

April 28, 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 Implements AI-Powered Debt management 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

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

Poonawalla Fincorp Implements AI-Powered Debt Management Platform

Mumbai, April 28, 2025: - [Poonawalla Fincorp Limited](#) (PFL), a Cyrus Poonawalla Group promoted NBFC, focused on Consumer & MSME Lending, has announced the implementation of advanced AI-powered debt management platform to transform its debt management processes, redefining the collections journey in the lending sector. This aims to enhance efficiency across processes, strategic designs, and governance framework.

Central to this transformation is an advanced engine that autonomously analyzes data from customer interactions, including digital communications, tele-calling, and field operations. It offers a multi-layered, multi-channel intervention mechanism that enhances efficiency, reducing 4-5 days of manual effort typically needed for managing collection communications. The platform will enable PFL to leverage 100 plus micro-strategies that are aligned with customer profiles, preferred communication channels, and optimal engagement timings.

Implementation of a human less, automated channel allocation process has reduced the time from 3-4 days to under 3 hours, enabling faster customer engagement post-delinquency, across tele-calling and field channels.

[Mr. Arvind Kapil, Managing Director & CEO of Poonawalla Fincorp](#), said, “Our adoption of AI in debt management is not just about automation—it’s about smarter, data-driven decisions that improve outcomes. By combining predictive insights with governance controls, we are redefining collection strategies to be more effective, adaptive, and responsive to customer engagement.”

Usage of the platform is augmented with predictive models driven by AI and machine learning, empowering the team with smarter decision-making capabilities. It delivers 2-3X sharper risk assessment compared to the traditional models.

The company is also using GenAI-enabled automated call audit mechanism to monitor collection agents’ interactions, ensuring compliance with governance standards and enhancing accountability. This integration into the collection technology stack reflects PFL’s commitment to robust governance standards.

Over the last six months, the synchronization of technology with collection goals has supported PFL in improving efficiency.

Through its risk-first approach, PFL continues to focus on simplifying lending, creating customer delight, and enhancing experiences, which remain its top priorities.

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. The Company has AUM of ₹35,631 crore as on March 31, 2025, and employs around 3590+ people as of March 31, 2025. 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, commercial vehicle loans, shopkeeper loans, gold loans, and Consumer durable loans.

For media inquiries, please contact:

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