



**GO DIGIT LIFE INSURANCE LIMITED**

**IRDAI PUBLIC DISCLOSURES**

For the period ended 31 December 2024

<b>Version No.</b>	<b>Form Uploading Date</b>	<b>Particulars of Change</b>
1.0	14 February 2025	NA

**Name of the Insurer : Go Digit Life Insurance Limited**  
**Registration number and Date of Registration with IRDAI : 165 dated 9 June 2023**

**List of Website Disclosure**

Sl. No.	Form No.	Description	Page No.
1	L-1-A-RA	Revenue Account	3-6
2	L-2-A-PL	Profit & Loss Account	7
3	L-3-A-BS	Balance Sheet	8
4	L-4	Premium Schedule	9
5	L-5	Commission Schedule	10
6	L-6	Operating Expenses Schedule	11
7	L-7	Benefits Paid Schedule	12
8	L-8	Share Capital Schedule	13
9	L-9 & L9A	Shareholding Pattern Schedule	14-17
10	L-10	Reserves and Surplus Schedule	18
11	L-11	Borrowings Schedule	19
12	L-12	Investments (Shareholders) Schedule	20
13	L-13	Investments (Policyholders) Schedule	21
14	L-14	Investments - Assets Held to Cover Linked Liabilities Schedule	18
	L-14A	Aggregate value of Investments other than Equity Shares and Mutual Fund	19
15	L-15	Loans Schedule	24
16	L-16	Fixed Assets Schedule	25
17	L-17	Cash and Bank Balance Schedule	26
18	L-18	Advances & Other Assets Schedule	27
19	L-19	Current Liabilities Schedule	28
20	L-20	Provisions Schedule	29
21	L-21	Misc Expenditure Schedule	30
22	L-22	Analytical Ratios	31-32
23	L-23	Receipts & Payment Schedule	33
24	L-24	Valuation of Net Liabilities	34
25	L-25 (i) & (ii)	Geographical Distribution of Business	35-38
26	L-26	Investment Assets (Life Insurers)	39
27	L-27	Investments - Unit Linked Business	40
28	L-28	Statement of NAV of Segregated Funds	41
29	L-29	Details regarding Debt securities	42-44
30	L-30	Related Party Transactions	45
31	L-31	Board of Directors & Key Management Persons	46
32	L-32	Available Solvency Margin and Solvency Ratio	47
33	L-33	NPAs	48-50
34	L-34	Statement of Investment and Income on Investment	51-53
35	L-35	Statement of Down Graded Investments	54-56
36	L-36	Premium and number of lives covered by policy type	57
37	L-37	Business Acquisition through Different Channels - Group	58
38	L-38	Business Acquisition through Different Channels - Individuals	59
39	L-39	Data on Settlement of Claims	60-61
40	L-40	Quarterly Claims Data	62-63
41	L-41	Grievance Disposal	64
42	L-42	Valuation Basis	65-66
43	L-43	Voting Activity disclosure under Stewardship Code	67
44	L-44	Embedded Value	68
45	L-45	Office Information	69

## REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2024

## Policyholders' Account (Technical Account)

(₹ in Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL							
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING												
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL					
Premiums earned – net																								
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,072	-	-	-	-	25,072
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(8,451)	-	-	-	-	(8,451)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,849	-	-	-	-	7,849
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>24,470</b>	-	-	-	-	<b>24,470</b>
Income from Investments																								
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	686	-	-	-	-	686
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	-	20
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value <sup>1</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	146	-	-	-	-	146
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>852</b>	-	-	-	-	<b>852</b>
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	(0)
Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
(a) Towards Excess Expenses of Management <sup>2</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMPs <sup>3</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>25,322</b>	-	-	-	-	<b>25,322</b>
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,215	-	-	-	-	8,215
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,974	-	-	-	-	5,974
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>14,189</b>	-	-	-	-	<b>14,189</b>
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,210	-	-	-	-	4,210
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
(a) Gross <sup>4</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,698	-	-	-	-	11,698
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,318)	-	-	-	-	(4,318)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,730	-	-	-	-	3,730
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>15,320</b>	-	-	-	-	<b>15,320</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>(4,187)</b>	-	-	-	-	<b>(4,187)</b>
Amount transferred from shareholders' Account (Non-technical Account) <sup>5</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,187	-	-	-	-	4,187
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>																								
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Details of surplus/(Deficit)</b>																								
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus/(Deficit) shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,187)	-	-	-	-	(4,187)
<b>Total Surplus / (Deficit)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>(4,187)</b>	-	-	-	-	<b>(4,187)</b>
<b>Funds for future appropriations</b>																								
Opening balance as at 1 April 2024		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance carried forward to Balance Sheet</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

<sup>1</sup> Represents the deemed realised gain as per specified norms<sup>2</sup> In case expenses of management exceeds the limits prescribed by the regulations<sup>3</sup> In case annual remuneration exceed the specified limit<sup>4</sup> Represents Mathematical Reserves after allocation of bonus<sup>5</sup> In case of deficit in the Revenue account

## REVENUE ACCOUNT UPTO THE QUARTER ENDED 31 DECEMBER 2024

## Policyholders' Account (Technical Account)

(₹ in Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL		
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING							
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL
Premiums earned – net																			
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	78,224	-	-	-	-	78,224	78,224
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(32,741)	-	-	-	-	(32,741)	(32,741)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	20,046	-	-	-	-	20,046	20,046
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	<b>65,529</b>	-	-	-	-	<b>65,529</b>	<b>65,529</b>
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	1,594	-	-	-	-	1,594	1,594
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	25	25
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value <sup>1</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	576	-	-	-	-	576	576
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	<b>2,195</b>	-	-	-	-	<b>2,195</b>	<b>2,195</b>
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)	(1)
Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management <sup>2</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMPs <sup>3</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>67,723</b>	-	-	-	-	<b>67,723</b>	<b>67,723</b>
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	21,574	-	-	-	-	21,574	21,574
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	20,576	-	-	-	-	20,576	20,576
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>42,150</b>	-	-	-	-	<b>42,150</b>	<b>42,150</b>
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	8,825	-	-	-	-	8,825	8,825
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross <sup>4</sup>		-	-	-	-	-	-	-	-	-	-	-	47,193	-	-	-	-	47,193	47,193
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(29,919)	-	-	-	-	(29,919)	(29,919)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	12,887	-	-	-	-	12,887	12,887
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>38,986</b>	-	-	-	-	<b>38,986</b>	<b>38,986</b>
<b>SURPLUS / (DEFICIT) (D) =(A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>(13,413)</b>	-	-	-	-	<b>(13,413)</b>	<b>(13,413)</b>
Amount transferred from shareholders' Account (Non-technical Account) <sup>5</sup>		-	-	-	-	-	-	-	-	-	-	-	13,413	-	-	-	-	13,413	13,413
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Details of surplus/(Deficit)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus/(Deficit) shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	(13,413)	-	-	-	-	(13,413)	(13,413)
<b>Total Surplus / (Deficit)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>(13,413)</b>	-	-	-	-	<b>(13,413)</b>	<b>(13,413)</b>
<b>Funds for future appropriations</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as at 1 April 2024		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance carried forward to Balance Sheet</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Notes:

- <sup>1</sup> Represents the deemed realised gain as per specified norms  
<sup>2</sup> In case expenses of management exceeds the limits prescribed by the regulations  
<sup>3</sup> In case annual remuneration exceed the specified limit  
<sup>4</sup> Represents Mathematical Reserves after allocation of bonus  
<sup>5</sup> In case of deficit in the Revenue account

## REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2023

## Policyholders' Account (Technical Account)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL					
							PARTICIPATING					NON-PARTICIPATING										
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL			
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value <sup>1</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management <sup>2</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMPs <sup>3</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross <sup>4</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount transferred from shareholders' Account (Non-technical Account) <sup>5</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Details of surplus/(Deficit)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus/(Deficit) shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Surplus / (Deficit)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Funds for future appropriations</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as at 1 April 2023		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance carried forward to Balance Sheet</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Notes:

<sup>1</sup> Represents the deemed realised gain as per specified norms<sup>2</sup> In case expenses of management exceeds the limits prescribed by the regulations<sup>3</sup> In case annual remuneration exceed the specified limit<sup>4</sup> Represents Mathematical Reserves after allocation of bonus<sup>5</sup> In case of deficit in the Revenue account

## FORM L-1-A-RA

Name of the Insurer: Go Digit Life Insurance Limited  
Registration No. 165 and Date of Registration with the IRDAI - 9 June 2023



## REVENUE ACCOUNT UPTO THE QUARTER ENDED 31 DECEMBER 2023

## Policyholders' Account (Technical Account)

(₹ in Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL					
							PARTICIPATING					NON-PARTICIPATING										
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL			
Premiums earned – net																						
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,854	21,854	21,854
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(9,361)	(9,361)	(9,361)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,242	2,242	2,242
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>14,735</b>	<b>14,735</b>	<b>14,735</b>
Income from Investments																						
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	77	77	77
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value <sup>1</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	174	174	174
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	251	251	251
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>251</b>	<b>251</b>	<b>251</b>
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management <sup>2</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMPs <sup>3</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>14,986</b>	<b>14,986</b>	<b>14,986</b>
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,045	5,045	5,045
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,406	7,406	7,406
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>12,451</b>	<b>12,451</b>	<b>12,451</b>
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,061	1,061	1,061
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																						
(a) Gross <sup>4</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,745	16,745	16,745
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(11,760)	(11,760)	(11,760)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,354	1,354	1,354
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>7,400</b>	<b>7,400</b>	<b>7,400</b>
<b>SURPLUS / (DEFICIT) (D) =(A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>(4,865)</b>	<b>(4,865)</b>	<b>(4,865)</b>
Amount transferred from shareholders' Account (Non-technical Account) <sup>5</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,865	4,865	4,865
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>																						
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Details of surplus/(Deficit)</b>																						
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus/(Deficit) shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,865)	(4,865)	(4,865)
<b>Total Surplus / (Deficit)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>(4,865)</b>	<b>(4,865)</b>	<b>(4,865)</b>
<b>Funds for future appropriations</b>																						
Opening balance as at 1 April 2023		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance carried forward to Balance Sheet</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Notes:

<sup>1</sup> Represents the deemed realised gain as per specified norms<sup>2</sup> In case expenses of management exceeds the limits prescribed by the regulations<sup>3</sup> In case annual remuneration exceed the specified limit<sup>4</sup> Represents Mathematical Reserves after allocation of bonus<sup>5</sup> In case of deficit in the Revenue account

## PROFIT &amp; LOSS ACCOUNT FOR THE PERIOD ENDED 31 DECEMBER 2024

## Shareholders' Account (Non-technical Account)

(₹ in Lakhs)

Particulars	Schedule No.	For the quarter ended 31 December 2024	Upto the quarter ended 31 December 2024	For the quarter ended 31 December 2023	Upto the quarter ended 31 December 2023
Amounts transferred from the Policyholders Account (Technical Account)		-	-	-	-
<b>Income From Investments</b>					
(a) Interest, Dividends & Rent – Gross		979	2,521	112	200
(b) Profit on sale/redemption of investments		73	156	41	74
(c) (Loss on sale/ redemption of investments)		(0)	(0)	(1)	(1)
(d) Amortisation of Premium / Discount on Investments		21	206	68	194
Other Income (to be specified)		-	1	0	0
<b>TOTAL (A)</b>		<b>1,073</b>	<b>2,884</b>	<b>220</b>	<b>467</b>
Expense other than those directly related to the insurance business		64	164	46	632
Contribution to Policyholders' accounts		-	-	-	-
(a) Contribution to policyholders account towards Excess EOM		-	-	-	-
(b) Remuneration of MD and CEO over and above specified limits		-	-	-	-
(c) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		4,187	13,413	2,922	4,865
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
<b>TOTAL (B)</b>		<b>4,251</b>	<b>13,577</b>	<b>2,968</b>	<b>5,497</b>
<b>Profit/ (Loss) before tax (C = A - B)</b>		<b>(3,178)</b>	<b>(10,693)</b>	<b>(2,748)</b>	<b>(5,030)</b>
Provision for Taxation		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>(3,178)</b>	<b>(10,693)</b>	<b>(2,748)</b>	<b>(5,030)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period		(18,569)	(11,054)	(3,206)	(924)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
<b>Loss carried forward to Balance Sheet</b>		<b>(21,747)</b>	<b>(21,747)</b>	<b>(5,954)</b>	<b>(5,954)</b>
Earning per share (Basic and Diluted)					
Basic earning per equity share Rs.		(1.91)	(6.44)	(3.01)	(5.51)
Diluted earning per equity share Rs.		(1.91)	(6.44)	(3.01)	(5.51)
Nominal value per equity share Rs.		10.00	10.00	10.00	10.00

## FORM L-3-A-BS

Go Digit Life Insurance Limited  
Registration No. 165 and Date of Registration with the IRDAI - 9 June 2023



## BALANCE SHEET AS AT 31 DECEMBER 2024

(₹ in Lakhs)

PARTICULARS	Schedule	As at 31 December 2024	As at 31 December 2023
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8, L-9	17,771	12,119
SHARE APPLICATION MONEY PENDING ALLOTMENT		20,000	-
RESERVES AND SURPLUS	L-10	53,629	8,859
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		164	8
<b>Sub-Total</b>		<b>91,564</b>	<b>20,986</b>
BORROWINGS	L-11	-	-
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		54	-
POLICY LIABILITIES		45,378	6,339
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		-	-
(ii) Credit/(debit) fair value change account		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		-	-
<b>Sub-Total</b>		<b>45,432</b>	<b>6,339</b>
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		-	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		-	-
DEFERRED TAX LIABILITIES (Net)		-	-
<b>TOTAL</b>		<b>136,996</b>	<b>27,325</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Shareholders'	L-12	55,591	18,134
Policyholders'	L-13	47,585	10,235
Assets held to cover Linked liabilities	L-14	-	-
LOANS	L-15	-	-
FIXED ASSETS	L-16	636	413
DEFERRED TAX ASSETS (Net)		-	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	L-17	21,332	4,968
Advances and Other Assets	L-18	16,045	2,060
<b>Sub-Total (A)</b>		<b>37,377</b>	<b>7,028</b>
CURRENT LIABILITIES	L-19	25,720	14,383
PROVISIONS	L-20	220	56
<b>Sub-Total (B)</b>		<b>25,940</b>	<b>14,439</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>11,437</b>	<b>(7,411)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		21,747	5,954
DEFICT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
<b>TOTAL</b>		<b>136,996</b>	<b>27,325</b>

## CONTINGENT LIABILITIES

(₹ in Lakhs)

Particulars	As at 31 December 2024	As at 31 December 2023
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	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others (to be specified)	-	-
<b>TOTAL</b>	-	-



**FORM L-4-PREMIUM SCHEDULE****Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS****(₹ in Lakhs)**

<b>PARTICULARS</b>		<b>For the quarter ended 31 December 2024</b>	<b>Upto the quarter ended 31 December 2024</b>	<b>For the quarter ended 31 December 2023</b>	<b>Upto the quarter ended 31 December 2023</b>
1	First year premiums	2,676	4,396	135	346
2	Renewal Premiums	20	20	-	-
3	Single Premiums	22,376	73,808	12,680	21,508
<b>TOTAL PREMIUM</b>		<b>25,072</b>	<b>78,224</b>	<b>12,815</b>	<b>21,854</b>
<b>Premium Income from Business written :</b>					
	In India	25,072	78,224	12,815	21,854
	Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>		<b>25,072</b>	<b>78,224</b>	<b>12,815</b>	<b>21,854</b>

**FORM L-5 - COMMISSION SCHEDULE**



**Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

<b>PARTICULARS</b>	<b>For the quarter ended 31 December 2024</b>	<b>Upto the quarter ended 31 December 2024</b>	<b>For the quarter ended 31 December 2023</b>	<b>Upto the quarter ended 31 December 2023</b>
Commission				
Direct – First year premiums	1,326	1,710	6	13
- Renewal premiums	-	-	-	-
- Single premiums	6,889	19,864	4,701	5,032
<b>Gross Commission</b>	<b>8,215</b>	<b>21,574</b>	<b>4,707</b>	<b>5,045</b>
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>8,215</b>	<b>21,574</b>	<b>4,707</b>	<b>5,045</b>
<b>TOTAL</b>	<b>8,215</b>	<b>21,574</b>	<b>4,707</b>	<b>5,045</b>
<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
Individual agents	20	61	7	8
Corporate Agents-Banks/FII/HFC	56	57	-	-
Corporate Agents -Others	2,062	3,995	528	528
Brokers	6,065	17,300	4,159	4,496
Micro Agents	3	6	-	-
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	4	147	-	-
Point of Sales (Direct)	5	8	13	13
Others (Please Specify, for e.g. POS)	-	-	-	-
<b>TOTAL</b>	<b>8,215</b>	<b>21,574</b>	<b>4,707</b>	<b>5,045</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>				
In India	8,215	21,574	4,707	5,045
Outside India	-	-	-	-

\* Commission on Business procured through Company website

**FORM L-6-OPERATING EXPENSES SCHEDULE**

**Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

PARTICULARS		For the quarter ended 31 December 2024	Upto the quarter ended 31 December 2024	For the quarter ended 31 December 2023	Upto the quarter ended 31 December 2023
1	Employees' remuneration & welfare benefits	2,436	6,258	1,110	2,247
2	Travel, conveyance and vehicle running expenses	50	105	25	45
3	Training expenses	9	25	31	68
4	Rents, rates & taxes	376	1,189	269	425
5	Repairs	7	12	0	0
6	Printing & stationery	1	2	-	1
7	Communication expenses	10	11	1	3
8	Legal & professional charges	373	865	226	395
9	Medical fees	0	0	-	-
10	Auditors' fees, expenses etc				
	a) as auditor	6	19	1	3
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	1	2	1	1
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	2	6	-	-
11	Advertisement and publicity	948	3,594	848	1,552
12	Interest & Bank Charges	6	11	0	0
13	Depreciation	67	165	23	46
14	Brand/Trade Mark usage fee/charges				
15	Business Development and Sales Promotion Expenses	162	546	9	15
16	Stamp duty on policies	768	4,738	855	2,168
17	Information Technology Expenses	305	782	302	420
18	Goods and Services Tax (GST)	390	2,045	-	-
	Others:	-	-	-	-
	(a) Insurance, water and electricity charges	32	88	1	2
	(b) Security and housekeeping	56	120	-	-
	(c) Miscellaneous expenses	(31)	(7)	6	15
	<b>TOTAL</b>	<b>5,974</b>	<b>20,576</b>	<b>3,708</b>	<b>7,406</b>
	In India	5,974	20,576	3,708	7,406
	Outside India	-	-	-	-
	<b>TOTAL</b>	<b>5,974</b>	<b>20,576</b>	<b>3,708</b>	<b>7,406</b>

**FORM L-7-BENEFITS PAID SCHEDULE**
**Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**


(₹ in Lakhs)

PARTICULARS		For the quarter ended 31 December 2024	Upto the quarter ended 31 December 2024	For the quarter ended 31 December 2023	Upto the quarter ended 31 December 2023
1	Insurance Claims				
	(a) Claims by Death	8,016	17,777	1,785	3,034
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	6	6	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	-	-	-	-
	(g) any other (please specify)	-	-	-	-
	<b>Sub total</b>	<b>8,022</b>	<b>17,783</b>	<b>1,785</b>	<b>3,034</b>
	Benefits Paid (Gross)				
	In India	8,022	17,783	1,785	3,034
	Outside India	-	-	-	-
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	7,062	15,832	1,205	2,048
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
	<b>Sub total</b>	<b>7,062</b>	<b>15,832</b>	<b>1,205</b>	<b>2,048</b>
3	Amount accepted in reinsurance:				
	(a) Claims by Death	3,250	6,874	75	75
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
	<b>Sub total</b>	<b>3,250</b>	<b>6,874</b>	<b>75</b>	<b>75</b>
	<b>Total</b>	<b>4,210</b>	<b>8,825</b>	<b>655</b>	<b>1,061</b>
	Benefits Paid (Net)				
	In India	4,210	8,825	655	1,061
	Outside India	-	-	-	-
	<b>TOTAL</b>	<b>4,210</b>	<b>8,825</b>	<b>655</b>	<b>1,061</b>

**Note:**

- Claims include claims settlement costs, wherever applicable
- Fee and expenses connected to claims are included above.
- The legal and other fees and expenses shall also form part of the claims cost, wherever applicable

**FORM L-8-SHARE CAPITAL SCHEDULE****Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS****(₹ in Lakhs)**

<b>Particulars</b>		<b>As at 31 December 2024</b>	<b>As at 31 December 2023</b>
1	Authorised Capital 300,000,000 Equity Shares of Rs.10 each	30,000	20,000
2	Issued Capital 177,713,486 Equity Shares of Rs.10 each	17,771	12,119
3	Subscribed Capital 177,713,486 Equity Shares of Rs.10 each	17,771	12,119
4	Called-up Capital 177,713,486 Equity Shares of Rs.10 each	17,771	12,119
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>17,771</b>	<b>12,119</b>

**Note:**

- Particulars of the different classes of capital should be separately stated.
- The amount capitalised on account of issue of bonus shares should be disclosed.
- In case any part of the capital is held by a holding company, the same should be separately disclosed.

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**



**Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

Shareholder	As at 31 December 2024		As at 31 December 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian (Oben Ventures LLP)	57,209,994	32.19%	57,209,994	47.21%
Foreign (FAL Corporation)	57,645,843	32.44%	29,335,342	24.21%
Investor*:				
Indian	43,462,587	24.46%	21,868,006	18.05%
Foreign	19,395,062	10.91%	12,772,343	10.54%
Others (to be specified), e.g. ESOP etc.	-	-	-	-
<b>TOTAL</b>	<b>177,713,486</b>	<b>100%</b>	<b>121,185,685</b>	<b>100%</b>

1. Investors as defined under IRDAI regulations as amended from time to time
2. Others may include ESOPs etc.

## PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN  
GO DIGIT LIFE INSURANCE LIMITED, AS AT 31 DECEMBER 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	1	57,209,994	32.19	5,720.99	Nil	Nil	57,209,994	100
	(i) Oben Ventures LLP	1	57,209,994	32.19	5,720.99	Nil	Nil	57,209,994	100
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	1	57,645,843	32.44	5,764.58	Nil	Nil	57,645,843	100
	(i) FAL Corporation	1	57,645,843	32.44	5,764.58	Nil	Nil	57,645,843	100
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1.1	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	2	35,058,626	19.72	3,505.86	Nil	Nil	35,058,626	100
	(i) HDFC Bank Limited	1	17,529,313	9.86	1,752.93	Nil	Nil	17,529,313	100
	(ii) Axis Bank Limited	1	17,529,313	9.86	1,752.93	Nil	Nil	17,529,313	100
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
	NBFCs registered with RBI	-	-	-	-	-	-	-	-
ix)	Any other								
	Foreign Body Corporate	1	8,817,562	4.96	881.76	Nil	Nil	8,817,562	100
	i. Peak XV Partners Growth Investments IV (formerly known as SCL Growth Investment IV)	1	8,817,562	4.96	881.76	Nil	Nil	8,817,562	100
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3.1	Non-Institutions	45	18,981,461	10.68	1,898.15	Nil	Nil	16,519,210	87
i)	Individual share capital upto Rs. 2 Lacs	16	95,292	0.05	9.53	Nil	Nil	6	0
ii)	Individual share capital in excess of Rs. 2 Lacs	27	4,833,333	2.72	483.33	Nil	Nil	2,466,368	51
	Sparsh Partners	1	2,466,368	1.39	246.64	Nil	Nil	2,466,368	100
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts								
	- Non Resident Indian	1	10,577,500	5.95	1,057.75	Nil	Nil	10,577,500	100
	i. Kanika Gupta	1	10,577,500	5.95	1,057.75	Nil	Nil	10,577,500	100
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	1	3,475,336	1.96	347.53	Nil	Nil	3,475,336	100
	Storge Ventures LLP	1	3,475,336	1.96	347.53	Nil	Nil	3,475,336	100
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1.1	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>50</b>	<b>177,713,486</b>	<b>100</b>	<b>17,771.34</b>	<b>Nil</b>	<b>Nil</b>	<b>175,251,235</b>	<b>99</b>

## PART B:

PARTICULARS OF THE SHAREHOLDING PATTERN  
GO DIGIT LIFE INSURANCE LIMITED, AS AT 31 DECEMBER 2024

## PARTICULARS OF THE SHAREHOLDING PATTERN IN THE PROMOTER AS INDICATED AT (A) IN PART A ABOVE

Name of the Promoter:  
Oben Ventures LLP

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period <sup>^</sup>	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	1*	NA	NA	NA	NA	NA	NA	NA
	(i) Kamesh Goyal	1*	NA	NA	NA	NA	NA	NA	NA
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1.1	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter <sup>(6)</sup>	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	1	NA	NA	NA	NA	NA	NA	NA
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>2</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

\*Since, Oben Ventures LLP is a Limited Liability Partnership, the number of shares held, % of shareholding etc. are mentioned as NA. As on 31st December 2024, almost entire (i.e. 99.99%) of the capital contribution of the Oben Ventures LLP is made by Mr. Kamesh Goyal.



## PART B:

PARTICULARS OF THE SHAREHOLDING PATTERN :  
GO DIGIT LIFE INSURANCE LIMITED, AS AT 31st December 2024

## PARTICULARS OF THE SHAREHOLDING PATTERN IN THE PROMOTER AS INDICATED AT (A) IN PART A ABOVE

Name of the Promoter:  
FAL Corporation

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up capital (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period <sup>^</sup>	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	1	125,172,907	100	1,03,994.28*	Nil	NA	Nil	NA
	(i) Fairfax Asia Limited	1	125,172,907	100	1,03,994.28*	Nil	NA	Nil	NA
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:	-	-	-	-	-	-	-	-
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>1</b>	<b>125,172,907</b>	<b>100</b>	<b>1,03,994.28*</b>	<b>Nil</b>	<b>NA</b>	<b>Nil</b>	<b>NA</b>

Note: \* Based on a foreign exchange conversion rate of USD 1 = INR 85.6232 published on the website of the Reserve Bank of India on December 31, 2024.

**FORM L-10-RESERVES AND SURPLUS SCHEDULE****Go Digit Life Insurance Limited****SCHEDULES FORMING PART OF FINANCIAL STATEMENTS****(₹ in Lakhs)**

<b>Particulars</b>		<b>As at 31 December 2024</b>	<b>As at 31 December 2023</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	53,629	8,859
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	<b>53,629</b>	<b>8,859</b>

Note:

a) Additions to and deductions from the reserves shall be disclosed under each of the specified heads.

**FORM L-11-BORROWINGS SCHEDULE****Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS****(₹ in Lakhs)**

Sl. No.	Particulars	As at 31 December 2024	As at 31 December 2023
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Note:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head, as given below.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately.
- c) Debentures include NCDs issued as per IRDAI (Other Forms of Capital) Regulations, 2015

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)****(₹ in Lakhs)**

Sl.No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
1		NIL		

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS



(₹ in Lakhs)

Particulars		As at 31 December 2024	As at 31 December 2023
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	29,703	7,164
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,877	286
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,747	740
	(e) Other Securities (to be specified)		
	(i) Fixed deposit with banks	-	-
	(ii) Tri-party Repo	-	-
	(ii) Repurchase Agreement (Repo)	-	-
	(iii) AT1 Bonds	5,961	1,001
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	308	147
4	Investments in Infrastructure and Housing sector	11,644	2,894
5	Other than Approved Investments	460	500
<b>Sub total (A)</b>		<b>54,700</b>	<b>12,732</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,522
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Tri-party repo (TREPs)	210	2,330
	(f) Other Securities (to be specified)	-	-
	(g) Subsidiaries	-	-
	(h) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Housing sector	-	550
5	Other than Approved Investments	681	-
<b>Sub total (B)</b>		<b>891</b>	<b>5,402</b>
<b>TOTAL (A+B)</b>		<b>55,591</b>	<b>18,134</b>

Sr. No.	Particulars	As at 31 December 2024	As at 31 December 2023
<b>Aggregate amount of Company's investments and the market value there of :</b>			
1	Aggregate amount of Company's investments other than Equity, Equity ETF, AT1 Bonds, AIF, Preference shares, Mutual fund, Investment property & Derivative instruments	46,759	16,700
	Market value of above investments	47,569	16,752
	Aggregate amount of Company's investments in Mutual fund, Equity, Equity ETF, AT1 Bond, AIF, Preference shares & Investment property (at historical cost)	8,673	1,426
2	Investments in subsidiary at cost	-	-
3	Investments in holding company and other related entities	-	-
4	Investments made out of Catastrophe reserve	-	-
5	Debt securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.		

**FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE**

**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**



(₹ in Lakhs)

Particulars		As at 31 December 2024	As at 31 December 2023
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	19,742	2,188
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,943	768
	(e) Other Securities		
	(aa) AT1 Bonds	3,204	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure & Housing sector	11,775	1,098
5	Other than Approved Investments	-	-
<b>Sub total (A)</b>		<b>39,664</b>	<b>4,054</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	3,416	3,373
2	Other Approved Securities		
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	355	-
	(e) Tri-party repo (TREPs)	4,150	1,555
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure & Housing sector	-	1,252
5	Other than Approved Investments	-	-
<b>Sub total (B)</b>		<b>7,921</b>	<b>6,180</b>
<b>TOTAL (A+B)</b>		<b>47,585</b>	<b>10,235</b>

Sr. No.	Particulars	As at 31 December 2024	As at 31 December 2023
<b>Aggregate amount of Company's investments and the market value there of :</b>			
1	Aggregate amount of Company's investments other than Equity, Equity ETF, AT1 Bonds, AIF, Preference shares, Mutual fund, Investment property & Derivative instruments	44,207	10,235
	Market value of above investments	44,749	10,249
	Aggregate amount of Company's investments in Mutual fund, Equity, Equity ETF, AT1 Bond, AIF, Preference shares & Investment property (at historical cost)	3,150	-
2	Investments in subsidiary at cost	-	-
3	Investments in holding company and other related entities	-	-
4	Investments made out of Catastrophe reserve	-	-
5	Debt securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.		

**FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE**



**Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

Particulars		As at 31 December 2024	As at 31 December 2023
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
<b>Sub total (A)</b>		-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
<b>Sub total (B)</b>		-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
<b>Sub total (C)</b>		-	-
<b>TOTAL (A+B+C)</b>		-	-

**Notes:**

Sr. No.	Particular	As at 31 December 2024	As at 31 December 2023
1	Investments in holding company and other related entities	-	-
2	Investment made out of catastrophe reserve at cost	-	-
3	Historical cost of above investments	-	-
	Particulars of investment other than listed equity shares		
4	Historical cost	-	-
	Market value	-	-
	Break-up of Net Current Asset - "Assets Held to Cover Linked Liabilities"		
	a) Interest accrued and not due	-	-
	b) Cash and bank Balance	-	-
5	c) Investment sold -pending for settlement	-	-
	d) Investment purchased -pending for settlement	-	-
	e) Other receivable / (payable)	-	-
	f) Application money of investment	-	-
<b>Total</b>	<b>Net Current Asset</b>	-	-

**L-14A - AGGREGATE VALUE OF INVESTMENTS OTHER THAN LISTED EQUITY SECURITIES AND DERIVATIVE INSTRUMENTS**



**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked		Total	
	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023
<b>Long Term Investments:</b>								
Book Value	51,920	12,732	39,610	4,054	-	-	91,530	16,786
Market Value	52,821	12,785	40,029	4,070	-	-	92,851	16,855
<b>Short Term Investments:</b>								
Book Value	710	5,402	7,921	6,180	-	-	8,631	11,582
Market Value	709	5,402	7,921	6,179	-	-	8,630	11,581

Note: Market Value in respect of Shareholders and Policyholders investments should be arrived as per the guidelines prescribed for linked business investments under IRDAI Investment (Regulations) 2016.

**FORM L-15-LOANS SCHEDULE**

**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**



(₹ in Lakhs)

Particulars		As at 31 December 2024	As at 31 December 2023
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**Note:**

- Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- Provisions against non-performing loans shall be shown separately.
- The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans		
Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
Sub-standard	-	-
Doubtful	-	-
Loss	-	-
<b>Total</b>	-	-



## FORM 16-FIXED ASSETS SCHEDULE

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1 April 2024	Additions	Deductions	As at 31 December 2024	As at 1 April 2024	For The Period	On Sales/ Adjustments	As at 31 December 2024	As at 31 December 2024	As at 31 December 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	77	32	-	109	7	23	-	30	79	3
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment (others)	399	330	1	728	75	138	0	213	515	250
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	11	15	-	26	1	4	-	5	21	4
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>487</b>	<b>377</b>	<b>1</b>	<b>863</b>	<b>83</b>	<b>165</b>	<b>0</b>	<b>248</b>	<b>615</b>	<b>257</b>
Work in progress	9	383	370	21	-	-	-	-	21	156
<b>Grand Total</b>	<b>495</b>	<b>760</b>	<b>371</b>	<b>884</b>	<b>83</b>	<b>165</b>	-	<b>248</b>	<b>636</b>	<b>413</b>
<b>As at 31 December 2023</b>	17	737	292	462	0	48	-	49	413	

Note:

Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form L-12.

**FORM L-17-CASH AND BANK BALANCE SCHEDULE****Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS****(₹ in Lakhs)**

<b>Particulars</b>		<b>As at 31 December 2024</b>	<b>As at 31 December 2023</b>
1	Cash (including cheques, drafts and stamps)	35	6
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	21,284	4,962
	(c) Others*	13	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>21,332</b>	<b>4,968</b>
	<b>Balances with non-scheduled banks included in 2 and 3 above</b>		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	21,332	4,968
	Outside India	-	-
	<b>TOTAL</b>	<b>21,332</b>	<b>4,968</b>

\* Collection received via various payment gateways

1 Cheques on hand amount to Rs. 35 (in Lakhs)  
Corresponding period of Previous year Rs. 6 (in Lakhs)

**FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE**
**Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**


(₹ in Lakhs)

Particulars	As at 31 December 2024	As at 31 December 2023
<b>ADVANCES</b>		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments	-	-
3 Prepayments	226	71
4 Advances to Directors/Officers	-	-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6 Others		
Advances to suppliers		
Gross	386	244
Less: Provision for doubtful advances	-	-
Net balance	386	244
Other advances		
Gross	12	12
Less: Provision for doubtful advances	-	-
Net balance	12	12
<b>TOTAL (A)</b>	<b>624</b>	<b>327</b>
<b>OTHER ASSETS</b>		
1 Income accrued on investments	2,465	300
2 Outstanding Premiums	7	43
3 Agents' Balances	-	-
4 Foreign Agencies Balances	-	-
5 Due from other entities carrying on insurance business (including reinsurers)	5,125	141
6 Due from subsidiaries / holding company	-	-
7 Deposits		
Gross	729	600
Less: Provision for doubtful deposits	-	-
Net balance	729	600
8 Investments held for Unclaimed Amount of Policyholders	-	-
9 Others		
Unsettled investment contracts-receivable	18	-
GST unutilised credit	7,077	649
Advance against GST liability	-	-
Unit receivable	-	-
Assets held to cover unclaimed funds	-	-
Income on unclaimed fund (net of fund admin charges)	-	-
<b>TOTAL (B)</b>	<b>15,421</b>	<b>1,733</b>
<b>TOTAL (A+B)</b>	<b>16,045</b>	<b>2,060</b>

Note:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.  
 (b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 2013

**FORM L-19-CURRENT LIABILITIES SCHEDULE****Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

Particulars		As at 31 December 2024	As at 31 December 2023
1	Agents' Balances	3,846	1,950
2	Balances due to other insurance companies	626	3,231
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated premium	12,406	3,841
6	Sundry creditors	192	59
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,302	1,728
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	-	-
12	Income accrued on Unclaimed amounts	-	-
13	Interest payable on debentures/bonds	-	-
14	Others		
	Payable unsettled investment contracts	-	497
	Expenses payable	2,187	1,970
	Taxes payable	177	246
	Statutory dues payable	62	29
	GST Liability	3,663	778
	Employee payable	37	4
	Deposits	-	-
	Payable to Policyholders	-	-
	Share Application money (pending for allotment)	-	-
	Other Payable	219	50
	Unit payable	-	-
	Book overdraft	3	-
<b>Total</b>		<b>25,720</b>	<b>14,383</b>

**FORM L-20-PROVISIONS SCHEDULE****Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

<b>Particulars</b>		<b>As at 31 December 2024</b>	<b>As at 31 December 2023</b>
1	For Taxation (less payments and taxes deducted at source) Income Tax	-	(18)
2	For Employee Benefits	-	-
3	For Others (To be specified)		
	For leave encashment	90	42
	For long term incentive plan	-	-
	For gratuity	130	32
	<b>TOTAL</b>	<b>220</b>	<b>56</b>

**FORM L-21-MISC EXPENDITURE SCHEDULE**  
**(To the extent not written off or adjusted)**



**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

<b>Particulars</b>		<b>As at 31 December 2024</b>	<b>As at 31 December 2023</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Go Digit Life Insurance Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

Particular		For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
1	<b>New Business Premium Growth Rate (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:	NA	NA	NA	NA
	<b>Participating:</b>				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	<b>Non Participating:</b>				
	a) Life	95%	258%	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	NA	0.01%	NA	NA
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	NA	NA	NA	NA
4	<b>Net Retention Ratio</b>	97.60%	83.77%	71.79%	67.42%
5	<b>Conservation Ratio (Segment wise)</b>				
	(i) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	<b>Participating:</b>				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	<b>Non Participating:</b>				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	56.59%	53.88%	65.67%	56.97%
7	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	32.76%	27.58%	36.73%	23.08%
8	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	0.65%	0.70%	0.07%	0.07%
9	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	NA	NA	0.01%	0.01%
10	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	91.20%	91.20%	42.17%	42.17%
11	<b>Change in net worth (Amount in Rs. Lakhs)</b>	34,786	34,786	15,032	15,032
12	<b>Growth in Network</b>	231.42%	231.42%	NA	NA
13	<b>Ratio of Surplus to Policyholders' Fund</b>	-9.22%	-29.52%	-46.10%	-76.75%
14	<b>Profit after tax / Total Income</b>	-12.04%	-15.14%	-28.61%	-32.56%
15	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	NA	NA	NA	NA
16	<b>Total Investments/(Capital + Reserves and Surplus)</b>	144.50%	144.50%	135.23%	135.23%
17	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	NA	NA	NA	NA
18	<b>Investment Yield - (Gross and Net)</b>				
	<b>A. Without Unrealised gain</b>				
	Shareholders' Fund	7.68%	7.60%	8.59%	7.64%
	Policyholders' Fund				
	Non Linked				
	Participating	NA	NA	NA	NA
	Non participating	7.60%	7.44%	6.95%	6.89%
	Linked				
	Non participating	NA	NA	NA	NA
	<b>B. With Unrealised gain</b>				
	Shareholders' Fund	7.68%	7.60%	8.92%	7.78%
	Policyholders' Fund				
	Non Linked				
	Participating	NA	NA	NA	NA
	Non participating	7.60%	7.44%	6.95%	6.89%
	Linked				
	Non participating	NA	NA	NA	NA

Go Digit Life Insurance Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

Particular		For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
19	<b>Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>	NA	NA	NA	NA
	For 13th month	NA	NA	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
	<b>Persistency Ratio - Premium Basis ( Single Premium/Fully paid-up under Individual category)</b>				
	For 13th month	NA	NA	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
	<b>Persistency Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
	For 13th month	NA	NA	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
	<b>Persistency Ratio - Number of Policy Basis ( Single Premium/Fully paid-up under Individual category)</b>				
	For 13th month	NA	NA	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
20	<b>NPA Ratio</b>				
	<b>Policyholders' Funds</b>				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
	<b>Shareholders' Funds</b>				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
21	<b>Solvency Ratio</b>	1.98	1.98	2.45	2.45
22	<b>Debt Equity Ratio</b>	NA	NA	NA	NA
23	<b>Debt Service Coverage Ratio</b>	NA	NA	NA	NA
24	<b>Interest Service Coverage Ratio</b>	NA	NA	NA	NA
25	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	75,497	78,958	NA	NA

**Equity Holding Pattern for Life Insurers and information on earnings:**

1	No. of shares	177,713,486	177,713,486	121,185,685	121,185,685
2	Percentage of shareholding				
	Indian	56.65%	56.65%	65.26%	65.26%
	Foreign	43.35%	43.35%	34.75%	34.75%
3	Percentage of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.91)	(6.44)	(3.01)	(5.51)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.91)	(6.44)	(3.01)	(5.51)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.91)	(6.44)	(3.01)	(5.51)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.91)	(1.91)	(3.01)	(5.51)
8	Book value per share (Rs)	28.03	28.03	12.40	12.40

\*The ratios must be calculated in accordance with instructions provided in the annexure and the annexure need not be the part of public disclosures



**FORM - L-23 - RECEIPTS & PAYMENTS**



**ANNUAL SUBMISSION**

## Form L-24 : VALUATION OF NET LIABILITIES



Name of the insurer: Go Digit Life Insurance Limited  
Date: 31 December 2024

(₹ in Lakhs)

Net Liabilities (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31 December 2024	Mathematical Reserves as at 31 December 2023
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
Life	-	-	
General Annuity	-	-	
Pension	-	-	
Health	-	-	
<b>Total Par</b>			
Non-Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	45,378	6,339
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
Life	-	-	
General Annuity	-	-	
Pension	-	-	
Health	-	-	
<b>Total Non Par</b>		<b>45,378</b>	<b>6,339</b>
Total Business	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	45,378	6,339
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
Life	-	-	
General Annuity	-	-	
Pension	-	-	
Health	-	-	
<b>Total</b>		<b>45,378</b>	<b>6,339</b>

Refer IRDAI (Actuarial, Finance and Investment Functions of Insurers) Reg 2024

## FORM L-25- (I) : GEOGRAPHICAL DISTRIBUTION OF BUSINESS: INDIVIDUAL



Name of the insurer: Go Digit Life Insurance Limited

Date: 31 December 2024

For the Quarter: 31 December 2024

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural (Individual)			New Business - Urban (Individual)			Total New Business (Individual)			Renewal Premium <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>2</sup> ) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES<sup>1</sup></b>												
1	Andhra Pradesh	-	-	-	62	39	2,399	62	39	2,399	-	39
2	Arunachal Pradesh	-	-	-	1	1	9	1	1	9	-	1
3	Assam	-	-	-	9	6	225	9	6	225	-	6
4	Bihar	-	-	-	71	46	1,175	71	46	1,175	-	46
5	Chhattisgarh	-	-	-	43	35	442	43	35	442	-	35
6	Goa	-	-	-	1	1	8	1	1	8	-	1
7	Gujarat	-	-	-	118	67	2,764	118	67	2,764	-	67
8	Haryana	-	-	-	126	175	2,053	126	175	2,053	-	175
9	Himachal Pradesh	-	-	-	20	14	144	20	14	144	-	14
10	Jharkhand	-	-	-	25	19	243	25	19	243	-	19
11	Karnataka	-	-	-	62	58	1,030	62	58	1,030	-	58
12	Kerala	-	-	-	15	62	788	15	62	788	-	62
13	Madhya Pradesh	-	-	-	112	65	811	112	65	811	-	65
14	Maharashtra	-	-	-	192	158	6,372	192	158	6,372	-	158
15	Manipur	-	-	-	1	-	4	1	-	4	-	-
16	Meghalaya	-	-	-	3	2	21	3	2	21	-	2
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	2	1	12	2	1	12	-	1
19	Odisha	-	-	-	40	34	677	40	34	677	-	34
20	Punjab	-	-	-	21	7	624	21	7	624	-	7
21	Rajasthan	-	-	-	85	42	2,280	85	42	2,280	-	42
22	Sikkim	-	-	-	1	5	46	1	5	46	-	5
23	Tamil Nadu	-	-	-	415	277	5,239	415	277	5,239	-	277
24	Telangana	-	-	-	60	62	1,555	60	62	1,555	-	62
25	Tripura	-	-	-	6	7	74	6	7	74	-	7
26	Uttarakhand	-	-	-	24	15	152	24	15	152	-	15
27	Uttar Pradesh	-	-	-	164	87	2,383	164	87	2,383	-	87
28	West Bengal	-	-	-	211	148	2,064	211	148	2,064	-	148
	<b>TOTAL</b>	-	-	-	<b>1,890</b>	<b>1,433</b>	<b>33,594</b>	<b>1,890</b>	<b>1,433</b>	<b>33,594</b>	-	<b>1,433</b>
<b>UNION TERRITORIES<sup>1</sup></b>												
1	Andaman and Nicobar Islands	-	-	-	1	2	88	1	2	88	-	2
2	Chandigarh	-	-	-	1	-	3	1	-	3	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	77	51	1,291	77	51	1,291	-	51
5	Jammu & Kashmir	-	-	-	9	8	73	9	8	73	-	8
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	9	7	71	9	7	71	-	7
	<b>TOTAL</b>	-	-	-	<b>97</b>	<b>68</b>	<b>1,526</b>	<b>97</b>	<b>68</b>	<b>1,526</b>	-	<b>68</b>
	<b>GRAND TOTAL</b>	-	-	-	<b>1,987</b>	<b>1,501</b>	<b>35,120</b>	<b>1,987</b>	<b>1,501</b>	<b>35,120</b>	-	<b>1,501</b>
	<b>IN INDIA</b>	-	-	-	<b>1,987</b>	<b>1,501</b>	<b>35,120</b>	<b>1,987</b>	<b>1,501</b>	<b>35,120</b>	-	<b>1,501</b>
	<b>OUTSIDE INDIA</b>	-	-	-	-	-	-	-	-	-	-	-

Note:

<sup>1</sup> Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement<sup>2</sup> Renewal Premium has to be reported on accrual basis.

## FORM L-25- (I) : GEOGRAPHICAL DISTRIBUTION OF BUSINESS: INDIVIDUAL



Name of the insurer: Go Digit Life Insurance Limited

Date: 31 December 2024

For the YTD : 31 December 2024

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural ( Individual)			New Business - Urban ( Individual)			Total New Business ( Individual)			Renewal Premium <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>2</sup> ) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES<sup>1</sup></b>												
1	Andhra Pradesh	-	-	-	80	66	2,676	80	66	2,676	-	66
2	Arunachal Pradesh	-	-	-	2	1	11	2	1	11	-	1
3	Assam	-	-	-	11	8	247	11	8	247	-	8
4	Bihar	-	-	-	82	54	1,254	82	54	1,254	-	54
5	Chhattisgarh	-	-	-	50	46	563	50	46	563	-	46
6	Goa	-	-	-	1	1	8	1	1	8	-	1
7	Gujarat	-	-	-	129	75	2,850	129	75	2,850	-	75
8	Haryana	-	-	-	130	178	2,081	130	178	2,081	-	178
9	Himachal Pradesh	-	-	-	20	14	144	20	14	144	-	14
10	Jharkhand	-	-	-	25	20	243	25	20	243	-	20
11	Karnataka	-	-	-	80	82	1,350	80	82	1,350	-	82
12	Kerala	-	-	-	21	70	862	21	70	862	-	70
13	Madhya Pradesh	-	-	-	126	74	903	126	74	903	-	74
14	Maharashtra	-	-	-	213	175	6,589	213	175	6,589	-	175
15	Manipur	-	-	-	1	4	4	1	-	4	-	-
16	Meghalaya	-	-	-	5	4	45	5	4	45	-	4
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	2	1	12	2	1	12	-	1
19	Odisha	-	-	-	47	39	724	47	39	724	-	39
20	Punjab	-	-	-	24	10	659	24	10	659	-	10
21	Rajasthan	-	-	-	91	53	2,389	91	53	2,389	-	53
22	Sikkim	-	-	-	3	6	57	3	6	57	-	6
23	Tamil Nadu	-	-	-	501	345	5,927	501	345	5,927	-	345
24	Telangana	-	-	-	75	82	1,760	75	82	1,760	-	82
25	Tripura	-	-	-	10	20	204	10	20	204	-	20
26	Uttarakhand	-	-	-	26	18	177	26	18	177	-	18
27	Uttar Pradesh	-	-	-	183	105	2,570	183	105	2,570	-	105
28	West Bengal	-	-	-	254	199	2,577	254	199	2,577	-	199
	<b>TOTAL</b>	-	-	-	<b>2,192</b>	<b>1,746</b>	<b>36,886</b>	<b>2,192</b>	<b>1,746</b>	<b>36,886</b>	-	<b>1,746</b>
<b>UNION TERRITORIES<sup>1</sup></b>												
1	Andaman and Nicobar Islands	-	-	-	2	2	89	2	2	89	-	2
2	Chandigarh	-	-	-	1	-	3	1	-	3	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	90	56	1,352	90	56	1,352	-	56
5	Jammu & Kashmir	-	-	-	10	8	75	10	8	75	-	8
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	9	7	71	9	7	71	-	7
	<b>TOTAL</b>	-	-	-	<b>112</b>	<b>73</b>	<b>1,590</b>	<b>112</b>	<b>73</b>	<b>1,590</b>	-	<b>73</b>
	<b>GRAND TOTAL</b>	-	-	-	<b>2,304</b>	<b>1,819</b>	<b>38,476</b>	<b>2,304</b>	<b>1,819</b>	<b>38,476</b>	-	<b>1,819</b>
	<b>IN INDIA</b>							<b>2,304</b>	<b>1,819</b>	<b>38,476</b>		<b>1,819</b>
	<b>OUTSIDE INDIA</b>											

Note:

<sup>1</sup> Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement<sup>2</sup> Renewal Premium has to be reported on accrual basis.

Name of the insurer: Go Digit Life Insurance Limited

Date: 31 December 2024

For the Quarter: 31 December 2024

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>2</sup> ) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES<sup>1</sup></b>															
1	Andhra Pradesh	-	-	-	-	2	3,169	79	37,387	2	3,169	79	37,387	-	79
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	37	3	1,931	-	37	3	1,931	-	3
6	Goa	-	-	-	-	-	88	-	366	-	88	-	366	-	-
7	Gujarat	-	-	-	-	7	22,489	292	139,201	7	22,489	292	139,201	-	292
8	Haryana	-	-	-	-	6	435,788	7,482	517,173	6	435,788	7,482	517,173	-	7,482
9	Himachal Pradesh	-	-	-	-	-	5	-	36	-	5	-	36	-	-
10	Jharkhand	-	-	-	-	-	536	2	4,991	-	536	2	4,991	-	2
11	Karnataka	-	-	-	-	20	348,923	5,230	2,591,438	20	348,923	5,230	2,591,438	20	5,230
12	Kerala	-	-	-	-	4	192,548	1,524	116,647	4	192,548	1,524	116,647	-	1,524
13	Madhya Pradesh	-	-	-	-	3	1,365	21	10,247	3	1,365	21	10,247	-	21
14	Maharashtra	-	-	-	-	39	153,126	2,900	1,257,462	39	153,126	2,900	1,257,462	-	2,900
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Methalava	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	3,116	18	3,121	-	3,116	18	3,121	-	18
20	Punjab	-	-	-	-	1	65,576	510	69,169	1	65,576	510	69,169	-	510
21	Rajasthan	-	-	-	-	5	15,281	757	117,471	5	15,281	757	117,471	-	757
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	4	(127,431)	3,263	342,135	4	(127,431)	3,263	342,135	-	3,263
24	Telangana	-	-	-	-	9	11,580	173	269,994	9	11,580	173	269,994	-	173
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	155	3	3,295	-	155	3	3,295	-	3
27	Uttar Pradesh	-	-	-	-	5	25,799	344	92,888	5	25,799	344	92,888	-	344
28	West Bengal	-	-	-	-	3	2,769	14	(173)	3	2,769	14	(173)	-	14
<b>TOTAL</b>		-	-	-	-	<b>108</b>	<b>1,154,919</b>	<b>22,615</b>	<b>5,574,779</b>	<b>108</b>	<b>1,154,919</b>	<b>22,615</b>	<b>5,574,779</b>	<b>20</b>	<b>22,635</b>
<b>UNION TERRITORIES<sup>1</sup></b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	(9)	-	274	-	(9)	-	274	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	1	1,915	10	5,752	1	1,915	10	5,752	-	10
4	Delhi	-	-	-	-	4	55,089	921	241,629	4	55,089	921	241,629	-	921
5	Jammu & Kashmir	-	-	-	-	-	861	4	24,016	-	861	4	24,016	-	4
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	<b>5</b>	<b>57,856</b>	<b>935</b>	<b>271,671</b>	<b>5</b>	<b>57,856</b>	<b>935</b>	<b>271,671</b>	-	<b>935</b>
<b>GRAND TOTAL</b>		-	-	-	-	<b>113</b>	<b>1,212,775</b>	<b>23,550</b>	<b>5,846,450</b>	<b>113</b>	<b>1,212,775</b>	<b>23,550</b>	<b>5,846,450</b>	<b>20</b>	<b>23,570</b>
<b>IN INDIA</b>		-	-	-	-	<b>113</b>	<b>1,212,775</b>	<b>23,550</b>	<b>5,846,450</b>	<b>113</b>	<b>1,212,775</b>	<b>23,550</b>	<b>5,846,450</b>	<b>20</b>	<b>23,570</b>
<b>OUTSIDE INDIA</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

1 Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

2 Renewal Premium has to be reported on accrual basis.

FORM L-25- (II) : GEOGRAPHICAL DISTRIBUTION OF BUSINESS: GROUP



Name of the insurer: Go Digit Life Insurance Limited

Date: 31 December 2024

Upto the Quarter: 31 December 2024

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>2</sup> ) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES<sup>1</sup></b>															
1	Andhra Pradesh	-	-	-	-	11	75,346	1,915	846,040	11	75,346	1,915	846,040	-	1,915
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	2	0	34	-	2	0	34	-	0
4	Bihar	-	-	-	-	-	74	3	423	-	74	3	423	-	3
5	Chhattisgarh	-	-	-	-	-	1,224	84	51,490	-	1,224	84	51,490	-	84
6	Goa	-	-	-	-	2	1,138	31	16,190	2	1,138	31	16,190	-	31
7	Gujarat	-	-	-	-	36	94,754	1,628	675,518	36	94,754	1,628	675,518	-	1,628
8	Haryana	-	-	-	-	50	1,315,528	18,589	5,489,972	50	1,315,528	18,589	5,489,972	-	18,589
9	Himachal Pradesh	-	-	-	-	1	1,496	54	33,508	1	1,496	54	33,508	-	54
10	Jharkhand	-	-	-	-	-	339	6	7,421	-	339	6	7,421	-	6
11	Karnataka	-	-	-	-	132	1,090,212	14,471	18,746,683	132	1,090,212	14,471	18,746,683	20	14,491
12	Kerala	-	-	-	-	9	398,937	3,089	502,939	9	398,937	3,089	502,939	-	3,089
13	Madhya Pradesh	-	-	-	-	6	6,897	169	101,779	6	6,897	169	101,779	-	169
14	Maharashtra	-	-	-	-	199	619,862	13,912	9,298,868	199	619,862	13,912	9,298,868	-	13,912
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Medhalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	3	13,239	557	314,444	3	13,239	557	314,444	-	557
20	Punjab	-	-	-	-	5	227,494	1,804	199,477	5	227,494	1,804	199,477	-	1,804
21	Rajasthan	-	-	-	-	17	49,983	2,256	322,079	17	49,983	2,256	322,079	-	2,256
22	Sikkim	-	-	-	-	-	38	0	608	-	38	0	608	-	0
23	Tamil Nadu	-	-	-	-	38	235,943	11,568	1,950,882	38	235,943	11,568	1,950,882	-	11,568
24	Telangana	-	-	-	-	45	65,284	1,325	1,652,663	45	65,284	1,325	1,652,663	-	1,325
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	398	8	10,055	-	398	8	10,055	-	8
27	Uttar Pradesh	-	-	-	-	20	102,581	1,029	340,458	20	102,581	1,029	340,458	-	1,029
28	West Bengal	-	-	-	-	16	29,434	400	362,740	16	29,434	400	362,740	-	400
<b>TOTAL</b>		-	-	-	-	<b>590</b>	<b>4,330,203</b>	<b>72,898</b>	<b>40,924,271</b>	<b>590</b>	<b>4,330,203</b>	<b>72,898</b>	<b>40,924,271</b>	<b>20</b>	<b>72,918</b>
<b>UNION TERRITORIES<sup>1</sup></b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	1	693	21	26,027	1	693	21	26,027	-	21
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	3	2,465	15	9,612	3	2,465	15	9,612	-	15
4	Delhi	-	-	-	-	23	232,329	3,440	1,374,684	23	232,329	3,440	1,374,684	-	3,440
5	Jammu & Kashmir	-	-	-	-	-	649	11	18,585	-	649	11	18,585	-	11
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	<b>27</b>	<b>236,136</b>	<b>3,487</b>	<b>1,428,908</b>	<b>27</b>	<b>236,136</b>	<b>3,487</b>	<b>1,428,908</b>	-	<b>3,487</b>
<b>GRAND TOTAL</b>		-	-	-	-	<b>617</b>	<b>4,566,339</b>	<b>76,385</b>	<b>42,353,179</b>	<b>617</b>	<b>4,566,339</b>	<b>76,385</b>	<b>42,353,179</b>	<b>20.00</b>	<b>76,405</b>
<b>IN INDIA</b>		-	-	-	-	<b>617</b>	<b>4,566,339</b>	<b>76,385</b>	<b>42,353,179</b>	<b>617</b>	<b>4,566,339</b>	<b>76,385</b>	<b>42,353,179</b>	<b>20.00</b>	<b>76,405</b>
<b>OUTSIDE INDIA</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

1 Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

2Renewal Premium has to be reported on accrual basis.

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)

FORM 3A

(Read with Regulation 10)

Name of the insurer: Go Digit Life Insurance Limited

Registration Number: 165

Statement as on: 31 December 2024

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	55,591
	Investments (Policyholders)	8A	47,585
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	636
4	Current Assets		
	a. Cash & Bank Balance	11	21,332
	b. Advances & Other Assets	12	16,045
5	Current Liabilities		
	a. Current Liabilities	13	25,720
	b. Provisions	14	220
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		21,747
<b>Application of Funds as per Balance Sheet (A)</b>			<b>136,996</b>
<b>Less: Other Assets</b>			<b>SCH</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	636
3	Cash and Bank Balance (if any)	11	21,332
4	Advances & Other Assets (if any)	12	16,045
5	Current Liabilities	13	25,720
6	Provisions	14	220
7	Misc. Exp not written off	15	-
8	Investments held Outside India		-
9	Debit Balance of P&L A/c		21,747
<b>Total (B)</b>			<b>33,820</b>
<b>Investment Assets (A-B)</b>			<b>103,176</b>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

A. Life Fund	75,613
B. Pension & General Annuity and Group Business	27,563
C. Unit Linked Funds	-
<b>Total (A+B+C)</b>	<b>103,176</b>

digit  
LIFE INSURANCE

PART - A  
(₹ in Lakhs)

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance (a)	FRSM* (b)	UL-Non Unit Res (c)	PAR (d)						NON PAR (e)
1 Central Govt. Sec	Not Less than 25%	29,203	-	-	-	10,417	39,621	52.53%	-	39,621	40,377
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	29,793	-	-	-	10,917	40,620	53.85%	-	40,620	41,374
<b>Investment subject to Exposure Norms</b>											
a. Infrastructure/ Social Housing Sector		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not Less than 15%	11,594	-	-	-	4,911	16,505	21.88%	-	16,505	16,583
2. Other Investments		37	-	-	-	-	37	0.05%	13	50	50
b. i) Approved Investments	Not exceeding 35%	12,917	-	-	-	4,174	17,091	22.66%	206	17,297	17,348
ii) Other Investments		1,176	-	-	-	-	1,176	1.56%	(35)	1,141	1,141
<b>TOTAL LIFE FUND</b>		<b>55,427</b>	-	-	-	<b>20,002</b>	<b>75,429</b>	<b>100.00%</b>	<b>184</b>	<b>75,613</b>	<b>76,495</b>

Section II B Housing and Infrastructure Reconciliation

A. LIFE FUND	% as per Reg.	Shareholders'		Policyholders'		Book value (SH+PH)	Actual %	FVC amount	Total fund	Market value	
		Balance (a)	FRSM* (b)	UL- Non Unit (c)	Par (d)						Non-Par (e)
1 Investment subject to Exposure norms A2 Other Invest +B2 Other Invest	Not exceeding 15%	-	1214	0	0	0	1214	1.61%	-23	1191	1190
2 Total Housing & Infrastructure From 1, 2 & 3	Not exceeding 15%	-	11631	0	0	4911	16542	21.93%	19	16555	16633

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR (a)	NON PAR (b)					
1 Central Govt. Sec	Not Less than 20%	-	12,241	12,241	44.47%	-	12,241	12,482
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	-	12,241	12,241	44.47%	-	12,241	12,482
3 Balance in approved investment	Not Exceeding 60%	-	15,288	15,288	55.53%	34	15,322	15,379
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>		<b>100%</b>	<b>27,529</b>	<b>27,529</b>	<b>100.00%</b>	<b>-</b>	<b>27,563</b>	<b>27,861</b>

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR (a)	NON PAR (b)		
1 Approved Investments	Not Less than 75%	-	-	-	-
2 Other Investments	Not More than 25%	-	-	-	-
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>

Notes:

a) \* FRSM refers to 'Funds Representing Solvency Margin'

b) Funds beyond Solvency Margin shall have a separate Custody Account.

c) Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time

d) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

e) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account





**FORM - L 28 - Statement of NAV of Segregated Funds**

**Name of the insurer: Go Digit Life Insurance Limited**



**Link to FORM 3A (Part B)  
(Read with Regulation 10)**

**Statement for the period: 31 December 2024**

**Periodicity of Submission : Quarterly**

**Statement of NAV of Segregated Funds**

**PART - C**

**(₹ in Lakhs)**

No	Fund Name	SFIN	Date of launch	Par/ Non Par	Assets Under Management on the above date	NAV as per LB2	NAV as on the above date <sup>1</sup>	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
NIL														

**FORM L-29 :DETAILS REGARDING DEBT SECURITIES**



LIFE INSURANCE

Name of the insurer: Go Digit Life Insurance Limited  
Name of the Fund: Life Fund

Date: 31 December 2024

(₹ in Lakhs)

DETAILS REGARDING DEBT SECURITIES								
Particular	Market Value				Book Value			
	As at 31 December 2024	As % of total for this class	As at 31 December 2023	As % of total for this class	As at 31 December 2024	As % of total for this class	As at 31 December 2023	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	20,161	27%	6,701	28%	20,058	28%	6,704	28%
AA or better	9,656	13%	1,001	4%	9,523	13%	995	4%
Rated below AA but above A	498	1%	505	2%	500	1%	500	2%
Rated below A but above B	-	-	-	-	-	0%	-	-
Any other*	43,304	59%	15,619	66%	42,551	59%	15,574	66%
<b>Total</b>	<b>73,619</b>	<b>101%</b>	<b>23,826</b>	<b>100%</b>	<b>72,632</b>	<b>100%</b>	<b>23,773</b>	<b>100%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	6,200	8%	10,211	43%	6,201	9%	10,213	43%
more than 1 year and upto 3 years	12,670	17%	2,857	12%	12,615	17%	2,859	12%
More than 3 years and up to 7 years	15,566	21%	2,009	8%	15,483	21%	2,001	8%
More than 7 years and up to 10 years	19,334	26%	2,049	9%	19,016	26%	2,045	9%
More than 10 years and up to 15 years	-	-	-	-	-	-	-	0%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	0%
Above 20 years	19,849	27%	6,701	28%	19,317	27%	6,656	28%
<b>Total</b>	<b>73,619</b>	<b>100%</b>	<b>23,826</b>	<b>100%</b>	<b>72,632</b>	<b>100%</b>	<b>23,773</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	42,307	57%	15,619	66%	41,551	57%	15,574	66%
b. State Government	997	1%	-	-	1,000	1%	-	0%
c. Corporate Securities	30,315	41%	8,207	34%	30,081	41%	8,199	35%
<b>Total</b>	<b>73,619</b>	<b>100%</b>	<b>23,826</b>	<b>100%</b>	<b>72,632</b>	<b>100%</b>	<b>23,773</b>	<b>100%</b>

**Note**

- \* Includes Central, State Government Securities, Tbill, TREPs and AAA equivalent rated instruments.
- In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

**FORM L-29 :DETAILS REGARDING DEBT SECURITIES**



LIFE INSURANCE

Date: 31 December 2024

Name of the insurer: Go Digit Life Insurance Limited

Name of the Fund: Pension & General Annuity and Group Fund

(₹ in Lakhs)

DETAILS REGARDING DEBT SECURITIES								
Particular	Market Value				Book Value			
	As at 31 December 2024	As % of total for this class	As at 31 December 2023	As % of total for this class	As at 31 December 2024	As % of total for this class	As at 31 December 2023	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	8,903	32%	599	14%	8,859	32%	598	14%
AA or better	4,046	15%	-	-	4,000	15%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other*	14,913	54%	3,577	86%	14,671	53%	3,558	86%
<b>Total</b>	<b>27,862</b>	<b>100%</b>	<b>4,176</b>	<b>100%</b>	<b>27,530</b>	<b>100%</b>	<b>4,156</b>	<b>100%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	2,430	9%	1,370	33%	2,430	9%	1,370	33%
more than 1 year and upto 3 years	9,736	35%	633	15%	9,683	35%	630	15%
More than 3 years and up to 7 years	3,397	12%	-	-	3,372	12%	-	-
More than 7 years and up to 10 years	4,313	15%	450	11%	4,251	15%	449	11%
More than 10 years and up to 15 years	512	2%	495	12%	488	2%	488	12%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	7,474	27%	1,228	29%	7,306	27%	1,219	29%
<b>Total</b>	<b>27,862</b>	<b>100%</b>	<b>4,176</b>	<b>100%</b>	<b>27,530</b>	<b>100%</b>	<b>4,156</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	14,913	54%	3,577	86%	14,672	53%	3,558	86%
b. State Government	-	0%	-	-	-	-	-	-
c. Corporate Securities	12,949	46%	599	14%	12,858	47%	598	14%
<b>Total</b>	<b>27,862</b>	<b>100%</b>	<b>4,176</b>	<b>100%</b>	<b>27,530</b>	<b>100%</b>	<b>4,156</b>	<b>100%</b>

**Note**

- \* Includes Central, State Government Securities, Tbill, TREPs and AAA equivalent rated instruments.
- In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM L-29 :DETAILS REGARDING DEBT SECURITIES



LIFE INSURANCE  
Date: 31 December 2024

Go Digit Life Insurance Limited  
Fund: Unit Linked Funds

(₹ in Lakhs)

DETAILS REGARDING DEBT SECURITIES								
Particular	Market Value				Book Value			
	As at 31 December 2024	As % of total for this class	As at 31 December 2023	As % of total for this class	As at 31 December 2024	As % of total for this class	As at 31 December 2023	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	-	-	-	-	-	-	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other*	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-
<b>Breakdown by residual maturity</b>								
Up to 1 year	-	-	-	-	-	-	-	-
more than 1 year and upto 3 years	-	-	-	-	-	-	-	-
More than 3 years and up to 7 years	-	-	-	-	-	-	-	-
More than 7 years and up to 10 years	-	-	-	-	-	-	-	-
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-
<b>Breakdown by type of the issuer</b>								
a. Central Government	-	-	-	-	-	-	-	-
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-

**Note**

- \* Includes Central, State Government Securities, Tbill, TREPs and AAA equivalent rated instruments.
- In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

## FORM L-30 : Related Party Transactions

Name of the insurer: Go Digit Life Insurance Limited

Date: 31 December 2024

PART-A Related Party Transactions						
Sl.No.	Name of the Related Party	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)*			
			For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Previous Year	Upto the Corresponding Quarter of the Previous Year
1	Go Digit Inforworks Services Private Limited	Expense Reimbursement - Seat Sharing	-	-	42	195
		Facility Management Services	71	452	120	120
		IT Advisory services	366	880	145	145
		Deputation cost	142	315	36	36
		Security Deposit	-	-	149	150
		Insurance Premium Received	-	(1)	(1)	(1)
2	Go Digit General Insurance Limited	Expense Reimbursement - Seat Sharing	78	174	14	30
		Security Deposit	15	127	-	6
		Reimbursement of Expenses - Miscellaneous	7	63	5	26
		Insurance Premium paid	4	87	5	24
		Insurance Premium Received	(2)	(117)	1	(100)
		Share Capital	-	-	-	3,447
3	Oben Ventures LLP	Share Application Money pending Allotment	10,000	10,000	-	-
		Brand License Cost	-	-	20	20
4	FAL Corporation	Share Capital	-	2,831	1,119	2,934
		Share Premium	-	22,422	8,859	8,859
		Share Application Money pending Allotment	10,000	10,000	-	-
5	Kanika Gupta	Share Capital	-	64	-	-
		Share Premium	-	505	-	-
6	Storge Ventures LLP	Share Capital	-	348	-	-
		Share Premium	-	2,752	-	-
7	Sparsh Partners	Share Capital	-	247	-	-
		Share Premium	-	1,953	-	-
8	Srinivasan Parthasarathy**	Remuneration	-	71	73	235
		Revenue earned - Insurance premium	-	-	-	-
9	Sabvasachi Sarkar***	Remuneration	35	70	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter December, 2024								
Sl.No.	Name of the Related Party	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Nature of Transaction	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Go Digit Inforworks Services Private Limited	80	IT Advisory services	Payable	No	No	-	-
		21	Deputation cost	Payable	No	No	-	-
		150	Security Deposit	Receivable	No	No	-	-
		-	Insurance Premium Received	Payable	No	No	-	-
2	Go Digit General Insurance Limited	42	Expense Reimbursement - Seat Sharing	Payable	No	No	-	-
		127	Security Deposit	Receivable	No	No	-	-
		4	Reimbursement of Expenses - Miscellaneous	Payable	No	No	-	-
		-	Insurance Premium paid	Receivable	No	No	-	-
		20	Insurance Premium Received	Payable	No	No	-	-
3	Oben Ventures LLP	5,721	Equity Share Capital	NA	No	No	-	-
		10,000	Share Application Money pending Allotment	NA	No	No	-	-
4	FAL Corporation	5,765	Equity Share Capital	NA	No	No	-	-
		31,281	Share Premium	NA	No	No	-	-
		10,000	Share Application Money pending Allotment	NA	No	No	-	-
5	Kanika Gupta	1,058	Equity Share Capital	NA	No	No	-	-
		505	Share Premium	NA	No	No	-	-
6	Storge Ventures LLP	348	Equity Share Capital	NA	No	No	-	-
		2,752	Share Premium	NA	No	No	-	-
7	Sparsh Partners	247	Equity Share Capital	NA	No	No	-	-
		1,953	Share Premium	NA	No	No	-	-
8	Sabvasachi Sarkar***	17	Salary payable	Payable	No	No	-	-

\* Transaction amounts are on accrual basis and include GST

\*\* Srinivasan Parthasarathy - MD &amp; CEO, KMP as per Companies Act, upto 30 June 2024

\*\*\*Sabvasachi Sarkar - MD &amp; CEO, KMP as per Companies Act, w.e.f 29 July 2024

**Form L-31 : Board of Directors & Key Management Persons**

**Name of the insurer: Go Digit Life Insurance**  
**Date: 31 December 2024**



Board of Directors and Key Management Persons				
SI. No.	Name of the Person	Designation	Role/ Function	Details of change in the period if any
1	Mr. Kamesh Goyal	Chairman, Non Executive Director	Chairman, Non Executive Director	
2	Mr. Mukul Gupta	Independent Director	Independent Director	
3	Mrs. Shefali Shah	Independent Director	Independent Director	
4	Mr. Sabyasachi Sarkar	Interim MD & CEO	Interim MD & CEO	
5	Mr. Philip Varghese	Non Executive Director	Non Executive Director	
6	Mr. Michael Wallace	Non Executive Director	Non Executive Director	
7	Mr. Gopalakrishnan Soundarajan	Non Executive Director	Non Executive Director	
8	Mr. Christof Mascher	Independent Director	Independent Director	
9	Dr. Vandana Gupta	Independent Director	Independent Director	Appointed as Independent Director w.e.f. 29th November 2024
11	Ms. Sanghamitra Dey	Appointed Actuary	Appointed Actuary	
12	Mr. Gunjan Basu	Chief Financial Officer	Chief Financial Officer	
13	Mr. Abhijeet Dhamale	Chief Compliance Officer	Chief Compliance Officer	
14	Mr. Suchit Kavatkar	Chief Investment Officer	Chief Investment Officer	
15	Mr. Tarun Jain	Chief Risk Officer	Chief Risk Officer	
16	Ms. Priyanka Garg	Company Secretary	Company Secretary	
17	Mr. Anuj Tripathi	Chief Business Officer- Corporate Solutions	Chief Business Officer- Corporate Solutions Group	
18	Mr. Sundeep Bhardwaj	Chief Business Officer-Retail	Chief Business Officer-Retail	

**FORM NO. L-32 AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO (FREQUENCY -QUARTERLY)**

**Name of the insurer: Go Digit Life Insurance Limited**  
**Classification: Total Business**  
**As at 31 December 2024**

**Form Code: KT-3**  
**Registration Number: 165**



Item	Description	Notes No.	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	55,591
	Deduct:		
02	Mathematical Reserves	2	45,378
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' funds (01-02-03)</b>		10,213
05	Available Assets in Shareholders Fund:	4	59,494
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds (05-06)</b>		59,494
08	Total ASM (04)+(07)		69,707
09	Total RSM		35,199
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>1.98</b>

**Note:**

- a) Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Policyholders A/c;  
b) Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;  
c) Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;  
d) Item No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Shareholders A/C;  
Refer IRDAI (Actuarial, Finance and Investment Functions of Insurers) Reg 2024

**FORM L-33-NPAs**  
(Read with Regulation 10)



**DETAILS OF NON-PERFORMING ASSETS**

Name of the insurer: Go Digit Life Insurance Limited  
Name of the Fund: Life Fund

As on: 31 December 2024

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on 31 December 2024	As on 31 March 2024	As on 31 December 2024	As on 31 March 2024	As on 31 December 2024	As on 31 March 2024	As on 31 December 2024	As on 31 March 2024	As on 31 December 2024	As on 31 March 2024
1	Investments Assets (As per Form 5)	66,931	16,694	-	-	3,771	7,972	4,727	3,461	75,429	28,127
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	66,931	16,694	-	-	3,771	7,972	4,727	3,461	75,429	28,127
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in investment guidelines as amended from time to time.

**Note:**

- The above statement, in the case of 'Life' insurers shall be prepared 'fund-wise' viz. life fund, pension & group fund, ULIP fund and at assets under management level also.
- Total investment assets should reconcile with figures shown in Form 3A / 3B
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions



**FORM L-33-NPAs**  
(Read with Regulation 10)



**DETAILS OF NON-PERFORMING ASSETS**

Name of the insurer: Go Digit Life Insurance Limited  
Name of the Fund: Pension & General Annuity and Group Fund

As on: 31 December 2024

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on	As on	As on	As on	As on	As on	As on	As on	As on	As on
		31 December 2024	31 March 2024	31 December 2024	31 March 2024	31 December 2024	31 March 2024	31 December 2024	31 March 2024	31 December 2024	31 March 2024
1	Investments Assets (As per Form 5)	25,100	8,161	-	-	-	2,011	2,430	1,595	27,530	11,766
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	25,100	8,161	-	-	-	2,011	2,430	1,595	27,530	11,766
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Certification**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in investment guidelines as amended from time to time.

**Note:**

1. The above statement, in the case of 'Life' insurers shall be prepared 'fund-wise' viz. life fund, pension & group fund, ULIP fund and at assets under management level also.
2. Total investment assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per circular issued, as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions

**FORM L-33-NPAs**  
(Read with Regulation 10)

**DETAILS OF NON-PERFORMING ASSETS**

Name of the insurer: Go Digit Life Insurance Limited  
Name of the Fund: Unit Linked Fund



As on: 31 December 2024

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on 31 December 2024	As on 31 March 2024	As on 31 December 2024	As on 31 March 2024	As on 31 December 2024	As on 31 March 2024	As on 31 December 2024	As on 31 March 2024	As on 31 December 2024	As on 31 March 2024
1	Investments Assets (As per Form 5)	-	-	-	-	-	-	-	-	-	-
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	-	-	-	-	-	-	-	-	-	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Certification**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in investment guidelines as amended from time to time.

**Note:**

- The above statement, in the case of 'Life' insurers shall be prepared 'fund-wise' viz. life fund, pension & group fund, ULIP fund and at assets under management level also.
- Total investment assets should reconcile with figures shown in Form 3A / 3B
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions

**FORM - L - 34 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**

(Read with Regulation 10)

Name of the insurer: Go Digit Life Insurance Limited

Statement as on: 31 December 2024

Periodicity of Submission: Quarterly



Name of the Fund: Life Fund

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter - December 2024				Year to Date - December 2024				Year to Date - December 2023			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	33,731	601	7.06%	6.14%	27,640	1,475	7.08%	6.16%	3,896	69	6.97%	6.07%
2	A04 Treasury Bills	CTRB	4,928	91	7.29%	6.34%	10,172	533	6.96%	6.05%	6,844	117	6.76%	5.88%
	B02 State Government Bonds	SGGB	1,001	17	6.66%	5.80%	1,001	17	6.66%	5.80%	-	-	-	-
3	C09 Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	8,108	158	7.74%	6.73%	7,060	411	7.73%	6.73%	997	19	7.56%	6.58%
4	C19 Equity shares in housing finance companies	HOEQ	37	-	-	0.00%	37	42	200.31%	174.27%	-	-	0.00%	0.00%
5	C10 Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	993	20	8.06%	7.01%	993	60	7.99%	6.95%	-	-	0.00%	0.00%
6	C27 Long term Bank Bonds Approved Investment - Infrastructure	ILBT	835	17	7.93%	6.90%	891	52	7.79%	6.78%	506	10	7.78%	6.76%
7	C28 Infrastructure - PSU - Debentures / Bonds	IPTD	6,027	119	7.84%	6.82%	6,464	376	7.22%	6.72%	2,506	46	7.27%	6.33%
8	D08 Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
9	D17 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
10	D28 Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-
11	D37 Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
12	D02 Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,309	8	2.51%	2.19%	817	21	3.32%	2.89%	10	-	-	-
13	D09 Corporate Securities - Debentures	ECOS	6,742	156	9.17%	7.97%	6,326	408	8.57%	7.45%	921	19	8.14%	7.08%
14	D16 Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	2,500	5	4.75%	4.13%	3,830	25	4.75%	4.13%	495	1	4.80%	4.18%
15	D18 Deposits - Repo / Reverse Repo - Govt Securities	ECHR	1,887	30	6.38%	5.55%	2,234	109	6.44%	5.61%	1,403	24	6.75%	5.87%
16	D29 Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	270	37	91.42%	79.53%
17	D32 Passively Managed Equity ETF (Non Promoter Group)	EETF	310	-	-	-	307	-	-	-	270	-	-	-
18	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	5,934	123	8.22%	7.15%	4,441	276	8.23%	7.16%	500	10	8.08%	7.03%
19	D39 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	495	10	7.92%	6.89%	495	30	7.91%	6.88%	495	1	4.74%	4.12%
20	D40 Units of Real Estate Investment Trust (REITs)	ERIT	281	5	6.86%	5.97%	267	13	6.29%	5.47%	117	-	-	-
21	E12 SEBI approved Alternate Investment Fund (Category II)	OARB	341	2	2.24%	1.95%	293	2	2.04%	1.78%	-	-	-	-
22	C27 Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
23	E03 Equity Shares (incl Co-op Societies)	OESH	153	53	136.66%	118.89%	157	84	92.14%	80.16%	3	4	5.91%	5.14%
24	E06 Debentures	OLDB	500	12	9.80%	8.52%	500	36	9.68%	8.42%	500	1	9.17%	7.98%
25	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	75	-	-	-	75	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>76,187</b>	<b>1,427</b>	<b>7.51%</b>	<b>6.53%</b>	<b>74,000</b>	<b>3,970</b>	<b>7.12%</b>	<b>6.19%</b>	<b>19,733</b>	<b>358</b>	<b>7.17%</b>	<b>6.24%</b>

5. YTD Income on investment shall be reconciled with figures in P&L and revenue account

**FORM - L - 34 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**

(Read with Regulation 10)

Name of the insurer: Go Digit Life Insurance Limited

Statement as on: 31 December 2024

Periodicity of Submission: Quarterly

Name of the Fund: Pension & General Annuity and Group Fund



(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter - December 2024				Year to Date - December 2024				Year to Date - December 2023			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	11031	197	7.09%	6.17%	8686	467	7.14%	7.14%	1251	22	7.10%	6.18%
2	A04 Treasury Bills	CTRB	1071	16	7.99%	6.95%	1530	75	7.11%	7.11%	945	12	6.73%	5.86%
3	C09 Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	2924	57	7.78%	6.77%	1508	88	7.74%	7.74%	0	0	0.00%	0.00%
4	C28 Infrastructure - PSU - Debentures / Bonds	IPTD	3471	68	7.72%	6.72%	2347	136	7.71%	7.71%	430	2	7.46%	6.49%
5	D09 Corporate Securities - Debentures	ECOS	3706	89	9.47%	8.24%	2760	185	8.90%	8.90%	150	1	7.70%	6.70%
6	D18 Deposits - Repo / Reverse Repo - Govt Securities	ECMR	1759	28	6.39%	5.56%	1315	62	6.44%	6.44%	715	12	6.75%	5.87%
7	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	2156	45	8.18%	7.12%	1531	95	8.27%	8.27%	0	0	0.00%	0.00%
	<b>TOTAL</b>		<b>26119</b>	<b>499</b>	<b>7.67%</b>	<b>6.67%</b>	<b>19676</b>	<b>1110</b>	<b>7.48%</b>	<b>6.51%</b>	<b>3491</b>	<b>50</b>	<b>6.40%</b>	<b>5.57%</b>

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note: Category of investment (COI) shall be as per guidelines, as amended from time to time.

1. Based on daily simple average of investments
2. Yield netted for tax.
3. In the previous year column, the figures of the corresponding year to date of the previous financial year shall be shown.
4. Form-1 shall be prepared in respect of each fund. In case of ULIP form 1 shall be prepared at segregated fund (SFIN) level and also at consolidated level.
5. YTD Income on investment shall be reconciled with figures in P&L and revenue account

**FORM - L - 34 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**

(Read with Regulation 10)

Name of the insurer: Go Digit Life Insurance Limited

Statement as on: 31 December 2024

Periodicity of Submission: Quarterly

Name of the Fund: Unit Linked Fund



(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter - December 2024				Year to Date - December 2024				Year to Date - December 2023			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>TOTAL</b>			NIL											

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note: Category of investment (COI) shall be as per guidelines, as amended from time to time.

1. Based on daily simple average of investments
2. Yield netted for tax.
3. In the previous year column, the figures of the corresponding year to date of the previous financial year shall be shown.
4. Form-1 shall be prepared in respect of each fund. In case of ULIP form 1 shall be prepared at segregated fund (SFIN) level and also at consolidated level.
5. YTD Income on investment shall be reconciled with figures in P&L and revenue account

**FORM L - 35 - STATEMENT OF DOWN GRADED INVESTMENTS****(Read with Regulation 10)****Name of the insurer: Go Digit Life Insurance Limited****Statement as on: 31 December 2024****Periodicity of Submission: Quarterly****Name of the Fund: Life Fund****digit**  
LIFE INSURANCE  
PART - A**(₹ in Lakhs)**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> <sup>2</sup>	-	-	-	-	-	-	-	-

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

**Note:**

- 1 Provide details of down graded investments during the quarter.
- 2 Investments currently upgraded, listed as down graded during earlier quarter shall be deleted from the cumulative listing.
- 3 Form-2 shall be prepared in respect of each fund. In case of ULIP form 2 shall be prepared at segregated fund (SFIN) level and also at consolidated level.
- 4 Category of investment (COI) shall be as per guidelines issued by the authority.

**FORM L - 35 - STATEMENT OF DOWN GRADED INVESTMENTS****(Read with Regulation 10)****Name of the insurer: Go Digit Life Insurance Limited****Statement as on: 31 December 2024****Periodicity of Submission: Quarterly****Name of the Fund: Pension & General Annuity and Group Fund****digit**  
LIFE INSURANCE  
PART - A**(₹ in Lakhs)**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> <sup>2</sup>	-	-	-	-	-	-	-	-

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

**Note:**

- 1 Provide details of down graded investments during the quarter.
- 2 Investments currently upgraded, listed as down graded during earlier quarter shall be deleted from the cumulative listing.
- 3 Form-2 shall be prepared in respect of each fund. In case of ULIP form 2 shall be prepared at segregated fund (SFIN) level and also at consolidated level.
- 4 Category of investment (COI) shall be as per guidelines issued by the authority.

**FORM L - 35 - STATEMENT OF DOWN GRADED INVESTMENTS****(Read with Regulation 10)****Name of the insurer: Go Digit Life Insurance Limited****Statement as on: 31 December 2024****Periodicity of Submission: Quarterly****Name of the Fund: Unit Linked Fund****digit**  
LIFE INSURANCE  
PART - A**(₹ in Lakhs)**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> <sup>2</sup>	-	-	-	-	-	-	-	-

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

**Note:**

- 1 Provide details of down graded investments during the quarter.
- 2 Investments currently upgraded, listed as down graded during earlier quarter shall be deleted from the cumulative listing.
- 3 Form-2 shall be prepared in respect of each fund. In case of ULIP form 2 shall be prepared at segregated fund (SFIN) level and also at consolidated level.
- 4 Category of investment (COI) shall be as per guidelines issued by the authority.





FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

Name of the insurer: Go Digit Life Insurance Limited

Quarter End: 31 December 2024  
Date: 31 December 2024



(₹ in Lakhs)

Business Acquisition through Different Channels (Group)													
Sl.No.	Channels	For the Quarter December 2024			For the Quarter December 2023			Up to the Quarter December 2024			Up to the Quarter December 2023		
		No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)
1	Individual agents	2	6,739	107	15	5,914	182	8	23,966	570	17	6,106	188
2	Corporate Agents-Banks	-	511	142	-	-	-	1	569	159	-	-	-
3	Corporate Agents -Others	5	317,760	5,589	11	117,850	1,093	14	727,661	10,593	11	117,850	1,093
4	Brokers	98	648,219	15,982	163	591,917	10,550	558	3,194,785	56,558	304	914,569	15,583
5	Micro Agents	-	3,444	25	-	-	-	1	8,401	60	-	-	-
6	Direct Business	8	234,796	1,675	8	34,413	991	33	578,067	7,104	19	108,760	4,990
7	IMF	-	1,306	31	-	-	-	2	32,890	1,340	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>113</b>	<b>1,212,775</b>	<b>23,551</b>	<b>197</b>	<b>750,094</b>	<b>12,816</b>	<b>617</b>	<b>4,566,339</b>	<b>76,384</b>	<b>351</b>	<b>1,147,285</b>	<b>21,854</b>
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>113</b>	<b>1,212,775</b>	<b>23,551</b>	<b>197</b>	<b>750,094</b>	<b>12,816</b>	<b>617</b>	<b>4,566,339</b>	<b>76,384</b>	<b>351</b>	<b>1,147,285</b>	<b>21,854</b>

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

**FORM L-38 BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)**

Name of the insurer: Go Digit Life Insurance Limited

Quarter End: 31 December 2024  
Date: 31 December 2024



(₹ in Lakhs)

Business Acquisition through Different Channels (Individual)									
Sl.No.	Channels	For the Quarter December 2024		For the Quarter December 2023		Up to the Quarter December 2024		Up to the Quarter December 2023	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	44	18	-	-	46	18	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	51	32	-	-	51	32	-	-
4	Brokers	1,629	1,354	-	-	1,920	1,655	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	176	74	-	-	190	83	-	-
	- Others	-	-	-	-	-	-	-	-
7	IMF	3	0	-	-	3	0	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	84	23	-	-	94	29	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>1,987</b>	<b>1,501</b>	<b>-</b>	<b>-</b>	<b>2,304</b>	<b>1,819</b>	<b>-</b>	<b>-</b>
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>1,987</b>	<b>1,501</b>	<b>-</b>	<b>-</b>	<b>2,304</b>	<b>1,819</b>	<b>-</b>	<b>-</b>

**Note:**

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

**FORM L-39-Data on Settlement of Claims (Individual)**



Name of the insurer: Go Digit Life Insurance Limited

For the Quarter end: 31 December 2024

Date: 31 December 2024

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit <sup>2</sup>	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender <sup>3</sup>	-	-	-	-	-	-	-	-
5	Other benefits <sup>4</sup>	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

<sup>1</sup> The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement. Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

<sup>2</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

<sup>3</sup> In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

<sup>4</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

**FORM L-39-Data on Settlement of Claims (Group)**

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	4,749	-	-	-	-	4,749	8,973

<sup>1</sup> The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

**FORM L-39-Data on Settlement of Claims (Individual)**



Name of the insurer: **Go Digit Life Insurance Limited** Upto the Quarter ended 31 December 2024

Date: 31 December 2024

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit <sup>2</sup>	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender <sup>3</sup>	-	-	-	-	-	-	-	-
5	Other benefits <sup>4</sup>	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

<sup>1</sup> The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement. Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

<sup>2</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

<sup>3</sup> In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

<sup>4</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

**FORM L-39-Data on Settlement of Claims (Group)**

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	9,000	-	-	-	-	9,000	18,218

<sup>1</sup> The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

**FORM L-40 Quarterly Claims Data for Life**

Name of the insurer: Go Digit Life Insurance Limited

For the Quarter ended 31 December 2024  
Date: 31 December 2024



Sl. No.	Death Claims Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	-	350
2	Claims Intimated / Booked during the period	-	4,738
(a)	Less than 3 years from the date of acceptance of risk	-	4,738
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	4,749
4	Claims Repudiated during the period <sup>2</sup>	-	16
5	Claims Rejected <sup>3</sup>	-	-
6	Unclaimed <sup>4</sup>	-	-
7	Claims O/S at End of the period	-	323
	<b>Outstanding Claims:-</b>		
	Less than 3 months	-	226
	3 months and less than 6 months	-	30
	6 months and less than 1 year	-	54
	1 year and above	-	13

<sup>1</sup> Opening Balance is the closing balance of previous quarter.

<sup>2</sup> Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

<sup>3</sup> Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

<sup>4</sup> Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Sl. No.	Individual Claims Claims Experience	No. of claims only				
		Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

<sup>1</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

<sup>2</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

<sup>3</sup> Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

FORM L-40 Quarterly Claims Data for Life

Name of the insurer: Go Digit Life Insurance Limited

Upto the Quarter ended 31 December 2024  
Date: 31 December 2024



Sl. No.	Death Claims Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	-	361
2	Claims Intimated / Booked during the period	-	8,986
(a)	Less than 3 years from the date of acceptance of risk	-	8,986
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	9,000
4	Claims Repudiated during the period <sup>2</sup>	-	24
5	Claims Rejected <sup>3</sup>	-	-
6	Unclaimed <sup>4</sup>	-	-
7	Claims O/S at End of the period	-	323
	<b>Outstanding Claims:-</b>		
	Less than 3 months	-	226
	3 months and less than 6 months	-	30
	6 months and less than 1 year	-	54
	1 year and above	-	13

<sup>1</sup> Opening Balance is the closing balance of previous quarter.

<sup>2</sup> Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

<sup>3</sup> Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

<sup>4</sup> Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Sl. No.	Individual Claims Claims Experience	No. of claims only				
		Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3 months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1 year and above	-	-	-	-	-

<sup>1</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

<sup>2</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

<sup>3</sup> Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

**FORM L-41 GRIEVANCE DISPOSAL**

Name of the Insurer: Go Digit Life Insurance Limited  
Date: 31 December 2024



**GRIEVANCE DISPOSAL FOR THE QUARTER ENDING 31 DECEMBER 2024**

Sl No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the			Complaints Pending at the end of the quarter 31 December 2024	Total Complaints registered up to the quarter 31 December 2024 during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	Complaints made by the customers							
a)	Death Claims	-	4	-	-	4	-	5
b)	Policy Servicing	-	-	-	-	-	-	-
c)	Proposal Processing	-	-	-	-	-	-	1
d)	Survival Claims	-	-	-	-	-	-	-
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	8	4	-	3	1	9
g)	Others (Specify the reason)							
	(I) Complaints that are not pertaining to Go Digit Life Insurance	-	47	4	1	42	-	118
	(II) Complaint raised with Insurer not addressed	-	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	-	<b>59</b>	<b>8</b>	<b>1</b>	<b>49</b>	<b>1</b>	<b>133</b>

<b>2</b>	<b>Total No. of Policies upto corresponding period of previous year</b>	<b>351</b>
<b>3</b>	<b>Total No. of Claims upto corresponding period of previous year</b>	<b>187</b>
<b>4</b>	<b>Total No. of Policies during current year</b>	<b>2,921</b>
<b>5</b>	<b>Total No. of Claims during current year</b>	<b>8,986</b>
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10000 policies (current year)</b>	<b>-</b>
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10000 claims registered (current year)</b>	<b>-</b>

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	1	100%	-	-	1	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	<b>1</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>100%</b>

1 Opening balance should tally with the closing balance of the previous quarter.  
Complaints reported should be net of duplicate complaints  
No. of policies should be new policies (both individual and group) net of cancellations  
Claims should be no. of claims reported during the period



I.

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate <sup>1</sup>		Morbidity Rate <sup>2</sup>		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)	
		As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023
Par	<b>Non-Linked -VIP</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Non-Linked -Others</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -VIP</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
<b>Linked -Others</b>																	
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	<b>Non-Linked -VIP</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Non-Linked -Others</b>																
	Life	5% - 5.4%	5%	41% - 504%	30%-500%	120% - 420%	50%-300%	6 per member p.a - 262.5 per member p.a	12 per member p.a.	NA	2.50%	4%	4%	0% - 8%	20%		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -VIP</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
<b>Linked -Others</b>																	
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

1 Valuation mortality rates expressed as a % of IAM 2012-14 Table.  
2 Morbidity rates are expressed as % of CIBT 93 table / reinsurance rates

Notes on Valuation Basis

1 The valuation data is extracted from policy administration system. The valuation data contains the policy level information like age at entry, date of commencement, duration inforce, annual premium, sum assured, policy term, premium paying term and current status etc. The data is then checked for completeness, correctness and consistency. We ensure that the data is complete and all the policies under all products sold till date are captured in it. The same is verified by comparing this data with data from independent sources. The data is checked to ensure that key fields like annual premium, sum assured, age, policy term, smoker status etc. Are reasonable and inline with product features and boundary conditions for various products.

2 Following the stipulated method for One Year Renewable Group Term Life product, the Unearned Premium Reserve along with Incurred BA Not Reported Reserve and Premium Deficiency Reserve has been set up at individual member level data and grossed up for the whole portfolio. For the Group long term products, the valuation has been done through the prospective valuation method, where all the future expected policy cashflows have been projected till the end of the term and discounted back to the reporting date using the prudent valuation assumptions allowing for appropriate Margin for Adverse Deviation in line with APS 7, issued by IAI. The calculations have been done at each member record level without using any representing mode points. Also, no credit for negative reserve has been considered and the flooring of reserve to the applicable surrender values have been considered following the ASLM regulations of the Authority.

NOT APPLICABLE

I.

Range (Minimum to Maximum) of parameters used for valuation																		
Type	Category of business	Interest Rate		Mortality Rate <sup>1</sup>		Morbidity Rate <sup>2</sup>		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)		
		As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	
Par	<b>Non-Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Non-Linked -Others</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Linked -Others</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	<b>Non-Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Non-Linked -Others</b>																	
	Life	2.55%-5.87%	NA	88%	NA	110%	NA	Rs. 55 to Rs. 550	NA	NA	NA	NA	4%	NA	0% to 11.25%	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Linked -Others</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

NOT APPLICABLE

1 Valuation mortality rates expressed as a % of IALM 2012-14 Table.  
2 Morbidity rates are expressed as % of pricing CI rates

Notes on Valuation Basis

1 The valuation data is extracted from policy administration system. The valuation data contains the policy level information like age at entry, date of commencement, duration inforce, annual premium, sum assured, policy term, premium paying term and current status etc. The data is then checked for completeness, correctness and consistency. We ensure that the data is complete and all the policies under all products sold till date are captured in it. The same is verified by comparing this data with data from independent sources. The data is checked to ensure that key fields like annual premium, sum assured, age, policy term, smoker status etc. Are reasonable and inline with product features and boundary conditions for various products.

**Form L 43: Voting Activity Disclosure under Stewardship Code**



**Go Digit Life Insurance Limited**  
**For the Quarter ending: 31 December 2024**

<b>Meeting Date</b>	<b>Investee Company Name</b>	<b>Type of Meeting (AGM / EGM)</b>	<b>Proposal of Management / Shareholders</b>	<b>Description of the proposal</b>	<b>Management Recommendation</b>	<b>Vote (For / Against/ Abstain)</b>	<b>Reason supporting the vote decision</b>
NIL							

**FORM - L-44 - EMBEDDED VALUE**



**ANNUAL SUBMISSION**

**FORM L-45 OFFICES AND OTHER INFORMATION**


**Go Digit Life Insurance Limited**  
**As at: 31 December 2024**

SI. No.	Information	Number
1	No. of offices at the beginning of the year	14
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	-
6	No of branches at the end of the year	21
7	No. of branches approved but not opened	9
8	No. of rural branches	0
9	No. of urban branches	21
10	No. of Directors	
	(a) Independent Director	4
	(b) Executive Director	1
	(c) Non-executive Director	4
	(d) Women Director	2 (Two of the Independent Director are Woman)
	(e) Whole time director	1 (Executive Director and Whole Time Director is same)
11	No. of Employees	
	(a) On-roll:	839
	(b) Off-roll*:	28
	(c) Total:	867
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	152
	(b) Corporate Agents-Banks	2
	(c) Corporate Agents-Others	24
	(d) Insurance Brokers	339
	(e) Web Aggregators	0
	(f) Insurance Marketing Firm	9
	(g) Micro Agents	1
	(h) Point of Sales persons (DIRECT)	2083
	(i) Other as allowed by IRDAI (To be specified)	0

\* Off roll employees include 12 deputed employees.

Note: Pursuant to Reg. 33 of the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024, the Company has submitted to IRDAI the list of its Proposed Place of Business. The opening of offices will be considered as per the guidance received from IRDAI and applicable regulatory provisions.

<b>Employees and Insurance Agents and Intermediaries - Movement</b>		
Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	766	1750
Recruitments during the quarter	175	883
Attrition during the quarter	74	23
Number at the end of the quarter	867	2610