

CSR

Corporate Social Responsibility Report
As on 26th December, 2011.

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

COMMUNITY INVESTMENT & SOCIAL RESPONSIBILITIES.

For federal Bank, Corporate Social Responsibility (CSR) has been an inherited & inbuilt element of its fundamentals right from the day the bank was founded...

Our founder's values & ethos based on trust got embedded in the bank's policies & principles which reflect on its day to day business. CSR in Federal Bank began with the first act of cultivating banking habits in an agrarian society – to effectively utilize idle money for productive purposes. Creating employment opportunity for a predominantly farming community was phase two.

Federal Bank's early training cum employment policy of recruiting academically brilliant students who passed out school final examination in first class, but financially unable to proceed to higher education was an early commitment to its society. This enabled large number of poor but brilliant students to develop their personality and to grow to adorn very important positions in the society.

The Bank is a commercial entity. It has to carry out its operations to generate profits to fulfill its responsibility to all stakeholders. But its activities are carried out in the society and it owes to the society for whatever functions it carries out. While carrying its activities, Bank is duty bound to ensure that its products and services are not detrimental to the interests of the society. Bank has approved a policy for **Sustainable Development**, which ensures that Bank's activities are conducive for sustainable social development. In addition to this, Bank has to directly participate in social activities to help development of specific areas/segments.

Bank is in service industry. The goodwill of its customers and patrons has to be built up for the successful functioning of the organization. Bank has to nurture a good image among its existing and prospective customers and society at large. An important means to achieve these objectives is active participation in various social welfare and charitable projects. This will give the bank the image of an institution, which is philanthropic, responsive to the needs of the society, interested in the cause of the community which it serves etc. Such an image will generate tremendous goodwill, which will aid the bank in its business development initiatives also.

This policy is on bank's direct involvement in social welfare projects.

CSR is a very wide term covering a very vast area. Bank would not be able to effectively implement its CSR activities in all areas covering all geographies. So the policy has to prescribe the areas and the geographies that the Bank would focus and also the model of its implementation.

Present activities of the Bank in the area of Education includes:

- Distribution of 25 scholarships per annum to the poor students of following disciplines, through Hormis Memorial Foundation: Medicine, Engineering, Business Management, B.sc Nursing and B.sc Agriculture
- Training /counseling/development centers for the benefit of various sectors especially small farmers and people engaged in small/cottage/tiny industries
- Conducting National level Essay competitions.

Bank will improve/enhance the above involvement and will add the following:

- Sponsoring a chair in association with Cochin University.
- Sponsoring brilliant students to Institutions of excellence for higher studies/research
- Promoting or partnering with good educational institutions to promote general/specialized education.
- Projects for mentally retarded/physically challenged

Bank's present activities in Health care involves the following:

- Sponsoring rehabilitation centres for HIV patients, cancer Patients etc
- Sponsoring trauma care units including ambulances, counseling centers, Dialysis centers.
- Sponsoring Old Age Homes, Alzheimer's/Dementia care centers etc.
- Partnering with Public Health Services to provide amenities in large Govt Hospitals to help the poor.

Bank will further enhance its involvement in the above areas and will focus its activities on health care to poor and needy in special areas like:

- Heart and Kidney treatments
- Mentally and physically challenged (linking through education/training)

The Bank shall also involve in the following activities, if situation so demands:

- Aid/donation for the welfare of people affected by natural calamities.
- Projects involving other charitable and welfare activities.
- Any other project/activity fulfilling corporate social responsibility.

Generally the Bank will try to partner with institutions of impeccable reputation and track record, Govt agencies, NGOs of repute etc.

Bank will monitor the projects to ensure that they serve the purpose for which they are launched.

Bank will ensure creation of assets like buildings, vehicles, instruments/machines etc to the extent possible, so that the society can acknowledge bank's CSR initiatives for a period of time as this will earn goodwill and publicity for the Bank.

Employee Involvement

- It will be endeavored that employees of the Bank involve in the CSR activities of the Bank by any of the following means:
- Contribution of one/part day's wages for a specific project or for creating a fund for Bank's CSR activities
- Contribution of man-days by employees for organizing/conducting the CSR activities of the Bank Eg. Taking classes in educational institutions, training camps, medical camps, healthcare programmes etc.

Bank will evaluate options while formulating and designing products and services to further the cause of its CSR policy:

- The design and construct of products and services can take into view our CSR obligations.

- Our loyalty programmes can consider giving customers an opportunity to trade in the loyalty points they gather for charities or social obligations, as one of reward options.
- Assisting financially and socially backward people to meet unforeseen expenditures like medical treatment, education, marriage of children etc through loan schemes can be evaluated. Bank can also consider any financial assistance to such borrowers, in case the family finds it difficult to repay them, for reasons beyond their control.

Bank will encompass Triple Bottom Line approach (social dimensional features, economic features and environmental features) in its operations -- Bank will adopt more green options and implement more sustainability practices in its pursuit of Sustainable Social Development -- will re-evaluate usage of paper, will go for green buildings, will ensure efficient usage and prevent wastage of power, water etc. Bank would strive to earn carbon credits.

*Subsequent pages relieve the
CSR activities Bank had
undertaken during the year
2010-2011.....*

PLANTING OF 66 SAPLINGS AT MOOKKANNOOR

Date : 18th October, 2011.

On the Occasion of 66th Founders Day, Federal Bank Staffs and Natives of Mookkannoor village joined hands together to plant 66 Teak sapling at the premises of Govt. School Mookkannoor.



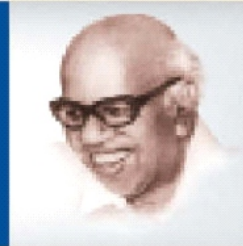
FINANCIAL HELP TO SET HEMOPHILIA DEPARTMENT AT MAR AUGUSTINE GOLDEN JUBILEE HOSPITAL, MOOKKANNOOR.

Bank sponsored Hemophilia Department at MAGJ Hospital. Hemophilia Society is functioning under MAGJ Hospital and its main objective is to assist in the investigation and diagnosis of Hemophilia among the poor.



Fedbank Hormis Memorial Foundation

Scholarships 2011-12



Applications for scholarships are invited from students studying in the state of Kerala & Tamil Nadu for the courses mentioned below. Nine students in each discipline will be reimbursed 100% of the tuition fees as per the fee structure for seats allotted in the Government quota in Govt., Aided and Self-financing colleges, subject to a maximum of ₹ 75,000/- in a year up to the normal completion of course. Any disruption on account of any kind of failure will make the student ineligible for further availing of scholarship. In addition, one physically handicapped student (duly evidenced by a certificate issued by a Medical Officer not below the rank of DMO or an approved Medical Officer of the Bank) will also get the scholarship in each discipline subject to disability/deformity of 40% or more. If there are no sufficient applicants, then cases of less than 40% also will be considered. If applications are not received from eligible candidates under 'physically handicapped', it will be utilized under general category.

Medicine (MBBS) | Engineering (BE/BTech)
Agriculture (BSc) | Nursing (BSc) | MBA

Conditions:

1. The student should be of Indian origin and studying in the state of Kerala & Tamil Nadu in any of the Govt./Aided/Self-financing colleges duly recognised by any of the Universities in India. The tuition fees should be in parity with the fees approved by the Govt. for Aided/Self-financing colleges under merit list.
2. The student should have secured admission under Merit List during the academic year 2011-12 in the respective course.
3. Family income of the student should be below ₹ 2.50 lakh per annum.
4. The decision on selection of eligible students and on payment of the Scholarship by the Managing Trustee shall be final & binding on all concerned.
5. Application can be downloaded from www.federalbank.co.in
6. Filled in applications should reach us at **Head - CSR, Corporate Social Responsibility Cell (CSR), Federal Towers, Marine Drive, Ernakulam**, on or before 15th December 2011.

Shri. Shyam Srinivasan
Managing Trustee
(MD & CEO, Federal Bank)

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Regd. Office: Aluva, Kerala.

SCHOLARSHIP TO ECONOMICALLY BACKWARD STUDENTS.

Every Year from 1996 Fedbank Hormis Memorial Foundation is granting Scholarship to Twenty Five economically backward students in five disciplines. From 2011, it's decided that, the number of students to be increased to 50 from 25 numbers.

COMMEMORATIVE LECTURE SERIES

Fedbank Hormis Memorial Foundation Commemorative Lecture Series

The trust and its activities were inaugurated by the then Union Finance Minister Shri. P. Chidambaram at Ernakulam on 18.10.1996. The following dignitaries have delivered lectures over the years.

Lecture by	Topic
Shri. P. Chidambaram (Hon. Union Finance Minister)	Indian Banking, New Directions
Shri. S. Venkitaraman (Former Governor, Reserve Bank of India)	India and Globalisation
Shri. M. M. Jacob (Governor of Meghalaya)	Governance in 21st Century Needs a Paradigm Shift
Shri. Montek Singh Ahluwalia (Deputy Chairman, Planning Commission)	Future Reforms in Banking Sector
Dr. V. Kurien (Chairman, Institute of Rural Management, Anand)	Rural Development Banking - Some Reflections
Shri. N. R. Narayana Murthy (Chairman and Chief Mentor, Infosys Technologies Ltd.)	Global Capitalism and Modern Corporation: Development in Strategies for Corporate Leadership Governance & Social Responsibilities
Shri. Arun Jaitley (Former Union Minister for Law & Justice and Commerce & Industry)	Reforms in Legal Systems Challenges Ahead
Shri. V. Leeladhar (Deputy Governor, Reserve Bank of India)	Taking Banking Services to Common Man - Financial Inclusion
Shri. M. Damodaran (Former Chairman, SEBI)	Capital Markets -Yesterday, Today and Tomorrow
Dr. Shashi Tharoor (Former Under Secy. General, United Nations)	The Global Financial Crisis and India's Incomplete Transformation
Shri. Madhavan Nair (Former Chairman - ISRO)	Technological Challenges for National Development

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Address: Fedbank Hormis Memorial Foundation, Federal Towers, Aluva, Kerala-683 101.

ALUVA BYPASS BEAUTIFICATION

Bank has developed and is maintaining the highway garden between Thottakkutekara Junction and Bye Pass Junction in **NH 47** at Aluva with permission from the National Highway Authority. The garden forms the divider between the incoming and the outgoing lanes and it covers the approaches to Marthandom Bridge from either side. This is an Environmental **CSR** Initiative.



SUPPORTED ABILITIES MELA BY DIFFERENTLY ABLED. Ernakulam.



In joint venture with People's Council for Social Justice, a Mela was organized for exhibition and sale of products made by physically challenged people. Mela aims at providing an exposure to their products and giving them a dignified and independent life.

CALL CENTRE MANAGED BY PHYSICALLY CHALLENGED.

On 8th November 2011, Dr. C. Rangarajan, chairman of the Prime Minister's Economic Advisory Council inaugurated Call Centre at Thottakkattukara. The Call Centre is managed by physically challenged staff. The Design and interior of Call Centre are developed in such a manner that fulfills the needs of it physically challenged staffs.



ANIMATION & RENEWAL CENTER, MUMBAI. 2011

Bank contributed towards the building fund of “Animation and Renewal Center” build under Santhome Charitable Trust of Kalyan. The centre is used for conducting residential programmes for the Trust’s focus & target groups including SHGs, NGOs, CBOs and Children Groups.

AMBULANCE SPONSORED TO ST. JOHN'S HEALTH SERVICE, Trivandrum -- 2011.

The objective of the St. John’s Health Service is to provide medical care to the deprived and the most vulnerable sections of the community of South Kerala. It was initially established to provide care for leprosy patients, but now it has extended its services to those suffering with HIV/AIDS. Every day patients need to transported to Medical College

Trivandrum for various tests and follow up reference. Patient’s immunity power is very less and need to be carried in hygienic vehicles . Trust approached Bank for an Ambulance and Bank was delighted to Sponsor an Ambulance to the Trust.

Sponsor project SPARKLE – Developing Teachers who sparkle. 2011

Bank sponsored project “Sparkle”, one month intensive finishing programme to 30 Fresh Teacher Graduates with subsequent placement assistance. Teachers graduates from the economically weaker sections will receive this training from S. B Global Trust. Right from language skills to communication to overall personality to classroom teaching methodologies – every detail is covered so as to make a confident teacher with a sparkling attitude.

PROGRAMME

Welcome speech


Commemorative lecture - Sri. M. Damodaran

Vote of thanks

The Trustees of Fedbank Hormis Memorial Foundation
take pleasure in inviting you to share the grateful remembrance of
Late K. P. Hormis
(Founder, Federal Bank)
in whose memory
Shri. M. Damodaran
Chairman, SEBI
delivers
the **9th Commemorative Lecture**

at 6.00 p.m. on Monday, the 4th December, 2006
at Hotel Taj Residency, Marine Drive, Ernakulam.
Please do grace the occasion and join us for Tea at 5.15 p.m.

Shri. M. Venugopalan, Managing Trustee, Chairman, Federal Bank



18.10.1917 - 26.01.1988

Awards

Dr. G. Madhavan Nair was conferred with the highly coveted awards **Padma Bhushan** in 1990 and **Padma Vibhushan** by the Government of India in 2009 in recognition of his services to the country and society. He has won several other awards and recognitions, as follows.

National Aeronautical Award, FIE Foundation's Award, Shri. Om. Prakash Bhasin Award, Swadeshi Society Puraskar Award, Vikram Sarabhai Memorial Gold Medal of the Indian Science Congress Association, Dr. Yellawarthy Rayudamma Memorial Award-2006, HR Frisbie Award-2005, P.P. Shri. Balasubrahmanyan Award, Lokmanya Tilak Award from Tilak Samaj Trust, Sri Chithira Thirunal Award from Sri Chithira Thirunal Trust, M.P. Birla Memorial Award 2009, Biju Rana Award, Mohamed Abdo Rahman Sarthi National Award, A.V. Ranga Rao Technology Award, Chhatrapati Award. He has also received a Gold Medal from the Prata Mission at the 94th Indian Science Congress at Chidambaram in 2001, the MM Chagav Award conferred by Indian Physics Association at IT Mumbai in 2008 and was conferred with "Taj Ramnoshan Puraskar" Award in Kolkata in 2008.

The Trustees of Fedbank Hormis Memorial Foundation

- Shri. M. Venugopalan**, Managing Trustee,
MD & CEO, The Federal Bank Ltd.
- Shri. P.C. Cyril**, Trustee,
Director, The Federal Bank Ltd.
- Shri. P.R. Kalyanaram**, Trustee,
Executive Director, The Federal Bank Ltd.
- Shri. Raja Hormis**, Trustee,
Kilangara, Redma Gardens, Kochi - 28
- Shri. P.V. Mathew**, Trustee,
Representing Federal Bank Officers' Association.
- Shri. P.P. Varghese**, Trustee,
Representing Federal Bank Employees' Union.

**Fedbank Hormis Memorial Foundation
Commemorative Lecture Series**

The trust and its activities were inaugurated by the then Union Finance Minister Shri. P. Chidambaram at Ernakulam on 18.10.1988. The following dignitaries have delivered lectures over the years.

Lecture by

- Shri. P. Chidambaram**
(then Union Finance Minister)
- Shri. S. Varadachari**
(former Governor,
Reserve Bank of India)
- Shri. M. M. Jacob**
(Governor of Madhya Pradesh)
- Shri. Motesa Singh Anikwala**
(Deputy Chairman,
Planning Commission)
- Dr. V. Kurian**
(Chairman, Institute of Rural
Management, Anand)
- Shri. N. R. Narayana Murthy**
(Chairman and Chief Mentor,
Infosys Technologies Ltd.)
- Shri. Anuraj Lalit**
(former Union Minister for Law &
Justice and Commerce & Industry)
- Shri. V. Leeladhar**
(Deputy Governor,
Reserve Bank of India)
- Shri. M. Damodaran**
(former Chairman, SEBI)
- Dr. Shashi Tharoor**
(former Under Secy. General,
United Nations)

Topic

- Indian Banking, New Directions**
- India and Globalisation**
- Governance in 21st Century
needs a paradigm shift**
- Future Reforms in Banking Sector**
- Rural Development
Banking - Some Reflections**
- Global Capitalism and Modern
Corporation Development in Strategies
for Corporate Leadership Governance &
Social Responsibility**
- Reforms in Legal Systems
Challenges Ahead**
- Taking Banking Services
to Common Man - Financial Inclusion**
- Capital Markets - Yesterday,
Today and Tomorrow**
- The Global Financial Crisis and India's
Incomplete Transformation**

Address:
Fedbank Hormis Memorial Foundation, Federal Towers, Aluva, Kerala-682 102



The Trustees of
Fedbank Hormis Memorial Foundation
cordially invite you to
The Eleventh Commemorative Lecture
by
Dr. G. Madhavan Nair
Former Chairman of ISRO
on
Technological Challenges for National Development
at
International Convention Centre, Le Meridien, Kochi
on
Thursday, 4th March, 2010.



Invitations of Commemorative Lectures hosted by Federal Bank



*Chairman & Board of Directors
of
The Federal Bank Ltd. Always
solicit your esteemed presence
on the occasion of the inauguration of the
Fedbank Hormis Memorial Foundation
(Contributed to perpetuate the memory of founder Chairman Late K. P. Hormis)*

*by
Sri. P. Chidambaram
(Union Finance Minister)*

*on
Friday the 18th October, 1996 at 4.30 P. M.
at
Hotel Taj Residency, Marine Drive, Cochin.*

*Please bring this card with you
and be seated by 4.15 P. M.
RSVP: Tel. No. 0484-624061*

PROGRAMME

Welcome speech
Lecture - Sri. Arun Jaitley,
Honourable Union Minister for Law & Justice and
Commerce & Industry
Prize Distribution - Essay Competition
Vote of thanks

TIME: 6.00 P.M. DATE: SATURDAY, 12TH APRIL, 2003.
VENUE: HOTEL TAJ RESIDENCY, MARINE DRIVE, ERNAKULAM.

The Trustees of Fedbank Hormis Memorial Foundation
take pleasure in inviting you to share the grateful remembrance of
Late K.P. Hormis
Founder, Federal Bank
in whose memory
Sri. Arun Jaitley
Honourable Union Minister for Law & Justice and
Commerce & Industry
delivers

7th Commemorative Lecture
at 6.00 p.m. on Saturday, the 12th April, 2003
at Hotel Taj Residency, Marine Drive, Ernakulam.

Please do grace the occasion and join us for High Tea at 5.30 p.m.

K. P. Pathmakumar,
Managing Trustee,
Chairman, Federal Bank.

7th COMMEMORATIVE LECTURE



SNEHA BHAVAN – Alzheimers Day Care Centre, Aluva.



Sneha Bhavan is a joint effort of Federal Bank and Rotary Club of Aluva.
Date: 29th July, 2010.

AMBULANCE FOR KADUNGALLOOR GRAMA PANCHAYATH.

The Kadungalloor Panchayath, which consists of 20 wards and spread over 17 sq. Km. area faces challenges such as growing urbanization, increasing population and industrial pollution. There are occurrences of many health hazards and people living close to the industrial areas need frequent hospitalization. The people have to depend other Hospitals/organisations for an ambulance service, mostly from places as far away from Aluva. In emergency situations this causes great difficulty. The Panchayath has very limited resources to buy an ambulance. Bank fulfilled their long cherished dream - an Ambulance for Panchayath



CONSTRUCTED LEARNING CENTRE AT CHOONDY, ALUVA

SOS Children's Villages of India is an NGO working with children. They provide long term family like care to children who lost their parents. Every child who comes to SOS Children's Village receives a 'mother', brothers and sisters, a home and all opportunities to grow into happy and successful adults. SOS has been working in 132 countries with SOS-Kinderdorf International as the umbrella organisation that was established in 1964. At present there are 38 children's villages spread across the country.

Bank is proud to have associated with SOS (2006) in constructing a 'Learning Centre' at the Choondy Unit, 4 Kms from Aluva. It was constructed over an area of 1076 sq. ft. The centre comprise of a library, music room and computer lab.

ALUVA TALUK HOSPITAL 2009



The Bank sponsored Centenary Block of the Aluva Taluk Hospital.

MID DAY MEAL FOR CHILDREN KOCHI CITY POLICE

Federal Bank sponsored Traffic Awareness Vehicle.

2010.

Bank has supported to Dept. of Education for implementing the project of "MID DAY MEALS" to all children studying in the Govt. and aided schools in Vadakkekara Assembly Constituency.

COMPUTER CENTRE/LIBRARY TO PRISONERS SUB JAIL ALUVA – 2008.

NANI PALKHIWALA'S ARBITRATION CENTRE, CHENNAI – 2008

Bank sponsored for setting up an Arbitration Centre at Chennai. Center aims at extending legal aid to poor.

KOCHI CITY POLICE

Federal Bank sponsored Traffic Awareness Vehicle.

KIDNEY RESEARCH FOUNDATION KOTTAYAM



Bank Sponsored Dialysis Machine for Kerala Kidney Research Foundation of Kottayam, providing subsidized and free dialysis to under privileged patients of S. H Medical Centre.

Date : 27th Dec ,2008

GENERAL WARD RENOVATED AT ERNAKULAM GENERAL



In association with Rotary Club of Cochin Mid Town Bank donated towards the modernization of the medical ward.

General Hospital is a multi specialty hospital with all the major and minor specialties attached to it and is the biggest General Hospital in Kerala. The hospital caters to the general public and close to 1500 patients visit the OP every day. Even though the bed strength is only 743, more patients are housed in the wards.

SANTHWANAM – A Project for Orphans



Bank sponsored “**Santhwanam**” a project for orphans lead by Rotary Cochin Central. A 4000 sq. ft. building with all facilities was constructed at Kalamassery and there are around 50 inmates. Date : 31 October , 2008

LIFT TO GREEN GARDEN CHARITABLE HOSPITAL, CHERTHALA. 2008.

Bank has donated to Joseph Kandathil Memorial Green Gardens Hospital for installing Lift at the new Cancer Research Centre at Chertala.

AMBULANCE ACCESS TO ALL 2007.

Ambulance Access to All’ is an organisation which provides ambulance to the poor. Bank sponsored an Ambulance.

മുതലമട സ്നേഹം ചാരിറ്റബിൾ ട്രസ്റ്റ് എയ്ഡ്സ് പുനരധിവാസ കേന്ദ്രം സമർപ്പണം

സ്നേഹം ചാരിറ്റബിൾ ട്രസ്റ്റിന് മുതലമടയിലെ ഇടുക്കുപാറയിൽ “ ഹെഡറൽ ബാങ്ക് നിർമ്മിച്ചു നൽകുന്ന ” എയ്ഡ്സ് പുനരധിവാസ കേന്ദ്രത്തിന്റെ ഉദ്ഘാടനം നാളെ (2-12-07) രാവിലെ 10.30ന് ബാങ്ക് ചെയർമാൻ & സി.ഇ.ഒ. ശ്രീ.എം. വേണുഗോപാൽ നിർവ്വഹിക്കും. തിങ്കൾ (3-12-2007) രാവിലെ 10.30ന് 20 കിടക്കകൾ ഉള്ള എയ്ഡ്സ് രോഗികൾക്കായി നിർമ്മിക്കുന്ന ആശുപത്രിയുടെ ശിലാസ്ഥാപന കർമ്മം ലോക പ്രശസ്ത സഞ്ചാരി സംഗീതജ്ഞൻ പത്മവിദ്യുഷൻ പണ്ഡിറ്റ് ശിവകുമാർ ശർമ്മ മുതലമട ഇടുക്കുപാറയിൽ നിർവ്വഹിക്കും.

		
ഹെഡറൽ ബാങ്ക് ചെയർമാൻ & സി.ഇ.ഒ. ശ്രീ. എം. വേണുഗോപാൽ	മുതലമട സ്നേഹം ചാരിറ്റബിൾ ട്രസ്റ്റ് ചെയർമാൻ വി. സുനിൽസ്വാമി	പത്മവിദ്യുഷൻ പണ്ഡിറ്റ് ശിവകുമാർശർമ്മ

ഇന്ന് 1-12-2007 കൈരളി ടി.വിയിൽ വൈകുന്നേരം അഞ്ചുമണിക്കും, ദൂരദർശൻ മലയാളം ചാനലിൽ രാത്രി പത്തുമണിക്കും സ്നേഹം എയ്ഡ്സ് സന്ദേശം ഉണ്ടായിരിക്കും.

www.snehamtrust.in

SNEHAM CHARITABLE TRUST, MUTHALAMADA 2007.

Bank has supported building “Rehabilitation centre” for AIDS Patients at Muthalamada

SNEHAM CHARITABLE TRUST, MUTHALAMADA



YMCA VYTHIRI-LEARNING CENTRE FOR RURAL YOUTH



In association with YMCA, Bank initiated a learning centre at Vythiri in Wayanad district.

The Bank has always been in the forefront of supporting charitable and socially beneficial initiatives of responsible organizations which made Bank eligible for the following recognitions

- Bank has been adjudged as the 'Best Performing Bank for the year 2007-08 in Ernakulam District under the Kudumbashree programme of the Kerala State Poverty Eradication Mission'. Bank received the award for this from Shri. S. Sharma, Hon'ble Minister for Fisheries & Registration in a function held at Kolenchery on 16 May 2008 to celebrate the 10th anniversary of the Kudumbashree programme.
- Bank has been acclaimed as the 'Best Private Sector Bank for implementing the PMRY Scheme' in the state.
- Bank has been adjudged as the Best Private Sector Bank for priority sector lending including Financial Inclusion category across the country by Dun & Bradstreet.

CONTRIBUTION TOWARDS DEIVDAN CENTRE, KANJOOR.

Deivadan Society is a Charitable Trust registered under Act XII of 1995 No. I 14/07. It has 25 inmates and the building where they were living is not hygienic. Bank supported the trust by contributing to its building fund and get a better home for the inmates.

FEDERAL BANK
YOUR PERFECT BANKING PARTNER