

**digit LIFE INSURANCE**

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FORM L-1-A-A-RA - Policyholders' Account (Technical Account)														₹ in Lakhs
Particulars	For the period ended on 31 March 2025							For the period ended on 31 March 2024						
	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	106,941	5,143	-	101,798	-	-	-	42,635	24	-	42,611	-	-	-
(b) Reinsurance ceded	(45,270)	(14)	-	(45,256)	-	-	-	(17,948)	-	-	(17,948)	-	-	-
(c) Reinsurance accepted	24,653	-	-	24,653	-	-	-	6,616	-	-	6,616	-	-	-
SUB-TOTAL	86,324	5,129	-	81,195	-	-	-	31,303	24	-	31,279	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, dividend & rent-Gross	2,395	41	-	2,354	-	-	-	219	-	-	219	-	-	-
(b) Profit on sale/redemption of investments	29	-	-	29	-	-	-	1	-	-	1	-	-	-
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	-	-	(2)	-	-	(2)	-	-	-
(d) Transfer/gain on revaluation/ change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of premium / discount on investments	719	56	-	663	-	-	-	334	1	-	333	-	-	-
Other Income - Miscellaneous	-	-	-	-	-	-	-	3	-	-	3	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	39,035	1,110	-	37,925	-	-	-	17,792	-	-	17,792	-	-	-
(b) Towards remuneration of MD/CEO/WT/Other KMP's	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	24	24	-	-	-	-	-
SUB-TOTAL	42,178	1,207	-	40,971	-	-	-	18,371	25	-	18,346	-	-	-
TOTAL (A)	128,502	6,336	-	122,166	-	-	-	49,674	49	-	49,625	-	-	-
COMMISSION	34,517	4,204	-	30,313	-	-	-	11,066	2	-	11,064	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	27,292	979	-	26,313	-	-	-	13,530	8	-	13,522	-	-	-
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)	61,809	5,183	-	56,626	-	-	-	24,596	10	-	24,586	-	-	-
BENEFITS PAID (Net)	15,582	52	-	15,530	-	-	-	2,250	-	-	2,250	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies														
(a) Gross	59,854	3,275	-	56,579	-	-	-	34,261	39	-	34,222	-	-	-
(b) Amount ceded in Reinsurance	(37,534)	10	-	(37,544)	-	-	-	(23,724)	-	-	(23,724)	-	-	-
(c) Amount accepted in Reinsurance	12,227	-	-	12,227	-	-	-	4,680	-	-	4,680	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	50,129	3,337	-	46,792	-	-	-	17,467	39	-	17,428	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	16,564	(2,184)	-	18,748	-	-	-	7,611	-	-	7,611	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	2,184	2,184	-	-	-	-	-	7,611	-	-	7,611	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	18,748	-	-	18,748	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS														
Transfer to Shareholders' Account	18,748	-	-	18,748	-	-	-	7,611	-	-	7,611	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18,748	-	-	18,748	-	-	-	7,611	-	-	7,611	-	-	-

FORM L-22A - ANALYTICAL RATIOS			
Sl. No.	Particulars	For the period ended 31 Mar 2025	For the period ended 31 Mar 2024
1	<b>New Business Premium Growth Rate</b>		
	(i) Linked Business	NA	NA
	(ii) Non-Linked Business	NA	NA
	Participating	NA	NA
	Non Participating	150.7%	NA
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	0.0%	9.4%
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	NA	NA
4	<b>Net Retention Ratio</b>	65.6%	63.6%
5	<b>Conservation Ratio (Segment wise)</b>		
	(i) Linked Business	NA	NA
	(ii) Non-Linked Business		
	Participating	NA	NA
	Non Participating		
	a) Life	10.0%	NA
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	57.8%	57.7%
7	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	32.3%	26.0%
8	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	44.6%	61.0%
9	<b>Change in net worth (Amount in Rs. Lakhs)</b>	86,666	22,632
10	<b>Growth In Network</b>	347.0%	965.3%
11	<b>Ratio of Surplus to Policyholders' Fund</b>	-45.1%	-67.0%
12	<b>Profit after tax / Total Income</b>	-20.0%	-31.0%
13	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	NA	NA
14	<b>Total Investments/(Capital + Reserves and Surplus)</b>	118.6%	111.1%
15	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	NA	NA
16	<b>Investment Yield - (Gross and Net) -Fund wise and With/ Without realised gain</b>		
	<b>A. Without Unrealised gain</b>		
	Shareholders' Fund	7.5%	7.5%
	Policyholders' Fund		
	Non Linked		
	Participating	NA	NA
	Non participating	7.4%	7.0%
	Linked		
	Non participating	NA	NA
	<b>B. With Unrealised gain</b>		
	Shareholders' Fund	7.9%	8.0%
	Policyholders' Fund		
	Non Linked		
	Participating	NA	NA
	Non participating	7.6%	7.3%
	Linked		
	Non participating	NA	NA
17	<b>Persistency Ratio - Premium Basis (Regular Premium / Limited Premium Payment under Individual category)</b>		
	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
	<b>Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)</b>		
	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

	<b>Persistence Ratio - Number of Policy Basis(Regular Premium/ Limited Premium Payment under Individual category)</b>		
	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
	<b>Persistence Ratio - Number of Policy Basis ( Single Premium/ Fully paid-up under Individual category)</b>		
	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
<b>18</b>	<b>NPA Ratio</b>		
	<b>Policyholders' Funds</b>		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
	<b>Shareholders' Funds</b>		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
<b>19</b>	<b>Solvency Ratio</b>	385%	207%
<b>20</b>	<b>Debt Equity Ratio</b>	NA	NA
<b>21</b>	<b>Debt Service Coverage Ratio</b>	NA	NA
<b>22</b>	<b>Interest Service Coverage Ratio</b>	NA	NA
<b>23</b>	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	78,646	92,260

FORM L-2-A-A-PL-Shareholders' Account (Non-technical Account)		₹ in Lakhs
Particulars	For the period ended 31 Mar 2025	For the period ended 31 Mar 2024
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	18,748	7,611
<b>Income From Investments</b>		
(a) Interest, Dividends & Rent – Gross	3,591	467
(b) Profit on sale/redemption of investments	184	74
(c) (Loss on sale/ redemption of investments)	(1)	(2)
(d) Amortisation of Premium / Discount on Investments	232	248
Other Income	1	-
<b>TOTAL (A)</b>	<b>22,755</b>	<b>8,398</b>
<b>Expense other than those directly related to the insurance business</b>	241	713
Contribution to Policyholders' A/c		
(a) Towards Excess Expenses of Management	39,035	17,792
(b) Towards remuneration of MD/CEO/WT/Other KMPs	-	-
(c) Others	-	-
Interest on subordinated debt	-	-
Expenses towards CSR activities	-	-
Penalties	4	-
Bad debts written off	-	-
Amount transferred to the Policyholders' account	2,184	24
Provisions (Other than taxation)		
(a) For diminution in the value of investments (Net)	-	-
(b) Provision for doubtful debts	-	-
(c) Others	-	-
<b>TOTAL (B)</b>	<b>41,464</b>	<b>18,529</b>
<b>Profit/ (Loss) before tax</b>	<b>(18,709)</b>	<b>(10,131)</b>
Provision for Taxation	-	-
<b>Profit / (Loss) after tax</b>	<b>(18,709)</b>	<b>(10,131)</b>
<b>APPROPRIATIONS</b>		
(a) Balance at the beginning of the period	(11,054)	(924)
(b) Interim dividend paid	-	-
(c) Final dividend paid	-	-
(d) Transfer to reserves/ other accounts	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>(29,763)</b>	<b>(11,054)</b>

FORM L-3-A-BS - BALANCE SHEET		₹ in Lakhs
Particulars	As on 31 March 2025	As on 31 March 2024
<b>Sources of Funds</b>		
<b>Shareholders' Funds:</b>		
Share Capital	21,320	12,119
Share Application Money Pending Allotment	-	15,000
Reserves And Surplus	119,836	8,859
Credit/(Debit) Fair Value Change Account	249	53
<b>Sub-Total</b>	<b>141,405</b>	<b>36,031</b>
<b>Borrowings</b>	-	-
<b>Policyholders' Funds:</b>		
Credit/(Debit) Fair Value Change Account	51	20
Policy Liabilities	49,765	15,217
Funds for discontinued policies:		
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
<b>Sub-Total</b>	<b>49,816</b>	<b>15,237</b>
<b>Funds for Future Appropriations</b>		
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
Deferred Tax Liabilities (Net)	-	-
<b>TOTAL</b>	<b>191,221</b>	<b>51,268</b>
<b>Application of Funds</b>		
<b>Investments</b>		
Shareholders'	107,109	16,672
Policyholders'	60,369	23,294
Assets held to cover Linked Liabilities	-	-
Loans	-	-
<b>Fixed Assets</b>	694	413
<b>Deferred Tax Assets (Net)</b>	-	-
<b>Current Assets</b>		
Cash and Bank Balances	8,124	21,713
Advances and Other Assets	12,530	2,988
<b>Sub-Total (A)</b>	<b>20,654</b>	<b>24,701</b>
Current Liabilities	27,086	24,761
Provisions	282	105
<b>Sub-Total (B)</b>	<b>27,368</b>	<b>24,866</b>
<b>Net Current Assets (C) = (A – B)</b>	<b>(6,714)</b>	<b>(165)</b>
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>	-	-
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	29,763	11,054
<b>Deficit In Revenue Account (Policyholders' A/c)</b>	-	-
<b>TOTAL</b>	<b>191,221</b>	<b>51,268</b>

Notes to the condensed financial information for the year ended 31 March 2025:

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 07 May 2025.
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 - 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 May 2025