Kirtane & Pandit LLP
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Bangalore 560001,
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Independent Auditor's Review Report on Quarterly and Six months ended September 30, 2026 Ind AS Financial Results of the Go Digit General Insurance Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference IRDAI/F&I/CIR/MISC/92/7/2026 dated 8 July 2026

To The Board of Directors,
Go Digit General Insurance Limited

Introduction

We have reviewed the accompanying Statement of Unaudited Ind AS Financial Results of Go Digit General Insurance Limited (the "Company") for the quarter ended 30 September 2026 and Six months ended financial results for the period 01 April 2026 to 30 September 2026 as attached herewith (the "Statement"), being submitted by the Company pursuant to the requirement 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").

This Statement is the responsibility of the Company's management and have been approved by the Board of Directors on 05 November 2026. Our responsibility is to issue a report on the Statement based on our review.

Scope of Review

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 ("ICAI"). 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.

Conclusion

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statements prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, the relevant provisions of the Insurance Act, 1938 (the "Insurance Act"), the

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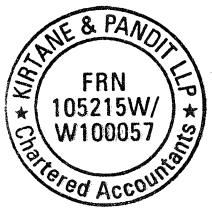
KIRTANE & PANDIT LLP * FRN 105215W/W100057 * Chartered Accountants

Kirtane & Pandit LLP
Chartered Accountants

PKF Sridhar & Santhanam LLP
Chartered Accountants

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 Insurance Regulatory and Development Authority of India ("IRDAI"/"the Authority") as amended from time to time, 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.

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



Suhrud Lele
Partner
Membership No. 121162
UDIN: 26121162PQBMAQ6617

Place: Bengaluru, India
Date: 05 November 2026

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



Seethalakshmi M
Partner
Membership No. 208545
UDIN: 26208545AELIGF4731

Place: Bengaluru, India
Date: 05 November 2026

Go Digit General Insurance Limited

Registration No. and Date of Registration with the IRDAI: 158 / 20.09.2017

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

CIN: L66010PN2016PLC167410

Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference IRDAI/F&I/CIR/MISC/92/7/2026 dated 8th July, 2026

Annexure-I

Statement of Unaudited Results for the Quarter and Six Months Ended September 30, 2026

(Rs. in lakhs)

Sl. No.	Particulars	3 months ended	Preceding 3 months ended	Corresponding 3 months ended in the previous year	Year to date for current period ended	Year to date for the previous year ended	Previous year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	**Insurance Revenue**						
	(i) Contracts not measured under the PAA	-	-	-	-	-	-
	(ii) Contracts measured under the PAA	2,72,049	2,66,560	2,67,485	5,38,609	5,15,238	10,98,771
	Total Insurance Revenue	**2,72,049**	**2,66,560**	**2,67,485**	**5,38,609**	**5,15,238**	**10,98,771**
2	**Insurance Service Expenses**						
	(i) Incurred Claims	(1,96,803)	(1,84,784)	(1,80,296)	(3,81,587)	(3,59,912)	(7,48,750)
	(ii) Losses and reversals on onerous contracts	120	(8,957)	79	(8,837)	3,113	6,347
	(iii) Adjustments to liabilities for incurred claims	26,919	35,636	51,353	62,555	82,807	98,837
	(iv) Employee benefit expenses	(9,548)	(9,910)	(9,150)	(19,458)	(18,144)	(36,828)
	(v) Commission	(78,188)	(78,942)	(80,310)	(1,57,130)	(1,56,479)	(3,30,495)
	(vi) Other expenses	(9,452)	(7,833)	(9,292)	(17,285)	(16,363)	(34,793)
	Adjustment for insurance acquisition cash flow amortisation	6,179	8,527	14,531	14,706	32,938	70,759
	Other Adjustments	-	-	-	-	-	-
	Total Insurance Service Expenses	**(2,60,773)**	**(2,46,263)**	**(2,13,085)**	**(5,07,036)**	**(4,32,040)**	**(9,74,923)**
3	**Net expenses/income from reinsurance contracts**						
	(i) Contracts not measured under the PAA	-	-	-	-	-	-
	(ii) Contracts measured under the PAA.	(6,972)	(8,894)	(38,202)	(15,866)	(54,615)	(80,386)
	Total Net expenses/income from reinsurance contracts	(6,972)	(8,894)	(38,202)	(15,866)	(54,615)	(80,386)
4	**Insurance Service Result (Total of 1 to 3)**	**4,304**	**11,403**	**16,198**	**15,707**	**28,583**	**43,462**
5	**Investment Income**						
	(i) Investment revenue on financial assets not measured at FVTPL	42,299	39,781	36,808	82,080	72,961	1,50,335
	(ii) Other Investment revenue	(5,455)	20,773	(6,248)	15,318	6,980	(11,378)
	(iii) Impairment loss on financial assets	(4)	93	(9)	89	(122)	(140)
	Total Investment Income	**36,840**	**60,647**	**30,551**	**97,487**	**79,819**	**1,38,817**
6	**Insurance Finance Income/(Expenses)**						
	(i) Finance income/ expenses from insurance contracts (net)	(20,598)	(20,013)	(18,437)	(40,611)	(35,282)	(72,173)
	(ii) Finance income/ expenses from reinsurance contracts (net)	3,452	3,212	3,204	6,664	6,093	11,935
	Total Insurance Finance Income/(Expenses)	**(17,146)**	**(16,801)**	**(15,233)**	**(33,947)**	**(29,189)**	**(60,238)**
7	**Movement in investment contract liabilities**	-	-	-	-	-	-
8	**Net Finance Result (Total of 5 to 7)**	**19,694**	**43,846**	**15,318**	**63,540**	**50,630**	**78,579**
9	**Other Revenue/(expenses) (net)**						
	(i) Revenue from investment management services	-	-	-	-	-	-
	(ii) Other income	306	194	156	500	362	781
	(iii) Other expenses	(3,953)	(3,501)	(2,704)	(7,454)	(4,950)	(14,653)
	(iv) Other finance costs	(1,333)	(1,346)	(1,338)	(2,679)	(2,703)	(5,377)
	Total Other Revenue/(expenses) (net)	**(4,980)**	**(4,653)**	**(3,886)**	**(9,633)**	**(7,291)**	**(19,249)**
10	**Profit /(Loss) before Exceptional Items (Total of 4,8,9)**	**19,018**	**50,596**	**27,630**	**69,614**	**71,922**	**1,02,792**
11	**Exceptional Items**	-	-	-	-	-	-
12	**Profit / (Loss) before tax (Total of 10 and 11)**	**19,018**	**50,596**	27,630	**69,614**	**71,922**	**1,02,792**
	(i) Current tax (Refer Note 9)	(393)	(2,872)	(1,909)	(3,265)	(4,142)	(8,910)
	(ii) Deferred tax	(4,386)	(9,863)	(5,042)	(14,249)	(13,957)	(16,957)
13	**Profit/ (Loss) from continuing operations**	**14,239**	**37,861**	**20,679**	**52,100**	**53,823**	**76,925**
14	**Profit/ (Loss) from discontinued operations**	-	-	-	-	-	-
15	Tax expense of discontinued operations	-	-	-	-	-	-
16	**Profit / (Loss) from discontinued operations (after tax) (14-15)**	-	-	-	-	-	-
17	**Profit/(loss) for the period(Total of 13 and 16)**	**14,239**	**37,861**	**20,679**	**52,100**	**53,823**	**76,925**
18	**Other Comprehensive Income**						
A	(i) Items that will not be reclassified to profit or loss						
	-Remeasurement of defined benefit plans	26	(135)	(349)	(109)	(185)	727
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(7)	34	88	27	47	(183)
	Sub-total	**19**	**(101)**	**(261)**	**(82)**	**(138)**	**544**
B	(i) Items that will be reclassified to profit or loss (specify items and amounts)						
	-Net change in fair value reserve during the period for bonds at fair value through other comprehensive income	(40,618)	35,458	(11,115)	(5,160)	1,036	(49,272)
	-Insurance Finance Income/(Expenses)	14,183	(10,567)	5,708	3,616	(4,664)	9,997
	(ii) Income tax relating to items that will be reclassified to profit or loss	6,651	(6,263)	1,361	388	913	9,882
	Sub-total	**(19,784)**	**18,628**	**(4,046)**	**(1,156)**	**(2,715)**	**(29,393)**
	Total Other Comprehensive Income (A+B)	**(19,765)**	**18,527**	**(4,307)**	**(1,238)**	**(2,853)**	**(28,849)**
19	**Total Comprehensive Income (17+18)**	**(5,526)**	**56,388**	**16,372**	**50,862**	**50,970**	**48,076**
20	**Transfer of profit**						
	a) Transferred to Retained Earning	**14,239**	**37,861**	**20,679**	**52,100**	**53,823**	**76,925**
	b) Non-distributable Retained Earning	-	-	-	-	-	-

PRICE SRIDHAR & SANTHANAM LLP * BANGALORE * Firm Reg No. 003990S/S200018

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Go Digit General Insurance Ltd.

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Annexure-I

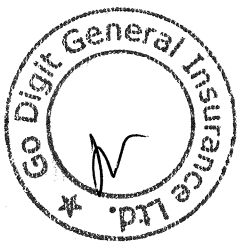
Statement of Unaudited Results for the Quarter and Six Months Ended September 30, 2026

(Rs. in lakhs)

Sl. No.	Particulars	3 months ended	Preceding 3 months ended	Corresponding 3 months ended in the previous year	Year to date for current period ended	Year to date for the previous year ended	Previous year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
21	**Total Assets**						
	(i)Investments						
	a) Policyholder	20,39,068	19,59,073	17,83,136	20,39,068	17,83,136	18,91,573
	b) Shareholder	4,76,157	4,89,765	4,37,145	4,76,157	4,37,145	4,50,274
	(ii)Insurance Contract Assets	-	-	-	-	-	-
	(iii) Reinsurance Contract Assets	3,01,100	2,92,910	2,70,748	3,01,100	2,70,748	2,71,693
	(iv) All Other Assets	1,48,766	1,74,523	1,61,146	1,48,766	1,61,146	1,60,889
	Total Assets	**29,65,091**	**29,16,271**	**26,52,175**	**29,65,091**	**26,52,175**	**27,74,429**
22	**Total Liabilities**						
	(i) Investment Contract Liabilities	-	-	-	-	-	-
	(ii) Insurance Contract liabilities	17,86,033	17,45,489	15,84,548	17,86,033	15,84,548	16,64,593
	(iii) Reinsurance Contract liabilities	-	-	-	-	-	-
	(iv) All Other Liabilites	3,65,319	3,52,531	3,05,640	3,65,319	3,05,640	3,48,841
	Total Liabilities	**21,51,352**	**20,98,020**	**18,90,188**	**21,51,352**	**18,90,188**	**20,13,434**
23	**Equity**						
	(i) Equity	92,515	92,460	92,335	92,515	92,335	92,450
	(ii) Other Equity	7,21,224	7,25,791	6,69,652	7,21,224	6,69,652	6,68,545
	Total Equity	**8,13,739**	**8,18,251**	**7,61,987**	**8,13,739**	**7,61,987**	**7,60,995**
24	**Earnings per Equity Share (for continuing operations)**						
	(1) Basic	1.54	4.10	2.24	5.63	5.83	8.33
	(2) Diluted	1.53	4.08	2.23	5.61	5.80	8.30
25	**Earnings per Equity Share (for discontinued operations)**						
	(1) Basic	-	-	-	-	-	-
	(2) Diluted	-	-	-	-	-	-
26	**Earnings per Equity Share for profit/(loss) of the period (for discontinued and continuing operations)**						
	(1) Basic	1.54	4.10	2.24	5.63	5.83	8.33
	(2) Diluted	1.53	4.08	2.23	5.61	5.80	8.30
	Analytical Ratios						
	(i) CSM to PVFCF Ratio	NA	NA	NA	NA	NA	NA
	(ii) New Business CSM Margin	NA	NA	NA	NA	NA	NA
	(iii) CSM Run-Off / Release Ratio (Profit Recognition)	NA	NA	NA	NA	NA	NA
	(iv) CSM Replenishment ratio	NA	NA	NA	NA	NA	NA
	(v) Insurance Service Margin	4.1%	7.6%	20.3%	5.9%	16.1%	11.3%
	(vi) Insurance Finance Margin	-7.6%	-7.5%	-6.9%	-7.5%	-6.8%	-6.6%
	(vii) Net Insurance Margin	8.8%	20.7%	11.8%	14.7%	15.4%	11.1%
	(viii) Claims Ratio	62.4%	59.3%	48.2%	60.9%	53.2%	58.6%
	(ix) Expense Ratio	33.5%	33.1%	31.5%	33.3%	30.7%	30.2%
	(x) Combined Operating Ratio (CoR)	95.9%	92.4%	79.7%	94.1%	83.9%	88.7%
	(xi) Solvency Ratio (As per IGAAP)	2.40	2.43	2.26	2.40	2.26	2.42
	(xii) Persistency Ratio	NA	NA	NA	NA	NA	NA
	(xiii) Return on Equity (RoE)	1.7%	4.8%	2.7%	6.6%	7.3%	10.5%
	(xiv) Return on Equity + CSM (RoE+CSM)	1.7%	4.8%	2.7%	6.6%	7.3%	10.5%
	(xv) Comprehensive Equity per Share	87.96	88.50	82.52	87.96	82.52	82.31
	(xvi) Onerosity Ratio	5.8%	5.8%	5.0%	5.8%	5.0%	4.4%
	(xvii) Gross Written Premium (GWP)	2,57,145	2,73,086	2,66,745	5,30,231	5,64,925	11,29,409
	(xviii) Expected Credit Loss Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(xix) Percentage of shares held by Government of India (in case of public sector Insurers	NA	NA	NA	NA	NA	NA







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Annexure-II

Reporting of Segment wise Revenue, Results and Capital Employed for the Quarter and Six Months Ended September 30, 2026

(Rs. in lakhs)

Sl. No.	Particulars	3 months ended	Preceding 3 months ended	Corresponding 3 months ended in the previous year	Year to date for current period ended	Year to date for the previous year ended	Previous year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	**Total Segment Income (Revenue):**						
	(A) Fire:	21,491	23,984	27,581	45,475	52,082	1,07,732
	Insurance Revenue	4,310	4,059	2,982	8,369	6,364	12,871
	Income from Investments	17	12	7	29	16	37
	Other Income						
	(B) Marine:	1,840	2,291	1,807	4,131	3,789	8,050
	Insurance Revenue	187	177	150	364	294	520
	Income from Investments	-	1	-	1	1	2
	Other Income						
	Miscellaneous						
	(C) Motor OD:	64,064	64,163	57,504	1,28,227	1,13,577	2,36,881
	Insurance Revenue	2,721	2,628	2,789	5,349	5,379	11,773
	Income from Investments	11	8	6	19	14	34
	Other Income						
	(D) Motor TP:	1,06,605	1,05,466	98,469	2,12,071	1,92,197	3,95,993
	Insurance Revenue	24,070	22,700	20,507	46,770	40,324	84,733
	Income from Investments	96	69	48	165	102	246
	Other Income						
	(E) Health:	39,308	38,206	49,320	77,514	90,580	1,82,111
	Insurance Revenue	2,526	2,166	2,272	4,692	4,473	8,504
	Income from Investments	10	7	5	17	11	25
	Other Income						
	(F) Personal Accident:	14,529	14,222	9,391	28,751	19,610	38,928
	Insurance Revenue	1,183	1,107	932	2,290	1,865	3,507
	Income from Investments	5	3	2	8	5	10
	Other Income						
	(G) Travel:	991	1,182	1,003	2,173	2,006	4,286
	Insurance Revenue	30	30	16	60	29	76
	Income from Investments	-	-	-	-	-	-
	Other Income						
	(H) Engineering:	5,663	5,872	5,213	11,535	9,822	19,640
	Insurance Revenue	622	551	521	1,173	1,004	1,952
	Income from Investments	2	2	1	4	3	6
	Other Income						
	(I) Aviation:	22	9	629	31	1,229	1,869
	Insurance Revenue	52	64	41	116	87	175
	Income from Investments	-	-	-	-	-	1
	Other Income						
	(J) Public/ Product Liability:	13	21	48	34	88	185
	Insurance Revenue	52	50	94	102	270	552
	Income from Investments	-	-	-	-	1	2
	Other Income						
	(K) Workmen Compensation:	2,282	2,230	1,994	4,512	3,914	8,072
	Insurance Revenue	148	160	169	308	304	597
	Income from Investments	1	-	-	1	1	2
	Other Income						
	(L) Crop Insurance:	7,270	573	5,599	7,843	10,179	61,730
	Insurance Revenue	802	505	573	1,307	1,080	2,242
	Income from Investments	3	2	1	5	3	7
	Other Income						
	(M) Other Misc:	7,971	8,341	8,927	16,312	16,165	33,294
	Insurance Revenue	1,070	993	865	2,063	1,681	3,329
	Income from Investments	5	3	4	8	3	8
	Other Income						
2	**Total Segment Insurance Service Result:**						
	(A) Fire:	21,491	23,984	27,581	45,475	52,082	1,07,732
	Insurance Revenue	(12,833)	(16,368)	7,114	(29,201)	(7,925)	(54,321)
	Insurance Service Expenses	(9,261)	(3,712)	(28,809)	(12,973)	(34,374)	(38,547)
	Net (expenses)/income from reinsurance contracts						
	(B) Marine:	1,840	2,291	1,807	4,131	3,789	8,050
	Insurance Revenue	(1,994)	(1,658)	(2,015)	(3,652)	(3,606)	(5,918)
	Insurance Service Expenses	203	(238)	246	(35)	(817)	(2,072)
	Net (expenses)/income from reinsurance contracts						
	Miscellaneous						
	(C) Motor OD:	64,064	64,163	57,504	1,28,227	1,13,577	2,36,881
	Insurance Revenue	(83,104)	(79,791)	(72,118)	(1,62,895)	(1,38,732)	(3,11,154)
	Insurance Service Expenses	2,064	319	145	2,383	(108)	(79)
	Net (expenses)/income from reinsurance contracts						
	(D) Motor TP:	1,06,605	1,05,466	98,469	2,12,071	1,92,197	3,95,993
	Insurance Revenue	(89,802)	(85,052)	(73,618)	(1,74,854)	(1,55,908)	(3,03,973)
	Insurance Service Expenses	(662)	(2,663)	(3,511)	(3,325)	(5,639)	(8,572)
	Net (expenses)/income from reinsurance contracts						
	(E) Health:	39,308	38,206	49,320	77,514	90,580	1,82,111
	Insurance Revenue	(40,030)	(37,887)	(50,046)	(77,917)	(90,070)	(1,81,536)
	Insurance Service Expenses	(542)	(646)	558	(1,188)	1	(1,058)
	Net (expenses)/income from reinsurance contracts						

P.K. SRIDHAR & SANTHANAM LLP Firm Reg No. 003990S/S200018 BANGALORE

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Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference IRDAI/F&I/CIR/MISC/92/7/2026 dated 8th July, 2026

Annexure-II

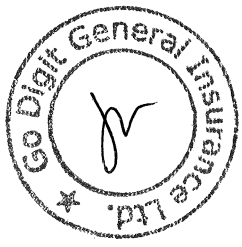
Reporting of Segment wise Revenue, Results and Capital Employed for the Quarter and Six Months Ended September 30, 2026

(Rs. in lakhs)

Sl. No.	Particulars	3 months ended	Preceding 3 months ended	Corresponding 3 months ended in the previous year	Year to date for current period ended	Year to date for the previous year ended	Previous year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
2	(F) Personal Accident:						
	Insurance Revenue	14,529	14,222	9,391	28,751	19,610	38,928
	Insurance Service Expenses	(13,024)	(12,573)	(9,534)	(25,597)	(14,296)	(28,096)
	Net (expenses)/income from reinsurance contracts	(665)	1,454	1,544	789	(1,418)	(4,786)
	(G) Travel:						
	Insurance Revenue	991	1,182	1,003	2,173	2,006	4,286
	Insurance Service Expenses	(710)	(1,286)	(1,001)	(1,996)	(1,987)	(4,226)
	Net (expenses)/income from reinsurance contracts	(23)	58	(17)	35	(36)	(94)
	(H) Engineering:						
	Insurance Revenue	5,663	5,872	5,213	11,535	9,822	19,640
	Insurance Service Expenses	(4,047)	(3,630)	(3,350)	(7,677)	(6,743)	(6,763)
	Net (expenses)/income from reinsurance contracts	(1,061)	(1,830)	(1,471)	(2,891)	(2,611)	(10,857)
	(I) Aviation:						
	Insurance Revenue	22	9	629	31	1,229	1,869
	Insurance Service Expenses	22	37	(476)	59	(1,374)	(2,860)
	Net (expenses)/income from reinsurance contracts	6	12	(76)	18	22	290
	(J) Public/ Product Liability:						
	Insurance Revenue	13	21	48	34	88	185
	Insurance Service Expenses	79	5,249	4,272	5,328	3,880	3,754
	Net (expenses)/income from reinsurance contracts	(14)	(4,106)	(2,945)	(4,120)	(2,037)	(2,314)
	(K) Workmen Compensation:						
	Insurance Revenue	2,282	2,230	1,994	4,512	3,914	8,072
	Insurance Service Expenses	(826)	(2,077)	(2,921)	(2,903)	(4,569)	(7,238)
	Net (expenses)/income from reinsurance contracts	27	49	(12)	76	(12)	(54)
	(L) Crop Insurance:						
	Insurance Revenue	7,270	573	5,599	7,843	10,179	61,730
	Insurance Service Expenses	(9,229)	521	(4,695)	(8,708)	(8,887)	(57,940)
	Net (expenses)/income from reinsurance contracts	2,114	(3)	149	2,111	148	85
	(M) Other Misc:						
	Insurance Revenue	7,972	8,340	8,928	16,312	16,165	33,294
	Insurance Service Expenses	(5,275)	(11,748)	(4,697)	(17,023)	(1,823)	(14,652)
	Net (expenses)/income from reinsurance contracts	842	2,412	(4,003)	3,254	(7,734)	(12,328)
3	**Total Segment Insurance Finance Result:**						
	(A) Fire	(521)	(447)	(271)	(968)	(1,348)	(1,973)
	(B) Marine	(11)	(10)	(11)	(21)	842	817
	Miscellaneous						
	(C) Motor OD	(467)	(386)	(335)	(853)	(580)	(1,332)
	(D) Motor TP	(14,293)	(14,027)	(12,831)	(28,320)	(24,435)	(50,675)
	(E) Health	(559)	(756)	(697)	(1,315)	(1,452)	(2,924)
	(F) Personal Accident	(475)	(337)	(283)	(812)	(460)	(987)
	(G) Travel	(17)	(13)	(7)	(30)	(13)	(42)
	(H) Engineering	(76)	(66)	(59)	(142)	(121)	(254)
	(I) Aviation	(13)	(21)	(8)	(34)	(15)	(46)
	(J) Public/ Product Liability	(2)	(3)	(39)	(5)	(102)	(152)
	(K) Workmen Compensation	(94)	(87)	(73)	(181)	(140)	(313)
	(L) Crop Insurance	(435)	(470)	(402)	(905)	(824)	(1,458)
	(M) Other Misc	(183)	(178)	(217)	(361)	(541)	(899)
4	**Total Segment Profit/Loss:**						
	(A) Fire	3,141	7,462	8,551	10,603	14,702	25,579
	(B) Marine	216	553	170	769	488	1,369
	Miscellaneous						
	(C) Motor OD	(15,755)	(13,925)	(12,997)	(29,680)	(22,078)	(67,117)
	(D) Motor TP	24,505	25,247	28,109	49,752	45,015	1,13,355
	(E) Health	640	1,029	1,346	1,669	3,422	4,884
	(F) Personal Accident	1,102	3,447	1,559	4,549	4,519	7,071
	(G) Travel	266	(35)	(12)	231	(10)	(26)
	(H) Engineering	1,091	889	844	1,980	1,334	3,683
	(I) Aviation	89	100	110	189	(51)	(573)
	(J) Public/ Product Liability	127	1,211	1,429	1,338	2,096	2,019
	(K) Workmen Compensation	1,526	263	(855)	1,789	(522)	1,026
	(L) Crop Insurance	516	1,120	1,217	1,636	1,681	4,633
	(M) Other Misc	4,406	(195)	858	4,211	7,718	8,689
5	**Total Segment Insurance Assets/ Liabilities:**						
	(A) Fire	2,09,517	2,07,057	1,62,505	2,09,517	1,62,505	1,63,101
	(B) Marine	9,775	9,712	8,237	9,775	8,237	6,487
	Miscellaneous						
	(C) Motor OD	1,24,109	1,25,771	1,34,868	1,24,109	1,34,868	1,56,741
	(D) Motor TP	11,38,836	11,26,693	10,10,571	11,38,836	10,10,571	10,90,299
	(E) Health	1,10,187	98,204	1,10,600	1,10,187	1,10,600	98,060
	(F) Personal Accident	61,300	60,306	47,087	61,300	47,087	40,935
	(G) Travel	1,618	1,630	865	1,618	865	1,274
	(H) Engineering	30,932	28,880	26,491	30,932	26,491	24,690
	(I) Aviation	2,086	2,740	1,830	2,086	1,830	1,823
	(J) Public/ Product Liability	(262)	(179)	4,757	(262)	4,757	4,980
	(K) Workmen Compensation	7,192	8,142	8,366	7,192	8,366	8,021
	(L) Crop Insurance	36,294	23,410	26,919	36,294	26,919	28,399
	(M) Other Misc	54,449	53,123	41,452	54,449	41,452	39,783







Go Digit General Insurance Limited

Registration No. and Date of Registration with the IRDAI: 158 / 20.09.2017

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

CIN: L66010PN2016PLC167410

Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference IRDAI/F&I/CIR/MISC/92/7/2026 dated 8th July, 2026

Annexure-II

Reporting of Segment wise Revenue, Results and Capital Employed for the Quarter and Six Months Ended September 30, 2026

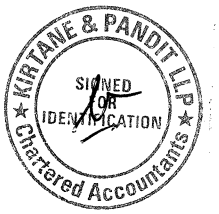
(Rs. in lakhs)

Sl. No.	Particulars	3 months ended	Preceding 3 months ended	Corresponding 3 months ended in the previous year	Year to date for current period ended	Year to date for the previous year ended	Previous year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
6	**Total Segment Reinsurance Assets/ Liabilities:**						
	(A) Fire	1,47,392	1,47,640	1,31,714	1,47,392	1,31,714	1,31,080
	(B) Marine	7,641	7,594	7,176	7,641	7,176	5,554
	Miscellaneous						
	(C) Motor OD	8,895	8,681	5,442	8,895	5,442	9,813
	(D) Motor TP	50,058	48,359	35,953	50,058	35,953	47,255
	(E) Health	6,897	9,723	15,705	6,897	15,705	13,550
	(F) Personal Accident	13,933	15,648	20,699	13,933	20,699	15,282
	(G) Travel	562	486	14	562	14	251
	(H) Engineering	24,581	22,478	21,501	24,581	21,501	19,315
	(I) Aviation	189	345	580	189	580	555
	(J) Public/ Product Liability	(378)	(370)	3,876	(378)	3,876	3,731
	(K) Workmen Compensation	744	531	250	744	250	257
	(L) Crop Insurance	5,932	200	255	5,932	255	200
	(M) Other Misc	34,654	31,595	27,583	34,654	27,583	24,850

Note

Segments disclosed under this annexure are as per Regulation 12 of Schedule II A of Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations,







Notes forming part of financial results

1. The enclosed financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 5, 2026.

2. The Joint statutory auditors have conducted a limited review of the above financial results for the quarter and six months ended September 30, 2026.

3. During the 6 months ended September 30, 2026, the Company allotted 6,47,551 equity shares of face value of ₹10 each pursuant to the exercise of employee stock options. During the 6 months ended September 30, 2025, the Company allotted 3,22,186 equity shares. During the quarter and year ended March 31, 2026, the Company allotted 2,11,882 and 14,73,097 equity shares, respectively, pursuant to the exercise of employee stock options.

4. The Insurance Contract Liabilities (Liability for Remaining Coverage and Liability for Incurred Claims) and Reinsurance Contract Assets (Assets for Remaining Coverage and Assets for Incurred Claims) relevant to these Unaudited Financial Results, including the corresponding amounts for all periods since the date of transition to Ind AS, have been determined by the Company's Appointed Actuary in accordance with the actuarial principles issued by the Institute of Actuaries of India and as per the requirements of the IRDAI and Ind AS 117 'Insurance Contracts'.

5. In view of the seasonality of the insurance industry, the financial results for the quarters are not indicative of the full year's expected performance.

6. The figures for the quarter ended September 30, 2026 are the balancing figures between the unaudited figures in respect of the quarter ended June 30, 2026 and the unaudited year-to-date figures up to September 30, 2026.

7. 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 six months September 30, 2026. Further, the Company has submitted the requisite information to the IRDAI for the financial year ended March 31, 2026, seeking forbearance in accordance with the provisions outlined in the said regulations.

8. The Board of Directors at its meeting held on December 19, 2025 have approved the scheme of amalgamation amongst Go Digit Infoworks Services Private Limited ("Transferor Company") and the Company (i.e. the "Transferee Company") and their respective shareholders under Sections 230 to 232 and other applicable provisions of the Companies Act, 2013, read with Section 35 and other applicable provisions of the Insurance Act, 1938 and the rules and regulations framed thereunder ("Scheme").

   The Scheme is subject to, inter alia, receipt of approvals from (i) the shareholders and creditors of the Company, (ii) the National Company Law Tribunal, Mumbai Bench ("NCLT"), (iii) the Stock Exchanges, i.e. BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") as per the regulations and Circulars issued by Securities and Exchange Board of India ("SEBI"), (iv) Insurance Regulatory and Development Authority of India ("IRDAI"), (v) Competition Commission of India ("CCI") and approval of other regulatory or statutory authorities as may be required.

   Pursuant to Regulation 37 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has received observation letters from BSE and NSE, both dated April 22, 2026, conveying "no adverse observations" with respect to the proposed Scheme. The Company subsequently received approval from the CCI on July 28, 2026, and an order from the NCLT dated August 13, 2026, allowing the first motion application filed in relation to the Scheme and dispensing with the requirement of obtaining approval of the creditors. Further, in accordance with the NCLT order, a meeting of the equity shareholders of the Company has been conducted on November 5, 2026. Further, notices have been issued to the statutory authorities and unsecured creditors, inviting representations, if any. The Scheme remains subject to receipt of requisite statutory and regulatory approvals, including approvals from the IRDAI and the NCLT.

9. Tax effects of Ind AS-specific adjustments have been recognised as deferred tax, pending further clarity pursuant to ongoing industry-level representations with the relevant authorities.

10. The Company, as required in terms of IRDAI Notification No. IRDAI/Reg/2/216/2026 dated March 30, 2026, IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026, has adopted Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015 (as amended), with the date of transition to Ind AS being April 1, 2025, and these financial results have therefore been compiled and presented following the provisions and requirements of Ind AS, as relevant and applicable to the Company. The balances of assets and liabilities have been adjusted to give effect to the transition from IGAAP to Ind AS and the resultant impact thereof have been recognised in the equity as at April 1, 2025. There is a possibility that these financial results for the current and previous period may require adjustments due to a change in the financial reporting requirements arising from the new standards, modification to the existing standards, guidelines issued by the IRDAI or Central Board of Direct Taxes or changes in one or more optional exemptions permitted under Ind AS 101.

11. **Reconciliation of Equity and Net Profit as reported under previous Generally Accepted Accounting principles (previous GAAP) and as per Ind AS:**

(Rs. in lakhs)

Particulars	Quarter ended September 30, 2025	Six months ended September 30, 2025	Year ended March 31, 2026	Quarter ended June 30, 2026
Net Profit after tax as reported in IGAAP	**11,651**	**25,483**	**54,435**	**8,639**
Adjustments on transition to Ind AS:				
Ind AS- 117 Insurance Contracts	28,998	34,967	71,129	9,780
Ind AS- 109 Financial Instrument	(20,400)	4,000	(69,266)	54,169
Ind AS- 116 Leases	(200)	(400)	(597)	(142)
Ind AS -12 Income Taxes	(3,677)	(13,080)	(7,429)	(16,058)
Ind AS -19 Employee Benefits	-	-	(196)	-
Total Comprehensive Income as per Ind AS	**16,372**	**50,970**	**48,076**	**56,388**

(Rs. in lakhs)

Particulars	As at April 1, 2025	As at March 31, 2026
Equity as reported under IGAAP	**4,06,540**	**4,64,085**
Adjustment on transition to Ind AS:-		
Ind AS- 117 Insurance Contracts	3,32,603	4,03,733
Ind AS- 109 Financial Instrument	63,758	(5,508)
Ind AS- 116 Leases	(760)	(1,357)
Ind AS -12 Income Taxes	(92,333)	(99,761)
Ind AS -19 Employee Benefits	-	(196)
Equity as per Ind AS	**7,09,809**	**7,60,995**

For PKF SRIDHAR & SANTHANAM LLP, Firm Reg. No. 003990S/S200018, BANGALORE

For KIRTANE & PANDIT LLP, Chartered Accountants, SIGNED FOR IDENTIFICATION

For Go Digit General Insurance Ltd.

Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112
Place: Bengaluru, India
Date: November 5, 2026

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, 2026
Rs. in lakhs

Particulars	As on September 30, 2026 Unaudited	As on March 31, 2026 Unaudited
Assets		
Cash and cash equivalents	11,206	21,915
Investments	25,15,225	23,41,847
Other Financial Assets	77,832	87,716
Reinsurance contract assets	3,01,100	2,71,693
Property, Plant and Equipment	33,162	34,137
Other Intangible Assets	38	79
Current tax assets	1,045	1,182
Other assets	25,483	15,860
Total Assets	**29,65,091**	**27,74,429**
Liabilities		
Insurance contract liabilities	17,86,033	16,64,593
Reinsurance contract liabilities	-	-
Investment contract liabilities	-	-
Borrowings	35,000	35,000
Other Financial liabilities	1,95,750	1,69,251
Deferred tax liabilities	1,13,248	99,591
Other liabilities	17,432	41,666
Provisions	3,889	3,333
Total Liabilities (A)	**21,51,352**	**20,13,434**
Equity		
Equity		
Share Capital	92,515	92,450
Assigned Capital	-	-
Other Financial Instruments classified as Equity	-	-
Other Equity	7,21,224	6,68,545
Total Equity (B)	**8,13,739**	**7,60,995**
Total Liabilities & Equity (C) = (A) + (B)	**29,65,091**	**27,74,429**

For and on behalf of the Board

Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112
Place: Bengaluru, India
Date: November 5, 2026

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 six months ended September 30, 2026
Rs. in lakhs

Particulars	For the period ended September 30, 2026 Unaudited	For the period ended September 30, 2025 Unaudited
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	5,72,886	5,73,496
Payments to / from re-insurers, net of commission and claims	388	(10,730)
Payments to / from co-insurers, net of claims recovery	15,940	7,825
Payments of claims	(2,44,782)	(2,17,311)
Payments of commission and brokerage, net	(1,72,299)	(1,63,803)
Payments of other operating expenses, net	(43,004)	(42,635)
Deposits, advances and staff loans, net	(119)	266
Income taxes paid, net	(3,334)	(3,091)
Goods and services tax paid, net	(44,551)	(53,956)
Cash flows before extraordinary items	81,125	90,061
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities (A)	**81,125**	**90,061**
Cash flows from investing activities		
Purchase of fixed assets	(694)	(890)
Proceeds from sale of fixed assets	1	10
Purchase of investments	(5,14,940)	(2,90,940)
Sale of investments	3,42,995	99,366
Loans disbursed	-	-
Repayments received	-	-
Rent / Interests / Dividend received	81,469	66,483
Investment in money market instruments and liquid mutual funds, net	5,656	29,172
Expenses related to investments	(20)	(12)
Net cash flows from investing activities (B)	**(85,533)**	**(96,811)**
Cash flows from financing activities		
Proceeds from issue of share capital, net of share issue expenses	185	187
Proceeds from borrowings	-	-
Repayments of borrowings	-	-
Interest / dividends paid	(1,706)	(1,450)
Interest portion of Payment of Lease Liabilities	(972)	(997)
Principal portion of Payment of Lease Liabilities	(1,209)	(834)
Net cash flows from financing activities (C)	**(3,702)**	**(3,094)**
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents (A+B+C)	**(8,110)**	**(9,844)**
Cash and cash equivalents at the beginning of the year	19,284	21,443
Cash and cash equivalents at the end of the year	**11,174**	**11,599**
Add: Deposits Accounts - Others	32	2,543
Balance As per Cash & Bank Balances	**11,206**	**14,142**

S. SRIDHAR & SANTHANAM LLP * BANGALORE * Firm Reg No. 003990S/S200018

KIRTANE & PANDIT LLP ★ Chartered Accountants ★ SIGNED FOR IDENTIFICATION

For and on behalf of the Board

Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112
Place: Bengaluru, India
Date: November 5, 2026

Go Digit General Insurance Ltd.

Other Disclosures*		
Status of Shareholders Complaints for the quarter ended September 30, 2026		
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

