

April 25, 2025

**BSE Limited**

Corporate Relationship Department  
25<sup>th</sup> Floor, Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400 001.

**BSE Scrip Code: 524000**

**National Stock Exchange of India Limited**

The Listing Department,  
Exchange Plaza,  
Bandra- Kurla Complex, Bandra (East),  
Mumbai - 400 051.

**NSE Symbol: POONAWALLA**

Dear Sir / Madam,

**Subject:** **Investor/Analysts' Presentation**

**Reference:** **Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations')**

Pursuant to Regulation 30 of the SEBI Listing Regulations, we are enclosing herewith the presentation to be made to the Investors/Analysts for the quarter and year ended March 31, 2025.

The presentation is also being uploaded on the website of the Company at the URL <https://poonawallafincorp.com/investor-governance> 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**

**Shabnum Zaman**  
**Company Secretary**  
**ACS-13918**

**Encl: As above**

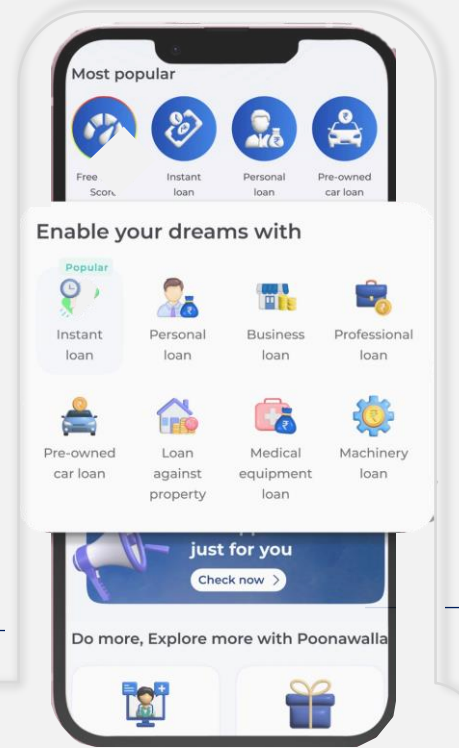
**Poonawalla Fincorp Limited**

**CIN:** L51504PN1978PLC209007

**Corporate Office:** Unit No. 2401, 24th Floor, Altimus, Dr. G. M. Bhosale Marg, Worli, Mumbai, Maharashtra - 400018 **T:** +91 22 47733220

**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



# Q4FY25 Investor Presentation

April 25, 2025

**Sustainable | Predictable | Productive**

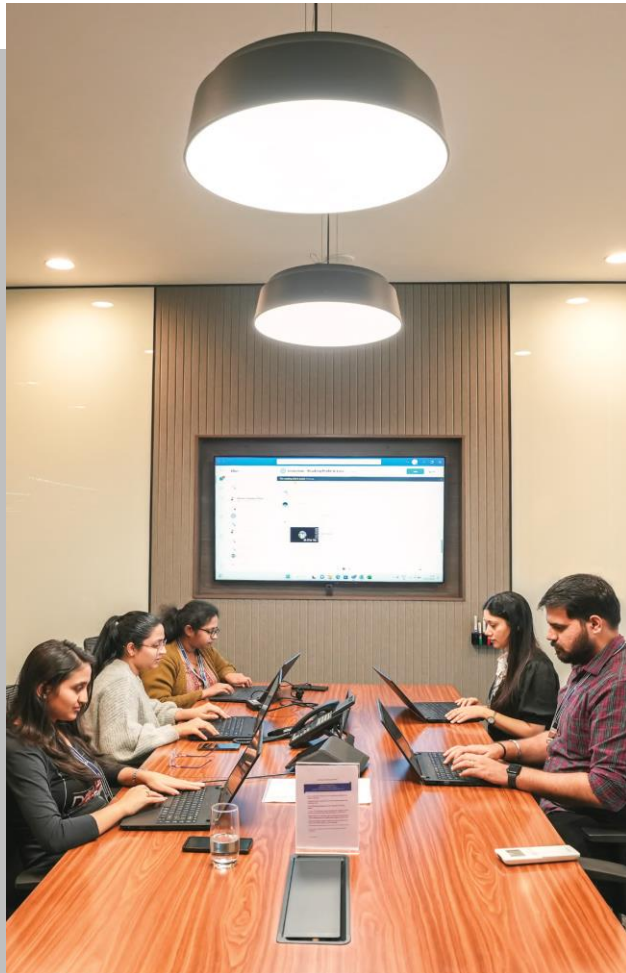
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Business Overview

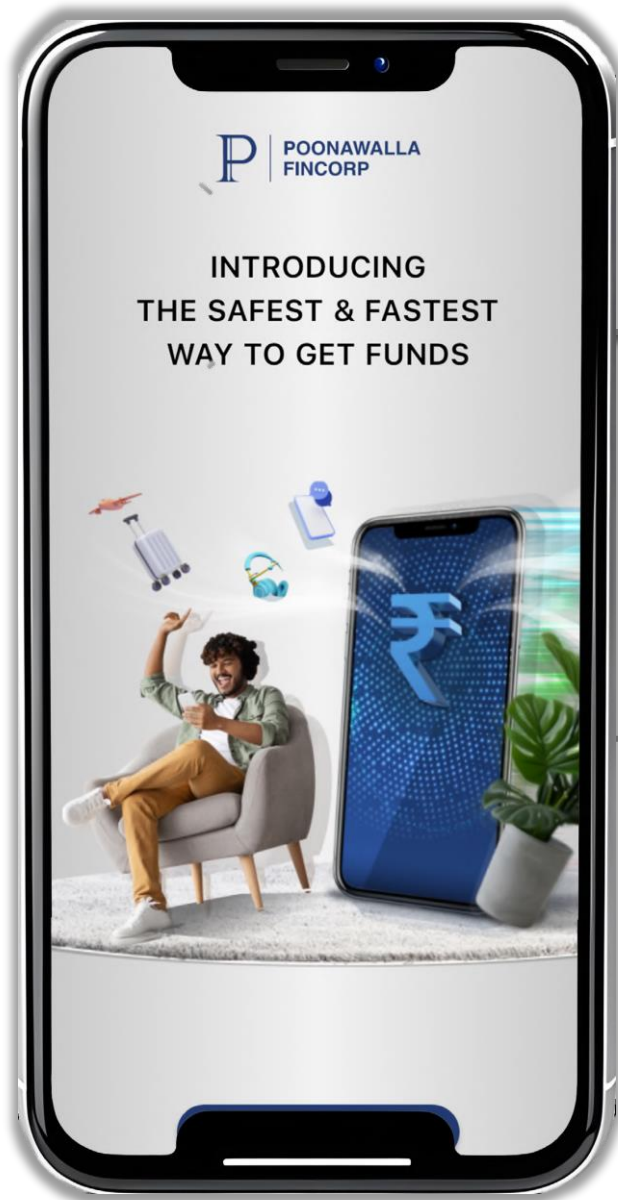
3

Financial Overview

4

Board of Directors, Management Team, ESG and Awards





# 1. Key Highlights

# FY25 recap: Foundation of building blocks



Setting the foundation for the sustainable, predictable and productive business

## Our 5 Strategic Blocks

- 1 **People**
- 2 **Products and Distribution**
- 3 **Analytics and AI**
- 4 **Technology**
- 5 **Risk management**

## Where do we stand

- Strengthened the leadership team
- Foundation for future-ready Agile and Smart organization
- Launched 6 new businesses
- Plan to launch 400 branches in FY26
- Website revamped to support advanced personalization
- Diversified liability strategy with meaningful incremental borrowings through NCDs
- Designed and integrated predictive models across credit life cycle
- Evolution of journeys from physical and digital workflow using predictive models
- AI-first approach across functions: 7 projects delivered and ~18 underway
- Signed MoU with TIH at IIT-Bombay to collaborate and drive cutting edge innovations in organization
- Leverage industry-ready SaaS applications in the near term
- Started data re-architecture to ensure portfolio tracking, reporting and dashboards are managed in most efficient manner
- Risk diversification by launching additional products
- Using AI to strengthen risk management

## We achieved

- ✓ **Robust AUM growth: 42.5% YoY**
- ✓ **Investments in business for sustainable & profitable growth**

# FY25- Financial Highlights

Robust AUM growth and stable asset quality



## AUM

 **₹35,631 Cr**  
↑ 43% YoY

## NII

 **₹2,708 Cr**  
↑ 23% YoY

## PPoP

 **₹1,417 Cr**  
↑ 2% YoY


## CAR

 **22.94%**

## PAT

 **₹(98) Cr**

## GNPA

 **1.84%**  
↑ 68bps YoY

NII includes fee and other income


- Recorded strong AUM growth of 43%
- NII grew by 23% YoY
- Secured : Unsecured on-book mix improved to 57:43 from 49:51 last year
- Investment in 6 new businesses
- One-time accelerated provision in Q2FY25 of ₹ 666 Crore. Improved PCR to 54.47% vs 49.39% last year
- PAT impacted during the year due to one-time Opex and accelerated provisioning on erstwhile STPL book in Q2FY25 and continued investment in the new businesses

# Q4FY25- Financial Highlights


Robust AUM growth and stable asset quality




## AUM

 **₹35,631 Cr**  
↑ 43% YoY  
↑ 15% QoQ

## NII

 **₹715 Cr**  
↑ 12% YoY  
↑ 6% QoQ

## PPoP

 **₹333 Cr**  
↓ 19% YoY  
↓ 11% QoQ


## CAR

 **22.94%**

## PAT

 **₹62 Cr**

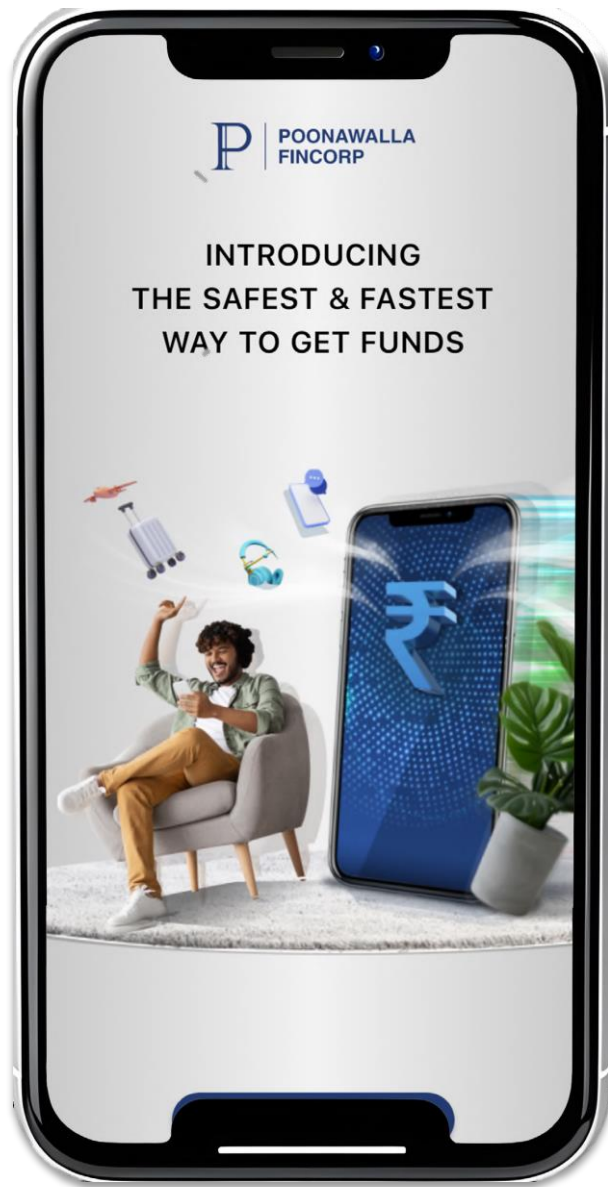
## GNPA

 **1.84%**  
↓ 1bps QoQ

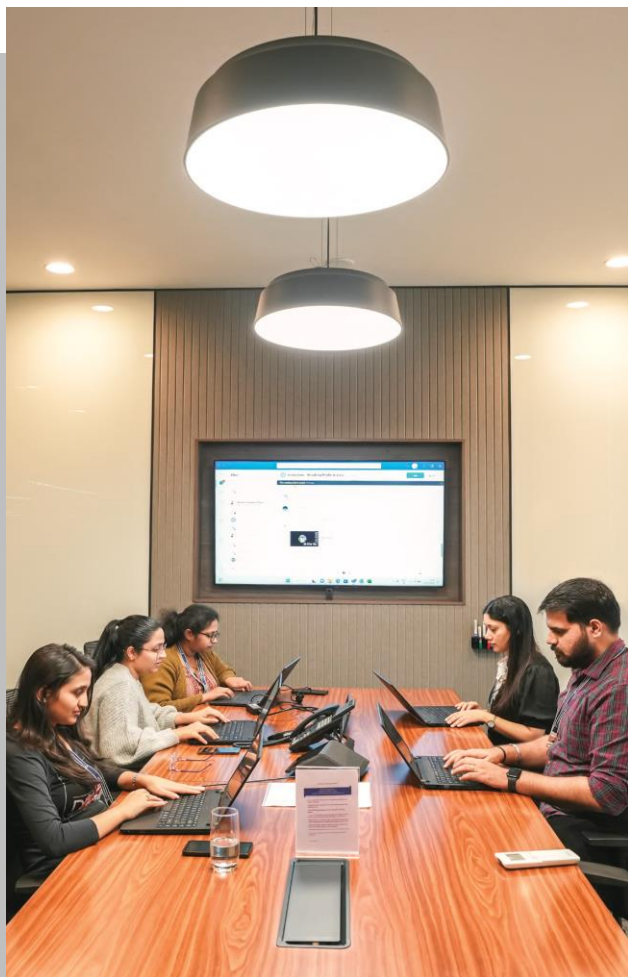
NII includes fee and other income

- Strong AUM growth with momentum primarily across all products
- Secured on-book mix at 57% vs 54% in previous quarter
- 6 new businesses launched
- Credit cost reduced by 27% QoQ
- PAT improved sequentially
- Asset quality remained stable. No accelerated write-off during the quarter
- Capital adequacy ratio remained healthy





## 2. Business Overview



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Business Overview

- ✓ Vision and Mission
- ✓ Business strategy
- ✓ Products and Distribution
- ✓ Analytics and AI-first approach
- ✓ Risk Management
- ✓ People

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# 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.

# Sustainable, Predictable and Productive business

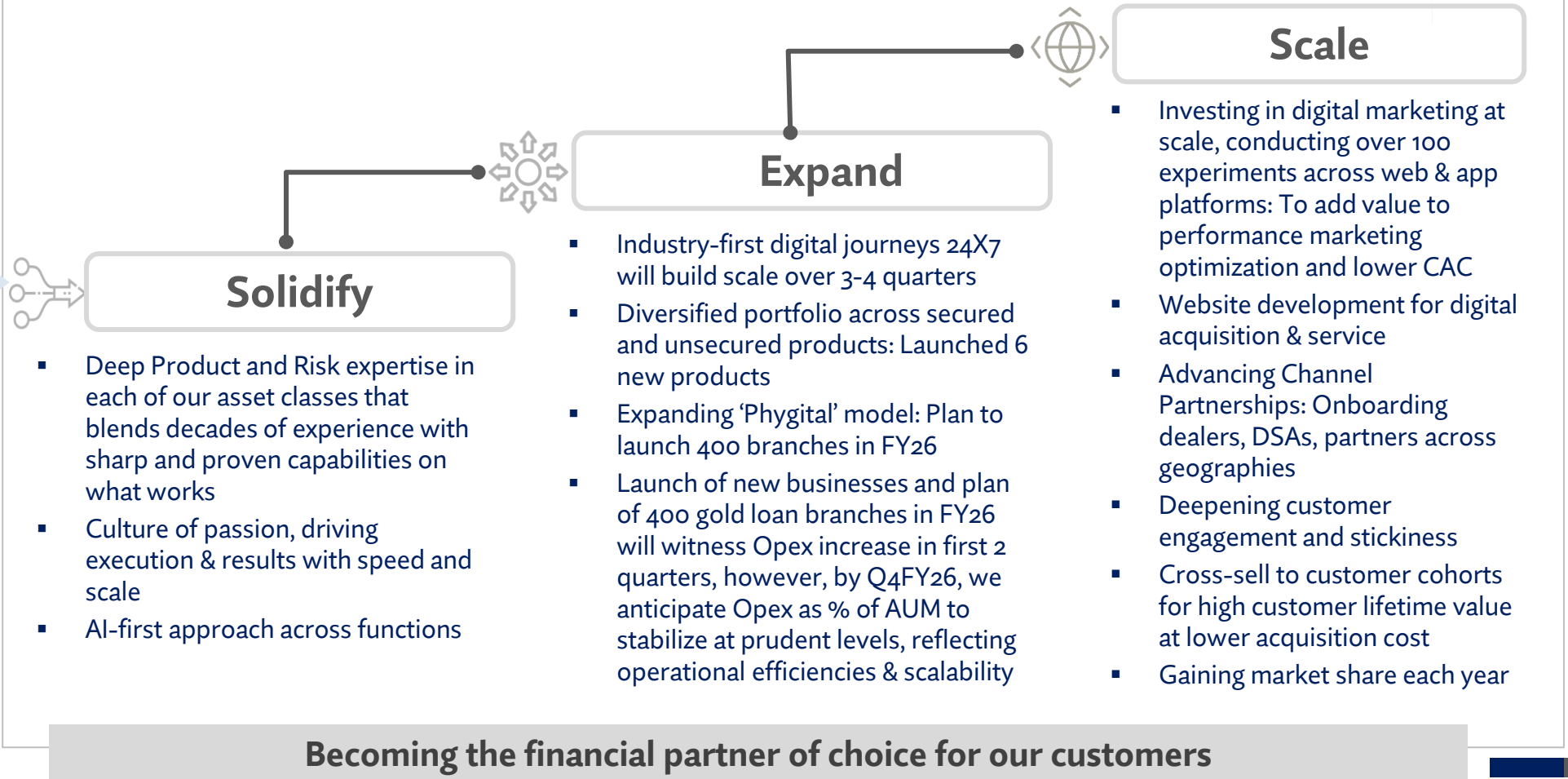


Solidify, Expand and Scale

## Shaping up a Sustainable, Predictable and Productive Business

**FY25 onwards**

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



# New products launched

Risk diversification and Cross-sell flywheel



## New products launched



### PL Prime

- **Launched industry-first PL Prime Digital 24x7 in March-2025**
- Quality of customers
- Foundation for cross-selling other products
- Launched digital journeys and physical distribution platform
- For Salaried customers of top corporates



### Education Loans

- High Customer Lifetime Value
- Well-defined end use
- Cross sell opportunity to both parents and students



### CVs

- Secured business
- Low finance penetration in Used CVs
- Cross-sell opportunity
- Focus on Used CVs



### Consumer Durable

- Build large customer franchise
- Become a household brand
- Brand visibility across geographies
- Build high yielding cross-sell models
- Cross-sell opportunity for other products



### Shopkeeper Loans

- Business happens at POS
- Both physical and digital models
- No incremental branch infrastructure cost



### Gold Loans

- Secured business
- Geographical expansion: High potential in T2/T3 markets
- 400 branches to be launched in FY26 with very strong cross-sell machine
- High RoA business

Launch Time

August-2024

March-2025

April-2025

# Delivering comprehensive financial solutions

Optimised secured and unsecured mix of products



## Loan Against Property

- Loan from ₹51 lakhs to ₹25 crore
- Tenure: 3-15 years



## Business Loan

- Loan from ₹5 lakhs to ₹75 lakhs
- Tenure: 6 to 48 months



## Pre-Owned Car

- Loan ₹2 lakhs to ₹75 lakhs
- Tenure: 12 to 72 months



## Digital PL

- Loan from ₹50K to ₹5 lakhs
- Tenure: 24 to 36 months



## Professional Loan

- Loan ₹1 lakh to ₹75 lakhs
- Tenure: 12 to 60 months



## Mid-market and NBFC

- Secured loans
- Loans to well-rated selected corporates



## Machinery & Medical Equipment Loan

- Machinery Loan from ₹5 lakhs to ₹5 Crore; 12-60 months
- Medical Equipment Loan from ₹5 lakh to ₹10 Crore; 12-84 months

## Prime Personal Loan

- Loan from ₹1 lakh to ₹50 lakhs
- Tenure: 12 to 84 months



## Education Loan

- Loan from ₹1 lakh to ₹3 Crore
- Tenure: Up to 15 Years



## Commercial Vehicle Loan

- Loan from ₹75,000 and ₹1 lakh for Used & New CV respectively and upto ₹1 Crore
- Tenure: 12-60 months



## Shopkeeper Loan

- Loan from ₹1 Lakh upto ₹15 Lakhs
- Tenure: 6-48 months



## Consumer Durable Loan

- Loan from ₹5,000 to ₹5 Lakhs
- Tenure: 3-24 months



## Gold Loan

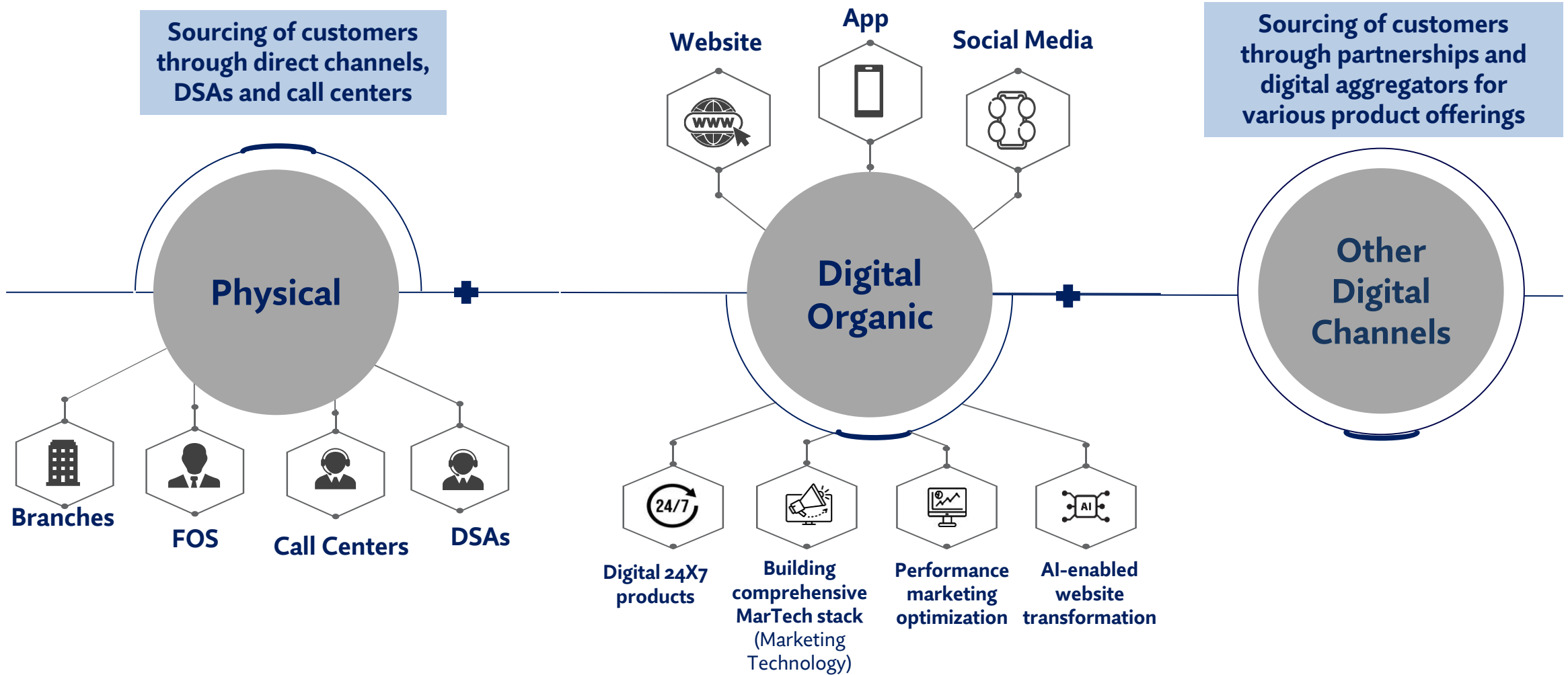
- Loan from ₹25,000 to ₹50 Lakhs
- Tenure: Upto 12 months





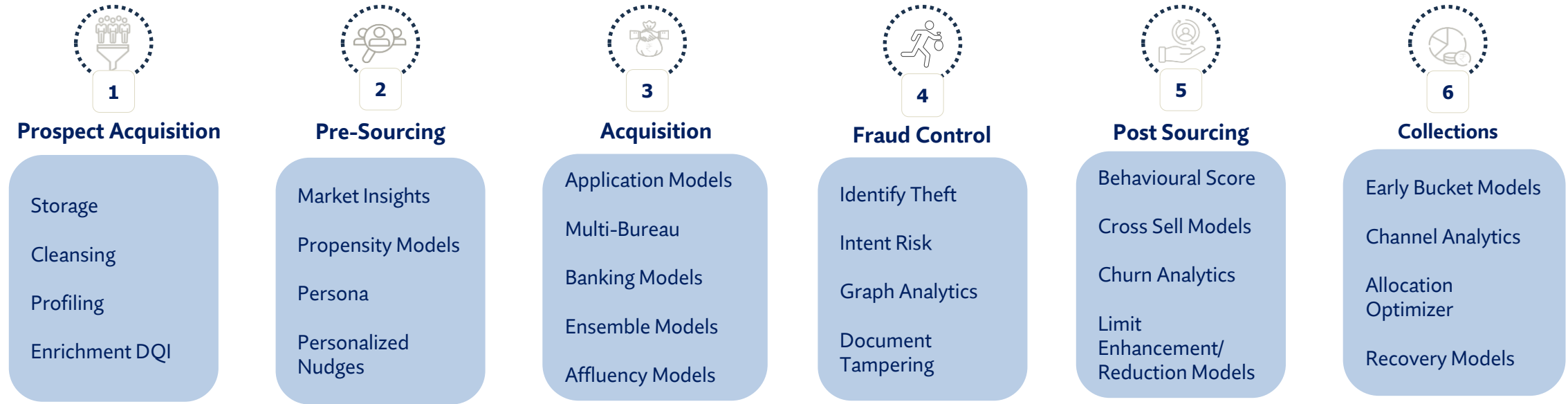
# Phygital Distribution Model

An architecture for customer sourcing

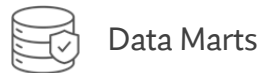


# Leveraging data analytics

Application across Product & Credit lifecycle



## Powered by Enriched Data and Capability Stacks



Data Marts



AI/ ML Techniques



Hyper personalization



CI/ CD



Reinforcement Learning



Alternate Data  
& Partnerships Score



Enriched Customer Experience

# AI-led digital strategy

One-stop shop for customer servicing and value-added services



Disbursement through App for PL has already picked-up and web-based loan applications and complete digital onboarding will be replicated for other consumer products

Digital Onboarding

Account Aggregator  
based Banking

Alternate Data

Dedicated Customer  
App & Call Support

eKYC & Signing

AI & ML models

Intelligent System  
Based Decisioning

App will evolve as a one-stop shop for customers

Servicing Features

Enhancement of the interface to improve interactivity  
and usability

Engagement Features

Enhanced value-added services for customers

Specific AI projects have been launched

# AI-Solutions transforming our functions

Improving Risk efficiency, Higher Productivity and Enhancing Customer experience



25 AI-Solutions | 7 Successfully Delivered and 18 Underway

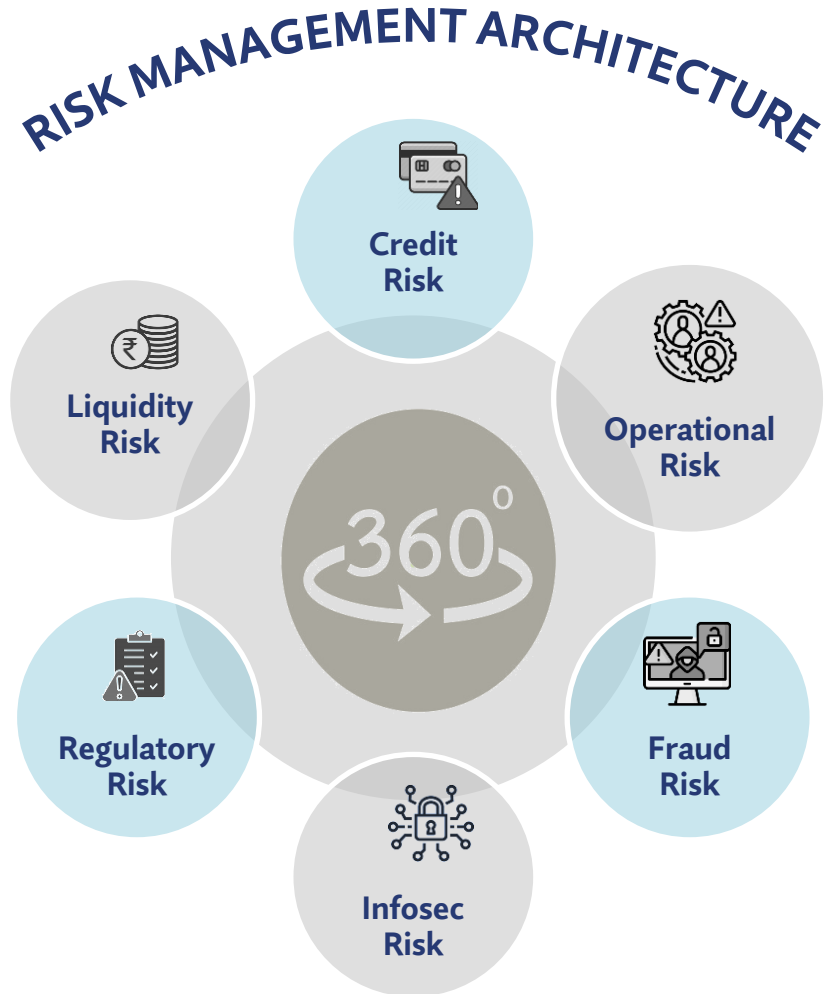
Functions	HR -4	Customer Service-4	Analytics-1	IT-2	Credit & Risk -4
Projects	<b>Recruitment</b> AI-led Talent Acquisition	Quality Assessment tools for calls & emails	1. Agentic Layer automating data discovery, model algorithm selection, and repository creation for efficient review	1. DartGenie: Teams can directly create and build reports using natural language  2. BuildBuddy: Integrating Co-Pilot with existing toolkits to boost development efficiency and accelerating deployment	AI-powered tools to streamline the operational aspects of the underwriting process
	<b>Employees:</b> 1. MS-Teams based Employee conversational agent 2. Early Warning System 3. Skill Building & Enhancement Assistant	1. Predictive Analytics for Anticipating Customer Needs 2. Customer Service AI agent (with voice and chat) 3. Human Agent Assist			1. AI-based support tools for faster and standardized data interpretation 2. Optimized document parsing and validation to assist credit teams in decision workflows 3. Enhanced multi medium customer and stakeholder communication automation in the underwriting process
		<b>Admin and Infrastructure-2</b>			<b>Collection-1</b>
		1. AI-driven Agreement Validation. 2. Legal document vetting, Title Search, contract analysis, etc. in multiple languages			Unified Platform transforming collections journey
		<b>Operations-2</b>			<b>Audit and Compliance-5</b>
		1. RC Limit Management 2. Operation Governance			AI-based Regulatory requirement scanning & Recommendation provider  Collaborated with ServiceNow to deploy Generative AI solutions for audit and governance.  1. Anomaly detection in Accounts 2. Proactive Portfolio Monitoring 3. Develop Suspicious Transaction Report with help of AI/ML/LLM

Project Implemented    Project Underway

Enhanced Customer Experience | Higher Productivity | Improved risk efficiency

# Risk Management integrated into the strategy

Comprehensive risk management framework



## 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 an industry-first approach in Collections

Leveraging Technology, Analytics and AI



1

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



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

Driving higher Productivity & Operational Efficiency

2

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



- 1 Risk ranking ML models based on internal & external data points
- 2 Gen AI deployment for making use of unstructured data
- 3 Self-learning designs for campaign optimization

Enhanced decision making and predictive accuracy

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
- 3 Prepare for scale
- 4 Enhanced compliance and governance mechanisms

Higher Collection efficiencies

Continued focus on strategic initiatives to enhance collection infrastructure



# Deepening engagement with all stakeholders

Fostering strong relationships across the value chain



## Employees

- Implementation of robust engagement framework to foster a vibrant and connected workplace
- Comprehensive Programs and initiatives aimed at nurturing and building future leaders
- Framework in place to deepen Connect with employees for addressing concerns and celebrating success
- Talent development and succession planning



## Channel Partners

- Increase partner visibility and reward & recognize them in their growth journey
- Enhance transparency & turn around time (TAT) through seamless business processes & technology
- Upgrade to a quick and effective feedback and query resolution mechanism



## Customers

- Holistic customer engagement plan
- Personalize services and products to meet customer expectations
- Strengthen quick and effective query resolution mechanism

# Human Resources: Planned Innovations and Goals



## HR Vision

To enable both HR and employees to complete HR-related tasks with minimal effort, aiming to achieve “Zero Clicks” experience

### 1 Employee Development

Prioritizing employee development by continuous learning and interventions to enhance productivity and ensure their long-term success

### 2 Candidate Experience

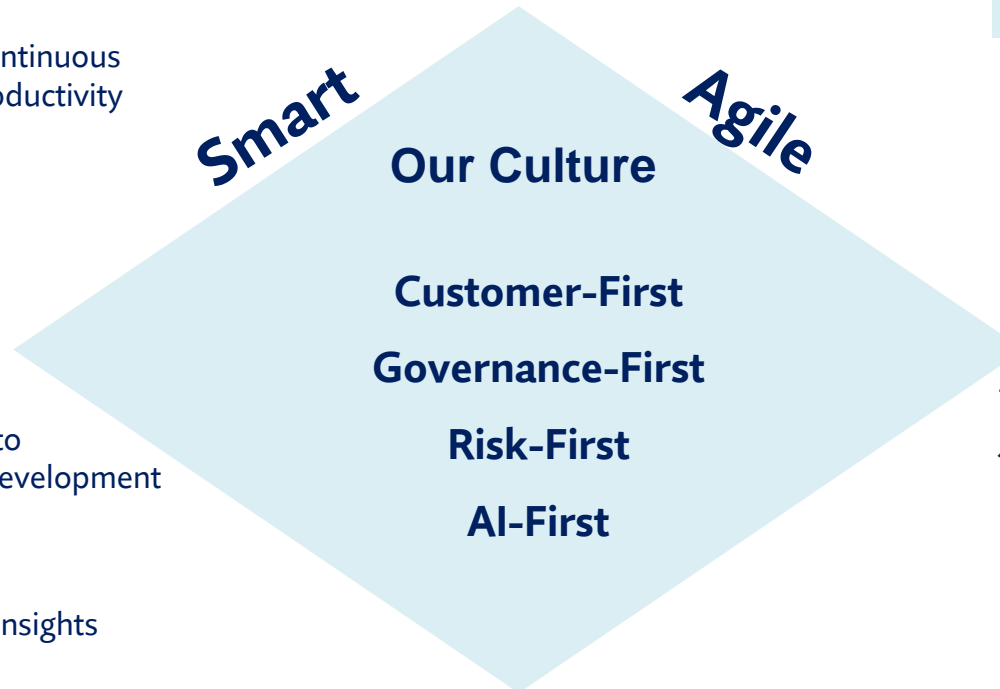
AI-enabled systems providing the best support throughout the application process to prospective candidates

### 3 Employee Lifecycle Management:

AI-enabled tools for continuous support to employees from Onboarding to Career Development  
Focus on employee wellbeing

### 4 Empowering Managers

Managers to be equipped with AI-driven insights empowering decision making



#### Impact

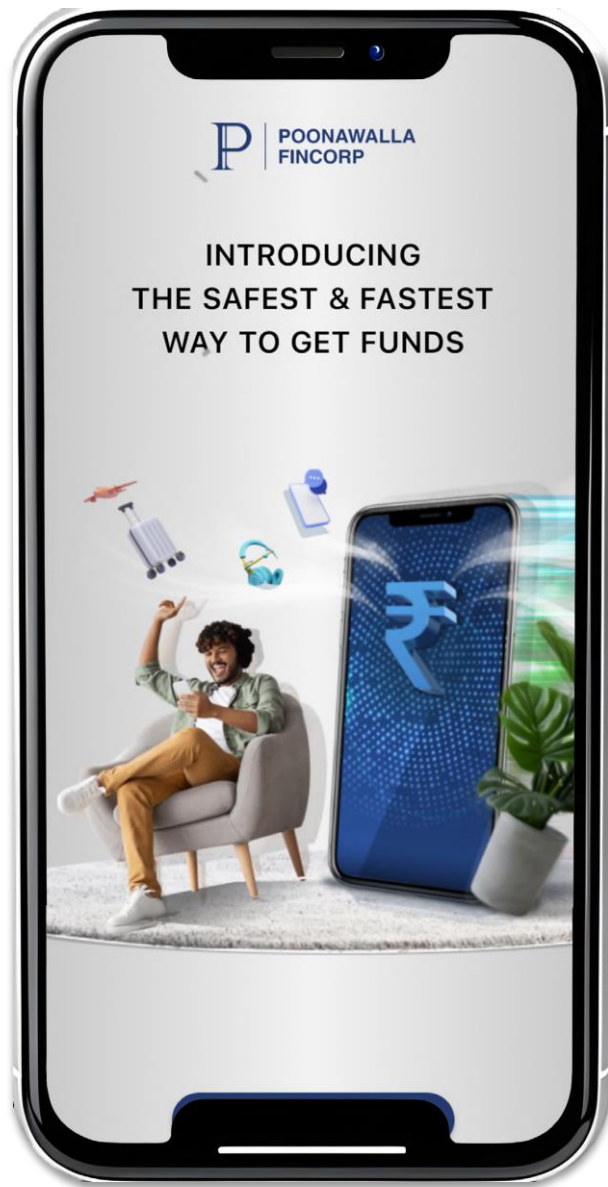
Increased engagement with employees promoting their learning and development, navigation of career paths, and informed career choices

Better outcomes for both the candidates and our hiring process.

Transforming various stages of employees' journey.  
Fostering employee engagement with enhanced satisfaction and focus on wellness

Improving managerial efficiency and fostering leadership development.

Leveraging Artificial Intelligence (AI) and Machine Learning (ML), emphasis on Large Language Models (LLMs), to drive towards goal of “Zero lag” in resolving employee queries



## 3. Financial Overview

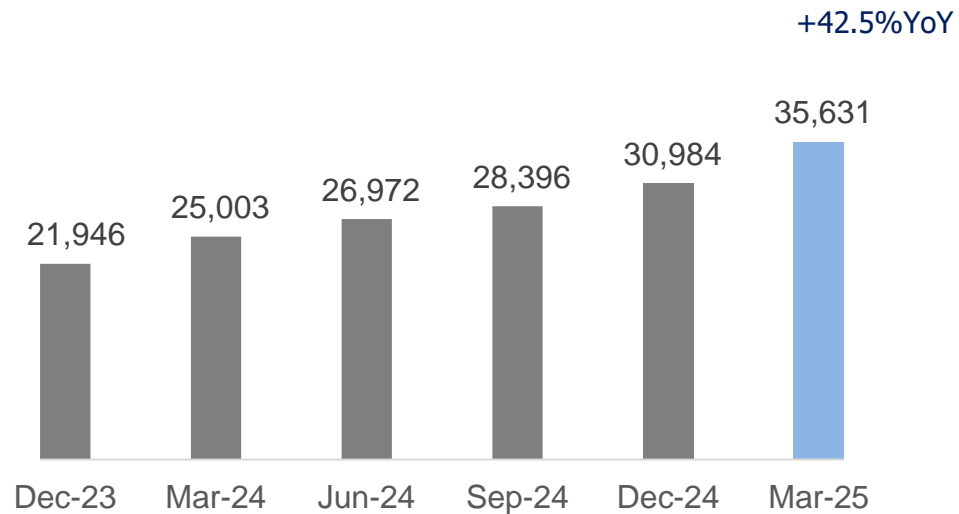
# Assets Under Management

Solid AUM growth with right product mix

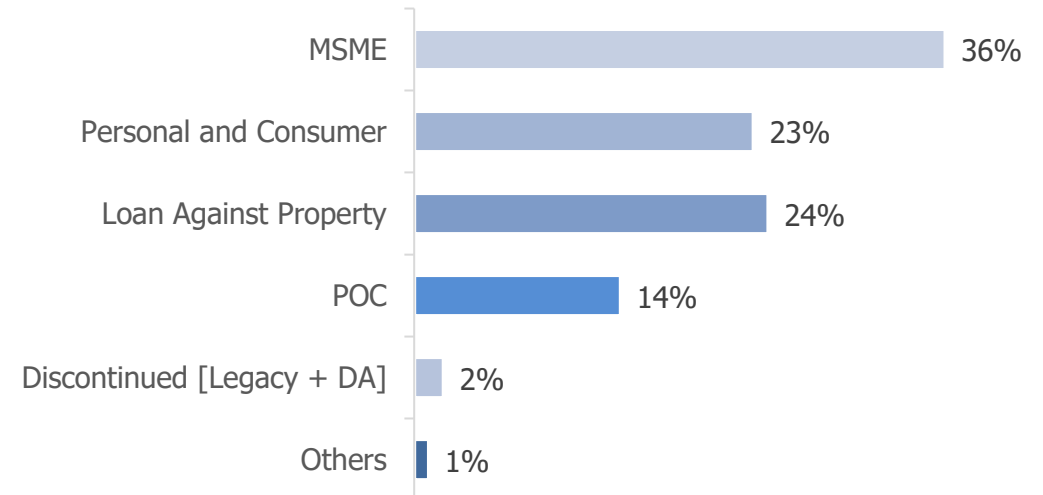


- Robust AUM growth across all products
- Secured to Unsecured on-book mix at 57:43. Secured book mix increased by 254bps QoQ.

Assets under Management [₹ crore]



AUM Mix



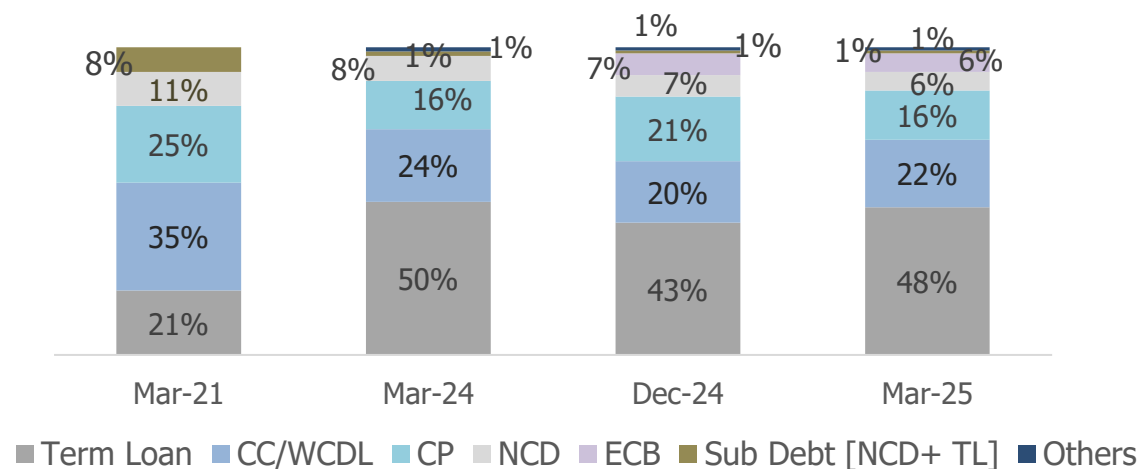
# Composition of Borrowings

Diversified liability profile

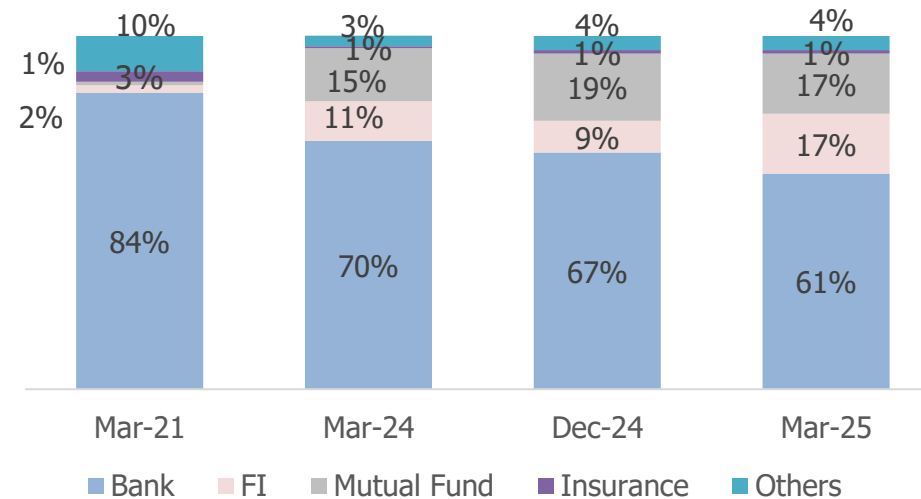


- Total borrowings as on Mar 31, 2025, at ₹ 25,881 crore. Diversified borrowings across instruments and institutions.
- 70% of borrowings are on variable rate
- Low leverage with D/E of 3.2x, providing enough headroom for growth
- Healthy mix of Short-term and Long-term borrowing ensuring positive ALM and optimized cost of borrowing

Instrument wise



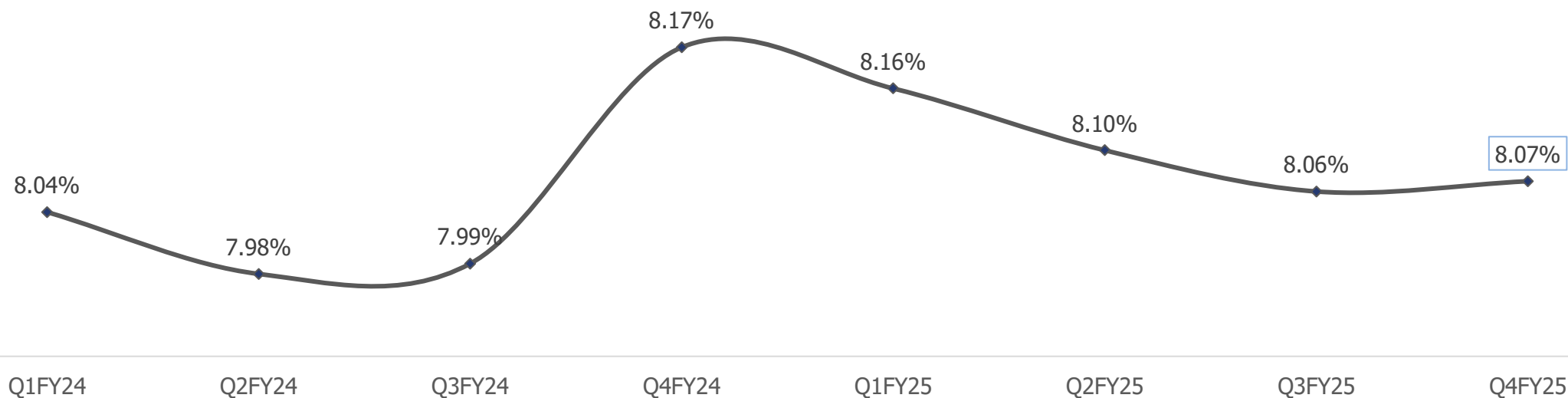
Institution wise



# Optimizing Cost of Borrowing



Cost of borrowing remained flat despite an increase in the share of long-term borrowings



- During April-2025, we raised ₹1,525 Cr through NCD issuance subscribed by 5 top mutual funds and a bank
- With this, NCD contribution increased to ~12% of total borrowings (~6% as of March-2025)

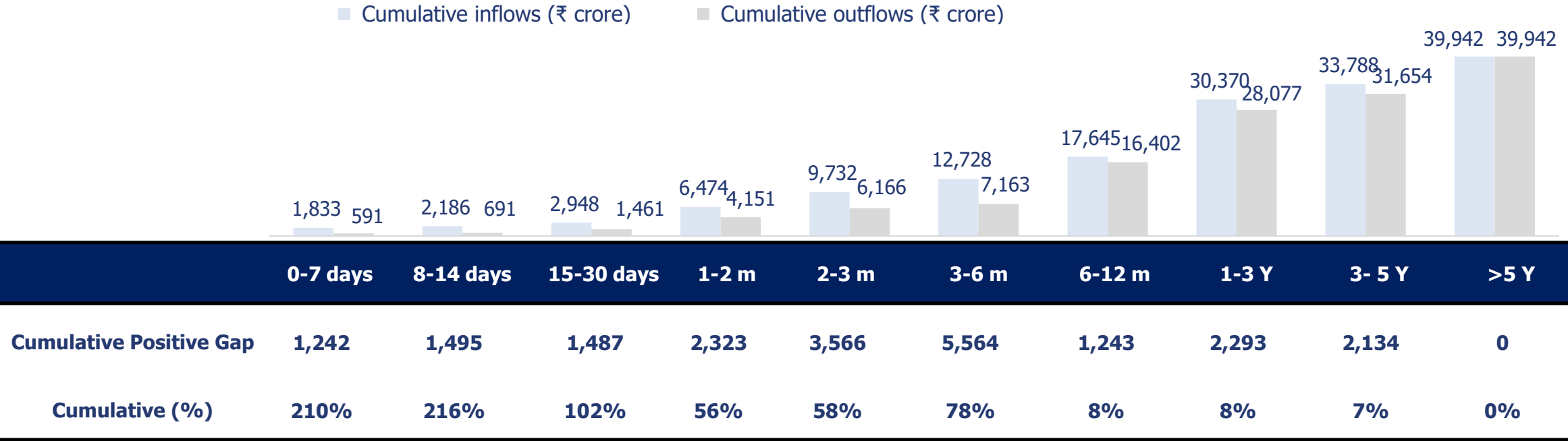


# ALM statement and Liquidity



Structural Liquidity Statement as on March 31, 2025

Liquidity as on March 31, 2025 stood at ₹ 4,686 crore in the form of cash, cash equivalents and undrawn bank lines



Aim to further increase Long Term borrowings with greater focus on NCDs

# Credit Rating

Highest rating - AAA



## Long-term Ratings\*

CRISIL Ratings

Q4FY25

CARE Ratings

AAA/Stable

## Short-term Ratings\*\*

CRISIL Ratings

Q4FY25

CARE Ratings

A1+

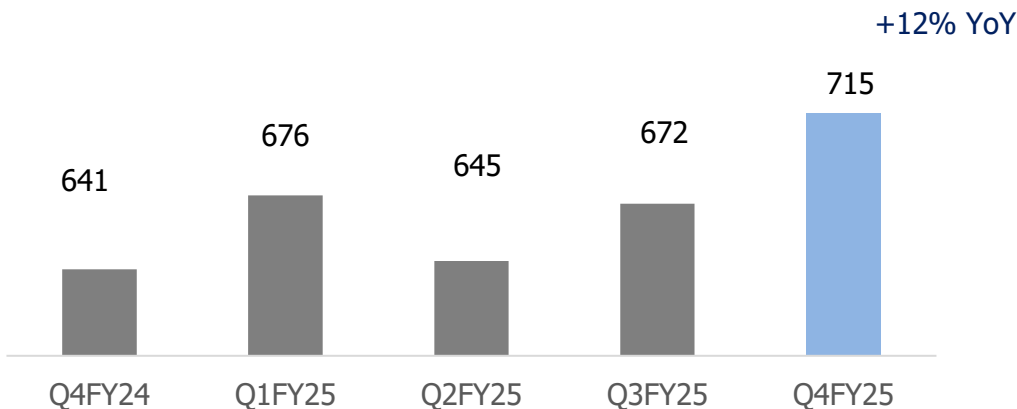
\*Long-term rated instruments includes Bank Facilities, NCD and Subordinated Debt | \*\*Short-term rated instrument includes Commercial Paper

# Net Interest Income (NII) and Operating Expense

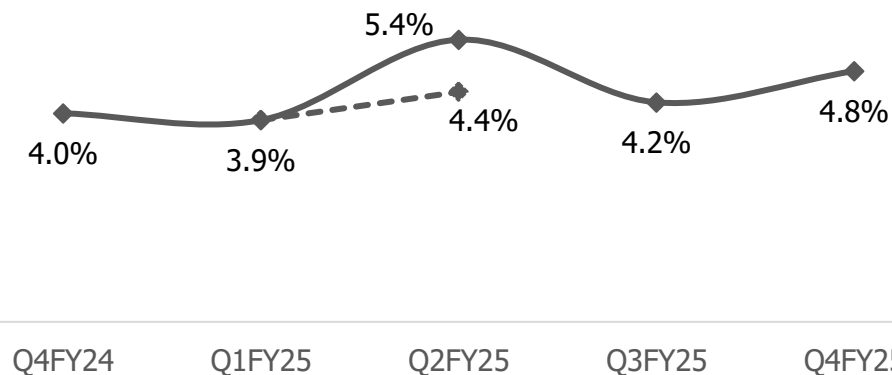
Consistent growth in net interest income; Investing in new businesses



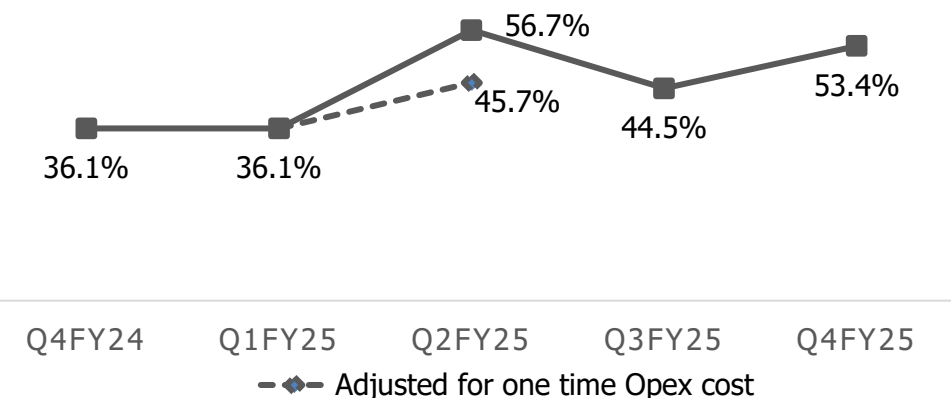
NII (₹ crore)



Opex to Average AUM ratio



Cost to Income ratio



—◆— Adjusted for one time Opex cost

One-time Opex of ₹ 71 Crore in Q2FY25

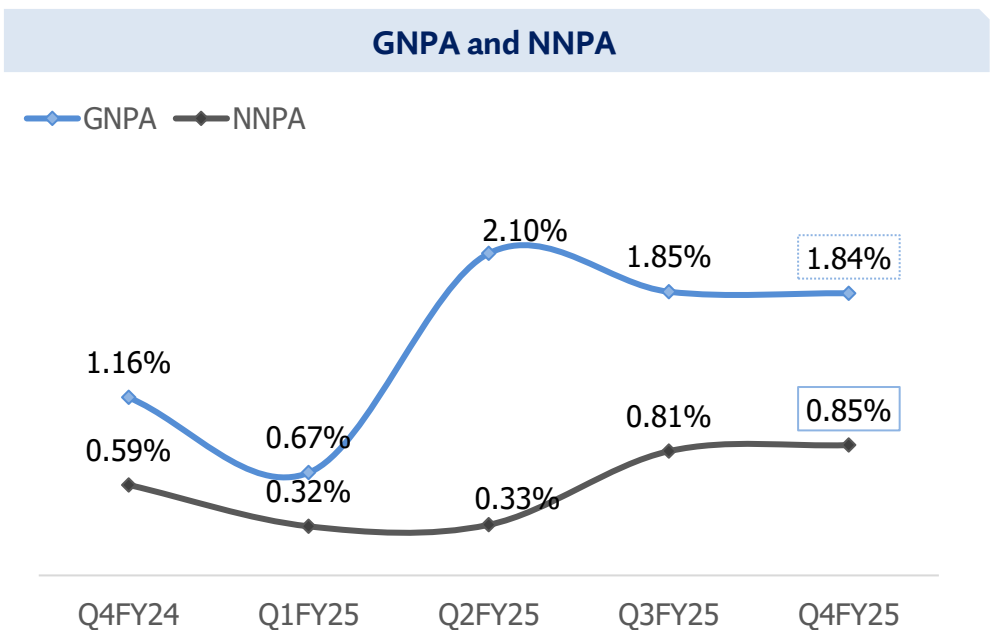
- NII grew by 12% YoY despite higher secured mix
- Investment in the new businesses
- Opex to Average AUM stood at 4.8%: Operating costs will show an increase in the first two quarters, however, by Q4FY26 we anticipate that our operating costs as a % of AUM will stabilize at prudent levels, reflecting operational efficiencies and scalability

# Asset Quality Trend



Stable Gross NPA; Remain adequately provisioned

- Stable Asset Quality with GNPA at 1.84%; NNPA at 0.85%
- PCR stands at 54.47%
- Credit cost reduced from ₹ 348cr in Q3FY25 to ₹253cr in Q4FY25; reduction of 27%



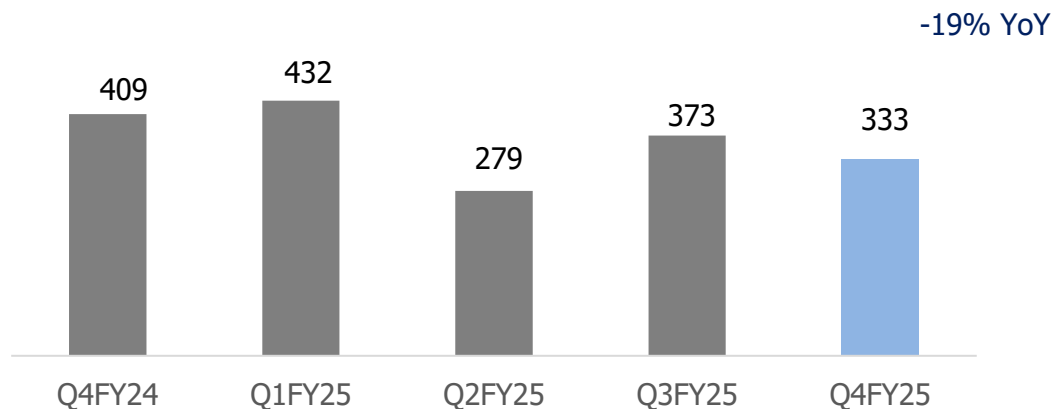
Particulars (₹ crore)	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Stage 1 Assets	22,204	23,903	24,771	27,811	32,417
Stage 2 Assets	615	713	764	748	624
Stage 1 PCR	3.4%	2.0%	2.8%	2.1%	1.4%
Stage 2 PCR	19.3%	14.4%	34.3%	30.4%	27.3%
Stage 1 & 2 PCR	3.9%	2.3%	3.7%	2.8%	1.9%
Gross NPA (Stage 3)	268	166	547	539	619
Net NPA (Stage 3)	136	79	85	233	282
Gross NPA (%)	1.16%	0.67%	2.10%	1.85%	1.84%
Net NPA (%)	0.59%	0.32%	0.33%	0.81%	0.85%
PCR (%)	49.39%	52.53%	84.47%	56.79%	54.47%

# Profitability

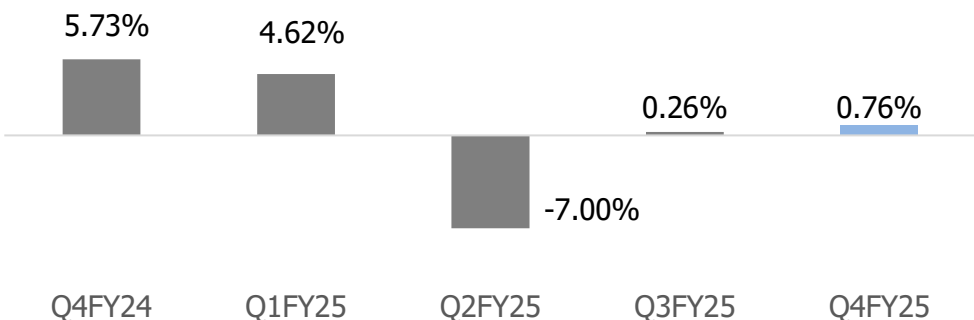
Building new businesses for sustainable, predictable and profitable growth



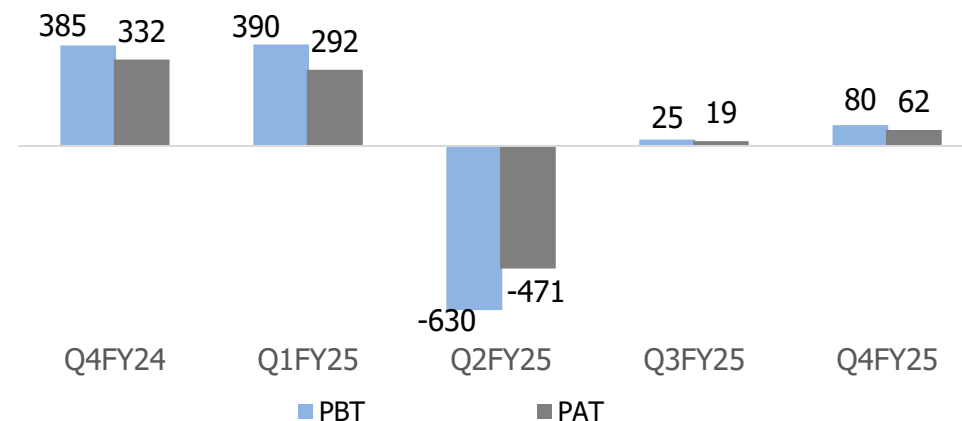
PPoP (₹ crore)



RoA



PBT and PAT (₹ crore)



- PPoP lower due to investment in new businesses and skew to secured book
- Credit cost reduced by 27% QoQ

# Profit & Loss Statement



₹ crore	Q4FY24	Q3FY25	Q4FY25	FY24	FY25
Total Interest Income	844	999	1,068	2,904	3,875
Interest expenses	281	385	458	955	1,515
<b>Net Interest Income (NII)</b>	<b>563</b>	<b>614</b>	<b>610</b>	<b>1,949</b>	<b>2,359</b>
Fee & Other Income	36	58	77	137	242
Net gain on fair value changes	1	-	-	2	-
Net gain on derecognition of financial instruments	41	-	27	109	106
<b>NII (inc. fees and other income)</b>	<b>641</b>	<b>672</b>	<b>715</b>	<b>2,197</b>	<b>2,708</b>
Operating expenses	231	299	382	807	1,291
<b>Operating profit</b>	<b>409</b>	<b>373</b>	<b>333</b>	<b>1,389</b>	<b>1,417</b>
Credit cost	24	348	253	72	1,553
<b>Profit/(Loss) before tax (Incl. Exceptional Item/one-time expense)</b>	<b>385</b>	<b>25</b>	<b>80</b>	<b>2,539</b>	<b>(135)</b>
Tax	54	6	18	483	(37)
<b>Profit/(Loss) after Tax (Incl. Exceptional Item/one-time expense)</b>	<b>332</b>	<b>19</b>	<b>62</b>	<b>2,056</b>	<b>(98)</b>
<b>Exceptional Item/One-time expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,221</b>	<b>(736)</b>
<b>Profit/(Loss) Before Tax (excl. Exceptional item/one-time expense)</b>	<b>385</b>	<b>25</b>	<b>80</b>	<b>1,317</b>	<b>601</b>
<b>Profit after Tax (excl. Exceptional Item/one-time expense)</b>	<b>332</b>	<b>19</b>	<b>62</b>	<b>1,027</b>	<b>453</b>

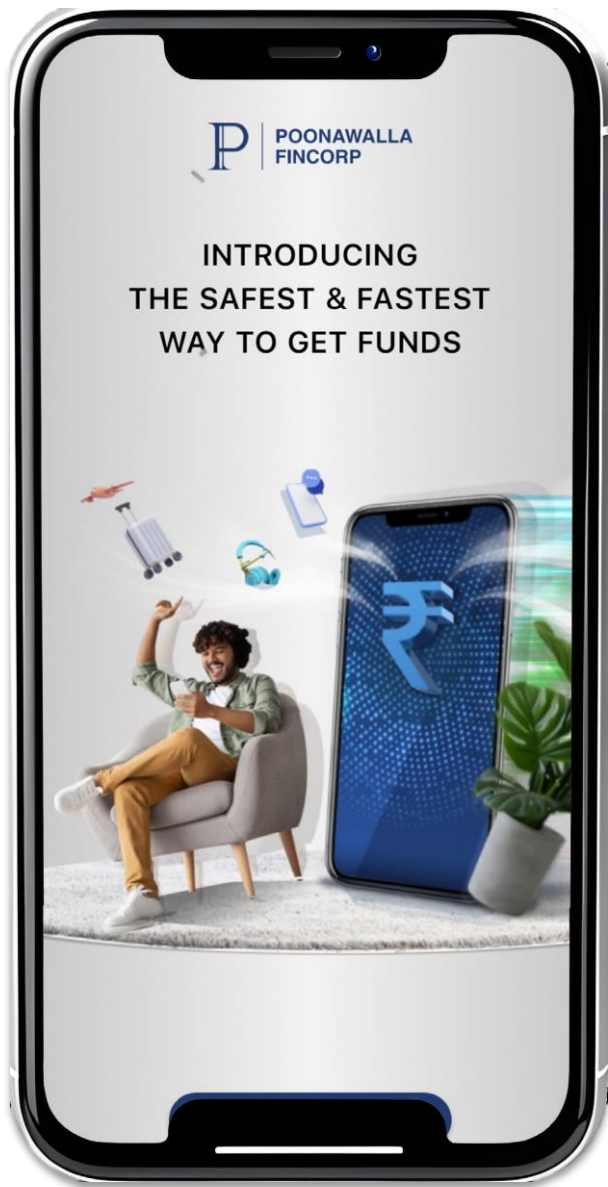
₹ 736 Crore includes one-time Opex of ₹ 71 Crore and one-time provisioning of ₹666 Crore on STPL book  
 ₹1,221 Crore is income from sale of housing subsidiary net of provisions



# Balance Sheet



₹ crore	Mar 31, 2024	Dec 31, 2024	Mar 31, 2025
Cash & Bank Balances	269	114	32
Receivables	29	30	19
Loans	22,046	27,962	32,695
Investments	878	1,230	1,341
Other Financial Assets	258	199	185
Non-Financial Assets	556	697	707
<b>Total Assets</b>	<b>24,036</b>	<b>30,232</b>	<b>34,979</b>
Borrowings	15,080	21,338	25,881
Other Liabilities	840	838	974
Share Capital	154	155	155
Reserves & Surplus	7,962	7,901	7,969
<b>Total Liabilities</b>	<b>24,036</b>	<b>30,232</b>	<b>34,979</b>



## **4. Board of Directors, Management Team, 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 in 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 revolutionise customer experience and groundbreaking innovations.

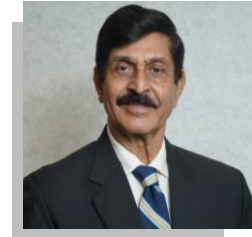


**Mr. Sunil Samdani**  
*Executive Director*

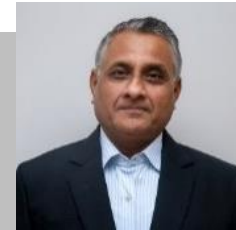
Seasoned financial professional and a strategic thought leader, with over two decades of rich experience in the BFSI sector. Served as Executive President and Chief Financial Officer of Bandhan Bank, Chief Financial Officer at Karvy Financial Services Limited, where he set up the treasury and finance functions for the NBFC.



**Ms. Sonal Sanjay Modi**  
*Non -Executive Director*



**Mr. Kewal Kundanlal Handa**  
*Independent Director*



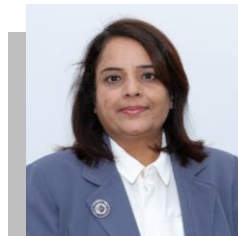
**Mr. Sanjay Kumar**  
*Independent Director*



**Mr. Prabhakar Dalal**  
*Independent Director*



**Mr. Bontha Prasad Rao**  
*Independent Director*



**Ms. Kemisha Soni**  
*Independent Director*



**Mr. Rajeev Sardana**  
*Independent Director*

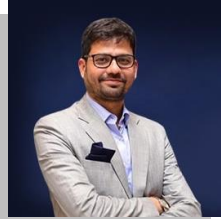
# Management Team

Leading the next phase of growth



**Mr. Arvind Kapil**  
*Managing Director & CEO*

**Education:** AMP-Harvard Business School, Masters program - IIM-B  
**Experience:** HDFC Bank



**Mr. Sunil Samdani**  
*Executive Director*

**Education:** CA, EDP from ISB  
**Experience:** Bandhan Bank



**Mr. Sanjay Miranka**  
*Chief Financial Officer*

**Education:** CA and CS  
**Experience:** Aditya Birla Finance



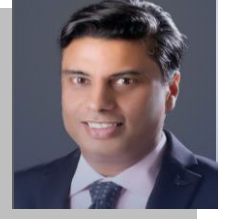
**Mr. Shriram V. Iyer**  
*Chief Credit & Analytics Officer*

**Education:** MBA, MDP- IIM-A  
**Experience:** HDFC Bank



**Mr. Vikas Pandey**  
*Chief Business Officer - Consumer Business*

**Education:** MBA  
**Experience:** HDFC Bank



**Mr. Veeraraghavan Iyer**  
*Chief Business Officer - Commercial Business*

**Education:** MMS, BE  
**Experience:** HDFC Bank



**Mr. Harsh Kumar**  
*Chief Human Resources Officer*

**Education:** MBA- HR and BE  
**Experience:** CSB Bank, HDFC Bank



**Mr. Bhaskar Pandey**  
*Chief Risk Officer*

**Education:** MBA and MCA  
**Experience:** HDFC Bank



**Mr. Bholananda Behera**  
*Chief Compliance Officer*

**Education:** MBA HR, PG-Senior Leadership XLRI  
**Experience:** HDFC Bank, Canara Bank



**Mr. Nitin Sane**  
*Chief Internal Auditor*

**Education:** PGDM in Financial Management, Masters in Criminology  
**Experience:** Rabo Bank Group



**Mr. Salil Hajarnis**  
*Chief Technology Officer*

**Education:** BE, PGDM  
**Experience:** Fiserv, Capgemini

# ESG delivering sustainable long-term value to stakeholders

Prioritising responsible business practices



## Our Approach

### 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.

### 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.

### 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.

## Metrics

5575.05 GJ

Total energy consumed

Implemented energy saving measures

0.40 tCO2/H

Total Scope 1 and Scope 2 emissions intensity per rupee of turnover

82.78%

Reduction in e-waste generated vs FY23

- Responsible e-waste disposal mechanisms in place
- Reduction in paper usage- digitalising processes and encouraging paperless transactions
- Promoting responsible paper use - re-using printouts and providing digital alternatives for customer communications.

647

Students supported financially for pursuing education

100%

Beneficiaries from vulnerable and marginalised groups

Ensuring compliance with regulatory changes

Maintaining the governance standards

Emphasis on financial integrity, ethical conduct, transparency, and trust

# Awards and Accolades

Industry Recognition for our brand



## Human Resource



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



The Great Indian BFSI Customer Education Campaign of the Year



The Great Indian BFSI Anthem of the Year



The Great Indian BFSI Digital Marketing Campaign of the Year

At 4<sup>th</sup> edition of The Great India BFSI Awards 2024

## Risk Management



Outstanding Risk Management Initiative



Outstanding Security Awareness

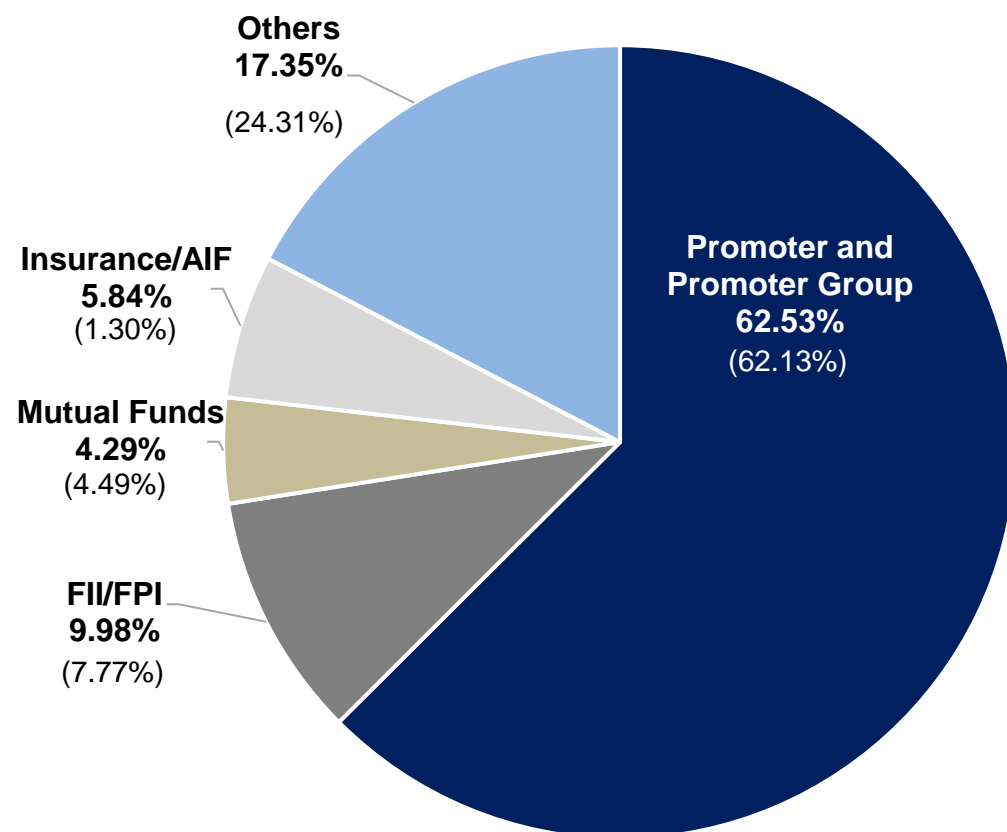
At 4<sup>th</sup> edition of ELETS BFSI Security Summit



# Shareholding Pattern



## Shareholding Pattern (Quarter ending March-2025)



Figures in bracket represent data for quarter ending March-2024

## Top Institutional Investors

Kotak Mahindra Mutual Fund
Life Insurance Corporation of India
SBI Life Insurance
Amansa Holdings Private Limited
Franklin Templeton India Fund
Kotak Funds - FPI
Bank Muscat India Fund
Bandhan Mutual Fund
ICICI Prudential Life Insurance
Kuwait Investment Authority Fund
RIMCO India Limited
Aditya Birla Mutual Fund
Government Pension Fund Global
Vanguard
Ishares Core MSCI Emerging Markets ETF
Emerging Markets Core Equity Portfolio Of DFA Investment
Dimensions Group Inc.
State Street Global Funds
Abu Dhabi Investment Authority



# Thank You!

For further information, please contact:

Team – Investor Relations



[Investor.relations@poonawallafincorp.com](mailto:Investor.relations@poonawallafincorp.com)

[www.poonawallafincorp.com](http://www.poonawallafincorp.com)

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