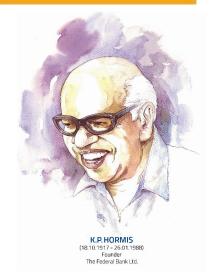


69th Founder's Day [October 18th, 2014]



Take the lead in creating change

For Federal Bank, Corporate Social Responsibility (CSR) has been an inherited and inbuilt element of its fundamentals, right from the day of its inception. Our founder's values and ethos were embedded into the bank's policies and principles, which are reflected even today in its day-to-day business. CSR in Federal Bank began with the cultivation of banking habits in an agrarian society and thus effectively utilizing idle money for productive purposes, was phase one. Creating employment opportunity for a predominantly farming community was phase two.

Transforming Young Minds

The CSR policy of Federal Bank has been characterized by active participation in various social causes. A structured CSR policy was formulated by the bank in 2011. Accordingly the CSR activities were categorized into three main heads: - Education, Health, Agri- Infrastructure. In 2014 the policy has been formulated to take care of the provisions of the new companies act and the amplified scope of CSR activities covering large number of branches of the bank.

The Bank instituted a charitable trust - Fedbank Hormis Memorial Foundation in 1996 (Currently Federal Bank Hormis Memorial Foundation Trust) in fond memory of late K. P. Hormis, the founder of Federal Bank. Through this foundation, the Bank has provided educational scholarships worth Rs.1,00,000/- per student, to over 290 students, till date. In the year **2011**, on our 66th Founder's Day the Bank planted 66 saplings in Mookkannoor town, our late founder's hometown. In **2012**, on our Founder's Day the Bank organized a Breast Cancer

Awareness Campaign and a 'Pink Walkathon' in association with Protect Your Mom (PYM). And in **2013** the Bank organized various programmes to empower the Youth and Senior Citizens, under the theme 'Year of Sunshine'. A few of the programmes are still running effectively. "E- Jaalaka" Gender Inclusion programme is a project to empower women in decision making and participation, by generating awareness and help women take advantage of various e-governance initiatives. One major project we carried out in the past years was supplying tablet computers under Vidya Jyoti scheme for spread of e-literacy amongst students studying in Govt/Govt aided schools. We are supporting young entrepreneurs at start up village who have set up their incubators. The Bank is supporting thousand such units that bridge the gap between academics and industry. SB – Global Trust Career Guidance programme is another highlight. Recently we got associated with SB-Global Trust for providing career guidance to more than 10,000 students, students from 14 districts of Kerala. The move was another milestone with which we could make an impact among the youngsters. We also conducted workshop for disabled children and their families and the workshop dealt with activities like counseling sessions, medical checkup, yoga etc.

A few of the ongoing CSR initiatives of the Bank are: 'Mathrubhumi Seed' programme aimed at conserving our environment and natural resources. Federal Bank in association with major media house Malayala Manorama, has undertaken the 'Manorama Palathulli' project to generate awareness among general public regarding rain water harvesting. 'Distribution of preowned computers' to needy government schools in Kerala is another ongoing initiative. Speak For Kerala is a state wide student debate programme to empower the youth by giving them a platform to voice their opinion on major issues. Bank is also constructing a multipurpose hall at Matli village in Uttrakand as a relief measure to Uttrakhand Flood victims.

Staying true to this vibrant spirit of selfless dedication to the society, the Bank is planning to conduct a wide range of activities for this year's Founder's Day celebrations also. The aim is to create transformation in the community where we have our presence, through active employee involvement. On this note, the Bank is embarking on another journey to establish itself as the frontrunner among socially responsible corporates – THE BANDHAN Program

"BANDHAN" – Program to adopt schools

Our core focus this year would be to associate ourselves with the **'Swachh Bharat Swachh Vidyalaya'** mission announced by Prime Minister Narendra Modhi on 15th August 2014. We are launching **'BANDHAN'** – Program to adopt Schools as part of this initiative.

As quoted by our President Pranab Mukherjee "Clean environment is the right of every citizen and it should be treated as non-negotiable

requirement." He also said about 9 percent of India does not have access to safe drinking water and 12.6 percent have no toilet facilities.

We request all of you, to ensure that this program reaches the most deserving school at your locality. The identified schools would be provided with help to meet their requirements like constructing toilets, skill building, education projects, improving infrastructure, library, building gardens as part of environment conservation etc.

This process of identifying a school has to be meticulously done as we envision an adoption which will result in a complete transformation of the present status of the school.

As a first step of this program, we will be providing a water purifier to the identified schools. This will be followed by sanitation, infrastructure development etc. This relationship is a long term commitment and would require coordinated efforts from all of us, with rigorous follow ups to ensure that the funds which we provide are properly utilized and our employees also feel committed in contributing to this cause. Branches are to keep with them a log sheet that marks the activities which the bank does each month in the identified school, so that the bank can keep track of the changes we have brought in and improvise based on requirements.

Social commitment

Apart from this the Bank is committing itself to a broad range of projects and schemes for differently abled, health and healthcare, sports, education etc as part of our vision to bring social change. Many Regions have also forwarded us some innovative and socially relevant projects which we would be studying and implementing after a detailed analysis. Providing relief to Jammu Kashmir flood affected victims is also a national priority and it is requested that all employees donate woollen clothes to help the flood victims of Kashmir.



SWACHH VIDYALAYA

The task we have undertaken is huge, yet, with generous contribution from all the Federals, the dream of a better society will be within our grasp. The success of every program depends on the collective effort of each and every one of us. Let us together shoulder the responsibility, lead on our own and act as a change agent. Let us take the steps forward to reach the excellence as envisaged by our founder, Shri K. P Hormis, holding onto the principles and standards set by him. Let us commit ourselves to the great journey that we start on the eve of our Founder's Day.

Our dream is Big and we all have the generosity to share, contribute and build a better society. Any program would be successful if we individually contribute our bit to make a difference. We should take responsibility, lead on our own and act as the change agent. Let us be the Federal we envision to be, let us imbibe the principles of our founder Shri KP Hormis and commit ourselves to this great journey we begin on Founder's day.

Every Rupee spend on CSR is precious and need to take complete care of it.

Wishing you all success

Sd/-

Raju Hormis HEAD CSR

14th October, 2014

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