

July 20, 2024

**BSE Limited**

Corporate Relationship Department  
25<sup>th</sup> 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 ended June 30, 2024.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,

**For Poonawalla Fincorp Limited**

**SHABNU** Digitally signed by  
SHABNUM ZAMAN  
**M ZAMAN** Date: 2024.07.20  
20:02:18 +05'30'

**Shabnum Zaman**  
**Company Secretary**  
**ACS-13918**

**Poonawalla Fincorp Limited**

**CIN: L51504PN1978PLC209007**

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

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## PRESS RELEASE

### **AUM up 52% YoY to ₹26,972 crore PPOP at ₹432 crore in Q1FY25, up 47% YoY and 6% QoQ**

**Pune, July 20, 2024:** 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 ended June 30, 2024.

The Company continued to register consistent growth in AUM & profitability, superior asset quality and customer engagement during this period.

#### **Key Highlights – Q1FY25:**

##### **Assets:**

- **Assets Under Management (AUM)** stood at ₹26,972 crore, up 52% YoY and 8% QoQ
- **AUM Mix** consist of 35% MSME finance, followed by 28% personal and consumer finance, 17% loan against property and 14% pre-owned car.

##### **Asset Quality:**

- **Gross NPA** at 0.67%, lower 75bps YoY and 49bps QoQ
- **Net NPA** at 0.32%, lower 44bps YoY and 27bps QoQ
- **Provision Coverage Ratio** stood at 52.53%

##### **Profitability:**

- **Operating Profit (PPOP)** was ₹432 crore, up 47% YoY and 6% QoQ
- **Profit After Tax (PAT)** was ₹292 crore, up 46% YoY
- **Return on Assets (RoA)** stood at 4.62%
- **Net Interest Income** (inc. fees and other income) was ₹676 crore, up 42% YoY and 5% QoQ

##### **Capital Adequacy and Liquidity:**

- **Capital Adequacy Ratio** was 31.57%, with Tier-1 at 30.09%, well above the regulatory requirement of 15%
- **Liquidity** buffer stood at ₹5,192 crore.

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

*“Our fundamental guiding philosophy for all businesses will be productivity, predictability and sustainability. We envisage achieving it through higher investments mainly in collections, technology and launch of new businesses. This will help us build a retail franchise step-by-step, process-by-process with solid risk management and mix of right products.”*

## **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 19 states. The Company has AUM of ₹26,972 crore as on June 30, 2024, and employs around 2450+ people. The Company’s financial services offerings include pre-owned car finance, personal loans, loan to professionals, business loans, loan against property, supply chain finance, machinery loans, medical equipment loans and consumer loans.

For more information, please log on to: <a href="http://www.poonawallafincorp.com">www.poonawallafincorp.com</a>
For media queries contact: <a href="mailto:corporatecommunications@poonawallafincorp.com">corporatecommunications@poonawallafincorp.com</a>