

MACRITCHIE INVESTMENTS PTE. LTD.

(UEN/Regn. No. 200304983Z)
Incorporated in Singapore

60B Orchard Road
#06-18 Tower 2
The Atrium @ Orchard
Singapore 238891
Tel: (+65) 6828 6828
Fax: (+65) 6821 1159

Date: December 8, 2025

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street, Fort
Mumbai 400 001

E-mail: corp.relations@bseindia.com

National Stock Exchange of India Limited

Exchange Plaza,
Bandra-Kurla-Complex, Bandra (East),
Mumbai – 400 051

Email: takeover@nse.co.in

PB Fintech Limited

Plot No. 119, Sector 44, Gurugram - 122001,
Haryana, India,

E-mail: cosec@policybazaar.com

Dear Sir/Madam,

**Sub: Disclosure under Regulation 29(1) of the Securities and Exchange Board of India
(Substantial Acquisition of Shares and Takeovers) Regulations 2011 ("Takeover
Regulations")**

In compliance with Regulation 29(1) of the Takeover Regulations, please find enclosed herewith the disclosure in the prescribed format.

Request you to take note and do the needful.

Thanking you.

For MACRITCHIE INVESTMENTS PTE. LTD.



Name: Khoo Ken Hui
Authorized Signatory

Encl: As above

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Disclosures under Regulation 29(1) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Part-A- Details of the Acquisition

| | | | |
|---|---|--|---|
| Name of the Target Company (TC) | PB Fintech Limited | | |
| Name(s) of the acquirer and persons acting in concert (PAC) with the acquirer | MacRitchie Investments Pte. Ltd. | | |
| Whether the acquirer belongs to Promoter/Promoter group | No | | |
| Name(s) of the Stock Exchange(s) where the shares of TC are Listed | BSE Limited National Stock Exchange of India Limited | | |
| Details of the acquisition as follows | Number | % w.r.t. total share/voting capital wherever applicable (*) | % w.r.t. total diluted share/voting capital of the TC (**) |
| Before the acquisition under consideration, holding of acquirer along with PACs of: | | | |
| a) Shares carrying voting rights | Nil | Nil | Nil |
| b) Shares in the nature of encumbrance (pledge/lien/ non-disposal undertaking/ other) | - | - | - |
| c) Voting rights (VR) otherwise than by equity shares | - | - | - |
| d) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) | - | - | - |
| e) Total (a+b+c+d) | Nil | Nil | Nil |
| Details of acquisition: | | | |
| a) Shares carrying voting rights acquired | 2,99,41,996 | 6.47% | 6.47% |
| b) VRs acquired otherwise than by equity shares | - | - | - |
| c) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) acquired | - | - | - |
| d) Shares in the nature of encumbrance (pledge/lien/ non-disposal undertaking/ others) | - | - | - |

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| | | | |
|---|---|--------------|--------------|
| e) Total (a+b+c+/-d) | 2,99,41,996 | 6.47% | 6.47% |
| After the acquisition, holding of acquirer along with PACs of: | | | |
| a) Shares carrying voting rights | 2,99,41,996 | 6.47% | 6.47% |
| b) VRs otherwise than by equity shares | - | - | - |
| c) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) after acquisition | - | - | - |
| d) Shares in the nature of encumbrance (pledge/ lien/ non-disposal undertaking/ others) | - | - | - |
| e) Total (a+b+c+d) | 2,99,41,996 | 6.47% | 6.47% |
| Mode of acquisition (e.g. open market/ public issue/ rights issue/ preferential allotment/ inter-se transfer/encumbrance, etc.) | Allotment of equity shares of PB Fintech Limited pursuant to the Scheme of Amalgamation of Makesense Technologies Limited with PB Fintech Limited and their respective shareholders under Sections 230 to 232 and other applicable provisions of the Companies Act, 2013. | | |
| Salient features of the securities acquired including time till redemption, ratio at which it can be converted into equity shares, etc. | Equity shares having face value of INR 2/- each | | |
| Date of acquisition of/ date of receipt of intimation of allotment of shares/ VR/ warrants/ convertible securities/ any other instrument that entitles the acquirer to receive shares in the TC | December 6, 2025 | | |
| Equity share capital/ total voting capital of the TC before the said acquisition | INR 92,53,49,480/- divided into 46,26,74,740 equity shares of the TC having face value of INR 2/- each | | |
| Equity share capital/ total voting capital of the TC after the said acquisition | INR 92,53,49,480/- divided into 46,26,74,740 equity shares of the TC having face value of INR 2/- each | | |
| Total diluted share/ voting capital of the TC after the said acquisition | INR 92,53,49,480/- divided into 46,26,74,740 equity shares of the TC having face value of INR 2/- each | | |

Notes:

(*) Total share capital/ voting capital to be taken as per the latest filing done by the company to the Stock Exchange under Clause 35 of the Listing Agreement.

(**) Diluted share/voting capital means the total number of shares in the TC assuming full conversion of the outstanding convertible securities/warrants into equity shares of the TC.

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Authorized Signatory

Place: Singapore

Date: December 8, 2025