



GO DIGIT LIFE INSURANCE LIMITED

IRDAI PUBLIC DISCLOSURES

For the period ended 30 September 2024

Version No.	Form Uploading Date	Particulars of Change
1.0	14 November 2024	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

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REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2024

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28,081
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(11,557)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,745
Sub Total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,269
Income from Investments																					
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	553
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	223
Sub Total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	780
Other Income (to be specified)																					
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMP's		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,048
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,053
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,765
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,818
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,409
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,683
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(9,218)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(100)
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,774
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(3,544)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,544
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Details of surplus		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Surplus		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as at 1 April 2024		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance carried forward to Balance Sheet		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

*Represents the deemed realised gain as per norms specified by the Authority

** Represents Mathematical Reserves after allocation of bonus

FORM L-1-A-RA

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



REVENUE ACCOUNT UPTO THE QUARTER ENDED 30 SEPTEMBER 2024

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
Premiums earned – net																		
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53,153	53,153
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(24,290)	(24,290)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,196	12,196
Sub Total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41,059	41,059
Income from Investments																		
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	907	907
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5
(c) Loss on sale/ redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	430	430
Sub Total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,342	1,342
Other Income (to be specified)																		
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)
Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMP's		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,400	42,400
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,359	13,359
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,601	14,601
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27,960	27,960
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,615	4,615
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																		
(a) Gross **		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,494	35,494
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(25,600)	(25,600)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,157	9,157
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,666	23,666
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(9,226)	(9,226)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,226	9,226
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																		
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Details of surplus																		
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Surplus		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriations																		
Opening balance as at 1 April 2024		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance carried forward to Balance Sheet		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

*Represents the deemed realised gain as per norms specified by the Authority

** Represents Mathematical Reserves after allocation of bonus

REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,037	9,037
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(5,023)	(5,023)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,519	1,519
Sub Total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,533	5,533
Income from Investments																						
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	44
Sub Total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65	65
Other Income (to be specified)																						
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMP's		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,598	5,598
Commission																					338	338
Operating Expenses related to Insurance Business	L-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,320	3,320
Provision for doubtful debts	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,658	3,658
Benefits Paid (Net)																					406	406
Interim Bonuses Paid	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																						
(a) Gross **		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,917	7,917
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(6,126)	(6,126)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,308	1,308
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,505	3,505
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,565)	(1,565)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,565	1,565
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																						
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Details of surplus																						
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Surplus		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriations																						
Opening balance as at 1 April 2023		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance carried forward to Balance Sheet		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

*Represents the deemed realised gain as per norms specified by the Authority

** Represents Mathematical Reserves after allocation of bonus

REVENUE ACCOUNT UPTO THE QUARTER ENDED 30 SEPTEMBER 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		-	-	-	-	-	-	-	-	-	-	-	9,039	-	-	-	-	9,039	9,039
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	9,039	-	-	-	-	9,039	9,039
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(5,023)	-	-	-	-	(5,023)	(5,023)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	1,519	-	-	-	-	1,519	1,519
Sub Total		-	-	-	-	-	-	-	-	-	-	-	5,535	-	-	-	-	5,535	5,535
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	-	21	21
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	44	-	-	-	-	44	44
Sub Total		-	-	-	-	-	-	-	-	-	-	-	65	-	-	-	-	65	65
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMP's		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	5,600	-	-	-	-	5,600	5,600
Commission		-	-	-	-	-	-	-	-	-	-	-	338	-	-	-	-	338	338
Operating Expenses related to Insurance Business	L-5	-	-	-	-	-	-	-	-	-	-	-	3,698	-	-	-	-	3,698	3,698
Provision for doubtful debts	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	4,036	-	-	-	-	4,036	4,036
Benefits Paid (Net)		-	-	-	-	-	-	-	-	-	-	-	406	-	-	-	-	406	406
Interim Bonuses Paid	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		-	-	-	-	-	-	-	-	-	-	-	7,919	-	-	-	-	7,919	7,919
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(6,126)	-	-	-	-	(6,126)	(6,126)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	1,308	-	-	-	-	1,308	1,308
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	3,507	-	-	-	-	3,507	3,507
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(1,943)	-	-	-	-	(1,943)	(1,943)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	1,943	-	-	-	-	1,943	1,943
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Details of surplus		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Surplus		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as at 1 April 2023		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance carried forward to Balance Sheet		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

*Represents the deemed realised gain as per norms specified by the Authority

** Represents Mathematical Reserves after allocation of bonus

FORM L-2-A-PL

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



PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30 SEPTEMBER 2024

Shareholders' Account (Non-technical Account)

(₹ in Lakhs)

Particulars	Schedule No.	For the quarter ended 30 September 2024	Upto the quarter ended 30 September 2024	For the quarter ended 30 September 2023	Upto the quarter ended 30 September 2023
Amounts transferred from the Policyholders Account (Technical Account)		-	-	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		1,041	1,542	83	89
(b) Profit on sale/redemption of investments		84	85	9	32
(c) (Loss on sale/ redemption of investments)		(0)	(0)	(1)	(1)
(d) Amortisation of Premium / Discount on Investments		88	185	103	126
Other Income (to be specified)		0	0	-	-
TOTAL (A)		1,213	1,812	194	246
Expense other than those directly related to the insurance business		33	101	(49)	585
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		3,544	9,226	1,565	1,943
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		3,577	9,327	1,516	2,528
Profit / (Loss) before tax (C = A - B)		(2,364)	(7,515)	(1,322)	(2,282)
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		(2,364)	(7,515)	(1,322)	(2,282)
APPROPRIATIONS					
(a) Balance at the beginning of the period		(16,205)	(11,054)	(1,884)	(924)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Loss carried forward to Balance Sheet		(18,569)	(18,569)	(3,206)	(3,206)
Earning per share (Basic and Diluted)					
Basic earning per equity share Rs.		(1.48)	(4.70)	(1.65)	(2.85)
Diluted earning per equity share Rs.		(1.48)	(4.70)	(1.65)	(2.85)
Nominal value per equity share Rs.		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT 30 SEPTEMBER 2024

(₹ in Lakhs)

PARTICULARS	Schedule	As at 30 September 2024	As at 30 September 2023
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	17,771	11,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	53,629	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		388	10
Sub-Total		71,788	11,010
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		39	-
POLICY LIABILITIES		34,268	3,101
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		-	-
Sub-Total		34,307	3,101
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		-	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		-	-
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		106,095	14,111
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	56,090	8,438
Policyholders'	L-13	44,583	8,908
Assets held to cover Linked liabilities	L-14	-	-
LOANS			
FIXED ASSETS	L-15	-	-
DEFERRED TAX ASSETS (Net)	L-16	574	347
		-	-
CURRENT ASSETS			
Cash and Bank Balances	L-17	4,808	1,004
Advances and Other Assets	L-18	10,708	2,603
Sub-Total (A)		15,516	3,607
CURRENT LIABILITIES			
PROVISIONS	L-19	29,075	10,339
	L-20	162	56
Sub-Total (B)		29,237	10,395
NET CURRENT ASSETS (C) = (A - B)		(13,721)	(6,788)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		18,569	3,206
		-	-
TOTAL		106,095	14,111

CONTINGENT LIABILITIES

(₹ in Lakhs)

Particulars	As at 30 September 2024	As at 30 September 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)	-	-
TOTAL	-	-

FORM L-4-PREMIUM SCHEDULE



Go Digit Life Insurance Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

PARTICULARS		For the quarter ended 30 September 2024	Upto the quarter ended 30 September 2024	For the quarter ended 30 September 2023	Upto the quarter ended 30 September 2023
1	First year premiums	716	1,721	211	211
2	Renewal Premiums	-	-	-	-
3	Single Premiums	27,365	51,432	8,826	8,828
TOTAL PREMIUM		28,081	53,153	9,037	9,039
Premium Income from Business written :					
	In India	28,081	53,153	9,037	9,039
	Outside India	-	-	-	-
TOTAL PREMIUM		28,081	53,153	9,037	9,039

FORM L-5 - COMMISSION SCHEDULE

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

(₹ in Lakhs)

PARTICULARS	For the quarter ended 30 September 2024	Upto the quarter ended 30 September 2024	For the quarter ended 30 September 2023	Upto the quarter ended 30 September 2023
Commission				
Direct – First year premiums	296	367	6	6
- Renewal premiums	-	-	-	-
- Single premiums	6,334	12,227	332	332
Gross Commission	6,630	12,594	338	338
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	6,630	12,594	-	-
Rewards	423	765	-	-
TOTAL	7,053	13,359	338	338
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	3	42	-	-
Corporate Agents -Others	865	1,933	-	-
Brokers	6,183	11,235	338	338
Micro Agents	2	3	-	-
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	(2)	143	-	-
Others (Please Specify, for e.g. POS)	2	3	-	-
TOTAL	7,053	13,359	338	338
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	7,053	13,359	338	338
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 30 September 2024	Upto the quarter ended 30 September 2024	For the quarter ended 30 September 2023	Upto the quarter ended 30 September 2023
1	Employees' remuneration & welfare benefits	2,147	3,821	922	1,137
2	Travel, conveyance and vehicle running expenses	36	55	17	20
3	Training expenses	9	16	30	37
4	Rents, rates & taxes	405	812	135	156
5	Repairs	3	4	-	-
6	Printing & stationery	1	1	1	1
7	Communication expenses	1	2	2	2
8	Legal & professional charges	204	492	66	169
9	Medical fees	0	0	-	-
10	Auditors' fees, expenses etc				
	a) as auditor	6	13	1	2
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	3	5	0	0
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	1,290	2,647	704	704
12	Interest & Bank Charges	3	5	0	0
13	Depreciation	56	98	19	22
14	Others				
	(a) Information Technology Expenses	245	476	94	118
	(b) Insurance, water and electricity charges	28	56	1	1
	(c) Stamp duty on policies	1,037	3,970	1,314	1,314
	(d) Security and housekeeping	30	65	-	-
	(e) Brand/Trade Mark usage fee/charges	-	-	-	-
	(f) Business Development and Sales Promotion Expenses	190	384	6	6
	(g) Goods and Services Tax (GST)	1,048	1,655	-	-
	(h) Miscellaneous Expenses	23	24	8	9
	TOTAL	6,765	14,601	3,320	3,698
	In India	6,765	14,601	3,320	3,698
	Outside India	-	-	-	-
	TOTAL	6,765	14,601	3,320	3,698

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


(₹ in Lakhs)

PARTICULARS		For the quarter ended 30 September 2024	Upto the quarter ended 30 September 2024	For the quarter ended 30 September 2023	Upto the quarter ended 30 September 2023
1	Insurance Claims				
	(a) Claims by Death	4,648	9,761	1,249	1,249
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	-	-	-	-
	(g) any other (please specify)	-	-	-	-
	Sub total	4,648	9,761	1,249	1,249
	Benefits Paid (Gross)				
	In India	4,648	9,761	1,249	1,249
	Outside India	-	-	-	-
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	4,288	8,770	843	843
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
	Sub total	4,288	8,770	843	843
3	Amount accepted in reinsurance:				
	(a) Claims by Death	2,049	3,624	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
	Sub total	2,049	3,624	-	-
	Total	2,409	4,615	406	406
	Benefits Paid (Net)				
	In India	2,409	4,615	406	406
	Outside India	-	-	#	-
	TOTAL	2,409	4,615	406	406

Note:

- a) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
 b) Fees and expenses connected with claims shall be included in claims.
 c) 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)**

Particulars		As at 30 September 2024	As at 30 September 2023
1	Authorised Capital 200,000,000 Equity Shares of Rs.10 each	20,000	20,000
2	Issued Capital 177,713,486 Equity Shares of Rs.10 each	17,771	11,000
3	Subscribed Capital 177,713,486 Equity Shares of Rs.10 each	17,771	11,000
4	Called-up Capital 177,713,486 Equity Shares of Rs.10 each	17,771	11,000
	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	-	-
	TOTAL	17,771	11,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE



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

Shareholder	As at 30 September 2024		As at 30 September 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian (Oben Ventures LLP)	57,209,994	32.19%	57,209,994	52.01%
Foreign (FAL Corporation)	57,645,843	32.44%	18,149,657	16.50%
Investor:				
Indian	43,462,587	24.46%	21,868,006	19.88%
Foreign	19,395,062	10.91%	12,772,343	11.61%
Others (to be specified), e.g. ESOP etc.			-	-
TOTAL	177,713,486	100%	110,000,000	100%

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN
GO DIGIT LIFE INSURANCE LIMITED, AS AT 30 SEPTEMBER 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)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate: (i) Oben Ventures LLP	1	57,209,994	32.19	5,720.99	Nil	Nil	57,209,994	100.00
		1	57,209,994	32.19	5,720.99	Nil	Nil	57,209,994	100.00
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)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate: (i) FAL Corporation	1	57,645,843	32.44	5,764.58	Nil	Nil	57,645,843	100.00
		1	57,645,843	32.44	5,764.58	Nil	Nil	57,645,843	100.00
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks (i) HDFC Bank Limited (ii) Axis Bank Limited	2	35,058,626	19.72	3,505.86	Nil	Nil	35,058,626	100.00
		1	17,529,313	9.86	1,752.93	Nil	Nil	17,529,313	100.00
		1	17,529,313	9.86	1,752.93	Nil	Nil	17,529,313	100.00
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 i. Peak XV Partners Growth Investments IV (formerly known as SCI Growth Investment IV)	1	8,817,562	4.96	881.76	Nil	Nil	8,817,562	100.00
		1	8,817,562	4.96	881.76	Nil	Nil	8,817,562	100.00
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions	45	18,981,461	10.68	1,898.15	Nil	Nil	16,519,210	87.03
i)	Individual share capital upto Rs. 2 Lacs	16	95,292	0.05	9.53	Nil	Nil	6	0.01
ii)	Individual share capital in excess of Rs. 2 Lacs Sparsh Partners	27	4,833,333	2.72	483.33	Nil	Nil	2,466,368	51.03
		1	2,466,368	1.39	246.64	Nil	Nil	2,466,368	100.00
iii)	NBFCs registered with RBI								
iv)	Others: - Trusts - Non Resident Indian i. Kanika Gupta - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate	1	10,577,500	5.95	1,057.75	Nil	Nil	10,577,500	100.00
		1	10,577,500	5.95	1,057.75	Nil	Nil	10,577,500	100.00
		-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
		1	3,475,336	1.96	347.53	Nil	Nil	3,475,336	100.00
		1	3,475,336	1.96	347.53	Nil	Nil	3,475,336	100.00
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		50	177,713,486	100	17,771	Nil	Nil	175,251,235	99

PART B:

**PARTICULARS OF THE SHAREHOLDING PATTERN
GO DIGIT LIFE INSURANCE LIMITED, AS AT 30 SEPTEMBER 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 [^]	
						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)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) Kamesh Goyal	1* 1*	NA NA	NA NA	NA NA	NA 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)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders	-	-	-	-	-	-	-	-
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	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.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
Total		2	NA	NA	NA	NA	NA	NA	NA

[^]Since, Oben Ventures LLP is a Limited Liability Partnership, the number of shares held, % of shareholding etc. are mentioned as NA. As on 30th September 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 30 SEPTEMBER 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 [^]	
						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)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
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)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	1	12,51,72,907	100	1,04,880.88*	Nil	NA	Nil	NA
	(i) Fairfax Asia Limited	1	12,51,72,907	100	1,04,880.88*	Nil	NA	Nil	NA
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
B.1	Public Shareholders								
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.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
Total		1	12,51,72,907	100	1,04,880.88*	Nil	NA	Nil	NA

Note: * Based on foreign exchange conversion rate of US\$ 1 = INR 83.7888 published on the website of the Reserve Bank of India on September 30, 2024.

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

Particulars		As at 30 September 2024	As at 30 September 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	53,629	-
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	-	-
	TOTAL	53,629	-

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 30 September 2024	As at 30 September 2023
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
	TOTAL	-	-

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 30 September 2024	As at 30 September 2023
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	28,687	1,503
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,385	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,245	192
	(e) Other Securities (to be specified)	-	-
	(i) Fixed deposit with banks	-	-
	(ii) Tri-party Repo	-	-
	(ii) Repurchase Agreement (Repo)	-	-
	(iii) AT1 Bonds	5,448	510
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
	(h) Real Estate Investment Trust (REIT's)	325	-
4	Investments in Infrastructure and Social Sector		
	(a) Approved investments		
	(i) Equity	-	-
	(ii) Debentures/bonds	10,091	1,201
	(b) Other investments		
	(i) Equity	284	-
	(ii) Debentures/bonds	-	-
5	Other than Approved Investments		
	(i) Equity	120	-
	(ii) Debentures/bonds	500	-
	(iii) AT1 Bonds	-	-
Sub total (A)		53,085	3,406
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	4,064
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 (TREP's)	2,855	370
	(f) Other Securities (to be specified)	-	-
	(g) Subsidiaries	-	-
	(h) Investment Properties-Real Estate	-	-
	(i) Real Estate Investment Trust (REIT's)	-	-
4	Investments in Infrastructure and Social Sector		
	(a) Approved investments		
	(i) Equity	-	-
	(ii) Debentures/bonds	150	598
	(b) Other investments		
	(i) Equity	-	-
	(ii) Debentures/bonds	-	-
5	Other than Approved Investments		
	(i) Equity	-	-
	(ii) Debentures/bonds	-	-
	(iii) AT1 Bonds	-	-
Sub total (B)		3,005	5,032
TOTAL (A+B)		56,090	8,438

Sr. No.	Particulars	As at 30 September 2024	As at 30 September 2023
Aggregate amount of Company's investments and the market value there of :			
1	Aggregate amount of Company's investments other than Equity, Equity ETF, AT1 Bonds, AIF, Preference shares, Mutual fund, Investment property & Derivative instruments	48,529	7,928
	Market value of above investments	49,595	7,924
	Aggregate amount of Company's investments in Mutual fund, Equity, Equity ETF, AT1 Bond, AIF, Preference shares & Investment property (at historical cost)	7,175	500
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 30 September 2024	As at 30 September 2023
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	14,563	480
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,287	610
	(e) Other Securities (to be specified)	-	-
	(aa) AT1 Bonds	2,189	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	(a) Approved investments	-	-
	(i) Equity	-	-
	(ii) Debentures/bonds	12,372	804
	(b) Other investments	-	-
	(i) Equity	-	-
	(ii) Debentures/bonds	-	-
5	Other than Approved Investments	-	-
Sub total (A)		35,411	1,894
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	7,712	4,838
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Tri-party repo (TREPs)	1,110	1,280
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	(a) Approved investments	-	-
	(i) Equity	-	-
	(ii) Debentures/bonds	350	896
	(b) Other investments	-	-
	(i) Equity	-	-
	(ii) Debentures/bonds	-	-
5	Other than Approved Investments	-	-
Sub total (B)		9,172	7,014
TOTAL (A+B)		44,583	8,908

Sr. No.	Particulars	As at 30 September 2024	As at 30 September 2023
Aggregate amount of Company's investments and the market value there of :			
1	Aggregate amount of Company's investments other than Equity, Equity ETF, AT1 Bonds, AIF, Preference shares, Mutual fund, Investment property & Derivative instruments.	42,394	8,908
	Market value of above investments.	42,849	8,908
	Aggregate amount of Company's investments in Mutual fund, Equity, Equity ETF, AT1 Bond, AIF, Preference shares & Investment property (at historical cost).	2,150	-
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.	-	-

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 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023
Long Term Investments:								
Book Value	50,899	3,406	35,372	1,894	-	-	86,271	5,300
Market Value	52,038	3,401	35,865	1,894	-	-	87,903	5,295
Short Term Investments:								
Book Value	3,005	5,032	9,172	7,014	-	-	12,177	12,046
Market Value	3,005	5,033	9,172	7,015	-	-	12,177	12,048

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-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE

Go Digit Life Insurance Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

Particulars		As at 30 September 2024	As at 30 September 2023
LONG TERM INVESTMENTS			
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	-	-
Sub total (A)		-	-
SHORT TERM INVESTMENTS			
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	-	-
Sub total (B)		-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
Sub total (C)		-	-
TOTAL (A+B+C)		-	-

Notes:

Sr. No.	Particular	As at 30 September 2024	As at 30 September 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	-	-
4	Particulars of investment other than listed equity shares		
	Historical cost	-	-
	Market value	-	-
	Break-up of Net Current Asset - "Assets Held to Cover Linked Liabilities"		
5	a) Interest accrued and not due	-	-
	b) Cash and bank Balance	-	-
	c) Investment sold -pending for settlement	-	-
	d) Investment purchased -pending for settlement	-	-
	e) Other receivable / (payable)	-	-
	f) Application money of investment	-	-
Total	Net Current Asset	-	-

FORM L-15-LOANS SCHEDULE

Go Digit Life Insurance Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

digit
LIFE INSURANCE

(₹ in Lakhs)

Particulars		As at 30 September 2024	As at 30 September 2023
1	SECURITY-WISE CLASSIFICATION		
	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	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa)In India	-	-
	(bb)Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa)In India	-	-
	(bb)Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Note:

- a) 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.
- b) Provisions against non-performing loans shall be shown separately.
- c) 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.
- d) 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	-	-
Total	-	-

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 30 September 2024	As at 1 April 2024	For The Period	On Sales/ Adjustments	As at 30 September 2024	As at 30 September 2024	As at 30 September 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	77	-	-	77	7	13	-	20	57	3
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment (others)	399	221	1	619	75	83	-	157	462	227
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	11	10	-	20	1	2	-	3	17	2
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	487	231	1	716	83	98	-	180	536	232
Work in progress	9	261	233	38	-	-	-	-	38	115
Grand Total	495	492	234	754	83	98	-	180	574	347
As at 30 September 2023	17	598	242	373	-	25	-	25	347	

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)**

Particulars		As at 30 September 2024	As at 30 September 2023
1	Cash (including cheques, drafts and stamps)	8	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	4,800	998
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	4,808	1,004
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	4,808	1,004
	Outside India	-	-
	TOTAL	4,808	1,004

1 Cheques on hand amount to Rs. 8 (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 30 September 2024	As at 30 September 2023
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	281	33
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	664	441
	Less: Provision for doubtful advances	-	-
	Net balance	664	441
	Other advances		
	Gross	32	17
	Less: Provision for doubtful advances	-	-
	Net balance	32	17
TOTAL (A)		977	491
OTHER ASSETS			
1	Income accrued on investments	2,299	180
2	Outstanding Premiums	25	31
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	200	1,792
6	Due from subsidiaries / holding company	-	-
	Deposit with reserve bank of India [pursuant to section 7 of Insurance Act,1938]	-	-
	Deposits		
	Gross	730	69
	Less: Provision for doubtful deposits	-	-
	Net balance	730	69
	Others		
	Unsettled investment contracts-receivable	-	-
	GST unutilised credit	6,477	40
	Advance against GST liability	-	-
	Unit receivable	-	-
	Assets held to cover unclaimed funds	-	-
	Income on unclaimed fund (net of fund admin charges)	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others (to be specified)	-	-
TOTAL (B)		9,731	2,112
TOTAL (A+B)		10,708	2,603

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 30 September 2024	As at 30 September 2023
1	Agents' Balances	3,634	252
2	Balances due to other insurance companies	4,494	4,180
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated premium	8,082	3,430
6	Sundry creditors	79	96
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	3,217	909
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	0	-
	Expenses payable	2,206	1,101
	Taxes payable	273	44
	Statutory dues payable	53	25
	GST Liability	6,515	268
	Employee payable	31	1
	Deposits	-	-
	Payable to Policyholders	-	-
	Share Application money (pending for allotment)	-	-
	Other Payable	196	33
	Unit payable	-	-
	Book overdraft	295	-
	Total	29,075	10,339

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

(₹ in Lakhs)

Particulars		As at 30 September 2024	As at 30 September 2023
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	87	33
	For long term incentive plan	-	-
	For gratuity	93	23
	TOTAL	162	56

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)

Particulars		As at 30 September 2024	As at 30 September 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Go Digit Life Insurance Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

Particular		For the Quarter 30 September 2024	Up to the Quarter 30 September 2024	For the Quarter 30 September 2023	Up to the Quarter 30 September 2023
1	New Business Premium Growth Rate (Segment wise)				
	(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:	NA	NA	NA	NA
	Participating:				
	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
	Non Participating:				
	a) Life	211%	488%	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	Percentage of Single Premium (Individual Business) to New Business Premium (Individual Business) Total	0.08%	0.08%	NA	NA
3	Percentage of Linked New Business Premium (Individual Business) to New Business Premium (Individual Business) Total	NA	NA	NA	NA
4	Net Retention Ratio	72.18%	77.25%	61.23%	61.24%
5	Conservation Ratio (Segment wise)				
	(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:				
	Participating:				
	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
	Non Participating:				
	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	Expense of Management to Gross Direct Premium Ratio	49.21%	52.60%	40.47%	44.65%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	25.12%	25.13%	3.74%	3.74%
8	Business Development and Sales Promotion Expenses to New Business Premium	0.68%	0.72%	0.07%	0.07%
9	Brand/Trade Mark usage fee/charges to New Business Premium	NA	NA	0.01%	0.01%
10	Ratio of Policyholders' Fund to Shareholders' funds	64.47%	64.47%	39.74%	39.74%
11	Change in net worth (Amount in Rs. Lakhs)	45,414	45,414	7,804	7,804
12	Growth in Networth	581.941%	581.941%	NA	NA
13	Ratio of Surplus to Policyholders' Fund	-10.33%	-26.89%	-50.45%	-62.64%
14	Profit after tax / Total Income	-10.62%	-17.00%	-22.82%	-39.04%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	NA	NA	NA	NA
16	Total Investments/(Capital + Reserves and Surplus)	141.00%	141.00%	157.69%	157.69%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	NA	NA	NA
18	Investment Yield - (Gross and Net)				
	A. Without Unrealised gain				
	Shareholders' Fund	7.76%	7.55%	7.11%	7.00%
	Policyholders' Fund				
	Non Linked				
	Participating	NA	NA	NA	NA
	Non participating	7.38%	7.35%	6.97%	6.97%
	Linked				
	Non participating	NA	NA	NA	NA
	B. With Unrealised gain				
	Shareholders' Fund	10.23%	9.17%	7.36%	7.19%
	Policyholders' Fund				
	Non Linked				
	Participating	NA	NA	NA	NA
	Non participating	7.75%	7.56%	6.99%	6.99%
	Linked				
	Non participating	NA	NA	NA	NA

Go Digit Life Insurance Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

Particular		For the Quarter 30 September 2024	Up to the Quarter 30 September 2024	For the Quarter 30 September 2023	Up to the Quarter 30 September 2023
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)	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
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)				
	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
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	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
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)				
	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	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
	Shareholders' Funds				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
21	Solvency Ratio	1.96	1.96	1.56	1.56
22	Debt Equity Ratio	NA	NA	NA	NA
23	Debt Service Coverage Ratio	NA	NA	NA	NA
24	Interest Service Coverage Ratio	NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Single)	104,694	100,468	NA	NA
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	177,713,486	177,713,486	110,000,000	110,000,000
2	Percentage of shareholding				
	Indian	56.65%	56.65%	71.89%	71.89%
	Foreign	43.35%	43.35%	28.11%	28.11%
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)	(1.48)	(4.70)	(1.65)	(2.85)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.48)	(4.70)	(1.65)	(2.85)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.48)	(4.70)	(1.65)	(2.85)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.48)	(4.70)	(1.65)	(2.85)
8	Book value per share (Rs)	10.00	10.00	10.00	10.00

*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



Go Digit Life Insurance Limited
Date: 30 September 2024

(₹ in Lakhs)

Net Liabilities (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30 September 2024	Mathematical Reserves as at 30 September 2023
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		-	-
Non-Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	34,268	3,101
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Non Par		34,268	3,101
Total Business	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	34,268	3,101
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total		34,268	3,101

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 ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (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)		
STATES ¹												
1	Andhra Pradesh	-	-	-	18	27.50	276.90	18	27.50	276.90	-	27.50
2	Arunachal Pradesh	-	-	-	1	0.19	1.91	1	0.19	1.91	-	0.19
3	Assam	-	-	-	2	2.15	21.50	2	2.15	21.50	-	2.15
4	Bihar	-	-	-	11	7.89	78.96	11	7.89	78.96	-	7.89
5	Chhattisgarh	-	-	-	6	11.01	114.89	6	11.01	114.89	-	11.01
6	Goa	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	8	7.72	48.45	8	7.72	48.45	-	7.72
8	Haryana	-	-	-	4	2.73	27.32	4	2.73	27.32	-	2.73
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	0.45	-	-	0.45	-	-	0.45
11	Karnataka	-	-	-	15	20.95	261.26	15	20.95	261.26	-	20.95
12	Kerala	-	-	-	6	7.36	74.29	6	7.36	74.29	-	7.36
13	Madhya Pradesh	-	-	-	14	9.27	92.81	14	9.27	92.81	-	9.27
14	Maharashtra	-	-	-	17	15.26	179.16	17	15.26	179.16	-	15.26
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	2	2.39	24.20	2	2.39	24.20	-	2.39
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	7	4.70	47.00	7	4.70	47.00	-	4.70
20	Punjab	-	-	-	2	3.08	29.53	2	3.08	29.53	-	3.08
21	Rajasthan	-	-	-	5	10.66	101.25	5	10.66	101.25	-	10.66
22	Sikkim	-	-	-	2	1.02	10.16	2	1.02	10.16	-	1.02
23	Tamil Nadu	-	-	-	86	68.30	687.78	86	68.30	687.78	-	68.30
24	Telangana	-	-	-	15	20.41	204.75	15	20.41	204.75	-	20.41
25	Tripura	-	-	-	4	12.83	130.00	4	12.83	130.00	-	12.83
26	Uttarakhand	-	-	-	1	0.55	5.45	1	0.55	5.45	-	0.55
27	Uttar Pradesh	-	-	-	14	16.98	152.51	14	16.98	152.51	-	16.98
28	West Bengal	-	-	-	39	45.90	460.51	39	45.90	460.51	-	45.90
TOTAL		-	-	-	279.00	299.30	3,030.59	279.00	299.30	3,030.59	-	299.30
UNION TERRITORIES ¹												
1	Andaman and Nicobar Islands	-	-	-	1	0.02	1.15	1	0.02	1.15	-	0.02
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	11	4.51	47.79	11	4.51	47.79	-	4.51
5	Jammu & Kashmir	-	-	-	-	0.04	-	-	0.04	-	-	0.04
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	12.00	4.58	48.94	12.00	4.58	48.94	-	4.58
GRAND TOTAL		-	-	-	291.00	303.86	3,079.53	291.00	303.86	3,079.53	-	303.86
IN INDIA		-	-	-	-	-	-	291.00	-	-	-	-
OUTSIDE INDIA		-	-	-	-	-	-	-	303.86	3,079.53	-	303.86

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement² Renewal Premium has to be reported on accrual basis.

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 ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (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)		
STATES¹												
1	Andhra Pradesh	-	-	-	18	27.50	276.90	18	27.50	276.90	-	27.50
2	Arunachal Pradesh	-	-	-	1	0.19	1.91	1	0.19	1.91	-	0.19
3	Assam	-	-	-	2	2.15	21.50	2	2.15	21.50	-	2.15
4	Bihar	-	-	-	11	7.89	78.96	11	7.89	78.96	-	7.89
5	Chhattisgarh	-	-	-	7	11.59	120.89	7	11.59	120.89	-	11.59
6	Goa	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	11	8.16	86.60	11	8.16	86.60	-	8.16
8	Haryana	-	-	-	4	2.73	27.32	4	2.73	27.32	-	2.73
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	0.45	-	-	0.45	-	-	0.45
11	Karnataka	-	-	-	18	24.22	320.25	18	24.22	320.25	-	24.22
12	Kerala	-	-	-	6	7.36	74.29	6	7.36	74.29	-	7.36
13	Madhya Pradesh	-	-	-	14	9.28	92.81	14	9.28	92.81	-	9.28
14	Maharashtra	-	-	-	21	16.78	217.12	21	16.78	217.12	-	16.78
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	2	2.39	24.20	2	2.39	24.20	-	2.39
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	7	4.70	47.00	7	4.70	47.00	-	4.70
20	Punjab	-	-	-	3	3.20	35.16	3	3.20	35.16	-	3.20
21	Rajasthan	-	-	-	6	10.86	109.02	6	10.86	109.02	-	10.86
22	Sikkim	-	-	-	2	1.02	10.16	2	1.02	10.16	-	1.02
23	Tamil Nadu	-	-	-	86	68.30	687.78	86	68.30	687.78	-	68.30
24	Telangana	-	-	-	15	20.41	204.75	15	20.41	204.75	-	20.41
25	Tripura	-	-	-	4	12.83	130.00	4	12.83	130.00	-	12.83
26	Uttarakhand	-	-	-	2	2.51	25.45	2	2.51	25.45	-	2.51
27	Uttar Pradesh	-	-	-	19	17.39	186.42	19	17.39	186.42	-	17.39
28	West Bengal	-	-	-	43	50.86	513.44	43	50.86	513.44	-	50.86
	TOTAL	-	-	-	302.00	312.77	3,291.93	302.00	312.77	3,291.93	-	312.77
UNION TERRITORIES¹												
1	Andaman and Nicobar Islands	-	-	-	1	0.02	1.15	1	0.02	1.15	-	0.02
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	13	4.86	60.79	13	4.86	60.79	-	4.86
5	Jammu & Kashmir	-	-	-	1	0.09	1.75	1	0.09	1.75	-	0.09
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	15.00	4.96	63.69	15	4.96	63.69	-	4.96
	GRAND TOTAL	-	-	-	317.00	317.73	3,355.62	317.00	317.73	3,355.62	-	317.73
	IN INDIA	-	-	-	-	-	-	317.00	317.73	3,355.62	-	317.73
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement²Renewal Premium has to be reported on accrual basis.

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (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)		
	STATES¹														
1	Andhra Pradesh	-	-	-	-	4	20,242	330.87	472,202.22	4	20,242	331	472,202	-	331
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	2	0.02	34.00	-	2	-	34	-	-
4	Bihar	-	-	-	-	-	77	2.88	619.29	-	77	3	619	-	3
5	Chhattisgarh	-	-	-	-	-	1,196	81.24	50,091.00	-	1,196	81	50,091	-	81
6	Goa	-	-	-	-	-	272	10.34	6,280.42	-	272	10	6,280	-	10
7	Gujarat	-	-	-	-	7	25,396	496.54	82,329.42	7	25,396	497	82,329	-	497
8	Haryana	-	-	-	-	17	650,231	5,224.90	3,022,354.36	17	650,231	5,225	3,022,354	-	5,225
9	Himachal Pradesh	-	-	-	-	1	1,491	53.60	33,472.50	1	1,491	54	33,473	-	54
10	Jharkhand	-	-	-	-	-	(185)	1.96	92.48	-	(185)	2	92	-	2
11	Karnataka	-	-	-	-	48	419,945	4,865.03	4,186,133.89	48	419,945	4,865	4,186,134	-	4,865
12	Kerala	-	-	-	-	4	151,156	1,207.43	364,582.74	4	151,156	1,207	364,583	-	1,207
13	Madhya Pradesh	-	-	-	-	1	2,988	59.93	40,760.38	1	2,988	60	40,760	-	60
14	Maharashtra	-	-	-	-	67	288,752	7,318.17	5,567,211.94	67	288,752	7,318	5,567,212	-	7,318
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	1	10,095	520.58	286,384.16	1	10,095	521	286,384	-	521
20	Punjab	-	-	-	-	3	82,717	691.57	82,866.84	3	82,717	692	82,867	-	692
21	Rajasthan	-	-	-	-	3	15,703	691.75	86,299.05	3	15,703	692	86,299	-	692
22	Sikkim	-	-	-	-	-	31	0.15	489.65	-	31	-	490	-	-
23	Tamil Nadu	-	-	-	-	15	300,329	4,640.35	552,116.71	15	300,329	4,640	552,117	-	4,640
24	Telangana	-	-	-	-	16	15,212	345.32	454,481.24	16	15,212	345	454,481	-	345
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	201	4.10	5,818.84	-	201	4	5,819	-	4
27	Uttar Pradesh	-	-	-	-	6	37,681	375.29	116,210.50	6	37,681	375	116,211	-	375
28	West Bengal	-	-	-	-	3	3,035	92.50	48,243.10	3	3,035	93	48,243	-	93
	TOTAL	-	-	-	-	196.00	2,026,567.00	27,014.52	15,459,074.74	196.00	2,026,567.00	27,014.53	15,459,074.74	-	27,014.53
	UNION TERRITORIES¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	17	3.75	1,838.80	-	17	4	1,839	-	4
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	1	123	2.82	1,725.00	1	123	3	1,725	-	3
4	Delhi	-	-	-	-	5	38,704	752.70	117,642.09	5	38,704	753	117,642	-	753
5	Jammu & Kashmir	-	-	-	-	-	(122)	3.46	(2,695.07)	-	(122)	3	(2,695)	-	3
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	6.00	38,722.00	763.00	118,511.00	6.00	38,722.00	763.00	118,511.00	-	763.00
	GRAND TOTAL	-	-	-	-	202.00	2,065,289.00	27,777.27	15,577,585.56	202.00	2,065,289.00	27,777.27	15,577,585.56	-	27,777.27
	IN INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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.

Go Digit Life Insurance Limited

Date: 30 September 2024

Upto the Quarter : 30 September 2024

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (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)		
STATES¹															
1	Andhra Pradesh	-	-	-	-	9	72,177	1,836.75	808,652.43	9	72,177	1,837	808,652	-	1,837
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	2	0.02	34.00	-	2	-	34	-	-
4	Bihar	-	-	-	-	-	74	2.81	422.70	-	74	3	423	-	3
5	Chhattisgarh	-	-	-	-	-	1,187	81.11	49,558.50	-	1,187	81	49,559	-	81
6	Goa	-	-	-	-	2	1,050	30.42	15,824.20	2	1,050	30	15,824	-	30
7	Gujarat	-	-	-	-	29	72,265	1,335.96	536,317.31	29	72,265	1,336	536,317	-	1,336
8	Haryana	-	-	-	-	44	879,740	11,106.59	4,972,798.53	44	879,740	11,107	4,972,799	-	11,107
9	Himachal Pradesh	-	-	-	-	1	1,491	53.60	33,472.50	1	1,491	54	33,473	-	54
10	Jharkhand	-	-	-	-	-	(197)	3.86	2,430.54	-	(197)	4	2,431	-	4
11	Karnataka	-	-	-	-	112	741,289	9,240.73	16,155,244.98	112	741,289	9,240.73	16,155,244.98	-	9,240.73
12	Kerala	-	-	-	-	5	206,389	1,564.95	386,291.89	5	206,389	1,565	386,292	-	1,565
13	Madhya Pradesh	-	-	-	-	3	5,532	147.74	91,531.05	3	5,532	148	91,531	-	148
14	Maharashtra	-	-	-	-	160	466,736	11,012.00	8,041,405.42	160	466,736	11,012	8,041,405	-	11,012
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	3	10,123	539.07	311,322.73	3	10,123	539	311,323	-	539
20	Punjab	-	-	-	-	4	161,918	1,294.07	130,307.38	4	161,918	1,294	130,307	-	1,294
21	Rajasthan	-	-	-	-	12	34,702	1,499.92	204,607.95	12	34,702	1,500	204,608	-	1,500
22	Sikkim	-	-	-	-	-	38	0.25	608.26	-	38	-	608	-	-
23	Tamil Nadu	-	-	-	-	34	363,374	8,305.05	1,608,747.00	34	363,374	8,305	1,608,747	-	8,305
24	Telangaana	-	-	-	-	36	53,704	1,151.30	1,382,668.93	36	53,704	1,151	1,382,669	-	1,151
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	243	4.64	6,759.69	-	243	5	6,760	-	5
27	Uttar Pradesh	-	-	-	-	15	76,782	685.63	247,570.21	15	76,782	686	247,570	-	686
28	West Bengal	-	-	-	-	13	26,665	385.63	362,913.95	13	26,665	386	362,914	-	386
TOTAL		-	-	-	-	482.00	3,175,284	50,282.11	35,349,490.12	482.00	3,175,284.00	50,282.11	35,349,490.12	-	50,282.11
UNION TERRITORIES¹															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	1	702	20.80	25,753.16	1	702	21	25,753	-	21
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	2	550	5.27	3,860.00	2	550	5	3,860	-	5
4	Delhi	-	-	-	-	19	177,240	2,519.35	1,133,054.80	19	177,240	2,519	1,133,055	-	2,519
5	Jammu & Kashmir	-	-	-	-	-	(212)	7.31	(5,430.96)	-	(212)	7	(5,431)	-	7
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	22.00	178,280.00	2,552.74	1,157,237.00	22.00	178,280.00	2,553.00	1,157,237.00	-	2,552.74
GRAND TOTAL		-	-	-	-	504.00	3,353,564.00	52,834.85	36,506,727.12	504.00	3,353,564.00	52,834.85	36,506,727.12	-	52,834.85
IN INDIA		-	-	-	-	504.00	3,353,564.00	52,834.85	36,506,727.12	504.00	3,353,564.00	52,834.85	36,506,727.12	-	52,834.85
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement² Renewal 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: 30 September 2024
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly
Section I



PART - A
(₹ in Lakhs)

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	56,090
	Investments (Policyholders)	8A	44,583
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	574
4	Current Assets		-
	a. Cash & Bank Balance	11	4,808
	b. Advances & Other Assets	12	10,708
5	Current Liabilities		-
	a. Current Liabilities	13	29,075
	b. Provisions	14	162
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		18,569
Application of Funds as per Balance Sheet (A)			106,095
Less: Other Assets			
		SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	574
3	Cash and Bank Balance (if any)	11	4,808
4	Advances & Other Assets (if any)	12	10,708
5	Current Liabilities	13	29,075
6	Provisions	14	162
7	Misc. Exp not written off	15	-
8	Investments held Outside India		-
9	Debit Balance of P&L A/c		18,569
Total (B)			5,422
Investment Assets (A-B)			100,673

Reconciliation of Investment Assets
Total Investment Assets (as per Balance Sheet)
Balance Sheet Value of:

	Amount
A. Life Fund	76,249
B. Pension & General Annuity and Group Business	24,424
C. Unit Linked Funds	-
Total (A+B+C)	100,673

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	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1 Central Govt. Sec	Not Less than 25%	28,688	-	-	-	10,776	39,464	52.03%	-	39,464	40,460
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	28,688	-	-	-	10,776	39,464	52.03%	-	39,464	40,460
3 Investment subject to Exposure Norms											
a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not Less than 15%	10,242	-	-	-	6,328	16,570	21.85%	-	16,570	16,671
2. Other Investments		37	-	-	-	-	37	0.05%	18	56	56
b. i) Approved Investments		15,892	-	-	-	3,036	18,928	24.96%	383	19,333	19,360
b) Other Investments	Not exceeding 35%	845	-	-	-	-	845	1.11%	4	848	846
TOTAL LIFE FUND		100%	55,703			20,141	75,844	100.00%	405	76,270	77,392

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	FRSM+	UL- Non Unit	Par	Non-Par						
		(a)	(b)	(c)	(d)	(e)						
1 Investment subject to Exposure norms A2 Other Invst +B2 Other Invst	Not exceeding 15%			882	0	0	0	882	0	22	904	902
2 Total Housing & Infrastructure From 1, 2 & 3	Not exceeding 15%			10279	0	0	6328	16607	0	18	16625	16726

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)					
1 Central Govt. Sec	Not Less than 20%		11,498	11,498	47.12%	-	11,498	11,809
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%		11,498	11,498	47.12%	-	11,498	11,809
3 Balance in Approved investment	Not Exceeding 60%		12,905	12,905	52.88%	21	12,925	12,993
TOTAL PENSION, GENERAL ANNUITY FUND		100%	24,403	24,403	100.00%	-	24,424	24,802

LINKED BUSINESS

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

Note:

- 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: 30 September 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 ¹	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

Date: 30 September 2024

Go Digit Life Insurance Limited
Fund: Life Fund

(₹ in Lakhs)

DETAILS REGARDING DEBT SECURITIES								
Particular	Market Value				Book Value			
	As at 30 September 2024	As % of total for this class	As at 30 September 2023	As % of total for this class	As at 30 September 2024	As % of total for this class	As at 30 September 2023	As % of total for this class
Breakdown by credit rating								
AAA rated	22,182	29%	4,299	28%	21,994	29%	4,298	28%
AA or better	9,136	12%	-	-	9,023	12%	-	-
Rated below AA but above A	964	1%	-	-	905	1%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other*	43,905	58%	11,318	72%	42,909	57%	11,201	72%
Total	76,186	100%	15,617	100%	74,831	100%	15,499	100%
Breakdown by residual maturity								
Up to 1 year	11,098	15%	11,310	72%	10,976	15%	11,189	72%
more than 1 year and upto 3 years	16,063	21%	2,805	18%	16,006	21%	2,806	18%
More than 3 years and up to 7 years	12,588	17%	1,501	10%	12,483	17%	1,504	10%
More than 7 years and up to 10 years	19,262	25%	-	-	18,867	25%	-	-
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	17,176	23%	-	-	16,498	22%	-	-
Total	76,186	100%	15,617	100%	74,831	100%	15,499	100%
Breakdown by type of the issuer								
a. Central Government	43,905	58%	11,318	72%	42,909	57%	11,201	72%
b. State Government	-	-	-	0%	-	-	-	-
c. Corporate Securities	32,281	42%	4,299	28%	31,922	43%	4,298	28%
Total	76,186	100%	15,617	100%	74,831	100%	15,499	100%

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

digit

LIFE INSURANCE

Go Digit Life Insurance Limited

Date: 30 September 2024

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

(₹ in Lakhs)

DETAILS REGARDING DEBT SECURITIES								
Particular	Market Value				Book Value			
	As at 30 September 2024	As % of total for this class	As at 30 September 2023	As % of total for this class	As at 30 September 2024	As % of total for this class	As at 30 September 2023	As % of total for this class
Breakdown by credit rating								
AAA rated	9,446	38%	-	-	9,385	38%	-	-
AA or better	3,027	12%	-	-	2,999	12%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other*	12,328	50%	-	-	12,018	49%	-	-
Total	24,802	100%	-	-	24,403	100%	-	-
Breakdown by residual maturity								
Up to 1 year	1,987	8%	-	-	1,987	8%	-	-
more than 1 year and upto 3 years	10,737	43%	-	-	10,678	44%	-	-
More than 3 years and up to 7 years	2,544	10%	-	-	2,516	10%	-	-
More than 7 years and up to 10 years	3,338	13%	-	-	3,266	13%	-	-
More than 10 years and up to 15 years	516	2%	-	-	488	2%	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	5,680	23%	-	-	5,468	22%	-	-
Total	24,802	100%	-	-	24,403	100%	-	-
Breakdown by type of the issuer								
a. Central Government	12,328	50%	-	-	12,018	49%	-	-
b. State Government	-	0%	-	-	-	-	-	-
c. Corporate Securities	12,473	50%	-	-	12,384	51%	-	-
Total	24,802	100%	-	-	24,403	100%	-	-

Note

- * Includes Central, State Government Securities, Tbill, TREP's 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: 30 September 2023

Go Digit Life Insurance Limited
Fund: Unit Linked Funds

(₹ in Lakhs)

DETAILS REGARDING DEBT SECURITIES								
Particular	Market Value				Book Value			
	As at 30 September 2024	As % of total for this class	As at 30 September 2023	As % of total for this class	As at 30 September 2024	As % of total for this class	As at 30 September 2023	As % of total for this class
Breakdown by credit rating								
AAA rated	-	-	-	-	-	-	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other*	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Breakdown by residual maturity								
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	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	-	-	-	-	-	-	-	-
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

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.

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	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	Company in which director is interested	Expense Reimbursement - Seat Sharing	-	-	113	153
			Facility Management Services	192	382	-	-
			IT Advisory services	213	513	-	-
			Deputation cost	100	174	-	-
			Insurance Premium Received	(1)	(1)	-	-
2	Go Digit General Insurance Limited	Company in which director is interested	Expense Reimbursement - Seat Sharing	48	96	11	16
			Security Deposit	1	112	6	6
			Reimbursement of Expenses - Miscellaneous	38	56	21	21
			Insurance Premium paid	16	83	12	19
			Insurance Premium Received	(113)	(115)	(101)	(101)
3	Oben Ventures LLP	Promoter Company	Share Capital	-	-	-	3,448
4	FAL Corporation	Promoter Company	Share Capital	-	2,831	-	1,815
			Share Premium	-	22,422	-	-
5	Kanika Gupta	Relative of Director	Share Capital	-	64	-	-
			Share Premium	-	505	-	-
6	Storge Ventures LLP	LLP in which relative of directors are partners	Share Capital	-	348	-	-
			Share Premium	-	2,752	-	-
7	Sparsh Partners	Firm in which director is a partner	Share Capital	-	247	-	-
			Share Premium	-	1,953	-	-
8	Srinivasan Parthasarathy	MD & CEO	Remuneration	-	71	-	162
			Revenue earned - Insurance premium	-	-	-	-
9	Sabyasachi Sarkar	Interim MD & CEO	Remuneration	35	35	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter Septemeber, 2024									
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	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 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	Company in which director is interested	2	Facility Management Services	Receivable	No	No	-	-
			87	IT Advisory services	Payable	No	No	-	-
			66	Deputation cost	Receivable	No	No	-	-
			150	Security Deposit	Receivable	No	No	-	-
2	Go Digit General Insurance Limited	Company in which director is interested	-	Insurance Premium Received	Payable	No	No	-	-
			15	Expense Reimbursement - Seat Sharing	Payable	No	No	-	-
			127	Security Deposit	Receivable	No	No	-	-
			31	Reimbursement of Expenses - Miscellaneous	Payable	No	No	-	-
			4	Insurance Premium paid	Receivable	No	No	-	-
3	Oben Ventures LLP	Promoter Company	20	Insurance Premium Received	Payable	No	No	-	-
			5,721	Equity Share Capital	NA	No	No	-	-
4	FAL Corporation	Promoter Company	5,765	Equity Share Capital	NA	No	No	-	-
			31,281	Share Premium	NA	No	No	-	-
5	Kanika Gupta	Relative of Director	1,058	Equity Share Capital	NA	No	No	-	-
			505	Share Premium	NA	No	No	-	-
6	Storge Ventures LLP	LLP in which relative of directors are partners	348	Equity Share Capital	NA	No	No	-	-
			2,752	Share Premium	NA	No	No	-	-
7	Sparsh Partners	Firm in which director is a partner	247	Equity Share Capital	NA	No	No	-	-
			1,953	Share Premium	NA	No	No	-	-
8	Sabyasachi Sarkar	Interim MD & CEO	8	Salary payable	Payable	No	No	-	-

* Transaction amounts are on accrual basis and include GST

Details of remuneration to key managerial persons (KMP) and insurance premium/(claims) paid is not included above however we confirm that :

- KMP salary is as approved by the Board or/and as per the contract of service with the respective employee

- Insurance premium from KMP and claims, if any are as per the insurance contract

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



Go Digit Life Insurance Limited

Date: 30 September 2024

Board of Directors and Key Management Persons				
Sl. 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. Srinivasan Parthasarathy	MD & CEO	MD & CEO	Resigned as MD & CEO w.e.f 30th June 2024
5	Mr. Philip Varghese	Non Executive Non Independent Director	Non Executive Director	
6	Mr. Michael Wallace	Non Executive Non Independent Director	Non Executive Director	
7	Mr. Gopalakrishnan Soundarajan	Non Executive Non Independent Director	Non Executive Director	
8	Mr. Christof Mascher	Independent Director	Independent Director	Appointed as Independent Director w.e.f. 30th April 2024
9	Mr. Sabyasachi Sarkar	Interim MD & CEO	Interim MD & CEO	Appointed as Interim MD and CEO w.e.f. 29th July 2024
10	Mr. Sanjay Vij	Deputy Chief Executive Officer	Deputy Chief Executive Officer	Retired as Deputy Chief Executive Officer w.e.f 30th April 2024
11	Mr. Anuj Tripathi	Head of Group Business	Head of Group Business	Appointed as Head of Group Business w.e.f 30th April 2024
12	Mr. Anuj Tripathi	Chief Business Officer- Corporate Solutioning Group	Chief Business Officer- Corporate Solutioning Group	Change in Designation from Head of Group Business to Chief Business Officer- Corporate Solutioning Group w.e.f 29th July 2024
13	Mr. Sundeep Bhardwaj	Chief Business Officer-Retail	Chief Business Officer-Retail	Appointed as Chief Business Officer-Retail w.e.f 29th July 2024
14	Mr. Sabyasachi Sarkar	Appointed Actuary	Appointed Actuary	Resigned as Appointed Actuary w.e.f 30th June 2024
15	Ms. Sanghamitra Dey	Appointed Actuary	Appointed Actuary	Appointed as Appointed Actuary as on 01st August 2024
16	Mr. Gunjan Basu	Chief Financial Officer	Chief Financial Officer	
17	Mr. Abhijeet Dhamale	Chief Compliance Officer	Chief Compliance Officer	
18	Mr. Suchit Kavatkar	Chief Investment Officer	Chief Investment Officer	
19	Mr. Tarun Jain	Chief Risk Officer	Chief Risk Officer	
20	Ms. Priyanka Garg	Company Secretary	Company Secretary	

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

Go Digit Life Insurance Limited
Classification: Total Business
As at 30 September 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	44,583
	Deduct:		
02	Mathematical Reserves	2	34,268
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		10,314
05	Available Assets in Shareholders Fund:	4	42,556
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		42,556
08	Total ASM (04)+(07)		52,870
09	Total RSM		26,979
10	Solvency Ratio (ASM/RSM)		1.96

Note:

- 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;
 - Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
 - Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
 - 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 Report and Abstract for Life Insurance Business) Regulations, 2016

DETAILS OF NON-PERFORMING ASSETS

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

As on: 30 September 2024

(₹ in Lakhs)

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
		30 September 2024	31 March 2024	30 September 2024	31 March 2024	30 September 2024	31 March 2024	30 September 2024	31 March 2024	30 September 2024	31 March 2024
1	Investments Assets (As per Form 5)	64,007	8,161	-	-	6,593	2,011	5,244	1,595	75,844	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)	64,007	8,161	-	-	6,593	2,011	5,244	1,595	75,844	11,766
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:

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

DETAILS OF NON-PERFORMING ASSETS

Go Digit Life Insurance Limited

As on: 30 September 2024

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

(₹ in Lakhs)

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
		30 September 2024	31 March 2024	30 September 2024	31 March 2024	30 September 2024	31 March 2024	30 September 2024	31 March 2024	30 September 2024	31 March 2024
1	Investments Assets (As per Form 5)	22,416	480	-	-	1,467	403	520	335	24,403	1,218
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)	22,416	480	-	-	1,467	403	520	335	24,403	1,218
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

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

As on: 30 September 2024

(₹ in Lakhs)

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
		30 September 2024	31 March 2024	30 September 2024	31 March 2024	30 September 2024	31 March 2024	30 September 2024	31 March 2024	30 September 2024	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:

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 - 34 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

(Read with Regulation 10)

Name of the insurer: Go Digit Life Insurance Limited

Statement as on: 30 September 2024

Periodicity of Submission: Quarterly

Name of the Fund: Life Fund



No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²
			1	A01 Central Government Bonds	CGSB	32,828	585	7.09%	6.17%	24,577	875	7.12%	6.19%	719
2	A04 Treasury Bills	CTRB	13,601	239	6.99%	6.08%	12,808	443	6.91%	6.02%	8,348	141	6.71%	5.84%
3	C09 Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	9,393	183	7.75%	6.74%	6,534	253	7.75%	6.74%	984	19	7.52%	6.54%
4	C19 Equity shares in housing finance companies	HOEQ	39	42	430.28%	374.34%	38	42	286.28%	249.06%	-	-	-	-
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	7.92%	6.89%	993	40	7.98%	6.95%	-	-	-	-
6	C27 Long term Bank Bonds Approved Investment - Infrastructure	ILBI	982	19	7.88%	6.85%	919	36	7.75%	6.74%	-	-	-	-
7	C28 Infrastructure - PSU - Debentures / Bonds	IPTD	8,065	157	7.72%	6.72%	6,684	257	7.69%	6.69%	1,503	28	7.48%	6.51%
8	D08 Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	534	9	6.72%	5.75%
9	D17 Deposits - CDs with Scheduled Banks	EDDC	-	-	-	-	-	-	-	1,189	20	6.62%	5.66%	
10	D28 Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	324	6	6.69%	5.72%	
11	D37 Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	408	8	7.97%	6.81%	
12	D02 Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	788	11	5.71%	4.97%	570	13	4.66%	4.05%	-	-	-	-
13	D09 Corporate Securities - Debentures	ECOS	8,997	187	8.28%	7.20%	6,117	252	8.26%	7.18%	-	-	-	-
14	D16 Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4,750	-	-	-	4,400	-	-	-	-	-	-	-
15	D18 Deposits - Repo / Reverse Repo - Govt Securities	ECMR	1,999	49	9.84%	8.56%	2,408	98	8.15%	7.09%	-	-	-	-
16	D29 Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
17	D32 Passively Managed Equity ETF (Non Promoter Group)	EETF	310	-	0.00%	0.00%	305	-	-	-	-	-	-	-
18	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	4,603	96	8.26%	7.19%	3,691	153	8.27%	7.19%	-	-	-	-
19	D39 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	495	10	7.93%	6.89%	495	20	7.92%	6.89%	-	-	-	-
20	D40 Units of Real Estate Investment Trust (REITs)	ERIT	281	5	6.61%	5.75%	260	8	5.99%	5.21%	-	-	-	-
21	E12 SEBI approved Alternate Investment Fund (Category II)	OAFB	120	-	-	-	120	-	-	-	-	-	-	-
22	C27 Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-	-	-	-	-	-	490	9	7.63%	6.52%
23	E03 Equity Shares (incl Co-op Societies)	OESH	152	31	81.05%	70.51%	151	30	61.08%	53.14%	-	-	-	-
24	E06 Debentures	OLDB	500	12	9.75%	8.49%	500	24	9.64%	8.39%	-	-	-	-
25	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	75	-	-	-	75	-	-	-	-	-	-	-
	TOTAL		88,971	1,646	0.43%	0.37%	71,643	2,543	0.43%	0.37%	14,499	254	6.39%	5.56%

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: 30 September 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				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	8092	145	7.15%	6.22%	7507	270	7.19%	6.26%	21	0	3.71%	3.17%
2	A04 Treasury Bills	CTRB	1750	30	6.91%	6.01%	1705	59	6.92%	6.02%	136	2	6.71%	5.73%
3	C09 Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1088	21	7.72%	6.72%	796	31	7.70%	6.70%	0	0	-	-
4	C28 Infrastructure - PSU - Debentures / Bonds	IPTD	2215	43	7.75%	6.74%	1782	69	7.72%	6.72%	0	0	-	-
5	D09 Corporate Securities - Debentures	ECOS	3069	66	8.52%	7.41%	2284	97	8.46%	7.36%	0	0	-	-
6	D18 Deposits - Repo / Reverse Repo - Govt Securities	ECMR	908	14	6.41%	5.57%	1087	34	6.50%	5.65%	36	1	6.77%	5.78%
7	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds -- [PSU Banks]	EAPS	1233	26	8.37%	7.28%	1216	51	8.37%	7.29%	0	0	-	-
	TOTAL		18357	346	1.07%	0.94%	16377	610	1.07%	0.93%	192	3	6.40%	5.47%

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: 30 September 2024****Periodicity of Submission: Quarterly****Name of the Fund: Unit Linked Fund****(₹ in Lakhs)**

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²
TOTAL			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: 30 September 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> ¹	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> ²	-	-	-	-	-	-	-	-

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: 30 September 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> ¹	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> ²	-	-	-	-	-	-	-	-

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: 30 September 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> ¹	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> ²	-	-	-	-	-	-	-	-

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)

Go Digit Life Insurance Limited
 Quarter End: 30 September 2024
 Date: 30 September 2024



(₹ in Lakhs)

Business Acquisition through Different Channels (Group)													
Sl.No.	Channels	For the Quarter September 2024			For the Quarter September 2023			Up to the Quarter September 2024			Up to the Quarter September 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	5,995	(24)	2	192	6	6	17,227	464	2	192	6
2	Corporate Agents-Banks	1	58	18	-	-	-	1	58	18	-	-	-
3	Corporate Agents -Others	6	216,929	2,494	-	-	-	9	409,901	5,004	-	-	-
4	Brokers	181	1,580,779	20,583	141	322,652	5,034	460	2,546,566	40,576	141	322,652	5,034
5	Micro Agents	-	2,721	19	-	-	-	1	4,957	35	-	-	-
6	Direct Business	13	260,986	4,698	10	74,341	3,997	25	343,271	5,430	11	74,347	3,999
7	IMF	(1)	(2,179)	(11)	-	-	-	2	31,584	1,309	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	202	2,065,289	27,777	153	397,185	9,037	504	3,353,564	52,836	154	397,191	9,039
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	202	2,065,289	27,777	153	397,185	9,037	504	3,353,564	52,836	154	397,191	9,039

Note:

1. No of Policies stand for no. of policies sold

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

Go Digit Life Insurance Limited

Quarter End: 30 September 2024
Date: 30 September 2024



(₹ in Lakhs)

Business Acquisition through Different Channels (Individual)									
Sl.No.	Channels	For the Quarter September 2024		For the Quarter September 2023		Up to the Quarter September 2024		Up to the Quarter September 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	1	0	-	-	2	1	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	286	298	-	-	291	301	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	- Online (Through Company Website)	(2)	1	-	-	14	10	-	-
	- Others	-	-	-	-	-	-	-	-
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	6	4	-	-	10	6	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	291	304	-	-	317	318	-	-
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	291	304	-	-	317	318	-	-

Note:

1. No of Policies stand for no. of policies sold

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



Go Digit Life Insurance Limited
For the Quarter end : 30 September 2024
Date: 30 Sep 2024

Ageing of Claims ¹									
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 ²	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender ³	-	-	-	-	-	-	-	-
5	Other benefits ⁴	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

¹ 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.

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

³ 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.

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

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

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

Ageing of Claims ¹									
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	-	2,531	-	-	-	-	2,531	5,822

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

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

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



Go Digit Life Insurance Limited
Upto the Quarter end : 30 September 2024
Date: 30 Sep 2024

Ageing of Claims ¹									
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 ²	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender ³	-	-	-	-	-	-	-	-
5	Other benefits ⁴	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

¹ 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.

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

³ 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.

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

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

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

Ageing of Claims ¹									
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	-	4,251	-	-	-	-	4,251	9,245

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.
 Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-40 Quarterly Claims Data for Life

Go Digit Life Insurance Limited
For the Quarter end : 30 September 2024
Date: 30 September 2024



Sl. No.	Death Claims Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period ¹	-	350
2	Claims Intimated / Booked during the period	-	2,539
(a)	Less than 3 years from the date of acceptance of risk	-	2,539
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	2,531
4	Claims Repudiated during the period ²	-	8
5	Claims Rejected ³	-	-
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	-	350
	Outstanding Claims:-		
	Less than 3months	-	-
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

¹ Opening Balance is the closing balance of previous quarter.

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

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

⁴ 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 ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	Outstanding Claims (Individual)					
	Less than 3months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

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

³ 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

Go Digit Life Insurance Limited
Upto the Quarter end : 30 September 2024
Date: 30 September 2024



Sl. No.	Death Claims Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period ¹	-	361
2	Claims Intimated / Booked during the period	-	4,248
(a)	Less than 3 years from the date of acceptance of risk	-	4,248
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	4,251
4	Claims Repudiated during the period ²	-	8
5	Claims Rejected ³	-	-
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	-	350
	Outstanding Claims:-		
	Less than 3months	-	-
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

¹ Opening Balance is the closing balance of previous year.

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

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

⁴ 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 ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	Outstanding Claims (Individual)					
	Less than 3months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

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

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

FORM L-41 GRIEVANCE DISPOSAL

Go Digit Life Insurance Limited

Date: 30 September 2024



GRIEVANCE DISPOSAL FOR THE QUARTER ENDING 30 September 2024

SI No.	Particulars	Opening Balance at the beginning of the quarter 1st July 2024	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter 30 September 2024	Total Complaints registered up to the quarter 30 September 2024 during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Death Claims	-	1	-	-	1	-	-
b)	Policy Servicing	-	-	-	-	-	-	-
c)	Proposal Processing	-	1	-	1	-	-	-
d)	Survival Claims	-	-	-	-	-	-	-
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	1	1	-	-	-	-
g)	Others	-	29	-	-	29	-	-
	Total Number of Complaints	-	32	1	1	30	-	74

2	Total No. of Policies upto corresponding period of previous year	154
3	Total No. of Claims upto corresponding period of previous year	49
4	Total No. of Policies during current year	821
5	Total No. of Claims during current year	4,248
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	-
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	-

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	-	-	-	-	-	-
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	-	-	-	-	-	-

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 ¹		Morbidity Rate ²		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)	
		As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023
Par	Non-Linked -VIP																
	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-Linked -Others																
	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
	Linked -VIP																
	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
	Linked -Others																
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	Non-Linked -VIP																
	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-Linked -Others																
	Life	5% - 5.4%	5.00%	41% - 504%	25% - 375%	100% - 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
	Linked -VIP																
	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
	Linked -Others																
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 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 But Not Reported Reserve and Premium Deficiency Reserve has been setup 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 calculation have been done at each member record level without using any representing model 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.

Go Digit Life Insurance Limited

INDIVIDUAL BUSINESS

I.

Range (Minimum to Maximum) of parameters used for valuation																		
Type	Category of business	Interest Rate		Mortality Rate ¹		Morbidity Rate ²		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)		
		As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	As at 30 September 2024	As at 30 September 2023	
Par	Non-Linked -VIP																	
	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-Linked -Others																	
	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	
	Linked -VIP																	
	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	
	Linked-Others																	
	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	Non-Linked -VIP																	
	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-Linked -Others																	
	Life	6.29%	NA	88%	NA	120%	NA	Rs. 55 to Rs. 550	NA	NA	NA	NA	4%	NA	0% to 15%	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	
	Linked -VIP																	
	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	
	Linked-Others																	
	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,sumassured,age,policyterm,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: 30 September 2024**



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

FORM - L-44 - EMBEDDED VALUE



ANNUAL SUBMISSION

FORM L-45 OFFICES AND OTHER INFORMATION


Go Digit Life Insurance Limited
As at: 30 September 2024

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	14
2	No. of branches approved during the year	-
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	19
7	No. of branches approved but not opened	11
8	No. of rural branches	-
9	No. of urban branches	19
10	No. of Directors	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	4
	(d) Women Director	1 (One of the Independent Director is Woman)
	(e) Whole time director	1 (Executive Director and Whole Time Director is same)
11	No. of Employees	
	(a) On-roll:	745
	(b) Off-roll*:	21
	(c) Total:	766
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	42
	(b) Corporate Agents-Banks	00
	(c) Corporate Agents-Others	19
	(d) Insurance Brokers	294
	(e) Web Aggregators	00
	(f) Insurance Marketing Firm	06
	(g) Micro Agents	01
	(h) Point of Sales persons (DIRECT)	1388
	(i) Other as allowed by IRDAI (To be specified)	00

* 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.

Employees and Insurance Agents and Intermediaries -Movement		
Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	583	1063
Recruitments during the quarter	230	707
Attrition during the quarter	47	20
Number at the end of the quarter	766	1750