

# Investor Information



- Retail Advance grew by 25.47% (12.58%)
- SME Advance grew by 22.44% (9.49%)
- Retail & SME Customer base increased by 79.8% in 12 months (32.90%)
- Other Income increased by 24.81% (3.00%)
- Average CASA increased by 23.49% (21.52%)
- Footprint expanded by 153 branches (207 br.)
- Net NPA at 0.98% (0.53%)
- Net Interest Margin at 3.37% (3.79%)
- WoS FedFina turned profitable (Rs 14 Cr)

# Key Ratios

	FY 10	FY 11	FY 12	FY 13	
Profitability Measure	<b>ROA</b>	<b>1.15</b>	<b>1.34</b>	<b>1.41</b>	<b>1.35</b>
Shareholder Value Measure	<b>ROE</b>	<b>10.3</b>	<b>11.98</b>	<b>14.37</b>	<b>14.03</b>
Efficiency Measure	<b>Cost/Income</b>	<b>34.86</b>	<b>36.94</b>	<b>39.40</b>	<b>44.69</b>
Risk Appetite Measure	<b>Net NPA%</b>	<b>0.48</b>	<b>0.60</b>	<b>0.53</b>	<b>0.98</b>

## Growth with Quality

- Retail
- Agriculture
- SME

Assets

- Customer Deposits
- NRI
- Savings Bank
- Current Accounts

Liability

- **NRI**
- **SME**
- **Agriculture**
- **Gold**

Strategic  
Segments

- Risk based NIM
- Fee Income
  - Wholesale Banking
  - SME

Revenue  
Growth

- Centralization
- Business Analytics

Efficiency

- Independence in Sourcing & underwriting
- Dedicated Collection Team
- Basel II & RAROC

Risk  
Management

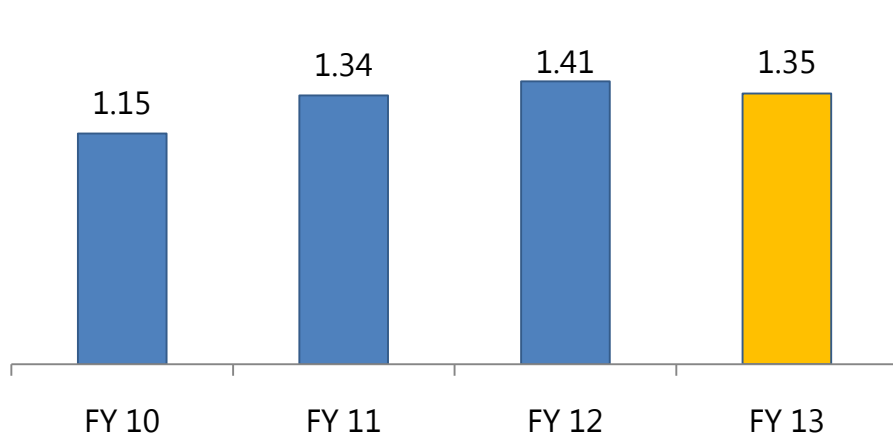
- Look & Feel
- Extensive branding outside Kerala
- Identified 5 Potential States for SME & Agriculture

Branding &  
Network  
Expansion

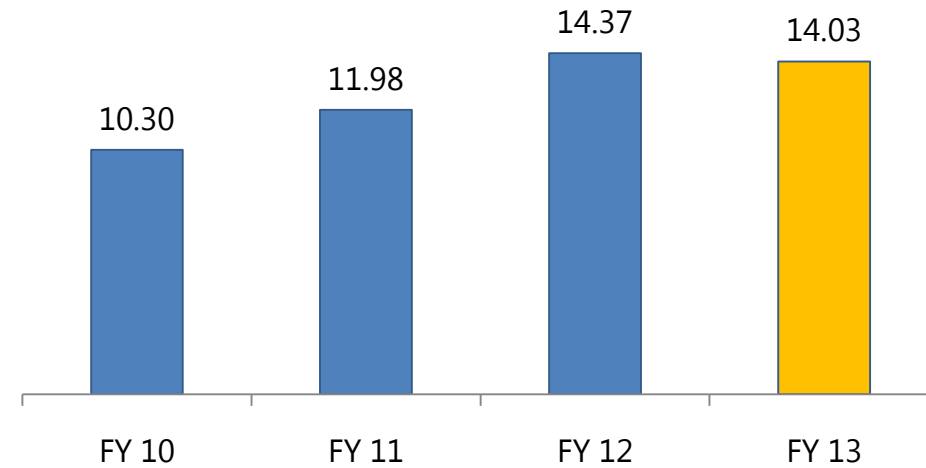
- Skill Build
- Employee Engagement
- Recruitment
- Reward Management

HR

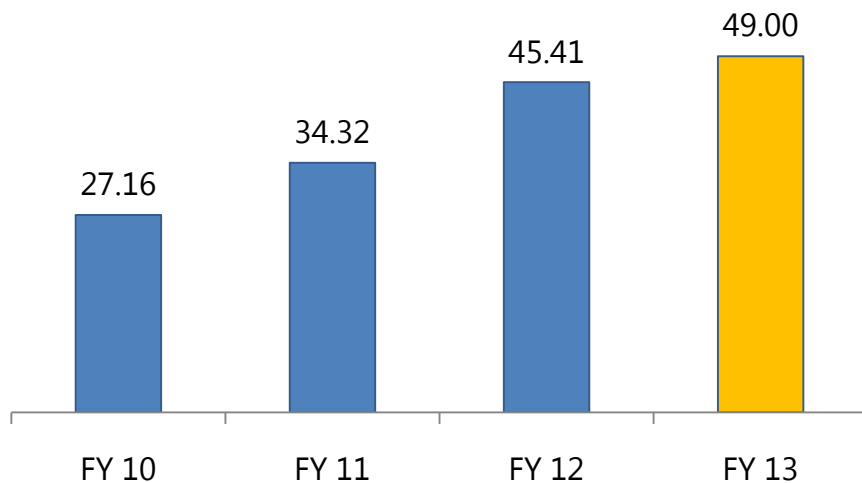
# Shareholders Value



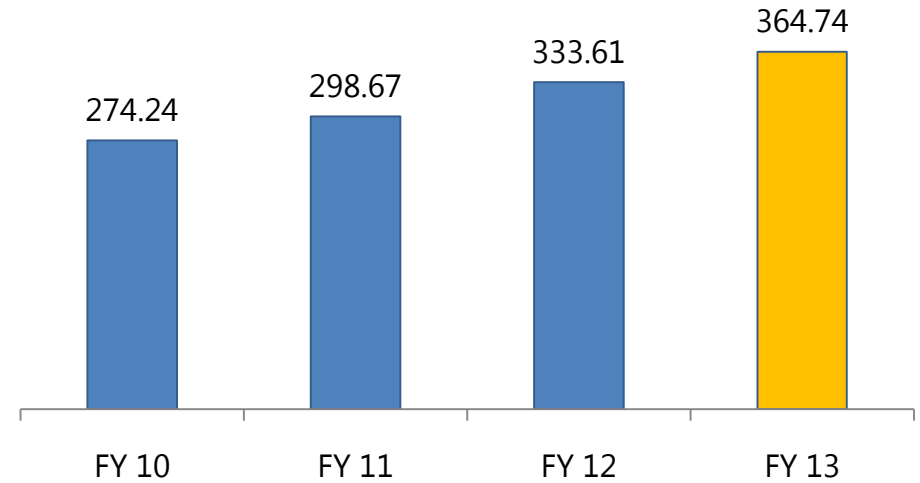
**RETURN ON ASSETS (%)**



**RETURN ON EQUITY (%)**

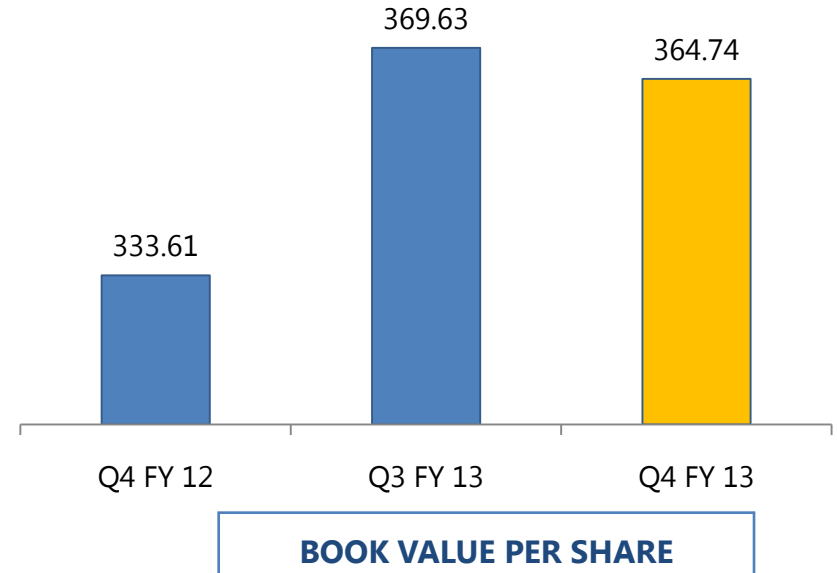
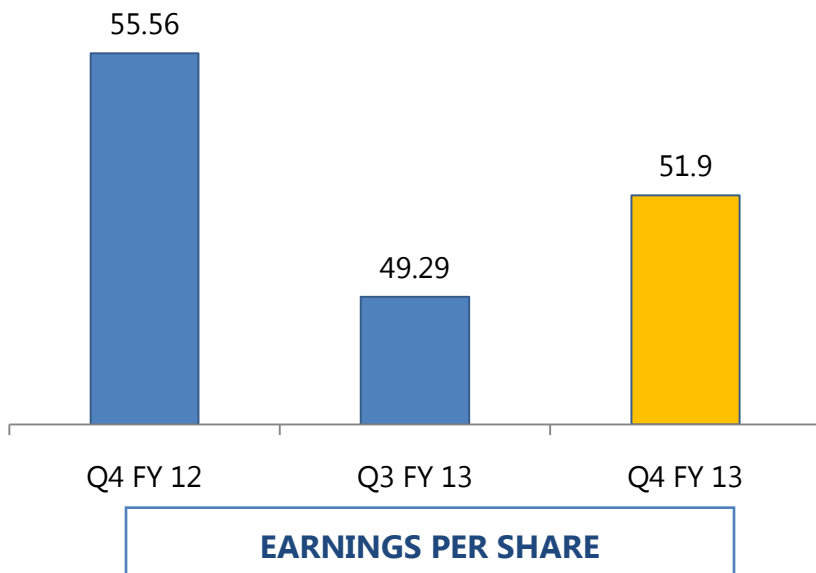
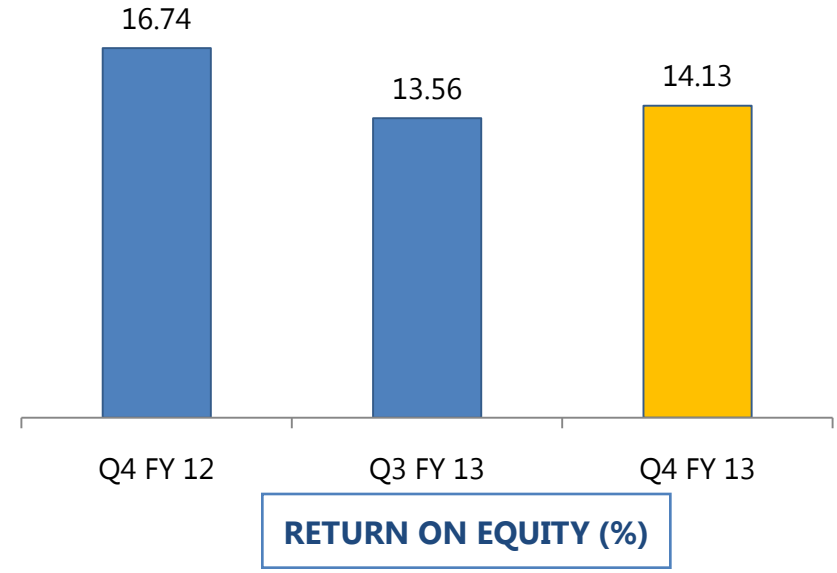
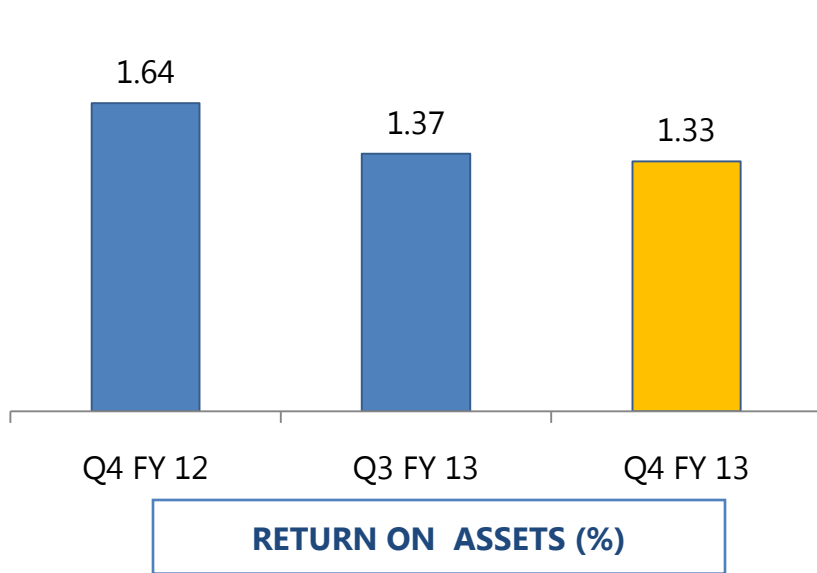


**EARNINGS PER SHARE**



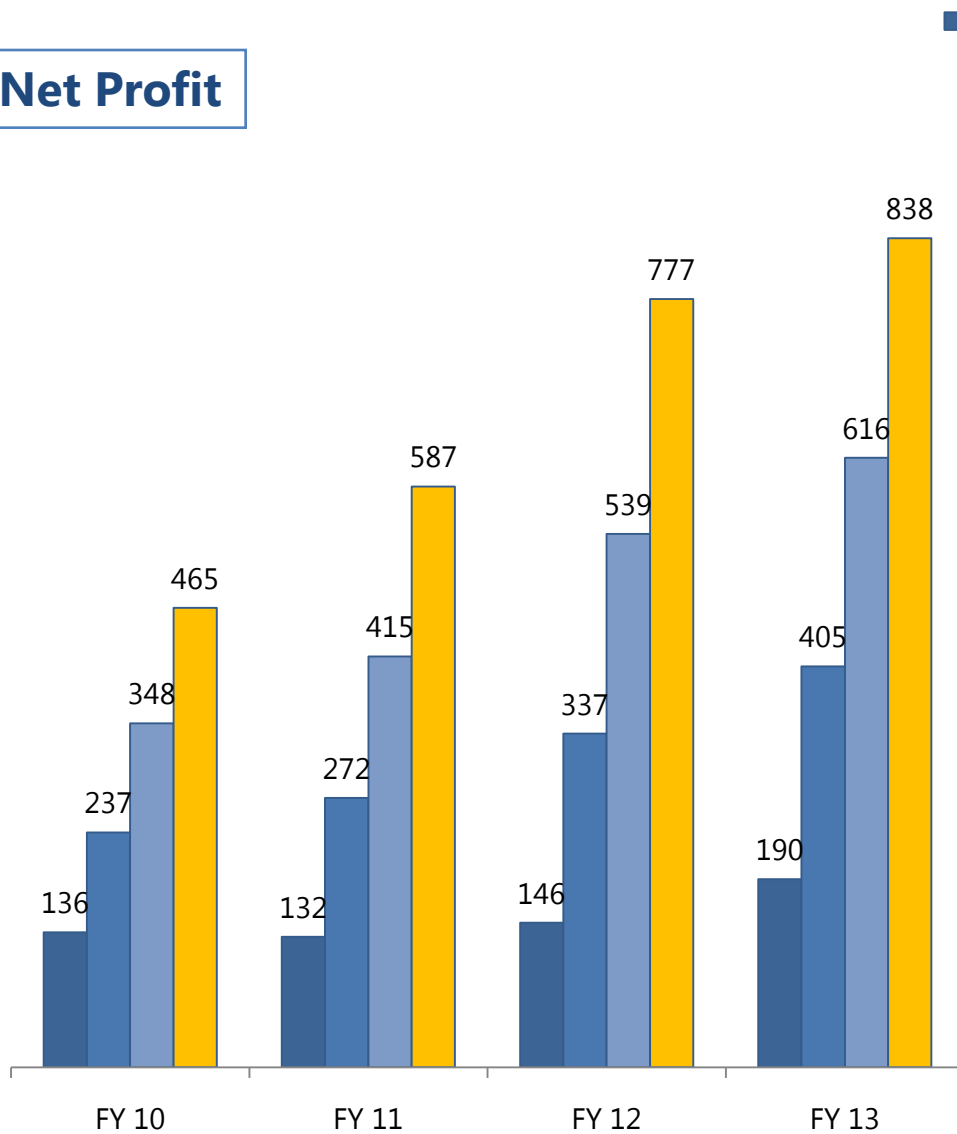
**BOOK VALUE PER SHARE**

# Shareholders Value

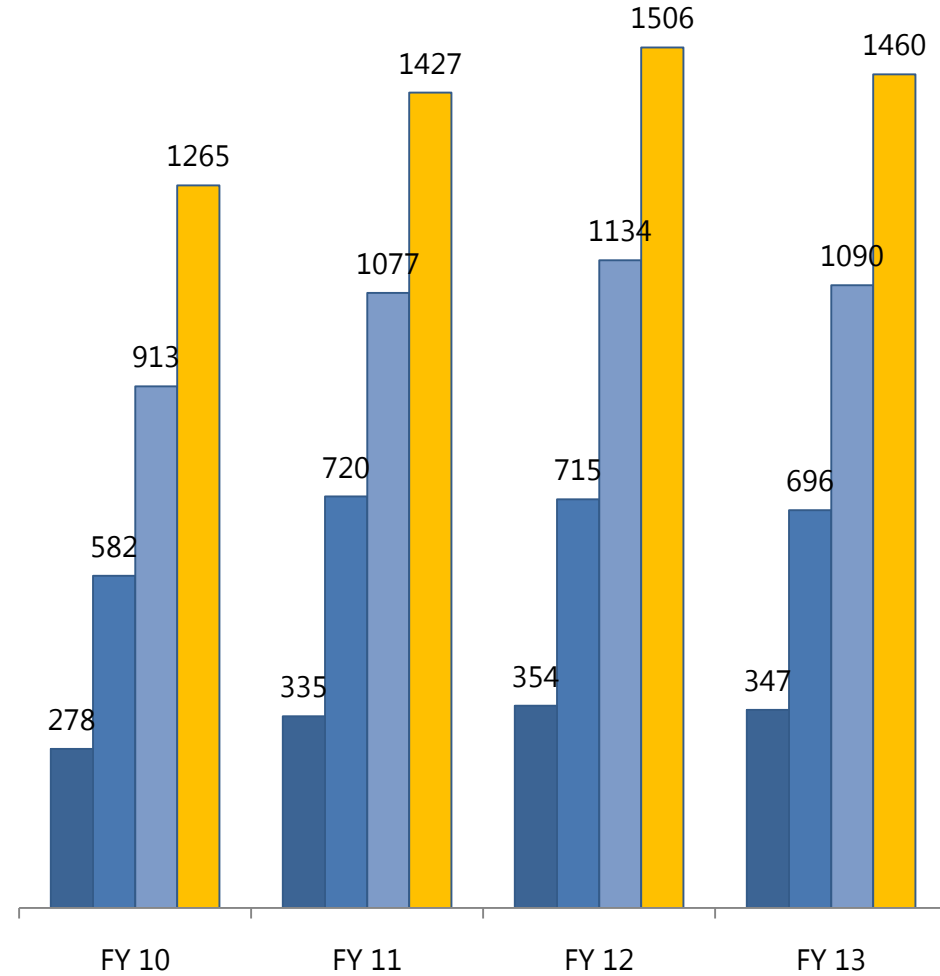


Rs in Cr

## Net Profit



## Operating Profit



# Growth in Customer Business

Gross Advance	FY 12	FY 13	Y-o-Y
Retail	10623	13328	25.47%
SME & Agri	10472	12821	22.44%
Corporate	17717	19045	7.50%
<b>Total</b>	<b>38811</b>	<b>45195</b>	<b>16.45%</b>

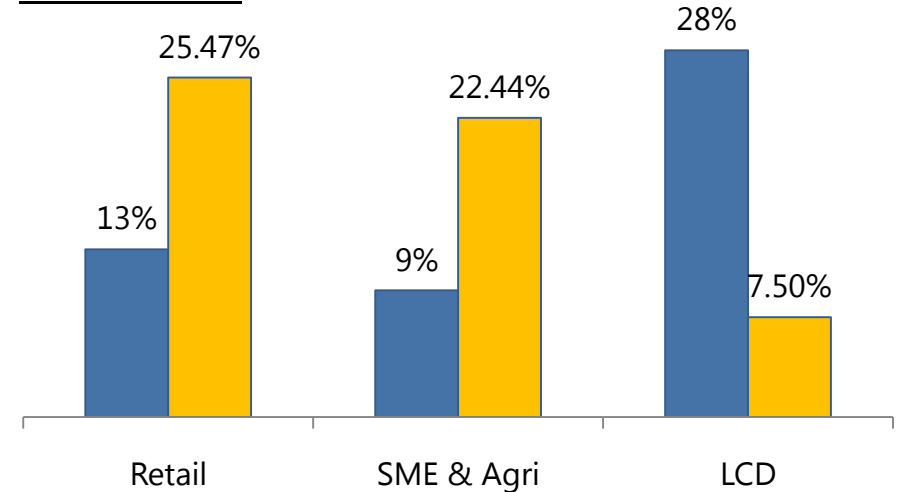
	FY 12	FY 13	Y-o-Y
<b>Retail Customer Deposit</b>	<b>41768</b>	<b>49171</b>	<b>17.72</b>
Savings	10930	12743	16.59
Current	2472	2776	12.29
CASA	13402	15519	15.80
Avg CASA	11630	14362	23.49

A/c Opened - Fresh Customers	FY 12	FY 13	Y-o-Y
AGRI	43091	63042	46%
LCD	70	59	-16%
RBD	136549	259967	90%
SME	1776	3262	84%

## Growth %

■ FY 12 ■ FY 13

Rs in Cr



## Fresh Customer Acquisition

Mar-12

Mar-13

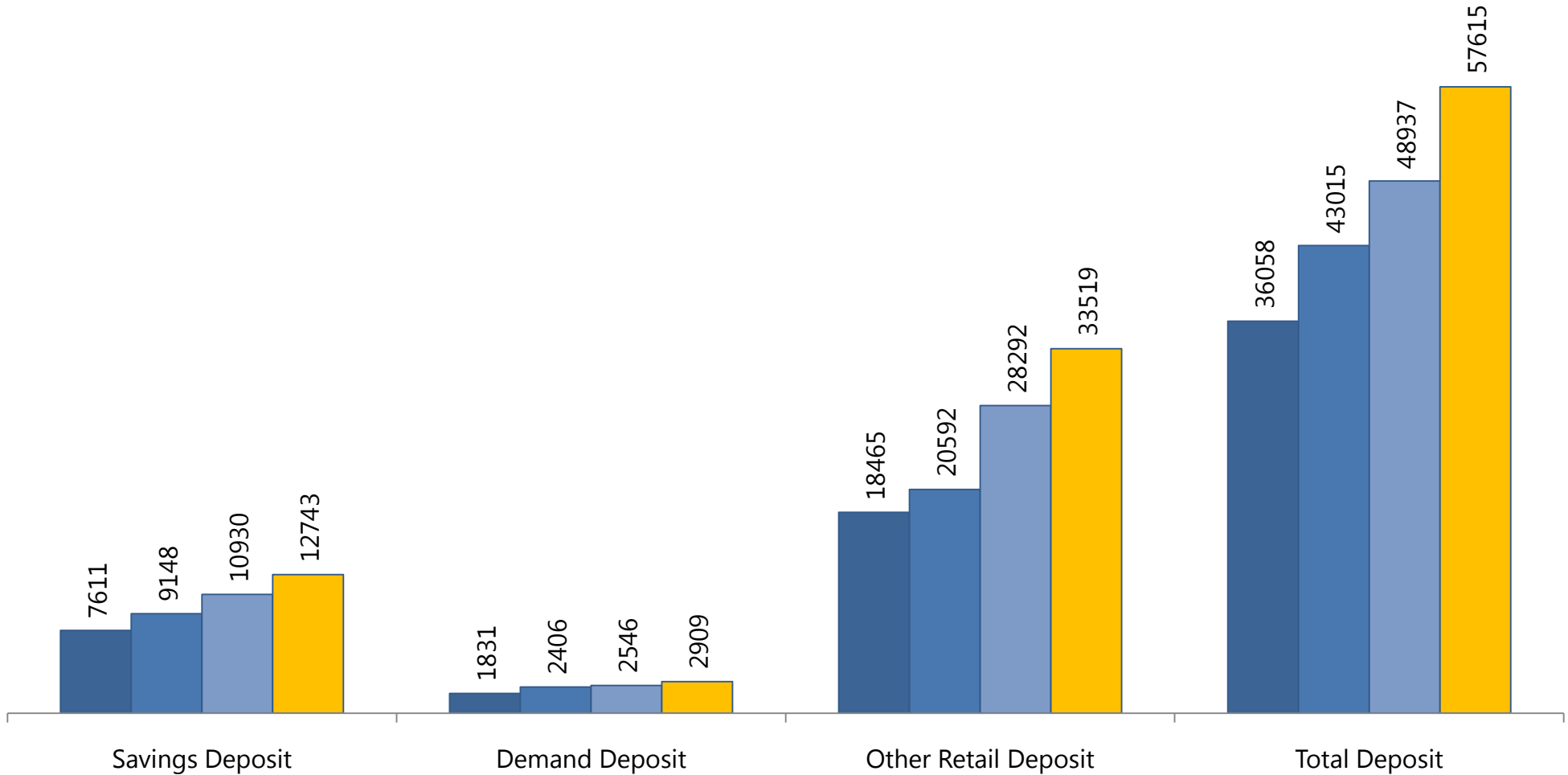
Agri Loans	23270	42287
Corporate Loans	48	45
Retail Loans	37819	66031
SME & Agri Loans	24626	61887
Current Accounts	18215	30695
Savings Accounts	517785	687661



# Robust Growth in Customer Deposit

Rs in Cr

■ FY 10 ■ FY 11 ■ FY 12 ■ FY 13

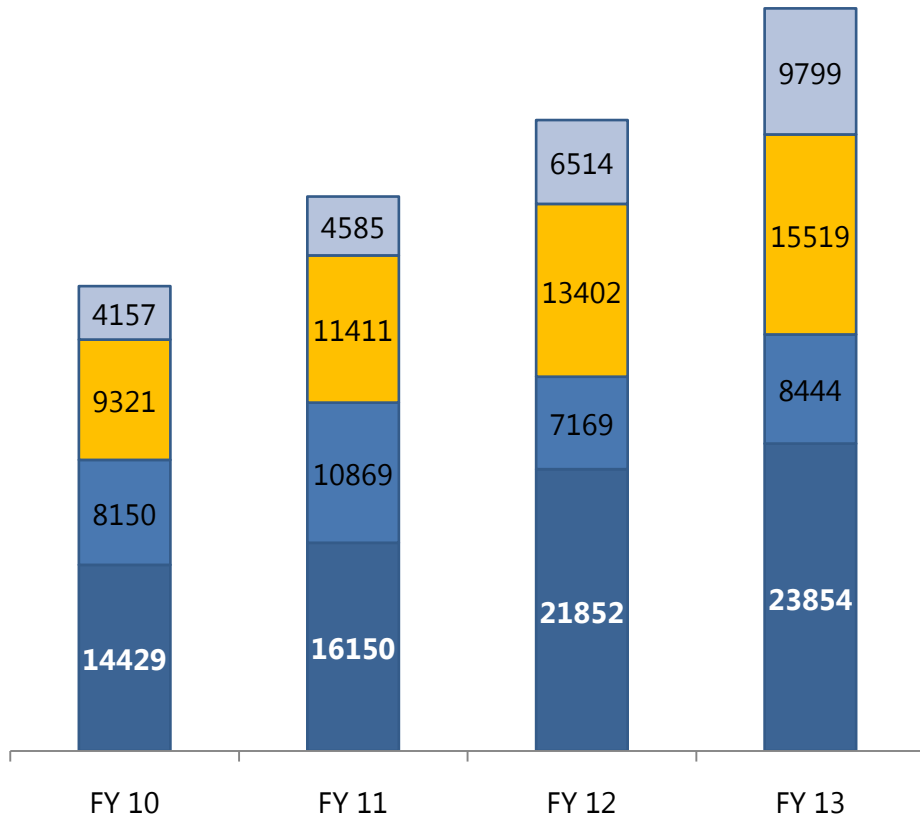


# Improving Deposit Mix

Rs in Cr

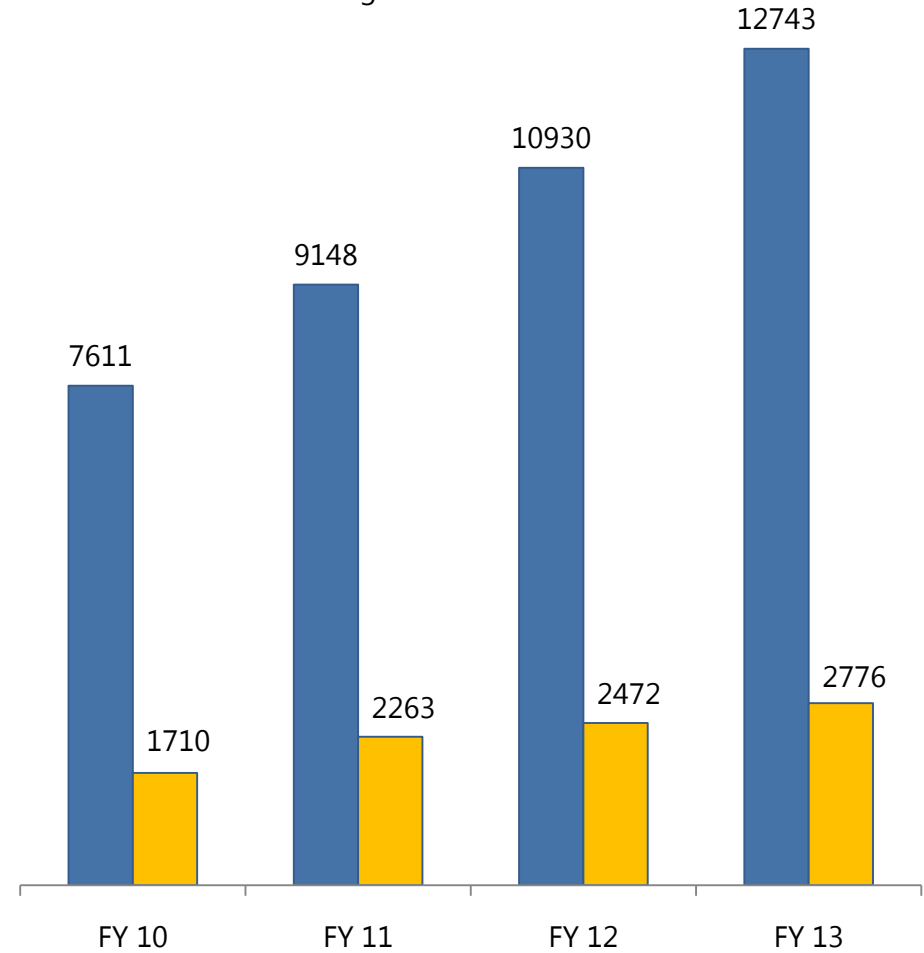
## Deposit Mix

■ Resident Retail TD ■ High Value ■ CASA ■ NRI TD



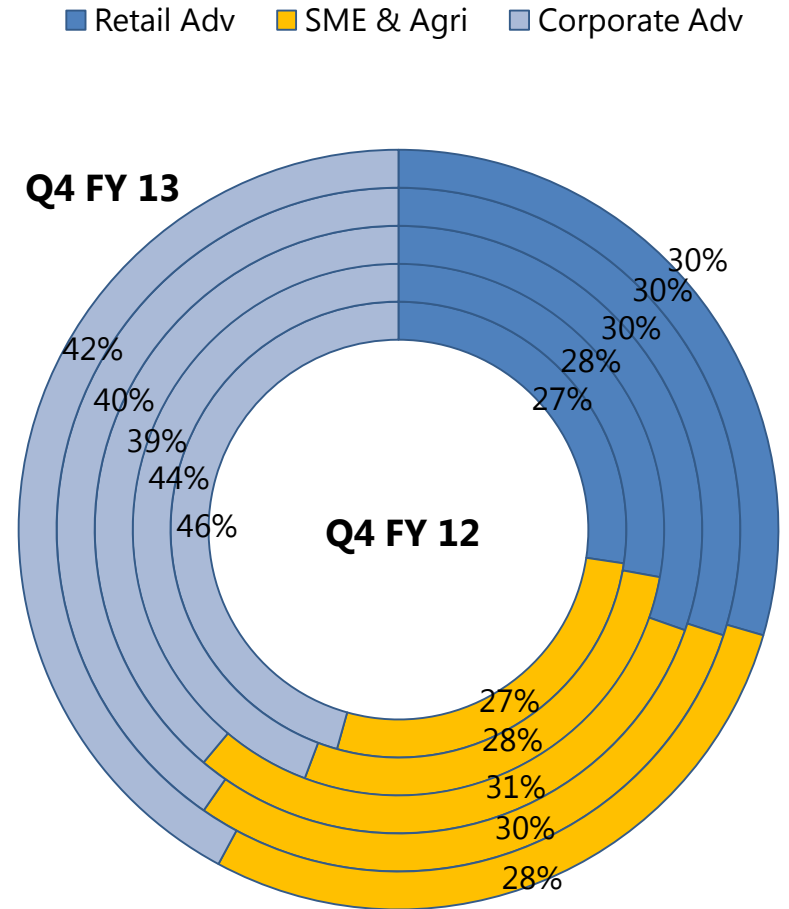
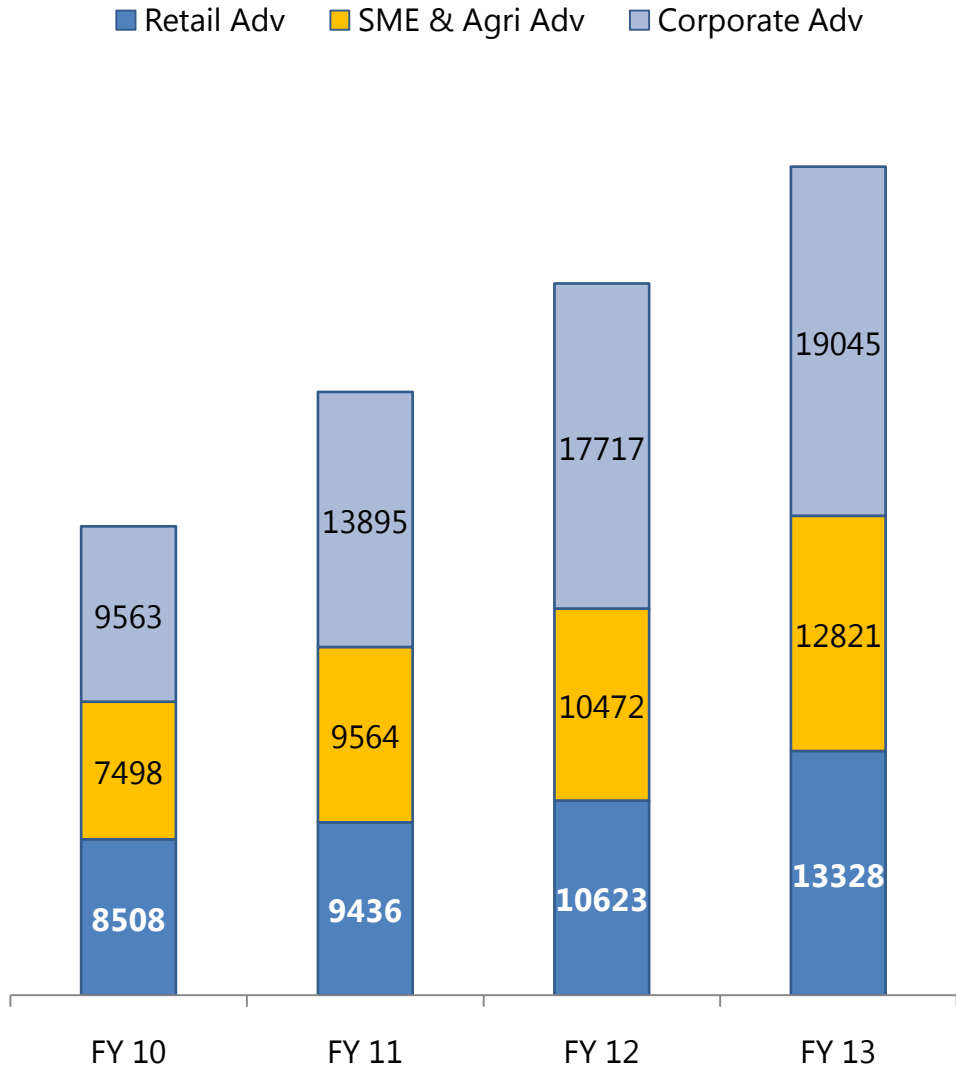
## CASA

■ Savings ■ Current

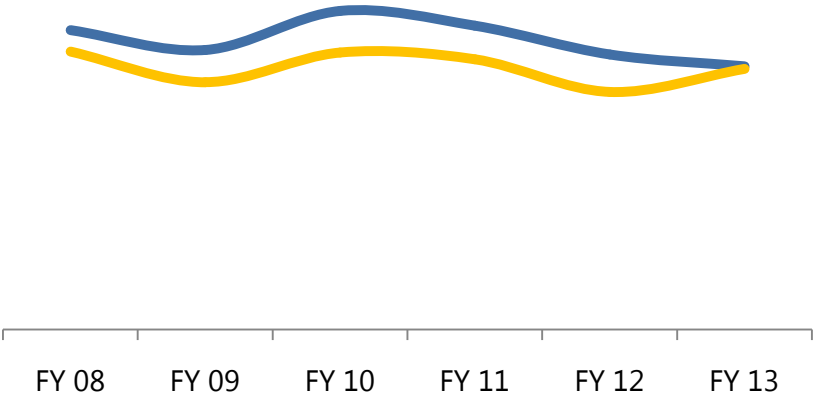


# Quality Growth in Credit

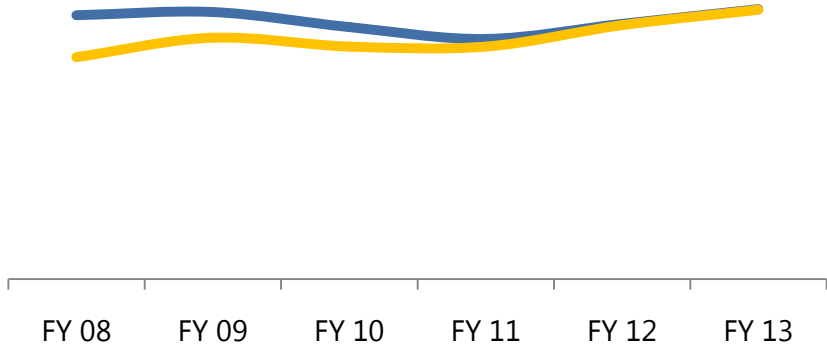
Rs in Cr



## SME

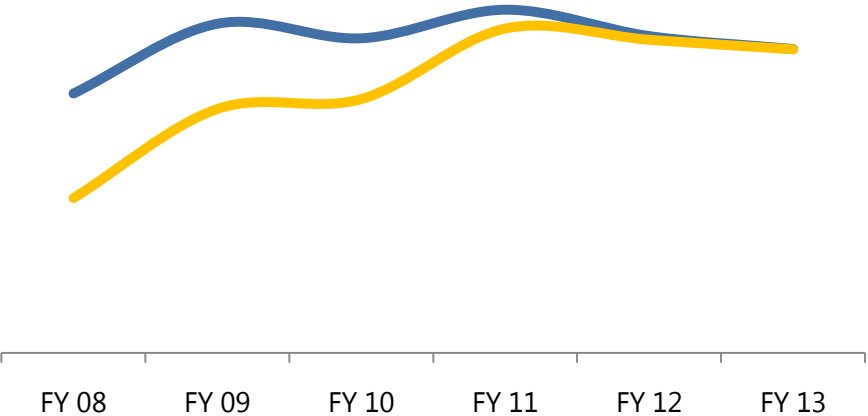


## Retail

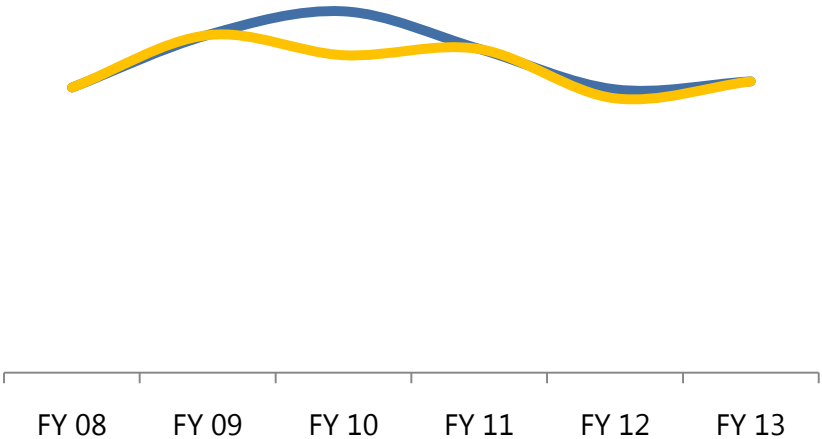


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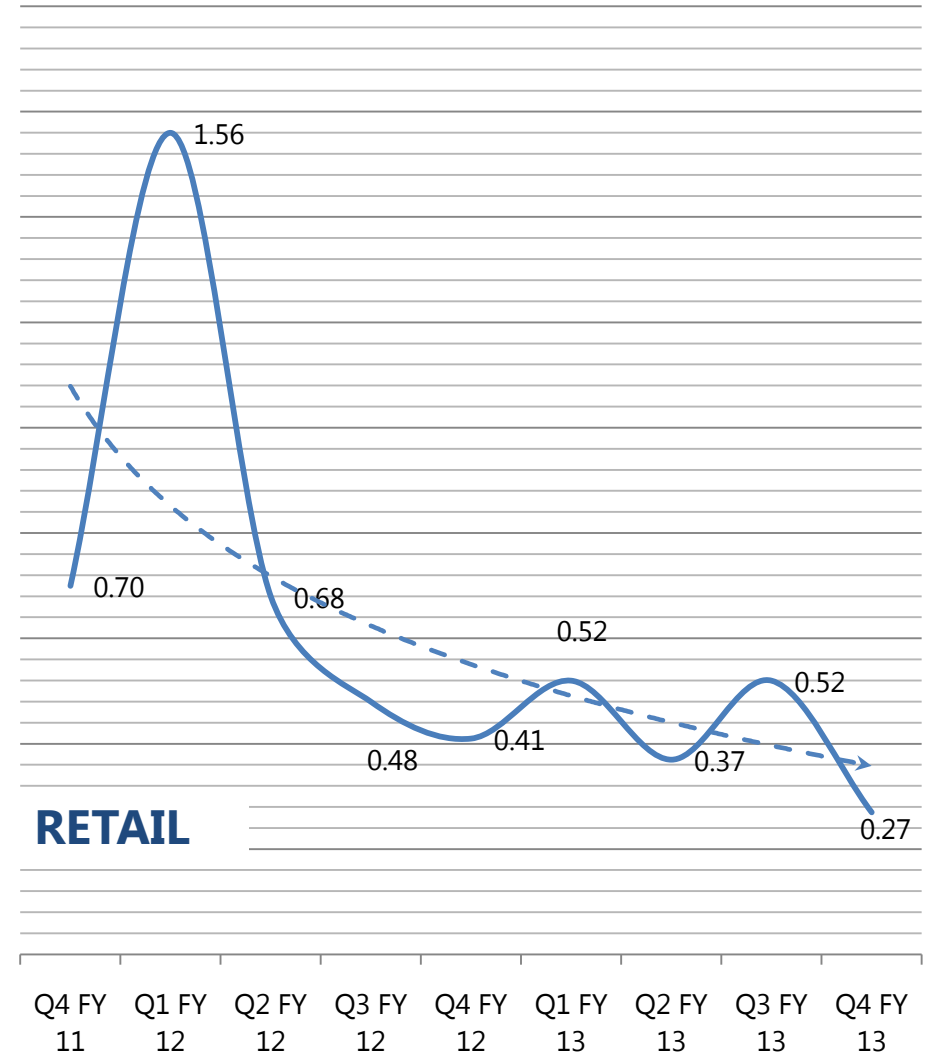
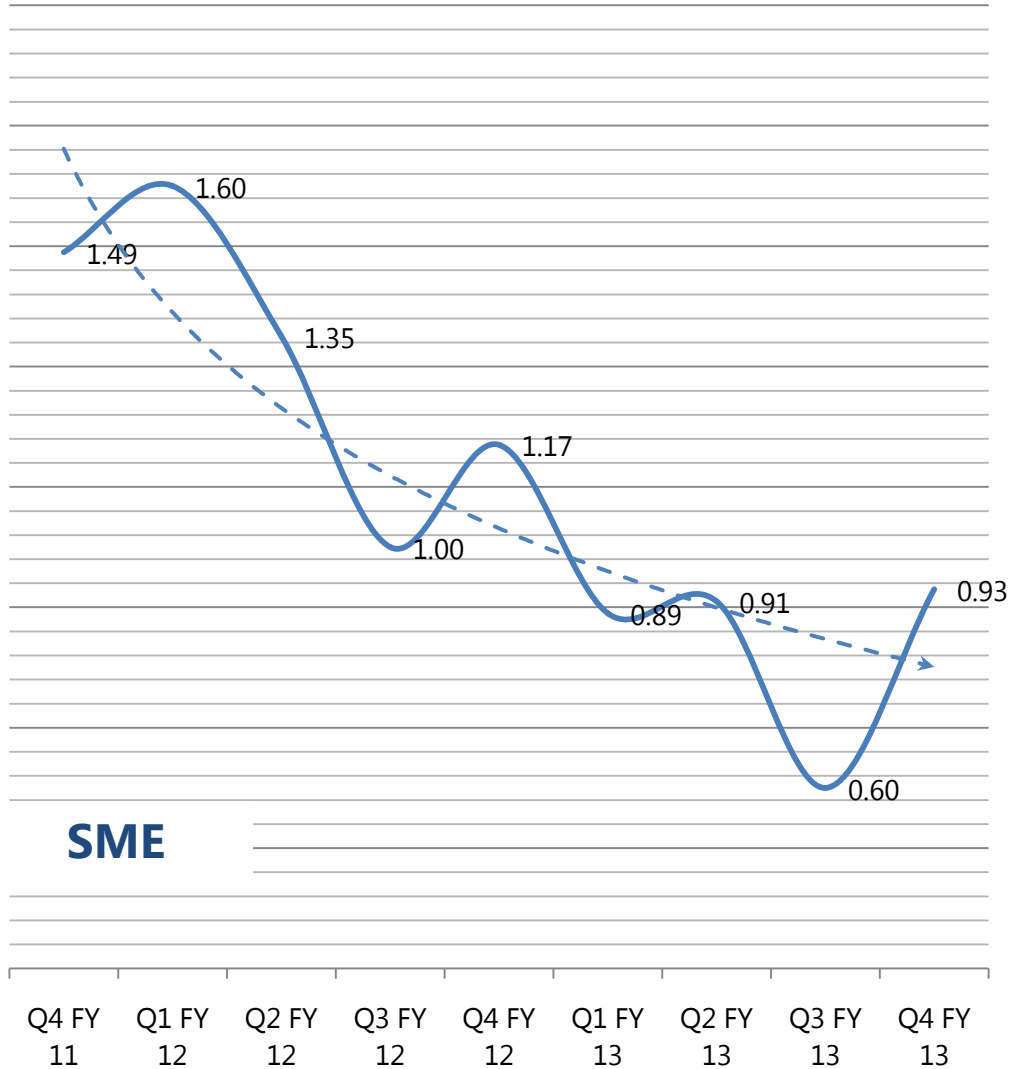
## Agri



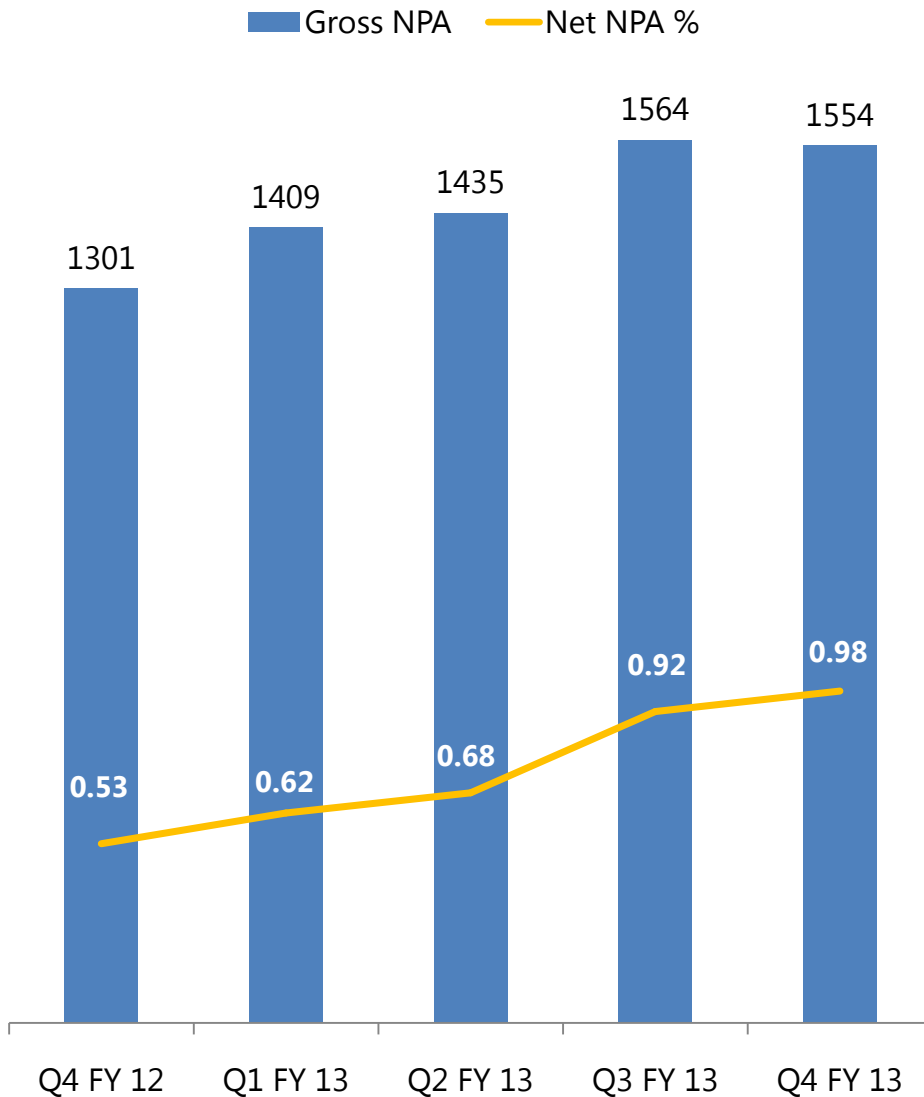
## LCD



## Fresh Slippage / Total Advance



# Sustained Reduction in Slippages



Provision Coverage Ratio (Including Technically Written Off) at 80.96

Rs in Cr

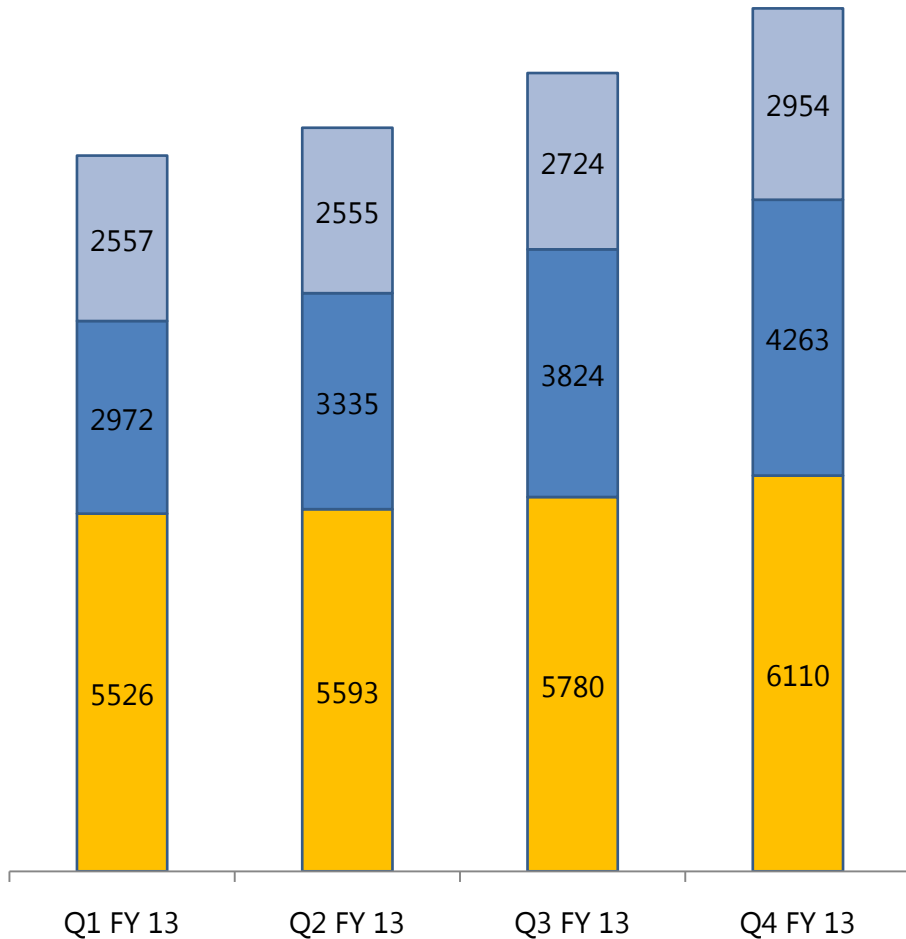
Fresh Accretion					
	Q4 FY 12	Q1 FY 13	Q2 FY 13	Q3 FY 13	Q4 FY 13
Retail	43	56	42	64	36
SME & Agri	95	91	105	72	119
Corporate	132	133	0	215	202

## RESTRUCTURED ADVANCE

	Q4 FY 13		Q3 FY 13	
	No.	Amount	No.	Amount
Standard	45	177.0	39	169.4
Sub-standard	5	42.6	3	0.1
<b>TOTAL</b>	50	219.6	42	169.5

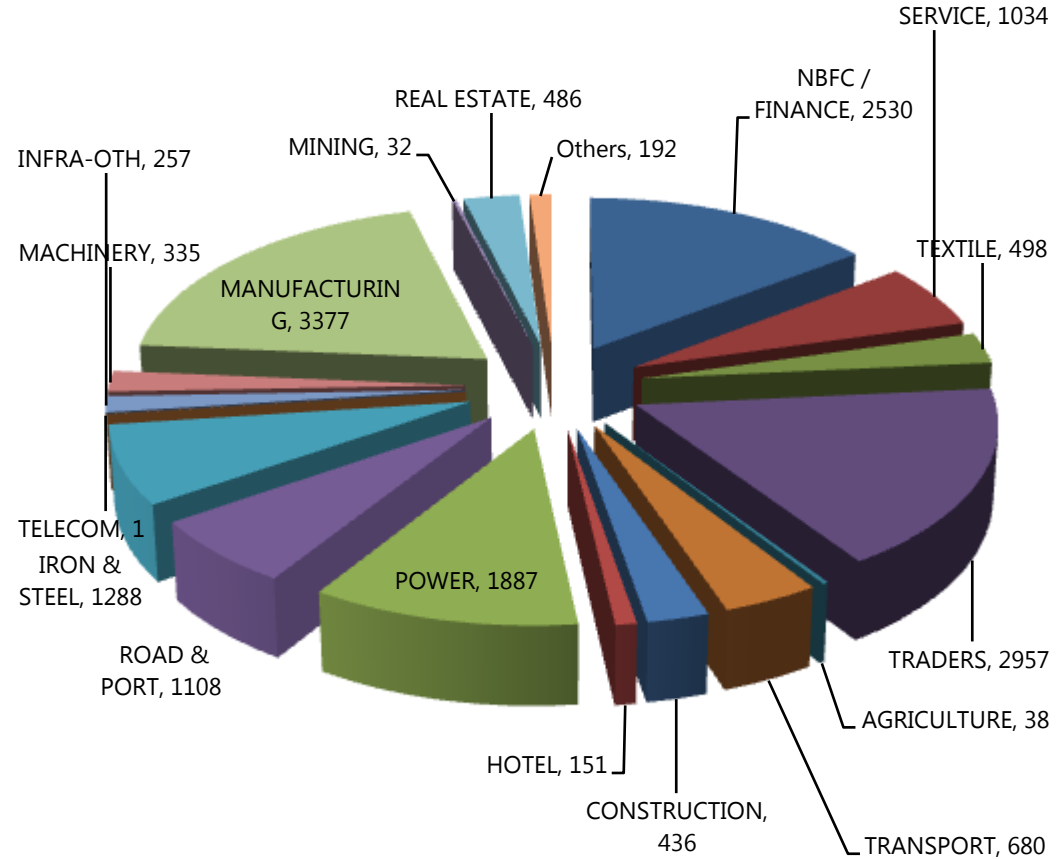
## Retail Loan Book

■ Housing & Mortgage ■ Gold ■ Others



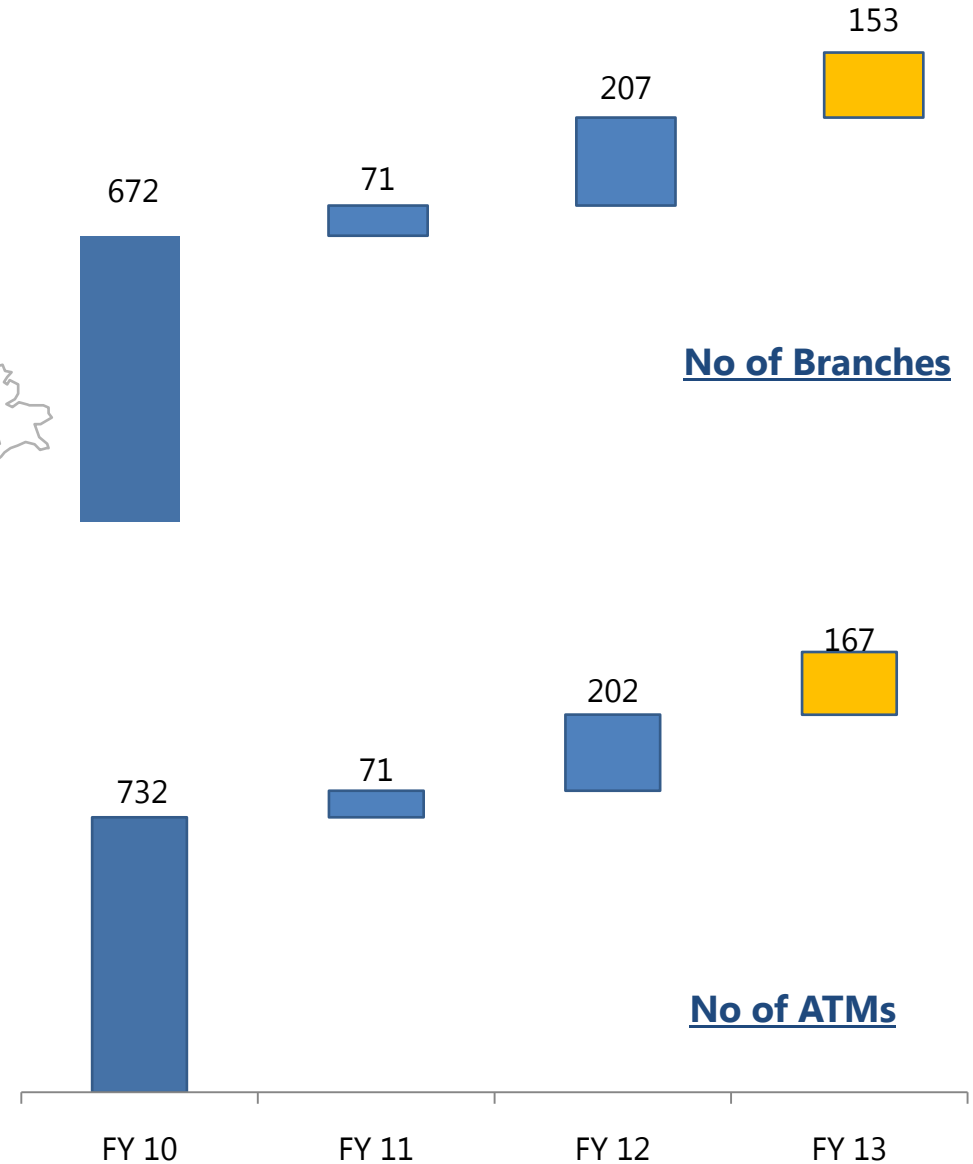
## Corporate Portfolio

Rs in Cr



# Expanding Footprint

STATE	Opened up to FY 12	FY13	Opened up to Q4 FY 13
Andhra Pradesh	29		29
Assam	10	2	12
Bihar	3	2	5
Chandigarh	3		3
Chattisgarh	3		3
Dadra & Nagar Haveli	0	1	1
Daman & Diu	0	1	1
Goa	6		6
Gujarat	28	6	34
Haryana	11	1	12
Jammu & Kashmir	1		1
Jharkhand	8		8
Karnataka	68	15	83
Kerala	525	56	581
Madhya Pradesh	3		3
Maharashtra	81	7	88
Meghalaya	2		2
Mizoram	1		1
Nagaland	1	1	2
New Delhi	22		22
Orissa	7	4	11
Puducherry	2		2
Punjab	15	10	25
Rajasthan	7		7
Tamil Nadu	82	42	124
Uttar Pradesh	12	2	14
Uttarakhand	1		1
West Bengal	19	2	21
Tripura	0	1	1
<b>Total</b>	<b>950</b>	<b>153</b>	<b>1103</b>





## **FY 13** v/s **FY 12**

- ❑ Net Profit at Rs 838.17Cr (up by 7.9%)
- ❑ Other Income gone up to Rs 664.44 Cr(up by 24.81%)
- ❑ Total income increased to Rs 6832.01Cr(up by 12.17%)
- ❑ Operating profit at Rs 1459.56 Cr( -3.11%)
- ❑ NIM at 3.37% (3.79%)
- ❑ EPS at Rs 49.00(45.41)
- ❑ Net NPA at 0.98% (0.53%)
- ❑ BV per Share at Rs 364.74(Rs 333.61)
- ❑ ROE at 14.03% (14.37%)
- ❑ ROA at 1.35%(1.41%)
- ❑ Cost to Income at 44.69% (39.4%)
- ❑ Capital Adequacy Ratio at 14.73% (16.64%)

## Q4 FY 13 v/s Q4 FY 12

- ❑ Net Profit at Rs 221.94Cr (-6.59%)
- ❑ Other Income gone up to Rs 196.85Cr(up by 22.61%)
- ❑ Total income increased to Rs 1780.31Cr(up by 8.58%)
- ❑ Operating profit at Rs 369.47Cr( -0.79%)
- ❑ NIM at 3.07% (3.56%)
- ❑ EPS at Rs 51.90(55.56)
- ❑ Net NPA at 0.98% (0.53%)
- ❑ BV per Share at Rs 364.74(Rs 333.61)
- ❑ ROE at 14.13 % (16.74%)
- ❑ ROA at 1.33% (1.64%)
- ❑ Cost to Income at 45.39% (42.86%)
- ❑ Capital Adequacy Ratio at 14.73% (16.64%)

# Balance Sheet

Rs in Cr

	FY 12	FY 13
<b>LIABILITIES</b>		
Capital	171.05	171.06
Reserves & Surplus	5535.28	6193.60
Deposits	48937.12	57614.86
Borrowings	4241.03	5186.99
Other Liabilities & Provisions	1742.30	1883.06
<b>TOTAL</b>	<b>60626.78</b>	<b>71049.57</b>
<b>ASSETS</b>		
Cash & Balance with RBI	2424.15	2742.50
Balances with Banks, Money at Call	1108.40	977.49
Investments	17402.49	21154.59
Advances	37755.99	44096.71
Fixed Assets	326.14	397.47
Other Assets	1609.61	1680.81
<b>TOTAL</b>	<b>60626.78</b>	<b>71049.57</b>

# Key Financials

Rs in Cr

	<b>Q3 FY13</b>	<b>Q4 FY13</b>	<b>Q-o-Q</b>	<b>FY 12</b>	<b>FY 13</b>	<b>Y-o-Y</b>
Interest Income	1521.77	1583.46	4.05%	5558.39	6167.57	10.96%
Interest Expenses	1024.42	1103.7	7.74%	3604.99	4192.91	16.31%
Net Interest Income	497.35	479.76	-3.54%	1953.40	1974.66	1.09%
Other Income	203.85	196.85	-3.43%	532.34	664.44	24.81%
Total Income	1725.62	1780.31	3.17%	6090.73	6832.01	12.17%
Total Expenditure	1331.68	1410.84	5.94%	4584.26	5372.45	17.19%
Operating Profit	393.94	369.47	-6.21%	1506.47	1459.56	-3.11%
Net Profit	210.78	221.94	5.29%	776.79	838.17	7.90%
Net Interest Margin (%)	3.47	3.07	-11.53%	3.79	3.37	-11.17%
Cost to Income Ratio (%)	43.82	45.39	3.58%	39.40	44.69	13.45%

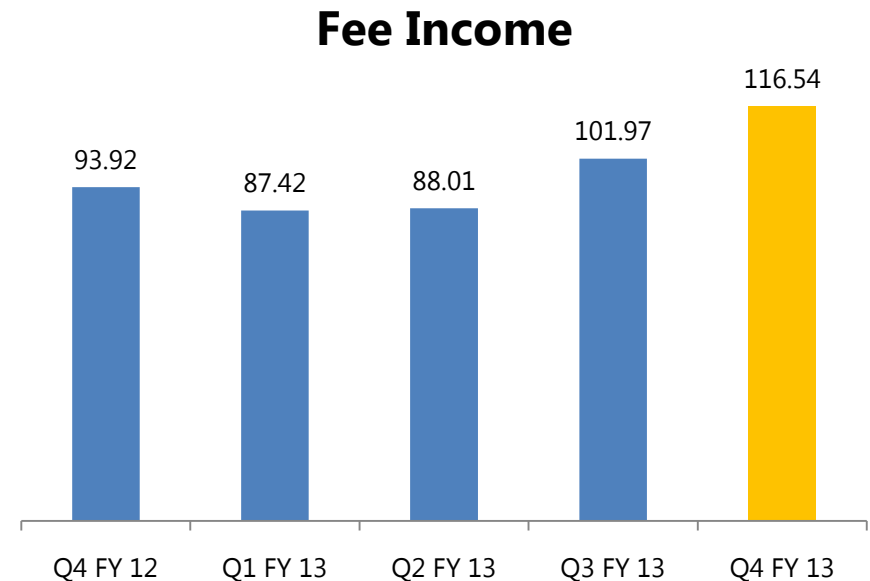
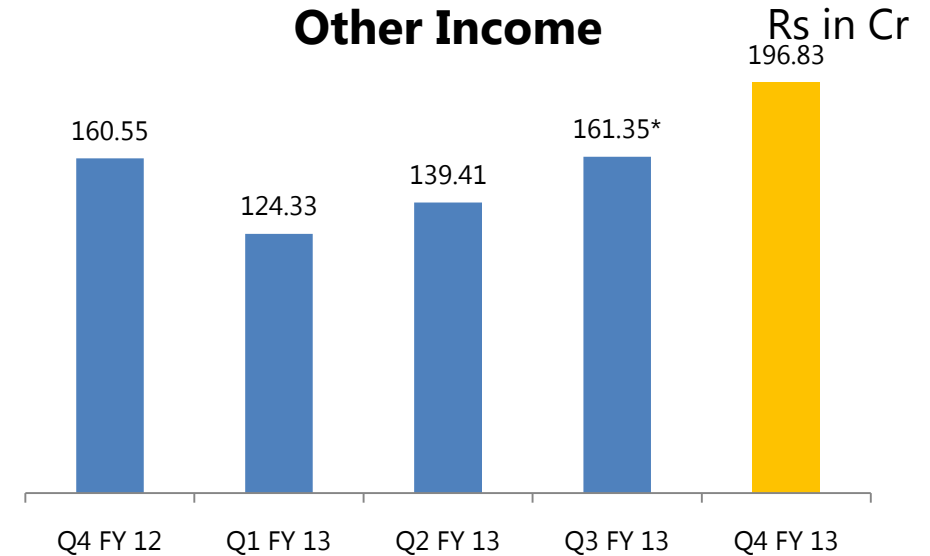
Rs in Cr

	<b>FY 12</b>	<b>FY 13</b>	<b>Y-o-Y %</b>
HFT	251.02	1636.73	552.03%
AFS	5535.40	4555.27	-17.71%
HFT+AFS	5786.42	6192.00	7.01%
HTM	14292.44	16447.14	15.08%
<b>Total Investments</b>	<b>20078.86</b>	<b>22639.14</b>	<b>12.75%</b>
SLR	14191.29	16051.75	13.11%
Non-SLR	5887.57	6587.39	11.89%

(%)

	<b>FY 12</b>	<b>FY 13</b>
Yield on Advance	12.58	12.28
Cost of Deposit	7.41	7.58
Yield on Investments (Excl Trading Gain )	7.32	7.24
Cost Income Ratio	39.40	44.69
Net Interest Margin	3.79	3.37
Risk Adjusted NIM	3.36	3.05

	FY 12	FY 13	Y-o-Y %
Exchange, Commission & Brokerage Income	129.88	133.97	3.15%
Other Fee Income	130.45	180.58	38.43%
Net Profit on Forex Transactions	84.21	79.4	-5.71%
Profit on sale of securities	82.07	205.76	150.71%
Recovery from assets written off	85.74	48.12	-43.88%
Other Receipts	19.99	16.61	-16.91%
<b>Total Other Income</b>	<b>532.34</b>	<b>664.44</b>	<b>24.81%</b>



# Provisions & Expenses

Rs in Cr

## PROVISIONS

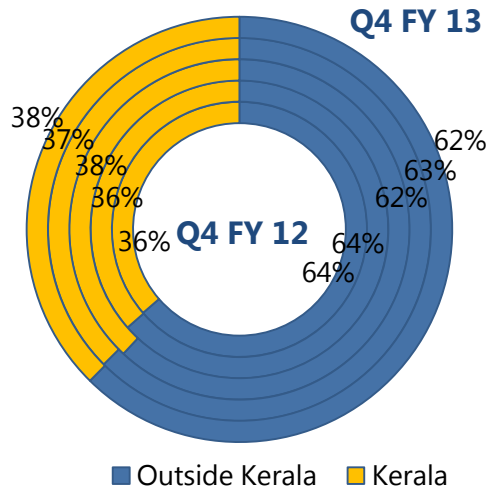
	FY 12	FY 13
Investment Depreciation	34.86	-36.82
Loan Losses	221.77	189.28
Other Purpose	80.34	113.34
Tax	392.71	355.59
<b>TOTAL</b>	<b>729.68</b>	<b>621.39</b>

## OPERATING EXPENSES

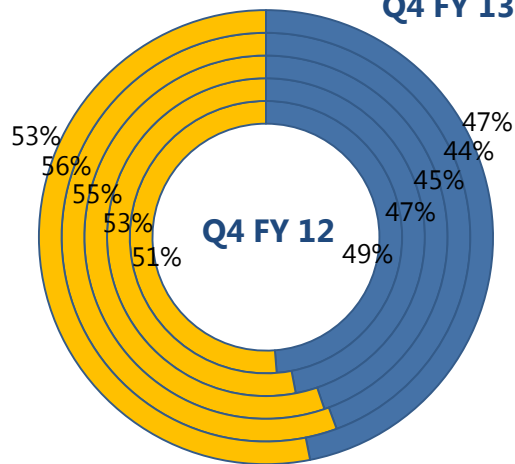
	FY 12	FY 13	Y-o-Y %
Staff expense	543.85	626.46	15.19%
Depreciation	56.66	78.7	38.90%
Others	378.76	474.35	25.24%
<b>TOTAL</b>	<b>979.27</b>	<b>1179.51</b>	<b>20.45%</b>



## Total Advances

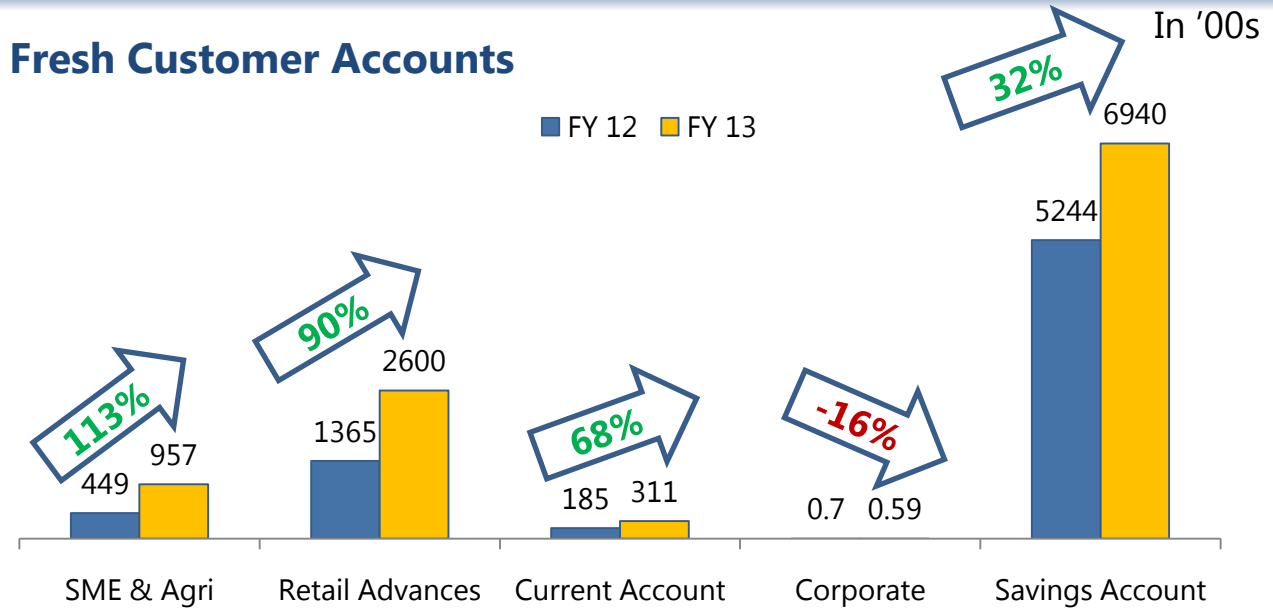


## Q4 FY 13

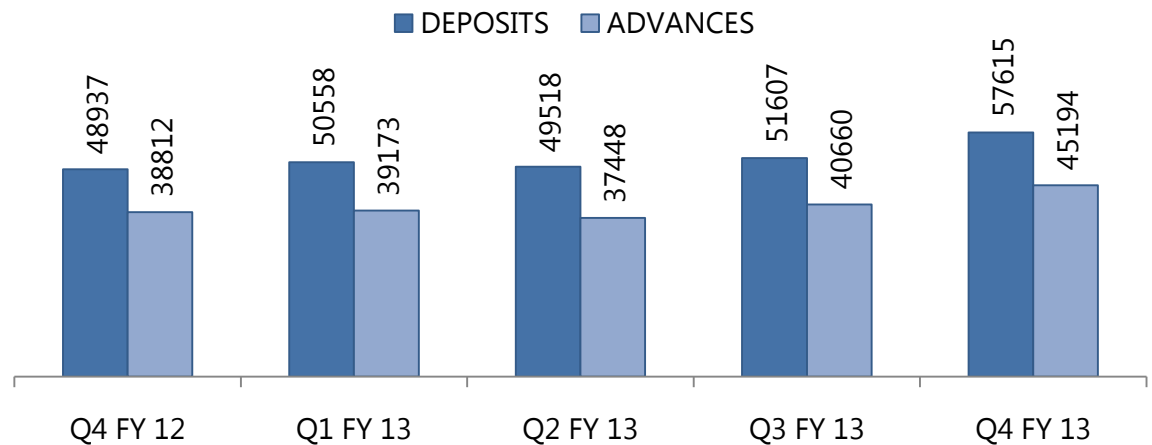


## Total Deposits

## Fresh Customer Accounts



Rs in Cr



# Awards, Accolades & Recognitions



Best Bank for CRM & Business Intelligence initiatives  
Best Bank award for mobile banking and electronic payments for small category Banks



Recognition for providing banking channel in all villages allotted to the Bank for implementing Financial Inclusion program



Excellence in In-house Magazine



Bank's Aadhaar (UID) Based Authentication for Payments



Visa Money Transfer using Visa Debit Cards



Innovative Cost Management Measures



Global CSR Award for Best Corporate Social Responsibility practice overall



**Golden Peacock Award** for Best Corporate Social Responsibility (CSR) Initiatives

Fixed Deposit

Certificate of Deposit

Bonds

Bonds



**India Ratings  
& Research**  
A Fitch Group Company



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- 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

## 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

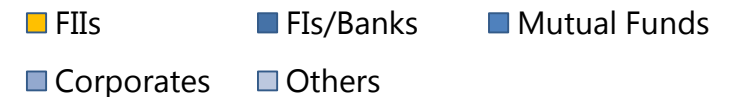
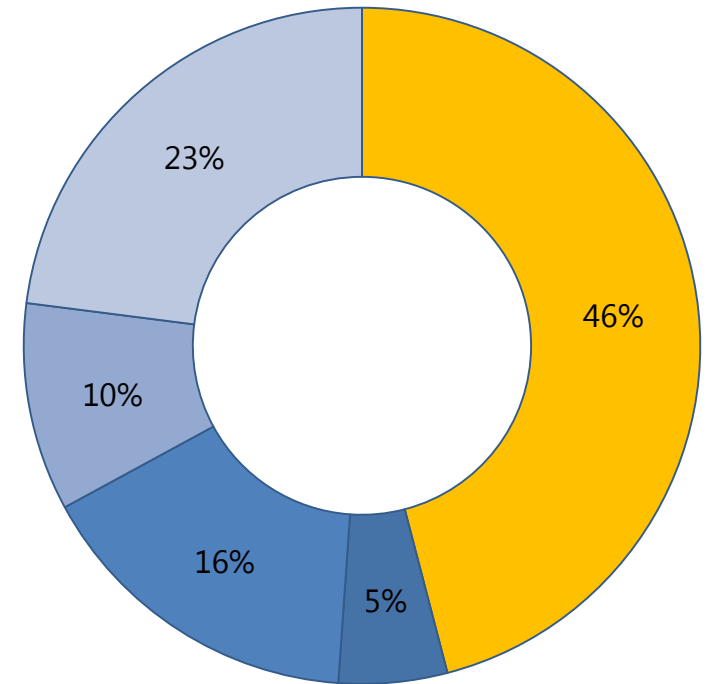
## UAE Representative Office

- 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

## Major Investments

Entity	% Equity
Fedbank Financial Services Limited	100.00%
IDBI Federal Life Insurance Company of India Limited	26.00%
Credit Analysis and Research Limited	4.15%
United Stock Exchange of India Limited	5.83%
Experian Credit and Information Company of India Limited	5.00%

## Share Holding Pattern



**Thank You**