

July 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 Unaudited Financial Results and Performance of the Company for the quarter June 30, 2025.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,
For Poonawalla Fincorp Limited

Shabnum Zaman
Company Secretary
ACS-13918

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

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

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PRESS RELEASE

Robust AUM growth of 53% YoY to ₹41,273 crore Promoters to infuse ~₹ 1,500 crore equity on preferential basis

Mumbai, July 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 unaudited financial results for the quarter ending June 30, 2025.

Poonawalla Fincorp registered robust growth in AUM during the period with AUM at ₹41,273 crore, +53.0% YoY. NII grew by 13.6% YoY to ₹768 crore during the quarter.

The Board of Directors, at its meeting held today, approved the raising of funds amounting to ~₹ 1,500 crore via the issuance of equity shares on a preferential basis to the promoter, subject to shareholders' approval. This strategic move underscores the promoter's continued confidence in the company's long-term growth trajectory and will further strengthen the capital base to support its business growth.

Financial highlights for the quarter ended June 30, 2025:

- **Assets Under Management (AUM)** stood at ₹41,273 crore, up 53.0% YoY and 15.8% QoQ
- **Secured to Unsecured on-book mix** at 57:43
- **AUM Mix:** MSME at 36%, Loan against property at 25%, Personal and Consumer finance at 23%, and Pre-owned car finance at 13%
- **Net Interest Income** (inc. fees and other income) was ₹768 crore, +13.6% YoY
- **PPoP** was ₹325 crore in the quarter due to ongoing investment in new businesses and skew to secured book
- **Stable asset quality: Gross NPA** at 1.84%; **Net NPA** at 0.85%
- **Provision Coverage Ratio** at 53.93%
- **Capital Adequacy Ratio** was 20.55% (Tier-1 at 19.02%), well above the regulatory requirement of 15%
- **Liquidity** buffer stood at ₹4,465 crore as of June 30, 2025

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

“With credit cost significantly reducing on an overall basis by 53 bps QoQ, a risk-calibrated AUM increase of 15.8% QoQ, and ~Rs. 1,500 cr capital infusion on preferential basis by the promoter, strengthens the company and supports its growth plans. Poonawalla Fincorp is well-poised for building a risk-first, sustainable, and profitable model.”

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 ₹41,273 crore as on June 30, 2025, and employs 4,685 people as of June 30, 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
