



February 13, 2023

To

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

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

SYMBOL: POLICYBZR

SCRIP CODE: 543390

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

Dear Sir/Madam,

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

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

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

You are requested to take the same on records.

Yours Sincerely,
For PB Fintech Limited

Bhasker Joshi
Company Secretary and Compliance Officer

Encl.: A/a

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PB FINTECH LIMITED

(Formerly Known As PB Fintech Private Limited/Etechaces Marketing And Consulting Private Limited)

Registered Office Address : Plot No. 119, Sector-44, Gurugram-122001 (Haryana)

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Website : www.pbfintech.in CIN : L51909HR2008PLC037998

EXPLAINER

EASING PAYMENTS FOR G20 TRAVELLERS

The Reserve Bank of India (RBI) on Wednesday allowed all inbound travellers from G-20 countries to access Unified Payment Interface (UPI) for their person-to-merchant payments (P2M). This will be allowed for G-20 travellers arriving at select airports. **Shashank Didmish** takes a look at the move and how it will impact UPI's reach



How UPI for overseas travellers will work

BANKS WILL ISSUE prepaid payment instruments (PPIs) in rupees to foreign nationals. The PPIs can be issued in the form of wallets linked to UPI and can be used for merchant payments (P2M) only. Such PPIs can also be issued in co-branding arrangement with entities authorised to deal in foreign exchange under the Foreign Exchange Management Act (Fema).

The PPIs can be issued after physical verification of the traveller's passport and visa at the point of issue. Issuers — including banks and NBFCs — must maintain the information provided. Banks can reload the PPIs against receipt of forex by cash or any other payment method. The conversion to rupee will be done only by entities authorised to deal in forex under the Fema.

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

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

₹2 lakh
LIMIT SET FOR
OUTSTANDING
AMOUNT IN THE
PREPAID INSTRUMENT
USED BY TRAVELLER

Limits and conditions

RBI HAS MANDATED that the amount outstanding in such PPIs cannot exceed the limit applicable on full-KYC PPIs. As per the existing RBI norms, the amount outstanding cannot exceed ₹2 lakh in case of full-KYC PPI. Banks can set the limits within this ceiling, considering the risk profile of the PPI-holder and other operational risks.

The PPIs will have a minimum validity period of one year from the date of last loading. Banks need to alert the holder 45 days before the expiry of the validity through SMS or email, in the preferred language. PPIs with no financial transaction for one year are made inactive by the PPI issuer, and are to be reported to RBI separately.

The unutilised balances in the PPIs can be encashed in foreign currency or transferred 'back to source', in compliance with foreign exchange regulations.

Available to all?

AT PRESENT, it is available to only G20 travellers — from Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, South Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, the UK, the US, and the EU — arriving at select airports. This will later be extended to all G20 travellers arriving through any entry point in the country.

The UPI landscape

UPI RECORDED 8.03 billion transactions in January, as per the National Payments Corporation of India (NPCI), against 7.8 billion in December 2022. In value terms, it recorded ₹13 trillion in transactions in January, against ₹12.8 trillion in December. UPI payments are accepted in Nepal, Singapore, Bhutan, Malaysia, UAE, France, UK, Oman, and some EU nations, either through agreements between authorities or NPCI and payment players in these nations.

Ban on some lending apps revoked

They can do so by producing evidence that they are not inimical to the country and its interests, and if convinced the government has the powers to revoke any such ban.

"These firms have shown the genuineness of their operations and the government has revoked the ban," said a person familiar with the development, noting they will be available on app stores. A lot of these apps were floated by regulated entities, such as non-banking financial companies (NBFCs).

According to industry sources, in the meeting with MeitY, these digital lenders were asked whether they have a certificate of registration from the Reserve Bank of India, if they store data within the local territories, about their customer grievance redressal approach, whether they lend to foreign nationals or not, audit reports, status of operations as an NBFC, among other things.

"The government has shown unrelenting support in ensuring that credible and fully compliant apps such as Kissht continue to work towards greater financial inclusivity in the country. We have served more than eight million Indians since 2017 and look forward to serving many millions more in the years forward. Kissht continues to provide hassle-free credit with the objective of doubling our customer base in 2023," said Ranvir Singh, founder of Kissht.

According to sources, in the case of at least some of these digital lenders like Kreditbee, fake or clone apps using their brand identity had been floated on third party Android app stores like Aptoide. "Over the course of the last two days, these lenders have submitted proof of their

operations and information on their shareholders and investors to the government," said another source.

The government on February 5 banned close to 232 apps involved in betting, gambling, money laundering, and unauthorised lending with alleged links to China. The banned apps also included 94 lending apps even with non-Chinese links, especially those which are not operated by regulated entities under RBI, people aware of the matter said. "This has impacted business confidence," said another source. Many digital lenders have been concerned about the impact of the ban on their collections and lending.

Some of the industry experts and digital lending apps with whom *FE* spoke to, said initially there was no communication from the government regarding the ban and the reason behind putting these apps on the radar. There was a lot of confusion till MeitY approached with a meeting notice and asked for certain details. "Our operations were smooth but as per the list being circulated on social media we were also on the government's list and that in a way was affecting the brand image. Even the communication on removal of the ban, we did not receive officially from the government but from the internet service providers," a senior executive of a digital lending app said.

Srei twist: Fresh offer from ex-promoters

"The plan should be qualified

under Section 12A of the IBC. And, the decision will be taken by the CoC. The voting result on the resolution plans is likely to come on February 15. Then there will be a CoC meet," the sources added.

The Kanorias feel that existing resolution plans under consideration by Srei CoC fail to offer a fair and equitable consideration to both creditors and shareholders of Srei companies. "Severe erosion of value has been happening since the company got taken over by the administration. They are trying to restore the company's value through this payment plan under Section 12A of IBC," the sources cited above said.

After the challenge mechanism process conducted by the CoC ended, state-backed NARCL's offer of ₹5,555 crore in NPV terms, which includes upfront cash of ₹3,180 crore, was found to

be the highest. Authum Investment and Infrastructure's bid of ₹5,526 crore, in NPV terms, was adjudged the second-highest during the process. The resolution plan submitted by the consortium of Varde Partners and Arena Investors comprises a financial bid of around ₹4,680 crore in NPV terms, including ₹3,250 crore upfront cash.

Incidentally, Section 12A of IBC was inserted into the code, paving the way for erstwhile management of the corporate debtor and the creditors to settle the matters without facing the jostle of the court proceedings. "Under Section 230, the erstwhile promoters had tried making full payment with interest in October 2020, but it was rejected by the creditors without any explanation," according to sources close to the Kanorias.

What is the likely impact of the move

THE SCHEME ALLOWING UPI for inbound travellers is an extension of an earlier measure granting UPI access to NRIs. State Bank of India (SBI) research suggests G20 member nations account for the highest foreign tourist arrival numbers in India. In 2021, three

of the top five origins for foreign tourist arrivals in India were G20 nations.

India also assumed the presidency of the G20 on December 1, 2022, and this ends on November 30, 2022. The 43 heads of delegations — the largest ever in G20 — will be

participating in the final New Delhi Summit in September next year. Each individual delegation will be likely quite large, with meetings spread over the year.

Further, with 'Visit India Year 2023' initiative kicked off on January 31, more than 100,000 foreign travellers are likely to visit India this year. The integration of UPI with various

payment mechanisms and its readiness to onboard retail digital currency should boost the growth of the platforms.

This, experts say, offers a wider reach for UPI within India and can be a test case for expanding the offer to travellers from other nations. This will also familiarise UPI to nations where it could find acceptance in the future.

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PB FINTECH LIMITED

(ERSTWHILE, PB FINTECH PRIVATE LIMITED)

CIN: L51909HR2008PLC037998

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

(Rupees in Lakhs)

Particulars	Results on Standalone Basis						Results on Consolidated Basis					
	Quarter ended			Nine Months ended			Quarter ended			Nine Months ended		
	December 31, 2022	September 30, 2022	December 31, 2021	December 31, 2022	December 31, 2021	March 31, 2022	December 31, 2022	September 30, 2022	December 31, 2021	December 31, 2022	December 31, 2021	March 31, 2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Total Income from Operations	3,198.98	3,030.14	2,642.45	9,075.39	7,204.82	10,318.36	61,009.29	57,347.30	36,727.94	1,68,875.24	88,459.30	1,42,489.01
2. Net Profit / (Loss) for the period/year (before tax and exceptional items)	(233.99)	(4,306.70)	(11,454.28)	(10,358.65)	(25,426.00)	(30,024.51)	(8,737.60)	(18,682.05)	(29,797.32)	(47,832.16)	(61,325.97)	(83,335.38)
3. Net Profit / (Loss) for the period/year before tax (after exceptional items)	(233.99)	(4,306.70)	(12,054.67)	(10,358.65)	(26,052.08)	(30,024.51)	(8,759.64)	(18,660.50)	(29,799.74)	(47,858.73)	(61,328.38)	(83,339.26)
4. Net Profit / (Loss) for the period/year after tax (after exceptional items)	(233.86)	(4,306.70)	(12,054.67)	(10,358.52)	(26,052.08)	(29,968.37)	(8,762.18)	(18,663.92)	(29,801.71)	(47,859.50)	(61,330.49)	(83,291.30)
5. Total Comprehensive Income for the period/year [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(232.14)	(4,298.67)	(12,024.83)	(10,339.35)	(25,982.68)	(29,874.20)	(8,656.94)	(18,406.54)	(29,689.70)	(47,268.38)	(61,307.53)	(83,262.38)
6. Equity Share Capital	9,002.33	8,990.00	8,990.00	9,002.33	8,990.00	8,990.00	9,002.33	8,990.00	8,990.00	9,002.33	8,990.00	8,990.00
7. Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year						6,80,490.11						5,32,175.82
8. Earnings / (Loss) Per Share (of ₹2/- each) (Not annualised for quarters) -												
(a) Basic	(0.05)	(0.97)	(2.83)	(2.33)	(6.37)	(7.32)	(1.96)	(4.19)	(7.00)	(10.76)	(15.00)	(20.34)
(b) Diluted	(0.05)	(0.97)	(2.83)	(2.33)	(6.37)	(7.32)	(1.96)	(4.19)	(7.00)	(10.76)	(15.00)	(20.34)

Note:

- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as modified by circular no. CIR/CFD/FAC/62/2016 dated July 05, 2016. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchanges websites (www.nseindia.com and www.bseindia.com) and on the company's website (www.pbfintech.in).
- The above results have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standards) Amendment Rules, 2016.
- During the quarter ended December 31, 2022, the Company has granted 1,458,364 stock options under the employee stock option scheme to the eligible employees of the company and its subsidiaries. Share based payment expense for the quarter ended and nine months ended December 31, 2022 at standalone level is ₹ 6,419.39 lakhs and ₹ 28,247.27 lakhs respectively and at consolidated level is ₹ 10,484.04 lakhs and ₹ 44,631.22 lakhs respectively.

For PB Fintech Limited
(Formerly PB Fintech Private Limited)
Sd/-
Yashish Dahiya
Chairman and CEO

Place: Gurugram
Date: February 10, 2023



हाउसिंग डिवेलपमेंट फाइनेंस कॉर्पोरेशन लि.

द कैपिटल कोर्ट, मुनिरका, आउटर रिंग रोड, ओलोफ पाल्मे मार्ग, नई दिल्ली-110067, दूरभाष: 011-41596676/568, CIN L70100MH1977PLC019916, वेबसाइट: www.hdfc.com

ई-नीलामी बिक्री सूचना (केवल ई-बिडिंग के माध्यम से बिक्री)

वित्तीय परिसम्पत्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण और प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8 (6) के प्रावधानों के साथ पठित प्रतिभूति हित अधिनियम, 2002 के प्रवर्तन के अंतर्गत अवल परिसम्पत्तियों की बिक्री के लिए ई-नीलामी बिक्री सूचना

कॉलम (क) में वर्णित कर्जदार (रॉ) और गारंटर (रॉ) और आम जनता को एतद्वारा सूचित किया जाता है कि कॉलम (ग) में दर्शाई गई प्रतिभूत लेनदार के पास बंधक/प्रभारित अवल सम्पत्ति (यौ) जिनका हाउसिंग डेवलपमेंट फाइनेंस कॉर्पोरेशन लिमिटेड (एचडीएफसी लि.), प्रतिभूत लेनदार के प्राधिकृत अधिकारी द्वारा कॉलम (घ) में वर्णित अनुसार रचनात्मक/भौतिक कब्जा लिया था, उन्हें नीचे दिये गये विवरणों के अनुसार "जैसा है जहां है", "जो है जैसा है" एवं "जो भी वहां है" आधार पर बेचा जाएगा:

प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8 (6) के अंतर्गत कॉलम (क) में वर्णित कर्जदार/बंधककर्ता (रॉ)/कानूनी उत्तराधिकारी, विधिक प्रतिनिधियों (बाहे ज्ञात या अज्ञात), निष्पादक (को), प्रशासक (को), संबंधित कर्जदार (रॉ)/बंधककर्ता (रॉ) (अब मृतक) के उत्तराधिकारी और वारिस, जैसा भी मामला हो, को एतद्वारा सूचित किया जाता है। बिक्री के विस्तृत नियम व शर्तों के लिए कृपया हाउसिंग डेवलपमेंट फाइनेंस कॉर्पोरेशन लिमिटेड (एचडीएफसी लि.) प्रतिभूत लेनदार की वेबसाइट, यानी, www.HDFC.Com पर दिये गये लिंक को देखें।

(क)	(ख)	(ग)	(घ)	(ङ)	(च)	(छ)	(ज)	(झ)	(ञ)
कर्जदार (रॉ)/बंधककर्ता (रॉ)/गारंटर (रॉ)/कानूनी उत्तराधिकारी एवं कानूनी प्रतिनिधियों (बाहे ज्ञात या अज्ञात), निष्पादक (को), प्रशासक (को), संबंधित कर्जदार (रॉ)/बंधककर्ता (रॉ)/गारंटर (रॉ) (अब मृतक) के उत्तराधिकारी और वारिस, जैसा भी मामला हो, का नाम।	वसूल की जाने वाली बकाया राशि (प्रतिभूत ऋण) (रु.)*	अवल सम्पत्ति/प्रतिभूत परिसम्पत्ति का विवरण	अधिग्रहण का प्रकार	निरीक्षण की तिथि एवं समय	आरक्षित मूल्य (रु.)	बोलियाँ जमा करने की अंतिम तिथि	अग्रिम जमा राशि (रु.)	बोली बढोत्तरी दर (रु.)	नीलामी की तिथि एवं समय
1) श्रीमती नंदिनी कुमार (मृतक कर्जदार श्री निखिल कुमार की पत्नी / कानूनी वारिस) और श्रीमती योशिता कुमार (मृतक कर्जदार श्री निखिल कुमार की बेटा / कानूनी वारिस) और श्री अरस्तु कुमार (मृतक कर्जदार श्री निखिल कुमार के पुत्र/कानूनी वारिस)	31 जनवरी, 2021 को बकाया रु. 58,43,977/- (अठानव लाख तैतालीस हजार नौ सौ सत्तहत्तर रुपये मात्र)	अपार्टमेंट नंबर एम2डी204, जिसमें 3 बेडरूम, 1 ड्राइंग/डाइनिंग रूम, 1 किचन, 1 नौकर का कमरा, 4 शौचालय हैं माप 163.51 वर्ग मीटर जो 20 वीं मंजिल डीएलएफ एक्सप्रेस ग्रीन्स, फेज 2, टॉवर डी, सेक्टर एम 1ए, मानेसर, गुडगांव, हरियाणा में स्थित है के साथ निचली भूमि का अविभाजित आनुपातिक हिस्सा शामिल है।	भौतिक अधिग्रहण	01-मार्च-2023 प्रातः 11:00 बजे से अप. 3:00 बजे तक	रु. 55,00,000/- (पचपन लाख रुपये मात्र)	14-मार्च-2023 सायं 5 बजे से पहले	बोली राशि का 10%	रु. 10,000/- (दस हजार रुपये मात्र)	16-मार्च-2023 प्रातः 10:00 बजे से 10:30 बजे तक
2) श्रीमती अनीता गोविंद (कर्जदार) और श्री शशी चंद्र गोविंद (गारंटर)	31 अगस्त, 2021 को बकाया रु. 10,71,934/- (दस लाख इकहत्तर हजार नौ सौ चौतीस रुपये मात्र)	शॉप नं-जीएफ एसआर 6जेड6 का माप 16.90 वर्ग मीटर (लगभग) ग्राउंड फ्लोर जो अंसल प्लाजा कॉम्प्लेक्स, वैशाली, गाजियाबाद, गांव हसनपुर, भोवापुर, तहसील और जिला गाजियाबाद, उत्तर प्रदेश में स्थित है। के साथ निचली भूमि का अविभाजित आनुपातिक हिस्सा शामिल है।	भौतिक अधिग्रहण	02-मार्च-2023 प्रातः 11:00 बजे से अप. 3:00 बजे तक	रु. 12,00,000/- (बारह लाख रुपये मात्र)	14-मार्च-2023 सायं 5 बजे से पहले	बोली राशि का 10%	रु. 10,000/- (दस हजार रुपये मात्र)	16-मार्च-2023 प्रातः 11:00 बजे से 11:30 बजे तक
3) श्री अमय जेना	30 नवम्बर, 2021 को बकाया रु. 6,84,796/- (छह लाख चौरासी हजार सात सौ छियानवे रुपये मात्र)	प्लॉट नं. एनके-III/802 ए. (ईडब्ल्यूएस), जिसमें 1 कमरा, 1 लॉबी, 1 किचन, 1 शौचालय है, माप 19.50 वर्ग मीटर है, जो पहली मंजिल, न्याय खंड-III, इंदिरापुरम, तहसील और जिला, गाजियाबाद, उत्तर प्रदेश पर स्थित है के साथ निचली भूमि का अविभाजित आनुपातिक हिस्सा शामिल है।	भौतिक अधिग्रहण	03-मार्च-2023 प्रातः 11:00 बजे से अप. 3:00 बजे तक	रु. 7,00,000/- (सात लाख रुपये मात्र)	14-मार्च-2023 सायं 5 बजे से पहले	बोली राशि का 10%	रु. 10,000/- (दस हजार रुपये मात्र)	16-मार्च-2023 दोपहर 12:00 बजे से 12:30 बजे तक

*साथ में भुगतान और/या वसूली की तिथि तक उपाजित उस पर लागू अनुसार आगे ब्याज 18 प्रतिशत प्रतिवर्ष की दर, प्रासंगिक व्यय, लागत, प्रभार आदि।

क्रम संख्या 1 में संपत्ति के संबंध में बिल्टर/सोसायटी या किसी अन्य वैधानिक/बिजली/पानी/संपत्ति कर/अन्य का बकाया है, जिसका भुगतान/निपटान/समाशोधन सीधे संभावित क्रेता व्यक्ति द्वारा किया जाना है। एचडीएफसी कोई भी भुगतान करने के लिए उत्तरदायी नहीं होगा। क्रम संख्या 2 में संपत्ति के संबंध में 31 मार्च 2023 तक बिल्टर की बकाया राशि का भुगतान/निपटान/समाशोधन एचडीएफसी लिमिटेड द्वारा पूर्ण बिक्री प्रतिकूल प्राप्त करने और बिक्री प्रमाण पत्र जारी करने के 30 दिनों के भीतर किया जाएगा। 1 अप्रैल 2023 से बकाया राशि का भुगतान/समाशोधन सफल क्रेता/बोलीदाता द्वारा किया जाना है।

अन्य संपत्तियों के संबंध में संभावित खरीदारों/बोलीदाताओं से अनुरोध है कि बोली जमा करने से पहले स्वतंत्र रूप से उन राशियों का पता लगाएं, जो बकाया आदि हो सकती हैं और उक्त राशि, यदि कोई हो, का भुगतान सफल खरीदारों/बोलीदाताओं द्वारा किया जाना है और एच.डी.एफ.सी. किसी भी प्रकार का भुगतान करने के लिए उत्तरदायी नहीं होगा।

एचडीएफसी लिमिटेड के प्राधिकृत अधिकारी की सर्वोत्तम जानकारी और सूचना के अनुसार, उपरोक्त अवल संपत्तियों/प्रतिभूत संपत्तियों के संबंध में निम्नलिखित को छोड़कर कोई भी भार नहीं है:-

क्रम संख्या 1 पर संपत्ति के संबंध में कानूनी उत्तराधिकारी उधारकर्ता ने एचडीएफसी के खिलाफ निम्नलिखित मामला दायर किया है। मुकदमों/कार्यवाहियों का विवरण निम्नानुसार है:

क्रम सं. पर संपत्ति	एस.ए. नं.	मुकदमे का शीर्षक
1	333 का 2022	माननीय ऋण वसूली न्यायाधिकरण II-नई दिल्ली के समक्ष नंदिनी कुमार बनाम एचडीएफसी बैंक।

आज की तारीख में एचडीएफसी/एचडीएफसी के प्राधिकृत अधिकारी को उपरोक्त अवल संपत्ति/प्रतिभूत संपत्ति को बेचने, अलग करने और/या निपटाने से रोकने और/या निषेधाज्ञा लगाने का कोई आदेश नहीं है।

संभावित खरीदार/बोली लगाने वाले और इच्छुक पार्टियां स्वतंत्र रूप से उपरोक्त कार्यवाहियों/पास किए गए आदेशों आदि में दाखिल याचिकाओं का स्वतंत्र रूप से निरीक्षण कर सकती हैं, जिसमें एचडीएफसी के पास उपलब्ध शीर्षक से संबंधित दस्तावेज शामिल हैं लेकिन इन्हें तक सीमित नहीं है और निविदाएं जमा करने या प्रस्ताव बनाने से पहले सभी मामलों में खुद को संतुष्ट कर सकते हैं।

एचडीएफसी/एचडीएफसी के प्राधिकृत अधिकारी जानकारी की अनुपलब्धता या अन्यथा के कारण बाद की तारीख में सफल बोलीदाताओं/खरीदारों को होने वाले नुकसान के लिए किसी भी जिम्मेदारी या दायित्व को स्वीकार नहीं करते हैं।

सफल बोलीदाताओं/खरीदारों के पास एचडीएफसी के खिलाफ किसी भी आधार पर कोई वसूली अधिकार नहीं होगा, जिसमें उपरोक्त शामिल हैं, लेकिन इन्हें तक सीमित नहीं है। इसलिए, यह संभावित खरीदारों/बोलीदाताओं के हित में होगा कि वे सभी भौतिक तथ्यों से खुद को अवगत कराएं जो निविदाएं जमा करने और/या प्रस्ताव देने से पहले उनके निर्णय को प्रभावित कर सकते हैं।

मेसर्स नेक्सजेन सॉल्यूशंस प्राइवेट लिमिटेड ई-निविदा प्रक्रिया से नीलामी में प्राधिकृत अधिकारी की सहायता करेगी। संपत्ति के निरीक्षण या निविदा दस्तावेज प्राप्त करने में किसी सहायता और किसी अन्य प्रश्न के उत्तर के लिए कृपया मेसर्स नेक्सजेन सॉल्यूशंस प्राइवेट लिमिटेड के ग्राहक सेवा आपूर्ति (सीएसडी) विभाग से मोबाइल नंबर +91 93100 29933, टेली. नं. +91 124 4 233 933, ई-मेल आईडी: CSD@disposalhub.com या श्री अजू अशोक, अधिकृत अधिकारी, एचडीएफसी लिमिटेड (मोबाइल नंबर 9971380421) या श्री नमन जैन (मोबाइल नंबर 7300816823) से संपर्क करें।

निविदा दस्तावेज हाउसिंग डेवलपमेंट फाइनेंस कॉर्पोरेशन लिमिटेड (एचडीएफसी): कार्यालय 'दूसरी मंजिल, द कैपिटल कोर्ट, मुनिरका, ओलोफ पाल्मे मार्ग, नई दिल्ली-110067 या सीधे मेसर्स नेक्सजेन सॉल्यूशंस प्राइवेट लिमिटेड से एकत्र/प्राप्त कर सकते हैं।

प्रतिभूत संपदा की बिक्री जहां है जैसे है" और जो है जैसे है" आधार पर की जाएगी।

दिनांक : 10 फरवरी, 2023

स्थान : नई दिल्ली

पंजीकृत कार्यालय : रेमन हाउस, एच टी पारेख मार्ग, 169, बैकवे रिकलेमेशन, चर्चगेट, मुंबई-400 020

हो/-

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PB FINTECH LIMITED

(ERSTWHILE, PB FINTECH PRIVATE LIMITED)

CIN: L51909HR2008PLC037998

Regd Office: Plot No. 119, Sector 44, Gurugram, Haryana - 122001; Tel: 0124-4562900, Fax: 0124-4562907, Website: www.pbfintech.in, E-mail: complianceofficer@pbfintech.in

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

(Rupees in Lakhs)

Particulars	Results on Standalone Basis						Results on Consolidated Basis						
	Quarter ended			Nine Months ended			Quarter ended			Nine Months ended			Year ended
	December 31, 2022	September 30, 2022	December 31, 2021	December 31, 2022	December 31, 2021	March 31, 2022	December 31, 2022	September 30, 2022	December 31, 2021	December 31, 2022	December 31, 2021	March 31, 2022	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
1. Total Income from Operations	3,198.98	3,030.14	2,642.45	9,075.39	7,204.82	10,318.36	61,009.29	57,347.30	36,727.94	1,68,875.24	88,459.30	1,42,489.01	
2. Net Profit / (Loss) for the period/year (before tax and exceptional items)	(233.99)	(4,306.70)	(11,454.28)	(10,358.65)	(25,426.00)	(30,024.51)	(8,737.60)	(18,682.05)	(29,797.32)	(47,832.16)	(61,325.97)	(83,335.38)	
3. Net Profit / (Loss) for the period/year before tax (after exceptional items)	(233.99)	(4,306.70)	(12,054.67)	(10,358.65)	(26,052.08)	(30,024.51)	(8,759.64)	(18,660.50)	(29,799.74)	(47,858.73)	(61,328.38)	(83,339.26)	
4. Net Profit / (Loss) for the period/year after tax (after exceptional items)	(233.86)	(4,306.70)	(12,054.67)	(10,358.52)	(26,052.08)	(29,968.37)	(8,762.18)	(18,663.92)	(29,801.71)	(47,859.50)	(61,330.49)	(83,291.30)	
5. Total Comprehensive Income for the period/year [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(232.14)	(4,298.67)	(12,024.83)	(10,339.35)	(25,982.68)	(29,874.20)	(8,656.94)	(18,406.54)	(29,689.70)	(47,268.38)	(61,307.53)	(83,262.38)	
6. Equity Share Capital	9,002.33	8,990.00	8,990.00	9,002.33	8,990.00	8,990.00	9,002.33	8,990.00	8,990.00	9,002.33	8,990.00	8,990.00	
7. Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year						6,80,490.11						5,32,175.82	
8. Earnings / (Loss) Per Share (of ₹2/- each) (Not annualised for quarters) -													
(a) Basic	(0.05)	(0.97)	(2.83)	(2.33)	(6.37)	(7.32)	(1.96)	(4.19)	(7.00)	(10.76)	(15.00)	(20.34)	
(b) Diluted	(0.05)	(0.97)	(2.83)	(2.33)	(6.37)	(7.32)	(1.96)	(4.19)	(7.00)	(10.76)	(15.00)	(20.34)	

Note:

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as modified by circular no. CIR/CFD/FAC/62/2016 dated July 05, 2016. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchanges websites (www.nseindia.com and www.bseindia.com) and on the company's website (www.pbfintech.in).

2. The above results have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standards) Amendment Rules, 2016.

3. During the quarter ended December 31, 2022, the Company has granted 1,458,364 stock options under the employee stock option scheme to the eligible employees of the company and its subsidiaries. Share based payment expense for the quarter ended and nine months ended December 31, 2022 at standalone level is ₹ 6,419.39 lakhs and ₹ 28,247.27 lakhs respectively and at consolidated level is ₹ 10,484.04 lakhs and ₹ 44,631.22 lakhs respectively.

For PB Fintech Limited
(Formerly PB Fintech Private Limited)

Sd/-

Yashish Dahiya
Chairman and CEO

Place: Gurugram

Date: February 10, 2023