

Date: 24<sup>th</sup> October 2024

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**

Dear Sir/Madam,

**Subject: Outcome of Board Meeting held on 24<sup>th</sup> October 2024 pursuant to Regulation 30 and 33 and other applicable provisions of the SEBI Listing Regulations**

**1. Financial Results**

We hereby inform you that the Board of Directors of the Company at its meeting held today i.e., 24<sup>th</sup> October 2024, basis recommendation of the Audit Committee has, inter alia, approved the Unaudited Financial Results of the Company for the quarter and half year ended 30<sup>th</sup> September 2024 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.

**2. Re-appointment of Mr. Kamesh Goyal as Non-Executive Chairman of the Company**

Mr. Kamesh Goyal is the Chairman of the Board and Company since 7th December 2016. In view of the recent regulatory changes and to comply with the provisions of IRDAI (Corporate Governance for Insurers) Regulations, 2024 read with Master Circular on Corporate Governance for Insurers, 2024 (“Master Circular”), the Board of Directors of the Company based on the recommendation of Nomination and Remuneration Committee and subject to prior approval of the Insurance Regulatory and Development Authority of India (“IRDAI”), has re-appointed Mr. Kamesh Goyal (DIN 01816985) as the Non-Executive Chairman of the Company for a period of five years with effect from 24<sup>th</sup> October 2024.

In this regard, please find enclosed herewith the following:

1. Unaudited Financial Results of the Company for the quarter and half year ended 30<sup>th</sup> September 2024.
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.
3. Disclosure of Related Party Transactions for the half year ended 30<sup>th</sup> September 2024 in accordance with Regulation 23(9) of SEBI Listing Regulations.
4. Details required under Regulation 30 of the SEBI Listing Regulations read along with SEBI Circular No. - SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July 2023.

The meeting of the Board of Directors commenced at 2:00 p.m. and concluded at 3:40 p.m.

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

Thanking you,

Yours faithfully,

For **Go Digit General Insurance Limited**

**Tejas Saraf**

**Company Secretary & Compliance Officer**

**Details required under Regulation 30 of the SEBI Listing Regulations read along with SEBI Circular No. - SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13<sup>th</sup> July 2023.**

<b>Particulars</b>	<b>Kamesh Goyal</b>
Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise;	<p>Pursuant to the IRDAI (Corporate Governance for Insurers) Regulations, 2024 read with Master Circular on Corporate Governance for Insurers, 2024 (“Master Circular”) the appointment of Chairperson of the Board shall be subject to the prior approval of the IRDAI. As per the said Master Circular, the Chairperson of the insurer as on the date of issue of the circular is permitted to continue as Chairperson up to 31<sup>st</sup> March 2026 or till he/she completes his/her current tenure, whichever is earlier.</p> <p>In view of the above regulatory requirement, the Board of Directors of the Company have appointed Mr. Kamesh Goyal (DIN 01816985) as the Non-Executive Chairman of the Board and Company for a period of five years subject to the prior approval of IRDAI with effect from 24<sup>th</sup> October 2024.</p>
Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment;	<p><b>Date of Appointment:</b> 24<sup>th</sup> October 2024 or such other date as may be specified by IRDAI</p> <p><b>Term of Appointment:</b> Five years from the date of appointment or such terms and conditions as may be specified by IRDAI in its approval</p>
Brief profile (in case of appointment);	Mr. Kamesh Goyal (DIN 01816985) is the Non-Executive Chairman of our Company and has been a Director of our Company since its incorporation i.e. 7 <sup>th</sup> December 2016. He holds a bachelor’s degree in science from the University of Delhi. He holds a bachelor’s degree in law and master’s degree in business administration from the University of Delhi. He has several years of experience in the insurance industry and has served as the Chief Executive Officer of Bajaj Allianz General Insurance and Bajaj Allianz Life Insurance Company Limited. He is also an associate of the Insurance Institute of India.
Disclosure of relationships between directors (in case of appointment of a director).	Mr. Kamesh Goyal is not related to any of the Directors.
Information as required under BSE circular Number LIST/COM/14/2018-19 and NSE circular no. NSE/CML/2018/24 dated 20 <sup>th</sup> June 2018.	Mr. Kamesh Goyal is not debarred from holding the office of Director pursuant to any SEBI order or any other authority.

**Kirtane & Pandit LLP**

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

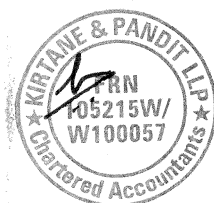
**PKF Sridhar & Santhanam LLP**

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

**Independent Auditor's Review Report on the Quarterly Unaudited 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**

**Review Report to****The Board of Directors,****Go Digit General Insurance Limited**

1. We have reviewed the accompanying Statement of Quarterly Unaudited Financial Results of Go Digit General Insurance Limited (the "Company") for the quarter and half year ended and as on 30 September 2024 as attached herewith (the "Results"), 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. These Results, which is the responsibility of the Company's management and have been approved by the Board of Directors on 24 October 2024, 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 results 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 financial statements are 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 Quarterly 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 in India 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 30 September 2024 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 unaudited Financial Results of the Company.
6. The financial results include the results for the quarter ended 30 September 2023 being the balancing figure between unaudited figures from year to date Interim financial statements ended 30 September 2023 and the audited figures for the quarter ended 30 June 2023. Quarterly results for the quarter ended 30 September 2023 were neither audited nor reviewed in the past.
7. The year to date Interim Financial Statements ended 30 September 2023 were subject to Limited Review by one of the Joint Statutory Auditors, PKF Sridhar & Santhanam LLP, Chartered Accountants who vide their review report dated 22 November 2023 had issued an unmodified review conclusion.

Our opinion is not modified in respect of these matters.

**For Kirtane & Pandit LLP**  
Chartered Accountants  
ICAI Firm Registration No: 105215W / W100057



**Suhrud Lele**

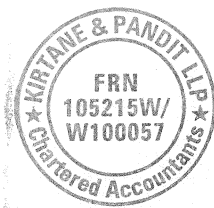
Partner

Membership No. 121162

UDIN: 24121162BKILF44393

Date: 24 October 2024

Place: Bengaluru, India



**For PKF Sridhar & Santhanam LLP**  
Chartered Accountants  
ICAI Firm Registration No: 003990S / S200018



**Seethalakshmi M**

Partner

Membership No. 208545

UDIN: 24208545BKAEH2650

Date: 24 October 2024

Place: Bengaluru, India



**Go Digit General Insurance Limited**

CIN: U66010PN2016PLC167410

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

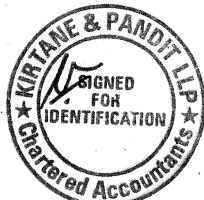
[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]

**Annexure-1**

**Statement of Unaudited results for the Quarter and year to date ended September 30, 2024**

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date / As at		Year ended / As at
		September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023	March 31, 2024
		Unaudited	Unaudited	Refer Note 4	Unaudited	Refer Note 4	Audited
<b>OPERATING RESULTS</b>							
1	Gross Premiums Written:	2,36,857	2,66,041	2,07,384	5,02,898	4,25,172	9,01,559
2	Net Premium written <sup>i</sup>	1,92,785	2,02,681	1,82,161	3,95,466	3,49,696	7,73,092
3	Premium Earned (Net)	1,89,122	1,82,373	1,65,721	3,71,495	3,13,222	7,09,640
4	Income from investments (net) <sup>ii</sup>	28,420	25,319	21,130	53,739	40,365	87,879
5	Other income						
	(i) Contribution from Shareholders Funds towards Excess EOM	-	-	-	-	-	46,752
	(ii) Contribution towards remuneration of MD/CEO/WTD/Other KMPs	6	6	-	12	-	-
	(iii) Others	1	1	-	2	1	3
6	Total income (3 to5)	2,17,549	2,07,699	1,86,851	4,25,248	3,53,588	8,44,274
7	Commissions & Brokerage <sup>iii</sup>	57,261	51,447	53,320	1,08,708	87,507	1,88,846
8	Net commission <sup>iii</sup>	57,261	51,447	53,320	1,08,708	87,507	1,88,846
	Operating Expenses related to insurance business :						
	(a) Employees' remuneration and welfare expenses	9,048	8,837	6,528	17,885	13,356	27,021
	(b) Other operating expenses :						
	i. Business Development & Sales Promotion Expenses	8,127	5,075	9,965	13,202	24,988	49,594
	ii. Other expenses	5,722	5,497	9,906	11,219	17,712	31,373
10	Premium Deficiency	-	-	-	-	-	-
	Incurred Claims <sup>iv</sup> :						
	(a) Claims Paid	85,115	71,815	76,355	1,56,930	1,30,841	3,33,821
	(b) Change in Outstanding Claims ( Incl. IBNR / IBNER )	48,332	56,718	31,580	1,05,050	77,470	1,65,199
12	Total Expense (8+9+10+11)	2,13,605	1,99,389	1,87,654	4,12,994	3,51,874	7,95,854
13	Underwriting Profit/ (Loss): (3-12)	(24,483)	(17,016)	(21,933)	(41,499)	(38,652)	(86,214)
14	Provisions for doubtful debts (including bad debts written off)	-	-	-	-	-	-
15	Provisions for diminution in value of investments	-	-	-	-	-	-
16	Operating Profit/(Loss): (6-12)	3,944	8,310	(803)	12,254	1,714	48,420
	Appropriations						
	(a) Transfer to Profit and Loss A/c	3,944	8,310	(803)	12,254	1,714	48,420
	(b) Transfer to reserves	-	-	-	-	-	-
<b>NON-OPERATING RESULTS</b>							
	Income in shareholders' account :						
	(a) Transfer from Policyholders' Fund	3,944	8,310	(803)	12,254	1,714	48,420
	(b) Income from investments (net) <sup>ii</sup>	5,893	2,852	3,611	8,745	6,973	17,213
	(c) Other income	(1)	1	-	-	1	51
19	Expenses other than those related to insurance business	889	1,029	39	1,918	73	47,516
20	Provisions for doubtful debts (including bad debts written off)	-	-	-	-	-	-
21	Provisions for diminution in value of investments	-	-	-	-	-	-
22	Total Expense(19+20+21)	889	1,029	39	1,918	73	47,516
23	Profit / Loss before extraordinary items (18-22)	8,947	10,134	2,769	19,081	8,615	18,168
24	Extraordinary Items	-	-	-	-	-	-
25	Profit/ (loss) before tax (23-24)	8,947	10,134	2,769	19,081	8,615	18,168
26	Provision for tax	-	-	-	-	-	-
27	Profit / (loss) after tax	8,947	10,134	2,769	19,081	8,615	18,168
	Dividend per share (₹)						
	(a) Interim Dividend	-	-	-	-	-	-
	(b) Final dividend	-	-	-	-	-	-
29	Profit / (Loss) carried to Balance Sheet	8,947	10,134	2,769	19,081	8,615	18,168



**Go Digit General Insurance Limited**

CIN: U66010PN2016PLC167410

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**

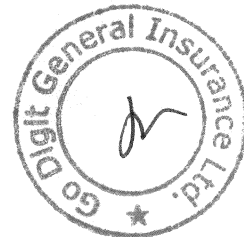
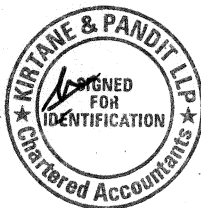
**Statement of Unaudited results for the Quarter and year to date ended September 30, 2024**

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date / As at		Year ended / As at
		September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023	March 31, 2024
		Unaudited	Unaudited	Refer Note 4	Unaudited	Refer Note 4	Audited
30	Paid up equity capital	92,098	91,720	87,454	92,098	87,454	87,516
31	Reserve & Surplus (Excluding Revaluation Reserve) <sup>vi</sup>	2,91,207	2,81,350	1,56,937	2,91,207	1,56,937	1,67,146
32	Fair Value Change Account and Revaluation Reserve	30,004	25,138	15,427	30,004	15,427	17,289
33	Share application money pending allotment	13	100	20	13	20	-
34	Borrowings	35,000	35,000	-	35,000	-	35,000
	<b>Total Assets:</b>						
	(a) Investments:						
	- Shareholders' Fund	3,64,761	2,73,966	2,10,697	3,64,761	2,10,697	2,03,828
	- Policyholders' Fund	14,71,205	14,82,358	11,89,574	14,71,205	11,89,574	13,36,936
	(b) Other Assets (Net of current liabilities and provisions)	(13,87,644)	(13,23,016)	(11,40,433)	(13,87,644)	(11,40,433)	(12,33,813)
	<b>Analytical Ratios<sup>v</sup>:</b>						
	(i) Solvency Ratio <sup>va</sup>	2.18	2.17	1.62	2.18	1.62	1.61
	(ii) Expenses of Management Ratio <sup>vb</sup>	42.4%	33.1%	43.3%	37.4%	39.5%	40.3%
	(iii) Incurred Claim Ratio	70.6%	70.5%	65.1%	70.5%	66.5%	70.3%
	(iv) Net retention ratio	81.4%	76.2%	87.8%	78.6%	82.2%	85.8%
	(v) Combined ratio:	112.2%	105.4%	108.9%	108.7%	107.6%	108.7%
	(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	0.97	1.13	0.32	2.10	0.99	2.08
	Diluted	0.96	1.12	0.31	2.08	0.97	2.05
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)						
	Basic	0.97	1.13	0.32	2.10	0.99	2.08
	Diluted	0.96	1.12	0.31	2.08	0.97	2.05
	(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 unrealised gains	1.9%	1.7%	1.8%	3.6%	3.5%	7.3%
	(b) With unrealised gains	2.2%	2.2%	1.9%	4.3%	4.0%	7.9%
	(ix) Public shareholding						
	a) No. of shares	24,60,78,023	24,22,98,968	14,48,76,701	24,60,78,023	14,48,76,701	14,55,99,184
	b) Percentage of shareholding	26.7%	26.4%	16.6%	26.7%	16.6%	16.6%
	c) % of Government holding						
	(in case of public sector insurance companies)	Not Applicable					

**Foot Notes:**

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



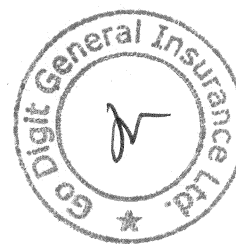
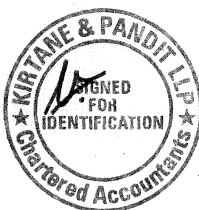
## Annexure-II

[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 September 30, 2024

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date / As at		Year ended / As at
		September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023	March 31, 2024
		Unaudited	Unaudited	Refer Note 4	Unaudited	Refer Note 4	Audited
1	<b>Segment Income:</b>						
	<b>(A) Fire:</b>						
	Net Premium Earned	2,987	2,110	2,003	5,097	3,790	8,784
	Income from Investments	589	487	385	1,076	721	1,822
	Other Income	-	-	-	-	-	-
	<b>(B) Marine:</b>						
	Net Premium Earned	119	111	122	230	221	472
	Income from Investments	10	9	5	19	11	29
	Other Income	-	-	-	-	-	-
	<b>(C) Health including Personal Accident*</b>						
	<b>(i) Health Retail</b>						
	Net Premium Earned	1,675	1,634	1,473	3,309	2,924	5,896
	Income from Investments	99	91	77	190	144	363
	Other Income	-	-	-	-	-	83
	<b>(ii) Health Group, Corporate</b>						
	Net Premium Earned	33,245	34,223	26,546	67,468	51,692	1,13,577
	Income from Investments	2,016	2,116	1,400	4,132	2,558	6,532
	Other Income	(1)	1	-	-	-	4,356
	<b>(iii) Health Government Business</b>						
	Net Premium Earned	539	6,607	37	7,146	37	11,179
	Income from Investments	87	127	1	214	2	336
	Other Income	-	-	-	-	-	-
	<b>(D) Motor:</b>						
	Net Premium Earned	1,35,421	1,31,111	1,22,865	2,66,532	2,35,582	4,97,074
	Income from Investments	24,547	21,862	18,668	46,409	35,809	75,946
	Other Income	8	6	-	14	1	42,017
	<b>(E) Miscellaneous:</b>						
	<b>(i) Miscellaneous Retail</b>						
	Net Premium Earned	2,304	2,139	1,765	4,443	3,083	6,831
	Income from Investments	223	158	111	381	203	543
Other Income	-	-	-	-	-	300	
<b>(ii) Miscellaneous Group, Corporate</b>							
Net Premium Earned	1,118	1,470	3,041	2,588	8,022	11,737	
Income from Investments	212	188	288	400	648	1,436	
Other Income	-	-	-	-	-	-	





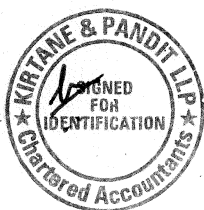
## Annexure-II

[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 September 30, 2024

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date / As at		Year ended / As at
		September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023	March 31, 2024
		Unaudited	Unaudited	Refer Note 4	Unaudited	Refer Note 4	Audited
1	(F) Crop:						
	Net Premium Earned	11,714	2,968	7,869	14,682	7,871	54,090
	Income from Investments	637	281	195	918	269	871
	Other Income	-	-	-	-	-	-
	Premium Deficiency						
	(A) Fire	-	-	-	-	-	-
	(B) Marine	-	-	-	-	-	-
2	(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	-	-	-	-	-	-
	Segment Underwriting Profit/ (Loss):						
3	(A) Fire	881	1,780	65	2,661	2,827	3,595
	(B) Marine	171	221	133	392	230	650
	(C) Health including Personal Accident*						
	(i) Health Retail	(33)	145	(49)	112	70	286
	(ii) Health Group, Corporate	415	(6,858)	(4,608)	(6,443)	(8,617)	(35,337)
	(iii) Health Government Business	17	601	65	618	58	(1,190)
	(D) Motor	(24,511)	(13,239)	(20,823)	(37,750)	(39,764)	(63,873)
	(E) Miscellaneous:						
	(i) Miscellaneous Retail	(1,592)	(121)	31	(1,713)	(171)	(544)
	(ii) Miscellaneous Group, Corporate	(512)	559	3,202	47	6,640	8,276
4	(F) Crop	681	(104)	51	577	75	1,923
	Segment Operating Profit/(Loss):						
	(A) Fire	1,470	2,267	450	3,737	3,548	5,417
	(B) Marine	181	230	138	411	241	679
	(C) Health including Personal Accident*						
	(i) Health Retail	66	236	28	302	214	732
	(ii) Health Group, Corporate	2,430	(4,741)	(3,208)	(2,311)	(6,059)	(24,449)
	(iii) Health Government Business	104	728	66	832	60	(854)



## 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 September 30, 2024

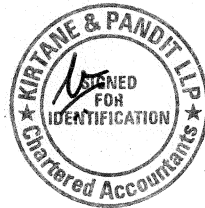
(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year to date / As at		Year ended / As at
		September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023	March 31, 2024
		Unaudited	Unaudited	Refer Note 4	Unaudited	Refer Note 4	Audited
4	(D) Motor	44	8,629	(2,155)	8,673	(3,954)	54,090
	(E) Miscellaneous:						
	(i) Miscellaneous Retail	(1,369)	37	142	(1,332)	32	299
	(ii) Miscellaneous Group, Corporate	(300)	747	3,490	447	7,288	9,712
	(F) Crop	1,318	177	246	1,495	344	2,794
	Segment Technical Liabilities:						
	Unexpired Risk Reserve- Net						
	(A) Fire	13,144	14,368	10,426	13,144	10,426	10,606
	(B) Marine	197	225	201	197	201	136
	(C) Health including Personal Accident*						
	(i) Health Retail	3,476	3,511	3,123	3,476	3,123	3,567
	(ii) Health Group , Corporate	86,452	99,457	64,725	86,452	64,725	72,796
	(iii) Health Government Business	-	540	-	-	-	3,792
	5	(D) Motor	2,70,328	2,62,732	2,56,411	2,70,328	2,56,411
(E) Miscellaneous:							
(i) Miscellaneous Retail		5,905	4,772	3,874	5,905	3,874	4,423
(ii) Miscellaneous Group, Corporate		2,927	3,436	2,994	2,927	2,994	2,120
(F) Crop		10,275	-	-	10,275	-	-
Outstanding Claims Reserves Including IBNR & IBNER- Net							
(A) Fire		12,653	11,933	8,679	12,653	8,679	11,361
(B) Marine		312	290	230	312	230	260
(C) Health including Personal Accident*							
(i) Health Retail		1,330	1,156	903	1,330	903	1,060
(ii) Health Group , Corporate		27,129	27,158	18,572	27,129	18,572	22,078
(iii) Health Government Business		3,365	5,361	21	3,365	21	3,678
(D) Motor		7,53,615	7,13,338	5,90,605	7,53,615	5,90,605	6,63,630
(E) Miscellaneous:							
(i) Miscellaneous Retail	5,512	3,862	2,370	5,512	2,370	3,320	
(ii) Miscellaneous Group, Corporate	7,512	6,729	8,593	7,512	8,593	7,090	
(F) Crop	21,145	14,411	9,822	21,145	9,822	15,046	

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 & year to date ended September 30, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 24, 2024 and have been subject to limited review by Joint statutory auditors.
2	During the 6 months ended September 30, 2024, the Company, pursuant to its Employee Stock Option Plan, allotted 15,84,379 equity shares of ₹ 10 each at face value of ₹ 10 per share; 19,45,508 equity shares of ₹ 10 each at a premium of ₹ 17 per share; 8,72,018 equity shares of ₹ 10 each at a premium of ₹ 65 per share; 40,118 equity shares of ₹ 10 each at a premium of ₹ 162 per share; 12,721 equity shares of ₹ 10 each at a premium of ₹ 304 per share; 2,053 equity shares of ₹ 10 each at a premium of ₹ 375 per share. During the 6 months ended September 30, 2023, the Company allotted 2,09,851 equity shares of ₹ 10 each at a premium of ₹ 17 per share; 3,05,336 equity shares of ₹ 10 each at a premium of ₹ 65 per share; 2,507 equity shares of ₹ 10 each at a premium of ₹ 162 per share.
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 September 30, 2023 being the balancing figure between the unaudited figures in respect of the year to date financial results for the period April 1, 2023 to September 30, 2023 and the audited figures for the quarter ended June 30, 2023.
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 6 months ended September 30, 2024. The forbearance application, as available under the regulations, made by the Company for three year beginning from April 1, 2023 is currently under consideration with IRDAI, On this subject company has received show cause notice from IRDAI for Financial year 2023-24 dated October 18, 2024 and company is in the process of responding to the same.
6	In accordance with IRDAI (Actuarial, Finance and Investment Functions of insurers) regulations 2024, previous period figures have been regrouped / reclassified from advertisement & publicity to business development & sales promotion expenses.
7	During the quarter ended June 30, 2024 IRDAI had, vide its order dated May 2, 2024, levied penalty of ₹ 100 lakhs for non-intimation of change in conversion ratio of Compulsorily Convertible Preference Shares ("CCPS") issued by Go Digit Infoworks Services Private Limited ("GDISPL"), holding company of the Company to FAL Corporation, one of the promoter. The Company has paid the foregoing penalty.

For and on behalf of the Board



*Jasleen Kohli*  
 Jasleen Kohli  
 Managing Director and  
 Chief Executive Officer  
 DIN - 07634112  
 Place: Bengaluru, India  
 Date: October 24, 2024



**Go Digit General Insurance Limited**

Enclosure I - Balance sheet

IRDAI Registration No. 158

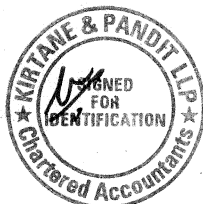
Date of Registration with IRDAI - September 20, 2017

Balance Sheet as on September 30, 2024

₹ in Lakhs

Particulars	As on	
	September 30, 2024	March 31, 2024
	Unaudited	Audited
<b>Sources of Funds</b>		
Share Capital	92,098	87,516
Share application money pending allotment	13	-
Reserves and Surplus	3,44,490	2,39,511
Fair Value Account Change	-	-
Shareholders	27,822	15,004
Policyholders	2,182	2,284
Borrowings	35,000	35,000
<b>Total</b>	<b>5,01,605</b>	<b>3,79,315</b>
<b>Application of Funds</b>		
<b>Investments</b>		
Shareholders	3,64,761	2,03,828
Policyholders	14,71,205	13,36,936
Loans	-	-
Deferred Tax Assets (net)	-	-
Fixed Assets	16,146	16,275
Current Assets	-	-
Cash and Bank Balances	14,251	35,606
Advances and Other Assets	1,42,005	1,03,200
<b>Sub Total (A)</b>	<b>1,56,256</b>	<b>1,38,806</b>
Deferred Tax Liability (net)	-	-
Current Liabilities	11,65,487	10,18,679
Provisions	3,94,559	3,70,215
<b>Sub Total (B)</b>	<b>15,60,046</b>	<b>13,88,894</b>
<b>Net Current Assets (A)-(B)</b>	<b>(14,03,790)</b>	<b>(12,50,088)</b>
Miscellaneous expenditure (to the extent not written off)	-	-
Debit Balance in Profit and Loss Account	53,283	72,364
<b>Total</b>	<b>5,01,605</b>	<b>3,79,315</b>

For and on behalf of the Board



*Jasleen Kohli*  
 Jasleen Kohli  
 Managing Director and  
 Chief Executive Officer

DIN - 07634112  
 Place: Bengaluru, India  
 Date: October 24, 2024



**Go Digit General Insurance Limited**

Enclosure II-Receipts and payments account

IRDAI Registration No. 158

Date of Registration with IRDAI - 20 Sep 2017

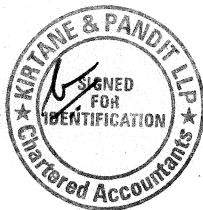
Receipts and payments account for the period ended September 30, 2024

₹ in Lakhs

Particulars	For the period ended	For the period ended
	September 30, 2024	September 30, 2023
	Unaudited	Unaudited
<b>Cash flows from operating activities</b>		
Premium received from policyholders, including advance receipts	5,00,835	4,47,697
Payments to / from re-insurers, net of commission and claims	(18,433)	5,346
Payments to / from co-insurers, net of claims	16,137	7,120
Payments of claims	(1,56,002)	(1,41,910)
Payments of commission and brokerage	(1,42,867)	(87,915)
Payments of other operating expenses	(58,281)	(88,231)
Deposits, advances and staff loans, net	(891)	(239)
Income taxes paid, net	-	-
Goods and services tax paid, net	(46,158)	(45,150)
Cash flows before extraordinary items	94,340	96,718
Cash flows from extraordinary items	-	-
<b>Net cash flows from operating activities (A)</b>	<b>94,340</b>	<b>96,718</b>
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	(846)	(750)
Proceeds from sale of fixed assets	27	-
Purchase of investments	(7,14,250)	(4,05,300)
Sale of investments	4,24,088	2,34,148
Loans disbursed	-	-
Repayments received	-	-
Rent / Interests / Dividend received	52,377	46,197
Investment in money market instruments and liquid mutual funds, net	9,207	14,637
Expenses related to investments	(319)	(16)
<b>Net cash flows from investing activities (B)</b>	<b>(2,29,716)</b>	<b>(1,11,084)</b>
<b>Cash flows from financing activities</b>		
*Proceeds from issue of share capital, net of share issue expenses	1,13,105	169
Proceeds from borrowings	-	-
Repayments of borrowings	-	-
Interest / dividends paid	(1,454)	-
<b>Net cash flows from financing activities (C)</b>	<b>1,11,651</b>	<b>169</b>
<b>Net increase in cash and cash equivalents (A+B+C)</b>	<b>(23,725)</b>	<b>(14,197)</b>
Cash and cash equivalents at the beginning of the period	35,579	27,905
Cash and cash equivalents at the end of the period	<b>11,854</b>	<b>13,708</b>
Add: Deposits Accounts - Others	2,397	26
<b>Balance As per Cash &amp; Bank Balances</b>	<b>14,251</b>	<b>13,734</b>

\*Proceeds from issuance of share capital is after adjusting for Initial public offer related & other share issue expenditure for the period ended September 30, 2024 - ₹ 865 Lakhs (for the period ended September 30, 2023 - ₹ 141 Lakhs)

Note: The above Receipts & Payments Account has been prepared as prescribed by Insurance Regulatory and Development Authority (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 under the 'Direct method' in accordance with Accounting Standard 3 on Cash Flow Statements notified under the Section 133 of the Companies Act, 2013 read with paragraph 7 of the Companies (Accounts) Rules, 2021



For and on behalf of the Board

*Jasleen Kohli*  
Jasleen Kohli

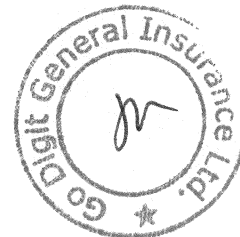
Managing Director and

Chief Executive Officer

DIN - 07634112

Place: Bengaluru, India

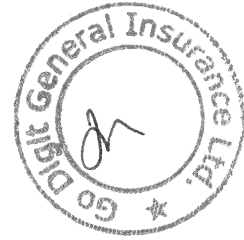
Date: October 24, 2024



Other Disclosures*		
Status of Shareholders Complaints for the quarter ended September 30, 2024		
Sr No	Particulars	Number
1	No. of Investor complaints pending at the beginning of period	Nil
2	No. of Investor complaints during the period*	7
3	No. of Investor complaints disposed off during the period*	7
4	No. of Investor complaints remaining unresolved at the end of period	Nil

**Note:**

\*Company has completed its IPO on May 23, 2024. Above complaints are largely related to funds blocking / unblocking during IPO process. These complaints have been resolved and closed.





S. No	Details of the party (listed entity) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.								
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				In case any financial indebtedness is incurred to make or give loans, inter corporate deposits, advances or investments		Details of the loans, inter-corporate deposits, advances or investments								
									Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)	
19	Go Digit General Insurance Limited		Amrish Goyal		Relative of director	Policy issued(Premium received)	0	0	-	-	-	-	-	-	-	-	-	-	-
20	Go Digit General Insurance Limited		Ravindra Kumar Sharma		Relative of director	Policy issued(Premium received)	0	0	-	-	-	-	-	-	-	-	-	-	-
21	Go Digit General Insurance Limited		Mohinder Singh kohli		Relative of director/KMP	Policy issued(Premium received)	0	0	-	-	-	-	-	-	-	-	-	-	-
22	Go Digit General Insurance Limited		Ria Ann Philip		Relative of director of holding company	Policy issued(Premium received)	0	0	-	-	-	-	-	-	-	-	-	-	-
23	Go Digit General Insurance Limited		Aadesh Goyal		Relative of director	Claims paid	2	2	-	-	-	-	-	-	-	-	-	-	-
24	Go Digit General Insurance Limited		Amrish Goyal		Relative of director	Claims paid	1	1	-	-	-	-	-	-	-	-	-	-	-
25	Go Digit General Insurance Limited		Tejas Saraf		KMP	Claims paid	0	0	-	-	-	-	-	-	-	-	-	-	-
26	Go Digit General Insurance Limited		Jasleen Kohli		MD & CEO	Remuneration paid <sup>(3)</sup>	934	236	-86	-	-	-	-	-	-	-	-	-	-
27	Go Digit General Insurance Limited		Jasleen Kohli		MD & CEO	ESOP charge	11	11	-	-	-	-	-	-	-	-	-	-	-
28	Go Digit General Insurance Limited		Ravi Khetan		KMP	Remuneration paid <sup>(3)</sup>	934	82	-27	-13	-	-	-	-	-	-	-	-	-
29	Go Digit General Insurance Limited		Ravi Khetan		KMP	ESOP charge	4	4	-	-	-	-	-	-	-	-	-	-	-
30	Go Digit General Insurance Limited		Tejas Saraf		KMP	Remuneration paid <sup>(3)</sup>	934	23	-5	-3	-	-	-	-	-	-	-	-	-
31	Go Digit General Insurance Limited		Tejas Saraf		KMP	ESOP charge	1	1	-	-	-	-	-	-	-	-	-	-	-
Total							5,490	1,660	168	284	-	-	-	-	-	-	-	-	-

Notes

1. FMS- Facility Management Services
2. For string fees we have taken consolidated approval for all directors
3. For KMP remuneration we have taken consolidated approval for all KMPs
4. As per the instructions provided by the Stock Exchanges over email, the PAN of the parties is not being provided in this pdf intimation. The PAN will form part of the xbrl submission.