

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

ANALYST DAY

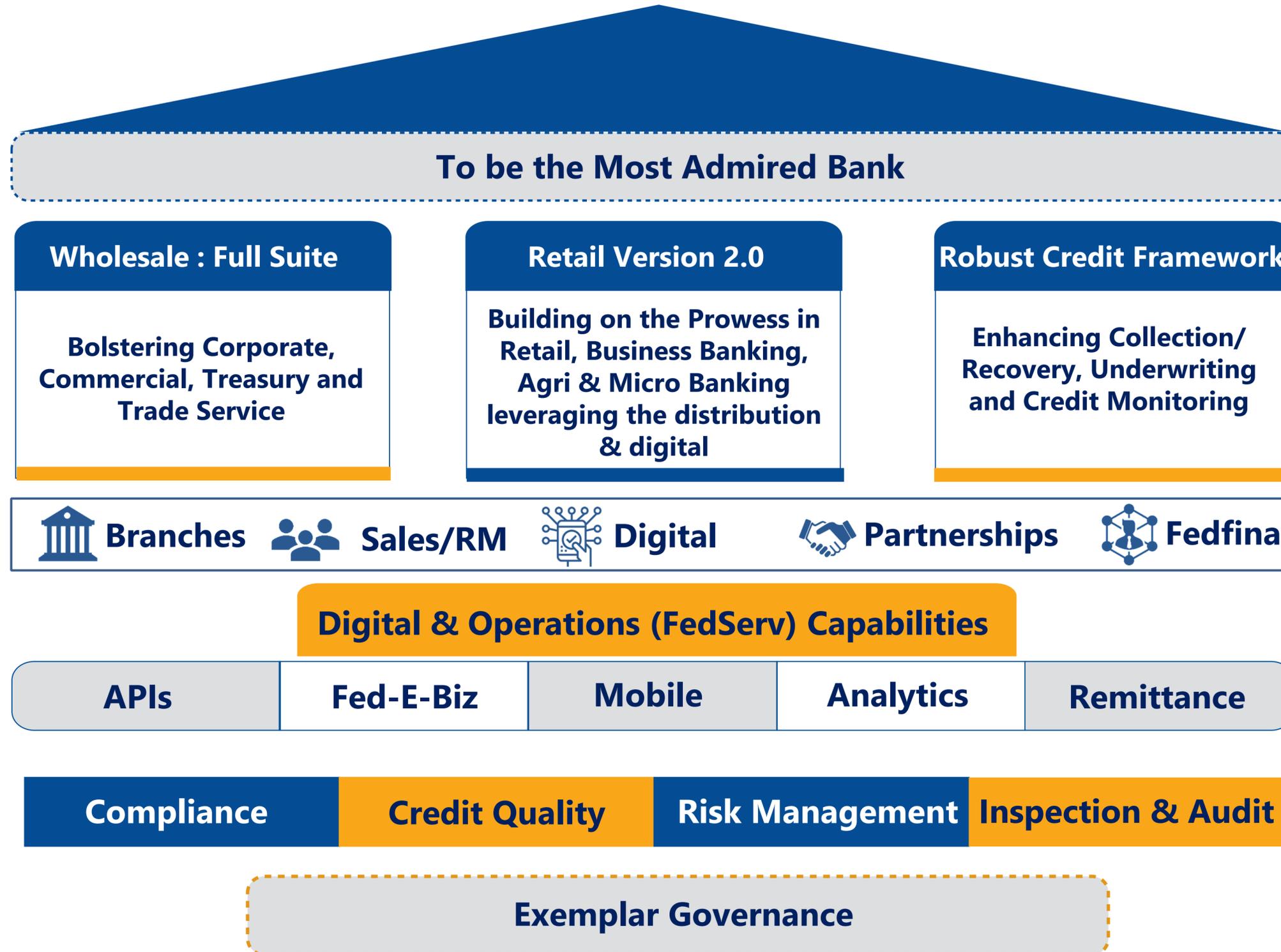


2020

State of Play



Business Architecture designed to deliver Sustainable RoA/RoE



How will we do it?

Strengthening the **Core**

Leveraging Data, Digital & Distribution

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How will we do it?

Pursuing Newer Revenue Streams



Micro Finance



Credit Card



CV/CE



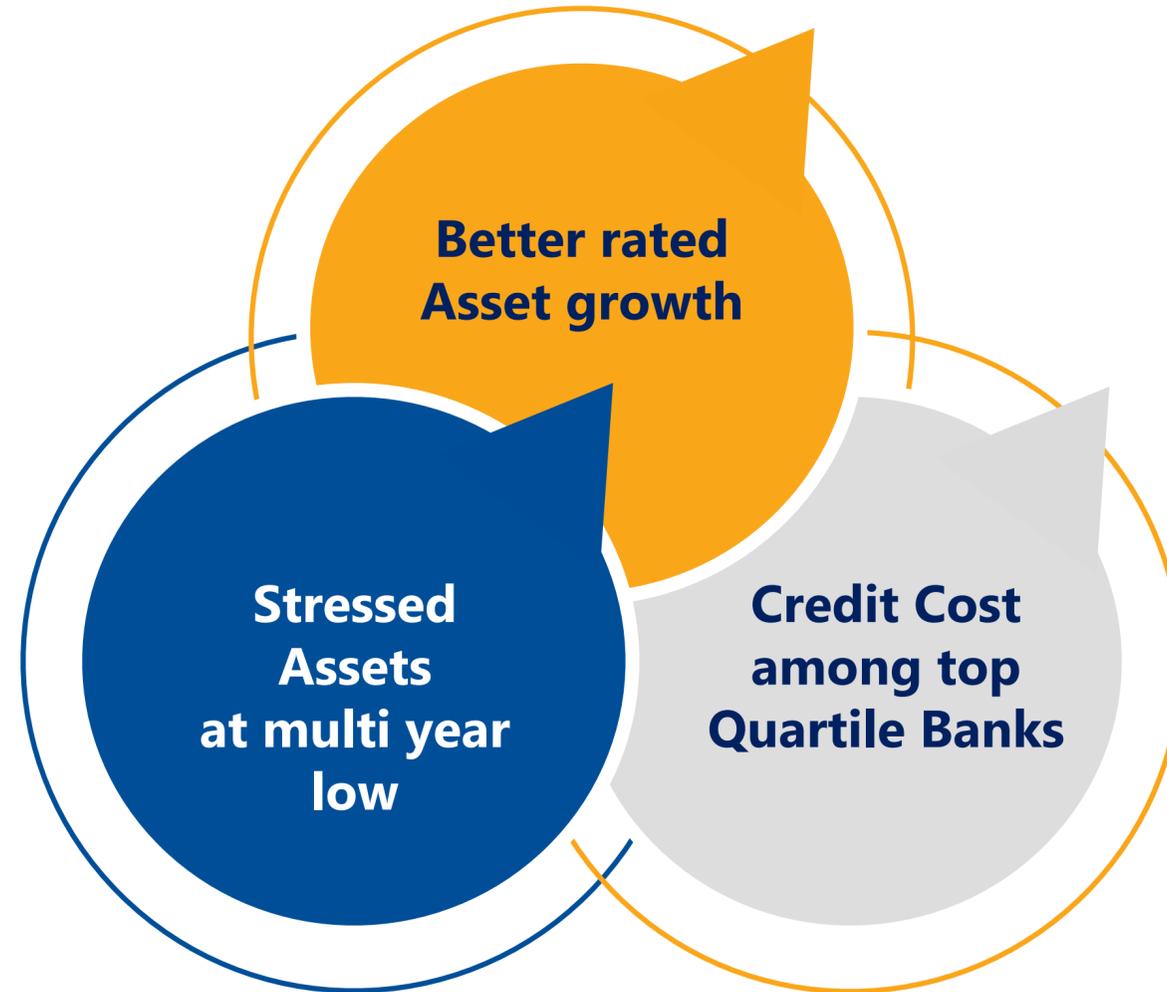
Business Banking

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How will we do it?

On the back of Strong Portfolio Quality



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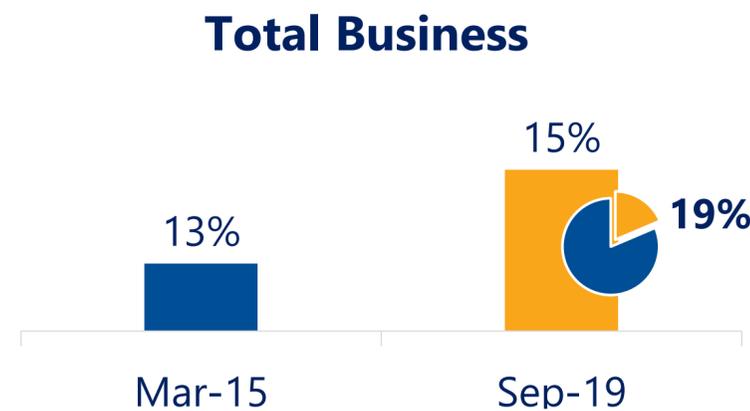
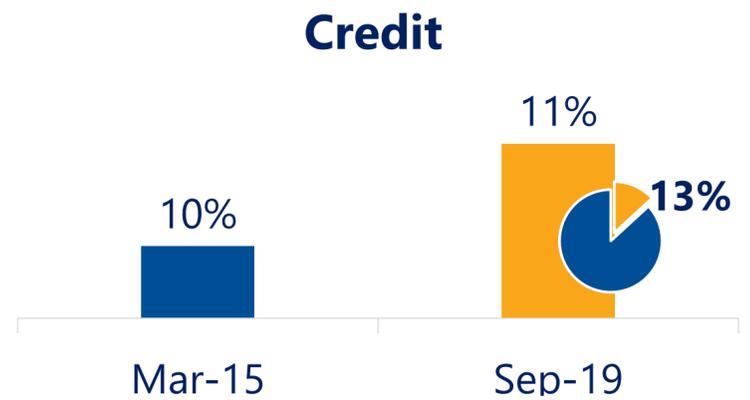
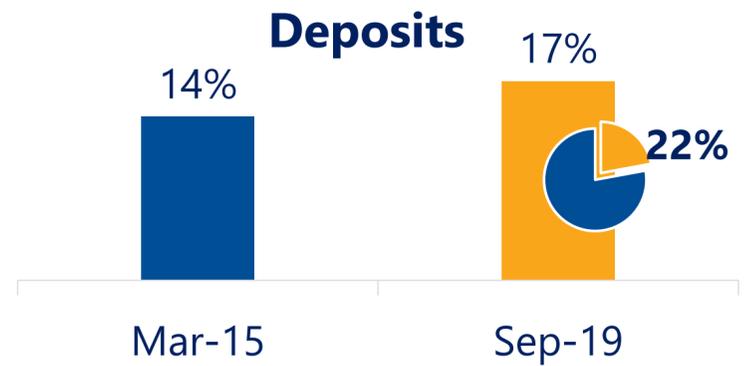
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Digital at the Fore & Human at the Core



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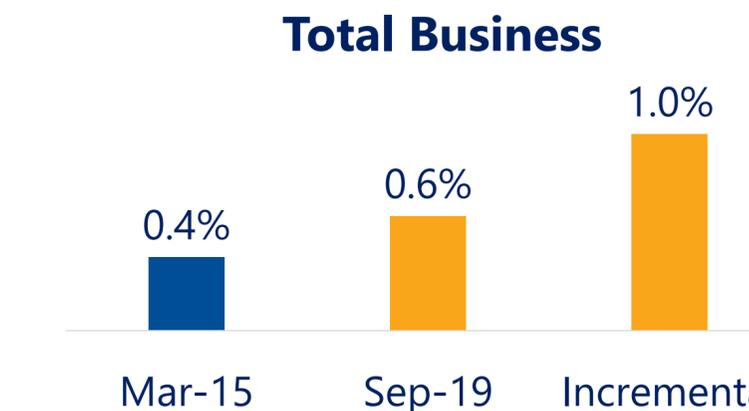
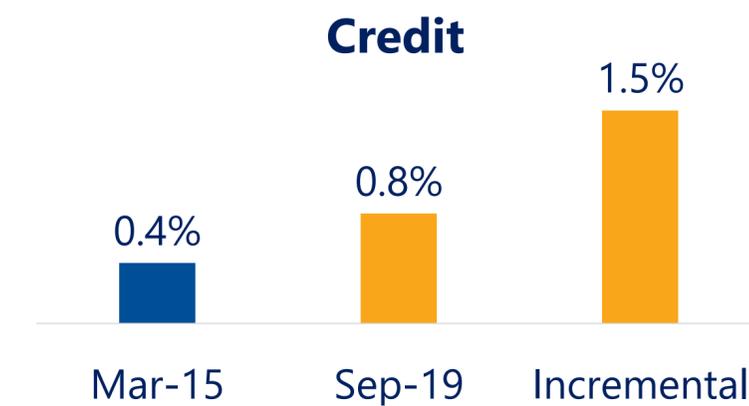
Prominence to Dominance & Presence to Prominence



Market Share represented in Bar chart and Incremental Share represented in Pie Chart

Prominence To Dominance (Network 1)

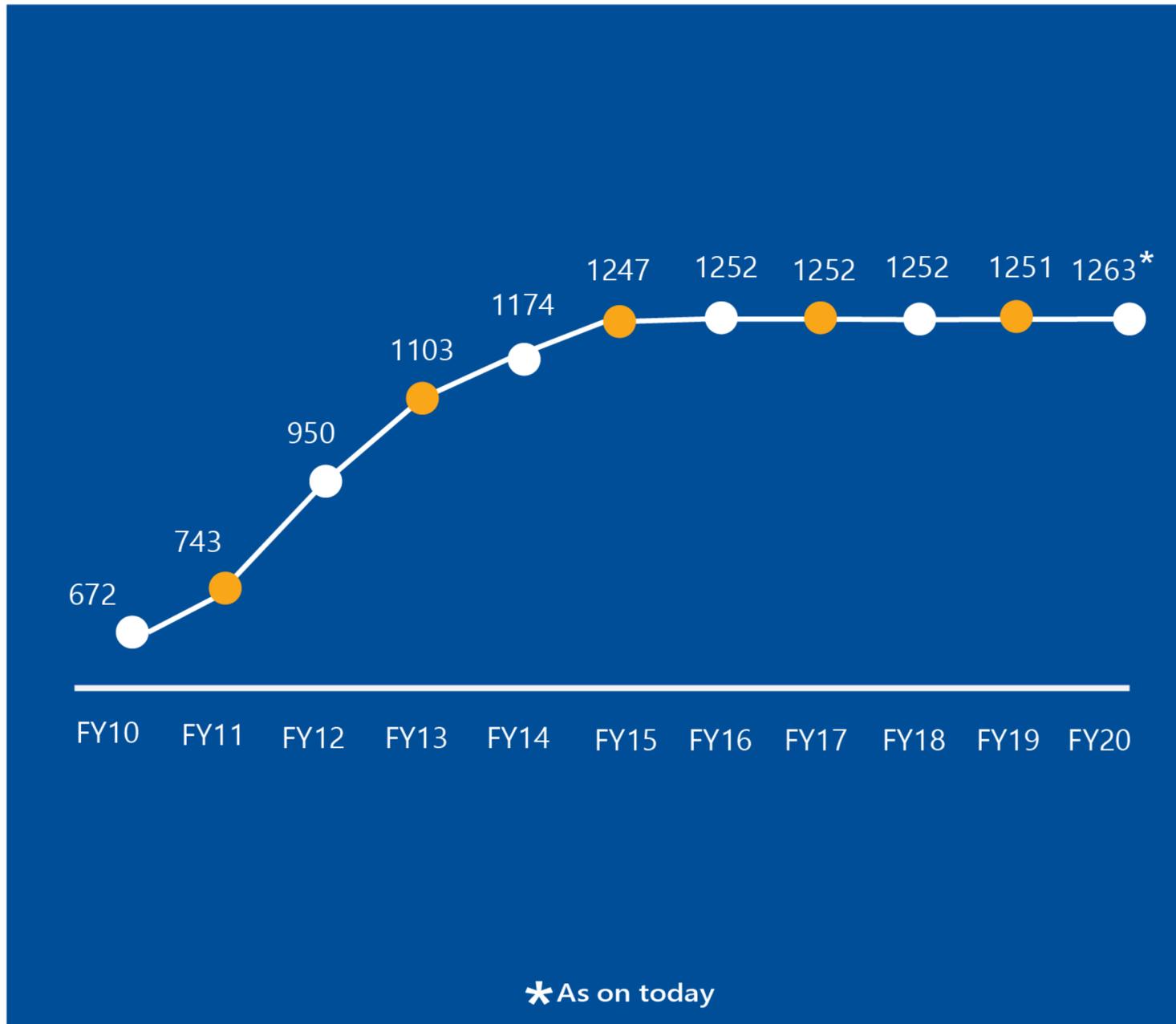
Presence to Prominence (Network 2)



Incremental Share denotes the bank's share in incremental business during the reference period

Branch Light Distribution Heavy

BRANCH LIGHT



DISTRIBUTION HEAVY

FEDBANK
FINANCIAL SERVICES LIMITED

300+ Touchpoints &
750 + RMs / Sales

BC

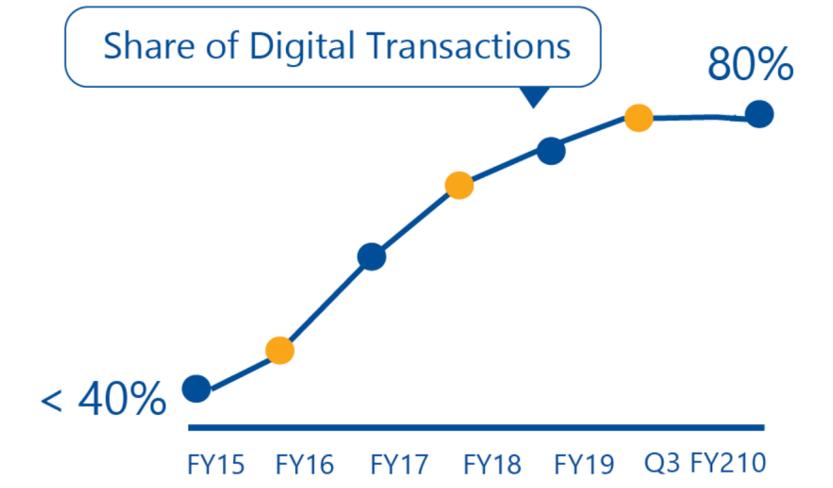
Forayed into the untapped
markets/segments through
several touchpoints



RM / SALES

2010
Less than 50

2020
900 +



Through the Financial Lens



Strong Franchise

Figures as on Dec 2019

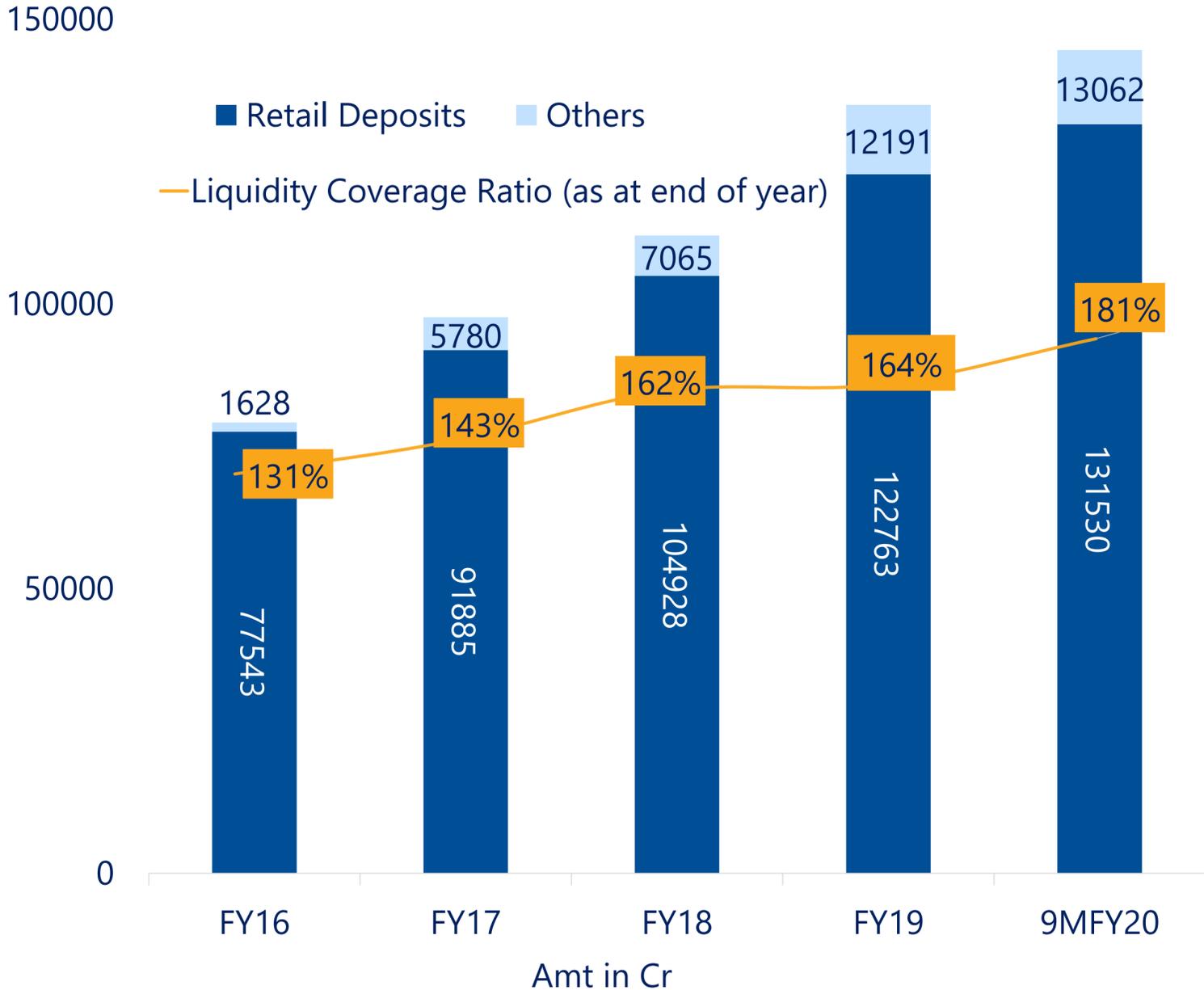
01	Strong liability profile and NR Franchise	91% Retail Deposit Ratio	39% NR Deposit Ratio	
02	Balanced Credit Book	49% Retail Book	51% Wholesale Book	
03	Geographical Diversification	599 Kerala	656 Rest of India	1255 Total Branches
04	Stable Asset Quality	2.99% GNPA %	1.63% NNPA%	0.71% Credit Cost 1.59% Stressed book to Tot.Avg Assets
05	Healthy Capitalization	13.64% Capital Adequacy Ratio	12.62% CET1 Ratio	Excluding accrued profit during the current FY
06	Improvement in Profitability	1.04% RoA	12.50% RoE	1.92% RoRWA (Annualized- Q3 FY20)
07	Quantum leap in Fee Income	34% Core Fee	30% Other Income	(9M FY20- Y-o-Y Gr%)

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Rich Liability Franchise

Deposit Composition



19%

Deposit CAGR (FY16-19)

17%

Retail Deposit CAGR (FY16-19)

26%

NR Deposits Share in Network 1 (Sept-19)
Market leader in Non-Resident deposits in Network 1

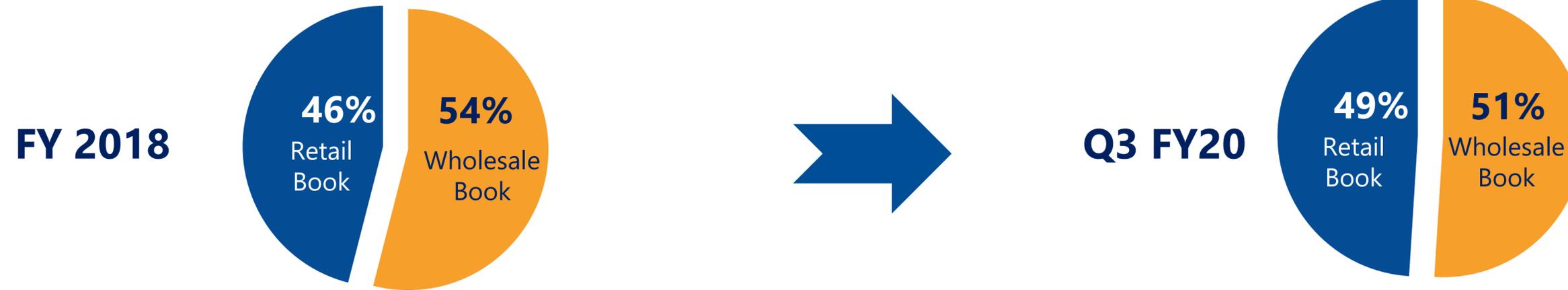
91%

Retail Deposit Ratio
One of the highest among Scheduled Commercial Banks

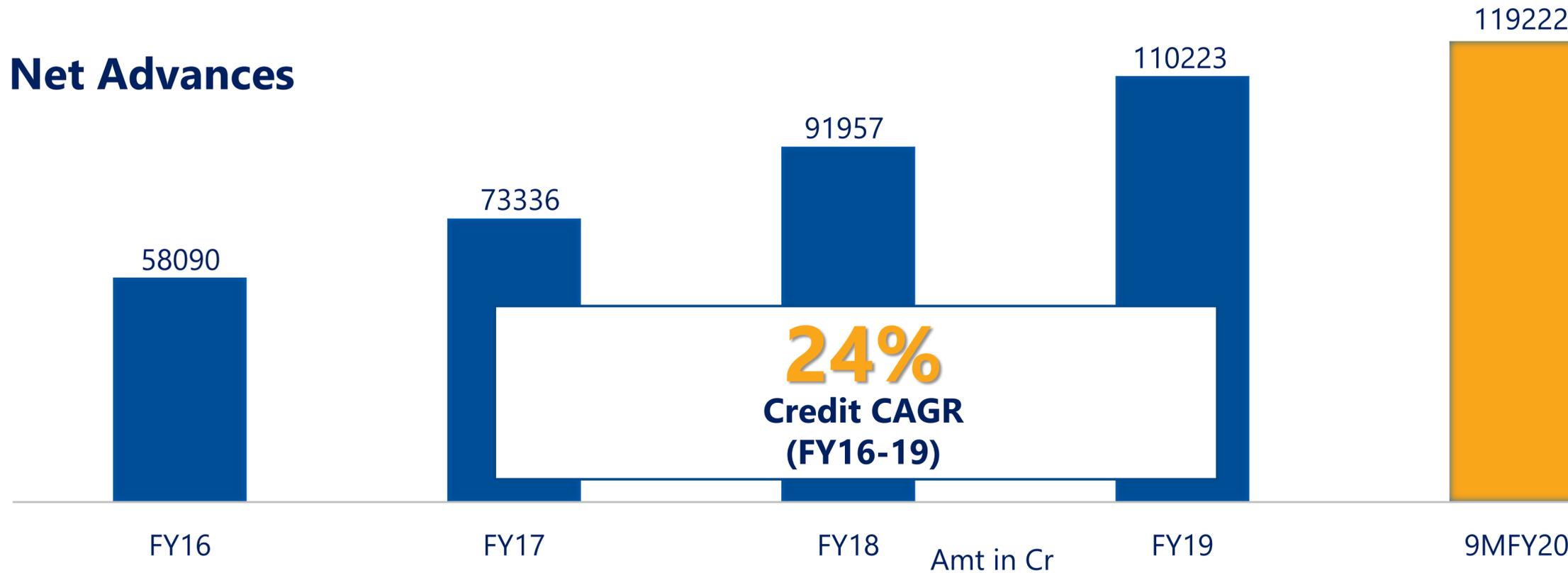


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Balanced Loan Mix



Net Advances



Presence to Prominence

4 Year CAGR in Advances

4 Year CAGR in Deposits



Maharashtra



Tamil Nadu

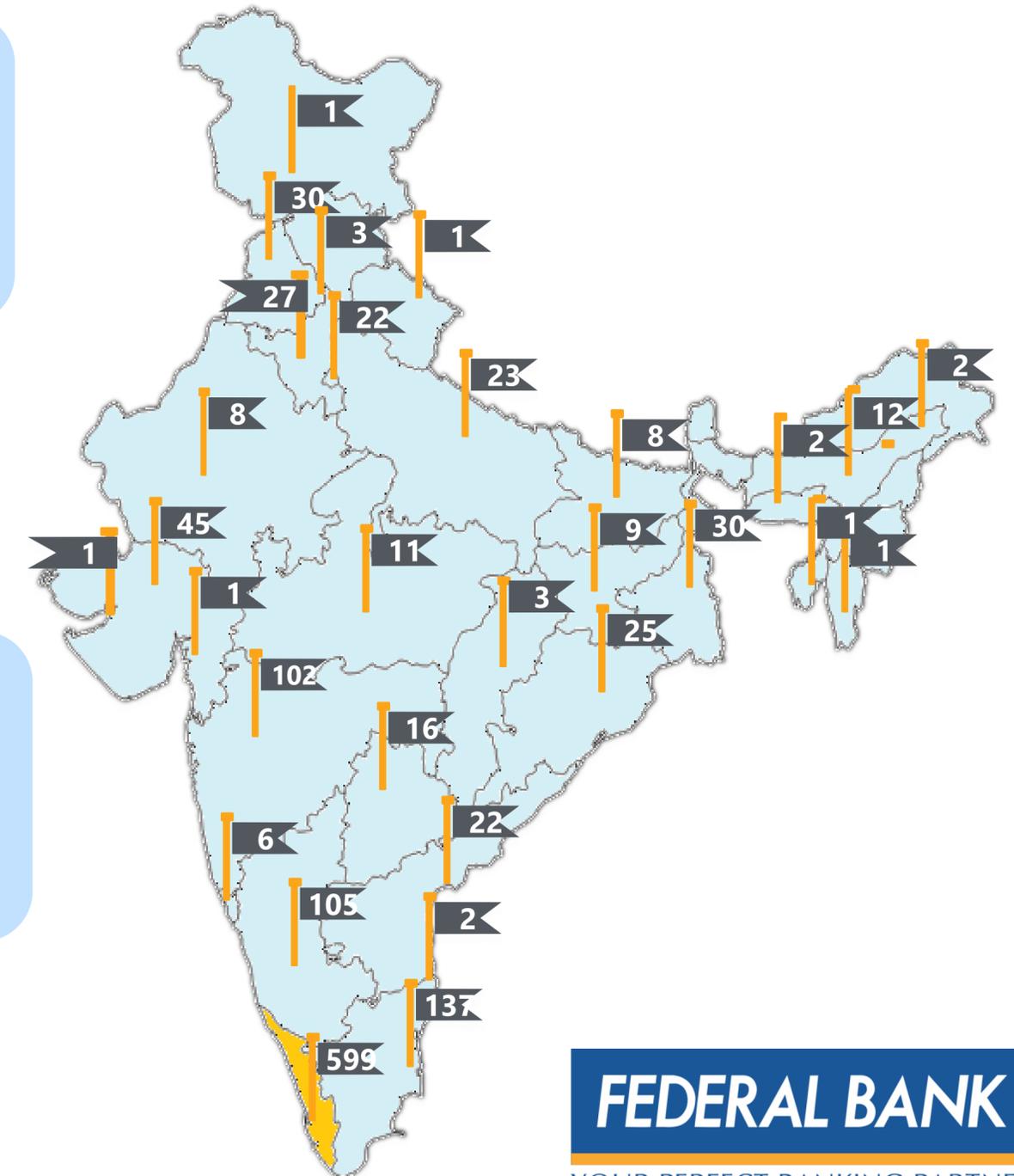


Karnataka



Gujarat

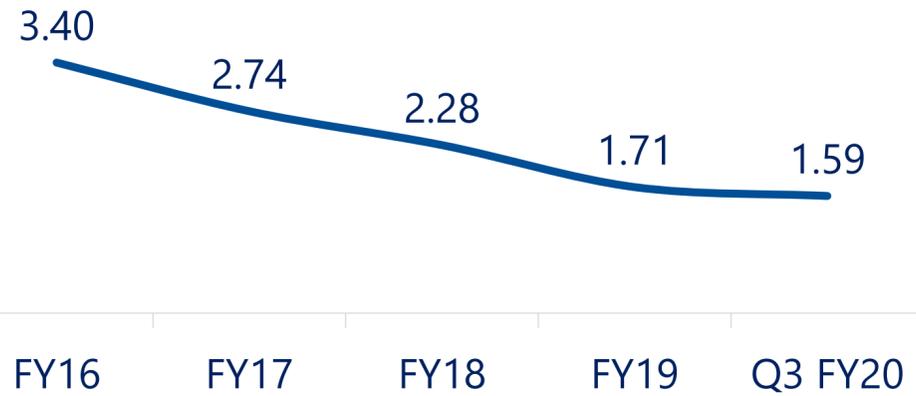
Mar-15 to Mar-19



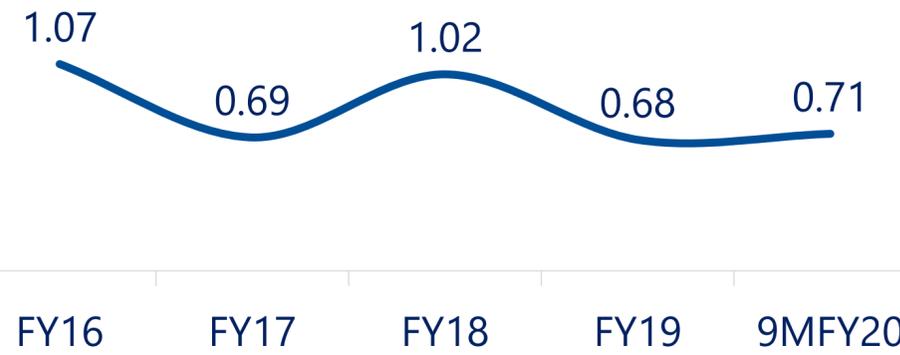
Top Quartile Credit Cost

In Cr

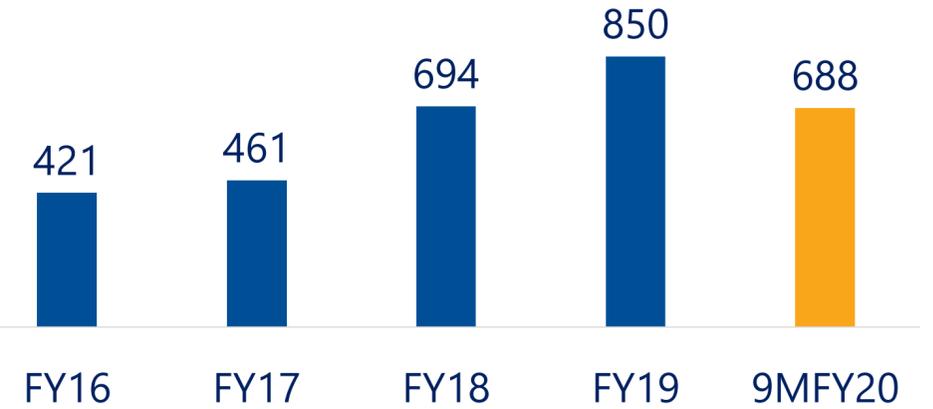
Stressed book to Total Avg Assets



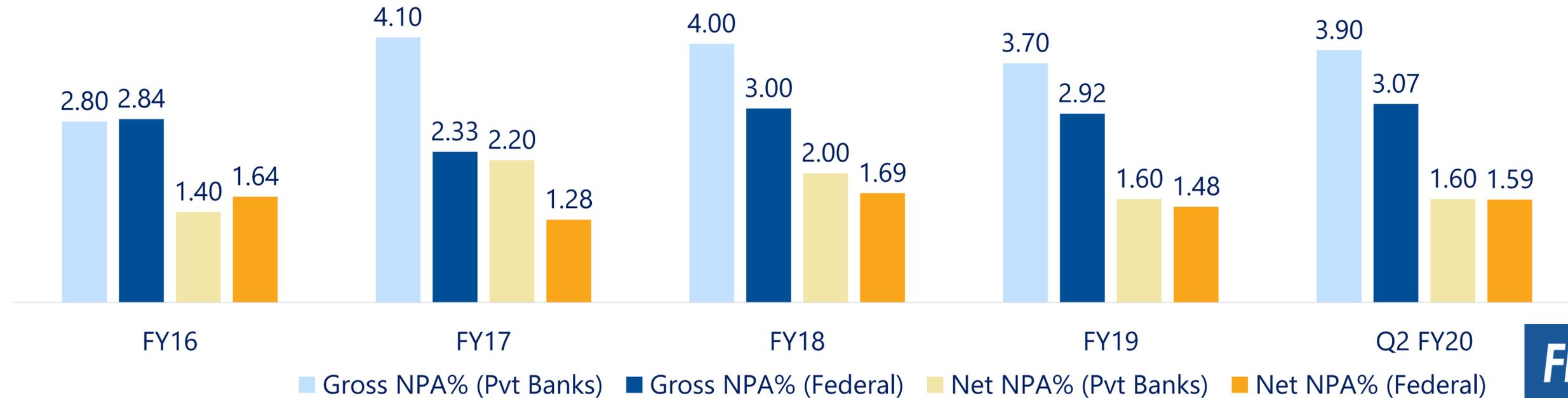
Credit Cost



Recovery & Upgradation



NPA Ratios : Comparison



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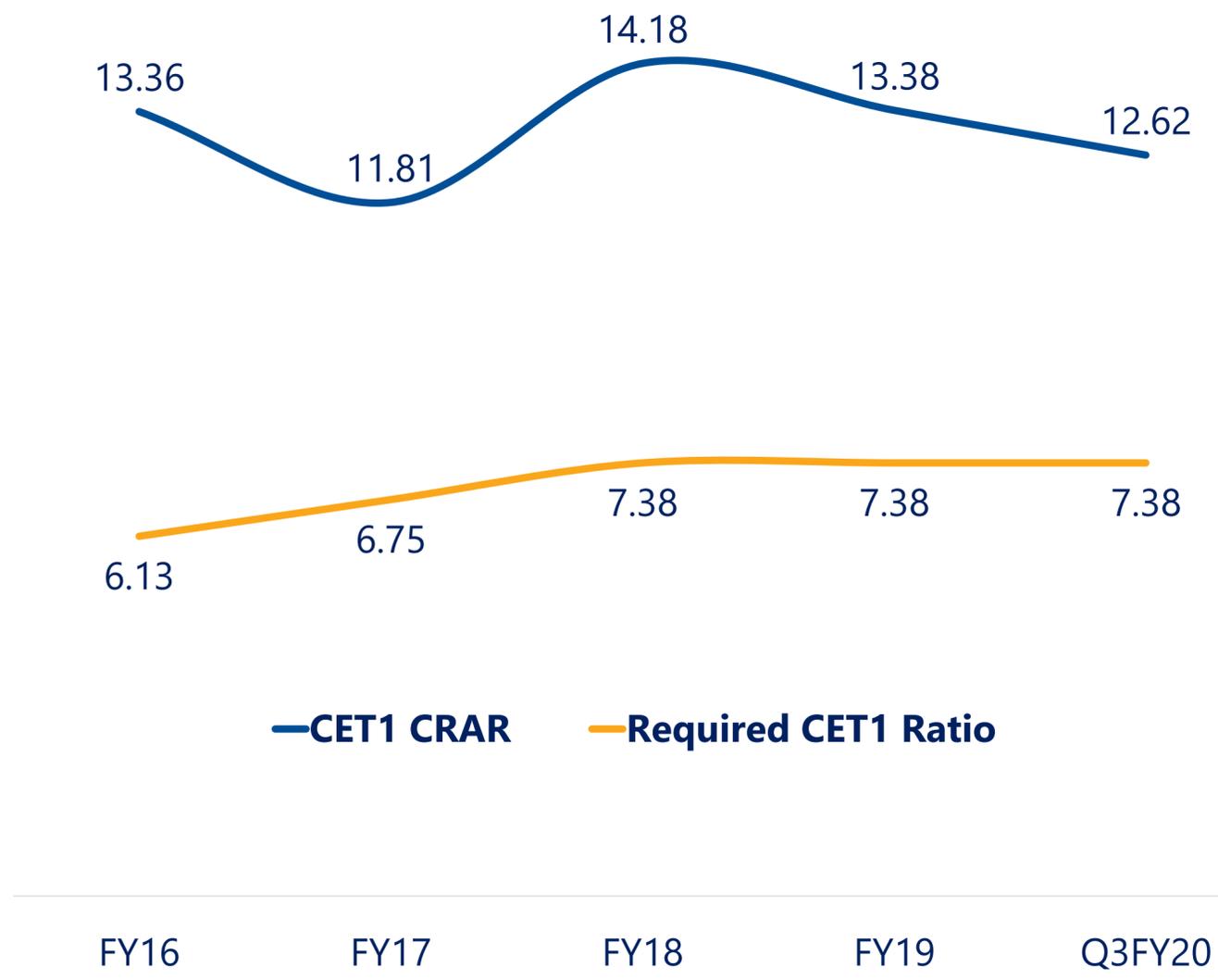
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Healthy Capitalization

	Dec-19	Sep-19
Risk Weighted Assets		
Credit Risk	88456	85828
Market Risk	2473	3024
Operational Risk	8715	8715
Total RWA	99644	97566
Tier-1 Capital Funds	12573	12561
Tier-II Capital Funds	1016	1081
Total Capital Funds	13589	13642
CRAR	13.64%	13.98%
Tier-I	12.62%	12.87%
Tier-II	1.02%	1.11%

In Cr

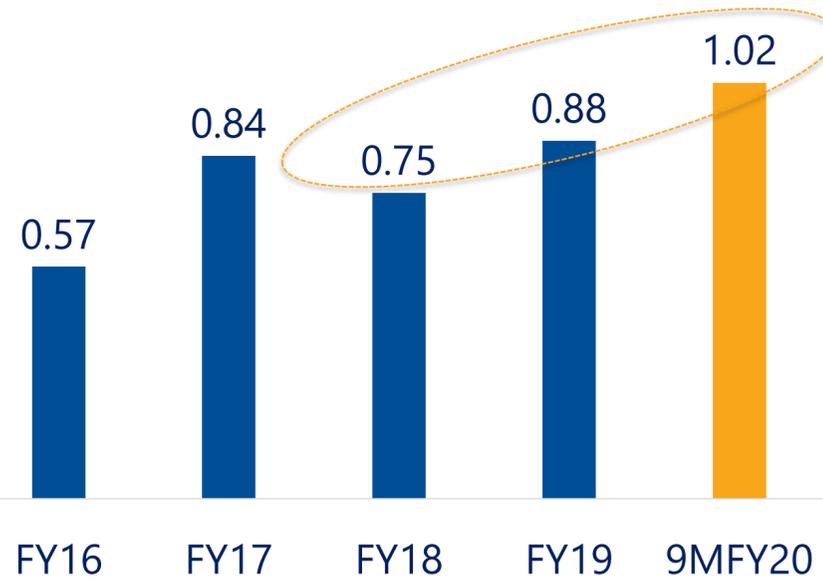
CET1 Ratio



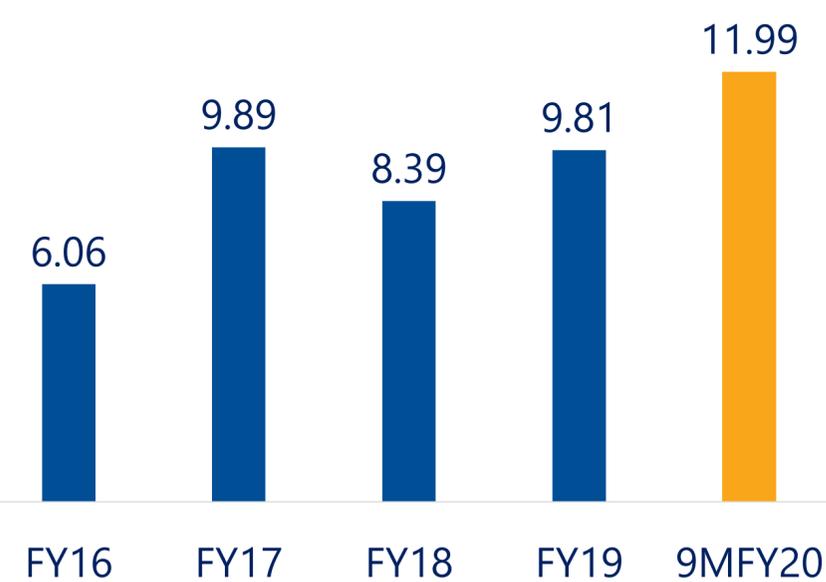
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Financial Performance: Tracking Guidance

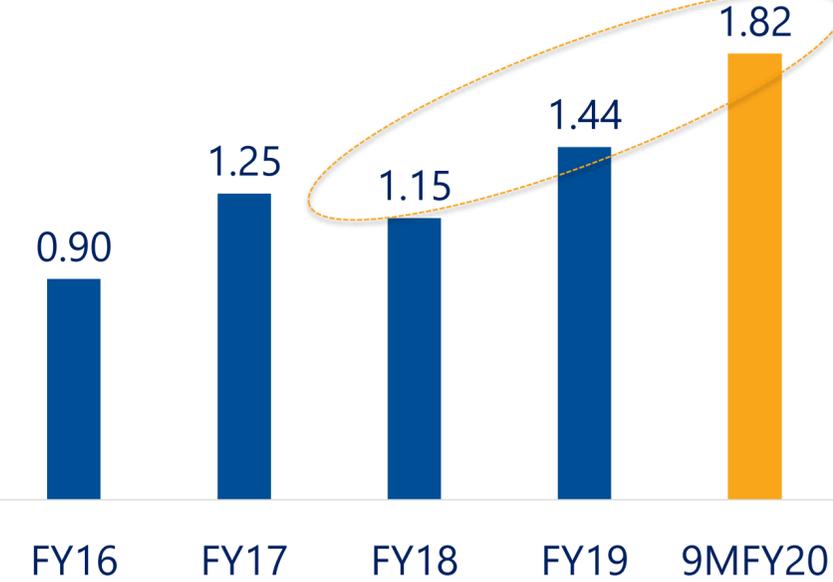
RoA (%)



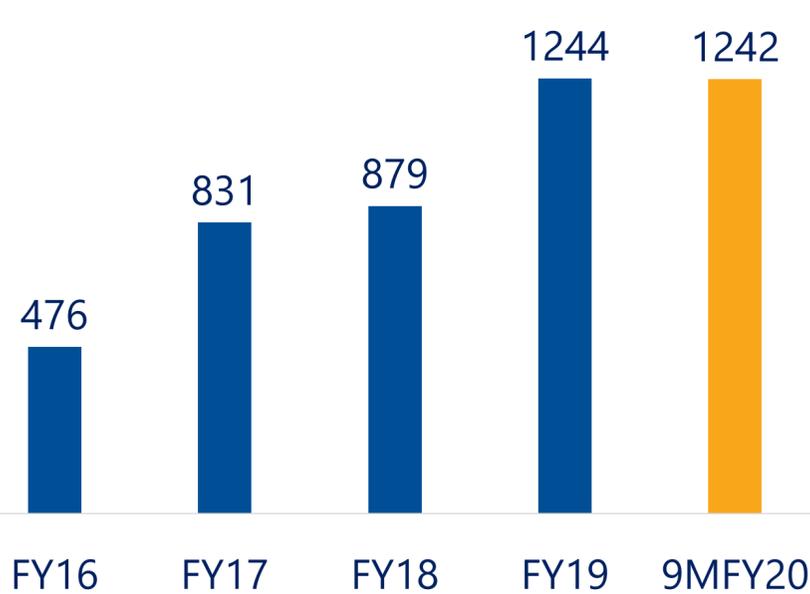
RoE (%)



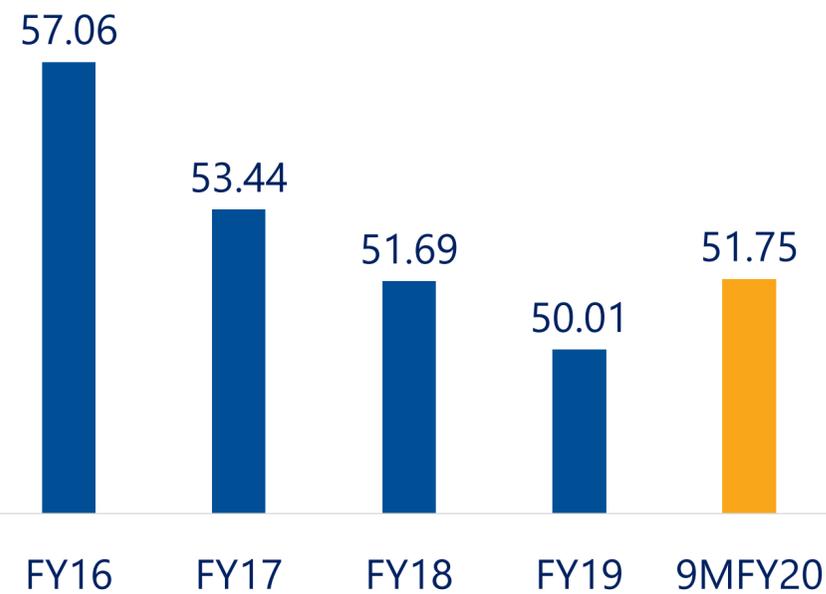
RoRWA (%)



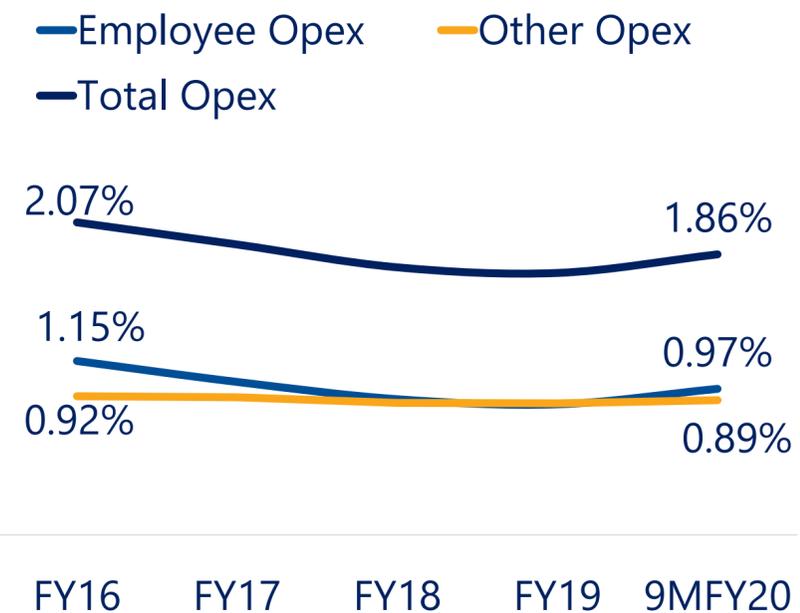
Net Profit



Cost Income Ratio (%)



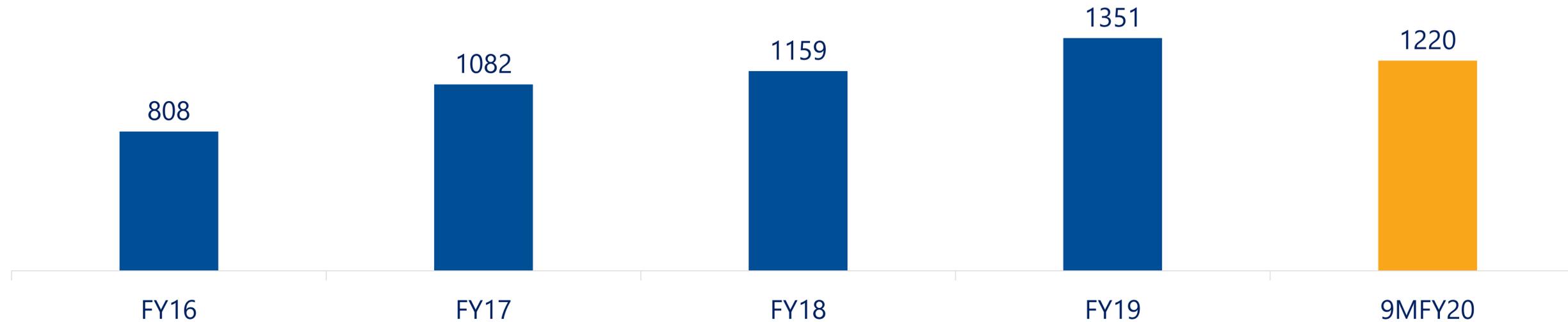
Opex to Total Assets



Robust traction in Other Income

In Cr

Other Income



Core Fee Income

Parameters	Mar-18	Mar-19	Y-o-Y%	Dec-18	Dec-19	Y-o-Y%
Income from Commissions , Exchanges and Others Fees	136	188	38%	121	187	55%
Core Fees from Loans and other services	257	330	28%	236	294	25%
Other General Service Charges and Fees	155	193	25%	135	178	32%
Interchange related Fees and Incomes	101	131	30%	93	123	32%
Core Fee Income	650	843	30%	585	783	34%

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Operational Excellence and Right to Grow



Liabilities

Granular, Sustainable and Growing

Across both resident & non resident deposits

Multiple channels leveraged

Extensive use of digital technology



“Moat for the Bank”; Fund before you Lend

Operational Excellence Pervasive and Consistent

Centralized operations across functions

Robust technology; best in class

Strong service culture

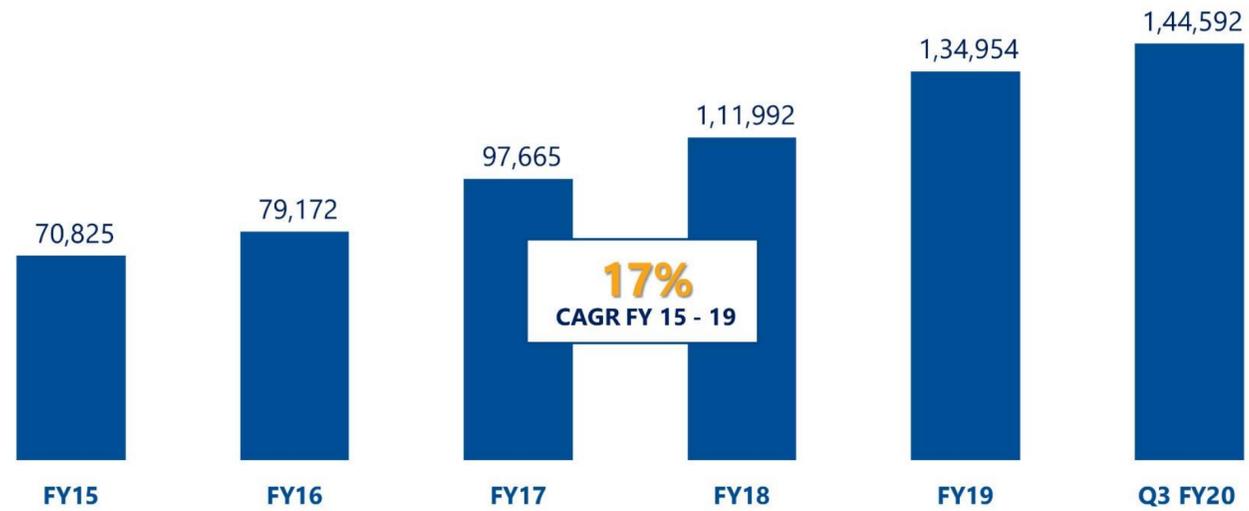
Digitalization; not just Digital Banking



“Confidence to Grow Volumes”

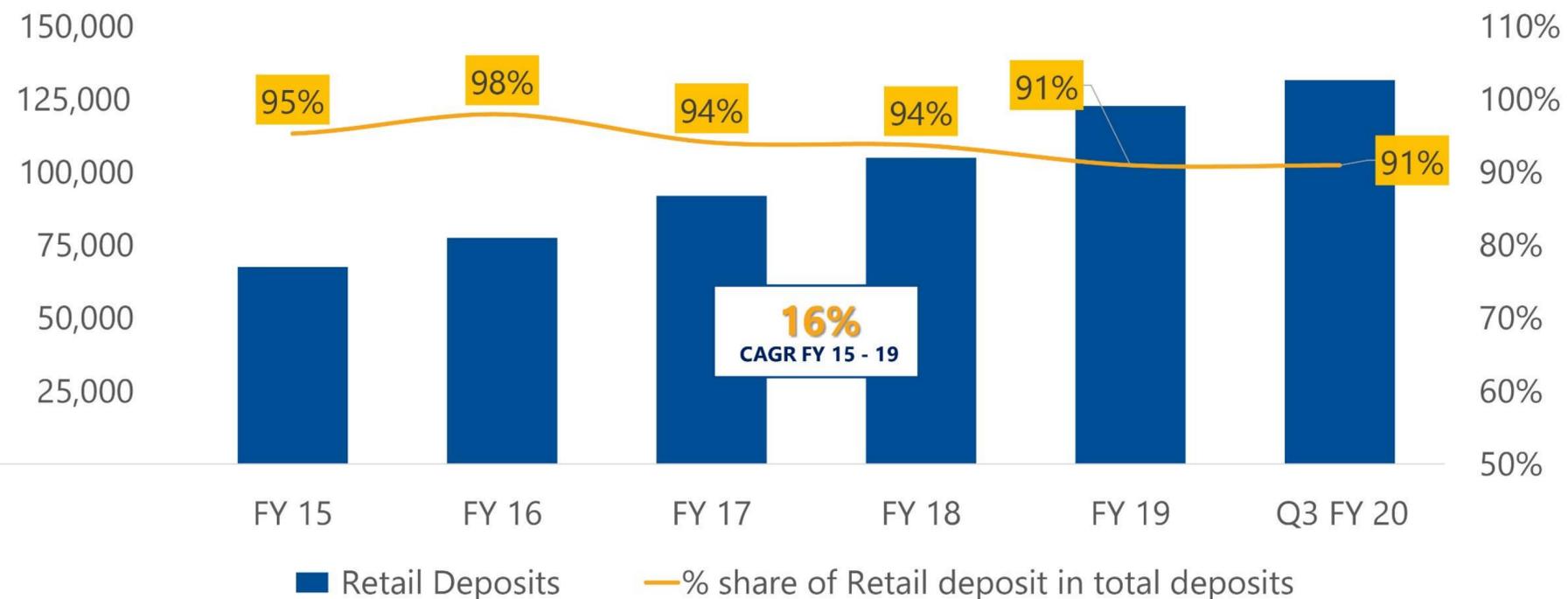
Granular Deposits – Core Strength

Growing Liability Base (Amount in cr)



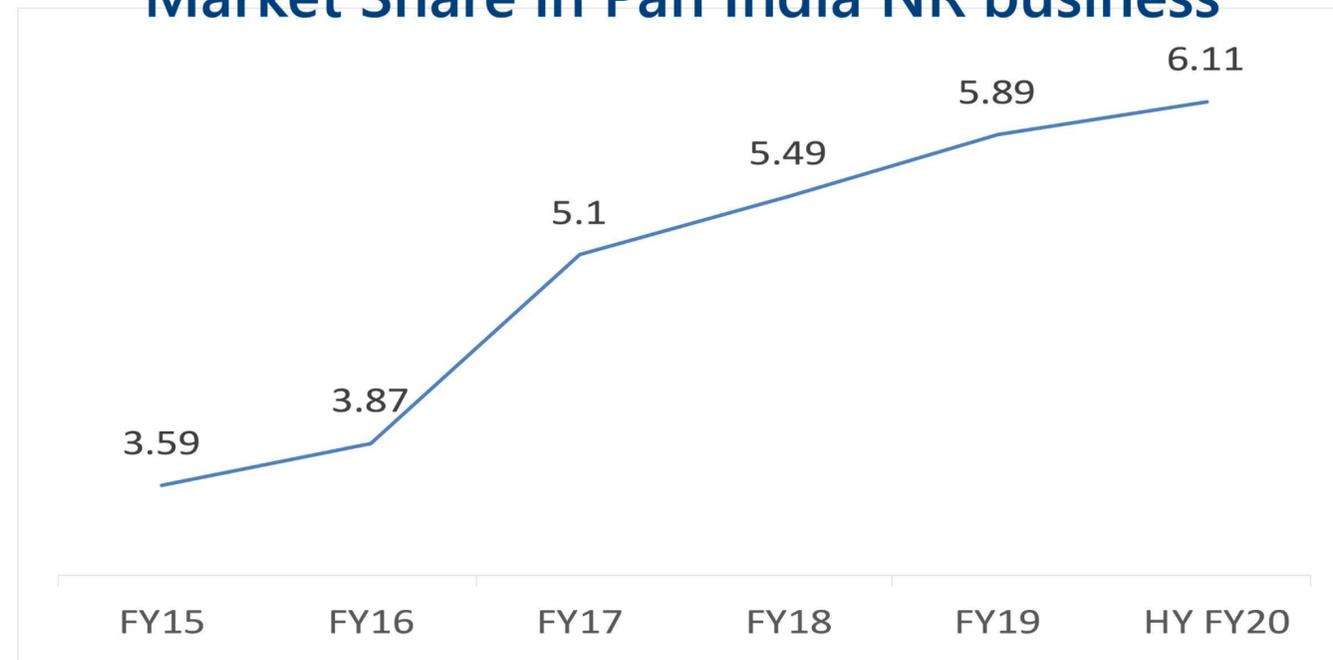
- Consistent growth year on year; in the mid-teens
- Granular in nature; sticky deposits

Retail Deposits & % share to Total deposits

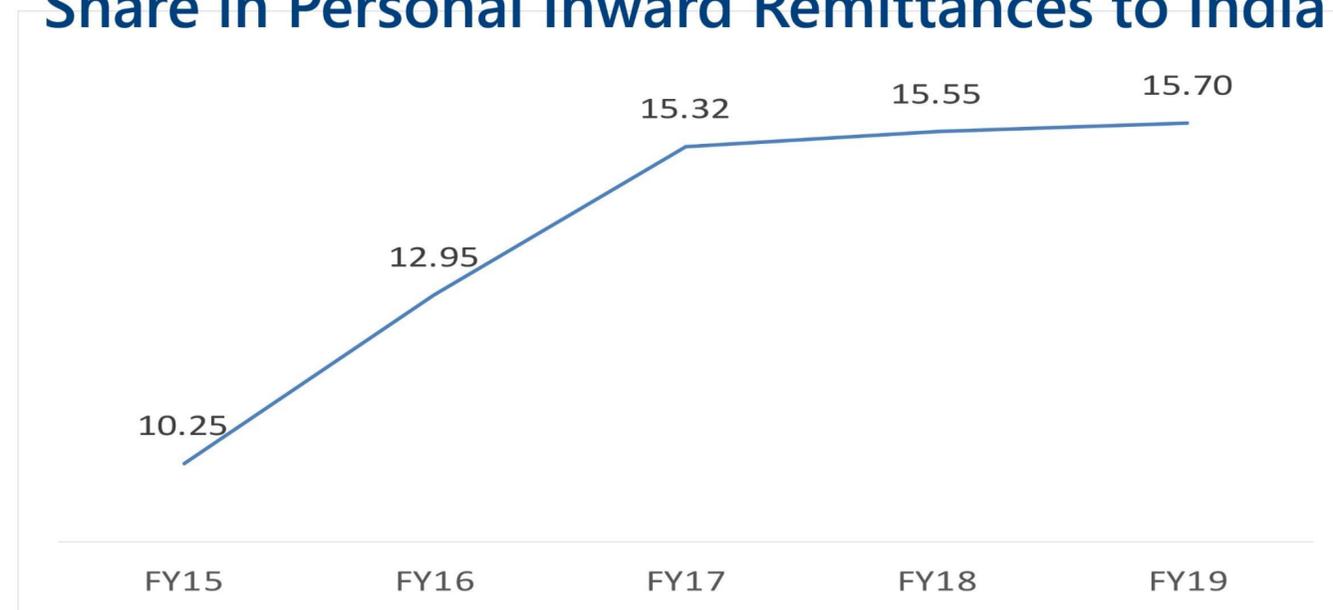


Strong NR franchise – Leverage natural advantage

Market Share in Pan India NR business



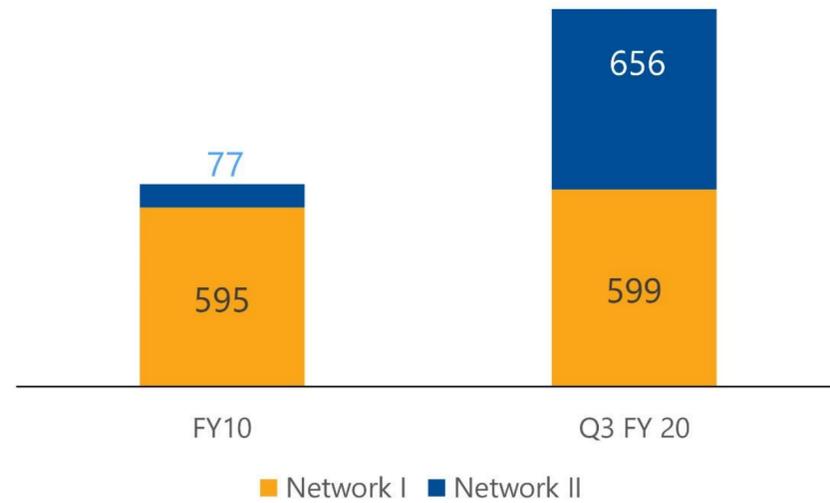
Share in Personal Inward Remittances to India



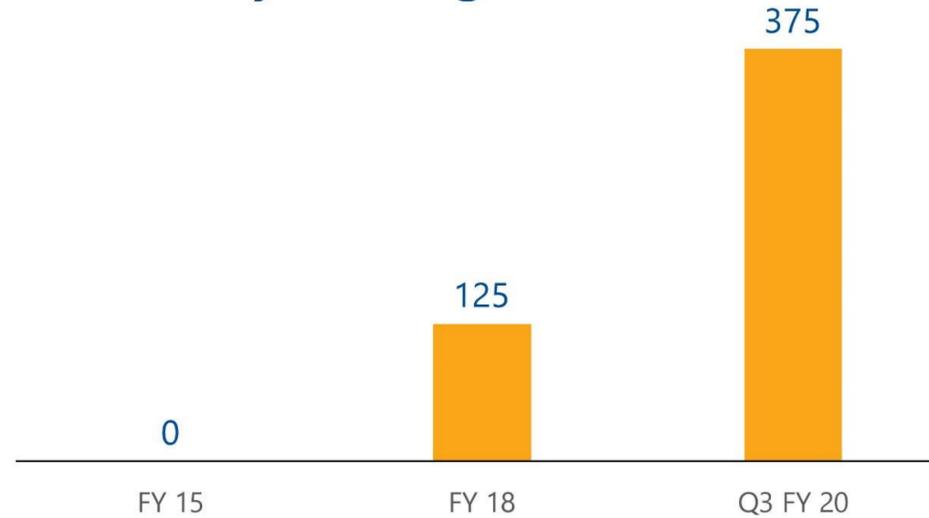
- Strong consistent growth
- Global remittance arrangements; 100+ relationships
- Real time, state of art, customizable remittance systems (Host to host, API and Blockchain)
- First Bank to launch UPI based foreign inward remittances

Diversified distribution – Beyond Branches

Branch Growth



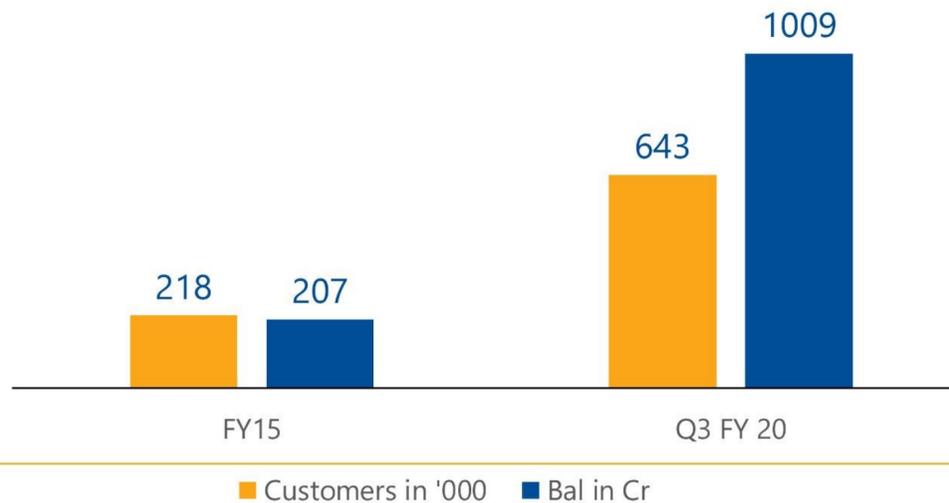
Priority Banking RM Growth



HNI Customer Growth

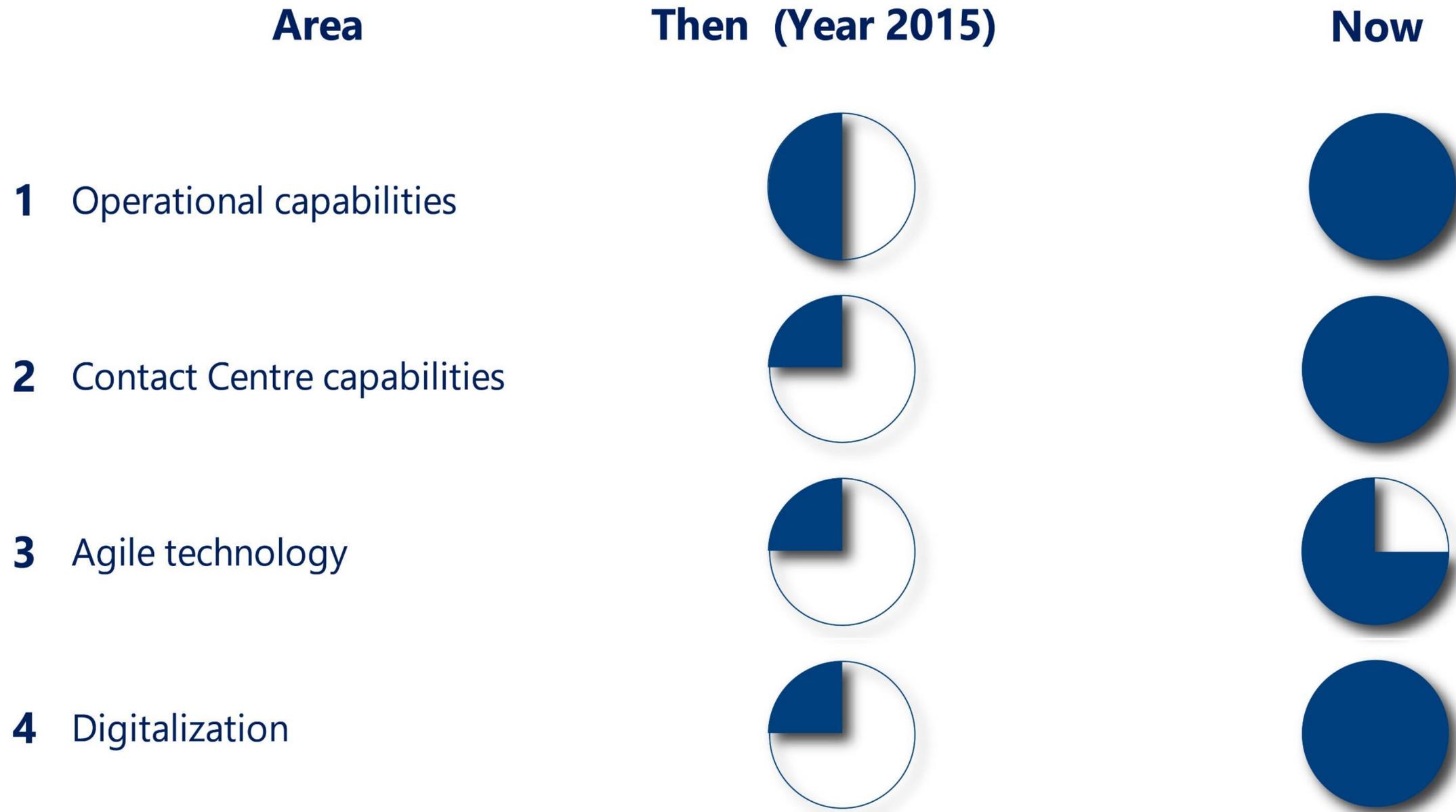


Salary A/C's - Customer & Balance Growth

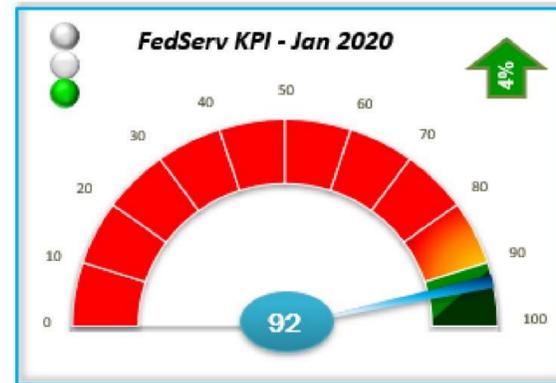


- Significant investment in RM capacity and capabilities; distribution heavy
- Strong partnership with CB & C&IB to acquire salary customers
- Fuel for cross sell and enhanced Products Per Customer

Operational Excellence – Pervasive and Consistent

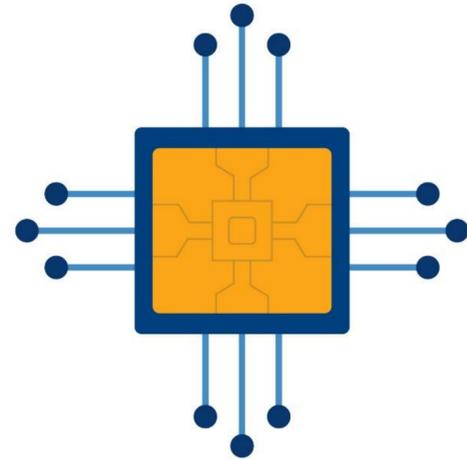


Operational capabilities – Platform for Growth



- Unique capability created; captive Operations company
- Dual locations: Visakhapatnam & Kochi
- Transitioned 70+ processes
- Current head count 300; target to reach 900 by 31 March, 2021
- Designed to deliver excellence in service, mitigation of risk and cost efficiencies

- Credit administration – independent and centralized
- Extensive use of Robotics Process Automation; 110+ processes
- Focus on Straight Through Processing across various areas



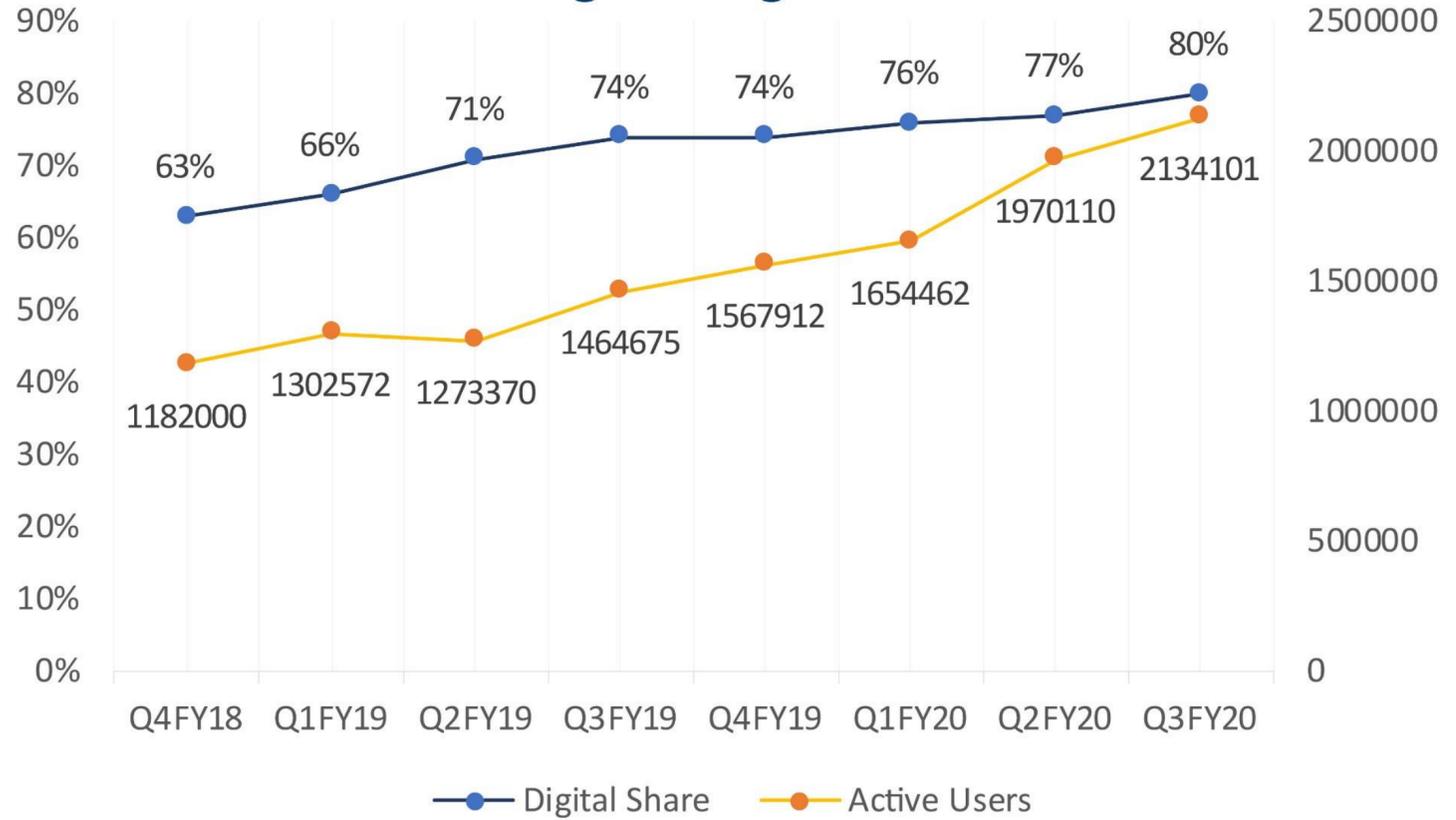
- Finacle 10 – Early Adopters
- Finacle Treasury – across all modules
- Range of digital technology solutions (FedMobile, FedNet, FedeBiz, FedAlert...); use of middleware for plug & play
- Cyber security investments



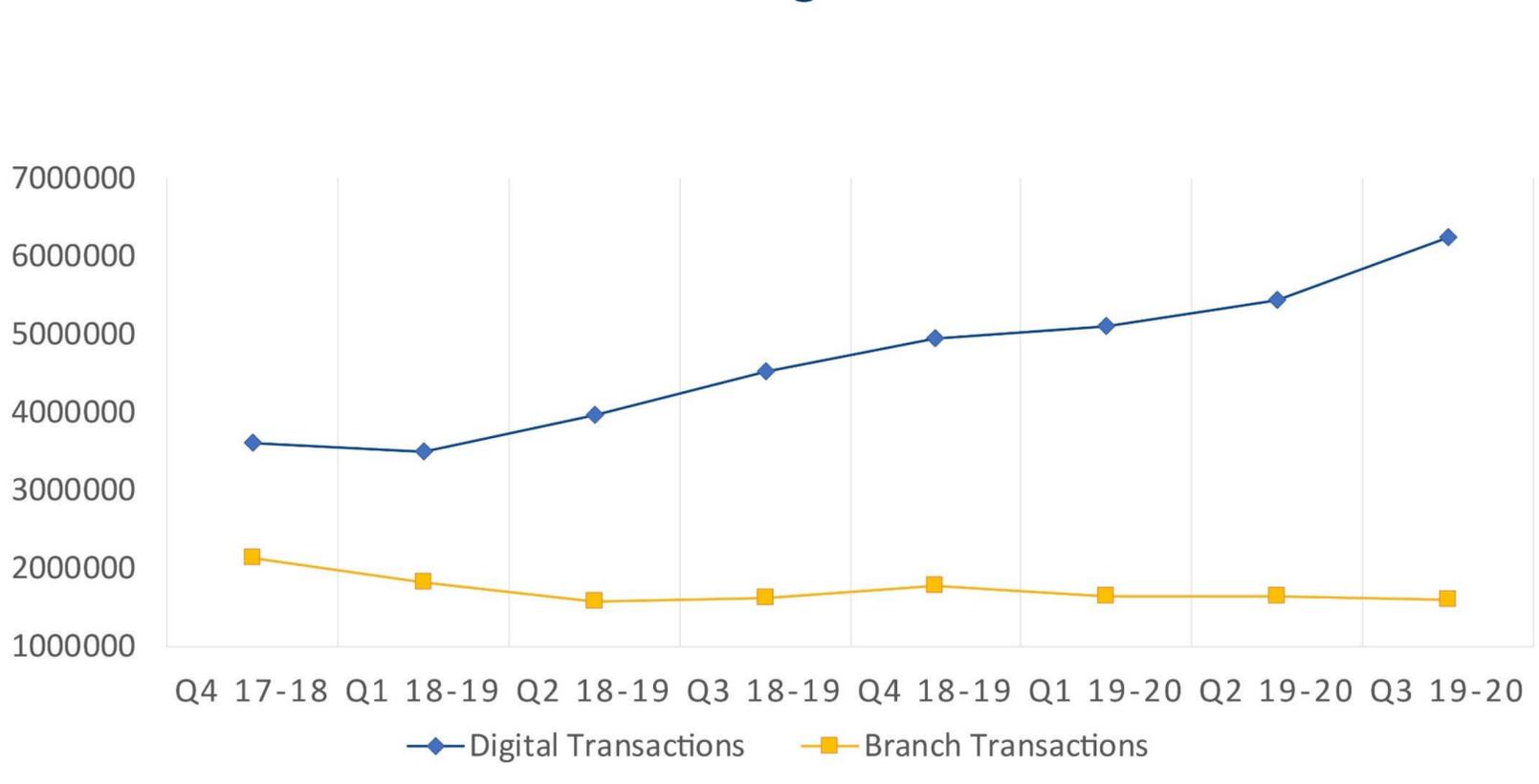
- Dual location strategy
- Strong partnership with specialist company in Bangalore
- Mix of inbound, outbound and collections capability

Digital at The Fore & Human at The Core

Digital Migration



Branch vs Digital Transactions



- Digital share has consistently grown over the years; resulting in lower costs and higher revenue
- Digital transactions outgrow transactions through branches by 400%.
- Digital adoption trends higher than industry standards.

Federal 2.0 – Open banking with API

<p>REMITTANCE SOLUTION (9 APIs) Through the Remittance Fund Transfer API, fund transfer from outside of India is made easy</p>  <p>Blockchain for cross border remittances</p>  <p>Cross Border remittances</p> 	<p>UPI (10 APIs) The Unified Payments Interface (UPI) is an instant, real-time payment system developed by National Payments Corporation of India (NPCI) facilitating inter-bank transactions.</p>  <p>UPI PSP</p>	<p>LOAN SECURITY (1 API) APIs to create security and to link to an account number for various security types like vehicle, immovable property etc.</p> <p>Lentra Loan Origination System</p>  <p>No tension instant Gold Loans</p>	<p>FEDERAL INSTANT LOAN (9 APIs) Instant Loan</p>  <p>Digital Lending</p>	<p>Payments (10 APIs) The Fund Transfer APIs are strategically driven solutions, that enable an easy money transfer services between Bank accounts in India. It facilitates ease in the transfer process using technology solutions like NEFT, RTGS, IMPS etc.</p>  <p>Payment Systems</p>  <p>Payment Aggregator</p>   <p>Agricultural Aggregation</p>  <p>Payment Systems</p>
<p>ACCOUNT OPENING (8 APIs) Federal Bank's API for banking correspondence, facilitates account opening on behalf of the Bank.</p> <p>Lentra Loan Origination System</p>  <p>No tension instant Gold Loans</p>  <p>Microlending</p>  <p>TAB Banking</p>	<p>DIGITAL CREDIT (9 APIs) These APIs are offered to extend loan facility to Customers, through FinTech applications.</p>  <p>Microlending</p>  <p>Lending</p>  <p>Loans on Checkout</p>	<p>E-KYC (4 APIs) Federal Bank offers eKYC services in two variants- 1) SDK version of eKYC 2) Web version of eKYC</p>  <p>Microlending</p>  <p>No tension instant Gold Loans</p>	<p>INSTANT LOAN @ Checkout (4 APIs) When a Customer checks out through a Merchant's Point of Sale (POS) terminal, this API helps the Bank to offer convenient EMI option for the payment to the customer.</p>  <p>EMI on POS Checkout</p>  <p>EMI on PG Checkout</p>	<p>GOLD LOAN (5 APIs) Federal Bank helps customers get gold loans in times of a financial need. As gold loans are the quickest mode of availing instant cash, the Bank provides loans with attractive interest rates and flexible repayment options.</p>  <p>No tension instant Gold Loans</p>

FOSTERING INNOVATION THROUGH PARTNERSHIPS

12 API Bundles

82 Open APIs

800 Internal APIs

100 Plus Partners

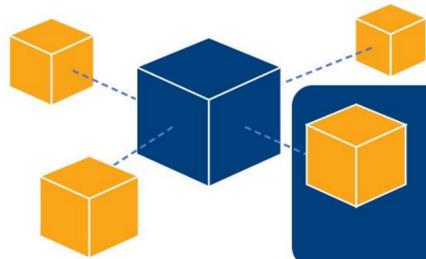
Million API calls a month

A Bank with many Firsts



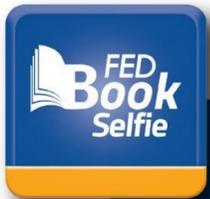
QR code for Insurance issuance

Instant Demat Accounts



First bank in India to provide a Blockchain based Cross Border Remittance solution.

FedRecruit – AI Based recruitment solution



FedBook Selfie: The first mobile based account opening APP in the

First Bank to launch highly secured alert application.



Federal Bank won First Prize in 'Best Technology Bank Award' 2019

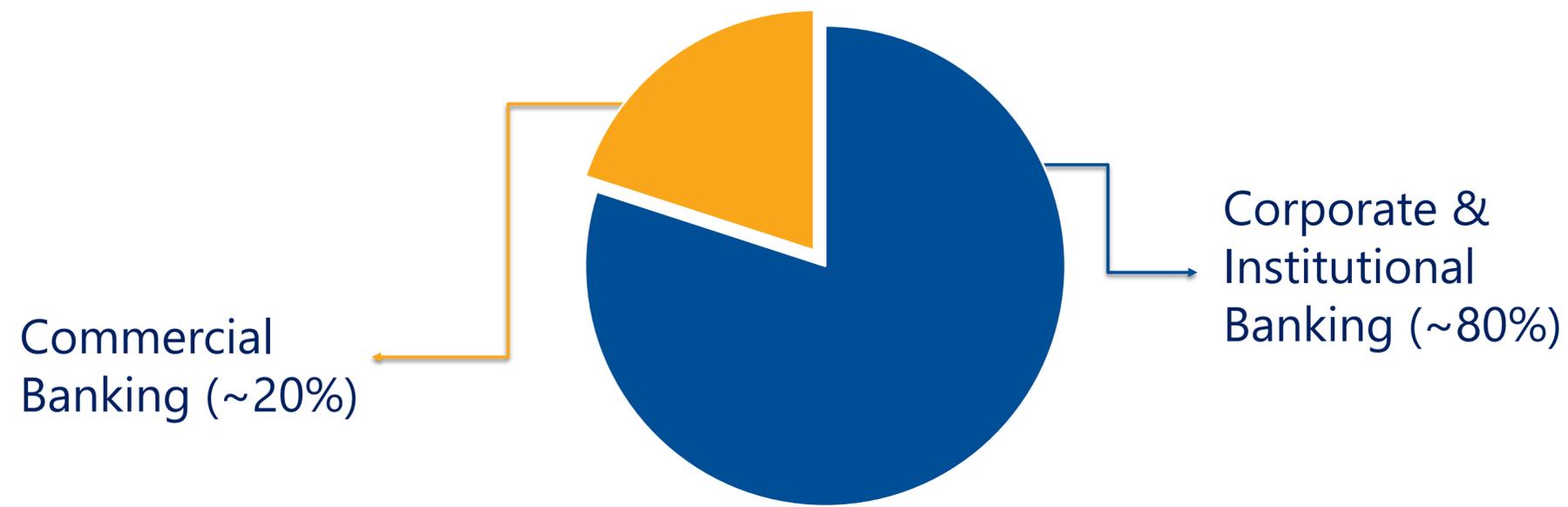


Federal Bank wins 'National Payment Excellence Award'

Wholesale Banking – Full Suite



Wholesale Banking : Full Suite



Asset Book- INR 63,000 Cr+

Fee

Liability

Gaining Market Share

- 76 Bps to 118 Bps in 3 years
- ~4% of incremental Credit

Highly Rated Corporate Portfolio

- Investment Grade: 96% of the Rated Book (FY 15 - 74%)

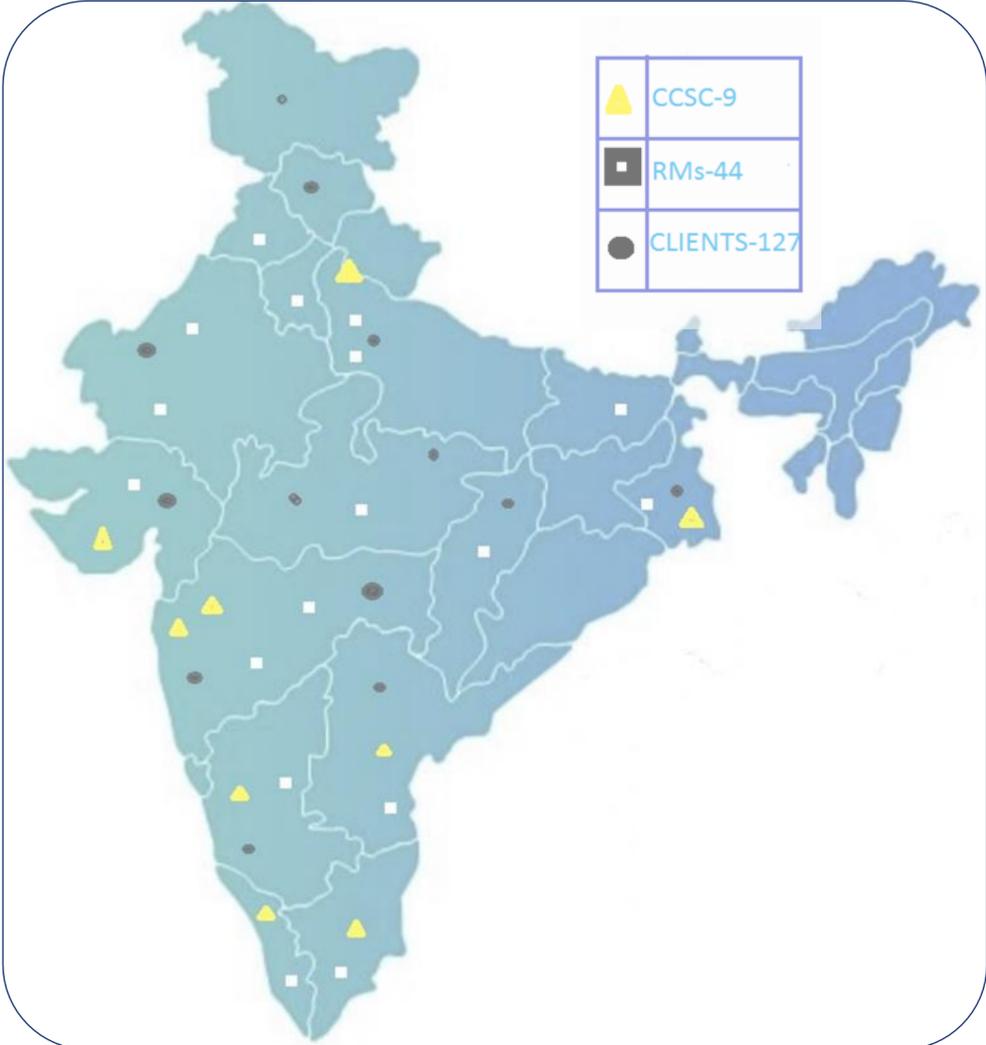
Granularity (Avg Ticket Size)- INR 24 Cr

- CIB : INR 64 Cr
- CB : INR 7 Cr

Yield

Trade

Growth Enablers



Business Architecture

- Business Vertical
- Organogram
- Feet on Street
- Specialist

Process

- Credit
- Policies
- Operations
- Talent

Channel

- CCSC
- FedE Biz
- Digital Team
- Product Team

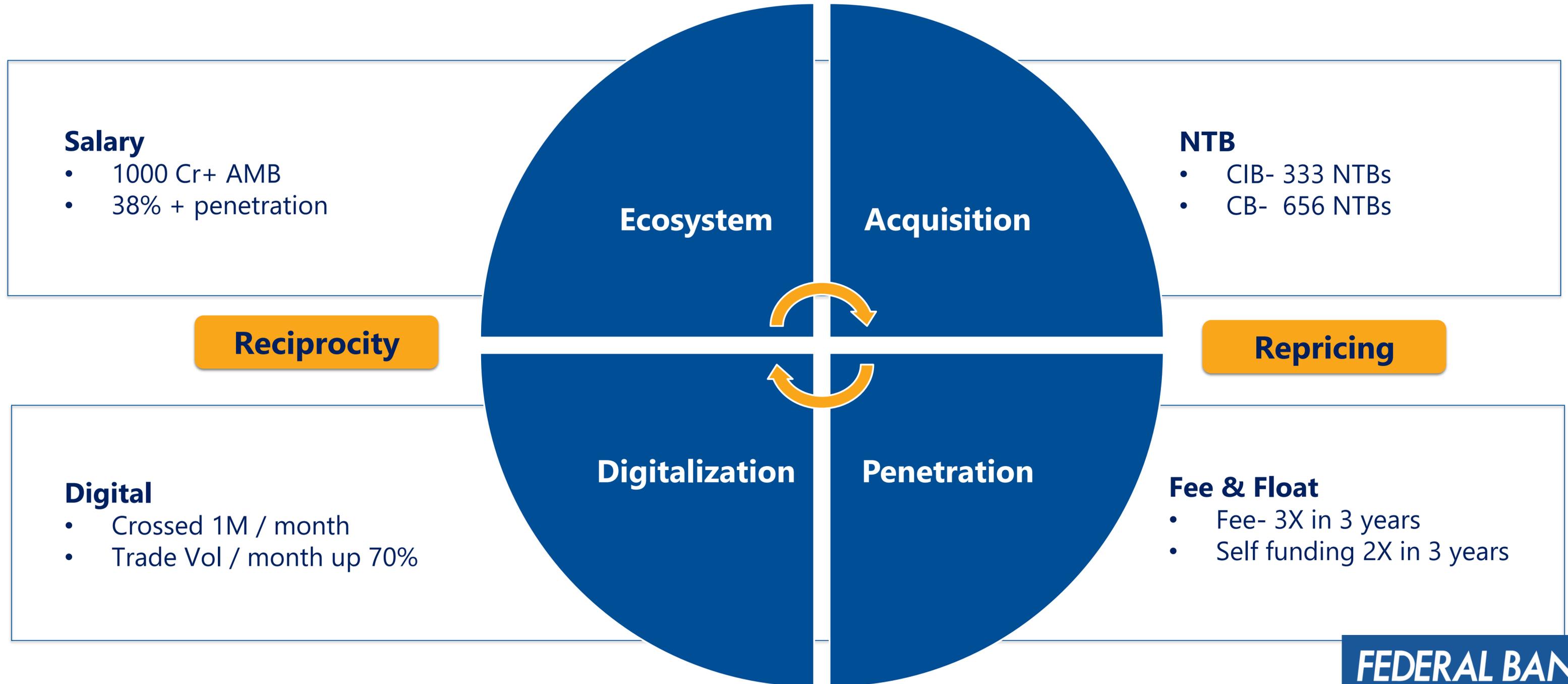
Product

- Standard
- Sticky
- Strategic
 - Supply Chain
 - DA/PTC
 - Factoring
 - Gold Metal Loan

Data

- Data Mining
- Customer Profitability
- Product Profitability
- Data Analytics

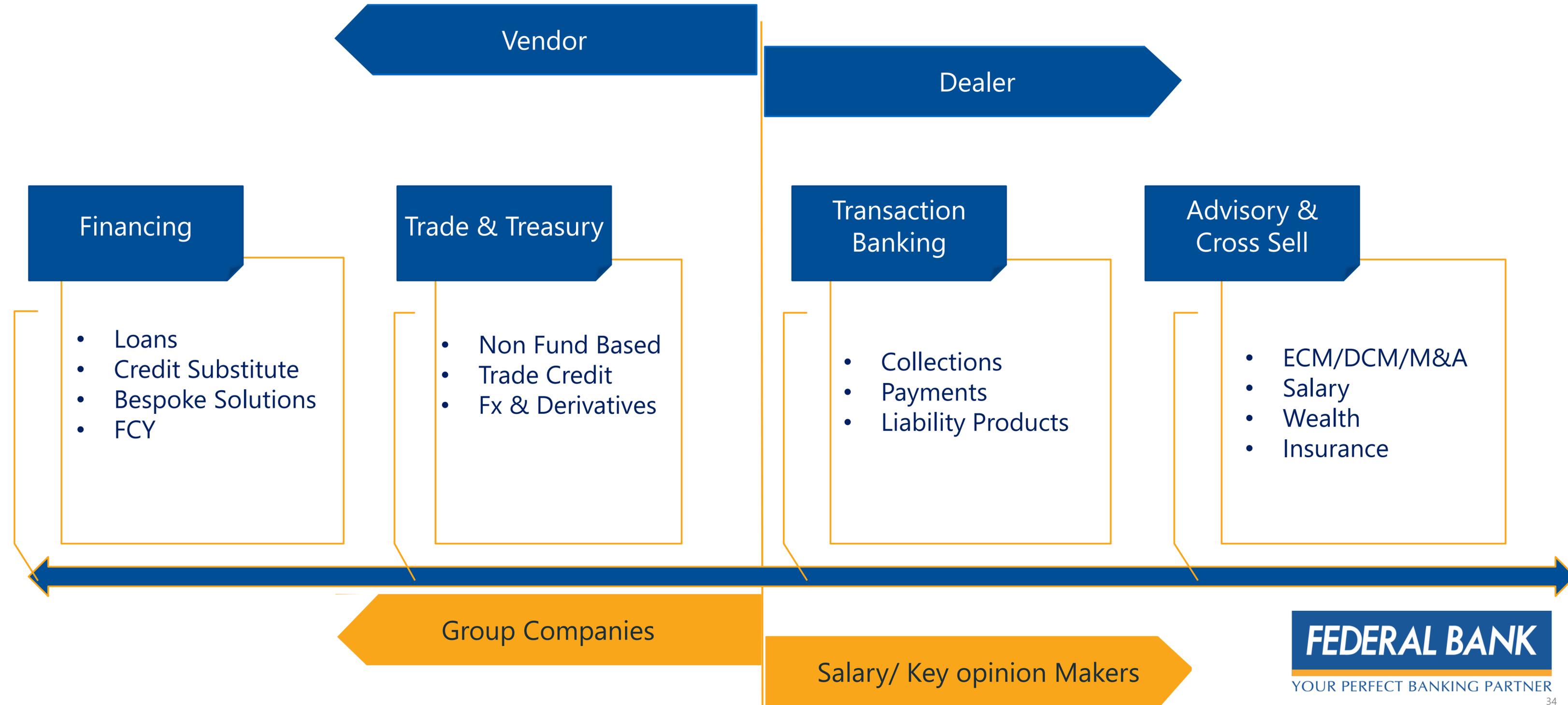
Value Generation through Life Cycle



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Wallet Share to Mind Share



Where do we see growth?

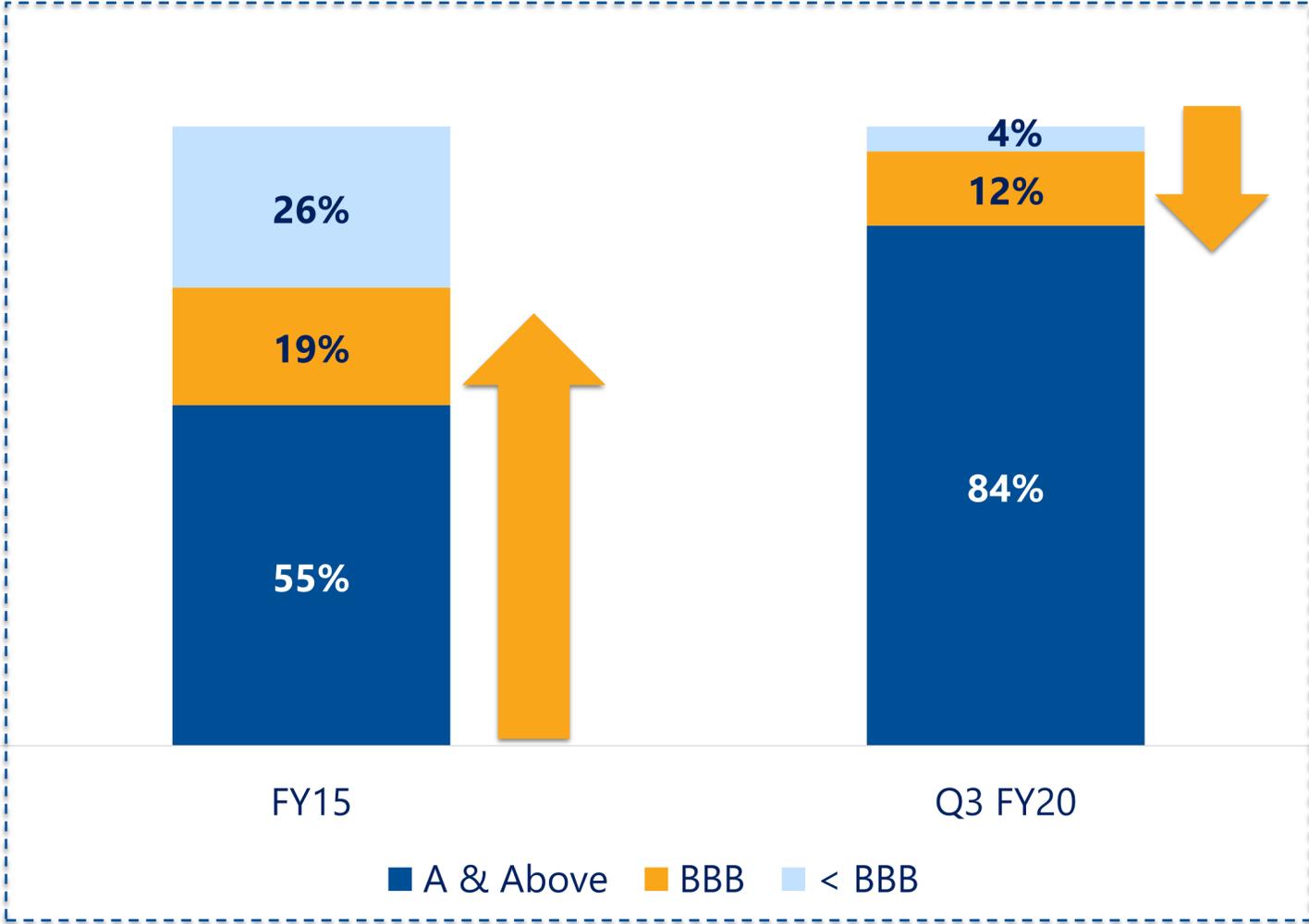


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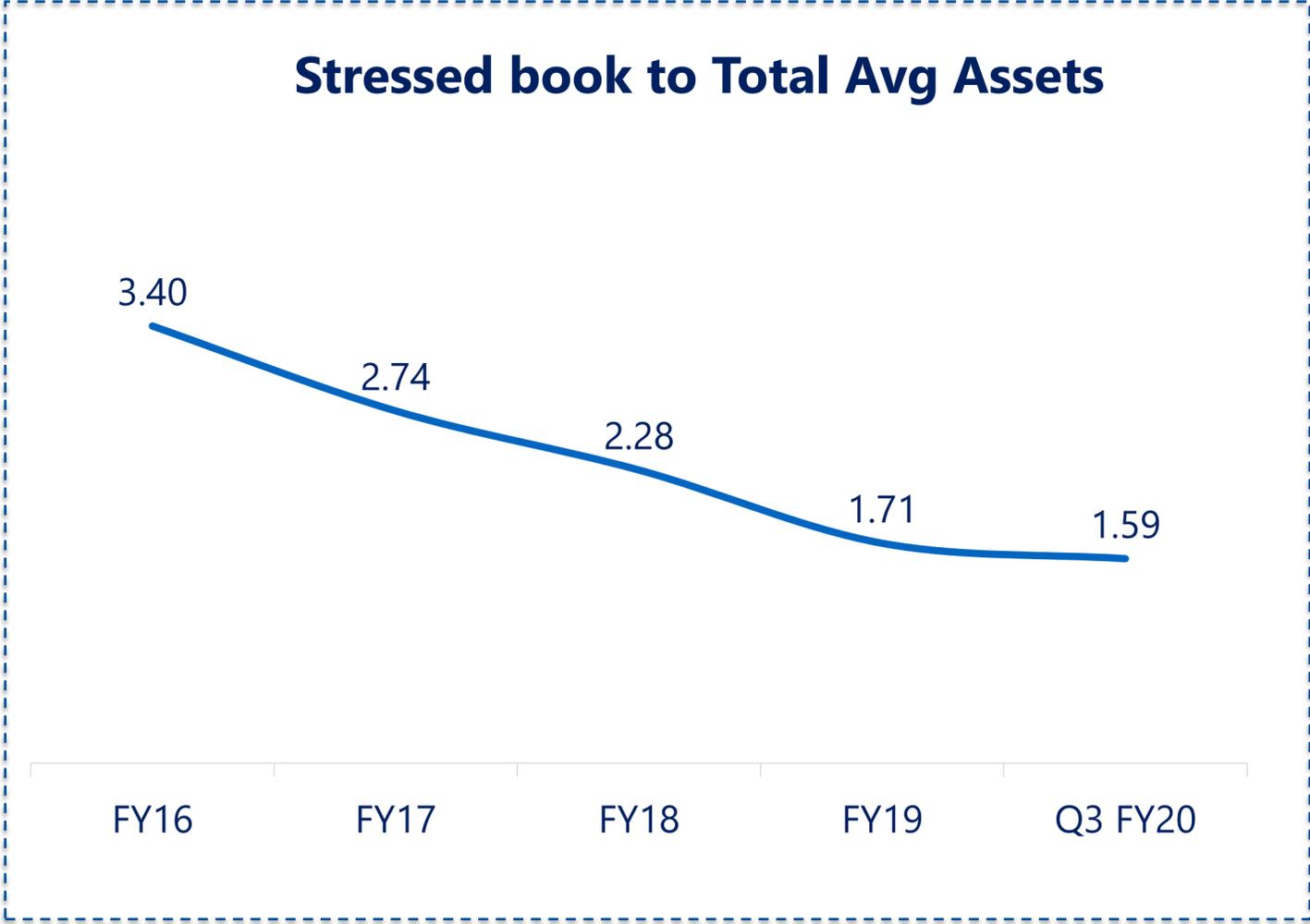
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Consistently improving Asset Quality

Systematic re shaping of the Credit Book (Rated Exposure)



Top Quartile Credit Portfolio



Robust and Contemporary Credit Architecture

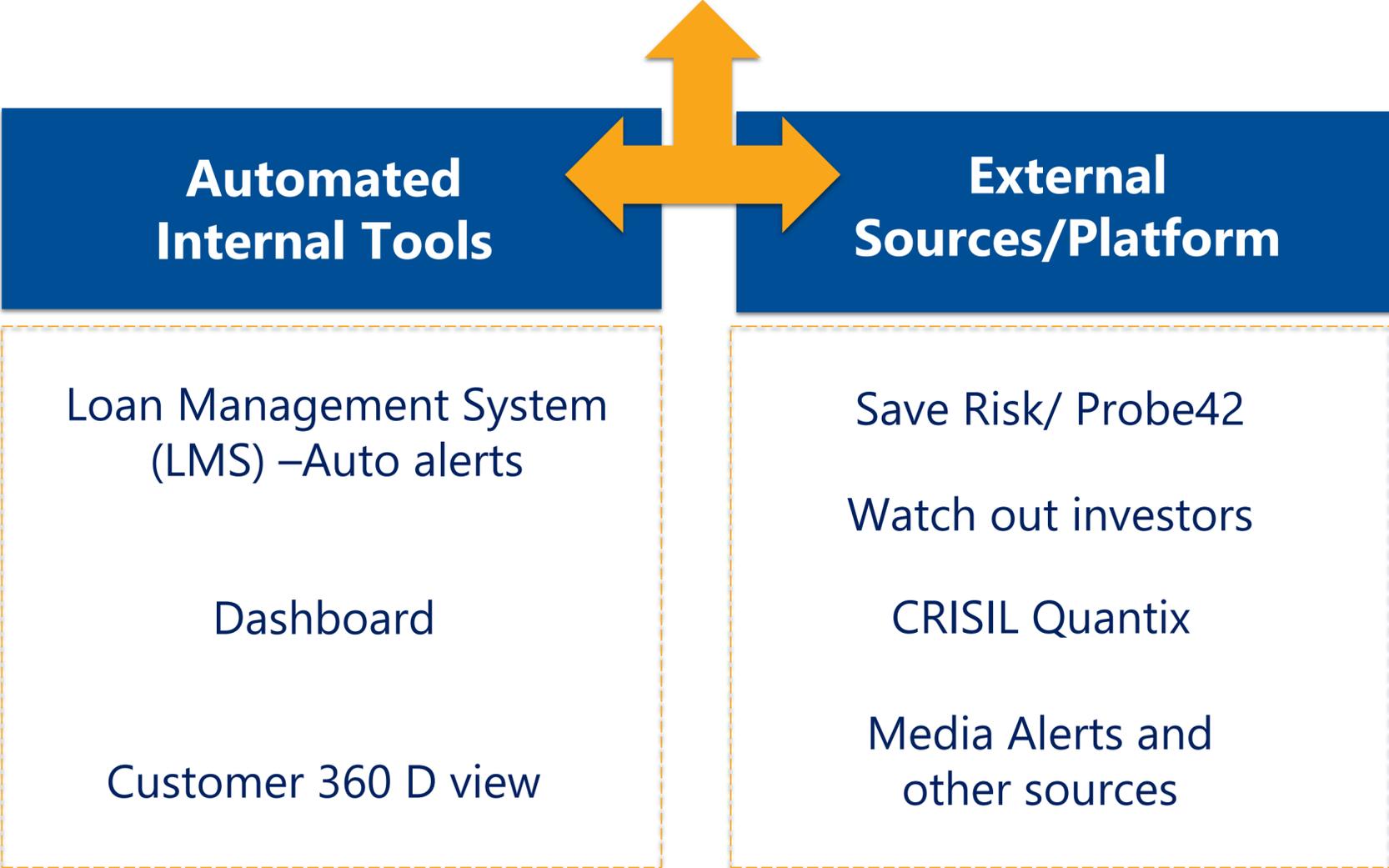


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Intensive Monitoring and Remedial Management as an Enabler

Rigour in Monitoring (Proactive and Intensive)



Vigorous Follow-up

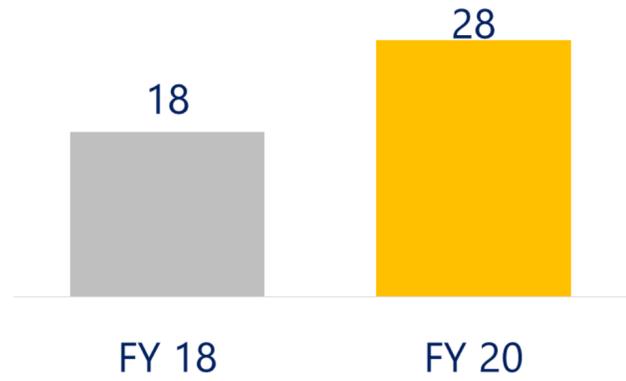
Remedial Management



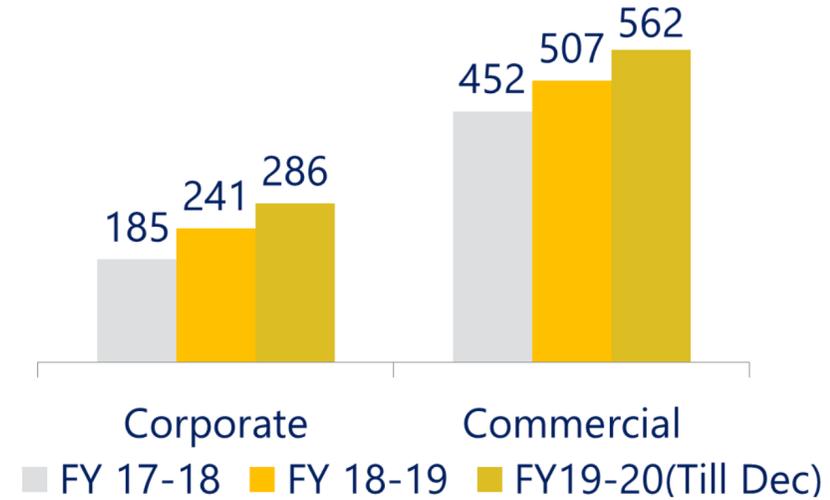
**Could
derisk/exit
many
potential Bad
Loans**

Treasury: Deriving the franchise value

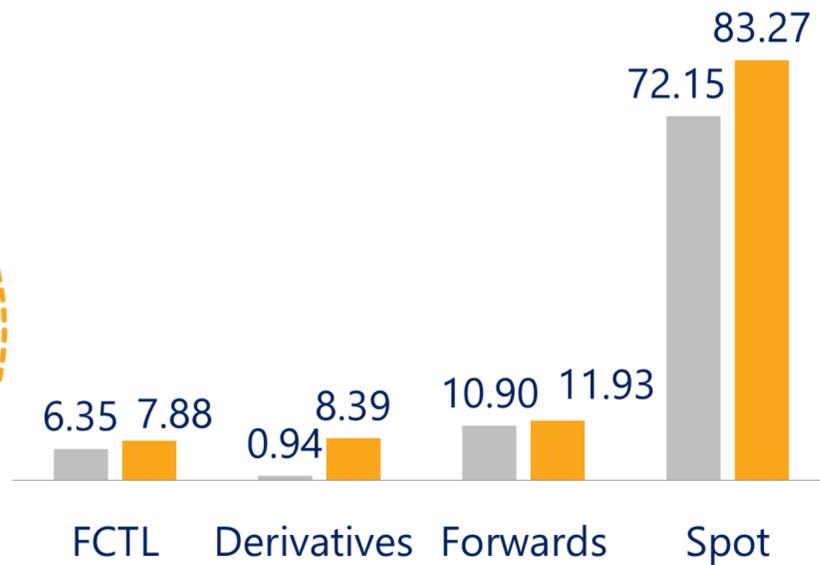
Strengthened sales outfit



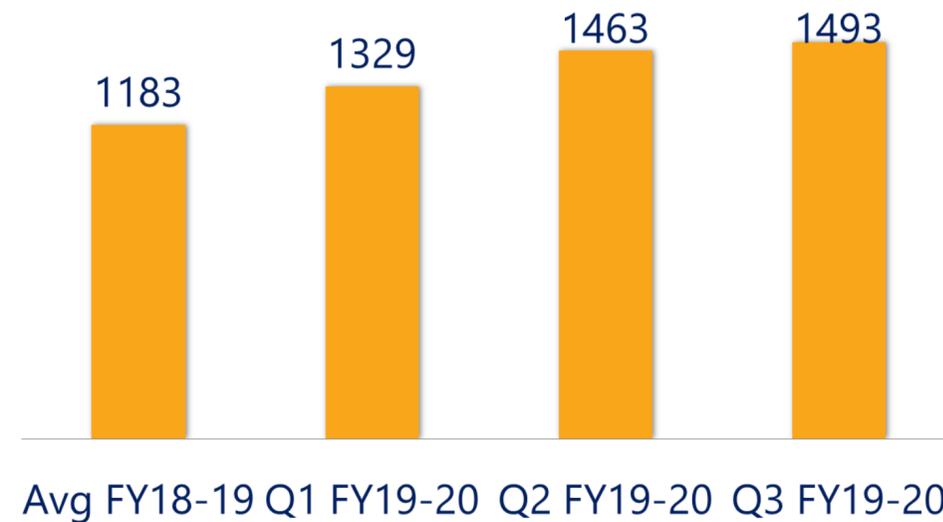
Leading to wider Client base



Well supported by widened product suite



And increased volumes



Profit in Cr

Vol In USD Mio

Vertical Based Approach: leading to higher penetration

Corporate Banking

- Activated large corporates on flows and forwards
- Large swap deals
- Other Derivatives
- Flow monitoring and maximization - analytics

FY20 Clients on Long dated forwards

FY18 Nil

FY20 5 clients dealing Swaps/Options

FY18 Nil

Commercial Banking

- Wallet Maximization
- Client Uptiering
- Margin Optimization
- Deeper Geography.
- Foreign Currency Funding
- Client Events/ Other Prospection

FY20 22 Clients – Loan in FCY

FY18 Nil

FY20 27% Clients active on hedging

FY19 20%

Business Banking

- Branch Forex Knowledge
- Product Detailing
- Client Events
- Activate Inactive Clients
- Branch Incentivisation
- Liability RMs

FY20 300+ Branches active

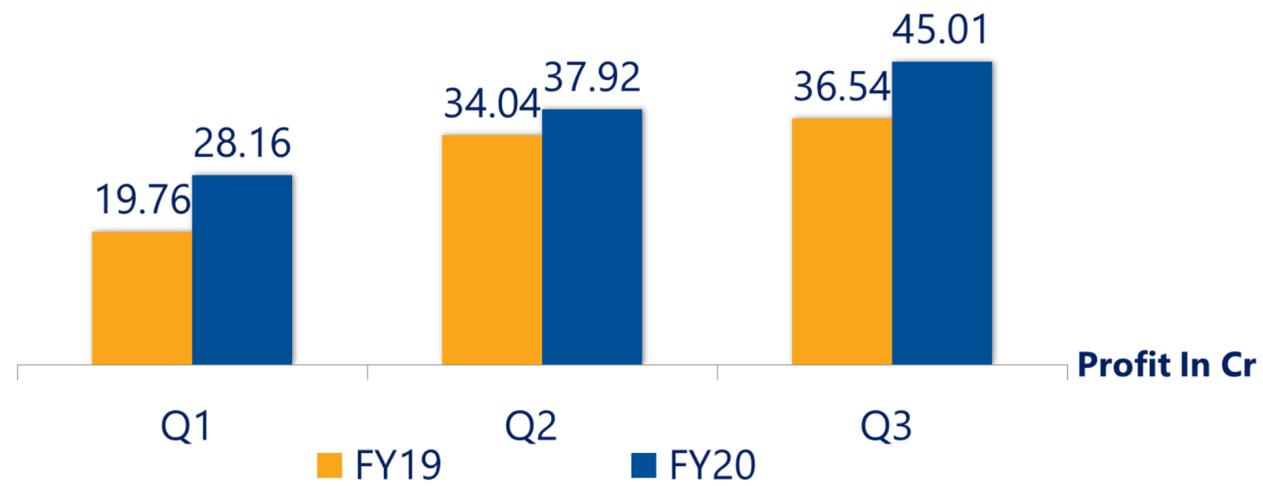
FY19 Less than 100 Branches

FY20 FCY+INR loans

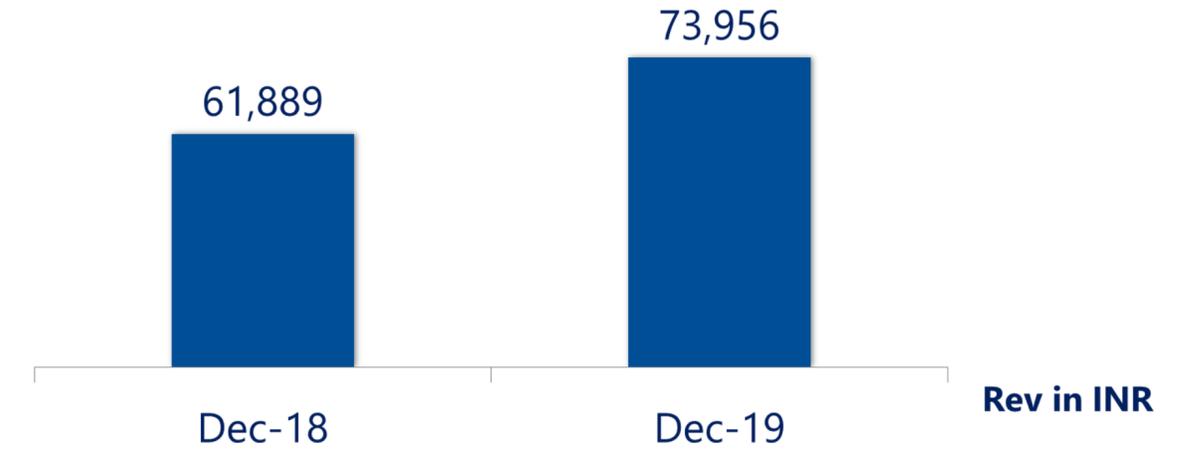
FY19 Only INR loans

Core revenue and volume growing at a good pace

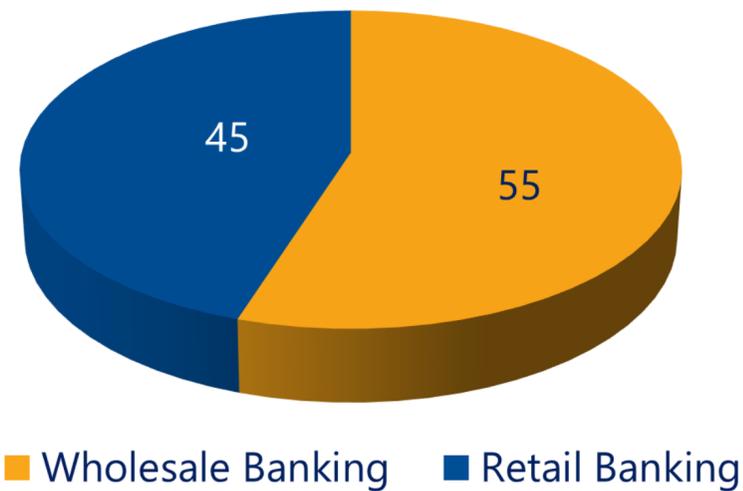
Focussed Approach Playing out



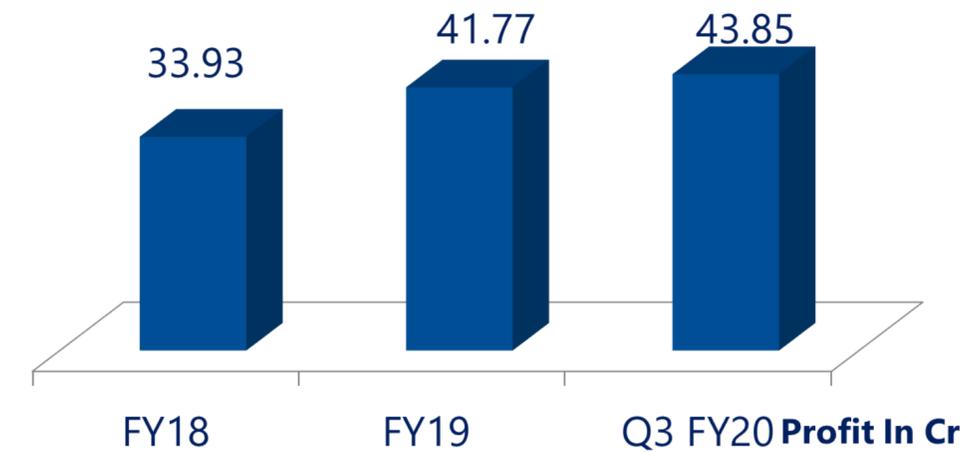
New Products + Wider Margins → Revenue per Customer expansion



Evened out Portfolio

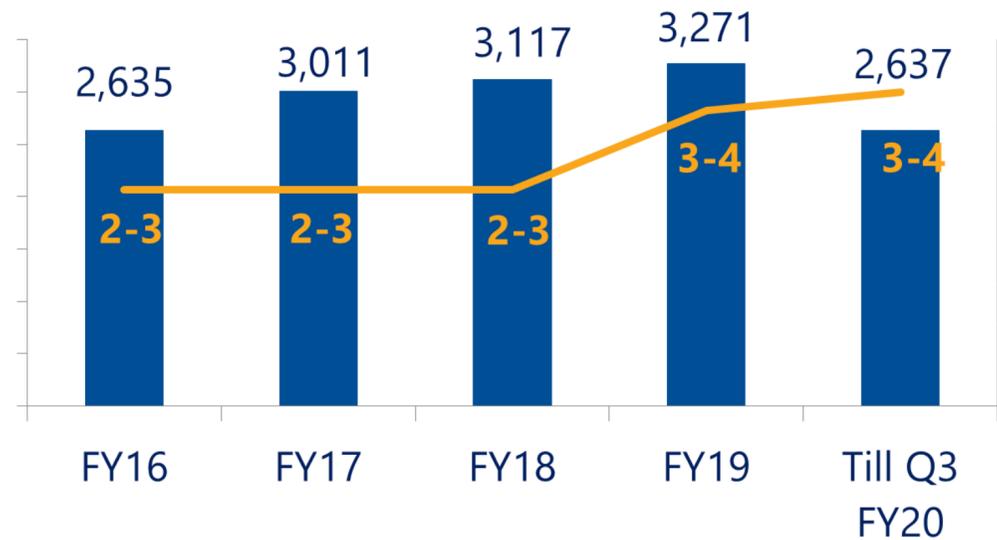


CSGL – Playing in the Niche



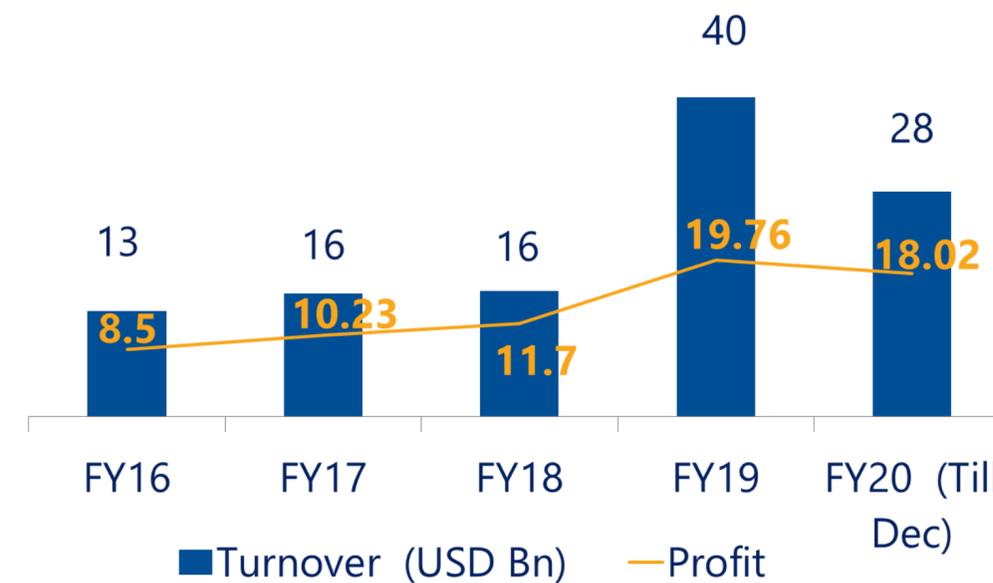
Trading : Playing to our strengths

Inter Bank- FX Spot



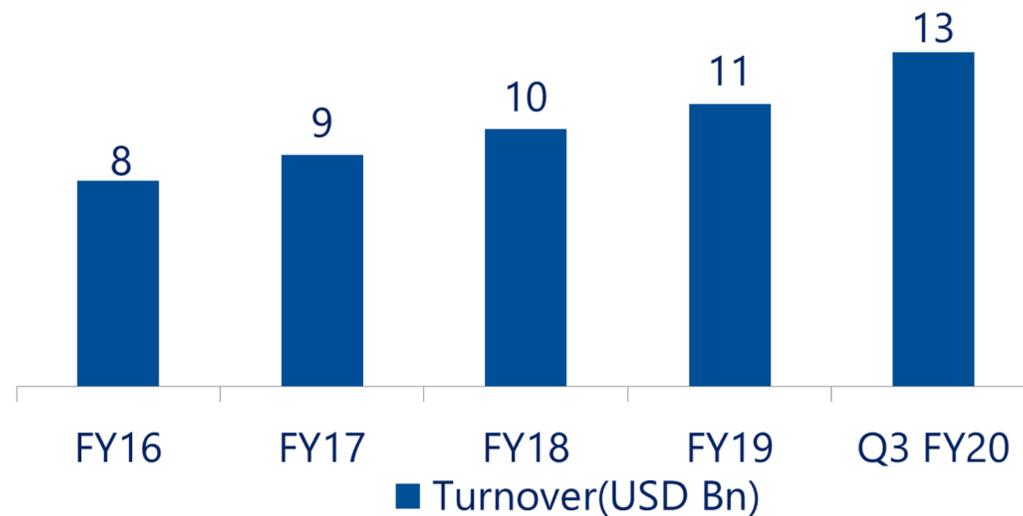
■ Spot Market Turnover (USD Bn) — % share of Federal Bank

Currency Futures



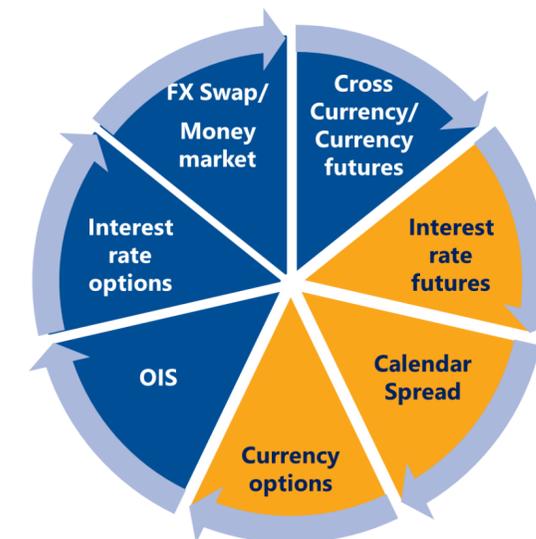
■ Turnover (USD Bn) — Profit

NR Remittances



■ Turnover (USD Bn)

Spotting Arbitrages



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ROA Enhancers

**Bundled
Products –
Loan/ Trade/
Deposits**

**Radar on
Gift City**

**Digital
FX platform**

**Derivatives-
Capitalising
New Hedging Rules**

**Liquidity in
Extended Hours**

**Continuous
Process
Improvement**

Our recognised strengths

NSE Market Achievers award 2019- Best Private Bank as a Trading Member (Currency Derivatives)

BSE-Top performer in Currency Derivatives Segment (Bank)-2016 and 2019

NSE-Top performing member -Bond Futures II and Currency Futures- 2016 and 2017

Pilot Launch On – To bring Exchange House business onto electronic channel

Prominent position in remittance business into the country

One of the few Bank's to have End to End STP solution for ETD

Membership in all exchanges- NSE, BSE and MSE

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Transaction Banking : Product Capabilities

State of the art integrated digital transaction banking platform implemented during 2019-20



- 60% of the Wholesale banking clients covered
- 2.20 Mn transactions per month / 85% growth in volume

Creating competitive advantage through

- Cash Management Services
 - Payable Management
 - Receivable Management
- Supply Chain Finance
- Trade Finance
- Bankers to the Issues
 - Dividend Payments / IPOs
- Escrow Services
- Host to Host
- API Banking
- Fintech Partnerships

Product Specialists

- Product level experts involved in sales
 - Account planning / wallet sizing
 - Cross-selling / Up-selling
 - Customer advisory

Specialised Units

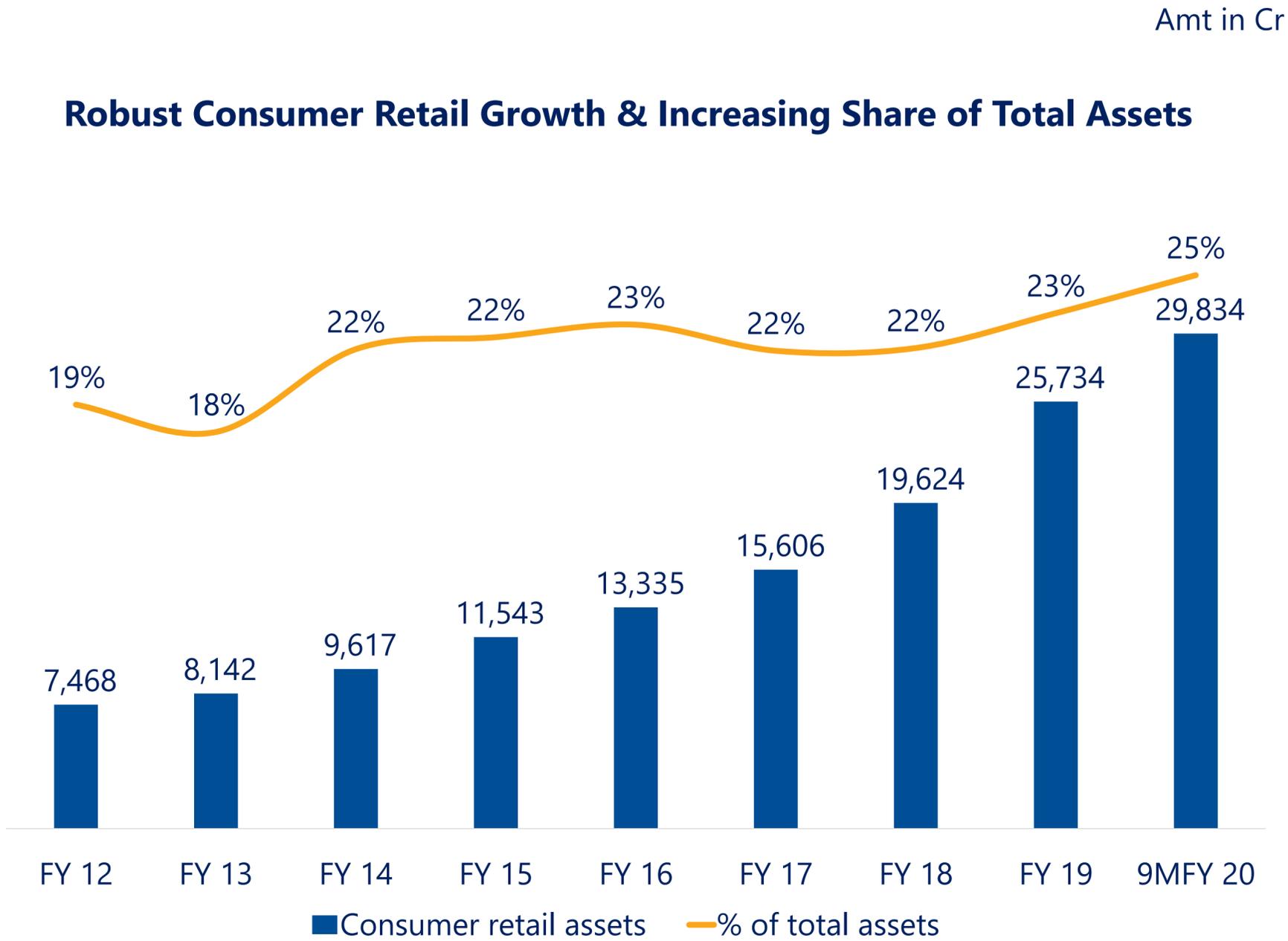
- Corporate Client Service Centres
 - Specialised and focused customer service
 - Operational support

Retail – Version 2.0



Full suite of offerings for customers across segments & consumer lending growing at 25% Y-o-Y

- Personal Loans
- Auto Loans
- Advance Against Deposits
- Home Loans
- Loan Against Property
- Business Loans
- Gold Loans
- Agri Loans
- Micro Finance
- CV Loans



Continuous growth across chosen asset classes, leading to 3%+ market share

FBL HL as % of Pvt Sector



20%

Increase in Housing Loan Market Share

2x

Increase in Auto Loan Market Share from Mar'17

FBL Auto as % of Pvt Sector



FBL LAP as % of Pvt Sector



PL market share on back of X-Sell

Doubled

FBL PL as a % of Pvt Sector



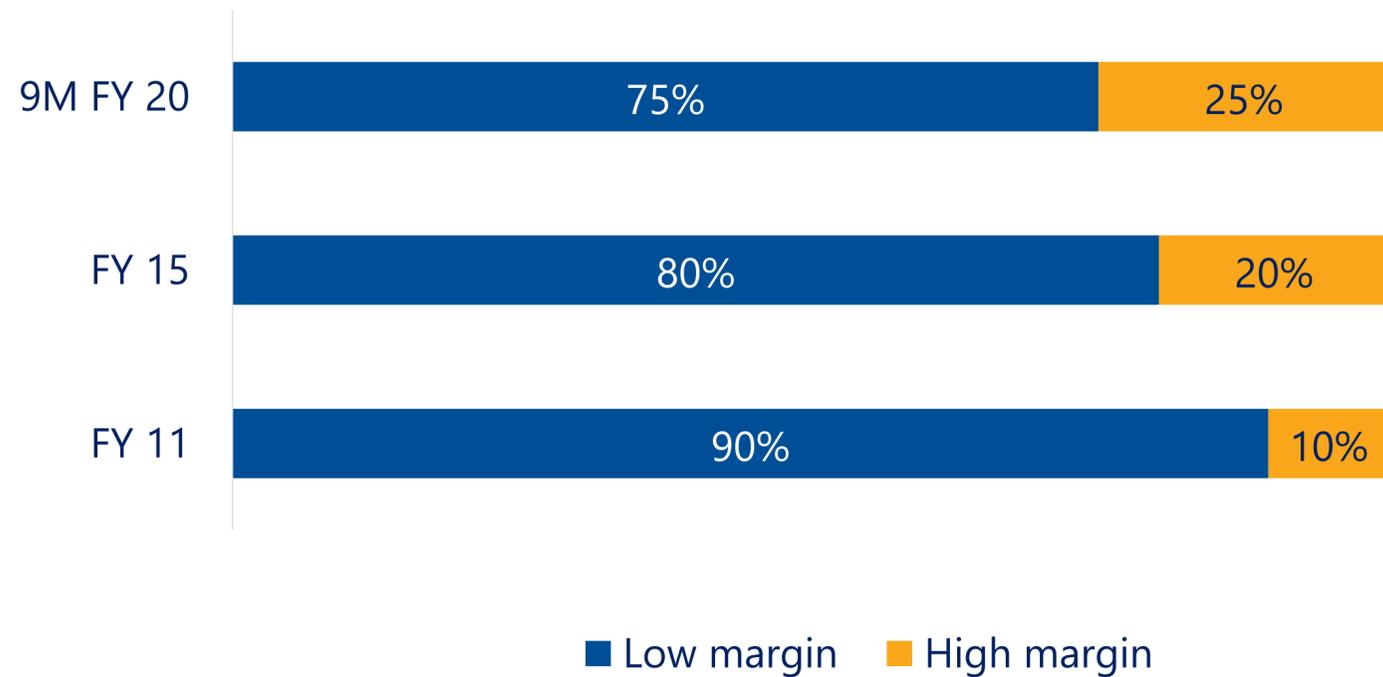
Source: Bureau analysis, as % of total private sector market, for respective products

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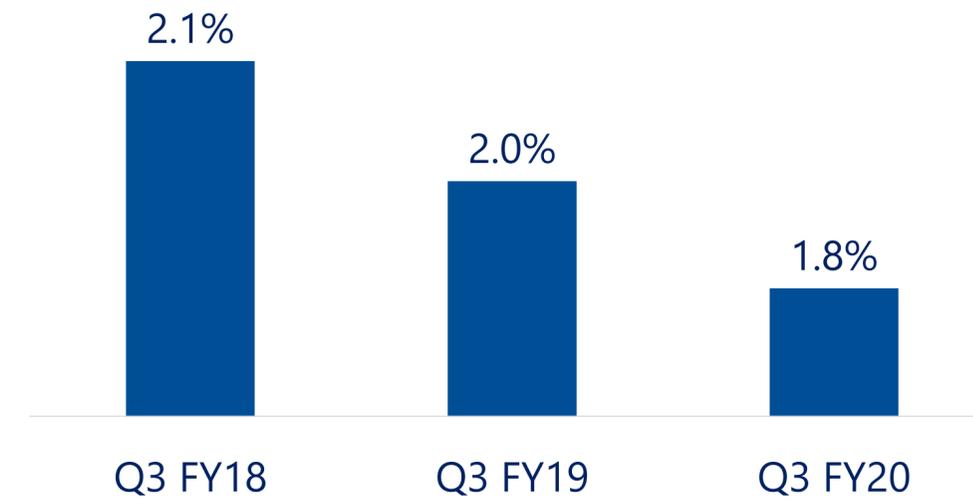
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Share on higher margin LAP & PL now 25% within new acquisition, while slippages are contained

Calibrated growth between High-Margin & Low-Margin Products



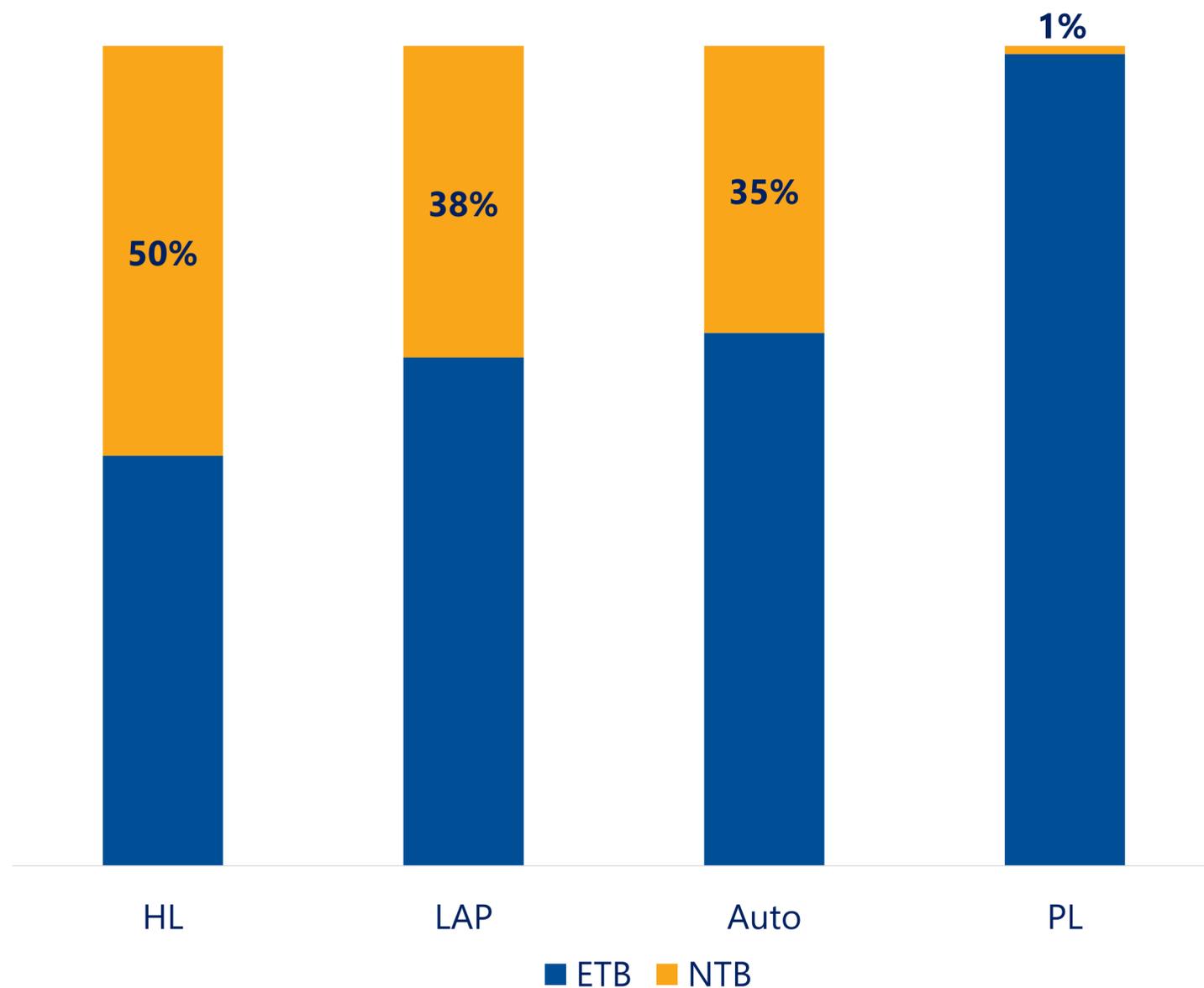
NPA %age - Retail Assets



- ➔ Share of high-margin secured (LAP) & unsecured growth (PL), improved from **10%** in FY11 to **25%** in FY20
- ➔ **60%+** of LAP book & **90%+** of PL book, is cross-sell oriented onto the deposit base, helping build a relatively lower risk profile
- ➔ With deep analytics and diversification of channels, New to Bank customer acquisition growing in recent times

Distribution in retail assets expanded beyond branches, subsidiary into digital and phy-gital

Ratio of New-to-Bank calibrated with Risk



- ✓ As ETB cross-sell led approach helped build a profitable and diversified asset base, foray into new customer acquisition through multi channel approach, led to next round of growth
- ✓ Digitally native consumer-segment (ie <30 years old, with 24x7 consumer lending needs) are now served through tie-ups at point of consumption via partnerships
- ✓ Maruti dealerships, e-CD loans, Gpay to name a few
- ✓ Mantra being – be present where consumer Consumes or Communicates

Outside-in OR inside-out – Data led approach

Alternate-distribution increases NTB, data-led ETB X sell focus continues

1

6th largest private sector bank with number of customers at one crore plus

2

65% have an active debit card, which is a core engagement tool

3

Top two deciles, qualify for various consumer lending opportunities

4

Two pronged approach for focused relationship deepening :-

- Partnerships to get the distribution capability, like Auto-OEMs, POS-providers, digital platforms
- Consumption led product suite availability like Car loans, Consumer durable loans

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JAM / BAM and data drivers of growth

Leveraging the Power of JAM



- Account opening solution powered by e-KYC.
- Built on 3 pillars JanDhan, Aadhar, Mobile(JAM).
- A relationship created in 8 minutes & 6 accounts opened per minute
- Instant gratification through active Debit card, cheque book, Mobile banking, internet banking and UPI.
- 92% of accounts opened through digital channels.

- 99% of PL is fully digital & <10 seconds on-boarding
- Digital leads to customer-ease, leading to higher margins & lower costs
- 1000 crores plus book built in 3 years on back of above & now ready to scale further

Leveraging the Power of BAM

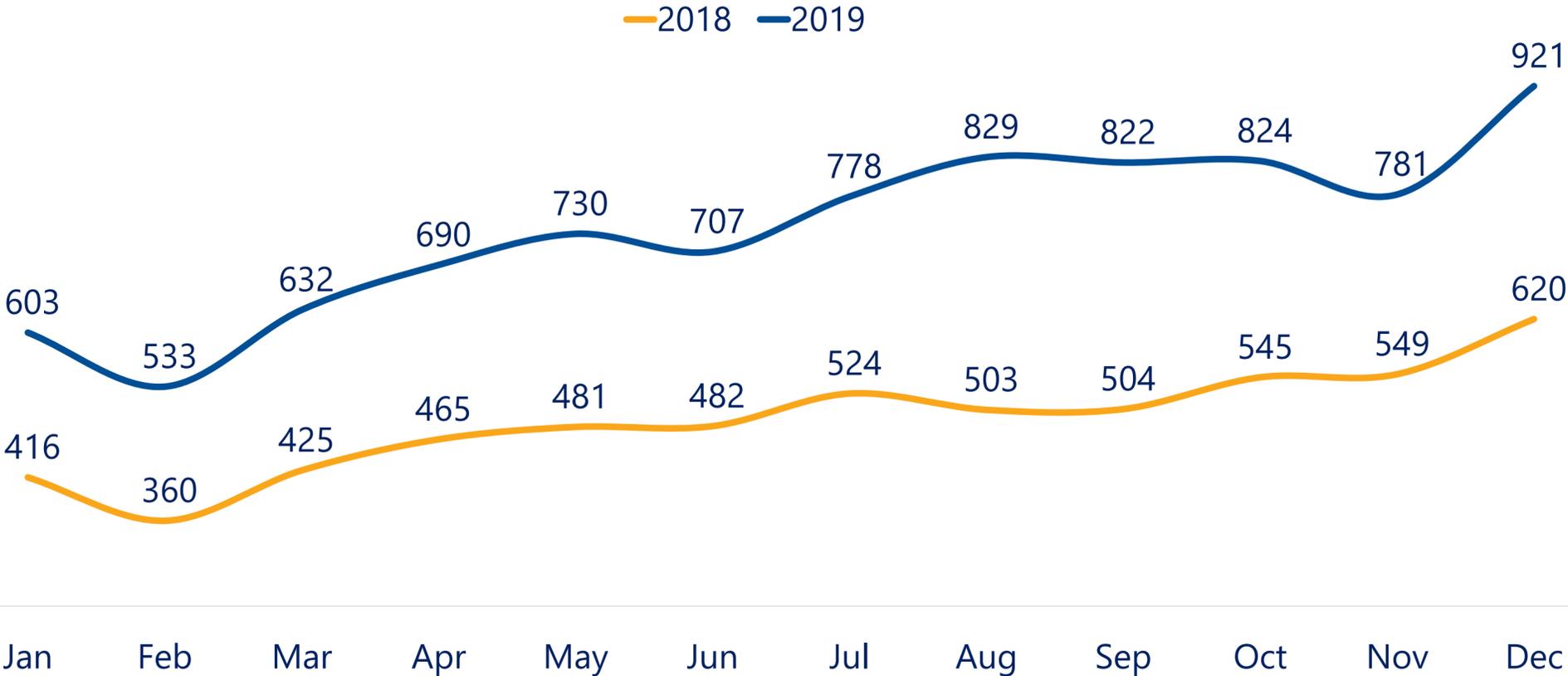
Bureau & alternate data, Aadhar & Mobile

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Data led sticky spends helps understand customers better to optimise future X-sell opportunities

Debit {POS+E-Comm) Spends Growth (in Cr)



22nd
#Debit Cards

15th
Debit Card Spends

RBI Ranking in December, 2019 ;
Sticky Spends

Growth in spends meant 28 Cr of income in FY17-18 growing to 42 Cr in FY19-20 (upto Dec'19)

Engagement via Debit card, the core strategy for sticky deposits as well as deep analytics for X-sell

Make my trip-Hotels

Amazon Pantry

Movie – BMS

Swiggy - Food

Monday Tuesday Wednesday Thursday Friday Saturday Sunday

Flipkart- Electronics*

Goibibo Flights

Swiggy – Food



Credit Delivery: Benchmarked to the best



- 6 centres across India with credit heads having appropriate delegations
- Markets include Maharashtra, Karnataka, Tamilnadu, Gujarat, and North
- Contemporary Retail product programs and refined processes



DATA ANALYTICS



Credit Underwriting

- Extensive use of Analytics – Internal & External
- Touch & Feel (Personal discussion) approach in mortgage loans
- Structuring aimed at Customized solutions
- Digitised loan processing for Personal and Auto Loans
- Credit decisioning predicated on cash flow & repayment capacity

Result

- Consistent growth with excellent customer base
- Granular Mortgage Loan book with high quality underlying assets
- Lower slippages
- Improved Turn Around Time



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Risk Management Framework

Risk Measurement

- ✓ Regular Risk measurement across Products, Geographies, Segments, Ticket size, and Appetite

Risk Strategy

- ✓ Risk strategy covering Market understanding, Pricing, Risk Visibility, and Product Applicability

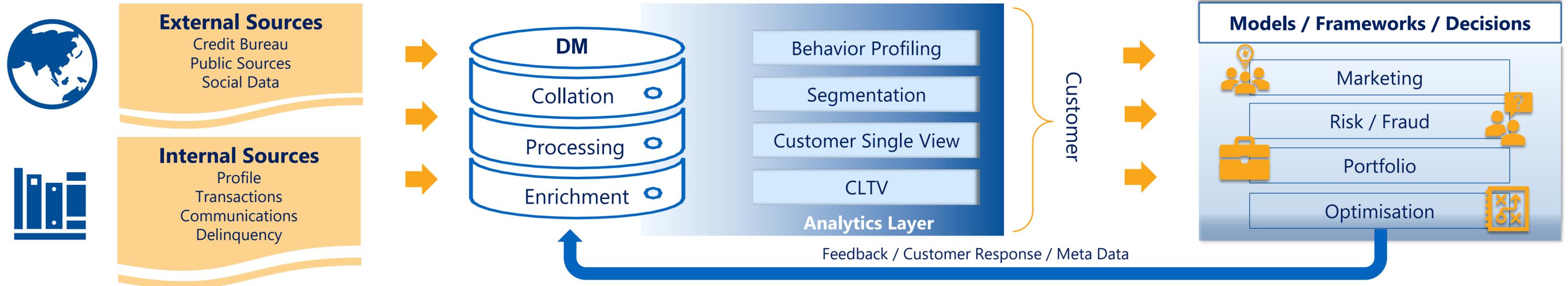
Credit Monitoring & Collections

- ✓ Comparison of actual behaviour of the customer visa-a-vis envisaged earlier
- ✓ Automated Early Warning Signal (EWS) reports
- ✓ Dedicated monitoring team for quick corrective measures
- ✓ Product-wise, Bucket-wise collection

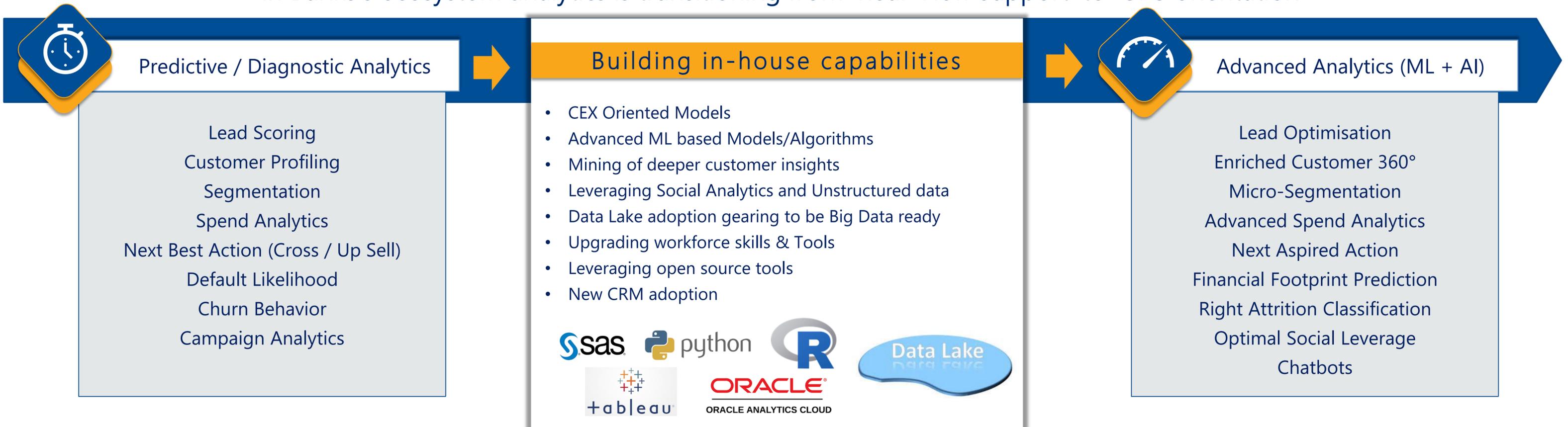
Outcome

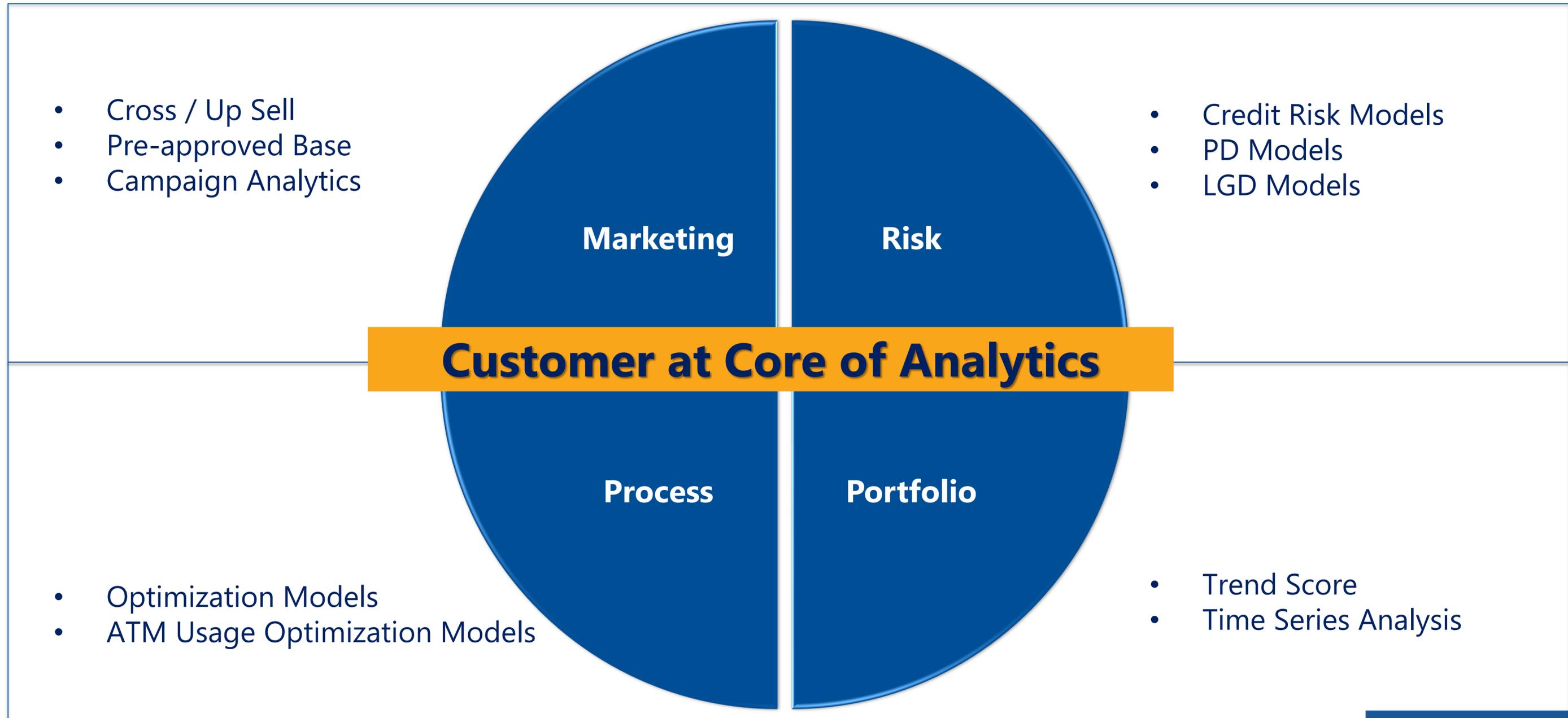
- ✓ Improved quality of the Book over the years

Leveraging Data



In Banks's ecosystem analytics is transitioning from 'Rear View support' to 'GPS orientation'

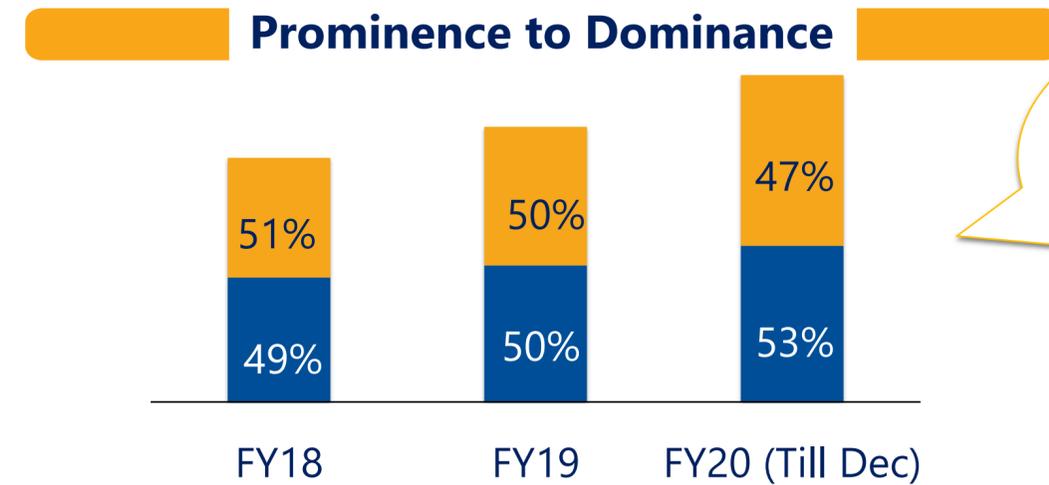




Margin Enhancers

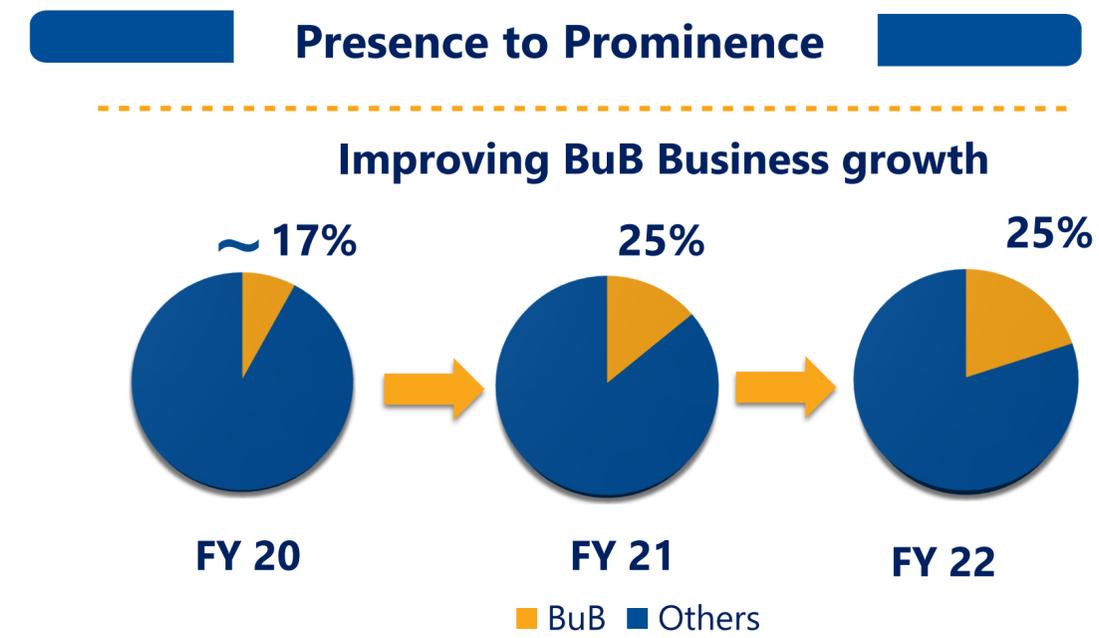


Business Banking Landscape

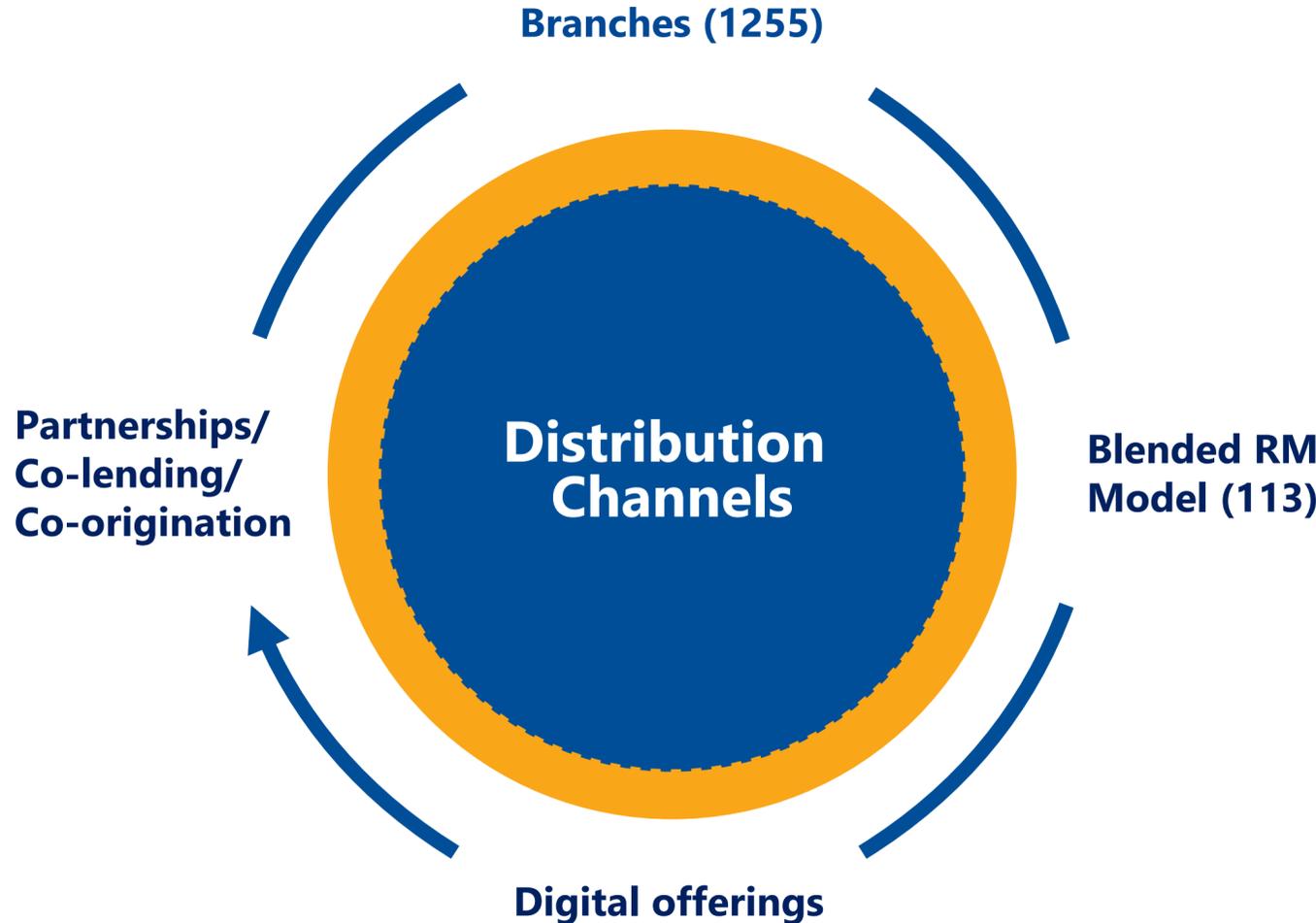


400 bps increase in Home Market share

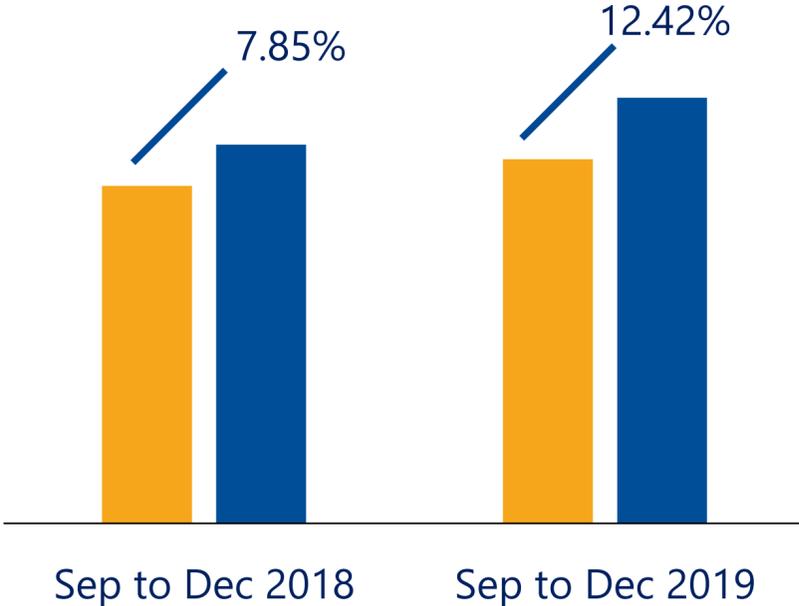
Source: RBI, MSME data



Enhanced Distribution Channels



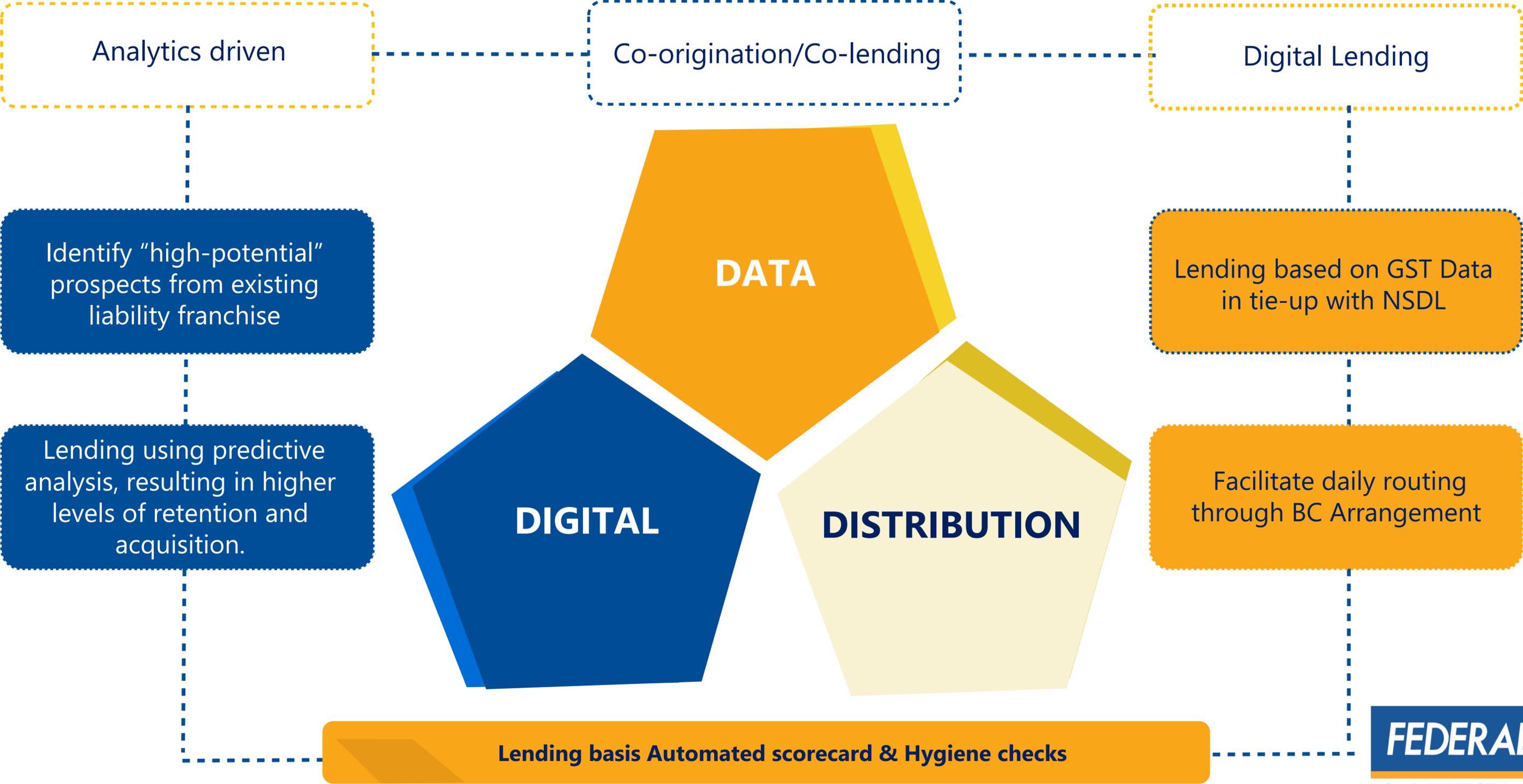
Leverage Blended RM Model



113 RMs catering 150+ select branches since Sep-19

Scaling up in more geographies

Digital as Multiplier



Strategic Presence: across India

Top States

Rank	State	No of SME (In L)
1	Uttar Pradesh	92
2	West Bengal	88
3	Tamil Nadu	49
4	Maharashtra	47
5	Karnataka	38
6	Bihar	34
7	Andra Pradesh	34
8	Gujarat	33
9	Rajasthan	27
10	Madhya Pradesh	27

Source: Annual report, Ministry of MSME



Increased focus in all geographies

Activity: Ceramic Tiles, Dyes & Pigments, Sea Food
 63% growth in no: of customers
 Presence: 45 branches
 RM/Area Head - 2

Activity: Textiles
 48% growth in accounts
 Presence :101 branches
 RM/Area Head - 2

Activity: Construction of Roads & Bridges, Pharma
 47 % growth in no: of customers
 Presence: 101 branches
 RM/Area Head 14 RMs

Home Market
 Total MSME lending increased to 11.6 % with an incremental business share of 22.2%

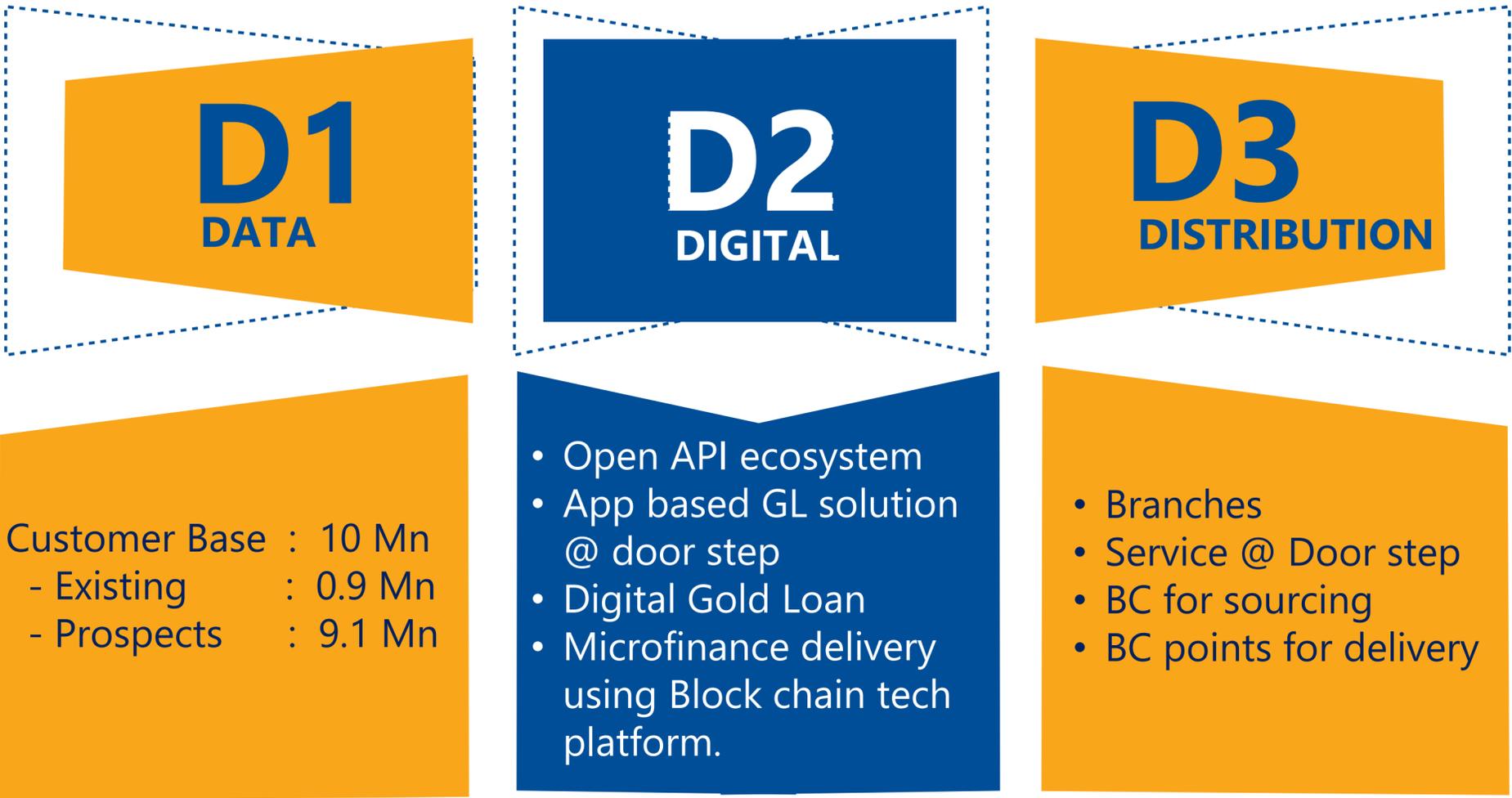
Activity: Tea, Pharma, Refractories
 51% growth in no: of customers
 Presence: 30 branches
 RM/Area Head- 8

Activity: Seafood, Tea, Textiles, Coir
 33% growth in no: of customers
 Presence : 139 branches adding 6 branches during the FY
 RM/Area Head - 10

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Gold & Micro loans ecosystem : 3D approach



Digital driven door step Gold Loans

Benefits

For Customer

- Convenience
- Privacy
- Digital Experience

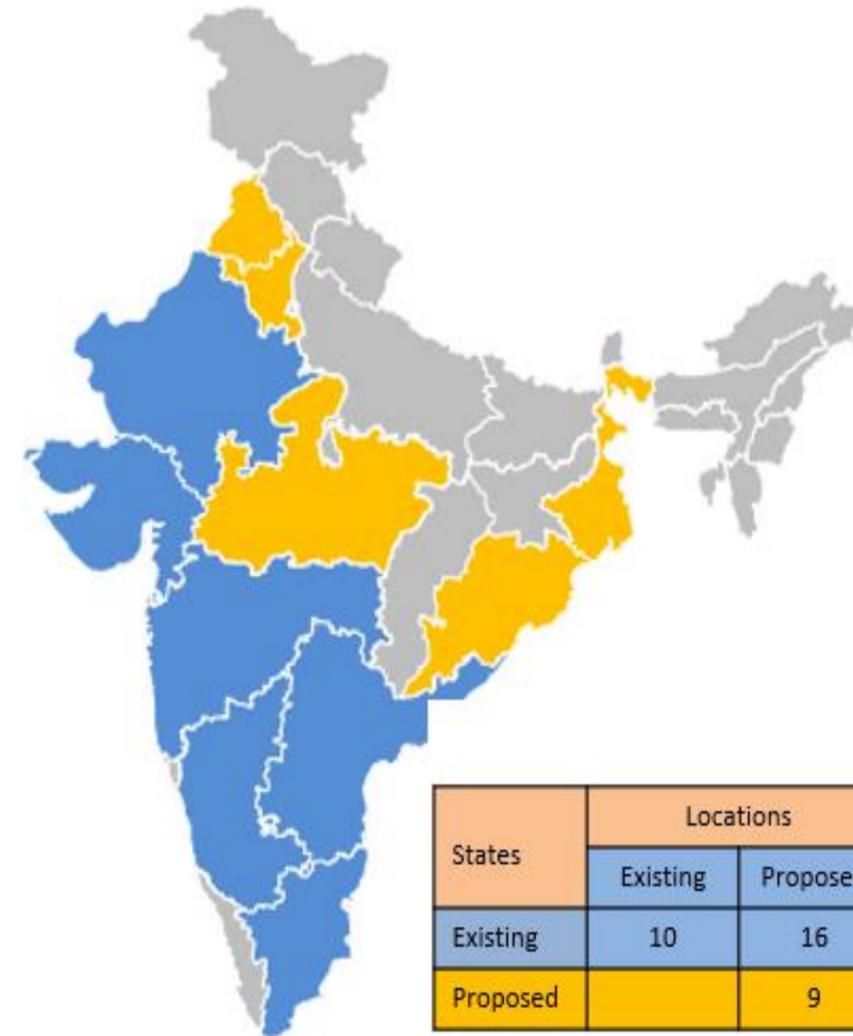


For Bank

- High Yield
- 100 % NTB customer
- New distribution channel without impact on existing



Geographical Spread



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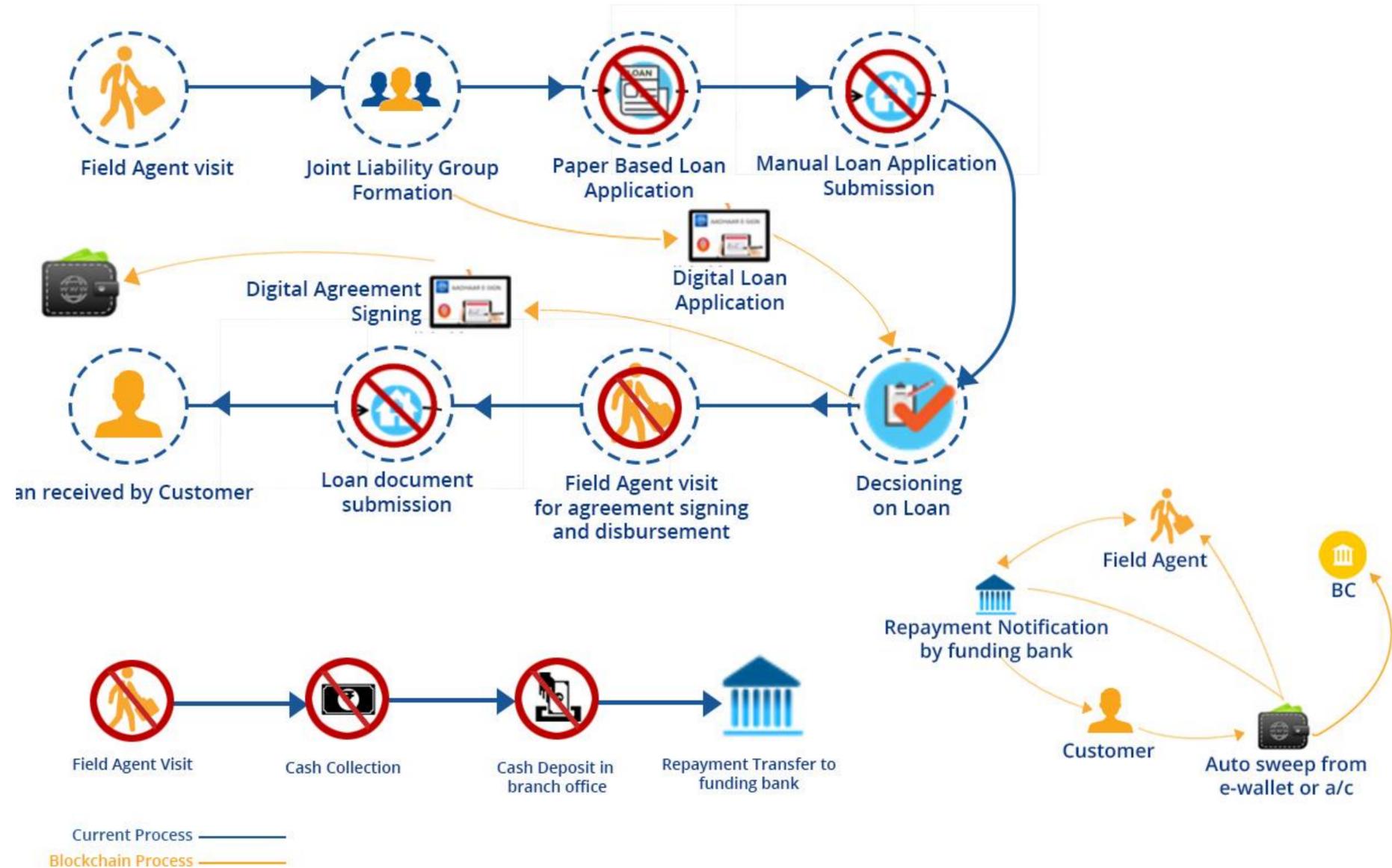
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Micro loans delivery in a unique way

Advantages

- Flexibility to accommodate changing product & compliance norms
- Highly scalable for expanding business through multiple BCs
- Risk mitigation through cherry picking geographies and partners
- Enables to connect with strong regional players and seasoned customer base
- Capital efficient compared to MFI acquisition route
- Higher ROA by leveraging operational efficiency

Scalable & capital efficient credit delivery using Block Chain Ecosystem

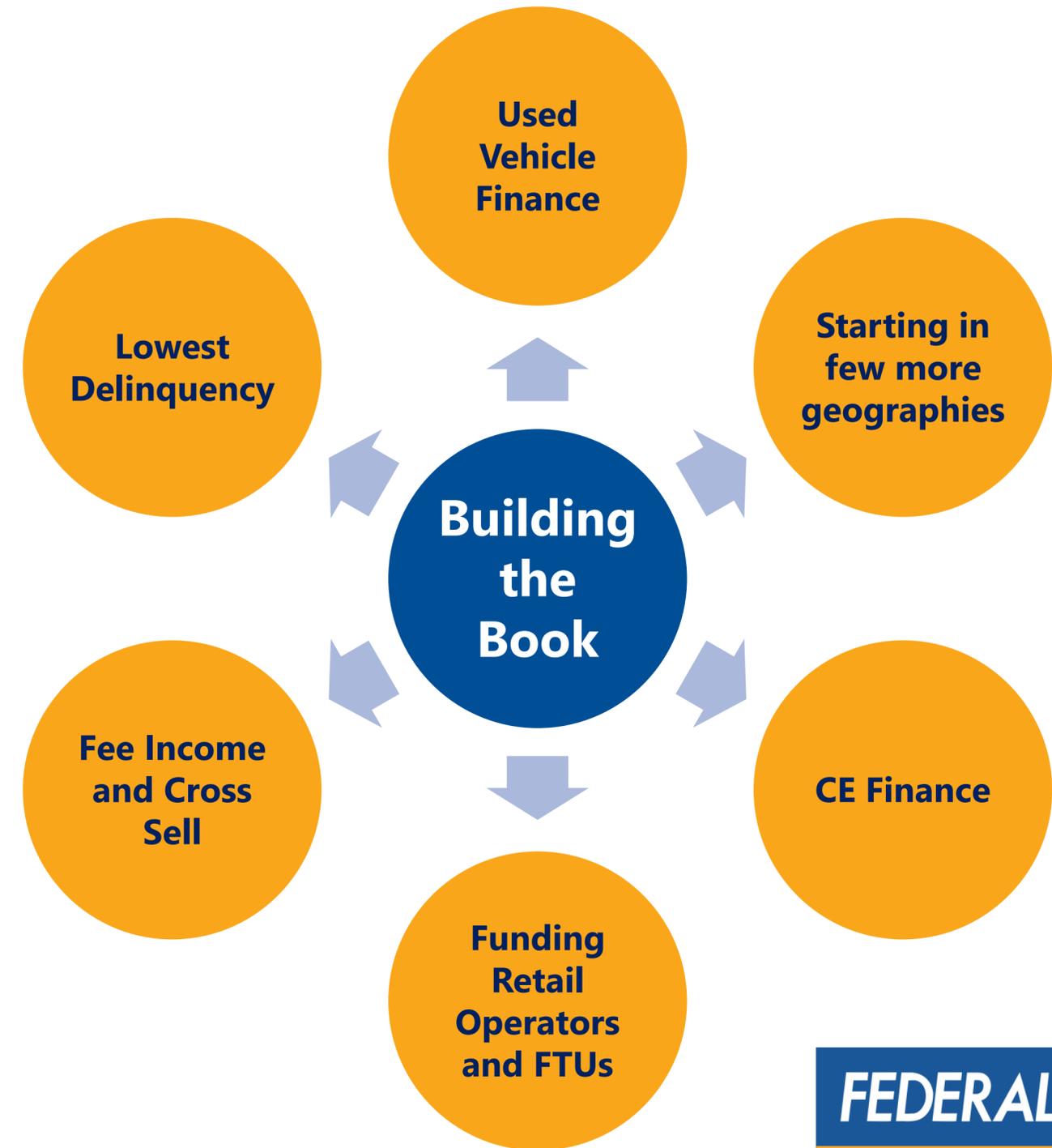


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Tapping the opportunities in CV/ CE Business

- Forayed into CV/CE Business in late FY19
- Selected 2 Geographies with high Potential & Growth (Tamil Nadu & Maharashtra). Scaling up in other geographies.
- Created a strong 25 member team with experience in the same profile for Business Origination, Credit Underwriting & Collection
- Currently concentrating more on lending to purchase of New Vehicles with plans to enter into other segments in the coming year



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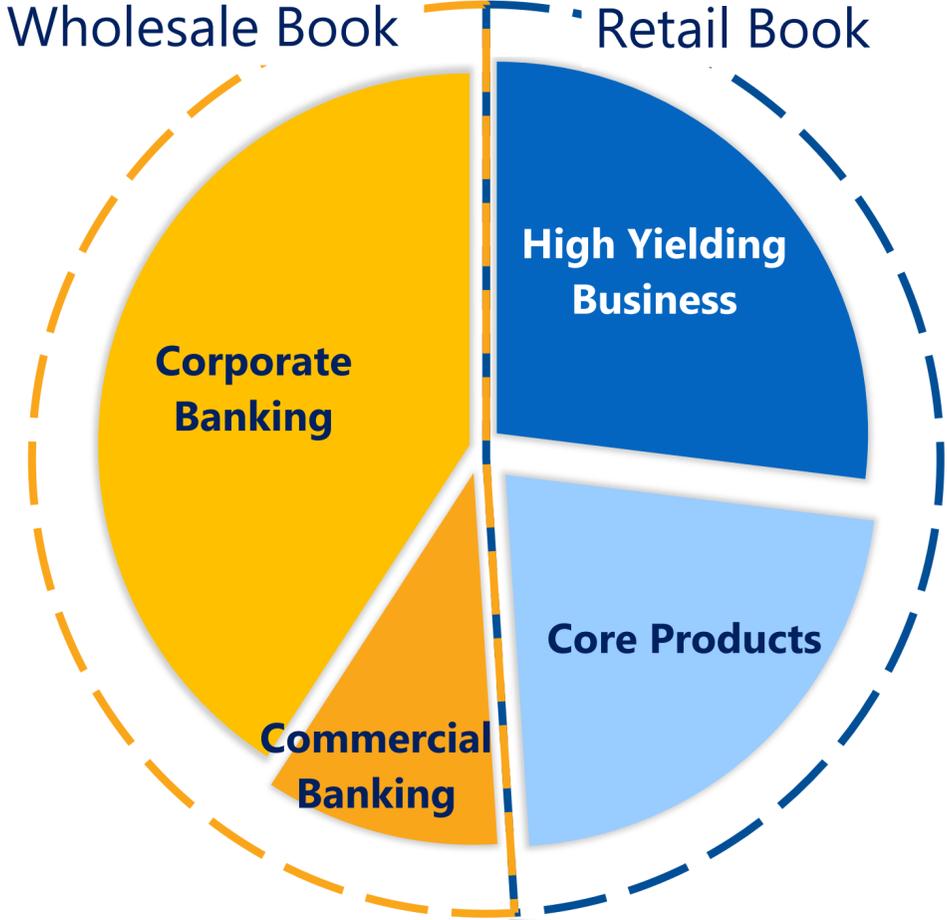
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How does it all Stack Up?



- CD Ratio
- NIM
- Fee Income
- Cost Control
- Credit Cost

Current Business Mix





Classy, Adaptable & Ever Dependable

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Safe Harbor

Except for the historical information contained herein, statements in this presentation which contain words or phrases such as "will", "aim", "will likely result", "would", "believe", "may", "expect", "will continue", "anticipate", "estimate", "intend", "plan", "contemplate", "seek to", "future", "objective", "goal", "strategy", "philosophy", "project", "should", "will pursue" and similar expressions or variations of such expressions may constitute "forward-looking statements". These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, volatility in investment income, future impact of new accounting standards, cash flow projections, our exposure to market risks as well as other risks. Federal Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

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Thank You

