

April 25, 2025

BSE Limited
Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001.
BSE Scrip Code: 524000

National Stock Exchange of India Limited
The Listing Department,
Exchange Plaza,
Bandra- Kurla Complex, Bandra (East),
Mumbai - 400 051.
NSE Symbol: POONAWALLA

Dear Sir / Madam,

Subject: Press Release - Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulation 30 and other applicable provisions of the SEBI Listing Regulations, please find enclosed press release on the Audited Financial Results and Performance of the Company for the quarter and year ended March 31, 2025.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,
For Poonawalla Fincorp Limited

SHABNU Digitally signed by
SHABNUM ZAMAN
M ZAMAN Date: 2025.04.25
17:28:00 +05'30'

Shabnum Zaman
Company Secretary
ACS-13918

Encl: As above

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

Corporate Office: Unit No. 2401, 24th Floor, Altimus, Dr. G. M. Bhosale Marg, Worli, Mumbai, Maharashtra - 400018 **T:** +91 22 47733220

Registered Office: 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036 **T:** +91 20 67808090

E: secretarial@poonawallafincorp.com | **W:** www.poonawallafincorp.com

PRESS RELEASE

Robust AUM growth of 42.5% YoY to ₹35,631 crore

Mumbai, April 25, 2025: The Board of Directors of Poonawalla Fincorp Limited, a non-deposit taking systemically important NBFC, focusing on consumer and MSME finance, today announced its audited financial results for the quarter and year ending March 31, 2025.

Poonawalla Fincorp registered robust growth in AUM during the period with AUM at ₹35,631 crore, +42.5% YoY. NII grew by 23% YoY to ₹2,708 crore during the financial year.

Business Highlights:

- Launched 6 new businesses: PL Prime including PL Prime Digital 24x7, Education Loans, Commercial Vehicles, Consumer Durable, Shopkeeper Loans and Gold Loans
- Driving AI-first approach across the functions: Identified 25 AI-Solutions | 7 completed and 18 Underway
- Expanding 'Phygital' model: Plan to launch 400 branches and continuously strengthening digital footprint
- **Focus to scale AUM this year followed by robust sustainable profits for FY26-27**

Financial highlights for the financial year ended March 31, 2025:

- **Net Interest Income** (inc. fees and other income) was ₹2,708 crore, +23% YoY
- **PPoP** was ₹1,417 crore, +2% YoY despite investment in new businesses and increase in secured asset mix

Financial highlights for the quarter ended March 31, 2025:

- **Assets Under Management (AUM)** stood at ₹35,631 crore, up 42.5% YoY and 15% QoQ
- **Secured to Unsecured on-book mix** at 57:43 (vs 54:46 in Q3FY25)
- **AUM Mix:** MSME at 36%, Personal and Consumer finance at 23%, Loan against property at 24% and Pre-owned car at 14%
- **Net Interest Income** (inc. fees and other income) was ₹715 crore, +12% YoY
- **PPoP** was ₹333 crore in the quarter
- **Stable asset quality: Gross NPA** at 1.84%; **Net NPA** at 0.85%
- **Provision Coverage Ratio** at 54.47%
- **Capital Adequacy Ratio** was 22.94% (Tier-1 at 21.67%), well above the regulatory requirement of 15%
- **Liquidity** buffer stood at ₹4,686 crore as of March 31, 2025

Commenting on the results, **Mr. Arvind Kapil, Managing Director and CEO, Poonawalla Fincorp**, said,

"Smarter AI. Sharper digital journeys. With risk-first thinking and next-gen analytics, we're reimagining customer assessment for a more agile and sustainable profits."

About Poonawalla Fincorp Limited

Poonawalla Fincorp Limited (“the Company”) is a Cyrus Poonawalla group promoted non-deposit taking systemically important non-banking finance company (ND-SI-NBFC), registered with the Reserve Bank of India (RBI). The Company started operations nearly three decades back and is listed on the BSE Limited (BSE) and the National Stock Exchange of India Limited (NSE).

The Company’s identity “P” stands for Passion, Principles, Purpose, People and Possibilities. The Company has widespread coverage across 18 states and 2 Union Territories. The Company has AUM of ₹35,631 crore as on March 31, 2025, and employs around 3590+ people as of March 31, 2025. The company’s financial services offerings include pre-owned car finance, personal loans, loans for professionals, business loans, loans against property, machinery loans, education loans, commercial vehicle loans, shopkeeper loans, gold loans, and Consumer durable loans.

For more information, please log on to: www.poonawallafincorp.com
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For media queries contact: corporatecommunications@poonawallafincorp.com
