digit LIFE INSURANCE

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

(Amount in Rs. Lakhs)

Particulars	For the year ended 31 March 2026							For the year ended 31 March 2025						
	Total	Non-linked			Linked			Total	Non-linked			Linked		
		Individual		Group	Individual		Group		Individual		Group	Individual		Group
		Life	Pension		Life	Pension			Life	Pension		Life	Pension	
PREMIUMS EARNED -Net														
(a) Premium	149,955	16,967	-	132,988	-	-	-	106,941	5,143	-	101,798	-	-	-
(b) Reinsurance ceded	(59,971)	(367)	-	(59,595)	-	-	-	(45,270)	(14)	-	(45,256)	-	-	-
(c) Reinsurance accepted	49,035	-	-	49,035	-	-	-	24,653		-	24,653	-	-	-
SUB-TOTAL	**139,019**	**16,591**	-	**122,428**	-	-	-	**86,324**	**5,129**	-	**81,195**	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, dividend&rent-Gross	4,844	276		4,568	-	-	-	2,395	41	-	2,354	-	-	-
(b) Profit on sale/redemption of investments	155	-	-	155	-	-	-	29	-	-	29	-	-	-
(c) (Loss on sale/redemption of investments)	(50)	-	-	(50)	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of premium/discount on investments	568	348	-	220	-	-	-	719	56	-	663	-	-	-
Other Income	1	-	-	1	-	-	-	-	-		-	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	38,224	953	-	37,271	-	-	-	39,035	1,110	-	37,925	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMP's	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	**43,742**	**1,577**	-	**42,165**	-	-	-	**42,178**	**1,207**	-	**40,971**	-	-	-
TOTAL (A)	**182,761**	**18,168**	-	**164,593**	-	-	-	**128,502**	**6,336**	-	**122,166**	-	-	-
COMMISSION	40,158	9,913	-	30,245	-	-	-	34,517	4,204	-	30,313	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	38,545	5,429	-	33,116	-	-	-	27,292	979	-	26,313	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts writtenoff	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)	**78,703**	**15,342**	-	**63,361**	-	-	-	**61,809**	**5,183**	-	**56,626**	-	-	-
BENEFITS PAID (Net)	40,148	1,368	-	38,780	-	-	-	15,582	52	-	15,530	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies														
(a) Gross	69,224	13,911	-	55,313	-	-	-	59,854	3,275	-	56,579	-	-	-
(b) Amount ceded in Reinsurance	(35,158)	(716)	-	(34,442)	-	-	-	(37,534)	10	-	(37,544)	-	-	-
(c) Amount accepted in Reinsurance	16,415	-	-	16,415	-	-	-	12,227	-	-	12,227	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	**90,629**	**14,563**	-	**76,066**	-	-	-	**50,129**	**3,337**	-	**46,792**	-	-	-
SURPLUS/ (DEFICIT)(D) =(A)-(B)-(C)	**13,429**	**(11,737)**	-	**25,166**	-	-	-	**16,564**	**(2,184)**	-	**18,748**	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	11,737	11,737	-	-	-	-	-	2,184	2,184	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	25,166	-	-	25,166	-	-	-	**18,748**	-	-	18,748	-	-	-
APPROPRIATIONS														
Transfer to Shareholders' Account	**25,166**	-	-	25,166	-	-	-	18,748	-	-	18,748	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**25,166**	-	-	**25,166**	-	-	-	**18,748**	-	-	**18,748**	-	-	-

FORM L-22 -ANALYTICAL RATIOS

Sl.No.	Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
1	New Business Premium Growth Rate		
	(i) Linked Business	NA	NA
	(ii) Non-Linked Business		
	Participating	NA	NA
	Non Participating	37.77%	150.68%
2	**Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)**	1.27%	0.02%
3	**Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)**	NA	NA
4	**Net Retention Ratio**	69.86%	65.60%
5	**Conservation Ratio (Segment wise)**		
	(i) Linked Business	NA	NA
	(ii) Non-Linked Business		
	Participating	NA	NA
	Non Participating		
	a) Life	33.72%	9.93%
6	**Expense of Management to Gross Direct Premium Ratio**	52.48%	57.71%
7	**Commission Ratio (Gross commission and Rewards paid to Gross Premium)**	26.78%	32.19%
8	**Ratio of Policyholders' Fund to Shareholders' funds**	106.52%	44.62%
9	**Change in net worth (Amount in Rs. Lakhs)**	(17,606)	86,666
10	**Growth in Networth**	(15.77%)	347.00%
11	**Ratio of Surplus to Policyholders' Fund**	(24.75%)	(45.11%)
12	**Profit after tax/Total Income**	(11.24%)	(20.01%)
13	**(Total Real Estate + Loans)/(Cash & Invested Assets)**	NA	NA
14	**Total Investments/(Capital +Reserves and Surplus)**	147.79%	118.65%
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	6.86%	7.55%
	Policyholders' Fund		
	Non Linked		
	Participating	NA	NA
	Non participating	7.35%	7.51%
	Linked		
	Non participating	NA	NA
	B. With Unrealised gain		
	Shareholders' Fund	6.86%	7.55%
	Policyholders' Fund		
	Non Linked		
	Participating	NA	NA
	Non participating	7.35%	7.51%
	Linked		
	Non participating	NA	NA
17	**Persistency Ratio -Premium Basis (Regular Premium /Limited Premium Payment under Individual category)**		
	For 13th month	21.05%	100.00%
	For 25th month	100.00%	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	100.00%	100.00%
	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	29.99%	100.00%
	For 25th month	100.00%	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	100.00%	100.00%
	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**	1.84	3.85
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)**	43,074	78,646

FORM L-2-A-PL-Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
Amounts transferred from the Policyholders Account (Technical Account)	25,166	18,748
Income From Investments		
(a) Interest, Dividends & Rent –Gross	7,290	3,591
(b) Profit on sale/redemption of investments	450	184
(c) (Loss on sale/redemption of investments)	(226)	(1)
(d) Amortisation of Premium/Discount on Investments	407	232
Other Income	2	1
TOTAL (A)	**33,089**	**22,755**
Expense other than those directly related to the insurance business	259	241
Contribution to Policyholders' A/c		
(a) Towards Excess Expenses of Management	38,224	39,035
(b) Towards remuneration of MD/CEO/WTD/OtherKMPs	-	-
(c) Others	-	-
Interest on subordinated debt	-	-
Expenses towards CSR activities	-	-
Penalties	-	4
Bad debts written off	-	-
Amount transferred to the Policyholders' account	11,737	2,184
Provisions (Other than taxation)		
(a) For diminution in the value of investments (Net)	-	-
(b) Provision for doubtful debts	-	-
(c) Others	-	-
TOTAL (B)	**50,220**	**41,464**
Profit/(Loss) before tax	**(17,131)**	**(18,709)**
Provision for Taxation	-	-
Profit/(Loss) after tax	**(17,131)**	**(18,709)**
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	**(46,894)**	**(29,763)**

FORM L-3-A-BS -BALANCE SHEET

(Amount in Rs. Lakhs)

Particulars	As at 31 March 2026	As at 31 March 2025
Sources of Funds		
Shareholders' Funds:		
Share Capital	21,335	21,320
Share Application Money Pending Allotment	-	-
Reserves And Surplus	120,106	119,836
Credit/(Debit) Fair Value Change Account	(511)	249
Sub-Total	**140,930**	**141,405**
Borrowings	-	-
Policyholders' Funds:		
Credit/(Debit) Fair Value Change Account	(77)	51
Policy Liabilities	100,246	49,765
Funds for discontinued policies:		
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
Sub-Total	**100,169**	**49,816**
Funds for Future Appropriations		
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
Deferred Tax Liabilities (Net)	-	-
TOTAL	**241,099**	**191,221**
Application of Funds		
Investments		
Shareholders'	84,317	107,109
Policyholders'	124,717	60,369
Assets held to cover Linked Liabilities	-	-
Loans	-	-
Fixed Assets	685	694
Deferred Tax Assets (Net)	-	-
Current Assets		
Cash and Bank Balances	5,454	8,124
Advances and Other Assets	30,754	12,530
Sub-Total (A)	**36,208**	**20,654**
Current Liabilities	51,577	27,086
Provisions	145	282
Sub-Total (B)	**51,722**	**27,368**
Net Current Assets (C) =(A–B)	**(15,514)**	**(6,714)**
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit &Loss Account (Shareholders' Account)	46,894	29,763
Deficit in Revenue Account (Policyholders' A/c)	-	-
TOTAL	**241,099**	

"Notes to the condensed financial information for the year ended 31 March 2026:

1. This disclosure is made in accordance with the IRDAI Circular No. Ref: IRDAI/F&A/CIR/MISC/256/09/2021 dated 30 September 2021
2. 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 08 May 2026.
3. 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 - 09 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: Bangalore
Date: 08 May 2026