

05 January 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: Information under Reg. 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015
r/w Schedule A of Reg. 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015.**

We wish to provide the following information of the Company on consolidated and standalone basis for the quarter ended 31st December 2022:

- 1. Disbursement:** At consolidated level, total disbursement for Q3FY23 stood at approximately ₹ 3,980 crores, up 116% YoY and 7% QoQ, with 100% disbursements through organic route compared to 97% organic disbursements in Q2FY23. On a standalone basis, Poonawalla Fincorp's total disbursement during Q3FY23 was up 8% QoQ and stood at approximately ₹ 3,370 crores compared to Q2FY23 disbursement of ₹ 3,110 crores.
- 2. Assets Under Management (AUM):** Consolidated AUM grew by 28% YoY and 5% QoQ to approximately ₹ 19,550 crores as on 31st December 2022, despite sharp reduction in the discontinued loan book. Discontinued on-book stood at approximately ₹ 800 crores as on 31st December 2022. On a standalone basis, Poonawalla Fincorp's AUM grew by 28% YoY and 6% QoQ to approximately ₹ 13,940 crores as on 31st December 2022.
- 3. Asset quality:** The GNPA and NNPA on a consolidated basis are expected to be below 1.5% and 0.8% respectively as on 31st December 2022, in line with the RBI circular dated 12th November 2021. The Company would strive to maintain the NNPA below 1% in line with its Management Vision 2025.
- 4. Liquidity:** The Company (consolidated basis) continues to have ample liquidity of approximately ₹ 4,850 crores as on 31st December 2022.

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

T: +91 20 67808090 | **E:** info@poonawallafincorp.com | **W:** www.poonawallafincorp.com

Management Commentary

On 14th December 2022, the Company announced the sale of its housing subsidiary Poonawalla Housing Finance Limited to TPG (Perseus SG Pte. Ltd., an entity affiliated with TPG Global, LLC) at a valuation of INR 3,900 Crores, subject to regulatory approvals. The transaction aims at maximizing the shareholders' value in the long term as Poonawalla Fincorp (standalone) will continue to focus on building a Tech-Led and Digital-First financial services company, with leadership in consumer & MSME financing.

During Q3FY23 (standalone), we continued our strong growth momentum by achieving highest ever quarterly disbursement through 100% organic route, acquiring the highest ever customer base with best-in-class asset quality and continuing to be amongst the lowest cost of funds. The share of Direct, Digital and Partnerships (DDP) continued a healthy trajectory, rising to 56% in Q3FY23 compared to 47% in Q2FY23, 34% in Q1FY23 and 17% in Q4FY22. This sets us on course to achieve the stated Vision 2025 on a standalone basis with focus on Growth, Asset Quality and Profitability.

The above information is provisional and subject to review by the statutory auditors of the Company.

We request you to bring the above to the notice of all concerned.

Thanking you,

Yours faithfully,

For **Poonawalla Fincorp Limited**
(Formerly, Magma Fincorp Limited)

Shabnum Zaman
Company Secretary
ACS-13918

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