

May 22, 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 Accelerates AI-led Transformation in Customer Engagement and Compliance' 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 Accelerates AI-led Transformation in Customer Engagement and Compliance

As a responsible lender, the company's aim is to deliver personalized customer experiences and respond to regulatory requirements with speed, accuracy, and governance at scale

Mumbai, May 22, 2025 - Poonawalla Fincorp Limited (PFL), a Cyrus Poonawalla Group-promoted NBFC focused on Consumer and MSME lending, today announced the deployment of AI-powered solutions in its marketing and compliance functions, reshaping the way it engages with customers digitally and responds to regulatory requirements with greater agility.

As part of its marketing transformation, PFL is developing a suite of AI-powered solutions to build a robust and scalable data-driven ecosystem, redefining customer engagement and marketing strategies. These solutions aim to enhance customer targeting precision, optimize acquisition costs, and deliver personalized experiences, driving efficiency and growth.

PFL has deployed an **AI-driven customer targeting solution** to identify and engage high-quality borrowers with precision. Through an AI-driven tool, the company has created over 100 cohorts and personas, continuously enhancing them with each iteration to sharpen its focus on attracting high-quality borrowers across various digital platforms. This targeted approach has strengthened performance marketing efforts and enhanced organic conversion efficiencies, driving better engagement and sustainable growth.

To drive efficiency at scale, PFL is using AI for **performance marketing optimization** and has launched 80-100 automated retargeting campaigns across its web and app platforms. By using real-time data and insights, the company is developing multiple communication strategies tailored to specific customers, locations, languages, and other factors.

PFL has undertaken a **website transformation**, revamping its digital presence to offer seamless experiences. New features such as a self-serve customer portal, QR-code-based referral journeys, and credit score checks provide customers with greater control and convenience. In phase 2, the company plans to introduce 24-hour support powered by conversational-AI and integrate a multilingual interface with 5 new languages for broader inclusivity. Additionally, the company will leverage Gen AI based content creation platforms to support a 10X increase in generating high impact customized content for customer engagement across website and app.

Simultaneously, the company has unveiled an **AI-powered compliance solution** built fully in-house to modernize its regulatory response infrastructure. The solution analyzes new advisories issued by the Reserve Bank of India (RBI), maps them to internal company policies, and identifies areas requiring immediate action. It works by scanning regulatory inputs, flagging impacted policy clauses, and offering actionable recommendations to the compliance and business functions for swift closure. In the initial phase, PFL will combine human review of full documents with AI-generated output to ensure accuracy and quality.

In its next phase, the compliance AI platform will be able to auto-generate comprehensive compliance notes — a process that previously took two to three days. The system is designed to work in tandem with the compliance team, providing insights and recommendations while ensuring human oversight and control at every stage.

Commenting on the developments, **Mr. Arvind Kapil, Managing Director & CEO of Poonawalla Fincorp said**, “At Poonawalla Fincorp, we view AI as a catalyst for responsible innovation. Our aim is to develop an accurate, future-ready model that delivers unbiased and consistent output. We are anticipating customer needs and moving with agility in a fast-changing environment. This is not just digital transformation—we are making a deliberate effort to strengthen our marketing and compliance functions by combining predictive technology with human oversight. We have laid the foundation for future-ready models with human oversight to increase speed and transparency.”

PFL’s dual-track investment in front-end personalization and back-end governance reaffirms its commitment to becoming a future-ready lender that delivers both experience and integrity at scale. The company has already deployed AI-powered solutions across key functions including debt management, HR, underwriting, audit, and governance.

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 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
For media queries contact: corporatecommunications@poonawallafincorp.com