

Go Digit General Insurance Limited

IRDAI Registration No. 158, Date of Registration with IRDAI - 20th Sep 2017

CIN: U66010PN2016PLC167410

Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095

www.godigit.com, Toll free no. 1800 300 34448.

FORM NL-1A-B-RA

₹ in Lakhs

Revenue Account	For the half year ended 30 Sep 2020				For the half year ended 30 Sep 2019			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
1. Premiums earned (net)	1,339	38	81,638	83,015	619	1	50,061	50,753
2. Others	-	-	-	-	-	-	-	-
3. (a) Interest, Dividend & Rent – Gross	240	4	10,730	10,974	87	-	4,179	4,266
(b) Profit on Sale of Investments	8	-	354	362	4	-	192	196
Less: Loss on Sale of Investments	-	-	-	-	-	-	(23)	(23)
Total (A)	1,587	42	92,722	94,351	782	1	54,409	55,192
1. Claims Incurred (net)	1,511	51	56,870	58,432	539	9	36,457	37,005
2. Commission (net)	(715)	4	3,831	3,120	(543)	-	(2,353)	(2,896)
3. Operating Expenses related to Insurance Business	925	42	29,649	30,616	689	(1)	32,677	33,365
4. Provision for Premium Deficiency	-	-	-	-	(110)	-	-	(110)
Total (B)	1,721	97	90,350	92,168	575	8	66,781	67,364
Operating Profit / (Loss) (A - B)	(134)	(55)	2,372	2,183	207	(7)	(12,372)	(12,172)
APPROPRIATIONS								
Transfer to Shareholders' Account	(134)	(55)	2,372	2,183	207	(7)	(12,372)	(12,172)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
Total (C)	(134)	(55)	2,372	2,183	207	(7)	(12,372)	(12,172)

Notes to the condensed financial information for the half year ended 30 Sep 2020

- The above results were reviewed by the audit committee and approved at the meeting of Board of Directors held on 02 Nov 2020.
- This disclosure is made in accordance with circular no. IRDA/F&I/CIR/F&A/012/01/2010 dated Jan 28th, 2010. Ratios are computed in accordance with Master Circular on Presentation of Financial Statements dated 5th October 2012 and subsequent corrigendum thereon dated 3rd July 2013.
- Previous year's figures have been re-grouped / re-classified where necessary.

For and on behalf of the Board of Directors

Sd/-

Vijay Kumar

Chief Executive Officer and Principal Officer

Place: Bengaluru

Date: 02 Nov 2020.

FORM NL-2A-B-PL

₹ in Lakhs

Particulars	For the half year ended	
	30 Sep 2020	30 Sep 2019
1. Operating Profit / (Loss)		
(a) Fire Insurance	(134)	207
(b) Marine Insurance	(55)	(7)
(c) Miscellaneous Insurance	2,373	(12,372)
Total	2,184	(12,172)
2. Income From Investments		
(a) Interest, Dividend & Rent – Gross	2,472	2,822
(b) Profit on Sale of Investments	87	141
Less: Loss on Sale of Investments	-	-
3. Other Income	1	-
Total (A)	4,744	(9,209)
4. Provisions (Other than Taxation)		
(a) For Diminution in the Value of Investments	-	-
(b) For Doubtful Debts	-	-
5. Other Expenses		
(a) Expenses other than those related to Insurance Business	92	82
(b) Others	-	-
Total (B)	92	82
Profit Before Tax	4,652	(9,291)
Provision for Taxation		
Current Tax	-	-
Deferred Tax	-	-
Profit After Tax	4,652	(9,291)
Appropriations		
(a) Interim Dividends paid during the year	-	-
(b) Proposed Final Dividend	-	-
(c) Dividend Distribution Tax	-	-
(d) Transfer to any Reserves or Other Accounts (to be specified)	-	-
Balance of Profit / Loss brought forward from last year	(52,224)	(34,700)
Balance carried forward to Balance Sheet	(47,572)	(43,991)

FORM NL-3A-B-BS

₹ in Lakhs

Particulars	As on 30 Sep 2020	As on 31 Mar 2020
Sources of Funds		
1. Share Capital	81,684	81,684
2. Reserves and Surplus	84,037	83,625
3. (a) Fair Value Account Change - Shareholders	751	(1,511)
(b) Fair Value Account Change - Policyholders	376	(258)
4. Borrowings	-	-
5. Deferred Tax Liability	-	-
Total	1,66,848	1,63,540
Application of Funds		
5. (a) Investments - Shareholders	71,700	68,755
(b) Investments - Policyholders	3,60,679	2,78,801
6. Loans	-	-
7. Fixed Assets	9,584	8,744
Current Assets		
8. Cash and Bank Balances	7,246	7,425
9. Advances and Other Assets	25,651	25,582
Sub Total (A)	32,897	33,007
10. Current Liabilities	2,56,292	1,93,041
11. Provisions	99,292	84,951
Sub Total (B)	3,55,584	2,77,992
12. Net Current Assets (A)-(B)	(3,22,687)	(3,44,985)
13. Miscellaneous Expenditure to the extent not written off	-	-
14. Debit Balance in Profit and Loss Account	47,572	52,224
Total	1,66,848	1,63,540

FORM NL-30A - Analytical Ratios

Ratios for Non-Life Companies	For the half year ended	
	30 Sep 2020	30 Sep 2019
1. Gross Premium Growth Rate	10.41%	222.11%
2. Gross Premium to Shareholders' Funds Ratio	0.83	1.60
3. Growth Rate of Shareholders' Funds	4.14%	16.96%
4. Net Retention Ratio	74.25%	66.21%
5. Net Commission Ratio	3.20%	-4.40%
6. Expenses of Management to Gross Direct Premium Ratio	36.73%	40.97%
7. Combined Ratio	105.02%	119.18%
8. Technical Reserves to Net Premium Ratio	2.45	1.89
9. Underwriting Balance Ratio	-0.11	-0.33
10. Operating Profit Ratio	2.63%	-23.98%
11. Liquid Assets to Liabilities Ratio	20.51%	20.28%
12. Net Earning Ratio	5.60%	-18.31%
13. Return on Net Worth	3.98%	-16.74%
14. Available Solvency Margin (ASM) to Required / Solvency Margin (RSM) Ratio	2.82	1.86
15. NPA Ratio	NA	NA