

SD/ F24/22/2022-23

May 06, 2022

The Manager Listing Department The National Stock Exchange of India Limited Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051.	The Manager Department of Corporate Services BSE Limited Phiroze Jeejeebhoy Towers, Floor 25, Dalal Street, Mumbai – 400 001
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Re: Scrip Symbol: FEDERALBNK/Scrip Code: 500469

Dear Sir,

Sub: Presentation to Investor/ Analyst on the Audited Financial Results (Standalone and Consolidated) for the quarter and financial year ended March 31, 2022

As required under regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching herewith, an Investor / Analyst Presentation on the audited Financial Results (Standalone and Consolidated) for the quarter and financial year ended March 31, 2022, business updates for the period ended March 31, 2022 and press release. The same has been published on the Bank's website also.

Kindly take the same on your record.

Thanking you,
Yours faithfully,

For The Federal Bank Limited

Samir P Rajdev
Company Secretary

Investor Information

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Q4 FY 2022

This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank's business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

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"Fedbank Financial Services Limited is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its equity shares and has filed a draft red herring prospectus ("DRHP") with the Securities and Exchange Board of India ("SEBI"). The DRHP is available on the website of the SEBI at www.sebi.gov.in as well as on the websites of the book running lead managers, ICICI Securities Limited, IIFL Securities Limited, JM Financial Limited and Equirus Capital Private Limited, at www.icicisecurities.com, www.iiflcap.com, www.jmfl.com and www.equirus.com respectively, and the websites of the stock exchange(s) at www.nseindia.com and www.bseindia.com, respectively. Any potential investor should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see "Risk Factors" of the RHP, when available. Potential investors should not rely on the DRHP for any investment decision."

RoA & RoE at the Guided Level of 1.03% and 11.93%

Profitability

- **Net Profit @ 541 Cr, grew by 13% YoY**
- Operating Profit for Q4 at 798 Cr, impacted by family pension cost and loss on revaluation of Security Receipts
- **Had we amortized Family pension cost as hitherto, YoY growth in Net Profit, Operating Profit would have been 35% and 5% respectively and RoA would have been at 1.24%**

Fully Absorbed Family Pension Cost

Granular Liability Franchise

- Total Savings Deposits grew by 14% YoY
- CASA grew by 15% YoY and CASA Ratio at all time high level of 36.94%
- Retail Deposits at 94% of Total Deposits

Strong Asset Quality Performance

Asset Quality

- **GNPA and NNPA brought down to 2.80% and 0.96% respectively**
- Strong collection mechanism helped ensure robust recovery/ upgradation of 347 Cr
- Credit cost for FY 22 at 45bps

Leveraging Fintech Partnerships/ Digital Dominance Visible

New Initiatives/ Digital Update

- Leveraged the strategic partnership with Mashreq Bank UAE for digital account opening for NRIs in UAE
- Partnered with BSE to jointly evaluate SMEs and Start-ups undergoing the listing process

Credit Growth in Chosen Areas

- Total Advances grew by 9% YoY
- CV/CE grew by 40% and Auto Loans grew by 17% YoY
- Agri Business grew by 20% YoY
- Business Banking grew by 15% & Commercial Banking grew by 12% YoY

Income and Cost Streams

- **Core Fee Income @ 453 Cr, increase of 25% YoY & 10% QoQ**
- Other Income at 465 Cr, impacted by lower treasury gains and loss on revaluation of Security Receipts
- NII @ 1525 Cr for Q4, grew 7% YoY
- Cost to Income @ 59.89%

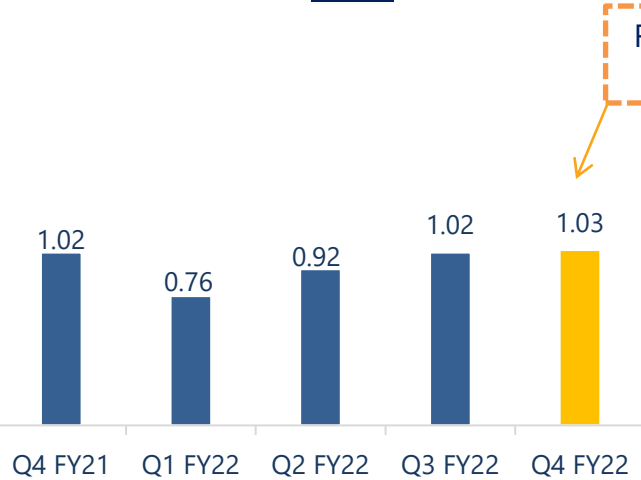
Steady Growth in Market Share

- Market Share in Advances at 1.21%
- Market Share in Deposits at 1.06%
- **Market Share in Personal Inward remittance business at 20.16% (Q3 FY22)**

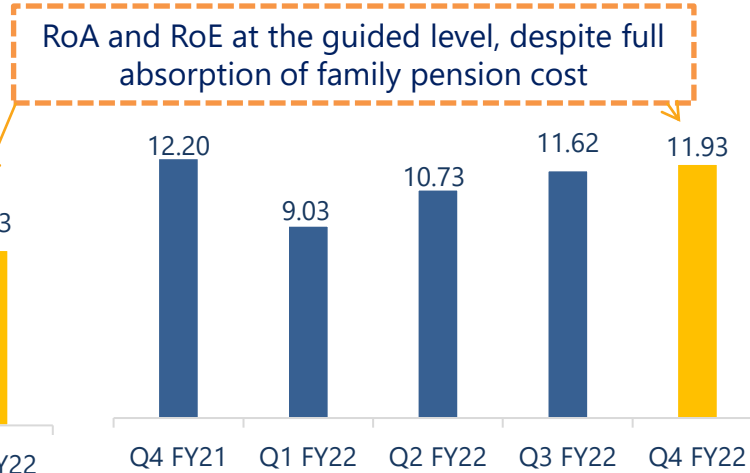
Balance Sheet and Capital

- Balance Sheet grew by 10% YoY (Rs 2.20 L Cr)
- Total business grew by 7% YoY (3.26 L Cr)
- **CRAR at 15.77%, up by 115bps YoY**
- Board recommended dividend of 90% (Rs 1.80 per share)

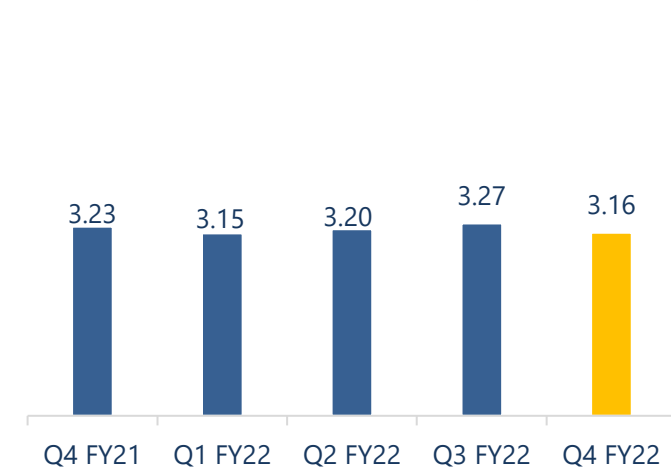
RoA



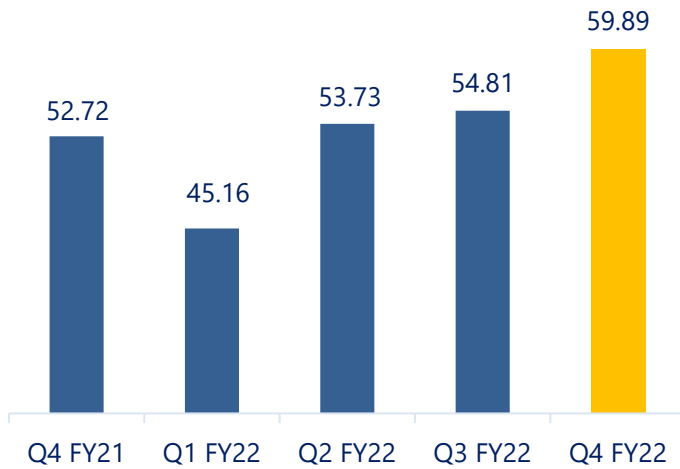
RoE



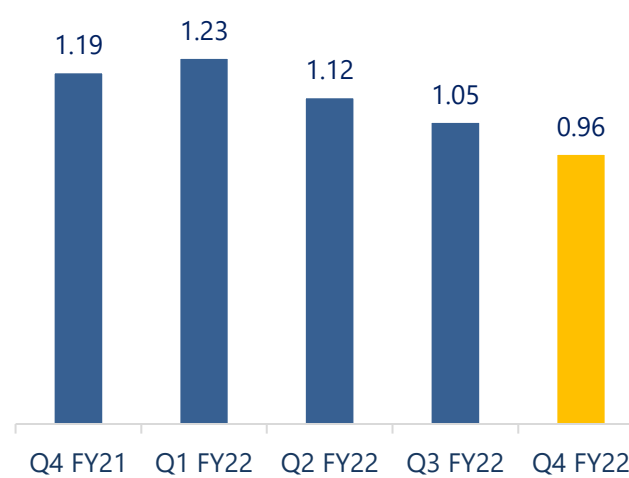
Net Interest Margin (%)



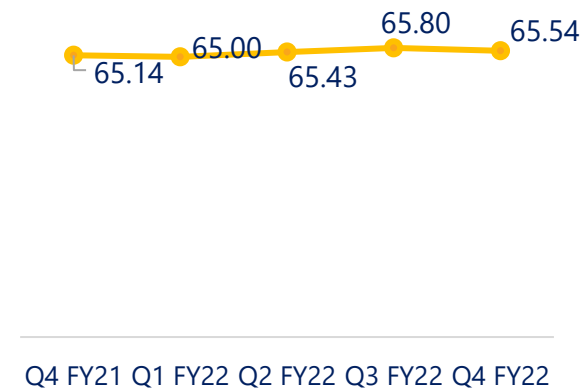
Cost to Income Ratio



NNPA (%)

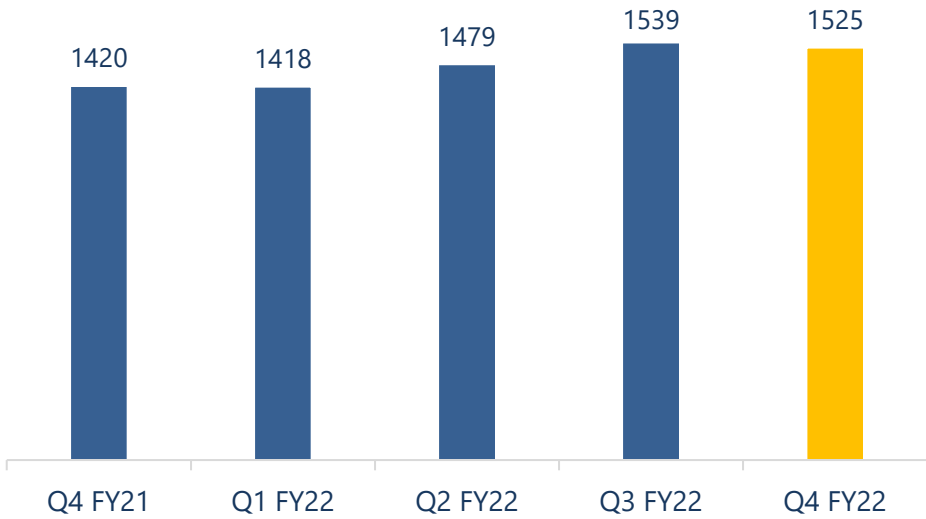


PCR (%)

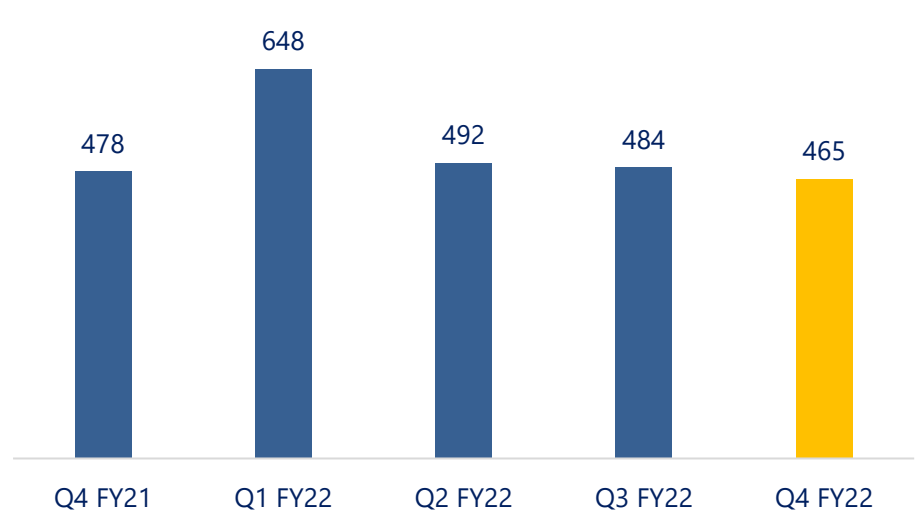


₹ in Cr

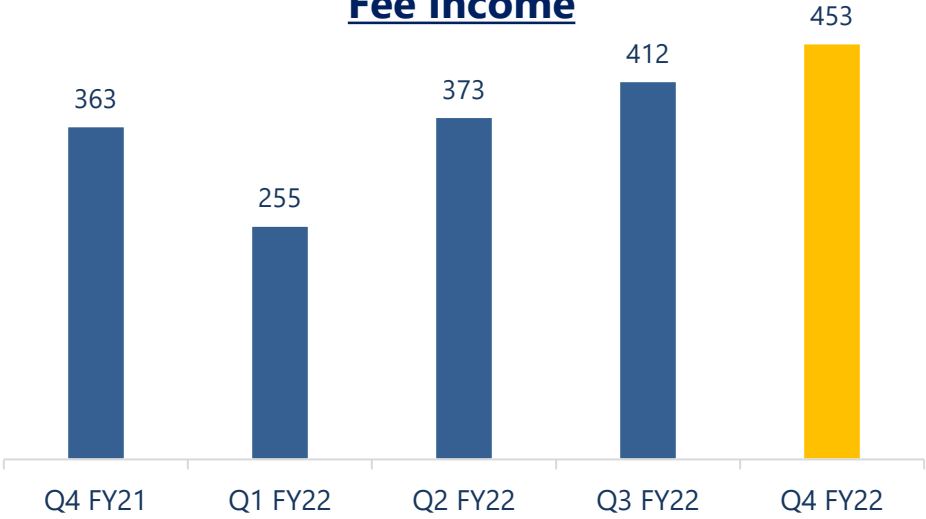
Net Interest Income



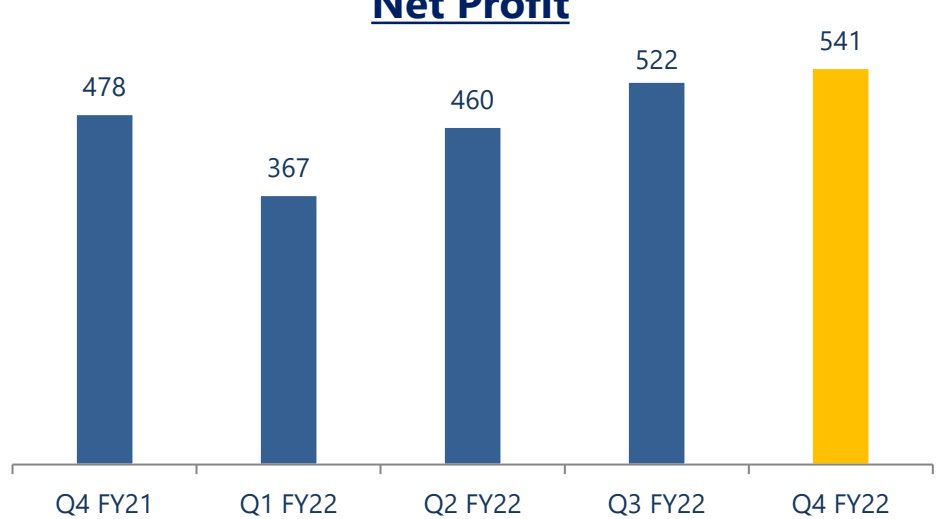
Other Income



Fee Income



Net Profit



Shareholder Value

	Q4 FY21	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22
Book Value (Per Share in ₹)	80.77	82.60	83.52	86.05	88.75
EPS (annualized)	9.71	7.38	8.79	9.85	10.43

Granularity

CASA + Deposits <2 Cr (% of Total Deposits)	88%	91%	92%	92%	92%
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Profitability (Annualized)

ROA	1.02	0.76	0.92	1.02	1.03
RoRWA	1.91	1.49	1.79	1.93	1.98
ROE	12.20	9.03	10.73	11.62	11.93

Efficiency

Cost/Income	52.72	45.16	53.73	54.81	59.89
Net NPA%	1.19	1.23	1.12	1.05	0.96

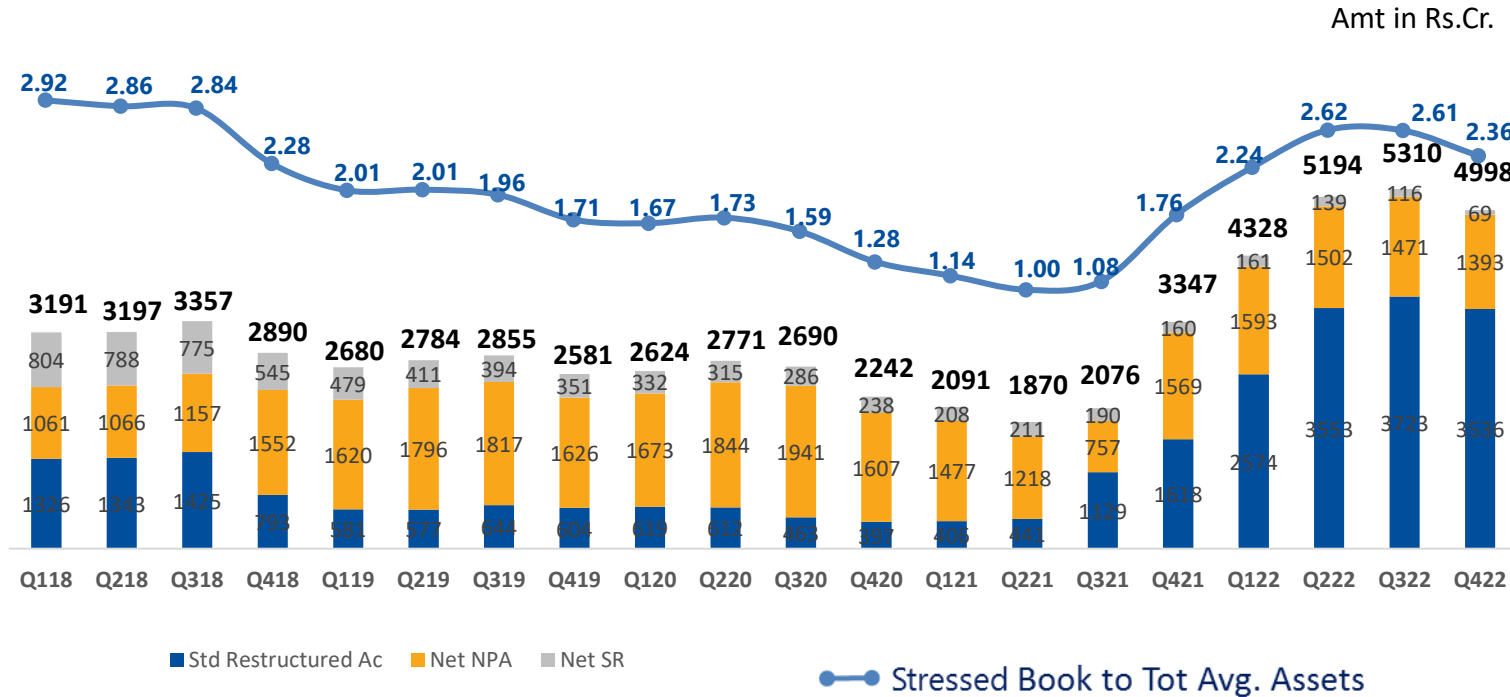
Asset Quality Trends

Repayment behaviour of restructured book is better than the forecast owing to improved collection efficiency and quality of the book

Total stressed book trending down and is at 2.36% of average total assets

Provision Coverage Ratio maintained at 65%

Collection Efficiency – stable at 95%



Movement of NPA

Gross NPA as on 31.12.2021	4401
Add Fresh Slippage	358
Add Increase in Balances in Existing NPAs	41
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	417
Deduct Written Off	246
Gross NPA as on 31.03.2022	4137

Provisions in Q4

Loan Loss	95
Investment Loss	3
Standard Accounts	-40
Other Purposes	17
Total Provisions	75

Fresh Slippages Break up

Fresh Slippages

	Q4 FY21	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22
Retail	301	127	85	95	86
Agri	89	157	98	103	147
BuB	73	169	49	84	68
CoB	135	117	88	110	56
Corporate	0	70	0	50	0
Total	598	640	320	442	358

Restructured

TYPE	Q3 FY22		Q4 FY22	
	Balance	Of which Bonds	Balance	Of which Bonds
STANDARD	3723	17	3536	17
Net NPA	459	102	427	100
TOTAL	4181	119	3963	117

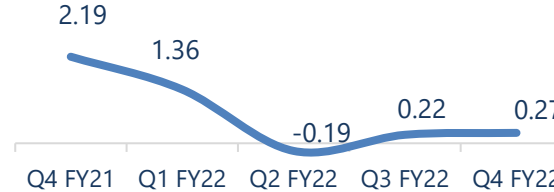
Security Receipts

	Q3 FY22	Q4 FY22
Face Value	546	539
Book Value	463	456

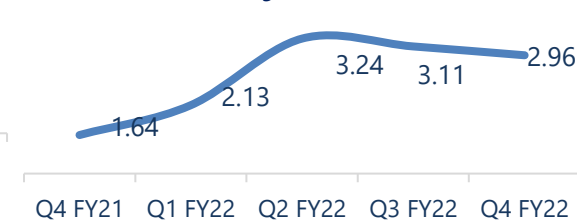
NPA Composition

	Q3 FY22	Q4 FY22
Business	NPA	NPA
Retail	1187	1097
Agri	851	891
BuB	922	903
CoB	888	776
Corporate	553	470
Total	4401	4137
Net NPA	1471	1393

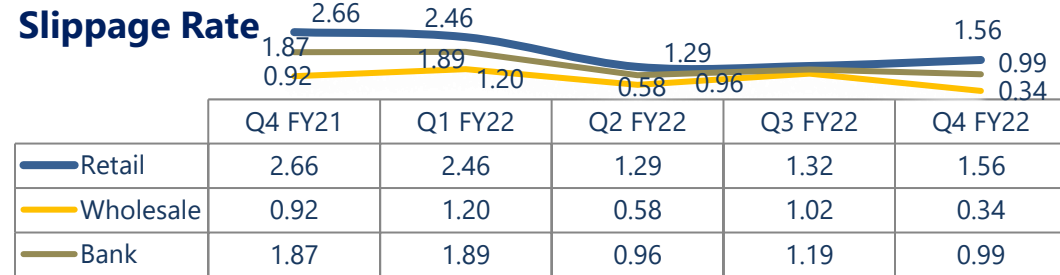
Credit Cost



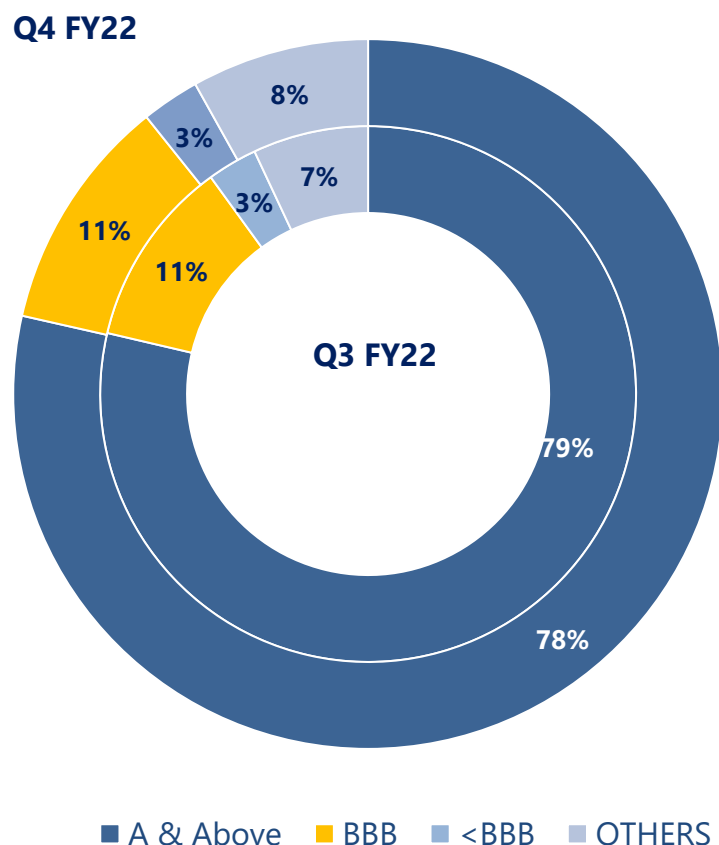
Risk Adjusted NIM



Slippage Rate



External Rating of Corporate Advances



External Rating of Corporate Advances

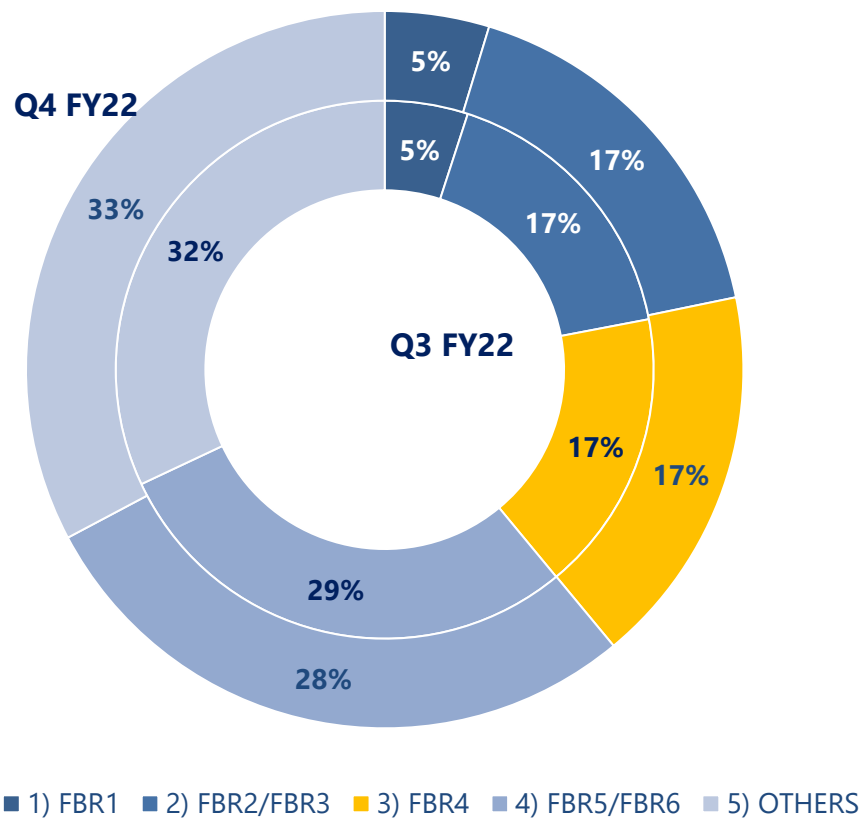
Rating	Q3 FY22	Q4 FY22
A & above	79%	78%
BBB	11%	11%
< BBB	3%	3%
Others	7%	8%

Internal Rating of 'others' (Externally unrated Corporate advance from above table)

Rating	Q3 FY22	Q4 FY22
FBR1	6%	5%
FBR2/FBR3	3%	4%
FBR4	15%	15%
*Below FBR4 & unrated	76%	76%

*includes IBPC.

Asset Quality : Rating Distribution (Advances excluding Corporate advance)

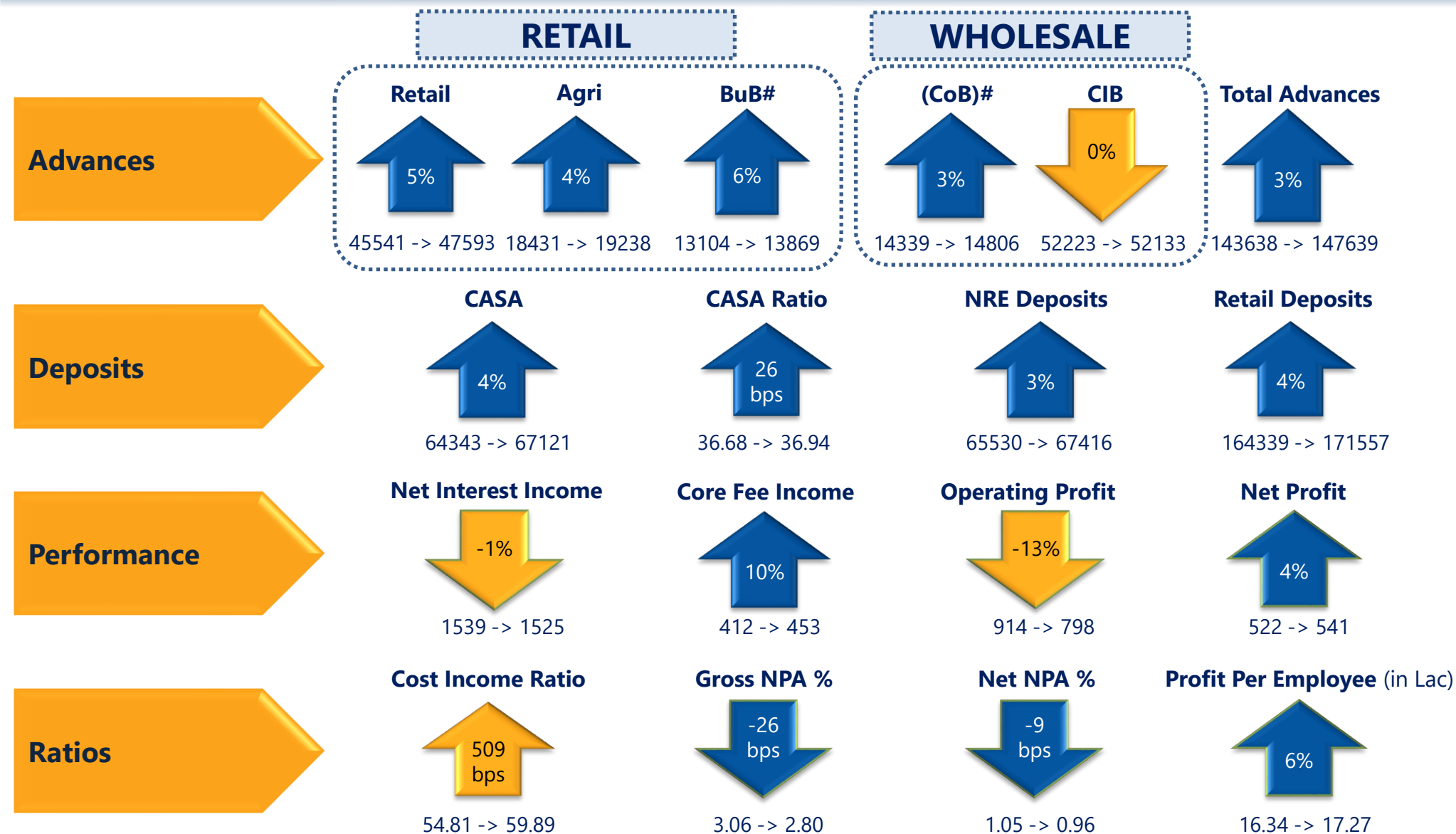


Rating	Q3 FY22	Q4 FY22
FBR1	5%	5%
FBR2/FBR3	17%	17%
FBR4	17%	17%
FBR5/FBR6	29%	28%
Staff	3%	3%
Gold, Advance against Deposit/Securities & others	29%	30%

Comparison : Y-o-Y (3 M)



#SME split into BuB & CoB



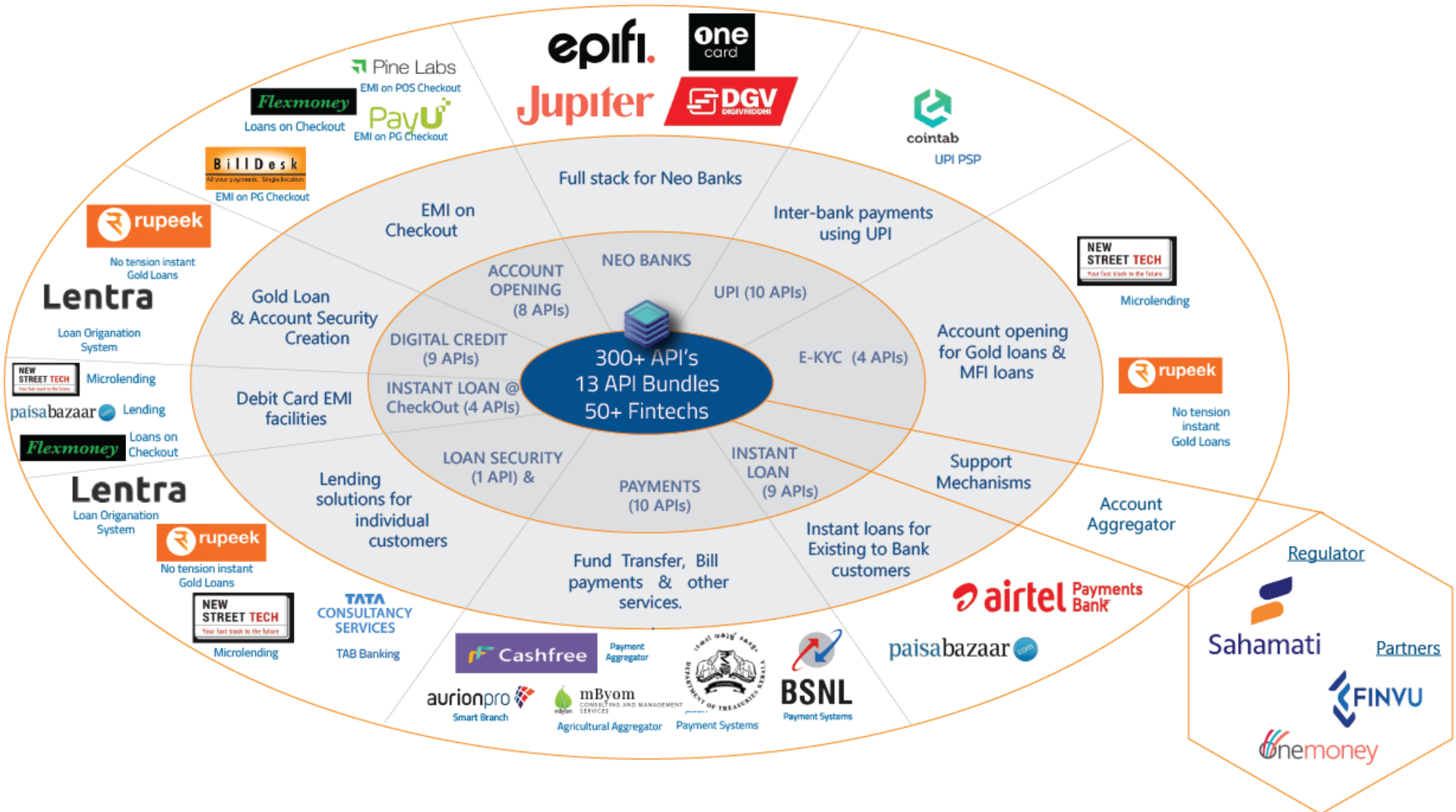
* Credit segments are realigned at the beginning of every FY.

#SME split into BuB & CoB

<i>Digital Migration</i>	88.17% SHARE OF DIGITAL TRANSACTION	₹14.2K CR WORTH MONTHLY MOBILE BANKING TRANSACTIONS	₹30.5K CR WORTH MONTHLY CORPORATE DIGITAL PRODUCTS VOLUME
<i>Digital Transformation</i>	169% YOY GROWTH IN UPI TRANSACTIONS	210+ RPA PROCESSES RUNNING	90% ACCOUNTS OPENED DIGITALLY
<i>Future Readiness</i>	300+ API'S AVAILABLE IN OPEN BANKING	50+ NUMBER OF FINTECH PARTNERS	5 NUMBER OF CHANNELS WHERE AI IS INTEGRATED

FUTURE OF DIGITAL IS
HUMAN



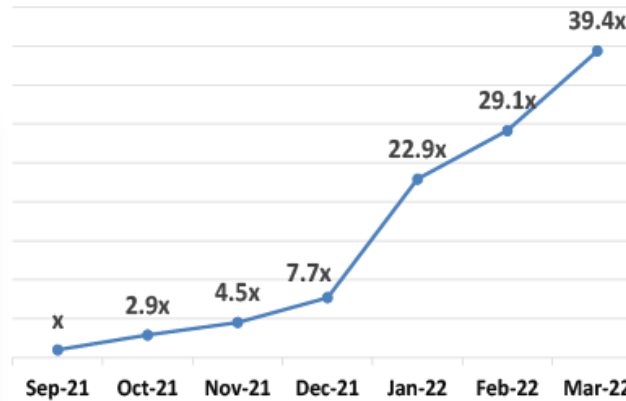




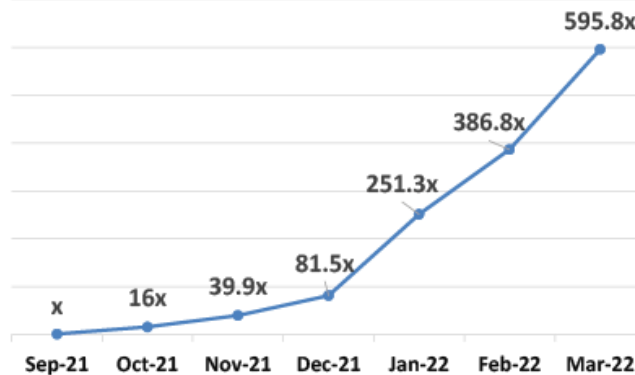
Co-Branded Credit Card!!

- Bank has tied up with FPL Technologies (First Principles Labs), popularly known as 'One Card' for issuing co-branded credit cards.
- Customer onboarding process will happen via One Card App available on Play & App Store, also the entire customer life-cycle journey will be taken care by FPL.
- The tie-up with FPL primarily concentrates on acquiring NTB customers with focus on the digitally savvy segment.

Cards Issued



Spends



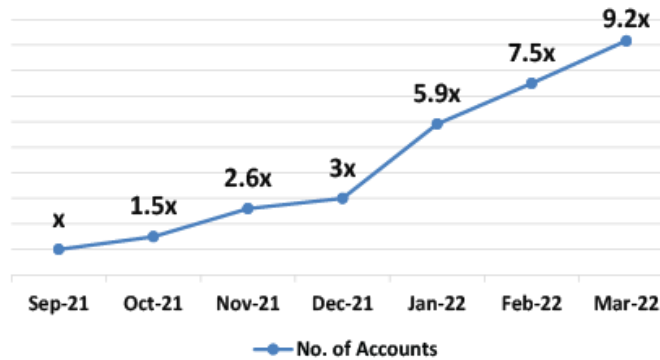
NEO BANKS

epifi. Jupiter

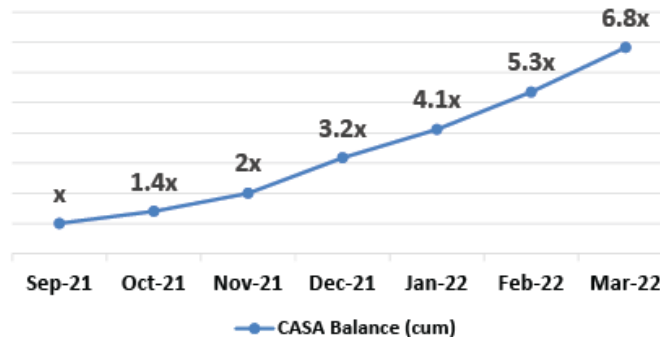


- Bank is live with 2 leading Neo Bank's - Fi & Jupiter.
- The proposition is positioned for the salaried millennial who are digitally native across their savings, investing and borrowing needs.
- More than 4.5L+ account are being opened every month by our neo banking partners Fi & Jupiter.

Number of Accounts



Growth in CASA Balance (Amount In Cr.)

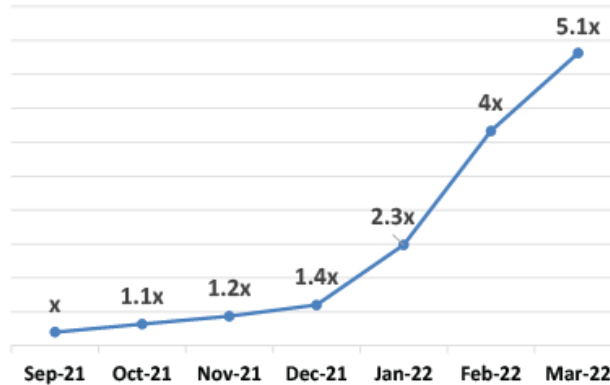




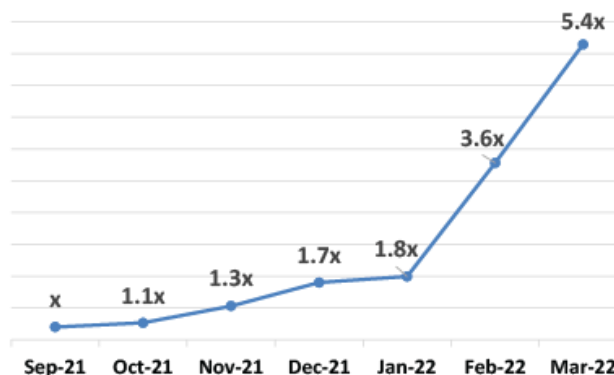
DigiVridddhi Technologies (DGV)

- DGV is a Neo for Bharat fintech empowering the underserved & under-banked with banking facilities.
- Federal Bank, DGV & Amul have joined hands to digitize the farmer milk payment life cycle spread across 18000 Milk Societies and 36 lac farmers.
- Now farmers can receive credits in their accounts & withdraw using Micro ATM services.

Current Account opened of Mandilis



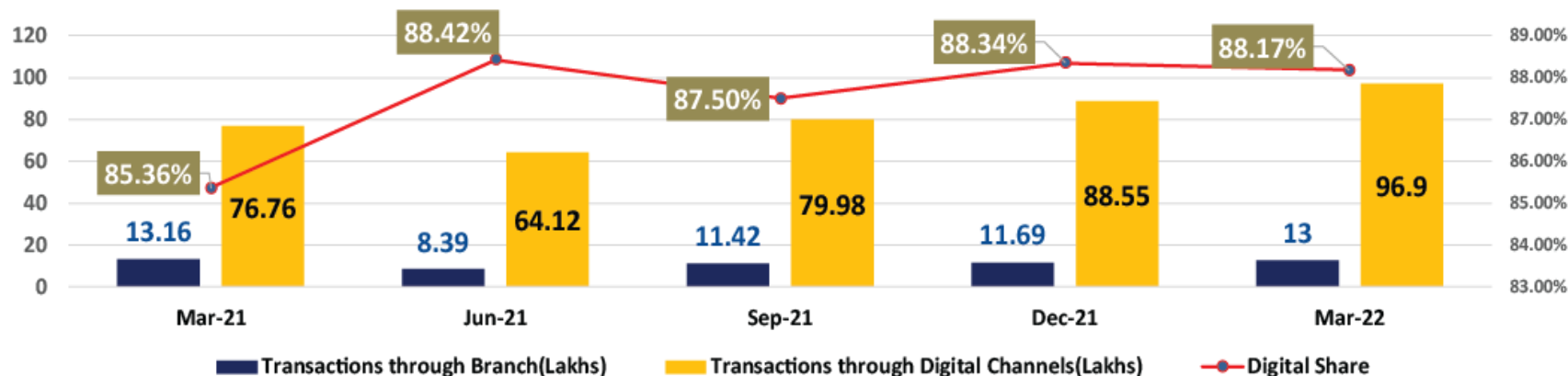
Savings Account opened of Farmers



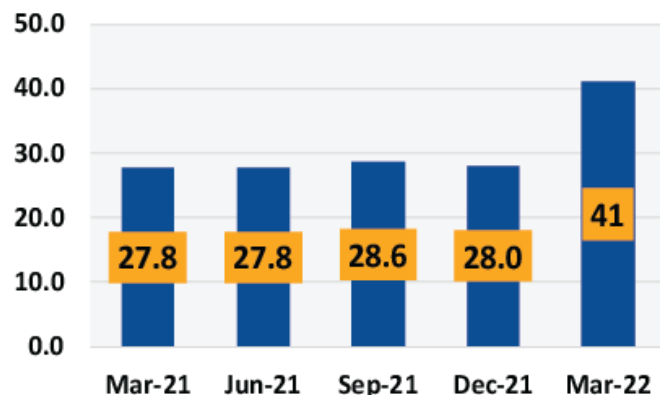
CATERING THE UNDER-SERVED/BANKED



Branch vs Digital Transactions (In Lakhs)

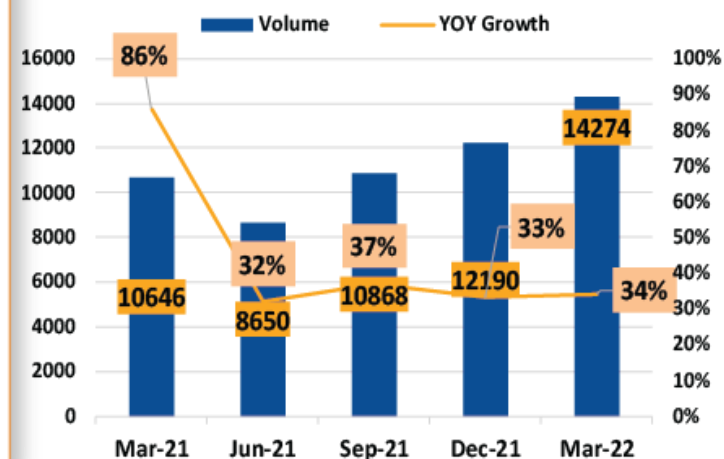


YoY Growth in Digital Users (In Lakhs)

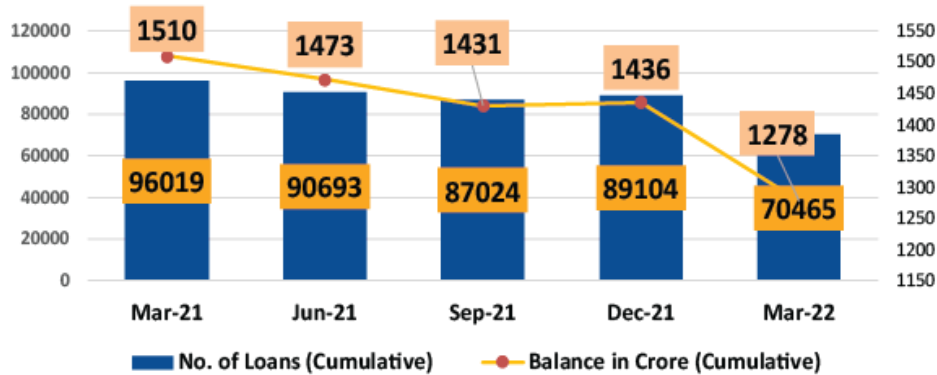


- Digital transactions have seen a **26%** YOY growth.
- Mobile Banking volume stands at **14,274 Crore**, a **34%** YOY growth.
- Crossed **30,000 Crores** in terms of transaction volume for Corporate Digital Products.
- Digital Share stands at **88.17%** for the month of Mar-22.
- Count of digital active users continues to increase.

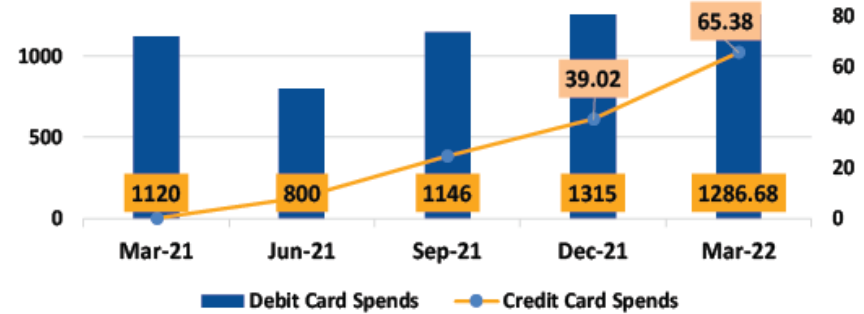
Mobile Banking Volume (In Crores)



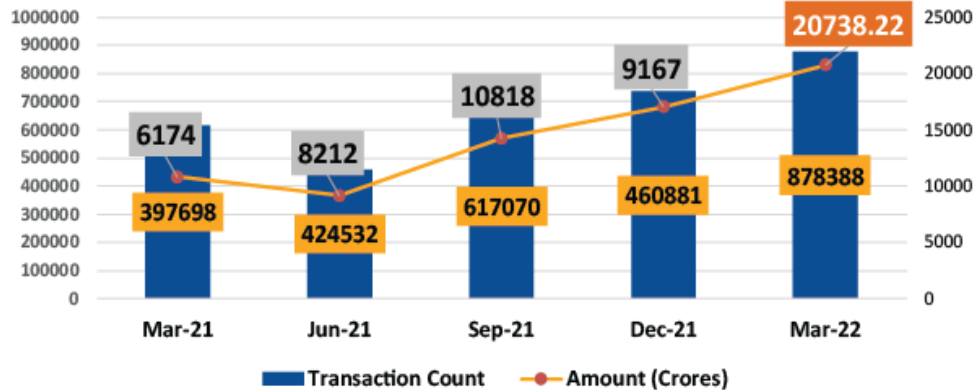
BYOM Digital Personal Loans : Loan book progress



Card Spends (In Crores)



Fed-e-Biz



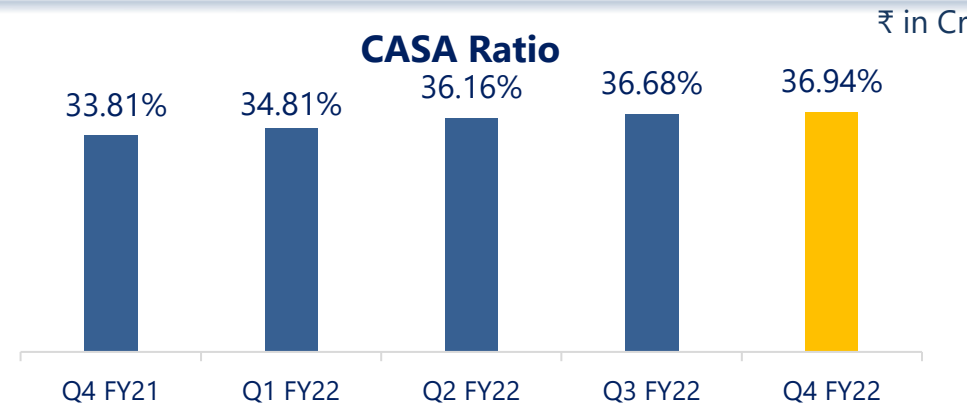
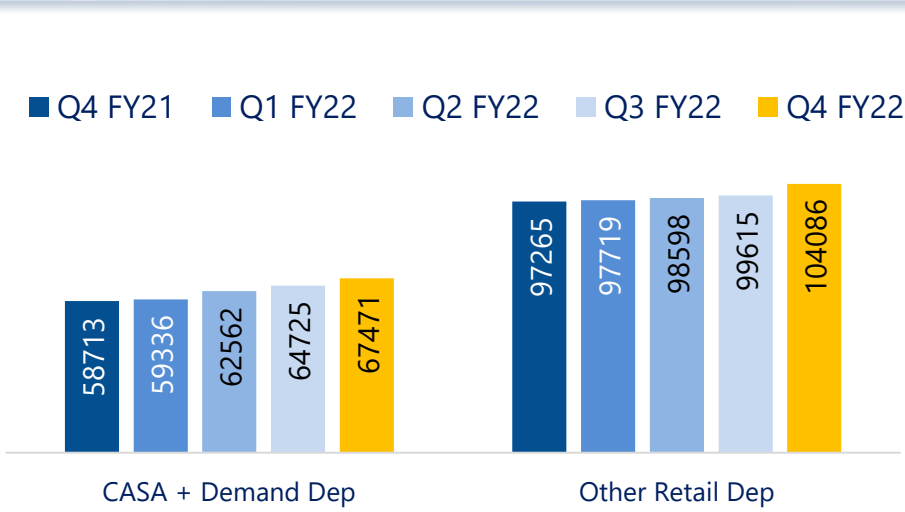
- BYOM enables digital instant personal loans through Federal Bank's Web Portal, FedMobile, Google Pay, Paisa Bazaar & Airtel Payments Bank.
- EMI on check out through PineLabs, Innoviti at multiple merchant locations through POS machines.
- EMI through online channels ex. Bill Desk (Amazon), Flex Money (Flipkart & Mynta) & PayU (MMT).



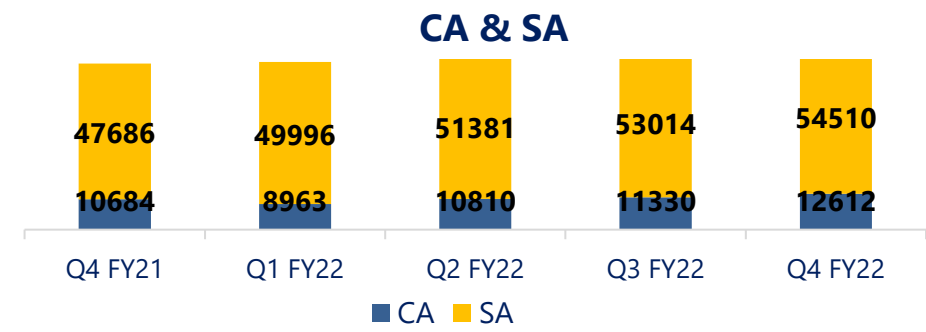
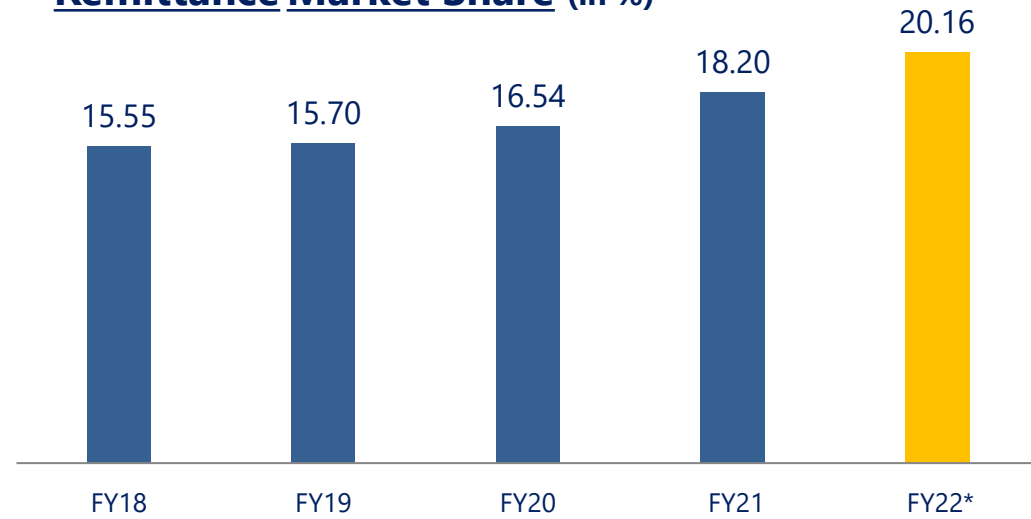
- Fed e-Biz is the omni channel transaction banking platform for corporates.
- 235% YOY growth in terms of Transaction value can be seen as the amount breaches 20k Cr mark.

Business Parameters

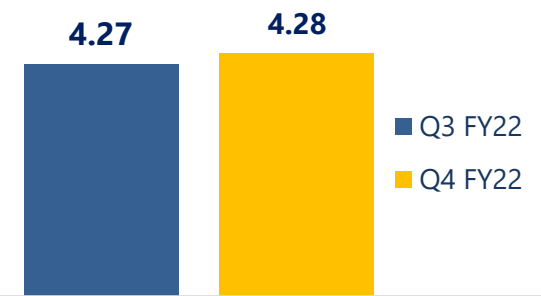
Liability : Trends



Remittance Market Share (in %)



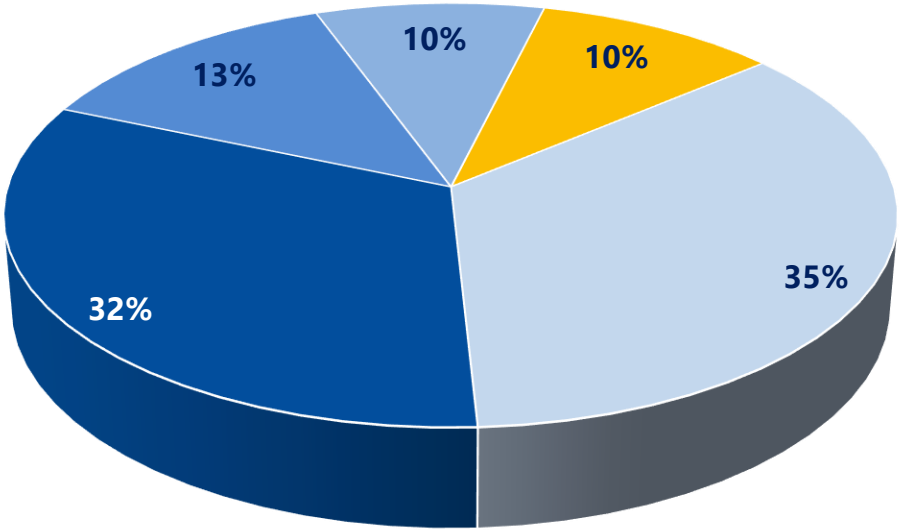
Cost of Deposits



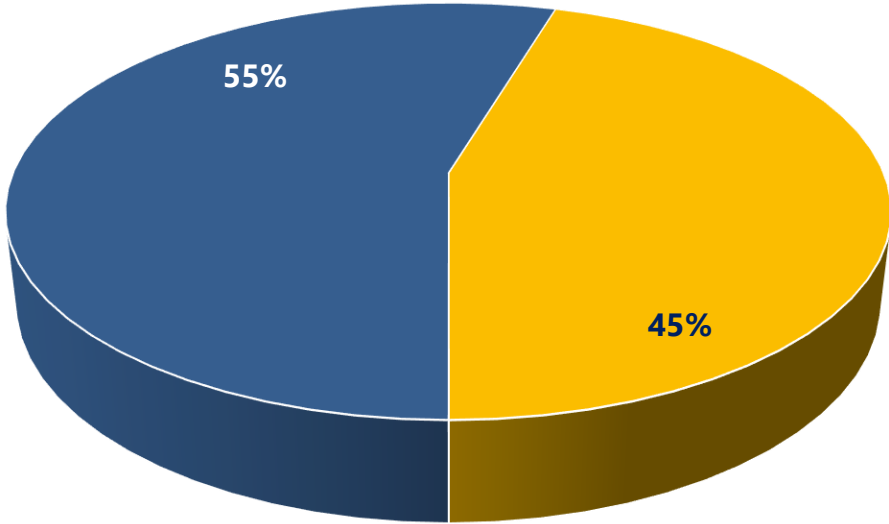
*data up to Q3 FY22

₹ in Cr

TOTAL LOAN BOOK

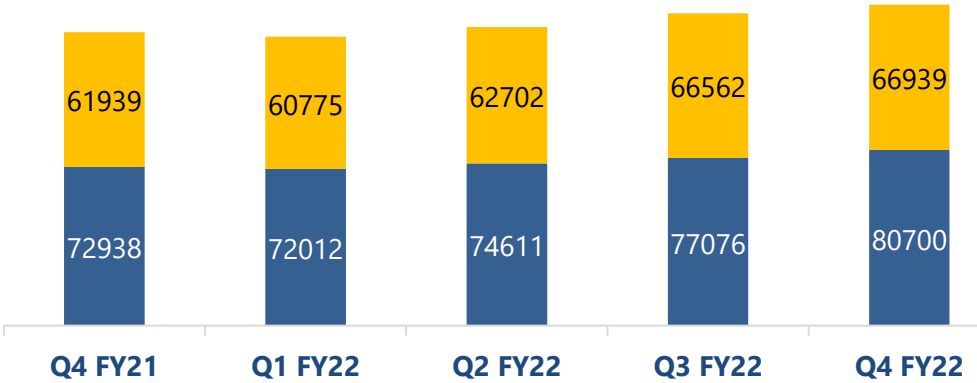
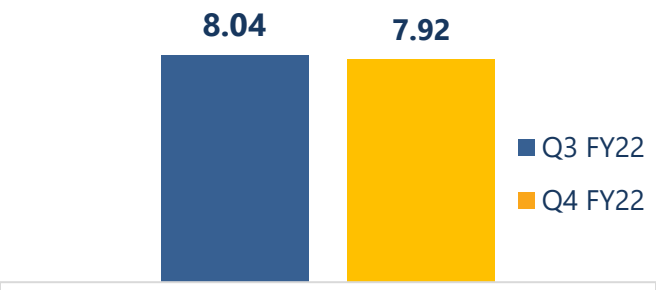


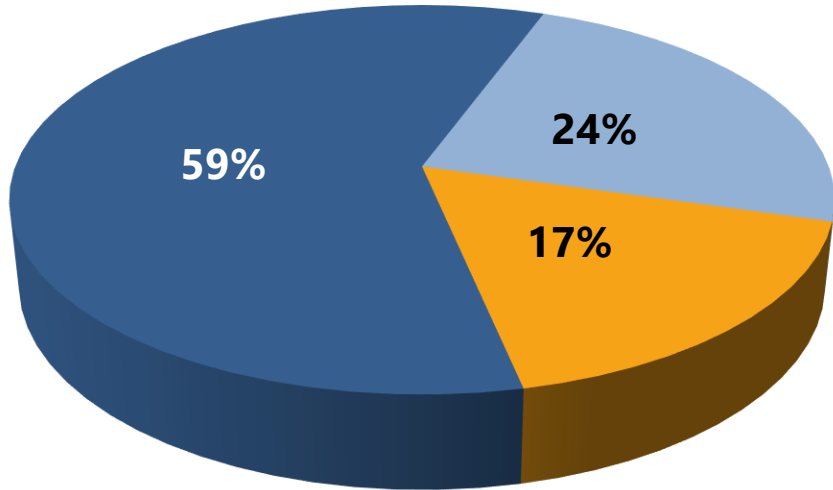
■ Retail ■ Agri ■ BuB ■ CoB ■ CIB



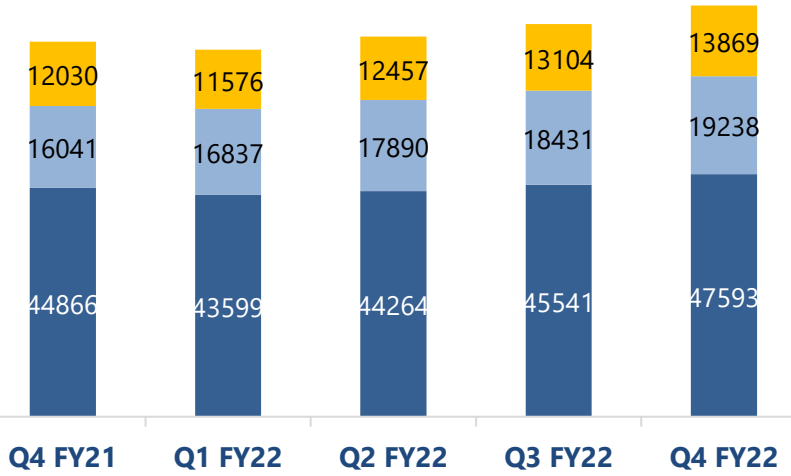
■ Retail ■ Wholesale

Yield on Advances

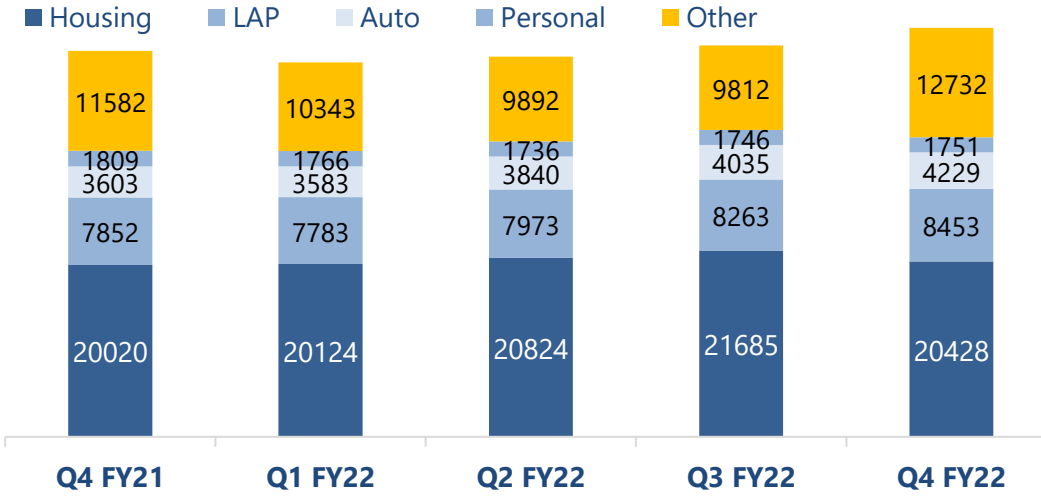




■ Retail ■ Agri ■ BuB



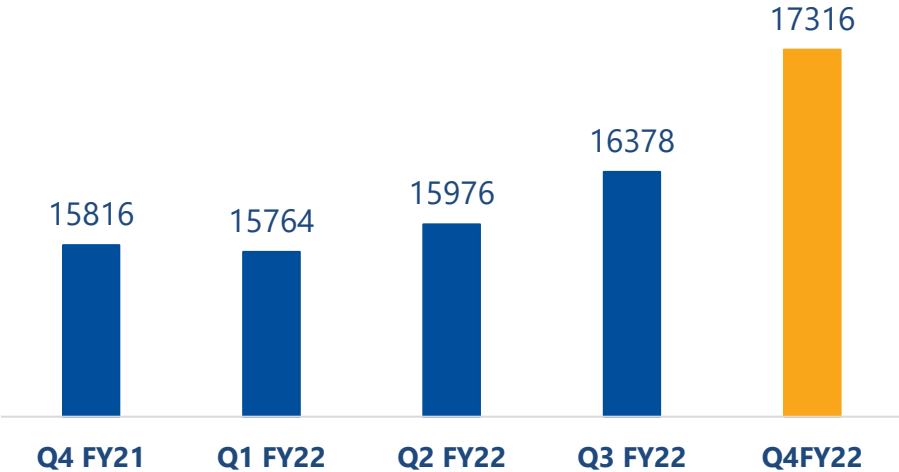
Retail Loan Book (Excl Agri & BuB) ₹ in Cr



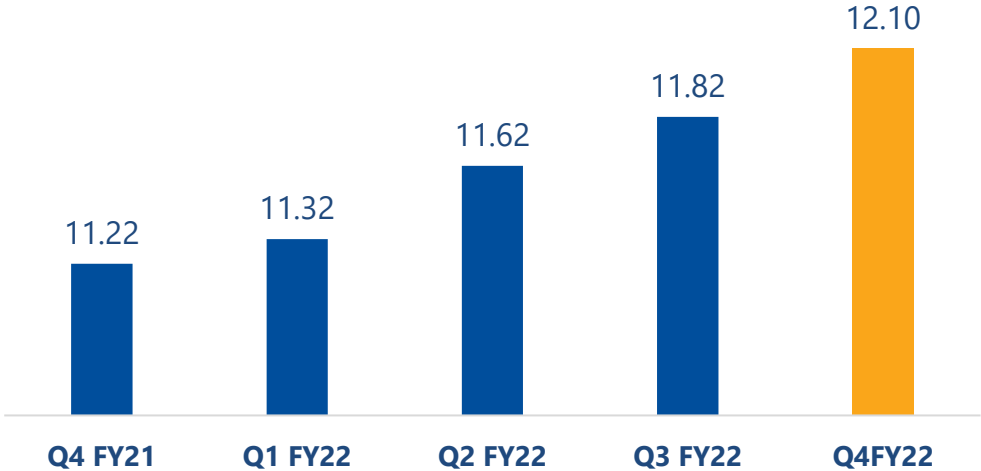
RETAIL BANKING

- Tied up with the Namaste credit for automated CAM generation and standardising the underwriting process
- Launched Insurance Tech Platform in association with TurtleMint as a digital solution for insurance sales
- Disbursals through Fintech enabled Gold and Micro lending platforms crossed Rs.6550 Cr

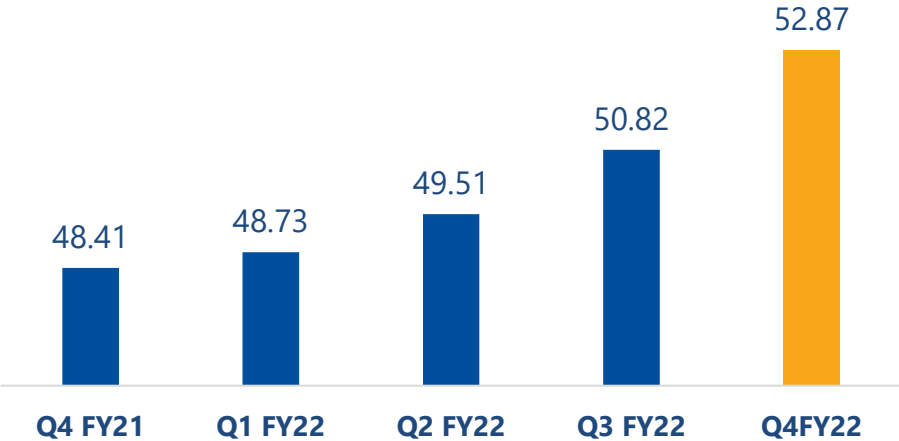
Gold Loan Portfolio

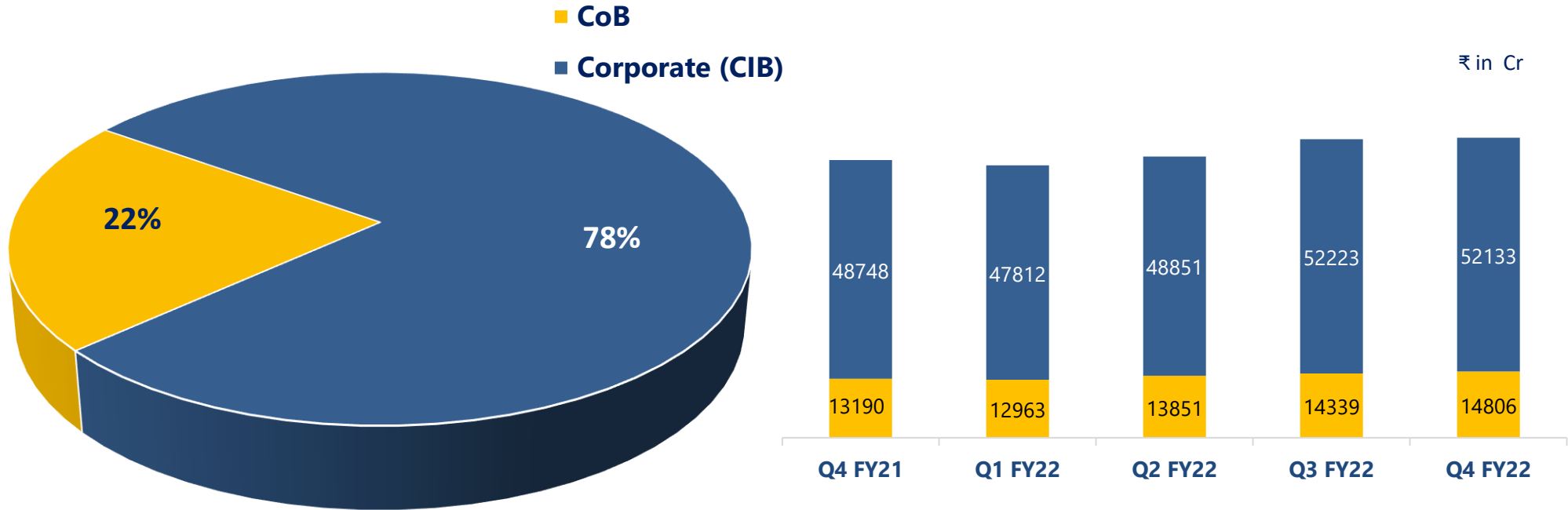


No of outstanding Accounts (in Lakhs)



Tonnage



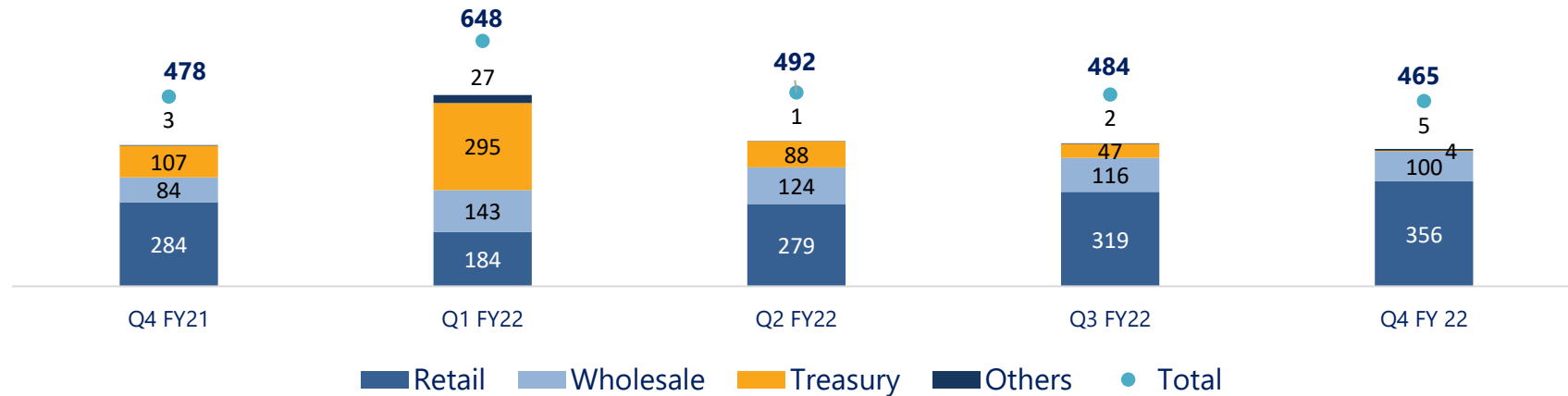


WHOLESALE BANKING

- Onboarded 67 new clients in CIB and 87 new clients in CoB, across business groups, geographies and sectors during the quarter
- Average Ticket Size of Wholesale Loan Book (CIB+CoB) : 22 Cr
- Average Ticket Size of CIB & CoB Loans is 54 Cr & 7 Cr respectively

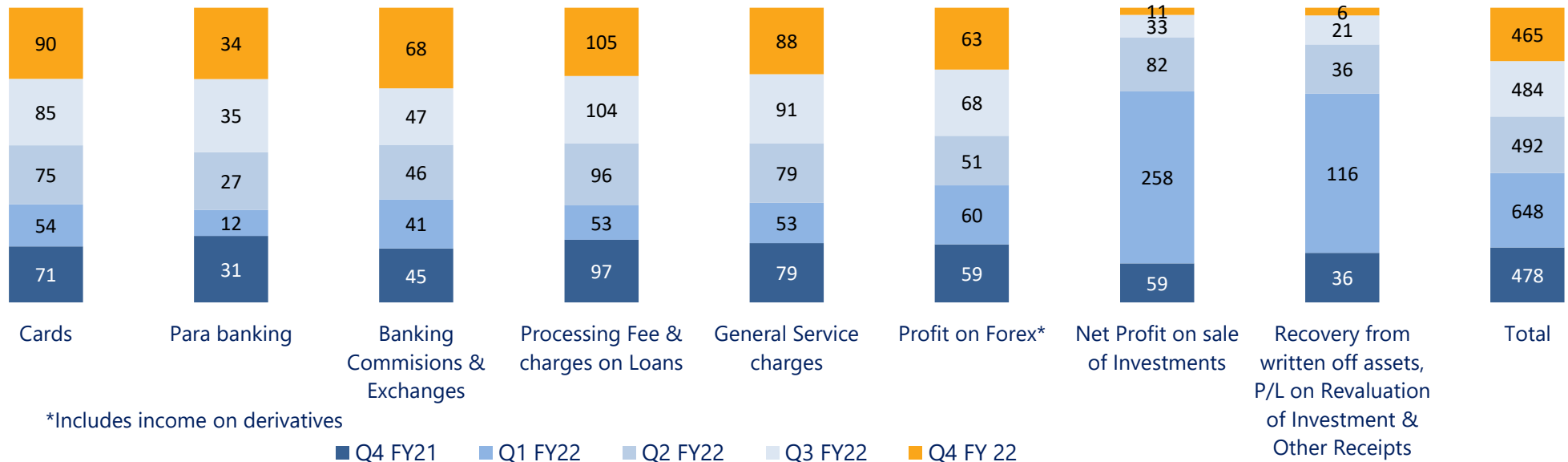
Other Income Distribution : Vertical Wise

(In Cr)



Other Income Distribution : Item Wise*

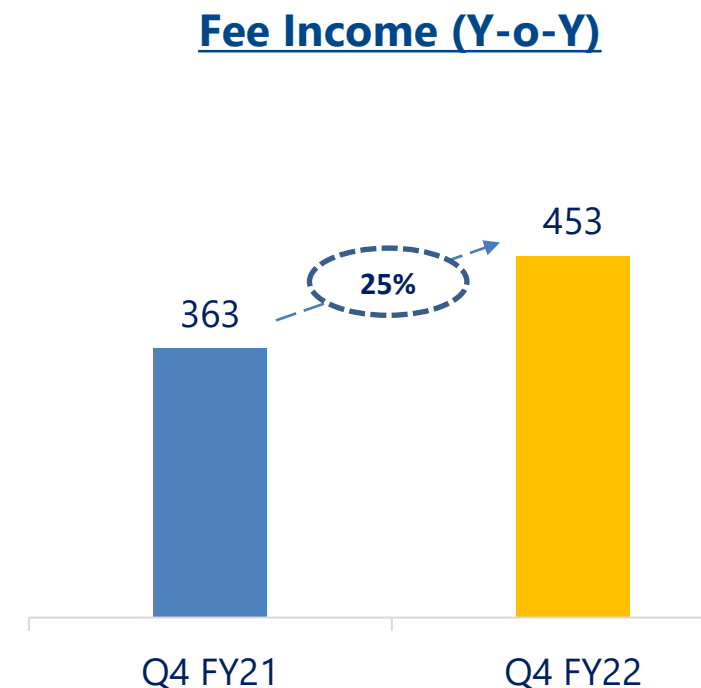
(In Cr)



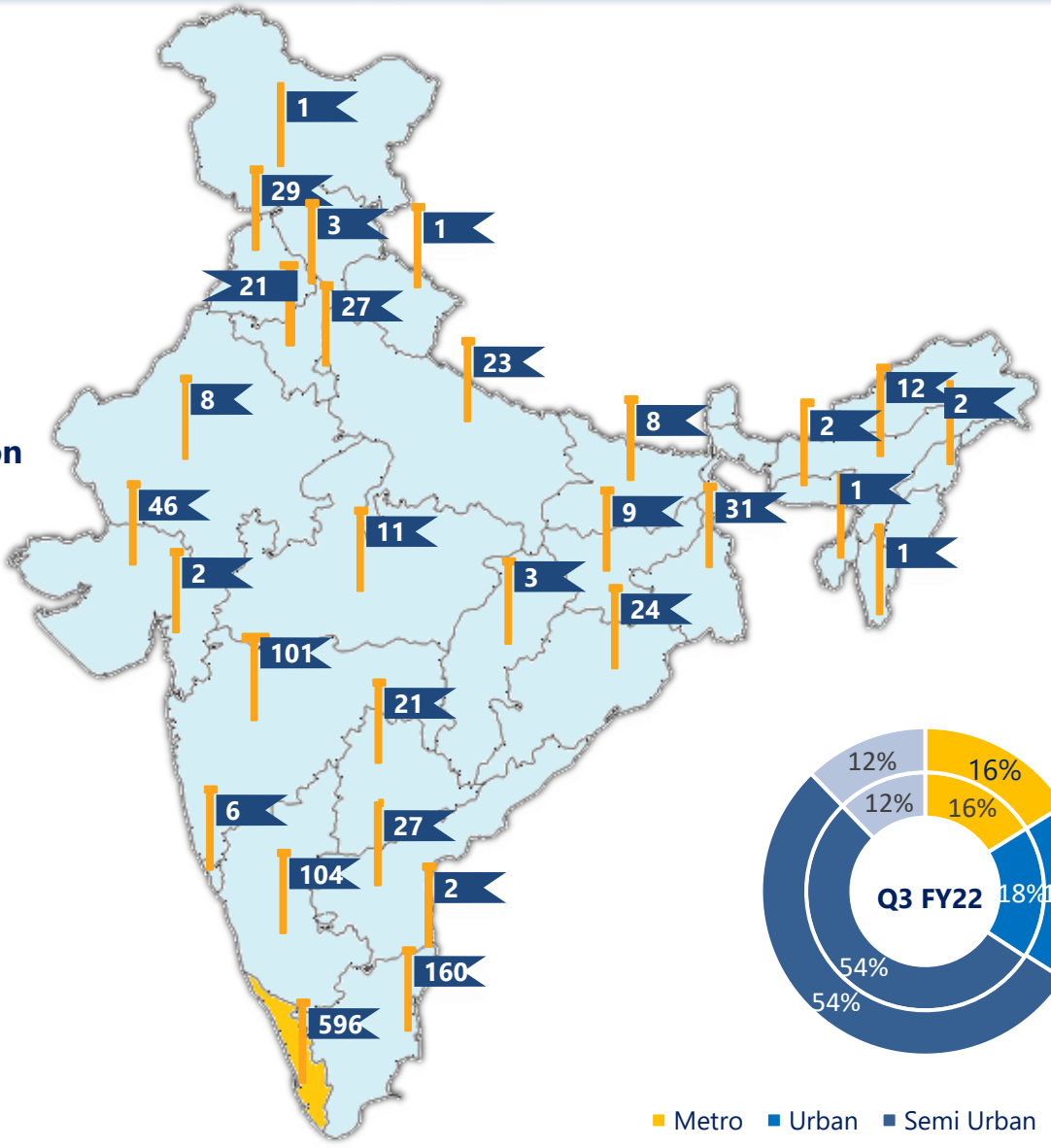
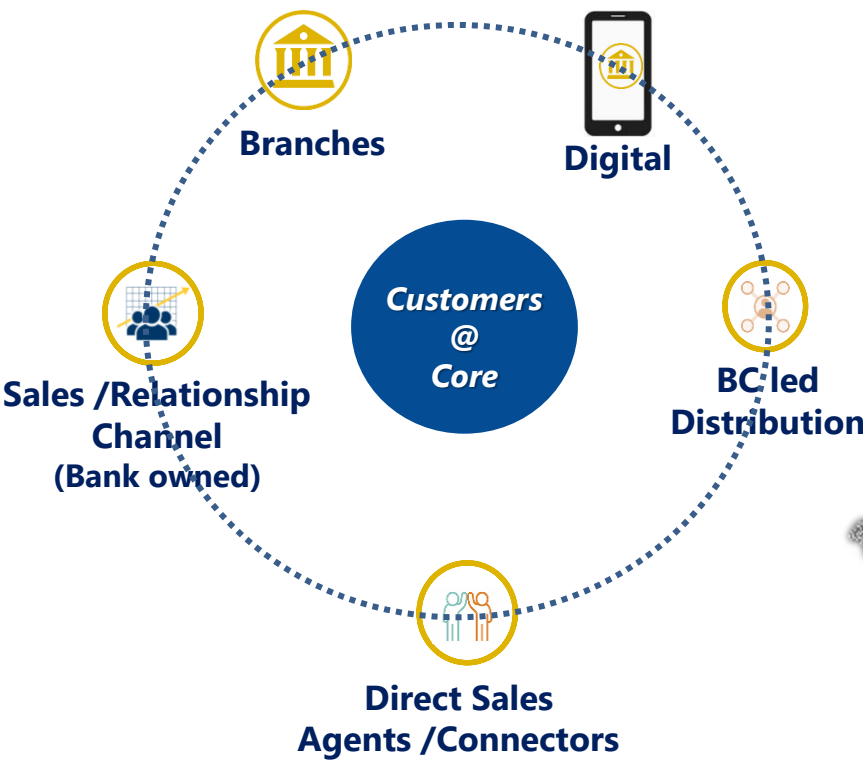
*Includes income on derivatives

■ Q4 FY21 ■ Q1 FY22 ■ Q2 FY22 ■ Q3 FY22 ■ Q4 FY22

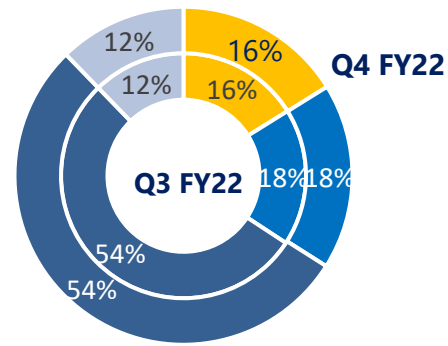
	Q4 FY21	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22
Loan Processing Fee	97	53	96	104	105
Exchange, Commission, Brokerage & Other Fee Income	226	161	227	258	280
Net Profit on Forex Transactions	40	41	50	50	68
Fee Income	363	255	373	412	453
Profit on sale of securities/ Other Receipts & misc.*	115	394	119	72	12
Total Other income	478	648	492	484	465



Distribution : Deriving Efficiency from Footprint



	Q2 FY22	Q3 FY22	Q4 FY22
Branches	1272	1274	1282
ATM/ Recyclers	1874	1882	1885



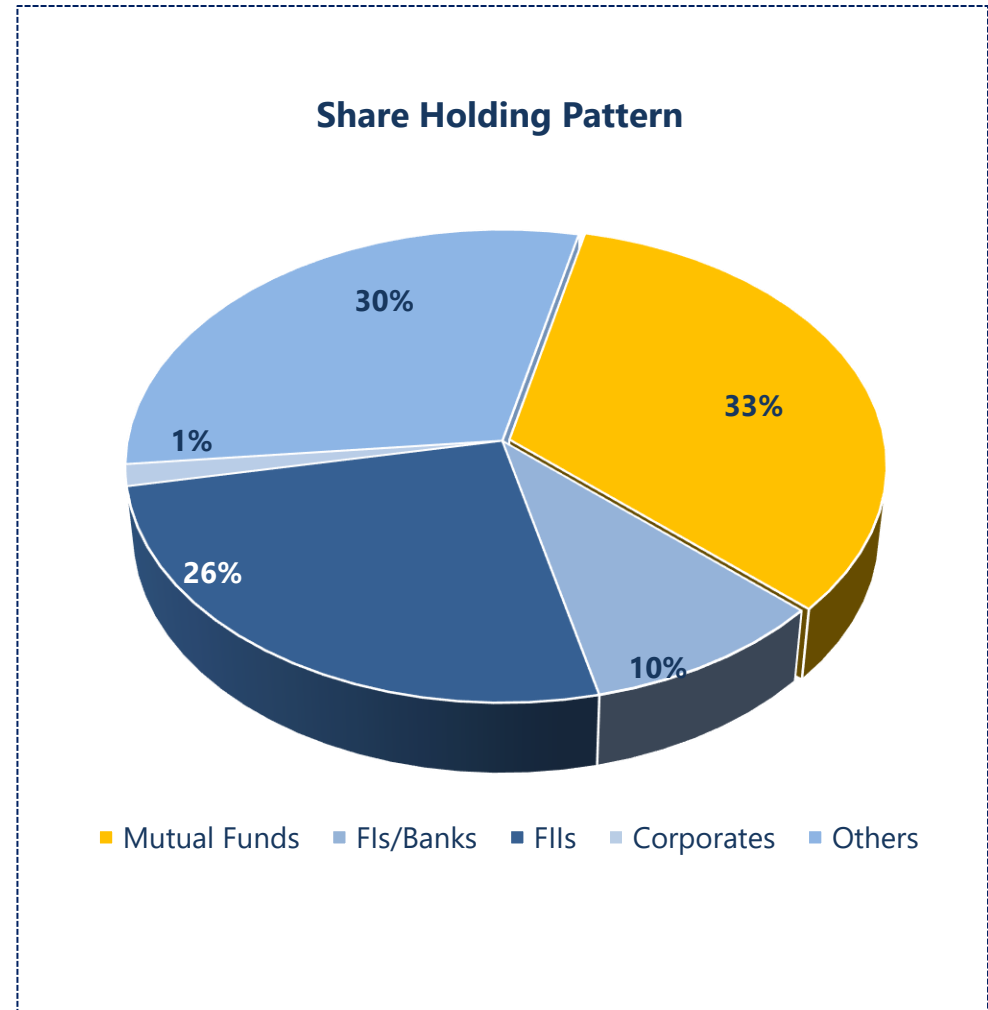
CRAR – How strong is your Bank?

₹ in Cr

	Dec-21	Mar-22
Risk Weighted Assets		
Credit Risk	103462	107167
Market Risk	3747	3398
Operational Risk	11695	11695
Total RWA	118904	122260
Tier-1 Capital Funds	16073	17639
Tier-II Capital Funds	1014	1637
Total Capital Funds	17087	19276
CRAR	14.37%	15.77%
Tier-I	13.52%	14.43%
Tier-II	0.85%	1.34%

Annexures

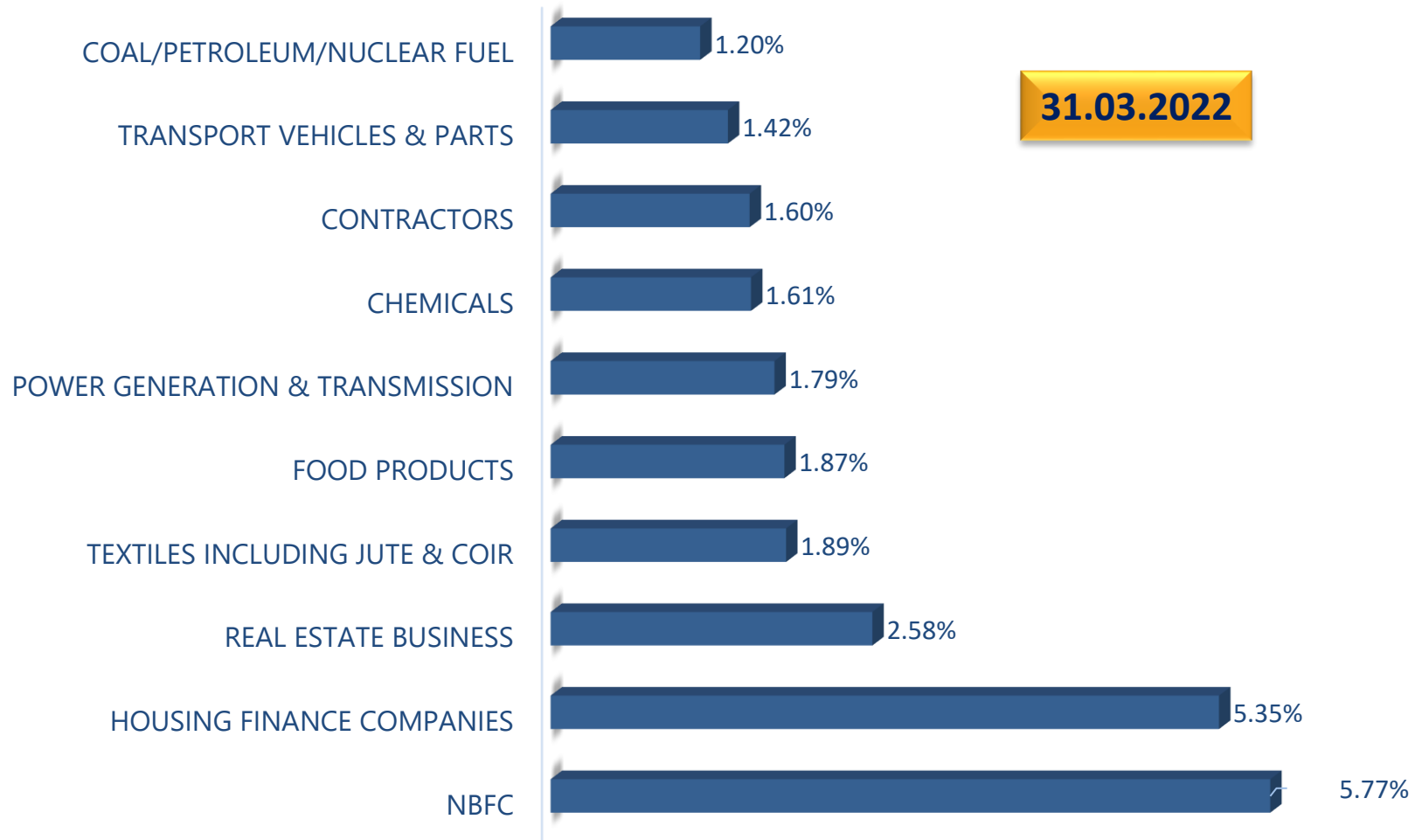
	Q3 FY22	Q4 FY22
LIABILITIES		
Capital	420	421
Reserves & Surplus	17832	18373
Deposits	175432	181701
Borrowings	8150	15393
Other Liabilities & Provisions	7043	5059
TOTAL	208876	220946
ASSETS		
Cash & Balance with RBI	9526	9999
Balances with Banks, Money at Call	5788	11011
Investments	37495	39179
Advances	140743	144928
Fixed Assets	558	634
Other Assets	14767	15194
TOTAL	208876	220946



₹ in Cr

	Q4 FY21	Q3 FY22	Q4 FY22	Q-o-Q	Y-o-Y
Interest Income	3366	3443	3483	1.2%	3.5%
Interest Expenses	1946	1904	1958	2.9%	0.6%
Net Interest Income	1420	1539	1525	-0.9%	7.4%
Other Income	478	484	465	-4.0%	-2.6%
Operating Expense	1001	1109	1192	7.5%	19.1%
Total Income	3844	3927	3948	0.5%	2.7%
Total Expense	2947	3012	3150	4.6%	6.9%
Operating Profit	897	914	798	-12.7%	-11.0%
Total Provisions	419	393	258	-34.4%	-38.6%
Net Profit	478	522	541	3.6%	13.1%
Net Interest Margin (%)	3.23	3.27	3.16	-11 bps	-7 bps
Cost to Income Ratio (%)	52.72	54.81	59.89	509 bps	717 bps

Top 10 Sector wise exposure as a % of Total Advance



Major Investments

Entity	% of stake
Federal Operations & Services Limited (FedServ)	100.00%
Fedbank Financial Services Limited	73.30%
Ageas Federal Life Insurance Company Limited	26.00%
Equirus Capital Private Ltd	19.89%

Subsidiaries & JVs

Ageas Federal Life Insurance Co. Ltd.

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

FedBank Financial Services Ltd.

- 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.

Federal Operations & Services Limited (FedServ)

- FedServ is a wholly owned subsidiary company of Federal Bank.
- It provides operational & technology oriented services to Federal Bank
- Located at Visakhapatnam & Kochi
- Designed to deliver excellence in service, mitigation of risk and cost efficiencies



- Fixed Deposits and Certificate of Deposits enjoy highest rating in that class.

Thank You

PRESS RELEASE**Federal Bank delivers highest ever quarterly net profit at ₹ 541 Cr**

Federal Bank announced its audited financial results for the quarter and year ended 31st March 2022 today.

Highlights

- Net Profit @ ₹ 541 Cr, grew by 13% YoY
- ROA for Q4 at 1.03% and ROE at 11.93%
- CASA grew by 15% YoY and CASA Ratio at all-time high level of 36.94%
- The Capital Adequacy Ratio (CRAR) of the Bank stood at 15.77%, up by 115 bps YoY
- Core Fee Income @ ₹453 Cr, increase of 25% YoY & 10% QoQ
- GNPA and NNPA brought down to 2.80% and 0.96% respectively
- Agri Business grew by 20% YoY
- Business Banking grew by 15% & Commercial Banking grew by 12% YoY
- Market Share in Personal Inward remittance business at 20.16% (Q3 FY22)

Commenting on the results and financial performance, Mr. Shyam Srinivasan, Managing Director & CEO, Federal Bank said, "Notwithstanding the turbulent times outside, we have delivered an encouraging performance for FY22. Despite the absorption of a large one-off expense, the ROA and ROE have met the guided levels of 1.03% and 11.93% respectively. The Bank also registered its highest ever Net Profit for a quarter @ ₹ 541 Cr. Asset quality of the Bank has been resilient and demonstrates the underwriting, monitoring and collection capabilities of the Bank. Credit cost for FY22 was at a new low at 45 bps. We have played the turbulent times reasonably well and are now on the path to sustained growth momentum with various enablers in place."

Working Results at a Glance

(₹ in Crore)

Particulars	Quarter Ended On			Year Ended On		
	31-03-22	31-03-21	Growth %	31-03-22	31-03-21	Growth %
Net Profit	540.54	477.81	↑13.13%	1889.82	1,590.30	↑18.83%
Operating Profit	798.20	897.25	↓11.04%	3,757.85	3,800.69	↓01.13%
Net Interest Income	1525.21	1,420.37	↑07.38%	5,961.96	5,533.71	↑07.74%

OPERATING REVIEW

Total Business

The total business of the Bank reached ₹ 3,29,340.02 Cr as on 31st March 2022 from ₹ 3,07,521.19 Cr as on 31st March 2021, registering a growth of 7.10%.

Credit Growth

Gross Advances reached ₹ 1,47,639.45 Cr as on 31st March 2022 from ₹ 1,34,876.71 Cr as on 31st March 2021 registering a growth of 9.46%. Agri Advances registered a growth of 19.93% to reach ₹ 19,238.00 Cr from ₹ 16,041.43 Cr. Business Banking Advances registered a growth of 15.00% to reach ₹ 13,869.00 Cr. Commercial Banking Advances registered a growth of 12.00% to reach ₹ 14,806.00 Cr.

Deposit Growth

Deposits recorded a growth of 5.25% to reach ₹ 1,81,700.57 Cr as on 31st March 2022 from ₹ 1,72,644.48 Cr as on 31st March 2021. The CASA deposits reached ₹ 67,121.21 Cr as on 31st March 2022. CASA Ratio stands at 36.94%. Resident Savings Bank deposit registered a growth of 16.04% to reach ₹ 29,953.44 Cr as on 31st March 2022.

Operating Profit & Net Profit

The Bank delivered an annual operating profit of ₹ 3,757.85 Cr as on 31st March 2022. The annual net profit is at ₹ 1,889.82 Cr as on 31st March 2022 up from ₹ 1,590.30 Cr as on 31st March 2021.

Income & Margins

Annual Net Interest Income increased from ₹ 5,533.71 Cr to ₹ 5,961.96 Cr registering a growth of 7.74% as on 31st March 2022. Net Interest Margin stood at 3.20 % for FY22. Net total income registered a growth of 7.46% to reach Rs. 8,051.05 Cr.

Asset Quality

The Gross NPA of the Bank as on 31st March 2022 stood at ₹ 4,136.74 Cr. Gross NPA as a percentage to Gross Advances is 2.80% as on 31st March 2022. The Net NPA stood at ₹ 1,392.62 Cr and Net NPA percentage is at 0.96% as on 31st March 2022. The Provision Coverage Ratio stood at 65.54% as on 31st March 2022.

Capital Adequacy & Net worth

The Capital Adequacy Ratio (CRAR) of the Bank, computed as per Basel III guidelines, stood at 15.77% as on 31st March 2022, up by 115 bps YoY. The Net Worth of the Bank was at ₹ 18660. 98Cr as on 31st March 2022.

Dividend

The Board of directors at its meeting held today has recommended a dividend of 90% per equity share having face value of 2 for the year ended 31st March 2022. The dividend will be paid after the approval of shareholders at the Annual General Meeting.

Awards & Accolades

- Won Finnoviti Award instituted by Banking Frontiers for 'Fed-E-Studio', the self-service banking kiosk for customers
- Won the award for Best use of Cloud in Banking at the 3rd Annual BFSI Technology Excellence Awards 2022
- Winner of 'Best Fintech Adoption', runner up for 'Best Technology Bank of the Year', and special mention award for 'Best Cloud Adoption' at IBA's 17th Banking Annual Technology Awards
- Winner of Finacle Client Innovation Awards in the mid-size bank segment in 5 categories namely Corporate Banking Digitization (Automatic Opening of Accounts through BPM), Customer Journey Reimagination (Fed-e-Point self-service customer portal), Modern Technologies-led Innovation (AI based Digital Lending Platform), Process Innovation (Be Your Own Master - Top Up Demand Loan) and Product Innovation (Cross Border Remittance Automation and Insta-Demat). The Bank also emerged as a runner up in the category Ecosystem-led Innovation (Neo-Banking)
- Recognized as the 'Best mid-sized Bank' in the 26th 'Business Today - KPMG Annual Survey
- Recognized as a Great Place to Work in a study conducted by the Great Place to Work® Institute for the second time in a row

Major Partnership

- Partnered with Mashreq Bank to facilitate NR account opening for Indians in UAE, making it first of its kind
- Partnered with BSE to promote listing of SMEs & Start-Ups
- Partnered with Central Board of Indirect Taxes and Customs to help customers pay their taxes through various channels of the Bank

Footprint

The Bank has 1282 branches, 1885 ATMs/ Recyclers as on 31st March 2022. The Bank also has its Representative Offices at Abu Dhabi and Dubai and an IFSC Banking Unit (IBU) in Gujarat International Finance Tec-City (GIFT City).

Q4FY22 Vs Q4FY21

- Resident Savings Bank deposit registered a growth of 16.04% to reach ₹ 29,953.44 Cr
- Total Deposits grew from ₹ 1,72,644.48 Cr to ₹ 1,81,700.57 Cr registering a growth of 5.25%
- CASA recorded a growth of 14.99% to reach ₹ 67,121.21 Cr
- NRE deposits reached ₹ 67,416.25 Cr from ₹ 63,958.84 Cr registering a growth of 5.41%
- CV/CE advances grew 40.11% to reach Rs. 1275.00 Cr
- Gross Advances increased from ₹ 1,34,876.71 Cr to ₹ 1,47,639.45 Cr registering a growth of 9.46%
- Business Banking Advances and Commercial Banking Advances grew 15.00% and 12% to reach ₹ 13,869.00 Cr and ₹ 14,806.00 Cr respectively
- Agri advances reached ₹ 19,238.00 Cr from ₹ 16,041.43 Cr registering a growth of 19.93 %

Major Financial Indicators (Standalone Nos.)

(₹ in Cr)

Business Figures	Year Ended On		
	31-03-2022	31-03-2021	Growth %)
Total Deposits	1,81,700.57	1,72,644.48	↑05.25%
CASA	67,121.21	58,370.48	↑14.99%
Gross Advances	1,47,639.45	1,34,876.71	↑09.46%
Retail Advances	47,593.13	44,866.14	↑06.08%
Agri Advances	19,238.00	16,041.43	↑19.93%
Business Banking Advances	13,869.00	12,030.00	↑15.28%
Gross NPA (%)	2.80%	3.41%	
Net NPA (%)	0.96%	1.19%	
Capital			
Equity Capital	420.51	399.23	
Net Worth	18,660.98	16,111.20	↑15.83%
Capital Adequacy (%)	15.77%	14.62%	
Tier I (%)	14.43%	13.85%	
Tier II (%)	1.34%	0.78%	

Anand Chugh

Vice President (Marketing and Investor Relations)

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A presentation for investors is being placed separately on our Bank's website: www.federalbank.co.in

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Connect with us

