

House No.-23, Basement, Sector-30, Gurugram (Hr.), India-122001

Mobile: +91 9873347280, Tel: +91-124-2382323/3693773

Email: dshukla2007@gmail.com/dshukla.fcs@gmail.com

23rd September 2025

To
The Board of Directors
PB Fintech Limited
(L51909HR2008PLC037998)
Regd. Office: Plot No.119, Secctor-44,
Gurugram, Haryana-122001

Re.: Certificate of Secretarial Auditor to PB Fintech Limited ("the Company") pursuant to requirement of the stock exchanges i.e. National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE", and collectively the "Stock Exchanges"), on compliance with the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("Regulations")

1. We, Dhananjay Shukla & Associates, Company Secretaries, have been appointed as the Secretarial Auditor vide a resolution passed at its meeting held on **07th May 2024** by the Board of Directors of **PB Fintech Limited ("the Company")** and the engagement letter dated **29th August 2025**.
2. The company has approached us as a "Secretarial Auditor" to issue a certificate as it has to be placed before the shareholder at the ensuing Annual General Meeting of the company scheduled to be held on 26th September 2025 under Regulation 13 of the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021.
3. As requested, we have examined the PB Fintech Employee Stock Option Scheme 2024 (**herein after referred as the "scheme"**) furnished to us by the company, as originally formulated and approved by the Board on 14th August 2024 and approved by the shareholders of the Company on 27th September 2024 in accordance with the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021, issued by the Securities and Exchange Board of India and the applicable provisions of the Companies Act, 2013 and the relevant Refrencer issued by the Institute of Company Secretaries of India and in accordance with the resolution approving the Scheme passed by the members of the Company as above said.

Page 1 of 3



Management's Responsibility

4. Management of the Company is responsible for:

- I. Designing of PB Fintech limited Employees Stock Option Scheme-2024 in compliance with applicable extant Regulations, as amended from time to time.
- II. Maintaining the information and documents, which are required to be kept and maintained under the relevant extant laws and regulations;
- III. Implementing the PB Fintech limited Employees Stock Option Scheme-2024 in accordance with the applicable extant Regulations and the resolutions passed at the general meeting of the Company;
- IV. Establishing and maintaining effective internal control for properly recording the information related to the PB Fintech limited Employees Stock Option Scheme-2024 in the records maintained by the Company.

Verification

The members of the company in their Annual General Meeting held on 27th September 2024 have passed the Special Resolution approving the PB Fintech limited Employees Stock Option Scheme-2024, hereinafter to be referred as Scheme.

For the purpose of verifying the compliance of the "**Regulations**", we have examined the following documents:-

1. Scheme furnished by the company;
2. The Articles of Association of the company;
3. Minutes of the meeting of the Board of Directors;
4. Minutes of the General Meeting held for approving the scheme;
5. Minutes of the Nomination and Remuneration committee;
6. Detailed terms and conditions of the scheme as approved by the Compensation Committee;
7. Relevant provisions of the Regulations and Companies Act, 2013
8. Trust deed
9. Other relevant documents /filings/records/ information as maintained by the company

Certification:

In our opinion and to the best of our knowledge and according to the verifications as considered necessary and explanations furnished to us by the company and its officers, we hereby certify PB Fintech limited Employees Stock Option Scheme-2024 is in strict compliance with the **Regulations**.



House No.-23, Basement, Sector-30, Gurugram (Hr.), India-122001

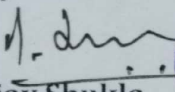
Mobile: +91 9873347280, Tel: +91-124-2382323/3693773

Email: dshukla2007@gmail.com/dshukla.fcs@gmail.com

Assumption & Limitation of Scope and Review:

1. Ensuring the authenticity of documents and information furnished is the responsibility of the Board of Directors/Officers of the company.
2. Our responsibility is to give certificate based upon our examination of relevant documents and information. It is neither an audit nor an investigation.
3. This certificate is neither an assurance as to the future viability of the company nor of the efficiency or effectiveness with which the management has conducted the affairs of the company.
4. This certificate is solely for your information and it is not to be used, circulated, quoted or otherwise referred to for any purpose other than for placing it before the shareholders at the ensuing Annual General Meeting of the company scheduled to be held on 26th September 2025 under Regulation 13 of the SEBI (Share Based Employee Benefits And Sweat Equity) "Regulations" 2021.

For Dhananjay Shukla & Associates
Company Secretaries


Dhananjay Shukla
Managing Partners
FCS-5886, CP. No.: 8271
Peer Review No. 2057/2022
UDIN: F005886G001319847

