

Date: 24th 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,

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

1. Financial Results

We hereby inform you that the Board of Directors of the Company at its meeting held today i.e., 24th 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 30th 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 24th 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 30th 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 30th 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.

Go Digit General Insurance Limited | Registered Office: Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivajinagar Pune - 411005 Maharashtra | Corporate Office: Atlantis, 95, 4th, B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru-560095 | CIN: U66010PN2016PLC167410 | IRDAI Reg. No: 158

Website www.godigit.com Email ld: hello@godigit.com Toll free 1800-258-5956 Fax 91 20 6747 5400



Ne request you to kind	y take the above	intimation on record.
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Thanking you,

Yours faithfully,

For Go Digit General Insurance Limited

Tejas Saraf
Company Secretary & Compliance Officer

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<u>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.</u>

Particulars	Kamesh Goyal
Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise;	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 st March 2026 or till he/she completes his/her current tenure, whichever is earlier. 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
Date of appointment/re-	Board and Company for a period of five years subject to the prior approval of IRDAI with effect from 24 th October 2024. Date of Appointment:
appointment/cessation (as applicable) & term of appointment/re-appointment;	24 th October 2024 or such other date as may be specified by IRDAI
	Term of Appointment: Five years from the date of appointment or such terms and conditions as may be specified by IRDAI in its approval
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 th 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 th June 2018.	Mr. Kamesh Goyal is not debarred from holding the office of Director pursuant to any SEBI order or any other authority.

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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

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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

- 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: 24121162BKIL FY4393

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: 24208545BKAESH2650

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)

(ii) Contribution MD/CEO/WTD (iii) Others 6 Total income (i 7 Commissions & 8 Net commissio Operating Expi (a 10 Premium Defic Incurred Claim (b 11 Total Expense 13 Underwriting P 14 Provisions for a 15 Provisions for a 16 Operating Prof Appropriations 17 (a (b) NON-OPERATING RE: Income in share 18 [Income in share (c) (d) (b) (d) (d) (d) (e) (e) (e) (f) (f) (f) (f) (f) (f) (f) (f) (f) (f		,					(Rs. in lakhs
No.			Months Ended / As	at	Year to d	Year ended / As at	
Gross Premium All Gross Premium Committee All Income from in Contribution All Income (i) Contribution All Income (ii) Contribution All Income (iii) Contribution All Income (iii) Others Commissions & Net commission Operating Experiment Incurred Claim Incurred Cl	Particulars	September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023	March 31, 2024
Gross Premium Net Premium Variable Premium Earn Income from in Other income (i) Contribution MD/CEO/WTD (ii) Others Interpret Commissions Recommissions Net commission Operating Express Incurred Claim I		Unaudited	Unaudited	Refer Note 4	Unaudited	Refer Note 4	Audited
Net Premium v Premium Earn Income from ir Other income (i) Contribution (ii) Contribution MD/CEO/WTD (iii) Others Total income (i) Commissions 8 Net commission Operating Exp (co Incurred Claim Incurre							
3 Premium Earn 4 Income from in 5 Other income (i) Contribution (ii) Contribution (iii) Others 6 Total income (i) 7 Commissions 8 Net commission Operating Expi (a) 10 Premium Defic Incurred Claim (a) (b) 12 Total Expense 13 Underwriting P 14 Provisions for a 15 Provisions for a 16 Operating Prof 17 (a) (b) NON-OPERATING REI 18 (b) (c) 19 Expenses other 20 Provisions for a 21 Provisions for a 22 Total Expense 23 Profit / Loss be 24 Extraordinary If		2,36,857	2,66,041	2,07,384	5,02,898	4,25,172	9,01,559
10 Premium Defice 11 Total Expense 12 Provisions for case 13 Underwriting Provisions for case 14 Provisions for case 15 Provisions for case 16 Operating Provisions for case 17 Case 18 Net commission 19 Premium Defice 10 Incurred Claim 11 Case 12 Total Expense 13 Underwriting Provisions for case 14 Provisions for case 15 Provisions for case 16 Operating Provisions for case 17 Case 18 Case 19 Expenses other 20 Provisions for case 21 Provisions for case 22 Total Expense 23 Profit / Loss be 24 Extraordinary If		1,92,785	2,02,681	1,82,161	3,95,466	3,49,696	7,73,092
Other income (i) Contribution (ii) Contribution MD/CEO/WTD (iii) Others 6 Total income (i) 7 Commissions 8 Net commission Operating Exprise (b) 10 Premium Defic Incurred Claim 11 Incurred Claim 12 Total Expense 13 Underwriting P 14 Provisions for c 15 Provisions for c 16 Operating Prof Appropriations 17 (a (b) NON-OPERATING Ref (c) 19 Expenses other 20 Provisions for c 21 Provisions for c 22 Total Expense 23 Profit / Loss be 24 Extraordinary If		1,89,122	1,82,373	1,65,721	3,71,495	3,13,222	7,09,640
(i) Contribution (ii) Contribution MD/CEO/WTD (iii) Others 6 Total income (i) 7 Commissions 8 8 Net commission Operating Exp (c) 10 Premium Defic Incurred Claim (b) 12 Total Expense (1) 14 Provisions for commission 16 Operating Profice Appropriations 17 (a) (b) NON-OPERATING REIMONON-OPERATING REIM		28,420	25,319	21,130	53,739	40,365	87,879
MD/CEO/WTD (iii) Others 6 Total income (: Net commissions & Net commissions & Operating Exprice (c) 10 Premium Defice Incurred Claim (d) 11 (d) 12 Total Expense (d) 14 Provisions for commissions of commissions o	tribution from Shareholders Funds towards Excess EOM		_	_	_		46,752
(iii) Others 6 Total income (i 7 Commissions 8 Net commission Operating Exp (ic 10 Premium Defic Incurred Claim (ic) 11 Total Expense (ic) 13 Underwriting P 14 Provisions for c 15 Provisions for c 16 Operating Prof Appropriations 17 (ic) NON-OPERATING REI (ic) 19 Expenses other 20 Provisions for c 21 Provisions for c 22 Total Expense(ic) 23 Profit / Loss be 24 Extraordinary If	tribution towards remuneration of						40,752
Total income () Total income () Solution () Total Expense ()		6	6	-	12	-	-
7 Commissions & Net commission 8 Net commission Operating Exprise (c) 10 Premium Defic Incurred Claim (d) 12 Total Expense 13 Underwriting Provisions for c 16 Operating Prof Appropriations 17 (d) (b) NON-OPERATING RE: Income in share (d) (c) 19 Expenses other 20 Provisions for c 21 Provisions for d 22 Total Expense 23 Profit / Loss be 24 Extraordinary It		1	1	1.05.051	2	3,53,588	3
Net commission Operating Experience 10 Premium Defice Incurred Claim (b) 12 Total Expense (1) 14 Provisions for commission 16 Operating Profice Appropriations 17 (a) (b) NON-OPERATING REIM Income in share (c) 19 Expenses other 20 Provisions for commissions for commissions for commissions for commissions of commissions of commissions for commission	T	2,17,549	2,07,699	1,86,851	4,25,248		8,44,274
Operating Expense (a) 10 Premium Defic Incurred Claim: 11 Total Expense (a) 12 Total Expense (b) 13 Underwriting Provisions for a (a) 14 Provisions for a (b) 15 Provisions for a (a) 16 Operating Profice (b) 17 (a) 18 (b) 18 (c) 19 Expenses other (a) 20 Provisions for a (b) 21 Provisions for a (c) 22 Total Expense (c) 23 Profit / Loss be 24 Extraordinary It	ssions & Brokerage ⁱⁱⁱ	57,261 57,261	51,447 51,447	53,320 53,320	1,08,708 1,08,708	87,507 87,507	1,88,846 1,88,846
10 Premium Defic Incurred Claim (a (b) 12 Total Expense 13 Underwriting P 14 Provisions for a 15 Provisions for a 16 Operating Prof Appropriations 17 (a (b) NON-OPERATING RE Income in share (b) (c) 19 Expenses other 20 Provisions for a 21 Provisions for a 22 Total Expense 23 Profit / Loss be 24 Extraordinary If	ing Expenses related to insurance business :	37,201	31,447	33,320	1,08,708	67,307	1,08,040
10 Premium Defice Incurred Claim: 11 (a) (b) (b) (c) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	(a) Employees' remuneration and welfare						
10 Premium Defice Incurred Claim. 11 Total Expense 13 Underwriting Provisions for c 15 Provisions for c 2 Appropriations 17 (a (b) (b) (c) 19 Expense other 20 Provisions for c 21 Provisions for c 22 Total Expense 24 Extraordinary If	expenses	9,048	8,837	6,528	17,885	13,356	27,021
10 Premium Defic Incurred Claim (a (b) 12 Total Expense i 13 Underwriting P 14 Provisions for c 16 Operating Prof Appropriations 17 (a (b) NON-OPERATING RE: Income in share (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(23 Profit / Loss be 24 Extraordinary It	(b) Other operating expenses :			-			
10 Premium Defic Incurred Claim (a b) 12 Total Expense I 13 Underwriting P 14 Provisions for c 15 Provisions for c 16 Operating Prof Appropriations 17 (a b) NON-OPERATING REI Income in share 18 (b) (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense() 23 Profit / Loss be 24 Extraordinary If	i. Business Development & Sales Promotion Expenses	8,127	5,075	9,965	13,202	24,988	49,594
Incurred Claim (a) (b) 12 Total Expense I 13 Underwriting P 14 Provisions for a 15 Provisions for a Appropriations 17 (a) (b) NON-OPERATING RE Income in share (c) (d) (b) (c) 19 Expenses other 20 Provisions for a 21 Provisions for a 22 Total Expense(23 Profit / Loss be 24 Extraordinary If	ii. Other expenses	5,722	5,497	9,906	11,219	17,712	31,373
11 (a (b) 12 Total Expense (c) 13 Underwriting P 14 Provisions for a (c) 15 Provisions for a (d) 16 Operating Prof Appropriations 17 (a (b) NON-OPERATING REI 18 (a) (b) (c) 19 Expenses other 20 Provisions for a (d) 21 Provisions for a (d) 22 Total Expense(c) 23 Profit / Loss be 24 Extraordinary It	m Deficiency	-	-	-	-	-	-
11 [b] 12 Total Expense 13 Underwriting P 14 Provisions for c 15 Provisions for c 16 Operating Prof Appropriations 17 (a (b) (b) NON-OPERATING RE: 18 (b) (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(23 Profit / Loss be 24 Extraordinary If	d Claims ^{iv} :						
12 Total Expense I 13 Underwriting P 14 Provisions for a 15 Provisions for a 16 Operating Prof Appropriations 17 (a b) NON-OPERATING RE 18 (a) (b) (c) 19 Expenses other 20 Provisions for a 21 Provisions for a 22 Total Expense() 23 Profit / Loss be 24 Extraordinary It	(a) Claims Paid	85,115	71,815	76,355	1,56,930	1,30,841	3,33,821
13 Underwriting P 14 Provisions for c 15 Provisions for c 16 Operating Prof Appropriations 17 (a (b) NON-OPERATING RE: Income in share (b) (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(: 23 Profit / Loss be 24 Extraordinary It	(b) Change in Outstanding Claims (Incl. IBNR / IBNER)	48,332	56,718	31,580	1,05,050	77,470	1,65,199
14 Provisions for c 15 Provisions for c 16 Operating Prof Appropriations 17 (a (b) NON-OPERATING RE: Income in share (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(: 23 Profit / Loss be 24 Extraordinary It	xpense (8+9+10+11)	2,13,605	1,99,389	1,87,654	4,12,994	3,51,874	7,95,854
15 Provisions for or 16 Operating Prof Appropriations 17 (a (b) NON-OPERATING RE: Income in share (b) (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense() 23 Profit / Loss be 24 Extraordinary If	vriting Profit/ (Loss): (3-12)	(24,483)	(17,016)	(21,933)	(41,499)	(38,652)	(86,214)
Appropriations 17 (a (b) NON-OPERATING RE- 18 (ncome in share (b) (b) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(23 Profit / Loss be 24 Extraordinary It	ons for doubtful debts (including bad debts written off)	-	-	_	-	-	-
Appropriations 17 (a (b) NON-OPERATING RE 18 (nc) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(23 Profit / Loss be 24 Extraordinary III	ons for diminution in value of investments	-	=	-	-	-	-
17 (a (b) NON-OPERATING RESIDENCE (b) 18 Income in share (a) (b) (c) 19 Expenses other 20 Provisions for a 21 Provisions for a 22 Total Expense(23 Profit / Loss be 24 Extraordinary III	ing Profit/(Loss): (6-12)	3,944	8,310	(803)	12,254	1,714	48,420
b (b) NON-OPERATING RE: Income in share (c) (b) (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(23 Profit / Loss be 24 Extraordinary III	riations		-				
NON-OPERATING RE: Income in share (c) (b) (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(23 Profit / Loss be 24 Extraordinary It	(a) Transfer to Profit and Loss A/c	3,944	8,310	(803)	12,254	1,714	48,420
Income in share (d) (b) (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense() 23 Profit / Loss be 24 Extraordinary If	(b) Transfer to reserves	-	~	-			-
18 (d) (b) (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(2) Profit / Loss be 24 Extraordinary It	ING RESULTS						
18 (b) (c) (c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(23 Profit / Loss be 24 Extraordinary If	in shareholders' account ;		-				
(c) 19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(23 Profit / Loss be 24 Extraordinary It	(a) Transfer from Policyholders' Fund	3,944	8,310	(803)	12,254	1,714	48,420
19 Expenses other 20 Provisions for d 21 Provisions for d 22 Total Expense(: 23 Profit / Loss be 24 Extraordinary It	(b) Income from investments (net) ii	5,893	2,852	3,611	8,745	6,973	17,213
20 Provisions for d 21 Provisions for d 22 Total Expense(: 23 Profit / Loss be 24 Extraordinary It	(c) Other income	(1) 889	1,029	39	1,918	73	47,516
22 Total Expense(2 23 Profit / Loss be 24 Extraordinary II	es other than those related to insurance business ons for doubtful debts (including bad debts written off)	609	1,029	33	1,516	73	47,510
22 Total Expense(2 23 Profit / Loss be 24 Extraordinary II		*	-	-	-	-	-
23 Profit / Loss be 24 Extraordinary II	ons for diminution in value of investments	-	- 1 020	- 20	1.010	73	47.516
24 Extraordinary It		889	1,029	2,769	1,918 19,081	8,615	47,516 18,168
	Loss before extraordinary items (18-22)	8,947	10,134	2,769	19,081	8,613	10,108
ZOLLIOLITY (IOSS) DE		8,947	10,134	2,769	19,081	8,615	18,168
26 Provision for ta			-	-		-	-
27 Profit / (loss) af		8,947	10,134	2,769	19,081	8,615	18,168
Dividend per sh		5,5.7	-				
28 (a)	(a) Interim Dividend	-	-	-	-	-	-
	(b) Final dividend (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)

			3	Months Ended / As	at	Year to d	Year ended / As at	
SI. No.		Particulars	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 & Surp	olus (Excluding Revaluation Reserve) ^{vii}	2,91,207	2,81,350	1,56,937	2,91,207	1,56,937	1,67,146
32	Fair Value Cha	nge Account and Revaluation Reserve	30,004	25,138	15,427	30,004	15,427	17,289
33	Share applicat	ion money pending allotment	13	100	20	13	20	-
34	Borrowings		35,000	35,000	-	35,000	-	35,000
	Total Assets:			-				
	(c	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
	(k	Other Assets (Net of current liabilites and						
		provisions)	(13,87,644)	(13,23,016)	(11,40,433)	(13,87,644)	(11,40,433)	(12,33,813)
	Analytical Rati	os ^v :		-				
	(i)	Solvency Ratio ^{va}	2.18	2.17	1.62	2.18	1.62	1.61
	(ii)			33.1%	43.3%	37.4%	39.5%	40.3%
	(iii)			70.5%	65.1%	70.5%	66.5%	70.3%
	(iv)			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 vi (Rs.)						
		(Face value ₹ 10 per share)						
		(a) Basic and diluated EPS before						
		extraordinary items (net of tax expense) for						
		the period (not to be annualized)				2.40	0.99	200
35		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)	0.97	1.13	0.32	2.10	0.99	2.08
			0.96	1.12	0.32	2.08	0.97	2.05
		·	0.90	1.12	0.31	2.00	0.57	2.03
	to be annualized) Basic Diluted (vii) NPA ratios: a) Gross and Net NPAs				_	-	_	
								
		b) % of Gross & Net NPAs	-	-	-	-	-	
	(viii) Yield on Investments (Gross Of Tax) ^{vi} (a) Without unrealized gains (b) With unrealised gains (ix) Public shareholding a) No. of shares		1.00/	4 70/	1.00/	3.60/	3.5%	7.3%
			1.9%	2.2%	1.8%	3.6% 4.3%		7.3%
			2.2%	2.2%	1.9%	4.3%	4.0%	7.9%
			24.60.70.022	24 22 00 000	14,48,76,701	24,60,78,023	14,48,76,701	14 55 00 104
			24,60,78,023	24,22,98,968				14,55,99,184
		b) Percentage of shareholding	26.7%	26.4%	16.6%	26.7%	16.6%	16.6%
		c) % of Government holding			ķ	. P b. I .		
		(in case of public sector insurance			Not Ap	plicable		
	I	(companies)	I					

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 definiton 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)

		3	3 Months Ended / As a	t	Year to do	ate / As at	Year ended / As at
SI. No.	Particulars	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
	Segment Income:						
	(A) Fire:						
	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) Marine:		t .				
	Net Premium Earned	119	111	122	230	221	472
	Income from Investments	10	9	5	19	11	29
	Other Income	-	-	-	-	-	-
	(C) Health including Personal Accident*						
	(i) Health Retail						
	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
	(ii) Health Group , Corporate						
	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
1	Other Income	(1)	1	-	-	-	4,356
	(iii) Health Government Business						
	Net Premium Earned	539	6,607	37	7,146	37	11,179
	Income from Investments	87	127	1	214	2	336
	Other Income	-	-	-	-	-	-
	(D) Motor:						
	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
	(E) Miscellaneous:						
	(i) Miscellaneous Retail						
	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
	(ii) Miscellaneous Group, Corporate		·				
	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)

		3	Months Ended / As a	t	Year to do	ate / As at	Year ended / As at
SI. No.	Particulars	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
	(F) Crop:						
_	Net Premium Earned	11,714	2,968	7,869	14,682	7,871	54,090
1	Income from Investments	637	281	195	918	269	871
	Other Income	-	-	-	-	-	-
	Premium Deficiency						
	(A) Fire	-	-	-	-	-	-
	(B) Marine	-	-	-	-	-	-
	(C) Health including Personal Accident*	-	-	-		_	-
	(i) Health Retail	_	_		-		_
2	(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):						
	(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
3	(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
	(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
4	(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)

	y						(NS. III IGKIIS)		
		3	3 Months Ended / As a	t	Year to do	ate / As at	Year ended / As at		
SI. No.	Particulars	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		
_	(D) Motor	44	8,629	(2,155)	8,673	(3,954)	54,090		
	(E) Miscellaneous:								
4	(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		
	(D) Motor	2,70,328	2,62,732	2,56,411	2,70,328	2,56,411	2,71,292		
	(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	-	-		
5	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
١.	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
L	of Directors at their respective meetings held on October 24, 2024 and have been subject to limited review by Joint statutory auditors.
	During the 6 months ended September 30, 2024, the Company, pursuant to it's 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;
2	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.
<u> </u>	
	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
4	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.
<u> </u>	
	The Company's expenses relating to the insurance business are in excess of regulatory limits, as specified in IRDAI (Expenses of Management, including commission
5	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.
	In accordance with IRDAI (Actuarial, Finance and Investment Functions of insurers) regulations 2024, previous period figures have been regrouped / reclassified
6	from advertisement & publicity to business development & sales promotion expenses.
	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
7	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.
L	La contraction de la contracti

For and on behalf of the Board





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

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 Total 5,01,605 3,79,315 Application of Funds 1 2,03,828 Investments 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 1,42,005 1,03,200 Advances and Other Assets 1,42,005 1,03,200 Sub Total (A) 1,56,256 1,38,806 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous expenditure (to the extent not written off) - -		As on	As on
Sources of Funds 92,098 87,516 Share Capital 92,098 87,516 Share application money pending allotment 13	Particulars	September 30, 2024	March 31, 2024
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 Total 5,01,605 3,79,315 Application of Funds 14,71,205 13,36,936 Investments 3,64,761 2,03,828 Shareholders 3,64,761 2,03,828 Policyholders 14,71,205 13,36,936 Loans - - Deferred Tax Assets (net) - - Current Assets 16,146 16,275 Current Assets 1,42,51 35,606 Advances and Other Assets 1,42,005 1,03,200 Deferred Tax Liability (net) - - Current Liabilities 11,65,487 10,18,675 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,844 Net Curren		Unaudited	Audited
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 Total 5,01,605 3,79,315 Application of Funds 1 2,03,828 Investments 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 1,4250 1,03,200 Advances and Other Assets 1,42,005 1,03,200 Sub Total (A) 1,56,256 1,38,864 Provisions 3,94,559 3,70,215 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous	Sources of Funds		
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 Total 5,01,605 3,79,315 Application of Funds 1 2,03,828 Investments 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 1,4250 1,03,200 Advances and Other Assets 1,42,005 1,03,200 Sub Total (A) 1,56,256 1,38,864 Provisions 3,94,559 3,70,215 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous			
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 Total 5,01,605 3,79,315 Application of Funds 1,01,605 3,79,315 Investments 3,64,761 2,03,826 Shareholders 3,64,761 2,03,826 Policyholders 14,71,205 13,36,936 Loans - - Deferred Tax Assets (net) - - Fixed Assets 16,146 16,275 Current Assets 1,42,005 1,03,200 Advances and Other Assets 1,42,005 1,03,200 Sub Total (A) 1,56,256 1,38,806 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous expenditure (to the extent not written off) - -	Share Capital	92,098	87,516
Fair Value Account Change Shareholders Policyholders Policyholders Policyholders Policyholders Policyholders Policyholders Policyholders Policyholders Policyholders Shareholders Shareholders Policyholders Policyholders Policyholders Policyholders Policyholders Policyholders Poferred Tax Assets (net) Fixed Assets Current Assets Cash and Bank Balances Advances and Other Assets Sub Total (A) Peferred Tax Liability (net) Current Liabilities Provisions Sub Total (B) Net Current Assets (A)-(B) Miscellaneous expenditure (to the extent not written off) Provisions Provisio	Share application money pending allotment	13	-
Shareholders 27,822 15,004 Policyholders 2,182 2,284 Borrowings 35,000 35,000 Total 5,01,605 3,79,315 Application of Funds 3,64,761 2,03,826 Investments 3,64,761 2,03,826 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 Sub Total (A) 1,56,256 1,38,806 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,086 Miscellaneous expenditure (to the extent not written off) - -	Reserves and Surplus	3,44,490	2,39,511
Policyholders 2,182 2,284 Borrowings 35,000 35,000 Total 5,01,605 3,79,315 Application of Funds Investments 3,64,761 2,03,826 Policyholders 14,71,205 13,36,936 Loans Deferred Tax Assets (net) Fixed Assets 16,146 16,275 Current Assets 16,146 16,275 Current Assets 14,251 35,606 Advances and Other Assets 14,251 35,606 Advances and Other Assets 1,42,005 1,03,200 Sub Total (A) 1,56,256 1,38,806 Deferred Tax Liability (net) Current Liabilities 11,65,487 10,18,675 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,086) Miscellaneous expenditure (to the extent not written off)	Fair Value Account Change		-
Borrowings 35,000 35,000	Shareholders	27,822	15,004
Total 5,01,605 3,79,315 Application of Funds Investments Shareholders 3,64,761 2,03,826 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 Sub Total (A) 1,56,256 1,38,806 Deferred Tax Liability (net)	Policyholders	2,182	2,284
Investments	Borrowings	35,000	35,000
Investments			
Investments	Total	5,01,605	3,79,315
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 Sub Total (A) 1,56,256 1,38,806 Deferred Tax Liability (net) - - Current Liabilities 11,65,487 10,18,679 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous expenditure (to the extent not written off) - -	Application of Funds		
Policyholders 14,71,205 13,36,936 Loans	Investments		
Deferred Tax Assets (net)	Shareholders	3,64,761	2,03,828
Deferred Tax Assets (net) Fixed Assets Current Assets Cash and Bank Balances Advances and Other Assets Sub Total (A) Deferred Tax Liability (net) Current Liabilities Provisions Sub Total (B) Net Current Assets (A)-(B) Light 16,146 16,275 16,275 35,606 1,38,806 1,42,005 1,03,200 1,56,256 1,38,806 1,56,256 1,38,806 1,56,487 10,18,675 3,94,559 3,70,215 (14,03,790) (12,50,086 Miscellaneous expenditure (to the extent not written off)	Policyholders	14,71,205	13,36,936
Fixed Assets Current Assets Cash and Bank Balances Advances and Other Assets Sub Total (A) Deferred Tax Liability (net) Current Liabilities Provisions Sub Total (B) Net Current Assets (A)-(B) Miscellaneous expenditure (to the extent not written off) 16,275 16,275 35,606 1,42,005 1,42,005 1,38,806 1,56,256 1,38,806 11,65,487 10,18,675 3,94,559 3,70,215 (14,03,790) (12,50,086	Loans	-	-
Current Assets - - Cash and Bank Balances 14,251 35,606 Advances and Other Assets 1,42,005 1,03,200 Sub Total (A) 1,56,256 1,38,806 Deferred Tax Liability (net) - - Current Liabilities 11,65,487 10,18,675 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous expenditure (to the extent not written off) - -	Deferred Tax Assets (net)	-	-
Cash and Bank Balances 14,251 35,606 Advances and Other Assets 1,42,005 1,03,200 Sub Total (A) 1,56,256 1,38,806 Deferred Tax Liability (net) - - Current Liabilities 11,65,487 10,18,679 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous expenditure (to the extent not written off) - -	Fixed Assets	16,146	16,275
Advances and Other Assets 1,42,005 1,03,200	Current Assets	-	-
Sub Total (A) 1,56,256 1,38,806	Cash and Bank Balances	14,251	35,606
Deferred Tax Liability (net)	Advances and Other Assets	1,42,005	1,03,200
Current Liabilities 11,65,487 10,18,679 Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous expenditure (to the extent not written off) - -	Sub Total (A)	1,56,256	1,38,806
Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous expenditure (to the extent not written off) -	Deferred Tax Liability (net)	-	-
Provisions 3,94,559 3,70,215 Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous expenditure (to the extent not written off) - -	Current Liabilities	11,65,487	10,18,679
Sub Total (B) 15,60,046 13,88,894 Net Current Assets (A)-(B) (14,03,790) (12,50,088 Miscellaneous expenditure (to the extent not written off) - -	Provisions		3,70,215
Net Current Assets (A)-(B) (14,03,790) (12,50,088) Miscellaneous expenditure (to the extent not written off) -	Sub Total (B)		13,88,894
	Net Current Assets (A)-(B)		(12,50,088)
	Miscellaneous expenditure (to the extent not written off)	-	-
		53,283	72,364
Total 5,01,605 3,79,315	Total	5.01.605	3,79,315

For and on behalf of the Board



TOTAL BENTIFICATION &

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

	For the period ended	For the period ended
Particulars	September 30, 2024	September 30, 2023
	Unaudited	Unaudited
Cash flows from operating activities		
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	_	-
Net cash flows from operating activities (A)	94,340	96,718
Cash flows from investing activities		
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
Net cash flows from investing activities (B)	(2,29,716)	(1,11,084
Cash flows from financing activities		
*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)	-
Net cash flows from financing activities (C)	1,11,651	169
Net increase in cash and cash equivalents (A+B+C)	(23,725)	(14,197
Cash and cash equivalents at the beginning of the period	35,579	27,905
Cash and cash equivalents at the end of the period	11,854	13,708
Add: Deposits Accounts - Others	2,397	26
Balance As per Cash & Bank Balances	14,251	13,734

^{*}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

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For and on behalf of the Board

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.



elated	Details of the party			ln cas:		In case monies	are due to either	relates to	loans, i	nter corp	orate deposits, ad	vances or osed only	investme once, duri	nts made or g	ated party transaction jiven by the listed ing period when such			
i. 0	(listed entition into the tr	ty) entering	Detail	s of the counterp	party	Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting	party as a	result of the saction	In case any financis incurred to ma inter corpora advances or	ke or gi ite depo	ve loans, sits,	,	etails of th	e loans, ir	nter-corporate r investments	e deposits,
N	lame	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Ope bala	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 (erusage)
1 G In	o Digit Seneral Isurance Imited		Go Digit Infoworks Services Private Limited		Holding Company	FMS and Technology Service charges paid ⁽¹⁾	1,620	761	-54	31	-	-	-	-	-	-	-	
2 G In Li	o Digit Seneral Isurance imited		Go Digit Infoworks Services Private Limited		Holding Company	Reimbursement of Expenses	16	16	2	-14	-	-	-	-	-	-	-	
3 G In Li	o Digit Seneral Insurance Imited		Go Digit Infoworks Services Private Limited		Holding Company	Policy issued(Premium received)	5	5	-1	-2	-	-	-	-	-	-	-	
4 G In Li	o Digit Seneral Insurance Imited		Go Digit Infoworks Services Private Limited		Holding Company	ESOP cost charged	36	36	69	105	-	-	-	-	-	-	-	
5 In	o Digit Seneral Insurance Imited		Go Digit Infoworks Services Private Limited		Holding Company	Seat sharing expense recovery	10	3	-	-	-	-	-	-	-	-	-	
6 In	Go Digit General Insurance Imited		Go Digit Infoworks Services Private Limited		Holding Company	Security deposit given	-	-	240	240	-	-	-	-	-	-	-	
7 G In Li	o Digit Seneral Insurance Imited		Go Digit Life Insurance Limited		Company in which director is interested	Group Term Life Insurance Premium paid	115	115	21	25	-	-	-	-	-	-	-	
8 G In Li	eneral surance imited		Go Digit Life Insurance Limited		Company in which director is interested	Seat sharing expense recovery	250	96	39	15	-	-	-	-	-	-	-	
9 G In Li	Go Digit General Insurance Imited		Go Digit Life Insurance Limited		Company in which director is interested	Policy issued(Premium received)	39	39	-11	-4	-	-	-	-	-	-	-	
0 G In Li	io Digit Seneral Insurance Imited		Go Digit Life Insurance Limited		Company in which director is interested	Reimbursement of Expenses incurred on behalf	56	56	-5	31	-	-	-	-	-	-	-	
1 G In Li	Go Digit General Insurance Imited		Go Digit Life Insurance Limited		Company in which director is interested	Security deposit taken	112	112	-15	-127	-	-	-	-	-	-	-	
2 G In Li	imited		Philip Varghese		Director of holding company	Policy issued(Premium received)	7	7	-	-	-	-	-	-	-	-	-	
I3 G In Li	imited		Vandana Gupta		Independent Director	Policy issued(Premium received)	0	C	-	-	-	-	-	-	-	-	-	
I4 G In Li	io Digit Seneral Insurance Imited		Vandana Gupta		Independent Director	Sitting Fee ⁽²⁾	100	16	-	-	-	-	-	-	-	-	-	
I5 G In Li	io Digit General Insurance Imited		Christof Mascher		Director	Sitting Fee ⁽²⁾	100	19	-	-	-	-	-	-	-	-	-	
16 In	io Digit General Insurance Imited		Mahender Kumar Garg		Director	Sitting Fee ⁽²⁾	100	4	-	-	-	-	-	-	-	-	-	
7 G In Li	o Digit Seneral Insurance Imited		Rajendra Beri		Director	Sitting Fee ⁽²⁾	100	12	-	-	-	-	-	-	-	-	-	
8 G In	o Digit Seneral Isurance imited		Aadesh Goyal		Relative of director	Policy issued(Premium received)	0	0	-	-	-	-	-	-	-	-	-	

Name Go Digit General Insurance Limited Go Digit Go Digi	PAN	Name Amrish Goyal Ravindra Kumar Sharm Mohinder Singh kohli	PAN v e s s	Relationship of the counterparty with the listed entity or its subsidiary Relative of director	Policy issued(Premium received)	audit committee	period	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of	Cost	Tenure	Nature (loan/ advance/ inter- corporate	Interest Rate (%)	Tenure	Secured/	Purpose for which the funds will be utilised
19 General Insurance Limited Go Digit General Insurance Limited Go Digit General Insurance Limited Go Digit General Insurance Limited General Insurance Limited General Insurance Limited Go Go Digit General Insurance Limited Go Go Digit General Insurance Limited Go Digit General Insurance Limited Go Digit September 195 Go Digit General Insurance Limited Insurance Limited Insurance Go Digit General Insurance Insura		Ravindra Kumar Sharm	na F		received)	0				debt/ any other etc.)			deposit/ investment	Rate (76)		unsecured	by the ultimate recipient of funds (end- usage)
20 General Insurance Limited Go Digit General Insurance			F	Relative of director			0	-	-	-	-	-	-	-	-	-	-
21 General Insurance Limited 22 Go Digit General Insurance Limited 23 Go Digit General Insurance Limited 4 Go Digit General Insurance Limited 24 Go Digit General Insurance Limited 25 Go Digit Insurance Limited 26 Go Digit Insurance Insurance Limited		Mohinder Singh kohli			Policy issued(Premium received)	0	0	-	-	-	-	-	-	-	-	-	-
22 General Insurance Limited 23 Go Digit General Insurance Limited 24 Go Digit General Insurance Limited 25 Go Digit General Insurance Limited 26 Go Digit General Insurance Limited			d	Relative of director/KMP	Policy issued(Premium received)	0	0	-	-	-	-	-	-	-	-	-	-
23 General Insurance Limited 24 Go Digit General Insurance Limited 25 Go Digit General Insurance		Ria Ann Philip	0	Relative of director of holding company	Policy issued(Premium received)	0	0	-	-	-	-	-	-	-	-	-	-
24 General Insurance Limited Go Digit General Insurance		Aadesh Goyal	F	Relative of director	Claims paid	2	2	-	-	-	-	-	-	-	-	-	-
25 General Insurance		Amrish Goyal	F	Relative of director	Claims paid	1	1	-	-	-	-	-	-	-	-	-	-
		Tejas Saraf	k	KMP	Claims paid	0	0	-	-	-	-	-	-	-	-	-	-
26 Go Digit General Insurance Limited		Jasleen Kohli	N	MD & CEO	Remuneration paid ⁽³⁾	934	236	-86	-	-	-	-	-	-	-	-	-
27 Go Digit General Insurance Limited		Jasleen Kohli	N	MD & CEO	ESOP charge	11	11	-	-	-	-	-	-	-	-	-	-
28 Go Digit General Insurance Limited		Ravi Khetan	k	KMP	Remuneration paid ⁽³⁾	934	82	-27	-13	-	-	-	-	-	-	-	-
29 Go Digit General Insurance Limited		Ravi Khetan	k	KMP	ESOP charge	4	4	-	-	-	-	-	-	-	-	-	-
30 Go Digit General Insurance Limited		Tejas Saraf	k	KMP	Remuneration paid ⁽³⁾	934	23	-5	-3	-	-	-	-	-	-	-	-
Go Digit General Insurance Limited		Tejas Saraf	k	KMP	ESOP charge	5,490	1,660	- 168	284	-	-	-	-	-	-	-	-

Notes
1. FMS= Facility Management Services
2. For stiting feasure have taken consolidated approval for all directors
3. For stiting feasure have taken consolidated approval for all CMPs
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 xhrt submission.