



Secretarial Department

July 28, 2025

Ref. FEDFINA/ CS/50/ 2025-26

The Manager, Listing Department National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 SYMBOL – FEDFINA	The Manager, Department of Corporate Services, BSE Limited, Rotunda Building, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400 001 Scrip code: 544027
---	--

Subject: Investor meet Presentation

Dear Sir/Madam,

Further to our letter dated July 22, 2025 intimating scheduled Earnings call with Analysts/Investors, please find attached the investor presentation which is referred during the earnings call with Analysts/Investors in connection with the financial results for the first quarter ended June 30, 2025.

The above is submitted for your kind information and appropriate dissemination.

Thanking you,

Yours Truly,
For Fedbank Financial Services Limited

Rajaraman Sundaresan
Company Secretary & Compliance Officer
Mem. No: F3514

Encl – As above

FEDBANK FINANCIAL SERVICES

INVESTOR PRESENTATION
Q1 FY26

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.

Table Of Content

Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Executive Summary : Q1 FY26

Business

- AUM Growth: 19.0% YoY increase to ₹15,697 Cr
- De-recognition of Unsecured business loans: ₹770 Cr pursuant to a 100% direct assignment transaction
- Gold Loan AUM: 38.8% YoY growth to ₹6,332 Cr, contributing 40.3% to total AUM
- Mortgage AUM: 29.7% YoY growth to ₹8,539 Cr
- Disbursals: 18.6% YoY growth to ₹5,933 Cr, driven by 33.1% YoY rise in gold loan disbursals to ₹5,284 Cr
- Unsecured AUF mix: Unsecured Business Loans reduced from 10% to 2%

Profitability

- Net Interest Income: Up 7.4% YoY to ₹268.2 Cr
- Operating Profit: Down -0.6% YoY to ₹128.2 Cr in Q1 FY26, led by lesser Direct Assignment Income
- Profit After Tax: Up 6.8% YoY to ₹75.0 Cr

Asset Quality and Provisioning

- Gross Stage III: Remained flat QoQ at 2.0% in Q1 FY26, Net Stage III: at 1.2%
- Credit Cost: Stood at 0.8% for the quarter

Q1FY26 Result Summary

YoY

QoQ



₹ 15,697 Cr
AUM

19.0%

-0.7%



₹ 5,933 Cr
Disbursements

18.6%

6.4%



₹ 75.0 Cr
Profit After Tax

6.8%

4.7%



₹ 2,634 Cr
Shareholder's Funds

13.4%

3.4%



70.6
Book Value/Sh.

12.7%

3.3%



96.1%
Secured AUM

1023 bps

653 bps



₹ 10,237 Cr
Borrowings¹

10.3%

-0.3%



22.4%
CRAR

-44 bps

48 bps



668
Branches

49

-26



4,797
Employees

10.4%

5.0%



2.0%
GNPA

2 bps

-2 bps



1.2%
NNPA

-36 bps

1 bps



0.8%
Credit Cost²

-38 bps

-17 bps



2.3%
RoA

-17 bps

5 bps



11.6%
RoE

-68 bps

14 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



Who we are

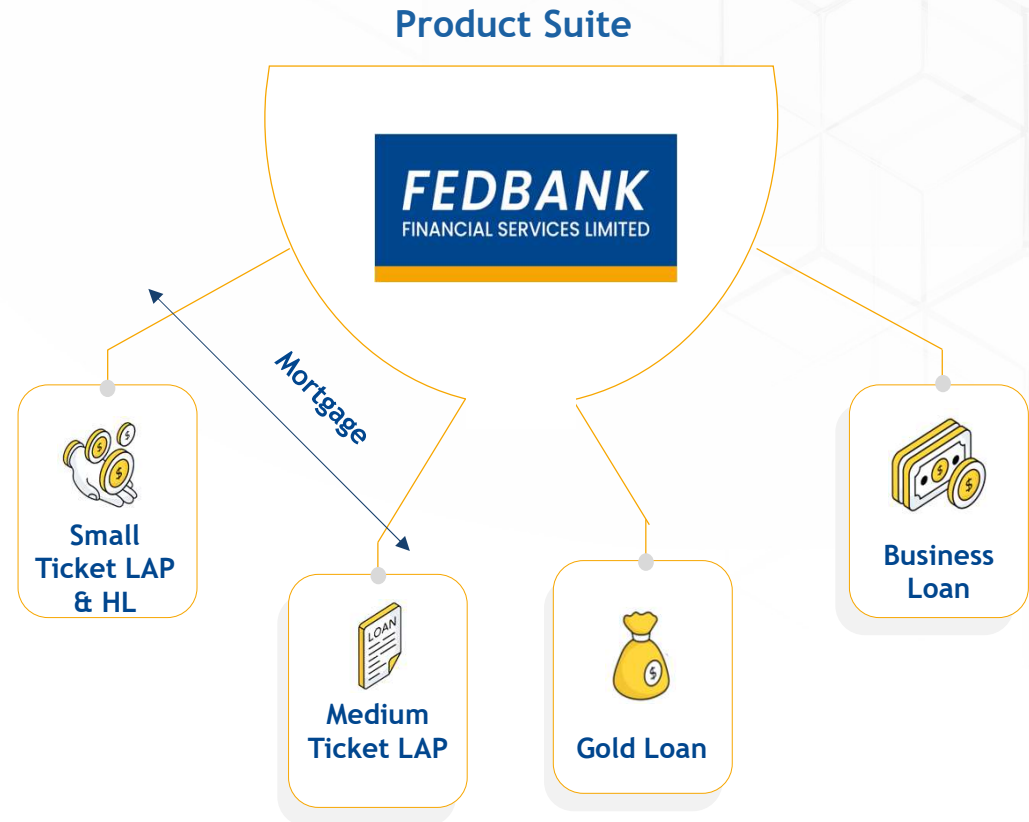
Our Business

Financial Performance

Technology, Digital, ESG & CSR

About Fedfina

- **Parentage :** Majority-owned by Federal Bank, with strong access to debt & equity.
- **Vision :** “Empowering Emerging India with Easy Access to Loans.”
- **Target Segment:** Catering to MSMEs with tailored loan solutions.
- **Geographical Presence:** Wider footprint across 18 states and union territories.
- **Credit Rating:** Strong AA+/Stable ratings by CARE, India Ratings, and CRISIL.



MSME lender with focused loan against property and gold loans offering

Our Board of Directors



Shyam Srinivasan
Non- Executive Chairman &
Non-Executive Director



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



Harsh Dugar
Non-Executive
Nominee Director



Maninder Juneja
Non-Executive
Nominee Director



Sunil Gulati
Independent Director



Ramesh Sundararajan
Independent Director



Sonal Dave
Independent Director



Mona Bhide
Independent Director



Muralidharan Rajamani
Independent Director



Parvez Mulla
MD & CEO

Steered by a strong board

Management Team



Parvez Mulla
MD & CEO



C.V. Ganesh
Chief Financial
Officer



Siddharth K
Chief Operating
Officer



Vikram Rathi
Chief Risk Officer



Anila Rajneesh
Chief Human
Resource Officer



Shardul Kadam
CBO - Mortgage
(Small Ticket)



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

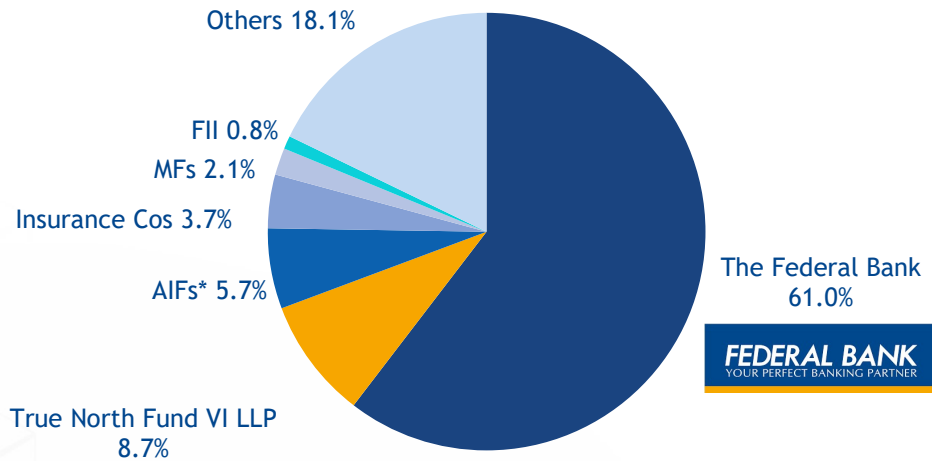


Jagadeesh Rao
CBO - Gold Loan &
Chief Marketing
Officer

Deep domain experience

Shareholding Pattern

Shareholding : 30th June 2025



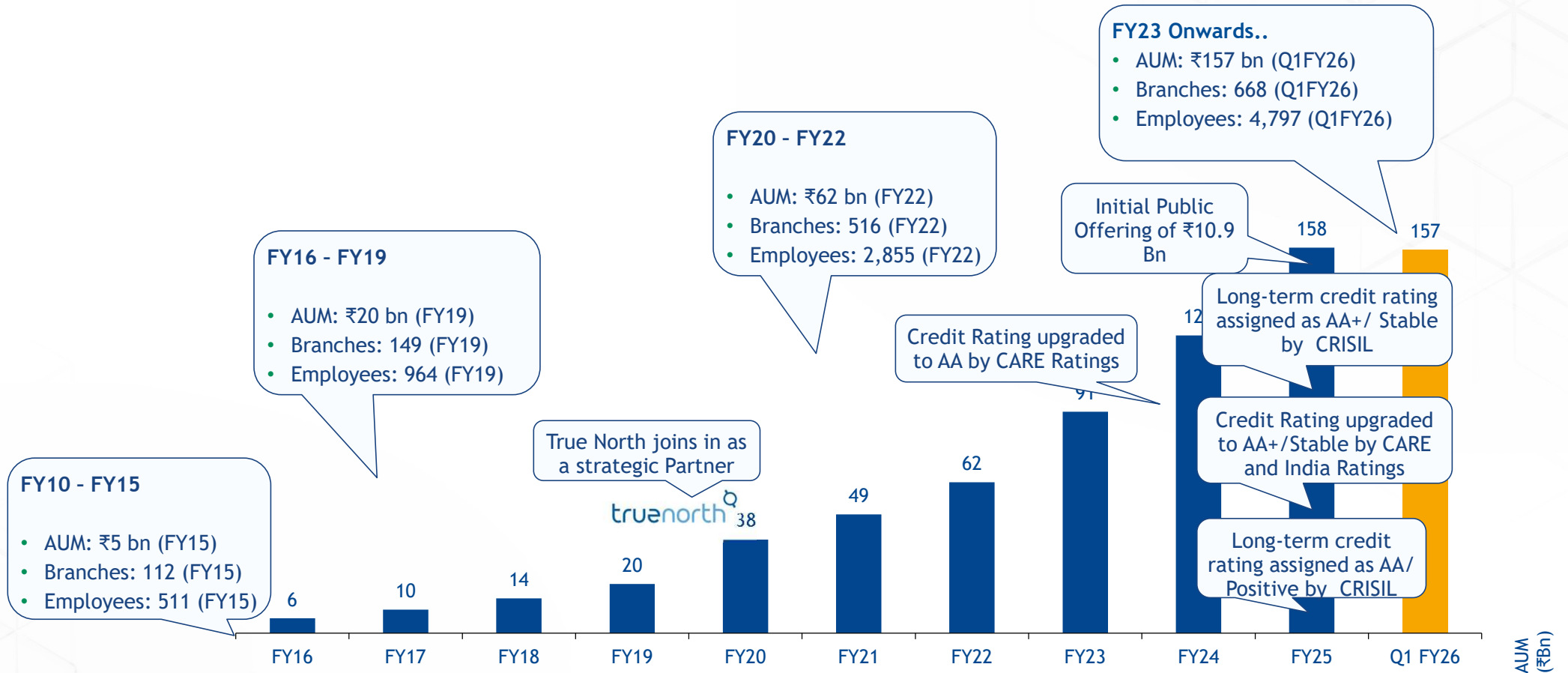
Top Institutional Shareholders :30th June 2025

Investor Details	% Holding
Federal Bank Ltd	61.0
True North Fund VI LLP	8.7
Nuvama Private Investment	2.8
SBI Life Insurance	2.4
Unifi Capital (Blend II and BCAD)	1.9
Bandhan Mutual Fund	1.8
Yasya Investment	1.1
HDFC Life Insurance	0.7
Tata AIA Life Insurance	0.6
Nippon Mutual 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

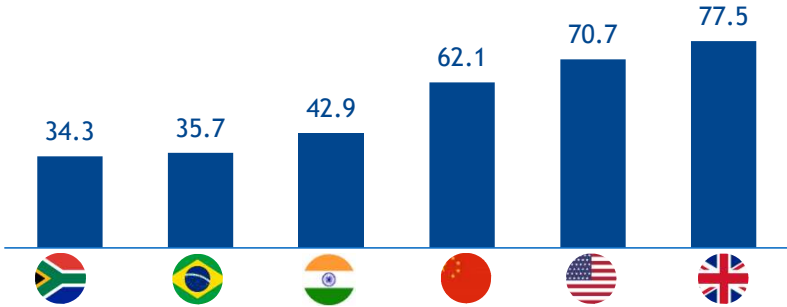
- ✓ Customer Goals
- ✓ Clear Communication
- ✓ Customer Support
- ✓ Seamless Experience

C

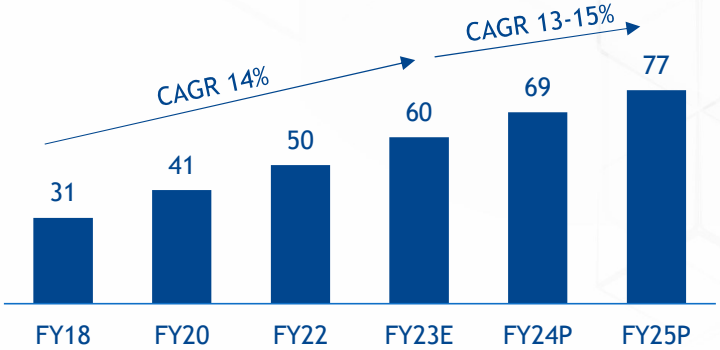
Driven by vision and values

Market

Household credit to GDP ratio (%)¹



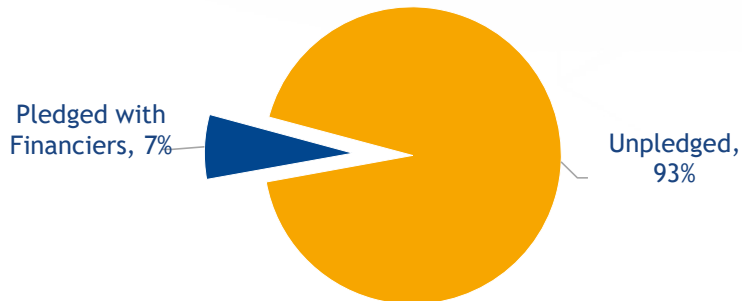
Retail credit growth to continue ²



MSME Credit Addressable Market ³



Household Gold ³



Long runway for growth

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

Our Product Suite

Secured Against Collateral

Category	Mortgage Loans	Gold Loans	Business Loans
AUM (₹Cr) (% of total)	8,539 (54.4%)	6,332 (40.3%)	618 (3.9%)
Avg. Ticket Size (₹ Lakh)	28.8	1.9	Disbursement Discontinued
Disbursement (₹Cr) & (Origination Yield)	649 (13.5%)	5,284 (19.3 [^] %)	
Average Origination LTV	52.2%	71.4%	
Underwriting	Assessed Income / Income Based	In-house Valuation	

Focused on collateralized lending

Mortgage loans include Medium ticket LAP, Small ticket LAP and Housing loans; LTV: loan to value. [^] Portfolio yield : On i-GAAP basis. Above disclosures are for Q1 FY26.

Our Product Suite





Mortgage Loans

Category	Small Ticket LAP and HL	Medium Ticket LAP
AUM (₹Cr) (% of total)	3,727 (23.7%)	4,813 (30.7%)
Avg. Ticket Size (₹ Lakh)	13.1	61.5
Disbursement (₹Cr) & (Origination Yield)	200 (16.1%)	449 (12.3%)
Average Origination LTV	50.7%	52.9%
Underwriting	Assessed Income	Income Based

Covering a wide spectrum in the loan against property segment

Above disclosures are for Q1 FY26.

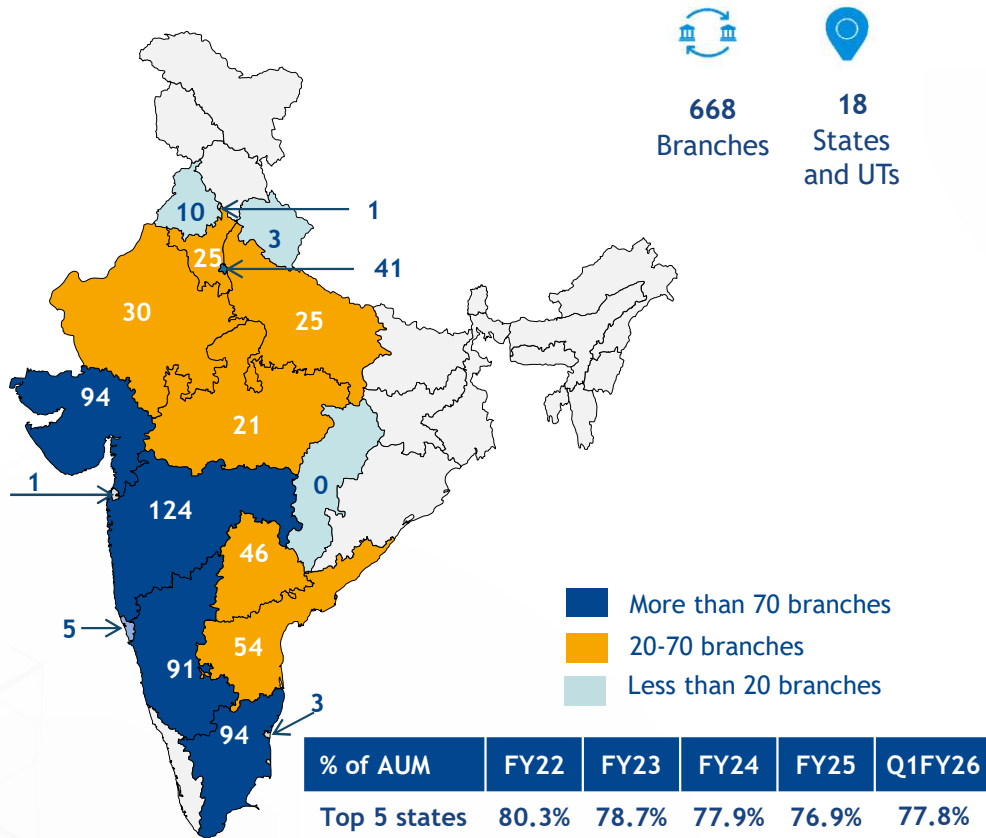
Our Customers

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

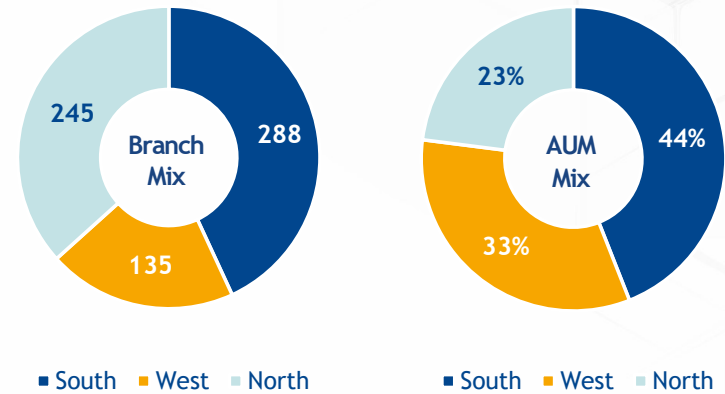
MSME focused customer base

Our Footprints

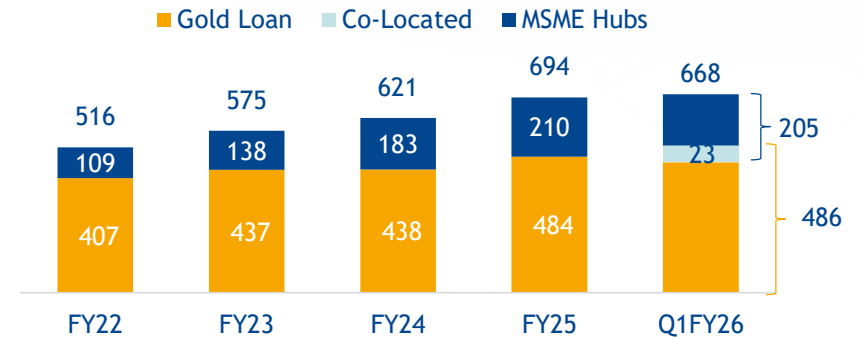
Comprehensive Branch Network



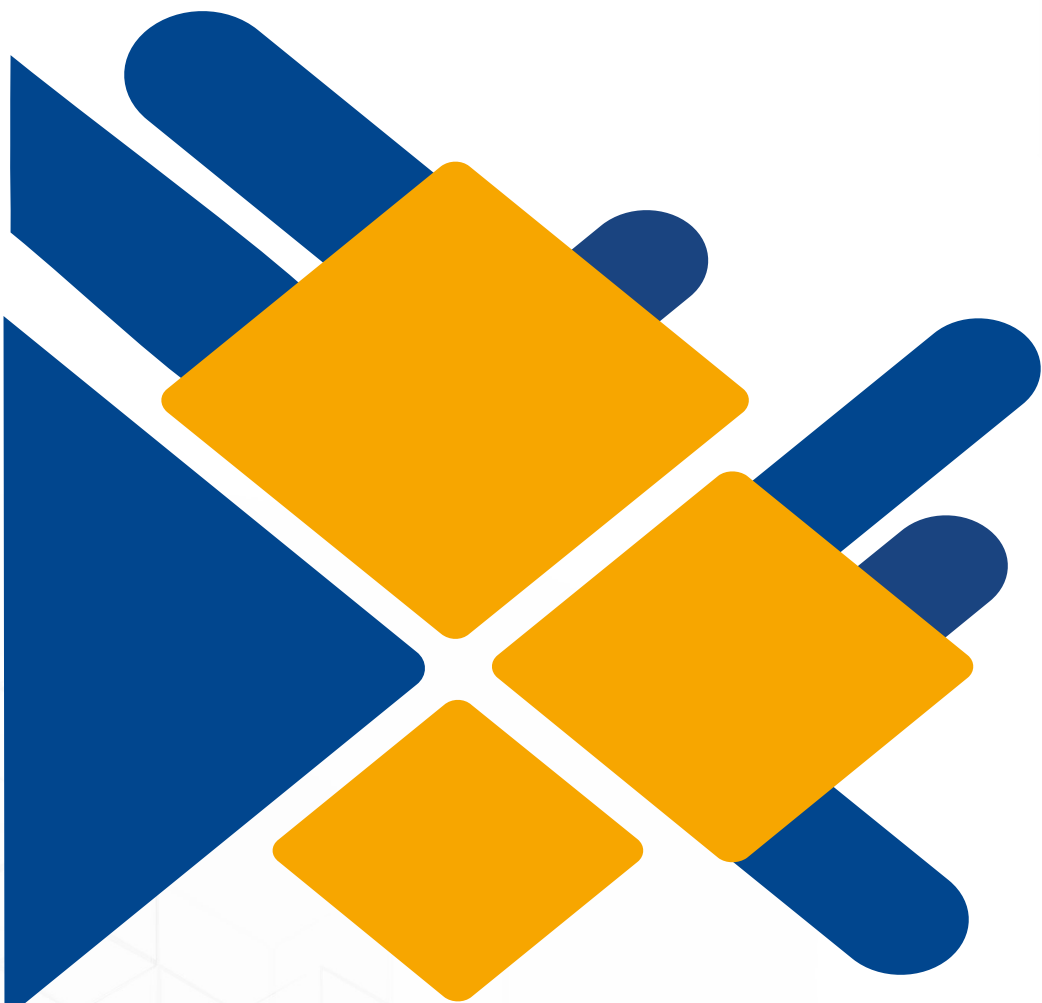
Branch & AUM Mix



Branch Expansion



Large, extensive presence



Who we are

Our Business

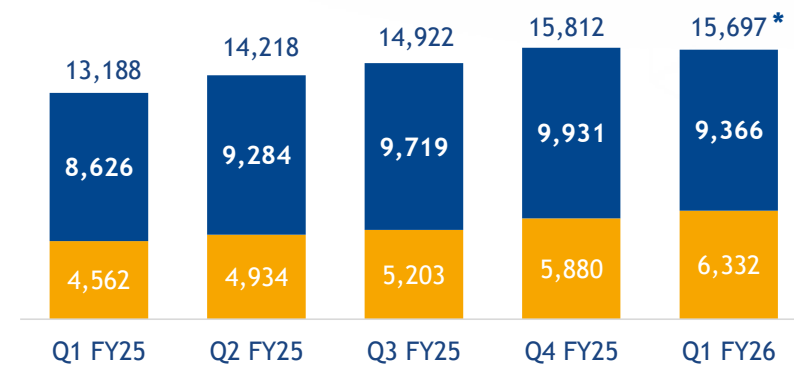
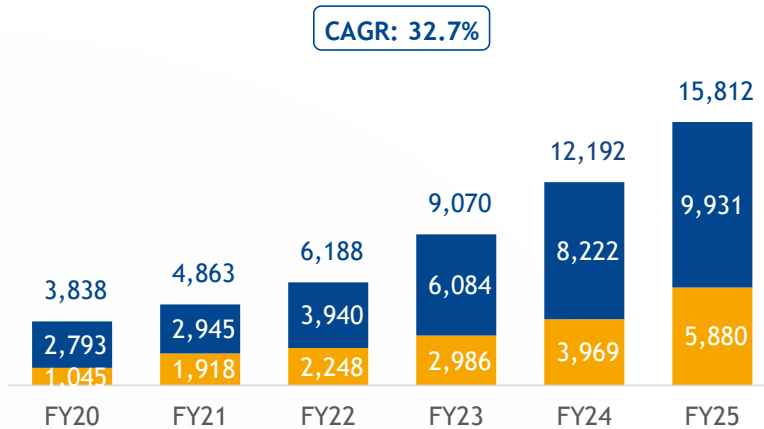
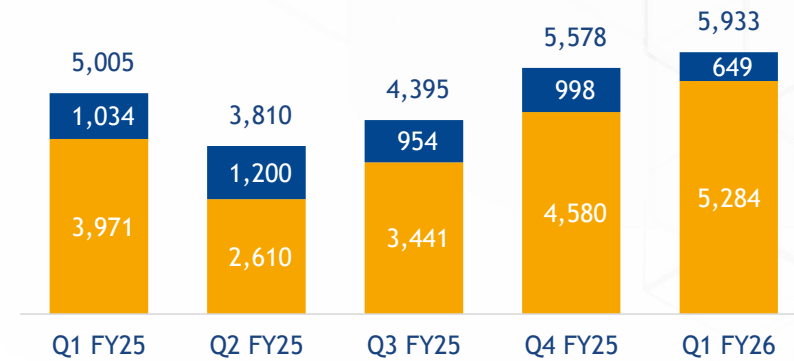
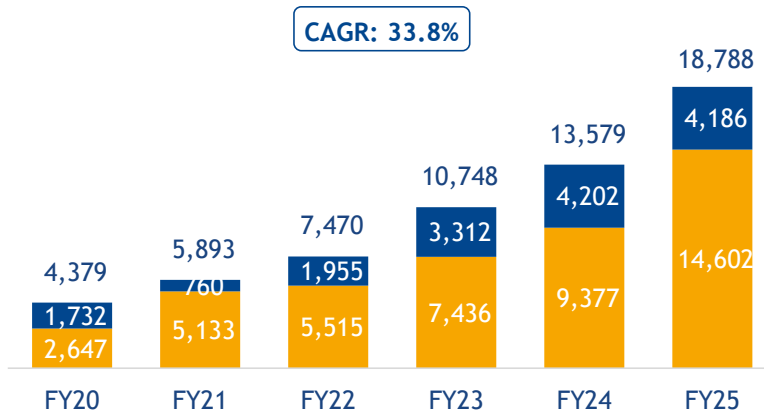
Financial Performance

Technology, Digital, ESG & CSR

Disbursements & AUM

₹ Cr

Gold Loan Non- Gold Loan



* ₹770 Cr of Business Loan derecognized

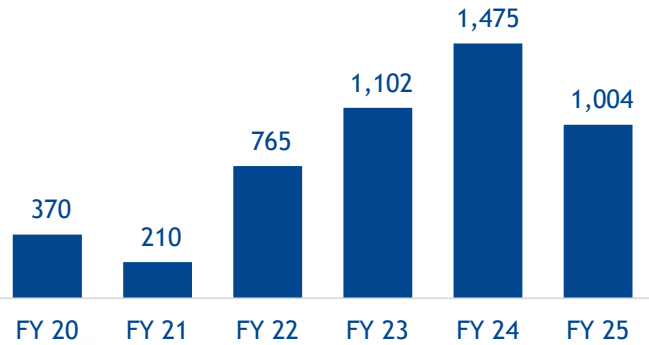
Twin-engine business profile

* During Q1 FY26, 100% assignment of Business Loan portfolio of ₹770 crore was executed and derecognized from AUM

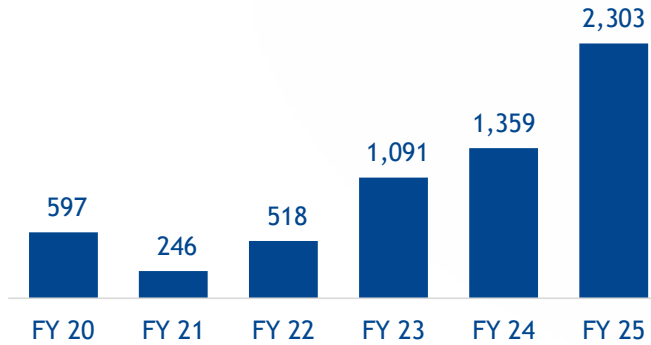
Disbursements

₹ Cr

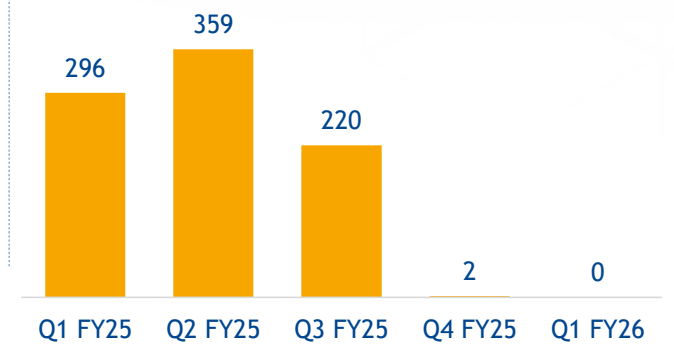
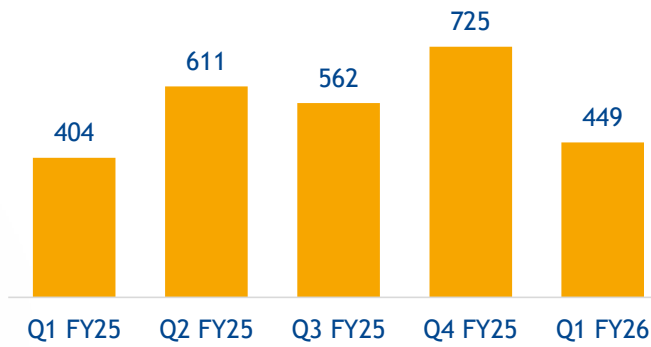
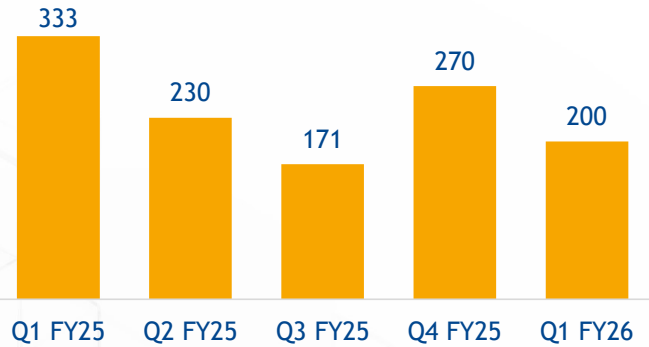
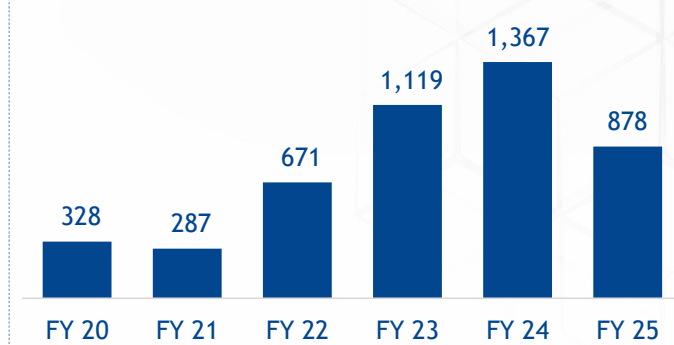
Small Ticket LAP & HL



Medium Ticket LAP



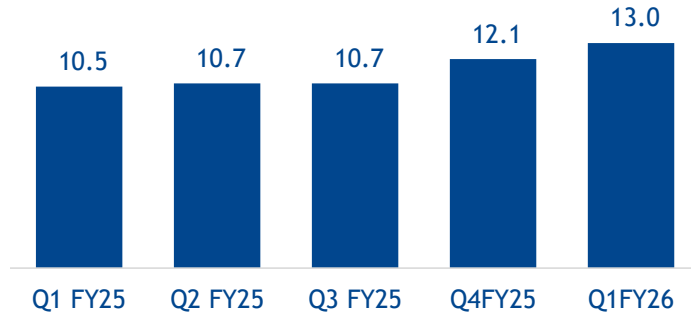
Business Loan



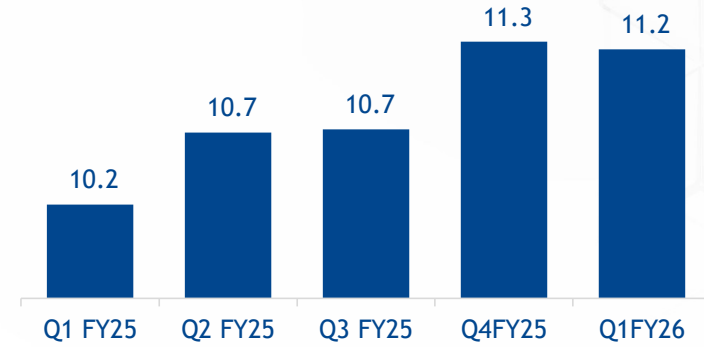
Diverse product base

Gold Loan : Key Metrics

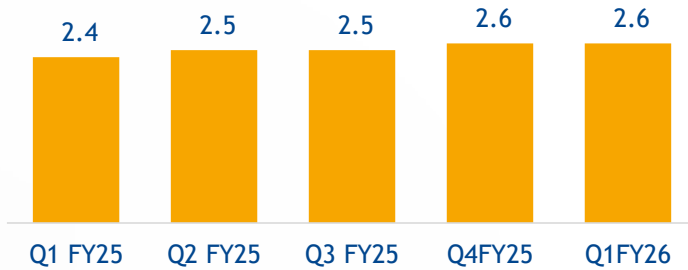
AUM Per Branch (₹Cr)



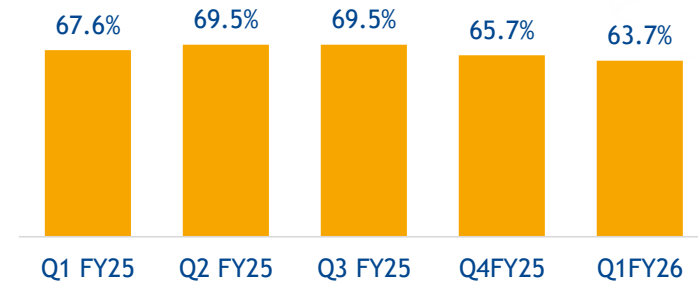
Gold Tonnage



Active Customer Base (# Lakh)



LTV : AUM

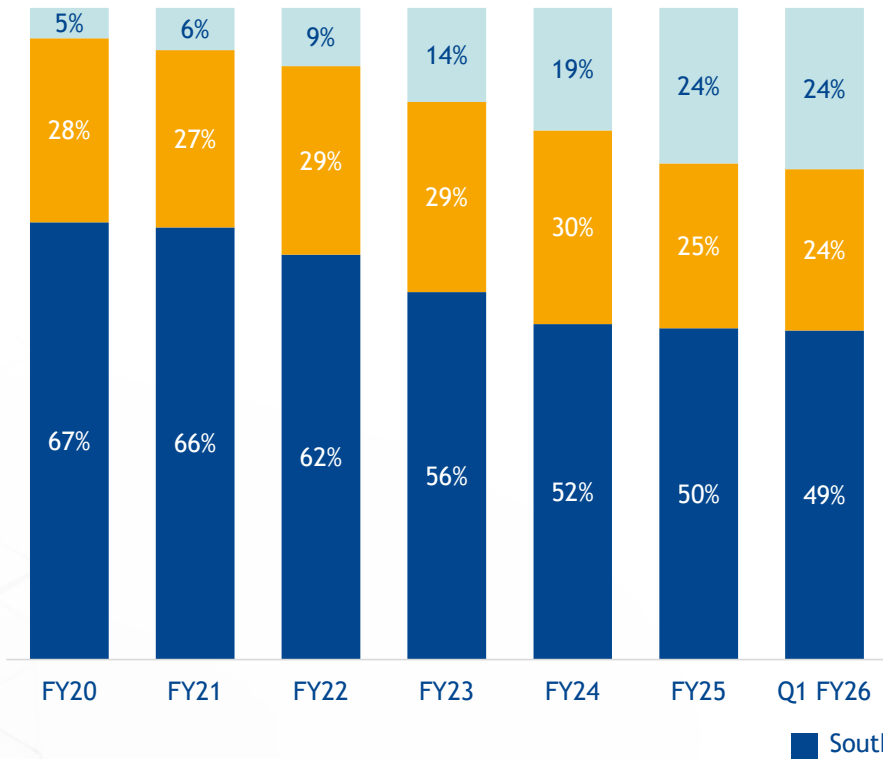


Strong Value Proposition

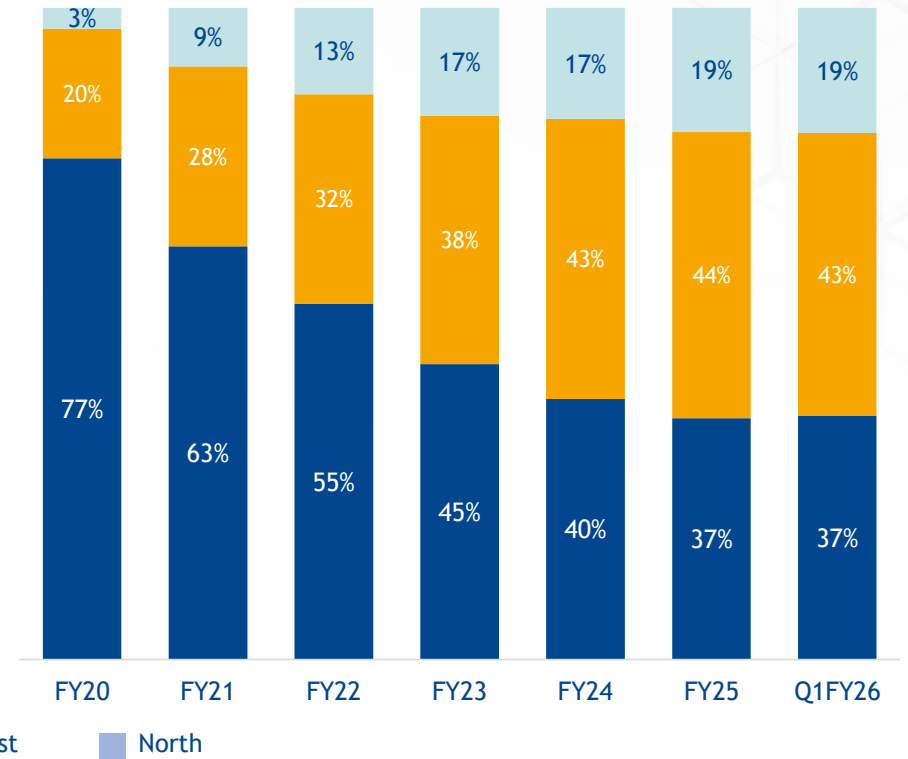
LTV: Loan to value. Previous period numbers have been regrouped / reclassified, wherever considered necessary, to correspond with the presentation

Geographical AUM Mix

Mortgage Loan



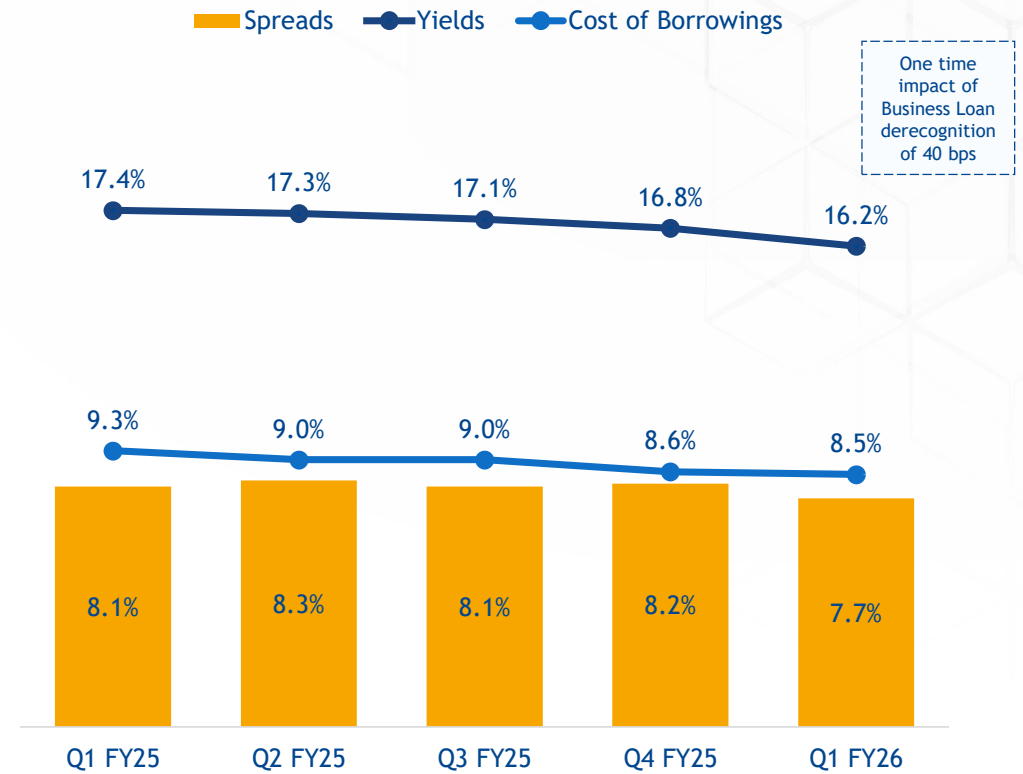
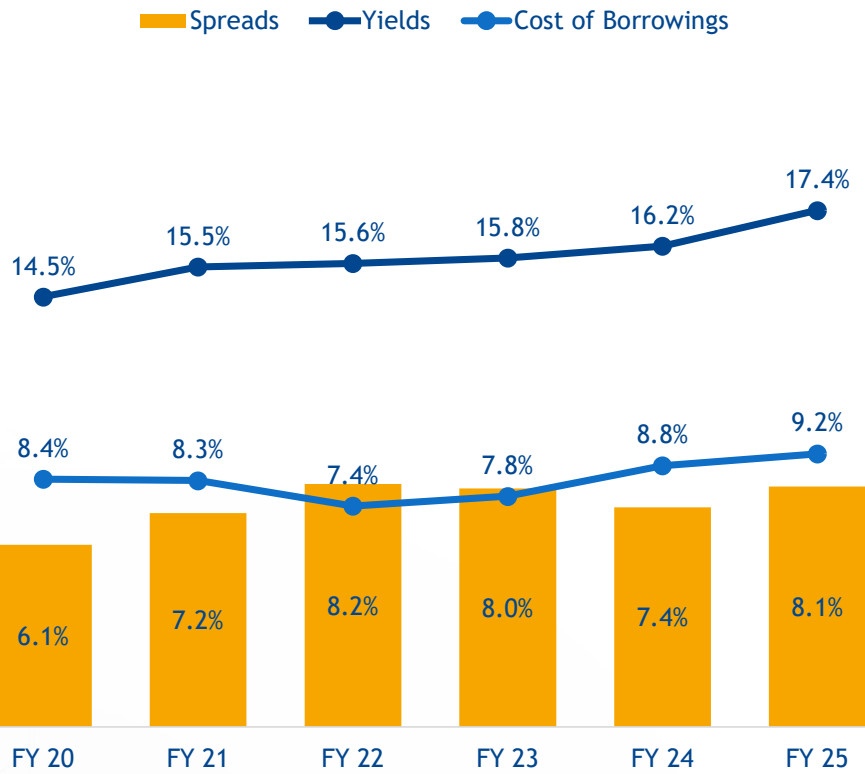
Gold Loan



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



Range Bound Spreads (Adjusted for one time impact)

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

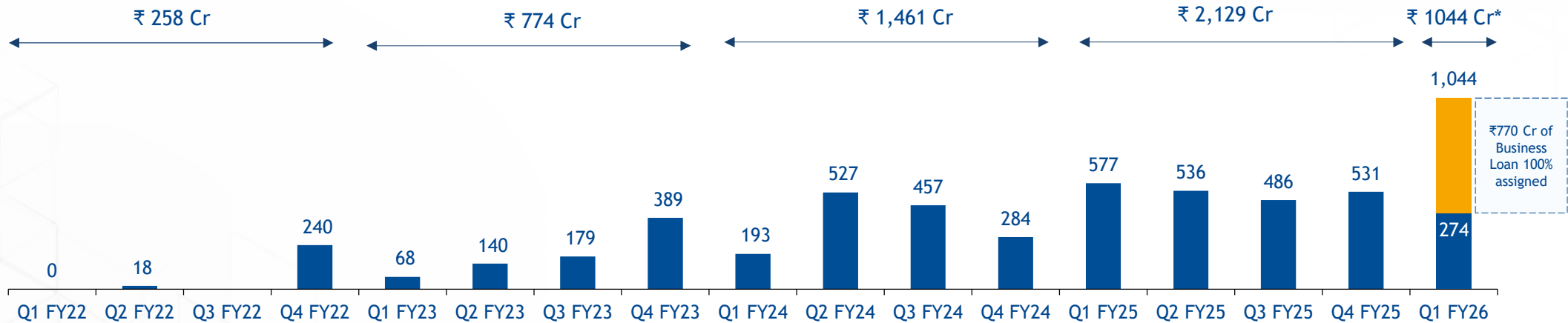
Off-book

₹ Cr

Product	AUM			AUF			Off Book %		
	Q1 FY25	Q4 FY25	Q1 FY26	Q1 FY25	Q4 FY25	Q1 FY26	Q1 FY25	Q4 FY25	Q1 FY26
Mortgage	6,583	8,062	8,539	5,046	5,654	5,995	23.3%	29.9%	29.8%
Gold Loan	4,562	5,880	6,332	3,932	4,750	5,184	13.8%	19.2%	18.1%
Business Loan	1,869	1,656	618	1,311	1,216	270*	29.9%	26.6%	56.4%
Total^	13,188	15,812	15,697	10,463	11,838	11,689	20.7%	25.1%	25.5%

^Total includes accounting adjustments and others

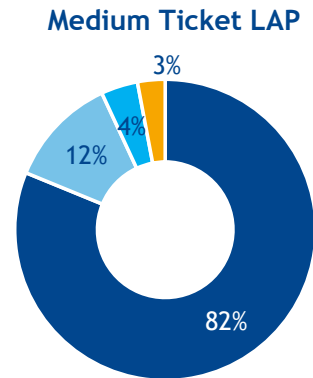
Incremental Sell-down



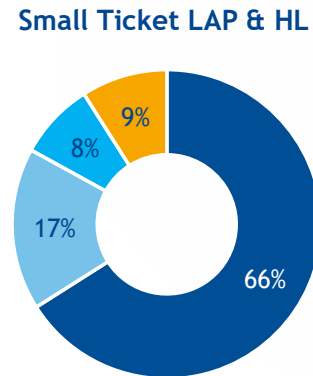
* During Q1 FY26, 100% assignment of Business Loan portfolio of ₹770 crore was executed and derecognized from AUM

Quality of the Book

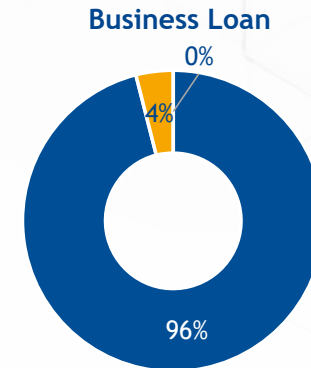
~77% AUM from customers with CIBIL >700¹



■ >700 ■ 650-700 ■ <650 ■ 0/-1



■ >700 ■ 650-700 ■ <650 ■ 0/-1



■ >700 ■ <=700 ■ 0/-1

Granular loan book with high quality collateral

96.1%
AUM secured collateral
Either customer property or
Gold

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

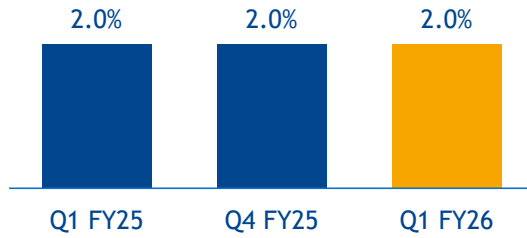
₹ 28.8 Lakh
Average ticket size for Retail
Installment loan ²

Secured and collateralized lending model

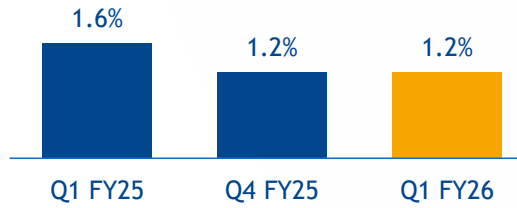
1: Pertains to retail installment loans;. 2: For the loans originated in Q1 FY26. Percentages may not add up to exactly 100% due to rounding

Portfolio Quality Indicators (1/2)

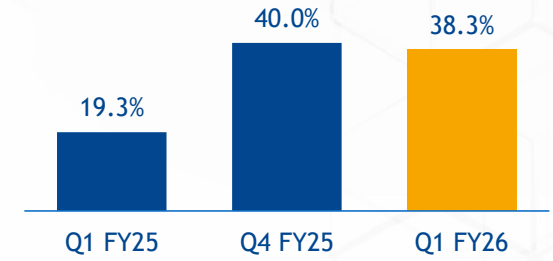
Gross Stage III



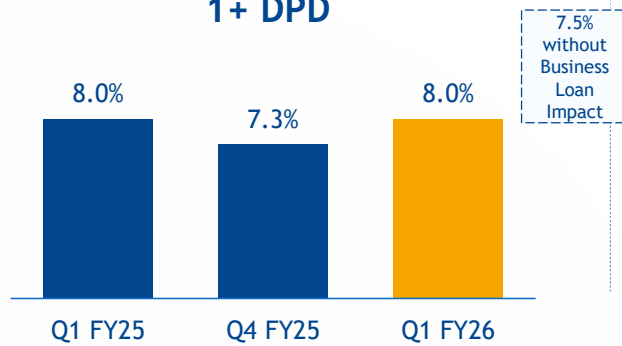
Net Stage III



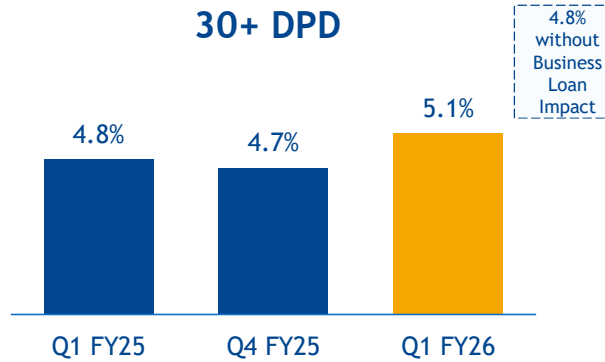
PCR - Stage III



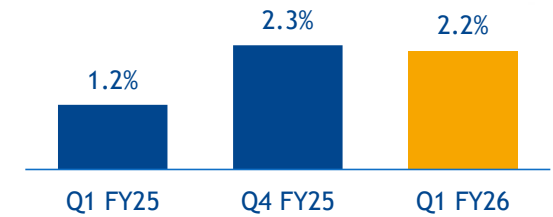
1+ DPD



30+ DPD



ECL Provisions



Adequate Coverage

- During Q1 FY26, 100% assignment of Business Loan portfolio of ₹770 crore was executed and derecognized from AUM, impacting 1+ and 30+ DPD metrics due to a lower base
- Stage III numbers are post the ₹25 crore portfolio sale to ARC

Portfolio Quality Indicators (2/2)

Particulars	Q1FY26				Gross Stage III %			Net Stage III %		
	AUF	Gross Stage III	Net Stage III	PCR (%)	Q1FY25	Q4FY25	Q1FY26	Q1FY25	Q4FY25	Q1FY26
Mortgage	5,995	204.0	111.2	45.5%	3.0%	3.4%	3.4%	2.4%	1.9%	1.9%
Gold Loan	5,184	16.0	12.4	22.3%	0.8%	0.4%	0.3%	0.7%	0.3%	0.2%
Business Loan	270	12.0	0.7	94.2%	0.6%	2.2%	4.5%	0.2%	0.1%	0.3%
Total[^]	11,689	233.0	143.8	38.3%	2.0%	2.0%	2.0%	1.6%	1.2%	1.2%

Strengthening balance sheet

[^]Total includes accounting adjustments

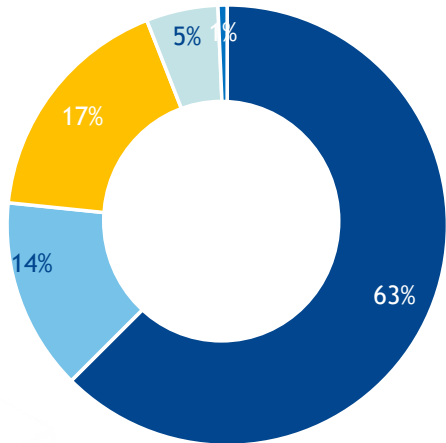
Expected Credit Loss

Particulars	Q1 FY25	Q4 FY25	Q1 FY26	FY 25
Gross Stage 1				
Assets	9,798	11,107	10,985	11,107
% of total loan assets	93.6%	93.8%	94.0%	93.8%
ECL provision	45.2	69.6	60.7	69.6
ECL provision % of assets	0.2%	0.3%	0.3%	0.3%
Gross Stage 2				
Assets	458	493	472	493
% of total loan assets	4.4%	4.2%	4.0%	4.2%
ECL provision	43.3	83.0	86.3	83.0
ECL provision % of assets	9.4%	12.3%	13.3%	12.3%
Gross Stage 3				
Assets	206	239	233	239
% of total loan assets	2.0%	2.0%	2.0%	2.0%
ECL provision	39.9	122.6	107.8	122.6
ECL provision % of assets	19.3%	40.0%	38.3%	40.0%
Total assets	10,463	11,838	11,689	11,838
Total ECL provision	128.4	275.2	254.7	275.2
Total ECL provision % of total assets	1.2%	2.3%	2.2%	2.3%

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

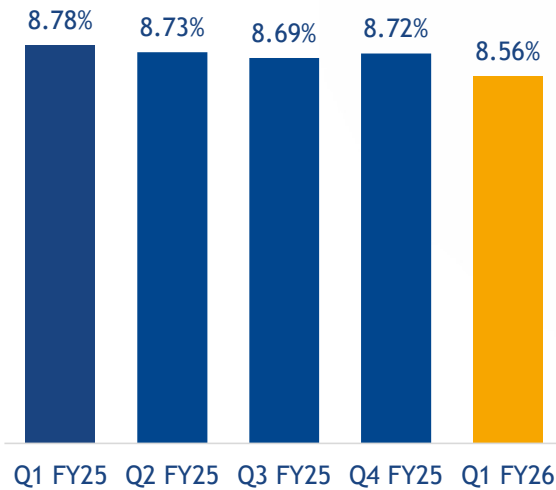
Funding Profile

Funding Profile

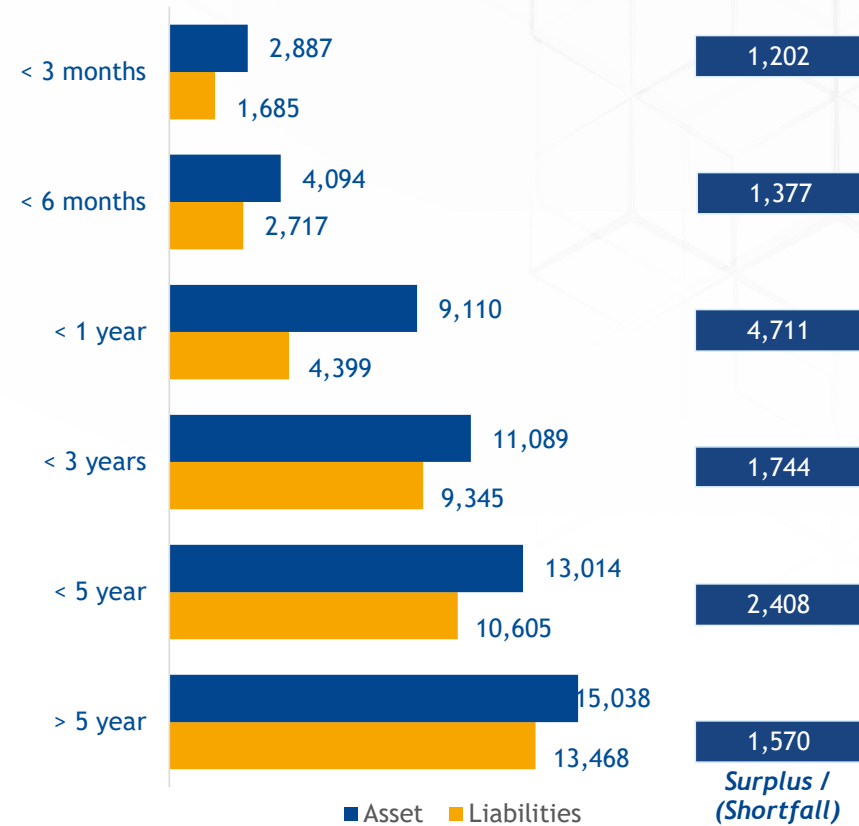


- Term Loans
- Net Worth
- CPs
- Direct Assignments
- NCDs

Daily Average Cost of Borrowing*



ALM Position as on 30th June 2025
(Cumulative) ₹ Cr



Credit Rating

CRISIL
AA+/Stable

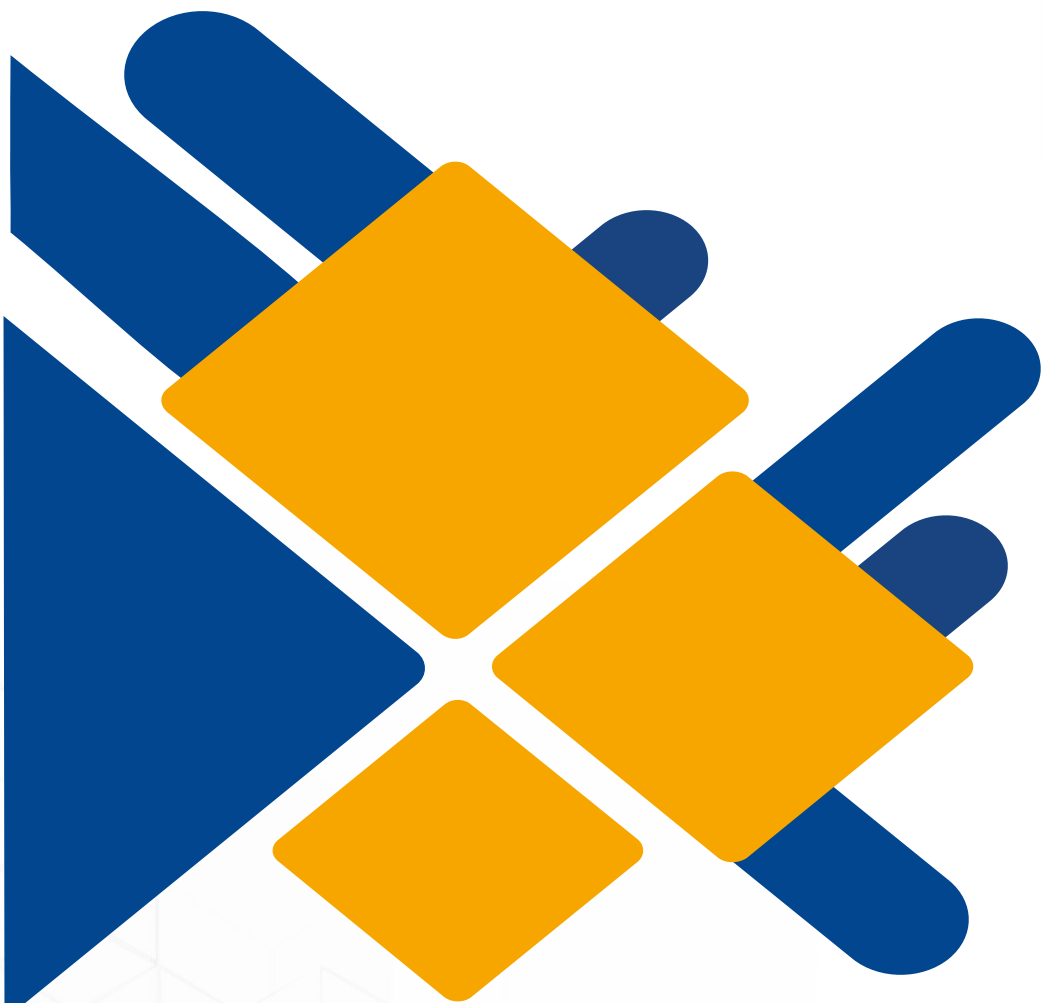
CARE
AA+/Stable

India Ratings
AA+/ stable

Short Term A1+
(Reaffirmed)

Multiple sources of borrowings with strong credit rating

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



Who we are

Our Business

Financial Performance

Technology, Digital, ESG & CSR

Financials

Particulars	Q1 FY25	Q4 FY25	Q1 FY26	QoQ	YoY	FY 25
Operational Information						
Branches (#)	619	694	668	-3.7%	7.9%	694
Disbursements	5,005	5,578	5,933	6.4%	18.6%	18,788
AUM	13,188	15,812	15,697	-0.7%	19.0%	15,812
Employees (#)	4,344	4,568	4,797	5.0%	10.4%	4,568
Financial Information						
Total Income	491.0	537.5	520.4	-3.2%	6.0%	2,079.8
Interest Expenses	202.4	215.9	218.0	1.0%	7.7%	853.8
Net Interest Income	249.6	283.4	268.2	-5.4%	7.4%	1070.8
Operating Expenses	159.8	190.4	174.2	-8.5%	9.0%	705.9
Operating Profit	128.8	131.2	128.2	-2.3%	-0.5%	520.1
Credit Cost	35.2	32.6	27.8	-14.6%	-20.9%	216.4
Profit before tax	93.6	98.7	100.4	1.7%	7.2%	303.8
Profit after tax	70.2	71.7	75.0	4.7%	6.8%	225.2
Shareholder's Fund	2,322.2	2,547.4	2,634.4	3.4%	13.4%	2,547.4
Book Value Per Share (₹)	62.6	68.3	70.6	3.3%	12.7%	68.3
Ratios						
Cost to Income	55.4%	59.2%	57.6%	-158bps	225bps	57.6%
Return on Average Total Assets	2.4%	2.2%	2.3%	5bps	-17bps	1.8%
Return on Average Total Equity	12.3%	11.4%	11.6%	14bps	-68bps	9.4%
Gross Stage 3 assets / Gross NPA	2.0%	2.0%	2.0%	-2bps	2bps	2.0%
Net Stage 3 assets / Net NPA	1.6%	1.2%	1.2%	1bps	-36bps	1.2%
CRAR	22.8%	21.9%	22.4%	48bps	-44bps	21.9%

Balance Sheet

Balance Sheet	Q1 FY25	Q4 FY25	Q1 FY26	QoQ	YoY	FY 25
Assets						
Cash & Cash Equivalents & Other bank Balance	539	835	830			835
Loans	10,361	11,646	11,504			11,646
Investments	734	404	485			404
Other Financial Assets & Receivables	125	107	143			107
Non-Financial Assets	230	258	295			258
Total Assets	11,989	13,250	13,256	0.0%	10.6%	13,250
Liabilities & Equity						
Share Capital	371	373	373			373
Reserves & Surplus	1,951	2,175	2,261			2,175
Shareholder's Fund	2,322	2,547	2,634	3.4%	13.4%	2,547
Borrowings	9,280	10,269	10,237			10,269
Other Liabilities and Provisions	387	434	385			434
Total Liabilities & Equity	11,989	13,250	13,256	0.0%	10.6%	13,250

Profit & Loss Statement

Profit & Loss Statement	Q1 FY25	Q4 FY25	Q1 FY26	QoQ	YoY	FY 25
Interest Income	430.5	495.5	491.6			1858.6
Interest Expenses	202.4	215.9	218.0			853.8
Net Interest Income (Core)	228.1	279.6	273.6	-2.1%	20.0%	1004.9
Net Gain on Direct Assignment	21.5	3.8	-5.5			65.9
Net Interest Income	249.6	283.4	268.2			1070.8
Other Income*	39.0	38.3	34.2			155.2
Net Total Income	288.6	321.7	302.4	-6.0%	4.8%	1226.0
Operating Expenses	159.8	190.4	174.2			705.9
Operating Profit	128.8	131.2	128.2	-2.3%	-0.5%	520.1
Credit Cost	35.2	32.6	27.8			216.4
Profit Before Tax	93.6	98.7	100.4			303.8
Tax Expense	23.4	27.0	25.3			78.6
Profit After Tax	70.2	71.7	75.0	4.7%	6.8%	225.2

*Other income includes ₹3.11 crore of net gain from derecognition of Financial Instruments.

RoA Tree

RoA Tree	Q1 FY25	Q4 FY25	Q1 FY26	FY 25
Interest Income / Average total assets	14.9%	15.3%	14.8%	15.2%
Interest Expenses / Average total assets	7.0%	6.7%	6.6%	7.0%
Net Interest Income (Core) / Average total assets	7.9%	8.6%	8.3%	8.2%
Net Gain on DA / Average total Assets	0.7%	0.1%	-0.2%	0.5%
Net Interest Income / Average total Assets	8.6%	8.8%	8.1%	8.8%
Other Income / Average total assets	1.3%	1.2%	1.0%	1.3%
Net Total Income / Average total assets	10.0%	9.9%	9.1%	10.1%
Operating Expenses / Average total assets	5.5%	5.9%	5.3%	5.8%
Operating Profit / Average total assets	4.5%	4.1%	3.9%	4.3%
Credit Cost / Average total assets	1.2%	1.0%	0.8%	1.8%
Profit before tax / Average total assets	3.2%	3.0%	3.0%	2.5%
Tax expense / Average total assets	0.8%	0.8%	0.8%	0.6%
Profit after tax on Average total assets	2.4%	2.2%	2.3%	1.8%
Average total assets / Average Shareholders' Fund	5.2	5.2	5.0	5.2
Profit after tax on Average Shareholders' Fund (ROE)	12.3%	11.4%	11.6%	9.4%
Interest earning assets as % of total assets	97.0%	97.3%	96.7%	97.3%
Interest bearing liabilities as % of total liabilities	77.4%	77.5%	77.2%	77.5%



Who we are


Our Business

Financial Performance

Technology, Digital, ESG & CSR

Technology Landscape


Origination

- Fully Integrated API stack : OCR, KYC Validation, Aadhaar Vault
- Digital Marketing Leads via Social Media and Company's Digital Platforms including Cross Sell

- Online interface available for DSA, FI, RCU, Legal & technical agencies
- Building a modern, innovative and future-ready digital ecosystem to provide 360-degree
- CKYC , Multi-bureau , Bank statement analysis and Fraud check integrations



Underwriting

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

Loan Operations

- Seamless API integration between core system & 3rd party partners -multi bureau, E-nach , penny drop

- Robust Collection mobility suite - monitoring early warning signals using ML algorithms
- KFS (Key Fact Statement) & OTP authenticated Cheque Handover Module.
- AWS Cloud & Microsoft O365 assessment. Implementation of CIS (Center for Internet Security) guidelines for servers.

Customer Service

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

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

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



API



Security Layer



Cloud Services



Web Application



Data/ Presentation



Regulatory



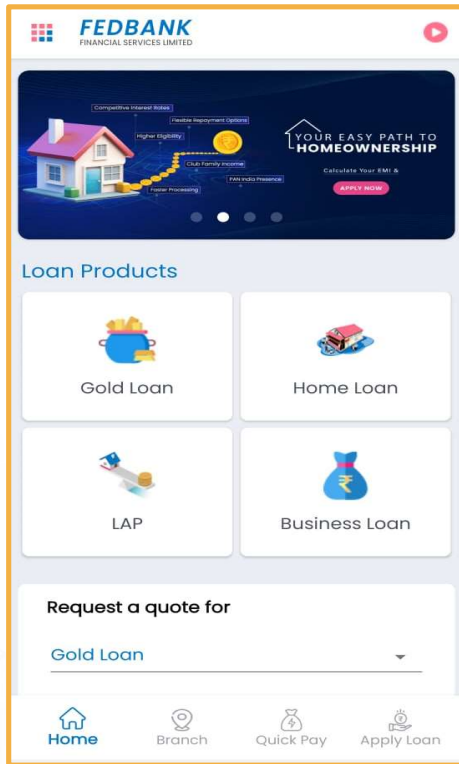
Monitoring



Technology at the core of all operations

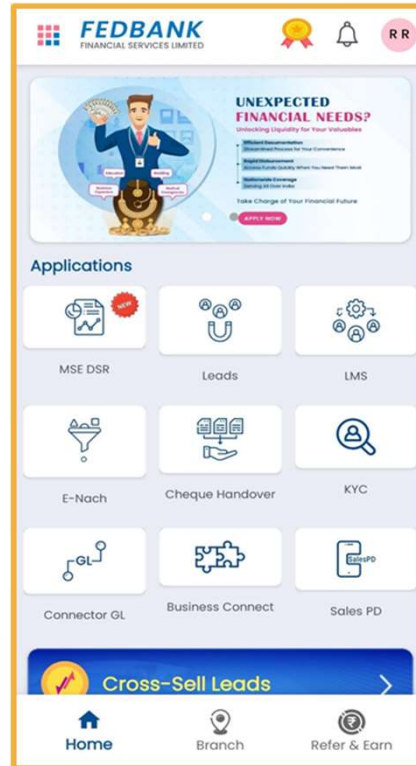
Digital Landscape

Fedfina Loans



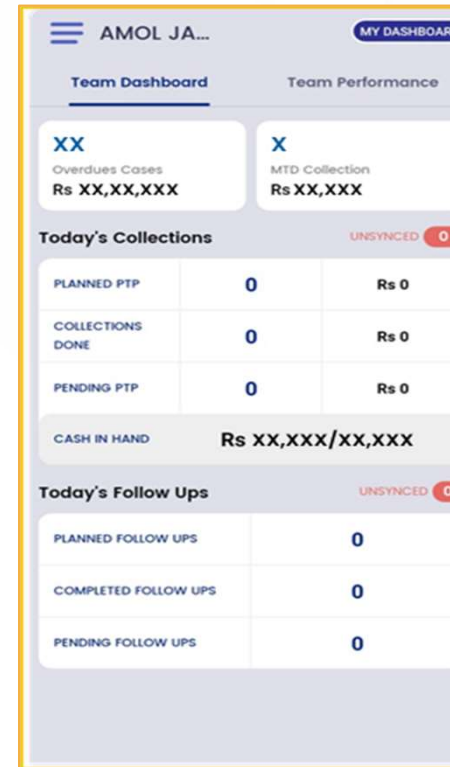
Customer Acquisition & Servicing

Fedfina Lite



Employee Productivity

Fedfina Collect



Collection Management

10 Lakh+ Downloads

76% Digital Registration

65% Digital Payments



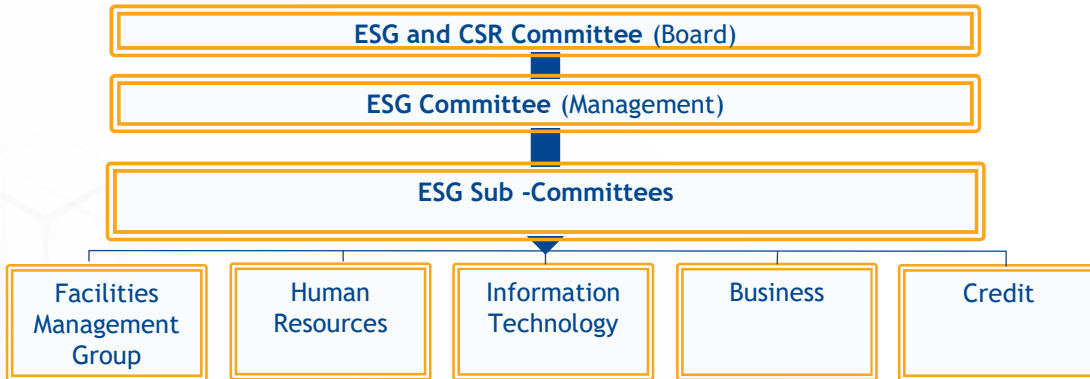
Well established digital presence

ESG

ESG : Framework

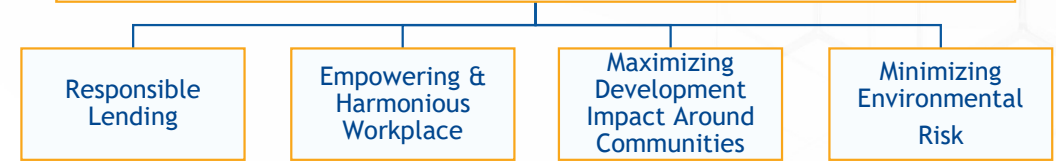


ESG : Structure



ESG : Purpose

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



Minimizing Environmental Risk

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

An organization with a purpose

Making a Change

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

investor@fedfina.com

www.fedfina.com

