

Date: 22<sup>nd</sup> January 2026

To,  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort, Mumbai – 400 001  
**BSE Scrip Code: 544179**

To,  
**National Stock Exchange of India Limited**  
Exchange Plaza, C-1, Block G, Bandra Kurla  
Complex, Bandra (East), Mumbai – 400 051  
**NSE Symbol: GODIGIT**

**Subject: Outcome of Board Meeting held on 22<sup>nd</sup> January 2026 pursuant to Regulation 30 and 33 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, (“SEBI Listing Regulations”) – Unaudited Financial Results**

Dear Sir/Madam,

Pursuant to Regulations 30 and 33 read with Schedule III and other applicable provisions of the SEBI Listing Regulations, we hereby inform you that the Board of Directors of the Company at its meeting held today i.e., 22<sup>nd</sup> January 2026, basis recommendation of the Audit Committee, has inter alia, approved the Unaudited Financial Results of the Company for the quarter and nine months period ended 31<sup>st</sup> December 2025 and taken on record the Limited Review Report issued by the Joint Statutory Auditors of the Company, PKF Sridhar and Santhanam LLP, Chartered Accountants and Kirtane & Pandit LLP, Chartered Accountants on the Unaudited Financial Results of the Company for that period.

In this regard, please find enclosed herewith the following:

1. Unaudited Financial Results of the Company for the quarter and nine months period ended 31<sup>st</sup> December 2025.
2. Limited Review Report issued by the Joint Statutory Auditors of the Company, PKF Sridhar and Santhanam LLP, Chartered Accountants and Kirtane & Pandit LLP, Chartered Accountants on the Unaudited Financial Results of the Company for the quarter and nine months period ended 31<sup>st</sup> December 2025.

The meeting of the Board of Directors commenced at 5:15 p.m. and concluded at 5:46 p.m.

The above information will be made available on the website of the Company at <https://www.godigit.com/investor-relations>.

We request you to kindly take the above intimation on record.

Thanking you,

Yours sincerely,

For **Go Digit General Insurance Limited**

**Tejas Saraf**  
**Company Secretary & Compliance Officer**

**Enclosed: As Above**

**Kirtane & Pandit LLP**

Chartered Accountants  
Fifth Floor, Gopal House  
Opp. Harshal Hall, Above HDFC Ltd.  
Karve Road, Pune 411038,  
Maharashtra, India

**PKF Sridhar & Santhanam LLP**

Chartered Accountants  
T8 & T9, Third Floor, Gem Plaza,  
66, Infantry Road,  
Bangalore 560001,  
Karnataka, India

**Independent Auditor's Review Report on the Unaudited Quarterly Financial Results and Year to Date Financial Results of Go Digit General Insurance Limited pursuant to Regulations 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and IRDAI Circular reference: IRDAI/ F&A/ CIR/ LFTD/ 027/ 01/ 2017 dated 30 January 2017**

**To The Board of Directors,  
Go Digit General Insurance Limited**

1. We have reviewed the accompanying Statement of Unaudited Quarterly Financial Results of Go Digit General Insurance Limited (the "Company") for the quarter ended and as on 31 December 2025 and the year to date financial results for the period 1 April 2025 to 31 December 2025 as attached herewith (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time ("SEBI Listing Regulations") and Insurance Regulatory and Development Authority ("IRDAI" or "Authority") circular reference : IRDA/ F&A /CIR/ LFTD/ 027 / 01/ 2017 dated 30 January 2017.
2. This Statement, which is the responsibility of the Company's management and have been approved by the Board of Directors on 22 January 2026, have been prepared in accordance with the recognition and measurement principals laid down in the Accounting Standard 25, "Interim Financial Reporting" (AS 25), prescribed under section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and accounting principles as prescribed in the relevant provisions of the Insurance Act, 1938 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act") and IRDAI (Actuarial, finance and investment functions of insurers) Regulations, 2024; orders/directions/circulars issued by the IRDAI and other recognized accounting practices in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Quarterly Financial Results and Year to Date Unaudited Financial Results prepared in accordance with the recognition and measurement principles laid down in AS 25 and accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, the IRDA Act and IRDAI (Actuarial, finance and investment functions of insurers) Regulations, 2024; orders/directions/circulars issued by the IRDAI to the extent applicable and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.



**Kirtane & Pandit LLP**  
Chartered Accountants

**PKF Sridhar & Santhanam LLP**  
Chartered Accountants

**Other Matters**

5. The actuarial valuation of liabilities in respect of Claims Incurred But Not Reported (the "IBNR"), Claims Incurred But Not Enough Reported (the "IBNER") and Premium Deficiency Reserve (the "PDR") is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities, which are estimated using statistical methods as at 31 December 2025 has been duly certified by the Appointed Actuary and in his opinion, the assumptions considered by him for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon the Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities for outstanding claims reserves and the PDR contained in the Statement of the Company.

**For Kirtane & Pandit LLP**

Chartered Accountants

ICAI Firm Registration No: 105215W / W100057



**Suhrud Lele**

Partner

Membership No. 121162

UDIN: 26121162LYZUBJ4243



Date: 22 January 2026

Place: Bengaluru, India

**For PKF Sridhar & Santhanam LLP**

Chartered Accountants

ICAI Firm Registration No: 003990S / S200018



**Seethalakshmi M**

Partner

Membership No. 208545

UDIN: 26208545FKLGJE1172



Date: 22 January 2026

Place: Bengaluru, India

# Go Digit General Insurance Limited

CIN: L66010PN2016PLC167410

Registered Office Address - 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No.1579, Shivaji Nagar, Pune-411005

IRDAI Registration No. 158

Date of Registration with IRDAI - September 20, 2017

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]

## Annexure-1

### Statement of Unaudited results for the Quarter and year to date ended December 31, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date ended / As at		Year ended / As at
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
OPERATING RESULTS							
1	Gross Premium Written:	290,918	266,745	267,678	855,843	770,576	1,028,214
2	Net Premium written <sup>i</sup>	214,820	210,931	224,237	620,811	619,703	823,081
3	Premium Earned (Net)	216,011	208,821	208,414	611,332	579,909	804,599
4	Income from investments (net) <sup>ii</sup>	33,739	31,992	28,765	97,138	82,504	110,910
5	Other income						
	(i) Contribution from Shareholders Funds towards Excess EOM (Refer Note 5)	-	-	-	-	-	32,401
	(ii) Contribution towards remuneration of MD/CEO/WTD/Other KMPs	17	23	5	62	17	23
	(iii) Others	2	1	2	20	4	22
6	Total income (3 to 5)	249,769	240,837	237,186	708,552	662,434	947,952
7	Commissions & Brokerage <sup>iii</sup>	60,288	60,256	54,302	177,751	163,010	222,837
8	Net commission <sup>iii</sup>	60,288	60,256	54,302	177,751	163,010	222,837
	Operating Expenses related to insurance business :						
	(a) Employees' remuneration and welfare expenses						
		9,522	9,150	8,620	27,666	26,505	32,152
	(b) Other operating expenses :						
9	i. Business Development & Sales Promotion Expenses	5,697	4,761	10,467	13,341	23,669	24,511
	ii. Other expenses	6,433	6,834	5,504	18,908	16,723	21,099
10	Premium Deficiency	-	-	-	-	-	-
	Incurred Claims <sup>iv</sup> :						
	(a) Claims Paid	131,063	109,820	94,877	331,136	251,807	387,168
	(b) Change in Outstanding Claims ( Incl. IBNR / IBNER )	25,610	42,616	57,119	109,106	162,169	198,728
12	Total Expense (8+9+10+11)	238,613	233,437	230,889	677,908	643,883	886,495
13	Underwriting Profit/ (Loss): (3-12)	(22,602)	(24,616)	(22,475)	(66,576)	(63,974)	(81,899)
14	Provisions for doubtful debts (including bad debts written off)	-	-	-	-	-	-
15	Provisions for diminution in value of investments	-	-	-	-	-	-
16	Operating Profit/(Loss): (6-12)	11,156	7,400	6,297	30,644	18,551	61,457
	Appropriations						
	(a) Transfer to Profit and Loss A/c	11,156	7,400	6,297	30,644	18,551	61,457
	(b) Transfer to reserves						
NON-OPERATING RESULTS							
	Income in shareholders' account :						
	(a) Transfer from Policyholders' Fund	11,156	7,400	6,297	30,644	18,551	61,457
	(b) Income from investments (net) <sup>v</sup>	7,290	7,991	6,459	20,971	15,204	21,566
	(c) Other income	44	52	-	181	-	37
19	Expenses other than those related to insurance business	2,199	1,883	904	5,879	2,822	40,566
20	Provisions for doubtful debts (including bad debts written off)	-	-	-	-	-	-
21	Provisions for diminution in value of investments	-	-	-	-	-	-
22	Total Expense(19+20+21)	2,199	1,883	904	5,879	2,822	40,566
23	Profit / Loss before extraordinary items (18-22)	16,291	13,560	11,852	45,917	30,933	42,494
24	Extraordinary Items	-	-	-	-	-	-
25	Profit/ (loss) before tax (23-24)	16,291	13,560	11,852	45,917	30,933	42,494



# Go Digit General Insurance Limited

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## Annexure-1

### Statement of Unaudited results for the Quarter and year to date ended December 31, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date ended / As at		Year ended / As at
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
26	Provision for tax	2,282	1,909	-	6,424	-	-
27	<b>Profit / (loss) after tax</b>	14,009	11,651	11,852	39,493	30,933	42,494
	<b>Dividend per share (₹)</b>						
28	(a) Interim Dividend	-	-	-	-	-	-
	(b) Final dividend	-	-	-	-	-	-
29	Profit / (Loss) carried to Balance Sheet	14,009	11,651	11,852	39,493	30,933	42,494
30	Paid up equity capital	92,429	92,335	92,224	92,429	92,224	92,303
31	Reserve & Surplus (Excluding Revaluation Reserve) <sup>iii</sup>	355,765	340,908	303,043	355,765	303,043	314,237
32	Fair Value Change Account and Revaluation Reserve	40,291	32,627	24,615	40,291	24,615	24,830
33	Share application money pending allotment	12	9	20	12	20	-
34	Borrowings	35,000	35,000	35,000	35,000	35,000	35,000
	Total Assets:						
	(a) Investments:						
	- Shareholders' Fund	443,676	425,673	375,617	443,676	375,617	393,628
	- Policyholders' Fund	1,796,071	1,694,718	1,504,105	1,796,071	1,504,105	1,552,774
	(b) Other Assets (Net of current liabilities and provisions)	(1,716,250)	(1,619,512)	(1,424,820)	(1,716,250)	(1,424,820)	(1,480,032)
	<b>Analytical Ratios<sup>iv</sup>:</b>						
	(i) Solvency Ratio <sup>va</sup>	2.30	2.26	2.22	2.30	2.22	2.24
	(ii) Expenses of Management Ratio <sup>vb</sup>	43.4%	41.6%	42.4%	40.0%	39.0%	39.0%
	(iii) Incurred Claim Ratio	72.5%	73.0%	72.9%	72.0%	71.4%	72.8%
	(iv) Net retention ratio	73.8%	79.1%	83.8%	72.5%	80.4%	80.1%
	(v) Combined ratio:	110.7%	111.4%	108.1%	110.3%	108.5%	109.3%
	(vi) Earning per share <sup>vi</sup> (Rs.) (Face value ₹ 10 per share)						
	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)						
	Basic	1.52	1.26	1.29	4.28	3.39	4.65
	Diluted	1.51	1.26	1.28	4.27	3.36	4.62
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)						
	Basic	1.52	1.26	1.29	4.28	3.39	4.65
	Diluted	1.51	1.26	1.28	4.27	3.36	4.62
	(vii) NPA ratios:						
	a) Gross and Net NPAs	-	-	-	-	-	-
	b) % of Gross & Net NPAs	-	-	-	-	-	-
	(viii) Yield on Investments (Gross Of Tax) <sup>vii</sup>						
	(a) Without unrealized gains	1.9%	1.9%	1.9%	5.6%	5.4%	7.2%
	(b) With unrealised gains	2.2%	1.6%	1.6%	6.3%	5.8%	7.6%
	(ix) Public shareholding						
	a) No. of shares	249,326,427	248,444,848	247,340,908	249,326,427	247,340,908	248,122,662
	b) Percentage of shareholding	27.0%	26.9%	26.8%	27.0%	26.8%	26.9%
	c) % of Government holding						
	(in case of public sector insurance companies)	Not Applicable					

#### Foot Notes:

- Net of reinsurance (Including Excess of Loss Reinsurance ceded)
- Net of accretion/amortisation (including capital gains)
- Commission is net of commission received on reinsurance ceded
- Incurred claims are net of reinsurance recoveries
- Analytical ratios have been calculated as per definition given in IRDAI analytical ratios disclosures
- Solvency has been computed as at last day of the period
- The Expenses of Management has been computed on the basis of Gross Direct Premium
- Not Annualized for the periods / quarters
- Net of Debit balance in Profit & Loss account and includes ESOP Reserve



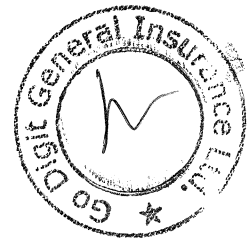
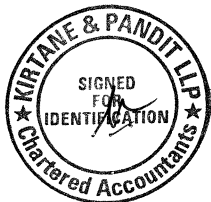
## Annexure-II

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]

## Segment Reporting for the Quarter and year to date ended December 31, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date ended / As at		Year ended / As at
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
	<b>Segment Income:</b>						
	<b>(A) Fire:</b>						
	Net Premium Earned	3,629	3,020	2,656	7,873	7,753	11,926
	Income from Investments	749	720	558	2,174	1,634	2,231
	Other Income	-	-	-	1	-	-
	<b>(B) Marine:</b>						
	Net Premium Earned	203	125	129	32	359	978
	Income from Investments	19	16	6	53	25	57
	Other Income	-	-	-	-	-	-
	<b>(C) Health including Personal Accident*</b>						
	<b>(i) Health Retail</b>						
	Net Premium Earned	1,949	1,923	1,677	5,749	4,986	6,682
	Income from Investments	122	107	92	331	282	389
	Other Income	-	1	-	1	-	158
	<b>(ii) Health Group , Corporate</b>						
	Net Premium Earned	30,018	38,592	31,711	95,464	99,179	132,208
	Income from Investments	1,964	2,094	1,726	6,288	5,858	7,848
	Other Income	-	(1)	-	2	-	2,227
	<b>(iii) Health Government Business</b>						
	Net Premium Earned	4,677	6,415	10,460	18,704	17,606	26,508
	Income from Investments	225	437	824	1,002	1,038	1,018
	Other Income	-	-	-	-	-	-
	<b>(D) Motor:</b>						
	Net Premium Earned	151,155	148,182	138,542	442,335	405,074	542,405
	Income from Investments	29,623	27,466	24,289	84,031	70,698	95,845
	Other Income	19	22	7	76	21	29,618
	<b>(E) Miscellaneous:</b>						
	<b>(i) Miscellaneous Retail</b>						
	Net Premium Earned	2,865	2,753	2,378	8,155	6,821	9,442
	Income from Investments	259	270	192	767	573	765
	Other Income	-	1	-	1	-	440
	<b>(ii) Miscellaneous Group, Corporate</b>						
	Net Premium Earned	2,307	2,212	1,540	3,633	4,128	9,225
	Income from Investments	363	356	252	1,077	652	1,212
	Other Income	-	1	-	1	-	2



## Annexure-II

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]

## Segment Reporting for the Quarter and year to date ended December 31, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date ended / As at		Year ended / As at
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
1	<b>(F) Crop:</b>						
	Net Premium Earned	19,208	5,599	19,321	29,387	34,003	65,222
	Income from Investments	415	526	826	1,415	1,744	1,546
	Other Income	-	-	-	-	-	-
2	<b>Premium Deficiency</b>						
	(A) Fire	-	-	-	-	-	-
	(B) Marine	-	-	-	-	-	-
	(C) Health including Personal Accident*						
	(i) Health Retail	-	-	-	-	-	-
	(ii) Health Group , Corporate	-	-	-	-	-	-
	(iii) Health Government Business	-	-	-	-	-	-
	(D) Motor	-	-	-	-	-	-
	(E) Miscellaneous:	-	-	-	-	-	-
	(i) Miscellaneous Retail	-	-	-	-	-	-
	(ii) Miscellaneous Group, Corporate	-	-	-	-	-	-
	(F) Crop	-	-	-	-	-	-
3	<b>Segment Underwriting Profit/ (Loss):</b>						
	(A) Fire	2,598	3,550	1,410	9,686	4,071	4,004
	(B) Marine	113	252	134	620	526	809
	(C) Health including Personal Accident*						
	(i) Health Retail	(409)	(512)	69	(781)	181	194
	(ii) Health Group , Corporate	1,206	4,091	2,550	3,009	(3,893)	(1,745)
	(iii) Health Government Business	(31)	627	(701)	1,103	(83)	289
	(D) Motor	(28,019)	(32,939)	(25,970)	(84,192)	(63,720)	(85,661)
	(E) Miscellaneous:						
	(i) Miscellaneous Retail	163	(1,016)	(668)	(431)	(2,381)	(2,207)
	(ii) Miscellaneous Group, Corporate	1,865	1,239	(228)	4,481	(181)	322
	(F) Crop	(88)	92	929	(71)	1,506	2,096
4	<b>Segment Operating Profit/(Loss):</b>						
	(A) Fire	3,347	4,270	1,968	11,861	5,705	6,235
	(B) Marine	132	268	140	673	551	866
	(C) Health including Personal Accident*						
	(i) Health Retail	(287)	(404)	161	(448)	463	741
	(ii) Health Group , Corporate	3,170	6,184	4,276	9,299	1,965	8,330
	(iii) Health Government Business	194	1,064	123	2,105	955	1,307



## Annexure-II

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]

## Segment Reporting for the Quarter and year to date ended December 31, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date ended / As at		Year ended / As at
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Refer Note 4	Unaudited	Refer Note 4	Unaudited	Unaudited	Audited
4	(D) Motor	1,623	(5,451)	(1,674)	(85)	6,999	39,802
	(E) Miscellaneous:						
	(i) Miscellaneous Retail	422	(745)	(476)	337	(1,808)	(1,002)
	(ii) Miscellaneous Group, Corporate	2,228	1,596	24	5,558	471	1,536
	(F) Crop	327	618	1,755	1,344	3,250	3,642
5	<b>Segment Technical Liabilities:</b>						
	<b>Unexpired Risk Reserve- Net</b>						
	(A) Fire	12,863	15,475	12,226	12,863	12,226	11,555
	(B) Marine	225	243	138	225	138	371
	(C) Health including Personal Accident*						
	(i) Health Retail	4,122	3,937	3,465	4,122	3,465	3,890
	(ii) Health Group, Corporate	49,168	63,242	72,454	49,168	72,454	57,286
	(iii) Health Government Business	-	783	14,951	-	14,951	7,906
	(D) Motor	312,012	298,279	286,810	312,012	286,810	291,279
	(E) Miscellaneous:						
	(i) Miscellaneous Retail	5,809	5,379	5,271	5,809	5,271	5,297
	(ii) Miscellaneous Group, Corporate	4,719	5,178	3,868	4,719	3,868	9,633
	(F) Crop	7,778	5,371	9,344	7,778	9,344	-
	<b>Outstanding Claims Reserves Including IBNR &amp; IBNER- Net</b>						
	(A) Fire	16,689	14,577	13,024	16,689	13,024	14,515
	(B) Marine	463	397	309	463	309	660
	(C) Health including Personal Accident*						
	(i) Health Retail	1,801	1,450	1,318	1,801	1,318	1,222
	(ii) Health Group, Corporate	26,015	32,082	27,135	26,015	27,135	38,729
	(iii) Health Government Business	15,456	20,369	12,986	15,456	12,986	10,721
	(D) Motor	941,848	902,252	785,254	941,848	785,254	818,323
	(E) Miscellaneous:						
	(i) Miscellaneous Retail	7,608	8,068	6,121	7,608	6,121	5,952
	(ii) Miscellaneous Group, Corporate	9,714	9,331	8,485	9,714	8,485	11,553
	(F) Crop	15,763	21,220	35,060	15,763	35,060	24,576

## Footnotes:

1 Segments include : (A) Fire, (B) Marine, (C) Health including Personal Accident - (i) Health Retail, (ii) Health Group/Corporate, and (iii) Health Government Schemes, (D) Motor, (E) Miscellaneous - (i) Retail, (ii) Group / Corporate, (F) Crop Insurance

\*Includes Travel Insurance



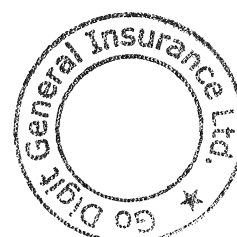
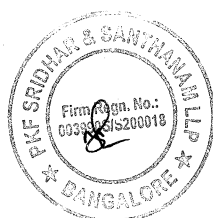


# Notes forming part of financial results

1	The unaudited financial results for the quarter and year to date ended December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on January 22, 2026 and has been subjected to limited review by joint statutory auditors.
2	During the quarter and year to date ended December 31, 2025, the Company has allotted 939,029 equity shares and 1,261,215 equity shares respectively of face value of ₹ 10 each pursuant to exercise of employee stock options. (For the quarter ended September 30, 2025, 69,944 equity shares were allotted, for the quarter and year to date ended December 31, 2024, 1,263,085 equity shares and 5,719,882 shares respectively allotted and for the year ended March 31, 2025, 6,501,236 equity shares allotted of face value ₹ 10 each).
3	In view of the seasonality of the Industry, the financial results for the quarters are not indicative of the full year's expected performance.
4	The financial results also include the results for the quarter ended December 31, 2025 being the balancing figure between the unaudited figures in respect of the year to date financial results for the period April 1, 2025 to December 31, 2025 and the unaudited figures for the period ended September 30, 2025. Similarly, financial results also include the results for the quarter ended December 31, 2024 being the balancing figure between the unaudited figures in respect of the year to date financial results for the period April 1, 2024 to December 31, 2024 and the unaudited figures for the period ended September 30, 2024.
5	The Company's expenses relating to the insurance business are in excess of regulatory limits, as specified in IRDAI (Expenses of Management, including commission of Insurers) Regulations, 2024, for the 9 months ended December 31, 2025. Further, the Company has submitted the requisite information to the IRDAI for the financial year ended March 31, 2025, seeking forbearance in accordance with the provisions outlined in the said regulations.
6	The Government of India has notified new Labour Code viz Code on wages 2019, Code on Social Security 2020, Industrial Relation Code 2020, and Occupational Safety, Health and Working Condition Code 2020 (collectively referred to as the New Labour Codes). These Codes have been made effective from November 21, 2025. The corresponding supporting rules under these codes are yet to be notified. The Company reassessed its employee benefit obligations based on the revised definition of wages and expanded eligibility criteria. An incremental gratuity expense of ₹ 714 lakhs was recognized as past service cost during the quarter and nine months ended December 31, 2025, reducing profit and increasing gratuity obligations. As of December 31, 2025, unrecognized past service cost relating to gratuity obligations amounted to ₹ 215 lakhs. The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting effect on the basis of such developments as needed.
7	The Board of Directors at its meeting held on December 19, 2025 have approved the scheme of amalgamation amongst Go Digit Infoworks Services Private Limited ("Transferor Company") and the Company and their respective shareholders under Sections 230 to 232 of the Companies Act, 2013 as may be applicable and the rules framed thereunder ("Scheme"). The Scheme is subject to, inter alia, receipt of approvals from the shareholders and creditors of the Company, as may be directed by the National Company Law Tribunal, Mumbai Bench, BSE Limited, National Stock Exchange of India Limited, Securities and Exchange Board of India ("SEBI"), Insurance Regulatory and Development Authority of India ("IRDAI"), Competition Commission of India and approval of other regulatory or statutory authorities as may be required. As per the Scheme, the Appointed Date and the Effective Date is the same.

  
Jasleen Kohli  
Managing Director and  
Chief Executive Officer  
DIN - 07634112

Place: Bengaluru, India  
Date: January 22, 2026



Other Disclosures*		
Status of Shareholders Complaints for the quarter ended December 31, 2025		
Sr No	Particulars	Number
1	No. of Investor complaints pending at the beginning of period	Nil
2	No. of Investor complaints during the period	Nil
3	No. of Investor complaints disposed off during the period	Nil
4	No. of Investor complaints remaining unresolved at the end of period	Nil

\* The above disclosure is not required to be audited



B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC- Not Applicable

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

S.NO.	Particulars	(Rs. in lakhs)
1	Loans / revolving facilities like cash credit from banks	-
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default	-
2	<b>Unlisted debt securities i.e. NCDs and NCRPS</b>	
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default	-
3	<b>Total financial indebtedness of the listed entity</b>	-

D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e 2nd and 4th quarter) - Not Applicable

E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG-WITH ANNUAL AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter)- Not Applicable

