

December 10, 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’s Credit AI Achieves full Adoption in Personal Loans 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

Corporate Office: Unit No. 2401, 24th Floor, Altimus, Dr. G. M. Bhosale Marg, Worli, Mumbai, Maharashtra - 400018 **T:** +91 22 47733220

Registered Office: 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036 **T:** +91 20 67808090

E: secretarial@poonawallafincorp.com | **W:** www.poonawallafincorp.com

PRESS RELEASE

Poonawalla Fincorp's Credit AI Achieves full Adoption in Personal Loans Business

- *Company strengthens its AI-first model with four new tools for Customer Acquisition, Risk Hindsight, HR and Business Analytics*

Mumbai, December 10, 2025 – Poonawalla Fincorp Limited (PFL) today announced that Credit AI, its underwriting intelligence platform, has achieved full adoption in the Personal Loans business and delivered substantial improvement in underwriting productivity. Credit AI was originally launched in March 2025 in collaboration with IIT Bombay to simplify and strengthen retail underwriting by reducing manual effort, improving decision quality and speeding up credit evaluation.

Following its success in Personal Loans, PFL is now extending Credit AI to Business Loans, Pre-Owned Car Loans, Loans for Professionals, Loans Against Property and Equipment Finance.

Arvind Kapil, Managing Director & CEO of Poonawalla Fincorp, said: *"We are investing in AI as a long-term organisational capability, one that strengthens risk management, improves decision quality and prepares us for the future. Each deployment moves us closer to an organisation that is smarter, safer and built to scale responsibly."*

Aligned with its AI-first roadmap, PFL has also **introduced four new AI solutions across Customer Acquisition, Risk Hindsight, HR support and Business Analytics**, marking a shift from using AI largely for efficiency to applying it across front-line business levers. All of the use-cases are linked to clear performance metrics and use a common, scalable infrastructure across the organization.

- 1. Conversational AI for customer acquisition:** A multilingual, AI-driven conversational agent that initiates calls to prospective customers, screens them on key eligibility parameters, validates interest, captures required data and initiates the loan journey before connecting them in real time to a Relationship Manager based on their requirement. This brings more contextual and consistent conversations and improves productivity and conversion rates in key customer acquisition units. The solution is currently implemented for a specific business unit and will be expanded in phases.
- 2. AI led risk hindsight:** An AI-powered solution to modernise post-sanction reviews. Traditionally, these reviews relied on manual checks of Aadhaar details, CIBIL scores, CAM reports and supporting documents to ensure compliance and identify risks. The new system uses OCR and LLM to extract, classify documents and runs automated checks to validate mandatory documents, perform credit screening and confirm compliance.
- 3. Employee support automation with PAI@HR:** An agent-driven HR bot that instantly generates documents such as Form 60, address proofs, visa letters, etc, while providing accurate responses to routine employee queries. By automating document creation, verification and basic requests, it reduces manual workload for HR teams and enables smoother, more personalised support.
- 4. DART Genie for business insights & decision support:** A natural-language insights platform currently rolled out to Operations and HR, enabling respective teams to access data by asking questions in simple English. It provides quick summaries and trends without technical dependencies and will soon be extended to Customer Service and Finance teams, supporting faster and more informed decision-making.

PFL's AI program identified 45 projects across risk, credit, compliance, HR, operations and business. Through Credit AI and other complementary deployments, the Company continues to build a digitally confident, governance-driven and future-ready organisation.

About [Poonawalla Fincorp Limited](#):

Poonawalla Fincorp Limited (“the Company”) 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 has AUM of ₹47,701 crore as on September 30, 2025, and employs 5,081 people as of September 30, 2025. The company’s financial services offerings include Loan Against Property, Business Loans, Gold Loans, Consumer Durable Loans, Education Loans, Digital Personal Loans, Prime Personal Loans, Commercial Vehicle Loans, Mid-Market & NBFC Loans, Pre-Owned Car Finance, Loans for Professionals, Machinery Loans, Shopkeeper Loans.

For media inquiries, please contact:

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