

April 20, 2026

BSE Limited

Corporate Relationship Department
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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 strengthens AI-First vision with unified customer experience platform' 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

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PRESS RELEASE

Poonawalla Fincorp strengthens AI-First vision with unified customer experience platform

Company rapidly strengthens AI capabilities, making technology a core driver of growth across customer service, credit, risk, automation and decision intelligence

Mumbai, April 20, 2026 – Poonawalla Fincorp Limited (PFL) today announced the launch of its next-generation conversational AI platform for omnichannel customer service, marking a significant milestone in its AI-first transformation journey. Designed as a unified interaction layer, the platform will serve as the single customer service interface across channels, enabling a seamless and consistent experience.

The platform will autonomously resolve up to 80% of voice and chat interactions, reducing service costs while improving customer experience. Complex or high-empathy cases are routed to human agents, allowing teams to focus where they add the most value. Powered by multi-agent AI orchestration, it features an industry-first contextual interface with real-time insights such as customer history, loan risk flags and sentiment analysis. This enables faster resolutions, higher first-contact closure and stronger compliance.

The launch reflects PFL's broader strategy of making AI a core driver of growth, sharper decision-making and operational excellence. From customer engagement and credit underwriting to risk management and internal productivity, the Company is embedding intelligence across its operating model to set new benchmarks in financial services.

Arvind Kapil, Managing Director & CEO, Poonawalla Fincorp, said: *"AI at Poonawalla Fincorp is not a standalone initiative; it is a structural shift in how we are building our business. Our next-generation conversational AI platform will make customer service faster, smarter and more consistent. At the same time, AI is strengthening credit, risk, operations and employee productivity. By integrating data, analytics and machine learning into every layer of the organisation, we are building a more agile, scalable and future-ready company. We see ourselves as a paradigm pioneer across many initiatives."*

As part of this broader transformation, PFL has introduced a series of AI-led initiatives that complement and strengthen the customer service ecosystem. Some of them are:

- **Autonomous Testing Agent (API testing):** AI-led API testing that reduces manual effort, accelerates release cycles and enhances platform stability.
- **Agentic Process Automation:** Intelligent AI agents that execute, monitor and optimise business processes with contextual decision-making and continuous learning.
- **DIY Bot Creation Tool:** A low-code platform enabling teams to build and deploy AI-powered chatbots independently.
- **Lead Forward:** An AI-powered coaching platform that helps managers navigate people decisions, feedback and development planning.

Further strengthening its AI ecosystem, PFL had earlier deployed business bots such as Ask-Ed, Sec Assist, Taxation Bot and BL Buddy to enhance productivity and accelerate decision-making. Its Competition Intelligence framework has also been using AI to generate actionable market insights and support sharper strategy.

PFL's AI program now spans 57 initiatives across risk, credit, compliance, HR, operations and business functions, with 41 already deployed and others under development. The Company remains focused on responsible lending, strong credit discipline, portfolio quality and building a scalable, future-ready financial services platform.

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 ₹55,017 crore as on December 31, 2025, and employs 5,264 people as of December 31, 2025.

The company's financial services offerings include Loan Against Property, Gold Loans, Prime Personal Loans, Education Loans, Consumer Durable Loans, Business Loans, Instant Consumer Loans, Commercial Vehicle Loans, Mid-Market, Supply Chain Finance & NBFC Loans, Pre-Owned Car Finance, Loans for Professionals, Machinery Loans and Shopkeeper Loans.

For media inquiries, please contact:

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