

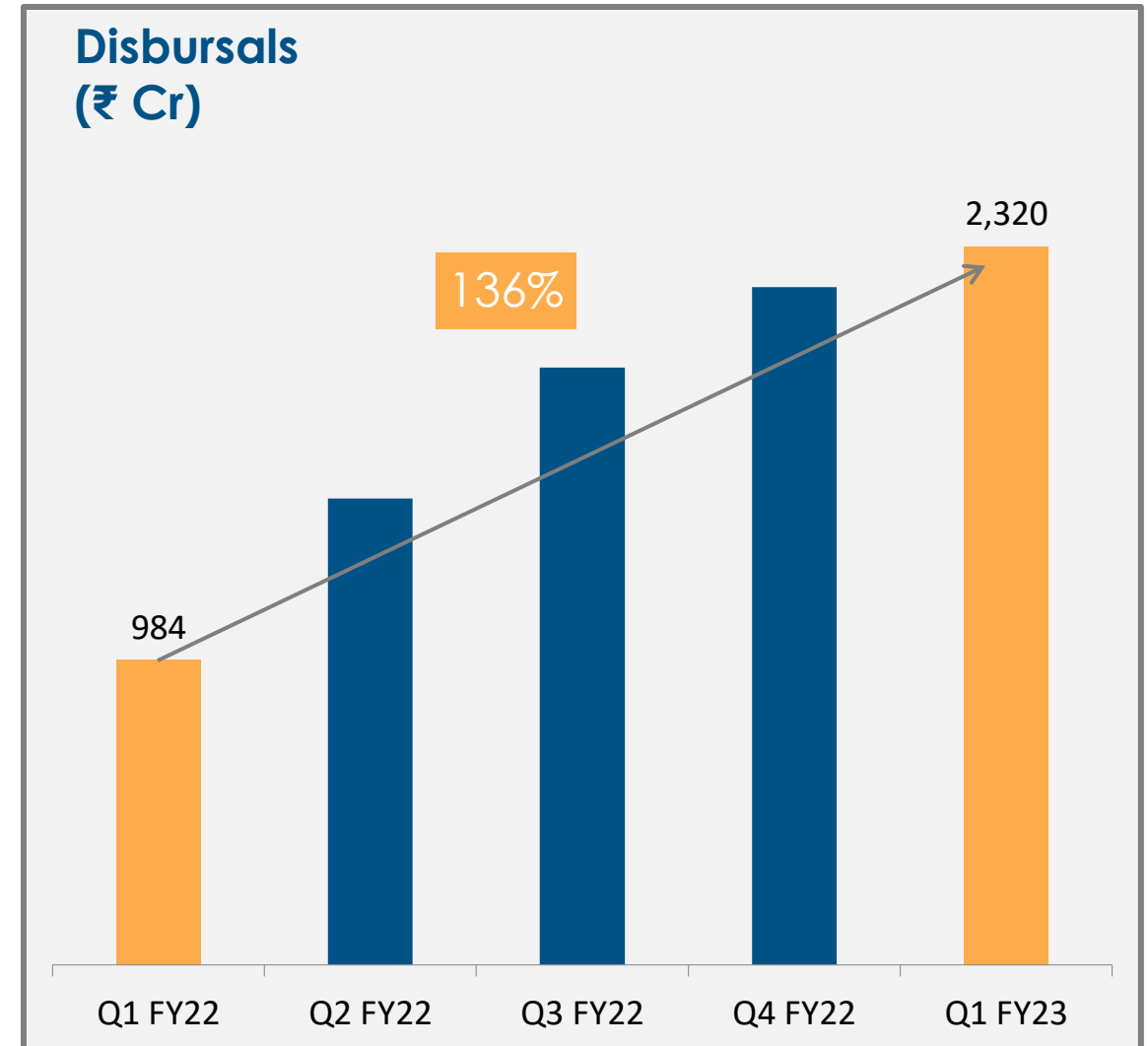
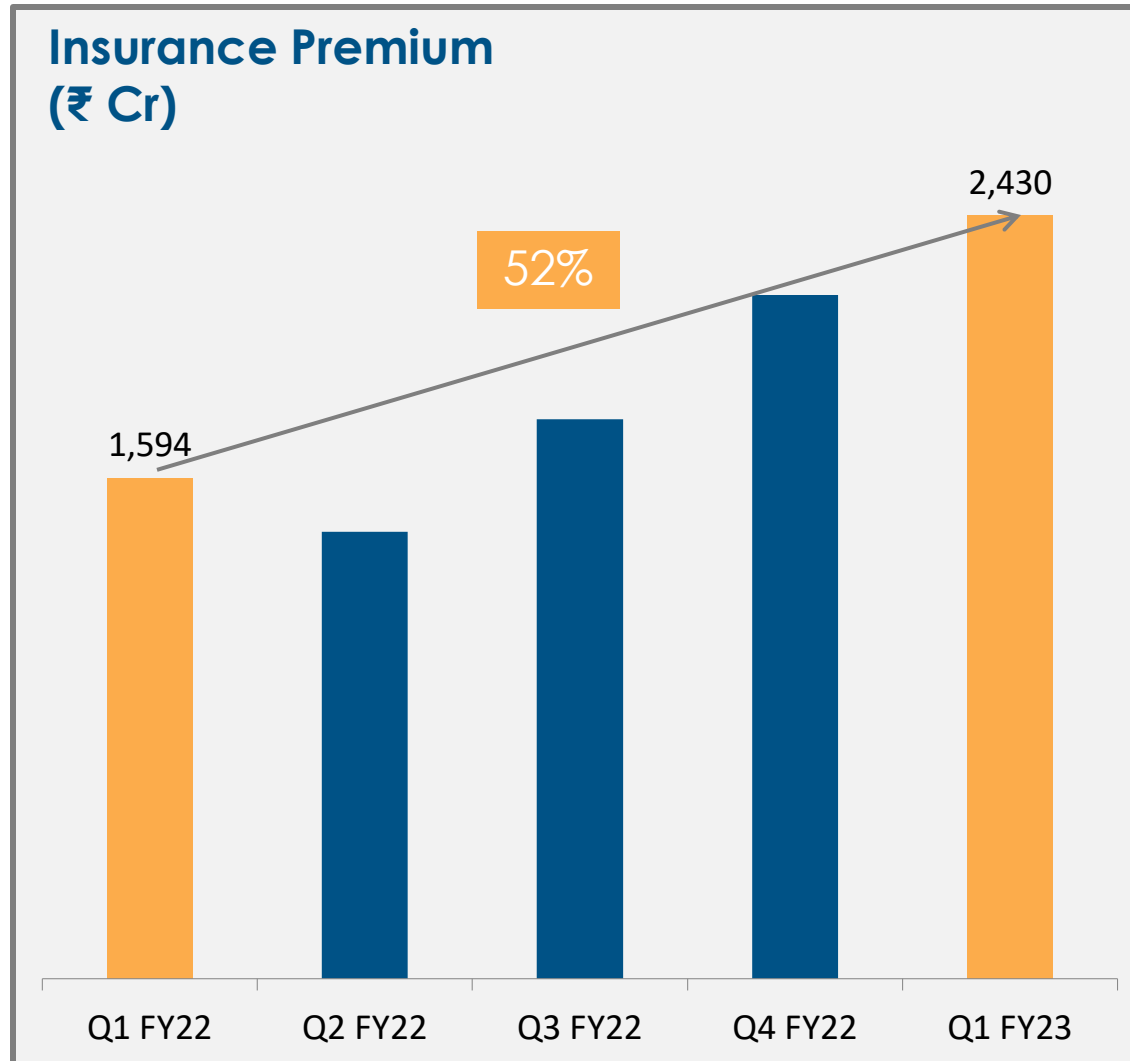
policybazaar.comTM
HAR FAMILY HOGI INSURED

paisabazaar.com

Earnings Call
Quarter ended June 2022

Insurance Premium grew 52% YoY

Credit Disbursal grew 136% YoY



Key Performance Indicators

Strong Insurance Premium & Credit Disbursal Growth; Continuous Improvement in Productivity

| ₹ Cr ^ | Q1 FY22 | Q1 FY23 | YoY | Q4 FY22 | Q1 FY23 | QoQ |
|--------------------------|---------|---------|------|---------|---------|-----|
| Insurance Premium | 1,594 | 2,430 | 52% | 2,176 | 2,430 | 12% |
| New premium per enquiry* | 1,209 | 1,595 | 32% | 1,386 | 1,595 | 15% |
| Lending Disbursal | 984 | 2,320 | 136% | 2,189 | 2,320 | 6% |

*New insurance premium - India biz (excluding POSP)

^ Unaudited management accounts

Financials – Q1

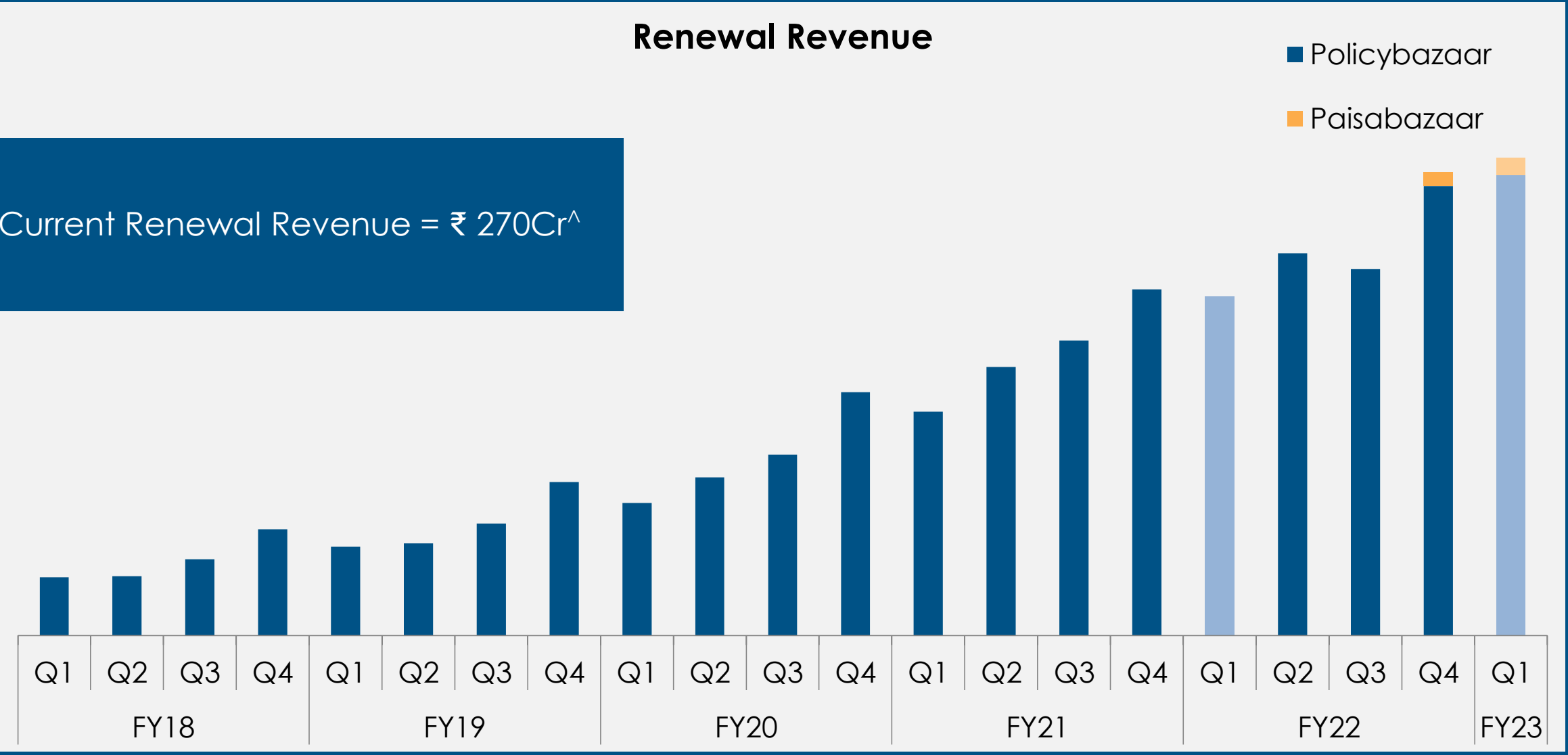
Revenue 113% growth YoY, Improving Contribution, New Initiatives increase efficiency

| ₹ Crores | Q1 FY22 | | | Q4 FY22 | | | Q1 FY23 | | |
|--------------------------------------|---------|----------|-----------------|---------|----------|-----------------|---------|----------|-----------------|
| | Total | Existing | New Initiatives | Total | Existing | New Initiatives | Total | Existing | New Initiatives |
| Revenue | 238 | 233 | 4 | 540 | 386 | 154 | 505 | 371 | 134 |
| Contribution (non-GAAP) [#] | 69 | 73 | (4) | 98 | 179 | (81) | 113 | 167 | (54) |
| Contribution % | 29% | 31% | (98%) | 18% | 46% | (52%) | 22% | 45% | (40%) |
| Adjusted EBITDA (non-GAAP) | (42) | (32) | (10) | (80) | 10 | (90) | (66) | 5 | (71) |

[#] – Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)

[^] Unaudited management accounts

Renewal revenue at an annualized run rate of ₹270 Cr



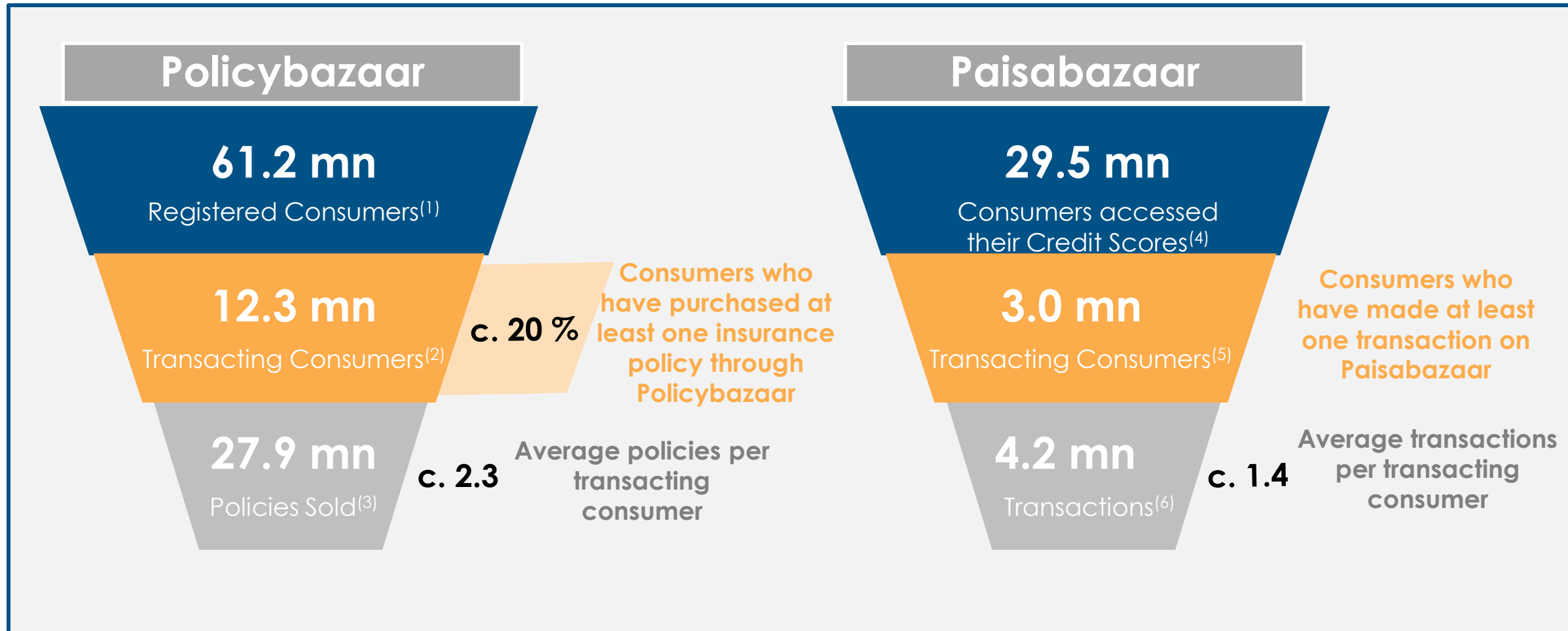
[^]: Based on ARR of Q1, Unaudited management accounts

Improving Efficiency & Customer Experience

- “Har Family Hogi Insured!” We aim to make every family in India have Health and Life insurance
- Scale is key for a marketplace: we are at an annual run rate ^{^1} of insurance premium of over ₹ 9,700 Cr growing at 52% YoY
- ₹ c.275 Cr ARR of renewal revenue^{^2} which has 85% Margins
- Our consistent efforts to improve customer service and claims support are paying off with multiple heartening customer messages and is reflected by a CSAT* of 83% for Q1 FY22
- Quality of business in terms of Claims ratios and Retention rates makes our business profitable for our partners
- High disclosure rates & fraud detection are helping improve claims settlement ratios for our partners; our folio has 9% higher claims settlement ratio as compared to other channels for health insurance^{##}
- Increasing efficiency of operations
 - More than 80% of Motor (four and two wheeler insurance) and travel insurance transactions continue to be unassisted
 - New insurance premium per enquiry[#] has increased by 32% YoY
 - Physical leg of the business delivering meaningful impact on Health and Life Insurance businesses
 - Steady growth in premium per enquiry
 - Increasing percentage of business via this mode
- A steady shift in business mix towards rural India in our core business, 59% of insurance business from non Tier 1 cities in FY22, up from 28% in FY17

- Lending business grew 136% YoY and currently is at a disbursal[^] ARR of ₹11,200 Cr. Credit Card issuance at 4.3 Lacs ARR (growing at > 600% YoY)
- Over 2.95 Cr customers have accessed Credit score on Paisabazaar platform till date from over 823 different towns, representing 13%* of India's active credit score customers
 - 75% of these customers came from Non-metros demonstrating the strong brand pull and reach
- > 70% of the transactions are from existing customers^{\$} demonstrating strong repeat behavior
- Lending business is transformed post COVID with strong margin focus and is moving towards profitability in near term
- Digitization is becoming significant in Lending – currently led by Credit cards where ~71% of Cards issued in Q1 were end-to-end (E2E) digital. Unsecured lending will follow. As the lending moves to more E2E digital, a digital marketplace with improving experience like ours would stand to benefit
- Co-created product strategy is shaping up well with products like Step-up Card, Duet Credit Card; Credit line products all gaining good traction

Two leading consumer destinations



1. Consumers registered on Policybazaar platform as of June 30, 2022
2. Cumulative number of unique Consumers who bought at least one product on Policybazaar since its inception till June 30, 2022
3. Cumulative number of new life and non-life insurance policies sold and non-life insurance renewals on Policybazaar since its inception till June 30, 2022
4. Consumers who accessed their credit scores through Paisabazaar
5. Cumulative number of unique Consumers who made at least one transaction on Paisabazaar since its inception till June 30, 2022
6. Cumulative number of transactions made on Paisabazaar since its inception till June 30, 2022

policybazaar.com

INDIA'S LARGEST MARKETPLACE FOR INSURANCE



93%
Market share
(online aggregators)[^]



₹ 2,430 Cr
Insurance premium
(Q1 FY23)

12.3 mn
Transacting Consumers
till date



27.9mn
Insurance Policies sold
(till date)

52%
Y-o-Y growth



₹ 1,595
New insurance premium
per enquiry per month*
(Q1 FY23)

₹ 9,700+ Cr
Insurance premium
(ARR Q1 FY23)

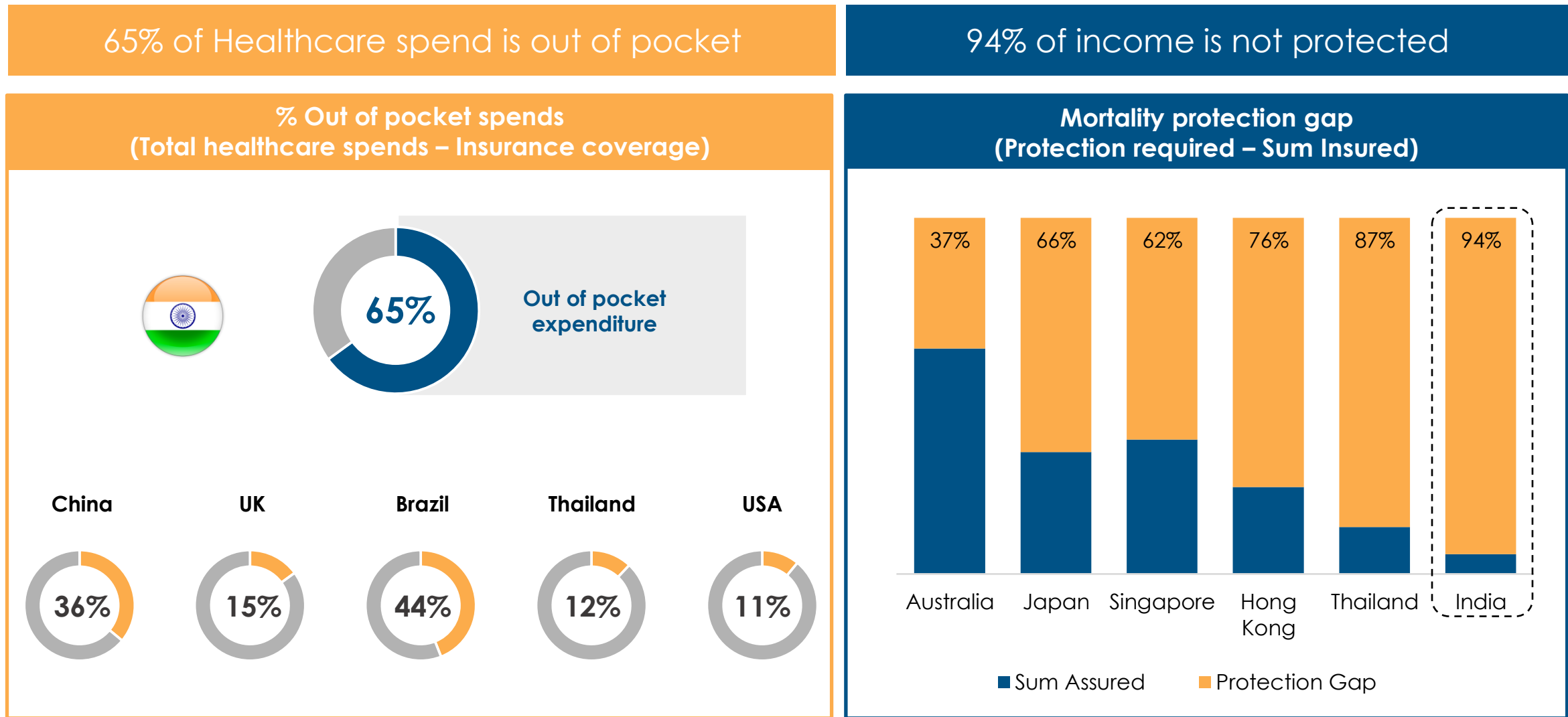
51
Insurance
Partners



[^] Market share is as per the Frost & Sullivan Report titled "State of Insurance and Consumer Credit Market of India: Unlocking the Digital Opportunity" dated October 19, 2021

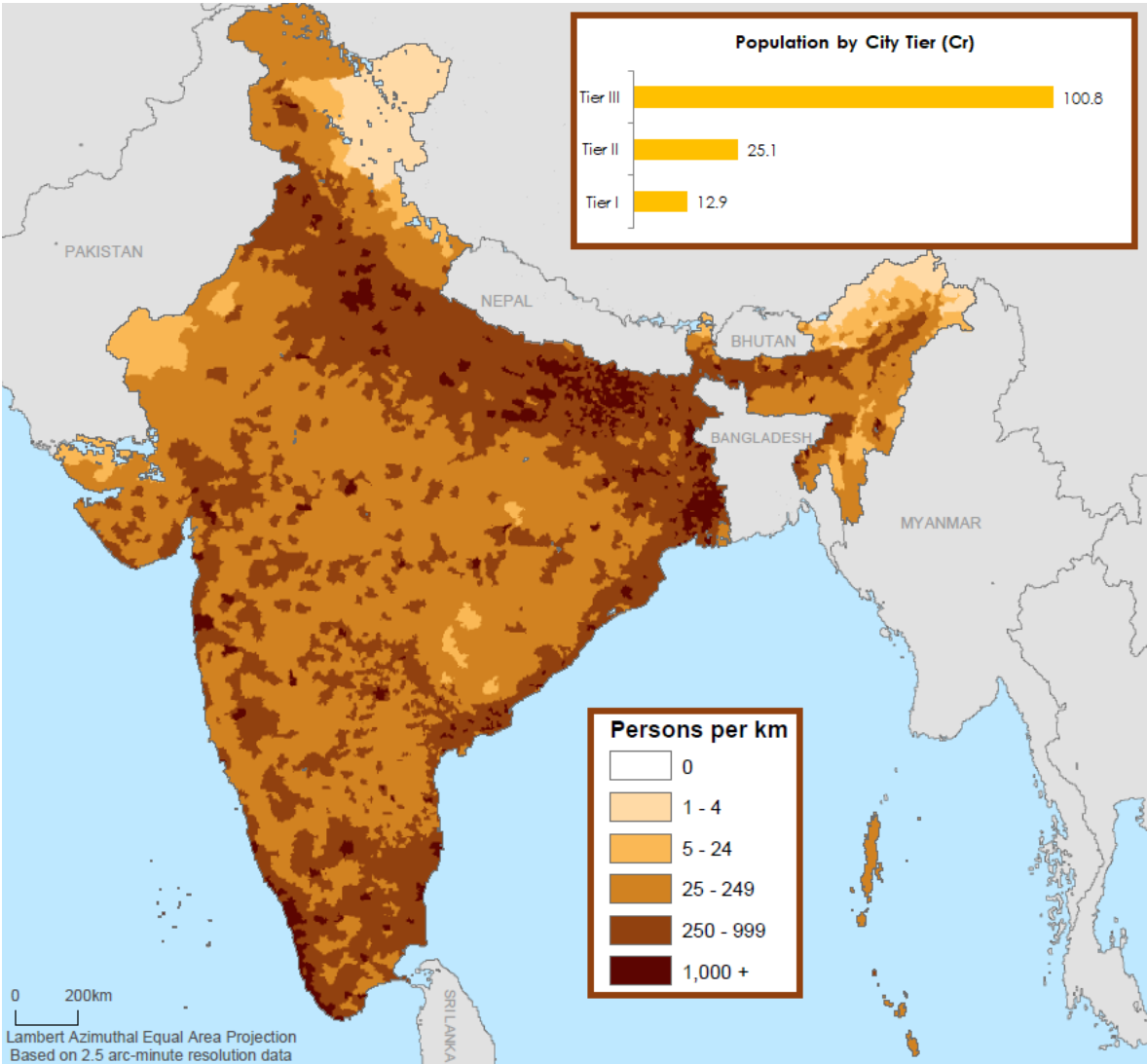
* New insurance premium - India biz (excluding POSP)

India continues to have one of the widest protection gaps; Health & Term Insurance is needed

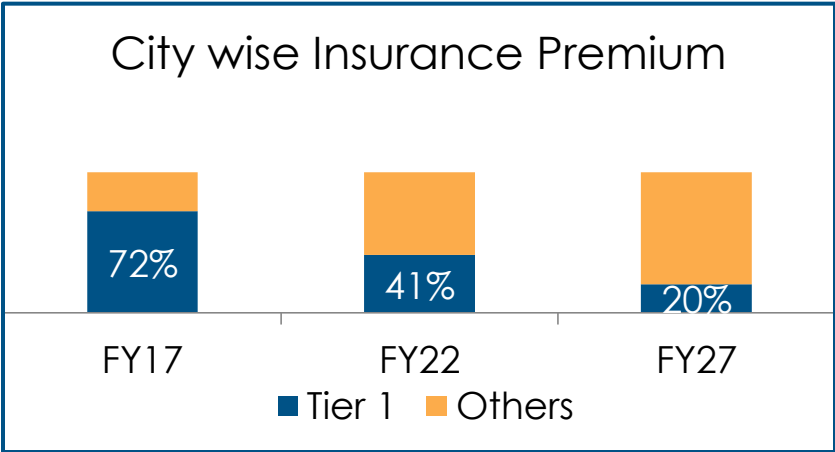


India is vast and growing

The future is in Tier 2 & 3 cities



| Geography | Penetration (%) | | | Density (USD) | | |
|-----------------------|-----------------|----------|-------|---------------|----------|-------|
| | Life | Non-Life | Total | Life | Non-Life | Total |
| USA & Canada | 3.1 | 8.8 | 11.8 | 1,878 | 5,392 | 7,270 |
| Advanced EMEA | 4.6 | 3.3 | 7.9 | 1,893 | 1,341 | 3,234 |
| Emerging EMEA | 0.7 | 1.2 | 1.9 | 30 | 50 | 80 |
| Advanced Asia Pacific | 6.2 | 3.1 | 9.3 | 2,331 | 1,159 | 3,490 |
| Emerging Asia Pacific | 2.3 | 1.7 | 4.1 | 124 | 92 | 215 |
| World | 3.3 | 4.1 | 7.4 | 360 | 449 | 809 |
| India | 3.2 | 1.0 | 4.2 | 59 | 19 | 78 |

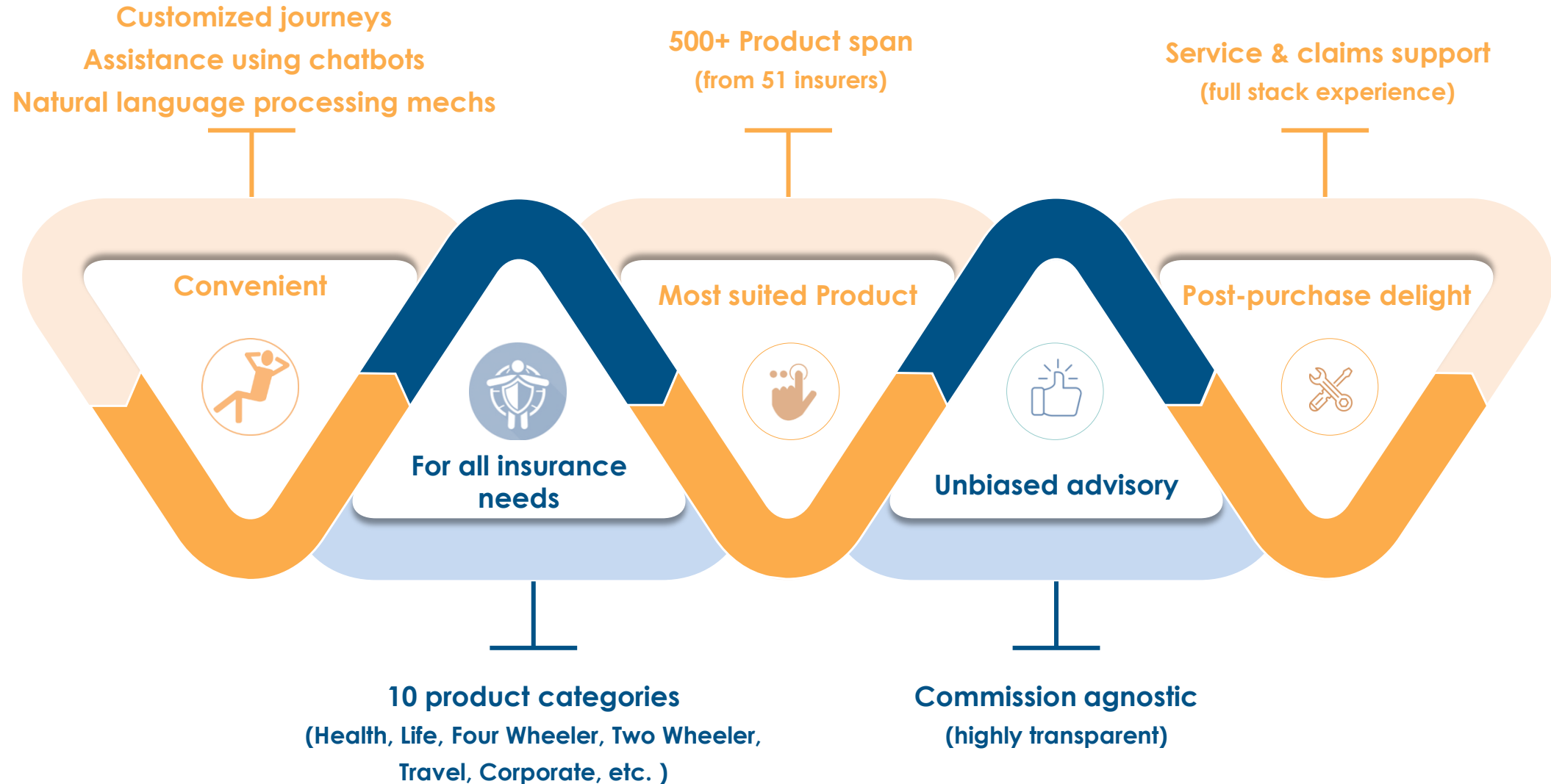


Tier 1 cities contribute 10% population of the country but 41% of Insurance premium

PB Advantage for consumers

Uniquely positioned for capturing mindshare

Policybazaar provides a holistic product suite with seamless experience



Leverage data and technology to create best in class products and experiences



Improved customer disclosures

- Data **disclosure directly from the customer** - bypassing agent channel which is prone to fraud
- Tech based document verification



Extensive historical data

- **14 years digital vintage**: Rich data on customers & claims variables
- **c.12.3mn transacting customers** since inception



Enhanced scoring using digital data

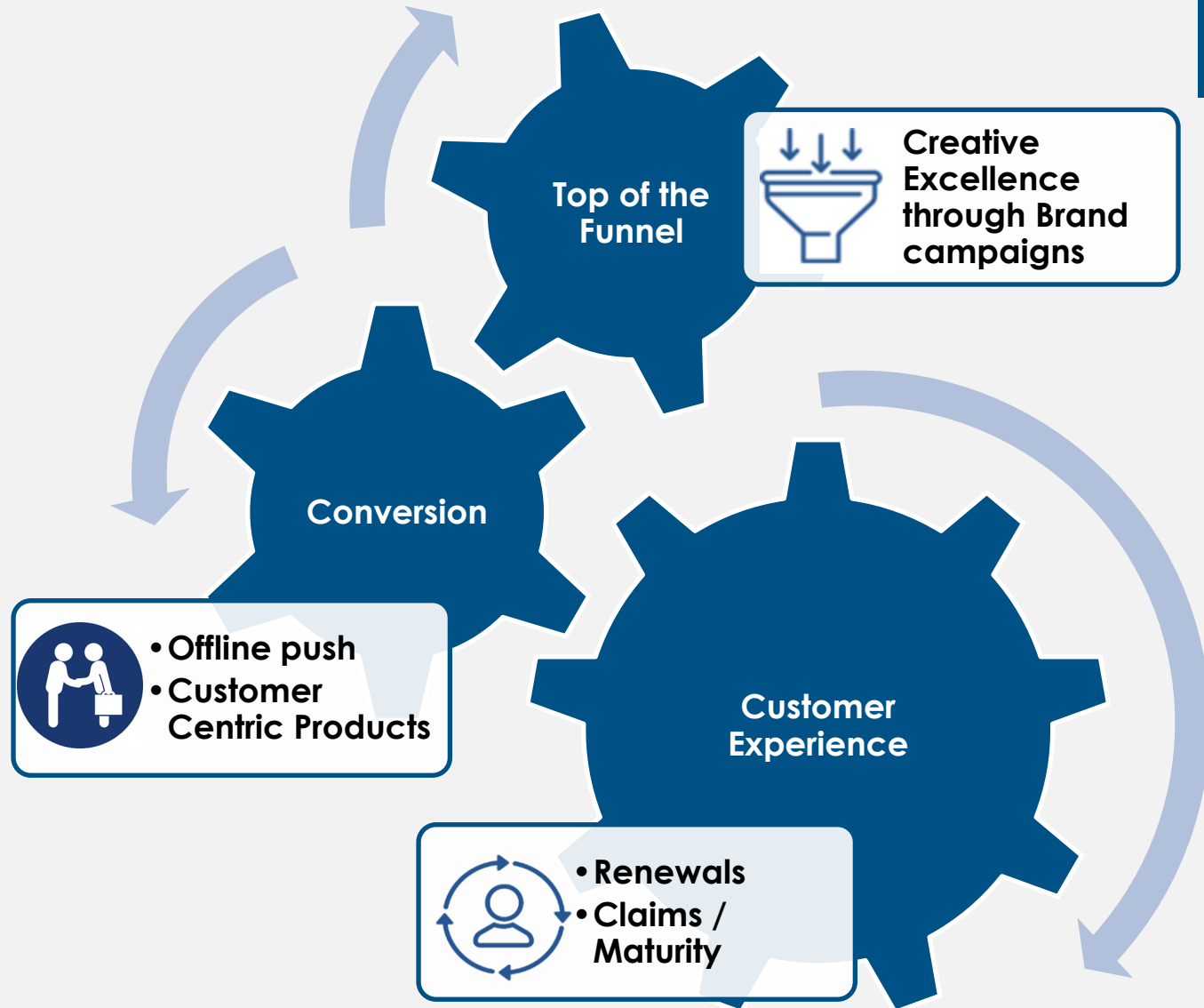
- Intricate data collected by PB which is unavailable in an offline environment
- Risk pricing simulation: Use of **digital variables exclusive to PB** in addition to traditional variables; niche/customized product conceptualization
- **Risk scores** calculated for **fraud** and shared with insurers at the time of case login



Rich insights from voice analytics

- **100% of calls converted** to text & analysed for behavioural insights, thus sharp risk assessment for insurers
- **Reducing false positives** through customer conversation tone analytics




FY23: Key Focus Areas



Insuring Indian Middle Class Families
“Har Family Hogi Insured”



The best of both worlds: Online B2C + Offline Push

| Direct to Consumer Retail Business | | Intermediary Led Business |
|--|--|--|
| Online B2C | Online B2C + Offline Push | B2B2C |
|  |  |  |
| Consumer Led business | Consumer Led business | Agent Led / Initiated business |
| Consumers | Consumers | Consumers |
| <ul style="list-style-type: none"> • Tele-assistance during purchase • Choices of products & pricing • Tech & customer-center based service / claims assistance | <ul style="list-style-type: none"> • Tele-assistance + Human touch • Choices of products & pricing • Tech & customer-center based service / claims assistance | <ul style="list-style-type: none"> • Human touch • Low choices of products & pricing • Limited service / claims assistance |
| Insurers | Insurers | Insurers |
| <ul style="list-style-type: none"> • Payout to distributor • Sharp risk assessment + real-time control on claims / frauds / mis-selling | <ul style="list-style-type: none"> • Payout to distributor • Sharp risk assessment + real-time control on claims / frauds / mis-selling | <ul style="list-style-type: none"> • Cost of maintaining the agency channel / payout to B2B2C partners • Cannot control high claims / frauds / mis-selling |

Offline Push through stores & in-person appointments



Website / Mobile site

- Choice of products, pricing, combos
- Unassisted purchase
- Service – book health tests, upload documents, etc



Telephone

- Assistance during purchase
- Service coordination – medicals + documentation



Chat

- Assistance during purchase through chatbots
- One-click renewals
- Real-time updates on service & claims requests



Video Call / Video Uploads

- Higher trust factor
- Video medicals / KYC
- Fraud detection – liveliness scores
- Motor claims



Retail Store

- Walk in purchase
- Human touch
- Service & Claims assistance
- Multiple product purchase & combos

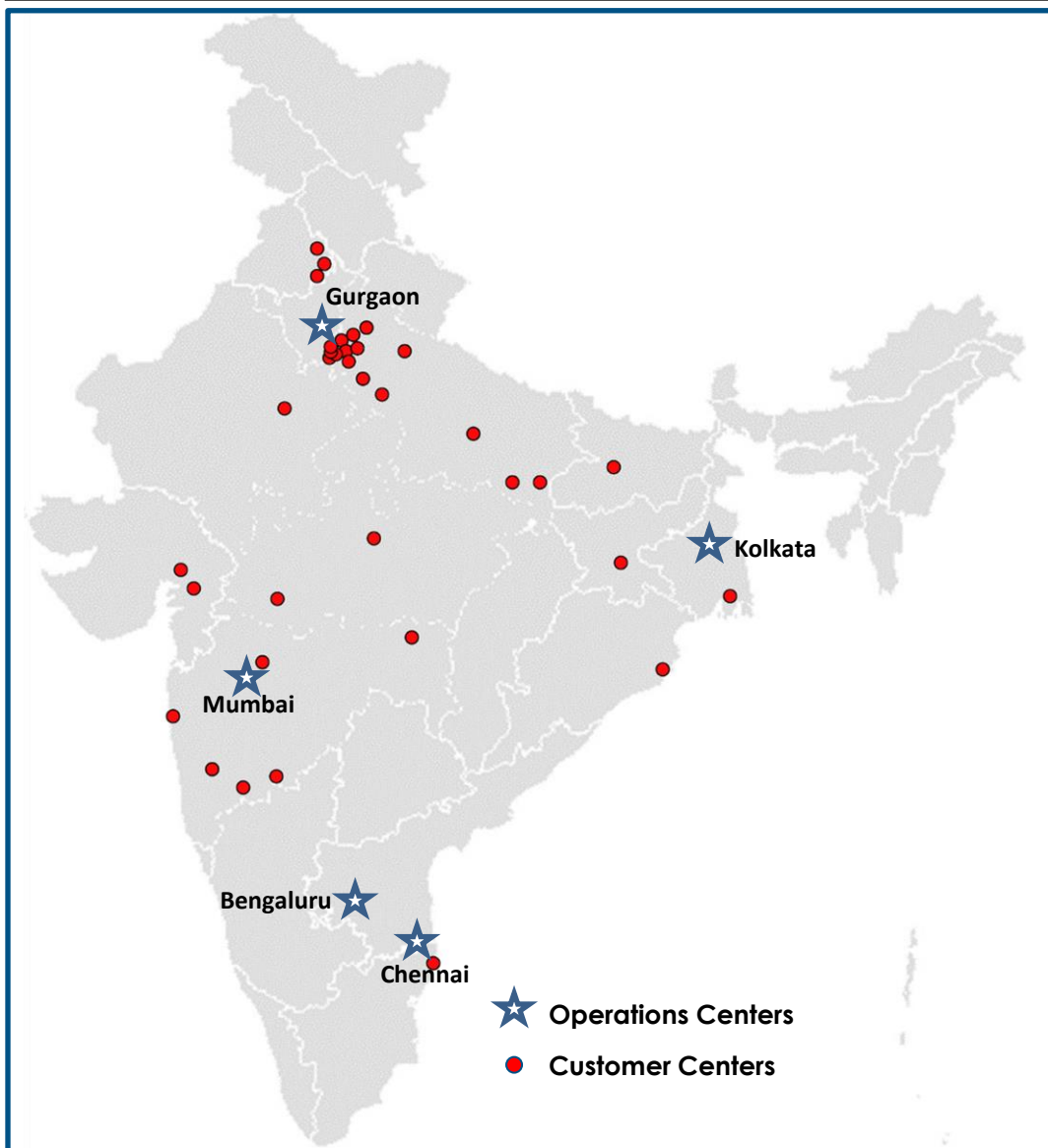


In person

- Convenience of location
- Human touch
- Service & Claims assistance
- Multiple product purchase & combos

Offline stores

40 insurance centres in 32 cities



Omni-channel experience
One stop solution for non-tech savvy consumers
Doubled serviceability from Apr-22 to Jun-22

In-person appointments & stores

Boosting Premium per Enquiry



| ₹ Cr ^ | Q1 FY22 | Q1 FY23 | YoY | Q4 FY22 | Q1 FY23 | QoQ |
|------------------------------------|---------|---------|-----|---------|---------|-----|
| Insurance Premium | 1,594 | 2,430 | 52% | 2,176 | 2,430 | 12% |
| New insurance premium per enquiry* | 1,209 | 1,595 | 32% | 1,386 | 1,595 | 15% |

A data & technology driven approach to change the insurance landscape

User friendly interface assisting customers throughout the lifecycle

Compare Premiums in 30 Seconds

NAME Mr.

DOB DD

MOBILE +91

Compare & Save Big

By clicking on "Compare" you, agreed to our [Privacy Policy](#) and [Terms of use](#)

| INSURER & PLAN | PAYOUT | COVER UPTO | CLAIMS SETTLED | PREMIUM |
|---|--------|------------------------------|------------------------|---|
| ICICI Prudential iProtect Smart | 1Cr | 60 yrs Max Limit: 85 yrs | 98.6% ✓ No Medicals | ₹1,298- 5% Off ₹1,174 monthly ₹13,745 annually Change |
| HDFC Life 3D Plus Life Option | 1Cr | 60 yrs Max Limit: 85 yrs | 99.0% ✓ No Medicals | ₹1,248- 5.5% Off ₹1,179 monthly ₹13,710 annually Change |
| MAX Life Online Term Plus | 1Cr | 60 yrs Max Limit: 85 yrs | 98.7% Tele Medicals | ₹1,059 monthly ₹12,036 annually Change |
| EGON Life iTerm | 1Cr | 60 yrs Max Limit: 100 yrs | 96.4% Tele Medicals | ₹981 monthly ₹11,280 annually Change |

Payment and Plan Summary

SELECT PAYMENT MODE

☒ Credit Card ☐ Debit Card ☐ Not Banking

Pay using Credit Card

VISA MasterCard RuPay

☒ Credit Card

Pay Rs. 582 (1 Month Premium) now & opt for standing instruction for all your subsequent premium payments.

☒ Standing instruction shall be setup on this card

Pay Securely

Please do not Press "Back" or "Refresh" the Page

Fill-in customer details

Compare products across insurers

Self video inspection (Motor)
or Telemedical (Life / Health)
or upload docs

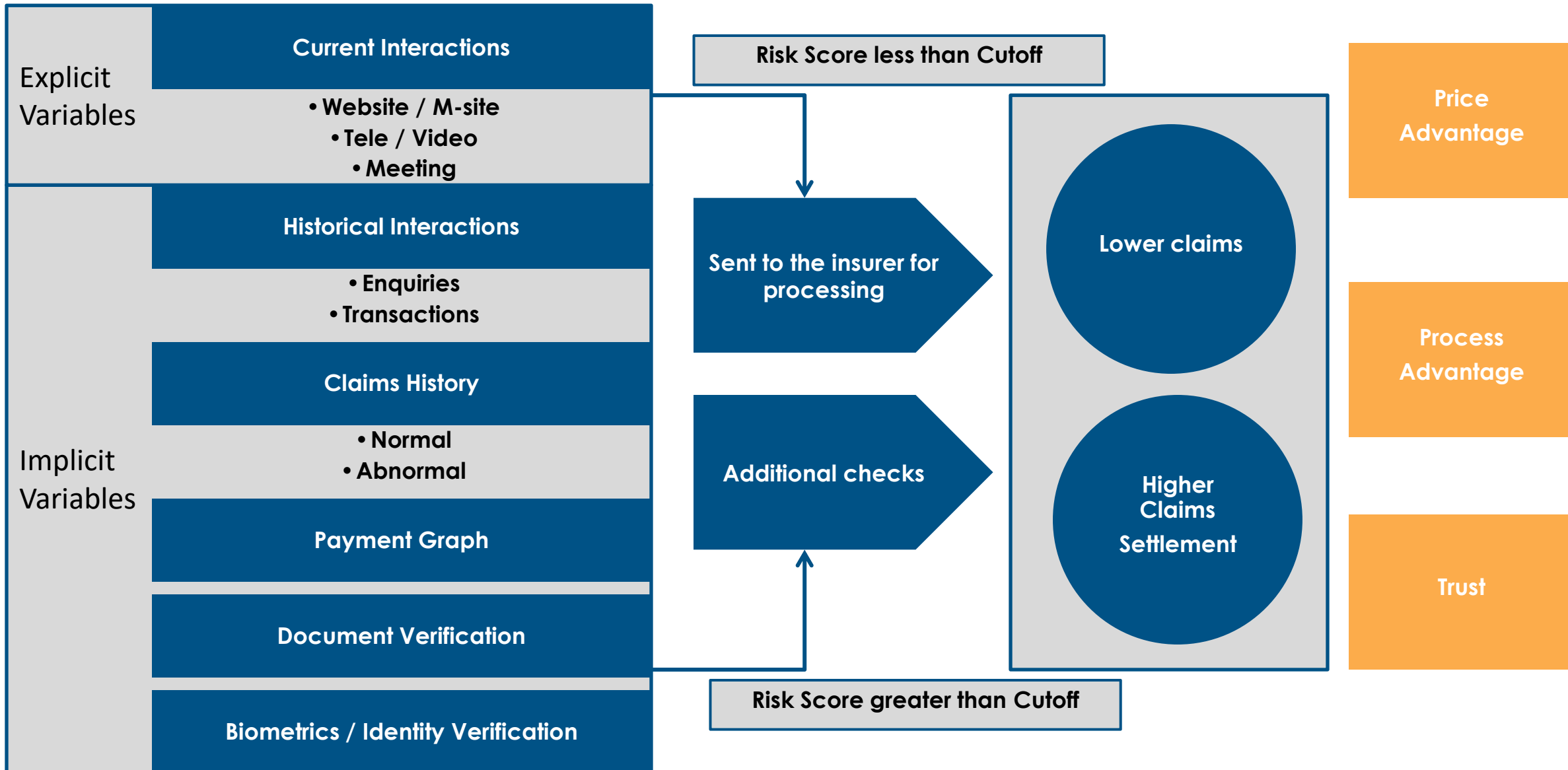
Easy payment
process



Unique customer journey through Chatbots

- ✓ Handles customer queries resulting in faster fulfilment
- ✓ Response within a minute
- ✓ Increased Unassisted Share of Business

PB Risk framework used to detect fraud



Case Study

Risk framework: Fraud Detection

FLAGS

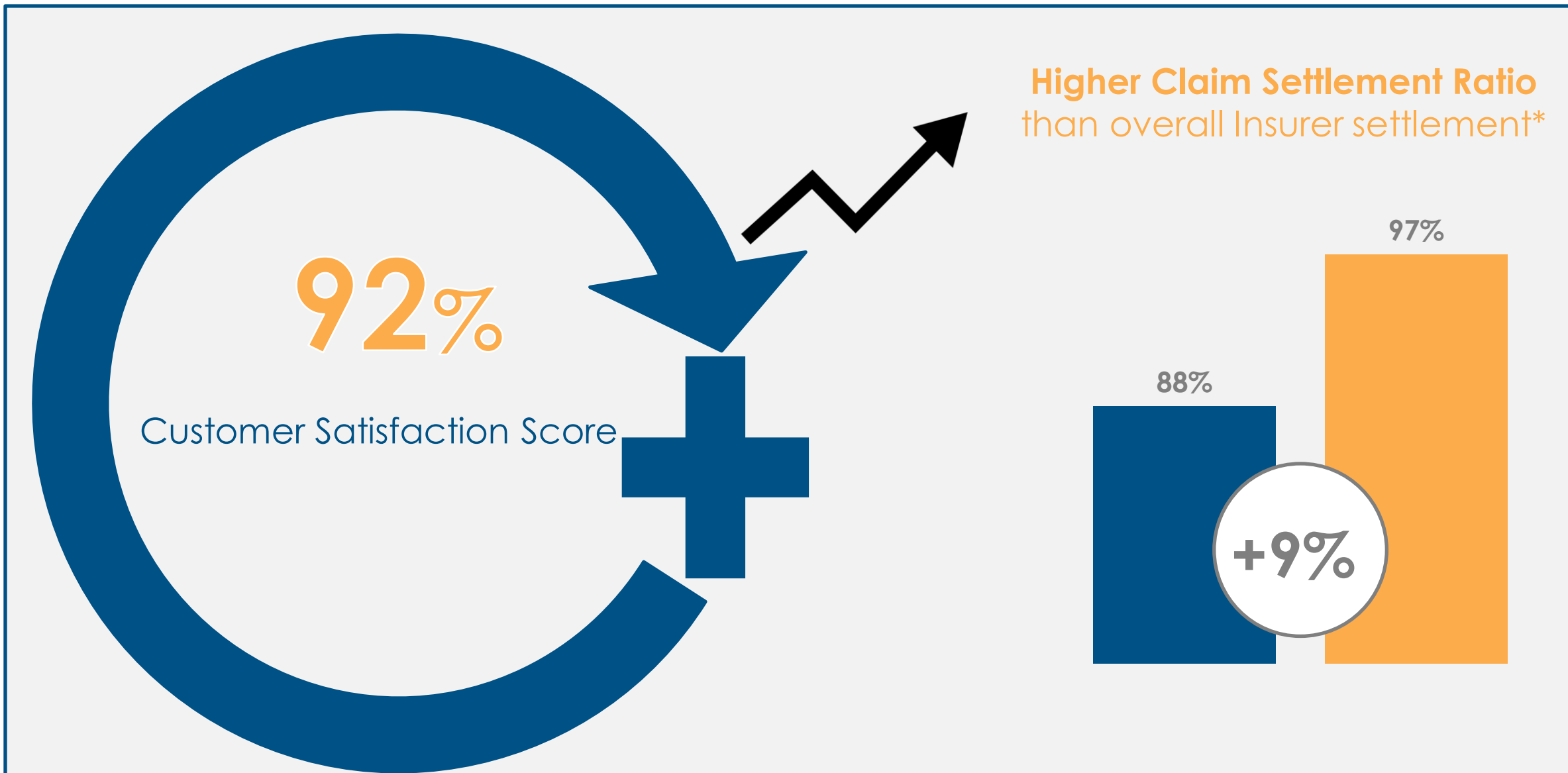
- Client booked 4 policies in a span of 20 days
- True caller not matching (No Name)
- PAN & Aadhar Card seem edited
- Recently made PAN Card in year 2022
- Overall profile suspicious

| Booking Date | Customer Name | Insurer | Sum Assured | APE | Profile | Annual Income |
|--------------|---------------|---------|-------------|--------|----------|---------------|
| 24-05-2022 | XXXXXX | A | 2,73,120 | 27,312 | Salesman | 2,87,950 |
| 24-05-2022 | XXXXXX | A | 2,51,016 | 27,888 | Salesman | 2,87,950 |
| 20-05-2022 | XXXXXX | B | 12,48,000 | 48,000 | Salesman | 2,87,950 |
| 4-05-2022 | XXXXXX | C | 2,24,457 | 56,436 | Salesman | 2,879,50 |



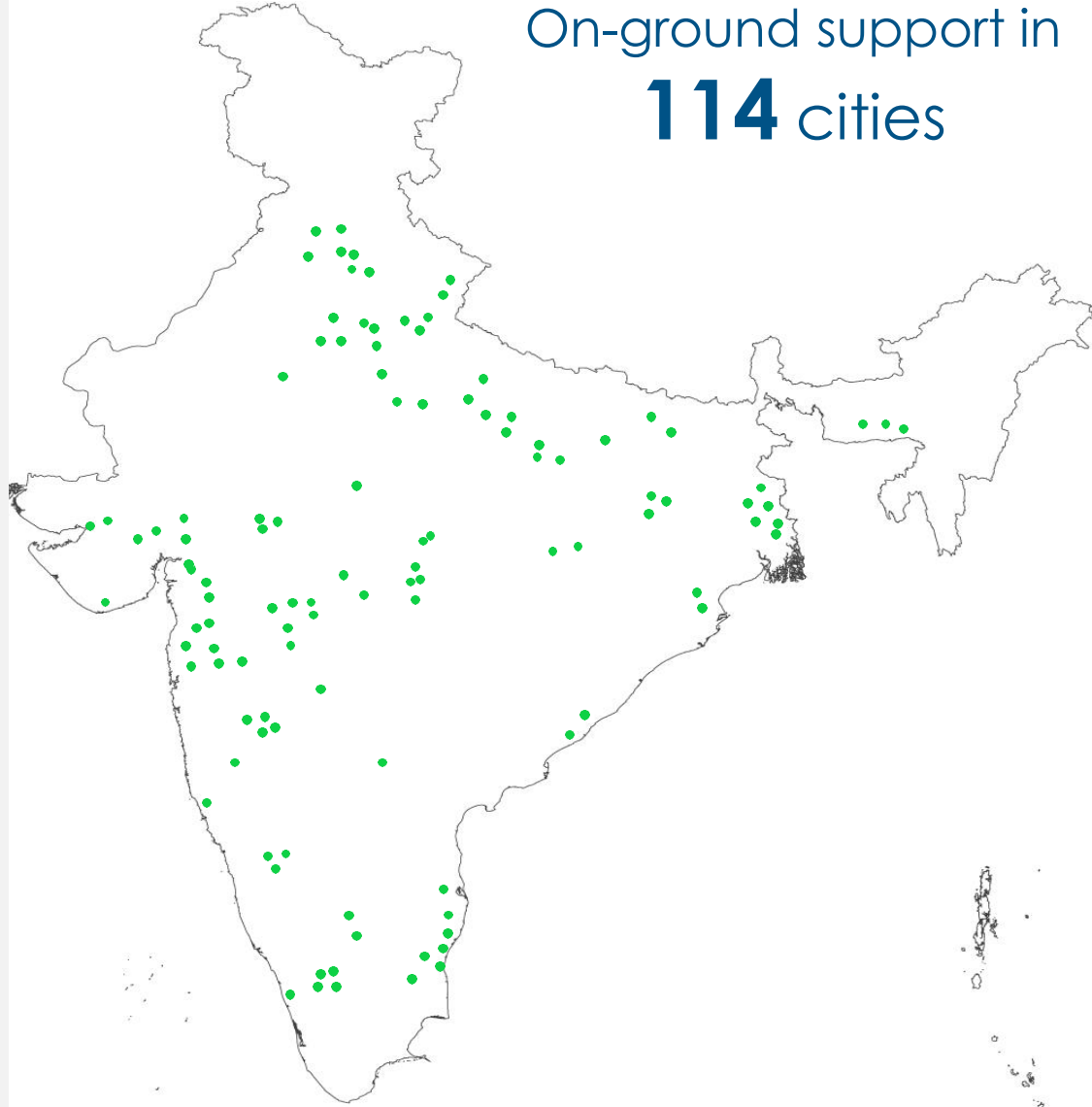
Fraud detection: File declined by all insurers

Claims Settlement: Health Insurance



Claims Assistance: 30 mins TAT

On-ground support in
114 cities



24X7 Dedicated Helpline
1800-258-5881



Dedicated Relationship Manager

Call or Whatsapp Relationship Manager at any time for any assistance



30 min On-ground support

Claims expert visits home or hospital and help in claim settlement within 30 mins



Assistance on rejected claims

500 rejected claims are reopened & approved every month

Customer testimonials



Merchandiser - Category
management
7h • 🌐

I very much appreciate your support during this challenging time. Thank you so much for being there for me. It means more than I can say.

You really came through, proving what it means to be a "Man of words " The extra effort you put in was really appreciated. Your help has been invaluable; I don't know how I would have managed without your help and support.

I would like to recommend

[Policybazaar.com](https://policybazaar.com)

Specifically if your assistance is through
PAWAN SHARMA - Employee id - XXXXX

You'll be honoured with the assistance he provides in claim issues.



1mo • Edited • 🌐

We want to take the time to thank you for the excellent job done by Kamlesh Yadav. You always behave professionally, produced high-quality work.

We appreciate all the hard work you have done during my hospitalization and I am lucky to have you as my account manager from [Policybazaar.com](https://policybazaar.com) because my cashless was rejected two times by [REDACTED] and no one is trying to understand my problem in [REDACTED] Health.

And then I contacted PB claims team and my claim was reviewed By Kamlesh Yadav very talented Emp, he committed me on very first call that Sir you don't worry your claim will be approved.

Thank you for being such a supportive Man! I truly appreciate your selfless assistance. Looking forward for such wonderful service in future too!

You picked my phone during the odd hours. I must say that people like Kamlesh Yadav is truly a big asset to policybazaar.com and all my future purchase if any

Customer testimonials

Re: Update for your policy 17326448

External

Inbox x

onkar bahirat <onkarbahirat22@gmail.com>
to me, krishanchawla

Tue, Apr 12, 10:08 PM (17 hours ago)



This is the feedback for jeevan singh who handled my case throughout very efficiently
I was very frustrated with [REDACTED] coz event after follow up of 4 months they rejected my claim by giving some non sense reason but after that I raised query in policy bazaar which was allocated to jeevan singh. he helped me alot in claim process. even first the insurer company was not responding properly he kept trying hard. he is the reason for claim approval coz earlier I lost all my hopes of claim approval.
Thank you jeevan sir for all your help and efforts taken
I appreciate it from bottom of my heart

Thanks and regards
Onkar Bahirat



Milind Shilewant

Just now ·

Dear all,
Mr. Amit Kumar and his team from Policy bazar claim department has helped me to resolve my mediclaim settlement. The insurance company has deducted major amount from my claim but with the great efforts and follow-up by Mr. Amit, I could receive the deducted amount. Thanks to Mr. Amit Kumar and his team.
[#PolicyBazaar](#)
Milind Shilewant.



← Tweet



ABHISHEK KUMAR
@ABHISHEK030885

[#policybazaar](#)

I have no words to express my gratitude to entire Policy Bazar team, Special Thanks to the "Hina Gupta" warrior for me as she handled my case wonderfully & fought for my right. – at Sancheti Hospital

14:59 · 15 Feb 22 from [Sancheti Hospital](#) ·
[Twitter for Android](#)

[View Tweet activity](#)

Customer Centricity is the key for us – reflective in 83% CSAT



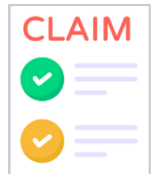
Service Experience

- Pre-fill KYC details using CKYC and eKYC integrations, a central system for multiple purchases
- Medicals done at home enabled by insurer partners using dedicated Phlebotomists
- Automated documentation and other processes using tech, system based endorsements
- Use of mobile phone app-based videos for motor insurance surveys



Relationship Management

- 360 degree view
- Centralized KYC documentation
- Nominee management
- Easy renewals, add-on / rider purchases, cross-purchases



Claims management

- On-ground support for Health & death claims in 114 cities
- App-based claims assistance during motor insurance claims, seamless coordination with consumer / surveyor / garage / insurer
- Assistance at the time of maturity for savings products

paisabazaar.com

INDIA'S LARGEST DIGITAL MARKETPLACE FOR CONSUMER CREDIT



~17 lacs
Monthly Enquiries
(credit products)¹



~15 lacs
Transactions ARR¹



Consumer enquiries¹ from
1,062 cities

India's largest
credit score awareness initiative

~2.95 Cr
Credit Score consumers¹



~16 lacs
New consumers added in
Q1 FY23



₹~11,200 Cr
Loan disbursements ARR²

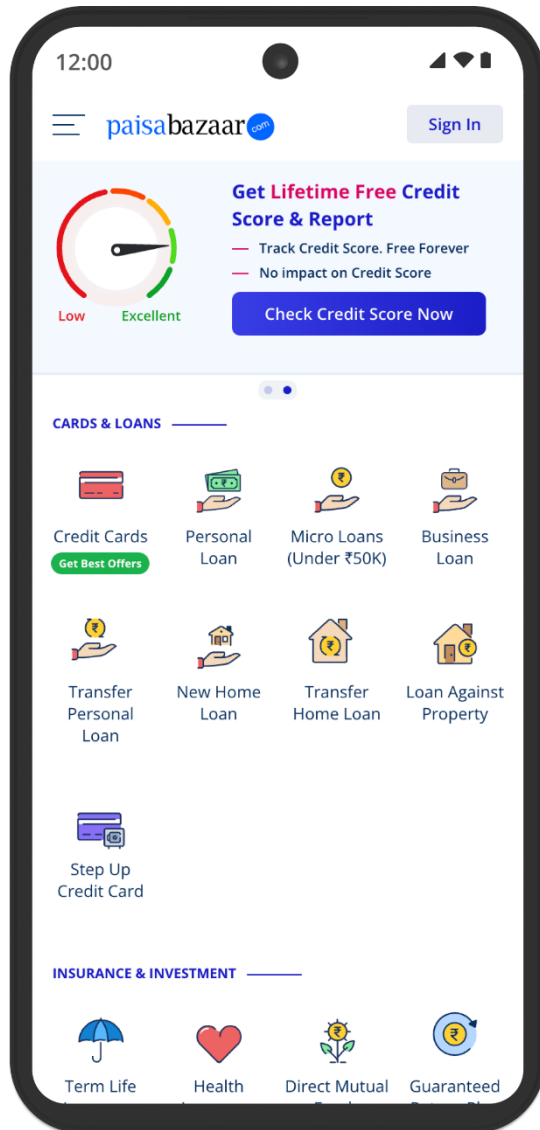


~4.3 lacs
Credit Cards issued ARR²



Acquiring a
consumer every¹
~3.6 seconds

Paisabazaar: Platform of Choice for India's credit needs



~13%[^] of India's active credit score consumers* on Paisabazaar

~10%* of Credit enquiries in India happen on Paisabazaar

Independent, unbiased & transparent platform with E2E assistance

60+ partnerships including large banks, NBFCs & Fintech cos

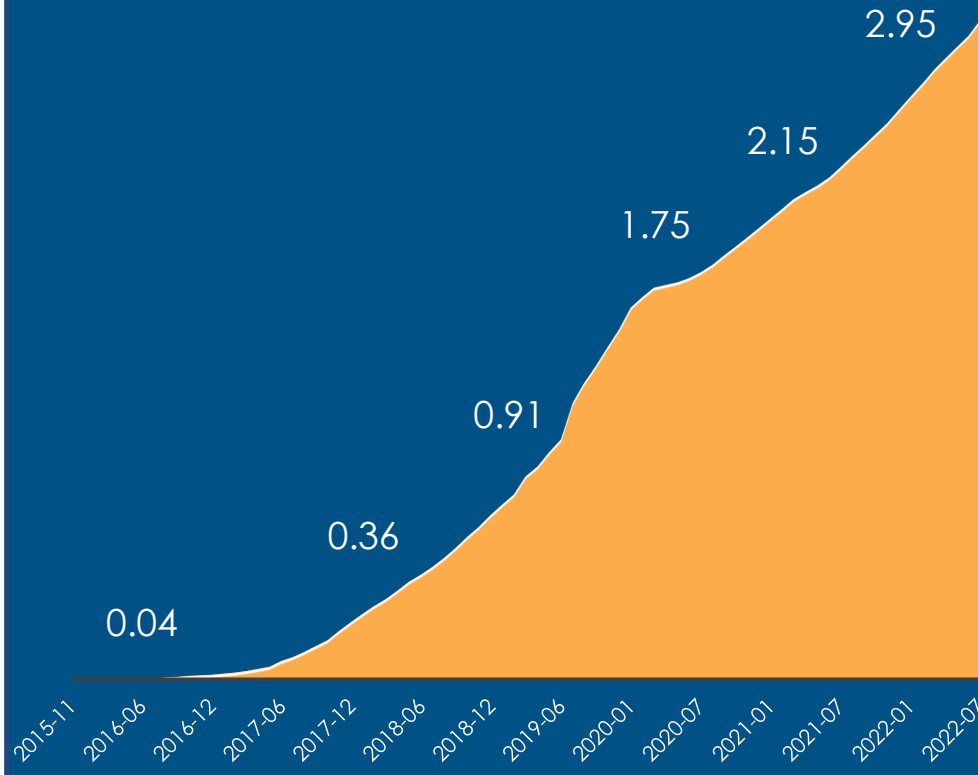
Best offers always - For all consumers
Industry-first "**Chance of Approval**" algo to maximise approval rate

[^] Consumers having at least 1 active trade line

* Management Estimates

Credit Score Platform: Helping India being credit aware & credit fit

2.95 Cr consumers have accessed credit score



Strong product proposition

- ✓ Free for life always, with monthly updates
- ✓ Access to credit score from all 4 Credit Bureaus in the country
- ✓ Digital & instant process enabling ease of access
- ✓ Available in 5 different languages
- ✓ Intelligent, personalised recommendations for best products or to build score
- ✓ Creating new products to cover industry supply gaps

Credit awareness driving access, inclusiveness & responsible behavior

Creating social impact across Bharat at scale

Consumers from **823 cities** have accessed their credit score **5X growth in Tier 2 & 3 cities**



Over **52 lac consumers** # **increased score** significantly* over 24 months



~65 lac consumers# **paid off outstanding debt** post score check



~75% of consumers # checking their credit score are **from non-metros**



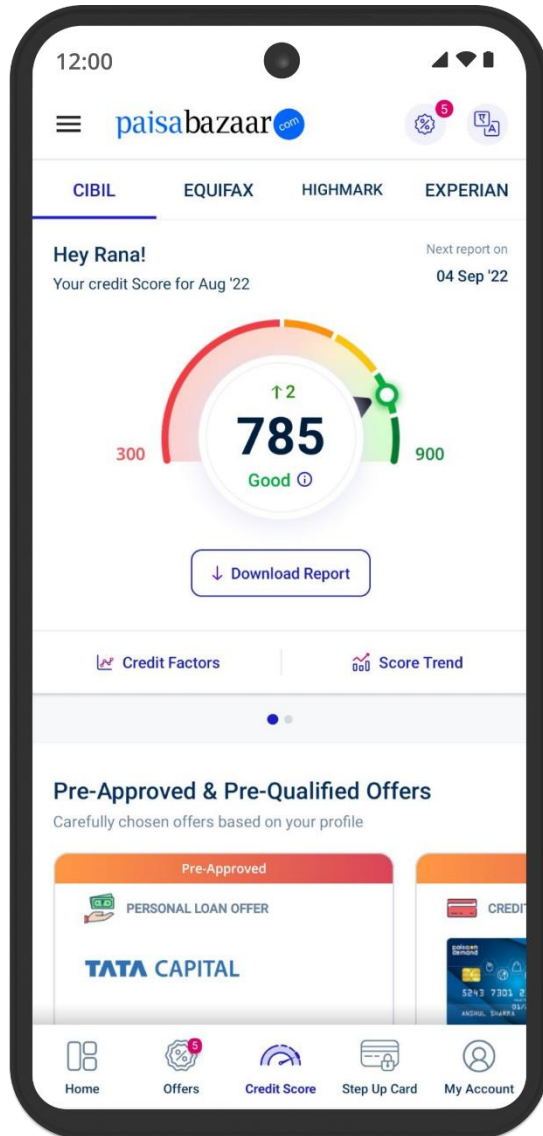
~67% consumers# **purchased at least 1 credit product** post tracking credit score



Building **real-time tracking** for consumers via alerts in partnership with Bureaus



Credit score: Deep analytics driving product innovation & monetization



Analytics & segmentation led sharp X-Sell offers;
Building strong revenue per Consumer

| | | Credit segmentation | | | |
|-------------------------|-------------|---------------------|-------------|-------|-------------|
| | | New to Credit | Sub - prime | Prime | Super-prime |
| Engagement Segmentation | Sleepers | 20 | 55 | 150 | |
| | At-risk | 30 | 130 | 340 | 460 |
| | Core Active | | | | |
| | Engaged | | | | |

100= Portfolio average revenue per consumer

Implementing customer360 with a leading CRM platform

- >70% of disbursals come from existing consumers* ; Personalisation to drive superlative CX
- Providing a single view of each consumer, across 2.95 cr. consumers

BUILDING DEEP CONSUMER INSIGHTS

- ✓ Timeline of interactions, activity & purchases
- ✓ Understanding of consumer behavior and need
- ✓ Sharper offers based on consumer insights



DELIVERING PERSONALISED CX

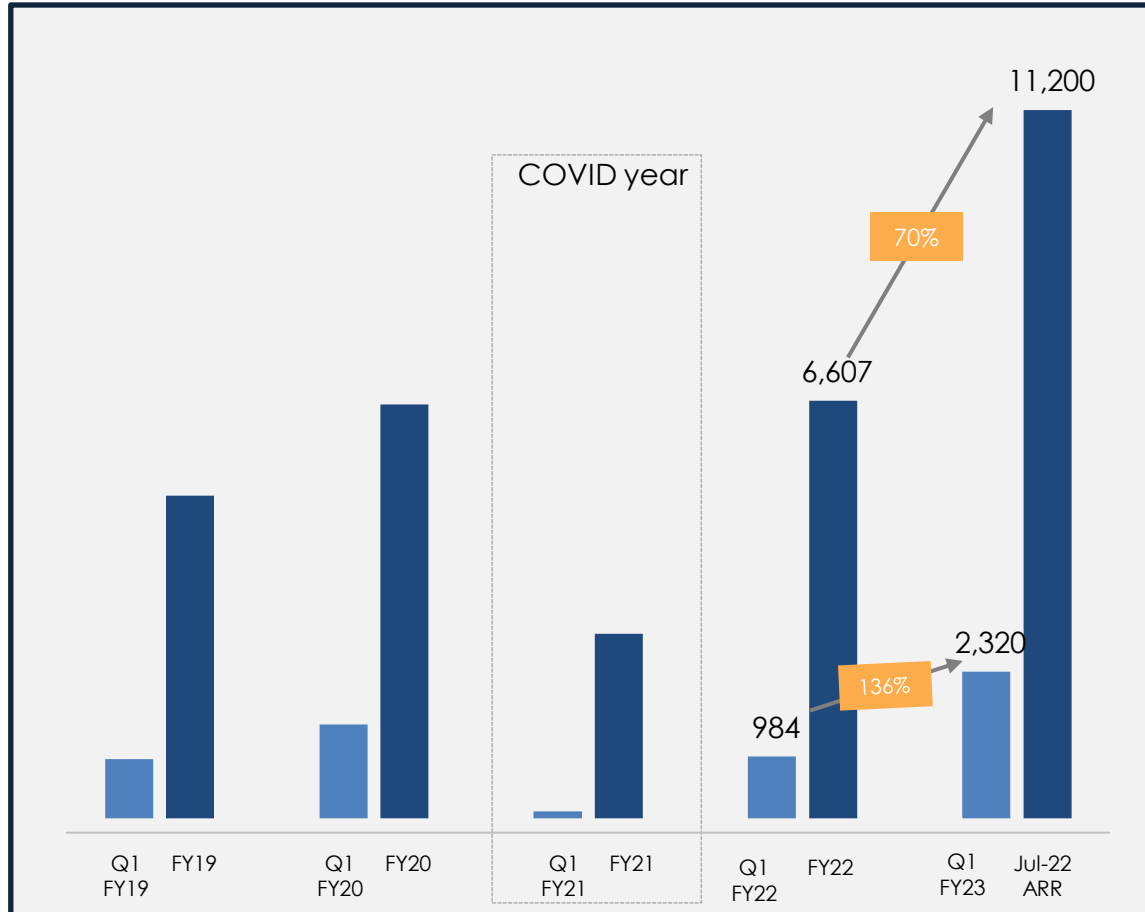
- ✓ Tailor-made solutions based on deep analytics
- ✓ Personalised recommendations
- ✓ Pre-filled consumer journeys

DRIVING MARKETING EFFICIENCY

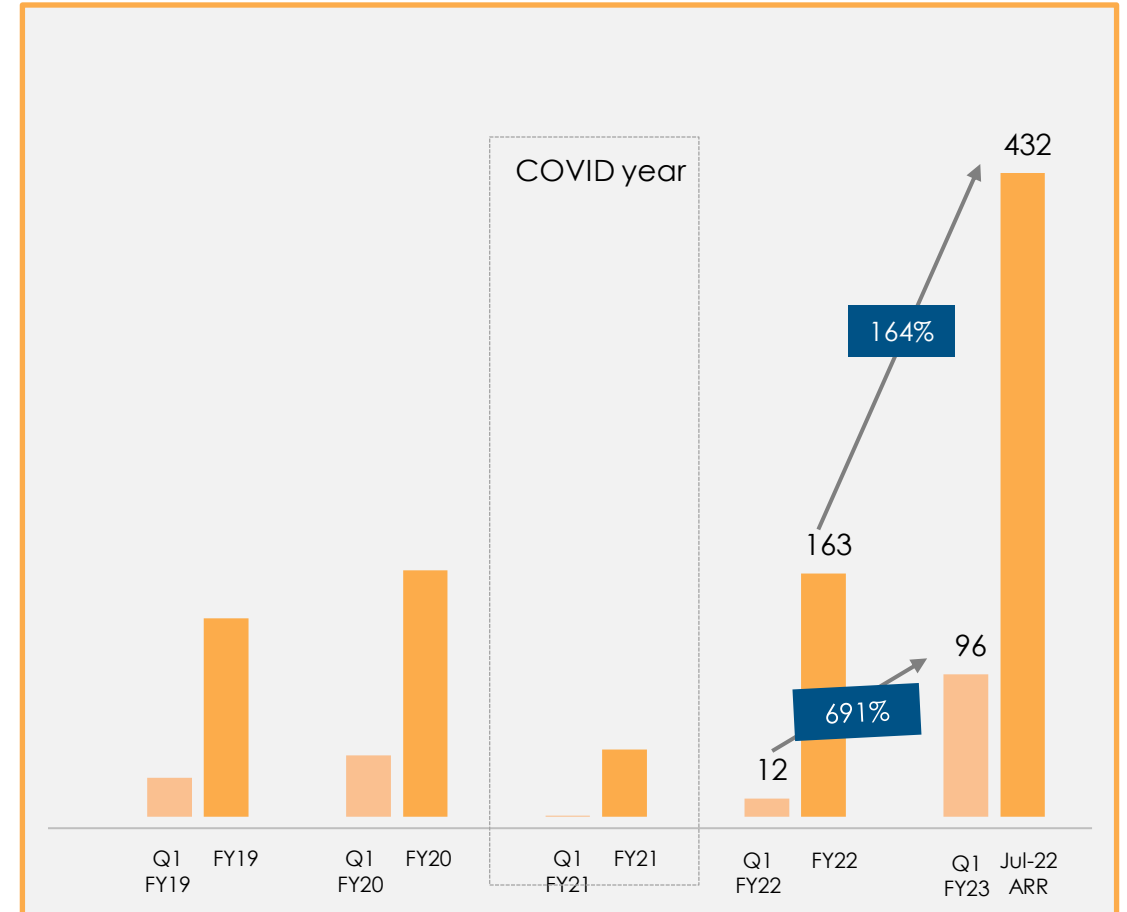
- ✓ 100% CRM automation
- ✓ Rich consumer insights for razor-sharp targeting
- ✓ Dynamic notification engine with sharp, personalized & contextual offers

Disbursals growing @136% y-o-y; Card issuance growth @ 691% y-o-y

Disbursals (₹ Cr)

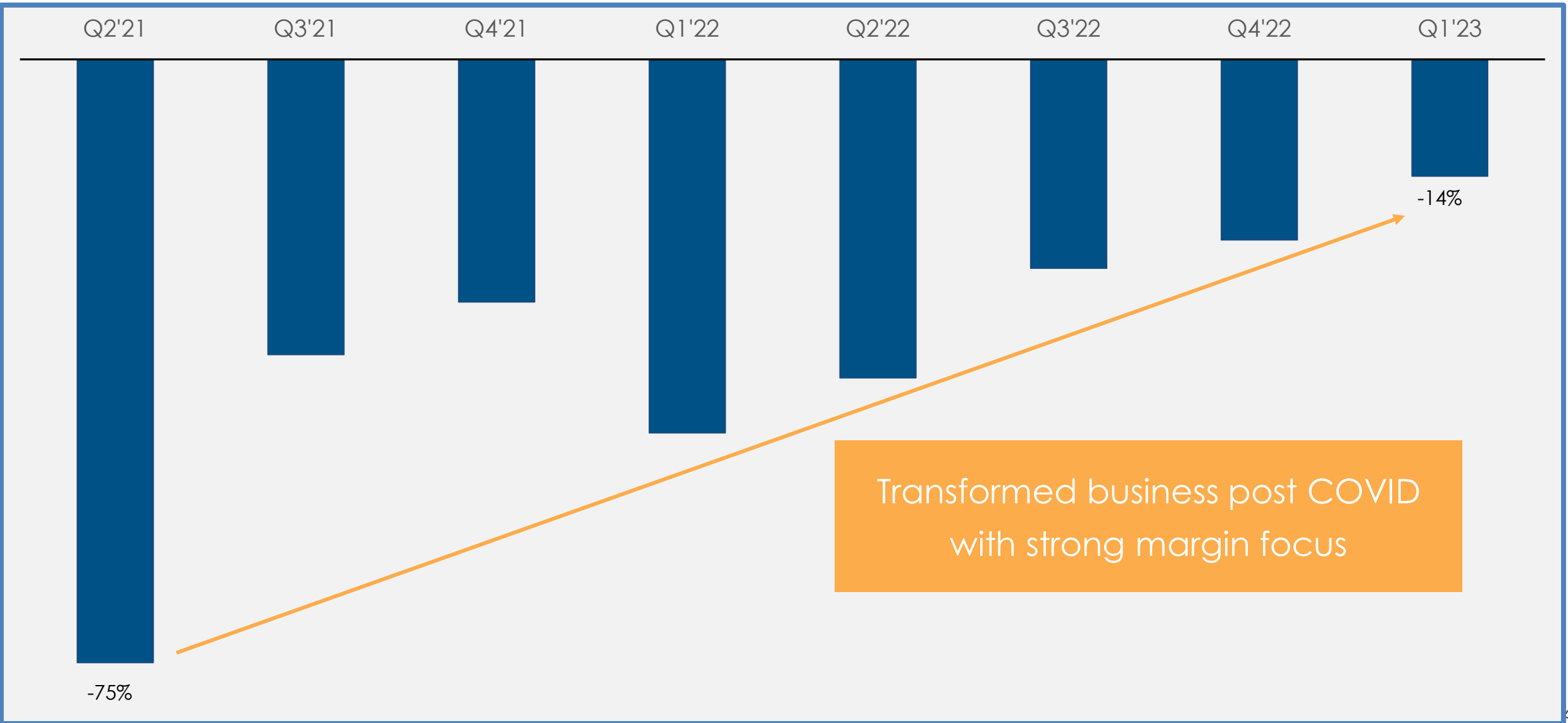


Credit cards issuance ('000)

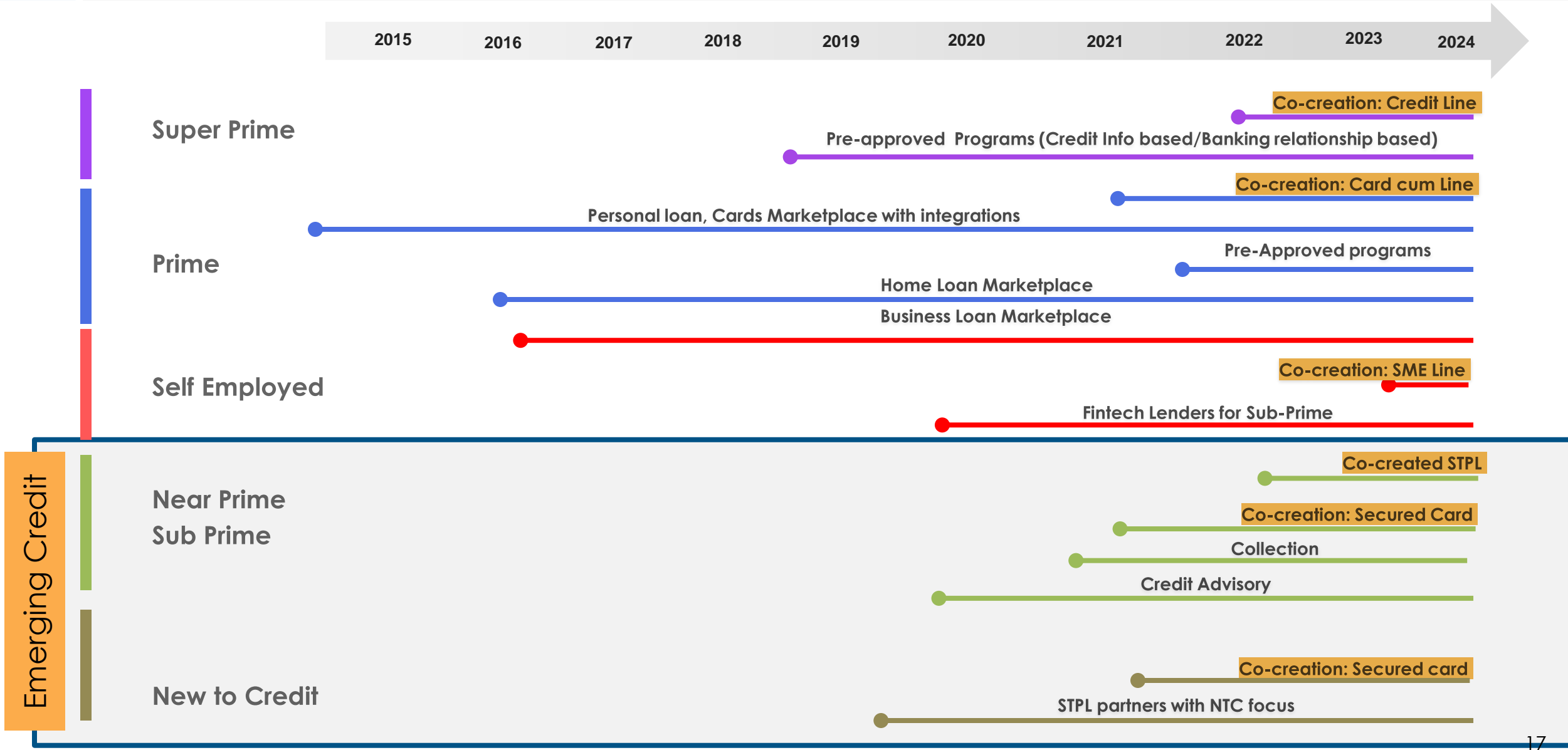


ARR Jul'22 Annualized run rate
Credit Card issued prior to FY21 are management estimates

Lending business EBITDA margins; moving towards profitability



Prime segments growing well; emerging credit strategy taking shape

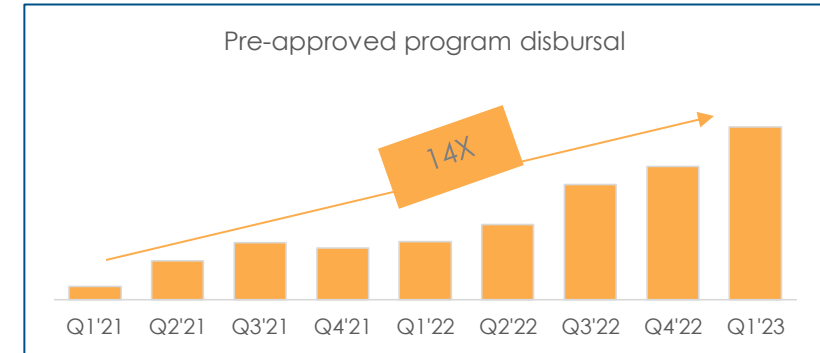


Lending: Strategic enablers driving prime segment growth

BEST CREDIT OFFERS FOR CONSUMERS AT ALL TIMES



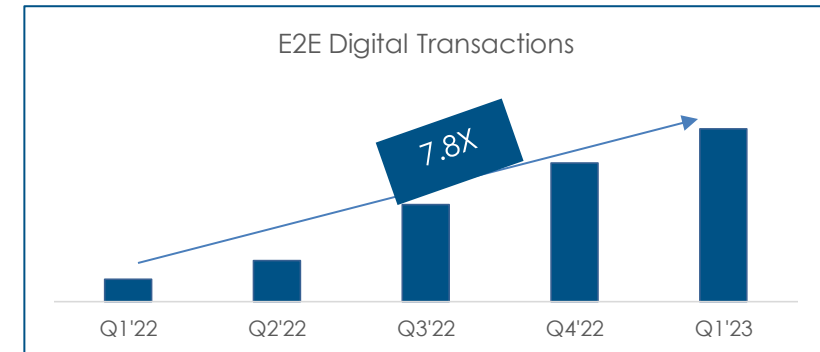
- 14 Pre-Approved (PA) Programs with top Banks & NBFCs
- Bank PA offers for existing-to-bank (ETB) consumers
- ~1.5X better funnels in PA Programs, leading to stronger margins
- ~43% Paisabazaar prime^ consumers have at least 1 PA offer



BUILDING SEAMLESS END-2-END DIGITIZED JOURNEYS



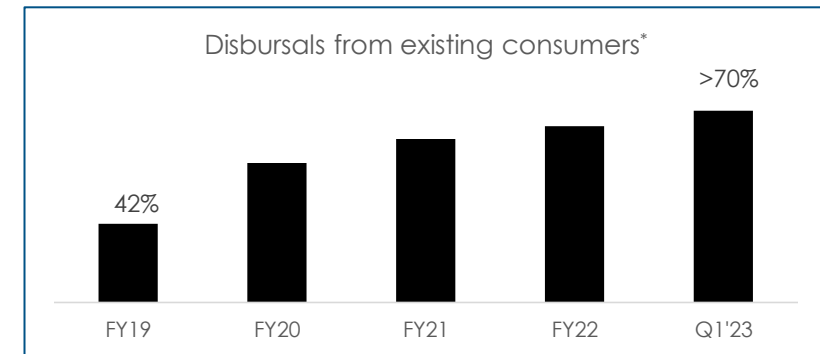
- 10 partner journeys on Paisabazaar are E2E digital: more WIP
- Leading to quick disbursements, minimum documentation & superior CX
- 7.8X growth in transactions from digital journeys



SEGMENTATION & DEEP ANALYTICS DRIVING CX & EFFICIENCY



- Industry-first Chance of approval model enabling right choice
- Deep segmentation helping sharpen accuracy of offers
- Strong repeat behaviour (>70% of Disbursements from existing consumers)
- Implementing Customer360 to strengthen CRM efficiency



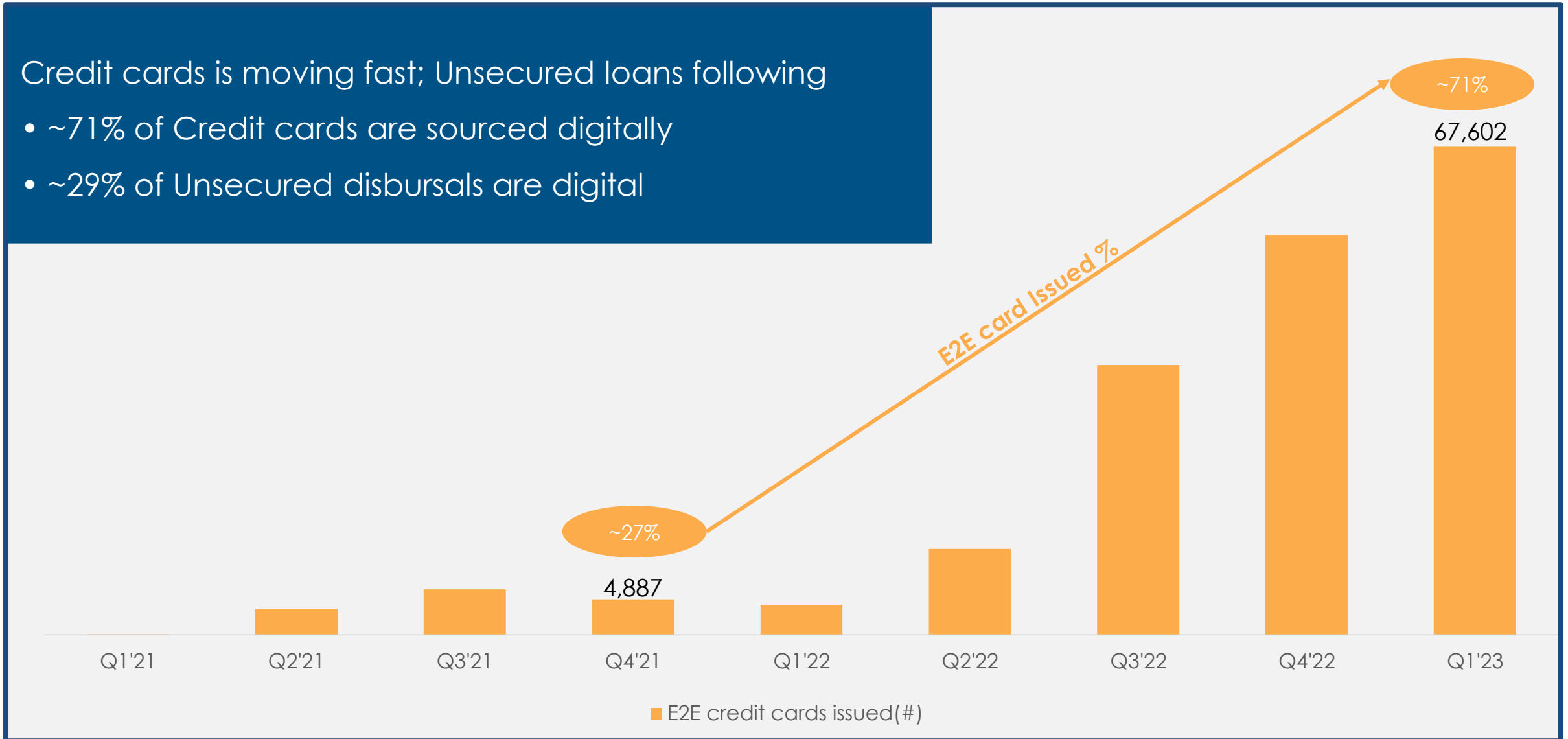
^ Consumers having credit score of 730+

*Consumers who have ever accessed credit score from Paisabazaar 38

Digitization play becoming significant: Paisabazaar E2E digital growing

Credit cards is moving fast; Unsecured loans following

- ~71% of Credit cards are sourced digitally
- ~29% of Unsecured disbursements are digital



Best-in-class 'DUET' Credit Card E2E Digital Journey with a leading Bank

Seamless Customer Acquisition

Offer Selection

Instant Approval

Verification

Post Acquisition Experience

Dashboard

Instant Withdrawal

12:00

paisabazaar

Congratulations!

Get Pre-Approved* Paisabazaar DUET Credit Card with limit upto

₹ 2,50,000

Dual Benefits: Credit Card + Instant Loan

1% cashback on all spends

Credit Limit upto Rs. 2,50,000

Lifetime FREE

Get it Now

By submitting this form, you have read and agree to the [Credit Report Terms of Use](#), [Terms of Use](#) & [Privacy Policy](#)

12:00

Kudos paisabazaar Bank

Congratulations! Your application is APPROVED by the bank.

Approved Credit Limit
₹ 80,000

Interest Rate
13%

Few more details about you

Mother's full name
[Redacted]

Father's full name
[Redacted]

Marital Status
☒ Married ☐ Single

Submit

12:00

Select your KYC mode

Select Preferred KYC Method

☒ **Video KYC**
Requires Aadhar and PAN Number

PROCESS

- Verify your details using aadhaar OTP
- Setup an appointment for a video call with Bank representative

ADVANTAGES

- Completely Digital, Faster processing

MANDATORY REQUIREMENTS

- Aadhaar should be linked with Mobile number used in this application

☐ **Aadhar Biometric KYC**
Set appointment for in-person KYC using Aadhar

Proceed

12:00

MY CARD

Available Limit
₹175918.00

Status: Active

Account Opened on: 23/12/2021

Total Credit Line: ₹176000.00

Credit Line Availed: ₹175918.00

SETUP/CHANGE PIN **WITHDRAW**

+ Add account

12:00

WITHDRAW

Available Limit
₹175918.00

Amount
0

To Beneficiary
Select Beneficiary

Tenure
Select Tenure

+ Add account

Interest Rate: 13%

Total Interest Amount: ₹ 0

Monthly EMI: ₹ 0

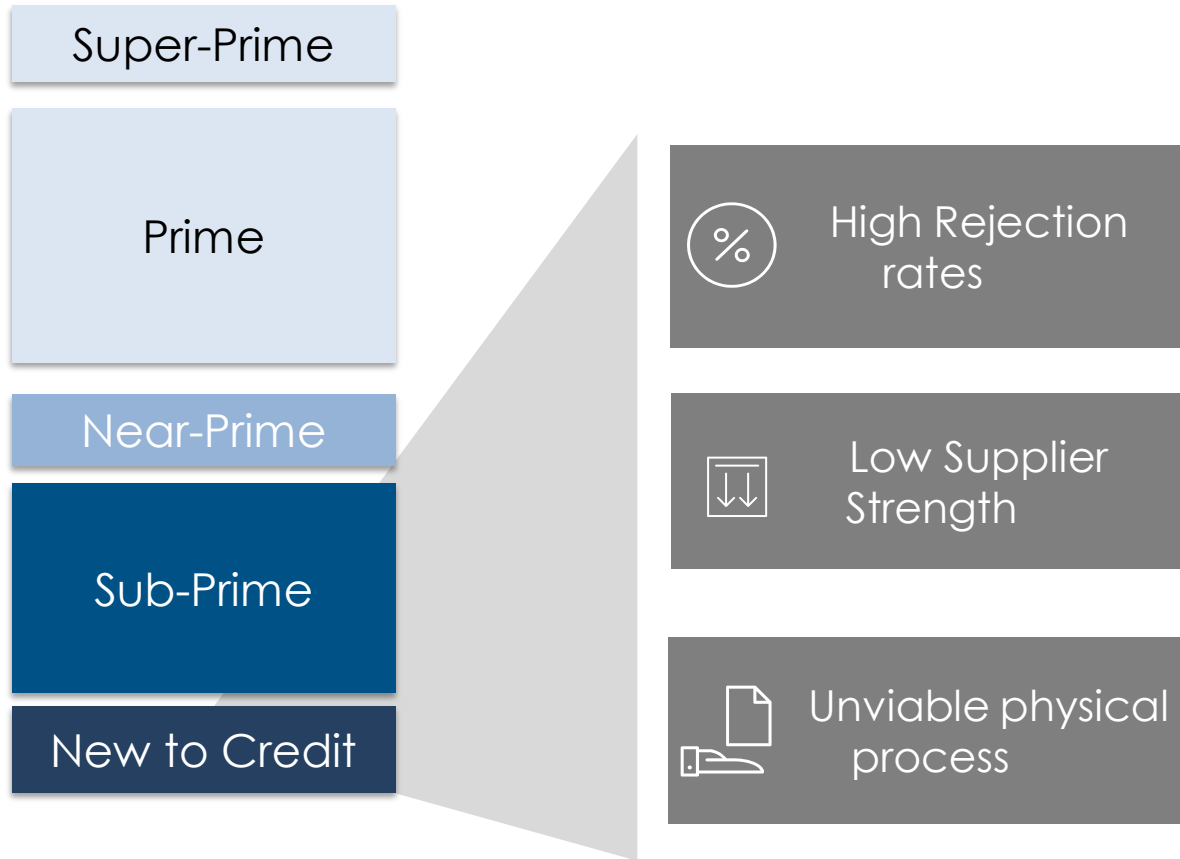
Processing Fee: ₹ 0

₹ 0
Net Withdrawal

WITHDRAW

Emerging credit strategy will help deepen monetization further

Significant underserved opportunity



Our Strategy

INCREASING PRODUCT OPTIONS

- Small tickets loans (STPL)
- Secured Credit Card as a score builder product
- Advisory Services to help consumers manage score
- Helping delinquent consumers pay-off outstanding

BUILDING DIGITIZED PROCESSES

- E2E disbursement/Issuance journey
- Paisabazaar Journey ownership

DEEPENING ENGAGEMENT VIA CO-CREATION

- Integrated post acquisition process
- Consumer ownership
- Access to better offers

Transactions growing at ~200% annually; focused interventions to drive further growth

Co-created Strategy: Filling inclusion and innovation gaps

Co-creating to solve consumer pain-points



Expanding supply for underserved segments



Creating Innovative Products/propositions



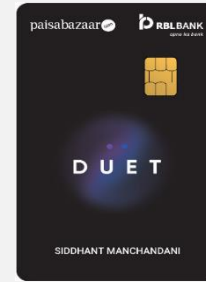
Covering process gaps via digital innovations

3 Products live – across credit segments



'StepUp' Secured Credit card

- NTC and Sub-prime segment
- Credit Card backed by a FD



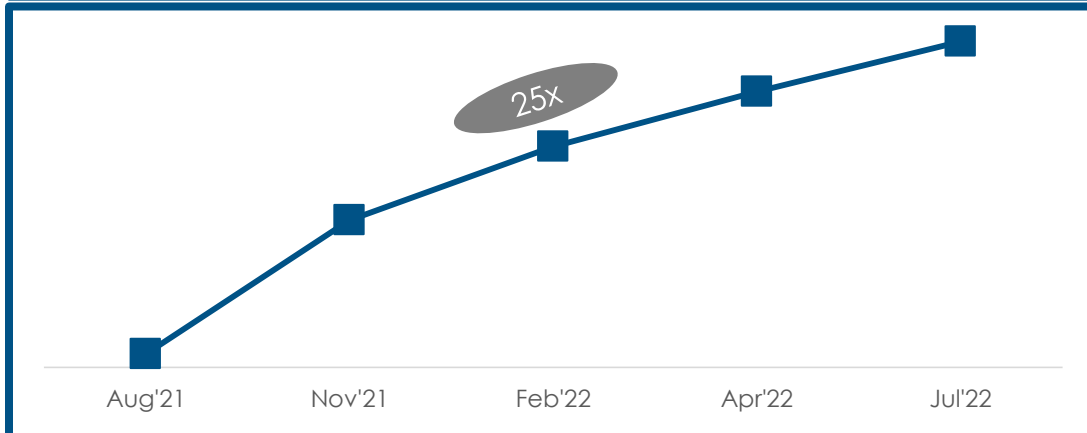
Credit Line

- Super Prime Segment
- Personal Loan, pay-as-you-use

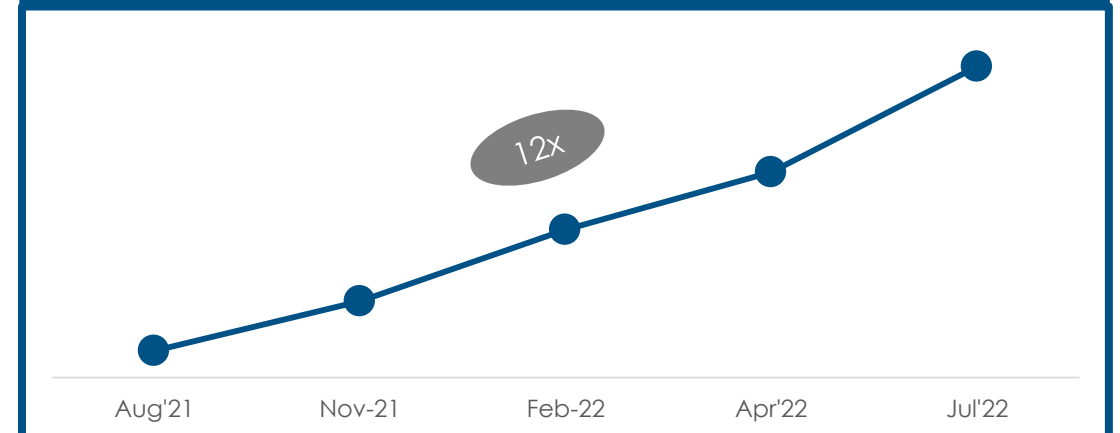
Paiza 'Duet'

- Prime Segment
- Credit Card cum Line Product

25x acquisition in 12 months



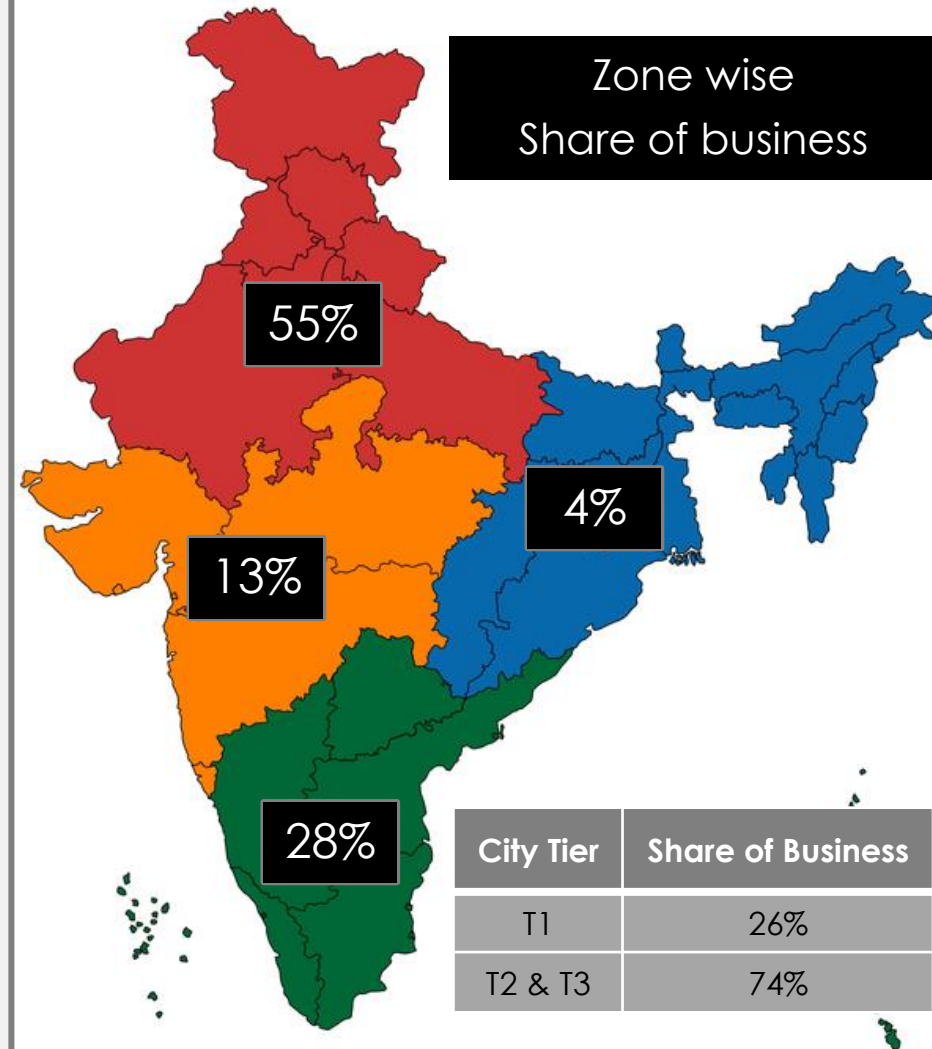
Credit card spends gaining momentum





Sustained market leadership & Increasing efficiency

- A platform for independent sellers of Insurance and other financial products
 - Enable sellers to sell across Products and Suppliers via an app
 - Tech based platform for Research, Issuance, and Customer Management
- Market Leadership in Premium as well as technology platform
- Highest proportion of non-motor business in the industry
- Improvement in sales & marketing efficiency
- Expanding reach in the country
 - Present in 12.7k pin codes out of 19.1k pin codes in India
 - Tier 2 & Tier 3 cities contribute 74% of the business
 - Zone wise dispersion is increasing on a continual basis



END

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