CORPORATE SOCIAL RESPONSIBILITY REPORT AS ON MARCH 31st 2013



COMMUNITY INVESTMENT AND SOCIAL RESPONSIBILITIES

For federal Bank, Corporate Social Responsibility (CSR) has been an inherited & inbuilt element of its fundamentals right from the day the bank was founded...

Our founder's values & ethos based on trust got embedded in thebank's policies & principles which reflect on its day to day business. CSR in Federal Bank began with the first act of cultivating banking habits in an agrarian society to effectively utilize idle money for productive purposes. Creating employment opportunity for a predominantly farming community was phase two.

Federal Bank's early training cum employment policy of recruiting academically brilliant students who passed out school final examination in first class, but financially unable to proceed to higher education was an early commitment to its society. This enabled large number of poor but brilliant students to develop their personality and to grow to adorn very important positions in the society.

The Bank is a commercial entity. It has to carry out its operations to generate profits to fulfill its responsibility to all stakeholders. But its activities are carried out in the society and it owes to the society for whatever functions it carries out. While carrying its activities, Bank is duty bound to ensure that its products and services are not detrimental to the interests of the society. Bank has approved a policy for **Sustainable Development**, which ensures that Bank's activities are conducive for sustainable social development. In addition to this, Bank has to directly participate in social activities to help development of specific areas/segments.

This policy is on bank's direct involvement in social welfare projects.

CSR is a very wide term covering a very vast area. Bank would not be able to effectively implement its CSR activities in all areas covering all geographies. So the policy has to prescribe the areas and the geographies that the Bank would focus and also the model of its implementation.

Vision

The Bank encompass Triple Bottom Line approach
(social dimensional features,
economic features and environmental features)
in its operations The Bank will adopt more green options
and implement more sustainability practices in
its pursuit of Sustainable Social Development will
reevaluate usage of paper, will go for green buildings,
will ensure efficient usage and prevent
wastage of power, water etc.
The Bank would strive to earn carbon credits.

COMMEMORATIVE LECTURE SERIES

Fedbank Hormis Memorial Foundation Commemorative Lecture Series

The trust and Its activities were inaugurated by the then Union Finance Minister Shri. P. Chidambaram at Ernakulam on 18.10.1996. The following dignitaries have delivered lectures over the years.

LECTURE BY

Shn. P. Chidambaram

(Hon. Union Finance Minister)

Shn. S. Venkitaramari

(Former Governor, Reserve Bank of India)

Shn. M. M. Jacob

(Governor of Meghalaya)

Shri. Montek SIngh Ahiuwalia

(Deputy Chairman, Planning Commission)

Dr. V. Kunen

(Chairman, Institute of Rural Management. Anand)

Shri. N. R. Narayana Murthy

(Chairman and Chief Mentor, Infosys Technologies Ltd.)

Shri. Arun Jaitley

(Former Union Minister for Law & Justice and Commerce & Industry)

Shri. V. Leeladhar

(Deputy Governor, Reserve Bank of India)

Shri. M. Damodaran (Former Chairman, SEB4)

Dr. Shashi Tharoor

(Former Under Secy. General. United Nations)

Shri. Madhavan Nair (Former Chairman - ISRO)

Dr. C. Rangarajan

Chairman of the Prime Minister's Economic Advisory

Council

TOPIC

Indian Banking. New Directions

India and Globalisation

Governance in 21st Century Needs a Paradigm Shift

Future Reforms in Banking Sector

Rural Development Banking - Some Reflections

Global Capitalism and Modern Corporation: Development in Strategies for Corporate Leadership Governance & Social Responsibilities

Reforms in Legal Systems Challenges Ahead

Taking Banking Services

to Common Man - Financial Inclusion

Capital Markets -Yesterday, Today and Tomorrow

The Global Financial Crisis and India's Incomplete Transformation

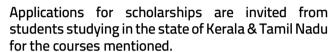
Technological Challenges for National Development

The Indian Economy - Prospectus & Constraints



Fedbank Hormis Memorial Foundation

Scholarships 2012-13



Ten students in each discipline, of which one seat will be kept aside for a physically challenged student (duly evidenced by a certificate issued by a Medical Officer not below the rank of DMO or an approved Medical Officer of the Bank), will be reimbursed 100% of the tuition fees as per the fee structure for seats allotted in the Government quota in Govt., Aided and Self-financing colleges, subject to a maximum of ₹ 75,000/- in a year up to the normal completion of course. If there are no sufficient applicants in the 'physically challenged' category, then cases of less than 40% also will be considered. Any disruption on account of any kind of failure will make the student ineligible for scholarships. If applications are not received from eligible candidates under 'physically challenged', it will be utilized under general category.



K.P. Hormis (18.10.1917 - 26.01.1988) Founder The Federal Bank Limited

Medicine (MBBS)

Engineering (BE/BTech)

Agriculture (BSc)

Nursing (BSc)

MBA

Conditions: 1. The student should be of Indian origin and studying in the state of Kerala or Tamil Nadu in any of the Govt./Aided/Self-financing colleges duly recognised by any of the Universities in India. The tuition fees should be in parity with the fees approved by the Govt. for Aided/Self-financing colleges under merit list. 2. The student should have secured admission under Merit List during the academic year 2012-13 in the respective course. 3. Family income of the student should be below ₹ 2.50 lakh per annum. 4. The decision on selection of eligible students and on payment of the scholarship by the Managing Trustee shall be final & binding on all concerned. 5. Application can be downloaded from **www.federalbank.co.in** 6. Filled in applications should

reach us at Head - CSR, Corporate Social Responsibility Cell (CSR), Federal Towers, Marine Drive, Ernakulam,

Kerala - 682031, on or before 30th November 2012.

csr@federalbank.co.in

Shri. Shyam Srinivasan Managing Trustee (MD & CEO, Federal Bank)



www.federalbank.co.in

FEDERAL BANK YOUR PERFECT BANKING PARTNER

The Federal Bank Limited, Regd. Office: Aluva.

Corporate Social Responsibility (CSR) Report as on March 2013

Corporate Social Responsibility [CSR] Cell plans and implements social development activities of the Federal bank. It's governed by the Committee of CSR who are drawn from the senior managements of the Bank. We initiated the idea of Federal Bank voluntarism among our employees. Those willing to make contribution of time or expertise may select areas of his/her interest from the different CSR activities.

EDUCATION

In its Endeavour to assist the country's effort to build modern India through education, we The Federal Bank lays special emphasis on imparting quality education. We have spearheaded several education programs such as:

- a. Building School infrastructure
- b. Training for fresh Teachers
- c. Giving 50 Scholarships to academically brilliant but financial backward students of Kerala and Tamil Nadu States.
- d. Absorbing our scholarship beneficiaries to the Bank
- e. Vehicles sponsored to Educational Institutions.
- f. Career guidance programme.
- g. Pre owned computer distribution to rural schools.

HEALTH

Health is integral to a good quality of life; we work to improve quality of and access to health care and health awareness programmes. Some of the activities undertaken during the year are:

- a. Blood donation campaign
- b. Breast Cancer Awareness campaign
- c. Medical camps/Eye camps
- d. Vehicle to differently abled children schools
- e. Support to HIV/AIDS Awareness programmes in schools and villages

'Blind Friendly Girls Hostel' at Kizhmad, Aluva.

Kerala Blind School Society is a voluntary association formed by like-minded persons from Marthoma Syrian church, Orthodox Syrian church and the Church of South India. It is registered under the Travancore-Cochin Literacy, Scientific and Charitable Societies Act of 1955 (Reg.No.ER. 6/64). Its operational office is located at Kizhmad, 5 kms from Aluva.

Kerala Blind school Society is a voluntary association serving the visually handicapped of Kerala from the year 1962. All services of the society are free and provided irrespective of religion, caste, creed, sex or community. The Bank has extended financial supported to Kerala Blind School for constructing a 'Blinds Friendly Girls Hostel' at Aluva.



(Inauguration of The Federal Bank Block at Blind Friendly Hostel of Kerala Blind School by Hon. Minister, Anoop Jacob for Food and Civil Supplies)

Yuva Beacon - career guidance programme in association with S B Global Trust

Towards the 1000th Branch opening, Federal Bank -Yuva Beacon 2012' (Career Guidance programme for Higher Secondary Schools), a CSR initiative with the employee participation of Federal Bank in association with SB Global, Ernakulam was inaugurated at Govt. Vocational Higher Secondary School, by Prof. P K Michael Tharakan, Hon. Vice Chancellor, Kannur University Kannur on 24th September 2012.

The programmes aim to help students know the different options and figure out the best one suiting them when it comes to building a career. Hundred schools are identified for the project. CSR Team of the Federal Bank is supporting the programme in various places of Kerala. Till date we have covered 57 numbers of schools.

- Students were encouraged to open bank accounts (Yuva Mitra) so as to inculcate the habit of savings. It's forms were a part of the booklet
- The career booklets were circulated to all the students who attended the seminars.
- Details of Fedbank Hormis Memorial Scholarships was announced during the seminars.

Gift to Students

Eco friendly writing tools from Pure Living "Rolapena & Rolapencil" were presented to students attending 'Federal Bank & S B Global - Yuva Beacon' Career guidance programme'. Rolapena has paper rolled around refills and Rolapencil around lead. Giving a message "Save Mother Earth"

Blind School for constructing a 'Blinds Friendly Girls Hostel' at Aluva.









(Stills of Yuva Beacon Sessions held at various locations)

Yuva Beacon 2012, at Kannur

'Jyothis' - Special School for children having cerebral palsy, Kottayam.

Jyothis is a Developmental Training School for children having cerebral palsy and other developments. The school is expanding to support more families coming from far off places. Bank has extended financial support for the building project.

'Vocational Training Centre' for rehabilitating patients with Cerebral Palsy -Adarsh Charitable Trust at Kureekad. Vyttila.

Adarsh Charitable Trust is a non-profit organization with a goal of Rehabilitating patients with Cerebral Palsy and other disabilities. The trust provides comprehensive habilitation measures and pioneering efforts for enriching the lives of challenged individuals. The Bank has extended financial support to set up 'Vocational Training Centre' for rehabilitating patients with Cerebral Palsy and other disabilities.

Extended Support to **Empowerment** Centre for the Blind to Purchase Desktop Computers to set up Computer Laboratory at Trivandrum.



Empowerment Centre for the Blind (ECB) is a registered trust founded by Mr. Balaraman P. The trust aims at improving the overall life standards of the blind community in Kerala. Through access technology the Trust wish to bring out drastic chance in education, employment opportunities and status of the blind people in the society. Bank supported trust by funding Five Desktop Computers.

Supported the cost of renovating old building of St. Joseph's Center for Disabled, Taliparamba.





St.Josephs Centre for Disabled was established at Muthalapara as a shelter to 150 poor old aged people and orphan boys and girls. Bank Supported the cost of renovating the old building for using as a parlor and a refractory.

Sponsored 'Study Material' to Poor Students of Govt. HACLP School, Aluva.

Every year Bank use to extend financial help to the downtrodden & poor students of Govt HACLP school, Aluva. The parents of pupil studying in the school are very poor & financially challenged. This year also the Bank sponsored study materials to poor students.

Sponsored 3rd Annual Convention and Awareness of 'Positive Thinking Movement', Ernakulam.



Positive Thinking Movement, Kerala is a registered Charitable Society and its activities are centered in and around Ernakulam district. The trust aims to make people aware of their own hidden creative potential, to monitor and support services to maintain positive attitude for success and to provide continued training until the mind-set of our people is transformed.

Support to Kerala Catholic Society (KCS) at Chennai, for providing scholarship to 30 underprivileged students.

Kerala Catholic Society (KCS) is an organization in Chennai composed of catholics from Kerala settled in chennai. KCS is in its 16th year of Service for the community. Many have benefitted from its social service activities. The beneficiaries were always those in the economically challenged sections of society. About 500 people have enjoyed the benefit of their projects and all of them are employed in various sectors. Bank extended support to KCS to provide scholarship to 30 students below poverty line to continue their studies in various professional courses like Medicine. Engineering, Nursing, Computer Hardware/ Software etc.

HEALTH

Federal Bank - PYM Breast Cancer Awareness Campaign

On the occasion of our Founders Day 2012, as part of our CSR initiatives, our bank in association with Protect Your Mom (PYM) organized breast cancer awareness programme which benefitted our staff and family members and the society as a large. Protect Your Mom (PYM) started off in Facebook as a mother daughter fight against breast cancer. Ms Premi Mathew, Founder & CEO of Protect Your Mom is a Marketing faculty in Dubai with over 20 years experience. It takes an unusual route of reaching mothers through their children. Five minutes of self examination every month can save mothers from this deadly disease.

Pink Walkathon a walk for creating awareness on breast cancer among the public was flagged of by our MD and CEO Shri. Shyam Srinivasan from Federal Towers, Marine drive at 3.00 pm on 18th October



(Our MD & CEO Shri. Shyam Srinivasan flagging of Pink walkathon from Federal Towers, in presence of Ms. Premi Mathew (CEO & Founder PYM, Dr. V P Gangadhara, Mr. Raju Hormis (Head CSR) and Mr. Oommen Benjamin T(Zonal Head Ernakulam)



2012 and ended at Rajendra Maidan by 4 pm. 1500 students from the schools around Kochi city along with Federals enthusiastically participated in the walk. The walkathon was followed by a cultural event at Rajendra Maidan where students performed cultural events like skits, songs and dance. Walk benefited each family who witnessed the event and thus the society as a large. Good media coverage was given through Radio (Radio Mango) and local newspapers. Bank's website also aired the details with much importance.

- Poster/Placard Design Contest with attractive prizes were set for kids. Every child who participates will gather information and thus make their mothers aware of this deadly disease.
- In association with Dr. Reddy's Foundation for Health and Education (DRFHE) the Bank organized a one hour session by **Dr. V P Gangadharan**, Sr. Consultant & HOD, MD (Med.) MD (RT), DM (oncology) Lakeshore Hospital to deliver a talk on Breast Cancer for our federal family members.
- Dr.Chitrathara a reputed cancer surgeon, specializing in urological, gynecological and breast cancer addressed the gathering at Rajendra Maidan, on the possibilities of curing Breast cancer fully, if detected at an early stage.



Dr.Chitrathara receiving a memento from federal Bank



Pink gathering



Dr. V.P Gangadharan addressing the gathering at Federal Towers



Blood Donation Campaign flagged off by Shri. Jacob Punnoose IPS (D.G.P.) at Trivandrum on 18.08.2012.)



Leading from the front was our MD & CEO Shri. Shyam Srinivasan



Federal Bank & IMA -All India Blood Donation Campaign

The gift of blood is the gift of life. There is no substitute for human blood. Blood cannot be manufactured it can only come from generous donors. On the pride moment of celebrating our 1000th branch, federals strongly determined to donate 1000 pints of blood, with support of IMA conducted blood donation camps across India.



Sponsored Vehicle to BOSCO REHABILITATION CENTER, Bangalore



BOSCO is a registered society which keeps a constant vigil at bus stands, railway station and the main streets of Bangalore. They operates in entire Karnataka in search of abandoned, missing and abducted children, orphans, children brought to work in hotels, industries and as sex workers. They have a booth in City Railway Station and Majestic bus stand from where they provide assistance to such children. The police stations are connected to BOSCO through a toll free number. A Maruti Omni Van was provided to Bosco for Transporting children from the abandoned places to their Rehabilitation Centre.

An Ambulance to 'Alpha Pain Clinic', Kochi.

Alpha Charitable Trust provides social welfare support to those in distress without discrimination of race, religion, caste, creed or political affiliation. Bank extended financial supported for purchasing a small ambulance to carry patients in and out of the Alpha Pain Clinic, Kochi.



Dr. V P Gangadharan, oncologist receives key from the Mr. Raju Hormis, Head CSR Federal Bank.

Ambulance to St John's Health Services Pirappancode, Trivandrum.



Sponsored an Ambulance for St. John's Health Service, Trivandrum for the use of patients suffering from HIV/AIDS.

World Environment Day'





World Environment Day' is one of the principal vehicles through which United Nations (UN) stimulates worldwide awareness of environment and enhances political attention & action. World Environment Day was celebrated at Federal Bank with various activities including distribution of saplings to the customers from selected Branches. Approximately 1300 saplings were distributed from 41 branches all around India.

Sponsored Fund raising program of Maithri Foundation Trust, Cochin.

Maithri Foundation Trust, is a non-governmental, non-religious, non-political voluntary organization and provides Suicide Prevention Programmes. Their service is offered absolutely free. For constructing a Counseling Centre at Ernakulam, a fund raising program 'Soorya Monsoon Festival' was conducted at Cochin for three days. The festival was sponsored by the Bank.



Justice. C Radhakrishnan (fourth from left) inaugurated Soorya monsoon festival, Shri. Raju Hormis, Head CSR is also seen





Extended support to Fr. Ignatius Centenary Celebration Committee for purchasing a 'Dialysis machine' to be installed at Lisie Hospital, Ernakulam.

Late Fr. Ignatius was visionary who founded many non profit motive institutions in and around Aluva, extending a helping hand to the needy and destitute people. Fr. Ignatius centenary celebration committee was formed to celebrate the centenary celebration of Fr. Ignatius. In joint efforts with Lisie hospital, Ernakulam committee is conducting free dialysis to poor patients. Bank has extended support by contributing fund for purchasing a dialysis machine.

Sponsored an Ambulance for Navjeevan Trust, Ichalkaranji, Kolhapur.

Navjeevan Social Welfare Charitable Trust is a registered charitable trust (Maharashtra). The trust rehabilitates mentally deranged people from the streets who have no one to care for and are left on their own in the streets. A vehicle was provided to the trust for carrying these mentally deranged people from rehabilitation centre to Mental Hospital at Pune and at time to be used as a mobile

dispensary also.

Sponsored an Aquatic Ambulance at Kuttanad Backwaters.

Dr K M Cherian Heart Foundation is a unit of Dr. K M Cherian Charitable Trust. The trust provides various community services. CSR assistances was provided to the Foundation for a acquiring an Aquatic Ambulance at Kuttanad region, where the only mode of transportation is country boats (vallam), to provide timely medical care to the patients who do not have easy access to the land. The Aquatic Ambulance is also proposed to arrange regular cardiac camps in these areas.

Additional Support to Snehabhavan, Alzheimer's Day Care Centre, Aluva.

The Alzheimers Day Care Centre (known as Snehabhavan) was started as a joint project of the Rotary Club of Alwaye and Federal Bank Ltd during 2011. It was conceived as a project to bring solace to people in the sunset years of their life; people who have been active throughout their life but now have started slipping away from the world around them because of the irreversible brain degenerative condition known as Alzheimer's Disease. Bank extended support to expand their operations to more patients in need.

Sponsored Ambulance with equipments for community based project of screening cervical cancer by IMA, Pune.



Cervical cancer is the number one cause of deaths in middle aged Indian women. Pap smear facilities are available only at few laboratories situated in the metro cities. Even in these centres, the accuracy of the test is very low due to the lack of expertise and inappropriate quality control. Bank supported IMA Pune to purchase an ambulance with all equipments to carry out social service to the community by demonstration at rural areas.

Supported Walkathon of J M Financial

A noble cause in hands with JM Financials for a walkathon organised by JM Financials on 03.02.2013 at narimon point, mumbai. A csr initiative for cancer, autism, education and mid-day meal. Federal gathered in mass and made the event colorful. a proud moments for federals and proud to be federal.

Generator (125 KV Capacity) to IMA Voluntary Donor Blood Bank, Cochin for uninterrupted 24 hour service.

IMA - Indian Medical Association-Voluntary Donor Blood Bank is giving decades of service to the humanity saving millions of live. For introducing Nucleic Acid Testing to give consumer of blood and blood products the safest blood possible the Bank extended financial support to purchase a 125 KV Generator at Cochin.

Sponsored 'Runathon of Hope', Pune.



Runathon of Hope', an annual half Marathon organised by Rotary Club of Nigidi, Pune for raising funds for various socially relevant causes like providing safe water for villages, polio eradication programmes, supporting education of rural children etc. More than 6000 runners participated including our team comprising of more than 100 Federals, youngsters participated in the Corporate Race. Our MD & CEO flagged-off some of the races and interacted with our team. Shri. Abraham Chacko, ED and Shri. K I Varghese, GM & Zonal Head, Mumbai was also present on the occasion.

An early intervention center for disabled in Cochin by Ernakulam Round Table

Ernakulam Round table is determined to build an early intervention center for disabled in Cochin. This intervention center will be in association with the India Chamber of Commerce & Industry and Sanskriti". The centre would help disable citizens to get into mainstream in an early age and they can support themselves without any special assistance, which will be one of its kinds in Kerala. For building the center, a fundraiser musical event Melody in Darkness" for the disabled and the underprivileged, on the world disability day, 3rd December 2012 at JT PAC, Cochin was organized which was sponsored by Federal Bank.

Sponsored Drama 'Mid Summer Nights Dream' for raising fund for 'Sadhana Renewal Center' Trivandrum.

Sadhana Renewal Center is a joint initiative of the Claretian Missionaries of St. Thomas Province and the Archdiocese of Thivandrum. This center was officially inaugurated on 25 August 2006 as a rehabilitation center for the mentally challenged. The centre cares those people wandering in the streets, the market places, bus stations, railway stations etc. as they are left alone due to various reasons of mental and psychological imbalances. More than 30 such persons are collected from the streets and are given them shelter care in Sadhana Renewal Center. To raise fund for purchasing basic amenities of Sadhana Renewal Center, a Play was organized which was Sponsored by the Bank.

'Sponsoring Varnakoot 2012' All Kerala Deaf Children's Chithrakala camp and Painting Competition.

All Kerala Association of the Deaf (AKAD) established in 1974 is an apex body of various affiliated district associations spread all over Kerala and service the deaf community in elevating of their living quality, globally. AKAD is affiliate with All India Federation of the Deaf (AIFD) New Delhi in associate with world Federation of the Deaf (WFD) which works in close co-operation of UNO and its align organizations to pursue their policies and programs for empowerment of persons with disabilities. AKAD 's District Program Ernakulam District Association of the Deaf is conduction 'Varnakoot' Children's Chitrakala Camp & Painting Competition and a rally to honour the 55th International Deaf Day on September 23 in order to spread Deaf awareness, which is sponsored by The Bank.

Sponsored seminar of Archana Women Centre on 'Waste Management and Organic Farming'.

AWC aims at the actual empowerment of women physically, mentally, psychologically and spiritually through intellectual awareness and devolution of skills. While the mastery of these skills emancipate women from the clutches of societal servitude, the implementation of these skills empower them to strike at the roots of poverty and its consequent ills. The various training and placement programmes instituted by Archana is founded on this principle. AWC conducted a seminar on waste management and organic farming for women, which was sponsored by Federal Bank.

'Sponsored 20 Sewing Machines to poor women', under Indore Diocese Social Service Society

Indore Diocese Social Service Society is a nonprofit making social organisation (NGO) involved in community development interventions in 210 villages & 40 slums of Indore, Dhar & Dewas district in MP. Their community mobilization efforts have enabled them to form SHGs, Kisam Mandals, Village Development Committees, Youth Groups, Federation & a Cooperative. The SHGs /Federation are mainly to empower the women for economic progress & self employment. They had proposed to help 20 poor women of slums by providing them with sewing machines to generate daily income for the family. The proposal was generously executed by the Bank.



Supported Eye Camp conducted by The Catholic Congregation of the Blind at Chalakkal.

The Catholic Congregation of the Blind is a registered charitable trust. In association with Vasan Medical Care Hospital an eye camp was conducted on 10th November 2012 at Chalakkal, Thumbichal. The eye camp was helped around 700 people living in the rural village.

Supported: Abilities Mela, Cochin 2012 conduct by People's council for social justice



People's Council for Social Justice (PCSJ) is a registered charitable trust under the Travancore cochin literary, Scientific and Charitable societies Registration act, 1955. People's Council for Social Justice (PCSJ) mainly focuses on development of women, children, scheduled castes scheduled tribes and other backward sections of society to ensure social justice through legal assistance and legal education. Like every year, this year also they conducted the Abilities Mela for showcasing and selling carft work made by differently abled. The mela was sponsored by the Bank.

Awards & Recognition

In addition to all the award federal bank has received in many specific areas, we are pleased to have been recognized by a number of leading organisations for our overall **Corporate Social Responsibility** efforts. Recent recognitions include;

Global CSR Award 2011-2012



Federal Bank received Global CSR Award for Best Corporate Social Responsibility Practice Overall". The award reflection of Bank's initiatives to treat the society as an integral stakeholder and is a testimony of the various steps taken by the Bank as a responsible Corporate Citizen in the fields of healthcare, education, and development of agricultural infrastructure.

Golden Peacock Award for Corporate Social Responsibility



Federal Bank was awarded the golden peacock award for corporate social responsibility 2012, at Dubai during the Dubai Global Convention, the 7th International Conference on Social Responsibility held from April 24th to 26th, 2012.

2nd Asia's Best CSR Practices Awards

Federal Bank's commitment to Corporate Social Responsibility (CSR) is once again recognized this year by CMO Asia. 2nd Asia's Best CSR Practices Awards are the Asia's highest recognition of corporate organisation that have a significant & positive impact on the lives of people around.



