Corporate Social Responsibility Report as on March 31st, 2019

FEDERAL BANK HORMIS MEMORIAL FOUNDATION



Corporate Social Responsibility

Corporate Social responsibility (CSR) has been an inherited & inbuilt element of our fundamentals, right from the day the Bank was founded. Our Founder's values & ethos based on trust got embedded in the Bank's policies & principles. For us in Federal Bank, reaching out to people who need assistance is part of the values passed by our founder. The objectives we intend to achieve through CSR programs aim at developing communities and promoting environment sustainability to create a protected future for the generations to come. The Corporate Social Responsibility activities of the Bank touch a wide footprint through areas like Health, Education, Women empowerment, Environment sustainability and other activities permitted by the Schedule VII of the Companies Act, 2013.

Objectives

- To make meaningful contribution for the improvement of the financially disadvantaged sections of our society, and thereby act as socially conscious, well governed and successful corporate citizen of the country.
- To ensure that the activities undertaken will bring maximum relief to the intended beneficiaries and thereby contribute to the long-term development of the society, by providing socially and environmentally sustainable benefits, measurable in economic terms, demonstrating the social commitment of the Bank in the same manner it services the customers, employees and shareholders.

CSR Initiatives covered by the policy

- 1. Poverty alleviation
- 2. Education and skill development
- 3. Gender equality and welfare of senior citizens
- 4. Ensuring environmental sustainability and ecological balance
- 5. Protection of National Heritage
- 6. Benefit of Armed Force veterans
- 7. Promote rural, nationally recognized Paralympics and Olympic sports
- 8. Contribution to the Prime Ministers National Relief Fund or any other Funds set up by Govt.
- 9. Providing financial assistance to technology incubators
- 10. Development projects for rural and slum areas
- 11. Prevention of child abuse and child labor
- 12. Support to Swatch Bharat Mission
- 13. Promotion of Digitization

Apart from the above, we have included the following CSR initiatives for FY2018-19:

- 1. Women Empowerment
- 2. Digitization
- 3. Support to Swatch Bharath Mission

Corporate Social Responsibility – Major CSR Projects undertaken during FY2018-19

The Corporate Social Responsibility activities of the Bank touches a wider footprint through areas like Health, Education, Women empowerment, Environment sustainability and other activities permitted by the Schedule VII of the Companies Act, 2013. Federal Bank Hormis Memorial Foundation Federal Bank Hormis Memorial Foundation was set up by the Bank in 1996 in the fond memory of our founder Shri. K P Hormis. The foundation and its activities were inaugurated by the then Finance Minister Shri. P Chidambaram at Ernakulam on 18.10.1996. CSR projects are executed under the Hormis Memorial Foundation and the foundation is acting as a special vehicle for the implementation of CSR activities of the Bank.

Major CSR projects undertaken during FY 2018-19 are:

Federal Bank Hormis Memorial Foundation Scholarships:The foundation is providing scholarships to the needy students for pursuing professional courses from the year 2005-06. During the year 2018-19 the trust offered assistance to 100 meritorious students, 20 students from each streams – Medicine, Engineering, BSc (Agri), BSc. (Nursing) & MBA.

Digitization & Adoption of Nilavarapetty Village, Salem

Our bank embarked on a mission of digitization of Nilavarapetty, a village in Tamilnadu under Amma E Village project of Tamilnadu Government.

As most of the villagers were not having identity cards, the Team had set up an Aadhar Enrolment centre attached to our branch Nilavarapetty and facilitated the generation of Aadhar cards to 1796 villagers and most of them opened account with the Branch.

Digital banking awareness programs were conducted and people became familiar with various measures for the benefit of villagers including,

- Free WiFi hotspot
- Solar LED Light Installation
- Solar Water heater to Anbullam, home for orphans
- Water ATM for providing RO <u>water@Rs.1.00</u>
- Donation of smart classroom to Govt HS, Nilavarapetty

The program was concluded on 8th October 2018 with a public function at Nilavarapetty.

Bring Back Smiles – CSR initiative in connection with Founders Day 2018.

The Founders Day 2018, was made more meaningful by the employees by conducting CSR activities at all branches. A special program named "Bring Back Those Smiles" was launched as part of the Founder's Day 2018.

As part of our Founders Day of the year 2018, all branches were permitted to spend towards any simple acts of charity that would delight the needy..

Gaja Cyclone Relief

Support for providing clothing, Solar lamps, tarpaulin sheets, toilet articles to victims belonging to affected areas of Thanjavur, Nagapattinam and Thiruvarur Districts of Tamilnadu

Kerala Flood Relief-Donation to Chief Ministers Distress Relief Fund

Our state witnessed one of the most devastating natural calamities during the month of August 2018.As a responsible organization, our bank took various relief measures across the state with the involvement of our Zonal offices.

We are giving below the rehabilitation activities undertaken by our Bank to support the affected society:

- Support to various Zones, Branches for relief measures in their respective locality
- Support for rescue operations, food to volunteers, Counseling sessions, Medical Camp
- Revival of Aluva Town-Cleaning of Choornikkara & Kadungalloor Panchayaths
- Support to Chendamangalam Handloom Weavers Society
- Construction of Houses to three families whose houses were damaged in the floods
- Support to flood affected educational institutions
- Launching Fedconnect App to receive donations from the public and to distribute the funds to the eligible people affected by the calamity.

We have donated an amount of Rs.4.00 Crore to Chief Ministers Relief Fund for supporting flood victims which includes contributions from staff and an equal contribution from CSR funds of the Bank.

Comprehensive Center for Cognitive Rehabilitation of Children at SCTIMST

Federal Bank joined hands with Sree ChithiraThirunal Institute for Medical Science & Technology for setting up a Comprehensive Center for Cognitive Rehabilitation of Children with Neuro disorders. The center aims to provide high quality state of the art and continuing care for children with Neuro Development Disorders and also integration of such children into the mainstream education system and providing adequate support to the child and family. The first Phase of the project is completed which includes one-to-one therapy rooms, soft play area for occupational therapy and a pediatric gym.

Federal Skill Academies

As part of the Corporate Social Responsibility initiatives, Bank had started the Federal Skill Academy at Kochi on Founder's Day - 2015 to impart quality technical education to merit oriented candidates coming from economically underprivileged background.

Federal Skill Academy, Kochi was started on Founder's Day 2015 and we have given skill training and employment to students belonging to underprivileged category. For FY2018-19, 9 batches were started and 259 students were benefitted. We also give admission to dropouts from schools/colleges who are struggling to return to the mainstream. The center is offering training on air-conditioning which is backed by IAPMO certification(International Association of Plumbing and Mechanical Officials) which is recognized worldwide. Training is also given on skills such as Welding and CNC Machine Operator. Placement assistance was also given to the candidates in organizations like Bluestar, Bosch, BPCL etc

Observing the success of Kochi Skill Academy and the need for such facility for the students from Tamilnadu, second skill academy was started at Coimbatore during the FY 2016-17. For the FY 2018-19, 20 batches were started and 451 students were given skill training and employment. The center is offering CNC machine operator course in collaboration with COINDIA (Coimbatore Industries Association). Other courses offered are Welding,Accounts Tally, Automotive Technician course, Two wheeler service technician and Solar technician courses. The successful candidates got placements at leading organizations like Mahindra Industries, Suguna Pumps, Sharang Industries etc.

Accounts & Tally Course is being conducted exclusively for women candidates.

Our third centre was opened at Kolhapur in November 2018.As on 31.03.2019.Courses offered at the centre are CNC Machine Operator, Accounts Tally & BPO Non voice.For the FY2018-19, four batches were started and 81 students were given skill training

Fourth Centre at Karnal, Haryana was opened in February 2019.22 students are undergoing training for Power Press Operator Programme

Federal Bank Speak for India – Youth engagement initiative

In the year 2014-15, Federal Bank launched a state-wide student debating competition in Kerala under the auspices of Federal Bank Hormis Memorial Foundation. This Financial year, we covered four states– Kerala, Karnataka, Maharashtra & Tamilnaduunder this mass youth engagement program and were attended by more than One lakh eighty seven thousand students from four states. The contest provided a platform for the college students, right from the block level upwards, to showcase their reasoning talents that take them forward in the path of self development.

Shri.Devendra Fadnavis, Honorable Chief Minister announced the winner in the grand finale conducted at Mumbai and presented the awards to Smt Meghana Abhyankar who emerged as winner from a stiff completion of 42,000 students from the state of Maharashtra

The grand Finale of Speak for India - Karnataka was held at Bangalore which was attended by Sri Upendra, popular Kannada actor. Sri SudeepKumar,Yuvaraja's College, Mysore emerged as winner from 50,000 competitors

The Grand Finale of "The Federal Bank – Speak for India: Kerala Edition 2018-19" was held on 7th February 2019 at Kottayam, Kerala. Smt. Angela Rose Augustine fromGovtMedical College, Thiruvananthapuram emerged as Winner from 60,000 participants

The success stories in the above three states have motivated us to launch the event in Tamilnadu this year. Approximately 35,000 students from more than 850 colleges across the state participated in the debate challenge. The Grand Finale of "The Federal Bank- Speak for India: Tamilnadu Edition-2018-19" was held on 27th February 2019 in Chennai.Sri Kamal Hasan,was the chief guest of the function.Sri V Veera Balaji, from PSG College of Arts & Science, Coimbatore emerged as the winner.

Promoting Women Empowerment Project "SwayamSakthi "

The Project envisages to enable a Girl Child who has not completed their education by providing 'Bridge Education'. Regular classes will be conducted to provide knowledge and thereby ensuring enrolment of girls in age appropriate grade in regular schools. The project is targeting age groups 11-14 years belonging to weaker sections/BPL families who have discontinued their education or have never attended school due to various socio economic

problems they have faced.Remedial Education is given to them for fulfilling their aspirations and dreams for a better livelihood and career prospects by continuing their study in a regular school.

This is a one year programme and is being implemented at Madawala, Panchkula District of Haryana.

SEED – Student Empowerment for Environment Development

To build awareness amongst student fraternity to conserve the earth's natural resources, Federal Bank joined with Mathrubhumi in the SEED Programme since 2012. SEED (Student Empowerment for Environmental Development) is an initiative aimed at spreading the message of ecological conservation. Schools carry out simple but effective steps in environment protection like Planting & Protection of saplings, Agricultural Activities, Biodiversity conservation, Energy Conservation, Conservation of Water bodies, Cleanliness & protection of public health, Reduce, Reuse and Recycle Plastic waste and intervention in local area environmental issues through SEED Police. Bank is supporting this noble cause for the past seven years

Promoting Swatch Bharat

Support extended to M/s Kasturba Social Welfare Centre for construction of toilets to poor families

Preventive Health Care

Promoting Preventive Health-ICU Ambulance, vehicles, Medical Camp.

-Support to Fathima Matha Mission Hospital, kalpetta for purchasing an ICU Ambulance

-Support to M/s Swaruma Charitable Society for purchasing a vehicle to be used for palliative care purposes

-Support to Dilasa Bhavan, Miraj for purchasing a vehicle for their home for HIV affected children

- Financial Support provided for Soukhyam Medical Camp, an initiative of Sri Hybi Eden, MLA

-Support given to M/s Beypore Mandalam Mission Charitable Trust, Cheruvannur for purchasing two Haemodialysis Machines for Dialysis Centre at Nallalam.

We have provided support to Kusumagiri Mental Health Centre, Kakkanad for purchasing DG set for their centre for autistic children

Environment Sustainability

We have supported the following centres for installation of Solar power Systems:

- 1. Support to Warrier Foundation for their Balamandiram at Anaketty, Palakkad
- 2. Support to Dina Sevana Sabha, Pattuvam for their home for the destitute
- 3. Diocese of Faridabad for their home for disabled children, Sanjoepuram Childrens Village

Glimpses of major events



16th Federal Bank Hormis Memorial Foundation Commemorative Lecture was at Hotel Crowne Plaza, Kundannoor, Cochin.

Sri. Viral Acharya, Deputy Governor, Reserve Bank of India delivered the Lecture on "Why less can be more: The crowding out effects of Government Finance". The event was attended by eminent personalities from all walks of life.

Speak for India- 2018 Editions - Grand Finale -Karnataka, Maharashtra, Tamilnadu & Kerala







Support for Flood Relief Activities

We have donated an amount of Rs.4.00 Crore to Chief Ministers Distress Relief Fund for supporting flood victims which includes contributions from staff and contribution from CSR funds of the Bank.



Federal skill Academy – Various activities













Project: SwayamShakthi-Madawala Panchkula District, Haryana in association with M/s Drshtikona Consultancy services & Himalayan Social Institute

The projet is targeting age groups 11-14 years belonging to weaker sections/BPL families who have discontinued their education or have never attended school due to various socio economic problems they have faced. Remedial Education is given to them for fulfilling their aspirations and dreams for a better livelihood and career prospects by continuing their study in a regular school. This is a one year programme and is being implemented at Madawala, Panchkula District of Haryana.



Support to Dilasa Bhavan, Miraj



Support to FathimaMatha Mission Hospital, Kalpetta for purchasing an ICU Ambulance



Mathrubhumi SEED

Federal Bank joined with Mathrubhumi in the SEED Programme since 2012. SEED(Student Empowerment for Environmental Development) is an initiative aimed at spreading the message of ecological conservation. Bank is supporting this noble cause for the past seven years.

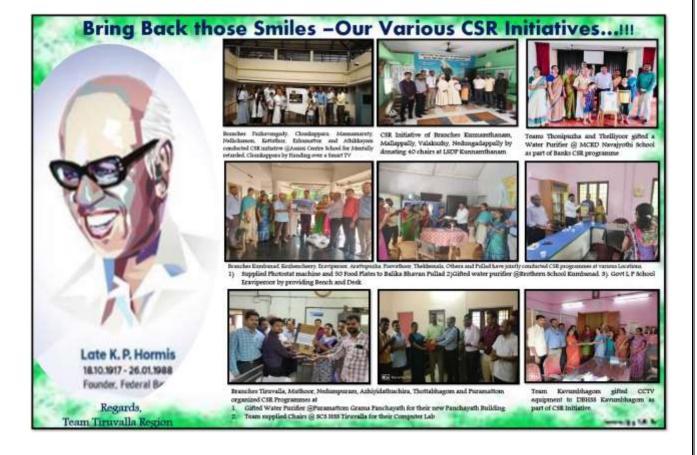


Founders Day 2018- Bring Back Smiles- Activities conducted by branches/offices









Support to Sivagiri Mutt, Varkala







Support to Ramakrishna Mission, New Delhi

