

January 17, 2026

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,

Reference : Investor/Analysts' Presentation

In reference to the Investor Presentation dated January 16, 2026, in slide No 19- AUM chart, the years should be read as 2025 instead of 2026.

In this regard, we are enclosing herewith the revised investor presentation for the quarter and nine months ended December 31, 2025.

The presentation is also being uploaded on the website of the Company at the URL <https://poonawallafincorp.com/investor-financials.php> in accordance with Regulation 46 of the SEBI Listing Regulations.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,

For Poonawalla Fincorp Limited

SHABNU Digitally signed
by SHABNUM
M
ZAMAN Date: 2026.01.18
ZAMAN 10:47:16 +05'30'

Shabnum Zaman
Company Secretary
ACS-13918

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

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Registered Office: 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036 **T:** +91 20 67808090

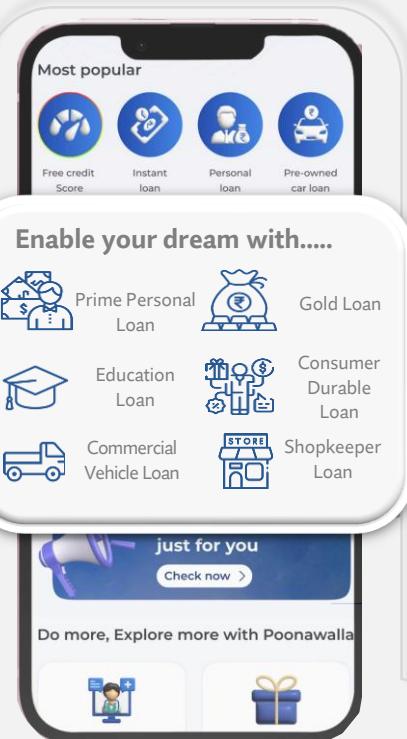
E: secretarial@poonawallafincorp.com | **W:** www.poonawallafincorp.com



Q3FY26 Investor Presentation

January 16, 2026

Sustainable | Predictable | Productive



Disclaimer

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This presentation may contain forward-looking statements regarding the Company's future business prospects, strategies, estimates and profitability, but it is important to note that these statements are based on certain expectations, assumptions, anticipated developments and are subject to various risks and uncertainties. The actual results may differ significantly from what is stated in these forward-looking statements. Risks and uncertainties related to these statements include fluctuations in earnings, our ability to manage growth, competition, economic conditions in India and abroad, changes in law, rules and regulations relating to any aspects of the Company's business operations, general economic, market and business conditions, attracting and retaining skilled professionals, as well as government policies and actions.

Although the Company believes that the expectations reflected in such forward-looking statements are reasonable when made, it can give no assurance that such expectations will prove to have been correct. The Company does not guarantee any updates or announcements regarding these forward-looking statements. The Company's future performance may be impacted by various risks, uncertainties, and factors, leading to results that differ significantly from what is expected. Factors such as changes in regulations, compliance with capital adequacy norms, fluctuations in collateral value, management of NPAs, fraud, interest rate volatility, and economic changes in India can all affect the Company's outcomes.

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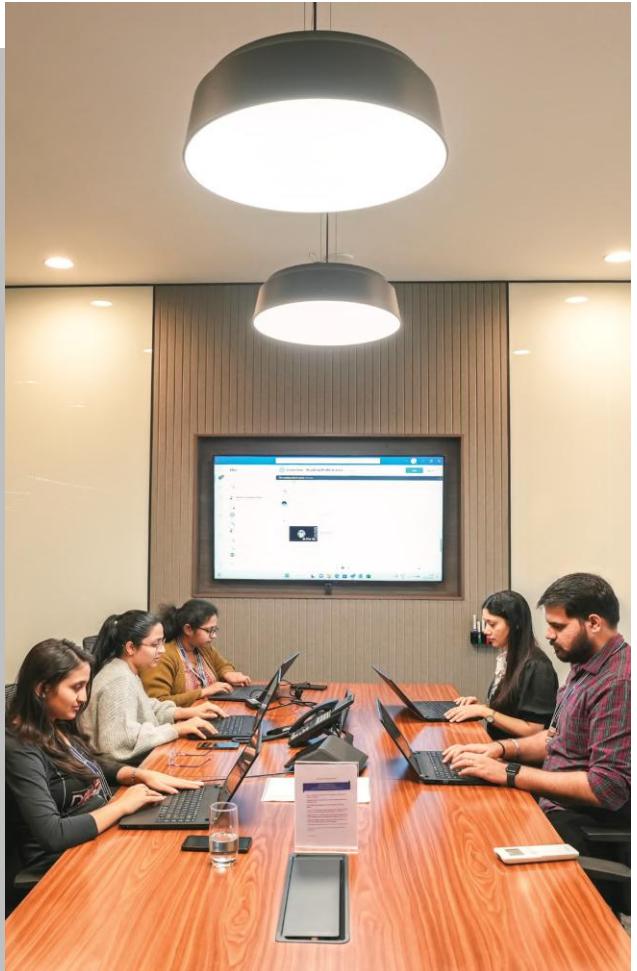
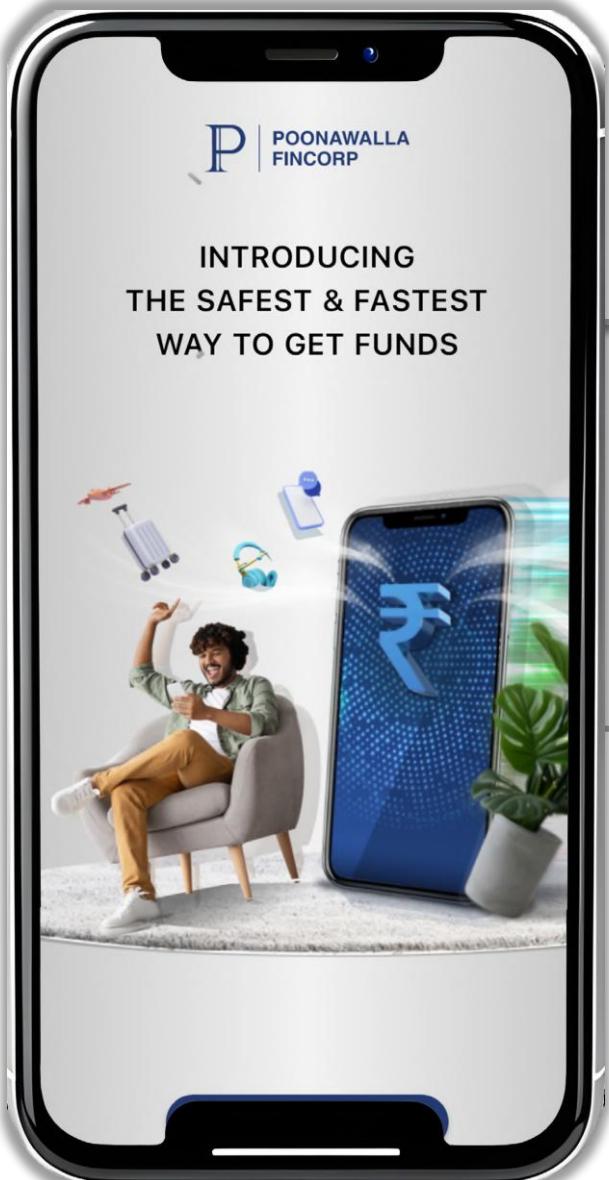


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1. Key Highlights

Q3FY26 - Financial Highlights

AUM growth at 78% YoY

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AUM
₹55,017 Cr
↑ 77.6% YoY
↑ 15.3% QoQ

NII
₹1,080 Cr
↑ 60.6% YoY
↑ 19.3% QoQ

PPoP
₹528 Cr
↑ 41.5% YoY
↑ 36.5% QoQ

PAT
₹150 Cr
↑ 102.5% QoQ

ROA
1.20%
↑ 94 bps YoY
↑ 51 bps QoQ

GNPA
1.51%
↓ 34 bps YoY
↓ 8 bps QoQ

CAR
18.17%

Leverage
4.25x

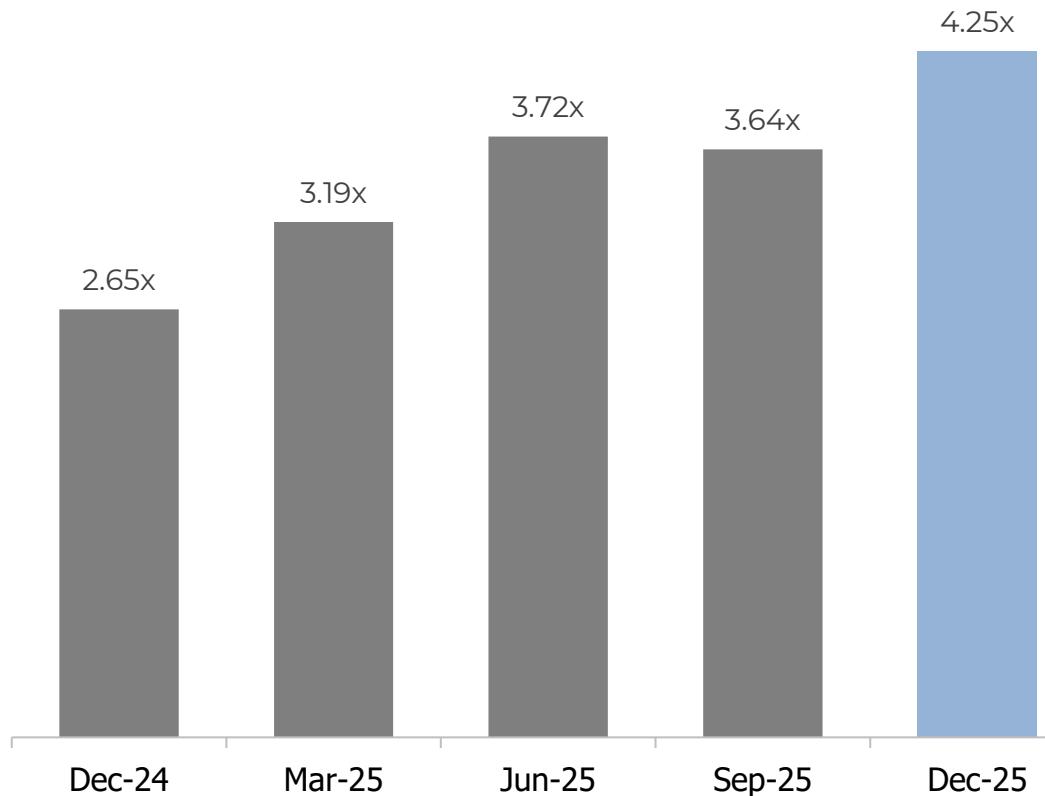
NII includes fee and other income

- Significant investments made in branches, technology, and management depth have powered the successful incubation of multiple new products which are now scaling up
- Strong AUM growth with healthy momentum across all products, new products contributed 11%
- PAT increased 102.5% QoQ to ₹150 Cr in Q3FY26 from ₹74 Cr in Q2FY26
- Secured on-book mix at 56%
- Opex to AUM at 4.4% (40 bps reduction) even with ongoing investment in the new businesses
- Improved Asset quality with reduction of 8 bps in Gross NPA. No accelerated write-off during the quarter
- Capital adequacy ratio remained healthy
- Enhanced distribution reach with 294+ branches
- Omni-channel sourcing mix with digital, tele-calling & in-house sales team

Capital Augmentation

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Leverage (Debt to Equity)



- Raised ₹1,500 Cr from Promoters during Q2FY26
- We seek to continue growing our AUM at ~35-40% CAGR over the next couple of years
- We plan to do capital raise of upto ₹5,500 Cr to support our growth aspirations

Q3FY26- Business Update

Healthy traction in newly launched businesses

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PL Prime

- Healthy average monthly disbursement of ~₹430 crores in Q3FY26



Gold Loan

- On track to launch 400 branches by March-26
- Present branches are spread across Gujarat, Haryana, Rajasthan and Maharashtra



Consumer Durable

- Present at 10,500+ dealers across ~190 locations
- On track to be present at 12,000+ dealer points by March-26



Commercial Vehicle Loan

- CV business expands to 55 strategic locations across 12 states
- Onboarded 700+ Channel partners to widen reach in all key markets



Education Loan

- 225+ dedicated sales team along with ~325+ partners including key education consultants as of Dec-25
- On course to expand the sales footprint from 25 to 50 locations across states by March-26

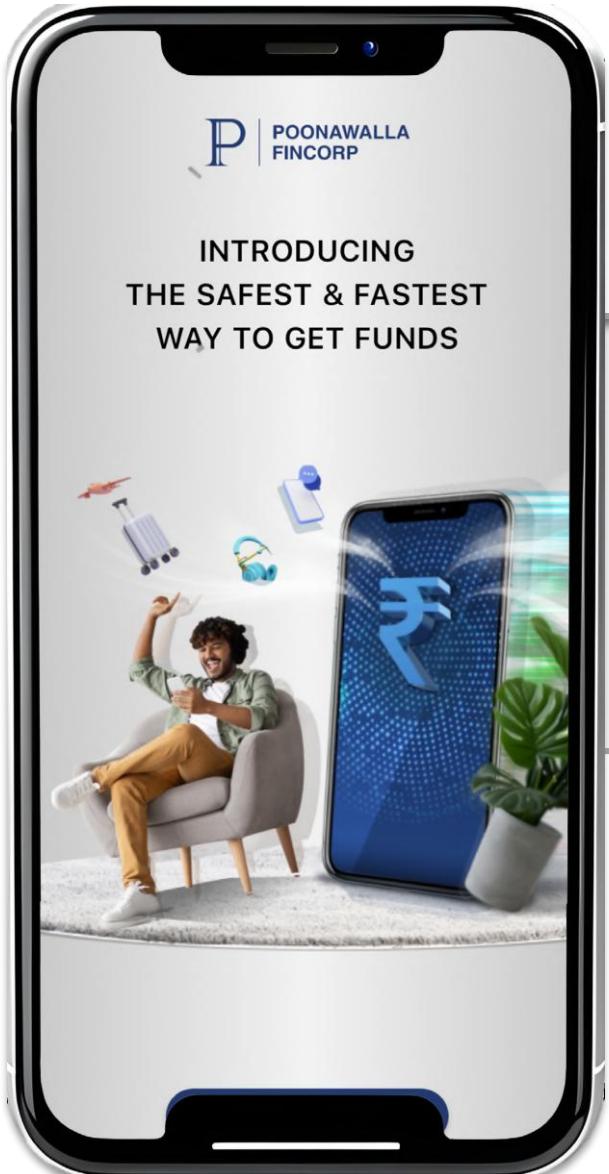


₹2600+ Crores

New product
disbursement in
Q3FY26

New products* disbursement contributed 20% to total disbursement

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



2. Business Overview

Our Vision and Mission

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Vision



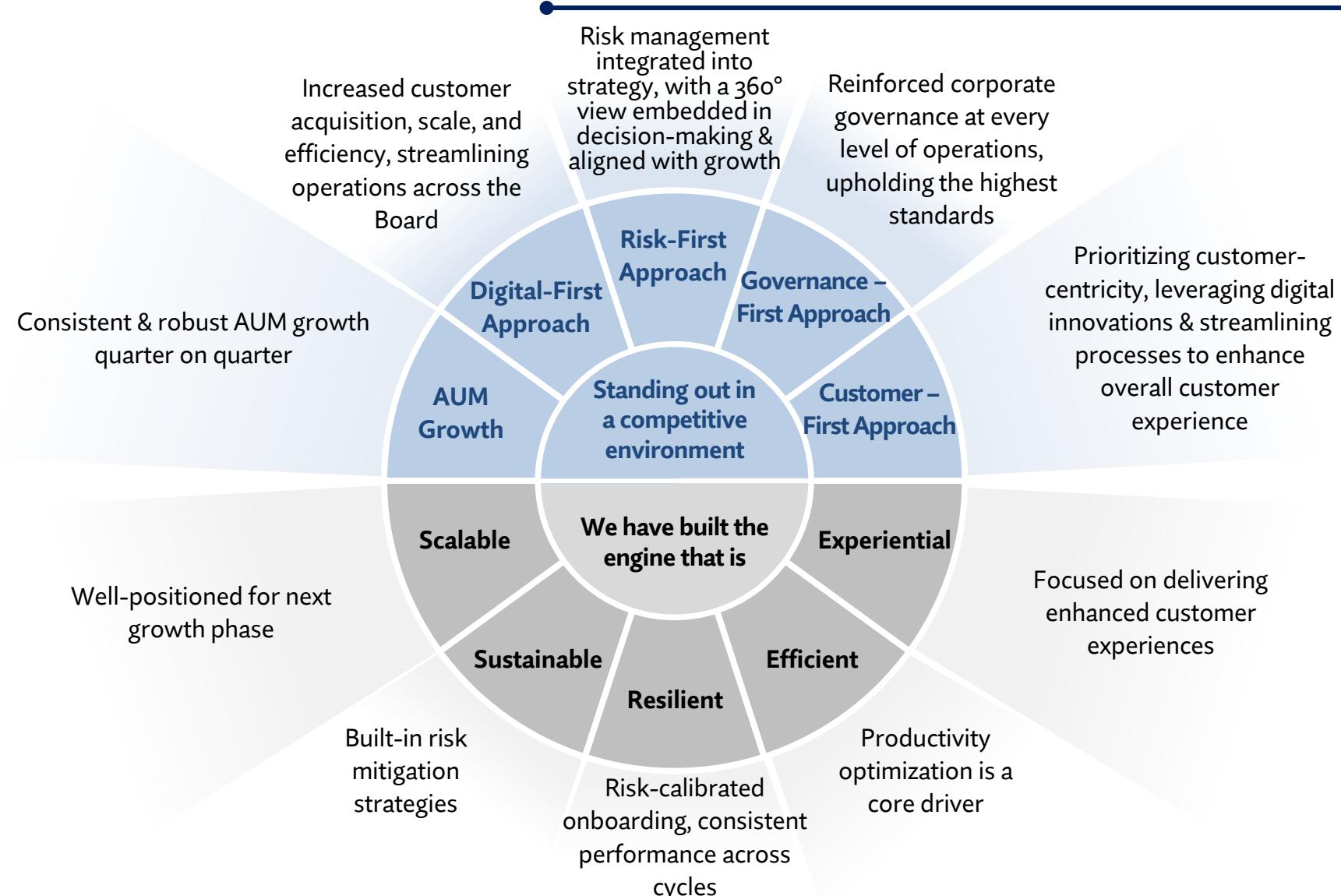
Mission

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

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

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Solidify, Expand and Scale

Shaping up a Sustainable, Predictable and Productive Business

**FY25
onwards**

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

Solidify

- Deep Product and Risk expertise in each of our asset classes that blends decades of experience with sharp and proven capabilities on what works
- Culture of passion, driving execution & results with speed and scale
- AI-first approach across functions



Expand

- Industry-first digital journeys 24X7 will build scale over 3-4 quarters; Launched PL Prime Digital 24x7 and Business Loan 24X7
- Diversified portfolio across secured and unsecured products: Launched 6 new products
- Expanding 'Phygital' model: Plan to launch 400 branches in FY26
- Launch of new businesses and plan of 400 gold loan branches in FY26 will witness Opex increase in first 2 quarters, however, by Q4FY26, we anticipate Opex as percent of AUM to stabilize at prudent levels, reflecting operational efficiencies & scalability



Scale

- Strengthened digital acquisition strategy, with tech interventions on perf marketing & partnered with 30+ digital affiliates & publisher networks to improve acquisition quality at lower CAC
- App & website performance enhancements for organic growth
- Advancing Channel Partnerships: Onboarding dealers, DSAs, partners across geographies
- Deepening customer engagement and stickiness
- Cross-sell to customer cohorts for high customer lifetime value at lower acquisition cost
- Gaining market share each year

Becoming the financial partner of choice for our customers

Well diversified product portfolio (1/2)

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New Products

Products	AUM (₹ crore)	% of AUM	Ticket size range	Tenure range	Disb. yield range	Customer segment	Sourcing channel
 Prime Personal Loan	4,031	7.3%	₹1L – ₹75L	12 – 84M	13-16%	Salaried customers of top corporates	Omni-channel - Physical + Digital distribution
 Gold Loan	658	1.2%	₹25K – ₹100L	<=12M	12-21%	Tier II/ III households	Dedicated Gold Loan Branches
 Education Loan	618	1.1%	₹1L – ₹3cr	<=15Y	10.5-13%	Domestic students for international UG and PG courses	Consultant Partnerships
 Consumer Durable Loan	316	0.6%	₹5K – ₹5L	3 – 24M	Up to 26%	Tier II/ III households (white goods)	Retailers partnership
 Commercial Vehicle Loan	609	1.1%	₹75K - ₹1cr	12 – 60M	10-21%	Small fleet operators in Tier II/ III cities; focused on used CVs	Channel partners/ Direct/ Digital on-boarding
 Shopkeeper Loan	1	0.0%	₹1L – ₹15L	6 – 48M	18-22%	Self Employed, MSME Customers	Direct channel

Note: All values are as of Dec 31, 2025

Well diversified product portfolio (2/2)

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Existing Products

Products	AUM ₹ crore	% of AUM	Ticket size range	Tenure range	Disb. yield range	Customer segment	Sourcing channel
Instant Consumer Loan	9,805	17.8%	₹50K – ₹5L	6- 36M	24-29%	Salaried & Self-employed customers	Digital partnership/ Organic led
Loan against Property	15,077	27.4%	₹51L - ₹25cr	3 – 15Y	9.75-12%	Self-employed, MSMEs	DSA led, Direct
Pre-owned Car Loan	5,350	9.7%	₹2L - ₹75L	12 – 72M	14-16%	Primarily repurchase customers	Dealers/ DSA led
Business Loan	7,233	13.1%	₹5L - ₹1cr	6 – 60M	18-22%	Self-employed, MSMEs	Primarily DSA led
Mid-market*	9,406	17.1%	₹20cr - ₹50cr	upto 36M	10-12%	Well rated Corporates and NBFCs	Direct and other lending relationships
Machinery & Medical Equip. Loan	663	1.2%	₹2L - ₹10cr	12 – 84M	9.5 – 14%	SMEs	DSA, OEMs
Professional Loan	762	1.4%	₹5L - ₹75L	12 – 60M	12- 14%	Doctors and CAs	Digital partnership and DSA Led

Note: All values are as of Dec 31, 2025. (488cr. AUM is discontinued book)

*Mid Market includes Supply Chain Finance and NBFC loan. Mid Market AUM has increased from ~1% in Q4FY25 to 7% in Q3FY26, whereas NBFC AUM has come down to 9% in Q3FY26 from 13% in Q4FY25 and SCF AUM has come down to 1% in Q3FY26 from 3% in Q4FY25

Cost-efficient phygital distribution model

Blending digital-first and speed with the trust of local presence

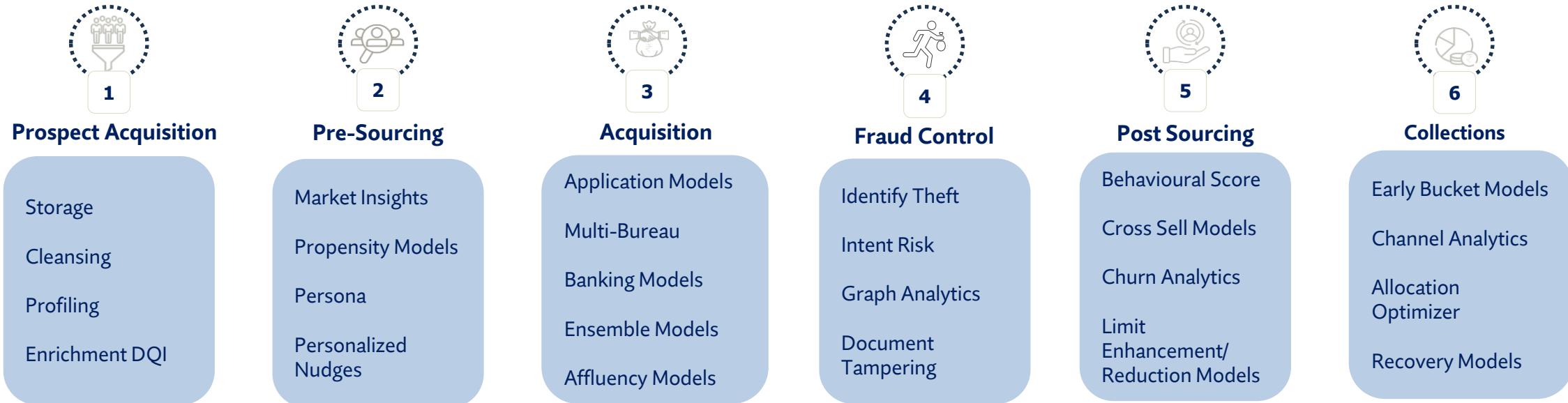
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Leveraging data analytics

Application across Product & Credit lifecycle

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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

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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

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1

Use of Technology and driving adoption across the **frontline teams**



- 1 Implemented Automated allocation systems to enhance speed of collections
- 2 Implemented Real-time performance monitoring dashboards and robust review mechanisms
- 3 Implemented Campaign management smart platform to optimize campaign performance and manage multi-channel communication effectively

2

Application of **Analytics & AI** – optimal use of **structured & unstructured data**



- 1 Risk ranking ML models based on internal & external data points
- 2 Trials using Gen AI to derive insights from unstructured data
- 3 Working towards Self-learning designs for campaign optimization

3

Transforming into **operational efficiencies & enhancing stakeholder experience**



- 1 Optimize the bandwidth of line management teams and optimize productivity
- 2 Enhanced visibility of team's performance to internal and external stakeholders. GenAI based Co-pilot in development for focused insights.
- 3 Prepare for scale
- 4 Enhanced compliance and governance mechanisms

Driving higher Productivity & Operational Efficiency

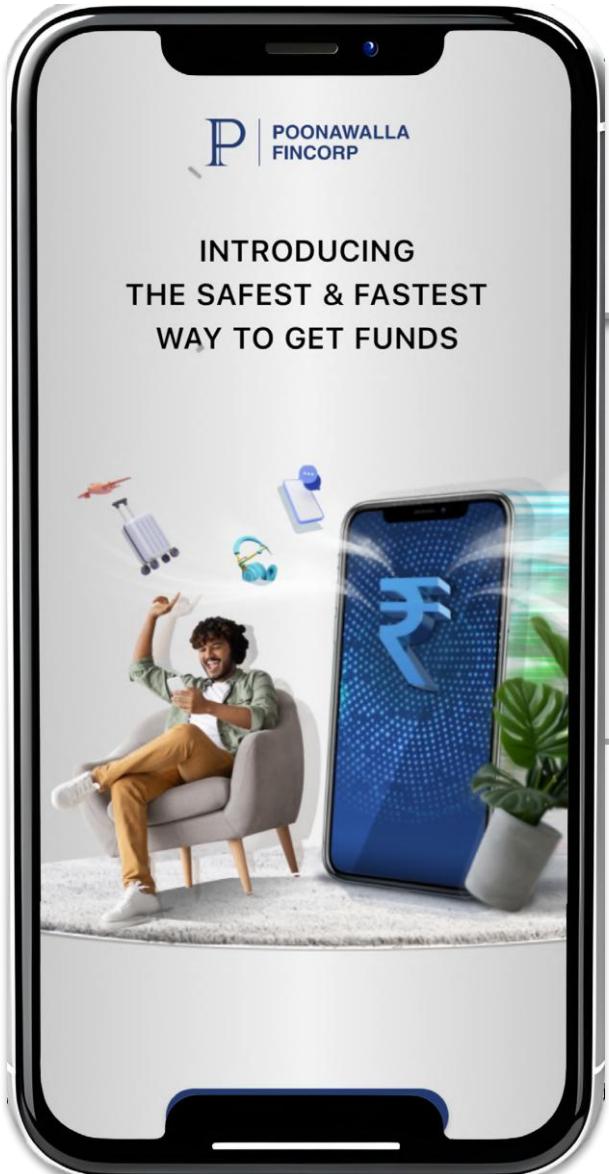


Enhanced decision making and predictive accuracy



Higher Collection efficiencies

Continued focus on strategic initiatives to enhance collection infrastructure

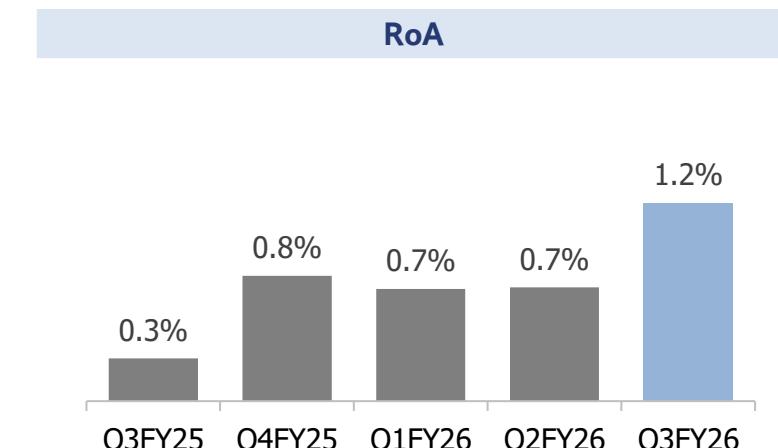
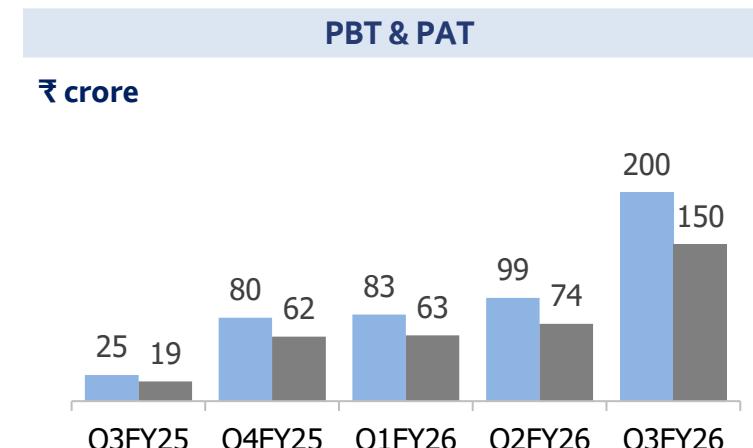
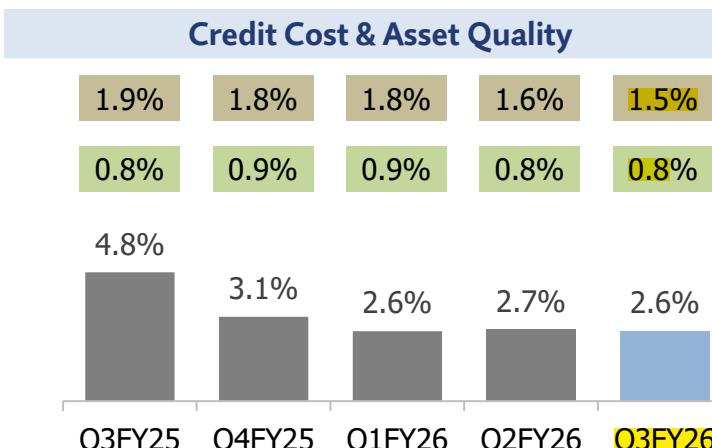
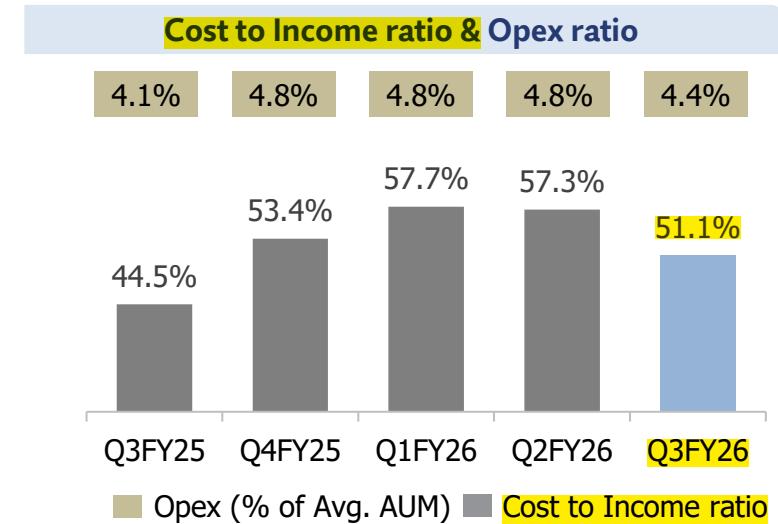
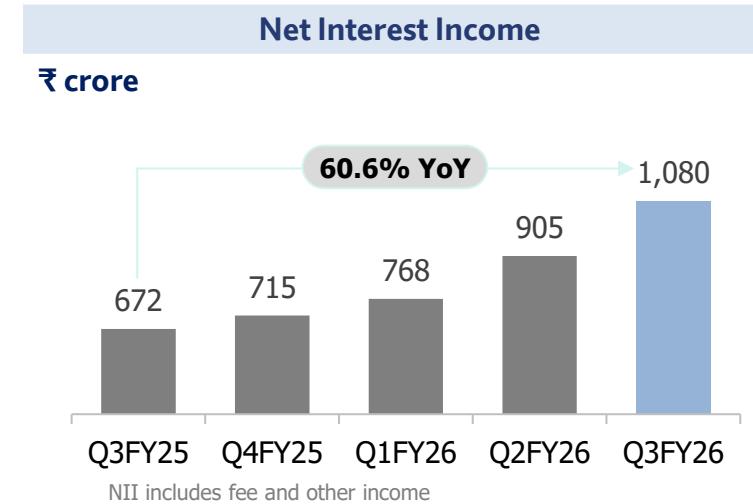
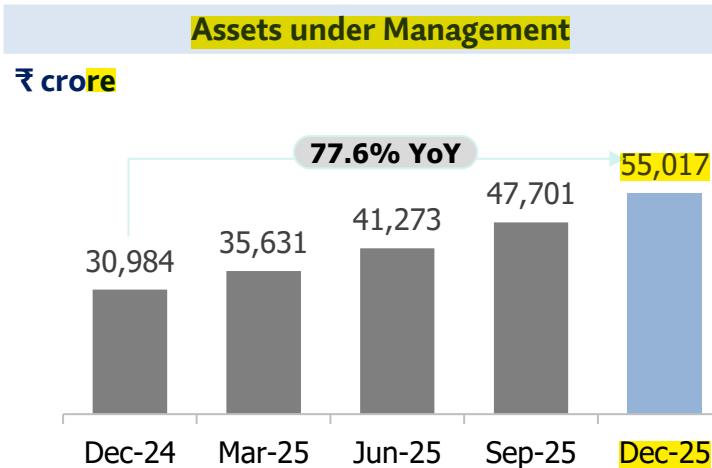


3. Financial Overview

Summary Financials

Solid foundation for market-leading profitable growth

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■ GNPA ■ NNPA ■ Credit Cost (% of Avg. AUM)

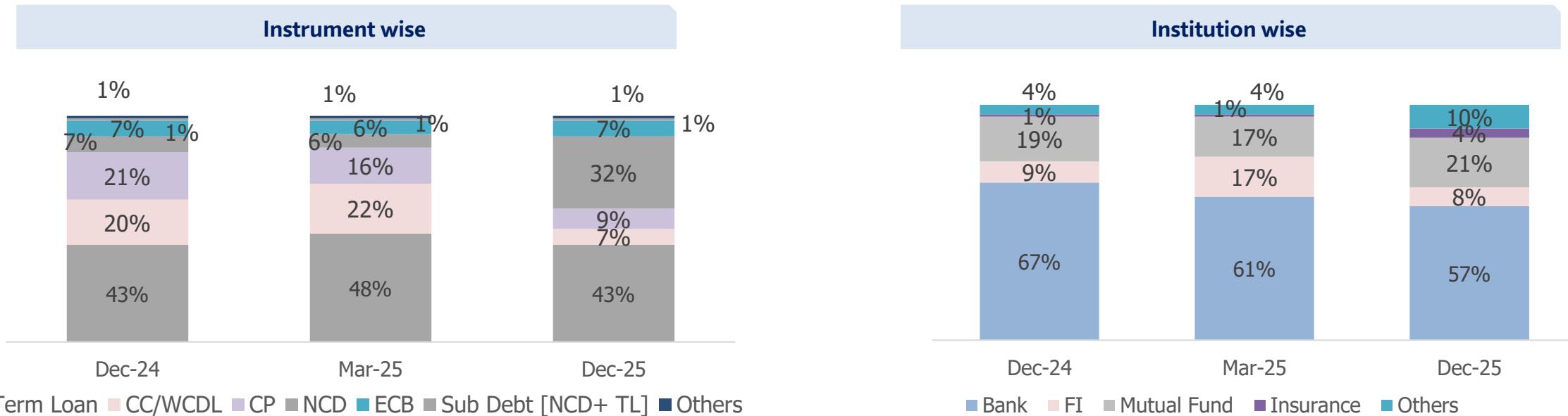
■ PBT ■ PAT

Composition of Borrowings

Diversified liability profile

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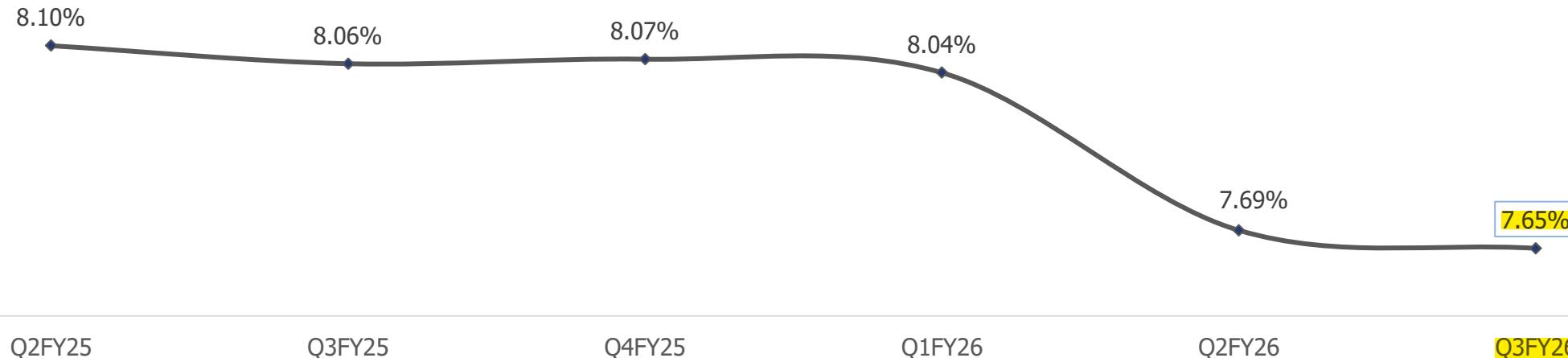
- Total borrowings as on December 31, 2025, at ₹42,498 crore. Diversified borrowings across instruments and institutions
- During Q3FY26, raised ₹4,517 Cr through **NCD** to increase the proportion of long-term borrowings | NCD contribution further increased to **~33% (including Sub-debt) of total borrowings** against ~27% as on September-2025
- Healthy mix of Short-term and Long-term borrowing and optimized cost of borrowing



Optimizing Cost of Borrowing

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Reduction in cost of borrowing along with enhanced diversification

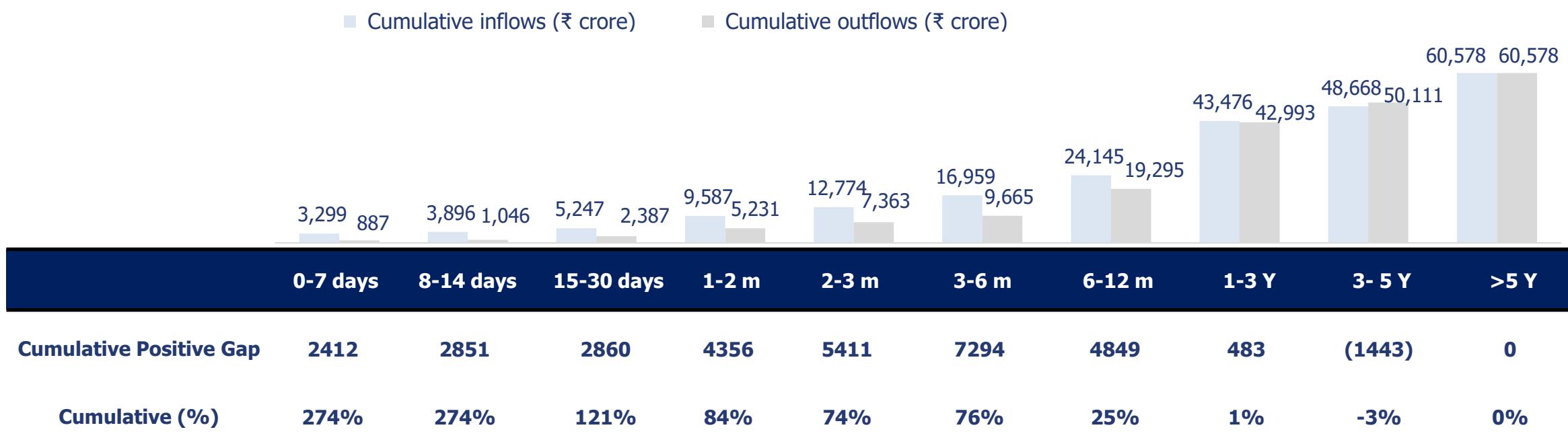


ALM statement and Liquidity

Structural Liquidity Statement as on December 31, 2025

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Liquidity as on December 31, 2025, stood at ₹6,488 crore in the form of cash, cash equivalents and undrawn bank lines



Proposed equity capital raise is not factored in the ALM Statement

Credit Rating

Highest rating - AAA

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Long-term Ratings*

CRISIL Ratings

Q3FY26

CARE Ratings

AAA/Stable

Short-term Ratings**

CRISIL Ratings

Q3FY26

CARE Ratings

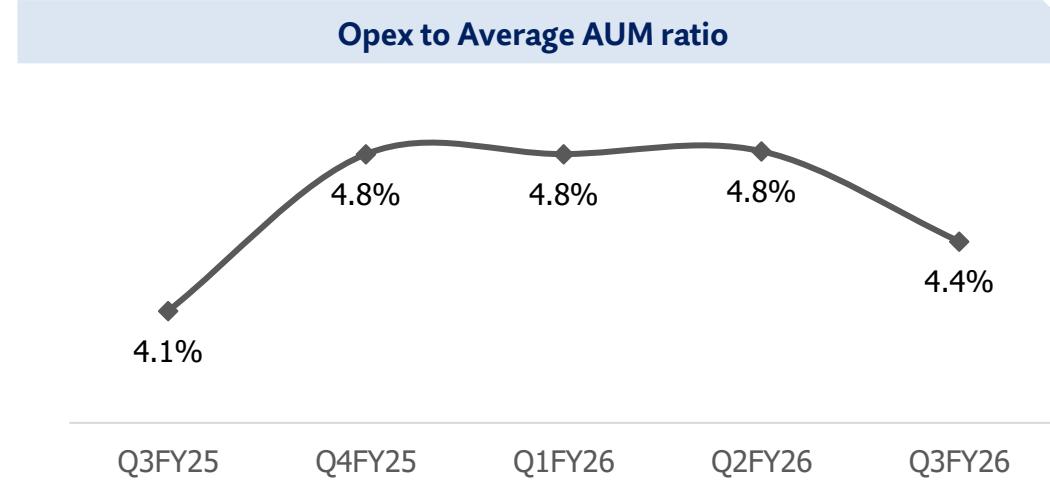
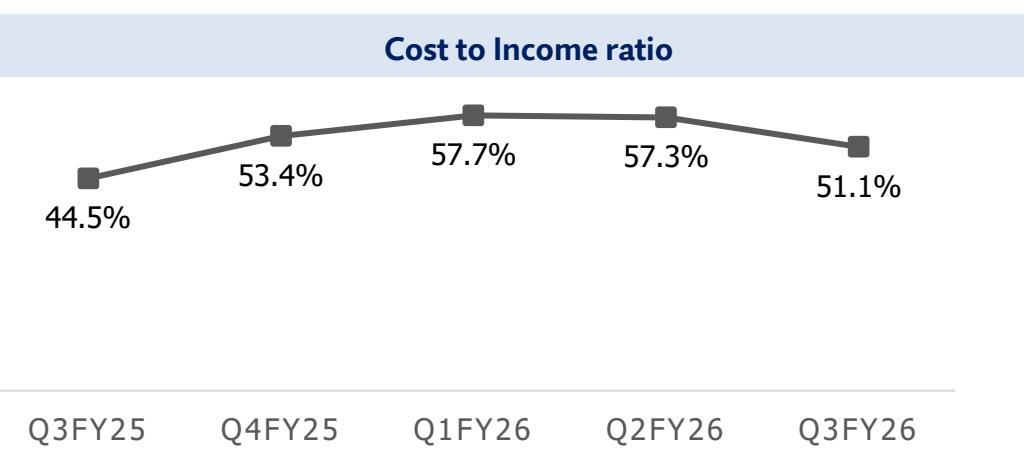
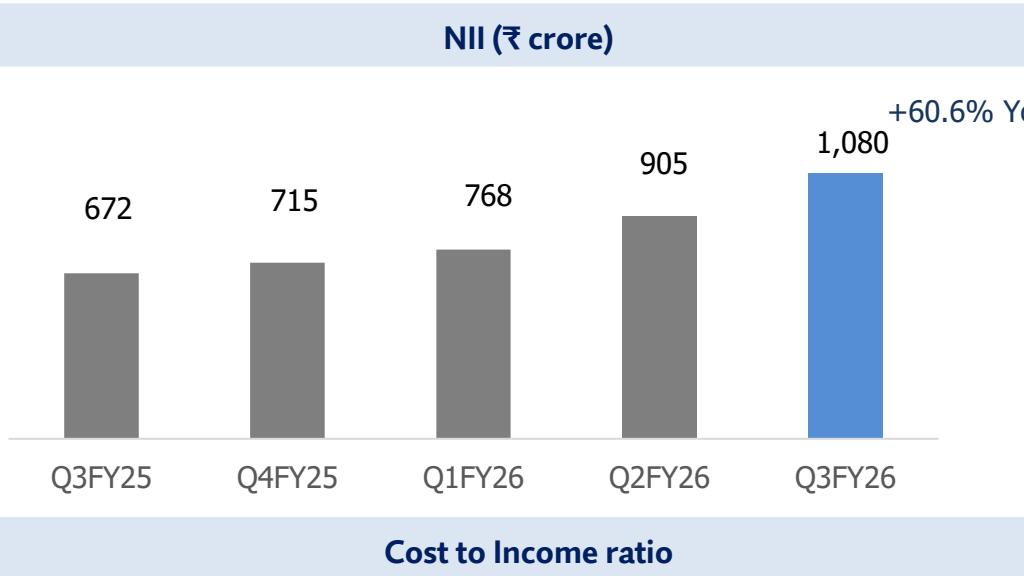
A1+

*Long-term rated instruments includes Bank Facilities, NCD and Subordinated Debt | **Short-term rated instrument includes Commercial Paper

Net Interest Income (NII) and Operating Expense

Healthy growth in net interest income; Opex to Average AUM improved QoQ

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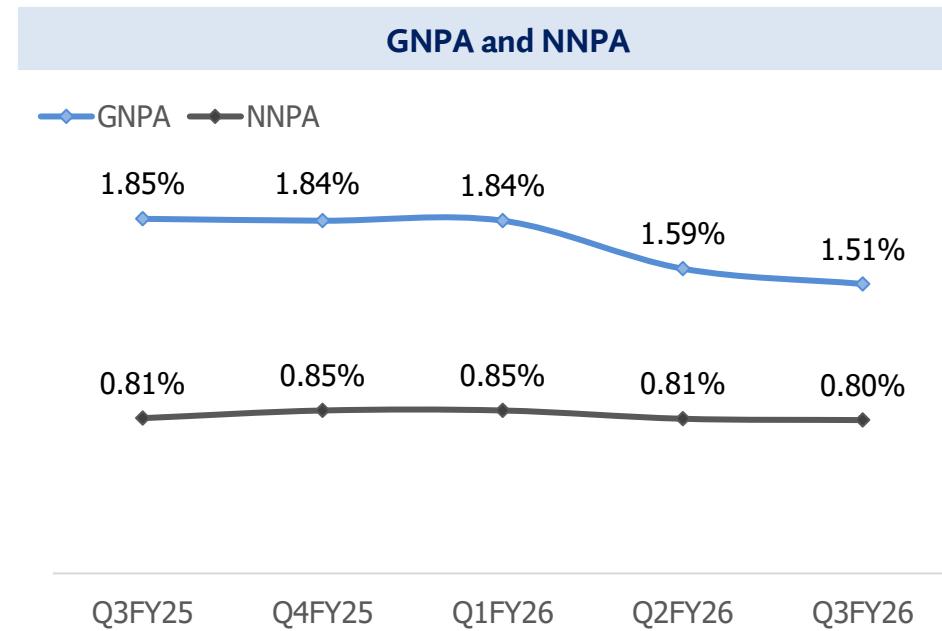
- NII grew by 60.6% YoY despite higher secured mix
- Ongoing Investment in the new businesses
- Opex to Average AUM improved QoQ to 4.4%

Asset Quality Trend

Improved Gross NPA; Adequately provisioned

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- Improved Asset Quality with 8 bps lower GNPA at 1.51%; NNPA at 0.80%
- PCR stands at 47.75%
- Credit cost as a percentage to average AUM has remained stable at 2.62%

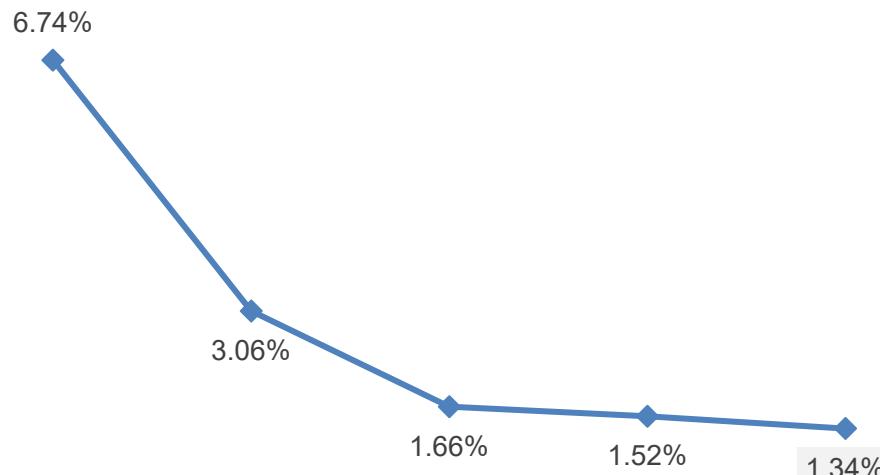


Particulars (₹ crore)	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Stage 1 Assets	27,811	32,417	37,440	43,443	50,576
Stage 2 Assets	748	624	628	577	575
Stage 1 (%)	95.6%	96.3%	96.5%	97.1%	97.4%
Stage 2 (%)	2.6%	1.9%	1.6%	1.3%	1.1%
Stage 1 PCR	2.1%	1.3%	1.0%	0.7%	0.6%
Stage 2 PCR	30.4%	27.3%	23.7%	23.6%	22.9%
Stage 1 & 2 PCR	2.8%	1.8%	1.4%	1.0%	0.9%
Gross NPA (Stage 3)	539	619	712	711	785
Net NPA (Stage 3)	233	282	328	358	410
Gross NPA (%)	1.85%	1.84%	1.84%	1.59%	1.51%
Net NPA (%)	0.81%	0.85%	0.85%	0.81%	0.80%
PCR (%)	56.79%	54.47%	53.93%	49.65%	47.75%

Credit by design

New Acquisition Portfolio Quality

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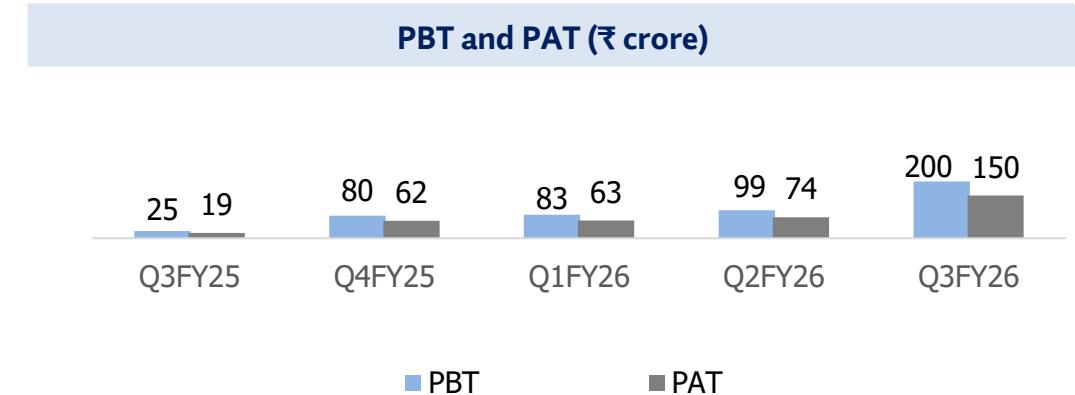
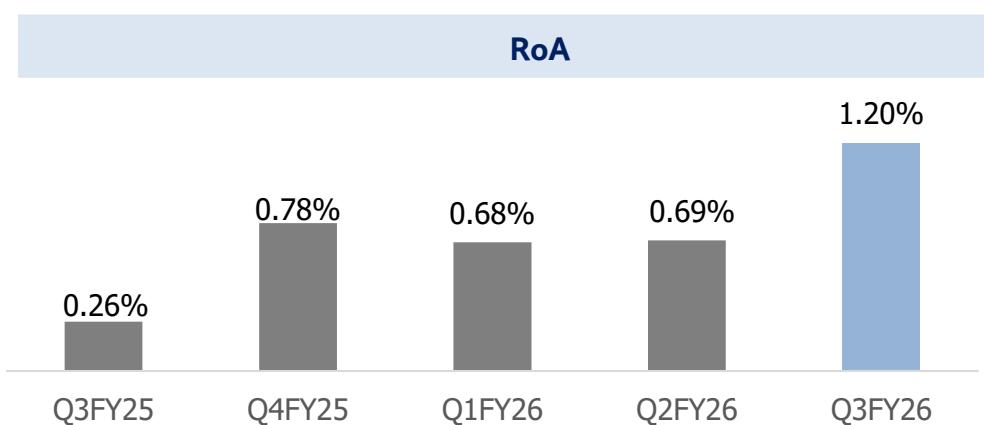
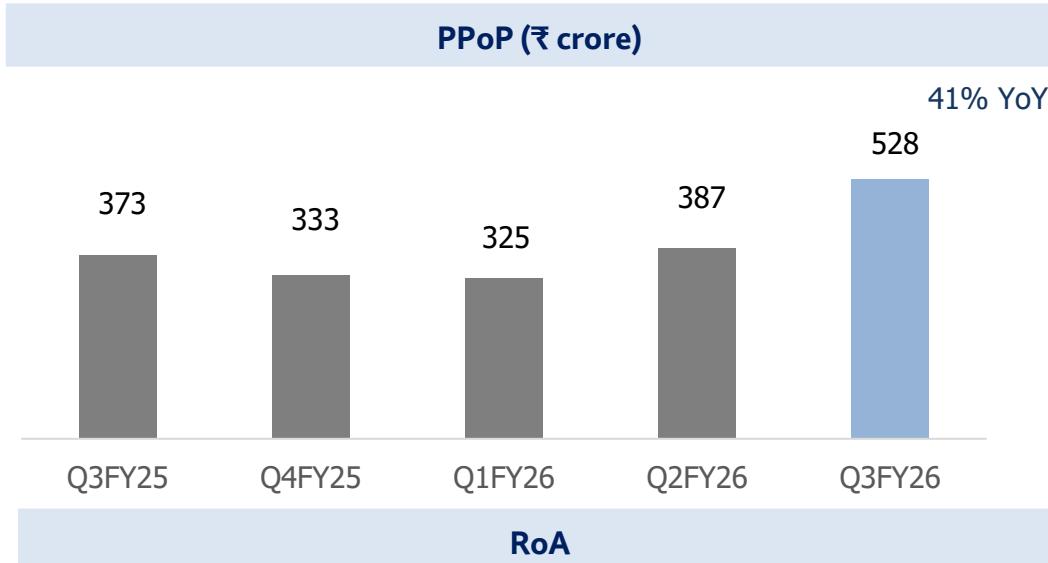
Quarter denotes the sourcing quarter

- 6 MoB 30+% (Month-on-Book) is exhibiting significant reduction in delinquency at a portfolio level for retail products
- This trend demonstrates the improved quality of new acquisition
- 6 MoB 30+% indicates the share of disbursed amount that is 30+ days overdue after 6 months of disbursement

Profitability

Building new businesses for sustainable, predictable and profitable growth

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- PPoP increased by 41.5% YoY & 36.5% QoQ despite ongoing investment in new businesses
- PAT increased by 102% QoQ

Profit & Loss Statement

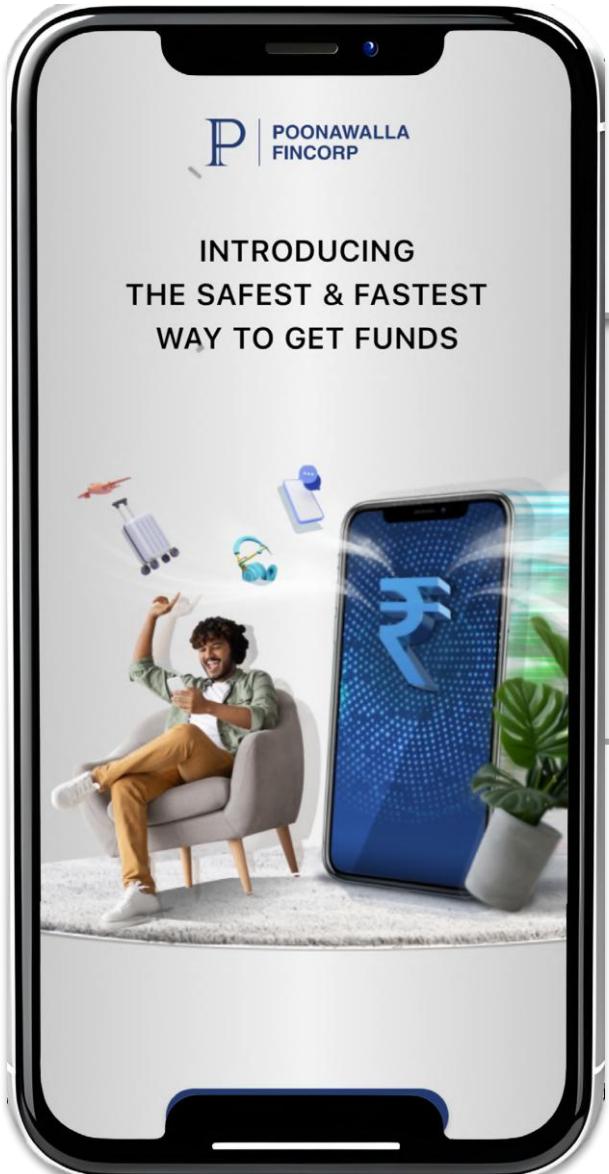
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₹ crore	Q3FY25	Q2FY26	Q3FY26
Total Interest Income	999	1,402	1,660
Interest expenses	385	638	739
Net Interest Income (NII)	614	764	921
Cross sell Income	23	68	70
Servicing Income	35	37	47
Other Income	0	0	0
Net gain on derecognition of financial instruments	-	35	41
NII (inc. fees and other income)	672	905	1,080
Operating expenses	299	518	552
Operating profit	373	387	528
Credit cost	348	288	328
Profit/(Loss) before tax	25	99	200
Tax	6	25	50
Profit/(Loss) after Tax	19	74	150

Balance Sheet

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₹ crore	Dec-24	Sep-25	Dec-25
Cash & Bank Balances	114	126	306
Receivables	30	40	42
Loans	27,962	43,910	51,107
Investments	1,215	1,656	1,456
Other Financial Assets	199	345	406
Non-Financial Assets	697	832	876
Total Assets	30,217	46,909	54,193
Borrowings	21,338	35,717	42,498
Other Liabilities	823	1,369	1,699
Share Capital	155	161	162
Reserves & Surplus	7,902	9,661	9,834
Total Liabilities	30,217	46,909	54,193



4. AI and Digital Strategy

AI-Solutions transforming our functions

Improving Risk efficiency, Higher Productivity and Enhancing Customer experience



57 AI-Solutions | 30 Successfully Delivered and 27 Underway

Functions	HR -9	Customer Service-5	Analytics-1	IT-2	Credit & Risk -8
Projects	<p>Recruitment AI-led Talent Acquisition</p> <p>Employees:</p> <ol style="list-style-type: none"> 1. MS-Teams based Employee conversational agent 2. Early Warning System 3. Skill Building & Enhancement Assistant 4. Candidate Search - Sourcing Engine 5. ER Governance Tool 6. Competition Intelligence for talent acquisition 7. Onboarding Service 8. AI Driven HR Operations <p>AI / ML - 2</p> <ol style="list-style-type: none"> 1. Agentic DQI 2. AI Driven Testing Agent 	<p>Quality Assessment tools for calls & emails</p> <p>1. Predictive Analytics for Anticipating Customer Needs</p> <p>2. Customer Service AI agent (with voice and chat)</p> <p>3. Human Agent Assist</p> <p>4. Voice of Customer(VOC) categorization</p> <p>Admin and Infrastructure-3</p> <ol style="list-style-type: none"> 1. AI-driven Agreement Validation 2. Legal document vetting, Title Search, contract analysis, etc. in multiple languages 3. Travel booking automation <p>Operations-7</p> <ol style="list-style-type: none"> 1.RC Limit Management 2.Operation Governance 3.Re-KYC 4.Auto Knock Off/ Waiver in Matured Contracts 5.Stamp Verification 6.Disbursal Process AI agent 	<p>1. Agentic Layer automating data discovery, model algorithm selection, and repository creation for efficient review</p> <p>Finance-5</p> <ol style="list-style-type: none"> 1.Finance Bot 2.Payment Operations 3.Invoice Auto Verification 4.Treasury 5.Taxation <p>Secretarial - 1</p> <ol style="list-style-type: none"> 1. Sec Assist 	<p>1. DartGenie: Teams can directly create and build reports using natural language</p> <p>2. BuildBuddy: Integrating AI tools with existing toolkits to boost development efficiency and accelerating deployment</p> <p>3. AI Driven Code Review</p> <p>Commercial Business - 3</p> <ol style="list-style-type: none"> 1. Cross-sell Contact Center-AI Automation 2. A Gen AI Voice Bot 3. Ask PFL Guru <p>Strategy - 2</p> <ol style="list-style-type: none"> 1. AI Driven RPA 2. Competition Mapping <p>Consumer Business- 2</p> <ol style="list-style-type: none"> 1.Education Loan - Sales Support Agent 2.STP with AI based digital valuation and DIY FI 	<p>1. AI-powered tools to streamline the operational aspects of the underwriting process</p> <p>2. AI-based support tools for faster and standardized data interpretation</p> <p>3. Optimized document parsing and validation to assist credit teams in decision workflows</p> <p>4. Enhanced multi medium customer and stakeholder communication automation in the underwriting process</p> <p>5. Risk Hindsight Automation</p> <p>6. AI Driven Fraud Risk Management</p> <p>7. AI Driven Data Entry</p> <p>8. Agentic assistance for existing phygital business</p> <p>Collection-1</p> <p>Unified Platform transforming collections journey</p> <p>Audit and Compliance-6</p> <p>AI-based Regulatory requirement scanning & Recommendation provider</p> <p>Collaborated with ServiceNow to deploy Generative AI solutions for audit and governance.</p> <p>1. Anomaly detection in Accounts</p> <p>2. Proactive Portfolio Monitoring</p> <p>3. Develop Suspicious Transaction Report with help of AI/ML/LLM</p> <p>4. RegIntel</p>

Project Implemented Project Underway

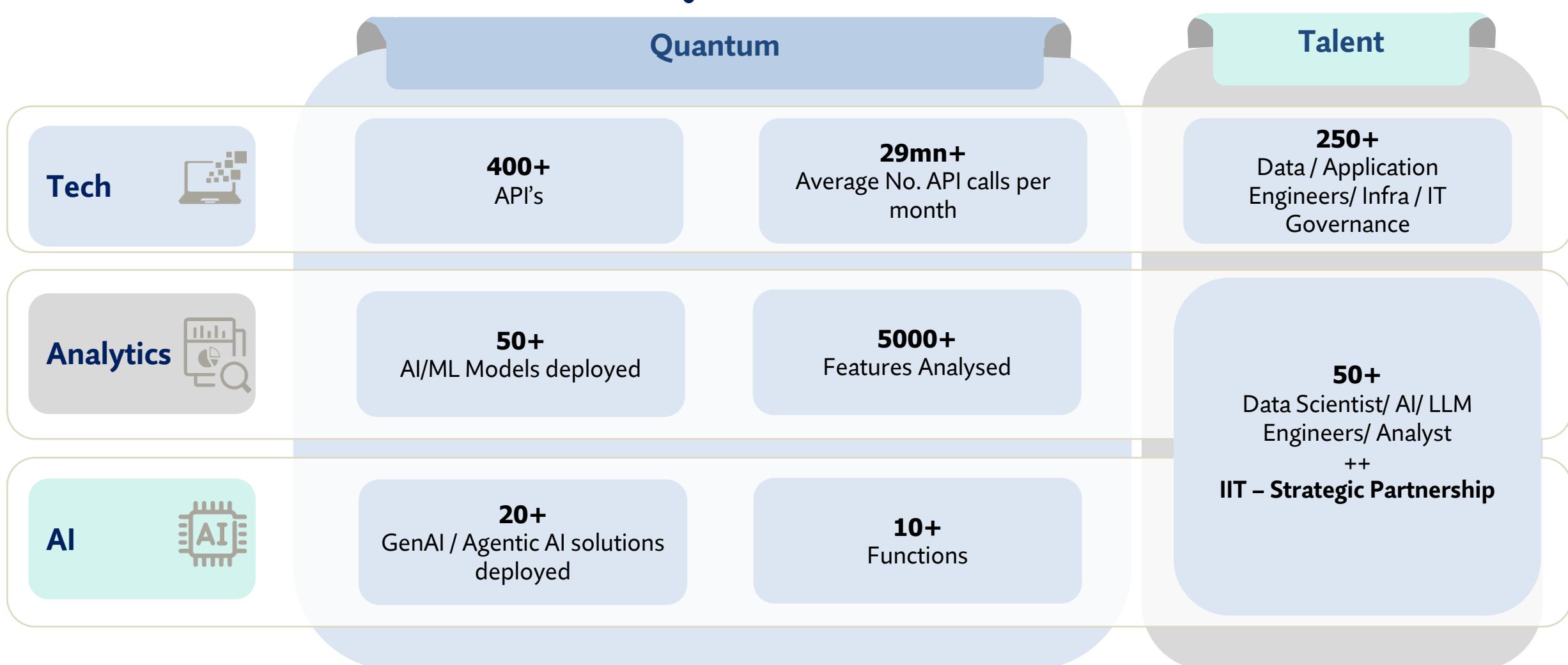
Enhanced Customer Experience | Higher Productivity | Improved risk efficiency

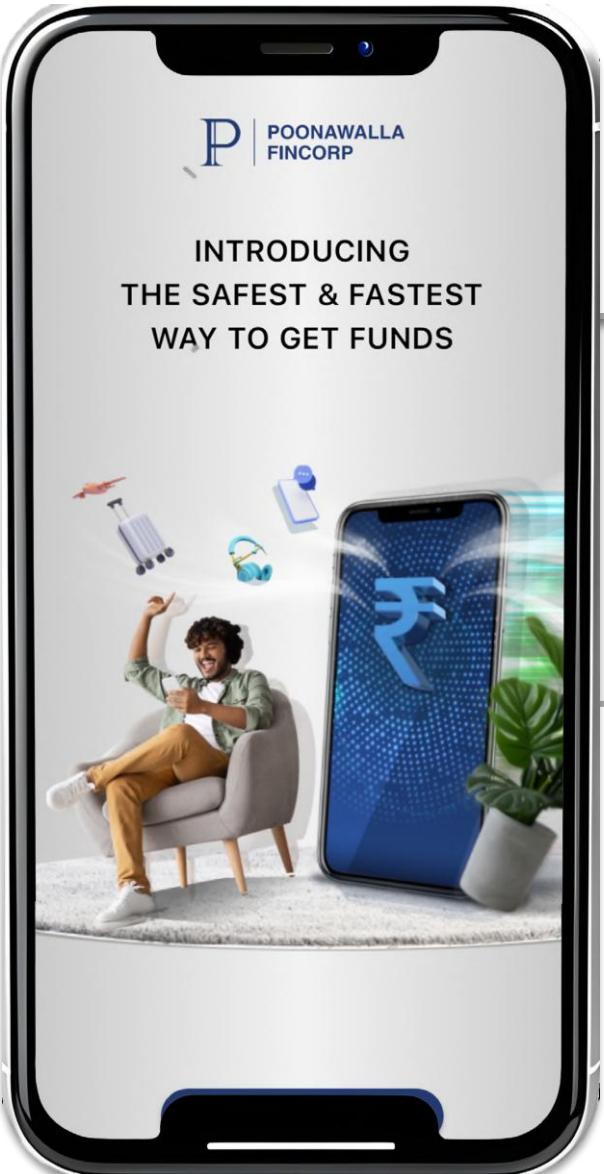


Received Technology Senate Award 2025 by Indian Express Group and Express Computer

Capabilities evolved for scale

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5. Board of Directors, Management Team, Human Resource, ESG and Awards

Board of Directors

Commanding the course with the best governance standards

P



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 in London
Founder of Poonawalla Fincorp and Viloo Poonawalla Charitable Foundation- launched to focus on increasing education, healthcare, safe water and environmental sanitation



Mr. Arvind Kapil
Managing Director & CEO

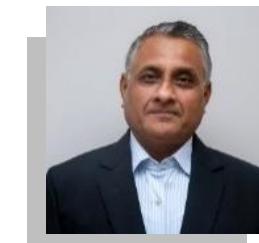
Served as HDFC Bank's Group Head overseeing the mortgage banking business with a book size of 7.5 lakh crore. Also spearheaded the retail lending franchise at the HDFC bank. With an illustrious tenure spanning over 25 years, Mr. Arvind Kapil has been a trailblazer in harnessing digital solutions to revolutionise customer experience and groundbreaking innovations



Mr. Sunil Samdani
Executive Director



Ms. Sonal Sanjay Modi
Non -Executive Director



Mr. Sanjay Kumar
Independent Director



Mr. Prabhakar Dalal
Independent Director



Ms. Kemisha Soni
Independent Director



Mr. Rajeev Sardana
Independent Director

Deeply experienced management team

Leading the next phase of growth

P



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



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



Vikas Pandey
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



**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 –
TAPMI Manipal,
Bachelors -
Madras
University



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 –
IMF
Pune,
Leadership
program- IIM-
A



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 –
HRM
Pondicherry,
Bachelors -
OUAT
Bhubaneshwar



**Bholananda
Behera**
Chief Compliance
Officer

27+ yrs

- 27 years of leadership in banking, with deep expertise in regulatory compliance and credit risk

Education
Masters –
University of
Leicester, PG
Diploma- SIBM
Pune



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
PG Diploma-
Pune
University,
Bachelors –
Pune University



Salil Hajarnis
CTO

30+ yrs

- Headed India technology operations and key AI initiatives at Fiserv
- Led digital transformation programs while at Capgemini

Education
Masters –
University of
Leicester, PG
Diploma- SIBM
Pune

Second line of management

Ensuring operational excellence



Rano Verma
Head Customer Service & Strategic Initiatives

31+ yrs

- Leading debt market professional & a pioneer in innovative debt restructuring. Ranked 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



Javvinder 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
- Expert in debt mgmt. business strategy underwriting policy, driving compliance and growth

Education
MMS from Mumbai University



Manish Verma
Head Investor Relations and Corp. 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 lending-operations leadership, spanning process design, automation, underwriting, and service excellence

Education
ACM- ISB, MFM from Somaiya College



Suresh Pohuja
Business Head - Personal Loans

23+ yrs

- Ex-leader at HDFC Bank, DHFL, ZipLoan; drove growth across retail lending
- Successfully built businesses, created robust distribution engines

Education
PGPMS from KJ Somaiya College



Prasann Rewari
Head - Mid Market

23+ yrs

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

Education
CA & CFA

Deepening engagement with all stakeholders

Fostering strong relationships across the value chain

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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 continued 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



Channel Partners

- **Developing deeper partnerships**, expanding the reach of our products and enhancing overall ease of doing business
- **Building a future ready channel ecosystem** that is digitally enabled, and deeply collaborative
- **Strengthening the foundations** for sustained, partner-led growth



Customers

- Holistic **customer engagement plan**
- **Personalize services and products** to meet customer expectations
- Increase in **cross-sell** and deepening **customer engagement**
- **Ease of access via Customer Portal** on the website and App
- **Quick resolutions and Sales support** via WhatsApp Chatbot and Web chatbot
- Customer centric **rewards and referral programs**

Human Resources: Planned Innovations and Goals

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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

Employee Development

1

Focusing on continuous learning and targeted development interventions to boost productivity and foster long-term employee success

Candidate Experience

2

Leveraging AI-driven platforms to deliver seamless, personalized support for prospective candidates throughout the application journey

Employee Lifecycle Management:

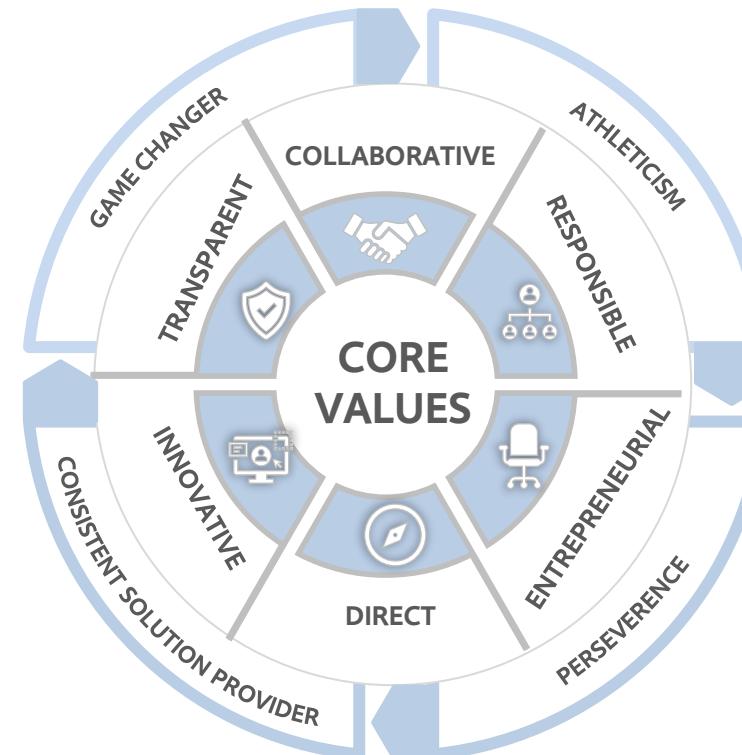
3

Deploying AI-powered tools to provide seamless, continuous support for employees across their lifecycle—from onboarding to career development—while prioritizing holistic employee wellbeing.

Empowering Managers

4

Empowering managers with AI-driven insights to enable data-informed, agile decision-making



IMPACT

Driving stronger employee engagement through personalized learning opportunities, guided career navigation, and data-driven support for informed career decisions

Driving superior outcomes for both candidates and the hiring process through enhanced efficiency and experience.

Driving stronger employee engagement through personalized learning opportunities, guided career navigation, and data-driven support for informed career decisions

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

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

Expanding Access To Healthcare

- In partnership with Grant Medical Foundation, we provided medical equipment to increase accessibility and availability to health care facilities for the underprivileged

Unlocking Opportunity Through Sport

- Engaged with Sindola Sports India Foundation, the agency which is creating an integrated Cricket, Tennis focused facility for sports man and women from the underprivileged class. PFL has funded to the agency as a CSR contribution

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

Industry Recognition for our brand

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Q3FY26

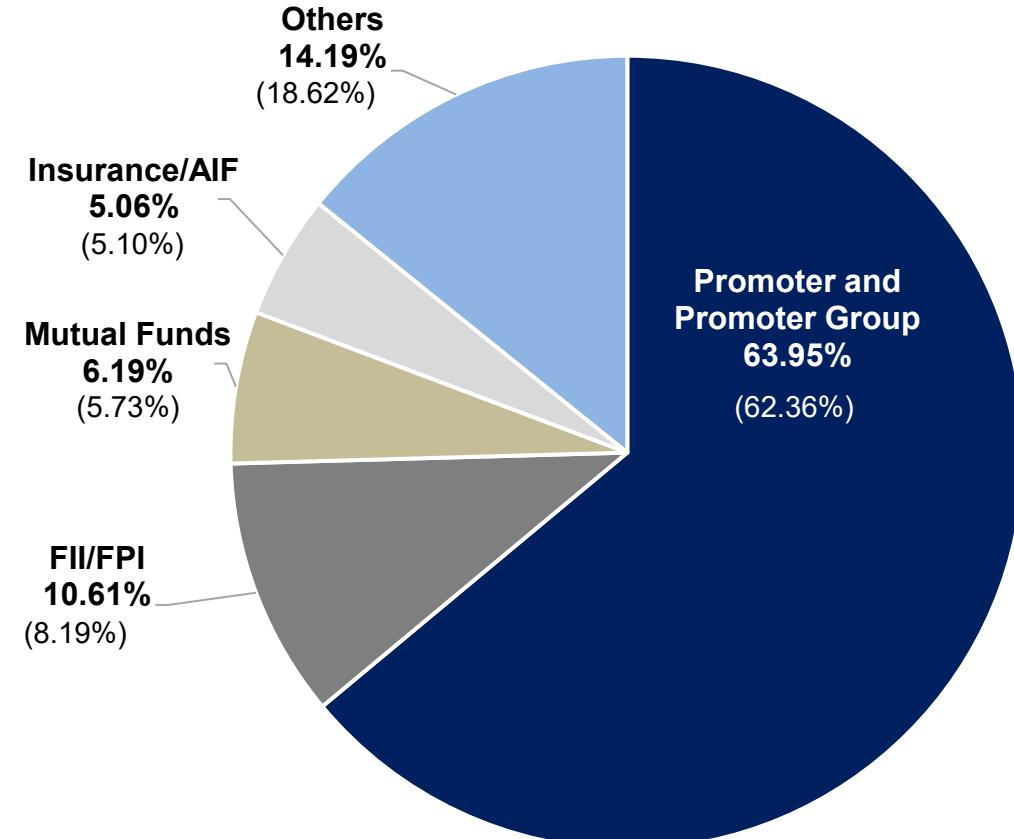
Q1FY26

Q2FY26

Shareholding Pattern

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Shareholding Pattern (Quarter ending Dec-2025)



Figures in bracket represent data for quarter ending Dec-2024

AI: Artificial Intelligence
API : Application Performance 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
CV: Commercial Vehicle
Disb.: Disbursement
DIY: Do it Yourself
DQI: Data Quality Index
DSA: Direct Selling Agent
ECB: External Commercial Borrowing
FI: Financial Institution
FOS: Feet-on-street
GNPA: Gross Non-performing Assets
IT- Information Technology
LLM : Large Language Model

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
RoA: Return on Assets
RPA: Robotic Process Automation
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:

Team – Investor Relations

 Investor.relations@poonawallafincorp.com