POONAWALLA FINCORP

October 17, 2025

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: **Press Release - Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")**

Pursuant to Regulation 30 and other applicable provisions of the SEBI Listing Regulations, please find enclosed press release on the Unaudited Financial Results and Performance of the Company for the quarter and half year ended September 30, 2025.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,
For Poonawalla Fincorp Limited

SHABNUM ZAMAN
Digitally signed by SHABNUM ZAMAN
Date: 2025.10.17 16:43:48 +05'30'

Shabnum Zaman
Company Secretary
ACS-13918

POONAWALLA FINCORP

PRESS RELEASE

Robust AUM growth of 68% YoY to ₹47,701 crore

Mumbai, October 17, 2025: The Board of Directors of Poonawalla Fincorp Limited, a non-deposit taking systemically important NBFC, focusing on consumer and MSME finance, today announced its unaudited financial results for the quarter ending September 30, 2025.

Poonawalla Fincorp registered robust growth in AUM during the period with AUM at ₹47,701 crore, +68.0% YoY. NII grew by 40.3% YoY to ₹905 crore during the quarter.

Financial highlights for the quarter ended September 30, 2025:

- **Assets Under Management (AUM)** stood at ₹47,701 crore, up 68.0% YoY and 15.6% QoQ
- **Secured to Unsecured on-book mix** at **56:44**
- **AUM Mix:** MSME at 36%, Loan against property at 26%, Personal and Consumer finance at 26%, and pre-owned car finance at 11%
- **Net Interest Income** (inc. fees and other income) at ₹905 crore, up 40.3% YoY
- **Net Interest Margin (NIM)** at **8.40%** in Q2FY26 vs 8.32% in Q1FY26
- **PPoP** of **₹387 crore,** up 38% YoY in the quarter despite ongoing investment in new businesses and skew to secured book
- **PAT** of **₹74 crore** in the quarter
- **Stable asset quality: GNPA** stood at **1.59% in Q2FY26 vs** 1.84% in Q1FY26
- **NNPA** stood at **0.81% in Q2FY26** vs 0.85% in Q1FY26
- **Stage 1 Assets** stood at **97.1% of on-book assets in Q2FY26** vs 96.5% in Q1FY26
- **Provision Coverage Ratio** at **49.65%**
- **Capital Adequacy Ratio** at **20.85%** (Tier-1 at 19.63%), well above the regulatory requirement of 15%
- **Liquidity** buffer stood at **₹6,261 crore** as of September 30, 2025
- **Cost of Borrowings** at **7.69%** for this quarter, **35 bps lower** than Q1FY26
- **10 new AI projects** have been added this quarter, bringing the **total to 45 cutting-edge AI projects**

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

"We delivered strong AUM growth this quarter supported by increased contribution from our new business verticals. This reflects the successful execution of our diversification strategy. Improved liability management, particularly through cost effective NCD issuances, strengthened our funding profile. We remain focused on driving sustainable growth with prudent risk management"

About Poonawalla Fincorp Limited

Poonawalla Fincorp Limited ("the Company") is a Cyrus Poonawalla group promoted non-deposit taking systemically important non-banking finance company (ND-SI-NBFC), registered with the Reserve Bank of India (RBI). The Company started operations nearly three decades back and is listed on the BSE Limited (BSE) and the National Stock Exchange of India Limited (NSE).

The Company has AUM of ₹47,701 crore as on September 30, 2025, and employs 5,081 people as of September 30, 2025. The company's financial services offerings include Loan Against Property, Business Loans, Gold Loans, Consumer Durable Loans, Education Loans, Digital Personal Loans, Prime Personal Loans, Commercial Vehicle Loans, Mid-Market & NBFC Loans, Pre-Owned Car Finance, Loans for Professionals, Machinery Loans, Shopkeeper Loans.

For more information, please log on to: www.poonawallafincorp.com
For media queries contact: corporatecommunications@poonawallafincorp.com