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LIFE INSURANCE

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FORM L-1-A-A-RA - Policyholders' Account (Technical Account)

₹ in Lakhs

Particulars	For the period ended 30 September 2025							For the period ended 30 September 2024						
	Total	Non-linked			Linked			Total	Non-linked			Linked		
		Individual Life	Pension	Group	Individual Life	Pension	Group		Individual Life	Pension	Group	Individual Life	Pension	Group
PREMIUMS EARNED - Net														
(a) Premium	68,122	6,152	-	61,970	-	-	-	53,153	318	-	52,835	-	-	-
(b) Reinsurance ceded	(28,754)	(62)	-	(28,692)	-	-	-	(24,290)	-	-	(24,290)	-	-	-
(c) Reinsurance accepted	17,683	-	-	17,683	-	-	-	12,196	-	-	12,196	-	-	-
SUB-TOTAL	57,051	6,090	-	50,961	-	-	-	41,059	318	-	40,741	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, dividend & rent-Gross	2,162	129	-	2,033	-	-	-	907	1	-	906	-	-	-
(b) Profit on sale/redemption of investments	50	-	-	50	-	-	-	5	-	-	5	-	-	-
(c) (Loss on sale/redemption of investments)	(6)	-	-	(6)	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of premium/discount on investments	303	169	-	134	-	-	-	430	1	-	429	-	-	-
Other Income - Miscellaneous	21	-	-	21	-	-	-	(1)	(0)	-	(1)	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMP's	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	2,530	298	-	2,232	-	-	-	1,341	2	-	1,339	-	-	-
TOTAL (A)	59,581	6,388	-	53,193	-	-	-	42,400	320	-	42,080	-	-	-
COMMISSION	16,668	3,926	-	12,742	-	-	-	13,359	283	-	13,076	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	16,432	1,430	-	15,002	-	-	-	14,601	53	-	14,548	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	33,100	5,356	-	27,744	-	-	-	27,960	336	-	27,624	-	-	-
BENEFITS PAID (Net)	14,503	431	-	14,072	-	-	-	4,615	-	-	4,615	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	27,244	4,224	-	23,020	-	-	-	35,494	147	-	35,347	-	-	-
(b) Amount ceded in Reinsurance	(13,185)	24	-	(13,209)	-	-	-	(25,600)	-	-	(25,600)	-	-	-
(c) Amount accepted in Reinsurance	4,646	-	-	4,646	-	-	-	9,157	-	-	9,157	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	33,208	4,679	-	28,529	-	-	-	23,666	147	-	23,519	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	(6,727)	(3,647)	-	(3,080)	-	-	-	(9,226)	(163)	-	(9,063)	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	6,727	3,647	-	3,080	-	-	-	9,226	163	-	9,063	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS														
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-22A - ANALYTICAL RATIOS			
Sl. No.	Particulars	For the period ended 30 Sep 2025	For the period ended 30 Sep 2024
1	New Business Premium Growth Rate		
	(i) Linked Business	NA	NA
	(ii) Non-Linked Business		
	Participating	NA	NA
	Non Participating	27.1%	488.0%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	0.1%	0.1%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	NA	NA
4	Net Retention Ratio	66.5%	62.8%
5	Conservation Ratio (Segment wise)		
	(i) Linked Business	NA	NA
	(ii) Non-Linked Business		
	Participating	NA	NA
	Non Participating		
	a) Life	34.0%	NA
6	Expense of Management to Gross Direct Premium Ratio	48.6%	52.6%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	24.5%	25.1%
8	Ratio of Policyholders' Fund to Shareholders' funds	62.5%	64.5%
9	Change in net worth (Amount in Rs. Lakhs)	56,558	45,414
10	Growth in Network	106.3%	581.9%
11	Ratio of Surplus to Policyholders' Fund	-9.8%	-26.9%
12	Profit after tax/Total Income	-4.5%	-17.0%
13	(Total Real Estate + Loans)/(Cash + Invested Assets)	NA	NA
14	Total Investments/(Capital + Reserves and Surplus)	139.0%	141.0%
15	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	NA
16	Investment Yield - (Gross and Net) - Fund wise and With/ Without realised gain		
	A. Without Unrealised gain		
	Shareholders' Fund	3.5%	3.8%
	Policyholders' Fund		
	Non Linked		
	Participating	NA	NA
	Non participating	3.7%	3.7%
	Linked		
	Non participating	NA	NA
	B. With Unrealised gain		
	Shareholders' Fund	4.3%	4.4%
	Policyholders' Fund		
	Non Linked		
	Participating	NA	NA
	Non participating	3.7%	3.7%
	Linked		
	Non participating	NA	NA
17	Persistency Ratio - Premium Basis (Regular Premium / Limited Premium Payment under Individual category)		
	For 13th month	61.7%	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th month	NA	NA
	For 61st month	NA	NA
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)		
	For 13th month	100.0%	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th month	NA	NA
	For 61st month	NA	NA

	Persistency Ratio - Number of Policy Basis (Regular Premium/ Limited Premium Payment under Individual category)		
	For 13th month	47.6%	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th month	NA	NA
	For 61st month	NA	NA
	Persistency Ratio - Number of Policy Basis (Single Premium/ Fully paid-up under Individual category)		
	For 13th month	100.0%	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th month	NA	NA
	For 61st month	NA	NA
18	NPA Ratio		
	Policyholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
	Shareholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
19	Solvency Ratio	2.43	1.96
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Average ticket size in Rs. - Individual premium (Non-Single)	49,858	100,468

FORM L-2-A-A-PL-Shareholders' Account (Non-technical Account)			₹ in Lakhs
Particulars	For the period ended 30 Sep 2025	For the period ended 30 Sep 2024	
Amounts transferred from the Policyholders Account (Technical Account)	-	-	
Income From Investments			
(a) Interest, Dividends & Rent – Gross	3,602	1,542	
(b) Profit on sale/redemption of investments	177	85	
(c) (Loss on sale/redemption of investments)	(0)	(0)	
(d) Amortisation of Premium/Discount on Investments	210	185	
Other Income	0	0	
TOTAL (A)	3,989	1,812	
Expense other than those directly related to the insurance business	106	101	
Contribution to Policyholders' A/c			
(a) Towards Excess Expenses of Management	-	-	
(b) Towards remuneration of MD/CEO/WTD/Other KMPs	-	-	
(c) Others	-	-	
Interest on subordinated debt	-	-	
Expenses towards CSR activities	-	-	
Penalties	-	-	
Bad debts written off	-	-	
Amount transferred to the Policyholders' account	6,727	9,226	
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)	-	-	
(b) Provision for doubtful debts	-	-	
(c) Others	-	-	
TOTAL (B)	6,833	9,327	
Profit/(Loss) before tax	(2,844)	(7,515)	
Provision for Taxation	-	-	
Profit/(Loss) after tax	(2,844)	(7,515)	
APPROPRIATIONS			
(a) Balance at the beginning of the period	(29,763)	(11,054)	
(b) Interim dividend paid	-	-	
(c) Final dividend paid	-	-	
(d) Transfer to reserves/other accounts	-	-	
Profit/Loss carried forward to Balance Sheet	(32,607)	(18,569)	

FORM L-3-A-BS - BALANCE SHEET			₹ in Lakhs
Particulars	As on 30 Sep 2025	As on 30 Sep 2024	
Sources of Funds			
Shareholders' Funds:			
Share Capital	21,320	17,771	
Share Application Money Pending Allotment	-	-	
Reserves And Surplus	119,829	53,629	
Credit/(Debit) Fair Value Change Account	1,233	388	
Sub-Total	142,382	71,788	
Borrowings	-	-	
Policyholders' Funds:			
Credit/(Debit) Fair Value Change Account	124	39	
Policy Liabilities	68,471	34,268	
Funds for discontinued policies:			
(i) Discontinued on Account of non-payment of premiums	-	-	
(ii) Others	-	-	
Insurance Reserves	-	-	
Provision for Linked liabilities	-	-	
Sub-Total	68,595	34,307	
Funds for Future Appropriations			
Linked	-	-	
Non-Linked (Non-PAR)	-	-	
Non-Linked (PAR)	-	-	
Deferred Tax Liabilities (Net)	-	-	
TOTAL	210,977	106,095	
Application of Funds			
Investments			
Shareholders'	121,583	56,090	
Policyholders'	74,591	44,583	
Assets held to cover Linked Liabilities	-	-	
Loans	-	-	
Fixed Assets	683	574	
Deferred Tax Assets (Net)	-	-	
Current Assets			
Cash and Bank Balances	2,538	4,808	
Advances and Other Assets	11,313	10,708	
Sub-Total (A)	13,851	15,516	
Current Liabilities	31,962	29,075	
Provisions	376	162	
Sub-Total (B)	32,338	29,237	
Net Current Assets (C) = (A – B)	(18,487)	(13,721)	
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-	
Debit Balance in Profit & Loss Account (Shareholders' Account)	32,607	18,569	
Deficit in Revenue Account (Policyholders' A/c)	-	-	
TOTAL	210,977	106,095	

Notes to the condensed financial information for the half year ended 30 September 2025:

- This disclosure is made in accordance with the IRDAI Circular No. Ref: IRDAI/F&A/CIR/MISC/256/09/2021 dated 30 September 2021
- Financial statements have been audited by the Statutory Auditors of the Company and the same have been approved by Board of Directors in its meeting held on 07 November 2025.
- Previous period's figures in this financial results have been re-grouped/re-classified where necessary.

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Go Digit Life Insurance Limited
IRDAI Registration No. 165, Date of registration with IRDAI - 9 June 2023,
CIN: U66000PN2021PLC206995.

Registered address: Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi,
City Survey No. 1579, Shivajinagar, Pune 411005

For and on behalf of Board of Directors
Sd/- Sabyasachi Sarkar
MD and CEO

Place: Bengaluru
Date: 07 Nov 2025