FEDBANK FINANCIAL SERVICES

INVESTOR PRESENTATION
Q2 FY27

EMPOWERING EMERGING INDIA WITH EASY ACCESS TO LOANS

Safe Harbor

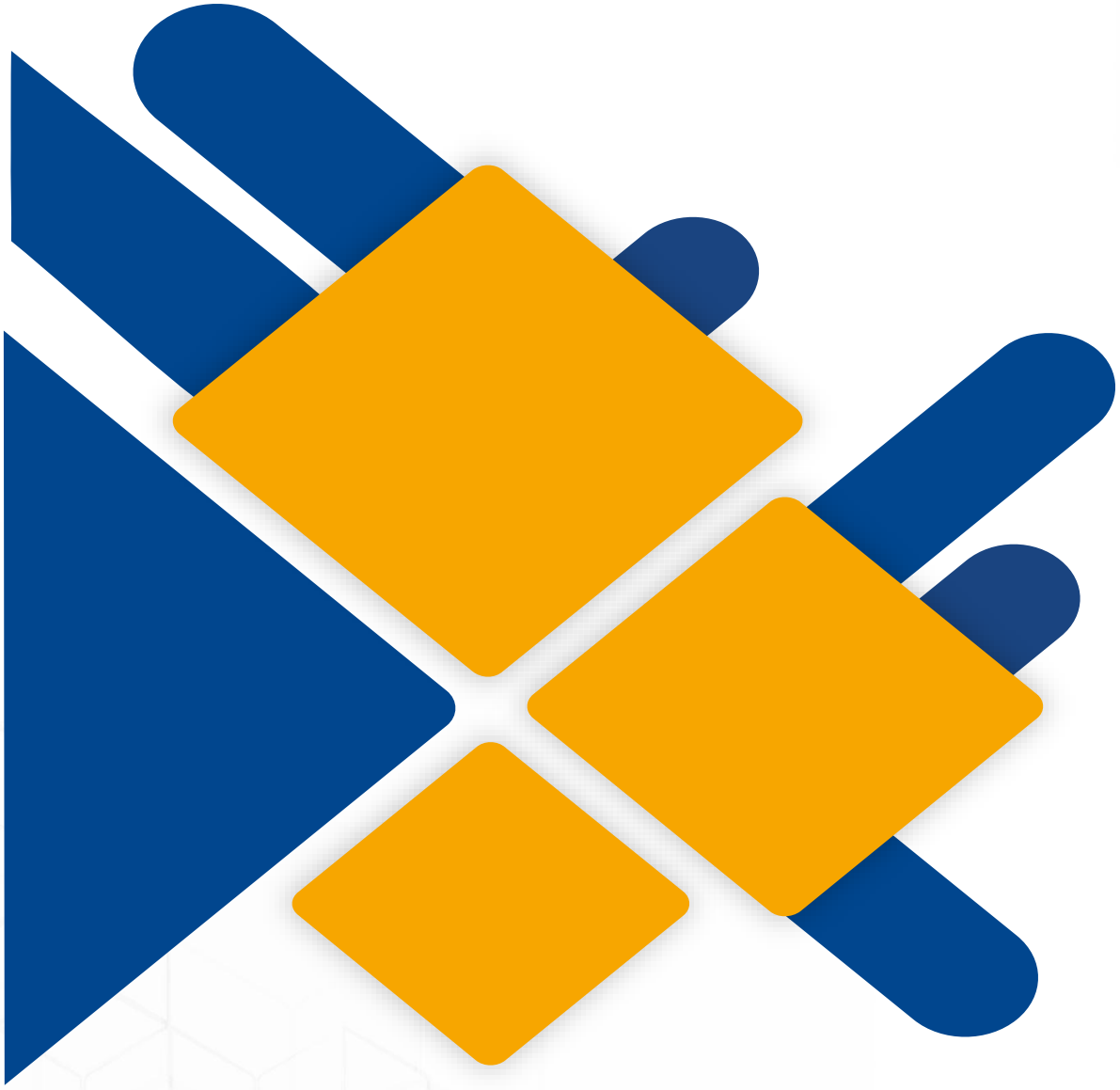
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Table Of Content



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Executive Summary : Q2 FY27

Business

- AUM grew 36.6% YoY to ₹22,035 Cr
- Disbursals increased by 28.3% YoY to ₹6,676 Cr
- Gold Loan AUM grew 77.0% YoY to ₹11,917 Cr
- Net growth in Gold AUM of ₹726 Cr in this quarter
- Mortgage AUM grew 13.5% YoY to ₹9,982 Cr

Branches

- Commissioned 74 new branches this quarter, bringing our total footprint to 831 branches (across 18 states & UTs)

Profitability

- Net Interest Income for this quarter has grown by 37.4% YoY to ₹403.7 Cr
- Operating Profit for this quarter has grown by 47.5% YoY to ₹205.1 Cr
- PAT for this quarter has grown by 63.1% YoY to ₹130.8 Cr reflecting a RoA of 2.8% and RoE of 17.0%

Asset Quality and Provisioning

- Gross Stage III stood at 1.8%, Net Stage III stood at 1.2%
- Credit Cost for this quarter is 0.6%

Q2 FY27 Result Summary

FEDBANK FINANCIAL SERVICES LIMITED

	YoY	QoQ
₹22,035 Cr AUM	36.6%	4.2%
₹6,676 Cr Disbursements	28.3%	-1.2%
₹130.8 Cr Profit After Tax	63.1%	14.3%
₹3,165 Cr Shareholder's Funds	16.8%	5.4%
84.4 Book Value/Sh.	16.3%	5.3%
99.4% Secured AUM	171bps	18bps
₹14,602 Cr Borrowings[1]	42.7%	-0.6%
21.0% CRAR	-68bps	25bps
831 Branches	132	74
5,920 Employees[3]	21.0%	10.1%
1.8% GNPA	-8bps	27bps
1.2% NNPA	-12bps	22bps
0.6% Credit Cost[2]	-36bps	-19bps
2.8% RoA	43bps	24bps
17.0% RoE	496bps	153bps

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. Employees excludes apprentices

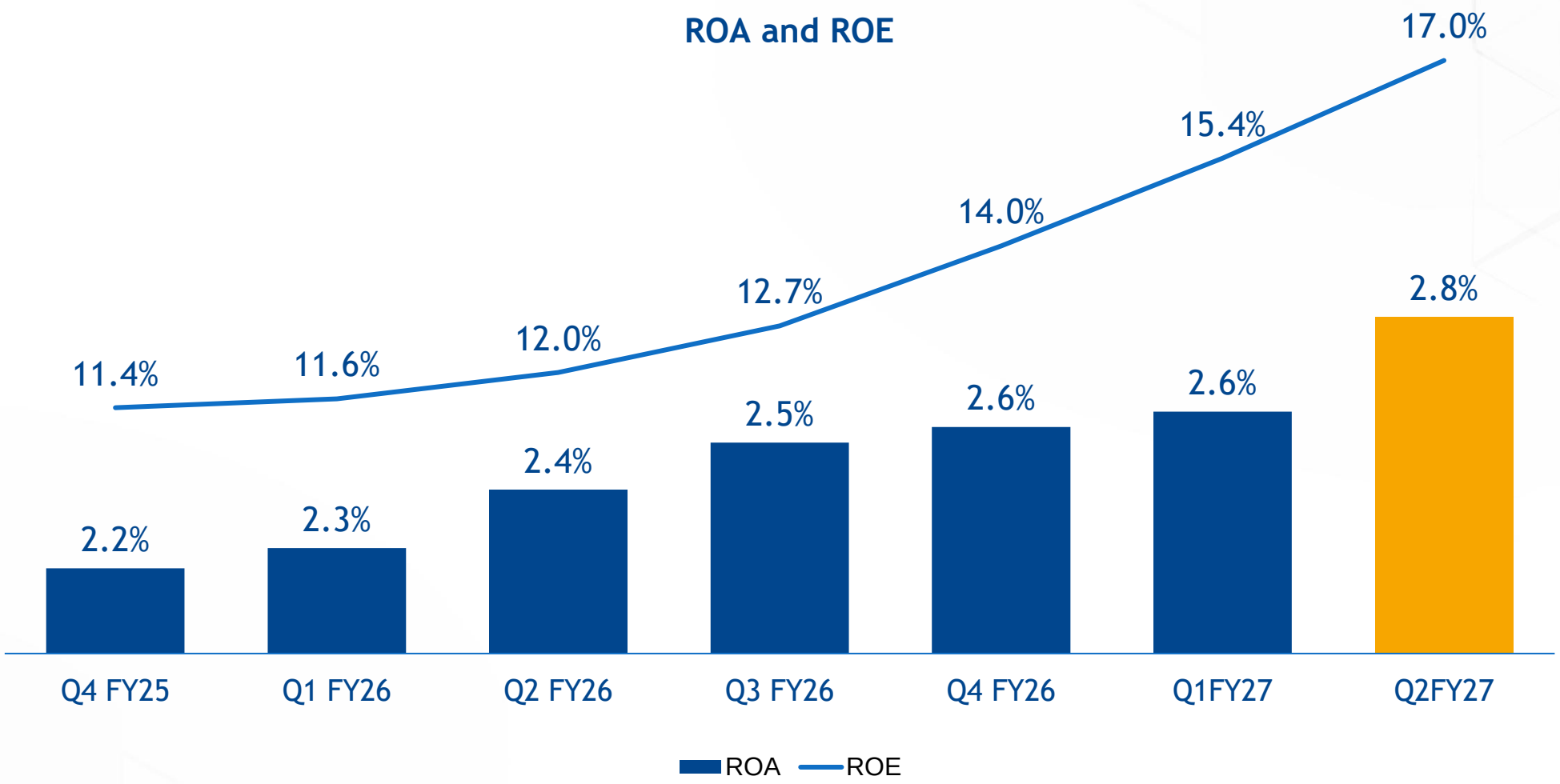
Our Historical Performance

₹ Cr

Particulars	FY19	FY20	FY21	FY22	FY23	FY 24	FY 25	FY 26	H1 FY27
Branches (#)	149	303	359	516	575	621	694	757	831
Employees (#)	964	1,890	2,125	2,855	3,570	4,298	4,568	5,303	5,920
Disbursements	1,969	4,380	5,894	7,470	10,749	13,579	18,788	31,410	13,436
AUM	2,019	3,838	4,862	6,187	9,070	12,192	15,812	20,153	22,035
Net Total Income	141.6	264.9	384.4	536.0	742.5	943.4	1,226.0	1,347.3	829.0
Operating Profit	54.0	77.4	148.1	223.1	307.3	393.9	520.1	576.3	392.6
Profit after tax	36.1	39.1	61.7	103.5	180.1	244.7	225.2	343.6	245.1
Shareholder's Fund	459	691	835	1,154	1,356	2,261	2,547	2,926	3,165
Book Value Per Share (₹)	19.9	25.3	28.8	35.9	42.1	61.2	68.3	78.2	84.4

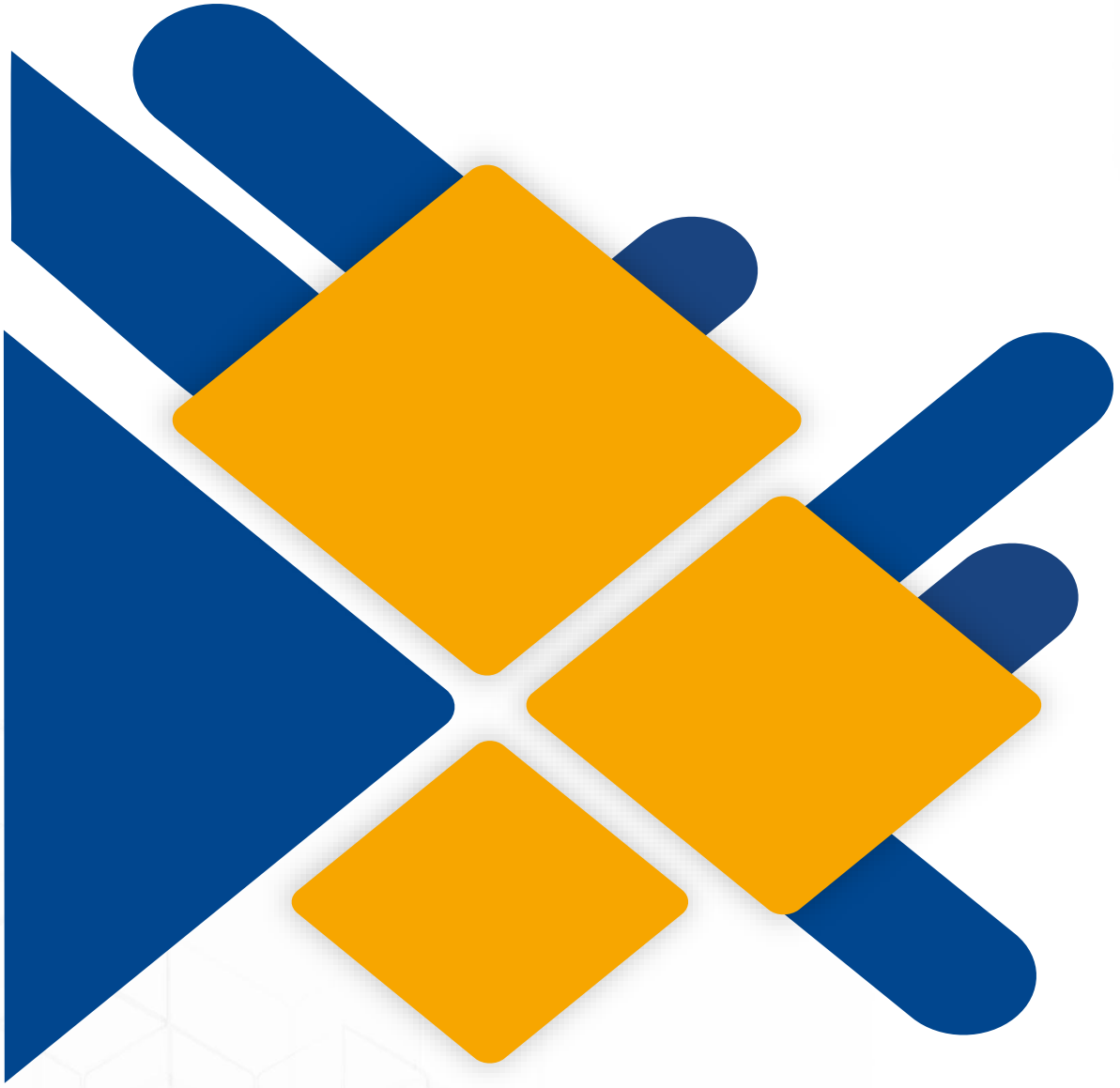
Driving Sustainable Scale & Compounding Book-value

RoA & RoE Trajectory



Steady improvement quarter-on-quarter

FEDBANK
FINANCIAL SERVICES LIMITED

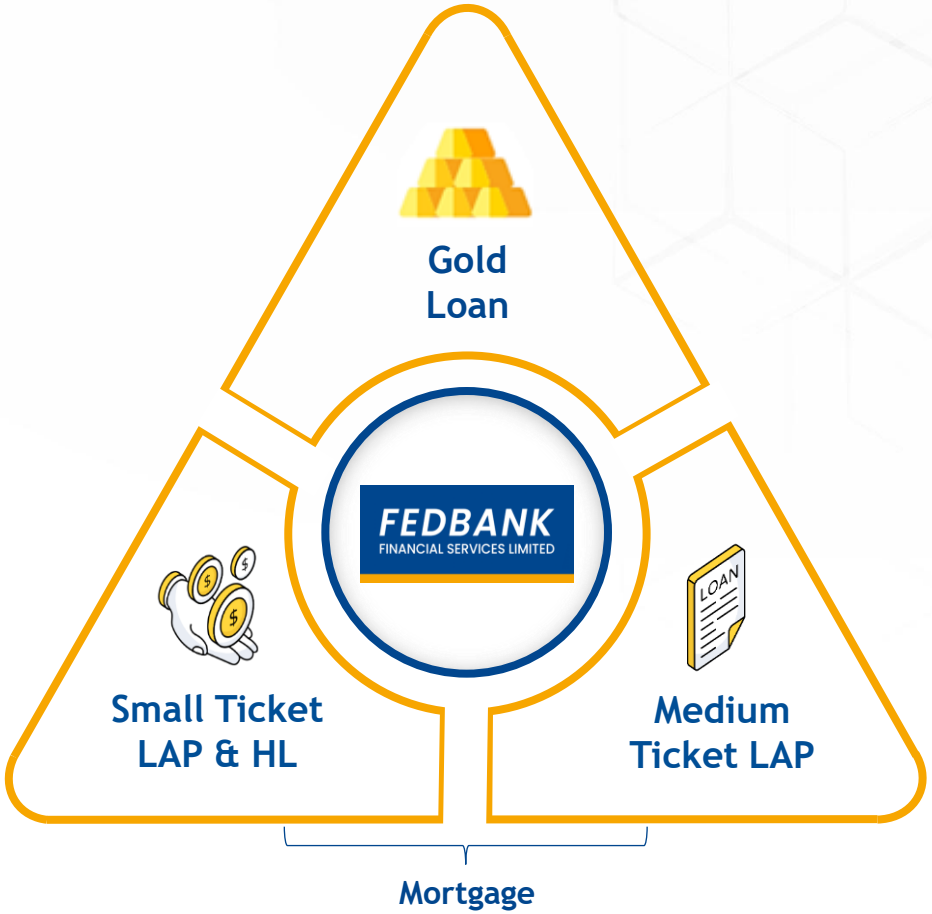


- Who we are
- Our Business
- Financial Performance
- Technology, Digital, ESG & CSR

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 18 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 September 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



Praful Rajpopat
Chief Credit Officer



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



K Sureshkumar
CBO – Mortgage (Medium Ticket)

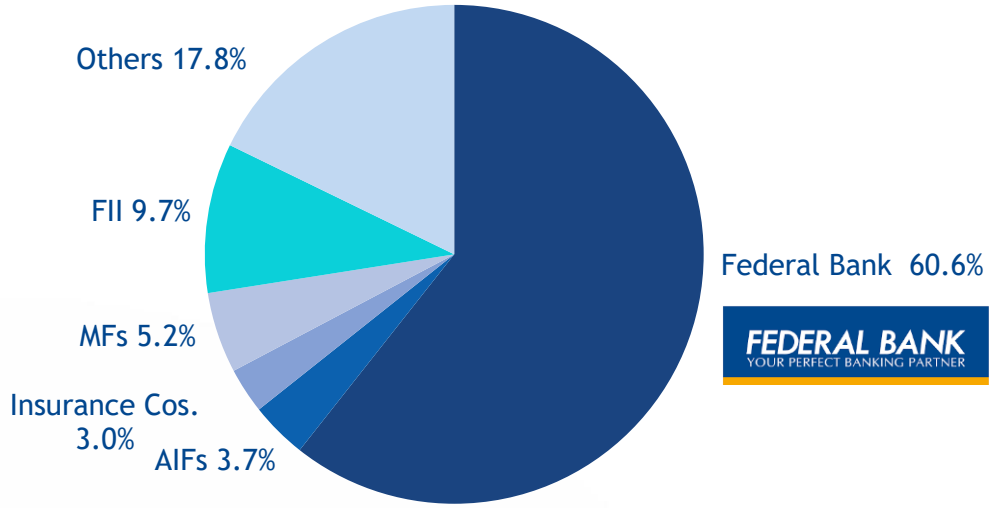


Shardul Kadam
Chief Transformation Officer

Deep domain experience

Shareholding Pattern

Shareholding : 30th September 2026



Top Institutional Shareholders : 30th September 2026

Investor Details	% Holding
Federal Bank Ltd	**60.6%**
Nomura India Investment	6.9%
Bandhan Mutual Fund	4.2%
Unifi Capital (Blend II and BCAD)	2.2%
SBI Life Insurance	1.8%
HDFC Life Insurance	1.2%
Mahindra Manulife fund	0.7%
Nuvama Crossover Opportunities Fund	0.7%
Yasya Investment	0.6%
BNP Paribas Financial Markets	0.5%
PGIM India Equity Fund	0.3%

Wide shareholders base

Our Growth Journey

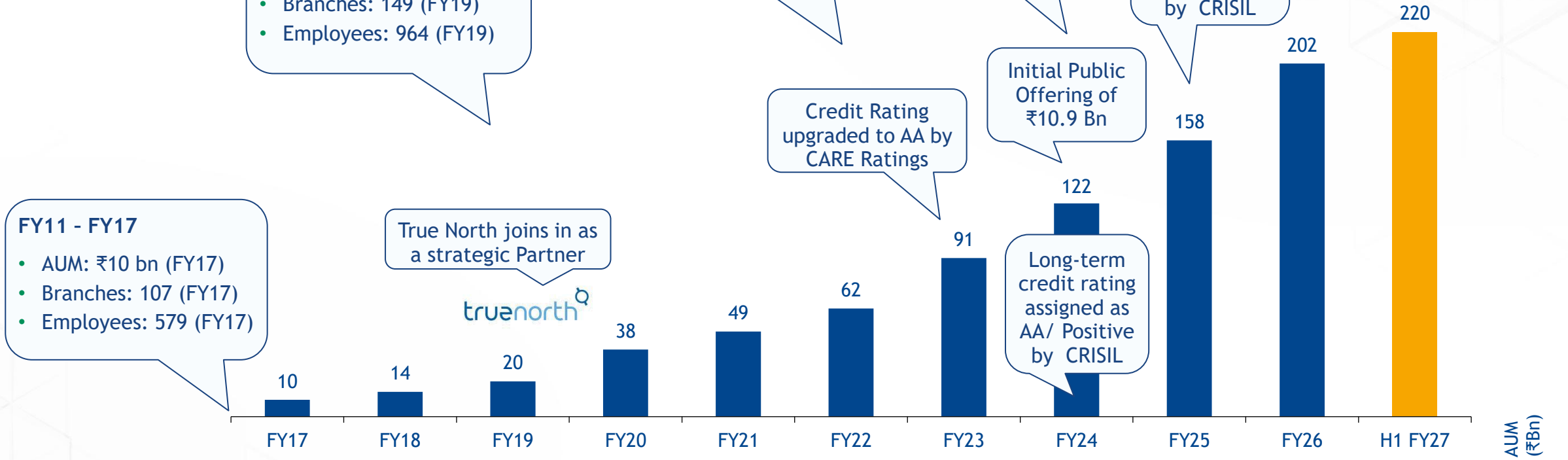
FY11 - FY17
- AUM: ₹10 bn (FY17)
- Branches: 107 (FY17)
- Employees: 579 (FY17)

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)

H1 FY27
- AUM: ₹ 220 bn
- Branches: 831
- Employees: 5,920



Strong growth trajectory over the years of operations

Our Vision & Values

Vision

Empower Emerging India with Easy Access to Loans

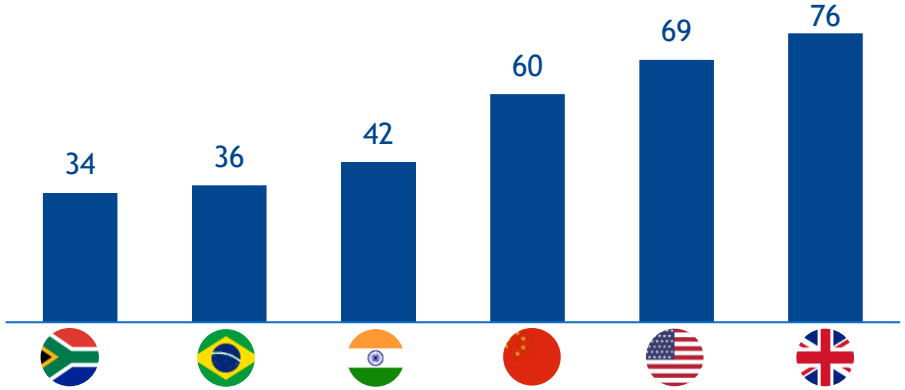
Values

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

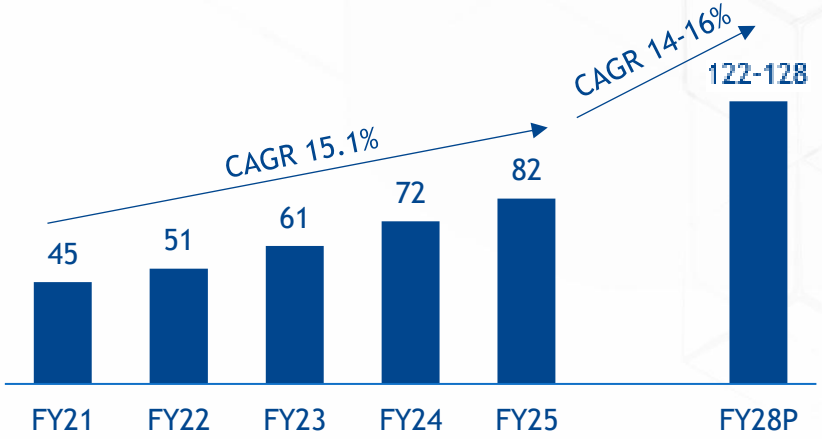
Driven by vision and values

Market

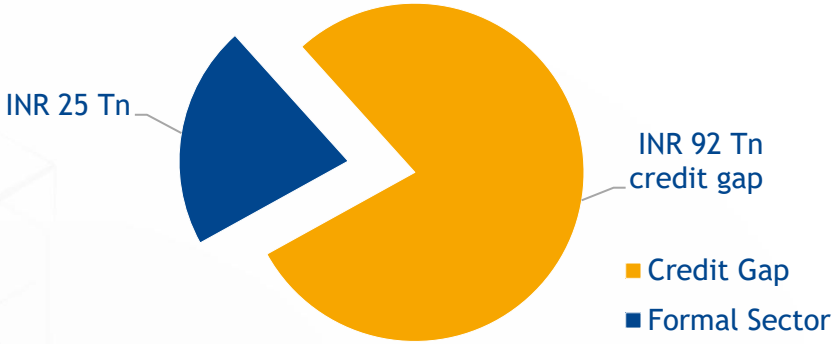
Household credit to GDP ratio (%)[1]



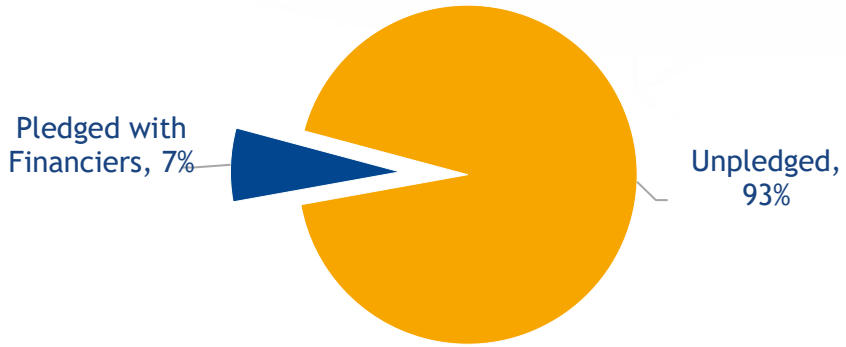
Retail credit growth to continue [2]



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)	11,917 (54.1%)	6,059 (27.5%)	3,922 (17.8%)
Avg. Ticket Size (₹ Lakh)	2.3	70.8	16.6
Disbursement (₹Cr) (Origination Yield)	5,822 (17.7^%)	645 (12.0%)	210 (14.9%)
Average Origination LTV	72.1%	51.2%	54.3%
Underwriting	In-house Valuation	Income Based	Assessed Income

Focused entirely on collateralized lending

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

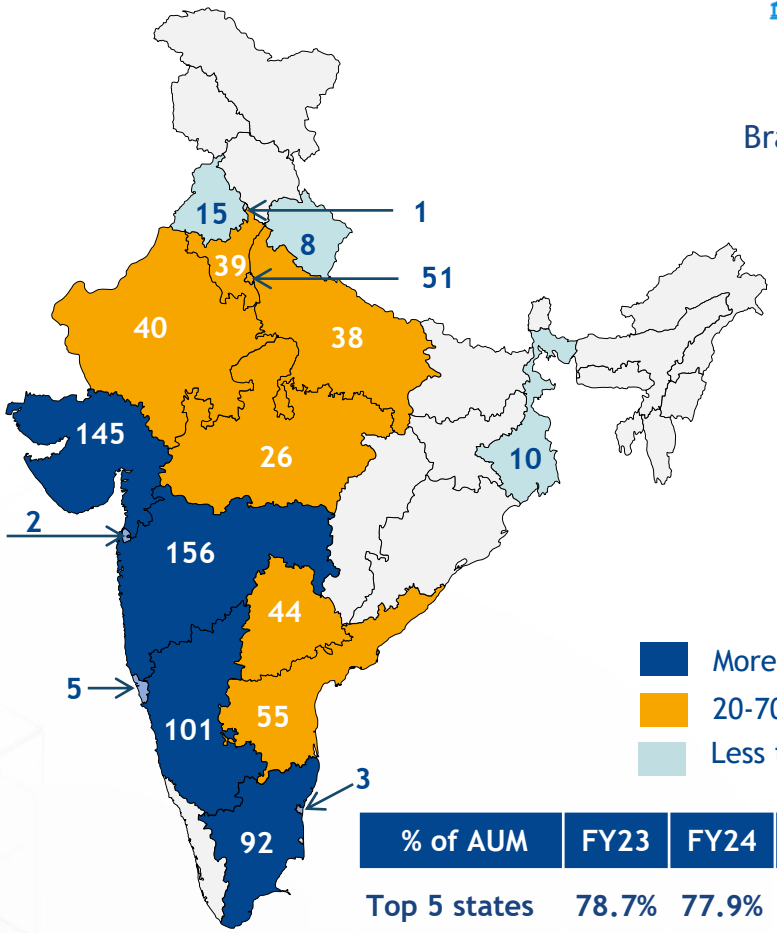
Our Customers

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



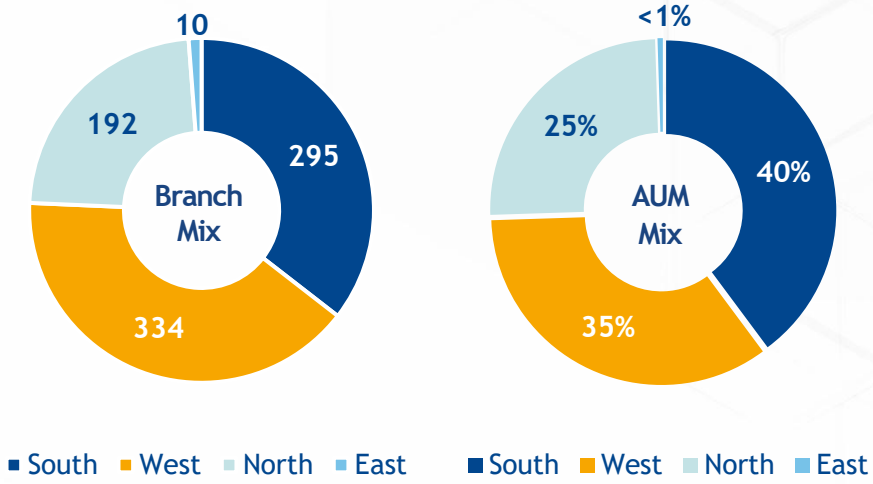
831 Branches

18 States and UTs

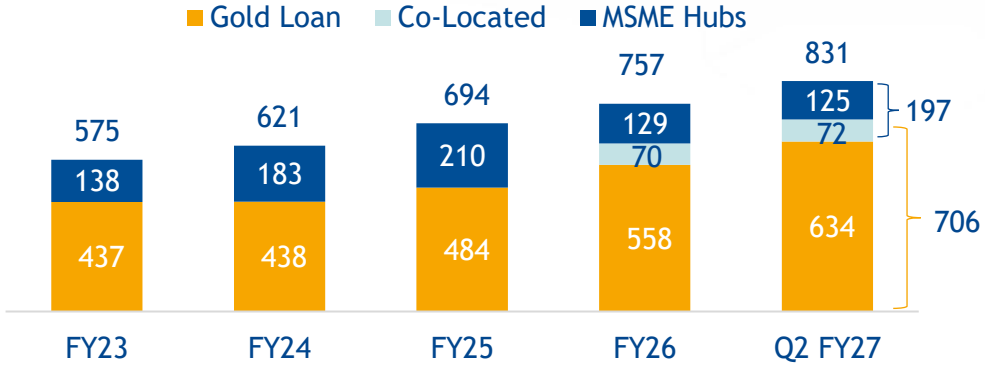
More than 70 branches
20-70 branches
Less than 20 branches

% of AUM	FY23	FY24	FY25	FY26	Q2 FY27
Top 5 states	78.7%	77.9%	76.0%	75.1%	74.5%

Branch & AUM Mix

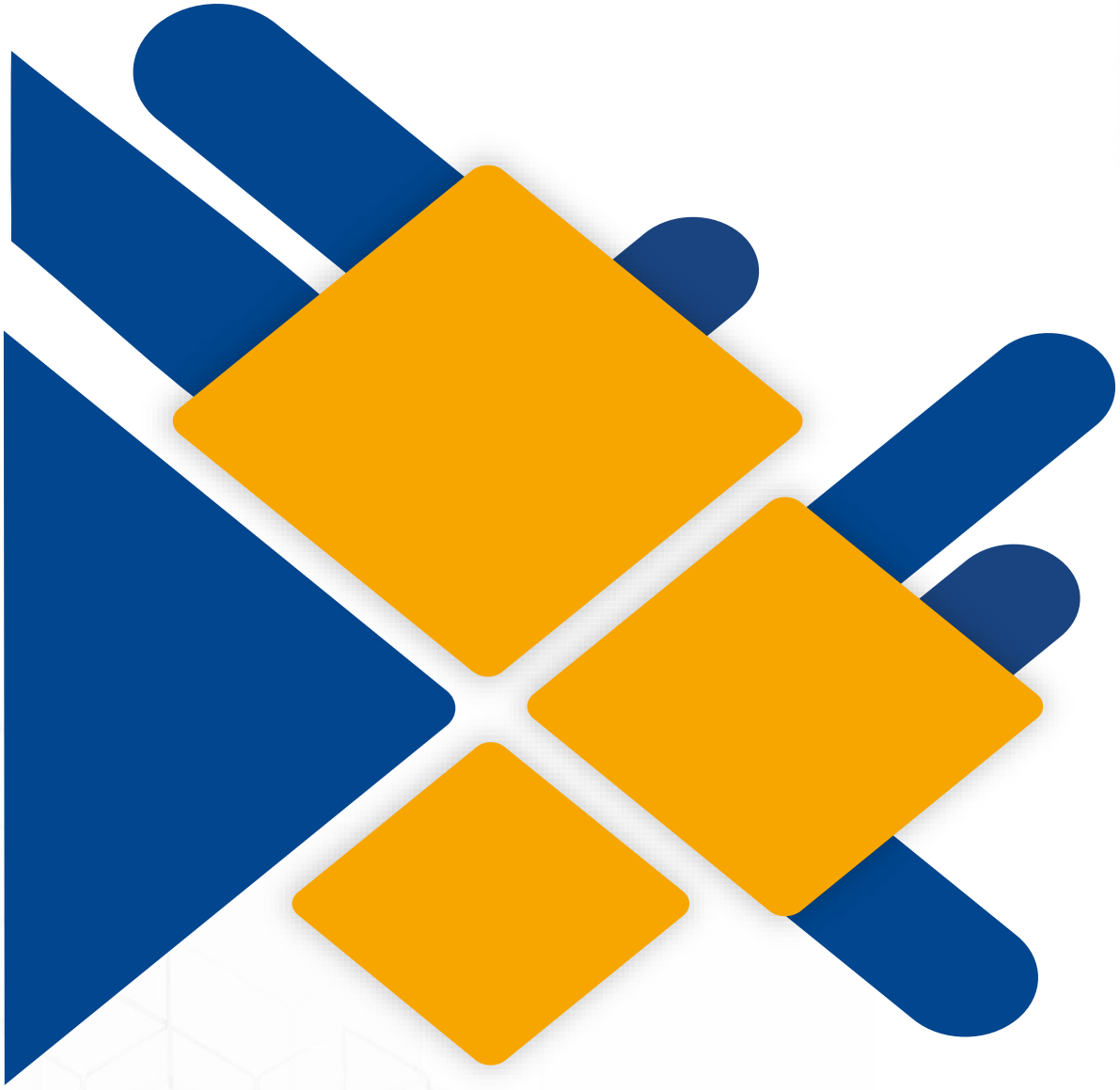


Branch Expansion



Extensive & expanding presence

FEDBANK
FINANCIAL SERVICES LIMITED



Who we are

Our Business

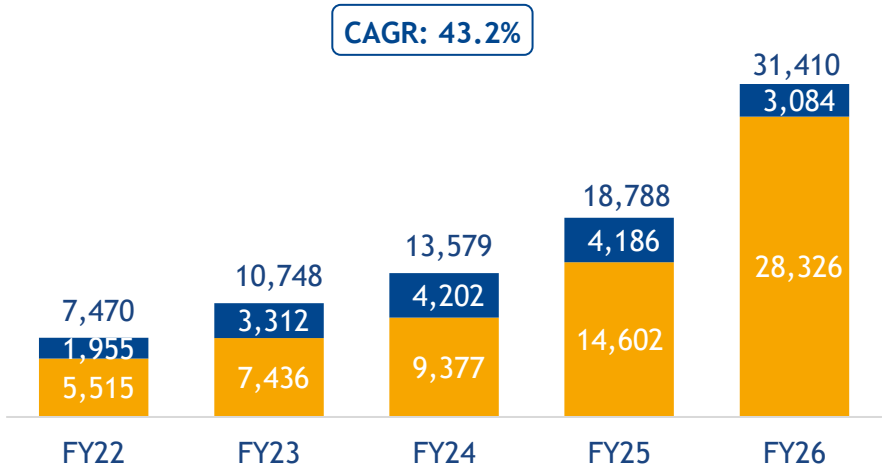
Financial Performance

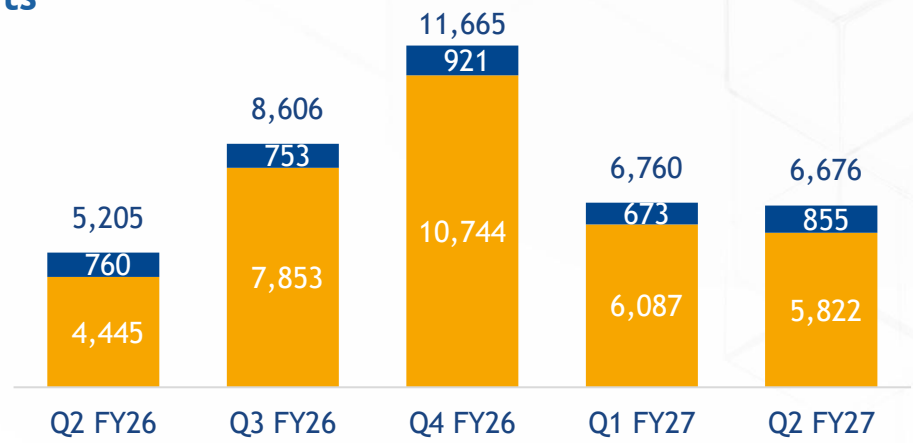
Technology, Digital, ESG & CSR

Disbursements & AUM

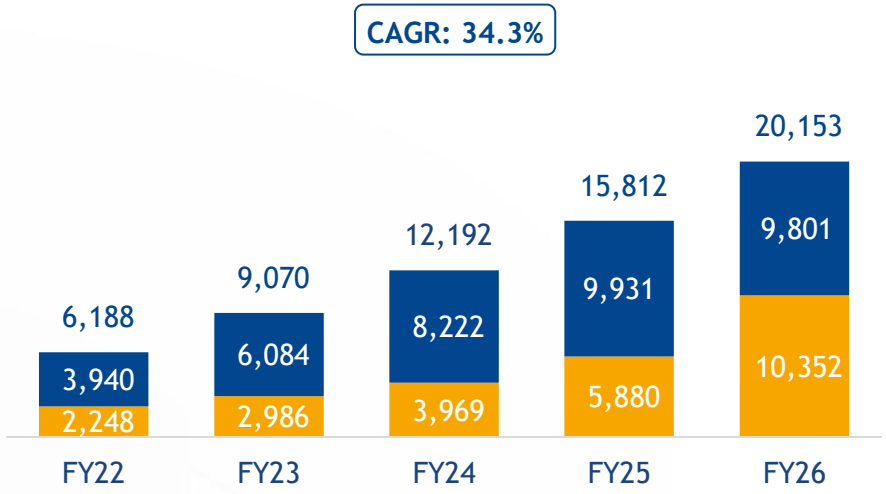
₹ Cr

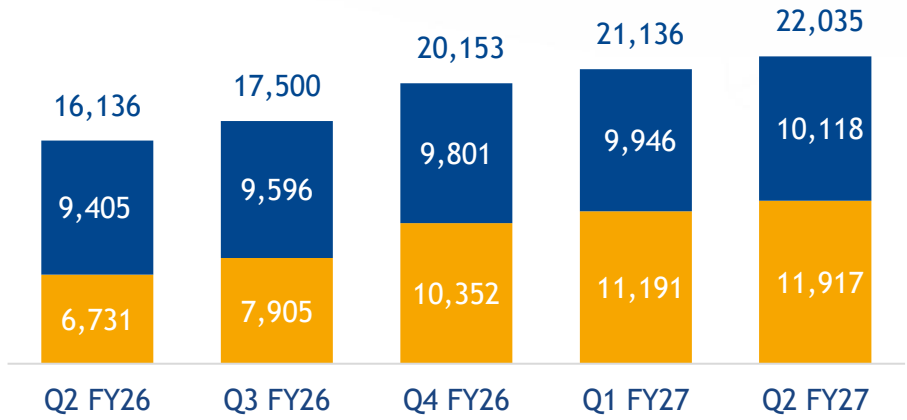
Disbursements





AUM



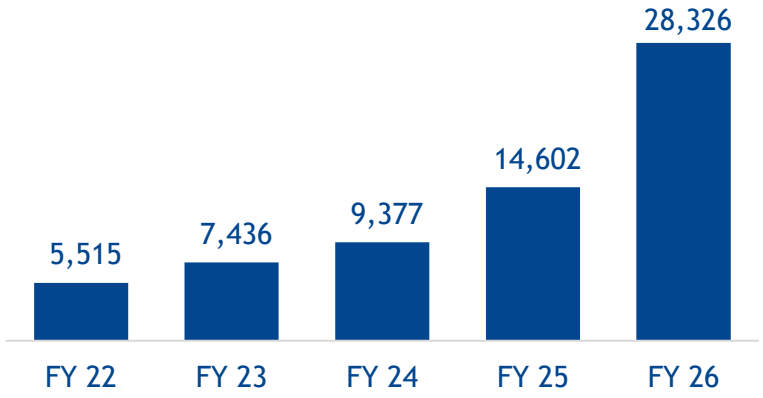


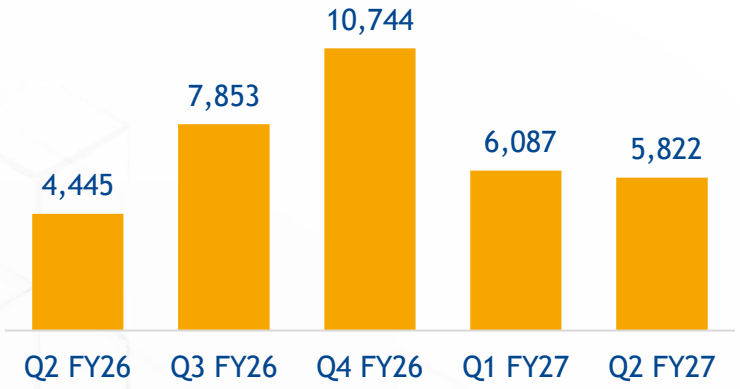
Twin-engine business profile

Disbursements

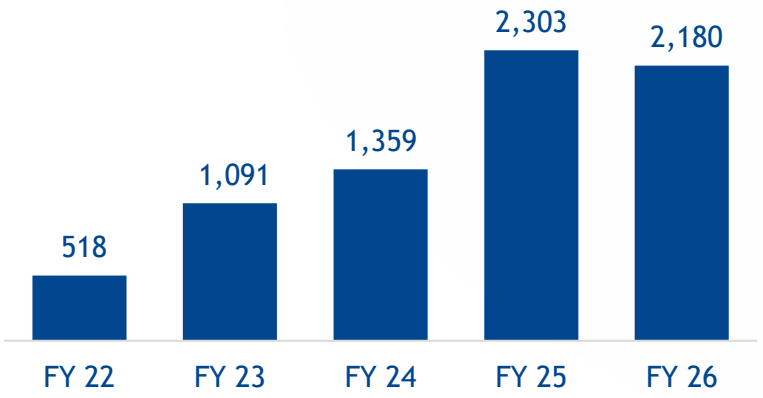
₹ Cr

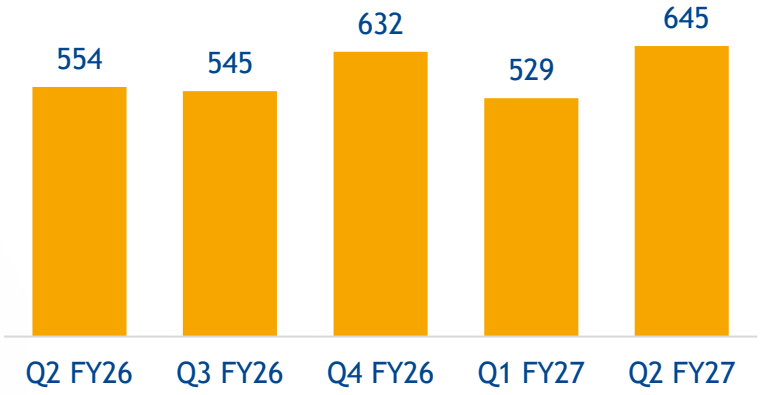
Gold Loan



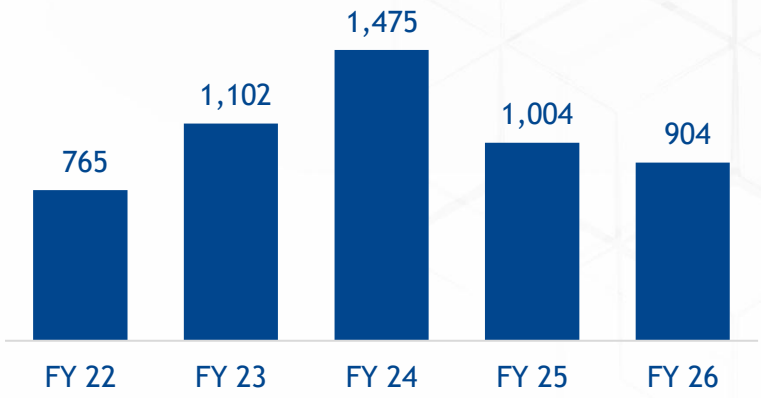


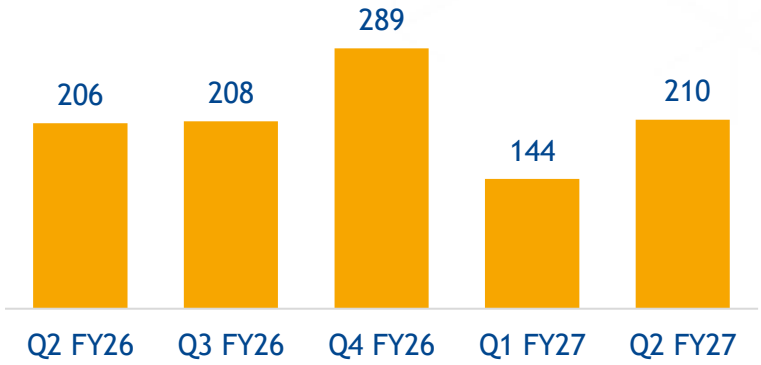
Medium Ticket LAP





Small Ticket LAP & HL

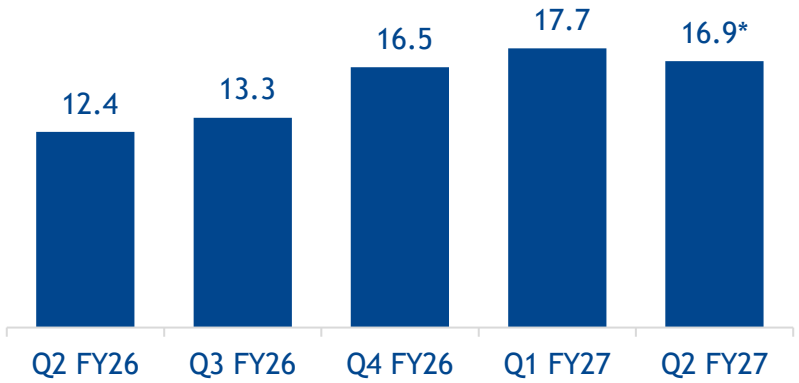




Granular retail portfolio architecture

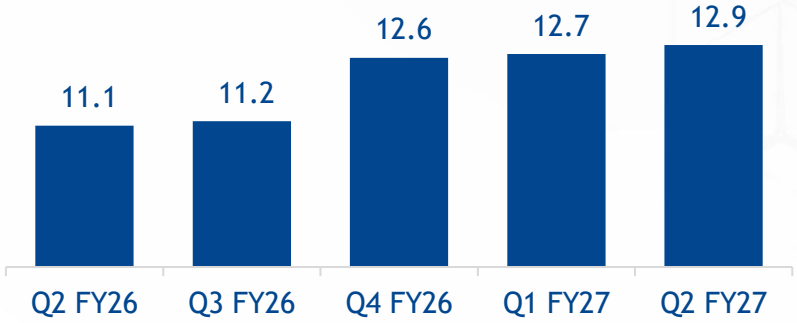
Gold Loan : Key Metrics

AUM Per Branch (₹Cr)

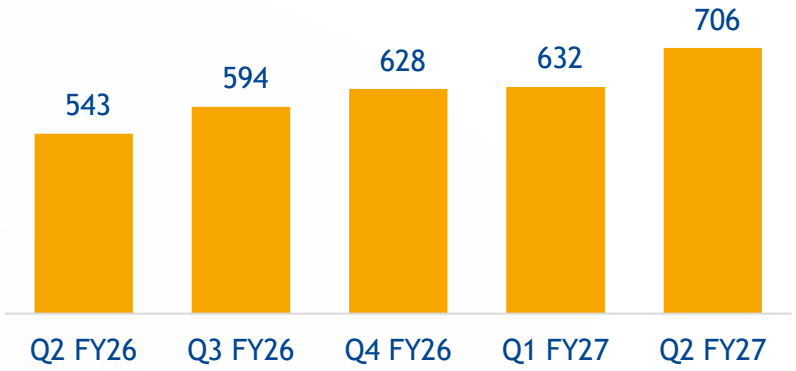


Gold Tonnage

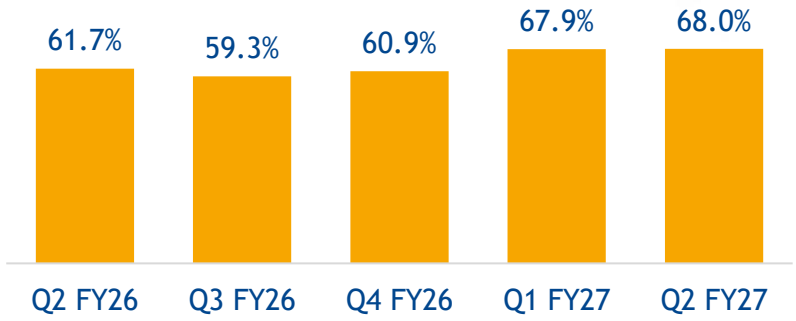
YoY Growth: 16%



Number of Gold Branches



Portfolio LTV



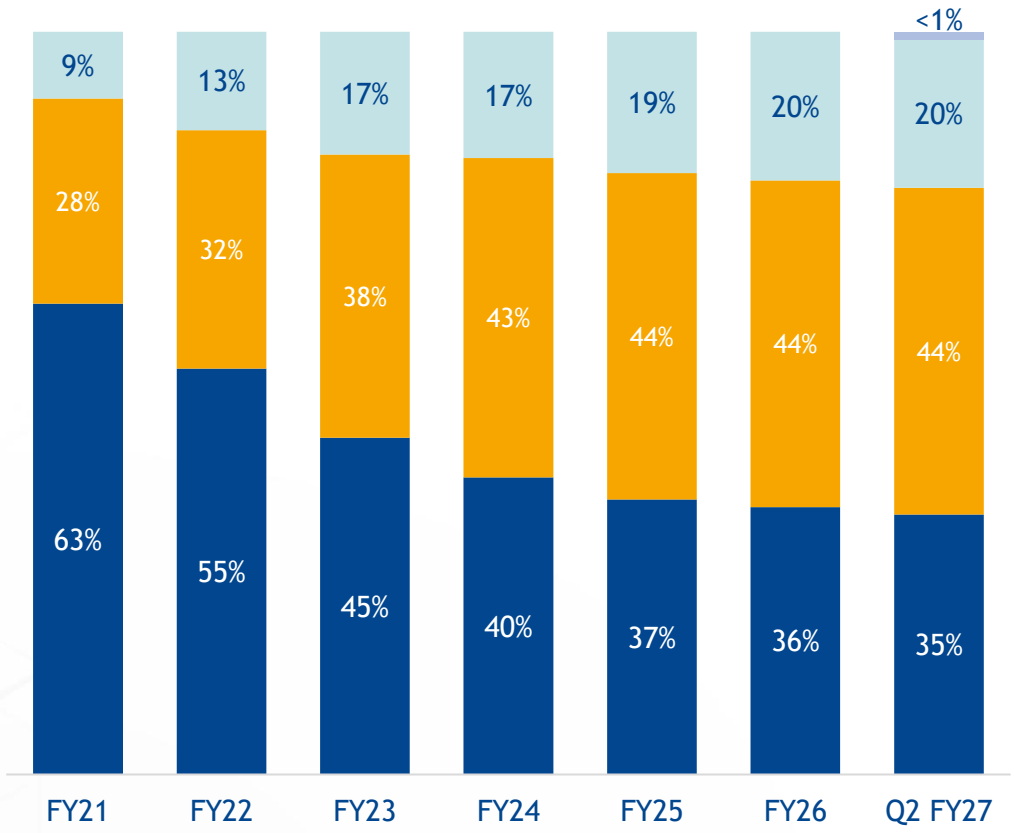
Strong Value Proposition

*Reduction due to opening 74 new branches

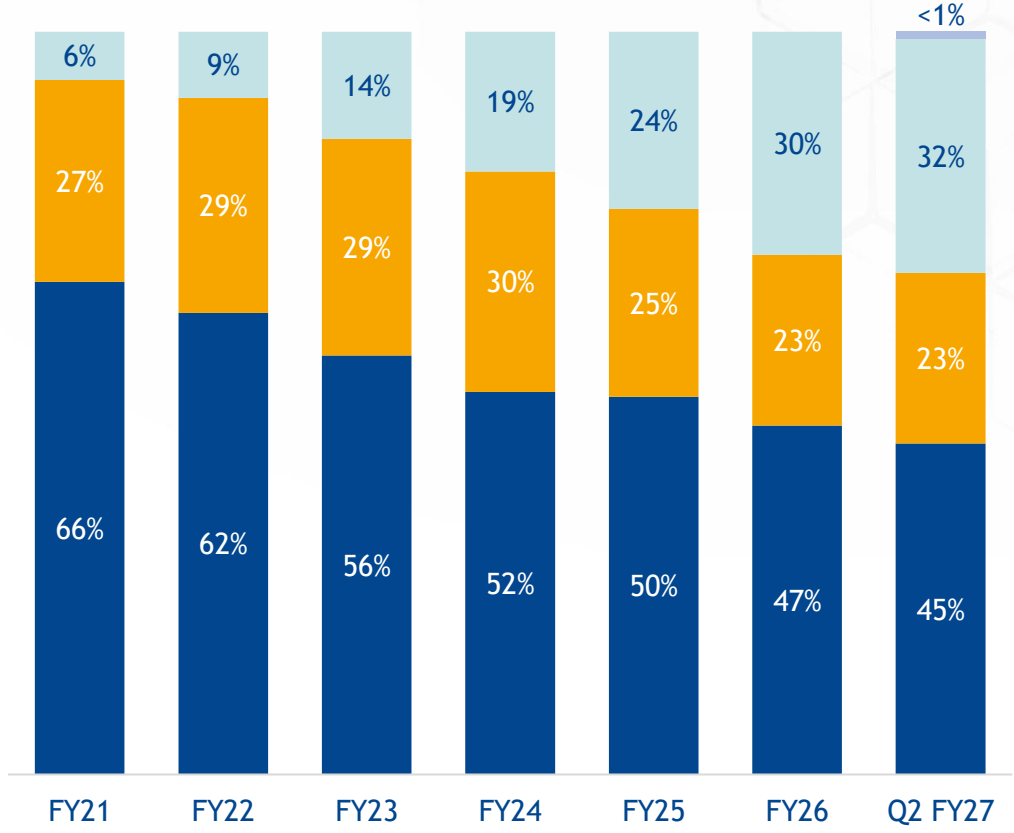
LTV: Loan to value.

Geographical AUM Mix

Gold Loan



Mortgage Loan

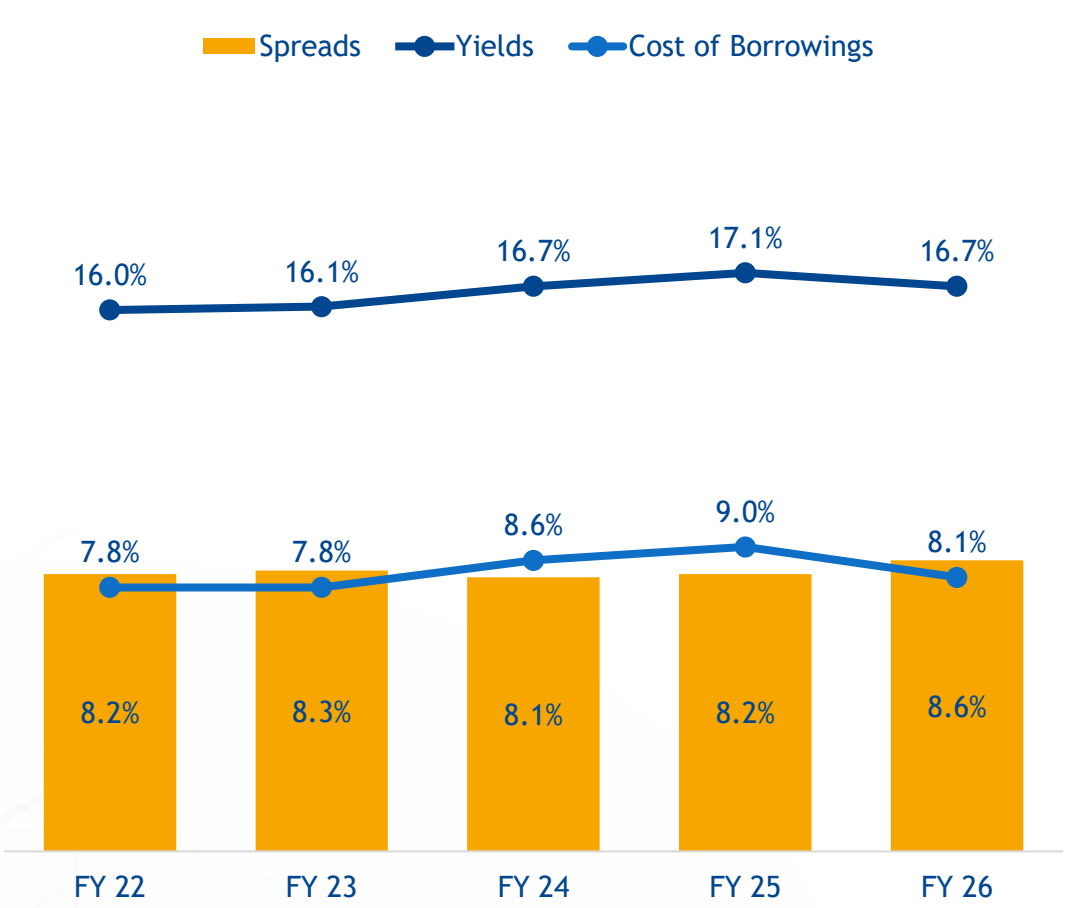


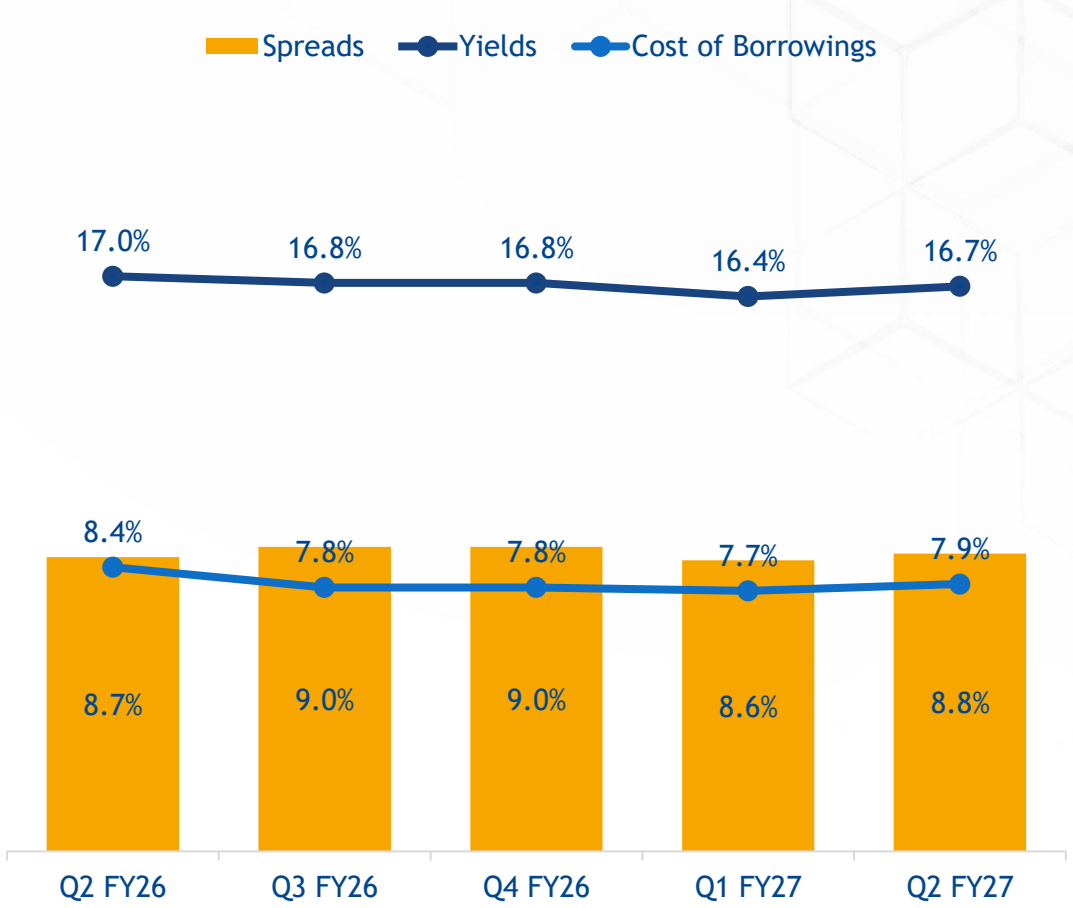
South West North East

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



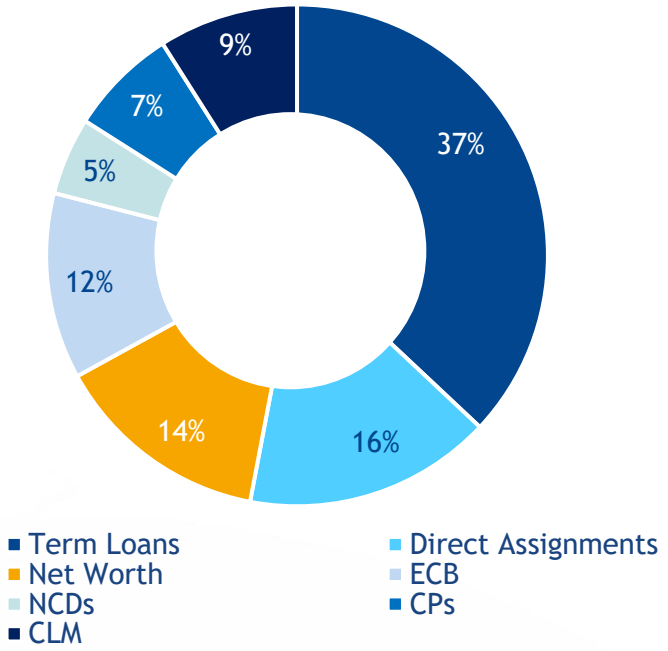


Rangebound Spreads

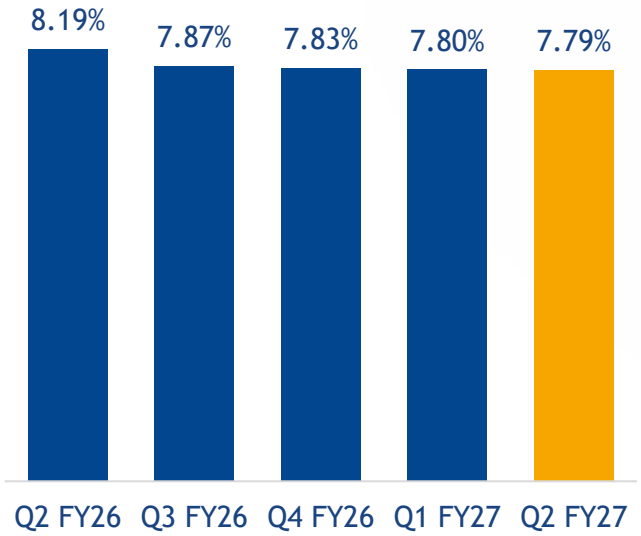
"Yearly Yields, CoB, and Spreads restated from two-point average to quarterly average; quarterly metrics remain on two-point average. All quarterly numbers are annualized.

Funding Profile

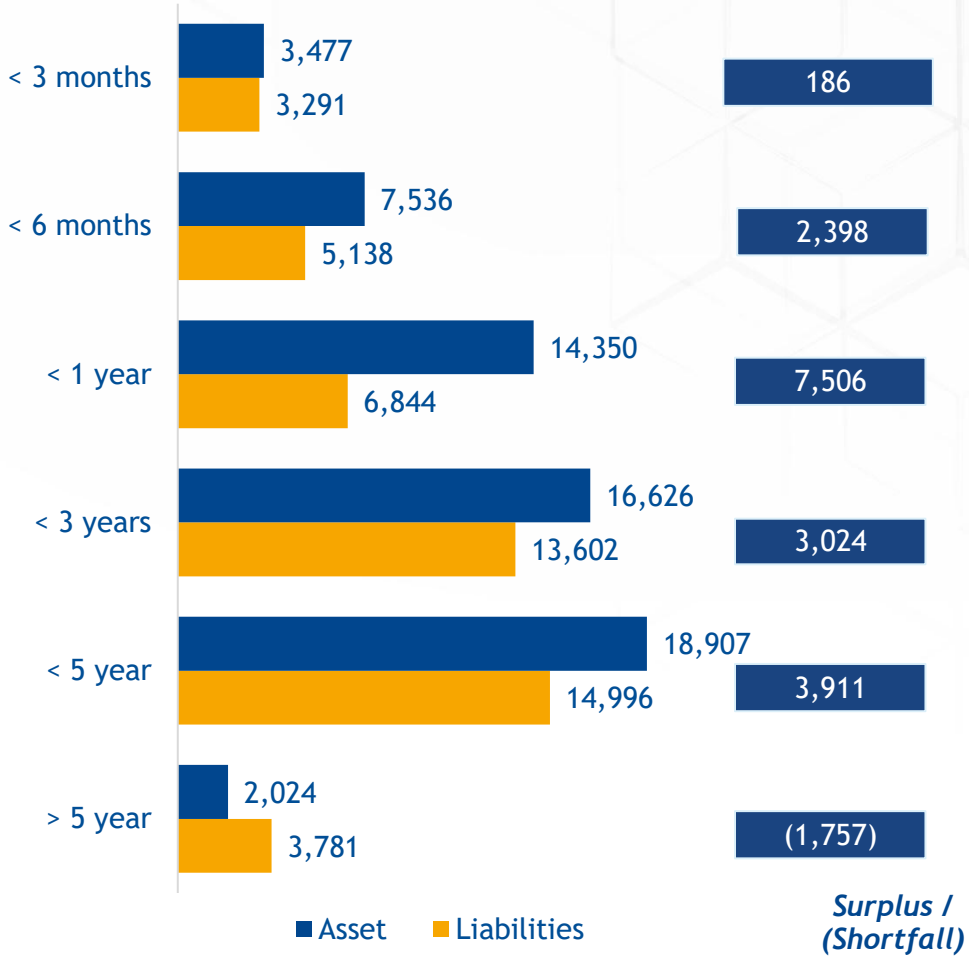
Funding Profile



Daily Average Cost of Borrowing*



ALM Position as on 30th September 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

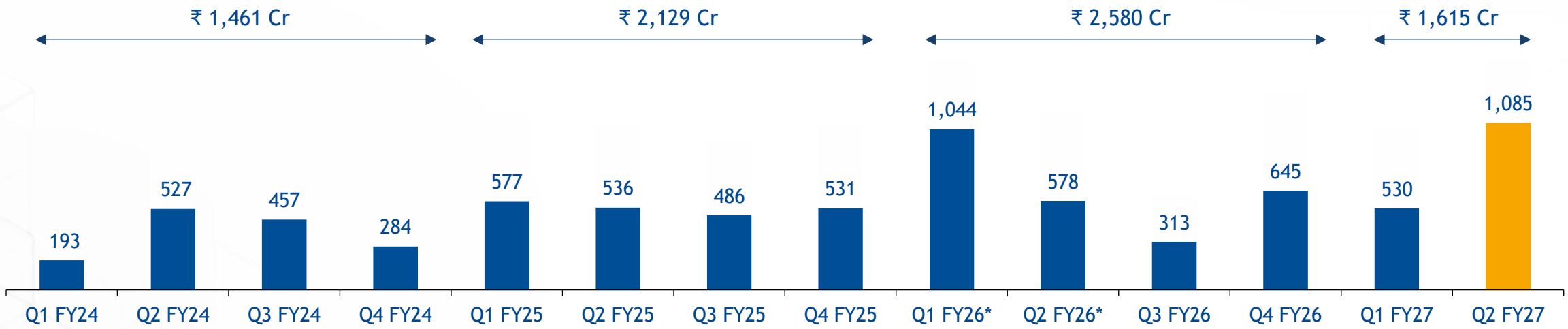
Off-book

₹ Cr

Product	AUM			AUF			Off Book %		
	Q2 FY26	Q1 FY27	Q2 FY27	Q2 FY26	Q1 FY27	Q2 FY27	Q2 FY26	Q1 FY27	Q2 FY27
Mortgage	8,796	9,777	9,982	5,968	6,714	6,803	32.1%	31.3%	31.8%
Gold Loan	6,731	11,191	11,917	5,436	9,473	9,421	19.2%	15.3%	20.9%
Business Loan	375	167	135	104	48	38	72.2%	71.1%	71.7%
Total^	**16,136**	**21,136**	**22,035**	**11,743**	**16,237**	**16,264**	**27.2%**	**23.2%**	**26.2%**

^Total includes accounting adjustments and others

Incremental Sell-down

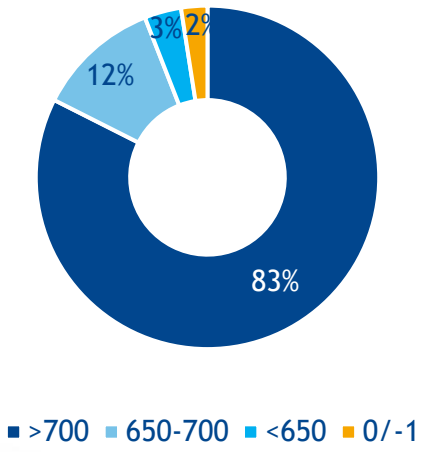


* ₹886 Cr of Business Loan 100% assigned & derecognized (Q1 FY26:₹770 Cr & Q2 FY26:₹116 Cr)

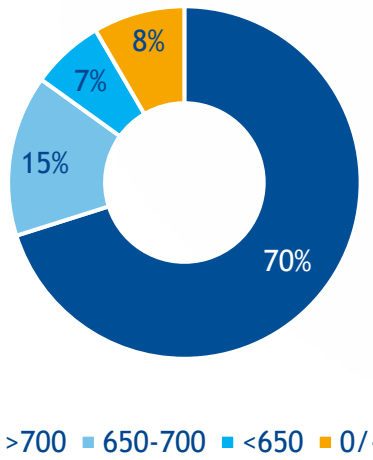
Quality of the Book

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

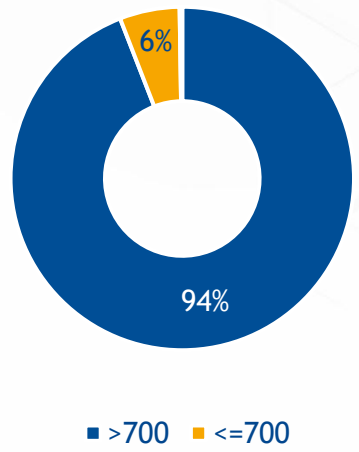
Medium Ticket LAP



Small Ticket LAP & HL



Business Loan



Granular loan book with high quality collateral

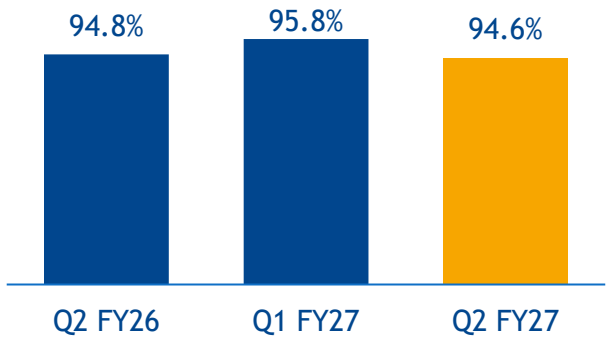
99.4% AUM secured collateral Either customer property or Gold	82.1% Mortgage AUM secured by self occupied residential/ commercial property	₹ 37.7 Lakh Average ticket size for Retail Installment loan [2]

Secured and collateralized lending model

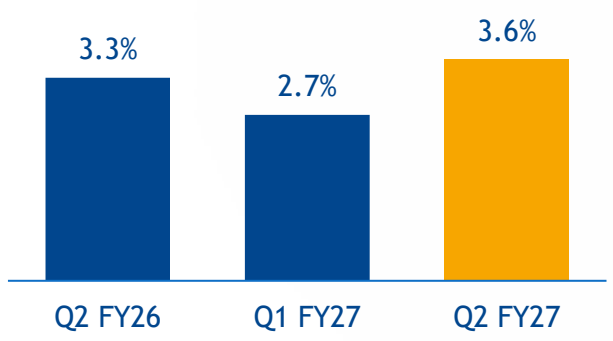
1: Pertains to retail installment loans;. 2: For the loans originated in Q2 FY27. Percentages may not add up to exactly 100% due to rounding

Portfolio Quality Indicators (1/2)

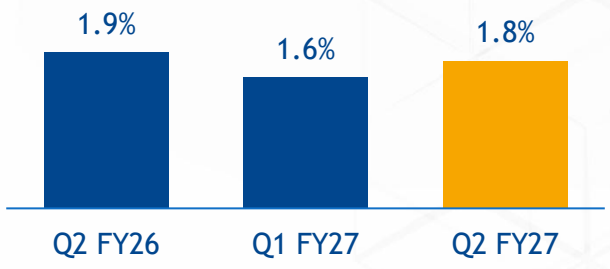
Stage I



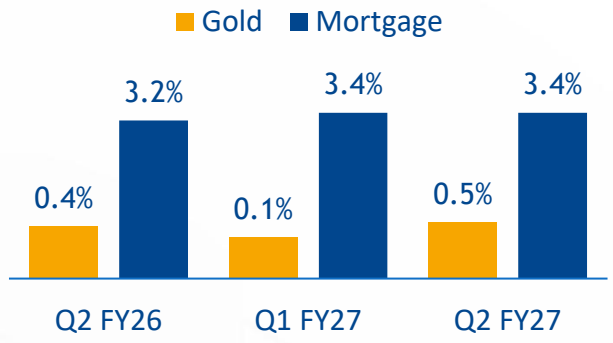
Stage II



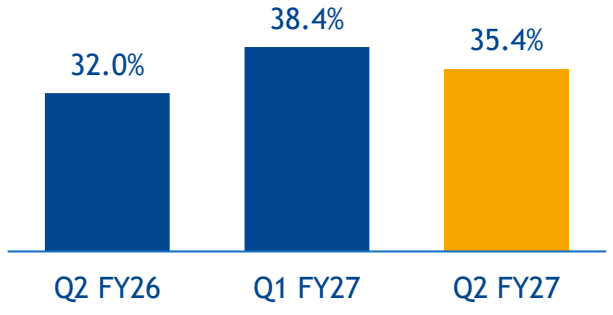
Stage III



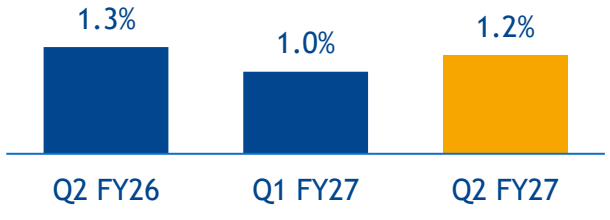
Gold and Mortgage Stage III



PCR



Net Stage III



Asset Quality reflecting gold loan industry changes

Portfolio Quality Indicators (2/2)

₹ Cr

Particulars	Q2FY27				Gross Stage III %			Net Stage III %		
	AUF	Gross Stage III	Net Stage III	PCR (%)	Q2 FY26	Q1 FY27	Q2 FY27	Q2 FY26	Q1 FY27	Q2 FY27
Mortgage	6,803	234.4	146.4	37.5%	3.2%	3.4%	3.4%	2.0%	2.2%	2.2%
Gold Loan	9,421	47.6	42.6	10.5%	0.4%	0.1%	0.5%	0.3%	0.1%	0.5%
Business Loan	38	12.1	0.5	95.9%	11.9%	25.2%	31.7%	0.8%	1.5%	1.9%

Strengthening balance sheet

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

Expected Credit Loss

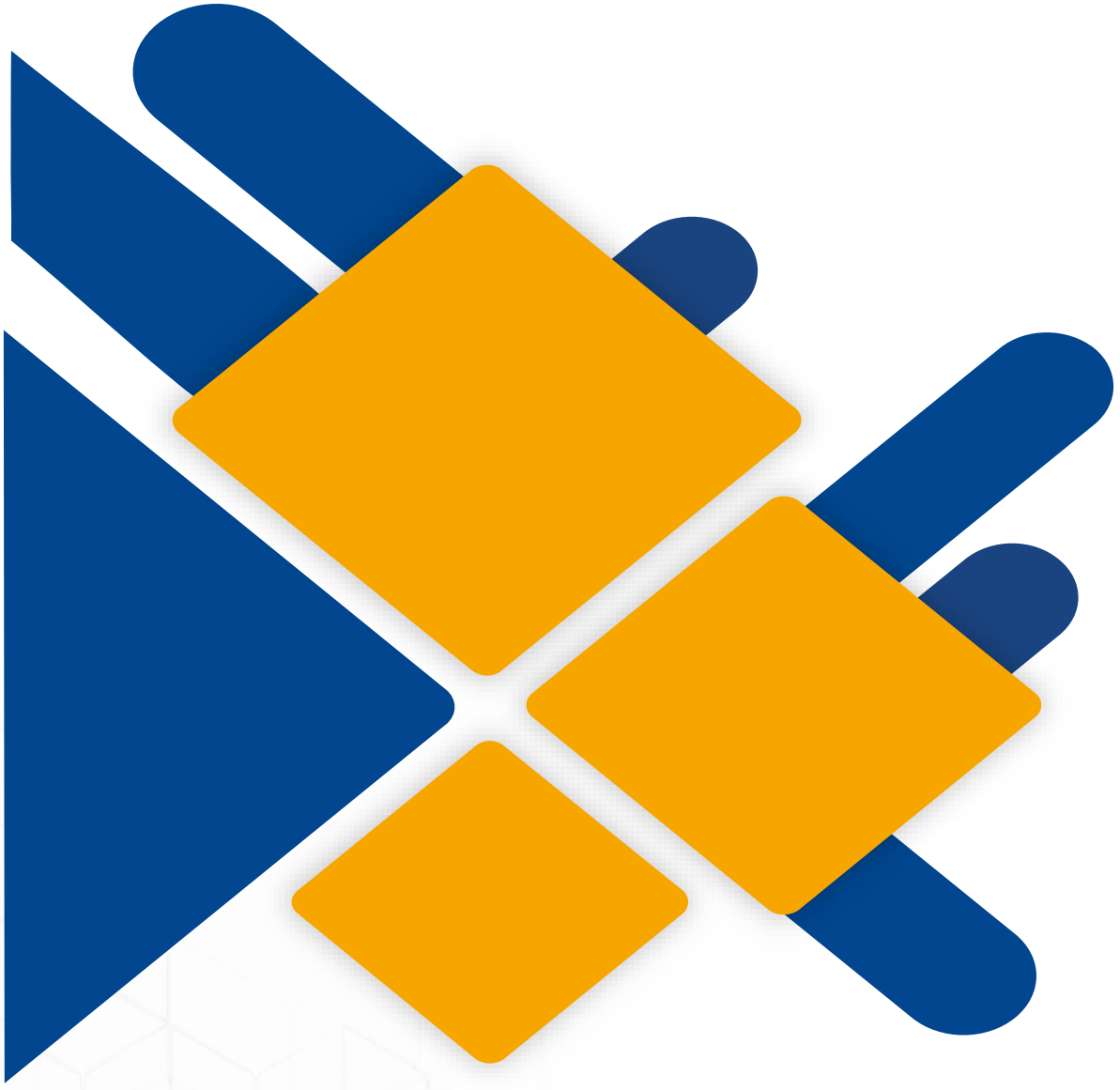
₹ Cr

Particulars	Q2 FY26*^	Q1 FY27	Q2 FY27
Gross Stage 1			
Assets	11,132	15,549	15,381
% of total loan assets	94.8%	95.8%	94.6%
ECL provision	59.3	52.8	64.8
ECL provision % of assets	0.36%	0.34%	0.42%
Gross Stage 2			
Assets	387	436	587
% of total loan assets	3.3%	2.7%	3.6%
ECL provision	81.4	72.0	74.1
ECL provision % of assets	15.41%	16.53%	12.61%
Gross Stage 3			
Assets	223	252	296
% of total loan assets	1.9%	1.6%	1.8%
ECL provision	90.6	96.8	104.7
ECL provision % of assets	31.99%	38.36%	35.37%
Total assets	11,743	16,237	16,264
Total ECL provision	231.3	221.7	243.5

* Debited to P&L

^ ECL provision % of assets are net of amounts transferred to OCI on Fair valuation of eligible loans

FEDBANK
FINANCIAL SERVICES LIMITED



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Financials

₹ Cr

Particulars	Q2 FY26	Q1 FY27	Q2 FY27	QoQ	YoY	FY 26
Operational Information						
Branches (#)	699	757	831	9.8%	18.9%	757
Disbursements	5,205	6,760	6,676	-1.2%	28.3%	31,410
AUM	16,136	21,136	22,035	4.2%	36.6%	20,153
Employees (#)	4,894	5,376	5,920	10.1%	21.0%	5,303
Financial Information						
Net Total Income*	322.2	397.6	431.5	8.5%	33.9%	1347.3
Operating profit	139.0	187.5	205.1	9.4%	47.5%	576.3
Profit after tax	80.2	114.4	130.8	14.3%	63.1%	343.6
Shareholder's Fund	2,710	3,003	3,165	5.4%	16.8%	2,926
Book Value Per Share (₹)	72.5	80.1	84.4	5.3%	16.3%	78.2
Ratios						
Cost to Income	56.9%	52.8%	52.5%	-36bps	-439bps	57.2%
Return on Average Total Assets	2.4%	2.6%	2.8%	24bps	43bps	2.4%
Return on Average Total Equity	12.0%	15.4%	17.0%	153bps	496bps	12.6%
Gross Stage 3 assets / Gross NPA	1.9%	1.6%	1.8%	27bps	-8bps	1.9%
Net Stage 3 assets / Net NPA	1.3%	1.0%	1.2%	22bps	-12bps	1.3%
CRAR	21.6%	20.7%	21.0%	25bps	-68bps	22.4%

*Net Total Income = Total Income - Interest expense

Balance Sheet

₹ Cr

Balance Sheet	Q2 FY26	Q1 FY27	Q2 FY27	QoQ	YoY	FY 26
Assets						
Cash & Cash Equivalents & Other bank Balance	499	919	827			1391
Loans	11,571	16,015	16,020			14,319
Investments	546	524	799			402
Other Financial Assets & Receivables	477	458	527			452
Non-Financial Assets	270	330	368			311
Total Assets	**13,362**	**18,247**	**18,540**	**1.6%**	**38.8%**	**16,875**
Liabilities & Equity						
Share Capital	374	375	375			374
Reserves & Surplus	2,336	2,628	2,790			2,552
Shareholder's Fund	**2,710**	**3,003**	**3,165**	**5.4%**	**16.8%**	**2,926**
Borrowings	10,230	14,696	14,602			13,484
Other Liabilities and Provisions	423	549	773			465
Total Liabilities & Equity	**13,362**	**18,247**	**18,540**	**1.6%**	**38.8%**	**16,875**

Profit & Loss Statement

₹ Cr

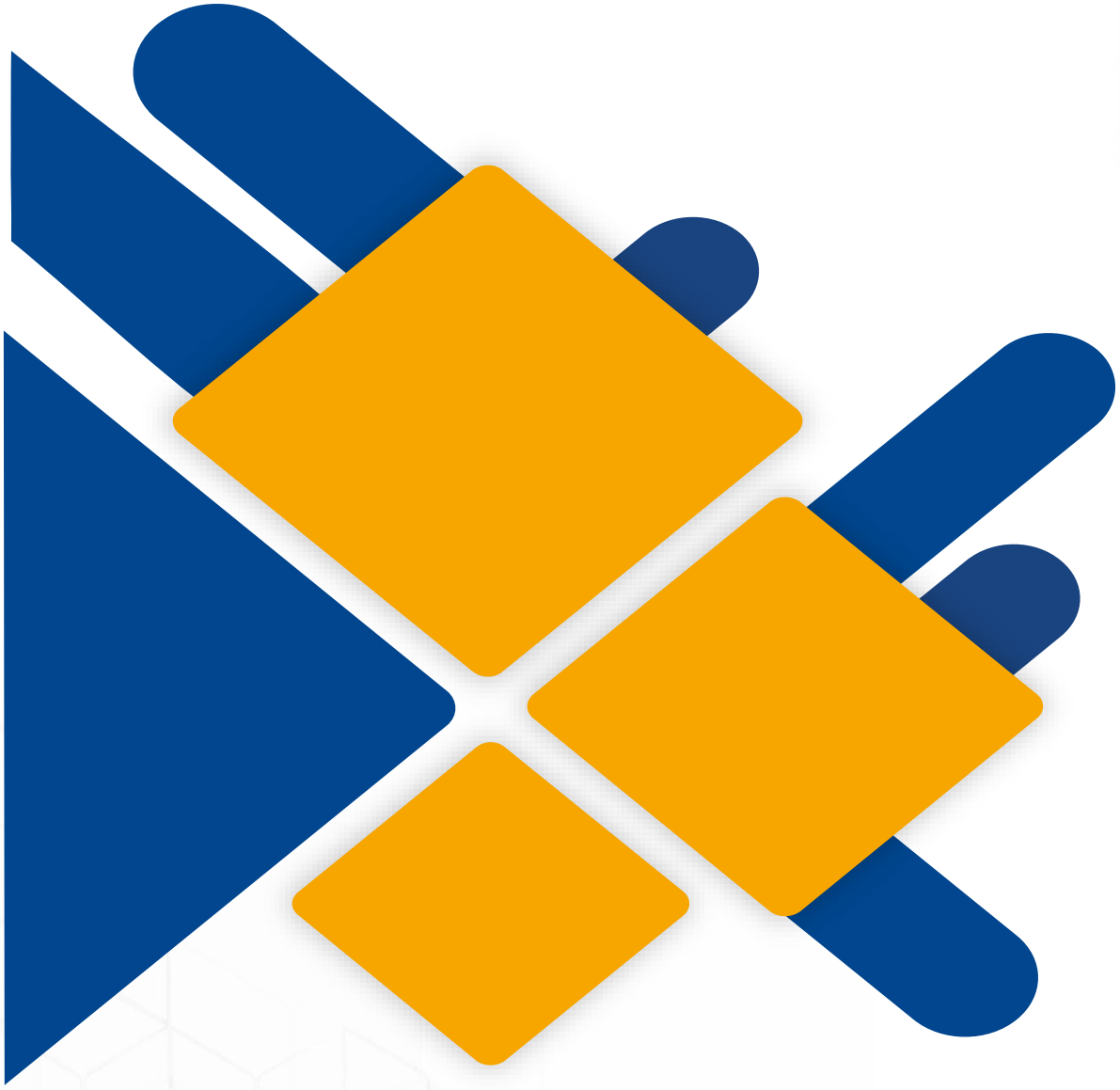
Profit & Loss Statement	Q2 FY26	Q1 FY27	Q2 FY27	QoQ	YoY	FY 26
Interest Income	501.1	657.4	693.2			2101.6
Interest Expenses	213.8	272.7	288.3			879.3
Net Interest Income (Core)	**287.2**	**384.8**	**404.8**	**5.2%**	**40.9%**	**1222.3**
Net Gain on Direct Assignment	6.6	-12.9	-1.2			7.4
Net Interest Income	**293.9**	**371.9**	**403.7**	**8.5%**	**37.4%**	**1229.7**
Other Income	28.3	25.7	27.8			117.5
Net Total Income	**322.2**	**397.6**	**431.5**	**8.5%**	**33.9%**	**1347.3**
Operating Expenses	183.2	210.0	226.4	7.8%	23.6%	771.0
Operating Profit	**139.0**	**187.5**	**205.1**	**9.4%**	**47.5%**	**576.3**
Credit Cost	31.5	34.1	27.1			115.3
Profit Before Tax	107.5	153.5	178.0			461.0
Tax Expense	27.3	39.1	47.3			117.4
Profit After Tax	**80.2**	**114.4**	**130.8**	**14.3%**	**63.1%**	**343.6**

RoA Tree

RoA Tree	Q2 FY26	Q1 FY27	Q2 FY27	FY 26
Interest Income / Average total assets	15.1%	15.0%	15.1%	15.0%
Interest Expenses / Average total assets	6.4%	6.2%	6.3%	6.3%
Net Interest Income (Core) / Average total assets	**8.6%**	**8.8%**	**8.8%**	**8.7%**
Net Gain on DA / Average total Assets	0.2%	-0.3%	0.0%	0.1%
Net Interest Income / Average total Assets	**8.8%**	**8.5%**	**8.8%**	**8.8%**
Other Income / Average total assets	0.9%	0.6%	0.6%	0.8%
Net Total Income / Average total assets	**9.7%**	**9.1%**	**9.4%**	**9.6%**
Operating Expenses / Average total assets	5.5%	4.8%	4.9%	5.5%
Operating Profit / Average total assets	**4.2%**	**4.3%**	**4.5%**	**4.1%**
Credit Cost / Average total assets	0.9%	0.8%	0.6%	0.8%
Profit before tax / Average total assets	3.2%	3.5%	3.9%	3.3%
Tax expense / Average total assets	0.8%	0.9%	1.0%	0.8%
Profit after tax on Average total assets	**2.4%**	**2.6%**	**2.8%**	**2.4%**
Average total assets / Average Shareholders' Fund	5.0	5.9	6.0	5.2
Profit after tax on Average Shareholders' Fund (ROE)	**12.0%**	**15.4%**	**17.0%**	**12.6%**
Interest earning assets as % of total assets	94.4%	95.7%	95.2%	95.5%
Interest bearing liabilities as % of total liabilities	76.6%	80.5%	78.8%	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

Web Application

Data/ Presentation

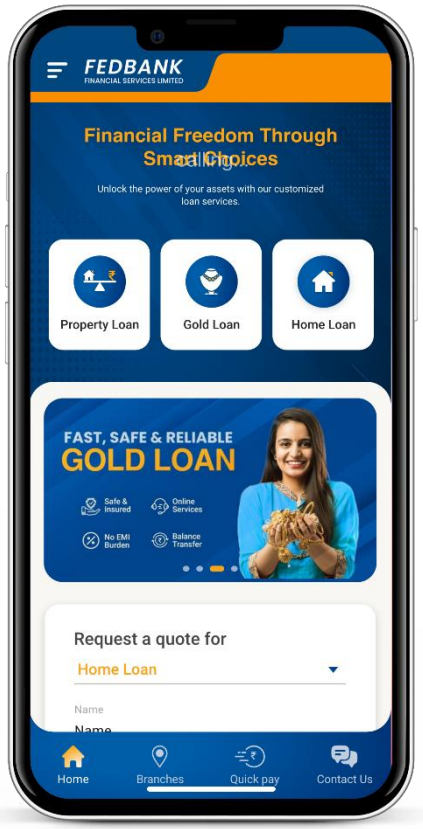
Regulatory

Monitoring

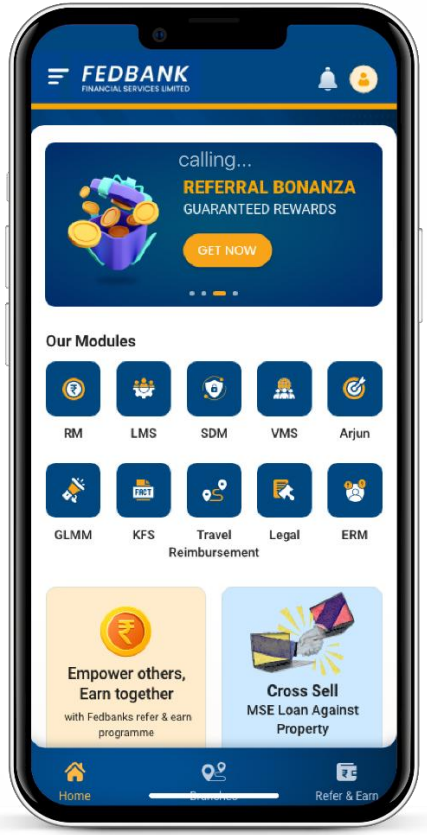
Technology at the core of all operations

Digital Landscape

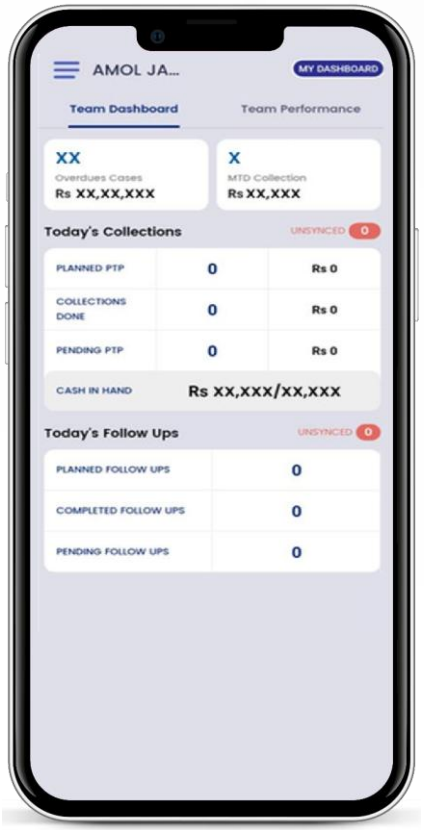
Fedfina Loans



Fedfina Lite



Fedfina Collect



Customer Acquisition & Servicing

Employee Productivity

Collection Management

15 Lakh+ Downloads

88%+ Digital Registrations

59%+ Digital Payments

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

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THANK YOU

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