

Name of the Issue: PB Fintech Limited

Updated on June 2024

1	Type of Issue	Initial Public Offer
2	Issue Size (Rs. Cr)	5,709.72

*Source: Prospectus

3 Grade of issue along with name of the rating agency

Name	NA
Grade	NA

4	Subscription Level (Number of times)	17.86*
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*The above figure is after technical rejection and excludes anchor allotment

Source: Final Post Issue Monitoring Report

5 QIB Holding (as a %age of Outstanding Capital) as disclosed to the stock exchanges

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)	25.58%
(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)	65.61%

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

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	15,502.79	25,578.47	34,376.80
Net Profit for the period	(8,326.24)	(4,879.39)	771.10
Paid-up equity share capital	899.00	900.23	902.40
Reserves excluding revaluation reserves	33,217.58	53,947.80	57,862.30

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

7 Trading Status

The equity shares of Company are listed on BSE Limited ("BSE") and the National Stock Exchange of India Limited

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)	Frequently Traded

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)	Munish Ravinder Varma	Resigned
(ii) at the end of 2nd FY (March 31, 2023)	No change	No change
(iii) at the end of 3rd FY (March 31, 2024)	No change	No change

9 Status of implementation of project/ commencement of commercial production

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

10 Status of utilization of issue proceeds

i) As disclosed in the Offer Document

(Rs. In millions)

	Amount proposed to be financed from Net Proceeds
Enhancing visibility and awareness of our brands, including but not limited to "Policybazaar" and "Paisabazaar" NCD Redemption	15,000.00
New opportunities to expand growth initiatives to increase our Consumer base including offline presence	3,750.00
Funding Strategic investments and acquisitions	6,000.00
Expanding our presence outside India	3,750.00
General Corporate Purposes	7,630.90
Total Net Proceeds	36,130.90

ii) Actual utilisation

(Rs. In millions)

	Amount as proposed in Prospectus	Total Unutilized Amount as on March 31, 2024
Enhancing visibility and awareness of our brands, including but not limited to "Policybazaar" and "Paisabazaar" NCD Redemption	15,000.00	3,269.62
New opportunities to expand growth initiatives to increase our Consumer base including offline presence	3,750.00	1,494.46
Funding Strategic investments and acquisitions	6,000.00	5,595.96
Expanding our presence outside India	3,750.00	3,350.00
General Corporate Purposes	7,630.90	-
Total Net Proceeds	36,130.90	13,710.04

iii) Reasons for deviation if any

NIL

11 Comments of monitoring agency, if applicable

(1) Information shall be updated in due course

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	As at the end of the 1st FY after the listing of the issue (31st March, 2022)		
				Closing price	High (During FY)	Low (During FY)
Market Price	1,202.30	1,125.65	778.90	694.30	1,470.00	618.00
Nifty	18,109.45	17,324.90	17,374.75	17,464.75	18,604.45	14,151.40

Price parameters	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)		
	Closing price	High	Low	Closing price	High	Low
Market Price	638.85	825.05	356.20	1,124.25	1,210.95	566.30
Nifty	17,359.75	18,887.60	15,183.40	22,326.9	22,526.6	17,312.8

Sectoral Index Not comparable to any of the available sectoral indices

Source: Stock Exchange data. Where the 30th day / 90th day/ March 31 of a particular year falls on a holiday, the immediately following trading day has been considered

13 Basis for Issue Price

There are no listed companies in India that engage in a business similar to that of our Company. Accordingly, it is not possible to provide a comparison with listed industry peers in relation to our Company.

14 Any other material information

Particulars	Date
For further updates and information, please refer stock exchange websites i.e. www.bseindia.com and www.nseindia.com	