

Statement of Standalone Unaudited Financial Results for the Quarter and Nine Months Ended 31 December 2023

| | Particulars | Quarter Ended | | | Year To Date | | (₹ in crores) |
|-----|--|------------------|-------------------|------------------|------------------|------------------|-----------------|
| | | 31 December 2023 | 30 September 2023 | 31 December 2022 | 31 December 2023 | 31 December 2022 | 31 March 2023 |
| | | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| 1. | Revenue | | | | | | |
| | (a) Interest income | 714.41 | 690.07 | 460.48 | 2,060.48 | 1,264.01 | 1,816.94 |
| | (b) Rental income | 6.05 | 6.68 | 7.32 | 19.95 | 20.28 | 27.72 |
| | (c) Fees and commission income | 15.98 | 19.97 | 16.22 | 50.00 | 46.15 | 61.54 |
| | (d) Net gain on fair value changes | 0.82 | - | 0.71 | 0.84 | 3.04 | 4.45 |
| | (e) Net gain on derecognition of financial instruments | 25.35 | 21.39 | 16.64 | 67.23 | 28.85 | 29.68 |
| | Total revenue from operations | 762.61 | 738.11 | 501.37 | 2,198.50 | 1,362.33 | 1,940.33 |
| | (a) Other income | 11.15 | 6.62 | 17.94 | 31.59 | 65.72 | 69.70 |
| | Total income | 773.76 | 744.73 | 519.31 | 2,230.09 | 1,428.05 | 2,010.03 |
| 2. | Expenses | | | | | | |
| | (a) Finance costs | 223.71 | 215.51 | 159.29 | 674.04 | 422.10 | 595.28 |
| | (b) Net loss on fair value changes | - | 0.73 | - | - | - | - |
| | (c) Net loss on derecognition of financial instruments | - | - | - | - | - | 10.87 |
| | (d) Impairment on financial instruments | (6.54) | 28.06 | (45.24) | 48.08 | (109.83) | (144.53) |
| | (e) Employee benefits expense | 112.98 | 109.31 | 129.39 | 327.33 | 395.39 | 514.80 |
| | (f) Depreciation and amortisation expenses | 15.15 | 14.74 | 15.82 | 45.38 | 42.06 | 61.41 |
| | (g) Other expenses | 71.70 | 68.85 | 59.04 | 203.39 | 169.26 | 226.84 |
| | Total expenses | 417.00 | 437.20 | 318.30 | 1,298.22 | 918.98 | 1,264.67 |
| 3. | Profit before exceptional items and tax (1-2) | 356.76 | 307.53 | 201.01 | 931.87 | 509.07 | 745.36 |
| 4. | Exceptional items (net) | - | 1,221.20 | - | 1,221.20 | 20.85 | 21.21 |
| 5. | Profit before tax from operations (3+4) | 356.76 | 1,528.73 | 201.01 | 2,153.07 | 529.92 | 766.57 |
| 6. | Tax expense | | | | | | |
| | (a) Current tax - Current year | 63.77 | 403.88 | (0.81) | 508.38 | 49.28 | 24.18 |
| | - Earlier year | 1.42 | - | - | 1.42 | - | - |
| | (b) Deferred tax | 26.43 | (134.04) | 51.40 | (80.99) | 76.39 | 157.45 |
| | Total tax expense | 91.62 | 269.84 | 50.59 | 428.81 | 125.67 | 181.63 |
| 7. | Profit after tax for the period / year (5-6) | 265.14 | 1,258.89 | 150.42 | 1,724.26 | 404.25 | 584.94 |
| 8. | Other comprehensive income | | | | | | |
| | (a) (i) Items that will not be reclassified to profit and loss | | | | | | |
| | Remeasurements of the defined benefit plans | (0.51) | 0.48 | (0.36) | 0.90 | 2.54 | 2.17 |
| | (ii) Income tax relating to items that will not be reclassified to profit and loss | 0.13 | (0.13) | 0.09 | (0.23) | (0.64) | (0.55) |
| | (b) (i) Items that will be reclassified to profit and loss | | | | | | |
| | Financial instruments through other comprehensive income | 0.03 | (0.11) | 0.32 | 0.26 | (0.24) | (0.35) |
| | (ii) Income tax relating to items that will be reclassified to profit and loss | - | 0.03 | (0.08) | (0.06) | 0.06 | 0.09 |
| | Total other comprehensive income (Net of tax) | (0.35) | 0.27 | (0.03) | 0.87 | 1.72 | 1.36 |
| 9. | Total comprehensive income for the period / year (7+8) | 264.79 | 1,259.16 | 150.39 | 1,725.13 | 405.97 | 586.30 |
| 10. | Paid-up equity share capital (Face value of ₹ 2/- each) | 153.75 | 153.69 | 153.02 | 153.75 | 153.02 | 153.59 |
| 11. | Earnings per share (not annualised) | | | | | | |
| | (a) Basic (in ₹) | 3.45 | 16.39 | 1.97 | 22.44 | 5.28 | 7.64 |
| | (b) Diluted (in ₹) | 3.41 | 16.21 | 1.94 | 22.18 | 5.21 | 7.57 |

See accompanying notes to the financial results



Notes :

- 1] The standalone unaudited financial results for the quarter and nine months ended 31 December 2023 ("the financial results") of Poonawalla Fincorp Limited ("the Company") have been prepared in accordance with Indian Accounting Standard 34 'Interim Financial Reporting' notified under Section 133 of the Companies Act 2013 ("the Act"). Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.
- 2] The financial results for the quarter and nine months ended 31 December 2023 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meeting held on 18 January 2024.
- 3] The financial results for the quarter and nine months ended 31 December 2023 have been subjected to limited review by the joint statutory auditors of the Company, as required under Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("Listing Regulations"). The joint statutory auditors have expressed an unmodified conclusion on these financial results.
- 4] These financial results shall be filed with the BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") and shall be available on the Company's website www.poonawallafincorp.com or on the website of BSE (www.bseindia.com) or NSE (www.nseindia.com).
- 5] The Company is engaged primarily in the business of financing in India and as such there are no separate reportable segments as per Ind AS 108 - 'Operating Segments'.
- 6] During the nine months ended 31 December 2023, the Company has allotted 792,701 equity shares of face value of ₹ 2/- each to the eligible employees of the Company under Employee Stock Option Plan 2007 / Restricted Stock Option Plan 2014 / Employee Stock Option Plan 2021 pursuant to the SEBI ESOP Guidelines, as amended from time to time.
- 7] During the nine months ended 31 December 2023, the Company has issued Commercial Papers which were listed on the BSE pursuant to SEBI Master Circular No SEBI/HO/DDHS/PoDI/P/CIR/2023/119 dated 10 August 2021 (amended as on 7th July 2023), in connection thereto, refer the disclosure on regulation 52(4) of Listing Regulations separately filed with Stock Exchanges.
- 8] The Board of Directors and Shareholders of the Company in their respective meetings had approved sale of its shareholding in joint venture Jaguar Advisory Services Private Limited (JASPL) held on 2 November 2021 and 13 December 2021. The sale is subject to requisite regulatory approvals. Accordingly, in line with the requirements of Ind AS 105 "Non-current assets Held for Sale", such investment has been classified as assets held for sale.
- 9] The Board of Directors at its meeting held on 18 January 2024 has declared an interim dividend of ₹ 2/- per equity share of face value of ₹ 2/- each out of the net profits for the nine months ended 31 December 2023.
- 10] Pursuant to the Regulation 54 of Listing Regulations, the listed secured non-convertible debentures issued by the Company are fully secured by way of hypothecation over the book debt/ receivables and/or by mortgage of the Company's immovable properties, to the extent as stated in the respective information memorandum. Further, the Company has maintained security cover (100%) as stated in the respective information memorandum which is sufficient to discharge the principal and the interest amount at all times for the non-convertible debt securities issued by the Company. The security cover certificate as per regulation 54(3) of Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated 31 March 2023, has been separately filed with Stock Exchanges.
- 11] Disclosure pursuant to RBI notification RBI/DOR/2021-22/86 DOR, STR REC. 51/21 04.048/2021-22 dated 24 September 2021

(a) Details of transfer through assignment in respect of loans not in default during the nine months ended 31 December 2023

| | |
|---|----------|
| Count of loan accounts assigned | 32,412 |
| Amount of loan accounts assigned (₹ in crores) | 1,089.63 |
| Retention of beneficial economic interest (MRR) | 10% |
| Weighted average maturity (Residual Maturity) (in months) | 27 |
| Weighted average holding period (in months) | 14 |
| Coverage of tangible security | 55% |
| Rating wise distribution of rated loans | Unrated |

(b) Details of acquired through assignment in respect of loans not in default during the nine months ended 31 December 2023

| Particulars | Secured | Unsecured |
|--|---------|-----------|
| Count of loan accounts acquired | NIL | NIL |
| Amount of loan accounts acquired (₹ in crores) | | |
| Weighted average maturity (in months) * | | |
| Weighted average holding period (in months) | | |
| Retention of beneficial economic interest ** | | |
| Coverage of tangible security | | |
| Rating-wise distribution of rated loans | | |

* At the time of acquisition

** Retained by the originator



11] (c) Details of stressed loans transferred during the nine months ended 31 December 2023

| Particulars | To ARCs* | To permitted transferees | To other transferees |
|---|----------|--------------------------|----------------------|
| Count of accounts | 5,379 | - | - |
| Aggregate principal outstanding of loans transferred (₹ in crores) | 129.37 | - | - |
| Weighted average residual tenor of the loans transferred (in months) | 26 | - | - |
| Net book value of loans transferred (at the time of transfer) (₹ in crores) | 84.51 | - | - |
| Aggregate consideration (₹ in crores) | 105.00 | - | - |
| Additional consideration realized in respect of accounts transferred in earlier years | - | - | - |

* In addition to above, during the nine months ended 31 December 2023, the Company has transferred 899 loan accounts for an aggregate consideration of ₹ 22 crores. These loan accounts were already written off in the books before such sale transactions.

- 12] The Government of India has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules there under. The Ministry of Labour and Employment has also released draft rules thereunder on 13 November 2020 and has invited suggestions from stakeholders which are under active consideration of Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.



By order of the Board
For Poonawalla Fincorp Limited

Abhay Bhutada

Abhay Bhutada
Managing Director
DIN No.: 03330542

Place : Pune
Date : 18 January 2024

Registered Office : 201 and 202, 2nd Floor, AP81, Koregaon Park Annexe, Mundhwa, Pune-411 036, Maharashtra
Website : www.poonawallafincorp.com; **CIN :** L51504PN1978PLC209007
Phone : +91 020 67808090, **E-mail :** secretarial@poonawallafincorp.com

P POONAWALLA FINCORP
POONAWALLA FINCORP LIMITED

Statement of Consolidated Unaudited Financial Results for the Quarter and Nine Months Ended 31 December 2023

| | | Quarter Ended | | | Year To Date | | Year Ended |
|-----|---|------------------|-------------------|------------------|------------------|------------------|-----------------|
| | | 31 December 2023 | 30 September 2023 | 31 December 2022 | 31 December 2023 | 31 December 2022 | 31 March 2023 |
| | | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| 1. | Revenue | | | | | | |
| | (a) Interest income | 714.41 | 690.61 | 457.57 | 2,055.99 | 1,262.67 | 1,815.19 |
| | (b) Rental income | 6.05 | 6.68 | 7.32 | 19.95 | 20.28 | 27.72 |
| | (c) Fees and commission income | 15.98 | 19.97 | 16.22 | 50.00 | 46.15 | 61.54 |
| | (d) Net gain on fair value changes | 0.82 | - | 0.71 | 0.84 | 3.04 | 4.45 |
| | (e) Net gain on derecognition of financial instruments | 25.35 | 21.39 | 16.64 | 67.23 | 28.85 | 29.68 |
| | Total revenue from operations | 762.61 | 738.65 | 498.46 | 2,194.01 | 1,360.99 | 1,938.58 |
| | (a) Other income | 11.15 | 6.62 | 17.94 | 31.59 | 65.72 | 69.70 |
| | Total income | 773.76 | 745.27 | 516.40 | 2,225.60 | 1,426.71 | 2,008.28 |
| 2. | Expenses | | | | | | |
| | (a) Finance costs | 223.71 | 215.51 | 159.29 | 669.24 | 422.10 | 595.28 |
| | (b) Net loss on fair value changes | - | 0.73 | - | - | - | - |
| | (c) Net loss on derecognition of financial instruments | - | - | - | - | - | 10.87 |
| | (d) Impairment on financial instruments | (6.54) | 28.06 | (45.24) | 48.08 | (109.83) | (144.53) |
| | (e) Employee benefits expense | 112.98 | 109.31 | 129.39 | 327.33 | 397.24 | 514.80 |
| | (f) Depreciation and amortisation expenses | 15.15 | 14.74 | 15.82 | 45.38 | 42.06 | 61.41 |
| | (g) Other expenses | 71.70 | 68.85 | 59.04 | 203.39 | 167.39 | 226.84 |
| | Total expenses | 417.00 | 437.20 | 318.30 | 1,293.42 | 918.96 | 1,264.67 |
| 3. | Profit before exceptional items and tax (1-2) | 356.76 | 308.07 | 198.10 | 932.18 | 507.75 | 743.61 |
| 4. | Exceptional items (net) | - | 816.52 | - | 816.52 | 7.03 | 7.39 |
| 5. | Profit before tax from continuing operations (3+4) | 356.76 | 1,124.59 | 198.10 | 1,748.70 | 514.78 | 751.00 |
| 6. | Tax expense | | | | | | |
| | (a) Current tax - Current year | 63.77 | 403.88 | (0.81) | 508.38 | 49.28 | 24.18 |
| | - Earlier year | 1.42 | - | - | 1.42 | - | - |
| | (b) Deferred tax | 26.43 | (133.90) | 50.67 | (80.91) | 76.06 | 157.01 |
| | Total tax expense | 91.62 | 269.98 | 49.86 | 428.89 | 125.34 | 181.19 |
| 7. | Profit after tax for the period/year from continuing operations (5-6) | 265.14 | 854.61 | 148.24 | 1,319.81 | 389.44 | 569.81 |
| | Profit before tax from discontinued operations | - | 7.49 | 45.56 | 42.07 | 129.27 | 154.19 |
| | Tax expense of discontinued operations | - | 1.87 | 11.36 | 10.52 | 32.23 | 38.97 |
| 8. | Profit after tax for the period/year from discontinued operations | - | 5.62 | 34.20 | 31.55 | 97.04 | 115.22 |
| 9. | Profit for the period/year from continuing and discontinued operations (7+8) | 265.14 | 860.23 | 182.44 | 1,351.36 | 486.48 | 685.03 |
| 10. | Other comprehensive income | | | | | | |
| | (a) (i) Items that will not be reclassified to profit and loss | | | | | | |
| | Remeasurements of the defined benefit plans | (0.51) | 0.48 | (0.36) | 0.90 | 2.54 | 2.17 |
| | (ii) Income tax relating to items that will not be reclassified to profit and loss | 0.13 | (0.13) | 0.09 | (0.23) | (0.64) | (0.55) |
| | (b) (i) Items that will be reclassified to profit and loss | | | | | | |
| | Financial instruments through other comprehensive income | 0.03 | (0.11) | 0.32 | 0.26 | (0.24) | (0.35) |
| | Reclassification adjustments on disposal of Joint Venture, net of tax | - | - | - | - | (6.86) | (6.86) |
| | (ii) Income tax relating to items that will be reclassified to profit and loss | - | 0.03 | (0.08) | (0.06) | 0.06 | 0.09 |
| | (c) Other comprehensive income from discontinued operations (net of tax) | - | - | (0.08) | (0.19) | 0.19 | 0.14 |
| | Total other comprehensive income (Net of tax) | (0.35) | 0.27 | (0.11) | 0.68 | (4.95) | (5.36) |
| 11. | Total comprehensive income for the period/year (9+10) | 264.79 | 860.50 | 182.33 | 1,352.04 | 481.53 | 679.67 |



Statement of Consolidated Unaudited Financial Results for the Quarter and Nine Months Ended 31 December 2023 (Cont'd)

| | | (₹ in crores) | | | | |
|-----|--|------------------------|-------------------------|------------------------|------------------------|------------------------|
| | Particulars | Quarter Ended | | | Year To Date | |
| | | 31 December 2023 | 30 September 2023 | 31 December 2022 | 31 December 2023 | 31 December 2022 |
| | | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) |
| 12. | Total comprehensive income for the period/year attributable to | | | | | |
| | (a) Owners of the Company | 264.79 | 860.44 | 182.00 | 1,351.73 | 480.65 |
| | (b) Non-controlling interests | - | 0.06 | 0.33 | 0.31 | 0.88 |
| 13. | Profit from continuing operations for the period/year, attributable to | | | | | |
| | (a) Owners of the Company | 265.14 | 854.61 | 148.24 | 1,319.81 | 389.44 |
| | (b) Non-controlling interests | - | - | - | - | - |
| 14. | Profit from discontinued operations for the period/year, attributable to | | | | | |
| | (a) Owners of the Company | - | 5.56 | 33.87 | 31.24 | 96.16 |
| | (b) Non-controlling interests | - | 0.06 | 0.33 | 0.31 | 0.88 |
| 15. | Profit from continuing and discontinued operations for the period/year, attributable to | | | | | |
| | (a) Owners of the Company | 265.14 | 860.17 | 182.11 | 1,351.05 | 485.60 |
| | (b) Non-controlling interests | - | 0.06 | 0.33 | 0.31 | 0.88 |
| 16. | Other comprehensive income attributable to | | | | | |
| | (a) Owners of the Company | (0.35) | 0.27 | (0.11) | 0.68 | (4.95) |
| | (b) Non-controlling interests | - | (0.00) | - | (0.00) | 0.00 |
| 17. | Paid-up equity share capital (Face value of ₹ 2/- each) | 153.75 | 153.69 | 153.02 | 153.75 | 153.02 |
| 18. | Earnings per equity share (for continuing operations) (Not annualised) | | | | | |
| | (a) Basic (in ₹) | 3.45 | 11.13 | 1.94 | 17.18 | 5.09 |
| | (b) Diluted (in ₹) | 3.41 | 11.00 | 1.91 | 16.98 | 5.02 |
| 19. | Earnings per equity share (for discontinued operations) (Not annualised) | | | | | |
| | (a) Basic (in ₹) | - | 0.07 | 0.44 | 0.41 | 1.26 |
| | (b) Diluted (in ₹) | - | 0.07 | 0.44 | 0.40 | 1.24 |
| 20. | Earnings per equity share (for continuing and discontinued operations) (Not annualised) | | | | | |
| | (a) Basic (in ₹) | 3.45 | 11.20 | 2.38 | 17.59 | 6.35 |
| | (b) Diluted (in ₹) | 3.41 | 11.07 | 2.35 | 17.38 | 6.26 |

See accompanying notes to the financial results



Notes :

- 1] The consolidated unaudited financial results for the quarter and nine months ended 31 December 2023 ("the financial results") of Poonawalla Fincorp Limited ("the Company") have been prepared in accordance with Indian Accounting Standard 34 'Interim Financial Reporting' notified under Section 133 of the Companies Act 2013 ("the Act"). Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.
- 2] The financial results for the quarter and nine months ended 31 December 2023 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on 18 January 2024.
- 3] The financial results for the quarter and nine months ended 31 December 2023 have been subjected to limited review by the joint statutory auditors of the Company, as required under Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("Listing Regulations"). The statutory auditors have expressed an unmodified conclusion on these financial results.
- 4] These financial results shall be filed with the BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") and shall be available on the Company's website www.poonawallafincorp.com or on the website of BSE (www.bseindia.com) or NSE (www.nseindia.com).
- 5] The Group is engaged primarily in the business of financing in India and as such there are no separate reportable segments as per Ind AS 108 - 'Operating Segments'.
- 6] During the nine months ended 31 December 2023, the Company has allotted 792,701 equity shares of face value of ₹ 2/- each to the eligible employees of the Company under Employee Stock Option Plan 2007 / Restricted Stock Option Plan 2014 / Employee Stock Option Plan 2021 pursuant to the SEBI ESOP Guidelines, as amended from time to time.
- 7] During the nine months ended 31 December 2023, the Company has issued Commercial Papers which were listed on the BSE pursuant to SEBI Master Circular No SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated 10 August 2021 (amended as on 7th July 2023), in connection thereto, refer the disclosure on regulation 52(4) of Listing Regulations separately filed with Stock Exchanges.
- 8] The Board of Directors and Shareholders of the Company in their respective meetings had approved sale of its shareholding in joint venture Jaguar Advisory Services Private Limited (JASPL) held on 2 November 2021 and 13 December 2021. The sale is subject to requisite regulatory approvals. Accordingly, in line with the requirements of Ind AS 105 "Non-current assets Held for Sale", such investment has been classified as assets held for sale.
- 9] The Board of Directors at its meeting held on 18 January 2024 has declared an interim dividend of ₹ 2/- per equity share of face value of ₹ 2/- each out of the net profits for the nine months ended 31 December 2023.
- 10] The Government of India has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules there under. The Ministry of Labour and Employment has also released draft rules thereunder on 13 November 2020 and has invited suggestions from stakeholders which are under active consideration of Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
- 11] Brief details of results of discontinuing operations Grihum Housing Finance Limited ("GHFL") (Formerly known as Poonawalla Housing Finance Limited) till date of sale are given as under -

| Particulars | ₹ in crores | | | |
|--|------------------------|--------------------|------------------------|---------------------|
| | Quarter Ended | Year to Date | | Year Ended |
| | 31 December 2022 | 25 July 2023 | 31 December 2022 | 31 March 2023 |
| | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| 1. Revenue from operations | 199.30 | 288.08 | 509.24 | 703.62 |
| 2. Other income | 0.52 | 2.91 | 6.82 | 12.43 |
| 3. Total income | 199.82 | 290.99 | 516.06 | 716.05 |
| 4. Total expenses | 154.26 | 248.92 | 386.79 | 561.86 |
| 5. Profit before tax from discontinued operations | 45.56 | 42.07 | 129.27 | 154.19 |
| 6. Tax expenses | 11.36 | 10.52 | 32.23 | 38.97 |
| 7. Profit after tax from discontinued operations | 34.20 | 31.55 | 97.04 | 115.22 |
| 8. Other comprehensive income from discontinued operations | (0.08) | (0.19) | 0.19 | 0.14 |
| 9. Total comprehensive income from discontinued operations | 34.12 | 31.36 | 97.23 | 115.36 |



12] Unaudited Financial Results of Poonawalla Fincorp Limited (Standalone Information):

(₹ in crores)

| Particulars | Quarter Ended | | | Year to Date | | Year Ended |
|--|------------------------|-------------------------|------------------------|------------------------|------------------------|---------------------|
| | 31 December 2023 | 30 September 2023 | 31 December 2022 | 31 December 2023 | 31 December 2022 | 31 March 2023 |
| | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| 1. Total income | 773.76 | 744.73 | 519.31 | 2,230.09 | 1,428.05 | 2,010.03 |
| 2. Profit before exceptional items and tax | 356.76 | 307.53 | 201.01 | 931.87 | 509.07 | 745.36 |
| 3. Exceptional items | - | 1,221.20 | - | 1,221.20 | 20.85 | 21.21 |
| 4. Profit before tax | 356.76 | 1,528.73 | 201.01 | 2,153.07 | 529.92 | 766.57 |
| 5. Profit after tax | 265.14 | 1,258.89 | 150.42 | 1,724.26 | 404.25 | 584.94 |
| 6. Total comprehensive income for the period | 264.79 | 1,259.16 | 150.39 | 1,725.13 | 405.97 | 586.30 |



By order of the Board
For Poonawalla Fincorp Limited


Abhay Bhutada
Managing Director
DIN No.: 03330542

Place : Pune

Date : 18 January 2024

Registered Office : 201 and 202, 2nd Floor, AP81, Koregaon Park Annexe, Mundhwa, Pune-411 036, Maharashtra

Website : www.poonawallafincorp.com; CIN : L51504PN1978PLC209007

Phone: +91 020 67808090; E-mail: secretarial@poonawallafincorp.com