

27 July 2022

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: Investors/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 on the Unaudited Financial Results of the Company for the quarter ended 30 June 2022.

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: 601, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi, Mundhwa Road, Pune - 411036
T: +91 020 67808090 | **E:** info@poonawallafincorp.com | **W:** www.poonawallafincorp.com

Poonawalla Fincorp Limited

(Formerly known as Magma Fincorp Limited)

Investor Presentation Q1FY23

Agenda



1	Overview	▶	2-6
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3	Business and Financial Highlights: Consolidated	▶	16-23
4	Business and Financial Highlights: Subsidiary (PHFL)	▶	24-31
5	Board Members	▶	32-33
6	Appendix: Digital Capabilities	▶	34-39

Poonawalla Fincorp At a Glance



What defines us

“Young and resilient NBFC which rebooted itself in the most trying times of pandemic”

“Catering to the financing needs of young India, both consumer and MSME business”

“Offering diversified products to have a sustainable business growth”

“Agility of a fintech along with best-in-class risk management and customer experience”

“Technology enabled to foster innovation and differentiation and lead in chosen segments”

“Focussed on creating value for customers, shareholders, employees and other stakeholders”

AUM

₹ **17,660 Cr**

+22% YoY | +7% QoQ

Gross Stage 3

2.19%

-319 bps YoY | -47 bps QoQ

RoA

3.4%

+155 bps YoY | +29 bps QoQ

Debt / Equity

1.7x

Q1FY23

Disbursement

₹ **3,436 Cr**

+98% YoY | +3% QoQ

Net Stage 3

0.95%

-176 bps YoY | -16 bps QoQ

Networth

₹ **6,235 Cr**

+9% YoY | +3% QoQ

CRAR (Standalone)

46.1%

Poonawalla Fincorp

at

Right Place

- Growing demand for Pre-owned Cars
- MSME resurgence post pandemic
- Consumption driven economic growth
- Desire for superior digital experience while taking credit

at

Right Time

- Growing per capita income
- Formalization of MSME
- Rising digital penetration
- Growing acceptability of credit
- Aspirational lifestyle

have

Right Aspiration

- Capitalize on the national transition
- Changed our business model in record time to address the changing market needs

Management Vision 2025

Performance in line with the 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%**

Accelerate the growth trajectory of PHFL followed by **value unlocking through IPO**

On the right track (Q1FY23)

Leadership board position in POC and LTP on monthly disbursement basis
AUM 1.24x of FY21 | Focused AUM 1.85x of FY21
Launch of new products + DDP distribution model

264 bps reduction in average cost of borrowing
between Q1FY23 and Q1FY22

Net Stage 3 at 0.95 % as on 30th June 22

Initiated fund raise of upto ₹1,000 cr for value unlocking & future growth

Scalable Business Model to drive Profitable Growth

Uniquely Positioned



Inherent Strengths...

Brand Strength

- Flagship financing arm of Cyrus Poonawalla Group with shared brand identity

Digital First and Technology Led

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

Retail Franchise

- Focus on consumer & MSMEs
- PAN-India retail franchise
- Granular book | Risk based pricing

Robust Balance Sheet

- Low leverage of 1.7x leading to well protected liability book in rising rate environment

Distribution Aligned with Target Market

- Focus on Direct, Digital & Partnership (DDP) led distribution while optimizing the channel partner mix
- Significant traction witnessed in DDP Mix

Efficiently Managed Liability Book

- Flagship group company Serum Institute of India rated 'AAA'
- Both PFL & PHFL rated 'AA+/stable'
- Initiated capital market journey

... that give us "Right to Win" the customers

Amongst the best Turn Around Time for loan disbursals

Source of competitive edge

Superior customer experience throughout the journey

Focus on maximizing customer delight and advocacy

Plug & play API tech stack, speed of execution

Preferred partner for digital aggregators, FinTech & other ecosystem partners

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Profitability Protected in Rising Rate Environment while Maintaining Growth and Asset Quality



Preserving competitive edge through efficient liability management...

Dynamic liability book management

- Started capital market borrowings
- Replaced old long-term funds with low cost borrowing
- Incremental borrowings at competitive rates

...while rates have been selectively passed on...

- Median Disbursement IRR rose
- Key value offerings to enhance customer stickiness
 - Low TAT
 - 100% digital journey
 - Superior customer service

...and maintaining growth and asset quality

Balanced growth & focus on quality

- Total disbursement in Q1FY23 higher than that in Q4FY22
- Organic disbursement grew 27% QoQ
- NS3 down to 0.95%

Focus on Lifetime Customer Value for Sustainable Profitability



Accelerated customer acquisition...

Significant traction during the quarter

- Continued momentum from existing partnerships
- Traction from new partnerships
- Entered Digital consumption loan space in Q4FY22

...at a cost lower than pure play DSA led model...

Direct, Digital and Partnership (DDP) led distribution model with optimum mix of channel partners compared to pure play DSA led distribution

...with enhanced X-sell / upsell capabilities to maximize return

- Increasing product offering bouquet to further aid X-sell/upsell
- Launched machinery loan & supply chain finance in Q1FY23
- Leveraging advanced data analytics to maximize X-sell/upsell

Executive Summary - Consolidated

Consolidation phase is now propelling us into growth orbit in FY23



Strong business momentum continues in Q1



- Overall disbursement in Q1FY23 higher than that in Q4FY22 despite Q1 generally being a muted quarter
- Overall disbursement in Q1FY23 ~2x of Q1FY22 | Consistent increase in **Organic disbursement** up 26.5% QoQ
- Quarterly Organic disbursement (₹ cr) Q1FY22: 338 | Q2FY22: 1,295 | Q3FY22: 1,543 | Q4FY22: 2,164 | Q1FY23: 2,738**
- Focused AUM growth robust at 66.1% YoY and 13.0% QoQ | Total AUM growth 22.4% YoY and 6.5% QoQ

Strengthened distribution – Digital, Direct and Partnership (DDP)



- DDP contribution increased ~2x QoQ to 34.1% of the total Q1FY23 disbursement | 147% QoQ growth in Q1FY23**
- Disbursement through new partners for Digital BL, Digital PL and Digital LAP initiated during the quarter
- API-based integration with partners for information access | Strong digital acquisition channel for direct business capture

Efficiently managed liability book



- 264 bps YoY reduction in avg. Cost of Borrowing (CoB) in Q1FY23 | 49 bps QoQ reduction in Q1FY23**
- Initiated capital market journey in Jul 22– Raised ₹ 450 cr CP | Raised ₹ 250 cr maiden NCD
- Added multiple new relationships during the quarter | Moved away from consortium to multiple banking arrangement

Executive Summary - Consolidated

Consolidation phase is now propelling us into growth orbit in FY23



Asset quality Improvement



- NS3 book at 0.95% as on Jun 22 vs 1.11% as on Mar 22 and 2.71% as on Jun 21
- GS3 book at 2.19% as on Jun 22 vs 2.66% as on Mar 22 and 5.38% as on Jun 21

Rise in profitability



- Q1FY23 NIM at 9.5% vis a-vis 9.5% in Q4FY22 and 7.9% in Q1FY22
- Q1FY23 RoA at 3.4% increased by 29 bps QoQ and 155 bps YoY
- Q1FY23 PAT stood at ₹ 141 cr up 18.5% QoQ and up 118.3% YoY

Investments in People for Future ready Organization



- Recognized as one of the **most preferred workplaces 2022-2023** by Team marksmen in association with India Today
- Enhanced the ESOP coverage to include middle management: To help build meritocratic culture, retain top talent, and employee stake in growth of the company
- Started 'Future ready' human capital initiatives: Competency framework, Learning & Development initiatives, Productivity enhancement

Executive Summary - PFL (Standalone)



Key Highlights Q1FY23

AUM growth of 18.1% YoY & 7.2% QoQ

NS3 @1.11% ↓19 bps QoQ | GS3 @ 2.68% ↓62 bps QoQ

Q1 disbursement 14.3% higher than that in Q4
Organic disbursement ↑48.6% QoQ

QoQ disbursement momentum seen across all products
and all sourcing channels

New Products launched:
Supply Chain Finance & Machinery Loan

North : West : South : East AUM % mix
Jun22:- 28 : 27 : 31 : 15 | Mar22:- 30 : 24 : 28 : 18

RoA rises to 4.1%; ↑89 bps QoQ & ↑224 bps YoY

PAT stood at ₹ 124 cr; ↑38.7% QoQ & ↑ 148.2% YoY

Reduction in CoB: 7.0% | ↓ 275 bps YoY & ↓ 57 bps QoQ

Raised capital market borrowings
₹ 450 cr CP & ₹ 250 cr maiden NCD

Executive Summary - PHFL



Key Highlights Q1FY23

AUM stands at ₹ 5,282 cr as on Jun22; ↑ 31% YoY

Gross Stage 3 Assets of 0.87%; ↓ 107 bps YoY

Disbursement of ₹ 535 cr in Q1FY23; ↑ 116% YoY

Operating in 20 states; 128 branches as on Jun 22

Reduction in CoB; 6.8% for Q1FY23; ↓ 236 bps YoY

North : West : South : East AUM mix %
Jun22:- 33 : 34 : 26 : 7 | Mar22:- 33 : 34 : 26 : 7

PBT of ₹ 40 cr in Q1FY23; ↑ 247% YoY

Credit rating of 'AA+/ Stable' by CRISIL and CARE

State of the art, cloud-hosted LOS, LMS & CRM;
Implemented digital onboarding journey for customers

Initiated fund raise of upto ₹ 1,000 cr for value unlocking
& future growth

Digital Transformation Yielding Results

Digital First –Tech led approach



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

- 100% 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 disbursements onboarded via NACH mandate with more than 90% onboarding through digital NACH
- Reduction in cash collection amount (-37%) and number of cash collection accounts (-47%) in last 12 months

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

- Seamless and integrated Omni-channel customer engagement (call center, branch office, smartphone, and website) with focus on 'First Time Right' service and maximizing NPS on all transactions
- 100% digital onboarding of channel partners initiated with <1 day TAT + system-based payouts + online platform for loan application

Advanced data analytics capability – Using 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 and risk segmentation to streamline collection effort
- Leverage 'data intensive lake' with real time update of customer data

Product Suite

Tailored for the target segment identified



Existing products

Pre-owned Cars

Digital Business Loans

Machinery Loan

Affordable Home Loan

Digital Personal Loan

Digital Consumption Loan

Affordable LAP

Digital Loan to Professionals

Medical Equipment Loan

Auto Lease

Digital SME LAP

Supply Chain Finance

Upcoming products

Merchant Cash Advance

Consumer Finance

EMI Card

Credit Card

Focus on consumer and MSME finance to aid further growth

Granular portfolio

Focus on credit tested customers

Data analytics driven approach

X-sell

Digital First approach with robust underwriting & monitoring across product lines

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Q1FY23 Performance Highlights - Consolidated



AUM

17,660

YoY | QoQ
+22.4% | **+6.5%**

CoB

6.9%

YoY | QoQ
-264 bps | **-49 bps**

NIM

9.5%

YoY | QoQ
+155 bps | **-7 bps**

RoA

3.4%

YoY | QoQ
+155 bps | **+29 bps**

Disbursement

3,436

YoY | QoQ
+98.3% | **+3.0%**

GS3

2.19%

YoY | QoQ
-319 bps | **-47 bps**

NS3

0.95%

YoY | QoQ
-176 bps | **-16 bps**

PAT

141

YoY | QoQ
+118.3% | **+18.5%**

Q1FY23 Business Update

Portfolio attuned for growth and superior risk-adjusted returns



Pre-Owned Car

- Highest ever quarterly disbursement in Q1FY23 with 22.0% QoQ growth
- Disbursement via partnership contributed 20.2% in Q1FY23 vs 17.4% in Q4FY22 & 7.3% in Q3FY22
- Rise in digital onboarding through E-sign, E-stamp, Digital KYC, Digital NACH

Digital BL | Digital PL | Digital LTP

- Highest ever quarterly disbursement in Q1FY23
- QoQ disbursement grew 63.1% in Q1 vs 32.4% in Q4FY22 & 15.8% in Q3FY22
- Leadership board position in LTP
- 100% digital journey capability with E-sign , E-agreement, Digital KYC, Digital NACH, Scorecard-based underwriting

Digital LAP

- Highest ever quarterly disbursement in Q1FY23 with 32.5% QoQ growth
- Focus on end-to-end digital platform
- Rise in Digital onboarding & Digital collections

Affordable HL | LAP

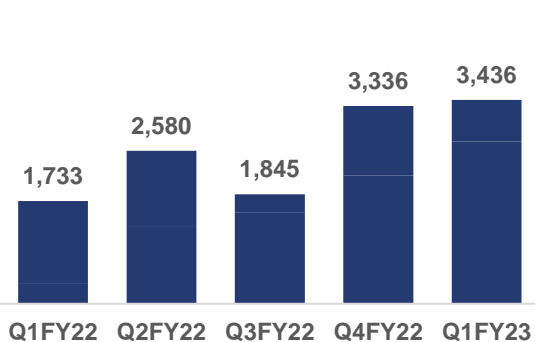
- Q1FY23 disbursement more than doubled YoY
- Launched 'MSME' focused secured product upto ticket size of ₹15 lakhs
- Implemented digital onboarding journey for customers

Performance Parameters – Consolidated

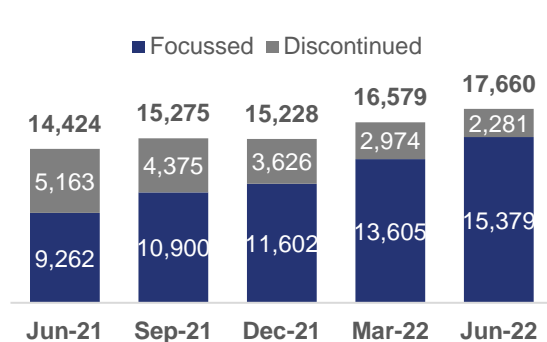
Robust Growth continues | Significant Reduction in CoB, GS3 and NS3



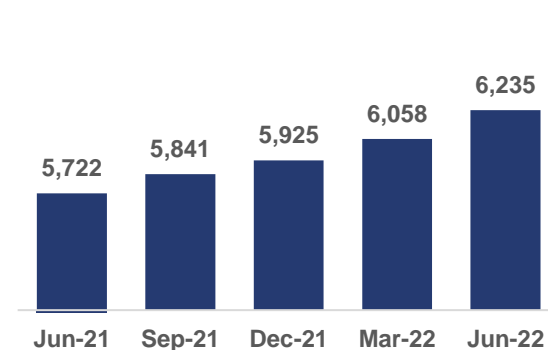
Disbursement



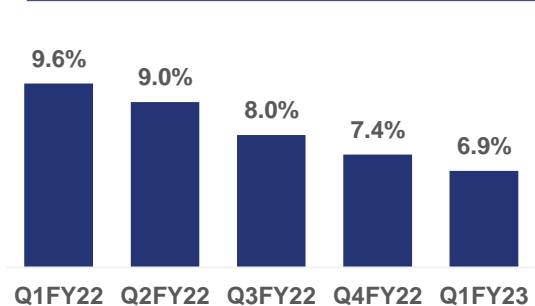
AUM



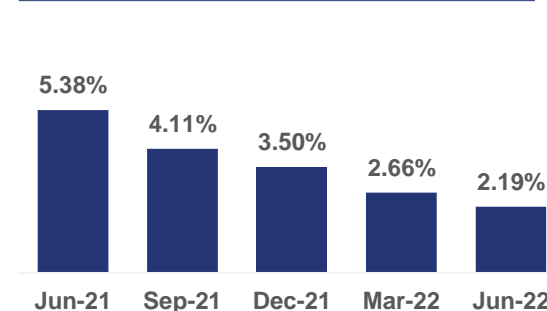
Network



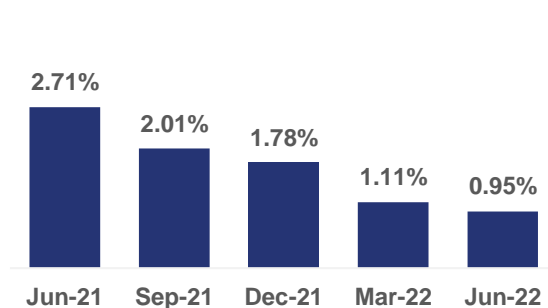
Cost of Borrowing



GS3



NS3



Amounts in ₹ cr

Asset Quality

Reduction in Stage 2 & Stage 3 assets



	PFL			PHFL			Consolidated		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
Stage 1 Assets	76.9%	86.7%	90.8%	85.3%	90.8%	92.2%	78.9%	87.8%	91.1%
Stage 2 Assets	16.7%	10.1%	6.6%	12.7%	8.3%	7.0%	15.8%	9.6%	6.7%
Stage 1 PCR	1.6%	1.8%	2.5%	0.4%	0.3%	0.3%	1.3%	1.4%	1.9%
Stage 2 PCR	22.4%	15.8%	28.7%	14.1%	12.8%	11.2%	20.8%	15.1%	23.8%
Stage 1 & 2 PCR	5.3%	3.2%	4.3%	2.2%	1.4%	1.1%	4.5%	2.7%	3.4%
Gross Stage 3 (₹ cr)	638	372	327	59	41	40	697	413	367
Net Stage 3 (₹ cr)	304	144	134	38	26	24	341	170	158
Gross Stage 3	6.43%	3.29%	2.68%	1.95%	0.96%	0.87%	5.38%	2.66%	2.19%
Net Stage 3	3.17%	1.30%	1.11%	1.25%	0.60%	0.54%	2.71%	1.11%	0.95%
Stage 3 PCR	52.4%	61.2%	59.2%	36.5%	37.4%	38.9%	51.0%	58.9%	57.0%

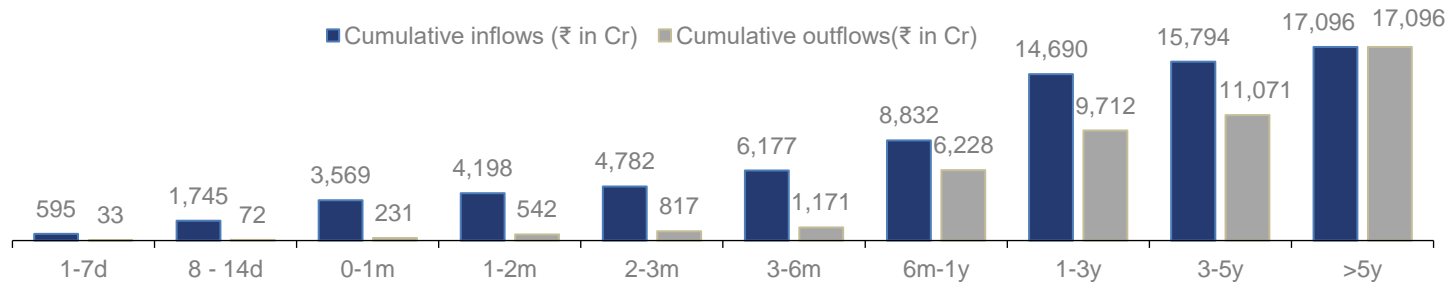
% of on book AUM

- The restructured book reduced to ₹ 619 cr (3.5% of AUM) as on Jun22 from ₹ 786 cr in Mar22 (4.7% of AUM)
- Restructured book in 0 bucket was ₹ 280 cr (45% of total restructured assets). However, for the purpose of asset classification and provisioning ₹ 453 cr (73% of total restructured assets) have been classified under stage 2
- Provision on restructured portfolio (excluding management overlay provisions for COVID wave 2) stands at ₹ 147 cr (23.7%) as on Jun22

ALM statement and Liquidity – PFL Standalone



Structural Liquidity Statement as on 30 Jun 22



Cumulative Positive Gap	562	1,673	3,338	3,656	3,965	5,006	2,603	4,978	4,723	0
Cumulative (%)	1696%	2333%	1446%	674%	485%	427%	42%	51%	43%	0%

Based on PFL standalone numbers

- Liquidity as on 30 June 22 for PFL standalone is ₹ 3,188 cr in the form of cash, cash equivalents and undrawn bank lines
- No cumulative gap in any of the bucket

Profit & Loss Statement – Consolidated



Particulars	Amounts in ₹ cr				As % of average AUM			
	Q1FY22	Q4FY22	Q1FY23	FY22	Q1FY22	Q4FY22	Q1FY23	FY22
NII (including fee income)	284	371	398	1,325	7.9%	9.5%	9.5%	8.9%
Opex	155	214	235	742	4.3%	5.5%	5.6%	5.0%
PPOP	129	157	163	583	3.6%	4.0%	3.9%	3.9%
Credit cost	52	3	(12)	93	1.5%	0.1%	(0.3%)	0.6%
Share of profit in JV	4	0	0	2	0.1%	0.0%	0.0%	0.0%
Profit Before Tax	81	154	176	492	2.3%	4.0%	4.2%	3.3%
Exceptional items¹	0	0	7	0	0.0%	0.0%	0.2%	0.0%
Profit After Tax (PAT)	65	119	141	375	1.8%	3.1%	3.4%	2.5%
Normalized PAT¹	65	119	131	375	1.8%	3.1%	3.1%	2.5%

¹ Exceptional items include gain on sale of MHDII shares of ₹ 238 cr and one time management overlay/provision of ₹ 231 cr | Normalized PAT excludes the exceptional items

Profit & Loss Statement – Standalone



Particulars	Amounts in ₹ cr				As % of average AUM			
	Q1FY22	Q4FY22	Q1FY23	FY22	Q1FY22	Q4FY22	Q1FY23	FY22
NII (including fee income)	231	288	310	1,058	8.7%	10.4%	10.3%	9.8%
Opex	130	169	190	595	4.9%	6.1%	6.3%	5.5%
PPOP	101	119	120	463	3.8%	4.3%	4.0%	4.3%
Credit cost	38	3	(14)	78	1.4%	0.1%	(0.5%)	0.7%
Profit Before Tax	63	117	134	385	2.4%	4.2%	4.5%	3.5%
Exceptional items¹	0	0	21	0	0.0%	0.0%	0.7%	0.0%
Profit After Tax (PAT)	50	89	124	293	1.9%	3.2%	4.1%	2.7%
Normalized PAT¹	50	89	100	293	1.9%	3.2%	3.3%	2.7%

¹ Exceptional items include gain on sale of MHDI shares of ₹ 252 cr and one time management overlay/provision of ₹ 231 cr | Normalized PAT excludes the exceptional items

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Poonawalla Housing Finance Limited

(Formerly known as Magma Housing Finance Limited)

(Subsidiary)



Poonawalla Housing Finance – At a glance



- Poonawalla Housing Finance Limited (PHFL), subsidiary of PFL, is a **national scale affordable segment HFC** with 128 branches in 20 states across India.
- Direct relationship model with the customers 'Go Direct' strategy: 74% of loans through direct sourcing in Q1FY23
- **Driving financial inclusion** by serving new to credit customers having limited access to formal credit
- Launched “MSME” focused secured product of ticket size upto ₹15 lakhs to cater the business requirements of MSMEs
- Committed to '**Housing for All**' objective of government Enabled 11,500+ customers (>40% of HL) to avail PMAY subsidy and 5000+ customers (>15% of HL) to avail AHF refinance benefit

AUM

₹ 5,282 cr

+31% YoY | +4% QoQ

Gross Stage 3

0.87%

-107 bps YoY | -9 bps QoQ

RoA

2.4%

+153 bps YoY | -6 bps QoQ

Debt / Equity

3.2x

Q1FY23

Disbursement

₹ 535 cr

+116% YoY | -33% QoQ

Net Stage 3

0.54%

-71 bps YoY | -7 bps QoQ

Networth

₹ 1,114 cr

+11% YoY | +3% QoQ

CRAR

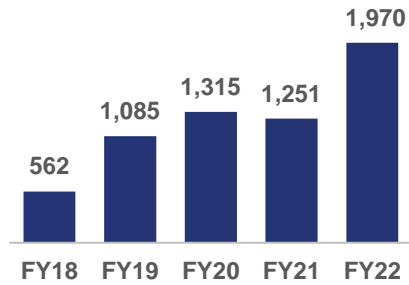
40.9%

Historical Performance - PHFL

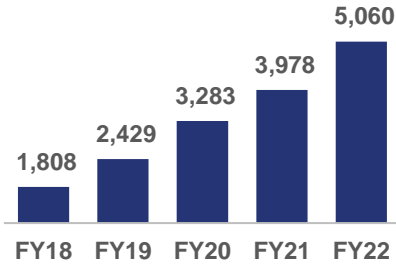
Poised for sustainable growth – Directly sourced, Granular, Home loan focus book



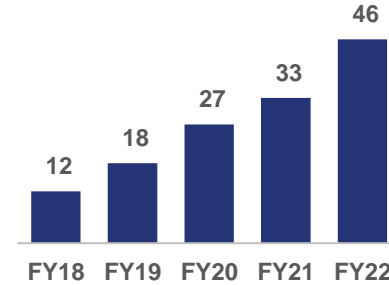
Disbursement



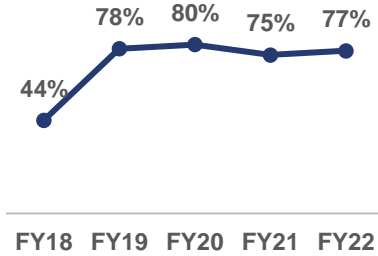
AUM



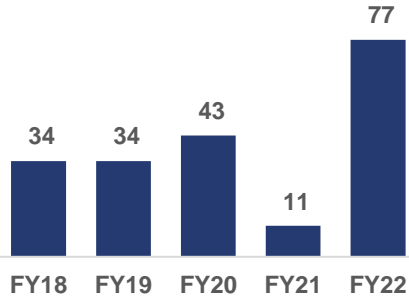
Live Customers (in 000s)



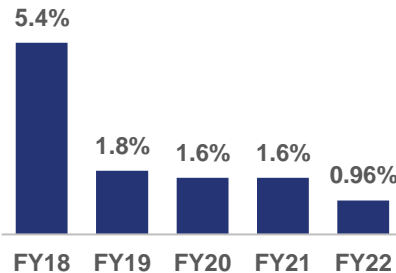
Direct Ratio (Units)



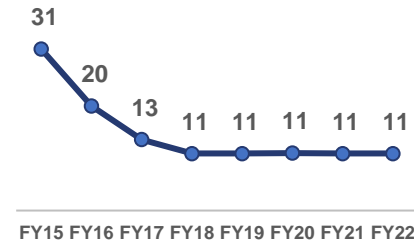
PAT



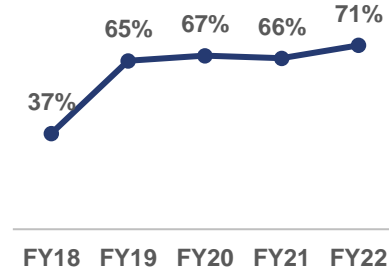
GS3



ATS



HL Ratio (Units)



Q1 FY23 Performance Highlights - PHFL

On path to achieve 2025 vision



AUM

5,282

YoY | QoQ
+30.5% | +4.4%

CoB

6.8%

YoY | QoQ
-236 bps | -33 bps

NIM

7.0%

YoY | QoQ
+188 bps | 4 bps

RoA

2.4%

YoY | QoQ
+153 bps | -6 bps

Disbursement

535

YoY | QoQ
+115.8% | -32.9%

GS3

0.87%

YoY | QoQ
-107 bps | -9 bps

NS3

0.54%

YoY | QoQ
-71 bps | -7 bps

PAT

30

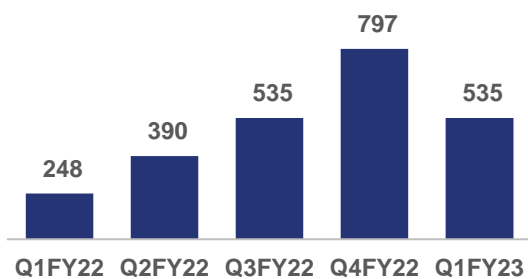
YoY | QoQ
+247.6% | +3.7%

Performance Parameters - PHFL

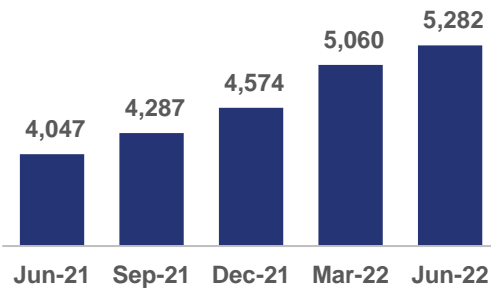
Significant reduction in CoB



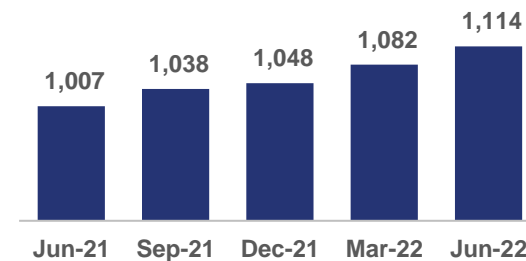
Disbursement



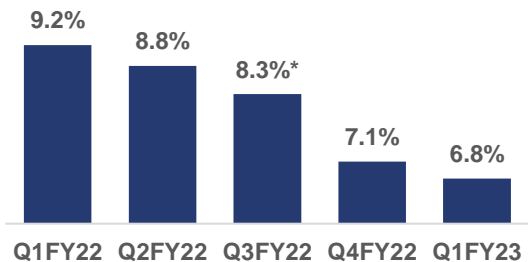
AUM



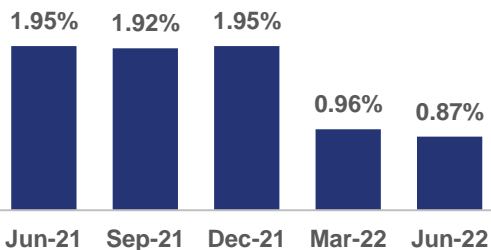
Network



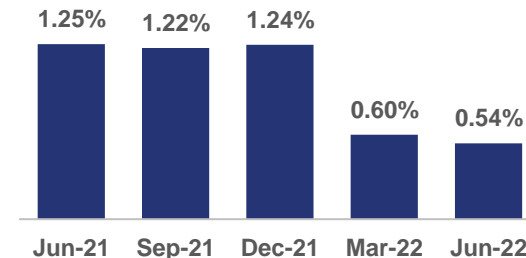
CoB



GS3



NS3



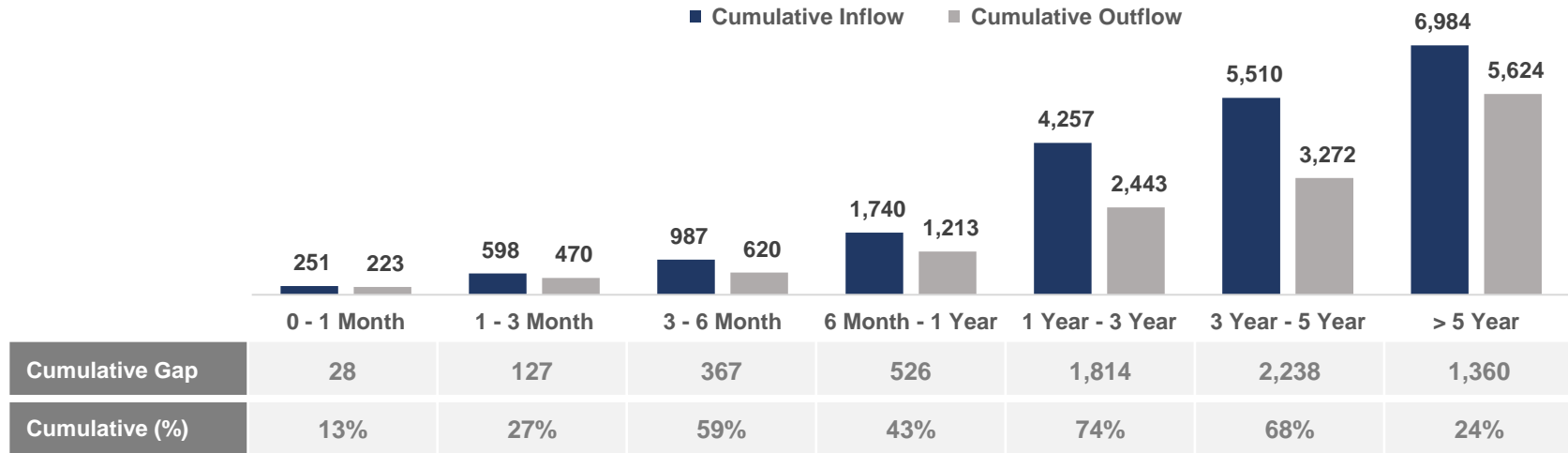
* Normalized Cost of borrowing excluding one time prepayment charges | Amounts in ₹ cr

ALM statement and Liquidity – PHFL

Well Matched ALM Profile | Adequate Liquidity



Structural Liquidity Statement as on 30th Jun 22



- Liquidity as on 30th Jun 22 was ₹ 1,466 Cr in form of cash and cash equivalents and undrawn documented bank lines
- No cumulative gap in any of the bucket

Profit & Loss Statement – PHFL



Particulars	Amounts in ₹ cr				As % of average AUM			
	Q1FY22	Q4FY22	Q1FY23	FY22	Q1FY22	Q4FY22	Q1FY23	FY22
NII (including fee income)	51	82	88	263	5.1%	6.9%	7.0%	6.1%
Opex	28	45	45	147	2.8%	3.8%	3.6%	3.4%
PPOP	23	37	43	116	2.3%	3.1%	3.4%	2.7%
Credit cost	11	1	2	14	1.1%	0.1%	0.2%	0.3%
Profit Before Tax	12	36	40	101	1.2%	3.1%	3.2%	2.3%
Profit After Tax	9	29	30	77	0.9%	2.5%	2.4%	1.8%

Agenda



1	Overview	▶	2-6
2	Executive Summary & Business Strategy	▶	7-15
3	Business and Financial highlights: Consolidated	▶	16-23
4	Business and Financial highlights: Subsidiary (PHFL)	▶	24-31
5	Board Members	▶	32-33
6	Appendix: Digital Capabilities	▶	34-39



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 Fazalbhoj
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

Agenda



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6	Appendix: Digital Capabilities	▶	34-39



Annexure:

Digital Capabilities



Building a Tech Led Play



Customers

Self service online web application
Contact center led digital onboarding
Contactless customer service through Bots

Partners

Extended API Infrastructure
CRM Extension
Market Place Partnerships

Digitized Operating Layer with controls inbuilt

Sales Team Digitization

Credit Decision Automation

Robotic Process Automation

Digitized Collections

Modular || Scalable || Secure || Analytics Driven || Plug & Play Technology

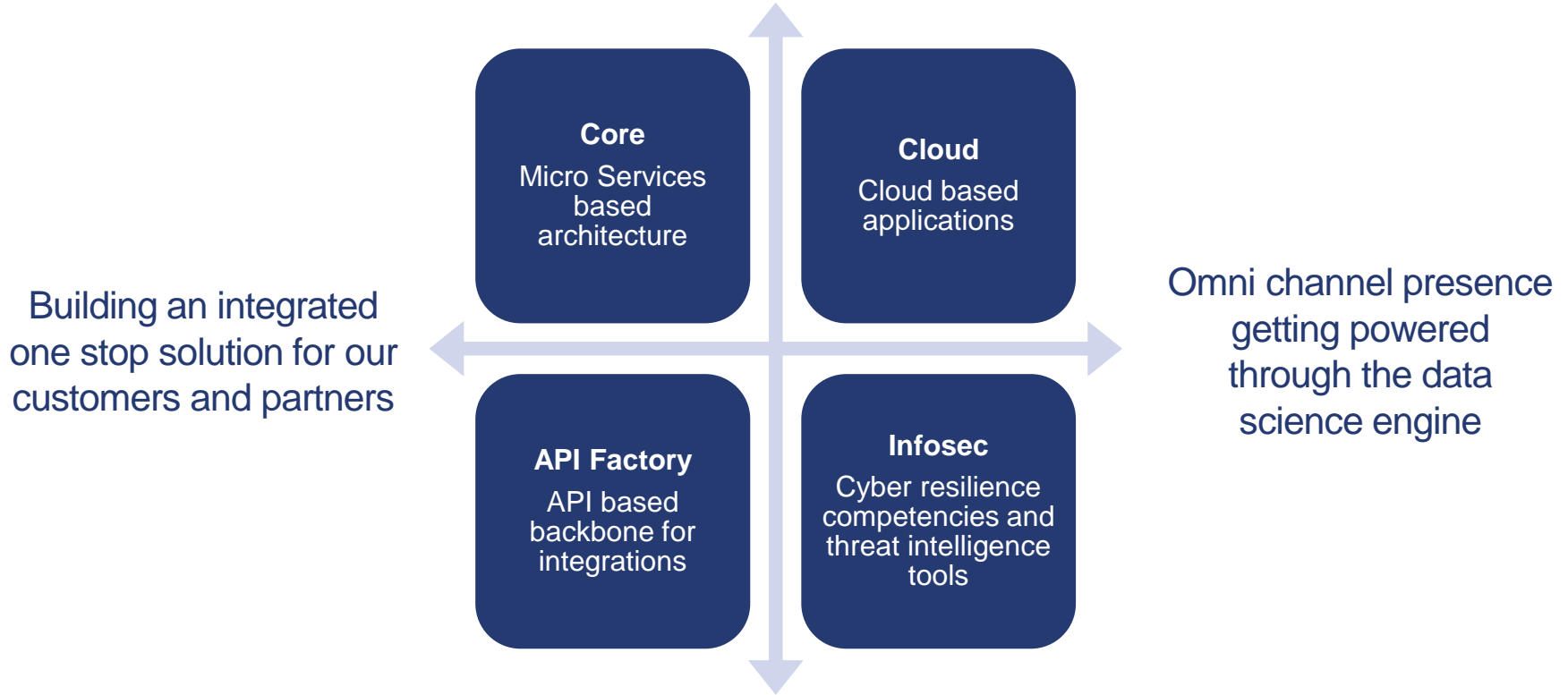
API Backbone

Cloud Ready Infrastructure

Best-in-Class Infosec

Data Analytics Driven

Deep Investments in Technology



Digital to the Core

Digitalizing end to end journey



Sales & Onboarding

Digital KYC

TAT Reduction

- CKYC
- EKYC
- VKYC

Smart Contract & Digital EMIs

Digital Onboarding & Digital NACH

- E-Application & E-Sign
- E-Agreement
- E-NACH

Operational & Collection Efficiency

Digital Collections

Efficient Collections

- Bharat Bill Pay, UPI
- Payment Gateway, Wallets
- Reduce Non EMI Collection Cost

Unified Payments Platform

Payment platforms

- Integrated across journeys
- Realtime Payment posting
- Smart Reconciliation with Automation

Distributor Advocacy

System Driven Payouts

- Enabling Rewards & Incentive Campaigns
- Configurable Rule-Based calculation

Digital Onboarding for Partners

Digital Onboarding

- Unified Channel Partner Portal
- WhatsApp & Chatbot support
- Instant Reports, Payment Reconciliation

Digital to the Core

Digitalizing end to end journey



Customer
Engagement
& Service

24X7 Digital Service

Multilingual
Digital
Interactions

- WhatsApp, Chat & Email Bot
- IVR Bot, AV Bot (Voice biometric)
- WhatsApp for interactions

Customer Advocacy

Digitising
Touchpoint VOCs

- Outbound Audio-Visual Bot
- Omnichannel platform for top-up & cross sell offers
- Co-browsing/Video Assist

Portal & Mobile App

Increase Portal
Usage

- Digital Lodgment & Workflow Integrations
- Enable Top QRCS on Portal and Mobile App

Straight Through Processing (STP)

STP Ratio
Improvement

- Maximum Services on Digital Channels
- Email BOT - Increase Auto reply %
- RPAs & Intelligent OCR

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