

DISCLOSURE ON FAMILIARISATION PROGRAMME

(In terms of Regulation 25(7) read with Regulation 46 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015)

Details of Familiarisation Programmes for the financial year 2024-25

Go Digit General Insurance Limited (“**the Company/GDGIL**”) has in place a mechanism to familiarize its Independent Directors about the Company, its products, the industry and business structure of the Company. The Company also undertakes various initiatives to update the Independent Directors about the ongoing events and developments relating to the Company, significant changes in the regulatory environment and implications on the Industry/ Company.

Familiarisation Programme imparted upon appointment of the Independent Director- To introduce new directors to the Company's business and operations, Company provides information covering aspects like Values of the Company, Business Strengths, performance of the Company and its KPIs, brief profile of the Board of Directors, the composition of Board Committees, a brief profile of Senior Management, the latest Annual Report, Codes and Policies, and the remuneration payable to Directors. Additionally, the role, rights, responsibilities, duties, and liabilities of the Independent Directors are detailed in their Appointment Letter.

Continual Familiarisation Programme for Independent Directors- During the Financial Year 2024-25, the Independent Directors were updated on continuous basis on the significant changes in regulations applicable to the insurance companies in general, and the Company in particular by circulating, deliberating and discussing during various Board and Committee Meetings of the Board, the new regulations, circulars, notifications including amendments in existing regulations issued by the Securities and Exchange Board of India, Insurance Regulatory and Development Authority of India, Ministry of Corporate Affairs and Stock Exchanges etc.

Apart from aforesaid updates, presentations are regularly made at the meeting of the Board of Directors and other Committees constituted by the Board, where the Board Members interact with the Senior Management Personnel (“SMP”) and Key Managerial Personnel (“KMP”) on risk management, Company’s policies, compliances etc. The Managing Director and Chief Executive Officer, KMPs and the SMPs give a detailed quarterly presentation on review of operations, business performance and strategy, financial outlook, financial reports, peer comparison and overall industry scenario etc. of the Company.

The Committee/ Board meetings held on 11th June 2024, 25th July 2024, 24th October 2024 and 22nd January 2025 included familiarisation programmes for the FY 2024-25. The said programmes were attended by the Directors of the Company including the Independent Directors of the Company. During the said programmes presentations were given by the Chief Compliance Officer and Company Secretary of the Company providing the regulatory updates/development to the Board Members and the same were also discussed in the Risk Management Committee meetings and its impact on Company and actionable arising therefrom. Responsibilities prescribed on the Board of Directors and its Committees through these regulatory changes were also discussed and Directors were apprised about their responsibilities in detail.

Some of the key topics briefed, inter-alia, include the below:

- Regulatory key requirements and amendments in Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 and circulars issued thereunder.

- IRDAI (Corporate Governance for Insurers) Regulations, 2024 dated 20th March 2024 along with provisions of corresponding Master Circular
- Master Circular on Expenses of Management, including Commission, of Insurers, 2024 dated 15th May 2024.
- IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 dated 20th March 2024 along with provisions of corresponding Master Circular
- IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 dated 20th March 2024 along with provisions of corresponding Master Circular
- IRDAI (Insurance Products) Regulations, 2024 dated 20th March 2024 along with provisions of corresponding Master Circular on Health Insurance Business and General Insurance Business
- IRDAI (Rural, Social Sector and Motor Third Party Obligations) Regulations, 2024 dated 20th March 2024 along with provisions of corresponding Master Circular
- IRDAI (Registration, Capital structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024 dated 20th January 2024 along with provisions of corresponding Master Circular
- Master Circular on submission of Returns dated 14th June 2024

Sessions organised for familiarisation for FY2024-25- On 24th October 2024 there was a session arranged by the Management for the Independent Directors of the Company at the Bengaluru Office of the Company situated at 3rd Floor, Salarpuria Tech Point, Municipal No. 30, 100 Feet Road, Srinivagilu Main Road, AVS Layout, Bengaluru - 560034, Karnataka, India. This session aimed to familiarize the Directors with the in-depth look at the Fraud Monitoring Engine, highlighting its key features and functionalities designed to enhance fraud detection capabilities within the Company.

Other initiatives taken by Company to familiarize the Directors- In March 2025, the Company has sent a comprehensive presentation on Environmental, Social, and Governance (ESG) awareness to the Board of Directors of the Company. This presentation aimed to provide a valuable insight into the importance of ESG, global and Indian ESG standards, and the role of ESG in our organization and it included in detail Global ESG standards and frameworks, ESG drivers and aspects for insurance companies, ESG regulatory landscape in India, including SEBI's BRSR requirements.

Details of familiarization programmes attended by Independent Directors since the listing of the Company in financial year 2024-25 as required under Regulation 46(2)(i) of the SEBI LODR 2015 were as under:

Sr. No.	Name of Directors	number of programmes attended by independent directors during the year	number of programmes attended by independent directors on a cumulative basis till date	number of hours spent by independent directors in such programmes during the year	number of hours spent by independent directors in such programmes on cumulative basis till date
1.	Dr. Christof Mascher	5	5	2 hours 15 minutes	2 hours 15 minutes
2.	Dr. Vandana Gupta	5	5	2 hours 15 minutes	2 hours 15 minutes

Sr. No.	Name of Directors	number of programmes attended by independent directors during the year	number of programmes attended by independent directors on a cumulative basis till date	number of hours spent by independent directors in such programmes during the year	number of hours spent by independent directors in such programmes on cumulative basis till date
3.	¹ Mr. Mahender Kumar Garg	5	5	2 hours 15 minutes	2 hours 15 minutes
4.	² Mr. Mukul Gupta	2	2	1 hour 15 minutes	1 hour 15 minutes

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¹ Appointed as an Independent Director of the Company with effect from 30th June 2024

² Appointed as an Independent Director of the Company with effect from 21st November 2024