

PKF Sridhar & Santhanam LLP

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

Kirtane & Pandit LLP

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

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 411005

Independent Auditor's Certificate on the proposed accounting treatment specified in the proposed draft Scheme of Amalgamation amongst Go Digit Infoworks Services Private Limited and Go Digit General Insurance Limited and their respective shareholders under Sections 230 to 232 read with other applicable provisions of the Companies Act, 2013, as may be applicable and the rules framed thereunder

1. This Certificate is issued in accordance with the terms of our Engagement Letter dated July 01, 2025 and addendum thereto dated December 13, 2025, with Go Digit General Insurance Limited.
2. We, PKF Sridhar & Santhanam LLP, Chartered Accountants, and Kirtane & Pandit LLP, Chartered Accountants, the Joint Statutory Auditors of Go Digit General Insurance Limited ("Transferee Company" or "the Company") have examined the proposed accounting treatment specified in clause 14 of Section F of Part III of the draft Scheme of Amalgamation amongst Go Digit Infoworks Services Private Limited ("Transferor Company") and Go Digit General Insurance Limited and their respective shareholders read with other provisions of the Companies Act, 2013 as may be applicable and the rules framed thereunder ("the Scheme") as approved by the Board of Directors of the Company in their meeting held on 19th December, 2025 in terms of Sections 230 to 232 and all other applicable provisions of the Companies Act, 2013 ("the Act") as may be applicable and the rules framed thereunder with reference to its compliance with the applicable Accounting Standards specified under Section 133 of the Act and Other Generally Accepted Accounting Principles for the purpose of onward submission to SEBI, the BSE Limited and the National Stock Exchange of India Limited (hereinafter referred to as "the stock exchanges"). The Draft Scheme is approved by the Board of Directors and is subject to approval of the NCLT and Statutory and Regulatory Authorities, as applicable. The relevant extract of the Scheme as referred above is enclosed as Annexure and the same has been initialled by us for identification purposes only.

Management Responsibility for the statement

3. The responsibility for the preparation of the draft Scheme and its compliance with the relevant laws and regulations, including the applicable Accounting Standards and Other Generally Accepted Accounting Principles as aforesaid, is that of the Board of Directors of the Companies involved.
4. The management is also responsible for ensuring that the company complies with the requirements of the Act and the rules, SEBI regulations, the applicable accounting standards and IRDAI regulations, circulars, notifications issued, in relation to the Draft Scheme, and for providing all relevant information to the relevant NCLT, the SEBI and the stock exchanges.



5. The Management is also responsible for preparation and maintenance of appropriate accounting, other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

Auditor's Responsibility

6. Pursuant to the requirements of provisions of Section 232 of the Act and SEBI regulations, our responsibility is only to provide a reasonable assurance on whether the proposed accounting treatment as specified in Clause 14 of Section F of Part III of the Draft Scheme, the extract of which is reproduced as Annexure I to this Certificate, is in conformity with SEBI regulations and AS specified under section 133 of the Act read with the rules issued thereunder and other generally accepted accounting principles in India. Nothing contained in this Certificate, nor anything said or done in the course of, or in connection with the services that are subject to this Certificate, will extend any duty of care that we may have in our capacity of the statutory auditors of any financial statements of the Company. Further, our examination did not extend to any other parts and aspects of a legal or proprietary nature in the Draft scheme.
7. The following documents and details, inter alia, have been furnished to us by the Company:
 - a. Copy of the Draft Scheme of the Company along with the date from which the draft scheme shall be effective;
 - b. Certified true copy of the board resolution for the proposed amalgamation and
 - c. Written representation from the Management in this regard.
8. We conducted our examination of the proposed accounting treatment specified in Clause 14 of Section F of Part III of the Draft Scheme in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
9. We have complied with the relevant applicable requirements of the 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.

Opinion

10. Based on our examination and according to the information and explanations given to us, we confirm that the accounting treatment contained in the aforesaid Scheme is in compliance with Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and circulars issued thereunder and all the applicable accounting standard notified by the Central Government under Section 133 of the Act read with relevant rules thereunder and other Generally Accepted Accounting Principles.



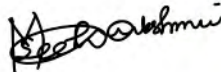
Disclaimer

11. We have not performed an audit, the objective of which would be the expression of an opinion on the financial statements, specified elements, accounts or items thereof, for the purpose of this certificate. Accordingly, we do not express such opinion.

Restrictions on Use

12. This Certificate is issued at the request of the Board of Directors of the Company pursuant to the requirements of circulars issued under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for onward submission to the National Company Law Tribunal, Securities and Exchange Board of India, BSE Limited, National Stock Exchange of India Limited, Insurance Regulatory and Development Authority of India and other relevant Authorities. This Certificate should not be used for any other purpose without our prior written consent.

For PKF Sridhar & Santhanam LLP
Chartered Accountants
Firm Registration Number: 003990S / S200018



Seethalakshmi M
Partner
Membership No.: 208545

For Kirtane & Pandit LLP
Chartered Accountants
Firm Registration Number: 105215W/ W100057



Suhrud Lele
Partner
Membership No.: 121162

Place: Bengaluru, India
Date: December 22, 2025

Place: Pune, India
Date: December 22, 2025

Annexure-1: Extract of Scheme of Merger

14. ACCOUNTING TREATMENT IN THE BOOKS OF TRANSFEREE COMPANY

- 14.1. Upon the Scheme being effective, the Transferee Company shall account for amalgamation in accordance with "Pooling of Interest Method" as per the applicable method of accounting i.e. AS 14 as notified under Section 133 of the Act read with relevant rules issued thereunder and other applicable Accounting Standards prescribed under the Act as below:
- 14.1.1. All assets, liabilities and reserves of the Transferor Company transferred to and vested in the Transferee Company shall be recorded in the books of accounts of the Transferee Company at their respective book values as appearing in the financial statements of the Transferor Company;
- 14.1.2. The identity of the reserves pertaining to the Transferor Company shall be preserved and shall appear in the merged separate financial statements of the Transferee Company in the same form in which they appeared in the financial statements of the Transferor Company;
- 14.1.3. To the extent that there are inter-company loans, debentures, deposits, obligations, balances or other outstanding including any interest thereon, as between the Transferor Company and the Transferee Company, the obligations in respect thereof shall come to an end and there shall be no asset or liability in respect thereof;
- 14.1.4. The investment in shares of the Transferee Company appearing in the books of account of the Transferor Company shall stand cancelled and there shall be no further obligation/ outstanding in that behalf;
- 14.1.5. Upon the Scheme coming into effect, the surplus, if any, of the net value of assets (other than inter-company investment), liabilities and reserves of the Transferor Company acquired and recorded by the Transferee Company over the face value of the new shares (net of cancelled shares) on merger issued and allotted shall be credited to capital reserve and presented separately from other capital reserves of the Transferee Company, and in case of deficit, adjusted to existing capital reserves or securities premium or other revenue reserves of the Transferee Company, in that order, and if the Transferee Company has no reserves or has inadequate reserves, then the remaining deficit will be debited to an account titled 'Amalgamation Adjustment Deficit Account'; and
- 14.1.6. In case of any difference in accounting policies between the Transferor Company and the Transferee Company, the impact of the same will be quantified and adjusted in the revenue reserves of the Transferee Company to ensure that the financial statements of the Transferee Company reflect the financial position on the basis of consistent accounting policies.

