

General information about company	
Scrip code	543390
NSE Symbol	POLICYBZR
MSEI Symbol	NOTLISTED
ISIN	INE417T01026
Name of the company	PB FINTECH LIMITED
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	30-06-2025
Date of allotment / extinguishment (in case Capital Restructuring selected) / Listing Date	
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration					
Sr. No.	Particular	Yes/No	Promoter and Promoter Group	Public shareholder	Non Promoter- Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities ?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants ?	No	No	No	No
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	No	No	No	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under "Pledged"?	No	No		
8	Whether any shares held by promoters are encumbered under "Non-Disposal Undertaking"?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	Whether the listed entity has any significant beneficial owner?	No			

**Table VI - Statement showing foreign ownership limits**

<b>Particular</b>	<b>Approved limits (%)</b>	<b>Limits utilized (%)</b>
As on shareholding date	100	47.88
As on the end of previous 1st quarter	100	47.81
As on the end of previous 2nd quarter	100	49.73
As on the end of previous 3rd quarter	100	51.72
As on the end of previous 4th quarter	100	53.75

**Table I - Summary Statement holding of specified securities**

Category (I)	Category of shareholder (II)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. Und. Out. conv. secu. of W. and (X) (XA)
								No of Voting (XIV) Rights			Total as a % of (A+B+C)				
								Class eg:X	Class eg:Y	Total					
(A)	Promoter & Promoter Group														
(B)	Public	164550	457968976			457968976	99.72	457968976		457968976	99.72				
(C)	Non Promoter-Non Public	1	1288306			1288306		1288306		1288306	0.28				
(C1)	Shares underlying DRs														
(C2)	Shares held by Employee Trusts	1	1288306			1288306	0.28	1288306		1288306	0.28				
	Total	164551	459257282			459257282	100	459257282		459257282	100				

**Table I - Summary Statement holding of specified securities**

Category (I)	Category of shareholder (II)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(A)	Promoter & Promoter Group															
(B)	Public	99.72											457968976	59890000	0	0
(C)	Non Promoter-Non Public												1288306			
(C1)	Shares underlying DRs															
(C2)	Shares held by Employee Trusts	0.28											1288306			
	Total	100											459257282	59890000	0	0

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

Sr. No.	Category & Name of the Shareholders (I)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)
								No of Voting (XIV) Rights			Total as a % of Total Voting rights			
								Class eg: X	Class eg: Y	Total				
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group													
(1)	Indian													
(2)	Foreign													
B	Table III - Statement showing shareholding pattern of the Public shareholder													
(1)	Institutions (Domestic)													
(a)	Mutual Funds	32	72833126			72833126	15.86	72833126		72833126	15.86			
(c)	Alternate Investment Funds	47	3501938			3501938	0.76	3501938		3501938	0.76			
(d)	Banks	2	24320			24320	0.01	24320		24320	0.01			
(e)	Insurance Companies	17	16968663			16968663	3.69	16968663		16968663	3.69			
(f)	Provident Funds/ Pension Funds	1	13562988			13562988	2.95	13562988		13562988	2.95			
(i)	NBFCs registered with RBI	2	1257			1257	0	1257		1257	0			
Sub-Total (B) (1)		101	106892292			106892292	23.28	106892292		106892292	23.28			
(2)	Institutions (Foreign)													
(a)	Foreign Direct Investment	2	12861489			12861489	2.8	12861489		12861489	2.8			
(d)	Foreign Portfolio Investors Category I	870	192903087			192903087	42	192903087		192903087	42			
(e)	Foreign Portfolio Investors Category II	72	8967814			8967814	1.95	8967814		8967814	1.95			
(g)	Any Other (specify)	1	124234			124234	0.03	124234		124234	0.03			
Sub-Total (B) (2)		945	214856624			214856624	46.78	214856624		214856624	46.78			
(3)	Central Government / State Government(s)													
(4)	Non-institutions													
(b)	Directors and their relatives (excluding independent directors and nominee directors)	4	21277895			21277895	4.63	21277895		21277895	4.63			
(c)	Key Managerial Personnel	2	108586			108586	0.02	108586		108586	0.02			
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	155019	12598123			12598123	2.74	12598123		12598123	2.74			
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	27	7133611			7133611	1.55	7133611		7133611	1.55			
(i)	Non Resident Indians (NRIs)	4571	2280935			2280935	0.5	2280935		2280935	0.5			

(j)	Foreign Nationals	1	16			16	0	16		16	0			
(k)	Foreign Companies	3	1554753			1554753	0.34	1554753		1554753	0.34			
(l)	Bodies Corporate	986	90152447			90152447	19.63	90152447		90152447	19.63			
(m)	Any Other (specify)	2891	1113694			1113694	0.24	1113694		1113694	0.24			
Sub-Total (B) (4)		163504	136220060			136220060	29.66	136220060		136220060	29.66			
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		164550	457968976			457968976	99.72	457968976		457968976	99.72			
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder													
( 2 )	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	1	1288306			1288306	0.28	1288306		1288306	0.28			
Total NonPromoter- Non Public Shareholding (C)=(C)(1)+(C)(2)		1	1288306			1288306		1288306		1288306	0.28			
Total ( A+B+C2 )		164551	459257282			459257282	100	459257282		459257282	100			
Total (A+B+C )		164551	459257282			459257282	100	459257282		459257282	100			

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	Category & Name of the Shareholders (I)	Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group															
(1)	Indian															
(2)	Foreign															
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(1)	Institutions (Domestic)															
(a)	Mutual Funds	15.86											72833126	0	0	0
(c)	Alternate Investment Funds	0.76											3501938	0	0	0
(d)	Banks	0.01											24320	0	0	0
(e)	Insurance Companies	3.69											16968663	0	0	0
(f)	Provident Funds/ Pension Funds	2.95											13562988	0	0	0
(i)	NBFCs registered with RBI	0											1257	0	0	0
Sub-Total (B) (1)		23.28											106892292	0	0	0
(2)	Institutions (Foreign)															
(a)	Foreign Direct Investment	2.8											12861489	0	0	0
(d)	Foreign Portfolio Investors Category I	42											192903087	0	0	0
(e)	Foreign Portfolio Investors Category II	1.95											8967814	0	0	0
(g)	Any Other (specify)	0.03											124234	0	0	0
Sub-Total (B) (2)		46.78											214856624	0	0	0
(3)	Central Government / State Government(s)															
(4)	Non-institutions															
(b)	Directors and their relatives (excluding independent directors and nominee directors)	4.63											21277895	0	0	0
(c)	Key Managerial Personnel	0.02											108586	0	0	0
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	2.74											12598123	0	0	0
(h)	Resident Individuals holding	1.55											7133611	0	0	0



	nominal share capital in excess of Rs. 2 lakhs															
(i)	Non Resident Indians (NRIs)	0.5											2280935	0	0	0
(j)	Foreign Nationals	0											16	0	0	0
(k)	Foreign Companies	0.34											1554753	0	0	0
(l)	Bodies Corporate	19.63											90152447	59890000	0	0
(m)	Any Other (specify)	0.24											1113694	0	0	0
Sub-Total (B) (4)		29.66											136220060	59890000	0	0
Total Public Shareholding (B)=(B)(1)+ (B)(2)+(B) (3)+(B)(4)		99.72											457968976	59890000	0	0
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
( 2 )	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	0.28											1288306			
Total NonPromoter- Non Public Shareholding (C)= (C)(1)+ (C)(2)													1288306			
Total (A+B+C2 )		100											459257282			
Total (A+B+C )		100											459257282			

Mutual Funds				
Sr. No.	1	2	3	
Name of the Shareholders (I)	Axis Mutual Fund Trustee Limited A/C Axis Mutual Fund A/C Axis Midcap Fund	Hdfc Mutual Fund - Hdfc Mid-Cap Fund	Franklin India Focused Equity Fund	<a href="#">Click here to go back</a>
PAN (II)	AACTA5925A	AAATH1809A	AAATT4931H	Total
No. of fully paid up equity shares held (IV)	12809949	8865413	8169581	29844943
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	12809949	8865413	8169581	29844943
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	2.79	1.93	1.78	6.5
Number of Voting Rights held in each class of securities (IX)				
Class eg: X	12809949	8865413	8169581	29844943
Total	12809949	8865413	8169581	29844943
Total as a % of Total Voting rights	2.79	1.93	1.78	6.5
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	12809949	8865413	8169581	29844943
Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	2.79	1.93	1.78	6.5
Number of equity shares held in dematerialized form (XIV)	12809949	8865413	8169581	29844943
Reason for not providing PAN				
Reason for not providing PAN				
Sub-categorization of shares				
Shareholding (No. of shares) under				
Sub-category (i)	0	0	0	0
Sub-category (ii)	0	0	0	0
Sub-category (iii)	0	0	0	0

Foreign Portfolio Investors Category I			
Sr. No.	1	2	
Name of the Shareholders (I)	New World Fund Inc	Smallcap World Fund, Inc	<a href="#">Click here to go back</a>
PAN (II)	AABCN3163H	AABCS3581L	Total
No. of fully paid up equity shares held (IV)	14291004	5985248	20276252
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	14291004	5985248	20276252
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	3.11	1.3	4.42
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	14291004	5985248	20276252
Total	14291004	5985248	20276252
Total as a % of Total Voting rights	3.11	1.3	4.42
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	14291004	5985248	20276252
Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	3.11	1.3	4.42
Number of equity shares held in dematerialized form (XIV)	14291004	5985248	20276252
Reason for not providing PAN			
Reason for not providing PAN			
Sub-categorization of shares			
Shareholding (No. of shares) under			
Sub-category (i)	0	0	0
Sub-category (ii)	0	0	0
Sub-category (iii)	0	0	0

Insurance Companies		
Sr. No.	1	
Name of the Shareholders (I)	Hdfc Life Insurance Company Limited	<a href="#">Click here to go back</a>
PAN (II)	AAACH8755L	Total
No. of fully paid up equity shares held (IV)	6514714	6514714
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	6514714	6514714
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.42	1.42
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	6514714	6514714
Total	6514714	6514714
Total as a % of Total Voting rights	1.42	1.42
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	6514714	6514714
Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.42	1.42
Number of equity shares held in dematerialized form (XIV)	6514714	6514714
Reason for not providing PAN		
Reason for not providing PAN		
Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

Bodies Corporate				
Sr. No.	1	2	3	
Name of the Shareholders (I)	Makesense Technologies Limited	Diphda Internet Services Limited	Startup Investments (Holding) Limited	<a href="#">Click here to go back</a>
PAN (II)	AAGCM7642H	AAGCD7348M	AAVCS5767Q	Total
No. of fully paid up equity shares held (IV)	59890000	18880000	8662500	87432500
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	59890000	18880000	8662500	87432500
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	13.04	4.11	1.89	19.04
Number of Voting Rights held in each class of securities (IX)				
Class eg: X	59890000	18880000	8662500	87432500
Total	59890000	18880000	8662500	87432500
Total as a % of Total Voting rights	13.04	4.11	1.89	19.04
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	59890000	18880000	8662500	87432500
Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	13.04	4.11	1.89	19.04
Number of equity shares held in dematerialized form (XIV)	59890000	18880000	8662500	87432500
Reason for not providing PAN				
Reason for not providing PAN				
Sub-categorization of shares				
Shareholding (No. of shares) under				
Sub-category (i)	59890000	0	0	59890000
Sub-category (ii)	0	0	0	0
Sub-category (iii)	0	0	0	0

Directors and their relatives (excluding independent directors and nominee directors)			
Sr. No.	1	2	
Name of the Shareholders (I)	YASHISH DAHIYA	ALOK BANSAL	<a href="#">Click here to go back</a>
PAN (II)	ABPPD8875Q	AFBPB1067Q	Total
No. of fully paid up equity shares held (IV)	16414340	4768055	21182395
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	16414340	4768055	21182395
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	3.57	1.04	4.61
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	16414340	4768055	21182395
Total	16414340	4768055	21182395
Total as a % of Total Voting rights	3.57	1.04	4.61
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	16414340	4768055	21182395
Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	3.57	1.04	4.61
Number of equity shares held in dematerialized form (XIV)	16414340	4768055	21182395
Reason for not providing PAN			
Reason for not providing PAN			
Sub-categorization of shares			
Shareholding (No. of shares) under			
Sub-category (i)	0	0	0
Sub-category (ii)	0	0	0
Sub-category (iii)	0	0	0

Foreign Direct Investment		
Sr. No.	1	
Name of the Shareholders (I)	Tencent Cloud Europe B.V.	<a href="#">Click here to go back</a>
PAN (II)	AAHCT4724A	Total
No. of fully paid up equity shares held (IV)	9748750	9748750
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	9748750	9748750
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	2.12	2.12
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	9748750	9748750
Total	9748750	9748750
Total as a % of Total Voting rights	2.12	2.12
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	9748750	9748750
Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	2.12	2.12
Number of equity shares held in dematerialized form (XIV)	9748750	9748750
Reason for not providing PAN		
Reason for not providing PAN		
Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

Provident Funds/ Pension Funds		
Sr. No.	1	
Name of the Shareholders (I)	Nps Trust- A/C Sbi Pension Fund Scheme - State Govt	<a href="#">Click here to go back</a>
PAN (II)	AABTN0648L	Total
No. of fully paid up equity shares held (IV)	13562988	13562988
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	13562988	13562988
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	2.95	2.95
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	13562988	13562988
Total	13562988	13562988
Total as a % of Total Voting rights	2.95	2.95
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	13562988	13562988
Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	2.95	2.95
Number of equity shares held in dematerialized form (XIV)	13562988	13562988
Reason for not providing PAN		
Reason for not providing PAN		
Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0



Any Other (specify)					
Sr. No.	1	2	3	4	
Category	Trusts	LLP	HUF	Clearing Members	
Category / More than 1 percentage	Category	Category	Category	Category	
Name of the Shareholders (I)					Click here to go back
PAN (II)					Total
No. of the Shareholders (I)	9	119	2755	8	2891
No. of fully paid up equity shares held (IV)	2847	877140	220545	13162	1113694
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	2847	877140	220545	13162	1113694
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0.19	0.05	0	0.24
Number of Voting Rights held in each class of securities (IX)					
Class eg: X	2847	877140	220545	13162	1113694
Total	2847	877140	220545	13162	1113694
Total as a % of Total Voting rights	0	0.19	0.05	0	0.24
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	2847	877140	220545	13162	1113694
Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0	0.19	0.05	0	0.24
Number of equity shares held in dematerialized form (XIV)	2847	877140	220545	13162	1113694
Reason for not providing PAN					
Reason for not providing PAN					
Sub-categorization of shares					
Shareholding (No. of shares) under					
Sub-category (i)	0	0	0	0	0
Sub-category (ii)	0	0	0	0	0
Sub-category (iii)	0	0	0	0	0

