

# Investor Information

**FEDERAL BANK**  
YOUR PERFECT BANKING PARTNER

**Q3 FY 15**

# INDIA'S FIRST MOBILE PASSBOOK, FROM FEDERAL BANK

- ▶ Tag, search and filter transactions
- ▶ Live notifications
- ▶ View passbook even when offline
- ▶ View deposit and loan accounts



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# FEDERAL BANK

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## Overview

# Performance Highlights : Y-o-Y

Rs in Cr

## Performance

Net Income (NII+OI)	Operating Profit	Other Income	Total Income	Net Profit
702 → 807	331 → 397	156 → 220	1896 → 2090	230 → 265

## Ratios

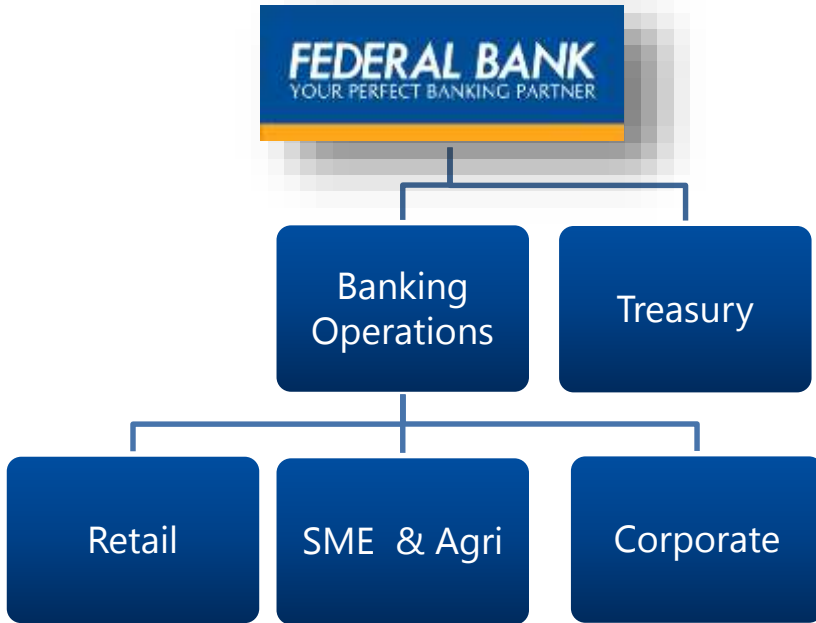
Cost Income ratio	ROA	ROE	Gross NPA%	Net NPA%
52.85 → 50.77	1.31 → 1.38	13.86 → 14.03	2.83 → 2.19	0.86 → 0.69

## Deposits

Total Savings	Current Deposits	NRE Deposits	Term Deposits	Total Deposits
14640 → 16791	2886 → 3194	17478 → 22344	39799 → 45198	57737 → 65550

## Advances

Retail	SME	Agri	Corporate	Total Advances
13603 → 15689	10190 → 11988	4582 → 5809	14064 → 15239	42439 → 48726



31 <sup>st</sup> Dec 2014	
Deposits	65550
Gross Advances	48726
Net Profit	265
Net Worth	7680
Net NPA Ratio	0.69
CRAR- BASEL III	14.51
Net Interest Margin	3.20
Return on Average Assets	1.38

**1220**  
Branches



**1470**  
ATMs



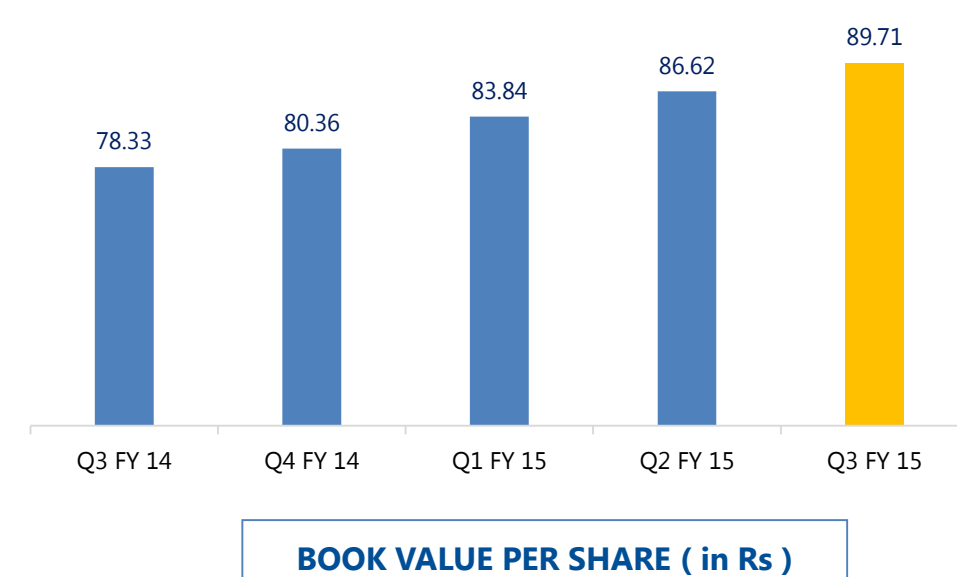
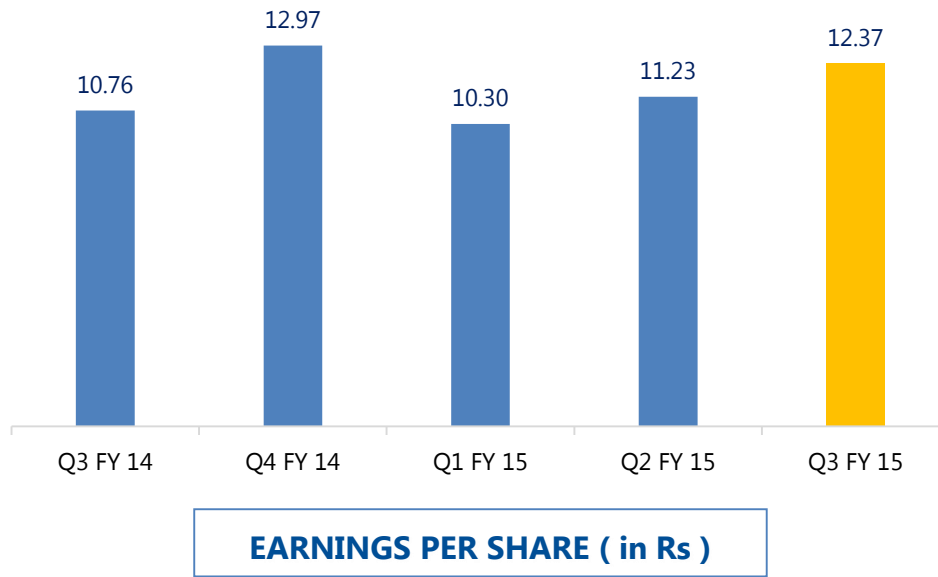
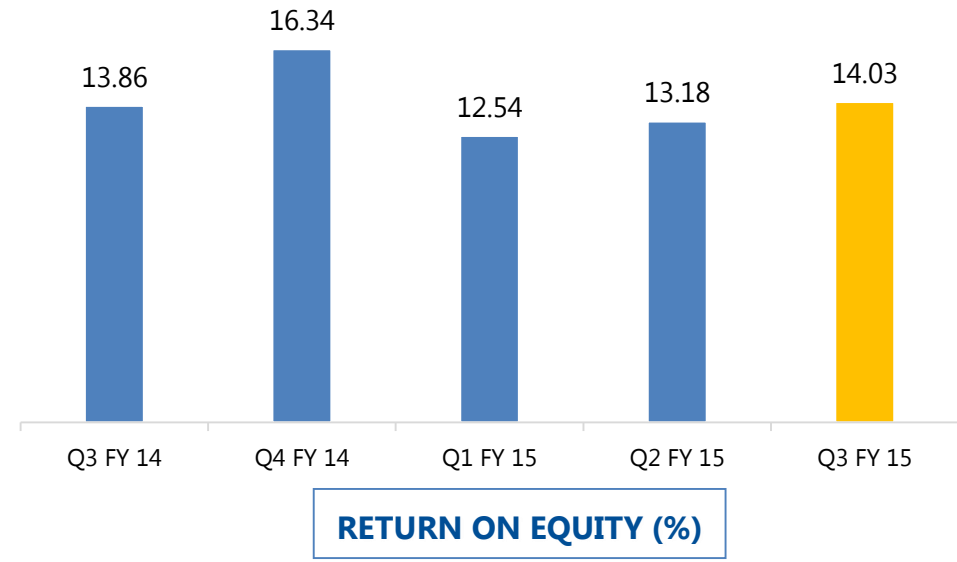
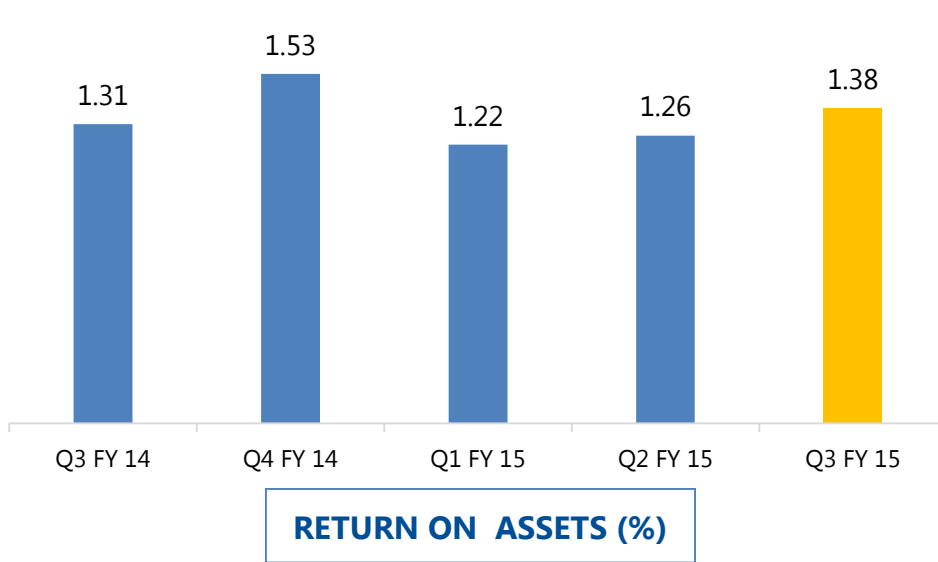
**11007**  
Employees



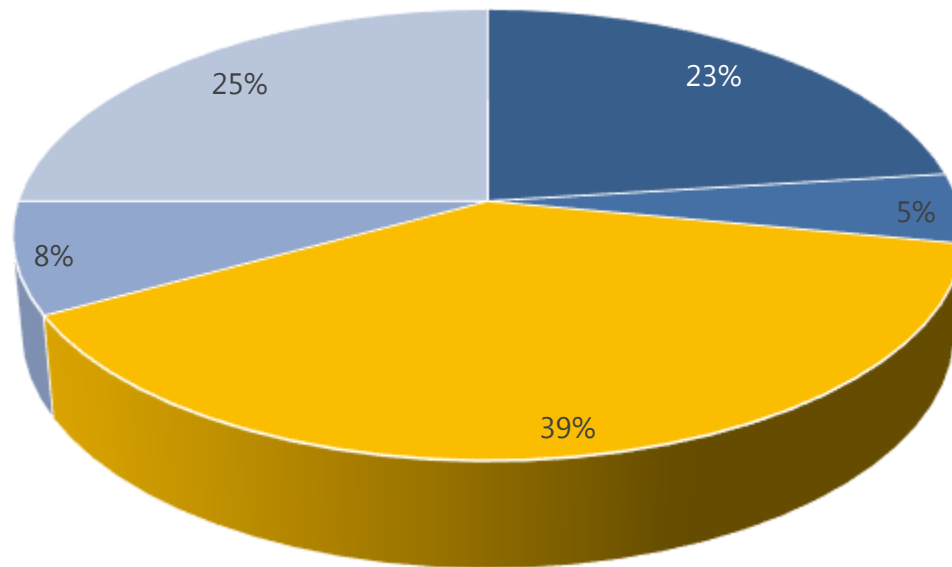
**Over 6**  
million  
Customers

		Q3 FY14	Q2 FY15	Q3 FY15
<b>Profitability Measure</b>	<b>ROA</b>	<b>1.31</b>	<b>1.26</b>	<b>1.38</b>
<b>Shareholder Value Measure</b>	<b>ROE</b>	<b>13.86</b>	<b>13.18</b>	<b>14.03</b>
<b>Efficiency Measure</b>	<b>Cost/Income</b>	<b>52.85</b>	<b>48.89</b>	<b>50.77</b>
<b>Risk Appetite Measure</b>	<b>Net NPA%</b>	<b>0.86</b>	<b>0.66</b>	<b>0.69</b>

# Shareholder Value



## Share Holding Pattern (As on 31-Dec-2014)



■ Mutual Funds ■ FIs/Banks ■ FIIs ■ Corporates ■ Others

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Share Capital	Rs. 171.22 Cr
Shareholder's Funds	Rs. 7679.89 Cr
Book Value Per Share	Rs. 89.71

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Rs in Cr

	Q3 FY 14	Q3 FY 15
<b>LIABILITIES</b>		
Capital	171.06	171.22
Reserves & Surplus	6701.36	7508.68
Deposits	57737.15	65550.43
Borrowings	5850.17	2714.52
Other Liabilities & Provisions	3878.40	3687.93
<b>TOTAL</b>	<b>74338.15</b>	<b>79632.78</b>
<b>ASSETS</b>		
Cash & Balance with RBI	3609.13	3333.25
Balances with Banks, Money at Call	1672.55	1545.04
Investments	25027.87	24424.10
Advances	41639.96	48025.89
Fixed Assets	410.31	459.56
Other Assets	1978.32	1844.94
<b>TOTAL</b>	<b>74338.15</b>	<b>79632.78</b>

# APPROVAL IN 5 MINUTES WITH FEDERAL HOME LOAN

- ▶ Longest repayment tenure - 30 years
- ▶ Flexible repayment to save on interest
- ▶ Home Plus loans at attractive terms
- ▶ Loan sanction on job confirmation for salaried individuals



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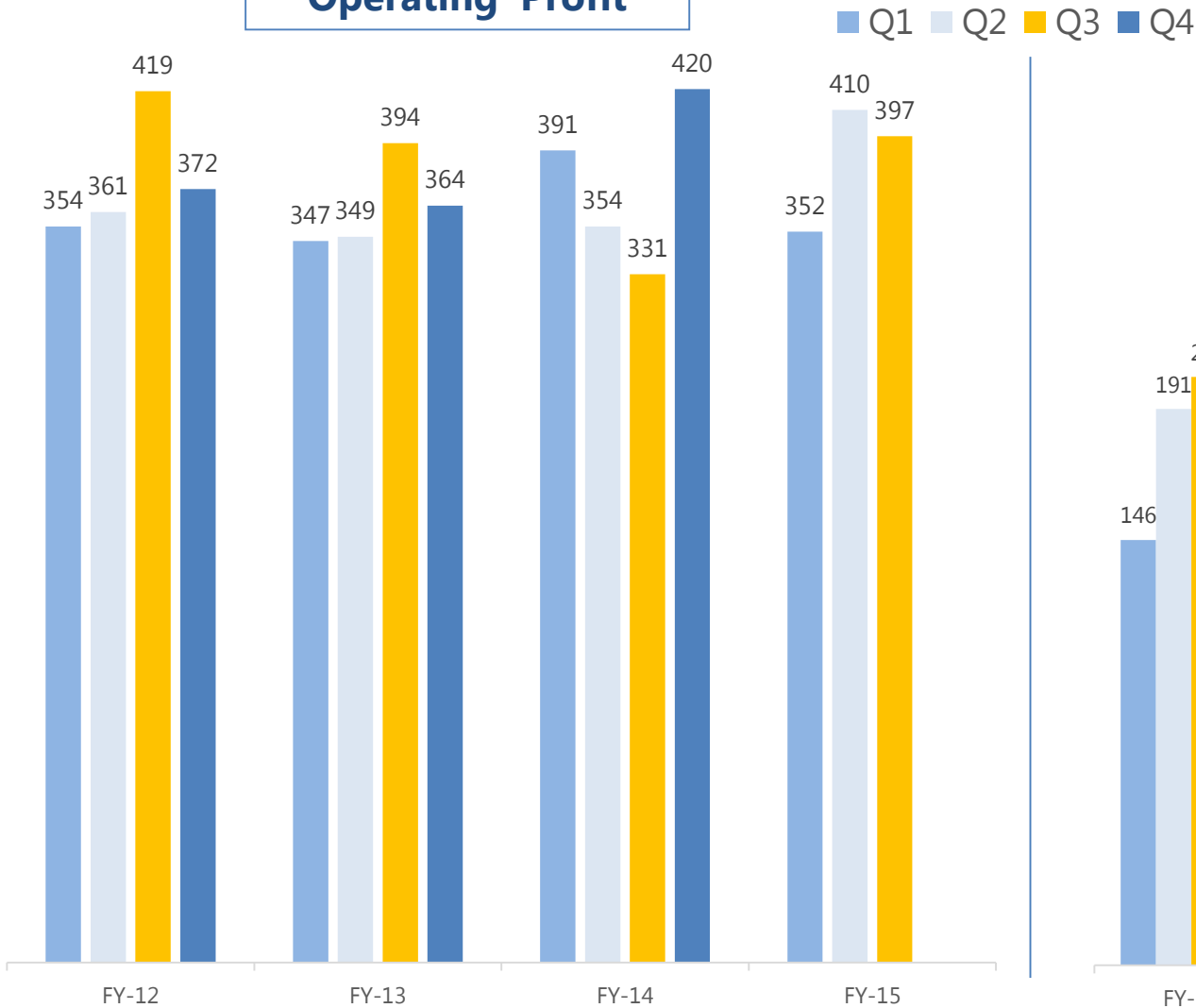
## Performance Overview

# Key Financials

Rs in Cr

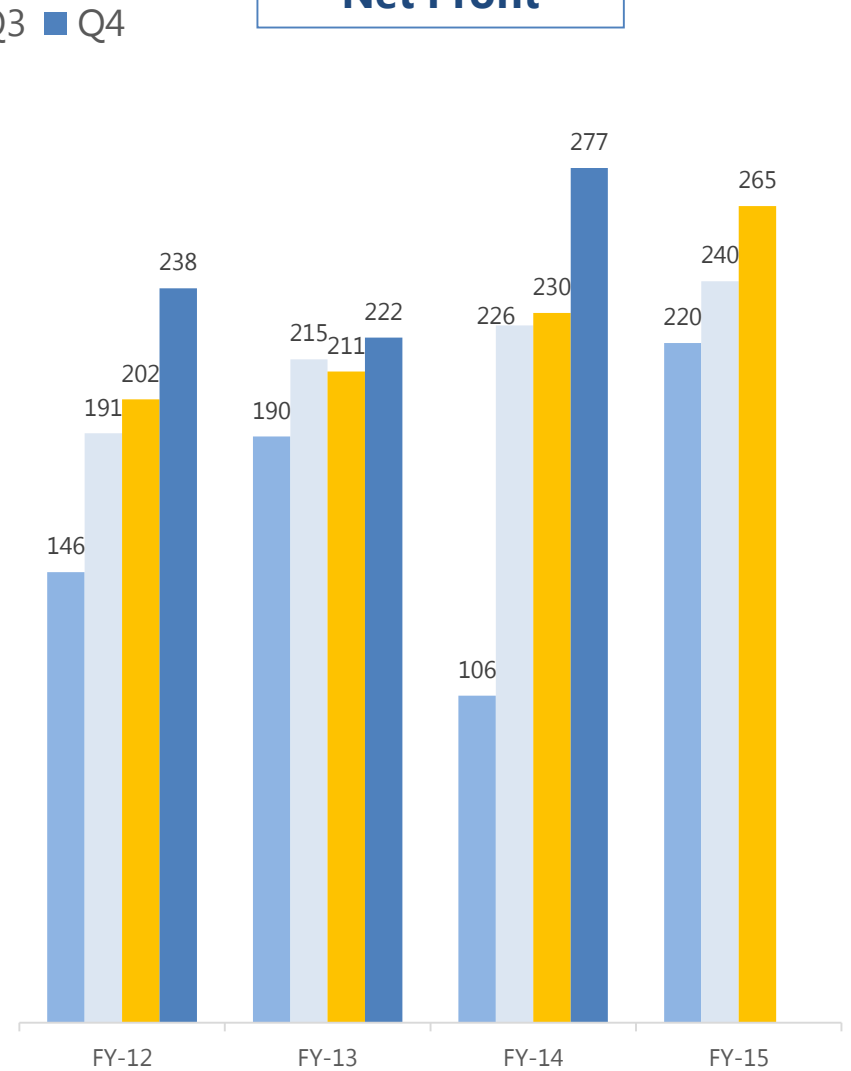
	Q3 FY15	Q2 FY15	Q-o-Q	Q3 FY14	Y-o-Y
Interest Income	1870	1870	0.03%	1740	7.50%
Interest Expenses	1283	1264	1.52%	1194	7.44%
Net Interest Income	587	606	-3.08%	546	7.62%
Other Income	220	196	12.28%	156	40.74%
Total Income	2090	2065	1.19%	1896	10.24%
Total Expenditure	1693	1656	2.23%	1565	8.16%
Operating Profit	397	410	-3.03%	331	20.08%
<b>Net Profit</b>	<b>265</b>	<b>240</b>	<b>10.15%</b>	<b>230</b>	<b>15.02%</b>
Net Interest Margin (%)	3.20	3.35	-4.50%	3.24	-1.29%
Cost to Income Ratio (%)	50.77	48.89	3.85%	52.85	-3.94%

## Operating Profit

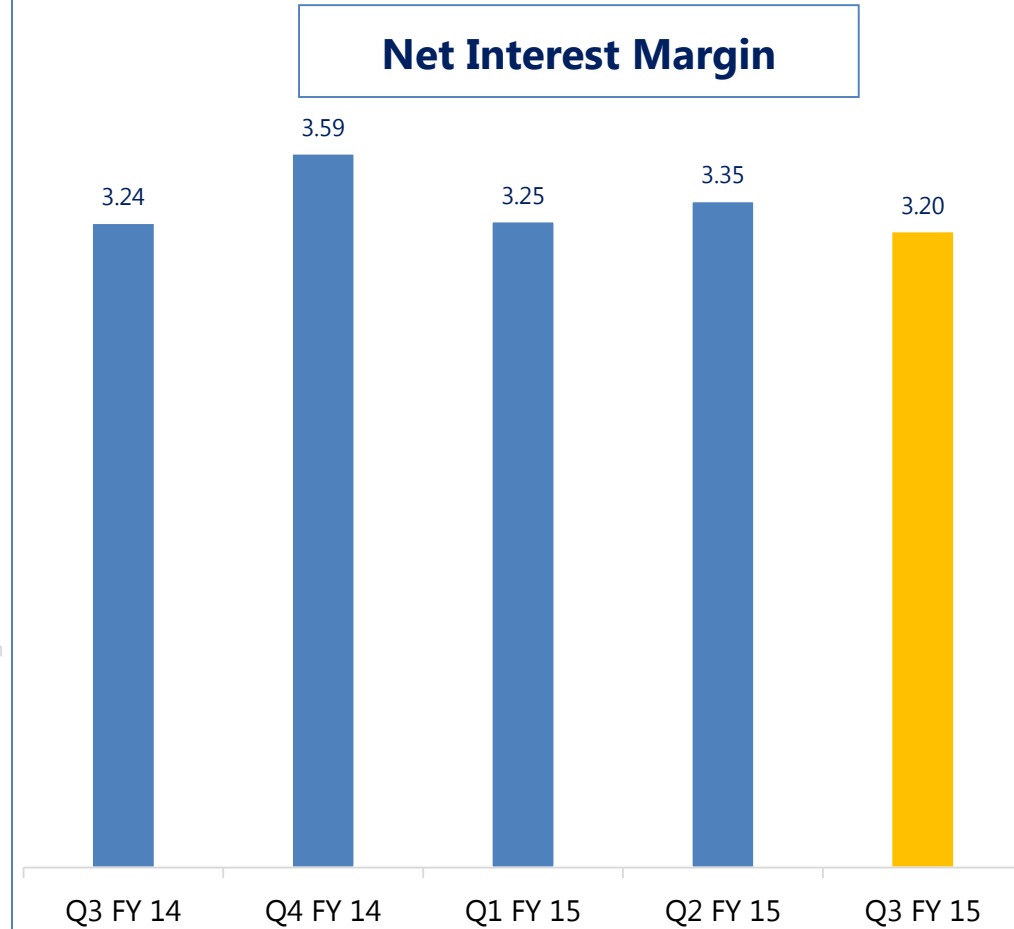
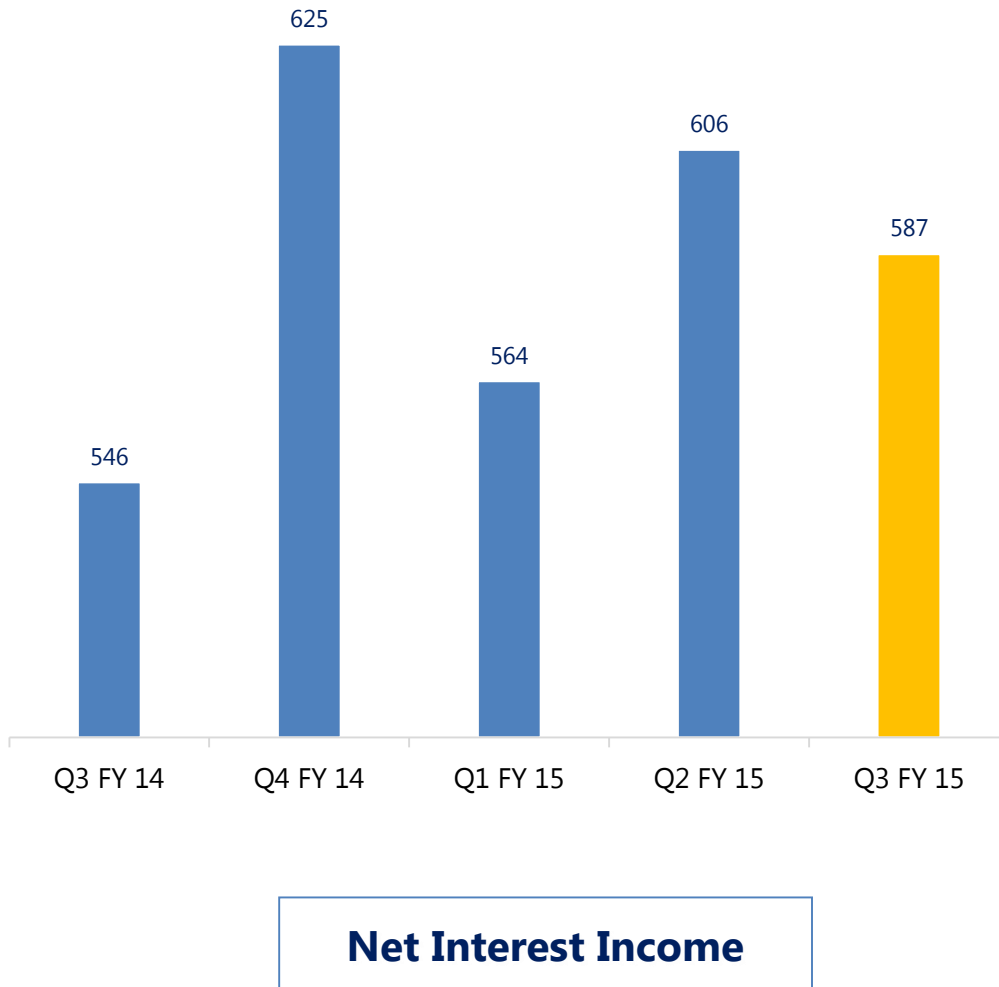


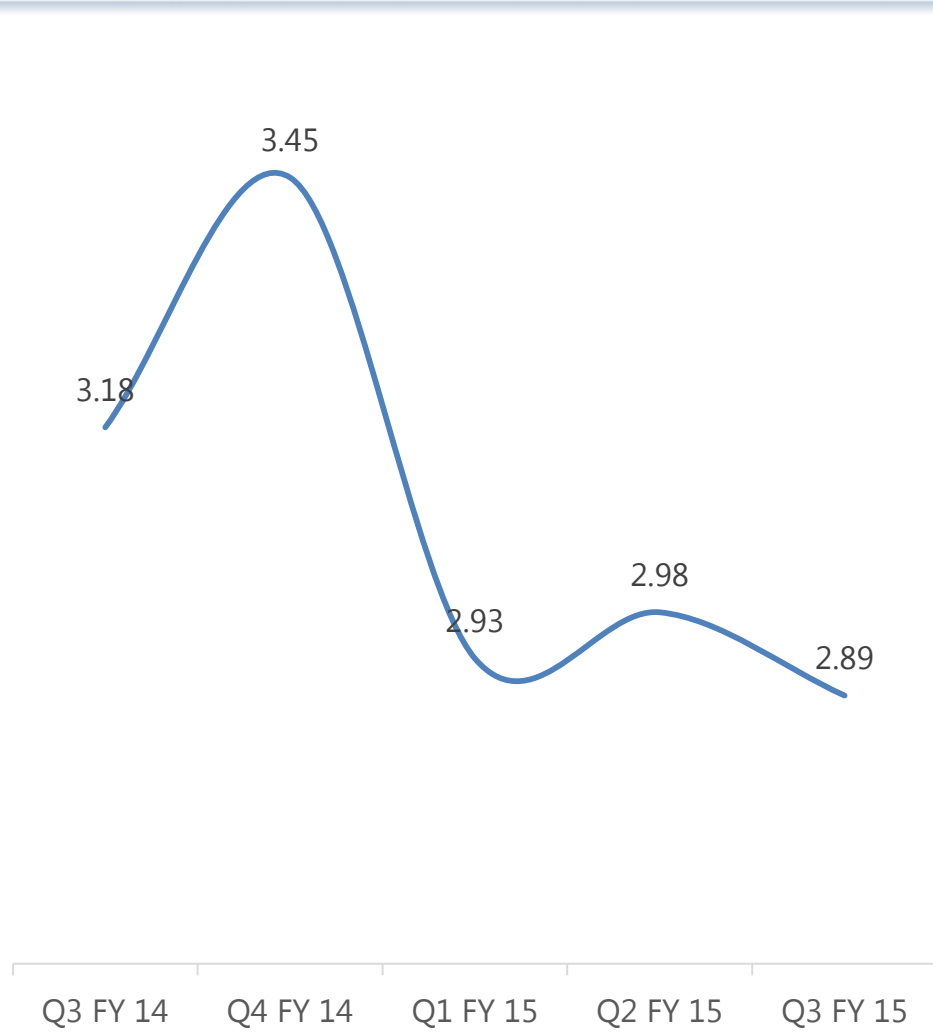
## Net Profit

Rs in Cr

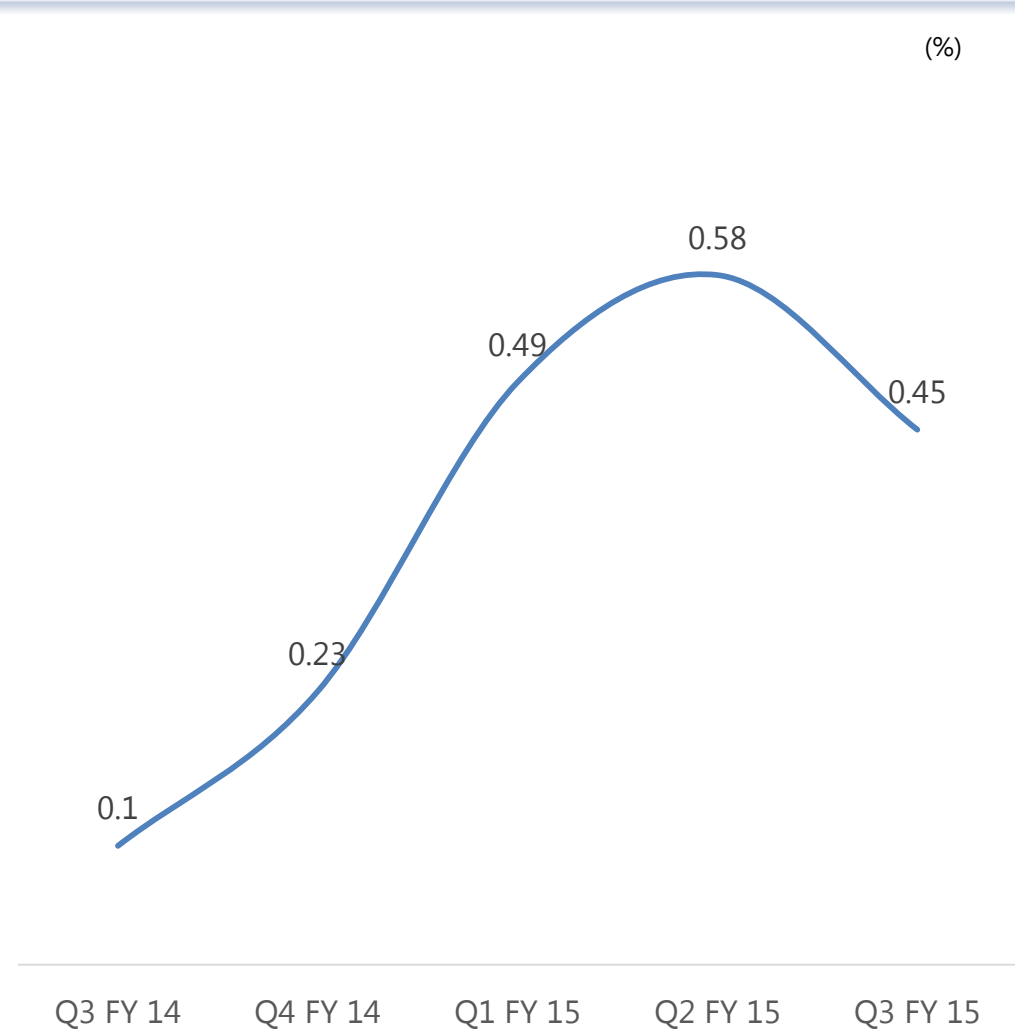


Rs in Cr





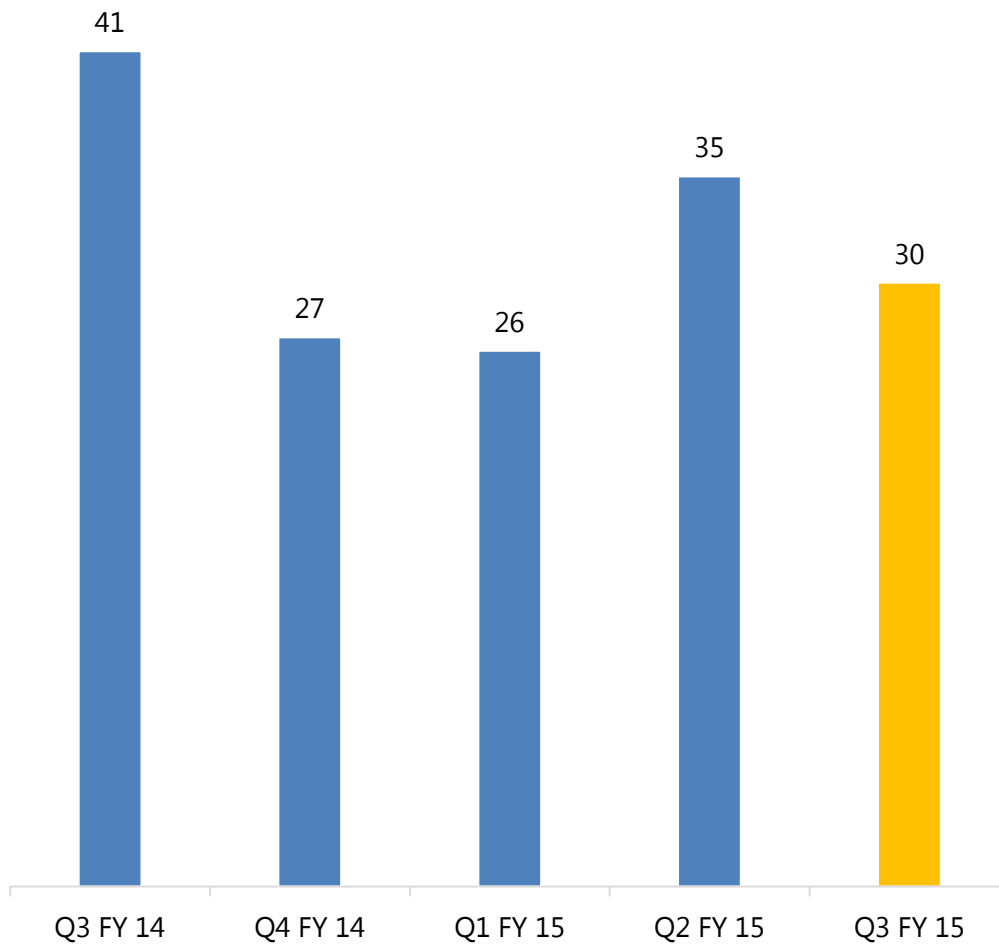
**Risk Adj NIM**



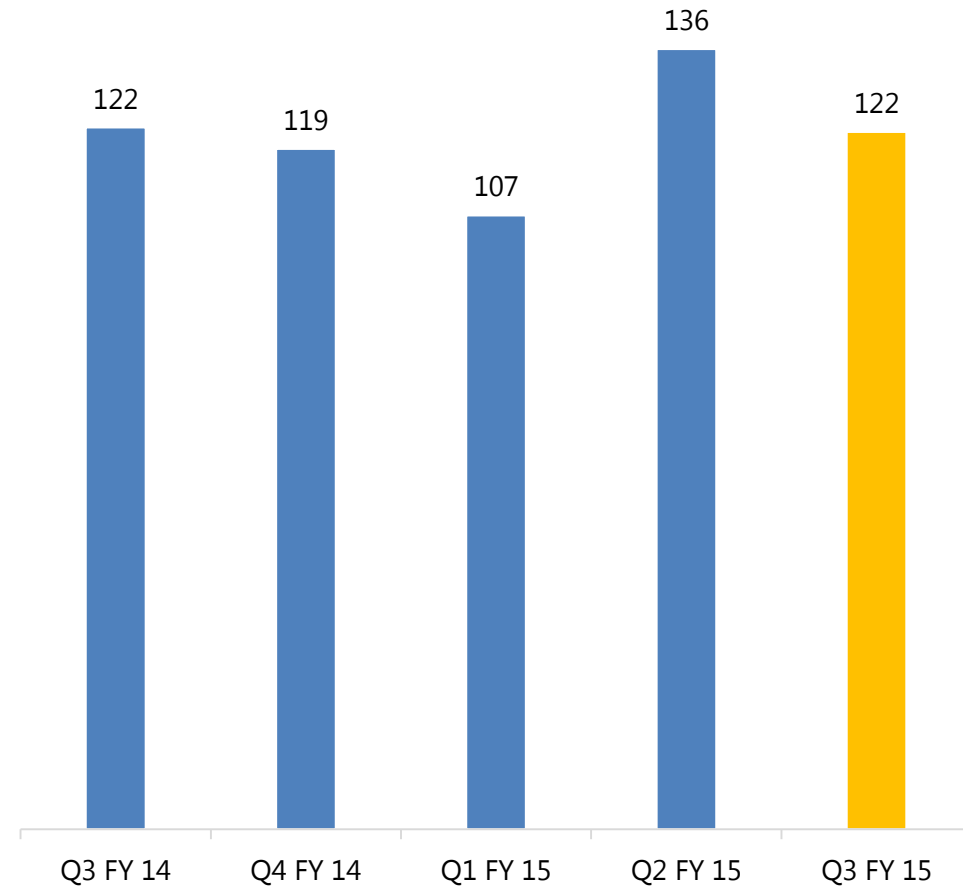
**Credit Cost**

# Growth in Fee Income

(Rs in Cr)



**Forex Income**



**Fee Income**



# WORKING CAPITAL FACILITIES FOR 30 MONTHS WITH FEDERAL SME LOANS

- ▶ Relieve hassles of annual renewal
- ▶ Lowest processing fee
- ▶ Competitive interest rates
- ▶ Simplified credit assessment
- ▶ Minimum margin requirements



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## **Business Overview**

- Retail
- Agriculture
- SME

## Assets

- Customer Deposits
- NRI
- Savings Bank
- Current Accounts

## Liability

- NRI
- SME
- Agriculture
- Gold

## Strategic Segments

- Risk Adjusted NIM
- Fee Income
  - Wholesale Banking
  - SME
  - Strategic Alliance

## Revenue Growth

- Centralization
- Business Analytics
- Digital Banking

## Efficiency

- Independence in Sourcing & underwriting
- Dedicated Collection and Credit Monitoring Teams
- Basel III & RAROC

## Risk Management

- Look & Feel
- Extensive branding outside Kerala
- Identified Potential centers for SME & Agri

## Branding & Network Expansion

- Skill Build
- Employee Engagement
- Recruitment
- Reward Management

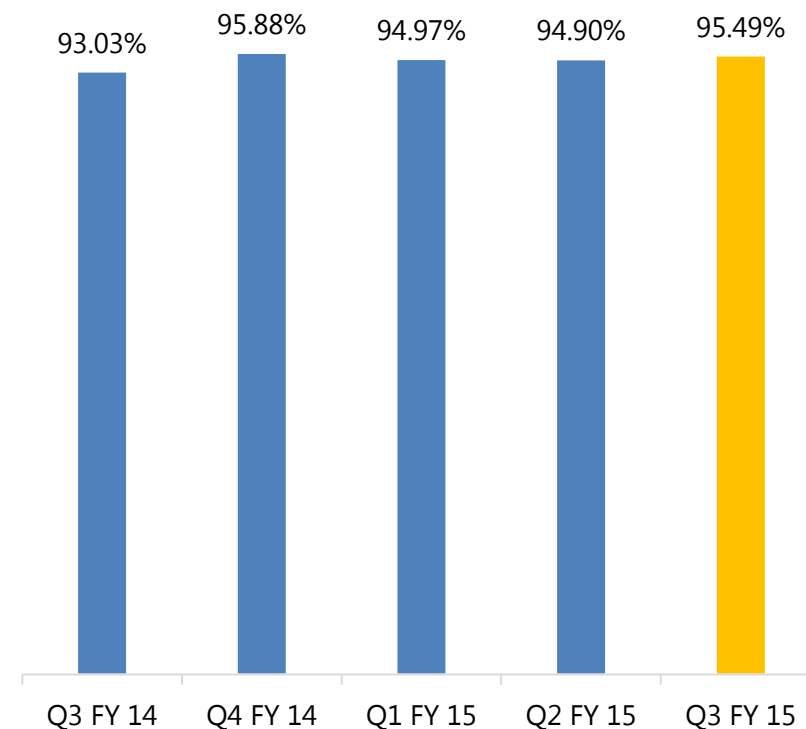
## HR

Rs in Cr

Gross Advance	Q3 FY 14	Q3 FY 15	Y-o-Y
Retail	13603	15689	15.34%
SME	10190	11988	17.65%
Agri	4582	5809	26.77%
Corporate	14064	15239	8.36%

	Q3 FY 14	Q3 FY 15	Y-o-Y
Retail Deposit	53713	62592	16.53%
Savings	14640	16791	14.69%
Current	2886	3194	10.67%
CASA	17526	19985	14.03%

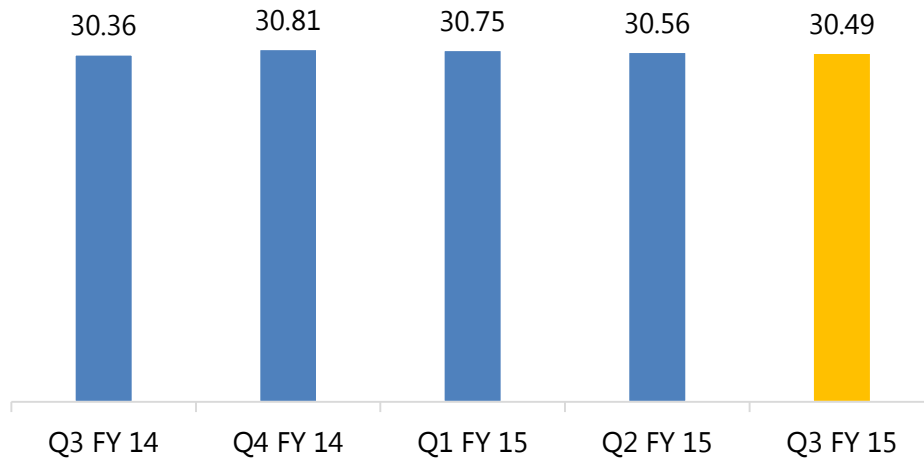
## Retail Deposit Ratio



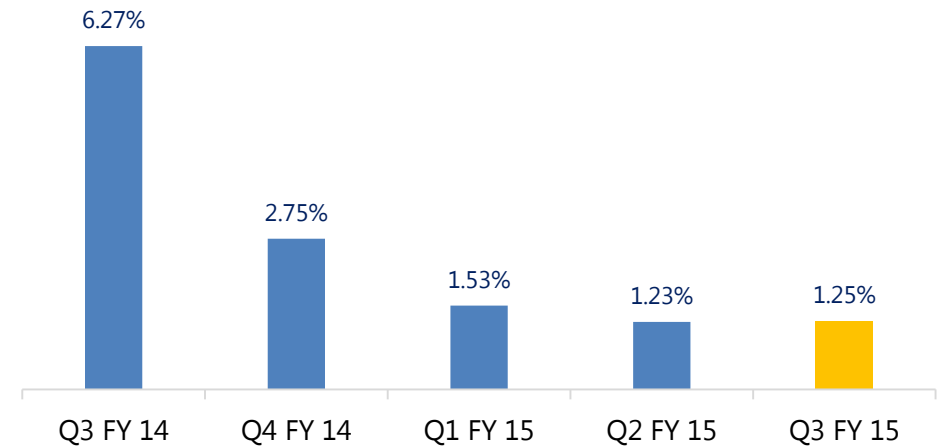
Retail Deposits ratio grown by 246 bps Y-o-Y

Rs in Cr

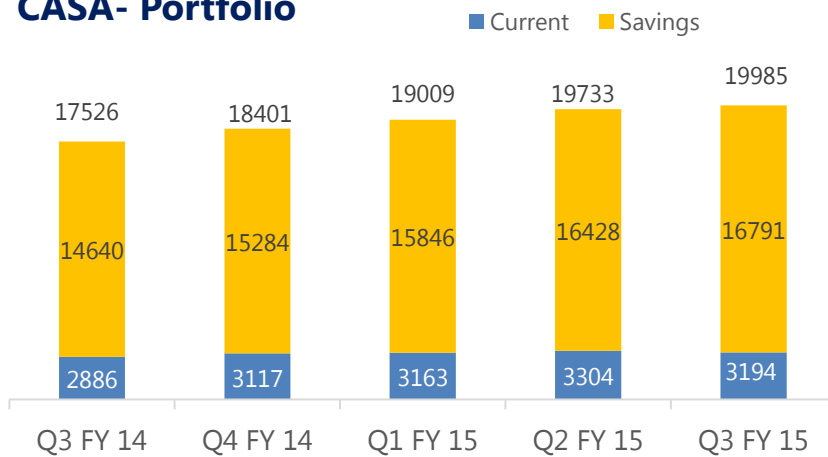
## CASA Ratio



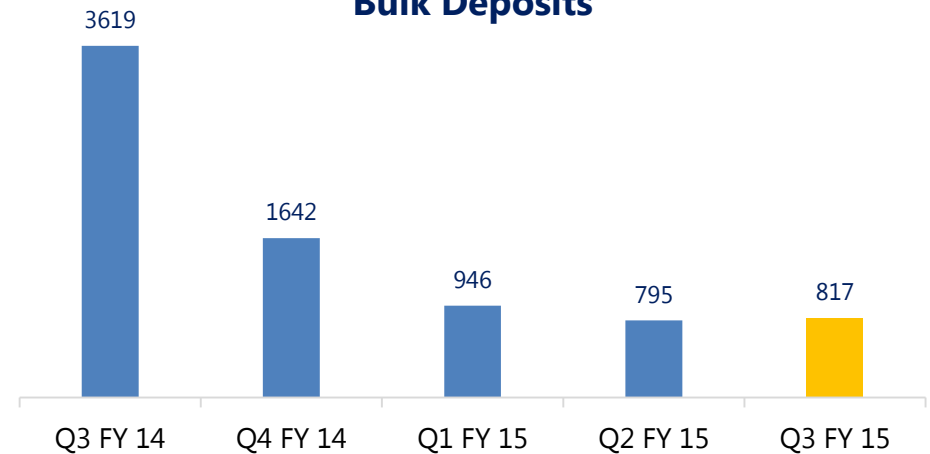
## Bulk Deposits Ratio



## CASA- Portfolio



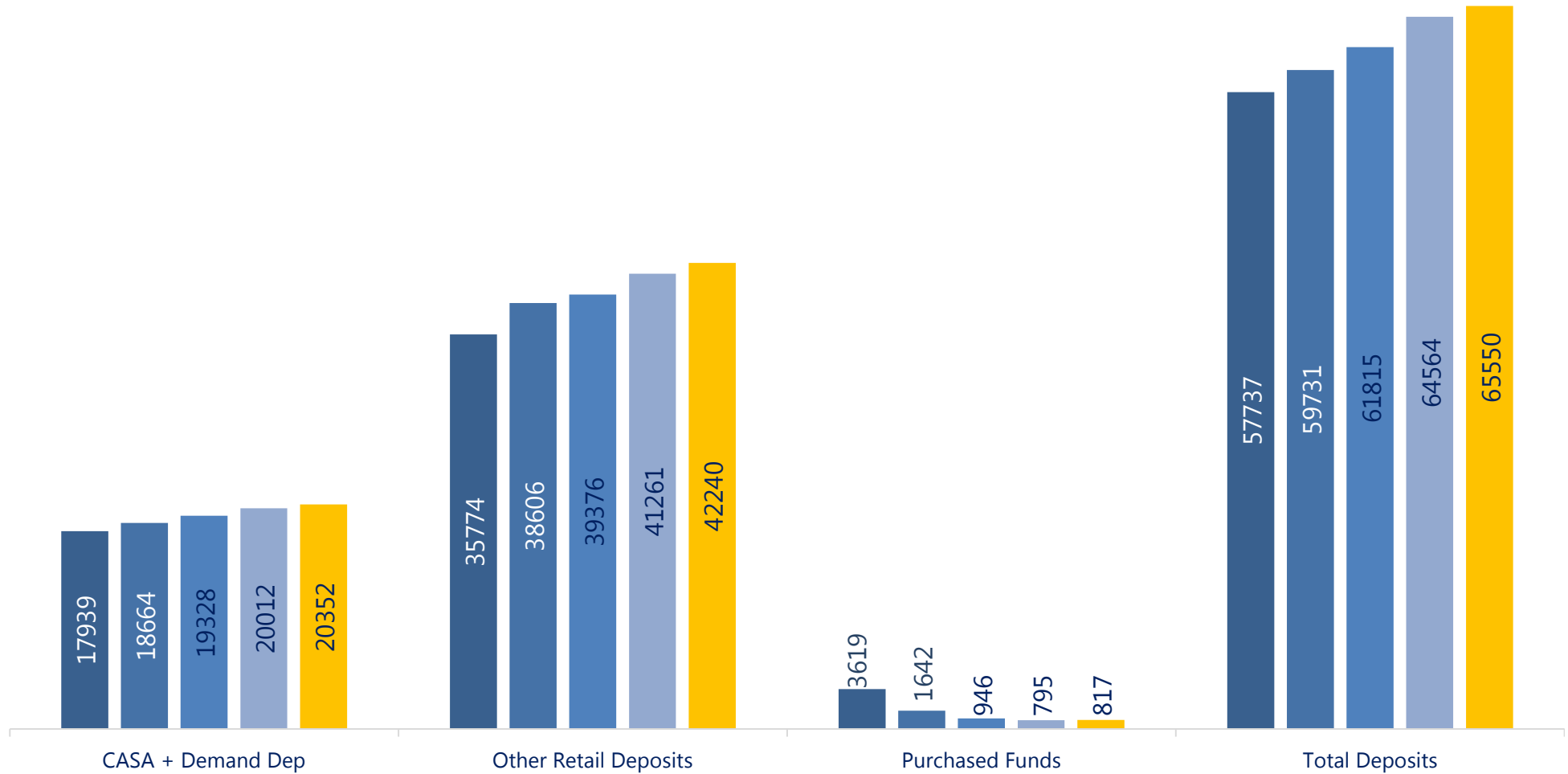
## Bulk Deposits



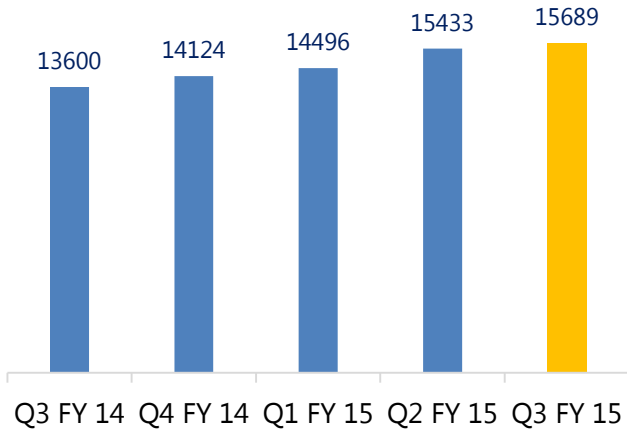
# Growth in Customer Deposit

Rs in Cr

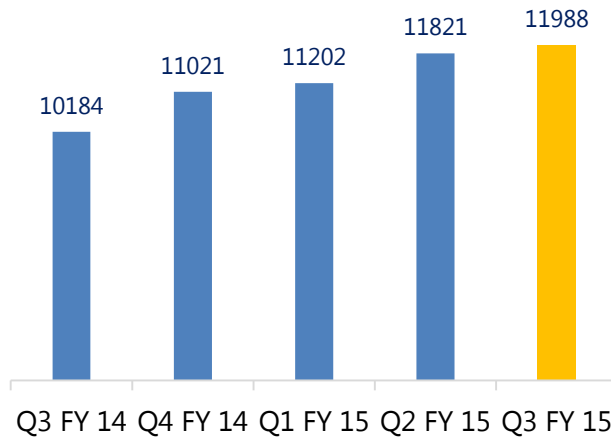
■ Q3 FY 14 ■ Q4 FY 14 ■ Q1 FY 15 ■ Q2 FY 15 ■ Q3 FY 15



## Retail Adv

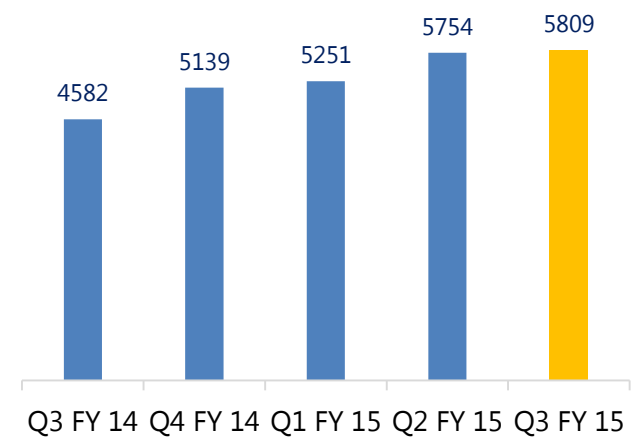


## SME Adv

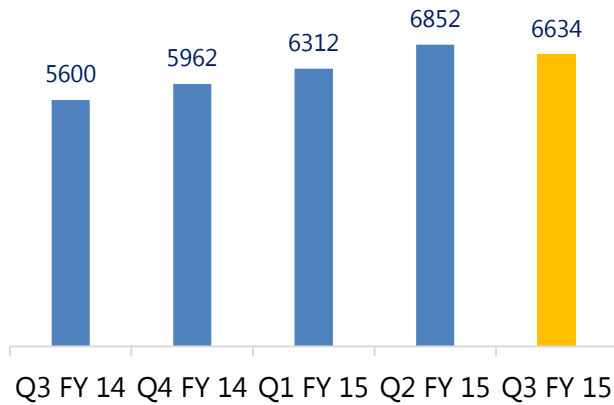


## Agri Adv

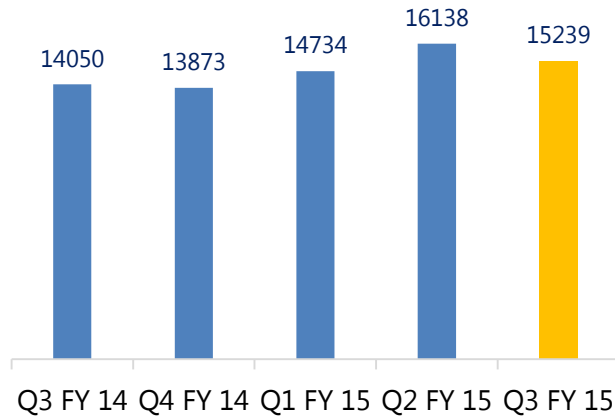
Rs in Cr



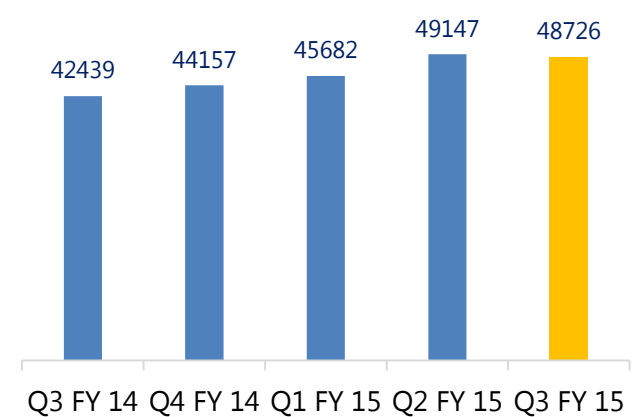
## Total Gold Loans



## Corporate Adv



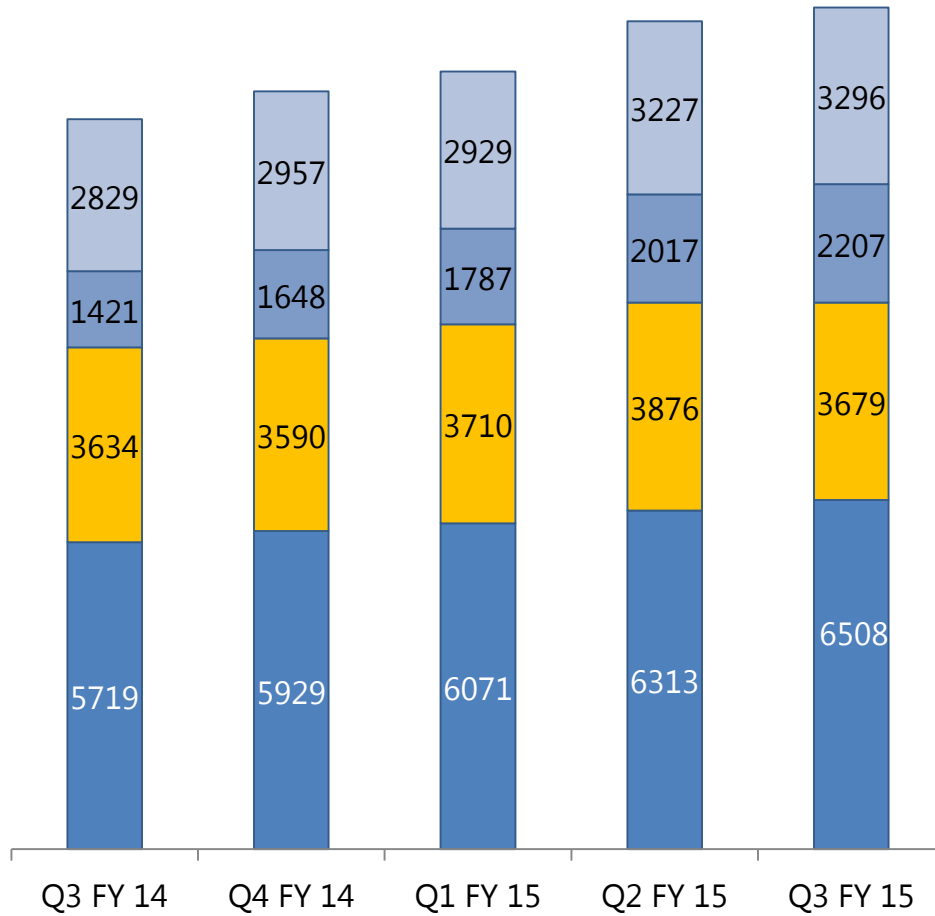
## Total Advances



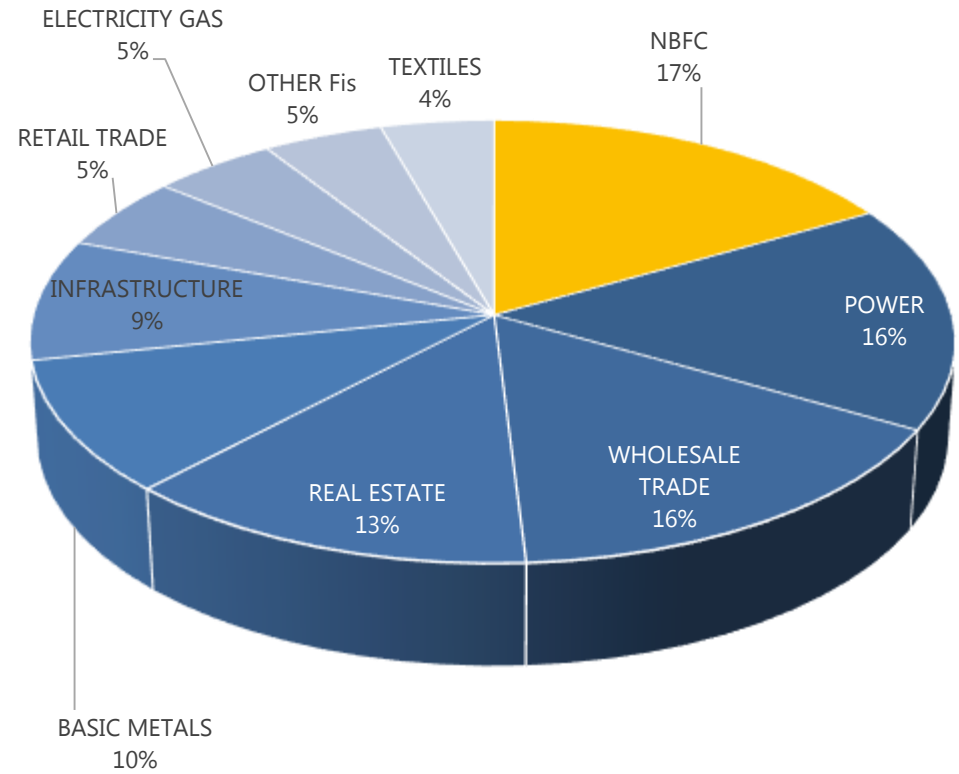
Rs in Cr

## Retail Loan Book

■ Housing ■ Gold ■ Mortgage ■ Others

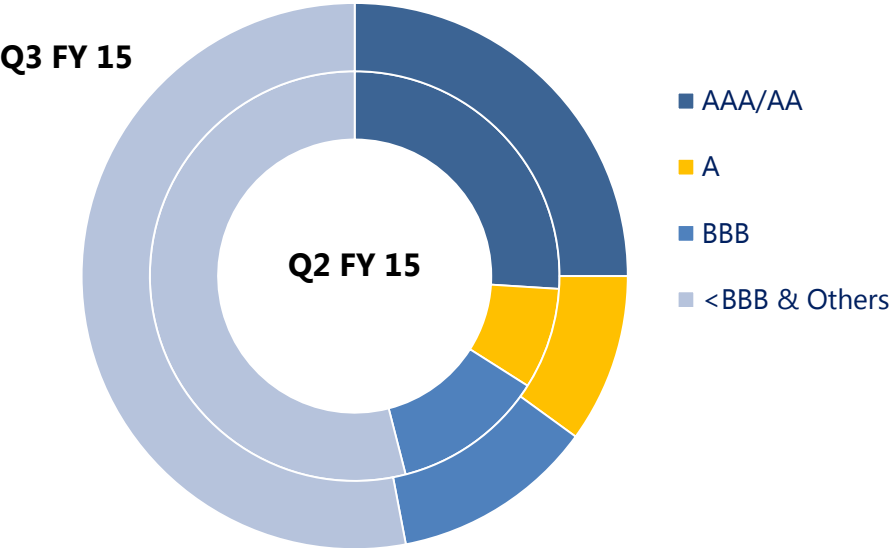


## Corporate Portfolio





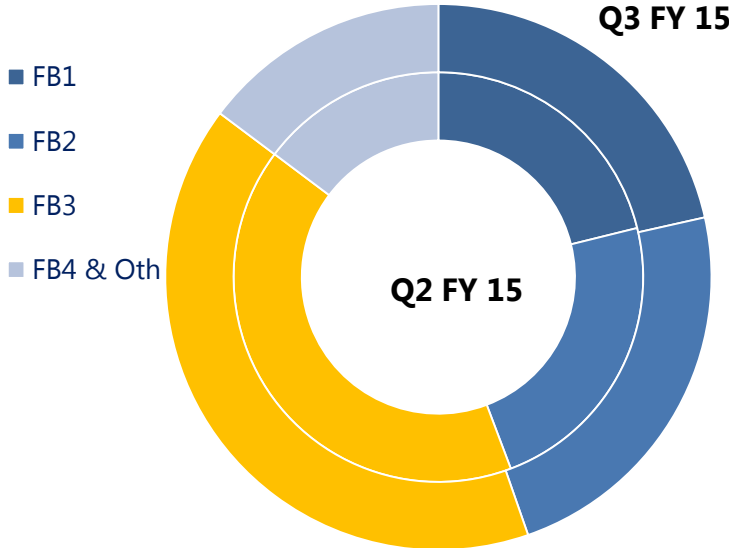
## Risk Rating



### Corporate Assets

Rating	Q2FY15	Q3FY15
AAA / AA	26%	25%
A	8%	10%
BBB	12%	12%
< BBB & Others	54%	53%

47%



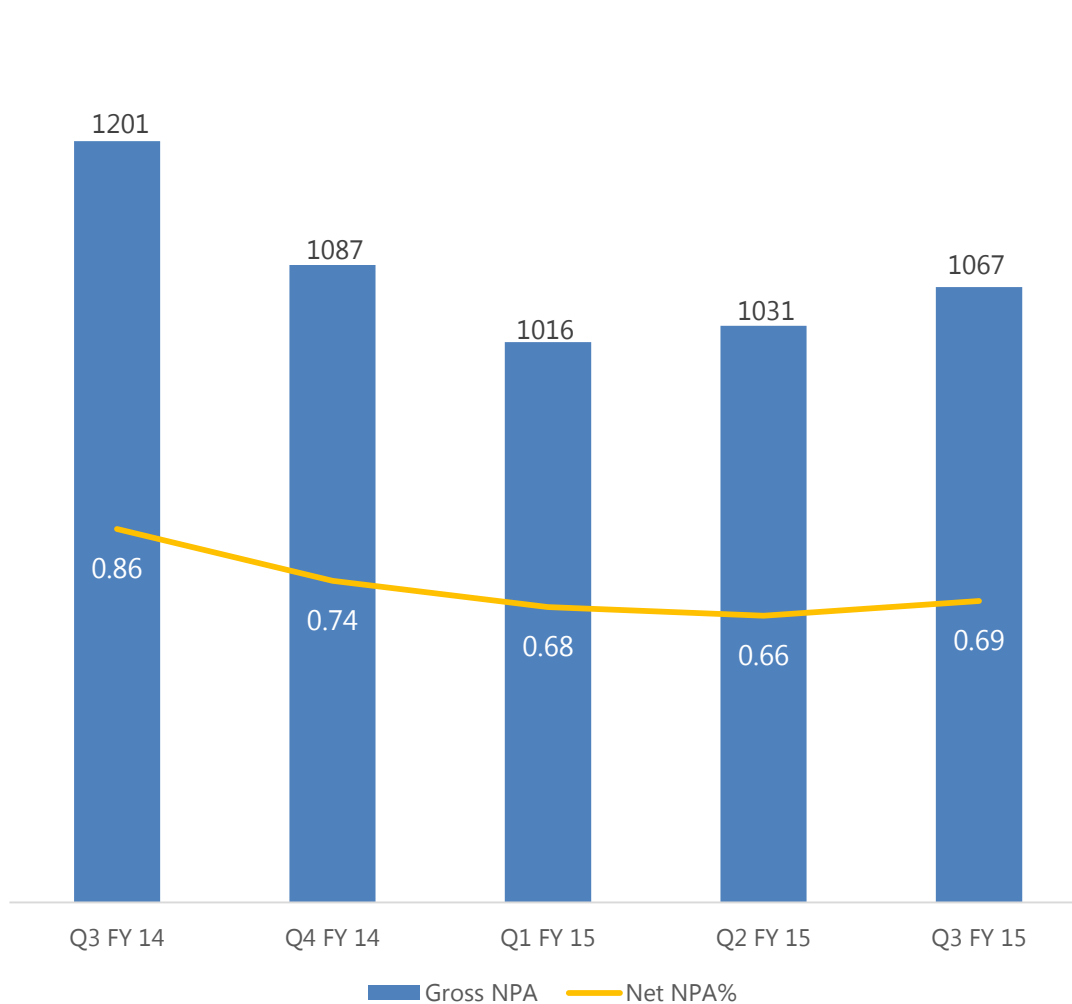
### Other Assets

Rating	Q2FY15	Q3FY15
FB 1	21%	21%
FB 2	23%	23%
FB 3	41%	41%
FB4 & Others	15%	15%

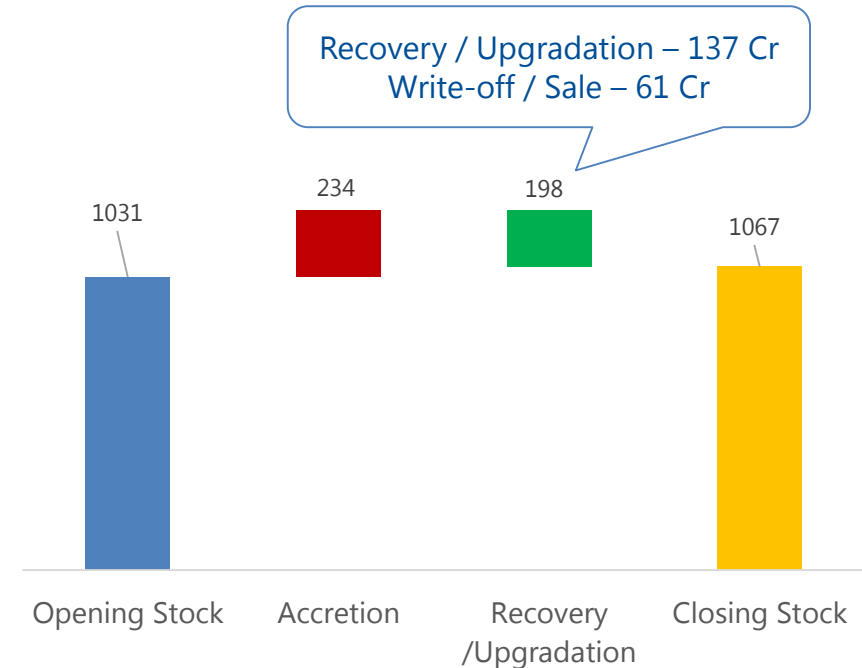
85%

**Provision Coverage Ratio (Including Technically Written Off) at 84.96%  
(83.29% in Q3 FY 14)**

(Rs. in Cr)

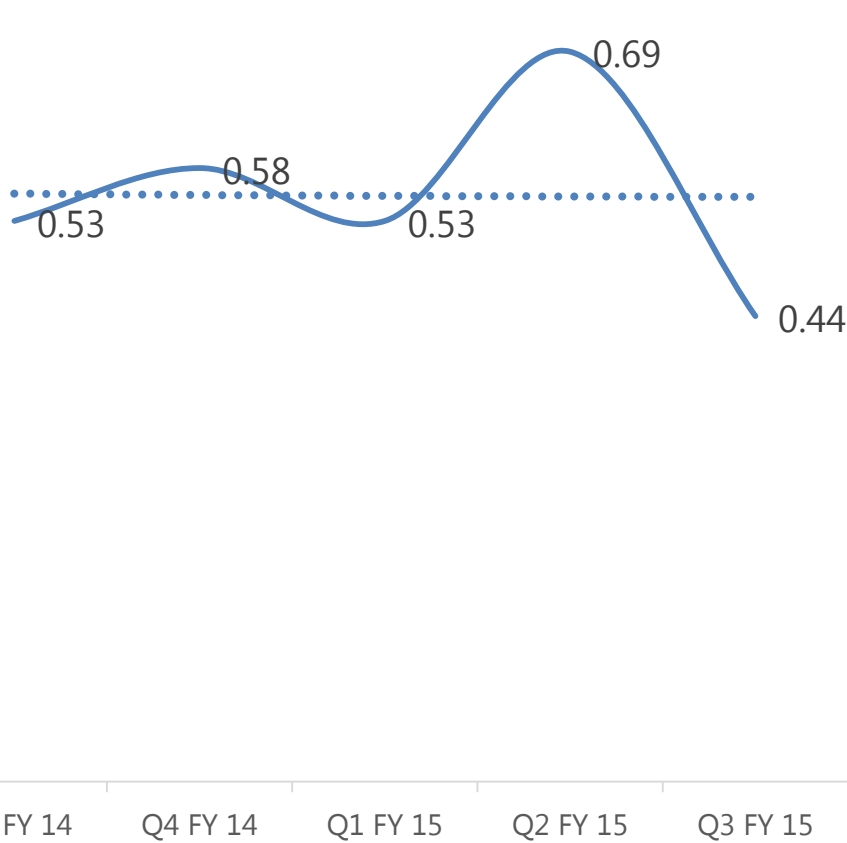


	Fresh Accretion				
	Q3 FY 14	Q4 FY 14	Q1 FY 15	Q2 FY 15	Q3 FY 15
Retail	42	29	53	55	31
SME	59	81	73	105	65
Agri	19	13	15	16	13
Corporate	26	71	42	0	125

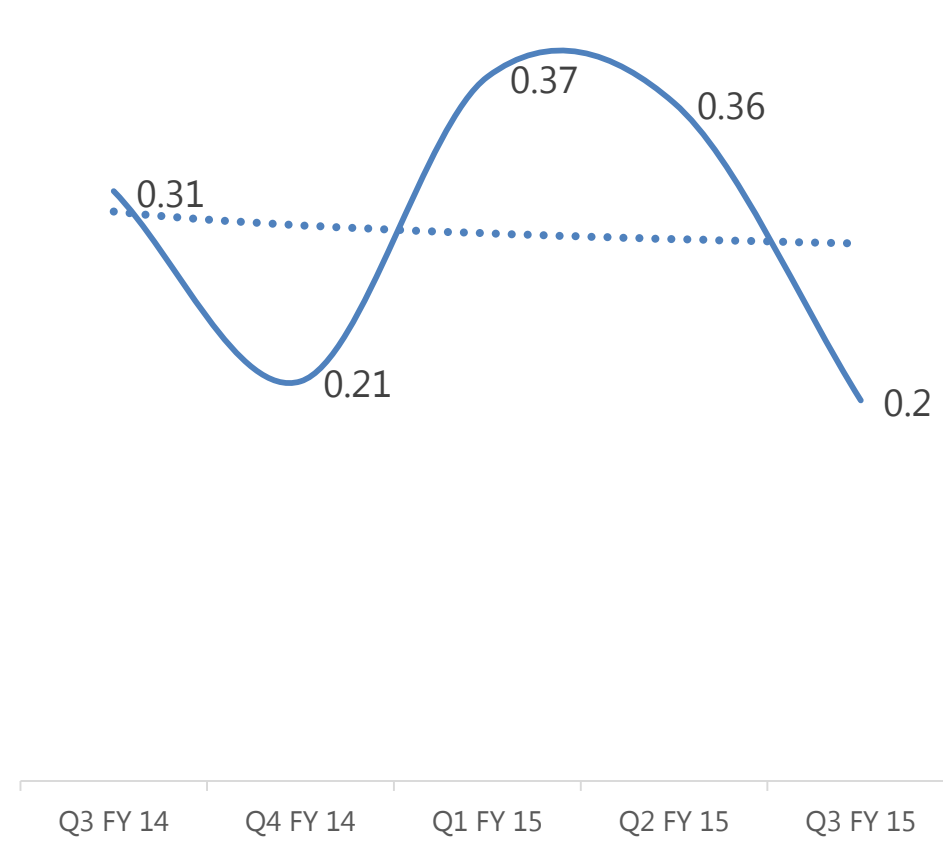


## Fresh Slippage / Total Advance Ratio

### SME



### Retail

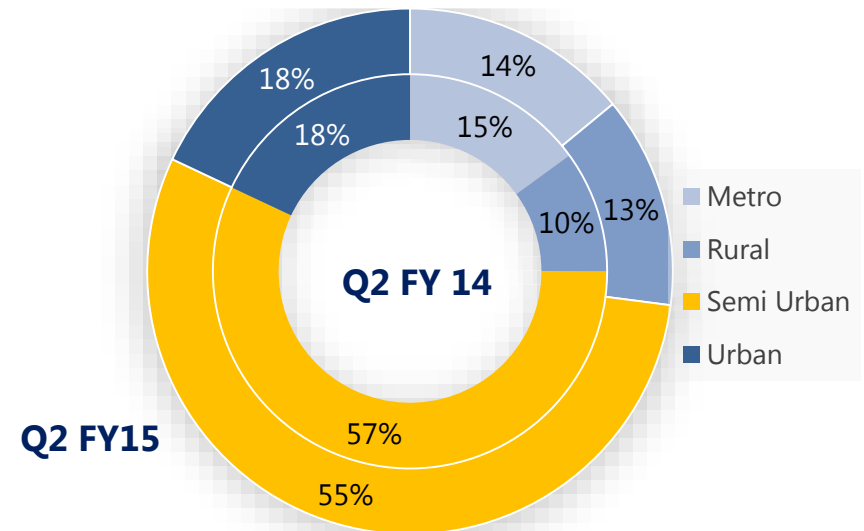


**SME & Retail Asset quality back on track**

# Distribution Expansion to Drive Growth

State	Opened in Q3 FY 15	Total Branches
Andhra Pradesh		15
Assam		12
Bihar		8
Chandigarh		3
Chattisgarh		3
Dadra & NH		1
Daman Diu		1
Goa		6
Gujarat		42
Haryana		22
Jammu & Kashmir		1
Jharkhand		8
Karnataka		99
Kerala	1	590
Madhya Pradesh		11
Maharashtra		101
Meghalaya		2
Mizoram		1
Nagaland		2
New Delhi		24
Orissa		22
Puducherry		2
Punjab	1	30
Rajasthan		8
Tamilnadu	4	134
Telangana		17
Tripura		1
Uttar Pradesh		21
Uttarakhand		1
West Bengal		32
	6	1220

	Mar 12	Mar 13	Mar 14	Dec14
Branches	950	1103	1174	1220
ATMs	1005	1172	1359	1470



## Major Investments

Entity	% Equity
Fedbank Financial Services Limited	100.00%
IDBI Federal Life Insurance Company of India Limited	26.00%
United Stock Exchange of India Limited	5.83%
Kannur International Airport	5.19%
Experian Credit and Information Company of India Limited	5.00%

## Subsidiaries & JVs

### IDBI Federal Life Insurance Co. Ltd.

- Bank's Joint Venture Life Insurance Company, in association with IDBI Bank and Ageas
- Federal Bank holds 26% equity in the J.V.
- Started selling life insurance products from March 2008

### FedBank Financial Services Ltd.

- Fully owned subsidiary of the Bank with NBFC license
- Marketing Retail Asset Products of the Bank
- Retail Hubs established at major centres all over India
- Separate mechanism established for speedy and dedicated processing of retail loans sourced through this channel

### UAE Representative Office

- Representative Office at Abu Dhabi, established in 2008
- Gateway of the Bank to the whole of Middle East
- Increased the reach of the Bank among Non-Resident Indians in the Gulf countries

# Awards, Accolades & Recognitions



**Best HR & Talent Practice Award  
Best Star Practitioner Award  
in the Private Sector Category**



**Federal Bank CHRO recognized amongst the  
100 Most Talented Global HR Leaders by CHRO  
Asia at the 23rd Edition of the World HRD  
Congress**



**"Strong commitment to HR Excellence"  
Award at the 5<sup>th</sup> CII National HR  
Excellence Award**



**Finacle Client Innovation Award - 2014 for the category  
"HIGHLY COMMENDED PRODUCT AND DISTRIBUTION  
INNOVATION" for 'FedBook', the innovative Mobile based  
passbook**



**Asia Pacific HRM Congress 2014 award  
for performance in HR front with the  
award of "40 Most Talented HR Leaders"**



**CNBC Award for Financial Inclusion**



- The Fixed Deposits and Certificates of Deposits enjoy the highest rating in that class
- Bonds have been a rating, which are considered to offer high safety and carrying very low credit risk

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# ON THE SPOT APPROVAL WITH FEDERAL CAR LOAN

- ▶ 7 year payback tenure
- ▶ Competitive interest rates
- ▶ No penalty on prepayment of EMIs
- ▶ Free personal accident insurance



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**Thank You**