Aastha Fintech Pvt. Ltd.

POLICYBAZAAR

Insurance से Financial Ecosystem तक

PB Fintech
Policybazaar की parent company

- Business Model
- 5-Year Sales
- 5-Year Profit
- New Products

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Puri Research Zaroor Padhein,

Aur Helpful Lage To....

Aapke Circle Ke **Sath Share Jarur Kariye,**
Hum Isse Jyada se Jyada
Logo Tak Pahuchana Chahte Hai....

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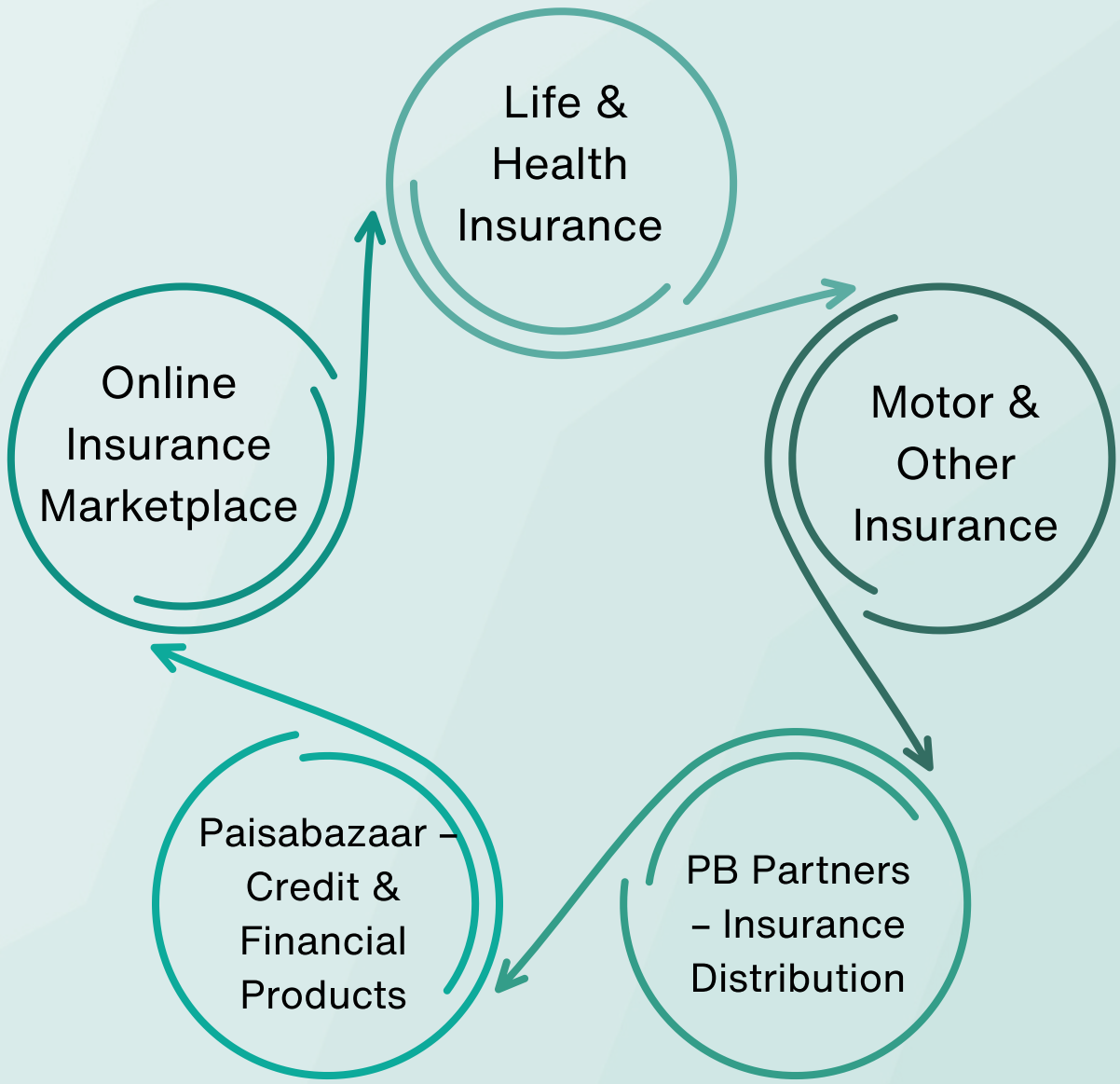
Visit Our Website & Check Performance

www.aasthafintech.com

Aastha Fintech Pvt. Ltd.

About Company

Policybazaar, PB Fintech Ltd. का flagship platform है।



कंपनी का core focus है — Technology + Data + Digital Distribution के जरिए customers को financial products compare और purchase करने में मदद करना।

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Business Model

Policybazaar पैसे कैसे कमाता है?

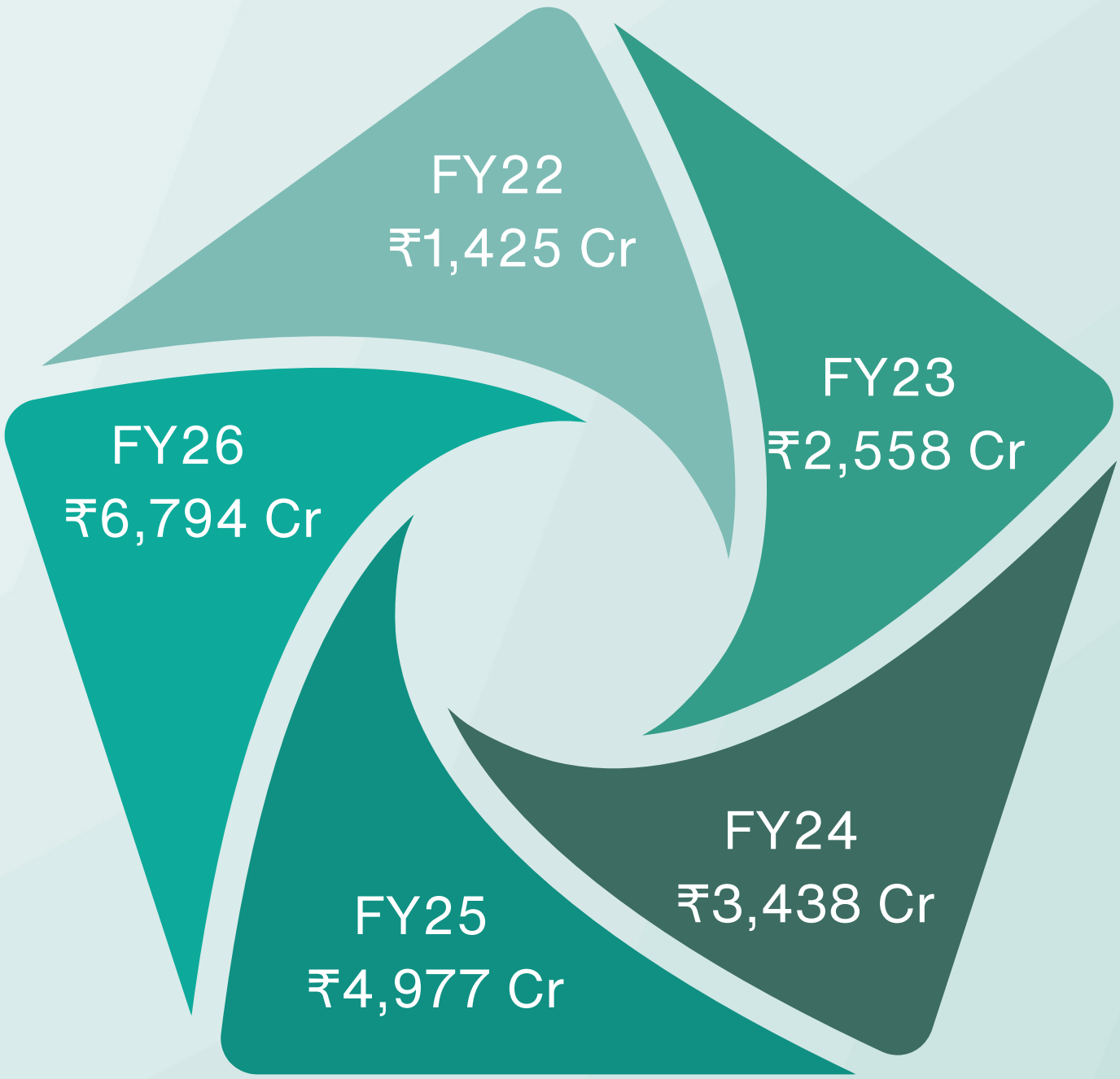
- Insurance companies के products को digital platform पर distribute करता है
- Policies generate होने पर distribution/ commission income कमाता है
- Renewal business से recurring income बढ़ाता है
- PB Partners के जरिए advisor/PoSP network को scale करता है
- Paisabazaar से credit & other financial products distribute करता है

Customer → Policybazaar → Insurance Partner → Commission/Revenue

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5-YEAR SALES GROWTH

Consolidated Revenue / Sales

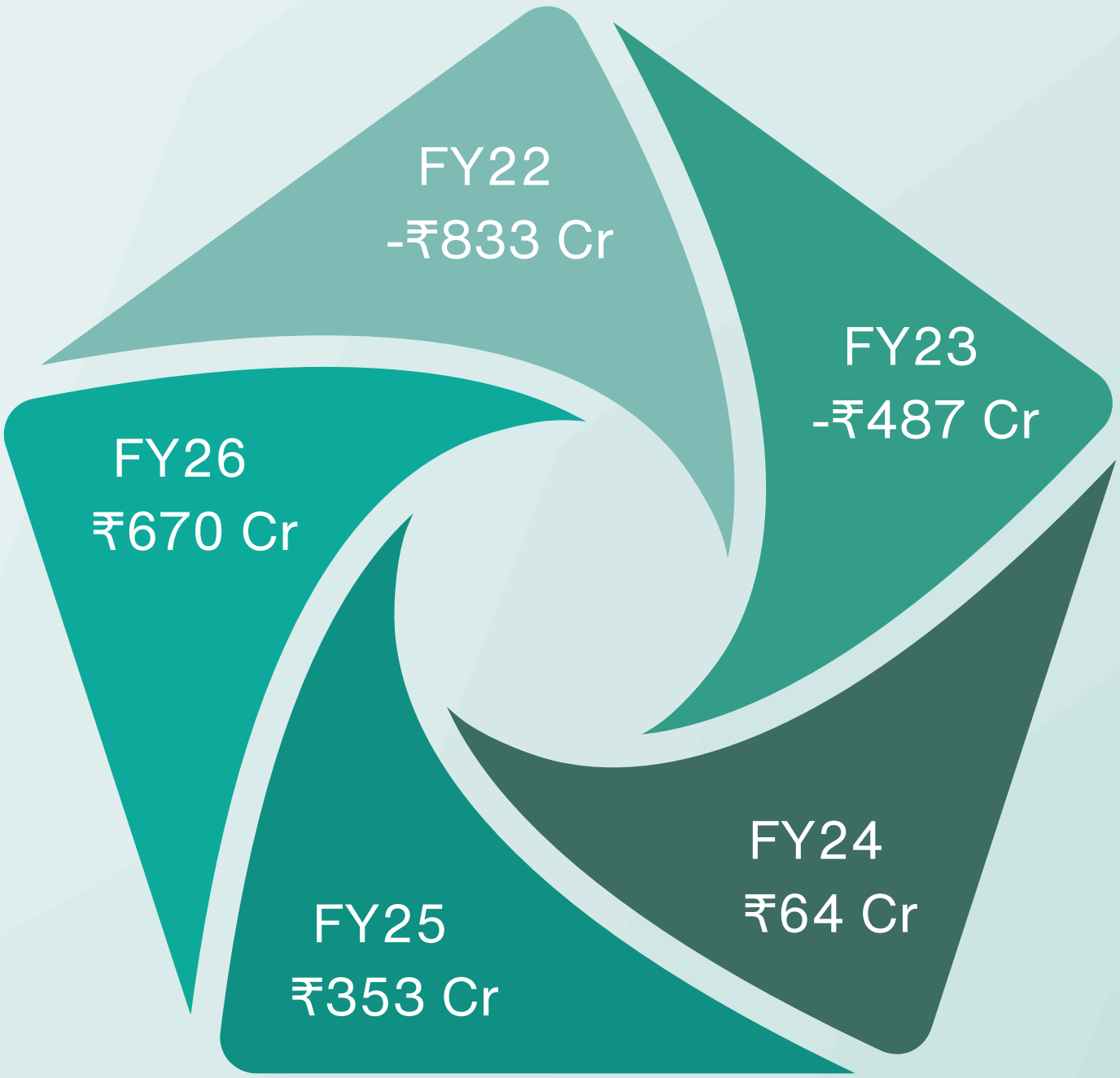


लगातार मजबूत revenue growth
FY22 से FY26 तक revenue लगभग 4.8X हुआ।

Aastha Fintech Pvt. Ltd.

5-YEAR NET PROFIT

Consolidated Net Profit



Loss से strong profitability की तरफ बड़ा बदलाव

FY26 में net profit करीब ₹670 Cr रहा।

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NEW PRODUCT / BUSINESS EXPANSION

Policybazaar अब सिर्फ Insurance तक सीमित नहीं है।

Paisabazaar ने FY26 में Bonds & Fixed Deposits लॉन्च किए

इसके साथ platform का focus बढ़ रहा है:

- Borrow
- Save
- Invest

इसके अलावा:

- PB Partners – 4.5 Lakh+ partners
- Policybazaar for Business – Corporate Insurance
- UAE operations
- Reinsurance & new financial services

FY26 में Paisabazaar ने ₹30,740 Cr loan disbursals और Policybazaar ने ₹29,934 Cr insurance premium facilitate किया।

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INVESTMENT TAKEAWAY

Policybazaar की Growth Story

- Digital-first financial distribution
- Strong consumer brand
- Insurance + Credit ecosystem
- Revenue growth मजबूत
- Profitability में बड़ा improvement
- New products से addressable market बढ़ रहा है

लेकिन ध्यान रखें — insurance distribution regulations और commission structure में बदलाव future profitability को प्रभावित कर सकते हैं।

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Registered Office: 307, Milestone Milagro, Near Someshwar Junction, University Road, Vesu, Surat, Gujarat – 395007.
Queries/feedback: bm@aasthafintech.com