

July 31, 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 Deploys 4 AI Solutions in Operations and Finance' 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 Deploys 4 AI Solutions in Operations and Finance

Mumbai, July 31, 2025 - Poonawalla Fincorp Limited (PFL), a Cyrus Poonawalla Group-promoted NBFC focused on Consumer and MSME lending, today announced the deployment of four AI-led solutions, comprising one Agentic AI solution and three AI-powered systems, as part of its enterprise-wide digital transformation journey. These include an Agentic AI powered Data Quality Index (DQI), an Infrastructure Management Solution, a proprietary Fin-Bot for financial intelligence, and an AI-led Invoice Management System, all aimed at enhancing speed, precision, and scalability across key business functions.

These deployments reflect PFL's continued shift toward building an organisation where AI becomes foundational to how the business operates and scales. Rather than solving in silos, the company is focused on deploying systems that can learn, adapt, and deliver impact across functions, from risk and compliance to infrastructure and finance. Each solution is designed to simplify complexity with clarity, and accelerating the company's ambition to lead as a digitally confident, operationally agile NBFC.

Arvind Kapil, Managing Director & CEO of Poonawalla Fincorp, said: "We're not treating AI as a one-time upgrade. It's a long-term capability we are building deliberately across the organisation, grounded in responsible use and real business relevance. Our aim is to embed intelligence into the very fabric of how we operate, enabling faster decisions, sharper insights, and stronger outcomes. This is about shaping an organisation that is not just digitally enabled, but fundamentally future-ready."

- 1. Agentic AI for Data Quality Index (DQI):** PFL has unveiled an agentic AI solution for DQI, designed to autonomously drive operational data integrity at scale. It is a self-driven system that understands internal business needs and external regulatory requirements, reduces manual intervention, and delivers audit-ready transparency. With features such as anomaly detection, self-adaptive validation logic that evolves with new requirements, and context-aware data validation, the solution empowers smarter, compliant, and scalable operations across business lines.
- 2. AI-Powered Infrastructure Management Solution:** PFL also introduced an AI-powered infrastructure solution that streamlines property acquisition to facilitate its 400 phase-wise branch expansion across Tier 2 and Tier 3 cities. The solution validates regionally prepared legal documents, such as title deeds, municipal records, and NOCs, through multilingual translation and intelligent data extraction. It generates internal validation reports that cross-check external Title Search Reports, enhancing governance, reducing human error, and enabling decisions in under 5 minutes after document upload, compared to the earlier 2–3 day turnaround.
- 3. Fin-Bot for Financial Intelligence:** Expanding its transformation efforts into finance operations, PFL introduced Fin-Bot, an advanced AI-powered financial intelligence solution, designed to deliver precision-driven financial analysis backed by meaningful insights on both internal and competitive performance. Developed entirely in-house, the solution aggregates data from multiple systems into a centralized repository and offers customized reports across key financial metrics. It enhances governance by reducing the risk of errors and enabling informed decision-making, while significantly improving turnaround times for disclosures.
- 4. AI-Powered Invoice Management Solution:** PFL also introduced an AI-powered invoice management solution that automates the reading and validation of sourcing channel invoices based on predefined policies and compliance standards. By harnessing machine learning and AI-vision models, the system enhances accuracy, reduces manual effort, and expedites processing, allowing the finance team to handle surging invoice volumes with improved precision. The solution supports scalable, policy-driven approvals across departments, streamlining financial workflows, minimizing operational overhead, and empowering teams to focus on more strategic initiatives.

At PFL, AI will emerge as a strategic differentiator and game-changer across core areas, right from risk calibration and fraud detection to marketing, compliance, HR, governance, audit, and underwriting quality assessment. The company is actively scaling its AI efforts with 35 projects, of which 8 have been successfully completed. PFL continues to deepen its commitment to its AI-first approach, driving intelligent automation, accuracy, and future-ready innovation.

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'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 ₹41,273 crore as on June 30, 2025, and employs 4,685 people as of June 30, 2025. The company's financial services offerings include Pre-Owned Car Finance, Digital PL, Prime Personal Loan, Loan for Professionals, Business Loan, Loans Against Property, Mid-market & NBFC Loan, Machinery & Medical Equipment Loan, Education Loan, Commercial Vehicle Loan, Shopkeeper Loan, Gold Loan, and Consumer Durable Loan.

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