



Secretarial Department

April 28, 2026

National Stock Exchange of India Limited
Exchange Plaza, Bandra-Kurla Complex
Bandra (E), Mumbai – 400 051

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001

SYMBOL - FEDFINA

SCRIP CODE: 544027

Sub.: Investor meet Presentation

Ref.: Our letter dated April 20, 2026 intimating about Earnings call

Dear Sir/Madam,

Further to our letter dated April 20, 2026 intimating about the schedule of 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 of the Company for the quarter and Financial Year ended March 31, 2026.

In compliance with Regulation 46(2) of the SEBI Listing Regulations, the enclosed Investor Presentation is also being uploaded on the Company's website: <https://www.fedfina.com/investors-relations/overviews/presentations/>.

We request you to kindly take the same on record.

Thanking you,

Yours Faithfully,

For **Fedbank Financial Services Limited**

PARTHASARATHY
RAJAGOPAL IYENGAR

Digitally signed by
PARTHASARATHY RAJAGOPAL
IYENGAR
Date: 2026.04.28 16:15:06 +05'30'

Parthasarathy Iyengar
Company Secretary & Compliance Officer
Mem. No.: A21472

Encl.: a/a

FEDBANK FINANCIAL SERVICES

INVESTOR PRESENTATION
Q4 FY26

EMPOWERING EMERGING INDIA WITH EASY ACCESS TO LOANS



Safe Harbor

This presentation and the accompanying slides ("Presentation"), which have been prepared by Fedbank Financial Services Limited or Fedfina (the "Company"), have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

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 : Q4 FY26

Business

- **AUM Growth: 27.5% YoY increase to ₹20,153 Cr (40.8% YoY Ex. Business Loans)**
- Disbursals: ₹11,665 Cr, growth of 109.1% YoY
- Gold Loan AUM: 76.0% YoY growth to ₹10,352 Cr, contributing 51.4% to total AUM
- Achieved all time high net growth in Gold AUM of ₹2,447 Cr in the quarter
- Mortgage AUM: 16.1% YoY growth to ₹9,362 Cr

Branches

- Commissioned 34 new branches this quarter, bringing our total to 148 new branches this year
- Total co-located branches for this quarter has reached 70

Profitability

- Net Interest Income for Q4 has grown by 23.1% YoY to ₹348.8 Cr and by 14.8% YoY to ₹1,229.7 Cr for FY26
- Operating Profit for Q4 has grown by 24.0% YoY to ₹162.8 Cr and by 10.8% YoY to ₹576.3 Cr for FY26
- Profit After Tax for Q4 has grown by 40.3% YoY to ₹100.5 Cr and by 52.6% YoY to ₹343.6 Cr for FY26
- Reduced reliance on DA income: For financial year, Net gain on DA down 88.8% YoY to ₹7.4 Cr.

Asset Quality and Provisioning

- **Gross Stage III stood at 1.9% for the quarter and Net Stage III stood at 1.3% for the quarter**
- Credit Cost stood at 0.7% for the quarter and 0.8% for the financial year.

Interim Milestones in Our Journey...

Fully Secured Lending



Strengthening portfolio through entirely collateralized lending

99.6%
(on AUF)

98.9%
(on AUM)

AUM Milestone



Powerful driver of overall financial performance

Entity AUM:
20,000 Cr+

Gold AUM:
10,000 Cr+

Stabilized Credit Cost



Positioning credit costs on a sustainable, steady trajectory

Credit Cost FY26
0.8% (% of ATA)

Collections Team Strength: 1.8x

Enhanced Footprint



Steady branch expansion across India

750+ Branches
across

17 States & UTs

Strengthened Return Profile



Consistent gains in PAT, ROA, and ROE across periods

Exit PAT : 100 Cr+

Exit RoE : 14.0%
Exit RoA : 2.6%

Progress against commitments...

Strategy	Parameters	FY25	FY26
Capital Efficiency	CRAR	21.9%	22.4%
	Tier II Fortification	3.0%	4.9%
Fully Secured Portfolio	Focused on secured lending (% on AUM)	89.5%	98.9%
Core Income Focus	Reduced DA Income (% of PBT)	21.7%	1.6%
	Operating Profit (Excl. DA Income) (₹ in Crs)	454	569
Profitability	ROA	1.8%	2.4%
	ROE	9.4%	12.6%
	PAT	225	344
	Profit growth YoY	- 8.0%	52.6%

Progress against commitments...

Strategy	Parameters	FY25	FY26
Business Expansion	AUM growth (Ex-BL)	36.6%	40.8%
	Incremental branch expansion	83	148
	Expand doorstep gold loan (AUM ₹ in Crs)	830	1,730
Asset Quality	Strengthened Collections Team (In-house)	1x	1.8x
	Reduced Agency Allocation	1x	0.4x
	GNPA	2.0%	1.9%
	NNPA	1.2%	1.3%
Predictable Credit Cost	Credit Cost on Total Assets	1.7%	0.8%
Cost Efficiency	Opex to Avg. Assets - stable post expansion	5.7%	5.5%
	Branch co-location	-	70

Q4FY26 Result Summary

YoY

QoQ



₹20,153 Cr
AUM

27.5%

15.2%



₹11,665 Cr
Disbursements

109.1%

35.5%



₹100.5 Cr
Profit After Tax

40.3%

14.4%



₹2,926 Cr
Shareholder's Funds

14.9%

4.3%



78.2
Book Value/Sh.

14.4%

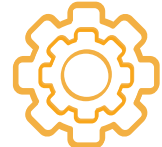
4.2%



98.9%
Secured AUM

939 bps

55 bps



₹13,484 Cr
Borrowings¹

31.3%

20.3%



22.4%
CRAR

48 bps

193 bps



757
Branches

63

27



5,303
Employees³

16.1%

4.3%



1.9%
GNPA

-14 bps

-18 bps



1.3%
NNPA

5 bps

-13 bps



0.7%
Credit Cost²

-29 bps

-18 bps



2.6%
RoA

35 bps

4 bps



14.0%
RoE

259 bps

128 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 417 apprentices

FY26 Result Summary

YoY



₹20,153 Cr
AUM

27.5%



₹31,410 Cr
Disbursements

67.2%



₹343.6 Cr
Profit After Tax

52.6%



₹2,926 Cr
Shareholder's Funds

14.9%



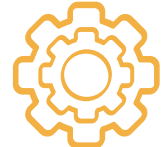
78.2
Book Value/Sh.

14.4%



98.9%
Secured AUM

939 bps



₹13,484 Cr
Borrowings¹

31.3%



22.4%
CRAR

48 bps



757
Branches

63



5,303
Employees³

16.1%



1.9%
GNPA

-14 bps



1.3%
NNPA

5 bps



0.8%
Credit Cost²

-93 bps



2.4%
RoA

63 bps



12.6%
RoE

323 bps

1. Borrowings represents the aggregate of debt securities, borrowings (other than debt securities) and subordinated liabilities outstanding 3. Additionally, there are 417 apprentices
2. Credit cost represents impairment on financial instruments divided by average total assets



Who we are

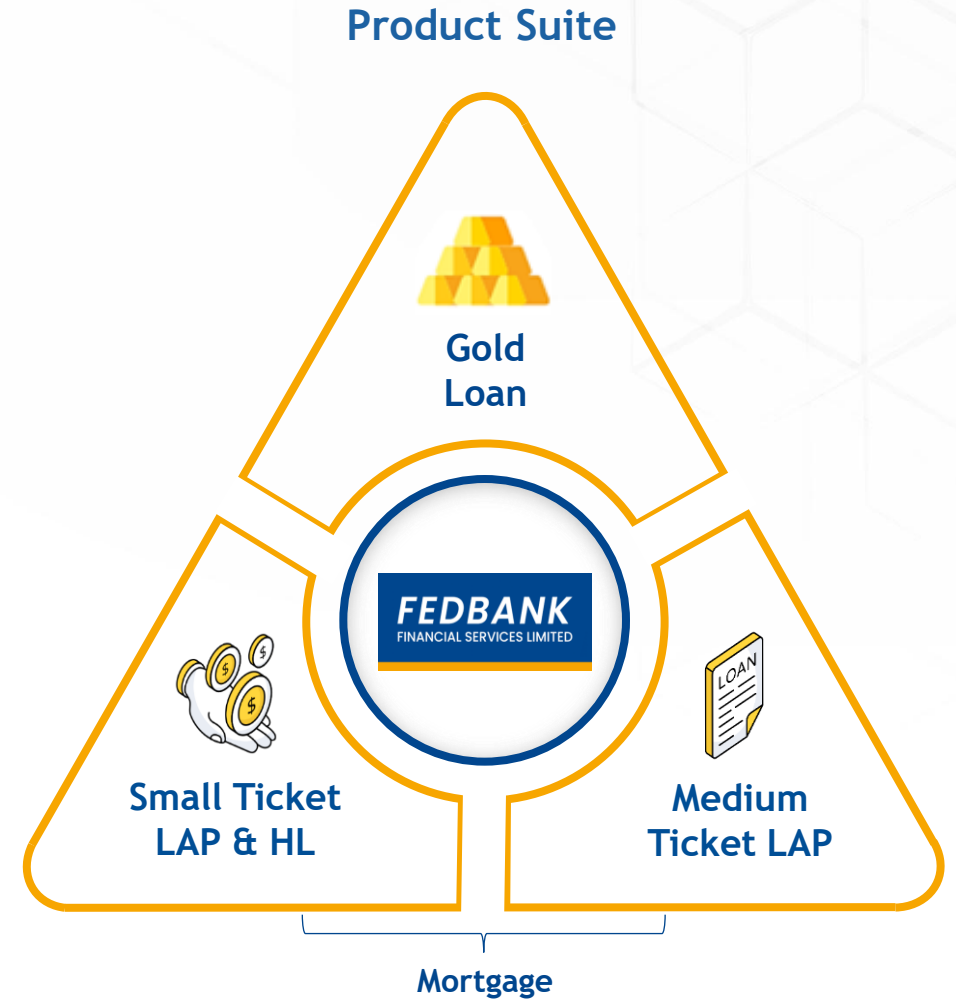
Our Business

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 top four rating agencies (CARE, CRISIL, ICRA and India Ratings).



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)

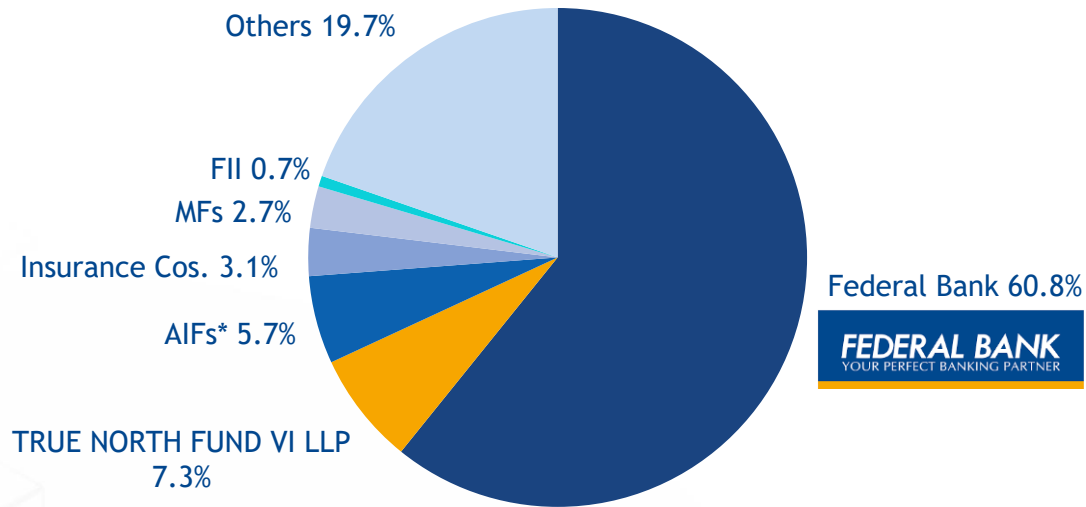


Jagadeesh Rao
CBO - Gold Loan &
Chief Marketing
Officer

Deep domain experience

Shareholding Pattern

Shareholding : 31st March 2026



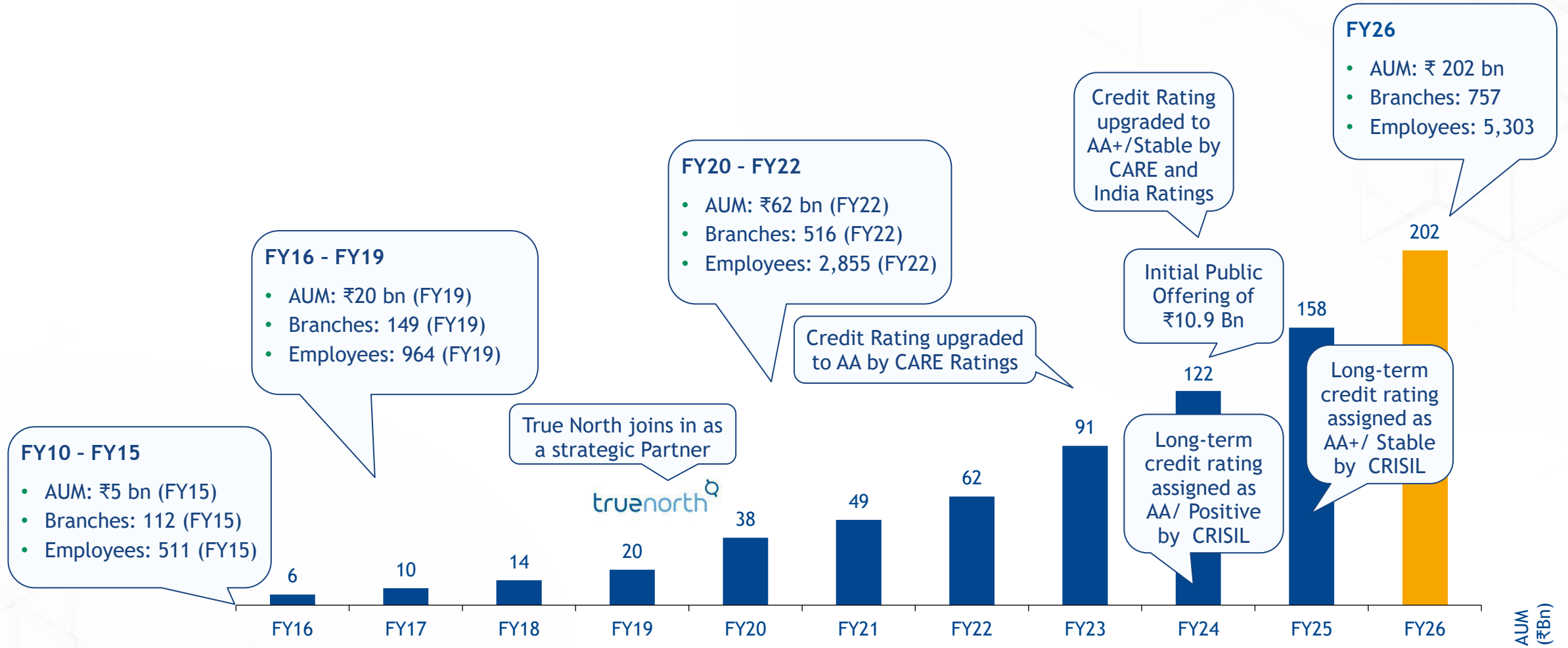
Top Institutional Shareholders :31st March 2026

Investor Details	% Holding
Federal Bank Ltd	60.8%
True North Fund VI LLP	7.3%
Nuvama Private Investment	2.7%
Bandhan Mutual Fund	2.2%
SBI Life Insurance	2.0%
Unifi Capital (Blend II and BCAD)	2.0%
HDFC Life Insurance	1.1%
Yasya Investment	0.7%
Kotak Fund (AIF)	0.4%
PGIM India Equity Growth Fund	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

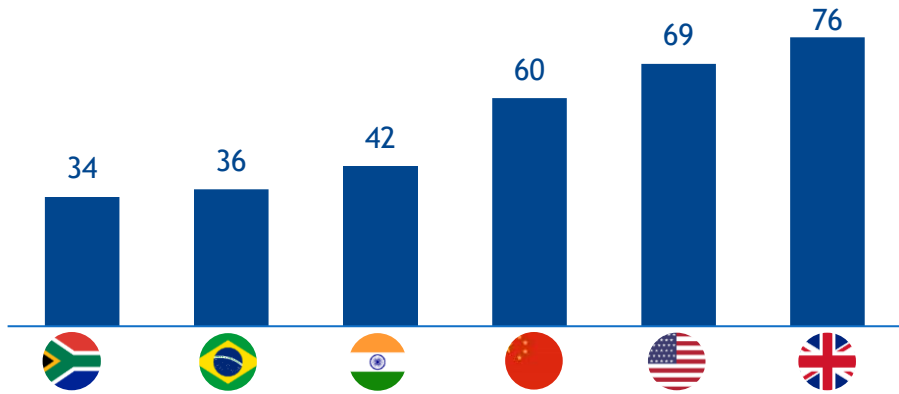
- ✓ Customer Goals
- ✓ Clear Communication
- ✓ Customer Support
- ✓ Seamless Experience

C

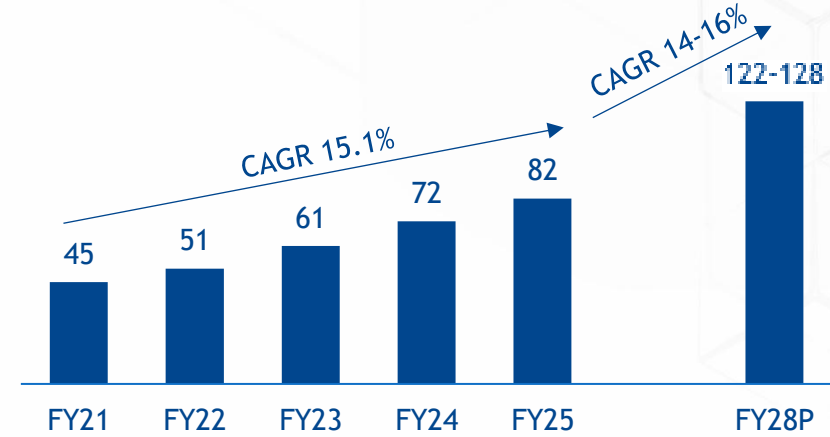
Driven by vision and values

Market

Household credit to GDP ratio (%)¹



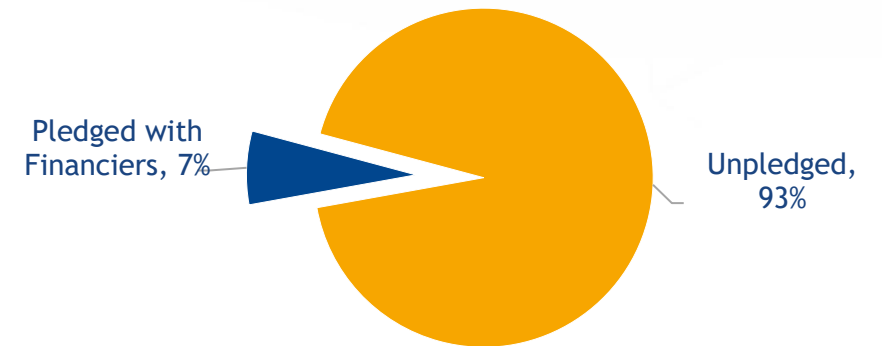
Retail credit growth to continue ²



MSME Credit Addressable Market ³



Household Gold ³



Long runway for growth




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

Our Product Suite

Category	Mortgage Loans		
	Gold Loans	Medium Ticket LAP	Small Ticket LAP and HL
AUM (₹Cr) (% of total)	10,352 (51.4%)	5,570 (27.6%)	3,792 (18.8%)
Avg. Ticket Size (₹ Lakh)	2.7	72.4	16.1
Disbursement (₹Cr) & (Origination Yield)	10,744 (17.7^%)	632 (12.0%)	289 (15.1%)
Average Origination LTV	70.0%	52.9%	54.0%
Underwriting	In-house Valuation	Income Based	Assessed Income

Focused entirely on collateralized lending

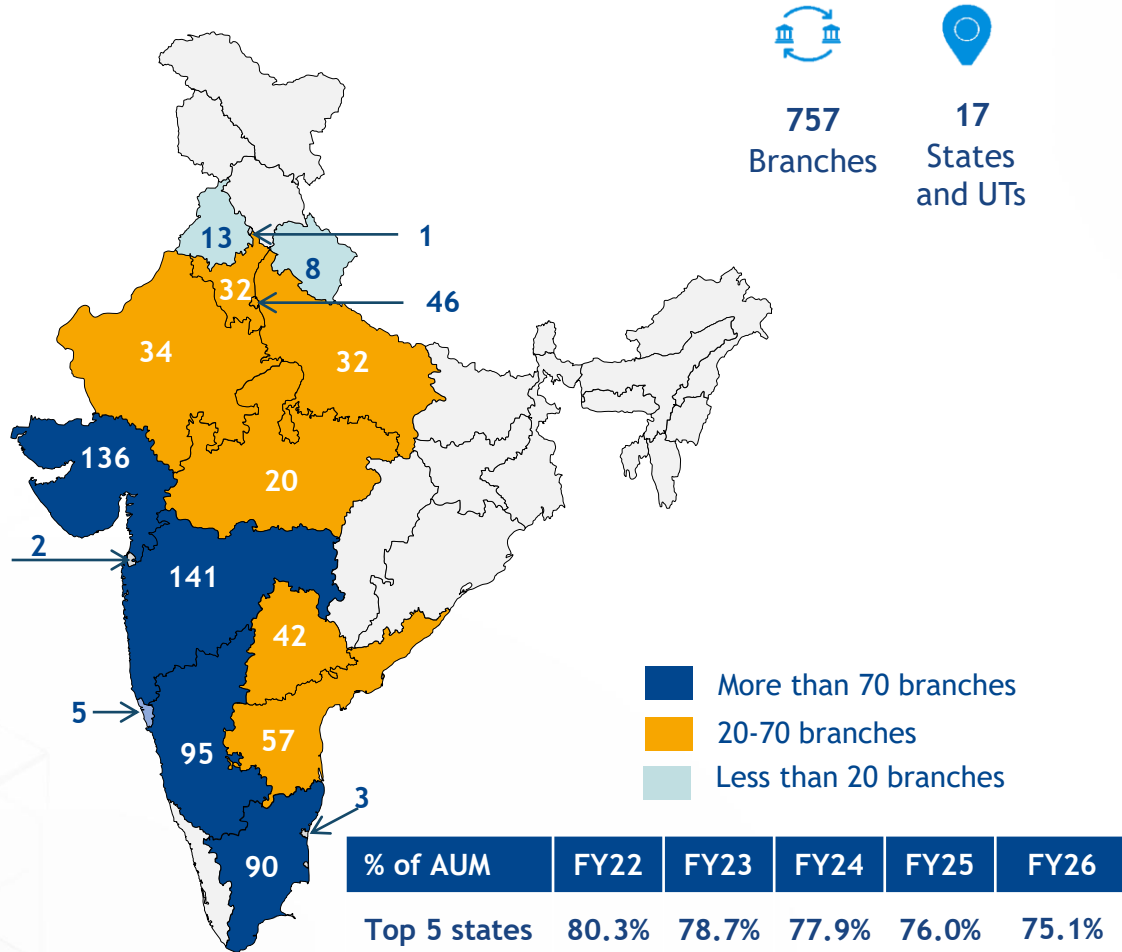
Our Customers

Category	Gold Loan	Medium Ticket LAP	Small Ticket LAP
			
Customer Business	Tailoring	Biryani Restaurant	Precision Tools Fabrication Unit
Requirement	Purchase additional sewing machine & renovate the shop	Expansion and refurbishment of existing outlet	Purchase of machinery
Credit Assessment / Solutions	<ul style="list-style-type: none"> ▪ Collateral Verification ▪ Quick processing and sanctioning of loan 	<ul style="list-style-type: none"> ▪ Cash Flow assessment ▪ Daily footfall ▪ Margin assessment 	<ul style="list-style-type: none"> ▪ Business understanding ▪ Stock count ▪ Turnover assessment
Case Sanctioned Amount	₹1 Lac	₹70 Lacs	₹15 Lacs
Case LTV	74%	50%	50%

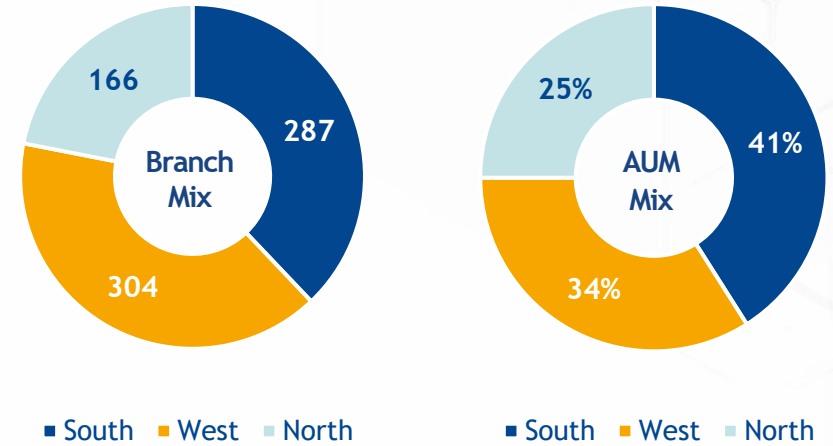
MSME focused customer base

Our Footprints

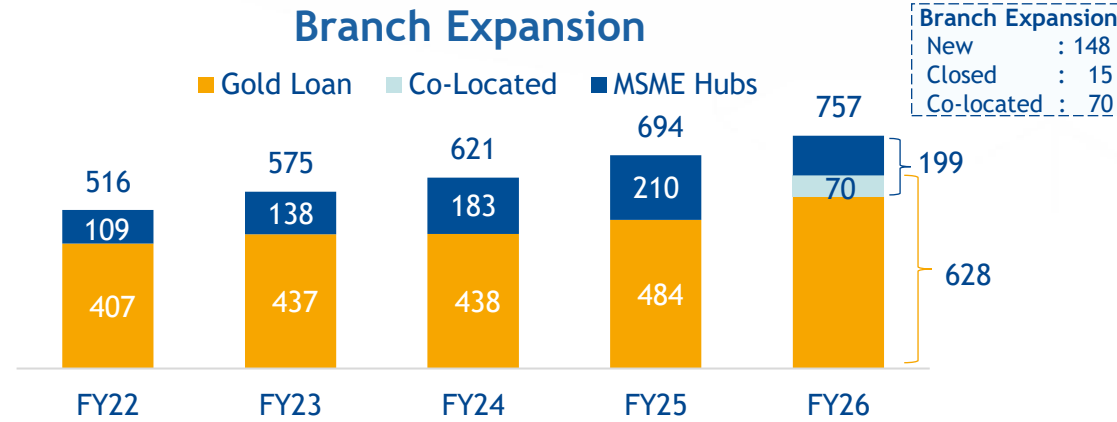
Comprehensive Branch Network



Branch & AUM Mix



Branch Expansion



Extensive & expanding presence



Who we are

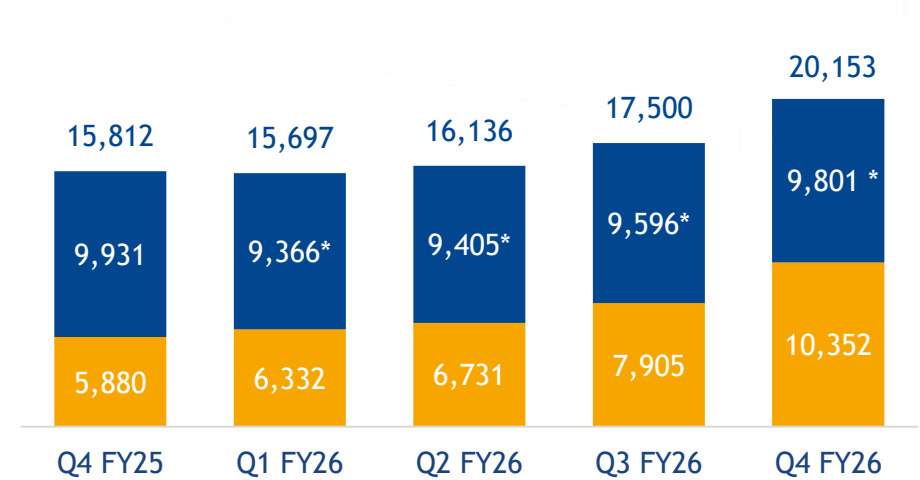
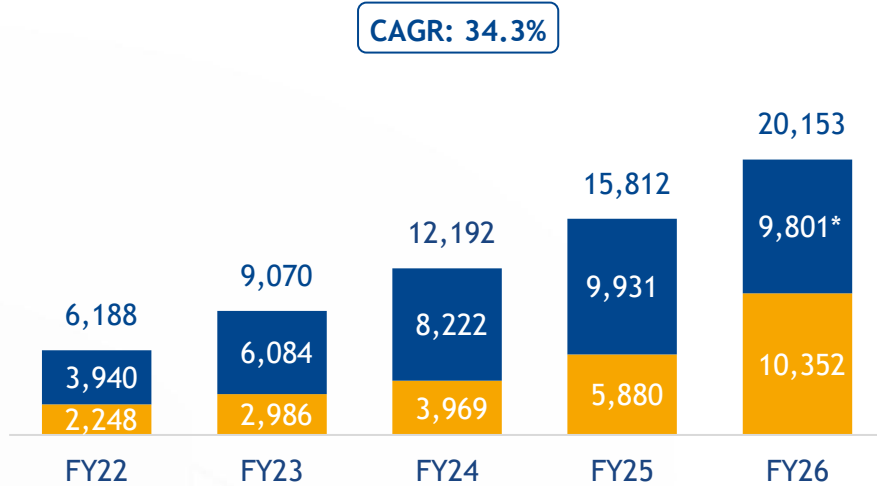
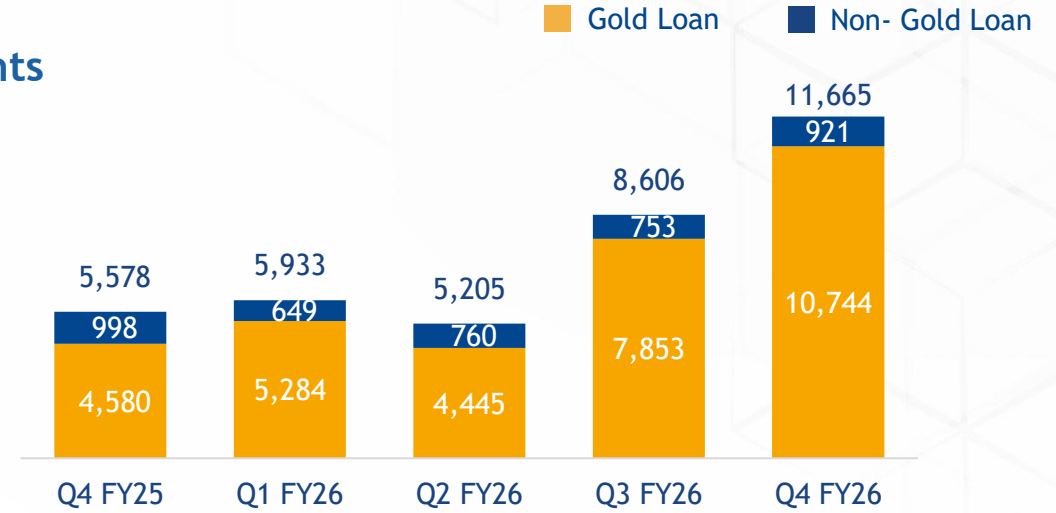
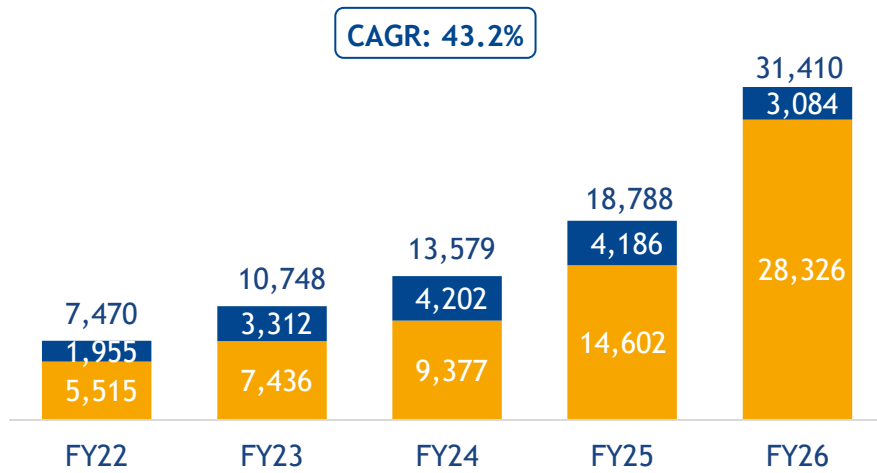
Our Business

Financial Performance

Technology, Digital, ESG & CSR

Disbursements & AUM

₹ Cr



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

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

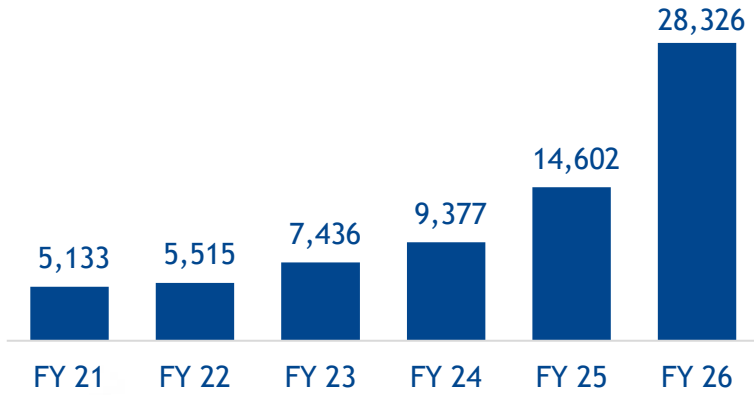
Twin-engine business profile

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

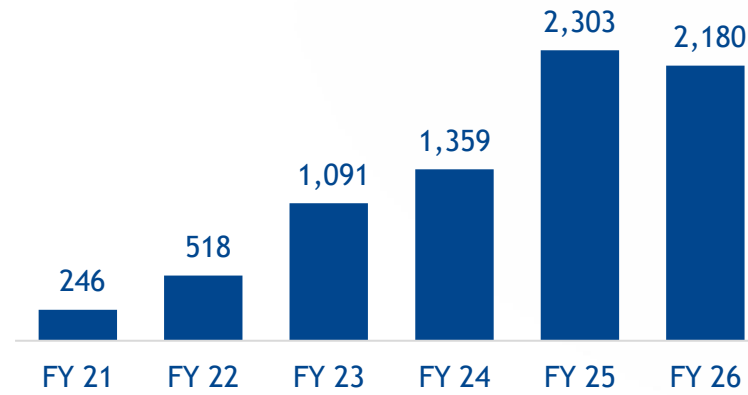
Disbursements

₹ Cr

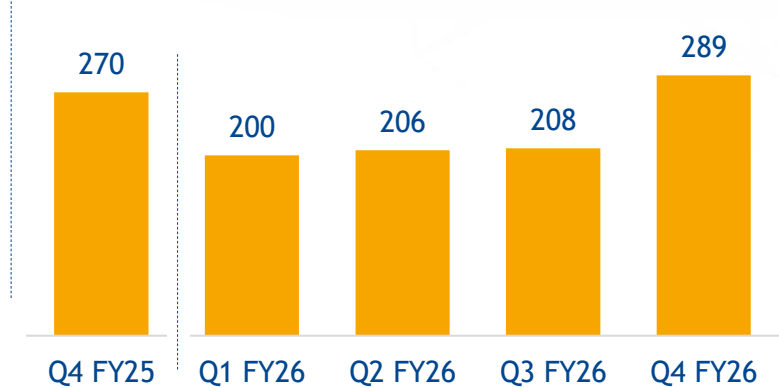
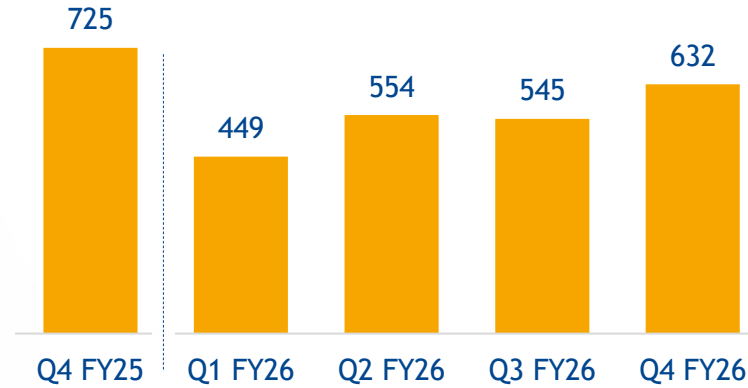
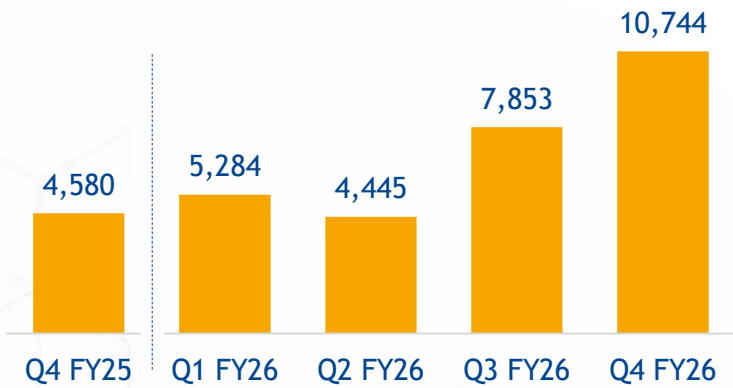
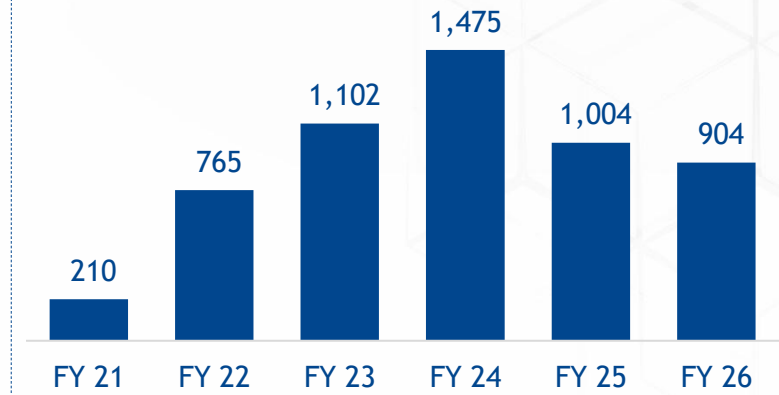
Gold Loan



Medium Ticket LAP



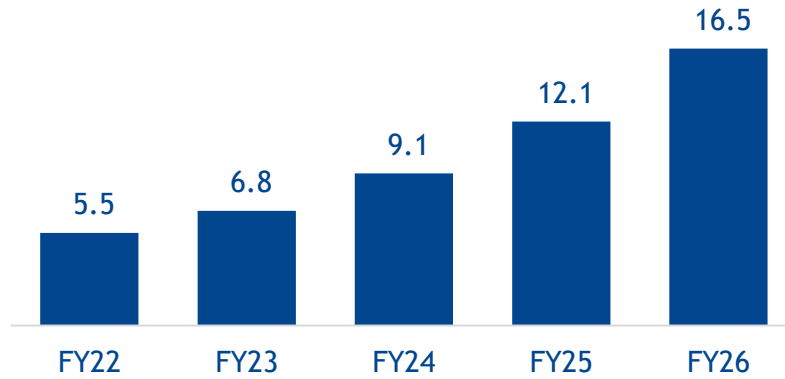
Small Ticket LAP & HL



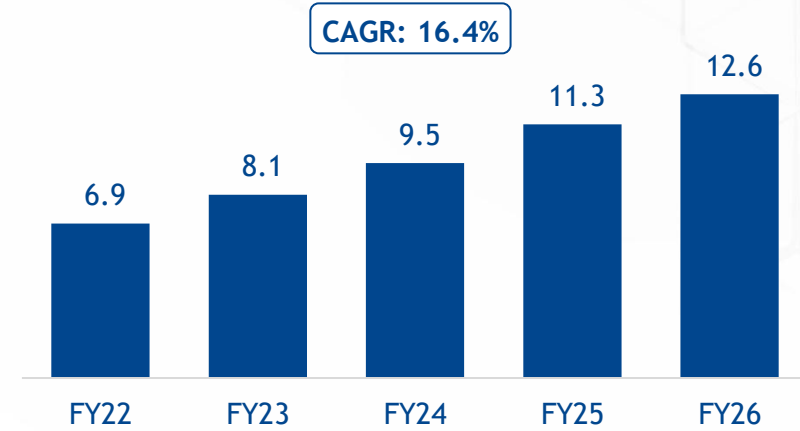
Twin-engine business profile

Gold Loan : Key Metrics YoY

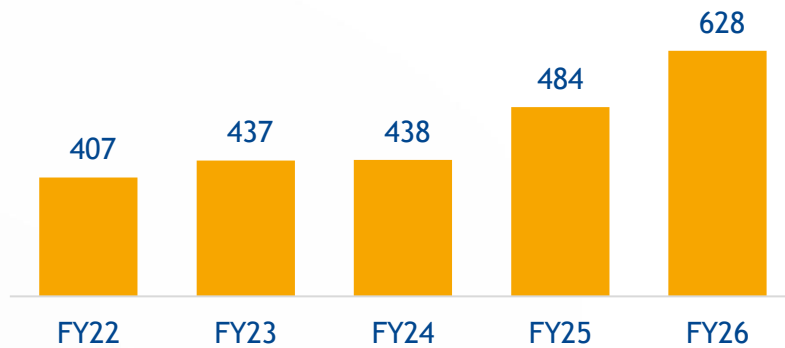
AUM Per Branch (₹Cr)*



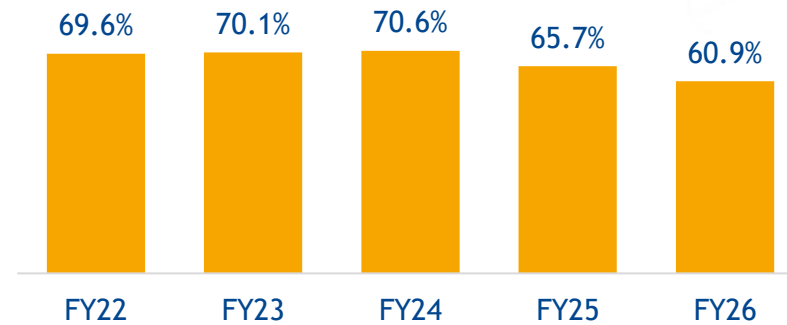
Gold Tonnage



Number of Gold Branches



Portfolio LTV

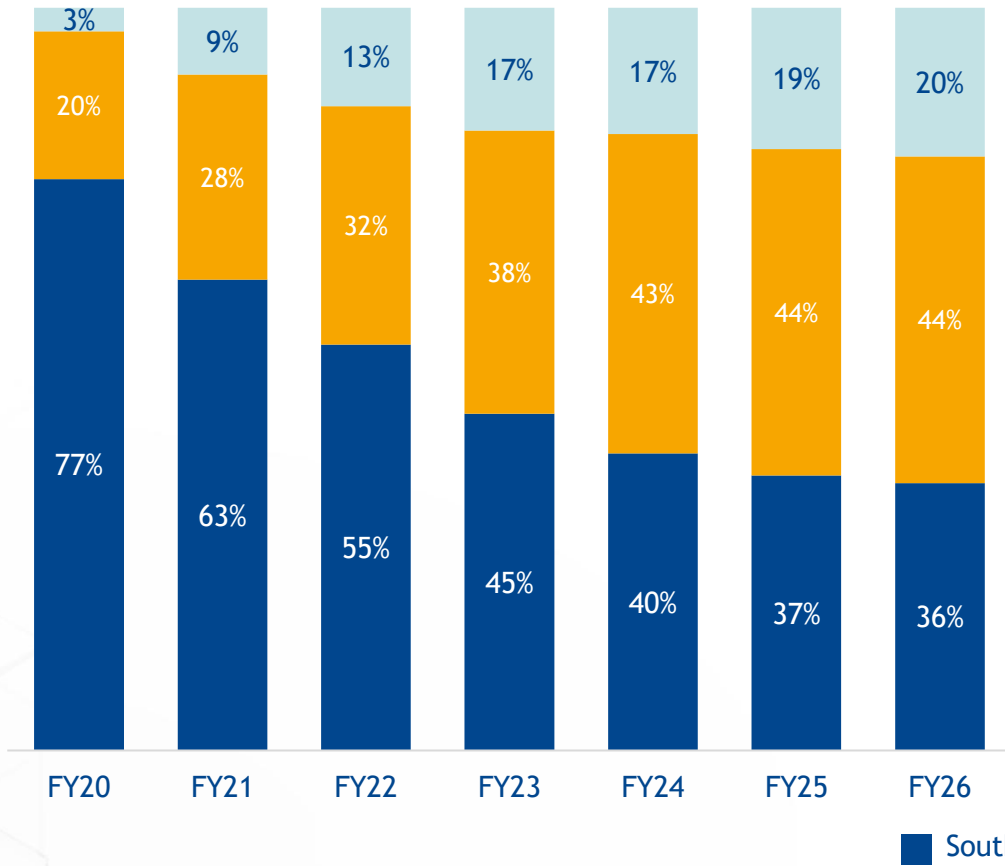


Strong Value Proposition

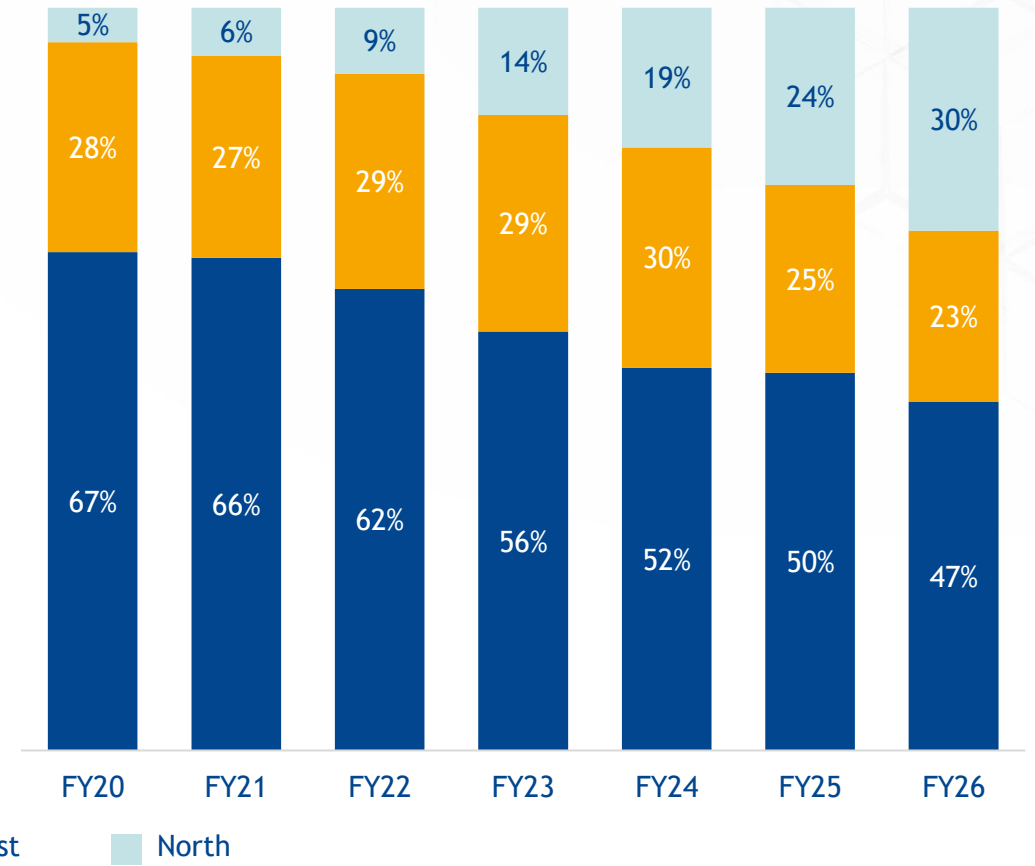
1. LTV: Loan to value; 2. *Include New Gold Branches

Geographical AUM Mix

Gold Loan



Mortgage Loan



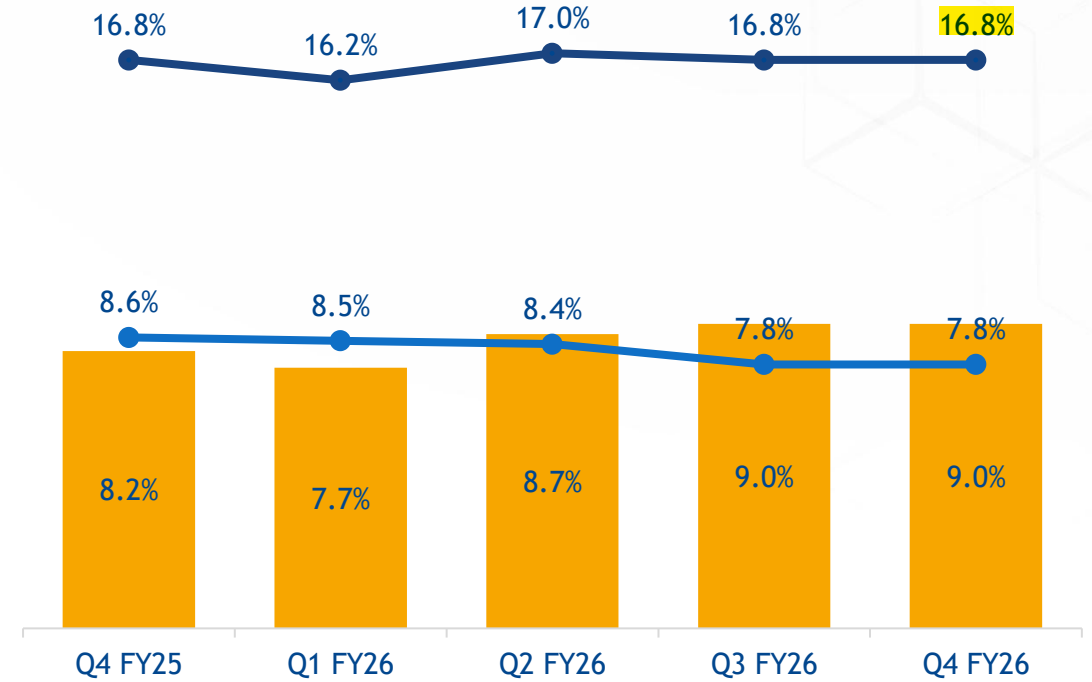
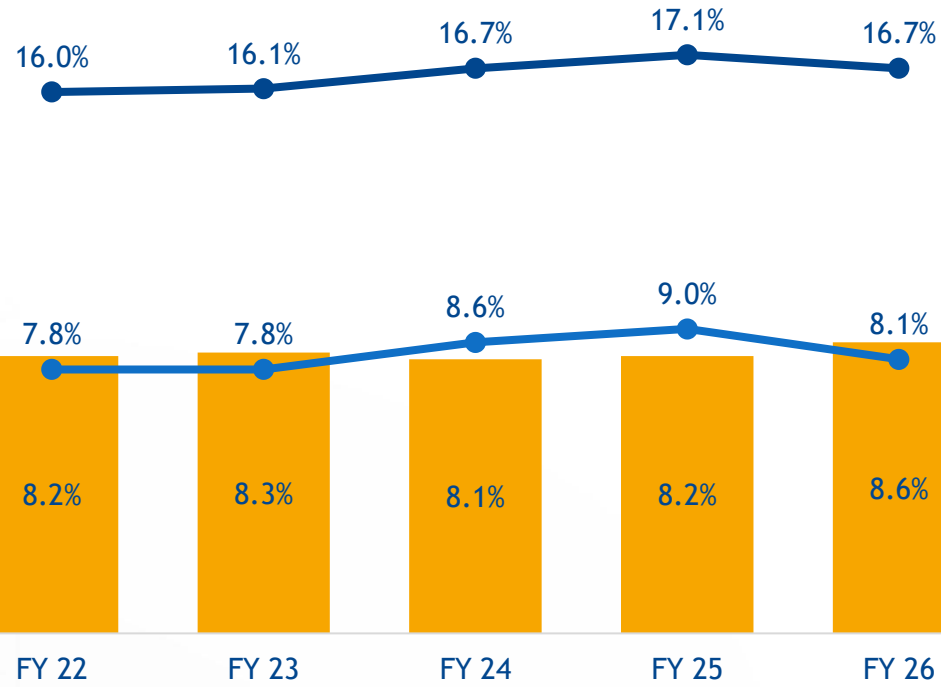
Reducing geographical risk

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



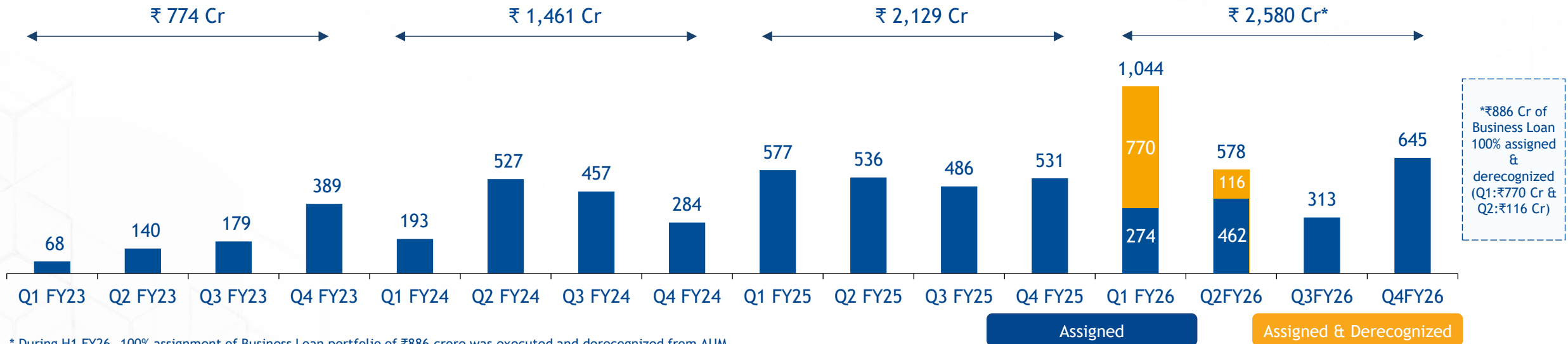
Stable Spreads

*Yearly Yields, CoB, and Spreads restated from two-point average to quarterly average; quarterly metrics remain on two-point average. All quarterly numbers are annualized.

Product	AUM			AUF			Off Book %		
	Q4 FY25	Q3 FY26	Q4 FY26	Q4 FY25	Q3 FY26	Q4 FY26	Q4 FY25	Q3 FY26	Q4 FY26
Mortgage	8,062	9,084	9,362	5,654	6,146	6,302	29.9%	32.3%	32.7%
Gold Loan	5,880	7,905	10,352	4,750	6,493	7,919	19.2%	17.9%	23.5%
Business Loan	1,656	285	218	1,216	80	62	26.6%	72.1%	71.6%
Total[^]	15,812	17,500	20,153	11,838	12,945	14,505	25.1%	26.0%	28.0%

[^]Total includes accounting adjustments and others

Incremental Sell-down

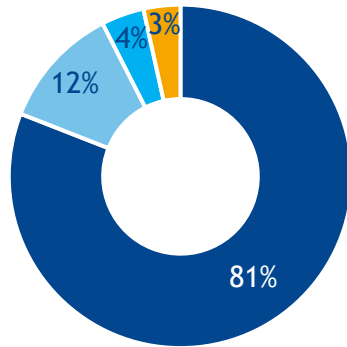


* During H1 FY26, 100% assignment of Business Loan portfolio of ₹886 crore was executed and derecognized from AUM

Quality of the Book

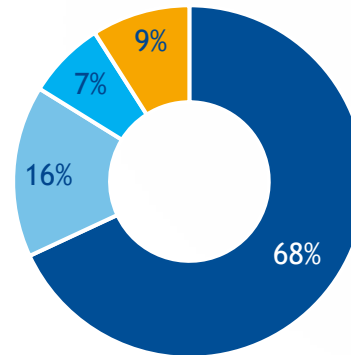
~76% AUM from customers with CIBIL >700¹

Medium Ticket LAP



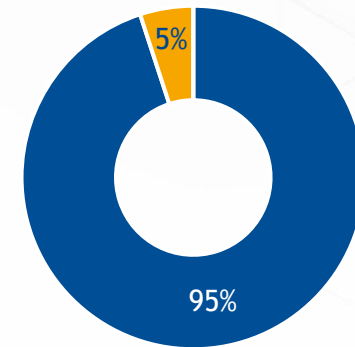
■ >700 ■ 650-700 ■ <650 ■ 0/-1

Small Ticket LAP & HL



■ >700 ■ 650-700 ■ <650 ■ 0/-1

Business Loan



■ >700 ■ <=700

Granular loan book with high quality collateral

98.9%

AUM secured collateral
Either customer property
or Gold

82.2%

Mortgage AUM secured
by self occupied residential/
commercial property

₹ 34.3 Lakh

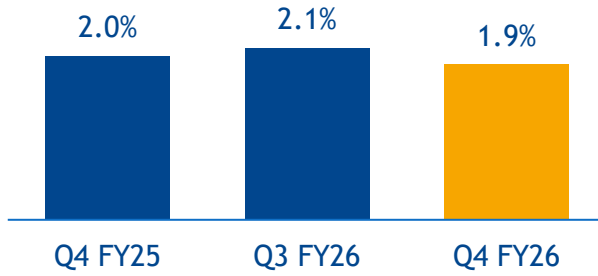
Average ticket size
for Retail Installment loan ²

Secured and collateralized lending model

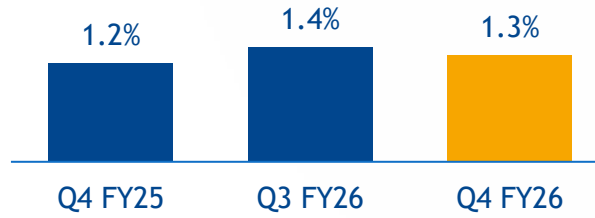
1: Pertains to retail installment loans;. 2: For the loans originated in Q4 FY26. Percentages may not add up to exactly 100% due to rounding

Portfolio Quality Indicators (1/2)

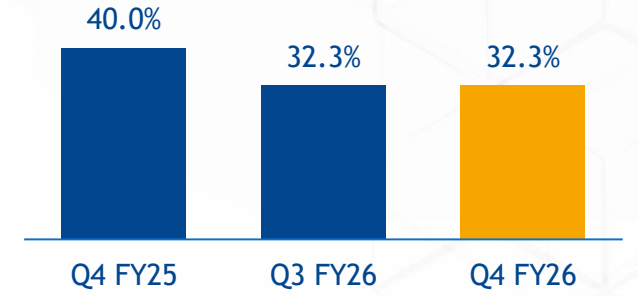
Gross Stage III



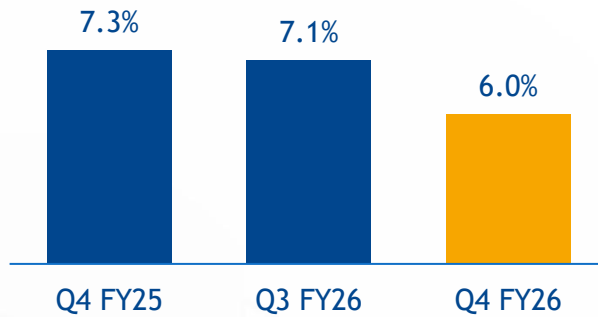
Net Stage III



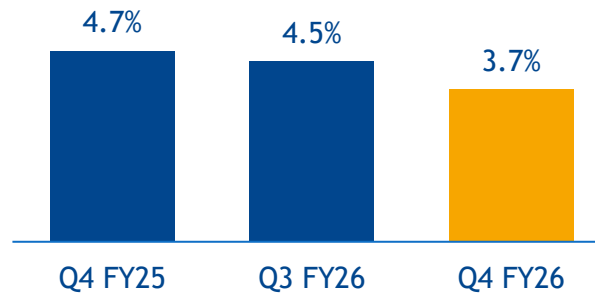
PCR - Stage III



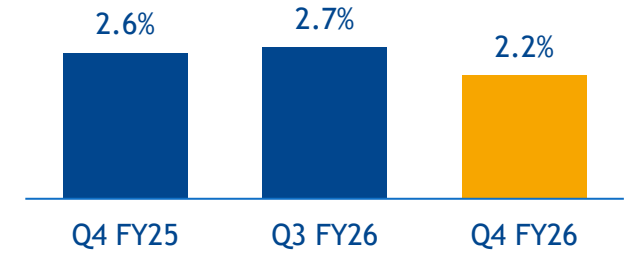
1+ DPD



30+ DPD



60+ DPD



Controlled Delinquencies

Portfolio Quality Indicators (2/2)

Particulars	Q4FY26				Gross Stage III %			Net Stage III %		
	AUF	Gross Stage III	Net Stage III	PCR (%)	Q4 FY25	Q3 FY26	Q4 FY26	Q4 FY25	Q3 FY26	Q4 FY26
Mortgage	6,302	239.4	131.9	44.9%	3.4%	3.8%	3.8%	1.9%	2.1%	2.1%
Gold Loan	7,919	16.9	6.8	59.7%	0.4%	0.3%	0.2%	0.3%	0.2%	0.1%
Business Loan	62	12.6	0.5	96.1%	2.2%	16.0%	20.3%	0.1%	0.9%	1.0%

Strengthening balance sheet

Expected Credit Loss

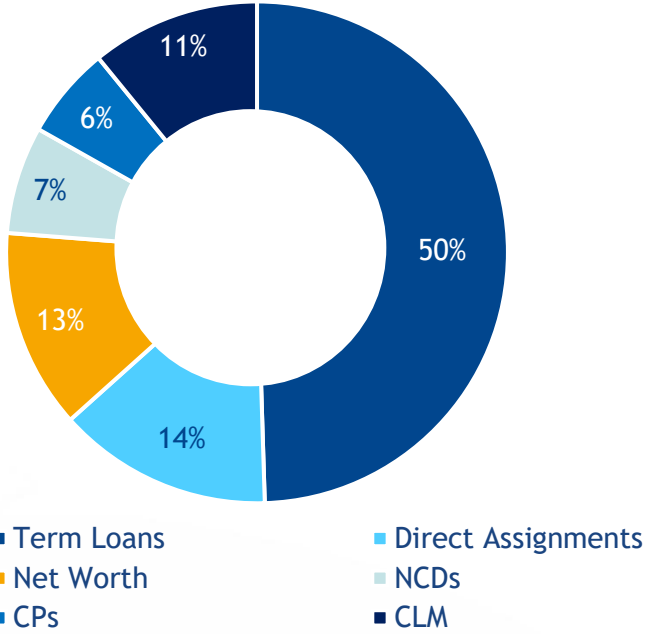
Particulars	Q4 FY25	Q3 FY26	Q4 FY26
Gross Stage 1			
Assets	11,107	12,297	13,921
% of total loan assets	93.8%	95.0%	96.0%
ECL provision *	69.6	54.2	66.6
ECL provision % of assets[^]	0.32%	0.30%	0.35%
Gross Stage 2			
Assets	493	382	313
% of total loan assets	4.2%	3.0%	2.2%
ECL provision *	83.0	78.3	66.2
ECL provision % of assets[^]	12.33%	14.14%	15.84%
Gross Stage 3			
Assets	239	266	272
% of total loan assets	2.0%	2.1%	1.9%
ECL provision *	122.6	123.4	129.8
ECL provision % of assets[^]	39.95%	32.33%	32.29%
Total assets	11,838	12,945	14,505
Total ECL provision*	275.2	255.9	262.6

* Debited to P&L

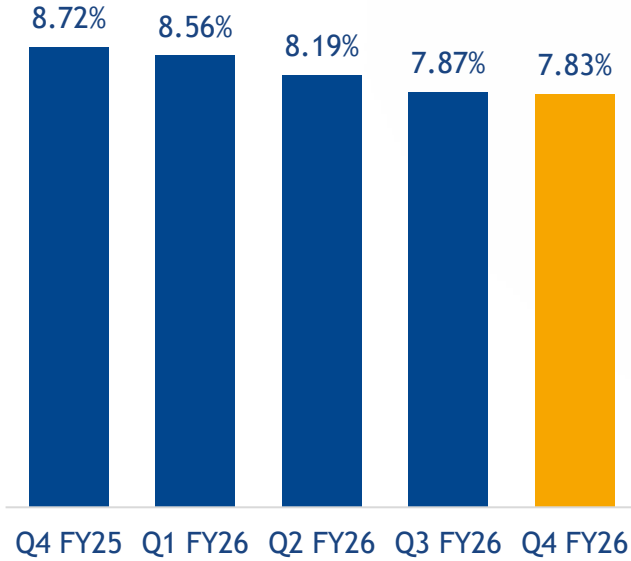
[^] ECL provision % of assets are net of amounts transferred to OCI on Fair valuation of eligible loans

Funding Profile

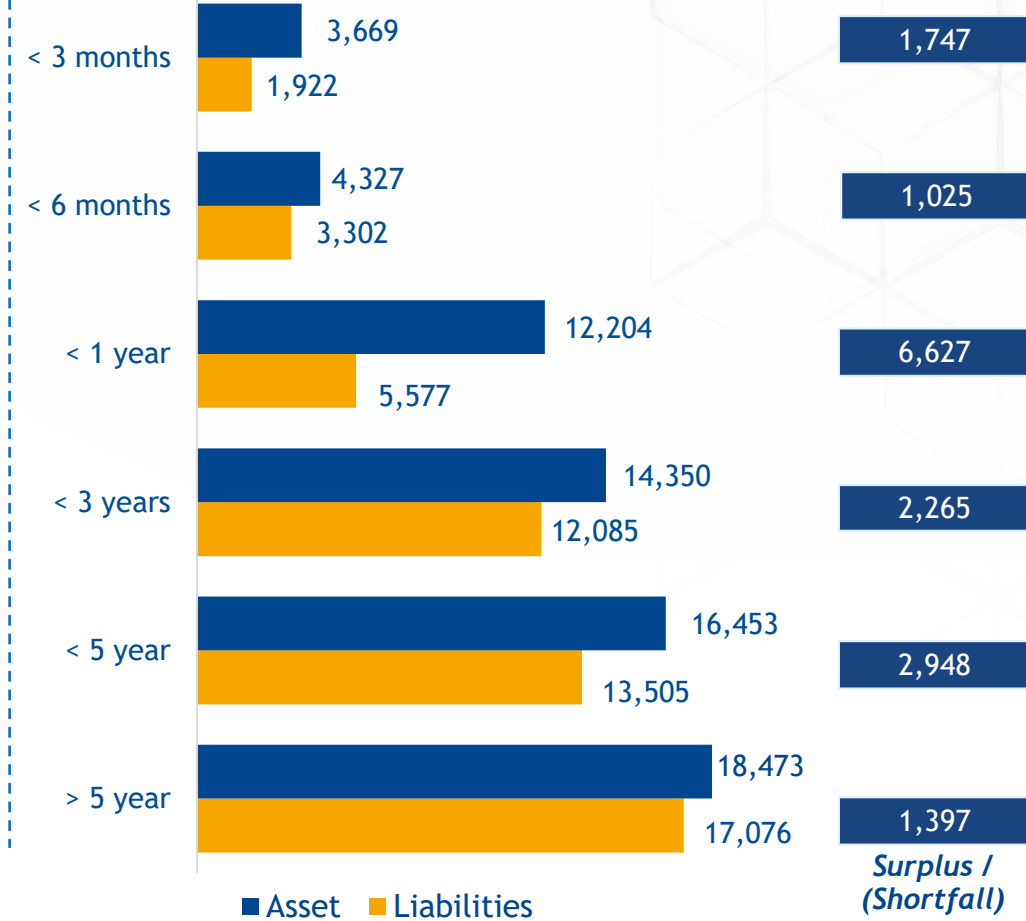
Funding Profile



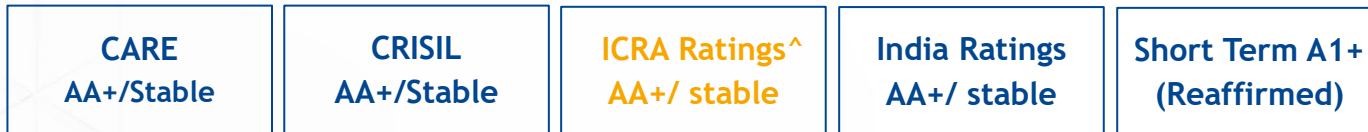
Daily Average Cost of Borrowing*



ALM Position as on 31st March 2026 (Cumulative) ₹ Cr



Credit Rating[#]



₹ 450 Crs of Sub-debt was raised in Q4 FY26

Multiple sources of borrowings with strong credit rating

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

Names in Alphabetical order

[^] Rating received in Q4FY26



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Particulars	Q4 FY25	Q3 FY26	Q4 FY26	QoQ	YoY
Operational Information					
Branches (#)	694	730	757	3.7%	9.1%
Disbursements	5,578	8,606	11,665	35.5%	109.1%
AUM	15,812	17,500	20,153	15.2%	27.5%
Employees (#)	4,568	5,085	5,303	4.3%	16.1%
Financial Information					
Net Total Income*	321.7	347.8	378.0	8.7%	17.5%
Operating profit	131.2	149.4	162.8	9.0%	24.0%
Profit after tax	71.7	87.9	100.5	14.4%	40.3%
Shareholder's Fund	2,547	2,806	2,926	4.3%	14.9%
Book Value Per Share (₹)	68.3	75.0	78.2	4.2%	14.4%
Ratios					
Cost to Income	59.2%	57.0%	56.9%	-10bps	-226bps
Return on Average Total Assets	2.2%	2.5%	2.6%	4bps	35bps
Return on Average Total Equity	11.4%	12.7%	14.0%	128bps	259bps
Gross Stage 3 assets / Gross NPA	2.0%	2.1%	1.9%	-18bps	-14bps
Net Stage 3 assets / Net NPA	1.2%	1.4%	1.3%	-13bps	5bps
CRAR	21.9%	20.5%	22.4%	193bps	48bps

	FY 25	FY 26	YoY
	694	757	9.1%
	18,788	31,410	67.2%
	15,812	20,153	27.5%
	4,568	5,303	16.1%
	1,226.0	1347.3	9.9%
	520.1	576.3	10.8%
	225.2	343.6	52.6%
	2,547	2,926	14.9%
	68.3	78.2	14.4%
	57.6%	57.2%	-35bps
	1.8%	2.4%	63bps
	9.4%	12.6%	323bps
	2.0%	1.9%	-14bps
	1.2%	1.3%	5bps
	21.9%	22.4%	48bps

Balance Sheet

₹ Cr

Balance Sheet	Q4 FY25	Q3 FY26	Q4 FY26	QoQ	YoY
Assets					
Cash & Cash Equivalents & Other bank Balance	835	336	1391		
Loans	11,646	12,768	14,319		
Investments	404	782	402		
Other Financial Assets & Receivables	107	272	452		
Non-Financial Assets	258	295	311		
Total Assets	13,250	14,453	16,875	16.8%	27.4%
Liabilities & Equity					
Share Capital	373	374	374		
Reserves & Surplus	2,175	2,432	2,552		
Shareholder's Fund	2,547	2,806	2,926	4.3%	14.9%
Borrowings	10,269	11,207	13,484		
Other Liabilities and Provisions	434	440	465		
Total Liabilities & Equity	13,250	14,453	16,875	16.8%	27.4%

FY25	FY 26	YoY
835	1391	
11,646	14,319	
404	402	
107	452	
258	311	
13,250	16,875	27.4%
373	374	
2,175	2,552	
2,547	2,926	14.9%
10,269	13,484	
434	465	
13,250	16,875	27.4%

Profit & Loss Statement

₹ Cr

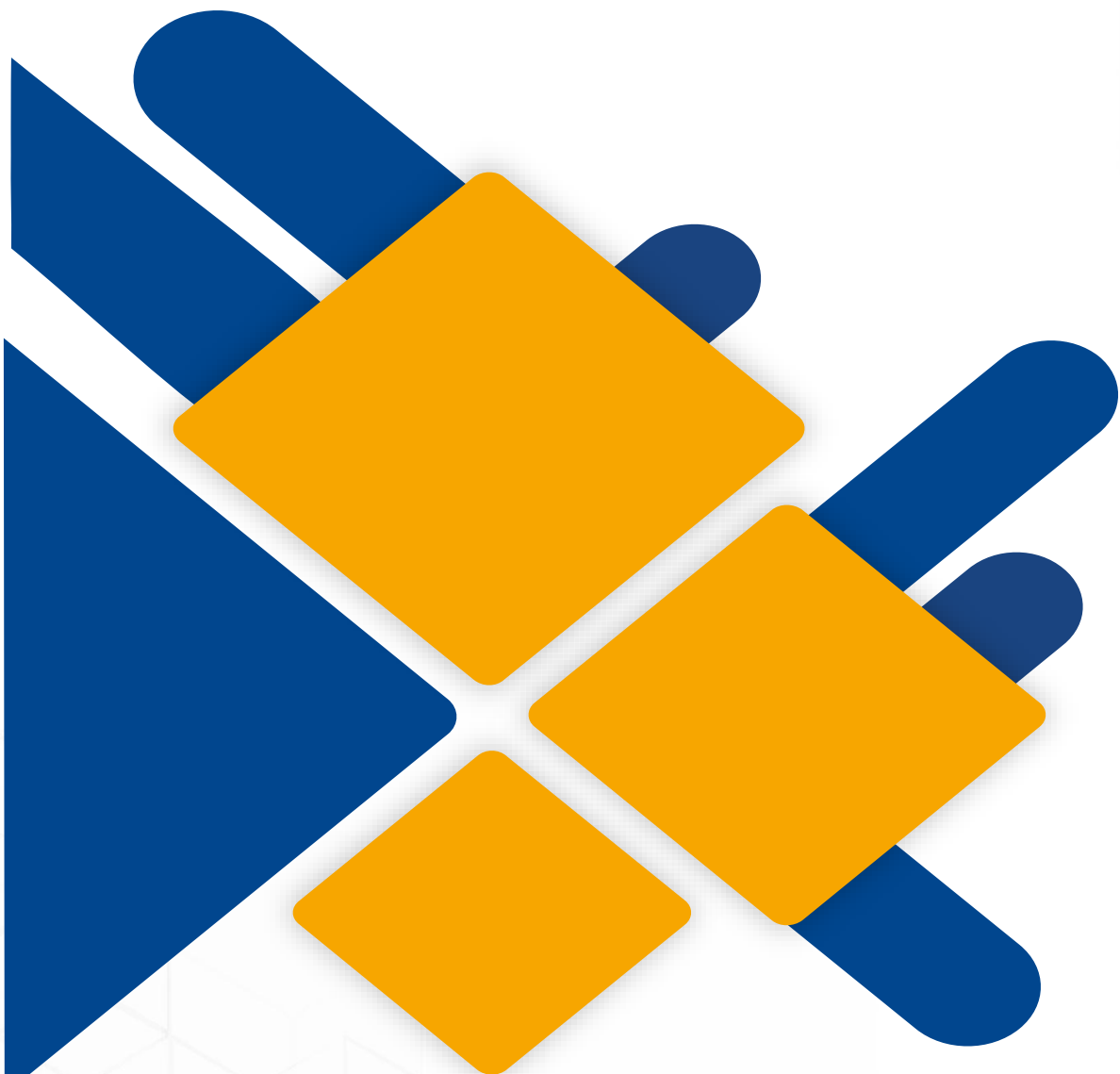
Profit & Loss Statement	Q4 FY25	Q3 FY26	Q4 FY26	QoQ	YoY
Interest Income	495.5	526.8	582.1		
Interest Expenses	215.9	208.1	239.4		
Net Interest Income (Core)	279.6	318.8	342.7	7.5%	22.6%
Net Gain on Direct Assignment	3.8	0.1	6.1		
Net Interest Income	283.4	318.9	348.8		
Other Income	38.3	28.9	29.2		
Net Total Income	321.7	347.8	378.0	8.7%	17.5%
Operating Expenses	190.4	198.4	215.2	8.5%	13.0%
Operating Profit	131.2	149.4	162.8	9.0%	24.0%
Credit Cost	32.6	31.1	27.9		
Profit Before Tax	98.7	118.3	134.9		
Tax Expense	27.0	30.4	34.4		
Profit After Tax	71.7	87.9	100.5	14.4%	40.3%

	FY 25	FY 26	YoY
Interest Income	1858.6	2101.6	
Interest Expenses	853.8	879.3	
Net Interest Income (Core)	1004.9	1222.3	21.6%
Net Gain on Direct Assignment	65.9	7.4	
Net Interest Income	1070.8	1229.7	
Other Income	155.2	117.5	
Net Total Income	1226.0	1347.3	9.9%
Operating Expenses	705.9	771.0	9.2%
Operating Profit	520.1	576.3	10.8%
Credit Cost	216.4	115.3	
Profit Before Tax	303.8	461.0	
Tax Expense	78.6	117.4	
Profit After Tax	225.2	343.6	52.6%

RoA Tree

RoA Tree	Q4 FY25	Q3 FY26	Q4 FY26
Interest Income / Average total assets	15.3%	15.2%	14.9%
Interest Expenses / Average total assets	6.7%	6.0%	6.1%
Net Interest Income (Core) / Average total assets	8.6%	9.2%	8.8%
Net Gain on DA / Average total Assets	0.1%	0.0%	0.2%
Net Interest Income / Average total Assets	8.8%	9.2%	9.0%
Other Income / Average total assets	1.2%	0.8%	0.7%
Net Total Income / Average total assets	9.9%	10.0%	9.7%
Operating Expenses / Average total assets	5.9%	5.7%	5.5%
Operating Profit / Average total assets	4.1%	4.3%	4.2%
Credit Cost / Average total assets	1.0%	0.9%	0.7%
Profit before tax / Average total assets	3.0%	3.4%	3.4%
Tax expense / Average total assets	0.8%	0.9%	0.9%
Profit after tax on Average total assets	2.2%	2.5%	2.6%
Average total assets / Average Shareholders' Fund	5.2	5.0	5.5
Profit after tax on Average Shareholders' Fund (ROE)	11.4%	12.7%	14.0%
Interest earning assets as % of total assets	97.3%	96.1%	95.5%
Interest bearing liabilities as % of total liabilities	77.5%	77.5%	79.9%

FY 25	FY 26
15.0%	15.0%
6.9%	6.3%
8.1%	8.7%
0.5%	0.1%
8.7%	8.8%
1.3%	0.8%
9.9%	9.6%
5.7%	5.5%
4.2%	4.1%
1.7%	0.8%
2.5%	3.3%
0.6%	0.8%
1.8%	2.4%
5.2	5.2
9.4%	12.6%
97.3%	95.5%
77.5%	79.9%



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.



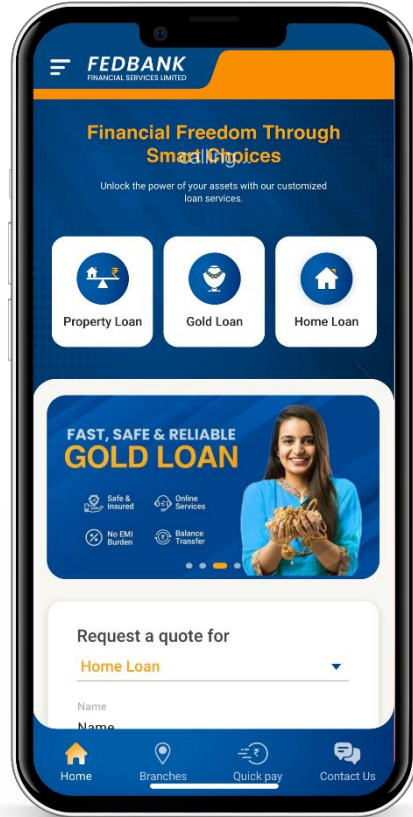
- Hindi Conversational Chatbot on Portals and Whatsapp
- Cloud Telephony with AI/ML servicing capability 
- Elevating Customer Centricity Through a Comprehensive Array of Nine Innovative login solutions
- ISO 27001:2022 certification



Technology at the core of all operations

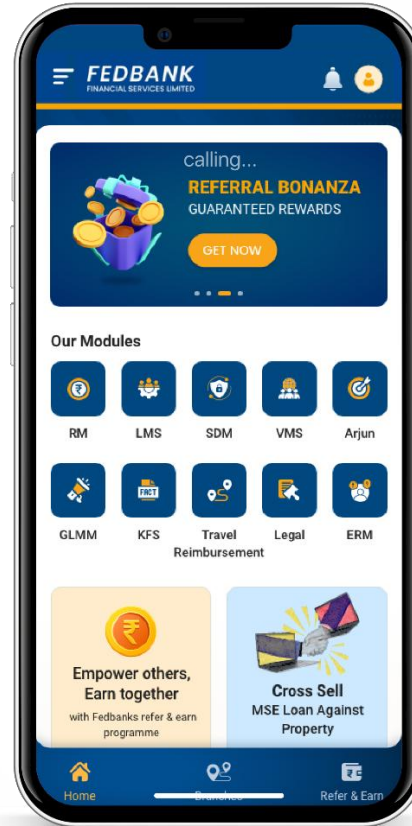
Digital Landscape

Fedfina Loans



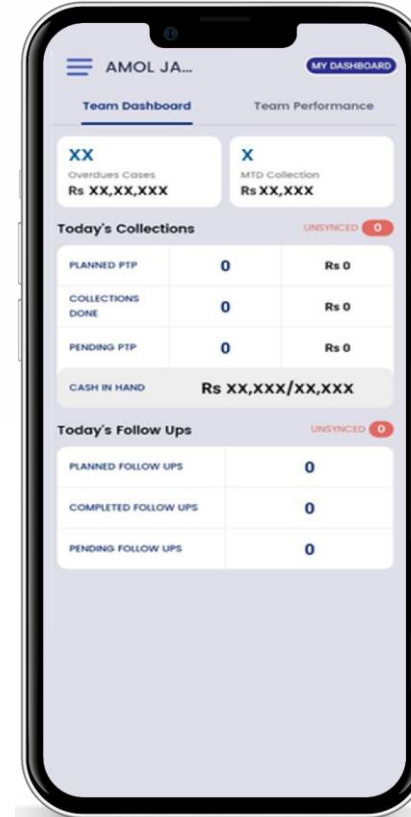
Customer Acquisition & Servicing

Fedfina Lite



Employee Productivity

Fedfina Collect



Collection Management

14 Lakh+ Downloads

86%+ Digital Registrations

70%+ Digital Payments



Well established digital presence

ESG

ESG : Framework

ESG Policy

Board approved policy in place to follow and adopt ESG Practices



Key Performance Indicators

Clearly identified list of KPI's in place, metrics for evaluation are being developed

Business Responsibility

Business sustainability and responsibility report published with the FY 2024-25 annual report

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

ESG and CSR Committee (Board)

ESG Committee (Management)

ESG Sub -Committees

Facilities Management Group

Human Resources

Information Technology

Business

Credit

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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www.fedfina.com

