

July 17, 2026

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

Subject: Outcome of Board Meeting held on July 17, 2026.

Reference: Regulations 30, 33, 51 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations').

Dear Sir / Madam,

Pursuant to Regulations 30, 33, 51 and 52 read with Schedule III and other applicable provisions of the SEBI Listing Regulations, we hereby inform you that the Board of Directors of the Company at its meeting held today i.e., July 17, 2026, basis recommendation of the Audit Committee has, inter alia, approved unaudited standalone and consolidated financial results of the Company for the quarter ended June 30, 2026:

Accordingly, we are enclosing herewith the following:

1. The unaudited standalone and consolidated financial results of the Company for the quarter ended June 30, 2026. The unaudited financial results will also be published in the newspaper as per the format prescribed in the SEBI Listing Regulations;
2. Limited Review Reports thereon, issued by the Joint Statutory Auditors of the Company, M S K A & Associates LLP, Chartered Accountants and Kirtane & Pandit LLP, Chartered Accountants on the unaudited standalone and consolidated financial results of the Company;
3. Statement of disclosures of line items pursuant to Regulation 52(4) of the SEBI Listing Regulations;
4. Statement as per regulation 52(7) & 52(7A) of SEBI Listing Regulations read with SEBI Master circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025, as amended from time to time;
5. Statement of Deviation or Variation in the use of proceeds of Qualified Institutional Placement pursuant to Regulation 32(1) of the SEBI Listing Regulations. – No deviation.
6. Pursuant to the provisions of Regulation 54 of SEBI Listing Regulations read with SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, please note that the disclosure of the extent and nature of security created and maintained for secured non-convertible securities of the Company and the security cover certificate is made in the unaudited financial results for the quarter ended June 30, 2026.

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

Further, pursuant to Regulation 30 of the SEBI Listing Regulations, please note that the Investor's Presentation is being sent separately and subsequently the same will be uploaded on the website of the Company.

The meeting of the Board of Directors commenced at 1:45 P.M. and concluded at 3:45 P.M.

Kindly take the above intimation on record.

Thanking you,

Yours faithfully,
For Poonawalla Fincorp Limited

SHABNU M ZAMAN Digitally signed by
SHABNUM ZAMAN
Date: 2026.07.17
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Shabnum Zaman
Company Secretary
ACS-13918

Poonawalla Fincorp Limited

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Kirtane & Pandit LLP
Chartered Accountants
601, 6th Floor, Earth Vintage
Senapati Bapat Marg, Dadar West
Mumbai - 400 028

M S K A & Associates LLP
(Formerly known as M S K A & Associates)
Chartered Accountants
602, Floor 6 Raheja,
Western Express Highway Railway Colony,
Ram Nagar, Goregaon (East),
Mumbai - 400 063

Independent Auditor's Review Report on Consolidated Unaudited Financial Results of Poonawalla Fincorp Limited for the quarter pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To The Board of Directors of Poonawalla Fincorp Limited

1. We have reviewed the accompanying statement of consolidated unaudited financial results of **Poonawalla Fincorp Limited** (hereinafter referred to as 'the Company') and its joint venture (refer paragraph 4 below) for the quarter ended 30 June 2026 ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulations').
2. This Statement, which is the responsibility of the Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 ('the Act'), read with relevant rules issued thereunder ('Ind AS 34') and other recognised accounting principles generally accepted in India and is in compliance with the Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the Securities and Exchange Board of India under Regulation 33 (8) of the Regulations, to the extent applicable.

4. This Statement includes the results of the Company and the following entity:

Sr. No	Name of the Entity	Relationship with the Company
1	Jaguar Advisory Services Private Limited	Joint Venture (*)

(*) Interest in Joint Venture has been classified as assets held for sale as per Ind AS 105 and accordingly, the equity method accounting has been discontinued with effect from 13 December 2021.

5. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms



Kirtane & Pandit LLP
Chartered Accountants

M S K A & Associates LLP
(Formerly known as M S K A & Associates)
Chartered Accountants

of the Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

6. The Statement includes the Company's share of net profit after tax of ₹ Nil and total comprehensive income of ₹ Nil for the quarter ended 30 June 2026, as considered in the Statement, in respect of one joint venture, based on its interim financial information which has not been reviewed by their auditors and has been furnished to us by the Company's management. Our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this joint venture, is based solely on such unreviewed interim financial information. According to the information and explanations given to us by the Management, this interim financial information is not material to the Company.

Our conclusion is not modified in respect of the above matter with respect to our reliance on the unreviewed interim financial information certified by the management.

For Kirtane & Pandit LLP
Chartered Accountants
Firm Registration No:105215W/W100057



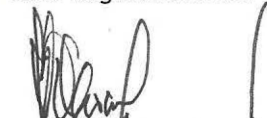
Sandeep D Welling
Partner
Membership No.: 044576



UDIN: 26044576GNLFNL5307

Place: Mumbai
Date: 17 July 2026

For M S K A & Associates LLP
(Formerly known as M S K A & Associates)
Chartered Accountants
Firm Registration No. 105047W/W101187



Vikram Dhanania
Partner
Membership No.: 060568



UDIN: 26060568TEKJJC8199

Place: Mumbai
Date: 17 July 2026



**POONAWALLA
FINCORP**

POONAWALLA FINCORP LIMITED

Statement of Consolidated Unaudited Financial Results for the Quarter Ended 30 June 2026

(₹ in crores)

	Particulars	Quarter Ended			Year Ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		Unaudited	Audited (Refer note 10)	Unaudited	Audited
1.	Income				
	Revenue from operations				
	(a) Interest income	2,118.40	1,893.59	1,185.34	6,140.81
	(b) Rental income	1.64	1.03	3.13	8.51
	(c) Fees and commission income	158.81	138.75	62.82	419.75
	(d) Net gain on fair value changes	0.44	4.25	-	4.28
	(e) Net gain on derecognition of financial instruments	50.93	77.87	62.68	216.83
	Total revenue from operations	2,330.22	2,115.49	1,313.97	6,790.18
	(a) Other income	6.70	4.90	0.04	5.47
	Total income	2,336.92	2,120.39	1,314.01	6,795.65
2.	Expenses				
	(a) Finance costs	921.65	844.06	546.09	2,766.67
	(b) Net loss on derecognition of financial instruments	19.76	43.74	-	105.79
	(c) Impairment on financial instruments	353.57	309.91	241.08	1,104.13
	(d) Employee benefits expenses	293.83	263.08	213.16	1,017.54
	(e) Depreciation and amortisation expenses	30.40	25.53	22.04	94.14
	(f) Other expenses	306.45	293.00	208.20	983.77
	Total expenses	1,925.66	1,779.32	1,230.57	6,072.04
3.	Profit before tax (1-2)	411.26	341.07	83.44	723.61
4.	Tax expense				
	(a) Current tax - Current period/year	114.71	(3.52)	13.28	57.34
	- Earlier period/year	(0.19)	(0.01)	-	(0.01)
	(b) Deferred tax	(10.97)	89.81	7.56	124.47
	Total tax expense	103.55	86.28	20.84	181.80
5.	Profit after tax for the period/year (3-4)	307.71	254.79	62.60	541.81
6.	Other comprehensive income				
	(a) (i) Items that will not be reclassified to profit or loss				
	- Remeasurements of the defined benefit plans	(2.66)	0.97	(2.13)	(2.04)
	(ii) Income tax relating to items that will not be reclassified to profit and loss	0.67	(0.25)	0.53	0.51
	(b) (i) Items that will be reclassified to profit or loss				
	- Financial instruments through other comprehensive income	0.73	(0.19)	0.91	(0.07)
	- Effective portion of gain/(loss) on designated portion of hedging instruments in a cash flow hedge	(7.93)	42.30	(20.20)	35.12
	(ii) Income tax relating to items that will be reclassified to profit or loss	1.81	(10.60)	4.85	(8.82)
	Total other comprehensive income (net of tax)	(7.38)	32.23	(16.04)	24.70
7.	Total comprehensive income for the period/year (5+6)	300.33	287.02	46.56	566.51
8.	Total comprehensive income for the period/year attributable to				
	(a) Owners of the Company	300.33	287.02	46.56	566.51
	(b) Non-controlling interests	-	-	-	-
9.	Profit for the period/year, attributable to				
	(a) Owners of the Company	307.71	254.79	62.60	541.81
	(b) Non-controlling interests	-	-	-	-
10.	Other comprehensive income attributable to				
	(a) Owners of the Company	(7.38)	32.23	(16.04)	24.70
	(b) Non-controlling interests	-	-	-	-
11.	Paid-up equity share capital (Face value of ₹ 2 each)	175.16	161.59	154.76	161.59
12.	Earnings per equity share				
	(Not annualised for interim periods)				
	(a) Basic (in ₹)	3.55	3.15	0.81	6.84
	(b) Diluted (in ₹)	3.54	3.14	0.81	6.82

See accompanying notes to the financial results



Notes :

- 1] The consolidated unaudited financial results for the quarter ended 30 June 2026 ("the financial results") of Poonawalla Fincorp Limited ("the Company") and its joint venture have been prepared in accordance with Indian Accounting Standard 34 'Interim Financial Reporting' notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 and other accounting principles generally accepted in India. These financial results are in compliance with the presentation and disclosure requirements of the Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, as amended ("the Listing Regulations") including relevant circulars issued by the SEBI.
- 2] The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on 17 July 2026.
- 3] The financial results for the quarter ended 30 June 2026 have been subjected to limited review by the joint statutory auditors of the Company as required under Listing Regulations. The joint statutory auditors have expressed an unmodified conclusion on these financial results.
- 4] These financial results shall be filed with the BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") and shall be available on the Company's website www.poonawallafincorp.com and on the website of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- 5] The Company is primarily engaged in the business of financing in India and as such there are no separate reportable segments as per Ind AS 108 - 'Operating Segments'.
- 6] During the quarter ended 30 June 2026, the Company has allotted 250,147 fully paid up equity shares of face value of ₹ 2 each to the eligible employees of the Company under various employee stock option plan pursuant to the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SBEB & SE Regulations"), as amended from time to time.
- 7] During the quarter ended 30 June 2026, the Company completed a Qualified Institutions Placement ("QIP") on 13 April 2026 by issuing 67,430,883 fully paid up equity shares having face value of ₹ 2 each, at an issue price of ₹ 370.75 per share, aggregating to ₹ 2,500.00 crores in compliance with provisions of Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018. The funds raised by the Company pursuant to QIP have been utilized as per the objects of the issue disclosed in the placement document of QIP.
- 8] During the quarter ended 30 June 2026, the Company has issued commercial papers and non-convertible debentures which were listed on the BSE Limited pursuant to SEBI (Issue And Listing of Non-Convertible Securities) Regulations, 2021 as amended (SEBI NCS Regulations, 2021) to be read with SEBI NCS Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025 in connection thereto, refer the disclosure on regulation 52(4) of Listing Regulations separately filed with Stock Exchanges.
- 9] The Board of Directors and Shareholders of the Company in their respective meetings had approved sale of its shareholding in joint venture Jaguar Advisory Services Private Limited (JASPL) held on 2 November 2021 and 13 December 2021. The Board has reaffirmed plan to sell its shareholding in JASPL in its meeting held on 05 May 2026. The sale will be subject to requisite regulatory approvals. Accordingly, in line with the requirements of Ind AS 105 "Non-current assets Held for Sale", management continue to classify such investment as assets held for sale.
- 10] The figures for the quarter ended 31 March 2026 are the balancing figures between audited figures in respect of the full financial year and the published year to date unaudited figures upto the end of the third quarter, which were subject to limited review by the joint statutory auditors.
- 11] Figures of previous periods / year have been regrouped / reclassified, wherever necessary, to make them comparable with current period / year.



Place : Mumbai
Date : 17 July 2026



By the order of the board
For Poonawalla Fincorp Limited


Arvind Kapil
Managing Director & CEO
(DIN : 10429289)

Registered Office : 201 and 202, 2nd Floor, AP81, Koregaon Park Annexe, Mundhwa, Pune-411036, Maharashtra
Corporate Office : Unit No. 2401, 24th Floor, Altimus, Dr. G.M. Bhosale Marg, Worli, Mumbai - 400018, Maharashtra

Website : www.poonawallafincorp.com; CIN : L51504PN1978PLC209007

Phone: +91 020 67808090; E-mail: secretarial@poonawallafincorp.com

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(Formerly known as M S K A & Associates)
Chartered Accountants
602, Floor 6 Raheja,
Western Express Highway Railway Colony,
Ram Nagar, Goregaon (East),
Mumbai - 400 063

Independent Auditor's Review Report on Standalone Unaudited Financial Results of Poonawalla Fincorp Limited for the quarter pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To The Board of Directors of Poonawalla Fincorp Limited

1. We have reviewed the accompanying statement of standalone unaudited financial results of **Poonawalla Fincorp Limited** (hereinafter referred to as 'the Company') for the quarter ended 30 June 2026 ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('the Regulations').
2. This Statement, which is the responsibility of Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 ('the Act'), read with relevant rules issued thereunder ('Ind AS 34'), and other recognised accounting principles generally accepted in India and is in compliance with the Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.
5. The Statement includes the interim financial information of the PFL Employee Welfare Trust ('Welfare Trust') which has not been reviewed by other auditor, whose interim financial information reflect total revenue of ₹ Nil and total net profit after tax of ₹ Nil for the quarter ended 30 June 2026, as considered in the Statement. Our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the Welfare Trust, is based solely on such unreviewed interim financial information as certified by the Management. According to the information and explanations given to us by the Management, this interim financial information is not material to the Company.



Kirtane & Pandit LLP
Chartered Accountants

M S K A & Associates LLP
(Formerly known as M S K A & Associates)
Chartered Accountants

Our conclusion is not modified in respect of the above matter with respect to our reliance on the unreviewed interim financial information certified by the management.

For Kirtane & Pandit LLP
Chartered Accountants
Firm Registration No: 105215W/W100057



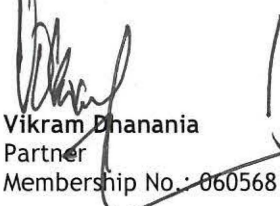
Sandeep D Welling
Partner
Membership No.: 044576



UDIN: 26044576WMQZX5514

Place: Mumbai
Date: 17 July 2026

For M S K A & Associates LLP
(Formerly known as M S K A & Associates)
Chartered Accountants
Firm Registration No. 105047W/W101187



Vikram Dhanania
Partner
Membership No.: 060568



UDIN: 26060568ZNUHMD9852

Place: Mumbai
Date: 17 July 2026

Statement of Standalone Unaudited Financial Results for the Quarter Ended 30 June 2026

(₹ in crores)

	Particulars	Quarter Ended			Year Ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		Unaudited	Audited (Refer note 12)	Unaudited	Audited
1.	Income				
	Revenue from operations				
	(a) Interest income	2,118.40	1,893.59	1,185.34	6,140.81
	(b) Rental income	1.64	1.03	3.13	8.51
	(c) Fees and commission income	158.81	138.75	62.82	419.75
	(d) Net gain on fair value changes	0.44	4.25	-	4.28
	(e) Net gain on derecognition of financial instruments	50.93	77.87	62.68	216.83
	Total revenue from operations	2,330.22	2,115.49	1,313.97	6,790.18
	(a) Other income	6.70	4.90	0.04	5.47
	Total income	2,336.92	2,120.39	1,314.01	6,795.65
2.	Expenses				
	(a) Finance costs	921.65	844.06	546.09	2,766.67
	(b) Net loss on derecognition of financial instruments	19.76	43.74	-	105.79
	(c) Impairment on financial instruments	353.57	309.91	241.08	1,104.13
	(d) Employee benefits expenses	293.83	263.08	213.16	1,017.54
	(e) Depreciation and amortisation expenses	30.40	25.53	22.04	94.14
	(f) Other expenses	306.45	293.00	208.20	983.77
	Total expenses	1,925.66	1,779.32	1,230.57	6,072.04
3.	Profit before tax (1-2)	411.26	341.07	83.44	723.61
4.	Tax expense				
	(a) Current tax - Current period/year	114.71	(3.52)	13.28	57.34
	- Earlier period/year	(0.19)	(0.01)	-	(0.01)
	(b) Deferred tax	(10.97)	89.81	7.56	124.47
	Total tax expense	103.55	86.28	20.84	181.80
5.	Profit after tax for the period / year (3-4)	307.71	254.79	62.60	541.81
6.	Other comprehensive income				
	(a) (i) Items that will not be reclassified to profit and loss				
	- Remeasurements of the defined benefit plans	(2.66)	0.97	(2.13)	(2.04)
	(ii) Income tax relating to items that will not be reclassified to profit and loss	0.67	(0.25)	0.53	0.51
	(b) (i) Items that will be reclassified to profit and loss				
	- Financial instruments through other comprehensive income	0.73	(0.19)	0.91	(0.07)
	- Effective portion of gain/(loss) on designated portion of hedging instruments in a cash flow hedge	(7.93)	42.30	(20.20)	35.12
	(ii) Income tax relating to items that will be reclassified to profit and loss	1.81	(10.60)	4.85	(8.82)
	Total other comprehensive income (net of tax)	(7.38)	32.23	(16.04)	24.70
7.	Total comprehensive income for the period / year (5+6)	300.33	287.02	46.56	566.51
8.	Paid-up equity share capital (Face value of ₹ 2 each)	175.16	161.59	154.76	161.59
9.	Earnings per share (not annualised for interim periods)				
	(a) Basic (in ₹)	3.55	3.15	0.81	6.84
	(b) Diluted (in ₹)	3.54	3.14	0.81	6.82

See accompanying notes to the financial results



Notes :

- 1] The standalone unaudited financial results for the quarter ended 30 June 2026 ("the financial results") of Poonawalla Fincorp Limited ("the Company") have been prepared in accordance with Indian Accounting Standard 34 'Interim Financial Reporting' notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended along with the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time and other accounting principles generally accepted in India. These financial results are in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, as amended ("the Listing Regulations") including relevant circulars issued by the SEBI.
- 2] The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on 17 July 2026.
- 3] The financial results for the quarter ended 30 June 2026 have been subjected to limited review by the joint statutory auditors of the Company as required under Listing Regulations. The joint statutory auditors have expressed an unmodified conclusion on these financial results.
- 4] These financial results shall be filed with the BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") and shall be available on the Company's website www.poonawallafincorp.com and on the website of BSE (www.bseindia.com) and NSE (www.nseindia.com).
- 5] The Company is primarily engaged in the business of financing in India and as such there are no separate reportable segments as per Ind AS 108 - 'Operating Segments'.
- 6] During the quarter ended 30 June 2026, the Company has allotted 250,147 fully paid up equity shares of face value of ₹ 2 each to the eligible employees of the Company under various employee stock option plans pursuant to the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SBEBS & SE Regulations"), as amended from time to time.
- 7] During the quarter ended 30 June 2026, the Company completed a Qualified Institutions Placement ("QIP") on 13 April 2026 by issuing 67,430,883 fully paid up equity shares having face value of ₹ 2 each, at an issue price of ₹ 370.75 per share, aggregating to ₹ 2,500.00 crores in compliance with provisions of Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018. The funds raised by the Company pursuant to QIP have been utilized as per the objects of the issue disclosed in the placement document of QIP.
- 8] During the quarter ended 30 June 2026, the Company has issued commercial papers and non-convertible debentures which were listed on the BSE Limited pursuant to SEBI (Issue And Listing of Non-Convertible Securities) Regulations, 2021 as amended (SEBI NCS Regulations, 2021) to be read with SEBI NCS Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025 in connection thereto, refer the disclosure on regulation 52(4) of Listing Regulations separately filed with Stock Exchanges.
- 9] The Board of Directors and Shareholders of the Company in their respective meetings had approved sale of its shareholding in joint venture Jaguar Advisory Services Private Limited (JASPL) held on 2 November 2021 and 13 December 2021. The Board has reaffirmed plan to sell its shareholding in JASPL in its meeting held on 05 May 2026. The sale will be subject to requisite regulatory approvals. Accordingly, in line with the requirements of Ind AS 105 "Non-current assets Held for Sale", management continue to classify such investment as assets held for sale.
- 10] Pursuant to the Regulation 54 of Listing Regulations, the listed secured non-convertible debentures issued by the Company are fully secured by way of hypothecation over the book debt/ receivables and/or by mortgage of the Company's immovable properties, to the extent as stated in the respective information memorandum / key information document. Further, the Company has maintained required security cover as stated in the respective information memorandum which is sufficient to discharge the principal and the interest amount at all times for the secured non-convertible debt securities issued by the Company. The security cover certificate as per regulation 54(3) of Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August 2025, has been separately filed with Stock Exchanges.
- 11] Disclosures pursuant to RBI/DOR/2025-26/334 DOR.ACC REC.No.253/21.04.018/2025-26 dated 28 November 2025 Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 are given below :

(a) Details of transfer through assignment in respect of loans not in default

Particulars	Quarter Ended 30 June 2026
Count of loan accounts assigned	15,883
Amount of loan accounts assigned (₹ in crores)	1,000.34
Retention of beneficial economic interest (MRR)	10%
Weighted average maturity (Residual Maturity) (in months)	139
Weighted average holding period (in months)	13
Coverage of tangible security	84%
Rating wise distribution of rated loans	UNRATED

(b) Details of acquired through assignment in respect of loans not in default

Particulars	Quarter Ended 30 June 2026	
	Secured	Unsecured
Count of loan accounts acquired	NIL	
Amount of loan accounts acquired (₹ in crores)		
Weighted average maturity (in months)		
Weighted average holding period (in months)		
Retention of beneficial economic interest		
Coverage of tangible security		
Rating-wise distribution of rated loans		



Notes (Contd.):

11] (c) Details of stressed loans transferred

Particulars	Quarter Ended 30 June 2026		
	To ARCs*	To permitted transferees	To other transferees
Count of accounts	5,826	-	-
Aggregate principal outstanding of loans transferred (₹ in crores)	118.91	-	-
Weighted average residual tenor of the loans transferred (in months)	26	-	-
Net book value of loans transferred (at the time of transfer) (₹ in crores)	54.29	-	-
Aggregate consideration including security receipts (₹ in crores)	51.27	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

* In addition to above, during the Q1 FY27, the Company has transferred 12,863 loan accounts for an aggregate consideration including security receipts of ₹ 67.11 crores. These loan accounts were already written off in the books before such sale transactions.

(d) Details of ratings of security receipts outstanding as on 30 June 2026 are given below

Particulars	Rating Agencies	Rating
Retail June 2022 - Trust (Series I)	CRISIL	RR2
Retail June 2022 - Trust (Series IV)	CRISIL	RR1
Retail June 2022 - Trust (Series VI)	CRISIL	RR1
Retail May 2024 - Trust (Series I)	CRISIL	RR1
Retail May 2024 - Trust (Series II)	CRISIL	RR1
Retail March 2026 - Trust	-	Unrated
EARC TRUSTSC - 480	India Ratings	RR2
EARC TRUST SC - 514 Class B	-	Unrated
Arcil-Trust-2025-012	CRISIL	RR2
Arcil-Trust-2026-003	India Ratings	RR1
Arcil-Trust-2026-004	India Ratings	RR1
Arcil-Trust-2026-009	India Ratings	RR1
Arcil-Trust-2026-016	India Ratings	RR2
Arcil-Trust-2026-023	CRISIL	RR2
Arcil-Trust-2026-030	-	Unrated
Arcil-Trust-2027-002	-	Unrated
SHRIRAM ARC 01 (SARC - Trust 4)	Brckwork Rating	BWR RR1

12] The figures for the quarter ended 31 March 2026 are the balancing figures between audited figures in respect of the full financial year and the published year to date unaudited figures upto the end of the third quarter, which were subject to limited review by the joint statutory auditors.

13] Figures of previous periods / year have been regrouped / reclassified, wherever necessary, to make them comparable with current period / year.

Place : Mumbai
Date : 17 July 2026



By order of the Board
For Poonawalla Fincorp Limited

Arvind Kapil
Managing Director & CEO
(DIN No.: 10429289)

Registered Office : 201 and 202, 2nd Floor, AP81, Koregaon Park Annexe, Mundhwa, Pune - 411036, Maharashtra
Corporate Office : Unit No. 2401, 24th Floor, Altimus, Dr. G.M. Bhosale Marg, Worli, Mumbai - 400018, Maharashtra
Website : www.poonawallafincorp.com; CIN : L51504PN1978PLC209007
Phone: +91 020 67808090; E-mail: secretarial@poonawallafincorp.com

Handwritten initials and signature.



POONAWALLA FINCORP LIMITED

Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Quarter ended 30 June 2026

Sl. No.	Particulars	Standalone	Consolidated
a.	Debt-equity ratio	3.82	3.80
b.	Debt service coverage ratio	Not Applicable	
c.	Interest service coverage ratio	Not Applicable	
d.	Outstanding redeemable preference shares		
	a) quantity (no. of shares)	NIL	NIL
	b) value (₹ in crores)		
e.	Capital redemption reserve (₹ in crores)	14.22	14.22
	Debenture redemption reserve** (₹ in crores)	NIL	NIL
f.	Net worth (₹ in crores)	13,060.07	13,110.75
g.	Net Profit after tax (₹ in crores)		
	- For quarter ended 30 June 2026	307.71	307.71
h.	Earnings per share (Face value of ₹ 2/- each)(not annualised)		
	a) Basic (in ₹) - For quarter ended 30 June 2026	3.55	3.55
	b) Diluted (in ₹) - For quarter ended 30 June 2026	3.54	3.54
i.	Current ratio	Not Applicable	
j.	Long term debt to working capital	Not Applicable	
k.	Bad debts to account receivable ratio	Not Applicable	
l.	Current liability ratio	Not Applicable	
m.	Total debts to total assets	0.77	0.77
n.	Debtors turnover	Not Applicable	
o.	Inventory turnover	Not Applicable	
p.	Operating margin (%)	Not Applicable	
q.	Net margin (%)		
	- For quarter ended 30 June 2026	13.17%	13.17%
r.	Sector specific equivalent ratio		
	a) Gross stage 3 %	1.37%	
	b) Net stage 3%	0.70%	





POONAWALLA FINCORP LIMITED

Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Quarter ended 30 June 2026

****Pursuant to Rule 18(7)(b)(iii) of the Companies (Share Capital and Debentures) Rules, 2014, as amended vide the Companies (Share Capital and Debentures) Amendment Rules, 2019, the Company, being an NBFC registered with the Reserve Bank of India under Section 45 IA of the RBI Act, 1934, is not required to create a Debenture Redemption Reserve, in respect of public issue of debentures and debentures issued by it on a private placement basis.**

During the quarter ended 30 June 2026, the Company has issued commercial papers and non-convertible debentures which were listed on the Bombay Stock Exchange pursuant to SEBI (Issue And Listing of Non-Convertible Securities) Regulations, 2021 as amended (SEBI NCS Regulations, 2021) to be read with SEBI NCS Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025.

Date : 17 July 2026
Place : Mumbai



By order of the Board
For **Poonawalla Fincorp Limited**

Arvind Kapil

Managing Director & CEO

DIN No.: 10429289

Registered Office : 201 and 202, 2nd Floor, AP81, Koregaon Park Annexe, Mundhwa, Pune-411036, Maharashtra
Corporate Office : Unit No. 2401, 24th Floor, Altimus, Dr. G.M. Bhosale Marg, Worli, Mumbai - 400018, Maharashtra
Website : www.poonawallafincorp.com; **CIN :** L51504PN1978PLC209007
Phone: +91 020 67808090; **E-mail:** secretarial@poonawallafincorp.com



STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF QUALIFIED INSTITUTIONS PLACEMENT UNDER REGULATION 32(1) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

Statement on deviation / variation in utilisation of funds raised						
Name of listed entity			Poonawalla Fincorp Limited			
Mode of fund raising			Public Issues / Rights Issues / Preferential Issues / QIP / Others			
Date of Raising Funds			January 16, 2026			
Amount raised			₹ 25,000 million (Rupees Twenty Five Thousand million only)*			
Report filed for quarter ended			June 30, 2026			
Monitoring Agency			applicable / not applicable			
Monitoring Agency Name, if applicable			Crisil Ratings Limited			
Is there a deviation/ variation in use of funds raised?			Yes/- No			
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders			Not Applicable			
If Yes, Date of shareholder Approval			-			
Explanation for the deviation/ variation			-			
Comments of the audit committee after review			-			
Comments of the auditors, if any			-			
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original object	Modified object, if any	Original allocation (in ₹ million)	Modified allocation, if any	Funds utilized (in ₹ million)	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %	Remarks, if any
Augmenting our Company's AUM and for lending towards various financing activities of our Company, as per applicable laws / regulations for NBFCs	-	23,215.16	-	23,215.16	-	
Repayment or prepayment, of all or portion, of existing borrowings of our Company including working capital demand loans / working capital	-	1,000.00	-	1,000.00	-	

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 4773327**

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**

loans, including interest thereon						
General corporate purposes	-	100.00	-	100.00	-	

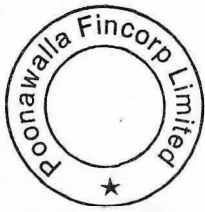
Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
- (c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.

*The proceeds from the issue aggregating to ₹ 25,000 million ("Gross Proceeds"). The net proceeds from the issue, after deducting fees, commissions, and the estimated expenses of the issue (including applicable taxes) ₹ 684.84 million, ₹ 24,315.16 million is the "Net Proceeds".

*As per the placement document dated April 13, 2026, Rs 684.84 million is earmarked for issue related expenses, and these funds are still an estimate. Out of this, the Company has utilized Rs. 644.84 million towards issue related expenses and the balance of Rs. 40.00 million is lying in the escrow account of the Company and surplus after paying the issue expenses might get credited to the monitoring account in upcoming quarters.


Name of the Signatory: Sanjay Miranka
Designation: Chief Financial Officer



Date: July 17, 2026



Poonawalla Fincorp Limited

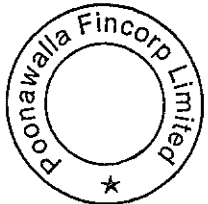
CIN: L51504PN1978PLC209007

Corporate Office: Unit No. 2401, 24th Floor, Altimus, Dr. G. M. Bhosale Marg, Worli, Mumbai, Maharashtra - 400018 **T:** +91 22 477332

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E: secretarial@poonawallafincorp.com | **W:** www.poonawallafincorp.com

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks					
Name of listed entity	Poonawalla Fincorp Limited					
Mode of fund raising	Public issue/ Private placement					
Type of instrument	Non-convertible Securities					
Date of raising funds	As per Annexure - I					
Amount raised	As per Annexure - I					
Report filed for quarter ended	June 2026					
Is there a deviation/ variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Yes/ No					
If yes, details of the approval so required?	NA					
Date of approval						
Explanation for the deviation/ variation						
Comments of the audit committee after review						
Comments of the auditors, if any						
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %	Remarks, if any
NA						
Deviation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
 Name of the Signatory: Sanjay Miranka Designation: Chief Financial Officer Date: July 17, 2026 						

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

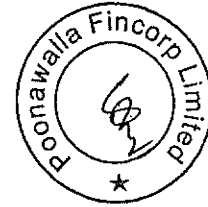
Corporate Office: Unit No. 2401, 24th Floor, Altimus, Dr. G. M. Bhosale Marg, Worli, Mumbai, Maharashtra - 400018 **T:** +91 22 4

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

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Annexure - I

ISIN	Series Name	Value Date	Amount INR Crs
INE511C08AN2	PFL NCD Series SDA1 FY2026-27	April 24, 2026	155.00
INE511C07AA1	PFL NCD Series B1 FY2026-27	May 11, 2026	1,000.00
	Total		1,155.00



Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

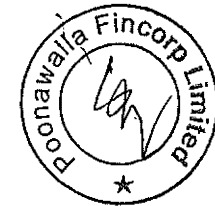
Corporate Office: Unit No. 2401, 24th Floor, Altimus, Dr. G. M. Bhosale Marg, Worli, Mumbai, Maharashtra - 400018 **T:** +91 22 477

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

Annexure – A
Statement of utilization of Issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public Issues/Private Placement)	Type of Instrument	Date of raising funds	Amount raised (Rs.)	Funds Utilized (Rs.)	Any Deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, If any
1	2	3	4	5	6	7	8	9	10
Poonawalla Fincorp Limited	INE511C08AN2	Private Placement	Unsecured, Rated, Listed, Redeemable, Non-convertible Debentures (PFL NCD Series SDA1 FY 2026-27)	April 24, 2026	155,00,00,000	155,00,00,000	No	NA	NA
Poonawalla Fincorp Limited	INE511C07AA1	Private Placement	Secured, Rated, Listed, Redeemable, Non-convertible Debentures (PFL NCD Series B1 FY2026-27)	May 11, 2026	1000,00,00,000	1000,00,00,000	No	NA	NA
Total					1155,00,00,000	1155,00,00,000			



Poonawalla Fincorp Limited

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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

To

The Board of Directors

Poonawalla Fincorp Limited

201 and 202, 2nd Floor,

AP81, Koregaon Park,

Mundhwa, Pune – 411036

Independent Auditor's Certificate on the Statement of Book Values of the Assets offered as Security against Listed Debt Securities pursuant to Regulation 15(1)(t)(i)(a) of Securities and Exchange Board of India (Debenture Trustees) Regulation, 1993 (as amended) read with Clause 1.1 of Chapter V of SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August 2025 (as amended).

1. This certificate is issued in accordance with the terms of our engagement letter dated 15 September 2025 with **Poonawalla Fincorp Limited** (The "Company").
2. The accompanying statement containing details of listed secured Non-Convertible Debentures ('NCDs') of the Company outstanding as at **30 June 2026** (as mentioned in Annexure I of the accompanying statement) and book values of the assets offered as security against listed secured debt securities of the Company outstanding as at 30 June 2026 (as mentioned in Annexure II of the accompanying statement) (hereinafter referred to as 'the Statement') has been prepared by the Company's management for the purpose of submission of the Statement along with this certificate to the Debenture Trustee of the Company pursuant to the requirements of Regulation 15(1)(t)(i)(a) of Securities and Exchange Board of India ('SEBI') (Debenture Trustees) Regulations, 1993 (as amended) read with paragraph 1.1 of Chapter V of SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August 2025 (as amended) (collectively referred to as 'the Regulations'). We have attached the Statement for identification purposes only.

Management's Responsibility

3. The preparation of the Statement is the responsibility of the management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The management is also responsible for ensuring the compliance with the requirements of the Regulations and the offer document/Information memorandum and/or debenture trust deed (collectively referred to as 'the offer documents') for the purpose of furnishing this Statement and for providing all relevant information to the Debenture Trustee.

Auditor's Responsibility

5. Pursuant to requirements as referred to in paragraph 2 above, it is our responsibility to express a limited assurance in the form of a conclusion as to whether anything has come to our attention that causes us to believe that the details included in the accompanying Statement regarding maintenance of security cover as per the terms of the Offer Document/Information Memorandum and/or DTDs in respect of listed NCDs of the Company outstanding as at 30 June 2026 as given in Annexure II of the accompanying statement are, in all material respects, not in agreement with the unaudited standalone financial results of the Company, underlying books of account and other relevant records and documents maintained by the Company for the quarter ended 30 June 2026.

Kirtane & Pandit LLP Chartered Accountants | LLP ID. No. - AAD - 6418

601, 6th Floor, Earth Vintage, Senapati Bapat Marg, Dadar West, Mumbai- 400 028, India

☎ 022 69328846/47/48 📧 kpcamumbai@kirtanepandit.com 🌐 www.kirtanepandit.com

Regd. Office: 5th Floor, Wing A, Gopal House, S.No. 127/1B/11, Plot A1, Kothrud, Pune - 411 038, India



6. The unaudited standalone financial results, referred to in paragraph 5 above, have been reviewed by Kirtane & Pandit LLP and M S K A & Associates LLP, on which we have issued an unmodified conclusion vide our report dated 17 July 2026. Our review of standalone financial results was conducted in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India ('the ICAI'). A review is limited primarily to inquiries of the Company personnel and analytical procedures applied to the financial data and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
7. We conducted our examination of the Statement, in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ('the Guidance Note'), issued by the Institute of Chartered Accountants of India ('the ICAI'). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC)1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements, issued by the ICAI.
9. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedure selected depend on the auditor's judgment, including the assessment of the areas where a material misstatement of the subject matter information is likely to arise. We have performed the following procedures in relation to the Statement:
 - a. Obtained the details of security cover from terms of the Offer Document/Information Memorandum and/or DTDs in respect of the listed NCDs outstanding as at 30 June 2026;
 - b. Obtained the list and value of assets offered as security against listed secured debt securities of the Company outstanding as at 30 June 2026;
 - c. Traced the value of assets forming part of the security cover from the unaudited standalone financial results, underlying books of account and other relevant records and documents maintained by the Company for the quarter ended 30 June 2026;
 - d. On test check basis, verified the ISIN, type of charge, facility, cover required, underlying assets required from the offer documents provided by the management of the Company;
 - e. Verified the arithmetical accuracy of the Statement; and
 - f. Performed necessary inquiries and obtained necessary representations from the management of the Company.

Conclusion

10. Based on our examination and the procedures performed as per paragraph 9 above, evidences obtained, and the information and explanations given to us, along with the representations provided by the management, nothing has come to our attention that cause us to believe that the details included in the accompanying Statement regarding book values of the assets offered as security against listed secured debt securities of the Company outstanding as at 30 June 2026 as given in Annexure II of the accompanying Statement are, in all material respects, not in agreement with the unaudited standalone financial results of the Company, underlying books of account and other relevant records and documents maintained by the Company for the quarter ended 30 June 2026.



Restriction on Distribution or Use

11. Our work was performed solely to assist you in meeting in your responsibilities in relation to your compliance with the requirements of the Regulations. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have as statutory auditors of the Company or otherwise. Nothing in this certificate, nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as statutory auditors of the Company.
12. The certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of enabling it to comply with the requirements of the Regulations which requires it to submit this certificate along with the accompanying Statement to the Debenture Trustee, and should not be used, referred to or distributed for any other purpose or to any other party without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care for anyother purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For **Kirtane & Pandit LLP**

Chartered Accountants

Firm Registration No: 105215W/W100057



Sandeep Welling

Partner

Membership No: 044576



UDIN: 26044576RGACEW9482

Place: Mumbai

Date: 17 July 2026

Annexure I: ISIN wise details of listed secured non-convertible debt securities ('NCDs') outstanding as at 30 June 2026

(₹ in crores)

Sl. No.	ISIN	Type of charge	Secured /Unsecured	Outstanding debentures as at 30 June 2026*	Name of Trustee Company
1	INE511C07706	Exclusive	Secured	2.69	Catalyst Trusteeship Limited
2	INE511C07714	Exclusive	Secured	2.07	Catalyst Trusteeship Limited
	Total			4.76	
3	INE511C07839	Pari-passu	Secured	483.88	Catalyst Trusteeship Limited
4	INE511C07821	Pari-passu	Secured	453.55	Catalyst Trusteeship Limited
5	INE511C07854	Pari-passu	Secured	1,177.26	Catalyst Trusteeship Limited
6	INE511C07847	Pari-passu	Secured	370.47	Catalyst Trusteeship Limited
7	INE511C07862	First Ranking Pari-Passu	Secured	1,152.89	Catalyst Trusteeship Limited
8	INE511C07870	First Ranking Pari-Passu	Secured	1,233.67	Catalyst Trusteeship Limited
9	INE511C07888	First Ranking Pari-Passu	Secured	530.32	Catalyst Trusteeship Limited
10	INE511C07896	First Ranking Pari-Passu	Secured	801.01	Catalyst Trusteeship Limited
11	INE511C07912	First Ranking Pari-Passu	Secured	1,591.92	Catalyst Trusteeship Limited
12	INE511C07920	First Ranking Pari-Passu	Secured	359.09	Catalyst Trusteeship Limited
13	INE511C07938	First Ranking Pari-Passu	Secured	1,061.06	Catalyst Trusteeship Limited
14	INE511C07946	First Ranking Pari-Passu	Secured	2,550.68	Catalyst Trusteeship Limited
15	INE511C07953	First Ranking Pari-Passu	Secured	1,052.59	Catalyst Trusteeship Limited
16	INE511C07961	First Ranking Pari-Passu	Secured	10.53	Catalyst Trusteeship Limited
17	INE511C07979	First Ranking Pari-Passu	Secured	517.99	Catalyst Trusteeship Limited
18	INE511C07987	First Ranking Pari-Passu	Secured	516.02	Catalyst Trusteeship Limited
19	INE511C07995	First Ranking Pari-Passu	Secured	1,004.10	Catalyst Trusteeship Limited
20	INE511C07AA1	First Ranking Pari-Passu	Secured	1,011.53	Catalyst Trusteeship Limited
	Total			15,883.32	

* Represents amount of principal outstanding and accrued interest.

For Poonawalla Fincorp Limited



Sanjay Miranka
Chief Financial Officer
 Place: Mumbai
 Dated: 17 July 2026




Annexure II: Statement of book value of assets as at 30 June 2026

₹ in crores)

Column A	Column B	Column C*	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	Immovable Property	0.54	-	No	NA	NA	119.75	-	120.29					
Capital Work-in- Progress		-	-	No	NA	NA	-	-	-					
Right of Use Assets		-	-	No	NA	NA	353.05	-	353.05					
Goodwill		-	-	No	NA	NA	-	-	-					
Other Intangible Assets		-	-	No	NA	NA	26.01	-	26.01					
Intangible Assets under Development		-	-	No	NA	NA	8.25	-	8.25					
Investments		-	-	No	NA	NA	814.33	-	814.33					
Loans (Refer note 1 and 2)	Book Debt Receivables	5.23	-	Yes	16,007.56	37,348.15	8,778.31	-	62,139.25					
Inventories		-	-	No	NA	NA	-	-	-					
Trade Receivables		-	-	No	NA	NA	44.08	-	44.08					
Cash and Cash Equivalents		-	-	No	NA	NA	260.28	-	260.28					
Bank Balances other than Cash and Cash Equivalents		-	-	No	NA	NA	7.71	-	7.71					
Others		-	-	No	NA	NA	900.20	-	900.20					
Total		5.77	-		16,007.56	37,348.15	11,311.97	-	64,673.45					
LIABILITIES														
Debt securities to which this certificate pertains (Refer note 3)	Secured Non Convertible Debentures	4.76	-	Yes	15,878.56	NA	-	-	15,883.32					
Other debt sharing pari-passu charge with above debt			-	No	NA	NA	-	-	-					
Other Debt			-	No	NA	NA	-	-	-					
Subordinated debt + PDI			-	No	NA	NA	538.99	-	538.99					
Borrowings (TLs and Loans repayable on demand)			-	No	NA	4,422.08	175.00	-	4,597.08					
Bank (TLs and Loans repayable on demand)			-	No	NA	27,583.26	-	-	27,583.26					
Debt Securities (others)			-	No	NA	NA	-	-	-					
Others (Commercial Paper)			-	No	NA	NA	1,788.42	-	1,788.42					
Trade payables			-	No	NA	NA	10.85	-	10.85					
Lease Liabilities			-	No	NA	NA	398.44	-	398.44					
Provisions			-	No	NA	NA	29.59	-	29.59					
Others			-	No	NA	NA	783.43	-	783.43					
Total		4.76	-		15,878.56	32,005.34	3,724.72	-	51,613.38					
Cover on Book Value		121%			101%									
Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									

Notes:

- Assets considered for pari-passu charge is calculated based on asset cover requirement as per respective information memorandum for securities and as per sanction for loans.
- The Company extends loans (Secured and Unsecured) which has been classified as amortized cost as per applicable Ind-AS. Hence, the Company has considered the book value (Gross of impairment provision) under column C, D, F & G for the purpose of this certificate.
- Book value represents principal and interest accrued of all secured NCD's issued by the company.
- Reporting under column K to O is not applicable for this certificate.

For Poonawalla Fincorp Limited



Sanjay Miranka
Sanjay Miranka
Chief Financial Officer