POONAWALLA FINCORP

Q2FY27 Investor Presentation

Sustainable | Predictable | Productive

October 09, 2026



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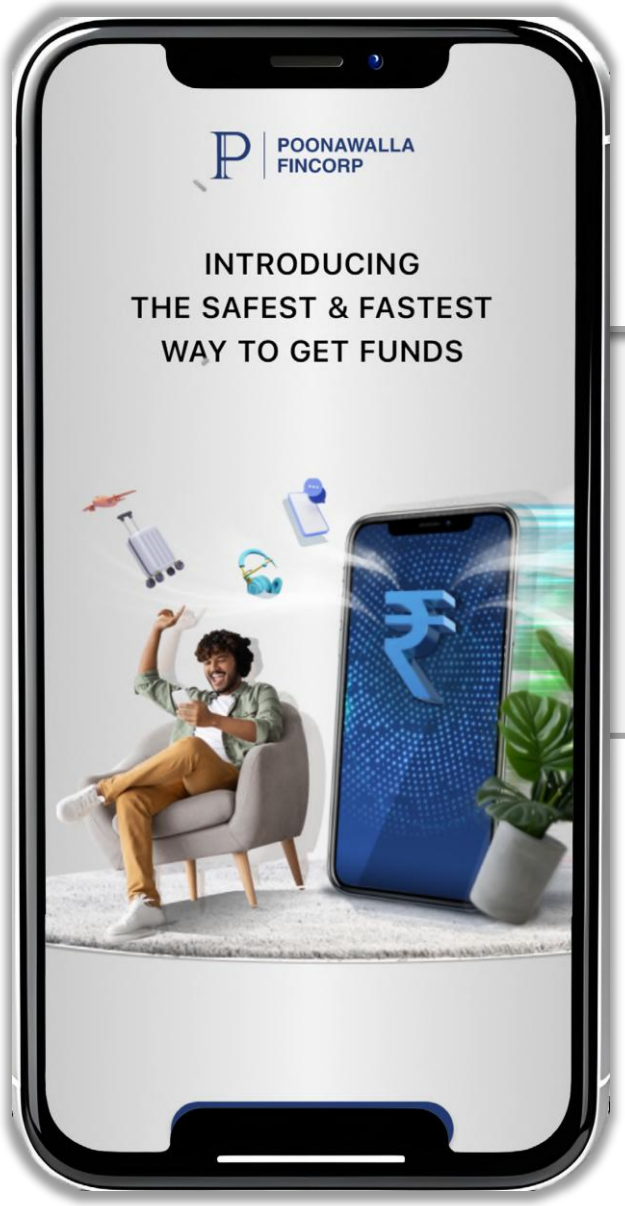

1. Key Highlights

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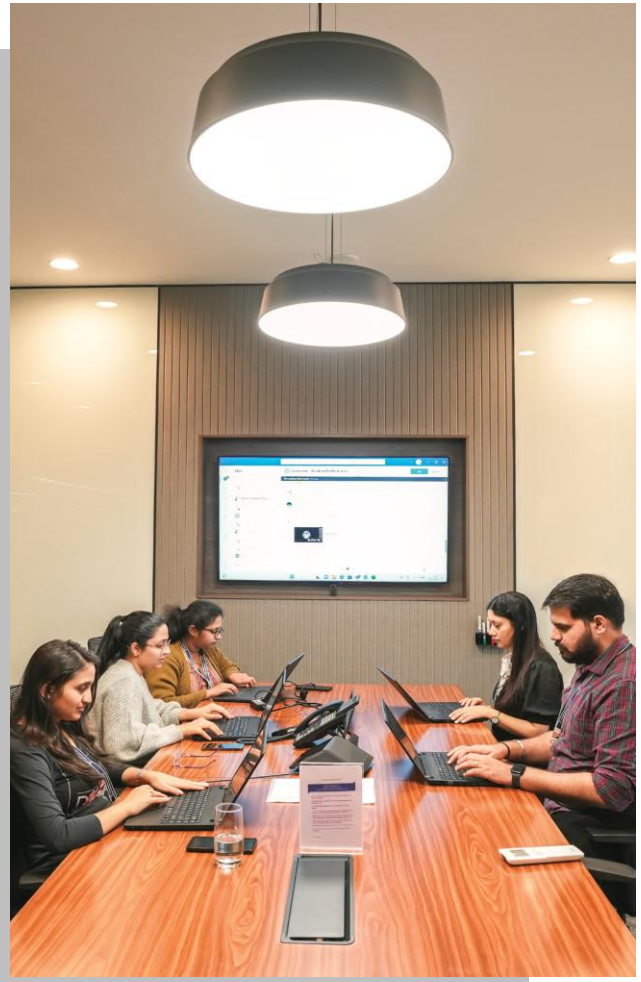

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Q2FY27 - Financial Highlights

Robust performance across parameters

AUM	NII	PPoP	PAT
₹74,008 Cr	₹1,589 Cr	₹877 Cr	₹375 Cr
↑ 55.1% YoY	↑ 75.6% YoY	↑ 126.9% YoY	↑ 405.2% YoY
↑ 10.4% QoQ	↑ 12.3% QoQ	↑ 11.8% QoQ	↑ 21.8% QoQ

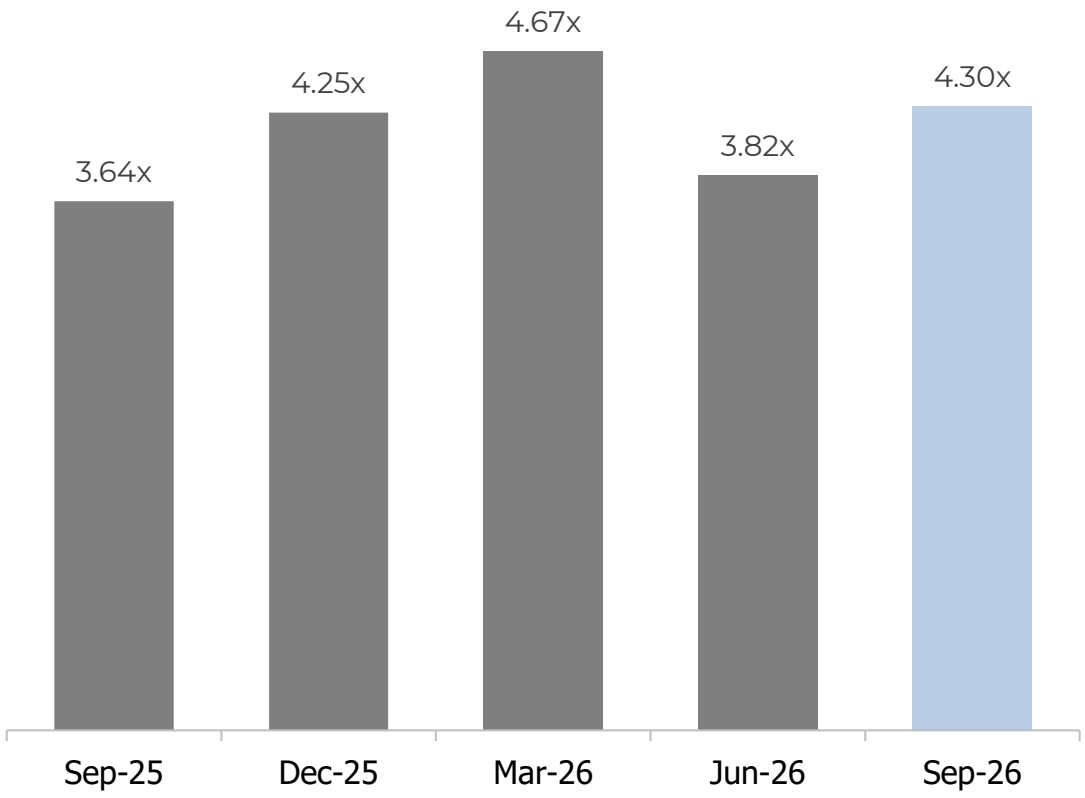
ROA	GNPA	CAR	Leverage
2.18%	1.20%	18.68%	4.30x
↑ 149 bps YoY	↓ 39 bps YoY		
↑ 20 bps QoQ	↓ 17 bps QoQ		

NII includes fees and other income

- Strong AUM growth with healthy momentum across all retail products, new products contributed 18% to AUM
- PAT increased 21.8% QoQ to ₹375 Cr in Q2FY27 from ₹308 Cr in Q1FY27
- PPOP expanded by 11.8% QoQ highlighting strong operating leverage and disciplined execution
- Secured on-book mix at 52%
- Improved asset quality with reduction in Gross NPA of 17 bps QoQ & 39 bps YoY. No accelerated write-off during the quarter
- Successfully expanded Gold loan branches to 550 as on date, to further strengthen distribution reach
- Omni-channel sourcing mix with DSA, digital, tele-calling & in-house sales team
- Continuous improvement in ROA, highlighting enhanced efficiency and superior capital allocation

Capital Augmentation

Leverage (Debt to Equity)



- Raised ₹2,500 Cr Via Qualified Institutional Placement in April-26
- Post capital raise debt to equity ratio stands at 4.30x as on 30th September 2026
- We seek to continue growing our AUM at ~35-40% CAGR over the next couple of years

Q2FY27- Business Update

Healthy traction in new launched businesses

PL Prime

- Healthy average monthly disbursement of ~₹577 crore in Q2FY27 compared to ~537 crore in Q1FY27

Gold Loan

- Gold loan operations are now live in 550 branches as on date, spread across Gujarat, Haryana, Rajasthan, Maharashtra, Punjab, Odisha, Karnataka, Andhra Pradesh, Madhya Pradesh and Telangana
- Q2FY27 delivered average monthly disbursements of ~₹355 crore compared to ~₹292 crore in Q1FY27

Consumer Durable

- Strong network of 20,000+ dealer points across 360 locations as of September 2026
- Q2FY27 delivered average monthly disbursements of ~₹202 crore compared to ~₹144 crore in Q1FY27

Commercial Vehicle Loan

- CV business expands to 90+ strategic locations across 13 states as of September 2026
- Onboarded 1,250+ channel partners to widen reach in all key markets
- Disbursements recorded healthy growth in Q2FY27, with a monthly run rate of ~₹127 crore

Education Loan

- 300+ dedicated sales team along with 700+ partners including key education consultants as of September 2026
- Sales presence is active in 50 locations across states as of September 2026
- Disbursements averaged ~₹218 crore per month in Q2FY27, peaking at ₹263 crore in August 2026

4,400+ Crore

New product disbursement in Q2FY27

New products* disbursement contributed 28% to total disbursement

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

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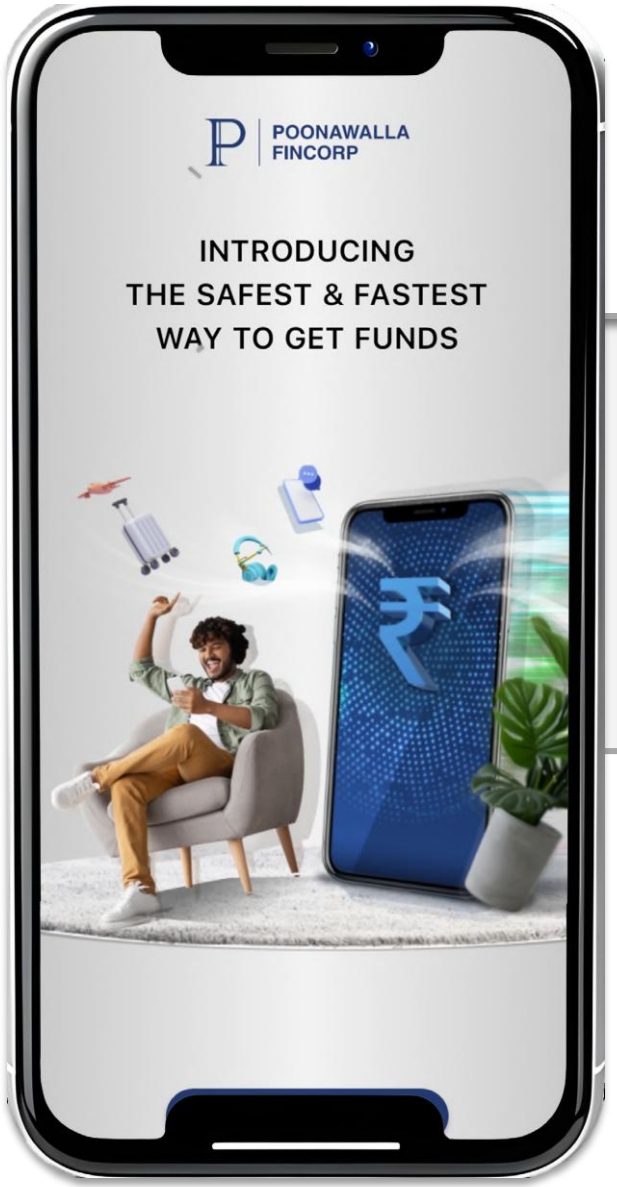


2. Business Overview

Our Vision and Mission



Vision

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

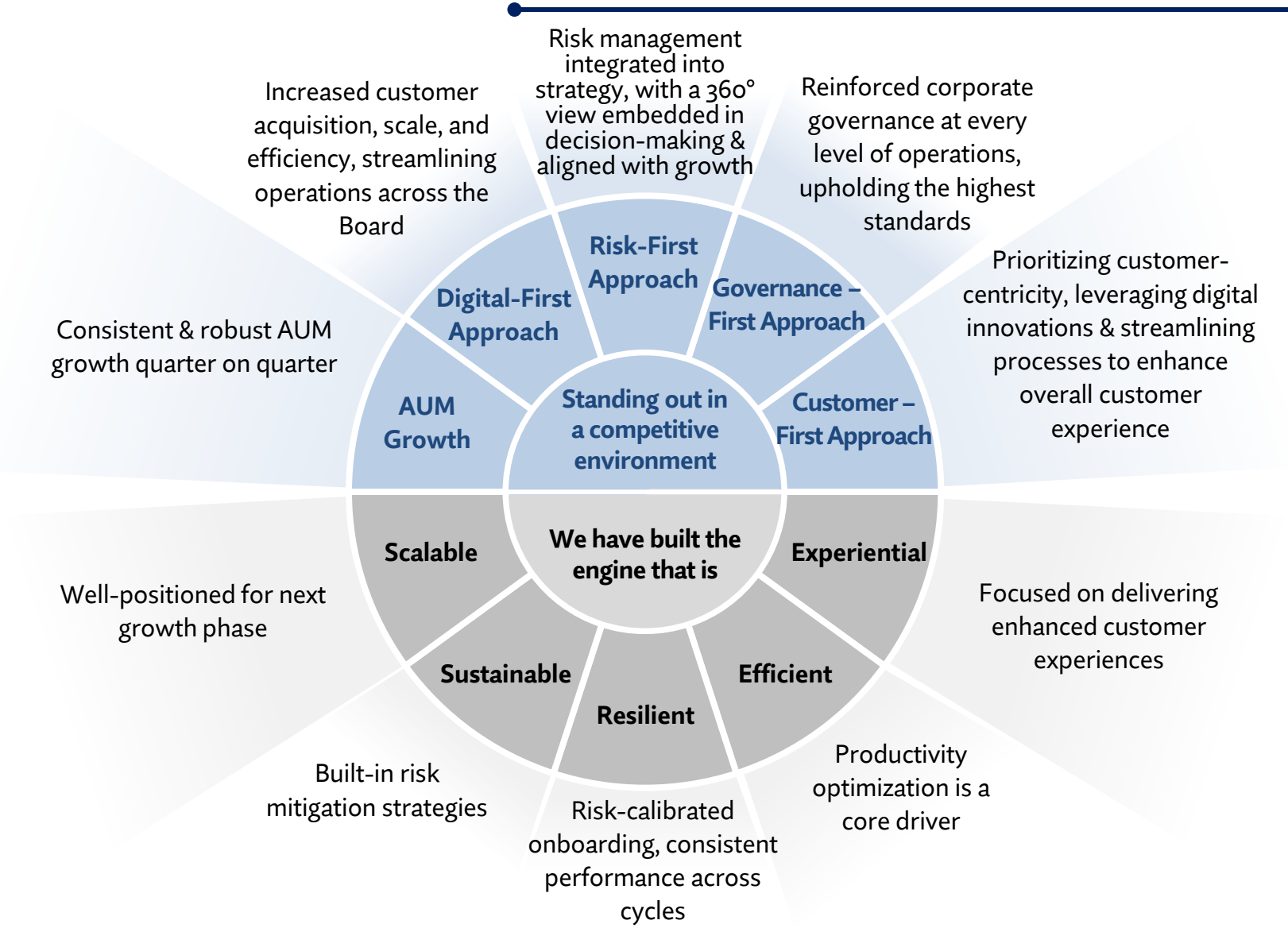
- **Trust:** Denotes legacy and brand promise
- **Financial Services:** Holistic term that broadly defines the current and future business expansion



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



Sustainable, Predictable and Productive business

We are now in our scale phase

FY25 onwards

Aspiration for 5-6x AUM over **next 5 years**

Solidify (FY25)

- **Launched 6 new products** across consumer and commercial lending
- **Sharpened risk segmentation and customer mix** using AI/ML
- **Strengthened digital capabilities** with revamped journeys and personalized targeting

Expand (FY26)

- **Scaled new products to 24% of incremental disbursements** as of Q4FY26
- **Expanded physical distribution:** 400 branches and 12,500+ consumer-durable retailers, 900+ channel partners in CV, and over 500 counsellor partners in education loans
- **Scaled digital & AI:** 30–35% of Prime PL disbursements are fully digital; 42 of 76 AI use cases delivered

Scale (FY27 onwards..)

- **Build an at-scale consumer franchise** with superior engagement and retention
- **Scale priority businesses:** >2x Consumer Durables franchise, Gold Loan network expansion and digital Business Loans
- **Create an AI-powered consumer ecosystem** with hyper-personalization, recommendations and optimized customer engagement

Well diversified product portfolio (1/2)

New Products

Products	AUM (₹ crore)	% of AUM	Ticket size range	Tenure	ROI	Customer segment	Sourcing channel
Prime Personal Loan	6,662	9%	₹1L - ₹75L	12 - 84M	13 - 16%	Salaried customers of top corporates	Physical
Gold Loan	2,355	3%	₹10K - ₹1Cr	<=36M	11 - 28%	Tier II/ III households	Dedicated Gold Loan Branches
Education Loan	1,915	3%	₹1L - ₹3Cr	<=15Y	10.5 - 13%	Domestic students for international UG and PG courses	Consultant Partnerships
Consumer Durable Loan	859	1%	₹5K - ₹5L	3M - 36M	Up to 35%	Salaried /Self employed	Dealer network
Commercial Vehicle Loan	1,459	2%	₹75K - ₹2.5Cr	12 - 72M	10 - 20%	Small fleet operators in Tier II/ III cities; focused on used CVs	Channel partners/ Direct channel/ Digital on-boarding
Shopkeeper Loan	1	0%	₹1L - ₹15L	6 - 48M	18 - 22%	Self Employed, MSME Customers	Direct channel

Note: All values are as of September 30, 2026 | Typical ROI & Ticket size for the majority of disbursements

Well diversified product portfolio (2/2)

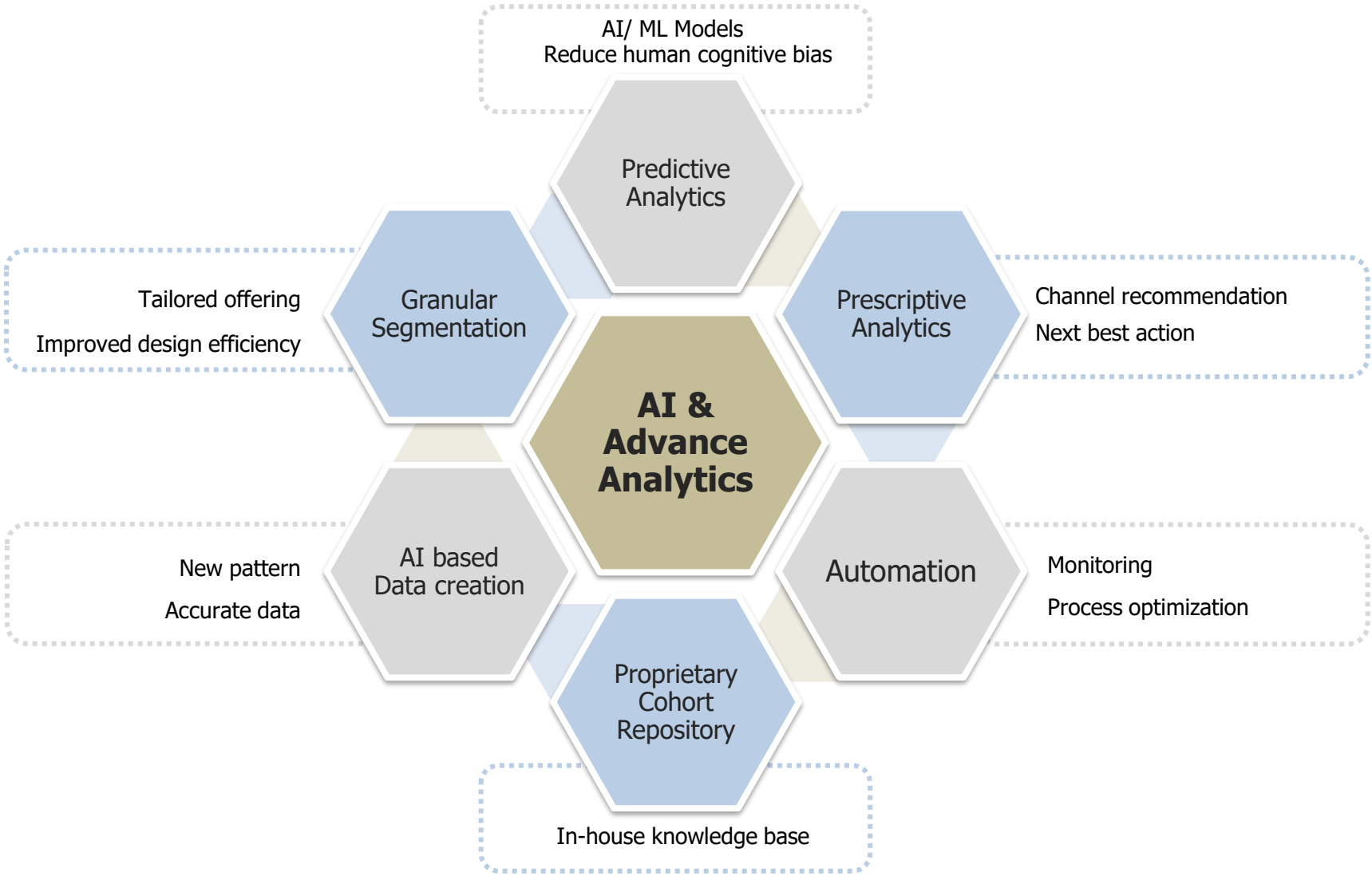
Existing Products

Products	AUM (₹ crore)	% of AUM	Ticket size range	Tenure	ROI	Customer segment	Sourcing channel
Instant Consumer Loan	15,168	20%	₹50K - ₹5L	6 - 36M	22 - 29%	Salaried & Self-employed customers	Digital partnership/ Organic led
Loan against Property	20,013	27%	₹51L - ₹25Cr	3 - 15Y	9.75 - 12%	Self-employed, MSMEs	DSA led, Direct channel
Pre-owned Car Loan	5,096	7%	₹2L - ₹1Cr	12 - 72M	14 - 16%	Self-employed / Salaried	Dealer network / DSA led
Business Loan	7,303	10%	₹5L - ₹1Cr	6 - 60M	17 - 22%	Self-employed, MSMEs	DSA led / Direct channel
Mid-market	11,142	15%	₹20Cr - ₹50Cr	Up to 36M	10 - 12%	Well rated corporates and NBFCs	Direct and other lending relationships
Machinery & Medical Equip. Loan	883	1%	₹2L - ₹10Cr	12 - 84M	9.50 - 14%	SMEs	DSA led, OEMs, Direct channel
Professional Loan	790	1%	₹5L - ₹75L	12 - 60M	12 - 14%	Doctors and CAs	Digital partnership, DSA led and Direct channel

Note: All values are as of September30, 2026 (Balance Book is discontinued & Others) | Typical ROI & Ticket size for the majority of disbursements

AI & Advance Analytics

Leveraging scale and depth of Analytics



Predictive analytics

Application across Product & Credit lifecycle

1 Prospect Acquisition

- Storage
- Cleansing
- Profiling
- Enrichment DQI

2 Pre-Sourcing

- Market Insights
- Propensity Models
- Persona
- Personalized Nudges

3 Acquisition

- Application Models
- Multi-Bureau
- Banking Models
- Ensemble Models
- Affluency Models

4 Fraud Control

- Identify Theft
- Intent Risk
- Graph Analytics
- Document Tampering

5 Post Sourcing

- Behavioural Score
- Cross Sell Models
- Churn Analytics
- Limit Enhancement/ Reduction Models

6 Collections

- Early Bucket Models
- Channel Analytics
- Allocation Optimizer
- Recovery Models

Governance Structure

- Back Testing
- Model Monitoring
- Automated Drift Detection

Powered by Enriched Data and Capability Stacks

- Data Marts
- CI/ CD
- AI/ ML Techniques
- Reinforcement Learning
- Hyper personalization
- 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

Empowering Teams Through Technology

Collection Stack

01 **Field Allocation App**

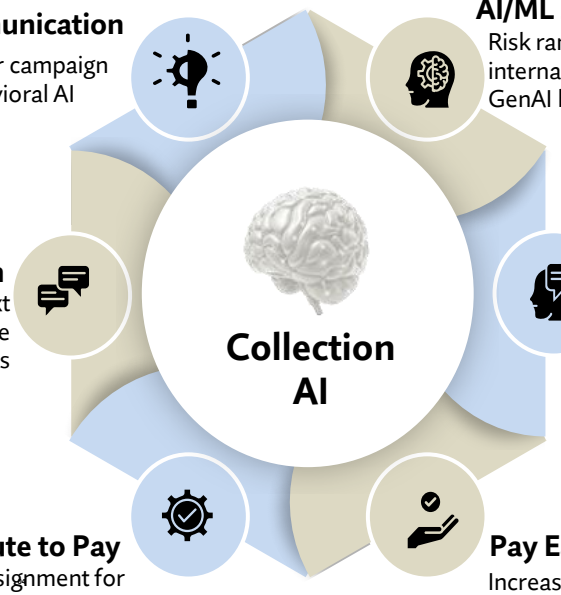
02 **Automated Campaign Manager**

03 **Live Agent Tracking**

04 **Automated Allocation Engine**

05 **Live Performance Management**

Analytics & AI – for structured & unstructured data



Smart Communication
Self-learning designs for campaign optimization with Behavioral AI nudges

AI/ML Models
Risk ranking ML models based on internal & external data points .
GenAI based Co-pilot for insights

AI Disposition
AI speech to text Integration to derive insights

Conversa
Increase Collections Through Gen AI-Powered Voice Bots and Optimize Tele calling Effort

Route to Pay
Intelligent Auto-Allocation & Assignment for Enhanced Field Coverage

Pay Easy Bot
Increases payment conversions through a seamless GenAI experience for payment failures

Operational Excellence, Better Stakeholder Experience

- Enhanced Compliance & Governance Mechanisms
- Productivity Gain
- Preparing for Scale
- Advancing AI Capabilities

Driving higher Productivity & Operational Efficiency + **Enhanced decision making and predictive accuracy** ⟹ **Higher Collection efficiencies**

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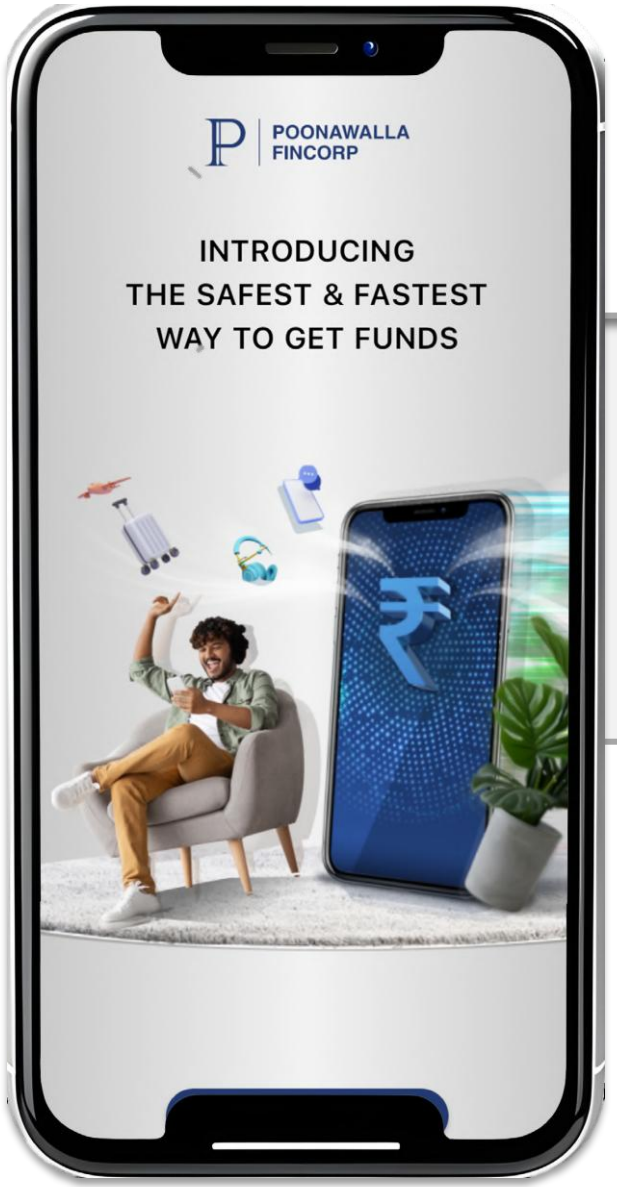


3. Financial Overview

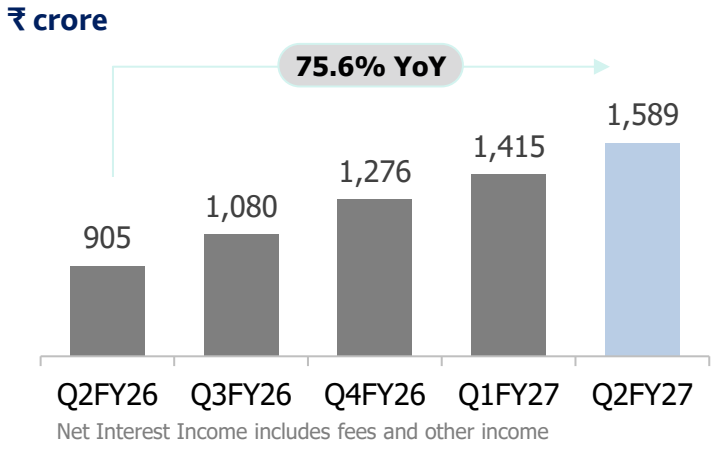
Summary Financials

Solid foundation for market-leading profitable growth

Assets under Management

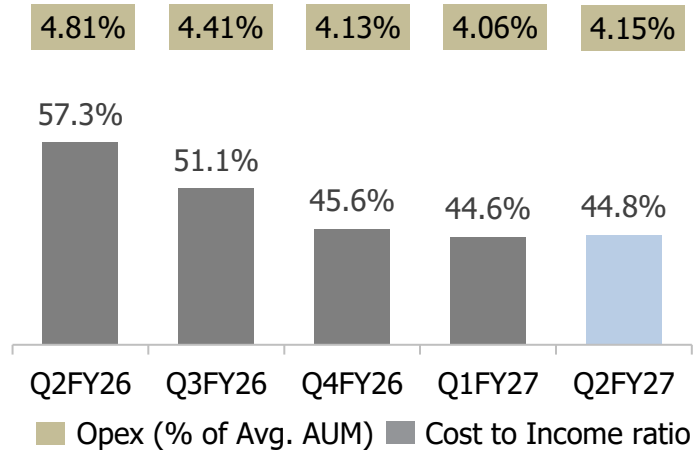


Net Interest Income

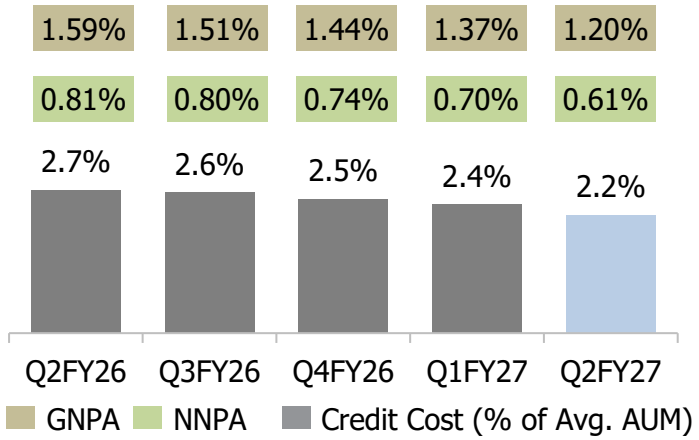


Net Interest Income includes fees and other income

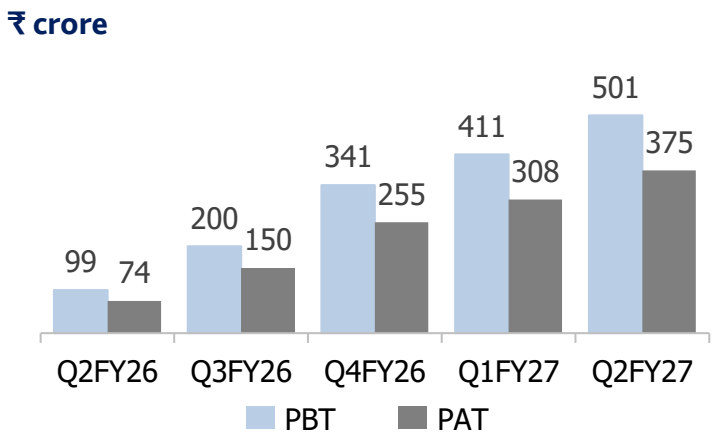
Opex to Avg. AUM ratio & Cost to Income ratio



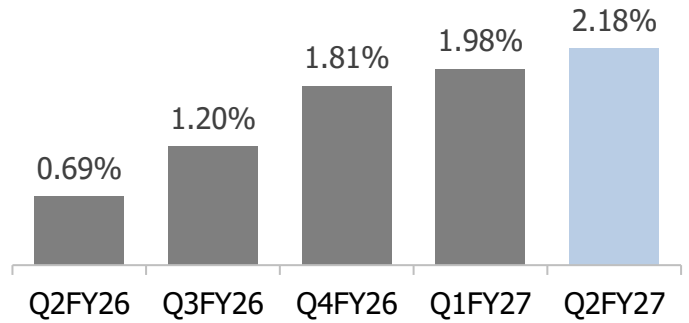
Asset Quality & Credit Cost



PBT & PAT



RoA

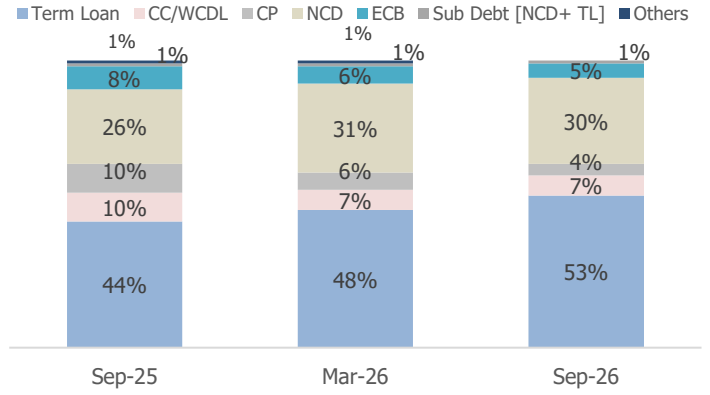


Diversified liability profile

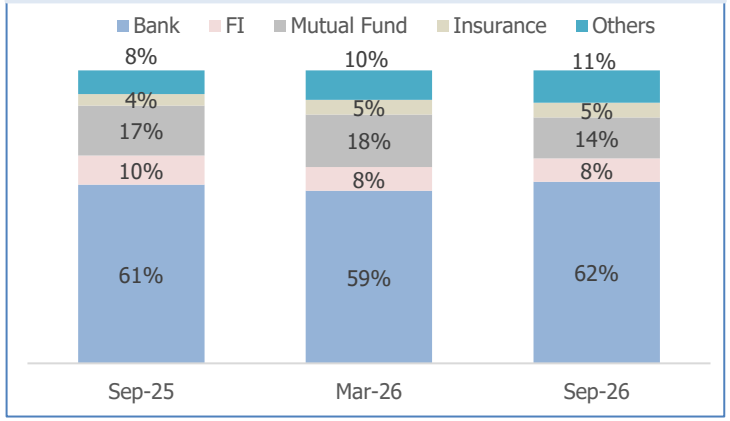
Balanced borrowing mix supported with prudent liquidity management

Total borrowings stood at ₹58,865 crore as of September 30, 2026. Liquidity stood at ₹6,526 crore, comprising cash, cash equivalents and undrawn bank lines

Instrument wise



Institution wise



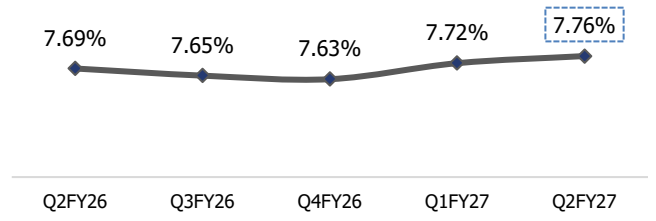
Long-term Ratings[1]

CRISIL Ratings	CARE Ratings
AAA/Stable	

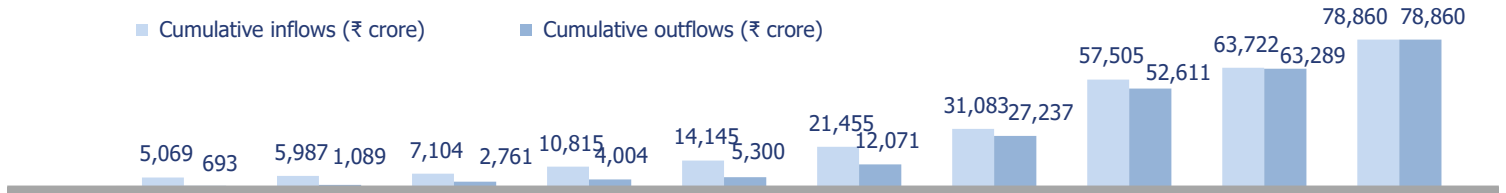
Short-term Ratings[2]

CRISIL Ratings	CARE Ratings
A1+	

Cost of Borrowing



ALM – Structural Liquidity Statement as on September 30, 2026



	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	4,376	4,898	4,343	6,811	8,845	9,384	3,846	4,894	433	0
Cumulative (%)	631%	450%	157%	170%	167%	78%	14%	9%	1%	0%

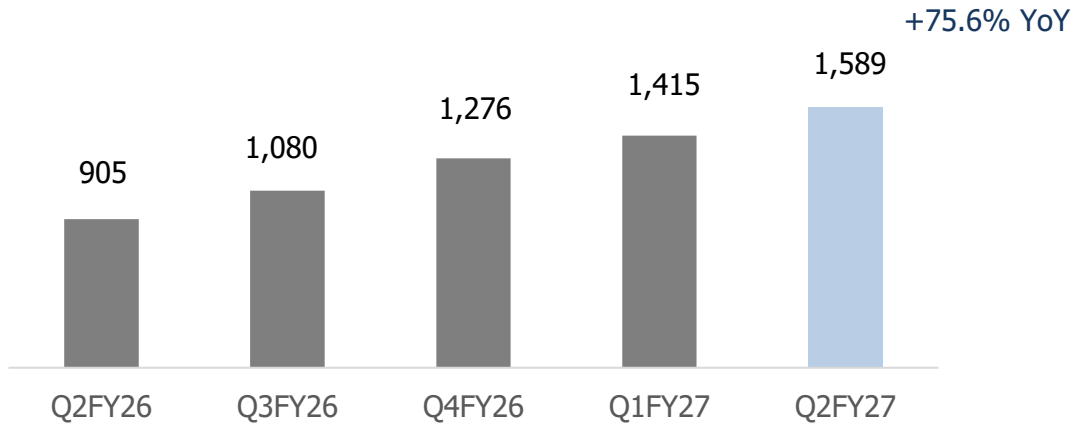
During Q2FY27, raised ₹2,265 Cr through NCD (including Sub-debt NCD) | NCD (including Sub-debt) contribution remains at ~31% as on Sept 30, 2026

1. Long-term rated instruments include Bank Facilities, NCD and Subordinated Debt | 2. Short-term rated instruments include Commercial Paper

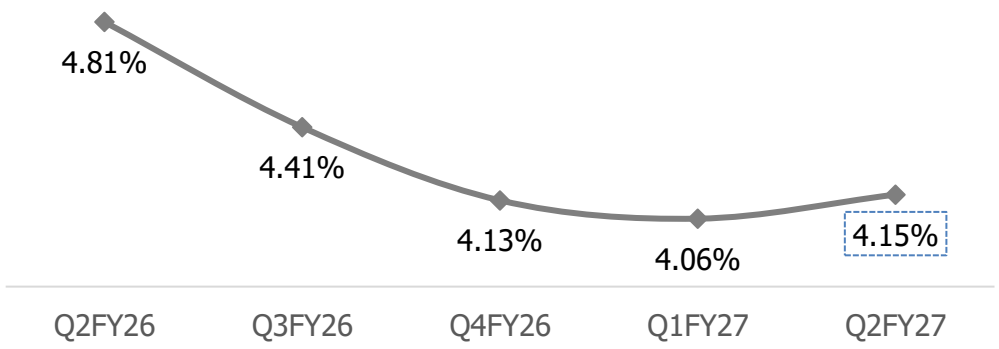
Net Interest Income (NII) and Operating Expense

Healthy growth in net interest income

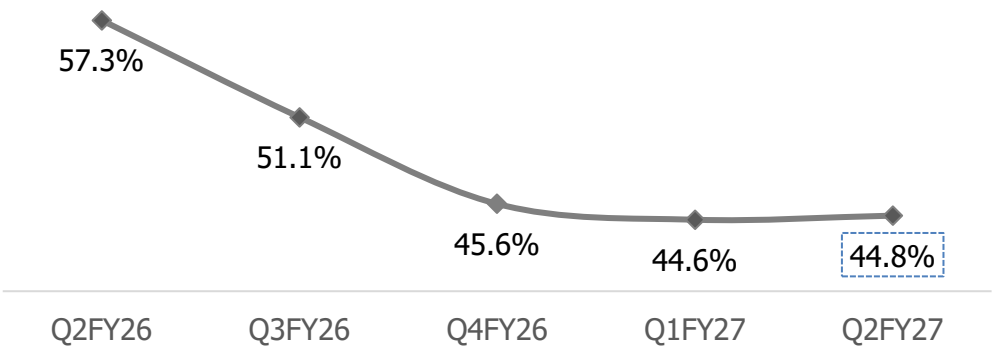
NII (₹ crore)



Opex to Average AUM ratio



Cost to Income ratio



NII includes fees and other income

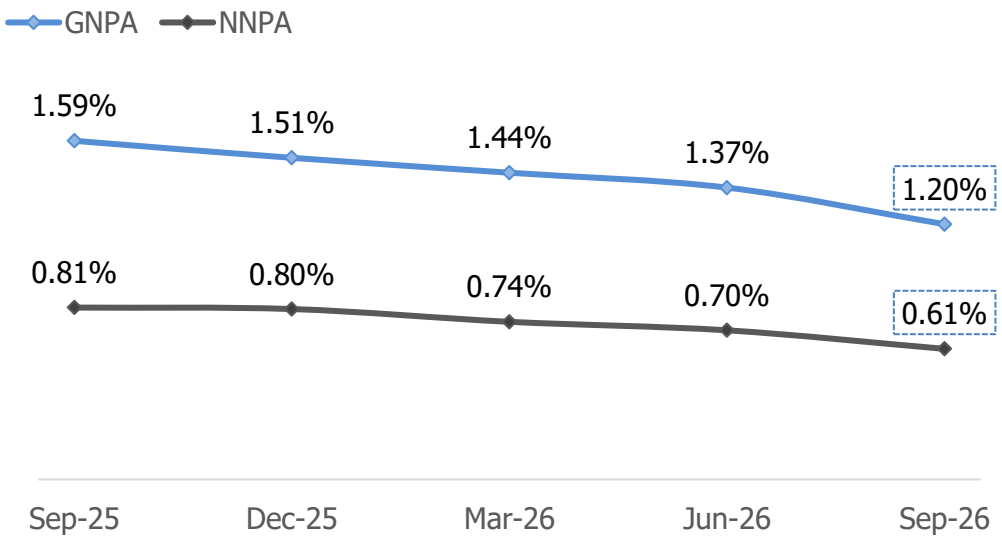
- NII grew by 75.6% YoY
- Ongoing Investment in Collections & Tech Infrastructure

Asset Quality Trend

Improved Gross NPA; Adequately provisioned

- Sequentially improved asset quality with 17 bps lower GNPA at 1.20%; NNPA at 0.61%
- PCR stands at 49.14%
- Credit cost as a percentage to average AUM has improved to 2.19%

GNPA and NNPA

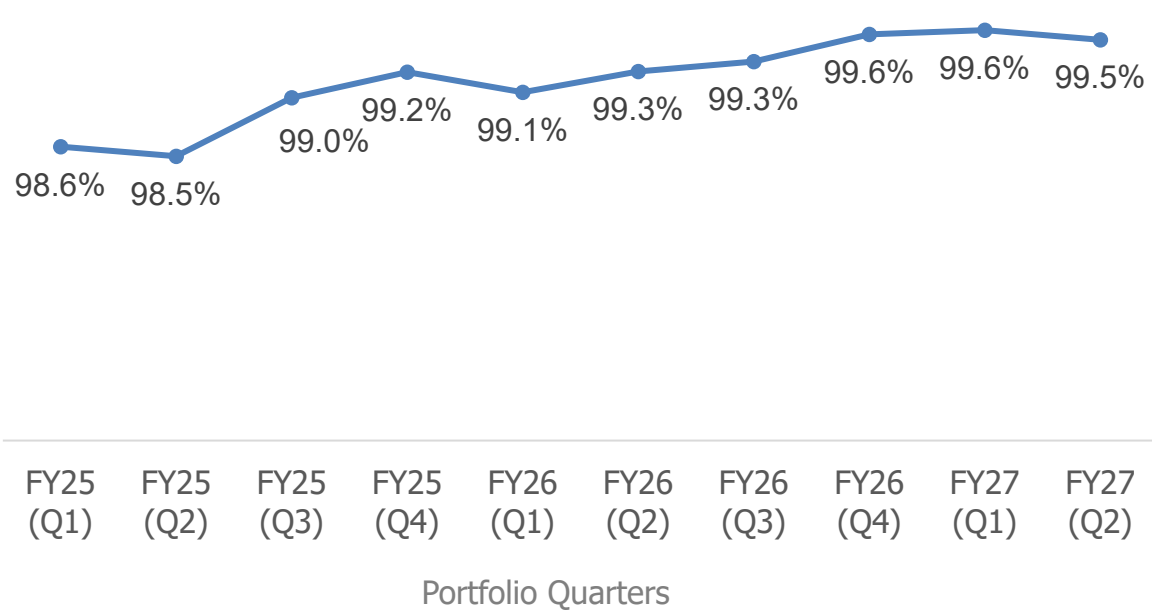


Particulars (₹ crore)	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Stage 1 Assets	43,443	50,576	55,397	61,523	69,010
Stage 2 Assets	577	575	584	650	661
Stage 1 (%)	97.12%	97.38%	97.53%	97.60%	97.86%
Stage 2 (%)	1.29%	1.11%	1.03%	1.03%	0.94%
Stage 1 PCR	0.73%	0.61%	0.59%	0.57%	0.63%
Stage 2 PCR	23.63%	22.92%	18.97%	17.90%	14.61%
Stage 1 & 2 PCR	1.03%	0.87%	0.78%	0.75%	0.76%
Gross NPA (Stage 3)	711	785	818	863	845
Net NPA (Stage 3)	358	410	417	439	430
Gross NPA (%)	**1.59%**	**1.51%**	**1.44%**	**1.37%**	**1.20%**
Net NPA (%)	**0.81%**	**0.80%**	**0.74%**	**0.70%**	**0.61%**
PCR (%)	**49.65%**	**47.75%**	**49.00%**	**49.11%**	**49.14%**

New acquisition quality and collection efficiency trend

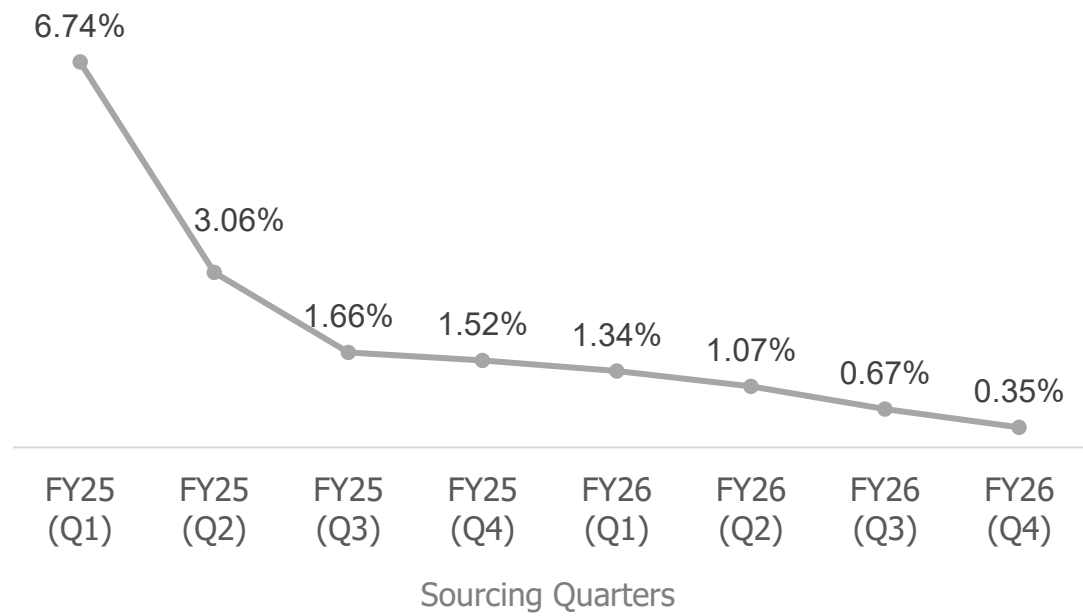
Collection strength supported by declining early vintage delinquency

Collection Efficiency



Collection efficiency (CE): 0 DPD CE = POS of 0 DPD Collected / POS of 0 DPD billed

Early Vintage Delinquency: 6 Mob 30+

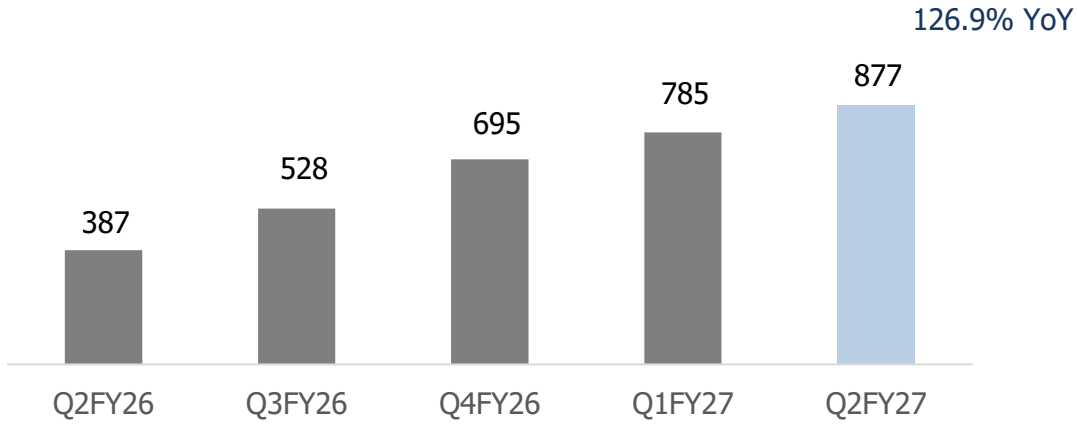


6MoB 30+% is calculated for all retail loans excluding Mid Market and Gold Loans

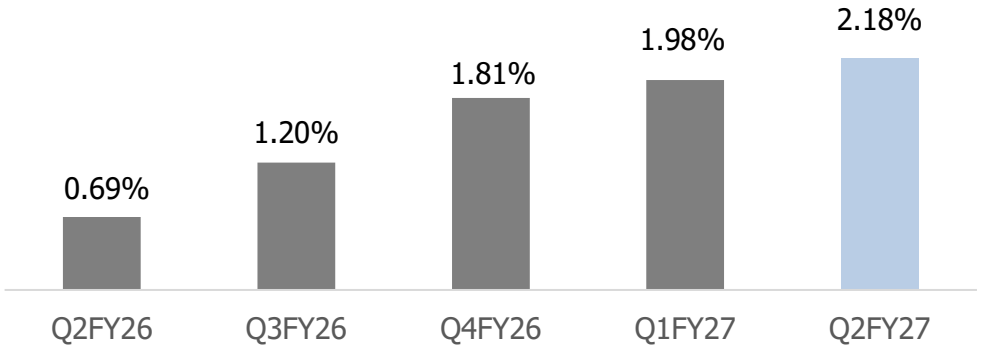
Profitability

Building new businesses for sustainable, predictable and profitable growth

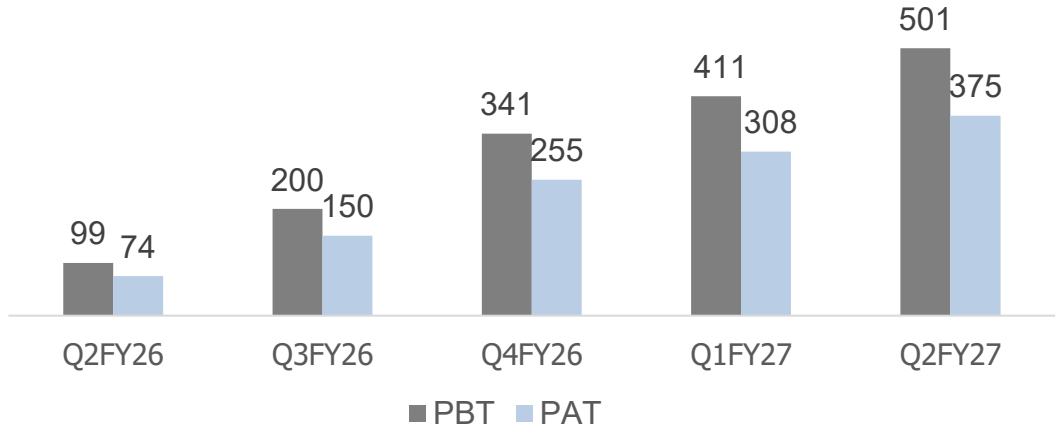
PPoP (₹ crore)



RoA



PBT and PAT (₹ crore)



- PPoP increased by 11.8% QoQ
- PAT increased by 21.8% QoQ
- Healthy improvement in RoA to 2.18% for Q2FY27

Profit & Loss Statement

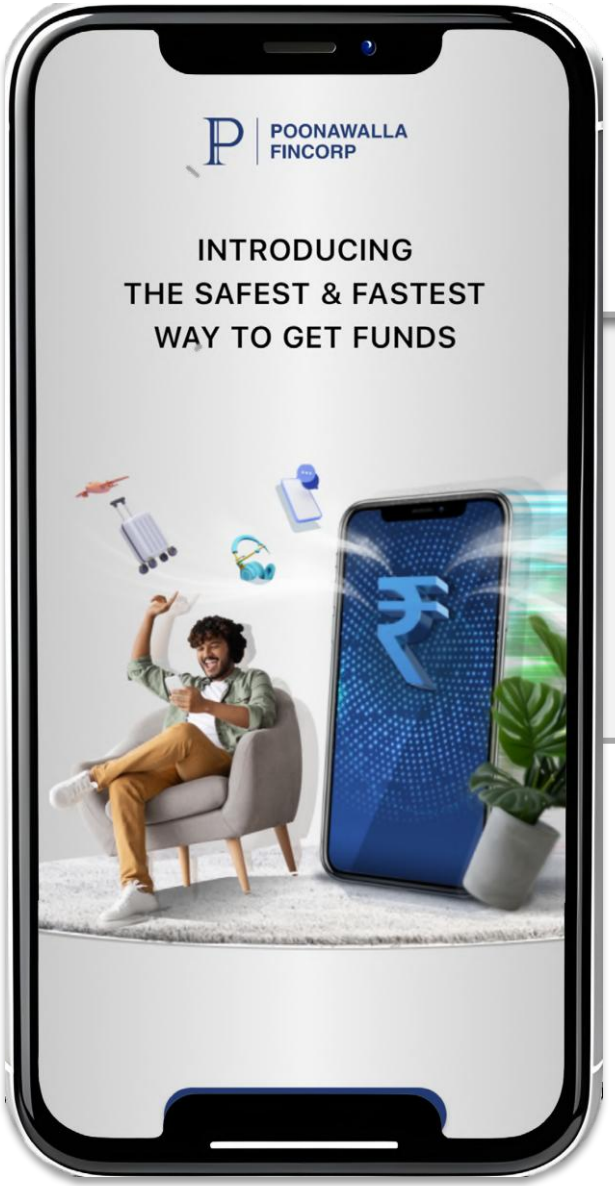
₹ crore	Q2FY27	Q1FY27	Q2FY26
Total Interest Income	2,416	2,118	1,402
Interest Expenses	1,035	922	638
Net Interest Income (NII)	**1,380**	**1,197**	**764**
Cross Sell Income	118	91	68
Servicing Income	91	70	37
Other Income	0	7	0
Net gain on derecognition of financial instruments	-	51	35
NII (inc. fees and other income)	**1,589**	**1,415**	**905**
Operating Expenses	712	631	518
Operating Profit	**877**	**785**	**387**
Credit cost	376	373	288
Profit/(Loss) before Tax	**501**	**411**	**99**
Tax	126	104	25
Profit/(Loss) after Tax	**375**	**308**	**74**

Balance Sheet

₹ crore	Sep-26	Jun-26	Sep-25
Cash & Bank Balances	224	268	126
Receivables	71	44	40
Loans	69,563	62,139	43,910
Investments	3,078	814	1,656
Other Financial Assets	700	641	345
Non-Financial Assets	897	767	832
Total Assets	**74,533**	**64,673**	**46,909**
Borrowings	58,865	49,866	35,717
Other Liabilities	1,965	1,747	1,369
Share Capital	176	175	161
Reserves & Surplus	13,527	12,885	9,661
Total Liabilities	**74,533**	**64,673**	**46,909**

Figures of previous periods/ year have been regrouped / reclassified, wherever necessary, to make them comparable with current period / year

POONAWALLA FINCORP



4. AI and Digital Strategy

AI Solutions transforming our functions

Improving Risk efficiency, Higher Productivity and Enhancing Customer experience

143	84	59	42
Total AI Projects	Projects Delivered	Projects Underway	New Projects

Function	Total Projects	Delivered
Marketing	6	5
Credit & Risk	23	12
Analytics/ Data Science	5	4
AI/ML	16	9
Collections	8	3
HR	16	10
Admin & Infrastructure	5	5
Commercial Business	9	7
Consumer Business	12	5

Function	Total Projects	Delivered
Finance	7	4
Strategy	3	2
Fraud Control Unit	3	0
ORM	1	0
Customer Service	7	4
Audit & Compliance	7	5
Secretarial	1	1
Legal	1	1
IT & Infosec	6	3
Operations	7	4



Enterprise approach to AI across all layers

Value-driven AI use cases enabled by AI-ready data and scalable technology

	Personalized, omni-channel customer experiences	Faster, more consistent risk and credit decisions	Higher productivity, governance and operating efficiency
A Enterprise use cases and engagement layer	**Business & growth** Drive growth via inline agentic assistance AA Assist.ai · OfferAssist.ai · Voicebot	**Core lending & customer lifecycle** Transform using copilot journeys Credit.AI · Service rep.AI · DQI Agent	**Enterprise enablers** Improve productivity, governance and operating efficiency MyBot · Pai@HR · DartGenie · Agentic.RPA

	Customer / prospect intelligence	Source & signal ingestion	Data quality & governance	AI-ready data assets
B AI ready data foundation	Customer 360 · Prospect 360 Business MIS and segmentation	LMS · LOS · CRM · Bureau App/web clickstream · Voice	Catalog · DQI · Lineage Access controls and auditability	Gold layer · Feature store Vector / search and feedback loops

C Scalable technology backbone

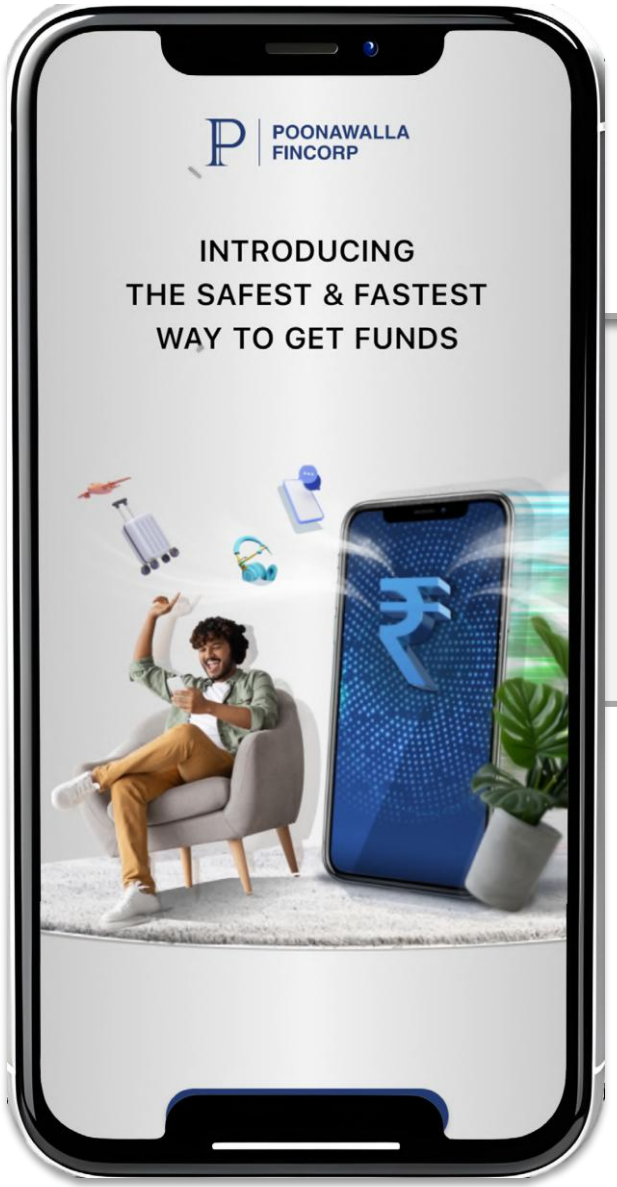
500+ APIs	*65mn+ Average API calls / day	5000+ Features Analysed	50+ AI/ML Models	80+ GenAI / Agentic AI solutions

Modern API architecture · MLOps and LLM orchestration · Observability · Cybersecurity and control tiers

250+ tech, data and application engineers · **50+** data science / AI / LLM talent · AI governance and control tower · IIT strategic partnership

**Significant increase in API calls given multiple native in-house journey deployments*

POONAWALLA FINCORP



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, London
Founder of Poonawalla Fincorp and Villoo 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 revolutionize customer experience and groundbreaking innovations



Mr. Vikas Pandey
Executive Director



Mr. Sunil Samdani
Executive Director



Ms. Sonal Sanjay Modi
Non -Executive Director



Ms. Kemisha Soni
Independent Director



Mr. Prabhakar Dalal
Independent Director



Mr. Kewal Kundanlal Handa
Independent Director



Mr. Sanjay Kumar
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



Vikas Pandey
ED & 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



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



Veeraraghavan 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 Bhubaneshwar



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
Head Debt Syndication, Family Office and MD Projects

31+ yrs

- Leading debt market professional & a pioneer in innovative debt restructuring. Ranked among the Top 40 Women in Indian Debt Markets. She leads Debt Syndication at PFL, driving strategic funding & investor engagement
- She champions process excellence, tech led solutions & customer first innovation. A people's person and a respected voice within the mgmt. team.

Education
PGDM, Fore School of Management



Jasvinder Saini
Head Credit Analytics

18+ yrs

- Champions Credit Analytics, driving predictive models and risk governance
- Expert in advanced analytics and data-driven lending decisions

Education
Master's in Statistics, University of Mumbai



Anil Hospattankar
Head - Debt Management

30+ yrs

- 30+ years in banking, led collections and risk strategy
- Expertise in debt mgmt. business strategy underwriting policy, driving compliance and growth

Education
MMS from Mumbai University



Manish Verma
Head Investor Relations and Corporate Communications

34+ yrs

- 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 & execution
- Expert in managing large proprietary trading in debt & equity portfolios. Respected for investor relationships. Known for disciplined approach & market insights

Education
Bsc. (Hons), Mumbai University



Ashish Gupta
Business Head - Consumer Durable, Gold Loan and Instant Loan

25+ yrs

- Led large product & alternate channel business in retail lending
- Oversees gold, consumer durable, instant loans and digital channels

Education
CA-ICAI



Faisal Sara
Business Head - Education Loan

33+ yrs

- Ex-senior leader at top Indian bank; managed ₹1 lakh crore AUM
- Managed large P&Ls, multi geography teams & excellent track in building profitable businesses

Education
EP - XIM, JBIMS; Leadership programs from Wharton, IIMA



Ganesh Iyer
Business Head - Commercial Vehicle

28+ yrs

- Expert in scaling retail lending, P&L management, and growth strategy
- Expertise spans sales, product development and fraud & risk management

Education
Education from Hislop College



Maneesh VM
Head - Operations

20+ yrs

- Ex-COO at SBFC Finance; expert in digital transformation and compliance
- Expertise in lending-operations leadership, spanning process design, automation, underwriting, and service excellence

Education
ACM– ISB, MFM from Somaiya College



Suresh Pohuja
Business Head - Personal Loans

24+ yrs

- Seasoned Resource across secured & Unsecured Lending (PL, HL, LAP, BL, SME). Held Leadership roles at HDFC Ltd, HDFC Bank, ICICI Bank & a Fintech
- Expertise in P & L Management, Distribution scale up, Digital Lending, Product, Process Transformation & Building high quality teams

Education
BE Mech, MBA from K.J Somaiya College, Exe.P-IIMA



Prasann Rewari
Head - Mid Market

23+ yrs

- Expert in Structured Financing and Corporate Lending
- Expert in managing stressed assets through special resolution strategies

Education
CA & CFA



Siddhartha Gupta
Head – Marketing, Digital, Analytics &Transformation

16+ yrs

- Former McKinsey Partner; led digital and AI transformations across sales, risk and collections for banks and NBFCs
- Earlier led risk analytics for the Chase Cards portfolio at JP Morgan Chase

Education
PGDM, IIM Ahmedabad
CFA L3 Cleared

Deepening engagement with all stakeholders

Fostering strong relationships across the value chain



Customers

- Conversational AI platform (Voice + Chat) to **ease customer interaction**
- Unified Customer relationship management platform integrated with our Loan Management system leading to **faster query resolution** & **seamless experience**
- **Unified service experience** across all digital customer touchpoints covering Mobile App, WhatsApp, Customer Portal
- Implementing Email Bot for **accurate** & **consistent responses**, **reducing customer wait times** and improving overall **service experience**
- Need-based **customer engagement across touchpoints**



Channel Partners

- **Strengthen the Distribution Franchise:** Build a resilient and high-impact origination network that delivers sustainable growth and enhances customer access
- **Institutionalize Technology-Led Execution:** Advance operational maturity through intelligent capabilities, data-driven decision-making, and scalable governance frameworks
- **Deepen Presence Across Growth Corridors:** Expand business penetration and unlock new opportunities through calibrated development of distribution capabilities across priority markets

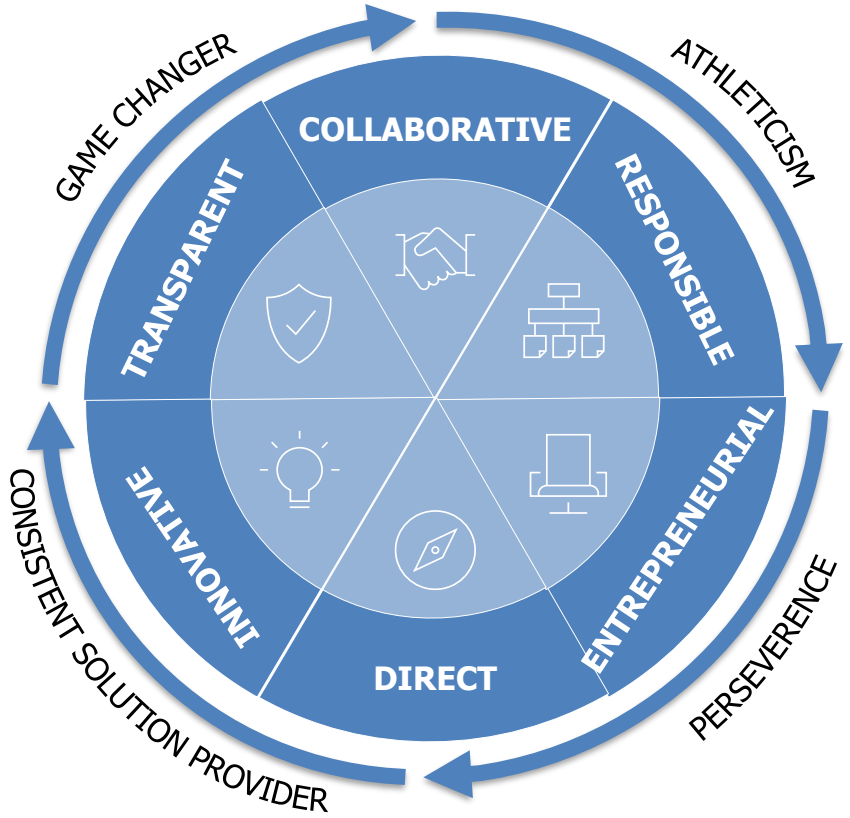


Employees

- **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 continue 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

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	Impact
1 Employee Development Focusing on continuous learning and targeted development interventions to boost productivity and foster long-term employee success	Driving stronger employee engagement through personalized learning opportunities, guided career navigation, and data-driven support for informed career decisions
2 Candidate Experience Leveraging AI-driven platforms to deliver seamless, personalized support for prospective candidates throughout the application journey	Driving superior outcomes for both candidates and the hiring process through enhanced efficiency and experience.
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.	Driving stronger employee engagement through personalized learning opportunities, guided career navigation, and data-driven support for informed career decisions
4 Empowering Managers Empowering managers with AI-driven insights to enable data-informed, agile decision-making	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
- Environment restoration through Tree Planting Initiative –more than 4000 trees has been planted in FY 2025-26

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

- **Empowering Communities with Green Help Foundation : I**nitiatives focused on women & child health, education, skill development, livelihoods enhancement for underprivileged
  Impact: Improved healthcare access, education, sustainable livelihoods, and financial inclusion through SHGs
- **Supporting Inclusive Development with Angel Charitable Trust : I**nitiative across education, skill development, women empowerment, healthcare & nutrition
  Impact: Enhanced learning outcomes, employability, women's empowerment, promoting better health & nutritional outcomes for underprivileged
- **Breakthrough Research Program – The IIT Bombay** Breakthrough Research Initiative is a strategic initiative aimed at fostering high-impact, frontier scientific research by empowering top faculty members with world-class resources, infrastructure, and support systems. One of the key verticals of the Breakthrough Research is Life Sciences & Bioengineering, with a special emphasis on next-generation therapeutics and affordable drug discovery. PFL supported the Breakthrough research in Life Sciences & Bioengineering.
  Impact: The PFL support will strengthen long-term research depth and excellence, placing India on a credible ascent toward scientific breakthroughs on next-generation therapeutics and affordable drug discovery. The initiative seeks to identify, nurture, and enable a cohort of exceptional researchers who have the potential to produce transformative scientific discoveries and deep-tech innovations.

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

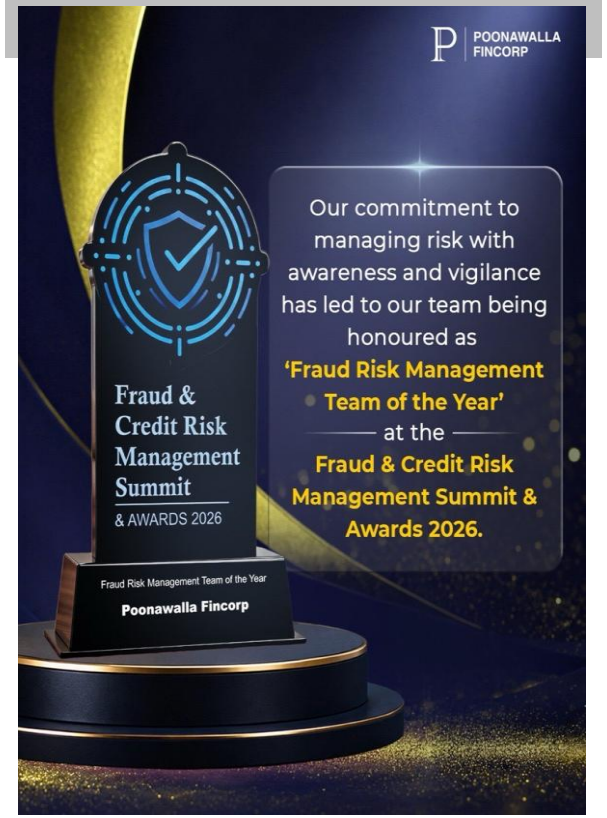
- Ensuring compliance with regulatory changes
- Maintaining the governance standards
- Emphasis on financial integrity, ethical conduct, transparency, and trust
- Prioritise integrity and take immediate action to address any actions that compromise an individual's integrity
- Developed clear policy guidelines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

Awards and Accolades (1/2)

Industry Recognition for our brand

Q1FY27 **Q2FY27**









Awards and Accolades (2/2)

Industry Recognition for our brand

FY26











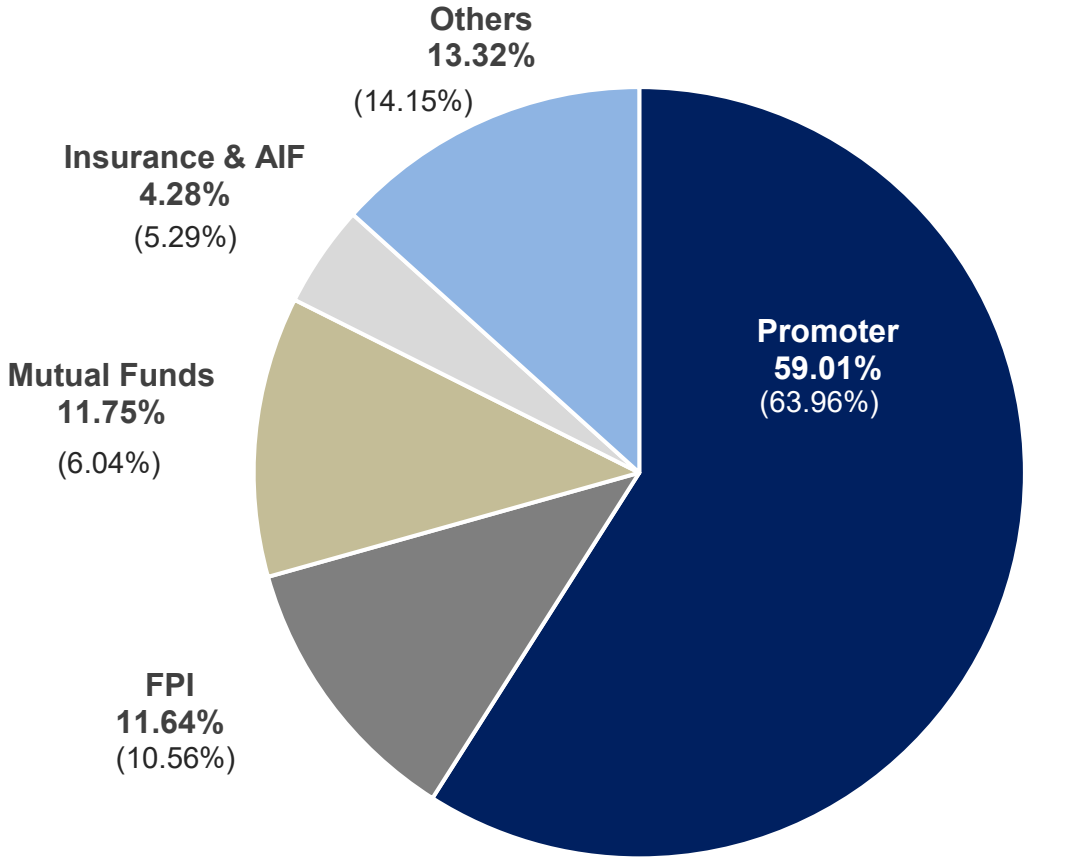






Shareholding Pattern

Shareholding Pattern (Quarter ending Sept-2026)



Figures in bracket represent data for quarter ending Sept-2025

Glossary



AI: Artificial Intelligence
AIF: Alternate Investment Fund
API: Application Programming 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
CRM:Customer Relationship Management System
CV: Commercial Vehicle
Disb.: Disbursement
DIY: Do it Yourself
DQI: Data Quality Index
DSA: Direct Selling Agent
ECB: External Commercial Borrowing
FI: Financial Institution
FPI: Foreign Portfolio Investors
FOS: Feet-on-street
GNPA: Gross Non-performing Assets
IT: Information Technology
LLM: Large Language Model
LMS:Loan Management System
LOS:Loan Originating System
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
QIP: Qualified Institutional Placement
RoA: Return on Assets
RPA: Robotic Process Automation
SHG: Self Help Group
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:

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