HDB Financial Services Limited
HDB House, Tukaram Sandam Marg,
A - Subhash Road, Vile Parle (E),
Mumbai – 400057.
Web: www.hdbfs.com
Tel: 022 – 4911 6350
Fax: 022 – 4911 6666
CIN: L65993GJ2007PLC051028
Email: investorcommunications@hdbfs.com

HDB/SLC/2026/1499

July 15, 2026

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Plot No C/1, Block G,
Bandra-Kurla Complex, Bandra (East),
Mumbai - 400051
Scrip Code: HDBFS

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400001
Scrip Code: 544429

Dear Sir / Madam,

Sub.: Investor Presentation on Unaudited Financial Results for the quarter ended June 30, 2026

We refer to our letter dated June 26, 2026 informing you about the earnings call with analysts and investors to be hosted by the Company at 6:30 p.m. (IST) on July 15, 2026, in this connection, please find enclosed herewith the investor presentation of Unaudited Financial Results of the Company for the quarter ended June 30, 2026.

This is for your information and appropriate dissemination.

Thanking you,

For HDB Financial Services Limited

DIPTI KHANDELWAL

Digitally signed by DIPTI KHANDELWAL
Date: 2026.07.15 16:13:59 +05'30'

Dipti Jayesh Khandelwal
Company Secretary and Compliance Officer
Membership No. F11340

Encl.: As above

Q1 FY27 Earnings Presentation

July 15, 2026

Presentation Path

01 ABOUT HDB

02 EXECUTIVE SUMMARY – Q1FY27

03 HDB OVERVIEW

04 FINANCIAL PERFORMANCE – Q1FY27

05 BORROWINGS & CAPITAL STRUCTURE

06 TECHNOLOGY & RISK MANAGEMENT FRAMEWORK

07 SUSTAINABILITY INITIATIVES

About HDB

1 HDB – Snapshot

2 The Essence of HDB – Our Vision, Mission and Values

3 Our Journey

HDB – Snapshot

- We are a **subsidiary of HDFC Bank**, which is the largest private sector bank in India
- HDBFS is licensed by RBI as a Non-Banking Finance Company (“NBFC”)
- Classified as an **‘Upper Layer’** NBFC
- Strong and reliable financial institution which is **independently funded** - its long-term debt & bank facilities rated CARE AAA & CRISIL AAA, and short-term debt & commercial papers rated A1+
- Network of **1,710 branches** spread across **1,165 cities and towns**
- Long operating track record and understanding of customer behaviour leveraged to focus on lending to underbanked and underserved customers
- 3 key business lines:
  - **Enterprise Lending** (small and medium businesses lending)
  - **Asset Finance** (Commercial Vehicles / Construction Equipment/ Tractor financing)
  - **Consumer Finance** (Auto, Two-wheeler and short tenor consumption loans)
- **Granular and well seasoned loan book**
  - Top 20 largest borrowers contribute ~0.30% of loans
  - Loan book seasoned across asset and macro economic cycles
- **Conservative liability franchise built on a prudent ALM framework**

We serve ‘Aspirational India’

The Essence of HDB … What we stand for

Best in class Governance practices embedded over the years through a pedigreed parentage

Focused on prudent, purposeful, resilient growth which is rooted in values

Our Foundational Pillars – People | Processes | Products | Partnerships

At the heart of everything we do

Customers	Stakeholders	Employees

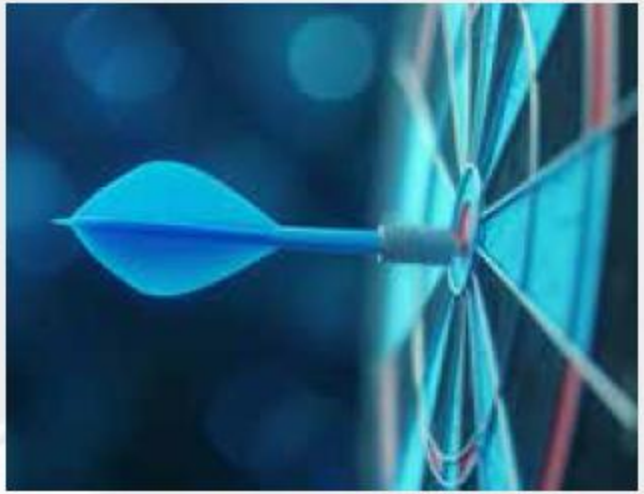
The Essence of HDB … Our Vision and Mission

Vision

To be India's most admired NBFC through great execution, driving simplicity and developing humility

Mission

To deliver innovative products and services to cater to the growing needs of an aspirational India, serving both individual and business clients



The Essence of HDB … Our Values

Integrity

We ensure that the highest standard of professional conduct is embedded in every corner of the organisation. It defines how we go about our business and treat our people, customers and stakeholders.

- We are transparent and ethical in the way we conduct ourselves
- We are honest and fair and base our conclusions on facts
- We have a strong moral code and take responsibility of our actions

Collaboration

We believe that success is achieved not by any one individual but by teams that work together.

- We operate in a spirit of collaboration and teamwork
- We support and encourage people to use their expertise and experience to solve everyday challenges
- We embrace a mindset of openness and trust that helps in breaking silos

Agility

We proactively respond to the changing market environment and evolving needs of our customers.

- We strive to deliver the highest sustainable standards through efficient and timely execution
- Our speed of action reflects our readiness to continuously improve and our openness to change and discovery
- We are flexible and constantly look for ways to enhance efficiencies

Respect

As we continue to increase our reach in every corner of the country, we value those who work with us and the contributions that they make to our business.

- We respect our people's individuality and diversity
- We conduct ourselves in a manner that reflects the spirit of inclusion and humility
- We treat all our customers, employees and stakeholders with respect and empathy

Excellence

In our journey of becoming India's most admired NBFC, we want to excel and set high standards in every aspect.

- We aim to execute flawlessly and deliver the highest quality of service and value through simple, relevant solutions
- We challenge ourselves to meet our goals and pursue excellence
- We consistently strive to exceed the expectations of our customers, colleagues and stakeholders

Simplicity

We keep our customers, employees and stakeholders at the heart of everything we do.

- We focus on removing complexities
- We deliver solutions that are simple and relevant
- Our communication, policies and processes are simple to understand and easy to follow

Our Journey

		Products Introduced
2007	Established as subsidiary of HDFC Bank	
2008	Opened first branch in Chennai	
2010		Commercial Vehicle Loans; Gold Loans
2011	Branch count crossed 100 CARE AAA rating for NCDs	Auto Loans; Commercial Equipment Loans
2012	AUM crossed INR 100,000 MM	
2016	Branch count crossed 1,000	Consumer Durable Loans
2017		Digital Product Loans; Tractor Loans
2018		Two-wheeler loans
2019	AUM crossed INR 500,000 MM	
2020		Micro finance; Lifestyle Finance Loans
2024	AUM crossed INR 1 Trillion	
2025	Listed on Stock exchanges NSE: HDBFS BSE: 544429	

Executive Summary Q1FY27

1 Key Parameters

2 Key Highlights – Q1FY27

Key Parameters – Q1 FY27

Gross Loan Book
₹ 1,21,846 Cr

Net Interest Margin: 8.35%

Q1 PAT
₹ 785 Cr

Gross NPA: 2.34%
Net NPA : 1.04%

Return on Assets: 2.50%
Return on Equity : 15.0%

Earnings/share : ₹ 9.5
Book Value/share: ₹ 256.7

1,710 Branches across
1,165 Cities/ Towns

23.9 MM Customers

Key Highlights – Q1 FY27 (1/3)

Business metrics

- Customer franchise grew to **23.9** million with an increase of 18.6% Y-o-Y and 4.1% during the quarter
- Gross loan book as on June 30, 2026 stood at **₹1,21,846 crores**, growing 11.4% Y-o-Y and 2.8% sequentially. Secured loans comprised **74%** of the Gross loan book
- Disbursements for the quarter ended June 30, 2026 was **₹17,629 crores**, up by 16.2% Y-o-Y and down by 11.5% Q-o-Q
- Branch count stood at **1,710** spread across **1,165** cities and towns

P&L Metrics

- Net interest income for the quarter was **₹2,509 crores**, an increase of 19.9% Y-o-Y and 4.6% Q-o-Q
- Net Interest Margin for Q1FY27 was at **8.35%** vs 7.74% in Q1FY26 & 8.23% in Q4FY26
- Cost to Income ratio for lending business was **39.9%** in Q1FY27 as compared to 42.7% in Q1FY26 & 39.5% in Q4FY26

Key Highlights – Q1 FY27 (2/3)

P&L Metrics (contd…)

- Credit Cost for the quarter was **₹697 crores** as against ₹670 crores for the quarter ended June 30, 2025 and 685 crores for the prior quarter
- Profit after tax for the quarter ended June 30, 2026 was **₹785 crores** as against ₹568 crores for the quarter ended June 30, 2025 and ₹751 crores for the prior quarter

Asset Quality

- Gross Stage 3 as at June 30, 2026 was **2.34%** as against 2.56% as at June 30, 2025 and 2.44% as at March 31, 2026
- Provision Coverage on the Stage 3 book stood at **55.73%**

Key Highlights – Q1 FY27 (3/3)

Return Metrics

- RoA (annualized) for the quarter ended June 30, 2026 stood at **2.50%**
- RoE (annualized) for the quarter ended June 30, 2026 stood at **14.96%**
- Earnings per share for the quarter was **₹9.5** and Book Value per share stood at **₹256.7**

Borrowing Metrics

- Our Borrowing mix remains well-diversified with 46% of our borrowings as on June 30, 2026 coming from bank loans, 29% from NCDs, rest from a mix of other instruments

Capital & Liquidity Metrics

- We remain well capitalized with total CRAR of **21.29%** as at June 30, 2026

Employee Metrics

- Employee Count was **63,546** for the lending business

Section 3

HDB Overview

1 HDB – At a Glance

2 Key Metrics

3 Product Portfolio & Loan Book Mix

4 Distribution Network

5 Customer Franchise

HDB at a glance

One of the leading, diversified retail-focused NBFCs in India

- ★ Product portfolio serving multiple credit needs of customers across three business verticals: Enterprise Lending, Asset Finance and Consumer Finance

One of India's largest and fastest growing customer franchises

- ★ Primarily catering to underserved and underbanked customers in low to middle income households with minimal or no credit history

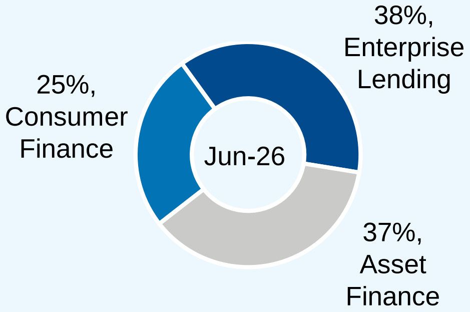
Well seasoned and highly granular loan book

- ★ Diversified across products and geographies resulting in strong & sustainable franchise

Key Metrics (Q1FY27)

Gross Loan Book	INR 1,218 Bn
Customers	23.9MM
PAT	INR 7.9 Bn
RoA	2.50%
GNPA	2.34%
Debt/ Equity	5.0x
RoE	15.0%
NNPA	1.04%

Gross Loan Book Mix



Note: Data as on June 30, 2026; RoA and RoE are quarterly annualized

Key Metrics

Scale

INR 1,218 Bn
Gross Loan Book

23.9 MM
Customers

1,710
Branches

Growth (QoQ/YoY)

2.8% / 11.4%
Gross Loan Book Growth

4.6% / 38.3%
PAT Growth

4.1% / 18.6%
Customers Growth

Asset Quality

2.34%
GNPA

1.04%
NNPA

2.32%
Credit Cost

Profitability and Returns

INR 7.9 Bn
PAT

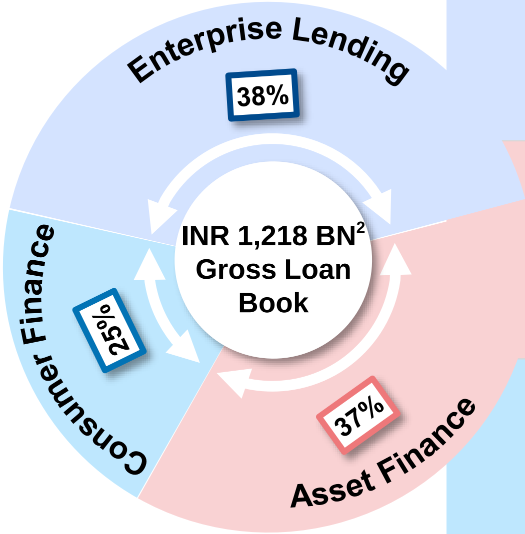
2.50%
RoA

15.0%
RoE

Note: Data as on June 30, 2026; Credit Cost, RoA and RoE are quarterly annualized

Product Portfolio

ATS[1] (INR) | Avg. Tenor[1]



Customer Segment	Products	ATS[1] (INR)	Avg. Tenor[1]
Enterprise Lending	Loan Against Property	4.7MM	~10 yrs
Enterprise Lending	Enterprise Business Loan	1.3MM	~9 yrs
Enterprise Lending	Business Loan	299K	~4 yrs
Enterprise Lending	Salaried Personal Loan	354K	~5 yrs
Enterprise Lending	Gold Loans	330K	~3 yrs
Asset Finance	Commercial Vehicle Loans	907K	~4 yrs
Asset Finance	Construction Equipment Loans	2.0MM	~4 yrs
Asset Finance	Tractor Loans	305K	~4 yrs
Consumer Finance	Consumer Durables Loans	18K	~1 yr
Consumer Finance	Auto Loans	446K	~4 yrs
Consumer Finance	Two-Wheeler Loans	52K	~3 yrs
Consumer Finance	Relationship Personal Loan	56K	~2 yrs
Consumer Finance	Micro Lending	28K	~2 yrs

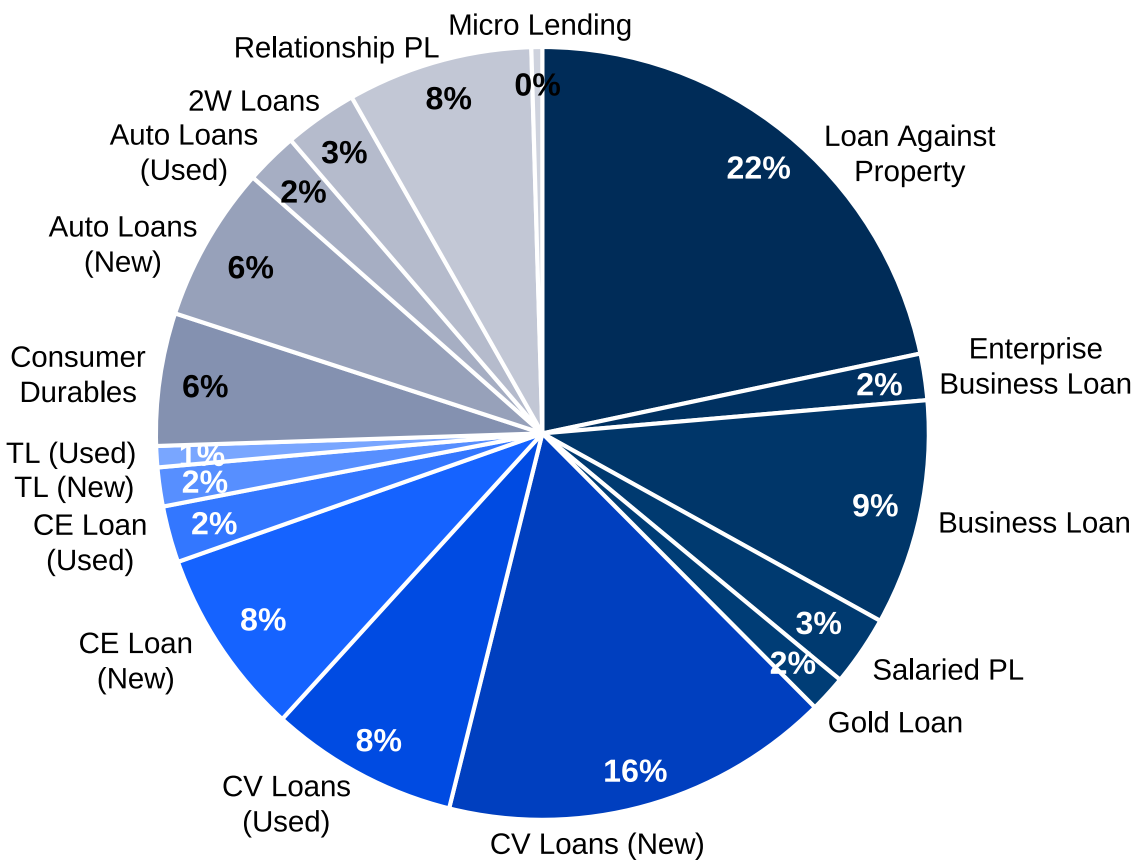
Fee Products

- General Insurance
- Life Insurance
- Health Insurance

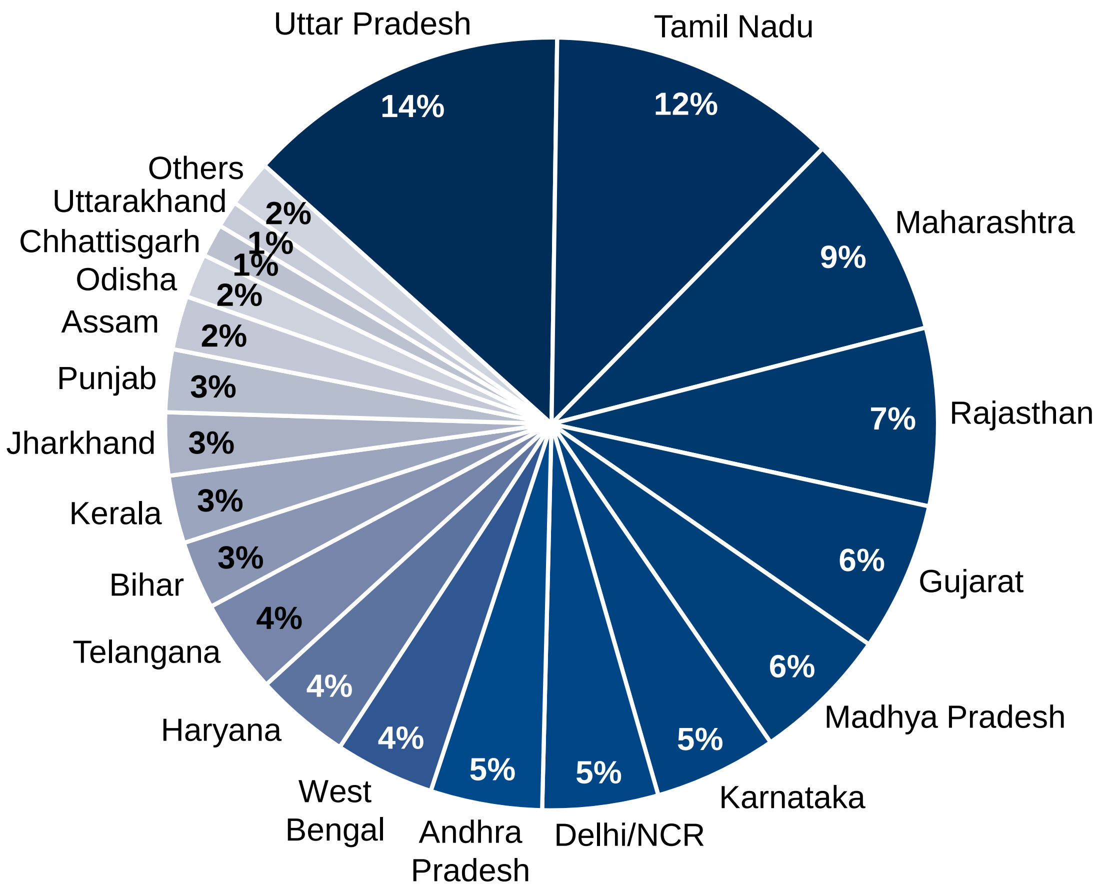
Notes: (1) On loans outstanding as at Jun 30, 2026
(2) As at Jun 30, 2026

Loan Book Mix

Product Mix



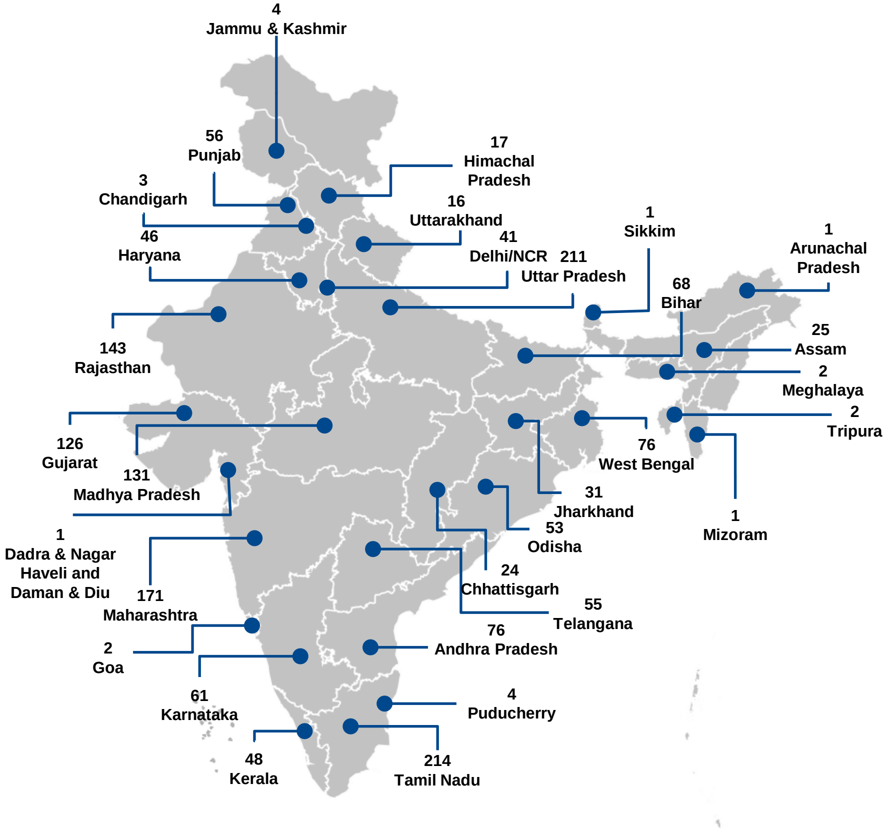
Geographic Mix



Notes: As at June 30, 2026

Omni-Channel Distribution with Pan-India Branch Network

Pan India Presence With Focus on Expansion in Tier-2+ Markets(1)



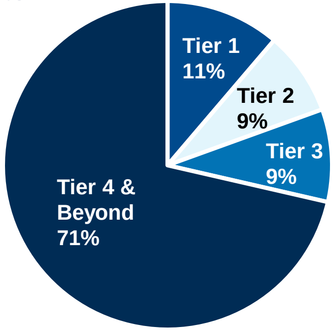
Wide Distribution Presence(1)

1,710 Branches	**31** States and UTs
1,165 Towns and Cities	**160,000+** Retailers and Dealer Touchpoints

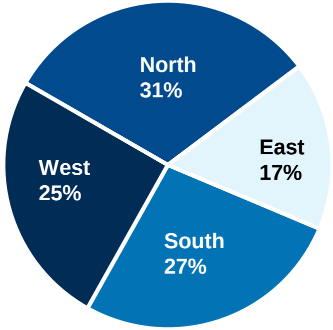
23.9MM Customers

- ✓ **80%+ of Our Branches are Outside 20 Largest Cities in India**
- ✓ **71% Branches Located in Tier 4+ towns**

Strong Presence Beyond Metro Markets (1)



Balanced Presence Across Geographies (1)

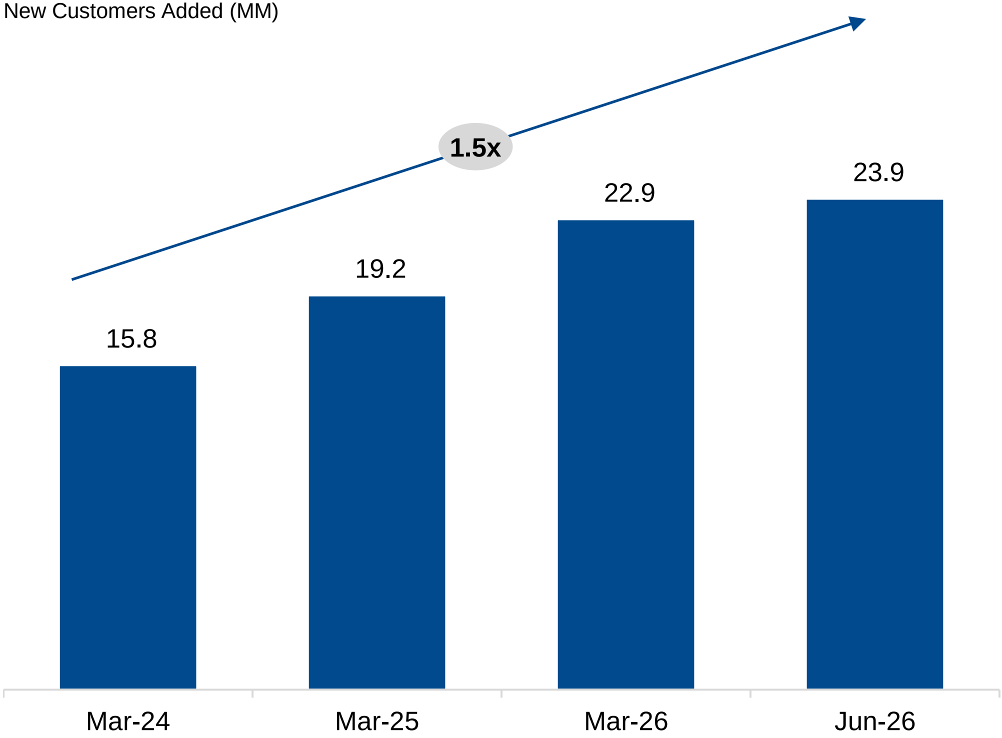


Notes: (1) As at June 30, 2026

Customer Franchise

Customer Franchise Growth

New Customers Added (MM)



Granular Loan Book…

~INR 160,000

Average Ticket Size of Overall Loan Book

…With a Low Customer Concentration

~0.30%

of Gross Loan Book from 20 Largest Customers

Financial Performance Q1FY27

1 Disbursement & Gross Loan Book Mix

2 Profit & Loss Statement

3 Return Metrics

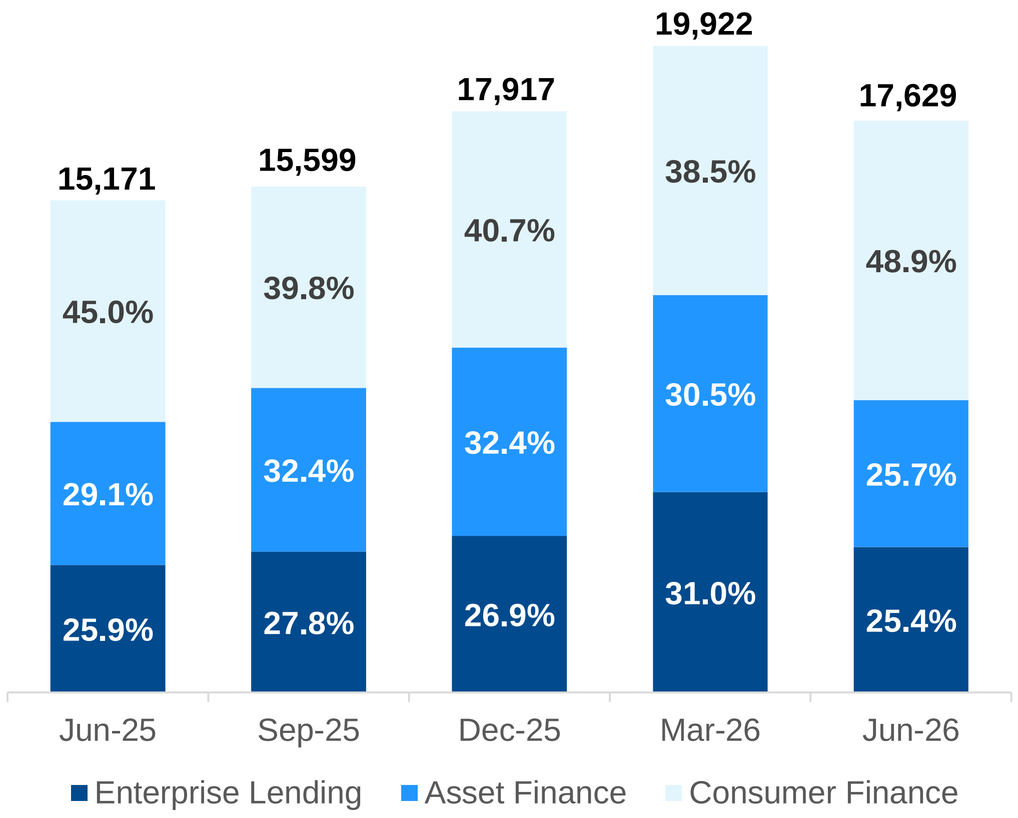
4 Asset Quality

5 Performance through the years

Disbursement and Gross Loan Book Mix

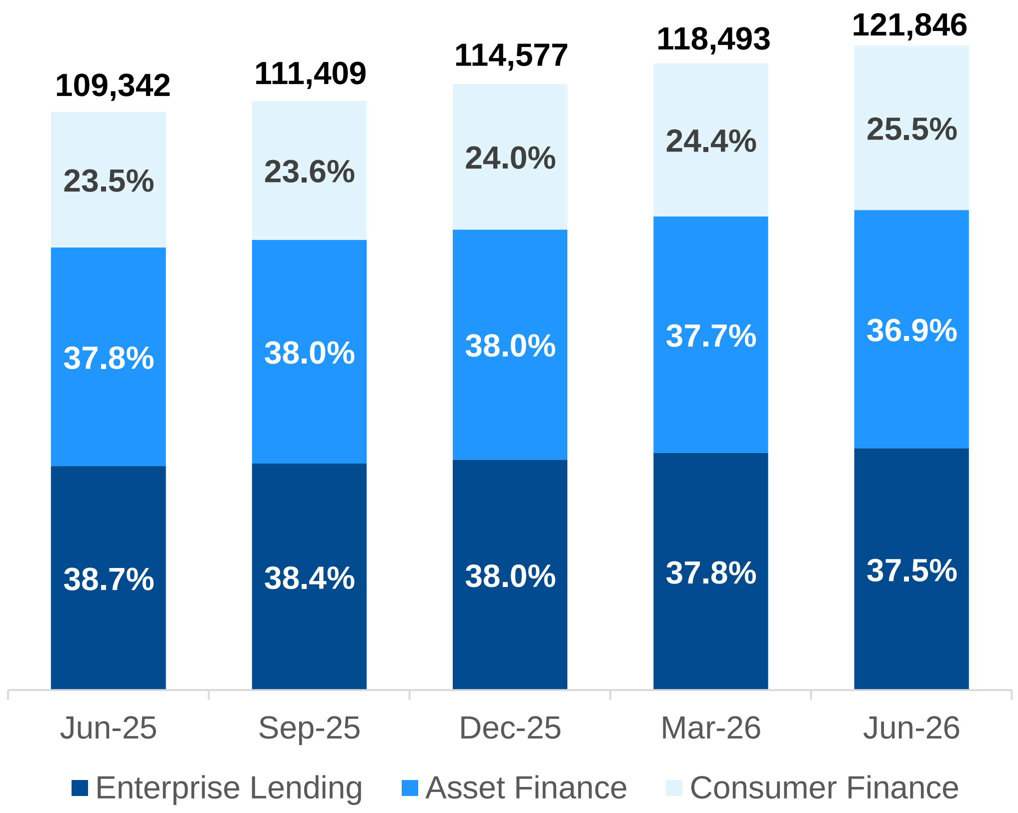
Disbursements

INR Crores



Gross Loan Book

INR Crores



Gross Loan Book Mix – Product wise

INR Crores

Particulars	As at June 30, 2025	As at March 31, 2026	As at June 30, 2026
Loan Against Property	23,432	25,673	26,422
Enterprise Business Loan	2,008	2,275	2,365
Business Loan	12,463	11,693	11,497
Salaried Personal Loan	3,572	3,600	3,584
Gold Loan	890	1,599	1,874
Enterprise Lending	**42,365**	**44,841**	**45,742**
Commercial Vehicle Loans	26,872	29,250	29,503
Construction Equipment Loans	11,499	12,372	12,444
Tractor Loans	2,934	3,107	3,062
Asset Finance	**41,305**	**44,729**	**45,009**
Consumer Durables Loans	4,479	5,465	6,759
Auto Loans	8,763	10,072	10,584
Two-Wheeler Loans	3,437	3,764	3,747
Relationship Personal Loan	8,437	9,062	9,448
Micro Lending	557	560	558
Consumer Finance	**25,672**	**28,923**	**31,095**
Gross Loan Book	**1,09,342**	**1,18,493**	**121,846**

Profit & Loss Statement

INR Crores

Particulars	Q1FY26	Q4FY26	Q1FY27	QoQ	YoY
Gross Loan Book	**1,09,342**	**1,18,493**	**1,21,846**	**2.8%**	**11.4%**
Interest income	3,832	4,081	4,262	4.4%	11.2%
Finance cost	1,740	1,682	1,753	4.2%	0.8%
Net Interest Income	**2,092**	**2,399**	**2,509**	**4.6%**	**19.9%**
Non-Interest Income	330	371	363	-2.1%	10.0%
Net Income	**2,422**	**2,769**	**2,872**	**3.7%**	**18.6%**
Employee cost	685	709	759	7.0%	10.9%
Other Operating Expenses	349	385	386	0.4%	10.8%
Total expenses	**1,033**	**1,094**	**1,146**	**4.7%**	**10.8%**
Pre-Provisioning Operating Profit	**1,388**	**1,675**	**1,726**	**3.0%**	**24.3%**
Credit Cost	670	685	697	1.8%	4.1%
Profit Before Tax – Lending	**719**	**991**	**1,029**	**3.9%**	**43.2%**
BPO Income (Net)	14	21	26	26.3%	87.6%
Tax Expense	165	261	270	3.6%	63.8%
Profit After Tax	**568**	**751**	**785**	**4.6%**	**38.3%**

Segment P&L Statement Q1 FY27

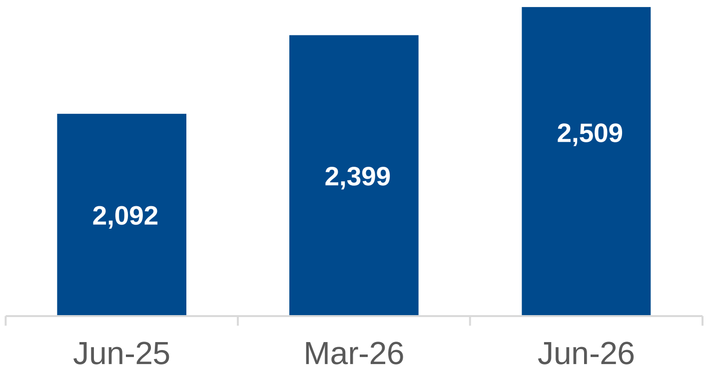
INR Crores

Particulars	Q1FY26			Q4FY26			Q1FY27		
	Lending	BPO	Total	Lending	BPO	Total	Lending	BPO	Total
Interest income	3,832	-	3,832	4,081	-	4,081	4,262	-	4,262
Finance cost	1,740	-	1,740	1,682	-	1,682	1,753	-	1,753
Net Interest Income	**2,092**	**-**	**2,092**	**2,399**	**-**	**2,399**	**2,509**	**-**	**2,509**
Non Interest Income	330	304	634	371	293	664	363	313	676
Net Income	**2,422**	**304**	**2,726**	**2,769**	**293**	**3,063**	**2,872**	**313**	**3,185**
Employee cost	685	275	960	709	261	971	759	276	1,035
Other Operating Expenses	349	15	364	385	12	397	386	11	397
Total expenses	**1,033**	**290**	**1,324**	**1,094**	**273**	**1,367**	**1,146**	**287**	**1,432**
Pre-Provisioning Operating Profit	**1,388**	**14**	**1,402**	**1,675**	**21**	**1,696**	**1,726**	**26**	**1,752**
Credit Cost	670	-	670	685	-	685	697	-	697
Profit Before Tax	**719**	**14**	**733**	**991**	**21**	**1,011**	**1,029**	**26**	**1,055**

Income Metrics – Lending Business

Net Interest Income

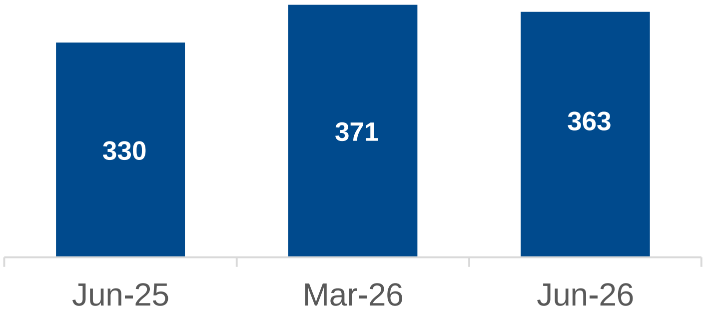
INR Crores



QoQ	4.6%
YoY	19.9%

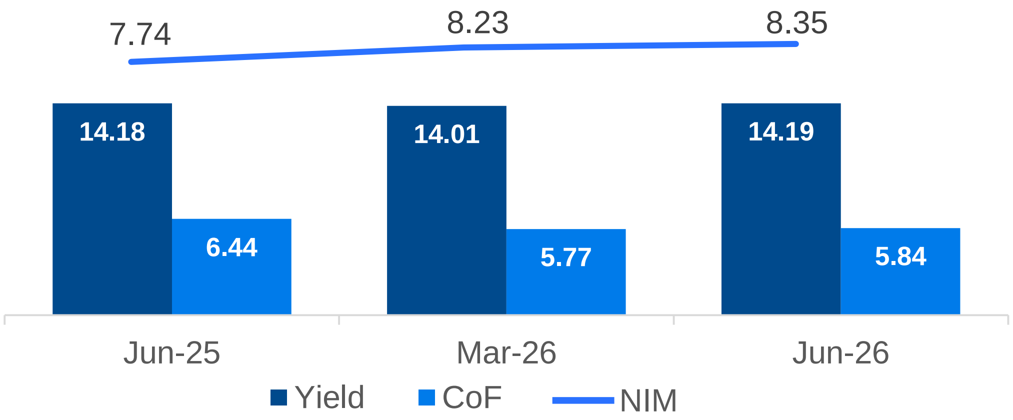
Non-Interest Income

INR Crores



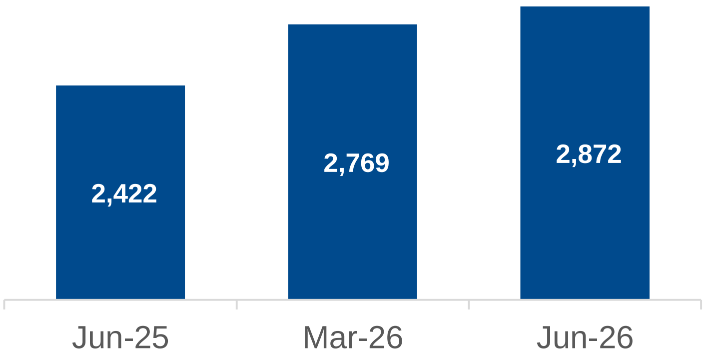
QoQ	-2.1%
YoY	10.0%

Yield, COF & NIM (%)



Net Total Income

INR Crores

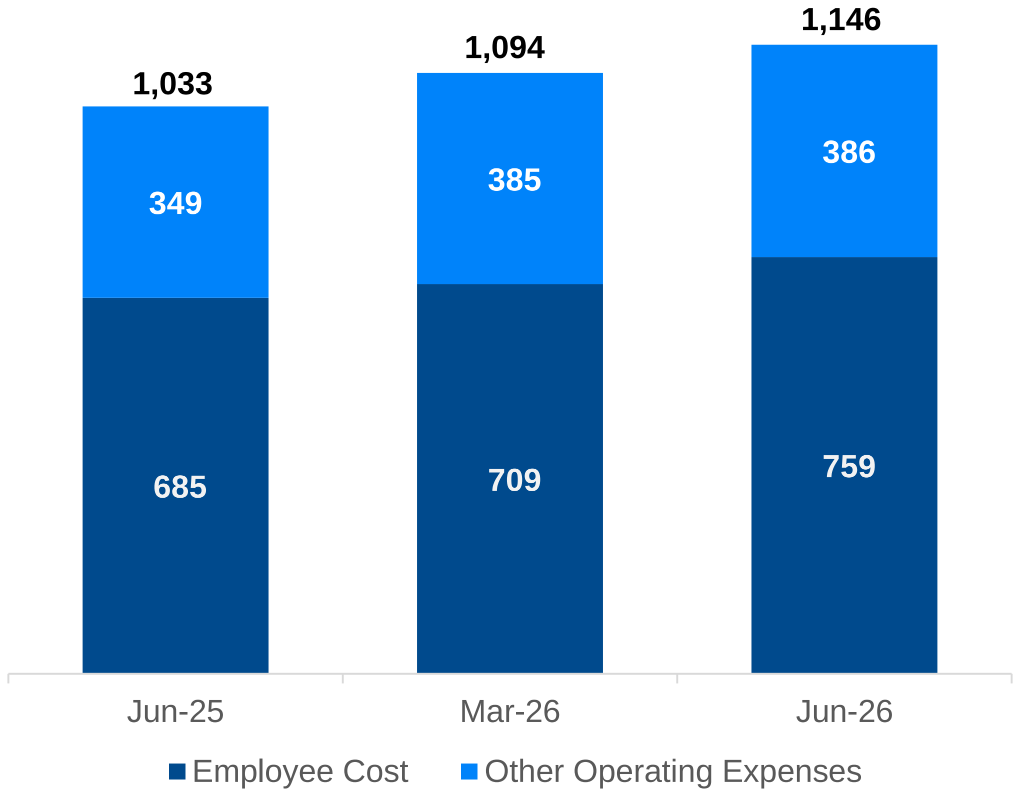


QoQ	3.7%
YoY	18.6%

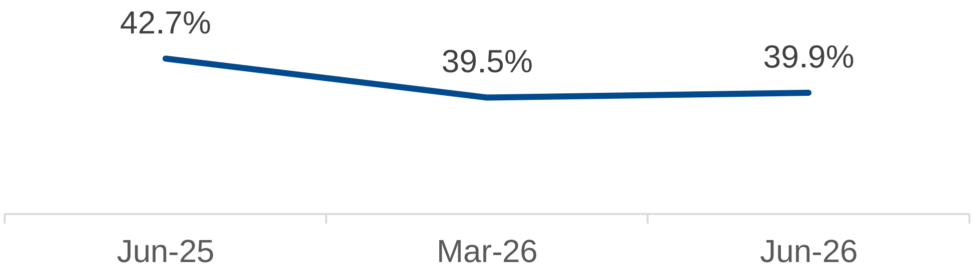
Operating Expenses – Lending Business

Operating Expenses

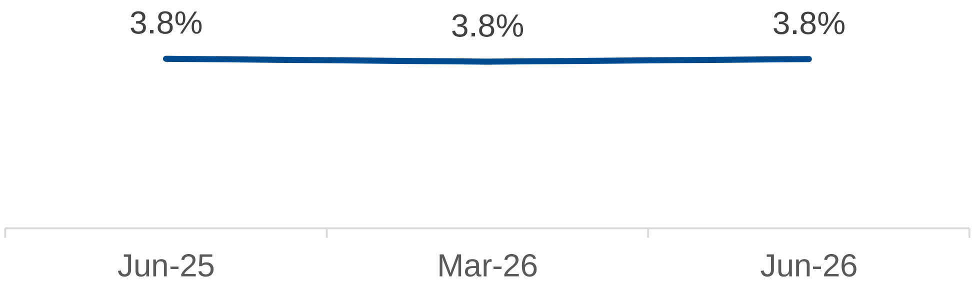
INR Crores



Cost-to-Income Ratio



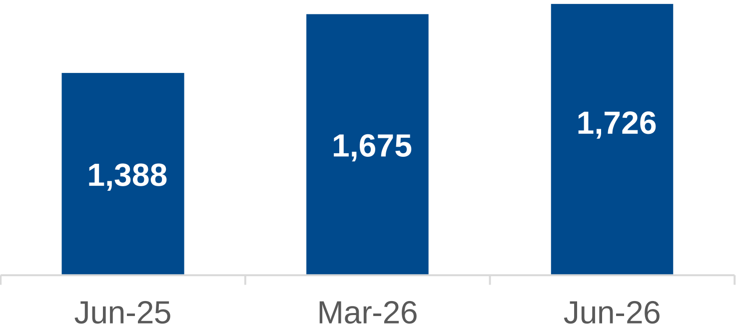
Opex to Avg. Gross Loans (annualized)



Profitability Metrics

Pre-Provisioning Operating Profit (Lending)

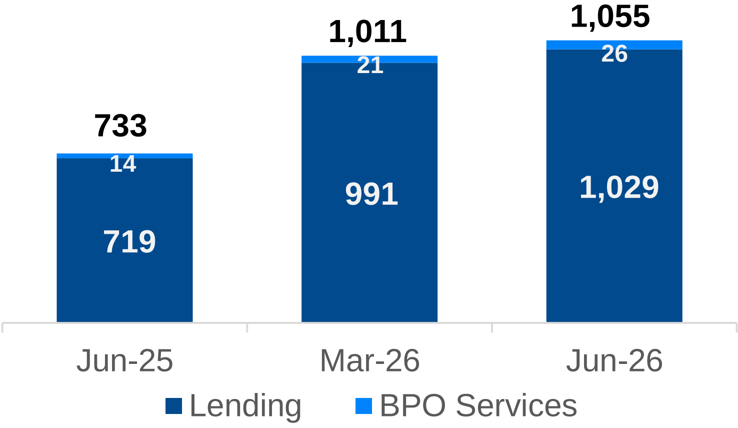
INR Crores



QoQ	3.0%
YoY	24.3%

Profit Before Tax

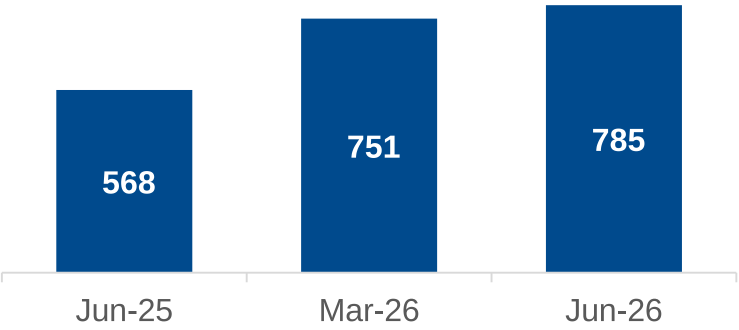
INR Crores



QoQ	4.3%
YoY	44.0%

Profit After Tax

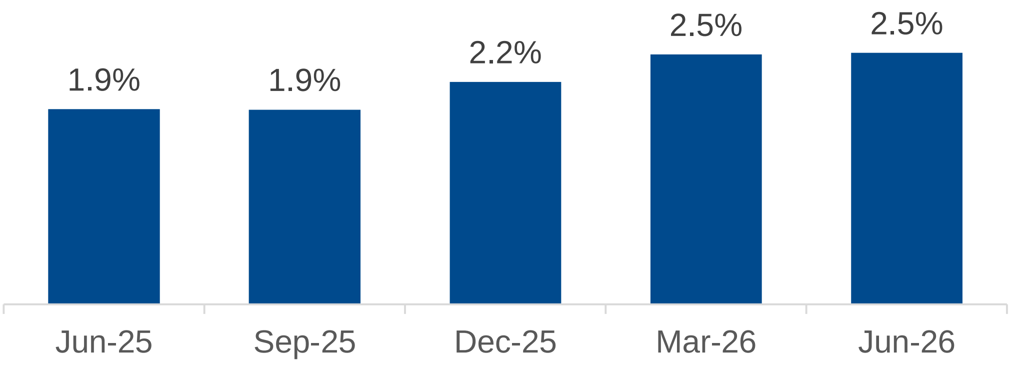
INR Crores



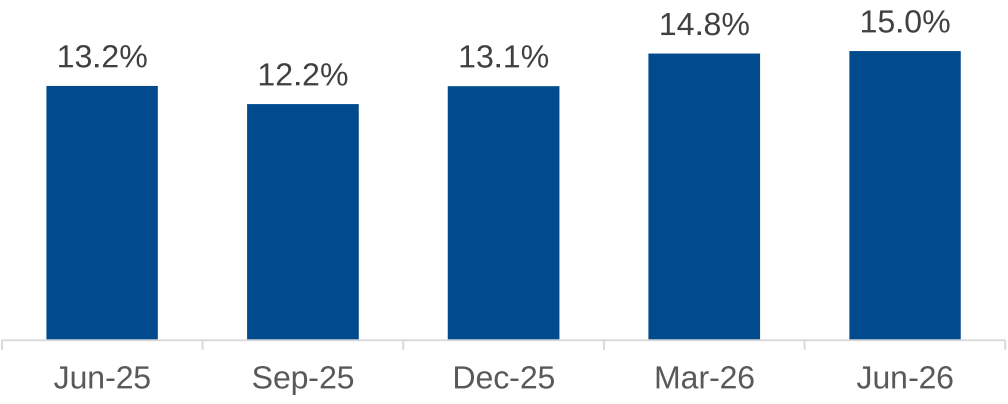
QoQ	4.6%
YoY	38.3%

Return Metrics

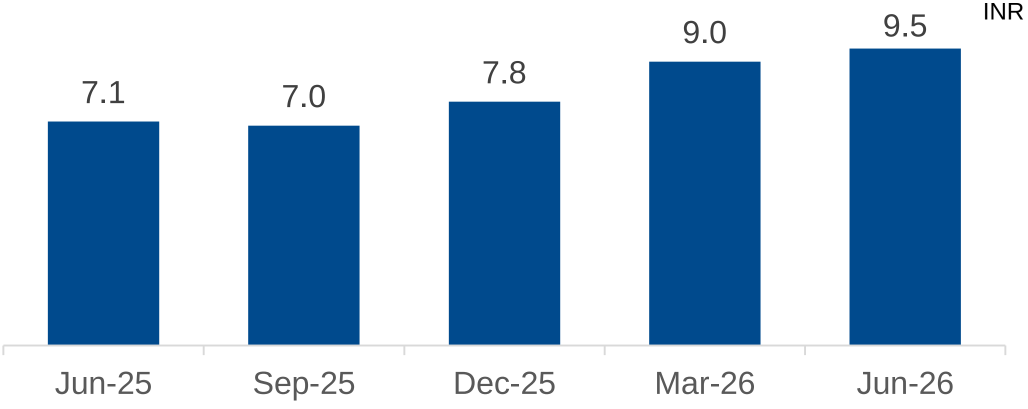
Return on Assets



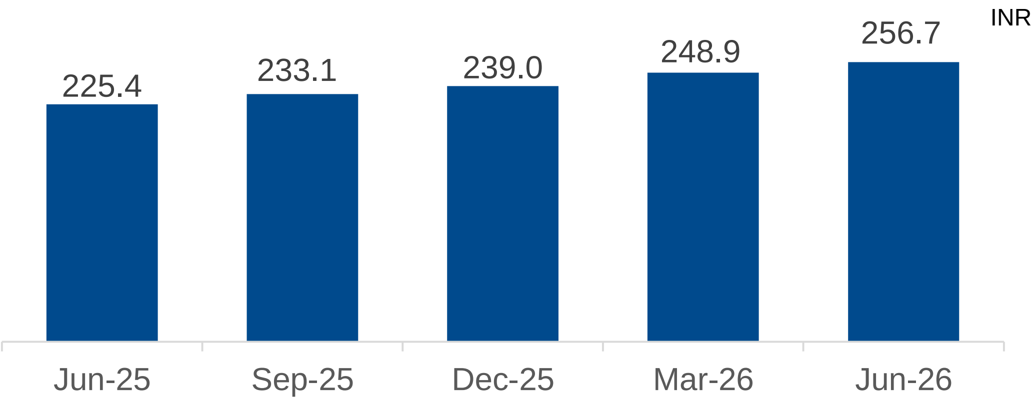
Return on Equity



Earnings Per Share



Book Value Per Share

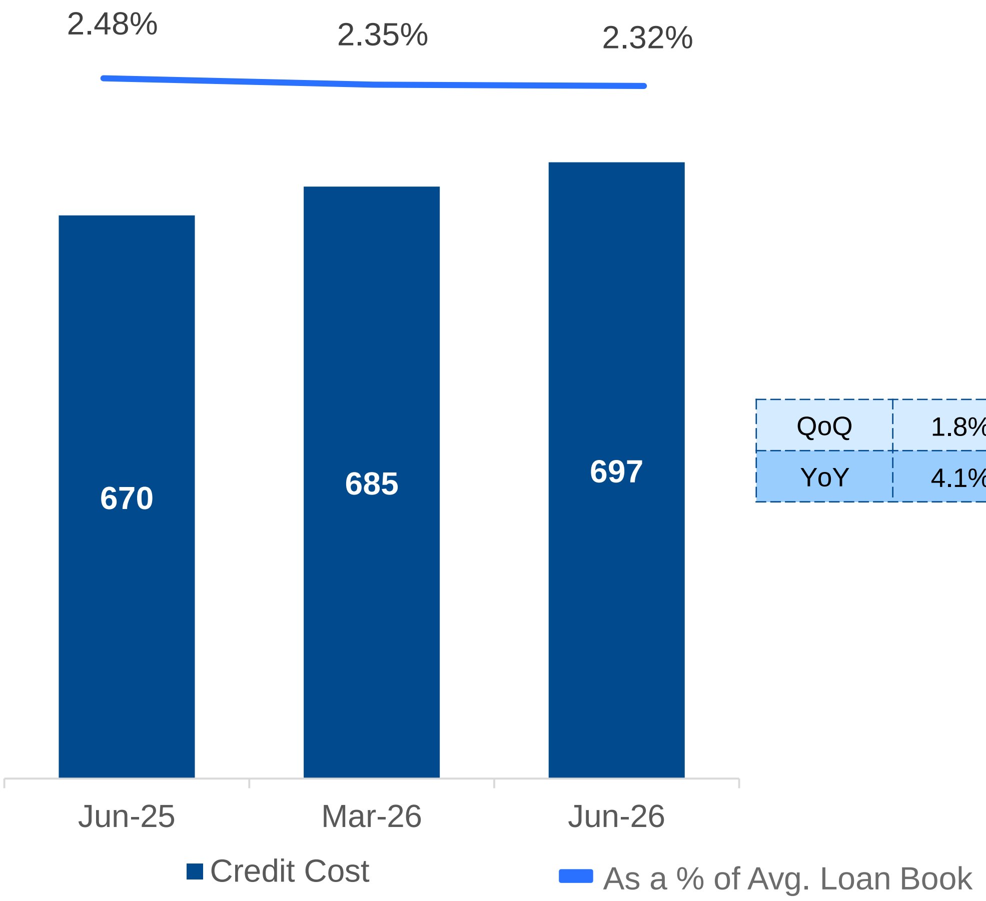


Note: RoA and RoE are quarterly annualized; EPS and Book Value per share is for the quarter.

Asset Quality (1/2)

Credit Cost

INR Crores



QoQ	1.8%
YoY	4.1%

Loan Book Staging

INR Crores

	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Stage-wise Loan Book					
Gross Loans	**1,09,342**	**1,11,409**	**1,14,577**	**1,18,493**	**1,21,846**
Stage 1	1,04,106	1,05,794	1,09,103	1,13,823	1,16,704
Stage 2	2,442	2,489	2,260	1,774	2,290
Stage 3	2,794	3,126	3,215	2,896	2,852
Provision Coverage					
Stage 1	1,521	1,441	1,450	1,837	1,872
Stage 2	497	498	448	359	454
Stage 3	1,584	1,711	1,787	1,608	1,589

Note: Stage 3 includes all loans which have been classified as NPA as per extant guidelines

Asset Quality (2/2)

Vertical-wise Provision Coverage on Stage 3 Book

INR Crores

	Jun-25				Mar-26				Jun-26			
	Loan Book	GS3	NS3	PCR	Loan Book	GS3	NS3	PCR	Loan Book	GS3	NS3	PCR
Enterprise Lending	42,365	818	329	60%	44,841	708	356	50%	45,742	741	378	49%
Asset Finance	41,305	1,500	731	51%	44,729	1,695	779	54%	45,009	1,605	733	54%
Consumer Finance	25,672	476	150	69%	28,923	493	153	69%	31,095	506	151	70%
Total	**1,09,342**	**2,794**	**1,210**	**57%**	**1,18,493**	**2,896**	**1,288**	**56%**	**1,21,846**	**2,852**	**1,263**	**56%**

Note: Stage 3 includes all loans which have been classified as NPA as per extant guidelines

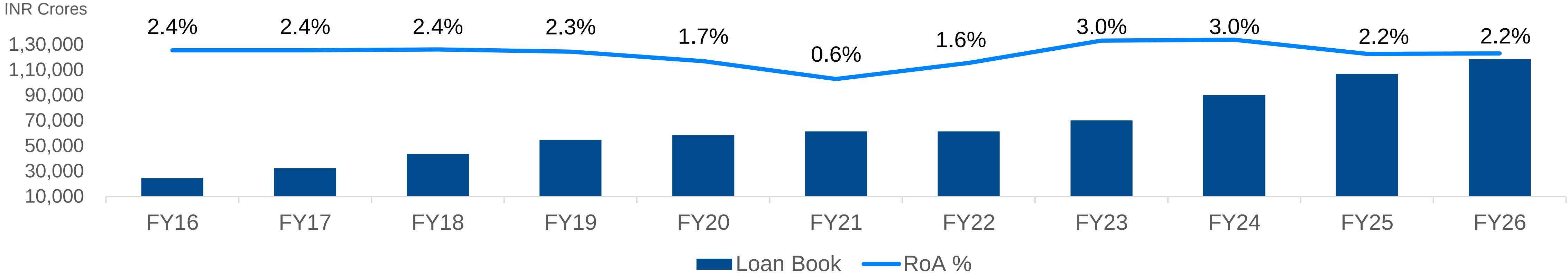
Performance Through The Years (1/2)

Financial Snapshot (INR Crores)	FY16	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26	3 Yr CAGR	10 Yr CAGR
AUM	25,906	34,277	44,469	55,425	58,833	61,561	61,444	70,084	90,235	107,262	1,18,733	19.2%	16.4%
Total Income (Lending)	3,222	4,380	5,533	7,077	8,643	8,924	8,943	9,769	12,222	15,084	17,206	20.8%	18.2%
Interest Expenses (Lending)	1,572	2,050	2,357	3,333	4,081	3,883	3,326	3,512	4,864	6,390	6,820	24.8%	15.8%
Net Total Income (Lending)	**1,651**	**2,330**	**3,176**	**3,743**	**4,562**	**5,041**	**5,617**	**6,257**	**7,357**	**8,693**	**10,386**	**18.4%**	**20.2%**
Operating Expenses (Lending)	649	950	1,261	1,456	1,760	1,576	1,939	2,440	3,143	3,724	4,266	20.4%	20.7%
Credit Cost (Lending)	194	340	519	637	1,442	3,069	2,466	1,330	1,067	2,113	2,815	28.4%	30.7%
Profit before tax (Lending)	**807**	**1,040**	**1,396**	**1,651**	**1,360**	**396**	**1,213**	**2,487**	**3,147**	**2,857**	**3,305**	**10.0%**	**15.1%**
Net BPO Income	10	18	69	73	104	104	135	141	158	71	81	-16.8%	23.3%
Profit after tax	**534**	**699**	**952**	**1,153**	**1,005**	**391**	**1,011**	**1,959**	**2,461**	**2,176**	**2,544**	**9.1%**	**16.9%**
Ratios													
Cost to Income (Lending)	39.3%	40.8%	39.7%	38.9%	38.6%	31.3%	34.5%	39.0%	42.7%	42.8%	41.1%		
Credit Cost to Avg. Gross Loans	0.9%	1.2%	1.4%	1.3%	2.5%	5.1%	4.0%	2.0%	1.3%	2.1%	2.5%		
Return on Assets	2.4%	2.4%	2.4%	2.3%	1.7%	0.6%	1.6%	3.0%	3.0%	2.2%	2.2%		
Return on Equity	16.0%	15.7%	16.5%	17.2%	13.2%	4.8%	11.2%	18.7%	19.5%	14.7%	13.9%		
Gross NPA	1.2%	1.5%	1.6%	1.8%	3.9%	4.5%	5.0%	2.7%	1.9%	2.3%	2.4%		
Net NPA	0.7%	0.8%	1.0%	1.2%	3.1%	3.1%	2.3%	1.0%	0.6%	1.0%	1.1%		
Provisioning Coverage Ratio	41.1%	42.4%	39.7%	32.2%	19.4%	31.7%	54.1%	65.1%	66.8%	56.0%	55.5%		
CRAR	19.2%	20.8%	17.9%	17.9%	19.4%	18.9%	20.2%	20.1%	19.2%	19.2%	21.4%		
Leverage Ratio	6.27	5.38	6.41	7.14	6.93	7.02	5.77	5.26	5.81	6.00	5.03		

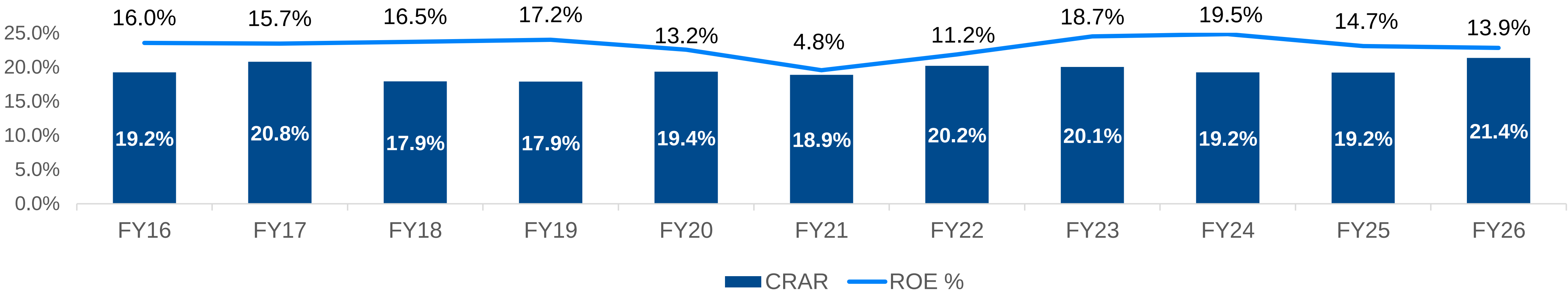
COVID-19 period

Performance Through The Years (2/2)

Gross Loan Book and RoA



Capital Position and RoE



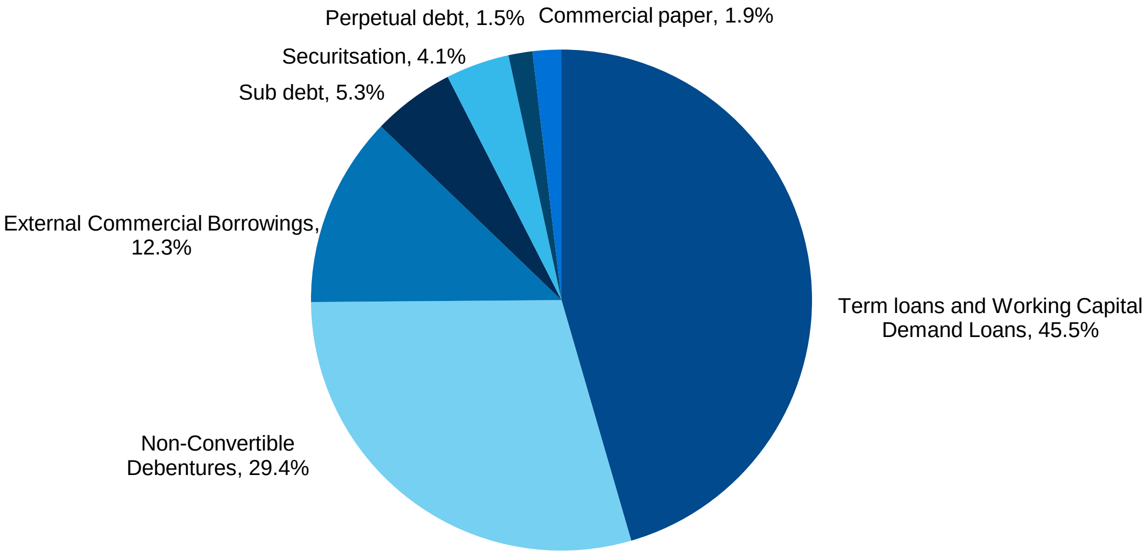
Borrowings & Capital Structure

1. Liability Franchise
2. Capital & Liquidity Metrics
3. Asset Liability Management
4. Shareholding Pattern

Liability Franchise

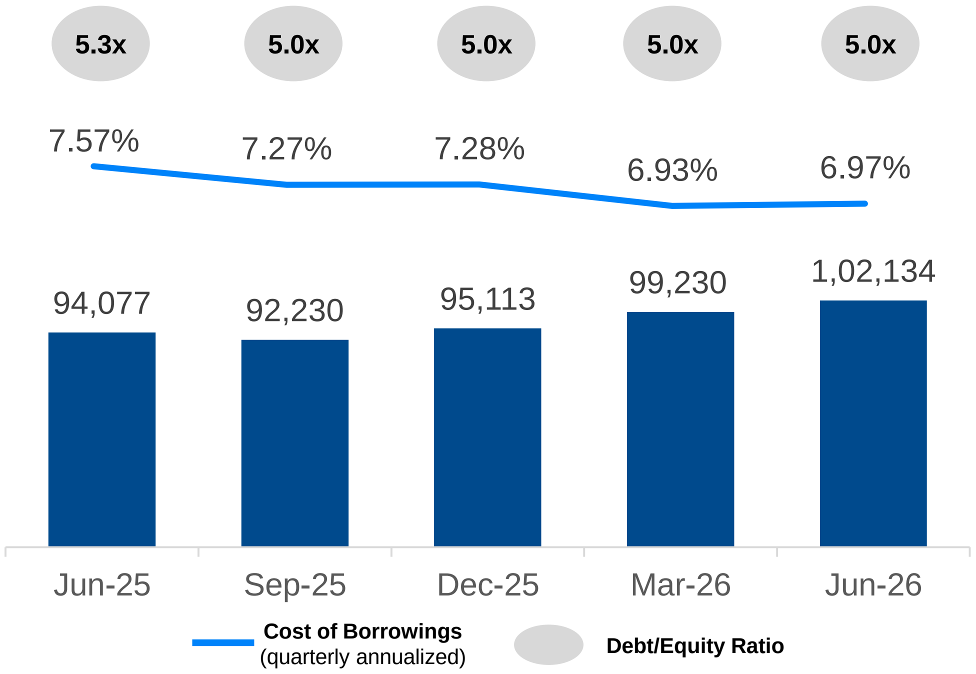
Liabilities Break-up

As on Jun-26



Borrowings Overview

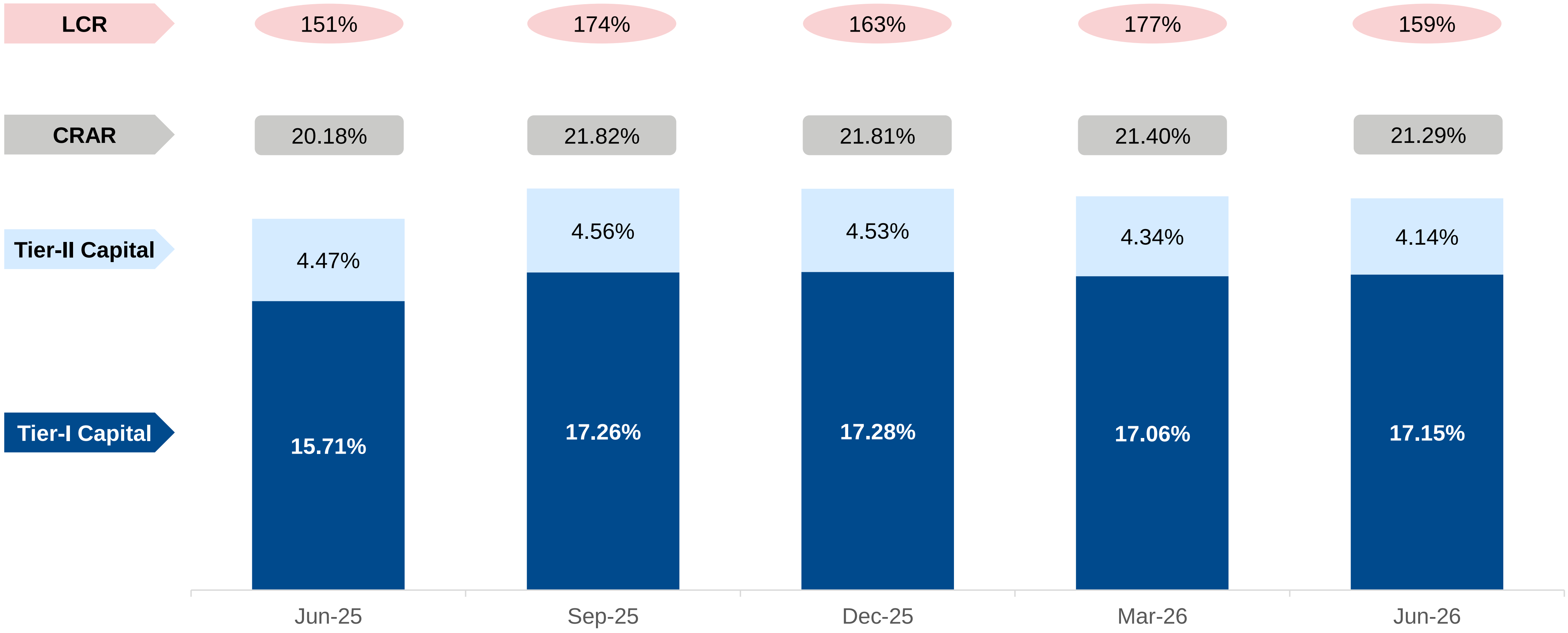
INR Crores



CRISIL	AAA / Stable; A1+	CARE	AAA / Stable; A1+

High-quality liability franchise enables us to fund our growth plans at scale

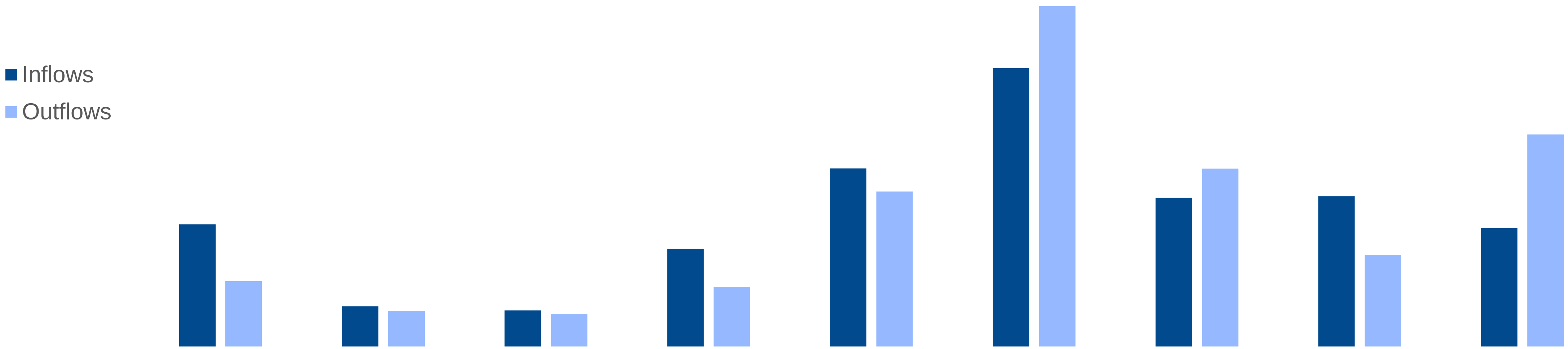
Capital & Liquidity Metrics



Note: LCR is calculated basis daily averages for the respective quarters

Asset Liability Management – June 2026

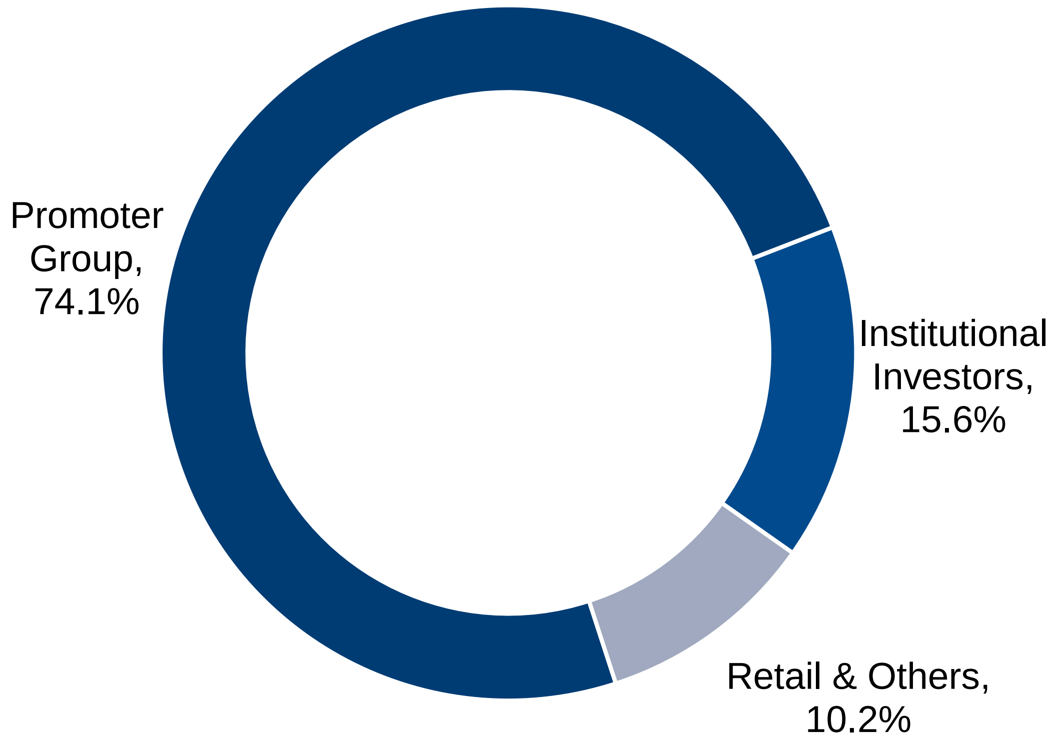
INR Crores



Particulars	Less than one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months to 6 months	Over 6 Months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 years to 5 years	Over 5 years
Inflows	15,486	5,096	4,559	12,375	22,577	35,283	18,857	19,043	15,023
Outflows	8,286	4,467	4,097	7,562	19,659	43,177	22,558	11,613	26,879
Cumulative Mismatch	7,200	7,829	8,291	13,104	16,022	8,128	4,427	11,856	0

Positive cumulative mismatch across all time-buckets

Shareholding Pattern



Top Institutional Holdings: Domestic
Mirae MFs
ICICI Prudential MFs
Kotak MFs
SBI MFs
Nippon MFs

Top Institutional Holdings: Foreign
Vanguard
Baillie Gifford
MFS Investment Management
Daiwa Asset Management
Government Pension Fund Global

Notes:
(1) Holdings as on 30th Jun-2026
(2) Institutional Investors include MFs, Insurance Cos, FPIs, AIFs & Provident Funds/Pension Funds

Technology & Risk Management Framework

1 Technology Stack

2 Digital Capability

3 Shikhar: AI-Powered Transformation Journey

4 Risk Management Framework

Technology Stack

	Engagement	Underwriting	Documentation	Verification & Disbursement	Servicing
	Reducing Onboarding Time And Improving “Through The Gate” Quality	Enhanced Underwriting Capabilities By Larger Universe Of Data Points	Minimizing Need For Customer To Provide Documents	Faster & Safer Collections By Directly Accessing Customer Bank Accounts	Centralized view of the customer improving customer service
Internal Process Oriented		Robust Rule Engine	Driver License, NPCI Setu Video KYC and CKYC,	Docs Classification Docs Smart Match Collection App and E-receipts	sugarcrm Customer 360 View: FinnOne LMS and Sugar-crm
Customer Facing	Customer Mobile App and Portal Quick Apply	Geo-Location	 Banking and Income Documents	NACH NATIONAL AUTOMATED CLEARING HOUSE	Chatbot, Call Centre and IVR Support
External Ecosystem		Liveliness detection Location information	 Serial number verifications	 AI based RPA	Service on Whatsapp, Mobile App, Web Application

Technology Capabilities Benefiting our Customers, our Third-party Partners as well as our Sales Teams

Digital Capabilities – "HDB OnTheGo" App

Unified Loan Platform – HDB OnTheGo

Scan QR to download the app

Google Play

App Store

Downloads

1.54+ Crore

App Rating

4.6 Star (Android)

4.3 Star (iOS)

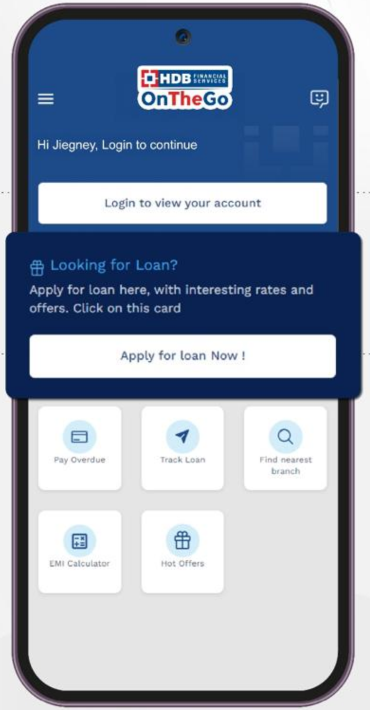
DAU

5.57 L

Best NBFC DNA Awards 2024

Digital & Loan Solutions

- Avail Pre-Approved Offers
- Credit Line drawdown requests
- Guest User Journey
- Pay Overdue / EMI Payments
  Apply for New Loans
- Loan Application Tracking



Manage & Service

- Download Letters & Statements
- Last 5 Credits & Debits
- Repayment Schedule & EMI Calculator
- Pre-Payment Simulation Update Profile / Email ID (Manage Contact Information)

Engage

- Hot Offers & Cashback Campaign
- Raise a Service Request
- Instant Connect to Customer Support
- Reach Nearest Branches (Map Integrated)
- Blogs, FAQs & Social Connect Hub

Notifications

- Payment Reminders & Due Communications
- Personalised Pre-Approved Loan Communications
- Cashback & Offer Alerts to Users
- Customer education & Communications
- App Update Alerts

With 72 service journeys, & 37 powerful features. One unified digital loan ecosystem

DAU: Daily active users

Shikhar: AI-Powered Transformation Journey

ENHANCING CUSTOMER JOURNEYS | DRIVING EFFICIENCIES | DELIVERING MEASURABLE IMPACT

FOCUS AREA	SHORT TERM (FY27+)	SHORT TERM IMPACT	MEDIUM TERM (FY29+)	MEDIUM TERM IMPACT
1. CUSTOMER ONBOARDING	• AI-powered document processing for CD, Digital Product Loans and pre-approved loans • Gen AI-powered voice-based loan journeys for NTB customers	**500K** Documents/day **1.2x** Sales productivity **+10%** Conversion	• End-to-end AI-driven consumer loan journeys	**1.5x** Sales productivity **+25%** Conversion
2. CUSTOMER ENGAGEMENT	• Product discovery content at scale • Outbound Gen AI Voice BOTs • Voice-to-data conversion for all customer interactions • AI-generated next best offers	**8M+** Customer reach **+10%** CSAT	• AI-enabled experiences across apps and web • Reimagined journeys with document vision, summaries and semantic search	**50%** Productivity improvement
3. CUSTOMER SERVICING	• AI-powered email and voice insights • Agentic AI for CDU operations	**50%** CDU process TAT reduction	• Gen AI Voice BOT-led inbound servicing • NLP-powered self-service	**50%** Servicing automation **10%** Reduction in servicing cost
4. CREDIT & COLLECTIONS	• AI-based thin-file underwriting • Gen AI Voice BOT-based early-bucket calling • Vision AI + anomaly-based fraud detection	**20% → 35%** Collections automation **20%** Fraud loss reduction **5%** Auto cure of portfolio	• Scale Gen AI Voice BOT collections • Enterprise AI fraud framework • Expand data variables for thin-file customers	**30%** Agent productivity **20 bps** Reduction in Credit Cost

3 ASCEND
- Personalized offers
- AI-powered cross-sell
- Customer retention & growth

2 ASSURE
- Intelligent collections
- Fraud prevention
- Better recovery & reduced risk

1 ACQUIRE
- AI-driven acquisition
- Seamless onboarding
- Faster approvals

Risk Management Framework

Business / Strategic Risk

Mange risks via **diversification** across product lines, customer segments and geographies, and **targeting balanced growth** while maintaining asset liability balance, **prudent provisioning** for bad assets

Operational Risk

Operational Risk Management Committee in place to manage risks by **identifying, assessing and monitoring potential threats, strengthening controls** and **minimizing operational risk losses**

Reputation Risk

Manage risks through a **strict code of conduct** policy for its employees, good corporate governance policies and an effective customer grievance mechanism

Credit Risk

Manage risks by **defining target markets** and **underwriting criteria for every product** and providing loans to only those eligible customers who **pass the minimum credit parameters**

Interest Rate Risk

Manage risks by **performing Gap Analysis** to measure interest rate risk exposure to NII over the horizon of analysis along with **tailoring advances book and funding strategy** to offset repricing of borrowings by repricing loans

Liquidity Risk

Asset Liability Committee in place which **reviews NIMs, maturity profile and asset liability management; articulates interest rate views** and consequently decides on **future business strategy** — all while complying with the regulatory LCRs

Compliance Risk

Manage, identify and reduce risks by rigorous testing and robust internal policies which are updated frequently in line with regulatory changes. The Compliance team works with business and operations to ensure active compliance risk management and monitoring.

Technology Risk

Manage risks via Disaster recovery and Business Continuity Plans (BCP) to enhance **system resiliency to manage risks due to system failures and cyber-attacks**

Information Security Risk

Phishing emails are protected at gateway level through anti-spam and **anti-malware solutions**, Sender Policy Framework ensures only validated/ registered domains can deliver emails

Sustainability Initiatives

1. Environment, Social & Governance (ESG)
2. Corporate Social Responsibility (CSR)

ESG Framework

Integrate ESG Ideology

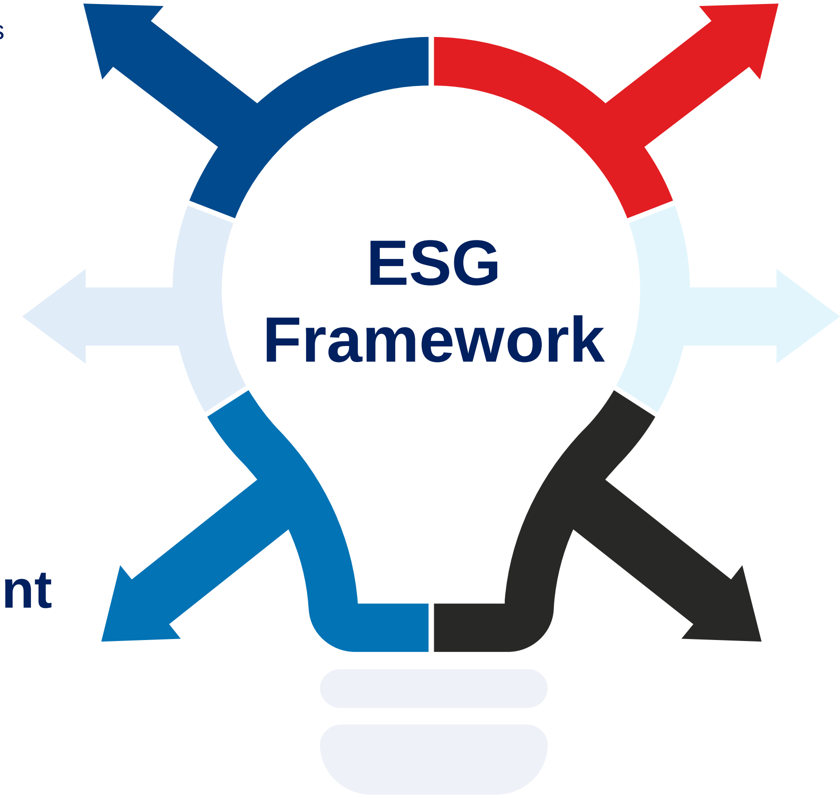
Embedding the Company's ESG ideology and identifying ESG related risks and adverse incidents that can the affect business operations.

Ethical Conduct

Conduct business ethically, having value driven approach in decision making

Stakeholder Commitment

Demonstrate organizational commitment to stakeholders, meeting their requirements and expectations.



Impact Reporting

Reporting the measurable impacts of business activities on the environment and society.

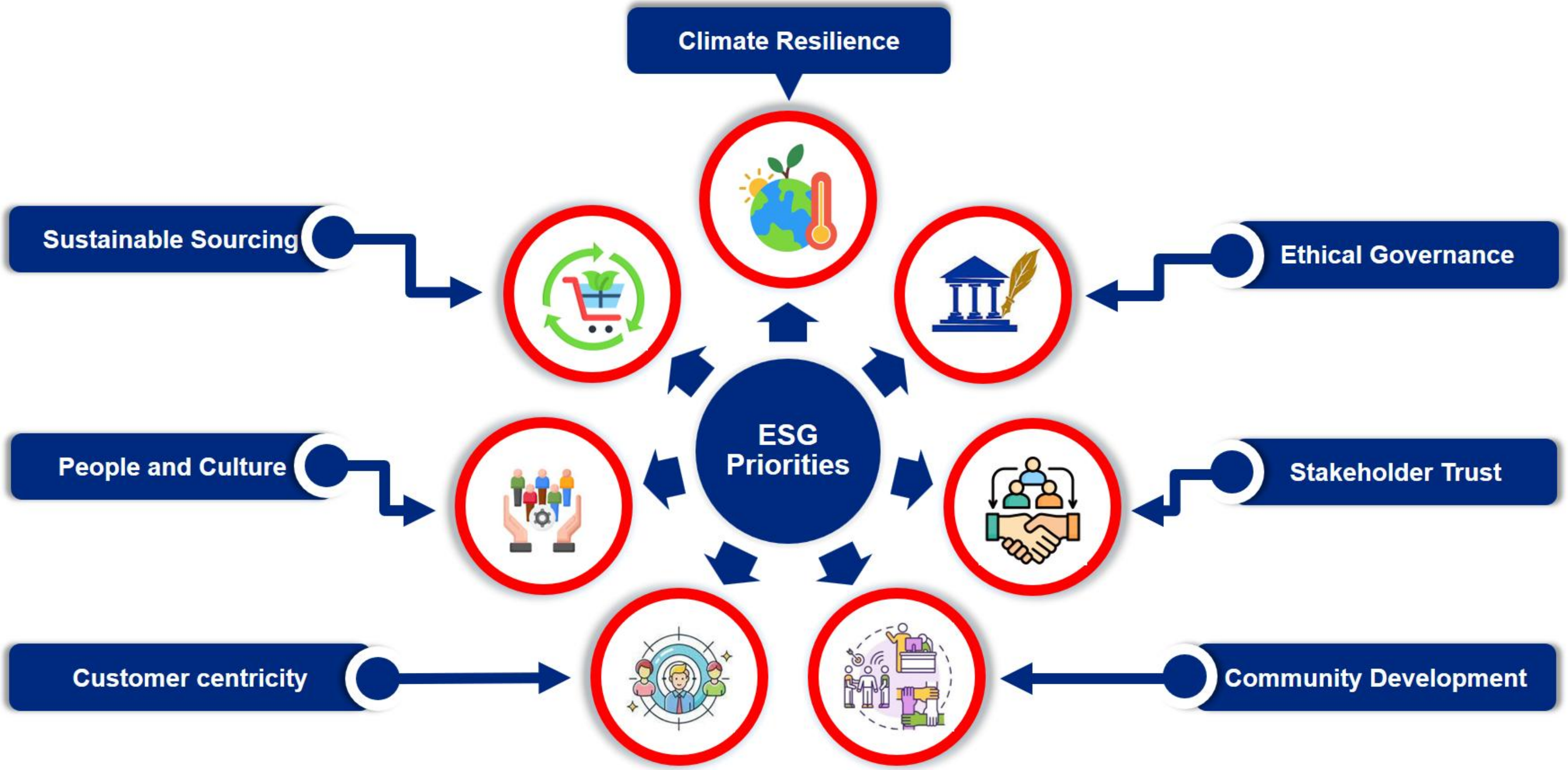
Robust Compliance

Ensuring robust compliance management with applicable statutory and regulatory guidelines.

Continuous ESG Improvement

Continuous evaluation and adoption of relevant measures to improve upon ESG Maturity.

ESG Priorities



ESG Highlights

ENVIRONMENT

Our Corporate office is **IGBC Gold** certified

100% of E-waste managed through CPCB-certified recycler

Adopted static invertors over DG sets at 140 premises in FY26 to reduce CO2 and air emissions

Restored **34** water conservation structures, significantly boosting community water security.

Use of 100% **FSC certified** paper in our operations.

98.31 % Paperless onboarding of customers, paving the way for sustainable, climate-conscious operations while delivering smooth user experience.

Financed 644 EVs in Q1 FY27, contributing to reduction in carbon emissions and improved air quality

Utilizing zero Ozone Depletion Potential R32/R410A refrigerant gases in all air conditioners

SOCIAL

Established 1st **All women branch.**

Financed more than **28k** MSMEs and **close to 9k farmers in Q1 FY27,** demonstrating our commitment to inclusive growth & financial inclusion.

Ranked among the **Top 15 Mega Companies** by Ambition Box, reflecting strong employee satisfaction.

Disbursed loans to **4620 women** in Q1 FY27, driving financial inclusion and economic empowerment

Implemented high-impact CSR projects in **15 Aspirational Districts.**

Conducted **15 Financial Literacy** workshop benefiting **5237** people. **Impacted about 24,318 lives through various CSR initiatives.**

GOVERNANCE

1 CSR & ESG committee at the Board level and ESG policy framework approved by Board members

2 More than **75 % independent directors** on the board. 2 Women Independent directors on the board

3 Established ESG Steering committee consisting of senior management team to strengthen ESG governance.

4 Assigned **ESG rating of 68** by CRISIL. This places us under “Strong” category, underscoring our commitment towards sustainable business practices & robust governance.

5 Mandatory training to all eligible employees on POSH, Cybersecurity, Health & Safety and wellbeing of employees, and ESG & BRSR (above grade 6A)

6 Achieved **ISO 22301:2019 & ISO 27001:2022** Certification thereby demonstrating business continuity management & robust IT operations

Corporate Social Responsibility – Key Highlights

₹ 2,964 Mn
Spent on CSR Initiatives

100+
Social & Environmental Projects Supported

78
Partners Empaneled

13
CSR Programs

Note: Figures since inception

Corporate Social Responsibility – Key Highlights

> 16,24,000 lives impacted through initiatives in the areas of healthcare, livelihoods, environment & others	**> 5,68,000** trees planted to create carbon sinks, promote afforestation, and create livelihoods	**> 22,900** tons of waste diverted from entering into landfills and waterbodies with support of local authorities
1,089 waterbodies restored to recharge groundwater tables & create storage capacity at surface level	**3,713** diagnostic camps conducted promoting preventive care for overall health & well-being	**332** sanitation complex retrofitted making safe sanitation accessible in schools and communities
200 patient beds (including OTs) introduced in charitable hospitals for improved reach	**8** active transport aarogyam kendras – physiotherapy centers for truck drivers	**1,339** financial literacy workshops conducted

Note: Figures since inception

CSR: Intervention Themes

Environment
(Water + Waste + Plantation)


Promoting Waste Management


Reviving Waterbodies


Benches Made from Plastic Waste


Tree Plantation Drives

Healthcare
(Preventive + Curative + Capacity)


Physiotherapy for Truck Drivers


Maternal Child Health & Nutrition

Free OPD Services in Rural Areas

Safe Sanitation Complex, WASH

Literacy & Livelihoods
(Employability Skills + Financial Literacy)


Skill Enhancement Program

Promoting Rural Livelihoods


Financial Literacy Program (physical)

Financial Literacy Program (digital)

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