

April 08, 2025

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: Press Release

Press Release titled 'Poonawalla Fincorp Launches Shopkeeper Loan Business' is being issued by the Company which is enclosed herewith for your reference.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,
For Poonawalla Fincorp Limited

Shabnum Zaman
Company Secretary
ACS-13918

Enc: As above

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 Launches Shopkeeper Loan Business

Enabling small retailers and kirana stores with accessible funding to meet evolving business needs

Mumbai, April 08, 2025: [Poonawalla Fincorp Limited](#) (PFL), a Cyrus Poonawalla Group promoted NBFC, focused on Consumer & MSME Lending, has today announced the launch of its **Shopkeeper Loan Business**. The solution addresses key financial challenges faced by small retailers and kirana stores, including cash flow, inventory, and customer management, while enhancing their operational efficiencies.

Building on its vision to become the preferred financier for the self-employed segment, PFL aims to enhance the competitiveness of small retail businesses through its customized financial solutions.

Commenting on the launch, [Mr. Arvind Kapil, Managing Director & CEO of Poonawalla Fincorp](#), said: *“India’s small retailers are the backbone of our consumer economy, yet their growth is often constrained by limited access to timely credit. With our Shopkeeper Loan, we are taking a decisive step to bridge this gap — offering tailored financial solutions that address their working capital needs and support long-term business resilience. By combining our risk-first and customer-centric approach, we aim to empower these businesses to thrive in an increasingly competitive retail environment.”*

Small retailers and kirana stores form an integral part of India's traditional domestic trade, contributing significantly to local economies across semi-urban and smaller towns. However, they have historically relied on family funding. PFL believes there is a great and attractive opportunity to bring them into formal credit.

The company aims to provide tailored financial solutions to small retailers and kirana stores across India. In the first phase, PFL is operationalizing 44 locations and institutionalizing its systems for a customer-centric approach. With the launch of the Shopkeeper Loan Business, PFL has now launched 4 new businesses.

By providing targeted financial solutions through its risk-first approach, PFL aims to enhance the competitiveness, sustainability, and long-term growth prospects of India’s critical small-business retail ecosystem. The company continues to focus on simplifying lending, creating customer delight, and enhancing experiences, which remain its top priorities.

For more details, visit the [website](#) or download the Poonawalla Fincorp app.

About [Poonawalla Fincorp Limited](#):

It is headquartered in Pune and is a Cyrus Poonawalla group promoted non-deposit taking systemically important non-banking finance company (ND-SI-NBFC), registered with the Reserve Bank of India (RBI). The Company started operations nearly three decades back and is listed on the BSE Limited (BSE) and the National Stock Exchange of India Limited (NSE).

The Company's identity "P" stands for Passion, Principles, Purpose, People and Possibilities. The company has widespread coverage across 18 states and 2 Union Territories and has an AUM of approximately ₹35,550 crore as of March 31, 2025. It employs around 2,560+ people as of December 31, 2024. The company's financial services offerings include pre-owned car finance, personal loans, loans for professionals, business loans, loans against property, machinery loans, education loans, and commercial vehicle loans.

For more information, please log on to: www.poonawallafincorp.com
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For media queries contact: corporatecommunications@poonawallafincorp.com
