

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, 2024

(Amount in Rs Lakhs)

Particulars	Schedule	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
1 Premium earned (Net)	NL-4-Premium Schedule	133	310	210	437	-	-	-	-	1,845	3,642	2,001	3,959	1,978	3,952	2,211	4,397
2 Profit/ (Loss) on sale of Investments		226	387	92	242	-	-	-	-	346	595	139	371	572	982	232	612
3 Interest, Dividend & Rent – Gross		249	475	257	564	-	-	-	-	381	730	390	866	630	1,205	648	1,430
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)		613	1,048	560	1,243	-	-	-	-	2,986	6,032	2,531	5,196	3,599	7,080	3,091	6,439
1 Claims Incurred (Net)	NL-5-Claims Schedule	8	(14)	(19)	(11)	-	-	-	-	1,930	3,458	1,019	1,978	1,938	3,444	1,000	1,967
2 Commission (Net)	NL-6-Commission Schedule	4	8	5	14	-	-	-	-	(8)	(15)	(7)	(15)	(5)	(7)	(1)	(0)
3 Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	9	(119)	(13)	(26)	-	-	-	-	842	1,875	790	1,601	851	1,757	778	1,575
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)		21	(124)	(27)	(23)	-	-	-	-	2,764	5,318	1,802	3,564	2,785	5,194	1,777	3,541
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		592	1,172	586	1,266	-	-	-	-	221	714	730	1,633	814	1,886	1,315	2,898
APPROPRIATIONS																	
Transfer to Shareholders' Account		592	1,172	586	1,266	-	-	-	-	221	714	730	1,633	814	1,886	1,315	2,898
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		592	1,172	586	1,266	-	-	-	-	221	714	730	1,633	814	1,886	1,315	2,898

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	242	453	204	444	-	-	-	-	371	696	310	682	614	1,148	514	1,126
Add/Less:-																
Investment Expenses	4	8	0	0	-	-	-	-	6	12	-	-	-	20	-	-
Amortisation of Premium/ Discount on	-2	7	53	120	-	-	-	-	-3	10	80	184	(5)	17	133	304
Amount written off in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	5	8	-	-	-	-	-	-	7	12	-	-	11	20	-	-
Interest, Dividend & Rent – Gross*	249	475	257	564	-	-	-	-	381	730	390	866	630	1,205	647	1,430

* Term gross implies inclusive of TDS

Name of the Insurer: Navi General Insurance Limited
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PROFIT AND LOSS ACCOUNT for the period ended on September 30, 2024

(Amount in Rs Lakhs)

	Particulars	Schedule	For Q2 2024-25	Upto Q2 2024-25	For Q2 2023-24	Upto Q2 2023-24
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		592	1,172	586	1,266
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		221	714	730	1,633
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		248	457	269	515
	(b) Profit on sale of investments		113	196	35	122
	(c) (Loss on sale/redemption of investments)		-	-	-	-
	(d) Amortization of premium/discount on investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		1,175	2,539	1,619	3,535
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		-	-	-	-
	TOTAL (B)		419	941	-	-
	Profit / (Loss) Before Tax		756	1,598	1,619	3,535
	Provision for Taxation					
	(a) Current tax /MAT payable		-	-	-	-
	(b) Deferred tax (Income)/Expense		-	-	-	-
	(c) Fringe Benefit tax		-	-	-	-
	Profit / (Loss) After Tax		756	1,598	1,619	3,535
	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		(21,814)	(22,657)	(25,935)	(27,850)
	Balance carried forward to Balance Sheet		(21,058)	(21,058)	(24,315)	(24,315)

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BALANCE SHEET

(Amount in Rs Lakhs)

Particulars	Schedule	As at September 30, 2024	As at September 30, 2023
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	59	-
FAIR VALUE CHANGE ACCOUNT			
Share holders' Funds		-	-
Policyholders' Funds		60	11
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		49,698	49,590
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders'	NL-12-Investment Shareholders' Schedule	12,124	12,000
INVESTMENTS - Policyholders'	NL-12-Investment Policyholders' Schedule	39,130	39,734
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	0	1
DEFERRED TAX ASSET		-	-
CURRENT ASSETS			
CASH AND BANK BALANCES	NL-15-Cash and bank balance Schedule	1,089	4,969
ADVANCES AND OTHER ASSETS	NL-16-Advances and Other Assets Schedule	11,858	3,574
Sub-Total (A)		12,947	8,543
DEFERRED TAX LIABILITY		-	-
CURRENT LIABILITIES			
	NL-17-Current Liabilities Schedule	23,738	21,323
PROVISIONS	NL-18-Provisions Schedule	11,824	13,680
Sub-Total (B)		35,563	35,003
NET CURRENT ASSETS (C) = (A - B)		(22,615)	(26,460)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		21,058	24,315
TOTAL		49,698	49,590

CONTINGENT LIABILITIES

(₹ '000)

Particulars	As at September 30, 2024	As at September 30, 2023
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the	-	-
3 Underwriting commitments outstanding (in respect of shares	-	-
4 Guarantees given by or on behalf of	-	-
5 Statutory demands/ liabilities in	-	-
6 Reinsurance obligations to the	-	-
7 Others	-	-
TOTAL	-	-

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PREMIUM EARNED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Total
					Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation / Employer's Liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Segments	Total Miscellaneous	
					For 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	1,411
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	-	-	-	1,845	1,978
Gross Direct Premium	(15)	-	-	-	1	99	100	1,325	-	-	1,325	-	-	-	-	-	-	1,425	1,411
- In India	(15)	-	-	-	1	99	100	1,325	-	-	1,325	-	-	-	-	-	-	1,425	1,411
- 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 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	
Gross Direct Premium	(31)	-	-	-	22	202	224	1,516	(2)	-	1,514	-	-	-	-	-	-	1,738	1,707
Add: Premium on reinsurance accepted ^(a)	45	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	3	48
Less: Premium on reinsurance ceded ^(a)	(104)	-	-	-	(1)	(59)	(60)	(46)	(20)	-	(66)	-	-	-	-	-	-	(126)	(230)
Net Written Premium	(90)	-	-	-	21	143	164	1,470	(22)	-	1,448	-	-	3	-	-	-	1,615	1,525
Add: Opening balance of UPR	11,245	-	-	-	16	153	169	2,521	375	-	2,896	-	-	3	-	-	22	3,091	14,336
Less: Closing balance of UPR	(10,945)	-	-	-	(28)	(225)	(253)	(2,107)	(323)	-	(2,430)	-	-	(3)	-	-	(19)	(2,705)	(13,650)
Net Earned Premium	210	-	-	-	9	71	80	1,884	30	-	1,914	-	-	3	-	-	3	2,001	2,211
Gross Direct Premium	(31)	-	-	-	22	202	224	1,516	(2)	-	1,514	-	-	-	-	-	-	1,738	1,707
- In India	(31)	-	-	-	22	202	224	1,516	(2)	-	1,514	-	-	-	-	-	-	1,738	1,707
- 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

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 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	(9)	-	-	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	-	-	-	3,002	13,376
Less: Closing balance of UPR	(9,872)	-	-	-	(4)	(545)	(549)	(1,154)	(169)	-	-	(1,323)	-	-	(3)	-	-	-	(1,875)	(11,747)
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	-	-	-	-	-	-	2,698	2,665
- In India	(33)	-	-	-	3	151	154	2,545	(1)	-	-	2,544	-	-	-	-	-	-	2,698	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

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 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	
Gross Direct Premium	(54)	-	-	-	40	296	336	2,939	(4)	-	-	2,935	-	-	-	-	-	-	3,271	3,217
Add: Premium on reinsurance accepted ^(a)	87	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	5	92
Less: Premium on reinsurance ceded ^(a)	(204)	-	-	-	(2)	(116)	(118)	(103)	(39)	-	-	(142)	-	-	-	-	-	-	(260)	(464)
Net Written Premium	(171)	-	-	-	38	180	218	2,836	(43)	-	-	2,793	-	-	5	-	-	-	3,016	2,845
Add: Opening balance of UPR	11,553	-	-	-	28	274	302	2,844	450	-	-	3,294	-	-	3	-	-	-	49	15,201
Less: Closing balance of UPR	(10,945)	-	-	-	(28)	(225)	(253)	(2,107)	(323)	-	-	(2,430)	-	-	(3)	-	-	-	(19)	(13,650)
Net Earned Premium	437	-	-	-	37	229	266	3,573	84	-	-	3,657	-	-	5	-	-	-	31	4,397
Gross Direct Premium	(54)	-	-	-	40	296	336	2,939	(4)	-	-	2,935	-	-	-	-	-	-	3,271	3,217
- In India	(54)	-	-	-	40	296	336	2,939	(4)	-	-	2,935	-	-	-	-	-	-	3,271	3,217
- 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

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

CLAIMS INCURRED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														Grand Total	
					Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
					For 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	-	-	-	-	-	-	-	3,516	3,517
Add : Re-insurance accepted to direct claims	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Less : Re-insurance Ceded to claims paid	(0)	-	-	-	9	(1,510)	(1,501)	(61)	(5)	-	(66)	-	-	-	-	-	-	(0)	(1,567)	(1,567)
Net Claims Paid	1	-	-	-	2	494	496	1,449	4	-	1,453	-	-	-	-	-	-	(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)	1,930	1,938
Claims Paid (Direct)																				
-In India	1	-	-	-	(7)	2,004	1,997	1,510	9	-	1,519	-	-	-	-	-	-	-	3,516	3,517
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	192	-	-	-	1	5,356	5,357	244	143	-	387	-	-	0	-	-	-	0	5,744	5,936
Estimates of IBNR and IBNER at the beginning of the period (net)	218	-	-	-	1	5,479	5,480	286	252	-	538	-	-	1	-	-	-	20	6,039	6,257

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- 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		
					For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24		For Q2 2023-24
Claims paid																				
Direct claims	8	-	-	-	46	411	457	1,106	28	-	1,134	-	-	-	-	-	-	40	1,631	1,639
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	(2)	-	-	-	(35)	(31)	(66)	(53)	(15)	-	(68)	-	-	-	-	-	-	(2)	(136)	(138)
Net Claims Paid	6	-	-	-	11	379	391	1,053	13	-	1,067	-	-	-	-	-	-	38	1,495	1,501
Add : Claims Outstanding at the end of the quarter	238	-	-	-	18	13,241	13,259	603	170	-	773	-	-	-	-	-	-	63	14,095	14,333
Less : Claims Outstanding at the beginning of the quarter	(263)	-	-	-	(31)	(13,689)	(13,720)	(565)	(210)	-	(775)	-	-	(1)	-	-	-	(75)	(14,571)	(14,834)
Net Incurred Claims	(19)	-	-	-	(2)	(69)	(70)	1,091	(27)	-	1,065	-	-	(1)	-	-	-	26	1,019	1,000
Claims Paid (Direct)																				
-In India	8	-	-	-	46	411	457	1,106	28	-	1,134	-	-	-	-	-	-	40	1,631	1,639
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	225	-	-	-	3	5,845	5,848	337	143	-	480	-	-	0	-	-	-	63	6,391	6,616
Estimates of IBNR and IBNER at the beginning of the period (net)	242	-	-	-	20	6,629	6,649	379	252	-	631	-	-	1	-	-	-	120	7,401	7,643

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

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 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	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Less : Re-insurance Ceded to claims paid	(1)	-	-	-	9	(1,593)	(1,584)	(116)	(17)	-	-	(133)	-	-	-	-	-	-	-	(1,717)	(1,718)
Net Claims Paid	2	-	-	-	4	1,123	1,127	2,772	15	-	-	2,787	-	-	-	-	-	-	-	3,914	3,916
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)	-	-	-	-	-	-	(20)	(13,699)	(13,922)
Net Incurred Claims	(14)	-	-	-	3	605	608	2,887	(17)	-	-	2,870	-	-	-	-	-	-	(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	143	-	-	387	-	-	0	-	-	-	0	5,744	5,936
Estimates of IBNR and IBNER at the beginning of the period (net)	218	-	-	-	1	5,479	5,480	286	252	-	-	538	-	-	1	-	-	-	20	6,039	6,257

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- 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 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24		Upto Q2 2023-24	
Claims paid																					
Direct claims	9	-	-	-	107	762	869	1,995	92	-	-	2,087	-	-	-	-	-	-	67	3,023	3,032
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	(2)	-	-	-	(61)	(49)	(110)	(90)	(49)	-	-	(139)	-	-	-	-	-	-	(3)	(252)	(254)
Net Claims Paid	7	-	-	-	46	713	759	1,905	43	-	-	1,948	-	-	-	-	-	-	64	2,771	2,778
Add : Claims Outstanding at the end of the quarter	238	-	-	-	18	13,241	13,259	603	170	-	-	772	-	-	0	-	-	-	63	14,094	14,332
Less : Claims Outstanding at the beginning of the quarter	(256)	-	-	-	(84)	(13,813)	(13,897)	(567)	(303)	-	-	(871)	-	-	(1)	-	-	-	(120)	(14,888)	(15,143)
Net Incurred Claims	(11)	-	-	-	(20)	141	121	1,941	(91)	-	-	1,850	-	-	-	-	-	-	7	1,978	1,967
Claims Paid (Direct)																					
-In India	9	-	-	-	107	762	869	1,995	92	-	-	2,087	-	-	-	-	-	-	67	3,023	3,032
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	225	-	-	-	3	5,845	5,848	337	143	-	-	480	-	-	0	-	-	-	63	6,391	6,616
Estimates of IBNR and IBNER at the beginning of the period (net)	242	-	-	-	20	6,629	6,649	379	252	-	-	631	-	-	1	-	-	-	120	7,401	7,643

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

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

COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	For 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)	(1)	0	-	(0)	-	-	-	-	-	-	(1)	(3)	
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	(2)	-	-	-	(0)	-	(0)	(1)	0	-	(0)	-	-	-	-	-	-	(1)	(3)	
Add : Commission on Re-insurance Accepted	6	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	
Less : Commission on Re-insurance Ceded	0	-	-	-	(0)	(0)	(0)	(8)	0	-	(8)	-	-	-	-	-	-	(8)	(8)	
Net Commission	4	-	-	-	(0)	(0)	(1)	(9)	0	-	(8)	-	-	0	-	-	-	(8)	(5)	
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	0	
Corporate Agents-Banks/FII/HFC	(2)	-	-	-	-	-	-	(0)	0	-	(0)	-	-	-	-	-	-	(0)	(2)	
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Brokers	-	-	-	-	0	-	0	(0)	(0)	-	(0)	-	-	-	-	-	-	0	0	
Direct Business - Online ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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)	(1)	0	-	(0)	-	-	-	-	-	-	(1)	(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

COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	
Commission paid																				
Commission & Remuneration (Direct)	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	0	
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	0	
Add : Re-insurance Accepted	6	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	5	
Less : Commission on Re-insurance Ceded	(0)	-	-	-	0	1	1	(7)	-	-	(7)	-	-	-	-	-	-	(7)	(7)	
Net Commission	5	-	-	-	1	1	1	(7)	-	-	(7)	-	-	0	-	-	-	(7)	(2)	
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	1	
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Brokers	-	-	-	-	(0)	-	(0)	-	-	-	-	-	-	-	-	-	-	(0)	(0)	
Direct Business - Online ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	(1)	-	(1)	-	-	-	-	-	-	-	-	-	-	(1)	(1)	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other (to be specified)	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0	
TOTAL	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0	
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	0	
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

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	Marine				Miscellaneous															Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	Upto 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)	-	-	-	-	-	-	(1)	-	-	(1)	-	-	-	-	-	-	-	(1)	(6)
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	(5)	-	-	-	-	-	-	(1)	-	-	(1)	-	-	-	-	-	-	-	(1)	(6)
Add : Commission on Re-insurance Accepted	13	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1
Less : Commission on Re-insurance Ceded	(0)	-	-	-	0	0	0	(15)	(0)	-	(15)	-	-	-	-	-	-	-	(15)	(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)	-	-	(1)	-	-	-	-	-	-	-	(1)	(6)
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	0	-	0	-	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	(5)	-	-	-	0	-	0	(1)	(0)	-	(1)	-	-	-	-	-	-	-	(0)	(6)
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	(5)	-	-	-	-	-	-	(1)	-	-	(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

COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Marine				Miscellaneous															Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous		
	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	Upto Q2 2023-24	
Commission paid																				
Commission & Remuneration (Direct)	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	1	1
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	1	1
Add : Re-insurance Accepted	12	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	12
Less : Commission on Re-insurance Ceded	3	-	-	-	(0)	(1)	(1)	(15)	0	-	(15)	-	-	-	-	-	-	-	(16)	(14)
Net Commission	14	-	-	-	1	(1)	1	(15)	0	-	(15)	-	-	1	-	-	-	-	(15)	0
Break-up of the expenses (Gross) incurred to procure business as per details below:																				
Individual Agents	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	1	1
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	14	-	-	-	1	(1)	1	(15)	0	-	(15)	-	-	1	-	-	-	-	(15)	0
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	1	1
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

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, 2024	As at September 30, 2023
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, 2024		As at September 30, 2023	
	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, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
(i)		-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
(i)	NAVI TECHNOLOGIES PRIVATE LIMITED	1	49,57,90,000	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)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
-	Trusts	-	-	-	-	-	-	-	-
-	Non Resident Indian	-	-	-	-	-	-	-	-
-	Clearing Members	-	-	-	-	-	-	-	-
-	Non Resident Indian Non Repartriabale	-	-	-	-	-	-	-	-
-	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		1	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 Limited

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
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 Repatriable	-	-	-	-	-	-	-	-
	- 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:

- At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

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

PART B:

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

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
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 Repatriable	-	-	-	-	-	-	-	-
	- 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:

- At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

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

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

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

	Particulars	As at September 30, 2024	As at September 30, 2023
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	59	-
8	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	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, 2024	As at September 30, 2023
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		SCH-8A		Total	
	Shareholders		Policyholders			
	As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023
LONG TERM INVESTMENTS						
Government securities and Government guaranteed bonds including Treasury Bills	4,677	-	9,138	14,530	13,815	14,530
Other Approved Securities	-	2,118	-	-	-	2,118
Other Investments :	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(i) Equity	-	-	-	-	-	-
(ii) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	2,228	3,817	-	3,480	2,228	7,297
(e) Other Securities	-	-	-	-	-	-
(i) Fixed Deposit	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties - Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Housing	2,551	2,552	16,020	-	18,571	2,552
Other than Approved Investments	-	-	-	10,055	-	10,055
(a) Infrastructure Other Investments - Debenture/Bonds	-	-	-	-	-	-
Less: Provision for diminution in value of Investments	-	-	-	-	-	-
(b) Other Investments	1,970	1,999	500	-	2,470	1,999
Sub Total (A)	11,425	10,486	25,657	28,065	37,083	38,551

SHORT TERM INVESTMENTS

Government securities and Government guaranteed bonds including Treasury Bills	-	496	6,457	9,450	6,457	9,947
Other Approved Securities	-	-	-	-	-	-
Other Investments :	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(i) Equity	-	-	1,110	-	1,110	-
(ii) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	2	-	2	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	-	-	-	-	-	-
(e) Other Securities	-	-	-	-	-	-
(i) Fixed Deposit	-	-	4,604	-	4,604	-
(ii) Reverse Repo	699	518	1,300	1,798	1,999	2,316
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties - Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Housing	-	500	-	-	-	500
Other than Approved Investments	-	-	-	-	-	-
(a) Infrastructure Other Investments - Commercial Paper	-	-	-	117	-	117
Less: Provision for diminution in value of Investments	-	-	-	-	-	-
(b) Other Investments	-	-	-	305	-	305
Sub Total (B)	699	1,514	13,473	11,670	14,172	13,184
Total (A+B)	12,124	12,000	39,130	39,734	51,255	51,734

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

Particulars	Shareholders		Policyholders		Total	
	As at	As at	As at	As at	As at	As at
	September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
Long Term Investments:						
Book Value	11,425	10,486	25,657	28,065	37,083	38,551
Market Value	11,500	10,533	25,817	28,124	37,317	38,657
Short Term Investments:						
Book Value	699	1,514	13,413	11,670	14,112	13,184
Market Value	699	1,516	13,475	11,662	14,174	13,178

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, 2024	As at September 30, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others - (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others - (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

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

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

FIXED ASSETS

(Amount in Rs Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as on April 1, 2024	Additions / Adjustments	Deductions / Adjustments/ Held for Disposal	Closing as on September 30, 2024	Up to Last Year	For the period	On Sales / Adjustments/ Held for disposal	To Date	As at September 30, 2024	As at September 30, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	-	-	-	-	-	-	-	-	-	-
Intangibles - Trademark License	-	-	-	-	-	-	-	-	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	8	-	-	8	8	-	-	8	0	0
Information Technology Equipment	-	-	-	-	-	-	-	-	-	-
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	30	-	-	30	30	-	-	30	(0)	1
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	39	-	-	39	39	-	-	39	0	1
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	39	-	-	39	39	-	-	39	0	1
As at corresponding period end September 30 ,2023	39	-	-	39	34	4	-	37	1	

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, 2024	As at September 30, 2023
1	Cash (including cheques, drafts and stamps)	12	22
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	10
	(bb) Others	-	-
	(b) Current Accounts	1,077	4,937
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,089	4,969
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India		
	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, 2024		As at September 30, 2023	
	ADVANCES				
1	Reserve deposits with ceding companies		-		-
2	Application money for investments		-		-
3	Prepayments		22		27
4	Advances to Directors/Officers		-		-
5	Advance tax paid and taxes deducted at source (Net of provisions for tax)		176		26
6	Others		-		-
	- Advance to Suppliers		40		2
	- Advances to Employees		-		-
7	Investment sold pending settlement		8,888		1,007
	TOTAL (A)		9,127		1,061
	OTHER ASSETS				
1	Income accrued on investments		906		942
2	Outstanding Premiums		-		-
	Less: Provision for doubtful debt		-		-
3	Agents' Balances		(0)		-
4	Foreign Agencies Balances		-		-
5	Due from other entities carrying on insurance business (net) (including reinsurers)		1,533		683
	Less: Provision for doubtful debt		-		-
6	Due from subsidiaries/ holding		-		-
7	Assets held for unclaimed amount of policyholders		5		5
	Add: investment income accruing on unclaimed amount		1		-
8	Others				
	- Deposits for Office Premises		5		3
	- Other Deposit		23		18
	- Other receivables	1,506		1,495	
	Less: Provision for diminution in value of Investments receivable	(1,496)	10	(1,495)	-
	- GST unutilised credit (Net) /Unavailed GST Credit		247		825
	- Excess investment in Gratuity Plan Assets		1		37
	- Fixed Assets held for sale		-		-
	TOTAL (B)		2,731		2,513
	TOTAL (A+B)		11,858		3,574

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, 2024	As at September 30, 2023
1	Agents' Balances	194	197
2	Balances due to other insurance companies (including reinsurers)	444	199
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	307	536
	(a) For long term policies	24	219
	(b) For other policies	282	317
5	Unallocated Premium	521	40
6	Sundry creditors	8,467	5,604
7	Due to subsidiaries/ holding company	302	329
8	Claims Outstanding	13,450	14,332
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	5	4
11	Income accrued on unclaimed amounts	1	1
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	-	-
14	Others		
	a) Statutory Liabilities	46	80
	c) Inter company payable	-	
	TOTAL	23,738	21,323

Note :

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

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

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



PROVISIONS

(Amount in Rs Lakhs)

	Particulars	As at September 30, 2024	As at September 30, 2023
1	Reserve for Unexpired Risk	11,748	13,650
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	Gratuity	(6)	-
	Compensated Absences	47	30
	Claim equalisation Reserve	-	-
	ESOP Funding	36	-
5	Others		
	- For doubtful receivables	-	-
	TOTAL	11,824	13,680

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, 2024	As at September 30, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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, 2024	Upto the Quarter ended September 30, 2024	For the Quarter ended September 30, 2023	Upto the Quarter ended September 30, 2023
1	Gross Direct Premium Growth Rate	-17%	-17%	8%	-14%
2	Gross Direct Premium to Networth Ratio	0.05	0.09	0.07	0.13
3	Growth Rate of Networth	3%	6%	7%	24%
4	Net Retention Ratio	85%	85%	87%	86%
5	Net Commission Ratio	0%	0%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio	60%	66%	46%	49%
7	Expense of Management to Net Written Premium Ratio	69%	75%	51%	55%
8	Net incurred claims to Net earned premium ¹	98%	87%	45%	45%
9	Claims paid to claims provisions	14%	29%	19%	19%
10	Combined Ratio ¹	167%	163%	95%	100%
11	Investment Income Ratio	3%	6%	2%	5%
12	Technical Reserves to Net Premium Ratio	20.40	10.85	18.35	9.84
13	Underwriting Balance Ratio ¹	-0.41	-0.31	0.20	0.19
14	Operating Profit Ratio ¹	41%	48%	59%	66%
15	Liquid Assets to Liabilities Ratio	61%	64%	65%	65%
16	Net Earning Ratio	61%	69%	106%	124%
17	Return on Net Worth Ratio	3%	6%	6%	14%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	4.19	4.19	3.61	3.61
19	NPA Ratio			0%	0%
	Gross NPA Ratio	0.00%	0.00%	0%	0%
	Net NPA Ratio	0.00%	0.00%	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	0.16	0.38	0.33	0.71
24	Book value per share	5.76	5.76	5.10	5.10
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 (₹)	0.16	0.38	0.33	0.71
	- Diluted EPS (₹)	0.16	0.38	0.33	0.71
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	0.16	0.38	0.33	0.71
	- Diluted EPS (₹)	0.16	0.38	0.33	0.71
6	Book value per share (₹)	5.76	5.76	5.10	5.10

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on September 30, 2022	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	-38%	-433%	-4%	372%	65%	-4%	1%	60%	(131.34)	1.40
Previous Period	-1000%	-518%	-8%	48%	15%	-3%	0%	13%	(163.64)	105%
Motor OD										
Current Period	-93%	667%	0%	746%	112%	10%	31%	122%	1,259.92	0.12
Previous Period	-45%	95%	2%	644%	678%	87%	6%	765%	69.14	-417%
Motor TP										
Current Period	-49%	34%	1%	338%	1001%	100%	9%	1101%	494.09	(0.84)
Previous Period	-81%	61%	0%	46%	76%	62%	5%	137%	155.46	-21%
Total Motor										
Current Period	-54%	46%	1%	346%	751%	96%	9%	846%	354.91	(0.80)
Previous Period	-81%	65%	0%	46%	70%	45%	5%	116%	128.36	-2%
Health										
Current Period	-13%	96%	-1%	52%	54%	98%	390%	153%	10.31	(0.43)
Previous Period	49%	96%	-1%	51%	53%	54%	13%	107%	9.87	4%
Personal Accident										
Current Period	-75%	300%	0%	468%	156%	-25%	10%	131%	(8,399.45)	1.31
Previous Period	-125%	1075%	0%	25%	2%	-107%	0%	-105%	(650.74)	208%
Total Health										
Current Period	-13%	96%	-1%	52%	54%	96%	326%	150%	10.33	(0.39)
Previous Period	48%	95%	-1%	51%	54%	51%	14%	104%	10.02	9%
Engineering										
Current Period	0%	80%	20%	0%	0%	0%	0%	0%	6,299.59	0.80
Previous Period	0%	100%	13%	0%	0%	-20%	0%	-20%	5,596.40	107%
Other segments **										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	23%	0%	23%	-	243%
Total Miscellaneous										
Current Period	-18%	93%	-1%	69%	75%	95%	30%	169%	10.02	(0.46)
Previous Period	-12%	92%	0%	49%	53%	50%	19%	103%	9.28	10%
Total-Current Period	-17%	85%	0%	66%	75%	87%	29%	163%	10.85	(0.31)
Total-Previous Period	-14%	86%	0%	49%	55%	45%	19%	100%	9.84	19%

Note :

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

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



(₹ in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)		Consideration paid / (received)		
				For Q2 2024-25	Upto Q2 2024-25	For Q2 2023-24	Upto Q2 2023-24	
1	Navi Technologies Limited (Formerly known as Navi Technologies Private Limited)	Holding company	Income:					
			Premium	-	(0)			
			Expenses:					
			Technology Support Services	127	240	154	290	
			Rent paid	64	144	69	129	
			Reimbursement of expenses	25	42	(2)	9	
			Professional Charges	-	-	10	19	
			Premium	-	-	-	-	
			Claims	-	-	-	(25)	
			Makreting	-	-	-	-	
			ESOP Cost	22	40	16	37	
			ESOP Funding Scheme	9	16	1	9	
			IT Maintenance and Support Services	-	-	-	-	
Royalty	14	27	-	-				
Asset:								
Security Deposit refund	(30)	(30)	-	-				
2	Chaitanya India Finance Credit Private Limited	Subsidiary of Fellow Subsidiary	Income:					
			Premium	-	-	-	-	
			Expenses:					
Claims	-	-	-	-				
3	Navi Finserv Limited	Fellow Subsidiary	Income:					
			Premium	-	-	-	(1)	
			Interest income from debentures	(194)	(194)	-	-	
			Expenses:					
			Claims	-	-	-	-	
			Rent paid	-	1	1	2	
			Reimbursement of expenses	-	-	-	-	
			ESOP Funding Scheme	(1)	(1)	0	0	
			ESOP Cost transfer	(7)	(7)	0	0	
			Leave Encashment	(1)	(1)	0	0	
Gratuity Cross Charge	(3)	(4)	-	-				
Asset:								
Security Deposit	-	-	-	-				
Investments in debentures	(26)	(26)	-	-				
4	Navi Mutual Fund	Associates / Other related entity	Asset:					
			Investment in Mutual Funds	-	-	-	-	
5	Navi AMC	Subsidiary of Fellow Subsidiary	Expenses:					
			ESOP Cost Transfer	(0)	(1)	-	-	
			ESOP Funding Scheme Transfer	(0)	(0)	-	-	
			Gratuity Cross Charge	(0)	(1)	-	-	
			Leave Cross Charge	(0)	(1)	-	-	
Reimbursement of expenses	-	-	-	-				
6	Mr. Sachin Bansal	Associate & Other related party	Income:					
			Premium	(0)	(0)	-	(0)	
7	Mr. Vaibhav Goyal	Managing Director & CEO	Key Managerial Personnel	Salary, Bonus & Other Allowances	176	366	(109)	(109)
	Mr. Ankit Bansal	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						
Premium	(0)	(0)	-	-				

PART-B Related Party Transaction Balances - As at the end of the Quarter 30th September 2024

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	302	Payable	No	-	-	-
2	Navi Finserv Limited	Fellow Subsidiary	(12)	Receivable	No	-	-	-
3	Navi AMC Limited	Fellow Subsidiary	(3)	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

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



Statement of Admissible Assets as on September 30, 2024

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	5,419	5,419
	Policyholders as per NL-12 A of BS	39,130	-	39,130
(A)	Total Investments as per BS	39,130	5,419	44,550
(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	983	17	1,000
(F)	Advances and Other assets as per BS	10,430	843	11,273
(G)	Total Current Assets as per BS...(E)+(F)	11,413	860	12,273
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	209	-	209
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	60	-	60
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	50,543	6,279	56,822
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	269	-	269
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	50,274	6,279	56,554

(₹ in Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Advances to Employees	-	-	-
	(b) Other Reinsurer's balances (>180 days)	-	-	-
	Inadmissible current assets			
	(a) Co-insurer's balances (>90 days)	-	-	-
	(b) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India (>365 days)	130	-	130
	(c) Leasehold improvements	-	-	-
	(d) Goods & Service Tax Unutilized Credit (>120 days)	73	-	73
	(e) Assets held for unclaimed amount of policyholders	6	-	6
	(f) Other receivables	-	-	-

PERIODIC DISCLOSURES

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

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



Statement of Liabilities as on September 30, 2024

(₹ in Lakhs)

Item No.	Reserve	Current Period	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	15,898	11,748
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	15,898	11,748
(d)	Outstanding Claim Reserve (other than IBNR reserve)	8,199	7,560
(e)	IBNR reserve	6,383	5,890
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	30,479	25,198

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 on September 30, 2024

(₹ in Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	66	(356)	(21)	(24)	7	(3)	7
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	1,411	1,168	3,252	2,505	234	752	752
5	Engineering	9	9	0.34	0.34	1.71	0.10	1.71
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	5,166	4,906	5,119	4,980	981	1,494	1,494
9	Miscellaneous	-	-	113	91	-	27	27
10	Crop	-	-	-	-	-	-	-
	Total	6,652	5,727	8,463	7,553	1,223	2,270	2,281

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

PERIODIC DISCLOSURES

FORM NL-26 - Solvency Margin (Table IB)

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



(₹ in Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	50,274
	Deduct:	
(B)	Current Liabilities as per BS	25,198
(C)	Provisions as per BS	-
(D)	Other Liabilities	10,418
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	14,658
	Shareholder's FUNDS	
(F)	Available Assets	6,279
	Deduct:	
(G)	Other Liabilities	(0)
(H)	Excess in Shareholder's funds (F-G)	6,279
(I)	Total ASM (E+H)	20,938
(J)	Total RSM	5,000
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	4.19

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

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



Products and/or add-ons introduced during the quarter ended September 30, 2024

Sl. No.	Name of Product/Add on	Co. Ref. No.	IRDA UIN	Class of Business ^(a)	Category of Product	Date of allotment of UIN
1	Edge		NAVHLIP25035V012425	Health	Use and File	20-Sep-24
2	Navi Special Care		NAVHLIP23003V012223	Health	Use and File	30-Sep-24
3	Navi Health		NAVHLIP22133V012122	Health	Use and File	30-Sep-24
4	Arogya Sanjeevani		NAVHLIP20162V011920	Health	Use and File	30-Sep-24
5	Navi Health Group Insurance		NAVHLGP22063V032122	Health	Use and File	30-Sep-24
6	Navi Health Group Insurance (Non employer and employee)		NAVHLGP22063V032122	Health	Use and File	30-Sep-24
7	Navi Health Group Critical Illness Insurance		NAVHLGP22064V032122	Health	Use and File	30-Sep-24
8	Navi Health Group HospiCash		NAVHLGP22067V032122	Health	Use and File	30-Sep-24
9	Navi Health Group Seasonal Byte		NAVHLGP22068V032122	Health	Use and File	30-Sep-24
10	Corona Kavach Policy, Navi General Insurance Limited		NAVHLIP21077V012021	Health	Use and File	30-Sep-24
11	Corona Rakshak Policy, Navi General Insurance Limited		NAVHLIP21105V012021	Health	Use and File	30-Sep-24
12	Navi Smart Health		NAVHLIP23003V012223	Health	Use and File	30-Sep-24
13	Navi Total Hospitalization		NAVHLIP23062V012223	Health	Use and File	30-Sep-24
14	Navi Surrogacy care		NAVHLIP24101V012324	Health	Use and File	30-Sep-24

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

Part - A

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

Statement as on at September 30, 2024

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

Section I		(₹ in Lakhs)	
No.	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	51,255
	Investments (Policyholders)	8A	-
2	Loans	9	-
3	Fixed Assets	10	0
4	Current Assets		-
	a. Cash and Bank	11	1,089
	b. Advances and Other Assets	12	12,449
5	Current Liabilities		-
	a. Current Liabilities	13	(24,315)
	b. Provisions	14	(11,836)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		21,055
	Application of Funds as per Balance Sheet (A)		49,697
	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	0
3	Cash and Bank Balance (If any)	11	1,089.17
4	Advances and Other Assets (If Any)	12	12,448.90
5	Current Liabilities	13	(24,315.35)
6	Provisions	14	(11,836.00)
7	Misc Exp not written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P and L A/c		21,055.42
		TOTAL(B)	(1,557)
	Investment Assets	(A-B)	51,255

Section II

Investment' represented as	Reg.%	SH		PH	Book Value^ (SH + PH)	Actual % e = (d - a)%	FVC Amount	Total Fund	Market Value** (h)
		Balance (a)	FRSM* (b)						
1. Central Government Securities	Not Less than 20%	4,677	-	15,594	20,271	34%	21	20,292	20,292
2. Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	4,677	-	15,594	20,271	34%	21	20,292	20,292
3. Investment subject to Exposure Norms		-	-	-	-		-	-	-
a) Housing / Infra & Loans to SG for Housing and FFE		-	-	-	-		-	-	-
1. Approved Investments	Not Less than 15%	-	2,551	16,709	19,260	42%	237	19,497	19,497
2. Other Investments		-	-	-	-	0%	-	-	-
b) Approved Investments	Not Exceeding	743	2,184	6,266	9,193	18%	16	9,209	9,209
c) Other Investments	55%	-	1,970	500	2,470	5%	23	2,493	2,493
Total Investment Assets	100%	5,419	6,705	39,069	51,193	100%	297	51,490	51,490

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

**Market Value is pertaining to Total Investment Portfolio

Part - B

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

Statement as on at September 30, 2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

Section I

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CTRB	11,445	22.27%	(4,989)	2523.28%	6,457	12.61%
1	Central Govt. Securities	CGSB	14,125	27.49%	(311)	157.12%	13,815	26.98%
1	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	CGSB	14,125	27.49%	(311)	157.12%	13,815	26.98%
1	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	CTRB	11,445	22.27%	(4,989)	2523.28%	6,457	12.61%
1	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	-	0.00%	-	0.00%	-	0.00%
2	Investment subject to Exposure Norms		-	-	-	0.00%	-	0.00%
	a. Housing & Loans to SG for Housing and FFE		-	-	-	0.00%	-	0.00%
	1. Approved Investments	HTDN	4,983	9.70%	0	-0.01%	4,983	9.73%
	1. Approved Investments	HDPG	-	0.00%	-	0.00%	-	0.00%
	1. Approved Investments	HTDA	-	0.00%	-	0.00%	-	0.00%
	1. Approved Investments	HTLN	-	0.00%	-	0.00%	-	0.00%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments		-	-	-	0.00%	-	0.00%
	1. Approved Investments	ICTD	-	0.00%	-	0.00%	-	0.00%
	1. Approved Investments	IDDF	-	0.00%	-	0.00%	-	0.00%
	1. Approved Investments	IPTD	10,087	19.63%	3,501	-1770.88%	13,588	26.54%
	1. Approved Investments	IDIT	-	0.00%	-	0.00%	-	0.00%
	1. Approved Investments	EIIT	-	0.00%	689	-348.74%	689	1.35%
	1. Approved Investments	ILBI	-	0.00%	-	0.00%	-	0.00%
	1. Approved Investments	ICCP	-	0.00%	-	0.00%	-	0.00%
	2. Other Investments	IODS	-	0.00%	-	0.00%	-	0.00%
	2. Other Investments	IOEQ	-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments	ECDB	4	0.01%	-	0.00%	4	0.01%
	c. Approved Investments	ECCP	-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments	EGMF	2	0.00%	(0)	0.06%	2	0.00%
	c. Approved Investments	EAEQ	-	0.00%	359	-181.79%	359	0.70%
	c. Approved Investments	ECAM	4,860	9.46%	(260)	131.33%	4,600	8.99%
	c. Approved Investments	EMPG	-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments	EDCD	-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments	EPBT	-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments	ECMR	1,100	2.14%	899	-454.71%	1,999	3.90%
	c. Approved Investments	ECOS	2,285	4.45%	(57)	28.89%	2,228	4.35%
	d. Other Investments (not exceeding 15%)	ODPG	2,000	3.89%	(31)	15.43%	1,970	3.85%
	d. Other Investments (not exceeding 15%)	OAFB	-	0.00%	-	0.00%	-	0.00%
	d. Other Investments (not exceeding 15%)	OLDB	500	0.97%	(0)	0.01%	500	0.98%
	Total		51,391	100%	(198)	100%	51,193	100.00%

Note:

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

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 at September 30, 2024

(₹ in Lakhs)

Detail regarding debt securities								
	Market Value				Book Value			
	As at September 30, 2024	As % of total for this class	As at September 30, 2023	As % of total for this class	As at September 30, 2024	As % of total for this class	As at September 30, 2023	As % of total for this class
Break down by credit rating								
AAA rated	19,263	42%	18,187	35%	19,070	42%	18,126	35%
AA or better	2,232	5%	2,324	5%	2,228	5%	2,318	5%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	1,988	4%	1,995	4%	1,970	4%	1,999	4%
Any other :								
- Sovereign	22,291	49%	28,885	56%	22,270	49%	28,911	56%
- Rated D	-	0%	-	0%	-	0%	-	0%
	45,774	100%	51,392	100%	45,538	100%	51,354	100%
BREAKDOWN BY RESIDUAL MATURITY								
Upto 1 year	6,458	14%	10,490	20%	6,457	14%	10,487	20%
More than 1 year and upto 3	4,504	10%	14,606	28%	4,468	10%	14,635	28%
More than 3 years and up to 7 years	24,031	52%	8,385	16%	23,906	52%	8,336	16%
More than 7 years and up to 10 years	1,303	3%	12,123	24%	1,279	3%	12,148	24%
Above 10 years	9,478	21%	5,788	11%	9,428	21%	5,748	11%
Any Other (Please specify)	-	0%	-	0%	-	0%	-	0%
	45,774	100%	51,392	100%	45,538	100%	51,354	100%
Breakdown by type of the issuer								
a. Central Government	22,291	49%	28,885	56%	22,270	49%	28,911	56%
b. State Government	-	0%	-	0%	-	0%	-	0%
c. Corporate Securities	23,483	51%	22,507	44%	23,268	51%	22,443	44%
Any Other (Please specify)	-	0%	-	0%	-	0%	-	0%
	45,774	100%	51,392	100%	45,538	100%	51,354	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)"

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



Statement as on at September 30, 2024

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023	As at September 30, 2024	As at September 30, 2023
1	Investments Assets	23,268	22,443	-	-	26,876	29,215	1,048.91	76	51,193	51,734
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	0%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	0%	0%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	23,268	22,443	-	-	26,876	29,215	1,049	76	51,193	51,734
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- 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.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

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

Name of the Insurer: Navi General Insurance Limited
 Registration Number: 155 dated May 22, 2017
 CIN: U66000KA2016PLC148551
 Statement as on at September 30, 2024



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 Lakhs)

No.	Category of Investment	Category Code	Q2 2024-25				YTD FY 2024-25				YTD FY 2023-24			
			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	18,048	670	4	4	16,447	1,058	6	6	7,280	550	8	8
2	TREASURY BILLS	CTRB	6,916	126	2	2	10,070	361	4	4	7,859	303	4	4
3	CENTRAL GOVERNMENT LOANS	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
4	STATE GOVERNMENT BONDS	SGGB	436	11	3	3	416	19	5	5	8,433	691	8	8
5	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
6	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	4,983	109	2	2	4,122	173	4	4	3,424	285	8	8
7	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
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	10,315	232	2	2	10,202	422	4	4	12,672	378	3	3
10	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	-	-	-	-	-	-	-	-	266	(27)	(10)	(10)
11	INFRASTRUCTURE - INFRASTRUCTRE DEVELOPMENT FUND	IDDF	-	-	-	-	-	-	-	-	727	24	3	3
12	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	-	-	-	-	-	-	-	-	205	(3)	(1)	(1)
13	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	-	-	25	2	9	9	481	5	1	1
14	UNITS OF INFRASTRUCTURE	EIIT	300	-	-	-	151	-	-	-	-	-	-	-
15	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	4	0	2	2	28	1	3	3	3	0	3	3
16	DEPOSITS - REPO / REVERSE REPO	ECMR	2,691	44	2	2	2,654	85	3	3	2,994	75	2	2
17	COMMERCIAL PAPERS	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
18	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
19	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	84	1	2	2	169	13	8	8	10	0	2	2
20	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
21	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	-	-	-	-	-	-	-	-	2,683	81	3	3
22	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
23	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-
24	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	ODPG	1,335	37	3	3	1,665	116	7	7	3,131	65	2	2
25	APPLICATION MONEY	ECAM	3,877	266	7	7	2,671	400	15	15	847	169	20	20
26		OLDB	500	11	2	2	773	11	1	1	289	2	1	1
27		EAPS	-	-	-	-	-	-	-	-	-	-	-	-
28		EAEQ	20	-	-	-	20	-	-	-	-	-	-	-
29		EACE	88	(22)	(25)	(25)	53	38	71	71	-	-	-	-
30		OAFB	-	-	-	-	-	-	-	-	558	10	2	2
31		OESH	-	-	-	-	-	-	-	-	-	-	-	-
32		IDIT	-	-	-	-	-	-	-	-	-	-	-	-
33		ECOS	2,290	69	3	3	2,298	114	5	5	1,251	7	1	1
34		IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		51,886	1,553	2.99%	2.99%	51,763.49	2,812.52	5%	5%	53,113	2,616	4.93%	4.93%

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 Market Value given is the closing market value as on June 30, 2022 for Current Quarter & Period and as on June 30, 2021 for previous period

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

6 Investment Regulations, as amended from time to time, to be referred

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 at September 30, 2024

(₹ in Lakhs)

Statement of Down Graded Investments

Name of Fund: Shareholders Funds Representing Solvency Margin, Shareholders Funds Beyond Solvency Margin and Policyholders Funds

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 quarter¹								
NIL									
B	As on Date²								
1	7.85% ILFS Ltd BS 30-12-2022	IODS	5.00	30-Oct-17	-	CARE	AAA	D	
2	0.00% ILFS Ltd CP 13-02-2019	IODS	9.96	13-Mar-18	-	ICRA	A1+	D	
3	8.90% DHFL BS 04-06-2021 1	OLDB	4.96	11-Jun-18	-	CARE	AAA	D	
4	9.30% DHFL BS 14-08-2026 VI	OLDB	5.06	23-Jun-17	-	CARE	AAA	D	

Note:

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

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



Statement as on at September 30, 2024

(₹ 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	-	-	-	0.00%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	1	-	-	-	
With In India						
1	Indian Insurance Companies	1	-	-	-	0.00%
2	FRBs	2	-	-	-	0.00%
3	GIC Re	1	99	325	-	100.00%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	4	99	325	-	
	Grand Total (C)= (A)+(B)	5	99	325	-	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

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 2024-25		For Q2 2023-24		Upto Q2 2024-25		Upto Q2 2023-24	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	(15)	(193)	(22)	(226)	(33)	(466)	(54)	(527)
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	2	(18)	21	-	3	(18)	40	-
5	MotorTP	100	-	195	-	151	-	296	-
6	Health Insurance	1,326	20,439	1,518	11,77,079	2,545	36,129	2,955	20,95,399
7	Personal Accident	(1)	(86)	(2)	(102)	(1)	(205)	(4)	(247)
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	1,412	20,142	1,710	11,76,751	2,665	35,440	3,233	20,94,625

- 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 2024-25		Upto Q2 2024-25		For Q2 2023-24		Upto Q2 2023-24	
		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	(348.00)	(16.72)	(677.00)	(39.53)	(454.00)	(33.39)	(1,077.00)	(78.48)
4	Brokers	(16.00)	75.45	(16.00)	124.58	-	100.93	-	151.60
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business Internet	20,508.00	1,334.18	36,135.00	2,557.03	26,273.00	1,178.33	53,088.00	2,325.76
7	Direct Business Others	(1.00)	6.68	(1.00)	6.68	11,50,932.00	417.69	20,42,614.00	749.42
8	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
9	Insurance Marketing Firm	-	-	-	-	-	-	-	-
10	Point of sales person (Direct)	-	-	-	-	-	46.09	-	85.14
11	MISP (Direct)	-	-	-	-	-	-	-	-
12	Web Aggregators	-	-	-	-	-	-	-	-
13	Referral Arrangements	-	-	-	-	-	-	-	-
14	Others	(1.00)	12.03	(1.00)	16.53	-	-	-	-
	Total (A)	20,142	1,411.64	35,440	2,665.29	11,76,751	1,709.65	20,94,625	3,233.44
1	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	20,142	1,411.64	35,440	2,665.29	11,76,751	1,709.65	20,94,625	3,233.44

Note:

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

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



																			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	9	-	-	-	17	608	625	315	9	-	324	-	-	-	-	-	-	-	958
2	Claims reported during the period	12	-	-	-	52	136	188	4,619	6	-	4,625	-	-	-	-	-	-	5	4,830
	(a) Booked During the period	12	-	-	-	52	135	187	4,516	6	-	4,522	-	-	-	-	-	-	5	4,726
	(b) Reopened during the Period	-	-	-	-	-	1	1	103	-	-	103	-	-	-	-	-	-	-	104
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	8	-	-	-	51	143	194	3,373	4	-	3,377	-	-	-	-	-	-	5	3,584
	(a) Paid during the period	8	-	-	-	51	143	194	3,373	4	-	3,377	-	-	-	-	-	-	5	3,584
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	1,010	2	-	1,012	-	-	-	-	-	-	-	1,012
	Other Adjustment	3	-	-	-	7	48	55	1	-	-	1	-	-	-	-	-	-	-	59
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	10	-	-	-	11	553	564	550	9	-	559	-	-	-	-	-	-	-	1,133
	Less than 3months	5	-	-	-	2	55	57	430	2	-	432	-	-	-	-	-	-	-	494
	3 months to 6 months	1	-	-	-	2	24	26	23	1	-	24	-	-	-	-	-	-	-	51
	6months to 1 year	1	-	-	-	-	67	67	29	2	-	31	-	-	-	-	-	-	-	99
	1 year and above	3	-	-	-	7	407	414	68	4	-	72	-	-	-	-	-	-	-	489

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

																			(₹ 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	8	-	-	-	46	8,419	8,465	340	97	-	437	-	-	-	-	-	-	-	8,910
2	Claims reported during the period	25	-	-	-	1	665	666	4,039	43	-	4,082	-	-	-	-	-	-	0	4,774
	(a) Booked During the period	25	-	-	-	1	665	666	3,948	43	-	3,991	-	-	-	-	-	-	0	4,682
	(b) Reopened during the Period	-	-	-	-	-	-	-	91	-	-	91	-	-	-	-	-	-	-	91
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	4	-	-	-	4	2,679	2,683	2,565	30	-	2,595	-	-	-	-	-	-	0	5,282
	(a) Paid during the period	4	-	-	-	4	2,679	2,683	2,565	30	-	2,595	-	-	-	-	-	-	0	5,282
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	1,213	3	-	1,216	-	-	-	-	-	-	-	1,216
	Other Adjustment	4	-	-	-	30	306	337	98	-	-	98	-	-	-	-	-	-	-	439
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	-	-	-	13	7,532	7,544	503	107	-	610	-	-	-	-	-	-	-	8,179
	Less than 3 months	19	-	-	-	0	610	610	336	18	-	354	-	-	-	-	-	-	-	984
	3 months to 6 months	3	-	-	-	0	265	266	42	2	-	43	-	-	-	-	-	-	-	312
	6 months to 1 year	0	-	-	-	-	854	854	23	14	-	37	-	-	-	-	-	-	-	891
	1 year and above	3	-	-	-	12	5,802	5,814	103	73	-	176	-	-	-	-	-	-	-	5,993

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

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



Upto the Quarter ended September 30, 2024

(₹ in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid						Amount of claims paid						Total No. of claims paid	Total amount of claims paid		
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years			> 3 years and <= 5 years	> 5 years
1	Fire	2	-	-	-	-	-	1	-	-	-	-	-	-	-	2	1
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	23	-	-	-	-	-	2	(10)	-	-	-	-	-	-	23	(8)
5	Motor TP	47	-	-	-	-	-	553	1,433	-	-	-	-	-	-	47	1,985
6	Health	1,872	6	-	-	3	-	1,325	6	-	-	3	-	-	-	1,881	1,333
7	Personal Accident	-	1	-	-	-	-	-	8	-	-	-	-	-	-	1	8
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Upto the Quarter ended September 30, 2024

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid						Amount of claims paid						Total No. of claims paid	Total amount of claims paid		
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years			> 3 years and <= 5 years	> 5 years
1	Fire	8	-	-	-	-	-	4	-	-	-	-	-	-	-	8	4
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	50	-	1	-	-	-	(5)	-	0	-	-	-	-	51	(5)
5	Motor TP	-	118	20	5	-	-	-	2,597	14	9	1	58	-	143	2,679	
6	Health	1,872	1,497	-	-	4	-	1,325	1,236	-	-	4	-	-	3,373	2,565	
7	Personal Accident	-	4	-	-	-	-	-	30	-	-	-	-	-	4	30	
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	5	-	-	-	-	-	0	-	-	-	-	-	-	5	0	

Note: (a) 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-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, 2024

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	3
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	3
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	3
10	<u>No. of Directors:-</u>	3 (including 2 women director) There is one MD & CEO 2 2 (including 2 independent Director) 0
	(a) Independent Director	
	(b) Executive Director	
	(c) Non-executive Director	
	(d) Women Director	
	(e) Whole time director	0
11	<u>No. of Employees</u>	99
	(a) On-roll:	0
	(b) Off-roll:	99
	(c) Total	99
12	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents,	13
	(b) Corporate Agents-Banks	0
	(c) Corporate Agents-Others	2
	(d) Insurance Brokers	25
	(e) Web Aggregators	1
	(f) Insurance Marketing Firm	0
	(g) Motor Insurance Service Providers (DIRECT)	0
	(h) Point of Sales persons (DIRECT)	0
	(i) Other as allowed by IRDAI (To be specified)	4

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	97	45
Recruitments during the quarter	9	0
Attrition during the quarter	7	0
Number at the end of the quarter	99	45

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, 2024

BOD and Key Person information				
Sl. No.	Name of person	Designation	Role/Category	Details of change in the quarter
1	Mr. Sachin Bansal	Chairman & Non-Executive Director	Chairman & Non-Executive Director	No Change
2	Mr. Ankit Agarwal	Non-Executive Nominee Director	Non-Executive Nominee Director	No Change
3	Mr. Nachiket Madhusudan Mor	Independent Director	Independent Director	No Change
4	Mr. Gopalan Srinivasan	Non-Executive Director	Non-Executive Director	Resigned as Non-Executive Director w.e.f. July 28, 2024
5	Ms. Usha A Narayanan	Independent Director	Independent Director	No Change
6	Ms. Rituparna Chakraborty	Independent Director	Independent Director	No Change
7	Mr. Vaibhav Goyal	Managing Director & Chief Executive Officer	Manager and Principal Officer	No Change
8	Mr. Ankit Bansal	Chief Financial Officer	Chief Financial Officer	No Change
9	Ms. Shubhangi Dubey	Company Secretary	Company Secretary	No Change
10	Mr. Ajay Kumar KV	Chief Compliance Officer	Chief Compliance Officer	No Change
11	Mr. Sunny Shrichand Janyani	Chief Investment Officer	Chief Investment Officer	No Change
12	Dr. Anup Choudhari	Chief Underwriting Officer	Chief Underwriting Officer	No Change
13	Mr. Shantanu Gaur	Appointed Actuary	Appointed Actuary	No Change
14	Mr. Shivam Tewari	Chief Risk Officer	Chief Risk Officer	No Change
15	Dr. Siddharth Mathur	Head – Health Claims	Head – Health Claims	Appointed w.e.f. 02.08.2024

*Mr. Shivam Tewari (CRO) is handling the responsibilities of CISO w.e.f., June 14, 2024 till date.

Notes:-

- (a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016
- (b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

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



Upto the Quarter ended September 30, 2024

(₹ 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 ^(a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	-	-	-
		Social	-	-	-

Notes:

- (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
 (b) Premium Collected means gross direct written premium
 (c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

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: 7,048.23
 Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 1,547.24
 Obligation of the Insurer to be met in a financial year: FY 2024-2025

Upto the Quarter ended September 30, 2024

Items	₹ in Lakhs	
	For the Quarter ended at September 30, 2024	Upto the Quarter ended September 30, 2024
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	100	151
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	100	151
Total Gross Direct Motor Own damage Insurance Business Premium	2	3
Total Gross Direct Premium Income	1,412	2,665

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

PERIODIC DISCLOSURES

FORM NL-45 GRIEVANCE DISPOSAL

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



S.No	Particulars	Opening Balance as on beginning of Q2 24-25	Additions during Q2 24-25	Complaints resolved / settled during the period			Complaints pending at the end of Q2 24-25	Total complaints registered upto Q2 24-25
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	3	76	2	6	70	1	151
c)	Policy Related	-	2	-	1	1	-	8
d)	Premium Related	-	1	1	-	-	-	1
e)	Refund Related	-	-	-	-	-	-	1
f)	Coverage Related	-	1	-	-	1	-	1
g)	Cover note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	1
i)	Others (i) Cancellation and Refund	-	4	1	-	3	-	8
	Total number of complaints	3	84	4	7	75	1	171

2	Total no. of policies during previous year (Upto Q2 2023-24):	1176751
3	Total no. of claims intimated during previous year (Upto Q2 2023-24):	9924
4	Total no. of policies during current year (Upto Q2 2024-25)	35440
5	Total no. of claims intimated during current year (Upto Q2 2024-25)	4830
6	Total no. of policy complaints (current year) per 10,000 policies (current year):	5.64
7	Total No. of claim complaints (current year) per 10,000 claims registered (current year):	312.63

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

- Note :-**
- (a) Opening balance should tally with the closing balance of the previous quarter.
 - (b) Complaints reported should be net of duplicate complaints
 - (c) No. of policies should be new policies (both individual and group) net of cancellations
 - (d) Claims should be no. of claims reported during the period
 - (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

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



Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL							