

July 24, 2023

**BSE Limited**

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

**BSE Scrip Code: 524000**

**National Stock Exchange of India Limited**

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

**NSE Symbol: POONAWALLA**

Dear Sir / Madam,

**Subject**            **Investor/Analysts' Presentation**  
**Reference**        **Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations')**

Pursuant to Regulation 30 of the SEBI Listing Regulations we are enclosing herewith the presentation to be made to the Investors/Analysts on the Unaudited Financial Results of the Company for the quarter ended June 30, 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 SEBI Listing Regulations.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,

**For Poonawalla Fincorp Limited**

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

**Poonawalla 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

Investor Presentation Q1FY24

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
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5	Digital Transformation Journey So Far & Way Forward	▶	34
6	Board Members and Awards & Accolades	▶	40

# Q1FY24 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 quarterly PAT

Lowest GNPA & NNPA

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

₹ 17,776 crore

+41% YoY | +10% QoQ

Disbursement

₹ 7,063 crore

+143% YoY | +11% QoQ

PAT

₹ 200 crore

+62% YoY | +11% QoQ

NIM

11.4%

+108 bps YoY | +12 bps QoQ

GNPA\*

1.42%

-126 bps YoY | -2 bps QoQ

NNPA\*

0.76%

-35 bps YoY | -2 bps QoQ

CRAR

36%

RoA

4.8%

# Executive Summary – PFL Standalone

Setting the momentum for expanding growth horizon



## Strong Business Momentum Continues in Q1FY24



- Highest ever disbursement (entirely organic) of ₹ 7,063 crore with growth across all product lines
- Consistent increase in disbursement: Up 143% YoY & 11% QoQ
- AUM at ₹ 17,776 crore with a growth of 41% YoY & 10% QoQ despite reduction in discontinued legacy book | Focused AUM grew **66% YoY & 13% QoQ**

## Strengthened Distribution – Direct Digital Program (DDP)



- DDP contribution in disbursements increased to 86% in Q1FY24 as compared to 81% in Q4FY23, 66% in Q3FY23 and 54% in Q2FY23
- All the products covered under DDP model

## Efficiently Managed Liability Book



- Average CoB contained at 8.0% in Q1FY24 against 7.9% in Q4FY23
- Well diversified borrowing profile spread across various banks, financial institutions and capital market participants
- **Long term credit rating of AAA/Stable** from both CRISIL and CARE Ratings

# Executive Summary – PFL Standalone

Setting the momentum for expanding growth horizon



## Robust Asset Quality



- GNPA\* & NNPA\* reduced to 1.42% and 0.76% respectively compared to 1.44% & 0.78% in Q4FY23 and as compared to 2.68% & 1.11% in Q1FY23
- Stage 3 PCR stood at 46.4% as on June 30, 2023

## Rise in Profitability – Q1FY24



- NIM at 11.4%, up 108 bps YoY and 12 bps QoQ
- Operating Expenses stood at ₹ 183 crore, down 4% YoY and 7% QoQ, resulting in improvement of Opex to AUM ratio from 5.43% in Q4FY23 to 4.38% in Q1FY24
- Operating Profit (PPOP) stood at ₹ 294 crore, up 148% YoY and 39% QoQ
- PAT stood at ₹ 200 crore, up 62% YoY and 11% QoQ
- Return on Assets stood at 4.8% during Q1FY24 as compared to 4.1% in Q1FY23

## 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 **36%** against regulatory requirement of 15%  
Total Balance Sheet size grew by **44%** YoY to reach **₹ 19,679 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

Long term rating of AAA/Stable by CRISIL and CARE Ratings  
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

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To be amongst the **Top 3 NBFCs** in consumer and **MSME segment**

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

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

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

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## On the right track (Q1FY24 status)

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

AUM @ 1.7x of FY21 | Focused AUM @ 3.7x of FY21

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### Achieved

**Long term credit rating AAA by CRISIL and CARE Ratings**  
Continues to be amongst the lowest cost borrower

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### Achieved

Net NPA @ 0.76% as on June 30, 2023

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# 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



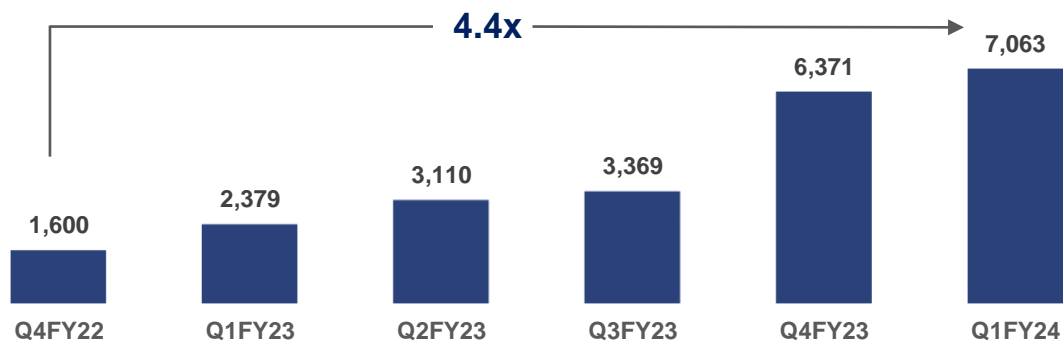
- 1 Differentiating by Offering Superior Customer Value**
- 2 Aligning Distribution & Products that Suits Target Market**
- 3 Digital-First, Technology-Led to the Core**
- 4 Upholding Robust Credit Quality**
- 5 Continuously Optimizing Cost of Borrowing & Liquidity**
- 6 Future Ready Human Capital with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

# Differentiating by Offering Superior Customer Value

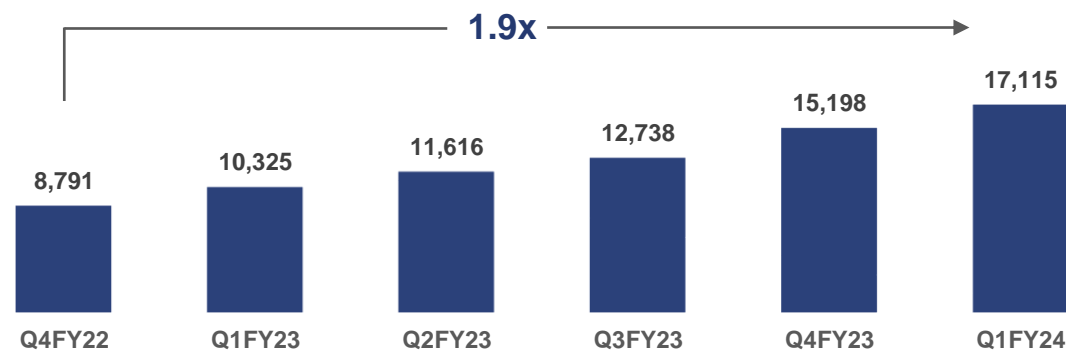
To ensure sustainable growth & leadership in chosen segments - PFL Standalone

In ₹ crore

Accelerating organic disbursement growth



Focused AUM has grown 66% 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 disbursements facilitated by lean & agile backend operations

Through distribution reach & technology

1b

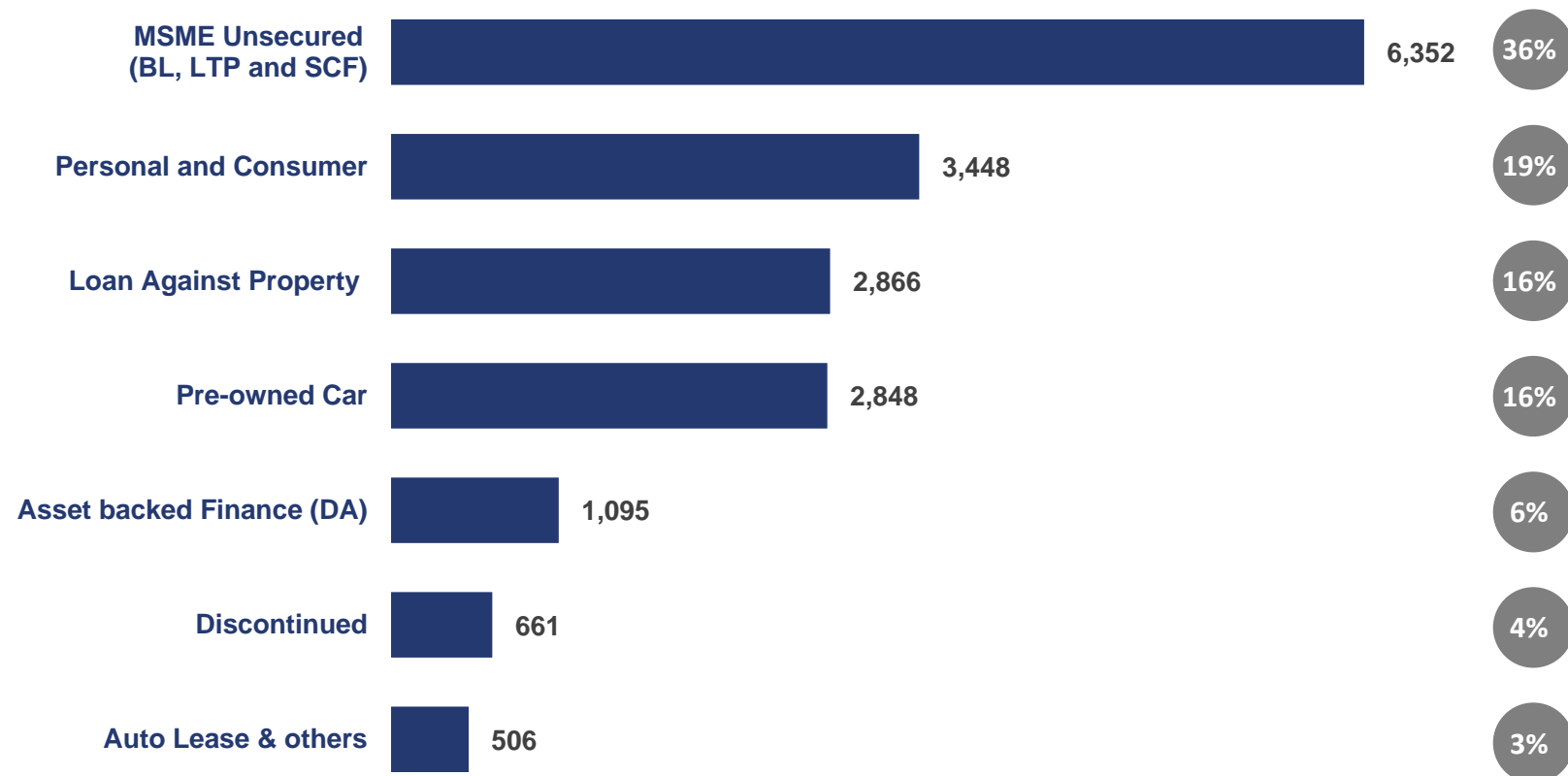
# Diversified Assets Under Management

PFL Standalone



Contribution

In ₹ crore



AUM as on June 30, 2023 : ₹ 17,776 crore

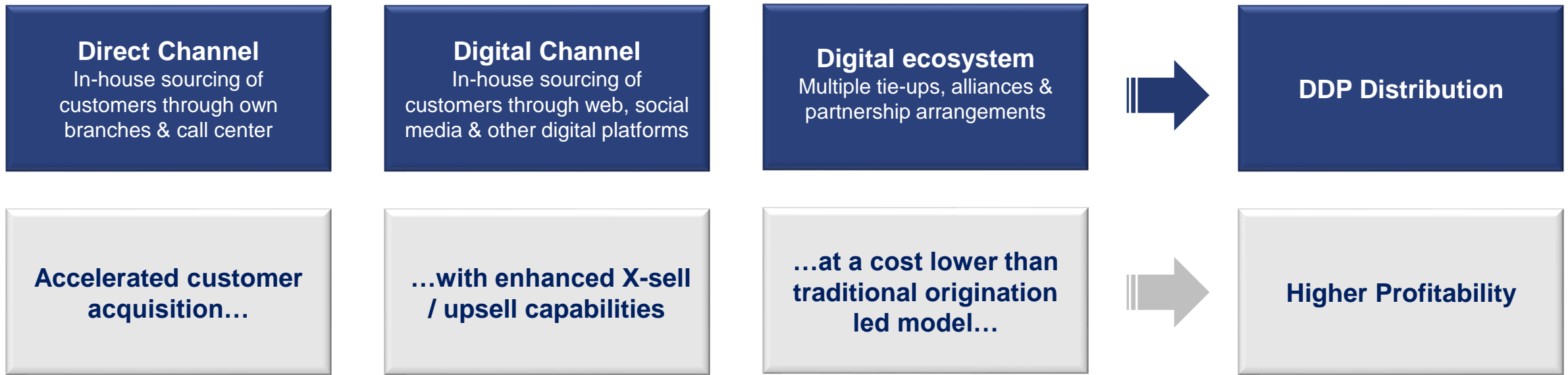
- Pure retail portfolio with focus on MSME and Consumer segment.
- AUM well diversified across products, geographies and sourcing channels.

Note: BL, LTP and SCF denotes Business Loans, Loan to Professionals and Supply Chain Finance

# 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



86% of disbursement came through DDP channel in Q1FY24 compared to 81% in Q4FY23

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



- ▶ 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

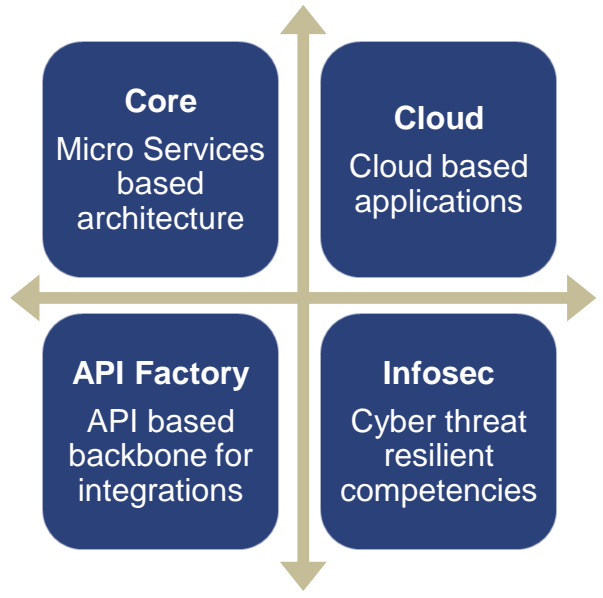
No hidden charges

# 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

Customers		Partners	
Self service online web application Contact center led digital onboarding Contactless customer service		Extended API Infrastructure CRM Extension Customized Credit & Risk	
Digitized Operating Layer with inbuilt controls			
Sales Process Digitization	Credit Decision Automation	Disbursement & customer service	Digitized Collections
Modular    Scalable    Secure    Analytics Driven    Plug & Play Technology			
API Backbone & Cloud Ready Infrastructure	Robotic Process Automation	Best-in-Class Infosec	Data Analytics & Machine Learning Driven

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 customers

### 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' approach and maximizing NPS on all transactions
- 100% digital onboarding of channel partners with same day TAT + system-based payouts + online platform for loan application

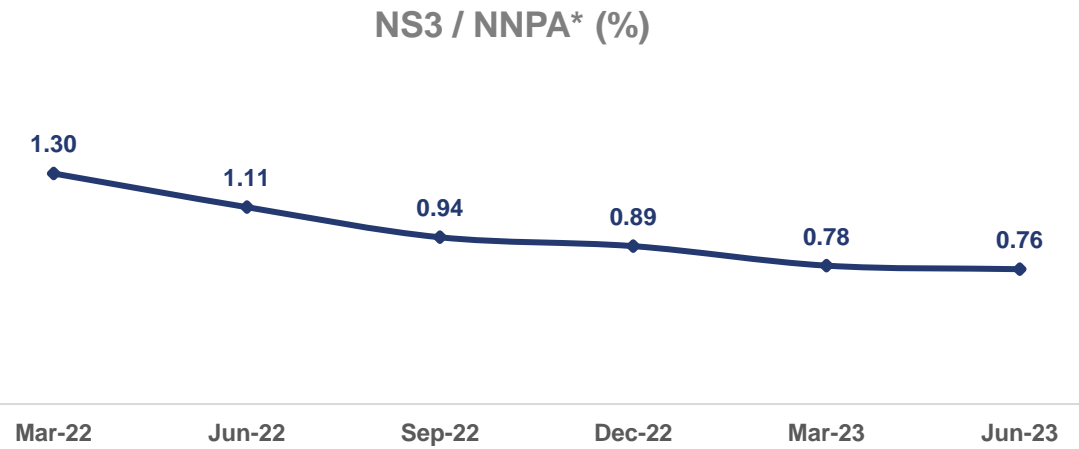
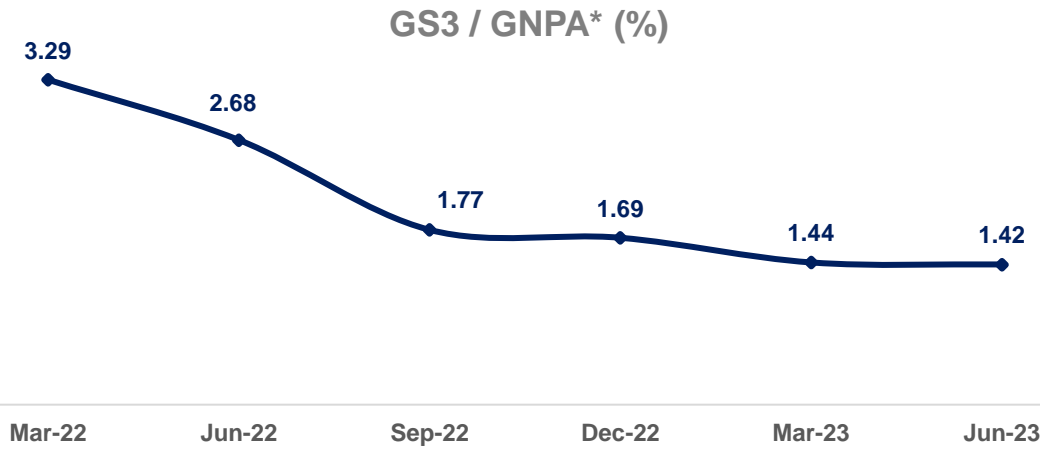
### Advanced data analytics usage – Across sales, underwriting, collections & risk monitoring

- 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

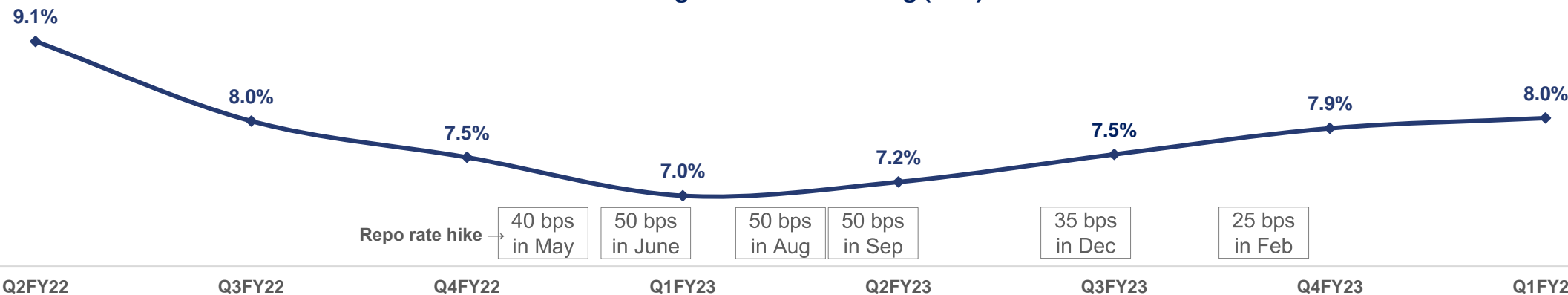
Approval rate guided by conservative policy parameters to have predictable portfolio quality

# Optimizing Cost of Borrowing & Liquidity Position

PFL Standalone

Despite repo rate hike of 250 bps, our average cost of borrowing increased only by 50 bps since Q4FY22

Average Cost of Borrowing (PFL)



Enabling growth at optimum cost of borrowing

- ▶ Long term credit rating of AAA by CRISIL & CARE Ratings
- ▶ Expansion of lenders / subscribers
- ▶ Maintaining adequate liquidity



Recent rating upgrade will further optimize the borrowing cost

Onboarded new Mutual Funds and Banks

₹ 4,020 crore of liquidity surplus as on June 30, 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

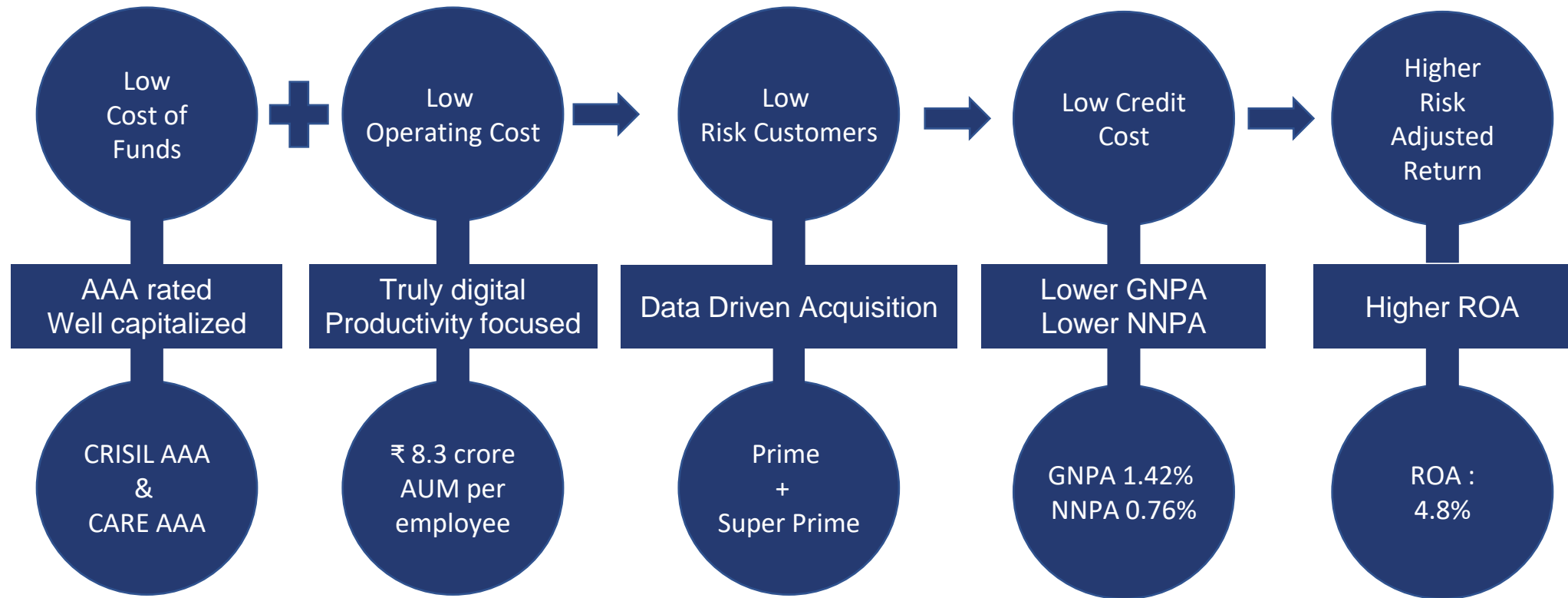
***Customer needs a combo of Fintech, NBFC and Bank, hence a big opportunity for Poonawalla Fincorp***

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

# Poonawalla Fincorp's Fintech Model - Demystified



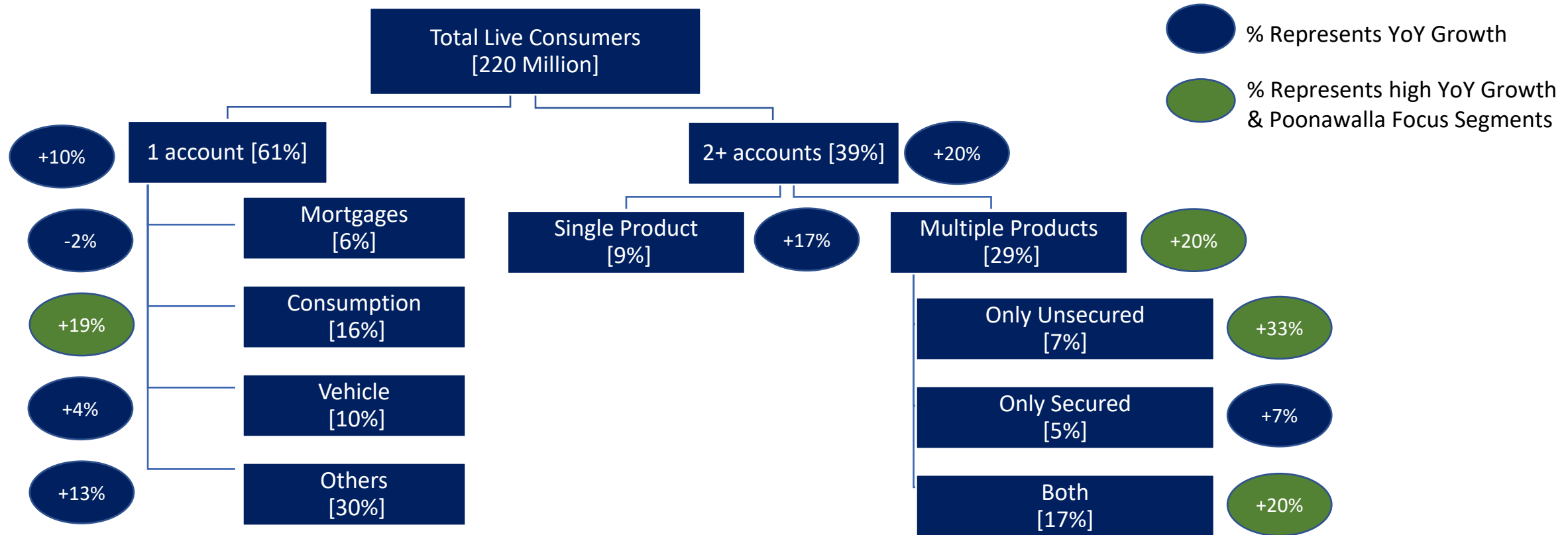
Low cost of funds and Low Opex enabling Poonawalla Fincorp to target low risk - credit tested Prime and Super Prime customers thereby resulting in lower credit cost



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 45% Unsecured Portfolio 55%	Short Term (Upto 12 mths) 26% Medium & Long Term (>12 mths) 74%
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"> <li>• Customer demand moving towards consumption and unsecured finance</li> <li>• Currently gap in addressing customer requirements</li> <li>• Huge bureau tested customer base</li> <li>• Risk adjusted returns make it an attractive proposition</li> </ul>	<ul style="list-style-type: none"> <li>• Short tenure loans to acquire more customers with an eye for future</li> <li>• Helps in risk management.</li> <li>• Leverages the cost of capital advantage</li> <li>• Driver for profitability</li> <li>• Start small, Grow big to build competitive advantage</li> </ul>

# Risk Management integrated into the strategy



Data and Risk driven lending

# Agenda – PFL Standalone



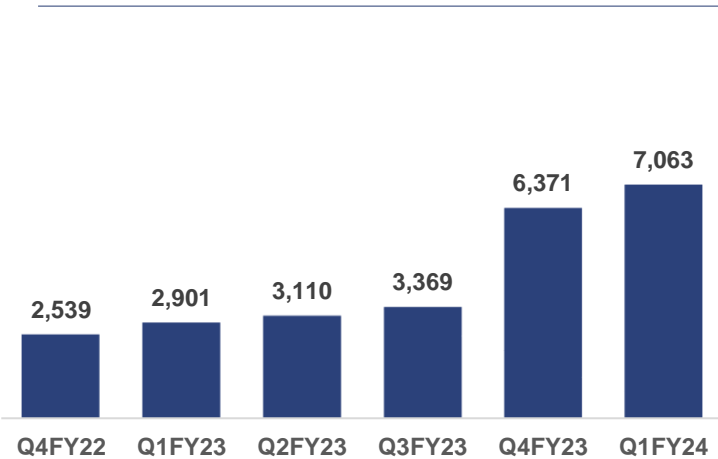
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# Performance Parameters

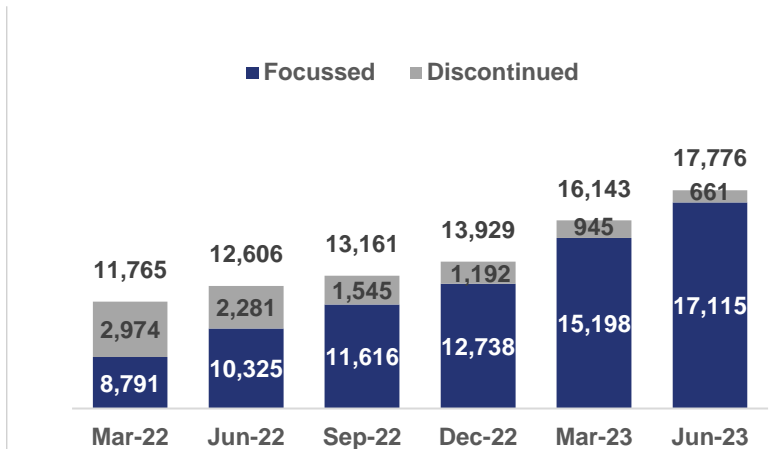
Robust growth continues | Significant reduction in GNPA & NNPA - PFL Standalone



## Disbursement

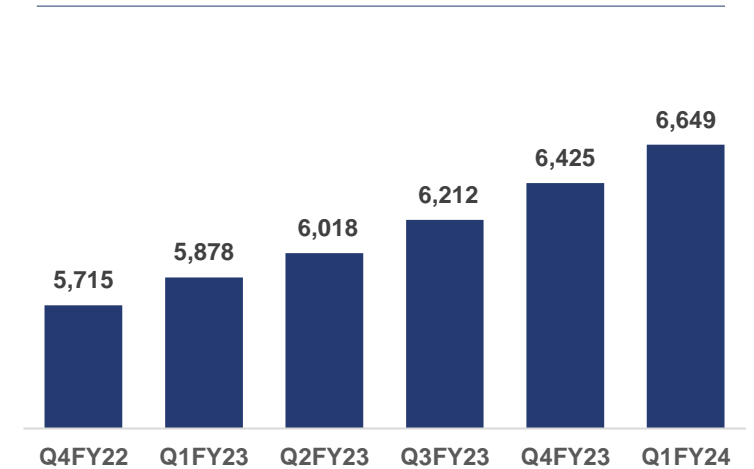


## AUM

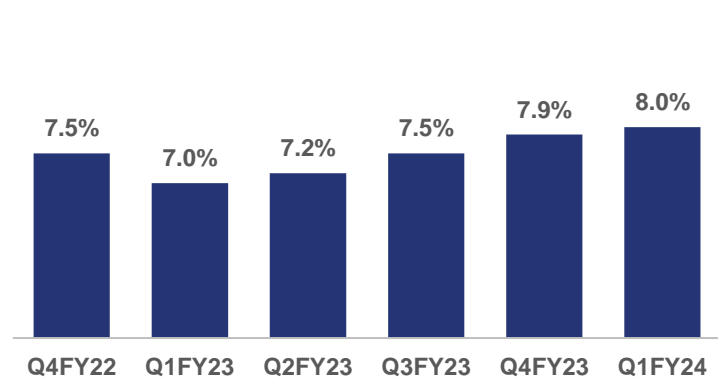


## Net-worth

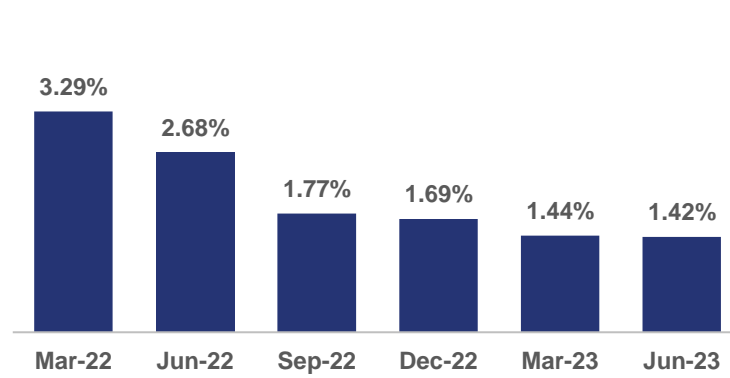
In ₹ crore



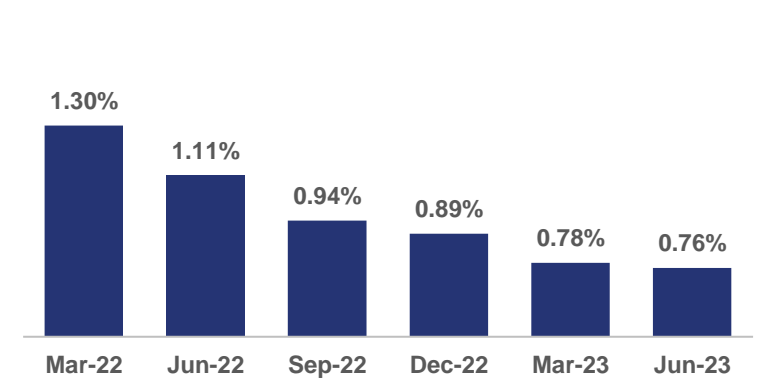
## Average Cost of Borrowing



## GS3 / GNPA\*



## NS3 / NNPA\*



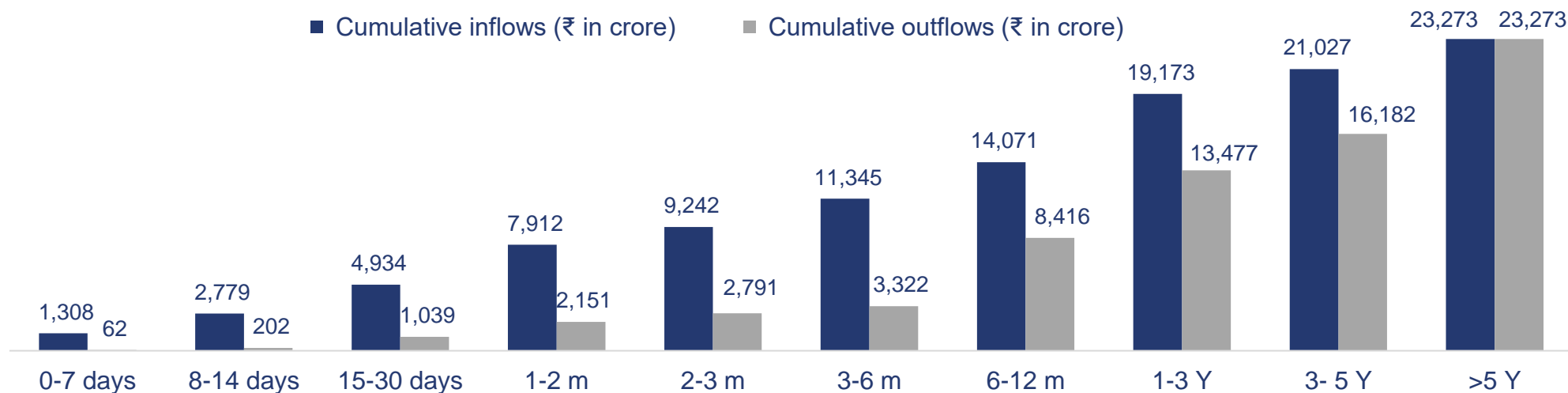
\*The reduction in GNPA / NNPA is despite the alignment with revised NPA definition as per RBI circular | Comparison of aligned GNPA / NNPA Sep-22 onwards drawn from GS3 / NS3 of previous periods

# ALM statement and Liquidity

PFL Standalone



## Structural Liquidity Statement as on June 30, 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
<b>Cumulative Positive Gap</b>	1,245	2,578	3,895	5,761	6,451	8,023	5,655	5,696	4,844	0
<b>Cumulative (%)</b>	2,000%	1,279%	375%	268%	231%	241%	67%	42%	30%	0%

Liquidity as on June 30, 2023 for PFL standalone at ₹ 4,020 crore in the form of cash, cash equivalents and undrawn bank lines

# Asset Quality

Significant improvement on sustained basis - PFL Standalone



Particulars	Jun-22	Mar-23	Jun-23
Stage 1 & 2 Assets	97.32%	98.56%	98.58%
Gross Stage 3 (₹ in crore) / GNPA*	327	225	245
Net Stage 3 (₹ in crore) / NNPA*	134	121	131
Gross Stage 3 / GNPA*	2.68%	1.44%	1.42%
Net Stage 3 / NNPA*	1.11%	0.78%	0.76%
Stage 3 PCR	59.16%	46.19%	46.43%

% of on-book AUM

- Portfolio well provisioned: On book AUM of discontinued portfolio has come down to ₹ 428 crore in Q1FY24 from ₹ 640 crore in Q4FY23
- The restructured book reduced to ₹ 103 crore (0.6% of AUM) as on June 30, 2023 down from ₹ 122 crore (0.8% of AUM) as on March 31, 2023
- Restructured book in 0 bucket at ₹ 52 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	Q1FY23	Q4FY23	Q1FY24	YoY	QoQ
<b>Total Income</b>	429	581	712	66%	23%
<b>Interest Expenses</b>	119	173	235	98%	36%
Operating Expenses	192	196	183	-4%	-7%
<b>Operating Profit</b>	119	212	294	148%	39%
Credit Cost	(16)	(25)	27	-	-
<b>Profit after Tax</b>	124	181	200	62%	11%



# Balance Sheet - PFL Standalone



In ₹ crore	30-Jun-22	31-Mar-23	30-Jun-23	YoY
Cash & Bank Balances	249	657	308	24%
Receivables	19	21	21	11%
Loans	11,461	15,229	17,031	49%
Investments	1,034	311	504	-51%
Other Financial Assets	333	571	614	85%
Non-Financial Assets	533	1,232	1,201	125%
<b>Total Assets</b>	<b>13,628</b>	<b>18,022</b>	<b>19,679</b>	<b>44%</b>
Borrowings	7,318	11,120	12,599	72%
Other Liabilities	432	478	430	-
Share Capital	153	154	154	-
Reserves & Surplus	5,725	6,271	6,496	13%
<b>Total Liabilities</b>	<b>13,628</b>	<b>18,022</b>	<b>19,679</b>	<b>44%</b>

*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)

**Shareholders' and regulatory approvals have been received. The transaction is in the last leg of completion and we expect the closure of the same over the next 1 week.**

## Rationale

### ► Shareholder Value Maximization

Maximize the shareholders' value in the long term as ***Poonawalla Fincorp focuses 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 approach 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



<b>Core Platform</b>	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
<b>API Gateway</b>	Multiple APIs for seamless interface				
<b>Marketing Solutions</b>	SMS	WhatsApp	E-mail	Custom Journeys	Contact Centre
	Dialler Operations	Customer History	Customer Offers	Single customer view	Call Governance
<b>Contact Centre</b>	Across Sales & Service				
<b>Data &amp; Analytics</b>	Straight Through Processing (STP)	Pre-Approved / Qualified Offer Generation	Product X-Sell / Up Sell Propensity	Data Warehouse	Analysis & Reporting
<b>Digital</b>	Digital KYC Smart Contract	Chatbot & Robotic Process Automation	Unified Payments Platform	End 2 End Web based Journeys	Strong Digital Marketing Capabilities
<b>Infrastructure</b>	Cloud Infrastructure	Disaster Recovery Infrastructure	High Availability Infrastructure	Data Security	Cyber Security
<b>Channels</b>	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 (~70% work completed in Q1FY24)



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

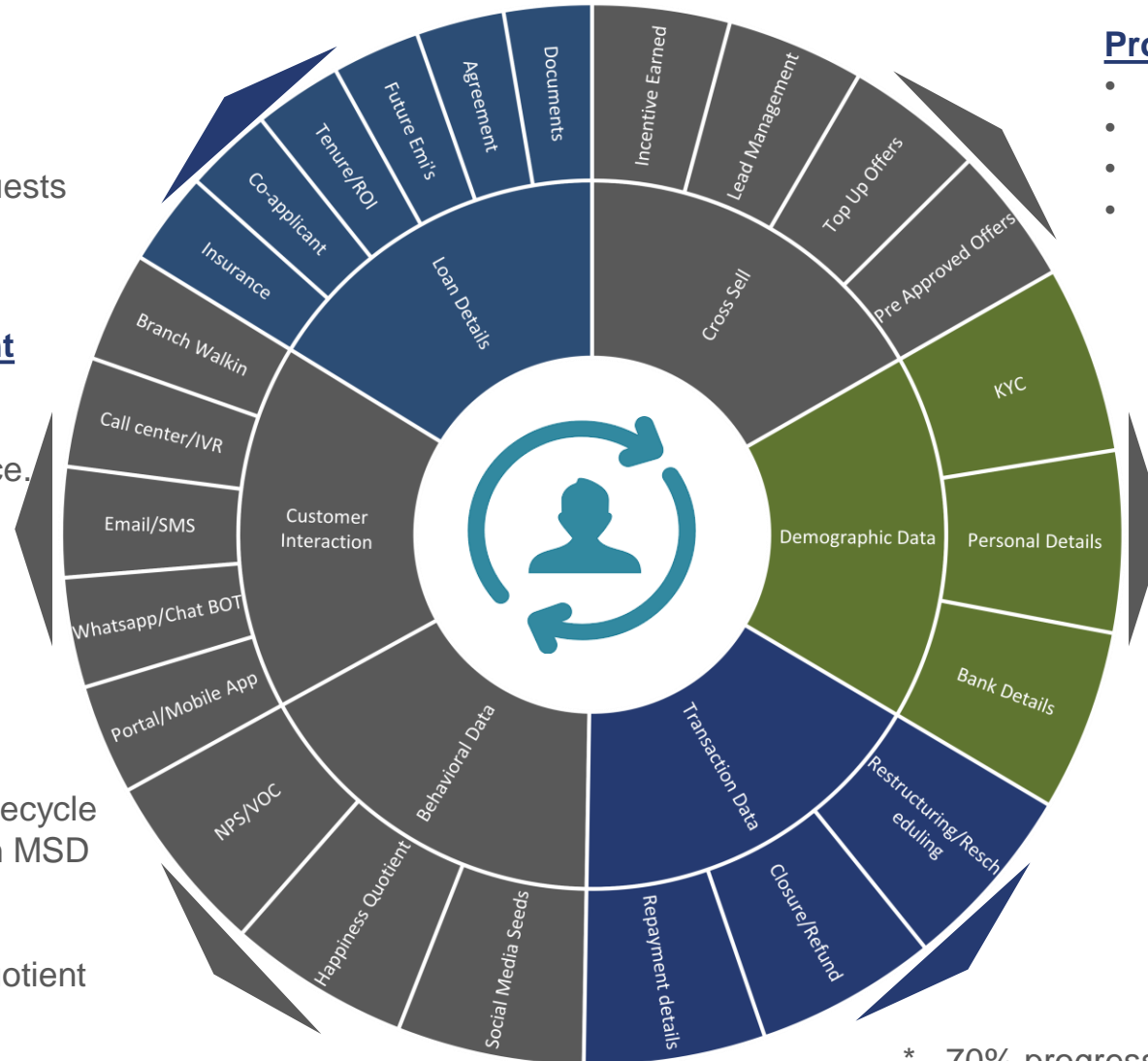
- Agent assist & Customer 360
- Loan details
- One click send for customer requests
- Integration with Insurance hub

## 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

\* ~ 70% progress made in these propositions – On Track 39



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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 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*

# Awards and Accolades



## Risk Management



**'Risk Management Team of the Year' at UBS Forum's CRO Summit and Leadership Awards 2023**

## Corporate Governance



**Awarded with 'Excellence in Corporate Governance' at UBS Forum's Audit and Risk Summit & Awards 2023**

## Customer Centricity



**Best Customer Experience providing NBFC at Quantic India Excellence Awards 2023**

## HR Practices



**Recognised as The Most Preferred Workplace 2023-24**



**Recognised as Economic Times Future Ready Organisation 2023-24 at The Economic Times Future Ready Organisations Awards**

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