Date: July 24, 2026

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: Notice of rescheduled Tenth Annual General Meeting ("10th AGM") for FY2025-26

Dear Sir/Madam,

This is in furtherance to our letter dated July 23, 2026, informing about the rescheduling of Tenth Annual General Meeting ("10th AGM") of the Members of the Company from **Thursday, August 6, 2026 at 3:00 P.M. (IST) to Tuesday, August 18, 2026 at 4:00 P.M. (IST)** through Video Conferencing ("**VC**") / Other Audio Visual Means ("**OAVM**").

Pursuant to Regulation 30 and 34 read with Paragraph A of Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations'), we are enclosing herewith the following:

1. Notice of the rescheduled 10th AGM of the Company (including the updated e-voting instructions).
2. Annual Report of the Company for the Financial Year (FY) ended March 31, 2026 including the Business Responsibility and Sustainability Report (BRSR) of the Company for FY2025-26. ***The Members are requested to note that there is no change in the Annual Report of the Company for FY2025-26, the same is once again enclosed for ease of reference.***

The Notice of the rescheduled 10th AGM is also available on the Company's website at the link i.e., https://www.godigit.com/investor-relations.

The key information pertaining to the 10th AGM of the Company and brief details of the businesses to be transacted thereat, are enclosed as **Annexure I**.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 and the Rules framed thereunder, as amended from time to time and read with MCA Circulars and SEBI Circulars, the Company is pleased to provide all its Members the facility to exercise their vote electronically at the AGM of the Company, on all resolutions set forth in the Notice of the AGM Members of the Company holding shares either in physical or in dematerialized form as on the closure of business hours of the cut-off date, i.e., Tuesday, August 11, 2026 ("**cut-off date**"), may exercise their votes electronically. A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained with the Depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting.

Further, in compliance with circulars issued by the Ministry of Corporate Affairs ("**MCA Circulars**") and the Securities and Exchange Board of India ("**SEBI Circulars**"), the link of the Annual Report for the FY2025-26, which was originally sent to the Members on July 14, 2026, is being reshared through electronic mode along with the Notice of the rescheduled AGM of the Company (including updated E-voting instructions) whose email addresses are registered with the Registrar and Share Transfer Agent viz. MUFG Intime India Private Limited or the Depository Participant(s).

In addition, pursuant to Regulation 36(1)(b) of the SEBI Listing Regulations, a letter is also being sent to those Members whose email address are not registered with DPs / Company / RTA, providing the web-link, where the Notice of the rescheduled 10th AGM and Annual Report is uploaded on the website of the Company. A copy of letter is also enclosed herewith.

The remote e-voting period begins on Friday, August 14, 2026, at 9:00 A.M. (IST) and ends on Monday, August 17, 2026, at 5:00 P.M. (IST). The detailed instructions for remote e-voting have been provided in the Notice of the AGM.

Kindly take the above intimation on record.

Thanking you,

Yours faithfully,
For **Go Digit General Insurance Limited**

TEJAS SARAF
Digitally signed by TEJAS SARAF
Date: 2026.07.24 18:16:37 +05'30'

Tejas Saraf
Company Secretary & Compliance Officer

Encl: as above

Annexure I

a. Key information pertaining to 10th AGM of the Company

Particulars	**Details**
Day, Date and Start Time of AGM	Tuesday, August 18, 2026 at 4:00 P.M.(IST)
Mode	VC/ OAVM
Cut Off Date for e-Voting	Tuesday, August 11, 2026
Remote e-Voting Start Date and Time	Friday, August 14, 2026 and 9:00 A.M. (IST)
Remote e-Voting End Date and Time	Monday, August 17, 2026 and 5:00 P.M. (IST)
E-voting website	Shares held in Demat mode with NSDL: www.evoting.nsdl.com Shares held in Demat mode with CDSL: www.cdslindia.com
Notice of the rescheduled 10th Annual General Meeting	https://www.godigit.com/content/dam/godigit/general/investor-relations/stock-exchange-disclosures/notice-of-the-10th-annual-general-meeting-gdgil.pdf
Annual Report for FY 2025-26	https://www.godigit.com/content/dam/godigit/general/investor-relations/annual-reports/annual-report-for-fy2025-26-gdgil.pdf

b. Brief details of the businesses to be transacted at the 10th AGM of the Company through remote e-voting and e-voting during the AGM

Resolution No.	**Resolution Description**	**Type of Resolution**
1	To consider and adopt the audited financial statements of the Company for the financial year ended as at March 31, 2026 together with the reports of the Board of Directors' and Auditors' thereon.	Ordinary
2	To appoint a director in place of Gopalakrishnan Soundarajan (DIN: 05242795), who retires by rotation and being eligible, offers himself for re-appointment.	Ordinary

digit INSURANCE

Go Digit General Insurance Limited

Registered Office: 1st to 6th Floor, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivajinagar Pune - 411005, Maharashtra, India

Telephone No.: 1800-258-5956 | **Email ID:** cs@godigit.com

Website: www.godigit.com

CIN: L66010PN2016PLC167410

NOTICE OF THE RESCHEDULED TENTH ("10TH") ANNUAL GENERAL MEETING

(Superseding the earlier notice dated July 14, 2026)

Notice is hereby given that the 10th Annual General Meeting ("AGM") of the Members of Go Digit General Insurance Limited (the "Company") has been rescheduled and will now be held on Tuesday, August 18, 2026 at 4:00 p.m. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"), to transact the business as set out in this Notice. The proceedings of the AGM shall be deemed to be conducted at the registered office of the Company at 1st to 6th Floor, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivajinagar, Pune – 411005.

ORDINARY BUSINESS:

1. To consider and adopt the audited financial statements of the Company for the financial year ended as at March 31, 2026 together with the reports of the Board of Directors' and Auditors' thereon.
2. To appoint a director in place of Gopalakrishnan Soundarajan (DIN: 05242795), who retires by rotation and being eligible, offers himself for re-appointment.

By Order of the Board of Directors
of Go Digit General Insurance Limited

Sd/-
Tejas Saraf
Company Secretary and Compliance Officer
ACS No.: 26225

Place: Pune
Date: July 24, 2026

Registered Office: 1 to 6 Floor, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No.1579, Shivajinagar, Pune, Maharashtra, India, 411005

INFORMATION TO MEMBERS:

a) The Members are hereby informed that the 10th Annual General Meeting of the Company has been rescheduled from Thursday, August 6, 2026 at 3:00 pm (IST) and will now be held on **Tuesday, August 18, 2026 at 4:00 pm (IST)**.

b) The rescheduled date and time of the AGM, alongwith the revised remote e-Voting schedule are set out in the table below. There is no other change to the Notice except as detailed hereunder:

Particulars	Earlier Schedule	Revised Schedule
Day, Date and Time of the AGM	Thursday, August 6, 2026 at 3:00 p.m. (IST)	**Tuesday, August 18, 2026 at 4:00 p.m. (IST)**
Cut-off date for e-Voting	Thursday, July 30, 2026	**Tuesday, August 11, 2026**
Last Date and Time for speaker registration	Wednesday, August 5, 2026 at 5:00 p.m. (IST)	**Monday, August 17, 2026 at 5:00 p.m. (IST)**
Commencement of remote e-Voting	9:00 a.m. (IST) on Sunday, August 2, 2026	**9:00 a.m. (IST) on Friday, August 14, 2026**
Conclusion of remote e-Voting	5:00 p.m. (IST) on Wednesday, August 5, 2026	**5:00 p.m. (IST) on Monday, August 17, 2026**

c) The businesses proposed to be transacted at the 10th AGM of the Company, as set out in the Notice dated July 14, 2026, and all other contents thereof, except as provided hereinabove, remains unchanged.

NOTES:

1. Annual General Meeting ("**AGM**" / "**Meeting**") through video conferencing ("**VC**") or any other audio-visual means ("**OAVM**"):

   Pursuant to the General Circular dated April 8, 2020, April 13, 2020, May 5, 2020 and subsequent circulars issued in this regard, the latest being circular No. 03/2025 dated September 22, 2025, issued by the Ministry of Corporate Affairs ("**MCA**") and the Master Circular for compliance with the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**"SEBI Listing Regulations"**) dated January 30, 2026 issued by the Securities and Exchange Board of India ("**SEBI**"), (collectively referred to as "**the Circulars**"), companies are allowed to hold AGM through VC / OAVM, without the physical presence of members at a common venue. Hence, in compliance with the provisions of Companies Act, 2013 (**"the Act"**), SEBI Listing Regulations (including Regulation 36(1)(b) and Regulation 44(4) thereof, as amended) and Secretarial Standard-2 on General Meetings (**"SS-2"**) issued by the Institute of Company Secretaries of India and the Circulars, the AGM is being held through VC/OAVM. The deemed venue for the 10th AGM shall be the registered office of the Company.

2. As no special business is proposed to be transacted at the 10th AGM of the Company, the Explanatory Statement pursuant to Section 102(1) of the Act is not required and hence, is not annexed hereto.

3. A member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote instead of himself and the proxy need not be a member of the company. Since this AGM is being held in accordance with the circulars through VC/OAVM, the facility for the appointment of proxies by the members will **NOT BE AVAILABLE IN TERMS OF REGULATION 44(4) OF THE SEBI LISTING REGULATIONS (AS AMENDED)**. Accordingly, the Attendance Slip, Proxy Form and Route Map are not annexed to this notice.

4. Pursuant to provision of Section 113 of the Act, Institutional Investors / Corporate Members (i.e. other than Individuals, HUF, NRI, etc.) intending to authorise their representatives to participate and vote at the Meeting are requested to send to the Company and to scrutinizer by email a certified true copy of the Board Resolution / authorization letter authorizing their representative to attend and vote on their behalf at the Meeting not later than 48 hours before the scheduled time of the commencement of the Meeting to the Scrutinizer at sunil.nanal@kanjcs.com with a copy marked to evoting@nsdl.com by mentioning the DP Id and Client Id. The Institutional Investors / Corporate Members (i.e. other than Individuals, HUF, NRI, etc.) can also upload their Board Resolution//Authority Letter, etc. by clicking on "Upload Board Resolution/ Authority Letter" displayed under E-Voting tab in their login at www.evoting.nsdl.com.

5. The Members can join the AGM in the VC/OAVM mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned hereunder. The facility of participation at the AGM through VC/OAVM will be made available for 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.

6. Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act.

7. In compliance with the applicable provisions of the Act, Rules made thereunder, SEBI Listing Regulations and the Circulars, the Notice of the 10th AGM along with the Annual Report 2025-26 is being sent only through electronic mode to those Members whose e-mail addresses are registered with the Company/ Depositories as on **Friday, July 10, 2026**.

   Members may note that the Annual Report 2025-26 and Notice of the 10th AGM will also be available on the website of the Company, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited, respectively, and on the website of the remote e-voting service provider viz. NSDL at:

Company's website :	https://www.godigit.com/investor-relations
Stock Exchanges website :	www.bseindia.com and www.nseindia.com
E-voting service provider's website :	https://www.evoting.nsdl.com

   In compliance with Regulation 36 of SEBI Listing Regulations, a letter providing the web-link of the Annual Report 2025-26, is being sent to the Members who have not registered their e-mail address with the Company/Depositories.

8. Physical copy of the Annual Report 2025-26 and the Notice of the 10th AGM shall be sent only to those Members who specifically request for the same. Accordingly, Members who wish to obtain a physical copy of the Annual Report for FY2025-26, may write to the Company at cs@godigit.com requesting for the same by providing their holding details and DP ID and Client ID.

9. Members are requested to intimate any change in their address or e-mail IDs to their Depository Participants immediately with whom they are maintaining their Demat accounts. To prevent fraudulent transactions, Members are advised to exercise due diligence and notify the Company/ Depositories of any change in address or demise of any Member as soon as possible. Members are also advised not to leave their demat account(s) dormant for long. Periodic statement of holdings should be obtained from the concerned Depository Participants ("DPs") and holdings should be verified from time to time.

10. In terms of the Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023 and

SEBI/HO/ MIRSD/POD-1/P/CIR/2023/181 dated November 17, 2023 and SEBI/HO/MIRSD/POD-1/P/CIR/2024/81 dated June 10, 2024, Members holding shares in electronic form are, requested to submit their PAN, if not submitted already, to their DPs with whom they are maintaining their Demat accounts.

11. As per the provisions of Section 72 of the Act, the facility for making nomination is available for the Members in respect of the shares held by them. Members who have not yet registered their nomination are requested to register the same by submitting Form No. SH-13. If a member desires to opt out or cancel the earlier nomination and record a fresh nomination, he/she may submit the same in Form ISR-3 or SH-14 as the case may be. The said forms can be downloaded from the website of the Registrar & Transfer Agent of the Company at https://web.in.mpms.mufg.com/KYC-downloads.html. Members are requested to submit the said details to their DP for the shares held by them in dematerialized form.

12. In the case of any grievance, a Member shall first take up his/her/their grievance with the Company by lodging a complaint directly and if the grievance is not redressed satisfactorily, the Member may, in accordance with the SEBI SCORES guidelines, register their grievance on the SEBI SCORES platform in accordance with the process laid out therein. Only after exhausting all available options for resolution of the grievance, if the Member is not satisfied with the outcome, he/she/they can initiate dispute resolution through the Online Dispute Resolution Portal. The framework for investor grievance redressal has been provided on the website of the Company at www.godigit.com/investor-relations for ease of the Members.

13. As per Regulation 40 of the SEBI Listing Regulations, as amended from time to time, the transfer, transmission, and transposition of the securities of the listed entities shall be effected only in dematerialized form.

14. The relevant details, pursuant to Regulations 36(3) of the SEBI Listing Regulations and SS-2, in respect of re-appointment of Director at this AGM is annexed to this Notice.

15. The Register of Directors and Key Managerial Personnel and their shareholding maintained under section 170 of the Act and Register of Contracts or arrangements in which directors are interested maintained under section 189 of the Act and relevant documents referred to in this Notice of AGM are available for inspection by the Members at the registered office of the Company on all working days, except Saturday, Sunday and National Holidays, during business hours from the date hereof up to the date of the Meeting and will also be available electronically for inspection by the Members on their request during the AGM.

16. The Certificate from the Secretarial Auditors of the Company certifying that the Company's Employees Stock Option Scheme, are being implemented in accordance with the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 is available for inspection by the Members at the registered office and will also be available electronically for inspection by the Members on their request during the AGM.

17. Members desiring any information as regards financial statements are requested to write to the Company at cs@godigit.com, by Tuesday, August 11, 2026, so as to enable the management to keep the information ready.

18. Pursuant to the provisions of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 ("Management Rules"), SS-2 and Regulation 44 of the SEBI Listing Regulations, the MCA Circulars and SEBI Circulars, the Company is providing facility of remote electronic voting ("e-Voting") to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has entered into an agreement with National Securities Depository Limited ("NSDL") for facilitating voting through electronic means, as the authorized agency. The facility of casting votes by a member using remote e-Voting system as well as e-voting on the date of the AGM will be provided by NSDL.

19. The remote e-Voting period begins on Friday, August 14, 2026 at 9:00 A.M. (IST) and ends on Monday, August 17, 2026 at 5:00 P.M. (IST). The remote e-Voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members/ Beneficial Owners as on the cut-off date i.e., Tuesday, August 11, 2026 may cast their vote electronically.

20. The facility for voting through e-voting system shall also be made available during the AGM. Members attending the AGM who have not cast their vote by remote e-voting shall be eligible to cast their vote through e-voting during the AGM. Members who have voted through remote e-voting shall be eligible to attend the AGM, however, they shall not be eligible to vote at the AGM.

21. The voting right of member shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date i.e., Tuesday, August 11, 2026. Once the vote on a resolution is cast by the Member, he/she shall not be allowed to change it subsequently. A person who is not a member as on the cut-off date should treat this Notice of AGM for information purpose only.

22. In case of joint holders attending the Meeting, only such joint holder who is higher in the order of names will be entitled to vote.

23. The Board of Directors has appointed Sunil Nanal, Practicing Company Secretary, Kanj & Co. LLP, as

the Scrutinizer for scrutinizing the process of remote e-Voting and e-Voting during the Meeting in a fair and transparent manner.

24. The Results of remote e-Voting and e-voting at the Meeting shall be declared by the Chairman or by any other director or Company Secretary duly authorised in this regard. The results declared along with the Report of the Scrutinizer shall be placed on the Company's website https://www.godigit.com/investor-relations and also be displayed on the Notice Board of the Company at its Registered Office and on the website of NSDL https://www.evoting.nsdl.com/ immediately after the results are declared and simultaneously communicated to the Stock Exchanges in compliance with Regulation 44(3) of the SEBI Listing Regulations. The Resolutions shall be deemed to be passed on the date of the Meeting, i.e. Tuesday, August 18, 2026 subject to receipt of the requisite number of votes in favour of the Resolutions.

25. <u>NSDL e-Voting Instructions</u>:

THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING ARE AS UNDER:-

The remote e-voting period begins on Friday, August 14, 2026 at 9:00 A.M. and ends on Monday, August 17, 2026 at 5:00 P.M. The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. Tuesday, August 11, 2026, may cast their vote electronically. Members who have not cast their votes during aforementioned dates, may cast their votes through e-voting platform made available during the AGM. The voting right of shareholders shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being Tuesday, August 11, 2026.

<u>How do I vote electronically using NSDL e-Voting system?</u>

The way to vote electronically on NSDL e-Voting system consists of "Two Steps" which are mentioned below:

<u>Step 1: Access to NSDL e-Voting system</u>

A) Login method for e-Voting for Individual shareholders holding securities in demat mode

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies read with the SEBI Master Circular for compliance with the provisions of the SEBI Listing Regulations dated January 30, 2026, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and DPs. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	1. OTP based login: i) Click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp ii) Enter our 8 digit DP ID, 8 digit Client Id, PAN, Verification code and generate OTP. iii) Enter the OTP received on your registered email address/mobile number and click on login. iv) After successful authentication, you will be redirected to NSDL site wherein you can see e-voting page. v) Click on Company name or e-voting service provider i.e. NSDL and you will be redirected to e-voting website of NSDL for casting your vote during the remote e-voting period or joining AGM and e-voting during the meeting. 2. Users already registered for IDeAS facility: i) Visit e-services website of NSDL viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. ii) On the homepage, click on the 'Beneficial Owner' icon under 'Login' available under 'IDeAS' section. iii) Enter User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on 'Access to e-Voting' under e-voting services and you will be able to see e-voting page. iv) Click on Company name or e-voting service provider i.e. NSDL. You will be redirected to e-voting website of NSDL to cast your vote during the remote e-voting period or joining AGM and e-voting during the AGM. 3. User not registered for IDeAS facility: Click on link: https://eservices.nsdl.com and select 'Register Online for IDeAS Portal'. or click at https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp 4. Alternatively, by directly accessing the e-voting website of NSDL: i) Visit e-voting website of NSDL viz. https://www.evoting.nsdl.com either on a Personal Computer or on a mobile. ii) Click on the icon 'Login' available under 'Shareholder/Member' section. iii) On the Login page, enter your User ID (i.e. your 16 digit demat account number held with NSDL), Password/ OTP and a verification code as shown on the screen. iv) After successful authentication, you will be redirected to NSDL website wherein you can see e-voting page. Click on Company name or e-voting service provider i.e. NSDL. You will be re-directed to e-voting website of NSDL to cast your vote during the remote e-Voting period or joining AGM and e-voting during the AGM. 5. Shareholders/Members can also download NSDL Mobile App "NSDL Speede" facility by scanning the QR code mentioned below for seamless voting experience. **NSDL Mobile App is available on** App Store Google Play
Individual Shareholders holding securities in demat mode with CDSL	1. User already registered for Easi/Easiest: i) Visit www.cdslindia.com and click on 'Login' and select 'New System Myeasi'. ii) Enter your User ID and Password. Option will be made available to reach e-voting page without any further authentication. iii) After successful login, the user will be able to see the e-voting option. On clicking the e-voting option, the user will be able to see e-voting page of the e-voting service provider i.e. CDSL for casting vote during the remote e-voting period or joining AGM and e-voting during the AGM. Additionally, there is also links provided to access the system of all e-voting service providers, so that the user can visit the e-voting service providers' website directly. 2. User not registered for Easi/Easiest: i) Option to register is available at: https://web.cdslindia.com ii) Click on 'Login' and select 'New System Myeasi' and then click on registration option. iii) After successful registration, follow steps mentioned for registration. 3. Alternatively, by directly accessing the e-Voting website of CDSL: i) Visit www.cdslindia.com and select 'E Voting'. ii) Enter your demat account number in the BOID requirement field and PAN in the respective field. iii) System will authenticate user by sending OTP on registered Mobile Number and Email address as recorded in the demat account. iv) After successful authentication, user will be able to see the e-voting option where the e-voting is in progress and also able to directly access the system of all e-voting service providers.

Type of shareholders	Login Method
Individual Shareholders (holding securities in demat mode) login through their DPs	1. You can login using the credentials of your demat account through your DP registered with NSDL/CDSL, for e-voting facility. 2. Once logged-in, you will be able to see 'e-Voting' option. Once you click on 'e-Voting' option and after successful authentication, you will be re-directed to e-voting module of NSDL/CDSL wherein you can see e-Voting feature. 3. Click on Company name or e-voting service provider i.e. NSDL and you will be redirected to e-voting website of NSDL to cast your vote during the remote e-voting period or join AGM and e-voting during the AGM.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022 - 4886 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911

Login method for e-voting and joining virtual meeting for shareholders other than Individual shareholders holding securities in demat mode:

How to Log-in to NSDL E-voting website?

I. Visit the e-Voting website of NSDL. Open web browser by clicking the *URL: https://www.evoting.nsdl.com/* either on a personal computer or on a mobile.

II. Once the home page of e-voting system is launched, click on the icon 'Login' which is available under 'Shareholder/ Member' section.

III. A new screen will open. You will have to enter your User ID, Password/OTP and a verification code as shown on the screen.

IV. Alternatively, if you are registered for NSDL e-services i.e. IDeAS, you can login at *https://eservices.nsdl.com/* with your existing IDeAS login. Once you log-in to NSDL e-services after using your login credentials, click on e-voting and you can proceed to Step 2 i.e. Cast your vote electronically.

V. Your User ID details are given below:

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
For Members who hold shares in demat account with NSDL	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12******then your user ID is IN300***12******
For Members who hold shares in demat account with CDSL	16 Digit Beneficiary ID For example if your Beneficiary ID is 12************** then your user ID is 12**************

VI. Password details for shareholders other than Individual shareholders are given below:

a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.

b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.

c) How to retrieve your 'initial password'?

i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account or last 8 digits of client ID for CDSL account. The .pdf file contains your 'User ID' and your 'initial password'.

ii) If your email ID is not registered, please follow steps mentioned below in **process for those shareholders whose email ids are not registered**.

VII. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:

a) Click on **"Forgot User Details/Password?"** (If you are holding shares in your demat account with NSDL or CDSL) option available on *www.evoting.nsdl.com*.

b) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number, PAN, name and registered address.

c) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.

VIII. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.

IX. Now, you will have to click on "Login" button.

X. After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically on NSDL e-Voting system.

How to cast your vote electronically on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle is in active status.
2. Select "EVEN" of company for which you wish to cast your vote during the remote e-Voting period or e-voting during the General Meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join General Meeting".
3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for shareholders

1. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to sunil.nanal@kanjcs.com with a copy marked to evoting@nsdl.com and cs@godigit.com. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on **"Upload Board Resolution / Authority Letter"** displayed under **"e-Voting"** tab in their login.
2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" option available on www.evoting.nsdl.com to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on : 022 - 4886 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager at evoting@nsdl.com.

Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice:

1. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to cs@godigit.com. If you are an Individual shareholder, holding securities in demat mode, you are requested to refer to the login method explained at **step 1 (A**) i.e. **Login method for e-Voting for Individual shareholders holding securities in demat mode**.
2. Alternatively Shareholder/Members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents.
3. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies read with the SEBI Master Circular for compliance with the provisions of the LODR Regulations dated January 30,2026, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

26. Procedure for e-voting during the AGM:

a) The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-Voting.

b) The e-voting window shall be activated upon instructions of the Chairperson of the Meeting during the AGM.

c) Only those Members/ Shareholders, who will be present in the AGM and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.

d) Members who have voted through remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.

e) The details of the person who may be contacted for any grievances connected with the facility for e-voting on the day of the AGM shall be the same person mentioned for Remote e-Voting.

27. Instructions for Members for Attending the AGM Through VC/OAVM:

a) Members will be able to attend the AGM through VC/ OAVM provided by NSDL at https://www.evoting.nsdl.com by following the steps mentioned above for **Access to NSDL e-Voting system**.

After successful login, click on the link of 'VC/OAVM' placed under 'Join Meeting' menu against Company name available in Shareholder/ Member login where EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.

b) Members can join the AGM through VC/ OAVM 15 minutes before the scheduled time of the commencement of the Meeting by following the procedure mentioned in this Notice.

c) Members are encouraged to join the Meeting through laptops for better experience.

d) Please note that participants connecting from mobile devices or tablets or through laptop connecting via mobile hotspot may experience audio/video loss due to fluctuation in their respective network. It is therefore recommended to use stable Wi-Fi or LAN connection to mitigate any kind of aforesaid glitches.

e) Shareholders who would like to express their views/ have questions may send their questions in advance mentioning their name demat account number, email id, mobile number at cs@godigit.com. The same will be replied by the company suitably.

28. Speaker Registration Before AGM

a) Members who would like to express their views/ask questions during the AGM may register themselves as a speaker by sending their request from their registered e-mail address mentioning their name, DP ID and Client ID and mobile number at cs@godigit.com on or before 5:00 p.m. (IST) on Monday, August 17, 2026.

b) Those Members who have registered themselves as a speaker will only be allowed to express their views/ask questions during the AGM. The Company reserves the right to restrict the number of speakers, depending on the availability of time at the AGM.

c) For the smooth conduct of proceedings of the AGM, Members are encouraged to send their queries in advance mentioning their name, DPID and Client ID, mobile number on or before 5:00 p.m. (IST) on Monday, August 17, 2026 at cs@godigit.com.

ANNEXURE I

Information as required under SS-2 and Regulation 30 and Regulation 36(3) of the SEBI Listing Regulations, a statement containing details of the concerned Directors as on date of the AGM Notice is given hereunder:

Sr. No.	Particulars	Details
1.	Name of Director	Gopalakrishnan Soundarajan
2.	DIN	05242795
3.	Age	64 years
4.	Qualification	Chartered Financial Analyst (USA), Chartered Accountant and B.Com
5.	A brief resume of the director and experience	Gopalakrishnan Soundarajan is a Non-Executive Director of our Company. He is a member of the Institute of Chartered Accountants of India and holds a bachelor's degree in commerce from the University of Madras. He is also a Qualified Chartered Analyst and Member of the CFA Institute in the United States. He is currently serving as Director on Board of Quess Corp Limited, Thomas Cook (India) Limited, Bluspring Enterprises Limited, Digitide Solutions Limited, Go Digit Life Insurance Limited, Go Digit Solutions Private Limited, Valueattics Reinsurance Limited, IIFL Finance Limited, Primary Real Estate Investments, FIH Private Investments Limited, FIH Mauritius Investments Limited, 10955230 Canada INC and Fairfirst Insurance Limited. He is appointed as Nominee Director in Bangalore International Airport Limited and serves the role of Chairman in Anchorage Infrastructure Investments Holdings Limited. He is the Chief Executive Officer and Director of Fairfax India Holdings Corporation, Managing Director, India at Hamblin Watsa Investment Counsel (Hamblin Watsa), a wholly owned subsidiary of Fairfax Financial Holdings Limited (Fairfax). Prior to his roles with Fairfax and Hamblin Watsa, he was the Chief Investment Officer of ICICI Lombard. He held the position of head of investments at ICICI Lombard from 2001 to 2018 and was a member of the Investment Committee.
6.	Terms and conditions of appointment (along with details of remuneration sought to be paid and the remuneration last drawn by such person, if applicable)	Gopalakrishnan Soundarajan is proposed to be appointed as Non-Executive Director liable to retire by rotation. He shall not draw any remuneration from the Company. Remuneration last drawn: Nil
7.	Date of first appointment on the Board and term	Gopalakrishnan Soundarajan was appointed as Non-Executive Director w.e.f. June 30, 2024 till cessation, liable to retire by rotation.
8.	Shareholding in the listed entity, including shareholding as a beneficial owner	Nil
9.	Relationship with other Directors, Manager, and other Key Managerial Personnel of the Company	None
10.	Number of Meetings of the Board attended during the year	**FY2026-27:** Present in 1 Board Meetings (Total Meetings- 1). **FY2025-26:** Present in 6 Board Meetings (Total Meetings- 6).
11.	Other Directorships	**Listed Companies** 1. Thomas Cook (India) Limited 2. IIFL Finance Limited 3. Bluspring Enterprises Limited 4. Quess Corp Limited 5. Digitide Solutions Limited **Unlisted Companies** 1. Bangalore International Airport Limited 2. Anchorage Infrastructure Investments Holdings Limited 3. Valueattics Reinsurance Limited 4. Go Digit Solutions Private Limited 5. Go Digit Life Insurance Limited
12.	Membership/ Chairmanship of Committees of other Boards	6. Quess Corp Limited • Audit Committee-Member 7. Digitide Solutions Limited • Corporate Social Responsibility Committee-Chairman
13.	Listed entities from which the person has resigned in the past three years;	None

Sr. No.	Particulars	Details
14.	In case of independent directors, the skills and capabilities required for the role and the manner in which the proposed person meets such requirements	Not Applicable
15.	Nature of expertise in specific functional areas	Finance and Investment, Insurance and Risk Management, Business Management and Strategy, Governance.

By Order of the Board of Directors
of Go Digit General Insurance Limited

Sd/-
Tejas Saraf
Company Secretary and Compliance Officer
ACS No.: 26225

Place: Pune
Date: July 24, 2026

Registered Office: 1 to 6 Floor, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No.1579, Shivajinagar, Pune, Maharashtra, India, 411005

Information at Glance for the 10th Annual General Meeting ("AGM")

Sr. No.	Particulars	Details
1	Day, Date and Time of AGM	Tuesday, August 18, 2026 at 4:00 p.m. (IST)
2	Mode	Video Conferencing ("VC")/Other Audio Visual Means ("OAVM")
3	Speaker Registration before AGM	Members who would like to express their views/ask questions during the AGM may register themselves as a speaker by sending their request from their registered e-mail id mentioning their name, DPID and Client ID/ folio number and mobile number at cs@godigit.com on or before 5:00 p.m. (IST) on Monday, August 17, 2026.
4	Web-link for Annual Report and Notice of the 10th AGM	www.godigit.com/investor-relations
5	Cut-off date for ascertaining members for E-voting	Tuesday, August 11, 2026
6	Remote E-voting start time and date	9:00 a.m. (IST) on Friday, August 14, 2026
7	Remote E-voting end time and date	5:00 p.m. (IST) on Monday, August 17, 2026
8	Name, address and contact details of E-Voting service provider	National Securities Depository Limited ("NSDL") 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 Tel No.: 022 - 4886 7000 E-mail: evoting@nsdl.com
9	Remote E-Voting website of NSDL	Shares held in Demat mode with NSDL: www.evoting.nsdl.com Shares held in Demat mode with CDSL: www.cdslindia.com Logging in through Depository Participants: Members can also login using the login credentials of their demat account through their DP registered with NSDL / CDSL for e-voting facility.
10	E-voting Event Number	140221
11	E-mail registration and Contact Updation Process	Contact your Depository Participant(s)
12	Name, address and contact details of RTA	MUFG Intime India Private Limited C 101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai - 400083. R & T Services - Shares and Interest on Bonds: (0) 810 811 6767 Toll-free number: 1800 1020 878 Email: investor.helpdesk@in.mpms.mufg.com Website: www.in.mpms.mufg.com
13	Name, address and contact details of Company	Go Digit General Insurance Limited 1st to 6th Floor, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivajinagar, Pune – 411005 Tel No.: - 020 67495400 Toll-free number: 1800-258-5956 E-mail: cs@godigit.com Website: www.godigit.com

July 24, 2026

Subject: Access to the Revised Notice of Tenth Annual General Meeting and Annual Report for FY 2025-26 of Go Digit General Insurance Limited

Dear Sir/Madam,

In continuation to our letter dated Tuesday, July 14, 2026, we wish to inform you that the Tenth Annual General Meeting ("10th AGM") of the Members of Go Digit General Insurance Limited ("the Company") has been rescheduled and will now be held on Tuesday, August 18, 2026 at 4:00 p.m. (IST) through Video Conferencing ("VC")/Other Audio-Visual Means ("OAVM"). The business proposed to be transacted at the 10th AGM, as set out in the Notice of the 10th AGM, circulated to the Members on Tuesday, July 14, 2026, remains unchanged. The revised schedule of the 10th AGM, cut-off date for e-Voting, e-Voting period, due date for declaration of voting results and other related details have been updated in the Revised Notice of the 10th AGM.

The Revised Notice of the 10th AGM along with the Annual Report of the Company for the Financial Year ended March 31, 2026, is being sent by electronic mode to those Members whose email addresses are registered with the Company or MUFG Intime India Private Limited, Registrar & Transfer Agent of the Company ("RTA") or their respective Depository Participants ("DPs"). The Members' are requested to note that there is no change in the Annual Report of the Company for FY 2025-26.

We would further like to inform you that on scrutiny of the Members' database as of Friday, July 10, 2026, we found that you are a Member of the Company, however, your email address is not registered against your demat account.

In accordance with the provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), the Notice of the 10th AGM and the Annual Report for FY 2025-26 have been made accessible on our website for your reference and downloading.

Please find below the links and quick response ("QR") codes for accessing the documents:

Sr. No.	Document	Link & QR Code
1.	Revised Notice of the 10th AGM	https://www.godigit.com/content/dam/godigit/general/investor-relations/stock-exchange-disclosures/notice-of-the-10th-annual-general-meeting-gdgil.pdf
2.	Annual Report for FY 2025-26	https://www.godigit.com/content/dam/godigit/general/investor-relations/annual-reports/annual-report-for-fy2025-26-gdgil.pdf

You can also find the above-mentioned documents on the website of the E-voting service provider and AGM facilitator viz. NSDL at https://www.evoting.nsdl.com and the websites of the stock exchanges where equity shares of the Company are listed: i.e. www.bseindia.com and www.nseindia.com.

This is also a reminder to update your KYC details pursuant to SEBI Master Circular No. SEBI/HO/MIRSD/POD-1/P/CIR/2024/37 dated May 07, 2024. The referred circular issued by SEBI mandates all the listed companies to record PAN, Address with PIN code, Mobile Number, Bank Account details, Specimen Signature and choice of nomination of Members holding securities. While updating email ID is optional, the Members are requested to register their email ID to also avail online services and receive communications electronically.

The formats for choice of nomination and updating of KYC details viz, Forms ISR-1, ISR-2, ISR-3, SH-13, SH-14, and SEBI circulars are available on our RTA's website at https://www.in.mpms.mufg.com ➔ Resources ➔ Downloads ➔ KYC ➔ Formats for KYC.

In case of any queries, please feel free to contact us at cs@godigit.com. Moreover, you are also requested to update your email address at the earliest either through your depository participant for electronic holding or send a communication to us/our RTA i.e., MUFG Intime India Private Limited to facilitate the updation to receive electronically all the important information & documents hereafter from us.

Thank you,

Yours sincerely,
For Go Digit General Insurance Limited

Sd/-

Tejas Saraf
Company Secretary

Designed for Real Moments

digit
INSURANCE

Annual Report 2025-26

Contents

CORPORATE OVERVIEW

STATUTORY REPORTS

FINANCIAL STATEMENTS

Disclaimer:

Certain imagery used in this document was created using generative AI and subsequently curated by our design team.

A Snapshot of Our Growing Impact

₹11,294 Cr
Gross Written Premium [1,2]

3.4%/6.3%
Market Share (Total / Motor Insurance) [1,2]

88
Active Products Launched Since 2017

98.5%
Total Pincodes Served

1.67 Cr
Policies Sold [1]

8.4 Cr
Total Customers [4]

81,124
Partner Network [3]

40.6 Lakhs
Claims Settled Since Inception [3]

₹22,922 Cr
Assets Under Management [3,5]

99.63%
Digital Policy Issuances (%) [1]

95.7%/83.3%
Customer Satisfaction Score (%)

(Motor Claims / Non-Motor Claims) [1]

2,602 Total APIs
Digital Foundation

NOTES:

1. Data for the period FY2025-26
2. Market share is based on our Gross Written Premium of FY2025-26
3. Data as of March 31, 2026
4. Customers/people covered under policies issued since inception of operations in 2017 till March 31, 2026
5. AUM includes equity at market value & cash and bank balance

DISCLAIMER:

1. All financial numbers mentioned in the report are on IGAAP basis unless mentioned otherwise
2. **Forward-Looking Statements:** This Annual Report contains forward-looking statements — identifiable by words such as "will", "expect", "believe", "estimate", "intend", "aim", "plan", "project" and similar expressions — based on the Company's current expectations and assumptions. These are subject to risks and uncertainties, many beyond the Company's control, including economic and market conditions, catastrophe and claims experience, reinsurance, solvency and expenses-of-management requirements, competitive intensity, and changes in IRDAI/SEBI regulation (including the transition to Ind AS), which could cause actual results to differ materially. The Company undertakes no obligation to update these statements except as required by law, and readers should not place undue reliance on them. This report is not an offer or solicitation to buy or sell any securities.

Designed for Real Moments

Insurance always gets tested in real moments: when something unexpected happens, when time matters, and when customers need clarity more than complexity. Those are the moments that reveal the true value of an insurer. It shows up not just in the protection promised, but in how simply, quickly and dependably it responds.

That understanding has shaped the way we at Digit Insurance have grown over the years. Our effort from Day 1 has been to build insurance that works better in practice, is easy to access and navigate, and is reliable when it matters the most.

The progress that we have made during the year also reflects how this approach continues to deepen across our organisation. At the heart of this are three notions that shape how Digit operates: **agility** in execution, **empathy** in experience, and **collaboration** in scale.

AGILITY

For Digit, agility is not only about speed. It is about the ability to sense what customers, partners and the market need, and respond with clarity and discipline. It shows up in the way we design products, simplify journeys, improve processes and use technology to remove friction across the insurance value chain.

This agility helps us stay closer to evolving customer expectations, build solutions for emerging risks, and improve experiences without adding unnecessary complexity. It also enables faster decision-making across underwriting, servicing, claims and renewals, while keeping human oversight where judgement matters. In practice, being agile helps make the business sharper, the customer journey smoother, and the overall operating model more responsive to real-world needs.

EMPATHY

Empathy at Digit means understanding that insurance is not experienced as a product alone. It is experienced through the questions customers ask, the documents they read, the claims they file, and the support they receive when something does not go as planned.

That understanding guides how we simplify products, make communication clearer, and design journeys that are easier to navigate. It also reinforces the need to combine digital convenience with human judgement, especially in moments where context, fairness and reassurance matter.

For customers, empathy shows up as clarity, accessibility and dependable support. For Digit, it remains an important discipline in building an insurance experience that is not only efficient, but also easier to trust.

COLLABORATION

Collaboration at Digit is about building an ecosystem that helps us serve customers with greater consistency and reach. Our partner network plays a central role in this, taking insurance closer to customers across geographies and segments, while digital tools and integrated workflows help make issuance, servicing and support more seamless.

It also shapes how teams work internally across product, technology, underwriting, claims, servicing and distribution. This helps the business move with greater alignment, solve problems faster, and create more connected customer journeys.

Together, **agility**, **empathy** and **collaboration** reflect how we continue to build the business: with sharper execution, customer-minded decisions and an ecosystem that helps us serve with greater consistency, care and reach.

What Defines digit

Digit was founded with the ambition of building a different kind of insurance company – one that combines technology, data and customer insight to make insurance work better in everyday life. Since commencing operations in 2017, the Company has expanded across multiple lines of business while remaining focused on creating experiences that are more intuitive, accessible and responsive for customers and partners.

Over the years, that approach has grown into a large and diversified non-life insurance business serving individuals, businesses and institutions across India. Today, Digit offers a wide portfolio across motor, health, travel, property, marine, liability and other insurance segments, supported by a strong digital backbone and an extensive distribution network.

What continues to distinguish Digit is not just what it offers, but how it has chosen to build. The emphasis has remained on clarity over complexity, transparency over jargon, and execution that works reliably at scale. That is what has helped the Company grow while staying close to the original intent of making insurance simpler for customers and partners alike.

KEY STRENGTHS

- Customer-friendly products and communication
- Technology-led execution across issuance, servicing and claims
- Digital-first and paperless operating model
- Diverse portfolio across retail and commercial insurance lines
- Strong and growing partner-led distribution network
- Experienced leadership team with deep sector knowledge

MISSION

Our Mission is to Make Insurance Simple. This belief has shaped Digit from the beginning and continues to guide how we build the business.

As Digit has grown, this mission has remained central to our choices. In a category that can often feel complex, technical and process-heavy, we continue to see simplicity as a business discipline. It helps customers make more informed decisions, enables partners to serve with greater ease, and keeps the organisation focused on building insurance that works better in practice.

HOW WE DELIVER OUR MISSION

Simplify what matters most

Make every product, service and claims journey easier to understand, access and navigate.

Use data with purpose

Apply data and insights to improve decisions, sharpen execution and strengthen customer relevance.

Use technology to improve human outcomes

Build digital capabilities that make insurance faster, smoother and more dependable in practice.

VALUES

Beneath this mission are two values that have shaped Digit from the beginning: Challenging the Status Quo and Being Transparent. These values guide how we think, build and improve.

Challenging the Status Quo pushes us to question conventional insurance practices, simplify what feels complex, and use technology and customer insight to create better products, processes and experiences.

Being Transparent keeps us anchored in clarity, openness and consistency, whether it is helping customers understand what they are buying, communicating what is covered and what is not, or building trust through straightforward documentation and honest communication. Together, these values shape a culture that is practical, customer-minded and always willing to improve.

HOW OUR VALUES TRANSLATE INTO ACTION

Challenge what can be improved

Continuously question established practices and look for better ways to simplify, innovate and enhance customer experiences.

Be clear about what matters

Communicate products, processes and decisions in a way that is straightforward, transparent and easy to understand.

Share what is meaningful to customers

Providing customer-relevant information through our bi-annual Transparency Report and reinforcing trust through accountability and greater visibility into how we perform.

Our Products: Built Around Real Needs

Insurance needs are rarely one-dimensional. A customer may need protection for a vehicle, a family's health, a home, a business, a shipment, a journey or an emerging risk that did not exist a few years ago. At Digit, our product portfolio has been built with this understanding: protection must be relevant, easy to understand and practical to use.

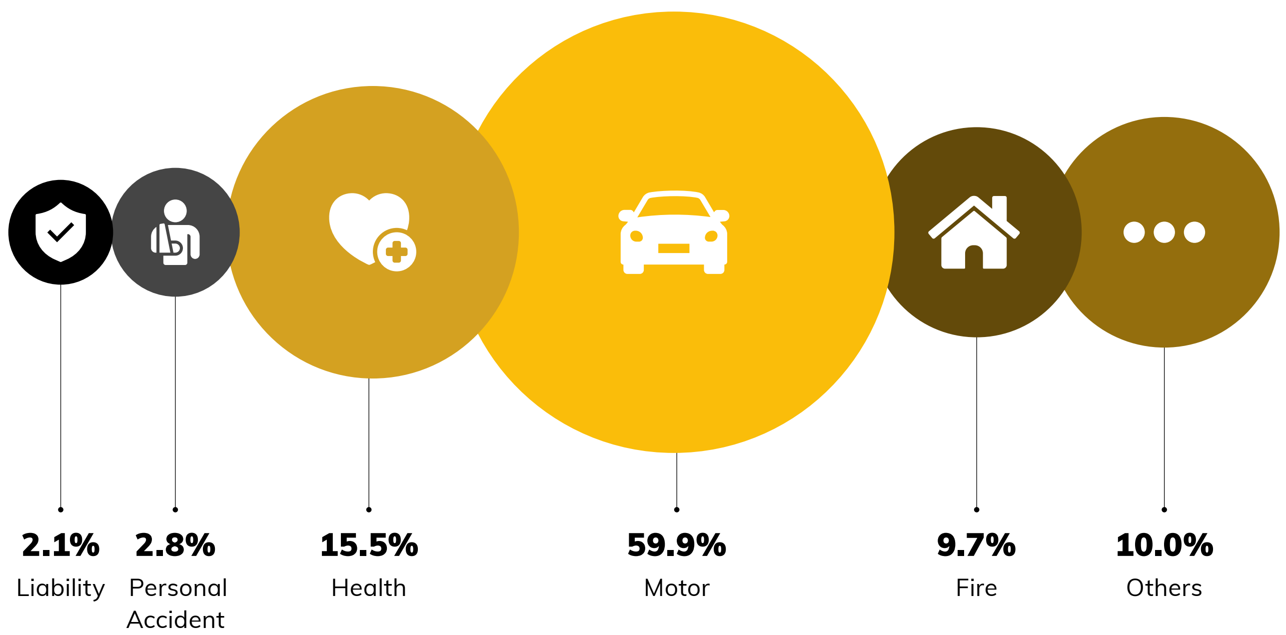
With 85+ products across retail, commercial and specialty lines, Digit serves a wide range of customer and business needs across India. The portfolio spans motor, health, travel, property, marine, liability and other insurance segments, with products designed to offer meaningful protection while keeping simplicity at the centre of the experience.

The strength of the portfolio lies not only in its breadth, but in the way it has been built. Products are designed to be more intuitive, customisable where relevant, and supported by clear documentation and digital-first journeys.

This helps customers make more informed choices and enables partners to serve different segments with greater ease.

As customer expectations, business models and risks continue to evolve, the portfolio also reflects Digit's ability to respond to newer protection needs. From everyday retail products to specialised covers for businesses and emerging risks, the focus remains on building insurance solutions that are useful in real life, simple to navigate and dependable when needed.

SEGMENT-WISE REVENUE BREAK-UP



OUR PORTFOLIO AT A GLANCE

HOW DIGIT IS WOVEN INTO YOUR EVERYDAY LIFE

Personal & Family	Health Cover for Self and Family	Personal Accident	Homes and Contents	Pets	Travel	Gadgets & Electronics	Cyber	Payment Protection
Mobility	Two Wheelers	Private Cars	Taxis	Goods Carrying Vehicles	Passenger Vehicles	Special Purpose Vehicles	Logistics Fleets	Marine
Businesses & Commerce	Shops	Offices	Warehouses	Factories	Banks & Financial Institutions	Fidelity & Crime Risks	Employees	Cash & Money
Infrastructure & Public Life	Roads	Airports	Ports	Metros	Bridges & Flyovers	Machinery & Equipment	Construction Sites	Contractor Operations
Industry & Future	Surety & Contractual Risks	Parametric Climate Cover	Solar Parks	Nuclear Facilities	Cyber Infrastructure	Crop & Weather Risks	Clinical Trial Liability	Life Science Liability
Specialized Risks	Cattle	Events	Extended Warranty	Jewellers	Golfing Activities	Political Violence Risks	Bioconversion Plants	Buyer's Warranty & Indemnity

Message from the Chairman

Dear Shareholders,

It is my pleasure to present the Annual Report of Go Digit General Insurance Limited for FY2025-26. For us at Digit, this was a year of disciplined progress. We not only increased our profitability but also reinforced our belief that growth, resilience, and prudence can go together if one stays anchored in what customers truly need: clarity, reliability, and trust.

The global environment remained uncertain through the year, shaped by geopolitical tensions, changing trade policies and volatility in financial markets. Even amid this, India continued to stand out as one of the better growth stories in the world, supported by domestic demand and a steady policy push from the government.

Despite the challenges, the Indian non-life insurance sector gained momentum in FY2025-26. Gross direct premium income crossed ₹3.5 trillion, and growth improved to 9.3% from 6.2% last year.

We not only increased our profitability but also reinforced our belief that growth, resilience, and prudence can go together if one stays anchored in what customers truly need: ***clarity, reliability, and trust.***

Reforms such as 100% foreign direct investment in the coming years could support greater capital and competition, while the launch of much-anticipated Bima Sugam truly has the potential to reset the industry's operating model through simplicity and scale. With penetration in India still low, the opportunity remains immense, and the reform push from the IRDAI is increasingly aligned towards the mission of 'Insurance for All by 2047'.

At Digit, FY2025-26 marked a year of profitable progress built on discipline and steady execution. Our Gross Written Premium grew to ₹11,294 crore, while Profit After Tax grew 28% to ₹544 crore. Our solvency ratio strengthened to 2.42x, while Assets Under Management grew 16.3% to ₹22,922 crore. Our market share stood at 3.4% overall and 6.3% in motor insurance. These numbers reflect the trust placed in Digit by customers and partners across the country.

We also strengthened our future readiness by completing a full year of parallel Ind AS reporting ahead of the mandatory transition from April 1, 2026, reflecting the maturity of our systems and reporting framework. The Company has declared the Ind AS profit and loss results for FY2025-26 in their Q4 Investor Presentation and some of the important KPIs have also been disclosed in the Management's Discussion and Analysis section of the Annual Report.

As we prepare ourselves to enter the second decade of our operations, we remain focused on building a business that combines technology, disciplined underwriting and customer relevance. India's insurance opportunity remains significant, and we believe companies that stay simple, nimble and agile will be best placed to serve it well.

I thank our shareholders, customers, partners, regulators and employees for their continued trust and support.

Kamesh Goyal

Chairman

Go Digit General Insurance Limited

Message from the MD & CEO

Dear Shareholders,

The end of a financial year is always a good time to step back, take stock, and think honestly about the journey behind us. For us at Digit Insurance, FY2025-26 was a year of disciplined growth.

In a year that was marked by regulatory transition, competitive intensity and various macro factors, we stayed rooted in our conviction: if we stay true to our purpose and the fundamentals of our business, we can consistently deliver progress on multiple fronts. That clarity of purpose guided every decision, and it showed in both our performance and our customer outcomes.

VALUES THAT GUIDE OUR EXECUTION

At Digit, we have always believed that simplicity is not a communication layer but what shapes everything we do. We continued to strengthen our underwriting discipline and claims rigour without compromising on customer centricity. During the year, we maintained a customer satisfaction score of 95.7% in motor claims and 83.3% for non-claims. These outcomes have been delivered at scale, with 40.6 lakhs claims settled since inception.

We have consistently used technology to reduce friction at every touchpoint and believe that in insurance, speed matters most when it is paired with empathy, clarity and care. From claims approvals to service responsiveness, we continue to track and improve the speed of customer-facing processes and transparently disclose these outcomes through our bi-annual Transparency Report.

OUR FINANCIAL PERFORMANCE THIS YEAR

We closed FY2025-26 with profitable growth and improved capital strength. Here is how we performed across some of our key financial metrics:

Sustained Premium Growth
Our Gross Written Premium (GWP) grew 9.8% to ₹11,294 crore. Gross Direct Premium increased 16.2% to ₹9,846 crore, reflecting healthy momentum across our portfolio.

Profitable Growth
Our Profit Before Tax rose 48.7% to ₹632 crore, while Profit After Tax increased 28% to ₹544 crore (the lower growth in PAT is due to 13.8% tax rate in FY2025-26, compared to nil tax in the previous financial year.)

Stronger Balance Sheet
Our Assets Under Management increased 16.3% to ₹22,922 crore, while our solvency ratio improved to 2.42x from 2.24x, keeping us well positioned for future growth.

Operational Performance
Our Loss Ratio stood at 72.9%, while our management expenses to GWP remained among the most efficient in the industry.

THE STRENGTHS BEHIND OUR SCALE

As we grew, three core strengths continued to underpin our execution and resilience:

Technology
As AI takes centre stage, many parts of the policy buying, renewal and claims journey are now intelligently guided by technology. We continue to strengthen our technology backbone so that the customer experience keeps becoming faster and sharper.

Partnerships
Our 81,124 partners remain a powerful growth engine, helping us extend reach across customer segments and geographies. We continue to equip them with technology, tailored solutions, real-time insights and self-service capabilities that make selling, servicing and claims more seamless.

People
Our 4,800+ Simplifiers (employees) are at the heart of Digit's execution strength. Guided by our OPEN (Ownership, People Relations, Evolve and Engage, No Hierarchy) culture, they keep the business responsive and customer-focused across 100+ offices in 28 states and UTs.

We have consistently used technology to reduce friction at every touchpoint and believe that in insurance, speed matters most when it is paired with empathy, clarity and care.

PURPOSE WITH RESPONSIBILITY

At Digit, our CSR focus this year remained centred on areas where support can create practical and lasting value: education and skilling, digital literacy, healthcare access, youth development, sustainable community infra, among others. Across 11 locations, our initiatives were directed towards widening opportunity, strengthening everyday resilience, and supporting communities that are built for long-term impact.

LOOKING FORWARD

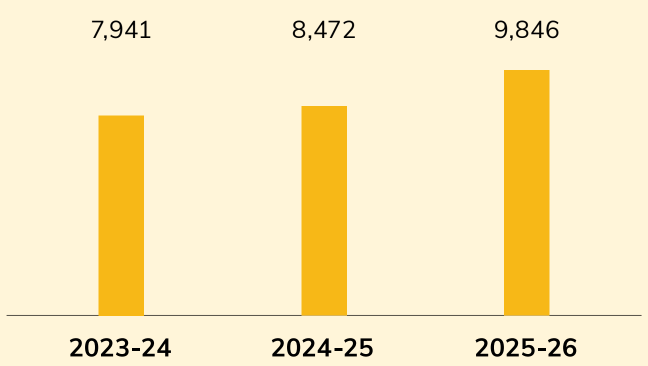
India's insurance opportunity remains structurally underpenetrated and significant. Regulatory reforms, digital adoption, and increasing risk awareness are continuing to expand the category in meaningful ways. While we see this as a compelling long-term opportunity, we are equally clear that the quality of growth will continue to matter for insurers. For us, that means staying disciplined in underwriting, prudent in capital allocation, sharper in execution, and unwavering in the customer experience we deliver.

I want to thank our customers, partners, employees, regulators, and shareholders for their continued trust in Digit. We remain committed to building an insurer that grows responsibly and continues to earn trust through the value it creates.

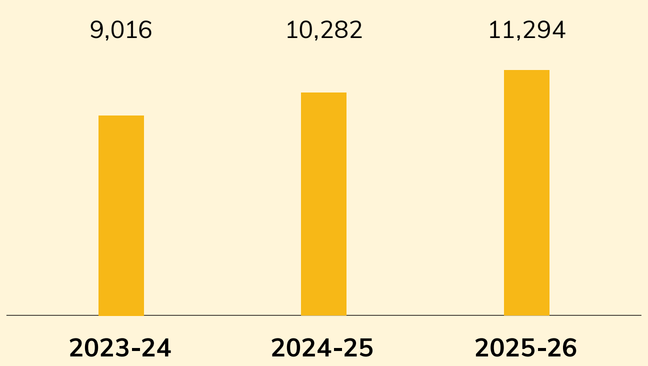
Jasleen Kohli
Managing Director & Chief Executive Officer
Go Digit General Insurance Limited

Key Performance Indicators

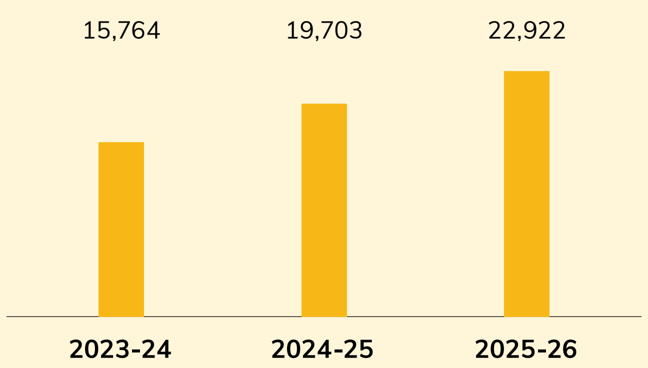
GROSS DIRECT PREMIUM INCOME (GDPI)
(₹ IN CRORES)



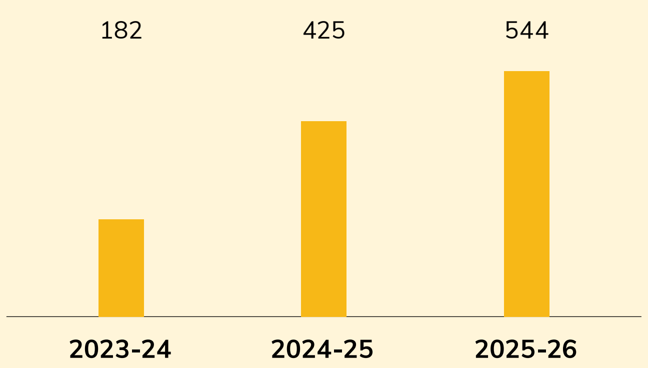
GROSS WRITTEN PREMIUM (GWP)
(₹ IN CRORES)



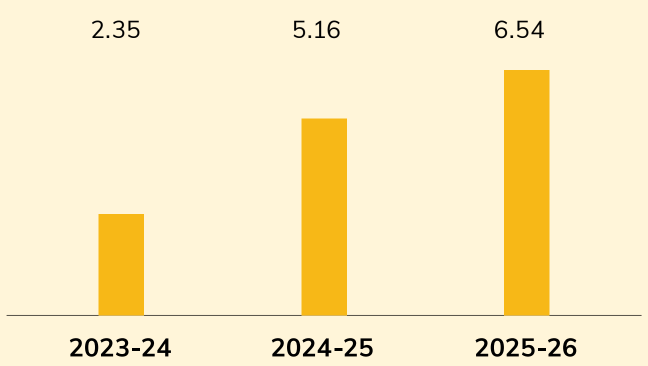
AUM
(₹ IN CRORES)



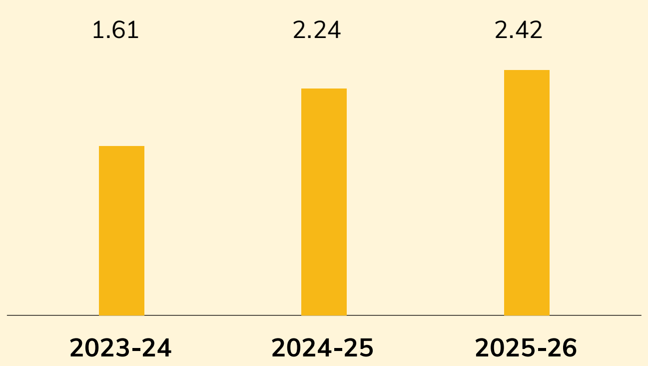
PAT
(₹ IN CRORES)



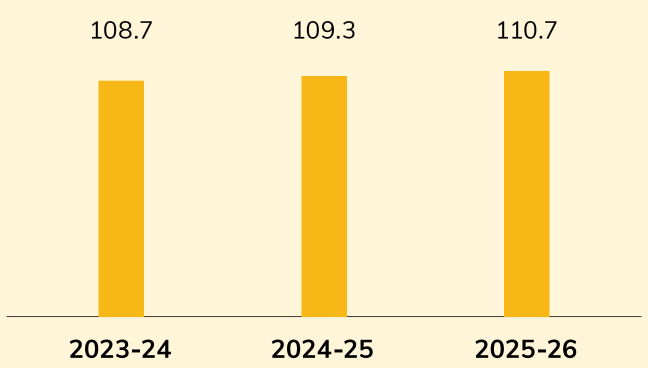
NET EARNING RATIO
(%)



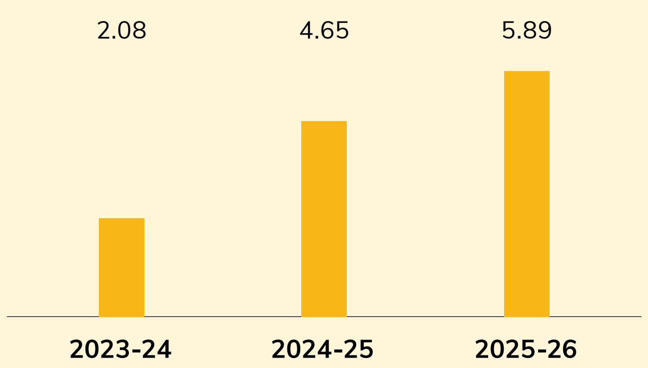
SOLVENCY RATIO
(X)



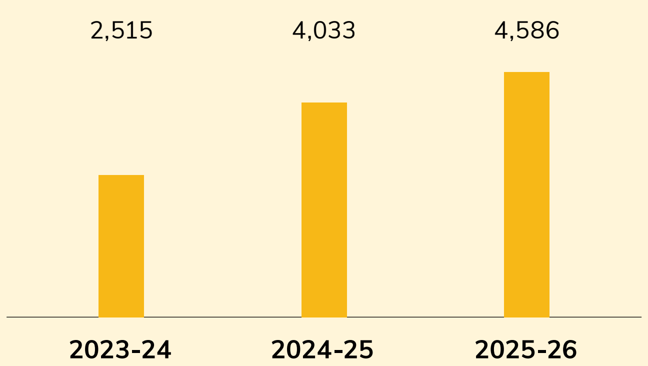
COMBINED RATIO
(%)



EPS
(IN ₹)



NET WORTH
(₹ IN CRORES)



Agility Across the Value Chain

At Digit, agility is the ability to sense change early and respond with purpose. It helps us move into newer opportunities, build solutions for emerging risks, scale operating capacity quickly, and continuously improve the way customers and partners experience insurance. In a market that is evolving rapidly, this ability to adapt with discipline remains central to how we operate.

A clear example of this during the year was our work in climate-linked parametric insurance. As climate risks became more frequent and localised, Digit continued to build solutions that could respond to such disruptions with greater speed and certainty. This included heat-based protection for migrant labourers and one of India's first moisture index-based parametric insurance claim paid to farmers in Rajasthan, using a Water Balance Index-based structure where support is linked to predefined triggers. These examples reflect how agility translates into action: identifying a real need, designing a practical solution, and enabling quicker, more transparent outcomes for communities that need timely support.

This mindset becomes especially important as customer needs, risk patterns and service expectations continue to change. A climate-linked disruption, a travel delay, a vehicle repair, a hospital journey or a policy servicing request may all look different on the surface, but each requires the same underlying capability: systems that can respond quickly, teams that can act with clarity, and processes that can scale without adding complexity.

During the year, this was visible across multiple parts of the business. In claims, it meant tightening decisioning and reducing avoidable delays. In servicing, it meant simplifying common requests and making routine updates easier to complete. In technology, it meant strengthening reliability so that scale does not come at the cost of consistency. In distribution, it meant enabling partners with tools and workflows that help them serve customers with greater ease.

This is why at Digit, agility is not only the ability to move fast, but the ability to keep building a sharper operating model as the business grows. For customers and partners, it translates into simpler journeys, faster movement across critical touchpoints and greater predictability in outcomes. For the Company, it strengthens the ability to enter new areas, respond to emerging needs and cater to evolving needs of customers.

HOW AGILITY SHOWS UP

AREA	WHAT AGILITY ENABLES	PROOF POINT
PRODUCT INNOVATION	Faster response to newer and emerging risks	Climate-linked parametric solutions, including heat-based protection for migrant labourers and moisture index-based protection for farmers
HEALTH CLAIMS	Faster hospitalisation support and quicker decisioning during critical customer moments	**83% of cashless health requests** approved within 30 minutes; average cashless pre-authorisation TAT of 21.38 minutes; fastest approval in 3 minutes
HOSPITAL DISCHARGE	Quicker closure during discharge, reducing wait times for customers and hospitals	Average discharge approval TAT of 58.03 minutes; **86.4%** discharge approvals completed within 90 minutes; fastest discharge authorisation in 4 minutes
MOTOR CLAIMS	Faster repair approvals and reduced disruption for customers	Average repair approval TAT of 15 hours 44 minutes; **71% repair approvals** completed within 12 hours; fastest approval in 5 minutes for private cars and 6 minutes for two-wheelers
TRAVEL CLAIMS	Lower paperwork and faster closure for disruption-led travel claims	**75% of domestic non-medical travel claims** processed through automation; **79%** auto-triggered within 15 minutes
POLICY ISSUANCE AND SERVICING	Shorter processing cycles and smoother everyday service journeys	Motor retail proposal processing as fast as 1 minute and averaging under **30 minutes;** proposal decisions averaging **40 minutes**
TECHNOLOGY BACKBONE	More resilient systems and fewer interruptions across customer and business journeys	**99.68%** system reliability; **80%** reduction in downtime across critical systems; **84%** fewer high-priority incidents
CLAIMS AUTOMATION	Faster assessment and reduced manual effort in high-volume journeys	System validated **750 private car** claims per day and reduced manual verification effort by over 125 hours per week

Note: Work Approval TAT refers to the time taken from the First Notice of Loss (FNOL) to issuance of the vehicle repair order. This includes claim intimation by the customer, assessment of claim admissibility, and communication of work approval to the garage for commencement of repairs. While surveys are largely conducted digitally, actual approval timelines may vary based on claim-specific circumstances; Travel Insurance claims auto-triggered indicates claims initiated in system and do not indicate settlement. Proposal decisioning TATs are based on timelines prescribed in the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 and related Master Circulars issued by IRDAI; TAT of proposal decisioning is calculated from the date of receipt of proposal or from the date of receipt of additional requirement, whichever is later; High-priority tech incidents are major production incidents impacting customer experience or core business services.

Empathy in Every Customer Moment

Empathy at Digit is built into the way the business is designed and not just the way customers are spoken to. It shows up in the choices we make to reduce confusion, remove unnecessary effort, keep customers informed and ensure that technology does not take away judgement where it matters.

In insurance, even small moments can shape trust. A customer trying to understand a policy document, a senior citizen looking for support, someone checking a claim update, a policyholder using WhatsApp instead of making repeated calls, or a customer seeking early health guidance through wellness benefits; each of these moments tests whether insurance feels simple in practice.

This is why we have always focused on building empathy into the systems that customers experience every day. It means writing documents more clearly, creating self-service journeys that reduce dependence, keeping support channels accessible, and using technology to make service smoother without losing human oversight. It also means listening to customer feedback, tracking grievances carefully, and improving journeys where customers experience friction.

For Digit, empathy is therefore not a soft layer around the business. It is part of our operating DNA. It helps convert the mission of making insurance simple into everyday experiences that are easier to understand, easier to access and easier to trust.

HOW EMPATHY SHOWS UP

CUSTOMER NEED	HOW EMPATHY SHOWS UP	PROOF POINT
UNDERSTANDING INSURANCE BETTER	Simplified policy documents, clearer summaries and communication designed to reduce jargon and make coverage easier to understand	Product documents and customer communication are designed around simplicity, including clear summaries and easier-to-understand language
GETTING HELP WITHOUT FRICTION	Customers can use familiar self-service channels for renewals, claim updates and service requests, reducing the need for repeated follow-ups	**4.7 lakhs customers** served and **2.3 lakhs live chats handled** on WhatsApp in FY26; customers who used WhatsApp and still called the call centre dropped to 11% from 29%
FINDING CLOSURE IN THE FIRST INTERACTION	Support journeys are designed to resolve customer queries with fewer repeat calls and cleaner handoffs	**95%** first-time resolution on helpdesk calls
CARE BEYOND COVERAGE	Wellness benefits help customers access everyday health support such as doctor consultations, dental care, diagnostics and medicine orders	Doctor consultations formed **31% of wellness usage**, followed by dental at **18%**, diagnostics at **15%** and medicine orders at **10%**
BALANCING TECHNOLOGY WITH JUDGEMENT	Automation supports speed and scale, while trained teams continue to govern final claim decisions where fairness and compliance matter	Final claim decisions remain governed by trained agents for fairness and compliance
LISTENING AND IMPROVING	Customer feedback, NPS inputs, social media feedback, grievance redressal and claims monitoring are used to identify friction and improve experience	NPS insights and open social media feedback drive continuous improvement; Policyholder Protection, Grievance Redressal and Claims Monitoring Committee oversees systems for policyholder protection, grievance handling and claims monitoring
KEEPING ESCALATION PATHWAYS CLEAR	Customers have formal escalation mechanisms when concerns need further review	Grievance Redressal Officer email route and dedicated complaint-handling mechanisms are in place

Note: The wellness benefit data reflects customer adoption signals for wellness benefits in FY 2025-26; actual utilisation may vary.

Collaboration: Connecting People, Partners and Purpose

Insurance at scale is never delivered by one team, one system or one channel alone. It depends on an ecosystem that works together with clarity, ownership and trust. At Digit, collaboration brings together our partners, people and purpose to make insurance simpler, more accessible and more dependable in practice.

PARTNERS

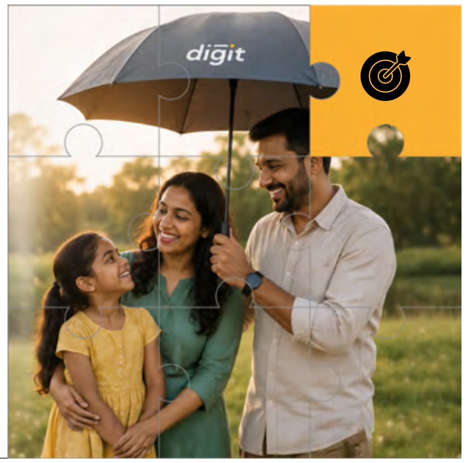
Our partner ecosystem plays a central role in how we take insurance closer to customers across geographies, segments and needs. At Digit, collaboration with partners goes beyond distribution. It is about enabling them with relevant products, smoother digital journeys, integrated workflows and self-service capabilities that help make insurance easier to offer, service and support. Whether through partner portals, APIs, digital tools or tailored customer journeys, the focus is to reduce friction across the policy lifecycle and help partners serve their customers with greater confidence and ease.

PEOPLE

Behind this ecosystem are our Simplifiers (employees), whose ability to collaborate across functions shapes how Digit operates every day. Our OPEN culture, built around Ownership, People Relations, Evolve and Engage, and No Hierarchy, encourages teams to take responsibility, work with trust, keep learning and allow ideas to move without unnecessary layers. This culture helps teams across product, technology, underwriting, claims, servicing and distribution stay connected to customer and partner needs, while continuing to solve problems with speed, practicality and accountability.

PURPOSE

For Digit, collaboration ultimately comes back to purpose. The goal is not only to grow the business, but to keep making insurance simpler, more accessible and more dependable in practice. When partners are better enabled, teams work with greater alignment, and systems are built to support scale, customers experience insurance as one connected journey. That is the strength of collaboration at Digit: people, partners and platforms working together to serve with greater consistency, reach and trust.



Together, these three dimensions make collaboration a practical strength, not just an organisational value. They help Digit stay aligned across a growing ecosystem, move with shared intent, and continue building insurance experiences that are simpler for customers and stronger for the people and partners who deliver them.

Board of Directors

NON-INDEPENDENT DIRECTORS

Kamesh Goyal
Non-Executive, Non-Independent Director, Chairman

Gopalakrishnan Soundarajan
Non-Executive, Non-Independent Director

Michael Wallace
Non-Executive, Non-Independent Director

Jasleen Kohli
Managing Director & Chief Executive Officer

INDEPENDENT DIRECTORS

Christof Mascher
Non-Executive, Independent Director

Mahender Kumar Garg
Non-Executive, Independent Director

Mukul Kant Gupta
Non-Executive, Independent Director

Vandana Gupta
Non-Executive, Independent Director

Giridhar Aramane
Non-Executive, Independent Director

Leadership Team

Jasleen Kohli
Managing Director and Chief Executive Officer

Ravi Khetan
Chief Financial Officer

Adarsh Kishor Agarwal
Appointed Actuary

Easwara Narayanan Muthuswamy
Chief Operating Officer

Parimal Heda
Chief Investment Officer

Vivek Chaturvedi
Chief Marketing Officer and Head of Direct Sales, Health & Travel Business

Rajeev Singh
Chief Technical and Risk Officer

Rasika Kuber
Chief Compliance Officer

Amrit Jaidka Arora
Chief Human Resource Officer

Tejas Saraf
Company Secretary & Compliance Officer

Gangadharayya Jadagerimath
Head of Technology

Ganesan Ramesh
Internal Auditor

Awards & Recognitions

DIGITAL INSURER OF THE YEAR
29th Asia Insurance Industry Awards (AIIA) 2025

WOMAN LEADER OF THE YEAR
Jasleen Kohli, Asia Insurance Industry Award (AIIA) 2025

GENERAL INSURANCE COMPANY OF THE YEAR
Synnex India Insurance Summit & Awards 2026

BEST INNOVATION LED BY TECHNOLOGY & INSURTECH
ICC Emerging Asia Insurance Awards 2025

BEST CUSTOMER-ORIENTED COMPANY
ICC Emerging Asia Insurance Awards 2025

BEST DIGITAL FIRST INSURANCE COMPANY
India InsurTech Awards

BEST USE OF AI IN INSURANCE
India InsurTech Awards

BEST CLAIMS EXCELLENCE AWARD
India InsurTech Awards

INDIA'S BEST DIGITAL INSURER COMPANY
Insurance Asia News Country Awards

OUTSTANDING CUSTOMER SERVICE OF THE YEAR
Insurance Asia News Country Awards

OUTSTANDING CLAIMS MANAGEMENT
Insurance Asia News Country Awards

BEST RECRUITMENT INITIATIVE
Asia Consumer Insurance Awards 2025

OUTSTANDING WOMAN LEADER
Jasleen Kohli, Asia Consumer Insurance Awards 2025

SILVER AWARD FOR EXCELLENCE IN HCM INNOVATION & IMPLEMENTATION
ET Human Capital Awards 2026

TOP RATED INTERNET/ PRODUCT COMPANY (MID-SIZED CATEGORY)
AmbitionBox Employee Choice Awards 2025

RANKINGS & INDUSTRY RECOGNITION

261ST AMONG INDIA'S FINEST COMPANIES
Financial Express FE1000 2025

274TH AMONG INDIA'S LARGEST COMPANIES
Fortune India 500

246TH AMONG INDIA'S MOST VALUABLE COMPANIES BY MARKET CAPITALISATION
Business Today BT500 2025

42ND RANK FOR JASLEEN KOHLI AMONG INDIA'S 100 MOST POWERFUL WOMEN IN BUSINESS
Business Today 2025

Directors' Report

Directors' Report

To,
The Members of
Go Digit General Insurance Limited ("the Company"/"Go Digit")

Your Directors are pleased to present the Tenth Annual Report and audited financial statements for the financial year ended March 31, 2026.

1. The highlights of the Financial Results are as under:

₹ in Lakhs

Particulars	March 31, 2026	March 31, 2025
Gross written premium	11,29,409	10,28,214
Net earned premium	8,41,434	8,04,596
Profit / (Loss) after tax	54,435	42,494
Net worth	4,58,641	4,03,292
Assets under management (including cash)	22,92,181	19,70,307

2. Change in Nature of Business, if any

There has been no change in the business carried on by the Company during the year.

3. State of Affairs and Business Review

The industry's Gross Direct Premium ("GDP") grew from ₹ 3,07,66,069 Lakhs in FY2024-25 to ₹ 3,36,12,268 Lakhs in FY2025-26, marking a growth of 9.3%. Your Company's Gross Written Premium ("GWP") grew from ₹ 10,28,214 Lakhs in FY2024-25 to ₹ 11,29,409 Lakhs in FY2025-26. The market share of the Company on GWP stood at 3.4% as compared to 3.3% for the previous financial year. Out of Company's total GWP, Fire contributed 9.7%, Motor 59.9%, Engineering 2.0%, Health, Travel & Personal Accident 18.3% and other lines of business 10.1%. The net retention ratio and the net earning ratio (net earned premium to net written premium ratio) of the Company for the financial year ended March 31, 2026 were 73.7% and 101.1% respectively as against 80.0% and 97.8% respectively for the previous financial year. The loss ratio of the Company for financial year ended March 31, 2026 was 72.9% as against 72.8% for the previous financial year. The combined ratio of the Company for the financial year ended March 31, 2026 was 110.7% as against 109.3% for the previous financial year.

Solvency

Insurance Regulatory and Development Authority of India ("IRDAI") requires insurance companies to maintain a minimum solvency of 1.5 times which is calculated in a manner as specified in the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024. The solvency position of the Company as at March 31, 2026 was 2.42 times as compared to 2.24 times as at March 31, 2025. The net worth of the Company increased from ₹ 4,03,292 Lakhs as at March 31, 2025 to ₹ 4,58,641 Lakhs as at March 31, 2026.

Material Events having Impact on the affairs of the Company :

A. Details of Scheme of Amalgamation amongst Go Digit Infoworks Services Private Limited, the Company and their respective shareholders

The Board of Directors of the Company ("Board"), at its meeting held on December 19, 2025 and after considering the respective recommendations of the Audit Committee and Independent Directors of the Company have approved the scheme of amalgamation amongst Go Digit Infoworks Services Private Limited ("Transferor Company"/"GDISPL") and the Company and their respective shareholders under Sections 230 to 232 of the Companies Act, 2013 as may be applicable and the rules framed thereunder ("Scheme").

The Scheme provides for the amalgamation of GDISPL into and with the Company in accordance with Sections 230 to 232 of the Companies Act, 2013 and other applicable laws, including Section 2(1B) and other provisions of the Income Tax Act, 1961. In consideration of the amalgamation, the Company shall issue fully paid-up equity shares to the equity and preference shareholders of GDISPL, and the shares held by GDISPL in the Company shall be cancelled as an integral part of the Scheme. Upon the Scheme taking effect, GDISPL shall stand dissolved without winding up. The Appointed Date under the Scheme shall mean the Effective Date, which shall be the last of the dates on which the certified copies of the NCLT orders sanctioning the Scheme are filed with the Registrar of Companies, Pune by GDISPL and the Company, and all references in Part III of the Scheme to the Scheme becoming effective shall be construed accordingly.

The Scheme is conditional upon receipt of observation/no-objection letters from the Stock Exchanges under the SEBI LODR Regulations, 2015 and the SEBI Master Scheme Circular dated 20th June 2023, and approval by the requisite majority of each class of creditors and members of the Companies. It further requires approval by the shareholders, with votes in favour exceeding those against, and the receipt of approvals from the Competition Commission of India and the IRDAI under the Insurance Act, 1938. The Scheme is also subject to sanction by the National Company Law Tribunal under Sections 230 to 232 of the Companies Act, 2013. It shall become effective upon filing of the certified copies of the Sanction Order with the Registrar of Companies having jurisdiction over GDISPL and the Company, unless otherwise decided or waived by the Companies to the extent permissible under Applicable Law.

The proposed amalgamation will, inter alia, result in the following benefits:

(i) The amalgamation would lead to simplification of the structure and reduction of shareholding tiers. The holding of shares in the Transferee Company will enable the shareholders to contribute to the Transferee Company's capital infusion needs, and growth objectives.

(ii) Simplifies the corporate structure, reducing administrative overheads, formalities and compliance requirements associated with maintaining multiple companies.

(iii) The amalgamation pursuant to this Scheme would also demonstrate the Transferor Company's shareholders' direct commitment to and engagement with the Transferee Company.

(iv) The amalgamation will further strengthen the Transferee Company's ownership structure.

(v) Eliminate the complexity of the holding company structure, and result in a simplified structure of holdings, which will also be in line with the regulatory intent to move towards leaner holding structures in the insurance business, with fewer layers.

B. Execution of Brand License Agreement

During the year, the trademarks and brand names "DIGIT" and "GO DIGIT", together with other related trademarks central to the Company's business and brand identity, were assigned by Go Digit Infoworks Services Private Limited ("the holding Company") to Go Digit Solutions Private Limited, a Promoter Group entity, pursuant to a brand assignment arrangement. Consequent to such assignment, the existing brand licence agreement entered into by the Company with the holding Company was terminated, and a new brand licence agreement was executed with Go Digit Solutions Private Limited, as the new registered proprietor of the trademarks.

Pursuant to the new brand licence agreement, the Company continues to enjoy uninterrupted and similar rights to use the "GO DIGIT" brand and related trademarks for the purpose of carrying on its insurance business in India, as existed previously. The Board is satisfied that the transition of brand ownership and the execution of the new brand licence arrangement ensures continuity of brand usage and does not have any adverse impact on the Company's operations, business continuity, or brand positioning.

4. Material changes and commitments affecting the financial position occurred between the end of financial year and date of this report

There have been no material changes or commitments, affecting the financial position of the Company which have occurred between the end of financial year of the Company and the date of this report.

5. Weblink of the Annual Return

Pursuant to Section 134(3)(a) of the Act, the annual return of the Company prepared as per Section 92(3) of the Act for FY2025-26 will be placed on the website of the Company once the return is filed with the Registrar of Companies, within the prescribed timelines.

The annual return can be accessed on the website of the Company at https://www.godigit.com/investor-relations

6. Board of Directors

As on the date of this report, the Board of the Company comprises of nine (9) Directors, including a Managing Director and Chief Executive Officer (Woman Director), Three (3) Non-Executive Directors (including the Chairman), and five (5) Independent Directors (one of whom is a Woman Director) as detailed in the Corporate Governance Report annexed to this Report.

Further, none of the Directors of the Company are disqualified from being appointed as Directors as specified in Section 164(2) of the Act and all the Directors have confirmed that they fulfill the 'fit and proper' criteria as laid down under IRDAI (Corporate Governance for Insurers) Regulations, 2024 ("IRDAI CG Regulations") read with Master Circular on Corporate Governance for Insurers, 2024 dated May 22, 2024 ("CG Master Circular") issued by IRDAI.

i) Appointments

During the year under review the following Directors have been appointed in the Company:

a) Giridhar Aramane (DIN: 00483130) was appointed as an Additional Director in the category of Non-Executive Independent Director of the Company for the period starting from November 1, 2025, to October 31, 2030, not liable to retire by rotation. Subsequently, the Members of the Company have approved his appointment through a postal ballot on November 29, 2025.

The Board is of the opinion that Giridhar Aramane is a person of integrity, expertise and has relevant experience to serve the Company as a Non-Executive Independent Director that can strengthen the overall composition of the Board.

b) Michael Wallace (DIN: 10214400) was appointed as an Additional Director in the category of Non-Executive Director with effect from November 1, 2025, liable to retire by rotation. Subsequently, the Members of the Company have approved his appointment through a postal ballot on November 29, 2025.

ii) Retirement by Rotation

At the ensuing Annual General Meeting ("AGM"), pursuant to provisions of Section 152 of the Act, Gopalakrishnan Soundarajan (DIN: 05242795) will retire by rotation and being eligible, he has offered himself for re-appointment. Pursuant to the recommendations of the Nomination and Remuneration Committee ("NRC"), the Board recommends his re-appointment at the ensuing AGM.

The item relating to the appointment of a Director in place of Gopalakrishnan Soundarajan (DIN: 05242795), who retires by rotation and, being eligible, offers himself for re-appointment, is set out in the Notice of the 10th AGM for the approval of the Members. Gopalakrishnan Soundarajan is not disqualified from being appointed as a Director under Section 164 of the Act.

The profile and particulars of experience, attributes and skills of Gopalakrishnan Soundarajan along with details as required have been disclosed in the annexure to the 10th AGM Notice.

Declaration of Independence

All Independent Directors have given declarations that they meet the criteria of independence as laid down under Section 149(6) and (7) of the Act read with the Companies (Appointment and Qualification of Directors) Rules, 2014 and Regulation 16(1)(b) and Regulation 25 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), as amended from time to time. All the Independent Directors have also confirmed that they have complied with Schedule IV of the Act and the applicable provisions. Further, in terms of Section 150 of the Act read with Rule 6 of the Companies (Appointment and Qualification of Directors) Rules, 2014, the Independent Directors of the Company have confirmed that they have registered themselves with the databank maintained by the Indian Institute of Corporate Affairs.

Accordingly, based on the said declarations and after reviewing and verifying its veracity, the Board is of the opinion that the Independent Directors are persons of integrity and possess relevant expertise, proficiency, experience, fulfil the conditions of independence specified in the Act and SEBI Listing Regulations and are independent of the management of the Company.

Key Managerial Personnel

The details of Key Managerial Personnel of the Company as per Section 203 of the Act, as on March 31, 2026 are as under :

1. Jasleen Kohli – Managing Director and Chief Executive Officer
2. Ravi Khetan – Chief Financial Officer
3. Tejas Saraf – Company Secretary and Compliance Officer

There was no change in the Key Managerial Personnel appointed by the Company, pursuant to Section 203 of the Act, during the financial year.

The details of Key Management Persons as per IRDAI CG Regulations read with IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024 are provided in the Corporate Governance Report annexed to this Report.

7. Number of Meetings of the Board and Committees

The Board of Directors met six (6) times during the year. The detailed information of the dates of meetings of the Board and its Committees, attendance of Directors/Committee Members at the meetings, constitution of the Board including name, qualification, field of specialization, status of Directorship held, etc. and Committees of the Board including its terms of reference, are provided in the Corporate Governance Report annexed to this Report.

8. Composition of Audit Committee

The Audit Committee was constituted by the Board in accordance with Section 177 of the Act, SEBI Listing Regulations, IRDAI CG Regulations and CG Master Circular. The Composition of the Audit Committee as approved by the Board is, Mahender Kumar Garg (DIN: 00081454), Gopalakrishnan Soundarajan (DIN: 05242795), Vandana Gupta (DIN: 07790005) and Christof Mascher (DIN: 09083996)

The details in this regard are given in the Corporate Governance Report annexed to this Report.

During FY2025-26, all recommendations of the Audit Committee were accepted by the Board.

9. Directors' Responsibility Statement

In accordance with the requirements of clause (c) of sub-section (3) of section 134 read with sub-section (5) of 134 of the Act, the Board of Directors confirm that:

(a) in the preparation of the annual accounts, the applicable accounting standards have been followed along with proper explanation relating to material departures;

(b) the Directors have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company as at March 31, 2026 and of the profit of the Company for that period;

(c) the Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;

(d) the annual accounts have been prepared on a going concern basis;

(e) the Directors have laid down internal financial controls to be followed by the Company and that such internal financial controls are adequate and operating effectively;

(f) the Directors have devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems are adequate and operating effectively.

10. Policy on Appointment and Remuneration of Directors and Policy on Remuneration of Employees

Pursuant to the provisions of Section 178 of the Act, Regulation 19 of the SEBI Listing Regulations, IRDAI CG Regulations and CG Master Circular, the Company has formulated the Policy on Appointment and Remuneration of Directors of the Company and the Policy on Remuneration of Employees and Key Managerial Persons ("the Remuneration Policies"), including the criteria for remuneration to Directors, KMP and other employees as recommended by the NRC and duly approved by the Board. The Remuneration Policies further lay down the criteria for identification of persons who are qualified and fit and proper to become Directors on the Board including criteria for determining qualifications, positive attributes and independence of a Director.

During FY2025-26, the Company revised the Policy on Remuneration of Employees and Key Managerial Persons to provide clarity on the deferral provisions applicable to variable pay. The Policy was further

Directors' Report

updated to align with the prevailing regulatory framework by removing provisions applicable exclusively to unlisted companies.

These Remuneration policies are periodically reviewed and updated to align with the applicable laws, rules, and regulatory requirements. These Remuneration policies are hosted on the website of the Company at https://www.godigit.com/investor-relations.

The key features and objectives of the Remuneration Policies are given in Annexure II of Notes to Accounts forming part of the financial statements.

11. Conservation of Energy & Technology Absorption

Considering the nature of business of the Company, the disclosure relating to conservation of energy as per Section 134(3) of the Act and Rule 8(3) Companies (Accounts) Rules, 2014 is not applicable to the Company. The details pertaining to the environmental conservation and usage of energy are detailed in the Business Responsibility and Sustainability Report annexed to this report. Your Company extensively uses technology in its operations. Following are the disclosures for technology absorption required under rule 8(3) of Companies (Accounts) Rules, 2014:

Sr. No.	Particulars	Remarks
1.	Efforts made towards technology absorption;	• Scaled Agentic AI platforms across renewals, customer servicing and sales verification, leveraging NLP-driven voice bots and conversational AI for automated, human-like interactions. • Expanded AI-led fraud detection using advanced NLP and Computer Vision models, including document fraud detection, Aadhaar forgery detection, deduplication and resistance to non-KYC risks. • Strengthened Computer Vision capabilities for motor and life insurance through automated damage detection, odometer reading enhancements, logo detection and pose handling models. • Deployed enterprise-grade AI platforms such as IDP, Incident Ninja (AI-SRE), and Infra Genie ChatBot to improve operational resilience and internal efficiency. • Developed centralized LLM platforms and intent-classification engines to standardize AI adoption, improve scalability and ensure best-fit model selection.
2.	Benefits derived like product improvement, cost reduction, product development or import substitution	• Migrated the inbound contact centre from Cisco to the cloud-native Genesys platform, enabling a feature-rich, flexible and modern customer engagement stack while delivering annual cost savings of approximately ₹150 Lakhs through platform optimization and improved operational efficiency. • Delivered measurable efficiency gains and cost optimization by automating high-volume customer interactions, renewals, underwriting checks and claims registration. • Improved risk selection, fraud prevention and loss control through AI-driven underwriting, fraud probability scoring, VRL risk assessment and multi-modal analytics. • Enhanced customer experience with faster turnaround times, proactive outreach, real-time sentiment detection and multilingual support powered by NLP models. • Enabled scalable growth across General and Life Insurance via reusable ML platforms, agentic AI frameworks and standardized data pipelines. • Strengthened governance, compliance and reliability through AI-enabled monitoring, security token management, audit frameworks and automated validations.
3.	In case of imported technology (imported during the last three years reckoned from the beginning of the financial year)- a. the details of technology imported b. the year of import c. whether the technology been fully absorbed d. if not fully absorbed, areas where absorption has not taken place, and the reasons thereof;	Not Applicable
4.	Expenditure incurred on Research and Development	Not Applicable

12. Foreign Exchange Earnings and Outgo

Foreign exchange earnings during the year were ₹ 7,634 Lakhs (USD 8.06 million). The foreign exchange outgo during the year was ₹ 14,899 Lakhs (USD 15.74 million).

13. Risk Management Policy and Framework

Your Company has a risk management policy to identify and mitigate possible risks, which might endanger the existence of the Company. The Risk management policy of the Company is available on the website of the Company at https://www.godigit.com/investor-relations

A statement on Risk Management Framework of the Company and key risks and their mitigation is given in the Corporate Governance Report annexed to this Report.

14. Corporate Social Responsibility

The Company's Corporate Social Responsibility initiatives are guided by a commitment to create sustainable and inclusive impact in society, with focus areas encompassing education, skill development, healthcare support, livelihood enhancement and environmental sustainability. These initiatives are undertaken through structured programs and collaborations with implementing partners, with the objective of addressing community needs, supporting inclusive growth and contributing meaningfully to society and environment.

Your Company has constituted a Corporate Social Responsibility ("CSR") Committee in accordance with the provisions of the Act. The Composition of the CSR Committee and the disclosure requirement as envisaged under Section 134(3)(o) and Section 135 of the Act and Rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014 are given in the Annual Report on Corporate Social Responsibility activities, annexed to this Report.

The CSR Activities undertaken by the Company were in accordance with the activities specified under Schedule VII to the Act.

The CSR policy outlines the activities that can be undertaken or supported by the Company within the applicable provisions of the Act and alignment of such activities as per the sustainable development goals and principles. Apart from the composition requirements of the CSR Committee, the CSR policy, inter alia, lays down the criteria for selection of projects and areas, annual allocation, modalities of execution/implementation of activities, monitoring mechanism of CSR activities/projects including the formulation of annual action plan. The CSR policy of the Company is available on the website of the Company at https://www.godigit.com/investor-relations/corporate-social-responsibility-policy.

15. Significant and Material Orders passed by the Regulators or Courts or Tribunals

There were no significant and material orders passed by the Regulators or Courts or Tribunals during FY2025-26 impacting the going concern status of your Company and its operations in future.

16. Adequacy of Internal Financial Controls

The Company has established and maintained adequate internal financial controls with reference to financial statements, commensurate with the size, scale and complexity of its operations. These controls are designed to ensure the orderly and efficient conduct of business, safeguarding of assets, prevention and detection of frauds and errors, accuracy and completeness of accounting records, and timely preparation of reliable financial information in accordance with applicable accounting standards and regulatory requirements.

During FY2025-26, such controls were tested and no reportable material weakness in the design or operations were observed.

The Internal Audit function carried out a risk-based audit in accordance with the approved Annual Audit Plan. The scope of internal audits covered critical operational and financial processes such as motor and non-motor underwriting, claims processing (including motor OD, health, third party and theft claims), commission payments, anti-money laundering and KYC compliance, legal and compliance functions and information technology controls. The internal audits were conducted with a focus on assessing the adequacy and operating effectiveness of internal controls, regulatory compliance and process governance.

The internal financial control framework is supported by a robust system of policies, standard operating procedures, delegation of authority, system-based validations, and defined approval mechanisms across key functional areas including underwriting, claims management, commission payments, financial reporting, information technology, anti-money laundering and KYC compliance, human resources and legal and compliance.

Directors' Report

17. Particulars of Employees

The total number of employees of the Company as at March 31, 2026 stood at 4,752. The category-wise break-up is provided below:

S. No.	Particulars	Male	Female	Transgender	Total
1.	Permanent	3,473	1,116	-	4,589
2.	Other than Permanent	106	57	-	163
3.	**Total employees**	**3,579**	**1,173**	**-**	**4,752**

The Disclosures containing particulars of employees as required under Section 197 of the Act read with Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 forms part of this Report.

The statement containing particulars of employees as required under Section 197 of the Act read with Rule 5(2) and 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 forms part of this Report. Pursuant to the provisions of the Act, the Annual Report including financial statements are being sent to the Members of the Company excluding the aforesaid statement. Further in terms of Section 136 of the Act, the said annexure is open for inspection and any Member interested in obtaining a copy of the same may write to the Company Secretary of the Company at the registered office of the Company for a copy thereof.

18. Disclosure under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ("POSH Act")

The Company has constituted an Internal Complaints Committee for redressal and timely management of sexual harassment complaints in line with the POSH Act. The Internal Committee has minimum 50% women representatives. The Internal Committee has a senior woman leader as the presiding officer of the Committee and one external member who is a subject matter expert in this regard.

To create awareness on this topic and to sensitize and educate the employees on the nuances of sexual harassment at workplace, the employees have to mandatorily undergo e-learning module on Prevention of Sexual Harassment ("POSH") during the year.

During the year under review, the complaints received, disposed and pending, pursuant to the POSH Act, are as follows:

Particulars	Details
Number of complaints pending at the beginning of the financial year	0
Number of complaints received during the financial year*	4
Number of complaints resolved during the financial year*	4
Number of complaints pending at the end of the financial year	0

*During the year, four complaints were received, out of which three were not substantiated.

Further, no complaints were pending for more than a period of ninety days.

19. Compliance with the Maternity Benefit Act, 1961

Pursuant to the applicable provisions of law, the Company hereby confirms that it has complied with all relevant provisions of the Maternity Benefit Act, 1961, during the year under review. The Company ensures that all eligible women employees are extended maternity benefits in accordance with the provisions of the Maternity Benefit Act, 1961, including paid maternity leave, nursing breaks, and crèche facilities (where applicable). The Company continues to uphold a supportive and inclusive work environment for its women employees.

20. Establishment of Vigil Mechanism

Your Company has a vigil mechanism in place in the form of Whistle Blowing Mechanism. The Company has framed a Whistle Blowing Policy that outlines the instances and the manner of raising concern by employees, establishment, powers and functions and decision making of Whistle Blower / Ethics Committee (Management level), whistle blower's access to the Audit Committee in appropriate cases, protection to the employees raising concerns in good faith and action against false and frivolous concern.

Necessary actions have been taken against the complaints received during the year under review. No complaints were open as at the end of the year.

The Company has also formulated a policy on leak or suspected leak of unpublished price sensitive information pursuant to the SEBI (Prohibition of Insider Trading) Regulations, 2015, to ensure necessary actions be initiated in case of reporting of any such cases and to entrust the employees with a sense of responsibility and vigilance and to prevent or take necessary actions in case of any such occurrence.

No complaints were received during the period under report

21. Contracts or Arrangements with Related Parties

During the year, all the transactions with related parties were carried out in ordinary course of business and at arms' length basis.

There were no material contracts or arrangement or transactions at arm's length basis that need to be disclosed in Form AOC-2 as required under the Act. As required under Accounting Standard ("AS") 18 on Related Party Disclosures, the details of related party transactions entered into by the Company during FY2025-26 are covered in the Notes to Accounts forming part of the financial statements. The Joint Statutory Auditors of the Company have issued an unmodified opinion on the financial statements for FY2025-26 which includes related party transactions and related disclosures thereon.

22. Dividend

The Directors do not recommend any dividend for FY2025-26. In accordance with Regulation 43A of the SEBI Listing Regulations, the Company has adopted the Dividend Distribution Policy, which covers various parameters based on which the Board may recommend or declare dividend. The Dividend Distribution Policy of the Company is hosted on the website of the Company at https://www.godigit.com/investor-relations.

23. Details of Subsidiary or Joint Venture or Associate Company

Your Company does not have any subsidiary or joint venture or associate company.

24. Share Capital, Debentures and ESOPs

Equity Share Capital

As on March 31, 2026, the authorized share capital of the Company was ₹1,00,000 Lakhs divided into 1,00,00,00,000 Equity Shares of ₹ 10 each and paid-up capital of the Company was ₹ 92,449.90 Lakhs divided into 92,44,99,031 Equity Shares of ₹ 10 each.

Debentures

As on March 31, 2026, the Company had 3,500 unsecured, unrated, unlisted, subordinated, redeemable and Non-Convertible Debentures ("NCDs") outstanding. There was no unclaimed interest amount lying with the Company.

The terms of issuance of NCDs are covered in Note no. 37 of Notes to Accounts forming part of the financial statements.

ESOPs

In compliance with the provisions of the Companies (Share Capital and Debentures) Rules, 2014 and the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021, the Company has implemented the Employee Stock Option Plan, 2018 ("ESOP Plan") with the objective of attracting and retaining employees. The ESOP Plan is administered for the grant of stock options to eligible employees of the Company, including employees of its holding company, as detailed below:

Particulars	ESOPs
Number of options outstanding at the beginning of the year	1,15,66,308
Number of options granted during the year	34,32,975
Number of options forfeited / lapsed during the year	6,20,953
Number of options exercised during the year	14,73,097
Number of options outstanding at the end of the year	1,29,05,233
Number of options exercisable at the end of the year	57,80,360

The details can be accessed on the website of the Company at https://www.godigit.com/investor-relations.

25. Amounts to be carried to reserves

Your Company does not propose to transfer any amounts to reserve.

26. Auditors and Auditors' Report

Joint Statutory Auditors

Pursuant to the provisions of Sections 139, 142 and other applicable provisions, if any, of the Act read with the Companies (Audit and Auditors) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force)

Directors' Report

and the IRDAI CG Regulations read with CG Master Circular and other applicable laws, the Members of the Company have appointed Kirtane & Pandit LLP, Chartered Accountants (Firm Registration Number 105215W / W100057) and PKF Sridhar & Santhanam LLP, Chartered Accountants (Firm Registration Number 003990S / S200018) as the joint statutory auditors of the Company.

Kirtane & Pandit LLP holds office from the conclusion of Sixth AGM till the conclusion of Eleventh AGM of the Company and PKF Sridhar & Santhanam LLP holds office from the conclusion of Seventh AGM till the conclusion of Twelfth AGM of the Company.

The observations made, if any, in the Auditors' Report, read with the relevant notes to financial statements referred therein, are self-explanatory and hence do not call for any comments under Section 134 of the Act.

Secretarial Auditor

Pursuant to Section 204 of the Act read with Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and Regulation 24A of the SEBI Listing Regulations, the Members of the Company have approved the appointment of Kanj & Co. LLP, Practicing Company Secretaries, as the Secretarial Auditor of the Company for a period of five (5) years from April 1, 2025 till March 31, 2030.

A report from the secretarial auditor in the prescribed form MR-3 is annexed to this Report. It does not contain any qualification, reservation or adverse remark or disclaimer made by secretarial auditor and hence do not call for any comments from the Board.

Since the auditors i.e. Joint statutory auditors and secretarial auditor have not reported any matter under section 143(12) of the Act to the Audit Committee, no detail is required to be disclosed under section 134(3)(ca) of the Act.

27. Cost records

The provisions pertaining to maintenance of cost records as per Section 148 of the Act, are not applicable to the Company. Therefore, the Company is not required to maintain cost records.

28. Deposits

Your Company has not accepted any public deposits during FY2025-26.

29. Particulars of Loans, Guarantees or Investments

The Company being an insurance company, the provisions of Section 186(4) of the Act, requiring disclosure in the financial statements of the full particulars of the loans given, investment made or guarantee given or security provided including the purpose for which the loan or guarantee or security is proposed to be utilised by the recipient of the loan or guarantee or security, are not applicable.

30. Compliance with Secretarial Standards

The Company has complied with the provisions of Secretarial Standards issued by the Institute of Company Secretaries of India, for the time being in force and applicable, during FY2025-26.

31. Disclosures in relation to the Companies (Share Capital and Debenture) Rules, 2014 and SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021

(a) the Company has not issued any equity shares with differential rights during the year and hence no information as per provisions of Rule 4(4) has been furnished;

(b) the Company has not issued any sweat equity shares during the year and hence no information as per provisions of Rule 8(13) has been furnished; and

(c) Employee Stock Option Plan-

The Company has formulated an Employee Stock Option Plan titled as Go Digit Employee Stock Option Plan 2018 ("ESOP Plan") with the aim of retaining and attracting talent and in administering the issue of Stock Options to its eligible employees including the employees of the holding company.

There has been no material variation in the terms of the options granted under the ESOP Plan except for the modification to increase the exercise period in the plan from 'Four (4) years from the date of Vesting of such Option' to 'Eight (8) years from the date of Vesting of such Option' in compliance with SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SBEB & SE Regulations"), as approved by the Members of the Company by means of a special resolution passed on November 29, 2025 vide Postal Ballot process.

The annual certificate on compliance with SBEB & SE Regulations, issued by the Kanj & Co. LLP, Secretarial Auditors of the Company shall be made available for inspection by the Members of the Company at the ensuing AGM.

There were no instances of loan granted by the Company to its employees for purchasing/subscribing its shares.

The statutory disclosures as mandated under the SBEB & SE Regulations and the SEBI Listing Regulations, have been hosted on the website of the Company at https://www.godigit.com/investor-relations.

32. Update on IndAS

The Ministry of Corporate Affairs ('MCA'), vide notification dated August 12, 2024, has notified Indian Accounting Standard ('Ind AS') 117 – Insurance Contracts (Indian equivalent of International Financial Reporting Standard 17), applicable to annual reporting periods beginning on or after April 1, 2024.

IRDAI, vide the IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026 notified on March 30, 2026, has amended the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024, providing for implementation of Ind AS by insurers with effect from April 1, 2026. IRDAI has further issued a clarificatory circular dated April 1, 2026 providing operational, accounting and regulatory clarifications on the implementation.

IRDAI had further allowed that the Insurers may apply for seeking forbearance upto one year for preparation of Ind AS financial statements under the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024, by submitting an application on or before 30th April, 2026, along with a Board approved action plan.

In respect of insurers to whom forbearance is granted for one year, financial statements shall be prepared in accordance with Schedule – II of the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 and shall be the basis of financial reporting.

Insurers shall, during the period of forbearance, prepare Financial Information (Ind AS Proforma statements) in accordance with Schedule – IIA of the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 and submit to the Authority.

Although the Company is fully Ind AS-ready from an operational, actuarial, finance and systems standpoint and has already prepared audited special-purpose Ind AS financial statements for FY2025-26, certain material income-tax implications arising from Ind AS adoption remain unresolved. Accordingly, pursuant to the approval of the Board and in terms of Regulation 6A of the Amendment Regulations, the Company has decided to seek one-year forbearance for FY2026-27.

Subject to the Authority's approval, the Company shall continue to prepare its financial statements under the existing IGAAP framework for all statutory purposes, while parallelly preparing and disclosing Ind AS Proforma Financial Information in accordance with the Circular dated 1 April 2026.

33. Any revision of financial statements or report of the Board

There has been no revision of financial statements or reports of the Board during FY2025-26.

34. Credit Rating

During FY2025-26, CRISIL Ratings Limited ("CRISIL") undertook multiple rating actions in respect of the Company's Corporate Credit Rating. Vide its letter dated September 17, 2025, CRISIL upgraded the Company's Corporate Credit Rating to "CRISIL AA-/Stable" (pronounced as CRISIL double A minus rating with Stable outlook) from the erstwhile "CRISIL A+/Positive". Thereafter, vide its letter dated December 31, 2025, CRISIL reaffirmed the rating at "CRISIL AA-" and placed the same under "Rating Watch with Developing Implications". The said rating and Rating Watch were further reaffirmed by CRISIL vide its letter dated March 31, 2026. The credit rating letters issued by CRISIL during the year have been made available on the website of the Company at www.godigit.com/investor-relations.

35. Business Responsibility and Sustainability Report

Pursuant to Regulation 34(2)(f) of the SEBI Listing Regulations, the Company is required to publish Business Responsibility and Sustainability Report ("BRSR") as a part of its Annual Report. The BRSR maps the sustainability disclosure of the Company against the nine principles of the 'National Guidelines on Responsible Business Conduct' issued by the MCA.

The disclosure related to BRSR of the Company for FY2025-26 is annexed to this report and is also hosted on the website of the Company and can be viewed on www.godigit.com/investor-relations.

36. Disclosures under Insolvency and Bankruptcy Code, 2016

a. Details of application made or any proceeding pending under the Insolvency and Bankruptcy Code, 2016

During the year, the Company has not filed any application nor any such proceeding is pending under the Insolvency and Bankruptcy Code, 2016.

b. Details of one time settlement under Insolvency and Bankruptcy Code, 2016

The requirement of disclosing details of difference between amount of the valuation done at the time of one time settlement and the valuation done while taking loan from the banks or financial institutions is not applicable, as the Company has not filed any application for settlement under the Insolvency and Bankruptcy Code, 2016 during FY2025-26.

37. Acknowledgements

The Directors would like to take this opportunity to express their sincere appreciation for the continued support and guidance of all the Regulatory Authorities, Company's Bankers, Consultants, Advisors and Members.

The Directors also wish to place on record their appreciation for the dedicated efforts put in by the employees of the Company at all levels.

For and on behalf of Board of Directors
Go Digit General Insurance Limited

Sd/-
Kamesh Goyal
Chairman
DIN – 01816985

Date of Signing: April 28, 2026
Place: Bengaluru, India

Disclosures required with respect to Section 197(12) of the Companies Act, 2013 and Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

The ratio of the remuneration of each Director to the median employee's remuneration and such other details in terms of Section 197(12) of the Companies Act, 2013 ("the Act") read with Rule 5 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and as amended from time to time.

1. The ratio of the remuneration of each Director to the median remuneration of the employees of the Company for the financial year:

Name	Designation	Ratio of the remuneration of each Director to the median remuneration of the employees of the Company for FY2025-26
Kamesh Goyal	Chairman, Non-Executive	-
Gopalakrishnan Soundarajan	Non-Executive, Non-Independent Director	-
Michael Wallace	Non-Executive, Non-Independent Director	-
Vandana Gupta	Non-Executive, Independent Director	5:1
Christof Mascher	Non-Executive, Independent Director	6:1
Mahender Kumar Garg	Non-Executive, Independent Director	5:1
Mukul Kant Gupta	Non-Executive, Independent Director	1:1
Giridhar Aramane	Non-Executive, Independent Director	1:1
Jasleen Kohli	Managing Director and Chief Executive Officer	87:1

Notes:

1. Kamesh Goyal, Gopalakrishnan Soundarajan and Michael Wallace being the Non-Executive, Non-Independent Directors of the Company, do not draw any remuneration from the Company.
2. The remuneration of the Managing Director and Chief Executive Officer includes Fixed Pay and Variable Pay paid during the year including the perquisite value as calculated under the Income Tax Act, 1961, in accordance with the approval received from Insurance Regulatory and Development Authority of India ("IRDAI") and Members of the Company.
3. The ratio of remuneration of Non-Executive, Independent Directors is calculated after considering sitting fees for attending the Board and Committee Meetings for FY2025-26. The median remuneration excludes sitting fees paid to Non-Executive Independent Directors during the financial year.
4. Michael Wallace was appointed as the Non-Executive, Non-Independent Director of the Company w.e.f. November 1, 2025.
5. Giridhar Aramane was appointed as the Non-Executive, Independent Director of the Company w.e.f. November 1, 2025.

2. The percentage increase/(decrease) in remuneration of each Director, Chief Financial Officer, Chief Executive Officer and Company Secretary or Manager, if any, in the financial year:

Name	Designation	Percentage increase / (decrease) in remuneration in FY2026
Kamesh Goyal	Chairman, Non-Executive Chairman	-
Gopalakrishnan Soundarajan	Non-Executive, Non-Independent Director	-
Michael Wallace	Non-Executive, Non-Independent Director	-
Vandana Gupta	Non-Executive, Independent Director	2.13%
Christof Mascher	Non-Executive, Independent Director	0%
Mahender Kumar Garg	Non-Executive, Independent Director	Refer note 5
Mukul Kant Gupta	Non-Executive, Independent Director	Refer note 5
Giridhar Aramane	Non-Executive, Independent Director	Refer note 5
Jasleen Kohli	Managing Director and Chief Executive Officer	16%
Ravi Khetan	Chief Financial Officer	15%
Tejas Saraf	Company Secretary	7%

Disclosures required with respect to Section 197(12) of the Companies Act, 2013 and Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

Notes:

1. Kamesh Goyal, Gopalakrishnan Soundarajan and Michael Wallace being the Non-Executive, Non-Independent Directors of the Company, do not draw any remuneration from the Company.
2. The variation reflected in column % change in remuneration of Independent Directors for FY2025-26 is on account of number of Board / Committee meetings, membership in the Committee and attendance of directors thereat during the financial year.
3. Michael Wallace was appointed as the Non-Executive, Non-Independent Director of the Company w.e.f. November 1, 2025.
4. Giridhar Aramane was appointed as the Non-Executive, Independent Director of the Company w.e.f. November 1, 2025.
5. Not comparable, as Mahender Kumar Garg, Mukul Kant Gupta and Giridhar Aramane were appointed as Non-Executive, Independent Directors of the Company on June 30, 2024, November 21, 2024 and November 1, 2025, respectively, and attended only those Board and Committee meetings held after their respective dates of appointment.

3. The percentage increase in the median remuneration of employees in the financial year:

The percentage increase in the median remuneration of employee in FY2025-26 was 5.09%.

4. The number of permanent employees on the rolls of the Company:

The number of permanent employees on the rolls of the Company as on March 31, 2026 were **4,589.**

5. Average percentile increase already made in the salaries of employees other than the Key managerial personnel in the last financial year and its comparison with the percentile increase in the Key managerial remuneration and justification thereof and point out if there are any exceptional circumstances for increase in the managerial remuneration:

The average percentile increase in the salaries of employees other than the Key Managerial Personnel in FY2026 was 5.99%, while the average percentile increase in the salaries of the Key Managerial Personnel was 9.04% and in the range of 5% to 16%.

6. The key parameters for any variable component of remuneration availed by the Directors:

The remuneration paid to Managing Director and Chief Executive Officer of the Company for FY2025-26 is pursuant to the Company's policy on remuneration to Directors, Section 34A of Insurance Act, 1938 and as per the approvals received from Insurance Regulatory and Development Authority of India.

7. Affirmation that the remuneration is as per the remuneration policy of the Company:

It is hereby affirmed that the remuneration paid to the Directors, managerial personnel and other employees was as per the Company's remuneration policies.

For and on behalf of Board of Directors
Go Digit General Insurance Limited

Sd/-
Kamesh Goyal
Chairman
DIN - 01816985

Place: Bengaluru, India
Date of Signing: April 28, 2026

Form No. MR-3

Secretarial Audit Report

For the Financial Year Ended March 31, 2026

[Pursuant to section 204(1) of the Companies Act, 2013 and rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014]

To,
The Members,
Go Digit General Insurance Limited
1 to 6 Floor, Ananta One, Pride Hotel Lane,
Narveer Tanaji Wadi, City Survey No.1579,
Shivajinagar Pune 411005

We have conducted the secretarial audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by **Go Digit General Insurance Limited** (hereinafter called 'the Company') bearing CIN-L66010PN2016PLC167410. The Secretarial Audit was conducted in a manner that provided us with a reasonable basis for evaluating the corporate conducts/statutory compliances and expressing our opinion thereon.

Based on our verification of the Company's books, papers, minute books, forms and returns filed and other records maintained by the Company and also the information provided by the Company, its officers, agents and authorized representatives during the conduct of secretarial audit, we hereby report that in our opinion, the Company has, during the audit period covering the financial year ended on March 31, 2026, complied with the statutory provisions listed hereunder and also that the Company has proper Board-processes and compliance-mechanism in place to the extent, in the manner and subject to the reporting made hereinafter:

We have examined the books, papers, minute books, forms and returns filed and other records maintained by the Company for the financial year ended on March 31, 2026, according to the provisions of:

i. The Companies Act, 2013 (the Act) and the rules made thereunder;

ii. The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the rules made thereunder (to the extent Applicable);

iii. The Depositories Act, 1996 and the Regulations and bye-laws framed thereunder;

iv. Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder to the extent of Foreign Direct Investment;

v. The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act') (to the extent Applicable): -

   a. The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
   b. The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
   c. The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;
   d. The Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations 2021;
   e. The Securities and Exchange Board of India (Issue and Listing of Non Convertible Securities) Regulations, 2021;
   f. The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 2025 regarding the Companies Act and dealing with client;
   g. The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021; and
   h. The Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018;

vi. The list of Acts and regulations specifically applicable to the Company as given below:

   a. The Insurance Act, 1938 including amendments and part thereof;
   b. The Insurance Regulatory and Development Authority Act, 1999 and rules and regulations made thereunder;
   c. The Rules, regulations, guidelines, circulars and notifications issued by the Insurance Regulatory and Development Authority of India (IRDAI) as are applicable to a General Insurance Company.
   d. Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We have also examined compliance with the applicable clauses of the following:

(i) Secretarial Standards issued by the Institute of Company Secretaries of India.

(ii) The Listing Agreements entered by the Company with Stock Exchange(s), if applicable;

During the period under review the Company has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards, etc. mentioned above.

Secretarial Audit Report

We further report that subject to our observations:

The Board of Directors of the Company is duly constituted with a proper balance of Executive Directors, Non-Executive Directors and Independent Directors. The changes in the composition of the Board of Directors that took place during the period under review were carried out in compliance with the provisions of the Act.

Adequate notice is given to all Directors to schedule the Board Meetings, agenda and detailed notes on agenda were sent in advance, and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting.

All decisions at Board Meetings and Committee Meetings were carried out with requisite majority. As per the records available in the said minutes, there were no dissenting views expressed by any Director in the meetings.

The Company has duly filed the E-Forms with the Registrar of Companies, Ministry of Corporate Affairs, the Reserve Bank of India, except for a few instances, where the forms were filed beyond prescribed time with payment of additional fees.

The Company has duly made the applicable statutory submissions with IRDAI, except for a few instances where submissions were made after seeking necessary extensions from IRDAI.

We further report that during the audit period:

1. The Company has not initiated any actions such as Right issue of shares /debentures/sweat equity, etc., Redemption / buy-back of securities.
2. There were no instances of decisions taken by the members in pursuance to section 180 of the Companies Act, 2013.
3. At the Board meeting held on 19 December 2025, the Board approved the draft Scheme of Amalgamation of Go Digit Infoworks Services Private Limited with the Company, in accordance with the applicable statutory provisions. As on 31 March 2026, the Company had filed an application for issuance of the Observation Letter / NOC with the Stock Exchanges and had also approached IRDAI for its prior approval in respect of the said draft Scheme of Amalgamation. The aforesaid applications were under review by the respective regulatory authorities.
4. The Company has not entered any foreign technical collaborations which have a major bearing on the Company's affairs in pursuance of the above referred laws, rules, regulations, guidelines, standards, etc. referred to above.
5. During the year, the Company has made the following allotments pursuant to exercise of ESOPs

Sr. No.	Date of Allotment	Number of Shares allotted under ESOP
1.	9th May 2025	7,520
2.	23rd May 2025	1,04,070
3.	25th June 2025	1,40,652
4.	30th July 2025	18,859
5.	21st August 2025	3,081
6.	3rd September 2025	10,830
7.	11th September 2025	14,736
8.	29th September 2025	22,438
9.	6th November 2025	18,041
10.	21st November 2025	3,54,609
11.	23rd December 2025	5,66,379
12.	30th January 2026	1,56,605
13.	12th February 2026	26,297
14.	9th March 2026	19,975
15.	24th March 2026	9,005

For **KANJ & CO. LLP**
Company Secretaries

Sd/-
Sunil G Nanal
Partner
FCS No. 5977
CP No. 2809
UDIN: F005977H000227627
Firm Unique Code: P2000MH005900
Peer Review Number: 6309/2024

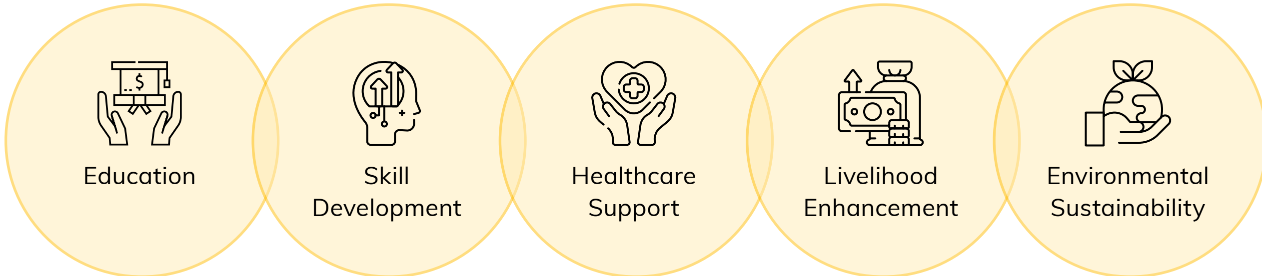
Date: April 29, 2026
Place: Pune

Annual Report on Corporate Social Responsibility Activities

1. A brief outline of Company's Corporate Social Responsibility ("CSR") Policy:

The Company believes in being meaningful to not only its customers but also to the society at large, in the ambit of its services. As a responsibility towards the growth of the community and protection of the environment, the Company's initiatives are guided by a commitment to create sustainable and inclusive impact in society, with focus areas encompassing education, skill development, healthcare support, livelihood enhancement and environmental sustainability. These initiatives are undertaken through structured programs and collaborations with implementing partners, with the objective of addressing community needs, supporting inclusive growth and contributing meaningfully to society and environment.

Our Focus Areas



The CSR Policy of the Company sets the framework guiding the Company's CSR activities. It outlines the list of CSR activities that may be undertaken by the Company, modalities of execution of CSR projects/ programs, operating framework and monitoring mechanism of CSR Projects/ Programs.

The CSR committee is responsible for monitoring the CSR policy of the Company.

2. Composition of the CSR Committee:

The Composition of the Committee is as under:

Sr. No.	Name of Director	Designation/ Nature of Directorship	Number of meetings of CSR Committee held during the year	Number of meetings of CSR Committee attended during the year
1.	Vandana Gupta	Chairperson, Non-Executive Independent Director	3	3
2.	Kamesh Goyal	Member, Non-Executive Director	3	3
3.	Gopalakrishnan Soundarajan	Member, Non-Executive Director	3	3
4.	Christof Mascher	Member, Non-Executive Independent Director	3	3
5.	Jasleen Kohli	Member, Managing Director and Chief Executive Officer ("MD and CEO")	3	3

3. Web-link where composition of CSR committee, CSR Policy and CSR projects approved by the Board are disclosed on the website of the Company.

Sl. No.	Particulars	Weblink
1.	Composition of CSR Committee	https://www.godigit.com/content/dam/godigit/general/documents/composition-of-csr-committee.pdf
2.	CSR Projects approved by the Board	https://www.godigit.com/content/dam/godigit/general/documents/csr-projects-for-2025-26.pdf
3.	CSR Policy	https://www.godigit.com/content/dam/godigit/general/documents/corporate-social-responsibility-policy.pdf

4. Details of Impact Assessment of CSR Projects carried out in pursuance of sub-rule (3) of rule 8, if applicable

Not applicable

Annual Report on Corporate Social Responsibility Activities

5. (a) Average net profit of the Company as per sub-section (5) of section 135 — ₹ 21,406 Lakhs

(b) Two percent of average net profit of the company as per sub-section (5) of section 135 — ₹ 428.11 Lakhs

(c) Surplus arising out of the CSR projects or programmes or activities of the previous financial years — Nil

(d) Amount required to be set off for the financial year, if any — Not Applicable

(e) Total CSR obligation for the financial year ((b)+(c)-(d)) — ₹ 428.11 Lakhs

6. (a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project) — ₹ 133.19 Lakhs

(b) Amount spent in administrative overheads — Nil

(c) Amount spent on Impact Assessment, if applicable — Not Applicable

(d) Total amount spent for the Financial Year [(a)+(b)+(c)] — ₹ 133.19 Lakhs

(e) CSR amount spent or unspent for the Financial Year:

Amount (₹ in Lakhs)

Total Amount Spent for the Financial Year. (₹ in Lakh)	Total Amount transferred to Unspent CSR Account as per sub-section (6) of section 135.		Amount transferred to any fund specified under Schedule VII as per second proviso to sub-section (5) of section 135.		
	Amount	Date of Transfer	Name of the Fund	Amount	Date of Transfer
133.19	222.50	March 31, 2026	-	-	-
	72.47	April 23, 2026	-	-	-

(f) Excess amount for set-off, if any:

Sl. No.	Particular	Amount (₹ in Lakhs)
(i)	Two percent of average net profit of the company as per section 135(5)	428.11
(ii)	Total amount spent for the Financial Year	133.19
(iii)	Excess amount spent for the financial year [(ii)-(i)]	Nil
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	Nil
(v)	Amount available for set off in succeeding financial years [(iii)-(iv)]	Nil

7. (a) Details of Unspent CSR amount for the preceding three financial years:

Sl. No.	Preceding Financial Year(s)	Amount transferred to Unspent CSR Account under section 135 (6) (₹ in Lakhs)	Balance Amount in Unspent CSR Account under sub-section (6) of section 135 (₹ in Lakhs)	Amount spent in the Financial Year (₹ in Lakhs)	Amount transferred to a Fund as specified under Schedule VII as per second proviso to sub-section (5) of section 135, if any.		Amount remaining to be spent in succeeding financial years. (₹ in Lakhs)	Deficiency, if any
					Amount (₹ in Lakhs)	Date of transfer		
1.	FY2022-23	-	-	-	-	-	-	-
2.	FY2023-24	-	-	-	-	-	-	-
3.	FY2024-25	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

Annual Report on Corporate Social Responsibility Activities

8. In case of creation or acquisition of capital asset, details relating to the asset so created or acquired through CSR spent in the financial year – Yes

Details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

Sr. No.	Short particulars of the property or asset(s)	Date of Creation	Amount of CSR Spent (₹ in Lakhs)	CSR Registration no. and Name of Registered Owner and Registered Address
1.	Office equipment and furniture comprising printers, computers, storage devices, audiovisual equipment	April 1, 2025 to March 31, 2026	1.95	CSR00006101 Ramakrishna Mission P.O. Belur Math, P.S. Bally, West Bengal – 711202.
2.	Maruti Suzuki Eeco Vehicle	April 1, 2025 to March 31, 2026	6.21	CSR00009392 Hirabai Cowasji Jehangir Medical Research Institute Lower ground floor, Block V, Jehangir Hospital, 32 Sassoon Road, Pune - 411001
3.	Solar Street Lights	April 1, 2025 to March 31, 2026	12.70	CSR00050243 Marpu Foundation Hosur Post, Sira Taluk, Tumkur District, Karnataka – 572139
4.	Miyawaki forest plantation comprising 1,000 saplings including land preparation and 6 months maintenance	April 1, 2025 to March 31, 2026	7.85	CSR00050243 Marpu Foundation Krishna Doddi, Mahanthalingapura, PO: Kallubalu, District: Bangalore, Karnataka – 560083
5.	Sewage Treatment Plant and Electronic Toto	April 1, 2025 to March 31, 2026	14.56	CSR00006101 Ramakrishna Mission Ramakrishnanagar, Williams Town, Deoghar, Jharkhand - 814112
6.	IT and office infrastructure comprising laptop accessories (keyboard, mouse, headphones), inverter batteries, smart board, and air-conditioning units for office operational use.	April 1, 2025 to March 31, 2026	29.81	CSR00000156 Light of Life Trust One BKC, C-Building, 15th Floor, Office No.1519, G-Block, BKC, Bandra East-400051

The detailed list of capital assets is available on the Company's website at https://www.godigit.com/investor-relations/corporate-social-responsibility-policy

9. Reason(s), if the company has failed to spend two per cent of the average net profit as per sub-section (5) of section 135 -

The unspent amount relates to the ongoing projects and has been transferred to the Unspent CSR Account in accordance with Section 135(6) of the Companies Act, 2013.

Sd/-
Jasleen Kohli
(DIN: 07634112)
Managing Director and CEO
Place: Bengaluru
Date : April 28, 2026

Sd/-
Vandana Gupta
(DIN: 07790005)
Chairperson of CSR Committee
Place: Noida

Management's Discussion and Analysis

FY2025-26

Go Digit General Insurance Limited ("GDGIL" or "Digit") is promoted by Kamesh Goyal and FAL Corporation ("FAL"). FAL is wholly owned subsidiary of Fairfax Financial Holdings Limited ("FFHL"), which is a Canadian based holding Company primarily engaged in property and casualty insurance, reinsurance and the associated investment management.

Industry Overview

During FY2025-26, the non-life insurance industry grew by 9.3% to ₹ 3,36,12,268 Lakhs from ₹ 3,07,66,069 Lakhs in FY2024-25. Private multiline insurers grew by 8.0%, public sector multiline insurers grew by 7.7%, Stand-alone health insurers ("SAHI") grew by 19.4% and specialized insurers grew by 5.7%. Market share for Private multiline insurers, public sector multiline insurers, SAHI and specialized insurers was 52.3%, 30.5%, 13.7% and 3.5% respectively compared to 52.9%, 31.0%, 12.5% and 3.6% respectively in FY2024-25.

Health business (including personal accident segment) grew by 16.7% to ₹1,48,74,820 Lakhs from ₹ 1,27,45,259 Lakhs in FY2024-25, Motor grew by 9.2% to ₹1,08,21,608 Lakhs from ₹99,09,347 Lakhs in FY2024-25. Commercial segments, which include Fire, Marine, Engineering and Liability, grew by 11.8% to ₹46,13,808 Lakhs from ₹41,25,310 Lakhs in FY2024-25. Other miscellaneous segment de-grew by 17.2% to ₹33,02,032 Lakhs from ₹39,86,153 Lakhs in FY2024-25.

Performance Review

Company recorded Gross Written Premium ("GWP") of ₹11,29,409 Lakhs during FY2025-26 vs ₹10,28,214 Lakhs during FY2024-25, registering a growth of 9.8%, as against private sector multiline insurers growth of 8.0%. Following is the GWP mix and growth of the Company during last 3 financial years.

Following is the snapshot of the Company's financial and operational performance for FY2025-26

% GWP	GWP Mix			Growth		
	FY2023-24	FY2024-25	FY2025-26	FY2023-24	FY2024-25	FY2025-26
Motor – Own Damage	22%	22%	23%	42%	14%	15%
Motor – Third Party	39%	35%	37%	11%	3%	15%
Motor – Total	61%	57%	60%	21%	7%	15%
Health, Travel & Personal Accident	19%	22%	18%	80%	30%	-9%
Fire	9%	8%	10%	19%	2%	33%
Others	11%	13%	12%	-8%	34%	4%
Total	**100%**	**100%**	**100%**	**25%**	**14%**	**10%**

The Numbers:

Gross Written Premium (%) [1,2]	Market Share (%) [1,2]	Diverse Product Portfolio [3]
₹ 11,294 cr.	3.4/6.3 Market Share for Total/Motor Insurance	88 Active Products launched since 2017
1.67 Cr policies sold [1]	**Partner Network [3]**	**Claims Settled [3]**
8.4 cr. Customers	81,124	40.6 Lakhs Claims settled since inception
Assets Under Management [3,5]	**Manual Policy Insurance (%) [1]**	**Customer Satisfaction Score (%) [1]**
₹ 22,922 cr.	0.37	95.7/83.3 Motor claims/Non Claims

Notes

1. Data for the period FY2025-26
2. Market share is based on our GWP of FY2025-26
3. Data as of March 31, 2026
4. Customers/people covered under the policies issued since inception of operations in 2017 till March 31, 2026
5. AUM includes equity of market value and cash and bank balance

We aim to make insurance simple. Through innovation and transparency, we believe in delivering a seamless customer experience journey in a significant financial product an individual would purchase in their lifetime. We are one of the leading digital full stack insurance companies, leveraging our technology to power what we believe to be an innovative approach to product design, distribution and customer experience for non-life insurance products. We offer motor insurance, health insurance, travel insurance, property insurance, marine insurance, liability insurance and other insurance products, which the customers can customize to meet their needs.

The Company's technology platform supports its product design by enabling the incorporation of a modular product architecture and provides the backbone for its application program interfaces ("API"), applications, portals and website that allow customers and partners to engage with the Company conveniently. We are one of the leading digital full stack insurance companies, leveraging our technology to power what we believe to be an innovative approach to product design, distribution, and customer experience for non-life insurance products. We have end-to-end digital capabilities and a digital first approach across customers' insurance value chain.

Outlook, Opportunities and Threats

The penetration with respect to Non-Life Insurance Industry remained same at 1 per cent during FY2024-25 as in FY2023-24. In 2024-25, the insurance density in India related to non-life insurance density remained unchanged at USD 25. Based on rising level of young population and increasing disposable income, the Company is well placed to tap the growing market with its modular product design, technology-enabled distribution and processes and the Company's mission to make insurance simpler. The customer experience is core to what we do. Insurance products have historically been hard to understand and sign up for, and making and settling claims has been cumbersome. We are dedicated to establishing trust and promoting transparency in our relationships with our customers by simplifying insurance and offering easy-to-understand, customizable products that enhance our customers' experience.

The Company invests in Artificial Intelligence and Machine Learning to improve the customer journey across products, product underwriting and claim assessment. The Company believes that these investments should aid in increasing customer satisfaction while also generating better returns for shareholders. Our use of technology and AI-driven microsystems, or bots, to streamline a major amount of our operations across the onboarding, underwriting, servicing and claims processes allows us to deliver a simple and tailored customer and partner experience while keeping our employee base lean. In addition, while our approach requires a certain level of ongoing investment in technology and headcount over time, we expect our overall marginal cost spent to support new business as a percentage of our premiums will continue to decline and ultimately result in increased profitability of our insurance operations as we scale.

We are dedicated to establishing a "partnership" in our relationship with our distributors. Our distribution partners include individual agents, POSPs, corporate agents, motor insurance service providers ("MISPs") and brokers. Our partners range from older agencies to new non-bank financial companies, and each has a different way of operating and a different level of technical capability. We understand these differences and extend our technology and expertise to our distribution partners to develop customized solutions that provide them with the tools, products, information and support to effectively target and service customers.

Loss reserves are based on estimates as to future claims liabilities and if they prove inadequate, it could lead to further increases in reserves and materially adversely affect our results of operations. Catastrophic events, including natural disasters, terrorist attack or nuclear disaster, could materially increase our liabilities for claims by customers.

Way forward

- Provide relevant, transparent and customizable coverage to policyholders
- Empower distribution partners through innovative use of technology through customized integrations and self-service modules
- Leverage databank, utilize Artificial Intelligence and Machine learning to enable algorithms driven strategic decisions

Key Performance Indicators

	Particulars	FY2024-25	FY2025-26	Q4 FY2024-25	Q4 FY2025-26
	Gross Direct Premium	8,472	9,846	1,981	2,402
	Gross Written Premium	10,282	11,294*	2,576	2,736*
	Net Earned Premium	8,046	8,414	2,247	2,301
	Net retention Ratio (%)	80.1	73.7	78.9	77.2
	Loss Ratio (%)	72.8	72.9	76.5	75.2
	Solvency Ratio	2.24	2.42	2.24	2.42
IndAS	Profit before Tax (only with DAC)	689	1,021	142	239
	Profit after Tax (only with DAC)*	516	764	106	179
	Net-worth (Equity)	7,099	7,610	7,099	7,610
	Return on Average Equity (%)^	15.7	17.7	2.7^^	4.0^^
	Combined Ratio on NEP with DAC (%)*	106.9	105.7	106.8	105.8
	Combined Ratio (%)**	104.0	103.0	101.3	99.1
IGAAP	Profit before Tax	425	632	116	173
	Profit after Tax#	425	544	116	149
	Net-worth (Equity)	4,033	4,586	4,033	4,586
	Return on Average Equity (%)^	13.0	12.6	2.9^^	3.3^^
	Combined Ratio (%)***	109.3	110.7	111.3	111.6
	Combined Ratio without 1/n basis (%)	108.6	108.9	109.7	109.4

- IRDAI has mandated that all insurers adopt Indian Accounting Standards (IndAS) beginning 1 April 2026. In preparation for this transition, our company has prepared IndAS financials and had it audited as special purpose financial statements for the financial year 2025-26.
- *IndAS Combined Ratio on NEP with DAC: (Claims incurred net [excluding reserve discounting] +Commission Net including deferred acquisition cost + Operating Expenses)/Net Earned Premium)
- **IndAS Combined Ratio: (Claims incurred net (including reserve discounting) +Commission Net including deferred acquisition cost Operating Expenses)/Net Earned Premium)
- ***IGAAP Combined Ratio: (Claims incurred net/Net Earned Premium)+(Commission Net + Operating Expenses)/Net Written Premium)
- Net worth [IGAAP]: Paid up share capital+Securities Premium+ Accumulated losses/gains as per IGAAP

  Net worth (Ind AS): Paid up share capital+Securities Premium+ Accumulated losses/gains as per IND AS+ ESOP Reserves

  A Return on Average Equity (IGAAP) is calculated as Profit after tax divided by (Opening Net-worth [IGAAP Equity] + Closing Net-worth [IGAAP Equity])/2

  Return on Average Equity (Ind AS) is calculated as Profit before tax as per IGAAP adjusted for DAC and IND AS effective tax rate divided by (Opening Net-worth [IGAAP Equity] + Closing Net-worth [IGAAP Equity]]/2

  Advance premium on March 31, 2026 stands at ₹ 3,209 Crore
- Deferred Acquisition Cost (pre-tax) as on March 31, 2026 is ₹ 2,470 Crore
- *Effective from October 1, 2024, Other applicable long-term premium is accounted on 1/n basis. Without 1/n basis, GWP for Q4 FY2025-26 is ₹ 2,831 Crore and FY 2026 is ₹ 11,597 Crore
- #Applicable tax Rate for FY2025-26 is 13.8% in case of IGAAP and 25.2% in case of IndAS
- ^^Not annualised

Corporate Governance Report

1. Company's philosophy on the code of governance

The Company is fully committed to follow sound corporate governance practices and uphold the highest business standards in conducting business. The Company continues to focus on building trust with shareholders, regulators, policyholders, employees, suppliers, channel partners, distributors, statutory authorities and other stakeholders based on the principles of good corporate governance viz. integrity, environment, equity, transparency, fairness, sound disclosure practices, accountability and commitment to values. The Company's governance framework encompasses not only regulatory and legal requirements but also several voluntary practices aimed at maximizing shareholders' value legally, ethically and on a sustainable basis.

The Company's corporate governance architecture has been strengthened through various policies, frameworks and codes adopted by the Company. The Company is committed to conduct business with the highest standards of compliance, integrity, honesty, fairness and responsible business practices with zero tolerance for fraud or illegal acts.

The corporate governance philosophy of the Company is based on an effective independent Board, the separation of the Board's supervisory role from the executive management and the constitution of the Board Committees to oversee critical areas. The Company's Corporate Governance establishes that the Board's independence is essential to bring objectivity and transparency to the management and in the dealings of the Company.

2. Board of Directors

The Board of Directors ("Board") of the Company is responsible for ensuring fairness, transparency and accountability of the Company's business operations and it provides appropriate directions, with regard to leadership, vision, strategies, policies, monitoring, supervision, accountability to shareholders and to achieve greater levels of performance on a sustained basis as well as adherence to the best practices of corporate governance.

The Board plays a pivotal role in the creation of stakeholder value and ensures that the Company adopts sound and ethical business practices and that the resources of the Company are optimally used. The Board periodically reviews and approves the strategy and oversees the decisions of the Management. The Company has a multi-tier management structure, comprising the Board and its Committees at the apex, followed by management committees and the officials of the Company. Through this, it is ensured that strategic supervision is provided by the Board; control and implementation of the Company's strategy are achieved effectively, operational management remains focused on implementation; information regarding the Company's operations and financial performance is made available promptly; delegation of decision making with accountability is achieved; financial and operating control and integrity are maintained at an optimal level and risks are suitably evaluated and dealt with.

Composition and Category

The Board has a judicious mix of executive, non-executive and independent Directors. The Board comprises of competent and qualified Directors to drive the strategies in a manner that would sustain the growth of the Company and protect the interest of various stakeholders in general and policyholders in particular.

As at March 31, 2026, the Board of Directors of the Company had nine (9) Directors. Out of the nine (9) Directors, three (3) were Non-Executive Directors, five (5) were Independent Directors and one (1) was Managing Director and Chief Executive Officer ("MD & CEO"), an Executive Director. The Chairman is a Non-Executive Director and more than half of the Board consists of Independent Directors. The composition of the Board is in conformity with Section 149 and Section 152 of the Companies Act, 2013 ("the Act"), Insurance Regulatory and Development Authority of India (Corporate Governance for Insurers) Regulations, 2024 ("IRDAI CG Regulations") read with Master Circular on Corporate Governance for Insurers, 2024 dated May 22, 2024 as amended from time to time ("CG Master Circular") and Regulation 17 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time ("SEBI Listing Regulations") . The roles of the Chairman and the MD & CEO are distinct and separate.

Corporate Governance Report

Corporate Governance Report

The Composition of the Board of the Company during the year is as set out in the table below:

Name of Director	Nature of Directorship	Date of Appointment/ Reappointment	Date of Cessation	List of other major offices held by them
Kamesh Goyal (DIN: 01816985)	Chairman, Non-Executive Director	December 7, 2016	-	• Go Digit Life Insurance Limited • Valueattics Reinsurance Limited • Go Digit Infoworks Services Private Limited • Go Digit Solutions Private Limited
Gopalakrishnan Soundarajan (DIN: 05242795)	Non-Executive, Non-Independent Director	June 30, 2024	-	• Go Digit Life Insurance Limited • IIFL Finance Limited • Anchorage Infrastructure Investments Holdings Limited • Bangalore International Airport Limited • Thomas Cook (India) Limited • Quess Corp Limited • Digitide Solutions Limited • Bluspring Enterprises Limited • Go Digit Solutions Private Limited • Valueattics Reinsurance Limited
Michael Wallace (DIN: 10214400)	Non-Executive, Non-Independent Director	November 1, 2025	-	• Go Digit Life Insurance Limited • Valueattics Reinsurance Limited
Vandana Gupta (DIN: 07790005)	Non-Executive, Independent Director	December 14, 2022	-	• Go Digit Life Insurance Limited
Christof Mascher (DIN: 09083996)	Non-Executive, Independent Director	July 20, 2022	-	• Go Digit Life Insurance Limited
Mahender Kumar Garg (DIN: 00081454)	Non-Executive, Independent Director	June 30, 2024	-	• Valueattics Reinsurance Limited • Rolesoft Mercantile Company Private Limited
Mukul Kant Gupta (DIN: 08730748)	Non-Executive, Independent Director	November 21, 2024	-	• Go Digit Life Insurance Limited
Giridhar Aramane (DIN: 00483130)	Non-Executive, Independent Director	November 1, 2025	-	• Infrastructure Leasing and Financial Services Limited • Cyient DLM Limited • Raajmarg Infra Investment Managers Private Limited • AXISCADES Technologies Limited
Jasleen Kohli (DIN: 07634112)	Managing Director and Chief Executive Officer	April 20, 2022	-	Nil

The brief profile of Directors is hosted on the website of the Company and can be viewed at https://www.godigit.com/board-of-directors.

As on March 31, 2026 there are no Directors who have attained the age of 75 years or more and for whom approval of Members of the Company was required through special resolution in terms of Regulation 17(1A) of the SEBI Listing Regulations.

Appointment

During the year the following Directors have been appointed on the Board of the Company:

a. Giridhar Aramane (DIN: 00483130) was appointed as a Non-Executive Independent Director of the Company for the period starting from November 1, 2025 and till October 31, 2030, not liable to retire by rotation. The said appointment was approved by the Members of the Company as a special resolution passed through postal ballot on November 29, 2025.

b. Michael Wallace (DIN:10214400) was appointed as a Non-Executive Director with effect from November 1, 2025 till cessation, liable to retire by rotation. The said appointment was approved by the Members of the Company as an ordinary resolution passed through postal ballot on November 29, 2025.

A letter of appointment encompassing the terms and conditions of appointment, roles, duties and liabilities has been issued to the Independent Directors at the time of their appointment. The terms of appointment can be accessed on our website at https://www.godigit.com/investor-relations.

Resignation

During the financial year, there were no resignations from the Board of Directors.

Directorship and Memberships/Chairpersonships held by Directors in other companies

Necessary disclosures regarding Committee positions in other public companies as on March 31, 2026 have been made by the Directors.

The details of "Directorships held in other companies" and "Memberships/ Chairpersonships of committees in other companies" of Directors of the Company as on March 31, 2026 are as follows:

Name of Director	No. of other Directorships		Name and number of other listed Companies where he/she is a Director		Number of Committees of other Companies*	
	Of Indian Public Limited Companies	Of Other companies	Company	Category of Directorship	In which a member	In which a Chairperson
Kamesh Goyal (DIN:01816985)	2	-	-	-	-	-
Gopalakrishnan Soundarajan (DIN: 05242795)	9	5	Quess Corp Limited	Non-Executive Director	1	-
			Thomas Cook (India) Limited	Non-Executive Director	-	-
			IIFL Finance Limited	Non-Executive Director	-	-
			Digitide Solutions Limited	Non-Executive Director	-	-
			Bluspring Enterprises Limited	Non-Executive Director	-	-
Michael Wallace (DIN:10214400)	2	-	-	-	2	-
Vandana Gupta (DIN: 07790005)	1	-	-	-	-	-
Christof Mascher (DIN: 09083996)	1	-	-	-	-	-
Mahender Kumar Garg (DIN: 00081454)	1	-	-	-	1	1
Mukul Kant Gupta (DIN: 08730748)	1	-	-	-	1	1
Giridhar Aramane (DIN: 00483130)	3	3	Infrastructure Leasing and Financial Services Limited	Non-Executive Director	2	-
			Cyient DLM Limited	Non-Executive Independent Director	-	-
			AXISCADES Technologies Limited	Additional Director (Non-Executive Independent Director)	-	-
Jasleen Kohli (DIN: 07634112)	-	-	-	-	-	-

*For the purpose of determination of limit, Memberships/Chairpersonships in Audit Committee and Stakeholders Relationship Committee of Indian public limited companies is only considered; number of Memberships includes Chairpersonships.

None of the Directors held directorship in more than seven (7) listed companies. Further, none of the Independent Directors of the Company served as an Independent Director in more than seven (7) listed companies. None of the Independent Director serving as a Whole-Time Director/Managing Director in any listed entity, serves as an

Independent Directors of more than three (3) listed companies. None of the Directors held directorship in more than twenty (20) Indian companies or more than ten (10) public limited companies.

None of the Directors is a Member of more than ten (10) Committees and/or Chairperson of more than five (5) Committees across all public limited companies excluding private limited companies, foreign companies and Section 8 Companies in which he/she is a Director. The number of directorships of each Director of the Company is within the limits prescribed under the SEBI Listing Regulations.

A chart or a matrix setting out the skills/ expertise/competence of the Board of Directors

List of core skills / expertise / competencies required by the Board for the efficient functioning of the Company in the present business environment and the skills/ expertise/competence actually available with the current Board are as follows:-

Law and Governance	Business Management and Strategy	Insurance & Risk Management	Operations and Technology	Finance and Investment	Health	Governance
Insurance	Reinsurance	Risk Management	Operations & Underwriting	Technology	Economics	Management
Operations	Law	Actuarial and Governance	Administration and Governance Symbol			

List of core skills / expertise / competencies with the Board:

Kamesh Goyal
Chairman, Non-Executive Director
DIN: 01816985

Qualifications:
MBA, LLB, B.Sc, Associate of the Insurance Institute of India

Areas of Expertise:

Gopalakrishnan Soundarajan
Non-Executive Director
DIN: 05242795

Qualifications:
Chartered Financial Analyst (USA), Chartered Accountant and B.Com

Areas of Expertise:

Michael Wallace
Non-Executive Director
DIN: 10214400

Qualifications:
Bachelor of Science degree in Actuarial Science (Co-op), University of Calgary, RSA's Executive Development

Areas of Expertise:

Vandana Gupta
Non-Executive Independent Director
DIN: 07790005

Qualifications:
MBBS, MD (Pathology)

Areas of Expertise:

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Christof Mascher
Non-Executive Independent Director
DIN: 09083996

Qualifications:
Doctorate in Law, Master of Arts (M.A.) in Philosophy

Areas of Expertise:

Mahender Kumar Garg
Non-Executive Independent Director
DIN: 00081454

Qualifications:
Chartered Accountant, B.Com, Fellow of Insurance Institute of India

Areas of Expertise:

Mukul Kant Gupta
Non-Executive Independent Director
DIN: 08730748

Qualifications:
B. Com from Sydenham College of Commerce & Economics, Chartered Accountant from Institute of Chartered Accountant of India

Areas of Expertise:

Giridhar Aramane
Non-Executive Independent Director
DIN: 00483130

Qualifications:
Bachelor of Technology in Civil Engineering from JNTU, Hyderabad, Master of Technology in Industrial Management from IIT Madras & Master of Arts in Economics from Kakatiya University, Warangal

Areas of Expertise:

Jasleen Kohli
Managing Director and Chief Executive Officer
DIN: 07634112

Qualifications:
Post Graduate Diploma in Business Management

Areas of Expertise:

Independent Directors

All the Independent Directors of the Company have been appointed as per the provisions of the Act. The Independent Directors have been appointed for a fixed tenure from their respective dates of appointment/re-appointment. All the Independent Directors have submitted their declarations confirming that they meet the criteria of independence as mentioned in Section 149(6) of the Act and Regulation 16(1)(b) of the SEBI Listing Regulations. In terms of Regulation 25(8) of the SEBI Listing Regulations and other Regulations as may be specified by the Insurance Regulatory and Development Authority of India ("IRDAI"), the Independent Directors have confirmed that they are not aware of any circumstances or situation which exists or may be reasonably anticipated that could impair or impact their ability to discharge their duties and that they are independent of the management.

Further, the Board after taking these declarations/ disclosures on record and acknowledging the veracity of the same, concluded that the Independent Directors are persons of integrity and possess the relevant expertise and experience to qualify as Independent Directors of the Company and they uphold the highest standards of integrity and are Independent of the Management.

During the year under review, none of the other Independent Director of the Company has resigned before the expiry of his or her term.

"Fit and Proper" Criteria

In accordance with the IRDAI CG Regulations read with CG Master Circular, Directors of insurers have to meet "Fit and Proper" criteria prescribed by IRDAI. Accordingly, all the Directors of the Company have submitted declaration confirming compliance with "Fit and Proper" criteria prescribed under the IRDAI CG Regulations read with CG Master Circular.

Separate Meeting of Independent Directors

As stipulated by the provisions of Section 149(8) read with Schedule IV of the Act, and Regulations 25(3) & 25(4) of the SEBI Listing Regulations and Code of Independent Directors, two separate meetings of the Independent Directors of the Company were held during the FY2025-26, i.e. on December 19, 2025 and March 17, 2026. The Independent Directors in their meeting held on March 17, 2026 evaluated the performance of the Non-independent Directors, the Board as a whole and performance of Chairman of the Board after taking into account the views of the Executive Directors and Non-executive Directors. The Independent Directors also assessed the quality, quantity and timeliness of flow of information between the Company's Management and the Board that is necessary for the Board to effectively and reasonably perform their duties.

Weblink for Familiarisation Programme for Independent Directors

The Company has in place a structured familiarisation programme for its Independent Directors to apprise them of the Company's business model, operations, products, industry dynamics and regulatory framework.

On appointment, the Independent Directors are provided with a comprehensive induction covering, inter alia, the Company's values, business strengths, strategic objectives, performance parameters, key performance indicators, Board and Committee composition, senior management profile, applicable policies and the regulatory environment governing the insurance sector. The roles, rights, responsibilities, duties and liabilities of Independent Directors are detailed in their respective Letters of Appointment.

The Independent Directors are also periodically and continuously updated on significant developments relating to the Company and changes in the regulatory landscape through presentations, circulation and deliberations at meetings of the Board and its Committees. Such updates include amendments and new requirements under regulations, circulars and guidelines issued by SEBI, IRDAI, MCA and Stock Exchanges etc.

In addition, the Managing Director and Chief Executive Officer, along with the Key Managerial Personnel and Senior Management Personnel, make regular presentations to the Board on business performance, strategy, financial results, risk management, compliance framework, peer comparison and the overall industry scenario.

During FY2025-26, the Company conducted familiarisation programmes for Independent Directors including a session on 'modalities of reinsurance' on June 5, 2025 and June 6, 2025, covering key aspects such as reinsurance strategy, risk management, solvency, catastrophe risk structures and the applicable IRDAI regulatory framework.

The details of such familiarization programmes for Directors for FY2025-26 may be referred to at https://www.godigit.com/content/dam/godigit/general/investor-relations/governance/familiarization-programme-for-fy2025-26.pdf

Attendance of Directors in Board Meeting and last Annual General Meeting ("AGM")

During the year, the Board of Directors met six (6) times. The gap between any two meetings did not exceed one hundred and twenty (120) days. The Directors were also provided the facility to participate in the meetings of the Board and its Committees through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM") mode in accordance with the applicable law. The AGM of the Company was held on August 6, 2025 through VC/OAVM. The requisite quorum was present at all meetings.

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The following table sets out the details of composition of the Board of Directors and attendance of Directors at the Board meetings and AGM:

Name of Director	Nature of Directorship	Designation In the Board	Date of Meetings						Date of last AGM
			April 28,2025	July 28,2025	October 28,2025	December 13,2025	December 19,2025	January 22,2026	August 6, 2025
Kamesh Goyal	Non-Executive Director	Chairman	✓	✓	✓	✓	✓	✓	✓
Gopalakrishnan Soundarajan	Non-Executive Director	Member	✓	✓	✓	✓	✓	✓	×
Michael Wallace[1]	Non-Executive Director	Member	NA	NA	NA	✓	✓	✓	NA
Vandana Gupta	Non-Executive, Independent Director	Member	✓	✓	✓	✓	✓	✓	✓
Christof Mascher	Non-Executive, Independent Director	Member	✓	✓	✓	✓	✓	✓	✓
Mahender Kumar Garg	Non-Executive, Independent Director	Member	✓	✓	✓	✓	✓	✓	✓
Mukul Kant Gupta	Non-Executive, Independent Director	Member	✓	✓	✓	✓	✓	✓	✓
Giridhar Aramane[2]	Non-Executive, Independent Director	Member	NA	NA	NA	✓	✓	✓	NA
Jasleen Kohli	MD & CEO	Member	✓	✓	✓	✓	✓	✓	✓

✓ Present × Absent NA Not Applicable

[1] Michael Wallace was appointed as Non-Executive Director with effect from November 1, 2025.

[2] Giridhar Aramane was appointed as Non-Executive, Independent Director with effect from November 1, 2025.

Relationship of Directors inter-se

None of the Directors are related to each other.

Number of shares and convertible instruments held by Directors of the Company

Details of the equity shares of the Company held by the Directors of the Company as on March 31, 2026 are as under:

Sr. No.	Name of Director	No. of Equity Shares held
1.	Kamesh Goyal	-
2.	Gopalakrishnan Soundarajan	-
3.	Michael Wallace	-
4.	Vandana Gupta	-
5.	Christof Mascher	3,83,939
6.	Mahender Kumar Garg	-
7.	Mukul Kant Gupta	14,535
8.	Giridhar Aramane	160
9.	Jasleen Kohli	3,20,000

As on March 31, 2026 none of the Directors of the Company held Non-Convertible Debentures issued by the Company.

3. Board Committees

The Board has constituted the following Committees of the Board in terms of the SEBI Listing Regulations, the Act, IRDAI CG Regulations and CG Master Circular:

- Audit Committee
- Nomination and Remuneration Committee
- Stakeholders' Relationship Committee
- Corporate Social Responsibility Committee
- Policyholder Protection, Grievance Redressal and Claims Monitoring Committee
- Risk Management Committee
- Investment Committee
- Share Allotment Committee

In addition to the above, the Board of Directors may, from time to time, constitute Committees to delegate certain powers for various functions, in accordance with applicable laws.

Audit Committee

Terms of Reference

The Audit Committee was constituted by a resolution of the Board at its meeting held on December 14, 2017, and was last re-constituted by the Board at its meeting held on June 28, 2024. The scope and terms of reference of the Audit Committee are in accordance with Section 177 of the Act, Clause 4.1 of the CG Master Circular, SEBI Listing Regulations and IRDAI CG Regulations. The terms of reference of the Audit Committee are as follows:

The Audit Committee shall have powers, which should include the following:

(a) To investigate any activity within its terms of reference;

(b) To seek information from any employee of the Company;

(c) To obtain outside legal or other professional advice;

(d) To secure attendance of outsiders with relevant expertise if it considers necessary; and

(e) Such powers as may be prescribed under the Act and SEBI Listing Regulations.

(i) The role of the Audit Committee shall include the following:

(a) Oversight of the Company's financial reporting process, examination of the financial statement, statement of cash flow, functioning of the internal audit department and the auditors' report thereon and the disclosure of its financial information to ensure that the financial statement is correct, sufficient and credible. To set-up procedures and processes to address all concerns relating to adequacy of checks and control mechanisms;

(b) Oversight of procedures and processes established to attend to issues relating to maintenance of books of account, administration procedures, transactions and other matters having a bearing on the financial position of the insurer;

(c) Recommendation for appointment, re-appointment and replacement, remuneration and terms of appointment and oversight of the work of auditors, including the internal auditor, cost auditor, concurrent auditor, statutory auditor, secretarial auditor, forensic auditor, investment risk management systems and

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process auditor of the Company and the fixation of audit fee;

(d) Approval of payments to statutory auditors for any other services rendered by the statutory auditors of the Company;

(e) Oversight on the overall management costs of the Company to adhere with the limits prescribed by the legislations, regulations, circulars and other statutes as may be applicable from time to time;

(f) Act as a Compliance Committee to discuss the level of compliance in the Company and any associated risks and to monitor and report to the Board on any significant breaches;

(g) Reviewing, with the management, the annual financial statements and auditor's report thereon before submission to the Board for approval, with particular reference to:

  (i) Matters required to be included in the director's responsibility statement to be included in the Boards' report in terms of clause (c) of sub-section 3 of section 134 of the Act;

  (ii) Changes, if any, in accounting policies and practices and reasons for the same;

  (iii) Major accounting entries involving estimates based on the exercise of judgment by the management of the Company;

  (iv) Significant adjustments made in the financial statements arising out of audit findings;

  (v) Compliance with listing and other legal requirements relating to financial statements;

  (vi) Disclosure of any related party transactions; and

  (vii) Qualifications / modified opinion(s) in the draft audit report.

(h) Reviewing, with the management, the quarterly, half-yearly and annual financial statements before submission to the Board for approval;

(i) Reviewing, with the management, the statement of uses/application of funds raised through an issue (public issue, rights issue, preferential issue, etc.), the statement of funds utilised for purposes other than those stated in the issue document/prospectus/notice and the report submitted by the monitoring agency monitoring the utilisation of proceeds of a public or rights issue or preferential issue or qualified institutional placement, and making appropriate recommendations to the Board to take up steps in this matter;

(j) Reviewing and monitoring the auditor's independence and performance, and effectiveness of audit process;

(k) Formulating a policy on related party transactions, which shall include materiality of related party transactions;

(l) Approval or any subsequent modification of transactions of the Company with related parties and omnibus approval for related party transactions proposed to be entered into by the Company subject to such conditions as may be prescribed;

Further in case of transactions, other than transactions referred to in Section 188, and where Audit Committee does not approve the transaction, it shall make its recommendations to the Board:

Provided also that in case any transaction involving any amount not exceeding one crore rupees is entered into by a director or officer of the company without obtaining the approval of the Audit Committee and it is not ratified by the Audit Committee within three months from the date of the transaction, such transaction shall be voidable at the option of the Audit Committee and if the transaction is with the related party to any director or is authorised by any other director, the director concerned shall indemnify the company against any loss incurred by it:

Provided also that the provisions of this clause shall not apply to a transaction, other than a transaction referred to in section 188, between a holding company and its wholly owned subsidiary company

Explanation: The term "related party transactions" shall have the same meaning as provided in Clause 2(zc) of the SEBI Listing Regulations and/or the applicable Accounting Standards and/or the Companies Act, 2013.

(m) Review, at least on a quarterly basis, the details of related party transactions entered into by the Company pursuant to each of the omnibus approvals given;

(n) Scrutiny of inter-corporate loans and investments;

(o) Undertaking or supervising valuation of undertakings or assets of the Company, wherever it is necessary;

(p) Evaluation of internal financial controls and risk management systems;

(q) Reviewing, with the management, performance of statutory and internal auditors, adequacy of the internal control systems;

(r) Reviewing the adequacy of internal audit function, if any, including the structure of the internal audit department, staffing and seniority of the official heading the department, reporting structure coverage and frequency of internal audit;

(s) Discussion with internal auditors of any significant findings and follow up thereon and to monitor the progress made in rectification of irregularities and changes in processes wherever deficiencies have come to notice;

(t) Reviewing the findings of any internal investigations by the internal auditors into matters where there is suspected fraud or irregularity or a failure of internal control systems of a material nature and reporting the matter to the Board;

(u) Discussion with statutory auditors before the audit commences, about the nature and scope of audit as well as post-audit discussion to ascertain any area of concern;

(v) Looking into the reasons for substantial defaults in the payment to the depositors, debenture holders, shareholders (in case of non-payment of declared dividends) and creditors;

(w) Recommending to the Board of Directors the appointment and removal of the external auditor, fixation of audit fees and approval for payment for any other services;

(x) Reviewing the functioning of the whistle blower mechanism;

(y) Approval of the appointment of the Chief Financial Officer of the Company ("CFO") (i.e., the whole-time finance director or any other person heading the finance function or discharging that function) after assessing the qualifications, experience and background, etc., of the candidate;

(z) Carrying out any other functions as provided under the provisions of the Act, the SEBI Listing Regulations and other applicable laws;

(aa) To formulate, review and make recommendations to the Board to amend the Terms of Reference of Audit Committee from time to time;

(bb) Establishing a vigil mechanism for directors and employees to report their genuine concerns or grievances;

(cc) Carrying out any other function as is mentioned in the terms of reference of the Audit Committee;

(dd) Reviewing the utilization of loans and/or advances from/investment by Company in any subsidiaries exceeding rupees 100 crore or 10% of the asset size of the subsidiary, whichever is lower including existing loans / advances / investments existing as on the date of coming into force of this provision;

(ee) To consider and comment on rationale, cost-benefits and impact of schemes involving merger, demerger, amalgamation etc. on the Company and its shareholders and;

(ff) Carrying out any other functions as may be required / mandated and/or delegated by the Board as per the provisions of the Act, SEBI Listing Regulations, uniform listing agreements, IRDAI Regulations and/or any other applicable laws or by any regulatory authority and performing such other functions as may be necessary or appropriate for the performance of its duties.

The Audit Committee shall mandatorily review the following information:

(a) Management's discussion and analysis of financial condition and results of operations;

(b) Management letters/letters of internal control weaknesses issued by the statutory auditors of the Company;

(c) Internal audit reports relating to internal control weaknesses;

(d) The appointment, removal and terms of remuneration of the chief internal auditor;

(e) Statement of deviations:

(i) quarterly statement of deviation(s) including report of monitoring agency, if applicable, submitted to stock exchange(s) in terms of Regulation 32(1) of the SEBI Listing Regulations; and

(ii) annual statement of funds utilised for purposes other than those stated in the issue document/prospectus/notice in terms of Regulation 32(7) of the SEBI Listing Regulations;

(f) To review the financial statements, in particular, the investments made by any unlisted subsidiary; and

(g) Such information as may be prescribed under the Act and SEBI Listing Regulations.

The recommendations of the Audit Committee on any matter relating to financial management including the audit report, shall be binding on the Board.

The Audit Committee shall have authority to investigate into any matter in relation to the items as set out above or referred to it by the Board and for this purpose shall have the power to seek information from any employees, obtain outside legal or other professional advice from external sources, have full access to information contained in the records of the Company and secure the attendance of outsiders with relevant expertise, if it considers necessary.

Composition, Meeting and Attendance

The Audit Committee met six (6) times during the year. The details of the composition and attendance of the Members at the Audit Committee meetings are given below:

Name of Member	Nature of Directorship	Designation in the Committee	Meetings dated					
			April 28, 2025	July 28, 2025	October 28, 2025	December 13, 2025	December 19, 2025	January 22, 2026
Mahender Kumar Garg	Non-Executive, Independent Director	Chairman	✓	✓	✓	✓	✓	✓
Gopalakrishnan Soundarajan	Non-Executive Director	Member	✓	✓	✓	✓	✓	✓
Vandana Gupta	Non-Executive, Independent Director	Member	✓	✓	✓	✓	✓	✓
Christof Mascher	Non-Executive, Independent Director	Member	✓	✓	✓	✓	✓	✓

✓ Present × Absent NA Not Applicable

All members are financially literate and bring expertise in the fields of finance, accounting, development and strategy. All the recommendations made by the Audit Committee during the year were accepted by the Board.

Mahender Kumar Garg, Chairman of the Committee, was present at the AGM of the Company held on August 6, 2025.

Nomination and Remuneration Committee

Terms of Reference

The Nomination and Remuneration Committee was constituted by a resolution of our Board at its meeting held on December 14, 2017 and was last re-constituted by our Board at its meeting held on June 28, 2024. The scope and function of the Nomination and Remuneration Committee is in accordance with Section 178 of the Act, SEBI Listing Regulations, Clause 4.5 of the CG Master Circular and IRDAI CG Regulations. The terms of reference of the Nomination and Remuneration Committee are as follows:

(a) Formulation of the criteria for determining qualifications, positive attributes and independence of a director and recommend to the Board a policy, relating to the remuneration of the directors, key managerial personnel and other employees;

For every appointment of an independent director, the Nomination and Remuneration Committee shall evaluate the balance of skills, knowledge and experience on the Board and on the basis of such evaluation, prepare a description of the role and capabilities required of an independent director. The person recommended to the Board for appointment as an independent director shall have the capabilities identified in such description. For the purpose of identifying suitable candidate, the Committee may:

(i) Use the services of external agencies, if required;

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(ii) Consider candidates from a wide range of backgrounds, having due regard to diversity; and

(iii) Consider the time commitment of the candidates.

The Nomination and Remuneration Committee, while formulating the above policy, should ensure that:

(i) the level and composition of remuneration be reasonable and sufficient to attract, retain and motivate directors of the quality required to run the Company successfully;

(ii) relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and

(iii) remuneration to directors, key managerial personnel and senior management involves a balance between fixed and incentive pay reflecting short and long term performance objectives appropriate to the working of the Company and its goals.

(iv) Remuneration is adjusted for all types of risk;

(v) Remuneration outcomes are symmetric with risk outcomes;

(vi) Remuneration payouts are sensitive to the time horizon of the risk; and

(vii) the mix of cash, equity and other forms of remuneration are consistent with risk alignment.

(b) Formulation of criteria and specifying the manner for effective evaluation of performance of the Board its committees, and individual directors to be carried out either by the Board, by Nomination and Remuneration Committee or by an independent external agency and review its implementation and compliance;

(c) Devising a policy on Board diversity;

(d) Identifying persons who are qualified to become directors of the Company and who may be appointed in senior management in accordance with the criteria laid down, and recommend to the Board their appointment and removal;

(e) Analysing, monitoring and reviewing various human resource and compensation matters, including the compensation strategy;

(f) Determining the Company's policy on specific remuneration packages for CEO, executive directors, non-executive director, key management person including pension rights and any compensation payment, in alignment with the applicable framework and determining remuneration packages of such directors;

(g) Recommending the remuneration, in whatever form, payable to non-executive directors and the senior management personnel and other staff (as deemed necessary);

(h) Reviewing and approving compensation strategy from time to time in the context of the then current Indian market in accordance with applicable laws;

(i) Determining whether to extend or continue the term of appointment of the independent director, on the basis of the report of performance evaluation of independent directors;

(j) Perform such functions as are required to be performed by the compensation committee under the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;

(k) Scrutinize the declarations of intending applicants before the appointment/ reappointment/ election of directors by the shareholders at the General Meetings.

(l) Scrutinize the applications and details submitted by the aspirants for appointment as the Key Management Persons (KMPs). The Nomination and Remuneration Committee could also make independent/ discreet references, where necessary, well in time to verify the accuracy of the information furnished by the applicant.

The Committee shall be responsible for the succession planning of the insurer including in its implementation in a smooth manner.

(m) Administering the Go Digit Employee Stock Option Plan ("ESOP 2018"), and any other such employee benefit schemes, as applicable, approved by the Board and shareholders of the Company in accordance with the terms of such scheme/plan including the following:

i. Determining the eligibility of employees to participate under the scheme/plan;

ii. Determining the quantum of option/ stock appreciation right, as applicable, to be granted under the Employee Benefit Schemes per employee and in aggregate;

iii. Date of grant;

iv. Determining the exercise price of the option/ stock appreciation right, as applicable, under the scheme/plan;

v. The conditions under which option/stock appreciation right, as applicable, may vest in employee and may lapse in case of termination of employment for misconduct;

vi. The exercise period within which the employee should exercise the option/ stock appreciation right, as applicable, and that option/stock appreciation right, as applicable, would lapse on failure to exercise the option/stock appreciation right, as applicable, within the exercise period;

vii. The specified time period within which the employee shall exercise the vested option/ stock appreciation right, as applicable, in the event of termination or resignation of an employee;

viii. The right of an employee to exercise all the option/stock appreciation right, as applicable, vested in him at one time or at various points of time within the exercise period;

ix. Re-pricing of the options/stock appreciation rights, as applicable, which are not exercised, whether or not they have been vested if option/stock appreciation right, as applicable, rendered unattractive due to fall in the market price of the equity shares;

x. The grant, vest and exercise of option/stock appreciation right, as applicable, in case of employees who are on long leave;

xi. Allow exercise of unvested option/stock appreciation right, as applicable, on such terms and conditions as it may deem fit;

xii. The procedure for cashless exercise of option/stock appreciation right, as applicable;

xiii. Forfeiture/ cancellation of option/stock appreciation right, as applicable, granted;

xiv. Formulating and implementing the procedure for making a fair and reasonable adjustment to the number of option/stock appreciation right, as applicable, and to the exercise price in case of corporate actions such as rights issues, bonus issues, merger, sale of division and others. In this regard following shall be taken into consideration:

- the number and the price of option/ stock appreciation right, as applicable, shall be adjusted in a manner such that total value of the option to the employee remains the same after the corporate action;
- for this purpose, global best practices in this area including the procedures followed by the derivative markets in India and abroad may be considered; and the vesting period and the life of the option/ stock appreciation right, as applicable, shall be left unaltered as far as possible to protect the rights of the employee who is granted such scheme/plan.

(n) Construing and interpreting the ESOP 2018 and any other employee benefit scheme, as applicable, approved by the Board and shareholders of the Company in accordance with the terms of such scheme/plan and any agreements defining the rights and obligations of the Company and eligible employees under ESOP 2018, and prescribing, amending and/or rescinding rules and regulations relating to the administration of the ESOP 2018

(o) Framing suitable policies, procedures and systems to ensure that there is no violation of securities laws, as amended from time to time, including:

a. the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015, as amended; and

b. the Securities and Exchange Board of India (Prohibition of Fraudulent and Unfair Trade Practices Relating to the Securities Market) Regulations, 2003, as amended, by the Company and its employees, as applicable;

(p) Performing such other activities as may be delegated by the Board of Directors and/ or are statutorily prescribed under any law to be attended to by the Nomination and Remuneration Committee; and

(q) The Committee shall also ensure that the proposed appointments/ re-appointments of Key Management Persons or Directors are in conformity with the Board approved policy on retirement/ superannuation.

(r) The Committee shall ensure that the remuneration packages of the Key Management Persons of the company are as per the Remuneration Policy approved by the Board;

(s) To periodically review the Remuneration policy at least once every year; and

(t) Such terms of reference as may be prescribed under the Act, IRDAI Regulations and SEBI Listing Regulations or other applicable laws or by any other regulatory authority.

Composition, Meetings and Attendance

The Nomination and Remuneration Committee met four (4) times during the year. The composition and attendance of the Members at the Nomination and Remuneration Committee meetings are given below:

Name of Member	Nature of Directorship	Designation in the Committee	Meetings dated			
			April 28, 2025	July 28, 2025	October 28, 2025	January 22, 2026
Christof Mascher	Non-Executive Independent Director	Chairman	✓	✓	✓	✓
Kamesh Goyal	Non-Executive Director	Member	✓	✓	✓	✓
Vandana Gupta	Non-Executive Independent Director	Member	✓	✓	✓	✓
Mahender Kumar Garg	Non-Executive Independent Director	Member	✓	✓	✓	✓

✓ Present × Absent NA Not Applicable

All the recommendations made by the Nomination and Remuneration Committee during the year were accepted by the Board. Christof Mascher, Chairman of Nomination and Remuneration Committee, was present at the AGM of the Company held on August 6, 2025.

Performance Evaluation

The Board has carried out an annual performance evaluation of its own performance, and that of its Committees, and individual Directors for FY2025-26 in the following manner:

Evaluation sheets were filled by each of the Directors with regards to the evaluation of the performance of the Board, its Committees and individual Directors (including Independent Director and Chairman and except for the Director being evaluated) for the year;

The feedback received from all the Directors was then compiled, based on which a report of performance evaluation was prepared by the Chairman;

The report on performance evaluation was then noted in the meeting of the Board of Directors.

The Nomination and Remuneration Committee reviewed the implementation and compliance of the evaluation process followed by the Company.

Stakeholders' Relationship Committee

Terms of Reference

The Stakeholders' Relationship Committee was constituted by a resolution of the Board at its meeting held on August 8, 2022 and was last re-constituted by the Board at its meeting held on October 24, 2024. The scope and function of the Stakeholders' Relationship Committee is in accordance with Section 178 of the Act and the SEBI Listing Regulations. The terms of reference of the Stakeholders' Relationship Committee are as follows:

(a) Redressal of all security holders' and investors' grievances such as complaints related to transfer of shares, including non-receipt of share certificates and review of cases for refusal of transfer/transmission of shares and debentures, de-materialization and re-materialization of shares, non-receipt of balance sheet, non-receipt of declared dividends, non-receipt of annual reports, etc., assisting with quarterly reporting of such complaints and formulating procedures in line with statutory guidelines to ensure speedy disposal of various requests received from shareholders;

(b) Reviewing of measures taken for effective exercise of voting rights by shareholders;

(c) Investigating complaints relating to allotment of shares, approval of transfer or transmission of shares, debentures or any other securities;

(d) Giving effect to all transfer/transmission of shares and debentures, de-materialization of shares and re-materialization of shares, split and issue of duplicate/consolidated share certificates, compliance with all the requirements related to shares, debentures and other securities from time to time;

(e) Reviewing the measures and initiatives taken by the Company for reducing the quantum of unclaimed dividends and ensuring timely receipt of dividend warrants/annual reports/statutory notices by the shareholders of the Company;

(f) Reviewing the adherence to the service standards adopted by the Company with respect to various services rendered by the registrar and transfer agent of our Company and to recommend measures for overall improvement in the quality of investor services;

(g) Carrying out such other functions as may be specified by the Board from time to time or specified/provided under the Companies Act, 2013 or SEBI Listing Regulations, or by any other regulatory authority;

(h) To approve allotment of shares, debentures or any other securities as per the authority conferred / to be conferred to the Committee by the Board of Directors from time to time;

(i) To approve requests for transfer, transposition, deletion, consolidation, sub-division, change of name, de-materialization, re-materialization etc. of shares, debentures and other securities;

(j) To monitor and expedite the status and process of de-materialization and re-materialization of shares, debentures and other securities of the Company; and

Such terms of reference as may be prescribed under the Act, IRDAI Regulations and SEBI Listing Regulations or other applicable laws or by any other regulatory authority.

Composition, Meetings and Attendance

The Stakeholders' Relationship Committee met four (4) times during the year. The composition and attendance of the Members at the Stakeholders' Relationship Committee meetings are given below:

Name of Member	Nature of Directorship	Designation in the Committee	Meetings dated			
			April 28, 2025	July 28, 2025	October 28, 2025	January 22, 2026
Vandana Gupta	Non-Executive Independent Director	Chairperson	✓	✓	✓	✓
Kamesh Goyal	Non-Executive Director	Member	✓	✓	✓	✓
Gopalakrishnan Soundarajan	Non-Executive Director	Member	✓	✓	✓	✓
Jasleen Kohli	Managing Director & Chief Executive Officer	Member	✓	✓	✓	✓

✓ Present × Absent NA Not Applicable

Registrar and Share Transfer Agent Information:

MUFG Intime India Private Limited is the Registrar and Share Transfer Agent.

Compliance Officer

Tejas Saraf is the Company Secretary and Compliance Officer of the Company in accordance with the requirements of SEBI Listing Regulations. Rasika Kuber is the Chief Compliance Officer of the Company in accordance with the requirements of IRDAI Regulations.

Details of Shareholder's complaints

Sr No.	Particulars	Number
1.	Number of shareholders' complaints pending at the beginning of the financial year	0
2.	Number of shareholders' complaints received during the financial year	1
3.	Number of complaints not resolved to the satisfaction of shareholders	0
4.	Number of pending complaints pending at the end of the financial year	0

Corporate Social Responsibility Committee

Terms of Reference

The Corporate Social Responsibility Committee was constituted by a resolution of the Board at its meeting held on August 8, 2022 and was last re-constituted by the Board at its meeting held on October 24, 2024.The scope and functions of the Corporate Social Responsibility Committee are in accordance with Section 135 of the Act, Clause 4.6 of the CG Master Circular and IRDAI CG Regulations. The terms of reference of the Corporate Social Responsibility Committee are as follows:

(a) To formulate and recommend to the Board, a corporate social responsibility policy stipulating, amongst others, the guiding principles for selection, implementation and monitoring the activities as well as formulation of the annual action plan which shall indicate the activities to be undertaken by the Company as specified in Schedule VII of the Act and the rules made thereunder and make any revisions therein as and when decided by the Board;

(b) Recommending the amount of expenditure to be incurred, amount to be at least 2% of the average net profit of the Company in the three immediately preceding financial years or where the Company has not completed the period of three financial years since its incorporation, during such immediately preceding financial years;

(c) To identify corporate social responsibility policy partners and corporate social responsibility policy programmes;

(d) To review and recommend the amount of expenditure to be incurred for the corporate social responsibility activities and the distribution of the same to various corporate social responsibility programmes undertaken by the Company;

(e) To delegate responsibilities to the corporate social responsibility team and supervise proper execution of all delegated responsibilities;

(f) To review and monitor the implementation of corporate social responsibility programmes and issuing necessary directions as required for proper implementation and timely completion of corporate social responsibility programmes;

(g) To perform such other duties and functions as the Board may require the corporate social responsibility committee to undertake to promote the corporate social responsibility activities of the Company and exercise such other powers as may be conferred upon the Corporate Social Responsibility Committee in terms of the provisions of Section 135 of the Companies Act;

(h) To take note of the Compliances made by implementing agency (if any) appointed for the corporate social responsibility of the Company;

(i) The Corporate Social Responsibility Committee shall formulate and recommend to the Board, an annual action plan in pursuance of its corporate social responsibility policy, which shall include the following:

  (i) the list of corporate social responsibility projects or programmes that are approved to be undertaken in areas or subjects specified in Schedule VII of the Act;

  (ii) the manner of execution of such projects or programmes as specified in the rules notified under the Act;

  (iii) the modalities of utilisation of funds and implementation schedules for the projects or programmes;

  (iv) monitoring and reporting mechanism for the projects or programmes; and

  (v) details of need and impact assessment, if any, for the projects undertaken by the Company; and

(j) Such terms of reference as may be prescribed under the Act, IRDAI Regulations and SEBI Listing Regulations or other applicable laws or by any other regulatory authority.

Composition, Meetings and Attendance

The Corporate Social Responsibility Committee met three (3) times during the year. The composition and attendance of the Members at the Corporate Social Responsibility Committee meetings are given below:

Name of Member	Nature of Directorship	Designation in the Committee	Meetings dated		
			April 28, 2025	July 28, 2025	January 22, 2026
Vandana Gupta	Non-Executive Independent Director	Chairperson	✓	✓	✓
Kamesh Goyal	Non-Executive Director	Member	✓	✓	✓
Gopalakrishnan Soundarajan	Non-Executive Director	Member	✓	✓	✓
Christof Mascher	Non-Executive Independent Director	Member	✓	✓	✓
Jasleen Kohli	Managing Director & Chief Executive Officer	Member	✓	✓	✓

✓ Present × Absent NA Not Applicable

Policyholder Protection, Grievance Redressal and Claims Monitoring Committee

Terms of Reference

The Policyholder Protection, Grievance Redressal and Claims Monitoring Committee was constituted by a resolution of the Board at their meeting held on December 14, 2017 and was renamed from "Policyholders' Protection Committee" to "Policyholder Protection, Grievance Redressal and Claims Monitoring Committee" pursuant to the IRDAI CG Regulations, by the Board at their meeting held on April 28, 2024 and last re-constituted on June 28, 2024 . The scope and function of the Policyholder Protection, Grievance Redressal and Claims Monitoring Committee is in accordance with Clause 4.4 of the CG Master Circular and IRDAI CG Regulations .The terms of reference of the Policyholder Protection, Grievance Redressal and Claims Monitoring Committee are as follows:

(i) To establish suitable systems and processes towards protection of the interests of policyholders, ensure measures towards creation of insurance awareness and empowering policyholders, and efficient and effective grievance redressal mechanism and monitoring of claims settlement processes;

(ii) To put in place systems to ensure that policyholders have access to redressal mechanisms and shall establish policies and procedures for the creation of a dedicated unit to deal with customer complaints and resolve disputes expeditiously;

(iii) To recommend to the Board, for its approval, a policy on customer education and ensure proper implementation of the same;

(iv) To adopt standard operating procedures to treat the customer fairly including time-frames for policy and claims servicing parameters and monitoring implementation thereof;

(v) Appointment of Grievance Redressal officer in place who shall be responsible for grievance redressal;

(vi) Putting in place proper procedures and effective mechanism to address complaints and grievances of policyholders including mis-selling by intermediaries;

(vii) Put in place a framework for review of awards given by Insurance Ombudsman/Consumer Forums. Analyze the root cause of customer complaints, identify market conduct issues and advise the management appropriately about rectifying systemic issues, if any;

(viii) Review all awards given by Insurance Ombudsman/Consumer Forums remaining unimplemented for more than thirty (30) days with reasons thereof and report the same to the Board for initiating remedial action, where necessary;

(ix) Review measures and take steps to reduce customer complaints at periodic intervals;

(x) Ensure compliance with the statutory requirements as laid down in the regulatory framework;

(xi) Ensure adequacy of disclosure of "material information" to the policyholders as prescribed by the Authority both at point of sale and at periodic intervals;

(xii) Provide details of grievances at periodic intervals in formats prescribed by the Authority;

(xiii) Ensure that details of insurance ombudsman are provided to the policyholders;

(xiv) Review of Claims Report, including status of Outstanding Claims with ageing of outstanding claim;

(xv) Reviewing repudiated claims with analysis of reasons;

(xvi) Reviewing status of settlement of other customer benefit payouts;

(xvii) Review of unclaimed amounts of Policyholders, as and when required under the Circulars and guidelines issued by the Authority; and

(xviii) Approve relocation and closure of offices as per the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

(xix) Such terms of reference as may be prescribed under the Act, IRDAI Regulations and SEBI Listing Regulations or other applicable laws or by any other regulatory authority.

Composition, Meetings and Attendance

Policyholder Protection, Grievance Redressal and Claims Monitoring Committee met four (4) times during the year. The composition and attendance of the Members at the Committee meetings are given below:

Name of Member	Nature of Directorship	Designation in the Committee	Meetings dated			
			April 28, 2025	July 28, 2025	October 28, 2025	January 22, 2026
Christof Mascher	Non-Executive Independent Director	Chairman	✓	✓	✓	✓
Kamesh Goyal	Non-Executive Director	Member	✓	✓	✓	✓
Gopalakrishnan Soundarajan	Non-Executive Director	Member	✓	✓	✓	✓
Jasleen Kohli	Managing Director & Chief Executive Officer	Member	✓	✓	✓	✓

✓ Present × Absent NA Not Applicable

Risk Management Committee

Terms of Reference

The Risk Management Committee was constituted by a resolution of the Board at their meeting held on December 14, 2017 and was last re-constituted by the Board at their meeting held on June 28, 2024. The scope and functions of the Risk Management Committee is in accordance with SEBI Listing Regulations and Clause 4.3 of the CG Master Circular and IRDAI CG Regulations. The terms of reference of the Risk Management Committee are as follows:

(a) To establish an effective Risk Management framework and recommend to the Board the Risk Management policy and processes for the organization;

(b) To periodically review the risk management policy at least once in two years, including by considering the changing industry dynamics and evolving complexity;

(c) To formulate a detailed risk management policy covering risk across functions and plan integration through training and awareness programmes;

(d) The policy shall inter alia include:

1. A framework for identification of internal and external risks specifically faced by the listed entity, in particular including financial, operational, sectoral, sustainability (particularly, environment, social and governance related risks), information, cyber security risks or any other risk as may be determined by the committee;

2. Measures for risk mitigation including systems and processes for internal control of identified risks;

3. Business continuity plan.

(e) To approve the process for risk identification and mitigation;

(f) To decide on risk tolerance and appetite levels, and assess the cost and benefits associated with risk exposure recognizing contingent risks, inherent and residual risks including for cyber security;

(g) Review the Company's risk-reward performance to align with overall policy objectives;

(h) Discuss and consider best practices in risk management in the market and advise the respective functions;

(i) Assist the Board in effective operation of the risk management system by performing specialized analyses and quality reviews;

(j) To monitor the Company's compliance with the risk structure. Assess whether current exposure to the risks it faces is acceptable and that there is an effective remediation of non-compliance on an on-going basis;

(k) Maintain an aggregated view on the risk profile of the Company for all categories of risk including insurance risk, market risk, credit risk, liquidity risk, operational risk, compliance risk, legal risk, reputation risk, etc;

(l) Advise the Board with regard to risk management decisions in relation to strategic and operational matters such as corporate strategy, mergers and acquisitions and related matters;

(m) Report to the Board, details on the risk exposures and the actions taken to manage the exposures; review, monitor and challenge where necessary, risks undertaken by the Company;

(n) To monitor and oversee implementation of the risk management policy, including evaluating the adequacy of risk management systems;

(o) To ensure that appropriate methodology, processes and systems are in place to monitor and evaluate risks associated with the business of the Company;

(p) To approve major decisions affecting the risk profile or exposure and give appropriate directions;

(q) To consider the effectiveness of decision making process in crisis and emergency situations;

(r) To balance risks and opportunities;

(s) To generally, assist the Board in the execution of its responsibility for the governance of risk;

(t) To keep the board of directors informed about the nature and content of its discussions, recommendations and actions to be taken;

(u) To consider the appointment, removal and terms of remuneration of the chief risk officer (if any) shall be subject to review by the Risk Management Committee;

(v) The Risk Management Committee shall have powers to seek information from any employee, obtain outside legal or other professional advice and secure attendance of outsiders with relevant expertise, if it considers necessary;

(w) The Risk Management Committee shall coordinate its activities with other committees, in instances where there is any overlap with activities of such committees, as per the framework laid down by the Board of Directors;

(x) To attend to such other matters and functions as may be prescribed by the Board from time to time; and

(y) Such terms of reference as may be prescribed under the Act, IRDAI Regulations and SEBI Listing Regulations or other applicable laws or by any other regulatory authority;

(z) To review solvency position of the Company on a regular basis;

(aa) To formulate fraud monitoring policy and framework for the approval of the Board, monitor implementation of the policy and review compliance with the guidelines on Insurance Fraud Monitoring Framework, issued by IRDAI;

(bb) To review and amend, if necessary, outsourcing policy and to review the performance of the third party service providers;

(cc) Formulating and implementing Asset Liability Management strategies for the Company;

(dd) Formulating and implementing optimal ALM strategies and meeting risk-reward objectives at both product and enterprise level;

(ee) Ensuring that liabilities are backed by appropriate assets and manage mismatches between assets and liabilities to ensure they remain within acceptable monitored tolerances for liquidity, solvency and the risk profile of the entity;

(ff) Revising ALM strategies where required;

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(gg) Reviewing, approving and monitoring systems, controls and reporting used to manage balance sheet risks including any mitigation strategies;

(hh) Regular review and monitoring of mismatch between assets and liabilities and the acceptable tolerance limits for mismatch, if any;

(ii) Ensuring that management and valuation of all assets and liabilities comply with standards, prevailing legislation and internal and external reporting requirements;

(jj) Submitting the ALM information before the Board at periodic intervals. Annual review of strategic asset allocation;

(kk) Reviewing key methodologies and assumptions including actuarial assumptions, used to value assets and liabilities;

(ll) Managing capital requirements at the company level using the regulatory solvency requirements; and

(mm) Reviewing, approving and monitoring capital plans and related decisions over capital transactions (e.g. dividend payments, acquisitions, disposals, etc);

(nn) To ensure the following for Key Managerial Person and Senior Management Person of the Company:

(i) Remuneration is adjusted for all types of risk;

(ii) Remuneration outcomes are symmetric with risk outcomes;

(iii) Remuneration payouts are sensitive to the time horizon of the risk; and

(iv) the mix of cash, equity and other forms of remuneration are consistent with risk alignment.

Composition, Meetings and Attendance

The Risk Management Committee met five (5) times during the year. The composition and attendance of the members at the Risk Management Committee meetings are given below:

Name of Member	Nature of Directorship	Designation in the Committee	Meetings dated				
			April 28, 2025	July 28, 2025	October 28, 2025	December 19, 2025	January 22, 2026
Christof Mascher	Non-Executive Independent Director	Chairman	✓	✓	✓	✓	✓
Kamesh Goyal	Non-Executive Director	Member	✓	✓	✓	✓	✓
Gopalakrishnan Soundarajan	Non-Executive Director	Member	✓	✓	✓	✓	✓
Mahender Kumar Garg	Non-Executive Independent Director	Member	✓	✓	✓	✓	✓
Jasleen Kohli	Managing Director & Chief Executive Officer	Member	✓	✓	✓	✓	✓
Ravi Khetan	Chief Financial Officer	Member	✓	✓	✓	✓	✓
Adarsh Agarwal[1]	Appointed Actuary	Member	NA	×	✓	✓	✓
Rajeev Singh	Chief Technical and Risk Officer	Member	✓	×	✓	✓	✓
Nikhil Kamdar[2]	Appointed Actuary	Member	✓	NA	NA	NA	NA

P Present A Absent NA Not Applicable

[1] Adarsh Agarwal was appointed as Appointed Actuary of the Company with effect from July 2,2025.

[2] Nikhil Kamdar ceased to be Appointed Actuary of the Company from end of business hours of July 1, 2025.

Risk Management Framework

The objective of the risk management framework of the Company is to clearly define, identify, measure and mitigate various risks to which the Company is exposed to.

The risk management framework of the Company consists of the Board of Directors, Risk Management Committee of the Board, the Chief Technical and Risk Officer and the Risk Management Committee (Management) comprising of respective functional

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heads, who are the owners of risks emanating from their respective functions and the Internal Auditor. The Chief Technical & Risk Officer and Functional heads are responsible for periodically reviewing the risk management process to ensure that they are aligned to the risk management objectives of the Company.

An Annual review of all Departments and their risks was conducted wherein the key risks were highlighted by each Functional Head, which were further evaluated by Risk Management Committee in detail and then were classified into Low, Medium and High risk categories and the frequency of the review is also agreed upon.

The critical risks to which the Company is exposed to along with their mitigation are identified and monitored and are presented to the Risk Management Committee on a quarterly basis.

The key risks identified by the Company along with their mitigation plans are as under.

1. Asset Liability Management Risk is the risk of negative impact on the entity's net asset value and the risk of entity's inability to meet financial obligations when they fall due. The risk is managed by ensuring that there are adequate assets, returns and liquidity to cover potential liability that arises in the future as per the corresponding period.

2. Liquidity Risk (Investment Risk) is monitored on a regular basis to ensure sufficient cash flows are maintained to meet Claims and operating expenses.

3. Reinsurance Risk (Credit Risk) is a risk of default of Reinsurer (failure to perform their obligation) in the event of claim for reinsurance ceded. This risk is managed by ensuring minimum credit rating of the reinsurer while placement and its regular monitoring.

4. Operational Risks are risks related to operational execution and include, among others systems risk, fraud risk, legal risk, compliance risk, process risk and outsourcing risk. These are mitigated by implementing effective internal control framework, through strong policy and process, periodical reviews and internal audit.

5. Reputational Risk emanating from negative news in media (including social media) may be detrimental to the future business of the Company. These are mitigated by identifying negative publicity on a continuous basis. This is also a part of regular risk management framework review and response team. To address negative publicity, all possible measures including media and legal recourse are resorted to, which differ on a case to case basis.

6. Business Continuity Risks include traditional emergencies like fires, floods, earthquakes and tornados as well as risks from physical and cyber terrorism, cybercrime, computer and telecommunications equipment failures, theft, employee sabotage, lockdown situation (like pandemics and lockdown due to pandemics) etc. The Company has an existing Business Continuity Plan which is periodically reviewed and updated by Chief Information Security Officer (CISO) and Head IT. During the unprecedented time of lockdown due to COVID-19 pandemic, it assisted the Company in continued operations and service of customer without significant delays or drop in quality of service.

7. Underwriting Cycle & Pricing Adequacy Risk arises from prolonged soft pricing in certain lines of business, combined with rising claims inflation, including increasing court awards, higher medical and repair costs, and longer claim settlement cycles. These factors may lead to reserve deterioration, inadequate pricing, and adverse combined ratios. This risk is mitigated through portfolio-level pricing governance, periodic rate adequacy assessments, and regular loss ratio reviews.

8. Regulatory & Supervisory Risk arises from changes in regulations issued by the Regulator relating to product approvals, expenses of management, commissions, reinsurance, disclosures, and other compliance requirements, which may impact the Company's operating model and profitability. This risk is mitigated through a dedicated regulatory watch mechanism, early impact assessment of draft regulations, and timely updates to policies and systems in advance of the effective dates.

Investment Committee

Terms of Reference

The Investment Committee was constituted by a resolution of the Board at their meeting held on December 14, 2017 and was last re-constituted by the Board at their meeting held on July 25, 2024. The scope and function of the Investment Committee is in accordance with Clause 4.2 of the CG Master Circular and IRDAI CG Regulations. The terms of reference of the Investment Committee are as follows:

I. To recommend investment policy to the Board and lay down operational framework for investment operations;

II. To periodically review Investment policy based on performance of investments and evaluation of dynamic market condition and place it before the Board;

III. To implement the Board Approved Investment Policy;

IV. To ensure adequate return on funds consistent with the protection, safety and liquidity;

V. To formulate an effective reporting system to ensure compliance with policy set out by it apart from Internal / Concurrent Audit Mechanisms for a sustained and ongoing monitoring of Investment Operations;

VI. To review investment operations and submit report to the Board on performance of investment portfolio with regard to its safety and soundness on quarterly basis;

VII. For assessment of credit risk and market risk, the members of the Committee should not be influenced only by the credit rating. The committee should independently review their investment decisions and ensure that support by the internal due diligence process is an input in making appropriate investment decisions;

VIII. Such terms of reference as may be prescribed under the Act, IRDAI Regulations and SEBI Listing Regulations or other applicable laws or by any other regulatory authority.

Composition, Meetings and Attendance

The Investment Committee met four (4) times during the year. The composition and attendance of the Members at the Investment Committee meetings are given below:

Name of Member	Nature of Directorship	Designation in the Committee	Meeting dated			
			April 28, 2025	July 28, 2025	October 28, 2025	January 22, 2026
Gopalakrishnan Soundarajan	Non-Executive Director	Chairman	✓	✓	✓	✓
Kamesh Goyal	Non-Executive Director	Member	✓	✓	✓	✓
Jasleen Kohli	Managing Director & Chief Executive Officer	Member	✓	✓	✓	✓
Ravi Khetan	Chief Financial Officer	Member	✓	✓	✓	✓
Parimal Heda	Chief Investment Officer	Member	✓	✓	✓	✓
Adarsh Agarwal[1]	Appointed Actuary	Member	NA	×	✓	✓
Rajeev Singh	Chief Technical and Risk Officer	Member	✓	×	✓	✓
Nikhil Kamdar[2]	Appointed Actuary	Member	✓	NA	NA	NA

✓ Present × Absent NA Not Applicable

[1] Adarsh Agarwal was appointed as Appointed Actuary of the Company with effect from July 2, 2025.

[2] Nikhil Kamdar ceased to be Appointed Actuary of the Company from end of business hours of July 1, 2025.

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Share Allotment Committee

Terms of Reference

The Share Allotment Committee was constituted by a resolution of the Board at its meeting held on December 17, 2019 and was last re-constituted by the Board at its meeting held on October 24, 2024. The terms of reference of the Committee are as follows:

i. to approve allotment of shares or other securities of the Company;

ii. to issue new / duplicate share certificate;

iii. to issue letter of allotment of shares or other securities, if required;

iv. to approve transfer / transmission of shares or other securities of the Company;

v. to carry out any other function as may be decided by the Board;

vi. Such terms of reference as may be prescribed under the Act, IRDAI Regulations, SEBI Listing Regulations or any other applicable laws or by any other regulatory authority.

Composition, Meetings and Attendance

The Share Allotment Committee met once (1) during the year. The composition and attendance of the Members at the Share Allotment Committee meetings are given below:

Name of Member	Nature of Directorship	Designation in the Committee	Meeting dated October 28, 2025
Christof Mascher	Non-Executive Independent Director	Chairman	✓
Kamesh Goyal	Non-Executive Director	Member	✓
Gopalakrishnan Soundarajan	Non-Executive Director	Member	✓
Jasleen Kohli	Managing Director & Chief Executive Officer	Member	✓

✓ Present × Absent NA Not Applicable

In case of business exigencies or urgency of matters, resolutions are passed by circulation.

4. Particulars of senior management including the changes therein since the close of the previous financial year

As at March 31, 2026, the following officials were designated as Senior Management:

Sr. No.	Name	Designation
1.	Jasleen Kohli	Managing Director and Chief Executive Officer
2.	Ravi Khetan	Chief Financial Officer
3.	Parimal Heda	Chief Investment Officer
4.	Rajeev Singh	Chief Technical and Risk Officer
5.	Rasika Kuber	Chief Compliance Officer
6.	Adarsh Agarwal	Appointed Actuary (From July 2, 2025) Chief Actuary and Product Officer - Corporate Business (Up to July 1, 2025)
7.	Easwara Narayanan Muthuswamy	Chief Operating Officer
8.	Vivek Chaturvedi	Chief Marketing Officer and Head of Direct Sales, Health, & Travel Business
9.	Gangadharayya Jadagerimath	Head of Technology
10.	Amrit Arora	Chief Human Resource Officer
11.	Ganesan Ramesh	Internal Auditor
12.	Tejas Saraf	Company Secretary and Compliance Officer
13.	Nikhil Kamdar	Appointed Actuary (Up to July 1, 2025)
14.	Atul Mehta	Country Head – Retail Geographies & Key Partnerships (Up to August 11, 2025)

The Board of Directors of the Company vide resolution dated March 28, 2025 as recommended by the Nomination and Remuneration Committee and pursuant to the approval of IRDAI vide its letter dated June 2, 2025, had appointed Adarsh Agarwal as the Appointed Actuary of the Company, with effect from July 2, 2025. Adarsh Agarwal was already a Key Management Personnel of the Company pursuant to the IRDAI CG Regulations read with CG Master Circular and a member of Senior Management of the Company in terms of the SEBI Listing Regulations. Nikhil Kamdar has ceased to be the Appointed Actuary of the Company with effect from end of business hours on July 1, 2025.

Further, the Board of Directors at its meeting held on July 28, 2025 had noted the resignation of Atul Mehta, Country Head – Retail Geographies & Key Partnerships of the Company with effect from the close of business hours of August 11, 2025.

Remuneration to Director

Executive Director-Managing Director & Chief Executive office ("MD & CEO")

Jasleen Kohli

Pursuant to resolutions dated June 30, 2025 and August 6, 2025 passed by the Board and the Members, respectively and, approval letter dated January 23, 2026 issued by the IRDAI, set forth below are the remuneration and other benefits of Jasleen Kohli for FY2025-26:

Fixed Salary	₹ 3,92,27,401/-
Perquisites as per the agreement	Standard perquisites of house rent allowance, leave travel allowance, education allowance, provident fund, gratuity, leave encashment, life insurance cover, group medical policy, personal accident cover and other benefits as per the rules of our Company.

Jasleen Kohli was paid ₹ 436.95 lakhs in her capacity as a MD & CEO for FY2025-26. This includes ₹ 58.16 lakhs towards payment of variable pay which was accrued in the FY2024-25, excludes estimated value of contribution to gratuity fund.

This remuneration payment is in compliance with IRDAI approval letters dated January 23, 2026. Further, the variable pay for FY2025-26 will be paid in FY2026-27, subject to the approval of the Board of Directors based on the recommendation of the Nomination and Remuneration Committee.

Remuneration disclosures as required under the IRDAI Guidelines

The details of remuneration of MD & CEO of the Company as required under CG Master Circular are disclosed in note 11 read with Annexure I of the financial statements.

Notice period

Three months prior written notice to the Company.

Severance fees

There is no separate provision for payment of severance fees.

ESOP

ESOP During the year, MD & CEO has been granted 1,29,274 stock options under Go Digit Employee Stock Option Plan 2018. The options would vest over four (4) years in proportion of 50%-40%-10%, starting from second year from the date of grant.

Payments and benefits to Non – Executive Directors and Independent Directors:

Details of the remuneration paid to the Non-Executive Directors and Independent Directors of our Company in the FY2025-26 are set forth below.

S. No.	Name of Non-Executive Directors and Independent Directors	Sitting Fees (in ₹ lakhs)	Commission (in ₹ lakhs)
1.	Kamesh Goyal	Nil	Nil
2.	Gopalakrishnan Soundarajan	Nil	Nil
3.	Michael Wallace w.e.f November 1,2025	Nil	Nil
4.	Vandana Gupta	24.00	Nil
5.	Christof Mascher	30.00	Nil
6.	Mahender Kumar Garg	22.00	Nil
7.	Mukul Kant Gupta	7.00	Nil
8.	Giridhar Aramane w.e.f November 1, 2025	4.00	Nil

Pecuniary relationship or transactions

Except to the extent of insurance policies taken in the ordinary course of business, and claims thereon if any, the sitting fees paid as mentioned hereinabove, the Non-Executive Directors (including Independent Directors) do not have any pecuniary relationships or transactions with the Company.

Criteria for making payments to Non-Executive Directors

The criteria for payment of remuneration to Non-Executive Directors is in consonance with the Remuneration Policy for Non-Executive Directors of the Company which is available on our website i.e. https://www.godigit.com/investor-relations.

Corporate Governance Report

5. General Body Meetings

a) Annual General Meetings ("AGM")

The details of the AGMs of the Company including Special Resolutions passed in the last three financial years are given below:

Annual General Meeting	Day, Date	Time	Mode	Venue	Special Resolution
9th AGM	Wednesday, August 6, 2025	3.00 p.m.	Video Conferencing ("VC") / Other Audio Visual Means ("OAVM")	Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivajinagar, Pune – 411005.	All resolutions passed in the meeting were ordinary resolution.
8th AGM	Wednesday, August 14, 2024	10.00 a.m.	Physical	Tango Hall, Ground Floor, Hotel Blue Diamond, 11 Koregaon Road, Pune 411001, Maharashtra, India.	(i) Appointment of Mahender Kumar Garg (DIN: 00081454), as a Non-Executive Independent Director of the Company (ii) Ratification of the "Go Digit – Employee Stock Option Plan 2018" ("ESOP 2018"/ "Plan") (iii) Ratification of the extension of the benefits under the "Go Digit – Employee Stock Option Plan 2018" ("ESOP 2018"/ "Plan") to the employees of Go Digit Infoworks Services Private Limited, Holding Company (iv) To approve the amendment in the "Go Digit – Employee Stock Option Plan 2018" ("ESOP 2018"/ "Plan")
7th AGM	Wednesday, July 26, 2023	12.30 p.m.	Physical	1st Floor, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, (Bhamburda) Shivajinagar, Pune – 411005, Maharashtra, India	(i) To approve amendment in the "Go Digit-Employee Stock Option Plan 2018" ("ESOP 2018"/ "Plan") (ii) To change the terms of appointment of Jasleen Kohli from 'liable to retire by rotation' to 'not liable to retire by rotation' (iii) To approve continuation of term of appointment of Chandran Ratnaswami (DIN: 00109215), Non-Executive Director of the Company, after he attains the age of seventy-five (75) years

b) Extraordinary General Meeting

There was no Extraordinary General Meeting of the Company held during the financial year under review.

c) Postal Ballot

During the year, following resolutions were passed by the Members of the Company through postal ballot-

1) To obtain approval of the Members of the Company for commitment and support to set up a unit in the International Financial Services Centre("IFSC"), a Special Economic Zone for financial services in India, by way of an IFSC Insurance Office ("IIO") in Gujarat International Finance Tech City ("GIFT IFSC"). The resolution was approved on Saturday, August 23, 2025

2) To approve the amendment in the "Go Digit- Employee Stock Option Plan 2018". The resolution was approved on Saturday, November 29, 2025.

3) Appointment of Giridhar Aramane (DIN: 00483130) as a Non-Executive Independent Director of the Company for a period of five years w.e.f. November 1, 2025. The resolution was approved on Saturday, November 29, 2025.

4) Appointment of Michael Wallace (DIN: 10214400) as a Non- Executive Director of the Company w.e.f. November 1, 2025. The resolution was approved on Saturday, November 29, 2025.

d) Special Resolution proposed to be conducted through Postal Ballot

No Special Resolution is proposed to be conducted through Postal Ballot as on the date of this Report.

Corporate Governance Report

e) Procedure followed for Postal Ballot

Pursuant to the provisions of Section 110 of the Act, Rule 22 of the Companies (Management and Administration) Rules, 2014 ("the Management Rules") and other applicable provisions of the Act and the Rules, read with General Circulars issued by the MCA having reference No. 14/2020, along with subsequent circulars issued in this regard (collectively referred to as "MCA Circulars"), Regulation 44 of the SEBI Listing Regulations, read with Circulars issued by SEBI (collectively referred to as 'SEBI Circulars'), Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India and other applicable laws, rules, circulars and regulations (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) the approval of Members of the Company for the below mentioned resolutions was obtained by Postal Ballot through remote e-voting process.

During the FY2025-26, the Company conducted the following Postal Ballot activities:

Postal Ballot No. 1

Description of Resolution

To obtain approval of the Members of the Company for commitment and support to set up a unit in the International Financial Services Centre("IFSC"), a Special Economic Zone for financial services in India, by way of an IFSC Insurance Office ("IIO") in Gujarat International Finance Tech City ("GIFT IFSC").

Remote e-voting Platform	National Securities Depository Limited
Scrutinizer	Kanj & Co. LLP, Company Secretaries
Cut-off date	Friday, July 18, 2025
Total number of Shareholders as on Cut-off date	66,226
Dispatch date of Notice	July 22, 2025
Remote e-voting period	The remote e-Voting commenced on Friday, July 25, 2025, at 9:00 a.m. (IST) and ended on Saturday, August 23, 2025, at 5:00 p.m. (IST).
Date of passing of Resolution	August 23, 2025
Date of declaration of voting results	Basis the report of the scrutinizers dated August 25, 2025, the Company published the voting results on the stock exchanges on August 26, 2025
Link of Company's website for voting result of Postal Ballot	https://www.godigit.com/investor-relations

The Scrutinizer submitted its report on the eVoting process on August 25, 2025, and the results, along with the Scrutinizer's Report, were submitted to the Stock Exchanges on August 26, 2025. The details of the evoting results are set out below.

Sr. No	Resolution	Type of Resolution	No. of shares held	No. of votes polled	Vote cast in favour	Vote cast in against
1	To obtain approval of the Members of the Company for commitment and support to set up a unit in the International Financial Services Centre("IFSC"), a Special Economic Zone for financial services in India, by way of an IFSC Insurance Office ("IIO") in Gujarat International Finance Tech City ("GIFT IFSC")	Ordinary Resolution	82,29,11,120	82,29,11,120	82,29,09,649	1,471

Postal Ballot No. 2

Description of Resolutions

1) To approve the amendment in the "Go Digit- Employee Stock Option Plan 2018"
2) Appointment of Giridhar Aramane (DIN: 00483130) as a Non-Executive Independent Director of the Company for a period of five years w.e.f. November 1, 2025
3) Appointment of Michael Wallace (DIN: 10214400) as a Non-Executive Director of the Company w.e.f. November 1, 2025

Remote e-voting Platform	National Securities Depository Limited
Scrutinizer	Kanj & Co. LLP, Company Secretaries
Cut-off date	Friday, October 24, 2025
Total number of Shareholders as on Cut-off date	64,835
Dispatch date of Notice	October 30, 2025
Remote e-voting period	The remote e-Voting commenced on Friday, October 31, 2025, at 9:00 a.m. (IST) and ended on Saturday, November 29, 2025, at 5:00 p.m. (IST).
Date of passing of Resolution	November 29, 2025
Date of declaration of voting results	Basis the report of the scrutinizers dated December 1, 2025, the Company published the voting results on the stock exchanges on December 2, 2025
Link of Company's website for voting result of Postal Ballot	https://www.godigit.com/investor-relations

The Scrutinizer submitted its report on the e-voting process on December 1, 2025, and the results, along with the Scrutinizer's Report, were submitted to the Stock Exchanges on December 2, 2025. The details of the e-voting results are set out below.

Sr. No	Resolution	Type of Resolution	No. of shares held	No. of votes polled	Vote cast in favour	Vote cast in against
1	To approve the amendment in the "Go Digit- Employee Stock Option Plan 2018"	Special Resolution	92,33,48,120	83,55,39,674	79,22,73,615	4,32,66,059
2	Appointment of Giridhar Aramane (DIN: 00483130) as a Non-Executive Independent Director of the Company for a period of five years w.e.f. November 1, 2025	Special Resolution	92,33,48,120	83,70,82,245	83,70,81,351	894
3	Appointment of Michael Wallace (DIN: 10214400) as a Non- Executive Director of the Company w.e.f. November 1, 2025	Ordinary Resolution	92,33,48,120	83,70,82,245	83,69,56,454	1,25,791

6. Means of communication

During the year, pursuant to SEBI Listing Regulations, applicable regulations and circulars issued by IRDAI and the Act, the Company has followed the following process for means of communication with its Members:

(a) Communication of quarterly results

The un-audited quarterly and half-yearly financial results alongwith the limited review report thereto and the audited annual financial results alongwith the audit report thereto are submitted with the Stock Exchanges immediately after they are approved by the Board of Directors in accordance with the SEBI Listing Regulations. These results are simultaneously posted on the website of the Company at https://www.godigit.com/investor-relations pursuant to Regulation 47 of SEBI Listing Regulations and as per the requirement of public disclosures under IRDAI Regulations.

(b) Newspapers wherein results are normally published

Quarterly, half-yearly and annual financial results of the Company are published in widely

Corporate Governance Report

circulated national newspapers, as per the details given below:

- The Financial Express (English language)
- Loksatta (Marathi language)

Pursuant to the recent amendments in SEBI Listing Regulations, the Company had given Quick Response (QR) code containing weblink of the website of the Company wherein the financials are uploaded, in the aforesaid newspapers.

In addition to the above, the Company also publishes notice of AGM / Postal Ballot, and other required information in the aforesaid newspapers.

(c) Website

The Company's website www.godigit.com serves as a key awareness facility for all its stakeholders, allowing them to access information at their convenience. The Company has implemented a separate dedicated section "Investor Relations" on the website of the Company where all information is available which, inter-alia, includes stock exchange filings, all statutory policies, latest press releases, financial results, investor presentations, quarterly earnings call transcripts and quarterly earnings call audio recording and other exchange intimation, brief profile of Directors and Key Members are also hosted.

(d) Communication of official news releases

As on March 31, 2026, the official news releases of the Company were submitted with the stock exchanges as required under the SEBI Listing Regulations and are also placed on the Company's website and its social media page.

(e) Presentations made to institutional investors or to the analysts

The schedule of analysts / institutional investors meetings and presentations, if any, made to them were informed to the stock exchanges and also uploaded on the Company's website. The Company also conducted calls/meetings with investors post declaration of financial results to brief on the performance of the Company. The audio recordings and transcripts of quarterly earnings calls are also uploaded on the Company's website and stock exchanges.

(f) Fit and proper declaration

The IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024 prescribes the following compliance requirement for transfer/ acquisition of equity shares of the Company in the below scenarios:

Particulars	Compliance Requirement
Transfer of 1% or more but less than 5% of paid-up equity capital	File self-certification with the Company that such transfer is in compliance with other applicable laws
Acquisition of 5% or more of paid-up equity capital	Seek prior permission of IRDAI before acquisition

7. General shareholder information

a) Annual General Meeting- date, time and venue

As per the notice calling 10th AGM of the Company.

b) Financial year

The financial year covers the period from April 1, 2025 to March 31, 2026.

c) Dividend payment date

The Company did not declare any dividend during the financial year.

d) The name and address of each stock exchange(s) at which the listed entity's securities are listed and a confirmation about payment of annual listing fee to each of such stock exchange(s)

The Company's Equity Shares are listed on BSE Limited ("BSE") (scrip code: 544179) and National Stock Exchange of India Limited ("NSE") (Symbol: GODIGIT).

BSE Address: Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001

NSE Address: Exchange Plaza, C-1, Block G Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.

Corporate Governance Report

The annual listing fees for FY2025-26 have been paid by the Company to both the stock exchanges.

e) In case the securities are suspended from trading, the Directors' Report shall explain the reason thereof

During the year, the securities of the Company were not suspended from trading.

f) Registrar to an Issue and Share Transfer Agents

MUFG Intime India Private Limited (formerly known as Link Intime India Private Limited)

Communication Address

MUFG Intime India Private Limited, C101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai - 400083.

R & T Services - Shares and Interest on Bonds:
Contact no. - (0) 810 811 6767

Fixed Deposits Registry Services:
Contact no. - 022 - 4918 6260

Public Issue-Shares and Bonds (Allotment):
Contact no - (0) 810 811 4949
Fax - 022 - 4918 6060
Toll-free number - 1800 1020 878
Email: rnt.helpdesk@in.mpms.mufg.com
Website: www.in.mpms.mufg.com

g) Share transfer system

Trading in Equity Shares of the Company through BSE Limited or NSE is permitted only in dematerialized form. During the FY2025-26, all the shares of the Company were in dematerialized form. Further, as per the Act and applicable SEBI Listing Regulations the transfer of securities would be carried out only in dematerialized form.

h) Distribution of shareholding

As on March 31, 2026 the distribution of shareholding was as below:

Promoter and Promoter Group: 73.01%

Public: 26.99%

i) Dematerialization of shares and liquidity

The Company's shares enjoy demat facility with National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL) with ISIN INE03JT01014. As on March 31, 2026, entire shareholding of the Company was in demat mode.

j) Outstanding Global Depository Receipts (GDR) or American Depository Receipts (ADR) or Warrants or any convertible instruments, conversion date and likely impact on equity

As on March 31, 2026, there were no outstanding GDRs/ADRs/Warrants or any convertible instruments issued by the Company.

k) Commodity price risk or foreign exchange risk and hedging activities

The Company is exposed to foreign exchange risk and the impact of which is not material on the financial statements. The Company does not undertake any commodity business and has not entered into any hedging transactions for said risks.

l) Plant locations

This is not applicable to the Company, as the Company is not a manufacturing entity.

m) Address for correspondence

Go Digit General Insurance Limited, 1st Floor, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivajinagar, Pune, Maharashtra, India, 411005.

n) List of all credit ratings obtained by the Company along with any revisions thereto during the relevant financial year, for all debt instruments of such Company or any fixed deposit programme or any scheme or proposal of the listed Company involving mobilization of funds, whether in India or abroad

As at March 31, 2026 the Company has not obtained any credit rating or any revision for debt instruments of Company or any fixed deposit programme or any scheme or proposal of the Company involving mobilization of funds, whether in India or abroad.

During the year, CRISIL Ratings Limited ("CRISIL") had reaffirmed its CRISIL AA- (pronounced as CRISIL double A minus) rating to the Company and revised the outlook to rating watch with developing implications.

8. Other Disclosures

Sr. No.	Particulars	Company Remarks
a)	disclosures on materially significant related party transactions that may have potential conflict with the interests of listed entity at large	There were no materially significant related party transactions that may have potential conflict with the interest of the Company. The Policy on related party transactions has been hosted on the website of the Company and the same can be viewed at www.godigit.com/investor-relations Go Digit Infoworks Services Private Limited ("GDISPL"), holding company, the owner and proprietor of the trademarks "DIGIT" and "GO DIGIT", transferred the said trademarks to Go Digit Solutions Private Limited ("Digit Solutions"), a promoter group company. Consequently, the Company terminated the existing agreement with GDISPL and, pursuant to the approval of the Audit Committee, entered into a Brand License Agreement with Digit Solutions for continued usage of the trademarks.
b)	details of non-compliance by the listed entity, penalties, strictures imposed on the listed entity by stock exchange(s) or the Board or any statutory authority, on any matter related to capital markets, during the last three years;	The Company had submitted details of Related Party Transactions under Regulation 23(9) of SEBI Listing Regulations along with the financials of the Company for half year ended September 30, 2024, on October 24, 2024 within 30 minutes of conclusion of Board Meeting. However, XBRL submission of the same was made with delay on October 25, 2024 and to that extent the Company has not complied with the provisions of Regulation 23(9) of the SEBI Listing Regulations. A fine of ₹ 5,000/- each was levied by National Stock Exchange of India Limited and BSE Limited on the Company and the Company has paid the specified amount of fine.
c)	details of establishment of vigil mechanism/whistle blower policy, and affirmation that no personnel has been denied access to the Audit Committee	The Company has in place Board approved Whistle Blower Policy. The Policy has been hosted on the website of the Company and can be viewed at https://www.godigit.com/investor-relations. Further, no person has been denied access to the Audit Committee.
d)	details of compliance with mandatory requirements and adoption of the non-mandatory requirements	The Company has complied with the mandatory and non-mandatory requirements applicable to the Company. The Company is fully committed to complying with all regulatory and statutory requirements.
e)	web-link where policy for determining 'material' subsidiaries is disclosed	www.godigit.com/investor-relations
f)	Web-link where policy on dealing with related party transactions	www.godigit.com/investor-relations
g)	disclosure of commodity price risks and commodity hedging activities	The Company is exposed to foreign exchange risk and the impact of which is not material on the financial statements. The Company does not undertake any commodities business and has not entered into any hedging transactions for said risks.
h)	details of utilization of funds raised through preferential allotment or qualified institutional placement as specified under Regulation 32(7A)	During the year under review, the Company has not raised any funds through Preferential Allotment or Qualified Institutions Placement as specified under the provisions of the Act and Regulation 32(7A) of the SEBI Listing Regulations.
i)	a certificate from a company secretary in practice that none of the directors on the board of the company have been debarred or disqualified from being appointed or continuing as directors of companies by the Board/Ministry of Corporate Affairs or any such statutory authority	Certificate will form part of this report

Corporate Governance Report

Sr. No.	Particulars	Company Remarks
j)	where the board had not accepted any recommendation of any committee of the board which is mandatorily required, in the relevant financial year, the same to be disclosed along with reasons thereof: Provided that the clause shall only apply where recommendation of / submission by the committee is required for the approval of the Board of Directors and shall not apply where prior approval of the relevant committee is required for undertaking any transaction under these Regulations	Board has accepted all recommendations of Committees during the FY2025-26
k)	total fees for all services paid by the listed entity and its subsidiaries, on a consolidated basis, to the statutory auditor and all entities in the network firm/network entity of which the statutory auditor is a part	Please refer note no. 33 of the financial statement for FY2025-26
l)	disclosures in relation to the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013:	
	a. number of complaints filed during the financial year	*4
	b. number of complaints disposed of during the financial year	*4
	c. number of complaints pending as on end of the financial year	0
		*3 out of 4 complaints were not substantiated
m)	disclosure by listed entity and its subsidiaries of 'Loans and advances in the nature of loans to firms/companies in which Directors are interested by name and amount'	During the year, the Company has not given any loans and advances to firms/companies in which Directors are interested.
n)	Details of material subsidiaries of the listed entity; including the date and place of incorporation and the name and date of appointment of the statutory auditors of such subsidiaries	During the year, the Company did not have any subsidiary.

9. Non-compliance of any requirement of Corporate Governance Report of sub-paras (2) to (10) of Part C of Schedule V of the SEBI Listing Regulations, with reasons thereof shall be disclosed

The Company has complied with all requirements of Corporate Governance Report.

10. Disclosure w.r.t. discretionary requirements as specified in Part E of Schedule II of the SEBI Listing Regulations

The Company has complied with all applicable mandatory requirements specified in Regulations 17 to 27 and clauses (b) to (i) and (t) of sub-regulation 2 of Regulation 46 and para C, D and E of Schedule V of the SEBI Listing Regulations. In addition to the mandatory requirements, the Company has also complied with following non-mandatory requirements:

The Board

The office of Chairman is held by Kamesh Goyal who is a Non-Executive Director and the Promoter of the Company. The Company reimburses all expenses to him incurred by him in due discharge of his duties as a Chairman. Further, the Company also has one woman Independent Director on its Board.

Audit Qualifications

The Company's financial statements are unqualified / unmodified.

Separate posts of Chairman and Managing Director or Chief Executive Officer

The Chairman and MD & CEO are two different posts, where the Chairman is a Non-Executive Director and they are not related to each other.

Reporting of Internal Auditor

The Internal Auditor reports to the Audit Committee.

11. The disclosures of the compliance with corporate governance requirements specified in regulation 17 to 27 and clauses (b) to (i) and (t) of sub-regulation (2) of Regulation 46 of the SEBI Listing Regulations

The Company has complied with all applicable mandatory requirements specified in Regulations 17 to 27 and clauses (b) to (i) and (t) of sub-regulation 2 of Regulation 46 and para C, D and E of Schedule V of the SEBI Listing Regulations.

The Company is fully committed to complying with all regulatory and statutory requirements.

12. Declaration signed by the CEO stating that the Members of Board of Directors and SMP have affirmed compliance with the code of conduct of Board of Directors and senior management.

The same has been annexed to this report.

13. Compliance certificate from either the auditors or practicing company secretaries regarding compliance of conditions of corporate governance shall be annexed with the directors' report

The same has been annexed to this report.

14. Disclosures with respect to demat suspense account/ unclaimed suspense account

There were no equity shares lying in the unclaimed suspense account for FY2025-26.

15. Disclosure of certain types of agreements binding listed companies

There are no agreements with any party which impact the management or control of the Company or impose any restriction or create any liability upon the Company.

During the FY2025-26, the Joint Venture Agreement relating to the management and governance of Go Digit Infoworks Services Private Limited, the Holding Company, was amended by the promoters of the Holding Company. Although the Company is a party to the said Agreement, the amendment does not have any impact on the management or governance of the Company. The affairs of the Company continue to be conducted in accordance with its Articles of Association.

Certification for compliance of the Corporate Governance Master Circular

I, Rasika Kuber, hereby certify that Go Digit General Insurance Limited has complied with the IRDAI (Corporate Governance for Insurers) Regulations, 2024 and the circulars issued there under.

Nothing has been concealed or suppressed.

Sd/-
Rasika Kuber
Chief Compliance Officer

Practicing Company Secretary's Certificate on Corporate Governance

To,
The Members of
Go Digit General Insurance Limited

We have examined all the relevant records of Corporate Governance of **Go Digit General Insurance Limited** (CIN: L66010PN2016PLC167410) (hereinafter called "the Company") for the year ended March 31, 2026, for the purpose of certifying compliance of the conditions of Corporate Governance as per the relevant provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations') as referred to in Regulation 34(3) read with Regulations 17 to 27, Clauses (b) to (i) and (t) of Sub-Regulation (2) of Regulation 46 and Para C, D and E of Schedule V of the Listing Regulations.

The compliance of the conditions of Corporate Governance is the responsibility of the management. Our examination was limited to the review of procedures and implementation thereof, as adopted by the Company for ensuring compliance with conditions of Corporate Governance. It is neither an audit nor an expression of opinion on the financial statements of the Company.

In our opinion and to the best of our information and according to explanations given to us and based on the representations made by the Directors, Company Secretary and the Management, and considering the relaxations granted by the Ministry of Corporate Affairs and Securities and Exchange Board of India, we certify that the Company has complied with the conditions of Corporate Governance as stipulated in the SEBI Listing Regulations for the year ended on March 31, 2026.

We further state that such compliance is neither an assurance as to the future viability of the Company nor of the efficiency or effectiveness with which the management has conducted the affairs of the Company and this Certificate is issued solely for the purpose of complying with the aforesaid Listing Regulations and may not be suitable for any other purpose.

For **KANJ & CO LLP,**
Company Secretaries

Sd/-
Sunil Nanal
Partner
FCS No.: 5977 |C P No.: 2809
UDIN: F005977H000443623
Firm Unique Code: P2000MH005900
Peer Review Number: 6309/2024

Date: May 22, 2026
Place: Pune

Certificate on Non-Disqualifications of Directors

(Pursuant to Regulation 34(3) and Schedule V Para C clause (10)(i) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

To,
The Members of
Go Digit General Insurance Limited
1 to 6 Floor, Ananta One, Pride Hotel Lane,
Narveer Tanaji Wadi, City Survey No.1579,
Shivajinagar, Pune - 411005

We have examined the relevant records, registers, forms, returns and disclosures received from the Go Digit General Insurance Limited (hereinafter referred to as "Company") and made available to us for the purpose of issuing this Certificate. In accordance with Regulation 34(3) read with Schedule V Para-C Sub clause 10(i) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby certify that:

None of the following Directors of the Company have been debarred or disqualified from being appointed or continuing as directors of the Company by the Securities and Exchange Board of India or the Ministry of Corporate Affairs or any other statutory authority, for the period commencing from 1st April 2025 to 31st March 2026:

Sr. No.	Name of Director	DIN
1.	Kamesh Goyal	01816985
2.	Christof Mascher	09083996
3.	Vandana Gupta	07790005
4.	Mahender Kumar Garg	00081454
5.	Mukul Kant Gupta	08730748
6.	Giridhar Aramane	00483130
7.	Gopalakrishnan Soundarajan	05242795
8.	Michael Anthony Wallace	10214400
9.	Jasleen Kohli	07634112

Ensuring the eligibility for the appointment / continuity of every Director on the Board is the responsibility of the management of the Company. Our responsibility is to express an opinion on these matters based on our verification. This certificate is neither an assurance as to the future viability of the Company nor of the efficiency or effectiveness with which the management has conducted the affairs of the Company.

For **KANJ & CO LLP,**
Company Secretaries

Sd/-
Sunil Nanal
Partner
FCS No.: 5977 |C P No.: 2809
UDIN: F005977H000443843
Firm Unique Code: P2000MH005900
Peer Review Number: 6309/2024

Date: May 22, 2026
Place: Pune

Certificate from Managing Director and Chief Executive Officer on Compliance with Code of Conduct

Date: April 28, 2026

To
The Board of Directors
Go Digit General Insurance Limited
1 to 6 Floor, Ananta One, Pride Hotel Lane, Narveer
Tanaji Wadi, City Survey No.1579, Shivajinagar, Pune,
Maharashtra, India, 411005

I, Jasleen Kohli, Managing Director and Chief Executive Officer of the Company hereby confirm that all Board Members and Senior Management Team have affirmed compliance with the terms of the Code of Conduct for Directors and Senior Management of Go Digit General Insurance Limited for the year ended 31st March 2026.

Sd/-
Jasleen Kohli
Managing Director and Chief Executive Officer
DIN- 07634112

Certification in terms of Regulation 17(8) of SEBI Listing Regulations

Date: 28th April 2026

To,
The Board of Directors
Go Digit General Insurance Limited

In relation to the Financial Statements for the year ended March 31, 2026 we hereby certify the following:

A. We have reviewed the Audited financial statements and the cash flow statement for the year and that to the best of our knowledge and belief:

   1. These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;

   2. These statements together present a true and fair view of the affairs of the Company and are in compliance with existing accounting standards, applicable laws and regulations.

B. To the best of our knowledge and belief, no transaction is entered into by the Company during the year which is fraudulent, illegal or violative of the Company's Code of Conduct.

C. We accept responsibility for establishing and maintaining internal controls for financial reporting and we have evaluated the effectiveness of internal control systems of the Company pertaining to financial reporting. We have disclosed to the Auditors and the Audit Committee deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps taken or proposed to be taken to rectify these deficiencies.

D. We have indicated to the Auditors and the Audit Committee:

   1. Significant changes in Internal control over financial reporting during the year

   2. Significant changes in accounting policies during the year, if any, and that the same have been disclosed in the notes to the financial statements; and

   3. Instances of significant fraud, if any, of which we have become aware and the involvement therein, if any, of the management or an employee having a significant role in the Company's internal control system over financial reporting.

For Go Digit General Insurance Limited

Sd/-	Sd/-
Ravi Khetan	**Jasleen Kohli**
Chief Financial Officer	Managing Director and Chief Executive Officer

Independent Practitioner's Reasonable Assurance Report on Identified Sustainability Information in Go Digit General Insurance Limited's Business Responsibility and Sustainability Report for the Financial Year 2025- 2026

To the Board of Directors of Go Digit General Insurance Limited

1. We had undertaken to perform a reasonable assurance engagement, for **Go Digit General Insurance Limited** (the 'Company') vide our Engagement Letter dated July 01, 2025, in respect of the agreed sustainability information listed below (the **"Identified Sustainability Information"**) in accordance with the criteria stated below. These sustainability information is as included in the Business Responsibility and Sustainability Report (**BRSR**) of the Company for the year ended March 31, 2026.

Identified Sustainability Information

2. The Identified Sustainability Information for the year ended March 31, 2026 include agreed indicators listed in **Annexure 1**, identified per Securities and Exchange Board of India (the **'SEBI'**)'s circular number HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 read with paragraph 34(2)(f) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended (the **'SEBI LODR Regulations'**)

3. Our reasonable assurance engagement was with respect to the year ended March 31, 2026, information only unless otherwise stated and we have not performed any procedures with respect to earlier periods or any other elements included in the BRSR of the Company and, therefore, do not express any conclusion thereon.

Criteria

4. The criteria used by the company to prepare the Identified Sustainability Information is summarised below (hereinafter referred as to the **"BRSR Criteria"**):

    a. SEBI's circular number HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 read with paragraph 34(2)(f) the SEBI LODR Regulations.

    b. SEBI's circular number SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024.

Management's Responsibility

5. The Company's Management is responsible for selecting or establishing suitable criteria for preparing the Sustainability Information, taking into account applicable laws and regulations related to reporting on the Sustainability Information, the identification of key aspects, engagement with stakeholders, content, preparation and presentation of the Identified Sustainability Information in accordance with the Criteria mentioned above. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the Business Responsibility and Sustainability Report and measurement of Identified Sustainability Information, which are free from material misstatement, whether due to fraud or error.

6. The Company's Management is also responsible for ensuring that methodologies / assumptions for calculation of Identified Sustainability Information as included in Annexure I and Annexure II are appropriately disclosed in BRSR Reporting.

7. The Board of Directors are also responsible for overseeing the Company's BRSR reporting process.

Inherent Limitations

8. The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

9. Non-financial performance information is subject to more inherent limitations than financial information, given the characteristics of the subject matter and the methods used for determining such information. The precision of different measurement techniques may also vary.

Our Independence and Quality Control

10. We have maintained our independence and confirm that we have met the requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India and have the required competencies and experience to conduct this assurance engagement.

11. The firm applies Standard on Quality Control (SQC) 1, "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements", and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Independent Practitioner's Responsibility

12. Our responsibility is to express a reasonable assurance opinion on the Identified Sustainability Information based on the procedures we have performed and evidence we have obtained.

13. Reasonable assurance is a high-level assurance, but it is not a guarantee that an examination conducted in accordance with standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, that could reasonably be expected to influence the decisions of users taken on the basis of Identified Sustainability Information.

14. We conducted our examination of the Identified Sustainability information in accordance with the Standard on Sustainability Assurance Engagements 3000, "Assurance Engagements on Sustainability Information" ("SSAE 3000") and Standard on Assurance Engagements 3410, "Assurance Engagements on Greenhouse Gas Statements" ("SAE 3410"), issued by the Sustainability Reporting Standards Board of the Institute of Chartered Accountants of India. These standards requires that we plan and perform our engagement to obtain reasonable assurance about whether the Identified Sustainability Information are prepared, in all material respects, in accordance with the BRSR Criteria. A reasonable assurance engagement involves assessing the risk of material misstatement of the Identified Sustainability Indicators whether due to fraud or error and responding to the assessed risk as necessary to the circumstances.

15. The procedures we performed were based on professional judgement and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting polices, and agreeing or reconciling the underlying records. Given the circumstances of the engagement, in performing these procedures, we;

    a. Obtained an understanding of the Identified Sustainability Information and related disclosures,

    b. Obtained an understanding of the assessment criteria and their suitability for the evaluation and /or measurement of the Identified Sustainability Indicators.

    c. Made enquiries of Company's management and those with responsibility for managing Company's BRSR Reporting.

    d. Understood and evaluated the design of the key structures, systems, processes and controls for managing, recording and reporting on the Identified Sustainability Information, but did not include testing the operating effectiveness of management systems and controls.

    e. Based on that understanding and the risk that the Identified Sustainability Information may be materially misstated, determined the nature, timing and extent of further procedures.

    f. Performed substantive testing on a selective basis of the Identified Sustainability Information to check that data had been appropriately measured, recorded, collated and reported.

    g. Checked consolidation for various sites/ offices and corporate offices for ensuring the completeness of data being reported.

    h. Reviewed records and performed testing including recalculation for sample data to establish an assurance trail.

    i. Reviewed the level of adherence to the reporting criteria and the reporting framework followed by the company in preparing the BRSR Report.

    j. Ensured that methodology / assumptions used by management in preparation of data for reporting of Identified Sustainability Information and underlying data availability are appropriately included in Annexure - I and Annexure - II.

Exclusions

16. Our assurance scope excludes:

    a. Data / information for factors not under Operational Control of the Company.

    b. Aspects of the BRSR Report and the data/ information (qualitative or quantitative) other than the Identified Sustainability Information .

    c. Data and information outside the defined reporting period i.e. April 2025 to March 2026 and comparative data included in the BRSR report.

    d. The statements that describe the expression of opinion, belief, aspiration, expectation, aim or future intentions provided by the Company.

    Our opinion is not modified with respect to the above matters.

Other information

17. The Company's management is responsible for the other information. The other information comprises the information included within the BRSR, other than Identified Sustainability Information and our independent assurance reports dated July 10, 2026 thereon.

18. Our opinion on the Identified Sustainability Information does not cover the other information and we do not express any form of assurance thereon.

19. In connection with our assurance engagement of the Identified Sustainability Information, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Identified Sustainability Information or otherwise appears to be materially misstated.

20. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion

21. Based on the procedures we have performed and the evidence we have obtained, the Identified Sustainability Information for the year ended March 31, 2026 (as stated under **"Identified Sustainability Indicators"**) are prepared in all material respects, in accordance with the BRSR Criteria.

Restriction on use

22. Our Reasonable Assurance report has been prepared and addressed to the Board of Directors of the Company at the request of the company solely, to assist the company in reporting on Company's BRSR and inclusion in its integrated report. Accordingly, our report should not be used for any other purpose or by any person other than the addressees without our written consent. The firm neither accepts nor assumes any duty of care or liability for any other purpose or to any other party to whom our report is shown or into whose hands it may come without our prior consent in writing.

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

Sd/-
Seethalakshmi M
Partner
Membership No: 208545
UDIN: 26208545KYVHBW5802

Date: July 10, 2026
Place: Bangalore

Annexure I: Identified Sustainability Indicators subject to Reasonable Assurance

S.No	Reporting Standard Reference	Attribute/Area	Parameter/Metric
Section C: Principle [P] Wise Performance Disclosures- Essential Indicators [E]			
1	P1 – E8	Fairness in Engaging with Customers and Suppliers	Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured).
2	P1 – E9	Open-ness of business	Concentration of purchases & sales done with trading houses, dealers, and related parties Loans and advances & investments with related parties
3	P3 – E1(c)	Enhancing Employee Wellbeing and Safety	Spending on measures towards well-being of employees and workers (including permanent and other than permanent)
4	P3 – E11		Details of safety related incidents: - Lost Time Injury Frequency Rate ("LTIFR") (per one million person-hours worked) - Total recordable work-related injuries - No. of fatalities
5	P5 – E3(b)	Enabling Gender Diversity in Business	Gross wages paid to females as % of total wages paid by the entity
6	P5 – E7		Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013
7	P6 – E1	Energy footprint	Details of total energy consumption (in Joules or multiples) and energy intensity: - Total energy consumed - Total energy consumed from renewable sources (% of energy consumed from renewable sources) - Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) - Energy intensity in terms of Headcount
8	P6 – E3	Water footprint	Disclosures related to water withdrawal and consumption: - Total water consumption (in kilolitres) - Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP) - Water intensity in terms of Headcount
9	P6 – E4		Water Discharge by destination and level of treatment (in kilolitres)
10	P6 – E7	Green-house gas (GHG) footprint	Details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and its intensity: – Total Scope 1 emissions – Total Scope 2 emissions – Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP) – Total Scope 1 and Scope 2 emission intensity in terms of Headcount
11	P6 – E9	Embracing circularity – waste management	Details related to waste management by the entity: – Total weight of waste generated (in metric tons) – Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP) – Waste intensity in terms of Headcount – For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tons) – For each category of waste generated, total waste disposed by nature of disposal method (in metric tons)
12	P8 – E4	Enabling Inclusive Development	Percentage of input material (inputs to total inputs by value) sourced from suppliers – Directly sourced from MSMEs/ small producers and from within India
13	P8 – E5		Job creation in smaller towns – wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis), as % of total wage cost.
14	P9 – E7	Fairness in Engaging with Customers and Suppliers	Information relating to data breaches: – Instances involving loss / breach of data of customers as a percentage of total data breaches or cyber security events

Annexure II - BRSR Core Key Performance Indicators ("KPIs")

Sr. No.	Attribute	Parameter	Measurement	FY2025-26	FY2024-25	Cross - reference to the BRSR
1	Green-house gas ("GHG") footprint	Total Scope 1 emissions	Metric tonnes ("MT") of CO2 equivalent	256.15	26.00	Principle 6, Question 7 of Essential Indicators
		Total Scope 2 emissions	MT of CO2 equivalent	2,338.42	2,563.42	Principle 6, Question 7 of Essential Indicators
		GHG Emission Intensity (Scope 1 +2)	Total Scope 1 and Scope 2 emissions MT / Crores turnover in INR adjusted for PPP	4.67	5.20	Principle 6, Question 7 of Essential Indicators
			Total Scope 1 and Scope 2 emissions MT / Head Count	0.55	0.56	Principle 6, Question 7 of Essential Indicators
2	Water footprint	Total water consumption	Kilolitres ("KL")	55,870.20	50,319.05	Principle 6, Question 3 of Essential Indicators
		Water consumption intensity	KL / Crores turnover in INR adjusted for PPP	100.62	101.11	Principle 6, Question 3 of Essential Indicators
			KL / Head Count	11.76	10.82	Principle 6, Question 3 of Essential Indicators
		Water Discharge by destination and levels of Treatment	KL			Principle 6, Question 4 of Essential Indicators
		i) Surface water		-	-	
		ii) Groundwater		-	-	
		iii) Seawater		-	-	
		iv) Sent to third parties/No treatment		-	-	
		v) Others		-	-	
3	Energy footprint	Total energy consumed	Gigajoules ("GJ")	12,239.88	13,084.49	Principle 6, Question 1 of Essential Indicators
		% of energy consumed from renewable sources	In % terms	-	-	
		Energy intensity	GJ / Crores turnover in INR adjusted for PPP	22.04	26.29	Principle 6, Question 1 of Essential Indicators
			GJ / Head Count	2.58	2.81	
4	Embracing circularity – details related to waste management by the entity	Plastic waste (A)	MT	1.66	0.51	Principle 6, Question 9 of Essential Indicators
		E-waste (B)	MT	2.29	0.39	Principle 6, Question 9 of Essential Indicators
		Bio-medical waste (C)	MT	-	-	Principle 6, Question 9 of Essential Indicators
		Construction and demolition waste (D)	MT	-	-	Principle 6, Question 9 of Essential Indicators
		Battery waste (E)	MT	19.30	-	Principle 6, Question 9 of Essential Indicators
		Radioactive waste (F)	MT	-	-	Principle 6, Question 9 of Essential Indicators
		Other Hazardous waste. (Used lubricant oil) (G)	MT	0.31	0.16	Principle 6, Question 9 of Essential Indicators
		Other Non-hazardous waste generated (Paper and Sanitary waste)	MT	98.62	56.94	Principle 6, Question 9 of Essential Indicators
		Total waste generated (A+B + C + D + E + F + G + H)	MT	122.18	57.99	Principle 6, Question 9 of Essential Indicators
		Waste intensity	MT / Crores turnover in INR adjusted for PPP	0.22	0.12	Principle 6, Question 9 of Essential Indicators
			MT / Head Count	0.03	0.01	
		Each category of waste generated, total waste recovered through	MT			Principle 6, Question 9 of Essential Indicators
		-Recycling		2.19	0.39	
		-Reusing		-	-	
		-Other recovery operations		-	-	
		For each category of waste generated, total waste disposed by nature of disposal method	MT			Principle 6, Question 9 of Essential Indicators
		-Incineration		-	-	
		-Landfilling		119.99	57.60	
		-Other disposal operations		-	-	
5	Enhancing Employee Well-being and Safety	Spending on measures towards well being of employees and workers – cost incurred as a % of total revenue of the Company	In % terms	0.06	0.10	Principle 3, Question 1(c) of Essential Indicators
		Details of safety related incidents for employees and workers (including contract-workforce)	Number of Permanent Disabilities	-	-	Principle 3, Question 11 of Essential Indicators
			Lost Time Injury Frequency Rate ("LTIFR") (per one million-person hours worked)	-	-	Principle 3, Question 11 of Essential Indicators
			No. of fatalities	-	-	Principle 3, Question 11 of Essential Indicators

Sr. No.	Attribute	Parameter	Measurement	FY2025-26	FY2024-25	Cross - reference to the BRSR
6	Enabling Gender Diversity in Business	Gross wages paid to females as % of wages paid	In % terms	19.96	20.00	Principle 5, Question 3(b) of Essential Indicators
		Complaints on POSH	Total Complaints on Sexual Harassment ("POSH") reported	4	1	Principle 5, Question 7 of Essential Indicators
			Complaints on POSH as a % of female employees / workers	0.34	0.09	
			Complaints on POSH upheld	1	-	
7	Enabling Inclusive Development	Input material sourced from following sources as % of total purchases – Directly sourced from MSMEs/ small producers and from within India	In % terms – As % of total purchases by value	7.43	12.84	Principle 8 Question 4 of Essential Indicators
		Job creation in smaller towns – Wages paid to persons employed in smaller towns (permanent or non permanent /on contract) as % of total wage cost	In % terms – As % of total wage cost			Principle 8 Question 5 of Essential Indicators
		Location				
		Rural		0.00	0.00	
		Semi Urban		0.07	0.06	
		Urban		9.36	9.12	
		Metropolitan		90.57	90.81	
8	Fairness in Engaging with Customers and Suppliers	Instances involving loss / breach of data of customers as a percentage of total data breaches or cyber security events	In % terms	-	-	Principle 9 Question 7 of Essential Indicators
		Number of days of accounts payable	(Accounts payable *365)/ Cost of goods/services procured	50	58	Principle 1 Question 8 of Essential Indicators

Sr. No.	Attribute	Parameter	Measurement	FY2025-26	FY2024-25	Cross - reference to the BRSR
9	Open-ness of business	Concentration of purchases & sales done with trading houses, dealers, and related parties	Purchases from trading houses as % of total purchases	Not Applicable	Not Applicable	Principle 1, Question 9 of Essential Indicators
			Number of trading houses where purchases are made from			
			Purchases from top 10 trading houses as % of total purchases from trading houses			
			Sales to dealers / distributors as % of total sales	Not Applicable	Not Applicable	Principle 1, Question 9 of Essential Indicators
			Number of dealers / distributors to whom sales are made			
			Sales to top 10 dealers / distributors as % of total sales to dealers / distributors			
		Loans and advances & investments with related parties	-Share of RPTs (as respective %) in			Principle 1, Question 9 of Essential Indicators
			Purchases	0.21	0.23	
			Sales	0.41	0.07	
			-Loans & advances	-	-	
			-Investments			
			Purchases	-	-	
			Sales	-	-	

NOTES ON BRSR CORE ATTRIBUTES

Attribute 1: Greenhouse gas ("GHG") footprint

a. The Company has employed 'Operational Control Approach' denoting that activities only which are under the operating control of the Company have been considered.

b. Basis / Benchmark for Intensity ratio computation:

   i. Turnover is considered as Gross Written Premium ("GWP") for respective years.

   ii. Purchasing power parity ("PPP") conversion factor is considered based on International Monetary Fund ("IMF") publication for respective year (FY2025-26 – 20.34 INR per international dollar and FY2024-25 – 20.66 INR per international dollar)

   iii. Head Count is year-end employee headcount for respective years.

c. Basis / Benchmark for other conversion factors are as follows:

Scope	Particulars	Basis / Benchmark considered for FY2025-26	Basis / Benchmark considered for FY2024-25
Scope 1 – Stationary Combustion	Diesel (average biofuel blend)	*DEFRA-2025	DEFRA-2024
Scope 1 – Fugitive Emissions	R410A	DEFRA-2025	Not Applicable
Scope 2 – Purchased Electricity	Kilowatt Hour	**CEA V21.0	CEA V20.0

*DEFRA - Department for Environment, Food and Rural Affairs

**CEA - The Central Electricity Authority

d. Fugitive emissions have been calculated using refrigerant refill quantities as evidenced by maintenance records provided by the Company's AMC service providers. The reported emissions are based on the service records available for the reporting period and have been computed using the emission factors disclosed above.

e. Twenty office locations have been excluded from the reporting boundary due to the non-availability of scope 2 emission data, as the associated emissions are considered de minimis.

f. Refringent were not considered for restatement in scope 1 reporting due to non-availability of the comparative data

Attribute 2: Water footprint

a. Due to non-availability of direct measurement of water for most of the offices, the quantity of water (in litres) per employee derived from the available data is in line with Central Ground Water Authority Guidelines ("CGWA Guidelines") - "Estimation of Water Requirement for Drinking and Domestic Use" which provides for "litres per head per working day for offices" and considering the published Industry standards, both withdrawal and consumption are considered the same for respective year.

b. Total water consumption is derived considering month end head count basis including contract employees, total working days and water requirement per person per working day as specified in point a.

c. Basis / Benchmark for Intensity ratio computation:

   i. Turnover is considered as GWP for respective years.

   ii. PPP conversion factor is considered based on IMF publication for respective year (FY2025-26 – 20.34 INR per international dollar and FY2024-25 – 20.66 INR per international dollar)

   iii. Head Count is year-end employee headcount for respective years.

Attribute 3: Energy footprint

a. The Company has employed 'Operational Control Approach' denoting that activities only which are under the operating control of the Company have been considered.

b. Basis / Benchmark for Intensity ratio computation:

   i. Turnover is considered as GWP for respective years.

   ii. PPP conversion factor is considered based on IMF publication for respective year (FY2025-26 – 20.34 INR per international dollar and FY2024-25 – 20.66 INR per international dollar)

   iii. Head Count is year-end employee headcount for respective years.

c. Diesel consumption to Energy consumption conversion factor is as per Cross-sector Emission Factors published benchmarks by 2006 IPCC Guidelines for respective years

d. Twenty office locations have been excluded from the reporting boundary due to the non-availability of purchased electricity consumption data, as the associated energy consumption is considered de minimis.

Attribute 4: Embracing circularity - details related to waste management by the entity

a. The Company has employed 'Operational Control Approach' denoting that activities only which are under the operating control of the Company have been considered.

b. Basis / Benchmark for Intensity ratio computation:

   i. Turnover is considered as GWP for respective years.

   ii. PPP conversion factor is considered based on IMF publication for respective year (FY2025-26 – 20.34 INR per international dollar and FY2024-25 – 20.66 INR per international dollar)

   iii. Head Count is year-end employee headcount for respective years.

c. E-waste is computed as per the certificates issued by authorized producer responsibility organisations for recycling and refurbishing.

d. All other waste not recycled is assumed to have been sent to landfill.

e. The Company measures the quantity of Plastic waste and Non-hazardous waste generated at its office locations prior to disposal through the municipal waste collection system. Since disposal is undertaken through the respective municipal authorities, independent documentation evidencing the quantity and nature of waste disposed is not generated as part of the disposal process. Accordingly, the reported quantities are derived from the Company's internal measurement process maintained centrally.

Attribute 5: Enhancing Employee Well-being and Safety

Attribute 5a

a. The disclosures are made for permanent employees at fixed contracted Cost-to-Company excluding, PF, other retiral benefits, stock options and other perquisites.

b. Benefits paid for sick leaves are not considered for reporting.

c. Total revenue of the Company is considered as GWP including Premium on reinsurance accepted for respective years.

Attribute 5b

a. LTIFR includes only work-related injuries, disabilities, and deaths and excludes ill-health.

b. The above disclosures are made for permanent employees only.

Attribute 6: Enabling Gender Diversity in Business

Attribute 6a

a. Gross wages paid considers fixed contracted Cost-to-Company excluding PF, other retiral benefits, stock options and other perquisites.

Attribute 6b

a. Complaints on POSH as a % of female employees / workers is reported in relation to the number of female employees at the end of the respective years.

b. There are no complaints on POSH during FY2025-26 and FY2024-25 that were pending for disposal at year end.

c. Details of POSH complaints are reported to Audit Committee and the Nomination and Remuneration Committee in accordance with the Company's policy.

Attribute 7: Enabling Inclusive Development

Attribute 7a

a. The value of purchases comprises claims paid to parties other than policyholders, excluding claims relating to reinsurance accepted and reinsurance ceded; commission expenses incurred, excluding those relating to reinsurance accepted and reinsurance ceded; and expenses incurred towards input materials during the year, excluding employee remuneration and depreciation expenses.

b. Identification of MSME vendors is based on information available with the Company. Company has not identified any small producers for the purpose of above disclosures.

Attribute 7b

a. Wages paid considers fixed contracted Cost-to-Company excluding PF, other retiral benefits, stock options and other perquisites.

b. Classification of employee location to above categories is based on Reserve Bank of India guidelines for identifying census centres.

Attribute 8: Fairness in Engaging with Customers and Suppliers

Attribute 8a

a. The disclosure relating to instances involving loss or breach of customer data is based on the Company's cyber security incident management and reporting process. Disclosures relating to cyber security incidents and data breaches also form part of the Corporate Governance Report submitted to the Stock Exchanges in accordance with the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Attribute 8b

a. The above disclosure exclude Capital expenditure, claims paid (including claims relating to reinsurance accepted), commission expenses relating to reinsurance accepted, and reinsurance premium ceded from the value of input materials sourced.

b. Accounts payable balance as on closing balance sheet dates of respective years, are considered for calculation.

Attribute 9: Open-ness of business

Attribute 9a & 9b

a. Company considers that being an insurance provider, above disclosure for purchases of raw materials from trading houses is not applicable given the nature of the business.

b. Company considers that being an insurance provider, above disclosure for sales of products to dealers/distributors is not applicable given the nature of the business. Further, insurance agents / intermediaries are not considered as dealers / distributors for reporting.

Attribute 9c

a. Purchases comprise reinsurance premium ceded, claims paid (including claims relating to reinsurance accepted), commission expenses (including commission relating to reinsurance accepted), and operating expenses directly attributable to the insurance business.

b. Sales comprise direct premium income (including premium from reinsurance accepted), claims recoveries relating to reinsurance ceded, commission recoveries relating to reinsurance ceded, and other operating income but excludes investment income.

Business Responsibility & Sustainability Report

SECTION A: GENERAL DISCLOSURES

I. Details of the Listed Entity:

1.	Corporate Identity Number (CIN) of the Listed Entity	L66010PN2016PLC167410
2.	Name of the Listed Entity	Go Digit General Insurance Limited ("the Entity/Go Digit/ the Company")
3.	Year of incorporation	December 7, 2016
4.	Registered office address	1st to 6th Floor, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No.1579, Shivajinagar, Pune, Maharashtra, India, 411005
5.	Corporate address	Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th block, Bengaluru, 560095
6.	E-mail	cs@godigit.com
7.	Telephone	020 67495400
8.	Website	www.godigit.com
9.	Financial year for which reporting is being done	Financial year 2025-26
10.	Name of the Stock Exchange(s) where shares are listed	BSE Limited and National Stock Exchange of India Limited
11.	Paid-up Capital	₹9,24,49,90,310 (Rupees Nine Hundred Twenty Four Crore Forty Nine Lakh Ninety Thousand Three Hundred Ten only).
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Name: Tejas Saraf, Company Secretary and Compliance Officer E-mail: cs@godigit.com Telephone: 020 67495400
13.	Reporting boundary - are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together)	Standalone
14.	Name of assessment or assurance provider	PKF Sridhar & Santhanam LLP
15.	Type of assessment or assurance obtained	Independent Reasonable Assurance for BRSR Core attributes for Financial Year 2025-26

II. Products/Services:

16. Details of business activities (accounting for 90% of the turnover):

S. No	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial and insurance services	Non-life Insurance and reinsurance activities	100.00

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No	Product/Service	NIC Code	% of Turnover of the entity
1.	Non-Life Insurance	65120	100.00

III. Operations:

18. Number of locations where plants and/or operations/offices of the entity are situated:

S. No	Location	Number of plants	Number of offices	Total
1.	National	-	102	102
2.	International	-	0	0

19. Markets served by the entity:

a. Number of Locations:

S. No	Locations	Number
1.	National (No. of states)	28 comprises of 24 states and 4 union territories
2.	International (No. of countries)	0

b. **What is the contribution of exports as a percentage of the total turnover of the entity?**

Given the nature of business, the Entity does not engage in any export activities.

c. **A brief on types of customers:**

Go Digit serves individuals and private, government-owned entities, offering insurance solutions such as motor, health, travel, cyber and property. For businesses, it offers products such as commercial vehicle, marine cargo, crop, aviation, engineering, property, workmen's compensation and liability insurance, among other non-life insurance products. The Company also works with institutional clients and distribution partners (brokers, corporate agents, motor insurance service providers, web aggregators, insurance marketing firms and individual agents/point-of-sale persons) to broaden reach across India.

IV. Employees:

20. Details as at the end of Financial Year:

a. **Employees and workers (including differently abled):**

4,752
Employees

S. No	Particulars	Total(A)	Male		Female	
			No.(B)	%(B/A)	No.(C)	%(C/A)
Employees*						
1.	Permanent (D)	4,589	3,473	75.68	1,116	24.32
2.	Other than Permanent (E)	163	106	65.03	57	34.97
3.	**Total employees (D + E)**	**4,752**	**3579**	**75.32**	**1,173**	**24.68**
Workers**						
4.	Permanent (F)	-	-	-	-	-
5.	Other than Permanent (G)	-	-	-	-	-
6.	**Total workers (F + G)**	**-**	**-**	**-**	**-**	**-**

*Total employee count does not include off-roll/third-party contractual employees

**Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI.

b. **Differently abled Employees and workers:**

12
Differently-abled Employees

S. No	Particulars	Total(A)	Male		Female	
			No.(B)	%(B/A)	No.(C)	%(C/A)
Differently-abled Employees						
1.	Permanent (D)	10	9	90.00	1	10.00
2.	Other than Permanent (E)	2	1	50.00	1	50.00
3.	**Total differently abled employees (D + E)**	**12**	**10**	**83.33**	**2**	**16.67**
Differently-abled Workers*						
4.	Permanent (F)	-	-	-	-	-
5.	Other than Permanent (G)	-	-	-	-	-
6.	**Total differently abled workers (F + G)**	**-**	**-**	**-**	**-**	**-**

* Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI

21. Participation/Inclusion/Representation of women:

Category	Total(A)	No. and percentage of Females	
		No.(B)	%(B/A)
Board of Directors	9	2	22.22
Key Managerial Personnel (KMP)*	3	1	33.33

* Key Managerial Personnel of the Company includes Managing Director & CEO, Chief Financial Officer and Company Secretary, as per Section 203 of the Companies Act, 2013

22. Turnover rate for permanent employees and workers:

	FY2025-26 (Turnover rate in current FY)			FY2024-25 (Turnover rate in previous FY)			FY2023-24 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees(%)	28.03	40.67	31.08	26.77	36.17	29.00	26.45	38.09	29.19
Permanent Workers	-	-	-	-	-	-	-	-	-

Previous year figures have been restated in accordance with current year's presentation

V. Holding, Subsidiary and Associate Companies (including joint ventures):

23. Names of holding / subsidiary / associate companies / joint ventures:

S. No	Name of the holding/ subsidiary/ associate companies/ joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Go Digit Infoworks Services Private Limited	Holding	0	No

Note: Go Digit Infoworks Services Private Limited holds 72.99% in the listed entity

VI. CSR Details:

24.

i.	Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes
ii.	Turnover (in ₹)	₹ 1,02,82,14,07,793 (Rupees Ten Thousand Two Hundred Eighty-Two Crore Fourteen Lakh Seven Thousand Seven Hundred Ninety-Three Only)
iii.	Net worth (in ₹)	₹ 40,32,92,02,062 (Rupees Four Thousand Thirty Two Crore Ninety Two Lakh Two Thousand Sixty Two only)

Note: The turnover and net worth figures referred to above pertain to the financial year 2024–25 and are to be considered for determining CSR applicability for the financial year 2025–26.

VII. Transparency and Disclosures Compliances:

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY2025-26 (Current Financial Year)			FY2024-25 (Previous Financial Year)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes, communication of any grievances can be sent through an e-mail addressed to hello@godigit.com or refer to Contact Us | Digit Insurance section of our website: https://www.godigit.com/contact	0	0	-	0	0	-
Investors (other than shareholders)	Yes, https://www.godigit.com/content/dam/godigit/general/investor-relations/investor-grievance-redressal-framework.pdf	0	0	-	0	0	-
Shareholders	Yes https://www.godigit.com/content/dam/godigit/general/investor-relations/investor-grievance-redressal-framework.pdf	1	0	-	116*	0	-
Employees and workers	Yes https://www.godigit.com/content/dam/godigit/general/investor-relations/euclid/material-contracts/digit-whistle-blower-policy.pdf	5	0	-	3	0	-
Customers	Yes https://www.godigit.com/claim/grievance-redressal-procedure	3321	0	-	2606**	0	-
Value Chain Partners	Yes, communication of any grievances can be sent through an e-mail addressed to hello@godigit.com or refer to Contact Us | Digit Insurance section of our website: https://www.godigit.com/contact	0	0	-	0	0	-

*The equity shares of the Company were listed on BSE Limited and the National Stock Exchange of India Limited on May 23, 2024. The Shareholder complaints mentioned above mostly comprises of the grievance reported by the applicants related to refund of IPO application amount and allocation of shares.

**Of the 2,606 customer complaints received during FY 2024-25, 177 were related to Go Digit General Insurance Limited (GDGIL) allegedly accessing CKYC records without customer consent. Preliminary investigation found that these accesses occurred on December 10–11, 2024, via an insurance broker's website integrated with GDGIL's API (API was to streamline KYC process for customer onboarding, a common industry practice) Said API connection was suspended immediately. An audit was conducted by a CERT-IN empanelled auditor which led to findings suggesting role of a malicious actor who exploited a third-party database containing PAN, date of birth information (not from GDGIL) and used it to trigger unauthorized CKYC lookups through the broker's website. Audit findings were shared with relevant authorities and a police complaint was also filed. There was no material impact on Company's operations, and it came across as a broader issue affecting the industry.

26. Overview of the entity's material responsible business conduct issues:

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format:

S. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Operational Ecoefficiency	Opportunity	Improving energy, resource and waste efficiency reduces environmental footprint and supports longterm operational sustainability.	Transition towards low resource operations through digitisation, reduced paper usage, and efficient infrastructure and utilities management.	**Positive** These efforts enhance operational efficiency, promote eco-friendly practices, reduce costs, and strengthen the Company's reputation as an environmentally responsible organization, fostering greater customer trust and loyalty.
2.	Climate Change	Risk	Climate-related events may increase claim frequency and severity across multiple product lines, impacting underwriting assumptions and capital adequacy.	Integrating climate considerations into underwriting, pricing, risk modelling and investment decision-making, supported by ongoing portfolio monitoring.	**Negative** Escalating climate-related risks could adversely affect claims experience and capital adequacy due to higher loss severity, aggregation risks across portfolios, and growing uncertainty in risk modelling assumptions.
3.	Customer Centricity & Policyholder Protection	Opportunity	A customer-centric approach strengthens trust, satisfaction and longterm customer relationships in a highly competitive insurance landscape.	Strengthening grievance redressal mechanisms, claims monitoring and customer feedback systems under board-level oversight.	**Positive** A strong customer focus drives increased revenue through higher retention and acquisition.
4.	Financial Inclusion & Access to Insurance	Opportunity	Expanding access to affordable insurance products supports underserved segments and increases overall insurance penetration.	Offering digital-first, affordable and flexible insurance solutions tailored to diverse customer needs.	**Positive** Greater access to insurance products and services enhances consumers' financial security, driving increased demand for these offerings.
5.	Diversity, Equity and Inclusion (DEI)	Opportunity	A diverse and inclusive workforce enhances innovation, decision-making and organisational effectiveness.	Embedding DEI principles across recruitment, talent management and workplace practices.	**Positive** Workforce diversity is essential for business success, helping attract top talent and strengthening the Company's reputation.
6.	Employee Wellbeing, Health and Safety	Opportunity	Employee wellbeing directly affects productivity, engagement, absenteeism and business continuity.	Implementing comprehensive health, safety and wellbeing frameworks, including mental health and preventive care initiatives.	**Positive** Prioritizing employee well-being enhances morale, productivity, and retention while fostering a safe, healthy work environment and a positive Company culture.

S. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
7.	Human Capital Development	Opportunity	Continuous skill development and leadership pipeline are critical for sustaining business growth and technological advancement.	Structured learning and development programmes, leadership development initiatives and career progression frameworks.	**Positive** A strong employee value proposition across the HR value chain not only creates financial opportunities but also drives long-term business success.
8.	Corporate Governance, Ethics and Integrity	Risk	Weak governance or unethical practices may result in regulatory action, litigation and reputational damage.	Robust governance framework supported by code of conduct, fraudprevention mechanisms; internal controls and board oversight.	**Positive** Ethical corporate practices help minimize litigation and reputational risks, ultimately protecting the Company from financial losses.
9.	Cybersecurity and Data Privacy	Risk	Increasing cyber threats can compromise customer data, business continuity and regulatory compliance.	Strengthening information security frameworks, cybersecurity controls, incident response mechanisms and regulatory compliance systems.	**Negative** The cost of cybersecurity incidents can escalate due to expenses associated with key areas such as: • Internal Information Technology ("IT") infrastructure and architecture • Software procurement • IT hardware upgrades • Compliance with sector specific and theme-specific regulatory requirements. Additionally, data loss or breaches can pose a significant reputational risk.
10.	Innovation and Digital Enablement	Opportunity	Technologydriven innovation enhances efficiency, scalability and customer experience in insurance operations.	Leveraging digital platforms, automation, data analytics and secure IT infrastructure to improve operational effectiveness.	**Positive** The benefits include lower operational costs, improved fraud detection, enhanced customer engagement and increased transaction volumes, all of which contribute to greater profitability and a stronger market presence.
11.	Responsible Supply Chain & Vendor Governance	Risk & Opportunity	Vendors influence operational continuity, compliance, service quality.	Supplier due diligence, periodic assessments and diversified vendor base.	**Positive** Reduced operational disruptions, cost savings, improved quality.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

Policy and Management Processes

1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)

P1	P2	P3	P4	P5	P6	P7	P8	P9
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

b. Has the policy been approved by the Board? (Yes/No)

P1	P2	P3	P4	P5	P6	P7	P8	P9
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

c. Web Link of the Policies, if available

P1	P2	P3	P4	P5	P6	P7	P8	P9
https://www.godigit.com/investor-relations Certain policies and frameworks being internal documents are exclusively accessible to Go Digit's employees and can be found on the Company's intranet.								

2. Whether the entity has translated the policy into procedures. (Yes / No)

P1	P2	P3	P4	P5	P6	P7	P8	P9
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

3. Do the enlisted policies extend to your value chain partners? (Yes/No)

P1	P2	P3	P4	P5	P6	P7	P8	P9
Go Digit extends its enlisted policies to value chain partners depending on the nature of association. Partners are encouraged to adopt these policies to support shared values and responsible practices.								

4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.

ISO/IEC 27001:2022 – Information Security Management System

5. Specific commitments, goals and targets set by the entity with defined timelines, if any.

The Company is committed to integrating sustainability considerations into its business strategy and operations, in line with its longterm objective of sustainable and responsible growth. During the reporting period, the Company has undertaken multiple initiatives across environmental, social and governance dimensions, including promotion of paperless and digital operations, energy efficiency measures at offices, responsible waste management, introduction of climatelinked insurance products, and community development through focused CSR interventions.

At present, the Company's sustainability efforts are guided by defined policies, internal frameworks and ongoing initiatives aligned with the material risks and opportunities identified by the Company. While the Company has not laid down quantified, timebound ESG targets across all focus areas, it remains committed to progressively strengthening its ESG roadmap.

As part of this commitment, the Company intends to:

- enhance adoption of digital and paperless processes to improve operational efficiency and reduce environmental footprint;
- expand environment-positive initiatives such as responsible e-waste disposal, ecofriendly repair practices and tree plantation activities;
- continue development and scaling of sustainable and inclusive insurance solutions, including parametric insurance products addressing climate-related risks;
- strengthen diversity, inclusion and employee wellbeing practices across the organisation; and
- reinforce ethical governance, data protection and customercentric practices.

The Company is in the process of evaluating suitable metrics and internal mechanisms to define measurable goals and timelines for key sustainability priorities, and will progressively formalise such targets based on maturity of processes, availability of data and evolving regulatory guidance.

6. **Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.**
Go Digit continues to align itself with evolving best practices by refining its performance metrics and strengthening its reporting mechanisms, with a focus on enhancing transparency and accountability. Diversity and inclusion remain key priorities for the Company, supported by initiatives aimed at strengthening leadership representation and promoting equitable opportunities across the organisation. As the operating environment continues to evolve, the Company remains agile and responsive, making required adjustments to address regulatory developments and to ensure effective and constructive stakeholder engagement.

During the year, the Company undertook environmental restoration initiatives, including tree plantation activities, as part of its broader sustainability efforts. The Company also introduced index-based parametric insurance products linked to moisture levels and heat indices, reflecting its focus on innovative risk solutions. Claims under these products were settled in accordance with the defined policy triggers. In addition, under the "Green Ninja Campaign", the Company promoted eco-friendly vehicle repair practices aimed at encouraging sustainable repair and replacement methods, thereby contributing to reduced material consumption and lower environmental impact.

Governance, Leadership & Oversight

7. **Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)**
At Go Digit, the integration of Environmental, Social and Governance ("ESG") principles into our business operations is fundamental to our approach to long term value creation for stakeholders. The Company continues to strengthen its ESG governance and reporting framework to support sustainable growth, responsible business conduct and transparency, which are essential to maintaining stakeholder trust.

As a digital first insurer, the Company has significantly reduced its environmental footprint by transitioning to fully digital, end-to-end processes across the insurance lifecycle.

Our digital operating model has positioned the Company as a customer centric insurer in the Indian market. The issuance of insurance policies through digital channels has enabled ease of access for customers and supported paperless processes that contribute to environmental conservation. The Company's digital transformation also extends to claims management, where documentation and processing are undertaken electronically, eliminating the need for physical paperwork and improving turnaround times and operational efficiency.

The Company continues to strengthen its customer centric approach through innovation in insurance solutions. During the year, the introduction of a moisture index based parametric insurance product enabled efficient, transparent and timely settlement of claims, reinforcing the Company's commitment to leveraging data driven technologies for effective risk mitigation solutions.

Social responsibility is embedded within the Company's risk and business practices. Initiatives such as partnerships to support heatwave affected workers, provision of parametric insurance solutions for renewable energy and waste to energy projects, and support extended to daily wage earners, reflect the Company's commitment to addressing social risks and promoting inclusive and resilient communities.

Sustainability considerations are also integrated into the Company's value chain. Through initiatives such as the Green Ninja Campaign, which encourages eco-friendly vehicle repair practices over replacement, the Company promotes responsible resource utilisation and the adoption of environmentally conscious practices within the insurance ecosystem. Further, the adoption of a robust cloud based infrastructure in place of physical data centres has enabled operational resilience while reducing environmental impact.

In line with responsible resource management practices, the Company has eliminated the use of plastic bottles and paper cups across its offices and transitioned to reusable and environmentally friendly alternatives. The Company follows structured waste management processes, including the disposal of electronic waste through authorised vendors, and has obtained certification from authorised agencies for environmentally compliant disposal practices.

The Company continues to serve vulnerable and underserved segments of society by offering tailored insurance solutions for low income households, migrant workers, small farmers and persons with disabilities, thereby strengthening financial inclusion. In addition, the Company supports India's transition to a low carbon economy by providing insurance coverage for electric vehicles and renewable energy projects. Internally, energy efficiency initiatives such as LED lighting, sensor based lighting systems, sensor enabled water fixtures and other sustainability focused infrastructure continue to be implemented across operational locations.

The Company's mobile application offers a comprehensive suite of services, including 24/7 tele-consultation with medical professionals, mental well-being support, and personalised fitness and health-tracking tools, supporting holistic customers health and engagement.

The Company remains committed to community development through structured CSR programmes and active employee volunteering initiatives, all aimed at creating measurable and lasting social impact.

As the ESG landscape continues to evolve, we remain agile and responsive to evolving ESG regulations and expectations. With a clear focus on innovation, collaboration, and governance, we are confident in our ability to continue creating meaningful and sustainable impact across all aspects of our business.

8. **Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).**
The Risk Management Committee and the Corporate Social Responsibility Committee are responsible for the implementation and oversight of the Business Responsibility Policy to ensure that the policy is effectively integrated into the Company's operations and that all relevant guidelines are followed.

The Composition of Risk Management Committee and the Corporate Social Responsibility Committee is given in Corporate Governance Report.

9. **Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.**
Yes.

The Risk Management Committee and the Corporate Social Responsibility Committee are responsible for decision-making on sustainability-related issues, ensuring alignment with the Company's risk strategy and social responsibility goals.

The Composition of Risk Management Committee and the Corporate Social Responsibility Committee is given in Corporate Governance Report.

10. **Details of Review of NGRBCs by the Company**

	Principles	Performance against above policies and follow up action	Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances
Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee	P1	Yes	Yes
	P2	Yes	Yes
	P3	Yes	Yes
	P4	Yes	Yes
	P5	Yes	Yes
	P6	Yes	Yes
	P7	Yes	Yes
	P8	Yes	Yes
	P9	Yes	Yes

Business Responsibility & Sustainability Report

	Principles	Performance against above policies and follow up action	Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances
Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)	P1	Annually	On required basis
	P2	Annually	On required basis
	P3	Annually	On required basis
	P4	Annually	On required basis
	P5	Annually	On required basis
	P6	Annually	On required basis
	P7	Annually	On required basis
	P8	Annually	On required basis
	P9	Annually	On required basis

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.

P1	P2	P3	P4	P5	P6	P7	P8	P9
No external assessment of policies was taken up. However, as a standard practice, all Company policies are reviewed annually or as required by the respective Department Heads. Following this review, the policies are presented to the relevant Committees and the Board of Directors for approval of any necessary changes. Any changes in applicable laws or regulatory framework are incorporated in the relevant policies and procedures with immediate effect. During this assessment, the effectiveness of the policies are also reviewed and necessary changes to policies and procedures are implemented.								

12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)	Not Applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (Please specify)									

Business Responsibility & Sustainability Report

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

Principle - 1

Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Principle - 2

Businesses should provide goods and services in a manner that is sustainable and safe

Principle - 3

Businesses should respect and promote the well-being of all employees, including those in their value chains

Principle - 4

Businesses should respect the interests of and be responsive to all its stakeholders

Principle - 5

Businesses should respect and promote human rights

Principle - 6

Businesses should respect and make efforts to protect and restore the environment

Principle - 7

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Principle - 8

Businesses should promote inclusive growth and equitable development

Principle - 9

Businesses should engage with and provide value to their consumers in a responsible manner

PRINCIPLE 1

Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	5	The familiarisation and training programmes covered the Company's business model, strategy, governance framework, regulatory landscape, financial and operational performance, risk management practices, and insurance industry dynamics. During the financial year Directors were also specifically trained on advanced reinsurance concepts, including reinsurance strategy, solvency considerations, catastrophe risk structures and applicable regulatory requirements. These programmes enhanced the Directors' understanding of the Company's operations, regulatory obligations and emerging risks, strengthened their domain knowledge, and enabled more informed oversight, effective participation in Board and Committee deliberations, and improved strategic and risk-based decision-making. The detail about the training programme imparted to directors during FY2025-26 can be accessed at: https://www.godigit.com/content/dam/godigit/general/investor-relations/governance/familiarization-programme-for-fy2025-26.pdf	100
Key Managerial Personnel	4	• The Company regularly conducts various compliance trainings, including Prevention of Sexual Harassment ("POSH"), Anti - Money Laundering ("AML") & Counter Financing of Terrorism ("CFT"), which are mandatory for all employees to complete on the LMS platform. Additionally, Cyber Jagrookta Diwas (Cyber Security) is held monthly, along with weekly Cyber Awareness emails and communications sent to all employees. • In addition to these, the Company offers weekly online training sessions focused on Product, Process, Soft Skills, and General Awareness, aimed at enhancing employees' skills and knowledge. Go Digit invests in employee growth by reimbursing Insurance Institute of India exam fees and conducting gap analyses to provide targeted training, ensuring career advancement and professional excellence. • The Company also provide customised training interventions aimed at enhancing sales capabilities, addressing specific skill gaps, and aligning training outcomes with business and channel-wise requirements. • The Company has organised a leadership program for its KMP	100
Employees other than BoD and KMPs	147 A. Open Sessions 47 B. Workshops 100		A. Open Sessions 100 B. Workshops 73
Workers*	-	-	-

* Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI

Business Responsibility & Sustainability Report

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format:

(Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and as disclosed on the entity's website):

Type	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Monetary					
Penalty/Fine	Nil	Nil	Nil	Nil	No
Settlement	Nil	Nil	Nil	Nil	No
Compounding Fee	Nil	Nil	Nil	Nil	No
Non-Monetary					
Imprisonment	No	No	No	No	No
Punishment	No	No	No	No	No

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed:

S. No.	Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
	Not Applicable	

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes, Go Digit has an anti-corruption and anti-bribery policy that outlines the Company's commitment to preventing bribery and corruption in all its forms. This policy includes guidelines regarding acceptable gifts and hospitality, requires due diligence on third parties, and provides confidential reporting channels for suspected violations. Employees receive training on this policy, and any breaches may lead to disciplinary measures.

You can access policy at https://www.godigit.com/content/dam/godigit/general/investor-relations/digit-anti-corruption-and-anti-bribery-policy.pdf

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

6. Details of complaints with regard to conflict of interest:

	FY2025-26 (Current Financial Year)		FY2024-25 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	-	Nil	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	-	Nil	-

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest:

There were no instances of corruption or conflict of interest during FY2025-26. Hence, no corrective actions pertaining to above mentioned parameters was necessitated by the Company during the year under review.

Business Responsibility & Sustainability Report

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Number of days of accounts payables	50	58

Notes:

1. The above disclosure excludes capital expenditure, claims paid (including claims relating to reinsurance accepted), commission expenses relating to reinsurance accepted, and reinsurance premium ceded from the value of input materials sourced.
2. Accounts payable balances as at the respective year-end balance sheet dates have been considered for the purpose of this calculation.
3. Previous year figures have been restated in accordance with current year's presentation

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable	Not Applicable
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	Not Applicable	Not Applicable
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	0.21	0.23
	b. Sales (Sales to related parties / Total Sales)	0.41	0.07
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0	0
	d. Investments (Investments in related parties / Total Investments made)	0	0

Notes:

1. Company considers that being an insurance provider, above disclosure for purchases of raw materials from trading houses is not applicable given the nature of the business.
2. Company considers that being an insurance provider, above disclosure for sales of products to dealers/distributors is not applicable given the nature of the business.
3. Purchases comprise reinsurance premium ceded, claims paid (including claims relating to reinsurance accepted), commission expenses (including commission relating to reinsurance accepted), and operating expenses directly attributable to the insurance business.
4. Sales comprise direct premium income (including premium from reinsurance accepted), claims recoveries relating to reinsurance ceded, commission recoveries relating to reinsurance ceded, and other operating income but excludes investment income.
5. Previous year figures have been restated in accordance with current year's presentation.

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the principles during the financial year:

S. No.	Total number of awareness programmes held	Topics/ principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
The Company conducts mandatory awareness and training sessions for its agents, advisors, and intermediaries covering essential areas such as compliance requirements, Digit's products offerings, portal navigation, internal processes and Sales as well as functional skill-building sessions. For newly onboarded agents and intermediaries across India, the Company runs a compulsory monthly HeadStart Program which introduces them to Digit's story, core values, and ways of working. The program provides a comprehensive overview of all products along with customer benefits explanation, end-to-end portal and process training and mandatory AML and compliance modules.			

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same.

Yes, the Company has adopted a comprehensive Code of Conduct for Directors and Senior Management, alongside its Corporate Philosophy and Governance Document, to proactively address potential conflicts of interest and to ensure adherence to all applicable legal provisions. This framework mandates that, prior to entering into any contract or arrangement with related parties, requisite disclosures from Directors and necessary approvals, as stipulated under prevailing laws, are duly obtained. To further mitigate conflicts of interest, the Company takes declarations from the Directors at the time of appointment, on an annual basis and whenever any such interest is acquired. This practice serves to identify and manage any actual or potential conflicts of interest appropriately. The Company maintains a zero-tolerance approach towards unethical business practices and is committed to upholding robust ethical standards, particularly concerning conflicts of interest. Through these comprehensive policies and practices, the Company ensures diligent identification, disclosure, and management of conflicts of interest, thereby fostering a transparent and ethical workplace culture.

PRINCIPLE 2

Businesses should provide goods and services in a manner that is sustainable and safe

Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively:

	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)	Details of improvements in environmental and social impacts
R&D	The Company is engaged in the non-life insurance business, where its major Research & Development (R&D) and capital expenditure (Capex) investments are directed toward upgrading digital systems. These investments aim to enhance operational efficiencies, improve customer experience, and leverage technology to ensure faster turnaround times across processes. A significant portion of the Company's revenue and capital expenditure contributes indirectly to environmental improvement and social impact through its sustained focus on technology driven operations. By investing in advanced Information Technology systems, the Company enables end to end digital facilitation of its business cycle and customer interactions. This digital first approach substantially reduces paperwork and minimizes the consumption of physical resources, thereby lowering the environmental footprint and supporting sustainable operational practices.		
Capex			

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)

Currently, Go Digit does not have policy and procedure for sustainable sourcing as the Company's is into financial services sector, and it does not engage in the production or manufacturing of physical or tangible products in the conventional sense.

b. If yes, what percentage of inputs were sourced sustainably?
Not Applicable

3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for:

a.	Plastics (including packaging)	Not applicable considering the nature of the Company's business
b.	E-waste	
c.	Hazardous waste	
d.	Other waste	

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same:
Not Applicable.

Given the nature of the business, EPR does not apply.

Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format:
No, the Company has not conducted any LCA for their services.

S. No	NIC Code	Name of Product / Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/ No) If yes, provide the web- link.
Not Applicable						

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same:

S. No.	Name of Product /Service	Description of the risk / concern	Action Taken
Not Applicable			

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry):

S. No.	Indicate input material	Recycled or re-used input material to total material
	FY2025-26 (Current Financial Year) FY2024-25 (Previous Financial Year)	
Not Applicable		

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

	FY2025-26 (Current Financial Year)			FY2024-25 (Previous Financial Year)		
	Re-Used	Recycled	Re-Used	Recycled	Re-Used	Recycled
Plastics (including packaging)	Not applicable considering the nature of the Company's business					
E-waste						
Hazardous waste						
Other waste						

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category:
Not applicable.

The Company's primary operations are in the financial services sector, and it does not engage in the production or manufacturing of physical or tangible products in the conventional sense. As such, there are no products or packaging to be reclaimed at the end of their life cycle.

PRINCIPLE 3

Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

1. a. Details of measures for the well-being of employees:

Category	Total (A)	Health insurance Number (B)	Health insurance % (B/A)	Accident insurance Number (C)	Accident insurance % (C/A)	Maternity Benefits Number (D)	Maternity Benefits % (D/A)	Paternity Benefits Number (E)	Paternity Benefits % (E/A)	Day Care facilities Number (F)	Day Care facilities % (F/A)
Permanent employees											
Male	3,473	3,473	100	3,473	100	N.A.	N.A.	3,473	100	3,473	100
Female	1,116	1,116	100	1,116	100	1,116	100	N.A.	N.A.	1,116	100
Total	4,589	4,589	100	4,589	100	1,116	24.32	3,473	75.68	4,589	100
Other than Permanent employees											
Male	106	47	44.34	47	44.34	N.A.	N.A.	47	44.34	47	44.34
Female	57	25	43.86	25	43.86	25	43.86	N.A.	N.A.	25	43.86
Total	**163**	**72**	**44.17**	**72**	**44.17**	**25**	**15.34**	**47**	**28.83**	**72**	**44.17**

(% of employees covered by *)

* Total employee count does not include off-roll/third-party contractual employees

b. Details of measures for the well-being of workers:
Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format:

	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Cost incurred on wellbeing measures as a % of total revenue of the Company	0.06	0.10

Notes:

1. The disclosures are made for permanent employees at fixed contracted Cost-to-Company excluding PF, other retiral benefits, stock options and other perquisites.
2. Benefits paid for sick leaves are not considered for reporting.
3. Total revenue of the Company is considered as Gross Written Premium including Premium on reinsurance accepted for respective years.

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2. Details of retirement benefits, for Current Financial Year and Previous Financial Year:

S. No	Benefits	FY2025-26 (Current Financial Year)			FY2024-25 (Previous Financial Year)		
		No. of employees covered as a % of total employees	*No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	*No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
1.	PF	100.00	-	Y	100.00	-	Y
2.	Gratuity	100.00	-	Y	100.00	-	Y
3.	ESI	6.00	-	Y	9.00	-	Y
4.	Others- Professional Tax	80.00	-	Y	82.00	-	Y
5.	Others- Labour Welfare Fund	77.00	-	Y	81.00	-	Y

* Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard:

Yes, the Company's offices and premises are designed to be accessible to individuals with disabilities, in line with the provisions of the Rights of Persons with Disabilities Act, 2016. Digit has implemented necessary accessibility measures, including barrier-free access, appropriate signage, ramps/lifts where applicable, and reasonable accommodations to ensure an inclusive and supportive work environment.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy:

Go Digit upholds the principles of Equal Opportunity and is dedicated to offering fair employment opportunities, free from discrimination or harassment based on factors such as race, religion, gender, or any other characteristic. The Company ensures equal employment opportunities for all current and prospective employees and fosters a workplace that is free from discrimination, harassment, and bullying.

Equal Opportunity Policy is accessible to Go Digit's employees and can be found on the Company's intranet.

5. Return to work and Retention rates of permanent employees and workers that took parental leave:

Gender	Permanent employees#		Permanent workers*	
	Return to work rate	Retention rate	Gender	Return to work rate
Male	100.00	100.00	-	-
Female	100.00	100.00	-	-
Total	**100.00**	**100.00**	**-**	**-**

#Return to Work and Retention Rate are calculated as of March 31, 2026, for employees who had taken maternity and paternity leaves in FY2025-26

*Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief:

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI
Other than Permanent Workers	
Permanent Employees	Go Digit has established a structured grievance redressal mechanism to address concerns raised by employees through designated channels such as the internal HR portal and official grievance email. The mechanism is governed by formal policies, including Whistleblower Policy and Gender Equality and Prevention of Sexual Harassment Policy, ensuring fair and timely resolution. All grievances are reviewed by the concerned department, and appropriate actions are taken in line with Company guidelines. This process reflects Go Digit's commitment to maintaining a transparent, inclusive, and supportive work environment.
Other than Permanent Employees	

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY2025-26 (Current Financial Year)			FY2024-25 (Previous Financial Year)		
	Total employees / workers in respective category(A)	No. of employees / workers in respective category, who are part of association(s) or Union(B)	% (B / A)	Total employees / workers in respective category(C)	No. of employees / workers in respective category, who are part of association(s) or Union(D)	% (D / C)
Total Permanent Employees						
Male	Nil	Nil	Nil	Nil	Nil	Nil
Female	Nil	Nil	Nil	Nil	Nil	Nil
***Total Permanent Workers**						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-

*Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI

8. Details of training given to employees and workers:

Category	FY2025-26 (Current Financial Year)					FY2024-25 (Previous Financial Year)**				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No.(B)	% B/A	No.(C)	% C/A		No.(E)	% E/D	No.(F)	% F/D
Employees										
Male	3660	3660	100.00	3660	100.00	3595	3595	100.00	3595	100.00
Female	1223	1223	100.00	1223	100.00	1144	1144	100.00	1144	100.00
Total	**4883**	**4883**	**100.00**	**4883**	**100.00**	**4739**	**4739**	**100.00**	**4739**	**100.00**
Workers*										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

*Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI

**Previous year figures have been restated in accordance with current year's presentation

9. Details of performance and career development reviews of employees and worker:

Category	FY2025-26 (Current Financial Year)			FY2024-25 (Previous Financial Year)***		
	Total (A)	No.(B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees*						
Male	3579	3579	100.00	3530	3530	100.00
Female	1173	1173	100.00	1121	1121	100.00
Total	**4752**	**4752**	**100.00**	**4651**	**4651**	**100.00**
Workers**						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

* Total employee count does not include off-roll/third-party contractual employees

**Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI

***Previous year figures have been restated in accordance with current year's presentation

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10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?

Yes, the Company is committed to employee health and safety by adhering to industry best practices. As part of its health and safety management initiatives, the Company provides regular training on fire safety and the use of firefighting equipment to all employees. Additionally, evacuation drills are conducted periodically at the Company's offices. All Company offices have been thoroughly assessed for compliance with electrical system safety, fire safety standards, building stability, and overall working conditions. The Company maintains annual maintenance contracts ("AMCs") for essential equipment to ensure their continued safe and efficient operation. Additionally, Emergency Response Team ("ERT") members are designated and remain available to be contacted whenever required, ensuring preparedness for any unforeseen situation.

The offices are equipped with fire alarm systems activated through smoke detectors installed at multiple locations, ensuring early detection and timely response in case of emergencies. All workspaces are well-ventilated and air-conditioned to maintain optimal temperature and a comfortable working environment. The Company conducts regular fire and safety drills, supplemented by periodic third-party safety audits, to ensure strict adherence to statutory safety standards and preparedness for emergency situations.

Emergency contact numbers for police, hospitals, ambulance services, and fire departments are prominently displayed at the reception area for immediate access. Electrical fittings, power sockets, and network cables undergo frequent inspections, and any required repairs are carried out promptly to mitigate the risk of electrical hazards. Workstations are equipped with ergonomic chairs to minimise discomfort and reduce the likelihood of musculoskeletal issues arising from prolonged sitting or laptop use.

To further safeguard employee well-being, the Company offers personal accident and health insurance plans, which may be extended to family members, along with annual health check-ups. Employees also have access to a dedicated assistance helpline, medical professionals, emergency and ambulance services, and the Digit App, which enhances access to healthcare resources and support services. Preventive health programs, including screenings and health camps, have increased health awareness, with over 30% participation in annual health check-ups among employees aged 40+. Physical and mental wellness initiatives have supported work-life balance, contributing to improved morale.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

Given the nature of the business (in financial services), the Company does not have exposure to / limited exposure to work related hazards. However, the entity has established formal processes to identify and assess risks on both a routine and non-routine basis, with specific attention to fire-related and occupational safety hazards. These include:

- Comprehensive risk assessments are conducted at regular intervals across all operational sites to identify potential hazards, including fire, electrical, ergonomic, and other occupational risks.
- Fire evacuation drills are conducted periodically to test the effectiveness of emergency response plans, enhance preparedness, and evaluate evacuation routes and staff response times.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Yes/ No)

Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI.

d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)

Yes.

Go Digit prioritizes employee wellbeing, health, and safety by offering a variety of engaging wellness initiatives.

This year, some of the key programs included Workout Warriors, where employees shared workout videos and competed to complete the most sets of various exercise in a set time, and an Eye Check-up Camp held in Bengaluru. The Company also provided free heart and lung check-ups to promote long-term health. Through the Marathon Wellness Program, employees participated in a marathon and earned gift vouchers as rewards. Employees have access to Employee Assistance Program ("EAP") services via Digit App, which offer discounted consultations with general physicians, specialists, and psychologists. The Wow – 12 Sessions program features monthly wellness sessions covering fitness, nutrition, mindfulness, and expert advice. Go Digit also organized a Vaccination Drive offering flu shots for employees across India and hosted PCOS Awareness Week. The Company provides health insurance coverage to its employees, with the option to extend the benefits to their family members. The coverage also includes OPD benefits, and employees may enhance their insurance beyond the standard Company-approved policy. In addition, the Company offers access to the Digit Insurance app, which provides a comprehensive suite of services such as 24/7 teleconsultation with qualified doctors, mental well-being support, and personalised data and exercise tracking. Our holistic well-being initiatives have positively impacted employee health, engagement, and long-term sustainability of the workforce. Preventive health programs, including screenings and health camps, have increased health awareness, with over 30% participation in annual health check-ups among employees aged 40+. Physical and mental wellness initiatives have supported work-life balance, contributing to improved morale.

Leadership development programs have strengthened organizational capability by building self-aware, accountable, and future-ready leaders. Structured leadership interventions, including programs facilitated by global experts, internal leadership labs, and Young Leaders initiatives, have enhanced leadership readiness across levels, with 38% participation, supporting succession planning and internal talent growth.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Lost Time Injury Frequency Rate ("LTIFR") (per one million person-hours worked)	Employees	Nil	Nil
	Workers	-	-
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	-	-
No. of fatalities	Employees	Nil	Nil
	Workers	-	-
High-consequence work-related injury or ill health (excluding fatalities)	Employees	Nil	Nil
	Workers	-	-

Note:

1. Given the nature of the business (in financial services), the Company has limited exposure to safety related incidents.
2. LTIFR includes only work-related injuries, disabilities and deaths and excludes ill-health
3 Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI.
4. The above disclosures are made for permanent employees only.

12. Describe the measures taken by the entity to ensure a safe and healthy work place:

Go Digit has implemented a range of measures to ensure a safe and healthy workplace for its employees. Regular fire drills, mock drills, and evacuation drills are conducted to prepare employees for emergency situations and ensure timely response. The Company follows all necessary workplace safety protocols, including maintaining fire safety equipment, emergency exits, and clear safety signage at its premises.

In addition to physical safety, Go Digit places strong emphasis on mental health and employee well-being. The Company offers access to counselling services, wellness programs, and mental health awareness initiatives to support employees' emotional and psychological well-being.

To further reinforce safety, any workplace incident is tracked and investigated thoroughly. A structured process is in place for reporting and addressing such incidents, with corrective actions implemented as needed. These efforts reflect ongoing commitment to fostering a secure, healthy, and supportive work environment.

The Company provides health insurance coverage to its employees, with an option to extend the benefits to their family members. Employees may also choose to enhance the coverage beyond the standard policy approved by the Company.

In addition, the Company offers a comprehensive range of retirement and social security benefits, including Provident Fund ("PF"), Gratuity, and Employees' State Insurance ("ESI"). The Company further provides various leave benefits such as maternity and paternity leave, sabbatical leave, bereavement leave, earned leave, and casual-cum-sick leave, all of which are available to employees in accordance with internal policies.

The Company also supports employees during unforeseen circumstances through its Leave Donation Policy, which enables colleagues to voluntarily donate their accrued leave to employees who may require additional time off due to medical or other exigent situations.

13. Number of Complaints on the following made by employees and workers:

	FY2025-26 (Current Financial Year)			FY2024-25 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Nil	Nil	Nil	Nil	Nil	Nil

14. Assessments for the year:

% of your plants and offices that were assessed (by entity or statutory authorities or third parties)	
Health and safety practices	100.00
Working Conditions	100.00

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions:

Not Applicable

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of:

a.	Employees (Y/N)	Yes. In the event of an employee's death, a minimum amount of ₹20 lakhs or three times the employee's CTC (capped at ₹1 crore) is provided. The nominee can claim the EDLI (Employee Deposit Linked Insurance) benefit after the employee's passing, and gratuity is also paid accordingly.
b.	Workers (Y/N)	Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

Go Digit includes clauses in its contracts with value chain partners that mandate compliance with all applicable statutory requirements, including the timely deduction and deposit of statutory dues. The Company conducts periodic audits in case of material outsourcing agreements.

3. Provide the number of employees / workers having suffered high consequence work- related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Employees	0	0	0	0
*Workers	N.A.	N.A.	N.A.	N.A.

*Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI.

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

No, the Company does not offer transition assistance programs to support continued employability or manage career transitions due to retirement or termination of employment.

5. Details on assessment of value chain partners:

% of value chain partners (by value of business done with such partners) that were assessed	
Health and safety practices	Nil
Working Conditions	Nil

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners:

Not Applicable

PRINCIPLE 4

Businesses should respect the interests of and be responsive to all its stakeholders

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity:

The Company recognizes key stakeholders based on their substantial impact and influence on business operations. Through thorough engagement, the Company evaluates the reciprocal effects between itself and various groups. This structured approach has helped identify essential groups, which include customers, communities/general public, channel partners, shareholders & investors, regulators and employees. Meeting stakeholder needs is central to our operations, and we utilize established communication channels to advocate and engage with all stakeholders.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group:

S. No	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
1.	Customers	No	Various channels – both physical and digital	Frequent and need basis	• Policy coverages, claim processes and servicing related communications • Insurance Education • Communicating Simplicity in Insurance • Awareness of Products and Processes • Clarity and Openness • Technological Advancements • Customer Interaction • Insights into weather/situational updates floods/pandemic/cyclones, etc)
2.	Communities/ General Public	No	Various channels – both physical and digital	Frequent and need basis	• Insurance Education • Communicating Simplicity in Insurance • Awareness of Products and Processes • Clarity and Openness • Technological Advancements • Customer Interaction
3.	Channel Partners	No	Various channels – both physical and digital (partner portal, e-mail etc.)	Frequent and need basis	• Technological Advancements • Awareness of Products and Processes • Periodic trainings and updates • Seeking compliance undertakings/ declarations

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S. No	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
4.	Shareholders & Investors	No	Various channels – both physical and digital inter- alia including • Annual report • Stock Exchange Filings • Company's Website • Emails and Digital Communication • Annual General Meetings ("AGMs") / Extraordinary General Meetings ("EGMs") • Press Releases • Media Announcements • Investor/analyst meet and earnings call	Frequent and need basis	To foster transparency, build trust, and ensure informed decision-making by providing timely, accurate, and comprehensive information regarding the Company's business operations, financial performance, governance, and strategic initiatives. Through regular engagement, the Company seeks to: • Keep shareholders and investors apprised of material developments, financial results, and significant corporate actions. • Enable shareholders and investors to understand the Company's business model, sustainability initiatives, and long-term value creation strategies. • Facilitate meaningful dialogue to address queries, concerns, and feedback, thereby strengthening accountability and responsiveness. • Ensure compliance with regulatory disclosure requirements and uphold principles of fairness, equity, and good governance. • Encourage participation of shareholders in key decision-making processes, including AGMs and voting on significant matters.
5.	Regulators	No	Various channels – both physical and digital, including appointments to different committees established by the Regulatory Authorities. • Directives and circulars • Meetings / discussions • Press releases • Submission of reports and returns • Workshops by regulators industry associations, forums, and working groups	On need basis	• Implementing regulatory requirements by providing periodic reports, disclosures, and data as mandated. • Seek guidance and necessary approvals on business/operations, products, and other compliance-related matters. • Proactively inform the regulator about any material developments, significant events, or contingency situations affecting the Company's operations or policyholders. • Support the regulator's initiatives towards promoting fair competition, policyholder interests, and industry best practices.
6.	Employees	No	Various channels – both physical and digital Townhall meetings • HR portals and intranet • Performance updates • Workshop, learning and training interventions • Wellness initiatives • Internal publications, circulars, posters, videos, e-mails • Employee Engagement & Satisfaction Survey • Live interaction sessions • Flexible & hybrid working arrangements	Frequent on daily basis	• Foster inclusive work environment • Offer merit-basis opportunities • Assessment of effectiveness of learning and development • Fair remuneration practices and equal employment opportunities • Effective performance management and recognition • Career growth • Diverse, inclusive and enabling work culture • Work-life balance • Fair Workplace • Occupational Health, Safety and Well-Being • Fair Pay • Talent Attraction and Retention

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board:

At Go Digit, the process for consultation between stakeholders and the Board on economic, environmental, and social topics involves several steps, ensuring that all relevant perspectives are considered in decision-making:

- **Stakeholder Engagement:** Go Digit actively engages with various stakeholders, including customers, employees, investors, regulators, and communities, to gather insights on key economic, environmental, and social issues. This engagement can occur through surveys, meetings, feedback forms, and consultations.
- **Delegated Consultation:** In certain cases, consultation on specific topics may be delegated to dedicated teams or committees within the organization. These teams collect and analyze feedback from stakeholders on relevant topics, ensuring thorough understanding and consideration of concerns.
- **Feedback to the Board:** Once feedback is gathered through consultations, it is compiled and presented to the Board by the relevant teams or committees. The information is shared through formal reports, presentations, or discussions in Board meetings. This ensures that the Board is well-informed about stakeholder perspectives and any potential implications for the Company's operations, strategy, or policies.
- **Board Review and Action:** The Board reviews the feedback and determines the necessary actions or adjustments to the Company's practices, policies, or strategies. They ensure that economic, environmental, and social considerations are integrated into decision-making at the highest level.
- This process enables Go Digit to stay aligned with stakeholder interests while making responsible decisions related to sustainability, governance, and social responsibility.

2. **Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity:**
Yes, stakeholder consultation is used to support the identification and management of environmental and social topics at Go Digit.

The feedback gathered through stakeholder consultations plays a crucial role in identifying concerns related to sustainability and environmental impact. For instance, input received led to actions aimed at adopting digital documentation, minimizing paper usage, and improving energy efficiency in office spaces. Additionally, Go Digit streamlined its processes and introduced customer-friendly features in response to feedback highlighting the need for greater transparency and simplicity in understanding policies. These changes have allowed Go Digit to align its policies with stakeholder expectations while addressing significant environmental and social issues. For instance, brokers and customers are identified as the key stakeholders, who provides valuable insights that is contributed to the design of Parametric (or index based) solution which is a type of insurance that is correlated to a specific risk (here Air Quality Index and Heat Index) and ultimately to a financial loss for the insured. This is a "measurable index" related to a "scenario". covers the probability of a predefined event happening instead of indemnifying actual loss incurred. This reflects the commitment and awareness of the Company towards the arising climate risks and is proactively catering its stakeholders for the same.

3. **Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups:**
Go Digit recognizes the importance of engaging with and addressing the concerns of vulnerable and marginalized stakeholder groups.

- **Inclusive Insurance Products:** Go Digit has in place a specially designed product to cater to persons with disabilities, HIV/AIDS, mental illness. Policies covering personal accident insurance are relevant for marginalized communities, including low-income groups to help their families cope with the loss of an earning member due to accidental death/disability. The Company also offers standard health product named "Arogya Sanjeevani (UIN: GODHLIP24179V022324) curated as per regulatory guidance which provides for standard coverages on hospitalization and health related aspects and can be availed by masses.

- **Employee Diversity and Inclusion:** Go Digit has worked to create a diverse and inclusive workforce by providing equal employment opportunities to marginalized groups. This includes hiring individuals from various backgrounds, including women, differently abled individuals, and people from economically disadvantaged sections of society. Our structured feedback and employee engagement mechanisms have enabled meaningful two-way communication and strengthened trust between employees and leadership. Continuous feedback gathered through town halls, BHR Connects, and AMBER (AI-led employee interaction platform) has directly informed enhancements in workplace practices. Our inclusive development initiatives have strengthened workplace equity, diversity, and internal career mobility. Continued efforts toward gender diversity, celebration of Pride Month, and equal opportunity practices have fostered an inclusive culture. Strong internal mobility, with approximately 70% of senior roles filled internally, demonstrates effective talent development and career progression. Ongoing learning initiatives around insurance & AI through bite-sized L&D programs have enhanced employee awareness and skills, ensuring equitable access to growth opportunities across the organization

- **Feedback and Continuous Improvement:** Go Digit actively collects feedback from vulnerable groups to better understand their unique challenges and concerns. The Company uses this feedback to improve its policies, products, and services, ensuring that they are more inclusive and accessible to marginalized communities.

- **Corporate Social Responsibility:** The Company under its Board approved CSR Policy, collaborates with local communities to ensure their well-being. This commitment helps the Company support marginalised communities across the country. For more details on the CSR initiatives of the Company, refer CSR report attached.

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PRINCIPLE 5

Businesses should respect and promote human rights

Essential Indicators

1. **Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:**

Category	FY2025-26 (Current Financial Year)			FY2024-25 (Previous Financial Year)**		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	4589	4589	100.00	4530	4530	100.00
Other than permanent	163	163	100.00	121	121	100.00
Total Employees	**4752**	**4752**	**100.00**	**4651**	**4651**	**100.00**
***Workers**						
Permanent	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-
Total Workers	**-**	**-**	**-**	**-**	**-**	**-**

*Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI
**Previous year figures have been restated in accordance with current year's presentation

2. **Details of minimum wages paid to employees and workers, in the following format:**

Category	FY2025-26 (Current Financial Year)					FY2024-25 (Previous Financial Year)**				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No.(B)	% B/A	No.(C)	% C/A		No.(E)	% E/D	No.(F)	% F/D
Employees										
Permanent										
Male	3473	0	0.00	3473	100.00	3447	0	0.00	3447	100.00
Female	1116	0	0.00	1116	100.00	1083	0	0.00	1083	100.00
Other than permanent										
Male	106	0	0.00	106	100.00	83	0	0.00	83	100.00
Female	57	0	0.00	57	100.00	38	0	0.00	38	100.00
***Workers**										
Permanent										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Other than permanent										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-

*Go Digit does not employ any 'workers', as defined in the guidance note on BRSR, issued by SEBI
**Previous year figures have been restated in accordance with current year's presentation

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3. a. **Details of remuneration/salary/wages, in the following format:**

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (Rs.)	Number	Median remuneration/ salary/ wages of respective category (Rs.)
Board of Directors (BoD)	7^	-	2	4,36,94,528#
Key Managerial Personnel	2@	1,01,15,637	1	4,36,94,528#
Employees other than BoD and KMP	3,540	6,70,000	1,138	5,67,104
*Workers	-	-	-	-

*Go Digit does not employ any workers; therefore, related information has not been included in this report

#Among the Board of Directors, remuneration is paid solely to Jasleen Kohli, who serves as the Managing Director and CEO of the Company. The median remuneration figure comprises fixed pay, variable compensation for FY2024-25, and the employer's contribution to the Provident Fund.

^Sitting fees paid by Go Digit to the Independent Directors of the Company have not been included in the stated remuneration figures.

@The remuneration of Key Managerial Personnel for FY2025-26 is accounted for on a paid basis.

b. **Gross wages paid to females as % of total wages paid by the entity, in the following format:**

	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Gross wages paid to females as % of total wages	19.96	20.00

Note:

1. Gross wages paid considers fixed contracted Cost-to-Company (with proportionate adjustment for new joinee and resigned employees during FY2025-26) excluding Retirals, stock options and including Target Annual Variable Pay.
2. Previous year figures have been restated in accordance with current year's presentation

4. **Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No):**
Yes

5. **Describe the internal mechanisms in place to redress grievances related to human rights issues:**
The Company has established a Code of Business Conduct and Ethics for Board Members and Senior Management, which emphasizes contributions to society and human well-being. Furthermore, the Company adheres to the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013. The Company has established formal mechanisms for grievance management, including a whistle-blower framework and a Prevention of Sexual Harassment (POSH) system. The organization maintains a zero-tolerance approach to human rights violations through a clearly defined Prevention of Child Labour policy. This ensures ethical hiring practices and full compliance with applicable laws, reinforcing fair employment standards and safeguarding fundamental human rights across all operations and partnerships.

6. **Number of Complaints on the following made by employees and workers**

	FY2025-26 (Current Financial Year)			FY2024-25 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	*4	0	-	1	0	-
Discrimination at workplace	0	0	-	0	0	-
Child Labour	0	0	-	0	0	-
Forced Labour/ Involuntary Labour	0	0	-	0	0	-
Wages	0	0	-	0	0	-
Other human rights related issues	0	0	-	0	0	-

*Out of 4 complaints, 3 complaints were not substantiated by the Internal Committee.

7. **Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:**

	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ("POSH")	4	1
Complaints on POSH as a % of female employees / workers	0.34	0.09
Complaints on POSH upheld	1	0

Note:

1. Complaints on POSH as a % of female employees / workers is reported in relation to the number of female employees at the end of the respective years.
2. There are no complaints on POSH during FY2025-26 and FY2024-25 that were pending for disposal at year end
3. Details of POSH complaints are reported to Audit Committee and the Nomination and Remuneration Committee in accordance with the Company's policy.
4. Out of 4 complaints 3 complaints were not substantiated by the Internal Committee.

8. **Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases:**
The Company has implemented a Code of Conduct to promote a harassment and intimidation-free workplace. Through the HR department and various committees, the Company is committed to investigating and addressing incidents related to POSH, as well as other complaints of discrimination or harassment. The Company ensures confidentiality for the respondent to protect them from any adverse consequences throughout the investigation of the incident. All parties involved in a complaint are reminded of the strict prohibition against retaliatory actions. In the event of retaliation, the Company takes swift and appropriate measures to resolve the matter and safeguard the complainant from any negative impact.

Employees raising concerns are protected under this policy for the duration of their employment. In cases involving POSH complaints, the complainant can request paid leave or a temporary transfer to another branch/office until the investigation is concluded. This option is available to either the complainant or the respondent, depending on the specific circumstances. The Whistleblower Policy also ensures protection against retaliation, victimization, or harassment for employees who report concerns, while maintaining the whistleblower's anonymity.

Go Digit conducts regular training for all employees including senior management on Digit Academy, an internal training platform of the Company, to foster a respectful and harassment-free work environment. This ensures that employees are aware of their rights and the mechanisms in place for reporting discrimination or harassment without fear of retribution. Additionally, Whistleblower Policy further safeguards employees who raise concerns by protecting them from retaliation, victimization, or harassment, while ensuring their anonymity.

9. **Do human rights requirements form part of your business agreements and contracts? (Yes/No):**
Yes, the Company has incorporated human rights–related clauses in its business agreements and contracts, wherever applicable.

10. **Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child Labour	The Company complies with all applicable laws and strictly forbids the use of child labour, forced labour, involuntary labour, and any form of discriminatory hiring practices. During the reporting period, no external audits were conducted. The Company has not reported any instances or violations in this regard. The Company is committed to complying with all labour laws and regulations at all locations.
Forced Labour/Involuntary Labour	
Sexual Harassment	
Discrimination at Workplace	
Wages	

11. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.**
No significant risks observed, therefore, not applicable.

Leadership Indicators

1. **Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints:**
   As no human rights issues were recorded during the reporting period, no human rights related grievances or complaints necessitated any changes or modifications to the Company's business processes.

2. **Details of the scope and coverage of any Human rights due diligence conducted:**
   Nil

3. **Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**
   Yes, the Company's premises are accessible to differently abled visitors in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016.

4. **Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	The Company expects its value chain partners to adhere to the same values, principles, and ethics that the Company follows in all its operations.
Discrimination at Workplace	
Child Labour	At present, no formal assessment has been carried out for value chain partners.
Forced Labour/Involuntary Labour	
Wages	

5. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above:**
   Not applicable, as covered under response to question no. 4 above.

PRINCIPLE 6

Businesses should respect and make efforts to protect and restore the environment

Essential Indicators

1. **Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:**

Parameter	FY2025-26 (Current Financial Year)		FY2024-25 (Previous Financial Year)	
	Value	Unit	Value	Unit
From renewable sources				
Total electricity consumption (A)	-	GJ	-	GJ
Total fuel consumption (B)	-	GJ	-	GJ
Energy consumption through other sources (C)	-	GJ	-	GJ
Total energy consumed from renewable sources (A+B+C)	-	GJ	-	GJ
From non-renewable sources				
Total electricity consumption (D)	11,856.78	GJ	12,693.69	GJ
Total fuel consumption (E)	383.10	GJ	390.80	GJ
Energy consumption through other sources (F)	-	GJ	-	GJ
Total energy consumed from non-renewable sources (D+E+F))	12,239.88	GJ	13,084.49	GJ
Total energy consumed (A+B+C+D+E+F)	12,239.88	GJ	13,084.49	GJ
Energy intensity per rupee of turnover (Total energy consumed/ Revenue from operations)	1.08	(GJ/₹ in Cr)	1.27	(GJ/₹ in Cr)
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	22.04	(GJ/₹ in Cr adjusted for PPP)	26.29	(GJ/₹ in Cr adjusted for PPP)
Energy intensity in terms of Head Count	2.58	(GJ/ Total no of employees)	2.81	(GJ/ Total no of employees)
Energy intensity (optional) –	-	-	-	-

Note:

1. The Company has employed 'Operational Control Approach' denoting that activities only which are under the operating control of the Company have been considered.
2. Basis / Benchmark for Intensity ratio computation:
   a. Turnover is considered as GWP for respective years.
   b. PPP conversion factor is considered based on IMF publication for respective year (FY2025-26 – 20.34 INR per international dollar and FY2024-25 – 20.66 INR per international dollar)
   c. Head Count is year-end employee headcount for respective years.
3. Diesel consumption to Energy consumption conversion factor is as per Cross-sector Emission Factors published benchmarks by 2006 IPCC Guidelines for respective years
4. Twenty office locations have been excluded from the reporting boundary due to the non-availability of purchased electricity consumption data, as the associated emissions are considered de minimis.
5. Previous year figures have been restated in accordance with current year's presentation

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:

Yes, PKF Sridhar & Santhanam LLP has conducted independent reasonable assurance in accordance with the Assurance Engagements on Sustainability Information' ('SSAE 3000') and Standard on Assurance Engagements 3410, 'Assurance Engagements on Greenhouse Gas Statements' ('SAE 3410').

2. **Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any:**
   Being a service-based entity, Go Digit is not classified as a Designated Consumer ("DCs") under the Government of India's Performance, Achieve and Trade ("PAT") Scheme; accordingly, this requirement is not applicable.

3. **Provide details of the following disclosures related to water, in the following format:**

Parameter	FY2025-26 (Current Financial Year)		FY2024-25 (Previous Financial Year)	
	Value	Unit	Value	Unit
Water withdrawal by source (in kilolitres)				
(i) Surface water	-	KL	-	KL
(ii) Groundwater	-	KL	-	KL
(iii) Third party water	55,870.20	KL	50,319.05	KL
(iv) Seawater / desalinated water	-	KL	-	KL
Others	-	KL	-	KL
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	55,870.20	KL	50,319.05	KL
Total volume of water consumption (in kilolitres)	55,870.20	KL	50,319.05	KL
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	4.95	(KL/₹ in Cr)	4.89	(KL/₹ in Cr)
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	100.62	(KL/₹ in Cr adjusted for PPP)	101.11	(KL/₹ in Cr adjusted for PPP)
Water intensity in terms of Full Time Employee -	11.76	(KL/ Total no of employees)	10.82	(KL/ Total no of employees)
Water intensity (optional) -	-	-	-	-

Note:

1. Due to non-availability of direct measurement of water for most of the offices, the quantity of water (in litres) per employee derived from the available data is in line with CGWA Guidelines - "Estimation of Water Requirement for Drinking and Domestic Use" which provides for "litres per head per working day for offices" and considering the published Industry standards, both withdrawal and consumption are considered the same for respective year.
2. Total water consumption is derived considering month end head count basis, total working days and water requirement per person per working day as specified in point 1.
3. Basis / Benchmark for Intensity ratio computation:
   i. Turnover is considered as GWP for respective years.
   ii. PPP conversion factor is considered based on IMF publication for respective year (FY2025-26 – 20.34 INR per international dollar and FY2024-25 – 20.66 INR per international dollar)
   iii. Head Count is year-end employee headcount for respective years.
4. Previous year figures have been restated in accordance with current year's presentation

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Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:

Yes, PKF Sridhar & Santhanam LLP has conducted independent reasonable assurance in accordance with the Assurance Engagements on Sustainability Information' ('SSAE 3000') and Standard on Assurance Engagements 3410, 'Assurance Engagements on Greenhouse Gas Statements' ('SAE 3410').

4. Provide the following details related to water discharged:

Parameter	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
	Value	Value
Water discharge by destination and level of treatment (in kilolitres)		
(i) To surface water	-	-
- No treatment	-	-
- With treatment	-	-
(ii) To Groundwater	-	-
- No treatment	-	-
- With treatment	-	-
(iii) To Seawater	-	-
- No treatment	-	-
- With treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment	-	-
(v) Others	-	-
- No treatment	-	-
- With treatment	-	-
Total water discharged (in kilolitres)	**-**	**-**

Note: In line with the latest published Industry standards, both withdrawal and consumption are considered the same and discharge is reported as NIL.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:

Yes, PKF Sridhar & Santhanam LLP has conducted independent reasonable assurance in accordance with the Assurance Engagements on Sustainability Information' ('SSAE 3000') and Standard on Assurance Engagements 3410, 'Assurance Engagements on Greenhouse Gas Statements' ('SAE 3410').

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation:

No. Go Digit operates in the service sector with water needs limited to drinking and sanitation purposes of the employees.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	FY2025-26 (Current Financial Year)		FY2024-25 (Previous Financial Year)	
	Value	Please specify unit	Value	Please specify unit
Nox	Not Applicable		Not Applicable	
Sox				
Particulate matter (PM)				
Persistent organic pollutants (POP)				
Volatile organic compounds (VOC)				
Hazardous air pollutants (HAP)				

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:

No independent assessment / evaluation/assurance has been carried out by an external agency

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Total Scope 1 Emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO_2 equivalent	256.15	26.00[4]
Total Scope 2 Emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO_2 equivalent	2338.42	2563.42
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	(tCO_2e/₹ in Cr)	0.23	0.25
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	(tCO_2e/₹ in Cr adjusted for PPP)	4.67	5.20
Total Scope 1 and Scope 2 emission intensity in terms of Full Time Employee -	(tCO_2e/ Total no of employees)	0.55	0.56

Note:

1. The Company has employed 'Operational Control Approach' denoting that activities only which are under the operating control of the Company have been considered.
2. Basis / Benchmark for Intensity ratio computation:
   i. Turnover is considered as GWP for respective years.
   ii. PPP conversion factor is considered based on IMF publication for respective year (FY2025-26 – 20.34 INR per international dollar and FY2024-25 – 20.66 INR per international dollar)
   iii. Head Count is year-end employee headcount for respective years.
3. Basis / Benchmark for other conversion factors are as follows:

Scope	Particulars	Basis / Benchmark considered for FY2025-26	Basis / Benchmark considered for FY2024-25
Scope 1 – Stationary Combustion	Diesel (average biofuel blend)	DEFRA-2025	DEFRA-2024
Scope 1 – Fugitive Emissions	R410A	DEFRA-2025	Not Applicable
Scope 2 – Purchased Electricity	Kilowatt Hour	CEA V21.0	CEA V20.0

4. Fugitive emissions have been calculated using refrigerant refill quantities as evidenced by maintenance records provided by the Company's AMC service providers. The reported emissions are based on the service records available for the reporting period and have been computed using the emission factors disclosed above.
5. Twenty office locations have been excluded from the reporting boundary due to the non-availability of scope 2 emission data, as the associated emissions are considered de minimis.
6. Refringent were not considered for restatement in scope 1 reporting due to non-availability of the comparative data.
7. Previous year figures have been restated in accordance with current year's presentation.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:

Yes, PKF Sridhar & Santhanam LLP has conducted independent reasonable assurance in accordance with the Assurance Engagements on Sustainability Information' ('SSAE 3000') and Standard on Assurance Engagements 3410, 'Assurance Engagements on Greenhouse Gas Statements' ('SAE 3410').

8. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details:

The Company acknowledges its environmental footprint and is proactively undertaking measures to enhance energy efficiency and optimise energy consumption across its operations. As part of these efforts, the Company has adopted high-efficiency lighting systems and upgraded its Heating, Ventilation and Air Conditioning ("HAVC") infrastructure to more energy-efficient models, contributing to a reduction in power consumption.

During the year, the Company also promoted awareness among employees on the judicious use of electricity. In addition, periodic energy audits are conducted at major office locations to identify potential energy-saving opportunities and support future planning.

Further, several of the Company's CSR initiatives align with its commitment to reducing greenhouse gas ("GHG") emissions. These include the creation of pocket forests in schools, villages and urban vacant lands through the Miyawaki plantation method using native species, as well as the procurement of electric vehicles for use in dispensaries and indoor hospital environments.

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9. Provide details related to waste management by the entity, in the following format:

a. Total waste generated:

Parameter	FY2025-26 (Current Financial Year) Value	FY2024-25 (Previous Financial Year) Value
Total Waste generated (in metric tonnes)		
Plastic waste	1.66	0.51
E-waste	2.29	0.39
Biomedical waste	-	-
Construction and demolition waste	-	-
Battery waste	19.30	-
Radioactive waste	-	-
Other Hazardous Waste	0.31	0.16
Other Non-Hazardous Waste	98.62	56.94
Total Waste Generated	122.18	57.99
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations) (MT/₹ in Cr)	0.01	0.01
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP) (MT/₹ in Cr adjusted for PPP)	0.22	0.12
Waste intensity in terms of Full time employee (MT/ Total no of employees)	0.03	0.01
Waste intensity (optional) –	-	-

Note:

1. The Company has employed 'Operational Control Approach' denoting that activities only which are under the operating control of the Company have been considered.
2. Basis / Benchmark for Intensity ratio computation:
   i. Turnover is considered as GWP for respective years.
   ii. PPP conversion factor is considered based on IMF publication for respective year (FY2025-26 – 20.34 INR per international dollar and FY2024-25 – 20.66 INR per international dollar)
   iii. Head Count is year-end employee headcount for respective years.
3. E- waste is computed as per the certificates issued by authorized producer responsibility organisations for recycling and refurbishing.
4. All other waste not recycled is assumed to have been sent to landfill.
5. The Company measures the quantity of Plastic waste and Non-hazardous waste generated at its office locations prior to disposal through the municipal waste collection system. Since disposal is undertaken through the respective municipal authorities, independent documentation evidencing the quantity and nature of waste disposed is not generated as part of the disposal process. Accordingly, the reported quantities are derived from the Company's internal measurement process.

b. For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes):

Total Waste

Parameter	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste: Total Waste		
(i) Recycled	2.19	0.39
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	**2.19**	**0.39**

Note: 1. The Company disposes of waste through an authorised vendor. However, visibility on whether the vendor recycles, reuses, or recovers the disposed waste is currently limited.

2. Previous year figures have been restated in accordance with current year's presentation

c. For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes):

Total Waste

Parameter	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste: Total Waste		
(i) Incineration	-	-
(ii) Landfilling	119.99	57.60
(iii) Other disposal operations	-	-
Total	**119.99**	**57.60**

Previous year figures have been restated in accordance with current year's presentation

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:

Yes, PKF Sridhar & Santhanam LLP has conducted independent reasonable assurance in accordance with the Assurance Engagements on Sustainability Information' ('SSAE 3000') and Standard on Assurance Engagements 3410, 'Assurance Engagements on Greenhouse Gas Statements' ('SAE 3410').

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes:

Go Digit has undertaken several initiatives to enhance its waste management practices, including:

1. E-Waste Management
   - Collaborates with authorized recyclers for responsible disposal and recycling of outdated electronics.
   - Conducts annual audits to verify proper disposal and secure data erasure before recycling.
2. Reuse and Donation of Electronics
   - Donates or resells functioning electronic items to minimize waste generation.
3. Paperless Operations
   - Predominantly digital workflows have significantly reduced paper usage.
   - Promotes digital signatures, e-KYC processes, and cloud-based document storage.
4. Office Waste Segregation
   - Provides separate bins for wet, dry, and e-waste across all office spaces.
   - Conducts regular awareness sessions to educate employees on proper segregation.
5. Reduction of Single-Use Plastics
   - Phased out single-use plastics in office pantries and during events.
   - Encourages use of reusable or biodegradable items for utensils and packaging.
6. Vendor Engagement
   - Promotes sustainable and compliant waste management practices among vendors and facility partners.
   - Chemicals are procured based on monthly consumption requirements, which helps in minimizing excess inventory and reducing potential waste.
7. Water Waste Management (where STPs are available)
   - Installation of water-saving fixtures, including sensor-based taps, to minimize water wastage.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

S. No	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Not applicable. The Company does not have offices located in or near ecologically sensitive areas. All offices operate from buildings with the requisite statutory approvals and are in compliance with applicable local municipal regulations.			

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

S. No	Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not applicable owing to the nature of business.						

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non compliances, in the following format:

S. No	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
Based on the nature of business, the Company is in compliance with applicable environmental norms.				

Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information:

(i) Name of the Area:

(ii) Nature of operations:

(iii) Water withdrawal, consumption and discharge in the following format:

The Company does not have any offices located in water-stressed areas; accordingly, this disclosure is not applicable.

Parameter	FY2025-26 (Current Financial Year)		FY2024-25 (Previous Financial Year)	
	Value	Unit	Value	Unit
Water withdrawal by source (in kilolitres)				
(i) Surface Water	N.A.	N.A.	N.A.	N.A.
(ii) Groundwater	N.A.	N.A.	N.A.	N.A.
(iii) Third party water	N.A.	N.A.	N.A.	N.A.
(iv) Seawater / desalinated water	N.A.	N.A.	N.A.	N.A.
(v) Others	N.A.	N.A.	N.A.	N.A.
Total volume of water withdrawal (in kilolitres)	N.A.	N.A.	N.A.	N.A.
Total volume of water consumption (in kilolitres)	N.A.	N.A.	N.A.	N.A.
Water intensity per rupee of turnover (Water consumed /turnover)	N.A.	N.A.	N.A.	N.A.
Water intensity (optional) – the relevant metric may be selected by the entity	N.A.	N.A.	N.A.	N.A.

Parameter	FY2025-26 (Current Financial Year)		FY2024-25 (Previous Financial Year)	
	Value	Unit	Value	Unit
Water discharge by destination and level of treatment (in kilolitres)				
(i) To surface water	N.A.	N.A.	N.A.	N.A.
- No treatment	N.A.	N.A.	N.A.	N.A.
- With treatment	N.A.	N.A.	N.A.	N.A.
(ii) To Groundwater	N.A.	N.A.	N.A.	N.A.
- No treatment	N.A.	N.A.	N.A.	N.A.
- With treatment	N.A.	N.A.	N.A.	N.A.
(iii) To Seawater	N.A.	N.A.	N.A.	N.A.
- No treatment	N.A.	N.A.	N.A.	N.A.
- With treatment	N.A.	N.A.	N.A.	N.A.
(iv) Sent to third-parties	N.A.	N.A.	N.A.	N.A.
- No treatment	N.A.	N.A.	N.A.	N.A.
- With treatment	N.A.	N.A.	N.A.	N.A.
(v) Others	N.A.	N.A.	N.A.	N.A.
- No treatment	N.A.	N.A.	N.A.	N.A.
- With treatment	N.A.	N.A.	N.A.	N.A.
Total water discharged (in kilolitres)	**N.A.**	**N.A.**	**N.A.**	**N.A.**

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:

No independent assessment/ evaluation/assurance has been carried out by an external agency

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Total Scope 3 Emissions	MT of CO_2 equivalent	Go Digit is not currently calculating Scope 3 emissions.	Go Digit is not currently calculating Scope 3 emissions.
CO_2	MT of CO_2 equivalent		
CH_4	MT of CO_2 equivalent		
N_2O	MT of CO_2 equivalent		
HFCs	MT of CO_2 equivalent		
PFCs	MT of CO_2 equivalent		
SF_6	MT of CO_2 equivalent		
NF_3	MT of CO_2 equivalent		
Total Scope 3 emissions per rupee of turnover	MT of CO_2 equivalent/rupee		
Total Scope 3 emission intensity (optional)–			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:

No independent assessment/ evaluation/assurance has been carried out by an external agency

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along with prevention and remediation activities:

The Company does not have any operations in ecologically sensitive areas; accordingly, this indicator is not applicable.

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4. **If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:**

S. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along with summary)	Outcome of the initiative
1	Use of energy efficient equipment	Deployment of energy-efficient lighting systems. Upgrading HVAC systems to more energy-efficient models to reduce power consumption	Company has installed this at Corporate and Branch Offices.
2	Reducing water wastage	Installation of water-saving fixtures, including sensor-based taps, to minimize water wastage	Company has installed this at Corporate and Branch Offices.

5. **Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link:**
Yes, the Business Continuity and Disaster Recovery ("BCP/DR") policy of Go Digit General Insurance Limited ensures the rapid restoration of critical operations during disruptions like natural disasters, cyber incidents, or pandemics. It outlines recovery strategies, roles, and responsibilities, including use of AWS/Azure cloud for redundancy and VPN enabled remote work. Key business functions must resume within defined RTO/RPO targets. A structured team-led response, regular BCP testing, and ongoing staff training ensure resilience. Alternate sites in Bengaluru and Pune are prepared for failover, ensuring uninterrupted services to customers and partners. The plan is aligned with IRDAI cybersecurity guidelines.

6. **Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard:**
Considering the nature of the Company's business, there has been no adverse impact on the environment.

7. **Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts:**
The Company has not conducted any assessment of value chain partners during the reporting period.

8. **How many Green Credits have been generated or procured:**

a.	By the listed entity:	Nil
b.	By the top ten (in terms of value of purchases and sales, respectively) value chain partners:	Nil

PRINCIPLE 7

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. a. **Number of affiliations with trade and industry chambers/ associations:**
One

b. **List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to:**

S. No	Name of the trade and industry chambers associations	Reach of trade and industry chambers/ associations (State/National)
1.	General Insurance Council	National

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2. **Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities:**

Name of authority	Brief of the case	Corrective action taken
During the reporting period, there were no adverse orders passed by regulatory authorities against the Company in respect of anti-competitive conduct. Accordingly, no corrective action was required or undertaken.		

Leadership Indicators

1. **Details of public policy positions advocated by the entity**

S. No	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
Go Digit actively engages in public policy advocacy with the IRDAI, both directly and through the General Insurance Council ("GIC") to strengthen the policy and governance framework within the insurance sector. The Company participates in knowledge-sharing initiatives and contributes to various forums or working groups, nominating employees to represent it in committees formed by the GIC and IRDAI. The Company also maintains regular interaction with Government bodies and regulators and stands committed to provide timely and accurate information, recommendations and feedback on draft policies. In alignment with the IRDAI initiative to promote insurance inclusion, the Company has been allotted the state of Jharkhand and has been actively working to conduct insurance awareness programmes and enhance insurance penetration, particularly in rural areas.					

PRINCIPLE 8

Businesses should promote inclusive growth and equitable development

Essential Indicators

1. **Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year:**

S. No	Name and brief details of project	SIA Notification No	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Given the nature of the business, Social Impact Assessment ("SIA") is not applicable.						

2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:**

S. No	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families(PAFs)	% of PAF covered by R&R	Amounts paid to PAFs in the FY (In ₹)
Given the nature of the business, Rehabilitation and Resettlement ("R&R") is not applicable.						

3. **Describe the mechanisms to receive and redress grievances of the community:**
Go Digit is dedicated to maintaining transparency and accountability across all its operations. The Company has established a comprehensive grievance redressal policy and a whistleblower policy to ensure concerns are addressed fairly and promptly. While these policies primarily focus on internal stakeholders, Go Digit is also open to feedback from the wider community. The Company fosters open communication and continually seeks ways to improve its engagement with external stakeholders, upholding its commitment to responsible business practices. Individuals can reach out to the Company via email at hello@godigit.com. Upon receiving a grievance, Go Digit reviews the details and contact the complainant. After thoroughly assessing the situation, the Company provides suitable resolution.

4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers:**

	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Directly sourced from MSMEs/ small producers	7.43	12.84
Directly from within India	100.00	100.00

Note:

1. The value of purchases is commission incurred excluding reinsurance accepted and expenses incurred for input material during the year excluding employees' remuneration and depreciation expense.

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2. Identification of MSME vendors is based on information available with the Company. Company has not identified any small producers for the purpose of above disclosures.
3. Previous year figures have been restated in accordance with current year's presentation.

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost:

Location	FY2025-26 (Current Financial Year)	FY2024-25 (Previous Financial Year)
Rural	0.00	0.00
Semi-urban	0.07	0.06
Urban	9.36	9.12
Metropolitan	90.57	90.81

Note:
1. Wages paid considers fixed contracted Cost-to-Company (with proportionate adjustment for new joinee and resigned employees during financial year) excluding Retirals, stock options and including Target Annual Variable Pay
2. Classification of employee location to above categories is based on Reserve Bank of India guidelines for identifying census centres
3. Previous year figures have been restated in accordance with current year's presentation

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

S. No	Details of negative social impact identified	Corrective action taken
Given the nature of the business, Social Impact Assessment (SIA) is not applicable		

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

S. No	State	Aspirational District	Amount spent(In ₹)
1.	Maharashtra	Nandurbar	8,82,207/-
2.	Karnataka	Raichur	1,34,943/-

Note: Based on list published by NITI Aayog

3. a. Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No):
No

b. From which marginalized /vulnerable groups do you procure?
Not Applicable

c. What percentage of total procurement (by value) does it constitute?
Not Applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

S. No	Intellectual Property based on traditional knowledge	Owned/Acquired(Yes/No)	Benefit shared (Yes /No)	Basis of calculating benefit share
Not Applicable				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved:

S. No	Name of authority	Brief of the Case	Corrective action taken
Not Applicable			

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6. Details of beneficiaries of CSR Projects:

S. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1.	Shiksha Kayakalp Nyas - Setting up a Skill Development Centre for vocational training programs at Champa Agrawal School	Project is on ongoing basis and people will get benefit from next year	Not Applicable
2.	Gadadhar Abhyudaya Prakalpa - Activities for physical, mental and intellectual development for underprivileged children (aged about 5 to 12 years)	410	100
3.	Sweetlings Project and Outreach Vehicle - Holistic, year round care for underprivileged children and young people (up to 21 years) living with Type 1 Diabetes in Maharashtra. providing an outreach vehicle to enhance healthcare accessibility in underserved areas	100	100
4.	Livelihood & Skill Development Computer Training Centre Project - Promoting education including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects	315	100
5.	SGBS Unnati Foundation - to provide employability training for underprivileged youth in rural areas of Karnataka and Maharashtra.	1378	100
6.	Solar Street Lights Project - Instalment of high quality, maintenance free streetlights along village main roads, near schools, bus stops, health centres and anganwadis to enhance road safety and improve community infrastructure	population of the area is projected to be 1200-1300	100
7.	Miyawaki Forest Plantation Project- To create pocket forests in schools, villages, or urban vacant lands using native species in rural areas in the form of Miyawaki Plantation	This will benefit entire neighbourhood	Not Applicable
8.	Ramkrishna Mission Vidyapeeth Deoghar - Setting up a water treatment plant	Project is on ongoing basis and people will get benefit from next year	Not Applicable
9.	Sports Scholarship Programme- Sports Scholarship Programme	350	100
10.	Ramkrishna Mission Vidyapeeth Deoghar - Procurement of electric vehicle for dispensary and indoor hospital	200	100
11.	Vivekananda Balakendra at Ramkrishna Mission Vidyapith, Deoghar - Promoting education including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects	200	100

PRINCIPLE 9

Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback:

The Company has established and maintained a centralized complaint process aimed at achieving "Total Customer Satisfaction". This system ensures that all customer complaints, regardless of their nature or origin, are managed efficiently and resolved to the satisfaction of the complainant. By centralizing this process, the Company aims to streamline communication channels, minimize response times, and enhance the overall customer experience.

The complaint handling is carried out by a dedicated team who are properly trained to manage complaints received through various channels, such as the Bima Bharosa Portal, the National Consumer Helpline, and the Department of Administrative Reforms and Public Grievances. The complaint-handling process will conduct a comprehensive root-cause analysis to identify and address the underlying factors contributing to recurrent issues.

The Company is committed to minimizing grievances progressively and provide a delightful experience to customers. Towards this, the Company has instituted processes like adopting consumer-friendly practices, enhancing transparency in complaint-handling procedures, and empowering customers with accessible and responsive grievance resolution mechanisms.

With a view to provide prompt and efficient resolution of complaints, the Company has in place an escalation process which is detailed on the website: https://www.godigit.com/claim/grievance-redressal-procedure. This process provides a step-by-step guide to customers to raise their concerns:

1. Customers can register their grievances through various channels, including emails, social media handles, toll-free phone numbers, websites, and letters. The Company has designated a dedicated email address 'hello@ godigit.com' for customer support.
2. If a customer is dissatisfied with the resolution provided, they may escalate to the next level by sending an email to 'Grievance@godigit.com'.
3. If the customer remains unsatisfied with the offered solution, they can escalate the matter further by sending an email directly to the Grievance Redressal Officer (gro@godigit.com).

In addition to the above, the Company has in place a dedicated helpline (1800-258-4242) and email id (seniors@ godigit.com) to look into any concerns received from senior citizens and information about this is published on the website.

Through its ongoing initiatives to optimize operations, launch relevant products and digital innovations, and develop decentralized service solutions, the Company has significantly elevated customer experience and satisfaction.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not applicable. Given the nature of the Company's business, it does not have product turnover, and therefore this disclosure is not applicable.
Safe and responsible usage	
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following:

	FY2025-26 (Current Financial Year)		Remarks	FY2024-25 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	Nil	-	Nil	Nil	-
Advertising	Nil	Nil	-	Nil	Nil	-
Cyber-security	Nil	Nil	-	Nil	Nil	-
Delivery of essential services	Nil	Nil	-	Nil	Nil	-
Restrictive Trade Practices	Nil	Nil	-	Nil	Nil	-
Unfair Trade Practices	Nil	Nil	-	Nil	Nil	-
Other	3321	0	-	2,606*	0	-

"*Of the 2,606 customer complaints received during FY2024-25, 177 were related to Go Digit General Insurance Limited (GDGIL) allegedly accessing CKYC records without customer consent. Preliminary investigation found that these accesses occurred on December 10–11, 2024, via an insurance broker's website integrated with GDGIL's API (API was to streamline KYC process for customer onboarding, a common industry practice) Said API connection was suspended immediately. An audit was conducted by a CERT-IN empanelled auditor which led to findings suggesting role of a malicious actor who exploited a third-party database containing PAN, date of birth information (not from GDGIL) and used it to trigger unauthorized CKYC lookups through the broker's website. Audit findings were shared with relevant authorities and a police complaint was also filed. There was no material impact on Company's operations, and came across as a broader issue affecting the industry."

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls	Nil	
Forced recalls		

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy:

Yes, the Company has established a framework and policy addressing Cyber Security and Data Privacy risks, which has been approved by the Board.

The Company follows an information security framework that aims to establish, implement, monitor, and continuously enhance its information security stance, with a strong focus on protecting customer data and ensuring data security. The Company complies with the ISO 27001:2022 Information Security Management System standard, as well as relevant regulatory guidelines. The Board level Risk Management Committee oversees IT security and cyber security related matters. Specialized teams manage cyber security initiatives and operations related to digital advancements. The Company regularly conducts cyber security awareness programmes for all employees.

This Policy can be found on the Company's intranet.

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services:

During the reporting period, there were no issues requiring corrective action relating to advertising practices, delivery of essential services, cyber security or data privacy of customers, or recurrence of instances of product recalls. Further, no penalties or actions were imposed by any regulatory authority on the Company in relation to the safety of products or services. Accordingly, no corrective actions were taken or are underway.

7. Provide the following information relating to data breaches:

a.	Number of instances of data breaches	Nil
b.	Percentage of data breaches involving personally identifiable information of customers	Nil
c.	Impact, if any, of the data breaches	Not Applicable

Note: The disclosure relating to instances involving loss or breach of customer data is based on the Company's cyber security incident management and reporting process. Disclosures relating to cyber security incidents and data breaches also form part of the Corporate Governance Report submitted to the Stock Exchanges in accordance with the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available):

Information regarding all products and services offered by Go Digit is available on the Company's official website (https://www.godigit.com). Employee-related policies are accessible through the Company's intranet, while other policies are available on the website.

Customers may also access information and services through the Digit Customer App (available on the Google Play Store and Apple App Store), the AI-enabled WhatsApp self-service bot Aria (+91-7026061234), toll-free numbers (1800-258-5956 for motor insurance and 1800-258-4242 for health and senior citizen insurance), as well as via email at hello@godigit.com.

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2. **Steps taken to inform and educate consumers about safe and responsible usage of products and/or services:**

   The Company has taken various measures to educate and inform consumers about the safe and responsible use of its products and services. These measures include:

   - Clear Communication: Creating simple documentation written in clear, "jargon-free" English that, for most of the products, is accompanied by summaries that explain coverage in a nutshell.
   - Customer Awareness Initiatives: Company carries out various awareness campaigns and educational programs to emphasize the importance of availing insurance, road safety which inter alia helps in achieving the objective of responsible use of its insurance products and services. These initiatives are aimed at ensuring that customers fully comprehend the benefits, limitations, and obligations of their policies.
   - Digital Resources: The Company offers a variety of online materials, such as FAQs, blogs, user guides to help customers in navigating to the desired page/product/service. These resources help customers understand how to maximize the benefits of their policies and avoid potential misuse.
   - Sharing documents that come in handy: The Company shares various documents like customer information sheets, renewal notices, local updates regarding the weather/emerging situations to help customers manage any exigencies with ease and comfort.
   - Proactive Publications: The Company publishes the Transparency Report on a bi-annual basis giving insights into numerous aspects ranging from claims, developments/innovations introduced, process simplifications, glimpses of business performance, etc.
   - Customer Support: A dedicated customer support team is available to assist and educate customers on how to use their insurance services responsibly, ensuring they are well-informed about their rights and responsibilities.
   - Compliance with Regulatory Bodies: The Company takes steps to ensure adherence to all relevant guidelines for educating consumers about safe usage, ensuring compliance with industry standards and consumer protection regulations.

   By implementing these measures. the Company aims to build a knowledgeable and responsible customer base, empowering individuals to make informed decisions and use their products and services safely.

3. **Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services:**

   The Company strives to reduce grievances by learning from past experiences through root cause analysis. The Company has a strong governance framework for customer and policyholder services. Additionally, in the event of adverse weather forecasts, the Company sends alerts to policyholders before the anticipated event, helping them prepare for potential disasters and minimize damage to people and property. The Company also sends follow-up notifications after the event to provide effective claims assistance. During major incidents, the Company sets up local claims desks to process claims smoothly.

   The significance of information security, cyber security, and fraud controls is crucial in today's technological landscape. These areas are central to the IT framework, ensuring that disruptions and security threats that could jeopardize customer data and business operations are minimized. As such, cyber security, data protection, and fraud prevention are top priorities in the Company's risk management strategy.

   In compliance with IRDAI regulations, the Company has instituted a Business Continuity Plan ("BCP") which anticipates potential disruptive events, assesses their likelihood and impact through business impact analysis, and takes measures to mitigate the risks of any disruption, ensuring continued customer satisfaction.

4. **Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

   Yes.

   The Company maintains transparency and fairness in all dealings with customers. None of its products conceal any relevant information that customers need to make well-informed decisions. Through its policies and procedures, the Company clearly communicates customer rights, Company commitments, grievance redressal mechanisms, and the options available with the customers to file complaints with the Ombudsman- all of this underscores Company's commitment to ensure fair practices and bring in transparency in the products and services offered.

   Additionally, the Company regularly conducts surveys to stay connected with customers, continuously improving and providing them with a seamless experience. The information presented in the insurance policy documents complies with all relevant regulatory guidelines.

   The Company publishes the Transparency Report on a bi-annual basis giving insights into numerous aspects ranging from claims, developments/innovations introduced, process simplifications, glimpses of business performance, etc.

Management Report

for the financial year ended March 31,2026

With respect to the operations of Go Digit General Insurance Limited ("the Company") for the year ended March 31,2026 and results thereof, the management of the Company confirms and declares that:

1. The Company obtained Regulatory approval to undertake General Insurance business on September 20, 2017, from the Insurance Regulatory and Development Authority of India ("IRDAI") and holds a valid certificate of registration.
2. We certify that all dues payable to the statutory authorities have been duly paid except where the Company has preferred appeals.
3. The shareholding pattern and the transfer of shares through electronic mode is in accordance with the statutory and regulatory requirements.
4. The Management has not invested any funds of holders of policies in India, directly or indirectly outside India.
5. The required solvency margin under the Insurance Act, 1938 has been maintained.
6. We certify that the values of all the assets have been reviewed on the date of Balance Sheet and in management's belief, the assets set forth in the Balance Sheet are shown in the aggregate at amounts not exceeding their realizable or market value, under the several headings – Investments, Outstanding Premiums, Interest, Dividends and Rents outstanding, Interest, Dividends and Rents accruing but not due, Amounts due from other entities carrying on insurance business, Sundry Debtors, Cash and the several items specified under Other Advances.
7. As a general insurer, the Company is exposed to a variety of risks. Some of the key risks are provided hereunder:
   a) Reinsurance Risk (Credit Risk) is a risk of default of Reinsurer (failure to perform their obligation) in the event of claim for reinsurance ceded. This risk is managed by ensuring the minimum credit rating of the reinsurer while placement and its regular monitoring.
   b) ALM Risk is the risk of negative impact on the entity's net asset value and the risk of entity's inability to meet financial obligations when they fall due. The risk may be managed by ensuring that there are adequate assets, returns and liquidity to cover potential liability that arises in the future.
   c) The investment portfolio is also diversified within limits set under the IRDAI Regulations. CA Firm performs concurrent audit of Company's investment function and reports to Audit Committee on quarterly basis. Investment Risk Management Systems and Process Audit is also performed by a specialist CA firm once in two years (last report dated 28th July 2025), to ensure all the IRDAI regulatory investment limits are deployed in the systems.
   d) Underwriting Cycle & Pricing Adequacy Risk due to prolonged soft pricing in certain lines combined with rising claims inflation including increasing court awards, higher medical and repair costs, and longer claim settlement cycles may lead to reserve deterioration, inadequate pricing and adverse combined ratios. These are mitigated by Portfolio level pricing governance, periodic rate adequacy and loss ratio reviews and periodic rate adequacy and loss ratio reviews.
   e) The Company has appointed an Internal Auditor who audits the key operational functions of the Company periodically as per the approved Audit Plan. The Company also has Board approved an Anti Fraud Policy and Whistle Blower mechanism in place to identify and mitigate various operational risks.
   f) Taxation Risks are risks related to various tax assessments and filings which include Income tax and Goods and Service Tax (GST). These are mitigated by periodic monitoring of open items, opinions from tax consultants for tax positions to be adopted, quarterly update to the Risk management committee on various ongoing tax assessment and inquires.
   g) The Company has a Risk Management Committee of the Board of Directors which advises the Board on the risk exposures and the actions taken to manage the same.
8. The Company does not have insurance operations in any other country.
9. The settlement time for claims depends on various factors pertinent to various lines of business, such as cause of loss, the nature of claim, etc. Typically, claims which result in total or partial destruction of assets or records (such as those caused by Acts of God), those where adequate documentation to assess the claims are awaited and those which are the subject matter of judicial processes (such as Motor Third Party claims) tend to have longer settlement times, which are beyond the control of the Company. The Company has internal processes for regular review of such claims paid and outstanding. Ageing of claims indicating the trends in average claim settlement time during the preceding five years is given in Annexure 1 and ageing analysis of gross claims registered and not settled (excluding provision for IBNR / IBNER and claims relating to inward re-insurance from terrorism pool) is given in Annexure 2 to this Report.
10. We certify that the values, as shown in the Balance Sheet, of the investments which consists of fixed income securities, listed equity securities, preference shares, mutual fund units and unlisted equity shares have been valued in accordance with the Insurance Regulatory and Development Authority of India ('IRDAI') (Actuarial, Finance and Investment Function of Insurers) Regulation 2024 ('Regulation'). For the purpose of comparison, the fair value of fixed income securities, the market value is based on procedure issued by Fixed Income and Money Market and Derivative Dealers Association (FIMMDA). Additional Tier I perpetual Bond Investments are valued at Fair Value using market yield rates published by rating agency registered with the Securities and Exchange Board of India (SEBI). Investment in listed equity securities and preference shares are valued as per price quoted on the National Stock Exchange on India (NSE). Where prices are not available on NSE, price quoted on the Bombay Stock Exchange are considered. The investments in the Mutual Funds are valued at the Net Asset Values (NAV) of these Mutual Funds as on the Balance Sheet date.
11. Investments including Cash as at March 31, 2026 amounts to ₹ 22,92,181 Lakhs. The fixed income securities are mainly approved Government securities and bonds. The primary aim while investing is to generate adequate return while minimizing risk. The emphasis is also on the liquidity of investments to ensure that the Company meets all its obligations related to claims and other operations. The Company monitors the cash position on daily basis and seasonal liquidity needs are considered while planning maturities of investments in respect of all assets. None of the fixed income investments have had any delays in the servicing of interest or principal amounts. Based on the past track record, the Management has reasonable confidence in the quality and expected performance of all the investments, in line with the objectives.
12. The management of the Company certifies that:
   a) in the preparation of financial statements, the applicable accounting standards, principles and policies have been followed along with proper explanations relating to material departures, if any;
   b) the management has adopted accounting policies and applied them consistently and made judgements and estimates that are reasonable and prudent to give a true and fair view of the state of affairs of the company at the end of the financial year and of the operating profit and of the net profit of the company for the year.
   c) the management has taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the applicable provisions of the Insurance Act 1938 / Companies Act, 2013, for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities.
   d) the management has prepared the financial statements on a going concern basis.
   e) the management has ensured that an internal audit system commensurate with the size and nature of the business exists and is operating effectively.
13. The schedule of payments which have been made to individuals, firms, companies and organizations in which the Directors of the Company are interested is given as Annexure 3.
14. The company currently has no subsidiaries, associates, joint ventures, or other organizational arrangements in place.

For and on behalf of the Board

Sd/-
Kamesh Goyal
Chairman
DIN - 01816985

Sd/-
Mahender Kumar Garg
Director
DIN - 00081454

Sd/-
Ravi Khetan
Chief Financial Officer

Sd/-
Jasleen Kohli
Managing Director and Chief Executive Officer
DIN - 07634112

Sd/-
Tejas Saraf
Company Secretary
Membership No. ACS 26225

Place - Bengaluru
Date - April 28, 2026

Management Report
for the financial year ended March 31,2026

Annexure 1 – Details of average claim settlement time

(For the years ended March 31)

Line of Business	2026			2025			2024		
	No. of Claims	Average Settlement Days	Amount Settled	No. of Claims	Average Settlement Days	Amount Settled	No. of Claims	Average Settlement Days	Amount Settled
Crop	0**	67	53,317	0**	12	49,543	0**	55	39,825
Engineering	225	69	4,433	213	31	3,061	213	33	1,634
Fire	241	143	38,210	230	116	31,919	225	191	13,573
Health	2,94,628	19	1,61,621	1,99,367	14	1,27,002	1,49,009	17	1,06,252
Marine Cargo	1,059	17	4,438	999	16	2,793	1,235	44	2,114
Marine Other than Cargo	-	-	-	0**	8	1	-	14	0*
Motor OD	7,02,364	17	1,64,278	6,43,722	17	1,43,479	5,43,018	18	1,07,603
Motor TP	8,431	350	89,499	8,232	341	76,631	7,970	308	69,727
Others	22,040	14	14,502	42,625	12	14,368	57,546	15	24,967
Personal Accident	3,083	68	16,758	4,541	23	9,408	2,349	31	8,030
Travel	18,664	4	1,503	14,174	6	920	4,120	10	246
Workmen Compensation	1,738	136	3,752	1,575	119	3,050	1,051	110	1,865

Line of Business	2023			2022		
	No. of Claims	Average Settlement Days	Amount Settled	No. of Claims	Average Settlement Days	Amount Settled
Crop	82	41	2,628	48	2	732
Engineering	214	88	941	155	128	266
Fire	138	141	10,366	809	256	10,661
Health	73,336	17	46,214	26,903	23	16,675
Marine Cargo	1,074	86	2,002	57	79	411
Marine Other than Cargo	-	-	-	-	-	-
Motor OD	3,58,588	19	71,497	2,25,008	18	48,113
Motor TP	5,029	355	38,424	2,860	251	15,754
Others	30,977	12	40,677	9,008	18	7,887
Personal Accident	604	62	4,665	270	53	2,334
Travel	4,880	9	286	1,899	27	69
Workmen Compensation	671	93	1,237	405	82	1,442

* Figures are below the rounding off norms adopted by the company

** Coinsurance & Reinsurance inward claims

Annexure 2 – Details of Gross claims outstanding –

As at March 31,2026

Amount in ₹ lakhs

Product	Fire		Engineering		Motor OD		Motor TP	
Period	Count	Amt	Count	Amt	Count	Amt	Count	Amt
0 - 30 days	33	8,566	26	401	10,638	4,920	790	8,941
31 days - 6 months	55	14,614	91	878	4,610	7,554	3,627	43,282
6 months - 1 year	49	7,691	18	1,697	187	586	2,933	37,879
1 year - 5 years	28	61,195	15	4,411	592	1,331	11,849	1,42,462
5 Years and Above	1	10,397	-	2	122	294	835	9,998
Total	**166**	**1,02,421**	**150**	**7,388**	**16,149**	**14,685**	**20,034**	**2,42,561**

Management Report
for the financial year ended March 31,2026

Product	Health		Marine Cargo		Personal Accident		Aviation	
Period	Count	Amt	Count	Amt	Count	Amt	Count	Amt
0 - 30 days	4,628	4,173	112	343	245	927	8	112
31 days - 6 months	2,431	3,415	252	961	461	1,958	10	128
6 months – 1 year	556	1,578	177	634	197	1,539	2	28
1 year – 5 years	167	506	19	749	41	892	-	-
5 Years and Above	9	16	-	37	1	-	-	-
Total	**7,791**	**9,689**	**560**	**2,725**	**945**	**5,316**	**20**	**268**

Product	Crop		Marine Other than Cargo		Others		Travel	
Period	Count	Amt	Count	Amt	Count	Amt	Count	Amt
0 - 30 days	-	-	-	-	138	5,089	61	20
31 days - 6 months	-	-	-	-	122	1,195	6	70
6 months – 1 year	0**	2,892	-	-	41	986	2	2
1 year – 5 years	-	-	0**	2	51	1,201	1	0*
5 Years and Above	-	-	-	-	5	53	-	-
Total	**0**	**2,892**	**0**	**2**	**357**	**8,524**	**70**	**93**

Product	Workmen Compensation		Total	
Period	Count	Amt	Count	Amt
0 - 30 days	204	513	16,883	34,005
31 days - 6 months	354	1,465	12,019	75,479
6 months – 1 year	35	313	4,197	55,825
1 year – 5 years	61	530	12,824	2,13,279
5 Years and Above	1	0*	974	20,797
Total	**615**	**1,780**	**46,897**	**3,99,384**

*Figures are below the rounding off norms adopted by the company

** Coinsurance & Reinsurance inward claims

Annexure 3 – Details of payments to individuals, firms, companies and organizations in which directors are interested during the year ended March 31, 2026

(₹ in lakhs)

Sl. No	Entity in which director is interested	Name of Director	Interested as	Description of Transaction - Revenue/ (Expense)	Payment during the year	Payment during the previous year
1	Go Digit Infoworks Services Private Limited	Kamesh Goyal	Director and Member	Payment of FMS and Technology Service charges	-	942
				Reimbursement of Expenses incurred by Holding company	-	54
				Policy issued (Premium received)	5	8
				ESOP Cost allocation	345	149
				Seat sharing recovery	2	6
				IPO Expenses paid to Holding company	-	1,167
				Purchase of Fixed Asset	-	36
				Reimbursement of Expenses incurred by the company	98	-
2	Oben Ventures LLP	Kamesh Goyal	Designated Partner	Reimbursement of Expenses	-	0*
3	Go Digit Solution Private Limited	Kamesh Goyal	Director and Member	Brand License Cost	8	-

*Figures are below the rounding off norms adopted by the company

Independent Auditors' Report

On Financial Statements for the year ended March 31, 2026

To the Members of Go Digit General Insurance Limited

Opinion

We have audited the accompanying financial statements of **GO DIGIT GENERAL INSURANCE LIMITED** ("the Company"), which comprise the Balance Sheet as at March 31, 2026, the Revenue Accounts of fire, marine and miscellaneous insurance (collectively known as the 'Revenue Accounts'), the Profit and Loss Account and the Receipts and Payments Account for the year then ended, the schedules annexed thereto, a summary of the significant accounting policies and other explanatory notes thereon (hereinafter referred to as the "financial statements").

In our opinion and to the best of our information and according to the explanations given to us, we report that the aforesaid financial statements, prepared in accordance with the requirements of Accounting Standards as specified under Section 133 of the Companies Act, 2013 (the 'Act') read with the Companies (Accounting Standards) Rules, 2021 as amended ('Accounting Standards') and other accounting principles generally accepted in India, including relevant provisions of the Insurance Act, 1938, the Insurance Regulatory and Development Authority of India Act, 1999 (the "IRDAI Act") and other accounting principles generally accepted in India, to the extent considered relevant and appropriate for the purpose of these financial statements and which are not inconsistent with the accounting principles as prescribed in the Insurance Regulatory and Development Authority (Actuarial, finance and investment functions of insurers) Regulations, 2024 (the "Regulations") and orders/directions/circulars issued by the Insurance Regulatory and Development Authority of India ("IRDAI" / "Authority"), to the extent applicable ("Applicable Accounting Framework"), give a true and fair view in conformity with the accounting principles generally accepted in India as applicable to insurance companies:

a. in the case of the Balance Sheet, of the state affairs of the Company as at March 31, 2026;

b. in the case of the Revenue Accounts, of the operating profit/surplus in the Fire business, Marine business and Miscellaneous businesses for the year ended on that date;

c. in the case of the Profit and Loss Account, of the profit for the year ended on that date; and

d. in the case of the Receipts and Payments Account, of the receipts and payments for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143 (10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the financial statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that is relevant to our audit of the financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have determined the matters described below to be the key audit matters to be communicated in our report. We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Independent Auditors' Report

On Financial Statements for the year ended March 31, 2026

Sl. No	Key Audit Matter	How our audit addressed the Key Audit Matter
1.	**Claims Settlement and provisioning** The estimation of insurance contract liabilities is a significant area of judgment for the Company and has been identified as a key audit matter due to inherent estimation uncertainty and the material amounts involved. Insurance claims constitute a major area of expense, and the process of estimating liabilities—including outstanding claims, claims incurred but not reported (IBNR), and claims incurred but not enough reported (IBNER)—requires complex actuarial and management judgments. Provisions for claims are initially recorded upon intimation and are revised based on surveyor reports, communication from the lead co-insurer in cases of co-insurance inward, and other emerging information. The final settlement amount may differ significantly from the initial estimates. A range of actuarial methods and assumptions are used to determine these liabilities, including assumptions regarding the expected settlement amount and timing of claims. The estimation process is subject to high levels of uncertainty due to the variability in claim development patterns and the potential for late-reported or under-reported claims.	Our audit procedures included among others, the following: • We tested the design operative effectiveness of controls around the due and intimated claims recording process. We additionally carried out the following substantive testing. • Assessed and tested the operational effectiveness of key controls over the claims handling and reserving process, including controls for the completeness and accuracy of the incurred claims. • Substantive tests were performed on the amounts recorded for a sample of Outstanding Claims, which are material to assess whether claims are appropriately estimated and recorded; • Verified for selected samples, claim payments and the corresponding provisions recorded by verifying supporting documentation such as payment evidence, surveyors' reports, and statements of account received from the Cedant Company. • For the claim cases which have been incurred but not reported and cases in which claims have been reported but not enough reported, these cases have been considered by the Company's Appointed Actuary. The actuarial valuation of liability in respect of Claims Incurred but Not Reported (IBNR) and those Incurred but Not Enough Reported (IBNER) as at March 31, 2026, is as certified by the Company's Appointed Actuary and we have relied upon on the Company's Appointed Actuary's certificate in this regard; • Tested the completeness and accuracy of underlying data provided by the Management to the Appointed Actuary on a sample basis; • Obtained written representations from management on valuation of IBNR and claim processing.
2.	**Valuation of Investments (Refer Schedule 8 and 8A of the financial statements)** The Company's investment portfolio consists of Policyholders' investments and Shareholders' investments which are valued in accordance with accounting policy framed as per the extant regulatory guidelines. The valuation of all investments is as per the investment policy framed by the Company as per the requirements contained in the IRDAI Financial Statements Regulations. The valuation methodology specified in these aforesaid regulations is applied by the Company for each class of investment which includes various measurement techniques as described in Schedule 16 to the accompanying financial statements. The valuation of these investments was considered one of the matters of material significance in the financial statements due to the materiality of the total value of investments to the financial statements and thereby identified as a key audit matter for current year audit.	Our audit procedures included among others, the following: • Reviewed the accounting policies used by the Company for accounting and disclosing Investments for compliance with the accounting framework and applicable IRDAI regulations. • Obtained independent external confirmations for investments as at balance sheet date from the Custodians and Depository Participants to confirm the units of securities. • On a test check basis, recomputed valuation of different classes of investments to assess appropriateness of the valuation methodologies with reference to IRDAI Investment Regulations. • Examined movement and appropriateness of accounting in Fair Value Change account for specific investments. • Assessed the adequacy of internal controls, evaluated the design and tested the operating effectiveness of such controls for initial recognition, measurement, and disclosure of investments as on the reporting date as per applicable regulations. • Reviewed the Company's impairment policy and assessment of impairment. • Obtained written representations from management on compliance of valuation of investments with the regulations.

Information Other than the Financial Statements and Auditor's Report Thereon:

The Directors are responsible for the preparation of other information. The other information comprises the Directors Report and Management Discussion and Analysis but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

Independent Auditors' Report

On Financial Statements for the year ended March 31, 2026

If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We confirm that we have nothing material to report, add or draw attention to in this regard.

Responsibilities of the Management and Those charged with governance for the financial statements:

The Company's Management and Board of Directors are responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, underwriting results, financial performance and cash flows of the Company in accordance with the Applicable Accounting Framework.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management and board of directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level assurance, but it is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, that could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has an adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management and board of directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Independent Auditors' Report

On Financial Statements for the year ended March 31, 2026

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matters

The actuarial valuation of liabilities in respect of Incurred But Not Reported (the "IBNR"), 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 March 31, 2026 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 statements of the Company.

Report on Other Legal and Regulatory Requirements

1. As required by the IRDAI Financial Statements Regulations, we have issued a separate certificate dated 28 April 2026 certifying the matters specified in paragraphs 3 and 4 of Part III of Schedule II to the IRDAI Financial Statements Regulations.
2. As required by paragraphs 1 and 2 of Part III of Schedule II to the IRDAI Financial Statements Regulations read with Section 143(3) of the Act, in our opinion and according to the information and explanations give to us, we report, to the extent applicable, that:
   a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit of the accompanying financial statements and those have been found satisfactory.
   b) Proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books of accounts;
   c) As the Company's accounts are centralized and maintained at the corporate office, no returns for the purposes of our audit are prepared at the branches and other offices of the Company as required under Section 143(8) of the Act;
   d) The Balance Sheet, the Revenue Accounts, the Profit and Loss Account and the Receipts and Payments Account dealt with by this report are in agreement with the books of account.
   e) The accounting polices selected by the Company are appropriate and such accounting policies and the aforesaid financial statements comply with the applicable Accounting Standards specified under Section 133 of the Act read with the Companies (Accounting Standards) Rules, 2021 and other accounting principles generally accepted in India read with and which are not inconsistent with the accounting principles prescribed in the IRDAI Financial Statements Regulations, the Insurance Act, IRDAI Act and circulars/orders/directions issued by IRDAI in this regard;
   f) Investments have been valued in accordance with the provisions of the Insurance Act, the Investment Regulations and orders/directions issued by IRDAI in this regard.

g) On the basis of the written representations received from the directors for the year ended March 31, 2026, taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2026 from being appointed as a director in terms of Section 164 (2) of the Act.

h) With respect to the adequacy of the internal financial controls with reference to the financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure A".

i) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. The Company has disclosed the impact of pending litigations on its financial position in its financial statements – Refer Note 3, Note 30 in Schedule 16 to the financial statements;

ii. The Company has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts. The Company did not have any outstanding long-term derivative contracts – Refer Note no. 31 in Schedule 16 to the financial statements and "Other Matter" para above.

iii. During the year there were no amounts required to be transferred to the Investor Education and Protection Fund by the Company - Refer Note 32 in Schedule 16 to the financial statements; and

iv. (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement. – Refer Note 41 in Schedule 16 to the financial statements

v. The Company has neither proposed nor paid any interim or final dividend during the year. Therefore, reporting on compliance with section 123 of the Act does not arise.

vi. As stated in Note 40 to the financial statements and relying on representations/ explanations from the company and software vendor and based on our examination which included test checks on the software applications, the company has used software applications for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has been operated throughout the year for all relevant transactions recorded in the respective software applications. During the course of our audit we did not come across any instance of audit trail feature being tampered with.

Independent Auditors' Report
On Financial Statements for the year ended March 31, 2026

Additionally, other than the periods where audit trail was not enabled in the prior year, the audit trail has been preserved by the Company as per the statutory requirements for record retention.

3. With respect to the other matters to be included in the Auditor's report, in terms of the requirements of Section 197(16) of the Act, we report that managerial remuneration payable to the Company's Directors is governed by the provisions of Section 34A of the Insurance Act, 1938 and is approved by IRDAI. Accordingly, the managerial remuneration limits specified under Section 197 of the Act do not apply.

For Kirtane & Pandit LLP	**For PKF Sridhar & Santhanam LLP**
Chartered Accountants ICAI Firm Registration No: 105215W / W100057	Chartered Accountants ICAI Firm Registration No: 003990S / S200018
Sd/-	Sd/-
Suhrud Lele	**Seethalakshmi M**
Partner	Partner
Membership No. 121162 UDIN: 26121162SYSFHG8677	Membership No. 208545 UDIN: 26208545YWBYDT3041
Date: 28 April 2026	Date: 28 April 2026
Place: Bengaluru, India	Place: Bengaluru, India

Annexure A

Referred to in paragraph '2 (h)' of Section 'Report on Other Legal and Regulatory Requirements' of our report of even date to the members of Go Digit General Insurance Limited ("the Company") on the financial statements as of and for the year ended March 31, 2026.

Report on the Internal Financial Controls with reference to the aforesaid financial statements under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

Opinion

We have audited the internal financial controls with reference to the aforesaid financial statements of Go Digit General Insurance Limited ("the Company") as at March 31, 2026 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

In our opinion, to the best of our information and according to the explanations given to us, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2026, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the "internal control with reference to financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India". These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013, the Insurance Act, the IRDAI Act, the Regulations and orders/directions prescribed by the Insurance Regulatory and Development Authority of India ('IRDAI') in this behalf and current practices prevailing within the insurance industry in India.

Auditor's Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls with reference to financial statements based on our audit. We conducted our audit in accordance with the Guidance Note and the Standards on Auditing prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls with reference to the financial statements. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to the financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system with reference to financial reporting and their operating effectiveness. Our audit of internal financial controls with reference to financial reporting included obtaining an understanding of internal financial controls, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system with reference to financial reporting.

Meaning of Internal Financial Controls with Reference to Financial Reporting

A company's internal financial control with reference to financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control with reference to financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls with reference to Financial Reporting

Because of the inherent limitations of internal financial controls with reference to financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to the financial reporting to future periods are subject to the risk that the internal financial control with reference to the financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Other Matter

The actuarial valuation of liabilities in respect of Incurred But Not Reported (the "IBNR"), 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 March 31, 2026 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. The said actuarial valuations of liabilities for outstanding claims reserves and the PDR have been relied upon by us as mentioned in Other Matters paragraph in our Audit Report on the financial statements for the year ended March 31, 2026. Accordingly, our opinion on the internal financial controls with reference to financial reporting does not include reporting on the adequacy and operating effectiveness of the internal controls over the valuation and accuracy of the aforesaid actuarial liabilities.

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

Sd/-
Suhrud Lele
Partner
Membership No. 121162
UDIN: 26121162SYSFHG8677

Date: 28 April 2026
Place: Bengaluru, India

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

Sd/-
Seethalakshmi M
Partner
Membership No. 208545
UDIN: 26208545YWBYDT3041

Date: 28 April 2026
Place: Bengaluru, India

Form B - BS
IRDAI Registration No. 158
Date of Registration with IRDAI - September 20, 2017

Balance Sheet

as at March 31, 2026

₹ in Lakhs

Particulars	Sch	As on March 31, 2026	As on March 31, 2025
Sources of Funds			
Share Capital	5 & 5A	92,450	92,303
Share application money pending allotment		-	-
Reserves and Surplus	6	3,71,635	3,44,107
Fair Value Account Change			
Shareholder's Funds		2,170	22,228
Policyholder's Funds		2,333	2,602
Borrowings	7	35,000	35,000
Total		**5,03,588**	**4,96,240**
Application of Funds			
Investments			
Shareholders	8	4,40,899	3,93,628
Policyholders	8A	18,29,367	15,52,774
Loans	9	-	-
Fixed Assets	10	15,688	16,156
Deferred Tax Assets (net)		176	-
Current Assets			
Cash and Bank Balances	11	21,915	23,905
Advances and Other Assets	12	1,87,181	1,59,631
Sub Total (A)		**2,09,096**	**1,83,536**
Deferred Tax Liability (net)		-	-
Current Liabilities	13	16,11,380	12,90,406
Provisions	14	3,80,258	3,89,318
Sub Total (B)		**19,91,638**	**16,79,724**
Net Current Assets (A)-(B)		**(17,82,542)**	**(14,96,188)**
Miscellaneous expenditure (to the extent not written off or adjusted)	15	-	-
Debit Balance in Profit and Loss Account		-	29,870
Total		**5,03,588**	**4,96,240**

CONTINGENT LIABILITIES (Refer Note 3 of Schedule 16)

Particulars	As on March 31, 2026	As on March 31, 2025
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for		
a) Income tax	38,443	-
b) Service tax	18,195	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	**56,638**	-

Significant accounting policies and notes forming part of Financial Statements 16

Schedules referred to above form an integral part of Financial Statements

As per our report of even date attached

For and on behalf of the Board

Sd/-
For PKF Sridhar & Santhanam LLP
Chartered Accountants
Firm Registration Number
003990S / S200018

Sd/-
Seethalakshmi
Partner
Membership No. 208545

Sd/-
For Kirtane and Pandit LLP
Chartered Accountants
Firm Registration Number
105215W / W100057

Sd/-
Suhrud Lele
Partner
Membership No. 121162

Sd/-
Kamesh Goyal
Chairman
DIN - 01816985

Sd/-
Mahender Kumar Garg
Director
DIN - 00081454

Sd/-
Ravi Khetan
Chief Financial Officer

Sd/-
Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112

Sd/-
Tejas Saraf
Company Secretary
Membership No. ACS 26225

Place: Bengaluru, India
Date: April 28, 2026

Place: Bengaluru, India
Date: April 28, 2026

Form B - PL
IRDAI Registration No. 158
Date of Registration with IRDAI - September 20, 2017

Profit and Loss Account

for the year ended March 31, 2026

₹ in Lakhs

S NO.	Particulars	2026	2025
1	**Operating Profit / (Loss)**		
	(a) Fire Insurance	13,445	6,235
	(b) Marine Insurance	1,022	866
	(c) Miscellaneous Insurance	77,272	54,356
	Total	**91,739**	**61,457**
2	**Income From Investments**		
	(a) Interest, Dividend & Rent – Gross	22,478	20,452
	(b) Profit on sale of investments	5,527	1,738
	(c) Less: Loss on sale / redemption of investments	(211)	(926)
	(d) Amortization of Premium / Discount on Investments	26	187
3	**Other Income**		
	(a) Interest On Income Tax Refund	47	-
	(b) Profit on sale / discard of fixed assets	22	37
	(c) Others	174	115
	Total (A)	**1,19,802**	**83,060**
4	**Provisions (Other than taxation)**		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	1,024	-
	(c) Others	-	-
5	**Other Expenses**		
	(a) Expenses other than those related to Insurance Business	4,659	4,560
	(b) Bad debts written off	-	-
	(c) Loss on sale / discard of fixed assets	17	65
	(d) Interest on Non-convertible Debentures	3,413	3,417
	(e) Expenses towards CSR activities	429	-
	(f) Penalties	105	100
	(g) Contribution to Policyholders Account		
	(i) Towards Excess EOM	46,873	32,401
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs	80	23
	(h) Others		
	(i) Interest to Policyholders	33	-
	Total (B)	**56,633**	**40,566**
6	**Profit/(Loss) Before Tax**	**63,169**	**42,494**
7	**Provision for Taxation**		
	Current tax	8,910	-
	Deferred Tax	(176)	-
8	**Profit/(Loss) After Tax**	**54,435**	**42,494**
	Profit/(Loss) available for appropriation	54,435	42,494
9	**Appropriations**		
	(a) Interim dividends paid during the period	-	-
	(b) Proposed final dividend	-	-
	(c) Final dividend paid	-	-
	(d) Dividend distribution tax	-	-
	(e) Debenture redemption reserve	-	-
	(f) Transfer to any Reserves or Other Accounts (to be specified)	-	-
	Balance of profit / (loss) brought forward from last year	(29,870)	(72,364)
	Balance carried forward to Balance Sheet	24,565	(29,870)
	Earnings per share - Basic (in ₹)	5.89	4.65
	Earnings per share - Diluted (in ₹)	5.88	4.62

Significant accounting policies and notes forming part of Financial Statements 16

Schedules referred to above form an integral part of Financial Statements

As per our report of even date attached

For and on behalf of the Board

Sd/-
For PKF Sridhar & Santhanam LLP
Chartered Accountants
Firm Registration Number
003990S / S200018

Sd/-
Seethalakshmi
Partner
Membership No. 208545

Sd/-
For Kirtane and Pandit LLP
Chartered Accountants
Firm Registration Number
105215W / W100057

Sd/-
Suhrud Lele
Partner
Membership No. 121162

Sd/-
Kamesh Goyal
Chairman
DIN - 01816985

Sd/-
Mahender Kumar Garg
Director
DIN - 00081454

Sd/-
Ravi Khetan
Chief Financial Officer

Sd/-
Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112

Sd/-
Tejas Saraf
Company Secretary
Membership No. ACS 26225

Place: Bengaluru, India
Date: April 28, 2026

Place: Bengaluru, India
Date: April 28, 2026

Cash Flow Statement

for the year ended March 31, 2026

₹ in Lakhs

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	12,36,034	10,36,342
Payments to / from re-insurers, net of commission and claims	(4,906)	(34,839)
Payments to / from co-insurers, net of claims recovery	10,990	4,824
Payments of claims	(4,78,180)	(3,63,856)
Payments of commission and brokerage, net	(3,54,827)	(2,83,278)
Payments of other operating expenses, net	(93,088)	(1,09,855)
Deposits, advances and staff loans, net	(176)	(594)
Income taxes paid, net	(8,091)	-
Goods and services tax paid, net	(1,05,187)	(88,341)
Cash flows before extraordinary items	2,02,569	1,60,403
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities (A)	**2,02,569**	**1,60,403**
Cash flows from investing activities		
Purchase of fixed assets	(1,723)	(1,780)
Proceeds from sale of fixed assets	29	42
Purchase of investments	(6,77,609)	(10,29,497)
Sale of investments	3,20,305	6,54,088
Loans disbursed	-	-
Repayments received	-	-
Rent / Interests / Dividend received	1,35,855	1,09,769
Investment in money market instruments and liquid mutual funds, net	21,255	(16,028)
Expenses related to investments	(30)	(337)
Net cash flows from investing activities (B)	**(2,01,918)**	**(2,83,743)**
Cash flows from financing activities		
Proceeds from issue of share capital, net of share issue expenses	603	1,12,108
Proceeds from borrowings	-	-
Repayments of borrowings	-	-
Interest / dividends paid	(3,413)	(2,904)
Net cash flows from financing activities (C)	**(2,810)**	**1,09,204**
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents (A+B+C)	**(2,159)**	**(14,136)**
Cash and cash equivalents at the beginning of the year	21,443	35,579
Cash and cash equivalents at the end of the year	**19,284**	**21,443**
Add: Deposits Accounts - Others	2,631	2,462
Balance As per Schedule-11 Cash & Bank Balances	**21,915**	**23,905**

Significant accounting policies and notes forming part of Financial Statements 16

Schedules referred to above form an integral part of Financial Statements

As per our report of even date attached

For and on behalf of the Board

Sd/-
For PKF Sridhar & Santhanam LLP
Chartered Accountants
Firm Registration Number
003990S / S200018

Sd/-
Seethalakshmi
Partner
Membership No. 208545

Sd/-
For Kirtane and Pandit LLP
Chartered Accountants
Firm Registration Number
105215W / W100057

Sd/-
Suhrud Lele
Partner
Membership No. 121162

Place: Bengaluru, India
Date: April 28, 2026

Sd/-
Kamesh Goyal
Chairman
DIN - 01816985

Sd/-
Mahender Kumar Garg
Director
DIN - 00081454

Sd/-
Ravi Khetan
Chief Financial Officer

Sd/-
Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112

Sd/-
Tejas Saraf
Company Secretary
Membership No. ACS 26225

Place: Bengaluru, India
Date: April 28, 2026

Form B - RA
IRDAI Registration No. 158
Date of Registration with IRDAI - September 20, 2017

Revenue Account

for the year ended March 31, 2026

₹ in Lakhs

S NO.	Particulars	Sch	2026 Fire	2026 Marine Cargo	2026 Marine Other	2026 Marine Total	2026 Misc	2026 Total	2025 Fire	2025 Marine Cargo	2025 Marine Other	2025 Marine Total	2025 Misc	2025 Total
1	Premiums earned (net)	1	11,511	379	-	379	8,29,544	8,41,434	11,926	975	3	978	7,91,692	8,04,596
2	Profit / (Loss) on sale of investments		45	1	-	1	2,168	2,214	(21)	(1)	-	(1)	(1,128)	(1,150)
3	Interest, Dividend & Rent – Gross(1)		2,913	69	-	69	1,26,078	1,29,060	2,252	56	2	58	1,09,750	1,12,060
4	Others													
	Other Income		1	-	-	-	61	62	-	-	-	-	22	22
	Contribution from Shareholders Account													
	(i) Towards excess Expense of management		-	-	-	-	46,873	46,873	-	-	-	-	32,401	32,401
	(ii) Towards remuneration of MD/CEO/WTD/ Other KMPs		1	-	-	-	79	80	-	-	-	-	23	23
	Total (A)		**14,471**	**449**	**-**	**449**	**10,04,803**	**10,19,723**	**14,157**	**1,030**	**5**	**1,035**	**9,32,760**	**9,47,952**
5	Claims Incurred (net)	2	9,761	185	-	185	6,03,356	6,13,302	8,198	585	(36)	549	5,77,149	5,85,896
6	Commission	3	(9,826)	(929)	-	(929)	2,45,179	2,34,424	(1,617)	(607)	-	(607)	2,25,061	2,22,837
7	Operating Expenses related to Insurance Business	4	1,091	171	-	171	78,996	80,258	1,341	227	-	227	76,194	77,762
8	Provision for premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-
	Total (B)		**1,026**	**(573)**	**-**	**(573)**	**9,27,531**	**9,27,984**	**7,922**	**205**	**(36)**	**169**	**8,78,404**	**8,86,495**
	Operating Profit/ (Loss) (A - B)		**13,445**	**1,022**	**-**	**1,022**	**77,272**	**91,739**	**6,235**	**825**	**41**	**866**	**54,356**	**61,457**
	Appropriations													
	Transfer to Shareholders' Account		13,445	1,022	-	1,022	77,272	91,739	6,235	825	41	866	54,356	61,457
	Transfer to Catastrophe reserve		-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other reserves		-	-	-	-	-	-	-	-	-	-	-	-
	Total (C)		**13,445**	**1,022**	**-**	**1,022**	**77,272**	**91,739**	**6,235**	**825**	**41**	**866**	**54,356**	**61,457**

Note 1

₹ in Lakhs

Pertaining to Policyholder's funds	2026 Fire	2026 Marine Cargo	2026 Marine Other	2026 Marine Total	2026 Misc	2026 Total	2025 Fire	2025 Marine Cargo	2025 Marine Other	2025 Marine Total	2025 Misc	2025 Total
Interest, Dividend & Rent	2,455	65	-	65	1,17,813	1,20,333	1,894	52	2	54	1,02,272	1,04,220
Add/Less:												
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	172	4	-	4	8,233	8,409	138	4	-	4	7,459	7,601
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	286	-	-	-	32	318	220	-	-	-	19	239
Interest, Dividend & Rent – Gross	**2,913**	**69**	**-**	**69**	**1,26,078**	**1,29,060**	**2,252**	**56**	**2**	**58**	**1,09,750**	**1,12,060**

Significant accounting policies and notes forming part of Financial Statements 16

Schedules referred to above form an integral part of Financial Statements

As per our report of even date attached

For and on behalf of the Board

Sd/-
For PKF Sridhar & Santhanam LLP
Chartered Accountants
Firm Registration Number
003990S / S200018

Sd/-
Seethalakshmi
Partner
Membership No. 208545

Sd/-
For Kirtane and Pandit LLP
Chartered Accountants
Firm Registration Number
105215W / W100057

Sd/-
Suhrud Lele
Partner
Membership No. 121162

Place: Bengaluru, India
Date: April 28, 2026

Sd/-
Kamesh Goyal
Chairman
DIN - 01816985

Sd/-
Mahender Kumar Garg
Director
DIN - 00081454

Sd/-
Ravi Khetan
Chief Financial Officer

Sd/-
Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112

Sd/-
Tejas Saraf
Company Secretary
Membership No. ACS 26225

Place: Bengaluru, India
Date: April 28, 2026

Schedule 1 & 1A - Premium Earned (net)

For the year ended March 31, 2026

₹ in Lakhs

Schedule 1 - Premium Earned (net)	2026						2025					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Gross Direct Premium	64,965	5,288	2	5,290	9,14,359	9,84,614	48,396	5,142	-	5,142	7,93,678	8,47,216
Add: Premium on reinsurance accepted	44,403	2,721	-	2,721	97,671	1,44,795	33,903	2,333	-	2,333	1,44,762	1,80,998
Less : Premium on reinsurance ceded	99,070	7,805	2	7,807	1,90,399	2,97,276	69,424	6,262	-	6,262	1,29,447	2,05,133
Net Written Premium / Net Premium Income	**10,298**	**204**	**-**	**204**	**8,21,631**	**8,32,133**	**12,875**	**1,213**	**-**	**1,213**	**8,08,993**	**8,23,081**
Add: Opening balance of Unearned Premium Reserve at the beginning of the year	11,555	371	-	371	3,75,291	3,87,217	10,606	133	3	136	3,57,990	3,68,732
Less: Closing balance of Unearned Premium Reserve at the end of the year	10,342	196	-	196	3,67,378	3,77,916	11,555	371	-	371	3,75,291	3,87,217
Net Earned Premium	**11,511**	**379**	**-**	**379**	**8,29,544**	**8,41,434**	**11,926**	**975**	**3**	**978**	**7,91,692**	**8,04,596**
Gross Direct Premium												
- In India	64,965	5,288	2	5,290	9,14,359	9,84,614	48,396	5,142	-	5,142	7,93,678	8,47,216
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-

Schedule 1A - Premium Earned (net) Miscellaneous Class of Business	2026													
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Travel	Crop	Others	Total
	OD	TP	Total											
Gross Direct Premium	2,57,467	4,18,905	6,76,372	8,593	98	-	18,470	105	30,783	1,41,546	4,329	-	34,063	9,14,359
Add: Premium on reinsurance accepted	-	-	-	-	109	-	4,054	-	141	29,705	-	61,762	1,900	97,671
Less : Premium on reinsurance ceded	24,230	45,937	70,167	344	180	-	19,818	33	27,151	36,974	1,084	-	34,648	1,90,399
Net Written Premium / Net Premium Income	**2,33,237**	**3,72,968**	**6,06,205**	**8,249**	**27**	**-**	**2,706**	**72**	**3,773**	**1,34,277**	**3,245**	**61,762**	**1,315**	**8,21,631**
Add: Opening balance of Unearned Premium Reserve at the beginning of the year	1,08,849	1,82,430	2,91,279	2,955	1	-	1,680	1,167	15,314	53,628	140	-	9,127	3,75,291
Less: Closing balance of Unearned Premium Reserve at the end of the year	1,18,554	1,86,622	3,05,176	3,455	3	-	1,938	3	4,098	47,749	113	32	4,811	3,67,378
Net Earned Premium	**2,23,532**	**3,68,776**	**5,92,308**	**7,749**	**25**	**-**	**2,448**	**1,236**	**14,989**	**1,40,156**	**3,272**	**61,730**	**5,631**	**8,29,544**
Gross Direct Premium														
-In India	2,57,467	4,18,905	6,76,372	8,593	98	-	18,470	105	30,783	1,41,546	4,329	-	34,063	9,14,359
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Schedule 1A - Premium Earned (net) Miscellaneous Class of Business	2025													
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Travel	Crop	Others	Total
	OD	TP	Total											
Gross Direct Premium	2,23,288	3,63,145	5,86,433	7,432	18	-	12,593	2,341	41,679	1,17,760	3,154	-	22,268	7,93,678
Add: Premium on reinsurance accepted	-	-	-	-	-	-	2,326	-	61	64,932	-	65,199	12,244	1,44,762
Less : Premium on reinsurance ceded	9,242	14,799	24,041	297	16	-	12,768	796	37,162	35,942	157	(23)	18,291	1,29,447
Net Written Premium / Net Premium Income	**2,14,046**	**3,48,346**	**5,62,392**	**7,135**	**2**	**-**	**2,151**	**1,545**	**4,578**	**1,46,750**	**2,997**	**65,222**	**16,221**	**8,08,993**
Add: Opening balance of Unearned Premium Reserve at the beginning of the year	98,932	1,72,360	2,71,292	2,507	1	-	1,085	-	28,575	51,513	67	-	2,950	3,57,990
Less: Closing balance of Unearned Premium Reserve at the end of the year	1,08,849	1,82,430	2,91,279	2,955	1	-	1,680	1,167	15,314	53,628	140	-	9,127	3,75,291
Net Earned Premium	**2,04,129**	**3,38,276**	**5,42,405**	**6,687**	**2**	**-**	**1,556**	**378**	**17,839**	**1,44,635**	**2,924**	**65,222**	**10,044**	**7,91,692**
Gross Direct Premium														
-In India	2,23,288	3,63,145	5,86,433	7,432	18	-	12,593	2,341	41,679	1,17,760	3,154	-	22,268	7,93,678
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Schedule 2 & 2A - Claims Incurred (net)

For the year ended March 31, 2026

₹ in Lakhs

Schedule 2 - Claims Incurred (net)	2026						2025					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims Paid (Direct)	31,311	4,025	-	4,025	4,09,107	4,44,443	18,654	2,739	1	2,740	3,06,555	3,27,949
Add :Re-insurance accepted to direct claims	6,899	413	-	413	1,00,555	1,07,867	13,265	54	-	54	1,18,442	1,31,761
Less :Re-insurance Ceded to claims paid	31,728	4,076	-	4,076	67,789	1,03,593	26,875	2,644	1	2,645	43,022	72,542
Net Claim Paid	**6,482**	**362**	**-**	**362**	**4,41,873**	**4,48,717**	**5,044**	**149**	**-**	**149**	**3,81,975**	**3,87,168**
Add :Claims Outstanding at the end of the year (net of reinsurance)	17,794	483	-	483	10,72,559	10,90,836	14,515	660	-	660	9,11,076	9,26,251
Less :Claims Outstanding at the beginning of the year (net of reinsurance)	14,515	660	-	660	9,11,076	9,26,251	11,361	224	36	260	7,15,902	7,27,523
Net Incurred Claims	**9,761**	**185**	**-**	**185**	**6,03,356**	**6,13,302**	**8,198**	**585**	**(36)**	**549**	**5,77,149**	**5,85,896**
Claims Paid (Direct)												
-In India	31,311	4,025	-	4,025	4,09,107	4,44,443	18,654	2,739	1	2,740	3,06,555	3,27,949
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the year (net)	5,729	201	-	201	8,06,951	8,12,881	2,357	317	-	317	6,88,681	6,91,355
Estimates of IBNR and IBNER at the beginning of the year (net)	2,357	317	-	317	6,88,681	6,91,355	2,388	160	36	196	5,34,896	5,37,480

Schedule 2A - Claims Incurred (net) Miscellaneous Class of Business	2026													
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Travel	Crop	Others	Total
	OD	TP	Total											
Claims Paid (Direct)	1,64,278	89,500	2,53,778	3,752	-	-	4,362	1,699	16,758	1,16,280	1,503	-	10,975	4,09,107
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	70	-	-	45,340	-	53,317	1,828	1,00,555
Less :Re-insurance Ceded to claims paid	7,782	3,787	11,569	150	-	-	3,679	578	10,803	33,274	266	-	7,470	67,789
Net Claim Paid	**1,56,496**	**85,713**	**2,42,209**	**3,602**	**-**	**-**	**753**	**1,121**	**5,955**	**1,28,346**	**1,237**	**53,317**	**5,333**	**4,41,873**
Add :Claims Outstanding at the end of the year (net of reinsurance)	21,407	9,57,493	9,78,900	4,963	12	-	3,181	1,169	11,489	36,695	707	27,474	7,969	10,72,559
Less :Claims Outstanding at the beginning of the year (net of reinsurance)	15,355	8,02,968	8,18,323	3,804	2	-	2,378	371	8,377	41,996	299	24,576	10,950	9,11,076
Net Incurred Claims	**1,62,548**	**2,40,238**	**4,02,786**	**4,761**	**10**	**-**	**1,556**	**1,919**	**9,067**	**1,23,045**	**1,645**	**56,215**	**2,352**	**6,03,356**
Claims Paid (Direct)														
-In India	1,64,278	89,500	2,53,778	3,752	-	-	4,362	1,699	16,758	1,16,280	1,503	-	10,975	4,09,107
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the year (net)	7,595	7,24,987	7,32,582	2,256	12	-	1,929	992	9,325	28,347	639	24,581	6,288	8,06,951
Estimates of IBNR and IBNER at the beginning of the year (net)	4,955	6,08,598	6,13,553	2,096	2	-	876	112	5,148	34,536	174	24,528	7,656	6,88,681

Schedule 2 & 2A - Claims Incurred (net)

For the year ended March 31, 2026

Schedule 2A - Claims Incurred (net) Miscellaneous Class of Business	2025													
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Travel	Crop	Others	Total
	OD	TP	Total											
Claims Paid (Direct)	1,43,007	27,784	1,70,791	3,050	-	-	2,951	-	9,381	1,09,536	921	-	9,925	3,06,555
Add :Re-insurance accepted to direct claims	448	46,404	46,852	-	-	-	111	-	27	17,466	-	49,543	4,443	1,18,442
Less :Re-insurance Ceded to claims paid	5,788	2,940	8,728	123	-	-	2,578	-	4,636	17,942	37	141	8,837	43,022
Net Claim Paid	1,37,667	71,248	2,08,915	2,927	-	-	484	-	4,772	1,09,060	884	49,402	5,531	3,81,975
Add :Claims Outstanding at the end of the year (net of reinsurance)	15,355	8,02,968	8,18,323	3,804	2	-	2,378	371	8,377	41,996	299	24,576	10,950	9,11,076
Less :Claims Outstanding at the beginning of the year (net of reinsurance)	14,557	6,49,072	6,63,629	1,845	2	-	1,258	-	5,749	20,799	268	15,046	7,306	7,15,902
Net Incurred Claims	**1,38,465**	**2,25,144**	**3,63,609**	**4,886**	**-**	**-**	**1,604**	**371**	**7,400**	**1,30,257**	**915**	**58,932**	**9,175**	**5,77,149**
Claims Paid (Direct)														
-In India	1,43,007	27,784	1,70,791	3,050	-	-	2,951	-	9,381	1,09,536	921	-	9,925	3,06,555
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the year (net)	4,955	6,08,598	6,13,553	2,096	2	-	876	112	5,148	34,536	174	24,528	7,656	6,88,681
Estimates of IBNR and IBNER at the beginning of the year (net)	5,071	4,88,643	4,93,714	1,029	2	-	410	-	4,218	14,340	197	15,046	5,940	5,34,896

Note: (a). Claims Paid – Direct for Motor TP sub-segment is net of claims recovered from co insurer towards claims outstanding amounting to Nil (For the year ended March 31, 2025: ₹ 49,318 Lakhs) on account of negotiated settlements

(b). Claims paid – Reinsurance accepted includes claims paid for Motor segment amounts to Nil (For the year ended March 31, 2025: ₹ 46,852 Lakhs) to reinsurer on account of negotiated settlements.

Schedule 3 & 3A - Commission (net)

For the year ended March 31, 2026

₹ in Lakhs

Schedule 3 - Commission (net)	2026						2025					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Gross Commission	9,171	707	-	707	3,08,307	3,18,185	7,714	616	-	616	2,44,575	2,52,905
Add: Commission on Re-insurance Accepted	5,151	436	-	436	6,723	12,310	3,644	371	-	371	13,241	17,256
Less: Commission on Re-insurance Ceded	24,148	2,072	-	2,072	69,851	96,071	12,975	1,594	-	1,594	32,755	47,324
Net Commission	**(9,826)**	**(929)**	**-**	**(929)**	**2,45,179**	**2,34,424**	**(1,617)**	**(607)**	**-**	**(607)**	**2,25,061**	**2,22,837**
Channel wise Break-up of Commission (Gross)						-						
Individual Agents	1,039	281	-	281	17,496	18,816	704	209	-	209	12,921	13,834
Corporate Agents-Banks/FII/HFC	536	2	-	2	5,951	6,489	633	2	-	2	4,387	5,022
Corporate Agents-Others	1,130	4	-	4	18,394	19,528	1,049	-	-	-	14,718	15,767
Insurance Brokers	6,287	402	-	402	1,83,100	1,89,789	5,214	391	-	391	1,51,105	1,56,710
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	24,921	24,921	-	-	-	-	18,001	18,001
Web Aggregators	-	-	-	-	8	8	-	-	-	-	146	146
Insurance Marketing Firm	107	18	-	18	3,410	3,535	51	14	-	14	654	719
Common Service Centers	-	-	-	-	486	486	-	-	-	-	343	343
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	72	-	-	-	54,541	54,613	63	-	-	-	42,300	42,363
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	**9,171**	**707**	**-**	**707**	**3,08,307**	**3,18,185**	**7,714**	**616**	**-**	**616**	**2,44,575**	**2,52,905**
Commission (Excluding Reinsurance) Business written												
In India	9,171	707	-	707	3,08,307	3,18,185	7,714	616	-	616	2,44,575	2,52,905
Outside India												

Schedule 3A - Commission (net) Miscellaneous Class of Business	2026													
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Travel	Crop	Others	Total
	OD	TP	Total											
Gross Commission	1,13,012	1,49,346	2,62,358	2,243	14	-	2,953	3	8,905	23,603	1,900	-	6,328	3,08,307
Add: Commission on Re-insurance Accepted	-	-	-	-	18	-	493	-	21	2,871	-	2,869	451	6,723
Less: Commission on Re-insurance Ceded	11,826	22,976	34,802	76	37	-	4,681	4	17,764	5,014	485	-	6,988	69,851
Net Commission	**1,01,186**	**1,26,370**	**2,27,556**	**2,167**	**(5)**	**-**	**(1,235)**	**(1)**	**(8,838)**	**21,460**	**1,415**	**2,869**	**(209)**	**2,45,179**
Channel wise Break-up of Commission (Gross)														
Individual Agents	3,943	9,258	13,201	1,310	1	-	819	-	198	955	88	-	924	17,496
Corporate Agents-Banks/FII/HFC	286	281	567	1	-	-	45	1	1,192	3,559	1	-	585	5,951
Corporate Agents-Others	2,432	2,653	5,085	8	-	-	12	2	4,615	7,343	136	-	1,193	18,394
Insurance Brokers	74,077	86,567	1,60,644	888	13	-	2,069	-	2,868	11,458	1,561	-	3,599	1,83,100
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	13,217	11,704	24,921	-	-	-	-	-	-	-	-	-	-	24,921
Web Aggregators	2	6	8	-	-	-	-	-	-	-	-	-	-	8
Insurance Marketing Firm	382	2,755	3,137	18	-	-	15	-	24	167	13	-	36	3,410
Common Service Centers	125	361	486	-	-	-	-	-	-	-	-	-	-	486
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	18,548	35,761	54,309	18	-	-	(7)	-	8	121	101	-	(9)	54,541
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**1,13,012**	**1,49,346**	**2,62,358**	**2,243**	**14**	**-**	**2,953**	**3**	**8,905**	**23,603**	**1,900**	**-**	**6,328**	**3,08,307**
Commission (Excluding Reinsurance) Business written														
In India	1,13,012	1,49,346	2,62,358	2,243	14	-	2,953	3	8,905	23,603	1,900	-	6,328	3,08,307
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Schedule 3 & 3A - Commission (net)

For the year ended March 31, 2026

Schedule 3A - Commission (net) Miscellaneous Class of Business	2025													
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Travel	Crop	Others	Total
	OD	TP	Total											
Gross Commission	86,430	1,22,011	2,08,441	1,989	3	-	2,191	47	12,012	14,567	1,191	-	4,134	2,44,575
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	316	-	5	7,213	-	3,997	1,710	13,241
Less: Commission on Re-insurance Ceded	1,620	788	2,408	50	3	-	2,581	53	17,082	4,699	17	(1)	5,863	32,755
Net Commission	84,810	1,21,223	2,06,033	1,939	-	-	(74)	(6)	(5,065)	17,081	1,174	3,998	(19)	2,25,061
Channel wise Break-up of Commission (Gross)														
Individual Agents	2,903	6,592	9,495	1,158	1	-	592	-	196	886	62	-	531	12,921
Corporate Agents-Banks/FII/HFC	165	555	720	1	-	-	67	-	2,603	395	64	-	537	4,387
Corporate Agents-Others	3,823	2,245	6,068	2	-	-	3	-	3,455	4,163	43	-	984	14,718
Insurance Brokers	55,788	75,504	1,31,292	786	2	-	1,487	47	5,689	8,863	939	-	2,000	1,51,105
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	9,595	8,406	18,001	-	-	-	-	-	-	-	-	-	-	18,001
Web Aggregators	13	133	146	-	-	-	-	-	-	-	-	-	-	146
Insurance Marketing Firm	209	295	504	11	-	-	18	-	54	64	3	-	-	654
Common Service Centers	114	259	373	1	-	-	-	-	-	-	-	-	(31)	343
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	13,820	28,022	41,842	30	-	-	24	-	15	196	80	-	113	42,300
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	86,430	1,22,011	2,08,441	1,989	3	-	2,191	47	12,012	14,567	1,191	-	4,134	2,44,575
Commission (Excluding Reinsurance) Business written														
In India	86,430	1,22,011	2,08,441	1,989	3	-	2,191	47	12,012	14,567	1,191	-	4,134	2,44,575
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Schedule 4 & 4A - Operating Expenses related to Insurance Business*

For the year ended March 31, 2026

₹ in Lakhs

S NO.	Schedule 4 - Operating Expenses related to Insurance Business	2026						2025					
		Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
			Cargo	Other	Total				Cargo	Other	Total		
1	Employees' remuneration & welfare benefits	488	75	-	75	36,265	36,828	483	90	-	90	31,579	32,152
2	Travel, Conveyance and vehicle running expenses	8	6	-	6	1,934	1,948	13	7	-	7	1,742	1,762
3	Training and recruitment cost	9	1	-	1	407	417	9	1	-	1	363	373
4	Rent, rates and taxes	12	9	-	9	2,848	2,869	15	9	-	9	2,203	2,227
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing and stationery	3	-	-	-	153	156	4	-	-	-	167	171
7	Communication	13	1	-	1	596	610	13	1	-	1	478	492
8	Legal and professional charges	4	3	-	3	1,018	1,025	7	4	-	4	957	968
9	Auditors' fees, expenses etc												
	(a) as auditor	3	-	-	-	120	123	3	-	-	-	110	113
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters	-	-	-	-	10	10	-	-	-	-	10	10
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	6	6	-	-	-	-	8	8
10	Branding, advertisement and publicity	93	6	-	6	4,251	4,350	56	5	-	5	2,145	2,206
11	Interest and bank charges	17	14	-	14	4,209	4,240	25	15	-	15	3,469	3,509
12	Depreciation	9	7	-	7	2,077	2,093	14	8	-	8	2,009	2,031
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development & Sales Promotion Expenses	384	26	-	26	17,600	18,010	623	59	-	59	23,829	24,511
15	Information technology expenses	23	19	-	19	5,671	5,713	34	20	-	20	4,799	4,853
16	Goods and Services Tax	20	1	-	1	926	947	19	2	-	2	729	750
17	Other												
	Facility management charges**	4	3	-	3	889	896	7	4	-	4	974	985
	Miscellaneous expenses	1	-	-	-	16	17	16	2	-	2	623	641
	Total	**1,091**	**171**	**-**	**171**	**78,996**	**80,258**	**1,341**	**227**	**-**	**227**	**76,194**	**77,762**
	In India	**1,077**	**171**	**-**	**171**	**77,840**	**79,088**	**1,325**	**226**	**-**	**226**	**75,213**	**76,764**
	Outside India	**14**	**-**	**-**	**-**	**1,156**	**1,170**	**16**	**1**	**-**	**1**	**981**	**998**

S NO.	Schedule 4A - Operating Expenses Miscellaneous Class of Business	2026													
		Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Travel	Crop	Others	Total
		OD	TP	Total											
1	Employees' remuneration & welfare benefits	14,517	19,464	33,981	345	1	-	124	2	327	801	164	185	335	36,265
2	Travel, Conveyance and vehicle running expenses	918	944	1,862	9	-	-	3	-	22	27	8	-	3	1,934
3	Training and recruitment cost	122	125	247	6	-	-	2	-	61	83	2	-	6	407
4	Rent, rates and taxes	1,351	1,389	2,740	13	-	-	5	-	33	39	11	-	7	2,848
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing and stationery	46	47	93	2	-	-	1	-	23	31	1	-	2	153
7	Communication	178	183	361	9	-	-	3	-	89	122	2	-	10	596
8	Legal and professional charges	483	496	979	5	1	-	2	-	12	14	4	-	1	1,018
9	Auditors' fees, expenses etc														
	(a) as auditor	36	37	73	2	-	-	1	-	18	25	-	-	1	120
	(b) as adviser or in any other capacity, in respect of	-	-		-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	3	3	6	-	-	-	-	-	1	2	-	-	1	10
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	2	2	4	-	-	-	-	-	1	1	-	-	-	6
10	Branding, advertisement and publicity	1,270	1,306	2,576	61	-	-	22	1	637	871	17	-	66	4,251
11	Interest and bank charges	1,997	2,054	4,051	19	-	-	7	-	49	58	16	-	9	4,209
12	Depreciation	986	1,014	2,000	10	-	-	4	-	24	28	8	-	3	2,077

Schedule 4 & 4A - Operating Expenses related to Insurance Business*

For the year ended March 31, 2026

S NO.	Schedule 4A - Operating Expenses Miscellaneous Class of Business	2026													
		Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Travel	Crop	Others	Total
		OD	TP	Total											
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development & Sales Promotion Expenses	5,259	5,409	10,668	251	1	-	90	2	2,636	3,606	71	-	275	17,600
15	Information technology expenses	2,691	2,767	5,458	26	-	-	10	-	66	77	22	-	12	5,671
16	Goods and Services Tax	276	284	560	13	-	-	5	-	138	189	4	-	17	926
17	Other														
	Facility management charges**	422	434	856	4	-	-	2	-	10	12	3	-	2	889
	Miscellaneous expenses	4	5	9	-	-	-	-	-	3	3	-	-	1	16
	Total	**30,561**	**35,963**	**66,524**	**775**	**3**	**-**	**281**	**5**	**4,150**	**5,989**	**333**	**185**	**751**	**78,996**
	In India	30,233	35,439	65,672	763	3	-	277	5	4,145	5,800	328	98	749	77,840
	Outside India	328	524	852	12	-	-	4	-	5	189	5	87	2	1,156

S NO.	Schedule 4A - Operating Expenses Miscellaneous Class of Business	Motor			2025										
					Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Travel	Crop	Others	Total
		OD	TP	Total											
1	Employees' remuneration & welfare benefits	14,436	14,841	29,277	292	-	-	87	47	275	743	137	196	525	31,579
2	Travel, Conveyance and vehicle running expenses	1,101	585	1,686	10	-	-	3	-	15	19	6	-	3	1,742
3	Training and recruitment cost	113	60	173	5	-	-	2	1	87	81	2	-	12	363
4	Rent, rates and taxes	1,390	738	2,128	13	-	-	4	-	19	24	8	-	7	2,203
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing and stationery	52	27	79	2	-	-	1	1	40	37	1	-	6	167
7	Communication	149	79	228	7	-	-	2	2	115	107	3	-	14	478
8	Legal and professional charges	604	321	925	6	-	-	2	-	8	11	3	-	2	957
9	Auditors' fees, expenses etc														
	(a) as auditor	34	18	52	2	-	-	-	-	26	24	1	-	5	110
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	3	2	5	-	-	-	-	-	2	2	-	-	1	10
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	3	1	4	-	-	-	-	-	2	2	-	-	-	8
10	Branding, advertisement and publicity	666	354	1,020	31	-	-	9	7	514	482	11	-	71	2,145
11	Interest and bank charges	2,190	1,163	3,353	21	-	-	6	-	30	38	13	-	8	3,469
12	Depreciation	1,269	674	1,943	12	-	-	3	-	18	22	7	-	4	2,009
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development & Sales Promotion Expenses	7,401	3,930	11,331	344	-	-	103	75	5,711	5,353	127	-	785	23,829
15	Information technology expenses	3,029	1,608	4,637	28	-	-	8	-	42	53	17	-	14	4,799
16	Goods and Services Tax	226	120	346	11	-	-	3	2	175	164	4	-	24	729
17	Other														
	Facility management charges**	615	327	942	6	-	-	2	-	9	11	4	-	-	974
	Miscellaneous expenses	193	102	295	9	-	-	2	1	150	140	3	-	23	623
	Total	**33,474**	**24,950**	**58,424**	**799**	**-**	**-**	**237**	**136**	**7,238**	**7,313**	**347**	**196**	**1,504**	**76,194**
	In India	33,214	24,528	57,742	790	-	-	234	136	7,232	7,135	343	117	1,484	75,213
	Outside India	260	422	682	9	-	-	3	-	6	178	4	79	20	981

*Allocation of expenses is as per expense allocation policy of the Company, refer note 2(S) in Schedule 16

** Facility Management charges are recorded net of rental income recovered through sub-leasing for March 31, 2026 - ₹ 616 Lakhs (March 31, 2025- ₹ 352 Lakhs)

Schedule 5 - Share Capital

As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Authorised Capital	1,00,000	1,00,000
1,00,00,00,000 Equity shares of ₹ 10 each		
(Previous year 1,00,00,00,000 equity shares of ₹ 10 each)		
Issued Capital	92,450	92,303
92,44,99,031 Equity shares of ₹ 10 each fully paid		
(As on March 31, 2026-92,30,25,934 equity shares of ₹ 10 each)		
Subscribed Capital	92,450	92,303
92,44,99,031 Equity shares of ₹ 10 each fully paid		
(As on March 31, 2026-92,30,25,934 equity shares of ₹ 10 each)		
Called-up capital and Paid Up Capital	92,450	92,303
92,44,99,031 Equity shares of ₹ 10 each fully paid		
(As on March 31, 2026-92,30,25,934 equity shares of ₹ 10 each)		
Less: Calls unpaid	-	-
Add: Equity shares forfeited	-	-
Less: Par value of equity shares bought back	-	-
Less: Preliminary expenses	-	-
Less: Expenses including commission or	-	-
brokerage on underwriting of shares		
Total	**92,450**	**92,303**

Schedule 5A - Pattern of Shareholding

As on March 31, 2026

Particulars	As on March 31, 2026	As on March 31, 2025
Promoters		
Indian - Go Digit Infoworks Services Private Limited		
Number of Shares	67,48,09,606	67,48,09,606
% of Holdings	72.99%	73.11%
Foreign		
Number of Shares	-	-
% of Holdings	0.00%	0.00%
Investors[1]		
Indian		
Number of Shares	16,41,31,501	16,33,78,035
% of Holdings	17.75%	17.70%
Foreign		
Number of Shares	8,55,57,924	8,48,38,293
% of Holdings	9.25%	9.19%
Others		
Indian		
Number of Shares	-	-
% of Holdings	0.00%	0.00%
Foreign		
Number of Shares	-	-
% of Holdings	0.00%	0.00%
Total	**100%**	**100%**

Notes:

1 Investors as defined under Insurance Regulatory and Development Authority of India (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024 as amended from time to time.

Schedule 6 - Reserves and Surplus
As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium		
Opening balance	3,40,859	2,36,369
Addition during the year	455	1,09,837
Add: Transfer from ESOP Outstanding	316	1,050
Less: Utilized for securities issue expenses	(4)	(6,397)
Closing balance	3,41,626	3,40,859
Revaluation Reserve	-	-
General Reserve	-	-
Less: Amount utilised for issue of bonus shares	-	-
Less: Amount utilised for buyback	-	-
Catastrophe Reserve	-	-
Debenture Redemption Reserve	-	-
Other Reserves		
ESOP Outstanding		
Opening balance	3,248	3,142
Addition during the year	2,512	1,156
Less: Transfer to Securities Premium for ESOPs exercised	(316)	(1,050)
Closing balance	5,444	3,248
Balance of profit in Profit and Loss Account		
Opening balance *	(29,870)	-
Addition during the year	54,435	-
Closing balance	24,565	-
Total	**3,71,635**	**3,44,107**

* Opening Balance denotes Debit Balance in the Profit & Loss Account as disclosed in the Balance Sheet as on March 31, 2025

Schedule 7 - Borrowings
As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Debentures / Bonds	35,000	35,000
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	**35,000**	**35,000**

Schedule 8 - Investments - Shareholders
As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Long term investments		
Government securities and Government guaranteed bonds including Treasury bills	32,492	31,231
Other approved securities	5,639	5,680
Other investments		
(a) Shares		
(aa) Equity	1,43,977	1,28,747
(bb) Preference	1,025	-
(b) Mutual Funds	32,714	21,634
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	36,994	44,495
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	11,173	5,470
Investment in infrastructure and housing	1,30,192	1,17,451
Other than Approved Investments		
(a) Equity Shares	16,081	12,052
(b) Alternative Investment Funds	13,120	10,364
(c) Debentures / Bonds	10,000	10,000
Total	**4,33,407**	**3,87,124**
Short term investments		
Government securities and Government guaranteed bonds including Treasury bills	-	-
Other approved securities	-	-
Other investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	7,492	5,000
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	-	-
Investment in infrastructure and housing	-	1,504
Other than Approved Investments	-	-
(a) Debentures / Bonds	-	-
(b) Application Money	-	-
Total	**7,492**	**6,504**
Total investments - Shareholders	**4,40,899**	**3,93,628**

INVESTMENTS	As on March 31, 2026	As on March 31, 2025
In India	4,40,899	3,93,628
Outside India	-	-
TOTAL	**4,40,899**	**3,93,628**

Notes -

1. Aggregate value of investments other than listed equity securities & derivative instruments

	₹ in lakhs	₹ in lakhs
Long-term investment		
Book value	2,02,711	2,04,000
Market value	2,02,669	2,07,260
Short-term investment		
Book value	7,492	6,504
Market value	7,502	6,523

2. a. Long term other approved securities include investment in 100% Government of India backed bond amounting to ₹ 5,639 lakhs (as on March 31, 2025 5,680 Lakhs)

   b. Short term other approved securities include investment in 100% Government of India backed bond amounting to Nil (as on March 31, 2025 Nil)

Schedule 8A - Investments - Policyholders

As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Long term investments		
Government securities and Government guaranteed bonds including Treasury bills	7,28,172	6,28,466
Other approved securities	30,558	30,572
Other investments		
(a) Shares		
(aa) Equity	2,13,196	1,89,630
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,07,978	1,90,485
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	-	-
Investment in infrastructure and housing	5,57,534	4,48,809
Other than Approved Investments	-	-
(a) Debentures / Bonds	2,300	-
Total	**17,39,738**	**14,87,962**
Short term investments		
Government securities and Government guaranteed bonds including Treasury bills	13,340	24,634
Other approved securities	7,500	-
Other investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	35,309	5,508
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	-	-
Investment in infrastructure and housing	33,480	34,670
Other than Approved Investments	-	-
(a) Debentures / Bonds	-	-
Total	**89,629**	**64,812**
Total investments - Policyholders	**18,29,367**	**15,52,774**

INVESTMENTS	As on March 31, 2026	As on March 31, 2025
In India	18,29,367	15,52,774
Outside India	-	-
TOTAL	**18,29,367**	**15,52,774**

Notes -

1. Aggregate value of investments other than listed equity securities & derivative instruments

	₹ in lakhs	₹ in lakhs
Long-term investment		
Book value	15,26,542	12,98,332
Market value	15,16,512	13,33,981
Short-term investment		
Book value	89,629	64,812
Market value	89,789	64,884

2 a. Long term other approved securities include investment in 100% Government of India backed bond amounting to ₹ 30,558 lakhs (as on March 31, 2025 ₹ 30,572 lakhs)

  b. Short term other approved securities include investment in 100% Government of India backed bond ₹ Nil, Fixed deposits amounting to ₹ 7,500 lakhs (as on March 31, 2025 100% Government of India backed bond ₹ Nil, Fixed deposits ₹ Nil)

Schedule 9 - Loans

As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Security-wise classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt Securities	-	-
(c) Others	-	-
Unsecured	-	-
Total	**-**	**-**
Borrower-wise classification		-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Companies	-	-
(f) Others	-	-
Total	**-**	**-**
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-performing loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	**-**	**-**
Maturity-wise classification		
(a) Short Term	-	-
(b) Long Term	-	-
Total	**-**	**-**
Grand Total	**-**	**-**

Schedule 10 - Fixed Assets

As on March 31, 2026

₹ in Lakhs

Particulars	Cost/Gross Block				Depreciation				Net Block	
	Opening	Additions	Deletions	Closing	Upto Last Year	For the period	On Sales/ Adjustments	To Date	As at March 31, 2026	As at March 31, 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	889	-	-	889	718	92	-	810	79	171
Land - Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	1,693	139	51	1,781	603	241	35	809	972	1,090
Buildings	12,211	-	-	12,211	800	233	-	1,033	11,178	11,411
Furniture and fittings	683	66	5	744	228	68	4	292	452	455
Information Technology Equipments	4,964	1,015	454	5,525	3,145	1,108	453	3,800	1,725	1,819
Vehicles	40	-	-	40	3	5	-	8	32	37
Office equipments	1,450	155	10	1,595	949	228	10	1,167	428	501
Freehold Improvements	897	-	-	897	322	90	-	412	485	575
Others - Assets less than threshold	181	28	-	209	181	28	-	209	-	-
Total	**23,008**	**1,403**	**520**	**23,891**	**6,949**	**2,093**	**502**	**8,540**	**15,351**	**16,059**
Previous year	21,513	2,136	641	23,008	5,486	2,031	569	6,949	16,059	16,026
Capital work in progress									337	97
Grand Total									**15,688**	**16,156**
Previous year									**16,156**	**16,275**

Schedule 11 - Cash and Bank Balances

As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Cash balance (including cheques[(1)], drafts and stamps)	1,656	2,482
Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months)*	2,600	2,433
(bb) Others[(2)]	31	29
(b) Current accounts	17,628	18,961
(c) Others	-	-
Money at call and short notice		
(a) with Banks	-	-
(b) with Other institutions	-	-
Others	-	-
Total	**21,915**	**23,905**
Balances with non-scheduled banks included in 2 and 3 above		
CASH & BANK BALANCES		
In India	21,915	23,905
Outside India	-	-
	21,915	**23,905**

Note 1: Cheques on hand amount to ₹ 1,656 Lakhs on March 31, 2026; & ₹ 2,482 Lakhs on March 31, 2025
Note 2: Other Deposits includes Fixed Deposit given for Bank Guarantee given for a period more than 3 months.
* Other than fixed Deposits forming part of Investments assets which is reflected under Schedule 8 & Schedule 8A - Investments.

Schedule 12 - Advances and Other Assets

As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Advances		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	5,056	4,051
Advances to officers / directors	-	-
Advance tax paid and taxes deducted at source	1,182	1,461
(net of provision for tax)		-
Goods & Service tax credit	5,234	3,484
Others		
MAT credit entitlement	-	-
Other advances	297	524
Total - Advances (A)	**11,769**	**9,520**
Other Assets		
Income accrued on investments	60,553	50,384
Outstanding premiums	1,294	1,462
Less: Provisions for doubtful debts	-	-
Agents' balances	3,538	8,297
Less: Provisions for doubtful debts	(1,024)	-
Foreign agencies balances	-	-
Due from other entities carrying on insurance business (incl. reinsurers)	70,142	78,457
Less: Provisions for doubtful debts	-	-
Dues from subsidiaries / holding company	-	1
Investments held for unclaimed amounts of policyholders	2,561	2,361
Interest on investments held for unclaimed amount of policyholders	517	340
Deposit with Reserve Bank of India	-	-
[Pursuant to section 7 of Insurance Act,1938]		
Others		
Unsettled investment contracts receivable	10,286	-
Other assets	27,418	8,809
Excess in gratuity fund	127	-
Total - Other assets (B)	**1,75,412**	**1,50,111**
Total	**1,87,181**	**1,59,631**

Schedule 13 - Current Liabilities

As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Agents' balances	35,530	29,642
Balances due to other insurance companies	44,466	24,457
Deposits held on re-insurance ceded	17,054	-
Premiums received in advance		
(a) For Long term policies	3,20,904	2,34,467
(b) for Other Policies	6,985	6,742
Unallocated premiums	29,390	26,933
Sundry creditors	15,257	18,716
Due to subsidiaries / holding company	-	-
Claims outstanding	10,90,836	9,26,251
Dues to officers / directors	-	-
Unclaimed amounts of policyholders	1,714	2,097
Income accrued on unclaimed amounts	517	340
Others		
Statutory dues payable	3,544	2,050
Employee payable	450	324
Interest payable on debenture/bonds	-	-
Goods and Services tax liabilities	8,731	7,775
Other current liabilities	2,570	2,499
Other policyholder dues	9,956	8,112
Unsettled investment contracts payable	23,476	1
Total	**16,11,380**	**12,90,406**

Unclaimed amount balance

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Opening Balance	2,437	1,397
Add: Amount transferred to Unclaimed amount	497	1,029
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
Add: Investment Income	177	11
Less: Amount paid during the period	(880)	-
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount Fund	**2,231**	**2,437**

Schedule 14 - Provisions

As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Reserve for unearned premium	3,77,916	3,87,217
Reserve for premium deficiency	-	-
For taxation (less advance tax paid and taxes deducted at source)	-	-
Provision for proposed dividend	-	-
For Employee Benefits		
Gratuity	-	156
Leave encashment	583	557
Others		
(i) Rent equalisation reserve	1,759	1,388
Total	**3,80,258**	**3,89,318**

Schedule 15 - Misc expenditure to the extent not written off

As on March 31, 2026

₹ in Lakhs

Particulars	As on March 31, 2026	As on March 31, 2025
Discount allowed on issue of shares and debentures	-	-
Others	-	-
Total	**-**	**-**

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

1. Background

"Go Digit General Insurance Limited ("the Company") was incorporated on December 07, 2016, under the Companies Act, 2013 and is a subsidiary of Go Digit Infoworks Services Private Limited. The Company received a certificate of registration from the Insurance Regulatory and Development Authority of India (IRDAI) on September 20, 2017 to undertake General Insurance business with registration number 158 and subsequently commenced operations in October 2017.

2. Significant accounting policies

A. Basis of preparation

These financial statements have been prepared and presented on a going concern basis in accordance with Generally Accepted Accounting Principles followed in India under the historical cost convention, unless otherwise specifically stated, on an accrual basis and in accordance with the applicable provisions of the Insurance Regulatory and Development Authority Of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 (the "IRDAI Actuarial & Allied Functions Regulations 2024") read with Master Circular issued their under (Actuarial & Allied Functions, 2024)', the Insurance Act, 1938 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDAI Act"), circulars / notifications issued by IRDAI from time to time, the Accounting Standards (AS) specified under Section 133 of the Companies Act, 2013 (the "Companies Act"), to the extent applicable and the relevant provisions of the Companies Act and orders / directions prescribed by the IRDAI in this behalf and current practices prevailing within the insurance industry in India, to the extent applicable to the financial statements.

B. Use of Estimates

The preparation of the financial statements in conformity with the Generally Accepted Accounting Principles in India ("Indian GAAP") requires management to make judgments, estimates, and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) as at the date of the financial statements, and the reported amounts of income and expenses for the reporting period. The estimates and assumptions used in the preparation of the financial statements are based on management's evaluation of the relevant facts and circumstances up to, and as of, the date of the financial statements. Actual results may differ from those estimates. Any revision to accounting estimates is recognized prospectively.

C. Revenue recognition

Premium Income

Premium including reinsurance accepted (net of Goods and Services Tax), other than for Long-term (with a policy term of more than one year) motor insurance policies for new cars and new two-wheelers sold on or after September 01, 2018 and Long-term non-motor insurance policies issued on or after October 01, 2024, is recognised as income on receipt of complete information at the commencement of risk and for instalment policies it is recognised on instalment receipt. Any revisions in premium amount are recognised in the period in which it occurs and over the remaining period of the policy or period of risk, as appropriate.

In accordance with

(a) IRDAI notification no. IRDAI/NL/CIR/MOT/08/2018 dated August 28, 2018, multi-year premium received (net of Goods & Services Tax) for third party liability coverage under long-term motor insurance policies for new cars and new two wheelers sold on or after September 01, 2018, is recognized as income on a year-to-year basis over the policy period on 1/n basis where 'n' denotes the term of the policy in years;

(b) IRDAI notification no. IRDAI/ACTL/CIR/MISC/80/05/2024 dated May 17, 2024, multi-year premium received (net of Goods & Services Tax) for certain applicable long-term non-motor insurance policies sold on or after October 01, 2024, is recognized as income on a year-to-year basis over the policy period on 1/n basis where 'n' denotes the term of the policy in years.

At the period's end, estimates are made for reinsurance statements of accounts not yet received, based on available information and current trends. Any revisions in premium amount are recognised in the period in which it occurs and over the remaining period of the policy or period of risk, as appropriate.

Reinstatement premium is recorded as and when such premiums are recovered.

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

Premium earnings including for reinsurance accepted business (net of Goods and Service Tax) are recognised over the period of policy or period of risk, as appropriate. The Reinstatement premium is allocated on the same basis as the original premium over the balance term of the policy or period of risk, as appropriate. Any subsequent revision to the premium is recognised in the period in which it occurs and over the remaining period of the policy or period of risk, as appropriate.

Subsequent adjustments arising on cancellations of policies are recognised in the period in which they are cancelled.

Premium received in advance

This represents Premium on policies booked during the current period which have risk inception date subsequent to balance sheet date and premium allocated to subsequent periods for multi-year motor insurance policies for new cars and new two wheelers issued on or after September 01, 2018 and other Long-Term Product Insurance policies issued on or after October 01, 2024.

Income earned on investments

Interest income is recognised on accrual basis. Accretion of discount and amortisation of premium relating to debt securities is recognised over the holding / maturity period on constant yield-to-maturity basis.

Dividend income is recognised when the right to receive the dividend is established.

The realised gain / loss on the transfer / sale of debentures and bonds is the difference between the transfer / sale price and the net amortised cost / carrying book value, which is computed on weighted average basis as on the date of transfer/sale. Sale consideration for realised gain / loss is net of brokerage and taxes, if any.

The realised gain / loss on mutual funds, additional tier 1 (Basel III compliant) bonds, Real estate investment funds, Exchange traded funds, Alternative Investment Funds and listed equity shares is the difference between sale consideration and carrying cost as on the date of sale, determined on a weighted average cost basis and includes accumulated changes previously recognised under "Fair Value Change Account".

Commission on reinsurance ceded

Commission on reinsurance ceded is recognised in the period in which reinsurance premium is ceded.

Profit commission under Re-Insurance Treaties wherever applicable is estimated and recognised as income on earned premium, as per calculation methodology and terms mentioned in the Treaty. These estimates are reviewed at each reporting date.

Adjustment to the scaled commission under reinsurance treaties, wherever applicable, is first assessed once all risks under the contracts are ceded and thereafter reviewed at the end of each reporting period and is recognised as income / expenditure and included under commission on reinsurance ceded.

D. Reinsurance premium ceded

Reinsurance premium ceded, other than for long-term motor insurance policies for new cars and new two wheelers sold on or after September 01, 2018 and long-term non-motor insurance policies sold on or after October 01, 2024, is accounted for in the period in which the risk commences and over the period of risk.

In the case of long-term motor insurance policies for new cars and new two-wheelers sold on or after September 01, 2018 and long-term non-motor insurance policies sold on or after October 01, 2024, the reinsurance premium ceded is recognised on the insurance premium income allocated for the year simultaneously along with the recognition of the insurance premium income.

Unearned premium on reinsurance ceded is carried forward to the subsequent accounting period and is set off against related unearned premium income.

Any subsequent revisions to or cancellations of premiums are accounted for in the period in which they occur.

Premium paid/payable for excess of loss reinsurance cover (including catastrophic cover) is accounted as per the terms of the reinsurance arrangements.

E. Reserve for unexpired risk

Reserve for unexpired risk represents that part of the net premium written which is attributable to and allocated to the succeeding accounting periods. In accordance with Circular No. IRDAI/

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

Reg/10/204/2024 dated March 22, 2024 and Master Circular on IRDAI Actuarial and Allied Functions Regulations, 2024, reserve for unexpired risk is calculated based on 1/365 method in all segments subject to minimum of 100% of net premium written with respect of Marine Hull policies written during the period and are unexpired as on Balance Sheet date.

Reserve for unexpired risk on reinsurance accepted on account of terrorism pool is calculated as provided in Note 2. Q below.

F. Premium deficiency

Premium deficiency is recognised if the sum of expected claim costs, related expenses and maintenance costs (related to claims handling) exceeds the related reserve for unexpired risk.

Premium deficiency is assessed at each balance sheet date and is recognised at the segmental revenue account(s) level. The expected claims including related expenses and maintenance costs (related to claims handling) for premium deficiency reserve computation are estimated and duly certified by the Appointed Actuary.

G. Claims incurred

Claims incurred comprises of claims paid (net of reinsurance, salvage, co-insurance and other recoveries), change in estimated liability for outstanding claims made following a loss occurrence reported, change in estimated liability for claims incurred but not reported (IBNR) and claims incurred but not enough reported (IBNER) and specific settlement costs comprising survey, legal, investigation, other directly attributable and allocated expenses.

Provision is made for the estimated value of outstanding claims at the Balance Sheet date net of reinsurance, salvage, co-insurance and other recoveries. Such provision is made on the basis of the ultimate amounts that are likely to be paid on each claim, as initially estimated by the management in light of past experience and progressively modified for changes as appropriate, on availability of further information and include claim settlement costs likely to be incurred to settle outstanding claims.

Claims (net of amounts receivable from reinsurers / co-insurers) are recognised on the date of intimation based on estimates from surveyors / insured in the respective revenue accounts.

Adjustments required on account of negotiated settlements of outward re-insurance contracts are recognized in the period in which settlements are finalized and added to 'claims paid – re-insurance ceded'.

Adjustments required on account of negotiated settlements of co-insurance/inward re-insurance contracts are recognized in the period in which the settlements are finalized and added to/reduced from 'claims paid- Direct'/ 'claims paid – re-insurance accepted", as the case may be.

The Estimated liability for outstanding claims at balance sheet date is recorded net of claims recoverable from/payable to co-insurers/ reinsurers and salvage to the extent there is certainty of realisation.

At each balance sheet date, the estimated liability for claims incurred but not reported (IBNR) and claims incurred but not enough reported (IBNER) at Gross and Net level is estimated by the Appointed Actuary in compliance with guidelines issued by Master Circular on Actuarial, Finance, and Investment Functions of Insurers and applicable provisions of Actuarial Practice Standard 21 issued by the Institute of Actuaries of India. The Appointed Actuary uses generally accepted actuarial methods for each product category as considered appropriate depending upon the availability of past data as well as appropriateness of the different methods to the different lines of businesses.

H. Acquisition costs

Acquisition costs are defined as costs that vary with and are primarily related to the acquisition of new and renewal insurance contracts viz. commission. These costs are expensed in the period in which they are incurred.

I. Borrowings

Borrowing costs are charged to the Profit and Loss account in the period in which they are incurred.

J. Property, Plant and Equipment and Intangibles

Property, Plant and Equipment are stated at the cost of acquisition (including incidental expenses relating to acquisition and installation of assets) and expenses directly attributable to bringing the asset to its working condition for

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

its intended use, less accumulated depreciation and impairment of assets, if any.

"Intangible assets are stated at the cost of acquisition/development/improvement less accumulated amortisation and impairment, if any. Significant direct expenditure on improvement to software is capitalised when it is probable that such expenditure will enable the software to generate future economic benefits in excess of its originally assessed standard of performance and such expenditure can be measured and attributed to the software reliably. Indirect expenditure and overheads are not capitalized."

Capital work in progress includes Property, Plant and Equipment and Intangibles not ready for the intended use and are carried at cost, comprising direct cost and related incidental expenses.

The depreciable amount for assets is the cost of an asset or other amount substituted for cost, less its estimated residual value, if any. The Company has, considering expected economic values post-retirement and other technical factors, estimated that the residual value of Property, Plant and Equipment and Intangibles to be Nil.

Depreciation / amortisation on assets is provided on the straight-line method over the estimated useful life

Depreciation / amortisation on assets purchased / disposed-off during the period, has been provided on pro-rate basis.

The estimated useful life used for the calculation of depreciation or amortisation is as follows for various classes of assets –

Nature of Fixed Assets	Management estimate of useful life	Useful life as per the limits prescribed in Schedule II of the Companies Act, 2013
	(In years)	
Building	60 years or lease term, whichever is lower	60 years
Information technology equipment – servers and networks	6 years	6 years
Information technology equipment – others	3 years	3 years
Furniture and fittings	10 years	10 years
Office equipment	5 years	5 years
Leasehold improvements	10 years or lease term, whichever is lower	N/A
Freehold Improvements	10 years	N/A
Vehicles	8 years	8 years

Intangible assets comprising computer software & improvements are amortised over a period of 3 years, being the management's estimate of the useful life of such intangibles

Assets costing less than ₹5,000 are fully expensed off during the year of purchase.

The estimated useful life of Property, Plant and Equipment and Intangibles & residual value are reviewed at the end of each financial year and the depreciation and amortisation period is revised to reflect the changed pattern, if any.

Impairment of Property, Plant and Equipment's and Intangibles

The carrying values of Property, Plant and Equipments and Intangible are reviewed at each balance sheet date for impairment, if any and when there are indications thereof. Impairment occurs when the carrying value of property, plant and equipment/intangible exceeds its value-in-use calculated as the present value of future cash flows expected to arise from its continuing use and its eventual disposal. The impairment loss to be expensed is determined as the excess of the carrying amount over the higher of the it's net sales price or value-in-use, as determined above. After impairment, depreciation/amortisation is provided on the revised carrying value of the property, plant and equipment/intangible over it remaining useful life. Impairment loss previously expensed is reversed in the subsequent period to the extent, the amount that is higher of it's net sales price or value-in-use from it's carrying amount.

K. Operating leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased assets are classified as operating leases. Operating lease payments

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

made towards assets/premises are recognised as an expense in the revenue account(s) and adjustment for lease equalisation reserve in accordance with generally accepted accounting principle is charged to profit and loss account, as per lease terms. These expenses are recorded net of rental income recovered through sub-leasing.

Initial direct costs incurred specifically for an operating lease are charged to the revenue account(s) and profit and loss account as and when those are incurred.

L. Foreign currency transactions

Transactions denominated in foreign currencies are recorded in Indian Rupees at the exchange rate prevailing on the date of the transaction.

At each balance sheet date, monetary items denominated in foreign currencies are converted into rupees equivalents at the exchange rate prevailing as of that date.

All exchange differences arising on settlement/ conversion of foreign currency transactions are included in the revenue account(s) or profit and loss account, as the case may be in the period in which they arise.

M. Investments

Initial Recognition

Investments are made and accounted for in accordance with the Insurance Act, 1938, IRDAI Actuarial and Allied Functions Regulations, 2024, as amended, the IRDAI Financial Statements Regulations and various other circulars / notifications issued by the IRDAI in this context from time to time.

Investments are recorded at cost on trade / acquisition date, which includes brokerage, taxes and stamp duty and exclude broken period interest.

Classification

Investments maturing (including call option date) within twelve months from the balance sheet date and investments made with specific intention to be disposed off within twelve months from the balance sheet date are classified as short-term investments.

Investments other than short-term investments are classified as long-term investments.

Investment funds are segregated into policyholders' funds and shareholders' funds at the security level in compliance with Circular No. IRDA/F&A/CIR/CPM/056/03/2016 dated April 04, 2016.

Any deficit / shortfall in Policyholders' Investments arising out of the loss in the Revenue Account(s) or otherwise is recouped by the transfer of securities from the Shareholders' Investments to the Policyholders' Investments on a half-yearly basis.

Policyholders' fund is the sum total of a) outstanding claims including IBNR (incurred but not reported) & IBNER (incurred but not enough reported), b) unexpired premium reserve, c) premium deficiency, if any, d) catastrophe reserve, if any, and e) other liabilities net off other assets. Other liabilities comprise of premium received in advance, unallocated premium, balance due to other insurance companies, and due to policyholders. Other assets comprise of outstanding premium, dues from other entities carrying on insurance business (including reinsurers), balance with Terrorism Pool.

Shareholders' funds comprise of share capital, including reserves and surplus, less accumulated losses, if any, preliminary expenses and miscellaneous expenditure to the extent not written off or adjusted.

Valuation

All debt securities excluding for additional tier 1 (Basel III compliant) perpetual bonds and non-convertible preference shares are considered as 'held to maturity' and accordingly stated at historical cost subject to amortisation of premium or accretion of discount on constant yield to maturity basis in the Revenue Account(s) and in the Profit and Loss Account over the period of maturity / holding.

Investments in mutual funds, additional tier 1 (Basel III compliant) bonds, listed equity shares, Real estate investment funds, Exchange traded funds and Alternative Investment Funds are valued at fair value through Fair Value Change Account as at balance sheet date.

Fair value for listed equity investments, Real estate investment funds & Exchange traded funds is derived basis last quoted closing price on the National Stock Exchange (NSE) being selected as primary exchange as required by IRDAI Actuarial and Allied Functions Regulation 2024, as amended. In case if stock is not listed on NSE, the last quoted closing price from BSE Limited is taken for fair valuation.

Investment in unlisted shares is stated at historical cost.

The fair value of mutual funds is derived basis of NAV published by the Association of Mutual Funds of India (AMFI).

The fair value of Alternate Investment fund is derived basis of NAV published by the fund house.

Valuation of additional tier 1 (Basel III compliant) bonds is done as published by CRISIL which in turn are based on market yield rates published by rating agency registered with the Securities and Exchange Board of India (SEBI).

Fair value change account

In accordance with the IRDAI Actuarial and Allied Functions Regulations 2024, any unrealised gain/loss arising due to change in fair value of mutual fund investments, additional tier 1 (Basel III compliant) bonds, listed equity shares, Real estate investment funds, Exchange traded funds and alternative investment funds are accounted in 'Fair value change account' and carried forward in the balance sheet and is not available for distribution as dividend.

Impairment of investments

The Company assesses whether any other than temporary impairment has occurred on its investments at each balance sheet date. If any such indication exists, then the carrying value of such investment is reduced to its recoverable amount/market value on the balance sheet date and impairment loss is recognised in the Profit and Loss Account. If, at a balance sheet date, there is any indication that a previously assessed impairment loss no longer exists then the impairment loss, earlier recognised in the Profit and Loss Account, is reversed and the investment is restated to that extent.

N. Employee benefits

Short-term employee benefits

All employee benefits payable within twelve months of rendering of service are classified as short-term employee benefits. Benefits such as salaries, bonuses, short-term compensated absences and other non-monetary benefits are recognised in the period in which the employee renders the related service. All short-term employee benefits are accounted on an undiscounted basis.

Long-term employee benefits

The Company has both, defined contribution and defined benefit plans. The plans are financed by the Company and in case of some defined contribution plans, by the Company along with its employees.

Defined contribution plans

These are plans in which the Company contributes prescribed percentages of the qualifying salary of eligible employees, on a monthly basis to funds managed by Employee Provident Fund Organisation in accordance with the relevant regulations and does not have any legal or informal obligation to pay additional sums. These comprise of contributions to the employees' provident fund and family pension fund. The Company's payments to defined contribution plans are expensed off during the period in which employees perform the services.

Defined benefit plans

The company is required to pay prescribed percentage of qualifying salary for every completed year of service as Gratuity to employees on their separation/retirement after continuous service of five years subject to a maximum of Rs. 20 Lakhs, in accordance with the relevant regulations.

Expenses for this defined benefit statutory gratuity are calculated as at each Balance Sheet date based on actuarial valuation carried out using the Projected unit credit method by an independent external actuary. Actuarial losses and gains are charged off to Revenue account(s)/Profit and loss account.

Other long-term employee benefits

Provision for other long-term benefits includes accumulated compensated absences that are entitled to be carried forward for availment in service or encashment at the time of separation. The Company's liability towards these other long-term benefits are accrued based on actuarial valuation carried out using the Projected unit credit method by an independent external actuary. Actuarial losses and gains are charged off to Revenue account(s)/Profit and loss account.

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

Long term Incentive Plan

"The Company has a Long Term Incentive Plan ('LTIP') for selected employees. The plan is a discretionary deferred compensation plan. It is a plan with annual accruals and a defined payment schedule. Provision for LTIP liability is accrued based on actuarial valuation carried out using Projected unit credit method (PUCM) by an independent external actuary.

O. Employee Stock Option Plan ("ESOP")

The Company has an equity settled ESOP with a quantified benefit. Options granted under the ESOP are measured at fair value of the option on the grant date using the Black-Scholes method. Grant-date fair value is recognized as an employee compensation expense in profit and loss account over the vesting period or debited to holding company as applicable with a corresponding liability recorded under ESOP Outstanding Reserve Account which is grouped under Reserves & Surplus. When the option is settled, the related liability in the ESOP Outstanding Reserve Account is transferred to share premium account along with excess of Grant Price over the face value.

P. Taxation

Direct tax

Income tax expenses comprise current tax (i.e. the amount of tax payable on the taxable income for the period determined in accordance with the Income-tax Act, 1961), and deferred tax charge or credit (reflecting the tax effects of timing differences between the accounting income and taxable income for the period).

Current tax

Current tax is the amount expected to be paid to the tax authorities after taking credit for allowances and exemptions in accordance with the Income-tax Act, 1961.

Deferred tax

Deferred tax assets and liabilities are recognised for the future tax consequences attributable to timing differences between the accounting income as per the Company's financial statements and the taxable income for the year.

Deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognised using the tax rates that have been enacted or substantively enacted by the balance sheet date.

Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realised in future. However, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognised only to the extent there is virtual certainty backed by convincing evidence that sufficient future taxable income will be available against which the deferred tax assets can be realised.

Deferred tax assets are reviewed as at balance sheet date and written down or written up to reflect the amount that is reasonably certain to be realised.

Goods and Services tax

Goods and Services tax ("GST") collected (net of refunds) is considered as a liability against which GST paid for eligible input services, to the extent claimable, is adjusted and the net liability is remitted to the appropriate authority. Unutilised GST credits, if any, are carried forward under "Other Assets" and disclosed in Schedule 12 for adjustment in subsequent periods. At the end of every reporting period, the Company assesses whether the unutilised GST credits are eligible for carrying forward to subsequent period as per the relevant legal provisions. Any ineligible GST credit is expensed off in Revenue account on such determination. GST liability to be remitted to the appropriate authority is disclosed under "Other – Statutory dues payable" in Schedule 13.

Q. Terrorism Pool

In accordance with the requirements of IRDAI, the Company, together with other insurance companies, participates in the Terrorism Pool. This pool is managed by General Insurance Corporation of India ("GIC Re"). Amounts collected as terrorism premium, as decided by the Terrorism Pool Underwriting committee, are ceded at 100% of the terrorism premium collected to the Terrorism Pool, subject to conditions and overall limit of 2,000 crore.

In accordance with the terms of the agreement, GIC Re retrocedes to the Company terrorism premium to the extent of the Company's agreed share (i.e. 0.50%) in the pool, which is recorded as reinsurance accepted. Such reinsurance accepted is recorded on the basis of quarterly statements received from GIC Re. Reinsurance accepted on account of terrorism pool is recorded with the latest statement received from GIC Re, which is generally one quarter in lag.

The company's participates in "Terrorism pool excess of loss Reinsurance Protection" program.

The entire amount of reinsurance accepted for the current period on this account, up to the above date, has been carried forward to the subsequent accounting period as unexpired risk reserve for subsequent risks, if any, to be borne by the Company.

R. Contribution to Hit and Run Compensation Account (erstwhile Solatium Fund)

Pursuant to Section 164B of the Motor Vehicles Act read with the Central Motor Vehicles (Motor Vehicle Accident Fund) Rules, 2022 ("MVAF Rules"), a Motor Vehicle Accident Fund ("MVA Fund") has been constituted. The MVA Fund comprises the Account for Insured Vehicles, Account for Uninsured Vehicles, and the Hit & Run Compensation Account, and is administered by a Trust established under the MVAF Rules. In accordance with the MVAF Rules, the Hit & Run Compensation Account is credited with (a) the balance under the Solatium Scheme, 1989 as at the date of commencement of the MVAF Rules, and (b) such percentage of total motor third party premium collected by General Insurance Council from insurers carrying on motor insurance business in India, as specified by the Trust.

S. Segment reporting

The Company has classified and disclosed segmental information for Fire, Marine and Miscellaneous classes of business based on the primary segments identified under IRDAI Actuarial and Allied Functions Regulations, 2024 read with AS 17 – Segment Reporting specified under section 133 of Companies Act, 2013.

There are no reportable geographical segments, as all business is written in India.

Allocation of income and expenses to specific segments (including sub-segment) is done in the following manner, which is applied on a consistent basis.

Allocation of investment income

Investment income earned on the investment identified out of shareholders fund is credited to profit and loss account.

Investment income earned on the investments identified out of policyholders' funds is allocated to the various segments on the basis of average of unallocated premium, premium received in advance, reserves for unexpired risks and outstanding claims of the respective segments.

Allocation of other income

Other income which are directly attributable and identifiable to business segments are allocated to the respective business segments.

"As required under (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024, excess of 'Operating Expenses related to Insurance Business' over the allowable limits at the Company level is accounted as 'Contribution from Shareholders Funds towards excess EOM' in Revenue Account and as 'Contribution to Policyholders Funds towards Excess EOM' in Profit and loss account. Such Contribution from Shareholders Funds towards excess EOM is further allocated to various business segments in proportion to their excess as if allowable limits are applied individually at the segment level."

Other income, other than above, which are not directly attributable and identifiable to business segments, are apportioned on the basis of average of unallocated premium, premium received in advance, reserves for unexpired risks and outstanding claims of the respective segments

Allocation of operating expenses relating to business segments

Expenses other than those related to Insurance Business and those incurred towards creating long-term value and enhancing long term value for shareholders have been charged to Profit & Loss Account.

Operating expenses which are directly attributable and identifiable to business segments are allocated to the respective business segments.

Operating Expenses related to Insurance Business, which are not directly attributable and identifiable to business segments, are allocated between product classes / business

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

group they relates to and apportioned basis suitable expense driver such as net written premium, gross written premium, group size count and number of policies at such product class / group level.

Segment revenue & results have been disclosed in the Revenue accounts.

T. Earnings per share (EPS)

Earnings considered for calculating EPS comprises net profit or loss after tax. The number of shares used in computing basic EPS is weighted average number of shares outstanding during the reporting period. The number of shares used in computing diluted EPS comprises of weighted average number of shares considered for deriving basic EPS and also weighted average number of equity shares which could have been issued on conversion of all dilutive potential equity shares. In computing diluted earnings per share only potential equity shares that are dilutive are considered. Dilutive potential equity shares are deemed to be converted as at the beginning of the period unless issued at a later date. The dilutive potential equity shares are adjusted for the Unamortised cost, proceeds receivable had the shares been actually issued at fair value, being average of closing rate quoted daily during the last six months period at NSE. Dilutive potential equity shares are determined independently for each period presented.

Potential equity shares are deemed to be dilutive only if their conversion to equity shares would decrease net profit per share from continuing ordinary operations.

U. Provisions and contingencies

A provision is recognised when the Company has a present legal obligation as a result of a past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions, excluding retirement benefits, are not discounted to their present value and are determined based on the best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

Contingent losses arising from claims other than insurance claims, litigation, assessment, fines, penalties, etc. are recorded when it is probable that a liability has been incurred and the amount can be reasonably estimated.

A disclosure for a contingent liability, other than those under policies, is made when there is a possible obligation or a present obligation that may not result in an outflow of resources.

Show cause notices / summons issued by various government authorities are not considered as obligations. When demand notices are raised against such show cause notices and are disputed by the Company, these are classified as disputed obligations.

When there is a possible obligation or a present obligation, in respect of which, the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent liabilities are not recognised in the Financial Statements.

Contingent assets are neither recognised nor disclosed in the Financial Statements.

V. Receipts and payments account & cash and cash equivalents

Receipts and Payments Account has been prepared as prescribed by IRDAI (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.

Cash and cash equivalents

Cash comprises cash on hand, cheques on hand and demand deposits with banks. Cash equivalents are term deposits with an original maturity of three months or less from the date of acquisition, highly liquid investments that are readily convertible into known amount of cash and which are subject to an insignificant risk of change in value.

W. Expenses related to issue of securities

Expenses related to issue of Securities are adjusted against the share premium (securities premium) account as per section 52 of Companies Act, 2013.

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

3. Contingent Liabilities

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company.	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands / liabilities in dispute, not provided for	-	-
	a) Income tax (Refer Note 1)	38,443	-
	b) Service tax / GST (Refer Note 2 & 3)	18,195	-
6	Reinsurance obligations to the extent not provided for	-	-

Notes:

1. During the year ended March 31, 2026 Go Digit has received Income Tax Assessment Order for FY 2022-23 with a Notice of demand resulting into an addition of Rs.38,443 lakhs in contingent liability (inclusive of interest) on account of disallowance of certain expenses as inadmissible and on account of non-deduction of TDS. Company has been advised that the adopted tax position is legally tenable being an industry wise issue. Appeal against the same has been filed before the appropriate authority.
2. Contingent Liability includes demand of Rs.17,029 lakhs (inclusive of penalty) from Chennai South Commissionerate towards GST applicability on coinsurance inward premium and reinsurance commission on reinsurance ceded, originally initiated by DGGI Kolhapur. Matter relates to an industry wide issue and in view of statutory clarification issued by the Ministry of Finance and the consistent favorable judicial precedents, management is of the view that the matter is not legally tenable.
3. The company has contingent liability of Rs.1,166 lakhs on account of ongoing enquiry by DGGI Mumbai Zonal Unit with respect to group health insurance policies issued to SEZ Unit and developers, not eligible for benefit of zero-rated tax. At present, matter is being kept in abeyance, awaiting the outcome of an industry wide writ petition filed before Bombay High Court. Accordingly, no immediate financial implication arises for the Company.

4. Encumbrances on assets

The assets of the Company are free from all encumbrances except for fixed deposit as on March 31, 2026 amount to ₹ 31 Lakhs (as on March 31, 2025 - ₹ 29 Lakhs) which is placed under lien against bank guarantee issued by the banks.

5. Capital commitments

Outstanding capital commitments as on March 31, 2026 amount to ₹ 2,906 Lakhs (as on March 31, 2025 - ₹ 1,587 Lakhs).

6. Claims

All claims net of reinsurance ceded are incurred and paid in India.

Sl. No.	Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
1	In India	4,48,717	3,87,168
2	Outside India	-	-

The ageing of gross claims outstanding (Excluding IBNR) is as under –

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	More than 6 months	2,89,900	2,56,415
2	Others	1,09,484	96,039
	Total	3,99,384	3,52,454

[Claims settled and remaining unpaid for more than six months to policyholders/Beneficiaries as on March 31, 2026 – ₹ 34 lakhs (as on March 31, 2025 is ₹ 34 lakhs)]

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

7. Claims where the payment period exceeds four years are Nil (for the year ended March 31, 2025 - Nil)

8. Premium

All premium net of reinsurance is written and received in India.

Premium income recognised on varying risk pattern is Nil (for the year ended March 31, 2025 - Nil).

9. Extent of risks retained and reinsured

Extent of risk retained and reinsured with respect to gross written premium (excluding excess of loss reinsurance and catastrophe reinsurance premium of ₹ 4,862 lakhs (for the year ended March 31, 2025 ₹ 4,204 lakhs) is set out below

For the year ended March 31, 2026–

Particulars	Basis	Retention %	Cession %
Fire	Total sum insured	12.35%	87.65%
Marine Cargo	Value at risk	2.54%	97.46%
Marine Hull	Value at risk	2.00%	98.00%
Miscellaneous			
Motor	Total sum insured & Value at risk	89.67%	10.33%
Workmen's Compensation	Value at risk	96.00%	4.00%
Public Liability	Value at risk	13.32%	86.68%
Engineering	Total sum insured	14.62%	85.38%
Aviation	Value at risk	69.02%	30.98%
Personal Accident	Value at risk	12.94%	87.06%
Health Insurance	Value at risk	78.41%	21.59%
Travel Insurance	Value at risk	74.97%	25.03%
Crop	Value at risk	100.00%	0.00%
Other	Value at risk	5.09%	94.91%

For the year ended March 31, 2025–

Particulars	Basis	Retention %	Cession %
Fire	Total sum insured	18.86%	81.14%
Marine Cargo	Value at risk	16.23%	83.77%
Marine Hull	Value at risk	2.00%	98.00%
Miscellaneous			
Motor	Total sum insured	95.95%	4.05%
Workmen's Compensation	Value at risk	96.00%	4.00%
Public Liability	Value at risk	11.79%	88.21%
Engineering	Total sum insured	17.71%	82.29%
Aviation	Value at risk	66.00%	34.00%
Personal Accident	Value at risk	11.64%	88.36%
Health Insurance	Value at risk	80.33%	19.67%
Travel Insurance	Value at risk	96.00%	4.00%
Crop	Value at risk	100.03%	-0.03%
Other	Value at risk	48.41%	51.59%

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

10. Investments

Value of contracts in relation to investments for

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	Purchases where deliveries are pending	23,476	1
2	Sales where payments are pending	10,286	-

Historical cost of investments which have been valued on market value basis

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	Mutual funds, additional tier 1 (Basel III compliant) bonds, listed equity shares, Real estate investment funds, Exchange traded funds and Alternative Investment Funds	4,57,241	3,47,923

All investments are made in accordance with the Insurance Act 1938 and IRDAI Actuarial and Allied Functions Regulations, 2024 as amended.

The Company has no non-performing assets for income recognition as per directions of IRDAI (For the year ended March 31, 2025 is Nil).

Particulars of investments other than those valued at market value –

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	Aggregate market value	18,16,446	16,12,649
2	Aggregate historical cost / amortised cost	18,26,372	15,73,648

11. Managerial Remuneration

Pursuant to the Master Circular on Corporate Governance for Insurers, 2024 issued by the Insurance Regulatory and Development Authority of India (IRDAI), the Company has adopted revised policies on the appointment and remuneration of Directors and employees. These policies have been implemented in substitution of the Company's erstwhile remuneration policy, in order to align the remuneration framework with the applicable IRDAI regulations and the Master Circular on Corporate Governance.

No remuneration has been paid to the Non-Executive/Independent directors of the company for financial year 2025-2026 except sitting fees paid for meetings attended.

Expenses towards gratuity and compensated absences provision are determined actuarially on an overall company basis and accordingly have not been considered in the above information. In addition to the above MD & CEO and KMPs are entitled to ESOP under the Company's ESOP Scheme. During the year ended March 31, 2026 Company has granted - 129,274 ESOP's to MD & CEO & 596,594 to KMPs (For the year ended March 31, 2025 - 21,852 ESOP's to MD & CEO and 1,85,879 to KMPs).

12. Assets taken on lease

The Company takes commercial premises on lease as well as enters into integrated facilities services agreements for 'pay as you go' model. The minimum lease payments to be made in future towards non-cancellable lease agreements are as follows:

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
a.	not later than one year	2,313	2,388
b.	later than one year and not later than five years	1,381	2,365
c.	later than five years	-	-

The lease expense recognised for cancellable and non-cancellable agreements for the year ended March 31, 2026 is ₹ 4,061 lakhs (for year ended March 31, 2025 ₹ 3,255 Lakhs) has been charged to Revenue Account.

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

13. Taxation

The components of the company's deferred tax assets are tabulated as below: -

Particulars	As on March 31, 2026	As on March 31, 2025
Deferred Tax Liability		
Property Plant & Equipment	596	528
Gratuity	32	-
Total Deferred Tax Liability	**628**	**528**
Deferred Tax Asset		
Compensated Absence/Deferred Employee benefit expenses	183	207
Hit and Run Compensation Account (erstwhile Solatium Fund)	364	421
Provision for bad & doubtful debt	258	-
Gratuity	-	39
Unabsorbed Depreciation	-	1,300
Business loss to be carried forward	-	5,871
Total Deferred Tax Assets	**805**	**7,839**
Deferred Tax Asset recognized to the extent of Deferred Tax Liability	-	(528)
Deferred Tax Asset not recognized	-	7,310
Net Deferred Tax Assets/(Liability) recognized in Balance Sheet	176	-
Amount charged to Profit and Loss account	(176)	-

14. Repo/Reverse repo transactions:

Particulars	For the year ended March 31, 2026			
	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2026
Securities sold under reverse repo (At cost)				
Government Securities	200	61,300	19,297	-
Corporate Debt Securities	-	-	-	-
Securities purchased under reverse repo (At cost)				
Government Securities	200	61,291	19,213	4,998
Corporate Debt Securities	-	-	-	-

Particulars	For the year ended March 31, 2025			
	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2025
Securities sold under reverse repo (At cost)				
Government Securities	1,300	97,400	22,053	-
Corporate Debt Securities	-	-	-	-
Securities purchased under reverse repo (At cost)				
Government Securities	1,300	97,383	22,023	23,981
Corporate Debt Securities	-	-	-	-

15. Segment reporting

The statement on segment reporting is included as Annexure III.

16. Accounting ratios

The statement on accounting ratios is included as Annexure IV.

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

17. Employee Stock Option Plan

The statement on Employee stock option plan is included as Annexure V.

18. Employee benefits

Can be checked from TB also - Contribution to Provident Fund, PF admin charges, Contribution to National Pension Scheme

A. Defined contribution plan

Sl. No.	Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
1	Contribution to provident fund	2,022	1,803
2	Contribution to national pension scheme	151	118

B. Defined benefit plan

Disclosure as per AS 15 – Employee Benefits for the year ended March 31, 2026

The Company has a defined gratuity plan payable to every eligible employee on separation from employment.

Gratuity

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	Assumptions		
	Discount rate	7.14%	6.62%
	Rate of increase in compensation levels	7.00%	9.00%
	Rate of return on plan assets	7.14%	6.62%
2	Demographic Assumptions		
	Mortality	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate
	Employee Turnover/ Withdrawal Rate	for band:	for band:
		1 – 35%	1 – 35%
		2 – 35%	2 – 35%
		3 – 15%	3 – 15%
		4 – 15%	4 – 15%
		5 – 1%	5 – 1%
	Retirement Age	58 years	58 years
3	Change in defined benefit obligation		
	At beginning of the year	2,194	1,713
	Service cost	616	532
	Interest cost	157	134
	Actuarial (gains) / losses	(540)	(35)
	Acquisition/Business Combination/Divestiture	(5)	(23)
	Benefits paid	(199)	(127)
	Past service costs	733	-
	At end of the year	2,956	2,194
4	Change in fair value of plan assets		
	At beginning of the year	2,038	1,717
	Expected return on plan assets	135	122
	Contributions received	920	400
	Benefits paid	(198)	(126)
	Actuarial gains / (losses)	188	(73)

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
	At end of the year	3,083	2,038
5	Amounts recognised in Balance Sheet		
	Defined benefit obligation	2,956	2,194
	Fair value of plan asset	(3,083)	(2,038)
	Liability / (Asset) recognised in Balance Sheet	(127)	156
6	Amounts recognised in Revenue Account / Profit & Loss account		
	Current service cost	616	532
	Interest cost	157	134
	Expected return on plan asset	(135)	(122)
	Past service cost	733	-
	Net actuarial (gains) / losses recognised	(727)	39
	Total expenses as per books	643	583
7	Actual return on plan assets		
	Expected return on plan assets	135	122
	Actuarial gains / (losses) on plan assets	188	(73)
	Actual return on plan assets	323	48

Note: The management of the Company has provided a short term liability of ₹ 38 lakhs which is pertaining to 158 employees who have already resigned as on March 31 2026. This amount has been added to Total Liability and Current Liability.

Experience adjustment of five years is given below

Date of Valuation	March 31, 2026	March 31, 2025	March 31, 2024	March 31, 2023	March 31, 2022
Defined Benefit Obligation	3,152	2,194	1,714	1,133	721
Past service cost not yet recognised	(196)	-	-	-	-
Defined Benefit Obligation (net)	2,956	-	-	-	-
Fair value of Plan Assets	3,083	2,038	1,717	1,043	580
(Surplus)/Deficit	69	156	(3)	91	141
Experience Adjustments on Plan Assets	188	(73)	-	(21)	(16)
(Gains)/losses due to change in Assumptions	(468)	(90)	107	(76)	98
Experience (Gains)/Losses on Defined Benefit Obligation	(72)	55	38	104	34
Total Actuarial (Gain)/Loss on Defined Benefit Obligation	(540)	(35)	145	28	132

The major categories of plan assets as a percentage of the fair value of total plan assets are as follows:

Particulars	As on March 31, 2026	As on March 31, 2025
Investment with Insurer	100%	100%

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Compensated absences / Leave encashment

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	**Assumptions**		
	Discount rate	7.14%	6.62%
	Salary escalation rate	7.00%	9.00%
2	**Demographic Assumptions**		
	Mortality	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate
	Employee Turnover/ Withdrawal Rate	for band:	for band:
		1 – 35%	1 – 35%
		2 – 35%	2 – 35%
		3 – 15%	3 – 15%
		4 – 15%	4 – 15%
		5 – 1%	5 – 1%
	Retirement Age	58 years	58 years
3	**Change in defined benefit obligation**		
	At beginning of the year	557	491
	Change/(Reduction) of Provision during the year	27	66
	At end of the year	583	557

Note: The management of the Company has provided a short term liability of ₹ 29 lakhs which is pertaining to 158 employees who have already resigned as on March 31, 2026. This amount has been added to Total Liability and Current Liability

Long term incentive plan

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	**Assumptions**		
	Discount rate	5.97%	6.49%
2	**Demographic Assumptions**		
	Mortality	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate
	Employee Turnover/ Withdrawal Rate	for band:	for band:
		1 – 17.5%	1 – 17.5%
		2 – 17.5%	2 – 17.5%
		3 – 7.5%	3 – 7.5%
		4 – 7.5%	4 – 7.5%
		5 – 0.5%	5 – 0.5%
3	**Change in defined benefit obligation**		
	At beginning of the year	266	669
	Change/(Reduction) of Provision during the year	(62)	(403)
	At end of the year	203	266

The estimates of future salary increase considered in actuarial valuation considers Company's philosophy towards employee remuneration regular increments price inflation and promotional increases.

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

19. Related party disclosure

As per AS 18 – Related Party Disclosures related parties of the Company are as follows –

A. Description of relationship and name of party

Holding company

Go Digit Infoworks Services Private Limited

Key management personnel

Kamesh Goyal : Non-Executive Chairman

Jasleen Kohli : Managing Director and Chief Executive Officer

Relatives of KMP with whom transactions have taken place during the year or previous year

Amrish Goyal Brother of Kamesh Goyal

Mohinder Singh Kohli Father of Jasleen Kohli

Aadesh Goyal Brother of Kamesh Goyal

Entities in which KMP/ relative of KMP are interested with whom transactions have taken place during the year or previous year

Go Digit Life Insurance Limited (Kamesh Goyal - Non Executive Director holds equity shares through Oben Ventures LLP, where Kamesh Goyal is designated partner)

Valueattics Reinsurance Limited (Kamesh Goyal - Non Executive Director holds equity shares through Oben Ventures LLP, where Kamesh Goyal is designated partner)

Oben Ventures LLP (Kamesh Goyal is a designated partner)

Go Digit Solutions Private Limited (Promoter Group Company where Kamesh Goyal holds more than 2% shareholding)

B. Details of transactions

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	As on March 31, 2026	As on March 31, 2025
1	**Payment Details**				
	Go Digit Infoworks Services Private Limited	Holding Company and Company in which director is interested	FMS and Technology Service charges	-	942
			Reimbursement of Expenses	-	54
			Reimbursement of IPO Expenses	-	1,167
			Purchase Of Fixed Asset	-	36
	Go Digit Life Insurance Limited	Promotor Group Company	Other employee cost (Group Term Life Insurance Premium)	147	120
			Reimbursement of Expenses	104	-
	Valueattics Reinsurance Limited	Promotor Group Company	Premium Cession	2,064	-
			Commission Paid	288	-
			Reimbursement of Expenses	28	1
	Go Digit Solution Private Limited	Promoter Group Company	Brand License cost	8	-
2	**Receipt Details**				
	Go Digit Infoworks Services Private Limited	Holding Company and Company in which director is interested	Policy issued(Premium)	5	8
			ESOP Cost allocation	345	149
			Seat sharing recovery	2	6
			Reimbursement of Expenses	98	-
	Go Digit Life Insurance Limited	Promotor Group Company	Seat sharing recovery	604	346
			Policy issued(Premium)	199	130
			Reimbursement of Expenses	136	139
			Reimbursement of Commission on Combi Products incurred on behalf of Digit Life	741	1
	Valueattics Reinsurance Limited	Promotor Group Company	Premium Receipt	1,883	-
			RI Commission Received	1,408	-
			Claims Recoverable	14	-
			FMS Cost - Seat sharing	9	-
			Policy issued(premium)-GMC and GPA	7	-
			Reimbursement of Expenses	4	-
	Oben Ventures LLP	Director is a designated partner (Kamesh Goyal)	Reimbursement of Expenses	-	0*
3	**Premium Receipt from KMP's & Directors & their relatives**				
	Kamesh Goyal, Jasleen Kohli	Directors & KMPs	Insurance Premium	1	0*
	Aadesh Goyal, Amrish Goyal & Mohinder Singh Kohli	Relatives of Directors & KMPs	Insurance Premium	5	4
4	**KMP Remuneration**				
	Jasleen Kohli	MD & CEO	Total Remuneration paid	480	423
			ESOP charge	79	25
5	**Claims payment to KMP's & Directors & their relatives**				
	Jasleen Kohli	MD & CEO	Claims Payment	-	-
	Aadesh Goyal & Mohinder Singh Kohli	Directors & KMPs relatives	Claim payment- Motor, health and engineering claims	2	3

* Figures are below the rounding off norms adopted by the Company

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

C. Details of Assets & Liabilities

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Whether Payable / Receivable	As on March 31, 2026	As on March 31, 2025
1	**Go Digit Infoworks Services Private Limited**	Holding Company and Company in which Director is interested	Recoverable (FMS & Tech Services)	0	1
			Receivable towards ESOPs (Recovery)	120	217
			Payable (Premium Deposit)	(4)	(8)
2	**Go Digit Life Insurance Limited**	Promoter Group Company	Receivable (For Seat sharing invoices)	62	117
			Receivable (Premium Deposit)	20	20
			Receivable (For Microsoft AWS and Sun system & Others)	45	7
			Receivable Combi Commission	221	-
			Payable (Software Expense Reimbursement)	(98)	-
			Payable (Security Deposit -FMS)	(128)	(136)
			Payable (Premium Deposit)	(62)	(21)
3	**Valueattics Reinsurance Limited**	Promoter Group Company	Receivable (FMS Cost)	8	-
			Receivable (Premium)	891	-
			Receivable (Claims)	4	-
			Payable (Premium Deposit -GMC and GPA)	(4)	-
			Payable (retiral benefits)	(2)	(1)
			Payable (Premium Cession)	(6)	-
			Payable (Commission)	(102)	-
			Payable (RI Commission)	(96)	-
4	**Go Digit Solution Private Limited**	Promoter Group Company	Payable (Brand License cost)	(7)	-
5	**Outstanding remuneration**				
	Jasleen Kohli	MD & CEO	Outstanding variable pay	(133)	(90)

* Figures are below the rounding off norms adopted by the Company

FMS- Facility Management Services

20. Loan restructuring

The Company has not given any loans as on March 31, 2026 (as on March 31, 2025 - Nil)

21. Summary of Financial Statements

The summary of Financial Statements is included as Annexure VI.

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

22. Foreign exchange gain / (loss) net

During the year ended March 31, 2026 foreign exchange net loss incurred by the Company is ₹ 107 Lakhs (for the year ended March 31, 2025 net gain ₹ 30 Lakhs) which is netted off in Schedule 4 under the heading 'Miscellaneous expenses'.

As at March 31, 2026, foreign currency exposure is ₹ 1,218 Lakhs (For year ended March 31, 2025 ₹ 931 Lakhs).

23. Disclosure of other expenses

Expenses relating to outsourcing:

Expense Head	For the year ended March 31, 2026	For the year ended March 31, 2025
Outsourcing expenses	8,223	713
Business support services	8,023	501
Employees' Remuneration and welfare	-	3
Information technology expenses	103	83
Legal and professional charges	32	58
Miscellaneous expenses	33	33
Printing and Stationery	22	21
Recruitment and Training expenses	9	9
Rent, rates and taxes	-	6

24. Earnings per share (EPS)

Sl. No.	Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
1	Net Profit / Loss after tax for the year	54,435	42,494
2	Weighted average number of equity shares (Nos)		
	Number of shares outstanding at the beginning of the year	92,30,25,934	87,51,64,404
	Shares issued during the year	14,73,097	4,78,61,530
	Number of shares outstanding at the end of the year	92,44,99,031	92,30,25,934
	Weighted average number of shares outstanding for basic EPS	92,35,89,630	91,42,53,089
	Weighted average number of shares outstanding for diluted EPS	92,65,27,274	91,95,62,651
3	Basic earnings per share (in ₹)	5.89	4.65
4	Diluted earnings per share (in ₹)	5.88	4.62
5	Nominal value per share (in ₹)	10	10

25. Dues to MSME

According to the information available with the Company dues, including any overdue amount, interest due thereon and interest paid during the year to micro and small enterprises as defined under Micro, Small and Medium Enterprises Development Act, 2006 as on March 31, 2026 are as follows:

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
i)	Principal amount due and remaining unpaid to any Supplier as at the end of reporting year	557	488
ii)	Interest due on principal amount remaining unpaid as at the end of reporting year	-	-
iii)	Amount of Interest along with principal amount paid to Supplier beyond due date of payment	-	-
iv)	Amount of interest accrued/ due and remaining unpaid at the end of reporting year	-	-
v)	Amount of further interest remaining due and payable even in succeeding periods, until such date when the interest dues as above are actually paid to the small enterprise	-	-

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

26. Premium deficiency

Premium deficiency for the Company as on March 31, 2026 is Nil (as on March 31, 2025– Nil) in accordance with the applicable provisions of the IRDAI Actuarial, Finance and Investment Functions of Insurers Regulations, 2024 read with Master Circular issued their under Actuarial & Allied Functions, 2024.

27. Statement showing age-wise analysis of unclaimed amounts of policyholders

The Statement is included as Annexure VII.

28. Corporate Social Responsibility (CSR)

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	Gross amount required to be spent by the Company during the year	428	Nil
2	Amount approved by the Board to be spent during the year	428	Nil
3	Amount spent during the year	133	Nil
4	Unspent amount as per Section 135 (5)	295	Nil
5	Nature of CSR activities	Education, Skill Development, Healthcare and Sustainability Initiatives	Nil

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	Amount spent on ongoing projects	28	Nil
2	Amount spent on non-ongoing projects	105	Nil
	Total	133	Nil

Sl. No.	Particulars	As on March 31, 2026	As on March 31, 2025
1	Unspent CSR amount relating to ongoing projects	295	Nil
2	Unspent CSR amount relating to non-ongoing projects	-	Nil
3	Amount transferred to any fund specified under Schedule VII as per second proviso to sub-section (5) of section 135	-	Nil
	Total	295	Nil

29. Provision for free look period

As on March 31, 2026, the provision for free look period is ₹ 0.13 Lakhs (as on March 31, 2025 ₹ 0.12 Lakhs), as certified by Appointed Actuary.

30. Litigations

The Company's pending litigations/proceedings comprise of claims against the Company in various tribunals/ courts, proceedings pending with Tax Authorities and the Company's/counterparty's appeal against orders of lower courts/tribunals/tax authorities. The Company has reviewed all pending litigation/proceedings and ensured adequate provisions, wherever required and disclosed the contingent liabilities, wherever applicable, in its financial statements. The Company does not expect any material impact on its financial position with respect to the outcome of such litigations/proceedings (as on March 31, 2025 - Nil). (Refer Note no.3 of Schedule 16 for details on contingent liabilities).

31. Long term contracts

As on March 31, 2026 the Company did not have any outstanding long term derivative contracts. (as on March 31, 2025 – Nil)

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

32. Investor Education & Protection Fund

For the year ended March 31, 2026 & March 31, 2025 the Company is not required to transfer any amount into the Investor Education & Protection Fund.

33. Disclosure of other work given to auditors

Pursuant to Master Circular on Corporate Governance for Insurers, 2024 issued by IRDAI on May 22, 2024, the services of statutory auditors are disclosed below

Sl. No.	Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
1	Kirtane & Pandit LLP		
	- Taxation matters	10	13
	- Other Assurance Services	31	19
2	PKF Sridhar & Santhanam LLP		
	- Other Assurance Services	9	18

34. Penalties levied by various government authorities during the year ended March 31, 2026 and March 31, 2025

Sl. No.	Particulars	For the year ended	Non compliance	Penalty awarded	Penalty paid	Penalty waived
1	Insurance Regulatory and Development Authority of India	March 31, 2026	NA	-	-	-
		March 31, 2025	NA	-	100	-
2	GST authorities	March 31, 2026	NA	-	105	-
		March 31, 2025	NA	-	-	-
3	Income tax authorities	March 31, 2026	NA	-	-	-
		March 31, 2025	NA	-	-	-
4	Any other tax authorities	March 31, 2026	NA	-	-	-
		March 31, 2025	NA	-	-	-
5	Enforcement Directorate / Adjudicating Authority / Tribunal or any Authority under FEMA	March 31, 2026	NA	-	-	-
		March 31, 2025	NA	-	-	-
6	Registrar of Companies / NCLT / Ministry of Corporate Affairs or any Authority under Companies Act, 2013	March 31, 2026	NA	-	-	-
		March 31, 2025	NA	-	-	-
7	Penalty awarded by any Court / Tribunal for any matter including claim settlement but excluding compensation	March 31, 2026	NA	-	-	-
		March 31, 2025	NA	-	-	-
8	Securities Exchange Board Of India/Stock Exchanges	March 31, 2026	NA	-	-	-
		March 31, 2025	NA	-	0*	-
9	Competition Commission of India	March 31, 2026	NA	-	-	-
		March 31, 2025	NA	-	-	-
10	Any other Central / State / Local Government / Statutory Authority-(Professional Tax & EPFO Delayed Payment)	March 31, 2026	NA	-	0**	-
		March 31, 2025	NA	-	-	-

*2025- Exchanges levied penalty of ₹ 0.10 lakhs

**2026- Authorities levied penalty of ₹ 0.03 lakhs

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

35. Share Capital

During the year ended March 31, 2026, the Company, pursuant to it's Employee Stock Option Plan, allotted 876,621 equity shares of ₹ 10 each at face value of ₹ 10 per share; 219,689 equity shares of ₹ 10 each at a premium of ₹ 17 per share ; 213,734 equity shares of ₹ 10 each at a premium of ₹ 65 per share ; 151,893 equity shares of ₹ 10 each at a premium of ₹ 162 per share; 3,419 equity shares of ₹ 10 each at a premium of ₹ 273 per share; 7,741 equity shares of ₹ 10 each at a premium of ₹ 304 per share.

The Company has allotted 4,13,60,294 Equity Shares of ₹ 10 each at a premium of ₹262 through the Initial Public Offer during the year ended March 31, 2025.

During the year ended March 31, 2025, the Company, pursuant to it's Employee Stock Option 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.

Share Application Money pending allotment as on March 31, 2026 amounts to Nil (as on March 31, 2025- Nil).

36. Impact of Code on Social Security, 2020 and Other New Labour Codes

The Government of India has notified new Labour Code viz Code on wages 2019, Code on Social Security 2020, Industrial Relation Code 2020, and Occupational Safety, Health and Working Condition Code 2020 (collectively referred to as the New Labour Codes). These Codes have been made effective from November 21, 2025. The Company reassessed its employee benefit obligations based on the revised definition of wages and expanded eligibility criteria. An incremental gratuity expense of ₹ 733 lakhs was recognized as past service cost during the year ended March 31, 2026, reducing profit and increasing gratuity obligations. As of March 31, 2026, unrecognized past service cost relating to gratuity obligations amounted to ₹ 196 lakhs.

37. Borrowings (Non-Convertible Debentures)

On December 11, 2023 & March 14, 2024, The Board of Directors of the Company have approved raising of capital by issuance of Unsecured, Unrated, Unlisted, Subordinated Redeemable Bonds in the nature of Non-Convertible Debentures ("NCDs") of ₹ 20,000 Lakhs & ₹ 15,000 lakhs on a private placement basis, in accordance with the provisions of the IRDAI (Other Forms of Capital) Regulations, 2022, and the Companies Act, 2013.

Sl. No.	Particulars	Description
1	Securities Description	Unsecured, Unrated, Unlisted, Subordinated Redeemable Bonds in the nature of Non-Convertible Debentures ("NCDs") issued on private placement basis of ₹10,00,000/- each fully paid up
2	Date of Issuance	Tranche I : December 15, 2023 Tranche II : March 19, 2024
3	Quantity	Tranche I : 2,000 Tranche II : 1,500
4	Face Value(₹)	10,00,000
5	Paid up Value(₹)	10,00,000
6	Rate of Interest	9.75% p.a
7	Frequency of Payment of Interest	Quarterly
8	Date of Redemption	Tranche I : December 15, 2033 Tranche II : March 19, 2034
9	Date of Call option	Tranche I : December 15, 2028 Tranche II : March 19, 2029

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Maturity Pattern

Maturity buckets	As on March 31, 2026	As on March 31, 2025
1 to 5 years	-	-
Above 5 years	35,000	35,000
Total	**35,000**	**35,000**

38. Contribution To Environment Relief Fund

During the year, an amount of ₹ 54 Lakhs (Previous year ₹ 5 Lakhs) was collected towards Environment Relief Fund for public liability policies and an amount of ₹ 53 Lakhs (Previous year ₹ 6 Lakhs) has been transferred to "Central Pollution Board", "Environment Fund Account" as per Notification of Environment Relief Fund (ERF) scheme under the Public Liability Insurance Act, 1991 as amended. The balance amount of ₹ 0.5 Lakhs (Previous year ₹ 0.5 Lakhs) is included under statutory dues payable in Schedule 13.

39. Disclosure on Expenses Of Management

In line with IRDAI (Expenses of Management, including Commission, of Insurers) Regulations, 2024, the Company's expenses relating to the insurance business is in excess of regulatory limits for the year ended March 31, 2026, the company has applied for forbearance for previous year and is in process of applying for forbearance for the current year, as available under the regulatory framework, which is currently under consideration with IRDAI.

Further In accordance with the IRDAI Regulations, operating expenses in excess of prescribed limits are required to be shown under 'Other Income' as 'Contribution from Shareholders Funds towards Excess EOM' and simultaneously to be charged to Profit & Loss account as 'Contribution to Policyholders Funds towards Excess EOM'. Accordingly operating expenses in excess of overall limits of ₹ 46,873 Lakhs (previous year - operating expenses in excess of overall limits of ₹ 32,401 Lakhs) is reported as other income under Miscellaneous segment of the revenue account.

Sl. No.	Line on business	As on March 31, 2026	As on March 31, 2025
1	Motor	44,825	29,577
2	Health	15	-
3	Workmen compensation	156	182
4	Personal accident	1,352	2,190
5	Travel	333	192
6	Miscellaneous	192	260
	Total	**46,873**	**32,401**

40. Disclosure on Audit Trail

The Company has implemented a framework to identify relevant applications from the overall IT universe as "Books of account" as per the Companies Act 2013. The Company's books of account maintained electronically comply with the requirements of the Companies Act 2013, read with relevant rules and notifications, except: -

(a) The Company has enabled database level audit trail (edit logs) feature for its accounting on August 05, 2024 and investment management application on June 12, 2024. Access of personnel to database is severely restricted, provided only on exceptional basis and is well documented during financial year 2025-26. The application-level audit trail (edit logs) feature was operating effectively during the whole financial year 2025-26.

(b) Company has enabled audit trail (edit logs) feature for all identified financial accounting tables on 07 Jun 2024 for policy and claims administration system.

41. Disclosures pursuant to Rule 3(1) of the Companies (Accounts) Rules, 2014:-

The Company has not advanced or loaned or invested (either from borrowed funds or share premium or any other sources or other kind of funds) to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

Schedule-16 Significant Accounting Policies and Notes Forming part of The Financial Statements for the Year Ended March 31, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

The Company has not received any funds from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries

42. Details of Regrouping/Reclassification

Interest income earned on fixed deposits, earlier classified under "Investment Income", has been reclassified and presented under "Other Income" based on a reassessment of the nature and purpose of such deposits. The corresponding prior-year comparatives have been regrouped to maintain consistency in presentation. The reclassification is limited to presentation only and has no impact on the Company's total income or profit.

43. Expenses other than those related to Insurance Business (profit and loss account):

Expenses other than those related to insurance business includes, director sitting fees, shareholders charge for brand value creation expenses, managerial remuneration, audit fee payable for special purpose financial statements, provision for tax matters, investor engagement expenses, investment operations expenses related to shareholders funds, rent equalisation levy and ESOPs fair value charge.

44. Proposed Scheme of Amalgamation

The Board of Directors of the Company, at its meeting held on December 19, 2025, has approved in principle a proposal for the amalgamation of Go Digit Infoworks Services Private Limited ("Transferor Company") into the Company, subject to receipt of requisite statutory, regulatory, shareholder, creditor and judicial approvals, as may be applicable. The proposed amalgamation is intended to be implemented through a Scheme of Amalgamation under Sections 230 to 232 of the Companies Act, 2013,("Scheme") and is subject to, inter alia:

- approval of the shareholders and creditors of the respective companies, as may be directed;
- approvals from the stock exchange(s), Securities and Exchange Board of India ("SEBI"), Insurance Regulatory and Development Authority of India ("IRDAI"), the Competition Commission of India ("CCI"), and other regulatory authorities, as applicable; and
- sanction of the Hon'ble National Company Law Tribunal (NCLT).

As on the date of approval of these financial statements, the proposed Scheme is under process and has not yet become effective. Accordingly, no accounting impact of the proposed amalgamation has been given effect to in these financial statements. The Company will appropriately account for and disclose the effects of the amalgamation in accordance with applicable accounting standards, upon the Scheme becoming effective.

As per the Scheme, the Appointed Date and the Effective Date are proposed to be the same.

As per our report of even date attached

Sd/-
For PKF Sridhar & Santhanam LLP
Chartered Accountants
Firm Registration Number
003990S / S200018

Sd/-
Seethalakshmi
Partner
Membership No. 208545

Sd/-
For Kirtane and Pandit LLP
Chartered Accountants
Firm Registration Number
105215W / W100057

Sd/-
Suhrud Lele
Partner
Membership No. 121162

Place: Bengaluru, India
Date: April 28, 2026

For and on behalf of the Board

Sd/-
Kamesh Goyal
Chairman
DIN - 01816985

Sd/-
Mahender Kumar Garg
Director
DIN - 00081454

Sd/-
Ravi Khetan
Chief Financial Officer

Sd/-
Jasleen Kohli
Managing Director and
Chief Executive Officer
DIN - 07634112

Sd/-
Tejas Saraf
Company Secretary
Membership No. ACS 26225

Place: Bengaluru, India
Date: April 28, 2026

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Annexure I - Remuneration and other payments made during the year to MD / CEO / WTD

In accordance with Master Circular on Corporate Governance for Insurers, 2024 (Refer note 11)

As on & for the year ended March 31, 2026

Sr. No.	Name of the MD / CEO / WTD	Designation	Fixed Pay			Variable Pay*						Total of Fixed and Variable Pay c+f	Amount Debited to Revenue A/c	Amount Debited to Profit and Loss A/c	Value of Joining Bonus/sign on bonus	Retirement benefits like gratuity, pension, etc. paid during the year	Amount of Deferred Remuneration of earliers years paid/ settled during the year
			Pay and Allowances a	Perquisites, etc. b	Total c=a+b	Cash Components d		Share-linked components** e		Total f=d+e							
						Paid	Deferred	Settled	Deferred	Paid / Settled	Deferred						
1	Jasleen Kohli	MD and CEO	379	1	380	-	100	-	100	-	200	580	400	80	-	-	58

Note:-
* The amount mentioned is on provision basis. Actual amount to be paid shall be subject to IRDAI approval.
** In line with Master Circular on Corporate Governance for Insurers, 2024, for the purpose of calculation of benefit for share linked components of variable pay, fair value of equity share as on date of grant is to be considered once ESOP scheme is ratified by shareholders. The amount debited to Revenue account will be accounted basis accounting policy adopted by the Company.

As on & for the year ended March 31, 2025

Sr. No.	Name of the MD / CEO / WTD	Designation	Fixed Pay			Variable Pay*						Total of Fixed and Variable Pay c+f	Amount Debited to Revenue A/c	Amount Debited to Profit and Loss A/c	Value of Joining Bonus/sign on bonus	Retirement benefits like gratuity, pension, etc. paid during the year	Amount of Deferred Remuneration of earliers years paid/ settled during the year
			Pay and Allowances a	Perquisites, etc. b	Total c=a+b	Cash Components d		Share-linked components** e		Total f=d+e							
						Paid	Deferred	Settled	Deferred	Paid / Settled	Deferred						
1	Jasleen Kohli	MD and CEO	332	1	333	-	90	-	90	-	180	513	400	25	-	-	85

Notes:-
1 Non-cash Component' of the 'Variable pay' is determined at the perquisite value of the exercised ESOPs during the year as per the provisions of the Income Tax Act, 1961 and same is excluded from 'Amount debited to Revenue A/C" and 'Amount Debited to Profit & Loss a/c
2 As per Approval by IRDAI

Annexure II - Details of Outstanding Deferred Remuneration to MD / CEO / WTD

In accordance with Master Circular on Corporate Governance for Insurers, 2024 (Refer note 11)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

As on & for the year ended March 31, 2026

Sr No	Name	Designation	Remuneration Pertains to Financial year	Nature of Remuneration Outstanding	Amount of Outstanding*
1	Jasleen Kohli	MD and CEO	2024-25	Variable pay	33

* Excludes year-end accruals towards performance pay which is subject to final determination and approval by nomination and remuneration committee of the Company.

As on & for the year ended March 31, 2025

Sr No	Name	Designation	Remuneration Pertains to Financial year	Nature of Remuneration Outstanding	Amount of Outstanding
1	Jasleen Kohli	MD and CEO	Nil	Nil	Nil

Qualitative Disclosures:

A. Information relating to the composition and mandate of the Nomination and Remuneration Committee

The Nomination and Remuneration Committee ("NRC") was constituted by a resolution of our Board at their meeting held on December 14, 2017 and was last re-constituted by our Board at their meeting held on June 28, 2024.

The Members of NRC are:

Sr. No.	Name of the Director	Designation of the Director in the Company	Designation of the Director in the NRC
1	Christof Mascher	Independent Director	Chairman
2	Vandana Gupta	Independent Director	Member
3	Mahender Kumar Garg	Independent Director	Member
4	Kamesh Goyal	Non-Executive Chairman	Member

Mandate of the NRC

The mandate of the NRC, among other things, include formulation of the criteria for determining qualifications, positive attributes and independence of a director and recommend to the Board a policy, relating to the remuneration of the directors, key managerial personnel and other employees. To oversee and review the implementation of remuneration policy of the Company. Identifying persons who are qualified to become directors of the Company and who may be appointed in senior management in accordance with the criteria laid down, and recommend to the Board their appointment and removal. For every appointment of an independent director, the NRC shall evaluate the balance of skills, knowledge, and experience on the Board and based on such evaluation, prepare a description of the role and capabilities required of an independent director. NRC is also responsible for administering the Go Digit Employee Stock Option Plan ("ESOP 2018"), any other such employee benefit schemes, as applicable, approved by the Board and Shareholders of the Company in accordance with the terms of such scheme/plan.

B. Information related to the design and structure of Remuneration processes and key features and objectives of remuneration policy

The Insurance Regulatory and Development Authority of India (IRDAI) has issued the Master Circular on Corporate Governance for Insurers, 2024 (CG Master Circular), governing the compensation and remuneration of Directors and Key Managerial Persons of the Insurers. Pursuant to the abovementioned CG Master Circular of IRDAI, the Company has adopted Policy on Appointment and Remuneration of Directors and Policy on Remuneration of Employees. The policies are formulated under the requirements and the provisions of the Companies Act 2013 and the rules made thereunder, read with IRDAI regulations and Master circular on Corporate Governance issued

Annexure II - Details of Outstanding Deferred Remuneration to MD / CEO / WTD

In accordance with Master Circular on Corporate Governance for Insurers, 2024 (Refer note 11)

in 2024. In this regard to govern remuneration of Non-Executive Directors, Managing Directors/Chief Executive Officer/Whole time Directors and key managerial persons of the Company and other applicable law.

1 **Key features:**

The policy on remuneration of employees shall establish an effective governance of compensation and sound Remuneration structure for the Officers of the Company, that -

a. disincentivizes excessive or inappropriate risk taking by such officers;

b. is harmonious to the long-term interests of the Company;

c. propagates an environment of healthy corporate culture, organizational objectives, contemporary strategies and identified risk appetite in the Company;

d. prevents situations of conflict of interest (that might compromise the integrity and objectivity of such Officers), while appointing any employee or designing the remuneration of the officers of the Company.

2 **Objectives:**

The Policy, amongst other objectives, primarily intends to ensure:

a. effective governance of compensation;

b. alignment of compensation with prudent risk taking;

c. effective supervisory oversight and stakeholder engagement;

d. safety of interest of policyholders and other stakeholders

3 **Design and structure:**

Fixed and Variable Pay:

a. NRC ensures effective alignment of compensation with prudent risk taking.

b. The Company will have a judicious and prudent approach to KMP Remuneration. KMP Remuneration will take into account a mix of external market pay and internal equity.

c. The total compensation will be a prudent mix of fixed pay and variable pay. Fixed pay will include basic pay, allowances, perquisites, contribution towards superannuation/ retirals and any other form of benefits including reimbursable perquisites with monetary ceilings. The Company may also provide other benefits to the KMPs such as life insurance cover, medical insurance cover for employees and their dependents, car lease scheme etc.

d. The Variable Pay to any KMP shall be 'performance-based' using measures of individual, unit or group performance that do not create incentives for inappropriate risk taking. 'Performance based incentives' shall be aligned with long term value creation and the time horizon of risks to which the Company may be exposed. Any variable pay or performance incentive shall be paid/ granted to any KMP only once during a financial year.

e. The Variable Pay shall be in the form of Share Linked Instruments or Cash Benefit or a mix of Cash Benefit and Share Linked Instruments. The Share Linked Instruments shall include ESOPs / ESARs/ESPS as per the scheme of the Company from time to time.

f. The structure of Variable Pay shall be as under:

i Variable Pay of any KMP shall be at least 50% of the Fixed Pay for the corresponding period and shall not exceed 300% of the Fixed Pay. Where variable pay is up to 200% of the Fixed Pay, a minimum of 50% of the variable pay shall be through grant of Share Linked Instruments under the Company's ESOP scheme or other Share Linked Instrument scheme in force from time to time. The same limit would be 70% in case the variable pay is above 200% of the fixed pay.

Annexure II - Details of Outstanding Deferred Remuneration to MD / CEO / WTD

In accordance with Master Circular on Corporate Governance for Insurers, 2024 (Refer note 11)

ii A minimum of 50% of the total Variable Pay must invariably be under deferral arrangements and the deferral period shall be a minimum of three years. The first such vesting shall, at minimum, accrue after one year from the commencement of the deferral period. Vesting shall be no faster than on a pro-rata basis and shall not take place more frequently than once in a year to ensure a proper assessment of risks before the application of ex-post adjustments. No deferment of variable pay shall be required in case the total Variable Pay with respect to any KMP is equal to or less than Rupees Twenty-Five lakhs for any given particular year. However, the Managing Director and Chief Executive Officer and Head - HR shall have the flexibility to apply deferment of variable pay in such case.

iii Grant of ESOPs under the ESOP scheme of the Company as a component of Variable Pay shall be reckoned at the fair value as provided in this policy which shall be in accordance with the ESOP/ Share Linked Instruments plan of the Company.

g Joining/ sign on bonus shall only occur in the context of hiring new personnel and be limited to the first year of employment. Such a bonus will neither be considered as a part of fixed pay nor as a part of variable pay.

h In case of retirement / resignation / death of any KMP prior to the deferral period, the deferred pay may be paid as per the employment contract of the KMP. In case of reappointment on retirement, the deferred pay due at the time of retirement (i.e., prior to reappointment) shall be paid only for the respective years to which it was originally deferred.

i In case of termination of any KMP from the services consequent to a directive or order of any Judicial Authority or any other competent Authorities, or termination by the insurer in case of fraud/criminal offences etc., the deferred pay shall be forfeited in accordance with the provisions of Malus elsewhere delineated in this Policy.

C. Description of the ways in which current and future risks are taken into account in the remuneration processes, including the nature and type of the key measures used to take account of these risks

The Company considers diverse types of risks in its remuneration processes. The Company follows a comprehensive framework that includes within its ambit the key dimensions of remuneration such as fixed pay and variable pay.

Fixed pay: The Company conducts a comprehensive market benchmarking study to ensure that employees are competitively positioned in terms of fixed pay. The Company follows a robust salary review process wherein revisions in fixed compensation are based on performance. The Company also makes salary adjustments taking into consideration pay positioning of employees vis-à-vis market reference points. Through this approach the Company endeavours to ensure that the talent risk due to attrition is mitigated. Fixed pay could be revised downwards as well, in the event of certain proven cases of misconduct by an employee.

Variable pay: The framework developed by the Company to arrive at the quantum of variable pay of KMP is based on the performance parameters developed by the Company. The quantitative parameters include overall financial soundness, Compliance with prevailing Expense of Management regulations and others (combined ratio, market share improvement). Apart from above, qualitative risk factors such as claims efficiency in terms of settlement and outstanding, improvement in grievance redressal status, reduction in unclaimed amounts of policyholders, renewal rate, overall compliance status with respect to all applicable laws will also be considered in the evaluation. The Company has devised appropriate malus and claw back clauses as a risk mitigant for KMP variable pay. In the event of a reasonable evidence of deterioration in financial performance of the Company as given in the remuneration policy, the NRC may evaluate the conditions leading to the deterioration, including changes in regulations, force majeure, market conditions, industry performance, economic social or other conditions whether under or beyond the control of the Company or any person and other relevant factors. In deciding whether to apply Malus/Clawback on part or all or none of the variable compensation, due regard to the principles of proportionality and of reasonable nexus between matters of ability, capability and expertise of the individual(s) versus matters or events outside the control or even nexus of the individual(s) to the events or situations shall be taken into evaluation.

Annexure II - Details of Outstanding Deferred Remuneration to MD / CEO / WTD

In accordance with Master Circular on Corporate Governance for Insurers, 2024 (Refer note 11)

D. Description of the ways in which the Company seeks to link performance during a performance measurement period, with levels of remuneration

a. Overall financial soundness such as Net-Worth position, solvency, growth in AUM, Net Profit, etc.;

b. Compliance with Expenses of Management Regulations;

c. Claim efficiency in terms of settlement and outstanding;

d. Improvement in grievance redressal status;

e. Reduction in Unclaimed Amounts of policyholders;

f. Renewal Rate;

g. Overall Compliance status with respect to all applicable laws.

h. Additional criteria - combined ratio, market share improvement

While considering the Variable Pay of KMPs for any given period, it shall be ensured that such Variable Pay to such employees is commensurate with the overall performance of the Company during the period. Besides, the same evaluation shall be used to form the basis for revision of Fixed Pay of the KMPs. The minimum parameters of performance, which may be taken into account for determination of Variable Pay of other employees for any period or for revision of Fixed Pay shall be as determined by the Head of Human Resources in consultation with concerned Head of the Department or as per the extant process followed by the Company. However, flexibility may be maintained while determination of Variable Pay and revision of Fixed Pay of employees for other than senior levels. The deterioration in the performance of the Company may lead to a contraction in the total amount of Variable Pay which may even be reduced to zero.

Annexure III – Segment reporting (Refer note 15)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

The Company's primary reportable segments are business segments, which have been identified in accordance with IRDAI Financial Statements Regulations and AS 17 – Segment Reporting. Operating expenses and investment income are allocated to business segments as per para 2.S of Schedule 16.

Segment revenue and segment results are shown in Financial Statements. Segmental assets and liabilities are disclosed to the extent identifiable.

As on & for the year ended March 31, 2026

Line of business	Segment Revenue			Segment Expense			Operating Profit	Segment Liability		
	Gross Direct Premium	Net Earned Premium	Investment & Other Income	Net Incurred Claims	Net Commission	Operating Expense		Advance premium	Claims outstanding, net	Unexpired risk reserve, net
Fire	64,965	11,511	2,960	9,761	(9,826)	1,091	13,445	24	17,794	10,342
Marine Cargo	5,288	379	70	185	(929)	171	1,022	6	483	195
Marine Hull	2	-	-	-	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-	-	-	-
Motor	6,76,372	5,92,308	1,58,431	4,02,786	2,27,556	66,524	53,873	6,349	9,78,900	3,05,175
Workmen's Compensation	8,593	7,749	760	4,761	2,167	775	806	151	4,963	3,455
Public / Product Liability	98	25	1	10	(5)	3	18	-	12	3
Engineering	18,470	2,448	391	1,556	(1,235)	281	2,237	7	3,181	1,938
Aviation	105	1,236	106	1,919	(1)	5	(581)	-	1,169	3
Personal Accident	30,783	14,989	3,892	9,067	(8,838)	4,150	14,502	35	11,489	4,098
Health Insurance	1,41,546	1,40,156	7,699	1,23,045	21,460	5,989	(2,639)	110	36,695	47,750
Travel	4,329	3,272	396	1,645	1,415	333	275	201	707	113
Crop	-	61,730	2,036	56,215	2,869	185	4,497	-	27,474	32
Others	34,063	5,631	1,545	2,352	(209)	751	4,282	103	7,971	4,813
Total	**9,84,614**	**8,41,434**	**1,78,289**	**6,13,302**	**2,34,424**	**80,258**	**91,739**	**6,985**	**10,90,836**	**3,77,916**

Particulars	Total Amount
Operating Profit	**91,739**
Add: Income in Profit & Loss	28,063
Less: Expenses in Profit & Loss	56,633
Profit / Loss before Tax	**63,169**

Secondary reportable segments as per AS 17

Particulars	Total Amount
Gross Direct Premium	
- In India	9,84,614
- Outside India	-
Total	**9,84,614**

Annexure III – Segment reporting (Refer note 15)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

As on & for the year ended March 31, 2025

Line of business	Segment Revenue			Segment Expense			Operating Profit	Segment Liability		
	Gross Direct Premium	Net Earned Premium	Investment & Other Income	Net Incurred Claims	Net Commission	Operating Expense		Advance premium	Claims outstanding, net	Unexpired risk reserve, net
Fire	48,396	11,926	2,231	8,198	(1,617)	1,341	6,235	61	14,515	11,555
Marine Cargo	5,142	975	55	585	(607)	227	825	16	660	370
Marine Hull	-	3	2	(36)	-	-	41	-	-	-
Miscellaneous							-	-	-	-
Motor	5,86,433	5,42,405	1,25,461	3,63,609	2,06,033	58,424	39,800	6,236	8,18,323	2,91,279
Workmen's Compensation	7,432	6,687	623	4,886	1,939	799	(314)	87	3,804	2,955
Public / Product Liability	18	2	-	-	-	-	2	-	2	1
Engineering	12,593	1,556	270	1,604	(74)	237	59	8	2,378	1,680
Aviation	2,341	378	60	371	(6)	136	(63)	-	371	1,167
Personal Accident	41,679	17,839	4,740	7,400	(5,065)	7,238	13,006	6	8,377	15,314
Health Insurance	1,17,760	1,44,635	6,666	1,30,257	17,081	7,313	(3,350)	82	41,996	53,629
Travel	3,154	2,924	234	915	1,174	347	722	137	299	140
Crop	-	65,222	1,546	58,932	3,998	196	3,642	-	24,576	0
Others	22,268	10,044	1,468	9,175	(19)	1,504	852	109	10,949	9,127
Total	**8,47,216**	**8,04,596**	**1,43,356**	**5,85,896**	**2,22,837**	**77,762**	**61,457**	**6,742**	**9,26,251**	**3,87,217**

Particulars	Total Amount
Operating Profit	**61,457**
Add: Income in Profit & Loss	21,603
Less: Expenses in Profit & Loss	40,566
Profit / Loss before Tax	**42,494**

Secondary reportable segments as per AS 17

Particulars	Total Amount
Gross Direct Premium	
- In India	8,47,216
- Outside India	-
Total	**8,47,216**

Annexure IV – Accounting Ratios (Refer note 16)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Line of business	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expenses of Management to Gross Direct Premium Ratio	Expenses of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to Net Premium Ratio
Fire									
Current Year	34.24%	9.42%	(95.42%)	15.80%	(84.82%)	84.80%	28.20%	(0.03%)	2.73
Previous Year	(0.61%)	15.64%	(12.56%)	18.71%	(2.14%)	68.74%	25.87%	66.60%	2.02
Marine Cargo									
Current Year	2.84%	2.55%	(455.39%)	16.60%	(371.57%)	48.81%	49.50%	(322.76%)	3.32
Previous Year	45.96%	16.23%	(50.04%)	16.39%	(31.33%)	60.00%	7.40%	28.67%	0.85
Marine Others									
Current Year	100.00%	0.00%	0.00%	0.00%	0.00%	NA	0.00%	0.00%	0.00
Previous Year	(100.00%)	NA	NA	NA	NA	NA	0.04%	NA	-
Marine Total									
Current Year	2.88%	2.55%	(455.39%)	16.60%	(371.57%)	48.81%	49.48%	(322.76%)	3.32
Previous Year	37.93%	16.23%	(50.04%)	16.39%	(31.33%)	56.13%	6.39%	24.80%	0.85
Motor OD									
Current Year	15.31%	90.59%	43.38%	55.76%	56.49%	72.72%	69.66%	129.20%	0.60
Previous Year	14.07%	95.86%	39.62%	53.70%	55.26%	67.83%	67.66%	123.09%	0.58
Motor TP									
Current Year	15.35%	89.03%	33.88%	44.24%	43.52%	65.14%	8.33%	108.67%	3.07
Previous Year	3.35%	95.92%	34.80%	40.47%	41.96%	66.56%	8.96%	108.52%	2.83
Motor Total									
Current Year	15.34%	89.63%	37.54%	48.62%	48.51%	68.00%	9.48%	116.51%	2.12
Previous Year	7.18%	95.90%	36.64%	45.51%	47.02%	67.04%	10.20%	114.06%	1.97
Workmen Compensation									
Current Year	15.62%	96.00%	26.27%	35.12%	35.66%	61.44%	37.67%	97.11%	1.02
Previous Year	22.42%	96.00%	27.18%	37.51%	38.37%	73.07%	60.83%	111.44%	0.95
Public Liability									
Current Year	444.44%	13.04%	(18.52%)	17.35%	(7.41%)	40.00%	0.00%	32.59%	0.57
Previous Year	5.88%	11.11%	0.00%	16.67%	0.00%	0.00%	0.00%	0.00%	1.57
Product Liability									
Current Year	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Year	NA	NA	NA	NA	NA	NA	NA	NA	NA
Engineering									
Current Year	46.67%	12.01%	(45.68%)	17.50%	(35.29%)	63.56%	24.95%	28.27%	1.89
Previous Year	48.15%	14.42%	(3.44%)	19.28%	7.58%	103.08%	26.84%	110.66%	1.89
Aviation									
Current Year	(95.51%)	68.57%	(1.39%)	7.62%	5.56%	155.26%	58.55%	160.81%	16.28
Previous Year	NA	66.00%	(0.39%)	7.82%	8.41%	98.15%	0.00%	106.56%	1.00
Personal Accident									
Current Year	(26.14%)	12.20%	(234.24%)	42.41%	(124.25%)	60.49%	54.38%	(63.76%)	4.13
Previous Year	31.20%	10.97%	(110.64%)	46.19%	47.47%	41.48%	31.03%	88.95%	5.17
Health									
Current Year	20.20%	78.41%	15.98%	20.91%	20.44%	87.79%	45.65%	108.23%	0.63
Previous Year	(6.88%)	80.33%	11.64%	18.58%	16.62%	90.06%	67.91%	106.68%	0.65

Annexure IV – Accounting Ratios (Refer note 16)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Line of business	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expenses of Management to Gross Direct Premium Ratio	Expenses of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to Net Premium Ratio
Travel									
Current Year	37.25%	74.96%	43.61%	51.58%	53.87%	50.28%	72.86%	104.14%	0.25
Previous Year	35.31%	95.02%	39.17%	48.76%	50.75%	31.29%	24.22%	82.04%	0.15
Crop									
Current Year	0.00%	100.00%	4.65%	0.00%	4.94%	91.07%	(17.71%)	96.01%	0.45
Previous Year	NA	100.04%	6.13%	NA	6.43%	90.36%	7.59%	96.79%	0.38
Others									
Current Year	52.97%	3.66%	(15.89%)	20.78%	41.22%	41.77%	20.17%	82.99%	9.72
Previous Year	14.72%	47.00%	(0.12%)	25.32%	9.15%	91.35%	34.80%	100.50%	1.24
Miscellaneous Total									
Current Year	15.21%	81.19%	29.84%	42.36%	39.46%	72.73%	12.14%	112.19%	1.75
Previous Year	7.01%	86.21%	27.82%	40.42%	37.24%	72.90%	12.38%	110.14%	1.59
Grand Total									
Current Year	16.22%	73.68%	28.17%	40.47%	37.82%	72.89%	13.91%	110.70%	1.77
Previous Year	6.69%	80.05%	27.07%	39.03%	36.52%	72.82%	12.59%	109.34%	1.60

	Ratios for Non-Life Companies	For the year ended March 31, 2026	For the year ended March 31, 2025
1	Gross direct premium to net-worth ratio #	2.15	2.10
2	Growth rate of net-worth #	13.72%	60.34%
3	Investment Income ratio	7.40%	7.19%
4	Underwriting Balance Ratio	(0.10)	(0.10)
	Fire	0.92	0.34
	Marine	2.48	0.83
	Miscellaneous	(0.14)	(0.11)
5	Operating Profit Ratio	10.90%	7.64%
6	Liquid Assets to liabilities ratio	0.07	0.06
7	Net Earning Ratio	6.54%	5.16%
8	Return on Net worth ratio#	11.87%	10.54%
9	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	2.42	2.24
10	NPA Ratio	NA	NA
11	Debt Equity Ratio	0.08	0.09
12	Debt Service Coverage Ratio	19.51	13.44
13	Interest Service Coverage Ratio	19.51	13.44
14	Equity Holding Pattern for other than life insurers and information on earnings:		
	No. of shares	92,44,99,031	92,30,25,934
	Indian	90.75%	90.81%
	Foreign	9.25%	9.19%
15	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	5.89	4.65
16	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	5.88	4.62
	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	5.89	4.65
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized	5.88	4.62
17	Book value per share	49.61	43.69

Networth excludes ESOP outstanding reserve

Annexure V – Employee Stock Option Plan (Refer note 17)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

The Company has granted stock options under Employees Stock Option Plan 2018 ("ESOP 2018") to its employees and employees of its holding company.

Date on which ESOP Granted	Tranche I	Tranche II	Tranche III	Tranche IV	Tranche V	Tranche VI	Tranche VII	Tranche VIII	Tranche IX
01 Apr 2022	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1,592
01 Mar 2022	Nil	Nil	Nil	Nil	Nil	Nil	Nil	85,331	Nil
01 Apr 2021	Nil	Nil	Nil	Nil	Nil	Nil	1,18,302	Nil	Nil
23 Nov 2021	Nil	Nil	Nil	Nil	Nil	4,67,731	Nil	Nil	Nil
01 Jan 2021	Nil	Nil	Nil	Nil	8,05,652 at ₹172	Nil	Nil	Nil	Nil
23 Jul 2020	Nil	Nil	Nil	18,30,758	Nil	Nil	Nil	Nil	Nil
12 May 2020	Nil	Nil	1,33,333	Nil	Nil	Nil	Nil	Nil	Nil
20 Jan 2020	Nil	12,23,557	Nil	Nil	Nil	Nil	Nil	Nil	Nil
16 Dec 2019	Nil	Nil	Nil	Nil	1,37,917 at ₹75	Nil	Nil	Nil	Nil
18 Jan 2019	91,50,000 at ₹10 & 47,57,081 at ₹27	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Grant Price (₹)	₹10 & ₹27	₹ 75	₹ 75	₹ 75	₹75&₹172	₹ 314	₹ 172	₹ 314	₹ 314
Vesting Period	after 1 but less than 6 years from the date of joining of employee or grant date								
Exercise Period	8 years from the date of vesting								

Date on which ESOP Granted	Tranche X	Tranche XI	Tranche XII	Tranche XIII	Tranche XIV	Tranche XV	Tranche XVI	Tranche XVII	Tranche XVIII
01 Aug 2023	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	22,663
01 Jan 2023	Nil	Nil	Nil	Nil	Nil	Nil	Nil	5,59,095	Nil
18 Nov 2022	Nil	Nil	Nil	Nil	Nil	Nil	6,000	Nil	Nil
11 Oct 2022	Nil	Nil	Nil	Nil	Nil	12,987	Nil	Nil	Nil
29 Aug 2022	Nil	Nil	Nil	22,000	Nil	Nil	Nil	Nil	Nil
22 Aug 2022	Nil	Nil	Nil	Nil	63,695	Nil	Nil	Nil	Nil
18 Aug 2022	Nil	Nil	5,000	Nil	Nil	Nil	Nil	Nil	Nil
01 Jul 2022	Nil	10,000	Nil	Nil	Nil	Nil	Nil	Nil	Nil
01 May 2022	45,488	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Grant Price (₹)	₹ 328	₹ 328	₹ 328	₹ 328	₹ 314	₹ 385	₹ 385	₹ 385	₹ 385
Vesting Period	after 1 but less than 6 years from the date of joining of employee or grant date								
Exercise Period	8 years from the date of vesting								

Date on which ESOP Granted	Tranche XIX	Tranche XX	Tranche XXI	Tranche XXII	Tranche XXIII	Tranche XXIV	Tranche XXV	Tranche XXVI	Tranche XXVII
24 Oct 2024	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	37,070
08 Apr 2024	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1,85,879	Nil
05 Feb 2024	Nil	Nil	Nil	Nil	Nil	Nil	7,752	Nil	Nil
09 Nov 2023	Nil	Nil	Nil	Nil	Nil	2,000	Nil	Nil	Nil
26 Oct 2023	Nil	Nil	Nil	Nil	10,000	Nil	Nil	Nil	Nil
01 Oct 2023	Nil	Nil	Nil	12,69,987	Nil	Nil	Nil	Nil	Nil
30 Sep 2023	Nil	Nil	6,410	Nil	Nil	Nil	Nil	Nil	Nil
11 Sep 2023	Nil	4,000	Nil	Nil	Nil	Nil	Nil	Nil	Nil
07 Aug 2023	2,000	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Grant Price (₹)	₹ 385	₹ 385	₹ 385	₹ 387	₹ 387	₹ 387	₹ 387	₹ 386	₹ 348
Vesting Period	after 1 but less than 6 years from the date of joining of employee or grant date								
Exercise Period	8 years from the date of vesting								

Annexure V – Employee Stock Option Plan (Refer note 17)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Date on which ESOP Granted	Tranche XXVIII	Tranche XXIX	Tranche XXX	Tranche XXXI	Tranche XXXII	Tranche XXXIII	Tranche XXXIV	Tranche XXXV	Tranche XXXVI
09 Jan 2026	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	23,296
24 Dec 2025	Nil	Nil	Nil	Nil	Nil	Nil	Nil	2,501,074 at 283 & 4,000 at 347.85	Nil
28 Oct 2025	Nil	Nil	Nil	Nil	Nil	Nil	106,007 at 283 & 18,800 at 353.1	Nil	Nil
06 Aug 2025	Nil	Nil	Nil	Nil	Nil	7,25,868	Nil	Nil	Nil
01 Apr 2025	Nil	Nil	Nil	Nil	27,500 at 298.65 & 9,248 at 283	Nil	Nil	Nil	Nil
12 Feb 2025	Nil	Nil	Nil	17,500	Nil	Nil	Nil	Nil	Nil
24 Oct 2024	Nil	Nil	21,852	Nil	Nil	Nil	Nil	Nil	Nil
31 Dec 2024	Nil	32,69,835	Nil	Nil	Nil	Nil	Nil	Nil	Nil
24 Oct 2024	15,924	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Grant Price (₹)	₹ 314	₹ 283	₹ 387	₹ 296	298.65 & 283	₹ 283	283 & 353.1	283 & 347.85	₹ 283
Vesting Period	after 1 but less than 6 years from the date of joining of employee or grant date								
Exercise Period	8 years from the date of vesting								

Date on which ESOP Granted	Tranche XXVIII
07 Feb 2026	2,182 at 283 & 15,000 at 311.85
Grant Price (₹)	283 & 311.85
Vesting Period	after 1 but less than 6 years from the date of joining of employee or grant date
Exercise Period	8 years from the date of vesting

Method used for accounting-

The Company has adopted fair value method for computing the employee compensation expenses. The estimated fair value is computed on the basis of Black – Scholes model of option pricing for each stock option.

10,97,555 options are vested during the year. (For the year ended March 31, 2025 – 7,66,289).

Key assumptions used in Black-Scholes method for calculating fair value under ESOP 2018 are as follows-

Particulars	Risk Free Interest rate	Expected Life	Expected Volatility	Expected dividend yield
Tranche I	7.37%	5 years	13.49%	Nil
Tranche II	6.64%	4 Years	13.39%	Nil
Tranche III	6.16%	5 years	17.81%	Nil
Tranche IV	5.81%	4 years	18.11%	Nil
Tranche V	5.81%	5 years	18.04%	Nil
Tranche VI	6.24%	4 years	17.46%	Nil
Tranche VII	6.18%	5 years	16.52%	Nil
Tranche VIII	6.77%	5 years	18.49%	Nil
Tranche IX	6.84%	4 years	18.63%	Nil
Tranche X	7.11%	6 years	18.73%	Nil
Tranche XI	7.44%	6 years	19.04%	Nil
Tranche XII	7.24%	3 years	19.08%	Nil
Tranche XIII	7.25%	6 years	19.09%	Nil
Tranche XIV	7.28%	5 years	19.04%	Nil

Annexure V – Employee Stock Option Plan (Refer note 17)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Particulars	Risk Free Interest rate	Expected Life	Expected Volatility	Expected dividend yield
Tranche XV	7.45%	6 years	19.22%	Nil
Tranche XVI	7.29%	6 years	19.21%	Nil
Tranche XVII	7.33%	4 years	19.26%	Nil
Tranche XVIII	7.16%	4 years	19.18%	Nil
Tranche XIX	7.16%	6 years	19.18%	Nil
Tranche XX	7.21%	6 years	19.16%	Nil
Tranche XXI	7.21%	3 years	19.16%	Nil
Tranche XXII	7.21%	4 years	19.16%	Nil
Tranche XXIII	7.21%	5 years	19.16%	Nil
Tranche XXIV	7.27%	6 years	18.96%	Nil
Tranche XXV	7.05%	5 years	18.95%	Nil
Tranche XXVI	7.15%	5 years	18.94%	Nil
Tranche XXVII	6.94%	5 years	18.85%	Nil
Tranche XXVIII	6.94%	5 years	18.85%	Nil
Tranche XXIX	6.87%	3 years	18.92%	Nil
Tranche XXX	6.94%	4 years	18.82%	Nil
Tranche XXXI	6.81%	3 years	18.93%	Nil
Tranche XXXII	6.58%	3 years	15.77%	Nil
Tranche XXXIII	6.32%	3 years	14.38%	Nil
Tranche XXXIV	6.53%	4 years	14.06%	Nil
Tranche XXXV	6.53%	3 years	13.86%	Nil
Tranche XXXVI	6.64%	3 years	13.85%	Nil
Tranche XXXVII	6.73%	3 years	13.61%	Nil

Movement in the rights under ESOP 2018 as on March 31, 2026

Particulars	No. of rights	Range of exercise prices (₹)	Weighted average exercise price (₹)	Weighted average remaining contractual life (Months)
Outstanding at the beginning of the year	1,15,66,308	₹ 10 - ₹ 387	171.71	89 months
Granted during the year	34,32,975		283.71	
Forfeited/Lapsed during the year	6,20,953			
Exercised during the year	14,73,097		40.90	
Outstanding at the end of the year	1,29,05,233		208.86	
Exercisable at the end of the year	57,80,360			

Movement in the rights under ESOP 2018 as on March 31, 2025

Particulars	No. of rights	Range of exercise prices (₹)	Weighted average exercise price (₹)	Weighted average remaining contractual life (Months)
Outstanding at the beginning of the year	1,47,74,369	₹ 10 - ₹ 387	84.43	40 months
Granted during the year	35,48,060		289.91	
Forfeited/Lapsed during the year	2,54,885			
Exercised during the year	65,01,236		32.65	
Outstanding at the end of the year	1,15,66,308		171.71	
Exercisable at the end of the year	62,38,465			

Annexure VI – Summary of Financial Statements (Refer Note 21)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Sl no.	Particulars	March 31, 2026	March 31, 2025	March 31, 2024	March 31, 2023	March 31, 2022
	Operating Results					
1	Gross direct premium	9,84,614	8,47,216	7,94,110	6,16,008	4,67,394
2	Gross written premium	11,29,409	10,28,214	9,01,559	7,24,299	5,26,763
3	Net written premium *	8,32,133	8,23,081	7,73,092	5,90,934	4,18,010
4	Income from investments (net)	1,31,274	1,10,910	87,879	61,656	35,523
5	Other income	62	22	3	-	-
6	Contribution from the Shareholders a/c					
	Towards excess EOM	46,873	32,401	46,752	-	-
	Towards remuneration of MD/CEO/ WTD/Other KMPs	80	23	-	-	-
	Total income	**10,10,422**	**9,66,437**	**9,07,726**	**6,52,590**	**4,53,533**
7	Net incurred claims & other outgoes	6,13,302	5,85,896	4,99,020	3,47,139	2,51,968
8	Commission paid (net) (Including Brokerage)	2,34,424	2,22,837	1,88,846	14,373	15,942
9	Operating expenses	80,258	77,762	1,07,988	2,23,139	1,45,556
10	Change in unexpired risk reserve **	(9,301)	18,485	63,452	74,566	77,582
11	Premium Deficiency	-	-	-	-	-
12	**Operating profit / (loss)**	91,739	61,457	48,420	(6,628)	(37,515)
	Non-operating results					
13	Total income under shareholders' account	(28,570)	(18,963)	(30,252)	10,182	7,929
14	Profit / (loss) before tax	63,169	42,494	18,168	3,555	(29,586)
15	Provision for tax	8,734	-	-	-	-
16	Profit / (loss) after tax	54,435	42,494	18,168	3,555	(29,586)
	Miscellaneous					
17	Policyholders' account					
	Total funds			Not applicable		
	Total investments	18,29,367	15,52,774	13,36,936	10,21,753	7,64,593
	Yield on investments			Not applicable		
18	Shareholders' account					
	Total funds			Not applicable		
	Total investments	4,40,899	3,93,628	2,03,828	2,17,152	1,60,143
	Yield on investments			Not applicable		
19	Paid up equity capital	92,450	92,303	87,516	87,402	85,901
20	*** Net worth	4,58,641	4,03,292	2,51,521	2,32,547	1,86,687
21	Total assets	24,95,226	21,46,094	16,95,845	13,48,956	10,04,773
22	Yield on total investments	7.40%	7.19%	7.34%	6.29%	6.22%
23	Earnings per share (in ₹)	5.89	4.65	2.08	0.41	(3.55)
24	Diluted Earnings per share (in ₹)	5.88	4.62	2.05	0.40	(3.55)
25	Book value per share (in ₹)	50	44	29	27	22
26	Total dividend	-	-	-	-	-
27	Dividend per share (in ₹)	-	-	-	-	-
28	Solvency Ratio	2.42	2.24	1.61	1.78	2.01

* Net of reinsurance
** including premium deficiency reserve
*** Networth excludes ESOP outstanding reserve

Annexure VII – Statement showing the Age-wise Analysis of the Unclaimed Amount of the Policyholders (including income from Investment) (Refer note 27)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Pursuant to IRDAI Master Circular No IRDA/F&A/CIR/Misc/173/07/2017 dated July 25th, 2017 regarding unclaimed amounts of policyholders, the Policyholders Protection Committee of the Board shall oversee timely pay-outs of the dues to the policyholders.

Statement showing the Age-wise Analysis of the Unclaimed Amount of the Policyholders

As on March 31, 2026

Particulars	Total Amount	AGE-WISE ANALYSIS						
		0-6 months	7-12 months	13-18 months	19-24 months	25-30 months	31-36 months	37-120 Months
Claims settled but not paid to the policy holders/ beneficiaries due to any reasons except under litigation from the policyholders/ Beneficiaries*	34	-	-	-	-	-	-	34
Sum due to the policyholders / beneficiaries on maturity or otherwise	-	-	-	-	-	-	-	-
Any excess collection of the premium/tax or any other charges which is refundable to the policyholders/ beneficiaries either as terms of conditions of the policy or as per law or as may be directed by the Authority but not refunded so far	1,680	195	158	141	393	295	211	287
Cheques issued but not encashed by the policyholder/ beneficiaries	-	-	-	-	-	-	-	-
Total	**1,714**	**195**	**158**	**141**	**393**	**295**	**211**	**321**

*Excludes amount under "Litigation and Others" of ₹ 95.30 lakhs

As on March 31, 2025

Particulars	Total Amount	AGE-WISE ANALYSIS						
		0-6 months	7-12 months	13-18 months	19-24 months	25-30 months	31-36 months	37-120 Months
Claims settled but not paid to the policy holders/ beneficiaries due to any reasons except under litigation from the policyholders/ Beneficiaries*	34	-	-	-	-	-	-	34
Sum due to the policyholders / beneficiaries on maturity or otherwise	-	-	-	-	-	-	-	-
Any excess collection of the premium/tax or any other charges which is refundable to the policyholders/ beneficiaries either as terms of conditions of the policy or as per law or as may be directed by the Authority but not refunded so far	2,063	252	703	517	274	251	53	13
Cheques issued but not encashed by the policyholder/ beneficiaries	-	-	-	-	-	-	-	-
Total	**2,097**	**252**	**703**	**517**	**274**	**251**	**53**	**47**

*Excludes amount under "Litigation and Others" of ₹ 27 lakhs

Annexure VII – Statement showing the Age-wise Analysis of the Unclaimed Amount of the Policyholders (including income from Investment) (Refer note 27)

(Currency – in Lakhs of Indian Rupees unless otherwise stated)

Details of Unclaimed Amount and Investment Income

Particulars	As on March 31, 2026	As on March 31, 2025
Opening Balance	2,701	1,427
Add: Amount transferred to Unclaimed Fund	200	1,100
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
Add: Investment Income on Unclaimed Fund*	177	174
Less: Amount of claims paid during the year	-	-
Less: Amount transferred to SCWF (net of claims paid in respect of amounts transferred earlier)	-	-
Closing Balance of Unclaimed Amount Fund	**3,078**	**2,701**

* Including mark to market gain on mutual fund of ₹ 378 lakhs (For the year ended March 31, 2025 ₹ 201 lakhs)

Notes

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