



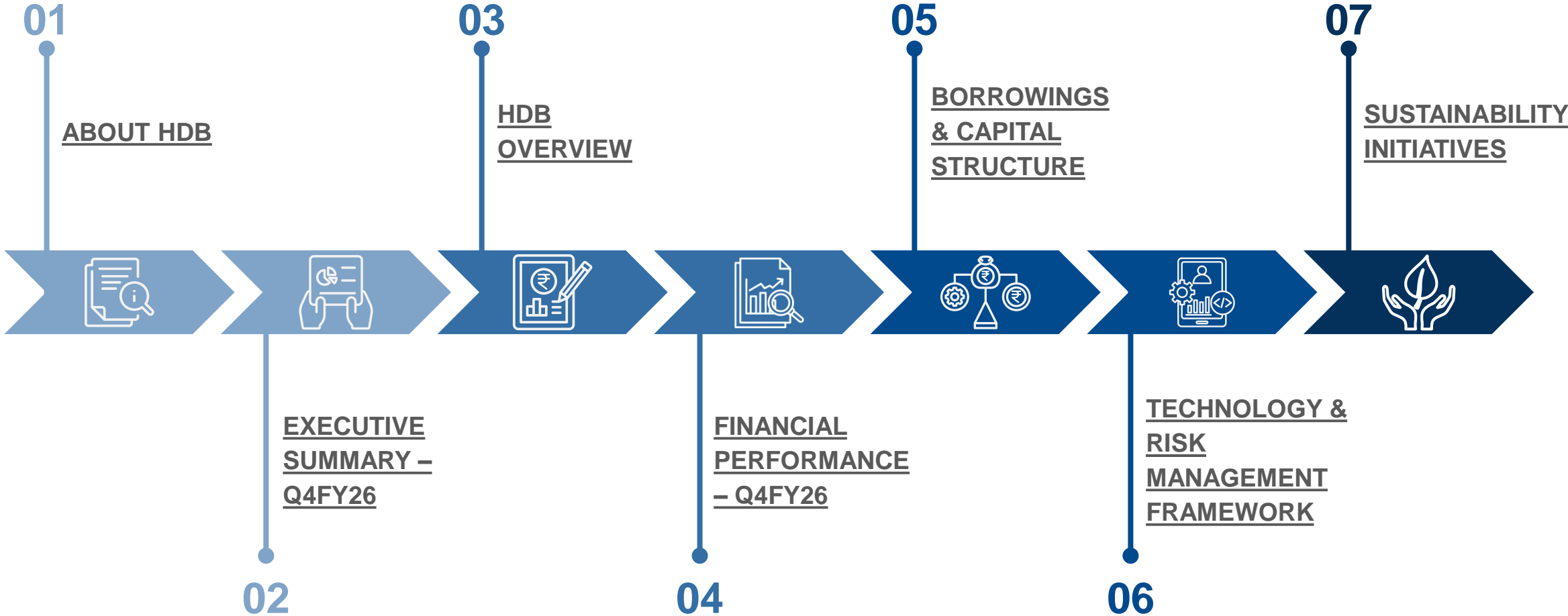


# Q4 FY26 Earnings Presentation

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**April 15, 2026**

# Presentation Path



## About HDB

- 1 HDB – Snapshot
- 2 The Essence of HDB – Our Vision, Mission and Values
- 3 Our Journey

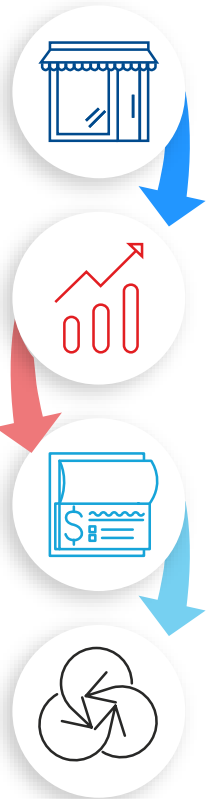
# HDB – Snapshot

- We are a **subsidiary of HDFC Bank**, which is the largest private sector bank in India
- HDBFS is licensed by RBI as a Non-Banking Finance Company (“NBFC”)
- Classified as an ‘**Upper Layer**’ NBFC
- Strong and reliable financial institution which is **independently funded** - its long-term debt & bank facilities rated CARE AAA & CRISIL AAA, and short-term debt & commercial papers rated A1+
- Network of **1,730 branches** spread across **1,161 cities and towns**
- Long operating track record and understanding of customer behaviour leveraged to focus on lending to underbanked and underserved customers
- 3 key business lines:
  - **Enterprise Lending** (small and medium businesses lending)
  - **Asset Finance** (Commercial Vehicles / Construction Equipment/ Tractor financing)
  - **Consumer Finance** (Auto, Two-wheeler and short tenor consumption loans)
- **Granular and well seasoned loan book**
  - Top 20 largest borrowers contribute ~0.30% of loans
  - Loan book seasoned across asset and macro economic cycles
- **Conservative liability franchise built on a prudent ALM framework**



**We serve ‘Aspirational India’**

# The Essence of HDB ... What we stand for



**Best in class Governance practices embedded over the years through a pedigreed parentage**

**Focused on prudent, purposeful, resilient growth which is rooted in values**

**Our Foundational Pillars – People | Processes | Products | Partnerships**

**At the heart of everything we do**

**Customers**

**Stakeholders**

**Employees**

# The Essence of HDB ... Our Vision and Mission



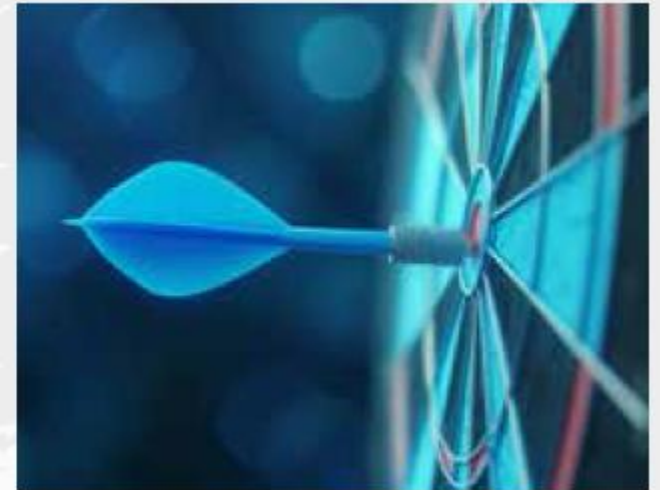
## Vision

To be India's most admired NBFC through great execution, driving simplicity and developing humility



## Mission

To deliver innovative products and services to cater to the growing needs of an aspirational India, serving both individual and business clients



# The Essence of HDB ... Our Values

## Integrity

We ensure that the highest standard of professional conduct is embedded in every corner of the organisation. It defines how we go about our business and treat our people, customers and stakeholders.

- We are transparent and ethical in the way we conduct ourselves
- We are honest and fair and base our conclusions on facts
- We have a strong moral code and take responsibility of our actions

## Collaboration

We believe that success is achieved not by any one individual but by teams that work together.

- We operate in a spirit of collaboration and teamwork
- We support and encourage people to use their expertise and experience to solve everyday challenges
- We embrace a mindset of openness and trust that helps in breaking silos

## Agility

We proactively respond to the changing market environment and evolving needs of our customers.

- We strive to deliver the highest sustainable standards through efficient and timely execution
- Our speed of action reflects our readiness to continuously improve and our openness to change and discovery
- We are flexible and constantly look for ways to enhance efficiencies

## Respect

As we continue to increase our reach in every corner of the country, we value those who work with us and the contributions that they make to our business.

- We respect our people's individuality and diversity
- We conduct ourselves in a manner that reflects the spirit of inclusion and humility
- We treat all our customers, employees and stakeholders with respect and empathy

## Excellence

In our journey of becoming India's most admired NBFC, we want to excel and set high standards in every aspect.

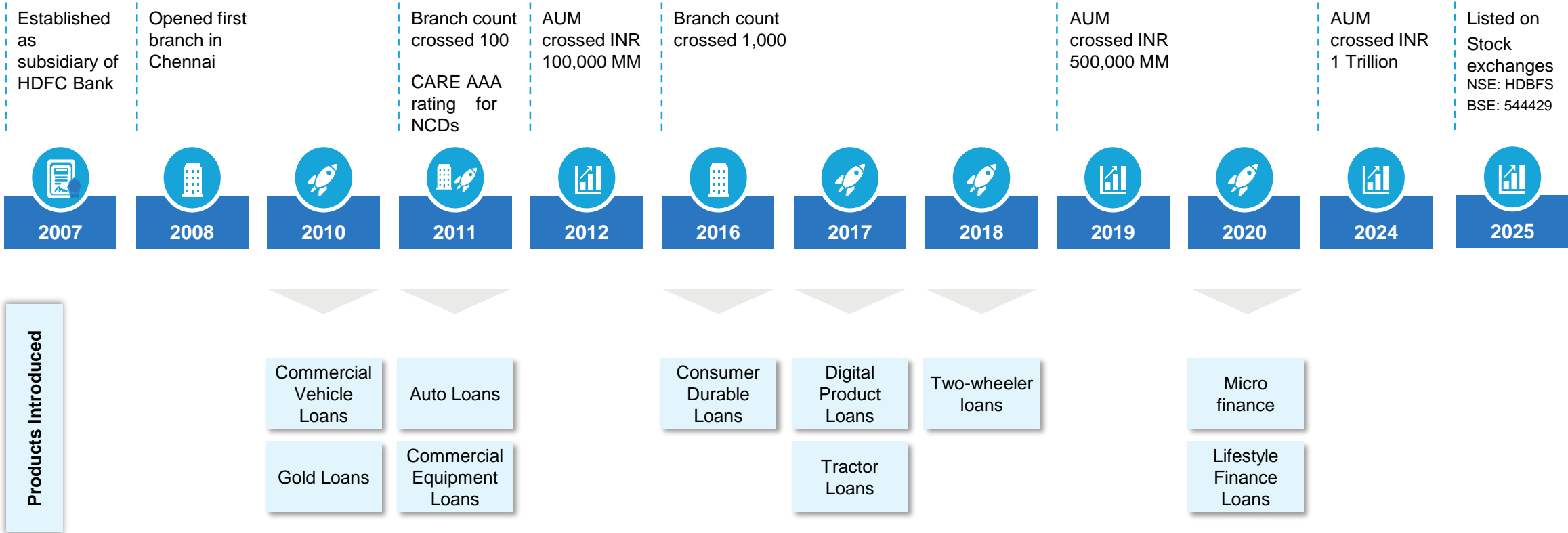
- We aim to execute flawlessly and deliver the highest quality of service and value through simple, relevant solutions
- We challenge ourselves to meet our goals and pursue excellence
- We consistently strive to exceed the expectations of our customers, colleagues and stakeholders

## Simplicity

We keep our customers, employees and stakeholders at the heart of everything we do.

- We focus on removing complexities
- We deliver solutions that are simple and relevant
- Our communication, policies and processes are simple to understand and easy to follow

# Our Journey



# Executive Summary Q4FY26

- 1 Key Parameters
- 2 Key Highlights – Q4FY26 & FY26

# Key Parameters – Q4 FY26



Gross Loan Book  
₹ 1,18,493 Cr



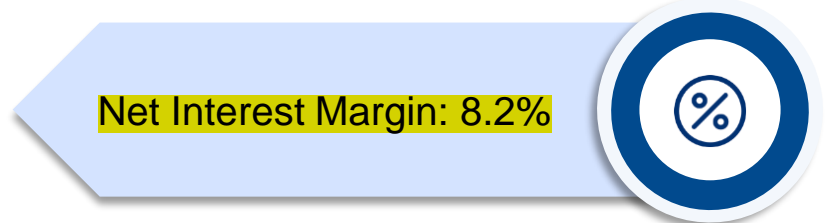
Q4 PAT  
₹ 751 Cr



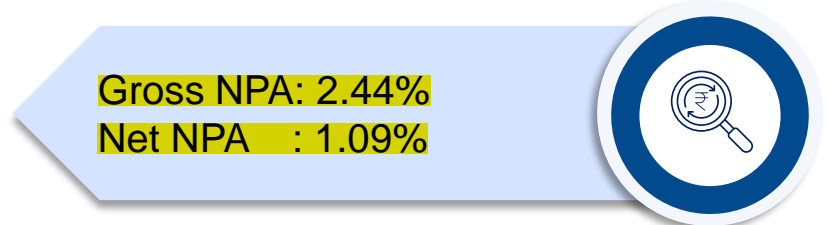
Return on Assets: 2.48%  
Return on Equity : 14.8%



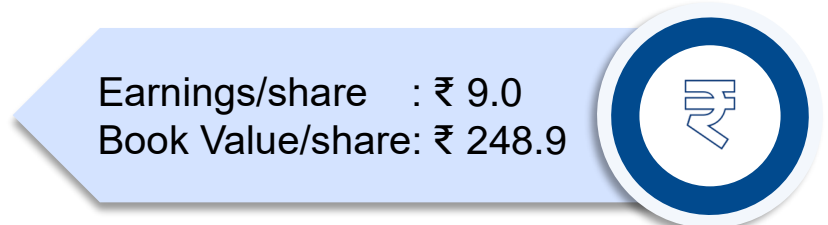
1,730 Branches across  
1,161 Cities/ Towns



Net Interest Margin: 8.2%



Gross NPA: 2.44%  
Net NPA : 1.09%



Earnings/share : ₹ 9.0  
Book Value/share: ₹ 248.9



22.9 MM Customers

# Key Highlights – Q4 FY26 & FY26 (1/3)

## Business metrics

- Customer franchise grew to **22.9** million with an increase of 4.3% during the quarter and 19.7% Y-o-Y
- Gross loan book as on March 31, 2026 stood at **₹1,18,493 crores**, growing 3.4% sequentially and 10.9% Y-o-Y. Secured loans comprised **74%** of the Gross loan book
- Disbursements for the quarter ended March 31, 2026 was **₹19,922 crores**, up by 11.2% sequentially and by 12.9% YoY
- Branch count stood at **1,730** spread across **1,161** cities and towns

## P&L Metrics

- Net interest income for the quarter was **₹2,399 crores**, an increase of 5.0% Q-o-Q and 21.6% Y-o-Y; Net interest income for the year ended March 31, 2026 was **₹8,968 crores**, an increase of 20.4% Y-o-Y
- Net Interest Margin for Q4FY26 was at **8.23%** vs 8.09% in Q3FY26 & 7.55% in Q4FY25; Net Interest Margin for the year ended March 31, 2026 was at **7.96%** vs 7.56% for the year ended March 31, 2025
- **Cost to Income ratio for lending business was 39.5%** in Q4FY26 as compared to 41.6% in Q3FY26 & 42.9% in Q4FY25. The ratio for the year ended March 31, 2026 was at **41.1%** vs 42.8% for the year ended March 31, 2025.

# Key Highlights – Q4 FY26 & FY26 (2/3)

## P&L Metrics (contd...)

- Credit Cost for the quarter was **₹685 crores** as against ₹712 crores for the prior quarter and ₹634 crores for the quarter ended March 31, 2025; Credit Cost for the year ended March 31, 2026 was **₹2,815 crores** as against ₹2,113 crores for the year ended March 31, 2025
- Profit after tax for the quarter ended March 31, 2026 was **₹751 crores** as against ₹531 crores for quarter ended March 31, 2025; Profit after tax for the year ended March 31, 2026 was **₹2,544 crores** as against ₹2,176 crores for the year ended March 31, 2025

## Asset Quality

- Gross Stage 3 as at March 31, 2026 was **2.44%** as against 2.81% as at December 31, 2025 and 2.26% as at March 31, 2025
- Provision Coverage on the Stage 3 book stood at **55.53%**

# Key Highlights – Q4 FY26 & FY26 (3/3)

## Return Metrics

- RoA (annualized) for the quarter ended March 31, 2026 stood at **2.48%** and for FY26 stood at **2.19%**
- RoE (annualized) for the quarter ended March 31, 2026 stood at **14.83%** and for FY26 stood at **13.94%**
- Earnings per share for the quarter was **₹9.0** and Book Value per share stood at **₹248.9**

## Borrowing Metrics

- Our Borrowing mix remains well-diversified with 45% of our borrowings as on March 31, 2026 coming from bank loans, 31% from NCDs, rest from a mix of other instruments

## Capital & Liquidity Metrics

- We remain well capitalized with total CRAR of **21.40%** as at March 31, 2026

## Employee Metrics

- Employee Count of **62,192** for the lending business

# HDB Overview

- 1 HDB – At a Glance
- 2 Key Metrics
- 3 Product Portfolio & Loan Book Mix
- 4 Distribution Network
- 5 Customer Franchise

# HDB at a glance



## One of the leading, diversified retail-focused NBFCs in India

- ★ Product portfolio serving multiple credit needs of customers across three business verticals: Enterprise Lending, Asset Finance and Consumer Finance



## One of India's largest and fastest growing customer franchises

- ★ Primarily catering to underserved and underbanked customers in low to middle income households with minimal or no credit history

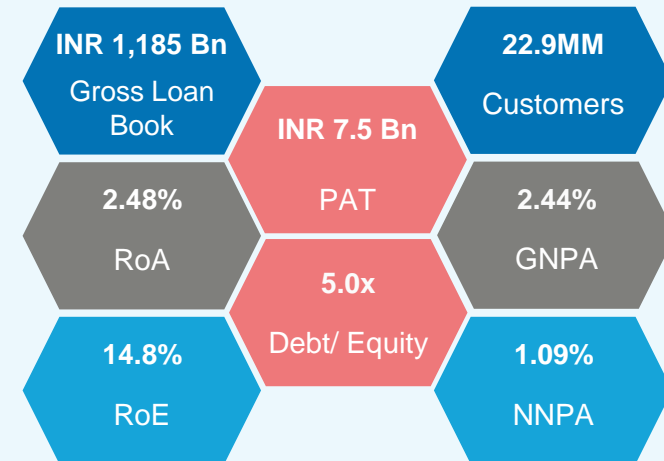


## Well seasoned and highly granular loan book

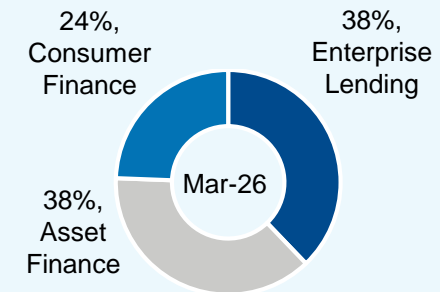
- ★ Diversified across products and geographies resulting in strong & sustainable franchise

**Note:** Data as on March 31, 2026; RoA and RoE are quarterly annualized

## Key Metrics (Q4FY26)



## Gross Loan Book Mix



# Key Metrics



## Scale

**INR 1,185 Bn**

Gross Loan Book

**22.9 MM**

Customers

**1,730**

Branches



## Growth (QoQ/YoY)

**3.4% / 10.9%**

Gross Loan Book Growth

**16.6% / 41.4%**

PAT Growth

**4.3% / 19.7%**

Customers Growth



## Asset Quality

**2.44%**

GNPA

**1.09%**

NNPA

**2.35%**

Credit Cost



## Profitability and Returns

**INR 7.5 Bn**

PAT

**2.48%**

RoA

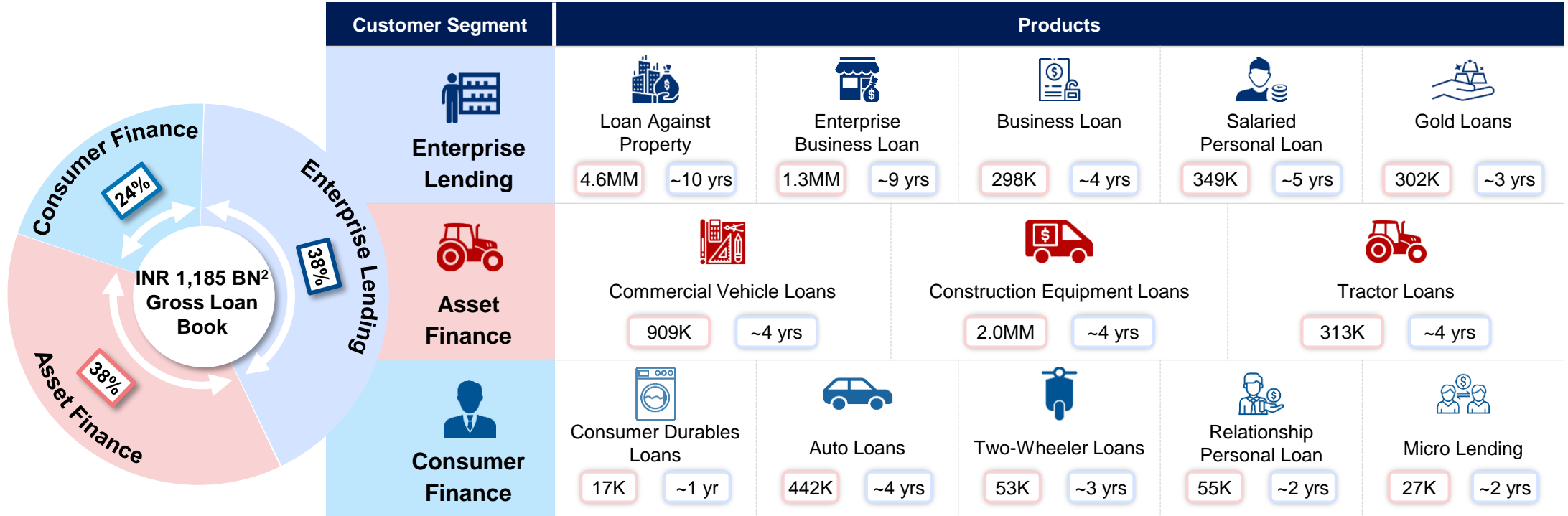
**14.8%**

RoE

**Note:** Data as on March 31, 2026; Credit Cost, RoA and RoE are quarterly annualized

# Product Portfolio

ATS<sup>1</sup> (INR)      Avg. Tenor<sup>1</sup>



**Fee Products**

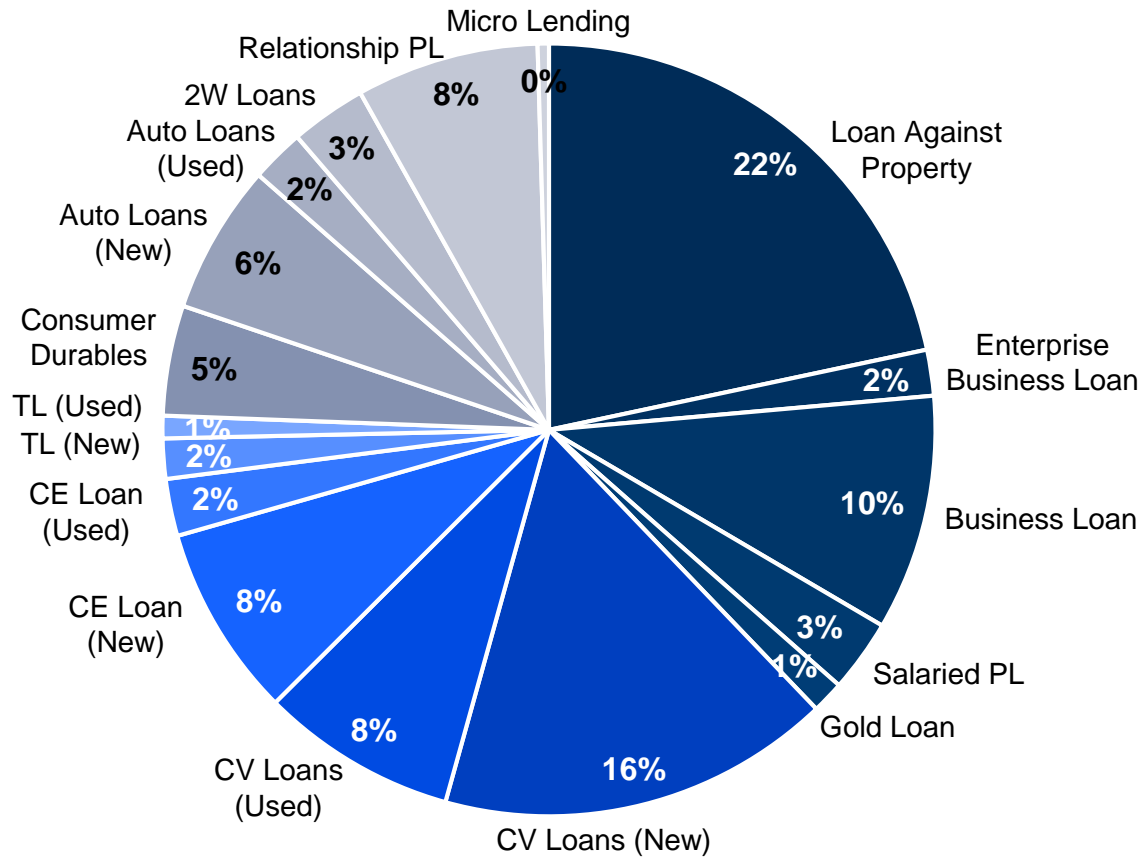
General Insurance

Life Insurance

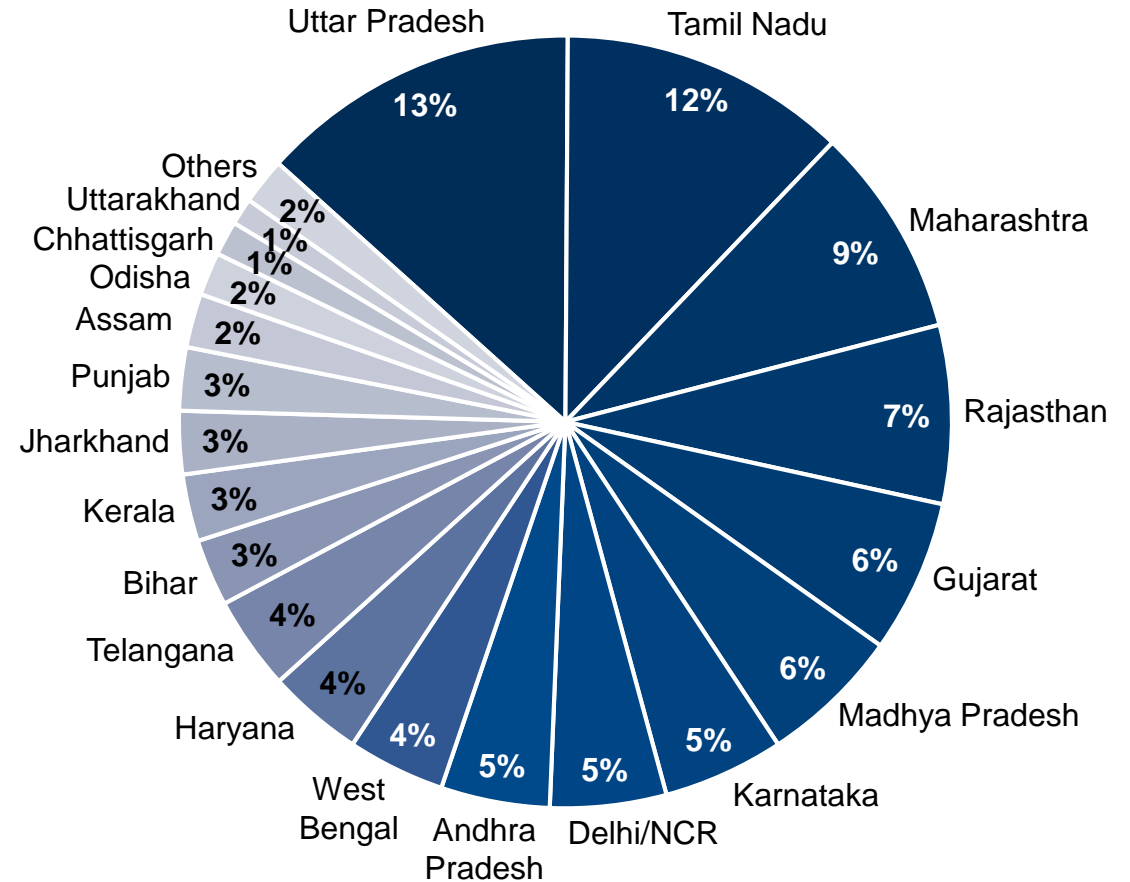
Health Insurance

# Loan Book Mix

## Product Mix

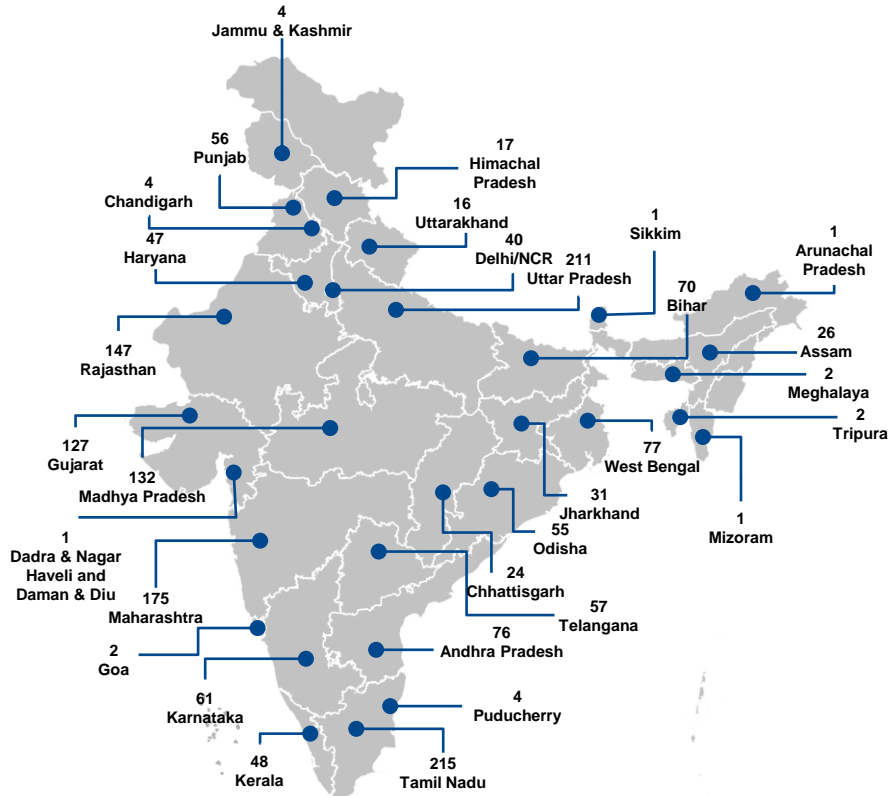


## Geographic Mix

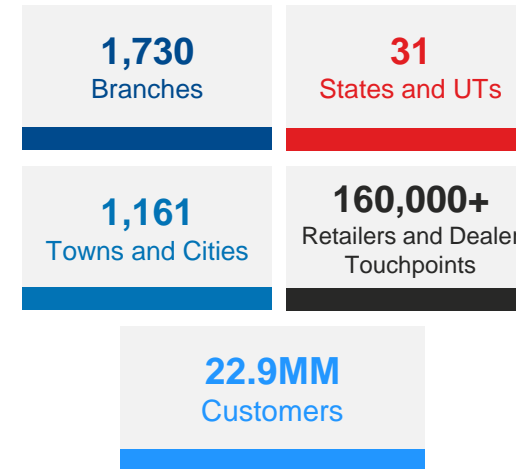


# Omni-Channel Distribution with Pan-India Branch Network

## Pan India Presence With Focus on Expansion in Tier-2+ Markets<sup>(1)</sup>

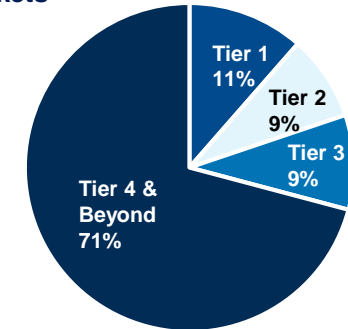


## Wide Distribution Presence<sup>(1)</sup>

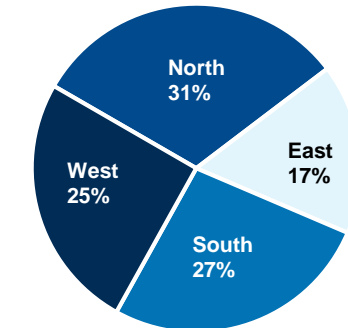


- ✓ 80%+ of Our Branches are Outside 20 Largest Cities in India
- ✓ 71% Branches Located in Tier 4+ towns

## Strong Presence Beyond Metro Markets<sup>(1)</sup>



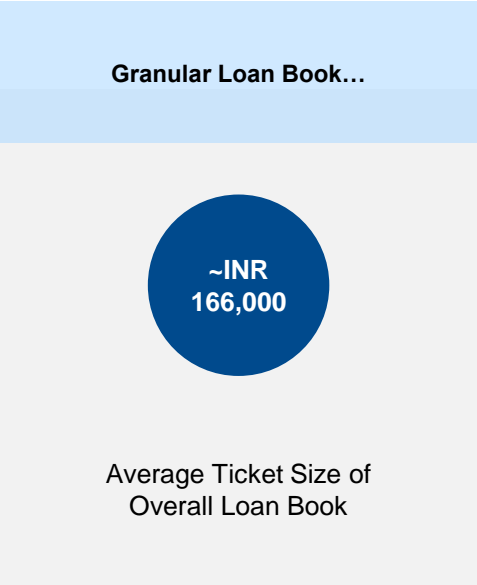
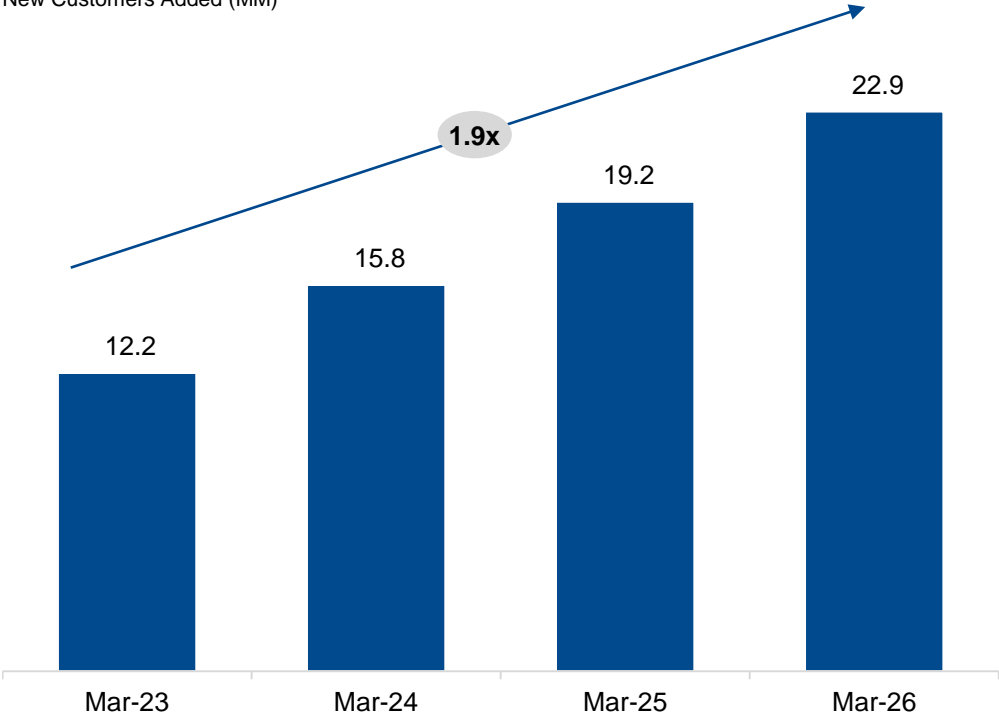
## Balanced Presence Across Geographies<sup>(1)</sup>



# Customer Franchise

## Customer Franchise Growth

New Customers Added (MM)



# Section 4

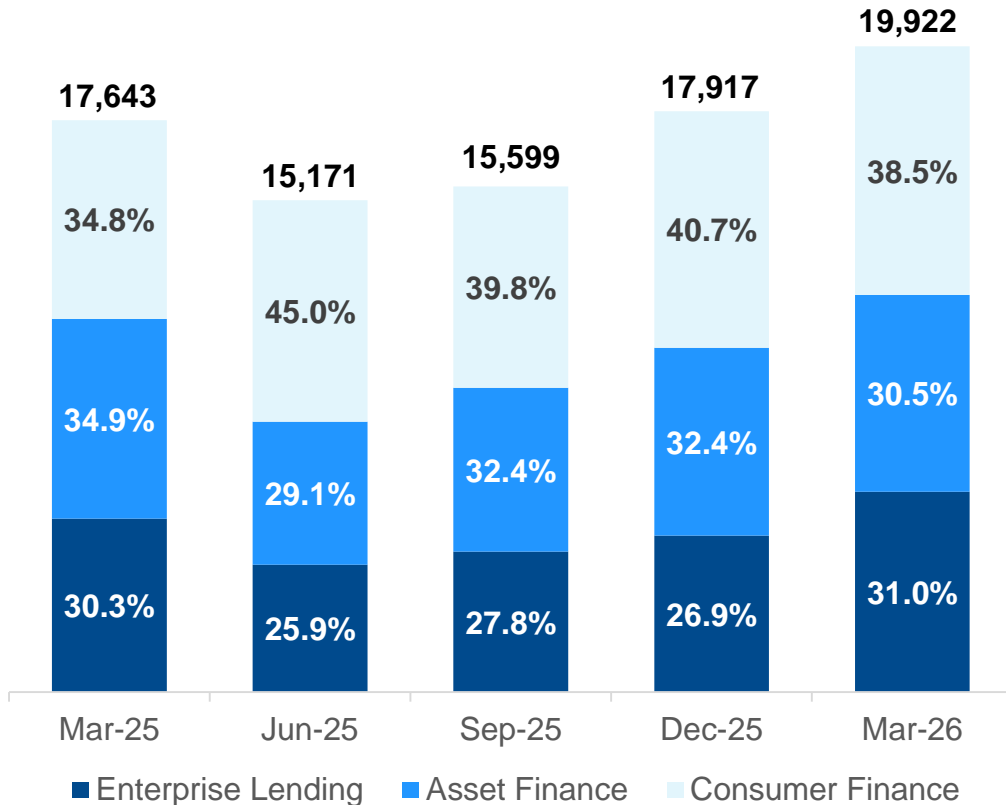
## Financial Performance Q4FY26

- 1 Disbursement & Gross Loan Book Mix
- 2 P&L and Balance Sheet
- 3 Return Metrics
- 4 Asset Quality
- 5 Key Annual Ratios & Performance through the years

# Disbursement and Gross Loan Book Mix

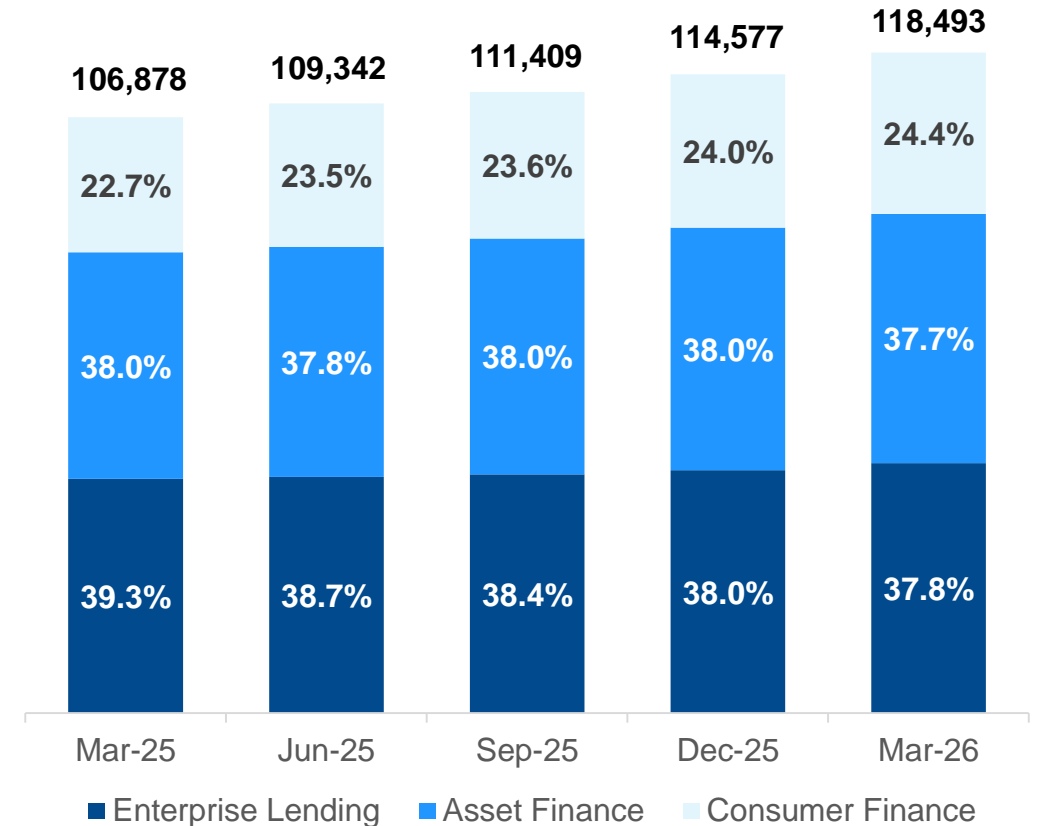
## Disbursements

INR Crores



## Gross Loan Book

INR Crores



# Profit & Loss Statement

INR Crores

Particulars	Q4FY25	Q3FY26	Q4FY26	QoQ	YoY	FY25	FY26	YoY
<b>Gross Loan Book</b>	<b>1,06,878</b>	<b>1,14,577</b>	<b>1,18,493</b>	<b>3.4%</b>	<b>10.9%</b>	<b>1,06,878</b>	<b>1,18,493</b>	<b>10.9%</b>
Interest income	3,623	3,989	4,081	2.3%	12.6%	13,836	15,788	14.1%
Finance cost	1,651	1,704	1,682	-1.3%	1.9%	6,390	6,820	6.7%
<b>Net Interest Income</b>	<b>1,973</b>	<b>2,285</b>	<b>2,399</b>	<b>5.0%</b>	<b>21.6%</b>	<b>7,446</b>	<b>8,968</b>	<b>20.4%</b>
Non-Interest Income	340	378	371	-2.0%	9.1%	1,248	1,417	13.6%
<b>Net Income</b>	<b>2,312</b>	<b>2,663</b>	<b>2,769</b>	<b>4.0%</b>	<b>19.8%</b>	<b>8,693</b>	<b>10,386</b>	<b>19.5%</b>
Employee cost	660	750	709	-5.4%	7.5%	2,528	2,823	11.7%
Other Operating Expenses	332	359	385	7.1%	16.0%	1,195	1,443	20.7%
<b>Total expenses</b>	<b>992</b>	<b>1,109</b>	<b>1,094</b>	<b>-1.3%</b>	<b>10.3%</b>	<b>3,724</b>	<b>4,266</b>	<b>14.6%</b>
<b>Pre-Provisioning Operating Profit</b>	<b>1,320</b>	<b>1,555</b>	<b>1,675</b>	<b>7.8%</b>	<b>26.9%</b>	<b>4,970</b>	<b>6,120</b>	<b>23.1%</b>
Credit Cost	634	712	685	-3.9%	8.0%	2,113	2,815	33.2%
<b>Profit Before Tax – Lending</b>	<b>687</b>	<b>842</b>	<b>991</b>	<b>17.6%</b>	<b>44.3%</b>	<b>2,857</b>	<b>3,305</b>	<b>15.7%</b>
BPO Income (Net)	18	18	21	14.3%	16.8%	71	81	13.9%
Tax Expense	173	216	261	20.4%	50.3%	752	842	12.0%
<b>Profit After Tax</b>	<b>531</b>	<b>644</b>	<b>751</b>	<b>16.6%</b>	<b>41.4%</b>	<b>2,176</b>	<b>2,544</b>	<b>16.9%</b>

## Excluding Impact of the New Labour Codes:

Pre-Provisioning Operating Profit	1,320	1,611	1,675	4.0%	26.9%	4,970	6,176	24.3%
Profit Before Tax – Lending	687	898	991	10.3%	44.3%	2,857	3,361	17.7%
Profit After Tax	531	686	751	9.4%	41.4%	2,176	2,586	18.8%

# Segment P&L Statement FY26

INR Crores

Particulars	Lending	BPO	Total
Interest income	15,788	-	15,788
Finance cost	6,820	-	6,820
<b>Net Interest Income</b>	<b>8,968</b>	<b>-</b>	<b>8,968</b>
Non Interest Income	1,417	1,224	2,641
<b>Net Income</b>	<b>10,386</b>	<b>1,224</b>	<b>11,610</b>
Employee cost*	2,823	1,091	3,914
Other Operating Expenses	1,443	52	1,495
<b>Total expenses</b>	<b>4,266</b>	<b>1,143</b>	<b>5,408</b>
<b>Pre-Provisioning Operating Profit</b>	<b>6,120</b>	<b>81</b>	<b>6,201</b>
Credit Cost	2,815	-	2,815
<b>Profit Before Tax</b>	<b>3,305</b>	<b>81</b>	<b>3,386</b>

<i>*Impact on account of the new labour codes</i>	56	5	61
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# Balance Sheet

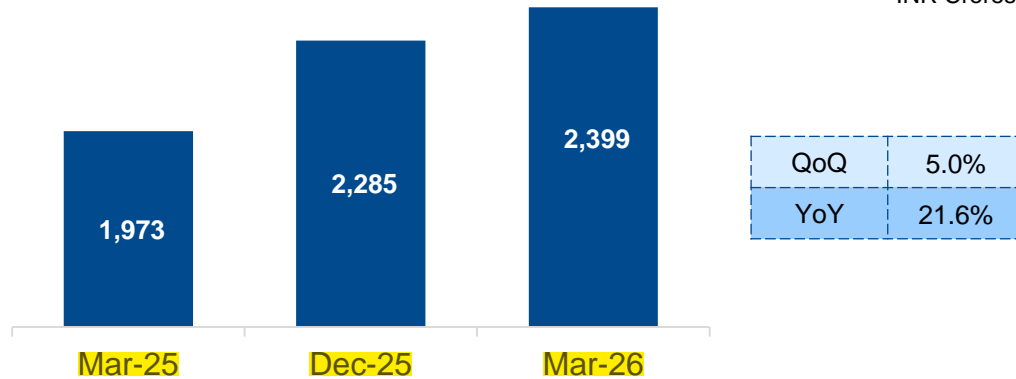
INR Crores

Particulars	As at March 31, 2025	As at March 31, 2026
Cash and cash equivalents	950	1,246
Bank balances other than above	34	427
Derivative financial instruments	108	1,337
Trade receivables	225	296
Loans (Net)	1,03,343	1,14,690
Investments	2,060	3,748
Other financial assets	48	55
Deferred tax assets (Net)	883	943
Other Non-financial Assets	1,012	909
<b>Total Assets</b>	<b>1,08,663</b>	<b>1,23,651</b>
Equity	15,820	20,664
Borrowings	89,682	99,230
Other Financial Liabilities	2,009	2,681
Trade Payables	439	180
Non-Financial Liabilities	711	891
Derivative Financial Instruments	2	6
<b>Total Equity and Liabilities</b>	<b>1,08,663</b>	<b>1,23,651</b>

# Income Metrics – Lending Business

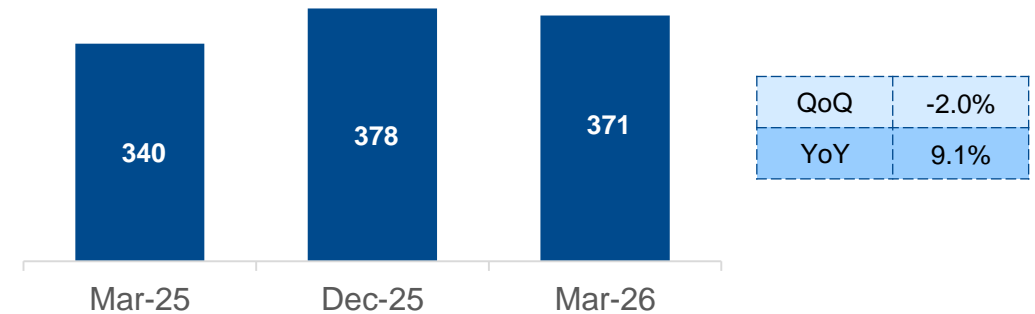
## Net Interest Income

INR Crores

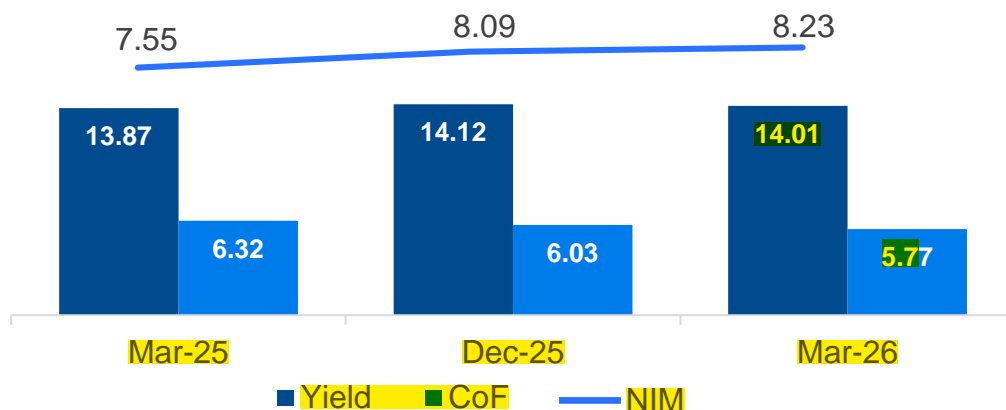


## Non-Interest Income

INR Crores

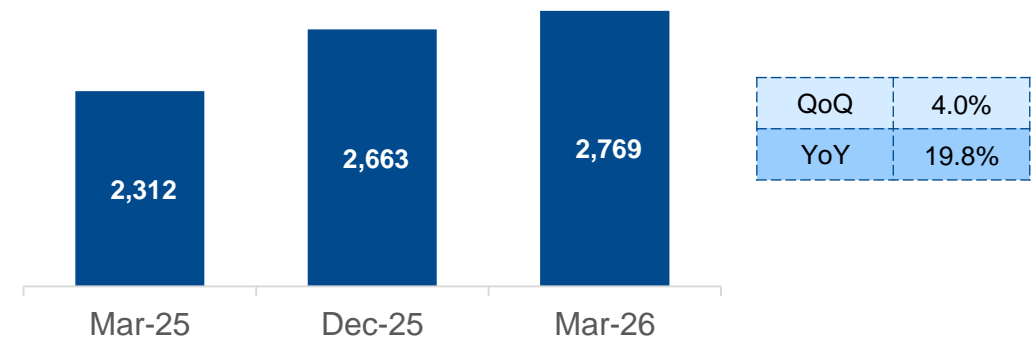


## Yield, COF & NIM (%)



## Net Total Income

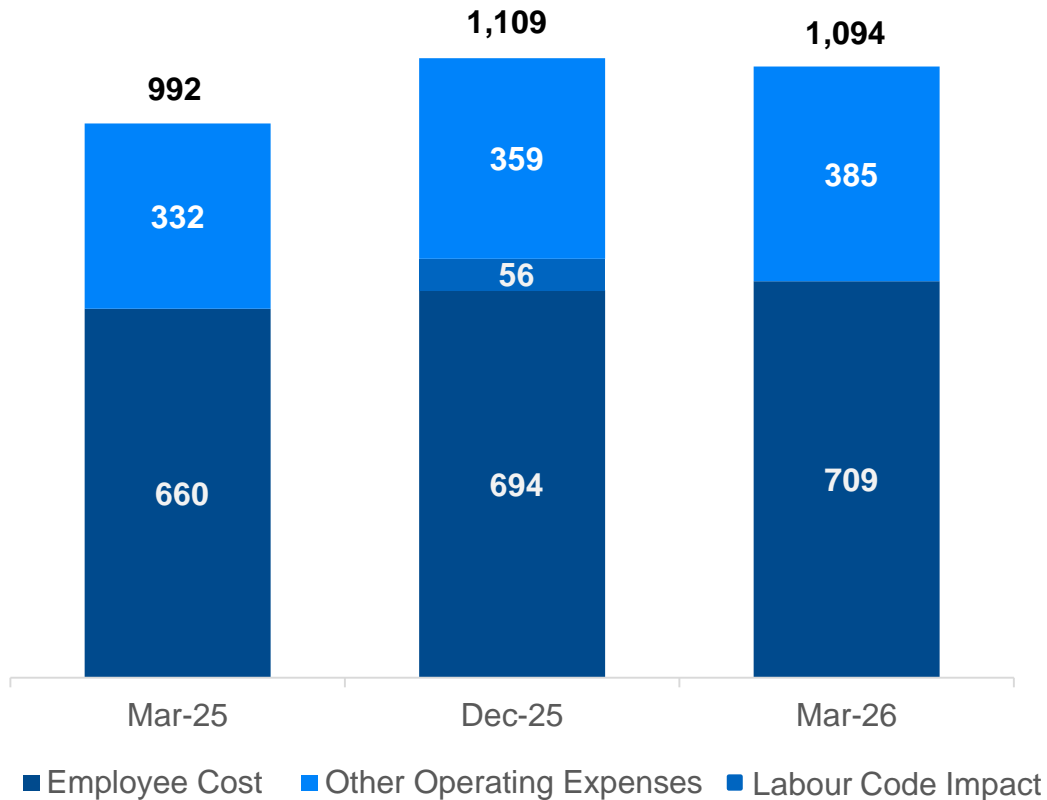
INR Crores



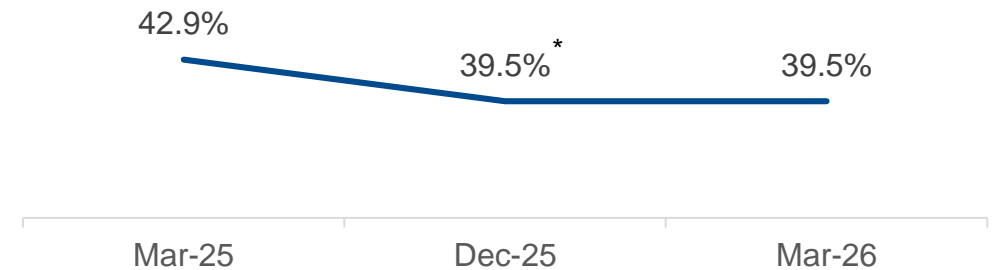
# Operating Expenses – Lending Business

## Operating Expenses

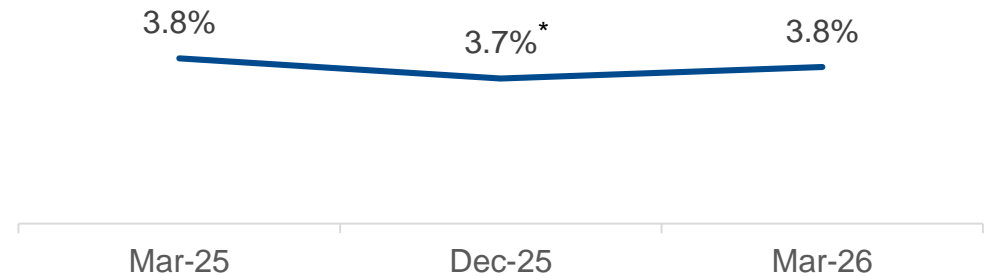
INR Crores



## Cost-to-Income Ratio



## Opex to Avg. Gross Loans (annualized)

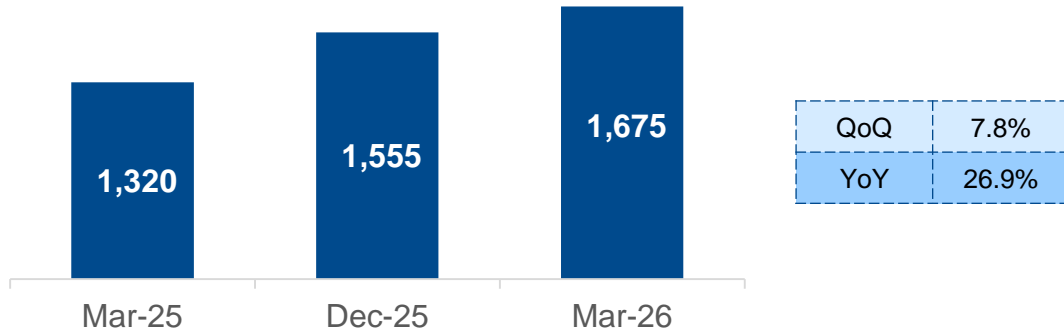


\*Excluding impact on account of the new labour codes  
Including the impact, CTI for Dec-25 was 41.6% & Opex to Avg. Gross Loans was 3.9%

# Profitability Metrics

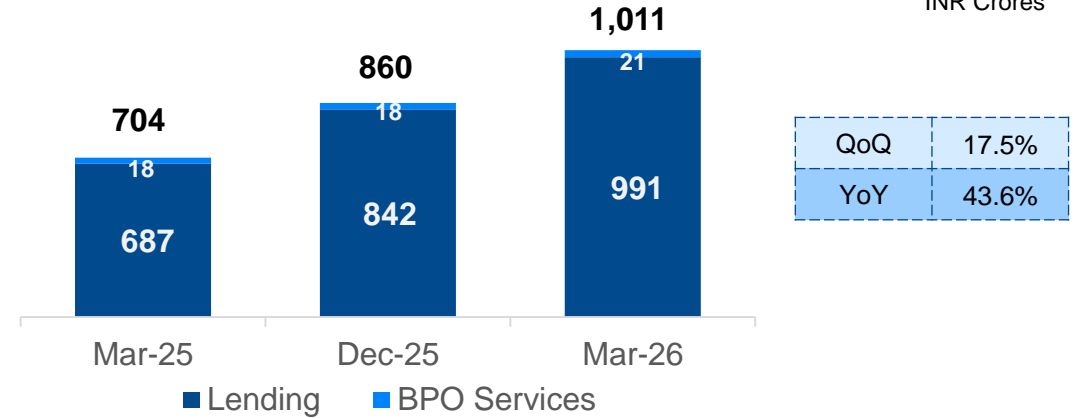
## Pre-Provisioning Operating Profit (Lending)

INR Crores



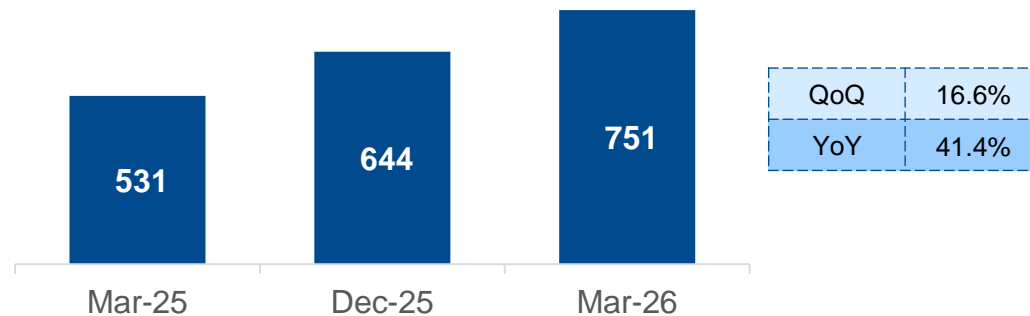
## Profit Before Tax

INR Crores



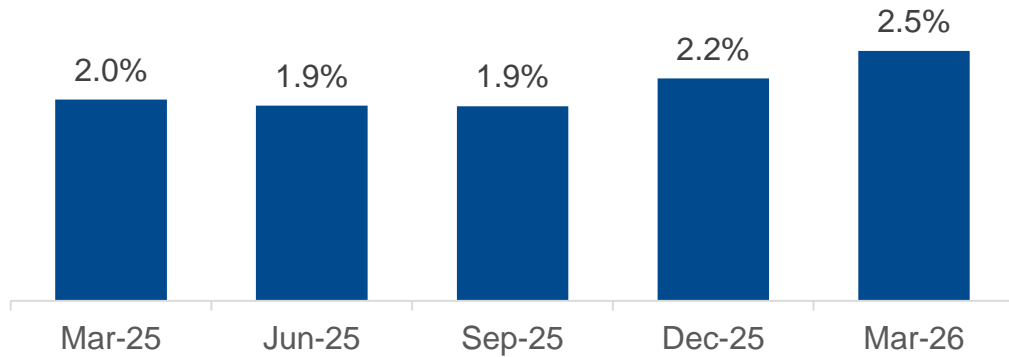
## Profit After Tax

INR Crores

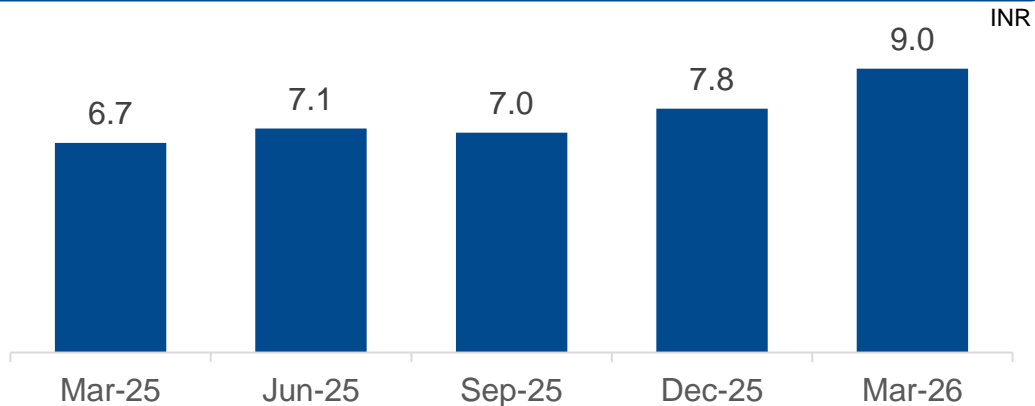


# Return Metrics

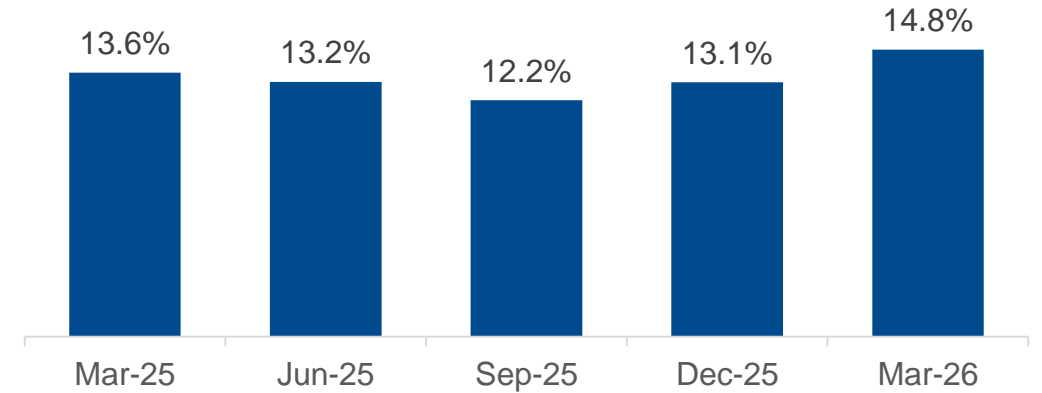
## Return on Assets



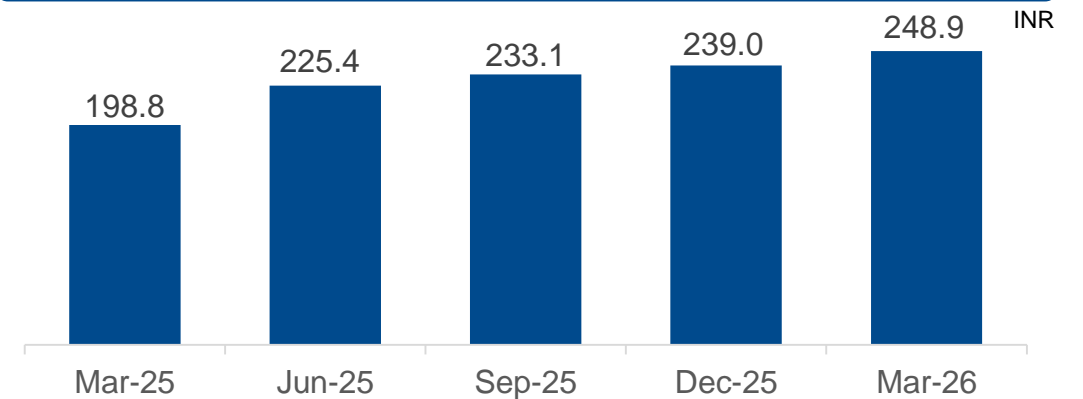
## Earnings Per Share



## Return on Equity



## Book Value Per Share

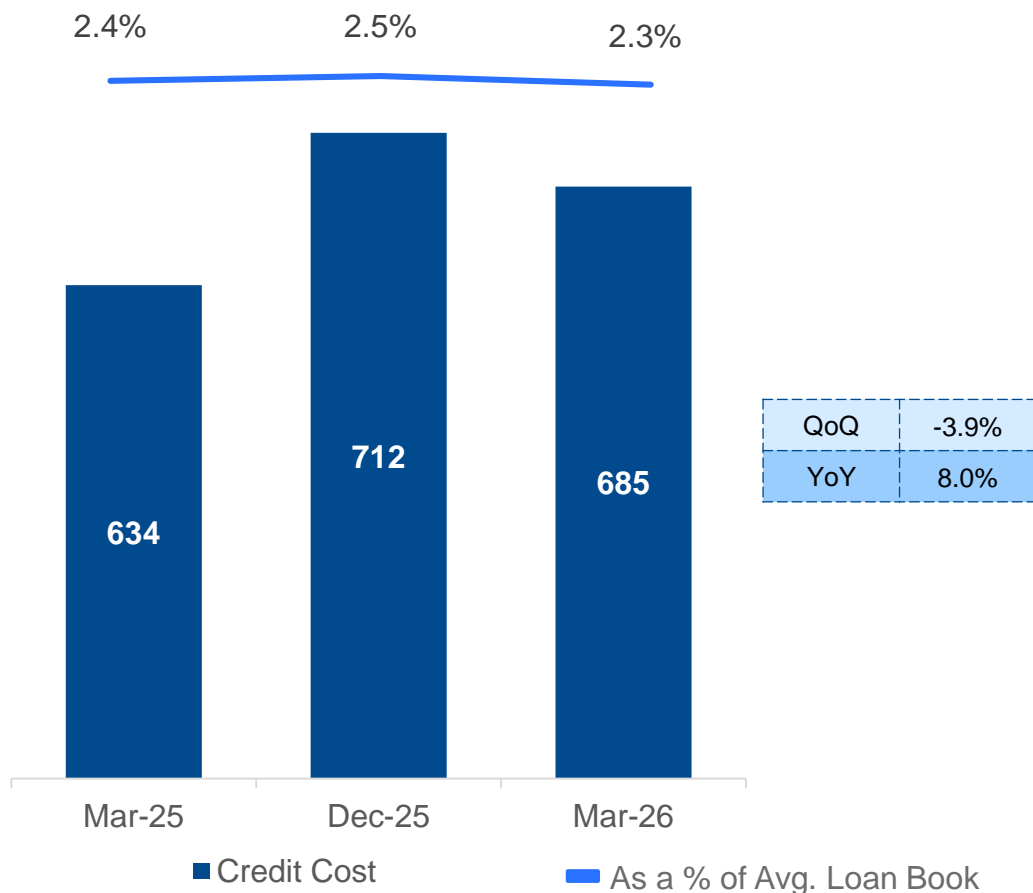


Note: RoA and RoE are quarterly annualized; EPS and Book Value per share is for the quarter.

# Asset Quality (1/2)

## Credit Cost

INR Crores



## Loan Book Staging

INR Crores

	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
<b>Stage-wise Loan Book</b>					
<b>Gross Loans</b>	<b>1,06,878</b>	<b>1,09,342</b>	<b>1,11,409</b>	<b>1,14,577</b>	<b>1,18,493</b>
Stage 1	1,02,735	1,04,106	1,05,794	1,09,103	1,13,823
Stage 2	1,729	2,442	2,489	2,260	1,774
Stage 3	2,414	2,794	3,126	3,215	2,896
<b>Provision Coverage</b>					
Stage 1	1,788	1,521	1,441	1,450	1,837
Stage 2	396	497	498	448	359
Stage 3	1,351	1,584	1,711	1,787	1,608

**Note:** Stage 3 includes all loans which have been classified as NPA as per extant guidelines

# Asset Quality (2/2)

## Vertical-wise Provision Coverage on Stage 3 Book

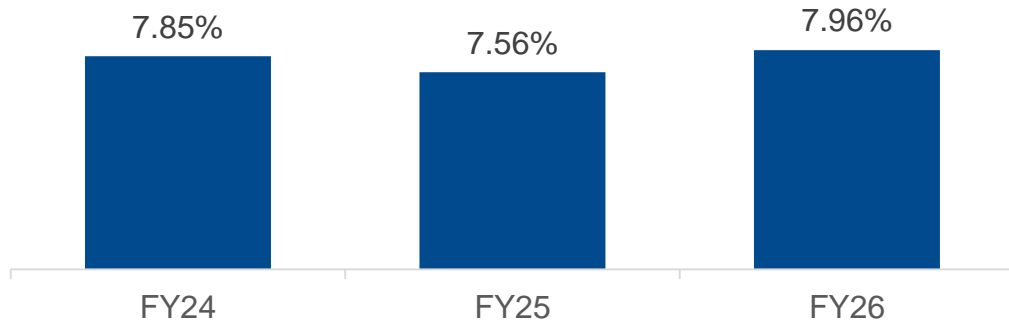
INR Crores

	Mar-25				Dec-25				Mar-26			
	Loan Book	GS3	NS3	PCR	Loan Book	GS3	NS3	PCR	Loan Book	GS3	NS3	PCR
Enterprise Lending	42,006	751	321	57%	43,575	792	403	49%	44,841	708	356	50%
Asset Finance	40,649	1,277	627	51%	43,524	1,884	862	54%	44,729	1,695	779	54%
Consumer Finance	24,223	386	115	70%	27,479	539	163	70%	28,923	493	153	69%
<b>Total</b>	<b>1,06,878</b>	<b>2,414</b>	<b>1,063</b>	<b>56%</b>	<b>1,14,577</b>	<b>3,215</b>	<b>1,428</b>	<b>56%</b>	<b>1,18,493</b>	<b>2,896</b>	<b>1,288</b>	<b>56%</b>

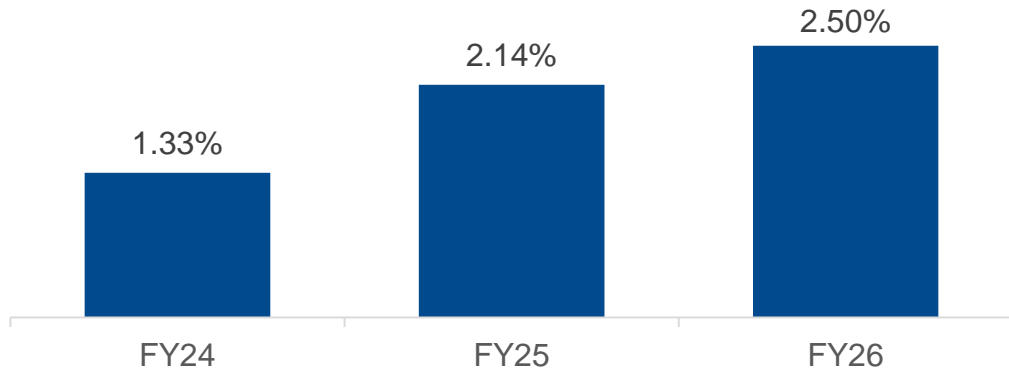
Note: Stage 3 includes all loans which have been classified as NPA as per extant guidelines

# Key Annual Ratios

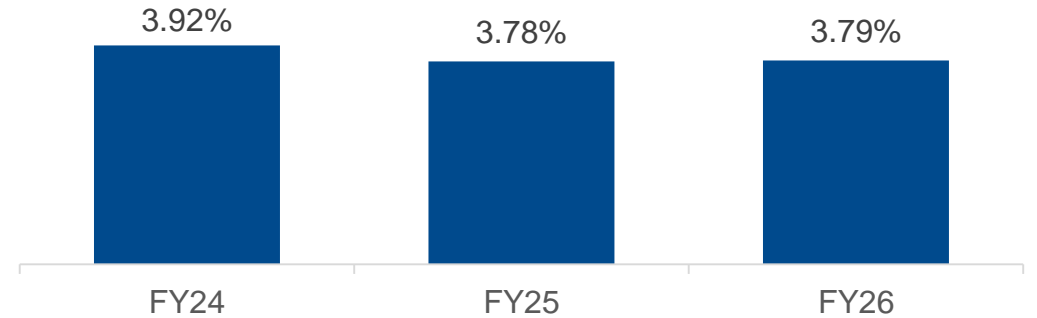
## Net Interest Margin (%)



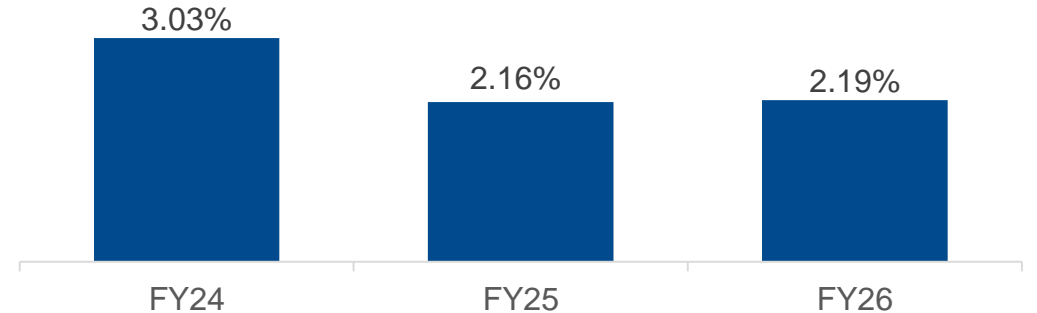
## Credit Cost (%)



## Opex Ratio (%)



## Return on Assets (%)



Note: NIM%, Opex Ratio and Credit Cost % are based Avg. Gross Loans; RoA is based on Avg. Total Assets

# Performance Through The Years

Financial Snapshot (INR Crores)	FY16	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26	3 Yr CAGR	10 Yr CAGR
AUM	25,906	34,277	44,469	55,425	58,833	61,561	61,444	70,084	90,235	107,262	1,18,733	19.2%	16.4%
Total Income (Lending)	3,222	4,380	5,533	7,077	8,643	8,924	8,943	9,769	12,222	15,084	17,206	20.8%	18.2%
Interest Expenses (Lending)	1,572	2,050	2,357	3,333	4,081	3,883	3,326	3,512	4,864	6,390	6,820	24.8%	15.8%
<b>Net Total Income (Lending)</b>	<b>1,651</b>	<b>2,330</b>	<b>3,176</b>	<b>3,743</b>	<b>4,562</b>	<b>5,041</b>	<b>5,617</b>	<b>6,257</b>	<b>7,357</b>	<b>8,693</b>	<b>10,386</b>	<b>18.4%</b>	<b>20.2%</b>
Operating Expenses (Lending)	649	950	1,261	1,456	1,760	1,576	1,939	2,440	3,143	3,724	4,266	20.4%	20.7%
Credit Cost (Lending)	194	340	519	637	1,442	3,069	2,466	1,330	1,067	2,113	2,815	28.4%	30.7%
<b>Profit before tax (Lending)</b>	<b>807</b>	<b>1,040</b>	<b>1,396</b>	<b>1,651</b>	<b>1,360</b>	<b>396</b>	<b>1,213</b>	<b>2,487</b>	<b>3,147</b>	<b>2,857</b>	<b>3,305</b>	<b>10.0%</b>	<b>15.1%</b>
Net BPO Income	10	18	69	73	104	104	135	141	158	71	81	-16.8%	23.3%
<b>Profit after tax</b>	<b>534</b>	<b>699</b>	<b>952</b>	<b>1,153</b>	<b>1,005</b>	<b>391</b>	<b>1,011</b>	<b>1,959</b>	<b>2,461</b>	<b>2,176</b>	<b>2,544</b>	<b>9.1%</b>	<b>16.9%</b>
<b>Ratios</b>													
Cost to Income (Lending)	39.3%	40.8%	39.7%	38.9%	38.6%	31.3%	34.5%	39.0%	42.7%	42.8%	41.1%		
Credit Cost to Avg. Gross Loans	0.9%	1.2%	1.4%	1.3%	2.5%	5.1%	4.0%	2.0%	1.3%	2.1%	2.5%		
Return on Assets	2.4%	2.4%	2.4%	2.3%	1.7%	0.6%	1.6%	3.0%	3.0%	2.2%	2.2%		
Return on Equity	16.0%	15.7%	16.5%	17.2%	13.2%	4.8%	11.2%	18.7%	19.5%	14.7%	13.9%		
Gross NPA	1.2%	1.5%	1.6%	1.8%	3.9%	4.5%	5.0%	2.7%	1.9%	2.3%	2.4%		
Net NPA	0.7%	0.8%	1.0%	1.2%	3.1%	3.1%	2.3%	1.0%	0.6%	1.0%	1.1%		
Provisioning Coverage Ratio	41.1%	42.4%	39.7%	32.2%	19.4%	31.7%	54.1%	65.1%	66.8%	56.0%	55.5%		
CRAR	19.2%	20.8%	17.9%	17.9%	19.4%	18.9%	20.2%	20.1%	19.2%	19.2%	21.4%		
Leverage Ratio	6.27	5.38	6.41	7.14	6.93	7.02	5.77	5.26	5.81	6.00	5.03		

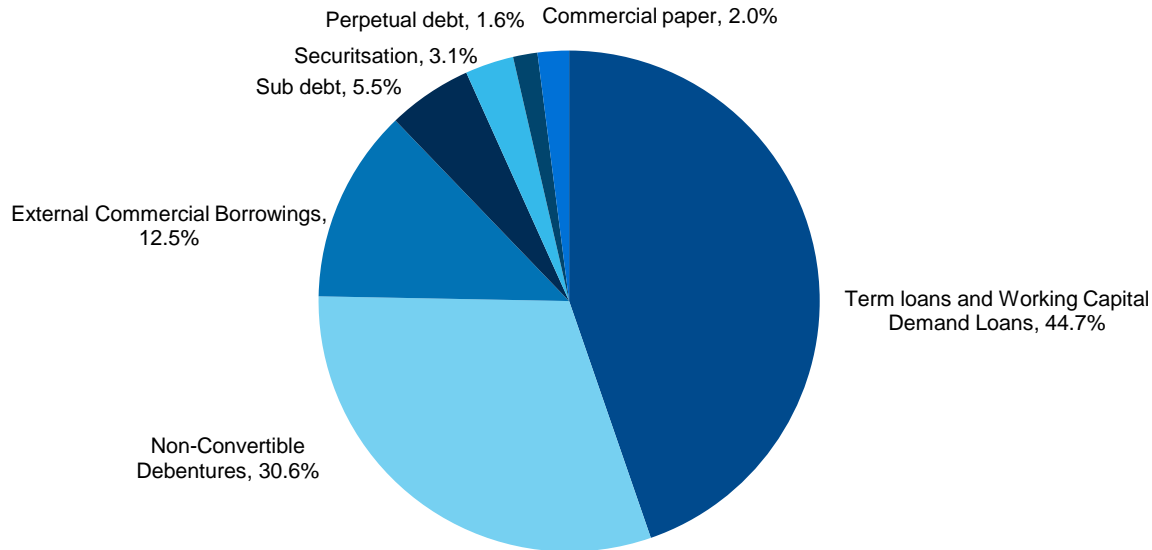
# Borrowings & Capital Structure

- 1 Liability Franchise
- 2 Capital & Liquidity Metrics
- 3 Balance Sheet and Capital Productivity
- 4 Shareholding Pattern

# Liability Franchise

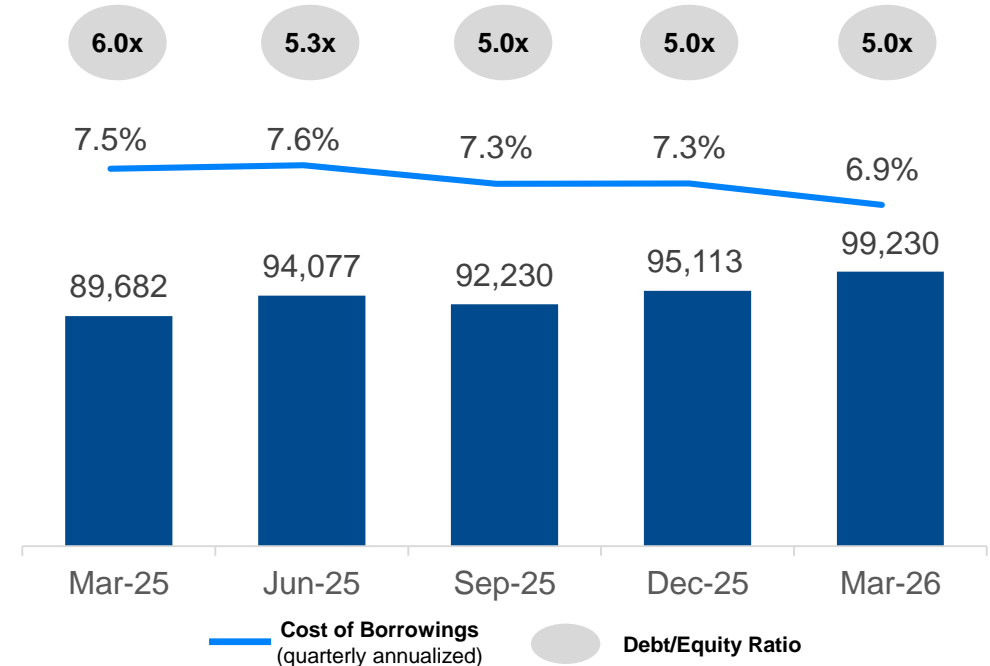
## Liabilities Break-up

As on Mar-26



## Borrowings Overview

INR Crores



**CRISIL**

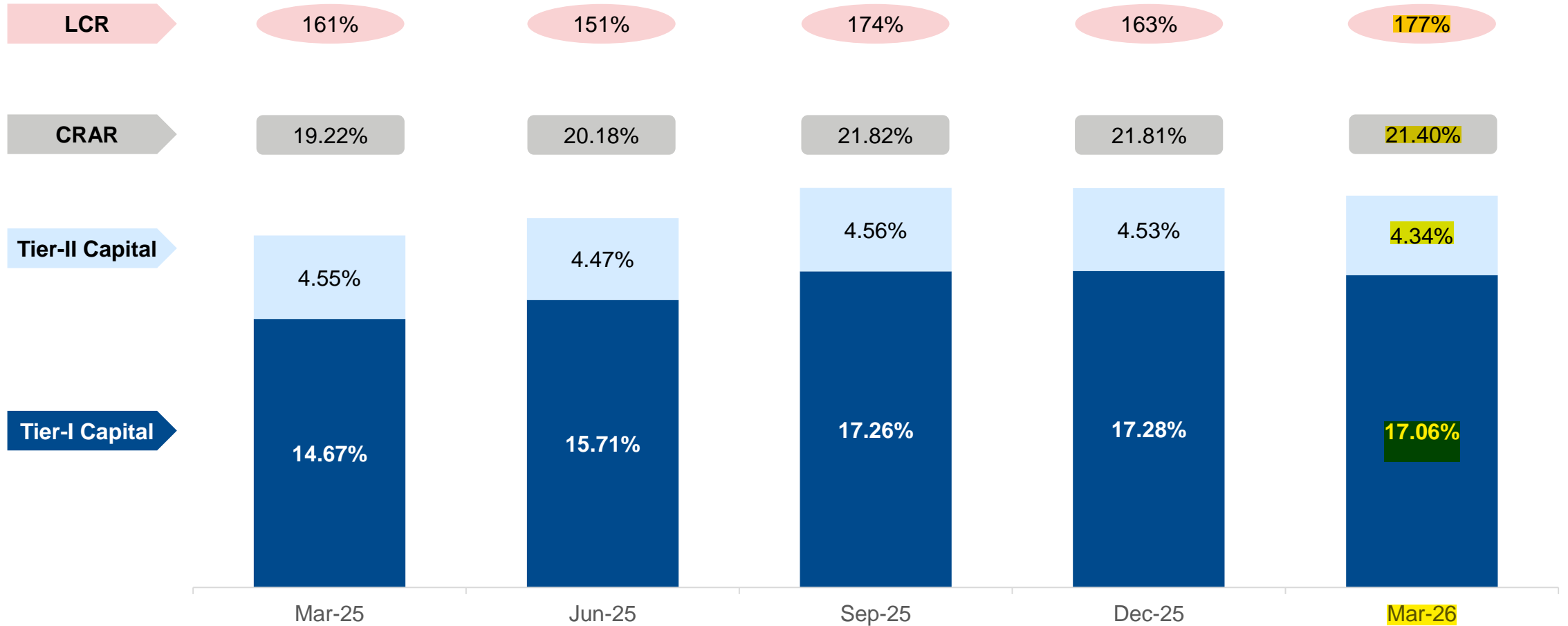
AAA / Stable;  
A1+

**CARE**

AAA / Stable;  
A1+

High-quality liability franchise enables us to fund our growth plans at scale

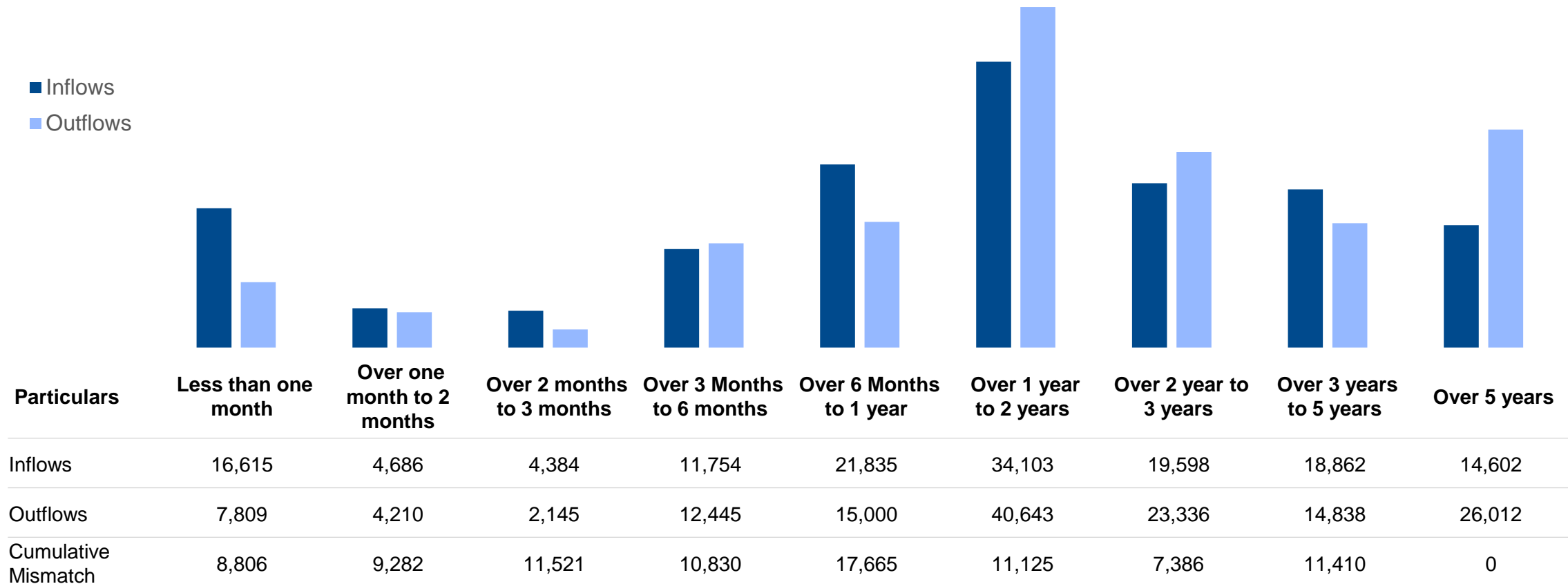
# Capital & Liquidity Metrics



**Note:** LCR is calculated basis daily averages for the respective quarters

# Asset Liability Management – March 2026

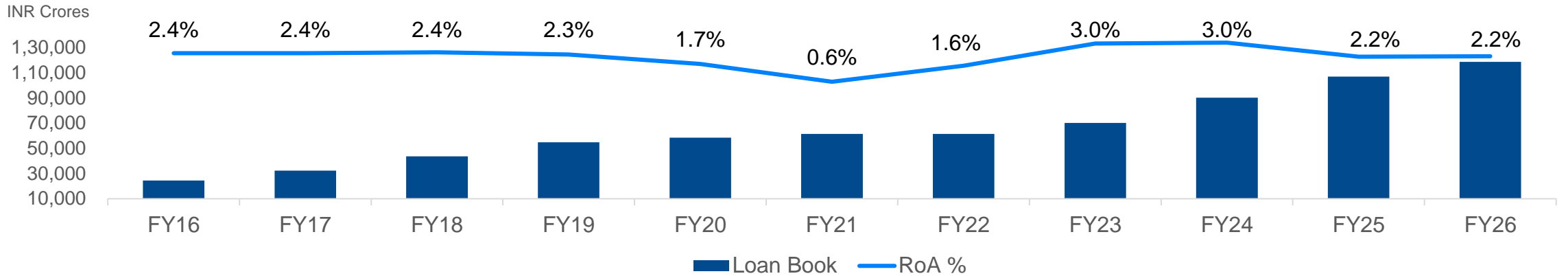
INR Crores



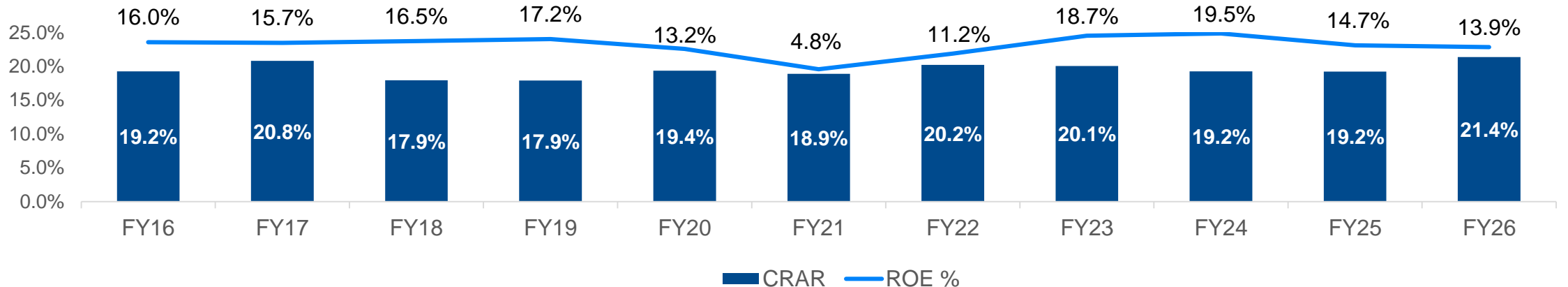
Positive cumulative mismatch across all time-buckets

# Balance Sheet and Capital Productivity

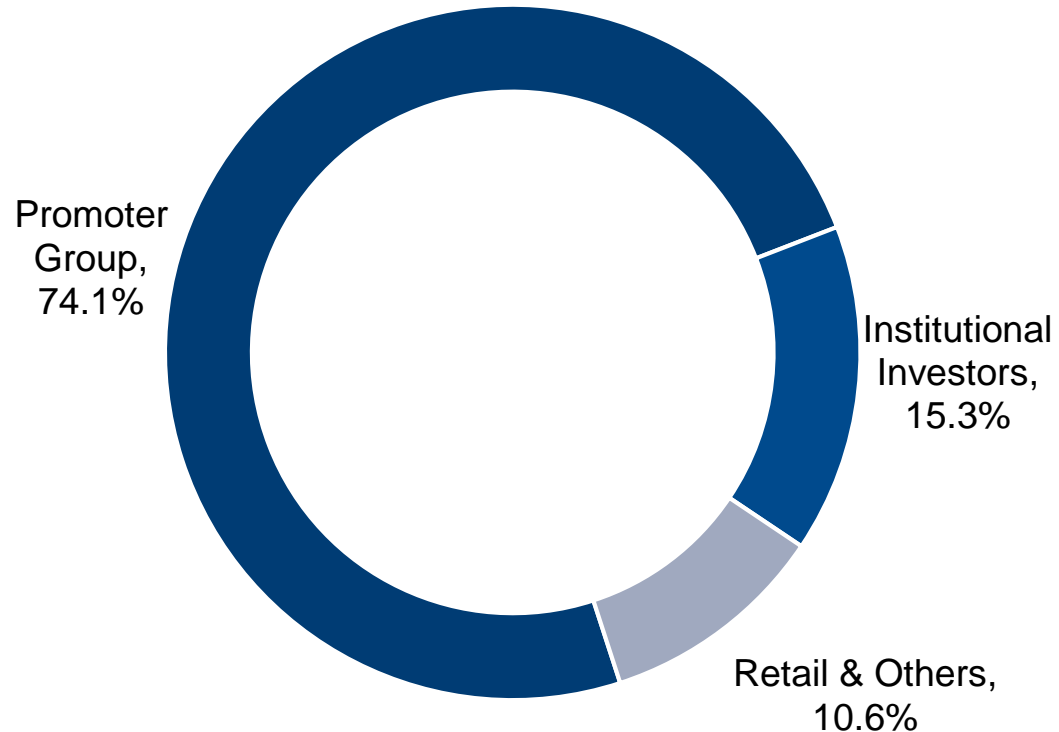
## Gross Loan Book and RoA



## Capital Position and RoE



# Shareholding Pattern



## Top Institutional Holdings: Domestic

ICICI Prudential MFs

Kotak MFs

Mirae MFs

Nippon MFs

SBI MFs

## Top Institutional Holdings: Foreign

Vanguard

Baillie Gifford

Daiwa Asset Management

Government Pension Fund Global

Mirae Group

### Notes:

(1) Holdings as on 31<sup>st</sup> Mar-2026

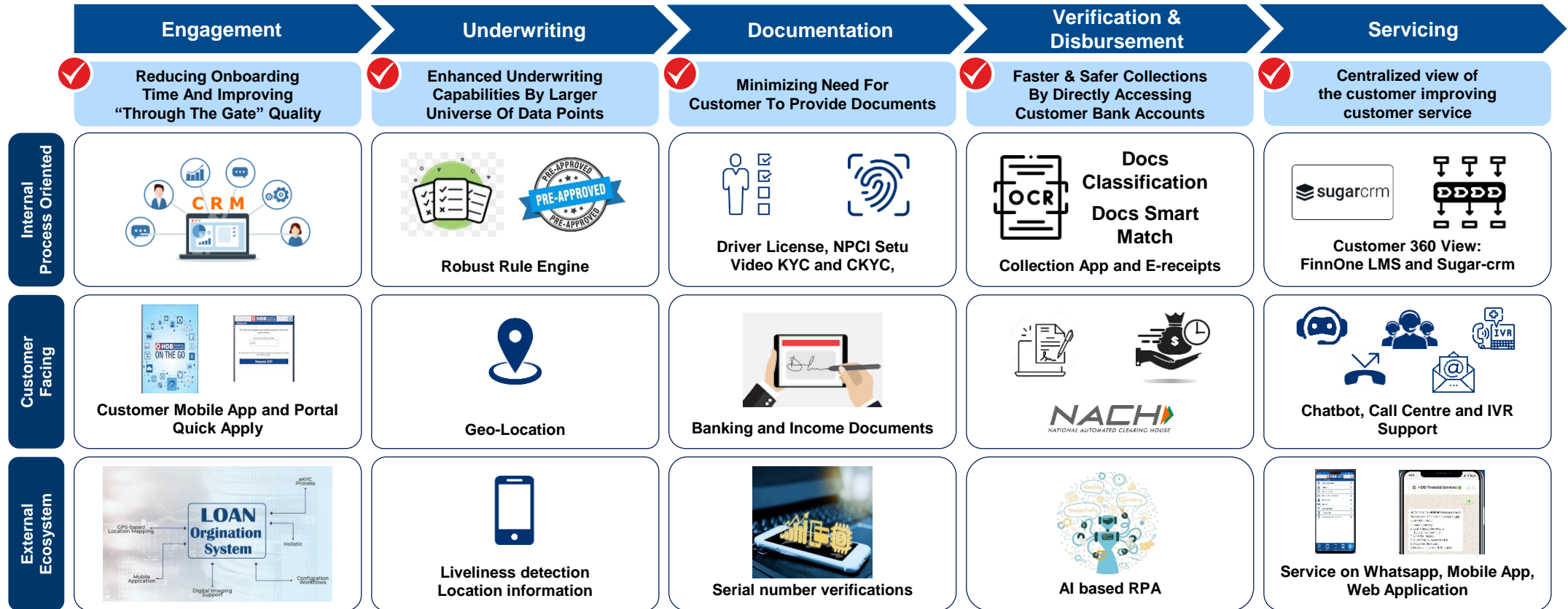
(2) Institutional Investors include MFs, Insurance Cos, FPIs, AIFs & Pension Funds

## Section 6

# Technology & Risk Management Framework

- 1 Technology Stack
- 2 Digital Capability
- 3 Risk Management Framework

# Technology Stack



Technology Capabilities Benefiting our Customers, our Third-party Partners as well as our Sales Teams

# Digital Capabilities – “HDB OnTheGo” App

## Unified Loan Platform – HDB OnTheGo



Scan QR to download the app



### Downloads

1.41+ Crore

### App Rating

4.6 Star (Android)  
4.0 Star (iOS)

### DAU

4.76 L



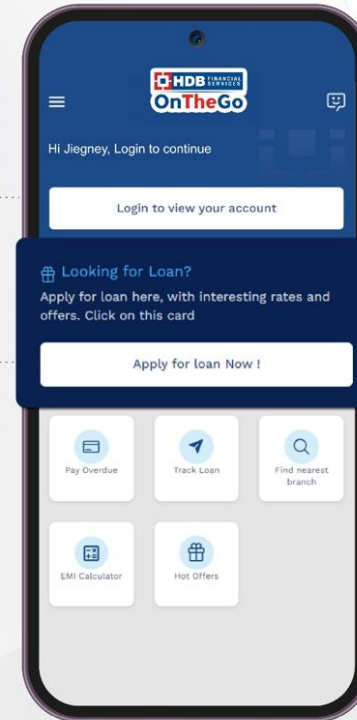
Best NBFC DNA Awards 2024

### Digital & Loan Solutions

- Avail Pre-Approved Offers
- Credit Line drawdown requests
- Guest User Journey
- Pay Overdue / EMI Payments
- Apply for New Loans
- Loan Application Tracking

### Engage

- Hot Offers & Cashback Campaign
- Raise a Service Request
- Instant Connect to Customer Support
- Reach Nearest Branches (Map Integrated)
- Blogs, FAQs & Social Connect Hub



### Manage & Service

- Download Letters & Statements
- Last 5 Credits & Debits
- Repayment Schedule & EMI Calculator
- Pre-Payment Simulation Update Profile / Email ID (Manage Contact Information)

### Notifications

- Payment Reminders & Due Communications
- Personalised Pre-Approved Loan Communications
- Cashback & Offer Alerts to Users
- Customer education & Communications
- App Update Alerts

With 72 service journeys, & 37 powerful features. One unified digital loan ecosystem

DAU: Daily active users

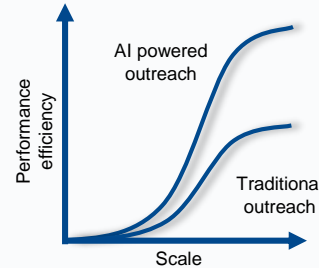
# Leveraging AI-powered business initiatives across our organization

## Key Use Case – AI in early bucket collections



### AI-Powered Bot Calling

- Scalable & Consistent Customer Outreach
- Prioritizes using risk & behavior data
- Faster contact rates



### AI-Led Quality Check

- Analyzes calls for compliance, tone & effectiveness
- Enables targeted Tele-caller training
- Improves call disposition



Custom-built checklist



### Impact on Collections

- Stronger early bucket performance
- Lower flow-forward rates
- Improved Resolution Cycles

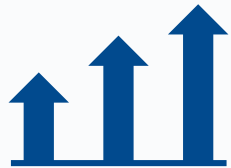


Improvement in early bucket performance



### Outcomes Driven

- Collection efficiency up by 25bps for early buckets in 4QFY26
- Supports portfolio growth with improved asset quality
- Scalable – strengthens long term operating leverage



# Risk Management Framework



## Business / Strategic Risk



Manage risks via **diversification** across product lines, customer segments and geographies, and **targeting balanced growth** while maintaining asset liability balance, **prudent provisioning** for bad assets



## Operational Risk



Operational Risk Management Committee in place to manage risks by **identifying, assessing and monitoring potential threats, strengthening controls** and **minimizing operational risk losses**



## Reputation Risk



Manage risks through a **strict code of conduct** policy for its employees, good corporate governance policies and an effective customer grievance mechanism



## Credit Risk



Manage risks by **defining target markets** and **underwriting criteria for every product** and providing loans to only those eligible customers who **pass the minimum credit parameters**



## Interest Rate Risk



Manage risks by **performing Gap Analysis** to measure interest rate risk exposure to NII over the horizon of analysis along with **tailoring advances book and funding strategy** to offset repricing of borrowings by repricing loans



## Liquidity Risk



Asset Liability Committee in place which **reviews NIMs, maturity profile and asset liability management; articulates interest rate views** and consequently decides on **future business strategy** — all while complying with the regulatory LCRs



## Compliance Risk



Manage, identify and reduce risks by rigorous testing and robust internal policies which are updated frequently in line with regulatory changes. The Compliance team works with business and operations to ensure active compliance risk management and monitoring.



## Technology Risk



Manage risks via Disaster recovery and Business Continuity Plans (BCP) to enhance **system resiliency to manage risks due to system failures and cyber-attacks**



## Information Security Risk



Phishing emails are protected at gateway level through anti-spam and **anti-malware solutions**, Sender Policy Framework ensures only validated/registered domains can deliver emails

## Sustainability Initiatives

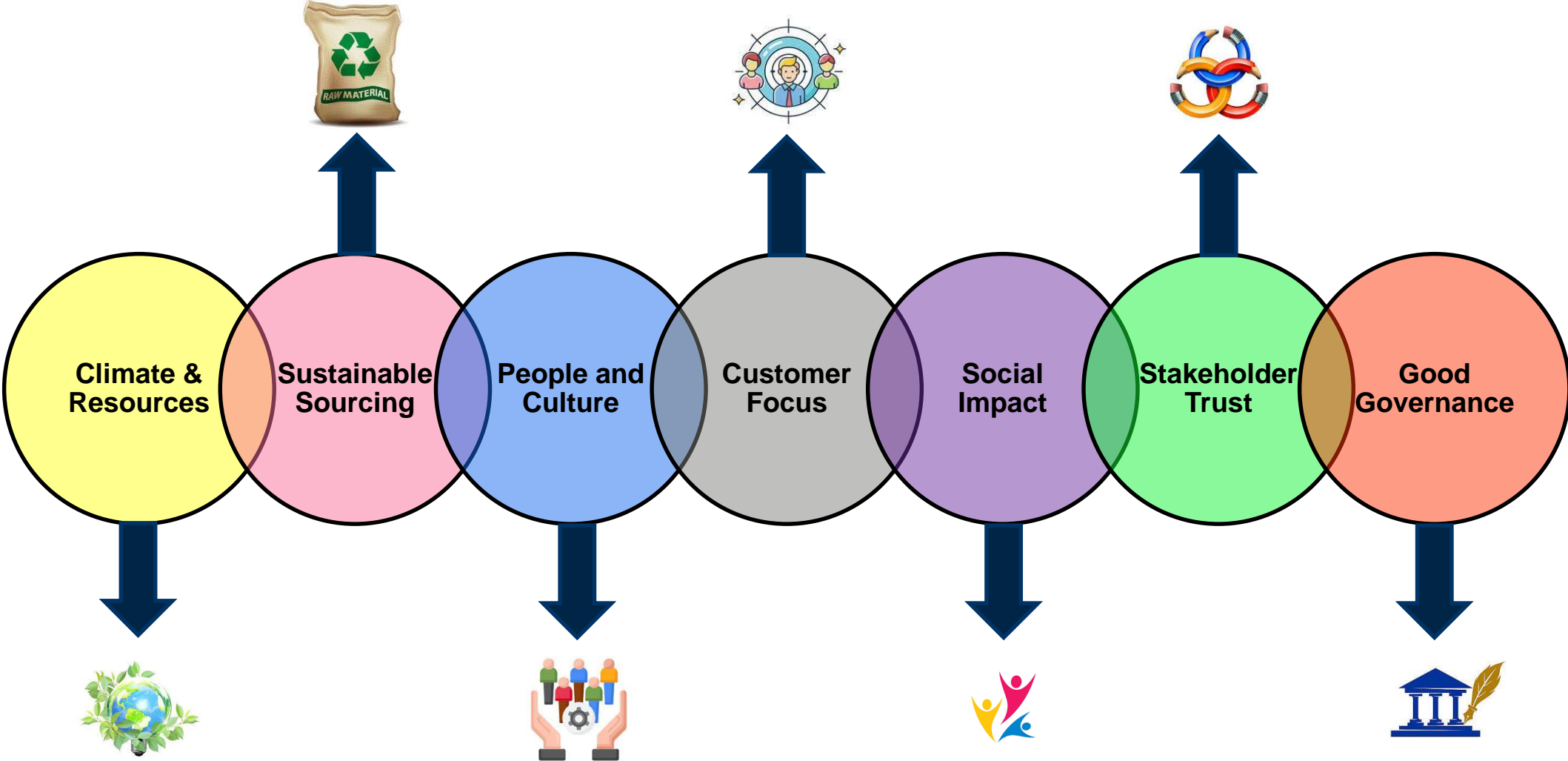
- 1 Environment, Social & Governance (ESG)
- 2 Corporate Social Responsibility (CSR)

# ESG Framework



- **Integrate ESG Ideology:** Embedding the Company's ESG ideology and identifying ESG related risks and adverse incidents that can affect business operations
- **Ethical Conduct:** Conduct business ethically having value driven approach in decision making
- **Stakeholder Commitment:** Demonstrate organizational commitment to stakeholders meeting their requirements and expectations
- **Impact Reporting:** Reporting the measurable impacts of business activities on the environment and society
- **Robust Compliance:** Ensuring robust compliance management with applicable statutory and regulatory guidelines
- **Continuous ESG Improvement:** Continual evaluation and adoption of relevant measures to improve upon ESG Maturity

# ESG Priorities



# ESG Highlights

**ENVIRONMENT**

- Awarded IGBC Gold Certification for Corporate office
- Installed water and light sensors in select locations to actively manage and reduce utility consumption
- Restored 429 water conservation structures, significantly boosting community water security.
- Standardized all offices to adopt biodegradable cleaning agents to mitigate water pollution.
- Adopted static invertors over DG sets at 140 premises to reduce CO2 and air emissions
- Transitioned to 100% FSC certified paper in our operations.
- Deployed 200 energy efficient 5-Star rated A/C utilizing zero Ozone Depletion Potential R32/R410A refrigerants
- Financed 1,870 EVs, contributing to reduction in CO2 emissions and improved air quality

**SOCIAL**

- Secured pan-India creche tie-ups for all employees
- Financed more than 161k MSMEs and 89k farmers demonstrating our commitment to inclusive growth & financial inclusion.
- 14% of our disbursements in FY26 have been to women borrowers, driving financial inclusion and economic empowerment
- Implemented 19 high-impact CSR projects in Aspirational Districts.
- Certified among Top 25 NBFC by Great Place To Work (2025-26).
- Directly impacted about 1,50,000 lives through various CSR initiatives.

**1** Achieved ISO 27001:2022 Certification for a robust Information Security Management System

Launched "TRINETRA" (IT Command Centre) to strengthen our technology operations and Cybersecurity posture **4**

**2** ESG & CSR committee at the Board level and ESG policy framework approved by Board members

Mandatory training to all employees on POSH, Cybersecurity, and Health & Safety standards **5**

**3** Simulated Cyberattack drills like phishing campaigns to strengthen cybersecurity.

**GOVERNANCE**

Achieved ISO 22301:2019 Certification for comprehensive Business Continuity Management (BCM). **6**



# Corporate Social Responsibility – Key Highlights

**> 16,00,000**

lives impacted through initiatives in the areas of healthcare, livelihoods, environment & others

**> 5,60,000**

trees planted to create carbon sinks, promote afforestation, and create livelihoods

**> 21,000**

tons of waste diverted from entering into landfills and waterbodies with support of local authorities

**1,060**

waterbodies restored to recharge groundwater tables & create storage capacity at surface level

**3,632**

diagnostic camps conducted promoting preventive care for overall health & well-being

**332**

sanitation complex retrofitted making safe sanitation accessible in schools and communities

**198**

patient beds (including OTs) introduced in charitable hospitals for improved reach

**8**

active transport aarogyam kendras – physiotherapy centers for truck drivers

**1,075**

financial literacy workshops conducted

Note: Figures since inception

# CSR: Intervention Themes

## Environment

(Water + Waste + Plantation)



Reviving Depleting Lakes



Building Water Harvesting Structures



Promoting Waste Management



Tree Plantation Drives

## Healthcare

(Preventive + Curative + Capacity)



Physiotherapy for Truck Drivers



Maternal Child Health & Nutrition



Free OPD Services in Rural Areas



Safe Sanitation Complex, WASH

## Literacy & Livelihoods

(Employability Skills + Financial Literacy)



Skill Enhancement Program



Promoting Rural Livelihoods



Financial Literacy Program (physical)



Financial Literacy Program (digital)

# Safe Harbour Statement

Certain statements are included in this release which contain words or phrases, such as 'will', 'aim', 'will likely result', 'believe', 'expect', 'will continue', 'anticipate', 'estimate', 'intend', 'plan', 'contemplate', 'seek to', 'future', 'objective', 'goal', 'project', 'should', 'will pursue' and similar expressions or variations of these expressions, that are 'forward-looking statements'. Actual results may differ materially from those suggested by the forward-looking statements due to certain risks or uncertainties associated with our expectations with respect to, but not limited to, our ability to implement our strategy successfully, the market acceptance of and demand for various services, future levels of our non-performing loans, our growth and expansion, the adequacy of our allowance for credit and investment losses, technological changes, volatility in investment income, our ability to market new products, cash flow projections, the outcome of any legal, tax or regulatory proceedings in India and in other jurisdictions we are or become a party to, the future impact of new accounting standards, our ability to pay dividends, the impact of changes in RBI and other regulations, our ability to roll over our short-term funding sources and our exposure to market and operational risks.

By their nature, certain of the market risk disclosures are only estimates and could be materially different from what may actually occur in the future.

As a result, actual future gains, losses or impact on net income could materially differ from those that have been estimated. In addition, other factors that could cause actual results to differ materially from those estimated by the forward-looking statements contained in this document include, but are not limited to: general economic and political conditions, instability or uncertainty in India and other countries which have an impact on our business activities or investments caused by any factor, including terrorist attack in India, the United States or elsewhere, anti-terrorist or other attacks by the United States, a United States-led coalition or any other country, tensions between India and Pakistan related to the Kashmir region or between India and China, military armament or social unrest in any part of India, the monetary and interest rate policies of the Government of India, natural calamities, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices, the performance of the financial markets in India and globally, changes in Indian and foreign laws and regulations, including tax, accounting and RBI guidelines, changes in competition and the pricing environment in India, and regional or general changes in asset valuations.

None of Company or any of its directors, officers, employees, agents or advisers, or any of their respective affiliates, advisers or representatives, undertake to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise and none of them shall have any liability (in negligence or otherwise) for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection. Further, nothing in this presentation should be construed as constituting legal, business, tax or financial advice or a recommendation regarding the securities. Although Company believes that such forward-looking statements are based on reasonable assumptions, it can give no assurance that such expectations will be met. You are cautioned not to place undue reliance on these forward-looking statements, which are based on current view of Company's management on future events. Forecasts and hypothetical examples are subject to uncertainty and contingencies outside Company's control. Past performance is not a reliable indication of future performance.

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# Thank You

For More Information please contact:  
Email: [investorcommunications@hdbfs.com](mailto:investorcommunications@hdbfs.com)