

***FEDERAL BANK***

YOUR PERFECT BANKING PARTNER

Policy Number: TP78\_MK\_1 of 1\_FY 23

Corporate Communication Policy



**Marketing Department**

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## **Corporate Communication Policy**

### **1. Introduction**

Marketing Department executes the entire gamut of marketing, advertisement, branding & corporate communication for the Bank. It handles the corporate communication portfolio of the Bank. The communication to various stakeholders can be grouped into the below:

### **2. External Communication**

Marketing Department functions as the node of all marketing communication. Corporate communication includes reaching out to existing and prospective customers via various channels such as email, SMS, social media, TV, radio, website etc. Every campaign is designed keeping the objective in mind and the offers/ features of the product and services are pushed to the suitable target market through suitable channels. Public Relations team liaisons with media for wide publicity of the Bank's statements and to ensure no negative message gets circulated about the Bank. Advertising and branding are done under the Marketing plan. The social media presence is also managed by the Department. Internal Communication

Federal Broadcast and Communication Centre (FBCC), a cell created within the Marketing Department, manages internal communication channels of the Bank for two-way communication between the management and rest of the organization. FBCC curates' content for internal communication and ensures that all important messages reach every employee of the Bank.

The corporate communication policy of the Bank should encompass a framework designed to guide all forms of communication involving the Bank and its stakeholders. This policy typically includes several key components aimed at ensuring clarity, consistency, accuracy, and professionalism in the Bank's communications.

This document will guide the Bank in adopting the current and effective ways of communication through multiple media. The communication guidelines would help us achieve

- Consistency
- Setting Standards and Rules
- Brand Recognition
- Staying
- Focussed
- Enhance Value

### 3. External Communication - Scope

Marketing Department ensures the quality of communication is enhanced before it goes out to the public domain. External Communication includes communication to media, communication to customers and communication to Public. Brief outline for communication with Regulators and Investors is included. Detailed guidelines are referred to respective policies and guidelines maintained by respective departments.

#### 3.1 Public Relations / Media Communication

**Media Communication requires a strategically planned approach that can be categorized as below:**

##### 1. Brand Storytelling:

- Craft narratives that reflect the Bank's mission, values, and contributions to India's development.
- Highlight success stories, innovations, and CSR efforts that showcase commitment to societal improvement.

##### 2. Media Relations:

- Build strong relationships with a wide spectrum of media outlets, from traditional newspapers and TV channels to digital platforms and influencers.
- Provide transparent and timely information to the media, and train spokespeople to handle media interactions effectively.

##### 3. Digital PR and Social Media:

- Use social media platforms to engage with younger demographics, disseminate content, and participate in relevant online conversations.
- Monitor social media for brand mentions and sentiment, responding appropriately to feedback and inquiries.

##### 4. Content Marketing:

- Develop engaging content that educates, entertains, and informs the target audience, including blogs, videos, podcasts, and infographics.
- Ensure content is optimized for search engines and distributed effectively across channels.

To effectively leverage all the above the Bank takes the support of external agencies that are specialized in these activities. A PR agency that supports the Bank should cover the following in their scope of work

Initiate and implement a well-orchestrated PR programme for the Bank in all geographies, which would provide credible perspectives on corporate issues and culminate in enhanced understanding of the Bank.

Organizing and managing Press Releases, Press Conferences/Conference Calls

Sourcing one on one interview with Media, Article write-ups

Pro-active and Re-active media relations management

Facilitating Informal bridge building meetings with media

Site visits & Interviews

Regular media tracking and Reputational Risk Management  
Monthly tracking of Peers and the industry  
CSR stories of the Bank to be publicized in the respective geographies

### **3.1.2. Official Spokespersons, Press Conferences and Press Releases**

The Bank shall designate a limited number of Senior Executives as spokespersons responsible for communication with print and electronic media. The Managing Director & CEO, Executive Director(s), Group President(s), Chief Financial Officer, Head- Marketing Department and Head - Investor Relations shall be the general spokespersons of the Bank. In addition to the above general spokespersons, wherever found necessary, the Board of Directors of the Bank shall authorize additional spokespersons to address the media on any specific matter. The Company Secretary of the Bank shall act as additional spokesperson for conveying the decisions of Board / Board level Committees.

Officials in the rank of Vice President and above, in charge of / controlling authority of various departments at Corporate Office may act as spokespersons for media briefings limited to the functions handled by them. Zonal Heads/ Chief Representative Officer (Abu Dhabi) may act as spokespersons for media briefings in their respective Command Areas. However, Regional Heads and Zonal Business Heads of business verticals may disseminate information to local media pertaining to their respective geography or functions handled by them, which shall only be after obtaining sanction from the Head of Marketing Department with the recommendation of Zonal Head / Business Head respectively, on a case-to-case basis.

Notwithstanding the above, the Managing Director & CEO or in his absence, the Official in charge of the Office may authorize any of the Officers of the Bank as spokesperson for any limited purpose, wherever found necessary. Under exceptional circumstances, an official authorized for making public disclosures as per provisions of the Policy may delegate his authority to make disclosures, to a subordinate officer deemed fit by the authorized official. It shall be the responsibility of the delegating authority to ensure that the disclosures so made by the delegated officer are in order in all respects. However, a delegate cannot further delegate the functions entrusted with him.

No Official, other than those authorized above (in the context/ domain in which they are authorized), shall make or cause to make public disclosures without written consent of the competent authority. All officials shall also be guided by the relevant provisions of Officers' Service Rules in this regard.

Head - Investor Relations or any other official as authorized in the 'Code of Conduct for Regulating, Monitoring & Reporting Trading by Insiders and Code of Practices and Procedures for Fair Disclosure' shall be responsible for proper and timely dissemination of information including disclosure of unpublished price sensitive information relating to the Bank and/ or its securities to the investors/ analysts, press, electronic/social media and other concerned members of the public, as envisaged in the said Code/ Policy.

The Bank shall not be responsible for any loss caused to the public for any information and comments passed by an employee who is neither authorized nor delegated for dissemination of any information representing the Bank. The list of the officials authorized to act as the general spokespersons and the designation of other officials authorized to act as the spokespersons of the Bank shall be published on the website for the information of customers /public. The members of staff shall be advised to exercise due caution.

Only the authorized officials of the Bank shall disseminate information to the media. If any of our officials other than those designated are approached by media personnel for responses/ opinions, the request shall be politely declined by conveying that they are not the official spokespersons of the Bank. It also may be added that the response for the query will be provided by the Bank through the official channel for communication.

When the designated official addresses the media, he/she should be in proper attire and the background should either reflect the brand Federal or should be plain. At no point of time, the background shall have a feel of informal setting.

More detailed information with respect to disclosures are given in Disclosure Policy of the Bank.

### 3.2 Communication to Customers

To capture the customer's mindshare for the brand, it is imperative to build a distinct brand identity and when it comes to brand identity, consistency is the secret to success. Repetition makes it possible for people to recognize the look, shape, feel and personality of our brand. That goes for our visual brand identity as well as our brand's tone and voice. A consistent face for our brand helps build familiarity, trust and ultimately, brand value. The guideline will broadly cover the following

- **Voice:** The voice of Federal Bank is a consistent and meaningful expression of our business culture and about what makes our business unique
- **Style:** Style is what the content will look like. This includes formatting, grammar rules, capitalization and more
- **Tone:** Tone is dynamic. It adapts to different scenarios and delivers on the promise of the voice

Below are the elements that create a brand:

- ✓ Brand Principles
- ✓ Logo
- ✓ Colour
- ✓ Typography
- ✓ Tone of Voice
- ✓ Imagery
- ✓ Clarity of content

#### 3.2.1 Logo

The logo of the Bank represents the identity of the institution and is a moulded version of the Bank's aspirations and its strengths. The present corporate logo of the Bank is a combination of the two vibrant colours, Blue and Yellow.

Corporate logo of the Bank



\*\*Where there is adequate space, the tagline will accompany the logo



The primary quality of a logo is that it should be easily recognizable and clearly visible on any advertisement media. Each element of the logo should stand out and should clearly communicate with the audience. Therefore, we would use a logo as standalone or along with the tagline, as per the medium, as mentioned below. This is not an exhaustive list but a tentative list of media commonly used by us.

1. Emailer - Logo along with the tagline
2. Digital/ social media - Logo without the tagline
3. E-commerce - Favicon only
4. Debit Card Faces - Logo without the tagline
5. Print Ads by partners (where the logo is placed along with a series of other logos at the bottom) - Logo without the tagline
6. Digital Standees at partner stores - Logo with the tagline



### **3.2.2 Favicon**

A Favicon encompasses the wider aspirations and personality of the institution into a single unit and is an extension of a brand's master logo.

Favicon will be predominantly used at the check-out sections of e-commerce apps. In addition to e-commerce check outs, the Favicon will also find its place at payment gateway pages, app icons etc. Our Digital Banking Solutions like FedMobile and FedNet also uses extended versions of Favicon.



### **3.2.3 Tagline - Your Perfect Banking Partner**

We are guided by the ethos of 'Partnership'. We believe in partnering with our clients to derive maximum value for them. Be it the products that we offer or the service that we give, each of our interaction has the element of 'partnership' laced with it. In a world that is complex and callous, we want to be the perfect partners to our customers, to our employees, to our stakeholders and to everyone who associate with us.

### **3.2.4 Typography**

We have adopted 'Titillium' as our brand font and all our communications will be in this font except in cases where we decide to use an alternate font basis the need and the proposition. The exceptional situation may be when we need to signify the importance of a particular statement and we decide to use an alternate font or may be in cases where we need to indicate premium-ness with regard to the offerings. Some of the key elements that will be ensured regarding typography are as below

- The colour of typography will always match the colour of the logo that is Blue (except for headings and key shout-outs in the communication)

- The font size will be defined basis the illustration/artwork that we go ahead with.

- Long paragraphs will be avoided from all communications

Instead of using bullet points, effort will be taken to use small icons to denote key features in a communication

### **3.2.5 Use of capital letters**

Capital letter will be used for Headlines and Product Names

### 3.2.6 Headlines

- Optimum length is six words
- If the headline has more than 6 words, the headline will be in sentence case

### 3.2.7 Product Names

- When product name stands alone, we will use title case
- When product name is in a sentence, we will use title case

### 3.2.8 Tone of Voice

- We will be smart & confident
- We will be easy to understand and comprehend
- We will use tones that resonates with a current happening or an event For example, when we craft communication and send it out during a festival, the tone of voice will have the festive vibes in it
- We will be short, crisp and to the point

The tone of voice will also depend on the media that we use to push communications. While the content of an emailer will be more formal, the content on a social media post will be more playful and casual. Also, the content will be written in accordance with the golden rules of Search Engine Optimization. When we write content, we will ensure that it doesn't give the audience a chance to interpret it in another way, which mean the communication will be simple and to the point. The communication style should be 'Confident' without being 'bossy'. The communication style will bring in a tinge of 'Youthfulness' but will never be 'edgy'.

### 3.2.9 Writing Guidelines

- Customer - Centric writing - Copy must appeal to the reader's interest Focus will be on features and benefits
- Dates - The dates will be consistently written in the format 8th February 2022 or 8th Feb 2022. When there is a range, it shall be written as 8th Feb- 10th Feb 2022
- Bank name usage - When the Bank's name is written within a copy, it should be written as 'Federal Bank' with capital letter 'F' and capital letter 'B'
- Italics - We will not use italics to emphasize. Italics shall be used only to indicate an example or a reference
- Jargons - We will not use Jargons in our communication
- We will not use words/ phrases related to
  - a. Politics
  - b. Race
  - c. Religion
  - d. Gender
  - e. Age
  - f. Profanity
  - g. Drugs, alcohol or illegal substances

- We will strive to avoid outdated technology terms like 'our innovative solutions; 'multimedia' 'Cutting - Edge' etc
- We will not make our products look
  - Cheap or disposable
  - Over-hyped and arrogant
- For all creatives wherever the offer is conditional, there will be an asterix and it will be explained at the bottom
- We will suitably adapt the master creative in English to various local languages, taking into consideration local nuances and cultural context
- Federal Bank LTD is the official name of the organization and Federal Bank is the brand name of the organization. In all promotional materials, the organization's name shall be denoted as 'Federal Bank'
- Our communication will always be short, crisp and clear

### **3.2.10 Website Content Strategy**

Corporate Website is the prime source of information about our Bank and our products and services for the customers. Hence it is important that details published in Corporate Website shall be kept up to date. All departments shall ensure that the products and services pertaining to their portfolio are listed in website and the information provided is up to date. Whenever the new products or services are launched by the Bank or any refinements are introduced for the existing schemes, such details should be mandatorily forwarded to Marketing Department.

To ensure the quality of content in Website, any new content to be published / existing content to be modified in website needs to be vetted by Compliance Department. The requester department shall forward the content to be vetted to Compliance Department. Vetted content duly incorporated with the changes suggested during vetting process, if any, shall be forwarded to Marketing Department for publication.

Content Managers - Every department shall entrust one person to act as Content Manager who will be responsible for providing the content to Corporate Website. Content Manager of respective department will be the single point of contact for any matters related to publication in Corporate Website. The role Content manager is to make sure that the web content is delivered to Web Administrator on time. Content manager shall ensure the accuracy of the content and banners, promotional emailers, online Ads and any such promotional items to be broadcasted via web

Ownership of every product/service page is with the corresponding section heads/product owners of respective departments. Page owners shall perform regular review of the content pertaining to their section of work and inform any additions/deletions/modifications to be made in Corporate Website to respective Content Manager(s) of their department. Content Manager will verify the details to be modified and will communicate it to Web Administrator.

Web Administrator- Roles and responsibilities of web administrator are as follows:

Designing and publishing web pages related to Products and Services of the bank  
 Updating existing information according to the changes in business, as per the instructions from various departments / content managers  
 Publishing Interest rates and Service Charges, Press releases, Financial Results, Shareholder information, Regulatory Disclosure Documents, Codes, Policies & Disclosures, Tenders, Campaigns & Offers, News, Careers and any other important information meant for the public

awareness

Fine tuning and Proactive maintenance of website- Coordinating upgrade & patch activities with Application Support team

Implementation of Change Requests and enhancements with Application Support team

Analysis of website traffic using Google web analytics using the google account of the Bank and sharing the analytics to the content managers as and when required.

Designing of web graphics – banners & pop-ups, whenever required

Campaign management, Online surveys, Design of product specific lead forms

Management & Monitoring the SEO activities done by SEO team- Periodical submission of sitemap to search engines, Backlinking, Online PR submission, Updation of keywords and meta tags, Keyword research and Social Bookmarking

Monitoring the availability and uptime of Corporate Website

Whenever the new products or services are launched by the Bank or any refinements are introduced for the existing schemes, such details should be mandatorily forwarded to Web Administrator. The details of each section content management are maintained as SOP with the web administrator.

### **3.2.11 Different Collaterals**

#### **3.2.11.1 Emailers**

Emailer Subject Lines

Each subject line will have some levels of excitement

We will use relevant punctuation marks like question marks wherever necessary

The subject lines will avoid usage of Jargons and technical words

We will also use necessary emojis in the subject line wherever appropriate

Some of the standards that we will follow while designing an emailer are as follows

The logo of the Bank will be at the top right corner with the tagline written beneath it in case there is a partner, there logo will be carried on the top left corner in equal size as that of Bank's logo

In the emailers, the Favicon should be used along with the Federal Bank logo at the top right corner. That is the actual logo should be placed after favicon in a single line Within the imagery, the main offer or the product will hold the maximum significance.

There will not be unwanted repetitions. For example, if the offer construct is mentioned at the top, the same will not be repeated along with the copy

The offer conditions will be put using the least possible words in the copy

part The 'social media followers' tab will invariably be there in all the communications

The standard runner will be used for all the emailers

The format of the emailers will be HTML/ JPEG

Avoid salutation and signature in all promotional emailers. The salutation and signature will be used in case of transactional/ regulatory emails

The CTAs that will commonly be used are as follows

- Offers on Ecom - Shop Now
- Offers@ physical stores - Know More or find the store near you
- FedMobile - Download now/ Pay now

- Webinar - Register Now, Join Now
- Important Communication/ Instructions – LearnMore
- Investment Communication – Invest Now/ Buy Now

### 3.2.11.2 ATM Screens

The logo of Federal Bank will not be there on the top right corner as it is Bank's own asset • If there is a partner involved, the logo of the partner will be carried on the left top side of the screen

The favicon will be suitably carried

The left side of the screen will have the main illustration whereas on the right the product details will be given

Only the key features/offer details will be given on the right side

The CTA will be in the form of a QR code which will take the audience to the relevant pages.

- For example, if it is an offer on Amazon, it will take the audience to the Amazon Page or if the intention is to make the audience aware about a particular product or service, it will be to the relevant pages on the Bank's corporate website.

The standard sizes of the ATM screen designs would be 640 x 480 GIF, 640 x 480 PCX, 1024 x 768 PCX, 800 x 600 JPG and 1024 x 768 JPG

### 3.2.11.3 Social Media

The Federal Bank logo will always be placed on the top right, with 45 pixels clearance from the two adjoining edges. If a second logo must appear in the creative, it will be placed reflectively on the top left corner with similar clearance, in a size equal to or less than the brand's own logo.

Unless the creative demands the use of a unique font, all social media creative will use only the brand font - Titillium.

The amount of copy on a social media post creative will be minimal in length, the communication brief, to the point and succinct

While platforms like Facebook have lifted their 20% restriction on promoted content, keeping the copy to under 20% is the ideal practice.

In situations where the content to be communicated is indeed longer, the creative will be split into a carousel with each individual screen carrying part of the content Social media while popular across age groups, it is truly the bastion of youth. Especially platforms like Instagram. This allows us a unique opportunity to appeal to a younger audience, by speaking their language.

For social media hence, while maintaining the same confident tone, we will also be more youthful and vibrant in voice. Our communication must always be culturally neutral and inoffensive to community, religion or gender. To appeal to a pan-India audience we may be multilingual and colloquial. We must be on top of popular social media trends and where prudent, follow them to be seen as current and relevant.

Hashtags offer no significant functionality in image copy, other than as a communication

device. Hence, it will be reserved for post copy, and only used in image copy to call back to a campaign or to complete a communication in a brief and succinct manner.

The post copies for each social post will have the following attributes

- Current & Humorous - Our message should be 'We enjoy the same Jokes, movies and memes as you'
- Communication over information - We will willingly breakdown the Jargon for our customers through our post copies
- Relatable and empathetic - Our message should be 'We come from families just like yours and what's it like'
- Friendly, but not frivolous - Our message should be 'We love to banter and break the ice with optimum usage of emojis
- Short and crisp - The post copies will not be long and content heavy. It will be written in simple language with minimum words and we will avoid the usage of large paragraphs

#### **3.2.11.4 Digital Signage**

The logo of Federal Bank will not be there on the top right corner as it is Bank's own asset

If there is a partner involved, the logo of the partner will be carried on the left top side of the screen

The favicon will be suitably carried

The CTA will be in the form of a URL to a relevant page or shopping page. The standard size of the digital signage would be 1024 x 578 pixels

#### **3.2.11.5 Web Banner**

The logo of Federal Bank will not be there on the top right corner as it is Bank's own asset If there is a partner involved, the logo of the partner will be carried on the left top side of the screen

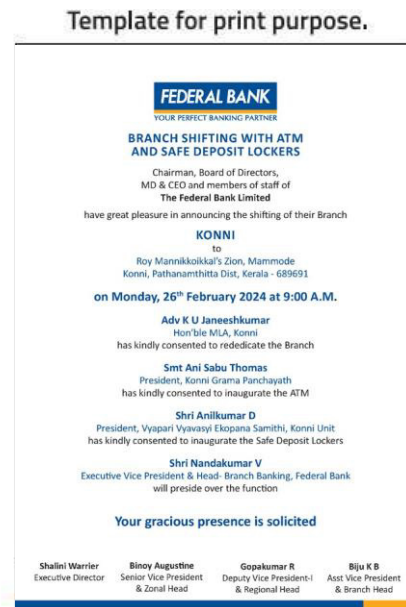
The CTA will be in the form of tab

- a. Offers on Ecom - Shop Now
- b. Offers @ physical stores - Know More or find the store near you
- c. FedMobile - Download now/ Pay now
- d. Webinar - Register Now, Join Now
- e. Important Communication/ Instructions - Learn More
- f. Investment communication - Invest Now/Buy Now

The standard size of the web banner would be 1180 x 600 pixels

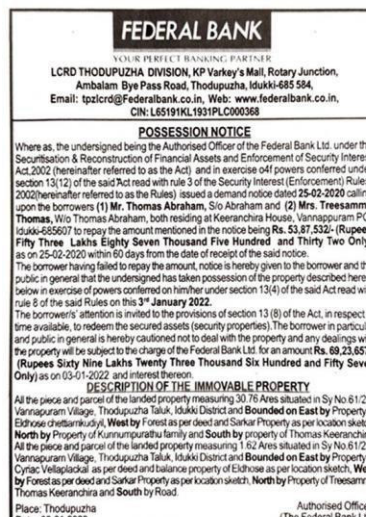
### 3.2.11.6 Branch Shifting: Invitation format

- The template design for digital purpose are predominately used to inform the customers about the bank shifting and ensure that business will go on without interruptions.
- The template design for print purpose contains further details regarding the branch shifting and inauguration.



### 3.2.11.7 Recovery Notice

- The template is predominantly black and white with the headings made bold and underlined.
- Logo Placement - The logo must be placed at the top center to ensure visibility and emphasis
- Branch details - The logo must be followed by the Branch Details along with the contact details.






### 3.2.11.8 Statutory Ads


The template is predominantly black and white with the headings made a bold and underlined.

- It will include any of our suitable ads if possible.
- Register Office, Aluva shall not be mentioned in any of the promotional materials but shall mandatorily be used in statutory materials.



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FEDERAL BANK  
YOUR PERFECT BANKING PARTNER

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023

(₹ in Lakhs)

Particulars		Standalone		Consolidated		
		Quarter ended	Quarter ended	Year ended	Quarter ended	Quarter ended
		31.12.2023	31.12.2022	31.03.2023	31.12.2023	31.12.2022
		Unaudited	Unaudited	Audited	Unaudited	Audited
1	Total income from operations	659,266	496,725	1,913,363	699,355	526,258
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	134,611	107,552	404,450	141,981	113,418
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	134,611	107,552	404,450	141,981	113,418
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	100,674	80,361	301,059	103,542	84,325
5	Paid-up Equity Share Capital (Face value ₹ 2/- per Equity Share)	48,668	42,291	42,324	48,668	42,291
6	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of Previous year)	2,107,799	1,836,832	2,107,799	2,169,416	1,883,000
7	Earnings Per Share (EPS) (in ₹) (for continuing and discontinuing operations before and after extra ordinary items) (of ₹ 2/- each):					
	Basic	4.16*	3.80*	14.27	4.28*	3.99*
	Diluted	4.11*	3.75*	14.13	4.22*	3.94*
8	Securities Premium Account	1,019,678	615,767	617,162	1,064,986	632,166
9	Net worth	2,808,472	2,045,675	2,141,949	2,896,844	2,097,001
10	Outstanding Debt	1,731,674	1,967,554	1,931,928	2,435,565	2,592,421
11	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL
12	Debt Equity Ratio	0.61	0.96	0.90	0.84	1.24
13	Capital Redemption Reserve	NIL	NIL	NIL	123	146
14	Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL
15	Capital Adequacy Ratio (%)	15.02	13.35	14.81	15.40	13.81
16	NPA Ratios					
	a) Gross NPA	462,879	414,785	418,377	479,664	430,899
	b) Net NPA	128,437	122,859	120,501	140,180	134,855
	c) % of Gross NPA	2.29	2.43	2.36	2.28	2.42
	d) % of Net NPA	0.64	0.73	0.69	0.68	0.77
17	Return on Assets (%)	0.35*	0.33*	1.28	0.34*	0.34*

\* Not Annualised

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of Stock Exchanges at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and also on Bank's website at [www.federalbank.co.in](http://www.federalbank.co.in).

For the other line items referred in regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on the URL [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com).

Kochi  
January 16, 2024

Shyam Srinivasan  
MANAGING DIRECTOR & CEO  
(DIN: 02274773)

The Federal Bank Limited, Regd. Office: P.B.No.103, Federal Towers, Aluva- 683 101

\* Not Annualised

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of Stock Exchanges at www.bseindia.com and www.nseindia.com and also on Bank's website at www.federalbank.co.in. For the other line items referred in regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on the URL www.bseindia.com and www.nseindia.com.

Kochi  
January 16, 2024

Shyam Srinivasan  
MANAGING DIRECTOR & CEO  
(DIN: 02274773)

The Federal Bank Limited, Regd. Office: P.B.No.103, Federal Towers, Aluva- 683 101

E2401 520872



### 3.2.12 Feddy

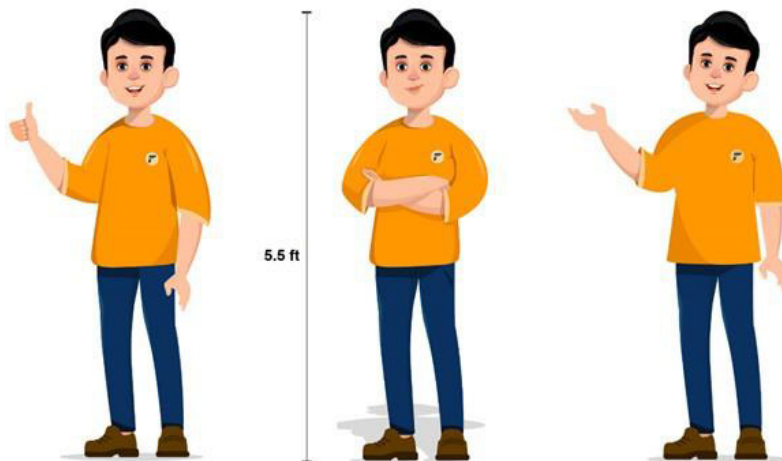
Feddy is Federal Bank's AI enabled personal assistant. The chatbot is backed by state-of-the-art machine learning algorithms to help customers with banking related queries anytime, from anywhere. Federal Bank positions Feddy as a mascot for the Bank in its internal and external communications. Feddy personifies the brand motto 'Digital at the Fore and Human at the Core'.

#### Designing Feddy:

1. Feddy poses shall be designed by Marketing Department only
2. Favicon must be placed on the left side of the chest of Feddy
3. Different poses of Feddy can be adapted as used to fit in the festive marketing campaigns/ statutory reports/ digital applications of the Bank/ at office premises
4. Ensure that peer bank colours are not overused on Feddy adaptations
5. Face of Feddy must remain constant respect to the age portrayed
6. Alterations in facial expressions can be allowed w.r.t the campaign/ collateral theme
7. Feddy must not be adapted to anti-social/political/religious/ sensitive elements

#### Size of Feddy for printing

1. Standard height of Feddy must be 5.5 ft when printed and used
2. Smaller/ bigger size can be used only when specific requirements come up.



### 3.2.13 Federal Bank Musical Logo (MOGO)

Federal Bank's new Musical Logo (MOGO) is the sonic essence of the brand in musical terms which evokes the core values, emotions and persona of the organisation. The sonic identity express the Bank's core characteristics of a solid legacy balanced with a drive to the future encapsulated in the brand's mantra: 'Human at the core, Digital at the fore'. The composition created by 'Brand Musiq'. Assignment of rights of the ownership of Federal Bank Musical logo is transferred to Federal Bank by Brand Musiq under the registration of copyright in musical work for MOGO and MOGOSCAPE

Federal Bank MOGOSCAPE can be used as background music for videos for internal and external consumption

MOGOSCAPE is available in 6 different tracks - 10 sec, 15 sec, 25 sec, 30 sec, 45 sec, 90 sec  
Longest track of the MOGO (90 sec) must be used in loop for videos as background music, if the video duration is/ exceeds 90 sec.

Mini MOGO is available in 4 versions. 'Federal Bank Mini MOGO 2' must be used as payment completion tone in FedMobile and other similar applications of the Bank.

Ringtones and caller tunes are available in 2 versions. 'Federal Bank Ringtone 2' must be used for Ringtones and Caller tunes.

All adaptations of the MOGO are available in the Bank's corporate website for internal and external use.

MOGOSCAPE can be adapted in line with the Festival marketing/ topical campaigns/ specific

require- ments of the Bank.

Marketing Department has the sole authority to create MOGO and MOGOSCAPE adaptations.

MOGO/ MOGOSCAPE must never be mixed with any other songs without concurrence from Market- ing Department

## Signage Branding

### 3.2.14 Signage Boards

The signage features important information such as directions, branch services, or promotional messages to enhance visibility and communication within the Bank premises.

### 3.2.15 Branch Signage Board

The signage features important information such as directions, branch services, or promotional messages to enhance visibility and communication within the Bank premises.

There are many varieties of Branch Signage Board, ATM/CDM Signage Board, Lollypop Signage Board and Signage Board with ATM etc. These are subject to minor modifications/ variations depending on respective regulations and market conditions of various geographies/ states. The various versions of these that have been currently formatted are detailed in branding guidelines manual.

The branch signage board represents the Favicon, Bank's name in Vernacular Language followed by English, Branch name and GST number of the state.

Sample is shown below:



Colour combination					
CMYK	Blue	Yellow		Pantone Number	
C	100	0		Blue	Pantone DS 197 – 1C
M	70	40			
Y	0	100			
K	15	0		Yellow	Pantone DS 22 – 1C

## 3.3 Communication to Regulators

As per Reserve Bank of India (RBI) guidelines on Compliance Function in Banks, Chief Compliance Officer (CCO) is the nodal point between the Bank and the regulators. Compliance Department shall serve as reference point for the Bank's staff from operational departments for seeking clarification/ interpretations of various regulatory/ statutory guidelines. This is detailed in Compliance circular no 10071.

### 3.4 Investor Relations Communication Plan

Investor relations communication plan is designed to establish a robust, transparent, and effective framework for engaging with the investment community. At the core of this strategy is the principle of strategic management responsibility that integrates finance, communication, marketing, and compliance with securities laws to facilitate effective two-way communication between the Bank, the financial community, and other stakeholders. This approach is aimed at ensuring that our valuation is fair by presenting a clear, accurate, and concise picture of its operations and prospects.

Following aspects to be noted:

- The policy prioritizes enhancing shareholder engagement, improving disclosures for increased credibility, and ensuring compliance with regulatory requirements and corporate governance standards.
- Effective investor relations are achieved through a comprehensive strategy that reflects the Bank's goals, regular review and adaptation of the IR strategy, and the maintenance of open communication lines, especially during challenging times.
- Keeping meticulous records of investor interactions, facilitating two-way communication through various channels, and actively participating in industry conferences are key elements of this strategy.

The investor relations function is tasked with managing expectations through clear, comprehensive, and consistent dialogue with the market. This involves addressing gaps in perceptions between management and investors regarding the Bank's performance and prospects. Control over the flow of information to ensure accuracy, relevance, and consistency of the message is crucial, as is the development of a well-thought-out investor relations strategy that aligns with the Bank's objectives and target investor base.

The specific IR activities and guidelines, including regular communication with investors and analysts, market monitoring, benchmarking against peers, ensuring compliance with statutory regulations, and managing the investor relations presentation and website are detailed in the IR Tool Kit maintained by the IR Team. It emphasizes the importance of one-to-one meetings, roadshows, investor conferences, and presentations as platforms for direct engagement with the investor community.

#### 4. Crisis Communication:

Managing communications, whether internally or externally, is a key aspect of crisis management.

To ensure that consistent messages are published, the Marketing Department is designated to handle all external communication matters, including media relations and public announcements. Standard communication formats shall be prepared and maintained by Marketing department for internal and external communications in a timely manner.

The Business Continuity Coordinator along with the Corporate Communications Team (Marketing Department) has the overall responsibility for maintaining the Crisis Management and Communication Plans.

For external communication, wherever possible, the Crisis Management Team shall decide upon a media relations strategy from the start, including key messages which need to be communicated to external parties, and the most effective ways of doing this. There shall however be flexibility for modifying the strategy to cater for changing circumstances.

Bank shall issue information and explanations at the early stages of a crisis to quell any adverse publicity or speculative comments but shall ensure that such information is supported by solid evidence.

There shall be rigid controls to ensure that only spokespersons authorized by the MD & CEO/ CMT or spokespersons designated under Bank's Disclosure Policy can disseminate information through the media. All press releases or prepared statements shall be approved by CMT/ Marketing Department before issuance (if required, with prior consultation with the regulator).

The detailed crises management plan is incorporated in BCMS and Reputation Risk policy. The communication scenarios, the mode, and responsibilities are available in BCMS crises Management and communication Plan. Marketing Department is responsible for the below:

#	Communication scenario	Parties to be communicated	Mode of communication	What is to be communicated	Responsibility
1	Incidents resulting in coverage in press/media	Media/PR agencies	Email / press conference/press release	Specific crisis related information	Corporate Comm. Team (Marketing Dept.)
		Senior management	Call, email	Nature of crisis, Press release	
2	Unavailability of digital banking/ payment applications	Customers	SMS, email, Website	Nature of crisis, Time to resolve	Corporate Comm. Team (Marketing Dept.)

The detailed table as given in BCMS is shared here too:

#	Communication scenario	Parties to be communicated	Mode of communication	What is to be communicated	Responsibility
1	Physical threats Fire, Flood, Terror Attack, Earthquake etc.	Emergency responders such as Police, Fire Department, Hospitals and	Call	Nature of crisis, Support required	ERT

#	Communication scenario	Parties to be communicated	Mode of communication	What is to be communicated	Responsibility
		Ambulance			
		Employees	Call / SMS / Email	Current state of crisis, Safety guidelines	HR and CSD
		Families of employees	Call	Injured/missing person, Action to be taken by family	HR
		Vendors and Strategic Partners	Call, email	Nature of incident, Support Required	Head of Dept / Delegate
		Regulatory Bodies	Mail	Nature of crisis, Actions taken, Time to resolve	IRMD / Compliance Team
		Insurers	Call, email, documentation	Nature of incident, Extent of Damage	CSD
2	Pandemic (Swine flu etc.)	Medical Services	Call	Nature of crisis, Support Required	CSD / ERT
		Employees	Call, SMS, email, Intranet (Drisya) Announcement, Yammer	Nature of crisis, Health Guidelines	HR
		Vendors and strategic partners	Call, email	Nature of crisis, Support required	Head of Dept / Delegate
3	Riots, political agitation around Federal Bank facilities	Employees	Call, SMS, email	Nature of crisis, Safety instructions	Chief Security Officer
		Vendors and strategic partners	Call, email	Nature of crisis, Support Required	Head of Dept / Delegate
		Regulatory bodies	Mail	Nature of crisis, Actions taken, Time to resolve	Compliance Team
4	Incidents resulting in coverage in press/media	Media/PR agencies	Email / press conference/press release	Specific crisis related information	Corporate Comm. Team (Marketing Dept.)
		Senior management	Call, email	Nature of crisis, Press release	

#	Communication scenario	Parties to be communicated	Mode of communication	What is to be communicated	Responsibility
5	Employee unavailability	Senior management and BC coordinator	Call, email	Nature of crisis, Steps being taken	Department Head / Delegate
		Human Resource Dept.	Call, email	Nature of crisis, Support required	BC Champions / Functional Heads
		Vendors and Strategic Partners	Call, email	Nature of crisis, Support required	Functional Heads
6	Vendor Unavailability	Senior management and BC coordinator	Call, email	Nature of crisis, Steps being taken	Department Head / Delegate
7	Unavailability of digital banking/ payment applications	Senior management and BC coordinator	Call, email	Nature of crisis, Time to resolve	Head of Department / Delegate
		Employees Concerned	Email/Scrolls in Drisya	Nature of crisis, Steps being taken, Time to resolve	Head of Department / Delegate
		Strategic partners	SMS, email	Nature of crisis, Time to resolve	Head of Department / Delegate
		Customers	SMS, email, Website	Nature of crisis, Time to resolve	Corporate Comm. Team (Marketing Dept.)
		Regulatory bodies	Email	Nature of crisis, Actions taken, Time to resolve	Compliance Team

### Holding statement

A holding statement is a pre-prepared, fill-in-the-blank template that helps an Organization to issue a statement on an incident within the shortest possible time. Holding Statement/ press releases / prepared statements shall be approved by Head of Marketing Dept. / MD & CEO before issuance (if required, with prior consultation with the regulator) and routed through Marketing Department. There shall be rigid controls to ensure that only spokespersons authorized by the MD & CEO / CCMT can disseminate information through the media.

The responsibility of issuing Customer communication is with the Head of Corporate Communication Team (Marketing Dept.) / Delegate

List of external communication channels:

Mobile Phone	SMS Alerts
Land Phone	Media & Advertisement
E-Mails	Notice Boards
Printed/Registered Letters	Banners
Bank Website	Branch Notices/Brochures

List of Internal communication channels:

E-Mails
Mobile Phone / SMS
Land Phone
MS Teams
Circulars
Intranet Portal/Yammer
Notice Boards
Video Conference / Webcast

## 5 Reputation Risk

Marketing Department is responsible for implementation of the Reputation risk management policy in the Bank. The department is also responsible for assessing and monitoring Bank's reputation on an ongoing basis. The department shall review the reputation risk management functions carried out by other departments on an ongoing basis. The department must manage the communications such that it either enhances the reputation of the Bank and minimizes the adverse impact of reputation risk events.

### Responding to Market rumors

Market rumors may result in reputational risk to the Bank. Market rumors may have varying impact on the business functions of the Bank. Depending upon the intensity and origin of the rumor, the Managing Director & CEO / Operational Risk Management Committee shall decide whether to respond to the rumor or not; and if to respond, at what point of time and how the Bank should respond.

If the Bank decides to respond, the general spokespersons of the Bank shall respond as per guidance of the Managing Director & CEO

### FedHive

The Locobuzz Social Media Listening and ORM solution is a social media supporting platform. It is analytics based integrated Marketing platform, which enables brands to Listen, Analyse and Engage with the right target audience across all digital platforms. The three segments of the solution are Online Reputation Management, Social Media, Listening and Digital Command Centre. Each segment will be managed by different department. Locobuzz Segment, Department User management and overall monitoring will be done by DCE CX CoE, Social Media, Listening and Digital Command Centre is handled by Marketing Department ORM is handled by Service Quality Department. This tool enables online monitoring of the reputation of the brand.

Detailed strategy and plan are elaborated in the Reputation Risk Policy document.



## **6. Internal Communication**

The various channels of internal communication and standard operating procedure is as below:

### **6.1 Drisya**

The principal channel for internal communication used by the Bank is 'Drisya,' the Bank's intranet. 'Drisya,' is a repository of all such information as might be necessary or useful to employees of the Bank for the proper execution of their work.

The management of the site's contents is entrusted with Marketing Department.

Each bit of content on 'Drisya,' however, has an owner department.

### **6.2 Circulars via BPM**

- The main vehicle used by the Bank for communicating with employees is the Circular, the publishing of which is done through 'Drisya.'
- For publication of circulars, those must be forwarded by the concerned departments to Marketing Department via the 'BPM portal' provided on 'Drisya'
- Since these circulars are checked and vetted at different levels at the forwarding departments prior to being forwarded to Marketing Department, no further vetting of the circulars is done at Marketing Department. The circular is uploaded as such immediately on receipt. On upload, these will be available in the 'Circulars' zone of Drisya. Initially it will be available on the 'Drisya' home page under 'Announcements,' too, for a brief period.
- While forwarding a circular for publication, the concerned department has to indicate whether any additions/ deletions / modifications on the basis of the said circular are to be made in Federal Wikis - the reference site on Drisya providing comprehensive information on the Bank's products, schemes, facilities and services – and/ or the Bank's website, and if any are to be made, the details of the such additions / deletions / changes are to be provided to Marketing Department, whereupon Marketing Department will carry out those.
- Circulars once published will not be deleted, modified or altered after a day in any way except with the specific permission of the head of the Marketing Department.
- On the basis of valid requests from HO departments, other announcements too are published on 'Drisya.'
- Any addition/ deletion/ modification in the already existing content on 'Drisya,' will be effected by Marketing Department only on receipt of request for the same from Content Manager/ Head of the concerned owner department, through approved channels.
- The personnel authorised to effect changes in the content provided on Drisya are the officials of Federal Broadcast and Communication Centre (FBCC) in Marketing Department.

### **6.3 Newsletter – Filter Coffee**

A semi-formal daily newsletter titled 'Filter Coffee' is brought out by Marketing Department. This carries news and photographs of the previous day's important happenings in the Bank, as well as a gist of the previous day's financial news, and motivational write-ups/ stories / poems/ quotes, etc. The draft of 'Filter Coffee' is prepared



at FBCC and checked at multiple levels at Marketing Department prior to its publication. Approval of the draft by the Head of the Marketing Department is essential for its publication. Publication is effected by way of e-mail to all branches / offices and personnel of the Bank for whom e-mail id has been allotted by the Bank and is also published on the home page of Drisya.

#### **6.4 Weekly Publication – Friday Update**

1. A brief summary of the important circulars and announcements of the preceding one week period, titled 'Friday Update' is brought out by Marketing Department every Friday, in the forenoon. The publication of this is done by way of e-mail to all branches / offices. It is also uploaded on Drisya. Branches / offices are expected to conduct staff meetings to discuss this weekly update.
2. The draft of the Friday Update is prepared by FBCC. Prior to its publication it is invariably read out and discussed in detail at Marketing Department at a meeting attended by all the available employees of the Department, and any changes found necessary are made in the draft.

#### **6.5 Monthly Publication – Federal-e-Digest**

A monthly compilation of the circulars and announcements is brought out by Marketing Department. This is called Federal-e-Digest. This contains notices forwarded by HR department on resignations, terminations, name change etc and other circulars are published by classifying them under Control, Products and Services and Support.

Federal Reach

#### **6.6 Federal Reach**

Marketing Department brings out an in-house magazine which is sent to all employees of the Bank. The content of the magazine is made up of contributions from employees and their family members, apart from a cover story, usually prepared by FBCC. The contents of this magazine too will be subject to scrutiny and vetting at a minimum of two higher levels at Marketing Department, prior to its publication.

#### **6.7 Broadcast Event – BIG call**

On special occasions such as the declaration of the Bank's quarterly results, a BIG Call by MD & CEO / other senior officials of the Bank is conducted. The responsibility for the proper conduct of this, is entrusted with FBCC. A curated version of the questions at the Q&A session of the BIG Call and the answers to those is later brought out by FBCC.

#### **6.8 Federal Wikis**

1. Maintain and keep Federal Wikis updated.
2. Conduct a review with content managers of every department every month to ensure their content is up to date

### **7 Communication vetting**

Content vetting and enhancing the quality of all mass communication to the customers and public including SMS, emailers and advertisements.

## Annexure 1

### RACI Matrix

RACI matrix given below provides a broad overview of the responsibilities/roles of various verticals in the overall merchant acquiring Policy of the Bank.

<b>R – Responsible</b>	Refers to those who do the work to complete the task
<b>A – Accountable</b>	Designates those who ultimately answer for the results of an activity, and also who delegates the work to the people who will execute it.
<b>C - Consulted</b>	Refers to those who sought be heard on the related activity, and with whom there is two-way communication.
<b>I - Informed</b>	Designates those who sought to be kept up to date on the progress of the activity, and with whom there is just one-way communication.

<b>RACI Matrix</b>										
Communication Policy	MKT	DC E	CP D	IT	Compliance	Owner / Business Dept	IRMD	CEO's Sec	SQ D	Board
Policy	R				C		I			A
External Communication : Media	R/A				I		C	C		I
External Communication : Customers	R/A	R	R	R		C			C	I
External Communication : Regulators	C				R/A					I
External Communication: Investors	C							R/A		I
Internal Communication	R/A <sup>1</sup>				I	A		C		

<sup>1</sup>Accountable for the communication originated from the department.

Documents referred in this Policy:

1. Branding guidelines
2. Business Continuity Management and Plan document
3. Disclosure Policy
4. IR Tool Kit
5. Reputation Risk Management Policy