POONAWALLA FINCORP

PRESS RELEASE

AUM stood at ₹74,008 crore
PAT growth of 21.8% QoQ to ₹375 crore

Mumbai, October 09, 2026: 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 September 30, 2026.

Poonawalla Fincorp reported AUM of **₹74,008 crore**. RoA strengthened to **2.18%**, Credit cost at **2.19%,** a reduction of **21 bps** and NII grew by **12.3%** QoQ to **₹1,589** crore during the quarter.

Financial highlights for the quarter ended September 30, 2026:

- **Assets Under Management (AUM)** stood at **₹74,008** crore
- **PAT** at **₹375 crore in Q2FY27** vs ₹308 Crore in Q1FY27
- **Net Interest Margin (NIM)** (inc. fees and other income) at **9.26%** in **Q2FY27** vs 9.10% in Q1FY27, improved 16 bps QoQ
- **Return on Assets (RoA)** stood at **2.18% in Q2FY27** vs 1.98% in Q1FY27 and 1.81% in Q4FY26
- **Credit cost** as a percentage to average AUM is at **2.19% in Q2FY27** vs 2.40% in Q1FY27
- **Asset quality: GNPA** stood at **1.20% in Q2FY27** vs 1.37% in Q1FY27
- **NNPA** stood at **0.61% in Q2FY27** vs 0.70% in Q1FY27
- **Net Interest Income** (inc. fees and other income) at **₹1,589 Crore, up 12.3% QoQ**
- **PPoP** at **₹877 crore,** up **11.8% QoQ** in the quarter ended September 30, 2026
- **Secured to Unsecured on-book mix** at **52:48**
- **Stage 1 Assets** stood at **97.9% of on-book assets in Q2FY27** vs 97.6% in Q1FY27
- **Capital Adequacy Ratio** at **18.68%** (Tier-1 at 17.15%) as on September 30, 2026, well above the regulatory requirement of 15% providing enough headroom for growth
- **Liquidity** buffer stood at **₹6,526 crore** as of September 30, 2026
- **Cost of Borrowing** at **7.76%** for this quarter, **4 bps higher** than Q1FY27
- **42 new AI projects** have been added this quarter, bringing the **total to 143 cutting-edge AI projects,** of which **84 projects** have been successfully implemented

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

*"This quarter marks a decisive inflection point in establishing a highly resilient, self-sustaining earnings engine through simultaneous, structural improvements across our **four core performance vectors**. We have delivered disciplined **AUM expansion** while enriching total realizations via **NIM and fee income optimization**, demonstrating strong pricing power across core and newly incubated verticals. Concurrently, continuous **asset quality refinement** has driven credit costs lower from an already formidable baseline, translating directly into a structural lift in our **Return on Assets (RoA).** Accelerated by our rapidly maturing proprietary AI layer, these foundational, cross-vector gains reinforce the compounding power and long-term sustainability of our franchise"*

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 has AUM of ₹74,008 crore as on September 30, 2026, and employs 7,313 people as of September 30, 2026. The company's financial services offerings include Loan Against Property, Gold Loans, Prime Personal Loans, Education Loans, Consumer Durable Loans, Business Loans, Instant Consumer Loans, Commercial Vehicle Loans, Mid-Market, Pre-Owned Car Finance, Loans for Professionals, Machinery Loans and Shopkeeper Loans.

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