

**Name of the Issue: PB Fintech Limited**

<b>1</b>	<b>Type of Issue</b>	Initial Public Offer
<b>2</b>	<b>Issue Size (Rs. Mn)</b>	57,097.15*
	<i>*Source: Prospectus</i>	
<b>3</b>	<b>Grade of issue along with name of the rating agency</b>	
	<b>Name</b>	NA
	<b>Grade</b>	NA
<b>4</b>	<b>Subscription Level (Number of times)</b>	17.67*
	<i>* Figure is after technical rejections</i>	
	<i>Source: Minutes for basis of allotment dated November 10, 2021</i>	
<b>5</b>	<b>QIB Holding (as a %age of Outstanding Capital) as disclosed to the stock exchanges</b>	

Particulars	% age
(i) On Allotment**	24.24%
(ii) at the end of the 1st Quarter immediately after the listing of the issue (December 31, 2021)	25.68%
(iii) at the end of 1st FY (March 31, 2022)	26.89%
(iv) at the end of 2nd FY (March 31, 2023)	64.43%
(v) at the end of 3rd FY (March 31, 2024)*	N.A.

*\*\*Basis of Allotment (excluding pre-issue QIB holding)*

*\*QIB Holding not disclosed as reporting for relevant period has not been completed.*

**6 Financials of the issuer**

*(Rs. Million)*

Parameters	1st FY (March 31, 2022)	2nd FY (March 31, 2023)	3rd FY (March 31, 2024) *
Income from operations	14,248.90	25,578.40	Not Available
Net Profit for the period	(8,329.13)	(4,879.39)	Not Available
Paid-up equity share capital	899.00	900.23	Not Available
Reserves excluding revaluation reserves <sup>1</sup>	53,217.58	53,862.76	Not Available

*\* Financials not available as reporting for the relevant years has not been completed.*

*1. Indicated Other equity (excluding revaluation reserves)*

**7 Trading Status**

The equity shares of PB Fintech Limited are listed on both the BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE") (and together with BSE the "Stock Exchanges")

The equity shares have not been suspended or delisted.

Particulars	Status
(i) at the end of 1st FY (March 31, 2022)	Frequently Traded
(ii) at the end of 2nd FY (March 31, 2023)	Frequently Traded
(iii) at the end of 3rd FY (March 31, 2024) *	Not Available

\* *Trading status not disclosed as the relevant fiscal years have not been completed.*

Source: Stock exchange data.

**8 Change in Directors of Issuer from the disclosures in the offer document**

Particulars	Name of Director	Appointed / Resigned
(i) at the end of 1st FY (March 31, 2022)	Mr. Munish Ravinder Varma	Resigned
(ii) at the end of 2nd FY (March 31, 2023)	NA	NA
(iii) at the end of 3rd FY (March 31, 2024) *	Not Available	Not Available

\* *Changes in Directors of Issuer not updated as the relevant financial years have not been completed*

**9 Status of implementation of project/ commencement of commercial production**

- (i) as disclosed in the offer document Not applicable
- (ii) Actual implementation Not available
- (iii) Reasons for delay in implementation, if any Not available

**10 Status of utilization of issue proceeds**

- (i) *as disclosed in the offer document* Rs. 36,130.90 million to be deployed
- (ii) *Actual implementation* Rs. 16,142.70 million
- (iii) *Reasons for deviation, if any* No deviation

**11 Comments of monitoring agency, if applicable**

- (i) Comments on use of funds No deviation from the object.  
Range of deviation is NA
- (ii) Comments on deviations, if any, in the use of proceeds of the Issue from the objects stated in the Offer document No deviations
- (iii) Any other reservations expressed by the monitoring agency about the end use of funds Nil

**12 Pricing Data**

Designated Stock Exchange	NSE
Issue Price (Rs.)	980.00
Listing Date	15-Nov-21

Price Parameters	At close of listing day- November 15, 2021	Close of 30th calendar day from listing day	Close of 90th calendar day from listing day <sup>(1)</sup>	As at the end of the 1st FY after the listing of the issue ( 31st March, 2022)		
				Closing price	High	Low
Market Price	1,202.90	1,119.45	763.95	694.30	1,470.00	618.00
Nifty 50*	18,109.45	17,221.40	16,842.80	17,464.75	18,604.45	14,151.40
As at the end of the 2nd FY after the listing of the issue ( 31st March, 2023)				As at the end of the 3rd FY after the listing of the issue ( 31st March, 2024) <sup>(2)</sup>		
Price Parameters	Closing price	High	Low	Closing price	High	Low
	Market Price	638.90	825.05	356.20	Not Available	Not Available
Nifty 50*	17,359.75	20,222.45	16,828.35	Not Available	Not Available	Not Available

\*Being index of NSE, the designated stock exchange

(1)As of 91st day calendar day from listing day as 90<sup>th</sup> day is a 13 Feb 2022, Sunday

(2)The pricing data is not disclosed as the relevant fiscal year has not been completed

## 13 Basis for Issue Price

Accounting ratio	As disclosed in offer document, at the end of FY 2021*	At the end of 1 <sup>st</sup> FY (March 31, 2022)	At the end of 1 <sup>st</sup> FY (March 31, 2023)	At the end of 1 <sup>st</sup> FY (March 31, 2024)**
<b>Company</b>				
<b>EPS (Basic)</b>	<i>Consolidated</i>	(4.11)	(20.34)	(10.97)
	<i>Peer Group &amp; Industry Avg</i>	<i>Not Applicable</i>	<i>Not Applicable</i>	<i>Not Applicable</i>
<b>Company</b>				
<b>P/E</b>	<i>Consolidated</i>	<i>Not Applicable</i>	<i>Not Applicable</i>	<i>Not Applicable</i>
	<i>Peer Group &amp; Industry Avg</i>	<i>Not Applicable</i>	<i>Not Applicable</i>	<i>Not Applicable</i>
<b>Company</b>				
<b>RoNW</b>	<i>Consolidated</i>	(7.54%)	(15.39%)	(8.85%)
	<i>Peer Group &amp; Industry Avg</i>	<i>Not Applicable</i>	<i>Not Applicable</i>	<i>Not Applicable</i>
<b>Company</b>				
<b>NAV per share<sup>(1)</sup></b>	<i>Consolidated</i>	54.52	132.20	121.85
	<i>Peer Group &amp; Industry Avg</i>	<i>Not Applicable</i>	<i>Not Applicable</i>	<i>Not Applicable</i>

**Notes**

\* Sourced from Prospectus dated November 8, 2021

\*\*Not available as the relevant fiscal year has not been completed / information not disclosed

1. Based on basic number of equity shares outstanding

## 14 Any other material information

Particulars	Date
Investment of Rs. 10.81 crore by Docprime Technologies Private Limited ('Docprime') into Visit Health Private Limited	30-Nov-21
Approval for Incorporation of the wholly owned subsidiary to carry on the business of an Account Aggregator ('AA')	13-Dec-21
Investment in MyLoanCare Ventures Private Limited, a company incorporated under the provisions of the Companies	13-Dec-21
Investment of Rs. 22.1 crore by Docprime into Visit Health Internet Services Private Limited	14-Jan-22
Incorporation of PB Financial Account Aggregators Private Limited to carry on the business of an Account Aggregator ("AA")	03-Feb-22
Acquisition of visit Internet Services Private Limited by Docprime Technologies Private Limited	30-Mar-22
Scheme of Amalgamation of Makesense Technologies Limited with PB fintech	27-Apr-22
Investment of Rs. 449.99 crore in Policybazaar Insurance Brokers Private Limited	27-Apr-22
Intimation received from Mr. Yashish Dahiya for intention to sell share	06-Jun-22
Completion of investment of Rs. 650 crore in PolicyBazaar Insurance Brokers Pvt. Ltd.	21-Sep-22
Completion of investment of Rs. 250 crore in PaisaBazaar Marketing and Consulting Pvt. Ltd	21-Sep-22
PB Fintech Limited has made an investment of ~USD 2 million and acquired 26.72% Shares of YKNP Marketing Management	18-Nov-22

Note: For further updates and information, please refer stock exchange websites i.e. [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)