

**Go Digit General Insurance Limited**

IRDAI Registration No. 158 dated 20 Sep 2017

As on 31 March 2025

**Reconciliation of Profits from IGAAP to IFRS**

in INR lakhs

Particulars	For the Year March 2025	For the Year March 2024
<b>Profit as per IGAAP</b>	<b>42,494</b>	<b>18,168</b>
Impact of IFRS 17:		
Effect of Discounting (Net)	27,065	33,496
Risk adjustment for non-financial risk (Net)	(14,782)	(11,337)
Loss Component (Net)	638	195
Impact of other IFRS:		
Leases and Security deposit	(457)	(315)
Deferred Acquisition Cost	26,406	38,231
Unrealised Gain/(loss) on Investments	37,821	25,898
Provision based on Expected credit Loss (ECL)	(33)	(12)
Deferred tax	(29,895)	(26,372)
<b>Profit as per IFRS</b>	<b>89,257</b>	<b>77,952</b>

**Reconciliation of Equity from IGAAP to IFRS**

in INR lakhs

Particulars	As at March 31, 2025	As at March 31, 2024	As at April 1, 2023
<b>Equity as per IGAAP</b>	<b>4,03,292</b>	<b>2,51,521</b>	<b>2,32,547</b>
ESOP reserves not considered above	3,248	3,144	2,688
<b>Total Equity as per IGAAP</b>	<b>4,06,540</b>	<b>2,54,665</b>	<b>2,35,235</b>
IFRS 17 impact	1,21,275	1,08,354	86,000
Leases and Security deposit	(760)	(303)	12
Deferred Acquisition Cost	2,08,159	1,81,753	1,43,522
Unrealised Gain/(loss) on Investments	63,832	26,011	113
Provision based on Expected credit Loss (ECL)	(74)	(41)	(29)
Deferred tax Asset/(Liability)	(91,535)	(61,640)	(35,267)
<b>Equity as per IFRS</b>	<b>7,07,437</b>	<b>5,08,799</b>	<b>4,29,586</b>

Note :

1) IFRS numbers are based on IFRS 17.

2) IFRS results for the FY 2023-24 are restated for a change in the approach in the calculation of deferred acquisition cost for long term products, accordingly opening balance sheet has also been restated.