

Q3FY26 Investor Presentation

January 16, 2026

Sustainable | Predictable | Productive

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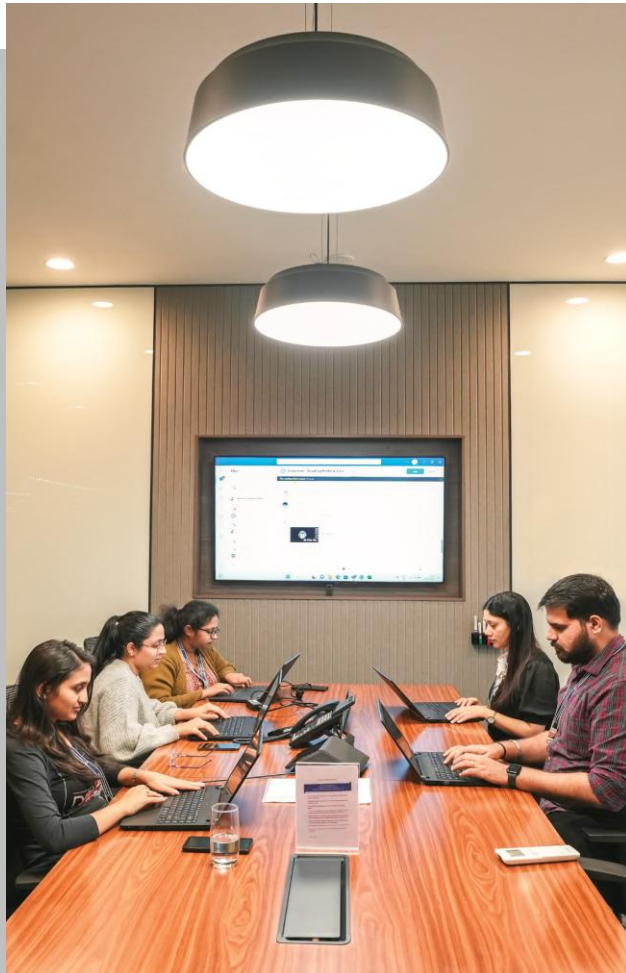


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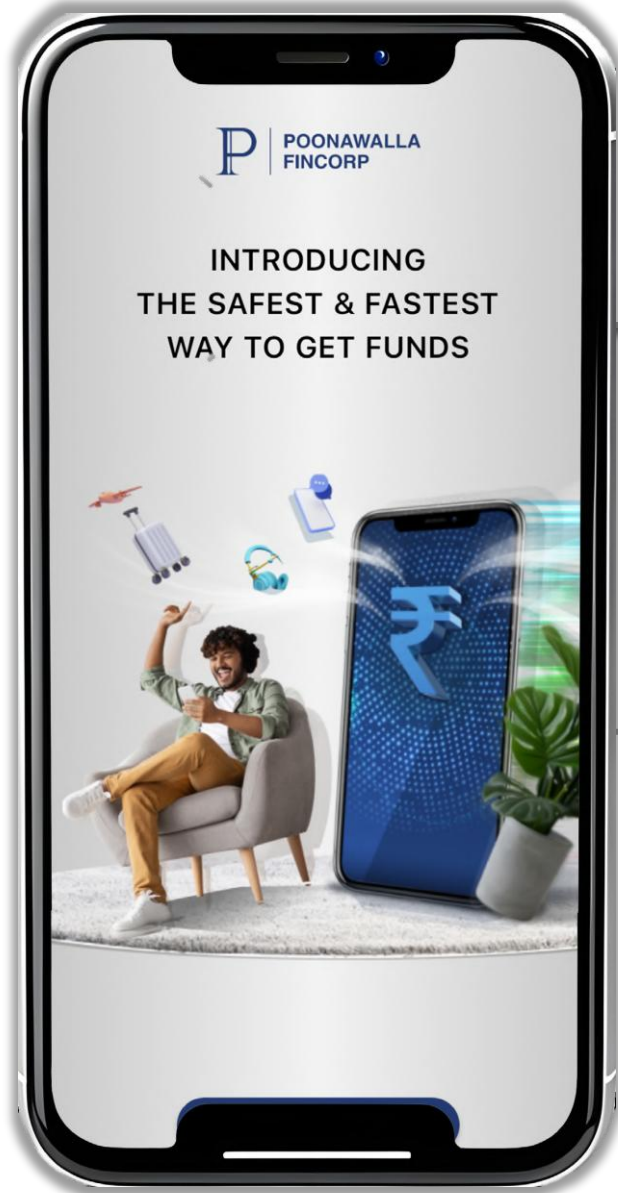
AI and Digital Strategy

5

Board of Directors, Management Team, Human Resource, ESG and Awards



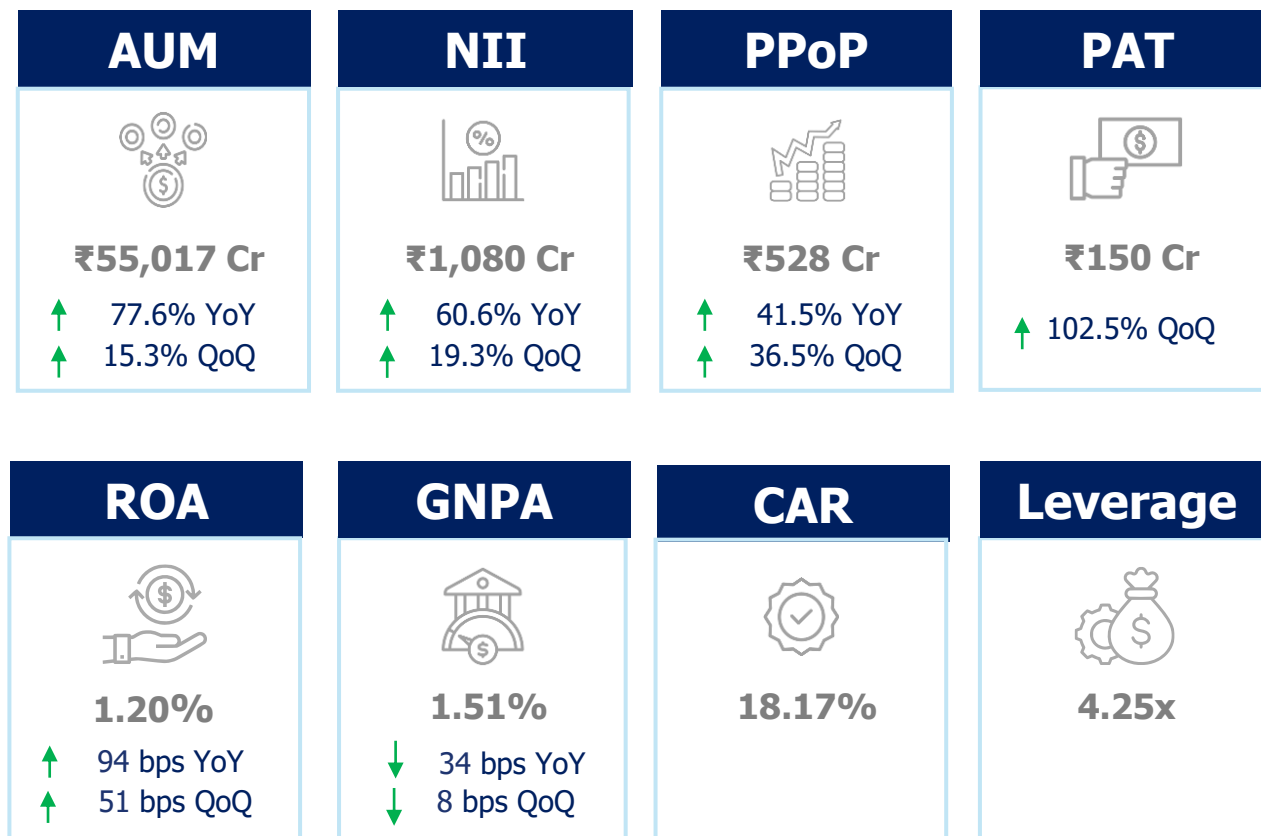
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1. Key Highlights

Q3FY26 - Financial Highlights

AUM growth at 78% YoY



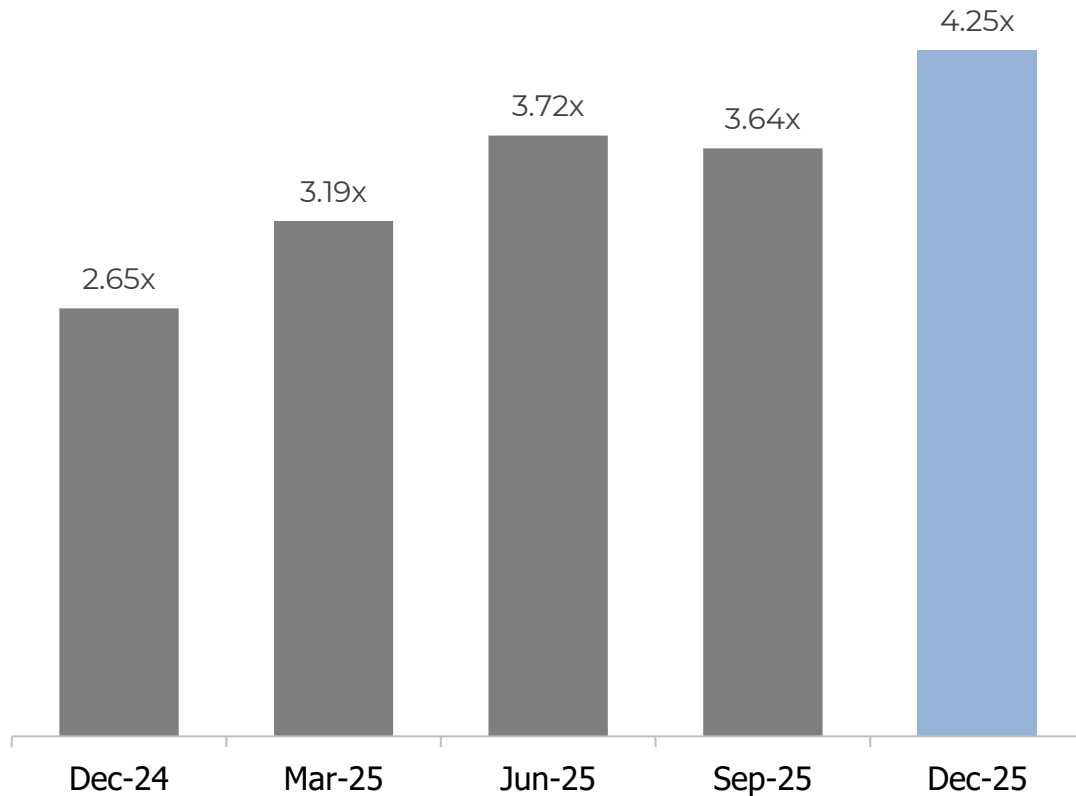
NII includes fee and other income

- Significant investments made in branches, technology, and management depth have powered the successful incubation of multiple new products which are now scaling up
- Strong AUM growth with healthy momentum across all products, new products contributed 11%
- PAT increased 102.5% QoQ to ₹150 Cr in Q3FY26 from ₹74 Cr in Q2FY26
- Secured on-book mix at 56%
- Opex to AUM at 4.4% (40 bps reduction) even with ongoing investment in the new businesses
- Improved Asset quality with reduction of 8 bps in Gross NPA. No accelerated write-off during the quarter
- Capital adequacy ratio remained healthy
- Enhanced distribution reach with 294+ branches
- Omni-channel sourcing mix with digital, tele-calling & in-house sales team

Capital Augmentation



Leverage (Debt to Equity)



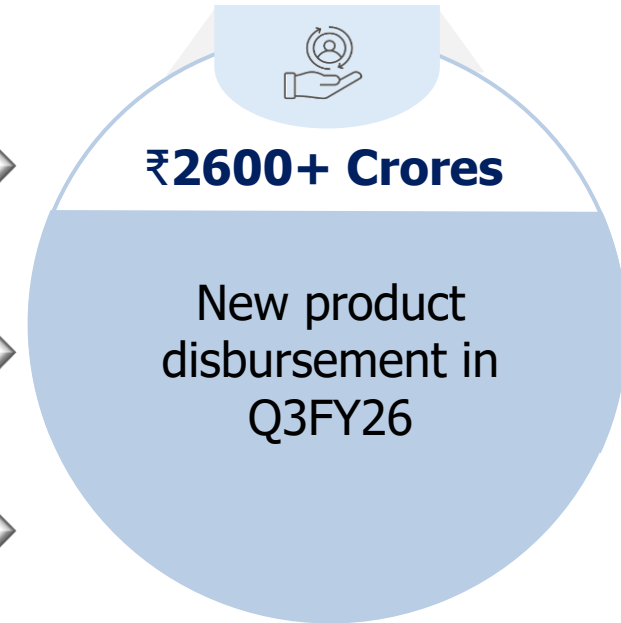
- Raised ₹1,500 Cr from Promoters during Q2FY26
- We seek to continue growing our AUM at ~35-40% CAGR over the next couple of years
- We plan to do capital raise of upto ₹5,500 Cr to support our growth aspirations

Q3FY26- Business Update



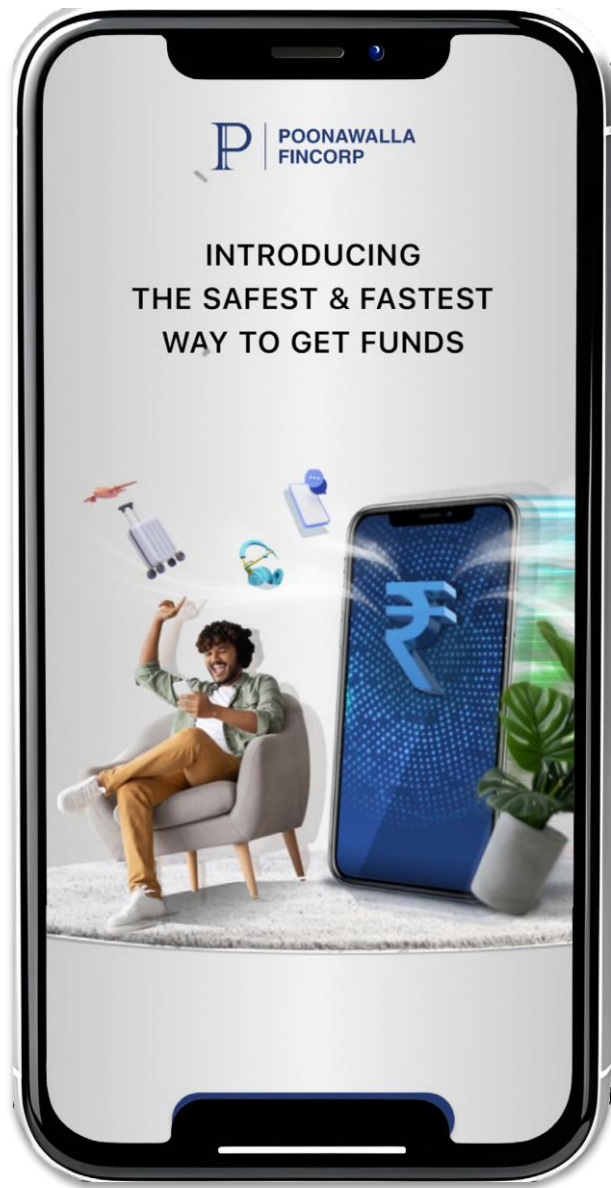
Healthy traction in newly launched businesses

- PL Prime**
 - Healthy average monthly disbursement of ~₹430 crores in Q3FY26
- Gold Loan**
 - On track to launch 400 branches by March-26
 - Present branches are spread across Gujarat, Haryana, Rajasthan and Maharashtra
- Consumer Durable**
 - Present at 10,500+ dealers across ~190 locations
 - On track to be present at 12,000+ dealer points by March-26
- Commercial Vehicle Loan**
 - CV business expands to 55 strategic locations across 12 states
 - Onboarded 700+ Channel partners to widen reach in all key markets
- Education Loan**
 - 225+ dedicated sales team along with ~325+ partners including key education consultants as of Dec-25
 - On course to expand the sales footprint from 25 to 50 locations across states by March-26



New products* disbursement contributed 20% to total disbursement

*New products include PL Prime, Gold Loan, Consumer Durable Loan, Commercial Vehicle Loan, Education Loan & Shopkeeper Loan



2. Business Overview

Our Vision and Mission



Vision

To be the Most **Trusted Financial Services brand**

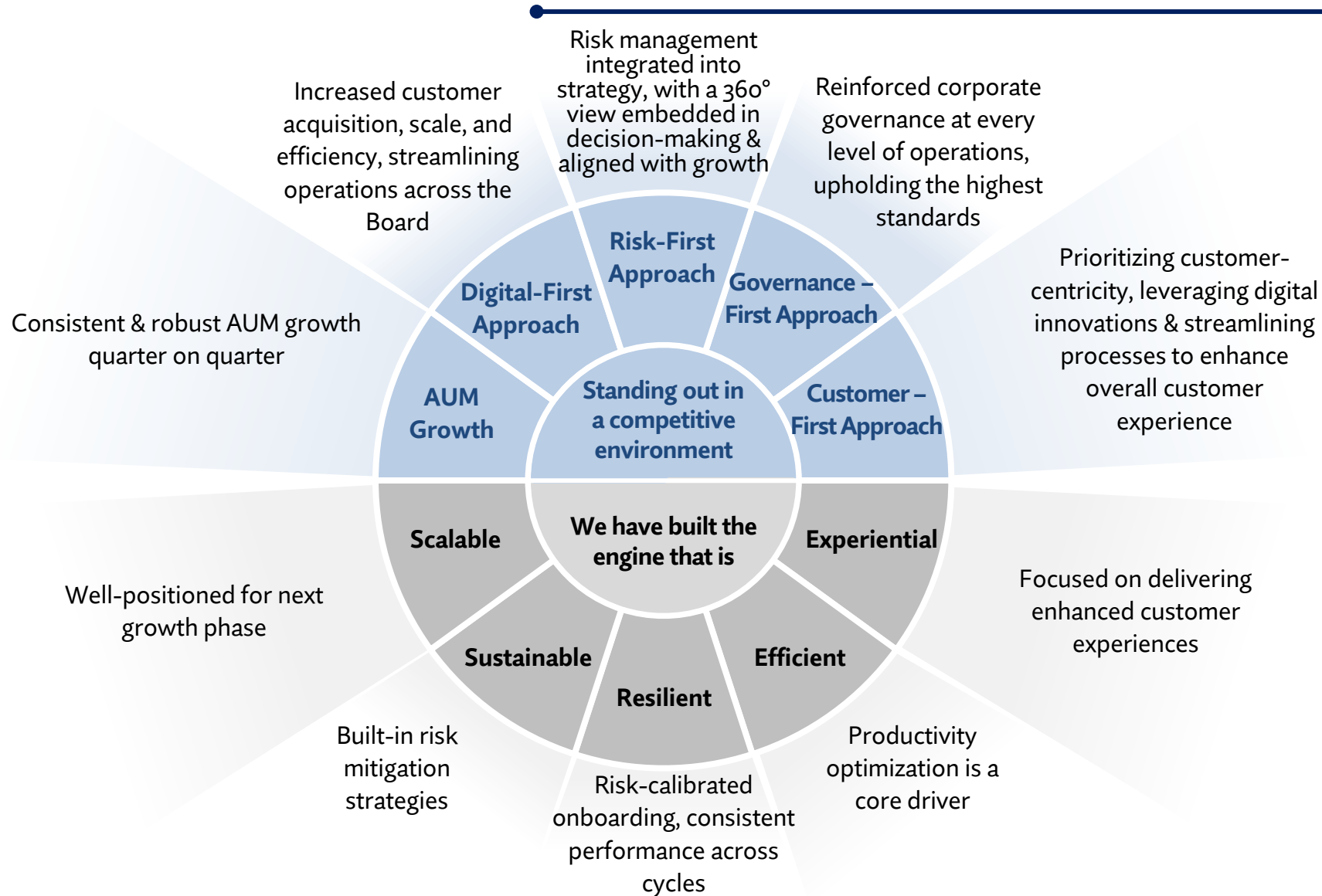
- **Trust:** Denotes legacy and brand promise
- **Financial Services:** Holistic term that broadly defines the current and future business expansion



Mission

To help our customers succeed financially, and our values guide everything we do: Ethics, Integrity, Inclusion, Teamwork and **strive to be the financial partner of choice for our customers**, aiming to make a positive impact in our communities.

Engine powering our growth for sustainable profitability **P**



Sustainable, Predictable and Productive business

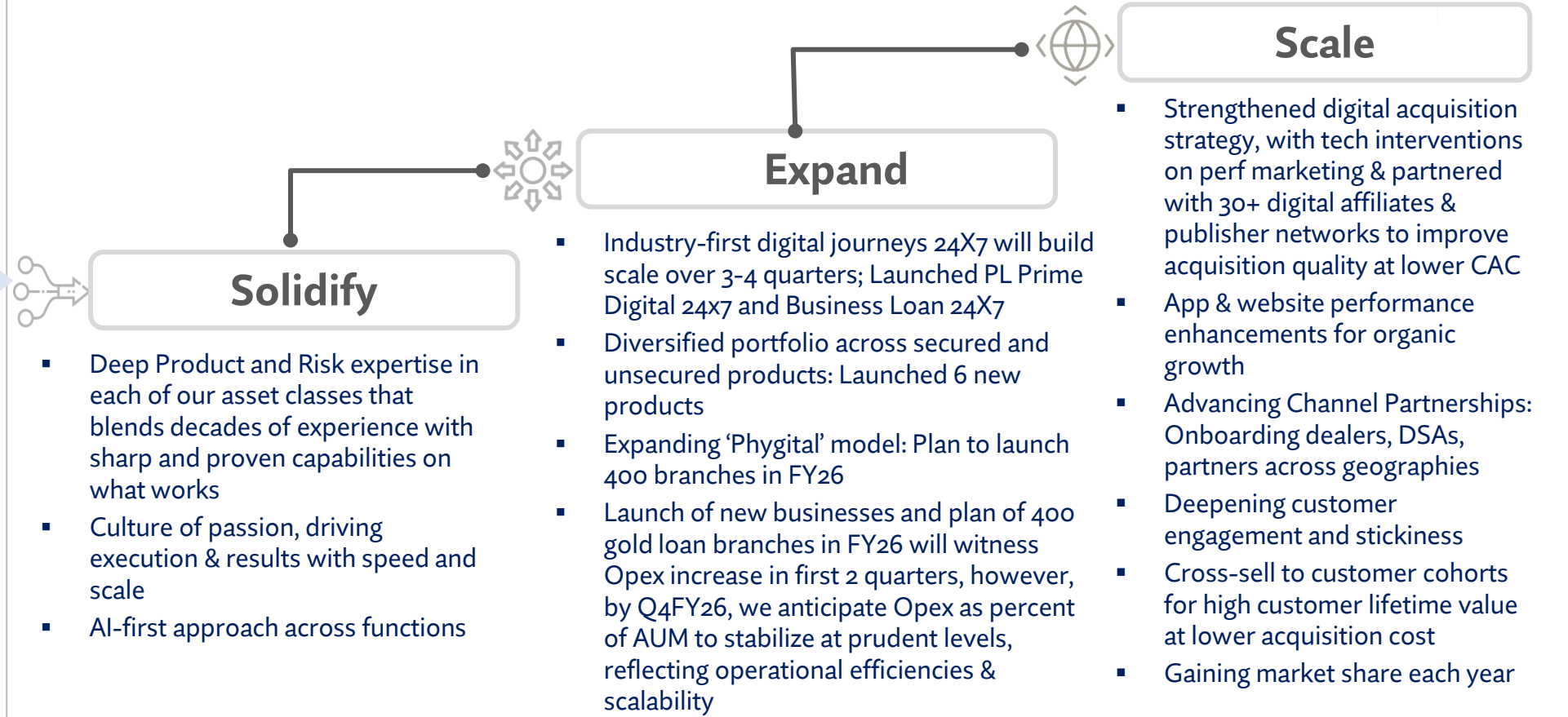


Solidify, Expand and Scale

Shaping up a Sustainable, Predictable and Productive Business

FY25 onwards

Aspiration for 5-6x AUM over next 5 years



Becoming the financial partner of choice for our customers

Well diversified product portfolio (1/2)



New Products

Products	AUM (₹ crore)	% of AUM	Ticket size range	Tenure range	Disb. yield range	Customer segment	Sourcing channel
 Prime Personal Loan	4,031	7.3%	₹1L– ₹75L	12 - 84M	13-16%	Salaried customers of top corporates	Omni-channel - Physical + Digital distribution
 Gold Loan	658	1.2%	₹25K – ₹100L	<=12M	12-21%	Tier II/ III households	Dedicated Gold Loan Branches
 Education Loan	618	1.1%	₹1L – ₹3cr	<=15Y	10.5-13%	Domestic students for international UG and PG courses	Consultant Partnerships
 Consumer Durable Loan	316	0.6%	₹5K – ₹5L	3 – 24M	Up to 26%	Tier II/ III households (white goods)	Retailers partnership
 Commercial Vehicle Loan	609	1.1%	₹75K - ₹1cr	12 – 60M	10-21%	Small fleet operators in Tier II/ III cities; focused on used CVs	Channel partners/ Direct/ Digital on-boarding
 Shopkeeper Loan	1	0.0%	₹1L – ₹15L	6– 48M	18-22%	Self Employed, MSME Customers	Direct channel

Note: All values are as of Dec 31, 2025

Well diversified product portfolio (2/2)



Existing Products

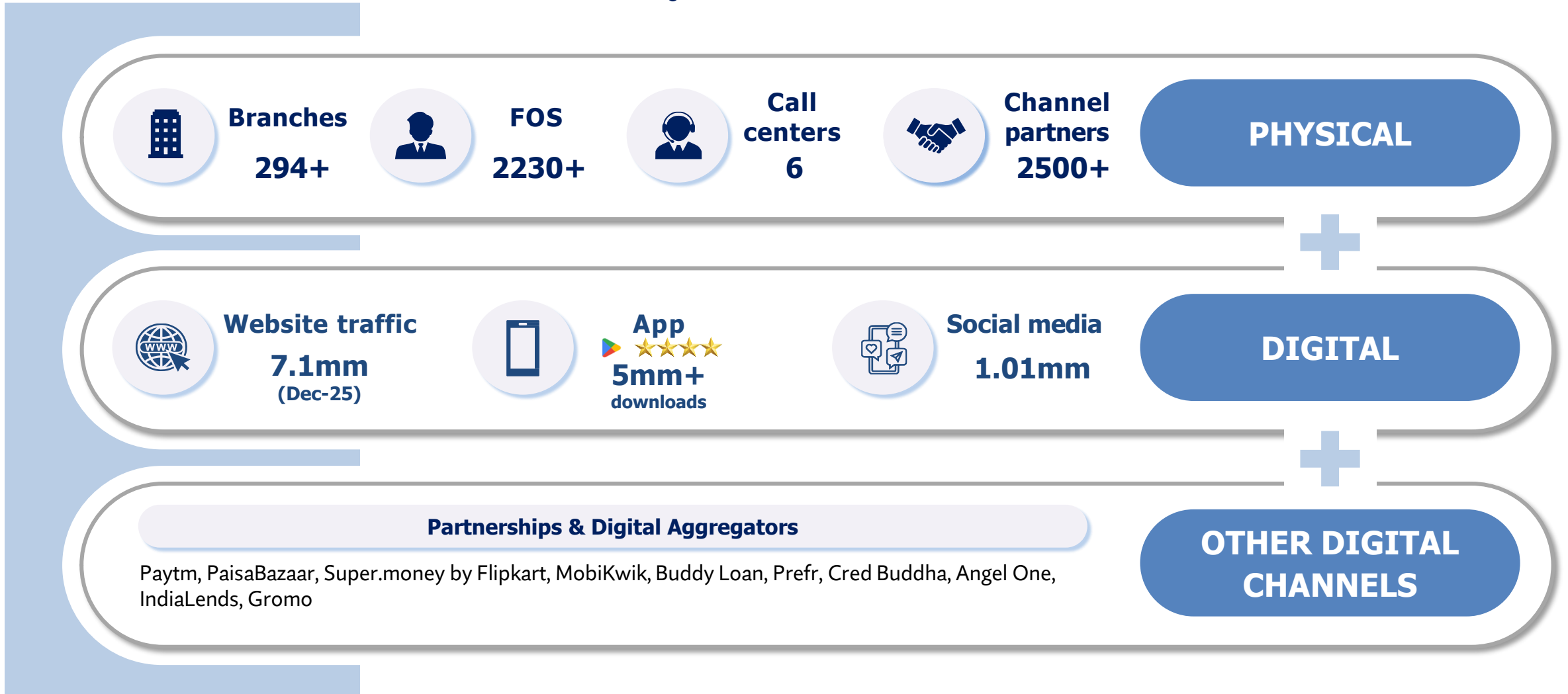
Products	AUM (₹ crore)	% of AUM	Ticket size range	Tenure range	Disb. yield range	Customer segment	Sourcing channel
 Instant Consumer Loan	9,805	17.8%	₹50K – ₹5L	6- 36M	24-29%	Salaried & Self-employed customers	Digital partnership/ Organic led
 Loan against Property	15,077	27.4%	₹51L - ₹25cr	3 – 15Y	9.75-12%	Self-employed, MSMEs	DSA led, Direct
 Pre-owned Car Loan	5,350	9.7%	₹2L - ₹75L	12 – 72M	14-16%	Primarily repurchase customers	Dealers/ DSA led
 Business Loan	7,233	13.1%	₹5L - ₹1cr	6 – 60M	18-22%	Self-employed, MSMEs	Primarily DSA led
 Mid-market*	9,406	17.1%	₹20cr - ₹50cr	upto 36M	10-12%	Well rated Corporates and NBFCs	Direct and other lending relationships
 Machinery & Medical Equip. Loan	663	1.2%	₹2L - ₹10cr	12 – 84M	9.5 – 14%	SMEs	DSA, OEMs
 Professional Loan	762	1.4%	₹5L - ₹75L	12 – 60M	12- 14%	Doctors and CAs	Digital partnership and DSA Led

Note: All values are as of Dec 31, 2025. (488cr. AUM is discontinued book)

*Mid Market includes Supply Chain Finance and NBFC loan. Mid Market AUM has increased from ~1% in Q4FY25 to 7% in Q3FY26, whereas NBFC AUM has come down to 9% in Q3FY26 from 13% in Q4FY25 and SCF AUM has come down to 1% in Q3FY26 from 3% in Q4FY25

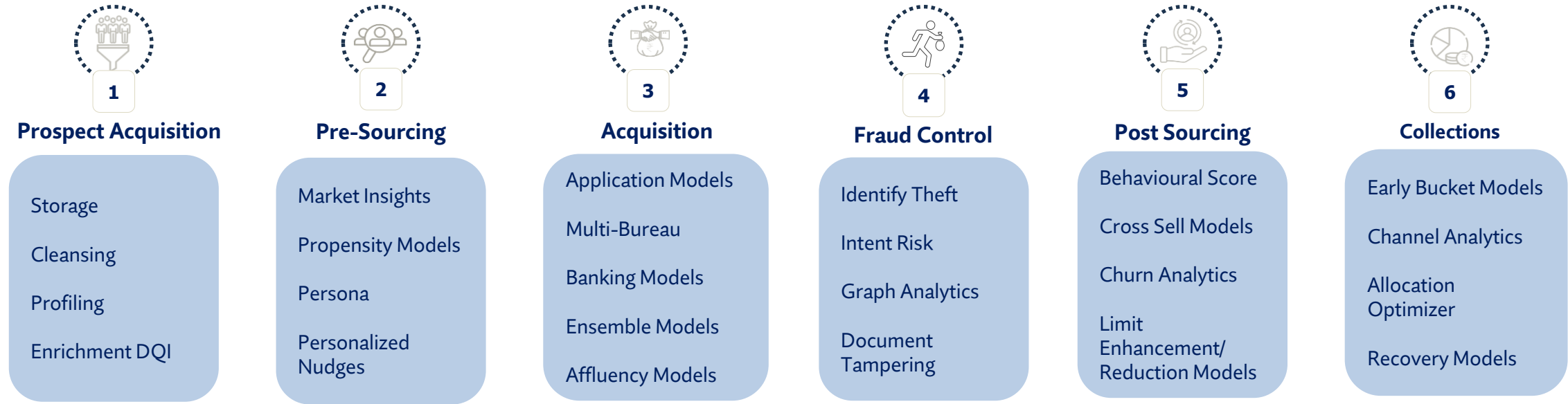
Cost-efficient phygital distribution model

Blending digital-first and speed with the trust of local presence



Leveraging data analytics

Application across Product & Credit lifecycle



Powered by Enriched Data and Capability Stacks

Data Marts

AI/ ML Techniques

Hyper personalization

CI/ CD

Reinforcement Learning

Alternate Data & Partnerships Score



Enriched Customer Experience

Risk Management integrated into the strategy

Comprehensive risk management framework



RISK MANAGEMENT ARCHITECTURE



Risk Management Strategy



Focus on Retail Lending

Creating a **granular** retail loan portfolio with **low concentration risk** and prudent mix of secured and unsecured offerings



Product Diversification

Diversification of product portfolio for risk-calibrated growth; Catering to all segments of the economy viz. Individuals, MSMEs, Corporates



Extensive use of Analytics

Leverage bureau information as well as alternate data for **sharper risk segmentation**; Granular customer segmentation for calibrated risk-rewards



Strengthening Monitoring & Governance

Enhanced credit risk monitoring with focus on **real-time Through-The-Door (TTD)** portfolio quality; Product program approach with well-defined risk triggers



Strengthening Lending Framework

Leveraging technology through use of AI/ML for predictive risk modeling and credit scoring; Initiative to use technology in Risk Management

Adopting a digital and data driven approach in Collections



Leveraging Technology, Analytics and AI

1

Use of Technology and driving adoption across the frontline teams



- 1 Implemented Automated allocation systems to enhance speed of collections
- 2 Implemented Real-time performance monitoring dashboards and robust review mechanisms
- 3 Implemented Campaign management smart platform to optimize campaign performance and manage multi-channel communication effectively

Driving higher Productivity & Operational Efficiency

2

Application of Analytics & AI – optimal use of structured & unstructured data



- 1 Risk ranking ML models based on internal & external data points
- 2 Trials using Gen AI to derive insights from unstructured data
- 3 Working towards Self-learning designs for campaign optimization

Enhanced decision making and predictive accuracy

3

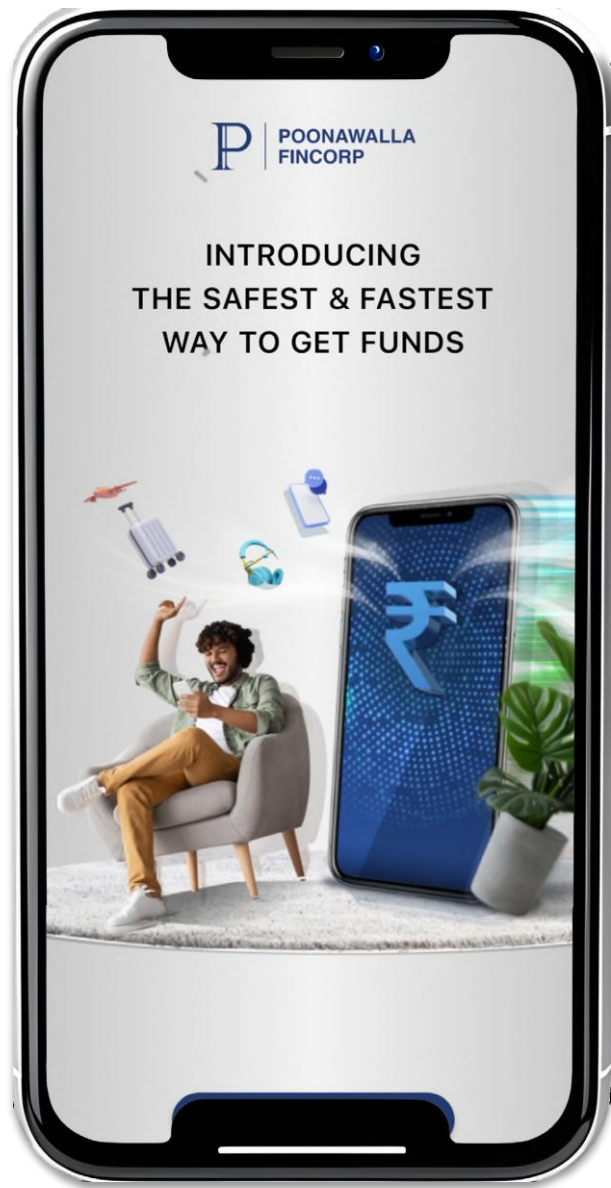
Transforming into operational efficiencies & enhancing stakeholder experience



- 1 Optimize the bandwidth of line management teams and optimize productivity
- 2 Enhanced visibility of team's performance to internal and external stakeholders. GenAI based Co-pilot in development for focused insights.
- 3 Prepare for scale
- 4 Enhanced compliance and governance mechanisms

Higher Collection efficiencies

Continued focus on strategic initiatives to enhance collection infrastructure



3. Financial Overview

Summary Financials



Solid foundation for market-leading profitable growth

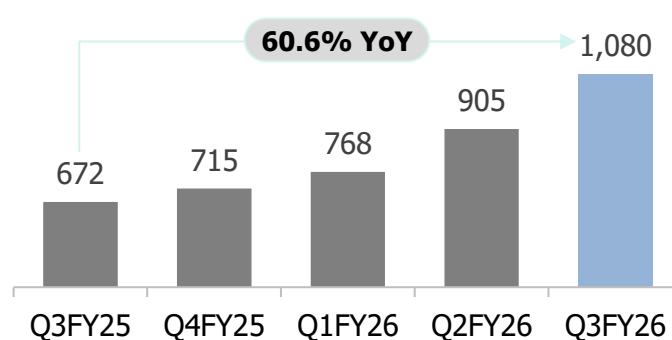
Assets under Management

₹ crore



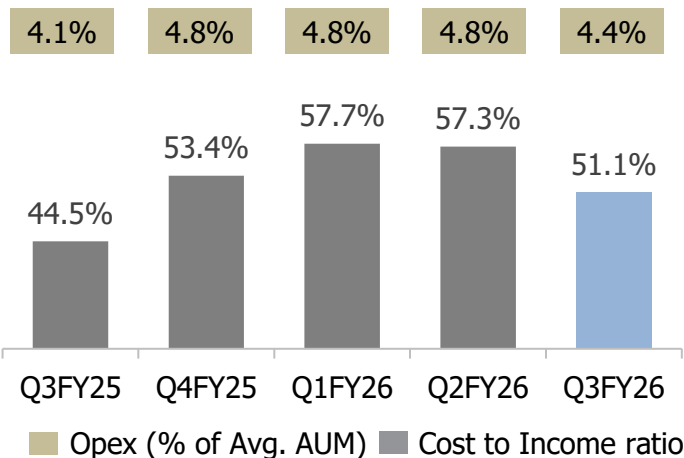
Net Interest Income

₹ crore

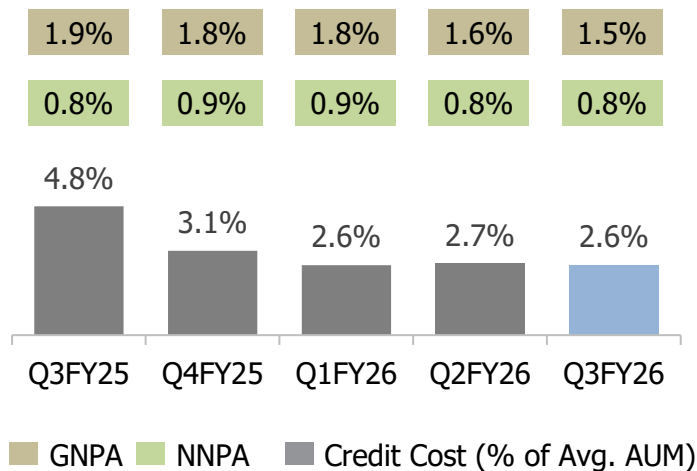


NII includes fee and other income

Cost to Income ratio & Opex ratio

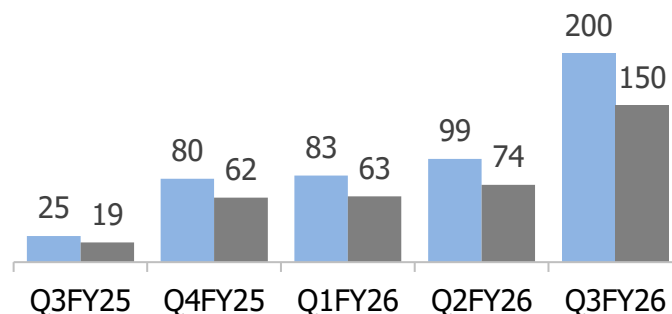


Credit Cost & Asset Quality

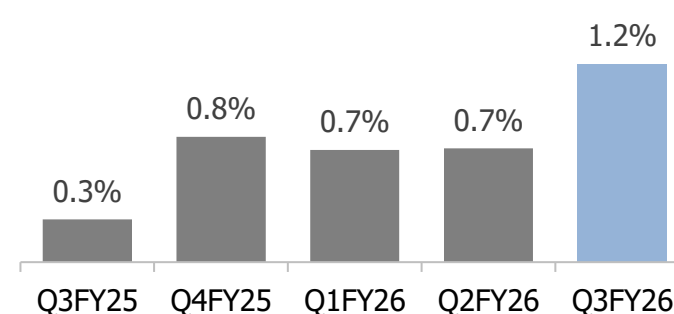


PBT & PAT

₹ crore



RoA



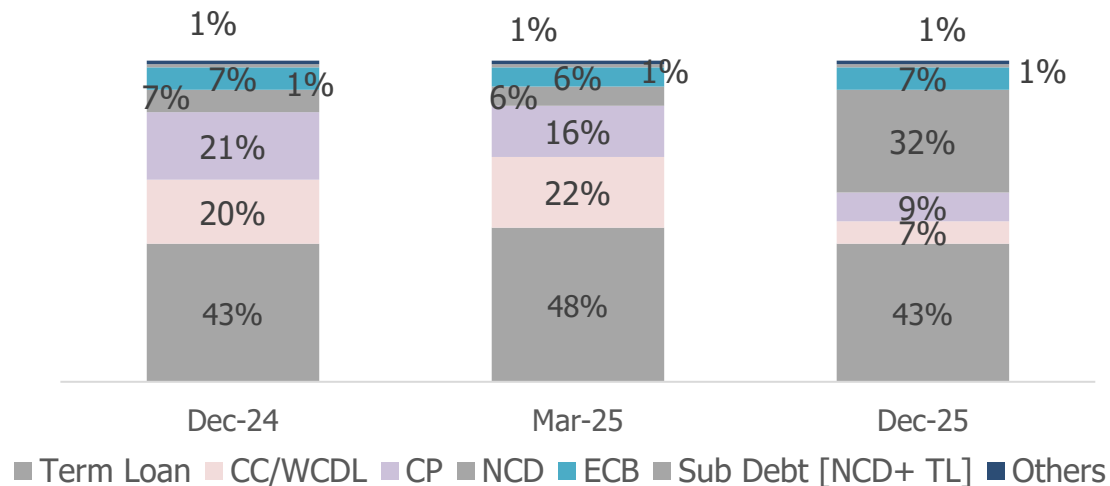
Composition of Borrowings

Diversified liability profile

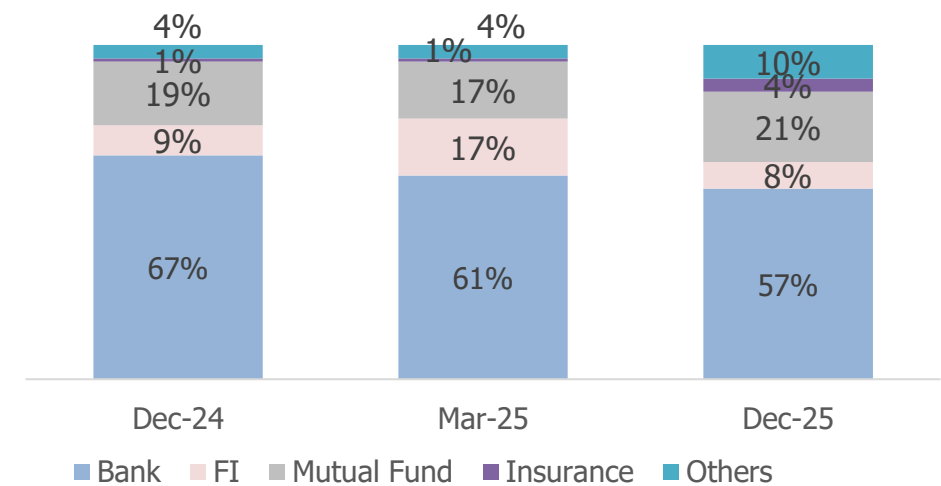


- Total borrowings as on December 31, 2025, at ₹42,498 crore. Diversified borrowings across instruments and institutions
- During Q3FY26, raised ₹4,517 Cr through **NCD** to increase the proportion of long-term borrowings | NCD contribution further increased to **~33% (including Sub-debt) of total borrowings** against ~27% as on September-2025
- Healthy mix of Short-term and Long-term borrowing and optimized cost of borrowing

Instrument wise



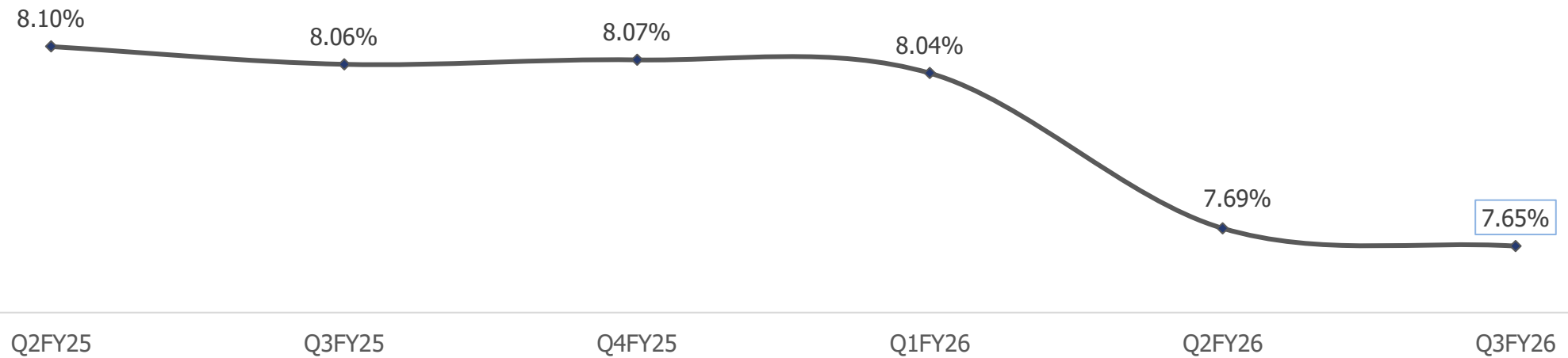
Institution wise



Optimizing Cost of Borrowing



Reduction in cost of borrowing along with enhanced diversification



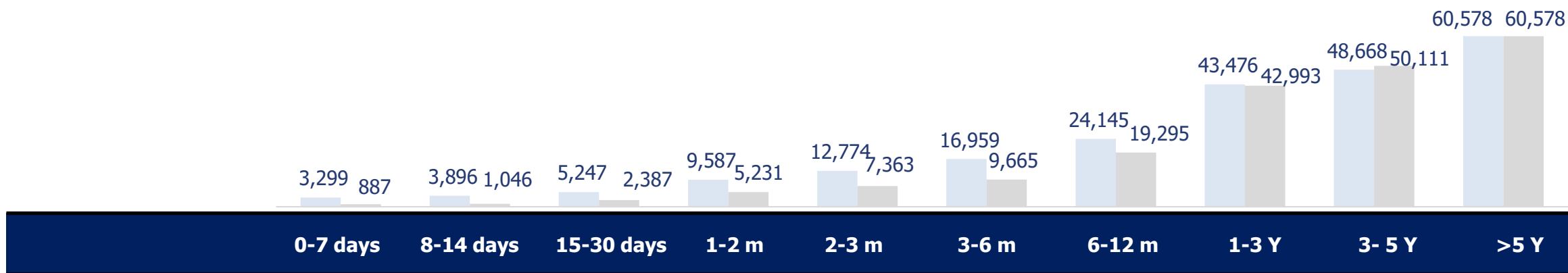
ALM statement and Liquidity

Structural Liquidity Statement as on December 31, 2025



Liquidity as on December 31, 2025, stood at ₹6,488 crore in the form of cash, cash equivalents and undrawn bank lines

■ Cumulative inflows (₹ crore) ■ Cumulative outflows (₹ crore)



	0-7 days	8-14 days	15-30 days	1-2 m	2-3 m	3-6 m	6-12 m	1-3 Y	3-5 Y	>5 Y
Cumulative Positive Gap	2412	2851	2860	4356	5411	7294	4849	483	(1443)	0
Cumulative (%)	274%	274%	121%	84%	74%	76%	25%	1%	-3%	0%

Proposed equity capital raise is not factored in the ALM Statement

Credit Rating

Highest rating - AAA



Long-term Ratings*

CRISIL Ratings

Q3FY26

CARE Ratings

AAA/Stable

Short-term Ratings**

CRISIL Ratings

Q3FY26

CARE Ratings

A1+

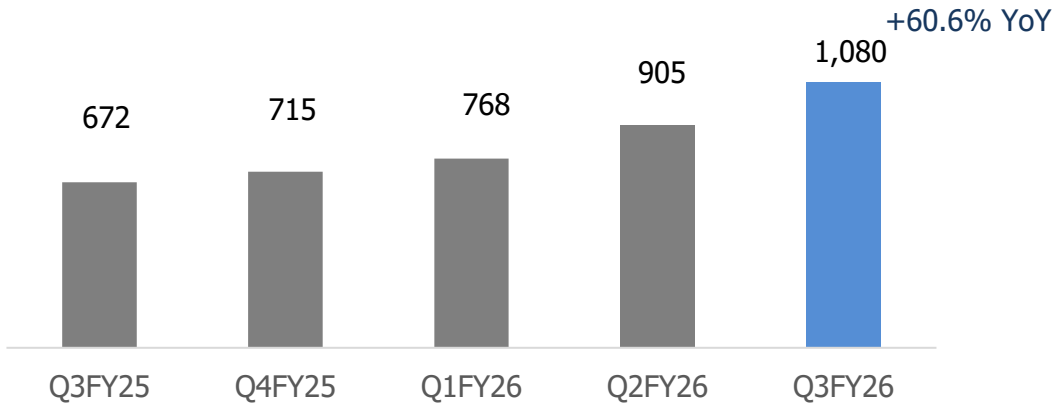
*Long-term rated instruments includes Bank Facilities, NCD and Subordinated Debt | **Short-term rated instrument includes Commercial Paper

Net Interest Income (NII) and Operating Expense

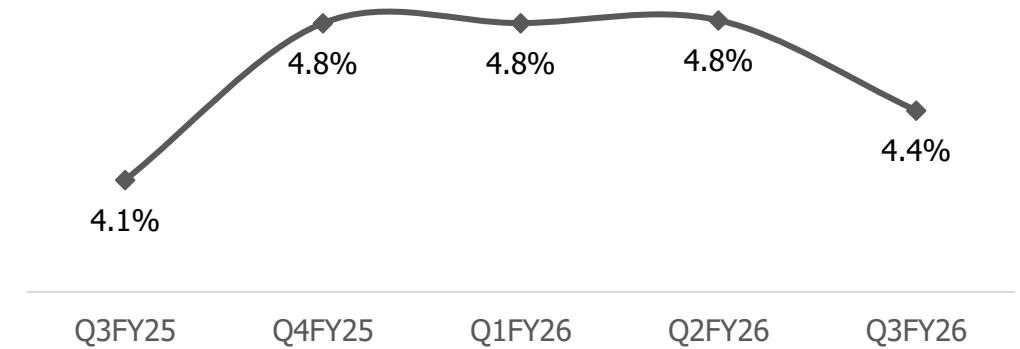


Healthy growth in net interest income; Opex to Average AUM improved QoQ

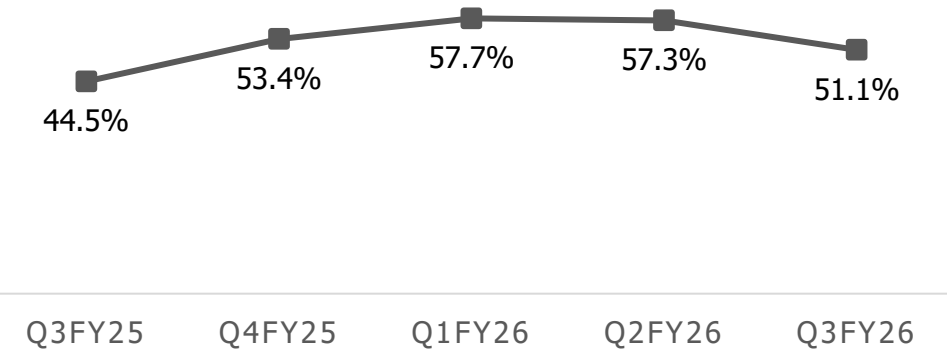
NII (₹ crore)



Opex to Average AUM ratio



Cost to Income ratio



- NII grew by 60.6% YoY despite higher secured mix
- Ongoing Investment in the new businesses
- Opex to Average AUM improved QoQ to 4.4%

NII includes fee and other income

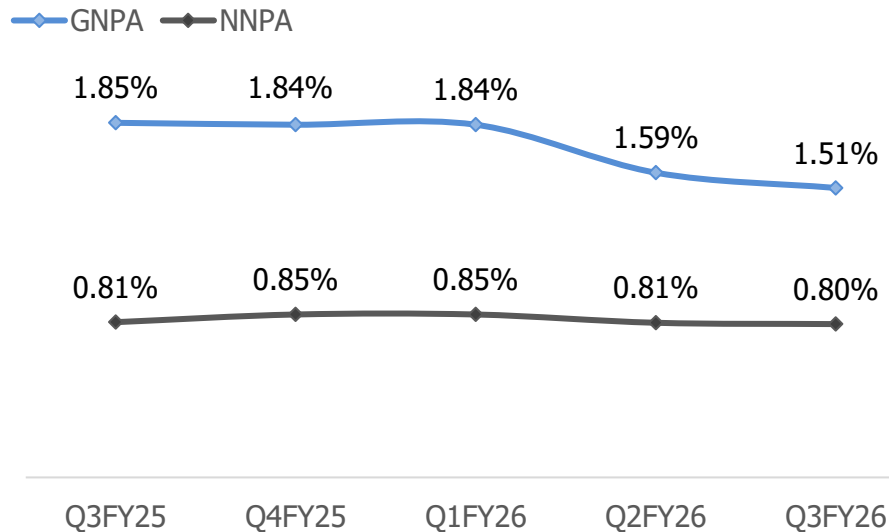
Asset Quality Trend

Improved Gross NPA; Adequately provisioned



- Improved Asset Quality with 8 bps lower GNPA at 1.51%; NNPA at 0.80%
- PCR stands at 47.75%
- Credit cost as a percentage to average AUM has remained stable at 2.62%

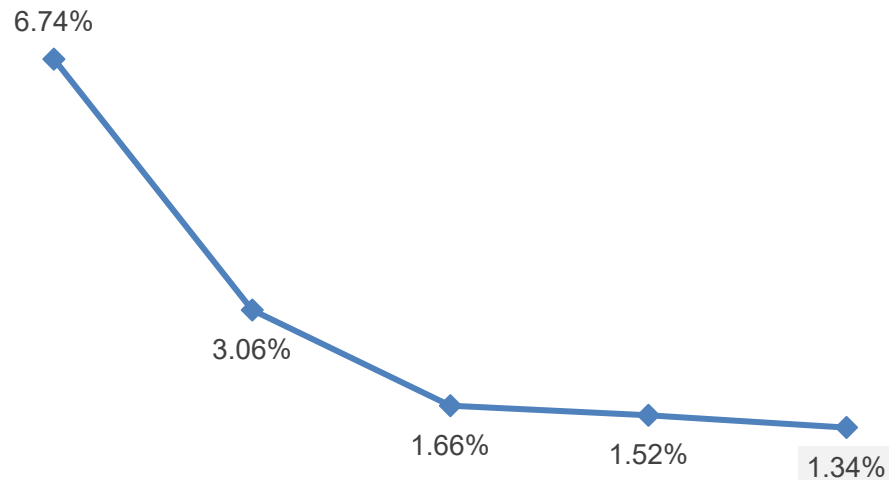
GNPA and NNPA



Particulars (₹ crore)	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Stage 1 Assets	27,811	32,417	37,440	43,443	50,576
Stage 2 Assets	748	624	628	577	575
Stage 1 (%)	95.6%	96.3%	96.5%	97.1%	97.4%
Stage 2 (%)	2.6%	1.9%	1.6%	1.3%	1.1%
Stage 1 PCR	2.1%	1.3%	1.0%	0.7%	0.6%
Stage 2 PCR	30.4%	27.3%	23.7%	23.6%	22.9%
Stage 1 & 2 PCR	2.8%	1.8%	1.4%	1.0%	0.9%
Gross NPA (Stage 3)	539	619	712	711	785
Net NPA (Stage 3)	233	282	328	358	410
Gross NPA (%)	1.85%	1.84%	1.84%	1.59%	1.51%
Net NPA (%)	0.81%	0.85%	0.85%	0.81%	0.80%
PCR (%)	56.79%	54.47%	53.93%	49.65%	47.75%

Credit by design

New Acquisition Portfolio Quality



Quarter denotes the sourcing quarter

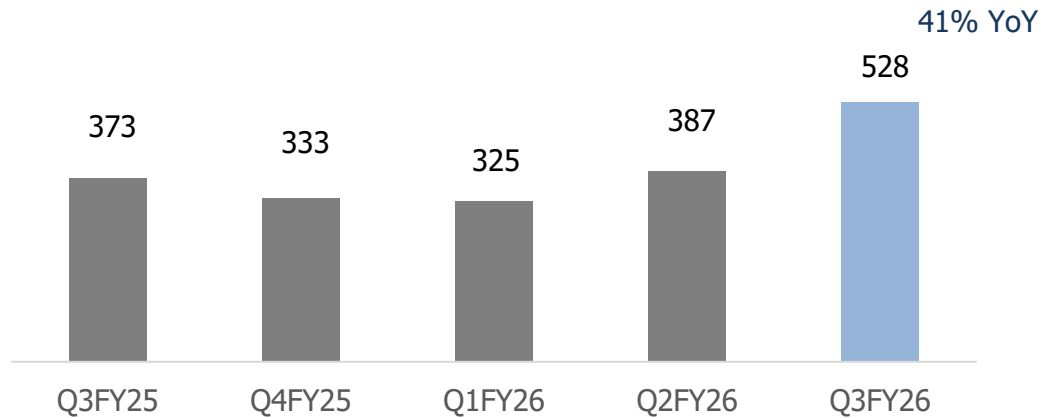
- 6 MoB 30+% (Month-on-Book) is exhibiting significant reduction in delinquency at a portfolio level for retail products
 - This trend demonstrates the improved quality of new acquisition
-
- 6 MoB 30+% indicates the share of disbursed amount that is 30+ days overdue after 6 months of disbursement

Profitability

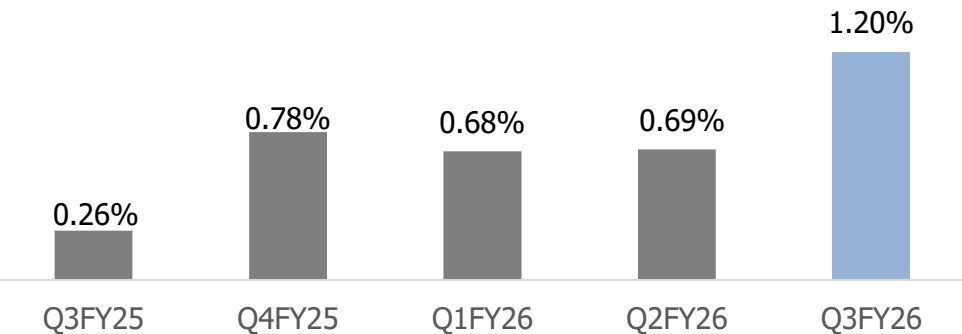
Building new businesses for sustainable, predictable and profitable growth



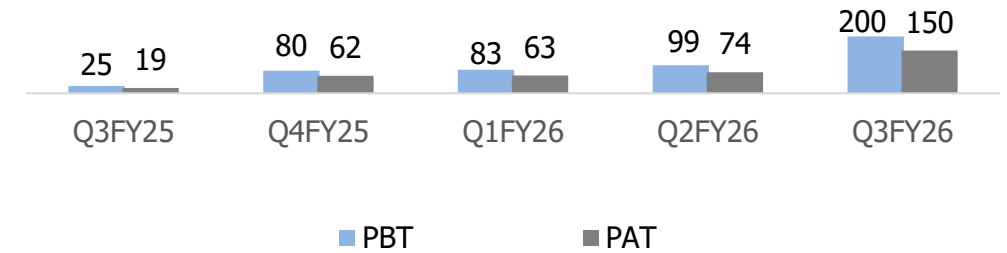
PPoP (₹ crore)



RoA



PBT and PAT (₹ crore)



- PPoP increased by 41.5% YoY & 36.5% QoQ despite ongoing investment in new businesses
- PAT increased by 102% QoQ

Profit & Loss Statement

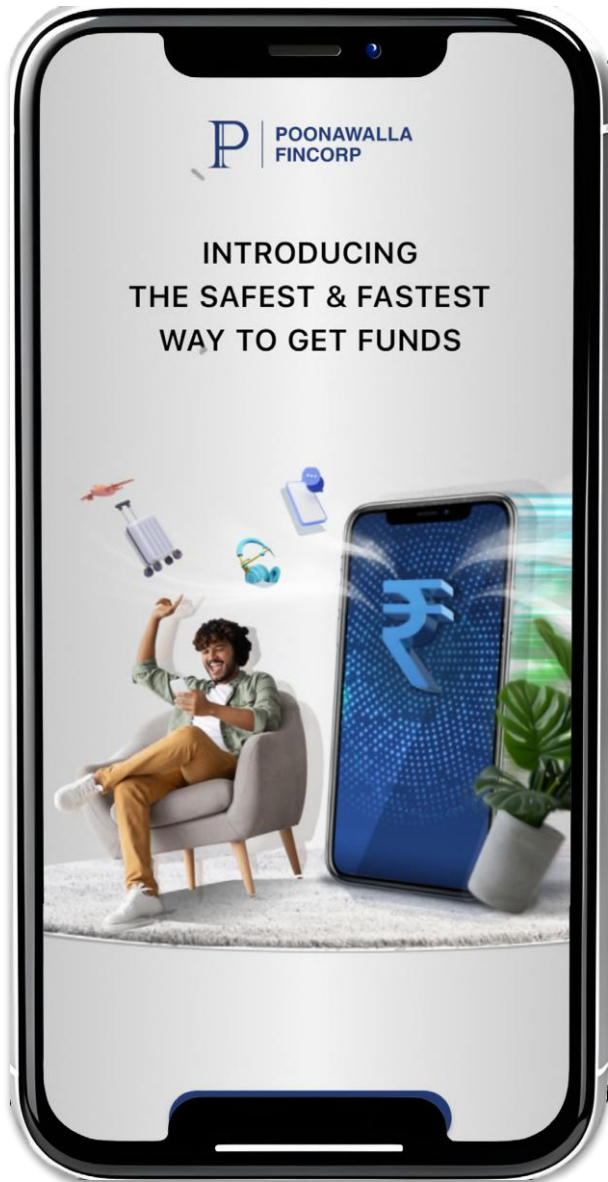


₹ crore	Q3FY25	Q2FY26	Q3FY26
Total Interest Income	999	1,402	1,660
Interest expenses	385	638	739
Net Interest Income (NII)	614	764	921
Cross sell Income	23	68	70
Servicing Income	35	37	47
Other Income	0	0	0
Net gain on derecognition of financial instruments	-	35	41
NII (inc. fees and other income)	672	905	1,080
Operating expenses	299	518	552
Operating profit	373	387	528
Credit cost	348	288	328
Profit/(Loss) before tax	25	99	200
Tax	6	25	50
Profit/(Loss) after Tax	19	74	150

Balance Sheet



₹ crore	Dec-24	Sep-25	Dec-25
Cash & Bank Balances	114	126	306
Receivables	30	40	42
Loans	27,962	43,910	51,107
Investments	1,215	1,656	1,456
Other Financial Assets	199	345	406
Non-Financial Assets	697	832	876
Total Assets	30,217	46,909	54,193
Borrowings	21,338	35,717	42,498
Other Liabilities	823	1,369	1,699
Share Capital	155	161	162
Reserves & Surplus	7,902	9,661	9,834
Total Liabilities	30,217	46,909	54,193



4. AI and Digital Strategy

AI-Solutions transforming our functions

Improving Risk efficiency, Higher Productivity and Enhancing Customer experience



57 AI-Solutions | **30** Successfully Delivered and **27** Underway



Functions	HR -9	Customer Service-5	Analytics-1	IT-2	Credit & Risk -8	
Projects	Recruitment AI-led Talent Acquisition	Quality Assessment tools for calls & emails 1. Predictive Analytics for Anticipating Customer Needs 2. Customer Service AI agent (with voice and chat) 3. Human Agent Assist 4. Voice of Customer (VOC) categorization	1. Agentic Layer automating data discovery, model algorithm selection, and repository creation for efficient review	1. DartGenie: Teams can directly create and build reports using natural language 2. BuildBuddy: Integrating AI tools with existing toolkits to boost development efficiency and accelerating deployment 3. AI Driven Code Review	1. AI-powered tools to streamline the operational aspects of the underwriting process 2. AI-based support tools for faster and standardized data interpretation 3. Optimized document parsing and validation to assist credit teams in decision workflows 4. Enhanced multi medium customer and stakeholder communication automation in the underwriting process 5. Risk Hindsight Automation 6. AI Driven Fraud Risk Management 7. AI Driven Data Entry 8. Agentic assistance for existing phygital business	
	Employees: 1. MS-Teams based Employee conversational agent 2. Early Warning System 3. Skill Building & Enhancement Assistant 4. Candidate Search - Sourcing Engine 5. ER Governance Tool 6. Competition Intelligence for talent acquisition 7. Onboarding Service 8. AI Driven HR Operations	Admin and Infrastructure-3 1. AI-driven Agreement Validation 2. Legal document vetting, Title Search, contract analysis, etc. in multiple languages 3. Travel booking automation	Finance-5 1. Finance Bot 2. Payment Operations 3. Invoice Auto Verification 4. Treasury 5. Taxation	Commercial Business - 3 1. Cross-sell Contact Center-AI Automation 2. A Gen AI Voice Bot 4. Ask PFL Guru		
	AI / ML - 2 1. Agentic DQI 2. AI Driven Testing Agent	Operations-7 1. RC Limit Management 2. Operation Governance 3. Re-KYC 4. Auto Knock Off/ Waiver in Matured Contracts 5. Stamp Verification 6. Disbursal Process AI agent	Secretarial - 1 1. Sec Assist	Strategy - 2 1. AI Driven RPA 2. Competition Mapping		
				Consumer Business- 2 1. Education Loan - Sales Support Agent 2. STP with AI based digital valuation and DIY FI		
						Collection-1 Unified Platform transforming collections journey
						Audit and Compliance-6 AI-based Regulatory requirement scanning & Recommendation provider Collaborated with ServiceNow to deploy Generative AI solutions for audit and governance.
						1. Anomaly detection in Accounts 2. Proactive Portfolio Monitoring 3. Develop Suspicious Transaction Report with help of AI/ML/LLM 4. RegIntel

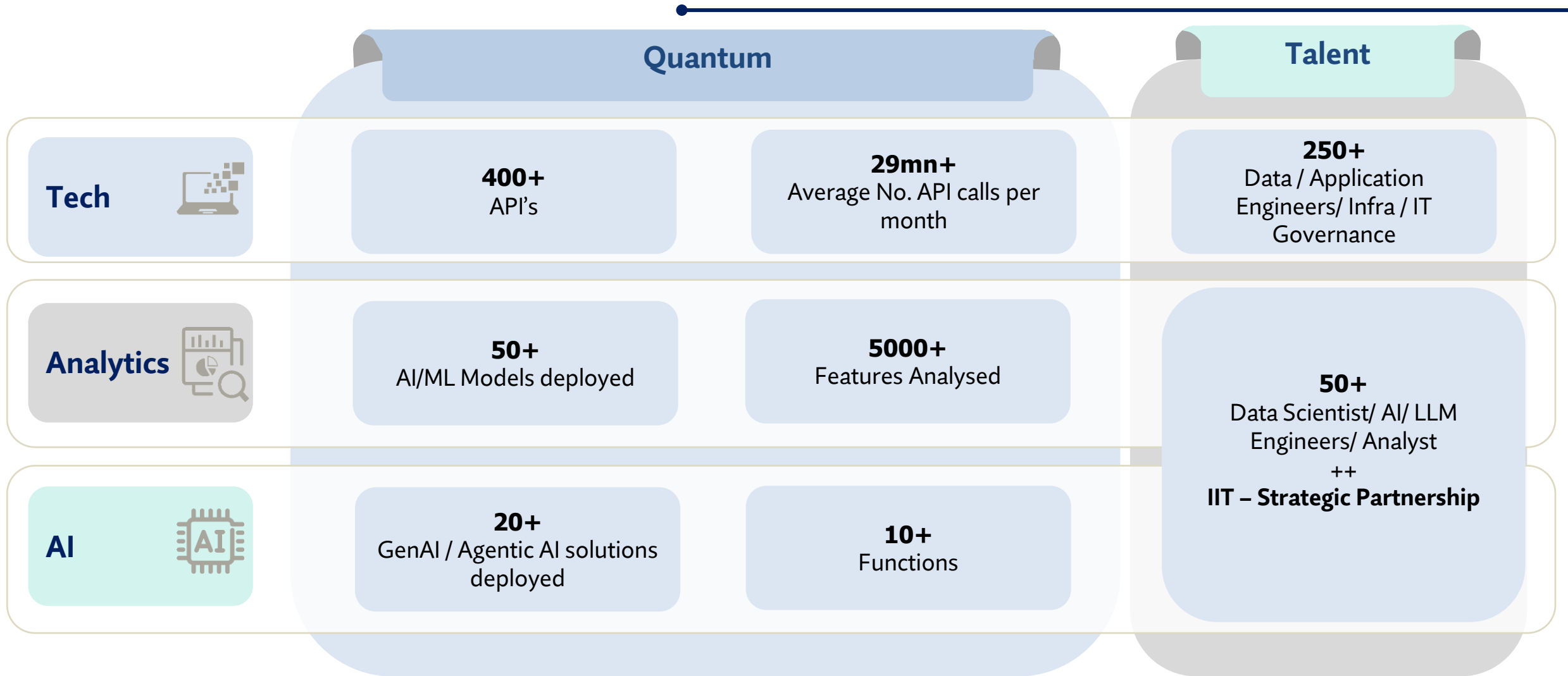
Project Implemented | Project Underway

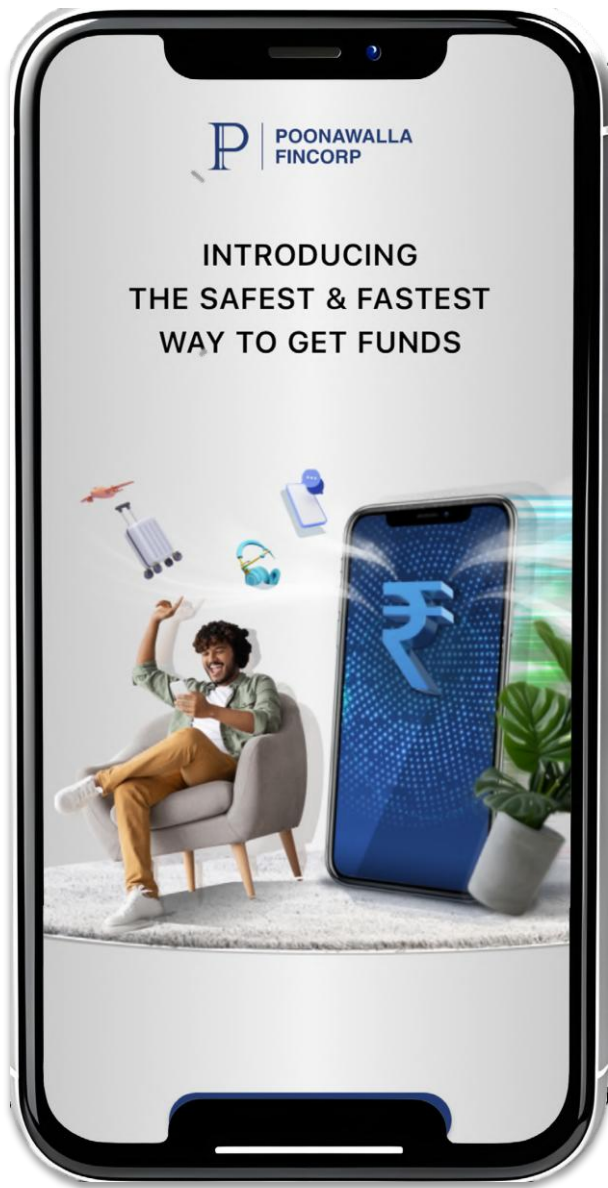
Enhanced Customer Experience | Higher Productivity | Improved risk efficiency



Received Technology Senate Award 2025 by Indian Express Group and Express Computer

Capabilities evolved for scale





5. Board of Directors, Management Team, Human Resource, ESG and Awards

Board of Directors

Commanding the course with the best governance standards



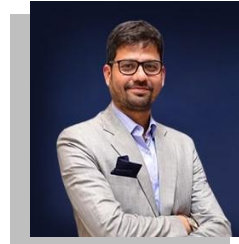
Mr. Adar Poonawalla
Chairman & Non-Executive Director

CEO of the Serum Institute of India (SII), the world's largest vaccine manufacturer by the number of doses produced and sold a year
Graduated from the University of Westminster in London
Founder of Poonawalla Fincorp and Viloo Poonawalla Charitable Foundation- launched to focus on increasing education, healthcare, safe water and environmental sanitation



Mr. Arvind Kapil
Managing Director & CEO

Served as HDFC Bank's Group Head overseeing the mortgage banking business with a book size of 7.5 lakh crore. Also spearheaded the retail lending franchise at the HDFC bank. With an illustrious tenure spanning over 25 years, Mr. Arvind Kapil has been a trailblazer in harnessing digital solutions to revolutionise customer experience and groundbreaking innovations



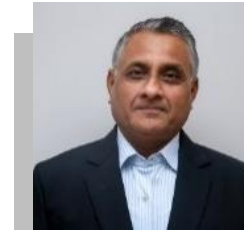
Mr. Sunil Samdani
Executive Director



Ms. Sonal Sanjay Modi
Non -Executive Director



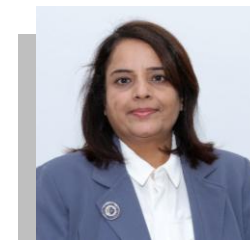
Mr. Kewal Kundanlal Handa
Independent Director



Mr. Sanjay Kumar
Independent Director



Mr. Prabhakar Dalal
Independent Director



Ms. Kemisha Soni
Independent Director



Mr. Rajeev Sardana
Independent Director

Deeply experienced management team

Leading the next phase of growth



Arvind Kapil
MD & CEO

27+ yrs

- The Managing Director has over 27 years of experience, including more than 25 years at HDFC Bank, where he last served as Senior Group Head
- He played a key leadership role in the landmark merger of HDFC Ltd with HDFC Bank, the largest and most complex housing finance merger in India's financial services history. He headed retail lending for over a decade, delivering scalable growth while maintaining industry-leading asset quality
- Known for his prudent risk management, deep distribution expertise, and innovation-led execution, he pioneered instant "10-second" loan approvals
- Having reported directly to Mr. Aditya Puri for nearly a decade, he brings with him a strong legacy of governance, customer-centricity, and long-term value creation, positioning the company for sustainable, technology-driven growth and superior capital efficiency

Education
AMP-Harvard
Business School, Masters - IIM-B



Sunil Samdani
ED

23+ yrs

- Drove Bandhan Bank's formation, IPO, and the landmark acquisition of GRUH Finance

Education
CA-ICAI,
Executive
Development
Program - ISB



Sanjay Miranka
CFO

30+ yrs

- Served as CFO of Aditya Birla Finance for nearly 6 years
- Managed Capital Market Lending and held multiple leadership roles during the tenure

Education
CA-ICAI,
CS - ICSI



Shriram Iyer
Chief Credit &
Analytics Officer

30+ yrs

- Three decades of leadership in consumer lending
- Previously held senior risk and credit roles at HDFC Bank and Citicorp

Education
Masters – Pune
University,
MDP – IIM A,
Senior Exec.
Program - LBS



Vikas Pandey
CBO– Consumer
Business

33+ yrs

- Spent 22 years at HDFC Bank, last serving as Business Head for Auto Loans
- Led major retail lending and liability businesses at HDFC

Education
Executive
Program –
Haas School,
Masters – ITM
Mumbai



Veeeraraghavan Iyer
CBO– Commercial
Business

25+ yrs

- Served as CEO of HDFC Sales Pvt. Ltd
- Drove SME and Mortgage business with over two decades of experience

Education
Masters –
Mumbai
University,
Bachelors –
Nagpur Univ.



Harsh Kumar
CHRO & Head AI

26+ yrs

- Previously served as CHRO at CSB Bank
- Held senior HR and management roles at HDFC Bank

Education
Masters –
TAPMI Manipal,
Bachelors -
Madras
University



Bhaskar Pandey
Chief Risk Officer

24+ yrs

- Spent 21 years in various senior credit and risk roles at HDFC Bank
- Deep experience in managing credit policy for leading banks / NBFCs

Education
Masters – IME
Pune,
Leadership
program– IIM-
A



Bholananda Behera
Chief Compliance
Officer

27+ yrs

- 27 years of leadership in banking, with deep expertise in regulatory compliance and credit risk

Education
Masters – HRM
Pondicherry,
Bachelors -
OUAT
Bhubaneswar



Nitin Sane
Chief Internal Auditor

25+ yrs

- Held senior audit and banking roles at HDFC Bank, Citibank, and Axis Bank
- Joined from De Lage Landen-Rabobank Group

Education
Masters –
University of
Leicester, PG
Diploma– SIBM
Pune



Salil Hajarnis
CTO

30+ yrs

- Headed India technology operations and key AI initiatives at Fiserv
- Led digital transformation programs while at Capgemini

Education
PG Diploma–
Pune
University,
Bachelors –
Pune University

Second line of management

Ensuring operational excellence



									
Rano Verma <i>Head Customer Service & Strategic Initiatives</i>	Jasvinder Saini <i>Head Credit Analytics</i>	Anil Hospattankar <i>Head - Debt Management</i>	Manish Verma <i>Head Investor Relations and Corp. Communications</i>	Ashish Gupta <i>Business Head - Consumer Durable, Gold Loan and Instant Loan</i>	Faisal Sara <i>Business Head - Education Loan</i>	Ganesh Iyer <i>Business Head - Commercial Vehicle</i>	Maneesh VM <i>Head - Operations</i>	Suresh Pohuja <i>Business Head - Personal Loans</i>	Prasann Rewari <i>Head - Mid Market</i>
31+ yrs	18+ yrs	30+ yrs	34+ yrs	25+ yrs	33+ yrs	28+ yrs	20+ yrs	23+ yrs	23+ yrs
<ul style="list-style-type: none">Leading debt market professional & a pioneer in innovative debt restructuring. Ranked Top 40 Women in Indian Debt Markets. She leads Debt Syndication at PFL, driving strategic funding & investor engagementShe champions process excellence, tech led solutions & customer first innovation. A people's person and a respected voice within the mgmt. team.	<ul style="list-style-type: none">Champions Credit Analytics, driving predictive models and risk governanceExpert in advanced analytics and data-driven lending decisions	<ul style="list-style-type: none">30+ years in banking, led collections and risk strategyExpertise in debt mgmt. business strategy underwriting policy, driving compliance and growth	<ul style="list-style-type: none">Seasoned capital mkt leader with expertise in wholesale debt & fin. Mkts. Former MD & Co- Head at Incred Capital has scaled wholesale debt business driving growth through strategy & executionExpert in managing large proprietary trading in debt & equity portfolios. Respected for investor relationships. Known for disciplined approach & market insights	<ul style="list-style-type: none">Led large product & alternate channel business in retail lendingOversees gold, consumer durable, instant loans and digital channels	<ul style="list-style-type: none">Ex-senior leader at top Indian bank; managed ₹1 lakh crore AUMManaged large P&Ls multi geography teams & excellent track in building profitable businesses	<ul style="list-style-type: none">Expert in scaling retail lending, P&L management, and growth strategyExpertise spans sales, product development and fraud & risk management	<ul style="list-style-type: none">Ex-COO at SBFC Finance; expert in digital transformation and complianceExpertise lending-operations leadership, spanning process design, automation, underwriting, and service excellence	<ul style="list-style-type: none">Ex-leader at HDFC Bank, DHFL, ZipLoan; drove growth across retail lendingSuccessfully built businesses, created robust distribution engines	<ul style="list-style-type: none">Expert in Structured Financing, Corporate LendingExpert in managing stressed assets through special resolution strategies
Education PGDM, Fore School of Management	Education Master's in Statistics, University of Mumbai	Education MMS from Mumbai University	Education Bsc. (Hons), Mumbai University	Education CA-ICAI	Education EP - XIM, JBIMS; Leadership programs from Wharton, IIMA	Education Education from Hislop College	Education ACM- ISB, MFM from Somaiya College	Education PGPMS from KJ Somaiya College	Education CA & CFA

Deepening engagement with all stakeholders

Fostering strong relationships across the value chain



Employees

- **AI Led HR Transformation** : Reimagined HR interventions through intelligent, scalable solutions to boost efficiency and employee experience
- **Transparent & Inclusive Culture**: Regular feedback loops, townhalls, and digital engagement platforms keep communication open and two-way across hierarchies
- **Recognition & Performance**: Recognition and reward systems continued to evolve to be fair, inclusive, and aspirational
- **Workplace Wellness**: Wellness 360 strategy recognizes that employee wellbeing is foundational to long-term performance
- **Learning & Development**: Strengthening organizational agility through continuous learning, succession planning and cross functional leadership development – ensuring business continuity and long-term growth



Channel Partners

- **Developing deeper partnerships**, expanding the reach of our products and enhancing overall ease of doing business
- **Building a future ready channel ecosystem** that is digitally enabled, and deeply collaborative
- **Strengthening the foundations** for sustained, partner-led growth



Customers

- Holistic **customer engagement plan**
- **Personalize services and products** to meet customer expectations
- Increase in **cross-sell** and deepening **customer engagement**
- **Ease of access via Customer Portal** on the website and App
- **Quick resolutions and Sales support** via WhatsApp Chatbot and Web chatbot
- Customer centric **rewards and referral programs**

Human Resources: Planned Innovations and Goals



Deliver a frictionless, fully automated HR ecosystem that empowers employees and HR teams to complete tasks effortlessly, driving toward a **'Zero-Click'** experience.

HR VISION

1 Employee Development

Focusing on continuous learning and targeted development interventions to boost productivity and foster long-term employee success

2 Candidate Experience

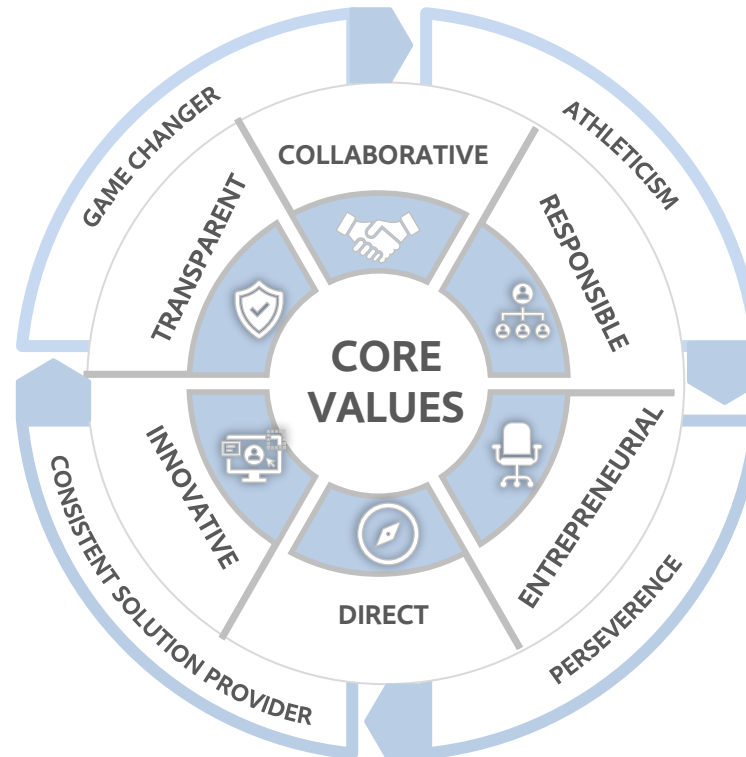
Leveraging AI-driven platforms to deliver seamless, personalized support for prospective candidates throughout the application journey

3 Employee Lifecycle Management:

Deploying AI-powered tools to provide seamless, continuous support for employees across their lifecycle—from onboarding to career development -while prioritizing holistic employee wellbeing.

4 Empowering Managers

Empowering managers with AI-driven insights to enable data-informed, agile decision-making



IMPACT

Driving stronger employee engagement through personalized learning opportunities, guided career navigation, and data-driven support for informed career decisions

Driving superior outcomes for both candidates and the hiring process through enhanced efficiency and experience.

Driving stronger employee engagement through personalized learning opportunities, guided career navigation, and data-driven support for informed career decisions

Driving superior outcomes for both candidates and the hiring process through enhanced efficiency and experience.

CUSTOMER-FIRST

GOVERNANCE-FIRST

RISK-FIRST

AI-FIRST

Leveraging Artificial Intelligence (AI), Machine Learning (ML) and Automation with emphasis on Large Language Models (LLMs).

ESG delivering sustainable long-term value to stakeholders

Prioritising responsible business practices



DEFINING A BETTER TOMORROW

Environment

We are committed to sustaining our environment by responsibly maintaining and optimising our assets regularly. Our key initiatives would lead our business operations to run smoothly and create a friendly environment for all

Green Infrastructure And Energy Efficiency

- Head office operates from a Platinum-certified Green Building, constructed with recycled materials and fitted with energy-efficient infrastructure
- As part of our 'Go Green' initiative, we procured renewable energy from the Maharashtra State Electricity Board to power our corporate office
- To further reduce energy consumption, we implemented efficiency upgrades across our office network. These include LED lighting, retrofitted appliances, and the modernisation of older systems

Responsible Disposal And E-waste Management

- In our offices, we are replacing paper cups with rice husk alternatives and using recyclable paper rolls to promote sustainability

Social

We are committed to investing proactively in our workforce and fostering positive relationships with external stakeholders, including customers, lenders, vendors, and communities. Our social commitment is centred on prioritising people and building lasting partnerships for mutual benefit

Expanding Access To Healthcare

- In partnership with Grant Medical Foundation, we provided medical equipment to increase accessibility and availability to health care facilities for the underprivileged

Unlocking Opportunity Through Sport

- Engaged with Sindola Sports India Foundation, the agency which is creating an integrated Cricket, Tennis focused facility for sports man and women from the underprivileged class. PFL has funded to the agency as a CSR contribution

Governance

We are committed to strong governance that encompasses all of our business drivers, including strategic depth, code of conduct, board membership, risk management, and guiding principles

- Ensuring compliance with regulatory changes
- Maintaining the governance standards
- Emphasis on financial integrity, ethical conduct, transparency, and trust
- Prioritise integrity and take immediate action to address any actions that compromise an individual's integrity
- Developed clear policy guidelines for handling incidents involving directors, employees, channel partners, customers, and service providers accused of fraudulent activities or integrity violations

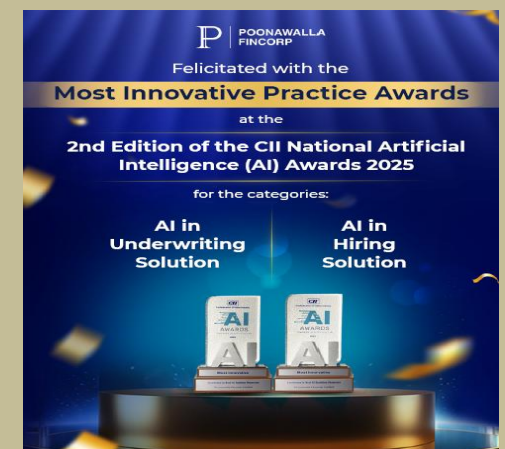
Awards and Accolades

Industry Recognition for our brand



Q1FY26

Q3FY26

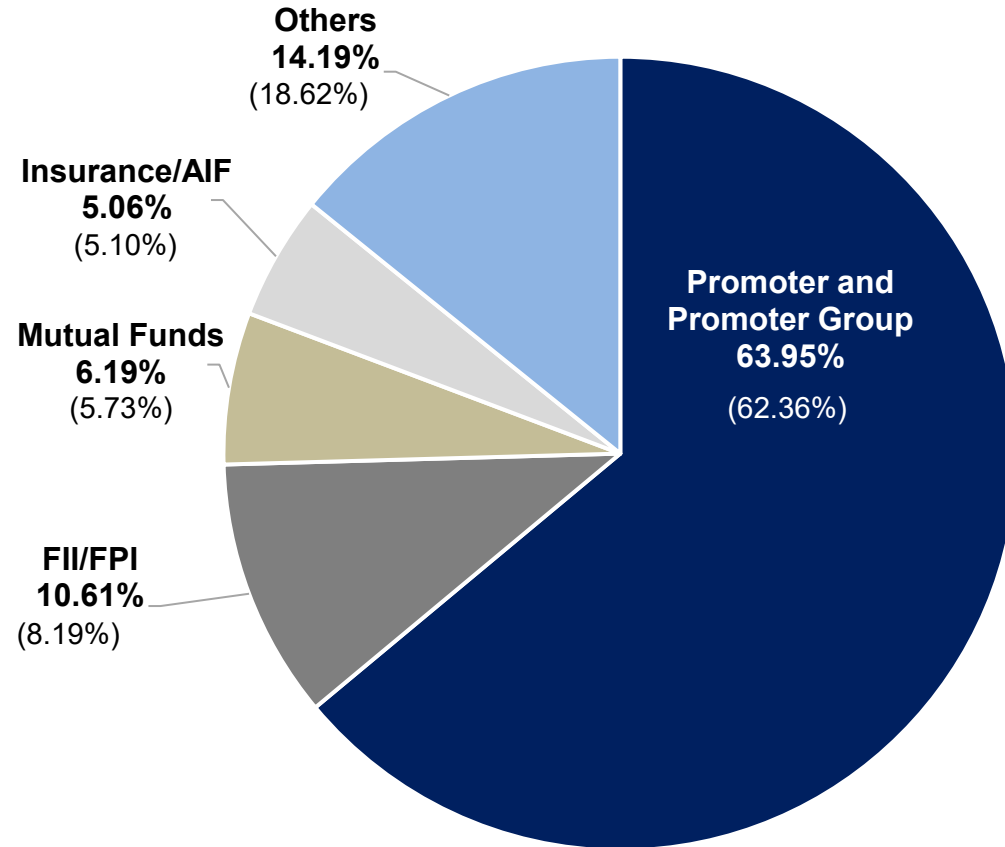


Q2FY26

Shareholding Pattern



Shareholding Pattern (Quarter ending Dec-2025)



Figures in bracket represent data for quarter ending Dec-2024

AI: Artificial Intelligence

API : Application Performance Interface

AUM: Asset Under Management

Bps: Basis Point

CAC: Customer Acquisition Cost

CAR: Capital Adequacy Ratio

CC: Cash Credit

CD: Continuous Deployment

CI: Continuous Integration

CP: Commercial Paper

CV: Commercial Vehicle

Disb.: Disbursement

DIY: Do it Yourself

DQI: Data Quality Index

DSA: Direct Selling Agent

ECB: External Commercial Borrowing

FI: Financial Institution

FOS: Feet-on-street

GNPA: Gross Non-performing Assets

IT- Information Technology

LLM : Large Language Model

ML: Machine Learning

MM: Million

MoB – Month on book

MSMEs : Micro Small and Medium Enterprises

NCD : Non-Convertible Debentures

NII: Net Interest Income

NNPA: Net Non-performing Assets

Opex: Operating Expenses

PAT: Profit After Tax

PBT: Profit Before Tax

PCR: Provision Coverage Ratio

PL Prime: Personal Loan Prime

PPoP: Pre-provision Operating Profit

QoQ: Quarter-on-Quarter

RoA: Return on Assets

RPA: Robotic Process Automation

STP : Straight Through Process

STPL: Short-term Personal Loan

Sub-debt: Subordinated Debt

TL: Term Plan

WCDL : Working Capital Demand Loan

YoY: Year-on-year



Thank You!

For further information, please contact:

Team – Investor Relations



Investor.relations@poonawallafincorp.com

www.poonawallafincorp.com

CIN : L51504PN1978PLC209007