Update Presentation for Quarter ended December 2021
Insurance Premium is 45x in 8 Years
Credit Disbursal is 46x in 7 Years

Insurance Premium (₹ Cr)

Over ₹8,100 Cr
Current ARR*

45x in 8 years

5.3x Growth in 4 years

Disbursals (₹ Cr)

Over ₹8,400 Cr
Current ARR*

46x in 7 years

COVID impact

*ARR for Jan22 and FY22E: Unaudited management estimates for PB Fintech
## Key Performance Indicators

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

<table>
<thead>
<tr>
<th>₹ Cr ^</th>
<th>Q3 FY21</th>
<th>Q3 FY22</th>
<th>YoY</th>
<th>9M FY21</th>
<th>9M FY22</th>
<th>YoY</th>
<th>Jan-22</th>
<th>ARR Jan-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Premium</td>
<td>1,067</td>
<td>1,796</td>
<td>68%</td>
<td>3,478</td>
<td>4,812</td>
<td>38%</td>
<td>676</td>
<td>8,108</td>
</tr>
<tr>
<td>New insurance premium per advisor per month* (Lacs)</td>
<td>6.5</td>
<td>9.6</td>
<td>48%</td>
<td>6.3</td>
<td>8.7</td>
<td>38%</td>
<td>9.2</td>
<td>9.2</td>
</tr>
<tr>
<td>Lending Disbursal</td>
<td>994</td>
<td>1,926</td>
<td>94%</td>
<td>1,642</td>
<td>4,416</td>
<td>169%</td>
<td>705</td>
<td>8,460</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>YoY New insurance premium growth(excluding POSP)*^</th>
<th>Q3</th>
<th>9M FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total insurance – PB</td>
<td>68%</td>
<td>36%</td>
</tr>
<tr>
<td>Life insurance – PB</td>
<td>73%</td>
<td>42%</td>
</tr>
<tr>
<td>Life insurance – Industry benchmark#</td>
<td>21%</td>
<td>22%</td>
</tr>
<tr>
<td>Health insurance – PB</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Health insurance – Industry benchmark#</td>
<td>13%</td>
<td>16%</td>
</tr>
</tbody>
</table>

*^Industry benchmark data: Retail Health insurance growth as reported by GI Council, Life insurance: Individual Non-Single First Year Premium

*YoY New insurance premium growth - India biz (excluding POSP), from the website

Unaudited management accounts

2-4x compared to Industry Growth
## Financials – Q3

73% Revenue Growth, Maintaining Contribution, Investing in Initiatives & Brand

<table>
<thead>
<tr>
<th>₹ Crores</th>
<th>Q3 FY21</th>
<th>Q3 FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Existing</td>
</tr>
<tr>
<td>Revenue</td>
<td>212</td>
<td>209</td>
</tr>
<tr>
<td>Contribution (non-GAAP) #</td>
<td>86</td>
<td>87</td>
</tr>
<tr>
<td>Contribution %</td>
<td>41%</td>
<td>41%</td>
</tr>
<tr>
<td>Adjusted EBITDA (non-GAAP)</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Additional Deferred Revenue (non-GAAP) ^</td>
<td>15</td>
<td></td>
</tr>
</tbody>
</table>

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

^- Deferred Revenue: Transactions closed but Revenue to be accrued over next 12 months. ^ - Management estimates * - For insurance biz
## Financials – 9M

44% Revenue Growth, Maintaining Contribution, Investing in Initiatives & Brand

<table>
<thead>
<tr>
<th>₹ Crores</th>
<th>9M FY21</th>
<th>9M FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Existing</td>
</tr>
<tr>
<td>Revenue</td>
<td>616</td>
<td>608</td>
</tr>
<tr>
<td>Contribution (non-GAAP)#</td>
<td>221</td>
<td>220</td>
</tr>
<tr>
<td>Contribution %</td>
<td>36%</td>
<td>36%</td>
</tr>
<tr>
<td>Adjusted EBITDA (non-GAAP)</td>
<td>(65)</td>
<td></td>
</tr>
<tr>
<td>Additional Deferred Revenue (non-GAAP) ^</td>
<td>34</td>
<td></td>
</tr>
</tbody>
</table>

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

^ – Deferred Revenue: Transactions closed but Revenue to be accrued over next 12 months. Management estimates for insurance biz
## Adjusted EBITDA to EBITDA walk

Upfronted ESOP Charges as per Ind-AS; Help Retain Talent

<table>
<thead>
<tr>
<th>₹ Cr</th>
<th>Q3 FY21</th>
<th>Q3 FY22</th>
<th>9M FY21</th>
<th>9M FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjusted EBITDA (non-GAAP)</td>
<td>2</td>
<td>(92)</td>
<td>(65)</td>
<td>(203)</td>
</tr>
<tr>
<td>ESOP</td>
<td>24</td>
<td>226</td>
<td>26</td>
<td>432</td>
</tr>
<tr>
<td>IPO Cost</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>13</td>
</tr>
<tr>
<td>EBITDA</td>
<td>(22)</td>
<td>(318)</td>
<td>(91)</td>
<td>(647)</td>
</tr>
</tbody>
</table>

ESOPs already accounted for in Prospectus for fully diluted calculations

### ESOP charges accounting as per Ind-AS for ESOP 2021 scheme

- Year 1 – 45.67%
- Year 2 – 25.67%
- Year 3 – 15.67%
- Year 4 – 9%
- Year 5 – 4%
Renewal revenue at an annualized run rate of ₹210 Cr

Current Renewal Revenue = ₹ 210Cr

Renewals = 90%+ margin

Renewal Revenue

FY18 FY19 FY20 FY21 FY22E

Policybazaar Renewal Rev Paisabazaar Renewal Rev

^: Based on ARR of Q3, Unaudited management accounts
Insurance & Credit Both Continue to Scale
Improving Efficiency & Customer Experience

- Consistent focus on consumer education – to get inbound consumers

- Scale is key for a marketplace: we are at an annual run rate* of insurance premium of over ₹ 8,100 Cr growing at 50%+ YoY; lending / disbursals are at an annual run rate* of over ₹ 8,400 Cr

- Quality of business in terms of Claims ratios and Retention rates makes our business profitable for our partners

- Increasing efficiency of operations
  - Operational efficiency in the existing business has more than doubled in 3 years
  - New insurance premium per sales employee# has increased to ₹1.1 Cr from ₹46 lacs in 2019

- ₹ c.210 Cr^ ARR of renewal revenue which has 90% Margins – this is a guarantor of profitability

- Focus on Consumer Delight
  - Consumer Service
  - Claims Assistance

* - ARR of Jan 2022 unaudited management accounts  ^ Unaudited management accounts  # - ARR of Q3 FY22 unaudited renewal revenue from management accounts
## Increasing Depth and Breath Across Insurance & Credit Value Chain

### Existing businesses
- Policybazaar
- Paisabazaar

### New Segments / Markets
- PB Partners – Tech platform for Independent agents
- Corporate & SME Insurance
- UAE

### Data & Convenience
- AI initiatives for enhanced consumer experience
- Docprime – India's first NDHM integrated digital health locker
- Credit Score Platform
- NBFC – Account Aggregator
- NBFC – Neo Lending
- Visit Health – Gamified Wellness platform for retail and corporate consumers
Two leading consumer destinations

Policybazaar

- **56.4 mn** Registered Consumers\(^{(1)}\)
- **11.1 mn** Transacting Consumers\(^{(2)}\)
- **24.6 mn** Policies Sold\(^{(3)}\)
- Consumers who have purchased at least one insurance policy through Policybazaar: c. **20 %**
- Average policies per transacting consumer: c. **2.2**

Paisabazaar

- **25.5 mn** Consumers accessed their Credit Scores\(^{(4)}\)
- **2.5 mn** Transacting Consumers\(^{(5)}\)
- **3.6 mn** Transactions\(^{(6)}\)
- Consumers who have made at least one transaction on Paisabazaar: c. **1.4**
- Average transactions per transacting consumer

---

1. Consumers registered on Policybazaar platform as of December 31, 2021
2. Cumulative number of unique Consumers who bought at least one product on Policybazaar since its inception till December 31, 2021
3. Cumulative number of new life and non-life insurance policies sold and non-life insurance renewals on Policybazaar since its inception till December 31, 2021
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 December 31, 2021
6. Cumulative number of transactions made on Paisabazaar since its inception till December 31, 2021
Our philosophy on people & team
Cultural alignment & Operational freedom

<table>
<thead>
<tr>
<th>Tenure</th>
<th>#Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>5+ Years</td>
<td>615</td>
</tr>
<tr>
<td>7+ Years</td>
<td>237</td>
</tr>
<tr>
<td>10+ Years</td>
<td>53</td>
</tr>
</tbody>
</table>
INDIA'S LARGEST MARKETPLACE FOR INSURANCE

**90%**
Market share (online aggregators)

**24.6 mn**
Insurance Policies sold (uptil Q3 FY21)

**¥ 4,755 Cr**
Insurance premium (FY21)

**¥ 1,796 Cr**
Insurance premium (Q3 FY22)

**68%**
Y-o-Y growth

**¥ 9.6 Lacs**
Insurance premium per advisor per month (Q3 FY22)

**55%**
Unassisted transactions
Motor – Four wheeler

**99%**
Unassisted transactions
Motor – Two wheeler

**48**
Insurance Partners
Policybazaar is solving the structural problems facing the insurance landscape in India and benefiting all stakeholders in the ecosystem.

<table>
<thead>
<tr>
<th>Problems facing insurance industry</th>
<th>Benefits to the insurer</th>
<th>Benefits to the consumer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependence on high cost physical distribution</td>
<td>Go-to digital insurance platform in India</td>
<td>Low CAC</td>
</tr>
<tr>
<td>Information asymmetry</td>
<td>Better consumer data / product transparency</td>
<td>High quality consumer disclosures</td>
</tr>
<tr>
<td>Blanket portfolio underwriting</td>
<td>Data-based personalized underwriting</td>
<td>Claims cost optimization</td>
</tr>
<tr>
<td>One size fits all products</td>
<td>Tailored exclusive products</td>
<td>Access to untapped consumers</td>
</tr>
<tr>
<td>Human intensive operations</td>
<td>Tech enablement &amp; process innovation</td>
<td>Operating cost efficiencies</td>
</tr>
</tbody>
</table>
India continues to have one of the widest protection gaps; Health & Term Insurance is needed

### 65% of Healthcare spend is out of pocket

<table>
<thead>
<tr>
<th>Country</th>
<th>Out of pocket expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>China</td>
<td>36%</td>
</tr>
<tr>
<td>UK</td>
<td>15%</td>
</tr>
<tr>
<td>Brazil</td>
<td>44%</td>
</tr>
<tr>
<td>Thailand</td>
<td>12%</td>
</tr>
<tr>
<td>USA</td>
<td>11%</td>
</tr>
</tbody>
</table>

### 94% of income is not protected

<table>
<thead>
<tr>
<th>Country</th>
<th>Mortality protection gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>37%</td>
</tr>
<tr>
<td>Japan</td>
<td>66%</td>
</tr>
<tr>
<td>Singapore</td>
<td>62%</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>76%</td>
</tr>
<tr>
<td>Thailand</td>
<td>87%</td>
</tr>
<tr>
<td>India</td>
<td>94%</td>
</tr>
</tbody>
</table>

Note: 1. Mortality protection gap figures are as of 2015; 2. Out of pocket expense % figures are as of 2016 (Source – Swiss Re Report on Mortality Protection Gap)
Policybazaar business model

- Consumer education through mass media & PR
- Inbound consumers → Direct traffic
- Better conversion (Pull vs Push) → Increasingly efficient operations
- Direct declaration (vs intermediated) → Sharp risk assessment, lower claims ratio
- consumer Pull (vs Push) → Lower Lapse rates, Higher Persistency
- Increasing biz scale
- We can invest in better consumer service & claims assistance
- Early fraud detection & driving first notification of loss
- Better quality biz @ scale
- Insurers can focus on new Product & process innovation
Leveraging Data and Technology: Life Insurance
Preventing Early-Stage Fraud

**Payment & Booking Check**
- Proprietary PB Payment Graph
- Device Fingerprinting

**Person and Document Authentication**
- Document verification at source with submitted KYC documents
- Pre Issuance Video Call (PIVC) to check liveliness
- Face Matching Algorithm to compare documents with PIVC
- Voice Matching Algorithm compares PIVC to sales call data

**Other Risk checks**
- Affluence check based on Address
- Phone number vintage
- Location verification
- Disclosure based risk heuristics

**Case Login**
- Case File sent to Insurer with Risk Parameters
- Insurers can set their thresholds to trigger further investigation
Early Fraud Detection
Using Face & Voice Biometrics

Checking for impersonation by comparing the PIVC video (pre-issuance verification call) to previous calls

Pre-Issuance Verification Call
Biometric Verification

Biometric Match Report for Insurer

Face & Voice Match Report

<table>
<thead>
<tr>
<th>Application No</th>
<th>369945688</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Date</td>
<td>29/12/2021 07:55 PM</td>
</tr>
<tr>
<td>Face Match Score</td>
<td>55</td>
</tr>
<tr>
<td>PB Face Match Remarks</td>
<td>Matched</td>
</tr>
<tr>
<td>Voice Match Score</td>
<td>0</td>
</tr>
<tr>
<td>PB Voice Match Remarks</td>
<td>Not Matched</td>
</tr>
</tbody>
</table>

Face match & voice match remarks are based on the automatic system verification & manual QC verification done by Policybazaar
Leveraging Data and Technology: Motor Insurance
App-based Video Inspection for Policy Issuance and Claim Settlement

Self-inspection video process for motor insurance
- Converts manual process involving external surveyor into a simple self service flow
- Makes consumer experience of policy issuance (break in) and claims reporting hassle free
- Insurance companies benefit as they can issue policies faster, avoid fraud and settle claims smoothly
- Computer Vision technology can auto adjudicate using AI as per insurance company guidelines, refer tougher cases to manual underwriters

Stand at least 5ft from your car to get the best view while recording the video.

Before starting, locate the metallic chassis & engine number of your car.

Find my chassis number →

Don’t use the camera zoom. Instead, walk towards and take close-up shots of any dents or scratches.

*Policybazaar is acting only as a facilitator and issuance of insurance coverage/claims settlement based on the video shared, shall be at the sole discretion of the Insurer.

Demo video  Start car inspection

Also includes a voice over using Text-to-speech in vernacular languages
Leveraging Data and Technology: Automated Speech Recognition (ASR)
Health Insurance Renewal Intent & Consumer Word Cloud Generation

Recorded calls

ASR (Speech-to-Text)

- Proprietary Model
- In Hinglish

Deep Learning - NLP Layer

Chat

Email

Intent, context and Sentiment

Automated Keywords

Determines Renewal Intent post each renewal call or visit

Flags potential customer concerns (price, claims issues, insurer concerns) so that they can be addressed on next call
INDIA’S LARGEST DIGITAL MARKETPLACE FOR CONSUMER CREDIT

- **~2.7 Cr** monthly visits
- **~15 Lacs** monthly enquiries (credit products)
- **Customers from 1,000+ Cities visit Paisabazaar**
- **~10 Lacs** transactions ARR
- **~8,460 Cr** loan disbursements ARR
- **~60 Partners** across Banks, NBFCs & Fintechs
- **53.7% Market Share** (based on disbursements\(^\d\))
- **~2.6 Cr** Customers have checked their Free Credit Score from the platform*
- **Acquiring a customer every 3.9 Seconds**

Data for Dec-21 unless mentioned otherwise

1 ARR Annualized run rate for Jan-22

*Data for Jan-22

\(^\d\) Frost & Sullivan analysis for FY21
India continues to have one of the lowest credit penetration. Credit Market expected to grow strongly.

Under penetration in India's Consumer Lending

Outstanding loan balance as a % of nominal GDP (CY2020)

<table>
<thead>
<tr>
<th>Country</th>
<th>Outstanding Loan Balance as a % of Nominal GDP</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>18.2%</td>
</tr>
<tr>
<td>US</td>
<td>79.2%</td>
</tr>
<tr>
<td>China</td>
<td>55.6%</td>
</tr>
</tbody>
</table>

Fast-growing unsecured consumer credit market

Loan disbursals (₹ Lac Crs)

- FY21: 5.1
- FY25P: 8.2
- FY30P: 16.6

Source: Frost & Sullivan Analysis

Unsecured Loan Disbursals for FY21 as per CRIF Highmark 'How India lends' report
CAGR as per management estimates
Paisabazaar.com: Platform of Choice for India’s Credit Needs

**Largest independent marketplace**
Highest brand recall* across banks, competition
No Differential incentive for partners

**Depth and breadth of offerings**
63 partnerships
Biggest bank to newest fintech
Choice of offers from across the ecosystem

**Intelligence to help consumers**
Industry 1st “Chance of Approval” model to choose best offer
Pre-approved programs for instant access to credit

**End to end Assistance model**
Assistance from Enquiry to Disbursal
End-to-End Digital processes

* For Loans & Credit Score. As per Brand Track Study conducted by White canvas, May/Jun 2021
Economies of segmentation

Products that cater to consumers from super prime going all the way to Credit challenged

- Super Prime
  - 2014: Bureau Pre-approved Programs
  - 2015: Bank PA Programs
  - 2016: Pre-Approved programs
- Prime
  - 2017: Personal loan, Cards Marketplace with integrations
  - 2018: HomeLoan Marketplace
- Near Prime
  - 2019: STPL Partners
  - 2020: Co-creation: Secured Card
- Sub Prime
  - 2021: Credit Advisory
  - 2022: Business Loan Marketplace big Banks as partners
- Self Employed Prime
  - 2021: New Products for prime
- Self Employed Sub Prime
  - 2022: Fintech Lenders for Sub-Prime
- New to Credit
  - 2021: STPL partners with NTC focus
We are driving credit score awareness in the country
Deep analytics driving product innovation & monetization

2.6 Cr customers have become credit aware

Driving deep Segmentation to innovate, fill need gap

Engagement segmentation

<table>
<thead>
<tr>
<th>Never Revisited</th>
<th>Sleepers</th>
<th>At-risk</th>
<th>Core Active</th>
<th>Engaged</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>90</td>
<td>100 (indexed rev per customer')</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Credit segmentation

<table>
<thead>
<tr>
<th>New to credit</th>
<th>Sub-prime</th>
<th>Near-prime</th>
<th>Prime</th>
<th>Super-prime</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>20</td>
<td>80</td>
<td>80</td>
<td>460</td>
</tr>
<tr>
<td>30</td>
<td>90</td>
<td>220</td>
<td>340</td>
<td></td>
</tr>
</tbody>
</table>

Strong repeat customer behaviour: 71% of the disbursals from existing customers

*Internal Management analysis done for the period Jan-19 to Nov-21. 100 is taken as the portfolio average revenue per customer. Indexed revenue is the average revenue for each segment indexed to the portfolio average.
Neo-lending: Building a strong product suite to cover segment gaps

- **Brand Building**: Increased brand salience across lifetime
- **100% Ownership**: E2E ownership = Superlative experience
- **Annuity Rev stream**: Leading to higher NPV
- **Improved insight**: Creates a virtuous cycle of intelligence

### 3 Products live – across credit segments

- **StepUp Secured Credit card**
  - NTC and Sub-prime segment
  - Credit Card backed by a FD
- **Paisa on Demand**
  - Prime Segment
  - Credit Card cum Line Product
- **Credit Line**
  - Super Prime Segment
  - Personal Loan, pay-as-you-use

### Focus to increase share of Neo-lending products
Covid has accelerated digitization in lending
Digital platforms likely to become even more natural choice for consumers

1.5x conversion rates & instant disbursal leading to better customer experience

Initiatives like Account Aggregator, CKYC will further strengthen digitization

- Central KYC Registry
- Aadhaar OTP/Biometric eKYC
- Aadhaar XML oKYC
- Video KYC

- Pre-approved basis
- Bank relationship
- Credit Report Info
- Using Bank Statement
- AA Ecosystem based

- NACH eMandate
- UPI eMandate
- Verification via alt. sources
  - Lat-Long
  - Bureau Data

- eAgreement using
  - Aadhaar eSign
  - OTP based
  - Capture Timestamp/IP/Lat Long
Our Investments & New Initiatives
Our Investment Philosophy

- Seed stage or series A – Prefer “BUILD” over “BUY”

- Strengthen the existing businesses (steer clear of unrelated new business lines)
  - Scale
  - Higher Conversion rates
  - Enhanced Consumer Engagement
  - Product Innovation
  - Customer service convenience
  - Claims support

- Betting on team or capability rather than business volume

- Highly aligned & well-incentivized team

- Cultural fit is a must
PB Partners
Market leader in 6 months via build (v/s buy)

- A platform for independent sellers of Insurance and other financial products
  - Enable seller to sell across Products and Suppliers via an app
  - Tech based platform for Research, Issuance, and Customer Management

- Market leader with ₹40 Cr investment within 6 months
  - Started July 2021
  - ₹100+ Cr monthly premium in Jan 2022
  - Largest player within 6 months from start
  - Total burn under ₹ 40 Cr

- Buy vs Build
  - Buy options were $200 – 700mn
  - We instead built it in under $7mn
PB Corporate: Delivering A New Age Corporate/SME Insurance Experience

India’s Fastest Growing Corporate Insurance Business

<table>
<thead>
<tr>
<th>₹ Cr</th>
<th>9M FY22</th>
<th>Growth %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium (₹ Cr)</td>
<td>276</td>
<td>308%</td>
</tr>
<tr>
<td>Employees Insured (mn)</td>
<td>1.1</td>
<td>530%</td>
</tr>
</tbody>
</table>

- Comprehensive product offering online & offline – Health & Commercial Lines
- Sales offices launched in NCR, Bengaluru, Mumbai & Pune
- Unassisted online platform for all products (Asset, Liability, Employee Benefits)
- Sales thought leadership brought in from leading industry players
- Integrations complete with all key TPAs & insurers – Fully Digital operations

Trusted by India’s best (with a 92% retention on large clients)

- Digital platform for all products (Asset, Liability, Employee Benefits)
- Integrations complete with all key TPAs & insurers

Digitizing Corporate Insurance – From considering a purchase to making a claim

- Lowest Cost, Flexible, Online Payment (MSME – Health, Life, Fire, Cyber, Crime)
- Real Time tracking & Claim Ratios for Admin (Manage members, claims & benefits digitally)
- App, 24/7 concierge & WhatsApp support for employees (Insta claims, health ID, telehealth, managed wellness)
Visit Health: Gamified Digital Health Services Provider

### 9M FY22

<table>
<thead>
<tr>
<th>Service</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue Growth</td>
<td></td>
</tr>
<tr>
<td>PBT Margin</td>
<td>7.5%</td>
</tr>
</tbody>
</table>

#### Marquee Customers

1. Health & Wellness Services for Corporates (Online/Offline Doctor Consultations, Annual Health Checkup, Discounts on Labs & Pharmacy)
2. Digital OPD Membership Plans for Consumers
3. Digital Health Services for Health/Life Insurers

#### Key Partnerships

- Aditya Birla
- SUEZ
- Tata Power
- FABER
- Johnson & Johnson
- HDFC
- Gartner
- Axis Bank
- JCB
Docprime: Digital Health locker integrated with NDHM (B2B service business only)

A single mobile window to access and store customer and family health data

Health Locker represents and becomes customer’s custodian for his/her health data

Complete consent framework

All data that are registered anywhere on customer ID by any node on NDHM network will be shared to Locker

Health Locker is a new license under the developing NDHM ecosystem
MyLoanCare Ventures

- MyLoanCare Ventures received NBFC licence from RBI in Sep 2021
- PB has acquired 24.93% stake in Dec 2021
- 100% digitally powered lending platform “MONEYWIDE” using analytics-based tech stack
- Why is it relevant to us?
  - It will assist Paisabazaar to fill segment and convenience gaps – increasing conversion
  - Will assist consumers on financing solutions
UAE
No other international plans for now

- Started operations in FY19
- No 1 in website traffic
- Close No 2 on the premium originated
- Focus on Health and Life insurance
- Other Financial products also on the same platform
  Loans (Personal, Car, Home) & Credit cards

Continued focus on protection against death, disease & disability

<table>
<thead>
<tr>
<th>Insurance Premium by Segment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
</tr>
<tr>
<td>Term</td>
</tr>
<tr>
<td>Motor</td>
</tr>
<tr>
<td>Others</td>
</tr>
</tbody>
</table>

38%
56%
5%

Collaboration with UAE government

Setting up a tech hub in Abu Dhabi
END

For any queries please email: investor.relations@pbfintech.in

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