

05 April 2022

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

We wish to provide the following information on a consolidated basis with respect to the quarter ended 31 March 2022:

- 1) **Disbursements:** Poonawalla Fincorp continued with its growth momentum during Q4FY22. Disbursements for Q4FY22 were at approximately ₹ 3,330 crores and for FY22 they stood at approximately ₹ 9,490 crores.
- 2) **Assets Under Management (AUM):** AUM was at approximately ₹ 16,575 crore as of 31st March 2022, implying growth of 17% YoY and 9% QoQ. The AUM for the housing finance subsidiary Poonawalla Housing Finance Limited crossed ₹ 5,000 crore milestone.
- 3) **Collections Efficiency:** The collection efficiency continued an upward trajectory and stood at approximately 108.4% in March 2022 vis-a-vis 99.1% in December 2021. The gains in collections have led to a significant improvement in March 2022 asset quality metrics of Gross Stage 3 over March 2021.
- 4) **Asset Quality:** The Company expects the Net Stage 3 below 1.20% and Gross Stage 3 below 3% as on 31st March 2022. This is in line with the management vision 2025 to bring down Net Stage 3 below 1%.
- 5) **Liquidity:** The company continued to have ample liquidity of approximately ₹ 3,900 crores as on 31st March 2022.

**Poonawalla Fincorp Limited**

(Formerly known as Magma Fincorp Limited)

**CIN:** L51504PN1978PLC209007

**Registered Office:** 601, 6<sup>th</sup> 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

6) **Capital Adequacy Ratio (CRAR):** The company remains well capitalized with CRAR (for Poonawalla Fincorp Standalone) more than 49% as of 31st March 2022.

**Management Commentary:** Q4FY22 witnessed significant improvement in organic disbursements across all products. We expect the positive trend to continue in the coming quarters supported by change in the product mix and the momentum gained on the distribution pillars of direct, digital and partnerships.

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**

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