May 5, 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,

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, 2026.

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.

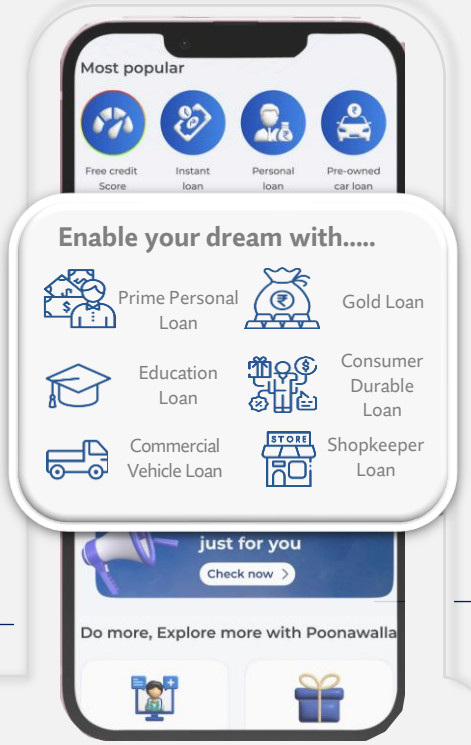
Kindly take the above intimation on record.

Thanking You,

Yours faithfully,
For Poonawalla Fincorp Limited

SHABNU M ZAMAN
Digitally signed by SHABNUM ZAMAN
Date: 2026.05.05 16:22:56 +05'30'

Shabnum Zaman
Company Secretary
ACS-13918



Q4FY26
Investor Presentation

May 05, 2026

Sustainable | Predictable | Productive

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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.

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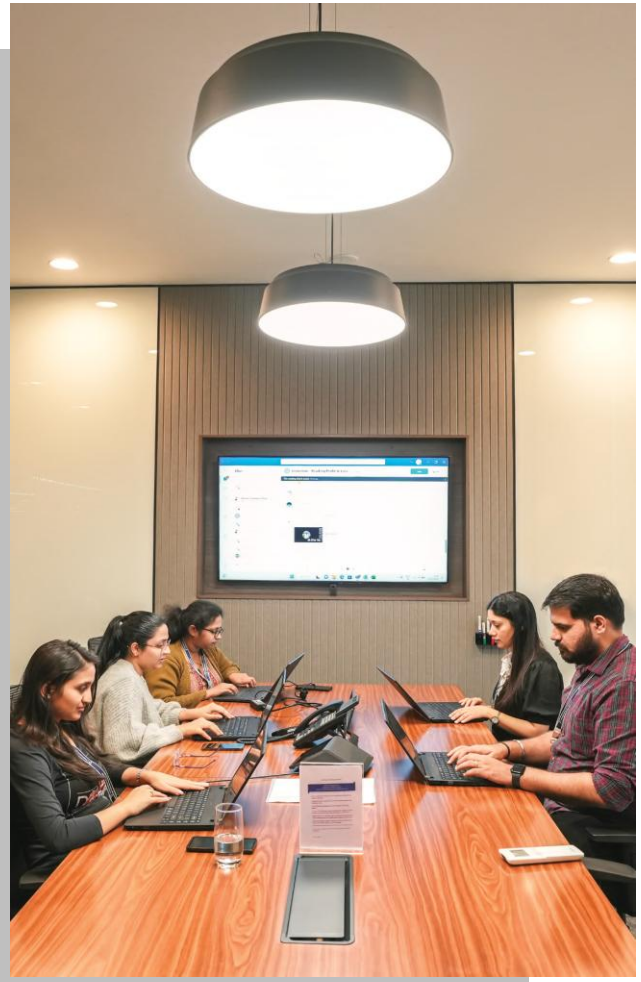


Table of Contents

1 Key Highlights

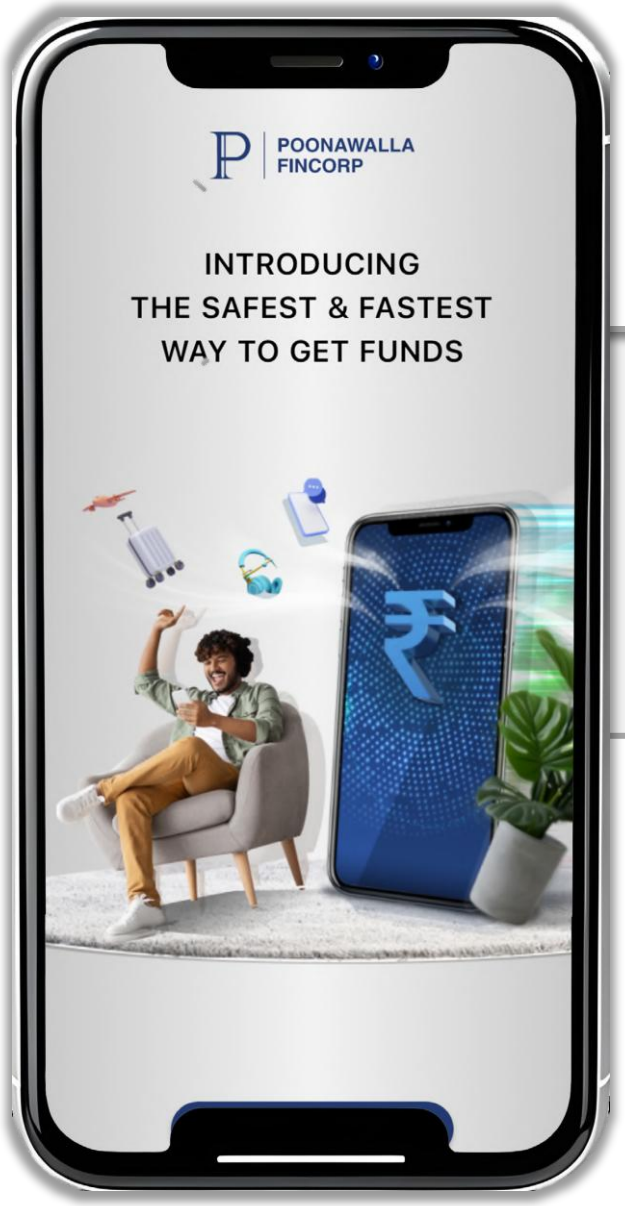
2 Business Overview

3 Financial Overview

4 AI and Digital Strategy

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

POONAWALLA FINCORP



1. Key Highlights

Q4FY26 - Financial Highlights

Robust performance across parameters

AUM	NII	PPoP	PAT
₹60,348 Cr	₹1,276 Cr	₹695 Cr	₹255 Cr
↑ 69.4% YoY	↑ 78.5% YoY	↑ 108.7% YoY	↑ 69.6% QoQ
↑ 9.7% QoQ	↑ 18.2% QoQ	↑ 31.6% QoQ	

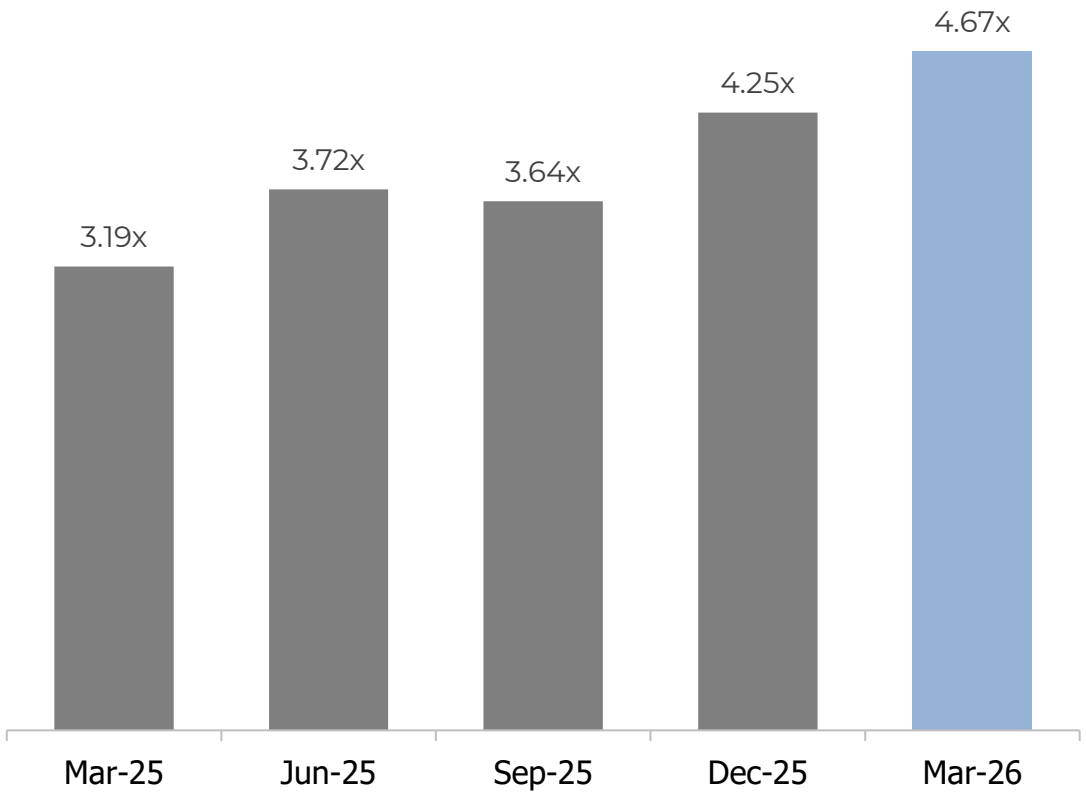
ROA	GNPA	CAR	Leverage
1.81%	1.44%	16.83%	4.67x
↑ 103 bps YoY	↓ 40 bps YoY		
↑ 61 bps QoQ	↓ 7 bps QoQ		

NII includes fee and other income

- Strong AUM growth with healthy momentum across all retail products, new products contributed 14% to AUM
- PAT increased 69.6% QoQ to ₹255 Cr in Q4FY26 from ₹150 Cr in Q3FY26
- Secured on-book mix at 54%
- Improved Asset quality with reduction of 7 bps in Gross NPA QoQ. No accelerated write-off during the quarter
- Capital adequacy ratio remained healthy. Following the successful ₹2,500 Cr capital raise through QIP, simulated Capital adequacy ratio is 20.74% basis March 2026 balance sheet, providing enough headroom for growth
- Successfully expanded Gold loan branches to 400 to further strengthen distribution reach
- Omni-channel sourcing mix with DSA, digital, tele-calling & in-house sales team

Capital Augmentation

Leverage (Debt to Equity)



- Raised ₹2,500 Cr Via Qualified Institutional Placement in April-26
- Post capital raise basis March 2026 balance sheet the proforma debt to equity ratio would stand at 3.78x
- We seek to continue growing our AUM at ~35-40% CAGR over the next couple of years

Q4FY26- Business Update

Healthy traction in new launched businesses

PL Prime
- Healthy average monthly disbursement of ~₹440 crore in Q4FY26
- Peaked at an impressive ₹468 crore in March-26

Gold Loan
- Gold loan operations are now live in 400 branches spread across Gujarat, Haryana, Rajasthan, Maharashtra, Punjab, Odisha and Karnataka
- Q4FY26 delivered average monthly disbursements of ~₹273 crore, closing the year with an FY26 high of ₹335 crore in March 2026

Consumer Durable
- Strong network of 12,500+ dealer points across 248 locations as of March-26
- Average monthly disbursement of ~₹82 crore and a high of ₹125 crore in October 2025

Commercial Vehicle Loan
- CV business expands to 60 strategic locations across 13 states
- Onboarded 900+ Channel partners to widen reach in all key markets
- Disbursements grew substantially in FY26, with Q4 delivering an average monthly run rate of ~₹124 crore

Education Loan
- 285+ dedicated sales team along with 500 partners including key education consultants as of March-26
- Sales footprint expanded to 50 locations across states as of March-26
- Disbursements averaged ~₹92 crore per month in Q4FY26, peaking at ₹117 crore in December 2025

₹3,000+ Crores

New product disbursement in Q4FY26

New products* disbursement contributed 24% to total disbursement

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

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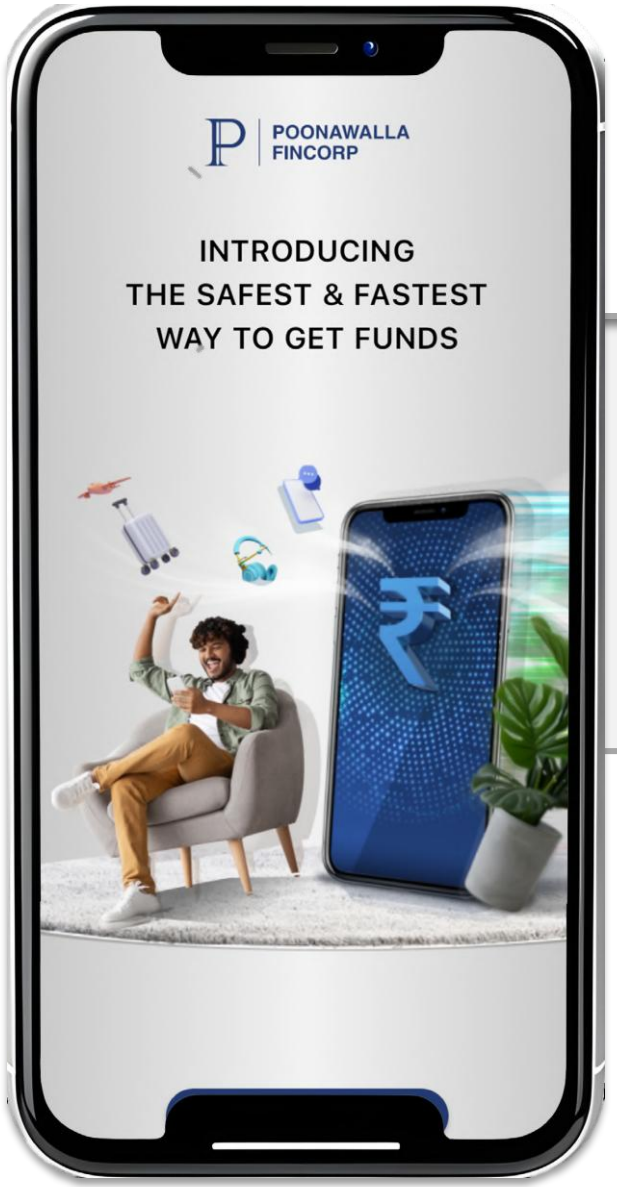


2. Business Overview

Our Vision and Mission

Vision

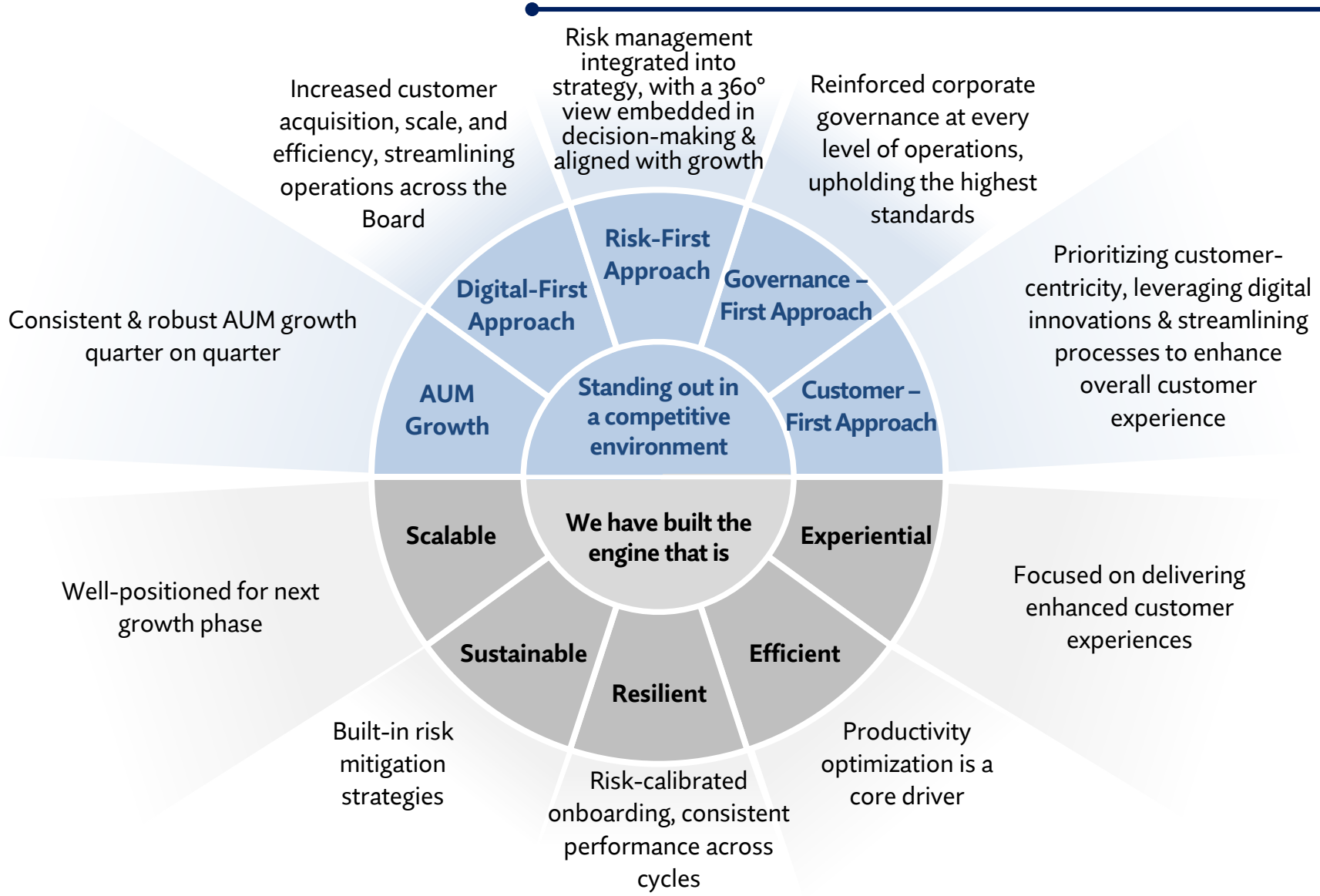
To be the Most **Trusted Financial Services brand**

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

Mission

To help our customers succeed financially, and our values guide everything we do: Ethics, Integrity, Inclusion, Teamwork and **strive to be the financial partner of choice for our customers**, aiming to make a positive impact in our communities

Engine powering our growth for sustainable profitability



Sustainable, Predictable and Productive business

We are now in our scale phase

FY25 onwards

Aspiration for 5-6x AUM over next 5 years

Solidify (FY25)

- Launched 6 new products to scale consumer and commercial franchise (Prime PL, Consumer Durables Loan, Gold Loan, Commercial Vehicles Loan, Education Loan, Shopkeeper Loan)
- Calibration of risk segments and sharpening customer mix via AI / ML models
- Strengthening our digital capabilities (website revamp, deployment of personalized targeting)

Expand (FY26)

- All products were launched as per plan – new products contribute 24% of incremental disbursements as of Q4FY26 (up from 20% in Q3FY26)
- 400 branches launched as of March 31, 2026 as per plan
- 12,500+ retailers in consumer durables, 900+ channel partners in CV, and over 500 counsellor partners in education loans
- Continue to scale up industry first digital propositions (30-35% Prime PL disbursements are end-to-end digital); 50+ digital partners across products
- 42 of 76 AI projects delivered, with benefits already accruing in productivity and credit accuracy levels

Scale (FY27 onwards..)

- Building towards an at-scale consumer franchise with superior engagement and retention
  - Consumer Durables franchise targeted to grow over 2x
  - Further expansion of the gold loan network
  - Scale business loans digitally
- Create a digital ecosystem for consumers (hyper-personalized content, experiences and curated offers) – powered through a customer-centric recommendation
- AI to enhance revenue via customer conversations / calling & optimization of digital marketing

Well diversified product portfolio (1/2)

New Products

Products	AUM (₹ crore)	% of AUM	Ticket size range	Tenure	Disb. yield range	Customer segment	Sourcing channel
Prime Personal Loan	4,802	8%	₹1L– ₹75L	12 - 84M	13-16%	Salaried customers of top corporates	Omni-channel - Physical + Digital distribution
Gold Loan	1,299	2%	₹25K – ₹1Cr	<=36M	11-28%	Tier II/ III households	Dedicated Gold Loan Branches
Education Loan	876	1%	₹1L – ₹3Cr	<=15Y	10.5-13%	Domestic students for international UG and PG courses	Consultant Partnerships
Consumer Durable Loan	382	1%	₹5K – ₹5L	Upto 36M	Up to 35%	Tier II/ III households (white goods)	Dealer network
Commercial Vehicle Loan	939	2%	₹75K - ₹2.5Cr	12 – 72M	10-20%	Small fleet operators in Tier II/ III cities; focused on used CVs	Channel partners/ Direct channel/ Digital on-boarding
Shopkeeper Loan	1	0%	₹1L – ₹15L	6– 48M	18-22%	Self Employed, MSME Customers	Direct channel

Note: All values are as of Mar 31, 2026

Well diversified product portfolio (2/2)

Existing Products

Products	AUM (₹ crore)	% of AUM	Ticket size range	Tenure	Disb. yield range	Customer segment	Sourcing channel
Instant Consumer Loan	11,197	19%	₹50K – ₹5L	6- 36M	22-29%	Salaried & Self-employed customers	Digital partnership/ Organic led
Loan against Property	16,935	28%	₹51L - ₹25Cr	3 – 15Y	9.75-12%	Self-employed, MSMEs	DSA led, Direct channel
Pre-owned Car Loan	5,392	9%	₹2L - ₹1Cr	12 – 72M	14-16%	Primarily repurchase customers	Dealer network / DSA led
Business Loan	7,303	12%	₹5L - ₹1Cr	6 – 60M	17-22%	Self-employed, MSMEs	DSA led / Direct channel
Mid-market*	9,245	15%	₹20Cr - ₹50Cr	Upto 36M	10-12%	Well rated Corporates and NBFCs	Direct and other lending relationships
Machinery & Medical Equip. Loan	783	1%	₹2L - ₹10Cr	12 – 84M	9.5-14%	SMEs	DSA led, OEMs, Direct channel
Professional Loan	787	1%	₹5L - ₹75L	12 – 60M	12-14%	Doctors and CAs	Digital partnership, DSA led and Direct channel

Note: All values are as of March 31, 2026. (Balance is discontinued book)

**Mid Market includes Supply Chain Finance and NBFC loan. Mid Market AUM has increased to 6% in Q4FY26 from 1% in Q4FY25 , whereas NBFC AUM has come down to 8% in Q4FY26 from 13% in Q4FY25 and SCF AUM has come down to 1% in Q4FY26 from 3% in Q4FY25*

Cost-efficient phygital distribution model

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

Branches 500+

FOS 2210+

Call centers 6

Channel partners 2700+

PHYSICAL

Website traffic 7.5mm (Mar-26)

App 10mm+ downloads

Social media 1.05mm

DIGITAL

Partnerships & Digital Aggregators

PaisaBazaar, Super.money, Prefr, Paytm, MobiKwik, Angel One , Cred Buddha, Cred, Buddy Loan, Bajaj Markets

OTHER DIGITAL CHANNELS

Leveraging data analytics

Application across Product & Credit lifecycle

1 Prospect Acquisition

- Storage
- Cleansing
- Profiling
- Enrichment DQI

2 Pre-Sourcing

- Market Insights
- Propensity Models
- Persona
- Personalized Nudges

3 Acquisition

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

4 Fraud Control

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

5 Post Sourcing

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

6 Collections

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

Powered by Enriched Data and Capability Stacks

- Data Marts
- CI/ CD
- AI/ ML Techniques
- Reinforcement Learning
- Hyper personalization
- Alternate Data & Partnerships Score

→ Enriched Customer Experience

Risk Management integrated into the strategy

Comprehensive risk management framework

Risk Management 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

1

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

1. Automated allocation systems to enhance speed of collections
2. Real-time performance monitoring dashboards and robust review mechanisms
3. 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. Productivity gains
2. GenAI based Co-pilot for insights
3. Preparing for scale
   - I. GenAI voice bot - led calling with intelligent human handoff
   - II. Behavioral AI Nudges
   - III. Speech to Text AI Integration
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

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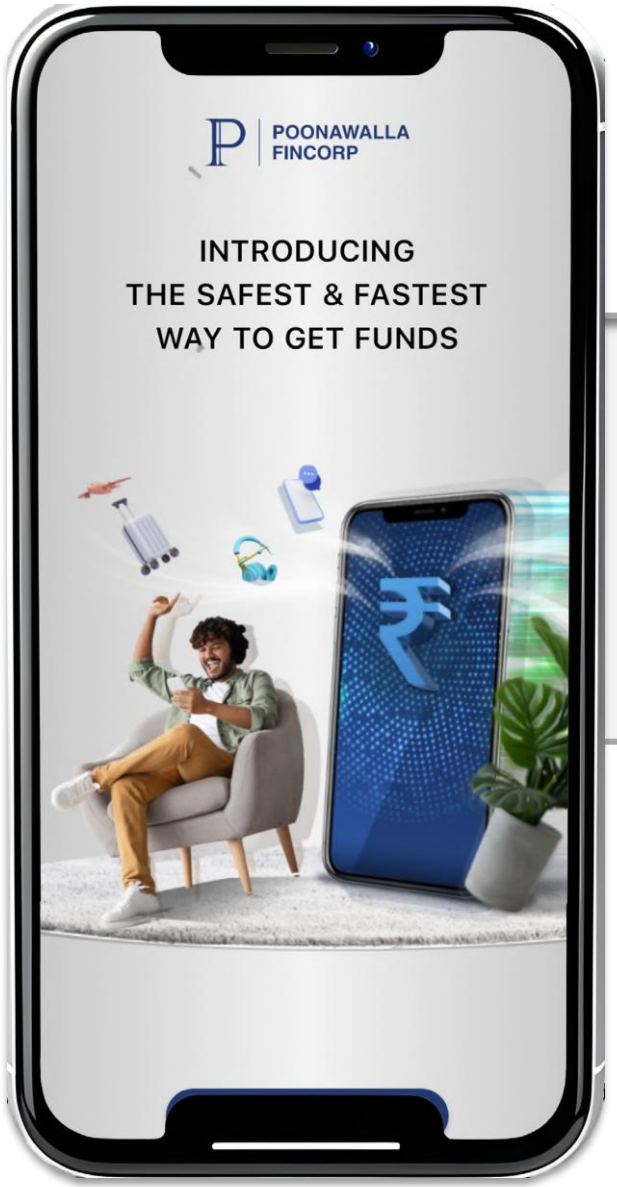


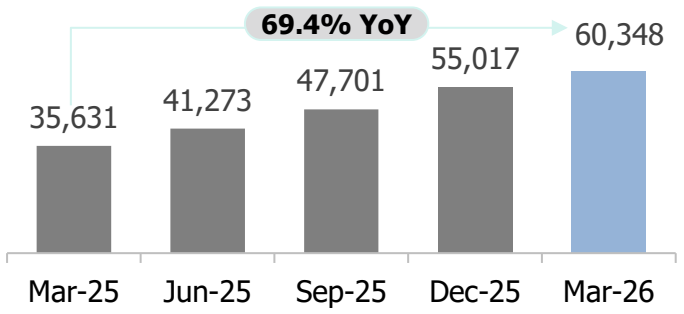
3. Financial Overview

Summary Financials

Solid foundation for market-leading profitable growth

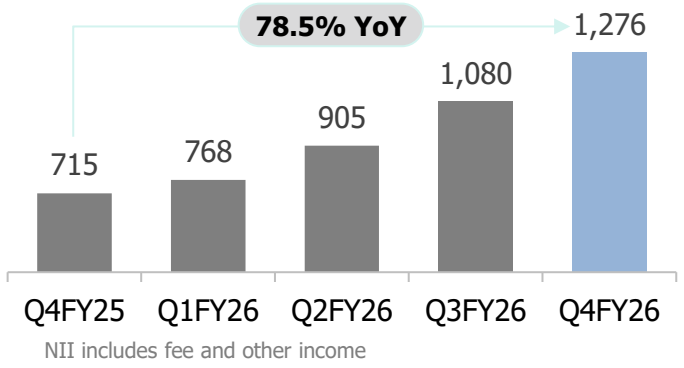
Assets under Management

₹ crore



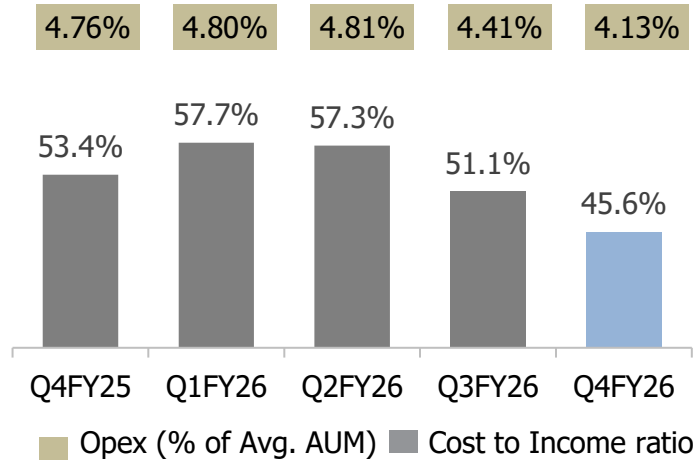
Net Interest Income

₹ crore

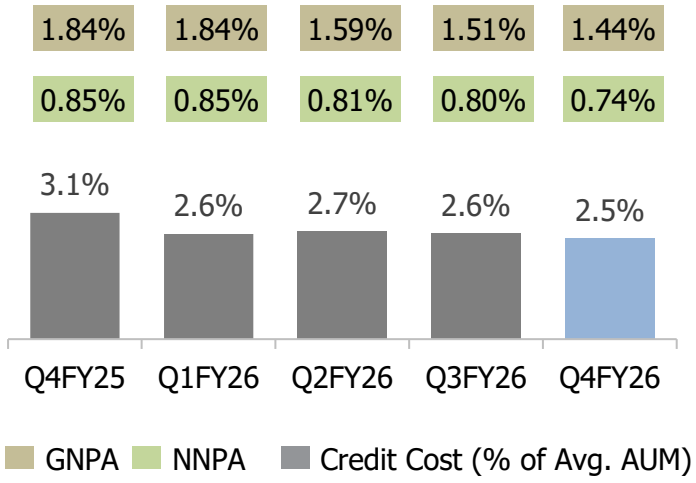


NII includes fee and other income

Cost to Income ratio & Opex ratio

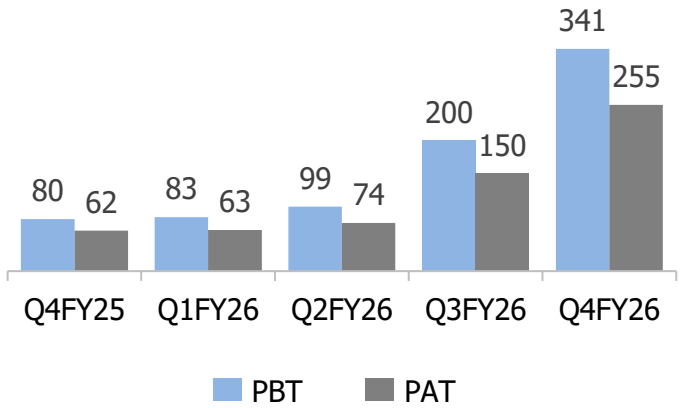


Credit Cost & Asset Quality

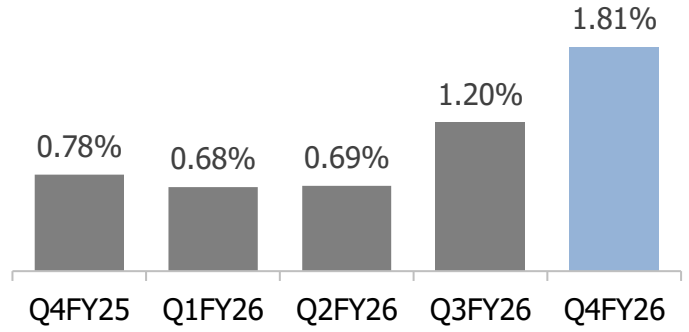


PBT & PAT

₹ crore



RoA

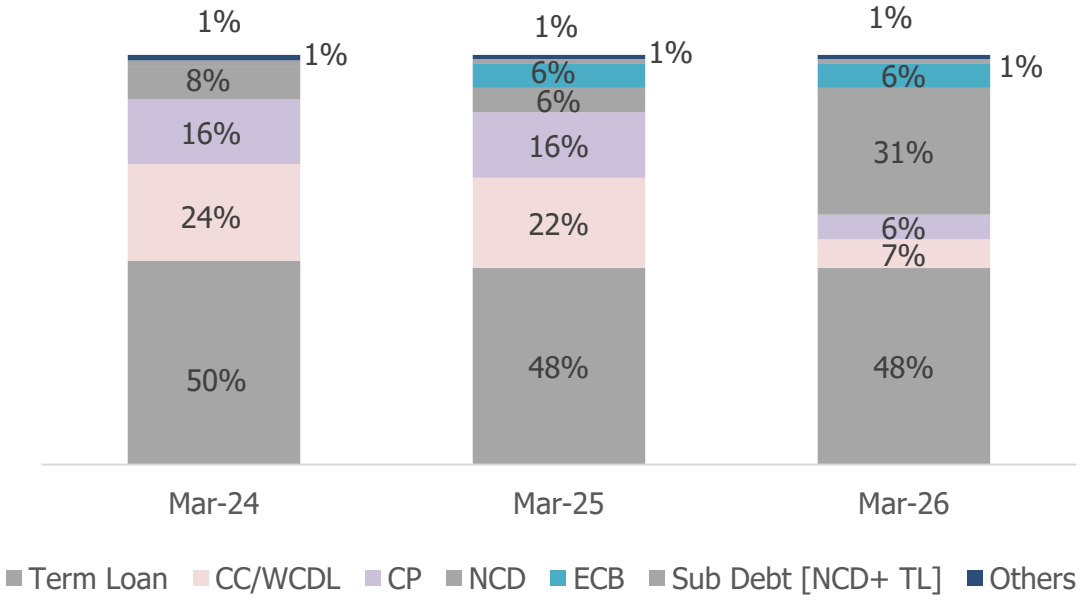


Composition of Borrowings

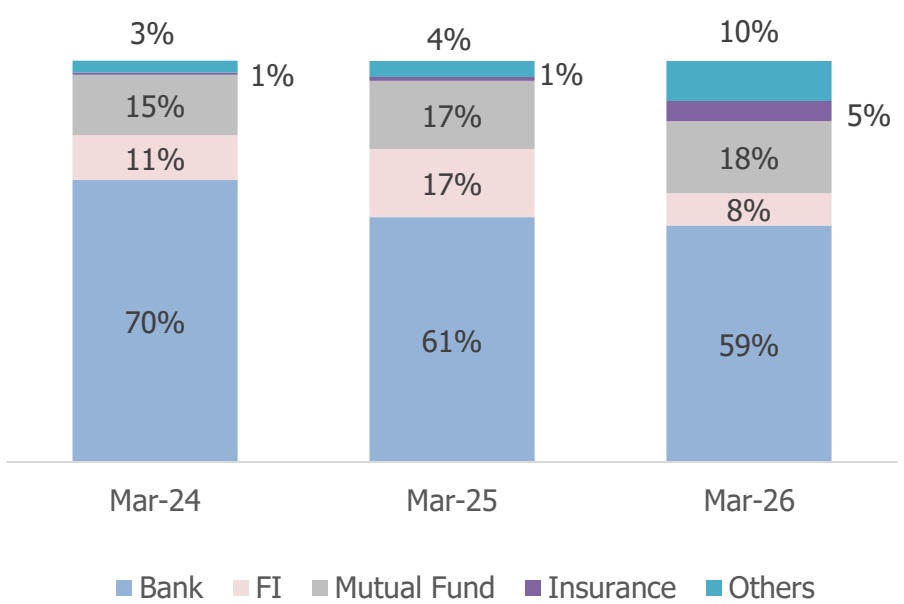
Diversified liability profile

- Total borrowings as on March 31, 2026, at ₹48,098 crore. Diversified borrowings across instruments and institutions
- During FY26, raised ₹13,830 Cr through **NCD (including Sub-debt NCD)** to increase the proportion of long-term borrowings | NCD contribution increased to ~32% as on March 31, 2026 from ~7% as on March 31, 2025
- Healthy mix of Short-term and Long-term borrowing and optimized cost of borrowing

Instrument wise

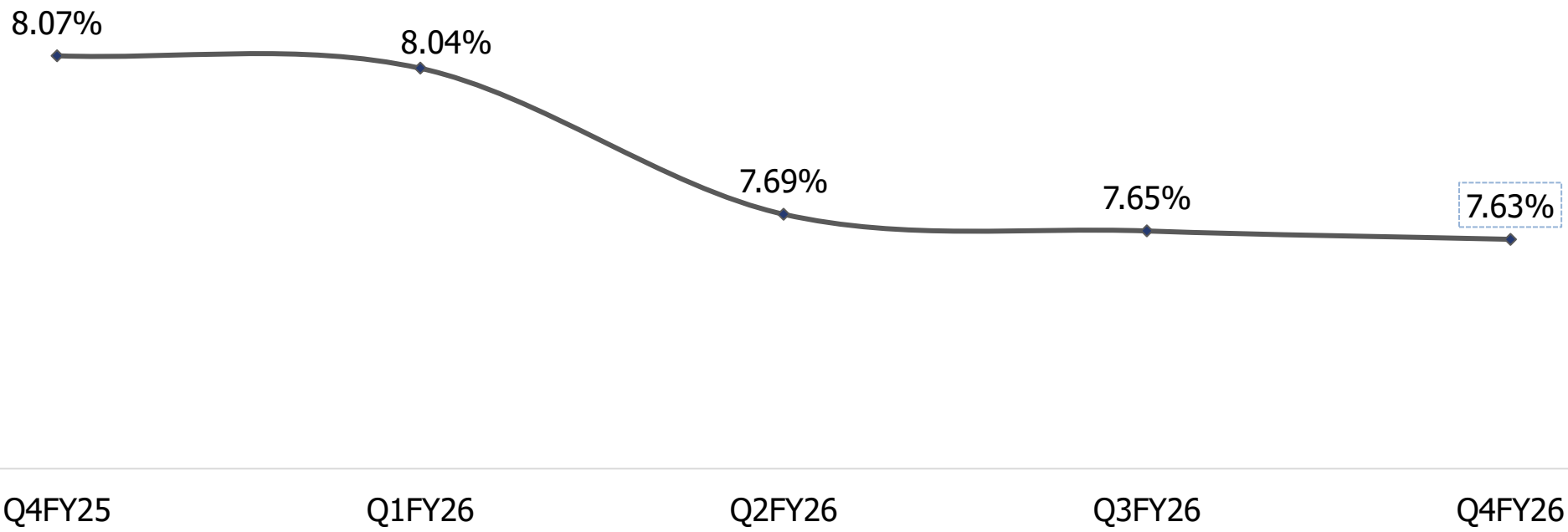


Institution wise



Optimizing Cost of Borrowing

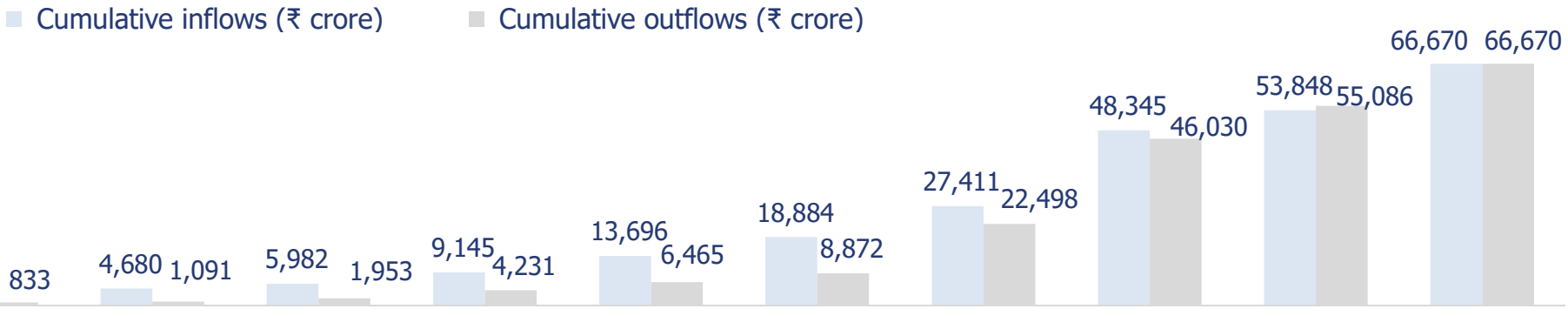
Reduction in cost of borrowing along with enhanced diversification



ALM statement and Liquidity

Structural Liquidity Statement as on March 31, 2026

Liquidity as on March 31, 2026, stood at ₹7,590 crore in the form of cash, cash equivalents and undrawn bank lines



	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	**3,259**	**3,589**	**4,029**	**4,913**	**7,231**	**10,013**	**4,913**	**2,316**	**(1,238)**	**0**
Cumulative (%)	**391%**	**329%**	**206%**	**116%**	**112%**	**113%**	**22%**	**5%**	**-2%**	**0%**

Equity capital of Rs. 2,500 Crore raised in Apr-26 is not factored in the ALM Statement

Credit Rating

Highest rating - AAA

Long-term Ratings*

CRISIL Ratings	CARE Ratings
Q4FY26	AAA/Stable

Short-term Ratings**

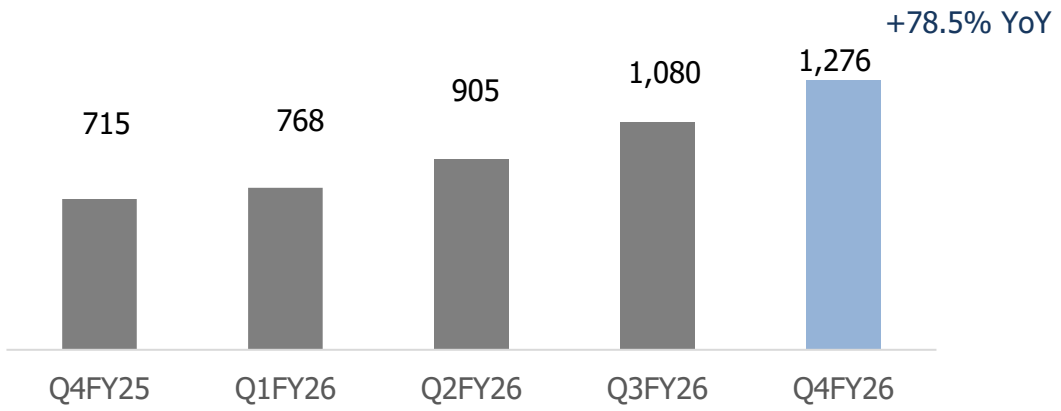
CRISIL Ratings	CARE Ratings
Q4FY26	A1+

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

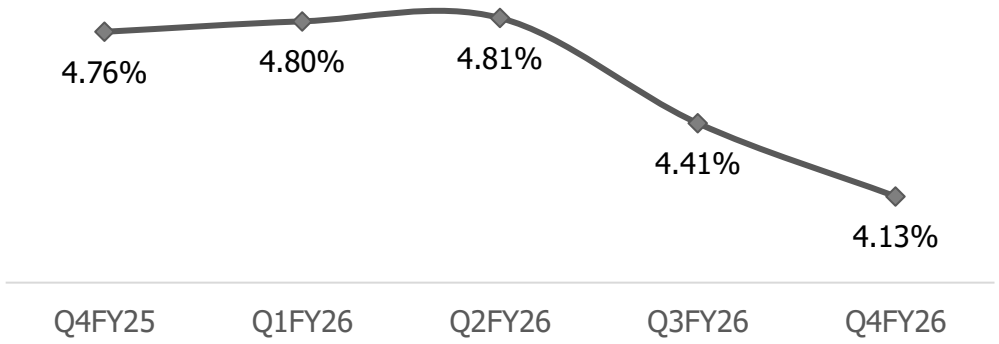
Net Interest Income (NII) and Operating Expense

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

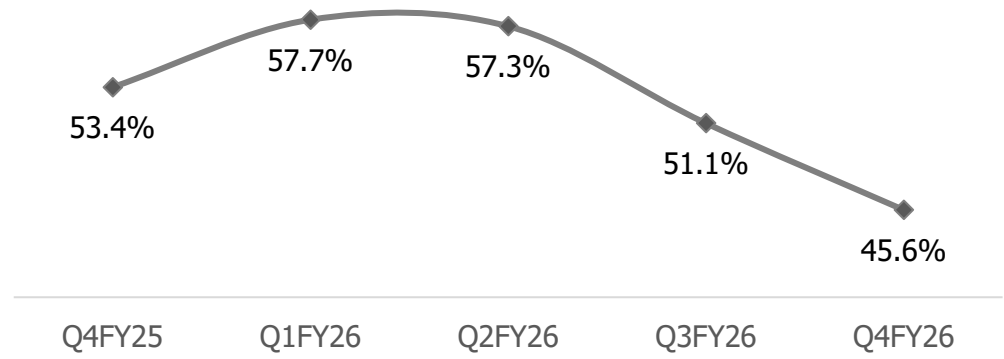
NII (₹ crore)



Opex to Average AUM ratio



Cost to Income ratio



NII includes fee and other income

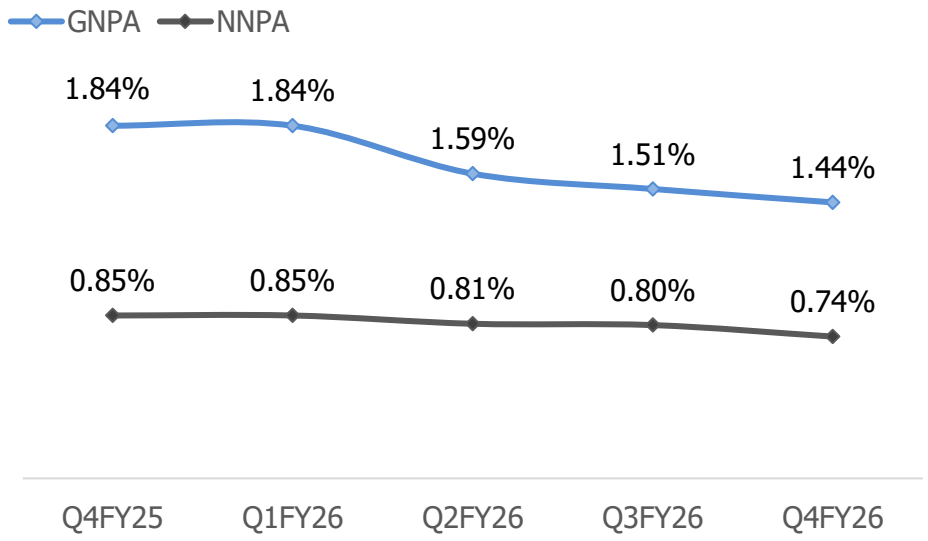
- NII grew by 78.5% YoY
- Ongoing Investment in Collections & Tech Infrastructure
- Opex to Average AUM improved QoQ to 4.13%
- Cost to income improved QoQ to 45.6%

Asset Quality Trend

Improved Gross NPA; Adequately provisioned

- Improved Asset Quality with 7 bps lower GNPA at 1.44%; NNPA at 0.74%
- PCR stands at 49%
- Credit cost as a percentage to average AUM has improved to 2.51%

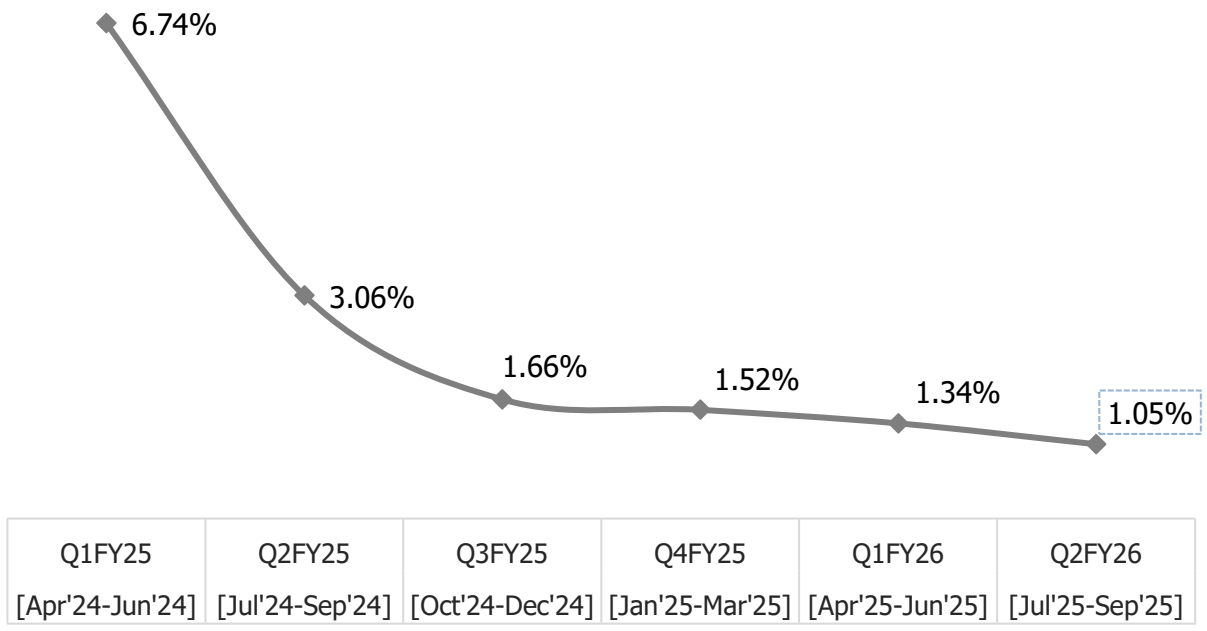
GNPA and NNPA



Particulars (₹ crore)	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
Stage 1 Assets	32,417	37,440	43,443	50,576	55,397
Stage 2 Assets	624	628	577	575	584
Stage 1 (%)	96.3%	96.5%	97.1%	97.4%	97.5%
Stage 2 (%)	1.9%	1.6%	1.3%	1.1%	1.0%
Stage 1 PCR	1.3%	1.0%	0.7%	0.6%	0.6%
Stage 2 PCR	27.3%	23.7%	23.6%	22.9%	19.0%
Stage 1 & 2 PCR	1.8%	1.4%	1.0%	0.9%	0.8%
Gross NPA (Stage 3)	619	712	711	785	818
Net NPA (Stage 3)	282	328	358	410	417
Gross NPA (%)	**1.84%**	**1.84%**	**1.59%**	**1.51%**	**1.44%**
Net NPA (%)	**0.85%**	**0.85%**	**0.81%**	**0.80%**	**0.74%**
PCR (%)	**54.47%**	**53.93%**	**49.65%**	**47.75%**	**49.00%**

Credit by design

New Acquisition Portfolio Quality



Quarter denotes the sourcing quarter

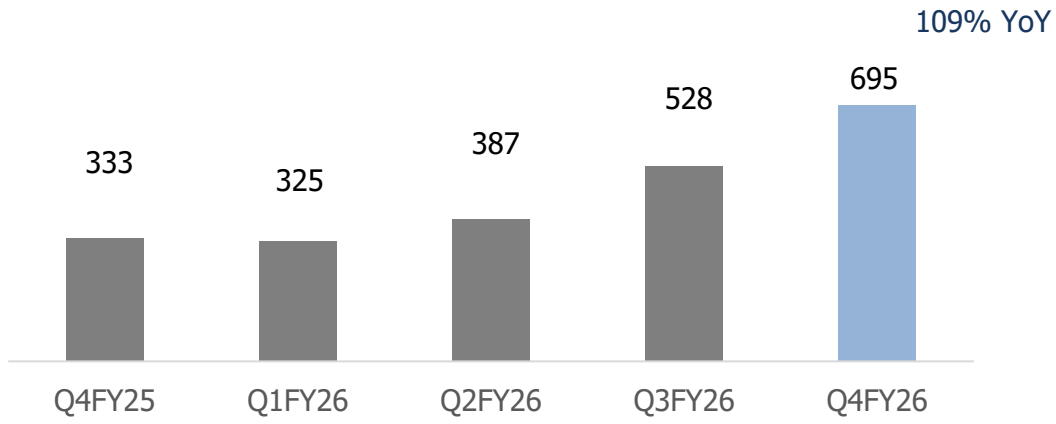
- For retail products, 6 MoB 30+% (Month-on-Book) has shown consistent improvement across consecutive quarters
- Portfolio growth remains calibrated through a credit-first framework, supporting stronger portfolio performance and improved early-risk metrics.

- 6 MoB 30+% indicates the share of disbursed amount that is 30+ days overdue after 6 months of disbursement

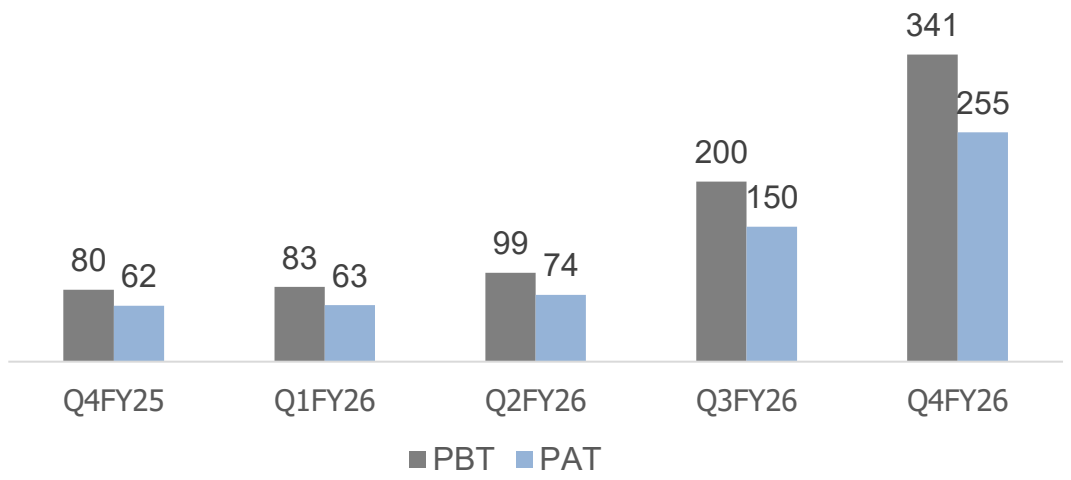
Profitability

Building new businesses for sustainable, predictable and profitable growth

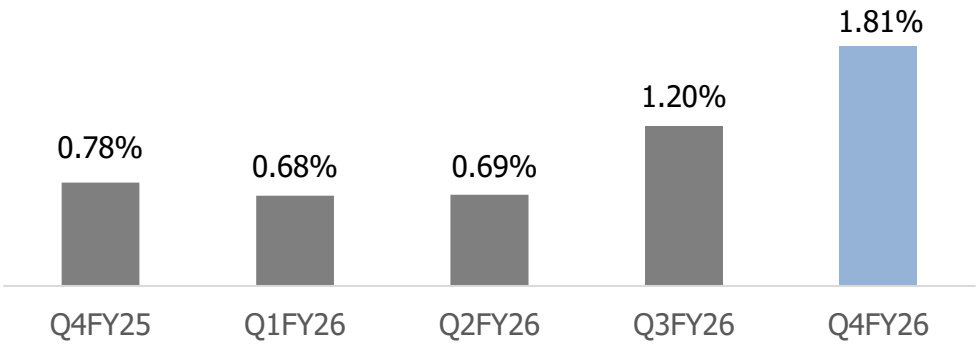
PPoP (₹ crore)



PBT and PAT (₹ crore)



RoA



- PPoP increased by 109% YoY & 31.6% QoQ
- PAT increased by 69.6% QoQ
- Healthy improvement in RoA to 1.81% for Q4FY26

Profit & Loss Statement

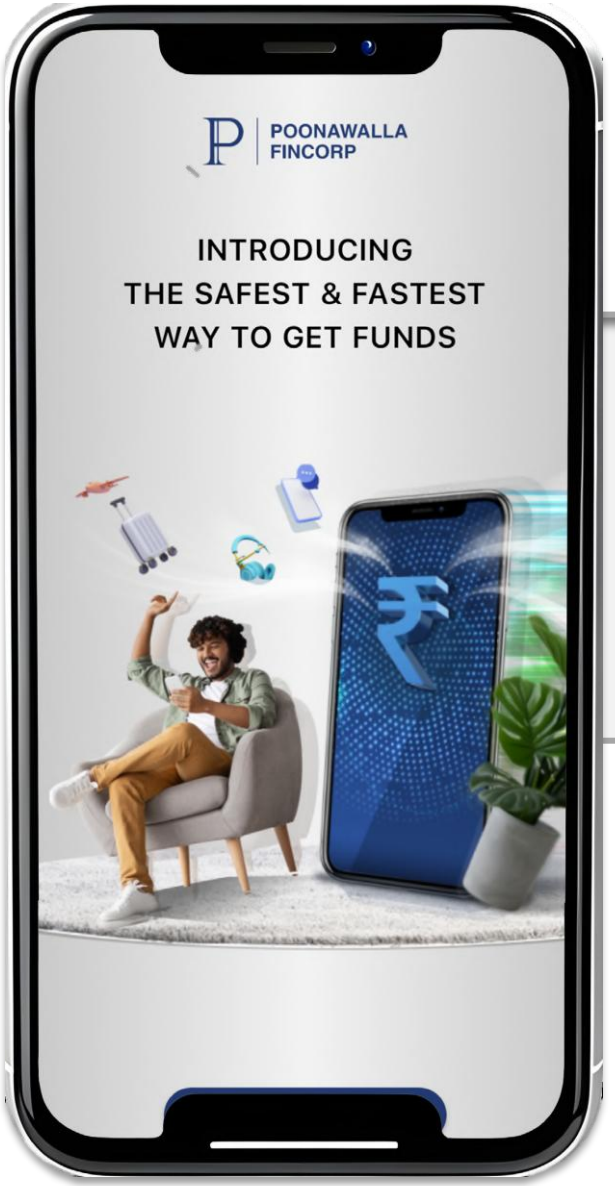
₹ crore	Q4FY25	Q3FY26	Q4FY26
Total Interest Income	1,068	1,660	1,894
Interest expenses	458	739	844
Net Interest Income (NII)	**610**	**921**	**1,050**
Cross sell Income	36	70	72
Servicing Income	34	47	67
Other Income	7	0	9
Net gain on derecognition of financial instruments	27	41	78
NII (inc. fees and other income)	**715**	**1,080**	**1,276**
Operating expenses	382	552	582
Operating profit	**333**	**528**	**695**
Credit cost	253	328	354
Profit/(Loss) before tax	**80**	**200**	**341**
Tax	18	50	86
Profit/(Loss) after Tax	**62**	**150**	**255**

Balance Sheet

₹ crore	Mar-25	Dec-25	Mar-26
Cash & Bank Balances	32	306	294
Receivables	19	42	38
Loans	32,695	51,107	55,951
Investments	1,256	1,456	2,490
Other Financial Assets	185	406	677
Non-Financial Assets	707	817	770
Total Assets	**34,894**	**54,132**	**60,221**
Borrowings	25,881	42,498	48,098
Other Liabilities	889	1,639	1,825
Share Capital	155	162	162
Reserves & Surplus	7,969	9,834	10,136
Total Liabilities	**34,894**	**54,132**	**60,221**

Note: 1) Figures of previous periods/ year have been regrouped / reclassified, wherever necessary, to make them comparable with current period / year
2) Any difference in totals of the balance sheet is due to rounding off of figures to the nearest crore

POONAWALLA FINCORP



4. AI and Digital Strategy

AI-Solutions transforming our functions

Improving Risk efficiency, Higher Productivity and Enhancing Customer experience

76 AI-Solutions | 42 Successfully Delivered and 34 Underway

Functions	HR -12	Customer Service-7	Analytics-1	IT-3	Credit & Risk -10
Projects	1. AI-led Talent Acquisition 2. MS-Teams based Employee conversational agent 3. Early Warning System 4. Skill Building & Enhancement Assistant 5. Candidate Search - Sourcing Engine 6. ER Governance Tool 7. Competition Intelligence for talent acquisition 8. Onboarding Service 9. AI Driven HR Operations 10. AI led Career Development 11. Lead Forward 12. Compstrat	1.Quality Assessment tools for calls & emails 2.Predictive Analytics for Anticipating Customer Needs 3.Customer Service AI agent (with voice and chat) 4. Human Agent Assist 5.Voice of Customer(VOC) categorization 6.Customer Grievance Letter Processing 7.Social Media Escalation Management	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 AI tools with existing toolkits to boost development efficiency and accelerating deployment 3. AI Driven Code Review	1. AI-powered tools to streamline the operational aspects of the underwriting process 2. AI-based support tools for faster and standardized data interpretation 3. Optimized document parsing and validation to assist credit teams in decision workflows 4. Enhanced multi medium customer and stakeholder communication automation in the underwriting process 5. Risk Hindsight Automation 6. AI Driven Fraud Risk Management 7. AI Driven Data Entry 8. Agentic assistance for existing figital business 9. Cortex Risk Engine 10. Collection Insights Engine
	AI / ML - 8 1. Agentic DQI 2. AI Driven Testing Agent 3. DIY Teams Bot Creator 4. Synthetic data builder for testing of systems 5. Agentic Prototype Builder 6. Small/ Large Language Model Finetuning 7. Agentic AI Governance Tool 8. IntelliOCR	**Admin and Infrastructure-3** 1. AI-driven Agreement Validation. 2. Legal document vetting, Title Search, contract analysis, etc. in multiple languages 3. Travel booking automation **Operations-7** 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 7.OCR Utility	**Finance-5** 1.Finance Bot 2.Payment Operations 3.Invoice Auto Verification 4.Treasury 5.Taxation **Secretarial - 1** 1. Sec Assist **Marketing - 1** 1. Translation Engine **Infosec - 2** 1. Advisory Processing Tool 2. AI Driven Infosec Review	**Commercial Business - 5** 1. Cross-sell Contact Center-AI Automation 2. A Gen AI Voice Bot 3. Ask PFL Guru 4. LAP Assistant 5. BL Buddy **Strategy - 2** 1. AI Driven RPA 2. Competition Mapping **Consumer Business- 2** 1.Education Loan - Sales Support Agent 2.STP with AI based digital valuation and DIY FI	**Collection-1** Unified Platform transforming collections journey **Audit and Compliance-6** 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 4. RegIntel

Project Implemented | Project Underway

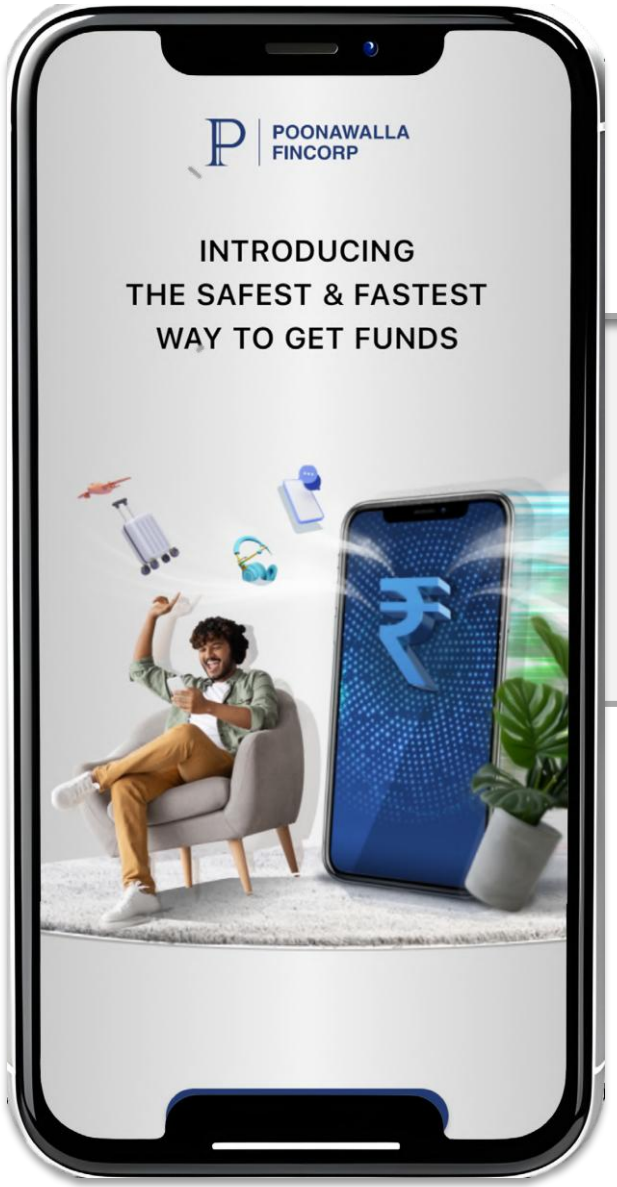
Enhanced Customer Experience | Higher Productivity | Improved risk efficiency

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

Capabilities evolved for scale

	Quantum		Talent
Tech	**400+** API's	**29mn+** Average No. API calls per month	**250+** Data / Application Engineers/ Infra / IT Governance
Analytics	**50+** AI/ML Models deployed	**5000+** Features Analysed	**50+** Data Scientist/ AI/ LLM Engineers/ Analyst ++ **IIT – Strategic Partnership**
AI	**30+** GenAI / Agentic AI solutions deployed	**10+** Functions	

POONAWALLA FINCORP



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

Board of Directors

Commanding the course with the best governance standards

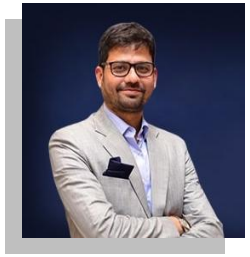
Mr. Adar Poonawalla
Chairman & Non-Executive Director

CEO of the Serum Institute of India (SII), the world's largest vaccine manufacturer by the number of doses produced and sold a year
Graduated from the University of Westminster 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. Vikas Pandey
Executive Director



Mr. Sunil Samdani
Executive Director

Ms. Sonal Sanjay Modi
Non -Executive Director

Mr. Kewal Kundanlal Handa
Independent 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

Arvind Kapil
MD & CEO

27+ yrs

- The Managing Director has over 27 years of experience, including more than 25 years at HDFC Bank, where he last served as Senior Group Head
- He played a key leadership role in the landmark merger of HDFC Ltd with HDFC Bank, the largest and most complex housing finance merger in India's financial services history. He headed retail lending for over a decade, delivering scalable growth while maintaining industry-leading asset quality
- Known for his prudent risk management, deep distribution expertise, and innovation-led execution, he pioneered instant "10-second" loan approvals
- Having reported directly to Mr. Aditya Puri for nearly a decade, he brings with him a strong legacy of governance, customer-centricity, and long-term value creation, positioning the company for sustainable, technology-driven growth and superior capital efficiency

Education
AMP-Harvard Business School, Masters - IIM-B

Vikas Pandey
ED & CBO – Consumer Business

33+ yrs

- Spent 22 years at HDFC Bank, last serving as Business Head for Auto Loans
- Led major retail lending and liability businesses at HDFC

Education
Executive Program – Haas School, Masters – ITM Mumbai

Sunil Samdani
ED

- Drove Bandhan Bank's formation, IPO, and the landmark acquisition of GRUH Finance

23+ yrs

Education
CA-ICAI, Executive Development Program - ISB

Sanjay Miranka
CFO

30+ yrs

- Served as CFO of Aditya Birla Finance for nearly 6 years
- Managed Capital Market Lending and held multiple leadership roles during the tenure

Education
CA-ICAI, CS - ICSI

Shriram Iyer
Chief Credit & Analytics Officer

30+ yrs

- Three decades of leadership in consumer lending
- Previously held senior risk and credit roles at HDFC Bank and Citicorp

Education
Masters – Pune University, MDP – IIM A, Senior Exec. Program - LBS

Veeraraghavan Iyer
CBO – Commercial Business

25+ yrs

- Served as CEO of HDFC Sales Pvt. Ltd
- Drove SME and Mortgage business with over two decades of experience

Education
Masters – Mumbai University, Bachelors – Nagpur Univ.

Harsh Kumar
CHRO & Head AI

26+ yrs

- Previously served as CHRO at CSB Bank
- Held senior HR and management roles at HDFC Bank

Education
Masters – TAPMI Manipal, Bachelors - Madras University

Bhaskar Pandey
Chief Risk Officer

24+ yrs

- Spent 21 years in various senior credit and risk roles at HDFC Bank
- Deep experience in managing credit policy for leading banks / NBFCs

Education
Masters – IME Pune, Leadership program– IIM-A

Bholananda Behera
Chief Compliance Officer

27+ yrs

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

Education
Masters – HRM Pondicherry, Bachelors - OUAT Bhubaneshwar

Nitin Sane
Chief Internal Auditor

25+ yrs

- Held senior audit and banking roles at HDFC Bank, Citibank, and Axis Bank
- Joined from De Lage Landen-Rabobank Group

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

Salil Hajarnis
CTO

30+ yrs

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

Education
PG Diploma– Pune University, Bachelors – Pune University

Second line of management

Ensuring operational excellence

Rano Verma
Head 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

Jasvinder Saini
Head Credit Analytics

18+ yrs

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

Education
Master's in Statistics, University of Mumbai

Anil Hospattankar
Head - Debt Management

30+ yrs

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

Education
MMS from Mumbai University

Manish Verma
Head Investor Relations and 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

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

- **Fostering deeper partner relationships,** scaling our product footprint, and enhancing operational simplicity to drive sustainable growth and superior customer experience
- **Building a future-ready, digitally enabled**, and deeply collaborative channel ecosystem to drive scalable and sustainable growth
- **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

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

1 Employee Development

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

2 Candidate Experience

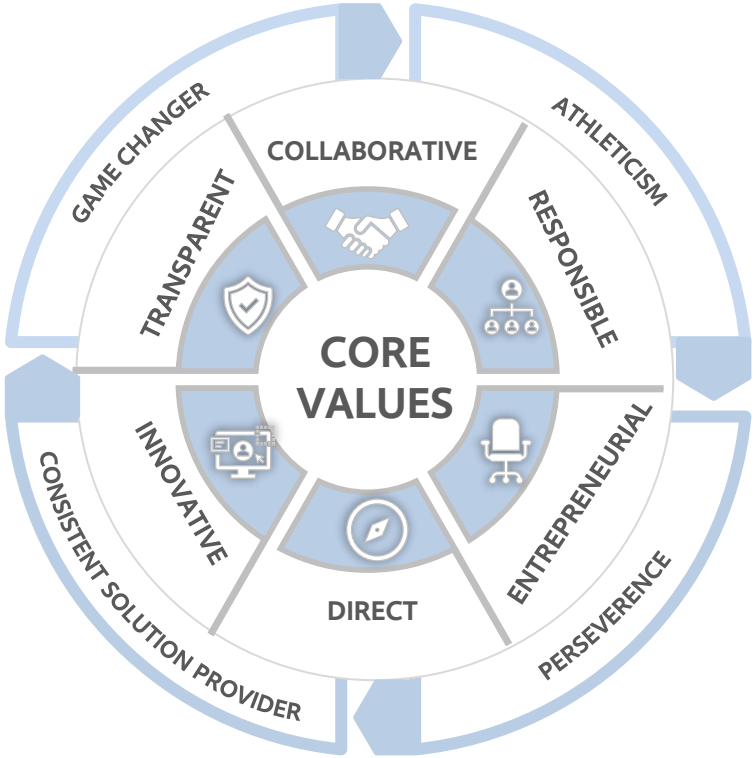
Leveraging AI-driven platforms to deliver seamless, personalized support for prospective candidates throughout the application journey

3 Employee Lifecycle Management:

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

4 Empowering Managers

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
- Environment restoration through Tree Planting Initiative –more than 4000 trees has been planted in FY 2025-26

Social

We are committed to investing proactively in our workforce and fostering positive relationships with external stakeholders, including customers, lenders, vendors, and communities. Our social commitment is centred on prioritising people and building lasting partnerships for mutual benefit

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

Governance

We are committed to strong governance that encompasses all of our business drivers, including strategic depth, code of conduct, board membership, risk management, and guiding principles

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

Awards and Accolades (1/2)

Industry Recognition for our brand

Q1FY26

Q2FY26

Awards and Accolades (2/2)

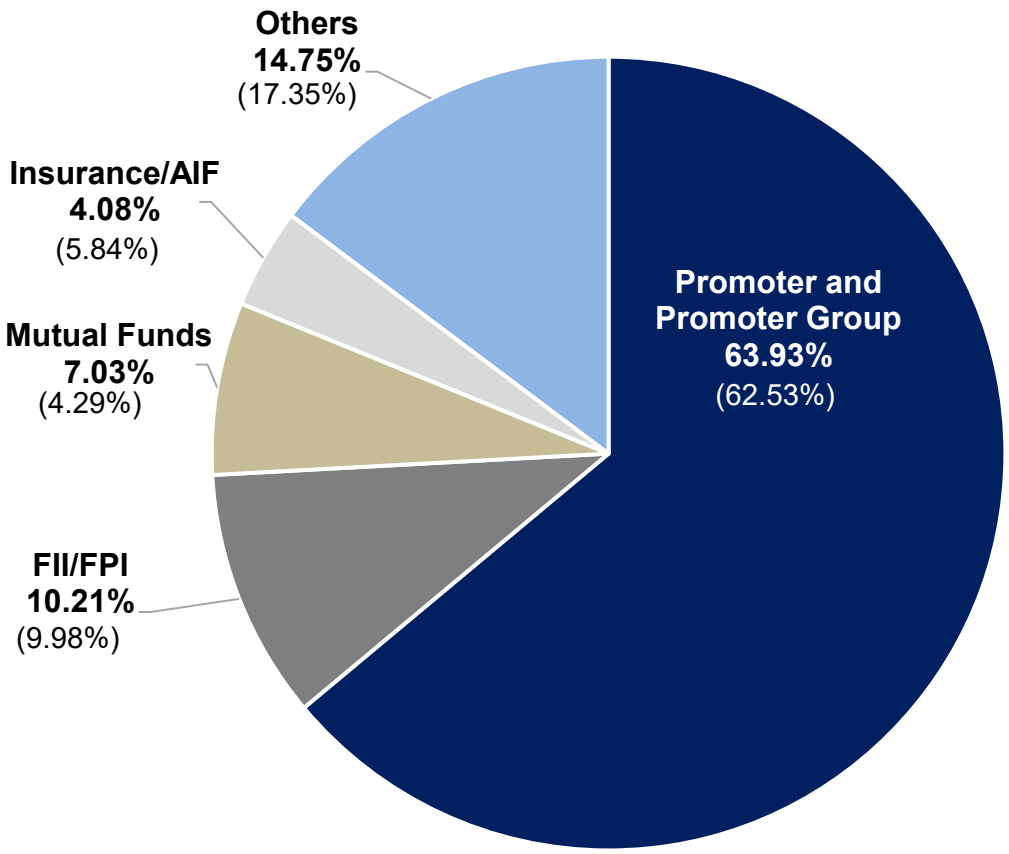
Industry Recognition for our brand

Q3FY26

Q4FY26

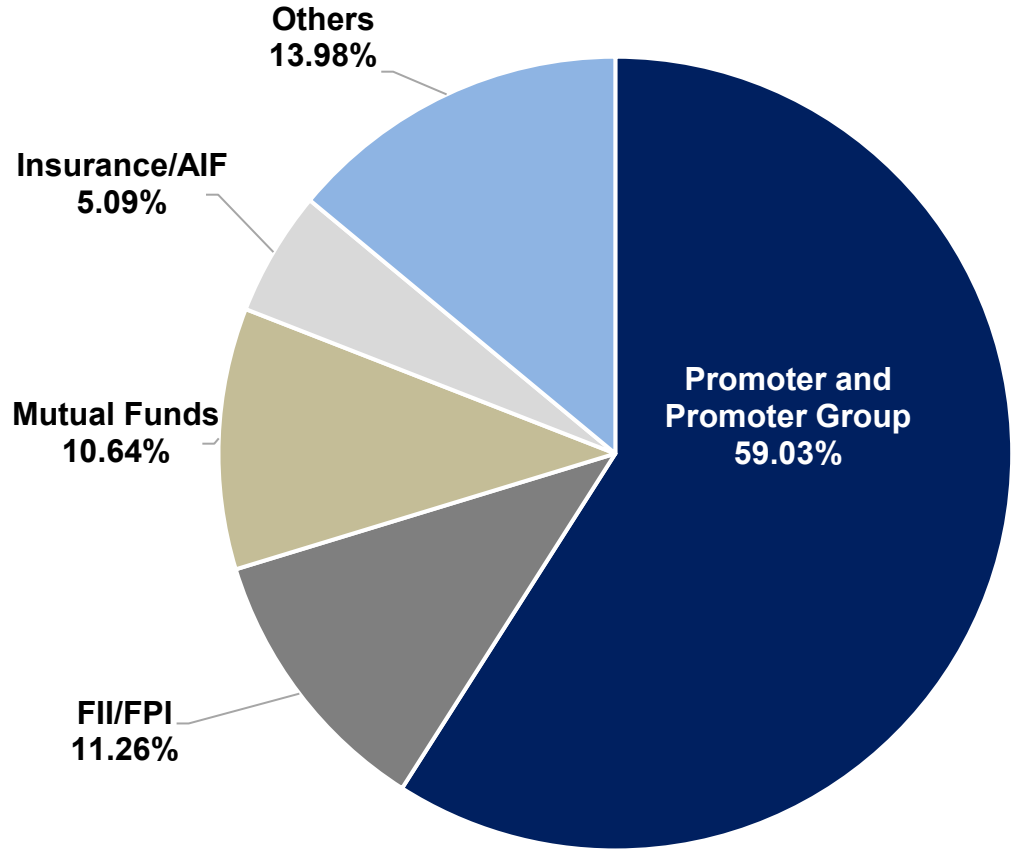
Shareholding Pattern

Shareholding Pattern (Quarter ending March-2026)



Figures in bracket represent data for quarter ending March-2025

Shareholding Pattern (Post QIP - April 13, 2026)



Glossary

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
QIP: Qualified Institutional Placement
RoA: Return on Assets
RPA: Robotic Process Automation
SHG: Self Help Group
STP: Straight Through Process
STPL: Short-term Personal Loan
Sub-debt: Subordinated Debt
TL: Term Plan
WCDL : Working Capital Demand Loan
YoY: Year-on-year

Thank You!

For further information, please contact:

Team – Investor Relations

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