



Secretarial Department

January 15, 2026

Ref. FEDFINA/ CS/134/ 2025-26

The Manager, Listing Department National Stock Exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 SYMBOL – FEDFINA	The Manager, Department of Corporate Services, BSE Limited, Rotunda Building, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400 001 Scrip code: 544027
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Subject: Investor meet Presentation

Dear Sir/Madam,

Further to our letter dated January 05, 2026 intimating scheduled Earnings call with Analysts/Investors, please find attached the investor presentation which is referred during the earnings call with Analysts/Investors in connection with the financial results for the quarter ended December 31, 2025.

The above is submitted for your kind information and appropriate dissemination.

Thanking you,

Yours Truly,

For Fedbank Financial Services Limited

PARTHASARATHY
HY
RAJAGOPAL
IYENGAR

Digitally signed by
PARTHASARATHY
RAJAGOPAL IYENGAR
Date: 2026.01.15
19:04:29 +05'30'

Parthasarathy Iyengar

Company Secretary & Compliance Officer

Mem. No: A21472

Encl – As above

FEDBANK FINANCIAL SERVICES

INVESTOR PRESENTATION
Q3 FY26

EMPOWERING EMERGING INDIA WITH EASY ACCESS TO LOANS



Safe Harbor

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Forward looking statements concerning the Company's future business prospects and business profitability are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, government policies and actions regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of the forward looking statements become materially incorrect in future or update any forward looking statements made from time to time by or on behalf of the Company.

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Table Of Content



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Executive Summary : Q3 FY26

Business

- AUM Growth: 17.4% YoY increase to ₹17,500 Cr (32.5% YoY Ex. Business Loans)
- Disbursals: 95.8% YoY growth to ₹8,606 Cr, driven by 128.2% YoY rise in gold loan disbursals to ₹7,853 Cr
- Gold Loan AUM: 51.9% YoY growth to ₹7,905 Cr, contributing 45.2% to total AUM
- Achieved all time high net growth in AUM of ₹1,174 Cr in the quarter
- Mortgage AUM: 20.0% YoY growth to ₹9,084 Cr

Branches

- 54 new Gold Loan branches this quarter, bringing our total to 113 new branches this year
- Merged an additional 14 branches this quarter, bringing our total to 63 co-located branches

Profitability

- Net Interest Income: Up 16.8% YoY to ₹318.9 Cr
- Operating Profit: Up 11.7% YoY to ₹149.4 Cr in Q3 FY26
- Profit After Tax: Up 368.6% YoY to ₹87.9 Cr

Asset Quality and Provisioning

- Gross Stage III: Increased QoQ to 2.1% in Q3 FY26, Net Stage III: at 1.4%
- Credit Cost: Stood at 0.9% for the quarter

**PAT at ₹18.8 Cr in Q3FY25 led by one-time credit cost*

Q3FY26 Result Summary

YoY

QoQ



₹17,500 Cr
AUM

17.4%

8.5%



₹8,606 Cr
Disbursements

95.8%

65.3%



₹87.9 Cr
Profit After Tax

368.6*%

9.6%



₹2,806 Cr
Shareholder's Funds

13.9%

3.6%



75.0
Book Value/Sh.

13.5%

3.5%



98.4%
Secured AUM

1125 bps

69 bps



₹11,207 Cr
Borrowings¹

14.4%

9.6%



20.5%
CRAR

-117 bps

-116 bps



730
Branches

37

31



5085
Employees³

6.8%

3.9%



2.1%
GNPA

27 bps

16 bps



1.4%
NNPA

35 bps

9 bps



0.9%
Credit Cost²

-255 bps

-5 bps



2.5%
RoA

193 bps

12 bps



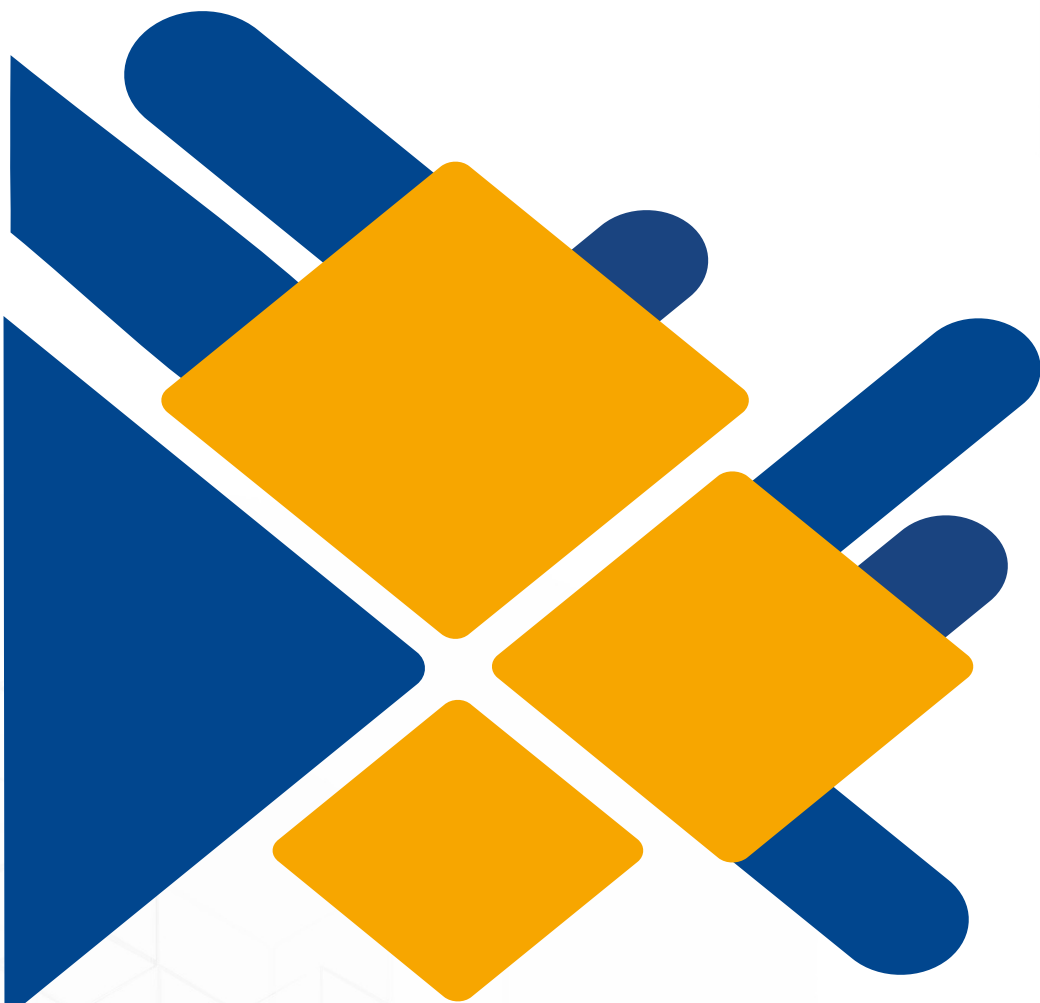
12.7%
RoE

966 bps

75 bps

1. Borrowings represents the aggregate of debt securities, borrowings (other than debt securities) and subordinated liabilities outstanding
 2. Credit cost represents impairment on financial instruments divided by average total assets

3. Additionally, there are 372 apprentices
 * PAT at ₹18.8 Cr in Q3FY25 led by one-time credit cost.



Who we are

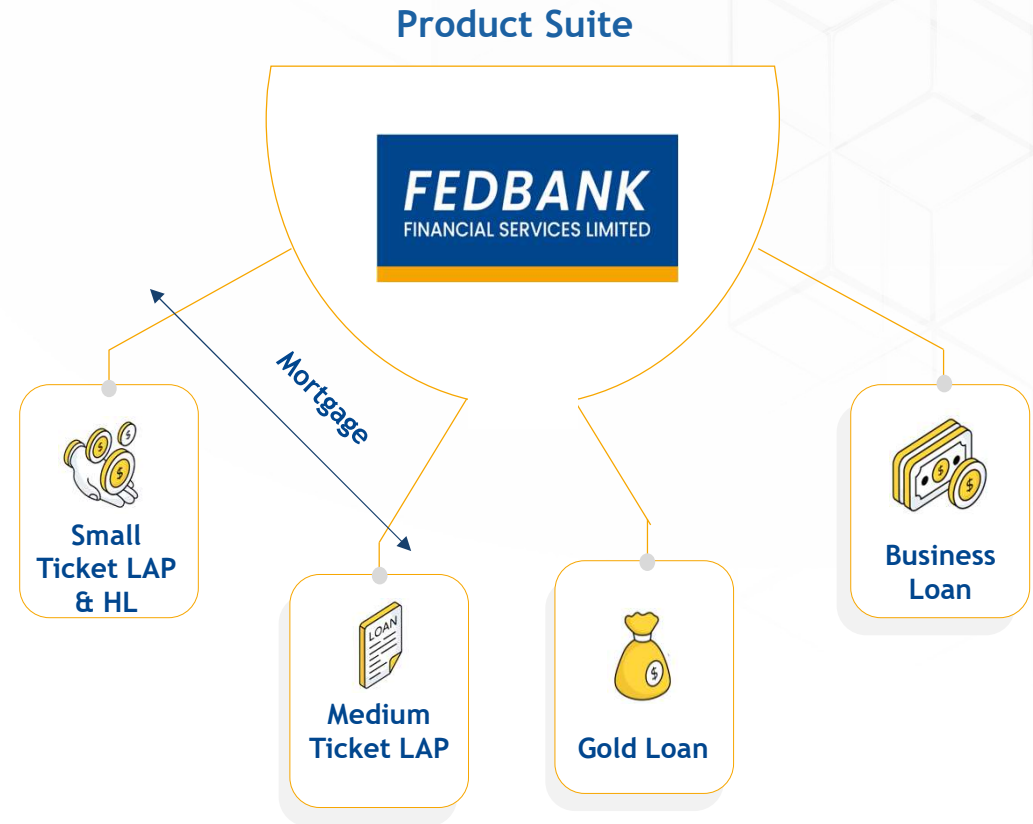
Our Business

Financial Performance

Technology, Digital, ESG & CSR

About Fedfina

- **Parentage :** Majority-owned by Federal Bank, with strong access to debt & equity.
- **Vision :** “Empowering Emerging India with Easy Access to Loans.”
- **Target Segment:** Catering to MSMEs with tailored loan solutions.
- **Geographical Presence:** Wider footprint across 17 states and union territories.
- **Credit Rating:** Strong AA+/Stable ratings by CARE, India Ratings, and CRISIL.



MSME lender with focused loan against property and gold loans offering

Our Board of Directors



Shyam Srinivasan
Non- Executive Chairman &
Non-Executive Director



K.V.S. Manian
Non-Executive
Nominee Director



Harsh Dugar
Non-Executive
Nominee Director



Maninder Juneja
Non-Executive
Nominee Director



Sunil Gulati
Independent Director



Ramesh Sundararajan
Independent Director



Sonal Dave
Independent Director



Mona Bhide
Independent Director



Muralidharan Rajamani
Independent Director



Parvez Mulla
MD & CEO

Steered by a strong board

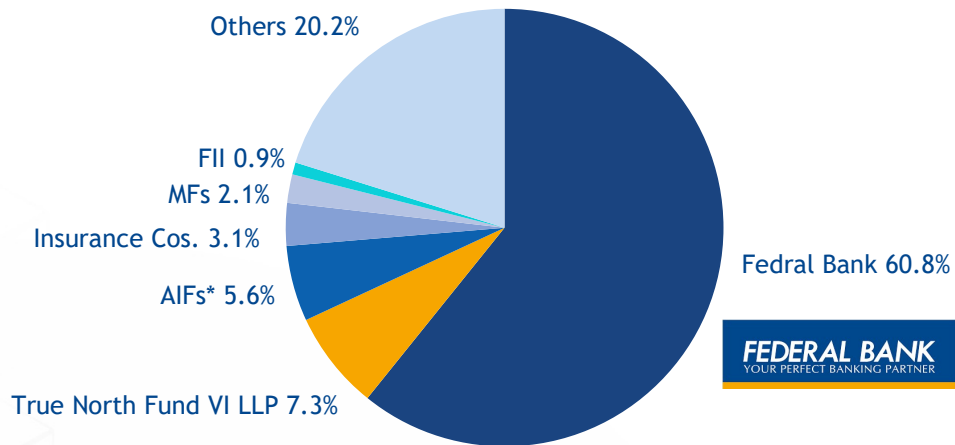
Management Team



Deep domain experience

Shareholding Pattern

Shareholding : 31st December 2025



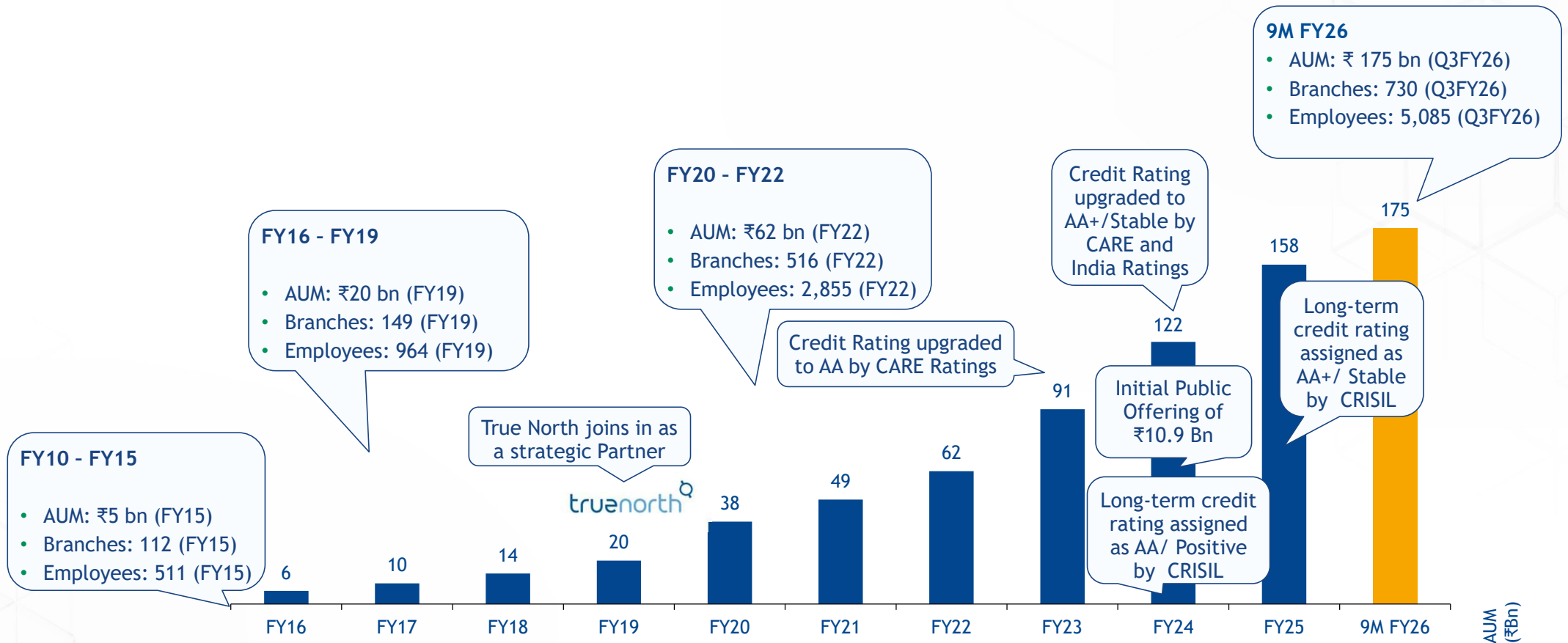
Top Institutional Shareholders :31st December 2025

Investor Details	% Holding
Federal Bank Ltd	60.8
True North Fund VI LLP	7.3
Nuvama Private Investment	2.7
SBI Life Insurance	2.0
Unifi Capital (Blend II and BCAD)	1.9
Bandhan Mutual Fund	1.9
HDFC Life Insurance	1.1
Yasya Investment	0.9
Kotak Fund (AIF)	0.4
Arjuna Fund PTE. Ltd	0.2

Wide shareholders base

* Excludes True North Fund VI LLP

Our Growth Journey



Strong growth trajectory over the years of operations

Our Vision & Values

Vision

Empower Emerging India with Easy Access to Loans

Values

Execution Excellence

- ✓ Clear Objectives
- ✓ Resource Optimization
- ✓ Adaptability
- ✓ Continuous Improvement

E

People Focus

- ✓ Empowerment
- ✓ Development Opportunities
- ✓ Recognition and Rewards
- ✓ Work-Life Integration

P

Integrity

- ✓ Transparency
- ✓ Accountability
- ✓ Building Trust
- ✓ Ethical Decision Making

I

Customer Centric

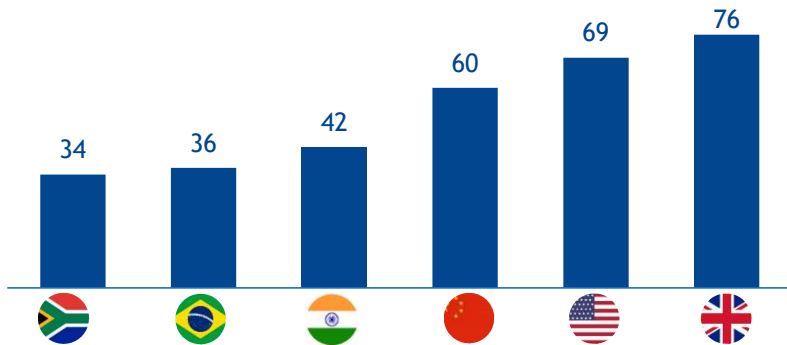
- ✓ Customer Goals
- ✓ Clear Communication
- ✓ Customer Support
- ✓ Seamless Experience

C

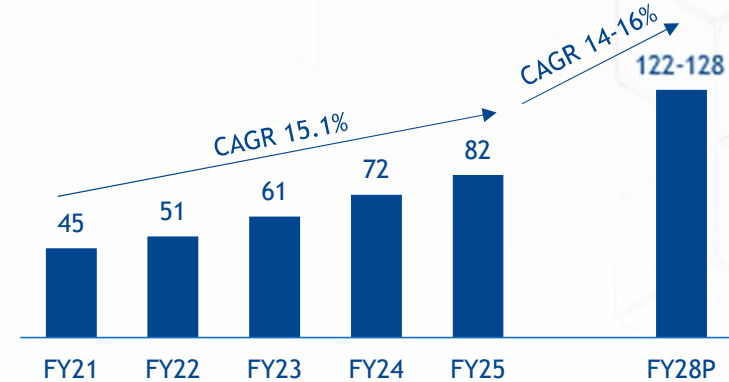
Driven by vision and values

Market

Household credit to GDP ratio (%)¹



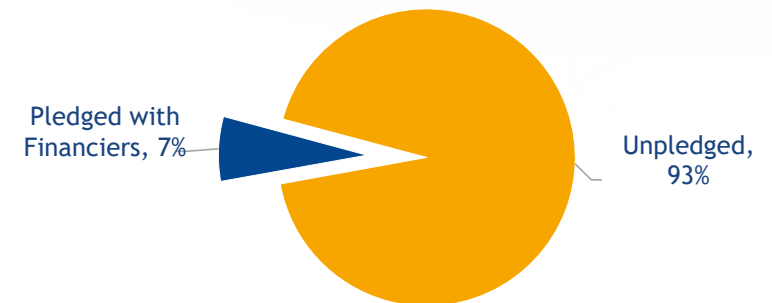
Retail credit growth to continue ²



MSME Credit Addressable Market ³



Household Gold ³



Long runway for growth

1 : BIS, For December'24, Crisil Intelligence. 2: Chart represents Systemic Retail Credit in INR tn, RBI, Crisil Intelligence. 3: RHP

Our Product Suite

Secured Against Collateral

Category	Mortgage Loans	Gold Loans	Business Loans
AUM (₹Cr) (% of total)	9,084 (51.9%)	7,905 (45.2%)	285 (1.6%)
Avg. Ticket Size (₹ Lakh)	33.2	2.4	Disbursement Discontinued
Disbursement (₹Cr) & (Origination Yield)	753 (13.0%)	7,853 (18.3 [^] %)	
Average Origination LTV	52.6%	70.9%	
Underwriting	Assessed / Income Based	In-house Valuation	

Focused on collateralized lending

Mortgage loans include Medium ticket LAP, Small ticket LAP and Housing loans; LTV: loan to value. [^] Portfolio yield : On i-GAAP basis.




Our Product Suite

Mortgage Loans

Category	Small Ticket LAP and HL	Medium Ticket LAP
AUM (₹Cr) (% of total)	3,734 (21.3%)	5,349 (30.6%)
Avg. Ticket Size (₹ Lakh)	15.2	65.0
Disbursement (₹Cr) & (Origination Yield)	208 (15.3%)	545 (12.1%)
Average Origination LTV	52.8%	52.5%
Underwriting	Assessed Income	Income Based

Covering a wide spectrum in the loan against property segment

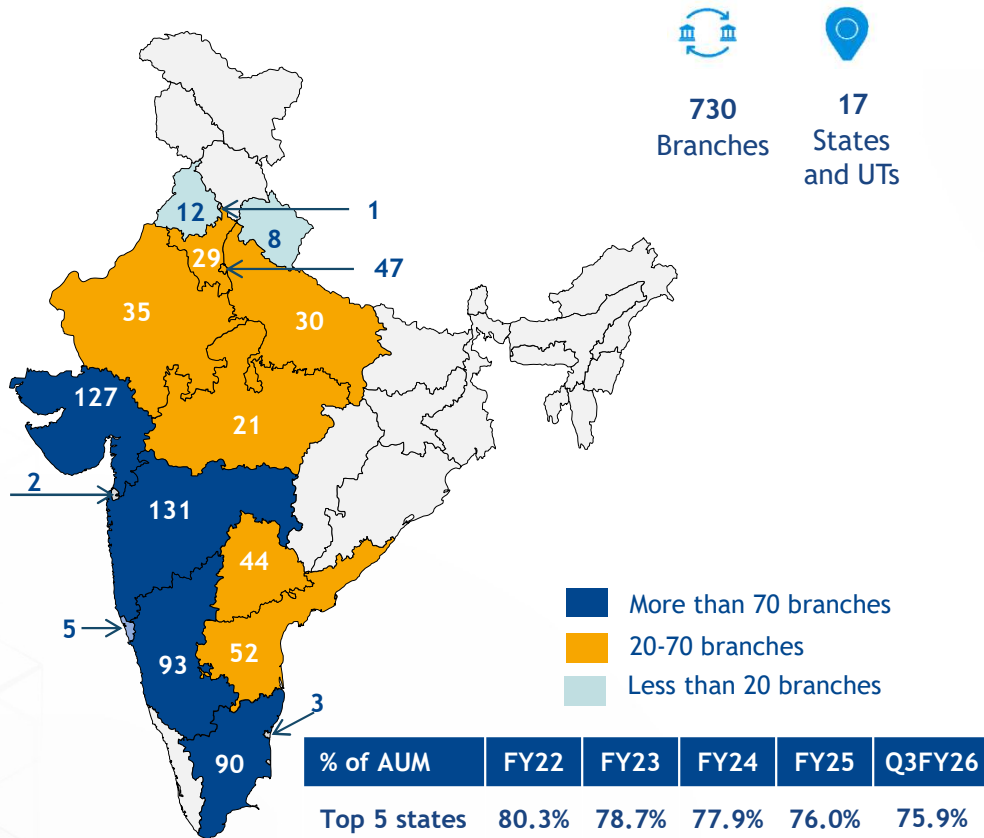
Our Customers

Category	Small Ticket LAP	Medium Ticket LAP	Gold Loan
			
Customer Business	Food and Tea Stall	Retail Trading of Snacks and Savories	Tailoring
Requirement	Expand his product offering and to renovate the store	Refurbish a few existing outlets and open 2 additional outlets	Purchase additional sewing machine & renovate the shop
Credit Assessment / Solutions	<ul style="list-style-type: none"> ▪ Business understanding ▪ Stock count ▪ Turnover assessment 	<ul style="list-style-type: none"> ▪ Stock count / turnover assessment ▪ Field visit and verification of records 	<ul style="list-style-type: none"> ▪ Collateral Verification ▪ Quick processing and sanctioning of loan
Case Sanctioned Amount	₹16 Lacs	₹74.5 Lacs	₹1 Lac
Case LTV	55%	32%	74%

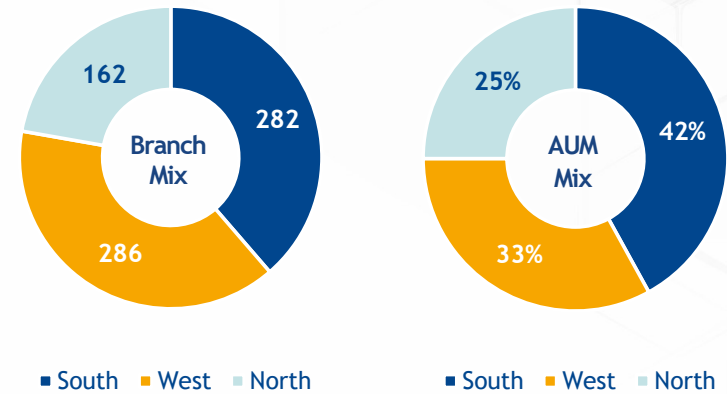
MSME focused customer base

Our Footprints

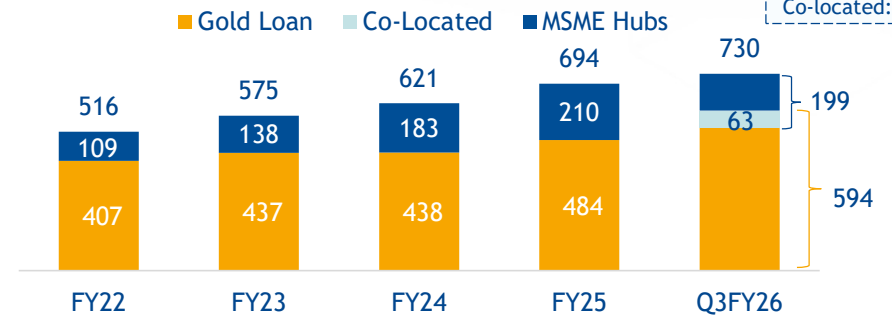
Comprehensive Branch Network



Branch & AUM Mix



Branch Expansion



Large, extensive presence



Who we are

Our Business

Financial Performance

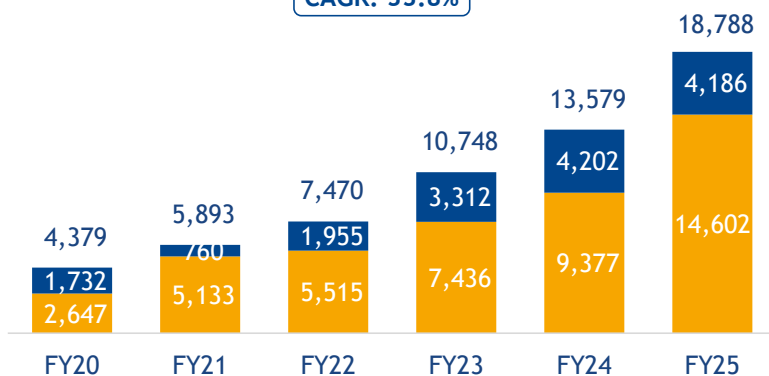
Technology, Digital, ESG & CSR

Disbursements & AUM

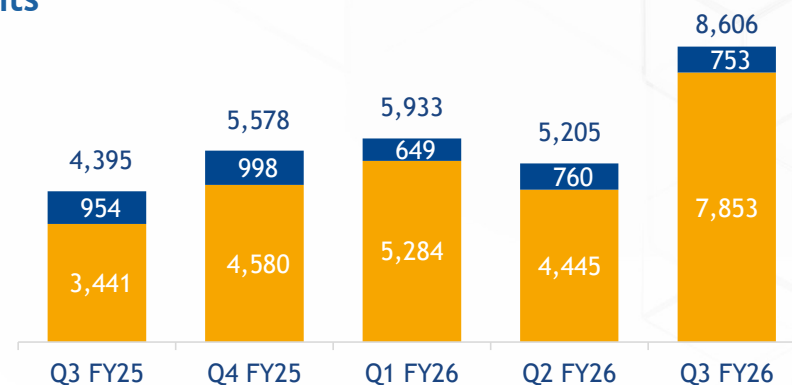
₹ Cr

CAGR: 33.8%

Disbursements

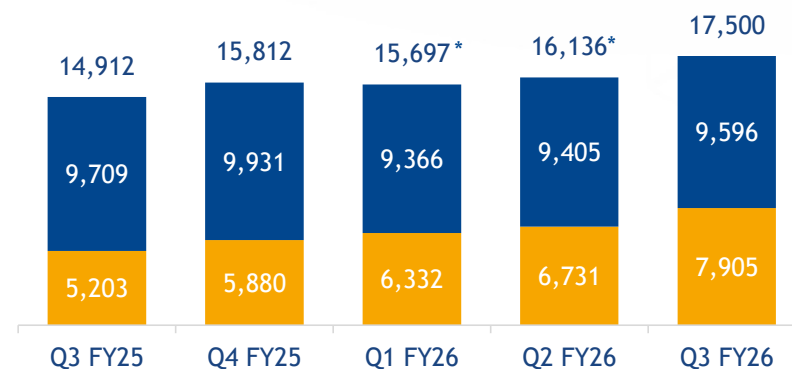
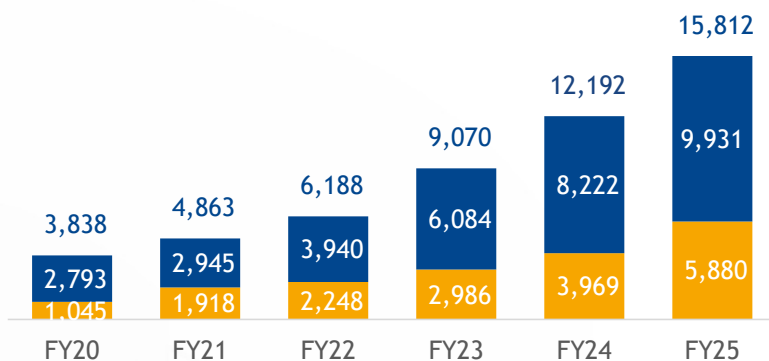


Gold Loan Non-Gold Loan



CAGR: 32.7%

AUM



*₹886 Cr of Business Loan 100% Derecognized (₹770 Cr in Q1 & ₹116 Cr in Q2)

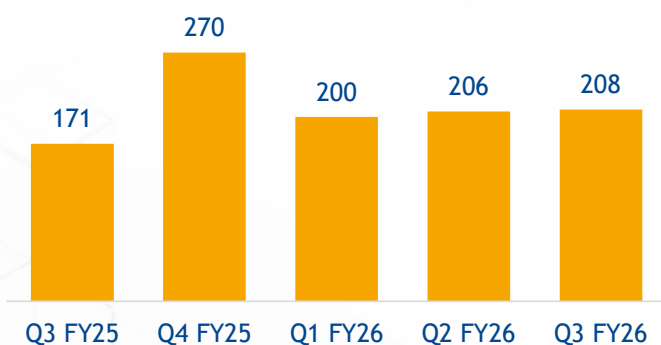
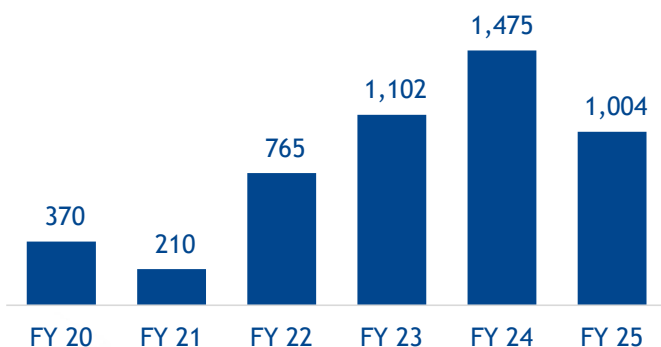
Twin-engine business profile

* During H1 FY26, 100% assignment of Business Loan portfolio of ₹886 crore was executed and derecognized from AUM

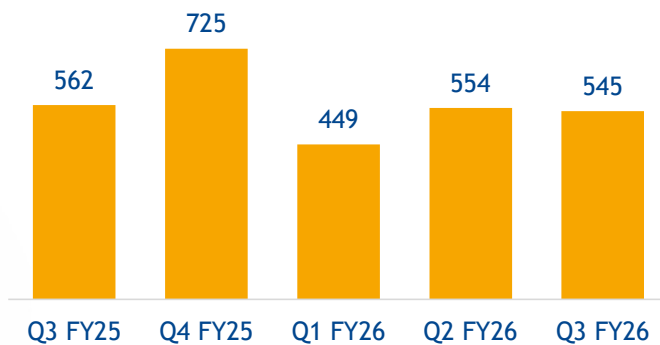
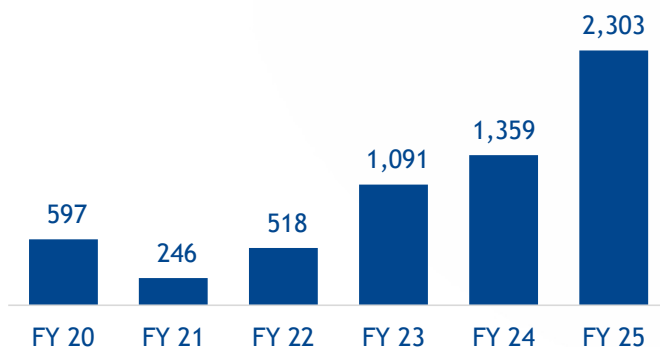
Disbursements

₹ Cr

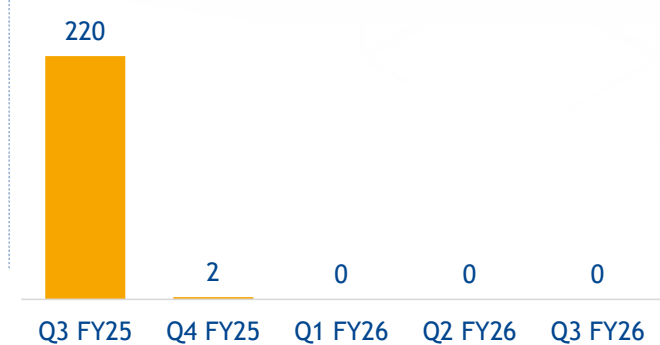
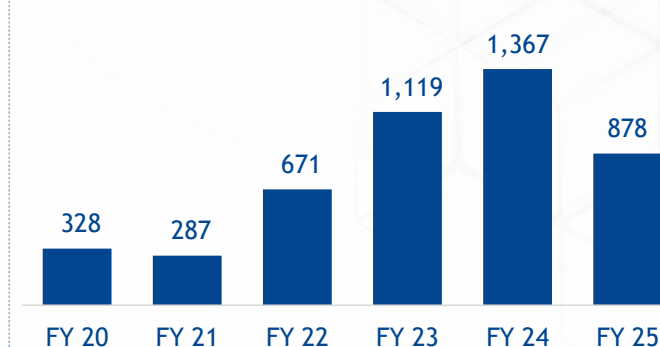
Small Ticket LAP & HL



Medium Ticket LAP



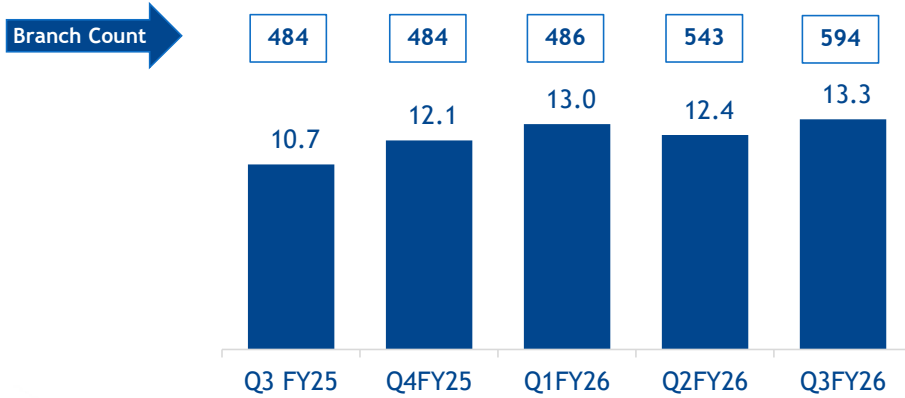
Business Loan



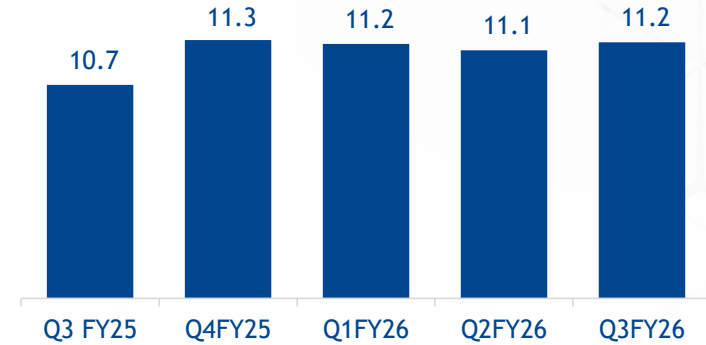
Diverse product base

Gold Loan : Key Metrics

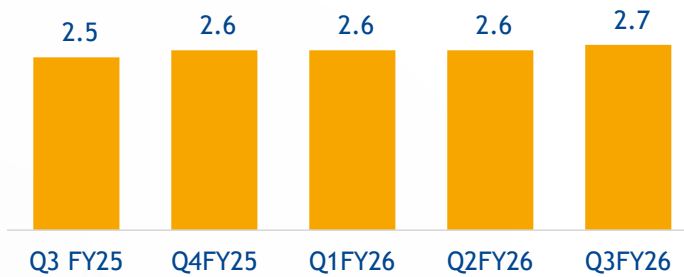
AUM Per Branch (₹Cr)



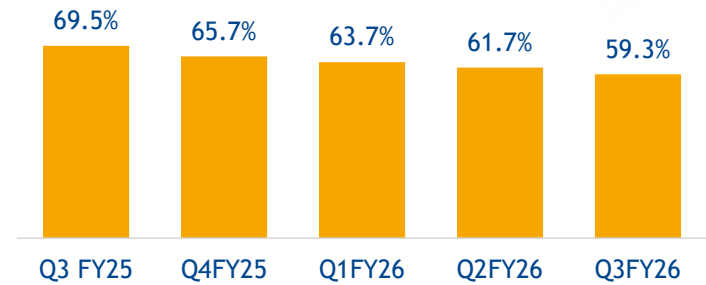
Gold Tonnage



Active Customer Base (# Lakh)



LTV : AUM

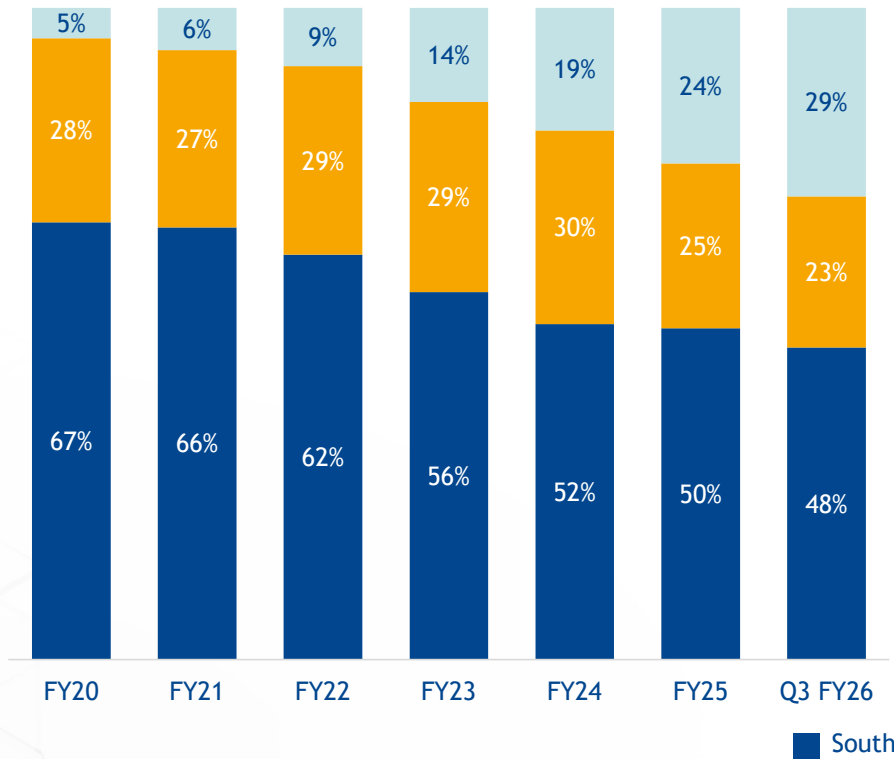


Strong Value Proposition

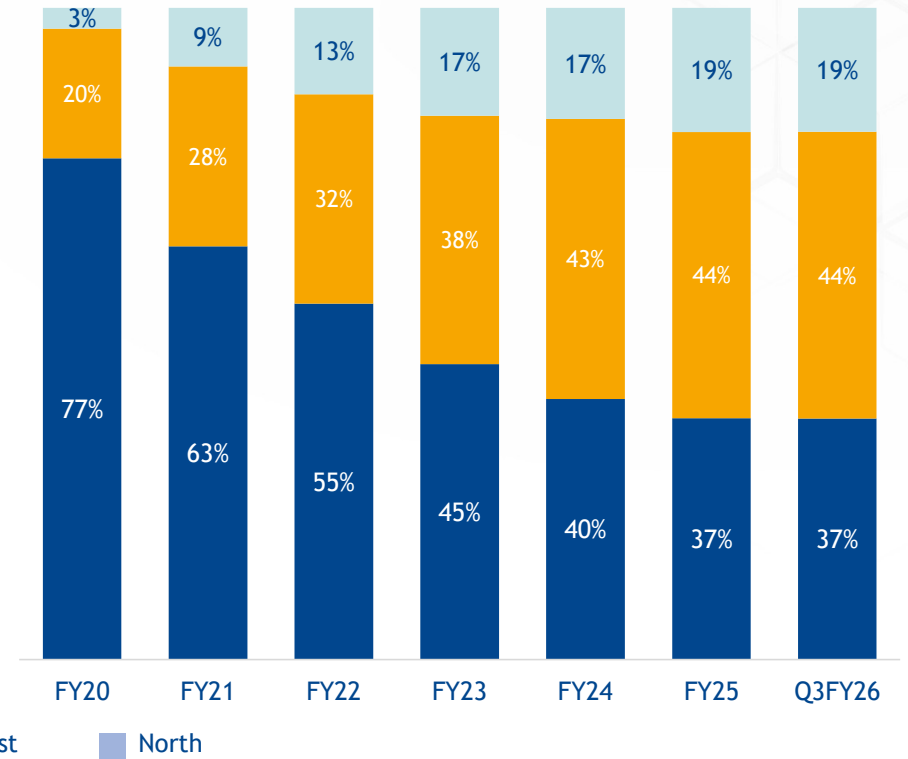
LTV: Loan to value.

Geographical AUM Mix

Mortgage Loan



Gold Loan

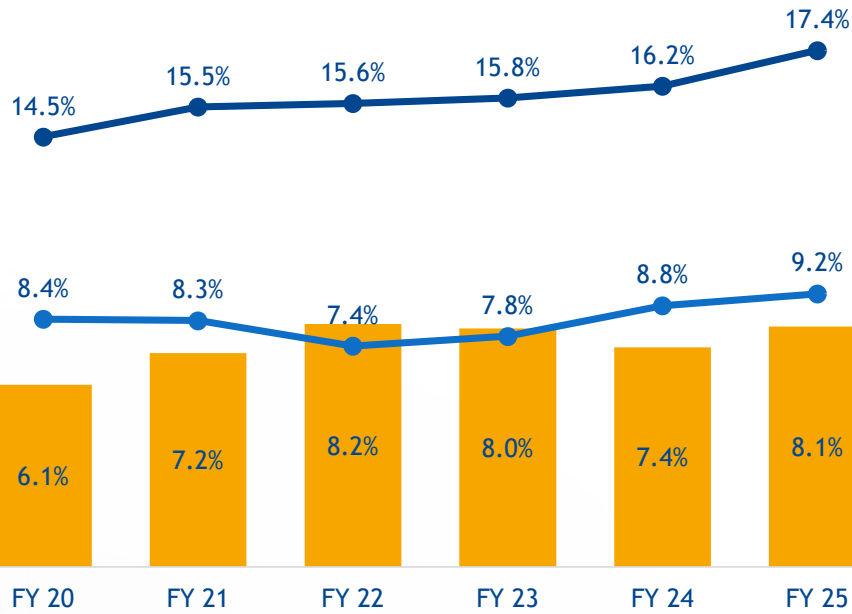


Reducing geographical risk

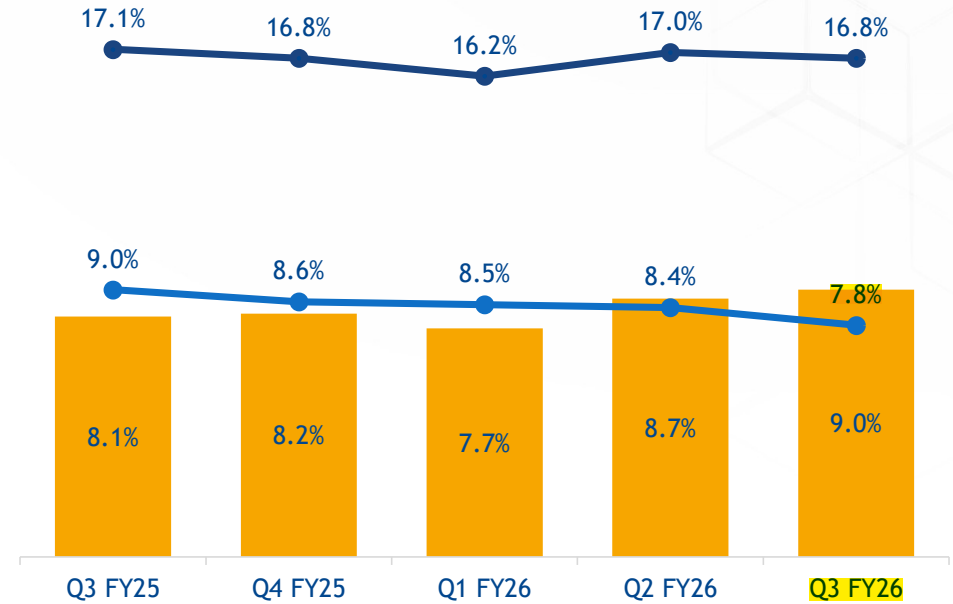
Percentages may not add up to exactly 100% due to rounding. Mortgage Loan includes medium Ticket LAP, Small Ticket LAP and Housing Loans.

Yields, CoB and Spreads

Spreads Yields Cost of Borrowings



Spreads Yields Cost of Borrowings



Range Bound Spreads

Ratios above are computed on two point averages. All quarterly numbers are annualized.

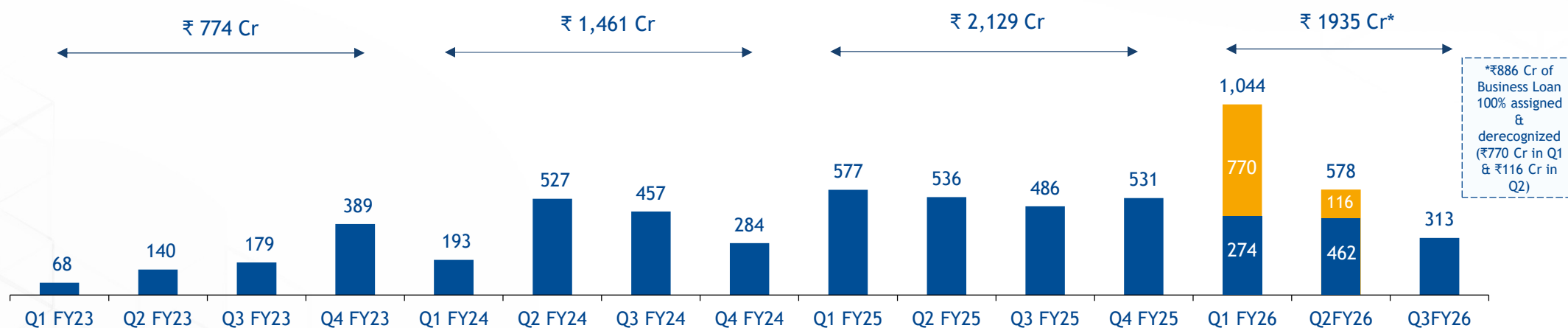
Off-book

₹ Cr

Product	AUM			AUF			Off Book %		
	Q3 FY25	Q2 FY26	Q3 FY26	Q3 FY25	Q2 FY26	Q3 FY26	Q3 FY25	Q2 FY26	Q3 FY26
Mortgage	7,570	8,796	9,084	5,528	5,968	6,146	27.0%	32.1%	32.3%
Gold Loan	5,203	6,731	7,905	4,328	5,436	6,493	16.8%	19.2%	17.9%
Business Loan	1,920	375	285	1,366	104	80	28.8%	72.2%	72.1%
Total^	14,912	16,136	17,500	11,440	11,743	12,945	23.3%	27.2%	26.0%

^Total includes accounting adjustments and others

Incremental Sell-down

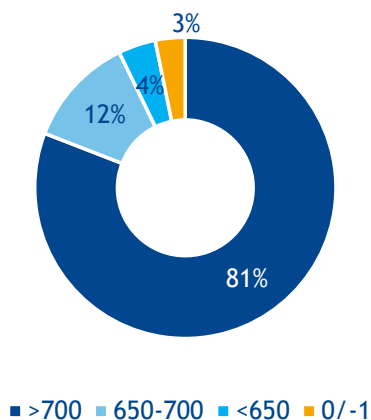


* During H1 FY26, 100% assignment of Business Loan portfolio of ₹886 crore was executed and derecognized from AUM

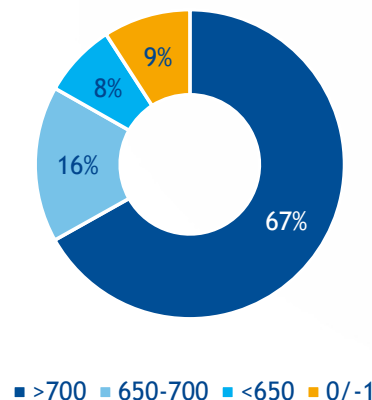
Quality of the Book

~75% AUM from customers with CIBIL >700¹

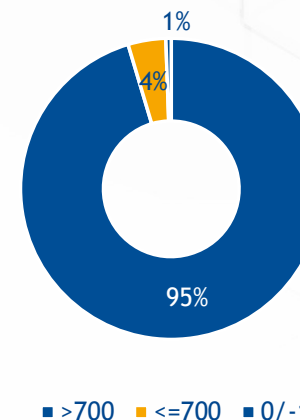
Medium Ticket LAP



Small Ticket LAP & HL



Business Loan



Granular loan book with high quality collateral

98.4%
AUM secured collateral
Either customer property or
Gold

81.8%
Mortgage AUM secured by self
occupied residential/
commercial property

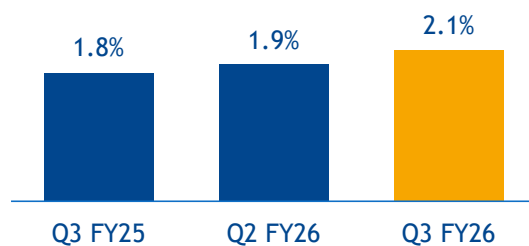
₹ 33.2 Lakh
Average ticket size for Retail
Installment loan ²

Secured and collateralized lending model

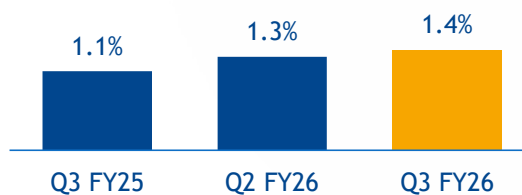
1: Pertains to retail installment loans;. 2: For the loans originated in Q3 FY26. Percentages may not add up to exactly 100% due to rounding

Portfolio Quality Indicators (1/2)

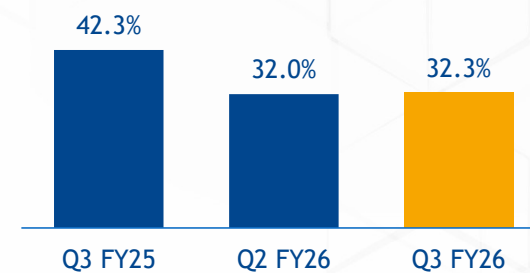
Gross Stage III



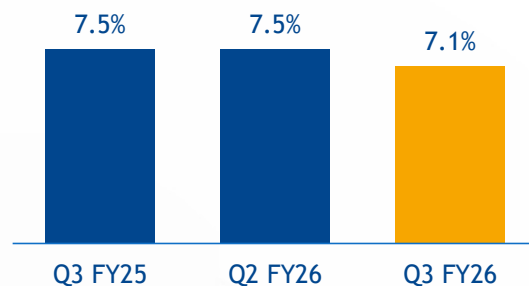
Net Stage III



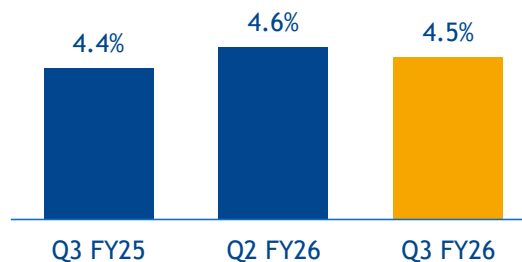
PCR - Stage III



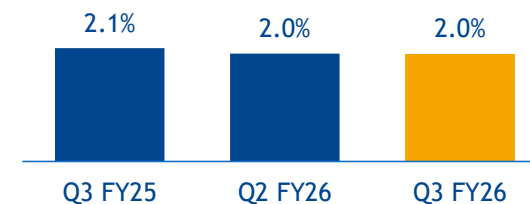
1+ DPD



30+ DPD



ECL Provisions



Adequate Coverage

During Q2 FY26, 100% assignment of Business Loan portfolio of ₹116 crore was executed and derecognized from AUM, impacting 1+, 30+ & Stage III metrics
1+ DPD, 30+ DPD & Stage III numbers for Q2 FY26 are post sale to ARC

Portfolio Quality Indicators (2/2)

Particulars	Q3FY26				Gross Stage III %			Net Stage III %		
	AUF	Gross Stage III	Net Stage III	PCR (%)	Q3 FY25	Q2 FY26	Q3 FY26	Q3 FY25	Q2 FY26	Q3 FY26
Mortgage	6,146	234.4	128.2	45.3%	3.2%	3.2%	3.8%	1.6%	2.0%	2.1%
Gold Loan	6,493	16.5	11.6	30.0%	0.5%	0.4%	0.3%	0.4%	0.3%	0.2%
Business Loan	80	12.8	0.6	95.5%	0.8%	11.9%	16.0%	0.3%	0.8%	0.9%
Total^	12,945	266.5	180.3	32.3%	1.8%	1.9%	2.1%	1.1%	1.3%	1.4%

Strengthening balance sheet

^Total includes accounting adjustments

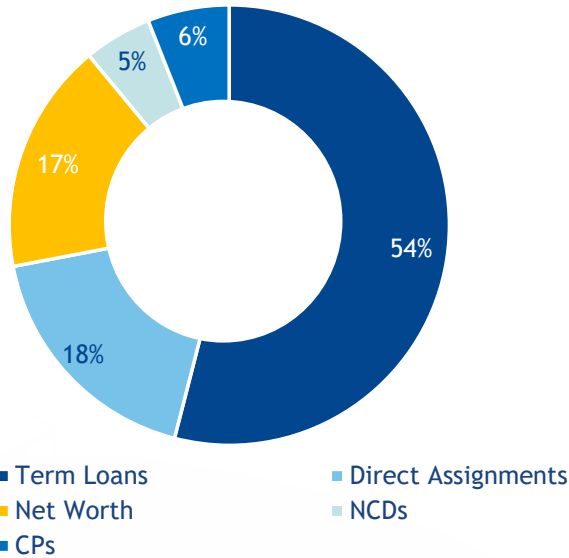
Expected Credit Loss

Particulars	Q3 FY25	Q2 FY26	Q3 FY26	FY 25
Gross Stage 1				
Assets	10,805	11,132	12,297	11,107
% of total loan assets	94.4%	94.8%	95.0%	93.8%
ECL provision	72.7	59.3	54.2	69.6
ECL provision % of assets	0.3%	0.4%	0.3%	0.3%
Gross Stage 2				
Assets	431	387	382	493
% of total loan assets	3.8%	3.3%	3.0%	4.2%
ECL provision	75.9	81.4	78.3	83.0
ECL provision % of assets	12.8%	15.4%	14.1%	12.3%
Gross Stage 3				
Assets	205	223	266	239
% of total loan assets	1.8%	1.9%	2.1%	2.0%
ECL provision	96.1	90.6	123.4	122.6
ECL provision % of assets	42.3%	32.0%	32.3%	40.0%
Total assets	11,440	11,743	12,945	11,838
Total ECL provision	244.6	231.3	255.9	275.2
Total ECL provision % of total assets	2.1%	2.0%	2.0%	2.3%

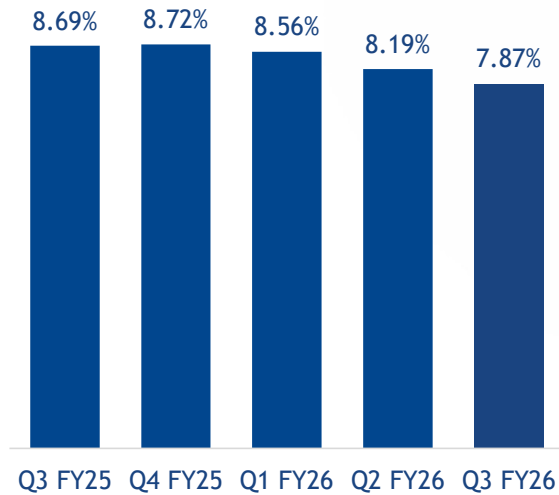
ECL provision % of assets include amounts transferred to OCI on Fair valuation of eligible loans

Funding Profile

Funding Profile



Daily Average Cost of Borrowing*



Credit Rating

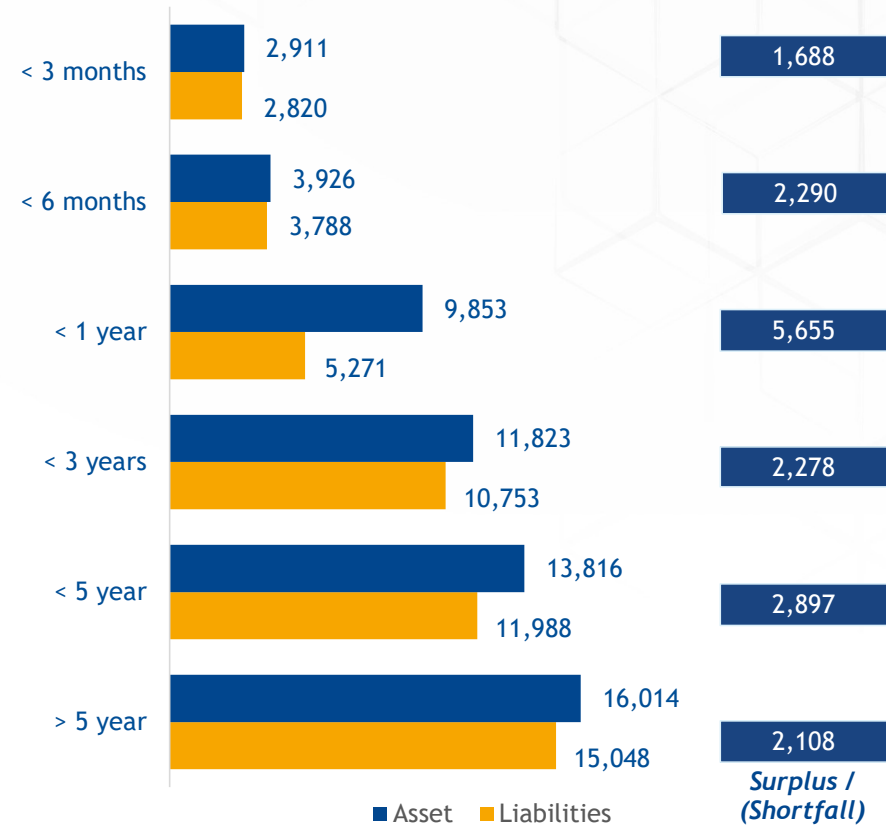
CRISIL
AA+/Stable

CARE
AA+/Stable

India Ratings
AA+/ stable

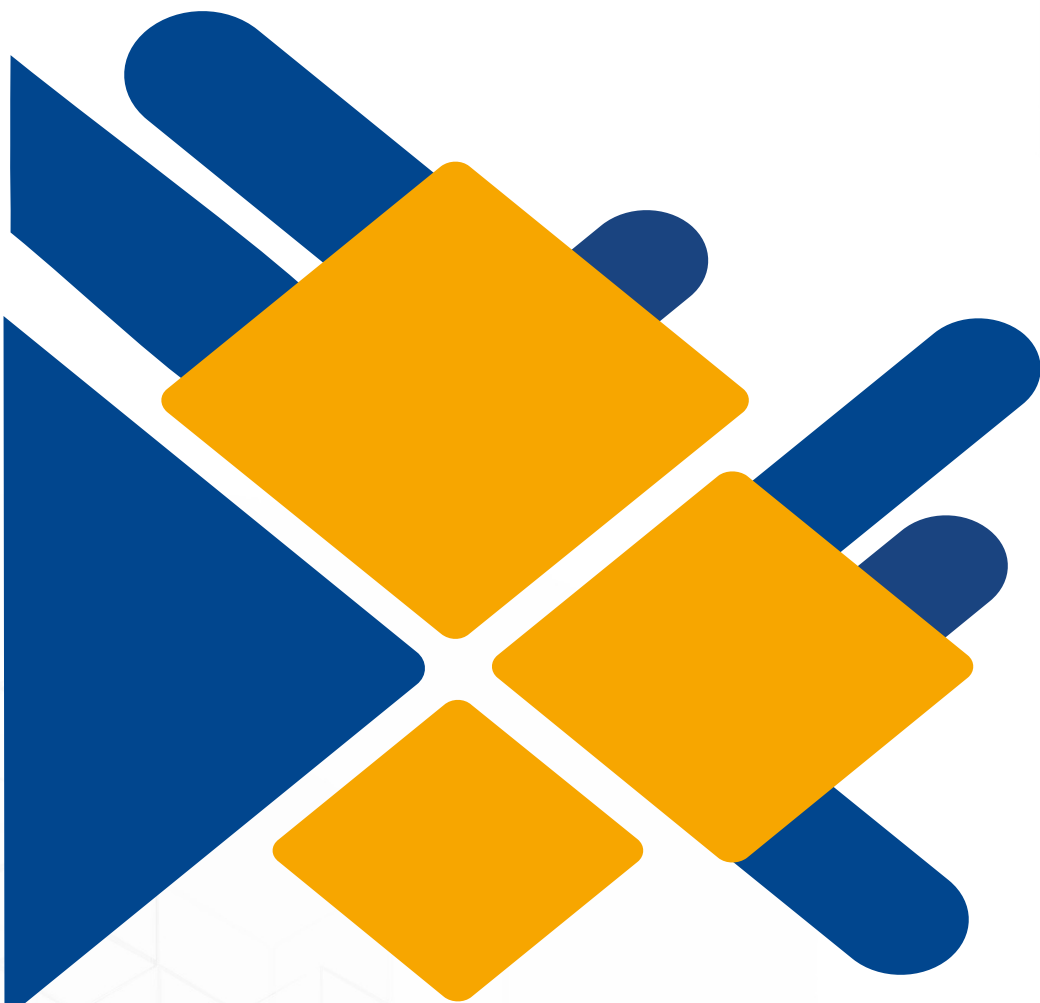
Short Term A1+
(Reaffirmed)

ALM Position as on 31st December 2025 (Cumulative) ₹ Cr



Multiple sources of borrowings with strong credit rating

*Daily average cost of borrowing is on I-GAAP basis.



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Financials

Particulars	Q3 FY25	Q2 FY26	Q3 FY26	QoQ	YoY	FY 25
Operational Information						
Branches (#)	693	699	730	4.4%	5.3%	694
Disbursements	4,395	5,205	8,606	65.3%	95.8%	18,788
AUM	14,912	16,136	17,500	8.5%	17.4%	15,812
Employees (#)	4,761	4,894	5,085	3.9%	6.8%	4,568
Financial Information						
Net Total Income*	311.0	322.2	347.8	8.0%	11.8%	1,226.0
Operating profit	133.8	139.0	149.4	7.5%	11.7%	520.1
Profit after tax	18.8	80.2	87.9	9.6%	368.6%	225.2
Shareholder's Fund	2,464	2,710	2,806	3.6%	13.9%	2,547
Book Value Per Share (₹)	66.1	72.5	75.0	3.5%	13.5%	68.3
Ratios						
Cost to Income	57.0%	56.9%	57.0%	19bps	6bps	57.6%
Return on Average Total Assets	0.6%	2.4%	2.5%	12bps	193bps	1.8%
Return on Average Total Equity	3.1%	12.0%	12.7%	75bps	966bps	9.4%
Gross Stage 3 assets / Gross NPA	1.8%	1.9%	2.1%	16bps	27bps	2.0%
Net Stage 3 assets / Net NPA	1.1%	1.3%	1.4%	9bps	35bps	1.2%
CRAR	21.6%	21.6%	20.5%	-116bps	-117bps	21.9%

Previous period numbers have been regrouped / reclassified, wherever considered necessary, to correspond with the presentation

*Net Total Income = Total Income - Interest expense

Balance Sheet

Balance Sheet	Q3 FY25	Q2 FY26	Q3 FY26	QoQ	YoY	FY 25
Assets						
Cash & Cash Equivalents & Other bank Balance	421	499	336			835
Loans	11,263	11,571	12,768			11,646
Investments	590	546	782			404
Other Financial Assets & Receivables	131	477	272			107
Non-Financial Assets	242	270	295			258
Total Assets	12,648	13,362	14,453	8.2%	14.3%	13,250
Liabilities & Equity						
Share Capital	373	374	374			373
Reserves & Surplus	2,092	2,336	2,432			2,175
Shareholder's Fund	2,464	2,710	2,806	3.6%	13.9%	2,547
Borrowings	9,800	10,230	11,207			10,269
Other Liabilities and Provisions	384	423	440			434
Total Liabilities & Equity	12,648	13,362	14,453	8.2%	14.3%	13,250

Profit & Loss Statement

Profit & Loss Statement	Q3 FY25	Q2 FY26	Q3 FY26	QoQ	YoY	FY 25
Interest Income	475.0	501.1	526.8			1858.6
Interest Expenses	221.3	213.8	208.1			853.8
Net Interest Income (Core)	253.7	287.2	318.8	11.0%	25.6%	1004.9
Net Gain on Direct Assignment	19.3	6.6	0.1			65.9
Net Interest Income	273.0	293.9	318.9			1070.8
Other Income	38.0	28.3	28.9			155.2
Net Total Income	311.0	322.2	347.8	8.0%	11.8%	1226.0
Operating Expenses	177.2	183.2	198.4	8.3%	12.0%	705.9
Operating Profit	133.8	139.0	149.4	7.5%	11.7%	520.1
Credit Cost	108.8	31.5	31.1			216.4
Profit Before Tax	25.0	107.5	118.3			303.8
Tax Expense	6.3	27.3	30.4			78.6
Profit After Tax	18.8	80.2	87.9	9.6%	368.6%	225.2

Previous period numbers have been regrouped / reclassified, wherever considered necessary, to correspond with the presentation

RoA Tree

RoA Tree	Q3 FY25	Q2 FY26	Q3 FY26	FY 25
Interest Income / Average total assets	15.0%	15.1%	15.2%	15.2%
Interest Expenses / Average total assets	7.0%	6.4%	6.0%	7.0%
Net Interest Income (Core) / Average total assets	8.0%	8.6%	9.2%	8.2%
Net Gain on DA / Average total Assets	0.6%	0.2%	0.0%	0.5%
Net Interest Income / Average total Assets	8.6%	8.8%	9.2%	8.8%
Other Income / Average total assets	1.2%	0.9%	0.8%	1.3%
Net Total Income / Average total assets	9.8%	9.7%	10.0%	10.1%
Operating Expenses / Average total assets	5.6%	5.5%	5.7%	5.8%
Operating Profit / Average total assets	4.2%	4.2%	4.3%	4.3%
Credit Cost / Average total assets	3.4%	0.9%	0.9%	1.8%
Profit before tax / Average total assets	0.8%	3.2%	3.4%	2.5%
Tax expense / Average total assets	0.2%	0.8%	0.9%	0.6%
Profit after tax on Average total assets	0.6%	2.4%	2.5%	1.8%
Average total assets / Average Shareholders' Fund	5.2	5.0	5.0	5.2
Profit after tax on Average Shareholders' Fund (ROE)	3.1%	12.0%	12.7%	9.4%
Interest earning assets as % of total assets	97.0%	94.4%	96.1%	97.3%
Interest bearing liabilities as % of total liabilities	77.5%	76.6%	77.5%	77.5%

Previous period numbers have been regrouped / reclassified, wherever considered necessary, to correspond with the presentation



Who we are


Our Business

Financial Performance

Technology, Digital, ESG & CSR

Technology Landscape


Origination

- Fully Integrated API stack : OCR, KYC Validation, Aadhaar Vault, Account Aggregator, Digilocker
- Digital Marketing Leads via Social Media and Company's Digital Platforms including Cross Sell

- Online interface available for DSA, FI, RCU, Legal & technical agencies
- Building a modern, innovative and future-ready digital ecosystem to provide 360-degree
- CKYC, Multi-bureau, Bank statement analysis and Fraud check integrations



Underwriting

- Cloud based Loan Origination System with robust Loan Management System
- Real-time Business Rule Engine integration ensuring objective, faster & predictable underwriting
- Data driven risk assessment and mitigation
- Real time API integration with UIDAI

Loan Operations

- Seamless API integration between core system & 3rd party partners -multi bureau, E-nach, penny drop

- Robust Collection mobility suite - monitoring early warning signals using ML algorithms
- KFS (Key Fact Statement) & OTP authenticated Cheque Handover Module.
- AWS Cloud & Microsoft O365 assessment. Implementation of CIS (Center for Internet Security) guidelines for servers.

Customer Service

- Ubiquitous presence in digital universe - web, phone, portal, app and social media.

- Hindi Conversational Chatbot on Portals and Whatsapp
- Cloud Telephony with AI/ML servicing capability

- Elevating Customer Centricity Through a Comprehensive Array of Nine Innovative login solutions
- ISO 27001:2022 certification



API



Security Layer



Cloud Services



Web Application



Data/ Presentation



Regulatory



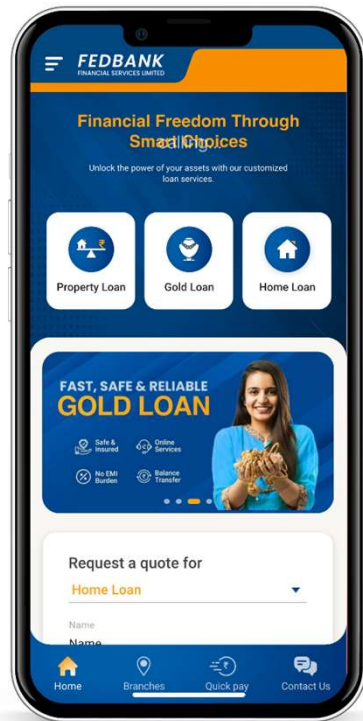
Monitoring



Technology at the core of all operations

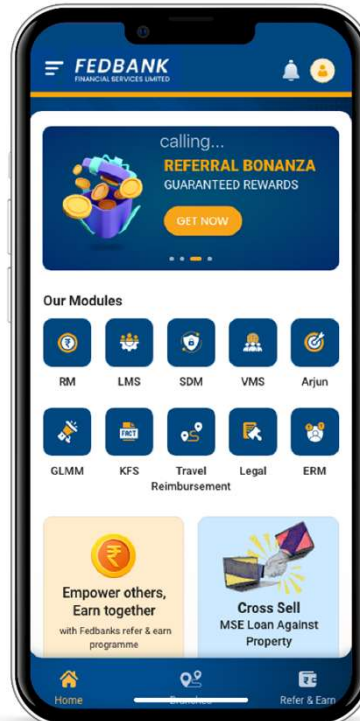
Digital Landscape

Fedfina Loans



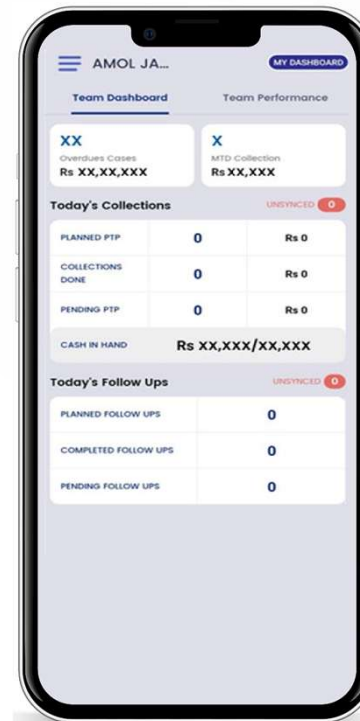
Customer Acquisition & Servicing

Fedfina Lite



Employee Productivity

Fedfina Collect



Collection Management

13 Lakh+ Downloads

85%+ Digital Registrations

69%+ Digital Payments



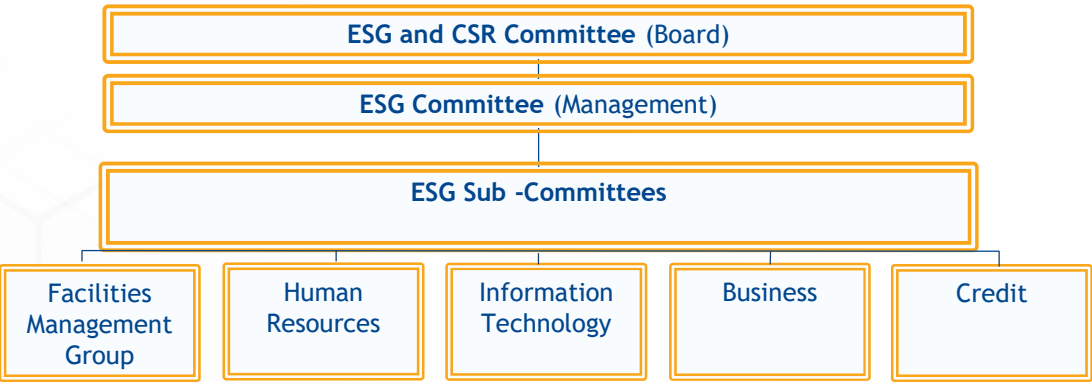
Well established digital presence

ESG

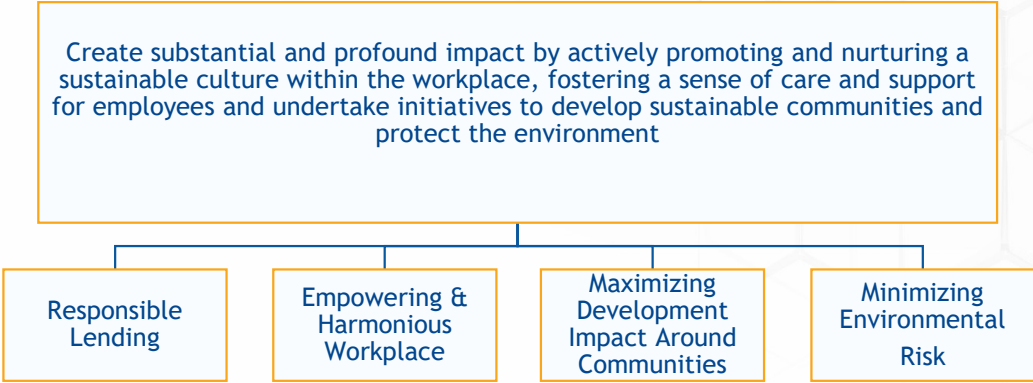
ESG : Framework



ESG : Structure



ESG : Purpose



BRSR Reporting Key Highlights

- Emissions reduced to 5,938 metric tones of CO₂ equivalent for FY25 compared to FY 2023-24 (Scope 2 was 6,233 tones)
- Paper waste reduced from 2.8 MT to 0.46 MT
- ESG committee conducted meeting to further focus and strengthen our commitment

An organization with a purpose

Making a Change

Nation Skill Building

As part of our Corporate Social Responsibility (CSR) commitment, FEDFINA is proud to launch a transformative initiative focused on skilling the next generation of finance professionals. This program is designed to equip apprentices with industry-relevant skills and practical training, preparing them to meet the evolving demands of the financial sector.

Through structured learning modules, hands-on experience, and mentorship, we aim to foster a culture of continuous development and professional excellence. This initiative reflects FEDFINA's dedication to inclusive growth, social impact, and building a future-ready workforce that contributes meaningfully to the industry and society.



An organization with a purpose



THANK YOU

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