

Date: 29<sup>th</sup> December 2025

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

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

**Subject: Transcript of Analyst/Institutional Investors call of the Company held on 24<sup>th</sup> December 2025**

Dear Sir/Madam,

Pursuant to Regulation 30 and Para A of Part A of Schedule III and Regulation 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith transcript of the Analyst/Institutional Investors conference call held on Wednesday, 24<sup>th</sup> December 2025 on Company Update related to Scheme of Amalgamation of Go Digit Infoworks Services Private Limited (“Holding Company”) with the Company under Section 230 to 232 of Companies Act, 2013.

The above information is being made available on the Company’s website at [www.godigit.com](http://www.godigit.com).

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

Thanking you,

Yours sincerely,

For **Go Digit General Insurance Limited**

**Tejas Saraf**  
**Company Secretary & Compliance Officer**



“Go Digit General Insurance Limited  
Company Update Conference Call”

December 24, 2025



**MANAGEMENT:** **MR. KAMESH GOYAL – CHAIRMAN – GO DIGIT  
GENERAL INSURANCE LIMITED**  
**MR. RAVI KHETAN – CHIEF FINANCIAL OFFICER – GO  
DIGIT GENERAL INSURANCE LIMITED**  
**MR. PIYUSH BOTHRA – HEAD OF INVESTOR  
RELATIONS – GO DIGIT GENERAL INSURANCE  
LIMITED**  
**MR. TEJAS SARAF – COMPANY SECRETARY &  
COMPLIANCE OFFICER– GO DIGIT GENERAL  
INSURANCE LIMITED**

**MODERATOR:** **MR. ANSUMAN DEB – ICICI SECURITIES**

**Moderator:** Ladies and gentlemen, good day and welcome to Go Digit Company Update Conference Call hosted by ICICI Securities Limited. As a reminder, all participant lines will be in the listen-only mode and there will be an opportunity for you to ask questions after the presentation concludes. Should you need assistance during the conference call, please signal an operator by pressing star then zero on your touchtone phone.

I now hand the conference over to Mr. Kamesh Goyal, Chairman of Go Digit. Thank you and over to you, sir.

**Kamesh Goyal:** Good evening, everyone. I am joined in this call with Ravi, our CFO, Piyush, our Head of Investor Relations, and Tejas, who is our Company Secretary. I think you are aware we had released a press release on Friday, this Friday, regarding merger of/ amalgamation of Go Digit Infoworks with Go Digit General Insurance Limited.

Basic idea is to create a direct alignment between the insurance company and the promoters and also have a leaner sort of corporate structure. We had also given in the press release the shareholding pre and post-merger. You would notice that the promoter shareholding is only increasing by 0.03% in the General Insurance Company and that is essentially due to issuance of shares worth about INR 43 crores at a price of INR 375.1, which on the day of announcement, that is 19th December, the market value was about INR341-INR342, so at a premium of that.

We had also mentioned that from a perspective of board of the General Insurance Company, the management team, everything stays as it is. So that release, briefly, I'm just reading in a way from the press release itself. We thought we'll just do the short call in case anyone has any questions relating to this amalgamation scheme, happy to answer that.

**Moderator:** Thank you so much, sir. Ladies and gentlemen, we'll now begin with the question and answer session. The first question comes from the line of Ansuman Deb from ICICI Securities. Please go ahead.

**Ansuman Deb:** Yes, hi. Good evening, sir. And your communication is quite clear. But just two questions. One is the fact that is there any revenue or any transactions between the holding company and previously the holding company and the company which used to be there? And what kind of if it continues right now, or is there any chance in the future? That is one. Second is the fact that in terms of capital movement, it becomes easier. I understood. But is there any kind of intention or possibilities in that line? So that will be the two questions. Thank you.

**Kamesh Goyal:** Thanks, Ansuman. So this company, the holding company, had some arrangement for some services with the General Insurance Company. But the regulator had asked to discontinue these services. And the same was stopped in November 2024. So roughly about a year old. So today, the companies don't have any transaction per se.

Secondly, I think on the capital side, our solvency as of 30th of September, for which the published data is there is close to about 226%. So there is no need for us to raise capital. The

additional INR 43 crores of shares which are being issued are roughly about just 1% of the net worth of the company.

So this is not going to make a substantial difference to the overall capitalization of the company. And as of now, we don't foresee company requiring any additional capital in near future. Secondly, as all of us know that 50% of the net worth can be raised through Tier 2 bonds or through the debentures.

And the company has as of now only INR 350 crores of debentures. So even if there is any need for capital due to higher growth, the company has more than enough space to raise Tier 2 capital through debentures. So we don't really foresee need for raising any equity capital in the company near future.

**Ansuman Deb:** Okay. Thanks a lot. Thank you.

**Kamesh Goyal:** Thanks Ansuman.

**Moderator:** Thank you so much. Ladies and gentlemen, anyone who wishes to ask a question may press star and one on their touchtone telephone. We'll wait for a moment while the question queue assembles. As there are no questions from the participants, I would like to end the conference over to the management for the closing comments. Thank you and over to you, management.

**Kamesh Goyal:** Thanks everyone for joining. As I said, I think from our side, we try to make press release as transparent as possible and it seems there's no other questions. So we can thank you for joining and hope that you'll join us again next month when we have two, three results. Thanks everyone for joining.

**Management:** Thanks a lot. Thank you, sir.