

Kirtane & Pandit LLP

Chartered Accountants
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Opp. Harshal Hall, Above HDFC Ltd.
Karve Road, Pune 411038,
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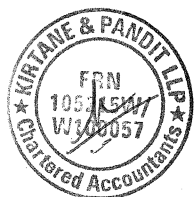
PKF Sridhar & Santhanam LLP

Chartered Accountants
201, 2nd Floor, Center Point Building,
Dr. BR Ambedkar Road,
Parel, Mumbai – 400012,
Maharashtra, India

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 ended and as on 30 June 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 25 July 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



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Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

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 Jun 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 Financial Results of the Company.

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



Suhrud Lele
Partner

Membership No. 121162

UDIN: 24121162 BKILP L9202



Date: 25 July 2024
Place: Bangalore

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



Dhiraj Kumar Birla
Partner

Membership No. 131178

UDIN: 24131178 BKFCJ CZ2146



Date: 25 July 2024
Place: Bangalore

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 :

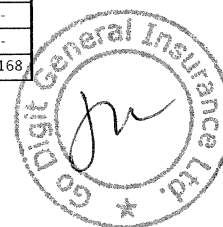
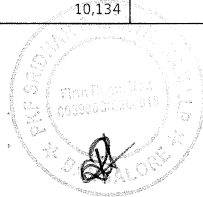
IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]

Annexure-I

Statement of Unaudited results for the Quarter ended June 30, 2024

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As On			Year to date / As On
		June 30, 2024	March 31, 2024	June 30, 2023	March 31, 2024
		Unaudited	Refer Note 4	Audited	Audited
OPERATING RESULTS					
1	Gross Premiums Written:	2,66,041	2,33,591	2,17,788	9,01,559
2	Net Premium written ¹	2,02,681	2,09,945	1,67,535	7,73,092
3	Premium Earned (Net)	1,82,373	1,98,179	1,47,501	7,09,640
4	Income from investments (net) ²	25,319	24,318	19,235	87,879
5	Other income				
	(i) Contribution from Shareholders Funds towards Excess EOM	-	46,752	-	46,752
	(ii) Contribution towards remuneration of MD/CEO/WTD/Other KMPs	6	-	-	-
	(iii) Others	1	1	1	3
6	Total income (3 to 5)	2,07,699	2,69,250	1,66,737	8,44,274
7	Commissions & Brokerage ³	51,447	49,903	34,187	1,88,846
8	Net commission ³	51,447	49,903	34,187	1,88,846
	Operating Expenses related to insurance business :				
	(a) Employees' remuneration and welfare expenses	8,837	5,922	6,828	27,021
9	(b) Other operating expenses :				
	i. Business Development & Sales Promotion Expenses	5,075	14,772	15,023	49,594
	ii. Other expenses	5,497	6,200	7,806	31,373
10	Premium Deficiency	-	-	-	-
	Incurring Claims ⁴ :				
11	(a) Claims Paid	71,815	1,07,566	54,486	3,33,821
	(b) Change in Outstanding Claims (Incl. IBNR/IBNER)	56,718	35,455	45,890	1,65,199
12	Total Expense (8+9+10+11)	1,99,389	2,19,818	1,64,220	7,95,854
13	Underwriting Profit/ (Loss): (3-12)	(17,016)	(21,639)	(16,719)	(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)	8,310	49,432	2,517	48,420
17	Appropriations				
	(a) Transfer to Profit and Loss A/c	8,310	49,432	2,517	48,420
	(b) Transfer to reserves	-	-	-	-
NON-OPERATING RESULTS					
	Income in shareholders' account :				
18	(a) Transfer from Policyholders' Fund	8,310	49,432	2,517	48,420
	(b) Income from investments (net) ⁵	2,852	3,119	3,362	17,213
	(c) Other income	1	50	1	51
19	Expenses other than those related to insurance business	1,029	47,335	34	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)	1,029	47,335	34	47,516
23	Profit / Loss before extraordinary items (18-22)	10,134	5,266	5,846	18,168
24	Extraordinary Items	-	-	-	-
25	Profit/ (loss) before tax (23-24)	10,134	5,266	5,846	18,168
26	Provision for tax	-	-	-	-
27	Profit / (loss) after tax	10,134	5,266	5,846	18,168
28	Dividend per share (₹)				
	(a) Interim Dividend	-	-	-	-
	(b) Final dividend	-	-	-	-
29	Profit / (Loss) carried to Balance Sheet	10,134	5,266	5,846	18,168



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Annexure-1

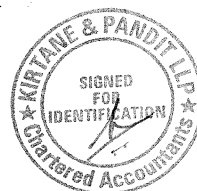
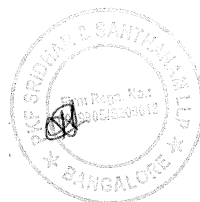
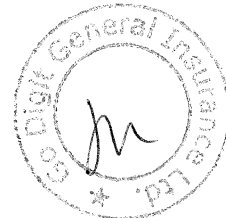
Statement of Unaudited results for the Quarter ended June 30, 2024

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As On			Year to date / As On
		June 30, 2024	March 31, 2024	June 30, 2023	March 31, 2024
		Unaudited	Refer Note 4	Audited	Audited
30	Paid up equity capital	91,720	87,516	87,402	87,516
31	Reserve & Surplus (Excluding Revaluation Reserve) ^{vi}	2,81,350	1,67,146	1,53,795	1,67,146
32	Fair Value Change Account and Revaluation Reserve	25,138	17,289	13,286	17,289
33	Share application money pending allotment	100	-	169	-
34	Borrowings	35,000	35,000	-	35,000
	Total Assets:				
	(a) Investments:				
	- Shareholders' Fund	2,73,966	2,03,828	2,15,659	2,03,828
	- Policyholders' Fund	14,82,358	13,36,936	11,00,555	13,36,936
	(b) Other Assets (Net of current liabilities and provisions)	(13,23,016)	(12,33,813)	(10,61,562)	(12,33,813)
	Analytical Ratios ^v :				
	(i) Solvency Ratio ^{va}	2.17	1.61	1.69	1.61
	(ii) Expenses of Management Ratio ^{vb}	33.1%	41.1%	35.9%	40.3%
	(iii) Incurred Claim Ratio	70.5%	72.2%	68.1%	70.3%
	(iv) Net retention ratio	76.2%	89.9%	76.9%	85.8%
	(v) Combined ratio:	105.4%	108.8%	106.2%	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	1.13	0.60	0.67	2.08
	Diluted	1.12	0.59	0.66	2.05
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	Basic	1.13	0.60	0.67	2.08
	Diluted	1.12	0.59	0.66	2.05
	(vii) NPA ratios:				
	a) Gross and Net NPAs	-	-	-	-
	b) % of Gross & Net NPAs	-	-	-	-
	(viii) Yield on Investments (Gross Of Tax) ^{vii}				
	(a) Without unrealized gains	1.7%	1.8%	1.8%	7.3%
	(b) With unrealised gains	2.2%	1.9%	2.1%	7.9%
	(ix) Public shareholding				
	a) No. of shares	24,22,98,968	14,55,99,184	14,44,52,673	14,55,99,184
	b) Percentage of shareholding	26.4%	16.6%	16.5%	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

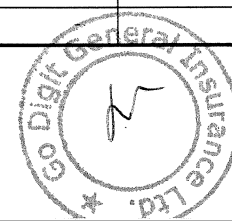
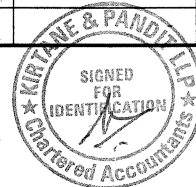
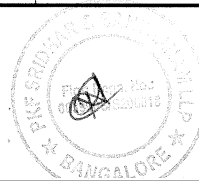
[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated January 30, 2017]

Segment Reporting for the Quarter ended June 30, 2024

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As On			Year to date / As On
		June 30, 2024	March 31, 2024	June 30, 2023	March 31, 2024
		Unaudited	Refer Note 4	Audited	Audited
	Segment Income:				
	(A) Fire:				
	Net Premium Earned	2,110	2,529	1,787	8,784
	Income from Investments	487	515	336	1,822
	Other Income	-	-	-	-
	(B) Marine:				
	Net Premium Earned	111	163	99	472
	Income from Investments	9	7	6	29
	Other Income	-	-	-	-
	(C) Health including Personal Accident*				
	(i) Health Retail				
	Net Premium Earned	1,634	1,488	1,451	5,896
	Income from Investments	91	107	67	363
	Other Income	-	83	-	83
	(ii) Health Group, Corporate				
	Net Premium Earned	34,223	32,716	25,146	1,13,577
	Income from Investments	2,116	1,829	1,158	6,532
	Other Income	1	4,356	-	4,356
	(iii) Health Government Business				
	Net Premium Earned	6,607	5,577	-	11,179
	Income from Investments	127	258	1	336
	Other Income	-	-	-	-
	(D) Motor:				
	Net Premium Earned	1,31,111	1,31,103	1,12,717	4,97,074
	Income from Investments	21,862	20,790	17,141	75,946
	Other Income	6	42,015	1	42,017
	(E) Miscellaneous:				
	(i) Miscellaneous Retail				
	Net Premium Earned	2,139	1,931	1,318	6,831
	Income from Investments	158	166	92	543
	Other Income	-	300	-	300
	(ii) Miscellaneous Group, Corporate				
	Net Premium Earned	1,470	1,420	4,981	11,737
	Income from Investments	188	320	360	1,436
	Other Income	-	-	-	-

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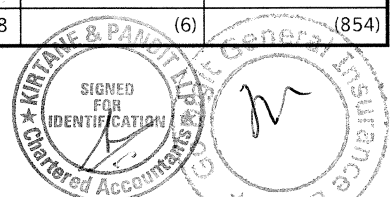
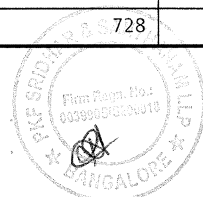
Annexure-II

[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 ended June 30, 2024

(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As On			Year to date / As On
		June 30, 2024	March 31, 2024	June 30, 2023	March 31, 2024
		Unaudited	Refer Note 4	Audited	Audited
1	(F) Crop:				
	Net Premium Earned	2,968	21,252	2	54,090
	Income from Investments	281	325	74	871
	Other Income	-	-	-	-
	Premium Deficiency				
2	(A) Fire	-	-	-	-
	(B) Marine	-	-	-	-
	(C) Health including Personal Accident*	-	-	-	-
	(i) Health Retail	-	-	-	-
	(ii) Health Group , Corporate	-	-	-	-
3	(iii) Health Government Business	-	-	-	-
	(D) Motor	-	-	-	-
	(E) Miscellaneous:	-	-	-	-
	(i) Miscellaneous Retail	-	-	-	-
	(ii) Miscellaneous Group, Corporate	-	-	-	-
4	(F) Crop	-	-	-	-
	Segment Underwriting Profit/ (Loss):				
	(A) Fire	1,780	1,213	2,762	3,595
	(B) Marine	221	370	97	650
	(C) Health including Personal Accident*				
3	(i) Health Retail	145	111	119	286
	(ii) Health Group , Corporate	(6,858)	(15,687)	(4,009)	(35,337)
	(iii) Health Government Business	601	130	(7)	(1,190)
	(D) Motor	(13,239)	(9,153)	(18,941)	(63,873)
	(E) Miscellaneous:				
4	(i) Miscellaneous Retail	(121)	(247)	(202)	(544)
	(ii) Miscellaneous Group, Corporate	559	833	3,438	8,276
	(F) Crop	(104)	791	24	1,923
	Segment Operating Profit/(Loss):				
	(A) Fire	2,267	1,728	3,098	5,417
4	(B) Marine	230	377	103	679
	(C) Health including Personal Accident*				
	(i) Health Retail	236	301	186	732
	(ii) Health Group , Corporate	(4,741)	(9,502)	(2,851)	(24,449)
	(iii) Health Government Business	728	388	(6)	(854)



Annexure-II

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Segment Reporting for the Quarter ended June 30, 2024

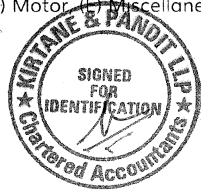
(Rs. in lakhs)

Sl. No.	Particulars	3 Months Ended / As On			Year to date / As On
		June 30, 2024	March 31, 2024	June 30, 2023	March 31, 2024
		Unaudited	Refer Note 4	Audited	Audited
4	(D) Motor	8,629	53,652	(1,799)	54,090
	(E) Miscellaneous:				
	(i) Miscellaneous Retail	37	219	(110)	299
	(ii) Miscellaneous Group, Corporate	747	1,153	3,798	9,712
	(F) Crop	177	1,116	98	2,794
	Segment Technical Liabilities:				
	Unexpired Risk Reserve- Net				
	(A) Fire	14,368	10,606	10,568	10,606
	(B) Marine	225	136	235	136
	(C) Health including Personal Accident*				
5	(i) Health Retail	3,511	3,567	2,850	3,567
	(ii) Health Group , Corporate	99,457	72,796	59,058	72,796
	(iii) Health Government Business	540	3,792	-	3,792
	(D) Motor	2,62,732	2,71,292	2,44,606	2,71,292
	(E) Miscellaneous:				
	(i) Miscellaneous Retail	4,772	4,423	3,193	4,423
	(ii) Miscellaneous Group, Corporate	3,436	2,120	4,805	2,120
	(F) Crop	-	-	-	-
	Outstanding Claims Reserves Including IBNR & IBNER- Net				
	(A) Fire	11,933	11,361	6,616	11,361
	(B) Marine	290	260	181	260
	(C) Health including Personal Accident*				
	(i) Health Retail	1,156	1,060	823	1,060
	(ii) Health Group , Corporate	27,158	22,078	17,882	22,078
	(iii) Health Government Business	5,361	3,678	68	3,678
	(D) Motor	7,13,338	6,63,630	5,64,545	6,63,630
	(E) Miscellaneous:	-	-	-	-
(i) Miscellaneous Retail	3,862	3,320	2,130	3,320	
(ii) Miscellaneous Group, Corporate	6,729	7,090	12,200	7,090	
(F) Crop	14,411	15,046	3,770	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 ended June 30, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on July 25, 2024 and has been subjected to limited review by Joint statutory auditors.
2	During the quarter ended June 30, 2024, the Company, pursuant to its Employee Stock Option Plan, allotted 1,27,200 equity shares of ₹ 10 each at face value of ₹ 10 per share; 2,45,539 equity shares of ₹ 10 each at a premium of ₹ 17 per share; 2,82,680 equity shares of ₹ 10 each at a premium of ₹ 65 per share; 8,696 equity shares of ₹ 10 each at a premium of ₹ 162 per share; 11,474 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 allotted 48,301 equity shares of ₹ 10 each at face value 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. During the quarter ended June 30, 2023, No equity shares were allotted pursuant to ESOP's.
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 financials results include the financial results for the quarter ended March 31, 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 FY 2023-2024.
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 period ended June 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.
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, IRDAI has, 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 investors there. 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: July 25, 2024



Other Disclosures*		
Status of Shareholders Complaints for the quarter ended June 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*	108
3	No. of Investor complaints disposed off during the period*	108
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.



Statement of Deviation, if any, for the funds raised during the quarter ended June 30, 2024

Mode of Fund Raising	Public Issues
Description of mode of fund raising	Fresh issue of ₹1,125 crore through IPO.
(Applicable in case of others is selected)	
Date of Raising Funds	May 21, 2024
Amount Raised (in Rs. Crores)	1125.000
Report filed for Quarter ended	June 30, 2024
Monitoring Agency	Not applicable, being insurance company
Monitoring Agency Name, if applicable	No
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not applicable
If Yes, Date of shareholder Approval	Not applicable
Explanation for the Deviation / Variation	Not applicable
Comments of the Audit Committee after review	

Objects for which funds have been raised and where there has been a deviation, in the following table:

Sr. No.	Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
1	To utilise the Net Proceeds, as per the applicable IRDAI regulations, towards maintenance of The Company's solvency ratio by investing in instruments and in the manner prescribed under the IRDAI Actuarial & Allied Regulations, 2024	Not applicable	₹ 1,125 crore	Not applicable	₹ 1,125 crore	Not applicable	Funds have been fully utilised towards the object of the offer

Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
- (c) Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc

For Go Digit General Insurance Limited



Ravi Khetan
Chief Financial Officer

