

Date: 17.05.2022

TO WHOMSOEVER IT MAY CONCERN

I, Bhasker Joshi, Company Secretary and Compliance Officer of PB Fintech Limited ("Company"), a company incorporated under the provision of the Companies Act, 1956 and having its registered office at Plot No. 119, Sector-44, Gurgaon-122001, Haryana do hereby confirm that, the Company has not availed any borrowings from any secured creditors in the nature of scheduled commercial banks/financial institutions/ debenture trustees.

For PB Fintech Limited

(Formerly known as PB Fintech Private Limited/ Etechaces Marketing and Consulting Private Limited)

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(Bhasker Joshi) Company Secretary Mem. No.: F8032

Add.: Plot No. 119, Sector-44, Gurugram— 122001, Haryana







