



CCI approves the Proposed Merger of Girnar Finserv Private Limited; Girnar Insurance Brokers Private Limited; D2C Consulting Services Private Limited; RB Info Services Private Limited into Artivatic Data Labs Private Limited.

Posted On: 07 NOV 2025 8:12PM by PIB Delhi

The Competition Commission of India has approved the Proposed Merger of Girnar Finserv Private Limited; Girnar Insurance Brokers Private Limited; D2C Consulting Services Private Limited; RB Info Services Private Limited into Artivatic Data Labs Private Limited.

Girnar Finserv Private Limited (Girnar Finserv) is a private limited company and is controlled by Girnar Software Private Limited (**GSPL**). It offers marketing communication services in India.

Girnar Insurance Brokers Private Limited (Girnar Insurance) is a private limited company and also controlled by GSPL. It is involved in the distribution of various insurance products in India through its platform, InsuranceDekho. InsuranceDekho holds a composite broking license from the Insurance Regulatory and Development Authority of India (**IRDAI**).

Girnar Software Private Limited (GSPL) is a private limited company. GSPL and its affiliates own and operate various platforms including, CarDekho, BikeDekho, TractorDekho, TruckDekho, BicycleDekho, BusDekho, and BatteryDekho, Rupyy, CarDekho Auctions, PowerDrift, ZigWheels, Revv, CollegeDekho, Crack-Ed etc.

D2C Insurance Broking Private Limited (D2C Insurance) is engaged in providing insurance brokerage services through online and offline channels and holds a license to act as a Direct Broker (Life & General Insurance) issued by IRDAI in accordance with IRDAI Broker Regulations.

D2C Consulting Services Private Limited (D2C Consulting) is engaged in marketing and management consulting services.

RB Info Services Private Limited (RB Info) is active in the sale of wellness products and acts as a direct selling agent for loans and credit cards. D2C Consulting, D2C Insurance and RB Info operate the RenewBuy platform, which simplifies insurance and financial products and makes them accessible for customers through its digitally enabled advisors.

Artivatic Data Labs Private Limited (Artivatic) provides insurance related IT services such as API based and SaaS solutions for underwriting and claim assistance.

The proposed combination envisages that Girnar Finserv, Girnar Insurance, D2C Consulting and RB Info will merge into and ultimately be housed in Artivatic, pursuant to the Merger Framework Agreement executed on 12th May 2025 (**MFA**) (**Proposed Combination**).

Detailed order of the Commission will follow.

NB/PK

(Release ID: 2187558) Visitor Counter : 95

Read this release in: Urdu