FEDBANK
FINANCIAL SERVICES LIMITED

FEDBANK FINANCIAL SERVICES

INVESTOR PRESENTATION
Q1 FY27

EMPOWERING EMERGING INDIA WITH EASY ACCESS TO LOANS



Safe Harbor

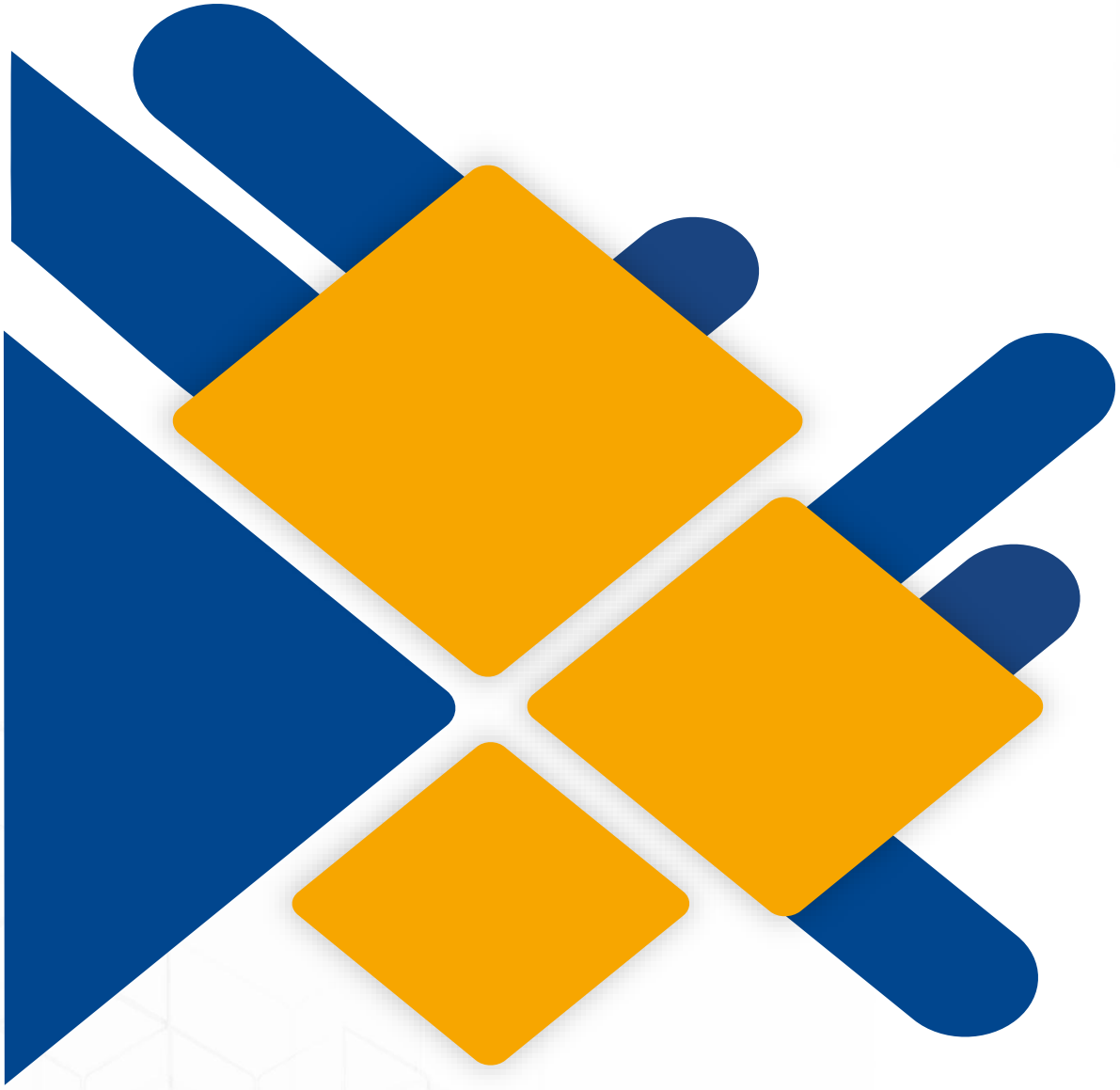
This presentation and the accompanying slides (‘Presentation”), which have been prepared by Fedbank Financial Services Limited or Fedfina (the "Company"), have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

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.

Maps used in the presentation are not to scale. All data, information and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness.

Table Of Content



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Executive Summary : Q1 FY27

Business

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

Profitability

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

Asset Quality and Provisioning

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

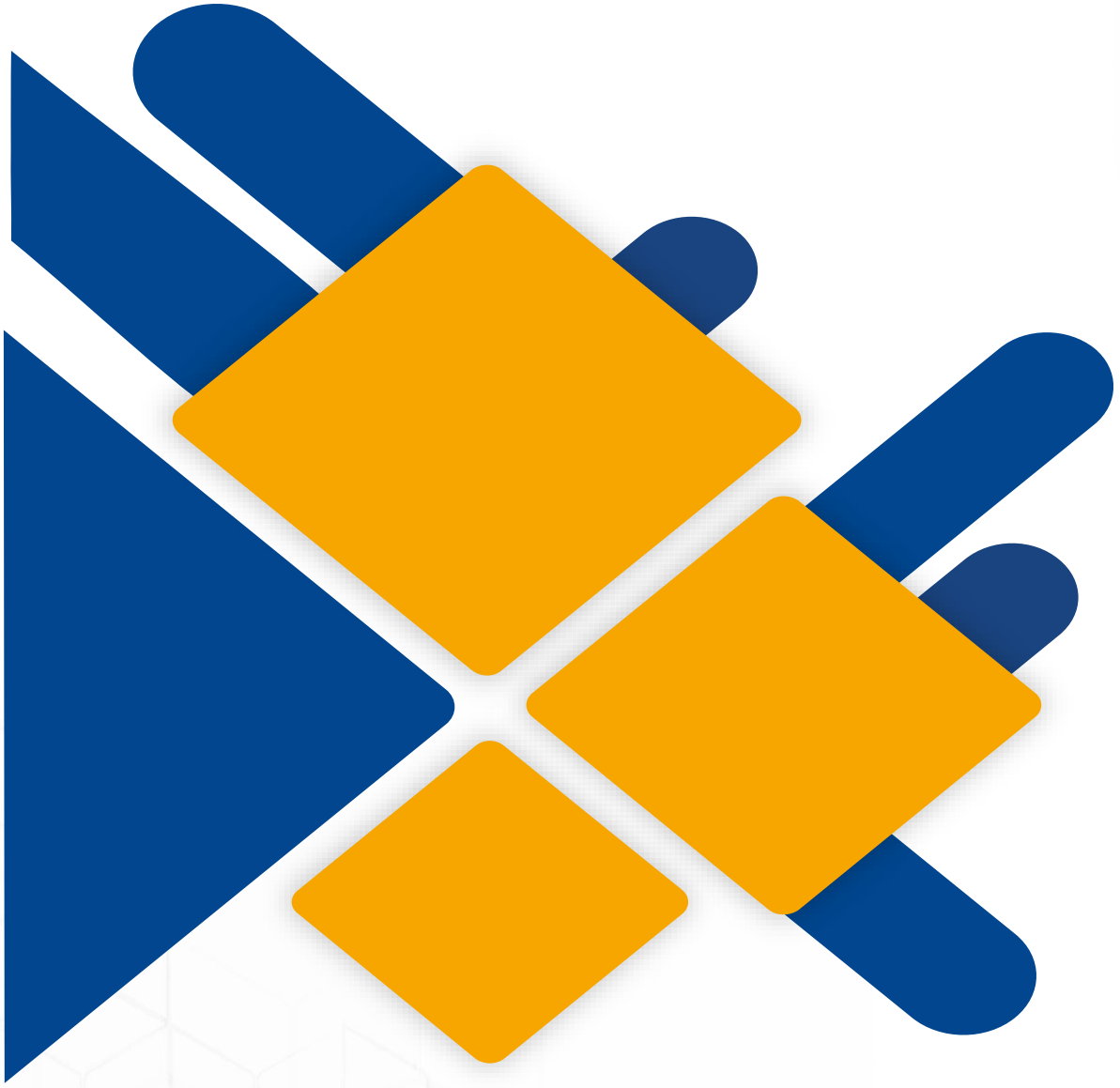
Q1FY27 Result Summary

FEDBANK FINANCIAL SERVICES LIMITED

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

1. Borrowings represents the aggregate of debt securities, borrowings (other than debt securities) and subordinated liabilities outstanding
2. Credit cost represents impairment on financial instruments divided by average total assets
3. Additionally, there are 344 apprentices

FEDBANK
FINANCIAL SERVICES LIMITED

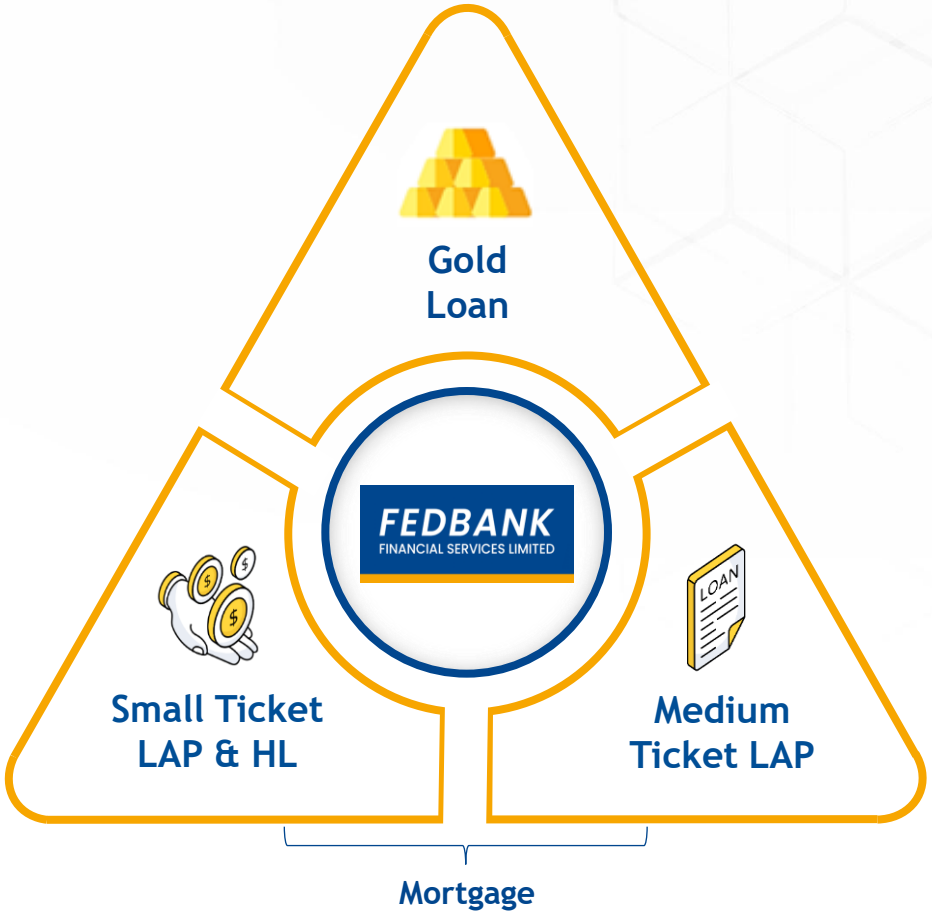


- Who we are
- Our Business
- Financial Performance
- Technology, Digital, ESG & CSR

About Fedfina

- **Parentage :** Majority-owned by Federal Bank, with strong access to debt & equity.
- **Vision :** “Empowering Emerging India with Easy Access to Loans.”
- **Target Segment:** Catering to MSMEs with tailored loan solutions.
- **Geographical Presence:** Wider footprint across 17 states and union territories.
- **Credit Rating:** Strong AA+/Stable ratings by top four rating agencies (CARE, CRISIL ICRA and India Ratings).

Product Suite



MSME lender with focused loan against property and gold loans offering

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



Shyam Srinivasan
Non- Executive Chairman



K.V.S. Manian
Nominee Director



Harsh Dugar
Nominee Director



Sunil Gulati
Independent Director



Ramesh Sundararajan
Independent Director



Sonal Dave
Independent Director



Mona Bhide
Independent Director



Muralidharan Rajamani
Independent Director



Parvez Mulla
MD & CEO

Steered by a strong board

Management Team



Parvez Mulla
MD & CEO



C.V. Ganesh
Chief Financial Officer



Vikram Rathi
Chief Risk Officer



Anila Rajneesh
Chief Human Resource Officer



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



K Sureshkumar
CBO – Mortgage (Medium Ticket)

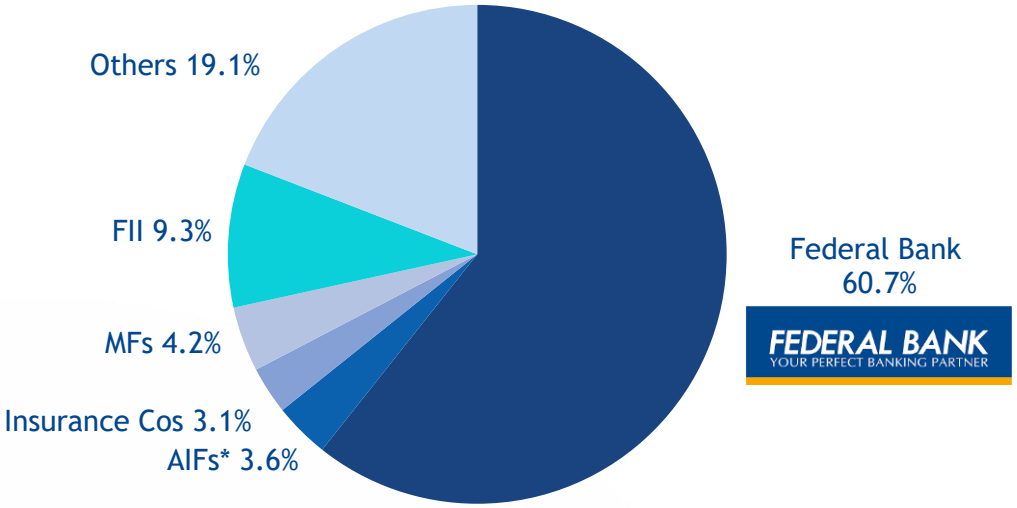


Shardul Kadam
Chief Transformation Officer

Deep domain experience

Shareholding Pattern

Shareholding : 30th June 2026



Top Institutional Shareholders : 30th June 2026

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

Wide shareholders base

* Nomura acquires stake from True North

Our Growth Journey

FY11 - FY17
- AUM: ₹10 bn (FY17)
- Branches: 107 (FY17)
- Employees: 579 (FY17)

FY17 - FY19
- AUM: ₹20 bn (FY19)
- Branches: 149 (FY19)
- Employees: 964 (FY19)

FY20 - FY22
- AUM: ₹62 bn (FY22)
- Branches: 516 (FY22)
- Employees: 2,855 (FY22)

FY22 - FY26
- AUM: ₹202 bn (FY26)
- Branches: 757 (FY26)
- Employees: 5,303 (FY26)

Q1 FY27
- AUM: ₹ 211 bn
- Branches: 757
- Employees: 5,376

True North joins in as a strategic Partner

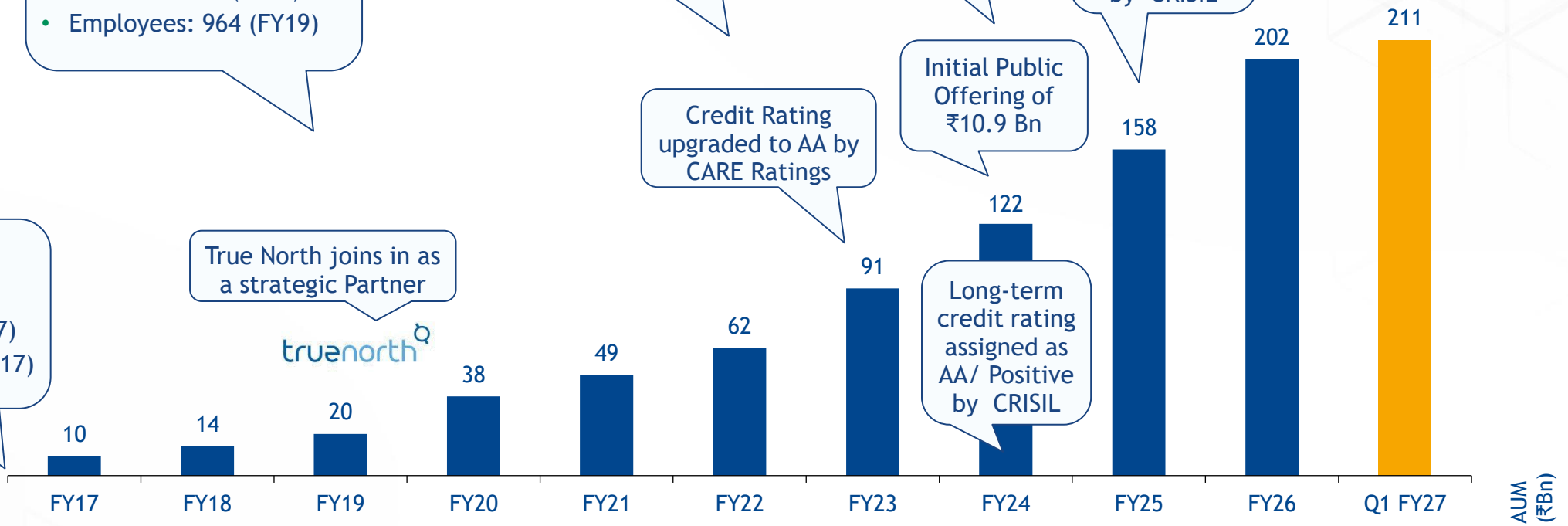
Credit Rating upgraded to AA by CARE Ratings

Initial Public Offering of ₹10.9 Bn

Credit Rating upgraded to AA+/Stable by CARE and India Ratings

Long-term credit rating assigned as AA/ Positive by CRISIL

Long-term credit rating assigned as AA+/ Stable by CRISIL



Strong growth trajectory over the years of operations

Our Vision & Values

Vision

Empower Emerging India with Easy Access to Loans

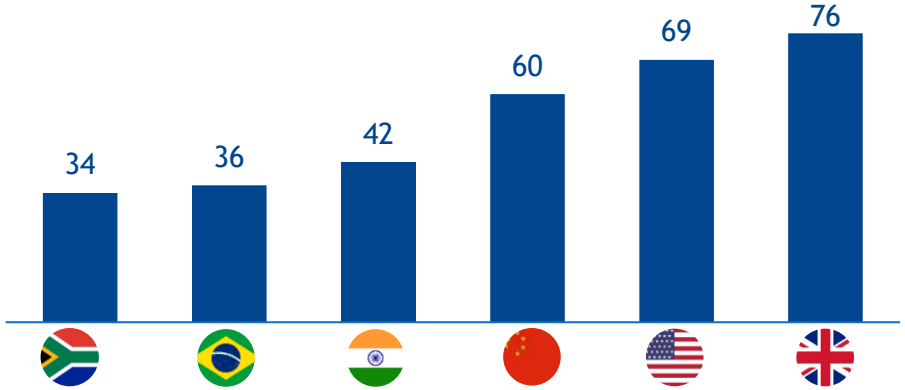
Values

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

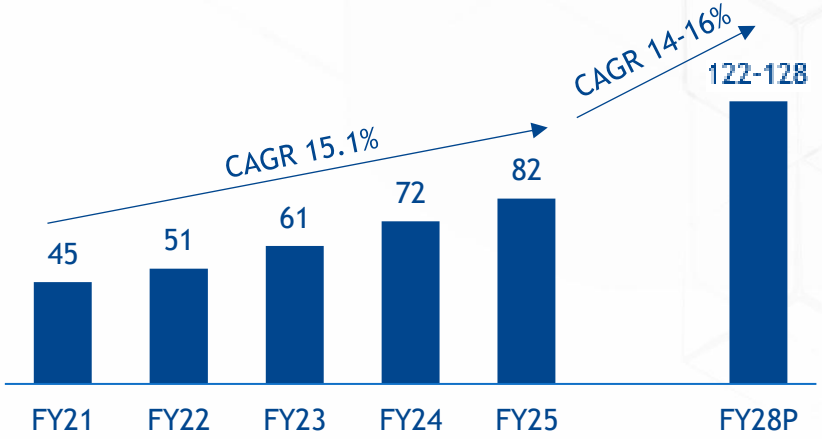
Driven by vision and values

Market

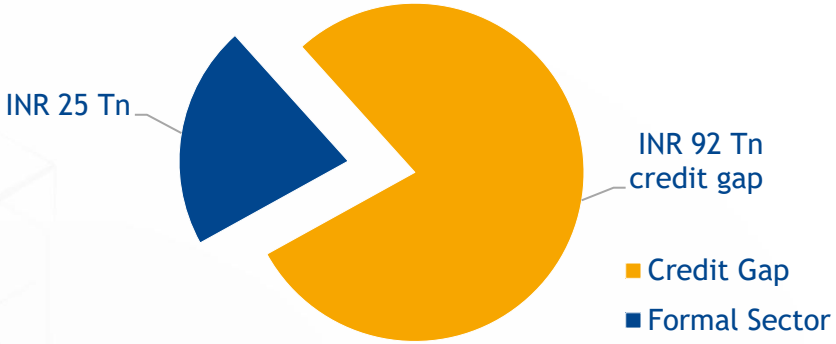
Household credit to GDP ratio (%)[1]



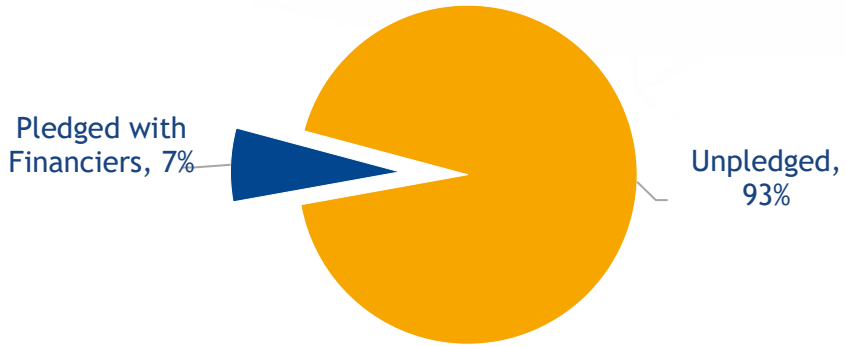
Retail credit growth to continue [2]



MSME Credit Addressable Market [3]



Household Gold [3]



Long runway for growth

1 : BIS, For December'24, Crisil Intelligence. 2: Chart represents Systemic Retail Credit in INR tn, RBI, Crisil Intelligence. 3: RHP

Our Product Suite

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

Focused entirely on collateralized lending

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

Our Customers

Category	Gold Loan	Medium Ticket LAP	Small Ticket LAP
			
Customer Business	Tailoring	Biryani Restaurant	Precision Tools Fabrication Unit
Requirement	Purchase additional sewing machine & renovate the shop	Expansion and refurbishment of existing outlet	Purchase of machinery
Credit Assessment / Solutions	▪ Collateral Verification ▪ Quick processing and sanctioning of loan	▪ Cash Flow assessment ▪ Daily footfall ▪ Margin assessment	▪ Business understanding ▪ Stock count ▪ Turnover assessment
Case Sanctioned Amount	₹1 Lac	₹70 Lacs	₹15 Lacs
Case LTV	74%	50%	50%

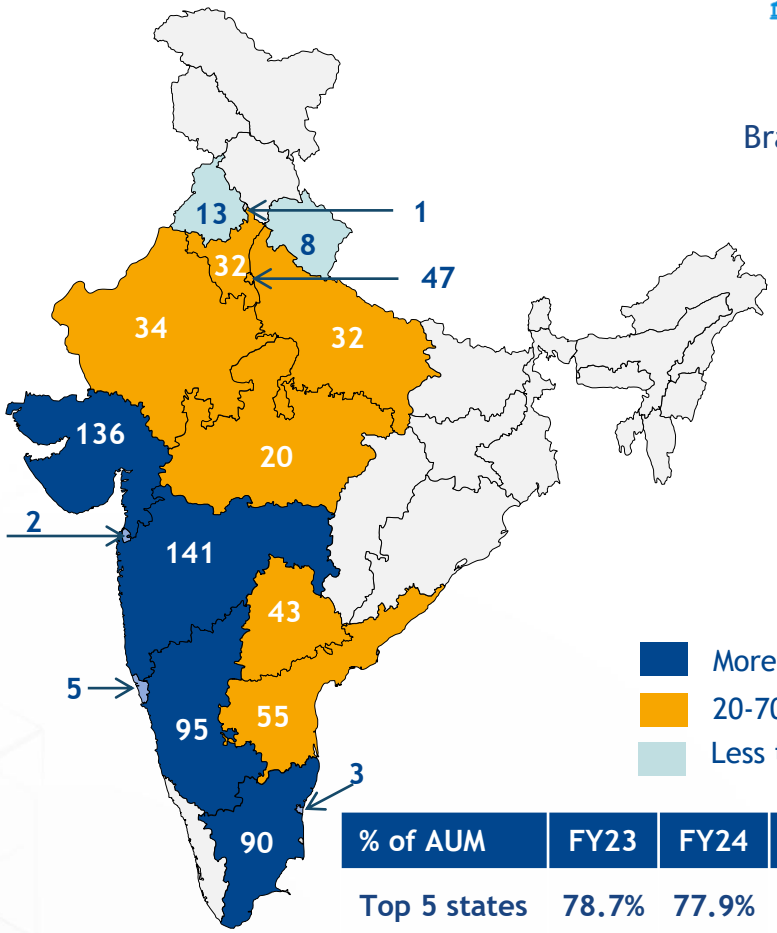
MSME focused customer base

Our Footprints

Comprehensive Branch Network

757 Branches

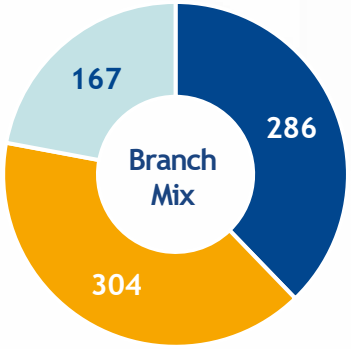
17 States and UTs

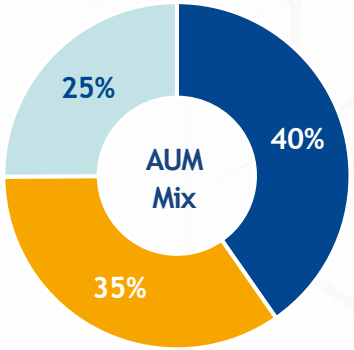


More than 70 branches
20-70 branches
Less than 20 branches

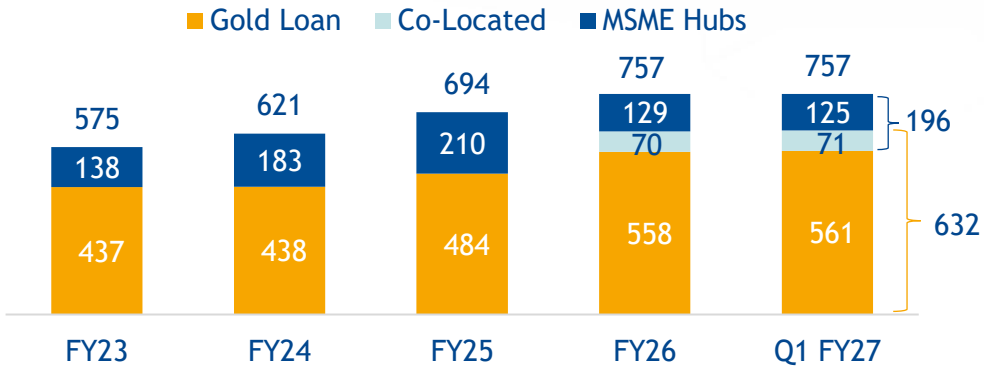
% of AUM	FY23	FY24	FY25	FY26	Q1FY27
Top 5 states	78.7%	77.9%	76.0%	75.1%	74.7%

Branch & AUM Mix



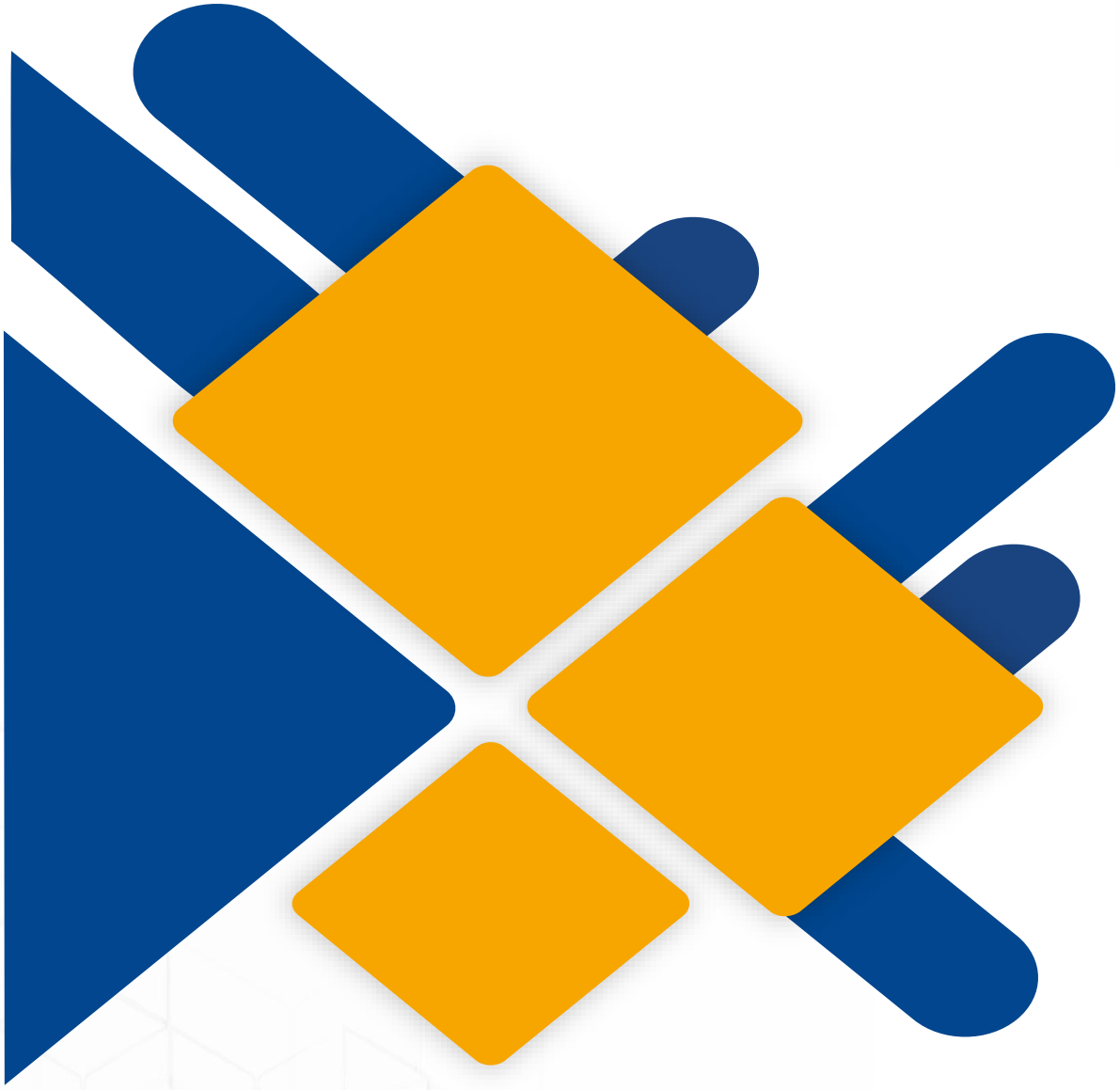


Branch Expansion



Extensive & expanding presence

FEDBANK
FINANCIAL SERVICES LIMITED



Who we are

Our Business

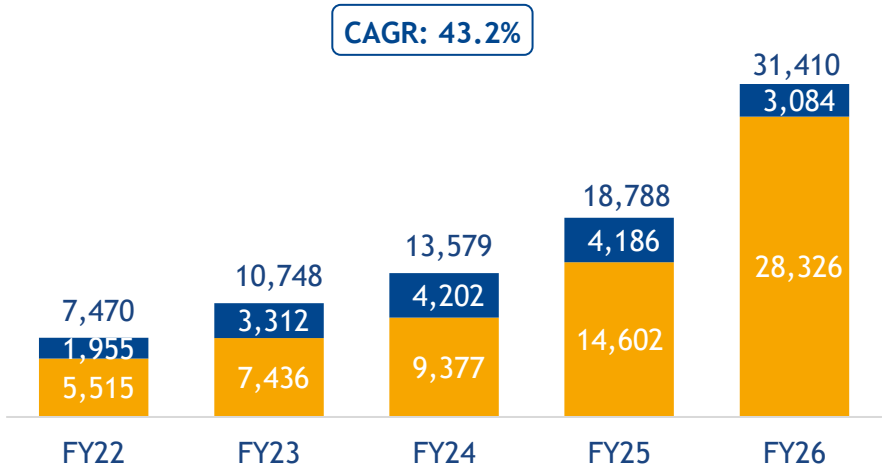
Financial Performance

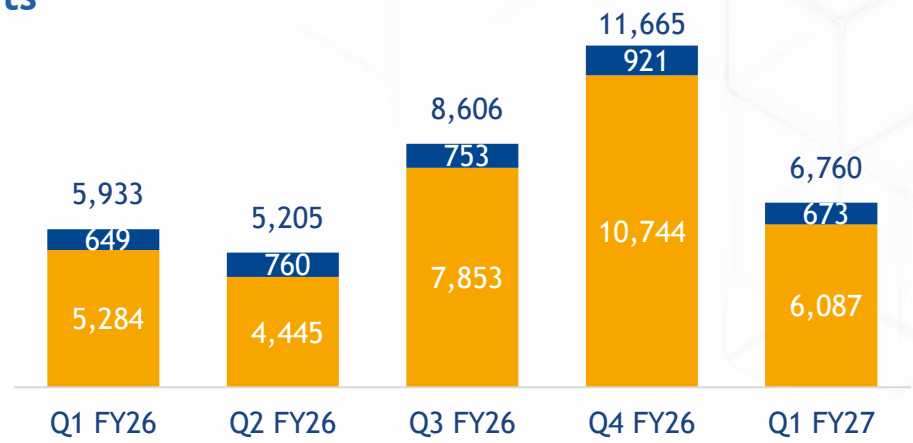
Technology, Digital, ESG & CSR

Disbursements & AUM

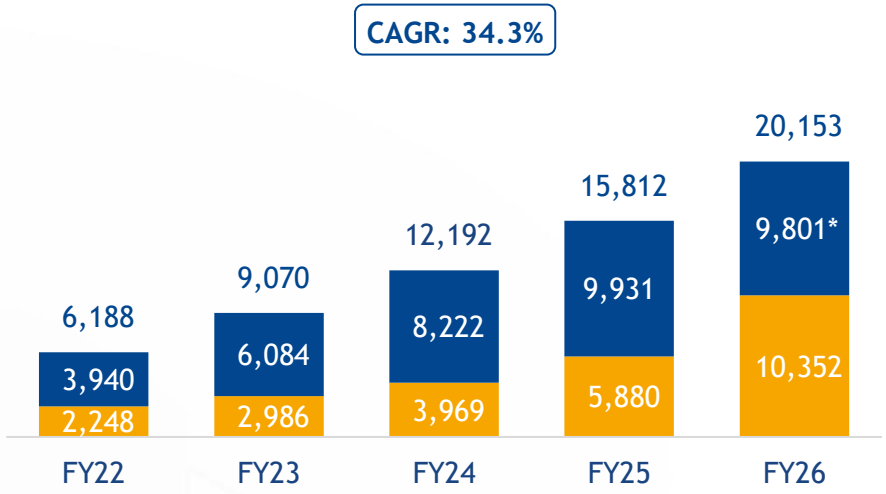
₹ Cr

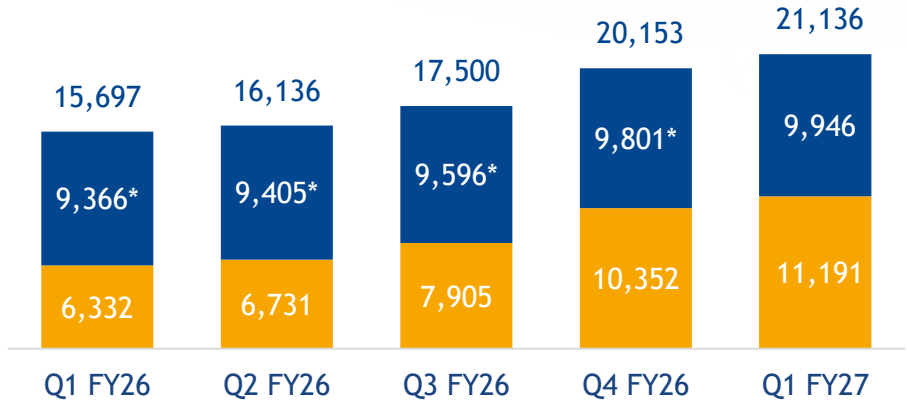
Disbursements





AUM





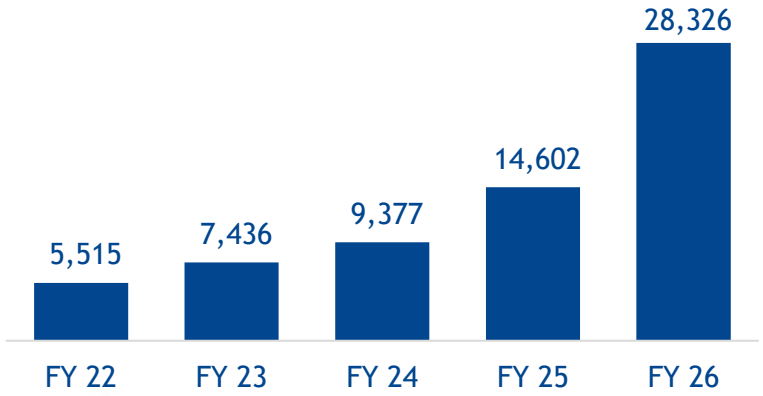
Twin-engine business profile

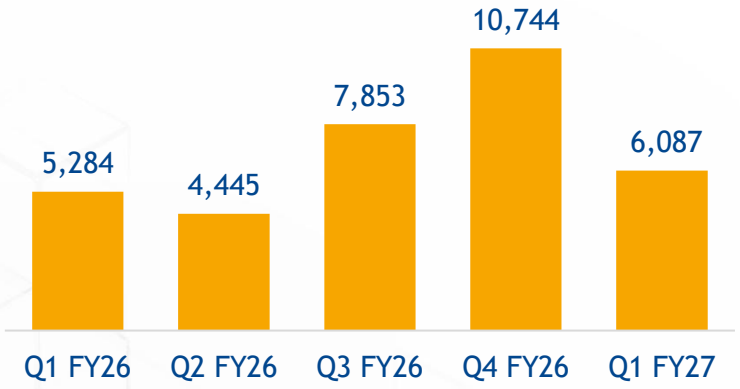
* ₹886 Cr of Business Loan 100% assigned & derecognized (Q1 FY26:₹770 Cr & Q2 FY26:₹116 Cr)

Disbursements

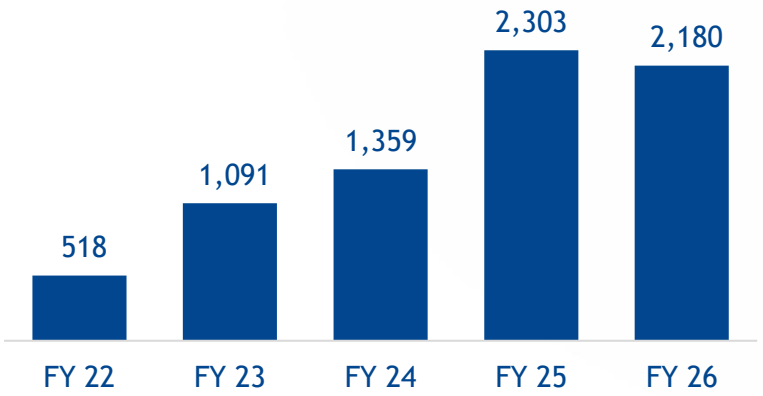
₹ Cr

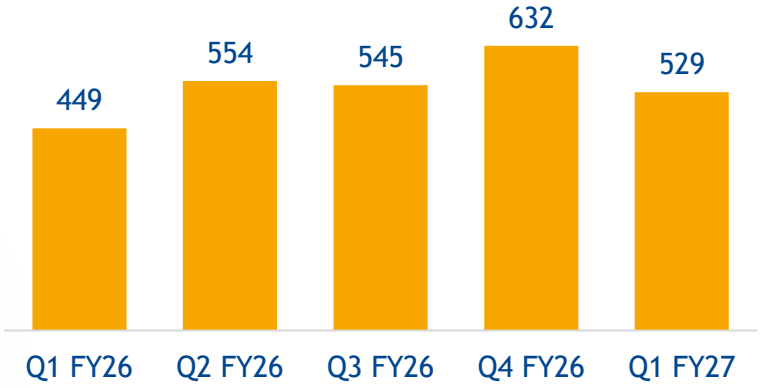
Gold Loan



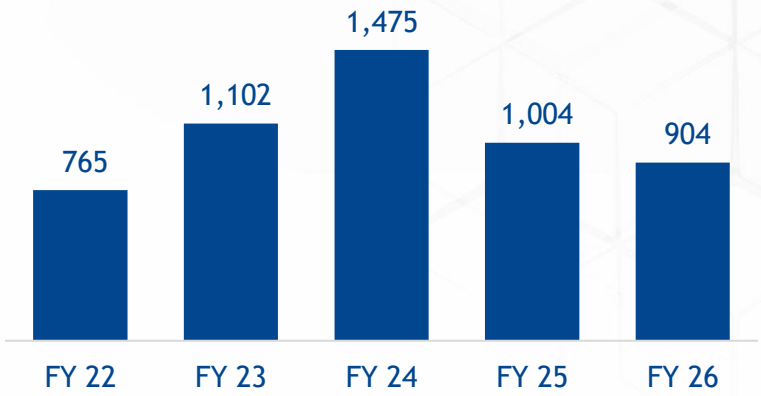


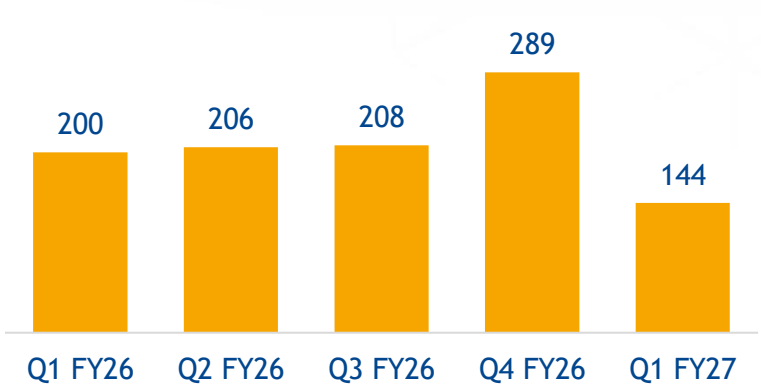
Medium Ticket LAP





Small Ticket LAP & HL

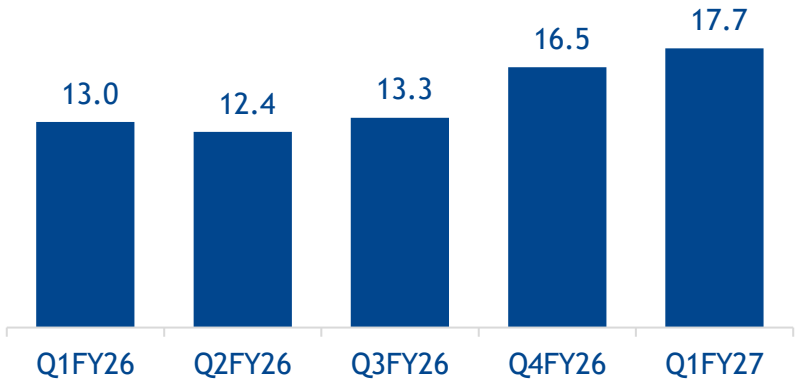




Twin-engine business profile

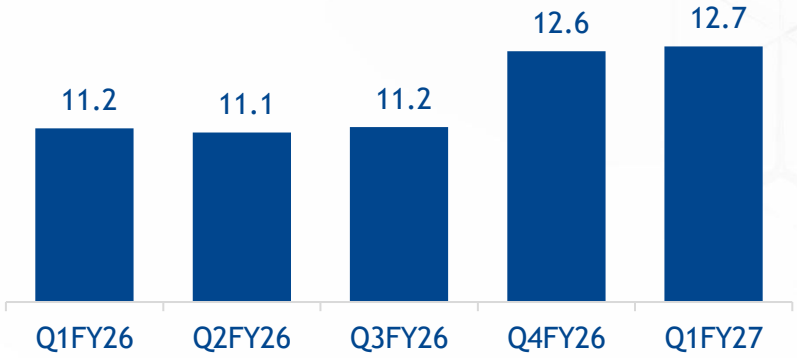
Gold Loan : Key Metrics

AUM Per Branch (₹Cr)

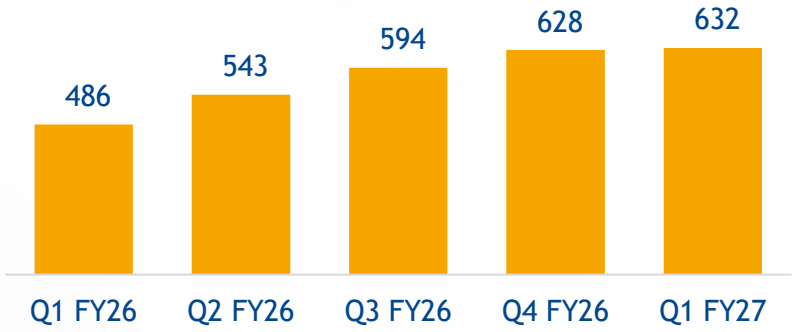


Gold Tonnage

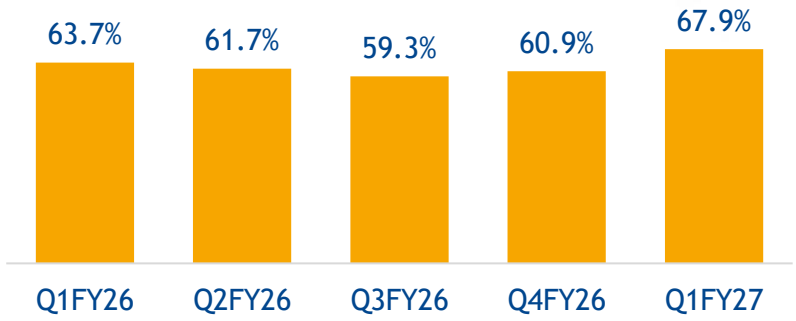
Growth: 13.5%



Number of Gold Branches



Portfolio LTV



Strong Value Proposition

LTV: Loan to value.

RBI Gold Loan Framework: Key Structural Reforms

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

GRADED LTV & BULLET LOAN NORMS



Exposure Based Maximum LTV

(Inclusive of Principal + Interest)

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

Bullet Loan Assessment

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

REPAYMENT CAPACITY ASSESSMENT



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

CO-LENDING FRAMEWORK



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

Implementation Transition

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

BRANCH EXPANSION LIBERALISATION

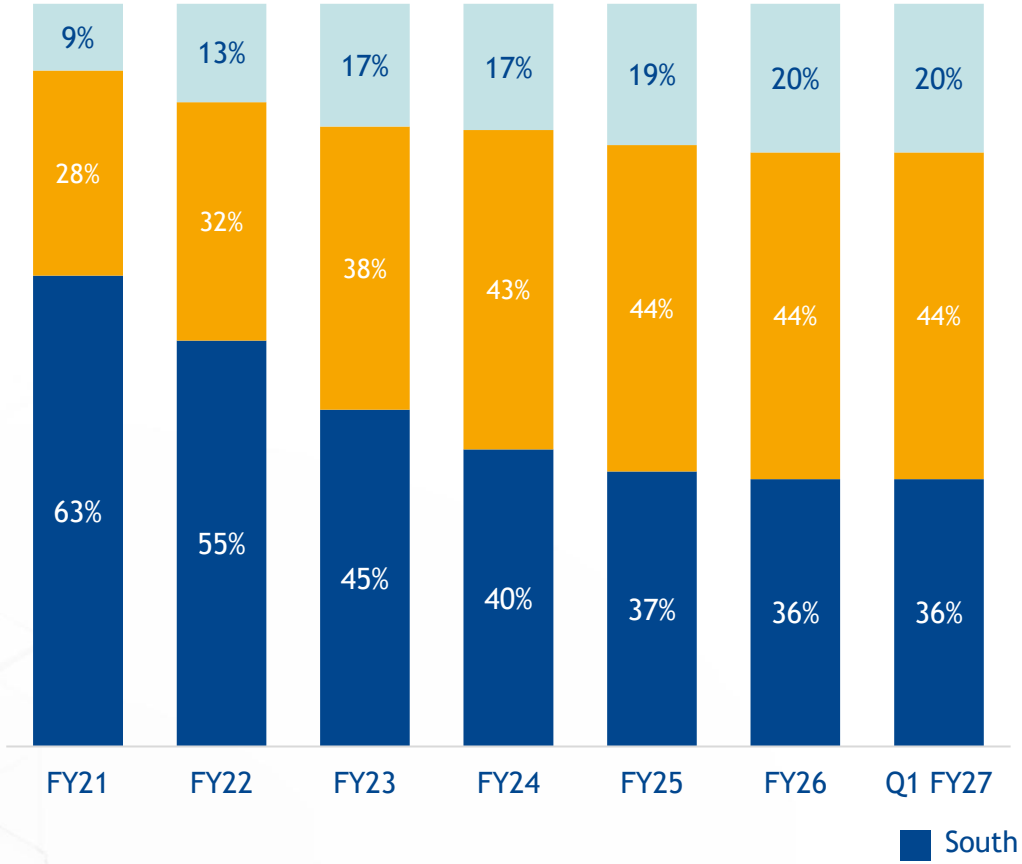


- Prior RBI approval no longer required for expansion beyond 1,000 branches.
- Enables deeper reach into Tier-2 / Tier-3, under-served markets.
- Promotes financial inclusion and wider access to credit.

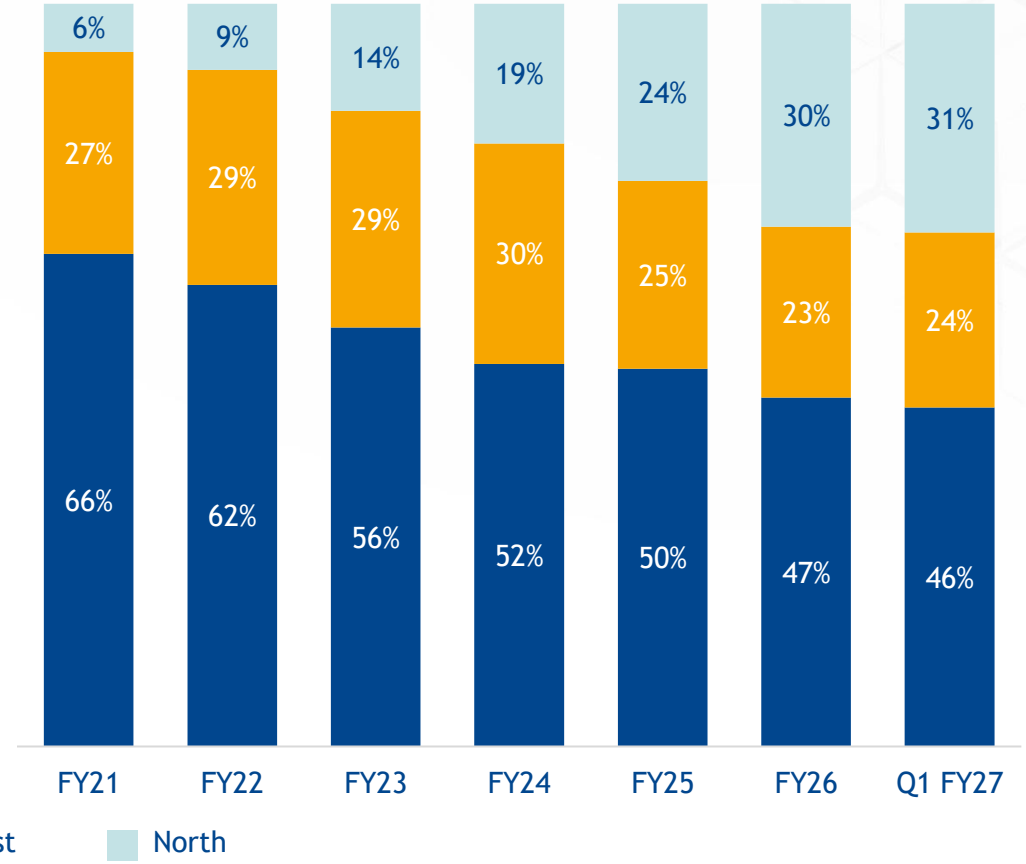
Industry wide transparency, customer centricity & stability

Geographical AUM Mix

Gold Loan



Mortgage Loan

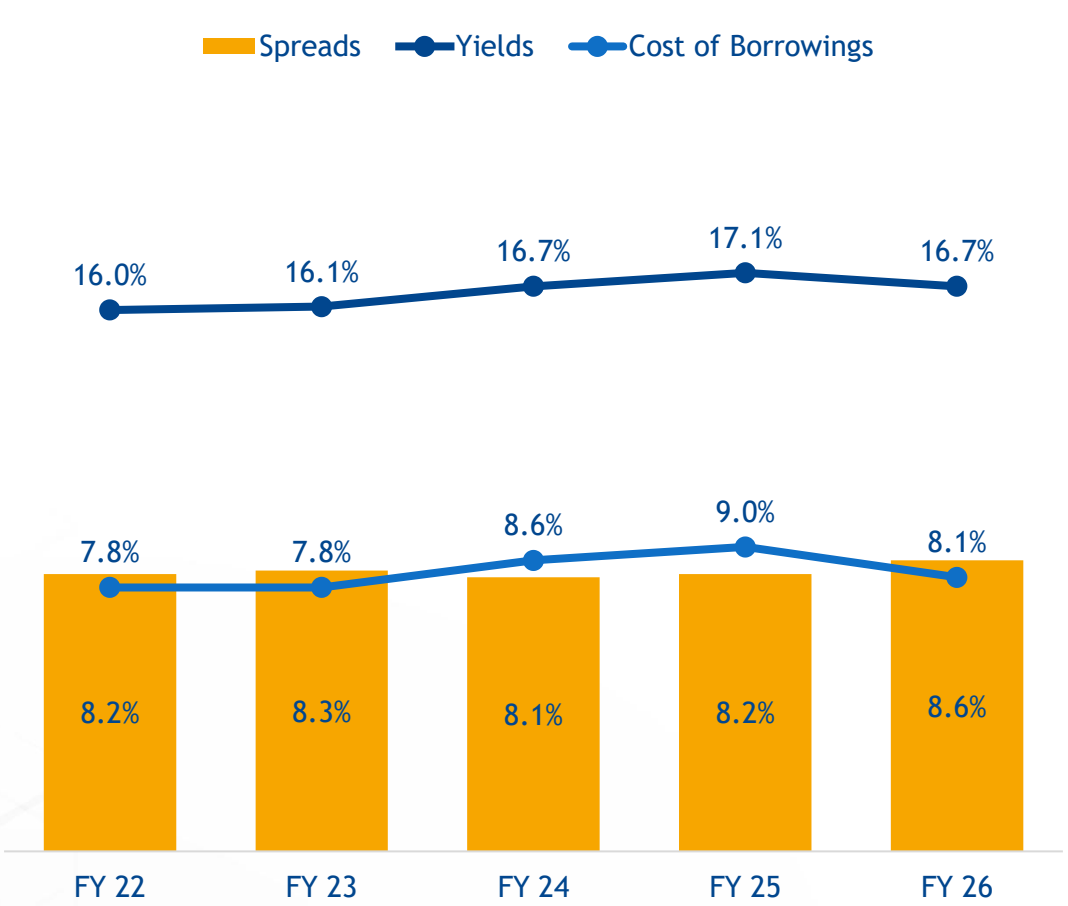


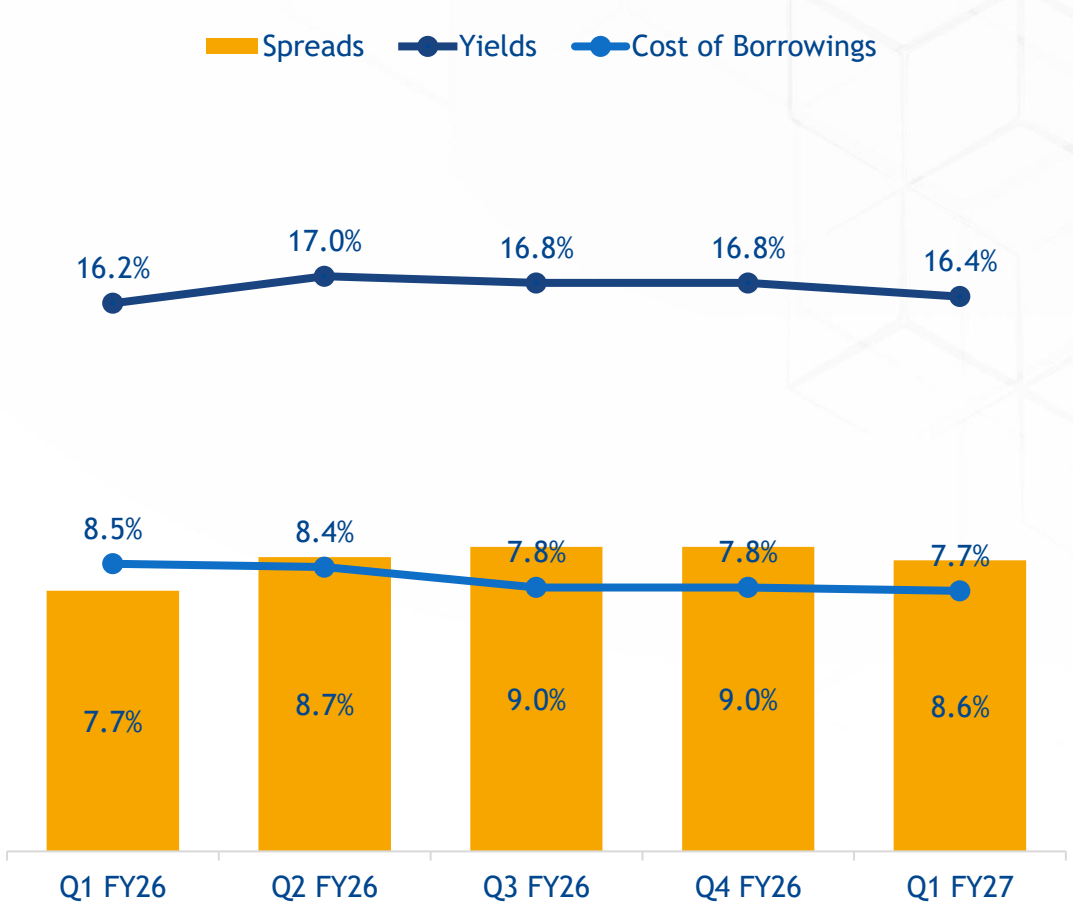
South West North

Reducing geographical risk

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

Yields, CoB and Spreads





Rangebound Spreads

"Yearly Yields, CoB, and Spreads restated from two-point average to quarterly average; quarterly metrics remain on two-point average. All quarterly numbers are annualized.

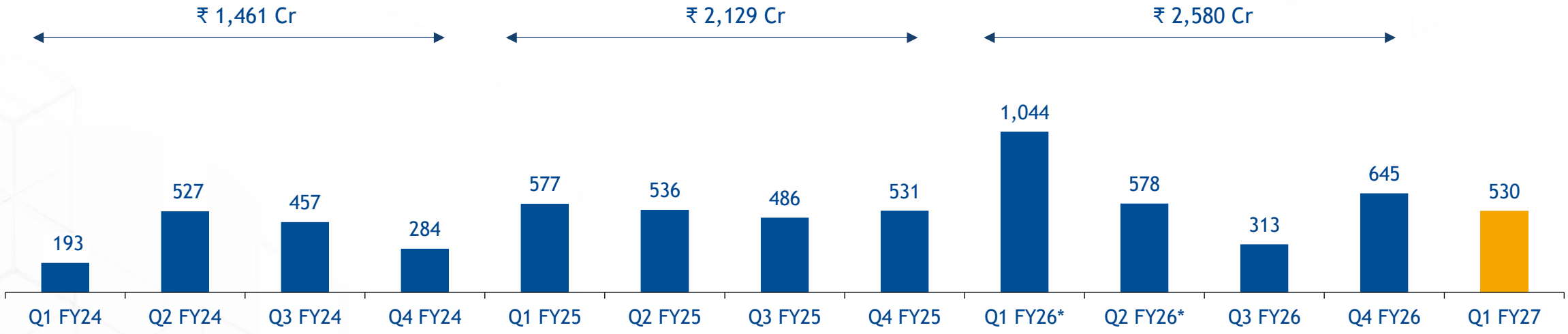
Off-book

₹ Cr

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

^Total includes accounting adjustments and others

Incremental Sell-down

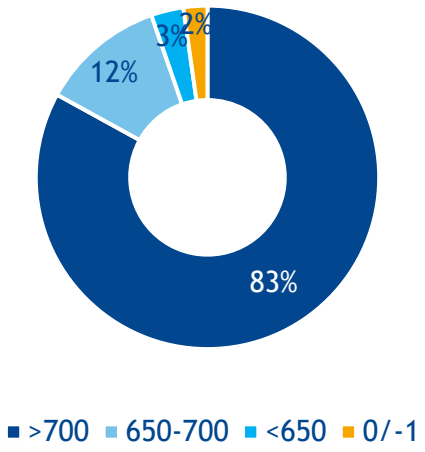


* ₹886 Cr of Business Loan 100% assigned & derecognized (Q1 FY26:₹770 Cr & Q2 FY26:₹116 Cr)

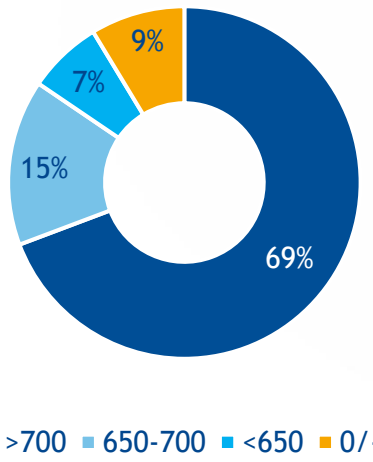
Quality of the Book

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

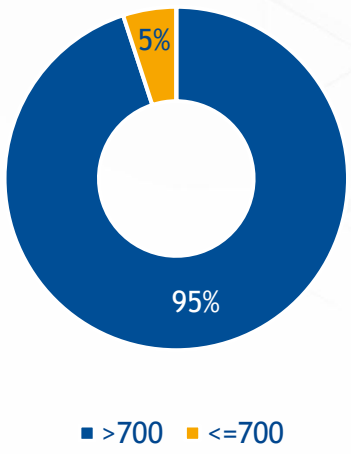
Medium Ticket LAP



Small Ticket LAP & HL



Business Loan



Granular loan book with high quality collateral

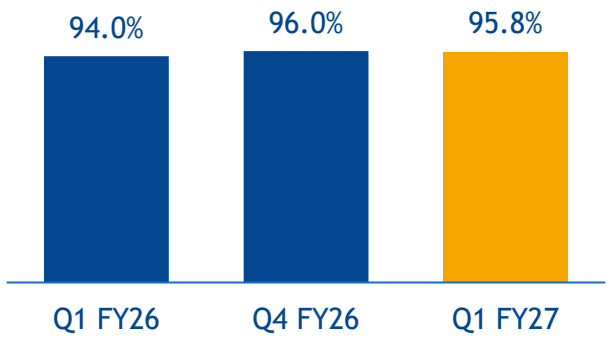
99.2% AUM secured collateral Either customer property or Gold	81.8% Mortgage AUM secured by self occupied residential/ commercial property	₹ 38.0 Lakh Average ticket size for Retail Installment loan [2]

Secured and collateralized lending model

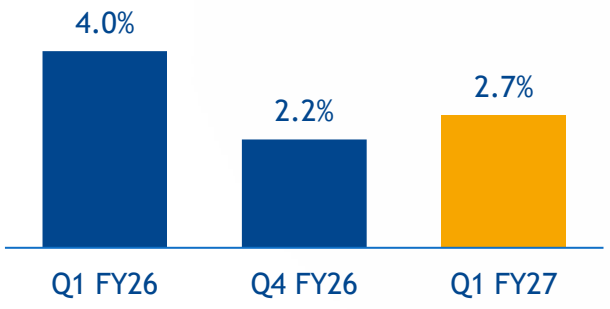
1: Pertains to retail installment loans;. 2: For the loans originated in Q1 FY27. Percentages may not add up to exactly 100% due to rounding

Portfolio Quality Indicators (1/2)

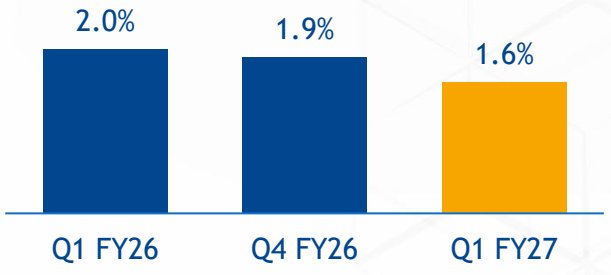
Stage I



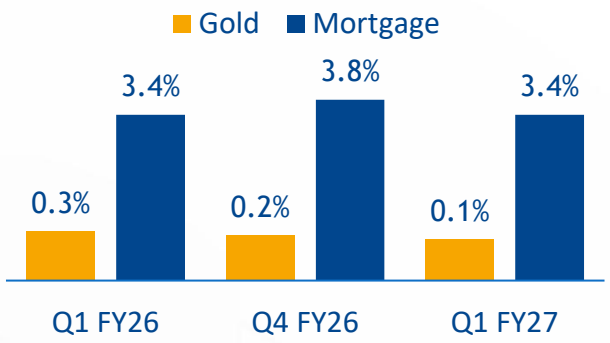
Stage II



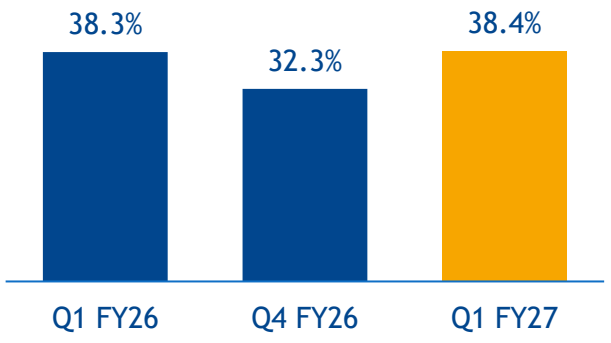
Stage III



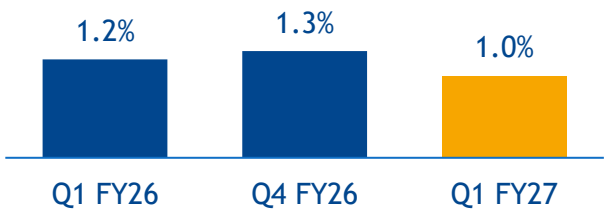
Gold and Mortgage Stage III



PCR



Net Stage III



Maintained Asset Quality

Portfolio Quality Indicators (2/2)

₹ Cr

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

Strengthening balance sheet

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

Expected Credit Loss

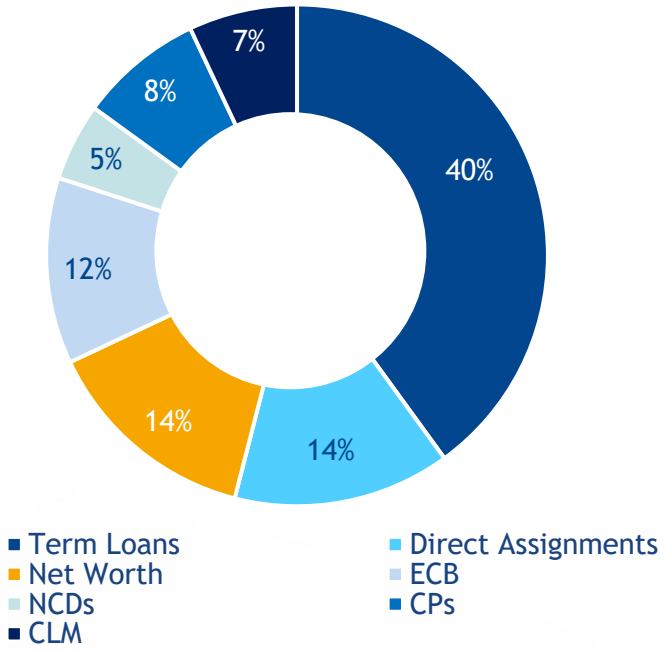
₹ Cr

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

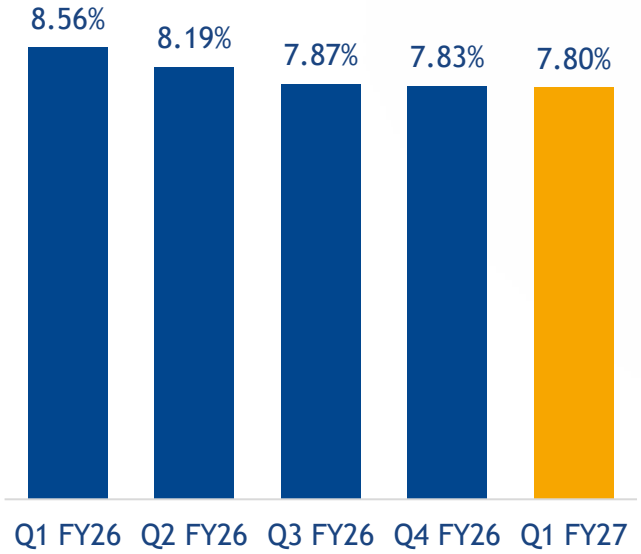
* Debited to P&L
^ ECL provision % of assets are net of amounts transferred to OCI on Fair valuation of eligible loans

Funding Profile

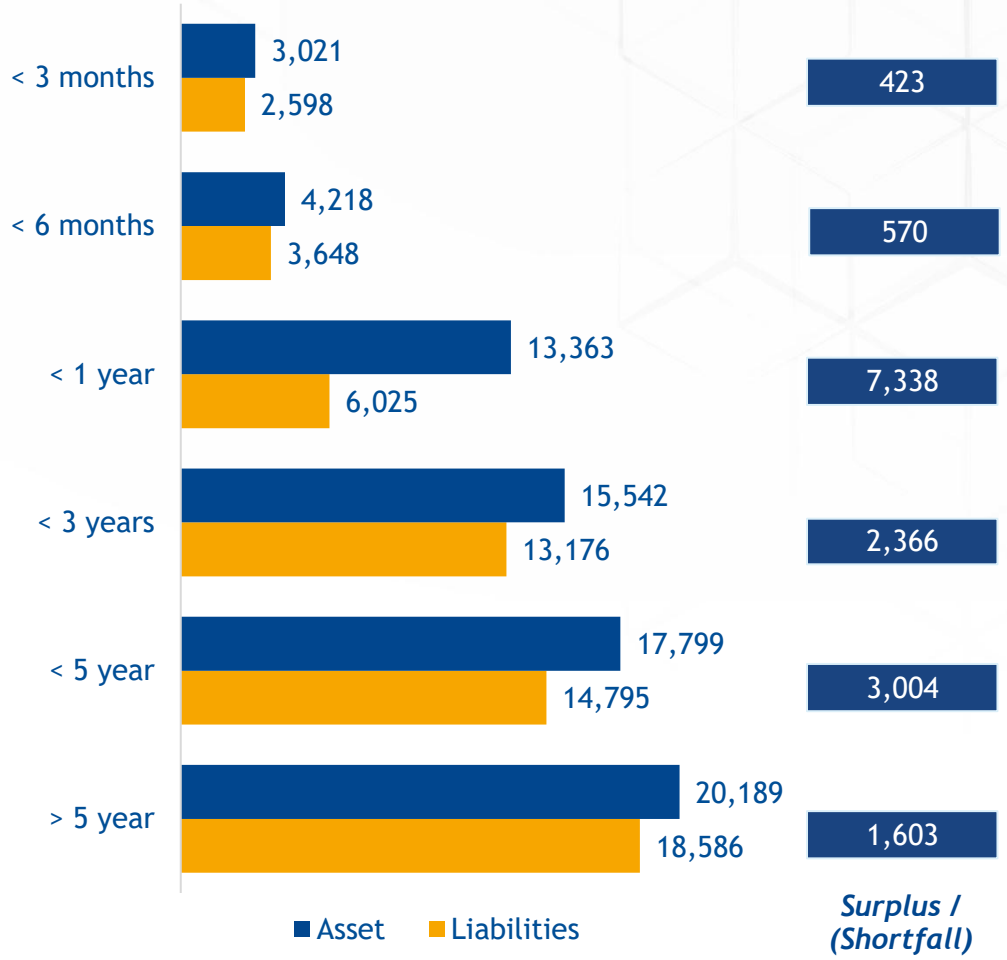
Funding Profile



Daily Average Cost of Borrowing*



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



Credit Rating#

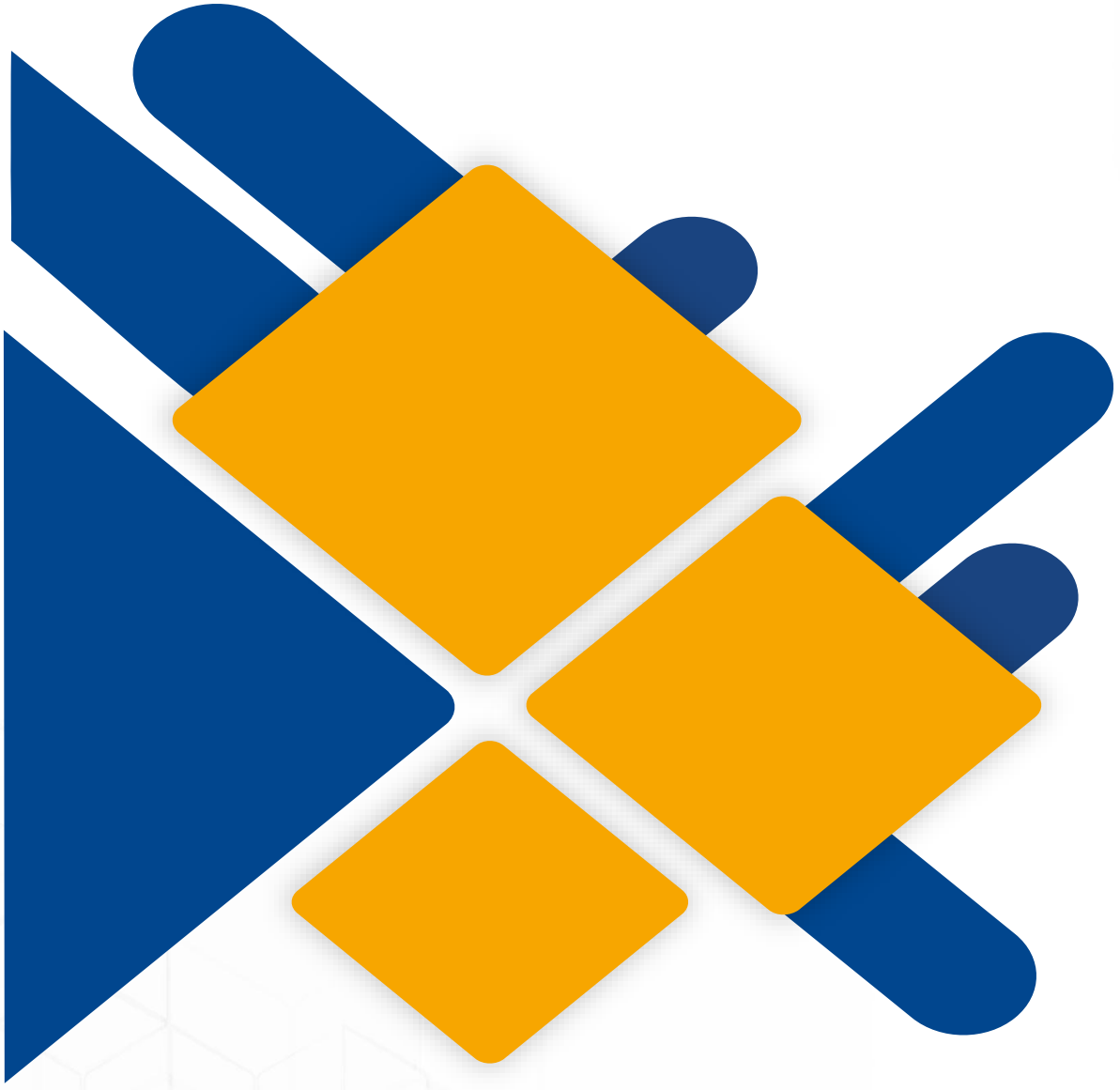
CARE	CRISIL	ICRA Ratings	India Ratings	Short Term A1+
AA+/Stable	AA+/Stable	AA+/ stable	AA+/ stable	(Reaffirmed)

Multiple sources of borrowings with strong credit rating

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

Names in Alphabetical order

FEDBANK
FINANCIAL SERVICES LIMITED



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Financials

₹ Cr

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

*Net Total Income = Total Income - Interest expense

Balance Sheet

₹ Cr

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

Profit & Loss Statement

₹ Cr

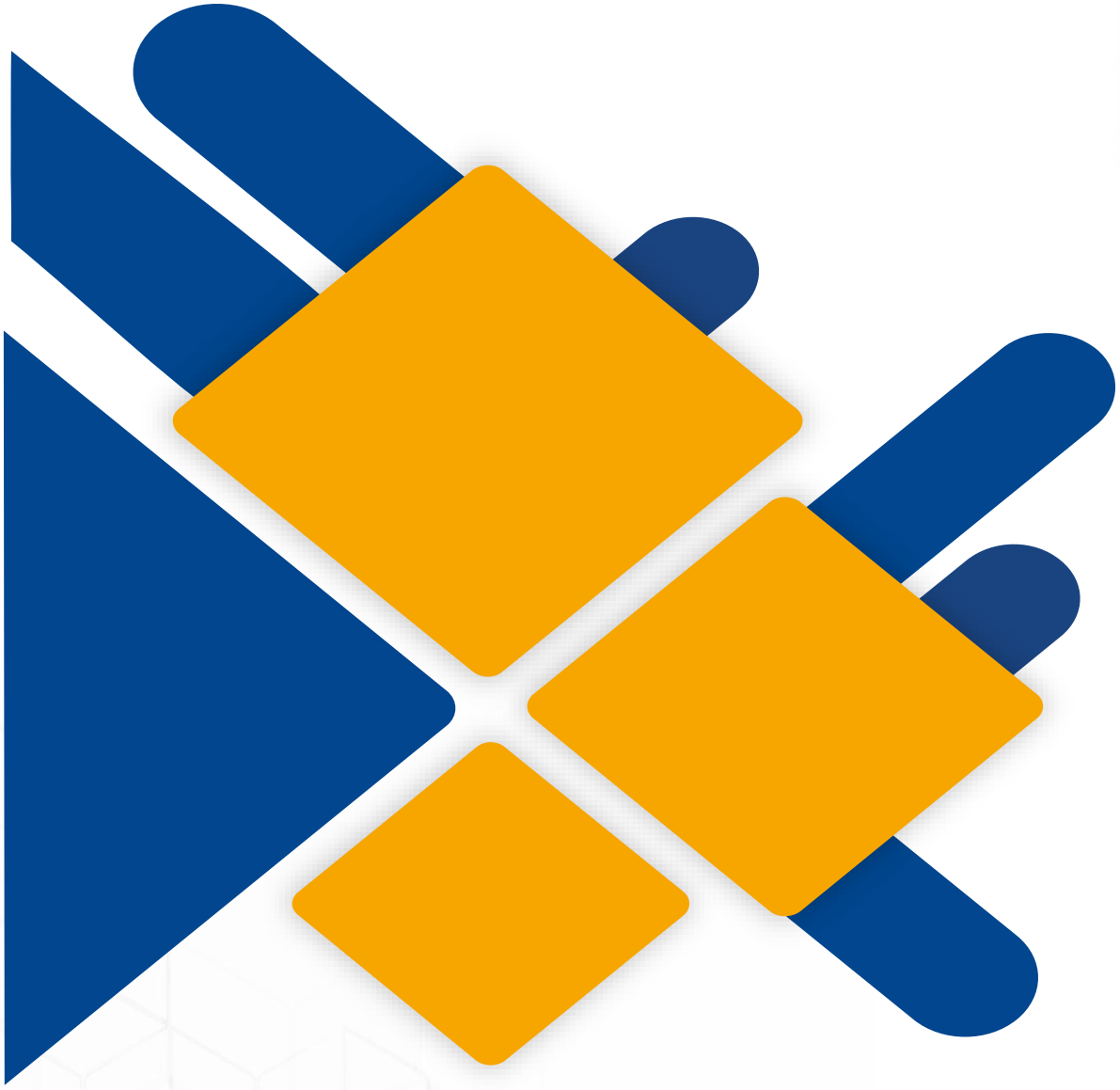
Profit & Loss Statement	Q1 FY26	Q4 FY26	Q1 FY27	QoQ	YoY	FY 26
Interest Income	491.6	582.1	657.4			2101.6
Interest Expenses	218.0	239.4	272.7			879.3
Net Interest Income (Core)	**273.6**	**342.7**	**384.8**	**12.3%**	**40.6%**	**1222.3**
Net Gain on Direct Assignment	-5.5	6.1	-12.9			7.4
Net Interest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

RoA Tree

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

Yearly ROTA tree is calculated basis quarterly average.

FEDBANK
FINANCIAL SERVICES LIMITED



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Technology Landscape

Origination

- Fully Integrated API stack : OCR, KYC Validation, Aadhaar Vault, Account Aggregator, Digilocker
- Digital Marketing Leads via Social Media and Company's Digital Platforms including Cross Sell
- Online interface available for DSA, FI, RCU, Legal & technical agencies
- Building a modern, innovative and future-ready digital ecosystem to provide 360-degree
- CKYC , Multi-bureau , Bank statement analysis and Fraud check integrations

Underwriting

- Cloud based Loan Origination System with robust Loan Management System
- Real-time Business Rule Engine integration ensuring objective, faster & predictable underwriting
- Data driven risk assessment and mitigation
- Real time API integration with UIDAI

Loan Operations

- Seamless API integration between core system & 3rd party partners -multi bureau, E-nach , penny drop
- Robust Collection mobility suite - monitoring early warning signals using ML algorithms
- KFS (Key Fact Statement) & OTP authenticated Cheque Handover Module.
- AWS Cloud & Microsoft O365 assessment. Implementation of CIS (Center for Internet Security) guidelines for servers.

Customer Service

- Ubiquitous presence in digital universe - web, phone, portal, app and social media.
- Hindi Conversational Chatbot on Portals and Whatsapp
- Cloud Telephony with AI/ML servicing capability
- Elevating Customer Centricity Through a Comprehensive Array of Nine Innovative login solutions
- ISO 27001:2022 certification

API

Security Layer

Cloud Services

Data/ Presentation

Monitoring

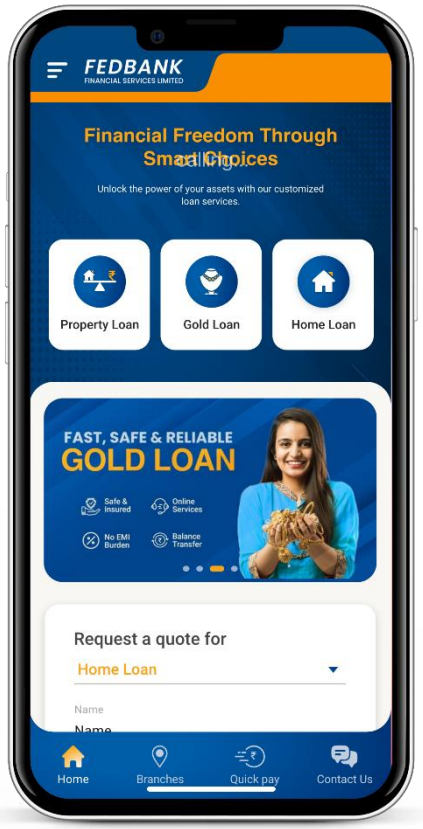
Web Application

Regulatory

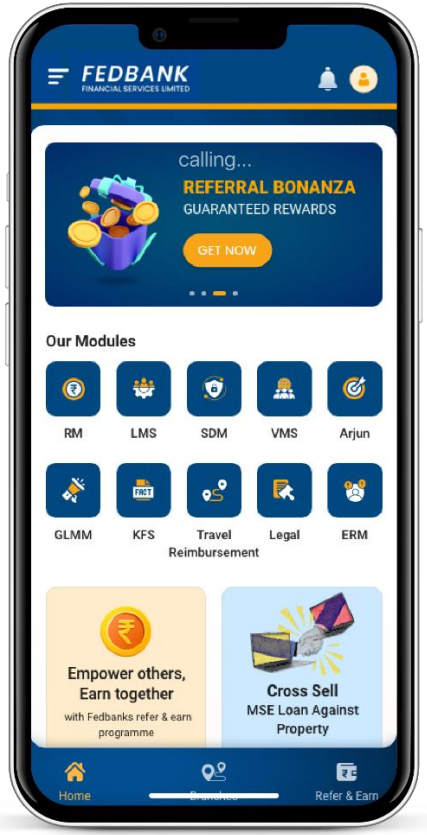
Technology at the core of all operations

Digital Landscape

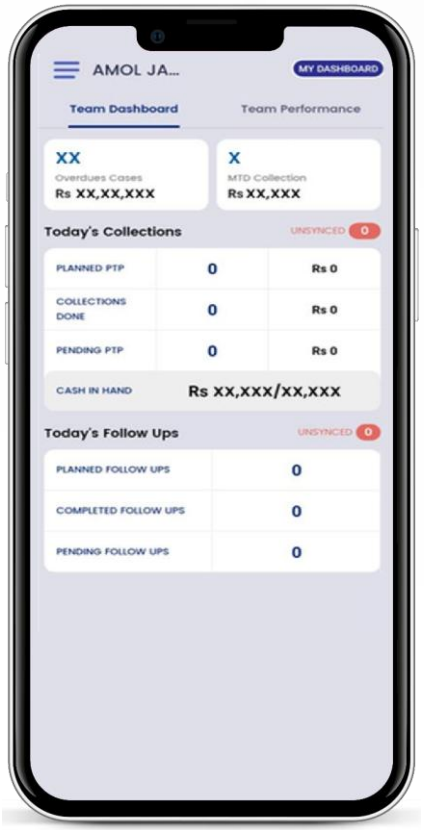
Fedfina Loans



Fedfina Lite



Fedfina Collect



14 Lakh+ Downloads

88%+ Digital Registrations

61%+ Digital Payments

Customer Acquisition & Servicing

Employee Productivity

Collection Management

Well established digital presence

ESG

ESG : Framework



ESG Policy

Board approved policy in place to follow and adopt ESG Practices

Key Performance Indicators

Clearly identified list of KPI's in place, metrics for evaluation are being developed

ESG : Purpose

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

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

ESG : Structure

ESG and CSR Committee (Board)

ESG Committee (Management)

ESG Sub -Committees

- Facilities Management Group
- Human Resources
- Information Technology
- Business
- Credit

BRSR Reporting Key Highlights

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

An organization with a purpose

Making a Change

Nation Skill Building

As part of our Corporate Social Responsibility (CSR) commitment, FEDFINA is proud to launch a transformative initiative focused on skilling the next generation of finance professionals. This program is designed to equip apprentices with industry-relevant skills and practical training, preparing them to meet the evolving demands of the financial sector.

Through structured learning modules, hands-on experience, and mentorship, we aim to foster a culture of continuous development and professional excellence. This initiative reflects FEDFINA's dedication to inclusive growth, social impact, and building a future-ready workforce that contributes meaningfully to the industry and society.



An organization with a purpose

Making a Change

“No More Chemo” Celebration

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

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

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



An organization with a purpose

FEDBANK
FINANCIAL SERVICES LIMITED

THANK YOU

investor@fedfina.com

www.fedfina.com