

Kirtane & Pandit LLP

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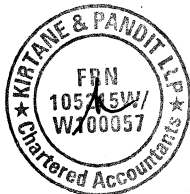
PKF Sridhar & Santhanam LLP

Chartered Accountants
T8 & T9, Third Floor, Gem Plaza,
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Bangalore 560001,
Karnataka, India

Independent Auditor's Review Report on the Unaudited Quarterly and Year to Date Financial Results of Go Digit General Insurance Limited pursuant to Regulations 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and IRDAI Circular reference: IRDAI/ F&A/ CIR/ LFTD/ 027/ 01/ 2017 dated 30 January 2017

**To The Board of Directors,
Go Digit General Insurance Limited**

1. We have reviewed the accompanying Statement of Unaudited Quarterly Financial Results of Go Digit General Insurance Limited (the "Company") for the quarter and half year ended as on 30 September 2025 as attached herewith (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time ("SEBI Listing Regulations") and Insurance Regulatory and Development Authority ("IRDAI" or "Authority") circular reference : IRDA /F&A /CIR/ LFTD/ 027 / 01/ 2017 dated 30 January 2017.
2. This Statement, which is the responsibility of the Company's management and have been approved by the Board of Directors on 28 October 2025, have been prepared in accordance with the recognition and measurement principals laid down in the Accounting Standard 25, "Interim Financial Reporting" (AS 25), prescribed under section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and accounting principles as prescribed in the relevant provisions of the Insurance Act, 1938 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act") and IRDAI (Actuarial, finance and investment functions of insurers) Regulations, 2024; orders/directions/circulars issued by the IRDAI and other recognized accounting practices in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25 and accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, the IRDA Act and IRDAI (Actuarial, finance and investment functions of insurers) Regulations, 2024; orders/directions/circulars issued by the IRDAI to the extent applicable and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains material misstatement.



Kirtane & Pandit LLP
Chartered Accountants

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Other Matters

5. The actuarial valuation of liabilities in respect of Claims Incurred But Not Reported (the "IBNR"), Claims Incurred But Not Enough Reported (the "IBNER") and Premium Deficiency Reserve (the "PDR") is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities, which are estimated using statistical methods as at 30 September 2025 has been duly certified by the Appointed Actuary and in his opinion, the assumptions considered by him for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon the Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities for outstanding claims reserves and the PDR contained in the Statement of the Company.

For Kirtane & Pandit LLP
Chartered Accountants
ICAI Firm Registration No: 105215W / W100057


Suhrud Lele
Partner

Membership No. 121162

UDIN: 25121162BMJHY56504

Date: 28 October 2025
Place: Bengaluru, India



For PKF Sridhar & Santhanam LLP
Chartered Accountants
ICAI Firm Registration No: 003990S / S200018


Seethalakshmi M
Partner

Membership No. 208545

UDIN: 25208545BNNSNP855

Date: 28 October 2025
Place: Bengaluru, India



Go Digit General Insurance Limited

CIN: L66010PN2016PLC167410

Registered Office Address - 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivaji Nagar, Pune-411005

IRDAI Registration No. 158

Date of Registration with IRDAI - September 20, 2017

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]

Annexure-1

Statement of Unaudited results for the Quarter and year to date ended September 30, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year ended / As at		Year ended / As at
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
OPERATING RESULTS							
1	Gross Premium Written:	266,745	298,180	236,857	564,925	502,898	1,028,214
2	Net Premium written ⁱ	210,931	195,060	192,785	405,991	395,466	823,081
3	Premium Earned (Net)	208,821	186,500	189,122	395,321	371,495	804,596
4	Income from investments (net) ⁱⁱ	31,992	31,407	28,420	63,399	53,739	110,910
5	Other income						
	(i) Contribution from Shareholders Funds towards Excess EOM (Refer Note 5)	-	-	-	-	-	32,401
	(ii) Contribution towards remuneration of MD/CEO/WT/Other KMPs	23	22	6	45	12	23
	(iii) Others	1	17	1	18	2	22
6	Total income (3 to 5)	240,837	217,946	217,549	458,783	425,248	947,952
7	Commissions & Brokerage ⁱⁱⁱ	60,256	57,207	57,261	117,463	108,708	222,837
8	Net commission ^{iv}	60,256	57,207	57,261	117,463	108,708	222,837
9	Operating Expenses related to insurance business :						
	(a) Employees' remuneration and welfare expenses	9,150	8,994	9,048	18,144	17,885	32,152
	(b) Other operating expenses :						
	i. Business Development & Sales Promotion Expenses	4,761	2,883	8,127	7,644	13,202	24,511
	ii. Other expenses	6,834	5,641	5,722	12,475	11,219	21,099
10	Premium Deficiency	-	-	-	-	-	-
11	Incurred Claims ^v :						
	(a) Claims Paid	109,820	90,253	85,115	200,073	156,930	387,168
	(b) Change in Outstanding Claims (Incl. IBNR / IBNER)	42,616	40,880	48,332	83,496	105,050	198,728
12	Total Expense (8+9+10+11)	233,437	205,858	213,605	439,295	412,994	886,495
13	Underwriting Profit/ (Loss): (3-12)	(24,616)	(19,358)	(24,483)	(43,974)	(41,499)	(81,899)
14	Provisions for doubtful debts (including bad debts written off)	-	-	-	-	-	-
15	Provisions for diminution in value of investments	-	-	-	-	-	-
16	Operating Profit/(Loss): (6-12)	7,400	12,088	3,944	19,488	12,254	61,457
17	Appropriations						
	(a) Transfer to Profit and Loss A/c	7,400	12,088	3,944	19,488	12,254	61,457
	(b) Transfer to reserves						
NON-OPERATING RESULTS							
18	Income in shareholders' account :						
	(a) Transfer from Policyholders' Fund	7,400	12,088	3,944	19,488	12,254	61,457
	(b) Income from investments (net) ^{vi}	7,991	5,690	5,893	13,681	8,745	21,566
	(c) Other income	52	85	(1)	137	-	37
19	Expenses other than those related to insurance business	1,883	1,797	889	3,680	1,918	40,566
20	Provisions for doubtful debts (including bad debts written off)	-	-	-	-	-	-
21	Provisions for diminution in value of investments	-	-	-	-	-	-
22	Total Expense(19+20+21)	1,883	1,797	889	3,680	1,918	40,566
23	Profit / Loss before extraordinary items (18-22)	13,560	16,066	8,947	29,626	19,081	42,494
24	Extraordinary Items	-	-	-	-	-	-
25	Profit/ (loss) before tax (23-24)	13,560	16,066	8,947	29,626	19,081	42,494



Go Digit General Insurance Limited

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Annexure-1

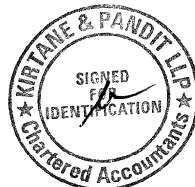
Statement of Unaudited results for the Quarter and year to date ended September 30, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year ended / As at		Year ended / As at
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		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
26	Provision for tax	1,909	2,233	-	4,142	-	-
27	Profit / (loss) after tax	11,651	13,833	8,947	25,484	19,081	42,494
	Dividend per share (₹)						
28	(a) Interim Dividend	-	-	-	-	-	-
	(b) Final dividend	-	-	-	-	-	-
29	Profit / (Loss) carried to Balance Sheet	11,651	13,833	8,947	25,484	19,081	42,494
30	Paid up equity capital	92,335	92,328	92,098	92,335	92,098	92,303
31	Reserve & Surplus (Excluding Revaluation Reserve) ⁱⁱⁱ	340,908	328,664	291,207	340,908	291,207	314,237
32	Fair Value Change Account and Revaluation Reserve	32,627	39,398	30,004	32,627	30,004	24,830
33	Share application money pending allotment	9	-	13	9	13	-
34	Borrowings	35,000	35,000	35,000	35,000	35,000	35,000
	Total Assets:						
	(a) Investments:						
	- Shareholders' Fund	425,673	436,821	364,761	425,673	364,761	393,628
	- Policyholders' Fund	1,694,718	1,630,792	1,471,205	1,694,718	1,471,205	1,552,774
	(b) Other Assets (Net of current liabilities and provisions)	(1,619,512)	(1,572,223)	(1,387,644)	(1,619,512)	(1,387,644)	(1,480,032)
	Analytical Ratios^v:						
	(i) Solvency Ratio ^{iv}	2.26	2.27	2.18	2.26	2.18	2.24
	(ii) Expenses of Management Ratio ^{vb}	41.6%	35.0%	42.4%	38.2%	37.4%	39.0%
	(iii) Incurred Claim Ratio	73.0%	70.3%	70.6%	71.7%	70.5%	72.8%
	(iv) Net retention ratio	79.1%	65.4%	81.4%	71.9%	78.6%	80.1%
	(v) Combined ratio:	111.4%	108.6%	112.2%	110.1%	108.7%	109.3%
	(vi) Earning per share ^{vi} (Rs.) (Face value ₹ 10 per share)						
	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)						
	Basic	1.26	1.50	0.97	2.76	2.10	4.65
	Diluted	1.26	1.49	0.96	2.75	2.08	4.62
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)						
	Basic	1.26	1.50	0.97	2.76	2.10	4.65
	Diluted	1.26	1.49	0.96	2.75	2.08	4.62
	(vii) NPA ratios:						
	a) Gross and Net NPAs	-	-	-	-	-	-
	b) % of Gross & Net NPAs	-	-	-	-	-	-
	(viii) Yield on Investments (Gross Of Tax) ^{vii}						
	(a) Without unrealized gains	1.9%	1.8%	1.9%	3.7%	3.6%	7.2%
	(b) With unrealised gains	1.6%	2.6%	2.2%	4.1%	4.3%	7.6%
	(ix) Public shareholding						
	a) No. of shares	248,444,848	248,374,904	246,078,023	248,444,848	246,078,023	248,122,662
	b) Percentage of shareholding	26.9%	26.9%	26.7%	26.9%	26.7%	26.9%
	c) % of Government holding						
	(in case of public sector insurance companies)	Not Applicable					

Foot Notes:

- Net of reinsurance (including Excess of Loss Reinsurance ceded)
- Net of accretion/amortisation (including capital gains)
- Commission is net of commission received on reinsurance ceded
- Incurred claims are net of reinsurance recoveries
- Analytical ratios have been calculated as per definition given in IRDAI analytical ratios disclosures
- Solvency has been computed as at last day of the period
- The Expenses of Management has been computed on the basis of Gross Direct Premium
- Not Annualized for the periods / quarters
- Net of Debit balance in Profit & Loss account and includes ESOP Reserve



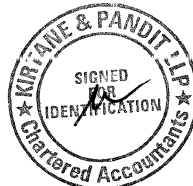
Annexure-II

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]

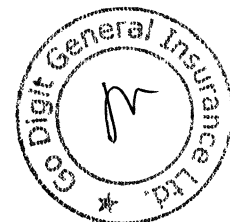
Segment Reporting for the Quarter and year to date ended September 30, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year ended / As at		Year ended / As at
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		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
	Segment Income:						
	(A) Fire:						
	Net Premium Earned	3,020	1,224	2,987	4,244	5,097	11,926
	Income from Investments	720	705	589	1,425	1,076	2,231
	Other Income	-	1	-	1	-	-
	(B) Marine:						
	Net Premium Earned	125	(296)	119	(171)	230	978
	Income from Investments	16	18	10	34	19	57
	Other Income	-	-	-	-	-	-
	(C) Health including Personal Accident*						
	(i) Health Retail						
	Net Premium Earned	1,923	1,877	1,675	3,800	3,309	6,682
	Income from Investments	107	102	99	209	190	389
	Other Income	1	-	-	1	-	158
	(ii) Health Group, Corporate						
	Net Premium Earned	38,592	26,854	33,245	65,446	67,468	132,208
	Income from Investments	2,094	2,230	2,016	4,324	4,132	7,848
	Other Income	(1)	3	(1)	2	-	2,227
	(iii) Health Government Business						
	Net Premium Earned	6,415	7,612	539	14,027	7,146	26,508
	Income from Investments	437	340	87	777	214	1,018
	Other Income	-	-	-	-	-	-
	(D) Motor:						
	Net Premium Earned	148,182	142,998	135,421	291,180	266,532	542,405
	Income from Investments	27,466	26,942	24,547	54,408	46,409	95,845
	Other Income	22	35	8	57	14	29,618
	(E) Miscellaneous:						
	(i) Miscellaneous Retail						
	Net Premium Earned	2,753	2,537	2,304	5,290	4,443	9,442
	Income from Investments	270	238	223	508	381	765
	Other Income	1	-	-	1	-	440
	(ii) Miscellaneous Group, Corporate						
	Net Premium Earned	2,212	(886)	1,118	1,326	2,588	9,225
	Income from Investments	356	358	212	714	400	1,212
	Other Income	1	-	-	1	-	2



Annexure-II							
[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]							
Segment Reporting for the Quarter and year to date ended September 30, 2025							
(Rs. in lakhs)							
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		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
1	(F) Crop:						
	Net Premium Earned	5,599	4,580	11,714	10,179	14,682	65,222
2	Income from Investments	526	474	637	1,000	918	1,546
	Other Income	-	-	-	-	-	-
3	Premium Deficiency						
	(A) Fire	-	-	-	-	-	-
4	(B) Marine	-	-	-	-	-	-
	(C) Health including Personal Accident*	-	-	-	-	-	-
5	(i) Health Retail	-	-	-	-	-	-
	(ii) Health Group, Corporate	-	-	-	-	-	-
6	(iii) Health Government Business	-	-	-	-	-	-
	(D) Motor	-	-	-	-	-	-
7	(E) Miscellaneous:	-	-	-	-	-	-
	(i) Miscellaneous Retail	-	-	-	-	-	-
8	(ii) Miscellaneous Group, Corporate	-	-	-	-	-	-
	(F) Crop	-	-	-	-	-	-
9	Segment Underwriting Profit/ (Loss):						
	(A) Fire	3,550	3,538	881	7,088	2,661	4,004
10	(B) Marine	252	255	171	507	392	809
	(C) Health including Personal Accident*	-	-	-	-	-	-
11	(i) Health Retail	(512)	140	(33)	(372)	112	194
	(ii) Health Group, Corporate	4,091	(2,288)	415	1,803	(6,443)	(1,745)
12	(iii) Health Government Business	627	507	17	1,134	618	289
	(D) Motor	(32,939)	(23,234)	(24,511)	(56,173)	(37,750)	(85,661)
13	(E) Miscellaneous:	-	-	-	-	-	-
	(i) Miscellaneous Retail	(1,016)	422	(1,592)	(594)	(1,713)	(2,207)
14	(ii) Miscellaneous Group, Corporate	1,239	1,377	(512)	2,616	47	322
	(F) Crop	92	(75)	681	17	577	2,096
15	Segment Operating Profit/(Loss):						
	(A) Fire	4,270	4,244	1,470	8,514	3,737	6,235
16	(B) Marine	268	273	181	541	411	866
	(C) Health including Personal Accident*	-	-	-	-	-	-
17	(i) Health Retail	(404)	242	66	(162)	302	741
	(ii) Health Group, Corporate	6,184	(55)	2,430	6,129	(2,311)	8,330
18	(iii) Health Government Business	1,064	847	104	1,911	832	1,307



Annexure-II

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Segment Reporting for the Quarter and year to date ended September 30, 2025

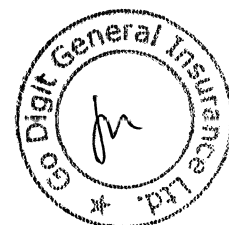
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		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
4	(D) Motor	(5,451)	3,743	44	(1,708)	8,673	39,802
	(E) Miscellaneous:						
	(i) Miscellaneous Retail	(745)	660	(1,369)	(85)	(1,332)	(1,002)
	(ii) Miscellaneous Group, Corporate	1,596	1,735	(300)	3,331	447	1,536
	(F) Crop	618	399	1,318	1,017	1,495	3,642
	Segment Technical Liabilities:						
	Unexpired Risk Reserve- Net						
	(A) Fire	15,475	16,322	13,144	15,475	13,144	11,555
	(B) Marine	243	248	197	243	197	371
	(C) Health including Personal Accident*						
5	(i) Health Retail	3,937	3,790	3,476	3,937	3,476	3,890
	(ii) Health Group, Corporate	63,242	74,846	86,452	63,242	86,452	57,286
	(iii) Health Government Business	783	783	-	783	-	7,906
	(D) Motor	298,279	289,011	270,328	298,279	270,328	291,279
	(E) Miscellaneous:						
	(i) Miscellaneous Retail	5,379	5,214	5,905	5,379	5,905	5,297
	(ii) Miscellaneous Group, Corporate	5,178	5,563	2,927	5,178	2,927	9,633
	(F) Crop	5,371	-	10,275	5,371	10,275	-
	Outstanding Claims Reserves including IBNR & IBNER- Net						
	(A) Fire	14,577	14,048	12,653	14,577	12,653	14,515
	(B) Marine	397	476	312	397	312	660
	(C) Health including Personal Accident*						
	(i) Health Retail	1,450	1,279	1,330	1,450	1,330	1,222
	(ii) Health Group, Corporate	32,082	30,192	27,129	32,082	27,129	38,729
	(iii) Health Government Business	20,369	15,019	3,365	20,369	3,365	10,721
	(D) Motor	902,252	867,482	753,615	902,252	753,615	818,323
	(E) Miscellaneous:						
	(i) Miscellaneous Retail	8,068	6,369	5,512	8,068	5,512	5,952
	(ii) Miscellaneous Group, Corporate	9,331	8,800	7,512	9,331	7,512	11,553
	(F) Crop	21,220	23,465	21,145	21,220	21,145	24,576

Footnotes:

1 Segments include : (A) Fire, (B) Marine, (C) Health including Personal Accident - (i) Health Retail, (ii) Health Group/Corporate, and (iii) Health Government Schemes, (D) Motor, (E) Miscellaneous - (i) Retail, (ii) Group / Corporate, (F) Crop Insurance

*Includes Travel Insurance



Go Digit General Insurance Limited

Enclosure I - Balance sheet

IRDAI Registration No. 158

Date of Registration with IRDAI - September 20, 2017

Balance Sheet as on September 30, 2025

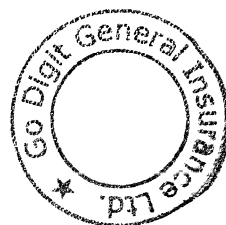
₹ in Lakhs

Particulars	As on September 30, 2025	As on March 31, 2025
	Unaudited	Audited
Sources of Funds		
Share Capital	92,335	92,303
Share application money pending allotment	9	-
Reserves and Surplus	345,294	344,107
Fair Value Account Change		
Shareholder's Funds	25,627	22,228
Policyholder's Funds	7,000	2,602
Borrowings	35,000	35,000
Total	505,265	496,240
Application of Funds		
Investments		
Shareholders	425,673	393,628
Policyholders	1,694,718	1,552,774
Loans	-	-
Fixed Assets	15,878	16,156
Deferred Tax Assets (net)	-	-
Current Assets		
Cash and Bank Balances	14,142	23,905
Advances and Other Assets	178,552	159,631
Sub Total (A)	192,694	183,536
Deferred Tax Liability (net)	-	-
Current Liabilities	1,427,779	1,290,406
Provisions	400,305	389,318
Sub Total (B)	1,828,084	1,679,724
Net Current Assets (A)-(B)	(1,635,390)	(1,496,188)
Miscellaneous expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit and Loss Account	4,386	29,870
Total	505,265	496,240

For and on behalf of the Board

Jasleen Kohli

Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112
Place: Bengaluru, India
Date: October 28, 2025



Go Digit General Insurance Limited

Enclosure II-Receipts and payments account

IRDAI Registration No. 158

Date of Registration with IRDAI - 20 Sep 2017

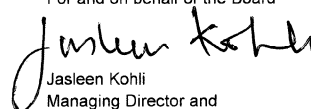
Receipts and payments account for the period ended September 30, 2025

₹ in Lakhs

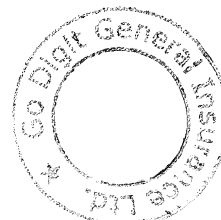
Particulars	For the period ended September 30, 2025	For the period ended September 30, 2024
	Unaudited	Unaudited
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	573,496	500,835
Other Receipts	-	-
Payments to / from re-insurers, net of commission and claims	(10,730)	(18,433)
Payments to / from co-insurers, net of claims	7,825	16,137
Payments of claims	(217,311)	(156,002)
Payments of commission and brokerage	(163,803)	(142,867)
Payments of other operating expenses	(44,466)	(58,281)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans, net	266	(891)
Income taxes paid, net	(3,091)	-
Goods and services tax paid, net	(53,956)	(46,158)
Cash flows before extraordinary items	88,230	94,340
Cash flows from extraordinary items	-	-
Net cash flows from operating activities (A)	88,230	94,340
Cash flows from investing activities		
Purchase of fixed assets	(890)	(846)
Proceeds from sale of fixed assets	10	27
Purchase of investments	(290,940)	(714,250)
Sale of investments	99,366	424,088
Loans disbursed	-	-
Repayments received	-	-
Rent / Interests / Dividend received	66,483	52,377
Investment in money market instruments and liquid mutual funds, net	29,172	9,207
Expenses related to investments	(12)	(319)
Net cash flows from investing activities (B)	(96,811)	(229,716)
Cash flows from financing activities		
Proceeds from issue of share capital, net of share issue expenses	187	113,105
Proceeds from borrowings	-	-
Repayments of borrowings	-	-
Interest / dividends paid	(1,450)	(1,454)
Net cash flows from financing activities (C)	(1,263)	111,651
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents (A+B+C)	(9,844)	(23,725)
Cash and cash equivalents at the beginning of the year	21,443	35,579
Cash and cash equivalents at the end of the period	11,599	11,854
Add: Deposits Accounts - Others	2,543	2,397
Balance As per Cash & Bank Balances	14,142	14,251

Note: The above Receipts & Payments Account has been prepared as prescribed by Insurance Regulatory and Development Authority (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 under the 'Direct method' in accordance with Accounting Standard 3 on Cash Flow Statements notified under the Section 133 of the Companies Act, 2013 read with paragraph 7 of the Companies (Accounts) Rules, 2021

For and on behalf of the Board



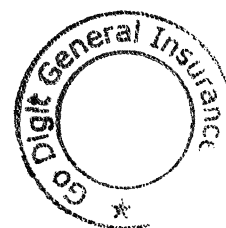
Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112
Place: Bengaluru, India
Date: October 28, 2025



Notes forming part of financial results	
1	The unaudited financial results for the year to date ended September 30, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 28, 2025 and has been subjected to limited review by joint statutory auditors.
2	During the 6 months ended September 30, 2025, the Company, pursuant to it's Employee Stock Option Plan, allotted 86,000 equity shares of ₹ 10 each at face value of ₹ 10 per share; 125,410 equity shares of ₹ 10 each at a premium of ₹ 17 per share; 64,583 equity shares of ₹ 10 each at a premium of ₹ 65 per share; 40,250 equity shares of ₹ 10 each at a premium of ₹ 162 per share; 5,943 equity shares of ₹ 10 each at a premium of ₹ 304 per share During the year ended March 31, 2025, the Company, pursuant to it's Employee Stock Option Plan, allotted 2,707,578 equity shares of ₹ 10 each at face value of ₹ 10 per share; 2,492,633 equity shares of ₹ 10 each at a premium of ₹ 17 per share; 1,118,816 equity shares of ₹ 10 each at a premium of ₹ 65 per share; 164,569 equity shares of ₹ 10 each at a premium of ₹ 162 per share; 15,587 equity shares of ₹ 10 each at a premium of ₹ 304 per share; 2,053 equity shares of ₹ 10 each at a premium of ₹ 375 per share. During the 6 months ended September 30, 2024, the Company, pursuant to it's Employee Stock Option Plan, allotted 1,584,379 equity shares of ₹ 10 each at face value of ₹ 10 per share; 1,945,508 equity shares of ₹ 10 each at a premium of ₹ 17 per share; 872,018 equity shares of ₹ 10 each at a premium of ₹ 65 per share; 40,118 equity shares of ₹ 10 each at a premium of ₹ 162 per share; 12,721 equity shares of ₹ 10 each at a premium of ₹ 304 per share; 2,053 equity shares of ₹ 10 each at a premium of ₹ 375 per share.
3	In view of the seasonality of the Industry, the financial results for the quarters are not indicative of the full year's expected performance.
4	The financial results also include the results for the quarter ended September 30, 2025 being the balancing figure between the unaudited figures in respect of the year to date financial results for the period April 1, 2025 to September 30, 2025 and the unaudited figures for the quarter ended June 30, 2025. Similarly, financial results also include the results for the quarter ended September 30, 2024 being the balancing figure between the unaudited figures in respect of the year to date financial results for the period April 1, 2024 to September 30, 2024 and the unaudited figures for the quarter ended June 30, 2024.
5	The Company's expenses relating to the insurance business are in excess of regulatory limits, as specified in IRDAI (Expenses of Management, including commission of Insurers) Regulations, 2024, for the 6 months ended September 30, 2025. Further, the Company has submitted the requisite information to the IRDAI for the financial year ended March 31, 2025, seeking forbearance in accordance with the provisions outlined in the said regulations.
6	In compliance with the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 and Master circular thereon dated May 17, 2024, with effect from October 1, 2024, the Company has recognized gross written premium on a 1/n basis where "n" denotes the policy duration for applicable long term products. This change has led to a reduction of ₹ 13,560 lakhs in Gross Premium Written for the 6 months ended September 30, 2025. The impact due to this change on profit after tax is NIL.

Jasleen Kohli

Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112
Place: Bengaluru, India
Date: October 28, 2025



Other Disclosures*		
Status of Shareholders Complaints for the quarter ended September 30, 2025		
Sr No	Particulars	Number
1	No. of Investor complaints pending at the beginning of period	Nil
2	No. of Investor complaints during the period	Nil
3	No. of Investor complaints disposed off during the period	Nil
4	No. of Investor complaints remaining unresolved at the end of period	Nil

* The above disclosure is not required to be audited



B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC- Not Applicable

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

S.NO.	Particulars	(Rs. in lakhs)
1	Loans / revolving facilities like cash credit from banks	-
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default	-
2	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default	-
3	Total financial indebtedness of the listed entity	-

D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e 2nd and 4th quarter)

E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG-WITH ANNUAL AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter)- Not Applicable

