



Secretarial Department

April 28, 2026

National Stock Exchange of India Limited  
Exchange Plaza, Bandra-Kurla Complex  
Bandra (E), Mumbai – 400 051

BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai – 400 001

**SYMBOL - FEDFINA**

**SCRIP CODE: 544027**

**Sub.: Investor meet Presentation**

**Ref.: Our letter dated April 20, 2026 intimating about Earnings call**

Dear Sir/Madam,

Further to our letter dated April 20, 2026 intimating about the schedule of 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 of the Company for the quarter and Financial Year ended March 31, 2026.

In compliance with Regulation 46(2) of the SEBI Listing Regulations, the enclosed Investor Presentation is also being uploaded on the Company's website: <https://www.fedfina.com/investors-relations/overviews/presentations/>.

We request you to kindly take the same on record.

Thanking you,

Yours Faithfully,  
For **Fedbank Financial Services Limited**

**Parthasarathy Iyengar**  
**Company Secretary & Compliance Officer**  
**Mem. No.: A21472**

Encl.: a/a

# FEDBANK FINANCIAL SERVICES

INVESTOR PRESENTATION  
Q4 FY26

EMPOWERING EMERGING INDIA WITH EASY ACCESS TO LOANS



# Safe Harbor

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# Table Of Content

A decorative graphic on the left side of the page. It features a stylized hand in dark blue, with the fingers spread. The hand is holding four large, yellow diamonds. The diamonds are arranged in a cross-like pattern, with one in the center and three around it. The background is white with a faint, light blue geometric pattern of hexagons.

Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

# Executive Summary : Q4 FY26

## Business

- AUM Growth: 27.5% YoY increase to ₹20,153 Cr (40.8% YoY Ex. Business Loans)
- Disbursals: ₹11,665 Cr, growth of 109.1% YoY
- Gold Loan AUM: 76.0% YoY growth to ₹10,352 Cr, contributing 51.4% to total AUM
- Achieved all time high net growth in Gold AUM of ₹2,447 Cr in the quarter
- Mortgage AUM: 16.1% YoY growth to ₹9,362 Cr

## Branches

- Commissioned 34 new branches this quarter, bringing our total to 148 new branches this year
- Total co-located branches for this quarter has reached 70

## Profitability

- Net Interest Income for Q4 has grown by 23.1% YoY to ₹348.8 Cr and by 14.8% YoY to ₹1,229.7 Cr for FY26
- Operating Profit for Q4 has grown by 24.0% YoY to ₹162.8 Cr and by 10.8% YoY to ₹576.3 Cr for FY26
- Profit After Tax for Q4 has grown by 40.3% YoY to ₹100.5 Cr and by 52.6% YoY to ₹343.6 Cr for FY26
- Reduced reliance on DA income: For financial year, Net gain on DA down 88.8% YoY to ₹7.4 Cr.

## Asset Quality and Provisioning

- Gross Stage III stood at 1.9% for the quarter and Net Stage III stood at 1.3% for the quarter
- Credit Cost stood at 0.7% for the quarter and 0.8% for the financial year.

# Interim Milestones in Our Journey...

## Fully Secured Lending



Strengthening portfolio through entirely collateralized lending

**99.6%**  
(on AUF)

**98.9%**  
(on AUM)

## AUM Milestone



Powerful driver of overall financial performance

**Entity AUM:**  
20,000 Cr+

**Gold AUM:**  
10,000 Cr+

## Stabilized Credit Cost



Positioning credit costs on a sustainable, steady trajectory

**Credit Cost FY26**  
0.8% (% of ATA)

**Collections Team Strength:** 1.8x

## Enhanced Footprint



Steady branch expansion across India

**750+ Branches**  
across

**17 States & UTs**

## Strengthened Return Profile



Consistent gains in PAT, ROA, and ROE across periods

**Exit PAT : 100 Cr+**

**Exit RoE : 14.0%**  
**Exit RoA : 2.6%**

# Progress against commitments...

Strategy	Parameters	FY25	FY26
Capital Efficiency	CRAR	21.9%	22.4%
	Tier II Fortification	3.0%	4.9%
Fully Secured Portfolio	Focused on secured lending (% on AUM)	89.5%	98.9%
Core Income Focus	Reduced DA Income (% of PBT)	21.7%	1.6%
	Operating Profit (Excl. DA Income) (₹ in Crs)	454	569
Profitability	ROA	1.8%	2.4%
	ROE	9.4%	12.6%
	PAT	225	344
	Profit growth YoY	- 8.0%	52.6%

# Progress against commitments...

Strategy	Parameters	FY25	FY26
Business Expansion	AUM growth (Ex-BL)	36.6%	40.8%
	Incremental branch expansion	83	148
	Expand doorstep gold loan (AUM ₹ in Crs)	830	1,730
Asset Quality	Strengthened Collections Team (In-house)	1x	1.8x
	Reduced Agency Allocation	1x	0.4x
	GNPA	2.0%	1.9%
	NNPA	1.2%	1.3%
Predictable Credit Cost	Credit Cost on Total Assets	1.7%	0.8%
Cost Efficiency	Opex to Avg. Assets - stable post expansion	5.7%	5.5%
	Branch co-location	-	70

# Q4FY26 Result Summary

YoY

QoQ



₹20,153 Cr  
AUM

27.5%

15.2%



₹11,665 Cr  
Disbursements

109.1%

35.5%



₹100.5 Cr  
Profit After Tax

40.3%

14.4%



₹2,926 Cr  
Shareholder's Funds

14.9%

4.3%



78.2  
Book Value/Sh.

14.4%

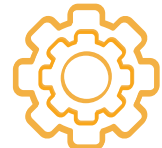
4.2%



98.9%  
Secured AUM

939 bps

55 bps



₹13,484 Cr  
Borrowings<sup>1</sup>

31.3%

20.3%



22.4%  
CRAR

48 bps

193 bps



757  
Branches

63

27



5,303  
Employees<sup>3</sup>

16.1%

4.3%



1.9%  
GNPA

-14 bps

-18 bps



1.3%  
NNPA

5 bps

-13 bps



0.7%  
Credit Cost<sup>2</sup>

-29 bps

-18 bps



2.6%  
RoA

35 bps

4 bps



14.0%  
RoE

259 bps

128 bps

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

3. Additionally, there are 417 apprentices

# FY26 Result Summary

YoY



₹20,153 Cr  
AUM

27.5%



₹31,410 Cr  
Disbursements

67.2%



₹343.6 Cr  
Profit After Tax

52.6%



₹2,926 Cr  
Shareholder's Funds

14.9%



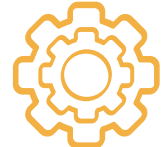
78.2  
Book Value/Sh.

14.4%



98.9%  
Secured AUM

939 bps



₹13,484 Cr  
Borrowings<sup>1</sup>

31.3%



22.4%  
CRAR

48 bps



757  
Branches

63



5,303  
Employees<sup>3</sup>

16.1%



1.9%  
GNPA

-14 bps



1.3%  
NNPA

5 bps



0.8%  
Credit Cost<sup>2</sup>

-93 bps



2.4%  
RoA

63 bps



12.6%  
RoE

323 bps

1. Borrowings represents the aggregate of debt securities, borrowings (other than debt securities) and subordinated liabilities outstanding 3. Additionally, there are 417 apprentices  
2. Credit cost represents impairment on financial instruments divided by average total assets



Who we are

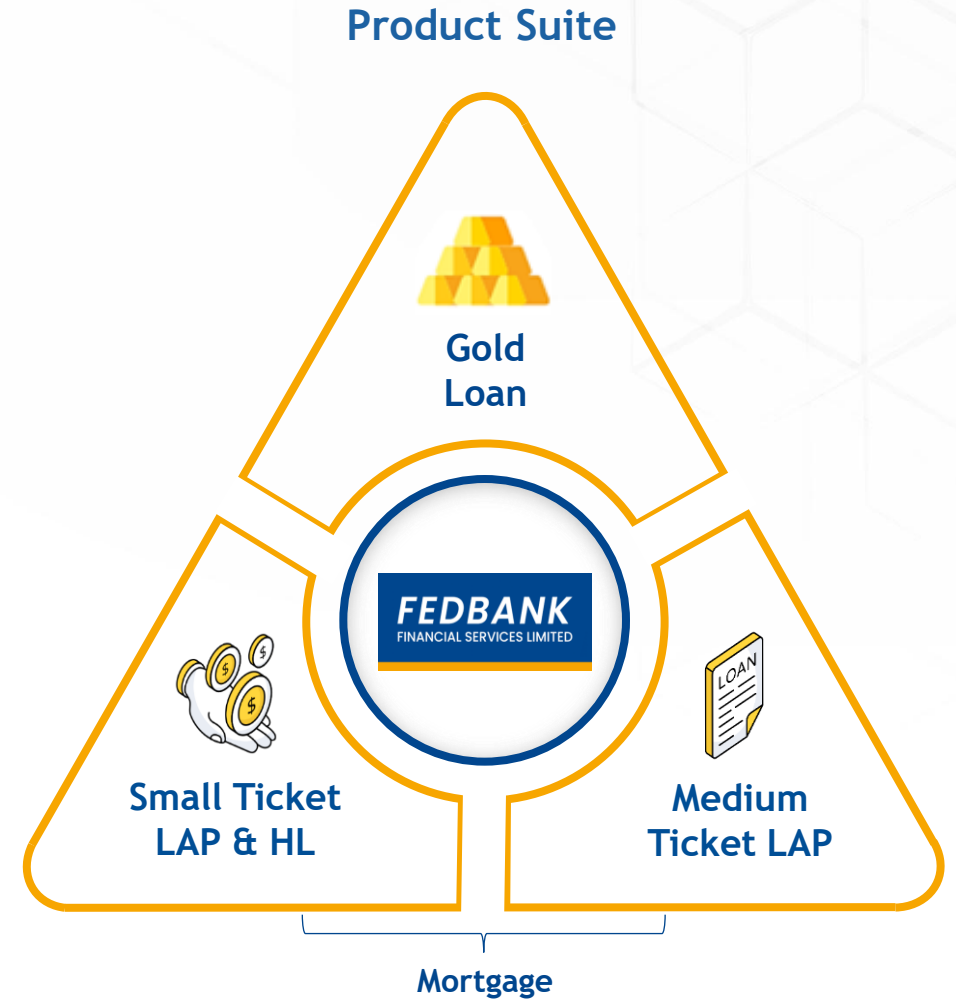
Our Business

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).



**MSME lender with focused loan against property and gold loans offering**

# Our Board of Directors



**Shyam Srinivasan**  
Non- Executive Chairman &  
Non-Executive Director



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



**Harsh Dugar**  
Non-Executive  
Nominee Director



**Maninder Juneja**  
Non-Executive  
Nominee Director



**Sunil Gulati**  
Independent Director



**Ramesh Sundararajan**  
Independent Director



**Sonal Dave**  
Independent Director



**Mona Bhide**  
Independent Director



**Muralidharan Rajamani**  
Independent Director



**Parvez Mulla**  
MD & CEO

**Steered by a strong board**

# Management Team



**Parvez Mulla**  
MD & CEO



**C.V. Ganesh**  
Chief Financial  
Officer



**Vikram Rathi**  
Chief Risk Officer



**Anila Rajneesh**  
Chief Human  
Resource Officer



**Shardul Kadam**  
CBO - Mortgage  
(Small Ticket)



**K Sureshkumar**  
CBO - Mortgage  
(Medium Ticket)

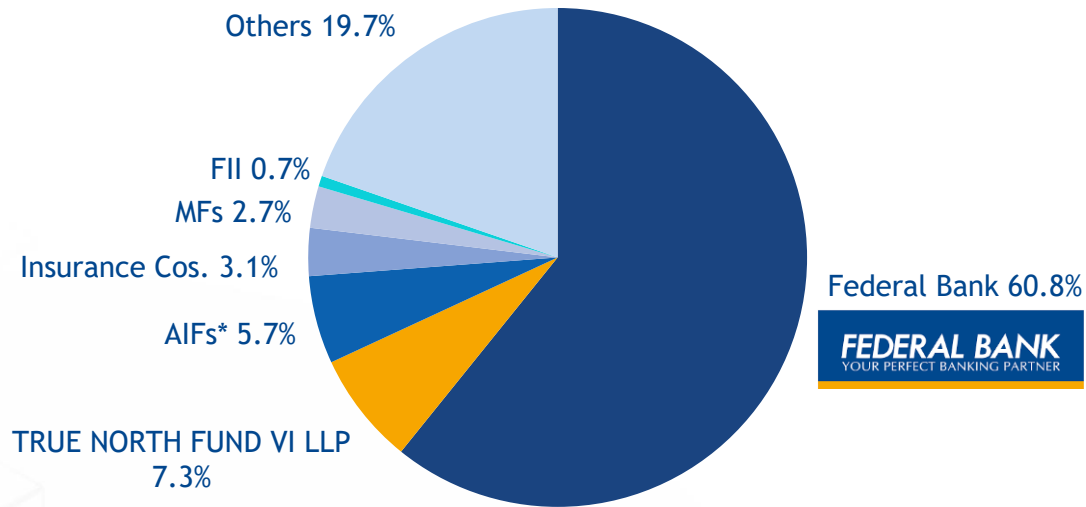


**Jagadeesh Rao**  
CBO - Gold Loan &  
Chief Marketing  
Officer

**Deep domain experience**

# Shareholding Pattern

## Shareholding : 31<sup>st</sup> March 2026



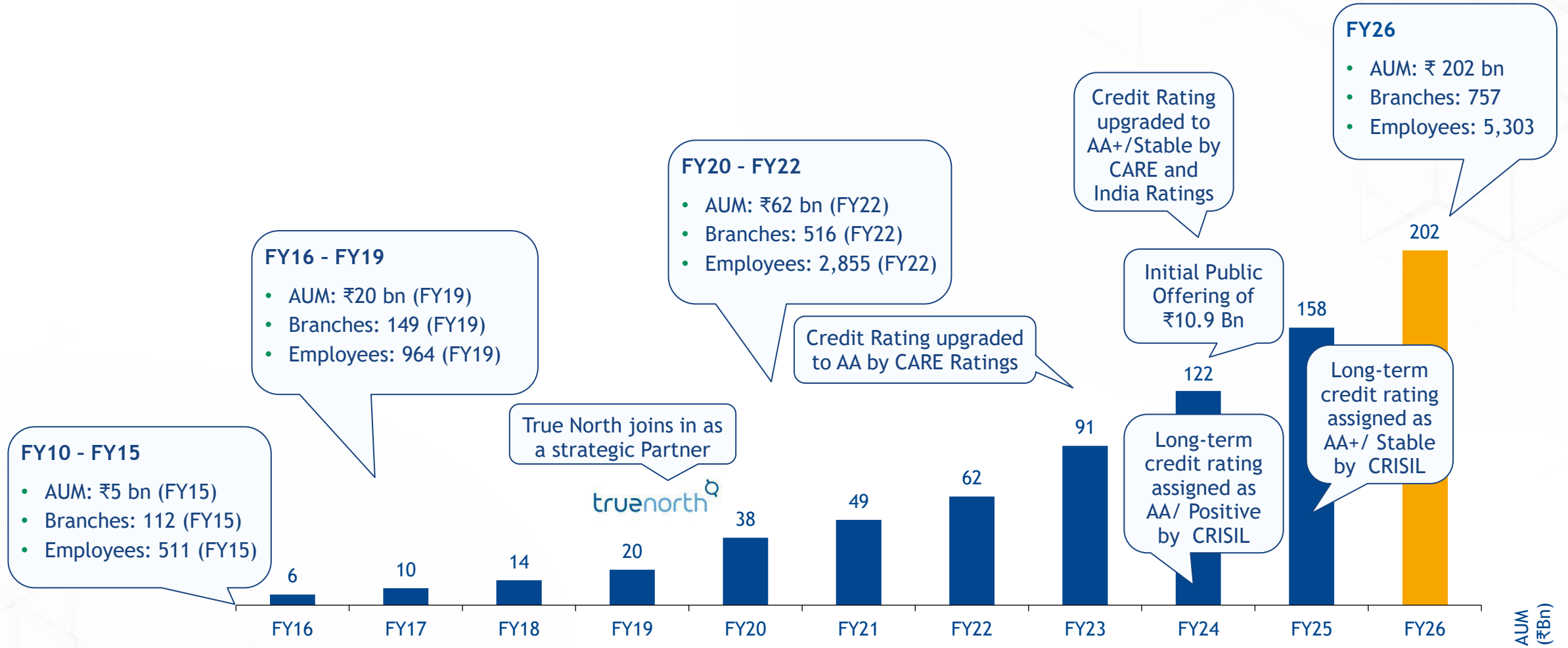
## Top Institutional Shareholders :31<sup>st</sup> March 2026

Investor Details	% Holding
Federal Bank Ltd	60.8%
True North Fund VI LLP	7.3%
Nuvama Private Investment	2.7%
Bandhan Mutual Fund	2.2%
SBI Life Insurance	2.0%
Unifi Capital (Blend II and BCAD)	2.0%
HDFC Life Insurance	1.1%
Yasya Investment	0.7%
Kotak Fund (AIF)	0.4%
PGIM India Equity Growth Fund	0.3%

**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

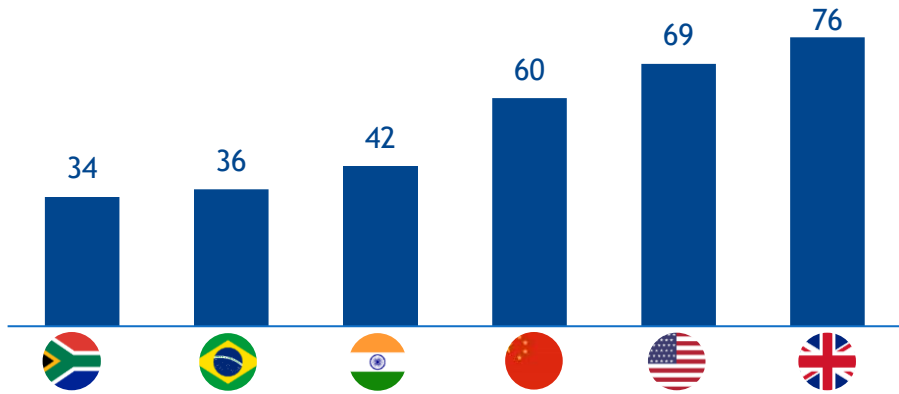
- ✓ Customer Goals
- ✓ Clear Communication
- ✓ Customer Support
- ✓ Seamless Experience

**C**

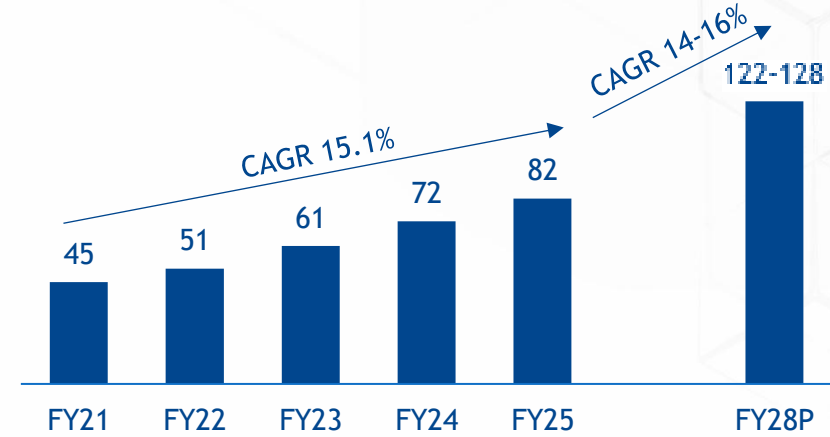
**Driven by vision and values**

# Market

Household credit to GDP ratio (%)<sup>1</sup>



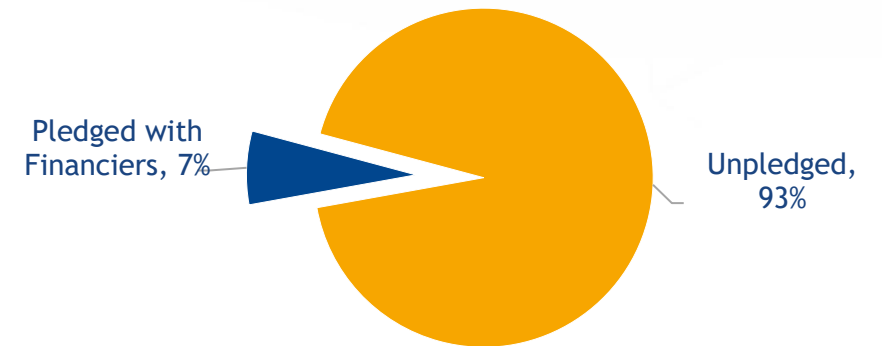
Retail credit growth to continue <sup>2</sup>



MSME Credit Addressable Market <sup>3</sup>



Household Gold <sup>3</sup>



**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	Mortgage Loans		
	Gold Loans	Medium Ticket LAP	Small Ticket LAP and HL
AUM (₹Cr) (% of total)	10,352 (51.4%)	5,570 (27.6%)	3,792 (18.8%)
Avg. Ticket Size (₹ Lakh)	2.7	72.4	16.1
Disbursement (₹Cr) & (Origination Yield)	10,744 (17.7 <sup>^</sup> %)	632 (12.0%)	289 (15.1%)
Average Origination LTV	70.0%	52.9%	54.0%
Underwriting	In-house Valuation	Income Based	Assessed Income

**Focused entirely on collateralized lending**

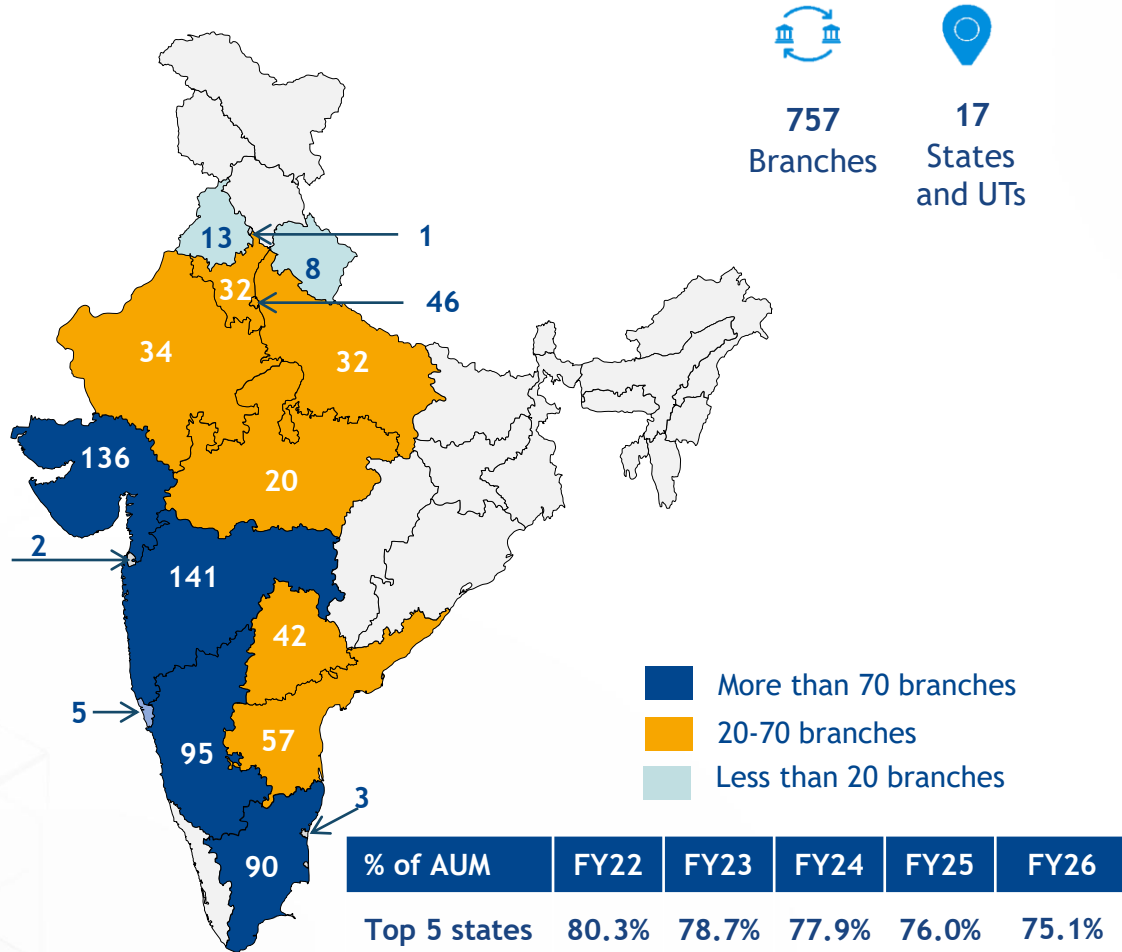
# Our Customers

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	<ul style="list-style-type: none"> <li>▪ Collateral Verification</li> <li>▪ Quick processing and sanctioning of loan</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Flow assessment</li> <li>▪ Daily footfall</li> <li>▪ Margin assessment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Business understanding</li> <li>▪ Stock count</li> <li>▪ Turnover assessment</li> </ul>
Case Sanctioned Amount	₹1 Lac	₹70 Lacs	₹15 Lacs
Case LTV	74%	50%	50%

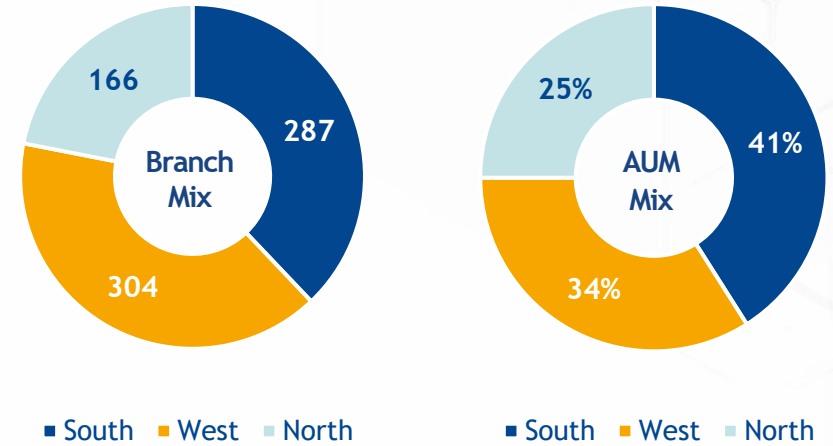
**MSME focused customer base**

# Our Footprints

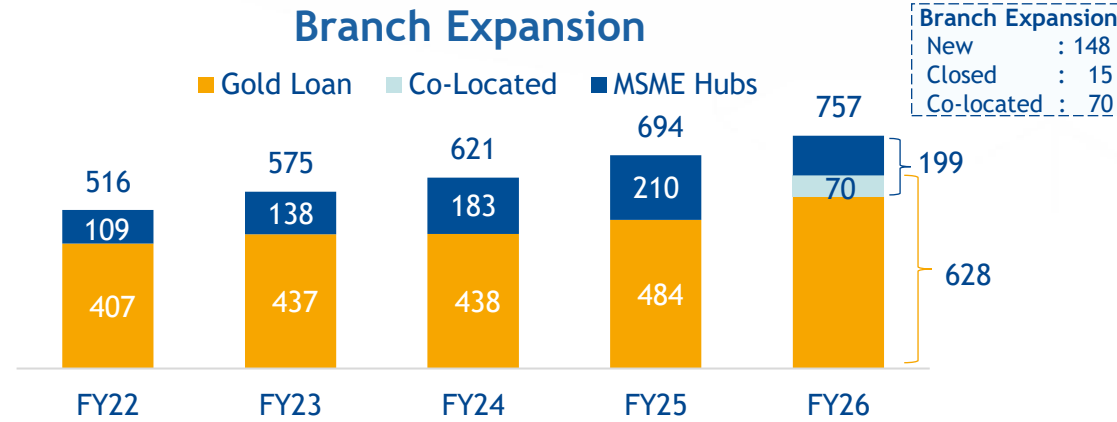
## Comprehensive Branch Network



## Branch & AUM Mix



## Branch Expansion



**Extensive & expanding presence**



Who we are

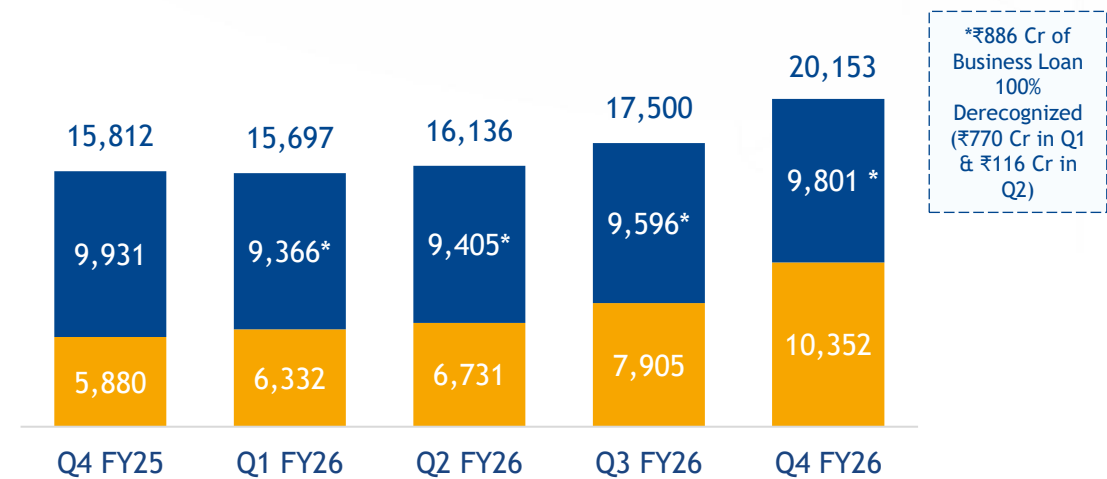
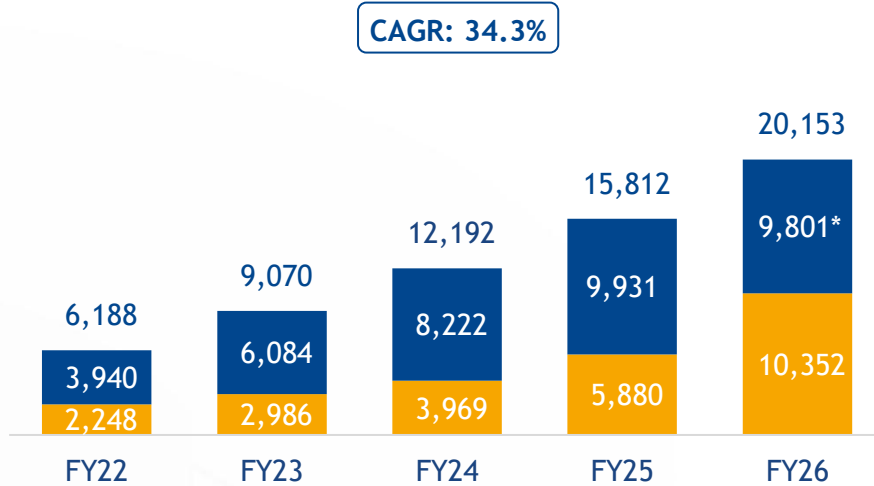
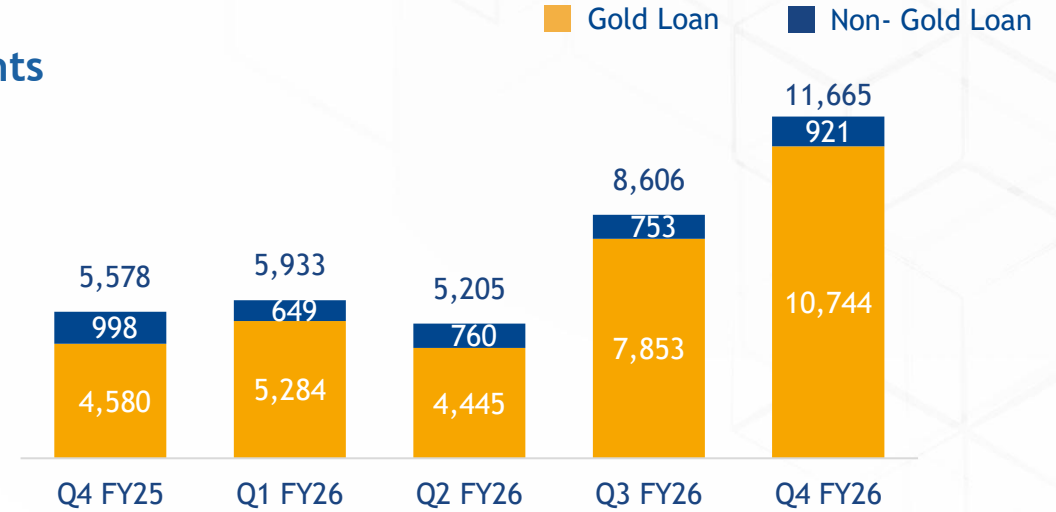
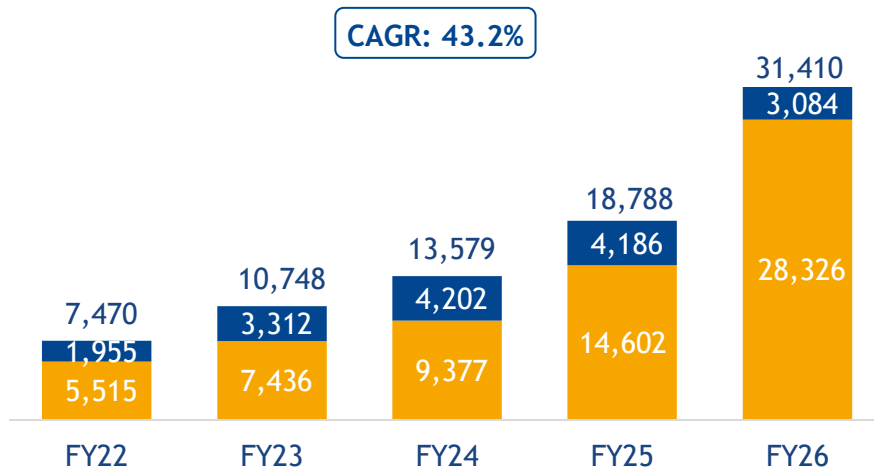
Our Business

Financial Performance

Technology, Digital, ESG & CSR

# Disbursements & AUM

₹ Cr



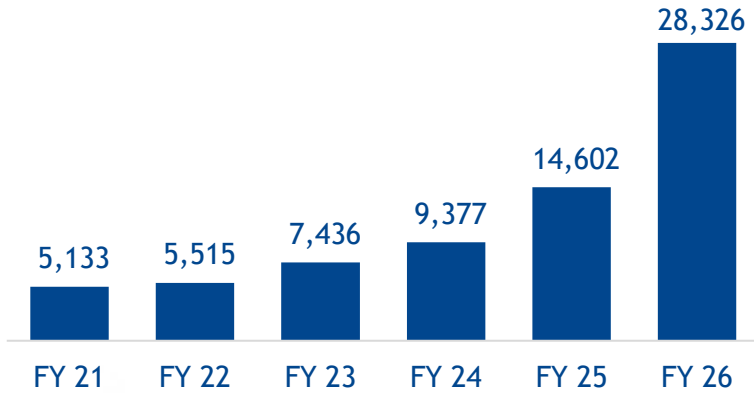
## Twin-engine business profile

\* During H1 FY26, 100% assignment of Business Loan portfolio of ₹886 crore was executed and derecognized from AUM

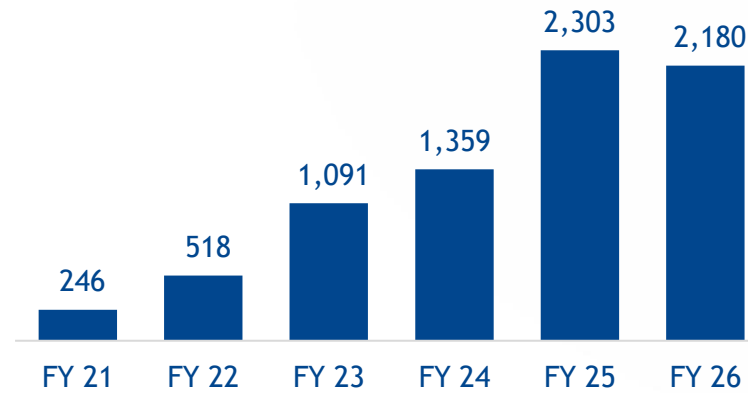
# Disbursements

₹ Cr

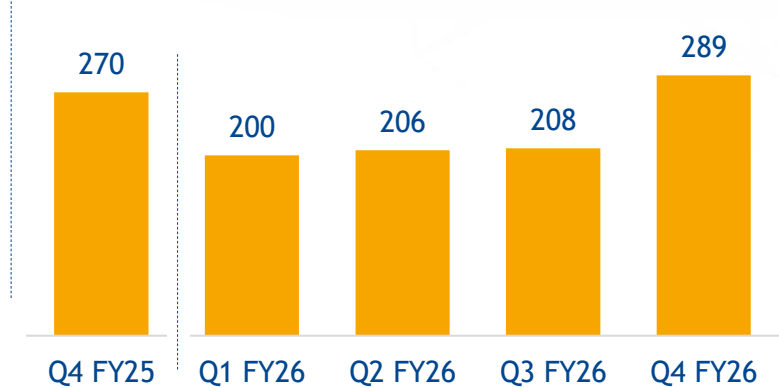
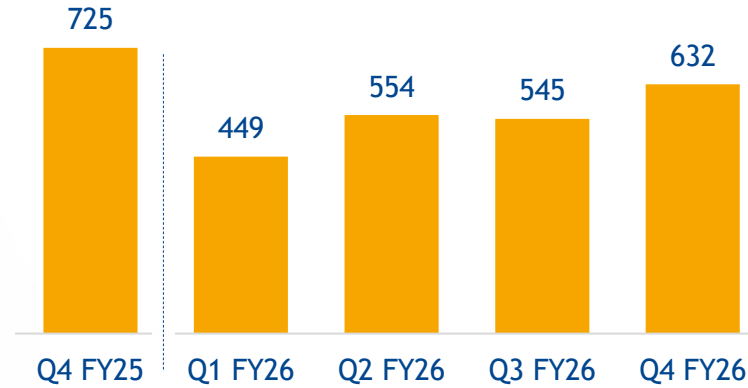
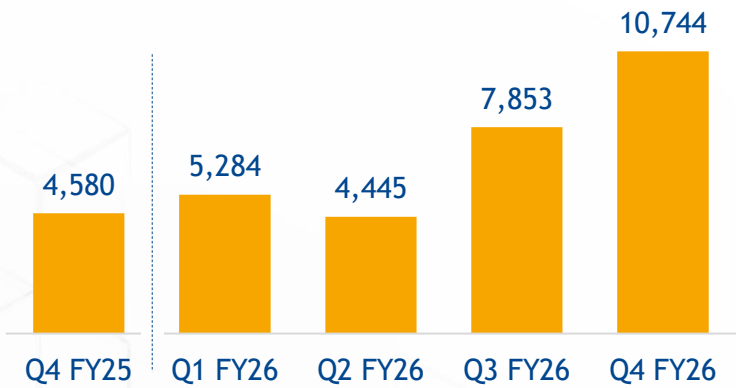
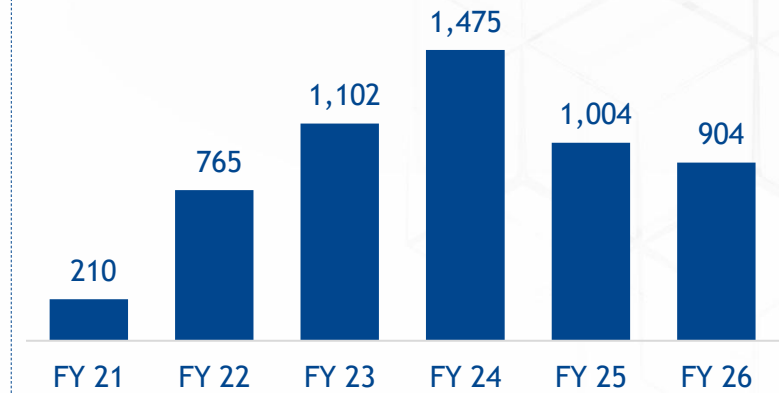
### Gold Loan



### Medium Ticket LAP



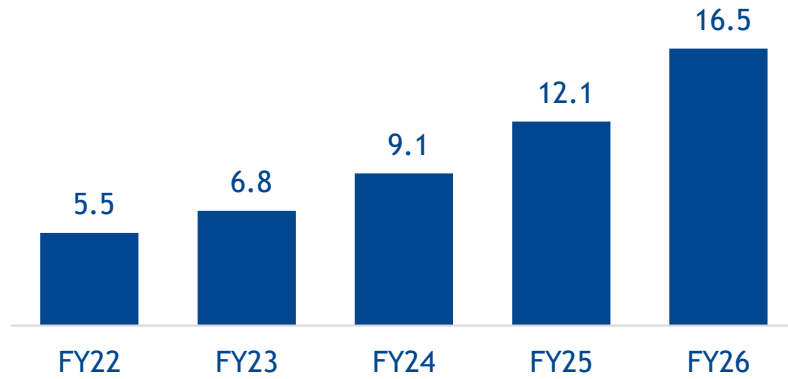
### Small Ticket LAP & HL



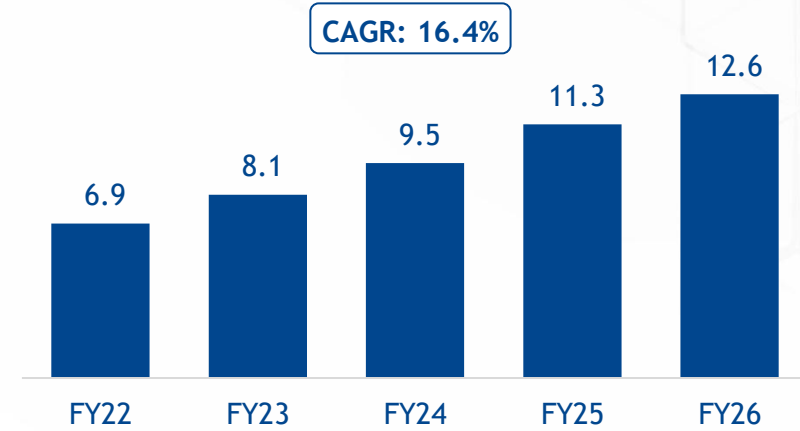
**Twin-engine business profile**

# Gold Loan : Key Metrics YoY

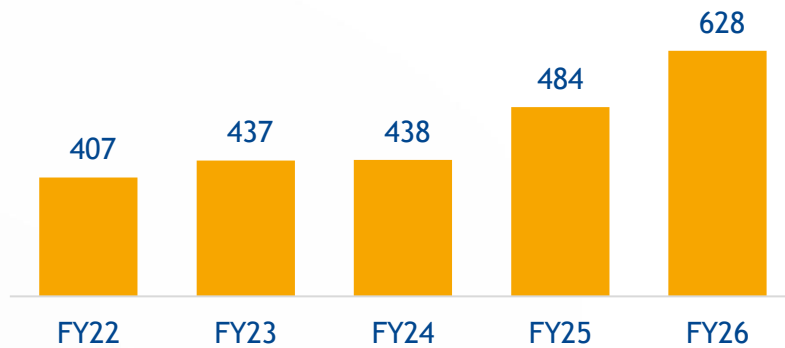
AUM Per Branch (₹Cr)\*



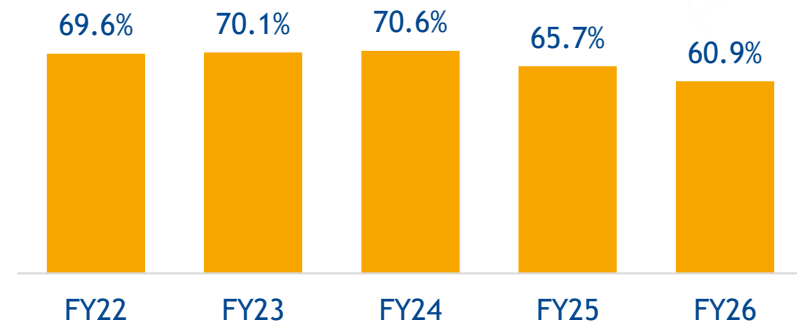
Gold Tonnage



Number of Gold Branches



Portfolio LTV

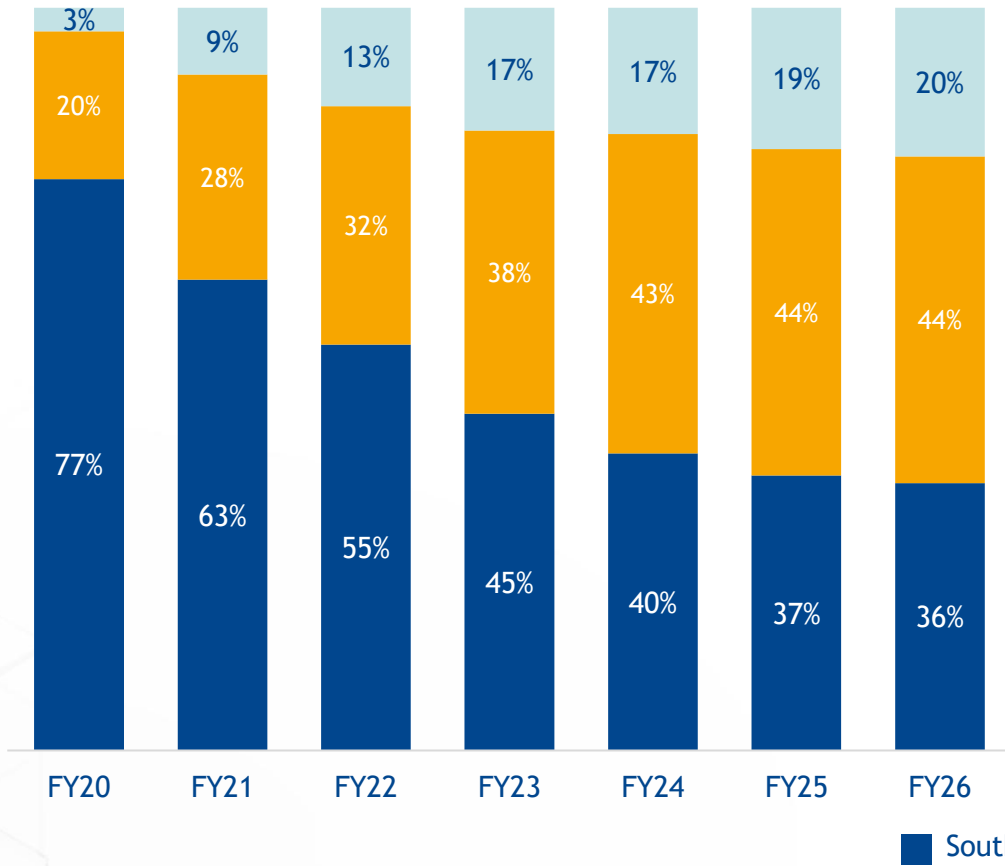


**Strong Value Proposition**

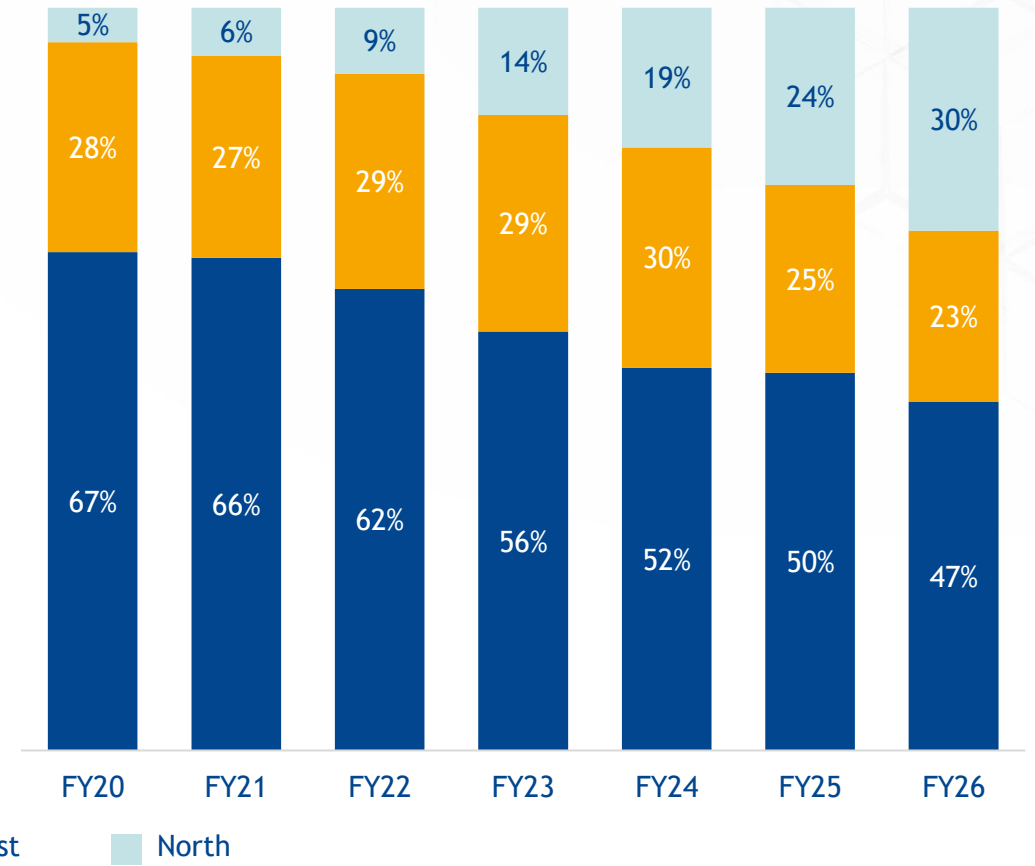
1. LTV: Loan to value; 2. \*Include New Gold Branches

# Geographical AUM Mix

## Gold Loan



## Mortgage Loan

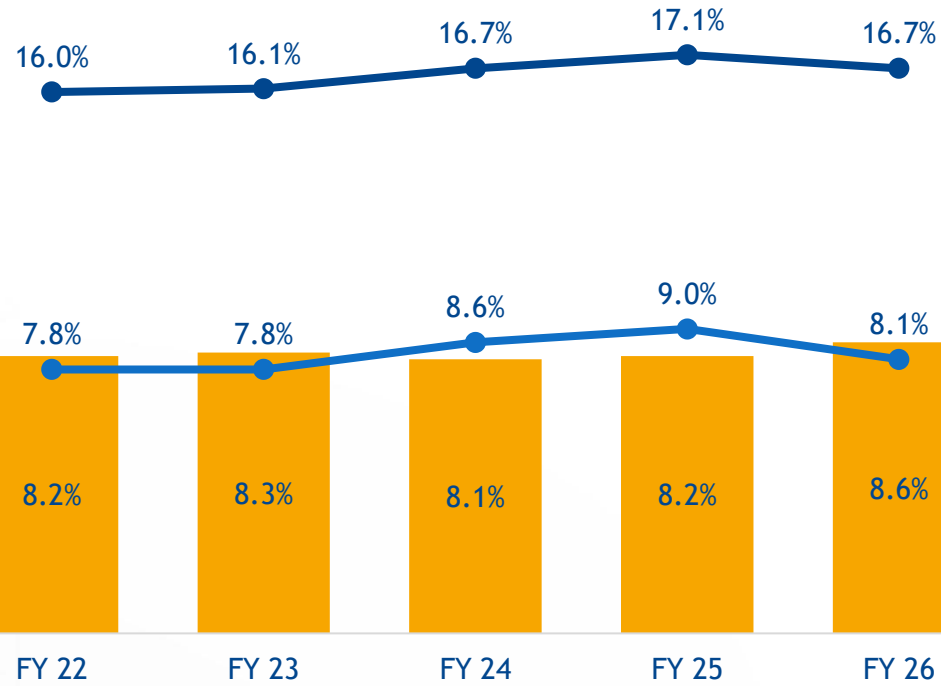


## Reducing geographical risk

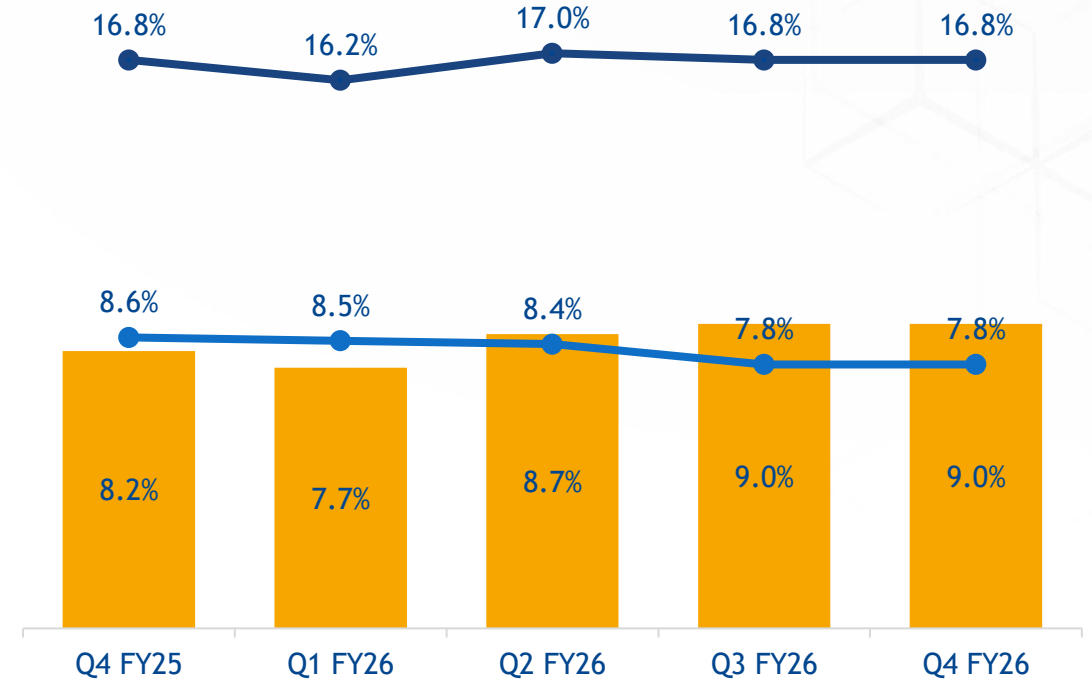
Percentages may not add up to exactly 100% due to rounding. Mortgage Loan includes medium Ticket LAP, Small Ticket LAP and Housing Loans.

# Yields, CoB and Spreads

Spreads Yields Cost of Borrowings



Spreads Yields Cost of Borrowings



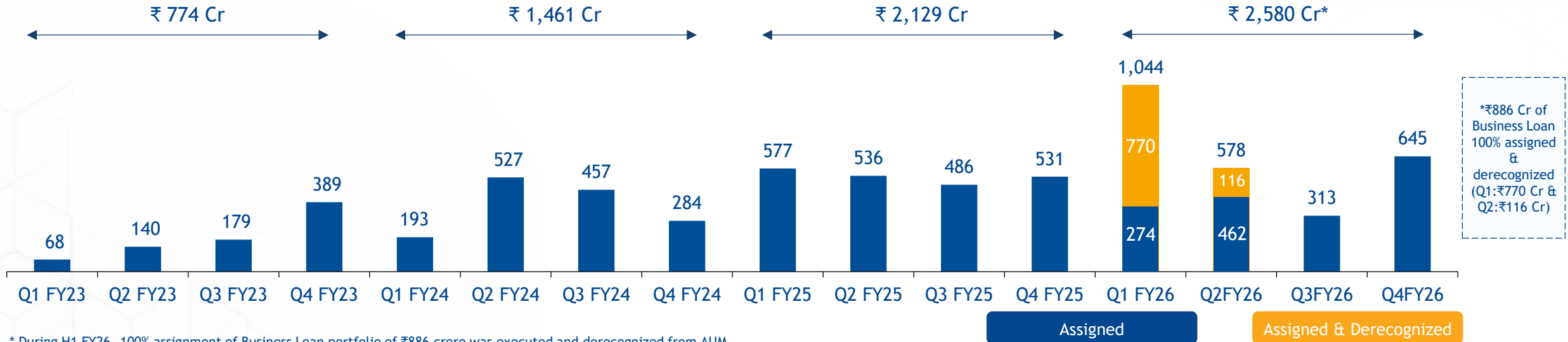
## Stable Spreads

\*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.

Product	AUM			AUF			Off Book %		
	Q4 FY25	Q3 FY26	Q4 FY26	Q4 FY25	Q3 FY26	Q4 FY26	Q4 FY25	Q3 FY26	Q4 FY26
Mortgage	8,062	9,084	9,362	5,654	6,146	6,302	29.9%	32.3%	32.7%
Gold Loan	5,880	7,905	10,352	4,750	6,493	7,919	19.2%	17.9%	23.5%
Business Loan	1,656	285	218	1,216	80	62	26.6%	72.1%	71.6%
<b>Total<sup>^</sup></b>	<b>15,812</b>	<b>17,500</b>	<b>20,153</b>	<b>11,838</b>	<b>12,945</b>	<b>14,505</b>	<b>25.1%</b>	<b>26.0%</b>	<b>28.0%</b>

<sup>^</sup>Total includes accounting adjustments and others

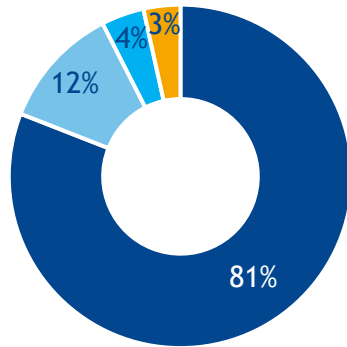
## Incremental Sell-down



# Quality of the Book

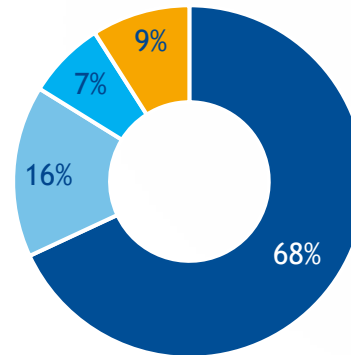
~76% AUM from customers with CIBIL >700<sup>1</sup>

Medium Ticket LAP



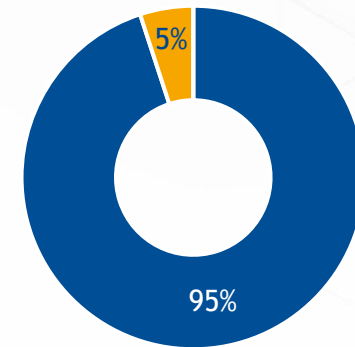
■ >700 ■ 650-700 ■ <650 ■ 0/-1

Small Ticket LAP & HL



■ >700 ■ 650-700 ■ <650 ■ 0/-1

Business Loan



■ >700 ■ <=700

## Granular loan book with high quality collateral

98.9%

AUM secured collateral  
Either customer property  
or Gold

82.2%

Mortgage AUM secured  
by self occupied residential/  
commercial property

₹ 34.3 Lakh

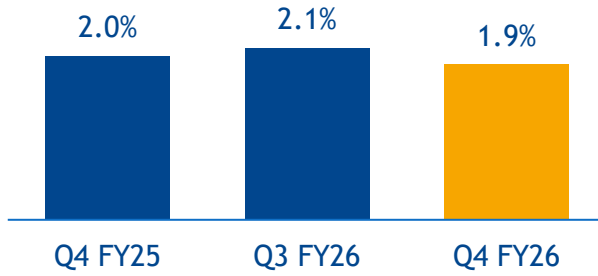
Average ticket size  
for Retail Installment loan <sup>2</sup>

## Secured and collateralized lending model

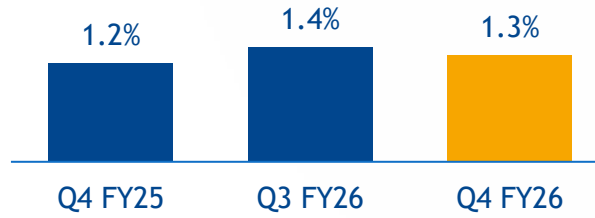
1: Pertains to retail installment loans;. 2: For the loans originated in Q4 FY26. Percentages may not add up to exactly 100% due to rounding

# Portfolio Quality Indicators (1/2)

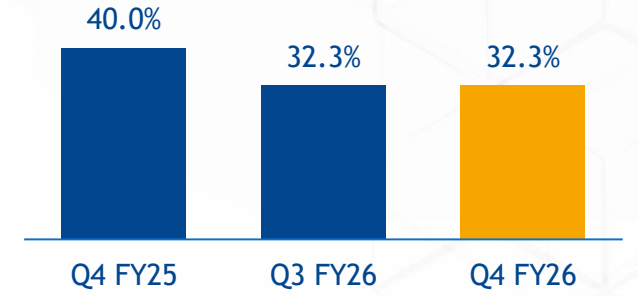
### Gross Stage III



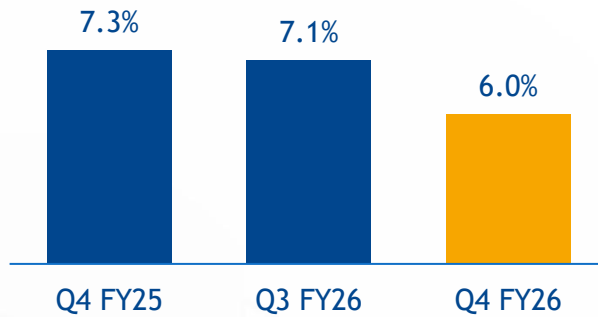
### Net Stage III



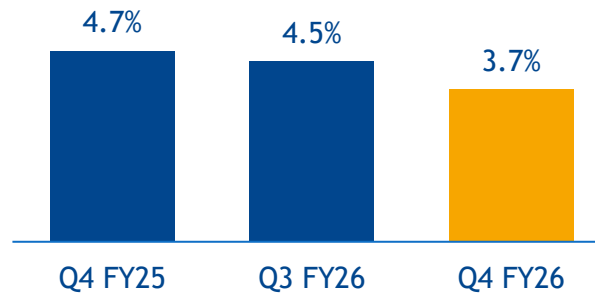
### PCR - Stage III



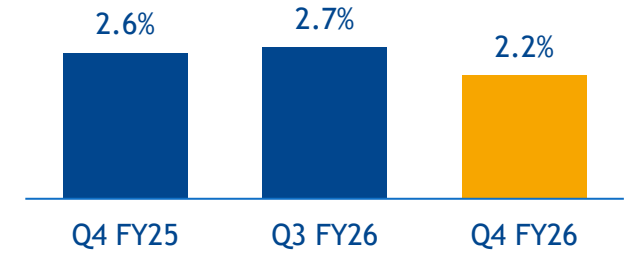
### 1+ DPD



### 30+ DPD



### 60+ DPD



**Controlled Delinquencies**

# Portfolio Quality Indicators (2/2)

Particulars	Q4FY26				Gross Stage III %			Net Stage III %		
	AUF	Gross Stage III	Net Stage III	PCR (%)	Q4 FY25	Q3 FY26	Q4 FY26	Q4 FY25	Q3 FY26	Q4 FY26
Mortgage	6,302	239.4	131.9	44.9%	3.4%	3.8%	3.8%	1.9%	2.1%	2.1%
Gold Loan	7,919	16.9	6.8	59.7%	0.4%	0.3%	0.2%	0.3%	0.2%	0.1%
Business Loan	62	12.6	0.5	96.1%	2.2%	16.0%	20.3%	0.1%	0.9%	1.0%

**Strengthening balance sheet**

# Expected Credit Loss

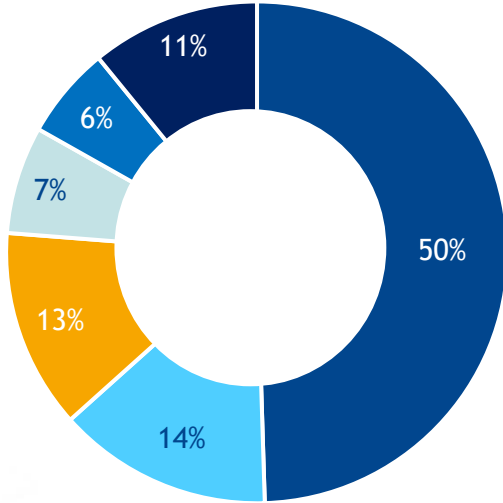
Particulars	Q4 FY25	Q3 FY26	Q4 FY26
<b>Gross Stage 1</b>			
Assets	11,107	12,297	13,921
% of total loan assets	93.8%	95.0%	96.0%
ECL provision *	69.6	54.2	66.6
<b>ECL provision % of assets<sup>^</sup></b>	<b>0.32%</b>	<b>0.30%</b>	<b>0.35%</b>
<b>Gross Stage 2</b>			
Assets	493	382	313
% of total loan assets	4.2%	3.0%	2.2%
ECL provision *	83.0	78.3	66.2
<b>ECL provision % of assets<sup>^</sup></b>	<b>12.33%</b>	<b>14.14%</b>	<b>15.84%</b>
<b>Gross Stage 3</b>			
Assets	239	266	272
% of total loan assets	2.0%	2.1%	1.9%
ECL provision *	122.6	123.4	129.8
<b>ECL provision % of assets<sup>^</sup></b>	<b>39.95%</b>	<b>32.33%</b>	<b>32.29%</b>
Total assets	11,838	12,945	14,505
Total ECL provision*	275.2	255.9	262.6

\* Debited to P&amp;L

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

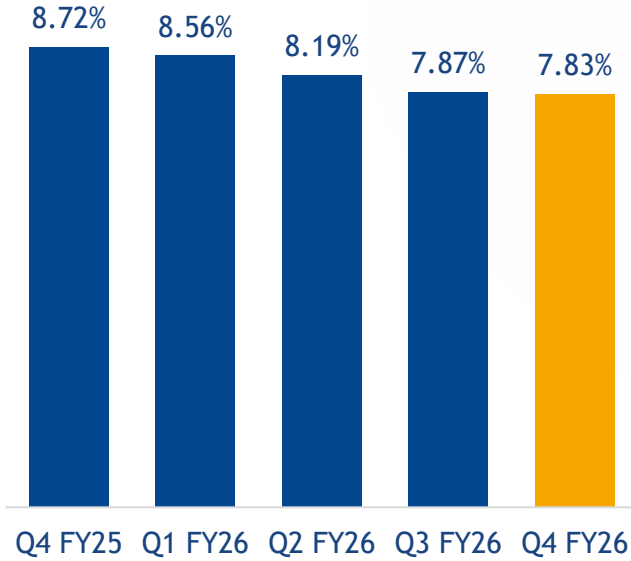
# Funding Profile

## Funding Profile

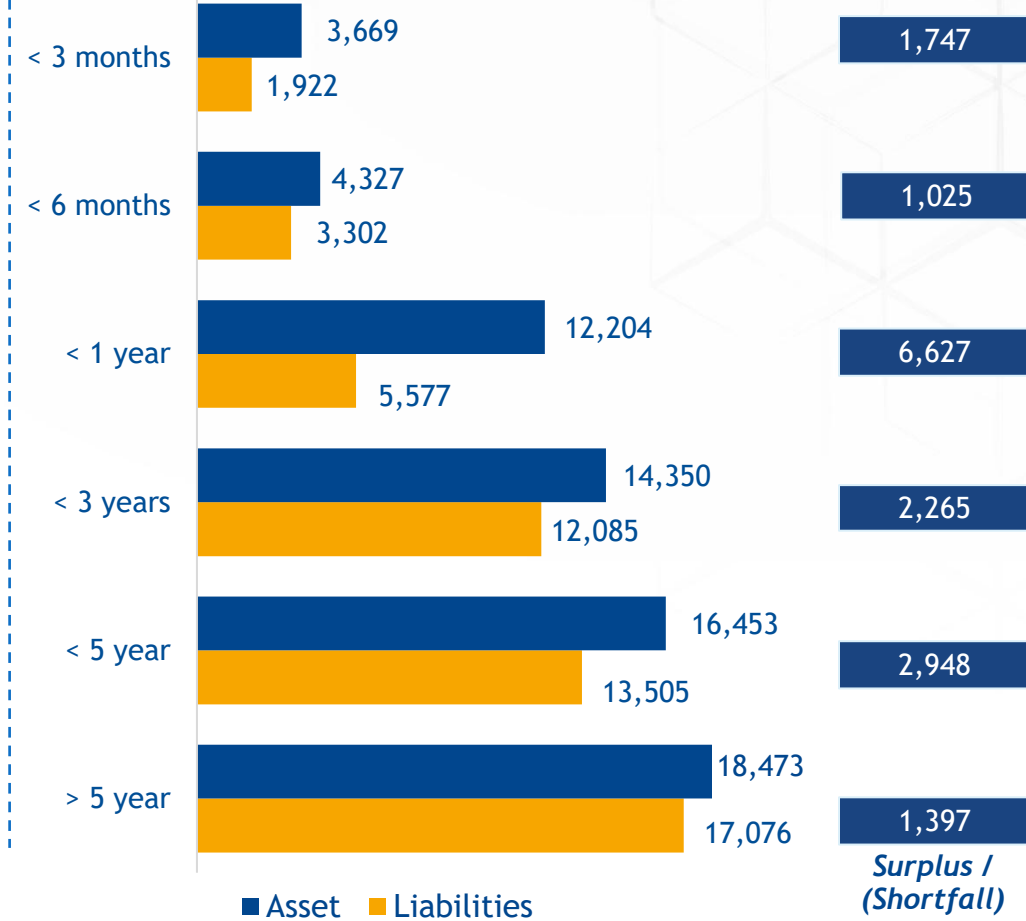


- Term Loans
- Net Worth
- CPs
- Direct Assignments
- NCDs
- CLM

## Daily Average Cost of Borrowing\*



## ALM Position as on 31<sup>st</sup> March 2026 (Cumulative) ₹ Cr



## Credit Rating<sup>#</sup>

CARE AA+/Stable	CRISIL AA+/Stable	ICRA Ratings <sup>^</sup> AA+/ stable	India Ratings AA+/ stable	Short Term A1+ (Reaffirmed)
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₹ 450 Crs of Sub-debt was raised in Q4 FY26

**Multiple sources of borrowings with strong credit rating**

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

# Names in Alphabetical order

<sup>^</sup> Rating received in Q4FY26



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Particulars	Q4 FY25	Q3 FY26	Q4 FY26	QoQ	YoY
<b>Operational Information</b>					
Branches (#)	694	730	757	3.7%	9.1%
Disbursements	5,578	8,606	11,665	35.5%	109.1%
<b>AUM</b>	<b>15,812</b>	<b>17,500</b>	<b>20,153</b>	<b>15.2%</b>	<b>27.5%</b>
Employees (#)	4,568	5,085	5,303	4.3%	16.1%
<b>Financial Information</b>					
Net Total Income*	321.7	347.8	378.0	8.7%	17.5%
Operating profit	131.2	149.4	162.8	9.0%	24.0%
<b>Profit after tax</b>	<b>71.7</b>	<b>87.9</b>	<b>100.5</b>	<b>14.4%</b>	<b>40.3%</b>
Shareholder's Fund	2,547	2,806	2,926	4.3%	14.9%
Book Value Per Share (₹)	68.3	75.0	78.2	4.2%	14.4%
<b>Ratios</b>					
Cost to Income	59.2%	57.0%	56.9%	-10bps	-226bps
Return on Average Total Assets	2.2%	2.5%	2.6%	4bps	35bps
Return on Average Total Equity	11.4%	12.7%	14.0%	128bps	259bps
Gross Stage 3 assets / Gross NPA	2.0%	2.1%	1.9%	-18bps	-14bps
Net Stage 3 assets / Net NPA	1.2%	1.4%	1.3%	-13bps	5bps
CRAR	21.9%	20.5%	22.4%	193bps	48bps

	FY 25	FY 26	YoY
	694	757	9.1%
	18,788	31,410	67.2%
	15,812	20,153	27.5%
	4,568	5,303	16.1%
	1,226.0	1347.3	9.9%
	520.1	576.3	10.8%
	225.2	343.6	52.6%
	2,547	2,926	14.9%
	68.3	78.2	14.4%
	57.6%	57.2%	-35bps
	1.8%	2.4%	63bps
	9.4%	12.6%	323bps
	2.0%	1.9%	-14bps
	1.2%	1.3%	5bps
	21.9%	22.4%	48bps

# Balance Sheet

₹ Cr

Balance Sheet	Q4 FY25	Q3 FY26	Q4 FY26	QoQ	YoY
<b>Assets</b>					
Cash & Cash Equivalents & Other bank Balance	835	336	1391		
Loans	11,646	12,768	14,319		
Investments	404	782	402		
Other Financial Assets & Receivables	107	272	452		
Non-Financial Assets	258	295	311		
<b>Total Assets</b>	<b>13,250</b>	<b>14,453</b>	<b>16,875</b>	<b>16.8%</b>	<b>27.4%</b>
<b>Liabilities &amp; Equity</b>					
Share Capital	373	374	374		
Reserves & Surplus	2,175	2,432	2,552		
<b>Shareholder's Fund</b>	<b>2,547</b>	<b>2,806</b>	<b>2,926</b>	<b>4.3%</b>	<b>14.9%</b>
Borrowings	10,269	11,207	13,484		
Other Liabilities and Provisions	434	440	465		
<b>Total Liabilities &amp; Equity</b>	<b>13,250</b>	<b>14,453</b>	<b>16,875</b>	<b>16.8%</b>	<b>27.4%</b>

FY25	FY 26	YoY
835	1391	
11,646	14,319	
404	402	
107	452	
258	311	
<b>13,250</b>	<b>16,875</b>	<b>27.4%</b>
373	374	
2,175	2,552	
<b>2,547</b>	<b>2,926</b>	<b>14.9%</b>
10,269	13,484	
434	465	
<b>13,250</b>	<b>16,875</b>	<b>27.4%</b>

# Profit & Loss Statement

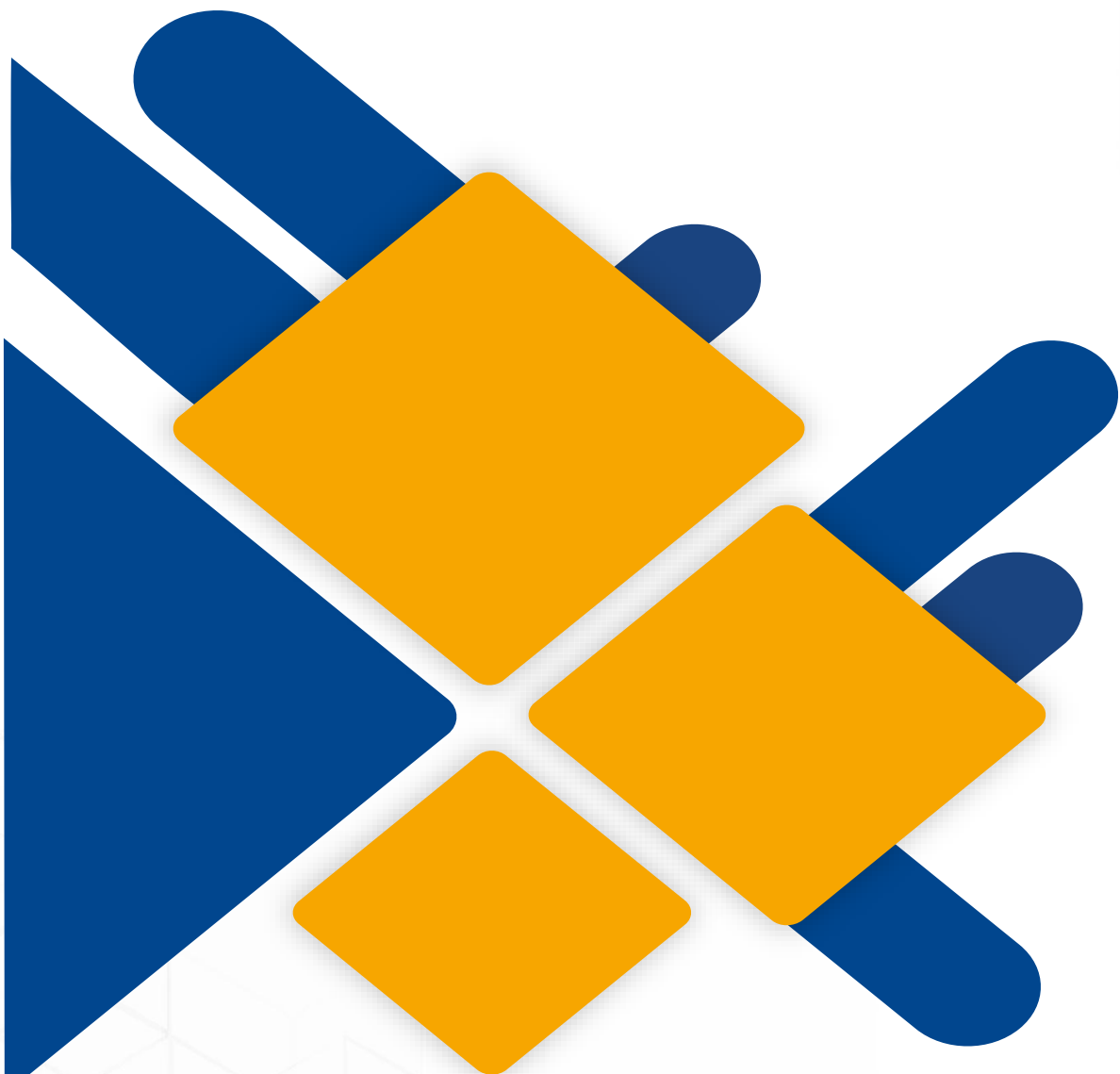
Profit & Loss Statement	Q4 FY25	Q3 FY26	Q4 FY26	QoQ	YoY
Interest Income	495.5	526.8	582.1		
Interest Expenses	215.9	208.1	239.4		
<b>Net Interest Income (Core)</b>	<b>279.6</b>	<b>318.8</b>	<b>342.7</b>	<b>7.5%</b>	<b>22.6%</b>
Net Gain on Direct Assignment	3.8	0.1	6.1		
Net Interest Income	283.4	318.9	348.8		
Other Income	38.3	28.9	29.2		
<b>Net Total Income</b>	<b>321.7</b>	<b>347.8</b>	<b>378.0</b>	<b>8.7%</b>	<b>17.5%</b>
Operating Expenses	190.4	198.4	215.2	8.5%	13.0%
<b>Operating Profit</b>	<b>131.2</b>	<b>149.4</b>	<b>162.8</b>	<b>9.0%</b>	<b>24.0%</b>
Credit Cost	32.6	31.1	27.9		
Profit Before Tax	98.7	118.3	134.9		
Tax Expense	27.0	30.4	34.4		
<b>Profit After Tax</b>	<b>71.7</b>	<b>87.9</b>	<b>100.5</b>	<b>14.4%</b>	<b>40.3%</b>

	FY 25	FY 26	YoY
Interest Income	1858.6	2101.6	
Interest Expenses	853.8	879.3	
<b>Net Interest Income (Core)</b>	<b>1004.9</b>	<b>1222.3</b>	<b>21.6%</b>
Net Gain on Direct Assignment	65.9	7.4	
Net Interest Income	1070.8	1229.7	
Other Income	155.2	117.5	
<b>Net Total Income</b>	<b>1226.0</b>	<b>1347.3</b>	<b>9.9%</b>
Operating Expenses	705.9	771.0	9.2%
<b>Operating Profit</b>	<b>520.1</b>	<b>576.3</b>	<b>10.8%</b>
Credit Cost	216.4	115.3	
Profit Before Tax	303.8	461.0	
Tax Expense	78.6	117.4	
<b>Profit After Tax</b>	<b>225.2</b>	<b>343.6</b>	<b>52.6%</b>

# RoA Tree

RoA Tree	Q4 FY25	Q3 FY26	Q4 FY26
Interest Income / Average total assets	15.3%	15.2%	14.9%
Interest Expenses / Average total assets	6.7%	6.0%	6.1%
<b>Net Interest Income (Core) / Average total assets</b>	<b>8.6%</b>	<b>9.2%</b>	<b>8.8%</b>
Net Gain on DA / Average total Assets	0.1%	0.0%	0.2%
Net Interest Income / Average total Assets	8.8%	9.2%	9.0%
Other Income / Average total assets	1.2%	0.8%	0.7%
<b>Net Total Income / Average total assets</b>	<b>9.9%</b>	<b>10.0%</b>	<b>9.7%</b>
Operating Expenses / Average total assets	5.9%	5.7%	5.5%
<b>Operating Profit / Average total assets</b>	<b>4.1%</b>	<b>4.3%</b>	<b>4.2%</b>
Credit Cost / Average total assets	1.0%	0.9%	0.7%
Profit before tax / Average total assets	3.0%	3.4%	3.4%
Tax expense / Average total assets	0.8%	0.9%	0.9%
<b>Profit after tax on Average total assets</b>	<b>2.2%</b>	<b>2.5%</b>	<b>2.6%</b>
Average total assets / Average Shareholders' Fund	5.2	5.0	5.5
<b>Profit after tax on Average Shareholders' Fund (ROE)</b>	<b>11.4%</b>	<b>12.7%</b>	<b>14.0%</b>
Interest earning assets as % of total assets	97.3%	96.1%	95.5%
Interest bearing liabilities as % of total liabilities	77.5%	77.5%	79.9%

FY 25	FY 26
15.0%	15.0%
6.9%	6.3%
<b>8.1%</b>	<b>8.7%</b>
0.5%	0.1%
8.7%	8.8%
1.3%	0.8%
<b>9.9%</b>	<b>9.6%</b>
5.7%	5.5%
<b>4.2%</b>	<b>4.1%</b>
1.7%	0.8%
2.5%	3.3%
0.6%	0.8%
<b>1.8%</b>	<b>2.4%</b>
5.2	5.2
<b>9.4%</b>	<b>12.6%</b>
97.3%	95.5%
77.5%	79.9%



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 & 3<sup>rd</sup> 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.



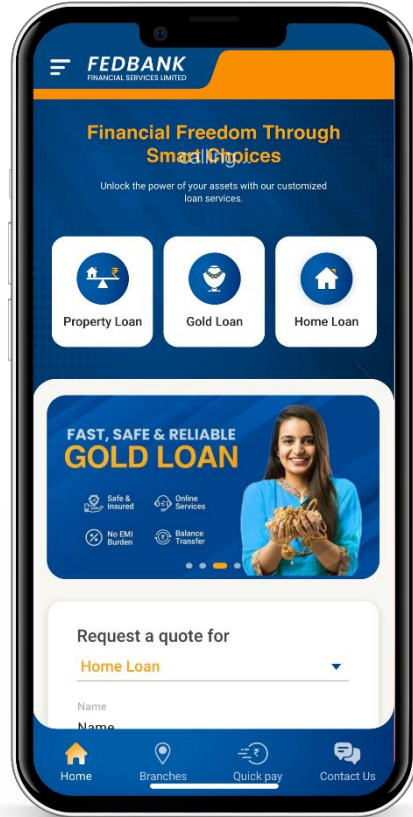
- Hindi Conversational Chatbot on Portals and Whatsapp
- Cloud Telephony with AI/ML servicing capability 
- Elevating Customer Centricity Through a Comprehensive Array of Nine Innovative login solutions
- ISO 27001:2022 certification



Technology at the core of all operations

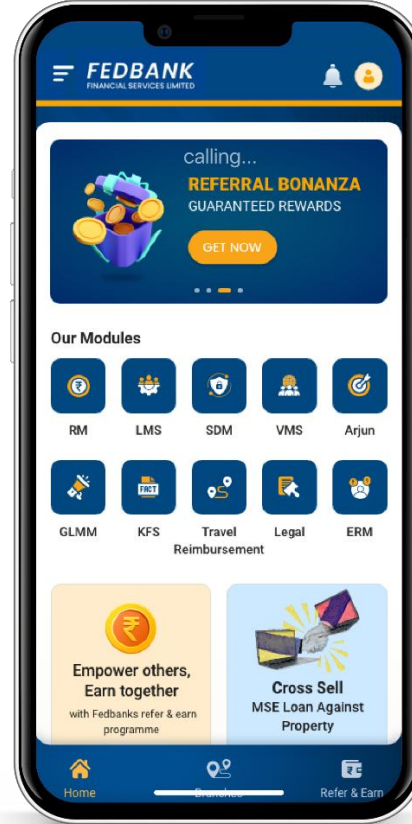
# Digital Landscape

## Fedfina Loans



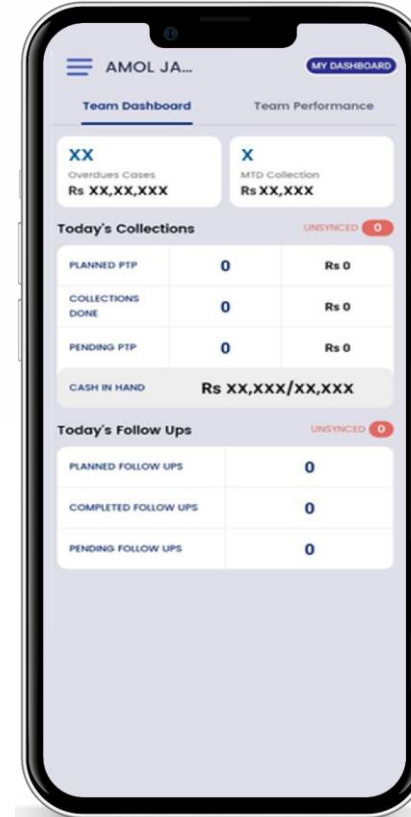
Customer Acquisition & Servicing

## Fedfina Lite



Employee Productivity

## Fedfina Collect



Collection Management

14 Lakh+ Downloads

86%+ Digital Registrations

70%+ Digital Payments



Well established digital presence

# ESG

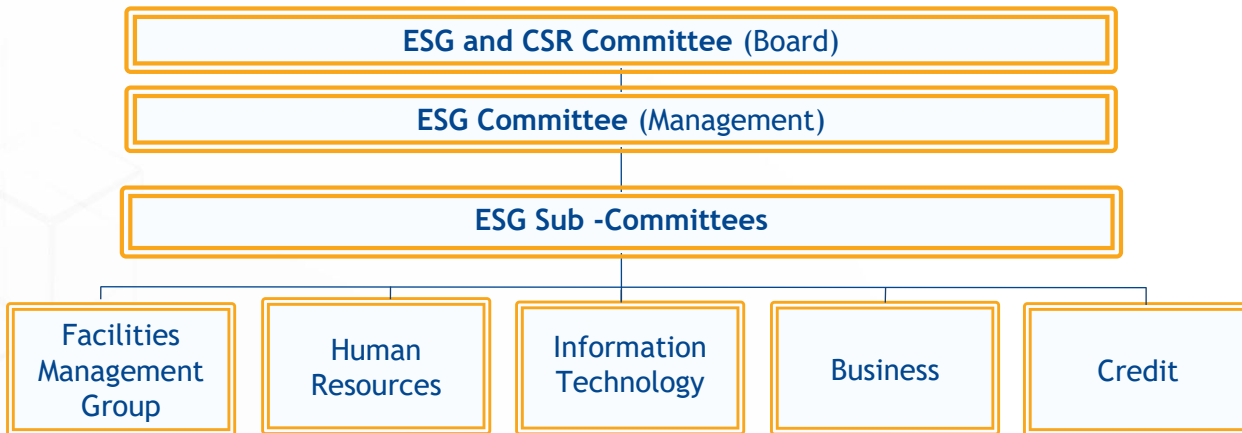
## ESG : Framework



## ESG : Purpose



## ESG : Structure



## BRSR Reporting Key Highlights

- Emissions reduced to 5,938 metric tones of CO<sub>2</sub> equivalent for FY25 compared to FY 2023-24 (Scope 2 was 6,233 tones)
- Paper waste reduced from 2.8 MT to 0.46 MT
- ESG committee conducted meeting to further focus and strengthen our commitment

**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**



# THANK YOU

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[www.fedfina.com](http://www.fedfina.com)

