



Secretarial Department

April 29, 2025

Ref. FEDFINA/ CS/ 08/ 2025-26

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

Subject: Press release

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Press Release on the Financial and Operational performance of the Company for the Quarter and Financial Year ended March 31, 2025.

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

Thanking you,

Yours Truly,

For Fedbank Financial Services Limited

Rajaraman Sundaresan
Company Secretary & Compliance Officer
Mem. No: F3514

Encl – As above

Fedbank Financial Services Limited delivers 29.7% AUM growth in Q4 FY25/FY25 to ₹15,812 Cr

Mumbai, 29th April, 2025: Fedbank Financial Services Limited, a leading retail focused NBFC specializing in Loan Against Property and Gold Loans, announces its financial results for the third Quarter (Q4 FY25/FY25).

Financial Highlights

(₹ Cr)	Q4FY24	Q3FY25	Q4FY25	QoQ	YoY	FY 24	FY 25	YoY
Interest Income	385.4	475.0	495.5	4.3%	28.5%	1,458.0	1,858.6	27.5%
Interest Expenses	173.3	221.3	215.9	-2.4%	24.5%	679.6	853.8	25.6%
Net Interest Income (Core)	212.1	253.7	279.6	10.2%	31.8%	778.3	1,004.9	29.1%
Net Gain on Direct Assignment	-1.6	19.3	3.8	nm	nm	33.7	65.9	95.9%
Net Interest Income	210.5	273.0	283.4	3.8%	34.6%	812.1	1,070.8	31.9%
Other Income	43.9	38.0	38.3	0.8%	-12.8%	131.3	155.2	18.2%
Net Total Income	254.4	311.0	321.7	3.4%	26.4%	943.4	1,226.0	30.0%
Operating Expenses	145.8	177.2	190.4	7.5%	30.6%	549.5	705.9	28.5%
Operating Profit	108.6	133.8	131.2	-1.9%	20.9%	393.9	520.1	32.0%
Credit Cost	17.7	108.8	32.6	-70.1%	83.7%	65.9	216.4	228.6%
Profit Before tax	90.9	25.0	98.7	294.2%	8.6%	328.1	303.8	-7.4%
Tax Expenses	23.2	6.3	27.0	329.4%	16.5%	83.4	78.6	-5.8%
Profit After Tax	67.7	18.8	71.7	282.1%	5.9%	244.7	225.2	-8.0%
Shareholder's Fund	2,260.8	2,464.3	2,547.4	3.4%	12.7%	2,260.8	2,547.4	12.7%
Book Value Per Share (₹)	61.2	66.1	68.3	3.4%	11.7%	61.2	68.3	11.7%

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

- Net Interest income is up 34.6% YoY to ₹283.4 Cr in Q4 FY25.
- Operating Profit grew 20.9% YoY to ₹131.2 Cr in Q4 FY25.
- Profit after tax is up 5.9% YoY to ₹71.7 Cr in Q4 FY25.

(₹ Cn)	Q4FY24	Q3FY25	Q4FY25	QoQ	YoY	FY 24	FY 25	YoY
Asset Under Management	12,192	14,912	15,812	6.0%	29.7%	12,192	15,812	29.7%
Disbursements	4,336	4,395	5,578	26.9%	28.6%	13,579	18,788	38.4%

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

Numbers/Percentages have been rounded-off

- Assets Under Management increased by 29.7% YoY to ₹15,812 Cr in Q4FY25.
- Disbursements for Q4 FY25 came in at ₹5,578 Cr, growth of 28.6% YoY.

Key Financial Ratios

Ratios	Q4FY24	Q3FY25	Q4FY25	QoQ	YoY	FY 24	FY 25	YoY
Cost to Income	57.3%	57.0%	59.2%	222 bps	188 bps	58.2%	57.6%	- 67 bps
Return on Average Assets	2.5%	0.6%	2.2%	162 bps	- 27 bps	2.4%	1.8%	- 57 bps
Return on Average Equity	12.2%	3.1%	11.4%	836 bps	- 79 bps	13.5%	9.4%	- 417 bps
Gross NPA	1.7%	1.8%	2.0%	23 bps	36 bps	1.7%	2.0%	36 bps
Net NPA	1.3%	1.1%	1.2%	19 bps	- 10 bps	1.3%	1.2%	- 10 bps
CRAR	23.5%	21.6%	21.9%	28 bps	- 154 bps	23.5%	21.9%	- 154 bps

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

- Our Gross Stage III increased from 1.8% in Q3 FY25 to 2.0% in Q4 FY25, the Net Stage III came in at 1.2%.
- Credit cost for Q4 FY25 came in at 1%.

Key Operational Information

Operational Information	Q4FY24	Q3FY25	Q4FY25	QoQ	YoY	FY 24	FY 25	YoY
Branches	621	693	694	0.1%	11.8%	621	694	11.8%
Employees	4,298	4,761	4,568	-4.1%	6.3%	13,579	18,788	38.4%

- Branch count increased to 694, spread across 18 states and union territories.

About Fedbank Financial Services Limited:

Fedbank Financial Services Limited, also known as Fedfina, is a Mumbai-based, retail-focused non-banking finance company (NBFC). Fedfina, promoted by Federal Bank Limited, was established in 1995 and received its NBFC license in 2010. Fedfina is a leading retail focused NBFC specializing in Loan Against Property and Gold Loans. The company's operations are built on a collateralized lending model targeting the emerging self-employed customer segment. Fedfina maintains a significant presence across India, extending to 18 states and union territories. As of March 2025, it operates 694 branches, predominantly located in Southern and Western regions of India.

For further details and product portfolio, please visit www.fedfina.com

For details please contact: investor@fedfina.com

Disclaimer:

Certain statements in this document that are not historical facts are forward looking statements. Such forward-looking statements are subject to certain risks and uncertainties like government actions, local, political, or economic developments, technological risks, and many other factors that could cause actual results to differ materially from those contemplated by the relevant forward-looking statements. Fedbank Financial Services Ltd. will not be in any way responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances