

SEC/LODR/01/2024-25

April 3, 2024

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| National Stock Exchange of India Limited Listing Department Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051 | BSE Limited Department of Corporate Services- Listing Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001 |
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Re.: Scrip Symbol: FEDERALBNK/Scrip Code: 500469

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following:

- Total deposits reached ₹ 2,52,583 Crore, with a growth of 18% over ₹ 2,13,386 Crore as of March 31, 2023.
- The Bank's Customer deposits (Total deposits excl. Interbank deposits and certificates of deposit) aggregated to ₹ 2,40,072 Crore, a growth of 19% over ₹ 2,02,133 Crore as of March 31, 2023.
- The Bank's gross advances grew by 20% to ₹ 2,12,758 Crore from ₹ 1,77,377 Crore as of March 31, 2023. As per internal classification, Retail credit book grew by 25% and wholesale credit book grew by 15%. Retail to Wholesale ratio is at 56:44 respectively.

Amount in ₹ Crore

| | 31.03.2023 | 31.12.2023 | 31.03.2024 (Provisional) | YoY% | QoQ% |
|-------------------------|------------|------------|-----------------------------|-------|--------|
| CASA | 69,741 | 73,388 | 74,249 | 6.5% | 1.2% |
| Customer Deposits | 2,02,133 | 2,27,464 | 2,40,072 | 18.8% | 5.5% |
| Certificates of Deposit | 9,461 | 9,503 | 10,428 | 10.2% | 9.7% |
| Interbank deposits | 1,792 | 2,624 | 2,083 | 16.3% | -20.6% |
| Total Deposits | 2,13,386 | 2,39,591 | 2,52,583 | 18.4% | 5.4% |
| Gross Advances | 1,77,377 | 2,02,475 | 2,12,758 | 19.9% | 5.1% |
| CASA Ratio | 32.68% | 30.63% | 29.40% | | |

The above information is subject to audit by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

Thanking you,

Yours faithfully,

For The Federal Bank Limited
Samir P Rajdev
Company Secretary