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

(Amount in Rs. Lakhs)

Particulars	For the period ended 30 September 2026							For the period ended 30 September 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	88,345	3,367	259	84,719	-	-	-	68,122	6,152	-	61,970	-	-	-
(b) Reinsurance ceded	(34,932)	(606)	-	(34,326)	-	-	-	(28,754)	(62)	-	(28,692)	-	-	-
(c) Reinsurance accepted	32,845	-	-	32,845	-	-	-	17,683	-	-	17,683	-	-	-
SUB-TOTAL	**86,258**	**2,761**	**259**	**83,238**	-	-	-	**57,051**	**6,090**	-	**50,961**	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, dividend&rent-Gross	4,606	500	-	4,106	-	-	-	2,162	129	-	2,033	-	-	-
(b) Profit on sale/redemption of investments	66	-	-	66	-	-	-	50			50	-	-	-
(c) (Loss on sale/redemption of investments)	(33)	-	-	(33)	-	-	-	(6)	-	-	(6)			
(d) Transfer/gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of premium/discount on investments	288	189	2	97	-	-	-	303	169	-	134	-	-	-
Other Income - Miscellaneous	1	-	-	1	-	-	-	21	-		21	-	-	-
Income on unclaimed amount of Policyholder	0	-	-	-	0	-	-	-	-		-	-	-	-
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	**4,928**	**689**	**2**	**4,237**	-	-	-	**2,530**	**298**	-	**2,232**	-	-	-
TOTAL (A)	**91,186**	**3,450**	**261**	**87,475**	-	-	-	**59,581**	**6,388**	-	**53,193**	-	-	-
Commission	17,384	891	13	16,480	-	-	-	16,668	3,926	-	12,742	-	-	-
Operating Expenses related to insurance business	29,054	1,694	94	27,266	-	-	-	16,432	1,430	-	15,002	-	-	-
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)	**46,438**	**2,585**	**107**	**43,746**	-	-	-	**33,100**	**5,356**	-	**27,744**	-	-	-
Benefits Paid (Net)	31,370	1,416	10	29,944	0	-	-	14,503	431	-	14,072	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies														
(a) Gross	35,086	3,373	427	31,286	-	-	-	27,244	4,224	-	23,020	-	-	-
(b) Amount ceded in Reinsurance	(20,970)	(988)	-	(19,982)	-	-	-	(13,185)	24	-	(13,209)	-	-	-
(c) Amount accepted in Reinsurance	11,227	-	-	11,227	-	-	-	4,646	-	-	4,646	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	**56,713**	**3,801**	**437**	**52,475**	0	-	-	**33,208**	**4,679**	-	**28,529**	-	-	-
SURPLUS/ (DEFICIT)(D) =(A)-(B)-(C)	**(11,965)**	**(2,936)**	**(283)**	**(8,746)**	-	-	-	**(6,727)**	**(3,647)**	-	**(3,080)**	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	11,965	2,936	283	8,746	-	-	-	6,727	3,647	-	3,080	-	-	-
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 2026	For the period ended 30 Sep 2025
1	New Business Premium Growth Rate		
	(i) Linked Business	NA	NA
	(ii) Non-Linked Business		
	Participating	NA	NA
	Non Participating	28.54%	27.06%
2	**Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)**	5.84%	0.09%
3	**Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)**	NA	NA
4	**Net Retention Ratio**	71.18%	66.49%
5	**Conservation Ratio (Segment wise)**		
	(i) Linked Business	NA	NA
	(ii) Non-Linked Business		
	Participating	NA	NA
	Non Participating		
	a) Life	15.38%	33.99%
6	**Expense of Management to Gross Direct Premium Ratio**	52.56%	48.58%
7	**Commission Ratio (Gross commission and Rewards paid to Gross Premium)**	19.68%	24.46%
8	**Ratio of Policyholders' Fund to Shareholders' funds**	138.74%	62.49%
9	**Change in net worth (Amount in Rs. Lakhs)**	-19,377	56,558
10	**Growth in Networth**	-17.65%	106.28%
11	**Ratio of Surplus to Policyholders' Fund**	-9.54%	-9.81%
12	**Profit after tax/Total Income**	-10.13%	-4.47%
13	**(Total Real Estate + Loans)/(Cash & Invested Assets)**	NA	NA
14	**Total Investments/(Capital +Reserves and Surplus)**	173.23%	138.98%
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	3.21%	3.51%
	Policyholders' Fund		
	Non Linked		
	Participating	NA	NA
	Non participating	3.66%	3.66%
	Linked		
	Non participating	NA	NA
	B. With Unrealised gain		
	Shareholders' Fund	5.15%	4.26%
	Policyholders' Fund		
	Non Linked		
	Participating	NA	NA
	Non participating	3.66%	3.66%
	Linked		
	Non participating	NA	NA
17	**Persistency Ratio -Premium Basis (Regular Premium /Limited Premium Payment under Individual category)**		
	For 13th month	25.35%	61.69%
	For 25th month	93.25%	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	100.00%	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	34.40%	47.62%
	For 25th month	94.29%	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	100.00%	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**	1.88	2.43
20	**Debt Equity Ratio**	0.22	NA
21	**Debt Service Coverage Ratio**	-16.97	NA
22	**Interest Service Coverage Ratio**	-16.97	NA
23	**Average ticket size in Rs. -Individual premium (Non-Single)**	29,501	49,858

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

(Amount in Rs. Lakhs)

Particulars	For the period ended 30 September 2026	For the period ended 30 September 2025
Amounts transferred from the Policyholders Account (Technical Account)	-	-
Income From Investments		
(a) Interest, Dividends & Rent –Gross	2,682	3,602
(b) Profit on sale/redemption of investments	144	177
(c) (Loss on sale/redemption of investments)	(5)	-
(d) Amortisation of Premium/Discount on Investments	296	210
Other Income	2	-
TOTAL (A)	**3,119**	**3,989**
Expense other than those directly related to the insurance business	173	106
Contribution to Policyholders' A/c		-
(a) Towards Excess Expenses of Management	-	-
(b) Towards remuneration of MD/CEO/WTD/OtherKMPs	-	-
(c) Others	-	-
Interest on subordinated debt	532	-
Expenses towards CSR activities	-	-
Penalties	-	-
Bad debts written off	-	-
Amount transferred to the Policyholders' account	11,965	6,727
Provisions (Other than taxation)		
(a) For diminution in the value of investments (Net)	-	-
(b) Provision for doubtful debts	-	-
(c) Others	-	-
TOTAL (B)	**12,670**	**6,833**
Profit/(Loss) before tax	**(9,551)**	**(2,844)**
Provision for Taxation	-	-
Profit/(Loss) after tax	**(9,551)**	**(2,844)**
APPROPRIATIONS		
(a) Balance at the beginning of the period	(46,894)	(29,763)
(b) Interim dividend paid	-	-
(c) Final dividend paid	-	-
(d) Transfer to reserves/other accounts	-	-
Profit/Loss carried forward to Balance Sheet	**(56,445)**	**(32,607)**

FORM L-3-A-A-BS -BALANCE SHEET

(Amount in Rs. Lakhs)

Particulars	As at 30 Sep 2026	As at 30 Sep 2025
Sources of Funds		
Shareholders' Funds:		
Share Capital	21,466	21,320
Share Application Money Pending Allotment	-	-
Reserves And Surplus	123,763	119,829
Credit/(Debit) Fair Value Change Account	1,614	1,233
Sub-Total	**146,843**	**142,382**
Borrowings	20,000	-
Policyholders' Funds:		
Credit/(Debit) Fair Value Change Account	(166)	124
Policy Liabilities	125,589	68,471
Funds for discontinued policies:		
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
Sub-Total	**145,423**	**68,595**
Funds for Future Appropriations		
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
Deferred Tax Liabilities (Net)	-	-
TOTAL	**292,266**	**210,977**
Application of Funds		
Investments		
Shareholders'	109,435	121,583
Policyholders'	142,140	74,591
Assets held to cover Linked Liabilities	-	-
Loans	-	-
Fixed Assets	584	683
Deferred Tax Assets (Net)	-	-
Current Assets		
Cash and Bank Balances	8,031	2,538
Advances and Other Assets	30,860	11,313
Sub-Total (A)	**38,891**	**13,851**
Current Liabilities	55,211	31,962
Provisions	18	376
Sub-Total (B)	**55,229**	**32,338**
Net Current Assets (C) =(A–B)	**(16,338)**	**(18,487)**
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit &Loss Account (Shareholders' Account)	56,445	32,607
Deficit in Revenue Account (Policyholders' A/c)	-	-
TOTAL	**292,266**	**210,977**

"Notes to the condensed financial information for the half year ended 30 September 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 reviewed by one of the Joint Statutory Auditors of the Company and the same have been approved by Board of Directors in its meeting held on 28 October 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: 28 Oct 2026