148
Add/Less:-																	
Investment Expenses		3	6	4	8	-	-	-	-	5	13	6.29	12.08	-	19	10	20
Amortisation of Premium/ Discount on		60	87	-2	7	-	-	-	-	119	172	-3	10	179	260	(5)	17
Amount written off in respect of depreciated		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool		5	5	5	8	-	-	-	-	10	9	6.93	12	15	14	11	20
Interest, Dividend & Rent – Gross*		**191**	**396**	**249**	**475**	**-**	**-**	**-**	**-**	**380**	**784**	**381**	**730**	**571**	**1,179**	**630**	**1,205**

*** Term gross implies inclusive of TDS**

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

PROFIT AND LOSS ACCOUNT for the period ended on September 30, 2025

(Amount in Rs Lakhs)

	Particulars	Schedule	For Q2 2025-26	Upto Q2 2025-26	For Q2 2024-25	Upto Q2 2024-25
1	**OPERATING PROFIT/(LOSS)**					
	(a) Fire Insurance		255	1,157	593	1,172
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(710)	(1,537)	221	714
2	**INCOME FROM INVESTMENTS**					
	(a) Interest, Dividend & Rent – Gross		322	634	249	480
	(b) Profit on sale of investments		120	236	113	196
	(c) (Loss on sale/redemption of investments)		-	-	-	-
	(d) Amortization of premium/discount on investments		(35)	(68)	(0)	(23)
3	**OTHER INCOME**		35	53	-	-
	TOTAL (A)		**(13)**	**475**	**1,176**	**2,539**
4	**PROVISIONS (Other than taxation)**					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	**OTHER EXPENSES**					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholder's A/c				-	
	(i) Towards excess expenses of management		-	-	419	941
	(ii) Others		-	-	-	-
	(g) Others		42	69	-	-
	TOTAL (B)		**42**	**69**	**419**	**941**
	Profit / (Loss) Before Tax		**(55)**	**406**	**757**	**1,598**
	Provision for Taxation					
	(a) Current tax /MAT payable		-	-	-	-
	(b) Deferred tax (Income)/Expense		286	3,717	-	-
	(c) Fringe Benefit tax		-	-	-	-
	Profit / (Loss) After Tax		**231**	**4,123**	**757**	**1,598**
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final Dividend Paid		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any reserves or other account		-	-	-	-
	Balance of profit / (loss) brought forward from last quarter/year		**-**	**(19,174)**	**-**	**(22,657)**
	Balance carried forward to Balance Sheet		**231**	**(15,050)**	**757**	**(21,059)**

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

BALANCE SHEET

(Amount in Rs Lakhs)

	Particulars	Schedule	As at September 30, 2025	As at September 30, 2024
	SOURCES OF FUNDS			
	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**	94	59
	FAIR VALUE CHANGE ACCOUNT			
	Share holders' Funds		-	-
	Policyholders' Funds		195	60
	BORROWINGS	**NL-11-Borrowings Schedule**	-	-
	TOTAL		**49,868**	**49,698**
	APPLICATION OF FUNDS			
	INVESTMENTS - Shareholders'	**NL-12-Investment Shareholders' Schedule**	14,334	12,124
	INVESTMENTS - Policyholders'	**NL-12-Investment Policyholders' Schedule**	41,487	39,130
	LOANS	**NL-13-Loans Schedule**	-	-
	FIXED ASSETS	**NL-14-Fixed Assets Schedule**	-	-
	DEFERRED TAX ASSET		3,717	-
	CURRENT ASSETS			
	CASH AND BANK BALANCES	**NL-15-Cash and bank balance Schedule**	1,797	1,089
	ADVANCES AND OTHER ASSETS	**NL-16-Advances and Other Assets Schedule**	13,274	11,858
	Sub-Total (A)		**15,071**	**12,948**
	DEFERRED TAX LIABILITY		-	-
	CURRENT LIABILITIES	**NL-17-Current Liabilities Schedule**	25,588	23,738
	PROVISIONS	**NL-18-Provisions Schedule**	14,203	11,824
	Sub-Total (B)		**39,791**	**35,563**
	NET CURRENT ASSETS (C) = (A - B)		**(24,721)**	**(22,615)**
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	**NL-19-Miscellaneous Expenditure Schedule**	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		15,050	21,058
	TOTAL		**49,868**	**49,698**

CONTINGENT LIABILITIES

(₹ '000)

	Particulars	As at September 30, 2025	As at September 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 and	-	-
4	Guarantees given by or on behalf of	-	-
5	Statutory demands/ liabilities in	-	-
6	Reinsurance obligations to the extent	-	-
7	Others	-	-
	TOTAL	**-**	**-**

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

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

navi GENERAL INSURANCE

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 Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26
Gross Direct Premium	**(19)**	-	-	-	**0**	**28**	**28**	**1,877**	**118**	-	**1,995**	-	-	-	-	-	-	**2,023**	**2,004**
Add: Premium on reinsurance accepted [(a)]	3	-	-	-	-	-	-	**1,598**	-	-	1,598	-	-	1	-	-	-	1,599	1,602
Less : Premium on reinsurance ceded [(a)]	39	-	-	-	-	**(42)**	**(42)**	**(75)**	**(145)**	-	(220)	-	-	-	-	-	-	(262)	(223)
Net Written Premium	**23**	-	-	-	**0**	**(13)**	**(13)**	**3,400**	**(27)**	-	**3,373**	-	-	**1**	-	-	-	**3,360**	**3,383**
Add: Opening balance of UPR	9,124	-	-	-	0	519	519	4,626	145	-	4,772	-	-	3	-	-	-	5,294	14,418
Less: Closing balance of UPR	(8,862)	-	-	-	-	(343)	(343)	(4,653)	(209)	-	(4,862)	-	-	(3)	-	-	-	(5,208)	(14,070)
Net Earned Premium	**285**	-	-	-	**0**	**163**	**163**	**3,373**	**(90)**	-	**3,283**	-	-	**1**	-	-	-	**3,445**	**3,730**
										-									
Gross Direct Premium	**(19)**	-	-	-	**0**	**28**	**28**	**1,877**	**118**	-	**1,995**	-	-	-	-	-	-	**2,023**	**2,004**
- In India	(19)	-	-	-	0	28	28	1,877	118	-	1,995	-	-	-	-	-	-	2,023	2,004
- 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.

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

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 Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25
Gross Direct Premium	**(15)**	-	-	-	**1**	**99**	**100**	**1,325**	-	-	**1,325**	-	-	-	-	-	-	**1,425**	**1,410**
Add: Premium on reinsurance accepted [(a)]	40	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	42
Less : Premium on reinsurance ceded [(a)]	(129)	-	-	-	11	(51)	(40)	(53)	6	-	(47)	-	-	**(1)**	-	-	-	(88)	(217)
Net Written Premium	**(104)**	-	-	-	**12**	**48**	**60**	**1,272**	**6**	-	**1,278**	-	-	**1**	-	-	-	**1,339**	**1,235**
Add: Opening balance of UPR	10,109	-	-	-	6	797	803	1,370	205	-	1,575	-	-	2	-	-	-	2,380	12,489
Less: Closing balance of UPR	(9,872)	-	-	-	(4)	(545)	(549)	(1,154)	(169)	-	(1,323)	-	-	(3)	-	-	-	(1,875)	(11,747)
Net Earned Premium	**133**	-	-	-	**14**	**300**	**314**	**1,488**	**42**	-	**1,530**	-	-	**0**	-	-	-	**1,844**	**1,977**
Gross Direct Premium	**(15)**	-	-	-	**1**	**99**	**100**	**1,325**	-	-	**1,325**	-	-	-	-	-	-	**1,425**	**1,410**
- In India	(15)	-	-	-	1	99	100	1,325	-	-	1,325	-	-	-	-	-	-	1,425	1,410
- 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.

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

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

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

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	
	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26
Gross Direct Premium	**(36)**	**-**	**-**	**-**	**0**	**54**	**54**	**5,205**	**173**	**-**	**5,378**	**-**	**-**	**-**	**-**	**-**	**-**	**5,432**	**5,396**
Add: Premium on reinsurance accepted [a]	26	-	-	-	-	-	-	**1,598**	-	-	1,598	-	-	**3**	-	-	-	1,601	1,627
Less : Premium on reinsurance ceded [a]	(66)	-	-	-	-	(90)	(90)	(208)	(147)	-	(355)	-	-	-	-	-	-	(445)	(511)
Net Written Premium	**(76)**	**-**	**-**	**-**	**0**	**(36)**	**(36)**	**6,595**	**26**	**-**	**6,621**	**-**	**-**	**3**	**-**	**-**	**-**	**6,587**	**6,511**
Add: Opening balance of UPR	9,375	-	-	-	1	707	708	4,229	123	-	4,352	-	-	3	-	-	-	5,062	14,437
Less: Closing balance of UPR	(8,862)	-	-	-	-	(343)	(343)	(4,653)	(209)	-	(4,862)	-	-	(3)	-	-	-	(5,208)	(14,070)
Net Earned Premium	**437**	**-**	**-**	**-**	**1**	**328**	**329**	**6,171**	**(60)**	**-**	**6,111**	**-**	**-**	**3**	**-**	**-**	**-**	**6,441**	**6,878**
Gross Direct Premium	**(36)**	**-**	**-**	**-**	**0**	**54**	**54**	**5,205**	**173**	**-**	**5,378**	**-**	**-**	**-**	**-**	**-**	**-**	**5,432**	**5,396**
- In India	(36)	-	-	-	0	54	54	5,205	173	-	5,378	-	-	-	-	-	-	5,432	5,396
- 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.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

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	
	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25
Gross Direct Premium	**(33)**	**-**	**-**	**-**	**3**	**151**	**154**	**2,545**	**(1)**	**-**	**2,544**	**-**	**-**	**-**	**-**	**-**	**-**	**2,698**	**2,665**
Add: Premium on reinsurance accepted [a]	78	**-**	-	-	**-**	**-**	-	**-**	**-**	-	-	-	**-**	5	-	-	-	5	83
Less : Premium on reinsurance ceded [a]	(236)	-	-	-	17	(100)	(83)	(102)	(2)	-	(104)	**-**	**-**	**(1)**	**-**	**-**	**-**	(188)	(424)
Net Written Premium	**(192)**	**-**	**-**	**-**	**20**	**51**	**71**	**2,443**	**(3)**	**-**	**2,440**	**-**	**-**	**4**	**-**	**-**	**-**	**2,515**	**2,323**
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	(9,872)	-	-	-	(4)	(545)	(549)	(1,154)	(169)	-	(1,324)	-	-	(3)	-	-	-	(1,876)	(11,748)
Net Earned Premium	**310**	**-**	**-**	**-**	**29**	**606**	**635**	**2,934**	**69**	**-**	**3,003**	**-**	**-**	**4**	**-**	**-**	**-**	**3,642**	**3,952**
Gross Direct Premium	**(33)**	**-**	**-**	**-**	**3**	**151**	**154**	**2,545**	**(1)**	**-**	**2,544**	**-**	**-**	**-**	**-**	**-**	**-**	**2,699**	**2,665**
- In India	(33)	-	-	-	3	151	154	2,545	(1)	-	2,544	-	-	-	-	-	-	2,699	2,665
- 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.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

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													Total 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		
	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26
Claims paid																			
Direct claims	5	-	-	-	-	335	335	3,803	17	-	3,820	-	-	-	-	-	-	4,155	4,160
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	344	-	-	344	-	-	-	-	-	-	344	344
Less : Re-insurance Ceded to claims paid	(2)	-	-	-	0	(17)	(16)	(152)	(9)	-	(161)	-	-	-	-	-	-	(177)	(179)
Net Claims Paid	**3**	**-**	**-**	**-**	**0**	**318**	**319**	**3,995**	**8**	**-**	**4,003**	**-**	**-**	**-**	**-**	**-**	**-**	**4,322**	**4,325**
Add : Claims Outstanding at the end of the quarter	210	-	-	-	20	11,507	11,527	1,873	172	-	2,045	-	-	1	-	-	-	13,574	13,784
Less : Claims Outstanding at the beginning of the quarter	(208)	-	-	-	(20)	(11,723)	(11,743)	(1,895)	(165)	-	(2,059)	-	-	(1)	-	-	-	(13,804)	(14,012)
Net Incurred Claims	**5**	**-**	**-**	**-**	**0**	**102**	**103**	**3,973**	**16**	**-**	**3,989**	**-**	**-**	**(0)**	**-**	**-**	**-**	**4,092**	**4,097**

Particulars	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	Grand Total
Claims Paid (Direct)																			
-In India	**5**	**-**	**-**	**-**	**-**	**335**	**335**	**3,803**	**17**	**-**	**3,820**	**-**	**-**	**-**	**-**	**-**	**-**	**4,155**	**4,160**
-Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Estimates of IBNR and IBNER at the end of the period (net)	**194**	**-**	**-**	**-**	**0**	**4,763**	**4,763**	**1,169**	**88**	**-**	**1,257**	**-**	**-**	**1**	**-**	**-**	**0**	**6,021**	**6,215**
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:

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

CLAIMS INCURRED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous													Total 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		
	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25
Claims paid																			
Direct claims	1	-	-	-	(7)	2,004	1,997	1,510	9	-	1,519	-	-	-	-	-	(0)	3,515	3,516
Add : Re-insurance accepted to direct claims	(0)	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	(0)	(0)
Less : Re-insurance Ceded to claims paid	0	-	-	-	9	(1,510)	(1,501)	(61)	(5)	-	(66)	-	-	-	-	-	(0)	(1,567)	(1,566)
Net Claims Paid	**1**	**-**	**-**	**-**	**2**	**494**	**496**	**1,449**	**4**	**-**	**1,453**	**-**	**-**	**(0)**	**-**	**-**	**(0)**	1,949	**1,950**
Add : Claims Outstanding at the end of the quarter	207	-	-	-	13	12,375	12,388	710	145	-	855	-	-	-	-	-	-	13,243	13,450
Less : Claims Outstanding at the beginning of the quarter	(200)	-	-	-	(13)	(12,547)	(12,560)	(550)	(152)	-	(702)	-	-	-	-	-	-	(13,262)	(13,462)
Net Incurred Claims	**8**	**-**	**-**	**-**	**2**	**322**	**324**	**1,609**	**(3)**	**-**	**1,606**	**-**	**-**	**-**	**-**	**-**	**(0)**	**1,929**	**1,938**

Particulars	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	Grand Total
Claims Paid (Direct)																			
-In India	**1**	**-**	**-**	**-**	**(7)**	**2,004**	**1,997**	**1,510**	**9**	**-**	**1,519**	**-**	**-**	**-**	**-**	**-**	**(0)**	**3,515**	**3,516**
-Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Estimates of IBNR and IBNER at the end of the period (net)	**192**	**-**	**-**	**-**	**1**	**5,356**	**5,357**	**244**	**97**	**-**	**341**	**-**	**-**	**0**	**-**	**-**	**0**	**5,698**	**5,890**
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.
e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

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 Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26
Claims paid																			
Direct claims	11	-	-	-	3	834	837	6,245	24	-	6,269	-	-	-	-	-	-	7,106	7,117
Add : Re-insurance accepted to direct claims	0	-	-	-	-	-	-	344	-	-	344	-	-	-	-	-	-	344	344
Less : Re-insurance Ceded to claims paid	(4)	-	-	-	-	(41)	(41)	(250)	(12)	-	(262)	-	-	-	-	-	-	(303)	(307)
Net Claims Paid	**7**	**-**	**-**	**-**	**3**	**793**	**796**	**6,339**	**12**	**-**	**6,351**	**-**	**-**	**-**	**-**	**-**	**-**	**7,147**	**7,155**
Add : Claims Outstanding at the end of the quarter	210	-	-	-	20	11,507	11,527	1,873	172	-	2,045	-	-	1	-	-	-	13,573	13,783
Less : Claims Outstanding at the beginning of the quarter	(211)	-	-	-	(24)	(12,051)	(12,075)	(935)	(120)	-	(1,055)	-	-	(1)	-	-	-	(13,131)	(13,342)
Net Incurred Claims	**6**	**-**	**-**	**-**	**(2)**	**249**	**248**	**7,277**	**64**	**-**	**7,341**	**-**	**-**	**-**	**-**	**-**	**-**	**7,590**	**7,596**
Claims Paid (Direct)																			
-In India	**11**	**-**	**-**	**-**	**3**	**834**	**837**	**6,245**	**24**	**-**	**6,269**	**-**	**-**	**-**	**-**	**-**	**-**	**7,106**	**7,117**
-Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Estimates of IBNR and IBNER at the end of the period (net)	**194**	**-**	**-**	**-**	**0**	**4,763**	**4,763**	**1,169**	**88**	**-**	**1,257**	**-**	**-**	**1**	**-**	**-**	**0**	**6,021**	**6,215**
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:
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.
e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

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 Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25
Claims paid																			
Direct claims	4	-	-	-	(5)	2,716	2,711	2,888	32	-	2,920	-	-	-	-	-	-	5,631	5,635
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	(1)	-	-	-	9	(1,593)	(1,584)	(116)	(17)	-	(133)	-	-	-	-	-	-	(1,716)	(1,718)
Net Claims Paid	**2**	**-**	**-**	**-**	**4**	**1,123**	**1,127**	**2,773**	**15**	**-**	**2,787**	**-**	**-**	**-**	**-**	**-**	**-**	**3,915**	**3,917**
Add : Claims Outstanding at the end of the quarter	207	-	-	-	13	12,375	12,388	710	145	-	855	-	-	-	-	-	-	13,243	13,450
Less : Claims Outstanding at the beginning of the quarter	(223)	-	-	-	(14)	(12,893)	(12,907)	(595)	(177)	-	(772)	-	-	(1)	-	-	(20)	(13,700)	(13,923)
Net Incurred Claims	**(14)**	**-**	**-**	**-**	**3**	**605**	**608**	**2,888**	**(17)**	**-**	**2,870**	**-**	**-**	**(1)**	**-**	**-**	**(20)**	**3,458**	**3,444**
Claims Paid (Direct)																			
-In India	**4**	**-**	**-**	**-**	**(5)**	**2,716**	**2,711**	**2,888**	**32**	**-**	**2,920**	**-**	**-**	**-**	**-**	**-**	**-**	**5,631**	**5,635**
-Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Estimates of IBNR and IBNER at the end of the period (net)	**192**	**-**	**-**	**-**	**1**	**5,356**	**5,357**	**244**	**97**	**-**	**341**	**-**	**-**	**0**	**-**	**-**	**0**	**5,698**	**5,890**
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.
e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

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	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 Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26
Commission paid																			
Commission & Remuneration (Direct)	-	-	-	-	-	(0)	(0)	5	-	-	5	-	-	-	-	-	-	5	5
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	-	-	-	-	-	(0)	(0)	5	-	-	5	-	-	-	-	-	-	5	5
Add : Commission on Re-insurance Accepted	0	-	-	-	-	-	-	21	-	-	21	-	-	0	-	-	-	21	21
Less : Commission on Re-insurance Ceded	3	-	-	-	-	(0)	(0)	(11)	(1)	-	(12)	-	-	-	-	-	-	(12)	(9)
Net Commission	**3**	**-**	**-**	**-**	**-**	**(0)**	**(0)**	**14**	**(1)**	**-**	**13**	**-**	**-**	**0**	**-**	**-**	**-**	**13**	**16**
Break-up of the expenses (Gross) incurred to procure business as per details below:																			
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Others	-	-	-	-	-	-	-	5	-	-	5	-	-	-	-	-	-	5	5
Insurance Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Business - Online[c]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**5**	**-**	**-**	**5**	**-**	**-**	**-**	**-**	**-**	**-**	**5**	**5**
Commission and Rewards on (Excluding Reinsurance) Business written :																			
In India	-	-	-	-	-	(0)	(0)	5	-	-	5	-	-	-	-	-	-	4	5
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

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

(c) Commission on Business procured through Company website

COMMISSION [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 Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25
Commission paid																			
Commission & Remuneration (Direct)	(2)	-	-	-	(0)	-	(0)	(0)	(0)	-	(0)	-	-	-	-	-	-	(0)	(3)
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	**(2)**	**-**	**-**	-	(0)	-	(0)	(0)	(0)	-	(0)	**-**	**-**	**-**	**-**	**-**	**-**	(0)	(3)
Add : Re-insurance Accepted	6	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	6
Less : Commission on Re-insurance Ceded	0	-	-	-	(0)	(0)	(0)	(8)	0	-	(8)	-	-	-	-	-	-	(8)	(8)
Net Commission	**3**	**-**	**-**	**-**	**(0)**	**(0)**	**(0)**	**(8)**	**(0)**	**-**	**(8)**	**-**	**-**	**0**	**-**	**-**	**-**	**(8)**	**(5)**
Break-up of the expenses (Gross) incurred to procure business as per details below:																			
Individual Agents	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0
Corporate Agents-Banks/FII/HFC	(2)	-	-	-	-	-	-	(0)	(0)	-	(0)	-	-	-	-	-	-	(0)	(3)
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0
Direct Business - Online[c]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**(2)**	**-**	**-**	**-**	**0**	**-**	**0**	**(0)**	**(0)**	**-**	**(0)**	**-**	**-**	**-**	**-**	**-**	**-**	**(0)**	**(2)**
Commission and Rewards on (Excluding Reinsurance) Business written :																			
In India	(2)	-	-	-	(0)	-	(0)	(0)	(0)	-	(0)	-	-	-	-	-	-	(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) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(c) Commission on Business procured through Company website

FORM NL-6-COMMISSION SCHEDULE

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

navi GENERAL INSURANCE

COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous													Total 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		
	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26
Commission paid																			
Commission & Remuneration (Direct)	-	-	-	-	-	-	-	116	-	-	116	-	-	-	-	-	-	116	116
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	-	-	-	-	-	-	-	116	-	-	116	-	-	-	-	-	-	116	116
Add : Commission on Re-insurance Accepted	4	-	-	-	-	-	-	21	-	-	21	-	-	0	-	-	-	21	25
Less : Commission on Re-insurance Ceded	(26)	-	-	-	10	67	77	(45)	(10)	-	(55)	-	-	-	-	-	3	26	(0)
Net Commission	**(22)**	**-**	**-**	**-**	**10**	**67**	**77**	**92**	**(10)**	**-**	**82**	**-**	**-**	**0**	**-**	**-**	**3**	**163**	**141**
Break-up of the expenses (Gross) incurred to procure business as per details below:																			
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Others	-	-	-	-	-	0	0	116	-	-	116	-	-	-	-	-	-	116	116
Insurance Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Business - Online[c]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**-**	**-**	**-**	**-**	**-**	**0**	**0**	**116**	**-**	**-**	**116**	**-**	**-**	**-**	**-**	**-**	**-**	**116**	**116**
Commission and Rewards on (Excluding Reinsurance) Business written :																			
In India	-	-	-	-	-	-	-	116	-	-	116	-	-	-	-	-	-	116	116
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:
(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Commission on Business procured through Company website

COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous													Total 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		
	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25
Commission paid																			
Commission & Remuneration (Direct)	(5)	-	-	-	0	-	0	(1)	(0)	-	(1)	-	-	-	-	-	-	(1)	(6)
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	**(5)**	**-**	**-**	**-**	0	-	0	(1)	(0)	-	(1)	**-**	**-**	**-**	**-**	**-**	**-**	(1)	(6)
Add : Re-insurance Accepted	13	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	14
Less : Commission on Re-insurance Ceded	0	-	-	-	(0)	(0)	(0)	(15)	0	-	(15)	-	-	-	-	-	-	(16)	(15)
Net Commission	**8**	**-**	**-**	**-**	**0**	**(0)**	**0**	**(16)**	**(0)**	**-**	**(16)**	**-**	**-**	**1**	**-**	**-**	**-**	**(15)**	**(7)**
Break-up of the expenses (Gross) incurred to procure business as per details below:																			
Individual Agents	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0
Corporate Agents-Banks/FII/HFC	(5)	-	-	-	-	-	-	(1)	(0)	-	(1)	-	-	-	-	-	-	(1)	(6)
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0
Direct Business - Online[c]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0
TOTAL	**(5)**	**-**	**-**	**-**	**1**	**-**	**1**	**(1)**	**(0)**	**-**	**(1)**	**-**	**-**	**-**	**-**	**-**	**-**	**(0)**	**(6)**
Commission and Rewards on (Excluding Reinsurance) Business written :																			
In India	(5)	-	-	-	0	-	0	(1)	(0)	-	(1)	-	-	-	-	-	-	(1)	(6)
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:
(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Commission on Business procured through Company website

FORM NL-7-OPERATING EXPENSES SCHEDULE

navi GENERAL INSURANCE

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	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous													Total Miscellaneous	Grand 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	Others		
		For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26
1	Employees' remuneration & welfare benefits	252	-	-	-	(1)	(407)	(408)	690	27	-	717	-	-	-	-	-	-	309	561
2	Travel, conveyance and vehicle running expenses	(0)	-	-	-	(0)	0	0	8	0	-	9	-	-	-	-	-	-	9	9
3	Training, Seminar and Conference Expenses	(0)	-	-	-	0	0	0	3	0	-	3	-	-	-	-	-	-	3	3
4	Rents, rates & taxes	0	-	-	-	(0)	(0)	(0)	(2)	0	-	(2)	-	-	-	-	-	-	(3)	(2)
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	21	-	-	-	(0)	(33)	(33)	96	5	-	101	-	-	-	-	-	-	68	89
9	Auditors' fees, expenses etc	-	-	-		-	-		-	-	-		-	-	-	-	-	-		
	(a) as auditor	(0)	-	-	-	0	0	0	8	0	-	8	-	-	-	-	-	-	8	8
	(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	35	2	-	36	-	-	-	-	-	-	37	36
12	Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	9	-	-	-	0	(11)	(10)	76	6	-	82	-	-	-	-	-	-	72	81
16	GST Expenditure	(0)	-	-	-	(0)	0	0	15	0	-	15	-	-	-	-	-	-	15	15
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Membership & Subscription	1	-	-	-	(0)	(2)	(2)	12	1	-	13	-	-	-	-	-	-	11	12
	Royalty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	5	-	-	-	(0)	(7)	(7)	55	4	-	58	-	-	-	-	-	-	51	56
														-	-	-	-			
	TOTAL	**289**	**-**	**-**	**-**	**(1)**	**(460)**	**(460)**	**998**	**45**	**-**	**1,043**	**-**	**-**	**-**	**-**	**-**	**-**	**582**	**871**

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

	Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous													Total Miscellaneous	Grand 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	Others		
		For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25	For Q2 2024-25
1	Employees' remuneration & welfare benefits	9	-	-	-	6	111	117	289	0	-	289	-	-	-	-	-	20	426	434
2	Travel, conveyance and vehicle running expenses	(0)	-	-	-	(0)	0	0	4	(0)	-	4	-	-	-	-	-	0	5	4
3	Training, Seminar and Conference Expenses	0	-	-	-	(0)	0	0	(0)	(0)	-	(0)	-	-	-	-	-	-	(0)	(0)
4	Rents, rates & taxes	(0)	-	-	-	0	5	5	70	(0)	-	70	-	-	-	-	-	-	75	74
5	Repairs & maintenance	(0)	-	-	-	0	0	0	0	(0)	-	0	-	-	-	-	-	-	(0)	(0)
6	Printing & stationery	(0)	-	-	-	0	0	0	2	(0)	-	2	-	-	-	-	-	-	2	2
7	Communication	(2)	-	-	-	0	2	2	3	0	-	3	-	-	-	-	-	(0)	6	4
8	Legal & professional charges	1	-	-	-	(0)	24	24	102	0	-	103	-	-	-	-	-	-	126	127
9	Auditors' fees, expenses etc	-																		
	(a) as auditor	(0)	-	-	-	0	0	0	6	(0)	-	6	-	-	-	-	-	-	6	6
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
	(i) Taxation matters	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
	(ii) Insurance matters	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
	(iii) Management services; and	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
	(c) In any other capacity	(0)	-	-	-	0	0	0	0	(0)	-	0	-	-	-	-	-	-	0	0
	(d) out of pocket expenses	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
10	Advertisement and publicity	(1)	-	-	-	0	1	1	(3)	0	-	(3)	-	-	-	-	-	-	(2)	(3)
11	Interest & Bank Charges	(0)	-	-	-	0	2	2	25	(0)	-	25	-	-	-	-	-	-	27	27
12	Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	-	-	-	(1)	38	37	92	0.35	-	92	-	-	-	-	-	-	129	131
16	GST Expenditure	(0)	-	-	-	0	1	1	7	(0)	-	7	-	-	-	-	-	-	8	8
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership & Subscription	0	-	-	-	(0)	0	0	10	(0)	-	10	-	-	-	-	-	0	10	10
	Royalty	(0)	-	-	-	0	2	2	25	(0)	-	25	-	-	-	-	-	-	27	27
	Others	(1)	-	-	-	0	2	2	(4)	(0)	-	(4)	-	-	-	-	-	0	(3)	(3)
	TOTAL	**9**	**-**	**-**	**-**	**5**	**187**	**192**	**629**	**1**	**-**	**630**	**-**	**-**	**-**	**-**	**-**	**20**	**842**	**851**

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

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	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Grand 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	Others	Total Miscellaneous	
		Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26	Upto Q2 2025-26
1	Employees' remuneration & welfare benefits	(5)	-	-	-	0	8	8	982	25	-	1,007	-	-	-	-	-	-	1,014	1,009
2	Travel, conveyance and vehicle running expenses	(0)	-	-	-	0	0	0	15	0	-	15	-	-	-	-	-	-	15	15
3	Training, Seminar and Conference Expenses	(0)	-	-	-	0	0	0	4	0	-	4	-	-	-	-	-	-	4	4
4	Rents, rates & taxes	(0)	-	-	-	0	0	0	10	0	-	11	-	-	-	-	-	-	11	11
5	Repairs & maintenance	(0)	-	-	-	0	0	0	0	0	-	0	-	-	-	-	-	-	0	0
6	Printing & stationery	(0)	-	-	-	0	0	0	2	0	-	3	-	-	-	-	-	-	3	3
7	Communication	(0)	-	-	-	0	0	0	3	0	-	3	-	-	-	-	-	-	4	3
8	Legal & professional charges	(1)	-	-	-	0	2	2	177	6	-	182	-	-	-	-	-	-	184	183
9	Auditors' fees, expenses etc																			
	(a) as auditor	(0)	-	-	-	0	0	0	18	1	-	19	-	-	-	-	-	-	19	19
	(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	1	1	59	2	-	61	-	-	-	-	-	-	62	61
12	Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	(0)	-	-	-	0	6	6	141	7	-	148	-	-	-	-	-	-	154	154
16	GST Expenditure	0	-	-	-	(0)	(0)	(0)	(12)	(0)	-	(12)	-	-	-	-	-	-	(12)	(12)
17	Others				-															
	Membership & Subscription	(0)	-	-	-	0	0	0	20	1	-	21	-	-	-	-	-	-	21	21
	Royalty Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	(1)	-	-	-	0	1	1	121	4	-	125	-	-	-	-	-	-	127	126
	TOTAL	**(7)**	**-**	**-**	**-**	**0**	**18**	**18**	**1,541**	**45**	**-**	**1,587**	**-**	**-**	**-**	**-**	**-**	**-**	**1,605**	**1,597**

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

	Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Grand 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	Others	Total Miscellaneous	
		Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25	Upto Q2 2024-25
1	Employees' remuneration & welfare benefits	(69)	-	-	-	17	313	330	594	(3)	-	591	-	-	-	-	-	20	942	873
2	Travel, conveyance and vehicle running expenses	(0)	-	-	-	0	1	1	17	(0)	-	17	-	-	-	-	-	0	19	18
3	Training, Seminar and Conference Expenses	(0)	-	-	-	0	0	0	1	(0)	-	1	-	-	-	-	-	-	1	1
4	Rents, rates & taxes	(2)	-	-	-	0	8	9	154	(0)	-	154	-	-	-	-	-	-	163	160
5	Repairs & maintenance	(0)	-	-	-	0	0	0	1	(0)	-	1	-	-	-	-	-	-	1	1
6	Printing & stationery	(0)	-	-	-	0	0	0	3	(0)	-	3	-	-	-	-	-	-	3	3
7	Communication	1	-	-	-	(0)	(4)	(4)	13	0	-	13	-	-	-	-	-	-	9	10
8	Legal & professional charges	(16)	-	-	-	2	65	67	206	(1)	-	205	-	-	-	-	-	-	272	256
9	Auditors' fees, expenses etc	-	-			-	-		(0)	-				-	-			-		
	(a) as auditor	(0)	-	-	-	0	1	1	12	(0)	-	12	-	-	-	-	-	-	13	13
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
	(i) Taxation matters	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
	(ii) Insurance matters	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
	(iii) Management services; and	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
	(c) In any other capacity	(0)	-	-	-	0	0	0	0	(0)	-	0	-	-	-	-	-	-	0	0
	(d) out of pocket expenses	-	-	-	-	-	-	-	(0)	-	-	(0)	-	-	-	-	-	-	(0)	(0)
10	Advertisement and publicity	1	-	-	-	(0)	(2)	(2)	0	0	-	0	-	-	-	-	-	-	(2)	(2)
11	Interest & Bank Charges	(1)	-	-	-	0	3	3	44	(0)	-	44	-	-	-	-	-	-	47	46
12	Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	(30)	-	-	-	3	117	120	218	(1)	-	217	-	-	-	-	-	-	336	307
16	GST Expenditure	(0)	-	-	-	0	1	1	18	(0)	-	18	-	-	-	-	-	-	19	19
17	Others																			
	Membership & Subscription	(1)	-	-	-	0	4	4	13	(0)	-	13	-	-	-	-	-	0	17	16
	Royalty	(0)	-		-	0	2	2	25	(0)		25		-	-			-	27	27
	Others	(1)	-	-	-	0	2	2	8	(0)	-	8	-	-	-	-	-	0	10	10
	TOTAL	**(119)**	**-**	**-**	**-**	**22**	**511**	**533**	**1,326**	**(5)**	**-**	**1,322**	**-**	**-**	**-**	**-**	**-**	**21**	**1,875**	**1,757**

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 September 30, 2025	As at September 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 : 31,00,50,000) Equity Shares of ₹ 10 each	49,579	49,579
3	Subscribed Capital		
	49,57,90,000 Equity Shares of ₹ 10 each	49,579	49,579
4	Called-up Capital		
	49,57,90,000 (Previous Year : 31,00,50,000) 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 : 31,00,50,000) Equity Shares of ₹ 10 each	49,579	49,579
	TOTAL	**49,579**	**49,579**

Notes:

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

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

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

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 September 30, 2025		As at September 30, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian				
Navi Technologies Private Limited	49,57,90,000	100%	49,57,90,000	100%
- Foreign	-	-	-	-
Investors				
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
- Foreign	-	-	-	-
TOTAL	**49,57,90,000**	**100%**	**49,57,90,000**	**100%**

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 SEPTEMBER 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	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):								
	(i)	6	60	#	0	-	-	-	-
ii)	Bodies Corporate:								
	(i) NAVI TECHNOLOGIES PRIVATE LIMITED	1	49,57,89,940	100%	49,579	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	**Foreign Promoters**								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
B.	**Non Promoters**								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Indivudal 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.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	**7**	**49,57,90,000**	**100%**	**49,579**	**-**	**-**	**-**	**-**

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 Limtied

(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	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Sachin Bansal	1	2,83,40,49,280	98.36%	2,83,405	-	-	-	-
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	-	-	-	-	-	-	-	-
A.2	**Foreign Promoters**								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
B.	**Non Promoters**								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (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	4,73,40,500	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.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	**25**	**2,88,13,89,780**	**100%**	**2,88,139**	**-**	**-**	**-**	**-**

Foot Notes:

(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

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

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

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

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

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

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)

	Particulars	As at September 30, 2025	As at September 30, 2024
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	94	59
8	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	**94**	**59**

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 September 30, 2025	As at September 30, 2024
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	**-**	**-**

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(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 Shareholders		SCH-8A Policyholders		Total	
	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024
LONG TERM INVESTMENTS						
Government securities and Government guaranteed bonds including Treasury Bills	3,524	4,677	16,323	9,138	19,847	13,815
Other Approved Securities	-	-	-	-	-	-
Other Investments :	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(i) Equity	-	-	-	-	-	-
(ii) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	4,166	2,228	5,526	-	9,692	2,228
(e) Other Securities	-	-	-	-	-	-
(i) Fixed Deposit	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties - Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Housing	1,549	2,551	2,034	16,020	3,583	18,571
Other than Approved Investments	-	-	-	-	-	-
(a) Infrastructure Other Investments - Debenture/Bonds	-	-	-	-	-	-
Less: Provision for diminution in value of Investments	-	-	-	-	-	-
(b) Other Investments	-	1,970	-	500	-	2,470
Sub Total (A)	**9,238**	**11,425**	**23,883**	**25,657**	**33,121**	**37,083**
SHORT TERM INVESTMENTS						
Government securities and Government guaranteed bonds including Treasury Bills	-	-	6,978	6,457	6,978	6,457
Other Approved Securities	-	-	-	-	-	-
Other Investments :	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(i) Equity	500	-	853	1,110	1,353	1,110
(ii) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	4,068	2	4,068	2
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	-	-	-	-	-	-
(e) Other Securities	-	-	-	-	-	-
(i) Fixed Deposit	-	-	5,104	4,604	5,104	4,604
(ii) Reverse Repo	99	699	600	1,300	699	1,999
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties - Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Housing	2,507	-	-	-	2,507	-
Other than Approved Investments	-	-	-	-	-	-
(a) Infrastructure Other Investments - Commercial Paper	-	-	-	-	-	-
Less: Provision for diminution in value of Investments	-	-	-	-	-	-
(b) Other Investments	1,990	-	-	-	1,990	-
Sub Total (B)	**5,096**	**699**	**17,604**	**13,473**	**22,700**	**14,172**
Total (A+B)	**14,334**	**12,124**	**41,487**	**39,131**	**55,821**	**51,255**

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

Particulars	Shareholders		Policyholders		Total	
	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024
Long Term Investments:						
Book Value	9,238	11,425	23,883	25,657	33,121	37,083
Market Value	9,291	11,500	23,868	25,817	33,159	37,317
Short Term Investments:						
Book Value	5,096	699	12,682	12,361	17,778	13,060
Market Value	5,110	699	12,682	12,362	17,792	13,061

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

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

navi GENERAL INSURANCE

FIXED ASSETS

(Amount in Rs Lakhs)

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

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 September 30, 2025	As at September 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	1,785	1,077
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	**1,797**	**1,089**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	1,797	1,089
	Outside India	-	-

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 September 30, 2025		As at September 30, 2024	
	ADVANCES				
1	Reserve deposits with ceding companies		-		-
2	Application money for investments		-		-
3	Prepayments		29		22
4	Advances to Directors/Officers		-		-
5	Advance tax paid and taxes deducted at source (Net of provisions for tax)		61		176
6	Others		-		-
	- Advance to Suppliers		76		40
	- Advances to Employees		2		-
7	Investment sold pending settlement		9,536		8,888
	TOTAL (A)		**9,704**		**9,127**
	OTHER ASSETS				
1	Income accrued on investments		807		906
2	Outstanding Premiums		-		-
	Less: Provision for doubtful debt		-		-
3	Agents' Balances		-		-
4	Foreign Agencies Balances		-		-
5	Due from other entities carrying on insurance business (net) (including reinsurers)		2,598		1,533
	Less: Provision for doubtful debt		-		-
6	Due from subsidiaries/ holding		0		-
7	Assets held for unclaimed amount of policyholders		5		5
	Add: investment income accruing on unclaimed amount		2		1
8	Others				
	- Deposits for Office Premises		7		5
	- Other Deposit		23		23
	- Deposits with Statutory Authorities		46		-
	- Other receivables	1,450		1,506	
	Less: Provision for diminution in value of Investments receivable	(1,444)	6	(1,496)	10
	- GST unutilised credit (Net) /Unavailed GST Credit		-		247
	- Excess investment in Gratuity Plan Assets		77		1
	- Fixed Assets held for sale		-		-
	TOTAL (B)		**3,570**		**2,731**
	TOTAL (A+B)		**13,274**		**11,858**

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 September 30, 2025**	**As at September 30, 2024**
1	Agents’ Balances	-	194
2	Balances due to other insurance companies (including reinsurers)	964	444
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
	(a) For long term policies	-	-
	(b) For other policies	454	307
5	Unallocated Premium	22	521
6	Sundry creditors	9,876	8,467
7	Due to subsidiaries/ holding company	31	302
8	Claims Outstanding	13,780	13,450
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	387	46
	c) Inter company payable	68	-
	TOTAL	**25,588**	**23,738**

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

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

navi GENERAL INSURANCE

PROVISIONS

(Amount in Rs Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
1	Reserve for Unexpired Risk	14,070	11,748
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	Gratuity	7	(6)
	Compensated Absences	57	47
	Claim equalisation Reserve	-	-
	ESOP Funding	69	36
5	Others		
	- For doubtful receivables	-	-
	TOTAL	**14,203**	**11,824**

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 September 30, 2025	As at September 30, 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	**-**	**-**

PERIODIC DISCLOSURES

FORM NL-20-Analytical Ratios

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 September 30, 2025	Upto the Quarter ended September 30, 2025	For the Quarter ended September 30, 2024	Upto the Quarter ended September 30, 2024
1	Gross Direct Premium Growth Rate	42%	102%	-17%	-17%
2	Gross Direct Premium to Networth Ratio	0.06	0.16	4.94	9.32
3	Growth Rate of Networth	1%	21%	3%	6%
4	Net Retention Ratio	94%	93%	85%	85%
5	Net Commission Ratio	0%	2%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio	44%	32%	60%	66%
7	Expense of Management to Net Written Premium Ratio	26%	26%	69%	75%
8	Net incurred claims to Net earned premium[1]	110%	110%	98%	87%
9	Claims paid to claims provisions	31%	52%	19%	19%
10	Combined Ratio[1]	136%	136%	167%	162%
11	Investment Income Ratio	2%	5%	3%	6%
12	Technical Reserves to Net Premium Ratio	8.23	4.28	20.40	10.85
13	Underwriting Balance Ratio[1]	-0.34	-0.36	-0.41	-0.31
14	Operating Profit Ratio[1]	-12%	-6%	41%	48%
15	Liquid Assets to Liabilities Ratio	88%	88%	64%	64%
16	Net Earning Ratio	6%	60%	38%	40%
17	Return on Net Worth Ratio	1%	12%	264%	559%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	4.65	4.65	3.93	3.93
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	0.05	0.83	0.15	0.32
24	Book value per share	6.98	6.98	5.76	5.76
Equity Holding Pattern for Non-Life					
1	(a) No. of shares	49,57,90,000	49,57,90,000	49,57,90,000	49,57,90,000
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 (₹)	0.05	0.83	0.15	0.32
	- Diluted EPS (₹)	0.05	0.83	0.15	0.32
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	0.05	0.83	0.15	0.32
	- Diluted EPS (₹)	0.05	0.83	0.15	0.32
6	Book value per share (₹)	6.98	6.98	5.76	5.76

navi GENERAL INSURANCE

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

Segments Upto the quarter ended on September 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	8%	815%	29%	21%	10%	1%	3%	11%	(367.62)	1.05
Previous Period	-38%	-433%	-4%	372%	65%	-4%	0%	60%	(131.34)	1.40
Motor OD										
Current Period	-99%	100%	46047%	806%	806%	-147%	15%	659%	13,01,481.91	(7.35)
Previous Period	-93%	667%	0%	746%	112%	10%	0%	122%	1,259.92	0.12
Motor TP										
Current Period	-64%	-67%	-187%	34%	-51%	76%	7%	25%	(773.61)	(0.02)
Previous Period	-49%	34%	1%	338%	1001%	100%	8%	1101%	494.09	(0.84)
Total Motor										
Current Period	-65%	-67%	-215%	34%	-51%	75%	7%	24%	(774.07)	(0.04)
Previous Period	-54%	46%	1%	346%	751%	96%	8%	846%	354.91	(0.80)
Health										
Current Period	105%	97%	1%	32%	25%	118%	338%	143%	4.22	(0.44)
Previous Period	-13%	96%	-1%	52%	54%	98%	19%	153%	10.31	(0.43)
Personal Accident										
Current Period	-17400%	15%	-39%	26%	174%	-107%	7%	68%	1,071.15	2.65
Previous Period	-75%	300%	0%	468%	156%	-25%	0%	131%	(8,399.45)	1.31
Total Health										
Current Period	111%	95%	1%	32%	26%	120%	311%	146%	4.21	(0.47)
Previous Period	-13%	96%	-1%	52%	54%	96%	19%	150%	10.33	(0.39)
Engineering										
Current Period	0%	100%	13%	0%	0%	0%	0%	0%	9,283.34	0.87
Previous Period	0%	80%	20%	0%	0%	0%	0%	0%	6,299.59	0.80
Other segments **										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Total Miscellaneous										
Current Period	101%	94%	2%	32%	26%	118%	53%	144%	4.23	(0.45)
Previous Period	-18%	93%	-1%	69%	75%	95%	27%	169%	10.02	(0.46)
Total-Current Period	102%	93%	2%	32%	26%	110%	52%	137%	4.28	(0.36)
Total-Previous Period	-17%	85%	0%	66%	75%	87%	27%	162%	10.85	(0.31)

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

FORM NL-21-Related Party Transactions

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) For Q2 2025-26	Consideration paid / (received) Upto Q2 2025-26	Consideration paid / (received) For Q2 2024-25	Consideration paid / (received) Upto Q2 2024-25
1	Navi Technologies Limited (Formerly known as Navi Technologies Private Limited)	Holding company	**Income:**				
			Premium	-	-		
			Expenses:				
			Technology Support Services	81	154	154	290
			Rent paid	-	-	69	129
			Reimbursement of expenses	19	38	(2)	9
			Professional Charges	-	-	10	19
			Premium	-	-	-	-
			Claims	-	-	-	25
			Makreting	-	-	-	-
			ESOP Cost	74	168	16	37
			ESOP Funding Scheme	14	31	1	9
			IT Maintenance and Support Services	-	-	-	-
			Gratuity Cost expense transferred to NTL	(6)	(6)	-	-
			Bonus expense transferred to NTL	-	(10)	-	-
			Advance Salary Transfer	2	2	-	-
			Leave Encashment Trasnfer	(0)	(0)	-	-
			Royalty	20	54	-	-
			Asset:				
			Security Deposit refund	-	-	-	-
2	Chaitanya India Finance Credit Private Limited	Subsidiary of Fellow Subsidiary	**Income:**				
			Premium	-	-	-	-
			Expenses:				
			Claims	-	-	-	-
3	Navi Finserv Limited	Fellow Subsidiary	**Income:**				
			Premium	(448)	(640)	-	(1)
			Deposit received for PL Attachment Business	-	(20)		
			Interest income from debentures	(104)	(104)	-	-
			Expenses:				
			Claims	0	0	-	-
			Rent paid	-	-	1	2
			Reimbursement of expenses	-	-	-	-
			ESOP Funding Scheme	(1)	(3)	0	0
			ESOP Cost transfer	(8)	(27)	0	0
			Leave Encashment	(0)	(0)	0	0
			Gratuity Cross Charge	(3)	(6)	-	-
			Asset:				
			Security Deposit	-	-	-	-
			Investments in debentures	-	-	-	-
4	Navi Mutual Fund	Associates / Other related entity	**Asset:**				
			Investment in Mutual Funds	-	-	-	-
5	Navi AMC	Subsidiary of Fellow Subsidiary	**Expenses:**				
			ESOP Cost Transfer	(24)	(25)	-	-
			ESOP Funding Scheme Transfer	(5)	(5)	-	-
			Gratuity Cross Charge	(7)	(7)	-	-
			Leave Cross Charge	(0)	(0)	-	-
			Reimbursement of expenses	-	-	-	-
6	Navi Fintech Private Limited	Fellow Subsidiaries	Rent paid	1	2	-	-
			Security Deposit	-	1	-	-
			Leave Encashment	(0)	(0)	-	-
			Gratuity Cross Charge	(2)	(4)	-	-
			ESOP Funding Transfer	-	(2)	-	-
			ESOP Cost Transfer	-	(14)	-	-
7	Mr. Sachin Bansal	Associate & Other related party	**Income:**				
			Premium	(0)	(0)	-	(0)
8	Mr. Vaibhav Goyal – Managing Director & CEO Mr. Arvind Sharma – Chief Financial Officer Mr. Ajay Kumar KV – Chief Compliance Officer Mr. Shivam Tewari – Senior Manager - Chief Risk Officer Mr. Sunny Shrichand Janyani – Senior Manager - Chief Investment Mr. Anup Ganesh Choudhary – Chief Underwriting Officer Mrs. Shubhangi Dubey – Company Secretary	Key Managerial Personnel	Salary, Bonus & Other Allowances	256	478	-	(109)
			Premium	(0)	(0)	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter 30th September 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	31	Payable	No	-	-	-
2	Navi Finserv Limited	Fellow Subsidiary	2,017	Receivable	No	-	-	-
3	Navi Fintech Private Limited	Fellow Subsidiary	14	Receivable	No	-	-	-
4	Navi AMC Limited	Fellow Subsidiary	37	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 30th September 2024

PERIODIC DISCLOSURES

FORM NL-23 - Solvency Margin (Form IRDAI-GI-TA)

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

Statement of Admissible Assets as at 30-Sep-25

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Shareholders A/C- Funds beyond Solvency Margin	Total
	Investments:				
	Shareholders as per NL-12 of BS	-	6,475	7,859	14,334
	Policyholders as per NL-12 A of BS	41,487	-	-	41,487
(A)	**Total Investments as per BS**	41,487	6,475	7,859	55,821
(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	-	-	-	-
	Current Assets:				
(E)	Cash & Bank Balances as per BS	1,668	81	47	1,797
(F)	Advances and Other assets as per BS	11,413	256	1,605	13,274
(G)	Deferred Tax Asset (Net)	-	3,717	-	3,717
(H)	**Total Current Assets as per BS...(E)+(F)+(G)**	13,081	4,054	1,652	18,788
(I)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	110	3,346	-	3,456
(J)	Loans as per BS	-	-	-	-
(K)	Fair value change account subject to minimum of zero	195	-	-	195
(L)	**Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(H)+(J)**	54,568	10,529	9,512	74,609
(M)	Total Inadmissible assets...(B)+(D)+(I)+(K)	305	3,346	-	3,651
(N)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)...(L)-(M)**	54,262	7,184	9,512	70,958

(₹ in Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Shareholders A/C- Funds beyond Solvency Margin	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation				
	Inadmissible Fixed assets				
	(a) Advances to Employees	-	-	-	-
	(b) Other Reinsurer's balances (>180 days)	(2)	-	-	(2)
	Inadmissible current assets				
	(a) Co-insurer's balances (>90 days)	-	-	-	-
	(b) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India (>365 days)	95	-	-	95
	(c) Leasehold improvements	-	-	-	-
	(d) Goods & Service Tax Unutilized Credit (>120 days)	15	-	-	15
	(e) Assets held for unclaimed amount of policyholders	5	-	-	5
	(f) Deferred Tax Assets (net)	-	3,343	-	3,343
	(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 Admissible Assets as at 30-Sep-25

(₹ in Lakhs)

		Current Period	
Item No.	**Reserve**	**Gross Reserve**	**Net Reserve**
(a)	Unearned Premium Reserve (UPR)	16,566	14,070
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	**Unexpired Risk Reserve (URR)...(a)+(b)**	**16,566**	**14,070**
(d)	Outstanding Claim Reserve (other than IBNR reserve)	8,462	7,565
(e)	IBNR reserve	6,648	6,215
(f)	**Total Reserves for Technical Liabilities...(c)+(d)+(e)**	**31,677**	**27,850**

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 30-Sep-25

(₹ 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	26.31	(377.91)	17.19	13.71	2.63	4.11	4.11	0.50	0.50
2	Marine Cargo	-	-	-	-	-	-	-	0.60	0.60
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-	0.50	0.50
4	Motor	813.18	597.40	1,660.80	1,358.93	121.98	407.68	407.68	0.75	0.75
5	Engineering	7.85	7.19	0.79	0.79	1.44	0.24	1.44	0.50	0.50
6	Aviation	-	-	-	-	-	-	-	0.50	0.50
7	Liability	-	-	-	-	-	-	-	0.75	0.75
8	Health	13,530.60	13,017.49	11,571.01	10,963.10	2,603.50	3,288.93	3,288.93	0.75	0.75
9	Miscellaneous	-	-	(0.01)	17.67	-	5.30	5.30	0.70	0.70
10	Crop	-	-	-	-	-	-	-	0.50	0.50
	Total	**14,377.94**	**13,244.17**	**13,249.79**	**12,354.20**	**2,729.54**	**3,706.26**	**3,707.46**		

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

FORM NL-26 - Solvency Margin (Table IB)

Name of 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)	54,262
	Deduct:	
(B)	Current Liabilities as per BS	27,850
(C)	Provisions as per BS	-
(D)	Other Liabilities	10,346
(E)	Excess in Policyholder’s funds (A)-(B)-(C)-(D)	16,066
	Shareholder’s FUNDS	
(F)	Available Assets	7,184
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder’s funds (F-G)	7,184
(I)	Total ASM (E+H)	23,250
(J)	Total RSM	5,000
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	**4.65**

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

FORM NL-27 PRODUCTS INFORMATION

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

navi GENERAL INSURANCE

Products and/or add-ons introduced during the quarter ended as at 30-Sep-25

Sl. No.	Name of Product/Add on	Co. Ref. No.	IRDA UIN	Class of Business[(a)]	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)

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSETS & STATEMENT OF ACCRETION OF ASSETS

navi GENERAL INSURANCE

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

Statement as on 30-Sep-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		55,626
	Less: NPA Provision		-
	Net Investmnet*	8	55,626
2	Loans	9	-
3	Fixed Assets	10	-
4	Current Assets		-
	a. Cash and Bank	11	1,797
	b. Advances and Other Assets	12	13,274
5	Current Liabilities		-
	a. Current Liabilities	13	(25,588)
	b. Provisions	14	(14,203)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		15,050
	Application of Funds as per Balance Sheet (A)		45,956
	Less: Other Assets	**SCH**	**AMOUNT**
1	Loans (If any)	9	-
2	Fixed Assets (If any)	10	-
3	Cash and Bank Balance (If any)	11	1,797
4	Advances and Other Assets (If any)	12	13,274
5	Current Liabilities	13	(25,588)
6	Provisions	14	(14,203)
7	Misc Exp not written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P and L A/c		15,050
		TOTAL(B)	(9,670)
	Investment Assets	**(A-B)**	55,626

* Net Investment is shown excluding the Provision made on NPA

Section II

Investment' represented as	Reg.%	SH		PH	Book Value^ (SH + PH)	Actual %	FVC Amount	Total Fund	Market Value**
		Balance (a)	FRSM* (b)	(c)	d = (a + b + c)	e = (d - a)%	(f)	(g) = (d + f)	(h)
1. Central Government Securities	Not Less than 20%	780	1,730	23,301	25,811	52%	(60)	25,751	25,751
2. Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	1,793	1,730	23,301	26,825	52%	(63)	26,762	26,762
3. Investment subject to Exposure Norms		-	-	-	-	0%	-	-	-
a) Housing / Infra & Loans to SG for Housing and FFE	Not Less than 15%	-	-	-	-	0%	-	-	-
1. Approved Investments		2,548	3,530	8,251	14,329	25%	180	14,509	14,509
2. Other Investments		-	-	-	-	0%	-	-	-
b) Approved Investments	Not Exceeding 55%	1,528	715	5,857	8,100	14%	94	8,194	8,194
c) Other Investments		1,990	500	3,882	6,372	9%	36	6,408	6,408
Total Investment Assets	**100%**	7,860	6,475	41,291	55,626	100%	247	55,873	55,873

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

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSETS & STATEMENT OF ACCRETION OF ASSETS

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

Statement as on 30-Sep-25
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission : Quarterly

Section I (₹ in Lakhs)

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities	CTRB	15,429	28	(8,451)	(1,141)	6,978	13
1	Central Govt. Securities	CGSB	8,743	16	10,090	1,362	18,833	34
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	CGSB	8,743	16	10,090	1,362	18,833	34
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	CTRB	15,429	28	(8,451)	(1,141)	6,978	13
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	-	-	1,014	137	1,014	2
3	Investments Subject to Exposure Norms	0	-	-	-	-	-	-
	a. Housing and Loans to SG for Housing and FFE	0	-	-	-	-	-	-
	1. Approved Investments	HTDN	2,529	5	2,497	337	5,026	9
	1. Approved Investments	HDPG	-	-	-	-	-	-
	1. Approved Investments	HTDA	-	-	-	-	-	-
	1. Approved Investments	HTHD	2,523	5	(1)	(0)	2,522	5
	2. Other Investments	0	-	-	-	-	-	-
	b. Infrastructure Investments	0	-	-	-	-	-	-
	1. Approved Investments	ICTD	-	-	-	-	-	-
	1. Approved Investments	IDDF	-	-	-	-	-	-
	1. Approved Investments	IPTD	10,095	18	(4,005)	(541)	6,090	11
	1. Approved Investments	IDIT	-	-	-	-	-	-
	1. Approved Investments	EIIT	691	1	-	-	691	1
	1. Approved Investments	ILBI	-	-	-	-	-	-
	1. Approved Investments	ICCP	-	-	-	-	-	-
	2. Other Investments	IODS	-	-	-	-	-	-
	2. Other Investments	IOEQ	-	-	-	-	-	-
	c. Approved Investments	ECDB	4	0	-	-	4	0
	c. Approved Investments	ECCP	-	-	-	-	-	-
	c. Approved Investments	EGMF	153	0	-	-	153	0
	c. Approved Investments	EAEQ	-	-	-	-	-	-
	c. Approved Investments	ECAM	5,764	11	(664)	(90)	5,100	9
	c. Approved Investments	EMPG	-	-	-	-	-	-
	c. Approved Investments	EDCD	-	-	-	-	-	-
	c. Approved Investments	EPBT	-	-	-	-	-	-
	c. Approved Investments	ECMR	1,299	2	(600)	(81)	699	1
	c. Approved Investments	ECOS	2,202	4	(58)	(8)	2,144	4
	d. Other Investment	ODPG	1,987	4	3	0	1,990	4
	d. Other Investment	OAFB	-	-	-	-	-	-
	d. Other Investment	OETF	2,967	5	915	124	3,882	7
	d. Other Investment	OEPU	500	1	-	-	500	1
	d. Other Investment	OLDB	-	-	-	-	-	-
		Total	**54,885**	**100.00**	**741**	**100.00**	**55,626**	**100.00**

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)

2. Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

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

Statement as on 30-Sep-25

(₹ in Lakhs)

Detail regarding debt securities								
	Market Value				Book Value			
	As at September 30, 2025	As % of total for this class	As at September 30, 2024	As % of total for this class	As at September 30, 2025	As % of total for this class	As at September 30, 2024	As % of total for this class
Break down by credit rating								
AAA rated	13,656	30%	15,662	34%	13,638	30%	15,569	33%
AA or better	2,231	5%	2,279	5%	2,144	5%	2,285	5%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	2,000	4%	1,996	4%	1,990	4%	2,000	4%
Any other :			-				-	
- Sovereign	27,461	61%	26,676	57%	27,523	61%	26,671	57%
- Rated D	-	0%	-	0%	-	0%	-	0%
	45,347	**100%**	**46,614**	**100%**	**45,295**	**100%**	**46,525**	**100%**
BREAKDOWN BY RESIDUAL MATURITY								
Upto 1 year	12,188	27%	11,458	25%	12,174	27%	11,445	25%
More than 1 year and upto 3 years	3,768	8%	1,996	4%	3,768	8%	2,000	4%
More than 3 years and up to 7 years	8,307	18%	17,607	38%	8,188	18%	17,576	38%
More than 7 years and up to 10 years	20,554	45%	14,745	32%	20,647	46%	14,729	32%
Above 10 years	529	1%	808	2%	518	1%	774	2%
Any Other (Please specify)	-	0%	-	0%	-	0%	-	0%
	45,347	**100%**	**46,614**	**100%**	**45,295**	**100%**	**46,525**	**100%**
Breakdown by type of the issuer								
a. Central Government	26,450	58%	26,676	57%	26,510	59%	26,671	57%
b. State Government	1,011	2%	-	0%	1,014	2%	-	0%
c. Corporate Securities	17,886	39%	19,937	43%	17,772	39%	19,855	43%
Any Other (Please specify)	-	0%	-	0%	-	0%	-	0%
	45,347	**100%**	**46,614**	**100%**	**45,295**	**100%**	**46,525**	**100%**

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)"

PERIODIC DISCLOSURES

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

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

Statement as on : 30-09-2025

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD as on 30-Sep-25	Prev. FY As on : 31-Mar-25	YTD as on 30-Sep-25	Prev. FY As on : 31-Mar-25	YTD as on 30-Sep-25	Prev. FY As on : 31-Mar-25	YTD as on 30-Sep-25	Prev. FY As on : 31-Mar-25	YTD as on 30-Sep-25	Prev. FY As on : 31-Mar-25
1	Investments Assets	17,772	21,278	-	-	32,781	26,678	5,073	4,152	55,626	52,109
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)	17,772	21,278	-	-	32,781	26,678	5,073	-	55,626	52,109
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 provison

PERIODIC DISCLOSURES

FORM NL-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 : 30-09-2025

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	Q2 2025-26				YTD FY 2025-26				YTD FY 2024-25			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)2	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)2	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)2
1	CENTRAL GOVERNMENT BONDS	CGSB	115	3	2	2	117	10	8	8	164	11	6	6
2	TREASURY BILLS	CTRB	142	2	1	1	132	3	2	2	101	4	4	4
3	CENTRAL GOVERNMENT LOANS	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
4	STATE GOVERNMENT BONDS	SGGB	18	0	1	1	30	0	1	1	4	0	5	5
5	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
6	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	45	1	2	2	35	1	4	4	41	2	4	4
7	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	25	0	2	2	25	1	4	4	-	-	-	-
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	70	3	4	4	91	7	8	8	102	4	4	4
10	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
11	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	-	-	-	-	25	1	3	3	-	-	-	-
12	Long Term Bank Bonds Approved Investment– Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-	-	-
13	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	-	-	-	-	-	-	0	0	9	9
14	UNITS OF INFRASTRUCTURE	EIIT	7	0	3	3	7	0	6	6	2	-	-	-
15	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	0	0	2	2	16	1	4	4	0	0	3	3
16	DEPOSITS - REPO / REVERSE REPO	ECMR	27	0	1	1	28	1	2	2	27	1	3	3
17	COMMERCIAL PAPERS	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
18	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
19	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	2	-	-	-	1	0	1	1	2	0	8	8
20	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
21	Passively Managed Equity ETF (Non Promoter Group)	OETF	33	-	-	-	31	-	-	-	-	-	-	-
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	6	6	17	1	7	7
26	APPLICATION MONEY	ECAM	33	1	4	4	29	1	5	5	27	4	15	15
27		OLDB	-	-	-	-	20	0	1	1	8	0	1	1
28		EAPS	-	-	-	-	-	-	-	-	-	-	-	-
29		EAEQ	5	0	2	2	4	(0)	(2)	(2)	0	-	-	-
30		EACE	-	-	-	-	-	-	-	-	1	0	71	71
31		OAFB	-	-	-	-	-	-	-	-	-	-	-	-
32		OEPU	5	-	-	-	5	-	-	-	-	-	-	-
33		OESH	-	-	-	-	-	-	-	-	-	-	-	-
34		IDIT	-	-	-	-	-	-	-	-	-	-	-	-
35		ECOS	22	1	3	3	22	1	5	5	23	1	5	5
36		IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		545	12	2	2	544	29	5	5	518	28	5	5

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 Investments*
2 *Yield netted for Tax*
3 *In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown*
4 *FORM-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 : 30-09-2025 (₹ 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
A	During the quarter[1]								
	NIL								
B	As on Date[2]								
1	7.85% ILFS Ltd BS 30-12-2022	IODS	499.74	30-Oct-17	CARE	AAA	D	17-Sep-18	
2	0.00% ILFS Ltd CP 13-02-2019	IODS	996.26	13-Mar-18	ICRA	A1+	D	17-Sep-18	
3	8.90% DHFL BS 04-06-2021 1	OLDB	495.97	11-Jun-18	CARE	AAA	D	05-Jun-19	
4	9.30% DHFL BS 14-08-2026 VI	OLDB	505.57	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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Statement as on : 30-09-2025

(₹ 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	
	Outside India					
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)	-	-	-0.03%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	1	(0)	-	-	
	With In India					
1	Indian Insurance Companies	-	-	-	-	0.00%
2	FRBs	2	(0)	149	-	29.18%
3	GIC Re	1	209	154	-	70.85%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	**3**	**209**	**303**	**-**	
	Grand Total (C)= (A)+(B)	**4**	**209**	**303**	**-**	**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

FORM NL-34 GEOGRAPHICAL DISTRIBUTION OF BUSINESS

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

navi GENERAL INSURANCE

GROSS DIRECT PREMIUM UNDERWRITTEN

(₹ in Lakhs)

										Miscellaneous																											
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 Q2 2025-26	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**	**For Q2 2025-26**	**Upto Q2 2025-26**
	STATES																																						
1	ANDHRA PRADESH	-	(0)	-	-	-	-	-	-	-	-	0	0	0	0	50	96	11	16	-	-	61	113	-	-	-	-	-	-	-	-	-	-	-	-	62	113	62	113
2	ARUNACHAL PRADESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	0	0	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	1	2	1	2
3	ASSAM	-	-	-	-	-	-	-	-	-	-	1	1	1	1	40	77	3	4	-	-	43	81	-	-	-	-	-	-	-	-	-	-	-	-	44	82	44	82
4	BIHAR	(0)	(0)	-	-	-	-	-	-	-	-	1	1	1	1	24	47	5	7	-	-	29	54	-	-	-	-	-	-	-	-	-	-	-	-	30	55	30	55
5	CHHATTISGARH	(0)	(0)	-	-	-	-	-	-	-	-	0	0	0	0	13	23	1	2	-	-	14	25	-	-	-	-	-	-	-	-	-	-	-	-	14	25	14	25
6	GOA	-	-	-	-	-	-	-	-	-	-	0	0	0	0	6	11	0	0	-	-	6	12	-	-	-	-	-	-	-	-	-	-	-	-	6	12	6	12
7	GUJARAT	(2)	(2)	-	-	-	-	-	-	-	-	1	1	1	1	68	129	5	8	-	-	73	137	-	-	-	-	-	-	-	-	-	-	-	-	74	138	72	136
8	HARYANA	(0)	(1)	-	-	-	-	-	-	-	-	1	1	1	1	75	148	3	4	-	-	78	152	-	-	-	-	-	-	-	-	-	-	-	-	79	153	79	153
9	HIMACHAL PRADESH	-	-	-	-	-	-	-	-	-	-	0	0	0	0	3	5	0	1	-	-	3	6	-	-	-	-	-	-	-	-	-	-	-	-	3	6	3	6
10	JHARKHAND	(0)	(0)	-	-	-	-	-	-	-	-	0	0	0	0	16	35	1	2	-	-	18	37	-	-	-	-	-	-	-	-	-	-	-	-	18	37	18	37
11	KARNATAKA	(1)	(2)	-	-	-	-	-	-	(0)	(0)	3	5	3	5	534	2,607	13	20	-	-	547	2,627	-	-	-	-	-	-	-	-	-	-	-	-	550	2,632	549	2,631
12	KERALA	-	(0)	-	-	-	-	-	-	-	-	1	1	1	1	79	148	5	7	-	-	84	155	-	-	-	-	-	-	-	-	-	-	-	-	85	157	85	157
13	MADHYA PRADESH	(1)	(2)	-	-	-	-	-	-	-	-	1	1	1	1	32	63	3	4	-	-	36	68	-	-	-	-	-	-	-	-	-	-	-	-	36	69	36	67
14	MAHARASHTRA	(6)	(11)	-	-	-	-	-	-	0	0	2	2	2	2	340	659	14	21	-	-	355	680	-	-	-	-	-	-	-	-	-	-	-	-	357	682	350	671
15	MANIPUR	-	-	-	-	-	-	-	-	-	-	0	0	0	0	1	3	0	0	-	-	2	3	-	-	-	-	-	-	-	-	-	-	-	-	2	3	2	3
16	MEGHALAYA	-	-	-	-	-	-	-	-	-	-	0	0	0	0	1	2	0	0	-	-	1	3	-	-	-	-	-	-	-	-	-	-	-	-	1	3	1	3
17	MIZORAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
18	NAGALAND	-	-	-	-	-	-	-	-	-	-	0	0	0	0	1	1	0	0	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
19	ORISSA	(0)	(0)	-	-	-	-	-	-	-	-	1	2	1	2	29	57	3	4	-	-	31	61	-	-	-	-	-	-	-	-	-	-	-	-	32	63	32	63
20	PUNJAB	(0)	(0)	-	-	-	-	-	-	-	-	0	0	0	0	27	53	1	2	-	-	29	55	-	-	-	-	-	-	-	-	-	-	-	-	29	56	29	56
21	RAJASTHAN	(4)	(6)	-	-	-	-	-	-	-	-	1	1	1	1	28	55	5	7	-	-	33	61	-	-	-	-	-	-	-	-	-	-	-	-	34	63	30	57
22	SIKKIM	-	-	-	-	-	-	-	-	-	-	0	0	0	0	1	3	0	0	-	-	1	3	-	-	-	-	-	-	-	-	-	-	-	-	1	3	1	3
23	TAMIL NADU	(1)	(3)	-	-	-	-	-	-	-	0	3	25	3	25	51	102	11	16	-	-	62	117	-	-	-	-	-	-	-	-	-	-	-	-	65	142	64	140
24	TELANGANA	(0)	(1)	-	-	-	-	-	-	-	-	1	1	1	1	123	235	13	19	-	-	136	253	-	-	-	-	-	-	-	-	-	-	-	-	137	254	136	254
25	TRIPURA	-	-	-	-	-	-	-	-	-	-	0	0	0	0	5	11	0	0	-	-	5	11	-	-	-	-	-	-	-	-	-	-	-	-	5	11	5	11
26	UTTAR PRADESH	(2)	(4)	-	-	-	-	-	-	0	0	4	4	4	4	137	262	9	13	-	-	146	275	-	-	-	-	-	-	-	-	-	-	-	-	150	279	148	275
27	UTTARAKHAND	(0)	(0)	-	-	-	-	-	-	-	-	0	0	0	0	11	20	1	1	-	-	11	21	-	-	-	-	-	-	-	-	-	-	-	-	11	21	11	21
28	WEST BENGAL	(0)	(0)	-	-	-	-	-	-	-	-	2	2	2	2	81	159	5	7	-	-	86	166	-	-	-	-	-	-	-	-	-	-	-	-	88	168	88	168
	TOTAL (A)	**(18)**	**(33)**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**0**	**26**	**52**	**26**	**52**	**1,777**	**5,013**	**114**	**167**	**-**	**-**	**1,891**	**5,180**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,917**	**5,232**	**1,899**	**5,199**
	UNION TERRITORIES																																						
1	ANDAMAN & NICOBAR IS.	-	-	-	-	-	-	-	-	-	-	0	0	0	0	1	1	0	0	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	1	2	1	2
2	CHANDIGARH	-	-	-	-	-	-	-	-	-	-	0	0	0	0	2	5	0	0	-	-	3	5	-	-	-	-	-	-	-	-	-	-	-	-	3	5	3	5
3	DADRA & NAGAR HAVELI	-	-	-	-	-	-	-	-	-	-	0	0	0	0	1	2	0	0	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	1	2	1	2
4	DAMAN & DIU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	GOVT. OF NCT OF DELHI	(1)	(3)	-	-	-	-	-	-	-	-	1	1	1	1	92	176	3	5	-	-	95	181	-	-	-	-	-	-	-	-	-	-	-	-	96	183	95	180
6	JAMMU & KASHMIR	-	-	-	-	-	-	-	-	-	-	0	0	0	0	3	6	0	0	-	-	3	6	-	-	-	-	-	-	-	-	-	-	-	-	3	7	3	7
7	LADAKH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	LAKSHADWEEP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
9	PUDUCHERRY	-	-	-	-	-	-	-	-	-	-	0	0	0	0	1	1	0	0	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	2	1	2
	TOTAL (B)	**(1)**	**(3)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2**	**2**	**2**	**2**	**100**	**192**	**4**	**6**	**-**	**-**	**104**	**198**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**105**	**200**	**104**	**197**
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	**TOTAL (C)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	GRAND TOTAL (A) + (B) +(C)	**(19)**	**(36)**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**0**	**28**	**54**	**28**	**54**	**1,877**	**5,205**	**118**	**173**	**-**	**-**	**1,995**	**5,378**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,023**	**5,432**	**2,004**	**5,396**

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 Q2 2025-26		For Q2 2024-25		Upto Q2 2025-26		Upto Q2 2024-25	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	(19)	(300)	(15)	(193)	(36)	(557)	(33)	(466)
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	0	-	2	(18)	0	-	3	(18)
5	MotorTP	28	2,738	100	-	54	2,738	151	-
	Health Insurance	1,877	17,338	1,326	20,439	5,205	30,873	2,545	36,129
7	Personal Accident	118	13,756	(1)	(86)	173	20,012	(1)	(205)
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	-	-	-	-	-	-	-	-
	TOTAL	**2,004**	**33,532**	**1,412**	**20,142**	**5,396**	**53,066**	**2,665**	**35,440**

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 Q2 2025-26		Upto Q2 2025-26		For Q2 2024-25		Upto Q2 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	(464.00)	(19.90)	(856.00)	(37.61)	(348.00)	(16.72)	(677.00)	(39.53)
4	Brokers	-	303.28	-	2,185.00	(16.00)	75.45	(16.00)	124.58
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business Internet	33,996.00	1,720.37	53,922.00	3,248.49	20,508.00	1,334.18	36,135.00	2,557.03
7	Direct Business Others	-	-	-	-	(1.00)	6.68	(1.00)	6.68
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	-	-	-	-	(1.00)	12.03	(1.00)	16.53
	Total (A)	**33,532**	**2,004**	**53,066**	**5,396**	**20,142**	**1,412**	**35,440**	**2,665**
1	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**33,532**	**2,004**	**53,066**	**5,396**	**20,142**	**1,412**	**35,440**	**2,665**

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

PERIODIC DISCLOSURES

FORM NL-37-CLAIMS DATA

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

Upto the Quarter ended September 30, 2025

No. of claims only

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	Claims O/S at the beginning of the period	18	-	-	-	12	523	535	477	7	-	484	-	-	-	-	-	-	-	1,037
2	Claims reported during the period	19	-	-	-	-	33	33	15,799	20	-	15,819	-	-	-	-	-	-	-	15,871
	(a) Booked During the period	17	-	-	-	-	31	31	15,743	18	-	15,761	-	-	-	-	-	-	-	15,809
	(b) Reopened during the Period	2	-	-	-	-	2	2	56	2	-	58	-	-	-	-	-	-	-	62
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	12	-	-	-	3	81	84	14,785	11	-	14,796	-	-	-	-	-	-	-	14,892
	(a) Paid during the period	12	-	-	-	3	81	84	14,785	11	-	14,796	-	-	-	-	-	-	-	14,892
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	10	-	-	-	3	18	21	844	7	-	851	-	-	-	-	-	-	-	882
	Other Adjustment	-	-	-	-	-	-	-	1	1	-	2	-	-	-	-	-	-	-	2
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	15	-	-	-	6	457	463	646	8	-	654	-	-	-	-	-	-	-	1,132
	Less than 3months	8	-	-	-	-	9	9	470	2	-	472	-	-	-	-	-	-	-	489
	3 months to 6 months	-	-	-	-	-	15	15	14	-	-	14	-	-	-	-	-	-	-	29
	6months to 1 year	-	-	-	-	1	32	33	24	2	-	26	-	-	-	-	-	-	-	59
	1 year and above	7	-	-	-	5	401	406	138	4	-	142	-	-	-	-	-	-	-	555

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 September 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	Claims O/S at the beginning of the period	25	-	-	-	26	7,542	7,568	528	88	-	616	-	-	-	-	-	-	-	8,209.56
2	Claims reported during the period	35	-	-	-	3	1,291	1,294	6,879	294	-	7,173	-	-	-	-	-	-	-	8,501.88
	(a) Booked During the period	28	-	-	-	0	1,180	1,180	6,825	24	-	6,849	-	-	-	-	-	-	-	8,057.03
	(b) Reopened during the Period	6	-	-	-	2	112	114	54	270	-	324	-	-	-	-	-	-	-	444.85
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	11	-	-	-	3	798	802	6,114	22	-	6,136	-	-	-	-	-	-	-	6,948.77
	(a) Paid during the period	11	-	-	-	3	798	802	6,114	22	-	6,136	-	-	-	-	-	-	-	6,948.77
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	25	-	-	-	4	707	712	536	23	-	559	-	-	-	-	-	-	-	1,295.60
	Other Adjustment	-	-	-	-	-	-	-	1	4	-	5	-	-	-	-	-	-	-	5.00
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	25	-	-	-	21	7,328	7,348	756	333	-	1,089	-	-	-	-	-	-	-	8,462.08
	Less than 3 months	9	-	-	-	-	100	100	535	4	-	540	-	-	-	-	-	-	-	648.73
	3 months to 6 months	-	-	-	-	-	152	152	19	-	-	19	-	-	-	-	-	-	-	170.85
	6 months to 1 year	-	-	-	-	9	493	502	23	270	-	293	-	-	-	-	-	-	-	794.99
	1 year and above	16	-	-	-	11	6,583	6,595	179	58	-	237	-	-	-	-	-	-	-	6,847.50

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

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ended September 30, 2025

(₹ in Lakhs)

Ageing of Claims (Claims paid)

Sl.No.	Line of Business	No. of claims paid: upto 1 month	No. of claims paid: > 1 month and <=3 months	No. of claims paid: > 3 months and <= 6 months	No. of claims paid: > 6 months and <= 1 year	No. of claims paid: > 1 year and <= 3 years	No. of claims paid: > 3 years and <= 5 years	No. of claims paid: > 5 years	Amount of claims paid: upto 1 month	Amount of claims paid: > 1 month and <=3 months	Amount of claims paid: > 3 months and <= 6 months	Amount of claims paid: > 6 months and <= 1 year	Amount of claims paid: > 1 year and <= 3 years	Amount of claims paid: > 3 years and <= 5 years	Amount of claims paid: > 5 years	Total No. of claims paid	Total amount of claims paid
1	Fire	1	4	1	-	-	-	-	0	3	1	-	-	-	0	6	5
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	1	0	-	-	-	-	-	0	1	0
5	Motor TP	-	1	2	2	9	17	2	-	3	13	16	114	128	43	33	316
6	Health	5,836	5,795	-	948	161	26	-	2,549	1,679	-	195	23	4	-	12,766	4,450
7	Personal Accident	7	3	-	-	-	-	-	0	16	-	-	-	-	-	10	16
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments [(a)]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Upto the Quarter ended September 30, 2025

(₹ in Lakhs)

Ageing of Claims (Claims paid)

Sl.No.	Line of Business	No. of claims paid: upto 1 month	No. of claims paid: > 1 month and <=3 months	No. of claims paid: > 3 months and <= 6 months	No. of claims paid: > 6 months and <= 1 year	No. of claims paid: > 1 year and <= 3 years	No. of claims paid: > 3 years and <= 5 years	No. of claims paid: > 5 years	Amount of claims paid: upto 1 month	Amount of claims paid: > 1 month and <=3 months	Amount of claims paid: > 3 months and <= 6 months	Amount of claims paid: > 6 months and <= 1 year	Amount of claims paid: > 1 year and <= 3 years	Amount of claims paid: > 3 years and <= 5 years	Amount of claims paid: > 5 years	Total No. of claims paid	Total amount of claims paid
1	Fire	2	6	4	-	-	-	-	1	4	5	0	-	-	0	12	11
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	1	-	-	-	-	2	0	0	-	-	0	-	3	3	3
5	Motor TP	-	1	3	2	36	35	4	-	3	16	16	338	371	54	81	798
6	Health	8,762	4,652	1,125	210	36	-	-	4,221	1,586	244	43	19	-	-	14,785	6,114
7	Personal Accident	7	3	1	-	-	-	-	0	16	6	-	-	-	-	11	22
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments [(a)]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 September 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	0
4		Out of approvals of this year	0
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	No. of Directors:- (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) 0
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		135 0 135
12	No. of Insurance Agents and Intermediaries (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 1 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	128	44
Recruitments during the quarter	5+20 (Transfer In)	0
Attrition during the quarter	15+3 (Transfer Out)	1
Number at the end of the quarter	135	43

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 September 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	Non Executive	
2	Mr. Rajiv Naresh	Vice-Chairperson and Non Executive Director	Non Executive	
3	Mr. Vaibhav Goyal	Managing Director & CEO	Executive	
4	Mr. Ankit Agarwal	Non Executive Director	Non Executive	
5	Ms. Usha A Narayanan	Independent Director	Independent	
6	Mr. Nachiket Mor	Independent Director	Independent	
7	Ms. Alamelu TL	Independent Director	Independent	
8	Ms. Rituparna Chakraborty	Independent Director	Independent	
9	Mr. Vaibhav Goyal	Managing Director & CEO	Managing Director & CEO	
10	Mr. Ankit Bansal	Chief Financial Officer	Chief Financial Officer	Ceased w.e.f. August 25, 2025
11	Mr. Arvind Sharma	Chief Financial Officer	Chief Financial Officer	Appointed w.e.f. September 15, 2025
12	Mr. Umesh Pratap Singh	Company Secretary	Company Secretary	
13	Mr. Ajay Kumar KV	Chief Compliance Officer	Chief Compliance Officer	
14	Mr. Sunny Shrichand Janyani	Chief Investment Officer	Chief Investment Officer	
15	Mr. Shivam Tewari	Chief Risk Officer	Chief Risk Officer	
16	Dr. Anup Ganesh Choudhari	Chief Underwriting Officer	Chief Underwriting Officer	
17	Mr. Shantanu Gaur	Appointed Actuary	Appointed Actuary	
18	Dr. Amit Kulkarni	Head- Health Claims	Head- Health Claims	
19	Mr. Apoorva Gupta	Chief Technology Officer	Chief Technology Officer	
20	Ms. Shweta Shrivastava	Head of Operations and Claims	Head of Operations and Claims	Appointed w.e.f. September 02, 2025

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"

PERIODIC DISCLOSURES

FORM NL-43

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

Upto the Quarter ended September 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	-	-	-
	Total	**Rural**	-	-	-
		Social	-	-	-

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 September 30, 2025

Items	(₹ in Lakhs)	
	For the Quarter ended at September 30, 2025	Upto the Quarter ended at September 30, 2025
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	25	25
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	3	29
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	28	54
Total Gross Direct Motor Own damage Insurance Business Premium	0	0
Total Gross Direct Premium Income	2,004	5,396

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

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 Q2 25-26	Additions during Q2 25-26	Complaints resolved / settled during the period			Complaints pending at the end of Q2 25-26	Total complaints registered upto Q2 25-26
				Fully Accepted	Partial Accepted	Rejected		
1	**Complaints made by customers**							
a)	Proposal Related	-	1	1	-	-	-	1
b)	Claims Related	1	53	4	3	47	-	104
c)	Policy Related	-	4	-	1	3	-	11
d)	Premium Related	-	4	-	2	2	-	4
e)	Refund Related	-	-	-	-	-	-	-
f)	Coverage Related	-	-	-	-	-	-	-
g)	Cover note Related	-	-	-	-	-	-	-
h)	Product Related	-	1	-	-	1	-	1
i)	Others (i) Cancellation and Refund	-	5	1	2	2	-	7
	Total number of complaints	**1**	**68**	**6**	**8**	**55**	**-**	**128**

2	**Total no. of policies during previous year (Upto Q2 2024-25):**	35440
3	**Total no. of claims intimated during previous year (Upto Q2 2024-25):**	7163
4	**Total no. of policies during current year (Upto Q2 2025-26)**	53066
5	**Total no. of claims intimated during current year (Upto Qq 2025-25)**	15871
6	**Total no. of policy complaints (current year) per 10,000 policies (current year):**	4.52
7	**Total No . of claim complaints (current year) per 10,000 claims registered (current year):**	65.53

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

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.

PERIODIC DISCLOSURES

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

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							