Date: 28th April 2025

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

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

Subject: Outcome of Board Meeting held on 28th April 2025 pursuant to Regulation 30, and 33 of the SEBI Listing Regulations

Dear Sir/Madam,

Pursuant to Regulations 30 and 33 read with Schedule III and other applicable provisions of the SEBI Listing Regulations, we hereby inform you that the Board of Directors of the Company at their meeting held today i.e., 28th April 2025, basis recommendation of the Audit Committee has, inter alia, approved the following:

1. **Financial Results**

   Audited Financial Results of the Company for the quarter and financial year ended 31st March 2025 and the Audited Financial Statements of the Company for the financial year ended 31st March 2025 and taken on record the Auditors Report issued by the Joint Statutory Auditors of the Company, M/s. PKF Sridhar and Santhanam LLP, Chartered Accountants and M/s. Kirtane & Pandit LLP, Chartered Accountants on the Audited Financial Results of the Company for that period.

2. **Appointment of Auditors**

   a. Approved the appointment of M/s. Kirtane & Pandit LLP, Chartered Accountants, as the Tax Auditors of the Company for the financial year 2024-25.

In this regard, please find enclosed herewith the following:

1. Audited Financial Results of the Company for the quarter and financial year ended 31st March 2025.
2. Auditors 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 Audited Financial Results of the Company.
3. Declaration for unmodified opinion on the Audited Financial Results of the Company.
4. Details required under Regulation 30 of the SEBI Listing Regulations read along with SEBI Master Circular No. - SEBI/HO/CFD/PoD2/CIR/P/0155 dated 11th November 2024.

The meeting of the Board of Directors commenced at 3:20 P.M. and concluded at 4:10 P.M.

The above information will be made available on the website of the Company at www.godigit.com.

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

Thanking you,

Yours faithfully,

For **Go Digit General Insurance Limited**

Tejas Ramakant Saraf

Digitally signed by Tejas Ramakant Saraf
Date: 2025.04.28 16:14:28 +05'30'

Tejas Saraf
Company Secretary & Compliance Officer

Go Digit General Insurance Limited

CIN: L66010PN2016PLC167410

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

IRDAI Registration No. 158

Date of Registration with IRDAI - September 20, 2017

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

Annexure-1

Statement of Audited results for the Quarter and year to date ended March 31, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year ended / As at	Year ended / As at
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
		Refer Note 4	Unaudited	Refer Note 4	Audited	Audited
OPERATING RESULTS						
1	Gross Premiums Written:	2,57,638	2,67,678	2,33,591	10,28,214	9,01,559
2	Net Premium written [i]	2,03,378	2,24,237	2,09,945	8,23,081	7,73,092
3	Premium Earned (Net)	2,24,687	2,08,414	1,98,179	8,04,596	7,09,640
4	Income from investments (net) [ii]	28,406	28,765	24,318	1,10,910	87,879
5	Other income					
	(i) Contribution from Shareholders Funds towards Excess EOM (Refer Note 5)	32,401	-	46,752	32,401	46,752
	(ii) Contribution towards remuneration of MD/CEO/WTD/Other KMPs	6	5	-	23	-
	(iii) Others	18	2	1	22	3
6	Total income (3 to5)	2,85,518	2,37,186	2,69,250	9,47,952	8,44,274
7	Commissions & Brokerage [iii]	59,827	54,302	49,903	2,22,837	1,88,846
8	Net commission [iv]	59,827	54,302	49,903	2,22,837	1,88,846
9	Operating Expenses related to insurance business :		-			
	(a) Employees' remuneration and welfare expenses	5,647	8,620	5,905	32,152	26,950
	(b) Other operating expenses :					
	i. Business Development & Sales Promotion Expenses	842	10,467	15,028	24,511	49,561
	ii. Other expenses	4,376	5,504	5,961	21,099	31,477
10	Premium Deficiency	-	-	-	-	-
11	Incurred Claims [v]:					
	(a) Claims Paid	1,35,361	94,877	1,07,565	3,87,168	3,33,821
	(b) Change in Outstanding Claims (Incl. IBNR / IBNER)	36,559	57,119	35,456	1,98,728	1,65,199
12	Total Expense (8+9+10+11)	2,42,612	2,30,889	2,19,818	8,86,495	7,95,854
13	Underwriting Profit/ (Loss): (3-12)	(17,925)	(22,475)	(21,639)	(81,899)	(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)	42,906	6,297	49,432	61,457	48,420
17	Appropriations		-			
	(a) Transfer to Profit and Loss A/c	42,906	6,297	49,432	61,457	48,420
	(b) Transfer to reserves					
NON-OPERATING RESULTS						
18	Income in shareholders' account :					
	(a) Transfer from Policyholders' Fund	42,906	6,297	49,432	61,457	48,420
	(b) Income from investments (net) [ii]	6,362	6,459	3,119	21,566	17,213
	(c) Other income	37	-	50	37	51
19	Expenses other than those related to insurance business	37,744	904	47,335	40,566	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)	37,744	904	47,335	40,566	47,516
23	Profit / Loss before extraordinary items (18-22)	11,561	11,852	5,266	42,494	18,168
24	Extraordinary Items	-	-	-	-	-
25	Profit/ (loss) before tax (23-24)	11,561	11,852	5,266	42,494	18,168

PKF SRIDHAR & SANTHANAM LLP SIGNED FOR IDENTIFICATION BANGALORE

KIRTANE & PANDIT LLP SIGNED FOR IDENTIFICATION Chartered Accountants

Go Digit General Insurance Ltd.

Go Digit General Insurance Limited

CIN: L66010PN2016PLC167410

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

IRDAI Registration No. 158

Date of Registration with IRDAI - September 20, 2017

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

Annexure-1

Statement of Audited results for the Quarter and year to date ended March 31, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year ended / As at	Year ended / As at
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
		Refer Note 4	Unaudited	Refer Note 4	Audited	Audited
26	Provision for tax	-	-	-	-	-
27	Profit / (loss) after tax	11,561	11,852	5,266	42,494	18,168
28	Dividend per share (₹)					
	(a) Interim Dividend	-	-	-	-	-
	(b) Final dividend	-	-	-	-	-
29	Profit / (Loss) carried to Balance Sheet	11,561	11,852	5,266	42,494	18,168
30	Paid up equity capital	92,303	92,224	87,516	92,303	87,516
31	Reserve & Surplus (Excluding Revaluation Reserve)[vii]	3,14,237	3,03,043	1,67,147	3,14,237	1,67,147
32	Fair Value Change Account and Revaluation Reserve	24,830	24,615	17,288	24,830	17,288
33	Share application money pending allotment	-	20	-	-	-
34	Borrowings	35,000	35,000	35,000	35,000	35,000
35	Total Assets:					
	(a) Investments:					
	- Shareholders' Fund	3,93,628	3,75,617	2,03,828	3,93,628	2,03,828
	- Policyholders' Fund	15,52,774	15,04,105	13,36,936	15,52,774	13,36,936
	(b) Other Assets (Net of current liabilites and provisions)	(14,80,032)	(14,24,820)	(12,33,813)	(14,80,032)	(12,33,813)
	Analytical Ratios [v]:		-			
	(i) Solvency Ratio [vb]	2.24	2.22	1.61	2.24	1.61
	(ii) Expenses of Management Ratio [vb]	39.0%	42.4%	41.1%	39.0%	40.3%
	(iii) Incurred Claim Ratio	76.5%	72.9%	72.2%	72.8%	70.3%
	(iv) Net retention ratio	78.9%	83.8%	89.9%	80.1%	85.8%
	(v) Combined ratio:	111.3%	108.1%	108.8%	109.3%	108.7%
	(vi) Earning per share [vi] (Rs.) (Face value ₹ 10 per share)					
	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)					
	Basic	1.25	1.29	0.60	4.65	2.08
	Diluted	1.25	1.28	0.59	4.62	2.05
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-			
	Basic	1.25	1.29	0.60	4.65	2.08
	Diluted	1.25	1.28	0.59	4.62	2.05
	(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	1.8%	1.9%	1.8%	7.2%	7.3%
	(b) With unrealised gains	1.8%	1.6%	1.9%	7.6%	7.9%
	(ix) Public shareholding					
	a) No. of shares	24,81,22,662	24,73,40,908	14,55,99,184	24,81,22,662	14,55,99,184
	b) Percentage of shareholding	26.9%	26.8%	16.6%	26.9%	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 definiton given in IRDAI analytical ratios disclosures

va. Solvency has been computed as 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

PKF SRIDHAR & SANTHANAM LLP SIGNED FOR IDENTIFICATION BANGALORE

KIRTANE & PANDIT LLP SIGNED FOR IDENTIFICATION Chartered Accountants

Go Digit General Insurance Ltd.

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 March 31, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year ended / As at	Year ended / As at
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
		Refer Note 4	Unaudited	Refer Note 4	Audited	Audited
1	*Segment Income:*					
	(A) Fire:					
	Net Premium Earned	4,173	2,656	2,529	11,926	8,784
	Income from Investments	597	558	491	2,231	1,641
	Other Income	-	-	-	-	-
	(B) Marine:					
	Net Premium Earned	619	129	163	978	472
	Income from Investments	32	6	5	57	24
	Other Income	-	-	-	-	-
	*(C) Health including Personal Accident**					
	(i) Health Retail					
	Net Premium Earned	1,696	1,677	1,487	6,682	5,896
	Income from Investments	107	92	87	389	312
	Other Income	158	-	151	158	151
	(ii) Health Group , Corporate					
	Net Premium Earned	33,029	31,711	32,717	1,32,208	1,13,578
	Income from Investments	1,990	1,726	1,642	7,848	5,701
	Other Income	2,227	-	4,482	2,227	4,482
	(iii) Health Government Business					
	Net Premium Earned	8,902	10,460	5,577	26,508	11,179
	Income from Investments	(20)	824	217	1,018	284
	Other Income	-	-	-	-	-
	(D) Motor:					
	Net Premium Earned	1,37,331	1,38,542	1,31,101	5,42,405	4,97,072
	Income from Investments	25,147	24,289	21,207	95,845	77,486
	Other Income	29,597	7	41,676	29,618	41,678
	(E) Miscellaneous:					
	(i) Miscellaneous Retail					
	Net Premium Earned	2,621	2,378	1,932	9,442	6,831
	Income from Investments	192	192	142	765	471
	Other Income	440	-	445	440	445
	(ii) Miscellaneous Group, Corporate					
	Net Premium Earned	5,097	1,540	1,421	9,225	11,737
	Income from Investments	560	252	259	1,212	1,222
	Other Income	2	-	-	2	-







Annexure-II

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

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

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year ended / As at	Year ended / As at
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
		Refer Note 4	Unaudited	Refer Note 4	Audited	Audited
	(F) Crop:					
1	*Net Premium Earned*	31,219	19,321	21,252	65,222	54,091
	Income from Investments	(198)	826	267	1,546	737
	Other Income	-	-	-	-	-
	Premium Deficiency					
	(A) Fire	-	-	-	-	-
	(B) Marine	-	-	-	-	-
	*(C) Health including Personol 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	(67)	1,410	1,199	4,004	3,833
	(B) Marine	283	134	366	809	657
	*(C) Health including Personal Accident**					
	(i) Health Retail	13	69	115	194	419
3	(ii) Health Group , Corparate	2,148	2,550	(14,290)	(1,745)	(35,408)
	(iii) Health Government Business	372	(701)	144	289	(1,190)
	(D) Motor	(21,941)	(25,970)	(10,611)	(85,661)	(64,198)
	(E) Miscellaneous:		-	-		
	(i) Miscellaneous Retail	174	(668)	(267)	(2,207)	(544)
	(ii) Miscellaneous Group, Corporate	503	(228)	816	322	8,294
	(F) Crop	590	929	889	2,096	1,923
	Segment Operating Profit/(Loss):					
	(A) Fire	530	1,968	1,690	6,235	5,474
	(B) Marine	315	140	371	866	681
4	*(C) Health including Personal Accident**					
	(i) Health Retail	278	161	353	741	882
	(ii) Health Group , Corporate	6,365	4,276	(8,166)	8,330	(25,225)
	(iii) Health Government Business	352	123	361	1,307	(906)

PKF SRIDHAR & SANTHANAM LLP SIGNED FOR IDENTIFICATION BANGALORE

KIRTANE & PANDIT LLP SIGNED FOR IDENTIFICATION Chartered Accountants

Go Digit General Insurance Ltd.

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 March 31, 2025

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As at			Year ended / As at	Year ended / As at
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
		Refer Note 4	Unaudited	Refer Note 4	Audited	Audited
4	(D) Motor	32,803	(1,674)	52,272	39,802	54,966
	(E) Miscellaneous:					
	(i) Miscellaneous Retail	806	(476)	320	(1,002)	372
	(ii) Miscellaneous Group, Corporate	1,065	24	1,075	1,536	9,516
	(F) Crop	392	1,755	1,156	3,642	2,660
	Segment Technical Liabilities:					
	Unexpired Risk Reserve- Net					
	(A) Fire	11,555	12,226	10,606	11,555	10,606
	(B) Marine	371	138	136	371	136
	(C) Health including Personal Accident*					
	(i) Health Retail	3,890	3,465	3,567	3,890	3,567
	(ii) Health Group , Corparate	57,286	72,454	72,796	57,286	72,796
	(iii) Health Government Business	7,906	14,951	3,792	7,906	3,792
	(D) Motor	2,91,279	2,86,810	2,71,292	2,91,279	2,71,292
	(E) Miscellaneous:					
	(i) Miscellaneous Retail	5,297	5,271	4,423	5,297	4,423
	(ii) Miscellaneous Group, Corporate	9,633	3,868	2,120	9,633	2,120
	(F) Crop	-	9,344	-	-	-
5	**Outstanding Claims Reserves Including IBNR & IBNER- Net**					
	(A) Fire	14,515	13,024	11,361	14,515	11,361
	(B) Marine	660	309	260	660	260
	(C) Health including Personal Accident*					
	(i) Health Retail	1,222	1,318	1,060	1,222	1,060
	(ii) Health Group , Corparate	38,729	27,135	22,078	38,729	22,078
	(iii) Health Government Business	10,721	12,986	3,678	10,721	3,678
	(D) Motor	8,18,323	7,85,254	6,63,629	8,18,323	6,63,629
	(E) Miscellaneous:					-
	(i) Miscellaneous Retail	5,952	6,121	3,321	5,952	3,321
	(ii) Miscellaneous Group, Corporate	11,553	8,485	7,090	11,553	7,090
	(F) Crop	24,576	35,060	15,046	24,576	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

P.K.F. SRIDHAR & SANTHANAM LLP SIGNED FOR IDENTIFICATION BANGALORE

KIRTANE & PANDIT LLP SIGNED FOR IDENTIFICATION Chartered Accountants

Go Digit General Insurance Ltd.

	Notes forming part of financiol results
1	The Audited financial results for the quarter & year to date ended March 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on April 28, 2025 and have been audited by joint statutory auditors.
2	During the year ended 31 Mar 2025, the Company, pursuant to it's Employee Stock Optian Plan, allotted 27,07,578 equity shares of ₹ 10 each at face value of ₹ 10 per share; 24,92,633 equity shares of ₹ 10 each at a premium of ₹ 17 per share ; 11,18,816 equity shares of ₹ 10 each at a premium of ₹ 65 per share ; 1,64,569 equity shares of ₹ 10 each at a premium of ₹ 162 per share; 15,587 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 year ended 31 Mar 2024, the Company, pursuant to it's Employee Stock Optian Plan, allatted 48,301 equity shares of ₹ 10 each at face volue of ₹ 10 per share; 4,30,925 equity shares of ₹ 10 each at a premium of ₹ 17 per share ; 6,47,740 equity shares of ₹ 10 each at a premium of ₹ 65 per share ; 18,911 equity shares of ₹ 10 each at a premium of ₹ 162 per share; 634 equity shares of ₹ 10 each at a premium of ₹ 304 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 perfarmance.
4	The financial results also include the results for the quarter ended March 31, 2025 being the balancing figure between the unaudited figures in respect of the year to date financial results for the period April 1, 2024 to December 31, 2024 and the audited figures for the year ended March 31, 2025. The financials results include the financial results far the quorter ended March 31, 2024 being the balancing figure between the audited figures in respect of the nine months ended December 31, 2023 and the audited figures for the year ended March 31, 2024.
5	The Company's expenses relating to the insurance business are in excess of regulatory limits, as specified in IRDAI (Expenses of Management, including commission of Insurers) Regulations, 2024, for the year ended Morch 31, 2025. Further to the forbeorance application made by the company, IRDAI has granted such forbearance for FY 23-24 and has asked the company to camply with EOM limits by FY 25-26. The company has submitted necessary informatian to IRDAI in this regard.
6	In accordance with IRDAI (Actuarial, Finonce and Investment Functions of insurers) regulatians 2024, previous period figures have been regrouped / reclassified from advertisement & publicity to business develapment & sales promotion expenses.
7	Refer Enclosure - I for Balance Sheet
8	Refer Enclasure - II for Receipts & Payments account
9	In compliance with the IRDAI (Actuariol, Finonce and Investment Functions of Insurers) Regulations, 2024 and Moster circular thereon dated May 17, 2024, with effect from October 1, 2024, the Company hos recognized gross written premium on a 1/n basis where "n" denotes the policy duration far applicable long term products. This has resulted in reduction of Gross Premium Written by ₹13,649 lakhs. The impact due to this change an profit after tax is NIL. The Company has changed its method of computing admissible assets far recaveries from reinsurers and co-insurers, as per the above circular. This change has immaterial impact on the Company's salvency ratio as at March 31, 2025.

For and on behalf of the Board

Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112
Place: Bengaluru, India
Date: April 28, 2025

PKF SRIDHAR & SANTHANAM LLP SIGNED FOR IDENTIFICATION BANGALORE

KIRTANE & PANDIT LLP SIGNED FOR IDENTIFICATION Chartered Accountants

Go Digit General Insurance Ltd.

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

* The above disclosure is not required to be audited



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 March 31, 2025

₹ in Lakhs

Particulars	As on March 31, 2025	As on March 31, 2024
	Audited	Audited
Sources of Funds		
Share Capital	92,303	87,516
Share application money pending allotment	-	-
Reserves and Surplus	3,44,107	2,39,511
Fair Value Account Change	-	-
Shareholder's Funds	22,228	15,004
Policyholder's Funds	2,602	2,284
Borrowings	35,000	35,000
Total	**4,96,240**	**3,79,315**
Application of Funds		
Investments		
Sharehalders	3,93,628	2,03,828
Policyholders	15,52,774	13,36,936
Loans	-	-
Fixed Assets	16,156	16,275
Deferred Tax Assets (net)	-	-
Current Assets	-	-
Cash and Bank Balances	23,905	35,606
Advances and Other Assets	1,59,631	1,03,200
Sub Total (A)	***1,83,536***	***1,38,806***
Deferred Tax Liability (net)	-	-
Current Liobilities	12,90,406	10,18,679
Provisians	3,89,318	3,70,215
Sub Total (B)	***16,79,724***	***13,88,894***
Net Current Assets (A)-(B)	***(14,96,188)***	***(12,50,088)***
Miscellaneous expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit and Loss Account	29,870	72,364
Total	4,96,240	3,79,315

For and on behalf of the Board

Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112
Place: Bengaluru, India
Date: April 28, 2025

P.V. DHAR & SANTHANAM LLP SIGNED FOR IDENTIFICATION BANGALORE

KIRTANE & PANDIT LLP SIGNED FOR IDENTIFICATION Chartered Accountants

Go Digit General Insurance Ltd.

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 year ended March 31, 2025

₹ in Lakhs

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
	Audited	Audited
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	10,36,342	9,30,808
Other Receipts	-	-
Payments to / from re-insurers, net of commission and claims	(34,839)	(20,852)
Payments to / from co-insurers, net of claims	4,824	13,355
Payments of claims	(3,63,856)	(3,03,363)
Payments of commission and brokerage	(2,83,278)	(2,14,095)
Payments of other operating expenses	(1,09,855)	(1,50,076)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans, net	(594)	(1,359)
Income taxes paid, net	-	760
Goods and services tax paid, net	(88,341)	(83,131)
Cash flows before extraordinary items	1,60,403	1,72,047
Cash flows from extraordinary items	-	-
Net cash flows from operating activities (A)	**1,60,403**	**1,72,047**
Cash flows from investing activities		
Purchase of fixed assets	(1,780)	(1,662)
Proceeds from sale of fixed assets	42	23
Purchase of investments	(10,29,497)	(7,20,285)
Sale of investments	6,54,088	4,57,918
Loans disbursed	-	-
Repayments received	-	-
Rent / Interests / Dividend received	1,09,769	91,194
Investment in money market instruments and liquid mutual funds, net	(16,028)	(25,744)
Expenses related to investments	(337)	(32)
Net cash flows from investing activities (B)	**(2,83,743)**	**(1,98,588)**
Cash flows from financing activities		
Proceeds from issue of share capital, net of share issue expenses	1,12,108	(158)
Proceeds from borrowings	-	34,986
Repayments of borrowings	-	-
Interest / dividends paid	(2,904)	(613)
Net cash flows from financing activities (C)	**1,09,204**	**34,215**
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents (A+B+C)	**(14,136)**	**7,674**
Cash and cash equivalents at the beginning of the year	35,579	27,905
Cash and cash equivalents at the end of the year	**21,443**	**35,579**
Add: Deposits Accounts - Others	2,462	27
Balance As per Cash & Bank Balances	**23,905**	**35,606**

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
Managing Director and
Chief Executive Officer
DIN - 07634112
Place: Bengaluru, India
Date: April 28, 2025

PKF SRIDHAR & SANTHANAM LLP SIGNED FOR IDENTIFICATION BANGALORE

KIRTANE & PANDIT LLP SIGNED FOR IDENTIFICATION Chartered Accountants

Go Digit General Insurance Limited

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

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

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

To The Board of Directors of
Go Digit General Insurance Company Limited

We have audited the accompanying financial results of Go Digit General Insurance Limited (the "Company") for the quarter and year ended 31 March 2025 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. These Results have been prepared on the basis of the financial statements as at and for the year ended 31 March 2025, which is a responsibility of the Company's management and has been approved by the Board of Directors on 28 April 2025.

Our responsibility is to express an opinion on these results based on our audit of such financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards specified under Section 133 of the Companies Act, 2013 (the "Act"), read with the Companies (Accounting Standard) Rules, 2021 including the relevant provisions of the Insurance Act, 1938 as amended, (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDAI Act") and other accounting principles generally accepted in India, to the extent considered relevant and appropriate for the purpose of Results and which are not inconsistent with the accounting principles as prescribed in the IRDAI (Actuarial, finance and investment functions of insurers) Regulations, 2024 (the "IRDA Financial Statements Regulations") and orders/directions/circulars issued by the IRDAI, to the extent applicable.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the Results are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed in Results. An audit also includes assessing the accounting principles used and significant estimates made by the management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us these Results:

i) are prepared in accordance with the requirements of the SEBI Listing Regulations and IRDAI Circular reference number IRDA /F&A /CIR/ LFTD/ 027 / 01/ 2017 dated 30 January 2017 in this regard; and

ii) give a true and fair view of the net profit and other financial information for the quarter and year ended 31 March 2025.

Other Matters

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





forming our opinion on the valuation of liabilities for outstanding claims reserves and the PDR contained in the Results of the Company.

2. The Results include the financial results for the quarter ended 31 March 2025 being the balancing figure between the audited figures in respect of the full financial year and the reviewed year to date figures up to the third quarter of the financial year. The financial results include the financial results for the quarter ended 31 March 2024 being the balancing figure between the audited figures in respect of the full financial year and the audited year to date figures up to the third quarter of the previous financial year. Our opinion is not modified in respect of this matter.

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

Suhrud Lele
Partner
Membership No. 121162
UDIN: 25121162BMJHUJ4400

Date: 28 April 2025
Place: Bengaluru, India

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

Seethalakshmi M
Partner
Membership No. 208545
UDIN: 25208545BMNSI29767

Date: 28 April 2025
Place: Bengaluru, India

digit
INSURANCE

Date: 28th April 2025

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: Declaration of unmodified opinion on the Audited Financial Results of the Company

Pursuant to the provisions of Regulation 33(3)(d) of the SEBI Listing Regulations, we confirm that the Statutory Auditors of the Company viz. PKF Sridhar and Santhanam LLP, Chartered Accountants (Firm Registration Number 003990S/ S200018) & Kirtane and Pandit LLP, Chartered Accountants (Firm Registration Number 105215W/ W100057) has issued an Audit Report with unmodified opinion on the Audited Financial Results of the company for the financial year ended 31st March 2025.

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

Thanking You,

Yours faithfully,

For Go Digit General Insurance Limited

Ravi Khetan
Chief Financial Officer

Details required under Regulation 30 of the SEBI Listing Regulations read along with SEBI Master Circular No. - SEBI/HO/CFD/PoD2/CIR/P/0155 dated 11th November 2024.

Tax Auditors

reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise;	Appointment of Kirtane and Pandit LLP, Chartered Accountants as the Tax Auditor of the Company for the financial year 2024-25
date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment;	28th April 2025
brief profile (in case of appointment);	The Firm is a Limited Liability Partnership Firm incorporated in India and is a firm of Chartered Accountants registered with Institute of Chartered Accountants of India ("ICAI") with ICAI Firm Registration Number 105215W/W100057. The firm is primarily engaged in providing audit, tax and financial accounting advisory services to its client.
disclosure of relationships between directors (in case of appointment of a director).	Not Applicable