February 13, 2023

To
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra-Kurla Complex,
Bandra (East), Mumbai – 400051

BSE Limited
Department of Corporate Services/ Listing
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001

SYMBOL: POLICYBZ
SCRIP CODE: 543390

Sub.: Newspaper Publication of Financial Results (“Results”) for the quarter and nine months ended December 31, 2022

Dear Sir/Madam,

Pursuant to provisions of the Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Please find enclosed herewith copies of newspaper clipping for publication of the Financial Results (“Results”) of the Company for the quarter and nine months ended December 31, 2022, approved by the Board of Directors at its Meeting held on Friday, February 10, 2023, published in the following newspapers:

➤ Financial Express (All India editions in English language) on February 11, 2023; and
➤ Jansatta (Delhi and NCR edition in Hindi (vernacular) language) on February 11, 2023.

The above said disclosure will also be hosted on the website of the Company at www.pbffintech.in.

You are requested to take the same on record.

Yours Sincerely,
For PB Fintech Limited

Bhasker Joshi
Company Secretary and Compliance Officer

Encl.: A/a
The Reserve Bank of India (RBI) on Wednesday allowed all inbound travellers from any country to access Unified Payment Interface (UPI) for their merchant-to-person (M2P) transactions. This will be allowed for G20 travellers arriving at select airports. Shashank Dindevi takes a look at the move and how it will impact UPI's reach.

**How UPI for overseas travellers will work**

**BANKS WILL DEPOSIT prepaid payment instruments (PPIs) inpires in foreign nationals. The PPIs can be issued in the form of wallets linked to UPI, and can be used for merchant transactions (M2P) only. Such PPIs can facilitate fast, secure, and frictionless fund transfers in the currency of the origin country with entitlements allowed in Indian foreign exchange management Act (Fema). The PPIs can be issued after a physical verification of the traveller’s passport and visa at the point of issue. Issuers—including banks and payment companies—will have to provide the information provided. Banks can also issue the PPAs at the request of any foreign bank and can operate accounts in any currency by cash or any other payment mode. The conversion to rupees will be done only by entities authorized to deal in foreign currency under the FEMA.

**What is the likely impact of the move?**

The scheme allows for inbound international travellers to use prepaid payment instruments in foreign currencies. This is an earlier measure granting foreign nationals in India a maximum limit of Rs 2 lakh per person per visit. India also assumed the presidency of the G20 on December 1, 2022, and this ends on November 30, 2023. The G20 heads of delegations—the largest ever in G20—will be participating in the final New Delhi Summit in September next year. Each individual delegation will be likely quite large, with meetings spread over the year. Further, with “Visit India Year 2023” initiatives kicking off on January 21, more than 100,000 foreign travellers are likely to visit India this year. The integration of UPI with various payment mechanisms and its readiness to onboard digital transactions will further support the growth of the platform.

**Limitations and conditions**

RBI has clarified that the amount outstanding in such PPIs cannot exceed Rs 2 lakh per person on full-fledged (on all Rs 2 lakh) or partial exchange (up to the exchange limit) basis. PPIs will be credited to the UPI wallet only after the exchange limit or the exchange limit of the transaction, whichever is lower. The PPIs will have a minimum validity period of one year from the date of loading. Banks need to alert the holder 45 days before the expiry of the validity through SMS or email, in the preferred language. PPIs with a financial transaction for one year are made inactive by the PPI issuer, and are to be reported to RBI separately. The unutilized balances in the PPIs are to be received in foreign currency or transferred back to source of funds, in compliance with foreign exchange regulations.

**Results on Standalone Basis**

![Graph and Table](https://www.financialexpress.com/wp-content/uploads/2023/01/Graph.png)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Quarter ended December 31, 2022</th>
<th>Nine Months ended March 31, 2023</th>
<th>Year ended March 31, 2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total Income from Operations</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
</tr>
<tr>
<td>Net Profit (Loss) for the period/ year before tax and exceptional items</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
</tr>
<tr>
<td>Net Profit (Loss) for the period/ year before tax (after exceptional items)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
</tr>
<tr>
<td>Total Comprehensive Income for the period/year (Comprising Profit (Loss) for the period/after tax)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
</tr>
<tr>
<td>Equity Share Capital</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
</tr>
<tr>
<td>Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
</tr>
<tr>
<td>Earnings (of Rs 2 lakh) (not annualised for quarters)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
<td>(Unaudited)</td>
</tr>
</tbody>
</table>

**Note:**


2. The above results have been prepared in accordance with the Indian Accounting Standards (IndAS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standards) Amendment Rules, 2015.

3. During the year ended December 31, 2022, the Company has adopted new employee stock option scheme to the eligible employees of the company and its subsidiaries. Share based payment expense for the quarter ended and nine months ended December 31, 2022 at standalone level is Rs 6.419.41 lakhs and Rs 28.427.27 lakhs respectively and at consolidated level is Rs 14.404.44 lakhs and Rs 44.631.22 lakhs respectively.

For PF Bintex Financial (Formerly PF Bintex Private Limited)

Sidh- Yashesh Dwari
Chairman and CEO

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**EASING PAYMENTS FOR G20 TRAVELLERS**

**G20 ORIGIN TRAVELLERS ARRIVING AT SELECT AIRPORTS WILL BE OFFERED UPI**

**P2M OR PERSON-TO-MERCHANT IS THE ONLY USE CASE AT THE MOMENT**

**2 lakh LIMIT SET FOR STAND-BY AMOUNT USED BY TRAVELLER**

**Ban on some lending apps revoked**

**The Reserve Bank of India (RBI) on Wednesday allowed all inbound international travellers from any country to access Unified Payment Interface (UPI) for their merchant-to-person (M2P) transactions. This will be allowed for G20 travellers arriving at select airports. Shashank Dindevi takes a look at the move and how it will impact UPI’s reach.**
### PB FINTECH LIMITED (ERSTWHILE, PB FINTECH PRIVATE LIMITED)

CIN: L51909HR2008PLC307362

Regd Office: Plot No. 119, Sector 44, Gurugram, Harayana - 122001, Tel: 0124-4569090, Fax: 0124-4562907, Website: www.pbfintech.in, E-mail: complianceoffice@pbfintech.in

STATEMENT OF STANDALONE AND CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2022

(Rupees in Lakhs)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Quarter ended</th>
<th>Nine Months ended</th>
<th>Year ended</th>
<th>Results on Consolidated</th>
<th>Nine Months ended</th>
<th>Year ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total Income from Operations</td>
<td>3,158.98</td>
<td>3,030.14</td>
<td>2,942.45</td>
<td>9,075.39</td>
<td>7,204.82</td>
<td>10,318.36</td>
</tr>
<tr>
<td>2. Net Profit (Loss) for the period</td>
<td>(233.90)</td>
<td>(4,306.70)</td>
<td>(11,454.93)</td>
<td>(10,358.65)</td>
<td>(25,428.00)</td>
<td>(30,024.51)</td>
</tr>
<tr>
<td>3. Net Profit (Loss) for the period before tax</td>
<td>(233.90)</td>
<td>(4,306.70)</td>
<td>(12,054.67)</td>
<td>(10,358.65)</td>
<td>(26,052.08)</td>
<td>(30,024.51)</td>
</tr>
<tr>
<td>4. Net Profit (Loss) for the period after tax</td>
<td>(233.90)</td>
<td>(4,306.70)</td>
<td>(12,054.67)</td>
<td>(10,358.65)</td>
<td>(26,052.08)</td>
<td>(29,968.37)</td>
</tr>
<tr>
<td>5. Total Comprehensive Income for the period/year</td>
<td>(232.14)</td>
<td>(4,298.67)</td>
<td>(12,024.83)</td>
<td>(10,330.39)</td>
<td>(25,866.68)</td>
<td>(29,874.20)</td>
</tr>
<tr>
<td>6. Equity Share Capital</td>
<td>9,002.33</td>
<td>9,090.00</td>
<td>9,090.00</td>
<td>9,002.33</td>
<td>9,002.33</td>
<td>9,090.00</td>
</tr>
<tr>
<td>7. Reserves (excluding Revaluation Reserves) as per Balance Sheet of the previous year</td>
<td>6,840.69</td>
<td>11</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Earnings (Loss) Per Share (of Rs. each) (Not annualised for quarters)</td>
<td>(0.05)</td>
<td>(0.07)</td>
<td>(0.23)</td>
<td>(0.25)</td>
<td>(0.37)</td>
<td>(0.37)</td>
</tr>
</tbody>
</table>

Date: November 22, 2023

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For PB Fintech Limited
(Formerly PB Fintech Private Limited)

Yashvin Dahya
Chairman and CEO

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Place: Gurugram

Date: February 10, 2023