Go Digit General Insurance Limited
IRDAI Registration No. 158 dated 20 Sep 2017
Form NL-7-Operating Expenses Schedule
For The Period Ended September 30, 2026
CIN - L66010PN2016PLC167410

digit INSURANCE

₹ in Lakhs

SR No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
										Motor OD		Motor TP		Total Motor	
		For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026
1	Employees' remuneration & welfare benefits	(52)	220	(3)	41	-	-	(3)	41	3,712	7,178	5,233	10,293	8,945	17,471
2	Travel, conveyance and vehicle running expenses	2	4	1	3	-	-	1	3	250	474	301	555	551	1,029
3	Training expenses	1	2	-	-	-	-	-	-	28	41	34	48	62	89
4	Rents, rates & taxes	3	6	3	5	-	-	3	5	320	644	387	754	707	1,398
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	1	-	-	-	-	-	-	10	19	12	22	22	41
7	Communication expenses	-	5	(1)	-	-	-	(1)	-	39	89	48	105	87	194
8	Legal & professional charges	1	2	1	2	-	-	1	2	143	253	172	297	315	550
9	Auditors' fees, expenses etc.														
	(a) as auditor	1	2	-	-	-	-	-	-	18	28	22	33	40	61
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	2	1	2	2	4
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	1	-	1	-	2
10	Advertisement and publicity	(1)	32	(2)	2	-	-	(2)	2	264	571	321	669	585	1,240
11	Interest & Bank Charges	3	7	3	6	-	-	3	6	385	760	465	890	850	1,650
12	Depreciation	1	4	1	3	-	-	1	3	222	458	270	537	492	995
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	24	144	(5)	9	-	-	(5)	9	1,437	2,567	1,724	3,005	3,161	5,572
15	Information Technology Expenses	7	14	6	11	-	-	6	11	789	1,462	948	1,711	1,737	3,173
16	Goods and Services Tax (GST)	2	10	-	1	-	-	-	1	100	173	120	203	220	376
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	2	3	2	3	-	-	2	3	252	340	299	398	551	738
18	Miscellaneous expenses	(1)	6	-	1	-	-	-	1	47	113	56	131	103	244
	TOTAL	**-7**	**462**	**6**	**87**	**-**	**-**	**6**	**87**	**8,017**	**15,173**	**10,413**	**19,654**	**18,430**	**34,827**
	In India	(9)	454	6	87	-	-	6	87	7,941	15,040	10,281	19,419	18,222	34,459
	Outside India	2	8	-	-	-	-	-	-	76	133	132	235	208	368

₹ in Lakhs

SR No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
										Motor OD		Motor TP		Total Motor	
		For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
1	Employees' remuneration & welfare benefits	64	382	18	39	-	-	18	39	4,117	7,798	4,497	8,710	8,614	16,508
2	Travel, conveyance and vehicle running expenses	2	5	2	4	-	-	2	4	299	603	204	371	503	974
3	Training expenses	3	5	-	-	-	-	-	-	41	63	27	39	68	102
4	Rents, rates & taxes	4	7	2	5	-	-	2	5	393	785	267	483	660	1,268
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	1	3	-	-	-	-	-	-	15	31	10	19	25	50
7	Communication expenses	3	9	-	-	-	-	-	-	50	110	34	67	84	177
8	Legal & professional charges	1	2	1	2	-	-	1	2	137	285	95	176	232	461
9	Auditors' fees, expenses etc.														
	(a) as auditor	1	2	-	-	-	-	-	-	12	25	8	15	20	40
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	2	1	1	2	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	1	-	1	-	2
10	Advertisement and publicity	23	51	1	2	-	-	1	2	336	615	225	378	561	993
11	Interest & Bank Charges	4	9	3	7	-	-	3	7	553	1,091	375	671	928	1,762
12	Depreciation	2	5	2	4	-	-	2	4	297	611	203	376	500	987
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	117	225	4	7	-	-	4	7	1,603	2,703	1,057	1,662	2,660	4,365
15	Information Technology Expenses	6	13	5	10	-	-	5	10	870	1,545	578	950	1,448	2,495
16	Goods and Services Tax (GST)	11	18	1	1	-	-	1	1	149	218	96	134	245	352
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	1	2	1	2	-	-	1	2	139	273	94	168	233	441
18	Miscellaneous expenses	6	18	1	1	-	-	1	1	100	227	70	140	170	367
	TOTAL	**249**	**756**	**41**	**84**	**-**	**-**	**41**	**84**	**9,112**	**16,986**	**7,842**	**14,361**	**16,954**	**31,347**
	In India	242	745	41	84	-	-	41	84	8,997	16,834	7,651	14,107	16,648	30,941
	Outside India	7	11	-	-	-	-	-	-	115	152	191	254	306	406

Go Digit General Insurance Limited
IRDAI Registration No. 158 dated 20 Sep 2017
Form NL-7-Operating Expenses Schedule
For The Period Ended September 30, 2026
CIN - L66010PN2016PLC167410

digit INSURANCE

₹ in Lakhs

SR No.	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering	
		For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026
1	Employees' remuneration & welfare benefits	239	449	439	751	27	63	705	1,263	78	170	-	-	10	60
2	Travel, conveyance and vehicle running expenses	7	14	8	14	1	3	16	31	2	5	-	-	1	2
3	Training expenses	24	29	14	21	-	-	38	50	2	2	-	-	1	1
4	Rents, rates & taxes	10	20	10	19	2	4	22	43	3	7	-	-	1	2
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	9	13	4	9	-	-	13	22	1	1	-	-	-	-
7	Communication expenses	42	63	16	45	1	1	59	109	1	3	-	-	-	1
8	Legal & professional charges	5	8	4	7	1	2	10	17	2	3	-	-	1	1
9	Auditors' fees, expenses etc.														
	(a) as auditor	16	20	8	14	-	-	24	34	1	1	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	1	1	-	1	-	-	1	2	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	1	1	-	1	-	-	1	2	-	-	-	-	-	-
10	Advertisement and publicity	269	400	109	287	2	4	380	691	13	22	-	-	2	8
11	Interest & Bank Charges	12	23	12	22	2	5	26	50	4	8	-	-	2	3
12	Depreciation	7	14	6	13	1	3	14	30	2	5	-	-	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	1,317	1,798	637	1,292	10	17	1,964	3,107	67	101	-	-	16	37
15	Information Technology Expenses	25	44	24	43	4	9	53	96	8	16	-	-	3	5
16	Goods and Services Tax (GST)	90	121	45	87	1	1	136	209	5	7	-	-	1	2
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	8	10	8	10	1	2	17	22	3	4	-	-	1	1
18	Miscellaneous expenses	50	79	19	57	1	1	70	137	3	5	-	-	-	1
	TOTAL	**2,132**	**3,107**	**1,363**	**2,693**	**54**	**115**	**3,549**	**5,915**	**195**	**360**	**-**	**-**	**40**	**126**
	In India	2,072	3,005	1,353	2,662	53	113	3,478	5,780	192	355	-	-	39	124
	Outside India	60	102	10	31	1	2	71	135	3	5	-	-	1	2

₹ in Lakhs

SR No.	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering	
		For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
1	Employees' remuneration & welfare benefits	229	424	(23)	251	40	89	246	764	83	175	-	1	22	58
2	Travel, conveyance and vehicle running expenses	8	15	7	13	2	4	17	32	3	6	-	-	1	2
3	Training expenses	25	33	21	33	1	1	47	67	1	2	-	-	1	1
4	Rents, rates & taxes	11	20	9	17	2	5	22	42	3	7	-	-	1	2
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	10	16	7	16	-	-	17	32	1	1	-	-	-	-
7	Communication expenses	34	56	25	57	1	1	60	114	3	4	-	-	-	1
8	Legal & professional charges	4	7	3	6	1	2	8	15	2	3	-	-	1	1
9	Auditors' fees, expenses etc.														
	(a) as auditor	8	13	6	13	-	-	14	26	1	1	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	1	1	1	1	-	-	2	2	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	1	1	1	1	-	-	2	2	-	-	-	-	-	-
10	Advertisement and publicity	215	316	171	321	5	7	391	644	13	20	-	-	4	7
11	Interest & Bank Charges	16	28	13	24	2	6	31	58	5	10	-	-	1	3
12	Depreciation	9	16	7	13	2	4	18	33	3	6	-	-	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	992	1,390	821	1,412	21	29	1,834	2,831	62	88	1	1	18	29
15	Information Technology Expenses	24	40	20	34	4	9	48	83	7	14	-	-	2	4
16	Goods and Services Tax (GST)	87	112	77	114	1	2	165	228	5	7	-	-	1	2
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	4	7	3	6	1	2	8	15	1	2	-	-	1	1
18	Miscellaneous expenses	70	116	49	118	1	2	120	236	4	8	-	-	1	2
	TOTAL	**1,748**	**2,611**	**1,218**	**2,450**	**84**	**163**	**3,050**	**5,224**	**197**	**354**	**1**	**2**	**55**	**115**
	In India	1,671	2,508	1,219	2,444	82	160	2,972	5,112	192	348	1	2	53	113
	Outside India	77	103	(1)	6	2	3	78	112	5	6	-	-	2	2

Go Digit General Insurance Limited
IRDAI Registration No. 158 dated 20 Sep 2017
Form NL-7-Operating Expenses Schedule
For The Period Ended September 30, 2026
CIN - L66010PN2016PLC167410

₹ in Lakhs

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segment		Total Miscellaneous			
		For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026
1	Employees' remuneration & welfare benefits	(1)	-	25	27	-	-	(159)	206	9,603	19,197	9,548	19,458
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	2	3	572	1,070	575	1,077
3	Training expenses	-	-	-	-	-	-	(2)	2	101	144	102	146
4	Rents, rates & taxes	-	-	-	-	-	-	-	3	733	1,453	739	1,464
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	1	3	37	67	37	68
7	Communication expenses	-	-	-	-	-	-	(2)	5	145	312	144	317
8	Legal & professional charges	-	-	-	-	-	-	-	1	328	572	330	576
9	Auditors' fees, expenses etc.												
	(a) as auditor	-	-	-	-	-	-	(1)	2	64	98	65	100
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	1	3	7	3	7
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	1	4	1	4
10	Advertisement and publicity	-	-	-	-	-	-	(12)	32	968	1,993	965	2,027
11	Interest & Bank Charges	-	-	-	-	-	-	3	5	885	1,716	891	1,729
12	Depreciation	-	-	-	-	-	-	4	3	513	1,035	515	1,042
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	(28)	143	5,180	8,960	5,199	9,113
15	Information Technology Expenses	-	-	-	-	-	-	4	8	1,805	3,298	1,818	3,323
16	Goods and Services Tax (GST)	-	-	-	-	-	-	(2)	11	360	605	362	616
	Others	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	-	-	-	-	-	1	2	573	767	577	773
18	Miscellaneous expenses	-	-	-	-	-	-	(8)	2	168	389	167	396
	TOTAL	**-1**	**-**	**25**	**27**	**-**	**-**	**-199**	**432**	**22,039**	**41,687**	**22,038**	**42,236**
	In India	(1)	-	15	16	-	-	(204)	424	21,741	41,158	21,738	41,699
	Outside India	-	-	10	11	-	-	5	8	298	529	300	537

₹ in Lakhs

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segments		Total Miscellaneous			
		For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
1	Employees' remuneration & welfare benefits	1	2	33	47	-	-	69	168	9,068	17,723	9,150	18,144
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	1	2	525	1,016	529	1,025
3	Training expenses	-	-	-	-	-	-	-	2	117	174	120	179
4	Rents, rates & taxes	-	-	-	-	-	-	-	3	686	1,322	692	1,334
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	1	43	84	44	87
7	Communication expenses	-	-	-	-	-	-	2	5	149	301	152	310
8	Legal & professional charges	-	-	-	-	-	-	(1)	1	242	481	244	485
9	Auditors' fees, expenses etc.									-	-	-	-
	(a) as auditor	-	-	-	-	-	-	(1)	1	34	68	35	70
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	(1)	-	3	5	3	5
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	(2)	(1)	1	3	1	3
10	Advertisement and publicity	-	-	-	-	-	-	14	22	983	1,686	1,007	1,739
11	Interest & Bank Charges	-	-	-	-	-	-	3	5	968	1,838	975	1,854
12	Depreciation	-	-	-	-	-	-	(1)	1	521	1,029	525	1,038
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	1	1	-	-	-	-	64	97	4,640	7,412	4,761	7,644
15	Information Technology Expenses	-	-	-	-	-	-	5	5	1,510	2,601	1,521	2,624
16	Goods and Services Tax (GST)	-	-	-	-	-	-	7	8	423	597	435	616
	Others	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	-	-	-	-	-	-	1	243	460	245	464
18	Miscellaneous expenses	-	-	-	-	-	-	4	10	299	623	306	642
	TOTAL	**2**	**3**	**33**	**47**	**-**	**-**	**163**	**331**	**20,455**	**37,423**	**20,745**	**38,263**
	In India	2	3	15	26	-	-	164	336	20,047	36,881	20,330	37,710
	Outside India	-	-	18	21	-	-	(1)	(5)	408	542	415	553