

January 31, 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 and nine months ended December 31, 2024.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,

For Poonawalla Fincorp Limited

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Shabnum Zaman
Date: 2025.01.31
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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 41% YoY to ₹30,984 crore NII at ₹672 crore in Q3FY25, up 22% YoY

Mumbai, January 31, 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 December 31, 2024.

The company registered consistent growth in AUM and NII during the period.

Key Highlights – Q3FY25:

Assets:

- **Assets Under Management (AUM)** stood at ₹30,984 crore, up 41% YoY and 9% QoQ
- **Secured to Unsecured mix** improved to 54:46
- **AUM Mix** consists of 36% MSME finance, followed by 24% Personal and Consumer finance, 22% Loan against property and 14% Pre-owned car

Asset Quality:

- **Gross NPA** at 1.85%, reduced by 25bps QoQ; **Net NPA** at 0.81%
- **Provision Coverage Ratio** at 56.79%

Profitability:

- **PPoP** was ₹373 crore, +7% YoY
- **Net Interest Income** (inc. fees and other income) was ₹672 crore, up 22% YoY

Capital Adequacy and Liquidity:

- **Capital Adequacy Ratio** was 25.89%, with Tier-1 at 24.46%, well above the regulatory requirement of 15%
- **Liquidity** buffer stood at ₹4,808 crore

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

“We are excited and confident on the foundation we are building today which will deliver meaningful value in the quarters ahead. We see robust AUM growth in the four quarters leading to strong 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 ₹30,984 crore as on December 31, 2024, and employs around 2,800+ people. The Company’s financial services offerings include pre-owned car finance, personal loans, consumer loans, loan to professionals, business loans, loan against property, supply chain finance and machinery loans.

For more information, please log on to: www.poonawallafincorp.com

For media queries contact: corporatecommunications@poonawallafincorp.com