January 28, 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

Dear Sir / Madam,

Subject: Press Release

Press Release titled 'Poonawalla Fincorp Deepens AI-First Transformation with Five New Enterprise AI Solutions' 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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Poonawalla Fincorp Deepens AI-First Transformation with Five New Enterprise AI Solutions

Deploys AI across competitive intelligence, compliance, data quality, customer insights and software development to strengthen decision-making and execution

Mumbai, January 28, 2026 – Poonawalla Fincorp Limited (PFL) today announced the rollout of five new AI-powered enterprise solutions. The new deployments extend the use of artificial intelligence across strategic decision-making, customer onboarding, data quality management, customer experience analytics and application development.

These initiatives reflect PFL's long-term vision to become a digitally fluent, data-driven, and highly scalable financial organization, with AI-first approach being adopted across functions.

Aligned with this direction, PFL has introduced the following five AI-led solutions:

1. **AI-powered Competition Benchmarking Engine:** This capability embeds market intelligence directly into how PFL prices, positions and competes. AI autonomously searches for market changes, analysing competitor pricing moves, product shifts and engagement patterns across portfolios, and converts them into timely, decision-ready insights. Built as an extension of the organisation's AI-enabled risk hindsight framework, the system enables faster responses to market shifts.

2. **Central KYC (CKYC) AI Platform:** As customer onboarding scales, consistency and control become critical. The CKYC AI platform reframes compliance as a source of strength by applying AI-driven validation at the entry point, ensuring KYC data is assessed for accuracy and material relevance before it flows through the system. This reduces manual intervention by ~15 percent, and materially strengthens both accuracy and turnaround performance.

3. **Agentic Data Quality Intelligence (DQI):** As data flows across multiple systems and teams, maintaining consistency becomes critical. This solution automatically monitors data against defined quality standards, flags anomalies, and updates validation rules as requirements evolve. It ensures data used for reporting, risk and business decisions remains accurate, traceable and audit-ready.

4. **AI-led Voice of Customer (VOC) Categorisation:** Customer feedback is often rich but difficult to act on, at scale. This system organises free-text responses into clear issue themes and directly links them to accountable functions. Issues move faster, ownership is clearer, and recurring problems are addressed systematically rather than case by case.

5. **Build Buddy for Accelerated Application Development:** An AI-powered development assistant integrated into PFL's existing technology stack. Acting as a "development buddy," it supports engineers by assisting with code writing, suggesting fixes before code is committed, and providing contextual feedback on logic, performance and readability. The solution also enables automated refactoring, improving reuse, reducing development costs and significantly accelerating application delivery while ensuring adherence to development and deployment standards.

Commenting on the new developments, Arvind Kapil, Managing Director & CEO, Poonawalla Fincorp, said, *"AI is more than a tool - it is reshaping how organisations think, decide, and compete. Our focus is on using it responsibly by combining machine precision with human judgment to strengthen trust and sharpen decision-making. By embedding AI across pricing, customer onboarding, data quality, feedback and technology development, we are turning insight into action and building a competitive advantage thereby laying the foundation for sustainable growth."*

At PFL, AI is continuing to 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 in this quarter alone has initiated 12 AI projects bringing the company wide total to 57 projects, of which 30 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 has AUM of ₹55,017 crore as on December 31, 2025, and employs 5,264 people as of December 31, 2025. The company's financial services offerings include Loan Against Property, Gold Loans, Prime Personal Loans, Education Loans, Consumer Durable Loans, Business Loans, Instant Consumer Loans, Commercial Vehicle Loans, Mid-Market, Supply Chain Finance & NBFC Loans, Pre-Owned Car Finance, Loans for Professionals, Machinery Loans and Shopkeeper Loans.

For media inquiries, please contact:

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