

April 29, 2025

Ref. FEDFINA/ CS/ 09 / 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
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Subject: Investor meet Presentation

Dear Sir/Madam,

Further to our earlier intimation of the Investor meet Presentation submitted today, we would like to inform you that there was an inadvertent error in header for one of the charts from the slide Gold Loan: Key Metrics. We have rectified it from AUM Per Branch (in Cr, in the top right corner) to Gold Stock Per Branch (KGs).

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

INVESTOR PRESENTATION
Q4 FY25 / FY 25

EMPOWERING EMERGING INDIA WITH EASY ACCESS TO LOANS



Safe Harbor

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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.

Table Of Content

Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Executive Summary : Q4 FY25

Business

- AUM growth of 29.7% YoY to ₹ 15,812 Cr in Q4 FY25.
- Gold registered an AUM growth of 48.1% YoY to ₹ 5,880 Cr in Q4 FY25.
- Mortgage AUM growth came in at 29.7% YoY to ₹ 8,062 Cr in Q4 FY25.
- Disbursements for Q4 FY25 came in at ₹ 5,578 Cr, growth of 28.6% YoY.

Profitability

- Net Interest income is up 34.6% YoY to ₹ 283.4 Cr in Q4 FY25, led by higher yields (up 79 bps YoY) at 16.8%.
- 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.

Asset Quality & Provisioning

- 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%.

Q4FY25 Result Summary

YoY

QoQ



₹ 15,812 Cr
AUM

29.7%

6.0%



₹ 5,578 Cr
Disbursements

28.6%

26.9%



₹ 71.7 Cr
Profit After Tax

5.9%

282.1%



₹ 2,547 Cr
Shareholder's Funds

12.7 %

3.4%



68.3
Book Value/Sh.

11.7%

3.4%



89.5%
Secured AUM

450 bps

240 bps



₹ 10,269 Cr
Borrowings¹

25.0%

4.8%



21.9%
CRAR

-154 bps

28 bps



694
Branches

73

1



4,568
Employees

6.3%

-4.1%



2.0%
GNPA

36 bps

23 bps



1.2%
NNPA

-10 bps

19 bps



1.0%
Credit Cost²

36 bps

-244 bps



2.2%
RoA

-27 bps

162 bps



11.4%
RoE

-79 bps

836 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

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

FY25 Result Summary

YoY



₹ 15,812 Cr
AUM

29.7%



₹ 18,788 Cr
Disbursements

38.4%



₹ 225.2 Cr
Profit After Tax

-8.0 %



₹ 2,547 Cr
Shareholder's Funds

12.7 %



68.3
Book Value/Sh.

11.7%



89.5%
Secured AUM

450 bps



₹ 10,269 Cr
Borrowings¹

25.0%



21.9%
CRAR

-154 bps



694
Branches

73



4,568
Employees

6.3%



2.0%
GNPA

36 bps



1.2%
NNPA

-10 bps



1.8%
Credit Cost²

112 bps



1.8%
RoA

-57 bps



9.4%
RoE

-417 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

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



Who we are

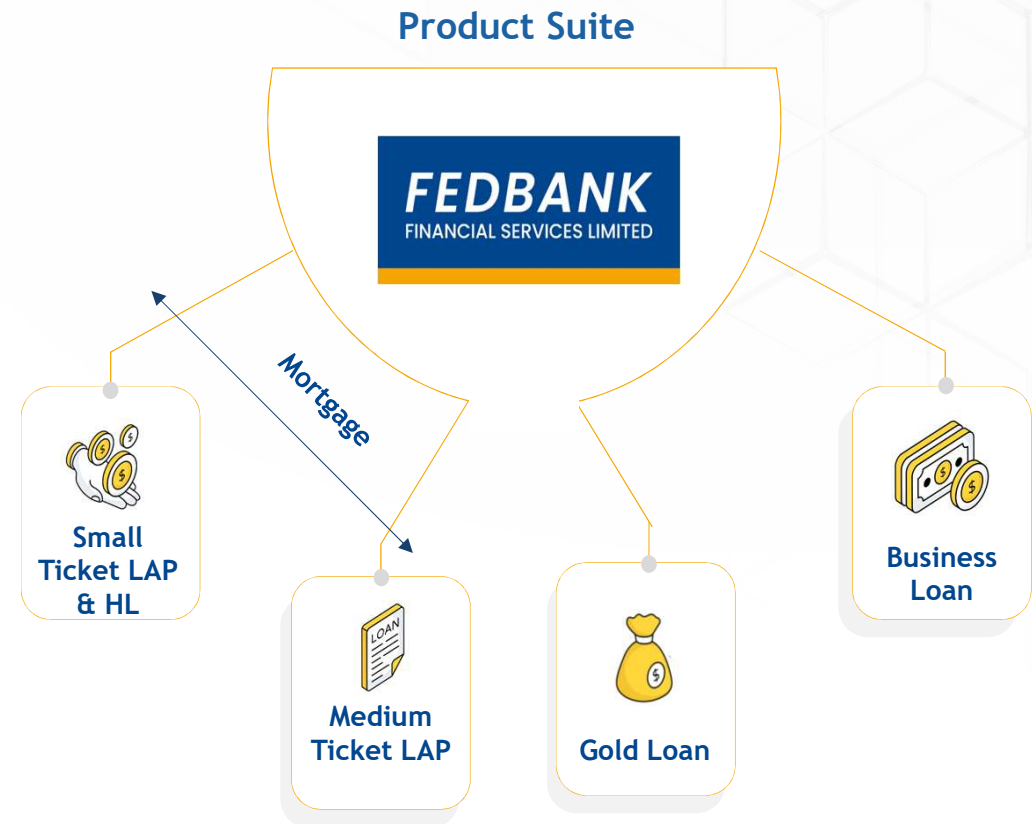
Our Business

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 18 states and union territories.
- **Credit Rating:** Strong AA+/Stable ratings by CARE, India Ratings, and CRISIL.



MSME lender with focused loan against property and gold loans offering

Our Board of Directors



Shyam Srinivasan
Non- Executive Chairman &
Non-Executive Director



K.V.S. Manian
Non-Executive
Nominee Director



Harsh Dugar
Non-Executive
Nominee Director



Maninder Juneja
Non-Executive
Nominee Director



Sunil Gulati
Independent Director



Ramesh Sundararajan
Independent Director



Sonal Dave
Independent Director



Mona Bhide
Independent Director



Muralidharan Rajamani
Independent Director



Parvez Mulla
MD & CEO

Steered by a strong board

Management Team



Parvez Mulla
MD & CEO



C.V. Ganesh
Chief Financial
Officer



Siddharth K
Chief Operating
Officer



Awadhesh Jaiswal
Chief Risk Officer
(Interim)



Anila Rajneesh
Chief Human
Resource Officer



Shardul Kadam
CBO - Mortgage
(Small Ticket)



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

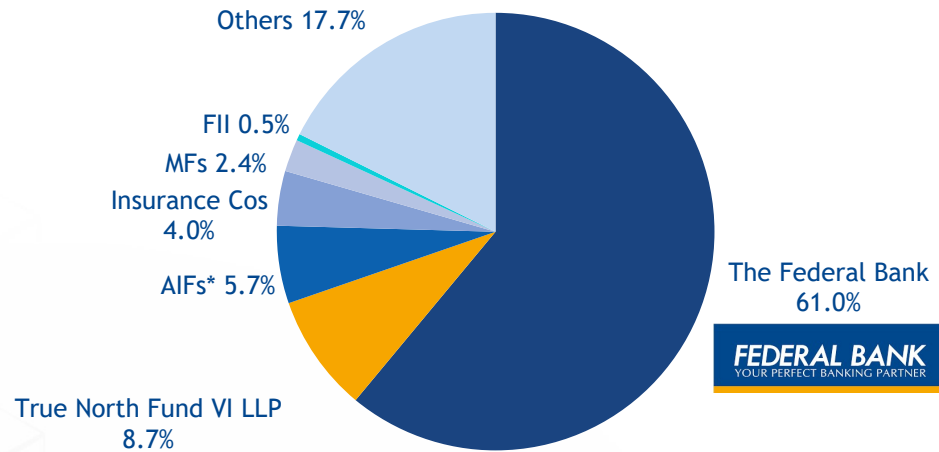


Jagadeesh Rao
CBO - Gold Loan &
Chief Marketing
Officer

Deep domain experience

Shareholding Pattern

Shareholding : 31st Mar 2025



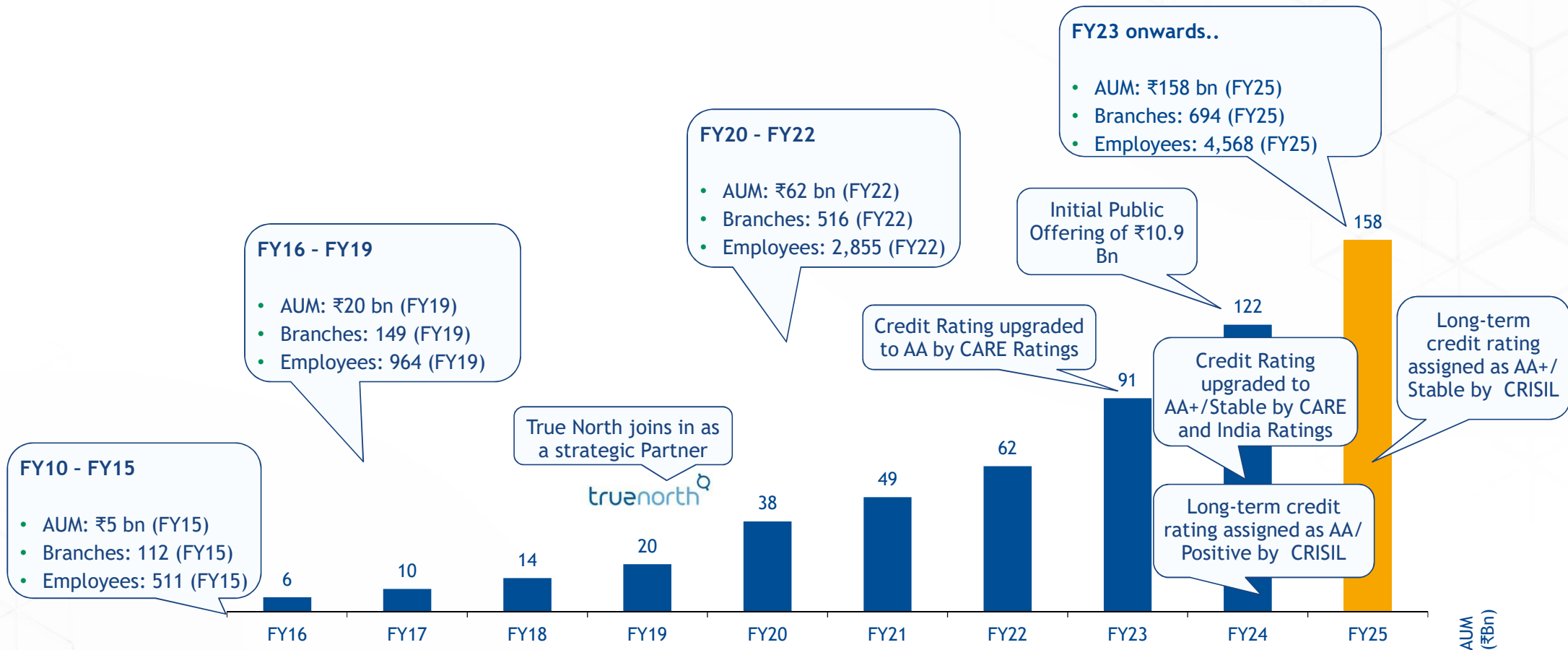
Top Institutional Shareholders : 31st Mar 2025

Investor Details	% Holding
Federal Bank Ltd	61.0
True North Fund VI LLP	8.7
Nuvama Private Investment	2.8
SBI Life Insurance	2.4
Unifi Capital (Blend II and BCAD)	1.9
Bandhan Mutual Fund	1.6
Yasya Investment	1.1
Nippon Mutual Fund	0.8
HDFC Life Insurance	0.7
Tata AIA Life Insurance	0.6

Wide shareholders base

■ PUBLIC
* 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

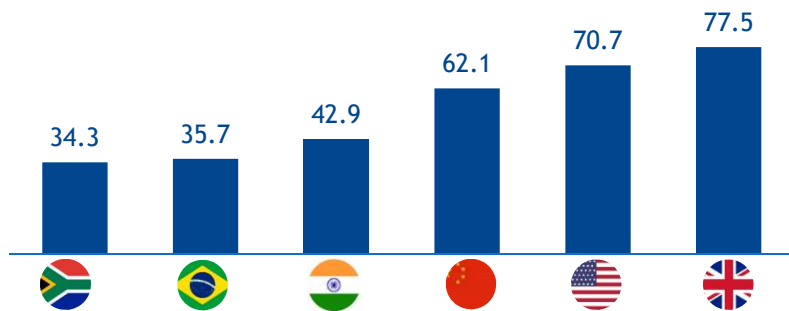
- ✓ Customer Goals
- ✓ Clear Communication
- ✓ Customer Support
- ✓ Seamless Experience

C

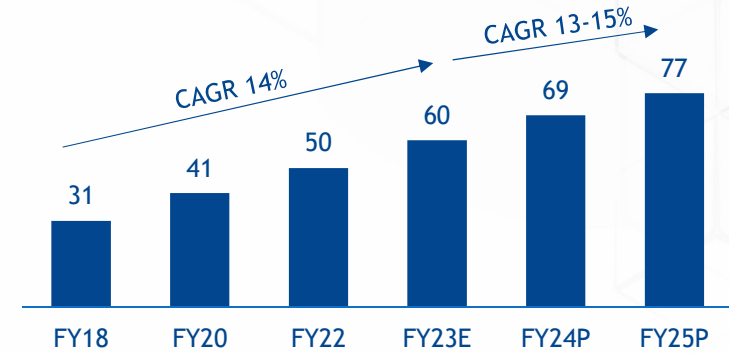
Driven by vision and values

Market

Household credit to GDP ratio (%)¹



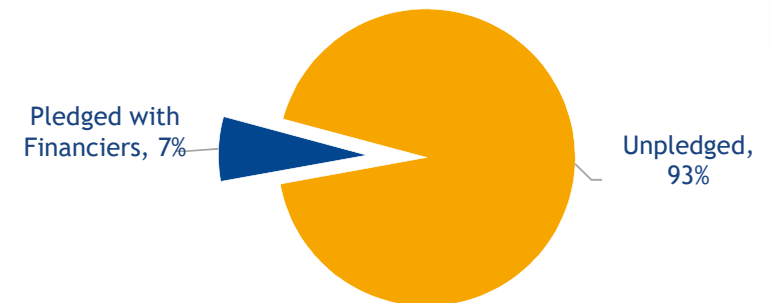
Retail credit growth to continue ²



MSME Credit Addressable Market ³



Household Gold ³



Long runway for growth

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1 : BIS, For June'24. 2: Chart represents Systemic Retail Credit in INR tn. 3: RHP

Our Product Suite

Secured Against Collateral

Category	Mortgage Loans	Gold Loans	Business Loans
AUM (₹Cr) (% of total)	8,062 (51.0%)	5,880 (37.2%)	1,656 (10.5%)
Avg. Ticket Size (₹ Lakh)	30.7	1.8	15.4
Disbursement (₹Cr) & (Origination Yield)	996 (13.4%)	4,580 (19.7 [^] %)	2 (17.7%)
Average LTV (Origination)	52.3%	71.7%	NA
Underwriting	Assessed Income / Income Based	In-house Valuation	Income Based

Focused on collateralized lending

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Mortgage loans include Medium ticket LAP, Small ticket LAP and Housing loans; LTV: loan to value. ^ Portfolio yield : On i-GAAP basis. Above disclosures are for Q4 FY25.





Our Product Suite

Mortgage Loans

Category	Small Ticket LAP and HL	Medium Ticket LAP
AUM (₹Cr) (% of total)	3,668 (23.2%)	4,394 (27.8%)
Avg. Ticket Size (₹ Lakh)	12.7	66.3
Disbursement (₹Cr) & (Origination Yield)	270 (16.1%)	725 (12.3%)
Average LTV (Origination)	51.3%	52.6%
Underwriting	Assessed Income	Income Based

Covering a wide spectrum in the loan against property segment

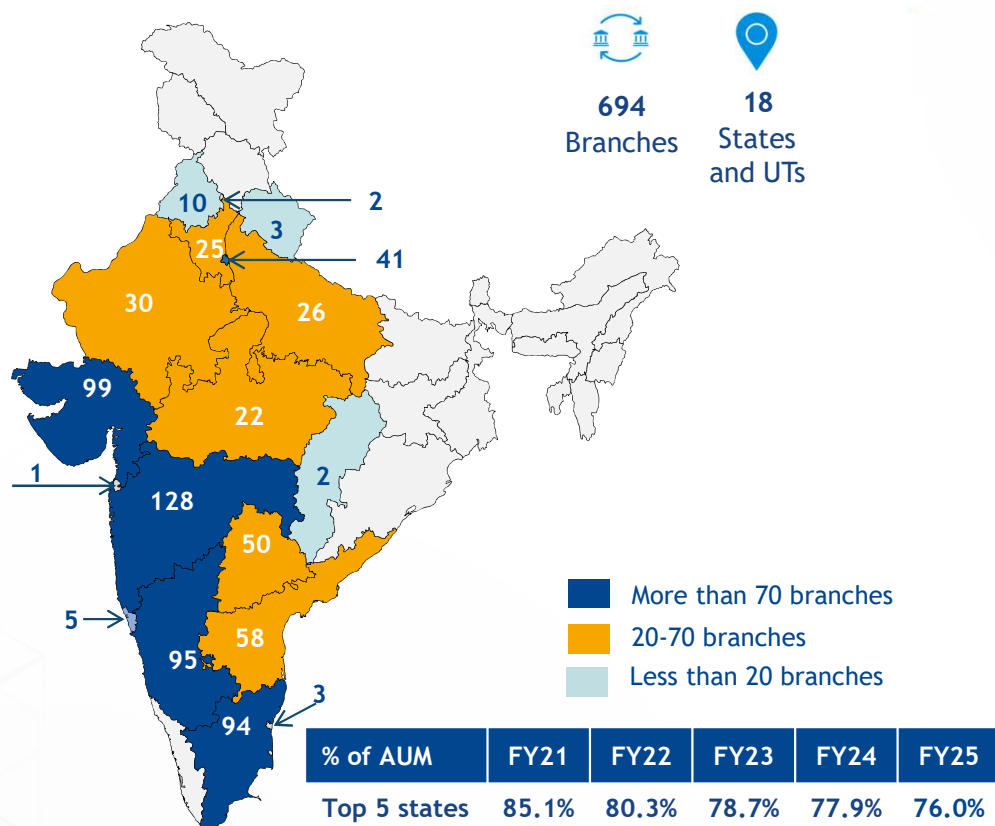
Our Customers

Category	Small Ticket LAP	Medium Ticket LAP	Business Loan	Gold Loan
				
Customer Business	Food and Tea Stall	Retail Trading of Snacks and Savories	Trading and Installation of Industrial Electrical Products	Tailoring
Requirement	Expand his product offering and to renovate the store	Refurbish a few existing outlets and open 2 additional outlets	Purchase of raw materials	Purchase additional sewing machine & renovate the shop
Credit Assessment / Solutions	<ul style="list-style-type: none"> Business understanding Stock count Turnover assessment 	<ul style="list-style-type: none"> Stock count / turnover assessment Field visit and verification of records 	<ul style="list-style-type: none"> Initial assessment of cash-flows Review of its GST returns Business analysis post-Covid 	<ul style="list-style-type: none"> Collateral Verification Quick processing and sanctioning of loan
Sanctioned Amount	₹16 Lacs	₹74.5 Lacs	₹30 Lacs	₹1 Lac
Case LTV	55%	32%	NA	74%

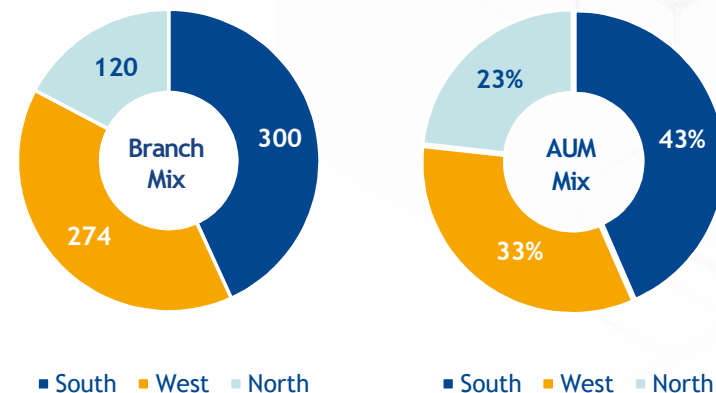
MSME focused customer base

Our Footprints

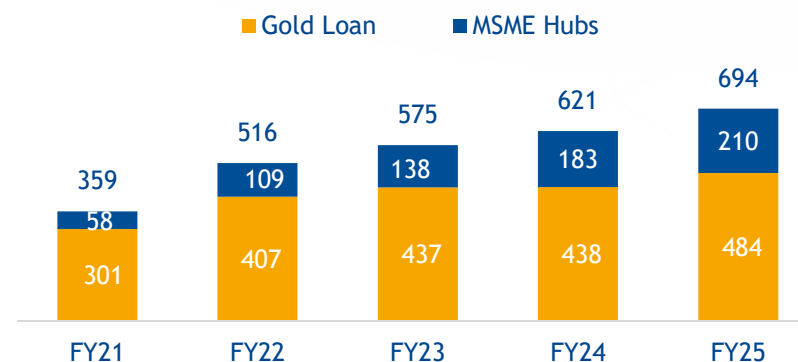
Comprehensive Branch Network



Branch & AUM Mix



Branch Expansion



Large, extensive presence



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

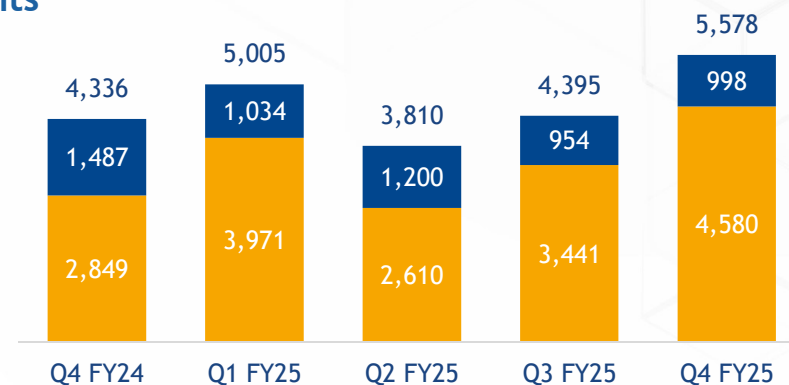
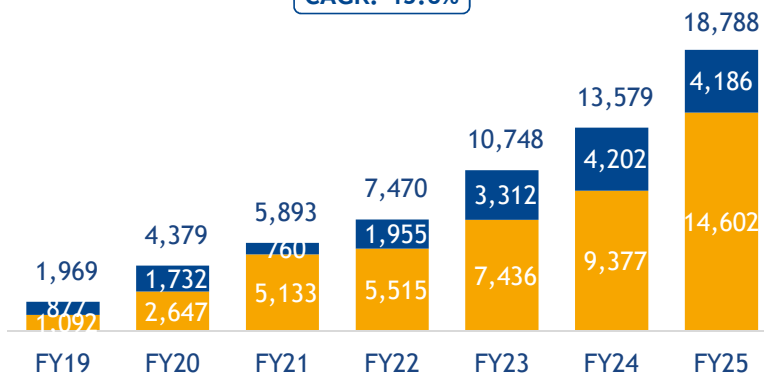
Disbursements & AUM

₹ Cr

CAGR: 45.6%

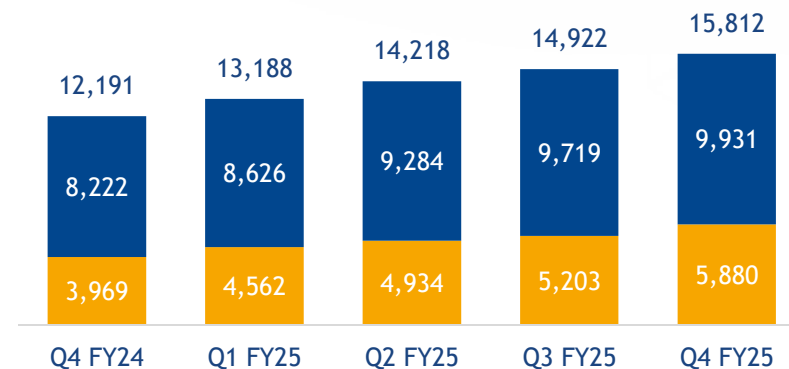
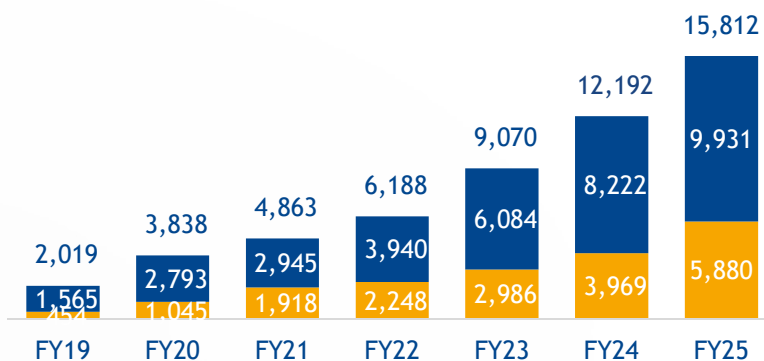
Disbursements

Gold Loan Non- Gold Loan



CAGR: 40.9%

AUM



Twin-engine business profile

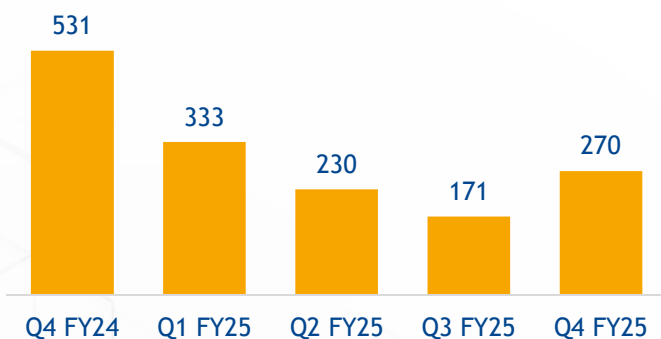
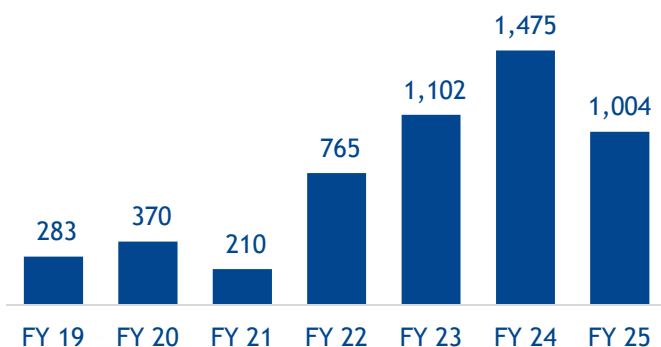
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Previous period numbers have been regrouped / reclassified, wherever considered necessary, to correspond with the presentation

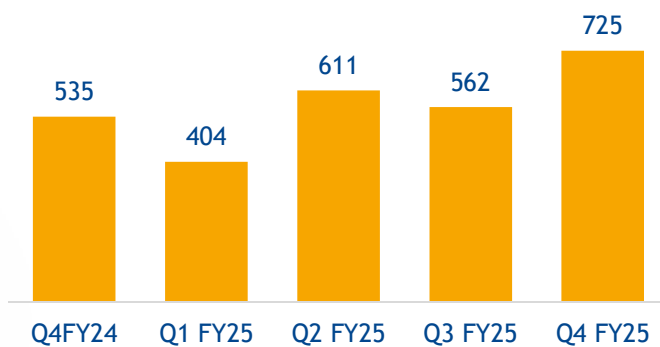
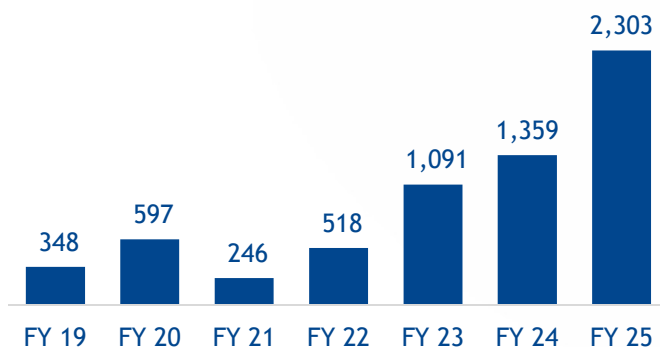
Disbursements

₹ Cr

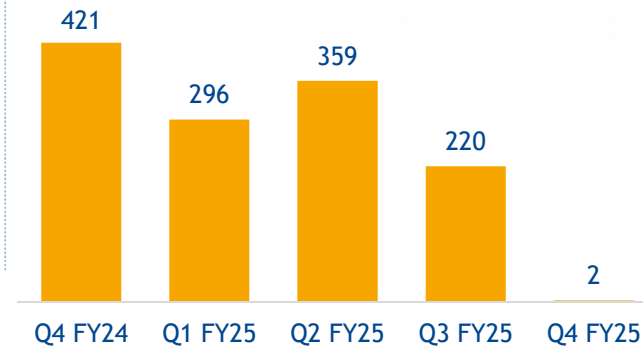
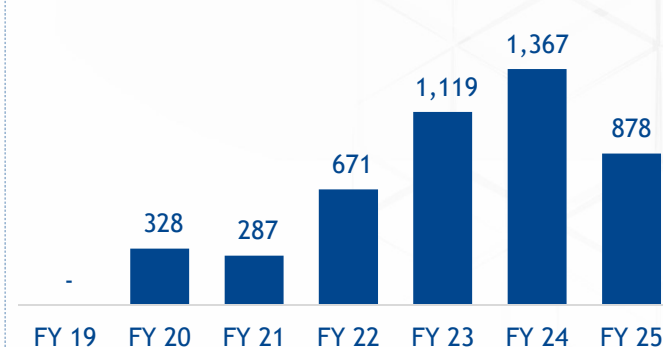
Small Ticket LAP & HL



Medium Ticket LAP



Business Loan

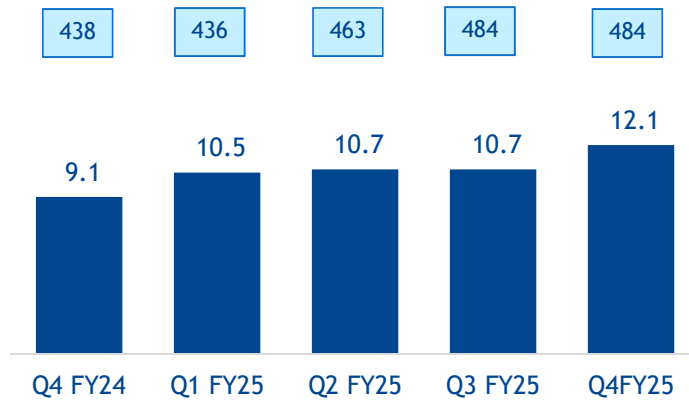


Diverse product base

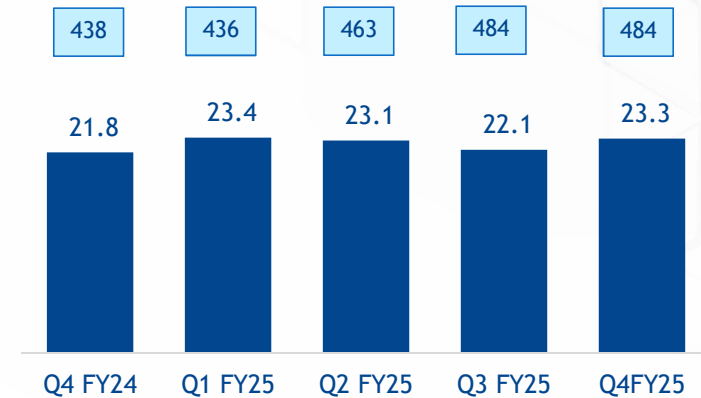
Gold Loan : Key Metrics

Branch Count →

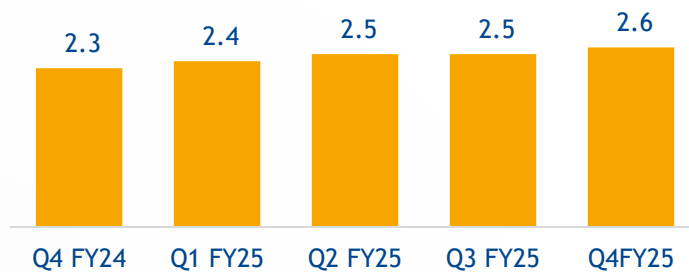
AUM Per Branch (₹Cr)



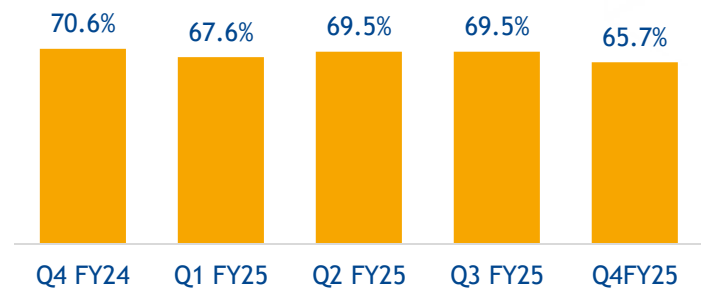
Gold Stock Per Branch (KGs)



Active Customer Base (# Lakh)



LTV : AUM



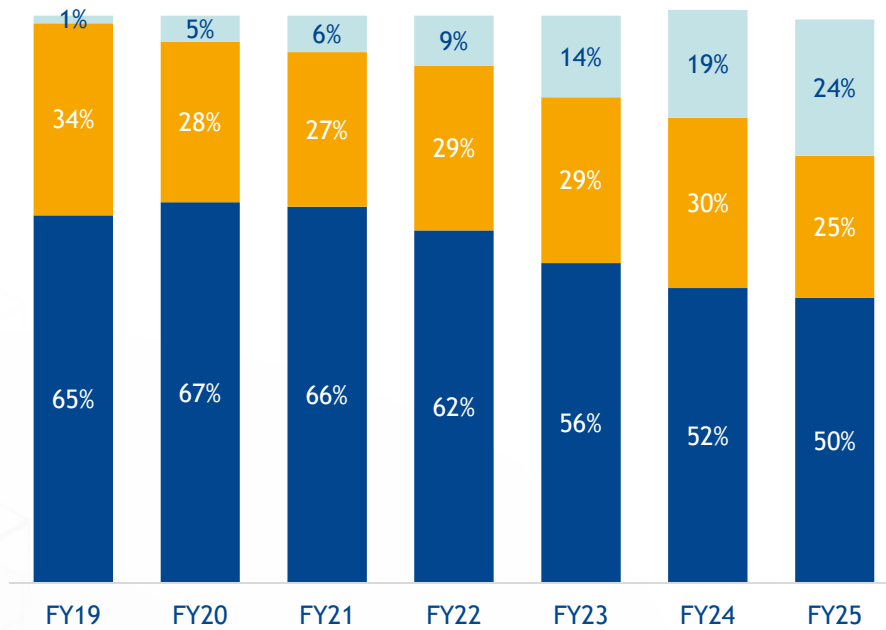
Strong Value Proposition

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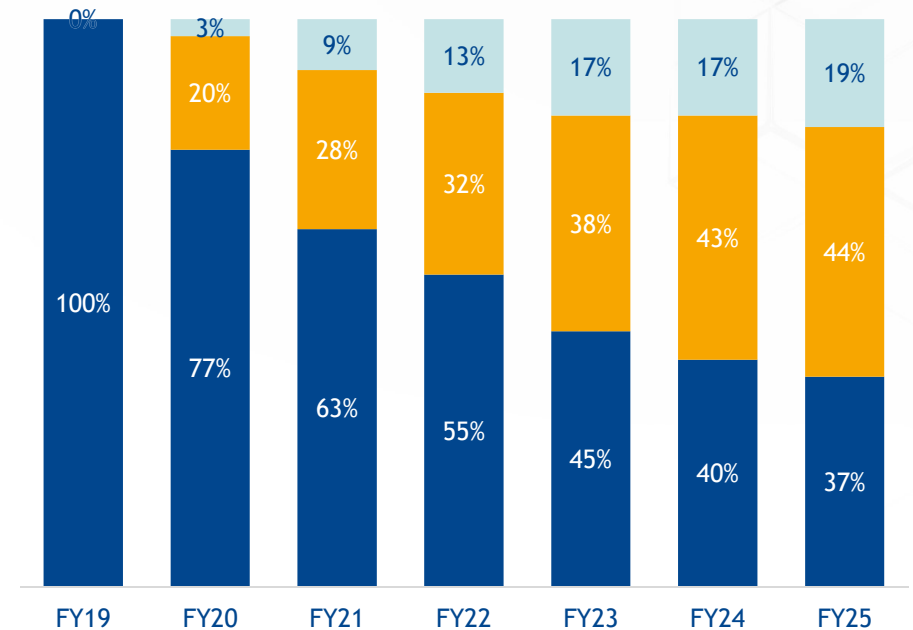
LTV: Loan to value. Previous period numbers have been regrouped / reclassified, wherever considered necessary, to correspond with the presentation

Geographical AUM Mix

Mortgage Loan



Gold Loan



■ South ■ West ■ North

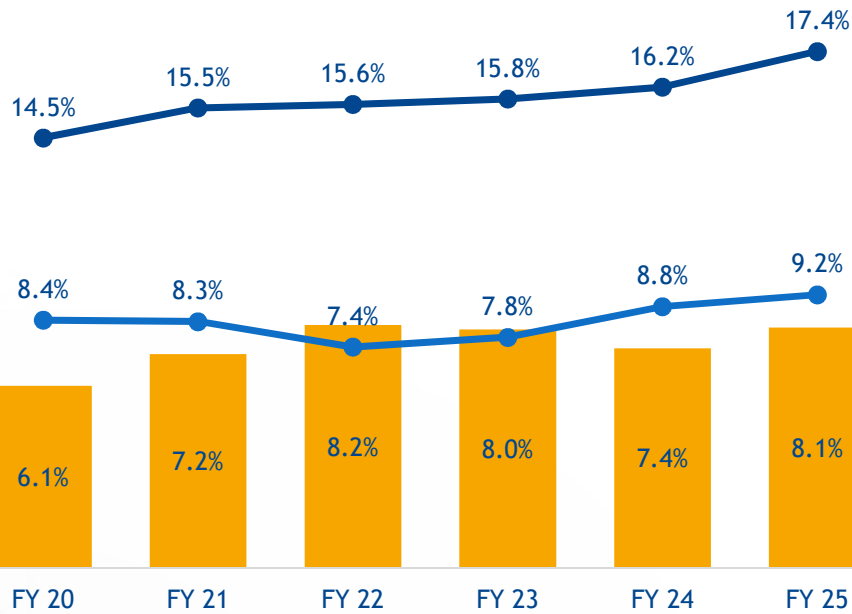
Reducing geographical risk

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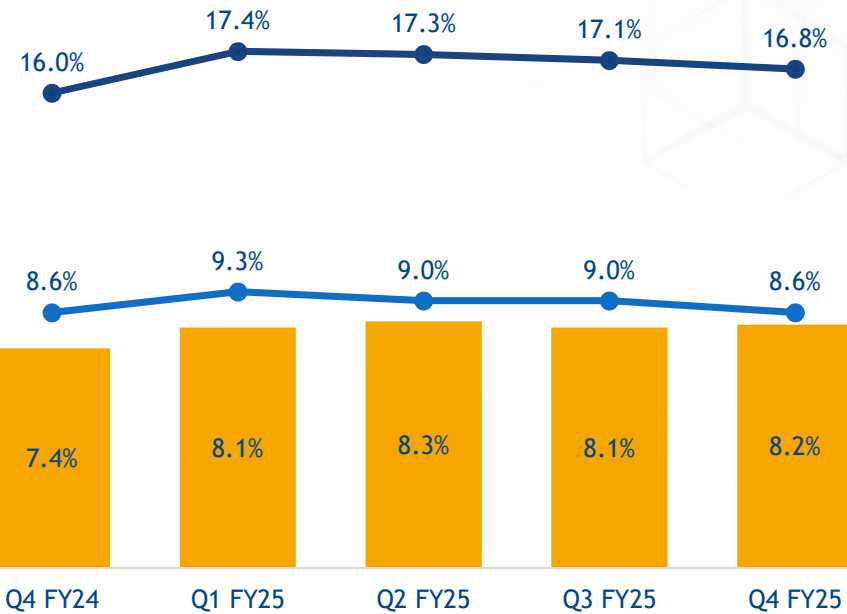
Percentages may not add up to exactly 100% due to rounding. Mortgage Loan includes medium Ticket LAP, Small Ticket LAP and Housing Loans.

Yields, CoB and Spreads

Spreads Yields Cost of Borrowings



Spreads Yields Cost of Borrowings



Spreads improving sequentially

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Ratios above are computed on two point averages .All quarterly numbers are annualized. Previous period numbers have been regrouped / reclassified, wherever considered necessary, to correspond with the presentation

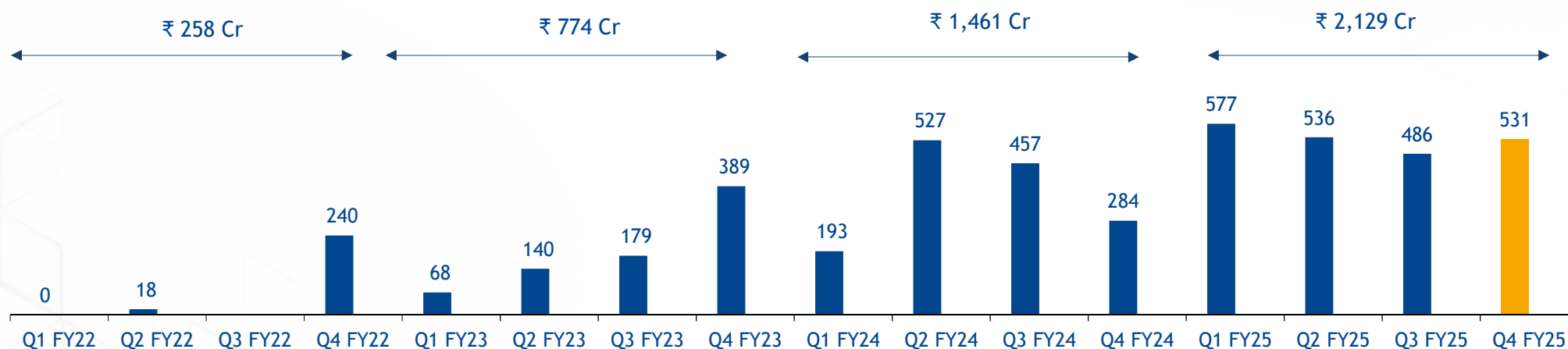
Off-book

₹ Cr

Product	AUM			AUF			Off Book %		
	Q4 FY24	Q3 FY25	Q4 FY25	Q4 FY24	Q3 FY25	Q4 FY25	Q4 FY24	Q3 FY25	Q4 FY25
Mortgage	6,218	7,570	8,062	5,004	5,528	5,654	19.5%	27.0%	29.9%
Gold Loan	3,969	5,203	5,880	3,447	4,328	4,750	13.2%	16.8%	19.2%
Business Loan	1,825	1,920	1,656	1,286	1,366	1,216	29.6%	28.8%	26.6%
Total^	12,192	14,912	15,812	9,916	11,440	11,838	18.7%	23.3%	25.1%

^Total includes accounting adjustments and others

Incremental Sell-down

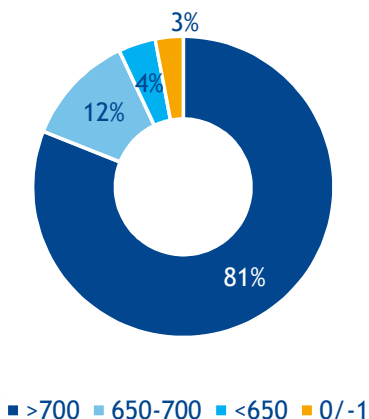


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Previous period numbers have been regrouped / reclassified, wherever considered necessary, to correspond with the presentation

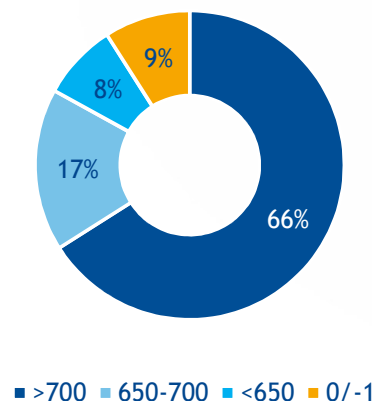
Quality of the Book

~78% AUM from customers with CIBIL >700¹

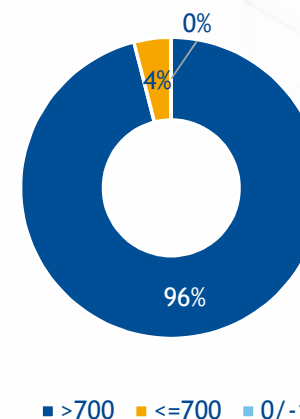
Medium Ticket LAP



Small Ticket LAP & HL



Business Loan



Granular loan book with high quality collateral

89.5%
AUM secured collateral
Either customer property or
Gold

82.3%
Mortgage AUM secured by self
occupied residential/
commercial property

₹ 30.6 Lakh
Average ticket size for Retail
Installment loan ²

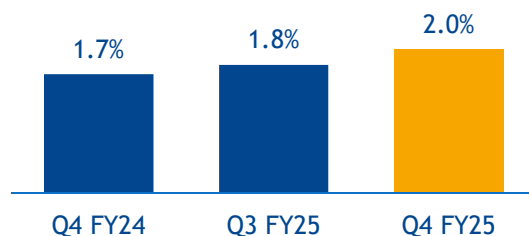
Secured and collateralized lending model

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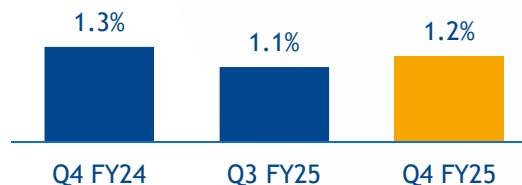
1: Pertains to retail installment loans;. 2: For the loans originated in Q4 FY25. Percentages may not add up to exactly 100% due to rounding

Portfolio Quality Indicators (1/2)

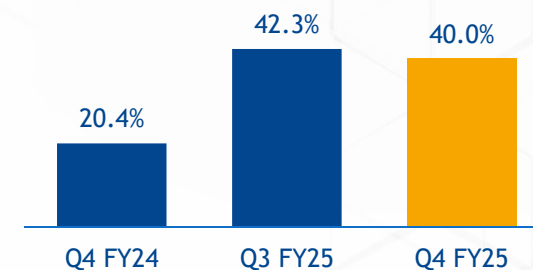
Gross Stage III



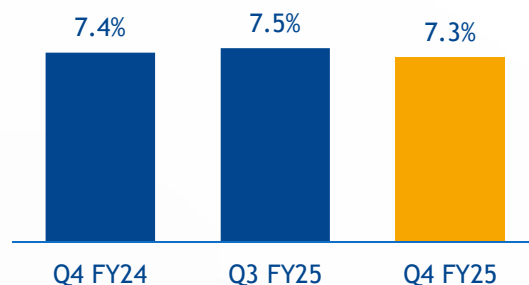
Net Stage III



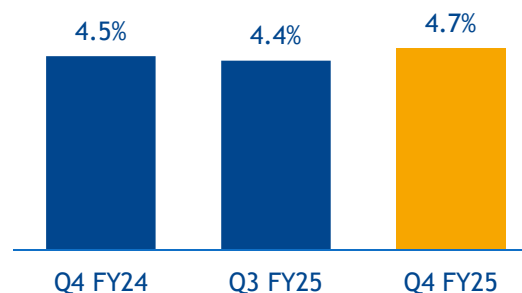
PCR - Stage III



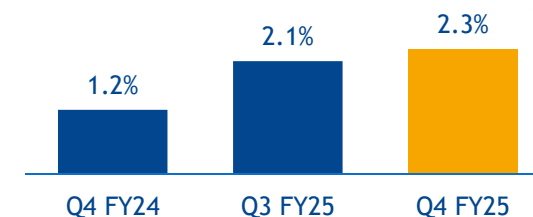
1+ DPD



30+ DPD



ECL Provisions



Strengthening Balance sheet

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

Portfolio Quality Indicators (2/2)

Particulars	Q4FY25				Gross Stage III %			Net Stage III %		
	AUF	Gross Stage III	Net Stage III	PCR (%)	Q4FY24	Q3FY25	Q4FY25	Q4FY24	Q3FY25	Q4FY25
Mortgage	5,654	195.1	102.1	47.7%	2.2%	3.2%	3.4%	1.8%	1.6%	1.9%
Gold Loan	4,750	17.0	13.8	18.6%	0.8%	0.5%	0.4%	0.7%	0.4%	0.3%
Business Loan	1,216	27.2	0.8	97.0%	0.5%	0.8%	2.2%	0.2%	0.3%	0.1%
Total[^]	11,838	238.9	143.4	40.0%	1.7%	1.8%	2.0%	1.3%	1.1%	1.2%

Strengthening balance sheet

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[^]Total includes accounting adjustments & others. Previous period numbers have been regrouped / reclassified, wherever considered necessary, to correspond with the presentation.

Expected Credit Loss

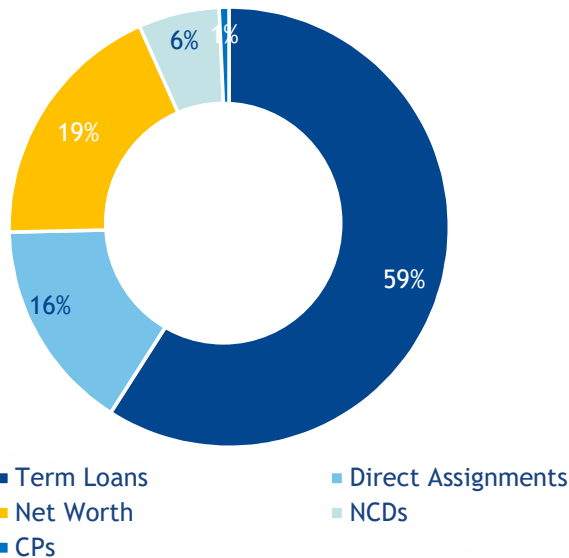
Particulars	Q4 FY24	Q3 FY25	Q4 FY25
Gross Stage 1			
Assets	9,316	10,805	11,107
% of total loan assets	93.9%	94.4%	93.8%
ECL provision	40.3	72.7	69.6
ECL provision % of assets	0.2%	0.3%	0.3%
Gross Stage 2			
Assets	436	431	493
% of total loan assets	4.4%	3.8%	4.2%
ECL provision	41.7	75.9	83.0
ECL provision % of assets	9.6%	12.8%	12.3%
Gross Stage 3			
Assets	165	205	239
% of total loan assets	1.7%	1.8%	2.0%
ECL provision	33.5	96.1	122.6
ECL provision % of assets	20.4%	42.3%	40.0%
Total assets	9,916	11,440	11,838
Total ECL provision	115.5	244.6	275.2
Total ECL provision % of total assets	1.2%	2.1%	2.3%

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

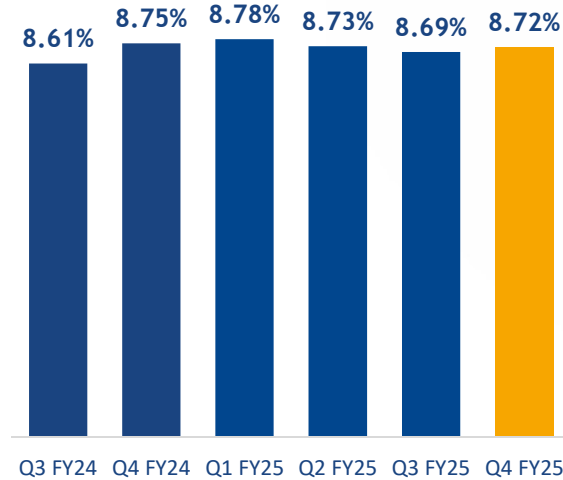
Funding Profile

₹ Cr

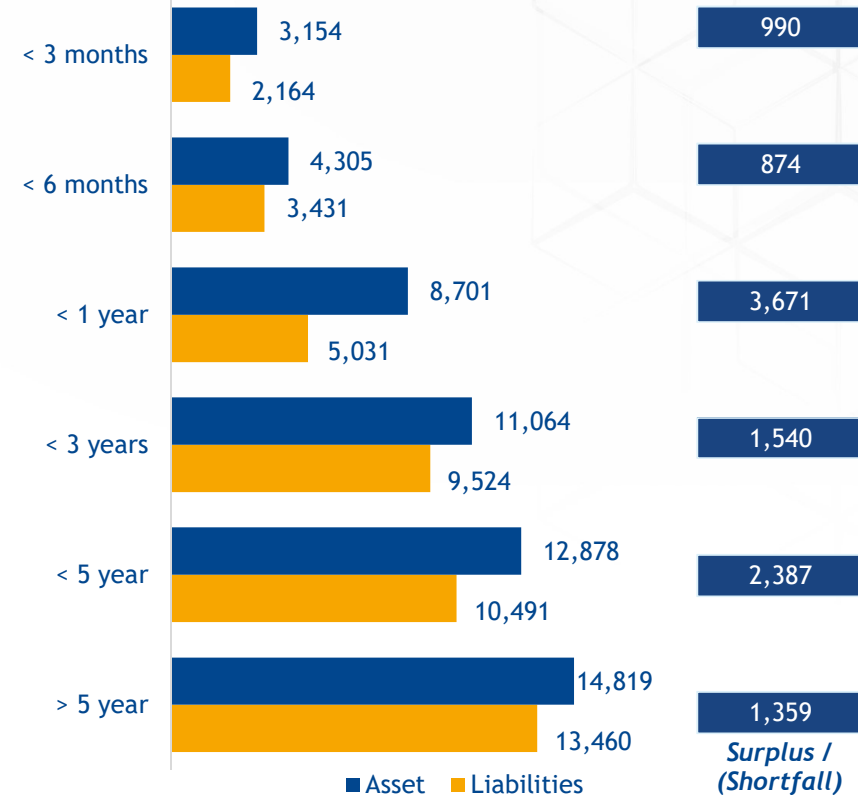
Funding Profile



Daily Average Cost of Borrowing*



ALM Position as on 31st Mar 2025 (Cumulative)



Credit Rating

CRISIL
AA+/Stable

CARE
AA+/Stable

India Ratings
AA+/ stable

Short Term A1+
(Reaffirmed)

Multiple sources of borrowings with strong credit rating

PUBLIC

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



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Financials

Particulars	Q4 FY24	Q3 FY25	Q4 FY25	QoQ	YoY	FY 24	FY 25	YoY
Operational Information								
Branches (#)	621	693	694	0.1%	11.8%	621	694	11.8%
Disbursements	4,336	4,395	5,578	26.9%	28.6%	13,579	18,788	38.4%
AUM	12,192	14,922	15,812	6.0%	29.7%	12,192	15,812	29.7%
Employees (#)	4,298	4,761	4,568	-4.1%	6.3%	4,298	4,568	6.3%
Financial Information								
Total Income	427.7	532.2	537.5	1.0%	25.7%	1,623.0	2,079.8	28.1%
Interest Expenses	173.3	221.3	215.9	-2.4%	24.5%	679.6	853.8	25.6%
Net Interest Income	210.5	273.0	283.4	3.8%	34.6%	812.1	1,070.8	31.9%
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%
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%
Ratios								
Cost to Income	57.3%	57.0%	59.2%	222 bps	188 bps	58.2%	57.6%	- 67 bps
Return on Average Total Assets	2.5%	0.6%	2.2%	162 bps	- 27 bps	2.4%	1.8%	- 57 bps
Return on Average Total Equity	12.2%	3.1%	11.4%	836 bps	- 79 bps	13.5%	9.4%	- 417 bps
Gross Stage 3 assets / Gross NPA	1.7%	1.8%	2.0%	23 bps	36 bps	1.7%	2.0%	36 bps
Net Stage 3 assets / 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

Balance Sheet

Balance Sheet	Q4 FY24	Q3FY25	Q4FY25	QoQ	YoY
Assets					
Cash & Cash Equivalents & Other bank Balance	186	421	835		
Loans	9,822	11,263	11,646		
Investments	751	590	404		
Other Financial Assets & Receivables	177	131	107		
Non-Financial Assets	202	242	258		
Total Assets	11,138	12,648	13,250	4.8%	19.0%
Liabilities & Equity					
Share Capital	369	373	373		
Reserves & Surplus	1,891	2,092	2,175		
Shareholder's Fund	2,261	2,464	2,547	3.4%	12.7%
Borrowings	8,215	9,800	10,269		
Other Liabilities and Provisions	662	384	434		
Total Liabilities & Equity	11,138	12,648	13,250	4.8%	19.0%

Profit & Loss Statement

Profit & Loss Statement	Q4 FY24	Q3 FY25	Q4 FY25	QoQ	YoY	FY 24	FY 25	YoY
Interest Income	385.4	475.0	495.5			1,458.0	1,858.6	
Interest Expenses	173.3	221.3	215.9			679.6	853.8	
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			33.7	65.9	
Net Interest Income	210.5	273.0	283.4			812.1	1,070.8	
Other Income	43.9	38.0	38.3			131.3	155.2	
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			549.5	705.9	
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			65.9	216.4	
Profit Before Tax	90.9	25.0	98.7			328.1	303.8	
Tax Expense	23.2	6.3	27.0			83.4	78.6	
Profit After Tax	67.7	18.8	71.7	282.1%	5.9%	244.7	225.2	-8.0%

RoA Tree

RoA Tree	Q4 FY24	Q3 FY25	Q4 FY25	FY 24	FY 25
Interest Income / Average total assets	14.2%	15.0%	15.3%	14.4%	15.2%
Interest Expenses / Average total assets	6.4%	7.0%	6.7%	6.7%	7.0%
Net Interest Income (Core) / Average total assets	7.8%	8.0%	8.6%	7.7%	8.2%
Net Gain on DA / Average total Assets	-0.1%	0.6%	0.1%	0.3%	0.5%
Net Interest Income / Average total Assets	7.7%	8.6%	8.8%	8.0%	8.8%
Other Income / Average total assets	1.6%	1.2%	1.2%	1.3%	1.3%
Net Total Income / Average total assets	9.3%	9.8%	9.9%	9.3%	10.1%
Operating Expenses / Average total assets	5.4%	5.6%	5.9%	5.4%	5.8%
Operating Profit / Average total assets	4.0%	4.2%	4.1%	3.9%	4.3%
Credit Cost / Average total assets	0.7%	3.4%	1.0%	0.7%	1.8%
Profit before tax / Average total assets	3.3%	0.8%	3.0%	3.2%	2.5%
Tax expense / Average total assets	0.9%	0.2%	0.8%	0.8%	0.6%
Profit after tax on Average total assets	2.5%	0.6%	2.2%	2.4%	1.8%
Average total assets / Average Shareholders' Fund	4.9	5.2	5.2	5.6	5.2
Profit after tax on Average Shareholders' Fund (ROE)	12.2%	3.1%	11.4%	13.5%	9.4%
Interest earning assets as % of total assets	96.6%	97.0%	97.3%	96.6%	97.3%
Interest bearing liabilities as % of total liabilities	73.8%	77.5%	77.5%	73.8%	77.5%

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



Who we are


Our Business

Financial Performance

Technology, Digital, ESG & CSR

Technology Landscape


Origination

- Fully Integrated API stack : OCR, KYC Validation, Aadhaar Vault
- 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 and end points.

Customer Service

- Ubiquitous presence in digital universe - web, phone, portal, app and social media.

- Hindi Conversational Chatbot on Portals and Whatsapp
- Cloud Telephony with AI/ML servicing capability

- Elevating Customer Centricity Through a Comprehensive Array of Nine Innovative login solutions



API



Security Layer



Cloud Services



Web Application



Data/ Presentation



Regulatory



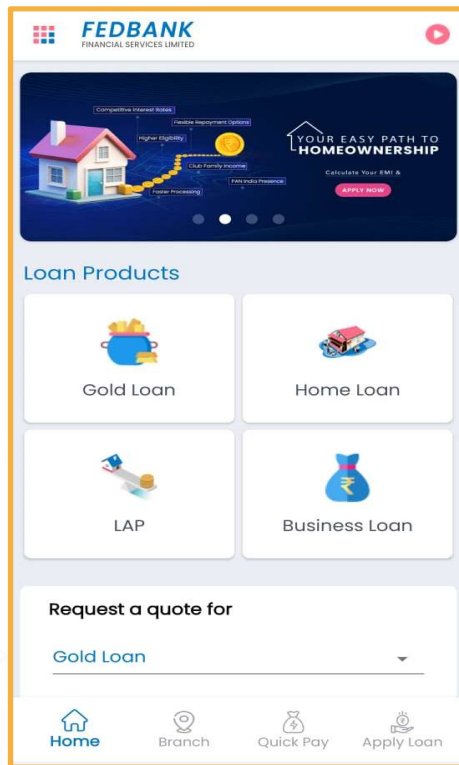
Monitoring



Technology at the core of all operations

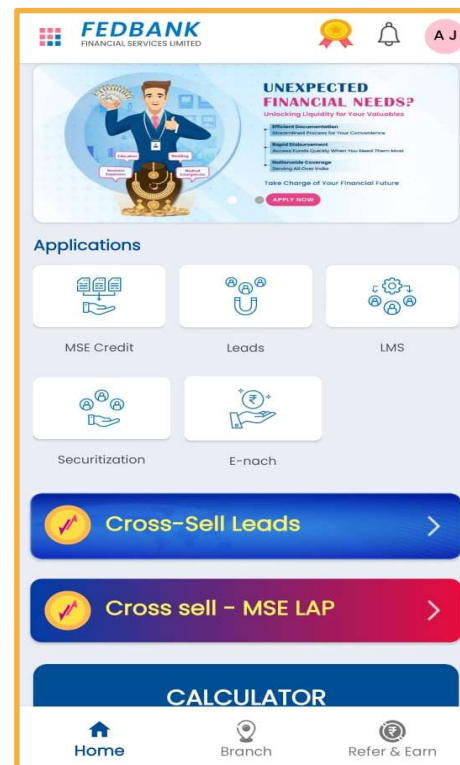
Digital Landscape

Fedfina Loans



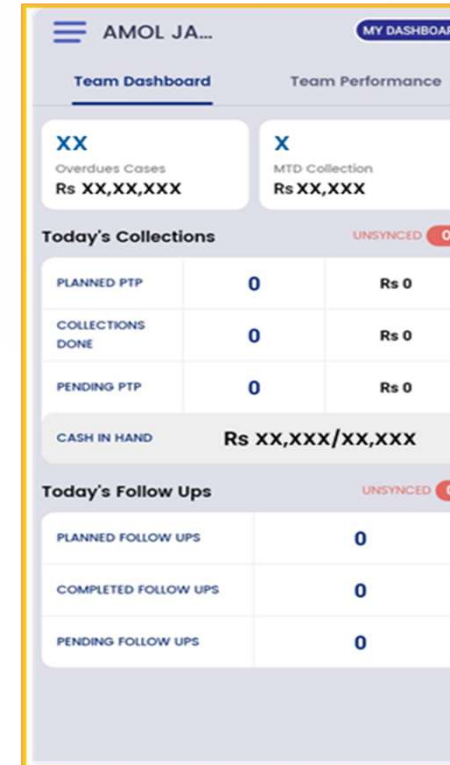
Customer Acquisition & Servicing

Fedfina Lite



Employee Productivity

Fedfina Collect



Collection Management

10 Lakh+ Downloads

75% Digital Registration

64% Digital Payments



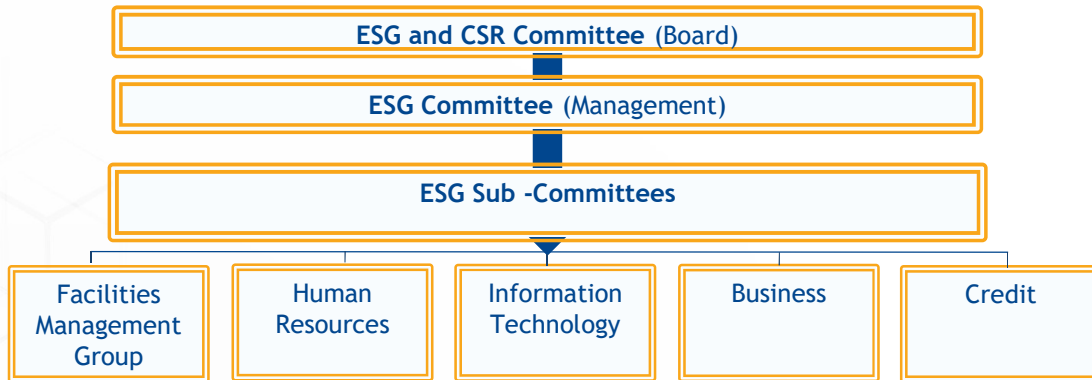
Well established digital presence

ESG

ESG : Framework

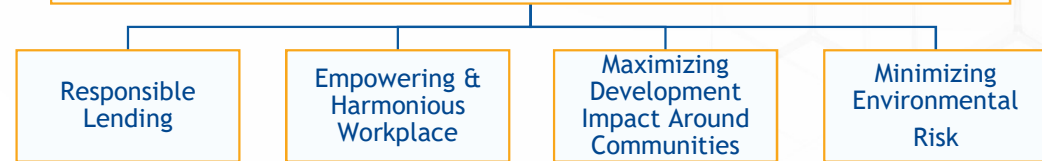


ESG : Structure



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

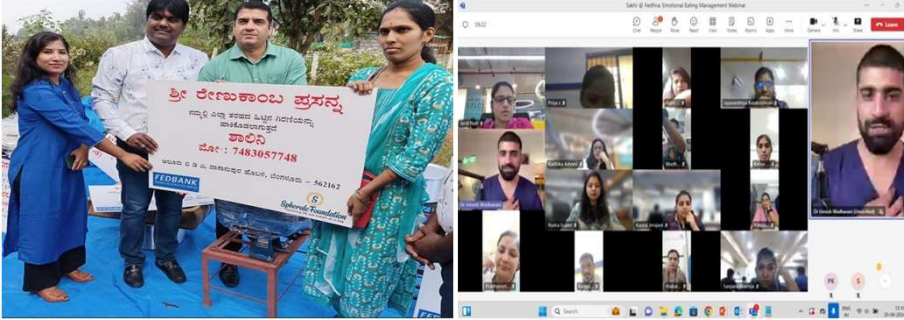


Minimizing Environmental Risk

- **Digitalization & Paper Reduction** : Saved over 6 lakh sheets of paper
- **Green Building Initiative**: Transitioned to a energy-efficient green building
- **Energy-efficient LED Lighting** :Upgrading all branches with LED lighting

An organization with a purpose

Making a Change



Umeed

Fedbank Financial Services Ltd., in partnership with sephrule Foundation, has launched the CSR initiatives Umeed, empowering over 700 women across six states with financial support to start and grow their businesses.

Sakhi

Sakhi is a initiative, serving as a support group that empowers women with essential professional and personal skills. It offers a platform for women to openly discuss and navigate the challenges they encounter



Minimizing Environmental Risk

We've adopted an approach by going digital, cutting paper use, shifted to green building and installing energy- efficient Led lighting- reducing our environmental impact and promoting sustainability

Compassion Wardrobe

The Compassion Wardrobe campaign, organized by Fedbank Financial Services Ltd, was a donation drive to support underprivileged individuals.

An organization with a purpose



THANK YOU

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www.fedfina.com

