

Kirtane & Pandit LLP

Chartered Accountants
Fifth Floor, Gopal House
Opp. Harshal Hall, Above HDFC Ltd.
Karve Road, Pune 411038,
Maharashtra, India

PKF Sridhar & Santhanam LLP

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

Review report on Unaudited Interim Condensed Financial Statements for the quarter ended and as on 30 June 2026**Review report to
The Board of Directors,
Go Digit General Insurance Limited**

1. We have reviewed the accompanying Unaudited Interim Condensed Balance Sheet of Go Digit General Insurance Limited ("the Company") as on 30 June 2026 and the related Unaudited Interim Condensed Revenue Accounts of fire, marine and miscellaneous insurance (collectively known as the "Unaudited Interim Condensed Revenue Accounts") and the Unaudited Interim Condensed Profit and Loss Account for quarter ended 30 June 2026, and Unaudited Interim Condensed Cash Flow Statement for the quarter ended 30 June 2026 and statement of select other explanatory notes (collectively referred to as "Unaudited Interim Condensed Financial Statements").
2. Management is responsible for preparation and fair presentation of these Unaudited Interim Condensed Financial Statements in accordance with the Accounting Standard 25 – "Interim Financial Reporting" (AS 25) specified under Section 133 of the Companies Act ("the Act"), as amended, the Insurance Regulations comprising of the Insurance Act, 1938, the Insurance Laws (Amendment) Act 2015, the Insurance Regulatory and Development Authority Act, 1999, the Insurance Regulatory and Development Authority (Actuarial, finance and investment functions of insurers) Regulations, 2024 and orders / directions prescribed by the Insurance Regulatory and Development Authority of India ('IRDAI') in this behalf, in the manner so required and to the extent applicable to Unaudited Interim Condensed Financial Statements and current practices prevailing within the insurance industry in India and have been approved by the Board of Directors in its meeting held on 23 July 2026. Our responsibility is to express a conclusion on the Unaudited Interim Condensed Financial Statements based on our review.
3. We conducted our review in accordance with 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 Unaudited Interim Condensed Financial Statements are free of material misstatement. A review of Unaudited Interim Condensed Financial Statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review, nothing has come to our attention that causes us to believe that the accompanying Unaudited Interim Condensed Financial Statements are not prepared, in all material respects, in accordance with the requirements of the Accounting Standard 25 – Interim Financial Reporting specified under section 133 of the Companies Act, 2013 and to the extent applicable to these Unaudited Interim Condensed Financial Statements or it contains any material misstatement.



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Other Matter

5. The actuarial valuation of liabilities in respect of Incurred But Not Reported (the "IBNR"), 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, that are estimated using statistical methods as at 30 June 2026 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 conclusion on the valuation of liabilities for outstanding claims reserves and the PDR contained in the Unaudited Interim Condensed Financial Statements of the Company.

For Kirtane & Pandit LLP

Chartered Accountants

ICAI Firm Registration No: 105215W / W100057



Suhrud Lele

Partner

Membership No. 121162

UDIN: 26121162WWXKUA2968



Date: 23 July 2026

Place: Bengaluru, India

For PKF Sridhar & Santhanam LLP

Chartered Accountants

ICAI Firm Registration No: 003990S / S200018



Seethalakshmi M

Partner

Membership No. 208545

UDIN: 26208545Y0JFA11931



Date: 23 July 2026

Place: Bengaluru, India

Go Digit General Insurance Limited
Form B - RA

IRDAI Registration No. 158
Date of Registration with IRDAI - September 20, 2017
Interim Condensed Revenue Account for the period ended June 30, 2026
CIN: L66010PN2016PLC167410
₹ in Lakhs

SNO.	Particulars	2026					2025				
		Fire	Marine		Misc	Total	Fire	Marine		Misc	Total
			Cargo	Other				Cargo	Other		
1	Premium earned (net)	3,160	220	-	1,97,316	2,00,696	1,224	(296)	-	1,85,572	1,86,500
2	Profit / (Loss) on sale of investments	1	-	-	61	62	20	1	-	999	990
3	Interest, Dividend & Rent - Gross ⁽ⁱ⁾	856	16	-	34,249	35,121	685	17	-	29,715	30,417
4	Others	-	-	-	36	37	-	-	-	17	17
	Other Income	1	-	-	-	-	-	-	-	-	-
	Contribution from Shareholders Account	-	-	-	-	20	-	-	-	-	22
(i)	Towards excess Expense of management	-	-	-	19	-	-	-	-	21	-
(ii)	Towards remuneration of MD/CEOW/MD/Other KMPs	-	-	-	2,31,681	2,35,936	1,330	(278)	-	2,16,294	2,17,946
5	Claims incurred (net)	4,019	236	-	1,44,428	1,47,187	895	(152)	-	1,30,390	1,31,133
6	Commission	2,623	136	-	63,789	61,512	(3,716)	(442)	-	61,365	57,207
7	Operating Expenses related to Insurance Business	(1,859)	(418)	-	19,648	20,198	507	43	-	16,968	17,518
8	Provision for premium deficiency	469	81	-	-	-	-	-	-	-	-
	Total (A)	1,233	(201)	-	2,27,865	2,28,897	(2,314)	(551)	-	2,08,723	2,05,658
	Operating Profit/(Loss) (A - B)	2,756	437	-	3,816	7,039	4,244	273	-	7,571	12,080
	Appropriations	-	-	-	-	-	-	-	-	-	-
	Transfer to Shareholders' Account	2,786	437	-	3,616	7,039	4,244	273	-	7,571	12,080
	Transfer to Catastrophe reserve	-	-	-	-	-	-	-	-	-	-
	Transfer to Other reserves	-	-	-	-	-	-	-	-	-	-
	Total (C)	2,786	437	-	3,616	7,039	4,244	273	-	7,571	12,080

Note-1

Particulars	2026					2025				
	Fire	Marine		Misc	Total	Fire	Marine		Misc	Total
		Cargo	Other				Cargo	Other		
Interest, Dividend & Rent	747	15	-	32,195	32,957	578	16	-	27,662	28,266
Add Less:	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	-	-
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	61	-	-	8	69	64	-	-	6	70
Interest, Dividend & Rent - Gross	808	15	-	34,248	35,121	685	17	-	29,715	30,417

Other explanatory notes

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As per our report of even date attached

For PKF Sridhar & Santhanam LLP
Chartered Accountants
Firm Registration Number
003990S / S200018



Seethalakshmi
Partner
Membership No. 208545
Place: Bengaluru, India
Date: July 23, 2026



For Kirtane and Pandit LLP
Chartered Accountants
Firm Registration Number
105215W / W100057



Suhrud Lele
Partner
Membership No. 121162
Place: Bengaluru; India
Date: July 23, 2026



For and on behalf of the Board



Kamesh Goyal
Chairman
DIN - 01816985



Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112



Ravi Khetan
Chief Financial Officer

Place: Bengaluru, India
Date: July 23, 2026



Go Digit General Insurance Limited

Form B - PL

IRDAI Registration No. 158

Date of Registration with IRDAI - September 20, 2017

Interim Condensed Profit and Loss Account for the period ended June 30, 2026

CIN: L66010PN2016PLC167410

₹ in Lakhs

SNO.	Particulars	2026	2025
1	Operating Profit / (Loss)		
	(a) Fire Insurance	2,786	4,244
	(b) Marine Insurance	437	273
	(c) Miscellaneous Insurance	3,816	7,571
	Total	7,039	12,088
	Income From Investments		
2	(a) Interest, Dividend & Rent – Gross	6,267	5,638
	(b) Profit on sale of investments	626	46
	(c) Less: Loss on sale / redemption of investments	(127)	(21)
	(d) Amortization of Premium / Discount on Investments	57	27
3	Other Income		
	(a) Interest On Income Tax Refund	-	47
	(b) Profit on sale / discard of fixed assets	-	-
	(c) Others	39	38
	Total (A)	13,901	17,863
4	Provisions (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	174	-
	(c) Others	-	-
5	Other Expenses		
	(a) Expenses other than those related to Insurance Business	1,307	838
	(b) Bad debts written off	-	-
	(c) Loss on sale / discard of fixed assets	2	1
	(d) Interest on Non-convertible Debentures	853	853
	(e) Expenses towards CSR activities	-	-
	(f) Penalties	-	83
	(g) Contribution to Policyholders Account	-	-
	(i) Towards Excess EOM	-	-
	(ii) Towards remuneration of MD/CEO/MTD/Other KMPs	20	22
	(h) Others	-	-
	(i) Interest to Policyholders	-	-
	Total (B)	2,356	1,797
6	Profit/(Loss) Before Tax	11,545	16,066
7	Provision for Taxation		
	Current tax	2,872	2,233
	Deferred Tax	34	-
8	Profit/(Loss) After Tax	8,639	13,833
	Profit/(Loss) available for appropriation	8,639	13,833
9	Appropriations		
	(a) Interim dividends paid during the period	-	-
	(b) Proposed final dividend	-	-
	(c) Final dividend paid	-	-
	(d) Dividend distribution tax	-	-
	(e) Debenture redemption reserve	-	-
	(f) Transfer to any Reserves or Other Accounts (to be specified)	-	-
	Balance of profit / (loss) brought forward from last year	-	(29,870)
	Balance carried forward to Balance Sheet	8,639	(16,037)
	Earnings per share - Basic (in ₹)	0.93	1.50
	Earnings per share - Diluted (in ₹)	0.93	1.49

Other explanatory notes

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Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112



Ravi Khetan
Chief Financial Officer

Place: Bengaluru, India
Date: July 23, 2026



Go Digit General Insurance Limited

Form B - BS

IRDAI Registration No. 158

Date of Registration with IRDAI - September 20, 2017

Interim Condensed Balance Sheet as on June 30, 2026

CIN: L66010PN2016PLC167410

₹ in Lakhs

Particulars	As on June 30, 2026	As on March 31, 2026
Sources of Funds		
Share Capital	92,460	92,450
Share application money pending allotment	-	-
Reserves and Surplus	3,81,096	3,71,635
Fair Value Account Change		
Shareholder's Funds	20,560	2,170
Policyholder's Funds	6,252	2,333
Borrowings	35,000	35,000
Total	5,35,368	5,03,588
Application of Funds		
Investments		
Shareholders	4,78,515	4,40,899
Policyholders	18,66,856	18,29,367
Loans	-	-
Fixed Assets	15,559	15,688
Deferred Tax Assets (net)	143	176
Current Assets		
Cash and Bank Balances	18,552	21,915
Advances and Other Assets	2,04,475	1,87,181
Sub Total (A)	2,23,027	2,09,096
Deferred Tax Liability (net)	-	-
Current Liabilities	16,59,451	16,11,380
Provisions	3,89,281	3,80,258
Sub Total (B)	20,48,732	19,91,638
Net Current Assets (A)-(B)	(18,25,705)	(17,82,542)
Miscellaneous expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit and Loss Account	-	-
Total	5,35,368	5,03,588

CONTINGENT LIABILITIES

Particulars	As on June 30, 2026	As on March 31, 2026
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for		
a) Income tax	38,443	38,443
b) Service tax	18,195	18,195
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	56,638	56,638

Other explanatory notes

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Kamesh Goyal
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DIN - 01816985



Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112



Ravi Khetan
Chief Financial Officer

Place: Bengaluru, India
Date: July 23, 2026



Go Digit General Insurance Limited
Interim Condensed Cash Flow Statement
For the period ended June 30, 2026
₹ in Lakhs

Particulars	For the period ended June 30, 2026	For the period ended June 30, 2025
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	2,75,468	2,77,877
Payments to / from re-insurers, net of commission and claims	528	5,218
Payments to / from co-insurers, net of claims recovery	(1,411)	1,177
Payments of claims	(1,12,731)	(89,051)
Payments of commission and brokerage, net	(87,946)	(75,263)
Payments of other operating expenses, net	(22,120)	(28,938)
Deposits, advances and staff loans, net	(10,010)	265
Income taxes paid, net	(4,000)	909
Goods and services tax paid, net	(25,541)	(29,712)
Other payments	-	-
Cash flows before extraordinary items	12,237	62,482
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities (A)	12,237	62,482
Cash flows from investing activities		
Purchase of fixed assets	(199)	(378)
Proceeds from sale of fixed assets	-	-
Purchase of investments	(2,09,231)	(1,37,592)
Sale of investments	1,49,854	39,730
Loans disbursed	-	-
Repayments received	-	-
Rent / Interests / Dividend received	41,739	35,899
Investment in money market instruments and liquid mutual funds, net	(4,444)	(4,936)
Expenses related to investments	(7)	(5)
Net cash flows from investing activities (B)	(22,288)	(67,282)
Cash flows from financing activities		
Proceeds from issue of share capital, net of share issue expenses	101	100
Proceeds from borrowings	-	-
Repayments of borrowings	-	-
Interest / dividends paid	(853)	(725)
Net cash flows from financing activities (C)	(752)	(625)
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents (A+B+C)	(10,803)	(5,425)
Cash and cash equivalents at the beginning of the year	19,284	21,444
Cash and cash equivalents at the end of the year	8,481	16,019
Add: Deposits Accounts - Others	10,071	2,500
Balance As per Schedule-11 Cash & Bank Balances	18,552	18,519

Other explanatory notes

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Suhrud Lele
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Place: Bengaluru, India
Date: July 23, 2026



For and on behalf of the Board



Karanesh Goyal
Chairman
DIN - 01816985



Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112



Ravi Khetan
Chief Financial Officer

Place: Bengaluru, India
Date: July 23, 2026



Note 16 (Forming Part Of Financials Statements for the period ended June 30, 2026)

	Financial statements have been prepared for submission to the Board of Directors.
1	These are prepared in accordance with the Accounting Standard 25 "Interim Financial Reporting" ("AS-25"), applicable provisions of the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment functions) Regulations, 2024 (the "IRDAI Actuarial and Allied Functions Regulations"), the Insurance Act, 1938 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDAI Act"), circulars / notifications issued by IRDAI from time to time. These are not a complete set of Financial Statements of the company under any reporting framework.
2	The Unaudited financial statements for the period ended June 30, 2026 has been subjected to limited review by Joint statutory auditors.
3	All significant accounting policies are aligned with last financial year ended March 31, 2026.

