

April 05, 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

Subject: Information under Regulation 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 for Poonawalla Fincorp Limited at standalone level with respect to the quarter ended 31 March 2023:

- 1. Disbursements:** Total disbursements during Q4FY23 were highest ever at approximately ₹ 6,370 crore, up 151% YoY and 89% QoQ compared to disbursements of ₹ 2,539 crore in Q4FY22 and ₹ 3,369 crore in Q3FY23. Direct Digital Program (DDP) continued a healthy trajectory, contributing 81% of the total disbursements in Q4FY23 compared to 66% in Q3FY23, 54% in Q2FY23, 39% in Q1FY23 and 24% in Q4FY22. For the full year FY23, total disbursements grew by 109% YoY to approximately ₹ 15,750 crore.
- 2. Assets Under Management (AUM):** AUM grew by 37% YoY and 16% QoQ to approximately ₹ 16,120 crore as on 31 March 2023, despite sharp reduction in the discontinued loan book. Discontinued on-book reduced to approximately ₹ 625 crore as on 31 March 2023.
- 3. Asset quality:** GNPA and NNPA are expected to improve further to less than 1.55% and 0.85% respectively as on 31 March 2023. As guided, we would strive to maintain the NNPA below 1% in line with its Management Vision 2025.
- 4. Liquidity:** The Company continues to have ample liquidity of approximately ₹ 3,000 crore as on 31 March 2023.

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

Classification | PUBLIC

Management Commentary

We continued strong growth momentum during Q4FY23 by achieving highest ever quarterly disbursement through 100% organic route, highest ever customer acquisition with best-in-class asset quality and continue to have amongst the lowest cost of funds. 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 audit 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

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

Classification | PUBLIC