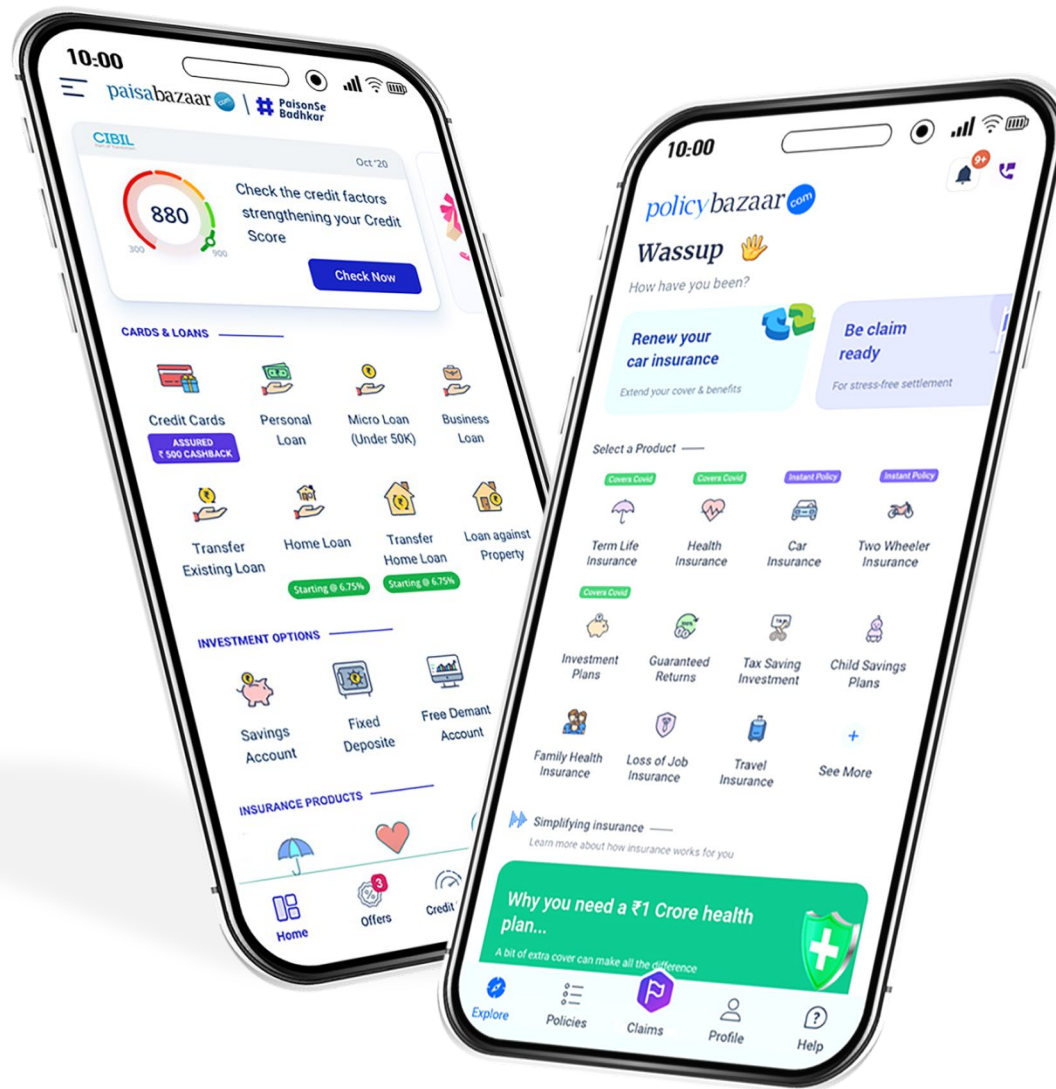




policybazaar.com

paisabazaar.com

Earnings Call

Quarter ended September 2025

What do we do?

PB Fintech

The umbrella entity comprising of India's leading marketplaces that offer end-to-end insurance & credit solutions to consumers with an aim to help the Indian middle class secure social security – financial protection against death & disease, child education planning, pension planning & access to credit. Our platforms simplify complex choices, present personalized solutions & enable smart financial decisions. We leverage technology & data to drive product & process innovation for our partners as well as for our own operations. Our business model benefits from network effects resulting from consumer-pull, deep understanding of risk & best-in-class service.

Policybazaar

Insurance marketplace focused on the Indian middle-class families buying protection against the 3Ds (Death, Disease and Disability)

We provide end-to-end insurance solutions to the retail consumers (choice of products, the most convenient way of buying and policy management & claim support). We believe that the quality of business, which includes honest customer declarations, sharp risk assessment and complete product disclosure, is critical for the long-term growth of the industry, and we are a positive force in that endeavor.

Apart from our offerings to retail customers, we also cater to corporate clients under **PB for Business**.

We also operate in UAE under the brand name **Policybazaar.ae**

Paisabazaar

Credit marketplace focused on credit availability and convenience for all

We provide credit options across consumer segments and help them make the right decisions using proprietary algorithms. Paisabazaar is also the largest destination for consumers to access their credit scores and manage the same.

PB Partners

Enablement platform for about 380k partners to help them manage insurance sales using technology.

PB Connect is akin to PB Partners albeit in the credit space.

Key Highlights: Q2 FY26

Total Insurance Premium is at ₹7,605 Cr, a growth of 40% YoY

Total Lending Disbursal is at ₹8,570 Cr, a growth of 102% YoY

Protection (Health & Term Insurance) New Premium grew 44% YoY

Core Online Insurance Premium grew 34% YoY

Core Lending Disbursal continues to be stressed with a decline of 33% YoY, up 9% QoQ

New initiatives further strengthen leadership positions with increased growth momentum

PB Partners premium growth accelerated to 56%

PB UAE profitable for three quarters now

Total Revenue grew 38% YoY to ₹1,614 Cr

PAT grew 2.6x YoY from ₹51 Cr to ₹135 Cr (1.77% of total premium)

- Premium is calculated assuming no GST exemption on insurance for Sep 22-30, 2025
- For like-to-like comparison, excluding GST in both years: Q2 FY26 Premium ₹7,157 Cr (+39% YoY), Protection New Premium: +43% YoY, Core Online Premium: +33% YoY, PAT (% of Premium): 1.9%

Overall business Q2 YoY

Revenue grew at 38% YoY with improving margins

₹ Crores		Q2 FY25			Q2 FY26			YoY		
		Total	Core Online Business		New Initiatives	Total	Core Online Business		New Initiatives	
Premium		5,450	3,922		1,528	7,605	5,263		2,342	40%
Revenue		1,167	761		407	1,614	958		655	26%
Insurance	Credit		624	136			852	106		36% (22)%
Contribution (non-GAAP) [#]		319	319		0	464	428		36	46%
Contribution %		27%	42%		0%	29%	45%		5%	34%
Adjusted EBITDA (non-GAAP)		56	106		(50)	156	183		(27)	180%
Adjusted EBITDA %		5%	14%		(12)%	10%	19%		(4)%	73%

- Core Online Businesses include Policybazaar & Paisabazaar
- New Initiatives include PB Partners, PB for Business, PB UAE & PB Connect
- # – Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)
- Online brand acquisition spend is included as a part of fixed costs
- Adjusted EBITDA is non-GAAP measure excluding ESOP charges
- PB connect was a secured credit distribution pilot started in Q2 FY25 which generated ₹7 Cr revenue with a net investment of ₹3Cr, and was included in the core credit business in Q2 update. With the increased scale, it is classified under New Initiatives since Q3 update
- Premium is calculated assuming no GST exemption on insurance for Sep 22-30, 2025; for like-to-like comparison, excluding GST in both years: {Total, Core, New}: Q2 FY25 {₹5,156 Cr, ₹3,643 Cr, ₹1,513 Cr}, Q2 FY26 {₹7,157 Cr, ₹4,842 Cr, ₹2,316 Cr}, YoY {39%, 33%, 53%}
- Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

Overall business Q2 QoQ

Revenue grew at 20% QoQ with improving margins

₹ Crores		Q1 FY26			Q2 FY26			QoQ		
		Total	Core Online Business		New Initiatives	Total	Core Online Business		New Initiatives	
Premium		6,616	4,532		2,084	7,605	5,263		2,342	15%
Revenue		1,348	834		514	1,614	958		655	15%
Insurance	Credit		732	102			852	106		27%
Contribution (non-GAAP)#		371	344		27	464	428		36	25%
Contribution %		28%	41%		5%	29%	45%		5%	
Adjusted EBITDA (non-GAAP)		89	120		(31)	156	183		(27)	75%
Adjusted EBITDA %		7%	14%		(6)%	10%	19%		(4)%	

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- Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

Overall business H1

Revenue grew at 36% with improving margins

₹ Crores		H1 FY25			H1 FY26			YoY		
		Total	Core Online Business		New Initiatives	Total	Core Online Business		New Initiatives	
Premium		10,321	7,279		3,042	14,221	9,795		4,426	38%
Revenue		2,178	1,425		752	2,962	1,792		1,170	26%
Insurance	Credit		1,159	267			1,584	207		37% (22)%
Contribution (non-GAAP) [#]		603	605		(2)	836	773		63	39%
Contribution %		28%	42%		0%	28%	43%		5%	28%
Adjusted EBITDA (non-GAAP)		105	198		(93)	245	303		(57)	134%
Adjusted EBITDA %		5%	14%		(12)%	8%	17%		(5)%	53%

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- Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

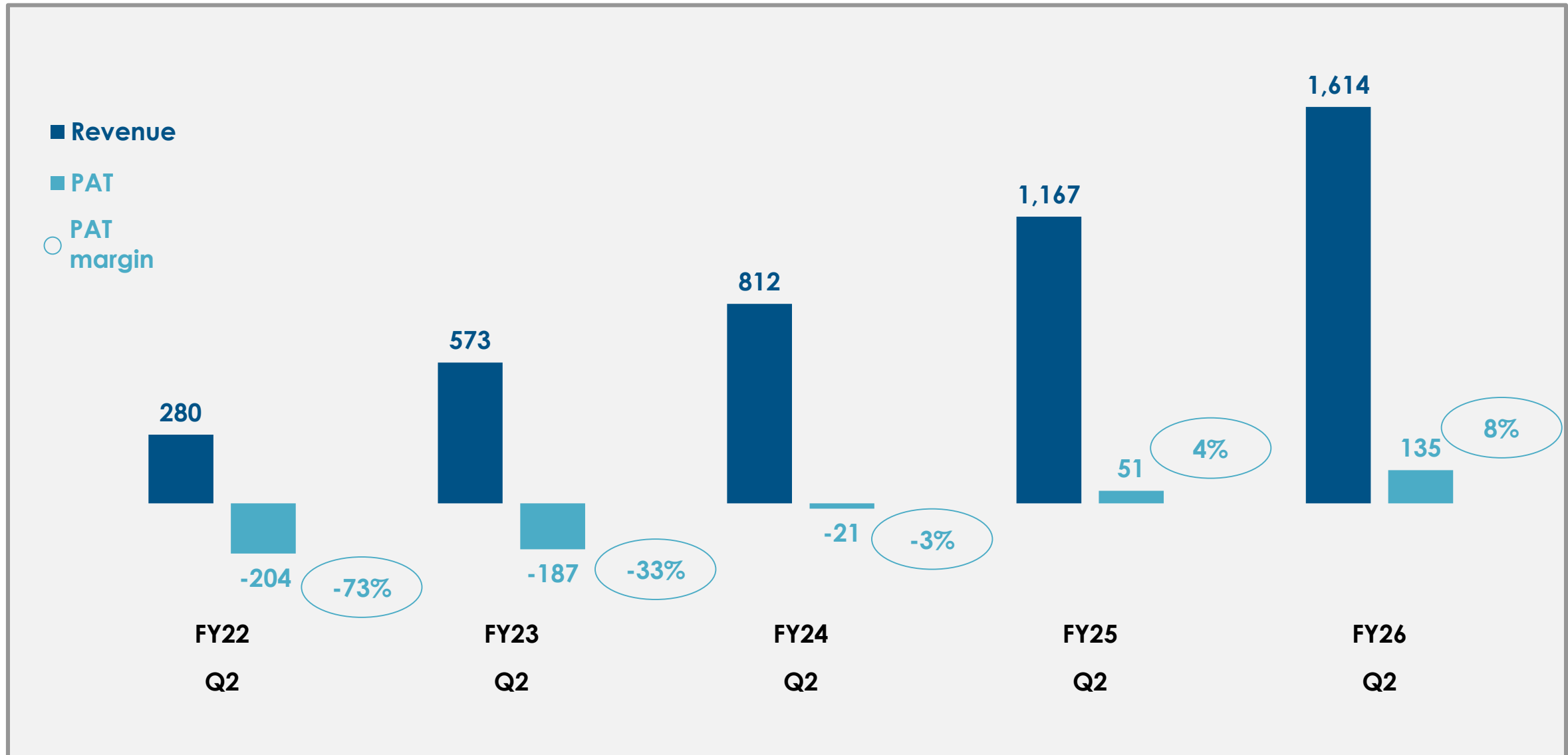
H1: PAT grew 214% YoY to ₹220 Cr

₹ Crores	Q2 FY25	Q2 FY26	H1 FY25	H1 FY26
Adjusted EBITDA (non-GAAP)	56	156	105	245
ESOP Charges	64	58	128	113
EBITDA	(8)	98	(47)	132
Depreciation	29	34	54	67
Finance Cost	9	9	15	18
Other Income	106	85*	206	183
Exceptional item	0	0	41	0
Tax	9	7	20	15
PAT	51	135	111	220
PAT (exc. Exceptional)	51	135	70	220

* Q2FY26 includes the impact of investment in PB Health of ₹539 Cr
 Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

Overall business Q2

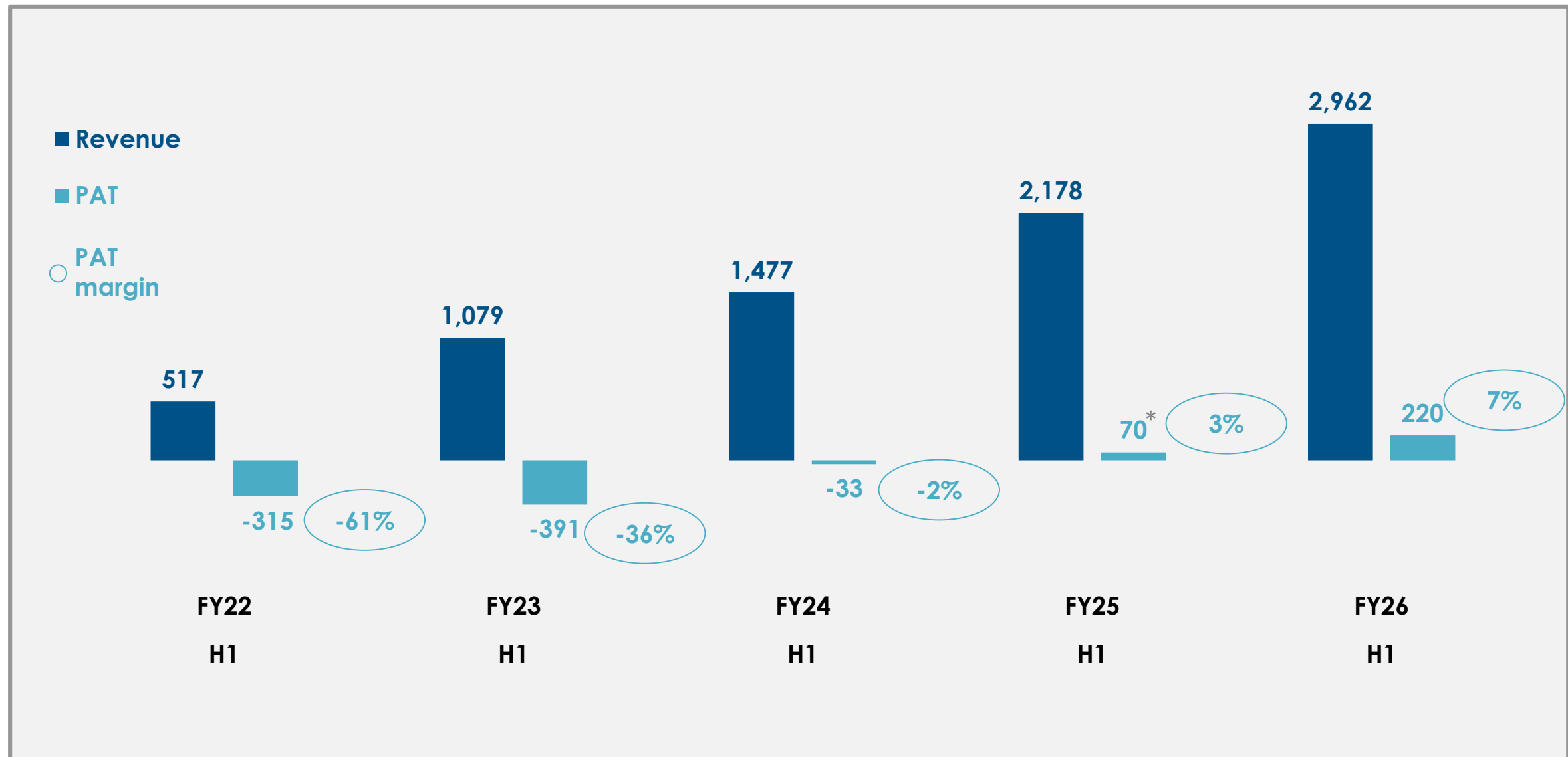
Consistent & significant growth in Revenue & PAT since Public Listing



• Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

Overall business H1

Consistent & significant growth in Revenue & PAT since Public Listing



• *PAT excluding Exceptional item of ₹41 Cr in Q1 FY25
• Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

Overall business: Rolling 12 months

Revenue grew 3x in 3 years; PAT 1.7% of the total premium

12 months ending (₹ Cr)	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Premium	6,975	7,811	8,932	10,179	11,589	12,170	13,100	14,334	15,875	17,734	19,709	21,583	23,486	25,231	27,386
Revenue	1,425	1,692	1,986	2,229	2,558	2,718	2,956	3,217	3,438	3,783	4,138	4,559	4,977	5,315	5,761
Contribution (non-GAAP)#	323	359	419	497	623	737	844	942	1,028	1,092	1,164	1,235	1,366	1,453	1,599
Contribution %	23%	21%	21%	22%	24%	27%	29%	29%	30%	29%	28%	27%	27%	27%	28%
Adjusted EBITDA (non-GAAP)	(282)	(306)	(290)	(227)	(119)	(30)	36	103	144	170	213	252	332	372	472
Adj EBITDA %	(20%)	(18%)	(15%)	(10%)	(5%)	(1%)	1%	3%	4%	5%	5%	6%	7%	7%	8%
Adj EBITDA as % of Premium	(4.0)%	(3.9)%	(3.2)%	(2.2)%	(1.0)%	(0.2)%	0.3%	0.7%	0.9%	1.0%	1.1%	1.2%	1.4%	1.5%	1.7%
PAT*	(833)	(926)	(909)	(698)	(488)	(295)	(130)	(5)	64	95	167	202	311	377	461
PAT%*	(58%)	(55%)	(46%)	(31%)	(19%)	(11%)	(4%)	0%	2%	3%	4%	4%	6%	7%	8%
PAT* as % of Premium	(11.9)%	(11.9)%	(10.2)%	(6.9)%	(4.2)%	(2.4)%	(1.0)%	0%	0.4%	0.5%	0.8%	0.9%	1.3%	1.5%	1.7%

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

• Online brand acquisition spend is included as a part of fixed costs

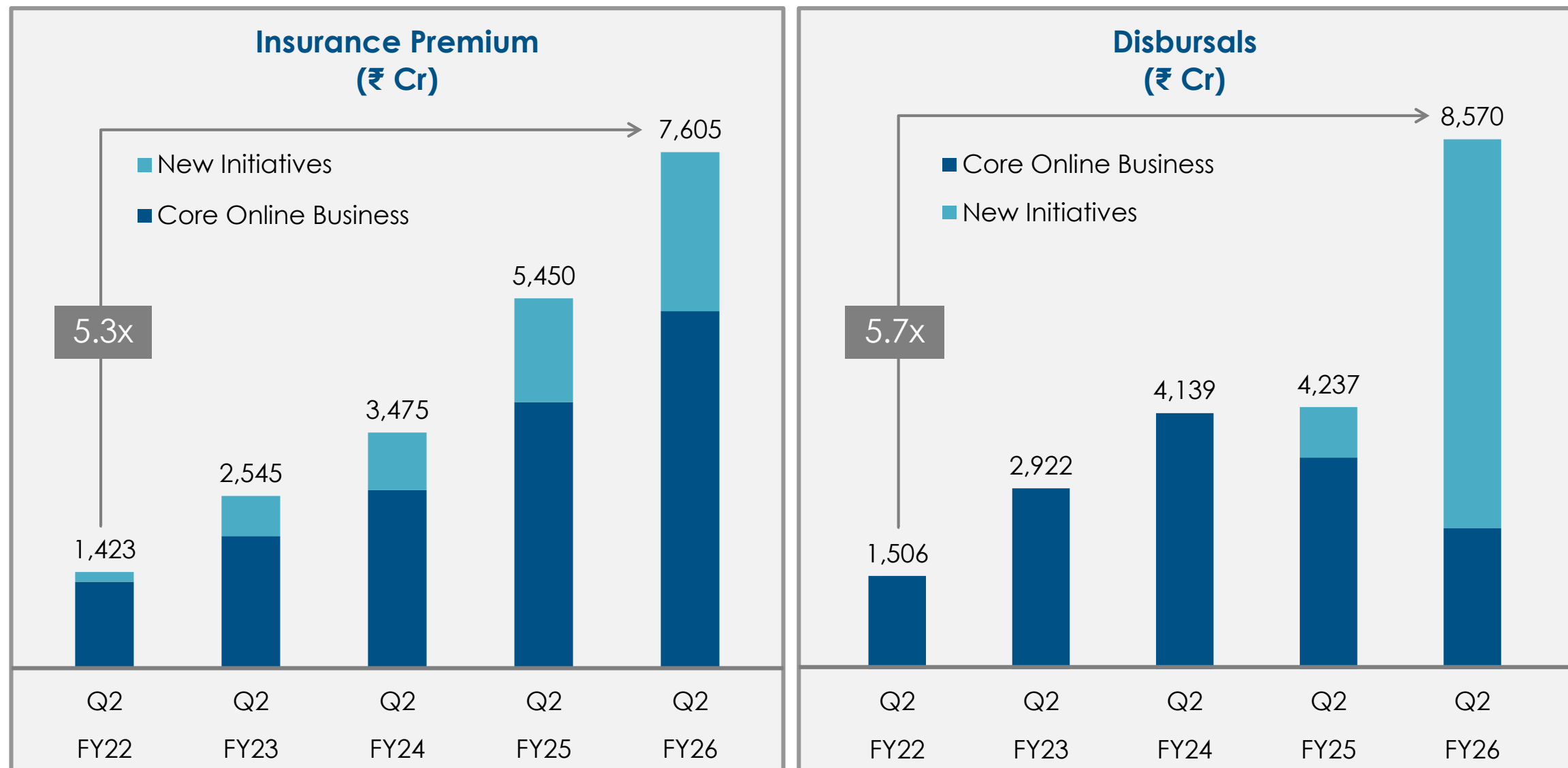
• Adjusted EBITDA is non-GAAP measure excluding ESOP charges

• *PAT excluding Exceptional item of ₹41 Cr in Q1 FY25

• Premium is calculated assuming no GST exemption on insurance for Sep 22-30, 2025; for like-to-like comparison, excluding GST : Premium {12 months ending Sep-24, Dec-24, Mar-25, Jun-25 & Sep-25}: {₹18,665 Cr, ₹20,455 Cr, ₹22,249 Cr, ₹23,879 Cr, ₹ 25,881 Cr}

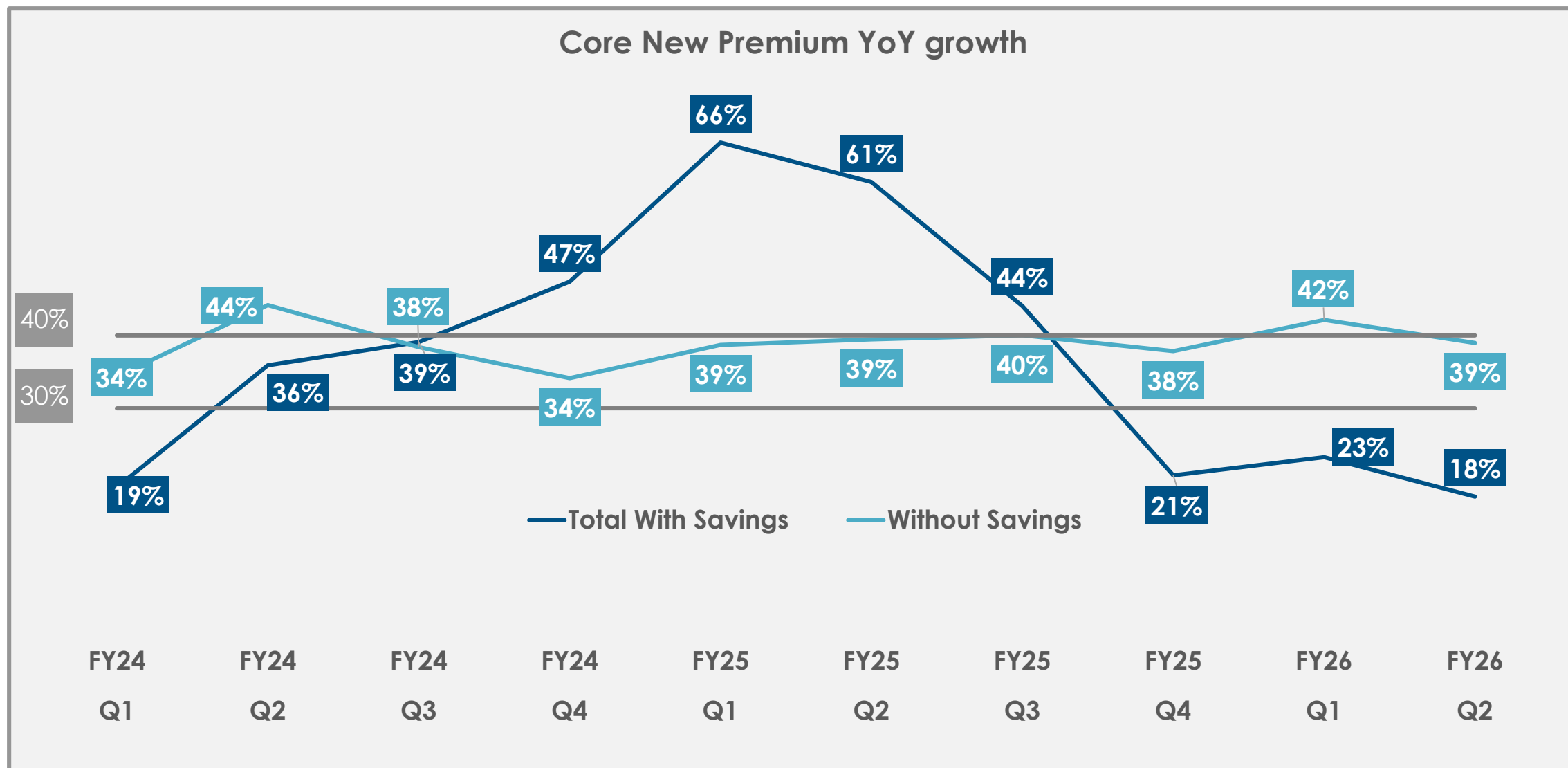
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Q2: Insurance Premium grew 5.3x and Disbursal grew 5.7x



* Premium is calculated assuming no GST exemption on insurance for Sep 22-30, 2025; for like-to-like comparison, excluding GST in all the years: Premium {Q2FY22, Q2FY23, Q2FY24, Q2FY25, Q2FY26}: {₹1,322 Cr, ₹2,393 Cr, ₹3,270 Cr, ₹5,156 Cr, ₹7,157 Cr}

Steady growth continues for Core New Insurance Premium (net of Savings business)



- Premium is calculated assuming no GST exemption on insurance for Sep 22-30, 2025
- For like-to-like comparison, excluding GST in all the years: Growth with savings {FY24 Q1, Q2, Q3, Q4, FY25 Q1, Q2, Q3, Q4, FY26 Q1, Q2} : {18%, 35%, 39%, 48%, 69%, 63%, 44%, 19%, 22%, 16% }
Growth without savings {FY24 Q1, Q2, Q3, Q4, FY25 Q1, Q2, Q3, Q4, FY26 Q1, Q2} : {35%, 44%, 39%, 34%, 38%, 39%, 39%, 38%, 41%, 38% }

Core Online Business: Rolling 12 months

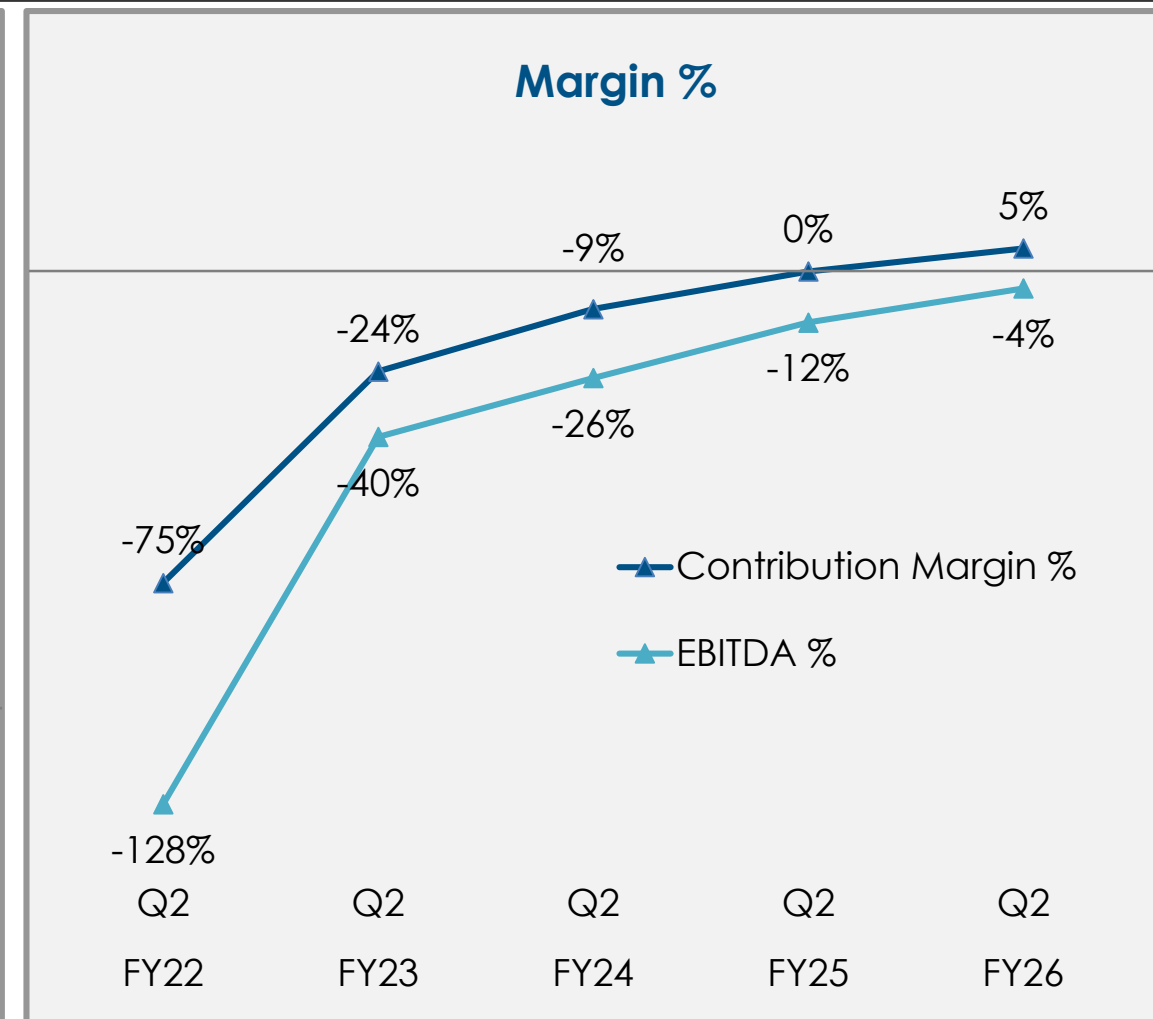
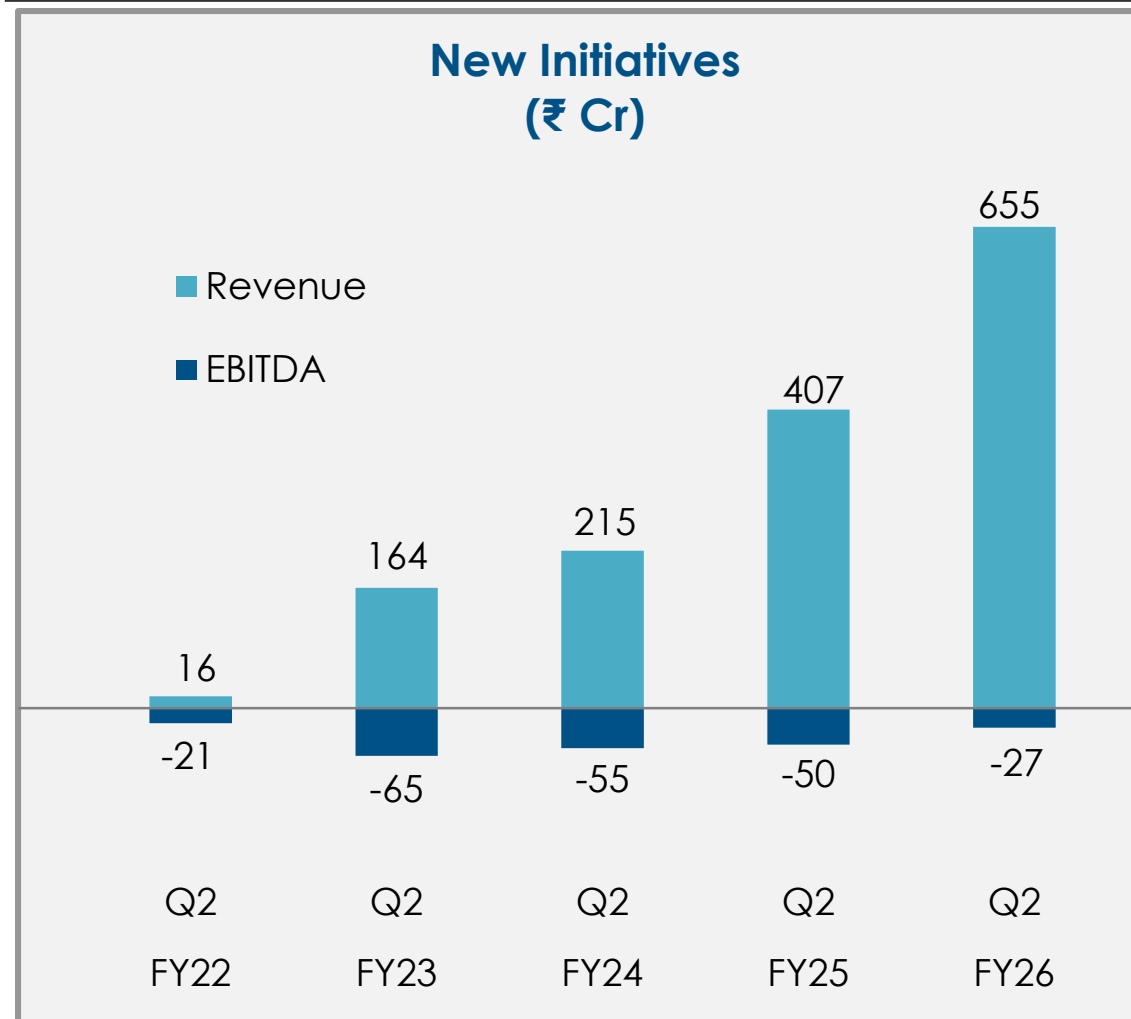
Revenue growth 32% CAGR with margin improvement from -1% to 18% in 3 years

12 months ending (₹ Crores)	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Revenue	1,200	1,337	1,484	1,591	1,710	1,855	2,043	2,211	2,375	2,524	2,687	2,865	3,073	3,242	3,439
Contribution (non-GAAP)#	459	542	629	690	741	818	905	980	1,061	1,113	1,166	1,221	1,326	1,384	1,494
Contribution %	38%	41%	42%	43%	43%	44%	44%	44%	45%	44%	43%	43%	43%	43%	43%
Adjusted EBITDA (non-GAAP)	(111)	(75)	(14)	53	107	171	227	277	324	348	385	423	501	528	605
Adj EBITDA %	(9%)	(6%)	(1%)	3%	6%	9%	11%	13%	14%	14%	14%	15%	16%	16%	18%

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- Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

Q2: New Initiatives

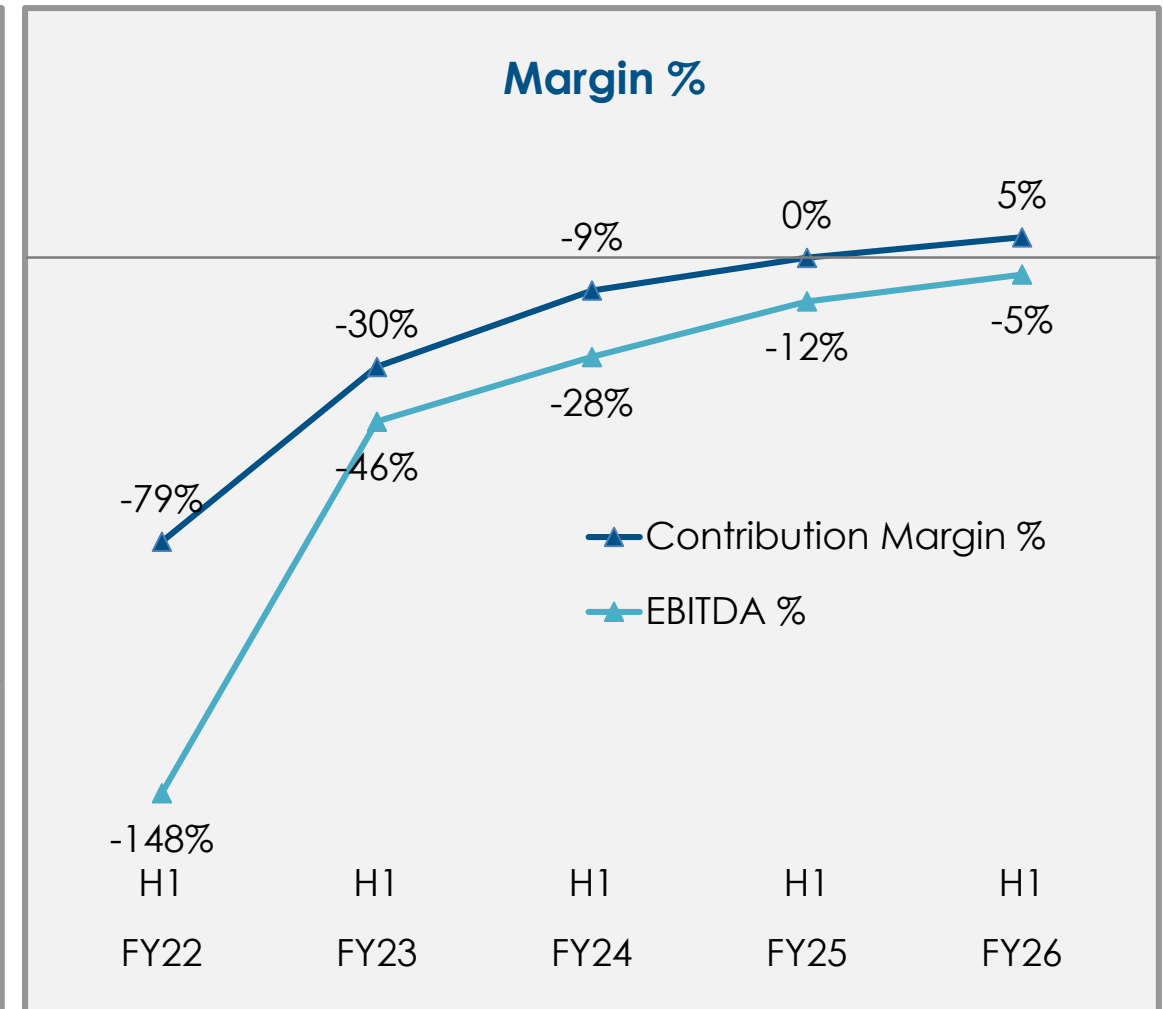
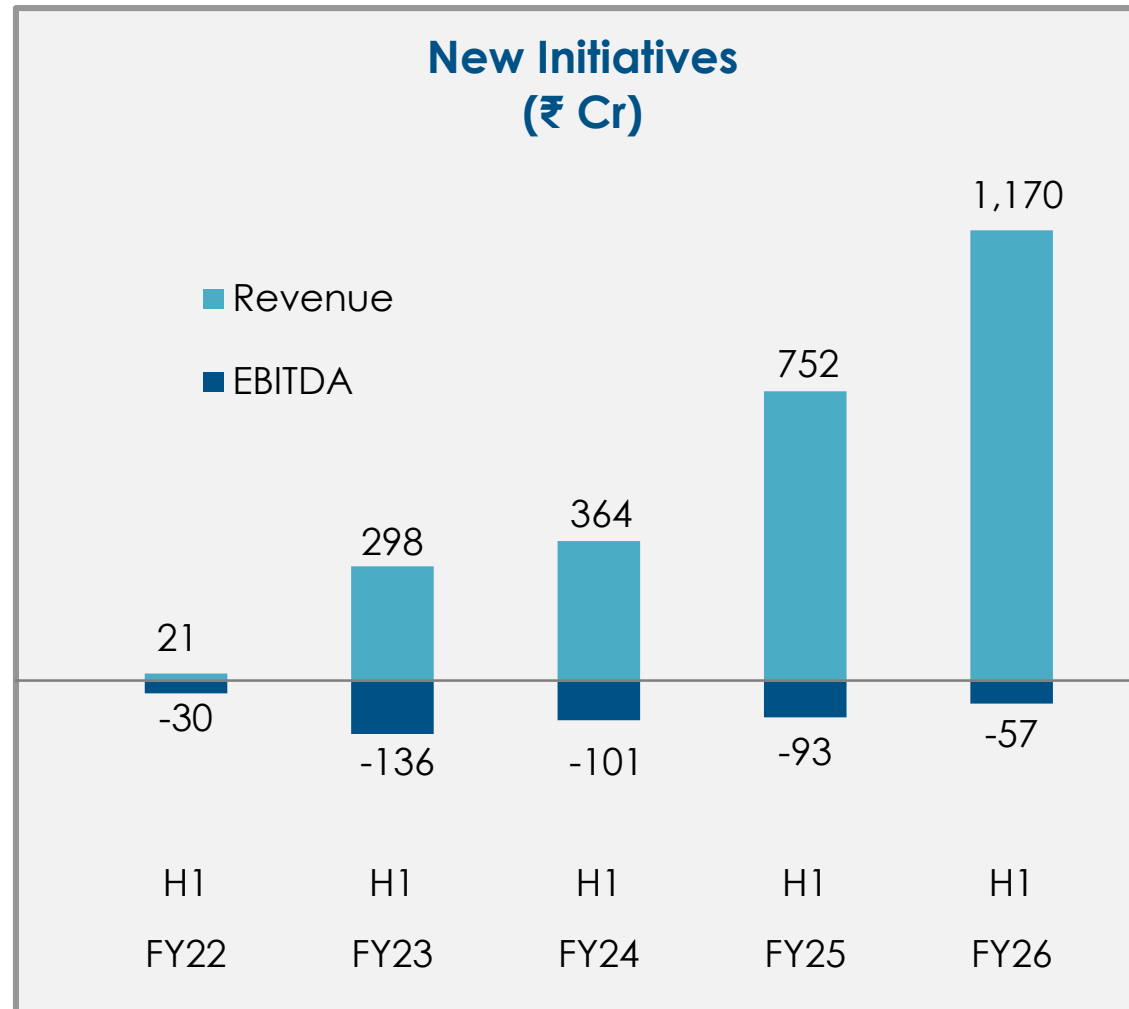
Continued leadership with accelerated growth & improving efficiency



- New Initiatives include PB Partners, PB for Business, PB UAE & PB Connect
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H1: New Initiatives

Continued leadership with accelerated growth & improving efficiency



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New initiatives: Rolling 12 months

Revenue grew 4.6x in 3 years

12 months ending (₹ Crores)	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Revenue	225	355	503	638	848	863	914	1,007	1,062	1,259	1,451	1,694	1,904	2,073	2,322
Contribution (non-GAAP) [#]	(136)	(183)	(211)	(193)	(118)	(81)	(61)	(38)	(34)	(21)	(2)	13	40	69	105
Contribution %	(60%)	(52%)	(42%)	(30%)	(14)%	(9)%	(7)%	(4)%	(3)%	(2)%	0%	1%	2%	3%	5%
Adjusted EBITDA (non-GAAP)	(171)	(232)	(277)	(280)	(226)	(201)	(191)	(174)	(180)	(177)	(173)	(171)	(169)	(156)	(133)
Adj EBITDA %	(76%)	(65%)	(55%)	(44%)	(27)%	(23)%	(21)%	(17)%	(17)%	(14)%	(12)%	(10)%	(9)%	(8)%	(6)%

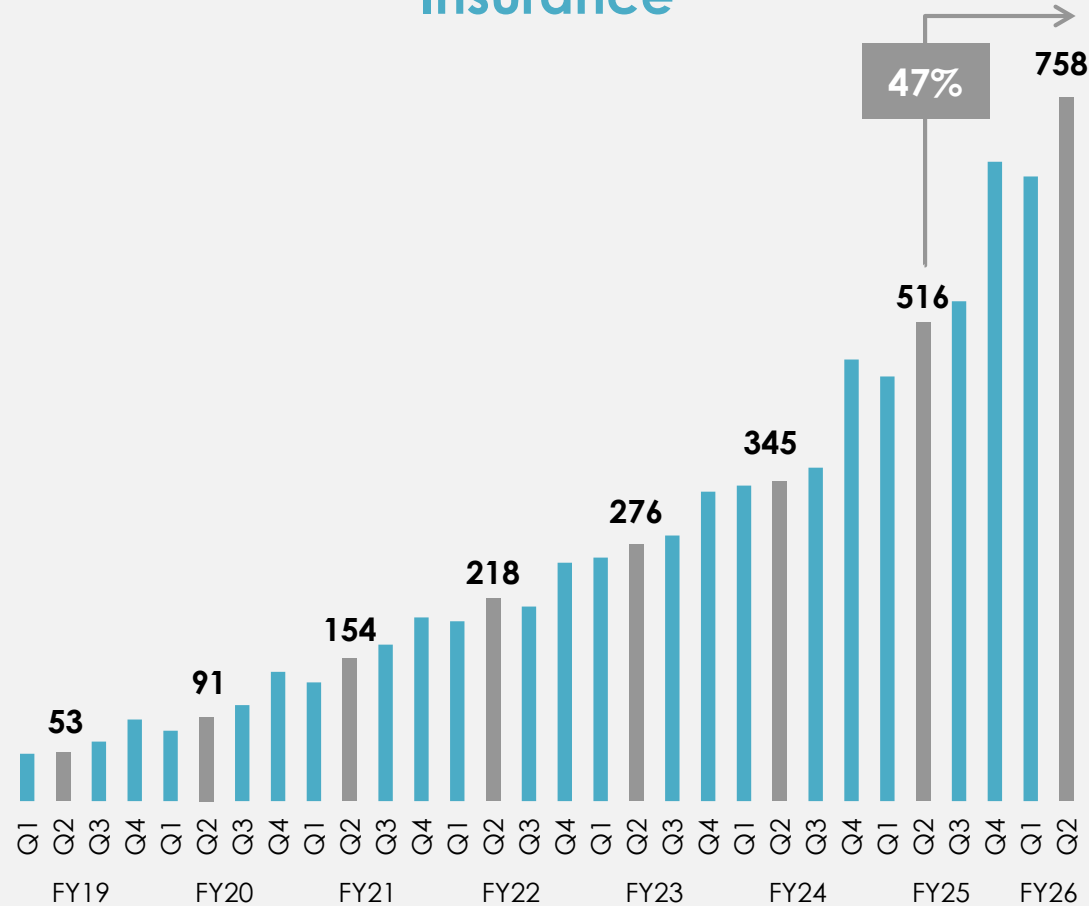
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Renewal / Trail revenue

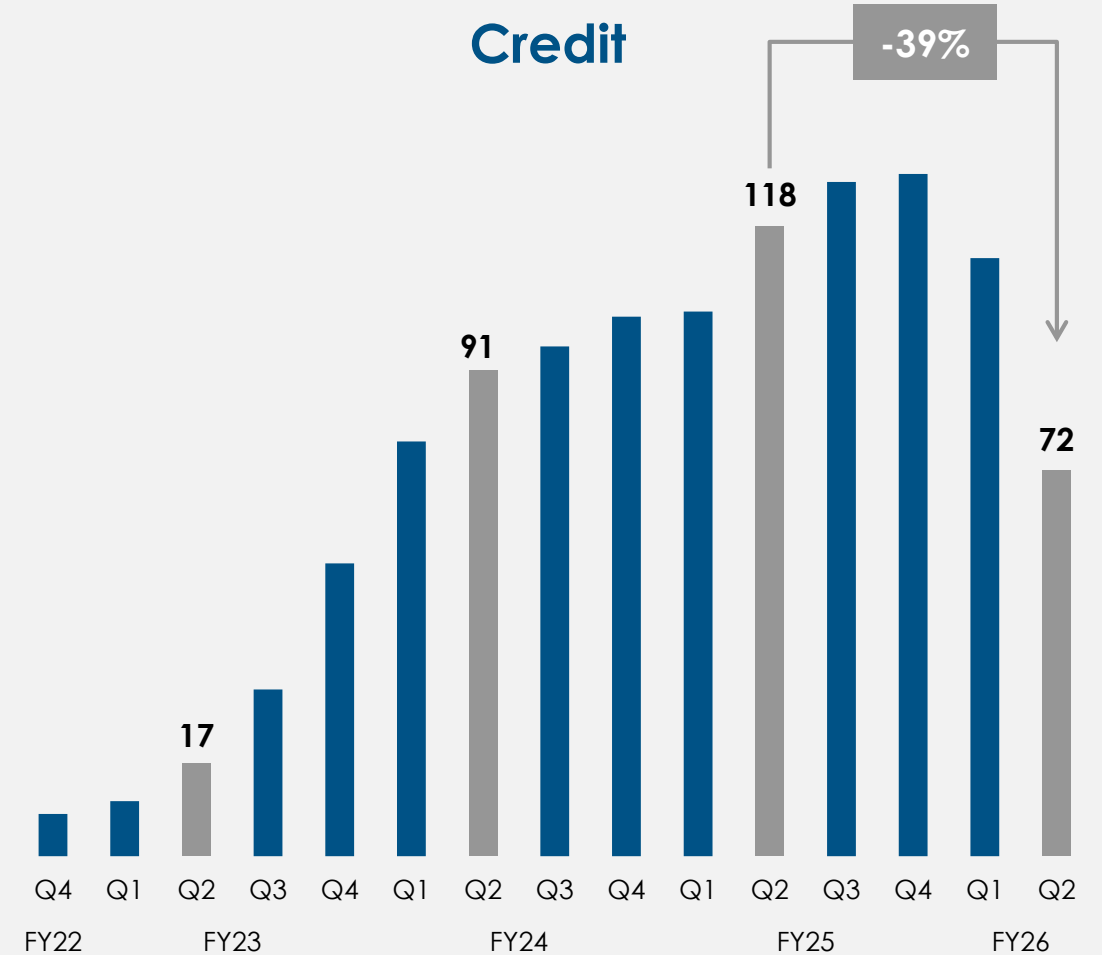
47% YoY growth in Insurance; Credit renewal declined significantly

Renewal / Trail Revenue (₹ Cr)

Insurance

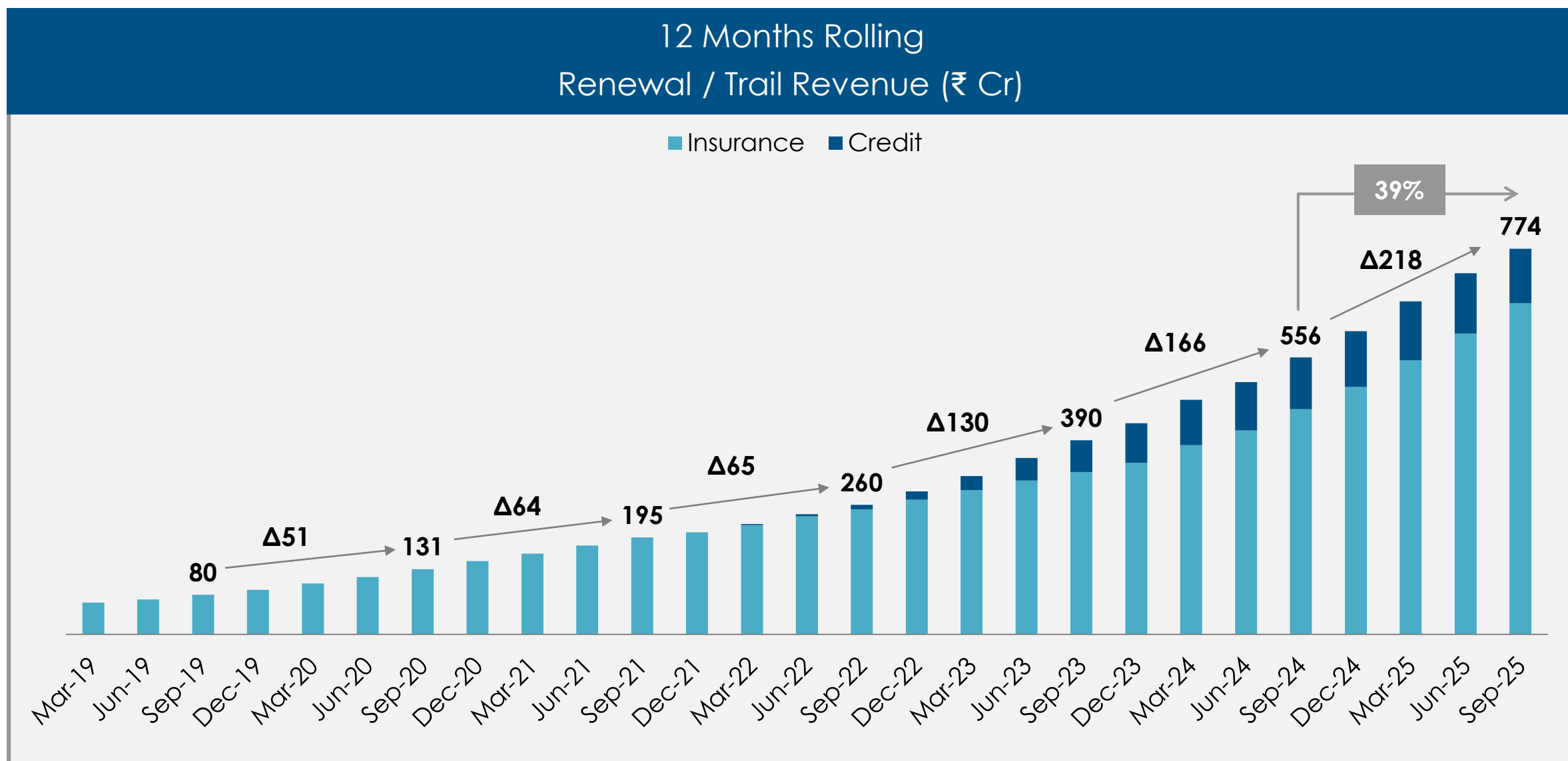


Credit



Renewal / Trail revenue

39% growth YoY on 12M Rolling basis



Insurance Continues to Scale

Improving Efficiency & Customer Experience

- “Har Family Hogi Insured!” We aim to protect every family in India against the financial impact of Death, disease & disability by having Health and Life insurance. We continue expanding our regional reach using TV campaigns in regional languages like Tamil, Telugu and Marathi and offering sales support in 200+ cities in 18 languages
- Scale is key for a marketplace: we sourced ₹7,605[^] Cr insurance premium in Q2 FY26 (40% growth YoY). In Q2 FY26, Protection (Health & Term Insurance) New Premium grew 44% YoY[^]
- ₹758 Cr ARR renewal revenue[#] which typically has 80%+ Margins
- Our consistent efforts to improve customer service and claims support are paying off with multiple heartening customer messages and continues to be reflected by a CSAT* of 90.5%+ for Q2 FY26
- 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. We continue to offer on-ground claims support with a TAT of 30 mins in 200+ cities
- Continued focus on product & process innovation
- Increasing efficiency of operations
 - 80%+ of Motor (four and two-wheeler insurance) and travel insurance transactions continue to be unassisted
 - Physical leg of the business continuing to deliver meaningful impact on Health and Life Insurance businesses
 - Steady growth in premium per enquiry
 - Increasing percentage of business via this hybrid mode

• [^] Premium is calculated assuming no GST exemption on insurance for Sep 22-30, 2025; for like-to-like comparison, excluding GST in both years: Q2 FY26 Premium ₹7,157 Cr (+39% YoY), Protection New Premium: +43% YoY

• [#]ARR of Q2 FY26

• *CSAT is for Policybazaar online Business only

• Unaudited management accounts

Continue to focus on serving financial needs of varied segments

- Our new brand purpose “Har Sapna Hoga Sach” powers our mission of building a consumer-focused financial wellness platform
- We continue to enable access to credit for India's diverse consumer segments, through transparency, wide choice, independent (unbiased) & right advice
- We are currently at a loan disbursement ARR[^] of ₹ 34k Cr and card issuance ARR[^] of about 4 Lacs
- Our secured credit business has scaled through a strong distribution and fulfilment capabilities
- About 5.5 Cr consumers across India have accessed their free credit score on our platform till date
- 70%+ disbursements are to existing customers^{\$}, demonstrating strong customer trust, leading to repeat behavior
- Beyond credit, we launched FDs and Bonds. PB Money delivers smart investment insights to 7 Lac consumers
- Our app is a powerful daily-use platform — AI-driven, deeply personalized, and integrated with BBPS to boost relevance, engagement, and retention
- We're building a robust risk framework by augmenting bureau data with alternate sources — enabling better credit assessment, sharper fraud detection, and smarter decisioning for our partners

*Management estimates

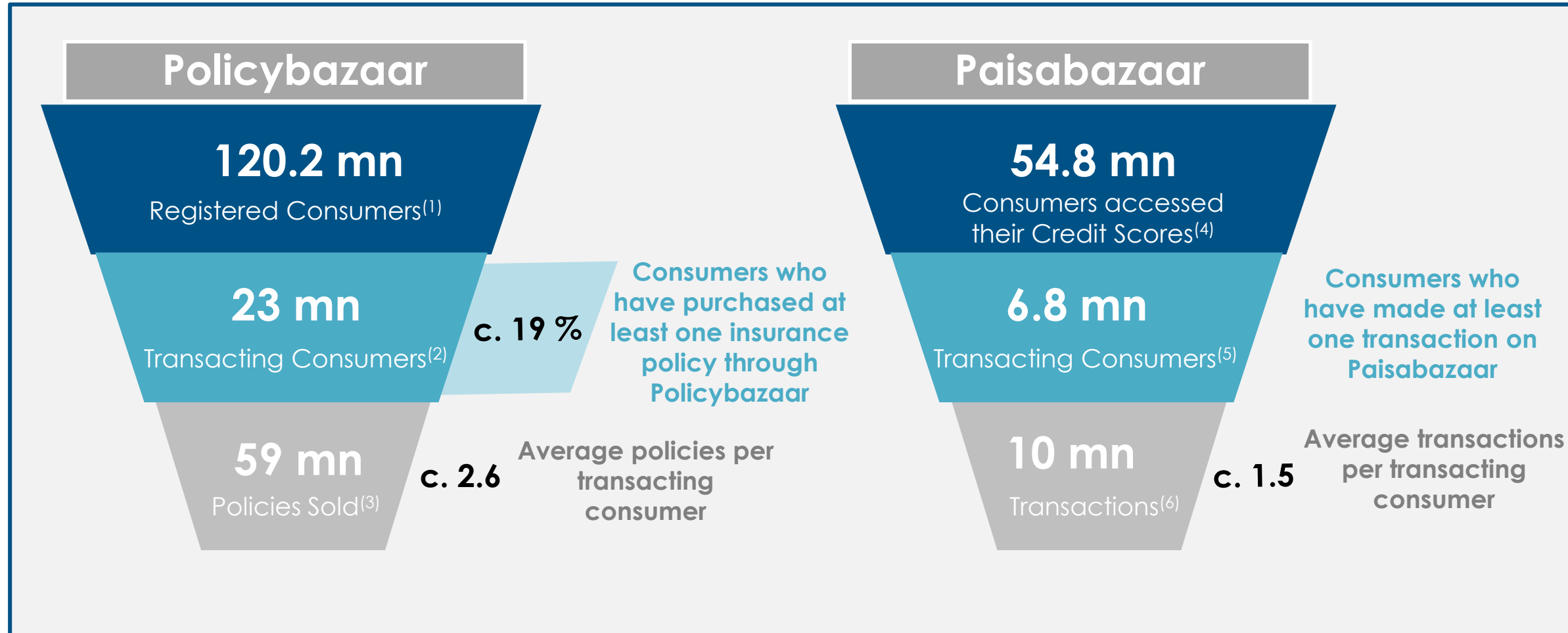
[^] ARR of Q2FY26

[#] Consumers having at least 1 active trade line; 12-month average

^{\$} Customers who ever accessed credit score from Paisabazaar (excl. PB Connect)

Management estimates

Two leading consumer destinations

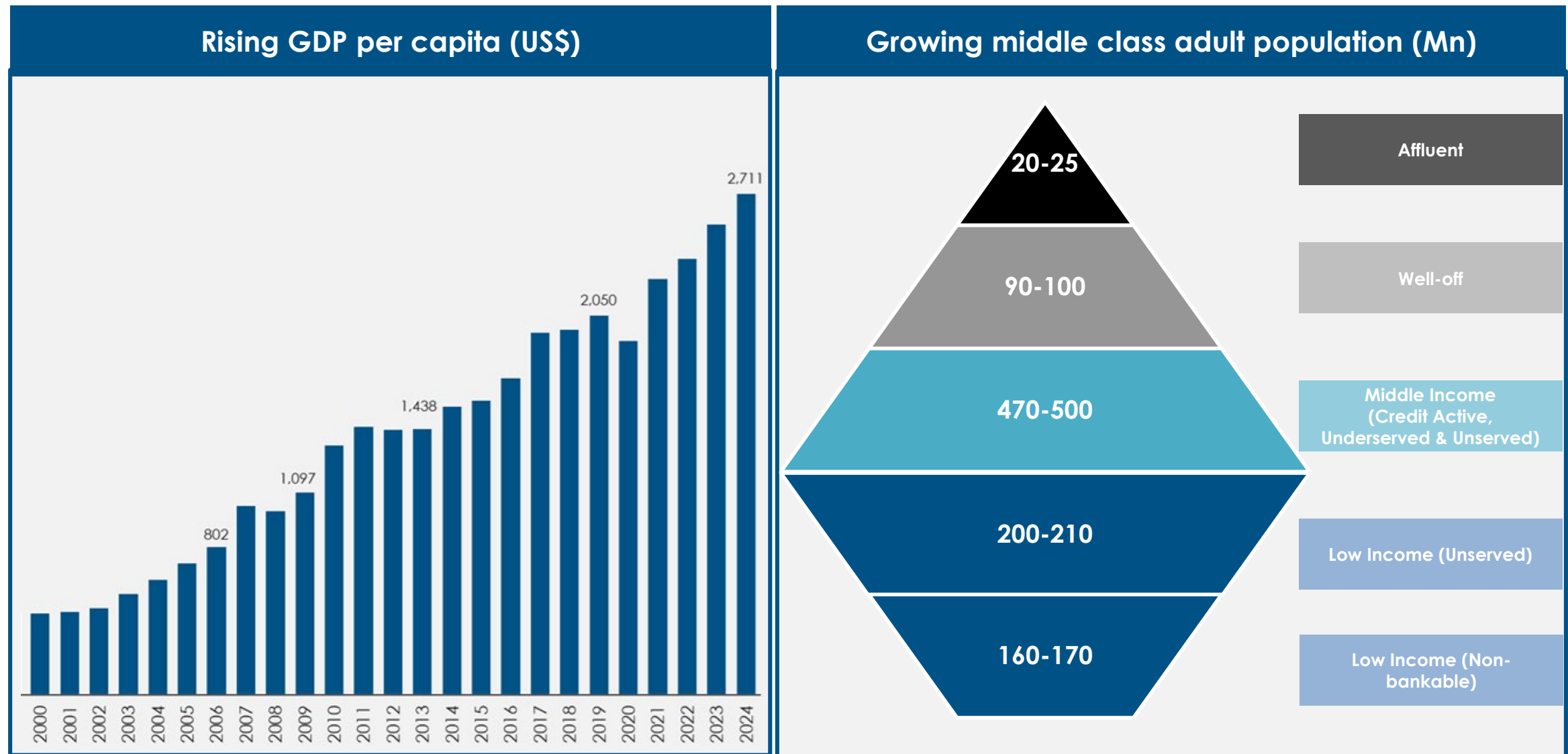


1. Consumers registered on Policybazaar platform as of September 30, 2025
2. Cumulative number of unique Consumers who bought at least one product on Policybazaar since its inception till September 30, 2025
3. Cumulative number of new life and non-life insurance policies sold and non-life insurance renewals on Policybazaar since its inception till September 30, 2025
4. Consumers who accessed their credit scores through Paisabazaar till September 30, 2025
5. Cumulative number of unique Consumers who made at least one transaction on Paisabazaar since its inception till September 30, 2025
6. Cumulative number of transactions made on Paisabazaar since its inception till September 30, 2025

policybazaar.com

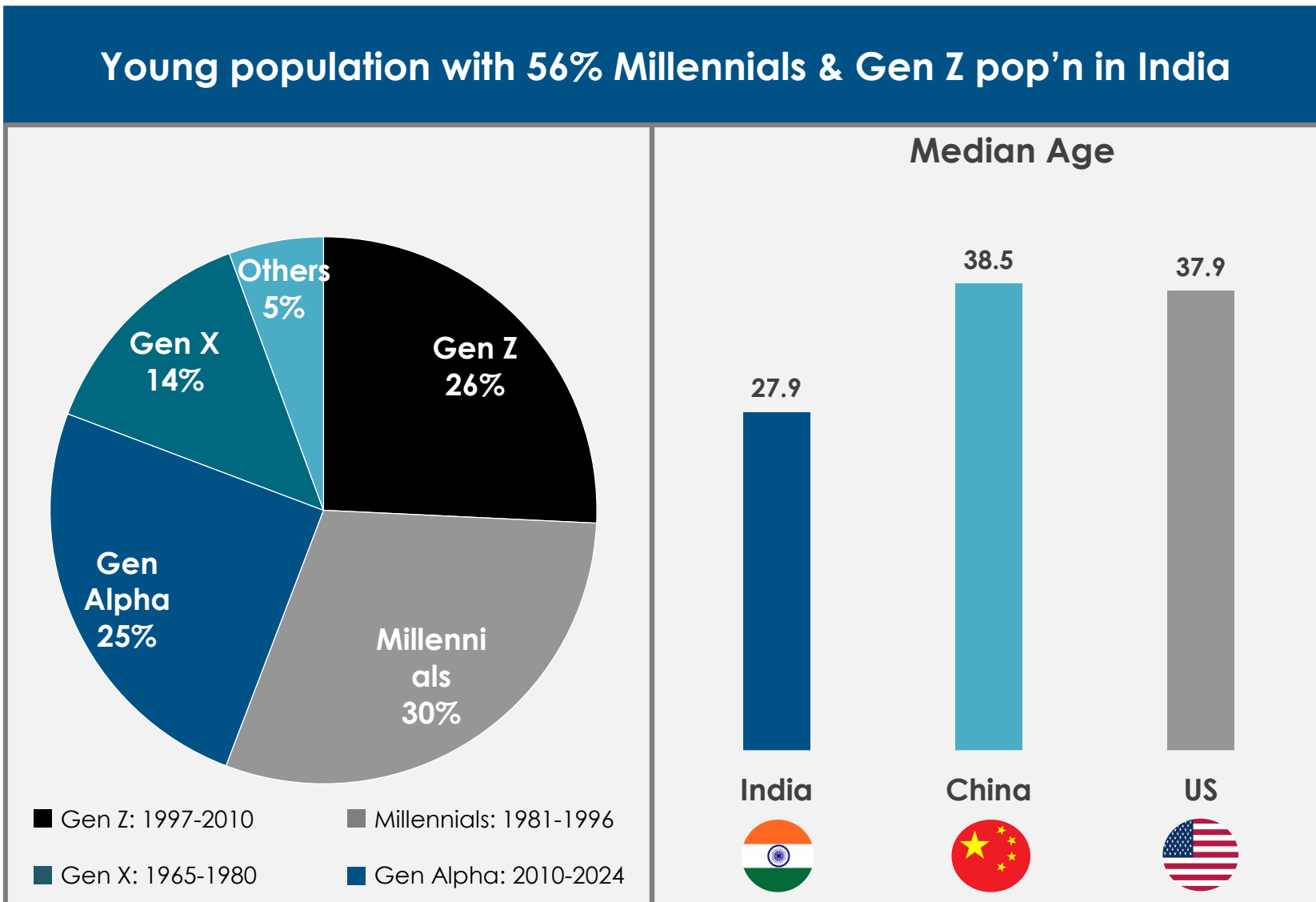
India's macro in place for sustained growth

Growing middle class with rising incomes



India's macro in place for sustained growth

Favorable consumer demographics



Consumer Demographics

Young & tech-savvy population

Increasing nuclearization of families

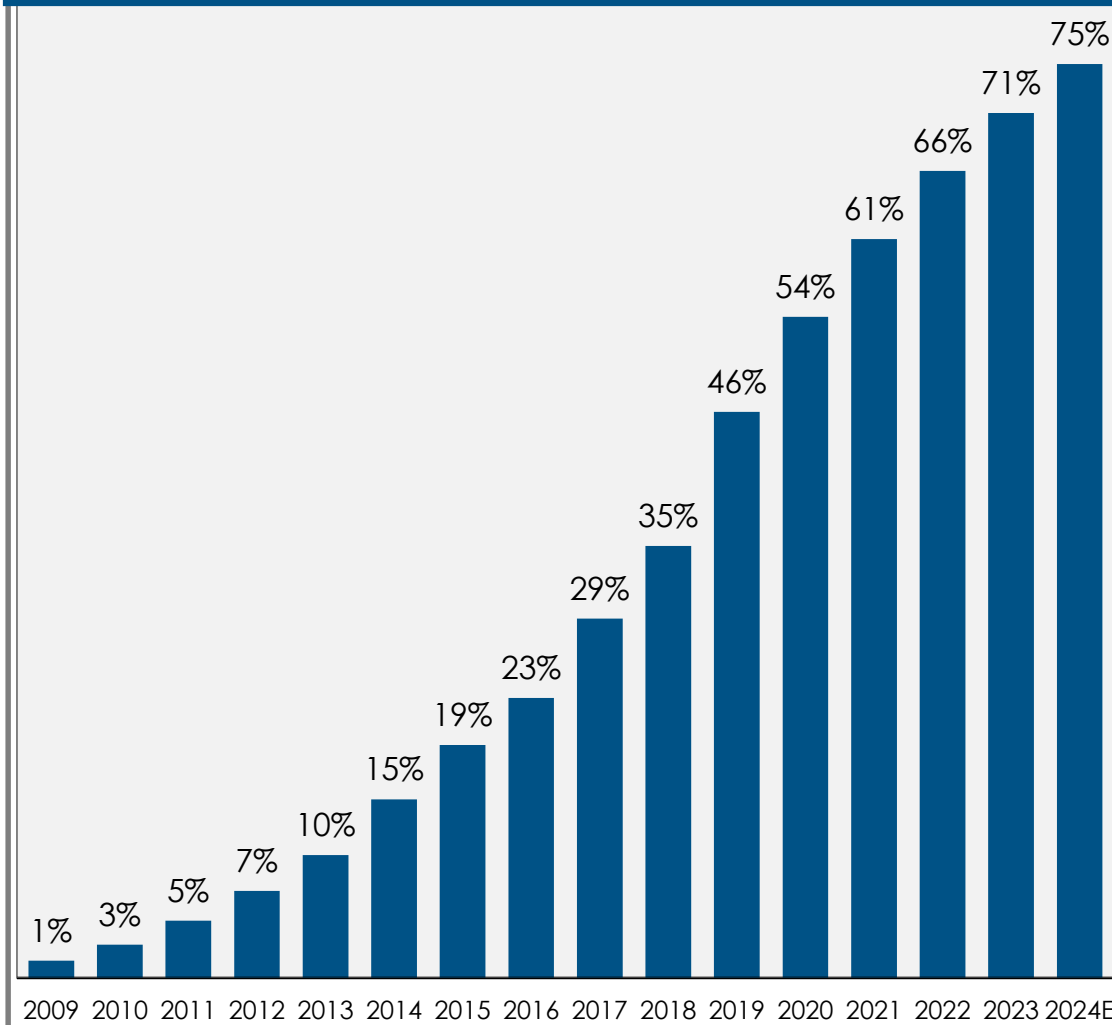
Migration to urban centres for employment

Women participation in labour
37% in FY2023 vs 23% in FY2018

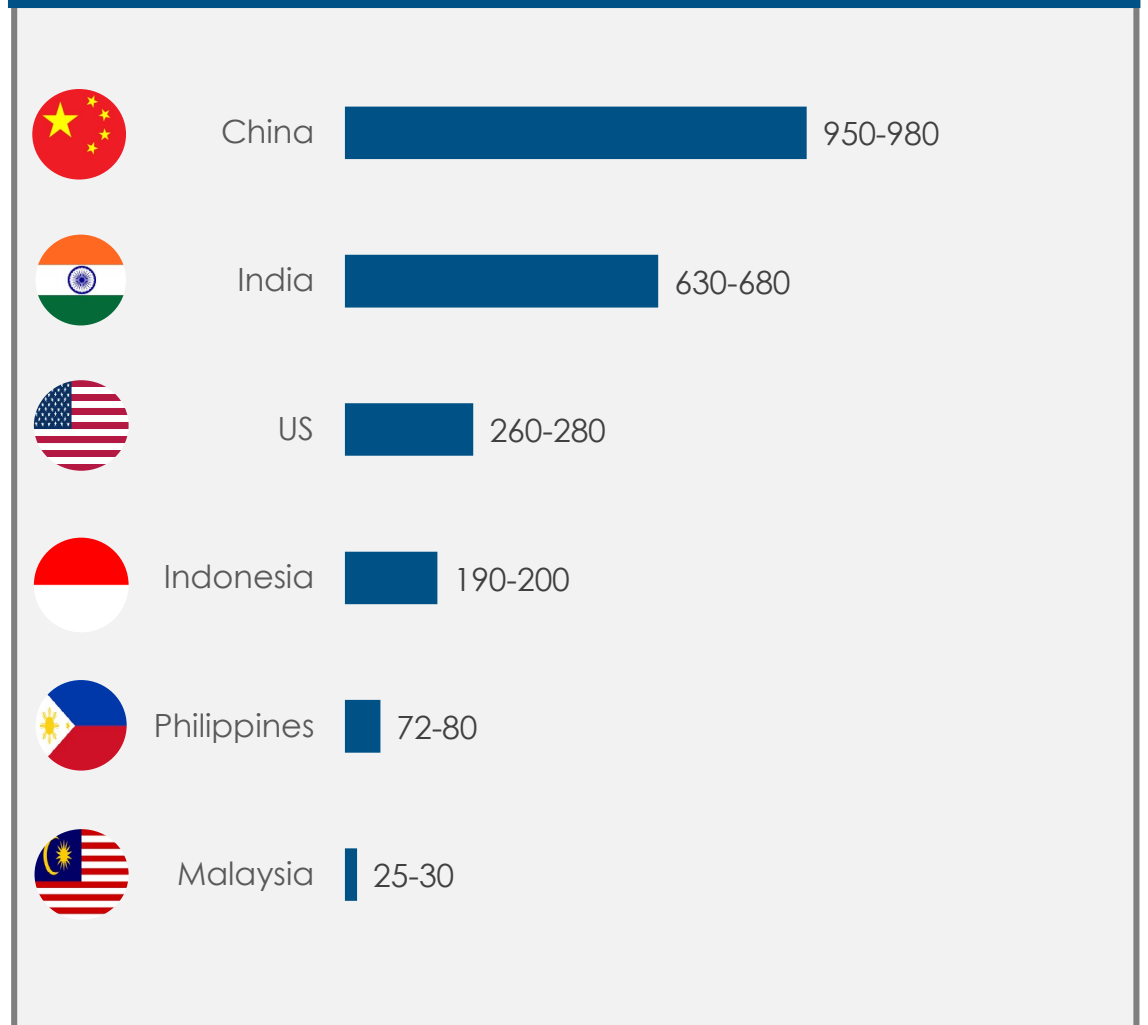
India's macro in place for sustained growth

Rising smartphone users

Smartphone penetration in India
Increased multi-fold over the years

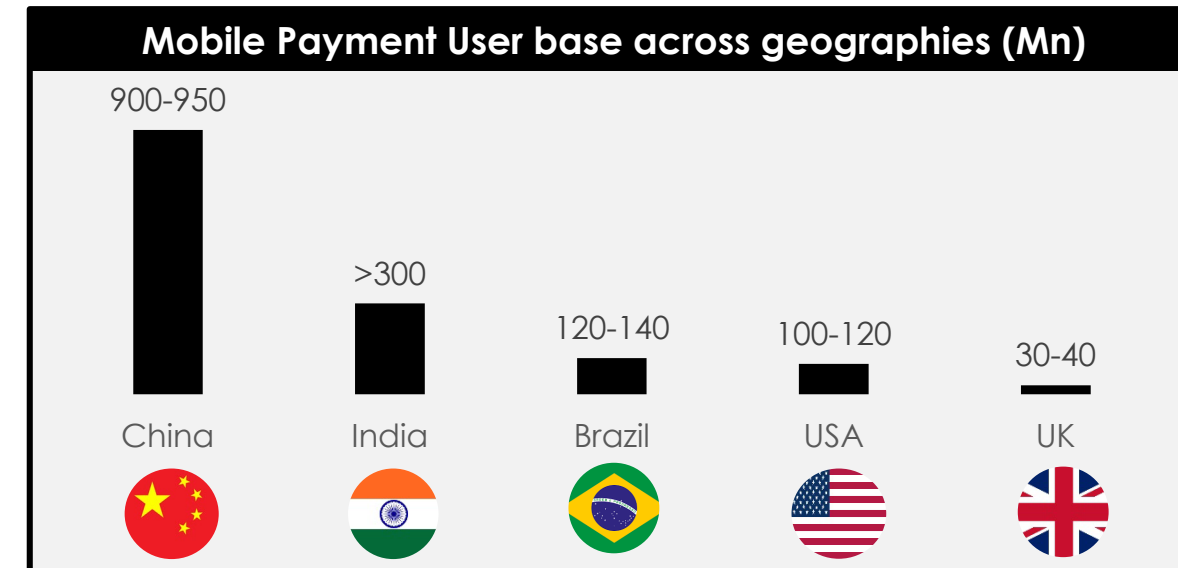
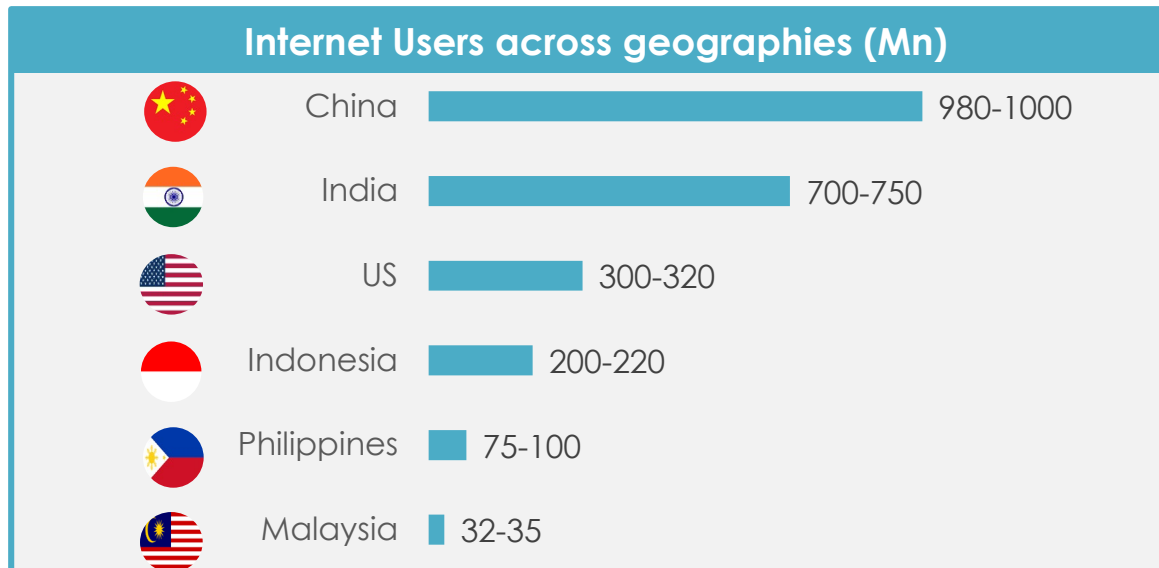
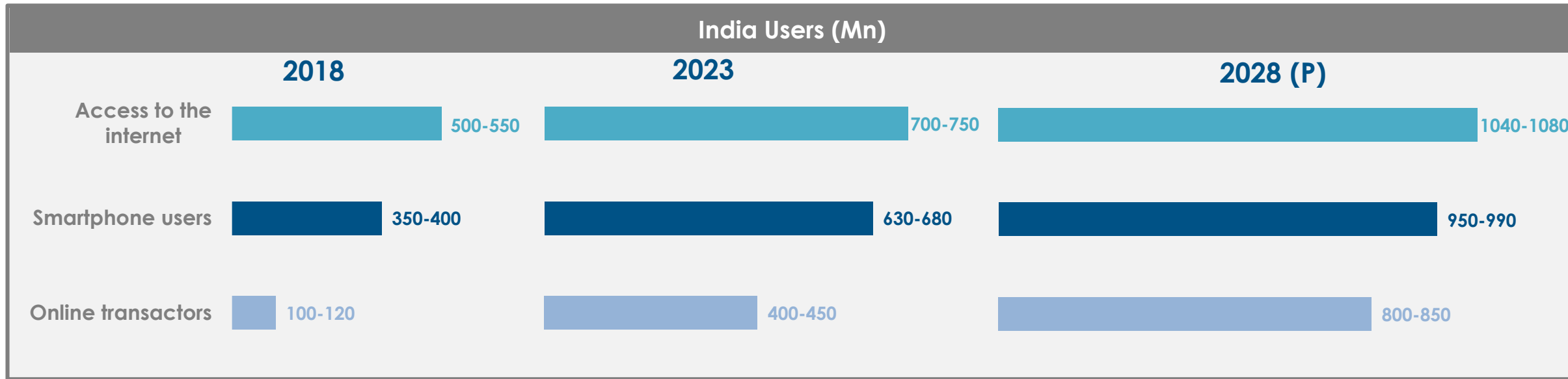


Smartphone Users
across geographies (Mn)



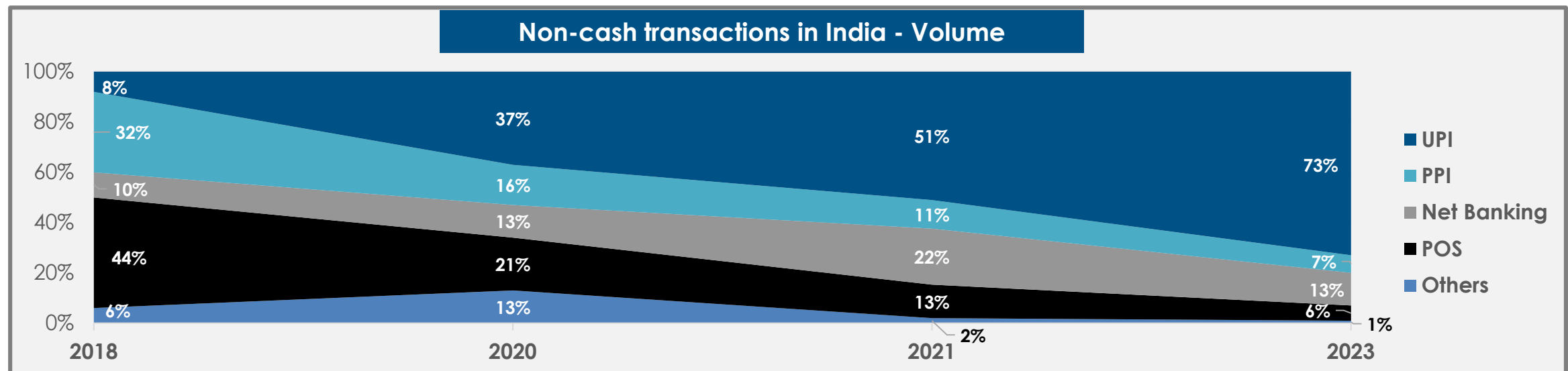
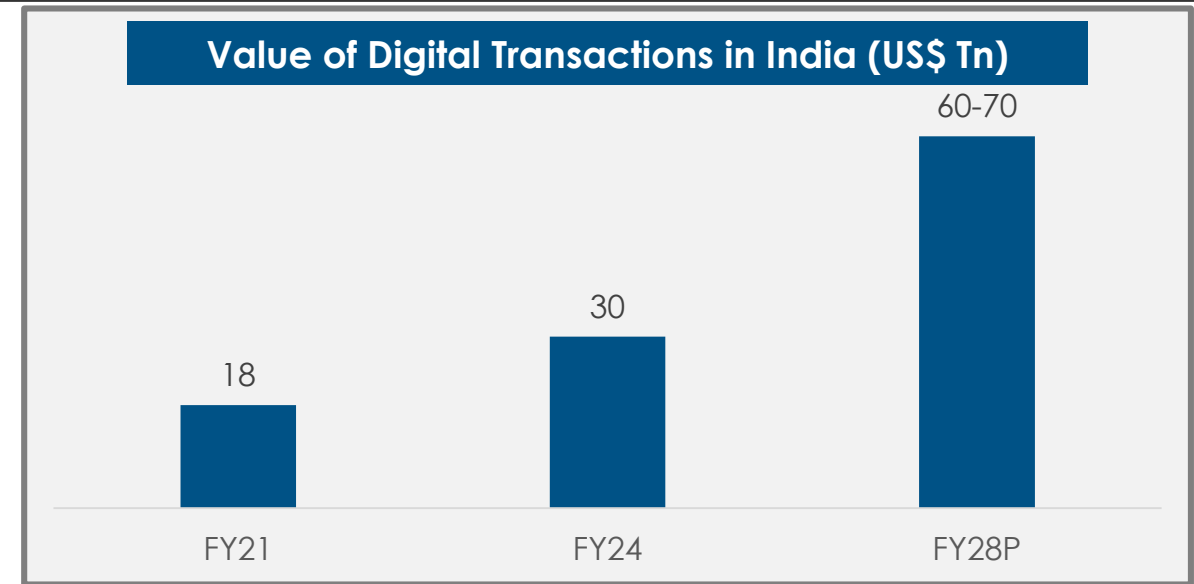
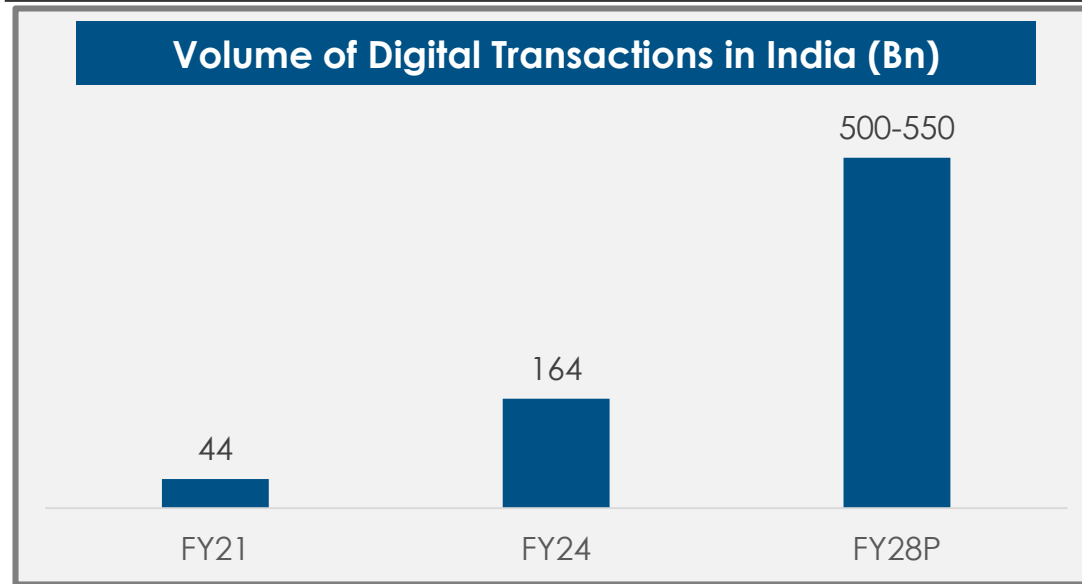
India's macro in place for sustained growth

Internet & Smartphone users pushing digital transactions

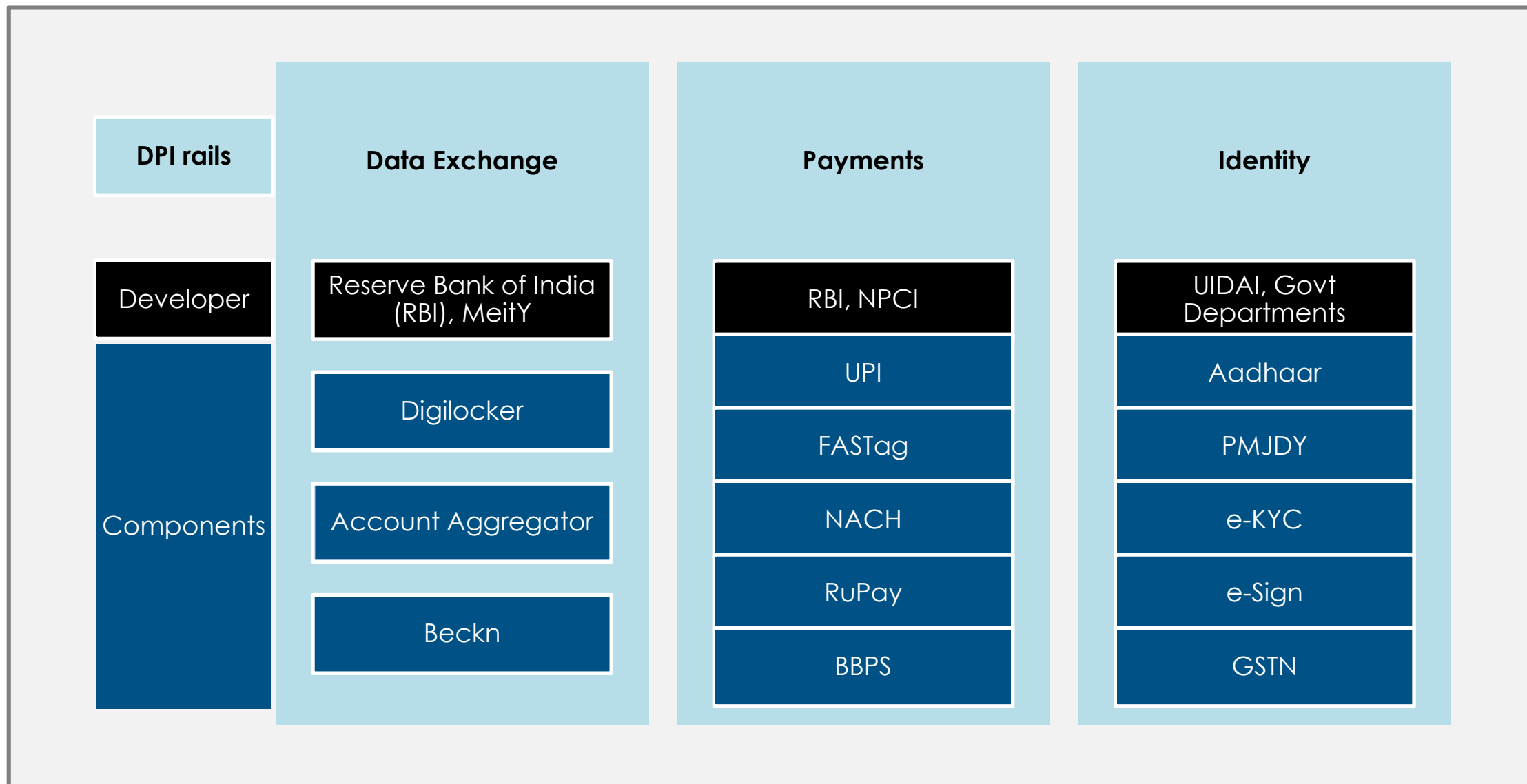


India's macro in place for sustained growth

Digital & non-cash transactions on the rise

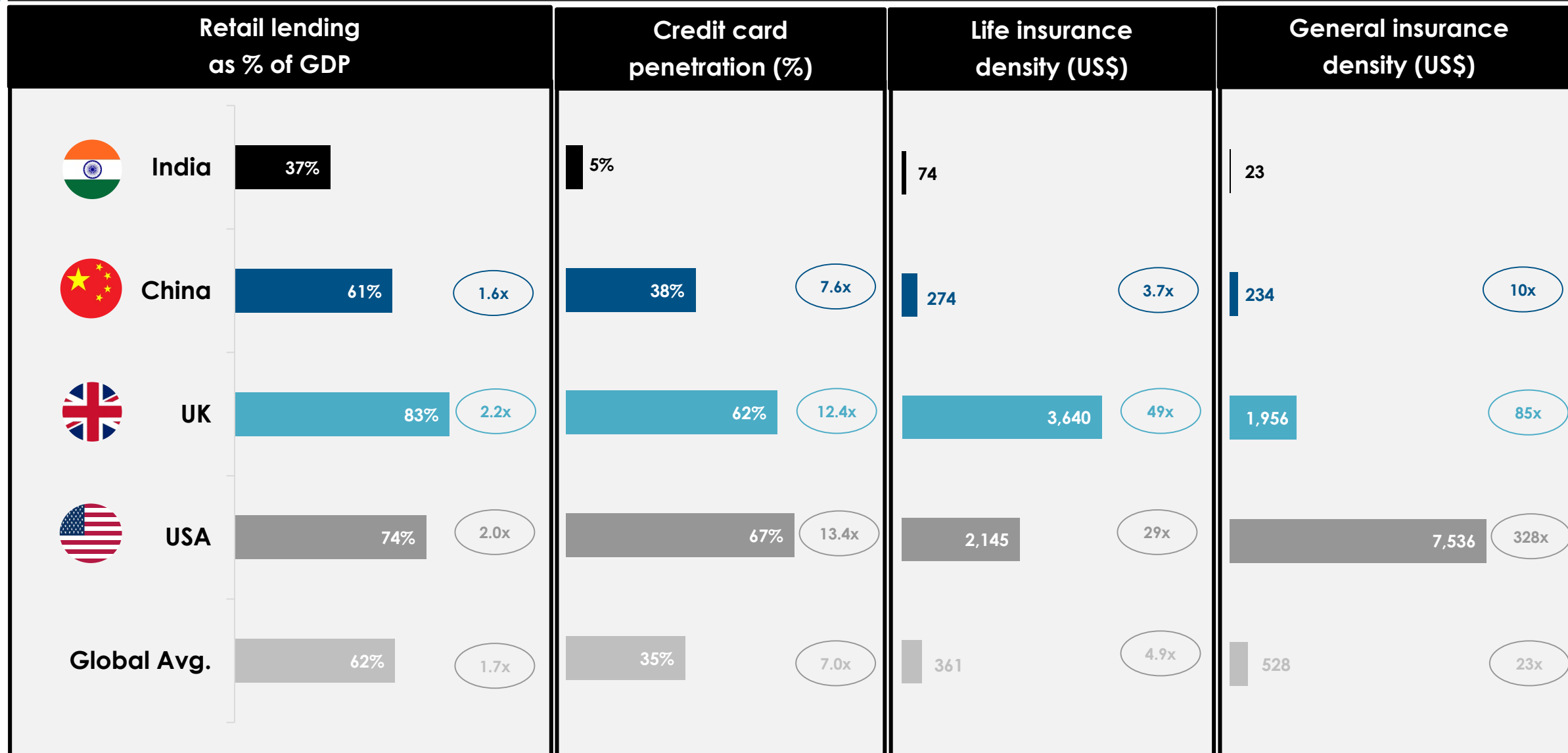


Government interventions for creating Digital Public Infrastructure (DPI)



India's macro in place for sustained growth

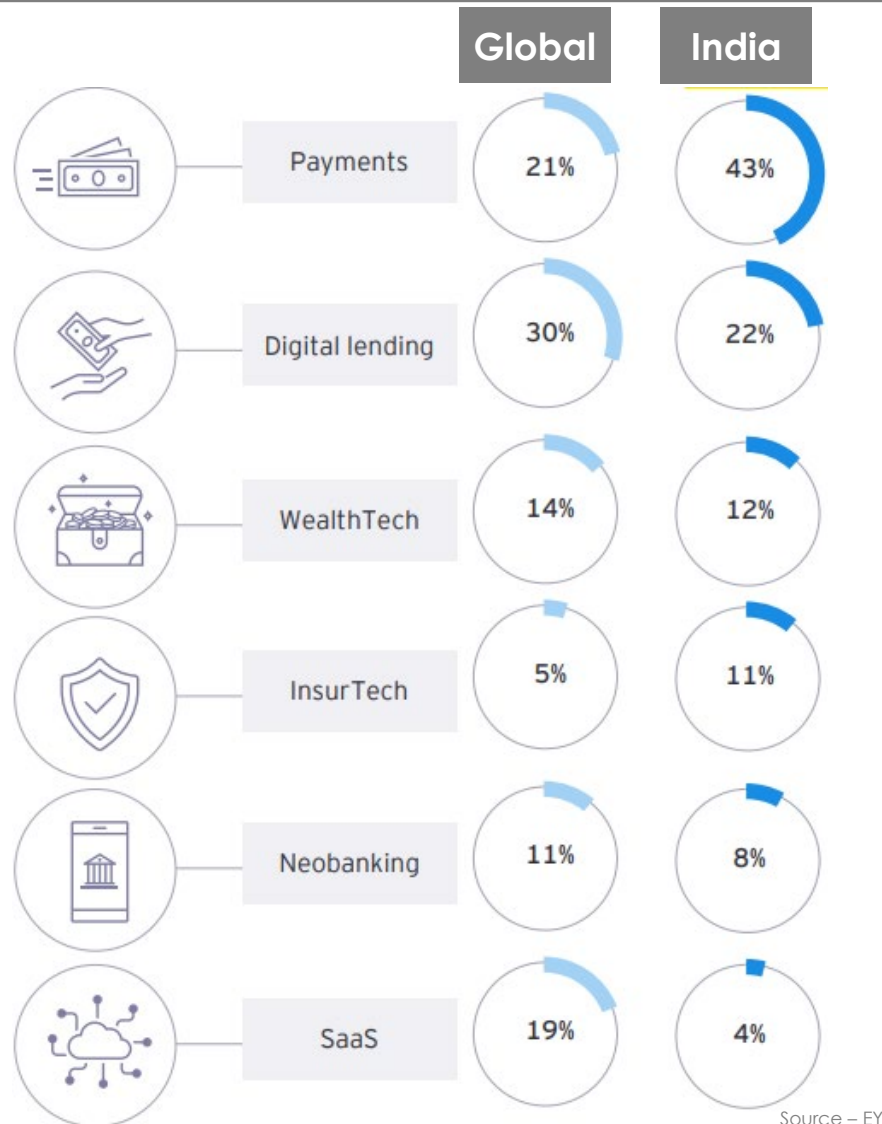
Financial Services underpenetrated – massive scope



India's macro in place for sustained growth

Fintech slated for growth

Fintech Funding by segment

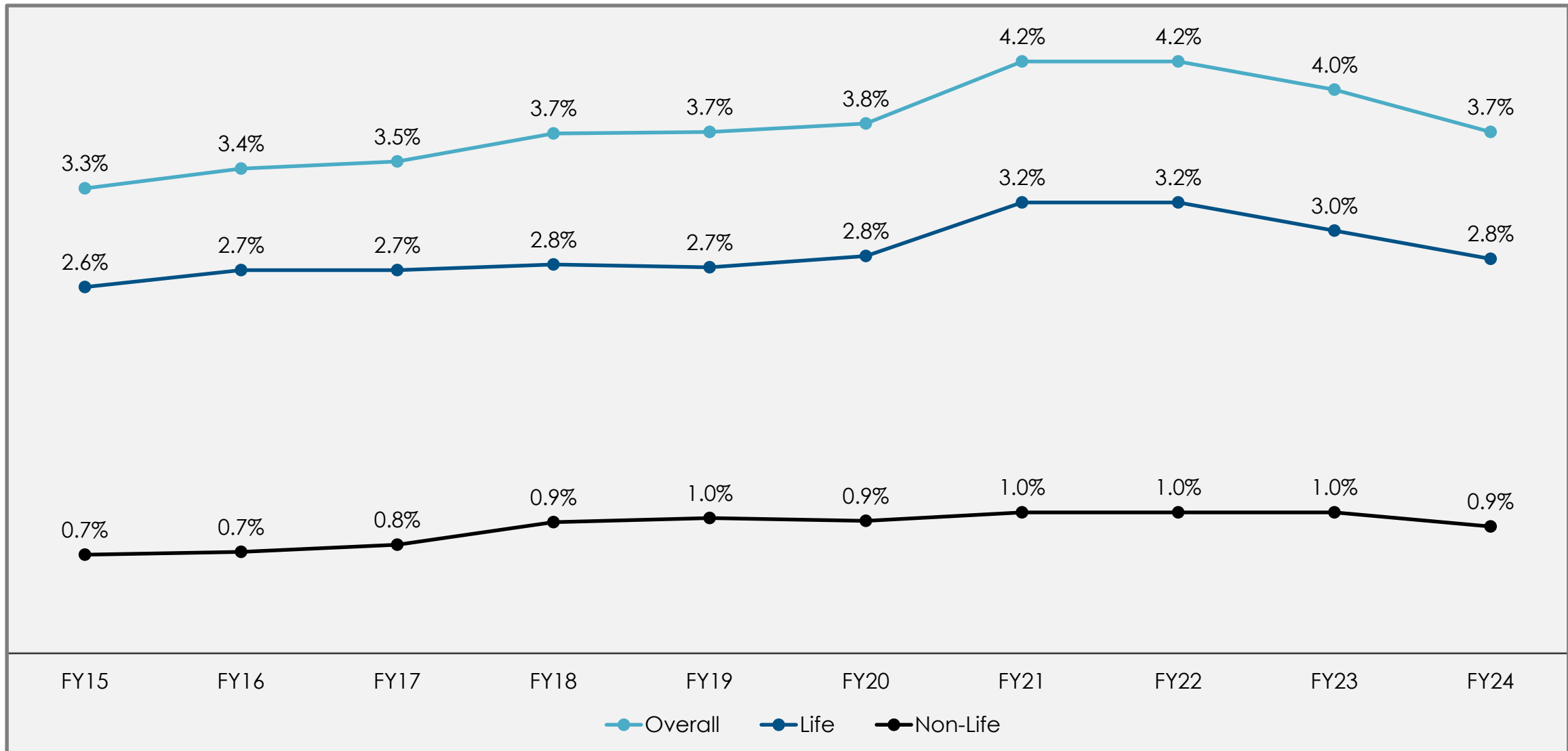


Key themes shaping Fintech ecosystem



India's macro in place for sustained growth

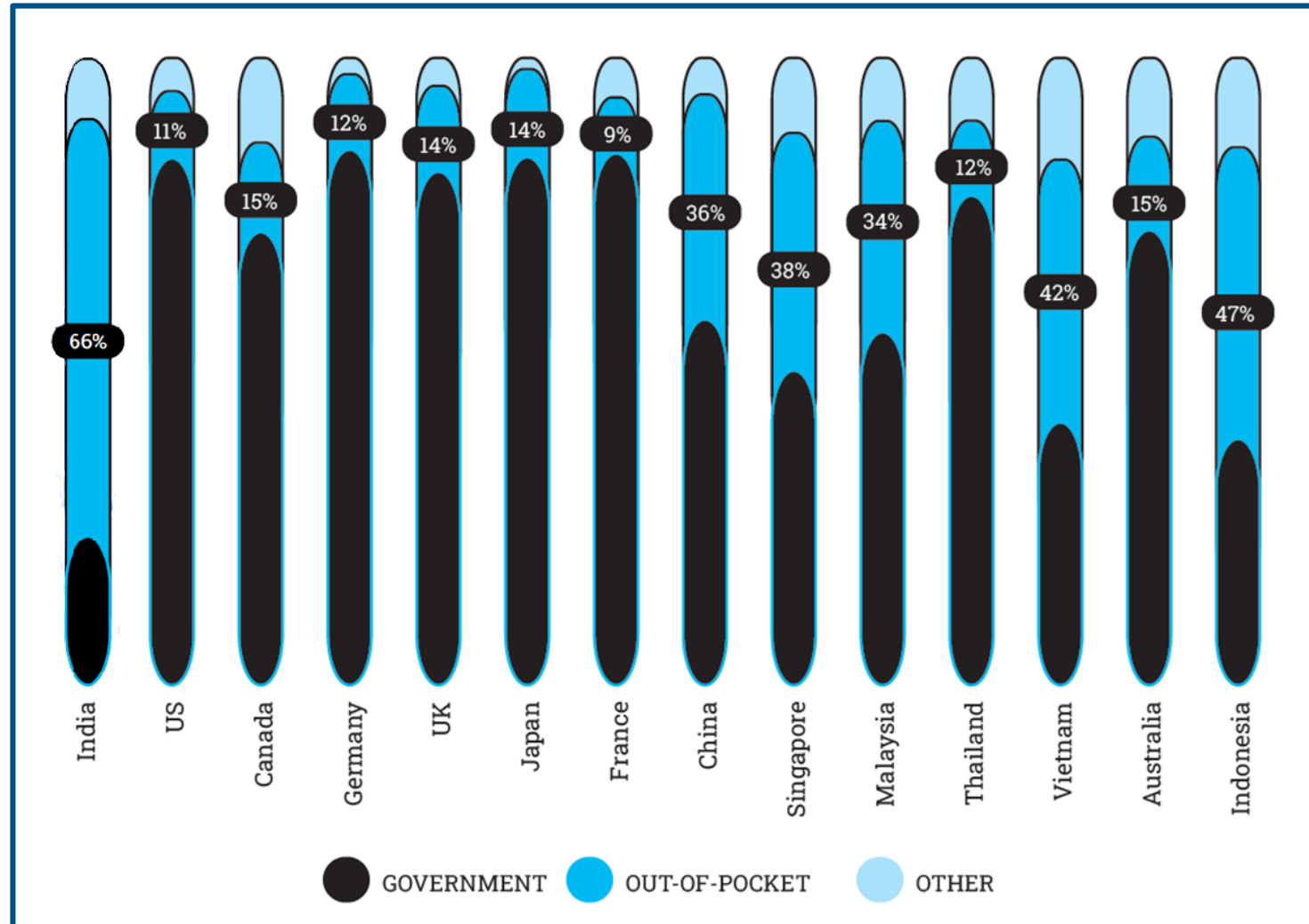
Insurance penetration is abysmally low



India continues to have one of the widest protection gaps [policybazaar.com](#)

66% of Health expenditure is Out-of-Pocket: Health insurance is needed

Health Expenditure by Source of Financing

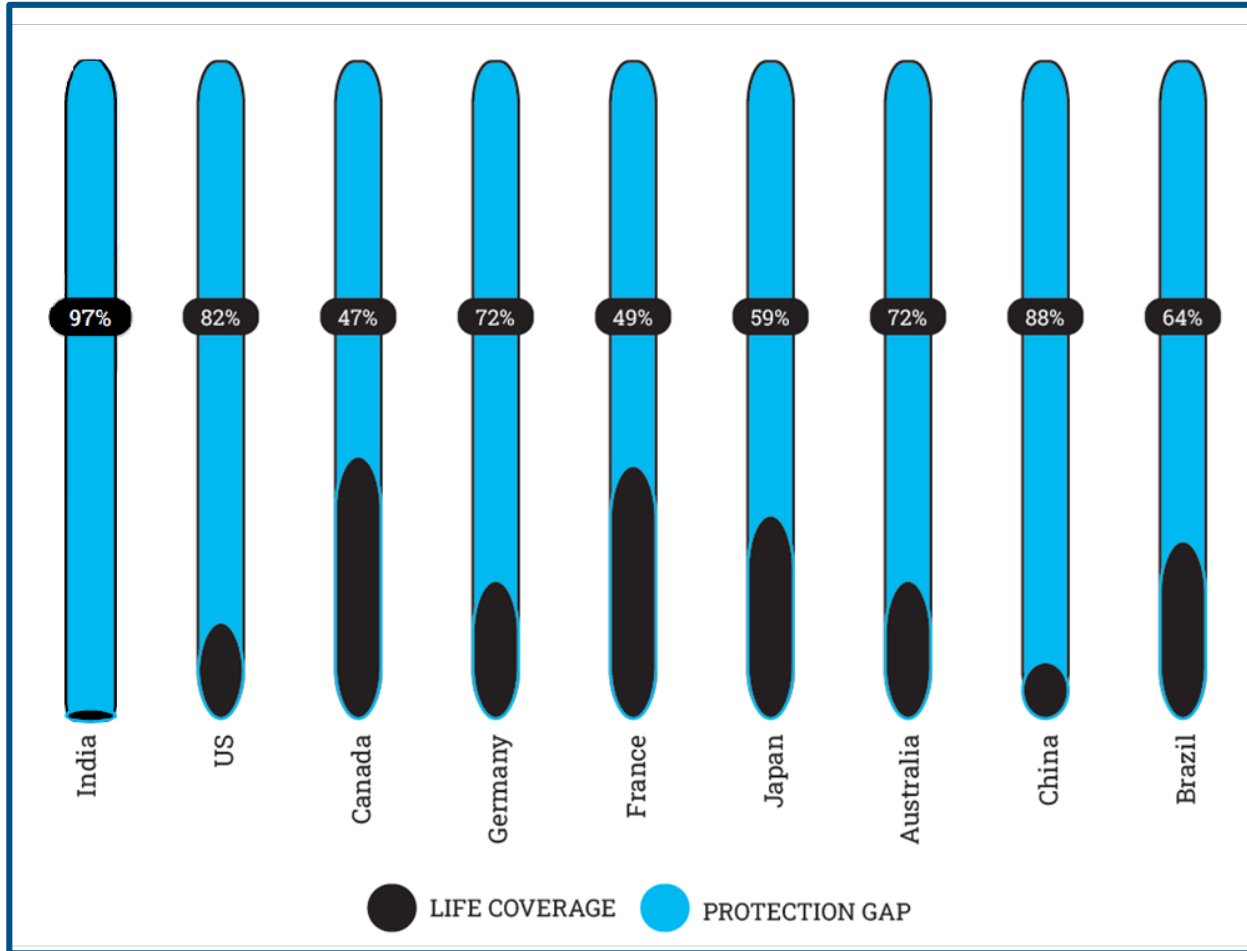


Country	Out-of-Pocket as % Healthcare Expense
India	66%
Australia	15%
Canada	15%
China	36%
France	9%
Germany	12%
Indonesia	47%
Japan	14%
Malaysia	34%
Singapore	38%
Thailand	12%
UK	14%
US	11%
Vietnam	42%

India continues to have one of the widest protection gaps policybazaar.com

Only 3% Life Coverage: Term Insurance is needed

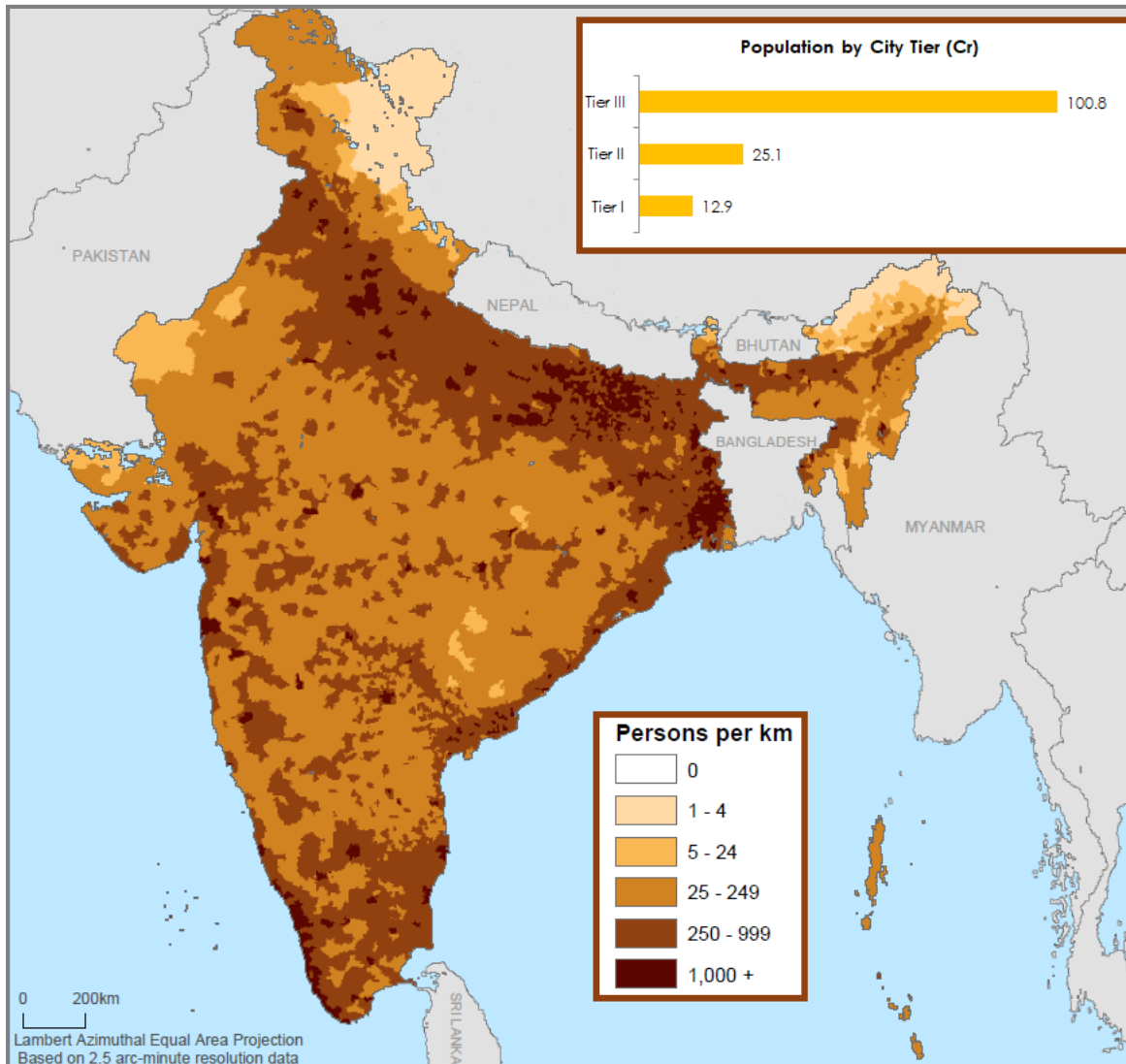
Mortality protection gap (Protection required minus Life Coverage)



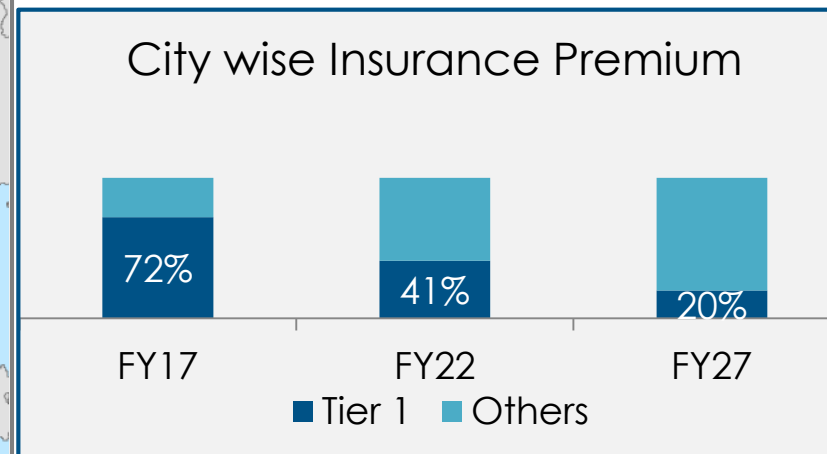
Country	Protection Gap
India	97%
US	82%
Canada	47%
Germany	72%
France	49%
Japan	59%
Australia	72%
China	88%
Brazil	64%

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	2.7	8.6	11.3	1,999	6,416	8,415
Advanced EMEA	4.3	3.0	7.4	1,957	1,351	3,308
Emerging EMEA	0.6	1.0	1.5	30	49	80
Advanced Asia Pacific	5.4	3.1	8.6	1,964	1,133	3,096
Emerging Asia	2.1	1.6	3.6	131	98	229
World	2.8	4.0	6.8	354	499	853
India	3.0	1.0	4.0	70	22	92

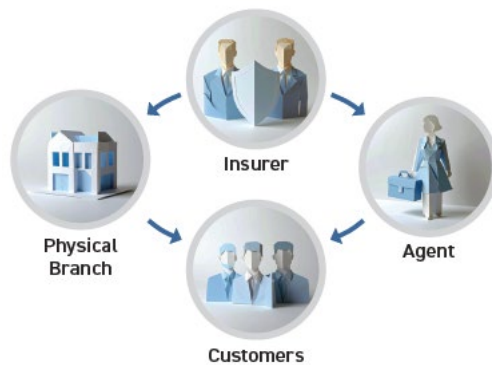


Tier 1 cities contribute 10% population of the country but 41% of Insurance premium

Evolution of Insurance Distribution Channels

Early 2000s: Traditional Channels & Initial Product Diversity

Offline Direct/Agent Channel

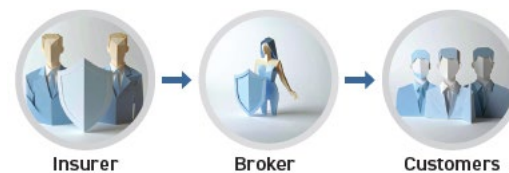


Bancassurance



2010-2020: The transformative decade

Offline Brokers



Online Direct Channel

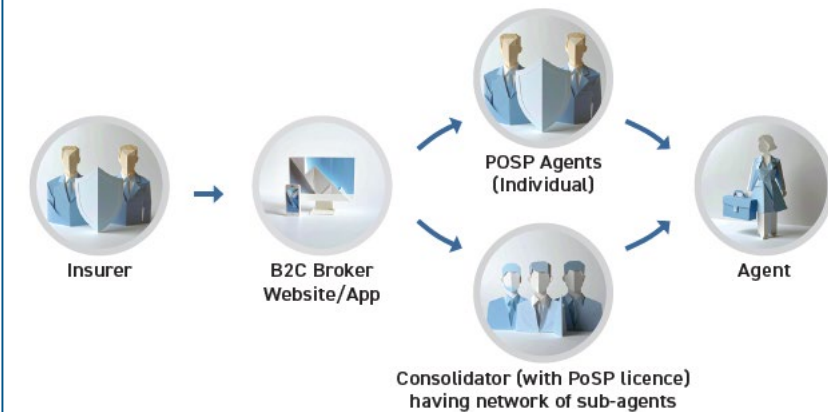


Online B2C Brokers



2021: Sophisticated B2B2C & PoSP Models

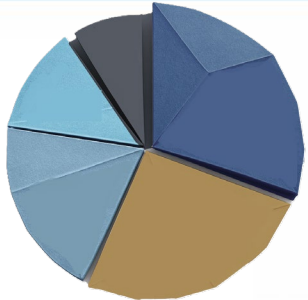
Online B2B2C Brokers



India's Insurtech Ecosystem

Categories	B2C	B2B2C		B2B
Sub-category	B2C Broker	PoSP agents & consolidators	Embedded Insurance	Group Insurance
Description	Platform aggregating & selling insurance from multiple insurers directly online to customers	Insurtech selling insurance through partner PoS agents or agencies	Insurtech selling insurance embedded with a purchased good or service	Insurtech selling group insurance products to businesses
Lead Generation	Retain customer leads on own platform	Leads managed by partner agents	Leads generated by seller partners	Not Applicable
End-to-end Insurance journey	Proactive conversion using call center / physical support	Conversion using agents /agencies	Conversion through seller partners	Proactive conversion using salesforce
Policy support (servicing & claims)	App based claims assistance & VAS, special support teams	Call centers for limited claims assistance	App based claims assistance & VAS	App based claims assistance & VAS
PB Fintech Brands				

INDIA'S LARGEST MARKETPLACE FOR INSURANCE



93%
Market share
(online aggregators)^



₹ 7,605* Cr
Insurance premium
(Q2 FY26)

23 mn
Transacting Consumers
till date



59 mn
Insurance Policies sold
(till date)



90.5%
CSAT

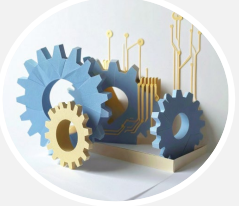
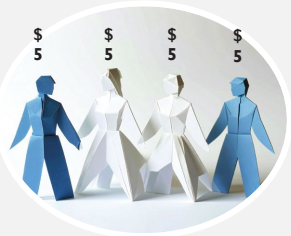
51
Insurance
Partners



44%*
Protection (Health & Term
insurance) new premium
growth YoY
(Q2 FY26)

- ^ 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 Business (excluding PoSP)
- * Premium is calculated assuming no GST exemption on insurance for Sep 22-30, 2025; for like-to-like comparison, excluding GST in both years: Q2 FY26 Premium ₹7,157 Cr, Protection New Premium: +43% YoY

Solving insurance challenges

 What are we solving ? Human Intensive Operations	How do we do it ?  Tech-Enabled Processes  Data-Backed Innovation	
 Dependence On High Cost Physical Distribution	 Digital Distribution	 Sharp Risk Assessment
 Information Asymmetry	 Product & Process Transparency For Consumers	 Risk Transparency For Insurer Partners
 Blanket Portfolio Underwriting	 Data-Based Customised Underwriting	 Digitised & Personalised Claims Experience

Benefits to Consumers & Insurers

Benefits to the Consumer



Consumer-Centric Design
for Easy & Convenient
journeys



Trusted & Unbiased
Advisory



One-Stop Insurance Shop
with
Tailored Solutions

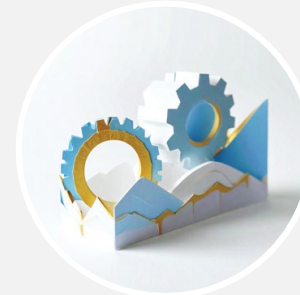


Service & Support
throughout
the Lifecycle



Surrogate Underwriting
& Risk-based Pricing

Benefits to the Insurer



Operating Cost
Efficiency



Product & Price
Simulation Support



Untapped
Consumer Markets



Tech-Based
Process innovation



High-Quality
Consumer Disclosures



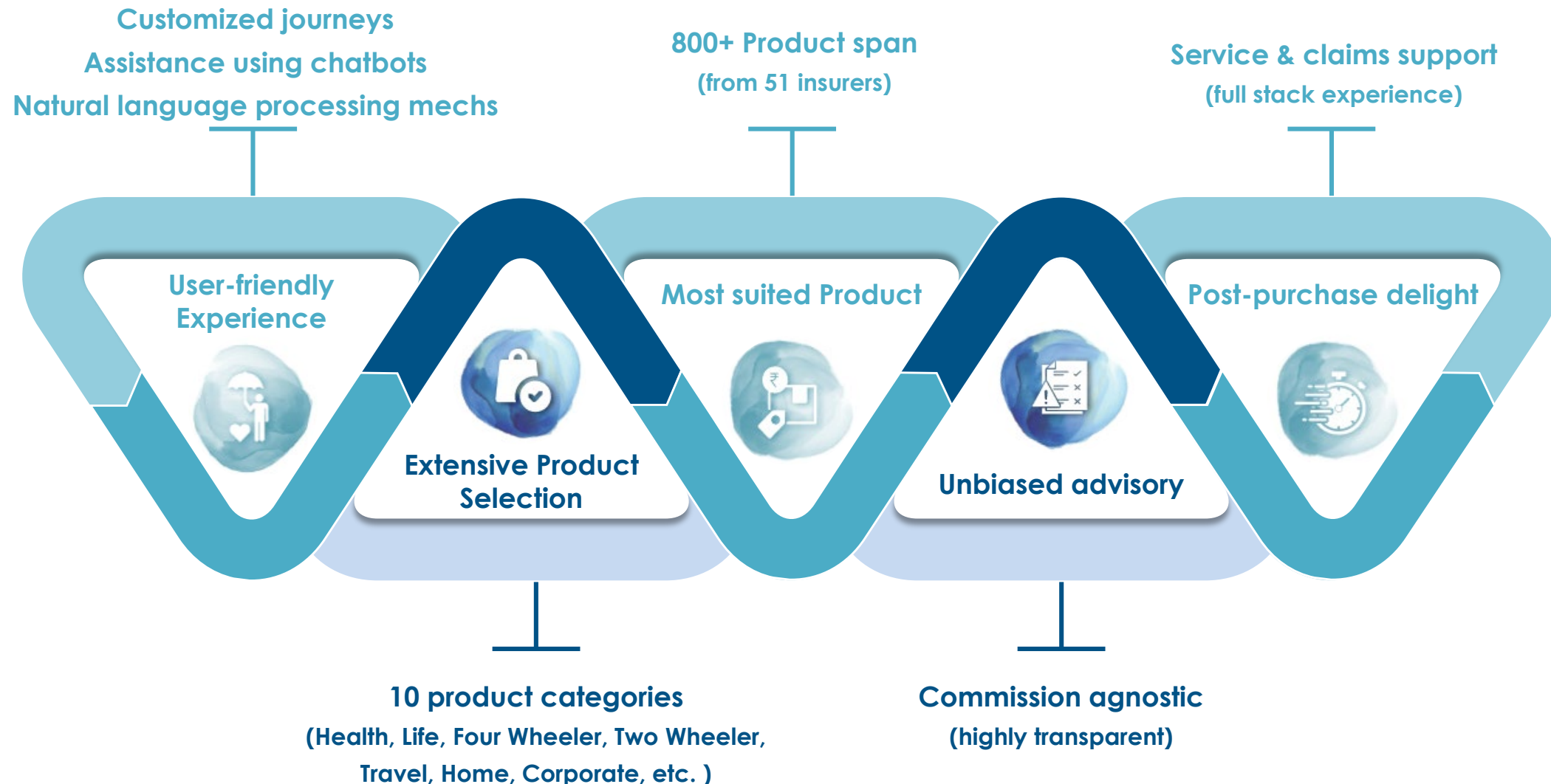
Customer Delight



PB Advantage for consumers

Uniquely positioned for capturing mindshare

Policybazaar provides a holistic product suite with seamless experience



PB Advantage for insurance partners

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



High quality customer disclosures

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



Extensive historical data

- **17 years digital vintage**: Rich data on customers & claims variables
- **23mn transacting customers** since inception



Enhanced scoring using digital data

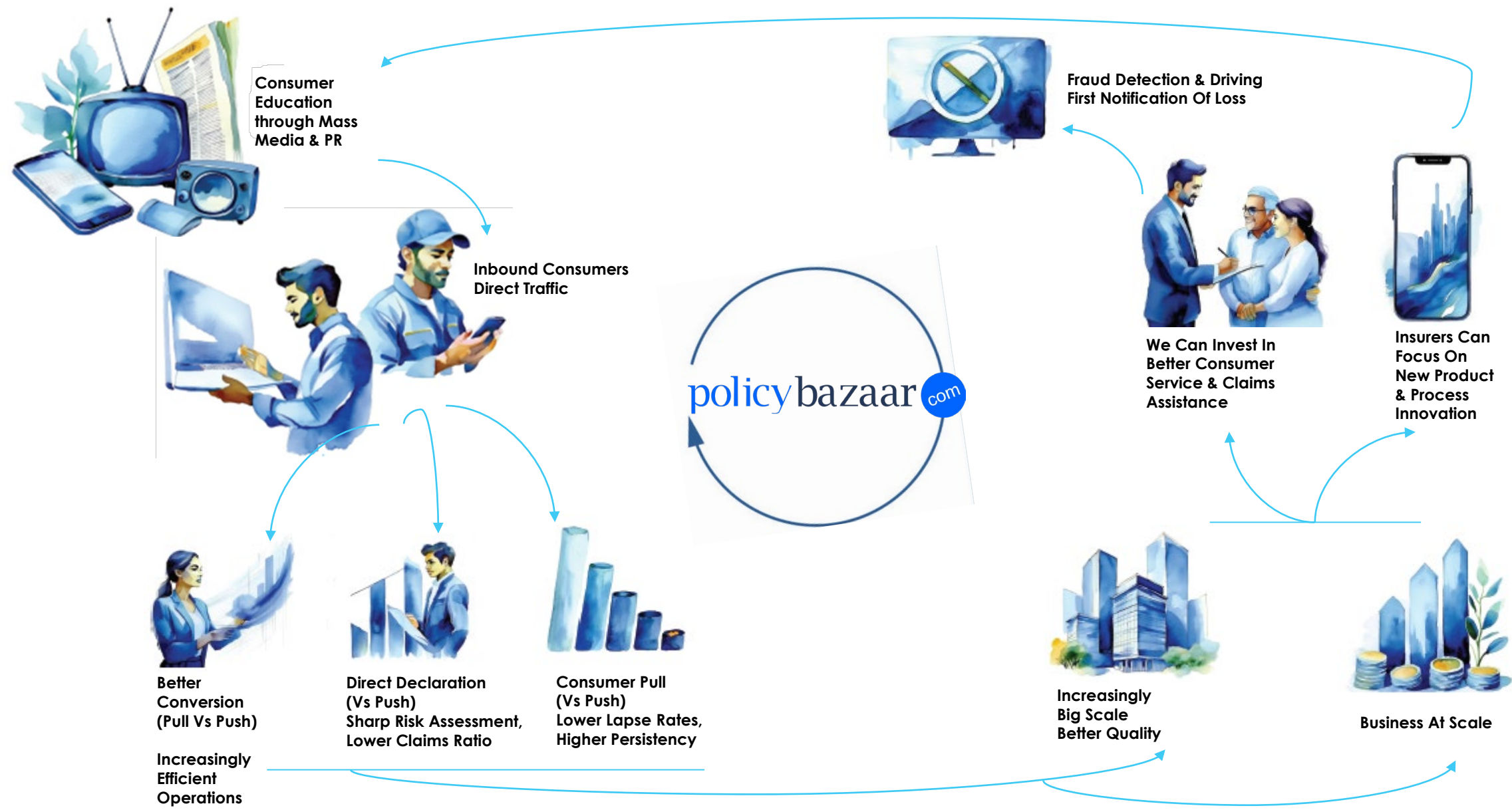
- Intricate data collected by PB which is unavailable in an offline environment
- Risk pricing simulation: Use of **digital variables exclusive to PB** in addition to traditional variables; niche/customized product conceptualization
- **Risk scores** calculated for **fraud** and shared with insurers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



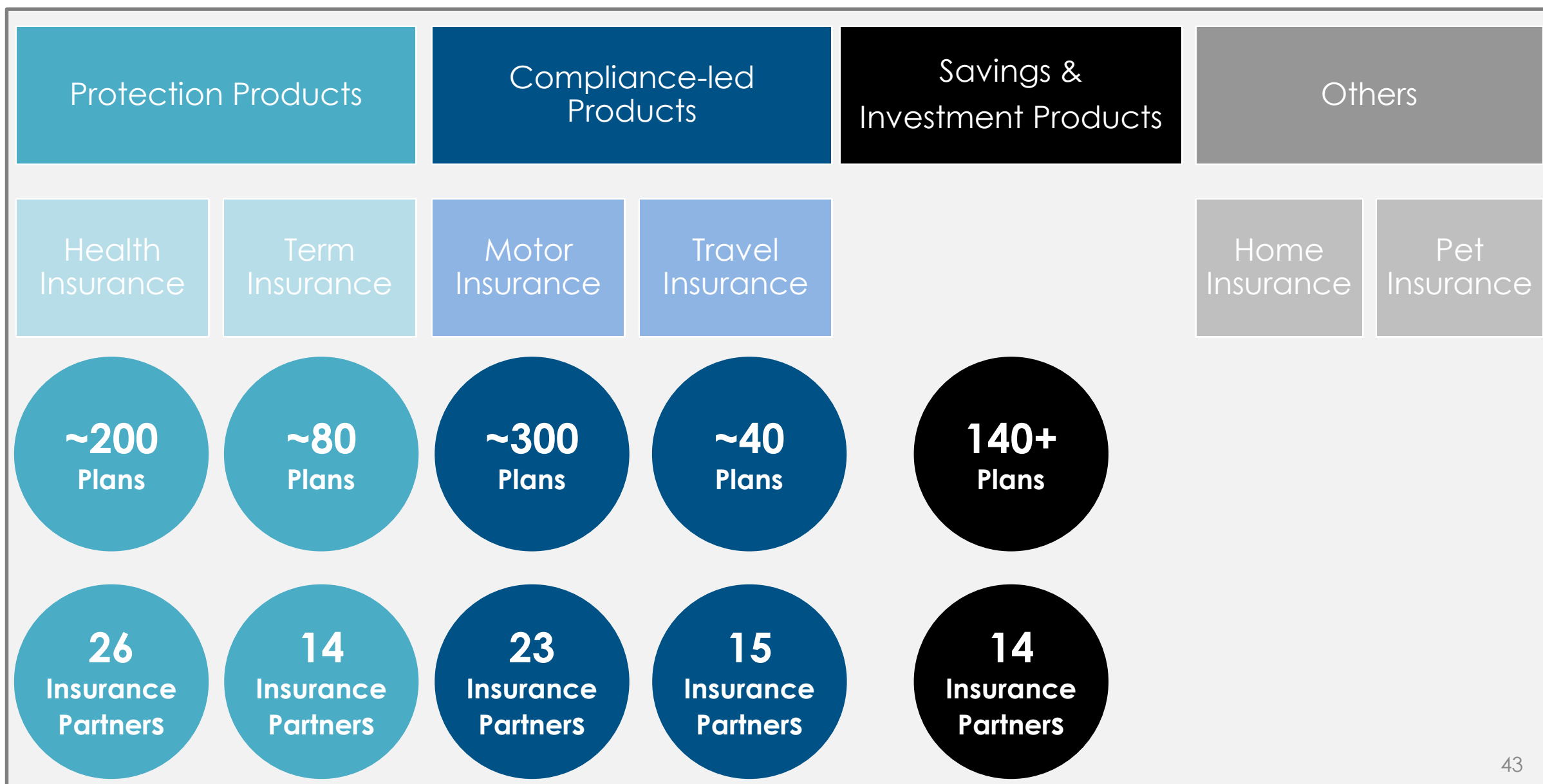
Rich insights from voice analytics

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

Our Business model



Our offerings from 51 partners



Health Insurance

Catering to all insurance needs: Special products

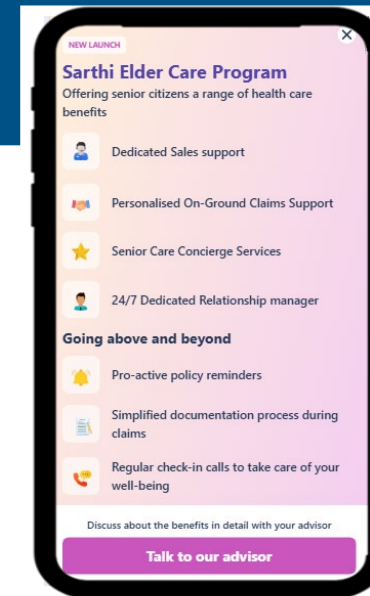
Healthy Individuals & Families

Plans to suit evolving needs: Yearly cover increase



Senior Citizen Plans

- 30 minutes claim support (In 200+ cities)
- Relationship manager For every customer
- 24*7 claims assistance In 30 mins. guaranteed
- Instant policy issuance No medical tests



Riders

Room Rent Waiver

Hospital Cash Benefit

Critical Illness Cover

Personal Accident Cover

OPD Care

NCB protection

Inflation protection

Domiciliary hospitalization

Special Maternity Plans

- Covers pre & post-natal expenses
- Normal and C-section deliveries
- New born cover from day 1
- Covers gynaecologist consultation
- Plans with low waiting period (as low as 3 months)



Pre-existing Diseases

- Plans with Zero-waiting period
- A 3-way call amongst the doctor, PB advisor & the customer to guide the customer with Pre-existing conditions find the best suited health insurance plan for them
- PED BuyBack rider to reduce existing illness coverage waiting period

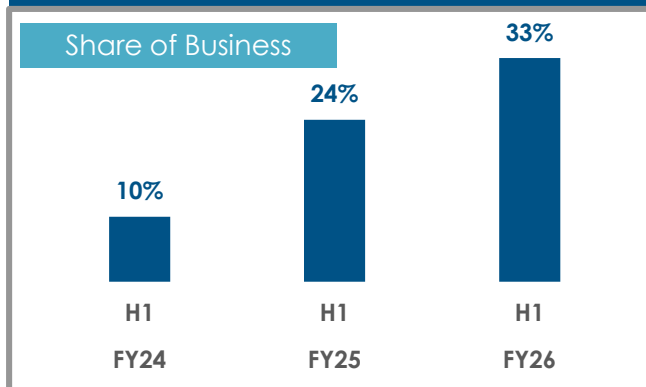


Health Insurance

Catering to all insurance needs: from Affordable plans to Unlimited coverage plans

Affordable Plans

Monthly Payment Mode for affordability

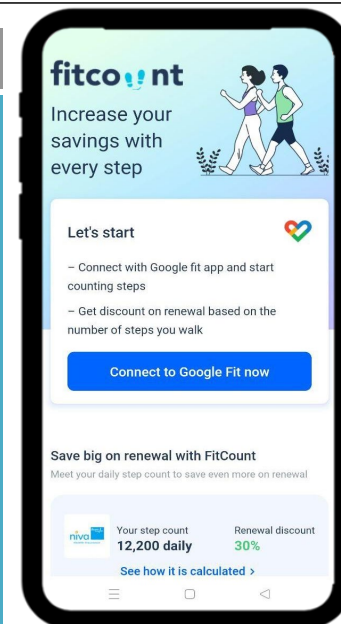


Cost effective plans with Limited 'Room Category'

- Coverage for shared rooms (4 beds / general wards only)
- 40-50% lower pricing than standard plans

Promoting Wellness through Step tracker for Improving affordability

- Benefit to customers:
 - Discounts on renewals
 - Improves wellness & eventually risk of disease
- Benefit to insurers:
 - Better & real-time risk-assessment
 - Reduces claims



Premium Plans

Multi-year plans

Policy Period

☒ 1 year

☐ 2 years
Save up to 10% on premium

☐ 3 years
Save up to 15% on premium

☐ 4 years
Save up to 16% on premium

☐ 5 years
Save up to 16% on premium

**Ek baar Insure karo
5 Saal tak secure raho!**

Get a 5-Year Health Plan to enjoy

- Higher Discount on Premiums**
- Longer Coverage

High Coverage Plans

- High Sum Insured up to ₹6Cr cover with unlimited automatic recharge
- Plans covering Advance Technology Methods – robotic surgeries, deep brain stimulation, stem cell therapy, oral chemotherapy

HNIs

Tenured advisors for seamless buying experience

Dedicated SPOC for issuance & service support

Dedicated Toll-free & direct lines for claims assistance

SPOC with expertise across PB products for tailored support



A welcome kit “**Elite box**” given to HNI customers for premium experience & better recall

Health Insurance

Catering to all insurance needs: Wholesome offerings as well as Niche products

OPD Cover

OPD cover provides for medical care & treatments to patients who do not need to stay overnight at the hospital/clinic

- Better customer experience – lesser hassling than IPD
- Cost-efficient for the insurance partners

policybazaar.com
HAR FAMILY HOGI INSURED

ICICI Lombard

Health Insurance with Comprehensive OPD Coverage*

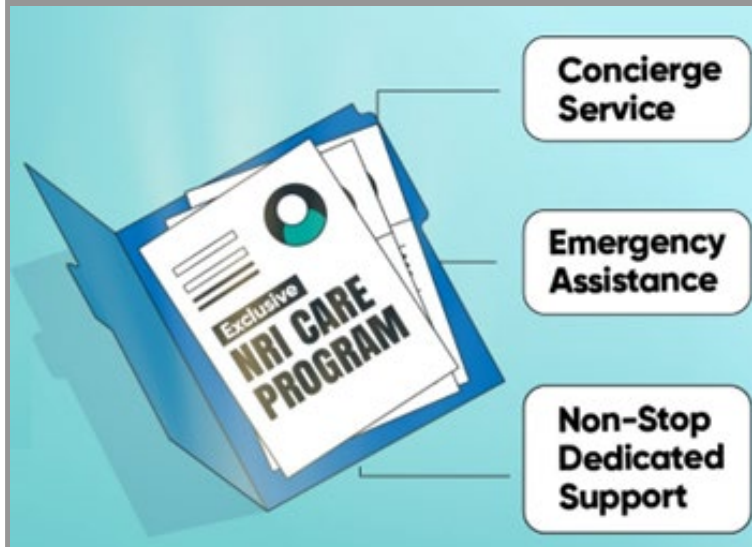
Save more with your all-in-one OPD+ Cover



OPD Cover

- Unlimited Tele-Consultation**
24x7 access to doctors
- Diagnostics Tests Covered**
Lab tests included in plan
- Special Treatments Covered**
Dental, Vision & Minor Procedure
- Online Claim Process**
Fast & paperless claim filing
- Pharmacy Discount**
Save more on medicines

Plans tailored for NRIs



Introducing NRI Care Programme

Providing end-to-end healthcare support to your family in India



Pre Hospitalisation

- ✓ Selection of doctors & hospitals
- ✓ Hassle free ambulance services
- ✓ Expert support during hospital admission



During Hospitalisation

- ✓ Access to 2nd medical opinion
- ✓ Easy In-hospital claims
- ✓ Dedicated support in discharge formalities



Post Hospitalisation

Assistance with post-discharge queries & doctor's appointments

Health Insurance

Catering to all insurance needs: Enhanced coverage

Advancing Coverage Standards: New Thresholds in Hospitalization & Pre-existing Illness Benefits

Coverage for hospitalizations as brief as 2 hours, replacing the earlier requirement of a minimum 24-hour stay for claim eligibility; Day care treatments, diagnostics, & minor surgeries can be covered

WHEN IT'S URGENT, WHY WAIT FOR 24 HOURS?

Claim* in just 2 hours of hospitalization.



policybazaar.com
HAR FAMILY HOGI INSURED

Benefits to Customers

Greater Claim Eligibility

Better Customer Satisfaction

Enhanced convenience

Benefits to Insurer

Lower costs

Lower claim disputes

Product differentiation for market grab

Plans with "Zero waiting period" for customers with Pre-existing illnesses

policybazaar.com
HAR FAMILY HOGI INSURED

CLAIM IT WHEN YOU NEED IT.

Get Health Insurance with

ZERO WAITING PERIOD*

- Plans for customers with Asthma, BP, Diabetes, Cholesterol
- Benefits to customers: Instant protection & timely care
- Benefits to insurers: Attracts a larger customer base; lesser disputes re waiting periods

Term insurance

New-age products for all consumers: Salaried customers

Plans that give "Refund of Premium"

Full refund of premium ^ 3 Free Add-ons v Plan Details v

This plan allows you to take all your premiums back at a particular age. Enjoy life cover when you need it and receive your premiums back once your responsibilities are over.

☐ Cover till 60 yrs of age Refund of premium ₹0

RECOMMENDED – Absolutely Free

☒ Cover till 65 yrs+ of age **Refund of premium ₹9.2L**
(At 60 yrs of age, you decided to stop your policy)

[See how it works?](#) [Activate Free Benefit](#)

Risk-free investment with Peace of mind for customer

Increased Penetration, expanding the insurer's market share

Discounts on the basis of better risk assessment (mortality experience)

Claim your 5% lifetime loyalty discount now

+ Don't delay! +

Save ₹41,280** during your policy term

☒ Male ☐ Female

Your Name
Rishabh Mehrotra

Date of birth (DD-MM-YYYY)
25-07-1993 32 years

• 25 July, 1993

Only certified Policybazaar expert will assist you

By clicking on View Plans, you agree to our [Privacy Policy & Terms of use](#)

Get updates on WhatsApp ☒

HNI Plans with High Sum Assured upto ₹20 Cr

Life cover 20 Crore v Cover till 60 Yrs of age v **Save upto 44%** WITH LIMITED PAY

Sort/Filter v Monthly ☒ Yearly **Save 5%** View Premium from 2nd year i

GST Bachat Utsav 18% GST **Now 0%**

ICICI PRUDENTIAL iProtect Smart Plus **Lowest Price Guarantee**

Life cover ₹20 Cr Cover till age 60 Yrs Claim settled 99.3 % i

Full refund of premium v 3 Free Add-ons v Plan Details v

17% discount included [See how](#) **₹11,523/month** ~~₹13,597 Incl. GST~~

Online Saving ₹2.0 Lac i **Cancer Cover Available** i

HDFC Life Click 2 Protect Supreme **Lowest Price Guarantee**

Life cover ₹20 Cr Cover till age 60 Yrs Claim settled 99.7 % i

Full refund of premium v 5 Free Add-ons v Plan Details v

You get min ₹38.3L back at 55 yrs on plan exit

20% discount included [See how](#) **₹10,391/month** ~~₹12,261 Incl. GST~~

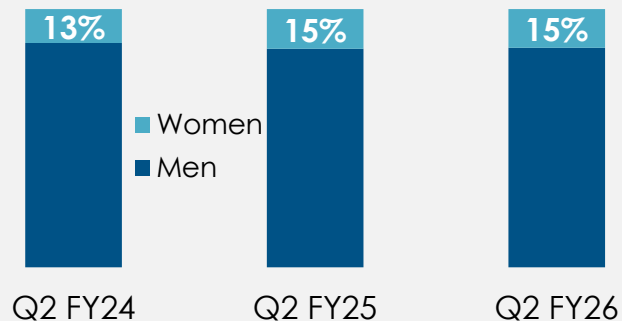
Online Saving ₹7.8 K i **Cancer Cover Available** i

Term insurance

New-age products for all consumers: Women, Self-employed & NRI

Term insurance plans for
housewives
with ₹1 Cr Sum Assured

Term Insurance Buyers



Women-centric plans

Critical Illness Covers
like Cervical Cancer, Breast Cancer

Term Insurance for Women

Chhoti si muskurahat,
Badi Zimmedari

₹1 Crore
Life Cover
starting at ₹400/month⁺

Plans for **self-employed** customers

Income proof not required

iProtect Super Lowest Price Guarantee

Life cover ₹1 Cr Cover till age 70 Yrs

2 Free Add-ons Full refund of premium Plan Details

5% discount included

Income documents Waiver

Income proof not required

Click 2 Protect Super Lowest Price Guarantee

Life cover ₹1 Cr Cover till age 70 Yrs

1 Free Add-on Full refund of premium Plan Details

5% discount included

Surrogate Underwriting

NRI-focused plans

Don't overpay Abroad!

Save upto 25%* on buying
Term Life Insurance
from India vs US

₹2 Crore
Life Cover starting at
₹679/month*

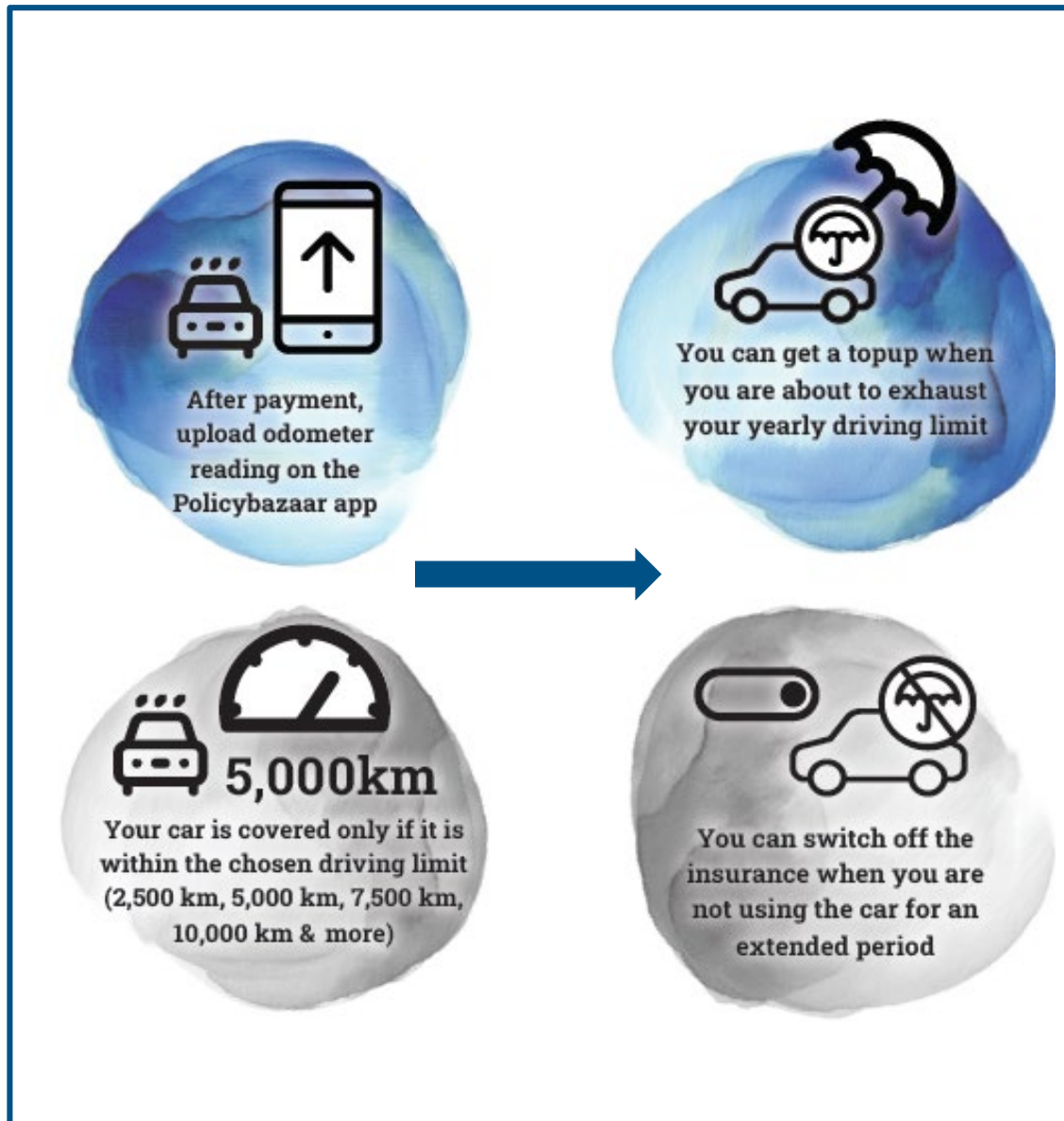
Global Coverage Video Medicals

Worldwide Coverage

Video Medical Tests

Motor Insurance

Improving affordability with Usage based plans: Pay-As-You-Drive



BUY PAY AS YOU GO CAR INSURANCE ON policybazaar.com HAR FAMILY HOGI INSURED

Regular Plans
Unlimited Kilometres

Drive Less?
Pay for how much you drive

Higher Discount?
Upload video of car

ICICI Lombard
Nibhaye Vaade

IDV Cover ₹16,63,066

₹ 6,304 →

Car video inspection required

Pay As You Drive! Choose the driving plan that suits your car needs and pay less.
Recharge plan with kilometers at any time. [know more](#)

☒ 2,500 km/yr ☐ 5,000 km/yr ☐ 7,500 km/yr ☐ 10,000 km/yr
☐ Unlimited km/yr

Monthly payment options for better affordability

Introducing... **Easy Monthly Insurance** >

A New Way to Protect Your Car & Wallet

✦ Easy monthly Auto-renewals | ✦ Affordable | ✦ NCB protected all year

Cashless Guarantee >



IDV Cover
₹6,41,963

Claims Settled
96.7%

₹430/month →

5-Day Repair Guarantee 5-Day Repair Guarantee Repair Warranty +4

Multi-year plans for Additional savings

Less stress and extra savings

3-Year own damage + 3-Year third party plans [View benefits](#)

Enjoy an **extra discount** with no stress of yearly renewals or premium increasing because of claims.

Free Uber Vouchers & Travel Allowance on Claim

Cashless Claim Guarantee >



IDV Cover
₹7,89,716

Claims Settled
99%

₹31,887 →

All 2/2 selected addons (+5 extra addons) [see all](#) ▾

Improving affordability with Limited Network Plans & Additional Disclosures

Inspection Discount applied! Just upload short **video of car** after payment. [know more](#)

Zero Depreciation cover (100% Battery Coverage In Accident) (+1 extra addons) [see all](#) ▾

5-Day Repair Guarantee Repair Warranty Free Pick-up & Drop +3

Garage Discount applied! Repair your car at **19 preferred garages** in your city. [know more](#)

Zero Depreciation cover (100% Battery Coverage In Accident) (+3 extra addons) [see all](#) ▾

6-Month Repair Warranty Free Pick-up & Drop Zero Paper Claims +1

Safe driver discount

Enjoy extra discount for good drivers like you
(Pay an extra Rs. 5000 in case of any claim)

[Apply Discount](#)

Save ₹849

Pay As You Go Insurance Calculator

Which car do you drive?

Search car by brands

Popular brands —



MARUTI



HYUNDAI



HONDA



TATA



TOYOTA



NISSAN



MAHINDRA



RENAULT



KIA

Car Depreciation Calculator

Which car do you drive?

Search car by brands

Popular brands —



MARUTI



HYUNDAI



HONDA



TATA



TOYOTA



NISSAN



MAHINDRA



RENAULT



KIA

1

policybazaar.com
HAR FAMILY HOGI INSURED

Avail 7% early bird discount. Renew your Maruti Swift's policy now.

Current insurer Incl. 25% NCB discount

Current insurer	IDV	Premium
	₹4,81,602	₹5,572
		Save ₹390

Your new policy will start from 24 Feb, 2023

Renew now

2

Just 4 days left! Renew your Maruti Swift's insurance today

Protect your NCB & avoid challan of up to ₹2,000/- by renewing now!

Current insurer Incl. 25% NCB discount

Current insurer	IDV	Premium
	₹4,81,602	₹5,155

Current policy expires on 23 Feb, 2023 • Your new policy will start from the 24 Feb

Renew now

3

policybazaar.com
HAR FAMILY HOGI INSURED

Your Maruti Swift's insurance expires at midnight. Renew Now!

Protect your NCB & avoid challan of up to ₹2,000/- by renewing now!

Current insurer Incl. 25% NCB discount

Current insurer	IDV	Premium
	₹4,81,602	₹5,155

Current policy expires on 23 Feb, 2023 • Your new policy will start from tomorrow

Renew now

4

policybazaar.com
HAR FAMILY HOGI INSURED

Policy expired! You can still get your 25% NCB discount by renewing now

Current insurer Incl. 25% NCB discount No inspection required

Current insurer	IDV	Premium
	₹4,81,602	₹5,155

Your policy expired on 28 Dec, 2022

Renew now

Savings plans

Offering customer centric plans which compete with other asset classes

Goal Based Offering



Wealth Creation

- Low Cost ULIP (Growth) along with Capital Guarantee solutions



Savings for Child (WOP)

- Investment Goal Protection through waiver of premium



Pension

- Accumulation then Annuitization built on NPS

From Capital Guarantee solutions to Low-cost Market Linked Plans

Select Plan Type

☒ Market Linked >

All Plans

With Capital Guarantee

Market Linked

With High Life Cover

☐ Guaranteed Returns >

pb Guaranteed Plans Arushi | 30 Yrs

Investment amt. ₹ 20 K / month Invest for 5 years Withdraw after 10 yrs

Get money as: Lumpsum Plan Type: 100% Guaranteed Ret

Tax Adjusted Return

Tax Saving ₹4.7 L

AXIS MAX LIFE INSURANCE Smart Fixed Return Digital - Titanium Get Details >

You Give ₹12 L in 5 Years You Get 6.6% Interest Rate Tax Free ₹19.6 L After 10 Years

1 More Plan >

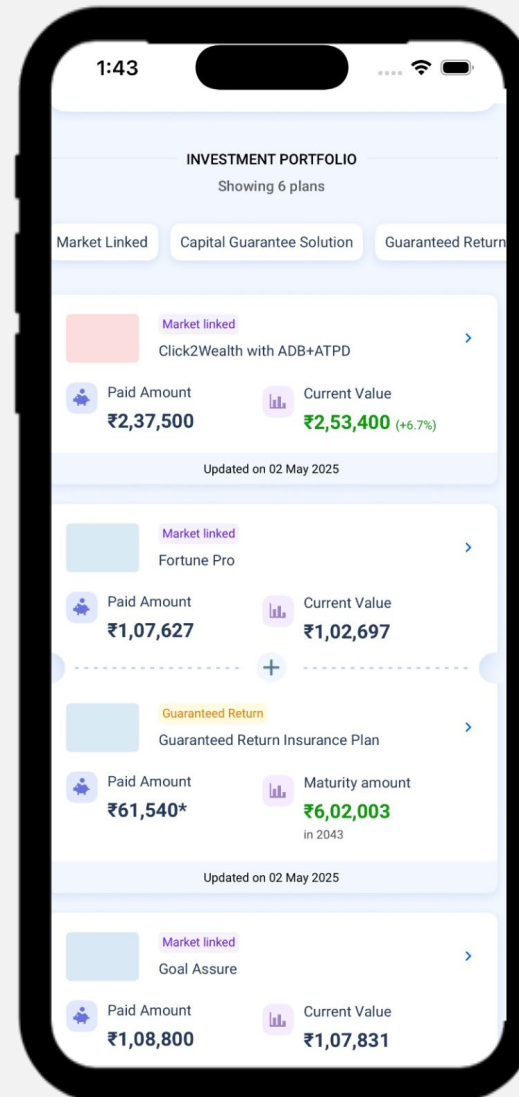
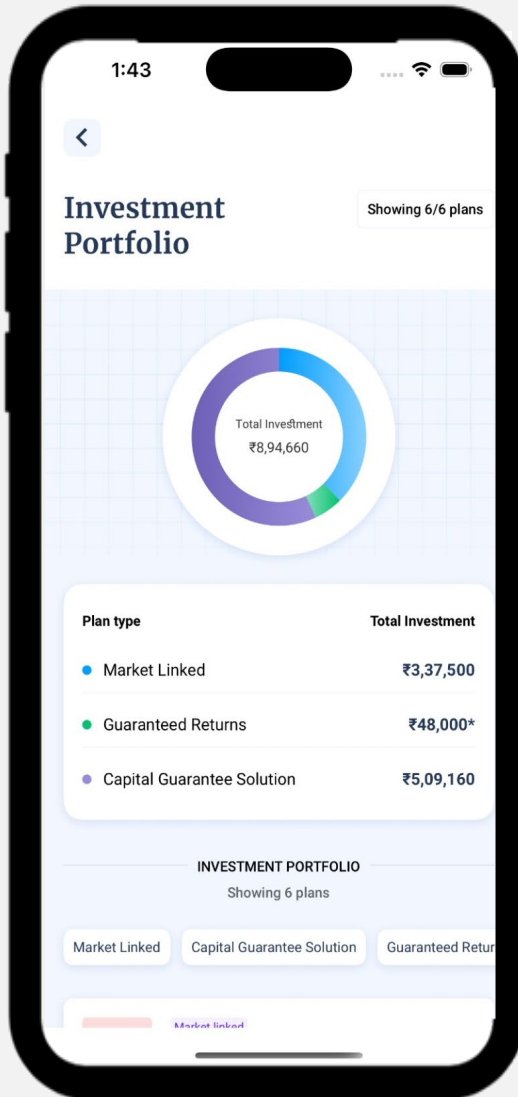
Low Cost ULIP vs Mutual Fund Offering with the Lowest cost across asset classes

Product	Low cost ULIP	Mutual Fund - Regular Plan
Life Cover	₹12 lacs	Zero
Expense Ratio	1.48%	1.61%
Maturity Value @8%	₹ 31.5 lacs	₹ 31 lacs
LTCG	Zero	₹ 2.22 lacs
Final in-hand maturity value	₹ 31.5 lacs	₹ 28.8 lacs

Customer investing ₹10k / month for 10 years and staying invested for 20 years

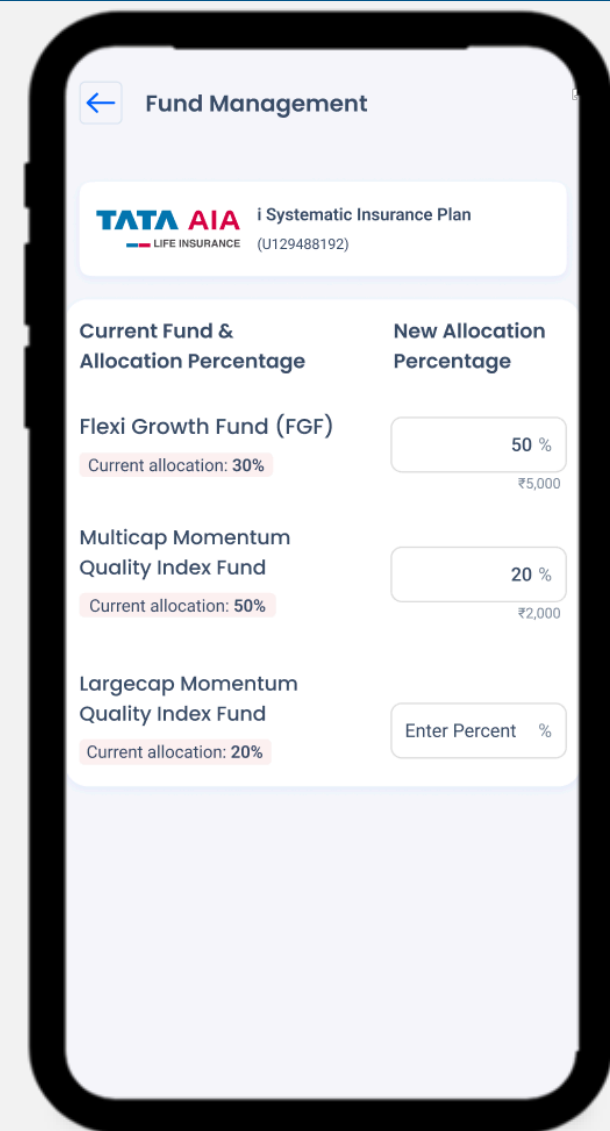
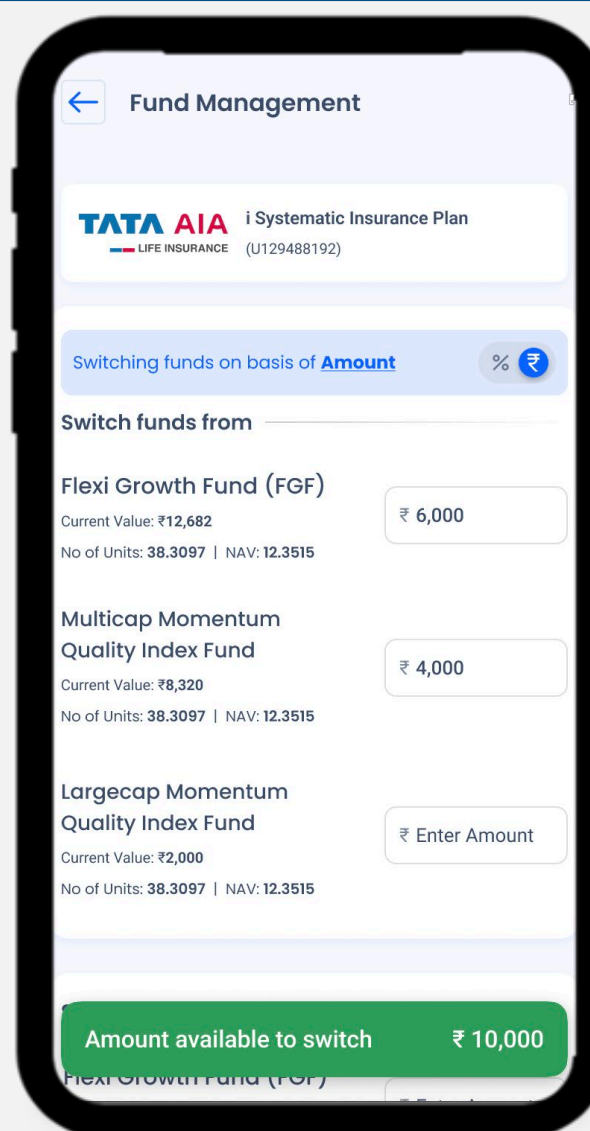
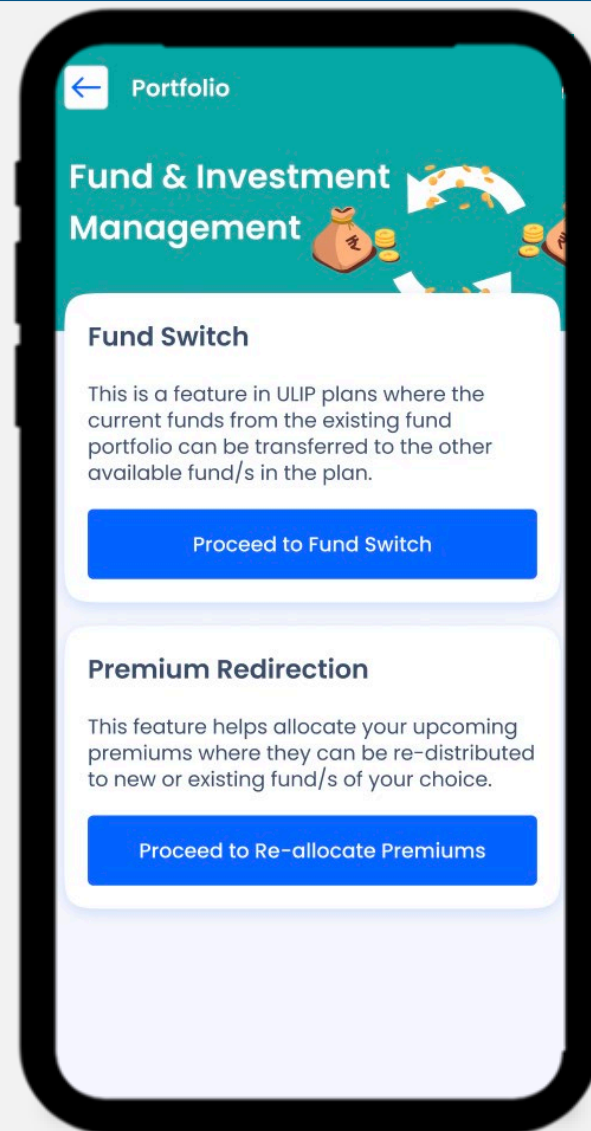
Savings plans

Customer Investment Portfolio as a Wealth Management Tool



Savings plans

Flexible Fund & Investment Management: Switching funds or re-allocating premium



Retirement marketplace for securing financial, health & social well-being with convenience

Issues to solve for

Delayed start

90%+ of individuals aged 50 & above express regret over postponing retirement planning, often resulting in insufficient retirement corpus¹

Calculating adequate cover

Inflation, healthcare expenses & lifestyle costs are often underestimated during retirement planning, leading to financial shortfalls in later years

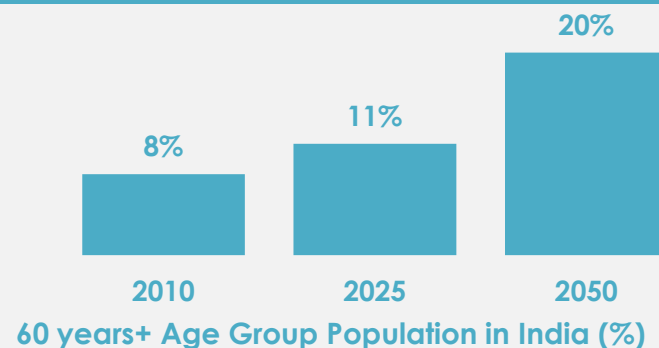
Limited Product Awareness

Consumers lack easy access to diverse pension and retirement products in one place for comparison and purchase

Complexity and Trust Issues

Retirement planning can be confusing, and trust in pension products varies

India's 60+ years population expected to double by 2050²



Financial Products

NPS & Others - Annuities, PPF, Pension ULIPs

Health and Life Insurance-linked Pension Products

To hedge against longevity and healthcare risks

Ancillary Products

Social well being & peace of mind; Succession planning (will creation) and Retirement 'Saathi'

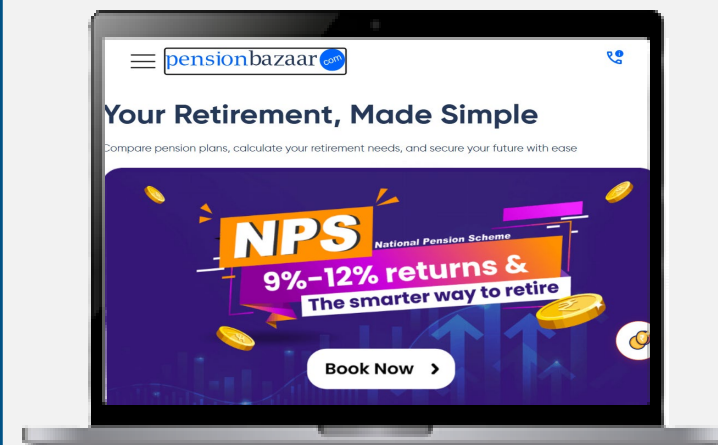
Strategy

Digital- First platform

Personalized solutions

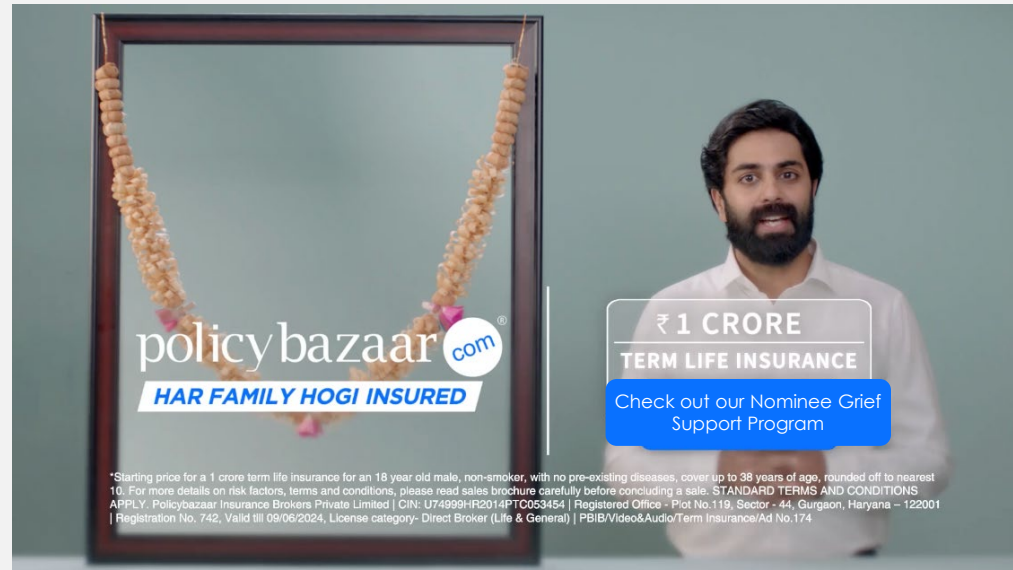
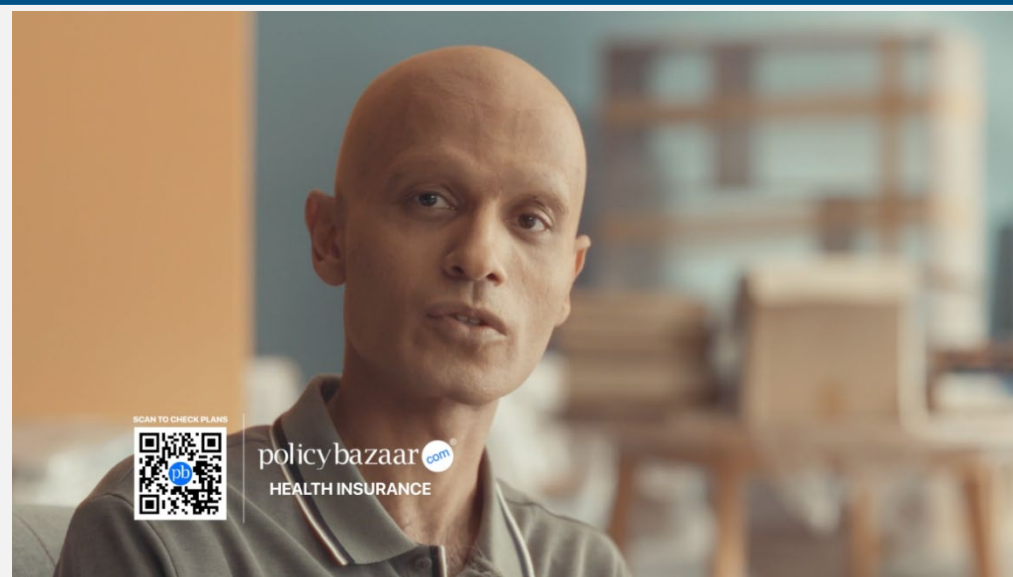
Customer Education & Engagement

Omnichannel support



Segmental Market Reach Approach

Awareness brand campaigns in local / regional languages



- Tamil
- Marathi
- Telugu
- Hindi
- Punjabi
- Gujarati
- Oriya
- Malayalam
- Bengali
- Kannada

Continuing to use humor as a tool

Awareness brand campaigns with Kapil Sharma

Car Insurance
policybazaar.com
HAR FAMILY HOGI INSURED

**STRIPE
NO STRIPES**
Yehi ek difference nahi hai
Zebra aur Donkey mein

**SAVINGS UP TO
₹30,000***
ON NEW CAR
INSURANCE

Health Insurance
policybazaar.com
HAR FAMILY HOGI INSURED

**WITH
HEALTH
INSURANCE**

Term Life Insurance
policybazaar.com
HAR FAMILY HOGI INSURED

**BUY ₹2 CRORE
TERM LIFE INSURANCE**

DOWNLOAD APP
policybazaar.com
HAR FAMILY HOGI INSURED

**Kapil ki Suno
Term Insurance Khareedo
Family Ko Khush Rakho**

Engaging popular comedians like Kapil Sharma to create consumer awareness about serious subjects like

- The critical need of protection products (Health & Term insurance) for middle class families
- Benefits of comparing to find the best suited insurance product solutions

Using multiple formats of mass-media for improving brand recall

Boosting presence in relevant events & through TV show integrations

Leveraging Sports events
to raise awareness about health insurance



Going beyond mainstream TV advertisement by integrating
with popular shows in Hindi as well as regional languages



"Policybazaar team helps you choose
insurance basis your needs"



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
• Tele-assistance during purchase • Choices of products & pricing • Tech & customer-center based service / claims assistance	• Tele-assistance + Human touch • Choices of products & pricing • Tech & customer-center based service / claims assistance	• Human touch • Low choices of products & pricing • Limited service / claims assistance
Insurers	Insurers	Insurers
• Distribution Commission only • Sharp risk assessment + real-time control on claims / frauds / mis-selling	• Distribution Commission only • Sharp risk assessment + real-time control on claims / frauds / mis-selling	• Cost of maintaining the agency channel / B2B2C partners commission • Cannot control high claims / frauds / mis-selling

New channels of access

Offline Push through stores & in-person appointments



Website / Mobile site

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



Video Call / Video Uploads

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



Telephone

- Assistance during purchase
- Service coordination – medicals + documentation



Retail Store

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



Chat

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



In person

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

Phyigital approach

On-ground sales support in 200+ cities, helping convert better

Cities with on-ground sales support



Benefits to consumer



Flexible & convenient in-person engagement



Human touch



Trust of the brand
Policybazaar



Post-sales independent verification to check mis-selling

Benefits to PB



Increased conversion



Higher ticket size



Improved market share

Book home visit



Fill your details to book a **FREE** home visit with our expert advisors

Full Name

+91 | Mobile Number

[Book your home visit now >](#)

Get Personalized Health Insurance Advise at Your Home!



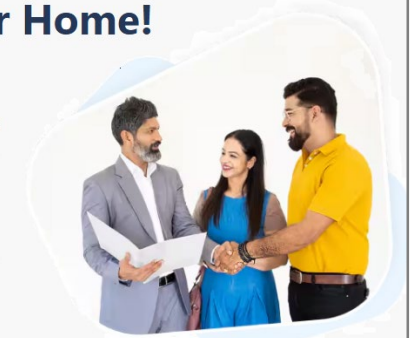
Expert Advice
From Certified Advisors



30-60 Minutes
Personalized Advice

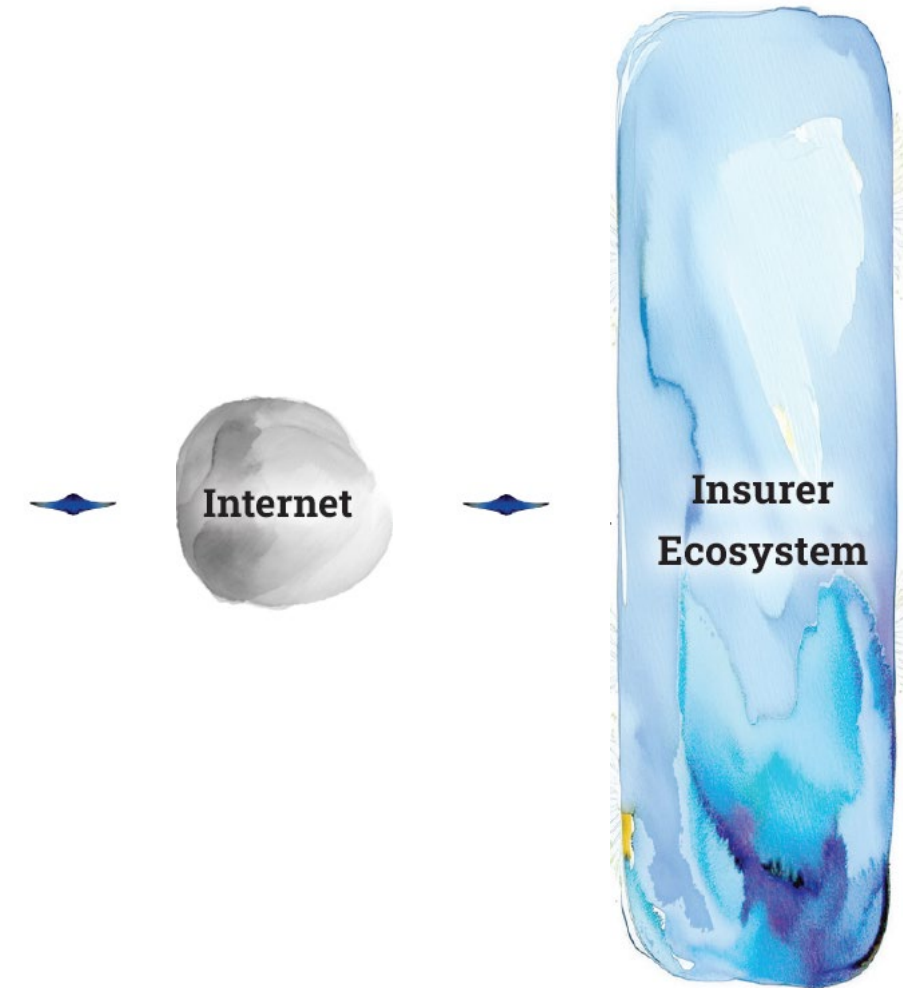
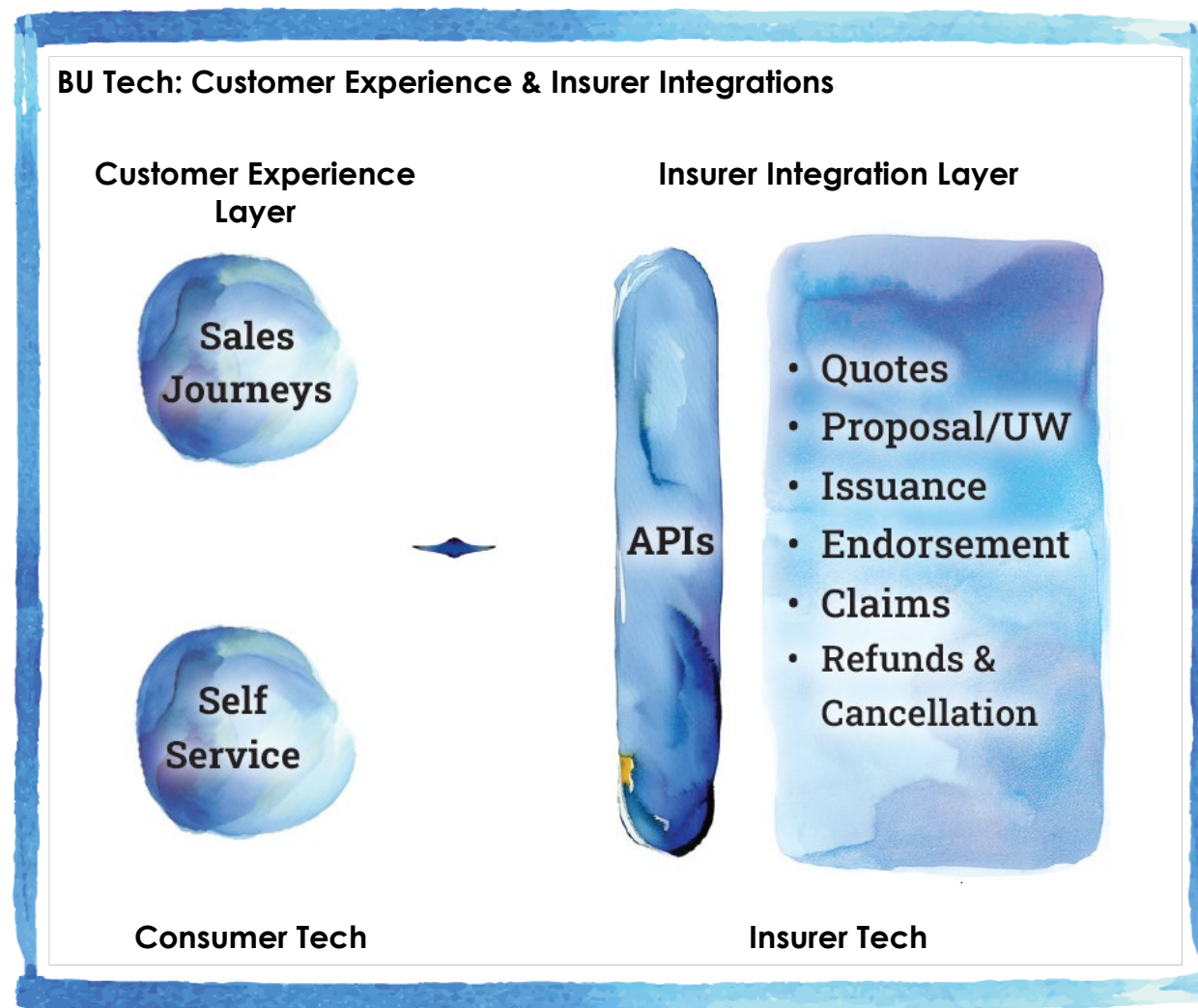


24*7
Claims Support



Technology for Consumers & Insurance Partners

Seamless services using integrations for dedicated & real-time data pipes



Technology solutions for Consumers

Customized & self-aided journeys throughout the lifecycle



Customized solutions

Personalized quotations & plan recommendations



Self-aided consumer journeys

Easy Documentation using OCR & Computer Vision Technology

Real-time Endorsements

Calendar Management for medical tests

Motor Vehicle Inspection



Seamless transactions

Payment Gateways for single payment for combo purchases

1-click refunds



Lifecycle Management

360 degree consumer view

1-click renewals



Claims Assistance

First Loss notification using mobile app

Easy access to Garage & Hospital network information

Smooth coordination with insurance partners, surveyors, TPAs, garages & hospitals

Technology solutions for Consumers

Customized & self-aided journeys throughout the lifecycle

User friendly interface assisting customers throughout the lifecycle

Compare Premiums in 30 Seconds

NAME Mr.

DOB DD MM YYYY

MOBILE +91 Mobile Number

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%	₹1,298 5% Off ₹1,174 monthly
HDFC Life 3D Plus Life Option	1Cr	60 yrs Max Limit: 85 yrs	99.0%	₹1,248 5.5% Off ₹1,179 monthly
MAX LIFE Online Term Plus	1Cr	60 yrs Max Limit: 85 yrs	98.7%	₹1,059 monthly ₹12,038 annually
EGON Life iTerm	1Cr	60 yrs Max Limit: 100 yrs	96.4%	₹981 monthly ₹11,280 annually



Payment and Plan Summary

SELECT PAYMENT MODE

☒ Credit Card ☐ Debit Card ☐ Net Banking

Pay using Credit Card

☒ 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



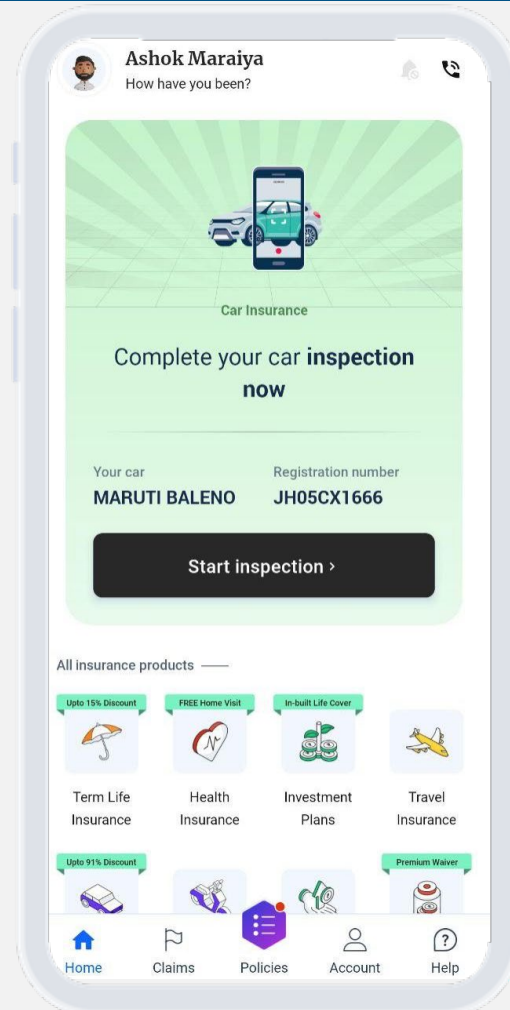
Unique customer journey through Chatbots

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

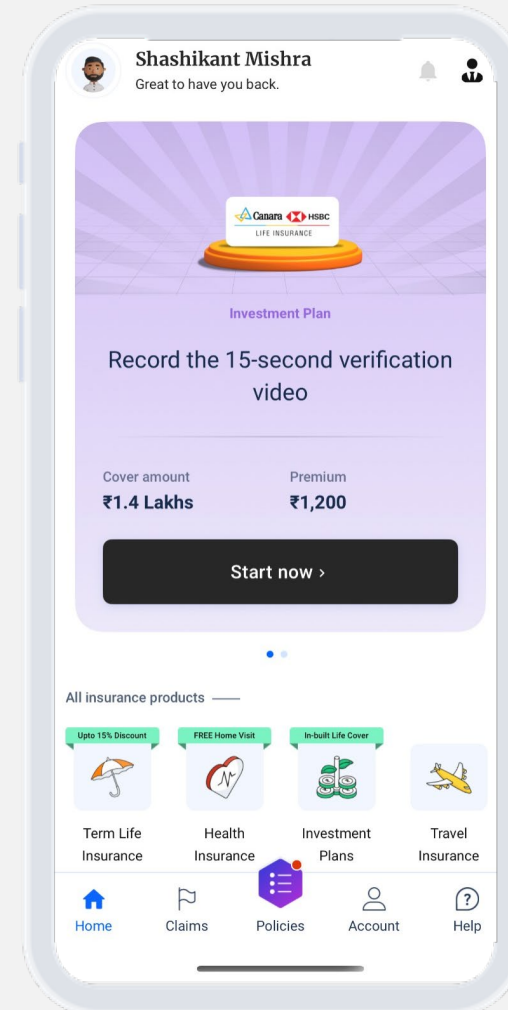
Technology solutions for Consumers

A wholesome experience in the App: Self-help journeys for smooth pre-issuance experience

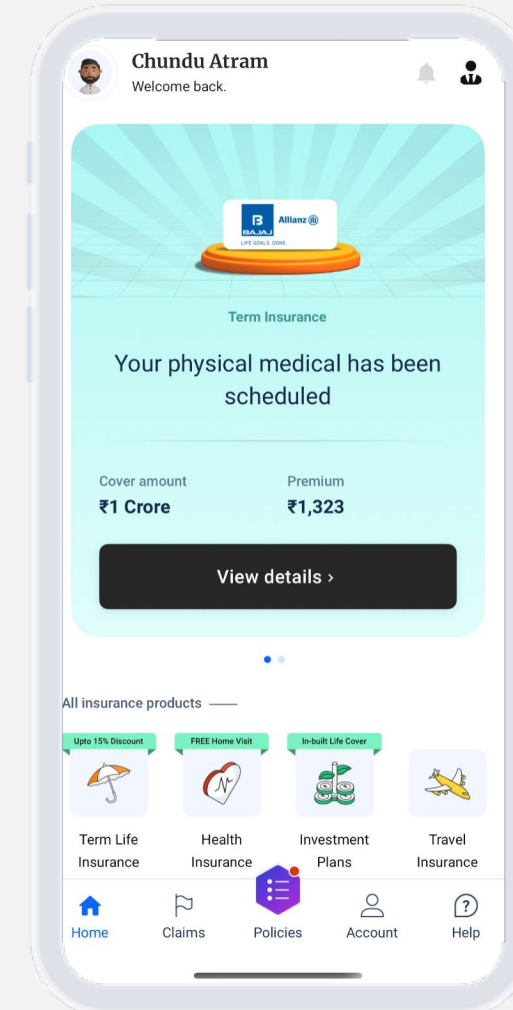
Video inspection for motor insurance



Video verification for life insurance



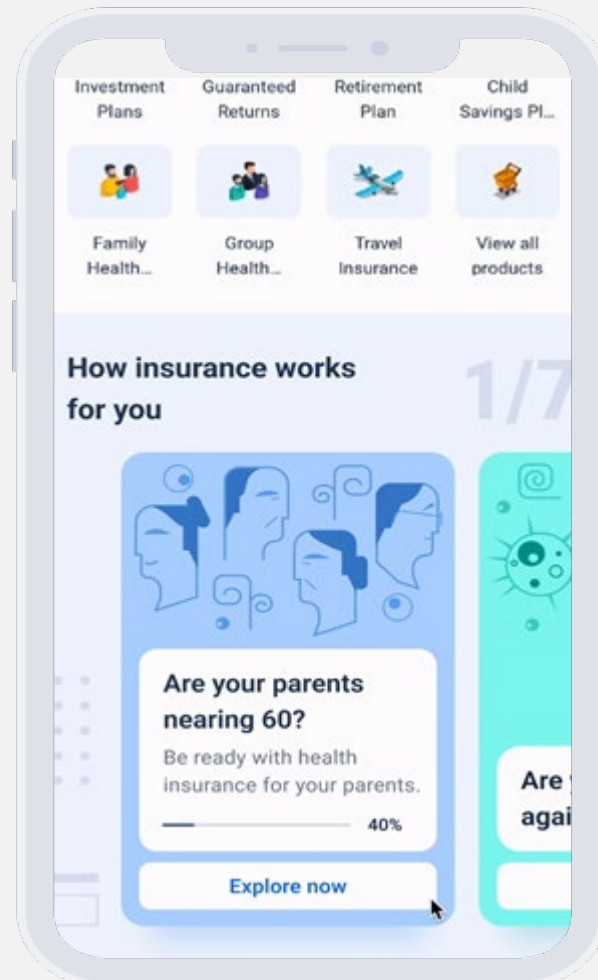
Medical scheduling for term insurance



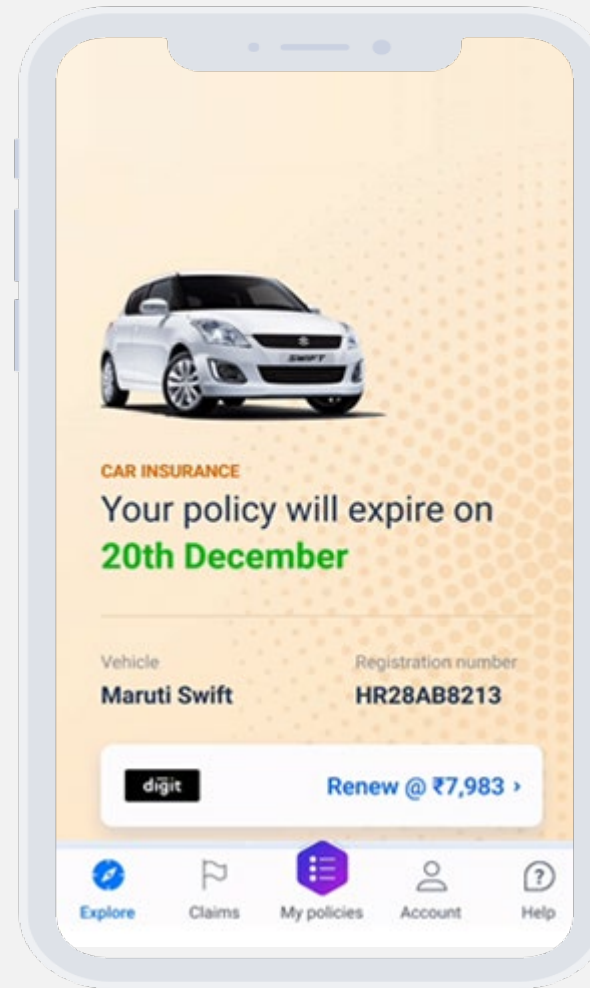
Technology solutions for Consumers

A wholesome experience in the App

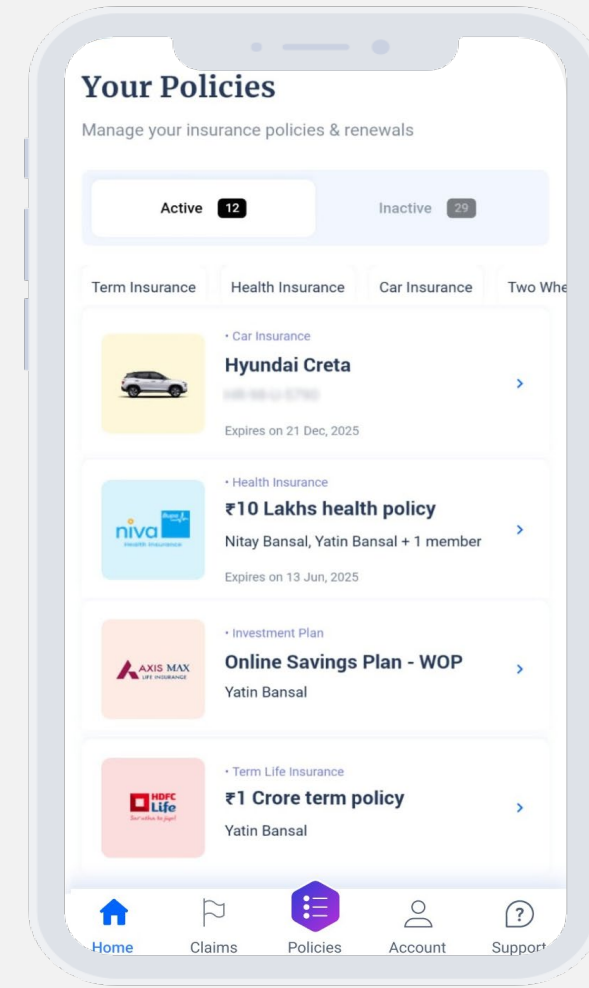
Consumer Education / Awareness



Renewals



Policy Management



Technology solutions powered by AI

Gen AI and other advanced tech solutions for Customers

During Purchase



Call-Based Assistance

Case-specific advice for the customer as AI solutions help agents interpret customer needs during live calls



Chat Interface

24*7 assistance to customers through advanced AI chatbots that handle complex queries



Unassisted Digital Journeys

Simplified journeys for the customer powered by behavioral nudges, intelligent prompts

Post-Sales Service



Self-Help Tools

Digital dashboards for document access, renewal reminders, FAQs



Chatbots & Agentic AI Assistants

Resolve service queries, guide claims tracking, automate document uploads



Sentiment Detection & Escalation

Emotion-aware AI flags frustration and auto-escalates to human agents

Technology solutions powered by AI

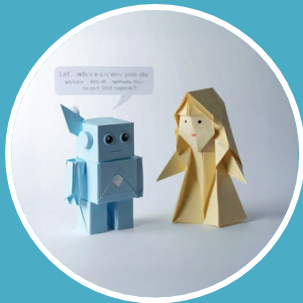
Gen AI and other advanced tech solutions for Insurance Partners & PB Employees

Insurance Partners



AI-Driven Fraud Detection

ML models spot behavioral anomalies and detect forged documents



Smart Disclosure Engines

NLP-based tools highlight gaps or inconsistencies in medical inputs



Remote Inspection

AI assisted photo/video inspections via smartphone in real time for break-in cases and claims of motor insurance

PB Employees



Sales Intelligence Tools

Advisors see full customer profile; AI driven in-call nudges and suggestions



Call Quality & Training

Gen AI summarizes and scores sales call across compliance, tone, and product fit

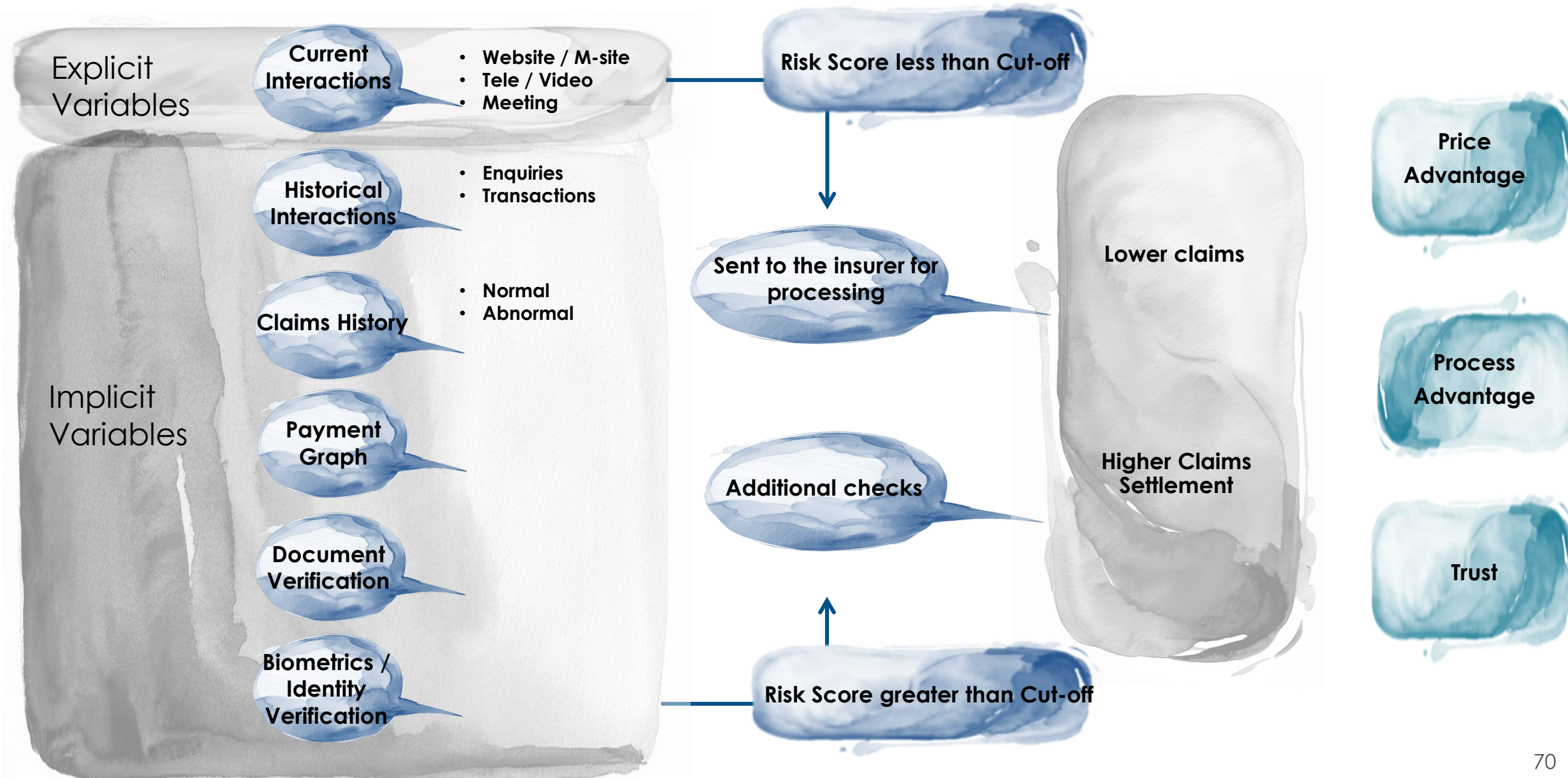


Personalized Training

Training content is auto-assigned basis insights

AI solutions for Insurance Partners

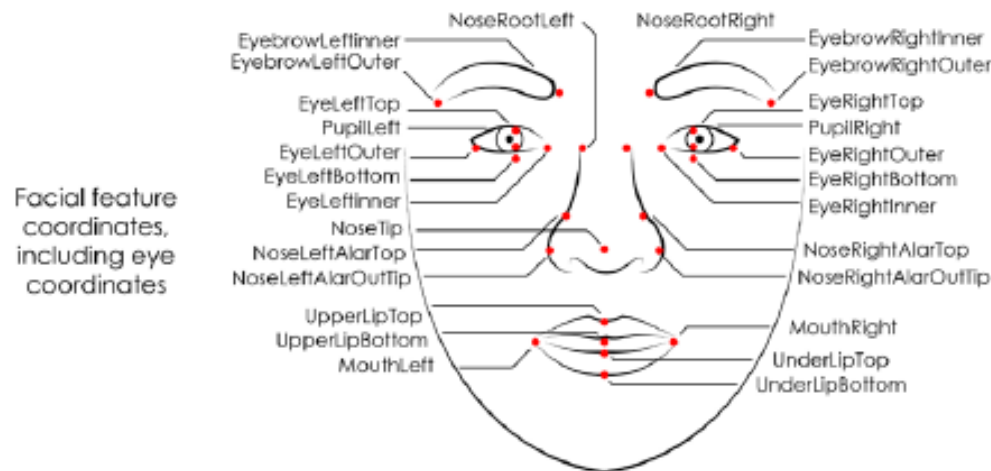
Risk assessment framework for fraud detection



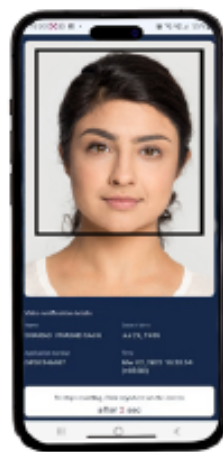
AI solutions for Insurance Partners

Risk assessment framework for fraud detection

Liveliness checks Models- Deep fakes detection

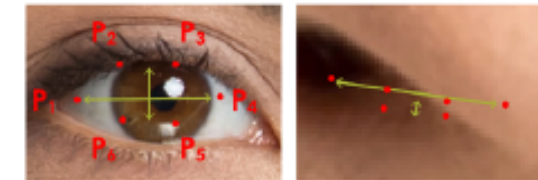


Face detection using Caffe (Deep learning based Face detector)



1. Face stillness check across all frames (using relative movement of facial coordinates)

Eye blink detection across all frames [Using (EAR) eye aspect ratio logic]



Lip Movement detection across all frames [Using relative movement between Lip top and below coordinates with (considering horizontal distance)]



Eye gaze detection across all frames [on movement of iris region across eye space]



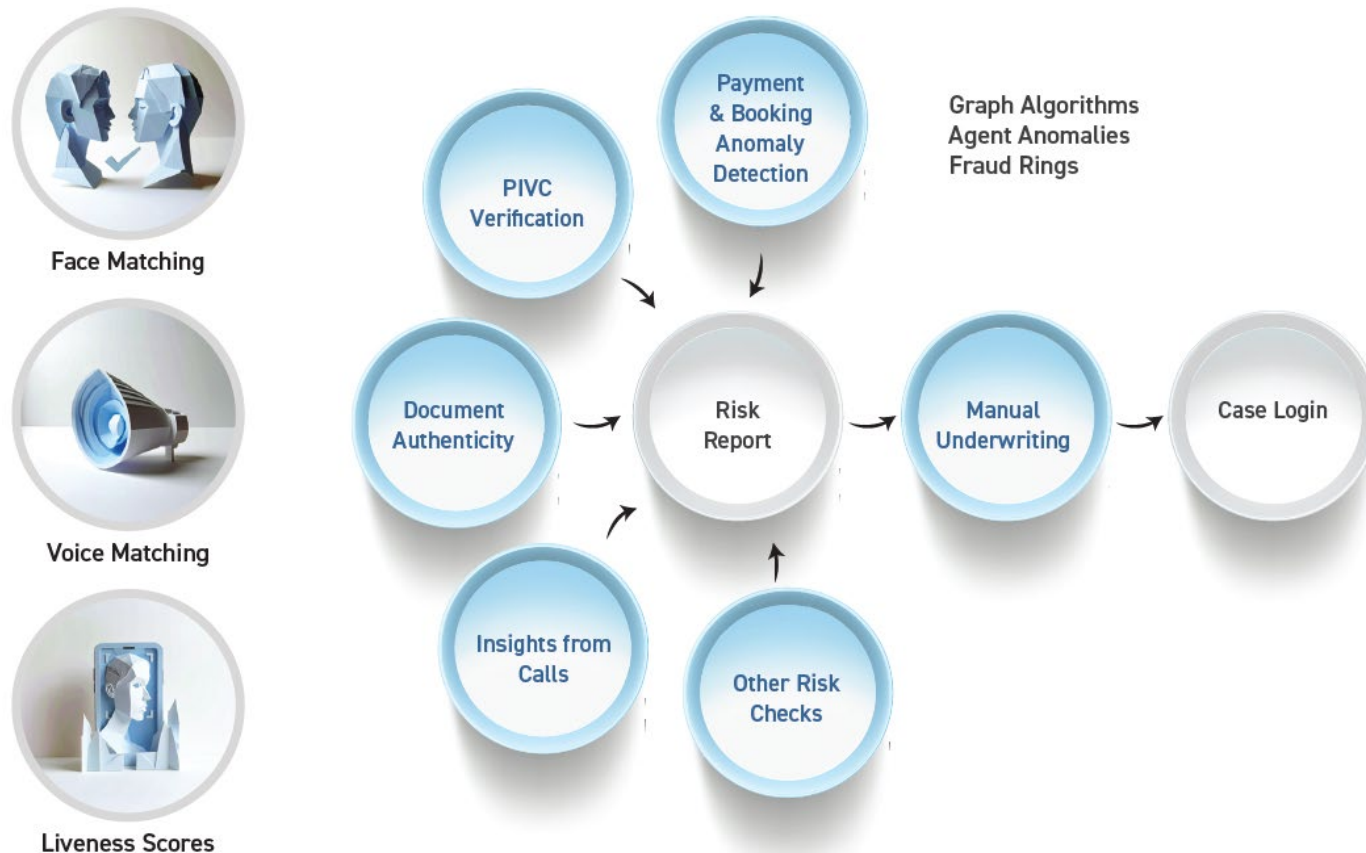
Hand Raise detection across all frames Optional check [As pb suggests for hand raise too while video capture]



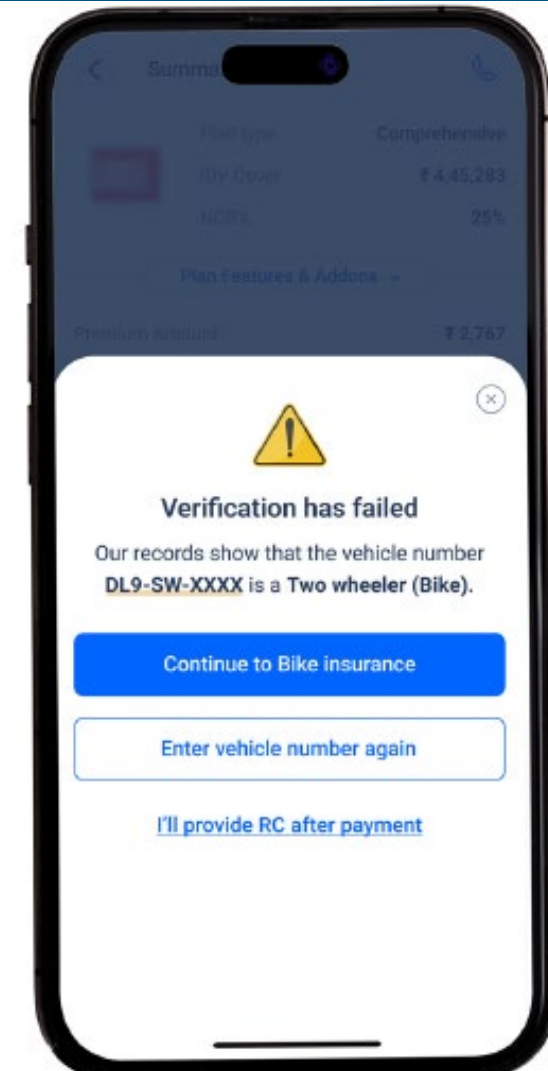
AI solutions for Insurance Partners

Risk assessment framework for fraud detection

Face biometrics & Voice identification employed for fraud detection. Liveness Detection is done to check for deepfakes, if any.



Verification with Public Databases



AI solutions for Insurance Partners

Risk assessment framework for fraud detection

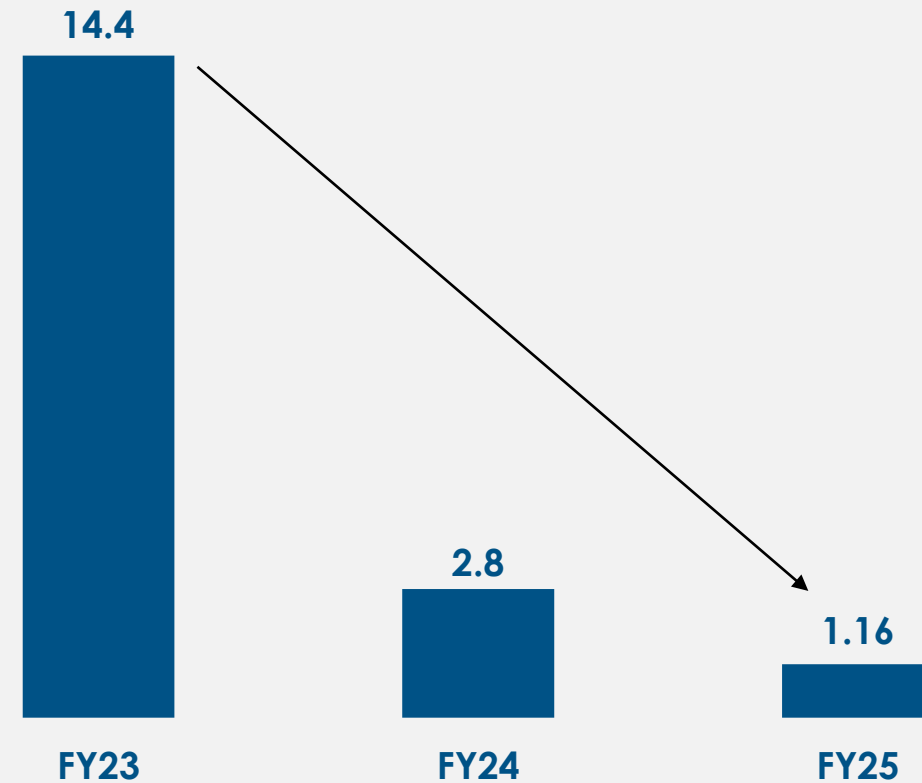
Prioritizing Sharper Risk Assessment over revenue gain in the short term

PB initiated Life Insurance Cancellations
Based on recommendation of the
PB Fraud Detection framework in FY25

4.5%
of Premium

3.7%
of
Policies

Significant drop in Deaths per 10k policies

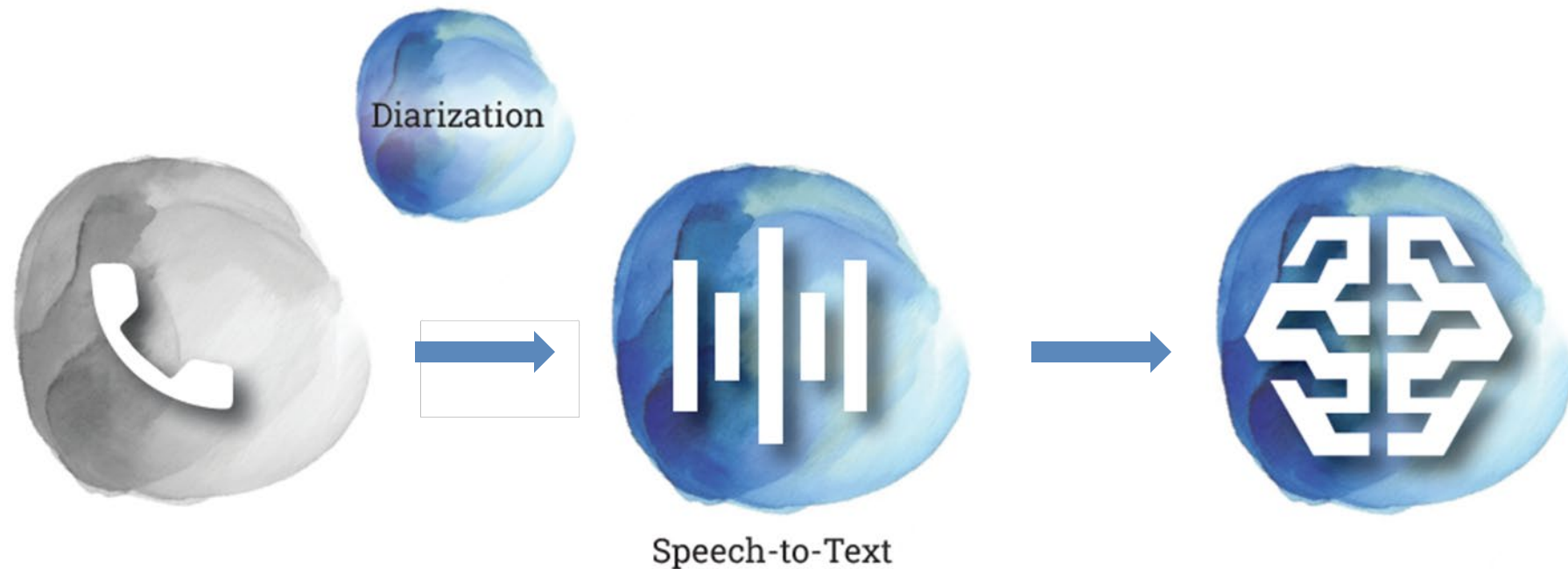


This is for Savings business – Claims received within first 12 months of issuance

AI solutions to Empower employees

Call compliance, pitch tracking and quality assessment using technology

Proactive detection and flagging of compliance breaches



AI solutions to Empower employees

CRM systems with in-built “Intent Analysis”, “Lead Matching”, “Pitch Quality Check”

Proprietary systems for lead management & booking management

The screenshot displays a CRM interface for a lead named Vansh Negi. The interface is divided into several sections:

- Lead Profile:** Includes fields for Sum Assured, Investment, DOB, Gender, Pay Term, City, Customer ID, Annual Income, Country, Lead Id, and Parent ID.
- Comments:** A section for adding and viewing comments, with a 'Save' button.
- Customer History:** A table showing previous visits and policy details, including Issued, In Progress, Cancelled?, Rejected, Previous Lead, Previous Visit, and Visit count.
- Call Details:** A table showing call attempts, connected calls, total call duration, total I/B call duration, and total CTC call duration.
- RM Details:** A section for Review Manager details, including a 'No Scheduled Appointment' status and a 'Create New Appointment' button.
- Tickets:** A section for managing tickets, with a 'Find other centers' button.
- FOS Cities and Offline Stores:** A section for finding other centers, with a 'DEDICATED FOS, SELF FOS' status and a 'Find other centers' button.
- Additional Info:** A section for other additional information related to the case.

The interface also includes a sidebar with navigation options like Dashboard, Leads, FOS, Stories, Performance, More, Notifications, Internal Email, and Logout. A top navigation bar shows the user's name, phone number, and a search bar.

System conducts
“Intent Analysis”

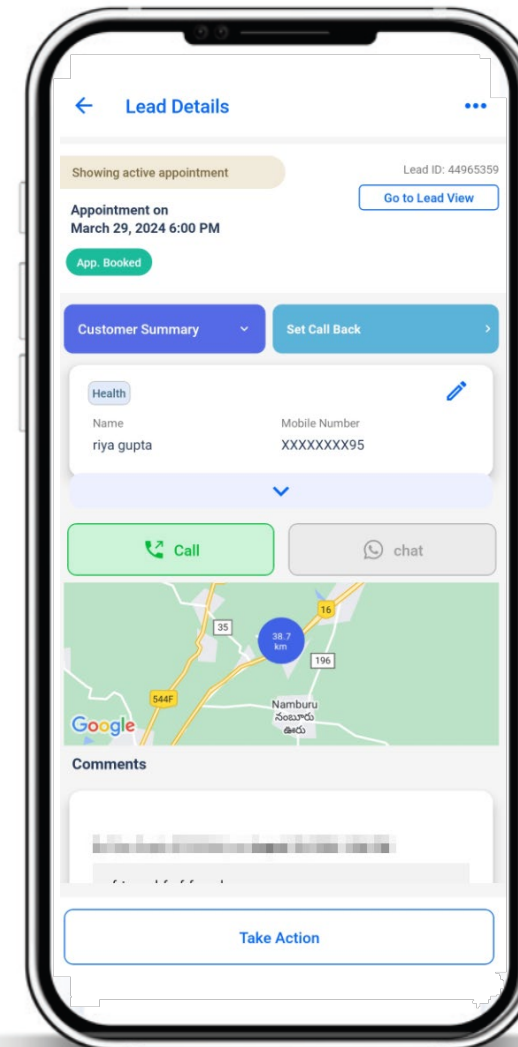
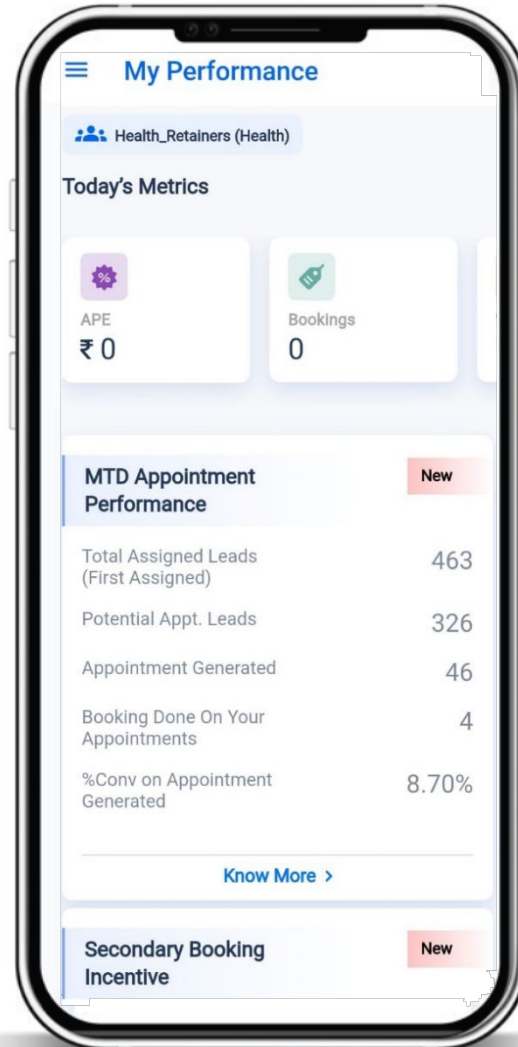
Match
Lead-score
with
Agent-score

Auto-allocation
of leads, system
based DND
mode, call
reminders

ML based voice
analytics for
Pitch Quality
Check

CRM systems for “Physical Assistance”

CRM system with additional features : a mobile app format to provide assistance to our employees supporting consumers through in-person appointments



Technology solutions to Empower employees



Unified Communication

- Omni-channel experience for the customer
- Central Repository of all the communication sent out to the customer
- Includes our home-grown integrated telephony system(PBDialer)

Quality Management System

- Maintains the quality of conversations; highlights any mis-selling/ high-performing advisor techniques
- Automated Speech Recognition (ASR) platform to determine insights (intents, sentiments, queries, et al)
- Developed dictionaries & vocabulary for contextual understanding of Hinglish
- The Named Entity Recognition (NER) model identifies key phrases and interest indicators from conversations



Reporting & Business Intelligence System

- Optimus, a single storage entity for multiple databases to support downstream reporting & analysis
- The Data lake handles both structured & unstructured data from various sources in various formats
- Generates more than 1,500 kinds of reports on a daily basis

Claims Assistance: popularized through media campaigns

Our dedicated team ensures a hassle-free experience in the hospital



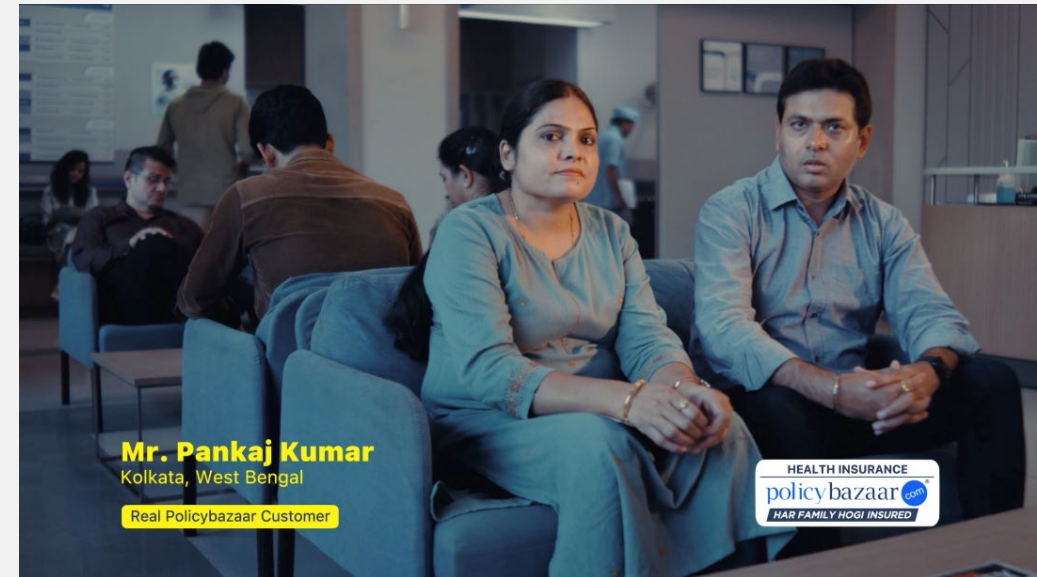
We offer support through pre & post hospitalization engagement as well

We provide end-to-end support to the grieving families throughout the claims process; from claim case filing to claims disbursal



Our employees engage with the families & plant trees in the memory of the deceased

Claims Assistance: popularized through media campaigns showcasing real customers' claims experience



Claims Assistance: Health Insurance

On-ground assistance at the time of claims (Health Insurance)

Health On-Ground Claims support in 200+ cities



Customer calls for claim assistance



PB Claims Advisor pitches the network hospital



RM meets customer & provides end-to-end assistance at the hospital within 30 mins



Hassle-free in-hospital experience



Satisfied customer

On-ground Claim support



A Medical Counsellor is assigned who provides unbiased guidance from first signs of illness to full recovery



#DIAGNOSIS SE RECOVERY TAK

Claims Assistance Testimonials

Health claims experience endorsed by customers

These stories are testament to the power of Health insurance in providing
Financial security and **Peace of mind**

"Not all heroes wear capes - some just quietly show up when you need them the most. I've been through a tough medical journey since October, and Avinash Gaur, my field officer from Policybazaar, has been a constant support throughout - from admission to discharge, paperwork to coordination, he took care of everything like an elder brother would. But what truly touched my heart? He recently came to visit me at the hospital just to ask how I was doing. No agenda, no task - just pure kindness. That one gesture meant more than words can explain. In a world where everyone's rushing, he chose to slow down and care. And that's something I'll always remember. Thank you, Avinash, for being so thoughtful and grounded. You made a difficult phase a little easier.@policybazaar - you've got some amazing people on your team."

Gaurangi Mathur

"I had taken a policy from Policybazaar, which I had been running continuously, but I had never used it. As a result, I was unaware of how cashless insurance works and how reimbursement is processed. I had no idea. Suddenly, one day, my daughter had a stomach ache and we were all scared. Then we went to a hospital outside our city, where I got my daughter treated, but we did not know what the process would be because we did not have that much money. And they assured us completely that you should not worry, we will send one of our agents, through whom my cashless process will be done in the hospital. It happened and one of their agents whose name is Rahul was with me on calls and in the hospital and got the cashless done and I want to thank him from the bottom of my heart and I want that such employs should be made in Policybazaar with whom the trust of the customers will also be deep (sic)."

Daljit Singh

"Lakhan Jadhav, Big Thanks to him. I would like to share my experience with him (sic). He called me to understand my requirements so I told him that my parents are aged 65 + and they won't be able to fill the forms so please help them on the claim reimbursement, without any hesitation he said yes and was on time. My father said he was very happy and never had such experience before with anyone. So I would like to say Big thanks for helping him and giving assurance as people like you are still there who understand age concerns and help them."

Sunil Kumar



Nishant Khanduja

Actor | Policybazaar Customer

Actor Nishant Khanduja shares his experience of having a claim denied, but after reaching out to PolicyBazaar, the team took swift action and ensuring his claim was successfully approved.

Claims Assistance: Term Insurance

On-ground assistance at the time of claims

Free grief support programs for beneficiaries of term insurance in case of an unfortunate demise

Grief support program for nominees has a bi-fold impact

- Consumer:
 - Stress-free claims process, thus customer loyalty
- Policybazaar:
 - Word-of-mouth marketing by satisfied customers
 - Motivation for sales advisor as he/she witnesses the real-life impact of his/her assistance in the sale of the insurance policy



Claim Beneficiary: Mrs. Shiwani

Mr. Sunil Kumar, an IT professional from Bilaspur, Himachal Pradesh, tragically passed away in a bike accident in June 2025, leaving behind his wife, child, and parents. His wife, Mrs. Shiwani, unfamiliar with the insurance claims process, reached out to Policybazaar, who supported her throughout and helped settle the claim within 34 days.

Claim assurance certificates issued by insurance partners

- Builds trust with the consumer
- Strengthens the claim proposition



policybazaar
HAR FAMILY HOGI INSURED

Claim Toll Free Number
1800-258-5881

We're With You Every Step of Your Claim Journey

Trusted by Millions. Built to Put You First
From Start to Settlement – We're With You

Your Dedicated Claim Manager

A single expert who handles your claim from start to finish.



We Come to You

Free document pick-up and on-ground support at your home.



Physical claim assistance card for Your Family

Your nominee gets a handy card with policy details & direct contact.



Always by Your Side

We coordinate directly with your insurer so you don't have to.



Claims Assistance: Motor Insurance

Assured Delivery Program: On-ground assistance at the time of claims

Motor Assured Delivery Program



Customer calls for claim assistance



PB Claims Advisor pitches ADP garage



RM meets customer & provides end-to-end assistance



Car repaired in record time



Satisfied customer



24*7 claims support, even on public holidays



Coordination for faster repair TAT (within 5 days) for small damages



Notification updates at every step of the claim process



Dedicated claim manager



Repair Warranty* on electrical & mechanical parts, & painting



Claims Assistance: Motor Insurance

Assured Delivery Program: On-ground assistance at the time of claims



₹270+ Cr

Approved claims with PB support*



116

Garages affiliated throughout India

2

Exclusive PB workshops



30%

Turn around time (TAT) reduction



94%

CSAT



24*7 Support

by dedicated PB Team

Customer Satisfaction Score (CSAT) of 94% reflected in testimonials received on email/social media

Customers endorse Assured Delivery Program through **word-of-mouth**

"Dear Policybazaar team, I would like to express my heartfelt appreciation for the exceptional service provided during the handling of my recent motor insurance claim under ADP program by Policybazaar. From the prompt response and clear communication to the smooth coordination and timely settlement, every aspect of the process with utmost professionalism and efficiency. Your team dedication and customer first approach made a potential stressful situation for me and completely hassle free. I would like to special thanks to Mr. Sumit for their support and consent follow up throughout the claim process. Pls be continue the great work. Its service like this that build up trust and long term relationship with customer (sic). "

Warm regards,
Parmod Kumar

"Dear PB Team, I wanted to take a moment to provide feedback on my recent vehicle claim experience with your company under the Assured Delivery Program launched by Policybazaar. Firstly, I would like to express my appreciation to Akashdeep Singh Shergill for the prompt and efficient handling of my recent vehicle claim. The purpose was smooth, and I received the necessary support and guidance throughout. The professionalism and responsiveness were commendable. Additional, I am confirming my intention to renew my car insurance policy through the Policybazaar in future."

Regards,
Gautam Singh Kodan

Claims Assistance: Motor Insurance

Tech-enabled assistance at the time of claims

- Back-end settlement of claim
- Repaired car delivered to the customer
- Satisfied customer



Video uploaded by the customer on the mobile app



- Garage receives e-approval
- Car is repaired



- Information passed to the Insurer
- Insurer assigns a Surveyor
- PB System sends an AI-based damage report with cost estimations to the Surveyor



Surveyor conducts remote inspection and approves repair work to begin

Claims Assistance

Handy kit for claims

policybazaar.com
HAR FAMILY HOGI INSURED

Welcome to the PB family

You have made the right decision of protecting the future of your loved ones by purchasing a term insurance policy.

Policy Number
PB1235345

Sum Insured
₹2 Crore



You are important to us.

Our team is here to provide you best-in-class insurance services including:



Relationship Manager

Our dedicated relationship manager will personally help you with all your service queries.



Claim Support

We will handhold your nominee at every step of the claim settlement process.



Free Counseling

Your loved ones get access to grief support programs to deal with the personal loss.

To learn more about our services, download the new **Policybazaar app** or log into **My Account** on our website.



Thank you for choosing Policybazaar.

We look forward to partnering with you for all your insurance needs.

Thank You,
Policybazaar.com

For service related queries, reach out to us at **1800-258-5970** using your registered mobile number.

For claims related queries, reach out to us at **0124-6384120**

Claim Assistance Card for the nominee to ensure they have handy policy details as well as direct claims assistance number always with them

Claim Assistance Card

Guaranteed claim support for your family

Life Insurance: **2 Crore**

Life Assured: **Rishabh Mehrotra**

Policy No: **PB1235345**

Issued Date: **01/04/23**

Cover Upto: **70 Years**

policybazaar.com
HAR FAMILY HOGI INSURED



Download Policy

policybazaar.com
HAR FAMILY HOGI INSURED

Policybazaar Insurance Brokers Private Limited

CIN: U74999HR2014PTC053454 | Registered Office - Plot No.119,
Sector - 44, Gurgaon, Haryana - 122001 Tel no : 0124-4218302

1800-258-5881

care@policybazaar.com

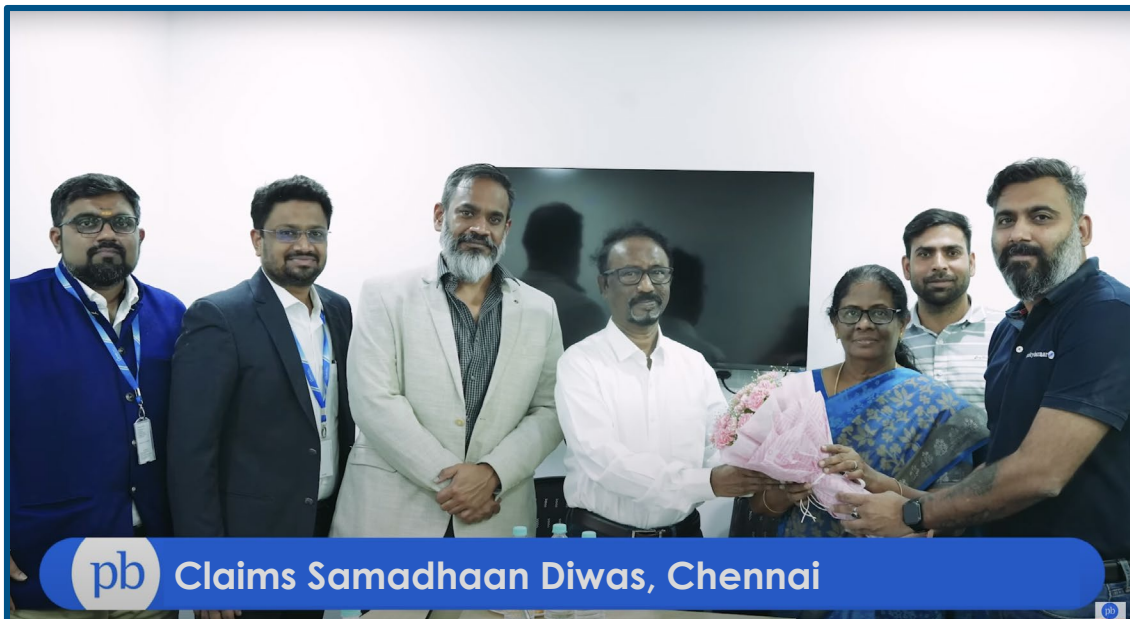
+91-85060 13131



Pay Renewal Premium

Claims Grievance Redressal Day

Claims Samadhaan Diwas



pb Claims Samadhaan Diwas, Chennai



and that's why events like this are so important.

pb Claims amounting to ₹1 crore settled

Real-time re-assessment of repudiated / rejected claims
In a tripartite conversation with the insurance partner, consumer and Policybazaar

Garnering consumer trust by assisting during the moment of truth – claims
Continue to receive thousands of appreciation / gratitude emails from consumers every month

Awards & Recognition



BW Fintech Festival

Best Fintech of the Year

Best use of AI in Fintech



ET Edge AI Summit and Awards

Best use of AI for Risk & Compliance



FICCI PICUP Awards

Best Insurtech



Insurance Asia Awards 2025

Best AI Initiative of the Year



FE FUTECH Summit and Awards

Best Fintech Provider (Silver)



India Insurance Summit

Best Insurance Brokers



Berkshire Media

India's Leading Online Insurance Platform



PB Meet at ETBFSI Awards

Best Use of Consumer Tech



Claim Samadhan at ET Entrepreneur Awards

Best Customer Service



Paisabazaar: India's largest comparison platform for credit products



21 Lacs
Avg Monthly Enquiries
(credit products) ^



18 Lacs
Transactions ARR*



Consumer enquiries^ from
1,000+ cities



5.5 Cr
Credit Score Consumers
till date

7 Lacs
PB Money consumers till date



₹34k Cr
Loan disbursements ARR*



4 Lacs
Credit Cards issued ARR*



Acquiring a
consumer every
4 seconds

Offering consumers wide choice & ease of comparison

Solving structural problems by keeping consumer at the core

Consumer Pain-points



Difficult to find best offer



Lack of transparency, fairness



Lack of assistance



Delays & intensive paperwork

Paisabazaar Advantage



Transparent & Neutral Comparison

Credit offers from 70+ partners



Relevant Offers Rank-ordered

Powered by SmartMatch



End-to-end assistance

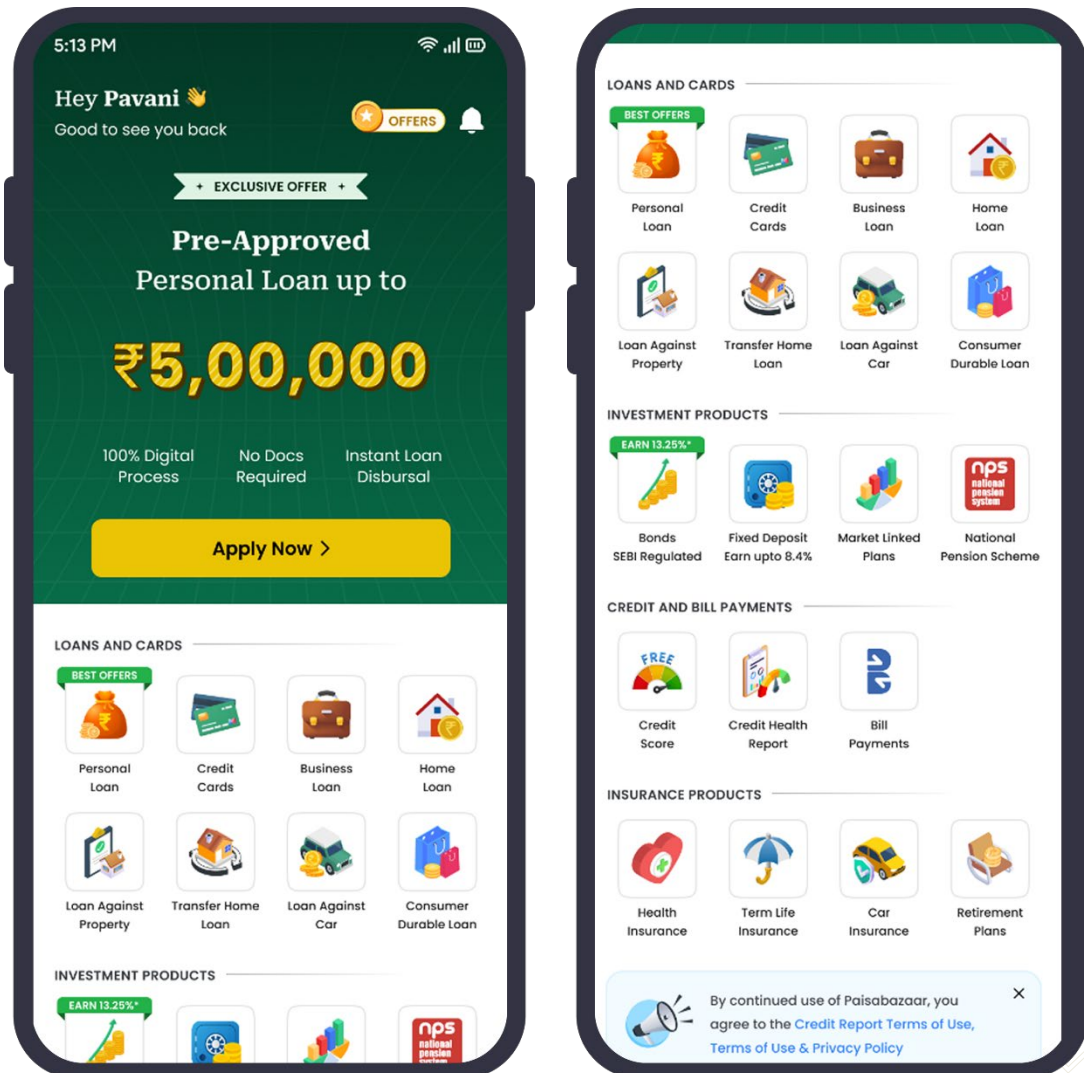
With 'right', personalized advice



Seamless onboarding

E2E digital processes, instant approval

Evolved as India's Platform of Choice for credit needs



Independent, unbiased & transparent platform with E2E fulfilment



Most competitive offers always, including Pre-approved offers



SmartMatch = Highest Approval Chances
We work with 70+ partners to find you the right lender



~7%* of Credit enquiries in India happen on the platform

Large & underpenetrated retail lending market; digital growing faster

India is a large Consumer Credit Market#..



18 Lac Cr

Secured Loans
disbursed
(Annualized)



2 Cr

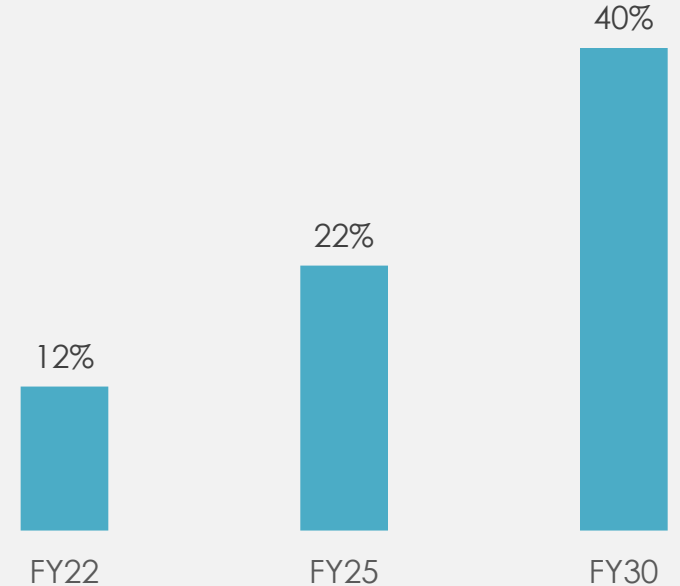
Credit Cards issued
(Annualized)



10 Lac Cr

Unsecured Loans
disbursed
(Annualized)

With an increasing share of Digital*



India continues to be one of the world's most under-penetrated credit markets

Household debt-to-GDP much lower than global benchmarks

Long-term growth potential driven by rising digitization across segments

World-class digital infra like UPI, Aadhaar, AA, CKYC, ONDC, ULI to accelerate transformation

Digital first and large scale platforms like Paisabazaar positioned to benefit

#Management estimates

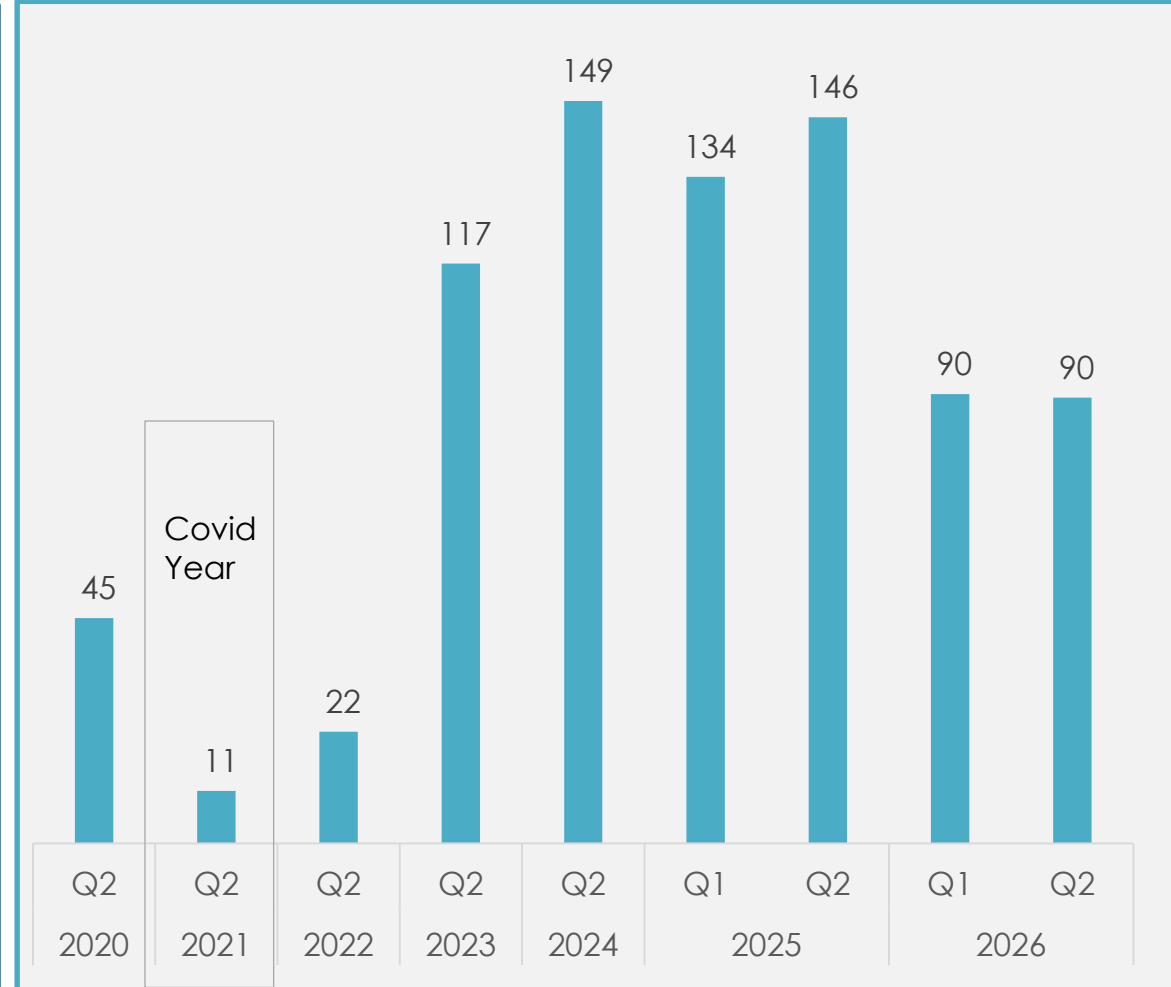
*Google Temasek & Bain report 2023

Secured lending driving disbursal growth; moderation in unsecured & cards

Disbursals (₹ Cr) [Core+ New Initiatives]



Credit cards issuance (k)



Pillars that would help us compete, differentiate & win

Go deeper in Unsecured Credit	Scaling Secured Credit	Building a holistic financial wellness platform	Deepen engagement, deliver impactful CX	Physical presence; Building trust at scale
				
- Invest in end-to-end digital journeys, intelligent offer comparisons - Deepening collections & risk management capabilities	- Strengthening D2C Play, building fulfilment capabilities - Expanding products via new categories like Loan Against Car - PB Connect to bring in digitization, efficiency – Mobile App launched	Diverse product suite to help reach new consumers, deepen engagement FDs & Bonds launched on platform in Q1 FY26 - PB money to enable 360-degree view of consumer's financial health	5.5 Cr credit aware consumers to drive engagement - App to provide segment-specific personalisation - Delivering AI-led seamless experience & efficiency	Paisa stores will unlock growth in high value loan segments Build brand trust & local credibility - Deepen multi product engagement

Going deeper into each aspect of unsecured to offer seamless CX

Maximizing chance of approval

- Route application to best fit lender
- Minimize bureau hits through soft checks

Fraud Avoidance & Risk Management

- Block/restrict riskier segments
- Focus on **fraud-avoidance**



Deepen consumer engagement in Cards

- Multiple tools to enable consumers to explore, apply & manage credit cards like **Pay wise & Redeem wise**

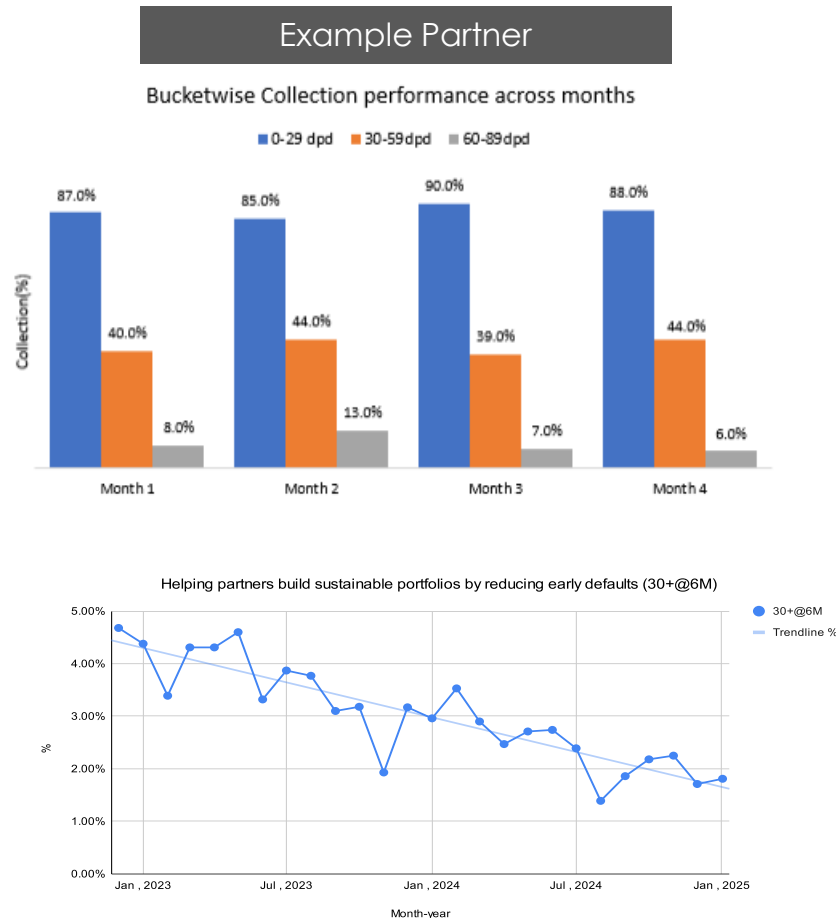
Full control on Process

- Own E2E process (Digital/phygital/physical)
- Real-time tracking

Responsible lending

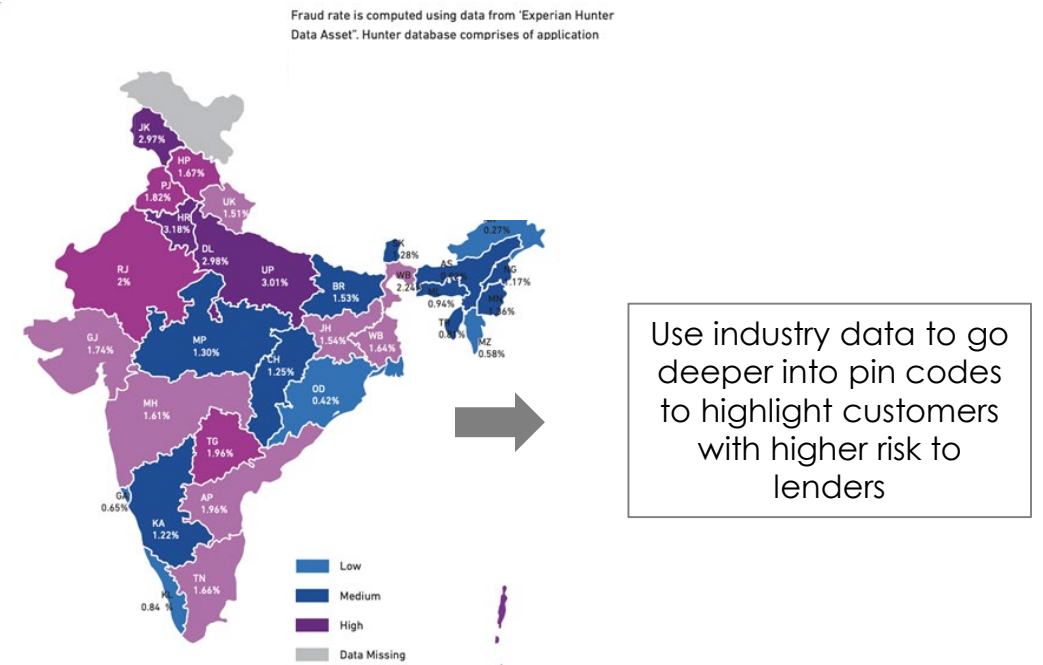
Collaborating with ecosystem to detect fraud early, manage risk

1. Review performance of various segments diligently with key partners



2. Building ML based fraud detection models in collaboration with the partners

- Capturing & implementing best practices
- Partnering with ecosystem to build capabilities for fraud detection

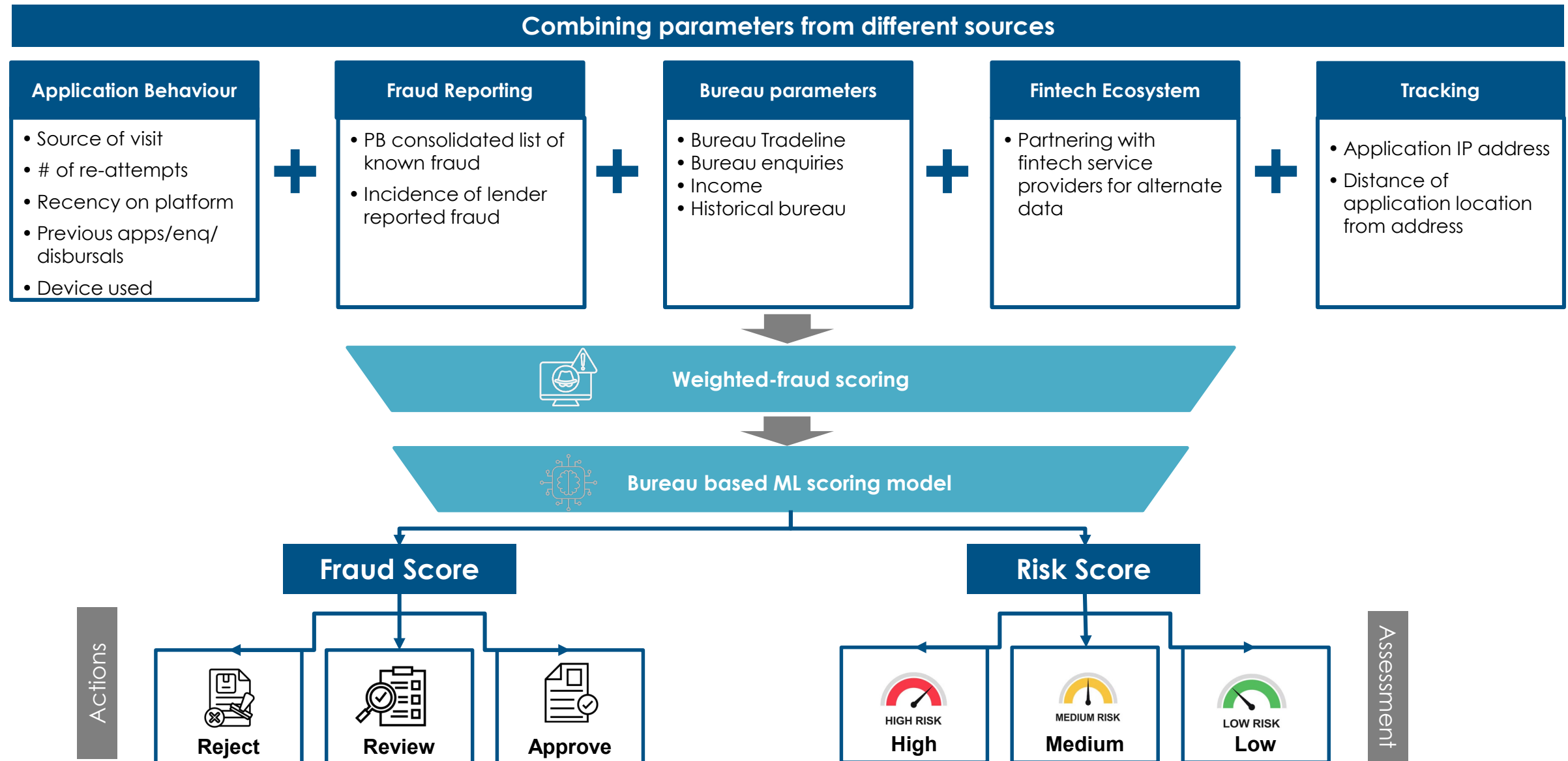


There are locations with high propensity for application-level fraud and additional mitigation measures need to be factored in over and above credit risk mitigation.

Source: Experian

Responsible lending

Aim to be the platform for fraud-avoidance & sustainable risk



Investing in fulfillment & digital capabilities to build scale in Secured Credit

Scaling Secured Credit

Strengthening D2C play through phygital

- **Wide & deep** partnerships across PSUs, Pvt Banks, HFCs etc
- **Product expansion:** focus on Home loan, Loan against property
- Build **last mile fulfilment capabilities** for physical processes
- **Digitally disrupt** parts of offline process, like digital sanctioning

PB Connect

A tech platform to bring in digitization, efficiency



- **Streamline processes** from application to disbursal
- **Real-time tracking** for consumers and connectors
- **Improved control** for all stakeholders
- Tailored **cross-selling opportunities** across products

Building a robust, comprehensive financial wellness platform

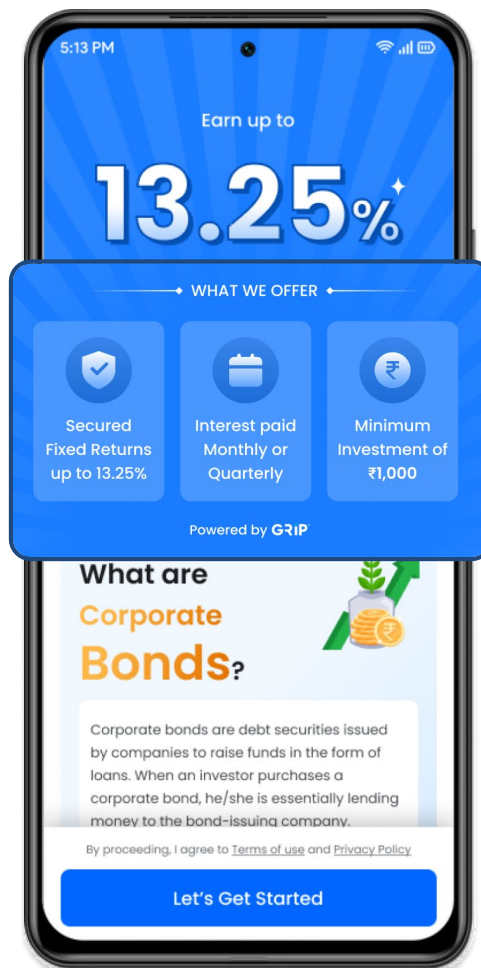
FDs, Bonds & PB money adding to comprehensive product suite

Building Investments - Bonds & FDs

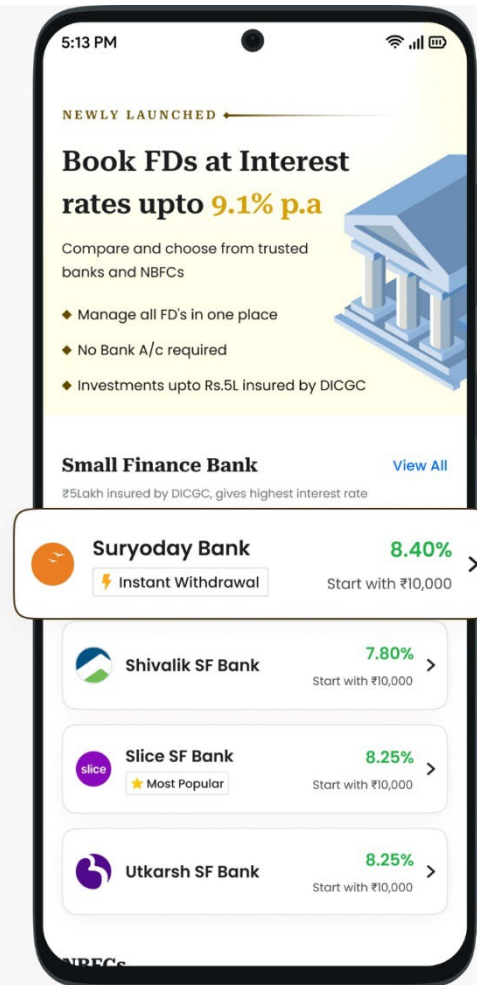
- Option to invest in Corporate Bonds, G-Sec's & Baskets
- Invest in FDs with Banks, SFBs & NBFC

Delivering Deep Insights with PB money

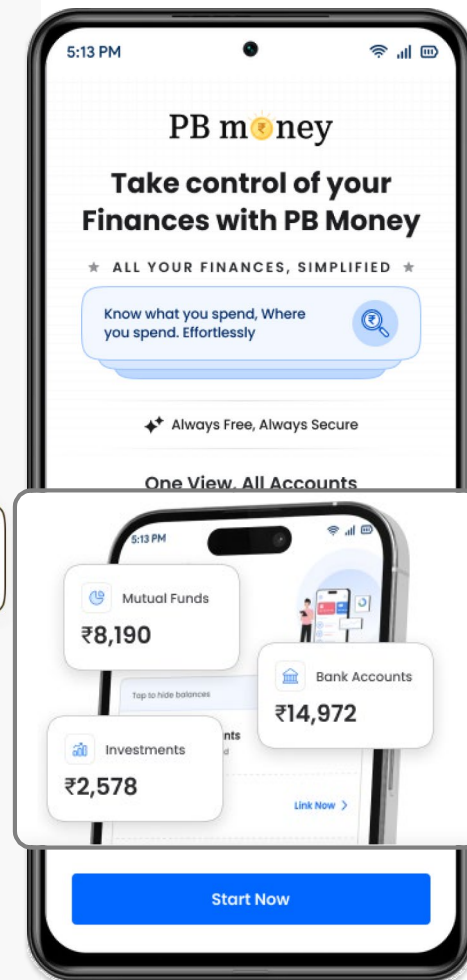
- One View of Banks, Stocks & MF
- **Suggesting best products** basis financial life cycle of the customer



High-yield Corporate Bonds



High-yield Fixed Deposits



PB money: Provides deep Insights

Credit Score platform continues to be the backbone of consumer engagement

Enabled 5.5 Cr consumers to be credit aware

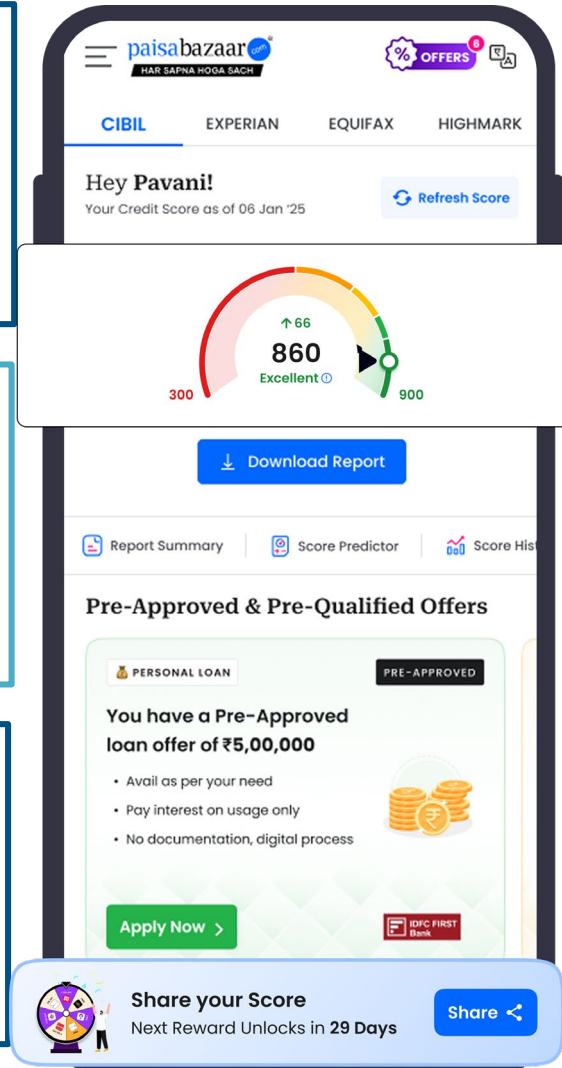
FREE for Life
with monthly updates



Segmentation & offers basis
proprietary algo



Share your Score
With AI based Ghibli Card &
win rewards



Access to credit score from all
4 Credit Bureaus



7 Languages
Vernacular focus

English | हिंदी | मराठी | ಕನ್ನಡ | తెలుగు | தமிழ் | বাংলা
Hindi | Marathi | Kannada | Telugu | Tamil | Bengali

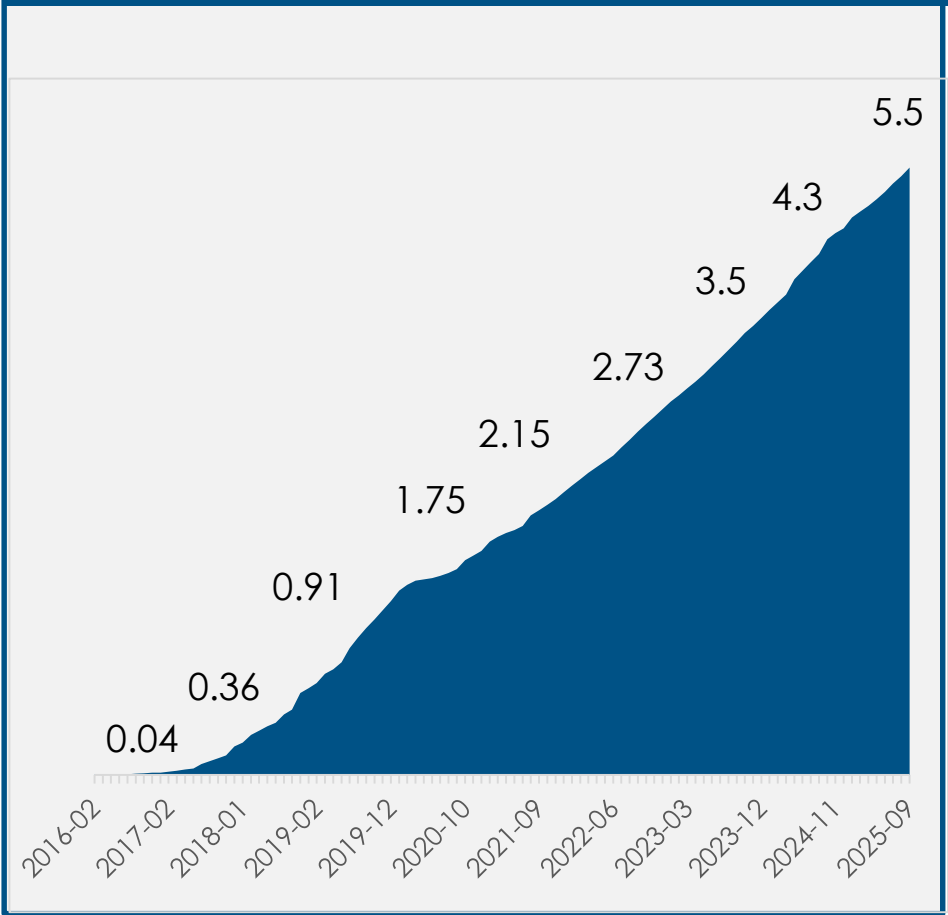


Credit improvement
Deeper Insights, Video Credit
Health report & Credit Guard

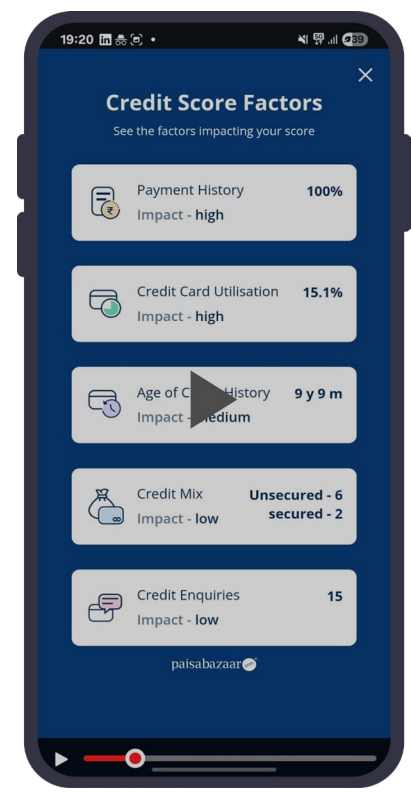
Credit Score Platform

Helping consumers get actionable insights to track, manage & improve score

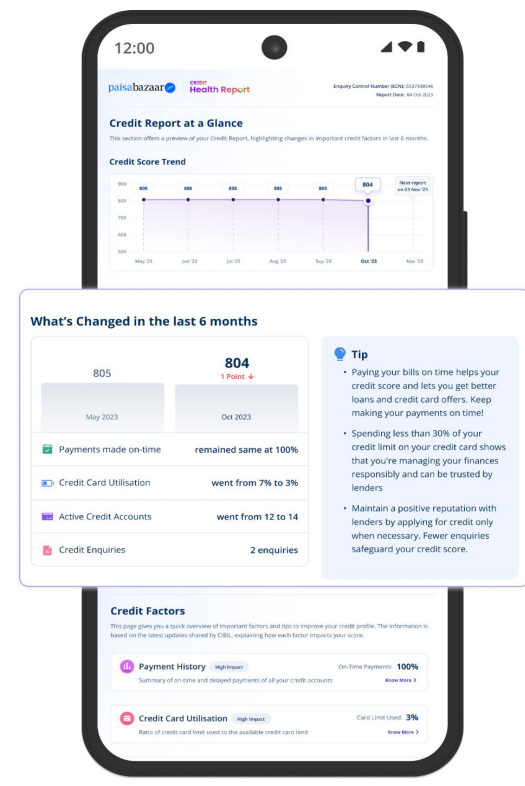
5.5 Cr consumers accessed credit score



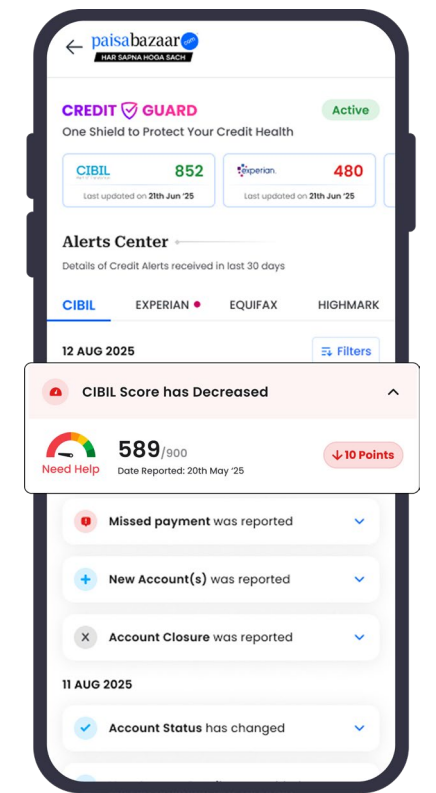
Understand your Report with AI based Video



Help track score changes

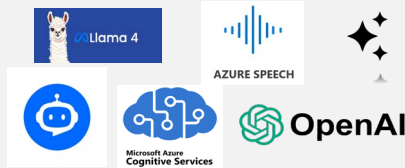
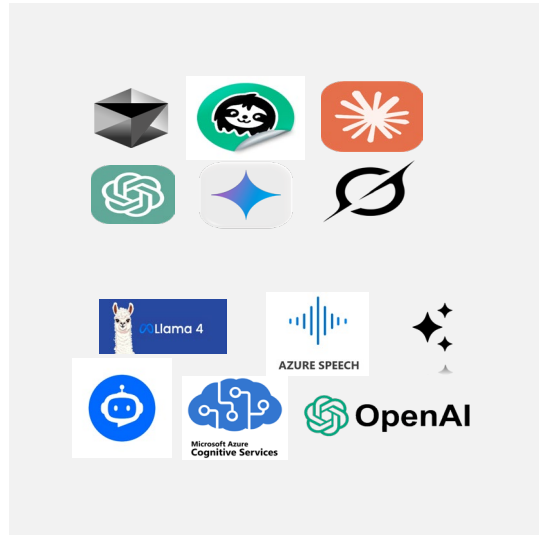


Protect your Score with weekly Alerts

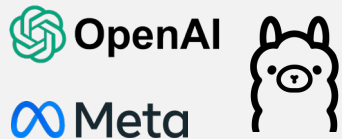


~2.5 Lacs new transactions in Q2 by consumers to manage & improve credit score

Driving business transformation through AI: experience, efficiency & risk control



Enterprise-Wide AI Adoption



Proprietary
ASR Models

English తెలుగు Hinglish
हिंदी বাংলা தமிழ்

Customer Experience

- AI Video Credit Report
- AI Based Chat
- AI Selfie in CPL

Smart Marketing

- Personalized Marketing
- Channel Propensity Models
- AI Generated Nudges

Fraud & Risk Control

- BRE (Business Rule Engine) Risk Models
- Fraud Analysis/Grading
- Anomaly Detection

Operational Efficiency & Governance

- Auto DNC (Do Not Call) Detection
- No Repeated Calls
- Auto Language Detection
- Mis-selling Detection & Prevention

Engineering Productivity

- Automated Code Review
- Faster Pull Request Time
- Faster Debugging

Credit Premier League 2.0

Finding the Credit Score Champion of each Indian State



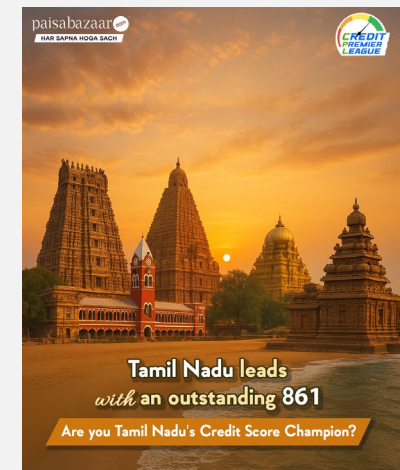
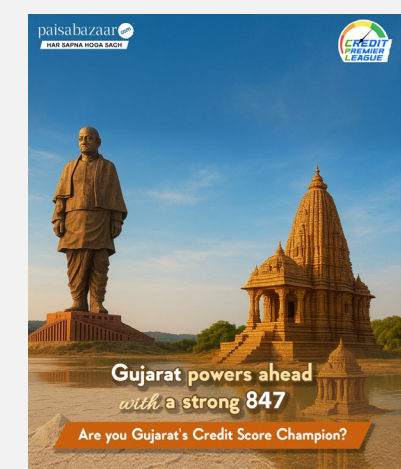
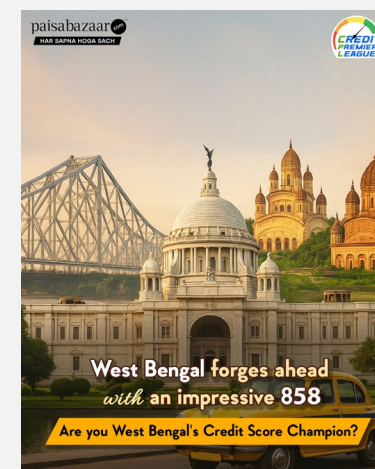
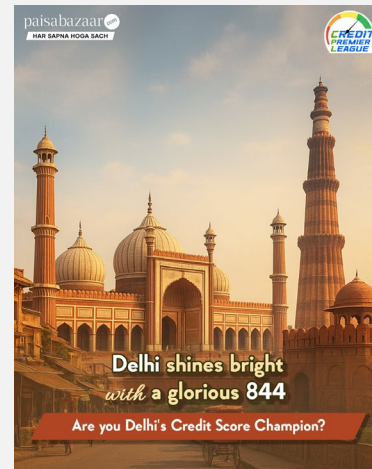
An Influencer Represented Each State

28 Indian States

8 Union Territories

710 Cities

6.5mn Participants



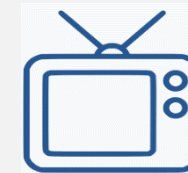
Restarted TV Campaigns: Strong surge reflects continued brand trust



3 Languages



5 Genres



108 Channels

- Short TV campaign in September led to strong incremental growth across credit products
- Campaign success clearly signals strong brand pull and continued consumer affinity
- Reinforces Paisabazaar's position as a preferred financial marketplace among varied segments, across geographies

Offline debut: Launching Paisabazaar's first retail store

WHY PAISABAZAAR IS TAKING ITS DIGITAL GAME OFFLINE WITH 100 RETAIL STORES

In conversation with IMPACT, Santosh Agarwal, CEO, Paisabazaar, shares how retail outlets can bridge the gap between underserved customers and India's growing credit ecosystem

BY YASH BHATIA

Published: Sep 10, 2025 2:13 PM



At a time when retail store launches have become commonplace, it's unusual to see a digital-first credit marketplace enter the space. Paisabazaar has taken that very step. The company inaugurated its first physical outlet in Gurugram last week and announced plans to scale up to 100 such stores across Indian cities.

As part of the rollout, the next outlets are set to open in Delhi and Noida in the coming weeks. The stores aim to offer customers a personalized, in-person experience, helping them identify the right credit products and access the best deals available.

Home / Content / Press Releases ANI / Paisabazaar Opens First Retail Store in Gurugram, Plans to Open 100 More Across India

Paisabazaar Opens First Retail Store in Gurugram, Plans to Open 100 More Across India



नवभारत

www.navbharatlive.com

पैसा बाज़ार ने खोला पहला रिटेल स्टोर

मुंबई. क्रेडिट मार्केटप्लेस और प्री क्रेडिट स्कोर प्लेटफॉर्म, पैसा बाज़ार ने अपना पहला रिटेल स्टोर खोलने की घोषणा की है, जिसका उद्देश्य विभिन्न वर्गों के लिए क्रेडिट तक आसान पहुंच प्रदान करना है। पैसा बाज़ार आने वाले समय में मुंबई, दिल्ली/NCR, बंगलुरु, चेन्नई, हैदराबाद और भारत के अन्य बड़े मेट्रो शहरों में 100 स्टोर खोलने की योजना बना रहा है। अगले कुछ हफ्तों में पैसा बाज़ार अपने 2 नए स्टोर दिल्ली और नोएडा में लॉन्च करेगा। ये रिटेल स्टोर्स कंज्यूमर्स को पर्सनलाइज्ड अनुभव प्रदान करेंगे, जिससे वे अपने लिए सही प्रोडक्ट्स (बिजनेस लोन, पर्सनल लोन, होम लोन और क्रेडिट कार्ड आदि) और ऑफर्स चुन सकेंगे।

पैसाबाजार ने गुरुग्राम में खोला पहला रिटेल स्टोर, देशभर में 100 स्टोर खोलने का लक्ष्य

भारत्कर समाचार सेवा

गुरुग्राम। भारत के सबसे बड़े क्रेडिट मार्केटप्लेस और प्री क्रेडिट स्कोर प्लेटफॉर्म, पैसाबाजार ने अपना पहला रिटेल स्टोर खोलने की घोषणा की, जिसका उद्देश्य विभिन्न वर्गों के लिए क्रेडिट तक आसान पहुंच प्रदान करना है। यह स्टोर गुरुग्राम में खोला गया है। पैसाबाजार आने वाले समय में मुंबई, दिल्ली, बंगलुरु, चेन्नई, हैदराबाद और भारत के अन्य बड़े मेट्रो शहरों में 100 स्टोर खोलने की योजना बना रहा है। अगले कुछ हफ्तों में पैसाबाजार अपने 2 नए स्टोर दिल्ली और नोएडा में लॉन्च करेगा। पैसाबाजार की सीईओ



संतोष अग्रवाल ने कहा यह रिटेल स्टोर हमारे लिए एक नया बिजनेस मॉडल है, जो फिजिकल इंटरैक्शन की सुविधा और टेक्नोलॉजी आधारित अनुभव को जोड़ता है। यह हमारे उद्देश्य का एक हिस्सा भी है, जिसके तहत हम सभी भारतीयों के लिए क्रेडिट को सबसे पारदर्शी तरीके से सुलभ बनाना चाहते हैं।



paisabazaar
HAR SAPNA HOGA SACH

**BUSINESS LOAN SAHI
MILEGA YAHIN**

Loan Amount up to **₹1 Crore** | Offers From **20+ Lenders**

Overdraft
Facilities Available

Collateral-Free
Offers Available

Expert Guidance & Assistance

Business Loan Starting @ **14.99% p.a.**

Scan to Know More

Connect with us
1800 570 3888

paisabazaar
HAR SAPNA HOGA SACH

Loans, Cards & Credit Advice
all in one place

Paisabazaar is India's largest marketplace for consumer credit, offering a wide choice of products with ease of comparison.

Winner of 50+ Industry Awards

Best Lending Fintech of 2024 (Fintech Times)
Best Fintech Award of 2024 (The Economic Times)
Best Fintech Consumer Choice of 2024 (India Fintech Awards)

Catering to Over **1000+** Cities Across India

Trusted by More Than **53 Million** Indians

More Than **20,000 Crore** Loan Disbursed

Single-stop destination for all **Financial Needs**

Scan to Know More

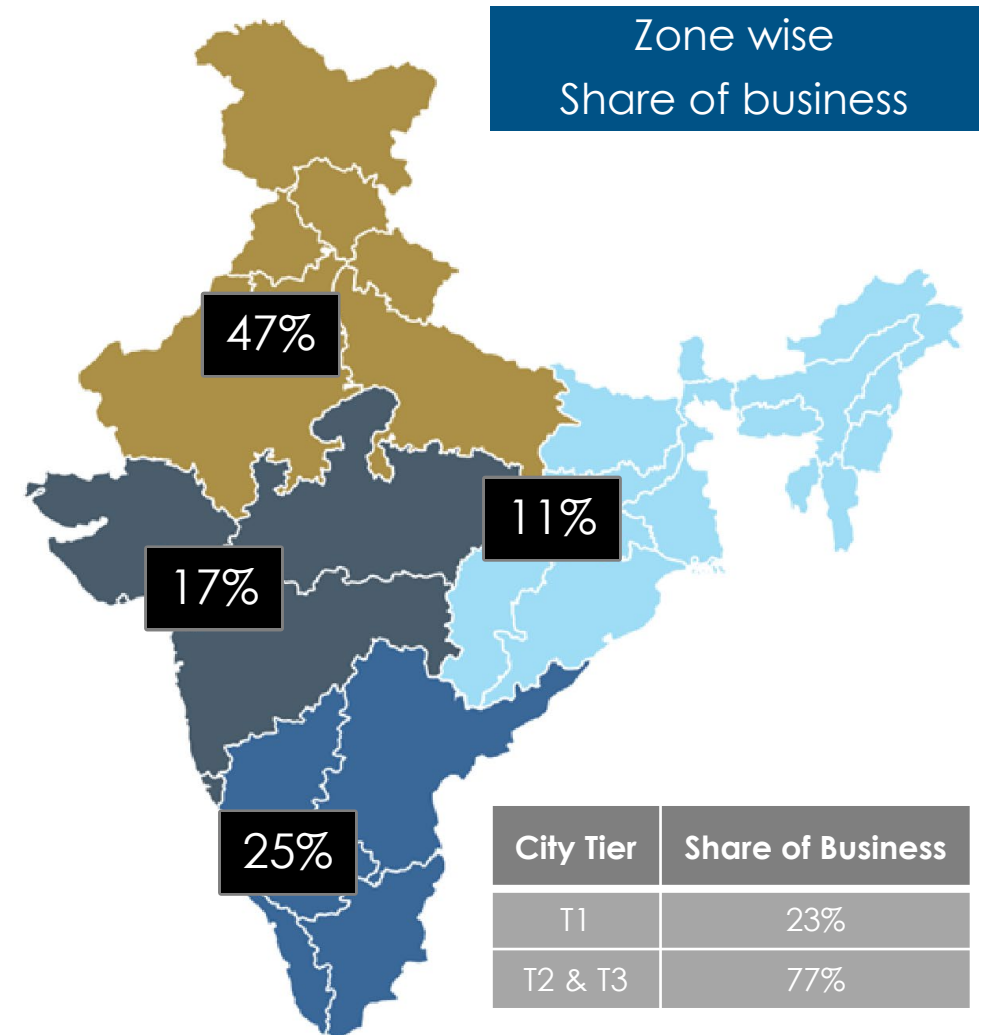
Connect with us
1800 570 3888

New initiatives

PB Partners

Sustained market leadership, accelerated growth momentum & increasing efficiency

- PBPartners.com is 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 19k pin codes (covering 99% pin codes in India)
 - Tier 2 & Tier 3 cities contribute 77% of the business



Benefit to Insurer Partners



- Insurer partner gets to deal with one entity instead of multiple agents
- Centralized billing/ servicing and payments
- Access to PB Partner's vast agent network (seller partner network)

Benefit to Network Agents / Seller Partners



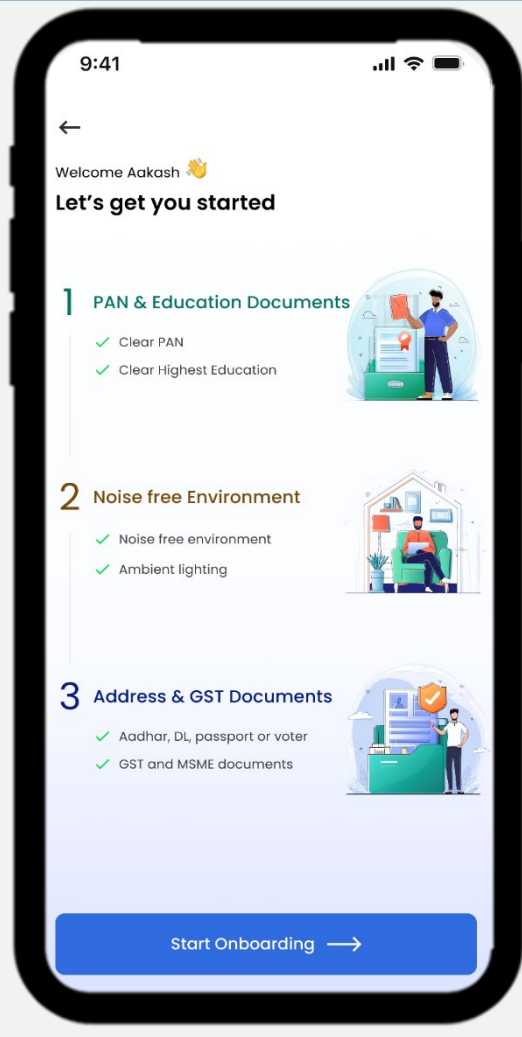
- Higher earning avenue: Larger range of Insurance products, cross-sell opportunities
- App and web application for quick policy issuance & post-purchase lifecycle management
- Upskilling & training sessions
- Industry-first payout system for On-demand-payout to the partners

Benefit to Consumers

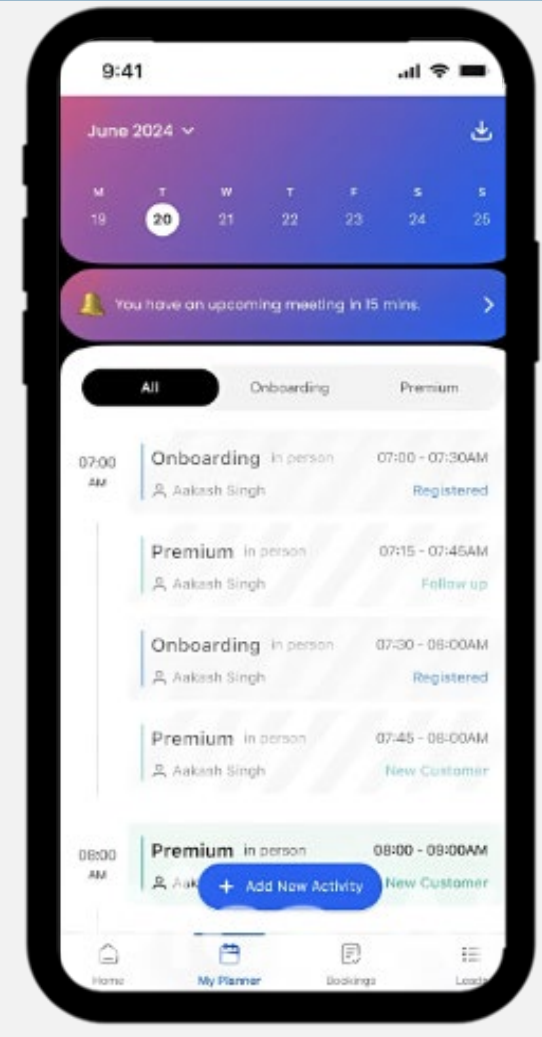
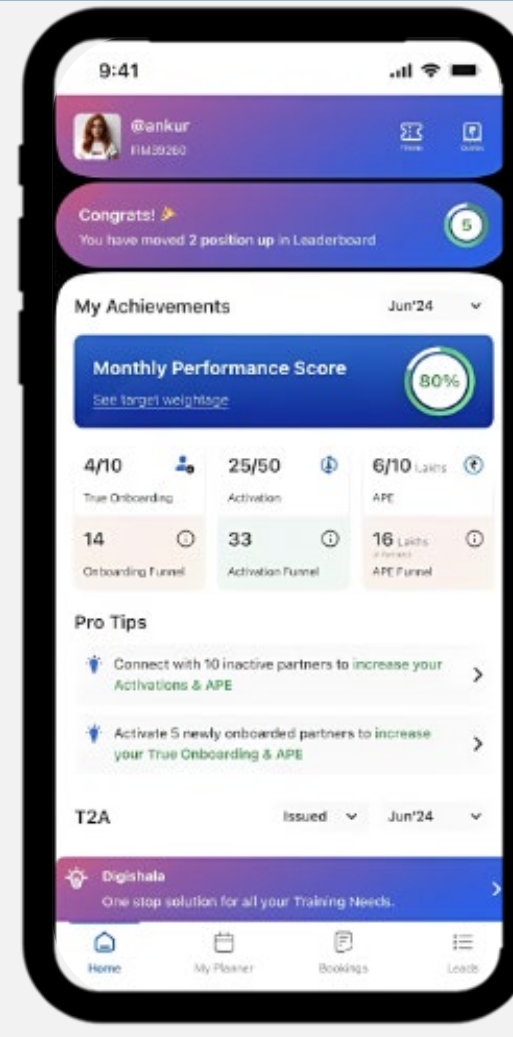
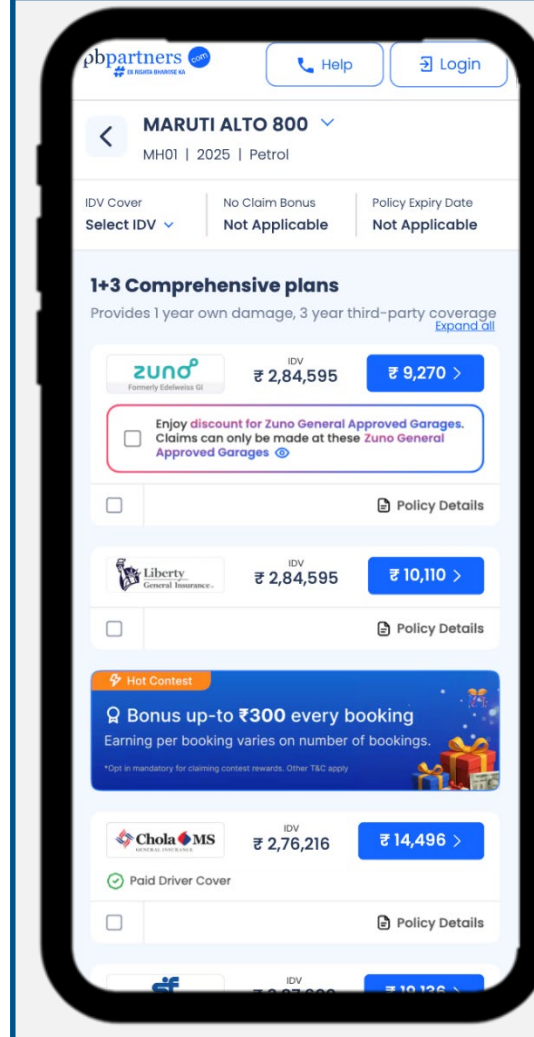


- Personalized offerings from the agents
- Trust: of PB Partners / mothership brand Policybazaar
- Legacy services and support by Policybazaar at the backend

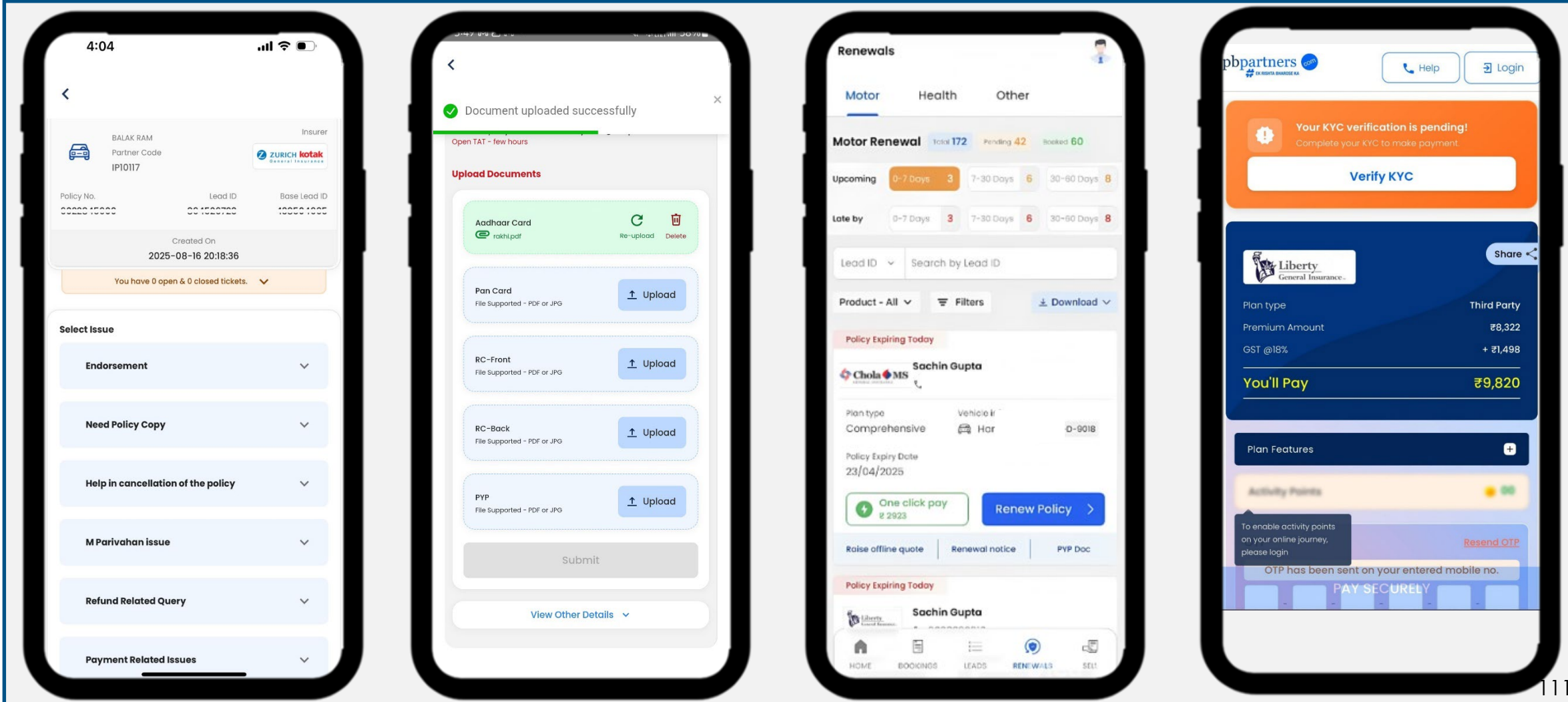
Easy onboarding for the sellers



Features like Offering Customizer, Performance Tracker & Calendar Scheduler



Customer Lifecycle management App facilitating Document upload, Renewals & Claims



Customer Lifecycle management Endorsements, Cancellations & Refunds

Certification

Certified

POLICY NO
Mahadeb
(Lead Id: 502908435)

INSURER (101)
Bajaj Allianz

PREMIUM
Rs. 842

PRODUCT
Two Wheeler

OD PREMIUM
Rs. 0

PLAN NAME
Third party Plan 1 Yr

NCB
Rs. 0

I Need Help With

You can only select upto 6 changes

Vehicle Details

Insurance Details

Ownership Details

☐ Registration No

☐ Registration Date

☐ Manufacturing Date

☐ Seating Capacity

☐ Engine No

☐ Chassis No

☐ Make/Model/Variant

☐ Cubic Capacity

CANCEL

PROCEED

Select Issue

Need Policy Copy

Policy Related Query

Claims Related Query

Help in cancellation of the policy

1 Financial Issues

2 Incorrect Policy Information

3 Bought Another Policy from PBP

4 Got better deal outside PBP

5 Unhappy with Terms and Condition




Introducing

Secondary Virtual Relationship Manager (SVRM) Services

How to Access your SVRM?

Download PBP App >> Log in to your Account >> Click on Profile >> Click on My SPOC

Service Offered



Payout Queries
Swift resolutions for inbound payout concerns



Pre-Inspections
Pre-inspection with SVRM's dedicated support



Endorsement Assistance
Navigating endorsements made easy



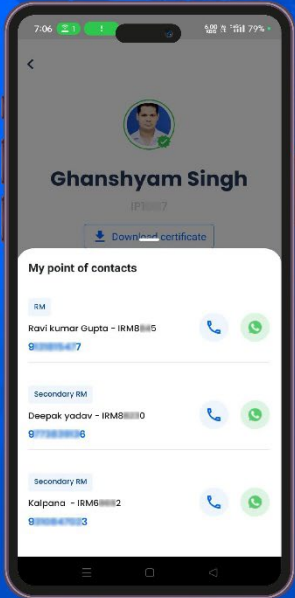
Quotation Management
Efficient handling of inbound quotation queries, keeping partners well-informed



CJ and KYC Support
SVRM also manages Customer Journey issues and KYC matters



Claims Resolution
Quick & Accurate responses to queries related to claims



SVRM is your Ultimate Support in Seamless Operations!

SVRM (Secondary Virtual Relationship Manager)

Tech-based initiative

Dedicated 24*7 support for seller partners

- Payout Queries
- Pre-inspections
- Endorsement Assistance
- Quotation Management
 - CJ & KYC Support
 - Claims Resolution

Improves operational efficiency for PBPartners

113

Training, development & upskilling opportunities to our seller partners & employees to keep up with evolving insurance landscape

Gyanshala: A Weekly Knowledge series focusing on Insurance concepts. Videos are created in Hindi, English & Tamil

PBP Masterclass: Special Training sessions were scheduled for the partners by industry experts

Sankalp: This initiative was aimed to improve the first response time (FRT) & the accuracy

Nischay: The program is aimed at enhancing the Overall Quality Score% & Outbound call connectivity

Prayaas- Ek Koshish: This was aimed to enhance the skills, behavior & help in sharing Best Practices of dealing with the team

Samarth: The program was launched to enhance the post sales process

Spunk: This initiative was launched to improve Communication Skills, Telephone Etiquette, and Objection Handling Skills of our Sales & VRM Teams

Did You Know: A weekly knowledge series shared across organization explaining the basic terminologies and concepts of BFSI industry

DigiShala: This app-based program was launched for all the employees and selected set of partners

Aarambh: A training program for newly recruited partners on Primary BU and Cross Sell Opportunities

Saksham: An exclusive virtual training program for On-Demand Training

Gurukul: An exquisitely crafted training Program for Relationship Managers to bridge the knowledge/value Gap via Residential and Online Nesting Sessions



PBP Digishala is Now Live!

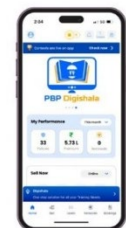
Follow Simple Steps:

 Log in to your Account

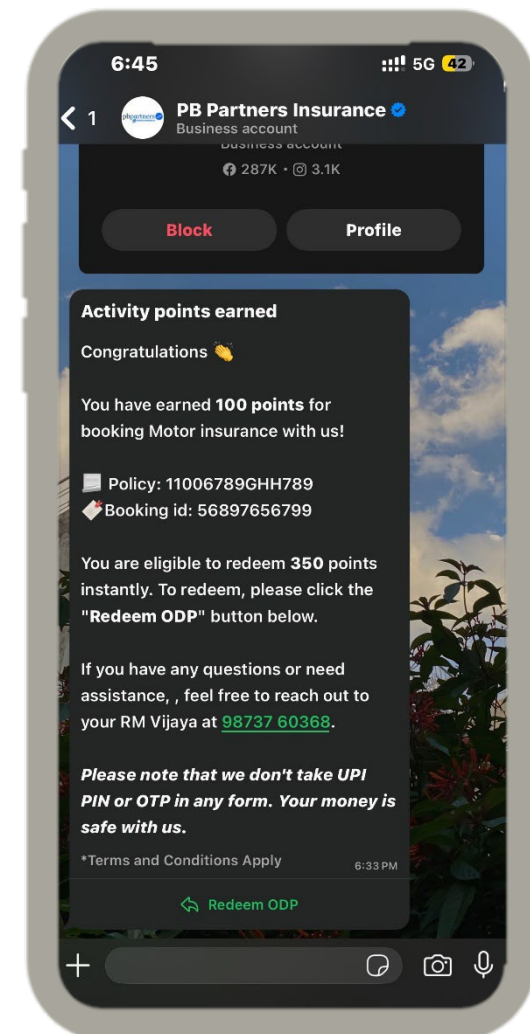
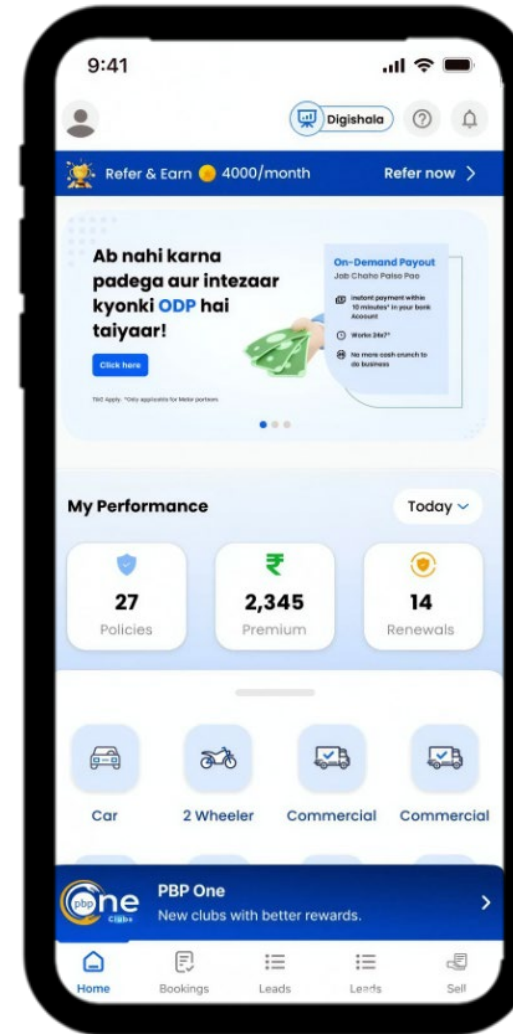
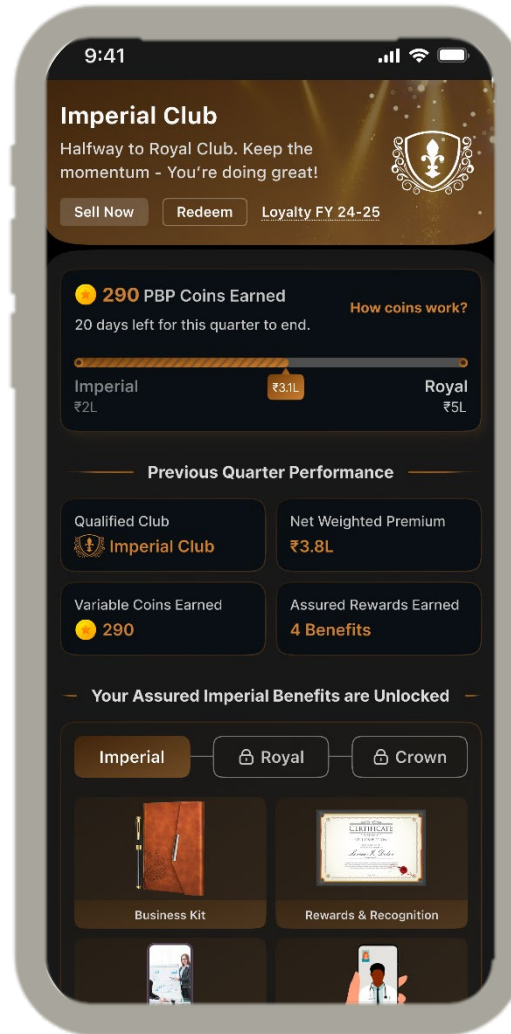
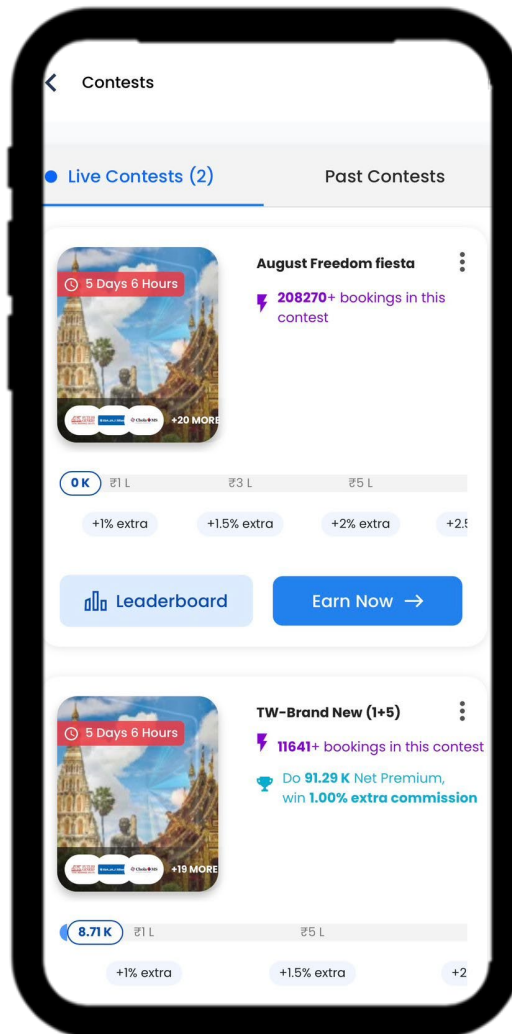
 Scroll down & click on 'PBP Digishala'

 Start your E-Learning Journey

[Explore Now](#)



Contests to boost partner motivation and maintain consistent engagement.
PBPOne, our flagship loyalty initiative, designed to reward and motivate our network of sellers.





Stars of the Industry Awards for Excellence & Leadership in BFSI

Insurtech of the Year 2024 - 2025



Business Leader of the Year – 23rd Global & 8th Indian Edition

Insurtech of the Year 2024-2025



BW Business World

InsurTech of the Year – Gold - 2024-25



UBS Forum - 19th Edition Future of Learning & Development Summit & Awards 2025

Samvaad - Best Transformational Leadership Program



ET BrandEquity - Martech Award & Summit 2025

Best Use of Martech for Customer Retention & Loyalty - PBP One - Loyalty Program



E4M - Pitch Finovate - BFSI Marketing Awards

Most Effective Use of Traditional Media (Print, OOH)



E4M - Real Time Programmatic Advertising Awards 2025

Best Mobile Campaign

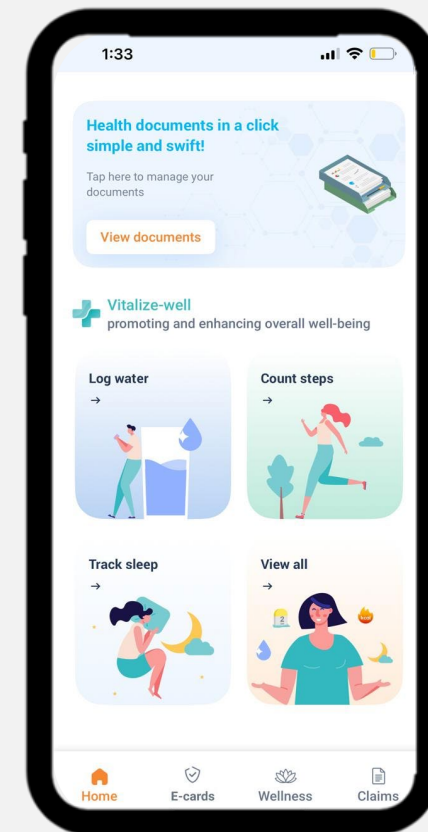
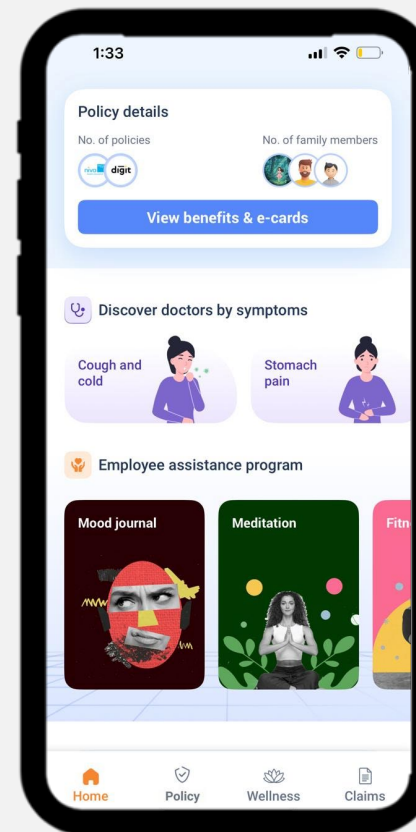
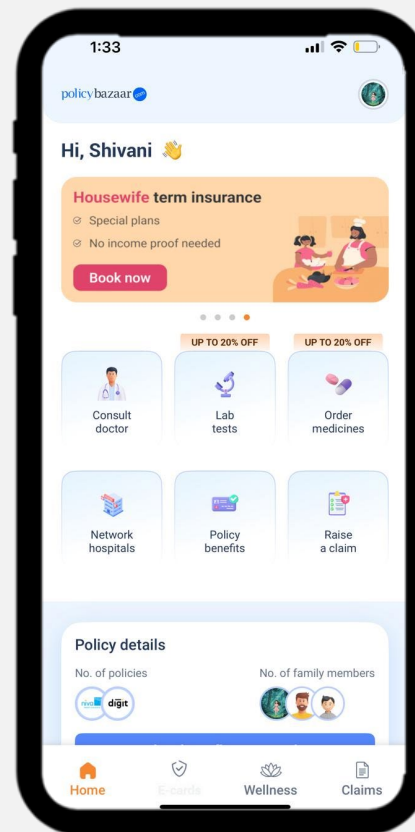
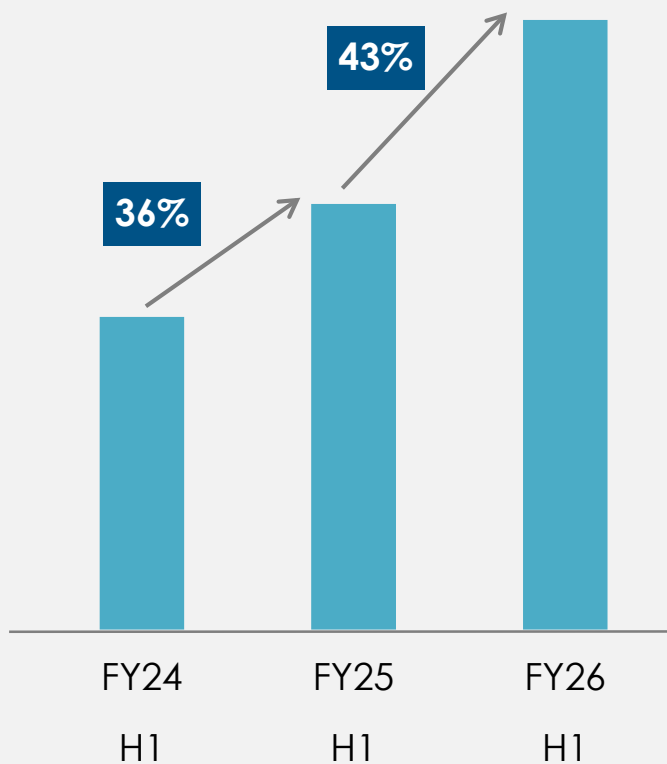


IMAGEXX 2025 by Adgully

Best Regional Communication Campaign - Silver for "Local hai, Leader hai"

Corporate plans include both **Employee benefit policies** (Group Term & Group Health insurance) and **Property & Liability coverage**

Insurance Premium (₹ Cr)



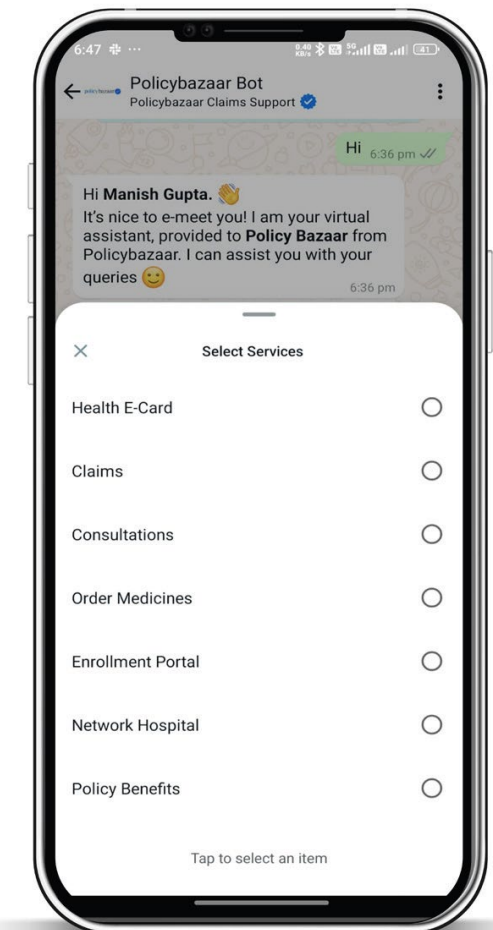
One app for all services
Enhances the healthcare experience for organisations by optimising medical costs & providing a personal healthcare assistant

App designed to enable employers (corporates) for policy management / administration
Employee benefits accessible on the app for employees

HR Portal



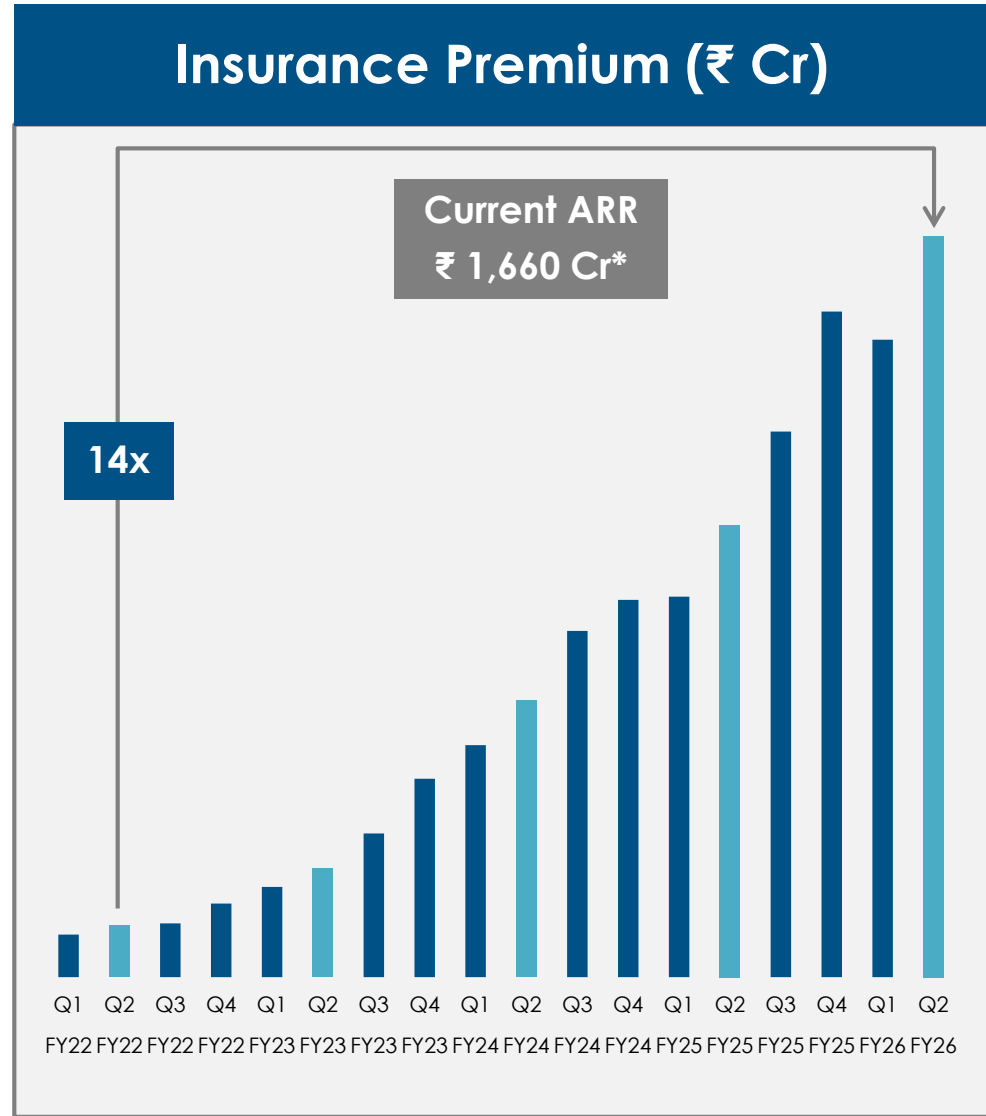
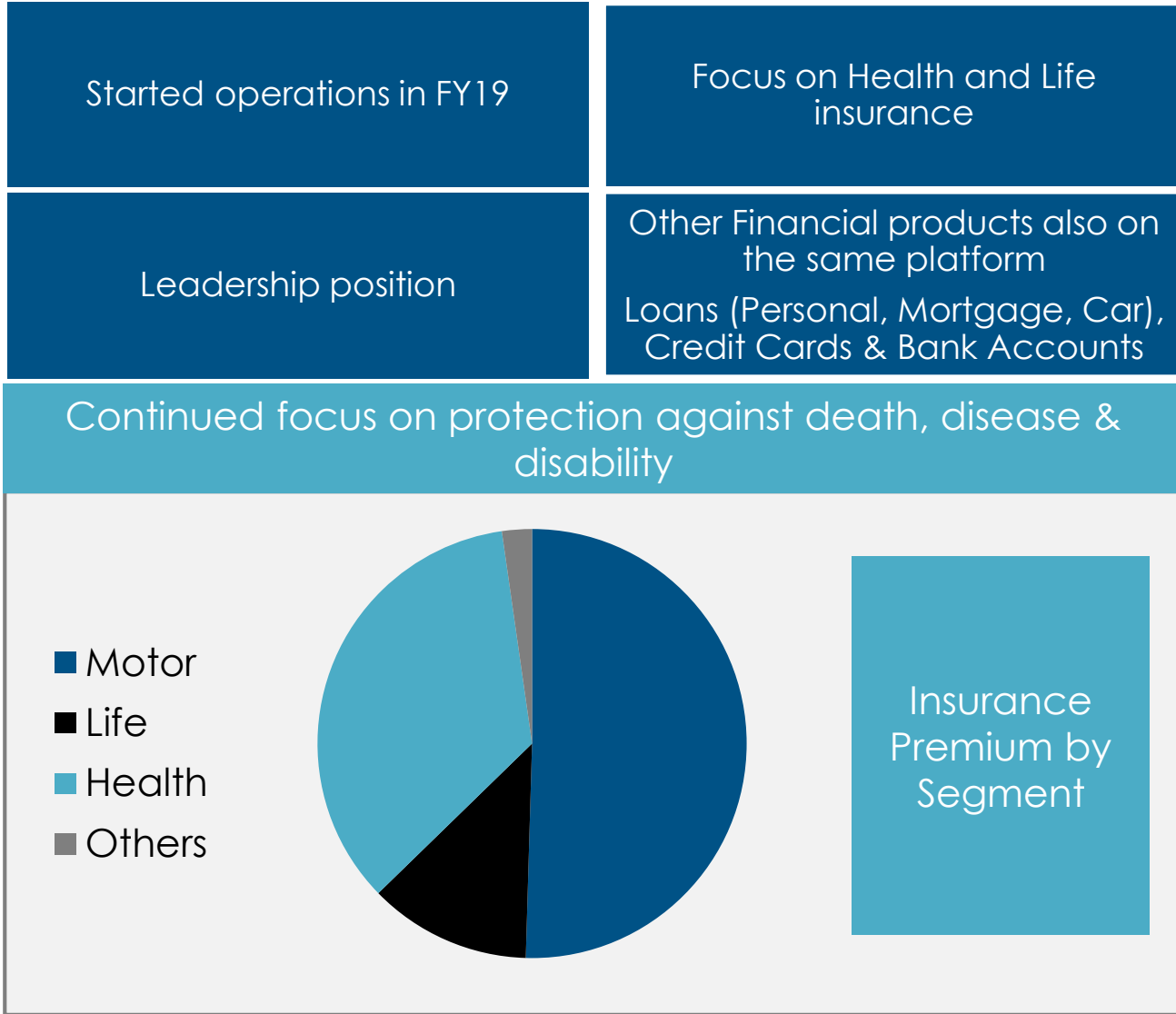
WhatsApp Bot



Facilitating efficient employee insurance enrolment & management

UAE Operations

Premium grew 14x times



* Unaudited Management Accounts

UAE Operations

Enhancing the value proposition: Co-created products

Co-created products exclusively tailored for NRIs
Cross-border coverage: providing coverage in both UAE and India
Introducing new categories: Income Protection Plans



**Cashless Claims for
AED 1 Million in
both UAE & India**



**Free Annual Health
Check-up**



No Claim Bonus



**Port the policy in
India without any
waiting period**



Auto Recharge



Income protection plan

UAE Operations

Enhancing the value proposition: Fraud prevention

Fraud prevention
Using real-time transaction monitoring, risk assessment, & regulatory compliance

policybazaar

Please provide front side of your Vehicle Registration Card

Read instructions

Upload front side mulkiya

Submit

I Don't have Vehicle Registration Card

policybazaar

Please provide front side of Driving licence card

Read instructions

Upload front side driving license

Submit

Need some more details!

Personal Details Car Details

Chassis Number
1C4RJFDJXFC886118

Buying Car Insurance for
A car I alre...

Model Year
2015

Car Make
Jeep

Car Model
Grand Che...

Car Variant
SRT8 6.4L

What is Your Vehicle's Specification?
GCC Spec

Car Registration Year
2023

Car Body Type
Select Car Type

Update

Need some more details!

Personal Details Car Details

Email
te**@gmail.com

Mobile Number
*****5555

Get updates on WhatsApp
+971 | *****5555

Nationality
Indian

Date of Birth (DD/MM/YYYY)
04/04/1994

UAE Driving Exp.
Above 5 Ye...

How Many Years Without Claims?
Select..

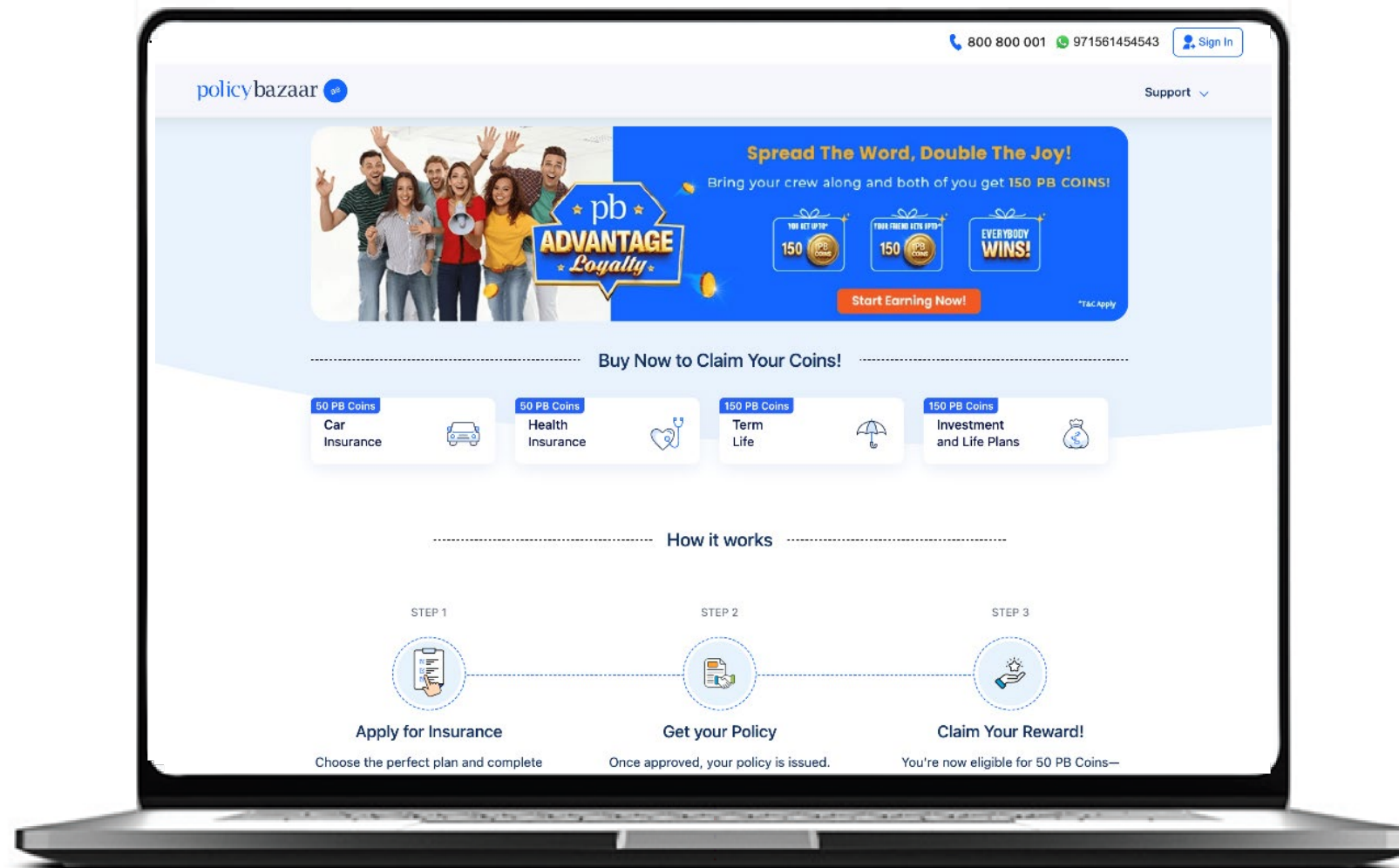
Next

UAE Operations

Enhancing the value proposition: through Loyalty programs – PB Royalty and PB Advantage

Rewarding referrals

Benefits like free car washes, waiver of excess & exclusive service discounts



UAE Operations

Enhancing the value proposition: Claims Assistance for motor Insurance

Claims Assurance Program "Claim Your Calm"

policybazaar ae | **pb ADVANTAGE**

From crash to calm in one click.

Claim Assurance
#ClaimYourCalm

- Priority garage access & on-ground support
- Dedicated Claims Concierge
- Repair Warranty & Quality Checks
- Real-time Digital Claim Tracking



policybazaar ae

My Policies

Car Insurance ✓

Plan
Salama Insurance Garage

Cover AED 127,080

Premium AED 2,520 / Yearly

Status Sale Complete

Claims and Reimbursement

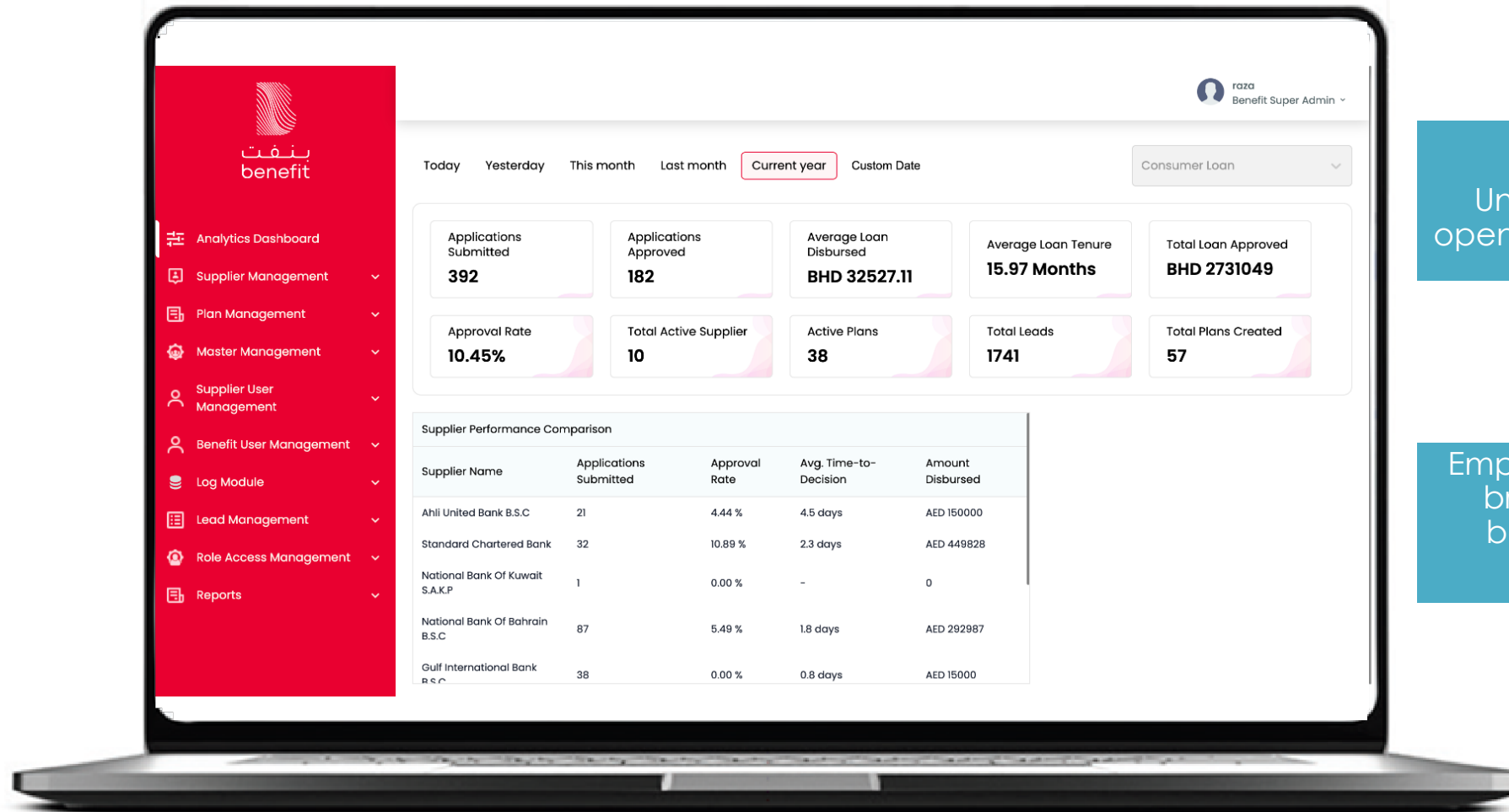
File a Claim

To file your claim, please upload the following documents:

- Valid Police Report [Upload](#)
- Mulkhiya (Vehicle Registration) [Upload](#)
- Emirates Id [Upload](#)
- Driving License [Upload](#)

Consumer Lending & Insurance Marketplace

In collaboration with Benefit (the Kingdom's national electronic network for financial transactions)



Benefit to Customers

Unified, pre-qualified, and open banking-enabled journey

Empower insurers, banks, and brokers to serve both the banked & underbanked segments



UAE Business Awards 2025 - MEA Markets

Digital Insurance Pioneers of the Year

Client Service Excellence Award



The Middle East Leadership Awards 2025

Broker of the Year

Insurtech of the Year

Best Mobile Application



Sukoon Insurance (Mid-Year Awards)

Top Performing Broker - Overall Consumer



GAIP InsureTek Golden Shield Excellence Awards 2025

Best InsureTek – Distribution



The Abu Dhabi Leadership Awards

Happiest Companies to Work For



Dubai Asian BFSI Leadership Awards

Insurtech of the Year

Insurance Broker of the Year



GIG Gulf

Achiever Award - Personal Lines - 2025



Tokio Marine

Star Performance - Personal Lines



Great Marketing Minds Awards

Best Digital Marketing Campaign Award

END

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

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