

October 17, 2025

Ref. FEDFINA/ CS/98/ 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 October 14, 2025 and October 16, 2025 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 September 30, 2025.

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

Thanking you,

Yours Truly,

For Fedbank Financial Services Limited

Parthasarathy Iyengar

Company Secretary & Compliance Officer

Mem. No: A21472

Encl – As above

FEDBANK FINANCIAL SERVICES

INVESTOR PRESENTATION
Q2 FY26

EMPOWERING EMERGING INDIA WITH EASY ACCESS TO LOANS



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Table Of Content



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Executive Summary : Q2 FY26

Business

- AUM Growth: 13.5% YoY increase to ₹16,136 Cr
- Gold Loan AUM: 36.4% YoY growth to ₹6,731 Cr, contributing 41.7% to total AUM
- Mortgage AUM: 22.6% YoY growth to ₹8,796 Cr
- Disbursals: 36.6% YoY growth to ₹5,205 Cr, driven by 70.3% YoY rise in gold loan disbursals to ₹4,445 Cr
- De-recognition of Unsecured business loans: ₹886 Cr pursuant to a 100% direct assignment transaction in H1 FY26 (Q1: ₹770 Cr & Q2: ₹116 Cr)
- Branch Expansion: 57 new Gold Loan branches this quarter

Profitability

- Net Interest Income: Up 10.9% YoY to ₹293.9 Cr
- Operating Profit: Up 10.1% YoY to ₹139.0 Cr in Q2 FY26
- Profit After Tax: Up 24.2% YoY to ₹80.2 Cr

Asset Quality and Provisioning

- Gross Stage III: Decreased QoQ to 1.9% in Q2 FY26, Net Stage III: at 1.3%
- ARC Sale: Deep delinquent pool of ST LAP & HL amounting to Rs. 79.5 crores, (includes a technically written-off principal outstanding value of Rs. 41.0 crores), sold to an Asset Reconstruction Company (ARC) for an upfront cash payment of Rs. 32.6 crores
- Credit Cost: Stood at 0.9% for the quarter

Q2FY26 Result Summary

YoY

QoQ



₹ **16,136 Cr**
AUM

13.5%

2.8%



₹ 5,205 Cr
Disbursements

36.6%

-12.3%



₹ 80.2 Cr
Profit After Tax

24.2%

6.9%



₹ 2,710 Cr
Shareholder's Funds

12.8 %

2.9 %



72.5
Book Value/Sh.

12.3%

2.7%



97.7%
Secured AUM

1127 bps

162 bps



₹ 10,230 Cr
Borrowings¹

4.1%

-0.1%



21.6%
CRAR

24 bps

-76 bps



699
Branches

34

31



4894
Employees³

3.2%

2.0%



1.9%
GNPA

3 bps

-9 bps



1.3%
NNPA

-16 bps

7 bps



0.9%
Credit Cost²

-35 bps

20 bps



2.4%
RoA

31 bps

15 bps



12.0%
RoE

107 bps

42 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 330 apprentices



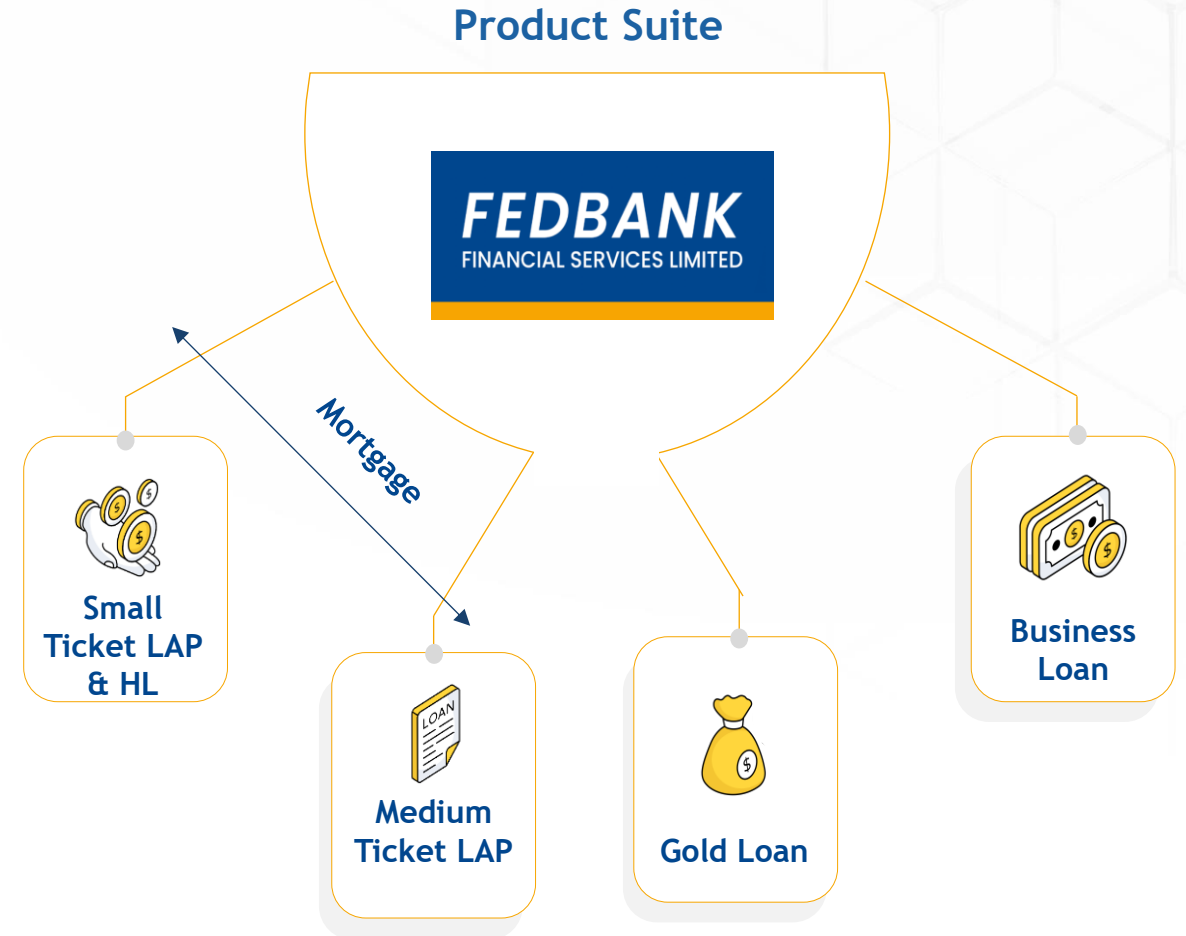
Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

- **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



Parvez Mulla
MD & CEO



C.V. Ganesh
Chief Financial
Officer



Vikram Rathi
Chief Risk Officer



Anila Rajneesh
Chief Human
Resource Officer



Shardul Kadam
CBO - Mortgage
(Small Ticket)



K Sureshkumar
CBO - Mortgage
(Medium Ticket) &
(Business Loans)

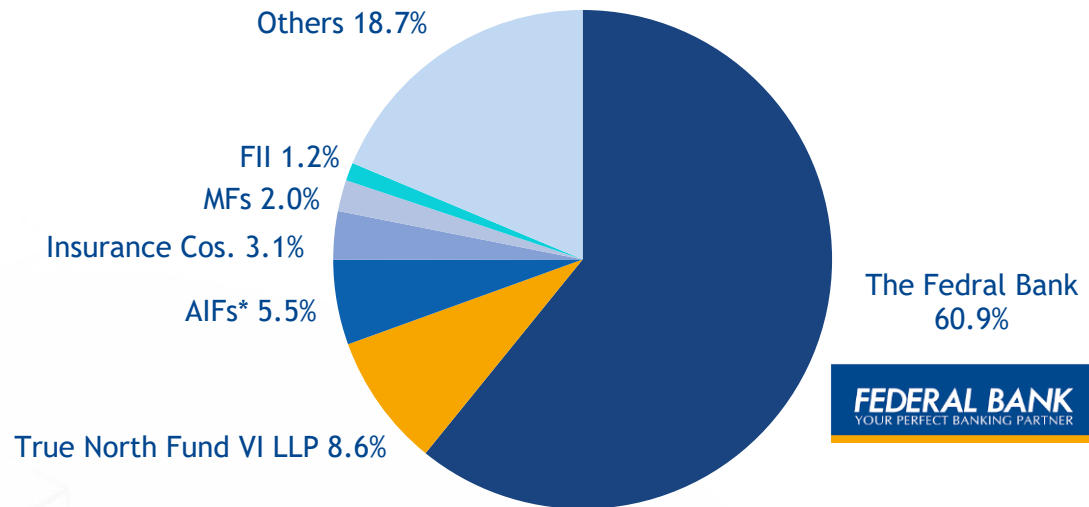


Jagadeesh Rao
CBO - Gold Loan &
Chief Marketing
Officer

Deep domain experience

Shareholding Pattern

Shareholding : 30th September 2025



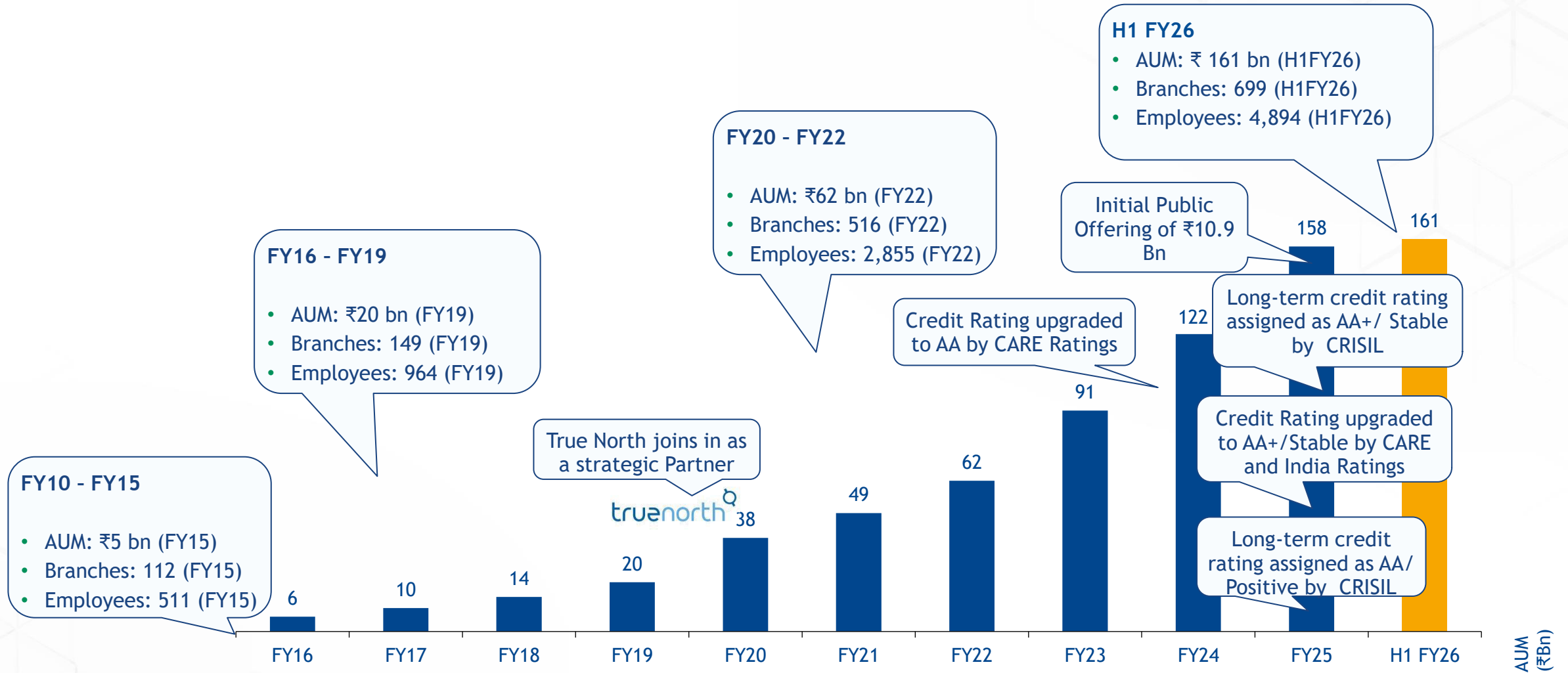
Top Institutional Shareholders :30th September 2025

Investor Details	% Holding
Federal Bank Ltd	60.9
True North Fund VI LLP	8.6
Nuvama Private Investment	2.8
SBI Life Insurance	2.4
Bandhan Mutual Fund	2.0
Unifi Capital (Blend II and BCAD)	1.9
Yasya Investment	1.0
HDFC Life Insurance	0.7
Kotak Fund (AIF)	0.4
Natixis International Funds	0.3

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

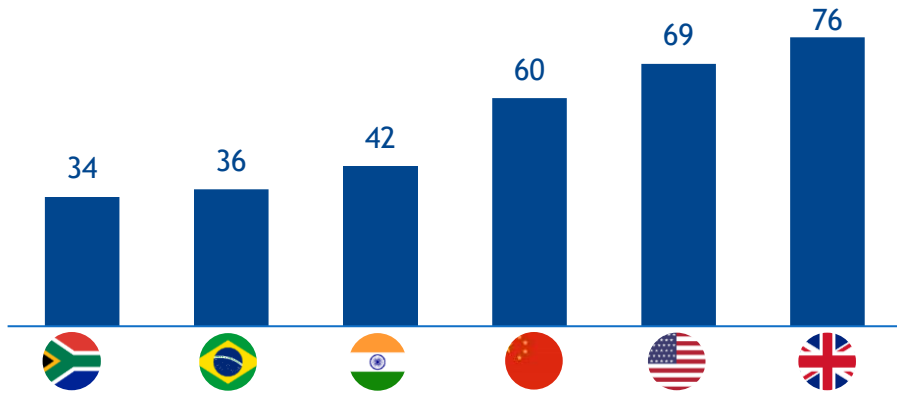
- ✓ Customer Goals
- ✓ Clear Communication
- ✓ Customer Support
- ✓ Seamless Experience

C

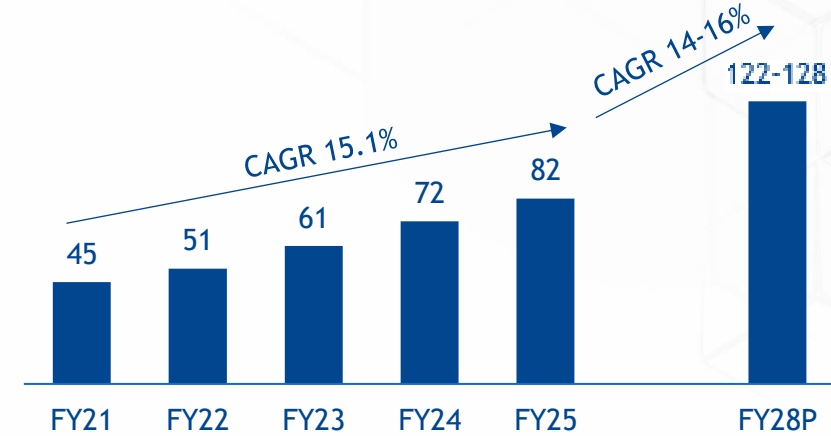
Driven by vision and values

Market

Household credit to GDP ratio (%)¹



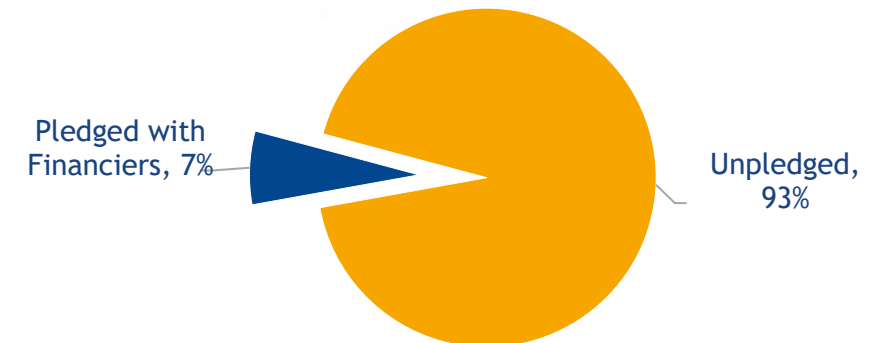
Retail credit growth to continue ²



MSME Credit Addressable Market ³



Household Gold ³



Long runway for growth

Our Product Suite

Secured Against Collateral

Category	Mortgage Loans	Gold Loans	Business Loans
AUM (₹Cr) (% of total)	8,796 (54.5%)	6,731 (41.7%)	375 (2.3%)
Avg. Ticket Size (₹ Lakh)	30.1	2.0	Disbursement Discontinued
Disbursement (₹Cr) & (Origination Yield)	760 (13.3%)	4,445 (19.1 ^%)	
Average Origination LTV	51.7%	71.0%	
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. Above disclosures are for Q2 FY26.




Our Product Suite

Mortgage Loans

Category	Small Ticket LAP and HL	Medium Ticket LAP
AUM (₹Cr) (% of total)	3,706 (23.0%)	5,090 (31.5%)
Avg. Ticket Size (₹ Lakh)	13.7	61.3
Disbursement (₹Cr) & (Origination Yield)	206 (15.5%)	554 (12.3%)
Average Origination LTV	51.9%	51.7%
Underwriting	Assessed Income	Income Based

Covering a wide spectrum in the loan against property segment

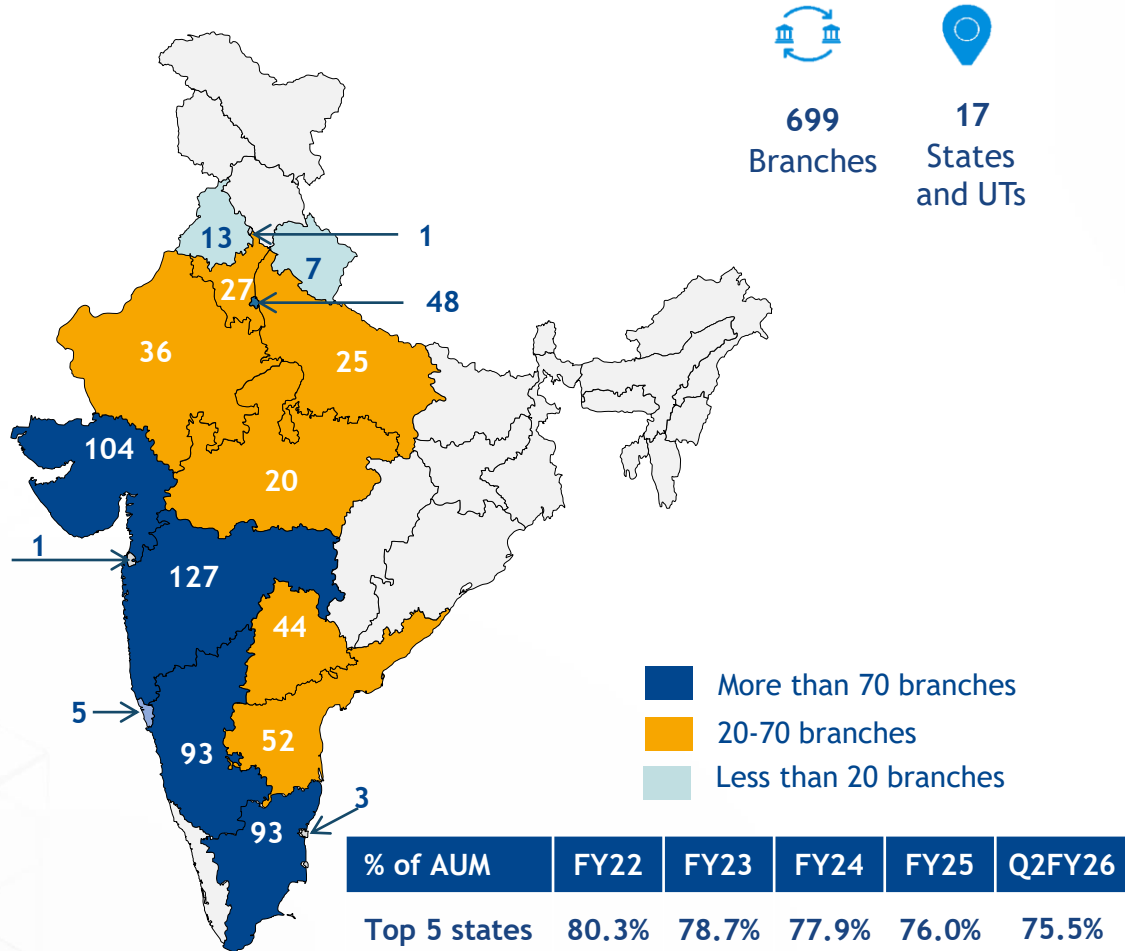
Our Customers

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
Sanctioned Amount	₹16 Lacs	₹74.5 Lacs	₹1 Lac
Case LTV	55%	32%	74%

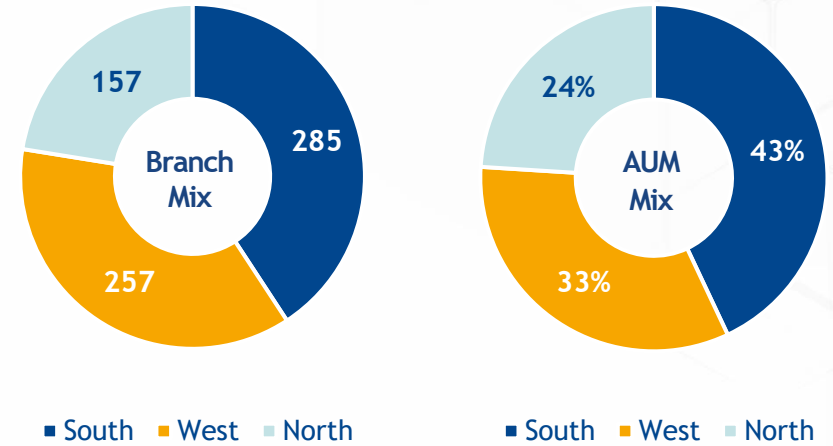
MSME focused customer base

Our Footprints

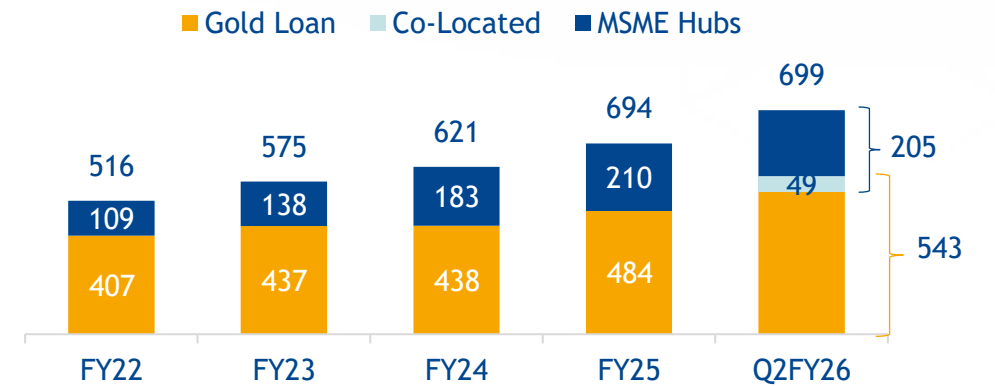
Comprehensive Branch Network



Branch & AUM Mix



Branch Expansion



Large, extensive presence



Who we are

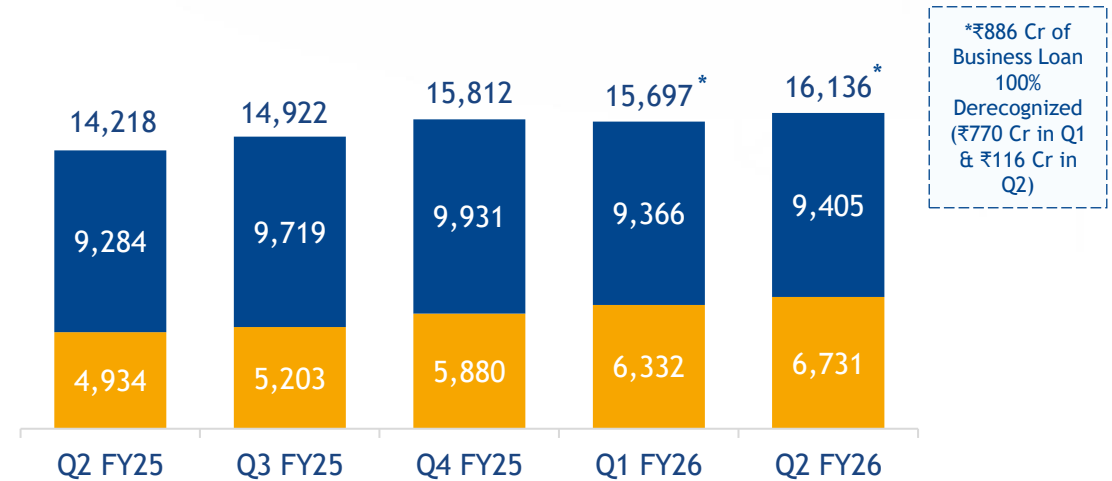
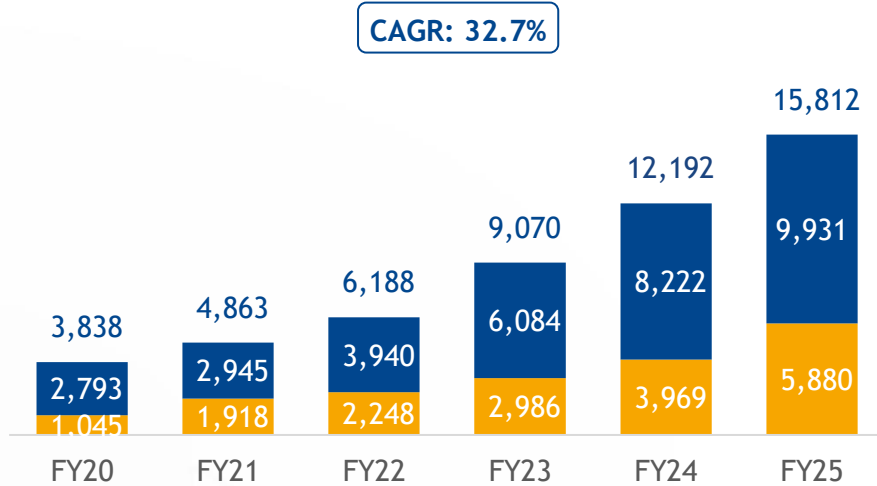
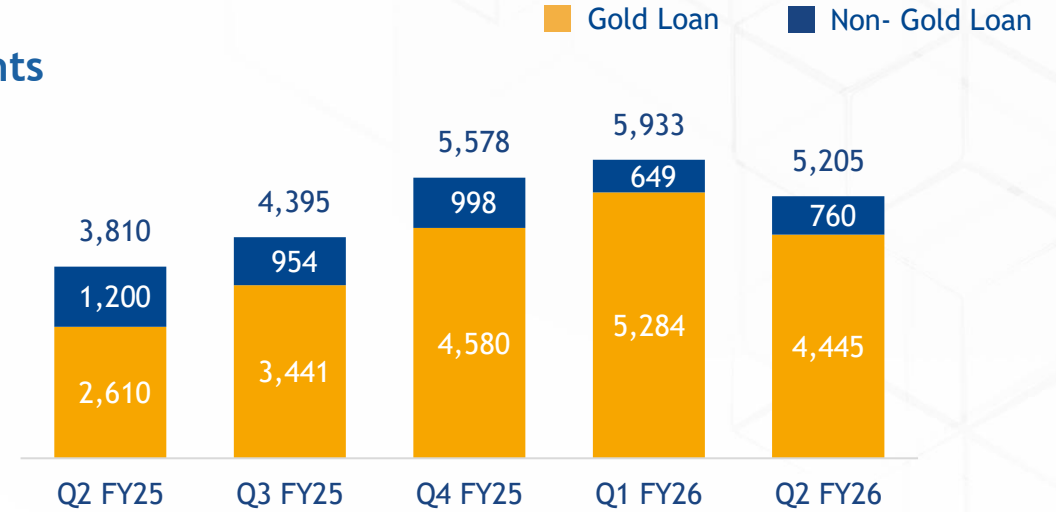
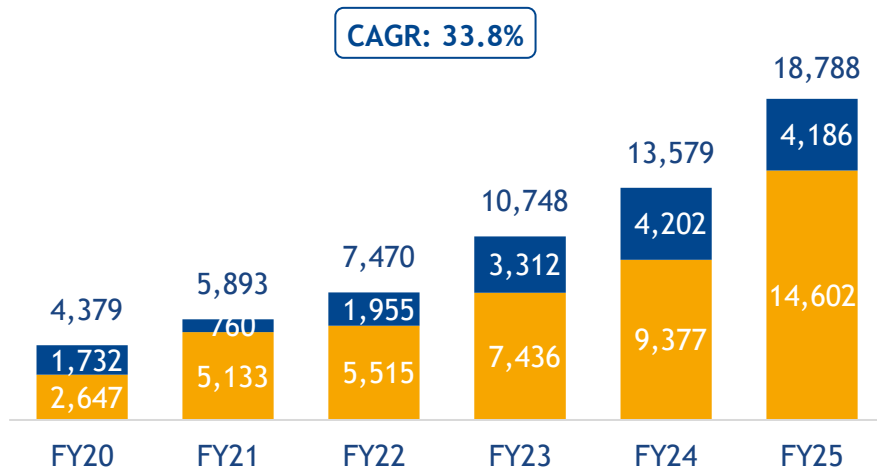
Our Business

Financial Performance

Technology, Digital, ESG & CSR

Disbursements & AUM

₹ Cr



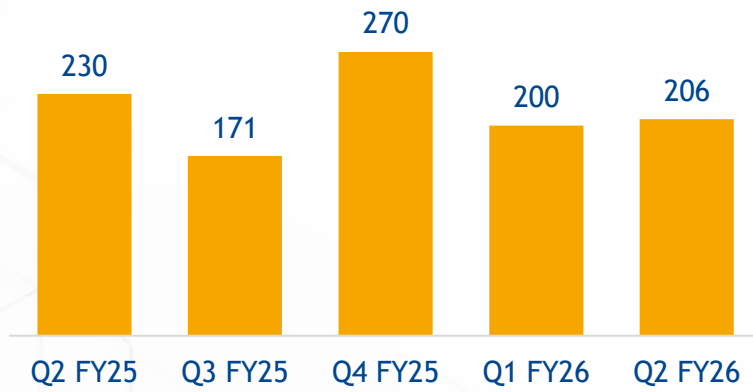
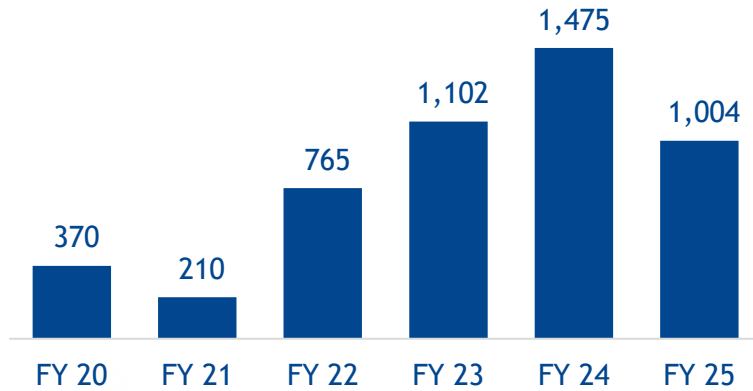
Twin-engine business profile

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

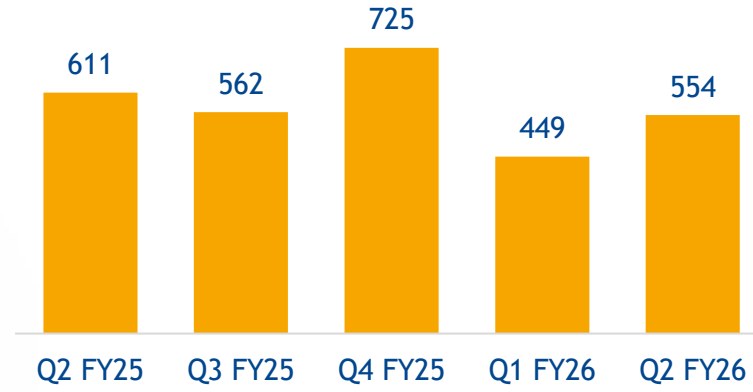
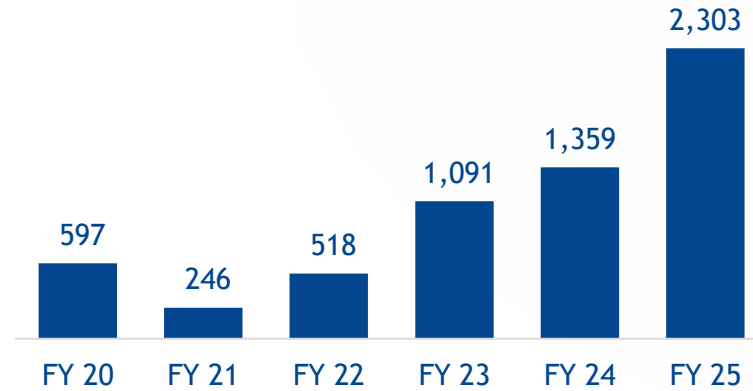
Disbursements

₹ Cr

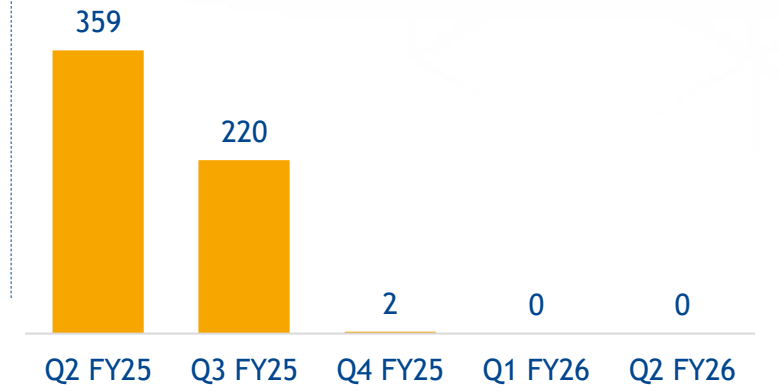
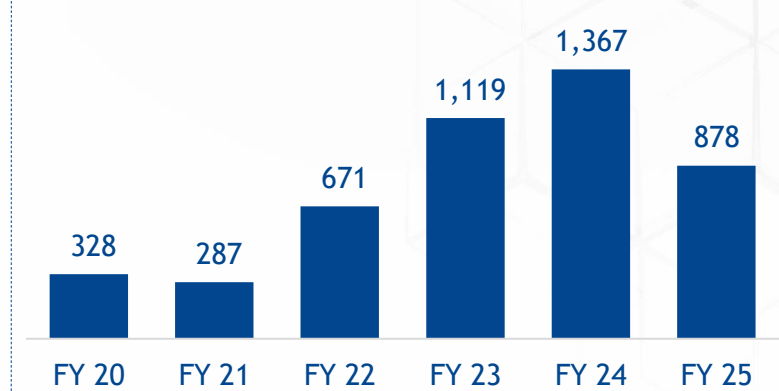
Small Ticket LAP & HL



Medium Ticket LAP



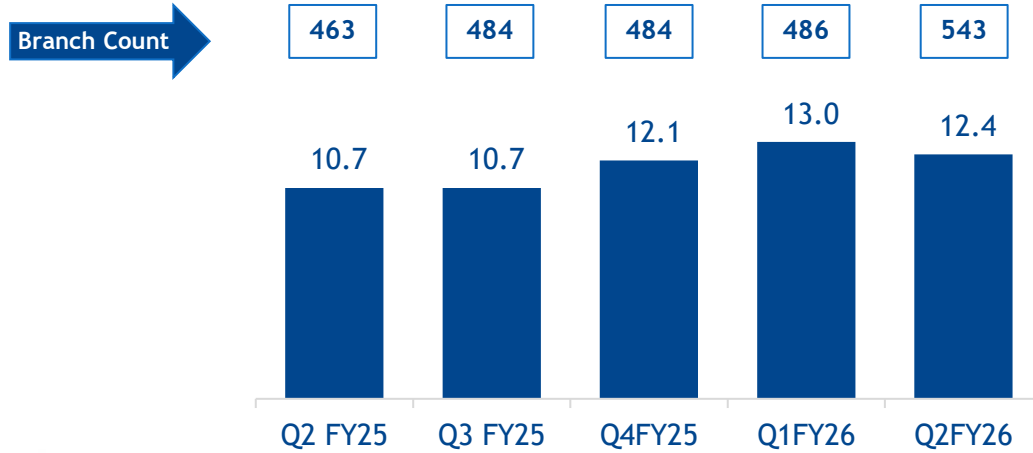
Business Loan



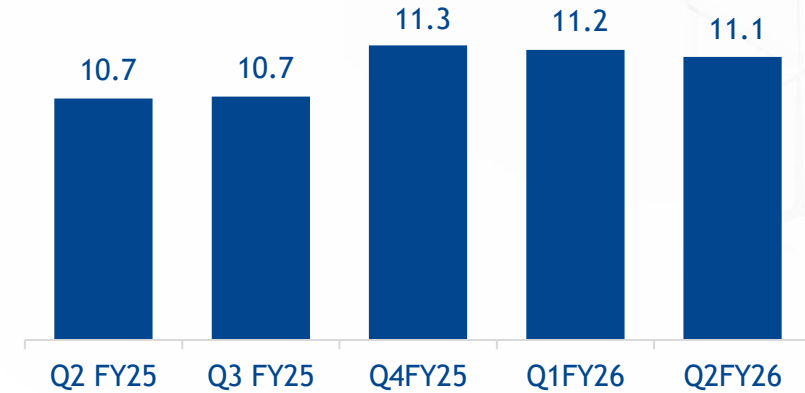
Diverse product base

Gold Loan : Key Metrics

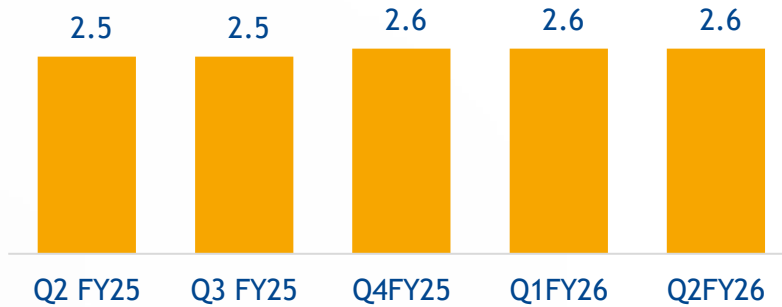
AUM Per Branch (₹Cr)



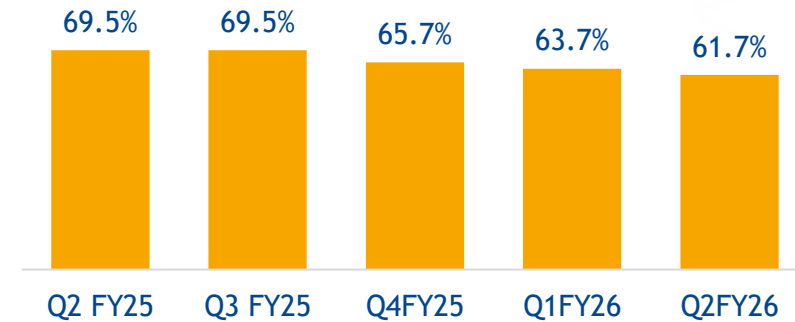
Gold Tonnage



Active Customer Base (# Lakh)



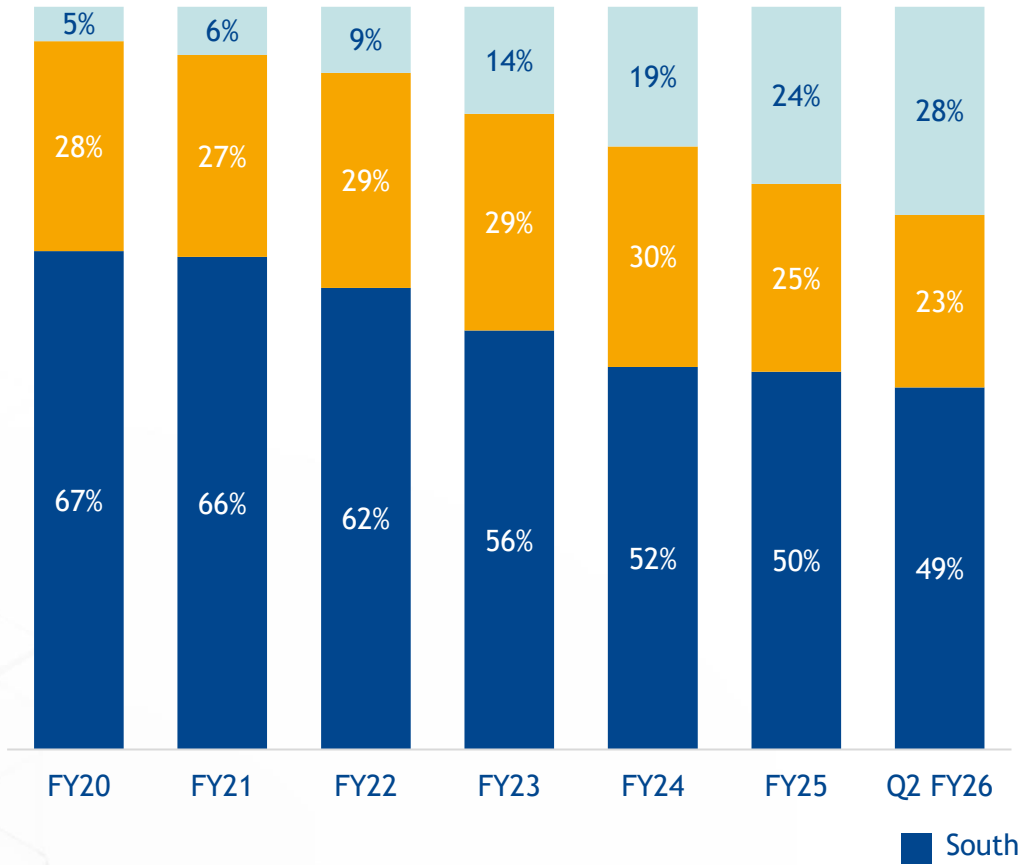
LTV : AUM



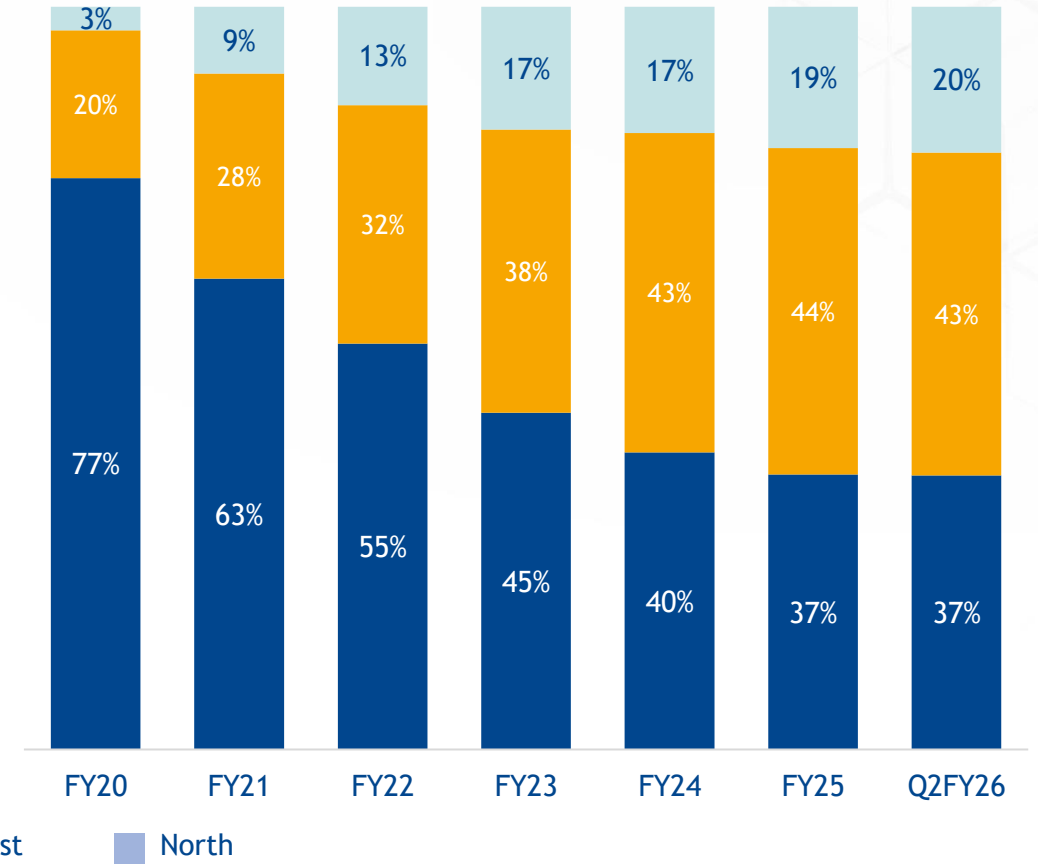
Strong Value Proposition

Geographical AUM Mix

Mortgage Loan



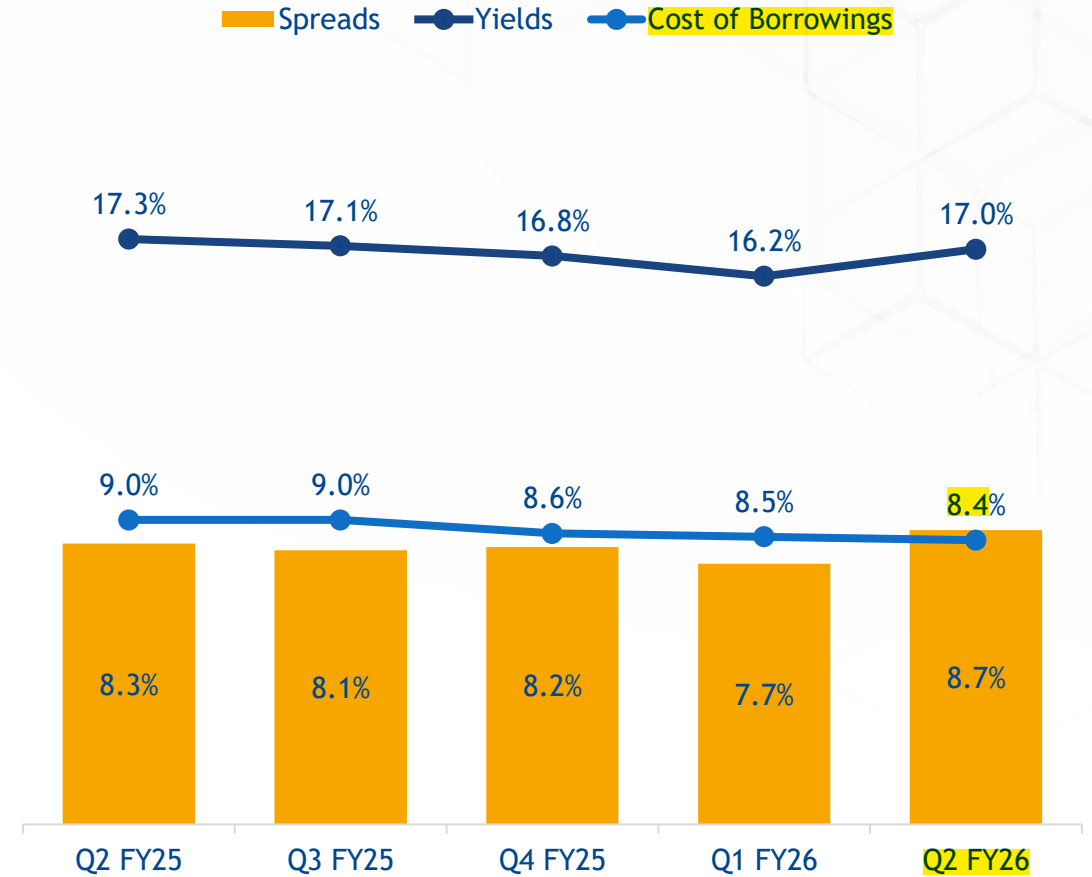
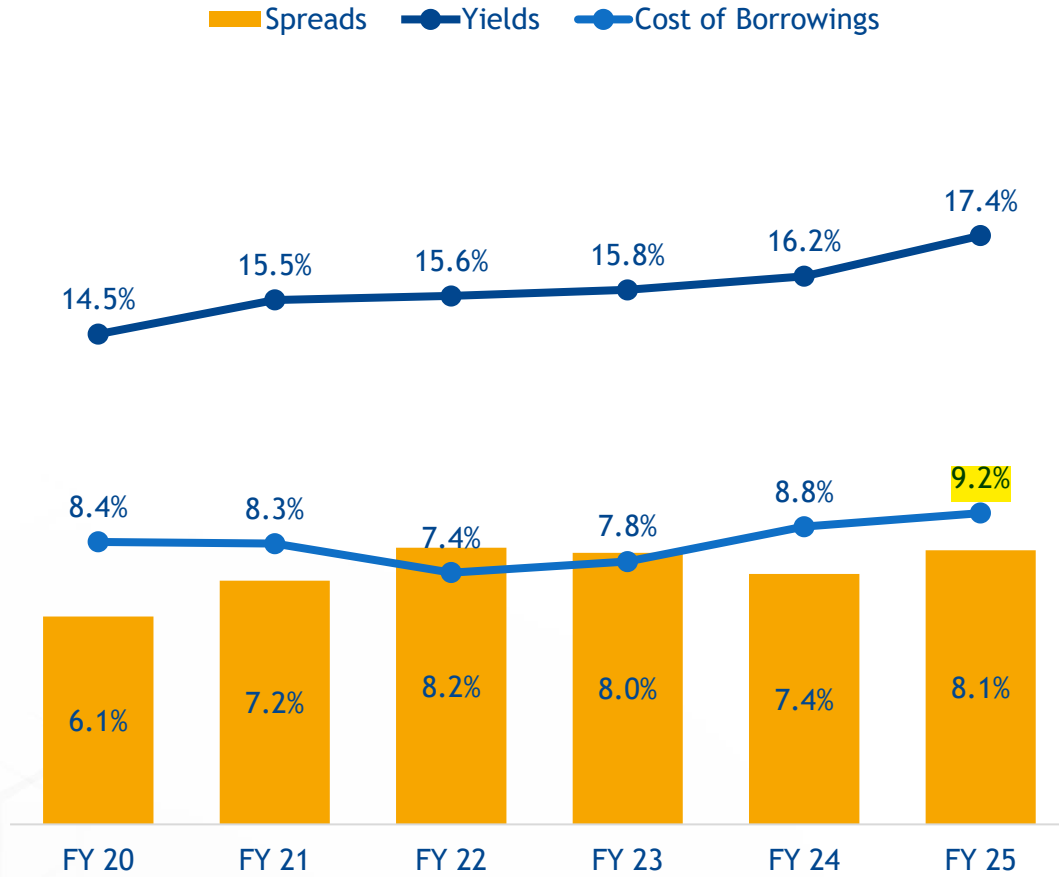
Gold Loan



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



Range Bound Spreads

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

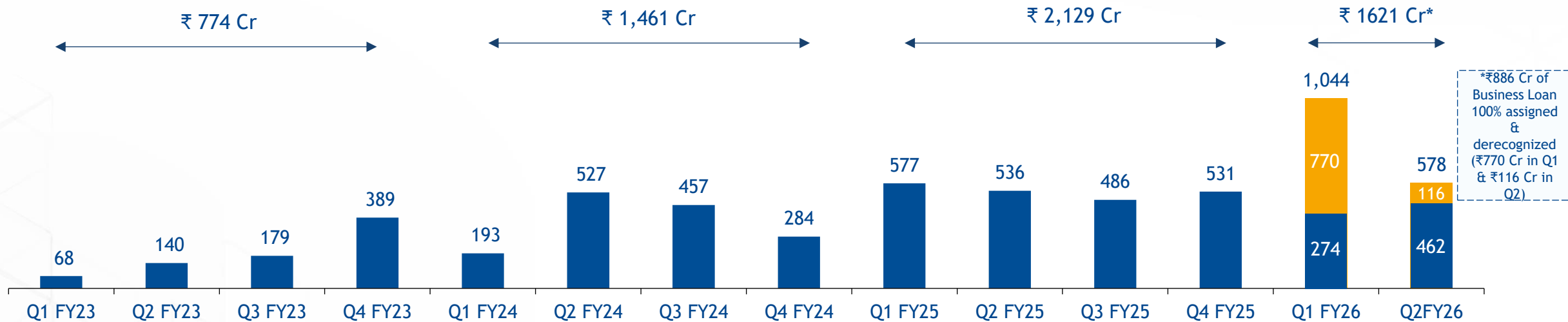
Off-book

₹ Cr

Product	AUM			AUF			Off Book %		
	Q2 FY25	Q1 FY26	Q2 FY26	Q2 FY25	Q1 FY26	Q2 FY26	Q2 FY25	Q1 FY26	Q2 FY26
Mortgage	7,176	8,539	8,796	5,439	5,995	5,968	24.2%	29.8%	32.1%
Gold Loan	4,934	6,332	6,731	4,361	5,184	5,436	11.6%	18.1%	19.2%
Business Loan	1,932	618	375	1,290	270	104	33.2%	56.4%	72.2%
Total^	14,218	15,697	16,136	11,267	11,689	11,743	20.8%	25.5%	27.2%

^Total includes accounting adjustments and others

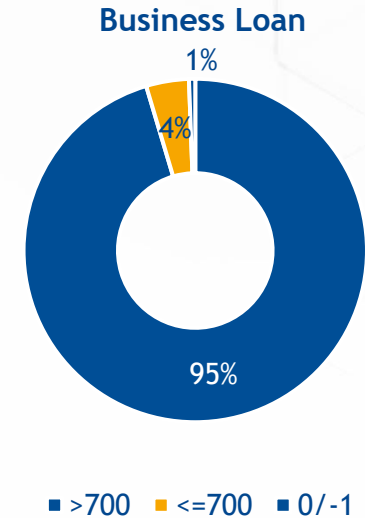
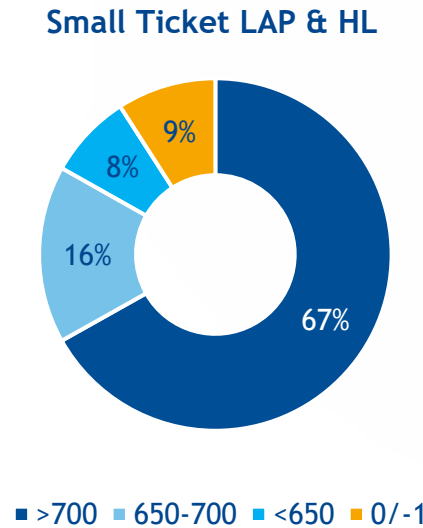
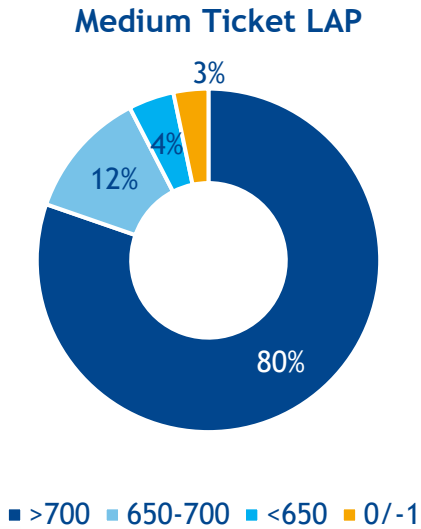
Incremental Sell-down



* 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



Granular loan book with high quality collateral

97.7%
AUM secured collateral
Either customer property or
Gold

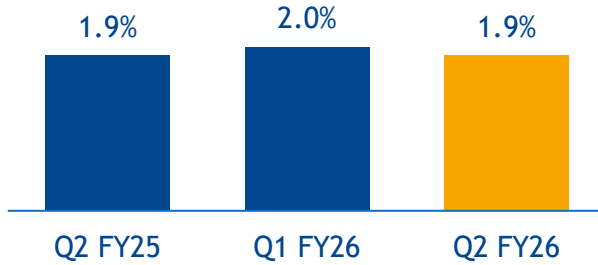
82.1%
Mortgage AUM secured by self
occupied residential/
commercial property

₹ 30.1 Lakh
Average ticket size for Retail
Installment loan ²

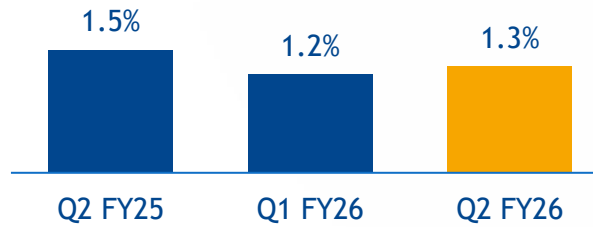
Secured and collateralized lending model

Portfolio Quality Indicators (1/2)

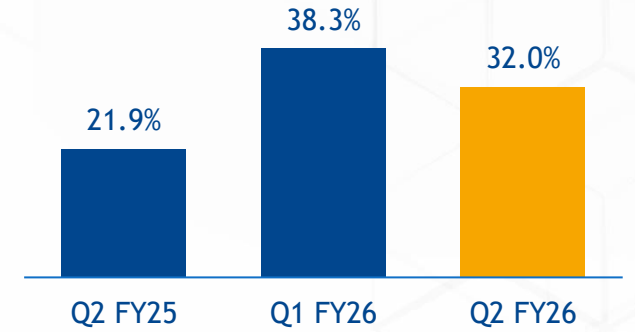
Gross Stage III



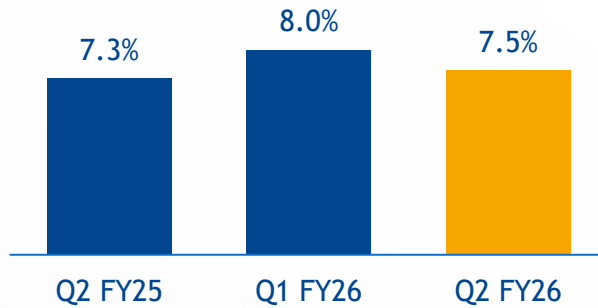
Net Stage III



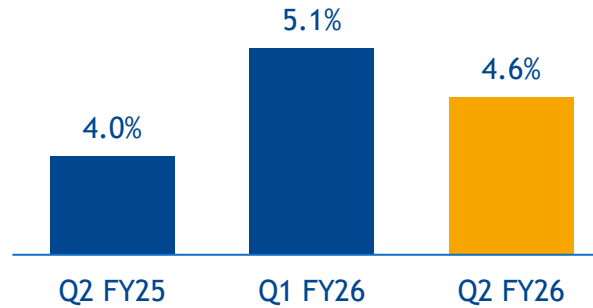
PCR - Stage III



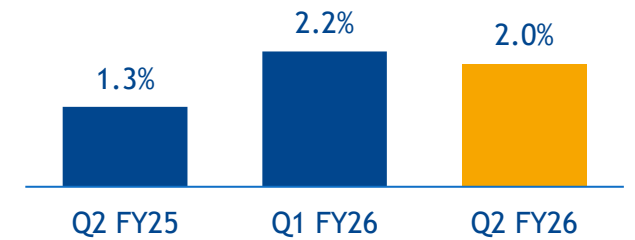
1+ DPD



30+ DPD



ECL Provisions



Adequate Coverage

- During Q1 & Q2 FY26, 100% assignment of Business Loan portfolio of ₹770 crore & ₹116 crore respectively was executed and derecognized from AUM, impacting 1+, 30+ & Stage III metrics
- 1+ DPD, 30+ DPD & Stage III numbers for Q1 & Q2 FY26 are post sale to ARC

Portfolio Quality Indicators (2/2)

Particulars	Q2FY26				Gross Stage III %			Net Stage III %		
	AUF	Gross Stage III	Net Stage III	PCR (%)	Q2 FY25	Q1 FY26	Q2 FY26	Q2 FY25	Q1 FY26	Q2 FY26
Mortgage	5,968	191.5	116.9	38.9%	3.2%	3.4%	3.2%	2.5%	1.9%	2.0%
Gold Loan	5,436	19.4	15.3	21.1%	0.6%	0.3%	0.4%	0.5%	0.2%	0.3%
Business Loan	104	12.5	0.6	95.3%	0.7%	4.5%	11.9%	0.3%	0.3%	0.8%
Total^	11,743	223.3	151.8	32.0%	1.9%	2.0%	1.9%	1.5%	1.2%	1.3%

Strengthening balance sheet

^Total includes accounting adjustments

Expected Credit Loss

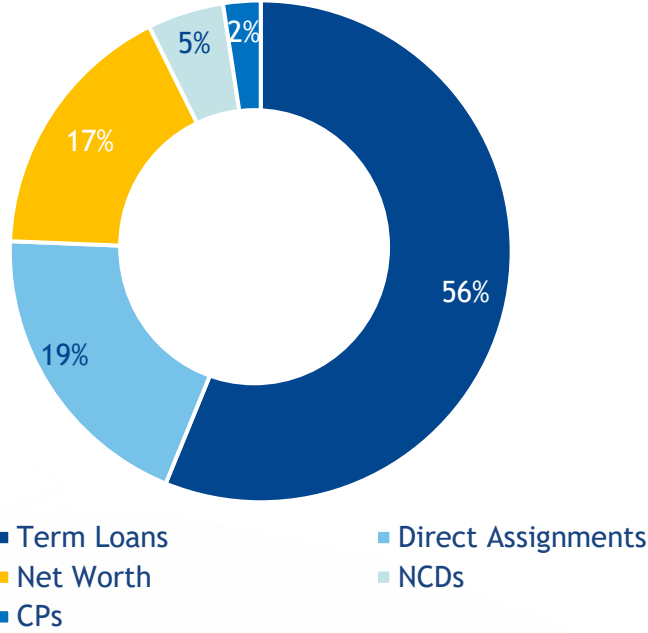
₹ Cr

Particulars	Q2 FY25	Q1 FY26	Q2 FY26	FY 25
Gross Stage 1				
Assets	10,636	10,985	11,132	11,107
% of total loan assets	94.4%	94.0%	94.8%	93.8%
ECL provision	56.0	60.7	59.3	69.6
ECL provision % of assets	0.2%	0.3%	0.4%	0.3%
Gross Stage 2				
Assets	420	472	387	493
% of total loan assets	3.7%	4.0%	3.3%	4.2%
ECL provision	48.6	86.3	81.4	83.0
ECL provision % of assets	11.6%	13.3%	15.4%	12.3%
Gross Stage 3				
Assets	211	233	223	239
% of total loan assets	1.9%	2.0%	1.9%	2.0%
ECL provision	46.1	107.8	90.6	122.6
ECL provision % of assets	21.9%	38.3%	32.0%	40.0%
Total assets	11,267	11,689	11,743	11,838
Total ECL provision	150.6	254.7	231.3	275.2
Total ECL provision % of total assets	1.3%	2.2%	2.0%	2.3%

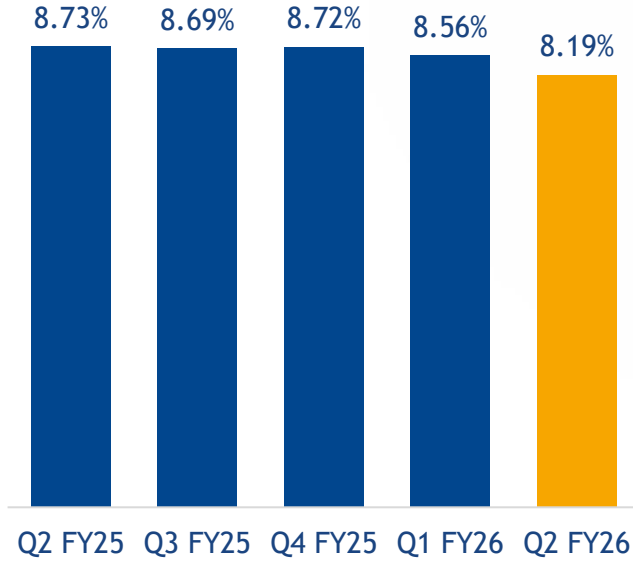
ECL provision % of assets include amounts transferred to OCI on Fair valuation of eligible loans

Funding Profile

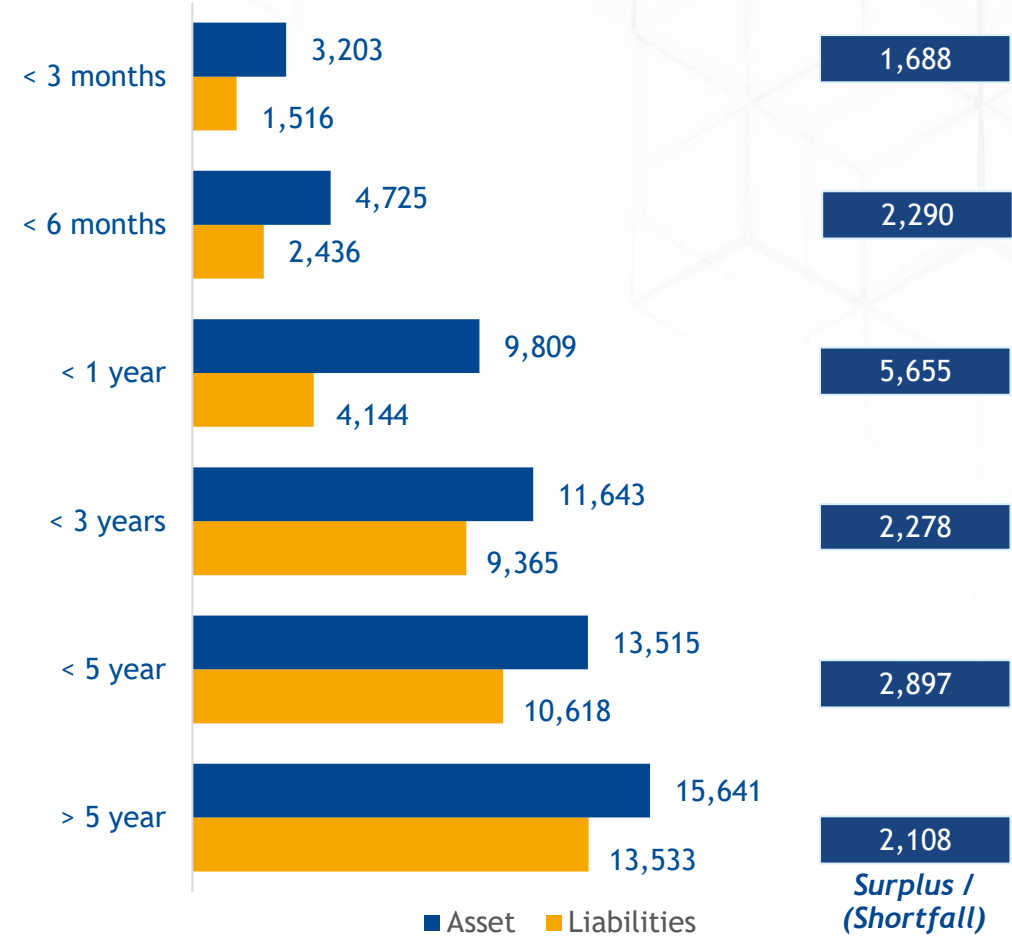
Funding Profile



Daily Average Cost of Borrowing*



ALM Position as on 30th September 2025 (Cumulative) ₹ Cr



Credit Rating

CRISIL
AA+/Stable

CARE
AA+/Stable

India Ratings
AA+/ stable

Short Term A1+
(Reaffirmed)

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

Particulars	Q2 FY25	Q1 FY26	Q2 FY26	QoQ	YoY	FY 25
Operational Information						
Branches (#)	665	668	699	4.6%	5.1%	694
Disbursements	3,810	5,933	5,205	-12.3%	36.6%	18,788
AUM	14,218	15,697	16,136	2.8%	13.5%	15,812
Employees (#)	4,743	4,797	4,894	2.0%	3.2%	4,568
Financial Information						
Total Income	519.1	517.3	536.0	3.6%	3.3%	2,079.8
Interest Expenses	214.2	218.0	213.8	-1.9%	-0.2%	853.8
Net Interest Income	264.9	268.2	293.9	9.6%	10.9%	1070.8
Operating Expenses	178.6	174.2	183.2	5.1%	2.6%	705.9
Operating profit	126.3	125.1	139.0	11.1%	10.1%	520.1
Credit Cost	39.9	24.7	31.5	27.5%	-20.9%	216.4
Profit before tax	86.4	100.4	107.5	7.1%	24.4%	303.8
Profit after tax	64.6	75.0	80.2	6.9%	24.2%	225.2
Shareholder's Fund	2,402	2,634	2,710	2.9%	12.8%	2,547
Book Value Per Share (₹)	64.6	70.6	72.5	2.7%	12.3%	68.3
Ratios						
Cost to Income	58.6%	58.2%	56.9%	-136bps	-172bps	57.6%
Return on Average Total Assets	2.1%	2.3%	2.4%	15bps	31bps	1.8%
Return on Average Total Equity	10.9%	11.6%	12.0%	42bps	107bps	9.4%
Gross Stage 3 assets / Gross NPA	1.9%	2.0%	1.9%	-9bps	3bps	2.0%
Net Stage 3 assets / Net NPA	1.5%	1.2%	1.3%	7bps	-16bps	1.2%
CRAR	21.4%	22.4%	21.6%	-76bps	24bps	21.9%

Balance Sheet

₹ Cr

Balance Sheet	Q2 FY25	Q1 FY26	Q2 FY26	QoQ	YoY	FY 25
Assets						
Cash & Cash Equivalents & Other bank Balance	422	830	499			835
Loans	11,156	11,504	11,571			11,646
Investments	687	485	546			404
Other Financial Assets & Receivables	128	177	477			107
Non-Financial Assets	242	261	270			258
Total Assets	12,634	13,256	13,362	0.8%	5.8%	13,250
Liabilities & Equity						
Share Capital	372	373	374			373
Reserves & Surplus	2,030	2,261	2,336			2,175
Shareholder's Fund	2,402	2,634	2,710	2.9%	12.8%	2,547
Borrowings	9,831	10,237	10,230			10,269
Other Liabilities and Provisions	401	385	423			434
Total Liabilities & Equity	12,634	13,256	13,362	0.8%	5.8%	13,250

Profit & Loss Statement

₹ Cr

Profit & Loss Statement	Q2 FY25	Q1 FY26	Q2 FY26	QoQ	YoY	FY 25
Interest Income	457.7	491.6	501.1			1858.6
Interest Expenses	214.2	218.0	213.8			853.8
Net Interest Income (Core)	243.4	273.6	287.2	5.0%	18.0%	1004.9
Net Gain on Direct Assignment	21.4	-5.5	6.6			65.9
Net Interest Income	264.9	268.2	293.9			1070.8
Other Income	40.0	31.1	28.3			155.2
Net Total Income	304.9	299.3	322.2	7.6%	5.7%	1226.0
Operating Expenses	178.6	174.2	183.2			705.9
Operating Profit	126.3	125.1	139.0	11.1%	10.1%	520.1
Credit Cost	39.9	24.7	31.5			216.4
Profit Before Tax	86.4	100.4	107.5			303.8
Tax Expense	21.9	25.3	27.3			78.6
Profit After Tax	64.6	75.0	80.2	6.9%	24.2%	225.2

RoA Tree

RoA Tree	Q2 FY25	Q1 FY26	Q2 FY26	FY 25
Interest Income / Average total assets	14.9%	14.8%	15.1%	15.2%
Interest Expenses / Average total assets	7.0%	6.6%	6.4%	7.0%
Net Interest Income (Core) / Average total assets	7.9%	8.3%	8.6%	8.2%
Net Gain on DA / Average total Assets	0.7%	-0.2%	0.2%	0.5%
Net Interest Income / Average total Assets	8.6%	8.1%	8.8%	8.8%
Other Income / Average total assets	1.3%	0.9%	0.9%	1.3%
Net Total Income / Average total assets	9.9%	9.0%	9.7%	10.1%
Operating Expenses / Average total assets	5.8%	5.3%	5.5%	5.8%
Operating Profit / Average total assets	4.1%	3.8%	4.2%	4.3%
Credit Cost / Average total assets	1.3%	0.7%	0.9%	1.8%
Profit before tax / Average total assets	2.8%	3.0%	3.2%	2.5%
Tax expense / Average total assets	0.7%	0.8%	0.8%	0.6%
Profit after tax on Average total assets	2.1%	2.3%	2.4%	1.8%
Average total assets / Average Shareholders' Fund	5.2	5.1	5.0	5.2
Profit after tax on Average Shareholders' Fund (ROE)	10.9%	11.6%	12.0%	9.4%
Interest earning assets as % of total assets	97.1%	96.7%	94.4%	97.3%
Interest bearing liabilities as % of total liabilities	77.8%	77.2%	76.6%	77.5%



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
- 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



API



Security Layer



Cloud Services



Web Application



Data/ Presentation



Regulatory



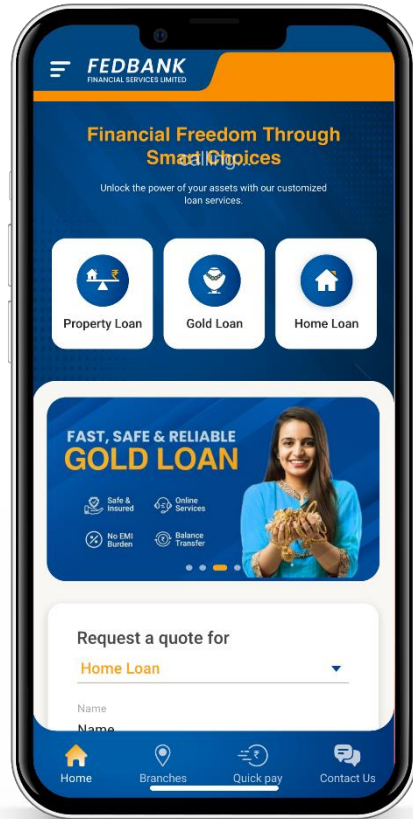
Monitoring



Technology at the core of all operations

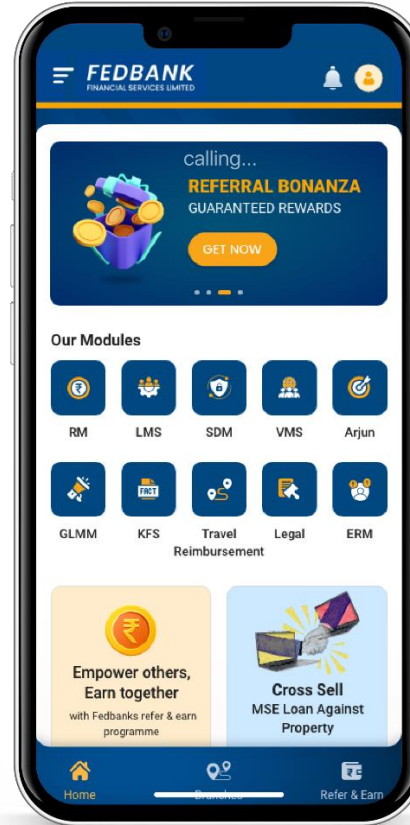
Digital Landscape

Fedfina Loans



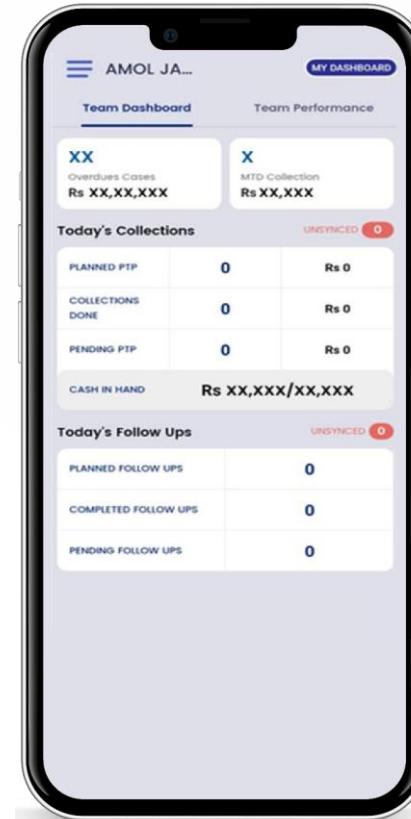
Customer Acquisition & Servicing

Fedfina Lite



Employee Productivity

Fedfina Collect



Collection Management

12 Lakh+ Downloads

80%+ Digital Registrations

67%+ Digital Payments



Well established digital presence

ESG

ESG : Framework

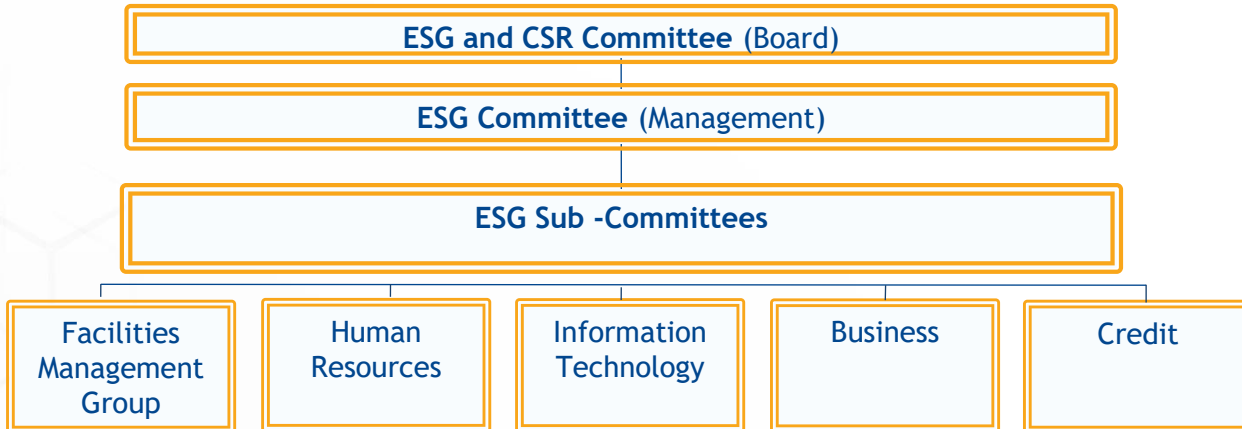


ESG : Purpose

Create substantial and profound impact by actively promoting and nurturing a sustainable culture within the workplace, fostering a sense of care and support for employees and undertake initiatives to develop sustainable communities and protect the environment



ESG : Structure



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

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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