

Poonawalla Fincorp Limited

Investor Presentation Q4FY24

Scalable Business Model | Pure Retail Play | Digital-First Tech-Led | Customer Centric

Q4FY24 Performance

Excellent Quarter on All Fronts



Differentiated strategy and execution excellence led to all round performance across business growth, credit quality & profitability

AUM Crosses ₹25,000 crore

Annual PAT crosses ₹1,000 crore

Highest ever Quarterly PAT & Disbursement

Lowest ever GNPA & NNPA

What do we stand for

“Scalable business model with pure retail play strategy”

“Technology led and customer centric approach”

“Business construct to deliver sustainable RoA of 4.0% - 4.5%”

AUM

₹ 25,003 crore

+55% YoY | +14% QoQ

Disbursement

₹ 9,688 crore

+52% YoY | +11% QoQ

PAT

₹ 332 crore

+84% YoY | +25% QoQ

RoA

5.73%

+73 bps YoY | +42 bps QoQ

GNPA

1.16%

-28 bps YoY | -17 bps QoQ

NNPA

0.59%

-19 bps YoY | -11 bps QoQ

CRAR

33.8%

NIM

11.06%

+4 bps QoQ

Agenda



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Executive Summary

Setting the momentum for expanding growth horizon



Strong Business Momentum Continues in Q4FY24



- Highest ever disbursement of ₹ 9,688 crore
- Consistent increase in disbursement: Up 52% YoY & 11% QoQ
- AUM at ₹ 25,003 crore with a growth of 55% YoY & 14% QoQ
- Secured : Unsecured AUM mix of 49:51

Strengthened Distribution – Omni Channel



- 100% sourcing through organic route
- Presence across all channels – Web, App, WhatsApp, Social media, Contact center, DSA and Branch
- Cross sell and upsell focus

Efficiently Managed Liability Book



- Average CoB for Q4FY24 was 8.17%
- Well diversified borrowing profile spread across various banks, financial institutions and capital market participants
- **Long term credit rating of AAA/Stable** from both CRISIL & CARE Ratings

Executive Summary

Setting the momentum for expanding growth horizon



Robust Asset Quality



- GNPA & NNPA reduced to 1.16% and 0.59% respectively compared to 1.33% & 0.70% in Q3FY24 and as compared to 1.44% & 0.78% in Q4FY23
- Provision Coverage Ratio (PCR %) stood at 49.39%

Rise in Profitability – Q4FY24



- NIM at 11.06%, up 4 bps QoQ
- Opex to AUM ratio further improved to 3.99% in Q4FY24 compared to 5.43% in Q4FY23
- Operating Profit (PPOP) stood at ₹ 409 crore, up 93% YoY and 17% QoQ
- PAT stood at ₹ 332 crore, up 84% YoY and 25% QoQ.
- Return on Assets (RoA) stood at 5.73% during Q4FY24 as compared to 5.31% in Q3FY24 and 5.00% in Q4FY23

End to End Digital Capabilities



- 100% digital journey capability for customers across all products
- Focus on customer advocacy: Robotic interfaces, Straight through processing, Multiple self-service channels
- Advanced data analytics usage – Across sales (Including X sell), underwriting, collections & risk monitoring

Agenda

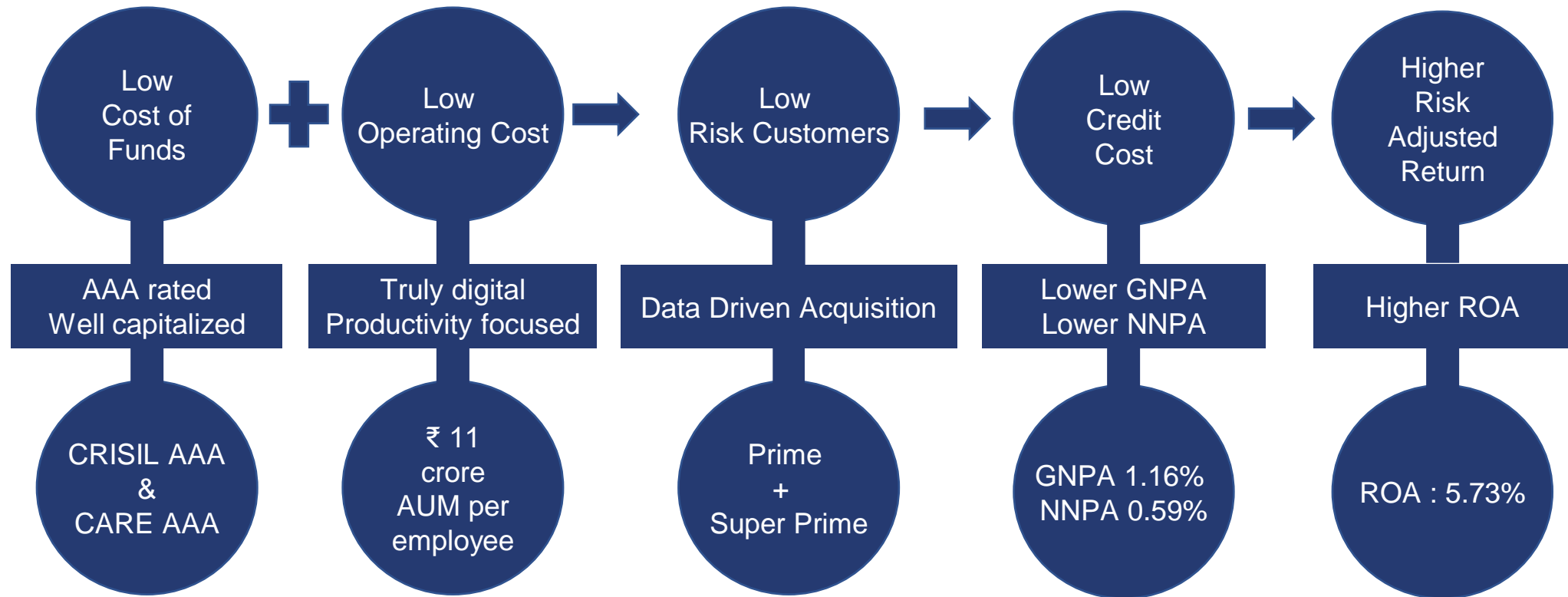


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Poonawalla Fincorp's Digital-First Tech-led Model - Demystified



Low cost of funds and Low Opex enabling Poonawalla Fincorp to target low risk - credit tested Prime and Super Prime customers thereby resulting in lower credit cost



Poonawalla Fincorp's offering is unique as it combines - User Experience & Agility of Fintech, Cash Flow based underwriting and practical approach like a NBFC and Low rate along with no hidden charges like a bank

Customer's Problem Statement and Persona

An illustration



Rajiv, a 34-year-old businessman from Pune, runs a manufacturing unit since last 8 years from rented premise. He has an annual turnover of ₹ 3 crore, stays in his owned house and pays GST on time. He is tech savvy, uses internet banking, active on social media and uses WhatsApp extensively, for both personal as well as business purpose.

He has grown his business over the years by securing a cash credit facility by mortgaging his residential property with bank. Now, he wants to expand his business further in new product line for which he needs ₹ 23 lakh. He has ₹ 15 lakh from his own sources and for the shortfall amount of ₹ 8 lakh, he is thinking of taking a loan. His CIBIL score is 783 and his expectation is as follows:

- ✓ ₹ 8 lakh of loan amount in form of a term loan
- ✓ Collateral free, as he has no additional collateral available (house is already mortgaged to bank)
- ✓ Quick approval basis cash flow, willing to provide all documents in digital mode including PDF banking
- ✓ Convenience through a completely digital mode without visiting the branch
- ✓ Low interest rate along with zero prepayment and no hidden charges (most critical aspect for any borrower)

He explored multiple options and is amazed that no lender meets all his requirements until his friend Sanjeev, who recommended Poonawalla Fincorp, based on his own superior experience with Poonawalla Fincorp.

Customer Dilemma – Where is my lender of choice ?



Parameters	Traditional Bank	Traditional NBFC	Large NBFC with Digital Capability	Fintech NBFC	Poonawalla Fincorp
Loan Amount Flexibility	No	Yes	Yes	No	Yes
Collateral Free	No	Yes	Yes	Yes	Yes
Quick Turnaround Time	No	No	Yes	Yes	Yes
100% Digital Process	No	No	No	Yes	Yes
Low Interest rate & No hidden charges	Yes	No	No	No	Yes
Flexible Tenure & Min. Documents	No	No	Yes	Yes	Yes
Zero Prepayment Charges	Yes	No	No	No	Yes

Customer needs a combo of Fintech, NBFC and Bank, hence a big opportunity for Poonawalla Fincorp

Poonawalla Fincorp is uniquely positioned to further disrupt the disrupted and help customers with lender of their choice

What Differentiates Us?



- **AAA** Rated
- Well **Capitalized**
- Excellent **portfolio quality**
- Strong well **diversified book**

- Execution based on **strong signals for strategic & operational aspects** as well as **products & processes**.

- Focus on risk to ensure **right customer onboarding**
- Return optimization through **active portfolio management**
- Unique **choice of rejection model** driven by **competitive interest rate offering**



- **Led by Abhay Bhutada**, a serial entrepreneur at the top
- Built a pool of next level leaders and a **culture of innovation and entrepreneurial mindset**

- Born in **Digital Age**
- With a Digital DNA ensuring **agility, adaptability & flexibility**

- **Well defined strategy** with laser sharp segmental **focus – Consumer & MSME**
- **Relentless execution excellence** reflected in consistent quarter on quarter performance since acquisition.

Differentiated Business Model



Non-Conventional & Branch-lite model

- We have well defined, digital-led and branch lite model that differentiates us from the conventional model
- This model results in lower operating expenses and at the same time enhances our operational efficiency
- We have also invested in all platforms viz., web, app and app-less (WhatsApp) platforms

Technology and Innovation

- State-of-the-art technologies helping us doing all the lending processes digitally including e-Sign, e-NACH, e-KYC, etc.
- We are using BRE and algorithm-based lending approach along-with data analytics supported by AI and ML

Differentiated Product Proposition

- Unlike the conventional lenders, we offer loans with no prepayment charges as well as no hidden charges
- We offer loans with minimal documentation at lower interest rates with flexible tenure
- We have a well diversified book and continue to add more innovative products to our product suite.



Strong Leadership and Management

- Poonawalla Fincorp is backed by Cyrus Poonawalla Group, which is cash rich, net debt free and one of the most respected group
- Further, PFL is led by Mr. Abhay Bhutada, an entrepreneur at the top, supported by a strong management team

Targeting Prime Customer Segment

- Focused towards acquiring Prime and Super Prime Customers with no new to credit customer lending
- Low cost of borrowings is the key enabler for us to target this segment which in turn helps us to maintain superior asset quality as well.

Industry leading TAT

By leveraging technology and AI, we can offer loans to our customers at a TAT which is fastest among the industry

Our customer segment is unique and better than other lenders



Product	Market	Credit Tested	Bureau Score
Professional Use	Urban	Credit Tested	700+
Consumption related	Semi Urban	New To Credit	650+
Commercial Use	Rural		600+

Ticket Size	Income Assessment	Income Document	Pricing
Top Quartile	Verified Income	Digital	Like Banks
Middle Quartiles	Imputed Income	Physical	Like large NBFCs
Lower Quartiles	Surrogate Income		Like smaller NBFCs

Representation of segments across dimensions as per the risk stacking (Low to High).

Poonawalla Fincorp operates in the least risk segment across the dimensions as per the risk first and superior return approach unlike competition which operates in high-risk segments as well.

Where is differentiation getting reflected?



AUM Growth
Consistent
QoQ

Portfolio Quality
Best-in-class GNPA
& NNPA

Operating Efficiency
Consistent reduction
in Opex ratio

Digital Reach
Increased customer
acquisition

Customer Satisfaction
Improvement in NPS

We have built an engine that is

Scalable
Will continue to
grow

Sustainable
Has risk
mitigations built in

Resilient
Has risk calibrated
onboarding

Efficient
Based on
productivity

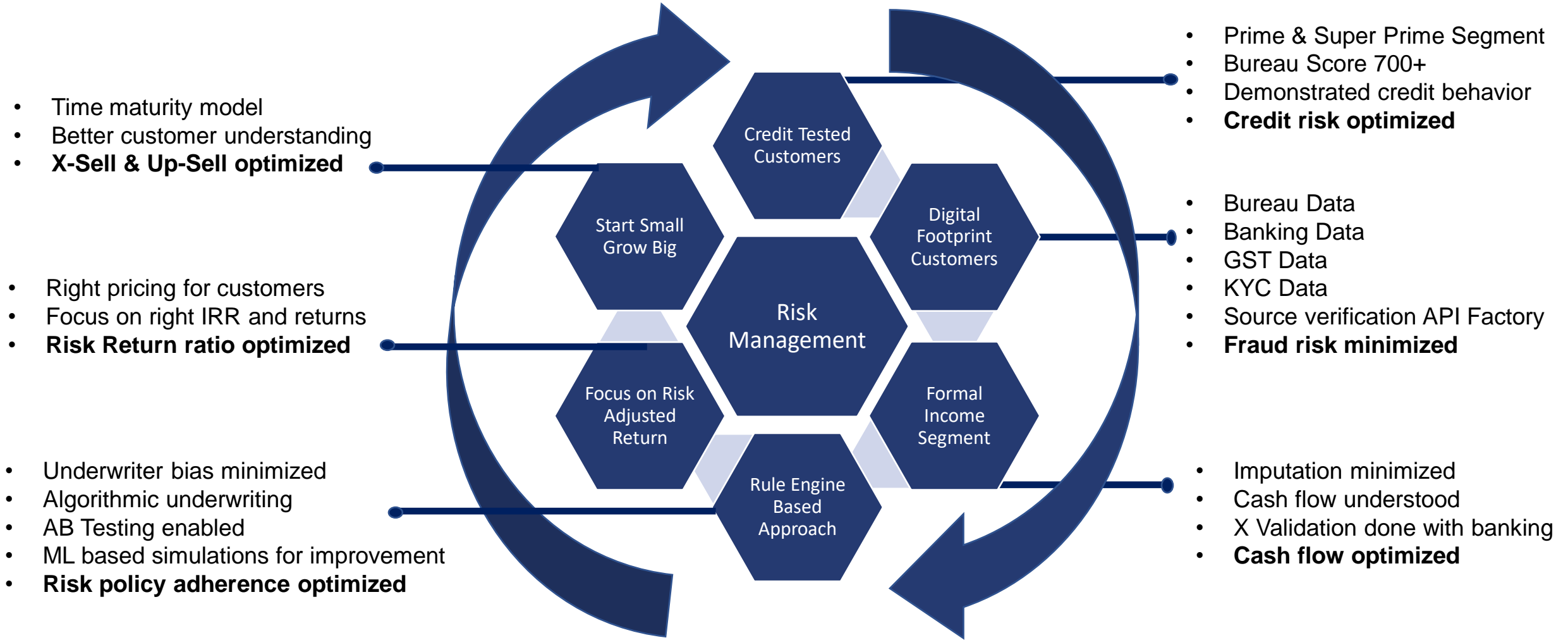
Experiential
Brings in
customer delight

Thereby leading to



Sustainable Superior Performance

Risk Management integrated into the strategy



Data and Risk driven lending

Biggest & Successful Transformation in NBFC sector



Parameters (Standalone)	Dec-20 (Legacy Magma) (Pre-Acquisition)	Mar-24 (Poonawalla Fincorp) (Post-Acquisition)
Assets Under Management (AUM)	₹ 11,631 crore	₹ 25,003 crore
Cost of Borrowing (%)	9.64%	8.17%
GS3/Gross NPA (%) ¹	8.23%	1.16%
NS3/Net NPA (%) ¹	5.35%	0.59%
Return on Assets (%) ²	0.04%	5.73%
AUM per Employee	₹ 2.14 crore	₹ 11 crore
PBT Per Employee ²	₹ 0.12 lacs	₹ 68 lacs
Collection	Cash	Digital
Branches	255	102
Lending Methodology	Physical	Digital
New to Credit	Yes	No
Data Driven Lending	No	Yes
Credit Rating	AA- (CARE)	AAA (CRISIL & CARE)
Employee Headcount	5,431	2,384
Direct & Digital Business (%)	~10%	81%
Digital First Approach	No	Yes

Note: 1. Dec-20 numbers are GS3 & NS3 and Mar-24 numbers are GNPA & NNPA. 2. Return on Assets & PBT per Employee is quarterly annualized.

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Scalable Business Model to Drive Profitable Growth



Inherent Strengths...

Brand Strength & Strong Management

Flagship financing arm of Cyrus Poonawalla Group with shared brand identity
Professionally run organization with seasoned leadership team

Robust Balance Sheet

Healthy CRAR at **33.8%** against regulatory requirement of 15%
Total Balance Sheet size grew by 33% YoY to reach **₹ 24,036 crore**

Digital First and Technology Led

Digitalized end to end processes
Advanced data analytics being leveraged for all business use cases

Retail Franchise

Focus on Consumer & MSMEs with diversified product suite & PAN-India retail franchise
Granular book | Risk based pricing

Target Market Aligned Distribution & Products

Unique sourcing model with mix of Direct Digital Program (DDP) and DSA
Digital First Products focused on credit tested customers

Efficiently Managed Liability Book

Long term rating of AAA/Stable by CRISIL and CARE Ratings
Diversified borrowing mix

...to capture market opportunities

Technology disrupting traditional ways of lending

Rapid expansion & consolidation (Partnership / acquisition) in Fintech space

Exponential rise in digital lending with focus on customer experience & faster TAT

Structural tailwinds

Fast growing economy punctuated by high share of consumption spending

Favorable demographics: High share of digital savvy young population with rising acceptance of credit

Large and fast growing total addressable market

Large and growing opportunity for consumer & MSME finance

Growing demand for Pre-owned cars + shift towards digital marketplaces

Management Vision 2025

Performance well ahead of long-term guidance



Vision 2025

To be amongst the **Top 3 NBFCs** in consumer and **MSME segment**

Risk-calibrated accelerated growth, **~3x of FY21 AUM**

Amongst the lowest COF in the industry
~250 bps reduction in borrowing cost

Best-in-class Asset Quality; **Net Stage 3 < 1%**

On the right track (Q4FY24 status)

Product diversification to have large presence in chosen segments. Leadership in select products achieved

AUM @ 2.4x of FY21

Achieved

Long term credit rating AAA by CRISIL and CARE Ratings
Continues to be amongst the lowest cost borrower

Achieved

Net NPA @ 0.59% as on March 31, 2024

Long Term Guidance on Financial Metrics

Profitable Growth with Best-in-Class Asset Quality



AUM Growth
35-40%



Profit Growth
30-35%



GNPA
1.3-1.8%



NNPA
0.5-0.9%



Return on Assets
4-4.5%

Successfully Executing our Strategic Plan

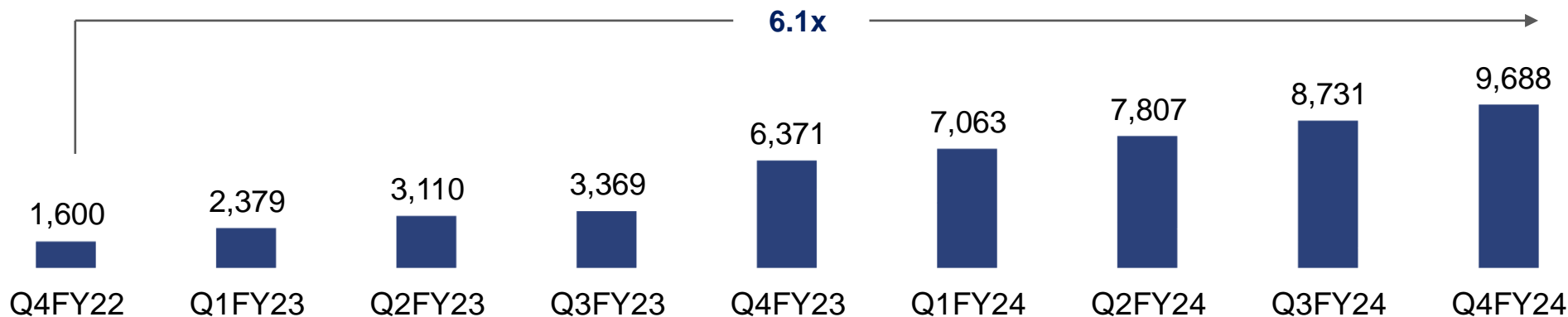
- 1 Differentiating by Offering Superior Customer Value**
- 2 Aligning Distribution & Products that Suits Target Market**
- 3 Digital-First, Technology-Led to the Core**
- 4 Upholding Robust Credit Quality**
- 5 Continuously Optimizing Cost of Borrowing & Liquidity**
- 6 Future Ready Human Capital with Strong Leadership**

Differentiating by Offering Superior Customer Value

To ensure sustainable growth & leadership in chosen segments

₹ crore

Accelerated disbursement growth



- ▶ 100% end to end digital journey capability
- ▶ Customer Orientation: Committed to give superior experience & create customer delight
- ▶ Amongst the best Turn Around Time (TAT)
- ▶ Continuous engagement across customer lifecycle



Minimal paperwork, reduced human intervention & advanced data analytics

Amongst the best NPS score in industry | 24*7 customer service availability using digital mediums

Constant reduction in TAT | Loan disbursements facilitated by lean & agile backend operations

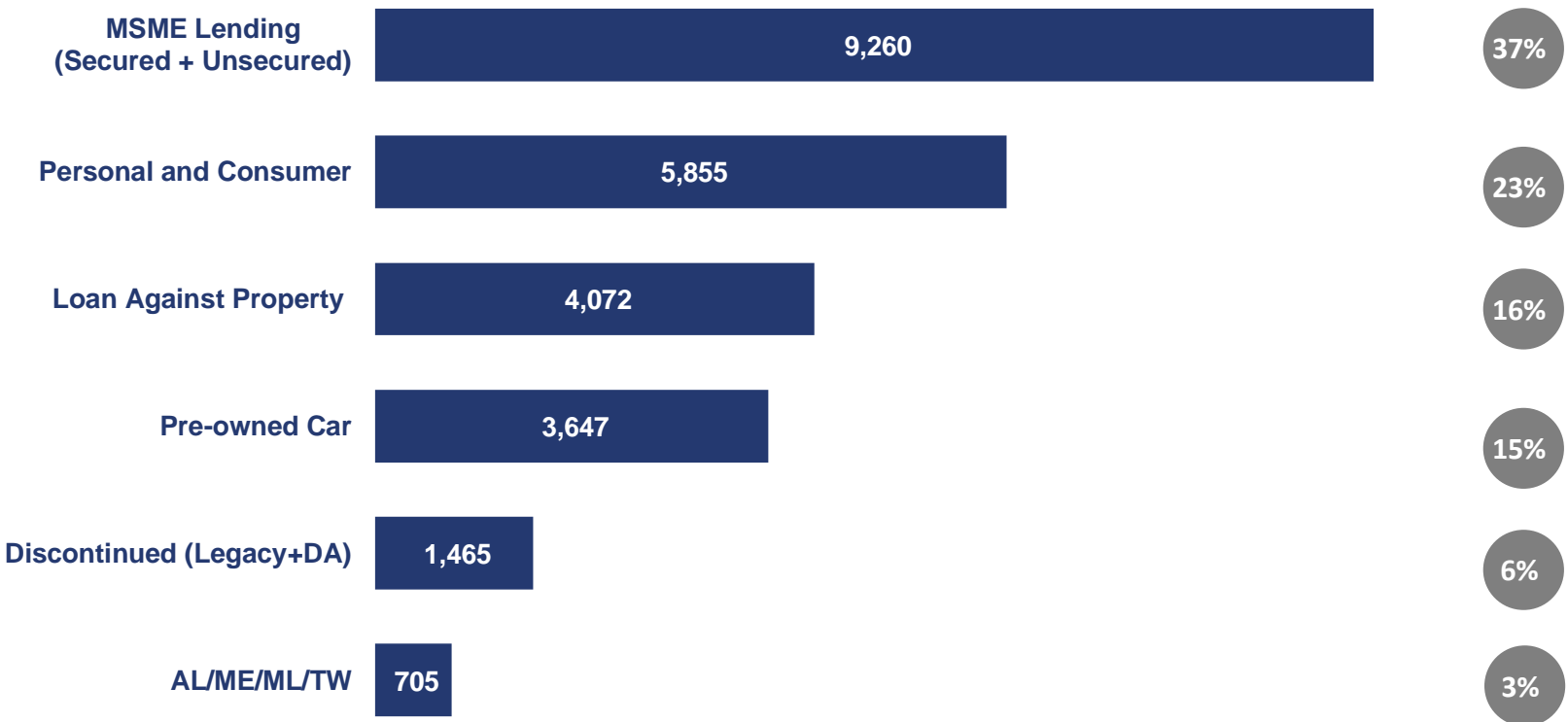
Through distribution reach & technology



1b Diversified Assets Under Management

₹ crore

Contribution



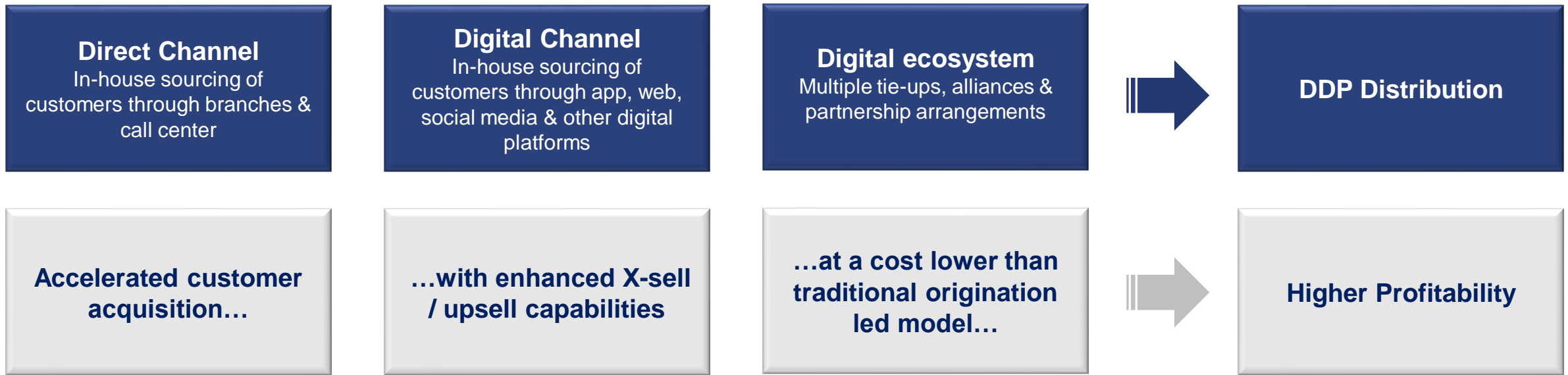
- Diversified portfolio with focus on MSME and Consumer segment.
- AUM well diversified across products, geographies and sourcing channels.

AUM as on March 31, 2024 : ₹ 25,003 crore

Distribution: In Sync with Emerging Business Models



Direct Digital Program (DDP) led distribution model



- ▶ Launched mobile app to offer instant digital personal loans
- ▶ Focus on Customer Lifetime Value (CLTV)
- ▶ Technology first & risk calibrated approach



Significant traction in App downloads in Q4FY24

X-sell / upsell & pre-approved offers

Leads to lower customer acquisition cost & better asset quality

Product Suite: Tailored for the Target Segment

Focus on Consumer & MSME segment with diversified offerings



Products

Pre-owned Cars

Digital Business Loans

Machinery Loan

Co-branded Credit Card*

**Launch in Q1 FY25*

Digital Personal Loan

Digital Consumption Loan

Loan Against Property

Supply Chain Finance

Digital Consumer Finance

Digital Loan to Professionals

Medical Equipment Loan

- ▶ Expanding product suite to meet customer needs
- ▶ Digital led product innovation
- ▶ Complete transparency in product features



Consumption led new customer acquisition with an eye on future
Leveraging customer base for X-sell / up-sell opportunities

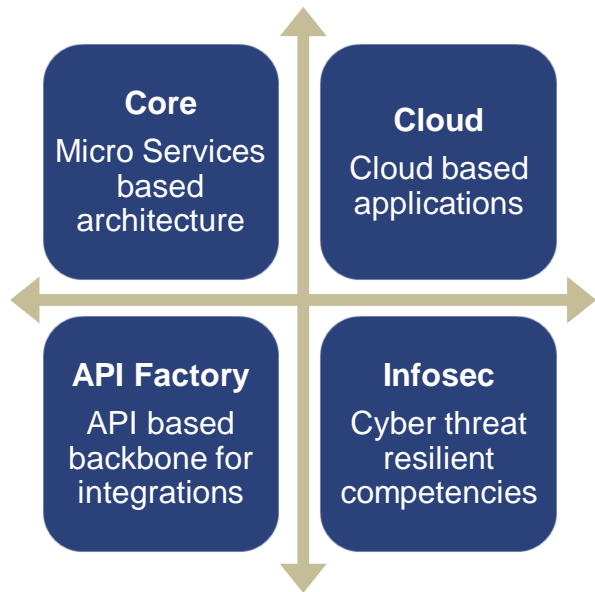
Digital First products, processes & entire customer journey

No hidden charges

Digital-First, Technology-Led to the Core

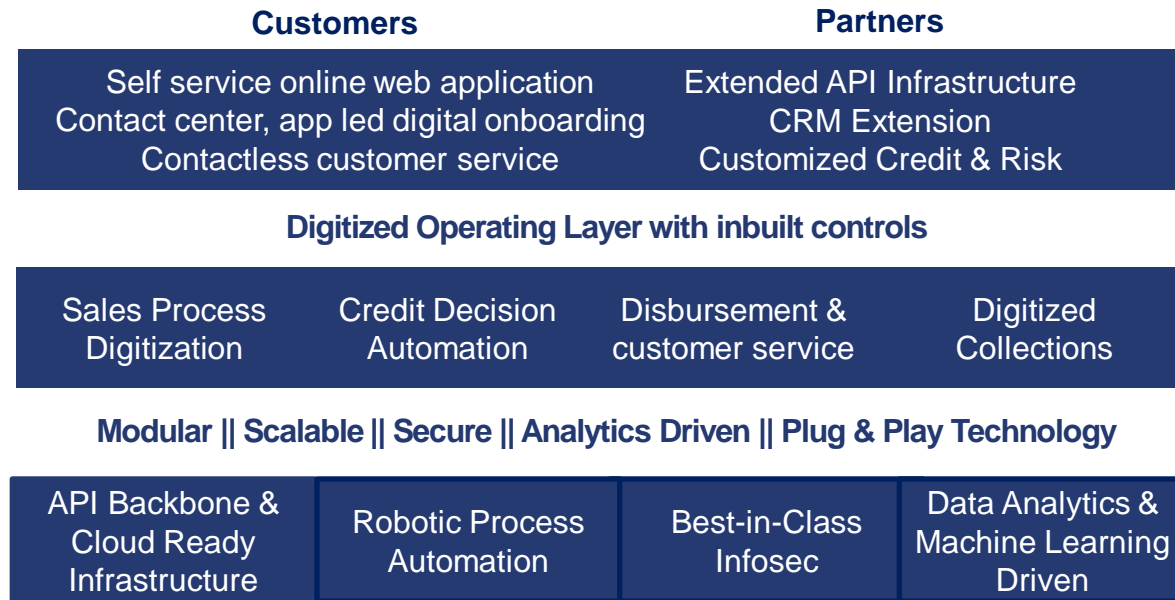
Leading to competitive moat, efficient operations & sustained growth

Deep Investments in Technology



- ▶ Backend built to scale → capability to process high volume & high speed of transactions
- ▶ Preferred partner for Tech-led ecosystem
- ▶ Last mover advantage

Building a Tech led Play



Plug & Play API Stack → Less customization + Low maintenance

Speed of Execution - BRE, API based integration for underwriting checks & validations

Faster adoption of technology leading to fully digitized business operations

Digital Transformation Yielding Results

End to End Digitalized Lending – Lower TATs, Minimal Paperwork, Reduced human intervention

- End to end digital journey capability for customers across all products via Digital KYC, Digital Onboarding (e-sign, e-agreement & e-Nach), Automated BRE for quick decisioning & Digital collections via multiple payment modes | Rise in penetration for all metrics
- Straight Through Digital Small Ticket Personal Loan – Single interface for customers

Focus on customer/partner advocacy – Robotic interfaces, Straight through processing, Multiple self-service channels

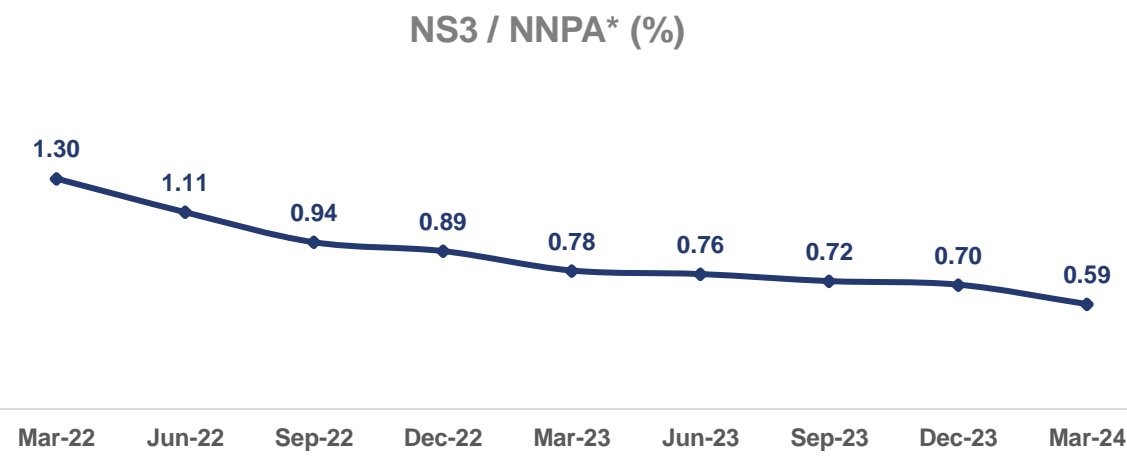
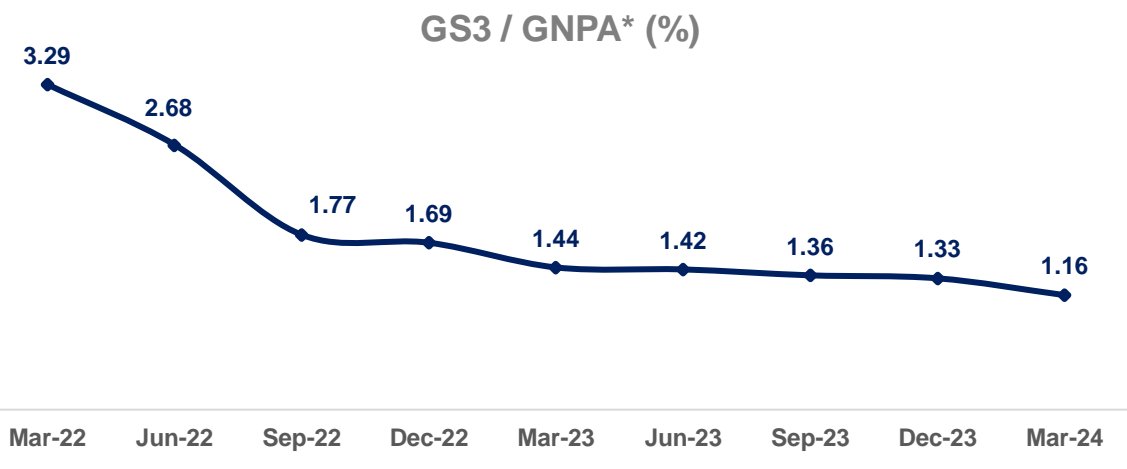
- Seamless & integrated Omni-channel customer engagement (call center, branch office, mobile app, and website) with focus on 'First Time Right' approach and maximizing NPS on all transactions
- 100% digital onboarding of channel partners with same day TAT + system-based payouts + online platform for loan application

Advanced data analytics usage – Across sales, underwriting, collections & risk monitoring

- Policy optimization & rationalization done through portfolio deep dive using advanced analytics | Risk scorecards for pre-approved offers, Propensity models leading to higher sales conversions | Predictive models for delinquency & risk segmentation to streamline collection effort
- Leverage 'data warehouse' with real time update of customer data

4 Upholding Robust Credit Quality

Consistent outperformance on Asset Quality



Chosen market segment, Prudent underwriting & Collection capabilities: Drivers of our robust asset quality

- ▶ High Quality customer profile
- ▶ Closely monitored Early Warning Signals
- ▶ Conservative underwriting standards with counter cyclic adjustments in policy and front ended write offs



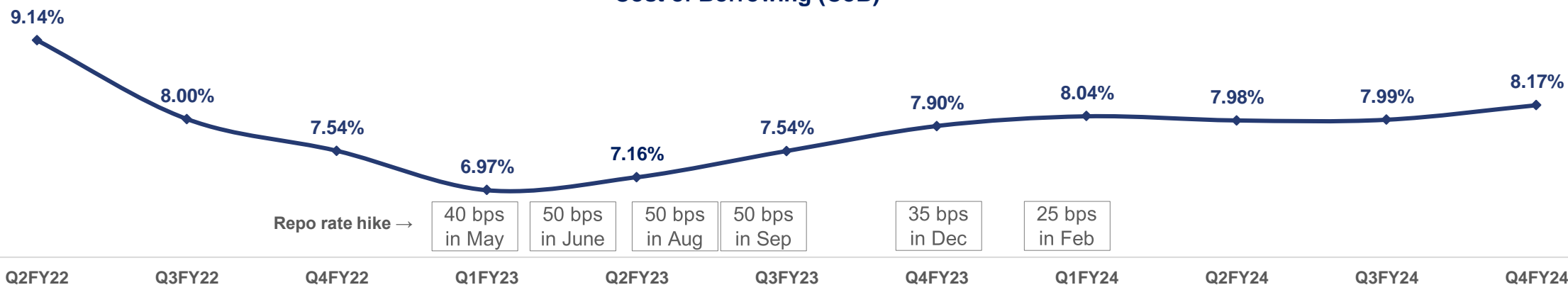
- Metropolitan & Urban area focused portfolio
- Early-stage delinquency within guardrails
- Approval rate guided by conservative policy parameters to have predictable portfolio quality

*The reduction in GNPA / NNPA is despite the alignment with revised NPA definition as per RBI circular | Comparison of aligned GNPA / NNPA Sep-22 onwards drawn from GS3 / NS3 of previous periods

5 Optimizing Cost of Borrowing & Liquidity Position

CoB continues to remain among the lowest in the industry despite hardening of rates & tight liquidity

Cost of Borrowing (CoB)



Enabling growth at optimum cost of borrowing

- ▶ Long term credit rating of AAA by CRISIL & CARE Ratings
- ▶ Expansion of lenders / subscribers
- ▶ Maintaining adequate liquidity



Rating upgrade optimizing the borrowing cost
 Onboarded new Mutual Funds and Banks
 ₹ 3,932 crore of liquidity surplus as on March 31, 2024

Future Ready Human Capital with Strong Leadership

Building the Right Culture with focus on Productivity



Productivity & Exciting Rewards

- Embedded competencies with goals & objectives
- Built robust incentive models to encourage and drive high performance
- ESOPs coverage & EEP for increased ownership & performance appreciation
- Comprehensive and flexible Reward programs to attract and retain talent
- Implemented Capacity Planning for strategic workforce alignment



Continuous Development

- Launched comprehensive Leadership Development program across levels
- Identified High Potential employees for future readiness and succession planning
- Created Individual Development Plans for Mid & Senior leadership
- Upskilling & reskilling interventions to improve functional performance effectiveness



Enhancing Operational Efficiency

- Technology driven enhancements for better Employee experience and operational efficiency
- Constant process re-engineering & automation, leveraging AI Technologies
- Comprehensive Data driven decision making, across Employee lifecycle touchpoints
- Created continuous feedback mechanism and added touchpoints to improve candidate experience



Employee Engagement

- GPTW – Top 50 India's Best Workplaces in BFSI 2024
- GPTW- India's best workplaces in Health and Wellness 2023
- Healthy Workplace Award by Arogya World
- Wellness 360 – Holistic wellbeing initiative for employees
- Improved Leadership connect to drive engagement and Innovation across locations

Building a high-performance culture in the organization with a balance of employee development & engagement

Agenda



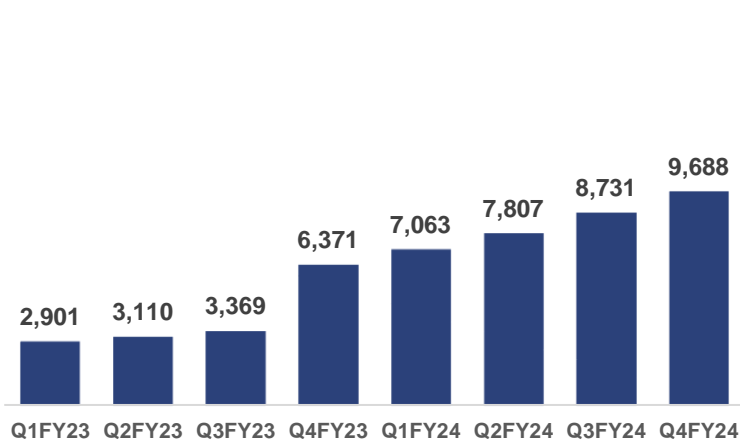
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Performance Parameters

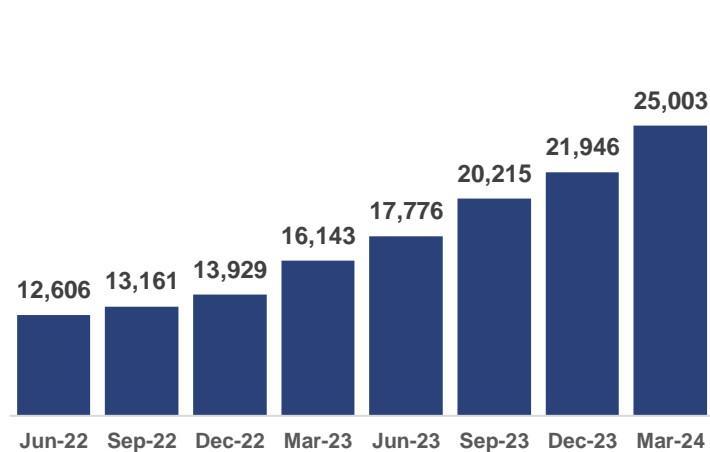
Robust growth continues | Significant reduction in GNPA & NNPA



Disbursement

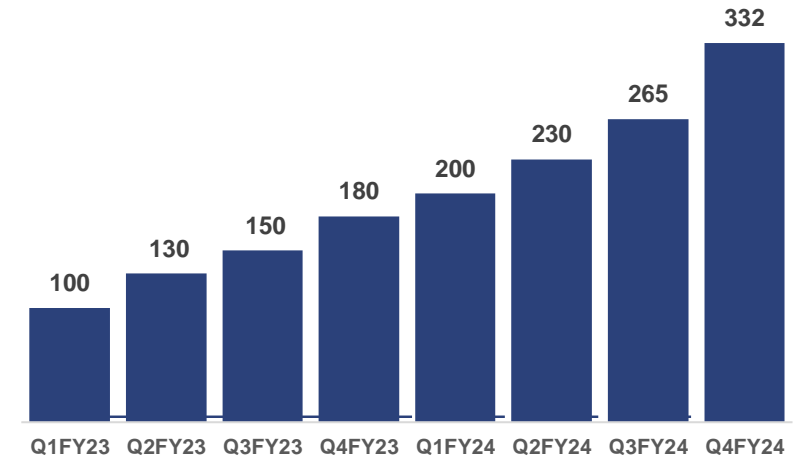


AUM

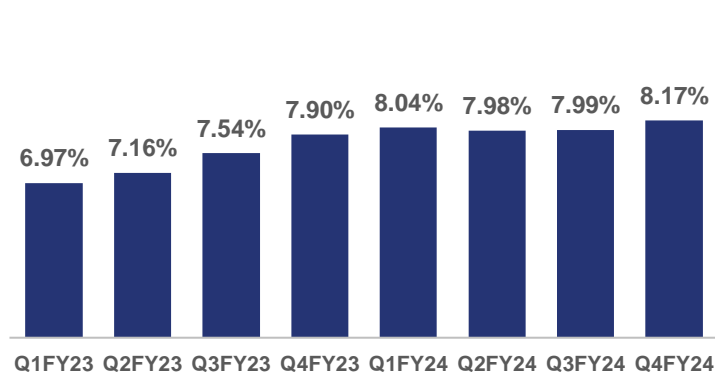


PAT (Excluding exceptional Items)

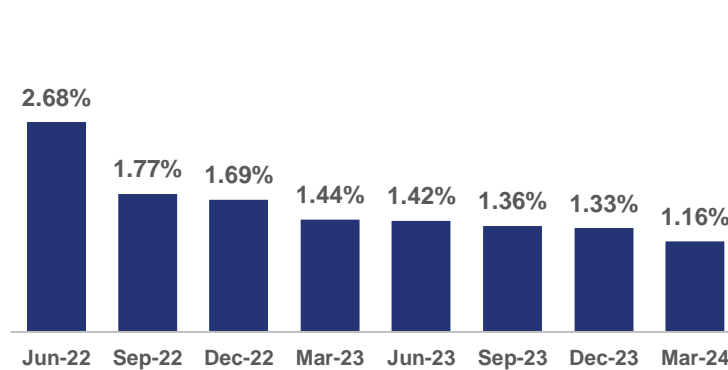
₹ crore



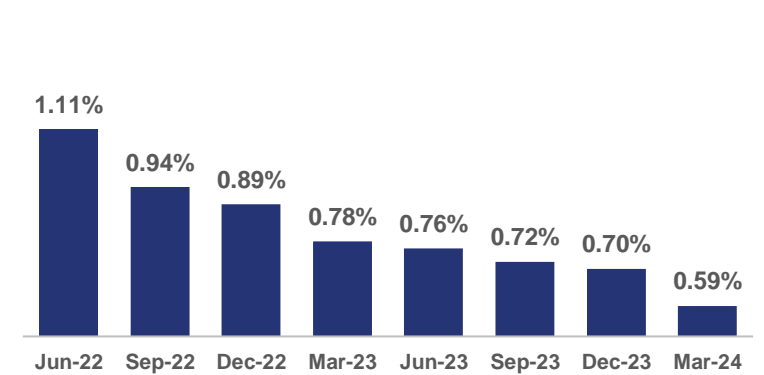
Cost of Borrowing



GS3 / GNPA*



NS3 / NNPA*

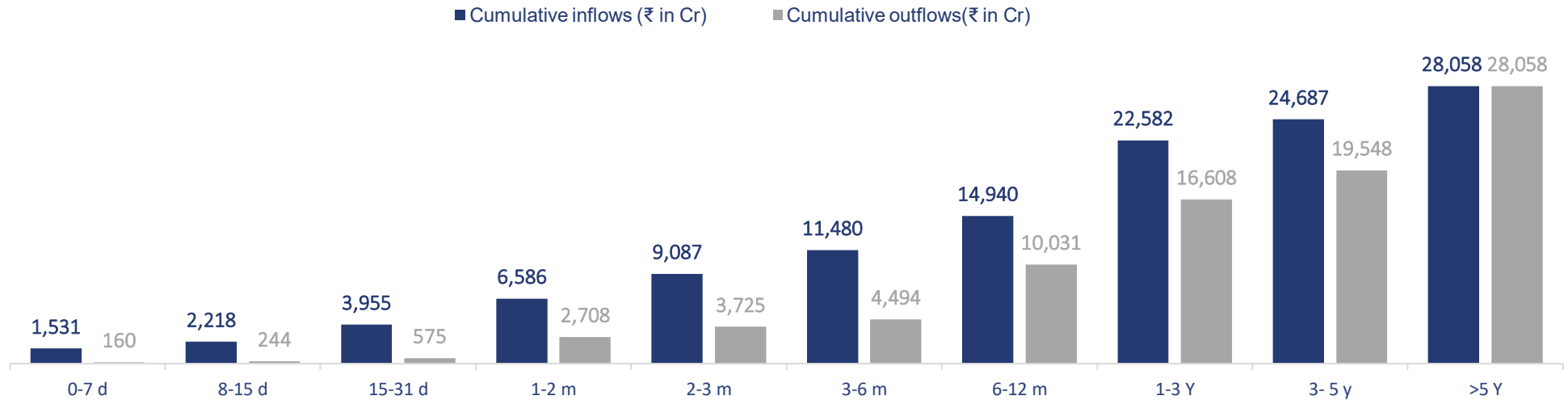


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ALM statement and Liquidity



Structural Liquidity Statement as on March 31, 2024



	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	1371	1974	3380	3878	5363	6986	4910	5974	5139	0
Cumulative (%)	859%	810%	587%	143%	144%	155%	49%	36%	26%	0%

Liquidity as on March 31, 2024, for PFL at ₹3,932 crore in the form of cash, cash equivalents and undrawn bank lines

Asset Quality

Significant improvement on sustained basis



Particulars	Mar-23	Dec-23	Mar-24
Gross NPA (₹ crore)	225	275	268
Net NPA (₹ crore)	121	145	136
Gross NPA (%)	1.44%	1.33%	1.16%
Net NPA (%)	0.78%	0.70%	0.59%
Provision Coverage Ratio (%)	46.19%	47.33%	49.39%

% of on-book AUM

Profit & Loss Statement



Particulars (₹ crore)	Q4FY23	Q3FY24	Q4FY24	YoY	QoQ	FY23	FY24	YoY
Total Income	581	774	922	59%	19%	2,010	3,152	57%
Interest Expenses	173	224	281	62%	26%	595	955	60%
Operating Expenses	196	200	231	18%	16%	803	807	1%
Operating Profit	212	350	409	93%	17%	612	1,389	127%
Credit Cost	(25)	(7)	24	-	-	(134)	72	-
Profit after Tax (Excluding exceptional items)	180	265	332	84%	25%	561	1,027	83%

Balance Sheet



Particulars (₹ crore)	31-Mar-23	31-Dec-23	31-Mar-24	YoY
Cash & Bank Balances	657	198	268	-59%
Receivables	21	66	29	39%
Loans	15,229	19,415	22,046	45%
Investments	510	743	878	72%
Other Financial Assets	373	342	259	-31%
Non-Financial Assets	1,232	468	556	-55%
Total Assets	18,022	21,232	24,036	33%
Borrowings	11,120	12,472	15,080	36%
Other Liabilities	477	685	840	76%
Share Capital	154	154	154	-
Reserves & Surplus	6,271	7,921	7,962	27%
Total Liabilities	18,022	21,232	24,036	33%

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We have successfully completed Phase 1 & Phase 2 of technology transformation enabling:

- Launch of multiple new products as per our stated strategy
- A stable and scalable digital platform
- Superior experience to our customers

Phase 2 of technology transformation has further strengthened the ecosystem for us to build more innovative, personalized, engaging and convenient journeys for our customers:

- Our mobile app launch is a major win which has gained significant traction
- WhatsApp for customer service is another big win of our digital transformation agenda

As they say *“Digital Transformation is a journey, not a destination”* we remain committed to continuous improvement and innovation, to be nimble and adaptive amidst the rapid digital disruptions, enabling us to stay ahead in the game

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Board of Directors - Poonawalla Fincorp

Experienced & Diversified Board



Mr. Adar Poonawalla
*Chairman &
Non-Executive Director*



Mr. Abhay Bhutada
Managing Director



Mr. Sunil Samdani
Executive Director



Mr. Amar Deshpande
Non-Executive Director



Mr. Sajid Fazalbhoy
Non-Executive Director



Mr. Atul Kumar Gupta
Independent Director



Ms. Kemisha Soni
Independent Director



Mr. Prabhakar Dalal
Independent Director



Mr. Bontha Prasad Rao
Independent Director



Mr. Sanjay Kumar
Independent Director

Key Managerial Personnel

Experienced Management Team



Mr. Abhay Bhutada
Managing Director



Mr. Sunil Samdani
Executive Director



Mr. Manish Chaudhari
Head of Retail Assets



Mr. Sanjay Miranka
Chief Financial Officer



Mr. Anup Agarwal
Chief Internal Auditor



Mr. Manoj Gujran
Chief Compliance Officer



Mr. Rajendra Tathare
Chief Risk Officer



Mr. Hiren Shah
Head – Strategy, BIU and IR



Mr. Ashish Mehta
Chief of Staff



Ms. Smita Mitra
Head – Human Resources



Mr. Dhiraj Saxena
Chief Technology Officer

Awards and Accolades



Compliance and Legal



'Rising Corporate Legal & Compliance Team of the Year' at At Lex Falcon Global Awards India 2024



Certified as a great workplace by Great Place To Work (GPTW) from January 2024



India's Best Workplace in Health & Wellness 2023



Recognised as The Most Preferred Workplace 2023-24

Brand & Marketing



Gold Award for Best Video Campaign At the IMAI's 14th India Digital Awards!



Best Use of Influencers and Social Media at DIGIES Awards



Best BFSI Brand 2024 AT ETNOW Best BFSI Brands 2024



ET Brand Equity's Trendies 2024 Award for multi-platform influencer marketing campaign



'Best Social Welfare Initiative of the Year' at the Indian Social Impact Awards 2024

CSR

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