

Poonawalla Fincorp Limited

Investor Presentation Q3FY24

Scalable Business Model | Pure Retail Play | Digital-First Tech-Led | Customer Centric

Agenda



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Q3FY24 Performance

Excellent Quarter on All Fronts



Differentiated strategy and execution excellence led to all round performance across business growth, credit quality & profitability

Highest ever quarterly disbursement

Highest ever quarterly PAT

Lowest GNPA & NNPA

What do we stand for

“Scalable business model with pure retail play strategy”

“Technology led and customer centric approach”

“Business construct to deliver sustainable RoA of 4.0% - 4.5%”

AUM

₹ 21,946 crore

+58% YoY | +9% QoQ

Disbursement

₹ 8,731 crore

+159% YoY | +12% QoQ

PAT*

₹ 265 crore

+76% YoY | +15% QoQ

RoA

5.3%

+84 bps YoY | +34 bps QoQ

GNPA

1.33%

-36 bps YoY | -3 bps QoQ

NNPA

0.70%

-19 bps YoY | -2 bps QoQ

CRAR

38.2%

NIM

11.02%

*PAT comparison with Q2FY24 is excluding the impact of exceptional items

Executive Summary

Setting the momentum for expanding growth horizon



Strong Business Momentum Continues in Q3FY24



- Highest ever disbursement of ₹ 8,731 crore
- Consistent increase in disbursement: Up 159% YoY & 12% QoQ
- AUM at ₹ 21,946 crore with a growth of 58% YoY & 9% QoQ

Strengthened Distribution – Omni Channel



- Launched mobile app to offer instant digital personal loans
- Presence across all channels – Web, App, WhatsApp, Social media, Contact center, DSA and Branch
- Cross sell and upsell focus

Efficiently Managed Liability Book



- Average CoB remained stable at 7.99% in Q3FY24
- Well diversified borrowing profile spread across various banks, financial institutions and capital market participants
- **Long term credit rating of AAA/Stable** from both CRISIL & CARE Ratings

Executive Summary

Setting the momentum for expanding growth horizon



Robust Asset Quality



- GNPA & NNPA reduced to 1.33% and 0.70% respectively compared to 1.36% & 0.72% in Q2FY24 and as compared to 1.69% & 0.89% in Q3FY23
- Provision Coverage Ratio (PCR %) stood at 47.33%

Rise in Profitability – Q3FY24



- NIM at 11.02%, up 33 bps YoY
- Improvement in Opex to AUM ratio from 4.18% in Q2FY24 to 4.00% in Q3FY24
- Operating Profit (PPOP) stood at ₹ 350 crore, up 125% YoY and 4% QoQ
- PAT* stood at ₹ 265 crore, up 76% YoY and 15% QoQ.
- Return on Assets (RoA)* stood at 5.3% during Q3FY24 as compared to 5.0% in Q2FY24 and 4.5% in Q3FY23

End to End Digital Capabilities



- 100% digital journey capability for customers across all products
- Focus on customer/partner advocacy: Robotic interfaces, Straight through processing, Multiple self-service channels
- Advanced data analytics usage – Across sales (Including X sell), underwriting, collections & risk monitoring

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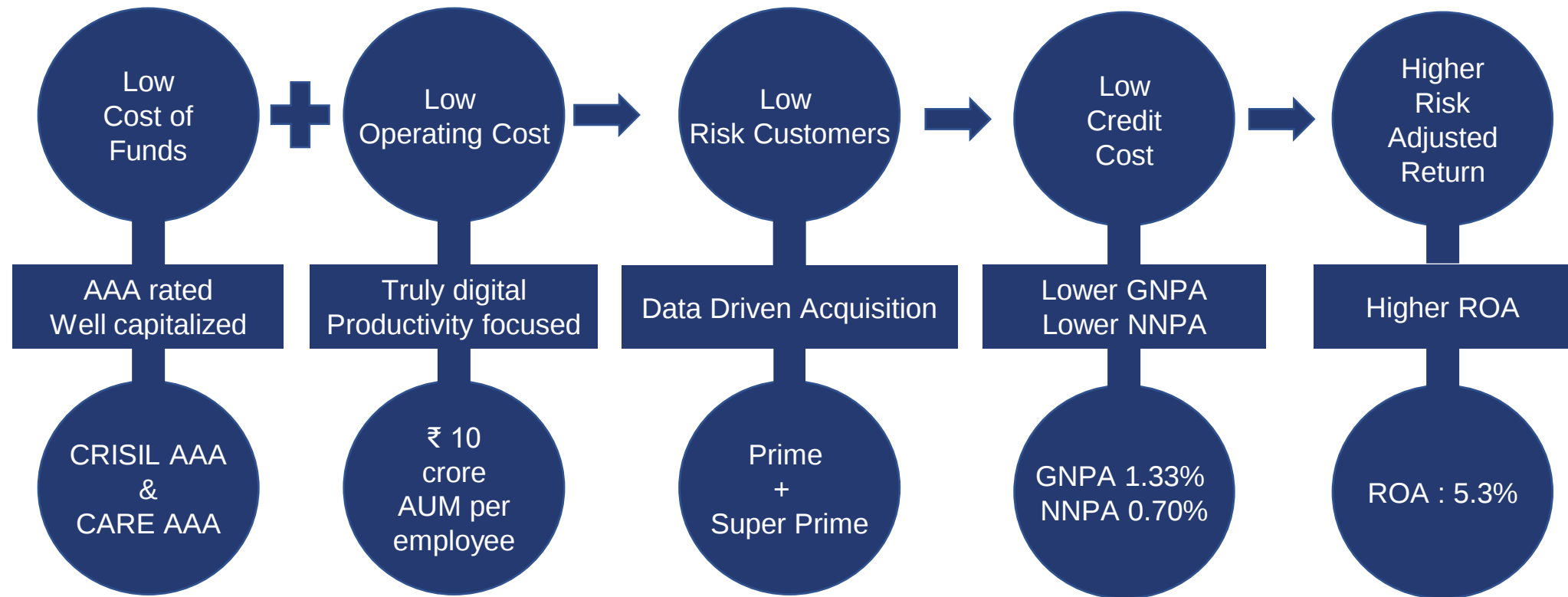


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Poonawalla Fincorp's Digital-First Tech-led Model - Demystified



Low cost of funds and Low Opex enabling Poonawalla Fincorp to target low risk - credit tested Prime and Super Prime customers thereby resulting in lower credit cost



Poonawalla Fincorp's offering is unique as it combines - User Experience & Agility of Fintech, Cash Flow based underwriting and practical approach like a NBFC and Low rate along with no hidden charges like a bank

Customer's Problem Statement and Persona

An illustration



Rajiv, a 34-year-old businessman from Pune, runs a manufacturing unit since last 8 years from rented premise. He has an annual turnover of ₹ 3 crore, stays in his owned house and pays GST on time. He is tech savvy, uses internet banking, active on social media and uses WhatsApp extensively, for both personal as well as business purpose.

He has grown his business over the years by securing a cash credit facility by mortgaging his residential property with bank. Now, he wants to expand his business further in new product line for which he needs ₹ 23 lakh. He has ₹ 15 lakh from his own sources and for the shortfall amount of ₹ 8 lakh, he is thinking of taking a loan. His CIBIL score is 783 and his expectation is as follows:

- ✓ ₹ 8 lakh of loan amount in form of a term loan
- ✓ Collateral free, as he has no additional collateral available (house is already mortgaged to bank)
- ✓ Quick approval basis cash flow, willing to provide all documents in digital mode including PDF banking
- ✓ Convenience through a completely digital mode without visiting the branch
- ✓ Low interest rate along with zero prepayment and no hidden charges (most critical aspect for any borrower)

He explored multiple options and is amazed that no lender meets all his requirements until his friend Sanjeev, who recommended Poonawalla Fincorp, based on his own superior experience with Poonawalla Fincorp.

Customer Dilemma – Where is my lender of choice ?



Parameters	Traditional Bank	Traditional NBFC	Large NBFC with Digital Capability	Fintech NBFC	Poonawalla Fincorp
Loan Amount Flexibility	No	Yes	Yes	No	Yes
Collateral Free	No	Yes	Yes	Yes	Yes
Quick Turnaround Time	No	No	Yes	Yes	Yes
100% Digital Process	No	No	No	Yes	Yes
Low Interest rate & No hidden charges	Yes	No	No	No	Yes
Flexible Tenure & Min. Documents	No	No	Yes	Yes	Yes
Zero Prepayment Charges	Yes	No	No	No	Yes

Customer needs a combo of Fintech, NBFC and Bank, hence a big opportunity for Poonawalla Fincorp

Poonawalla Fincorp is uniquely positioned to further disrupt the disrupted and help customers with lender of their choice

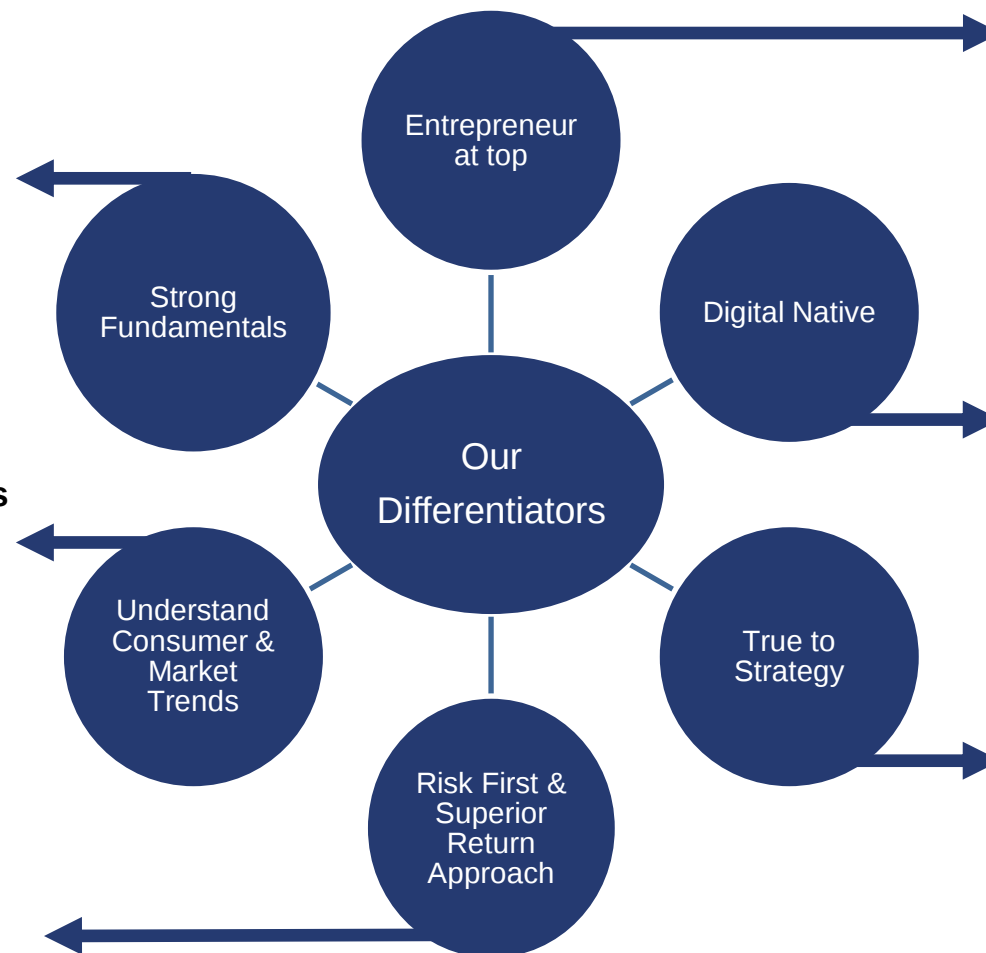
What Differentiates Us?



- **AAA** Rated
- Well **Capitalized**
- Excellent **portfolio quality**
- Strong well **diversified book**

- Execution based on **strong signals for strategic & operational aspects** as well as **products & processes**.

- Focus on risk to ensure **right customer onboarding**
- Return optimization through **active portfolio management**
- Unique **choice of rejection model** driven by **competitive interest rate offering**



- **Led by Abhay Bhutada**, an entrepreneur at the top
- Built a pool of next level leaders and a **culture of innovation and entrepreneurial mindset**

- Born in **Digital Age**
- With a Digital DNA ensuring **agility, adaptability & flexibility**

- **Well defined strategy** with laser sharp segmental **focus – Consumer & MSME**
- **Relentless execution excellence** reflected in consistent quarter on quarter performance since acquisition.

Differentiated Business Model



Non-Conventional & Branch-lite model

- We have well defined, digital-led and branch lite model that differentiates us from the conventional model
- This model results in lower operating expenses and at the same time enhances our operational efficiency
- We have also invested in all platforms viz., web, app and app-less (WhatsApp) platforms

Technology and Innovation

- State-of-the-art technologies helping us doing all the lending processes digitally including e-Sign, e-NACH, e-KYC, etc.
- We are using BRE and algorithm-based lending approach along-with data analytics supported by AI and ML

Differentiated Product Proposition

- Unlike the conventional lenders, we offer loans with no prepayment charges as well as no hidden charges
- We offer loans with minimal documentation at lower interest rates with flexible tenure
- We have a well diversified book and continue to add more innovative products to our product suite.



Strong Leadership and Management

- Poonawalla Fincorp is backed by Cyrus Poonawalla Group, which is cash rich, net debt free and one of the most respected group
- Further, PFL is led by Mr. Abhay Bhutada, an entrepreneur at the top, supported by a strong management team

Targeting Prime Customer Segment

- Focused towards acquiring Prime and Super Prime Customers with no new to credit customer lending
- Low cost of borrowings is the key enabler for us to target this segment which in turn helps us to maintain superior asset quality as well.

Industry leading TAT

By leveraging technology and AI, we can offer loans to our customers at a TAT which is fastest among the industry

Our customer segment is unique and better than other lenders



Product	Market	Credit Tested	Bureau Score
Professional Use	Urban	Credit Tested	700+
Consumption related	Semi Urban	New To Credit	650+
Commercial Use	Rural		600+

Ticket Size	Income Assessment	Income Document	Pricing
Top Quartile	Verified Income	Digital	Like Banks
Middle Quartiles	Imputed Income	Physical	Like large NBFCs
Lower Quartiles	Surrogate Income		Like smaller NBFCs

Representation of segments across dimensions as per the risk stacking (Low to High).

Poonawalla Fincorp operates in the least risk segment across the dimensions as per the risk first and superior return approach unlike competition which operates in high-risk segments as well.

Where is differentiation getting reflected?



AUM Growth
Consistent
QoQ

Portfolio Quality
Best-in-class GNPA
& NNPA

Operating Efficiency
Consistent reduction
in Opex ratio

Digital Reach
Increased customer
acquisition

Customer Satisfaction
Improvement in NPS

We have built an engine that is

Scalable
Will continue to
grow

Sustainable
Has risk
mitigations built in

Resilient
Has risk calibrated
onboarding

Efficient
Based on
productivity

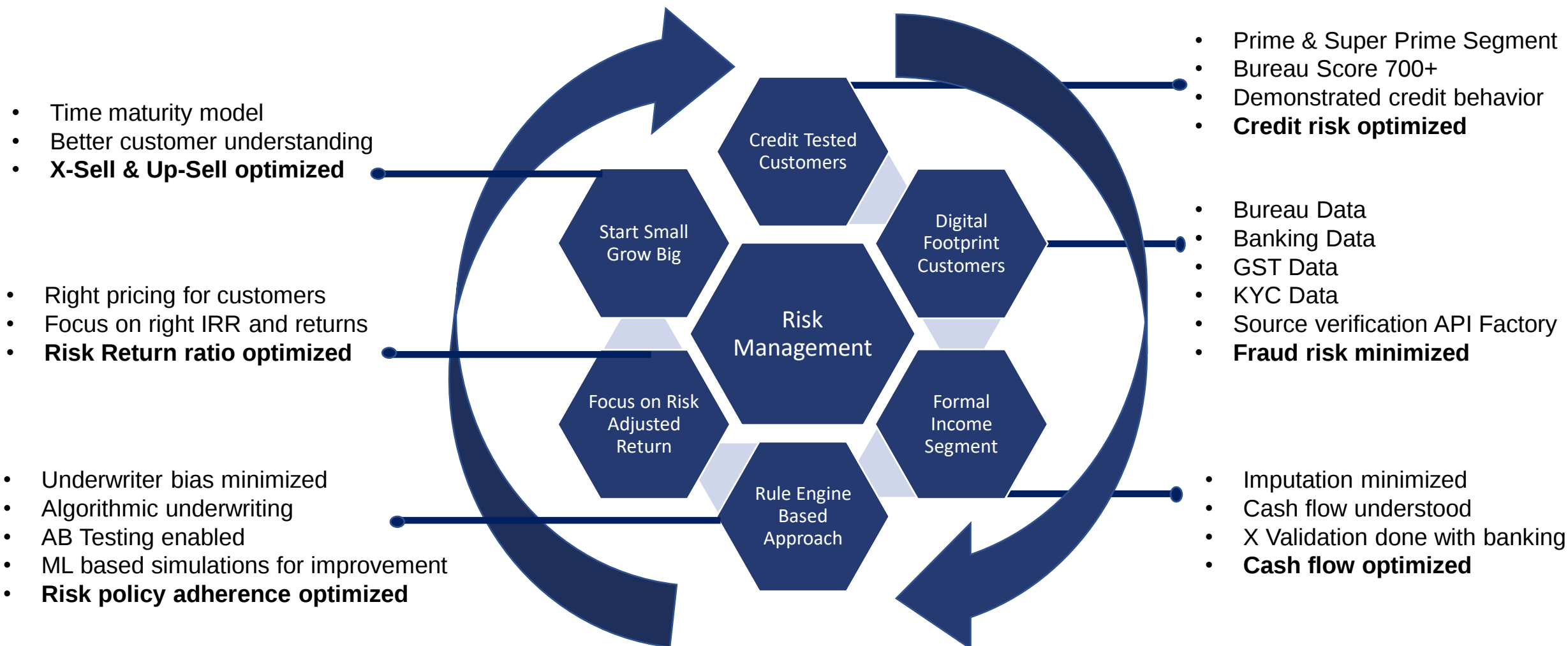
Experiential
Brings in
customer delight

Thereby leading to



Sustainable Superior Performance

Risk Management integrated into the strategy



Data and Risk driven lending

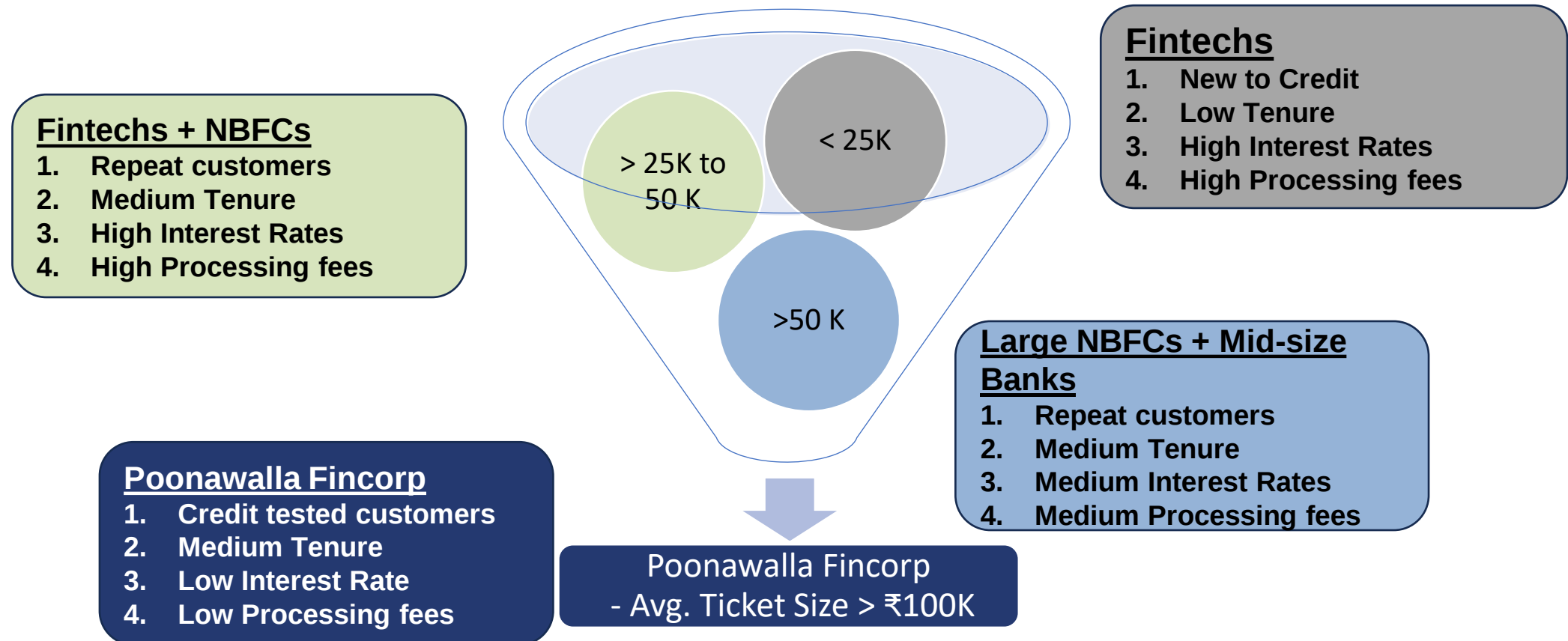
Transformation journey so far



Parameters (Standalone)	Dec-20 (Legacy Magma) (Pre-Acquisition)	Dec-23 (Poonawalla Fincorp) (Post-Acquisition)
Assets Under Management (AUM)	₹ 11,631 crore	₹ 21,946 crore
Cost of Borrowing (%)	9.64%	7.99%
GS3/Gross NPA (%) ¹	8.23%	1.33%
NS3/Net NPA (%) ¹	5.35%	0.70%
Return on Assets (%) ²	0.04%	5.3%
AUM per Employee	₹ 2.14 crore	₹ 10 crore
PBT Per Employee ²	₹ 0.12 lacs	₹ 65 lacs
Collection	Cash	Digital
Branches	255	103
Lending Methodology	Physical	Digital
New to Credit	Yes	No
Data Driven Lending	No	Yes
Credit Rating	AA- (CARE)	AAA (CRISIL & CARE)
Employee Headcount	5,431	2,319
Direct & Digital Business (%)	~10%	80%
Digital First Approach	No	Yes

Note: 1. Dec-20 numbers are GS3 & NS3 and Dec-23 numbers are GNPA & NNPA. 2. Return on Assets & PBT per Employee is quarterly annualized.

Short Term Personal Loan (STPL) – Industry & PFL Overview



- Industry performance* : 30+ for < 25K segment is 5X than > 25K segment (16.6% & 3.2% respectively)
- Industry performance* : 90+ for < 25K segment is 8.7X than > 25K segment (10.4% & 1.2% respectively)
- **PFL operating at the prime end of this segment with > ₹100K ticket size. Hence, not susceptible to low ticket risk.**

How we are growing and the road ahead



	Portfolio Mix	Tenure Mix
Current	Secured Portfolio52% Unsecured Portfolio48%	Short Term (Upto 12 mths)22% Medium & Long Term (>12 mths)78%
Road Ahead	Secured Portfolio50% Unsecured Portfolio50%	Short Term (Upto 12 mths)20 - 25% Medium & Long Term (>12 mths)75 - 80%
Rationale	• Customer demand moving towards consumption and unsecured finance • Currently gap in addressing customer requirements • Huge bureau tested customer base • Risk adjusted returns make it an attractive proposition	• Short tenure loans to acquire more customers with an eye for future • Helps in risk management. • Leverages the cost of capital advantage • Driver for profitability • Start small, Grow big to build competitive advantage

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Scalable Business Model to Drive Profitable Growth



Inherent Strengths...

Brand Strength & Strong Management

Flagship financing arm of Cyrus Poonawalla Group with shared brand identity
Professionally run organization with seasoned leadership team

Robust Balance Sheet

Healthy CRAR at **38.2%** against regulatory requirement of 15%
Total Balance Sheet size grew by 40% YoY to reach **₹ 21,232 crore**

Digital First and Technology Led

Digitalized end to end processes
Advanced data analytics being leveraged for all business use cases

Retail Franchise

Focus on Consumer & MSMEs with diversified product suite & PAN-India retail franchise
Granular book | Risk based pricing

Target Market Aligned Distribution & Products

Unique sourcing model with mix of Direct Digital Program (DDP) and DSA
Digital First Products focused on credit tested customers

Efficiently Managed Liability Book

Long term rating of AAA/Stable by CRISIL and CARE Ratings
Diversified borrowing mix

...to capture market opportunities

Technology disrupting traditional ways of lending

Rapid expansion & consolidation (Partnership / acquisition) in Fintech space
Exponential rise in digital lending with focus on customer experience & faster TAT

Structural tailwinds

Fast growing economy punctuated by high share of consumption spending
Favorable demographics: High share of digital savvy young population with rising acceptance of credit

Large and fast growing total addressable market

Large and growing opportunity for consumer & MSME finance
Growing demand for Pre-owned cars + shift towards digital marketplaces

Management Vision 2025

Performance well ahead of long-term guidance



Vision 2025

To be amongst the **Top 3 NBFCs in consumer and MSME segment**

Risk-calibrated accelerated growth, **~3x of FY21 AUM**

Amongst the lowest COF in the industry
~250 bps reduction in borrowing cost

Best-in-class Asset Quality; **Net Stage 3 < 1%**

On the right track (Q3FY24 status)

Product diversification to have large presence in chosen segments. Leadership in select products achieved

AUM @ 2.1x of FY21

Achieved

Long term credit rating AAA by CRISIL and CARE Ratings
Continues to be amongst the lowest cost borrower

Achieved

Net NPA @ 0.70% as on December 31, 2023

Long Term Guidance on Financial Metrics

Profitable Growth with Best-in-Class Asset Quality



AUM Growth
35-40%



Profit Growth
30-35%



GNPA
1.3-1.8%



NNPA
0.5-0.9%



Return on Assets
4-4.5%

Successfully Executing our Strategic Plan

- 1 Differentiating by Offering Superior Customer Value
- 2 Aligning Distribution & Products that Suits Target Market
- 3 Digital-First, Technology-Led to the Core
- 4 Upholding Robust Credit Quality
- 5 Continuously Optimizing Cost of Borrowing & Liquidity
- 6 Future Ready Human Capital with Strong Leadership

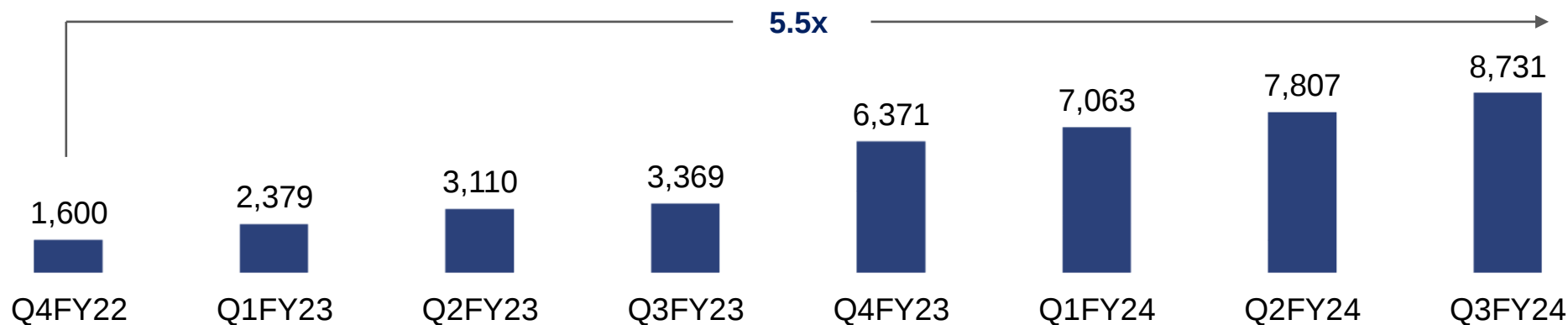
1a

Differentiating by Offering Superior Customer Value

To ensure sustainable growth & leadership in chosen segments

₹ crore

Accelerated disbursement growth



- ▶ 100% end to end digital journey capability
- ▶ Customer Orientation: Committed to give superior experience & create customer delight
- ▶ Amongst the best Turn Around Time (TAT)
- ▶ Continuous engagement across customer lifecycle

Minimal paperwork, reduced human intervention & advanced data analytics

Amongst the best NPS score in industry | 24*7 customer service availability using digital mediums

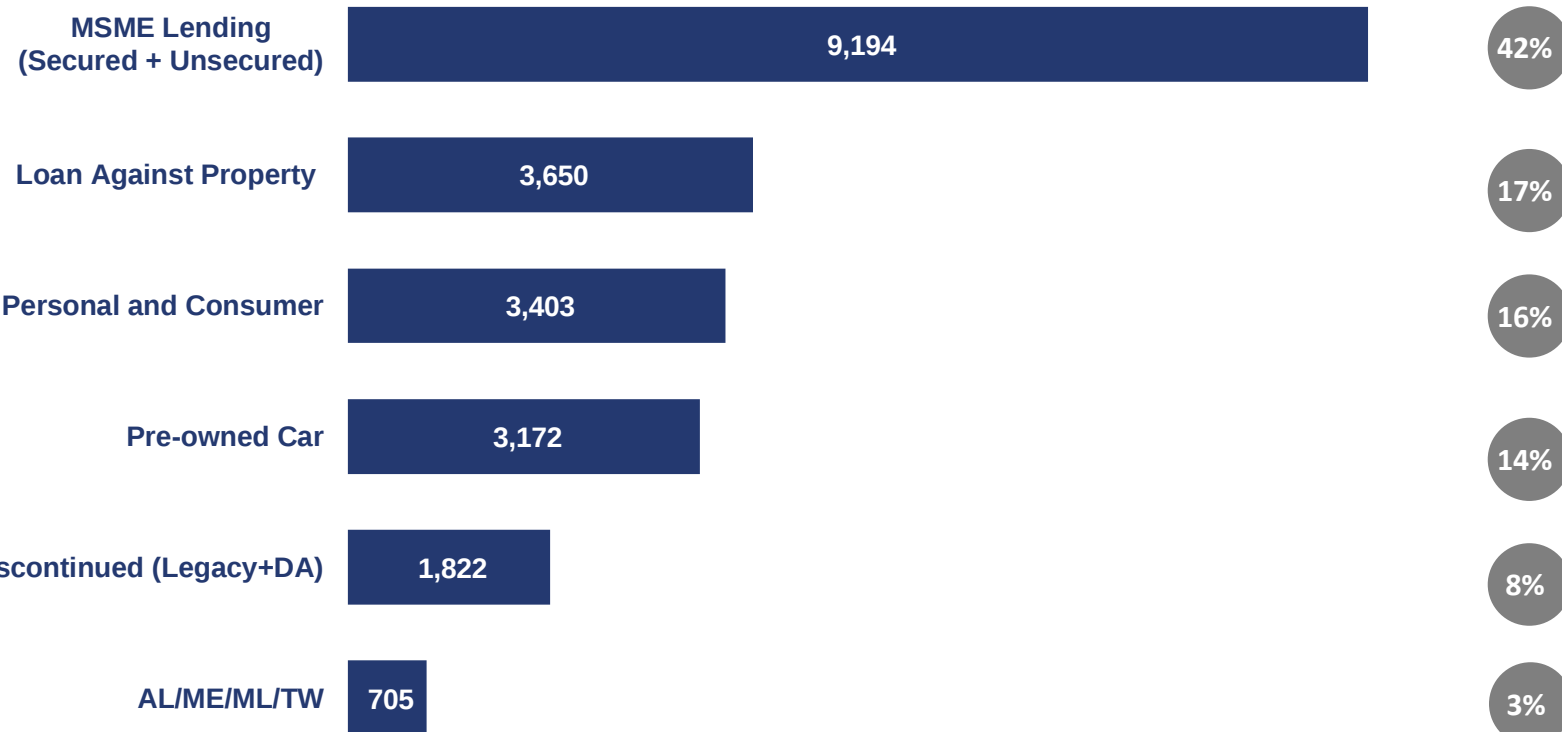
Constant reduction in TAT | Loan disbursements facilitated by lean & agile backend operations

Through distribution reach & technology

1b Diversified Assets Under Management

₹ crore

Contribution

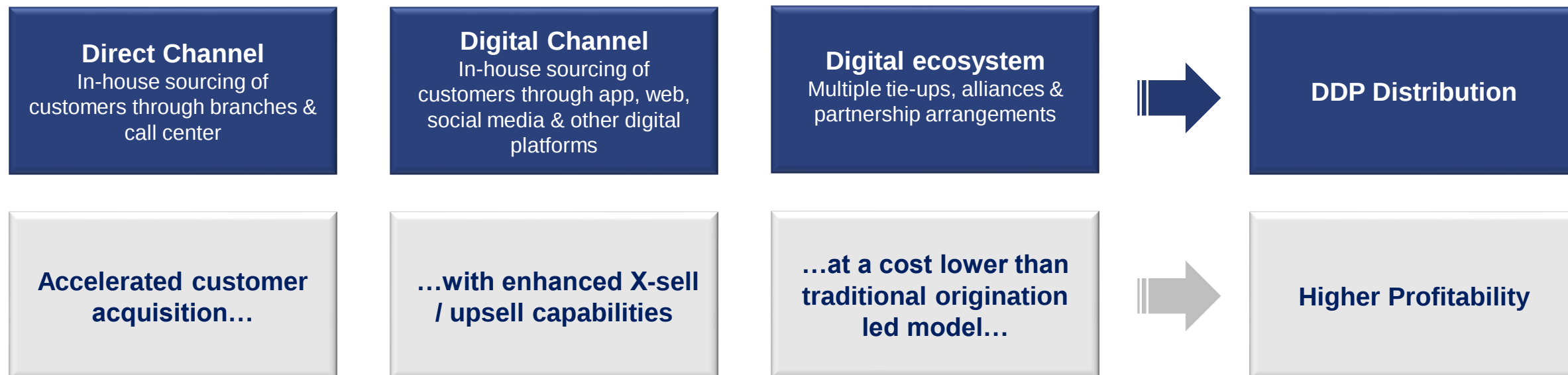


- Pure retail portfolio with focus on MSME and Consumer segment.
- AUM well diversified across products, geographies and sourcing channels.

AUM as on December 31, 2023 : ₹ 21,946 crore

Distribution: In Sync with Emerging Business Models

Direct Digital Program (DDP) led distribution model



- ▶ Launched mobile app to offer instant digital personal loans
- ▶ Focus on Customer Lifetime Value (CLTV)
- ▶ Technology first & risk calibrated approach

Significant traction in App downloads in Q3FY24

X-sell / upsell & pre-approved offers

Leads to lower customer acquisition cost & better asset quality

2b

Product Suite: Tailored for the Target Segment

Focus on Consumer & MSME segment with diversified offerings

Existing products			Upcoming products
Pre-owned Cars	Digital Business Loans	Machinery Loan	Co-branded Credit Card*
			<i>*RBI approval received</i>
Merchant Cash Advance	Digital Personal Loan	Digital Consumption Loan	EMI Card
Digital Consumer Finance	Digital Loan to Professionals	Medical Equipment Loan	
Auto Lease	Loan Against Property	Supply Chain Finance	

► Expanding product suite to meet customer needs

► Digital led product innovation

► Complete transparency in product features



Consumption led new customer acquisition with an eye on future
Leveraging customer base for X-sell / up-sell opportunities

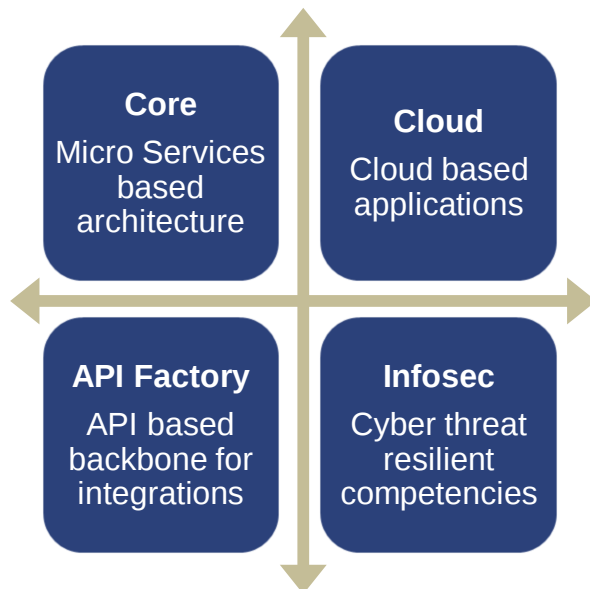
Digital First products, processes & entire customer journey

No hidden charges

Digital-First, Technology-Led to the Core

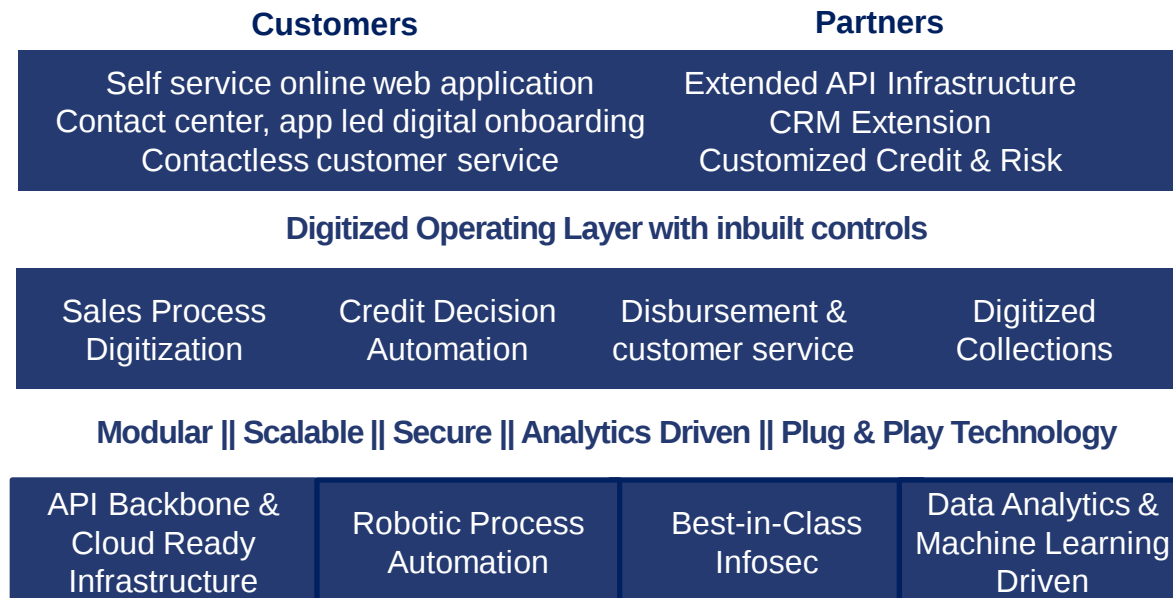
Leading to competitive moat, efficient operations & sustained growth

Deep Investments in Technology



- Backend built to scale → capability to process high volume & high speed of transactions
- Preferred partner for Tech-led ecosystem
- Last mover advantage

Building a Tech led Play



Plug & Play API Stack → Less customization + Low maintenance

Speed of Execution - BRE, API based integration for underwriting checks & validations

Faster adoption of technology leading to fully digitized business operations

3b Digital Transformation Yielding Results

End to End Digitalized Lending – Lower TATs, Minimal Paperwork, Reduced human intervention

- End to end digital journey capability for customers across all products via Digital KYC, Digital Onboarding (e-sign, e-agreement & e-Nach), Automated BRE for quick decisioning & Digital collections via multiple payment modes | Rise in penetration for all metrics
- Straight Through Digital Small Ticket Personal Loan – Single interface for customers

Focus on customer/partner advocacy – Robotic interfaces, Straight through processing, Multiple self-service channels

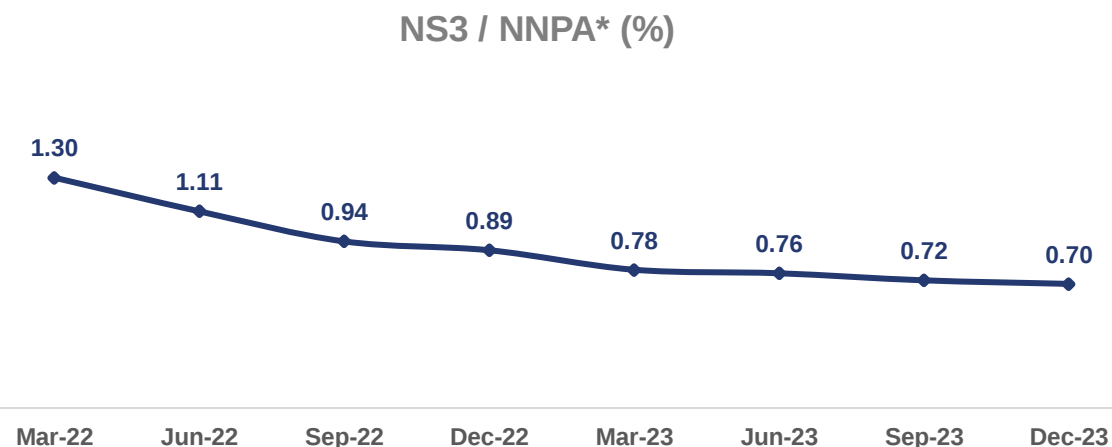
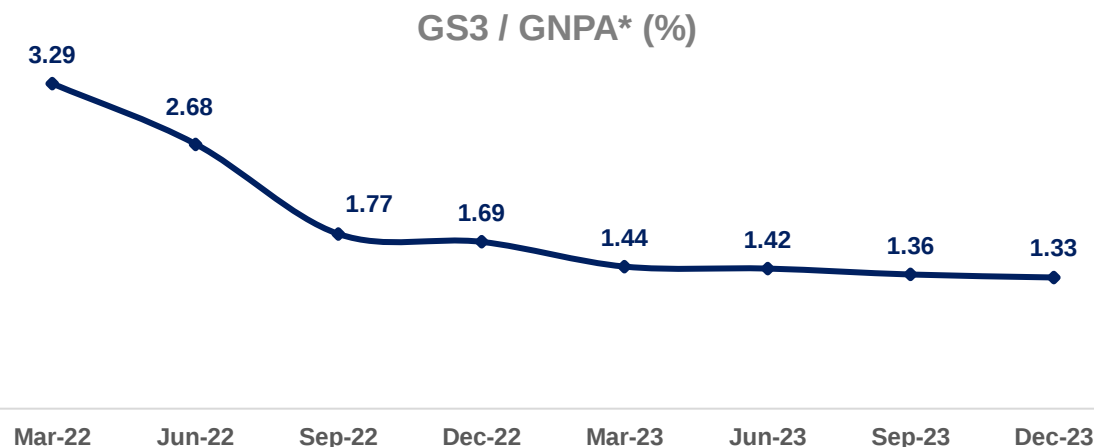
- Seamless & integrated Omni-channel customer engagement (call center, branch office, mobile app, and website) with focus on 'First Time Right' approach and maximizing NPS on all transactions
- 100% digital onboarding of channel partners with same day TAT + system-based payouts + online platform for loan application

Advanced data analytics usage – Across sales, underwriting, collections & risk monitoring

- Policy optimization & rationalization done through portfolio deep dive using advanced analytics | Risk scorecards for pre-approved offers, Propensity models leading to higher sales conversions | Predictive models for delinquency & risk segmentation to streamline collection effort
- Leverage 'data warehouse' with real time update of customer data

4 Upholding Robust Credit Quality

Consistent outperformance on Asset Quality



Chosen market segment, Prudent underwriting & Collection capabilities: Drivers of our robust asset quality

- ▶ High Quality customer profile
- ▶ Closely monitored Early Warning Signals
- ▶ Conservative underwriting standards with counter cyclic adjustments in policy and front ended write offs

Metropolitan & Urban area focused portfolio

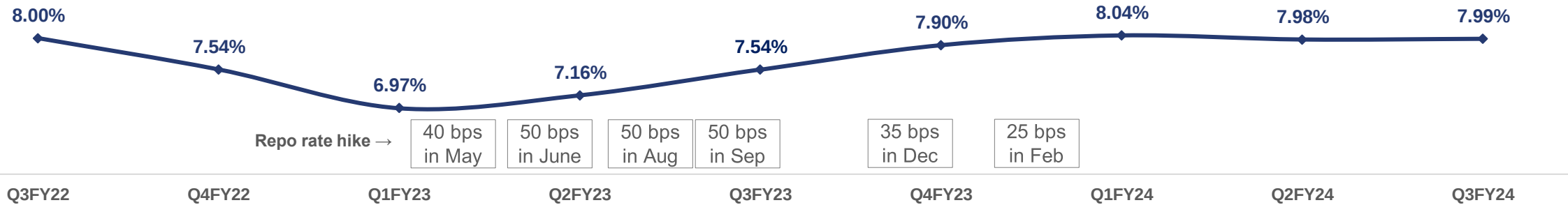
Early-stage delinquency within guardrails

Approval rate guided by conservative policy parameters to have predictable portfolio quality

5 Optimizing Cost of Borrowing & Liquidity Position

Despite hardening of rates and tight liquidity, maintained avg. CoB at same level q-o-q

Average Cost of Borrowing (PFL)



Enabling growth at optimum cost of borrowing

- ▶ Long term credit rating of AAA by CRISIL & CARE Ratings
- ▶ Expansion of lenders / subscribers
- ▶ Maintaining adequate liquidity

Rating upgrade optimizing the borrowing cost

Onboarded new Mutual Funds and Banks

₹ 2,973 crore of liquidity surplus as on December 31, 2023

Future Ready Human Capital with Strong Leadership

Building the Right Culture with focus on Productivity



Productivity & Rewards

- Collaboration Meet to drive cohesiveness
- New incentive model & policy implemented
- Business Enablement programs launched
- Enhanced ESOP coverage to include middle management
- Productivity enhancement program across the functions leading to leaner structures



Development

- Well defined development plan across all levels
- Competency framework implemented
- Coaching for Senior Leaders and mid management
- Functional and Leadership programs launched



Operational Efficiency

- AI enabled connect bot launched
- Analytics launched for data-based decision making
- Strengthened the staff governance framework



Employee Engagement

- My Branch, My Pride launched
- Fun at work & family inclusion events
- Healthy Workplace Award by Arogya World
- Reward & Recognition program

Building a high-performance culture in the organization with a balance of employee development & engagement

Agenda



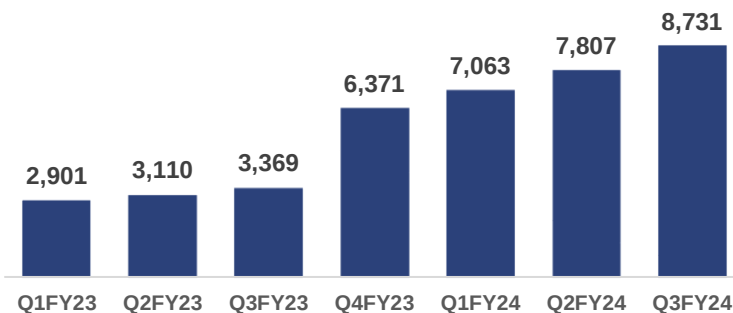
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Performance Parameters

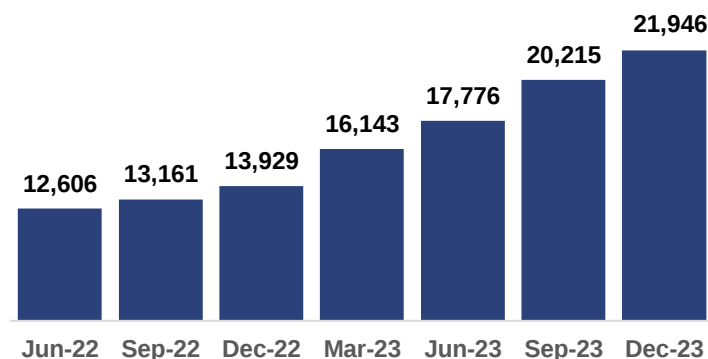
Robust growth continues | Significant reduction in GNPA & NNPA



Disbursement

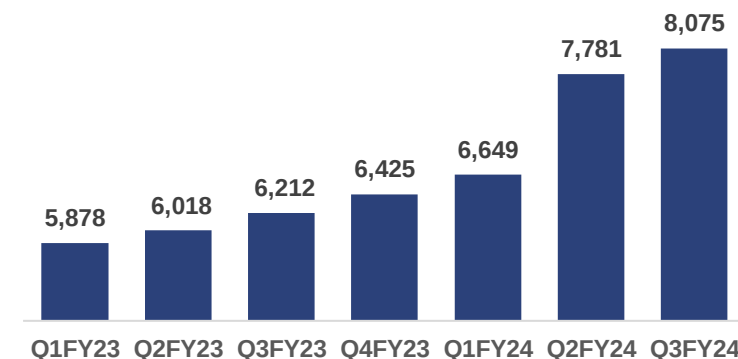


AUM

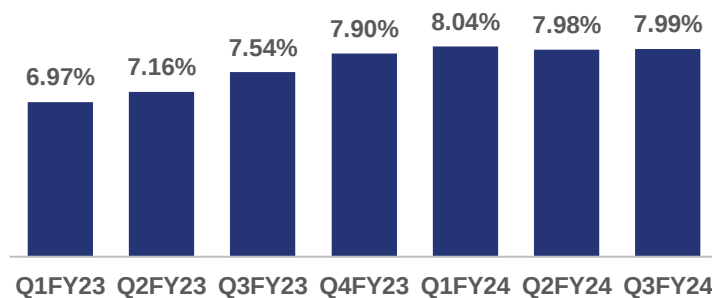


Net-worth

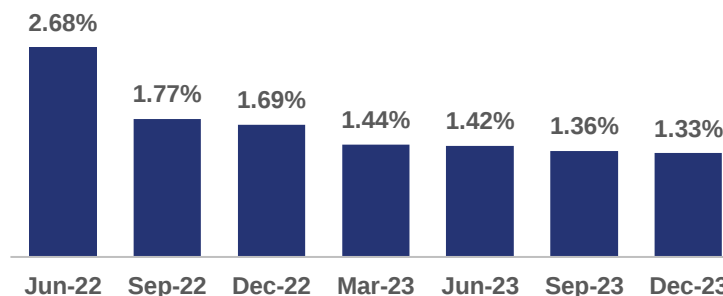
₹ crore



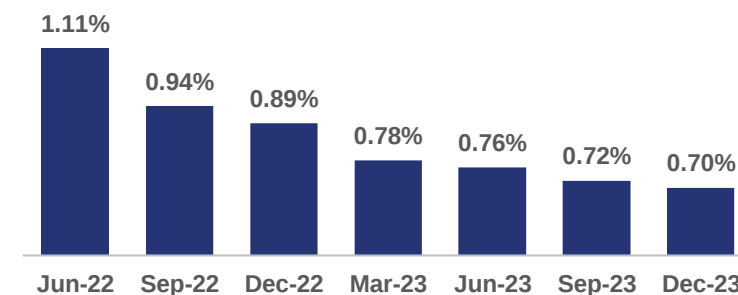
Cost of Borrowing



GS3 / GNPA*



NS3 / NNPA*

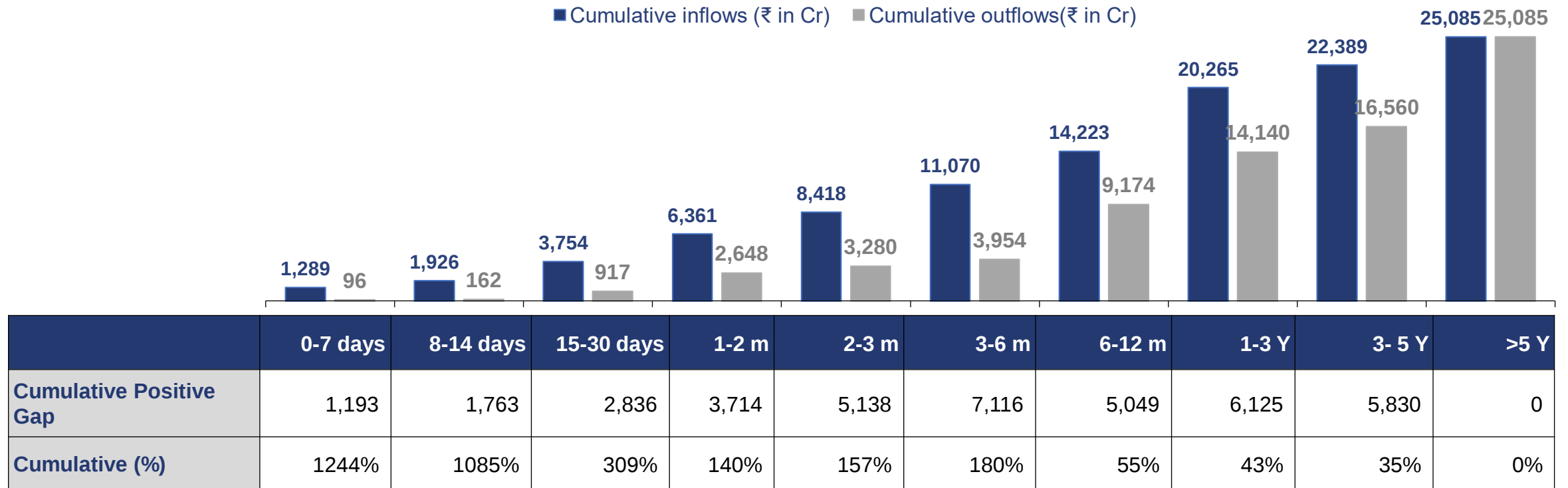


*The reduction in GNPA / NNPA is despite the alignment with revised NPA definition as per RBI circular | Comparison of aligned GNPA / NNPA Sep-22 onwards drawn from GS3 / NS3 of previous periods

ALM statement and Liquidity



Structural Liquidity Statement as on December 31, 2023



Liquidity as on December 31, 2023, for PFL at ₹ 2,973 crore in the form of cash, cash equivalents and undrawn bank lines

Asset Quality

Significant improvement on sustained basis



Particulars	Dec-22	Sep-23	Dec-23
Gross NPA (₹ crore)	223	266	275
Net NPA (₹ crore)	117	140	145
Gross NPA (%)	1.69%	1.36%	1.33%
Net NPA (%)	0.89%	0.72%	0.70%
Provision Coverage Ratio (%)	47.77%	47.17%	47.33%

% of on-book AUM

Profit & Loss Statement



Particulars (₹ crore)	Q3FY23	Q2FY24	Q3FY24	YoY	QoQ
Total Income	519	745	774	49%	4%
Interest Expenses	159	216	224	40%	4%
Operating Expenses	204	194	200	-2%	3%
Operating Profit	156	336	350	125%	4%
Credit Cost	-45	28	-7	-	-
Profit after Tax	150	230	265	76%	15%
Profit after Tax (including exceptional items)	150	1,259	265	76%	-

Balance Sheet



Particulars (₹ crore)	31-Dec-22	31-Dec-23	YoY
Cash & Bank Balances	99	198	100.3%
Receivables	23	66	187.5%
Loans	12,883	19,415	50.7%
Investments	1,138	538	-52.8%
Other Financial Assets	470	547	16.4%
Non-Financial Assets	514	468	-8.9%
Total Assets	15,127	21,232	40.4%
Borrowings	8,418	12,472	48.2%
Other Liabilities	497	685	37.7%
Share Capital	153	154	0.5%
Reserves & Surplus	6,059	7,921	30.7%
Total Liabilities	15,127	21,232	40.4%

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We have successfully completed Phase 1 & Phase 2 of technology transformation enabling:

- Launch of multiple new products as per our stated strategy
- A stable and scalable digital platform
- Superior experience to our customers

Phase 2 of technology transformation has further strengthened the ecosystem for us to build more innovative, personalized, engaging and convenient journeys for our customers:

- Our mobile app launch is a major win which has gained significant traction
- WhatsApp for customer service is another big win of our digital transformation agenda

As they say *“Digital Transformation is a journey, not a destination”* we remain committed to continuous improvement and innovation, to be nimble and adaptive amidst the rapid digital disruptions, enabling us to stay ahead in the game

Agenda



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Board of Directors - Poonawalla Fincorp

Experienced & Diversified Board



Mr. Adar Poonawalla
*Chairman &
Non-Executive Director*



Mr. Abhay Bhutada
Managing Director



Mr. Sunil Samdani
Executive Director



Mr. Amar Deshpande
Non-Executive Director



Mr. Sajid Fazalbhoy
Non-Executive Director



Mr. Atul Kumar Gupta
Independent Director



Ms. Vijayalakshmi R. Iyer
Independent Director



Mr. Prabhakar Dalal
Independent Director



Mr. Bontha Prasad Rao
Independent Director



Mr. Sanjay Kumar
Independent Director

Awards and Accolades



Compliance and Legal



'Compliance and Legal Team of the Year' at UBS Forum's 3rd edition of Future of Legal and Compliance Summit and Awards 2023



Awarded with 'Excellence in Compliance and Legal Management category' at 15th ELETS NBFC100 Tech Summit

Risk Management



Winner of 'Golden Peacock Award for Risk Management' at IOD India's 2023 Annual London Global Convention on Corporate Governance and Sustainability

Human Resource



Recognised as The Most Preferred Workplace 2023-24



Recognised as Economic Times Future Ready Organisation 2023-24 at The Economic Times Future Ready Organisations Awards



Recognized as Healthy Workplace of the Year 2023 by Arogya World



Certified as a great workplace by Great Place To Work (GPTW) from January 2024

Launch of 'Log toh Sawaal Kareng Hi' Campaign

Digital media campaign aimed at people with high credit score



- Launched 'Log toh Sawaal Kareng Hi' campaign to throw light on how people end up taking loans at high interest and pay higher EMIs despite having good credit behaviour and high credit scores.
- This campaign was targeted at borrowers with high credit scores to explore hassle-free loan offers of Poonawalla Fincorp with affordable interest rates, other benefits and to consider transferring their high interest loans to Poonawalla Fincorp.
- It's humorous treatment instantly struck the chord with people and created strong brand visibility and recall across target segments
- We will continue to focus on Customer education and create awareness about PFL's hassle-free loan offerings
- Click on the image or the below links to watch the videos:
 - <https://www.youtube.com/watch?v=y0bxapRWtvk>
 - <https://www.youtube.com/watch?v=OZB1U8ORCHA>



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