Secretarial Department

FEDBANK FINANCIAL SERVICES LIMITED

July 15, 2026

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

**SYMBOL - FEDFINA**

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

**SCRIP CODE: 544027**

Dear Sir/Madam,

**Sub.: Investor meet Presentation**

**Ref.: Our letter dated July 10, 2026 intimating about Earnings call**

Further to our letter dated July 10, 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 ended June 30, 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/.

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: 2026.07.15 12:06:45 +05'30'

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

Encl.: a/a



INTERNAL

# FEDBANK FINANCIAL SERVICES

## INVESTOR PRESENTATION
## Q1 FY27

### EMPOWERING EMERGING INDIA WITH EASY ACCESS TO LOANS

# Safe Harbor

FEDBANK
FINANCIAL SERVICES LIMITED

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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

# Executive Summary : Q1 FY27

FEDBANK
FINANCIAL SERVICES LIMITED

## Business

- AUM grew 34.7% YoY to ₹21,136 Cr
- Disbursals increased by 13.9% YoY to ₹6,760 Cr
- Gold Loan AUM grew 76.7% YoY to ₹11,191 Cr
- Net growth in Gold AUM of ₹838 Cr in this quarter
- Mortgage AUM grew 14.5% YoY to ₹9,777 Cr

## Profitability

- Net Interest Income for this quarter has grown by 38.7% YoY to ₹371.9 Cr
- Operating Profit for this quarter has grown by 49.9% YoY to ₹187.5 Cr
- PAT for this quarter has grown by 52.5% YoY to ₹114.4 Cr reflecting a RoA of 2.6% and RoE of 15.4%

## Asset Quality and Provisioning

- Gross Stage III for this quarter is 1.6%, Net Stage III for this quarter is 1.0%
- Credit Cost for this quarter is 0.8%

# Q1FY27 Result Summary

| | | YoY | QoQ |
|---|---|---|---|
| AUM | ₹21,136 Cr | 34.7% | 4.9% |
| Disbursements | ₹6,760 Cr | 13.9% | -42.1% |
| Profit After Tax | ₹114.4 Cr | 52.5% | 13.8% |
| Shareholder's Funds | ₹3,003 Cr | 14.0% | 2.6% |
| Book Value/Sh. | 80.1 | 13.4% | 2.4% |
| Secured AUM | 99.2% | 315bps | 29bps |
| Borrowings[1] | ₹14,696 Cr | 43.6% | 9.0% |
| CRAR | 20.7% | -169bps | -169bps |
| Branches | 757 | 89 | - |
| Employees[3] | 5,376 | 12.1% | 1.4% |
| GNPA | 1.6% | -44bps | -32bps |
| NNPA | 1.0% | -28bps | -31bps |
| Credit Cost[2] | 0.8% | 3bps | 6bps |
| RoA | 2.6% | 34bps | 4bps |
| RoE | 15.4% | 385bps | 140bps |

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 344 apprentices

Who we are

Our Business

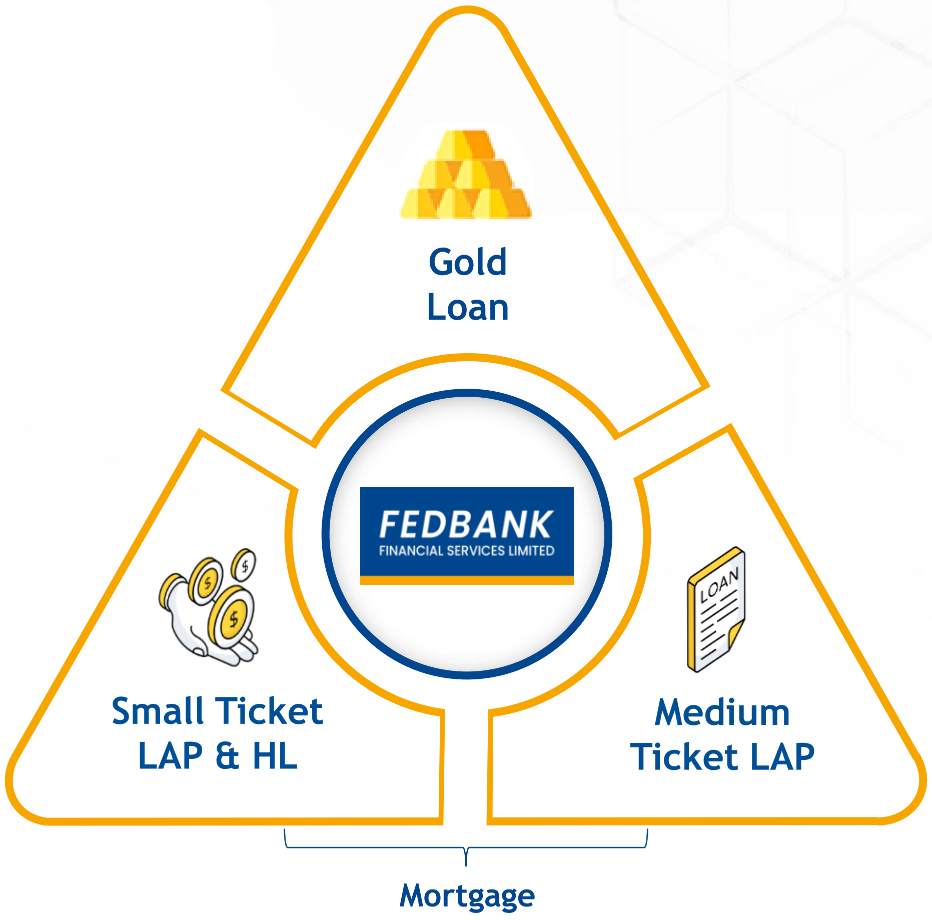
Financial Performance

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).

## Product Suite




**MSME lender with focused loan against property and gold loans offering**

# Our Board of Directors (as on June 30th 2026)

**Shyam Srinivasan**
Non- Executive Chairman

**K.V.S. Manian**
Nominee Director

**Harsh Dugar**
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

**Jagadeesh Rao**
CBO - Gold Loan & Mortgage (Small Ticket)
Chief Marketing Officer

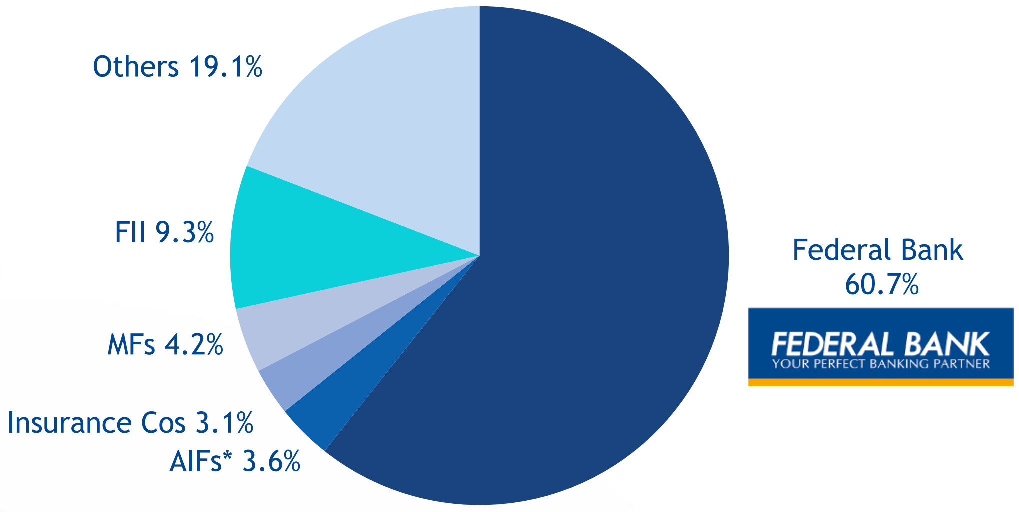
**K Sureshkumar**
CBO – Mortgage (Medium Ticket)

**Shardul Kadam**
Chief Transformation Officer

**Deep domain experience**

# Shareholding Pattern

## Shareholding : 30th June 2026




## Top Institutional Shareholders : 30th June 2026

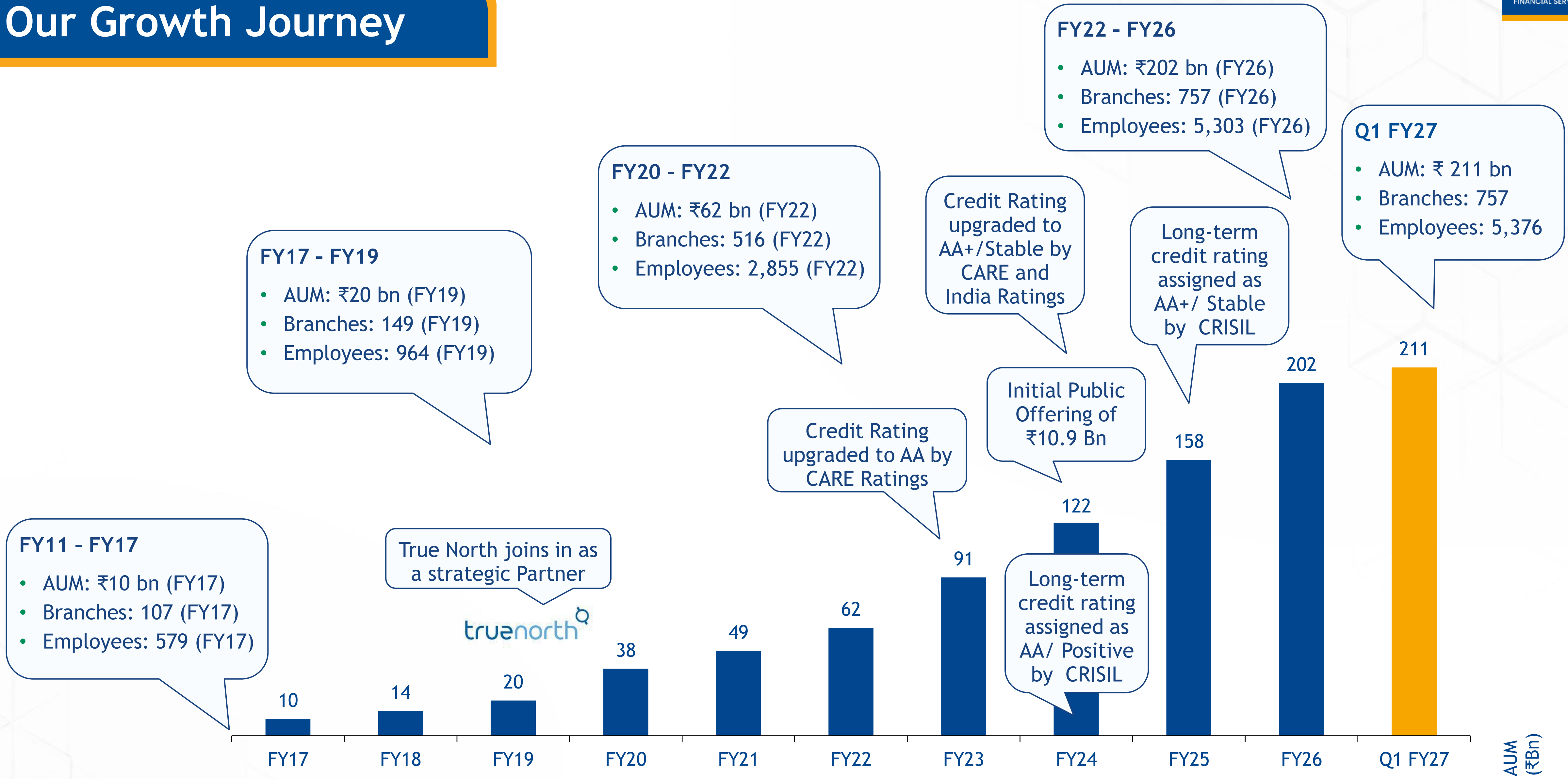
| Investor Details | % Holding |
| --- | --- |
| **Federal Bank Ltd** | **60.7%** |
| Nomura India Investment* | 6.9% |
| Bandhan Mutual Fund | 3.2% |
| Unifi Capital (Blend II and BCAD) | 2.1% |
| SBI Life Insurance | 1.9% |
| HDFC Life Insurance | 1.1% |
| Mahindra Manulife fund | 0.8% |
| Nuvama Private Investment | 0.7% |
| Yasya Investment | 0.6% |
| BNP Paribas Financial Markets | 0.6% |
| PGIM India Equity Fund | 0.4% |

**Wide shareholders base**

* Nomura acquires stake from True North

# Our Growth Journey

FEDBANK FINANCIAL SERVICES LIMITED




**Strong growth trajectory over the years of operations**

# Our Vision & Values

FEDBANK
FINANCIAL SERVICES LIMITED

**Vision**

Empower Emerging India with Easy Access to Loans

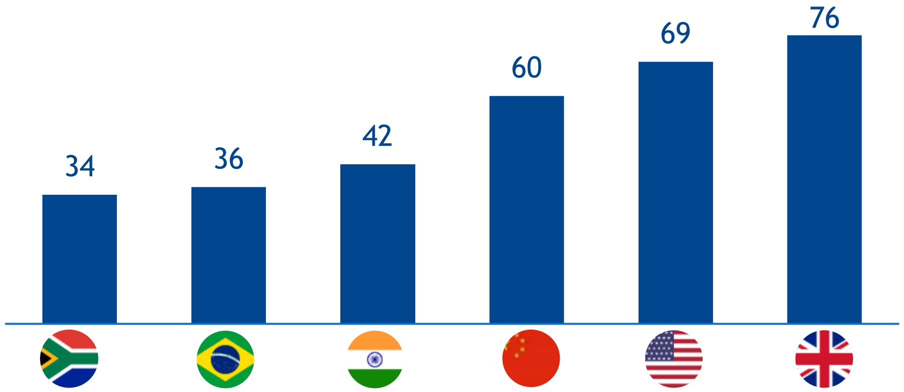
**Values**

| Execution Excellence | People Focus | Integrity | Customer Centric |
|---|---|---|---|
| ✓ Clear Objectives | ✓ Empowerment | ✓ Transparency | ✓ Customer Goals |
| ✓ Resource Optimization | ✓ Development Opportunities | ✓ Accountability | ✓ Clear Communication |
| ✓ Adaptability | ✓ Recognition and Rewards | ✓ Building Trust | ✓ Customer Support |
| ✓ Continuous Improvement | ✓ Work-Life Integration | ✓ Ethical Decision Making | ✓ Seamless Experience |
| E | P | I | C |

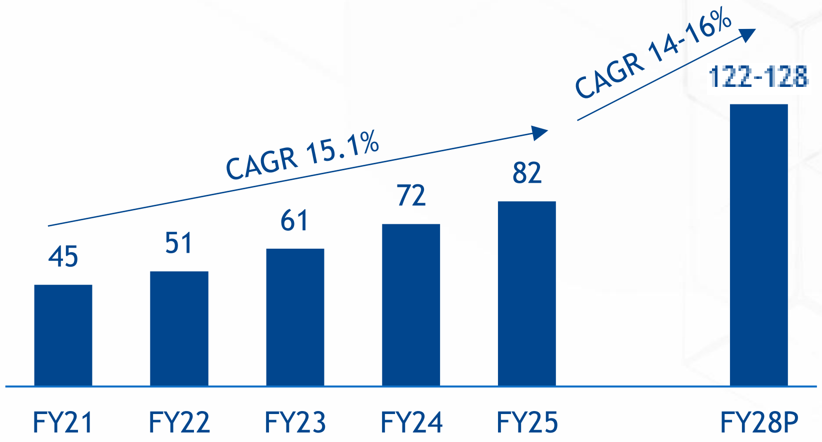
**Driven by vision and values**

# Market

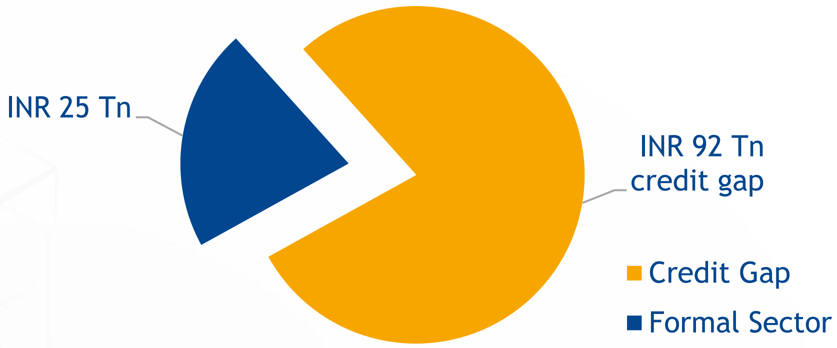
## Household credit to GDP ratio (%)[1]



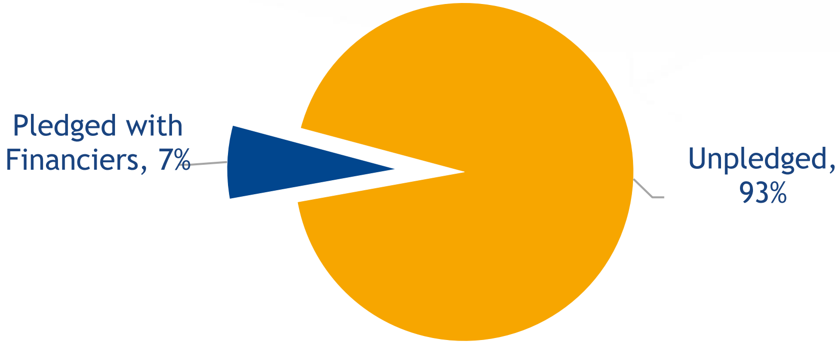

## Retail credit growth to continue [2]




## 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



| | | Mortgage Loans | |
|---|---|---|---|
| Category | Gold Loans | Medium Ticket LAP | Small Ticket LAP and HL |
| AUM (₹Cr) (% of total) | 11,191 (52.9%) | 5,859 (27.7%) | 3,918 (18.5%) |
| Avg. Ticket Size (₹ Lakh) | 2.3 | 75.2 | 15.2 |
| Disbursement (₹Cr) (Origination Yield) | 6,087 (17.8^%) | 529 (12.0%) | 144 (15.1%) |
| Average Origination LTV | 69.1% | 52.9% | 53.4% |
| Underwriting | In-house Valuation | Income Based | Assessed Income |

**Focused entirely on collateralized lending**

LTV: loan to value. ^ Portfolio yield : On i-GAAP basis.

# 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 | ▪ Collateral Verification<br>▪ Quick processing and sanctioning of loan | ▪ Cash Flow assessment<br>▪ Daily footfall<br>▪ Margin assessment | ▪ Business understanding<br>▪ Stock count<br>▪ Turnover assessment |
| Case Sanctioned Amount | ₹1 Lac | ₹70 Lacs | ₹15 Lacs |
| Case LTV | 74% | 50% | 50% |

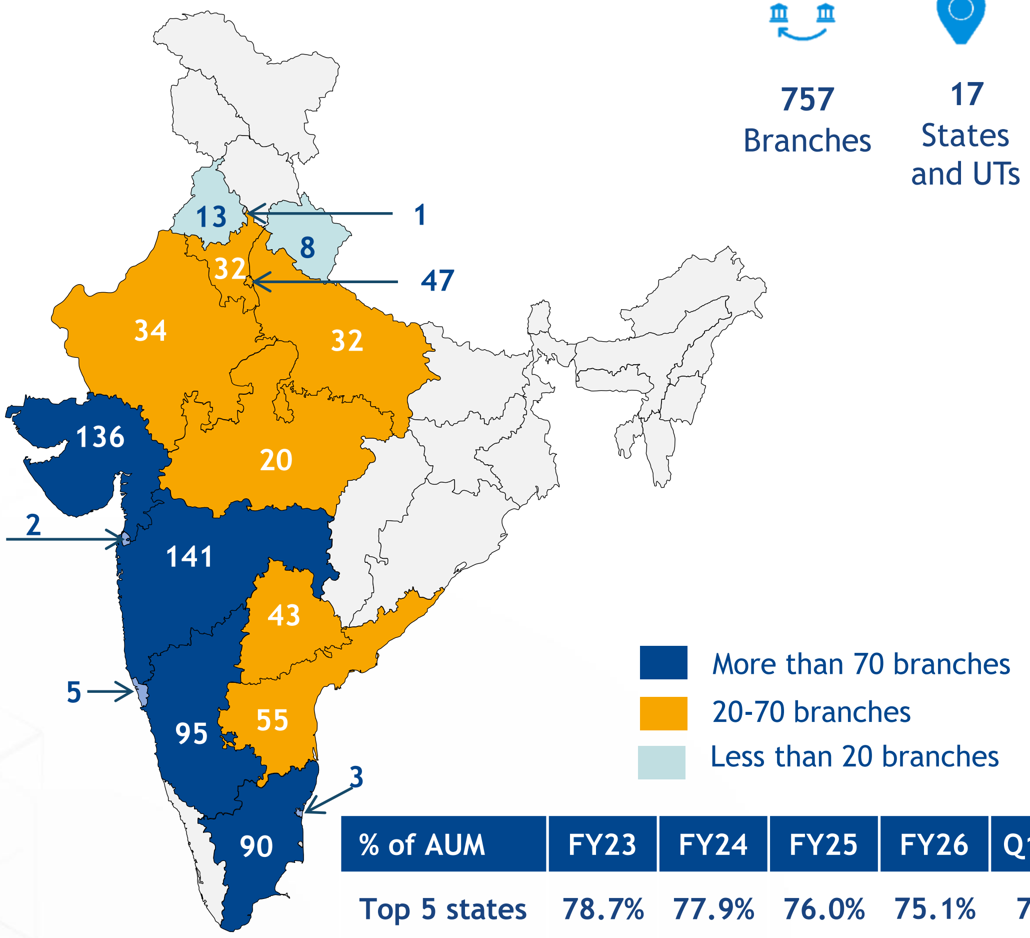
**MSME focused customer base**

# Our Footprints

## Comprehensive Branch Network

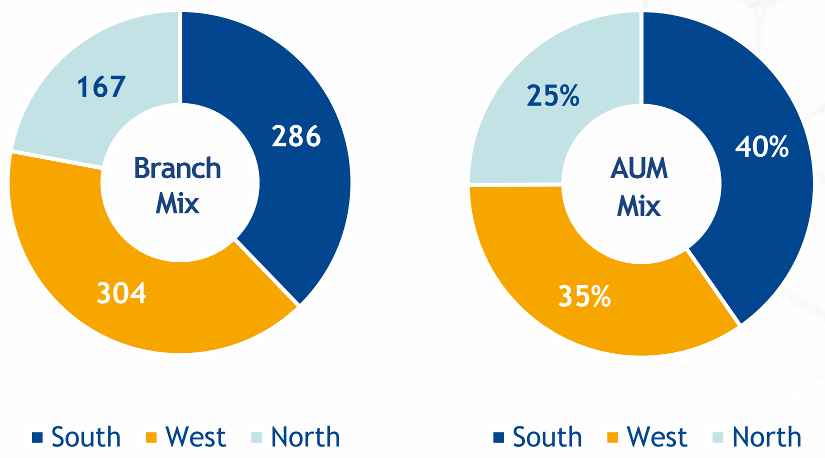
757 Branches

17 States and UTs

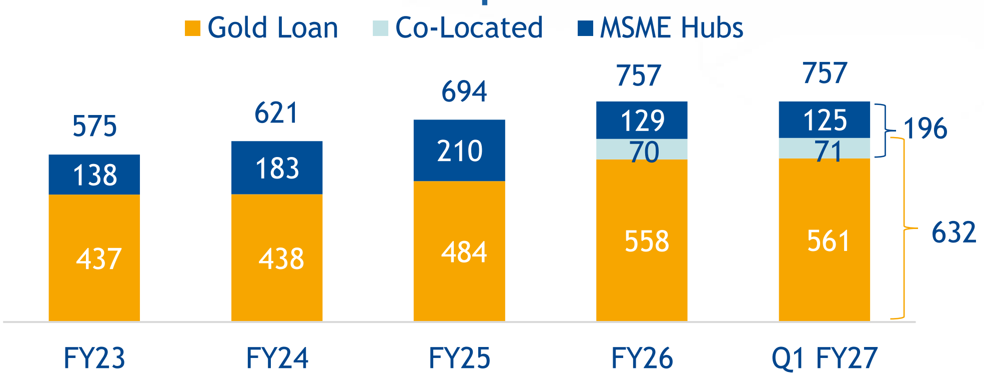



| % of AUM | FY23 | FY24 | FY25 | FY26 | Q1FY27 |
|---|---|---|---|---|---|
| Top 5 states | 78.7% | 77.9% | 76.0% | 75.1% | 74.7% |

## Branch & AUM Mix




## Branch Expansion




**Extensive & expanding presence**

Who we are

**Our Business**

Financial Performance

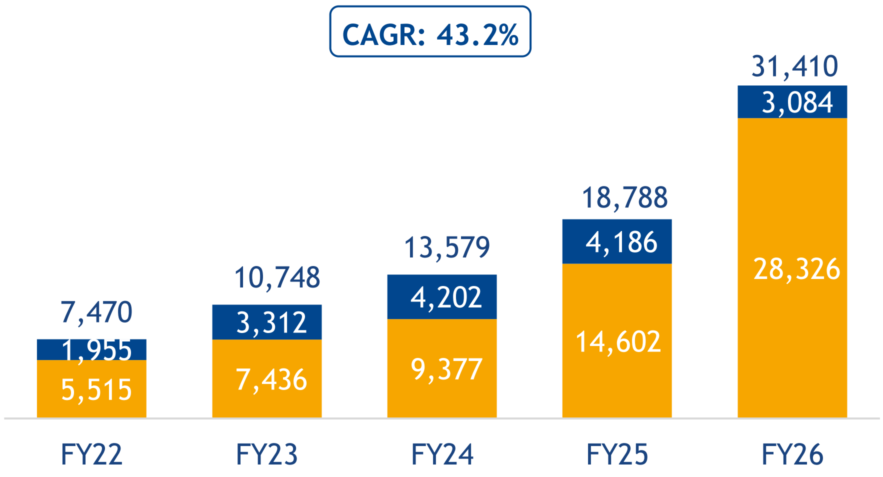
Technology, Digital, ESG & CSR

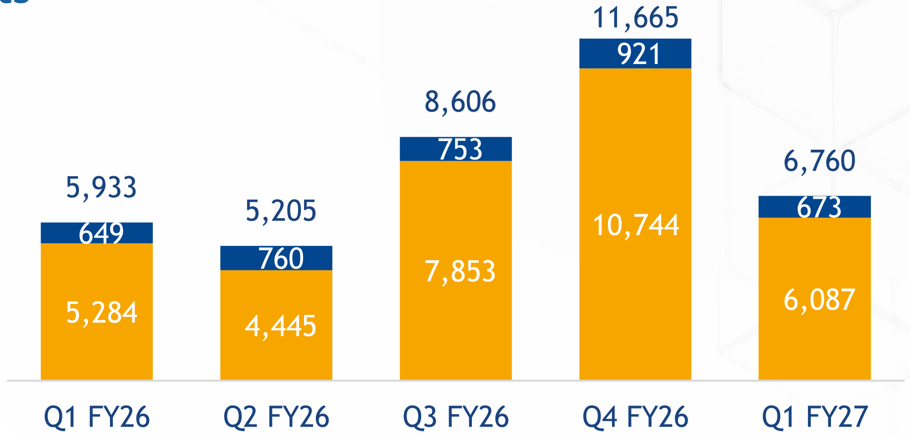
# Disbursements & AUM

₹ Cr

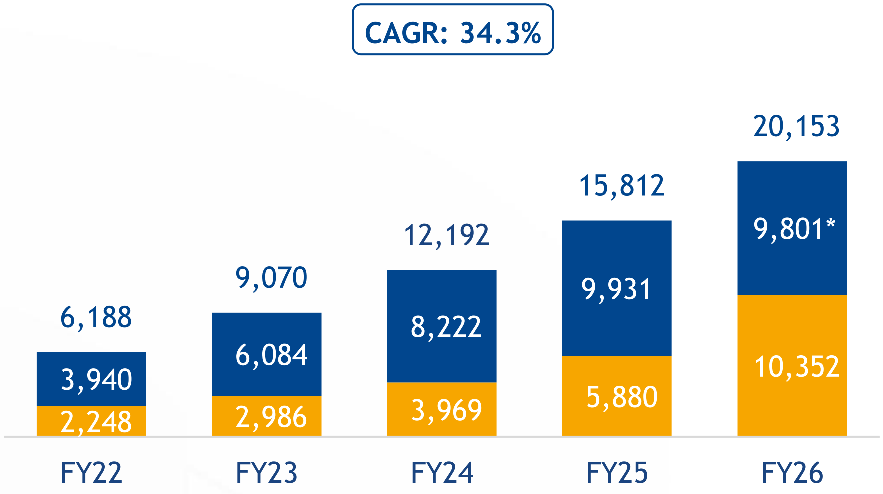
Gold Loan    Non- Gold Loan

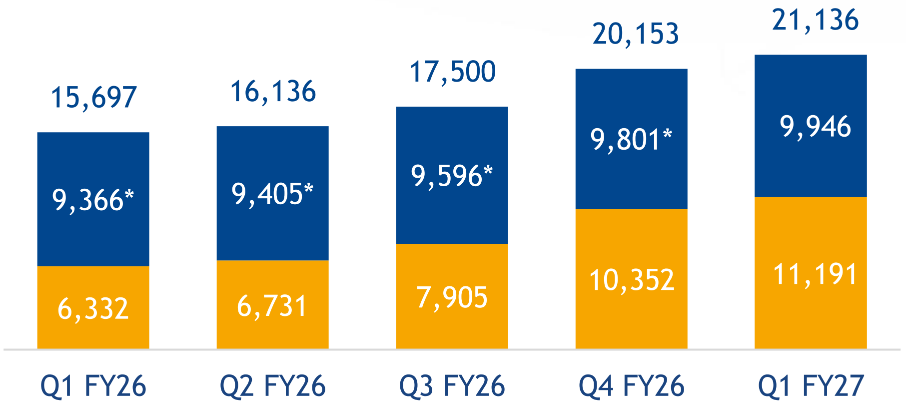
## Disbursements




## AUM




**Twin-engine business profile**

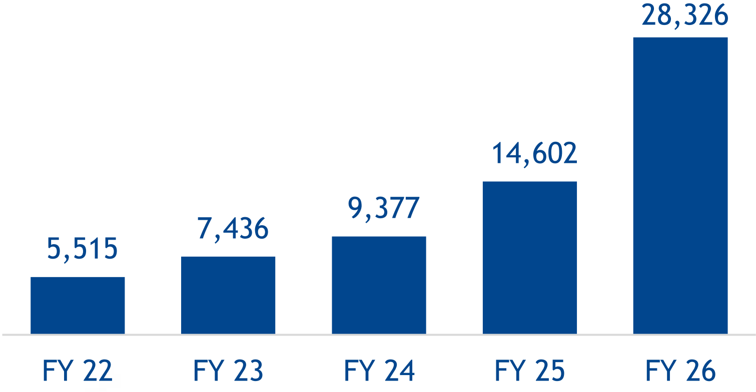
* ₹886 Cr of Business Loan 100% assigned & derecognized (Q1 FY26:₹770 Cr & Q2 FY26:₹116 Cr)

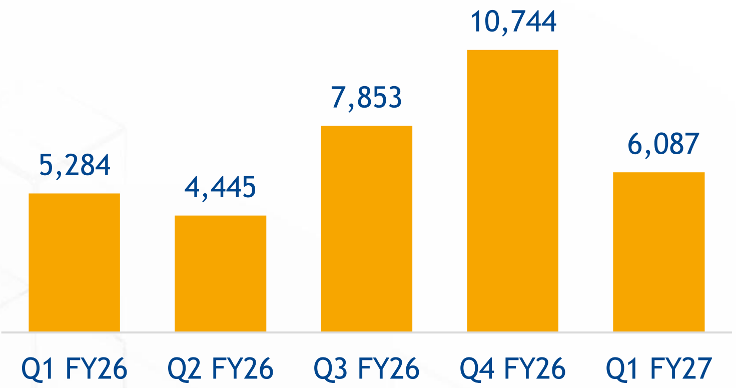
# Disbursements



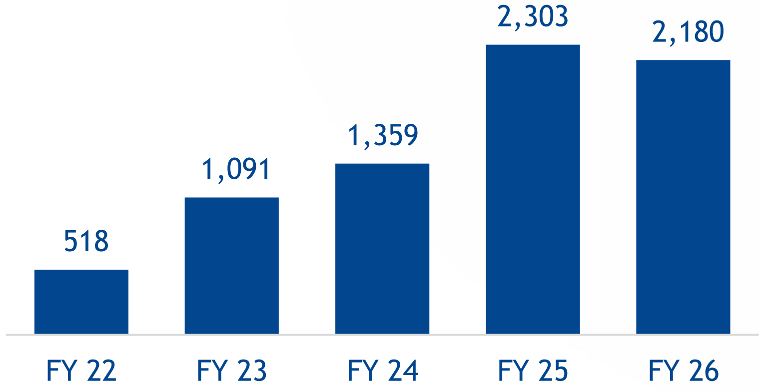
₹ Cr

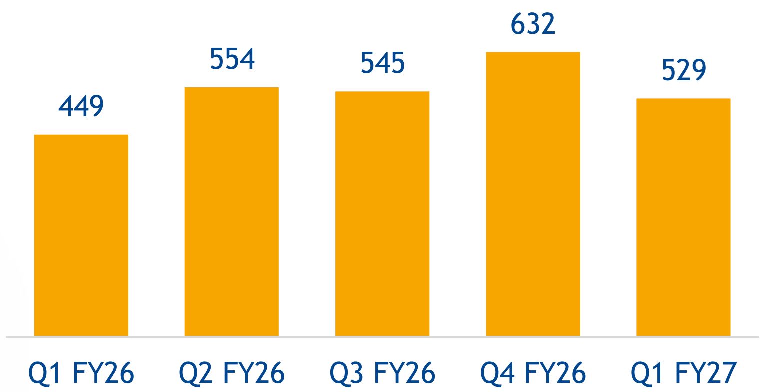
## Gold Loan



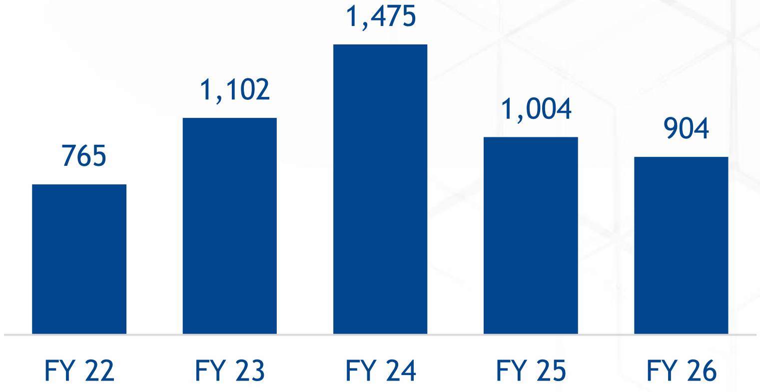



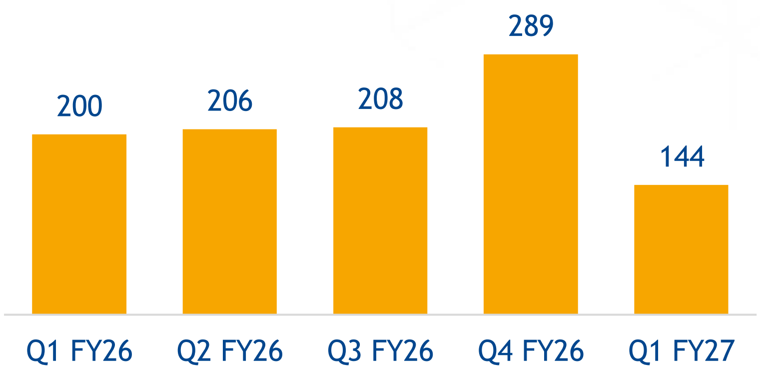

## Medium Ticket LAP




## Small Ticket LAP & HL



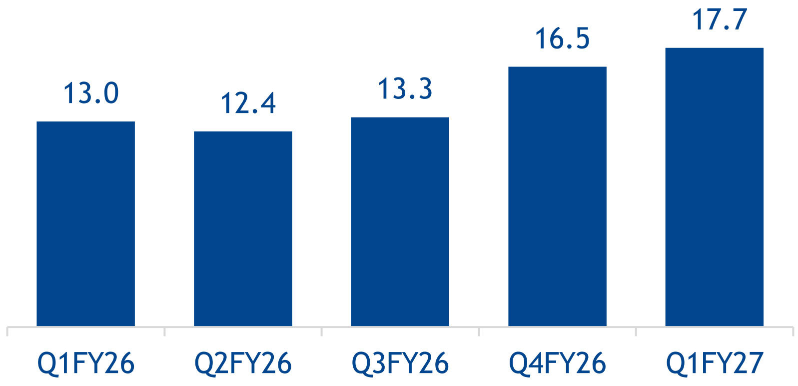




**Twin-engine business profile**

# Gold Loan : Key Metrics

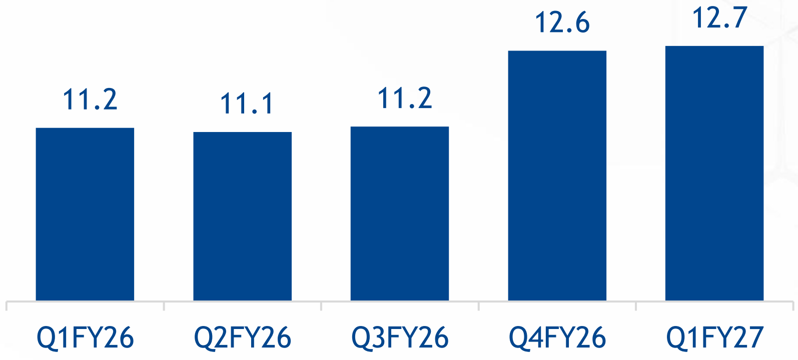
FEDBANK FINANCIAL SERVICES LIMITED

## AUM Per Branch (₹Cr)

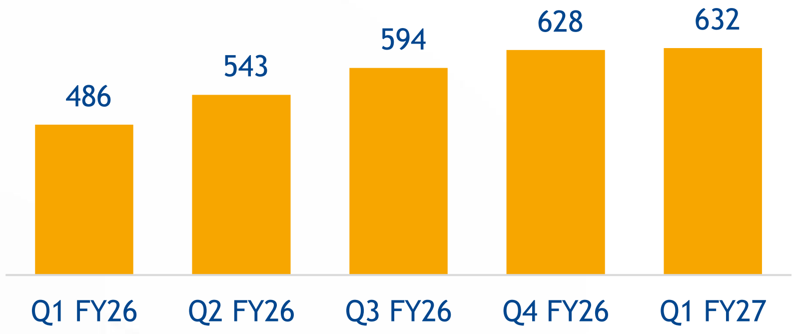



## Gold Tonnage

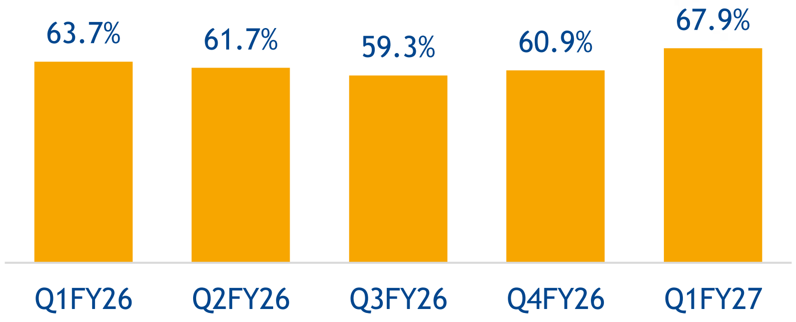
Growth: 13.5%




## Number of Gold Branches




## Portfolio LTV




**Strong Value Proposition**

LTV: Loan to value.

# RBI Gold Loan Framework: Key Structural Reforms

Strengthening underwriting, enhancing customer protection and enabling sustainable industry growth.

## GRADED LTV & BULLET LOAN NORMS

**Exposure Based Maximum LTV**

*(Inclusive of Principal + Interest)*

| Exposure | Max. LTV |
|---|---|
| ≤ ₹2.5 Lakh | 85% |
| ₹2.5 - 5 Lakh | 80% |
| > ₹5 Lakh | 75% |

**Bullet Loan Assessment**

For bullet loans, the eligible loan amount is determined by applying the prescribed LTV on the total amount payable at maturity (principal + accrued interest).

## REPAYMENT CAPACITY ASSESSMENT

- Repay capacity assessment mandatory for exposure above **₹2.5 Lakh.**
- Renewals / top-ups subject to fresh repayment assessment.
- Renewal permitted only on **Standard Asset.**

## CO-LENDING FRAMEWORK

- Minimum 10% exposure retained by each lender (mandatory risk-sharing).
- Exposure transfer to partner within 15 days of disbursement
- Default Loss Guarantee capped at ≤5%, tightly regulated.

**Implementation Transition**

System and process alignment with the new guidelines across co-lending partners may temporarily moderate co-lending off-take.

## BRANCH EXPANSION LIBERALISATION

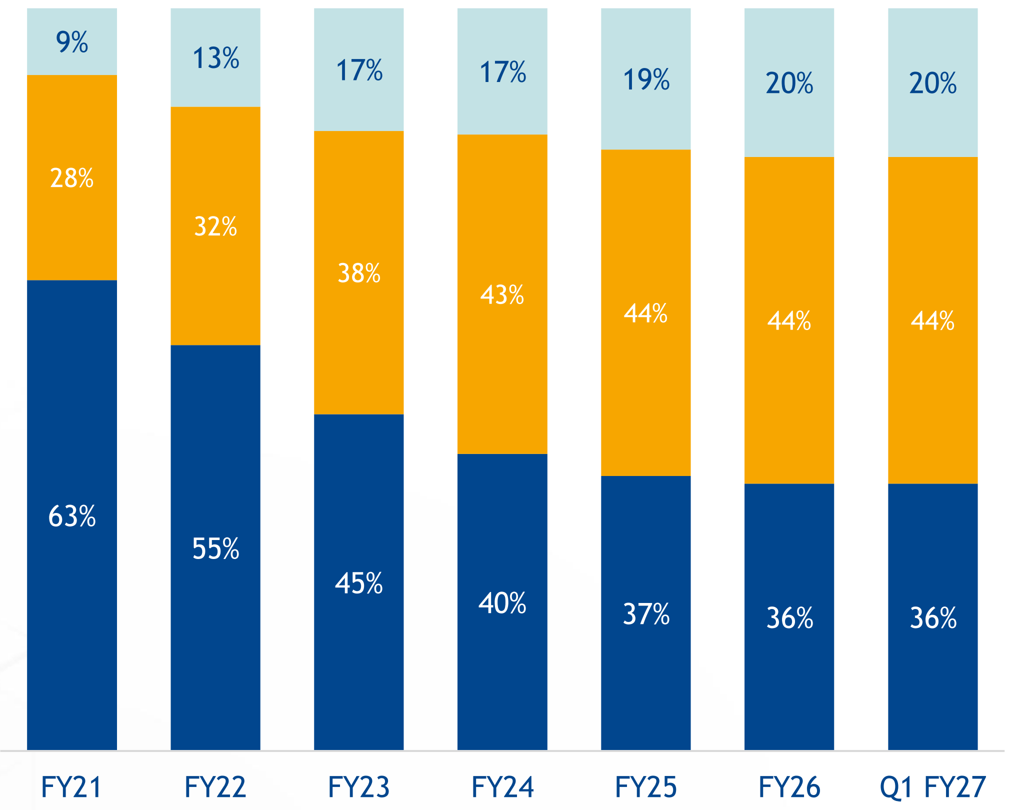
- Prior RBI approval no longer required for expansion beyond 1,000 branches.
- Enables deeper reach into Tier-2 / Tier-3, under-served markets.
- Promotes financial inclusion and wider access to credit.

**Industry wide transparency, customer centricity & stability**

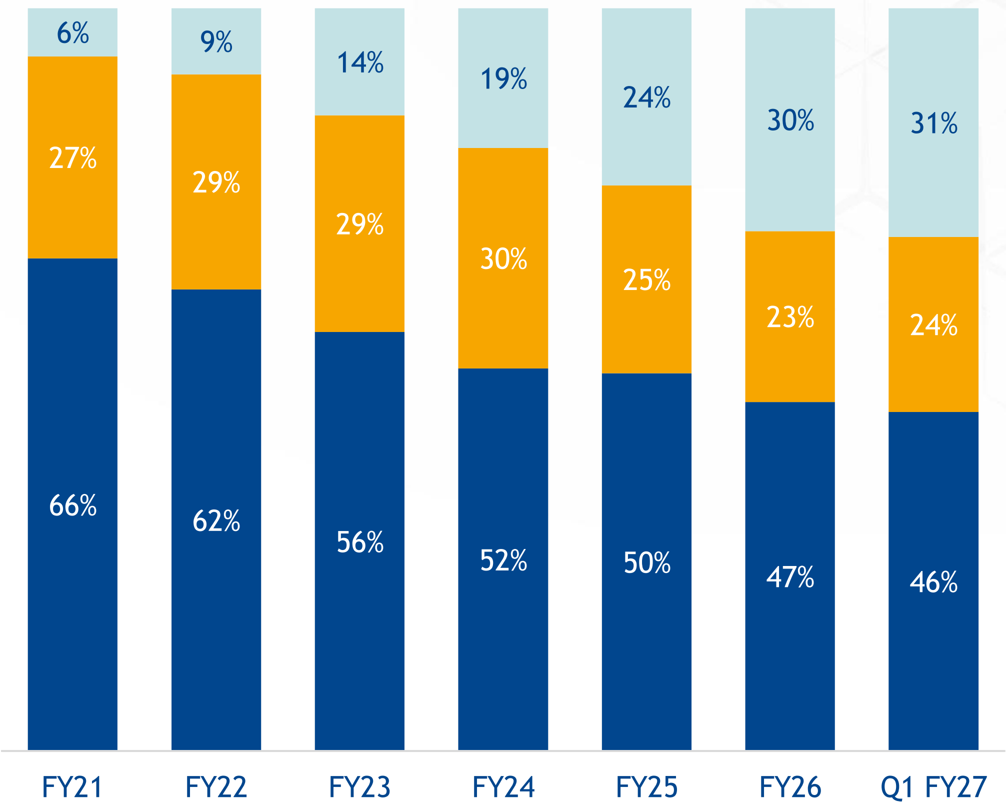
# Geographical AUM Mix



## Gold Loan




## Mortgage Loan



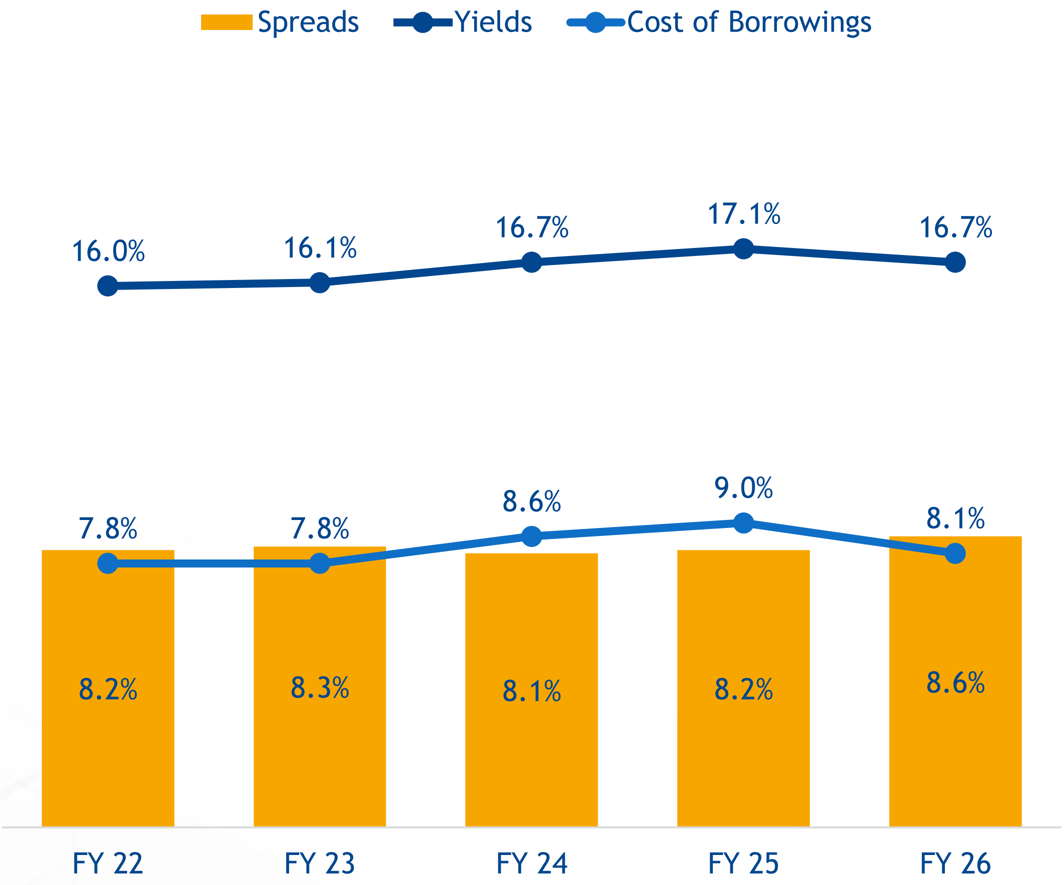

South West North

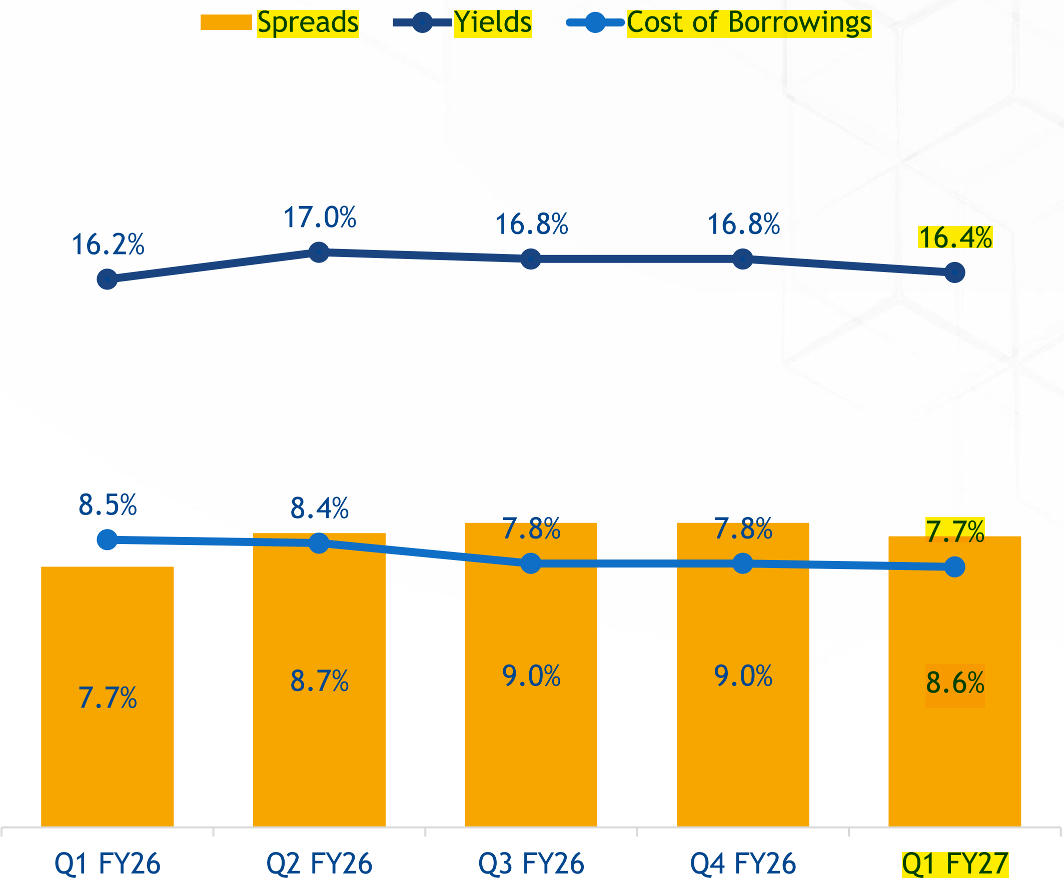
**Reducing geographical risk**

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






**Rangebound 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.

# Off-book

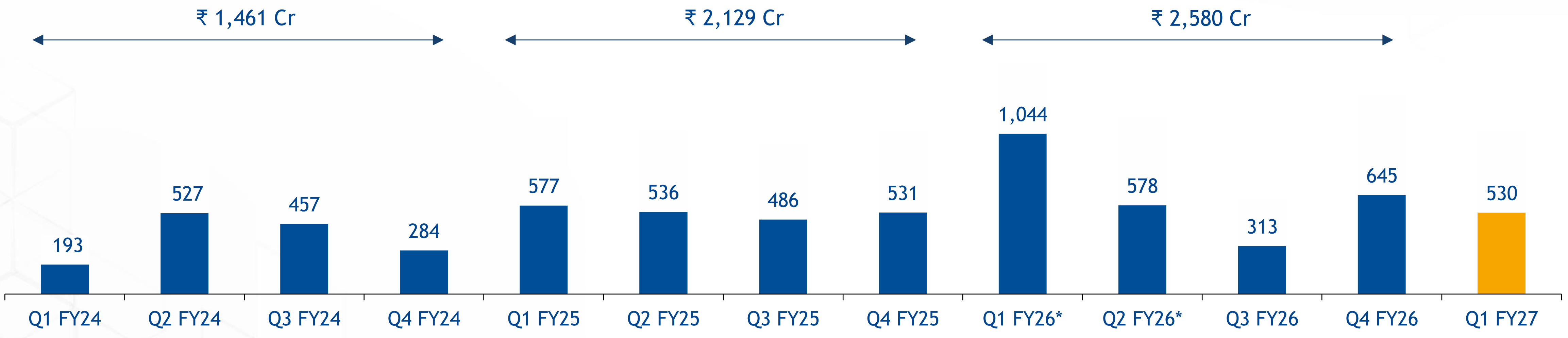


₹ Cr

| Product | AUM | | | AUF | | | Off Book % | | |
|---|---|---|---|---|---|---|---|---|---|
| | Q1 FY26 | Q4 FY26 | Q1 FY27 | Q1 FY26 | Q4 FY26 | Q1 FY27 | Q1 FY26 | Q4 FY26 | Q1 FY27 |
| Mortgage | 8,539 | 9,362 | 9,777 | 5,995 | 6,302 | 6,714 | 29.8% | 32.7% | 31.3% |
| Gold Loan | 6,332 | 10,352 | 11,191 | 5,184 | 7,919 | 9,473 | 18.1% | 23.5% | 15.3% |
| Business Loan | 618 | 218 | 167 | 270 | 62 | 48 | 56.4% | 71.6% | 71.1% |
| **Total^** | **15,697** | **20,153** | **21,136** | **11,689** | **14,505** | **16,237** | **25.5%** | **28.0%** | **23.2%** |

^Total includes accounting adjustments and others

## Incremental Sell-down



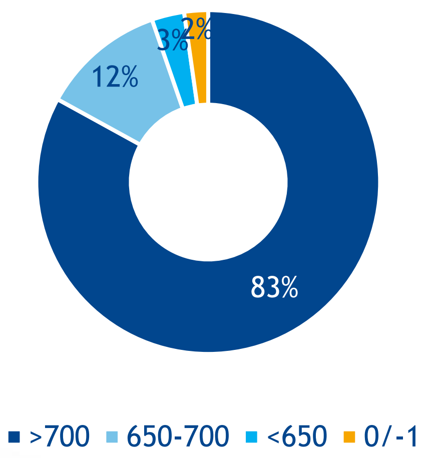

* ₹886 Cr of Business Loan 100% assigned & derecognized (Q1 FY26:₹770 Cr & Q2 FY26:₹116 Cr)

# Quality of the Book

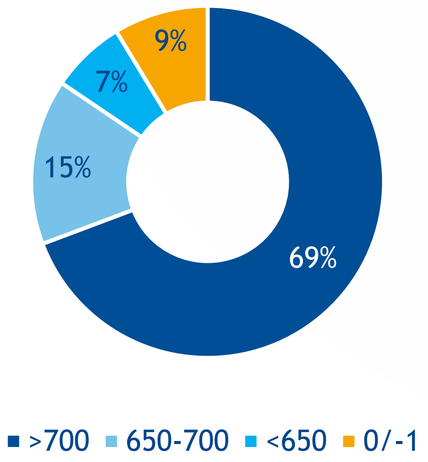


## ~78% Mortgage AUM with CIBIL >700[1]

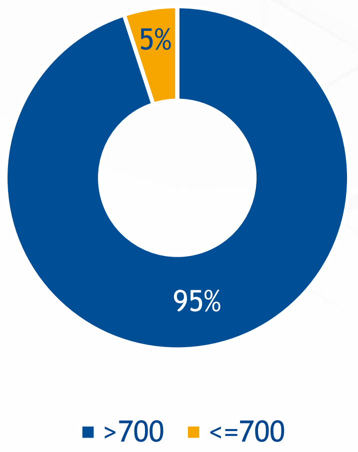
### Medium Ticket LAP




### Small Ticket LAP & HL




### Business Loan




## Granular loan book with high quality collateral

**99.2%**
AUM secured collateral
Either customer property
or Gold

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

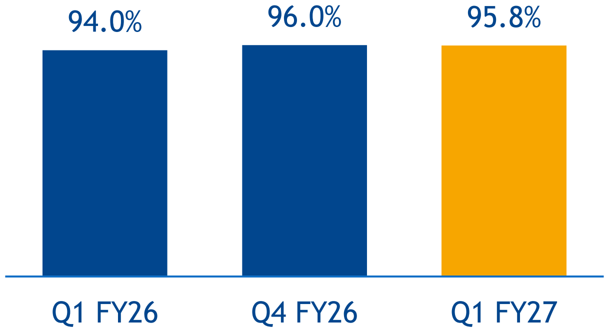
**₹ 38.0 Lakh**
Average ticket size
for Retail Installment loan [2]

## Secured and collateralized lending model

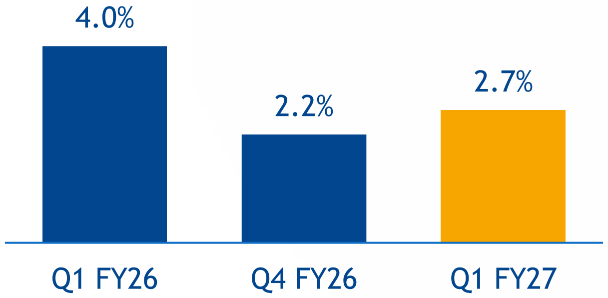
1: Pertains to retail installment loans;. 2: For the loans originated in Q1 FY27. Percentages may not add up to exactly 100% due to rounding

# Portfolio Quality Indicators (1/2)

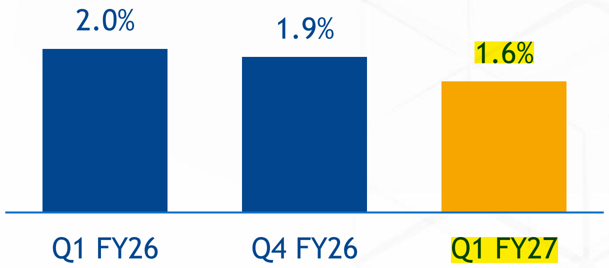
## Stage I



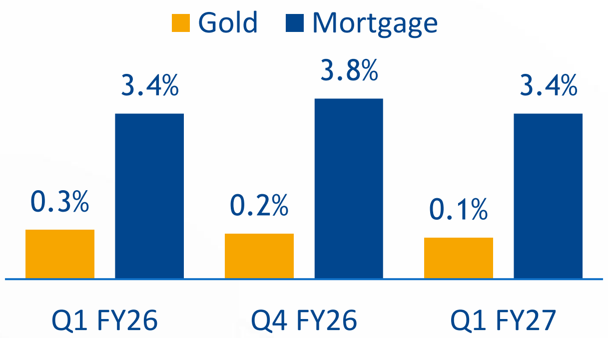

## Stage II



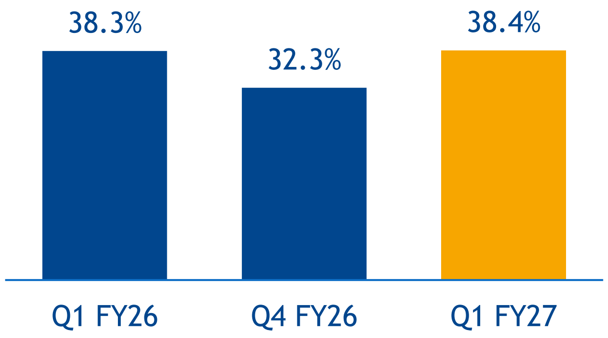

## Stage III



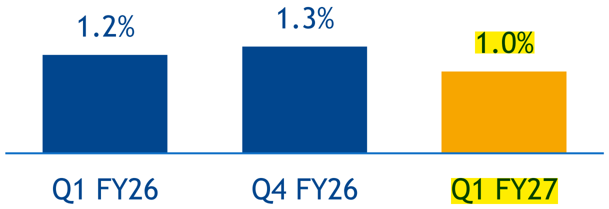

## Gold and Mortgage Stage III




## PCR




## Net Stage III




**Maintained Asset Quality**

# Portfolio Quality Indicators (2/2)

₹ Cr

| Particulars | Q1FY27 | | | | Gross Stage III % | | | Net Stage III % | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | AUF | Gross Stage III | Net Stage III | PCR (%) | Q1 FY26 | Q4 FY26 | Q1 FY27 | Q1 FY26 | Q4 FY26 | Q1 FY27 |
| Mortgage | 6,714 | 227.1 | 144.4 | 36.4% | 3.4% | 3.8% | 3.4% | 1.9% | 2.1% | 2.2% |
| Gold Loan | 9,473 | 11.2 | 8.8 | 21.3% | 0.3% | 0.2% | 0.1% | 0.2% | 0.1% | 0.1% |
| Business Loan | 48 | 12.2 | 0.5 | 95.5% | 4.5% | 20.3% | 25.2% | 0.3% | 1.0% | 1.5% |

**Strengthening balance sheet**

Net Stage III % is calculated basis provisions debited to P&L

# Expected Credit Loss

FEDBANK
FINANCIAL SERVICES LIMITED

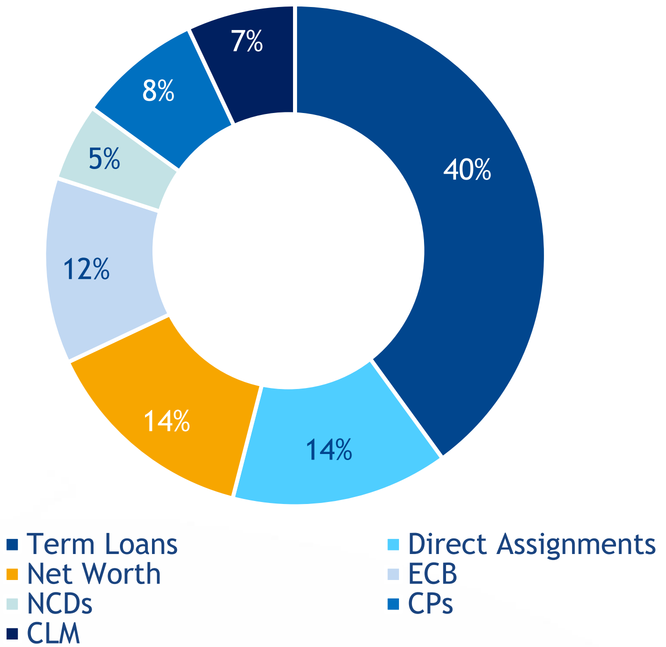
₹ Cr

| Particulars | Q1 FY26*^ | Q4 FY26*^ | Q1 FY27 |
|---|---|---|---|
| Gross Stage 1 | | | |
| Assets | 10,985 | 13,921 | 15,549 |
| % of total loan assets | 94.0% | 96.0% | 95.8% |
| ECL provision | 60.7 | 66.6 | 52.8 |
| ECL provision % of assets | 0.31% | 0.35% | 0.34% |
| Gross Stage 2 | | | |
| Assets | 472 | 313 | 436 |
| % of total loan assets | 4.0% | 2.2% | 2.7% |
| ECL provision | 86.3 | 66.2 | 72.0 |
| ECL provision % of assets | 13.27% | 15.84% | 16.53% |
| Gross Stage 3 | | | |
| Assets | 233 | 272 | 252 |
| % of total loan assets | 2.0% | 1.9% | 1.6% |
| ECL provision | 107.8 | 129.8 | 96.8 |
| ECL provision % of assets | 38.27% | 32.29% | 38.36% |
| Total assets | 11,689 | 14,505 | 16,237 |
| Total ECL provision | 254.7 | 262.6 | 221.7 |

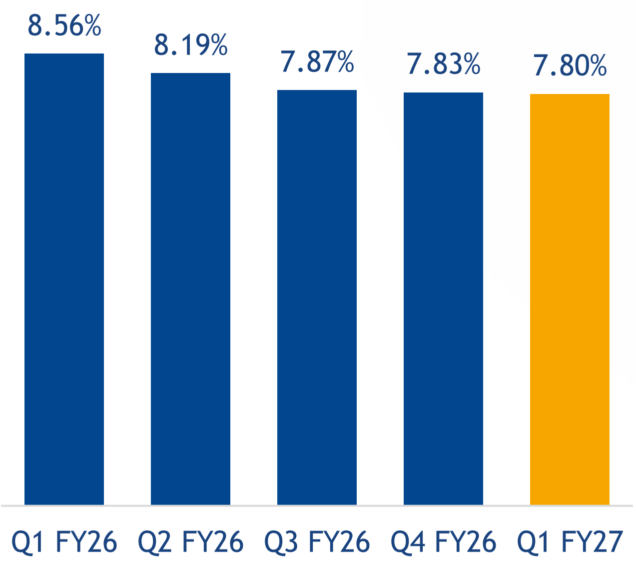
* Debited to P&L
^ ECL provision % of assets are net of amounts transferred to OCI on Fair valuation of eligible loans

# Funding Profile

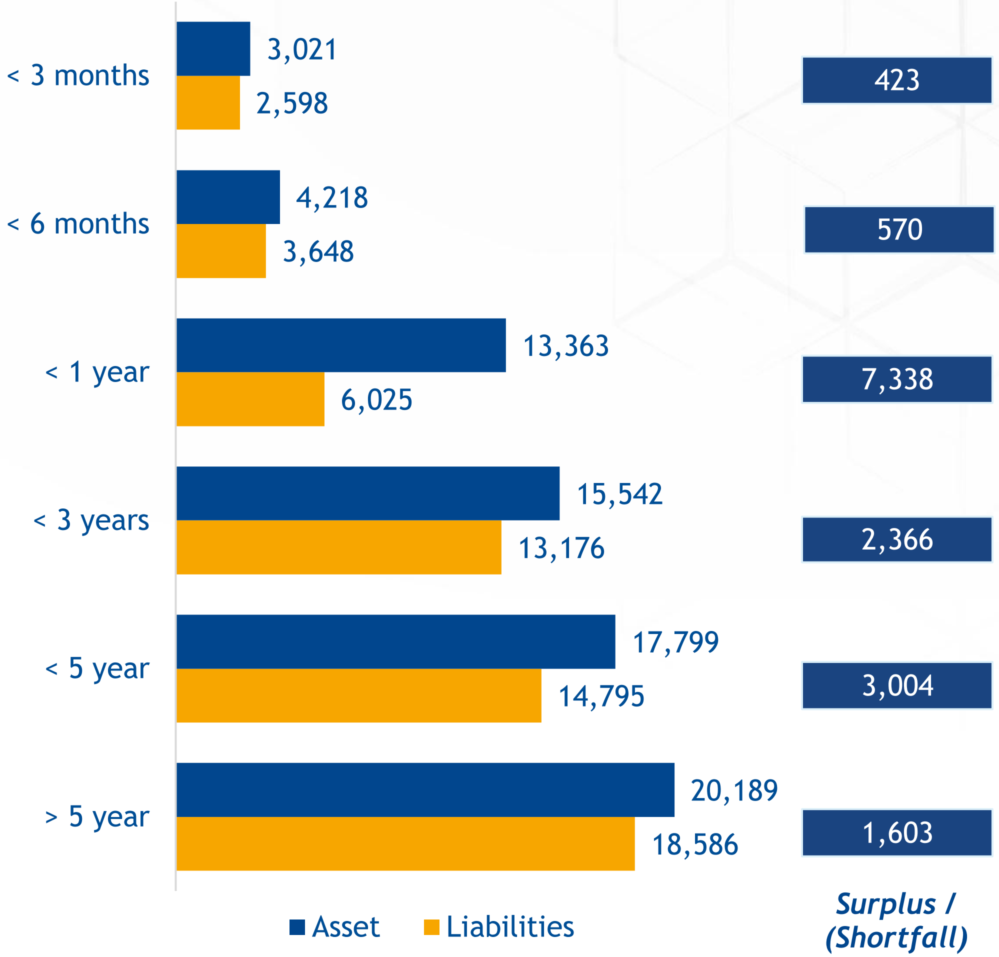
## Funding Profile




## Daily Average Cost of Borrowing*




## ALM Position as on 30th June 2026 (Cumulative) ₹ Cr




## Credit Rating#

| | | | | |
|---|---|---|---|---|
| CARE<br>AA+/Stable | CRISIL<br>AA+/Stable | ICRA Ratings<br>AA+/ stable | India Ratings<br>AA+/ stable | Short Term A1+<br>(Reaffirmed) |

**Multiple sources of borrowings with strong credit rating**

*Daily average cost of borrowing is on I-GAAP basis. # Names in Alphabetical order

# Financials

₹ Cr

| Particulars | Q1 FY26 | Q4 FY26 | Q1 FY27 | QoQ | YoY | FY 26 |
|---|---|---|---|---|---|---|
| Operational Information | | | | | | |
| Branches (#) | 668 | 757 | 757 | 0.0% | 13.3% | 757 |
| Disbursements | 5,933 | 11,665 | 6,760 | -42.1% | 13.9% | 31,410 |
| AUM | 15,697 | 20,153 | 21,136 | 4.9% | 34.7% | 20,153 |
| Employees (#) | 4,797 | 5,303 | 5,376 | 1.4% | 12.1% | 5,303 |
| Financial Information | | | | | | |
| Net Total Income* | 299.3 | 378.0 | 397.6 | 5.2% | 32.8% | 1347.3 |
| Operating profit | 125.1 | 162.8 | 187.5 | 15.2% | 49.9% | 576.3 |
| Profit after tax | 75.0 | 100.5 | 114.4 | 13.8% | 52.5% | 343.6 |
| Shareholder's Fund | 2,634 | 2,926 | 3,003 | 2.6% | 14.0% | 2,926 |
| Book Value Per Share (₹) | 70.6 | 78.2 | 80.1 | 2.4% | 13.4% | 78.2 |
| Ratios | | | | | | |
| Cost to Income | 58.2% | 56.9% | 52.8% | -411bps | -538bps | 57.2% |
| Return on Average Total Assets | 2.3% | 2.6% | 2.6% | 4bps | 34bps | 2.4% |
| Return on Average Total Equity | 11.6% | 14.0% | 15.4% | 140bps | 385bps | 12.6% |
| Gross Stage 3 assets / Gross NPA | 2.0% | 1.9% | 1.6% | -32bps | -44bps | 1.9% |
| Net Stage 3 assets / Net NPA | 1.2% | 1.3% | 1.0% | -31bps | -28bps | 1.3% |
| CRAR | 22.4% | 22.4% | 20.7% | -169bps | -169bps | 22.4% |

*Net Total Income = Total Income – Interest expense

# Balance Sheet

₹ Cr

| Balance Sheet | Q1 FY26 | Q4 FY26 | Q1 FY27 | QoQ | YoY | FY 26 |
|---|---|---|---|---|---|---|
| **Assets** | | | | | | |
| Cash & Cash Equivalents & Other bank Balance | 830 | 1391 | 919 | | | 1391 |
| Loans | 11,504 | 14,319 | 16,015 | | | 14,319 |
| Investments | 485 | 402 | 524 | | | 402 |
| Other Financial Assets & Receivables | 177 | 452 | 458 | | | 452 |
| Non-Financial Assets | 261 | 311 | 330 | | | 311 |
| **Total Assets** | **13,256** | **16,875** | **18,247** | **8.1%** | **37.6%** | **16,875** |
| **Liabilities & Equity** | | | | | | |
| Share Capital | 373 | 374 | 375 | | | 374 |
| Reserves & Surplus | 2,261 | 2,552 | 2,628 | | | 2,552 |
| **Shareholder's Fund** | **2,634** | **2,926** | **3,003** | **2.6%** | **14.0%** | **2,926** |
| Borrowings | 10,237 | 13,484 | 14,696 | | | 13,484 |
| Other Liabilities and Provisions | 385 | 465 | 549 | | | 465 |
| **Total Liabilities & Equity** | **13,256** | **16,875** | **18,247** | **8.1%** | **37.6%** | **16,875** |

# Profit & Loss Statement

FEDBANK
FINANCIAL SERVICES LIMITED

₹ Cr

| Profit & Loss Statement | Q1 FY26 | Q4 FY26 | Q1 FY27 | QoQ | YoY | FY 26 |
|---|---|---|---|---|---|---|
| Interest Income | 491.6 | 582.1 | 657.4 | | | 2101.6 |
| Interest Expenses | 218.0 | 239.4 | 272.7 | | | 879.3 |
| Net Interest Income (Core) | 273.6 | 342.7 | 384.8 | 12.3% | 40.6% | 1222.3 |
| Net Gain on Direct Assignment | -5.5 | 6.1 | -12.9 | | | 7.4 |
| Net Interest Income | 268.2 | 348.8 | 371.9 | 6.6% | 38.7% | 1229.7 |
| Other Income | 31.1 | 29.2 | 25.7 | | | 117.5 |
| Net Total Income | 299.3 | 378.0 | 397.6 | 5.2% | 32.8% | 1347.3 |
| Operating Expenses | 174.2 | 215.2 | 210.0 | -2.4% | 20.5% | 771.0 |
| Operating Profit | 125.1 | 162.8 | 187.5 | 15.2% | 49.9% | 576.3 |
| Credit Cost | 24.7 | 27.9 | 34.1 | | | 115.3 |
| Profit Before Tax | 100.4 | 134.9 | 153.5 | | | 461.0 |
| Tax Expense | 25.3 | 34.4 | 39.1 | | | 117.4 |
| Profit After Tax | 75.0 | 100.5 | 114.4 | 13.8% | 52.5% | 343.6 |

# RoA Tree

FEDBANK FINANCIAL SERVICES LIMITED

| RoA Tree | Q1 FY26 | Q4 FY26 | Q1 FY27 | FY 26 |
|---|---|---|---|---|
| Interest Income / Average total assets | 14.8% | 14.9% | 15.0% | 15.0% |
| Interest Expenses / Average total assets | 6.6% | 6.1% | 6.2% | 6.3% |
| Net Interest Income (Core) / Average total assets | 8.3% | 8.8% | 8.8% | 8.7% |
| Net Gain on DA / Average total Assets | -0.2% | 0.2% | -0.3% | 0.1% |
| Net Interest Income / Average total Assets | 8.1% | 9.0% | 8.5% | 8.8% |
| Other Income / Average total assets | 0.9% | 0.7% | 0.6% | 0.8% |
| Net Total Income / Average total assets | 9.0% | 9.7% | 9.1% | 9.6% |
| Operating Expenses / Average total assets | 5.3% | 5.5% | 4.8% | 5.5% |
| Operating Profit / Average total assets | 3.8% | 4.2% | 4.3% | 4.1% |
| Credit Cost / Average total assets | 0.7% | 0.7% | 0.8% | 0.8% |
| Profit before tax / Average total assets | 3.0% | 3.4% | 3.5% | 3.3% |
| Tax expense / Average total assets | 0.8% | 0.9% | 0.9% | 0.8% |
| Profit after tax on Average total assets | 2.3% | 2.6% | 2.6% | 2.4% |
| Average total assets / Average Shareholders' Fund | 5.1 | 5.5 | 5.9 | 5.2 |
| Profit after tax on Average Shareholders' Fund (ROE) | 11.6% | 14.0% | 15.4% | 12.6% |
| Interest earning assets as % of total assets | 96.7% | 95.5% | 95.7% | 95.5% |
| Interest bearing liabilities as % of total liabilities | 77.2% | 79.9% | 80.5% | 79.9% |

Yearly ROTA tree is calculated basis quarterly average.

# 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

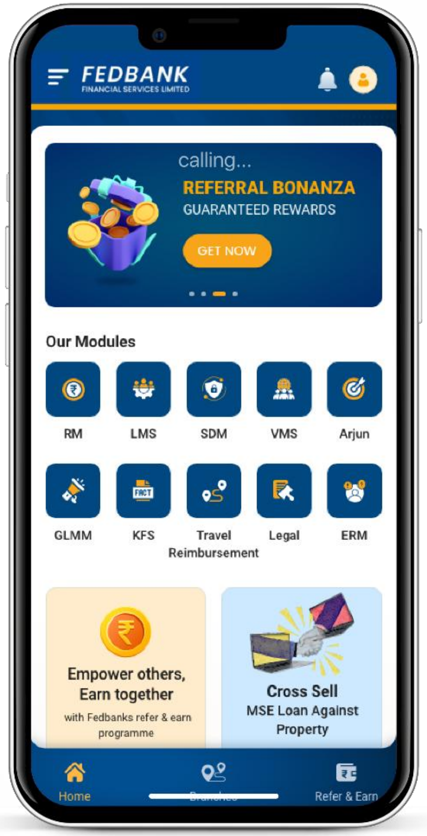
# Digital Landscape



## Fedfina Loans

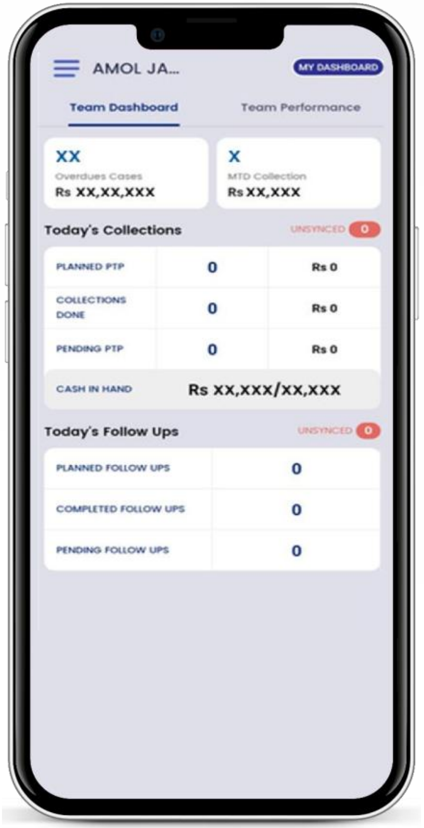

Customer Acquisition & Servicing

## Fedfina Lite




Employee Productivity

## Fedfina Collect




Collection Management

14 Lakh+ Downloads

88%+ Digital Registrations

61%+ 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

## 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

- Responsible Lending
- Empowering & Harmonious Workplace
- Maximizing Development Impact Around Communities
- Minimizing Environmental Risk

## 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

- Fedfina remains committed to advancing women's financial inclusion through its Gold Loan business, serving over 1.2 lakh women customers with a portfolio of ₹2,728 Cr.
- Reinforcing this commitment, the Stree Sakthi Gold Loan Schemes, launched on 07 January 2026, has crossed a portfolio of ₹100 Cr, reflecting the trust placed by women customers and the Company's continued focus on enabling financial independence through accessible and affordable credit.

**An organization with a purpose**

# Making a Change

FEDBANK
FINANCIAL SERVICES LIMITED

## 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**

# Making a Change

## “No More Chemo” Celebration

As part of our Corporate Social Responsibility (CSR) commitment, FEDFINA proudly participated in the **“No More Chemo” Celebration**, an initiative dedicated to celebrating the courage and resilience of children who successfully completed their cancer treatment and embarked on a healthier phase of life.

We had the privilege of joining the celebration at Bai Jerbai Wadia Hospital, where our employees shared joyful moments with the children and their families. To make the occasion even more memorable, the team presented thoughtful gifts, including stationary sets, bringing smiles to the children and celebrating their remarkable journey with warmth and encouragement.

Through this initiative, we aimed to spread hope, compassion, and happiness while standing beside these young fighters during an important milestone in their lives. The event reflected FEDFINA’s commitment to creating meaningful social impact, fostering empathy, and supporting communities through acts of care and kindness.


## An organization with a purpose

# THANK YOU

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www.fedfina.com