

## 5. Details of CSR spend during the financial year

Sl.No	CSR project or activity identified	Sector in which the project is covered	Projects or programs (1) Local area or other (2) Specify the State and district where projects or programs was undertaken	Amount outlay (budget) project or program wise	Amount spent on the projects or programs Sub heads: (1) Direct expenditure on projects or programs (2) Overheads	Cumulative expenditure up to the reporting period	Amount Spent direct or through implementing agency
1	Focus Healthcare	Healthcare, Preventive Healthcare	Pan India	6,252,375	5,223,589	5,223,589	Direct
2	Focus Education & Skill Building	Promoting Education, Special Education, Vocational skills, sports education	Pan India	48,875,968	39,908,847	39,908,847	Direct
3	Donation to Federal Bank Hormis Memorial Foundation	Promoting Education	Kerala	13,238,467	13,238,467	13,238,467	Federal Bank Hormis Memorial Foundation
4	Swacch Bharat, Environment sustainability	Environment Conservation, sanitation	Pan India	12,829,098	5,267,750	5,267,750	Direct
5	Focus Welfare & Rural Development	Rural development, woman empowerment, Armed forces, Senior citizens welfare	Pan India	9,249,173	9,019,173	9,019,173	Direct
6	Office & Miscellaneous				113,699	113,699	
	<b>Total</b>			<b>90,445,081</b>	<b>72,771,525</b>	<b>72,771,525</b>	

The concept of 'giving back to the society' had been ingrained in our Bank's core value even before CSR became a mandatory requirement for organizations. Shri K P Hormis, our visionary founder always believed that role of a corporate is not limited to generating profit, but going beyond the conventions to bring meaningful change in the society where we operate in. This commitment to bring sustainable and impactful change is reflected in the way your Bank undertake social development projects. Several major projects that can have long term impact were selected during the year, some of the major initiatives rolled out during the year were Speak for Kerala that touched more than 20000 students in Kerala and gave a platform for many to develop their communications skills and confidence levels, your Bank also adopted 1200 schools as part of Bandhan program and as the name signifies it is a long term relationship we have committed to transform the schools through sustained investment in the long term. Your Bank as part of Swacch Bharat mission provided access to safe drinking water to 2 lakh + students studying in the adopted schools. In line with our commitment to conserve environment and natural resources we partnered with Malayala Manorama in Palathulli program that aims at conserving fresh water through rain water harvesting. Your Bank has also embarked on a unique project to transform Aluva to a model town and in the first phase we initiated a programme to clean Periyar River – the lifeline of residents of Kochi. Apart from this we also

supported several organizations across India who are engaged in Philanthropic/social activities. Having spent 0.61 % (amounts spent ₹7.27 Crore) this year towards CSR as per Section 135 of the Companies Act 2013, your bank is committed to increase its CSR impact including the balance amount of ₹16.56 Crore for FY 2015, in the corpus fund CSR expenditure account which will be spent in the coming years by selecting projects that have long term sustainability. Since long term sustainability is a key factor that will decide success of CSR programs, a steady and cautionary approach was adopted in the first year so that sufficient platform/expertise is build to take forward Bank's CSR activities in the future. Our objective remains "to develop CSR as an integral part of business that brings stakeholder engagement and one that defines our success not only based on the profit we generate but how meaningfully we could influence the world around us".

The CSR committee confirms that the implementation and monitoring of CSR policy is in compliance with CSR objectives and Policy of the bank

Sd/-	Sd/-
Mr. Shyam Srinivasan MD & CEO	Mr. Harish Engineer Chairman of CSR Committee

