

FORM NL-2-B-PL

7 Provision for Taxation

8 Profit/(Loss) After Tax

(b) Final dividend paid

Accounts (to be specified)

(a) Interim dividends paid during the period

(c) Transfer to any Reserves or Other

Balance of profit / (loss) brought forward

Balance carried forward to Balance Sheet

9 APPROPRIATIONS

from last year

## TRUSTED BY 7.6 CRORE + INDIANS\*

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Health





Bike



Travel



Vehicle

Commercial Property

FORM NL-1-B-RA ₹ in Lakhs

FURM '	FURM NL-1-B-HA ₹ IN Lakhs									
	Particulars	Particulars Fire			Marine		Miscellaneous		Total	
		on Sept 30, 2025	of the preceding year	on Sept 30, 2025	For the corresponding year of the preceding year	on Sept 30, 2025	of the preceding year	on Sept 30, 2025	For the corresponding year of the preceding year	
	Premiums earned (net)	4,244	,	\ /	230	-,-,				
2	Profit/Loss on Sale/	24	(19)	1'	-	1,127	(1,037)	1,152	(1,056)	
	Redemption of investments							<u> </u>		
3	Interest, Dividend & Rent –	1,401	1,095	33	19	60,813	53,681	62,247	54,795	
	Gross									
	Other: Other Income		'	_ '		18	2	18	2	
5	Other:							ļ		
	Contribution from the	I					1	l		
	Shareholders' Account							ļ		
	(i) Towards Excess	_1		-'	-	-	-	<b>-</b>	-	
	Expenses of Management							<del> </del>		
	(ii) Others (Please specify)							<del> </del>		
	Towards remuneration of	11		_ '	-	44	12	45	12	
	MD/CEO/WTD/Other KMPs									
	TOTAL (A)						4,18,826			
6	Claims Incurred (net)	3,177					2,58,751	2,83,569		
7	Commission (net)	(6,777)			\ \ /		1,10,583			
8	Operating Expenses related	756	824	84	96	37,423	41,386	38,263	42,306	
	to Insurance Business							<del> </del>		
	Provision for premium	-1		-'	-	-	-	<b>-</b>	-	
	deficiency	(0.044)		(070)	(100)	1 10 017	4.40.700	4.00.005	4.40.004	
40	TOTAL (B)						4,10,720			
	Operating Profit/(Loss) (A - B)	8,514	3,737	541	411	10,433	8,106	19,488	12,254	
11	APPROPRIATIONS							ļ		
	Transfer to Shareholders'	8,514	3,737	541	411	10,433	8,106	19,488	12,254	
	Account							ļ		
	Transfer to Catastrophe	_1	-'	-'	-'	-	-	<b>-</b>	-	
	reserve							ļ		
	Transfer to other reserves	_1	-'	-'	-'	-	-	<b>-</b>	-	
	(to be specified)									
	TOTAL (C)	8,514	3,737	541	411	10,433	8,106	19,488	12,254	

	<b>Particulars</b>	For the	For the
		year	corresponding
		ended on	year of the
		Sept 30,	preceding
		2025	year
-		1	ĺ

		Sept 30, 2025	preceding year
1	OPERATING PROFIT/(LOSS)		,
	(a) Fire Insurance	8,514	3,737
	(b) Marine Insurance	541	411
	(c) Miscellaneous Insurance	10,433	8,106
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent – Gross	11,334	8,312
	(b) Profit on sale of investments	2,399	930
	(c) Loss on sale/redemption of	(68)	(780)
	investments		
	(d) Amortization of Premium/Discount on	16	283
	Investments		
3	OTHER INCOME (To be specified)		
	(a) Others	81	-
	(b) Profit on sale / discard of fixed assets	9	-
	(c) Interest on income tax refund	47	-
	TOTAL (A)	33,306	20,999
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of	-	-
	investments		
	(b) For doubtful debts	-	-
_	(c) Others (to be specified)	-	-
5	OTHER EXPENSES	- 4 0 4 0	-
	(a) Expenses other than those related to	1,840	80
	Insurance Business		
	(b) Bad debts written off	4 700	- 1 710
	(c) Interest on Non-convertible Debentures	1,706	1,710
	(d) Expenses towards CSR activities	- 00	100
	(e) Penalties	83	100
	(f) Contribution to Policyholders' A/c	-	
	(i) Towards Excess Expenses of	-	-
	Management (ii) Others (Please specify)		
	Towards remuneration of MD/CEO/WTD/	45	12
	Other KMPs	40	12
	(g) Loss on sale / discard of fixed assets	6	16
	(h) Others	-	
	TOTAL (B)		1,918
6	Profit/(Loss) Before Tax	29,626	19,081

4,142

25,484

(29,870)

(4,386)

19,081

(72,364)

(53,283)

₹ in Lakhs

FORM NL-3-B-BS ₹ in Lakh

<b>Particulars</b>	Schedule Ref. Form No.	As on 30 Sep 2025	As on 30 Sep 2024
Sources Of Funds			
Share Capital	NL-8	92,335	92,098
Share application money pending allotment		9	13
Reserves and Surplus	NL-10	3,45,294	3,44,490
Fair Value Account Change			
Shareholders		25,627	27,822
Policyholders		7,000	2,182
Borrowings	NL-11	35,000	35,000
Deferred tax liability		-	-
TOTAL		5,05,265	5,01,605
Application Of Funds			
Investments			
Shareholders	NL-12	4,25,673	3,64,761
Policyholders	NL-12A	16,94,718	14,71,205
Loans	NL-13	-	-
Fixed Assets	NL-14	15,878	16,146
Current Assets			
Cash and Bank Balances	NL-15	14,142	14,251
Advances and Other Assets	NL-16	1,78,552	1,42,005
Sub-Total (A)		1,92,694	1,56,256
Current Liabilities	NL-17	14,27,779	11,65,487
Provisions	NL-18	4,00,305	3,94,559
Sub-Total (B)		18,28,084	15,60,046
Net Current Assets (A)-(B)		(16,35,390)	(14,03,790)
Miscellaneous expenditure to the extent not written off	NL-19	-	-
Debit Balance in Profit and Loss Account		4,386	53,283
TOTAL		5,05,265	5,01,605

	8,106	19,488		12,254		
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE						
SI. No.		ticular	For the year ended on Sept 30, 2025	For the corresponding year of the preceding year		
1	Gross direct premiu	m growth rate	11.65%	11.52%		
2	Gross direct premiu	m to Net worth ratio	1.14	1.15		
3	Growth rate of Net v	vorth	6.38%	51.26%		
4	Net Retention Ratio		71.87%	78.64%		
5	Net Commission Ra	tio	28.93%	27.49%		
6	Expenses of Manage Premium Ratio	ement to Gross Direct	38.23%	37.40%		
7	Expenses of Manage Premium Ratio	ement to Net Written	38.36%	38.19%		
8	Net Incurred Claims mium	to Net Earned Pre-	71.73%	70.52%		
9	Claims Paid to Clain	ns Provisions	7.70%	6.83%		
10	Combined Ratio		110.09%	108.71%		
11	Investment Income	Ratio	3.70%	3.60%		
12	Technical Reserves	to Net Premium Ratio	3.47	3.10		
13	Underwriting Balanc	e Ratio	(0.11)	(0.11)		
14	Operating Profit Rat	io	4.93%	3.30%		
15	Liquid Assets to liab	ilities ratio	0.05	0.06		
16	Net Earning Ratio		6.28%	4.82%		
17	Return on Net worth	ratio	5.94%	5.02%		
18	Available Solvency Ma	Margin (ASM) to Re- rgin (RSM) Ratio	2.26	2.18		
19	NPA Ratio		NA	NA		
	Gross NPA	Ratio	NA	NA		
	Net NPA Ra	atio	NA	NA		
20	Debt Equity Ratio		0.08	0.09		
21	Debt Service Covera	ge Ratio	18.37	12.16		
22	Interest Service Cov	erage Ratio	18.37	12.16		
23	Earnings per share		2.76	2.10		
24	Book Value per shar	e	46.46	41.31		

## Notes to the condensed financial information for the half year ended September 30, 2025 :

- 1 The above results were reviewed by the audit committee and approved at the meeting of Board of Directors held on October 28, 2025.
- 2 This disclosure is made in accordance with IRDAI circular no. IRDA/F&A/CIR/MISC/256/09/2021 dated 30 Sep 2021.
- 3 Previous year's figures have been re-grouped / re-classified where necessary.

\*7.6 crore = 76 million. This is the cumulative count of all the customers/lives onboarded and shall include without limitation persons who have availed the insurance benefits under various policies issued from inception till September 30, 2025

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Go Digit General Insurance Limited IRDAI Registration No. 158, Date of Registration with IRDAI - 20 Sep 2017

CIN: L66010PN2016PLC167410

Registered Office address: 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, Shivaji Nagar, Pune-411005, Maharashtra. www.godigit.com, Toll free no. 1800 258 5956.

For and on behalf of the Board of Directors

Jasleen Kohli Managing Director and Chief Executive Officer

Place: Bengaluru Date: October 28, 2025