



January 24, 2024

Ref. FEDFINA/ CS/ 216/ 2024-25

<p>The Manager Listing Department The National Stock Exchange of India Limited Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051</p> <p>SYMBOL - FEDFINA</p>	<p>The Manager Department of Corporate Services BSE Limited Phiroze Jeejeebhoy Towers, Floor 25, Dalal Street, Mumbai – 400 001</p> <p>Scrip code: 544027</p>
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Re: Scrip Code: 544027, Symbol: FEDFINA

Subject: Investor meet Presentation

Dear Sir/Madam,

Further to our letter dated January 21, 2025 intimating scheduled 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 for the third quarter ended December 31, 2024.

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

FEDBANK FINANCIAL SERVICES

INVESTOR PRESENTATION
Q3 FY25

EMPOWERING EMERGING INDIA WITH EASY ACCESS TO LOANS



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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.

Table Of Content



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Executive Summary : Q3 FY25

Business

- AUM growth of 39.3% YoY to ₹ 14,922 Cr.
- Gold loans registered an AUM growth of 52.9% YoY to ₹ 5,203 Cr, taking the overall AUM mix to 34.9%.
- Growth in Mortgage AUM came in at 38.6% YoY to ₹ 7,581 Cr.
- Disbursal growth of 31.4% YoY to ₹ 4,395 Cr, led by healthy accretion in gold loans (up 54.7% YoY) to ₹ 3,441 Cr.

Profitability

- Net Interest income is up 31.0% YoY to ₹ 283.8 Cr, led by higher yields (up 20 bps YoY) at 17.5%.
- Operating Profit growth of 30.9% YoY to ₹ 144.6 Cr, led by improving spreads (up 16 bps QoQ) at 8.5%.
- Profit after tax is down 71.3% YoY to ₹ 18.8 Cr, on account of prudent provisioning done to strengthen the balance sheet.

Asset Quality and Provisioning

- Our small mortgage business has seen elevated level of delinquencies.
- The credit cost for the quarter stood at 4.2% (annualized), on account of one-time provisioning,
- In order to fortify the balance sheet, the company has prudently taken a one-time provision of ₹ 75 Cr,
 - To shore up provisions on NPAs in mortgages and the construction finance business (discontinued) ₹ 57 Cr
 - In addition to this the company has also taken a management overlay to the tune of ₹ 18 Cr.
- In Q3, gross stage III remained largely stable at 1.9%, while net Stage III, on account of provisioning, now stands at 1.0%.

Small Mortgage : Update

- Small Mortgage business facing short term challenges on account of the following,
 - Elevated delinquencies in select pockets,
 - Collection infrastructure lagging growth in certain out-reach locations,
 - Delayed realization in deeper bucket NPAs

- Addressing holistically from sales, risk, collections and provisioning perspective,
 - Appointed a new Chief business officer (CBO) for the Small mortgage business,
 - On-boarded dedicated collection head and team strengthening in process,
 - Policy norms tightened around geo-limits, income assessment and bureau parameters,
 - Migrated to new loan origination system (Sales Force) and system BRE to further strengthen credit selection,
 - Prudent provisioning done for deeper bucket NPAs and elevated delinquencies

Q3FY25 Result Summary

YoY

QoQ



₹ 14,922 Cr
AUM

39.3%

5.0%



₹ 4,395 Cr
Disbursements

31.4%

15.3%



₹ 18.8 Cr
Profit After Tax ³

-71.3 %

-71.0%



₹ 2,464 Cr
Shareholder's Funds

13.9 %

2.6 %



66.1
Book Value/Sh.

12.8%

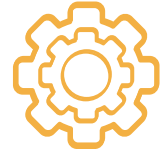
2.4%



87.1%
Secured AUM

266 bps

72 bps



₹ 9,800 Cr
Borrowings¹

22.7%

-0.3%



21.6%
CRAR

-415 bps

24 bps



693
Branches

84

28



4,761
Employees

15.2%

0.4%



1.9%
GNPA

-31 bps

1 bps



1.0%
NNPA

-62 bps

-43 bps



4.2%
Credit Cost^{2,3}

317 bps

274 bps



0.6%
RoA ³

-193 bps

-150 bps



3.1%
RoE ³

-1121 bps

-785 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 AUF

³ Impacted by a one-time credit provision of ₹ 75 Cr



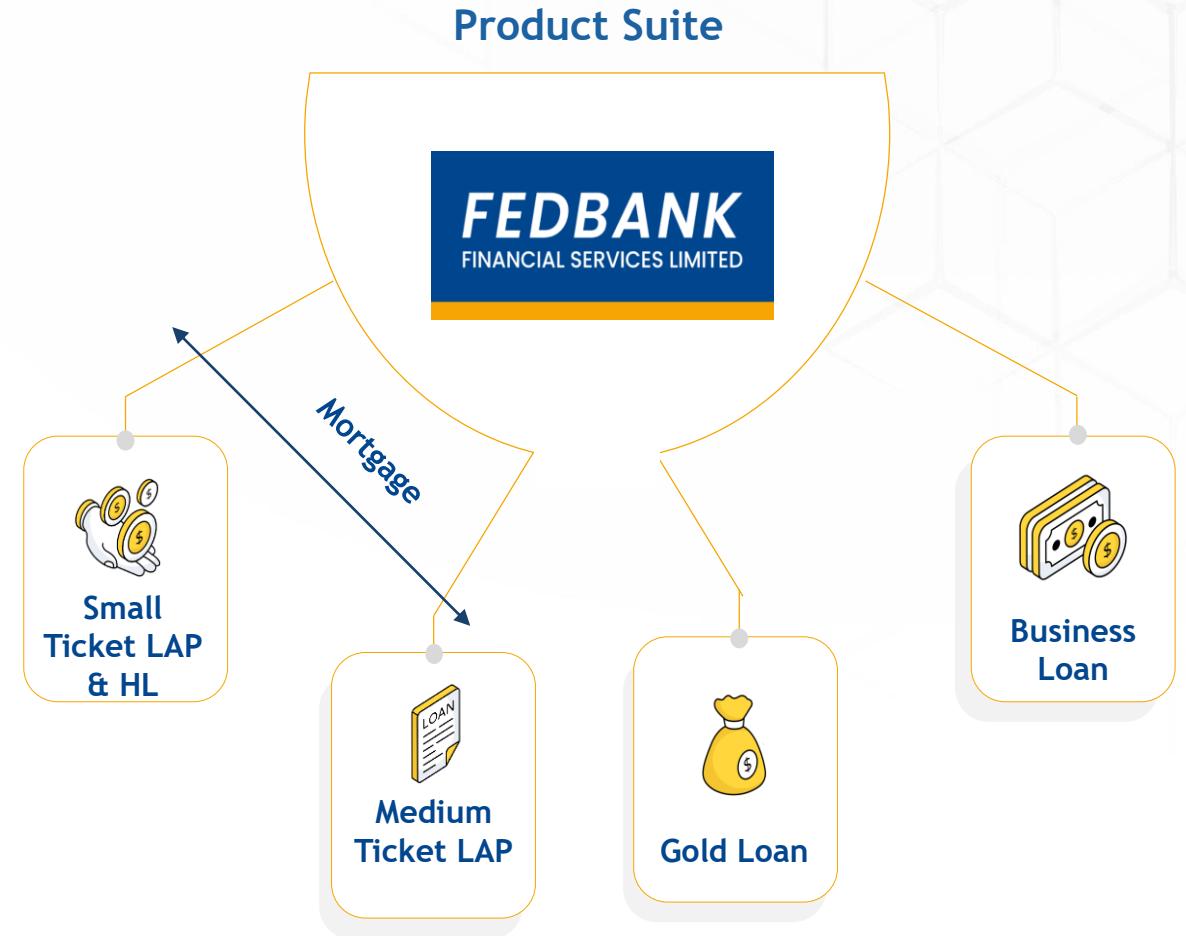
Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

- **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



Gauri Shah
Independent Director



Ramesh Sundararajan
Independent Director



Sonal Dave
Independent Director



Mona Bhide
Additional Director
(in the capacity of 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)



Jagadeesh Rao
CBO - Gold Loan

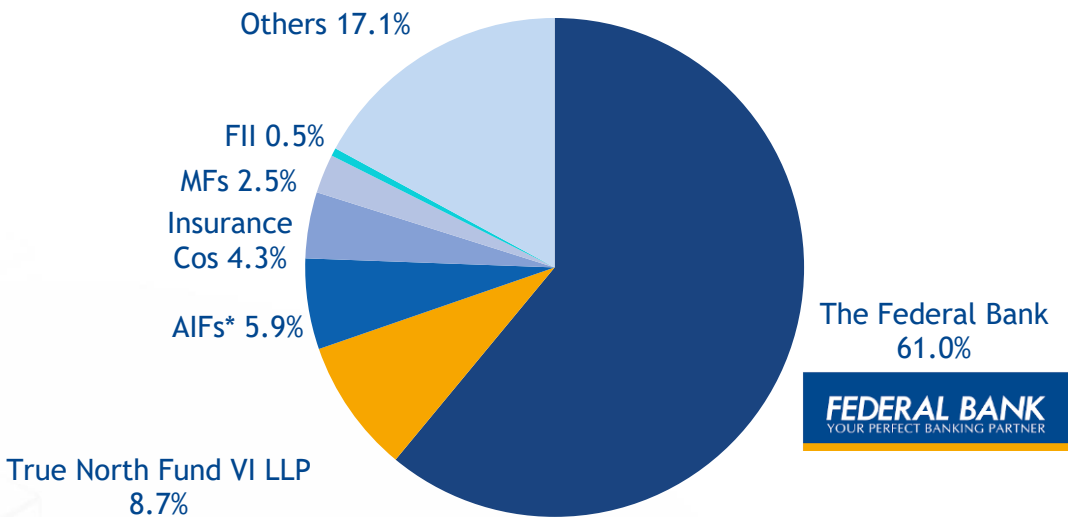


Ramchandrar
CBO - Business
Loan

Deep domain experience

Shareholding Pattern

Shareholding : 31st Dec 2024



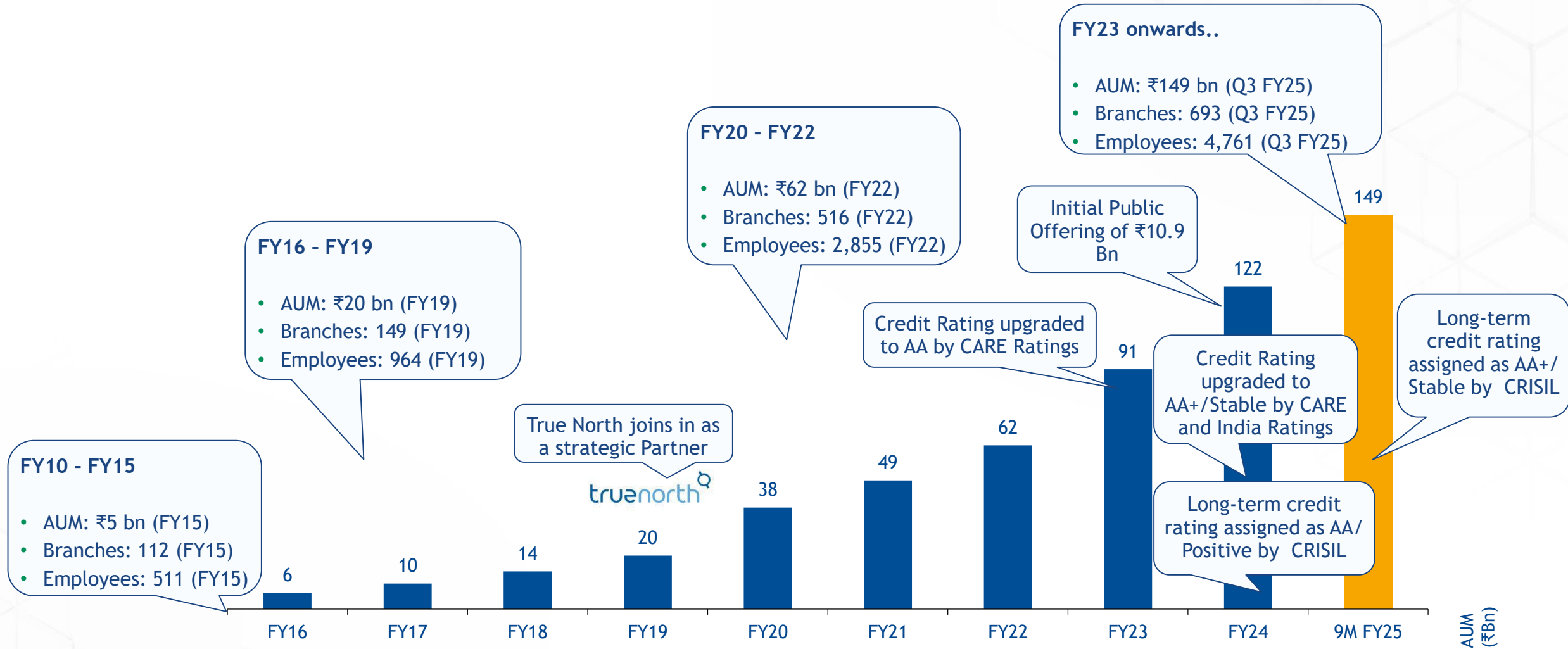
Top Institutional Shareholders : 31st Dec 2024

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)	1.8
Bandhan Mutual Fund	1.5
Yasya Investment	1.1
Nippon Mutual Fund	0.9
HDFC Life Insurance	0.7
Star Union Dai-ichi Life Insurance	0.6
Tata AIA Life Insurance	0.6

Wide shareholders base

* Excludes True North Fund VI LLP

Our Growth Journey



Strong growth trajectory over the years of operations

Our Vision & Values

Vision

Empower Emerging India with Easy Access to Loans

Values

Execution Excellence

- ✓ Clear Objectives
- ✓ Resource Optimization
- ✓ Adaptability
- ✓ Continuous Improvement

E

People Focus

- ✓ Empowerment
- ✓ Development Opportunities
- ✓ Recognition and Rewards
- ✓ Work-Life Integration

P

Integrity

- ✓ Transparency
- ✓ Accountability
- ✓ Building Trust
- ✓ Ethical Decision Making

I

Customer Centric

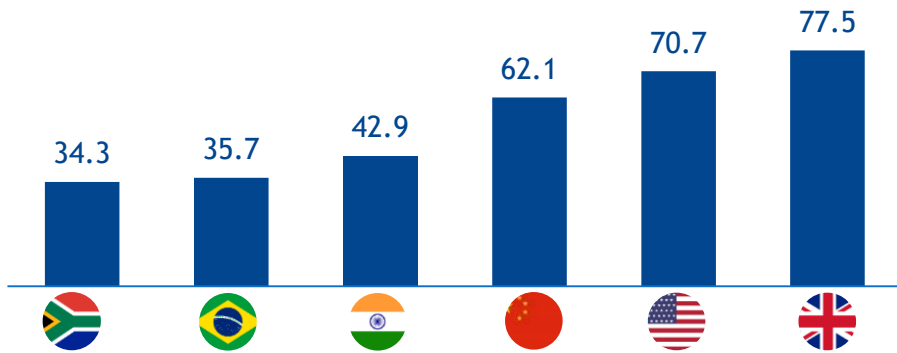
- ✓ Customer Goals
- ✓ Clear Communication
- ✓ Customer Support
- ✓ Seamless Experience

C

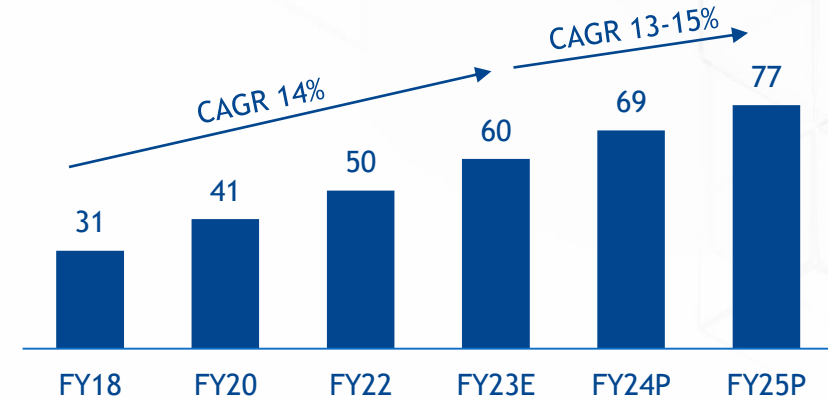
Driven by vision and values

Market

Household credit to GDP ratio (%)¹



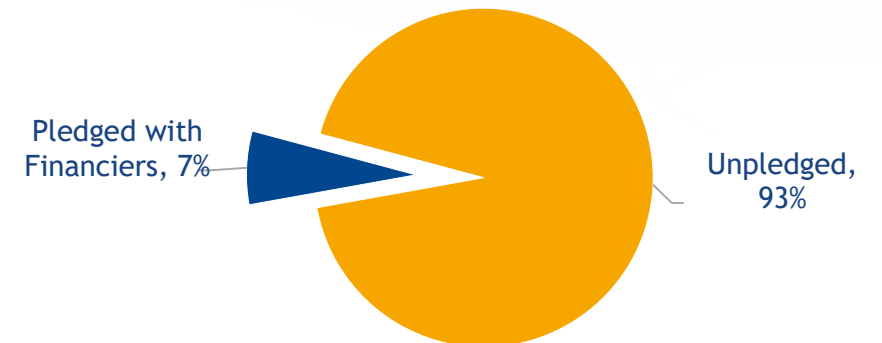
Retail credit growth to continue ²



MSME Credit Addressable Market ³



Household Gold ³



Long runway for growth

Our Product Suite

Secured Against Collateral

Category	Mortgage Loans	Gold Loans	Business Loans
AUM (₹Cr) (% of total)	7,581 (50.8%)	5,203 (34.9%)	1,920 (12.9%)
Avg. Ticket Size (₹ Lakh)	32.6	1.5	23.7
Disbursement (₹Cr) & (Origination Yield)	733 (13.2%)	3,441 (15.1%)	220 (17.3%)
Average LTV	51.2%	71.7%	NA
Underwriting	Assessed Income / Income Based	In-house Valuation	Income Based

Focused on collateralized lending





Our Product Suite

Mortgage Loans

Category	Small Ticket LAP and HL	Medium Ticket LAP
AUM (₹Cr) (% of total)	3,602 (24.1%)	3,979 (26.7%)
Avg. Ticket Size (₹ Lakh)	13.2	60.2
Disbursement (₹Cr) & (Origination Yield)	171 (15.9%)	562 (12.4%)
Average LTV	50.6%	51.4%
Underwriting	Assessed Income	Income Based

Covering a wide spectrum in the loan against property segment

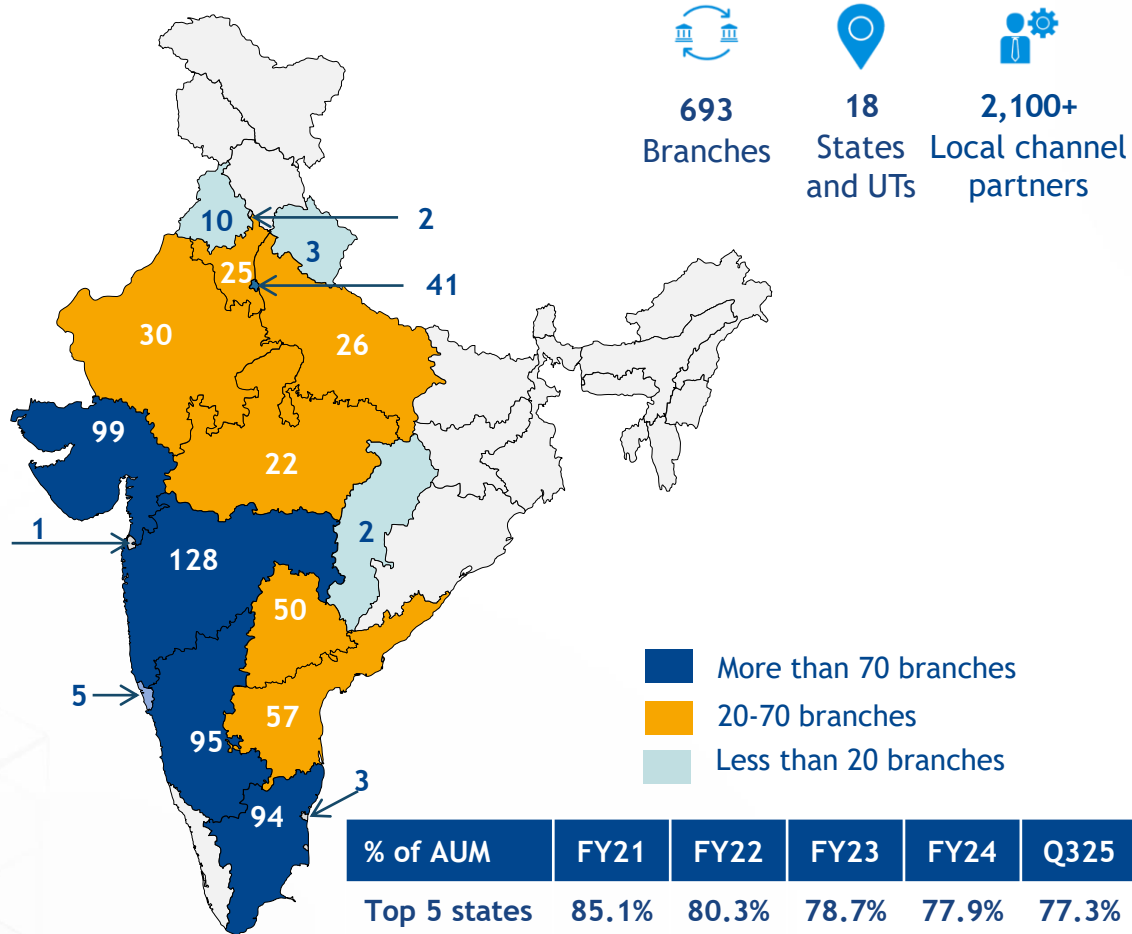
Our Customers

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%

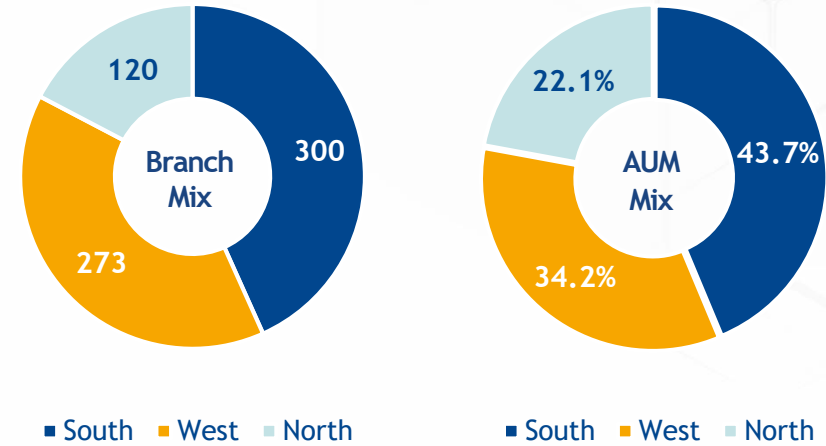
MSME focused customer base

Our Footprints

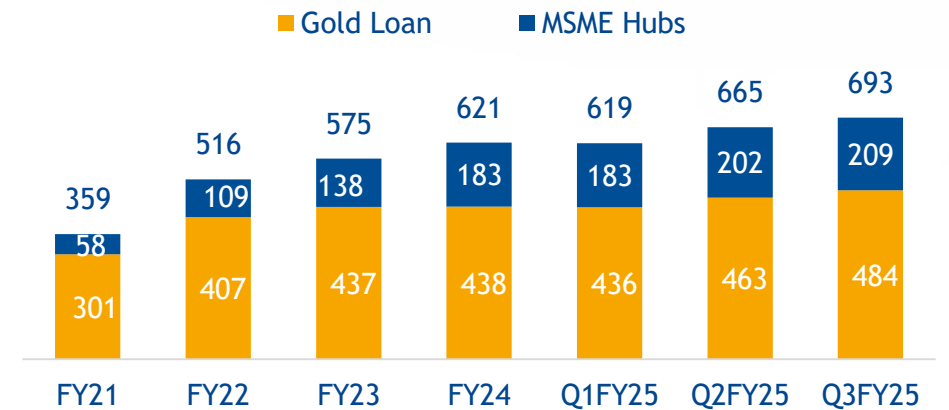
Comprehensive Branch Network



Branch & AUM Mix



Branch Expansion



Large, extensive presence



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

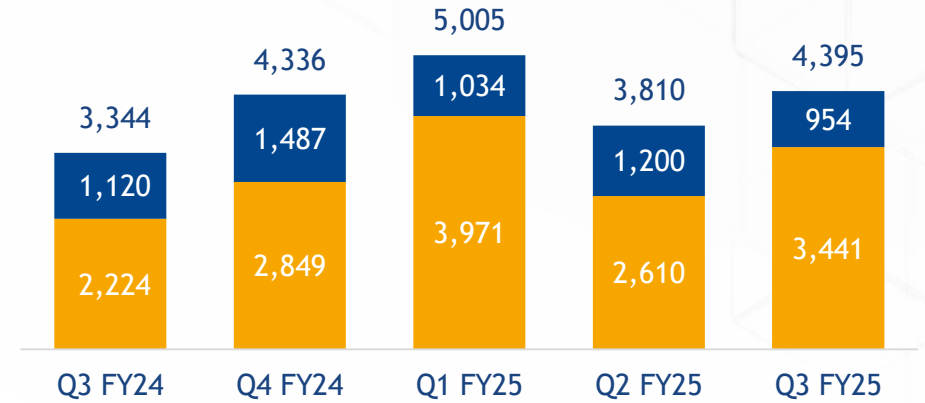
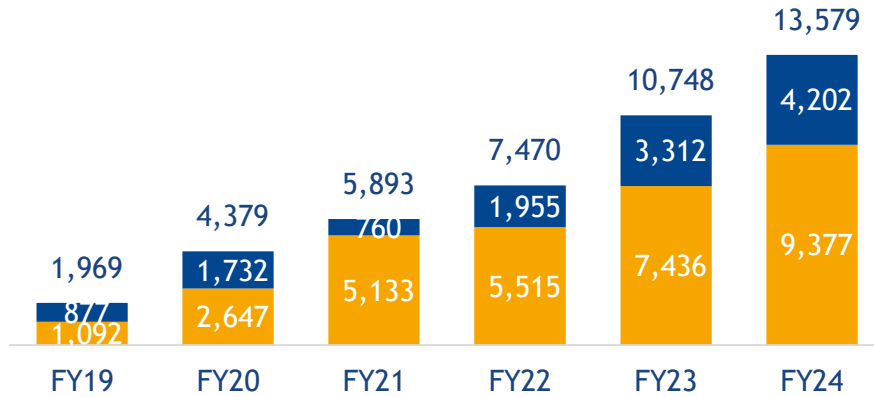
Disbursements & AUM

₹ Cr

Gold Loan Non- Gold Loan

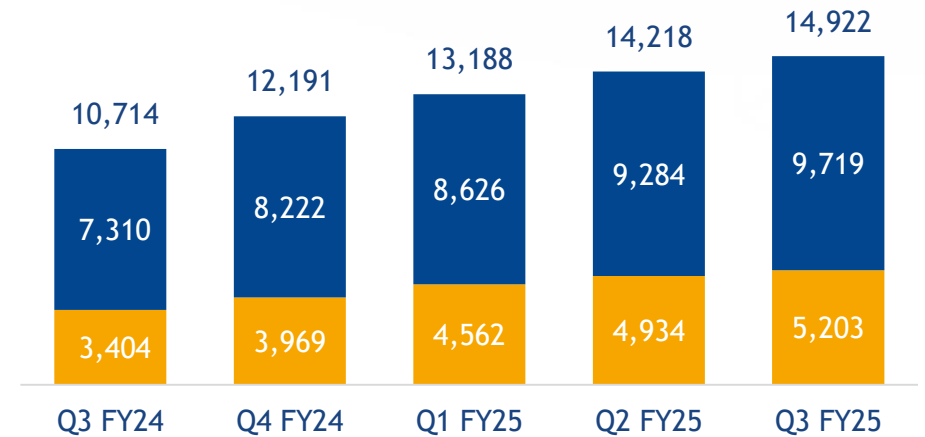
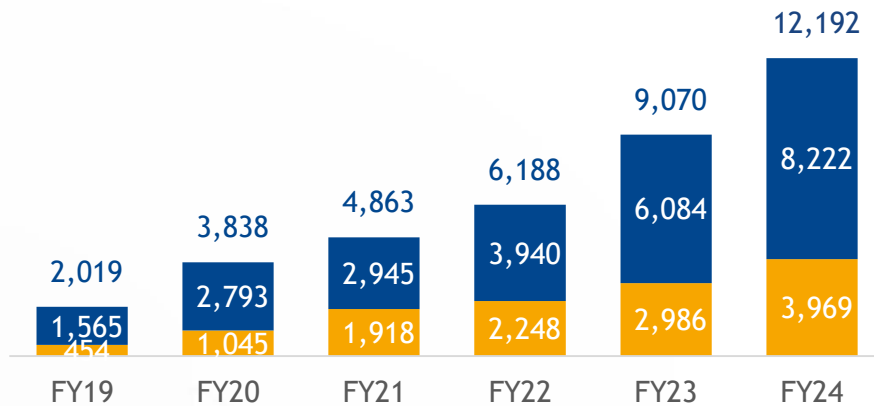
CAGR: 47.1%

Disbursements



CAGR: 43.3%

AUM



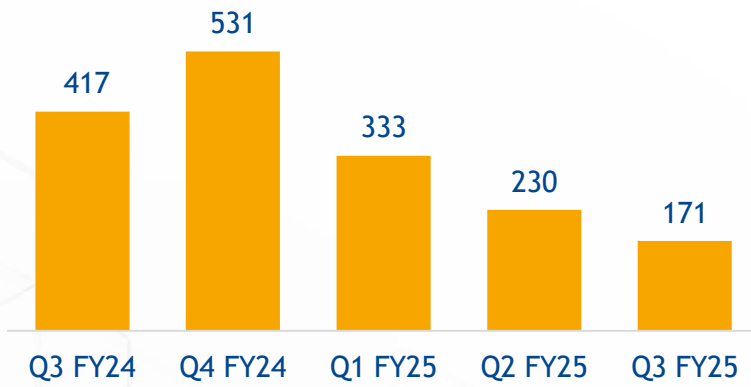
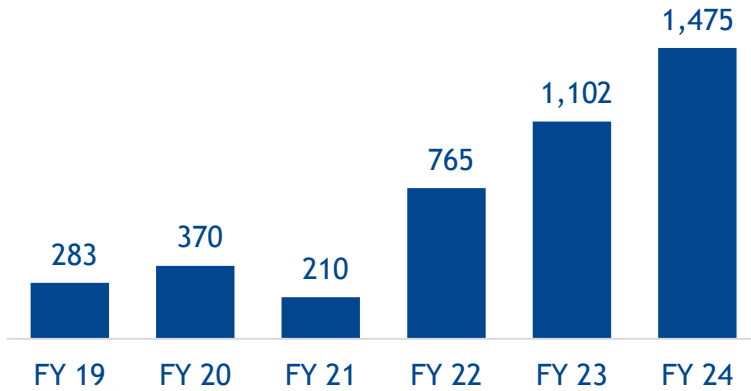
Twin-engine business profile

Disbursements

₹ Cr

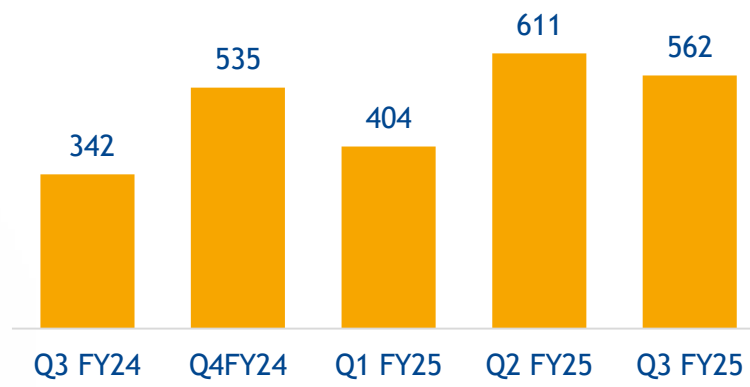
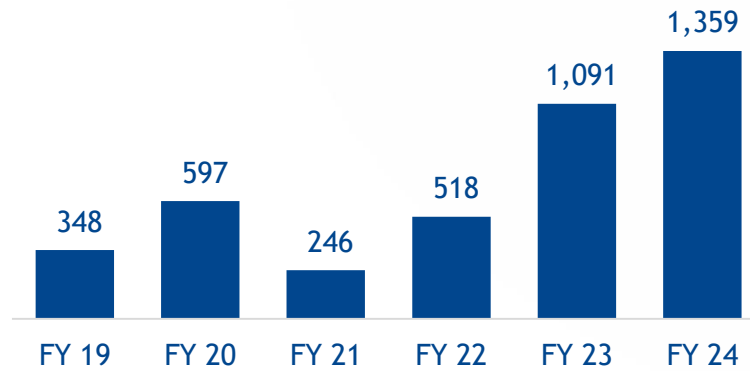
Small Ticket LAP & HL

CAGR: 39.1%



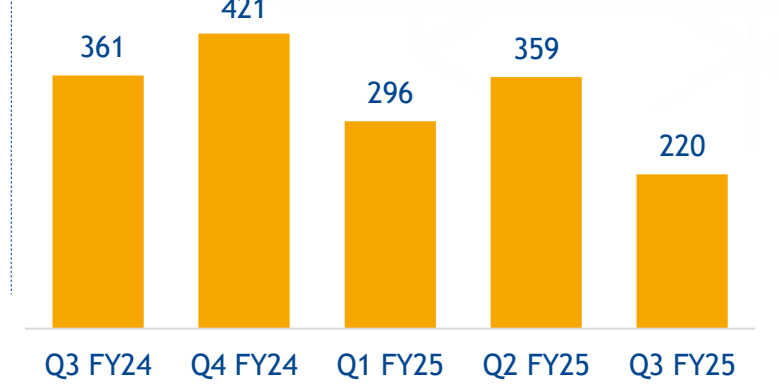
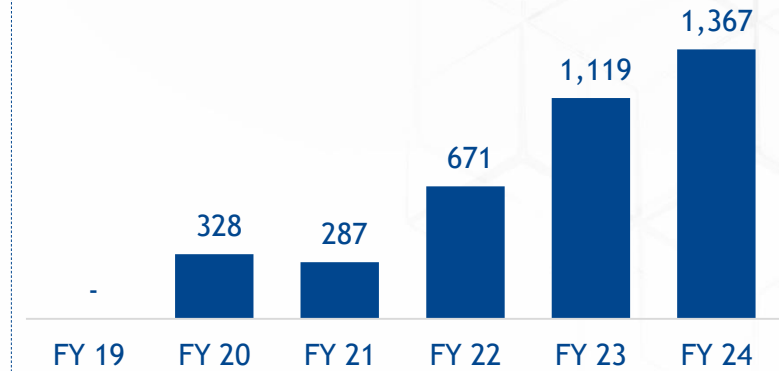
Medium Ticket LAP

CAGR: 31.3%



Business Loan

CAGR*: 42.9%

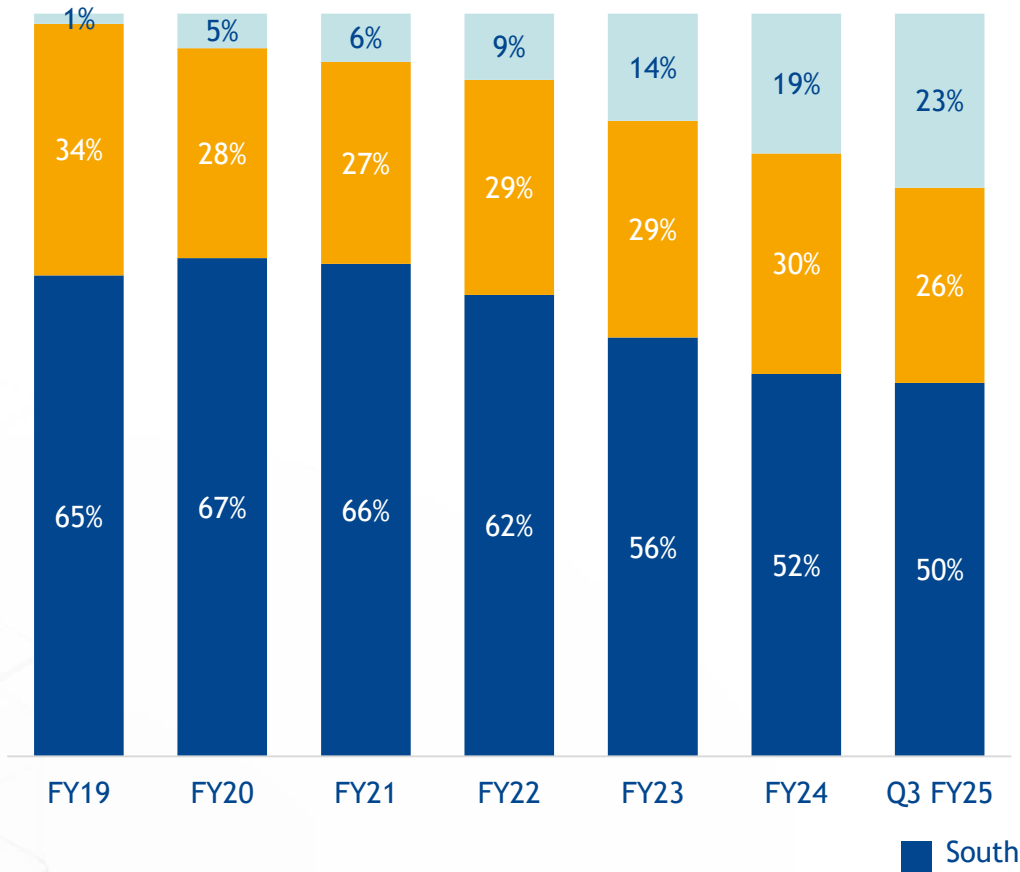


Diverse product base

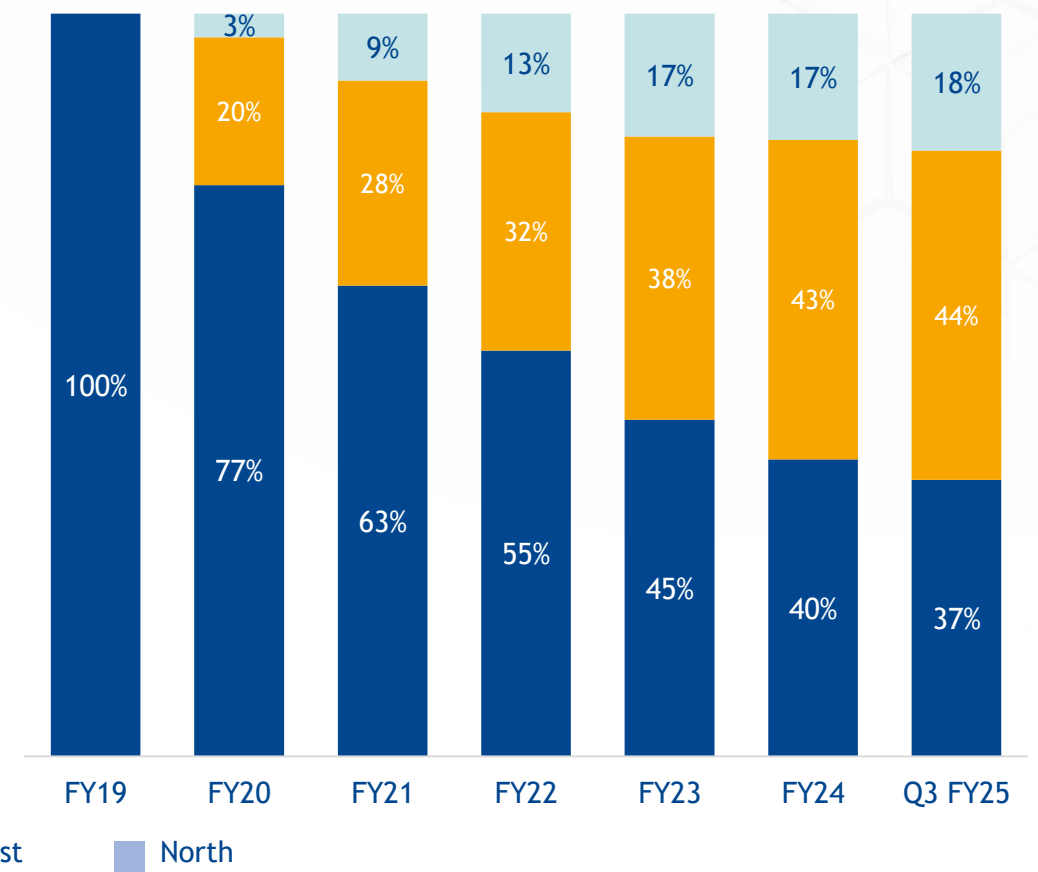
* CAGR for the period FY20-FY24. All others CAGRs are for FY19-24.

Geographical AUM Mix

Mortgage Loan



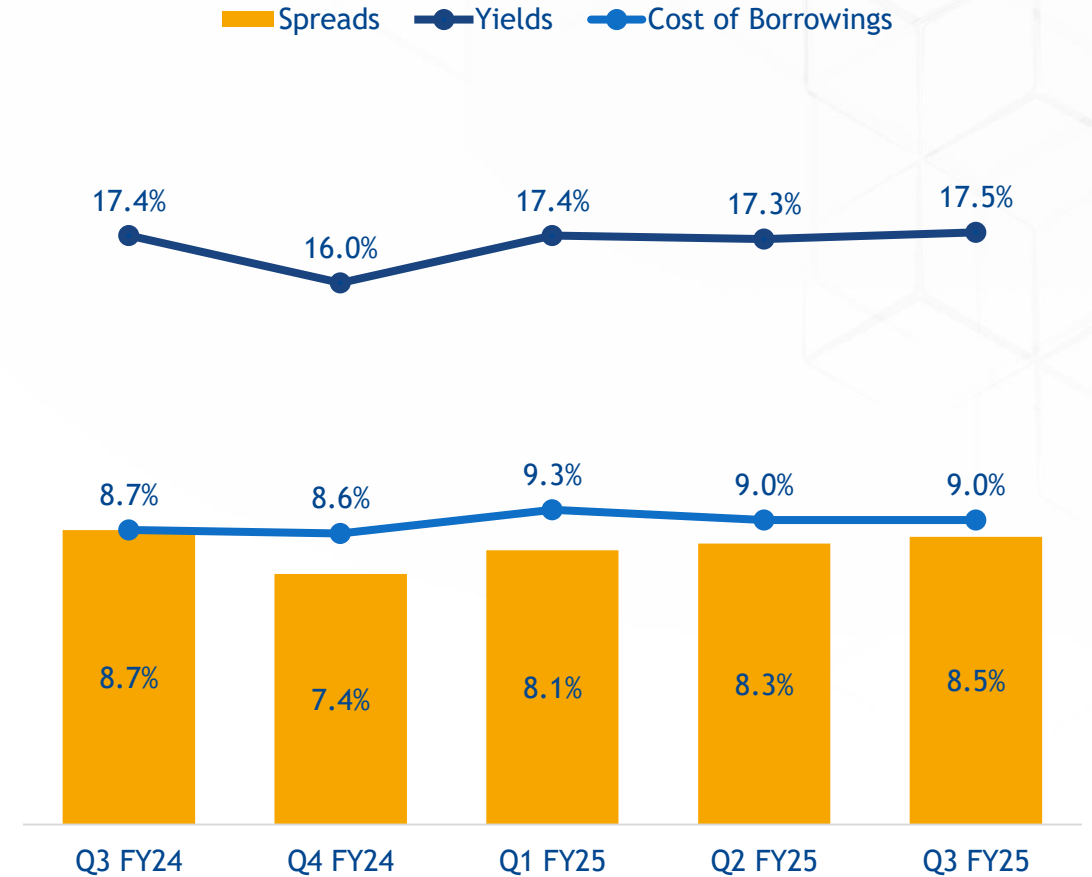
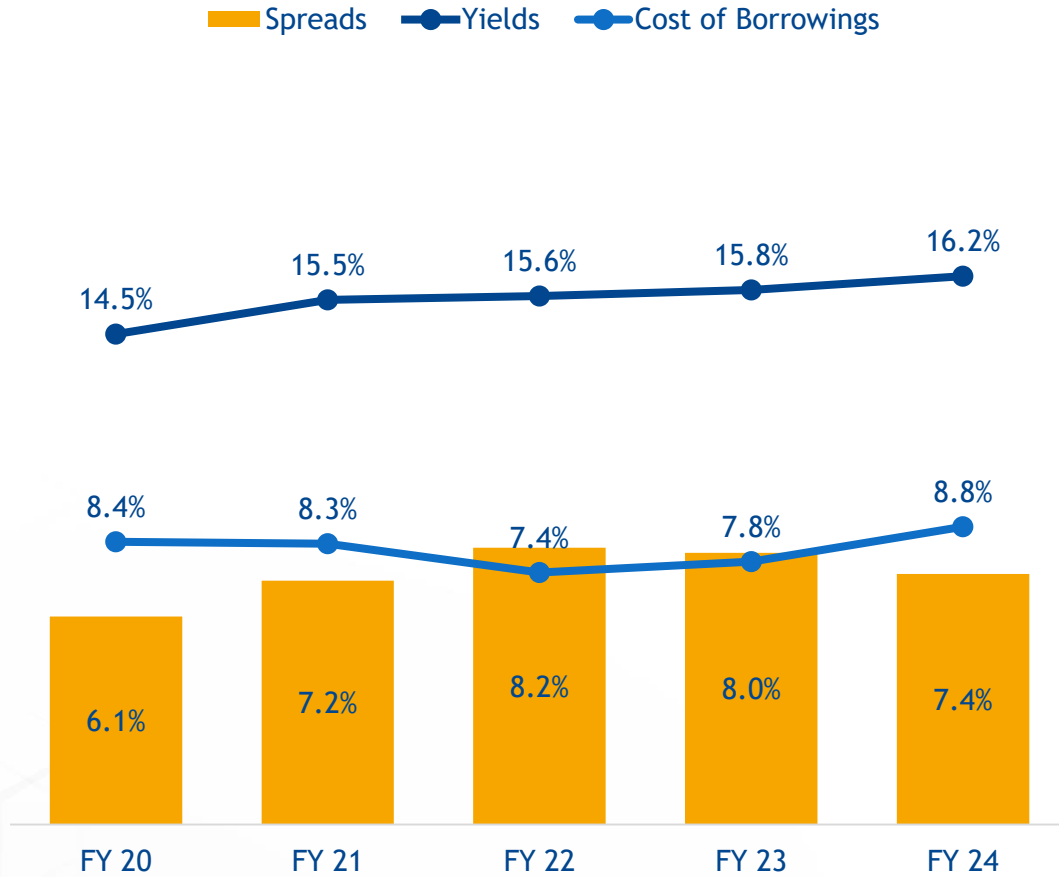
Gold Loan



Reducing geographical risk

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

Yields, CoB and Spreads



Spreads improving sequentially

Ratios above are computed on two point averages .All quarterly numbers are annualized

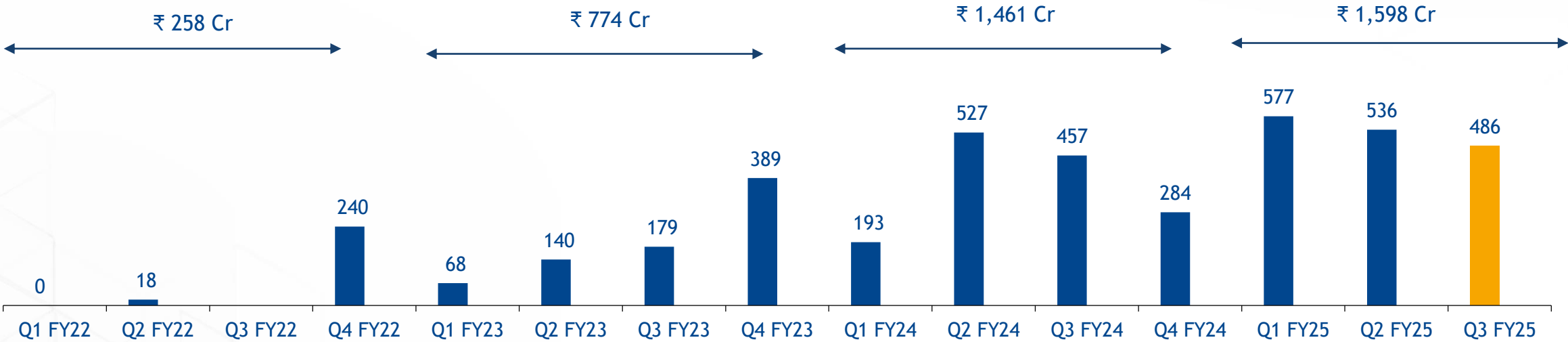
Off-book

₹ Cr

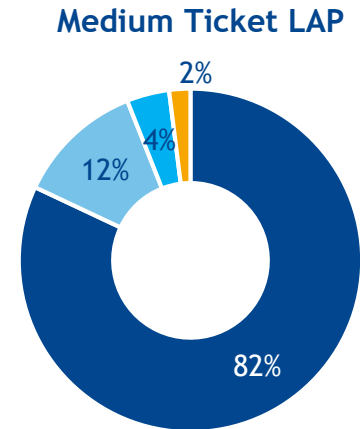
Product	AUM			AUF			Off Book %		
	Q3 FY24	Q2 FY25	Q3 FY25	Q3 FY24	Q2 FY25	Q3 FY25	Q3 FY24	Q2 FY25	Q3 FY25
Mortgage	5,471	7,176	7,581	4,308	5,439	5,539	21.3%	24.2%	26.9%
Gold Loan	3,404	4,934	5,203	3,227	4,361	4,328	5.2%	11.6%	16.8%
Business Loan	1,664	1,932	1,920	1,139	1,290	1,366	31.5%	33.2%	28.8%
Total^	10,714	14,218	14,922	8,850	11,267	11,451	17.4%	20.8%	23.3%

^Total includes accounting adjustments and others

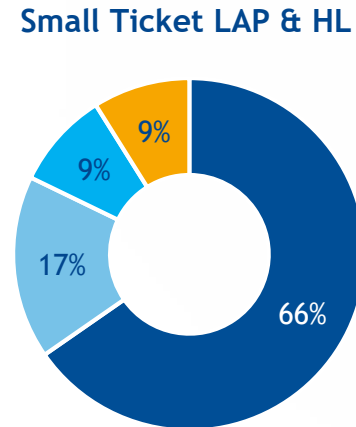
Incremental Sell-down



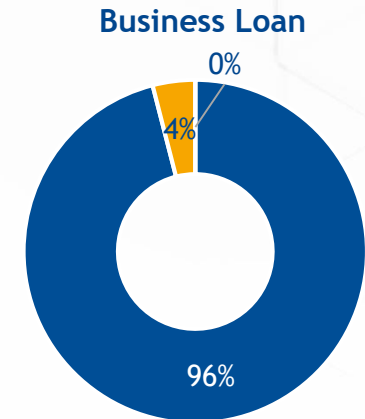
~79% AUM from customers with CIBIL >700¹



■ >700 ■ 650-700 ■ <650 ■ 0/-1



■ >700 ■ 650-700 ■ <650 ■ 0/-1



■ >700 ■ <=700 ■ 0/-1

Granular loan book with high quality collateral

87.1%
AUM secured collateral
Either customer property or
Gold

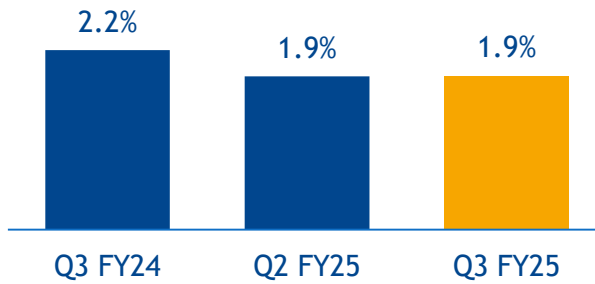
82.5%
Mortgage AUM secured by self
occupied residential/
commercial property

₹ 30.1 Lakh
Average ticket size for Retail
Installment loan ²

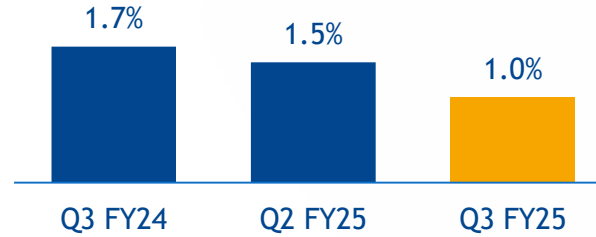
Secured and collateralized lending model

Portfolio Quality Indicators (1/2)

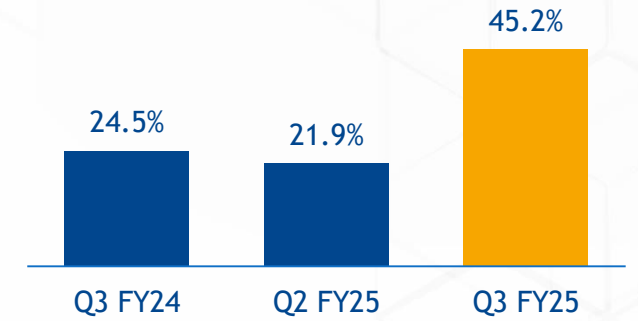
Gross Stage III



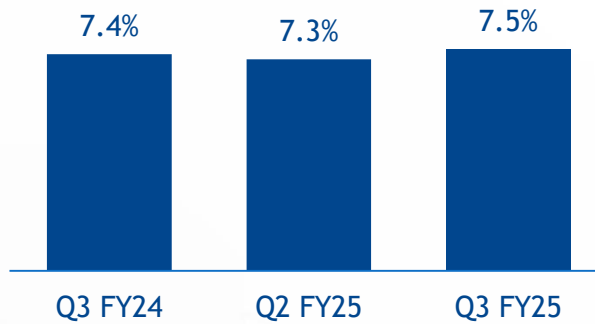
Net Stage III



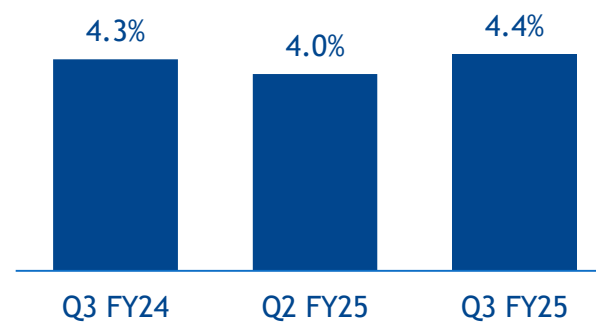
PCR - Stage III



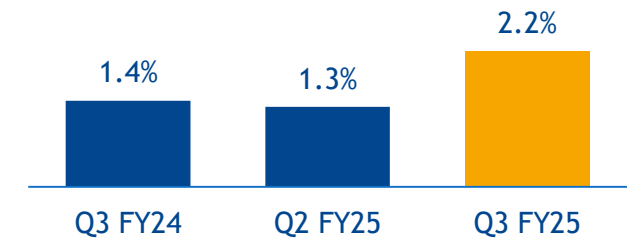
1+ DPD



30+ DPD



ECL Provisions



Shoring-up Coverage

Portfolio Quality Indicators (2/2)

Particulars	Q3FY25				Gross Stage III %			Net Stage III %		
	AUF	Gross Stage III	Net Stage III	PCR (%)	Q3FY24	Q2FY25	Q3FY25	Q3FY24	Q2FY25	Q3FY25
Mortgage	5,539	184.8	87.6	52.6%	2.8%	3.2%	3.3%	2.2%	2.5%	1.6%
Gold Loan	4,328	20.5	17.1	16.9%	0.8%	0.6%	0.5%	0.7%	0.5%	0.4%
Business Loan	1,366	10.3	4.2	59.7%	0.5%	0.7%	0.8%	0.2%	0.3%	0.3%
Others	2.1	2.1	2.0	3.9%	98.3%	100.0%	100.0%	97.4%	100.0%	100.0%
Total^	11,451	215.8	118.3	45.2%	2.2%	1.9%	1.9%	1.7%	1.5%	1.0%

Strengthening balance sheet

^Total includes accounting adjustments

Expected Credit Loss

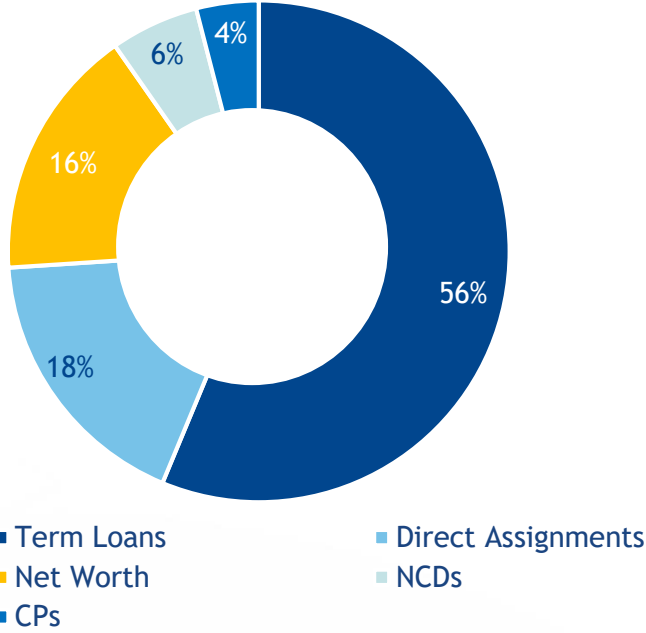
₹ Cr

Particulars	Q3 FY24	Q2 FY25	Q3 FY25	FY 24
Gross Stage 1				
Assets	8,283	10,636	10,805	9,316
% of total loan assets	93.6%	94.4%	94.4%	93.9%
ECL provision	35.9	56.0	72.7	40.3
ECL provision % of assets	0.2%	0.2%	0.3%	0.2%
Gross Stage 2				
Assets	373	420	431	436
% of total loan assets	4.2%	3.7%	3.8%	4.4%
ECL provision	39.7	48.6	75.9	41.7
ECL provision % of assets	10.6%	11.6%	12.8%	9.6%
Gross Stage 3				
Assets	194	211	216	165
% of total loan assets	2.2%	1.9%	1.9%	1.7%
ECL provision	47.5	46.1	106.9	33.5
ECL provision % of assets	24.5%	21.9%	45.2%	20.4%
Total assets	8,850	11,267	11,451	9,916
Total ECL provision	123.1	150.6	255.5	115.5
Total ECL provision % of total assets	1.4%	1.3%	2.2%	1.2%

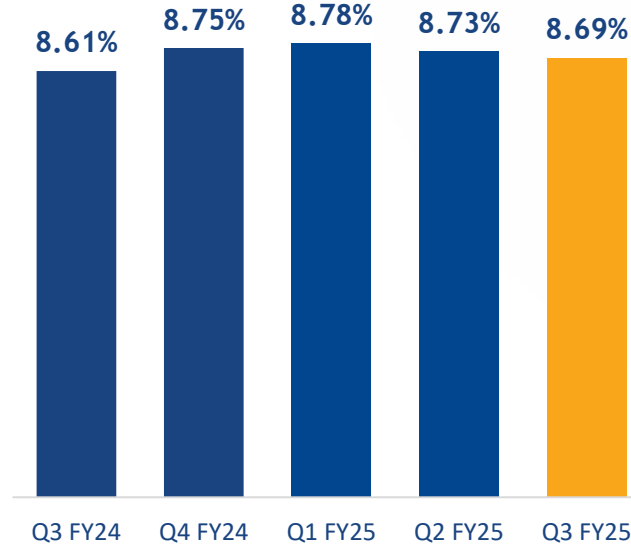
ECL provision % of assets include amounts transferred to OCI on Fair valuation of eligible loans

Funding Profile

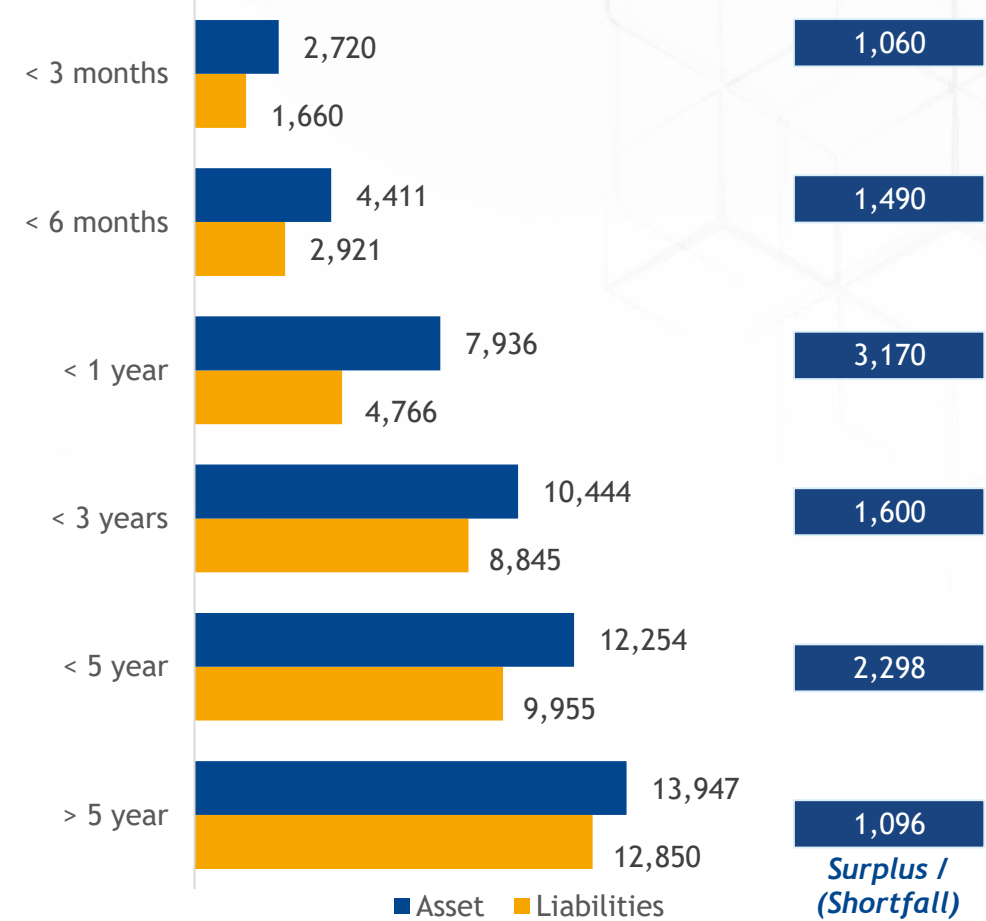
Funding Profile



Daily Average Cost of Borrowing*



ALM Position as on 31st Dec 2024 (Cumulative) ₹ Cr



Credit Rating

CRISIL
AA+/Stable

CARE
AA+/Stable

India Ratings
AA+/ stable

Short Term A1+
(Reaffirmed)

Multiple sources of borrowings with strong credit rating

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



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Particulars	Q3 FY24	Q2 FY25	Q3 FY25	QoQ	YoY	FY 24
Operational Information						
Branches (#)	609	665	693	4.2%	13.8%	621
Disbursements	3,344	3,810	4,395	15.3%	31.4%	13,579
AUM	10,714	14,218	14,922	5.0%	39.3%	12,192
Employees (#)	4,134	4,743	4,761	0.4%	15.2%	4,298
Financial Information						
Total Income	429.4	519.1	543.0	4.6%	26.5%	1,623.0
Interest Expenses	175.8	214.2	221.3	3.3%	25.9%	679.7
Net Interest Income	216.6	264.9	283.8	7.1%	31.0%	812.1
Operating Expenses	143.2	178.6	177.2	-0.8%	23.7%	549.5
Credit Cost	22.7	39.9	119.6	200.0%	427.7%	65.9
Profit before tax	87.8	86.4	25.0 ¹	-71.0%	-71.5%	328.1
Profit after tax	65.4	64.6	18.8 ¹	-71.0%	-71.3%	244.7
Shareholder's Fund	2,164	2,402	2,464	2.6%	13.9%	2,261
Book Value Per Share (₹)	58.6	64.6	66.1	2.4%	12.8%	61.2
Ratios						
Cost to Income	56.5%	58.6%	55.1%	- 352 bps	- 140 bps	58.2%
Return on Average Total Assets	2.5%	2.1%	0.6% ¹	- 150 bps	- 193 bps	2.4%
Return on Average Total Equity	14.3%	10.9%	3.1% ¹	- 785 bps	- 1121 bps	13.5%
Gross Stage 3 assets / Gross NPA	2.2%	1.9%	1.9%	1 bps	- 31 bps	1.7%
Net Stage 3 assets / Net NPA	1.7%	1.5%	1.0%	- 43 bps	- 62 bps	1.3%
CRAR	25.8%	21.4%	21.6%	24 bps	- 415 bps	23.5%

¹ Impacted by a one-time credit provision of ₹ 75 Cr

Balance Sheet

₹ Cr

Balance Sheet	Q3 FY24	Q2 FY25	Q3FY25	QoQ	YoY	FY 24
Assets						
Cash & Cash Equivalents & Other bank Balance	1,097	422	421			186
Loans	8,745	11,156	11,263			9,822
Investments	479	687	590			751
Other Financial Assets & Receivables	116	128	130			177
Non-Financial Assets	217	242	242			202
Total Assets	10,654	12,634	12,646	0.1%	18.7%	11,138
Liabilities & Equity						
Share Capital	369	372	373			369
Reserves & Surplus	1,795	2,030	2,092			1,891
Shareholder's Fund	2,164	2,402	2,464	2.6%	13.9%	2,261
Borrowings	7,989	9,831	9,800			8,215
Other Liabilities and Provisions	501	401	384			662
Total Liabilities & Equity	10,654	12,634	12,646	0.1%	18.7%	11,138

Profit & Loss Statement

₹ Cr

Profit & Loss Statement	Q3 FY24	Q2 FY25	Q3 FY25	QoQ	YoY	FY 24
Interest Income	375.9	457.7	485.8			1,458.0
Interest Expenses	175.8	214.2	221.3			679.7
Net Interest Income (Core)	200.2	243.4	264.5	8.7%	32.2%	778.3
Net Gain on Direct Assignment	16.5	21.4	19.3			33.7
Net Interest Income	216.6	264.9	283.8			812.1
Other Income	37.1	40.0	38.0			131.3
Net Total Income	253.7	304.9	321.8	5.6%	26.8%	943.4
Operating Expenses	143.2	178.6	177.2			549.5
Operating Profit	110.5	126.3	144.6	14.5%	30.9%	393.9
Credit Cost	22.7	39.9	119.6 ¹			65.9
Profit Before Tax	87.8	86.4	25.0 ¹			328.1
Tax Expense	22.4	21.9	6.3			83.4
Profit After Tax	65.4	64.6	18.8¹	-71.0%	-71.3%	244.7

¹ Impacted by a one-time credit provision of ₹ 75 Cr

RoA Tree	Q3 FY24	Q2 FY25	Q3 FY25	FY 24
Interest Income / Average total assets	14.5%	14.9%	15.4%	14.4%
Interest Expenses / Average total assets	6.8%	7.0%	7.0%	6.7%
Net Interest Income (Core) / Average total assets	7.7%	7.9%	8.4%	7.7%
Net Gain on DA / Average total Assets	0.6%	0.7%	0.6%	0.3%
Net Interest Income / Average total Assets	8.3%	8.6%	9.0%	8.0%
Other Income / Average total assets	1.4%	1.3%	1.2%	1.3%
Net Total Income / Average total assets	9.8%	9.9%	10.2%	9.3%
Operating Expenses / Average total assets	5.5%	5.8%	5.6%	5.4%
Operating Profit / Average total assets	4.3%	4.1%	4.6%	3.9%
Credit Cost / Average total assets	0.9%	1.3%	3.8% ¹	0.7%
Profit before tax / Average total assets	3.4%	2.8%	0.8% ¹	3.2%
Tax expense / Average total assets	0.9%	0.7%	0.2%	0.8%
Profit after tax on Average total assets	2.5%	2.1%	0.6%¹	2.4%
Average total assets / Average Shareholders' Fund	5.7	5.2	5.2	5.6
Profit after tax on Average Shareholders' Fund (ROE)	14.3%	10.9%	3.1%¹	13.5%
Interest earning assets as % of total assets	96.9%	97.1%	97.1%	96.6%
Interest bearing liabilities as % of total liabilities	75.0%	77.8%	77.5%	73.8%

¹ Impacted by a one-time credit provision of ₹ 75 Cr



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.

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



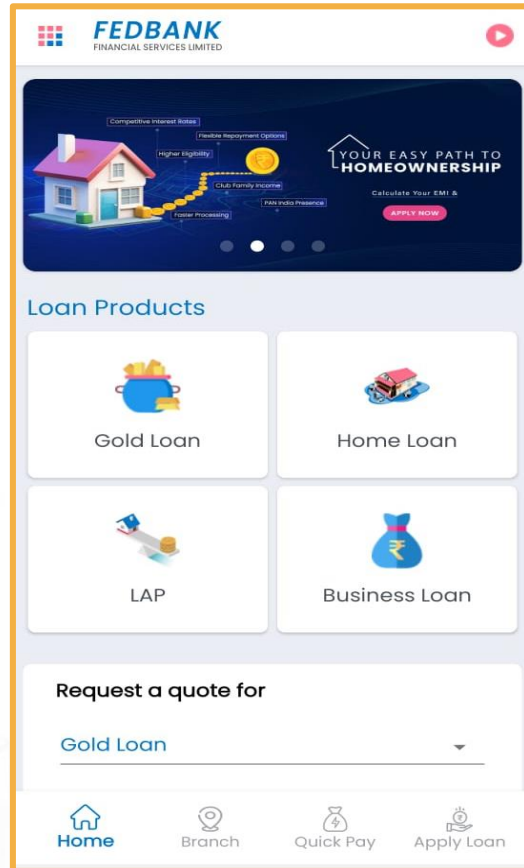
Monitoring



Technology at the core of all operations

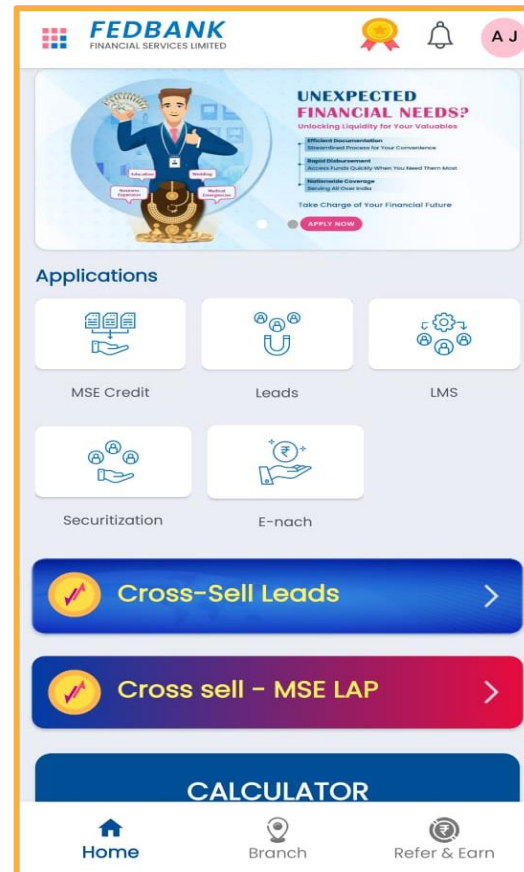
Digital Landscape

Fedfina Loans



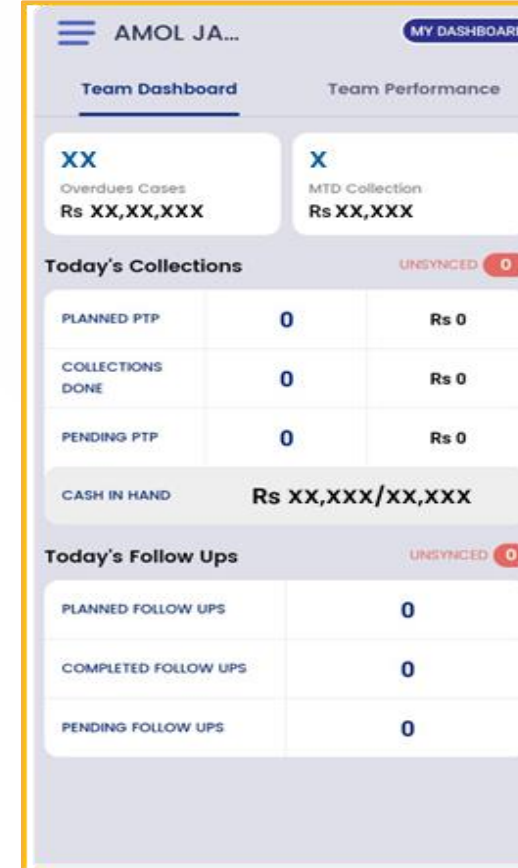
Customer Acquisition & Servicing

Fedfina Lite



Employee Productivity

Fedfina Collect



Collection Management

10 Lakh+ Downloads

72+% Digital Registration

62%+ Digital Payments



Well established digital presence

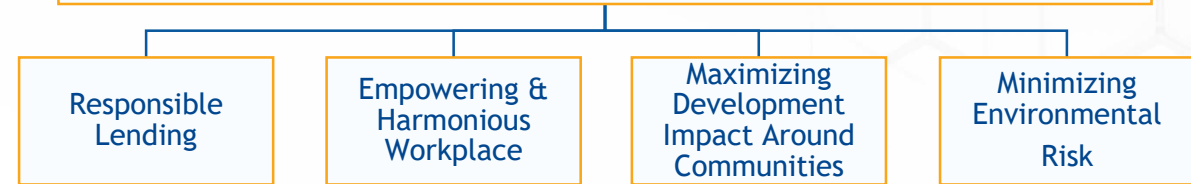
ESG

ESG : Framework

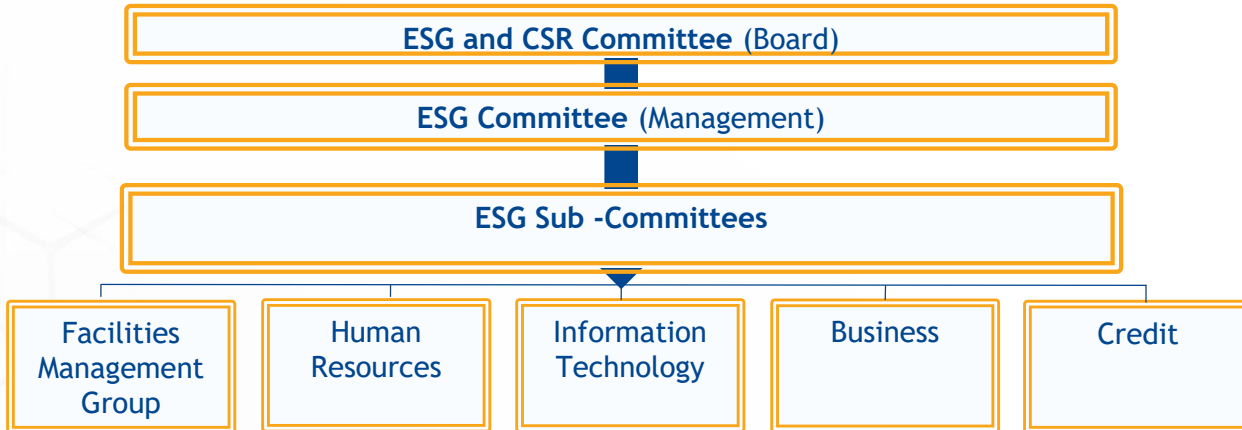


ESG : Purpose

Create substantial and profound impact by actively promoting and nurturing a sustainable culture within the workplace, fostering a sense of care and support for employees and undertake initiatives to develop sustainable communities and protect the environment



ESG : Structure



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

Fedbank Financial Services Ltd. launched a transformative corporate social responsibility (CSR) initiative called Umeed. In collaboration with Sephrule foundation, the program has successfully supported over 700 women across six states by providing them with necessary financial assistance to establish and grow their businesses. This program serves as a catalyst for change, aiming to uplift women entrepreneurs by addressing the significant barriers they face in accessing capital and resources.



Umeed is more than just a financial aid program; it's a comprehensive movement that provides women with the tools, resources, and confidence to turn their entrepreneurial dreams into reality. Through this initiative, Fedbank Financial Services Ltd. is playing a key role in building a more inclusive and equitable business environment, where women can contribute to economic development



An organization with a purpose



THANK YOU

investor@fedfina.com

www.fedfina.com

