

April 26, 2023

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 ('Listing Regulations').

Pursuant to Regulation 30 of the Listing Regulations, we are enclosing herewith the presentation to be made to the Investors/ Analysts on the Financial Results of the Company for the quarter and financial year ended March 31, 2023.

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 Listing Regulations.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,

For Poonawalla Fincorp Limited
(Formerly, Magma Fincorp Limited)

Shabnum Zaman
Company Secretary
ACS-13918

Poonawalla Fincorp Limited

(Formerly known as Magma Fincorp Limited)

CIN: L51504PN1978PLC209007

Registered Office: 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036

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Poonawalla Fincorp Limited

(Formerly known as Magma Fincorp Limited)

Investor Presentation Q4FY23

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

Agenda – PFL Standalone



1	Overview & Executive Summary	▶	2
2	Strategy Execution	▶	6
3	Our Fintech Play	▶	20
4	Business & Financial Highlights	▶	28
5	Digital Transformation Journey So Far & Way Forward	▶	35
6	Board Members, Awards & Accolades and Media	▶	41

Q4FY23 Performance – PFL Standalone

Excellent Quarter on All Fronts



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

Highest ever quarterly disbursement

Highest ever PAT & RoA

Lowest GNPA & NNPA

Rating upgrade to **AAA** by CRISIL

What do we stand for

“Scalable business model with pure retail play strategy”

“Technology led and customer centric approach”

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

AUM

₹ 16,143 crore

+37% YoY | +16% QoQ

Profit after Tax

₹ 181 crore

+103% YoY | +20% QoQ

GNPA*

1.44%

-185 bps YoY | -25 bps QoQ

CRAR

39%

Disbursement

₹ 6,371 crore

+151% YoY | +89% QoQ

RoA

5.0%

+178 bps YoY | +53 bps QoQ

NNPA*

0.78%

-52 bps YoY | -11 bps QoQ

NIM

11.3%

+87 bps YoY | +59 bps QoQ

Declared 100% dividend

Executive Summary – PFL Standalone

Setting the momentum for expanding growth horizon



Strong Business Momentum Continues in Q4FY23



- Highest ever disbursement (entirely organic) of ₹ 6,371 crore with new products scaling up well
- Consistent increase in disbursement: Up 151% YoY & 89% QoQ
- AUM at ₹ 16,143 crore with a growth of 37% YoY & 16% QoQ despite reduction in discontinued legacy book | Focused AUM grew **73% YoY & 19% QoQ**

Strengthened Distribution – Direct Digital Program (DDP)



- DDP contribution in disbursements increased to 81% in Q4FY23 as compared to 66% in Q3FY23, 54% in Q2FY23, 39% in Q1FY23 and 24% in Q4FY22
- All the products covered under DDP model

Efficiently Managed Liability Book



- Average CoB contained to 7.9% in Q4FY23 in a rising interest rate environment | 7.5% in Q3FY23
- Added multiple new relationships during the quarter across Mutual Funds, Banks & Corporates
- **CRISIL upgraded long term rating to AAA/Stable**. CARE rating at AAA/Stable

Executive Summary – PFL Standalone

Setting the momentum for expanding growth horizon



Robust Asset Quality



- GNPA* & NNPA* reduced to 1.44% and 0.78% respectively compared to 1.69% & 0.89% in Q3FY23 and as compared to 3.29% & 1.30% in Q4FY22
- Stage 3 PCR stood at 46.2% as on March 31, 2023

Rise in Profitability – Q4FY23



- NIM at 11.3%, up 87 bps YoY and 59 bps QoQ
- Operating Profit (PPOP) stood at ₹ 212 crore, up 84% YoY and 36% QoQ
- PAT stood at ₹ 181 crore, up 103% YoY and 20% QoQ
- Highest ever RoA at 5% as compared to 4.5% in Q3FY23 & 3.2% in Q4FY22

End to End Digital Capabilities



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

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Scalable Business Model to Drive Profitable Growth



Inherent Strengths...

Brand Strength & Strong Management

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

Robust Balance Sheet

Healthy CRAR at **39%** against regulatory requirement of 15%
Total Balance Sheet size grew by 41% YoY to reach **₹ 18,022 crore**

Digital First and Technology Led

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

Retail Franchise

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

Target Market Aligned Distribution & Products

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

Efficiently Managed Liability Book

CRISIL upgraded long term rating to AAA/Stable
CARE rating at AAA/Stable
Diversified borrowing mix

...to capture market opportunities

Technology disrupting traditional ways of lending

Rapid expansion & consolidation (Partnership / acquisition) in Fintech space
Exponential rise in digital lending with focus on customer experience & faster TAT

Structural tailwinds

Fast growing economy punctuated by high share of consumption spending
Favorable demographics: High share of digital savvy young population with rising acceptance of credit

Large and fast growing total addressable market

Large and growing opportunity for consumer & MSME finance
Growing demand for Pre-owned cars + shift towards digital marketplaces

Management Vision 2025 : PFL Standalone

Performance well ahead of long-term guidance



Vision 2025

To be amongst the **Top 3 NBFCs in consumer and MSMEs**

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

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

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

On the right track (Q4FY23 status)

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

AUM @ 1.5x of FY21 | Focused AUM @ 3.3x of FY21

Achieved

Rating upgraded to **AAA by CRISIL**

Continues to be amongst the lowest cost borrower

Achieved

Net NPA @ 0.78% as on March 31, 2023

Long Term Guidance on Financial Metrics

PFL Standalone - Profitable Growth with Best-in-Class Asset Quality



AUM Growth
35-40%



Profit Growth
30-35%



GNPA
1.3-1.8%



NNPA
0.5-0.9%



Return on Assets
4-4.5%

Successfully Executing our Strategic Plan

PFL Standalone



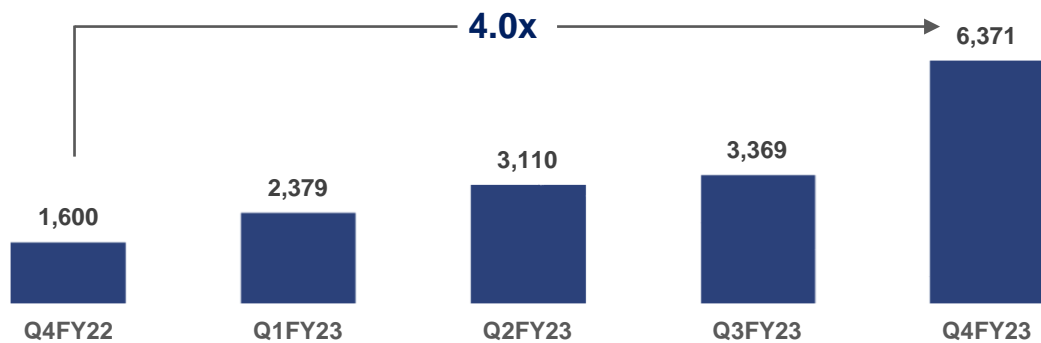
- 1 Differentiating by Offering Superior Customer Value**
- 2 Aligning Distribution & Products that Suits Target Market**
- 3 Digital-First, Technology-Led to the Core**
- 4 Upholding Robust Credit Quality**
- 5 Continuously Optimizing Cost of Borrowing & Liquidity**
- 6 Future Ready Human Capital with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

Differentiating by Offering Superior Customer Value

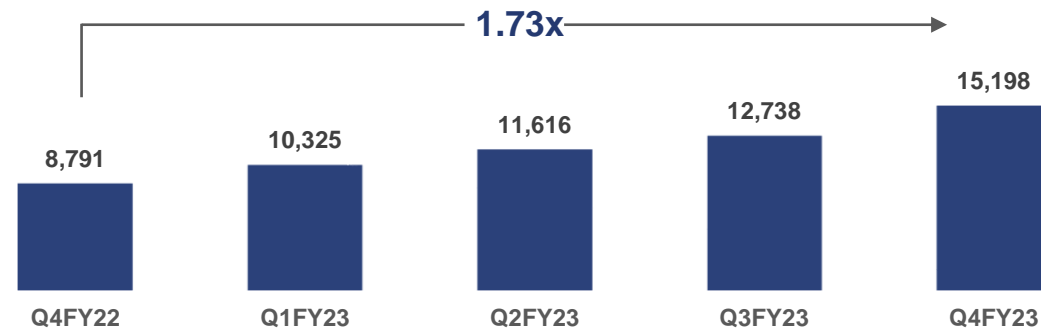
To ensure sustainable growth & leadership in chosen segments - PFL Standalone

In ₹ crore

Accelerating organic disbursement growth



Focused AUM has grown 73% YoY



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



Minimal paperwork, reduced human intervention & advanced data analytics

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

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

Through distribution reach & technology

1b

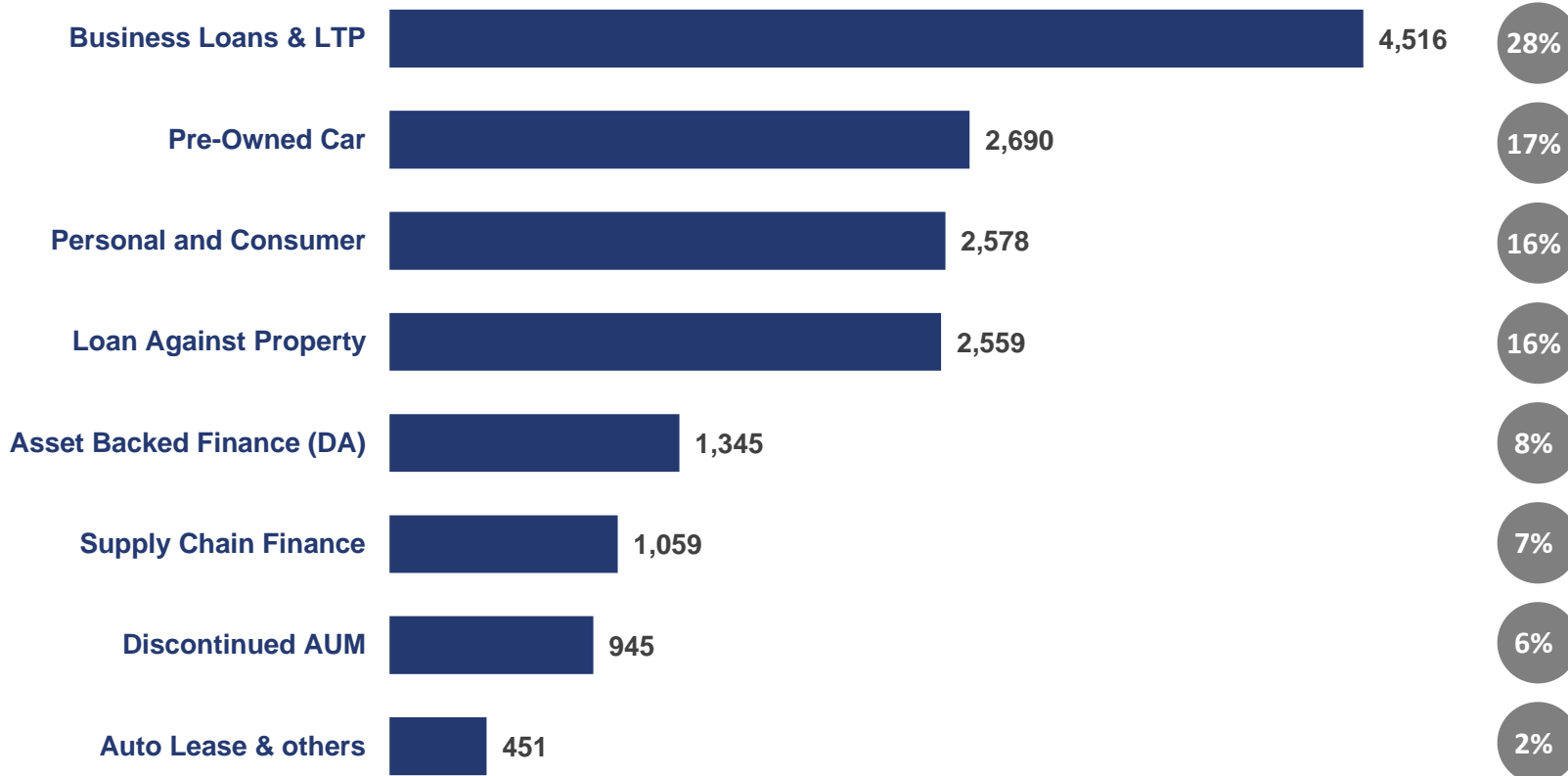
Diversified Assets Under Management

PFL Standalone



Contribution

In ₹ crore



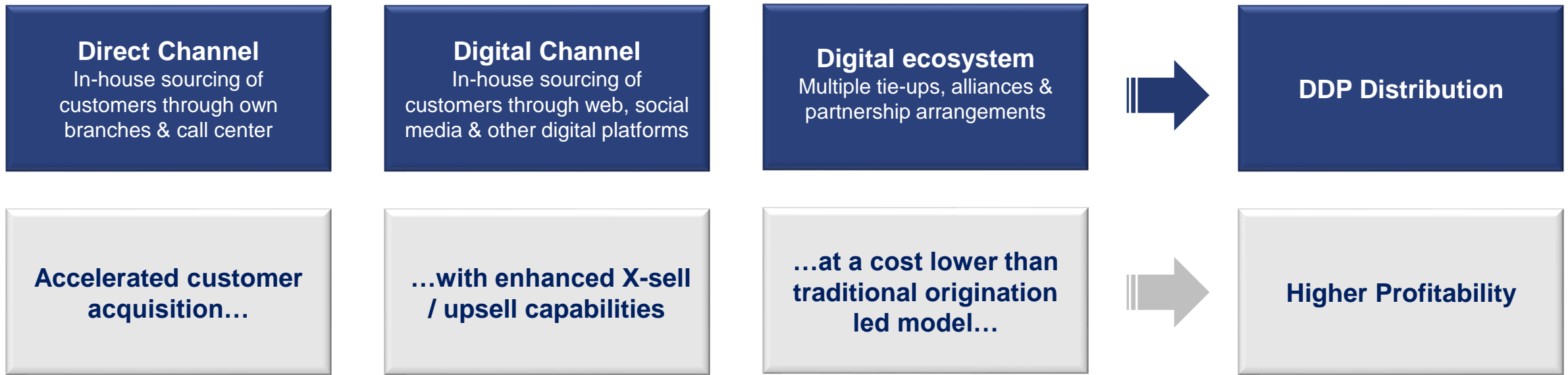
- Pure retail portfolio with focus on MSME and Consumer segment.
- AUM well diversified across products, geographies and sourcing channels.

AUM as on March 31, 2023 : ₹ 16,143 crore

Distribution: In Sync with Emerging Business Models



Direct Digital Program (DDP) led distribution model- PFL Standalone



- ▶ Rise in proportion of Direct Digital Program (DDP) Mix
- ▶ Focus on Customer Lifetime Value (CLTV)
- ▶ Technology first & risk calibrated approach



81% of disbursement came through DDP channel in Q4FY23 compared to 66% in Q3FY23 & 24% in Q4FY22

X-sell / upsell & pre-approved offers

Leads to lower customer acquisition cost & better asset quality

Product Suite: Tailored for the Target Segment

Focus on Consumer & MSME segment with diversified offerings- PFL Standalone



Existing products			Upcoming products
Pre-owned Cars	Digital Business Loans	Machinery Loan	Credit Card
Merchant Cash Advance	Digital Personal Loan	Digital Consumption Loan	EMI Card
Digital Consumer Finance	Digital Loan to Professionals	Medical Equipment Loan	
Auto Lease	Loan Against Property	Supply Chain Finance	

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



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

Digital First products, processes & entire customer journey

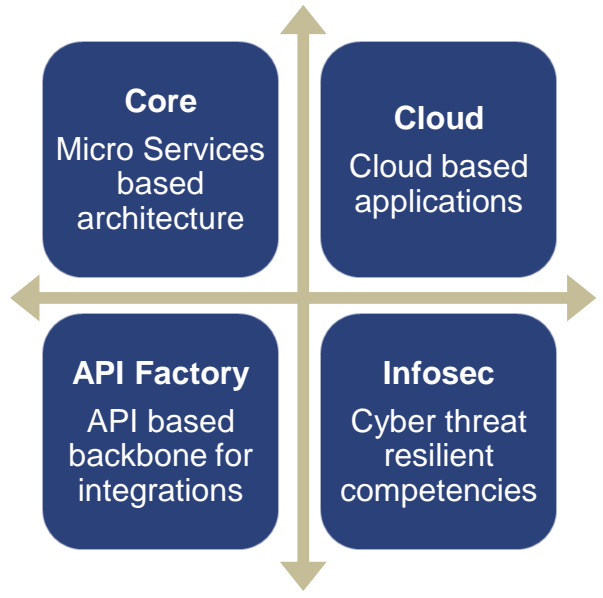
No hidden charges

Digital-First, Technology-Led to the Core

Leading to competitive moat, efficient operations & sustained growth- PFL Standalone



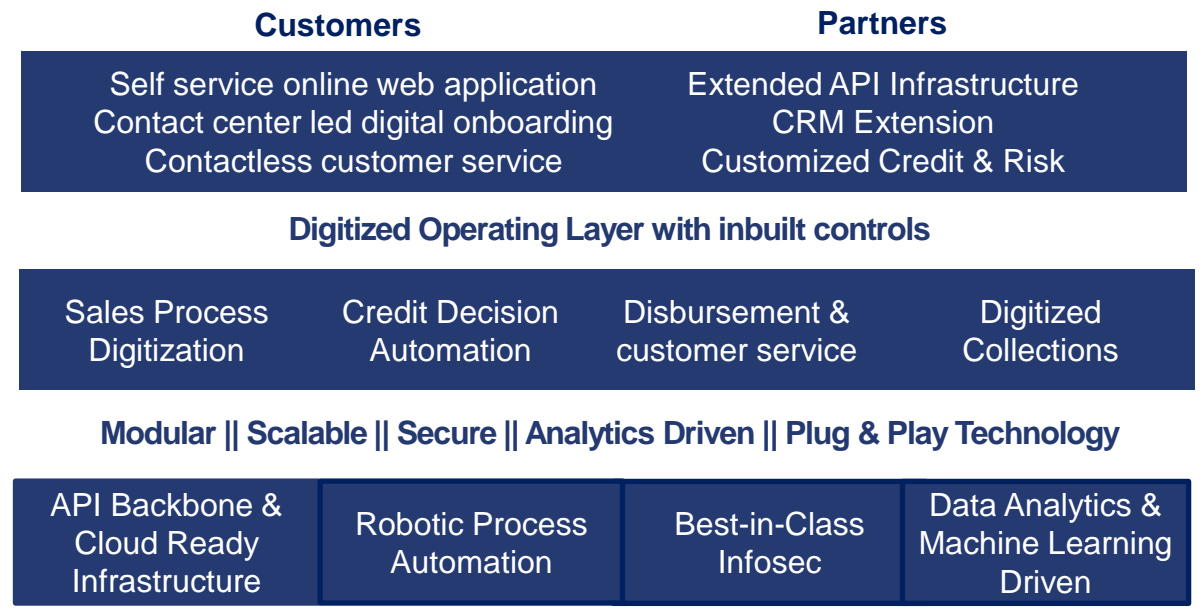
Deep Investments in Technology



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



Building a Tech led Play



- Plug & Play API Stack → Less customization + Low maintenance
- Speed of Execution - BRE, API based integration for underwriting checks & validations
- Faster adoption of technology leading to fully digitized business operations

Digital Transformation Yielding Results

PFL Standalone



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

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

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

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

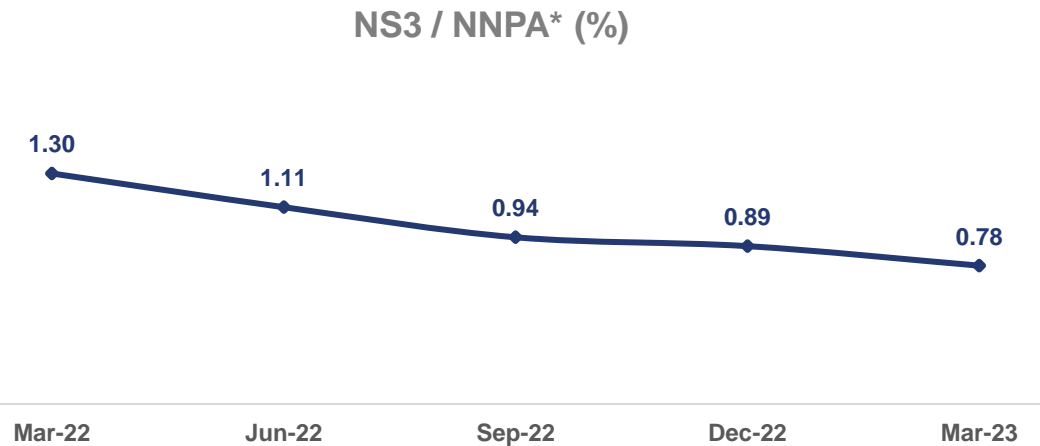
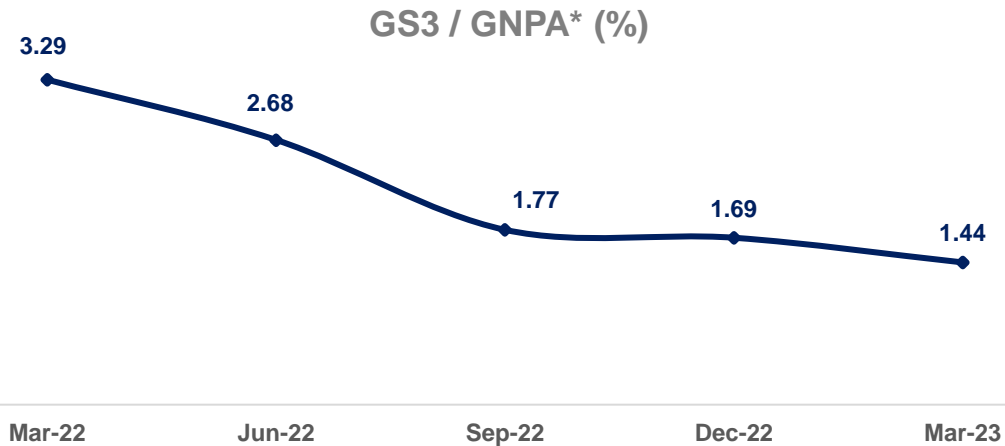
Advanced data analytics usage – Across sales, underwriting, collections & risk monitoring

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

Upholding Robust Credit Quality - PFL Standalone



Consistent outperformance on Asset Quality



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

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

Metropolitan & Urban area focused portfolio

Early-stage delinquency within guardrails

Approval rate guided by conservative policy parameters to have predictable portfolio quality

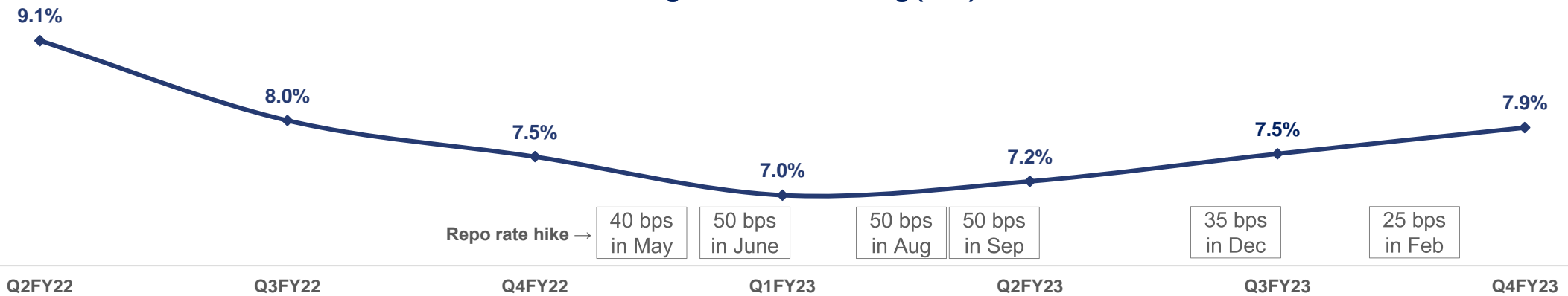
Optimizing Cost of Borrowing & Liquidity Position

PFL Standalone



Despite repo rate hike of 250 bps, our average cost of borrowing increased only by 35 bps since Q4FY22

Average Cost of Borrowing (PFL)



Enabling growth at optimum cost of borrowing

- ▶ Rating upgrade to AAA by CRISIL
- ▶ Expansion of lenders / subscribers
- ▶ Maintaining adequate liquidity



Recent rating upgrade will further optimize the borrowing cost

Onboarded new Mutual Funds, Banks & Corporate lenders

₹ 3,001 crore of liquidity surplus as on March 31, 2023

Future Ready Human Capital with Strong Leadership

Building the Right Culture with focus on Productivity



Productivity & Rewards

- OKR framework launched
- New incentive model & policy implemented
- Enhanced ESOP coverage to include middle management
- Productivity enhancement program across the functions leading to leaner structures



Development

- Well defined development plan across all levels
- Competency framework implemented
- Functional & Behavioral training program launched
- Leadership program for high potentials



Operational Efficiency

- New HRMS system & analytics launched
- Strengthened the staff governance framework
- Flexibility at work-Leave, Work From Home & Comp Off



Employee Engagement

- Synergy - Organization wide townhalls started
- Collaboration meets
- Fun at work programs
- Reward & Recognition program

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

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Customer's Problem Statement and Persona

An illustration



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

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

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

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

Customer Dilemma – Where is my lender of choice ?



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

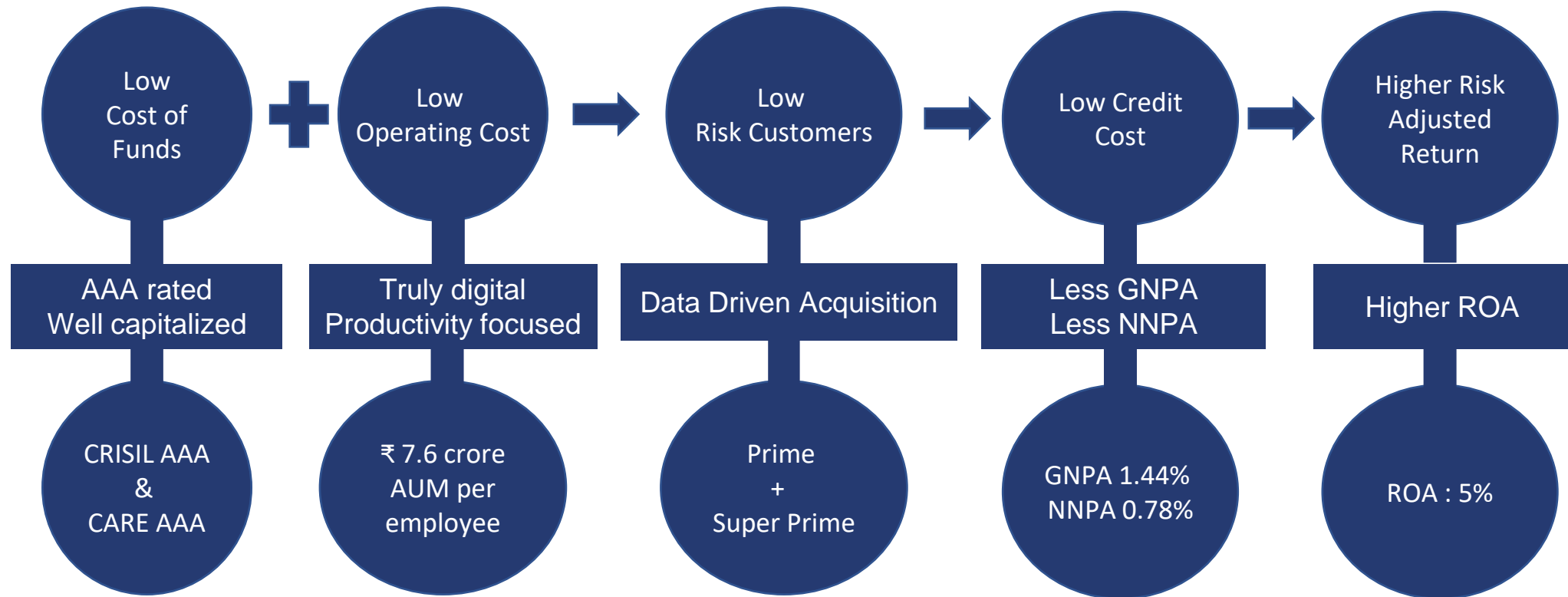
Customer needs a combo of Fintech, NBFC and Bank, hence a big opportunity for Poonawalla Fincorp

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

Poonawalla Fincorp's Fintech Model - Demystified

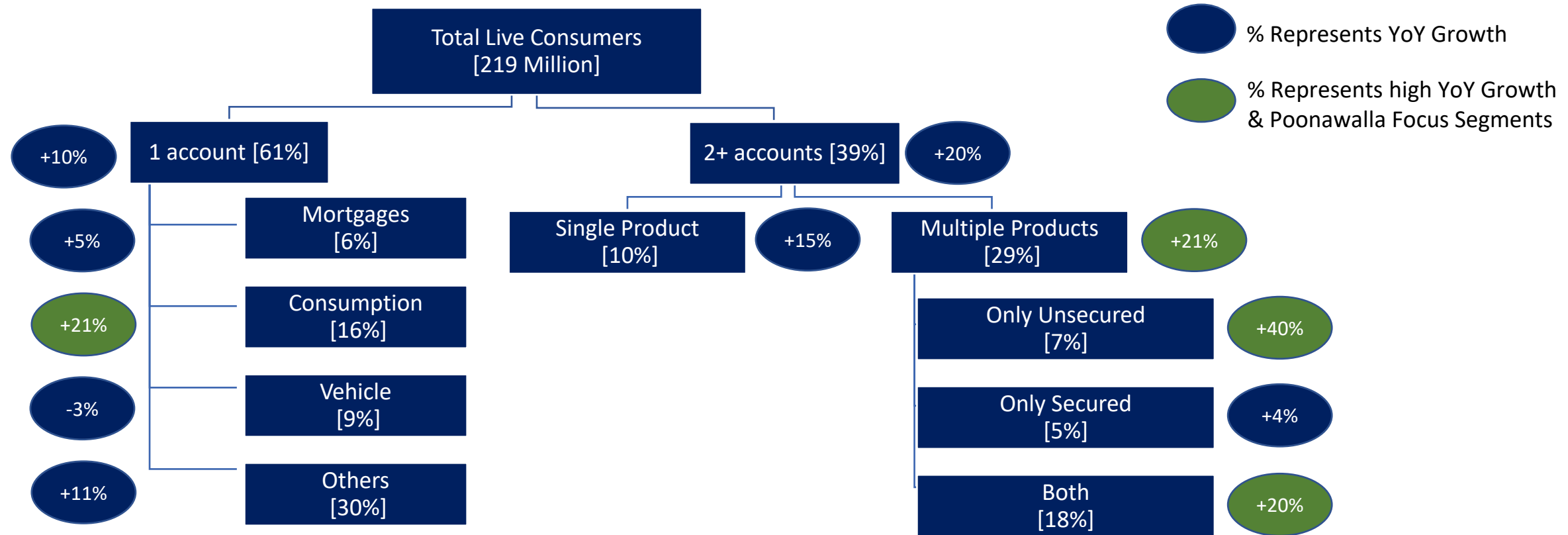


Low cost of funds and Low Opex enabling Poonawalla Fincorp to target low risk - credit tested Prime and Super Prime customers thereby resulting in lower credit cost



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

Opportunity Sizing – Bureau Based



- Large live customer base available on bureau, hence New To Credit (NTC) not a focus segment
- 10% addition YoY to bureau, addition implying a large base expansion and further opportunity for Poonawalla Fincorp
- Largest potential on ever expanding consumption / consumer and unsecured loans → strategy aligned to the same

How we are growing and the road ahead



	Portfolio Mix	Tenure Mix
Current	Secured Portfolio 49% Unsecured Portfolio 51%	Short Term (Upto 12 mths) 20% Medium & Long Term (>12 mths) 80%
Road Ahead	Secured Portfolio 40% Unsecured Portfolio 60%	Short Term (Upto 12 mths) 20 - 25% Medium & Long Term (>12 mths) 75 - 80%
Rationale	<ul style="list-style-type: none"> • Customer demand moving towards consumption and unsecured finance • Currently gap in addressing customer requirements • Huge bureau tested customer base • Risk adjusted returns make it an attractive proposition 	<ul style="list-style-type: none"> • Short tenure loans to acquire more customers with an eye for future • Helps in risk management. • Leverages the cost of capital advantage • Driver for profitability • Start small, Grow big to build competitive advantage

Risk Management integrated into the strategy



Data and Risk driven lending

Our Digital Metrics



AUM/Employee
₹ 7.6 crore

PBT/Employee
₹ 35 lakh

E-Agreement
Penetration
~90%

E-NACH
Penetration
~90%

System Scalability
10X in 12 months
in loan booking

Customer Service
94% penetration in
digitally enabled
services

Digital Collections
99% collections
through digital
means

All these metrics are reflective of the technology leveraging done across organization



**Increased Operational
Efficiency**



**Superior Customer
Experience**

As on 31st March 2023

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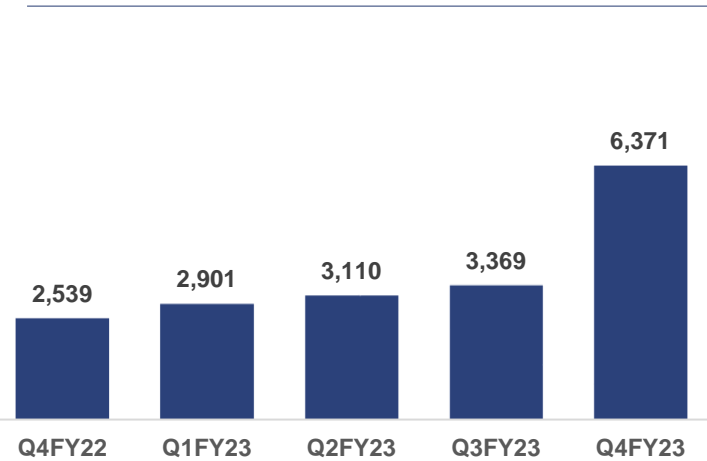
Performance Parameters

Robust growth continues | Significant reduction in GNPA & NNPA - PFL Standalone

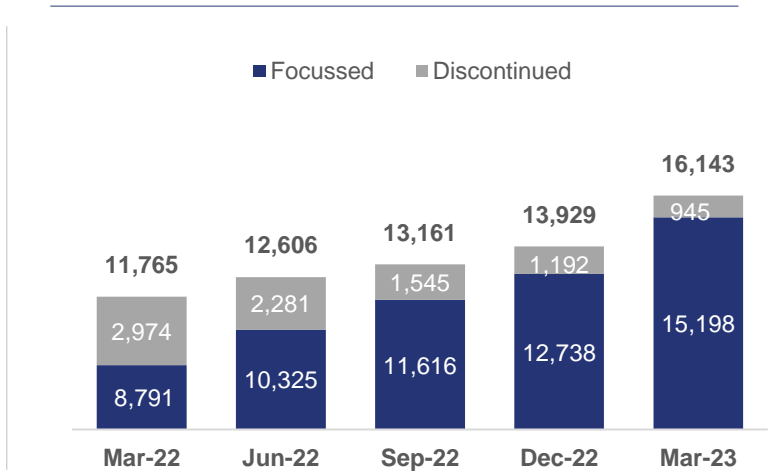


Amounts in ₹ crore

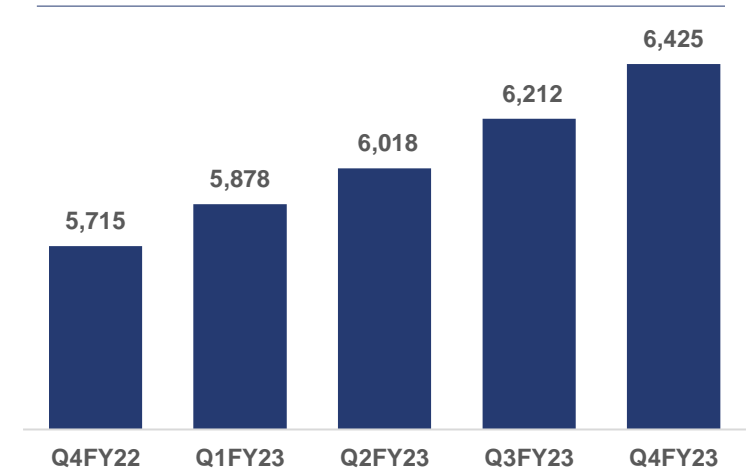
Disbursement



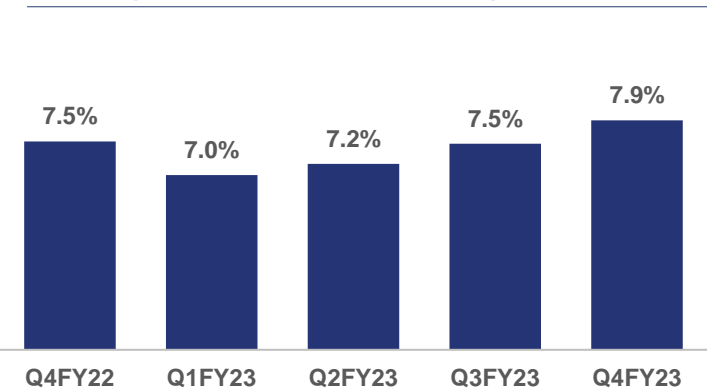
AUM



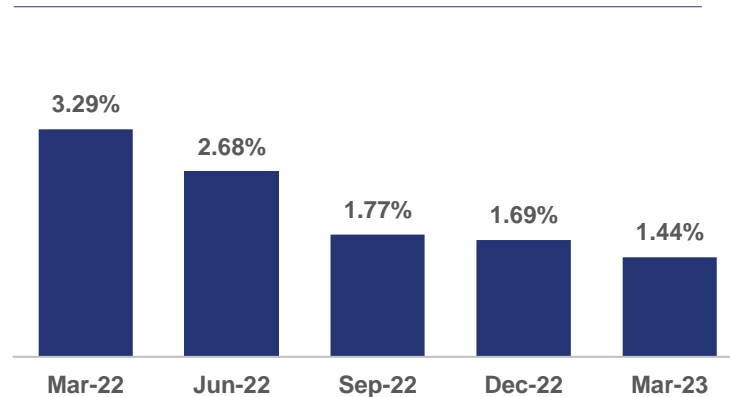
Net-worth



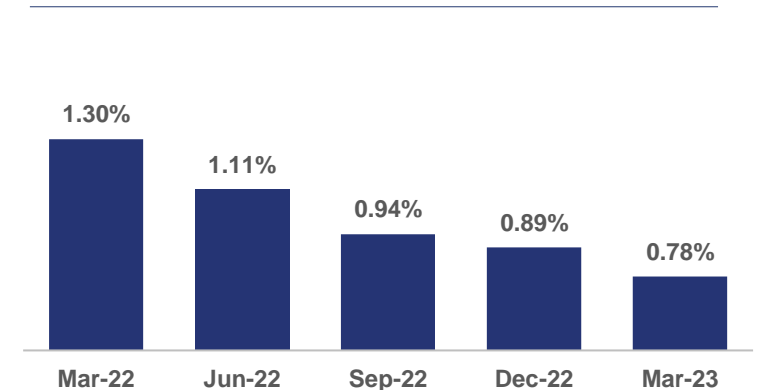
Average Cost of Borrowing



GS3 / GNPA*



NS3 / NNPA*



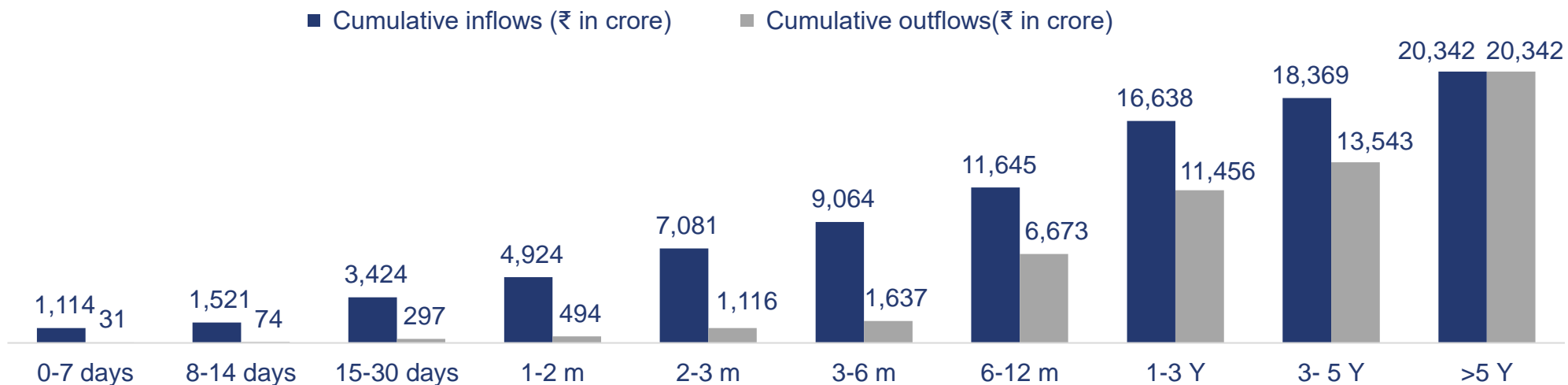
*The reduction in GNPA / NNPA is despite the alignment with revised NPA definition as per RBI circular | Comparison of aligned GNPA / NNPA Sep-22 onwards drawn from GS3 / NS3 of previous periods

ALM statement and Liquidity

PFL Standalone



Structural Liquidity Statement as on March 31, 2023



	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	1,083	1,448	3,128	4,430	5,965	7,427	4,973	5,182	4,826	-
Cumulative (%)	3491%	1969%	1054%	896%	534%	454%	75%	45%	36%	0%

Liquidity as on 31st Mar 23 for PFL standalone at ₹ 3,001 crore in the form of cash, cash equivalents and undrawn bank lines

Asset Quality

Significant improvement on sustained basis - PFL Standalone



Particulars	Mar-22	Dec-22	Mar-23
Stage 1 & 2 Assets	96.71%	98.31%	98.56%
Stage 1 & 2 PCR	3.22%	1.26%	1.15%
Gross Stage 3 (₹ crore) / GNPA*	372	223	225
Net Stage 3 (₹ crore) / NNPA*	144	117	121
Gross Stage 3 / GNPA*	3.29%	1.69%	1.44%
Net Stage 3 / NNPA*	1.30%	0.89%	0.78%
Stage 3 PCR	61.25%	47.77%	46.19%

% of on book AUM

- Portfolio well provisioned: On book AUM of discontinued portfolio has come down to ₹ 640 crore in Q4FY23 from ₹ 796 crore in Q3FY23
- The restructured book reduced to ₹ 122 crore (0.8% of AUM) as on Mar-23 from ₹ 172 crore (1.2% of AUM) as on Dec-22
- Restructured book in 0 bucket at ₹ 63 crore (51% of restructured book)

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

Profit & Loss Statement - PFL Standalone



In ₹ crore	Q4FY22	Q3FY23	Q4FY23	YoY	QoQ	FY22	FY23	YoY
Total Income	398	519	581	46%	12%	1,567	2,010	28%
Interest Expenses	110	159	173	57%	9%	509	595	17%
Operating Expenses	173	204	196	14%	-4%	605	803	33%
Operating Profit	115	156	212	84%	36%	453	612	35%
Credit Cost	(1)	(45)	(25)	-	-	69	(134)	-
Profit after Tax	89	150	181	103%	20%	293	585	100%

Balance Sheet - PFL Standalone



In ₹ crore	31-Mar-22	31-Dec-22	31-Mar-23	YoY
Cash & Bank Balances	537	99	657	22%
Receivables	14	23	21	47%
Loans	10,678	12,883	15,229	43%
Investments	820	1,138	311	-62%
Other Financial Assets	144	470	571	297%
Non-Financial Assets	616	513	1,232	100%
Total Assets	12,810	15,127	18,022	41%
Borrowings	6,726	8,418	11,120	65%
Other Liabilities	369	498	478	29%
Share Capital	153	153	154	-
Reserves & Surplus	5,562	6,059	6,271	13%
Total Liabilities	12,810	15,127	18,022	41%

Non-Financial Assets includes assets held for sale

PHFL Transaction – Update & Rationale



Update

Poonawalla Fincorp announced sale of its Housing Finance Subsidiary

In Q3FY23, Poonawalla Fincorp's Board approved sale of its housing finance subsidiary Poonawalla Housing Finance Limited to TPG (Perseus SG Pte. Ltd., an entity affiliated with TPG Global, LLC) at a valuation of ₹ 3,900 crore.

Shareholders' and other approvals have been received and RBI approval is under process.

Rationale

► Shareholder Value Maximization

Maximize the shareholders' value in the long term as ***Poonawalla Fincorp focusses on building a Tech-Led and Digital-First financial services company, with leadership in consumer & MSME financing.***

► Differentiated Business Models

In the best interest of both the entities and all stakeholders considering the ***different customer segments, geographies, and distribution model. Poonawalla Fincorp will continue to focus on its growth coming from Tech-Led businesses and a branch-lite model*** while Poonawalla Housing Finance will follow its own differentiated path as a completely independent business.

► Resource Optimization and Focus

Will help both the entities ***focus on maximizing value creation by optimizing resource allocation and increasing management focus*** on their respective business needs.

Agenda – PFL Standalone



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Digital Transformation Journey So Far & Way Forward

We have successfully completed Phase 1 of technology transformation and launched multiple new products as per our stated strategy. It has helped put in place a stable and scalable digital platform.

With strong roots in place, the Company has now embarked on the phase 2 journey and on its way to launch EMI card, Co-branded Credit card, and other Digital Loan offerings over the next 2 quarters through a state-of-the-art digital platform to offer superior customer experience.

Forthcoming slides outline the strategic roadmap of Phase 2...

Strong Roots of Digital, Technology & Analytics

Successfully implemented in Phase 1 over the last 6 quarters



Core Platform	Customer Relationship Management	Loan Origination Platform	Rule Engine Platform	Loan Management Platform	Collection Management Platform
	Lead generation Calling & Campaigns Validations & Checks	Onboarding Process workflow Advanced validations	Real time Analysis Policy validation Decision engine	Loan Servicing Loan Repayment Loan Closure	Dues follow up Case Allocation & Legal Repo. & Settlement
API Gateway	Multiple APIs for seamless interface				
Marketing Solutions	SMS	WhatsApp	E-mail	Custom Journeys	Contact Centre
	Dialler Operations	Customer History	Customer Offers	Single customer view	Call Governance
Contact Centre	Across Sales & Service				
Data & Analytics	Straight Through Processing (STP)	Pre-Approved / Qualified Offer Generation	Product X-Sell / Up Sell Propensity	Data Warehouse	Analysis & Reporting
Digital	Digital KYC Smart Contract	Chatbot & Robotic Process Automation	Unified Payments Platform	End 2 End Web based Journeys	Strong Digital Marketing Capabilities
Infrastructure	Cloud Infrastructure	Disaster Recovery Infrastructure	High Availability Infrastructure	Data Security	Cyber Security
Channels	Branch Direct Sales Web Contact Centre Direct Sales Agent App				

Phase 2: Deepening Technology, Digital & Analytics

Innovative, Personalized, Engaging & Convenient - For superior customer experience



Highly customised orchestration layer integrating across channels to create unique experience

Data	Apps	Consumer Products	Eco-System	Personalization	Engagement
Consent Based Data	Consumer App	Transaction Credit	Merchant Partnerships	Demographic	Rewards
Digital Footprint Data	Merchant App	Subvention Based	E-Commerce Partnerships	Behaviour	Promotions
Eco-System Data	Partner App	Check Out Finance	Payments Partnerships	Propensity	Utilities
Auto Refresh Data	Referral App	Card Products	Merchant Platforms	Contextual	Notifications

Best –In-Class → || Customer Experience || Customer Service || Customer Engagement ||

**The Future of Digital is here...Optimised for Network Effect...
and hence Disruptive Growth.**

Phase 2 :Journey Started..

On track to deliver it over next 2 Quarters (~50% work completed in Q4FY23)



Enhanced Digital Platform	Customer Portal	Straight Through Disbursal Platform	Customer Mobile Super App	App Based Lending & Referrals	Digital Collections Platform
	Partner On-boarding & Self-Service Platform	Automated & Fully Integrated Sales Incentives & Commissions Engine	Fully Integrated Cloud ERP Platform	Merchant Mobile App	Fully Integrated Treasury Management Platform
New Digital Products	Supply Chain Finance	Merchant Finance	Virtual Cards	Transaction Finance	Credit Limit Program
Network & Marketplace	Marketplace	E Commerce	Referrals Program	Co-Lending	QR Code Merchants
AI & ML Initiatives	ML Scorecards based Campaigns	AI Enabled Automated Voice Based Collections	AI Enabled Digital Assistant for Customer Self Service	Omnichannel Customer Persona Based Onboarding	AI Powered Transaction Recon Engine
	AI Powered Automated Outbound Sales Calls	AI Powered Inbound Voice Assistant	ML Based Collections Scorecard	ML Based Behavior Scorecard	ML Powered Sales Forecast & Management Dashboards
Infrastructure	Multi Cloud Hosting	Enhanced Info Security Operations Center	Network Operations Center	DevOps Platform	Zero On-Premises Data Center
Future Tech Thought Leadership	Strong In-house Team		Industry best Training Program for Fresh Engineering Talent		

Phase 2: Enhanced Customer Service - 360° View*

Self Service, Personalized, Insight Driven – “Making Service delivery a Sales Channel”



Self Service & FTR Resolutions

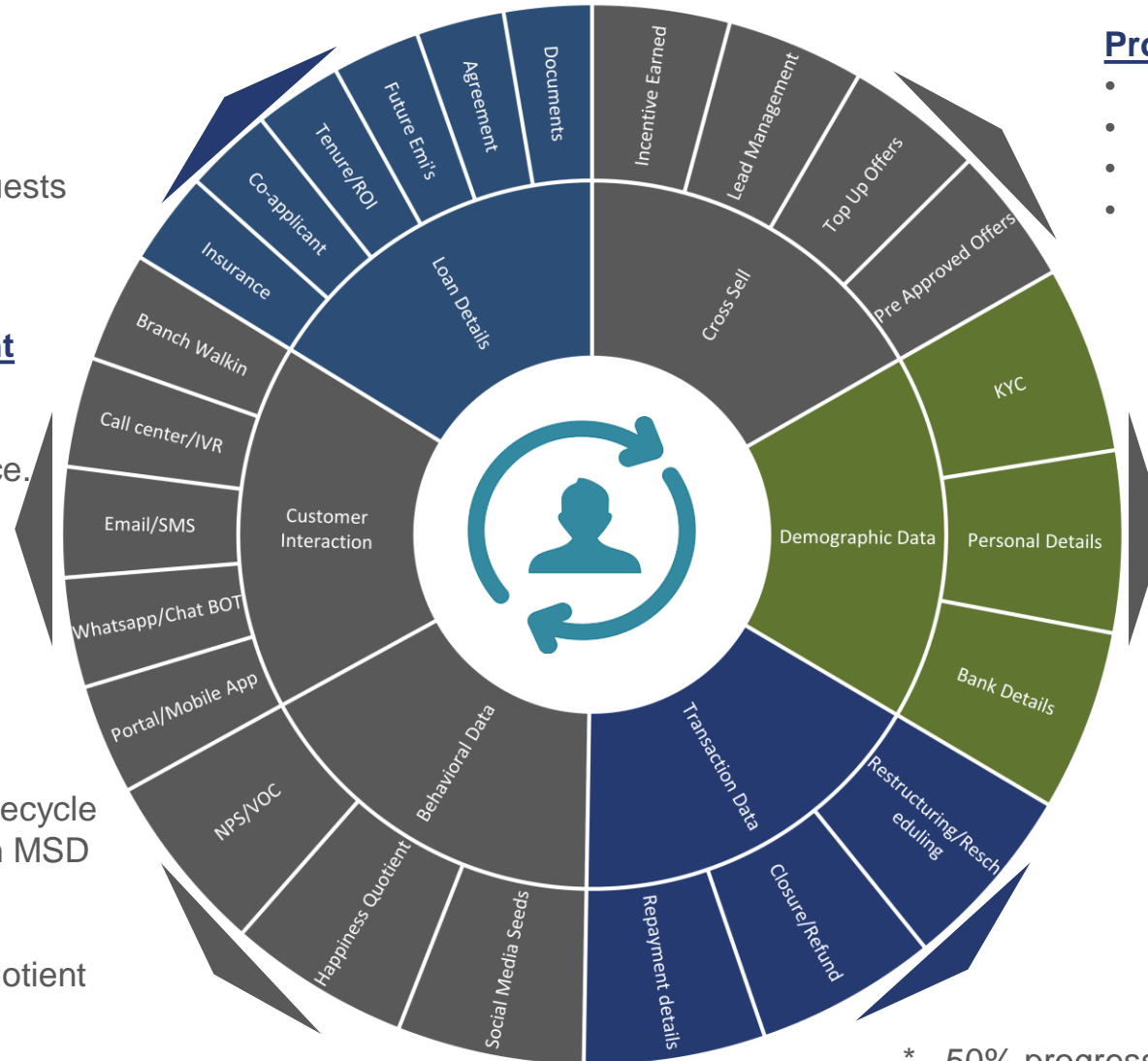
- Agent assist & Customer 360
- Loan details
- One click send for customer requests
- Integration with Insurance hub

Customer Interaction Management

- Omnichannel 360° View
- Hyper-Personalization for distinctive & contextual experience.
- CRM to Cloud telephony dialler Integration
- Customer Portal & Mobile App
- Self Serving Kiosk @ branches
- Integrated Communication Hub

Customer Insights

- NPS – VOC Collections across lifecycle
- NPS Score addition & mapping in MSD CRM through all digital channels
- Customer Sentiment Analysis
- Building Customer Happiness Quotient
- Contextual hyper-personalized communications



Promote & Manage Cross Sell

- Segmented campaign management in CRM
- STP fulfilment journey for Pre-Approved Offers
- Co-browser assisted Journeys
- Lead Management & tracking

Drive STP & FTR

- E-Nach Status/curing/swapping
- E-Nach registration (tracking)
- CKYC / Re-KYC initiation
- Personal data updation (Email / Mobile)

STP Servicing, Process Automations

- Unified Payment Platform
- Realtime Payment Posting & Receipting
- Proactive NOC Issuance Automation
- Closure & Refund Issuance Automation

* ~ 50% progress made in these propositions – On Track

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Board of Directors - Poonawalla Fincorp

Experienced & Diversified Board



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



Mr. Abhay Bhutada
Managing Director



Mr. Amar Deshpande
Non-Executive Director



Mr. Sajid Fazalbhoy
Non-Executive Director



Mr. Atul Kumar Gupta
Non-Executive Director



Ms. Vijayalakshmi R. Iyer
Independent Director



Mr. Prabhakar Dalal
Independent Director



Mr. Bontha Prasad Rao
Independent Director



Mr. G. Jaganmohan Rao
Independent Director



Mr. Sanjay Kumar
Independent Director

Awards and Accolades

Recognition from Industry circles



HR Practices



Recognized as the most preferred workplace 2022-23

Customer Centricity



One of the most Customer centric Brands at Economic Times CX Summit 2022

Digital NBFC



'Best Digital NBFC of the Year' award at the 4th Annual India NBFC Summit 2022

Fastest Growing NBFC



Recognized as the Fastest Growing NBFC of the Year' award at ELETS NBFC100 Leader of Excellence Awards

Cyber Security



'Cybersecurity Financial team of the year 2022' by Quantic India

Operational Excellence



Gold award at the 37th annual convention of Quality control forum of India (QCFI) - 2022

Best Brand



Best Brand award at the 5th Best Brands Conclave of The Economic Times - 2022

Rising India Summit - Celebrating India's Real Heroes



- Associated with News18 for their flagship event Rising India to honour the Real Heroes
- During this summit Poonawalla Fincorp in association with News18 felicitated the Unsung heroes from different walks of life for their contribution towards nation building
- Mr. Abhay Bhutada, Managing Director, Poonawalla Fincorp opened this summit with keynote address



Launch of Kya Se Wah Campaign

Promotional digital media campaign for Business and Professional Loans



- Launched 'Kya Se Wah' campaign for company's business and professional loans in Q4FY23
- It resulted in strong brand visibility and recall across target segments
- We will continue to focus on Customer education and awareness across all loan products



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