

June 09, 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 Industry-First 24/7 Fully Digital Business Loans for MSMEs' 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

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

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Poonawalla Fincorp Launches Industry-First 24/7 Fully Digital Business Loans for MSMEs

Mumbai, June 09, 2025 – Poonawalla Fincorp Limited (PFL), a Cyrus Poonawalla Group-promoted NBFC focused on consumer and MSME lending, today announced the launch of Business Loan 24/7, an industry-first digital loan solution backed by a pioneering digital risk assessment model tailored for micro, small, and medium enterprises (MSMEs). This innovative offering provides instant approval with a risk-first approach and flexible repayment options.

Designed to address the credit needs of MSMEs with speed, convenience, and simplicity, Business Loan 24/7 offers a fully digital onboarding and approval journey through a Straight Through Processing (STP) model. This eliminates the need for branch visits or physical paperwork, delivering a user-friendly and secure experience across all touchpoints.

The offering leverages advanced analytics and a robust risk assessment framework, with an intended objective to enhance the evaluation of creditworthiness for self-employed and MSMEs. By using digitized information directly from the source, it strengthens risk assessment beyond conventional metrics, enabling responsible credit allocation to growth-ready enterprises.

Commenting on the launch, Mr. Arvind Kapil, MD & CEO, Poonawalla Fincorp, said: “We believe that with India’s \$4 trillion economy, MSMEs will be one of the most robust credit growth segments over the next 10 years, and our assumptions are based on India’s strong financial infrastructure—credit bureau data, GST information, account aggregators, and strong risk analytics. This product, which we will gradually build into the portfolio in a sensible, risk-calibrated manner, will be an industry first, and we believe it will be a very strong and convenient offering for all good-quality MSMEs.”

PFL is using technology as a competitive advantage, along with its risk analytics capabilities, to create a well-calibrated risk-first digital model. Business Loan 24/7 is integrated with India’s digital public infrastructure, including GST systems, account aggregators, and credit bureaus, to streamline verification, assess financial behavior, and support a robust and calibrated approach to risk. This innovation is aimed at removing barriers commonly faced by MSMEs and enabling easier access but risk-calibrated credit.

The company plans to target MSMEs across Tier 1, Tier 2, and Tier 3 cities, focusing on retail, services, manufacturing, trade, and other key sectors.

Building on the initial success of its recently launched, risk-calibrated industry-first 24/7 digital lending solution for salaried professionals, PFL believes that Business Loan 24/7 will drive innovation in the business loan segment, setting new credit standards for MSMEs nationwide. It also creates a competitive advantage for the company to attract the first right of refusal for customers. PFL plans to build its strengths quarter on quarter in a gradual risk-calibrated manner and expects this to become a competitive advantage for the company over the next 4–6 quarters.

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 3,590+ 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
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