



ANALYST

MEET

21st FEB 2025

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

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Through The Financial Lens – Macros



Macro Trends

Economic growth

- GDP forecast for FY25 between **6.3-6.8%** YoY; RBI projects GDP growth at **6.7%** for FY26
- Most forecast for FY25 were revised downwards amid economic uncertainties from **6.7-7.2% to 6.3-6.8%**

Economic landscape exhibits mixed trends

- Industrial growth strengthens with rising steel & cement output, while auto sales see moderate growth amid weak demand year-on-year.
- Services exports saw strong growth rise while service imports rise sharply

Credit

- Declining credit growth: **12%** YoY in 9M FY25
- YoY Growth - Retail: **14%**, Agri: **12%**, MSME: **15%**, Corporate: **9%**
- CD ratio at **82%**, indicating potential stress in funding availability going forward



Key Performance Indicator

Operational efficiency & Capital Adequacy

- CIR improved across the board, decreasing by **140** bps to **48.3%** for the industry
- All banks* have CRAR **>13%** signaling resilience in their risk management capabilities

Profitability

- Private banks reported **12%** YoY growth in PAT, driven by controlled growth in operating expenses.
- SFB PAT declined by **13%** YoY amid rising credit costs

Deposits

- Grew **11%** YoY in 9M FY25
- Industry CASA Ratio: **37%**
- YoY Growth - CASA: **6%**, TD: **15%**

Business

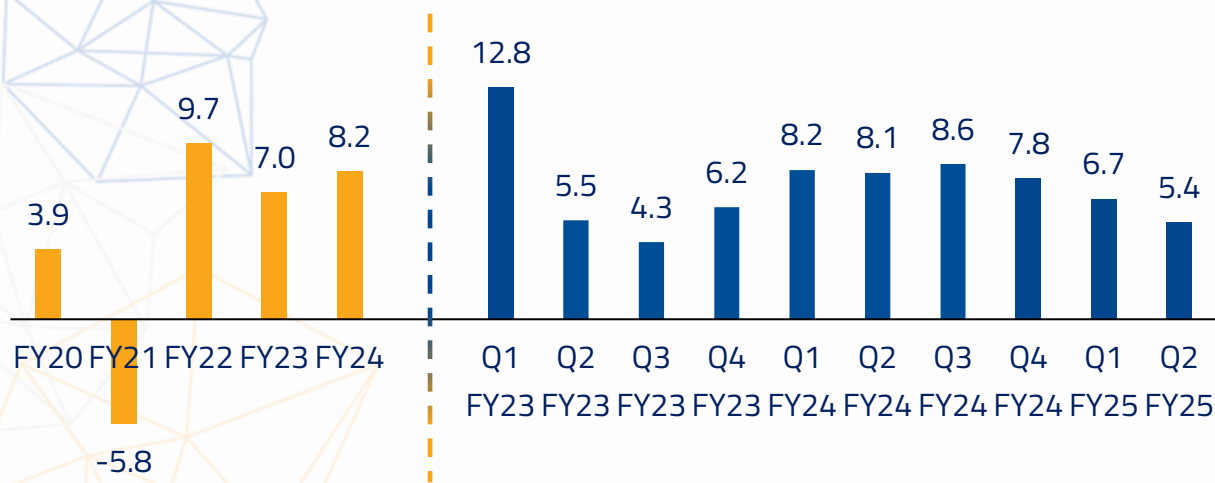


Macroeconomic Overview

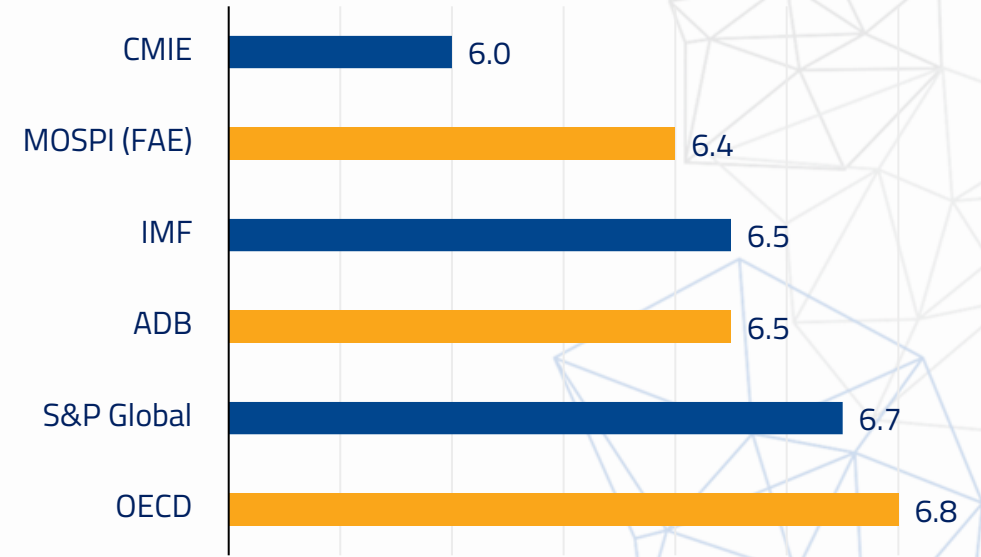


India's growth outlook: **6.3-6.8%** in FY25 amid economic uncertainties;

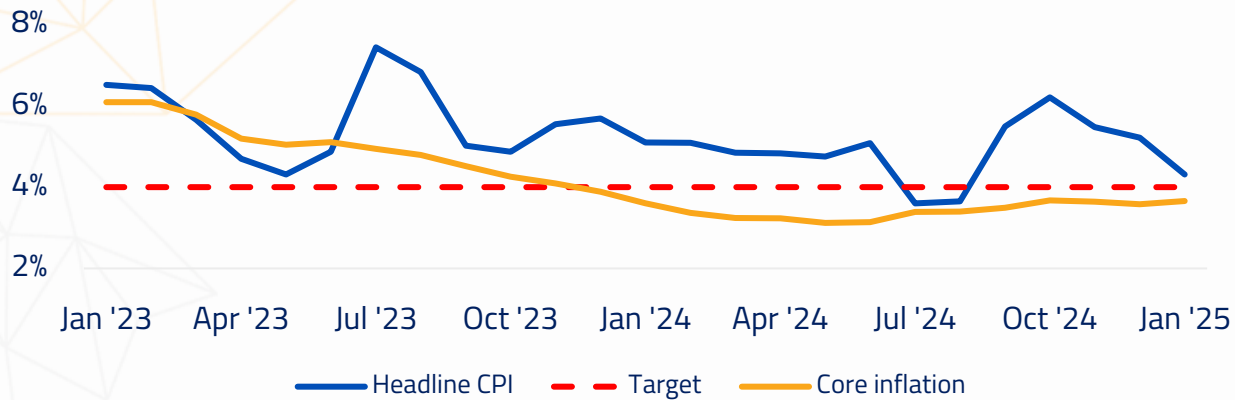
Trend in real GDP growth (Y-o-Y) (%)



FY25 GDP growth forecast (%)



Moderating inflation to help in price stability



6.7%

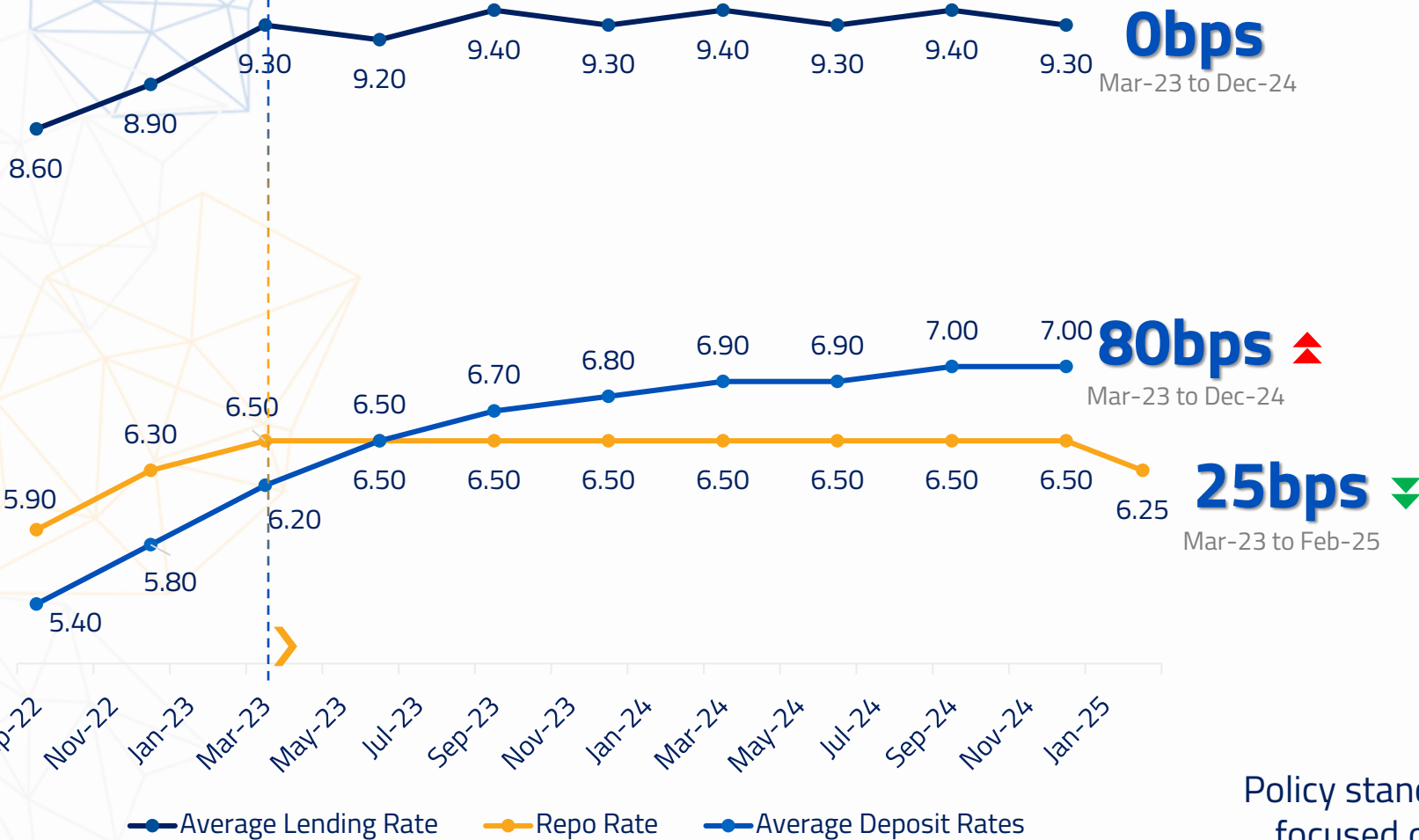
RBI projection for GDP growth for **FY26**

Macroeconomic Overview

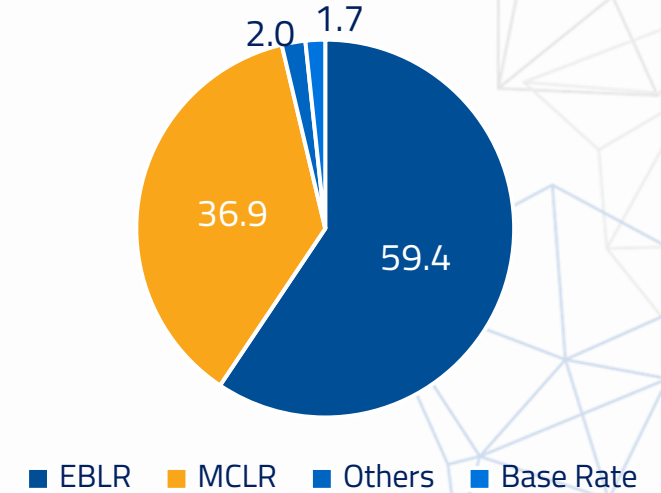


RBI cuts repo rate by **25 bps** in Feb-25 after holding it stable for approx. 2 years

Lending & Deposit Rates (%)



Share of O/s Floating Rate Rupee loans of SCBs across Interest Rate Benchmarks (%)



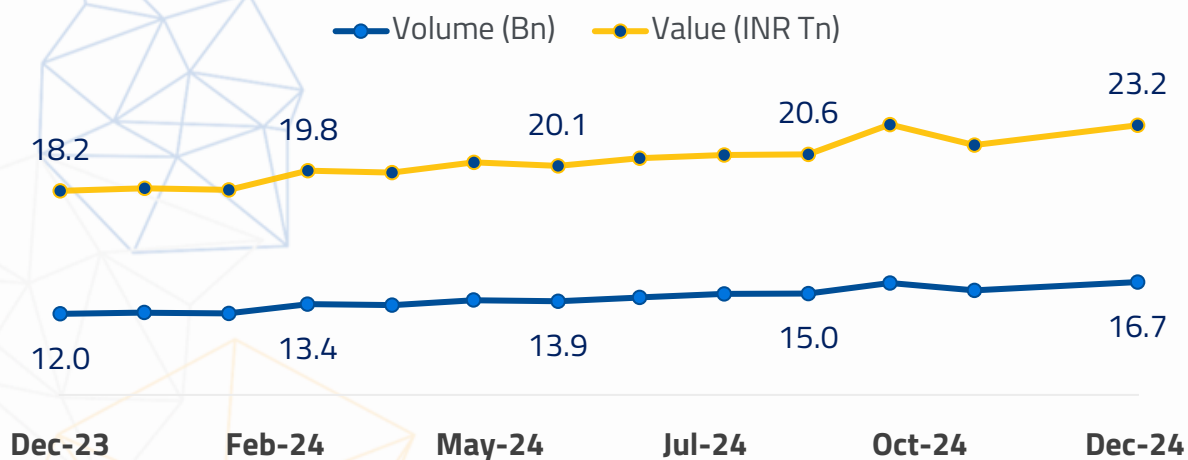
Neutral

Policy stance maintained by **MPC** to remain unambiguously focused on a **durable alignment** of inflation with target

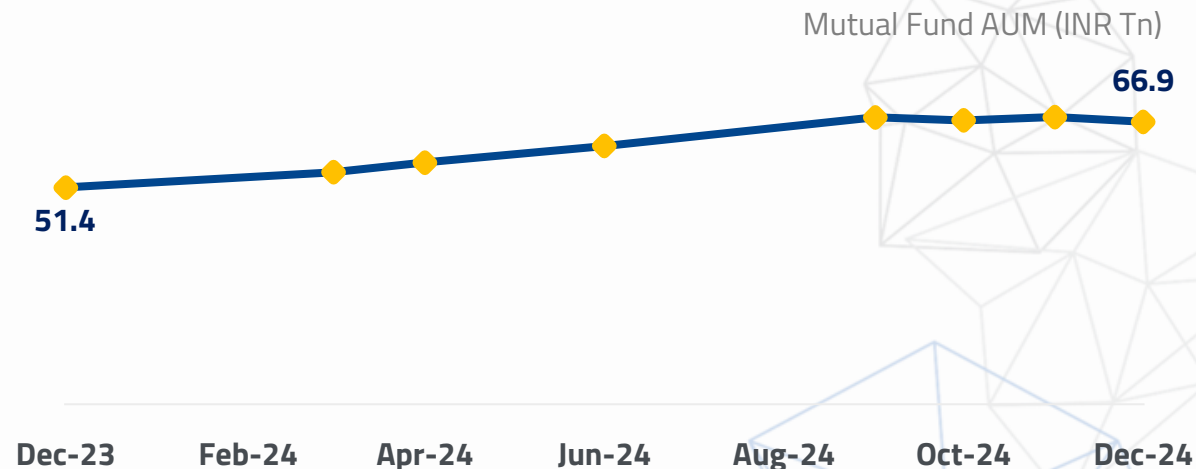


BFSI Indicators exhibited mixed trends

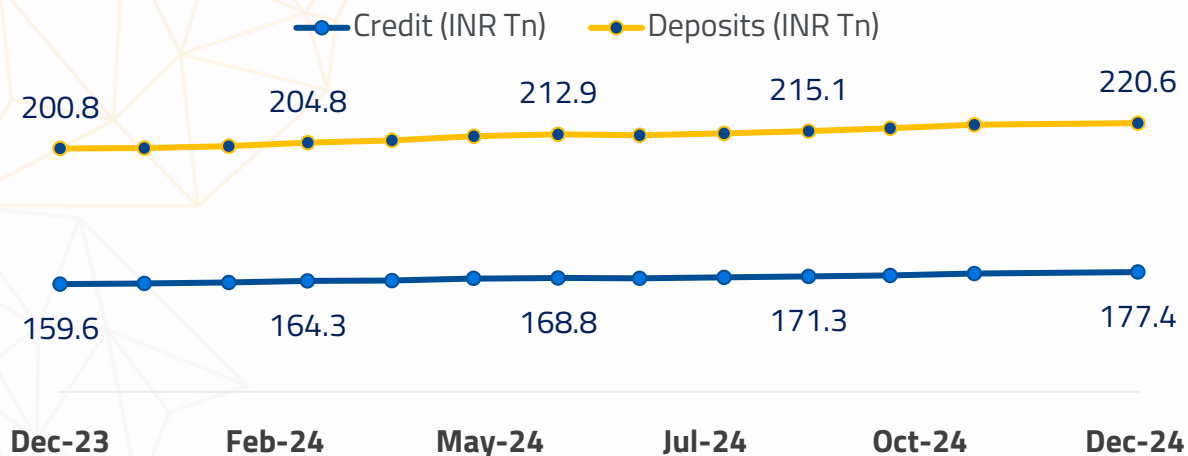
UPI volume has grown by ~40% in last year



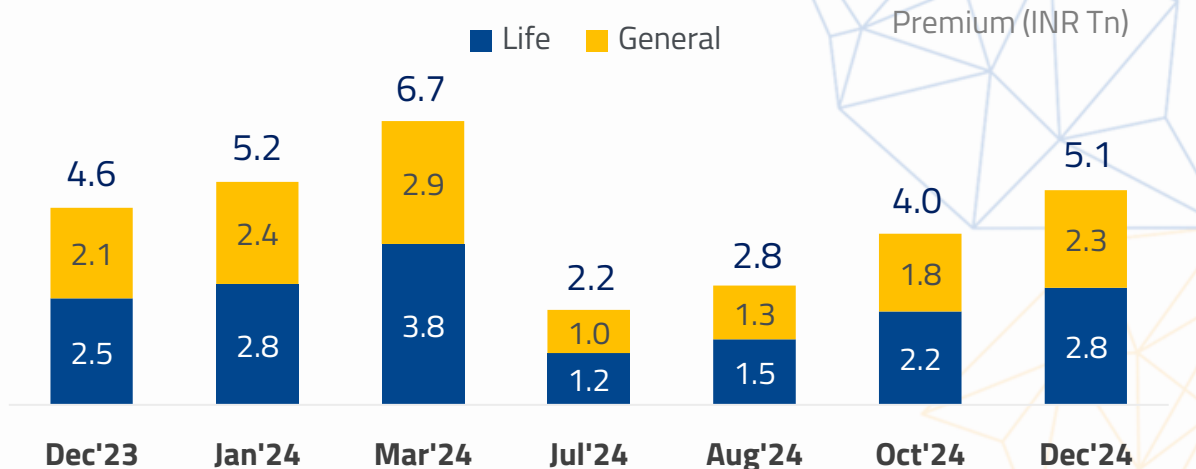
Mutual Funds AUM grew by 30% y-o-y



Credit and Deposits grew by 10% and 11% y-o-y



Insurance Premium rose by 9% y-o-y



1. Mutual funds Assets Under Management (AUM) represented as recorded at end of every month shown. Mutual Funds AUM include investments from individuals (50.5%) & institutions (49.5%); institutions include domestic and foreign institutions and banks; 2. Aggregate deposits & credit latest available for Nov'24 3. Non-Life Insurance includes Fire, Marine, Motor, Engineering, Health, Cop Insurance, Credit Guarantee, Aviation, Personnel accident and Miscellaneous. Source: DBIE, NPCI, IRDAI, AMFI, GIC, Life Insurance Council of India, BCG analysis

9MFY25 results : Banking Industry Snapshot



Business

Total Deposits



218.5L Cr
11% YoY ▲

Total Net Advances



178.3 Cr
12% YoY ▲

Retail Advances¹



62.3L Cr
15% YoY ▲

MSME Advances²



29.7L Cr
15% YoY ▲

Profitability

Total Income



18.2L Cr
15% YoY ▲

Net Interest Income



6.3L Cr
9% YoY ▲

Non-Interest Income



2.4L Cr
16% YoY ▲

PAT



2.8L Cr
20% YoY ▲

Key Ratios

ROA



1.4%
9 bps YoY ▲

CASA Ratio



36.4%
193 bpsYoY ▼

Cost-Income



48.3%
140 bps YoY ▲

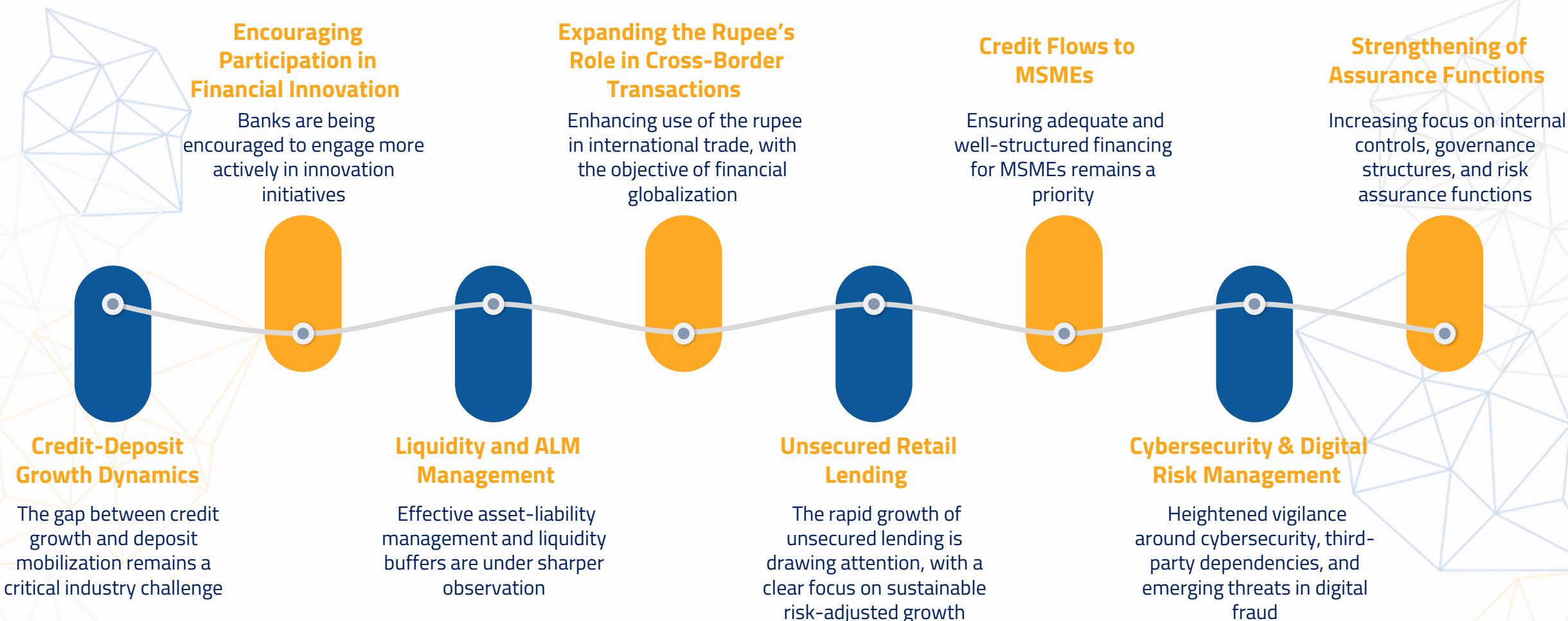
GNPA (%)



2.4% Cr
55bps YoY ▲

1. Retail loans include home loans, auto loans, personal loans, and other retail loans. 2. MSME includes SME, LAP, Business Banking, and CV/CE loans Analysis has been made based on 36 Banks: 12 PSBs, 10 Private-New, 10 Private-Old Banks and 4 Small Finance Banks Source: Capitaline, Financial Results, Investor Presentation; BCG analysis

Industry Landscape , Regulatory Priorities and Policy Landscape



Changing Policy Landscape

- 1 Potential Refinements in Liquidity Management - LCR
- 2 Finalization of Guidelines on Project Finance
- 3 Transition to the Expected Credit Loss (ECL) Framework
- 4 Ensure a prudent and measured approach to the capex cycle
- 5 Potential refinements in eliminating pending overlaps between banks & group entities



About Us – How We Fared



Then and Now

Gross Advances (₹ Lakh Cr)

Then
(FY20)



Now
(FY24)

1.24

CAGR 14.48%

2.13

Total Deposits (₹ Lakh Cr)

1.52

CAGR 13.58%

2.53

NIM

3.05%



3.20%

Return on Assets (RoA)

0.94%



1.32%

Return on Equity (RoE)

11.10%



14.73%

GNPA

2.84%



2.13%

PCR

53.39%



71.08%

Reflects robust business expansion and improved market positioning.

Showcases customer trust and enhanced liquidity management.

Healthy NIM expansion driven by high-yielding asset mix and improved yield on advances.

Strengthened profitability with improved asset efficiency and disciplined cost management.

Enhanced shareholder value through superior earnings growth and capital efficiency.

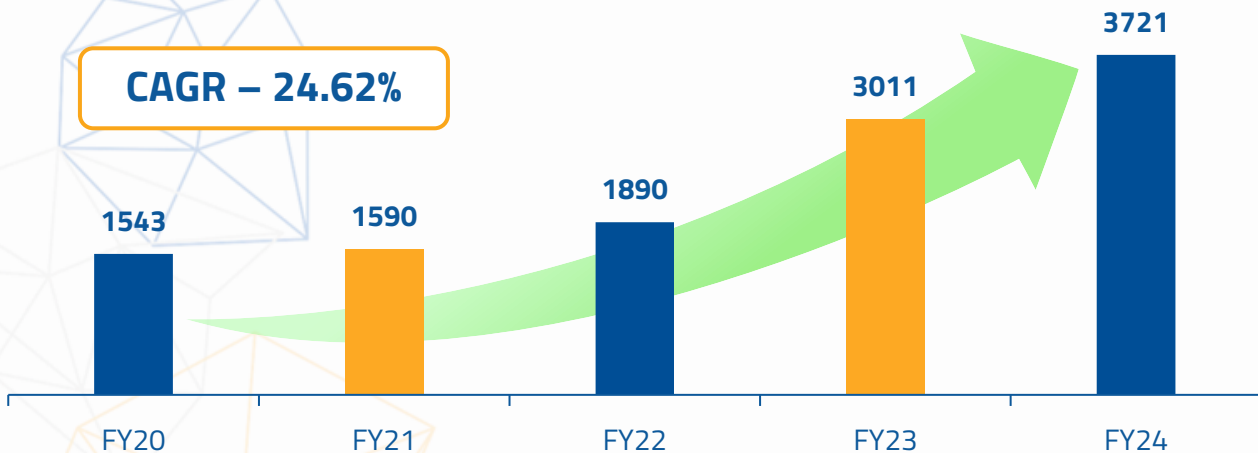
Improved asset quality with prudent risk management and effective recovery mechanisms.

Strengthened provisioning buffer ensuring resilience against asset quality risks.

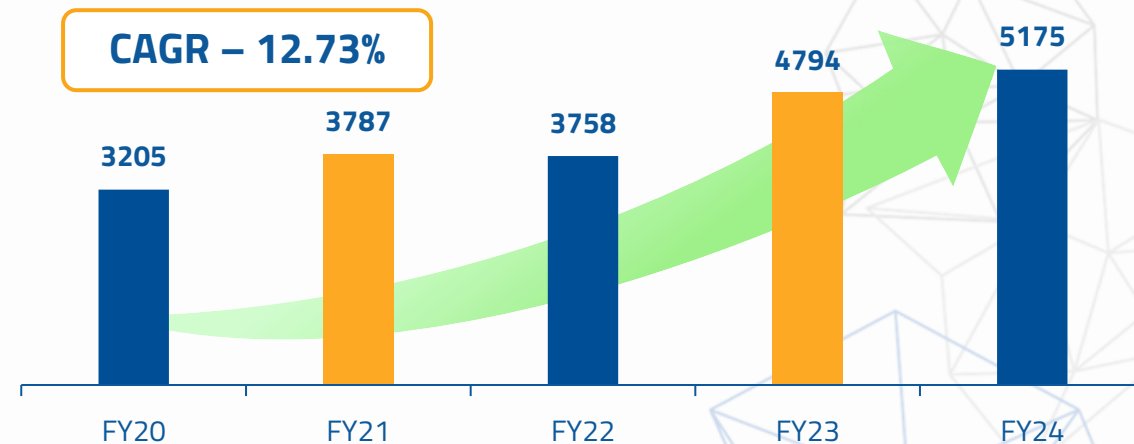


Profitability – Building Up Momentum

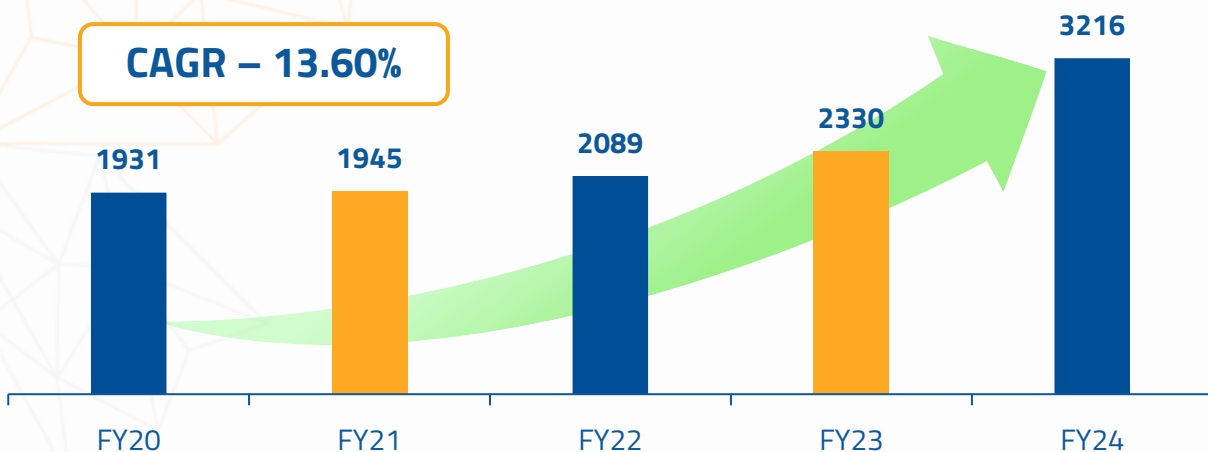
Net Profit



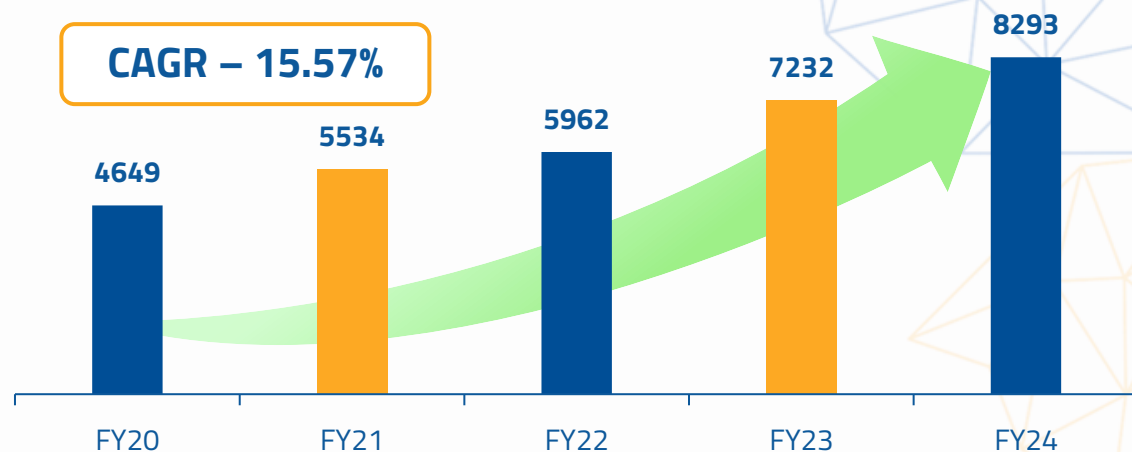
Operating Profit



Fee and Other Income



NII





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From The MD's Desk

Unfolding the Story



- Representation of Business Growth
- Representation of Network Growth
- Not to the Scale

Nascent Era

Chapter 1: 1945-1979 (34 Yrs)

- Building the Bank
- Making a household name in home market

Chequered Era

Chapter 2: 1979-2010 (31 Yrs)

- Low penetration outside home market
- Asset Quality & Credit Issues
- Lower Paced Growth
- Employee Productivity Issues
- Amalgamation of Bank

Resurgence Era

Chapter 3: 2010-2024 (14 Yrs)

- Asset Quality Improves
- Increased penetration outside home
- Verticalization/New Businesses Segments
- People Focus
- Brand Overhaul
- Capital Market Attention
- Institutional Investors Attention

Breakthrough

- Modernize and make the franchise Truly National
- Move closer to the top Private Sector banks - Change peer set.
- Create a Universal Bank

4.0



1.0

2.0

3.0

Charting the Future:

Strengthening Our Foundation & Expanding Horizons



Profitable Growth

- How do we enhance profitability while sustaining growth momentum?
- How do we instill P&L culture in our business heads?
- How do we move from affordability-driven to value-driven banking?

Kerala & Beyond – Nationwide Growth

- How do we expand nationally while leveraging Kerala's strengths?

Branch Model - Efficiency & Growth

- How can we refine and modernize our branch banking model?
- How do we ensure service excellence drives sustainable sales?
- How do we make the branch model liability centric?

Identity

- How do we shape perceptions to position ourselves as the bank of choice?
- How do we retain our 50+ age base while attracting younger generations?
- How do we strengthen our position as the go-to SME bank?
- Which part of corporate segment can we profitably target?



HR , Talent , Culture – Future-Ready Workforce

- How do we balance stability with adaptability?
- Are we fostering a high-performance, sales-driven culture?
- How do we build an Astute, Alert, Agile (AAA) mindset?
- How can we harness the power of strong retention to shape our journey?

Charting the Future: Strengthening Our Foundation & Expanding Horizons



The SME Bank of Choice

Establish a best-in-class SME banking ecosystem with a differentiated value proposition



Aspiring for the Top 5 Private Bank bracket

Execute a growth strategy to cement our position among the industry leaders



Winning in Mass Affluent Banking

Expand offerings in wealth management, capital markets, and premium savings solutions for both NR & domestic clients

Build a Modern, Truly National Franchise

Strengthen brand presence and scale operations to become a top-tier national bank

Universal Bank Vision

Expand capabilities beyond vanilla banking to fulfil customer needs.

Focused corporate banking to drive profitability through high-growth mid-market businesses

Powering Mid-Market Corporates



Unlocking NR Growth Beyond Kerala & GCC and enhance it by wealth offerings

Retain & build best in class NR proposition



Breakthrough – Chapter 4.0



Scaling Up, Smartly

Expanding footprint, optimizing capital, and leveraging tech for cost-effective growth.

Technology & Innovation at the Core

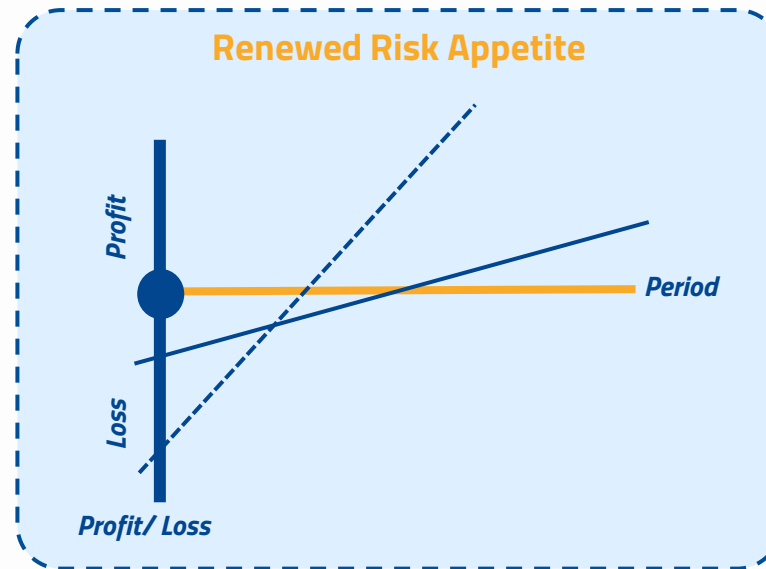
Leveraging AI and automation to enhance efficiency, streamline operations, and boost customer experience.

Culture of High Performance

Fostering ownership, agility, and accountability to drive collective success.

Profitable Growth

Prioritizing sustainable, high-quality earnings aligned with long-term profitability.



Winning the Right Customers

Focusing on Mass Affluent, MSME, and next-gen customers to deepen relationships and enhance value.

Repositioning for the Future

Evolving beyond legacy perceptions to establish Federal Bank as a future-ready powerhouse.

Uncompromising Risk & Compliance Standards

Strengthening governance, risk, and compliance to ensure stability while scaling new heights.

Project Breakthrough – Chapter 4.0



01 NIM Improvement

02 Expanding Product Portfolio

03 Fee Enhancement

04 Branch Strategy for Scalable Growth

05 Branch Transformation

06 Brand Transformation

**4.0 STRATEGY
KEY THEMES**

Digital At The Fore,
Human At The Core 07

Renewed Digital
Distribution Strategy 08

People & Culture 09

Cost Optimization 10

Strengthening
Assurance Functions 11

Journey towards a
Universal Bank 12

Theme 1 – NIM Improvement



(9m FY25)

Liabilities/Deposits

01

Reorient Branch Strategy towards CASA & Deposit

Refocusing branches on deposit growth to strengthen balance sheet resilience

02

Strengthening CA Portfolio

Expanding CA mobilization through strategic product innovation and market penetration

03

Enhance engagement with capital markets

Deepen relationships with capital markets for better fee and float

04

Enhance NR Beyond the GCC and Kerala

Diversifying base by tapping high CASA-potential markets beyond the gulf and Kerala corridor

05

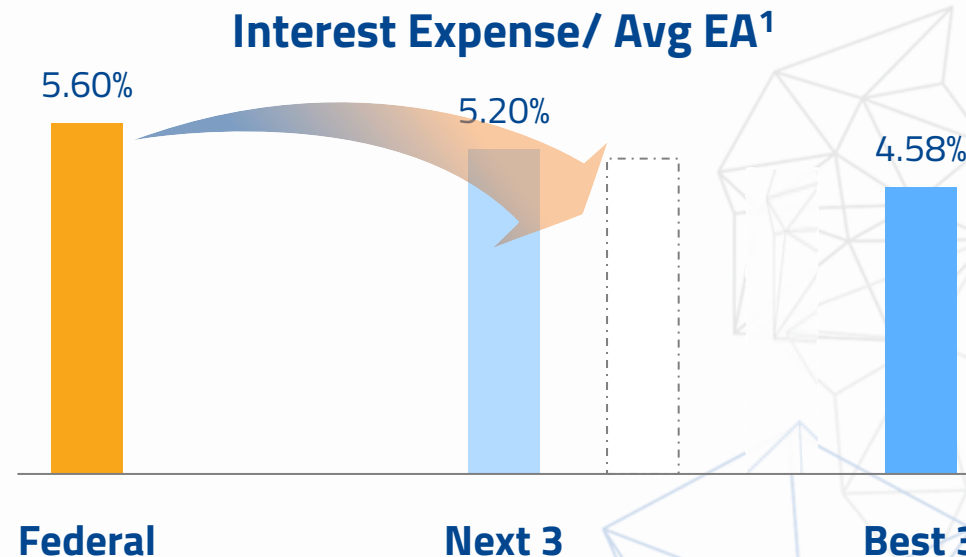
Segmental propositions to enhance engagement

Strengthen positioning as the Primary Banker through customized product offerings

06

Granular focus

Granular focus on CASA and TD to ensure stability, LCR efficiency and cost of funds



Reshaping the Deposit Mix

CASA Ratio



CA as % of Total Deposits



¹ Note: Financial metrics refer to Average of Best in Class metrics in each category among the cohort of Top 6 Pvt Sector Banks by Balance Sheet Size (in the same category)

Theme 1 – NIM Improvement



Advances/ Assets

01

Scaling up Medium-Yield Assets:

Focusing on medium secured retail assets to improve NIMS

02

Mid-Market Corporate Lending for Better Profitability

Targeting mid-market borrowers to improve spreads and asset quality

03

Leveraging Priority Sector Lending (PSL) Strategy

Aligning PSL portfolio with profitability and compliance objectives

04

Deepening High-Yield Assets

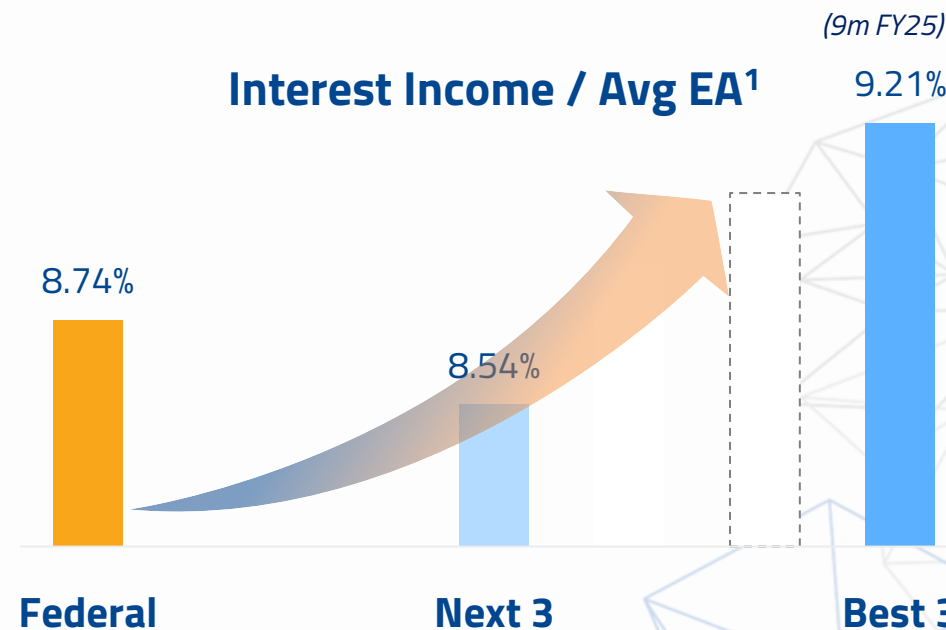
Expanding unsecured, high-yield credit to optimize portfolio returns as market conditions improve

05

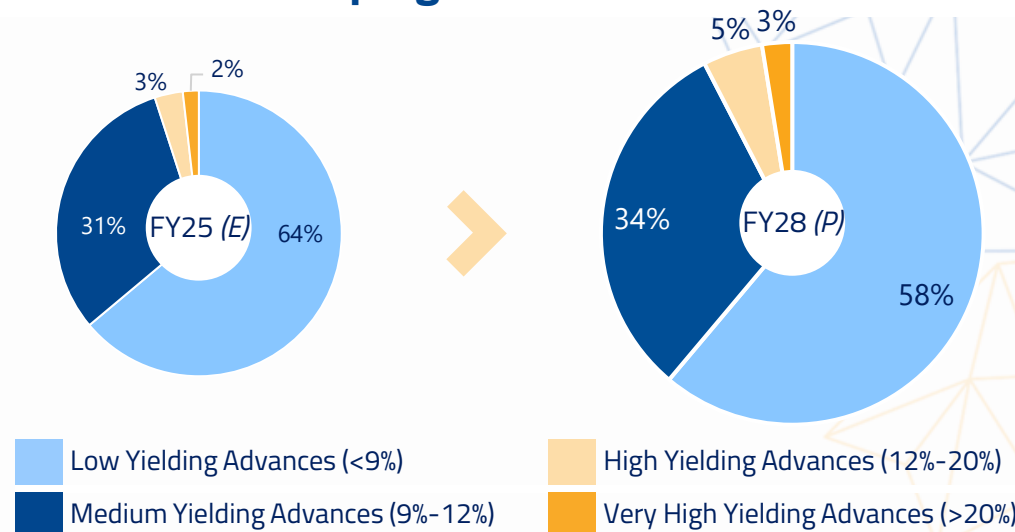
Optimized Risk-Based Pricing Strategy

Applying RAROC and tenor-based pricing methodologies to enhance lending margins.

Interest Income / Avg EA¹



Reshaping the Advance Mix



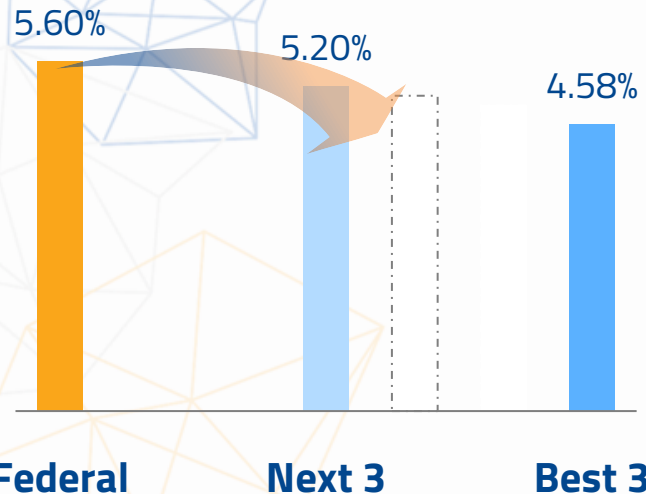
¹ Note: Financial metrics refer to Average of Best in Class metrics in each category among the cohort of Top 6 Pvt Sector Banks by Balance Sheet Size (in the same category)

Theme 1 – NIM Improvement



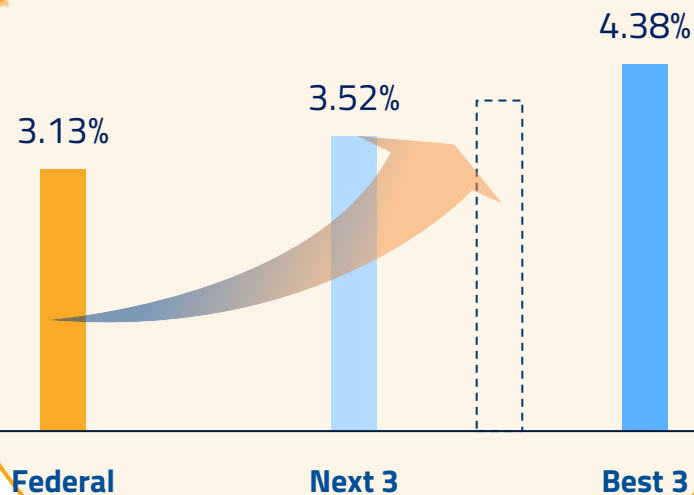
(9m FY25)

Interest Expense / Avg EA¹



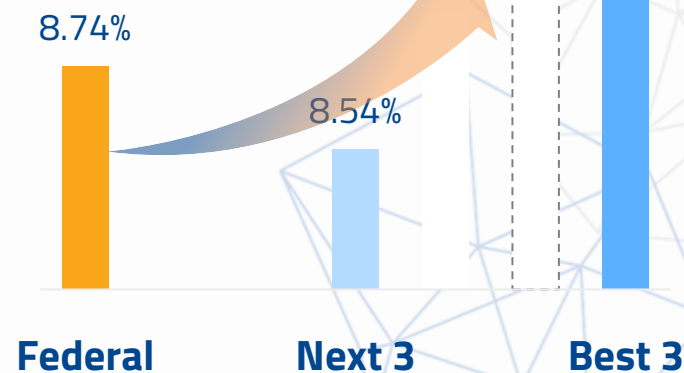
Strengthen Granular Liability Franchise for NIM expansion

NIM



(9m FY25)

Interest Income / Avg EA¹



Enhancing NIM through Optimized Asset Mix

¹ Note: Financial metrics refer to Average of Best in Class metrics in each category among the cohort of Top 6 Pvt Sector Banks by Balance Sheet Size (in the same category)

Theme 2 – Expanding Product Portfolio



Offer investment products:

Wealth Management, 3 in 1 account, Bespoke solutions to NR



Scale-up Used Vehicle Finance – CV/CE , Car Loans



Tractor Finance



Affordable Housing Loans



Sustainable Finance



Syndication & Investment Banking

Expand offerings for Micro-LAP Products



EMI-Based Unsecured Biz Loans



Real Estate Finance



Correspondent Banking



Capital Market Services Business





Theme 3 - Fee Enhancement

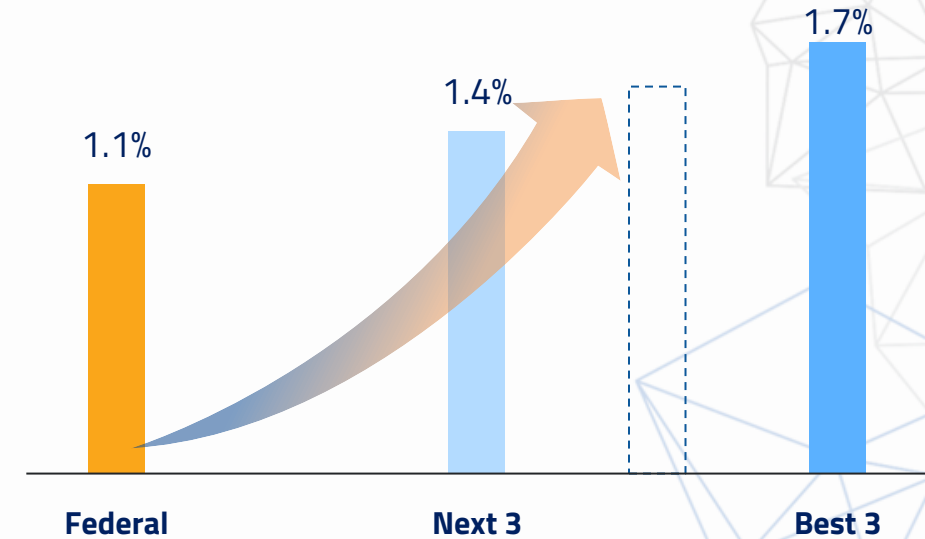
Key Opportunities

- 01 Trade and Forex Income
- 02 Wealth Management & Bancassurance
- 03 Credit Cards & Acquiring Businesses
- 04 Cash Management Services

through

- 01 Product Co-origination
- 02 Cross Selling

Other Income to Avg Assets (9m FY25)



With Segmental offerings for:



Mass Affluent & NR

MSME

Mid Market

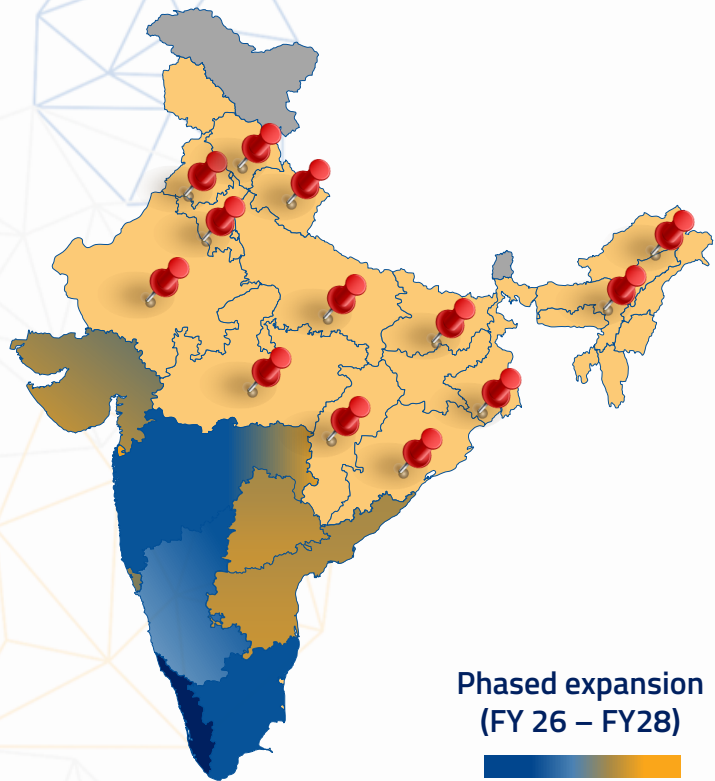
Acquiring talent and reskilling existing workforce key for success

¹ Note: Financial metrics refer to Average of Best in Class metrics in each category among the cohort of Top 6 Pvt Sector Banks by Balance Sheet Size (in the same category)



Theme 4 – Branch Strategy for Scalable Growth

Network Expansion

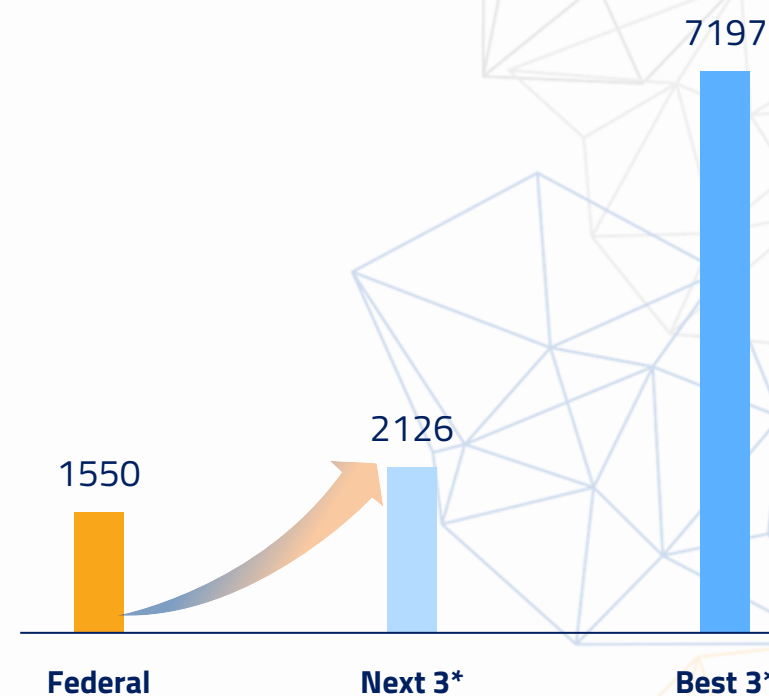


Strategy

- Selective State level expansion
- Focus on top 10 high GSDP states
- Focus on tier-2 cities
- Pin code level strategies in Metros

Branch Expansion

No of Branches (Dec '24)



400-450 Branches to be added till FY28

Theme 5 - Branch Transformation



“FREE The Branch” Initiative

Modernized Branch Formats

Centralizing admin tasks to eliminate redundancies and sharpen customer focus.

Expanding Sales & Distribution Capacity

Deploying specialized teams to boost sales and product penetration.

Elevating the Branch Manager's Role

Refocusing BMs on business growth, customer engagement, and market expansion.

Digitization

Accelerating digitization to streamline processes, reduce manual effort, and enhance efficiency.



Strategic Framework for Operational Efficiency

Eliminate

Remove inefficiencies to optimize resources and execution.

Automate

Leverage digital tools to streamline workflows and cut costs.

Centralize

Shift routine tasks to centralized hubs for efficiency and uniformity.

Regionalize

Structure regional support for agility and market alignment.

Centres of Excellence

Harness expertise and innovation for precision and value.

Theme 6 – Brand Transformation



Theme 7 - Digital At The Fore, Human At The Core



User Experience Enhancement



Mobile Revamp and Omni-Channel Experience



Gen AI Chatbots



Wealth Management Solution



Corporate/ SME Portal Services

Major Projects

Employee Enablement



Enhanced Branch Interface



Regulatory/ Compliance bot



HRMS Solution (Cloud)



Unified Account Opening



AI-Assisted Decision Support



Virtual Agent Assist



Process Digitization & Workflow Automation



Learning & Development via Digital Platforms



Loan Origination System

Theme 7 - Digital At The Fore, Human At The Core



User Experience Enhancement



Mobile Revamp and Omni-Channel Experience

Unified, intuitive digital interfaces ensuring seamless banking across mobile, web, and branch channels.



Gen AI Chatbots

AI-driven automation enhancing self-service capabilities, reducing response times, and improving customer support.



Wealth Management Solutions

Digital wealth advisory tools and agentic solutions offering personalized portfolio management and financial planning.



Corporate/ SME Portal Services

Comprehensive digital offerings covering trade, transaction, treasury and supply chain for easy access.

Theme 7 - Digital At The Fore, Human At The Core



Employee Enablement



Enhanced Branch Interface

Real-time data access, customer insights, and faster service execution.



Regulatory & Compliance bots

AI-driven automation for seamless reporting, fraud detection, and compliance.



HRMS Solution (Cloud)

Optimizing HR processes, payroll, and performance tracking.



Unified Account Opening

Fully digitized onboarding, reducing paperwork and turnaround time.



Loan Origination System

Streamlining and automating end to end loan processing



AI-Assisted Decision Support

Automated reporting, credit support, customer support and policy adherence.



Virtual Agent Assist

Improving call center efficiency and service levels



Process Digitization & Workflow Automation

Streamlining operations, approvals, and administrative workflows.



Learning & Development via Digital Platforms

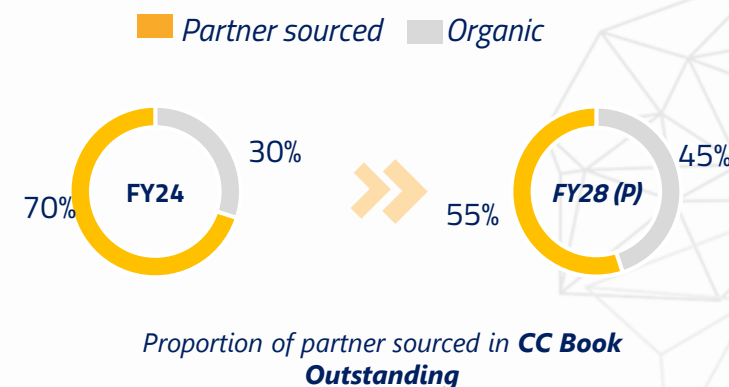
AI-enabled platforms for continuous skill enhancement and training.



Theme 8 – Renewed Digital Distribution Strategy

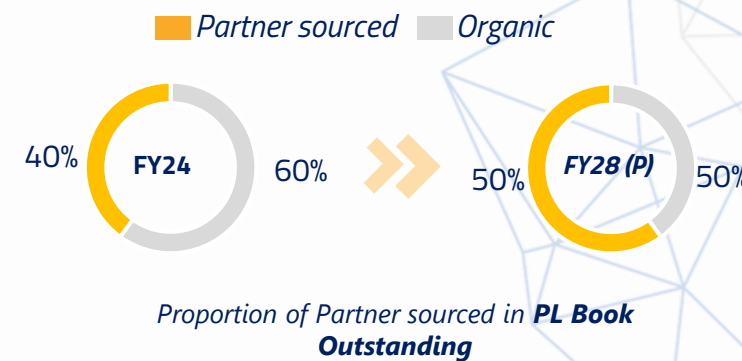
Credit Cards

- Focus on **faster growth of organic credit cards** through our own digital channels while continuing to source through Fintech partners
- Rationalize commercials with co-branded partners to ensure profitability
- **Establish Bank primacy** in ownership of brand and customer experience



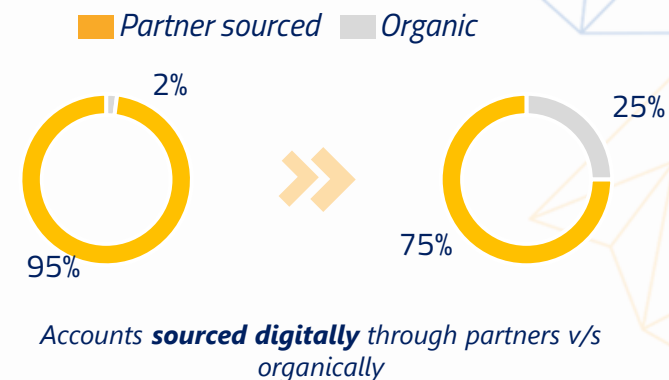
Personal Loans

- **Multiple partnerships** to diversify sourcing
- Enhance own digital distribution capabilities
- Refine the digital workflows to enable plug and play
- Revise partnership commercials to restrict to distribution model



Savings Accounts

- **Focus on Gen Z growth** through scaling up our own digital acquisition as well as through strategic partnerships, driving higher AMB, enhanced cross-sell and optimized commercial arrangements



Theme 9 – People & Culture





Optimizing Cost

01 Enhanced Productivity
Enhanced productivity will lead to further cost optimization

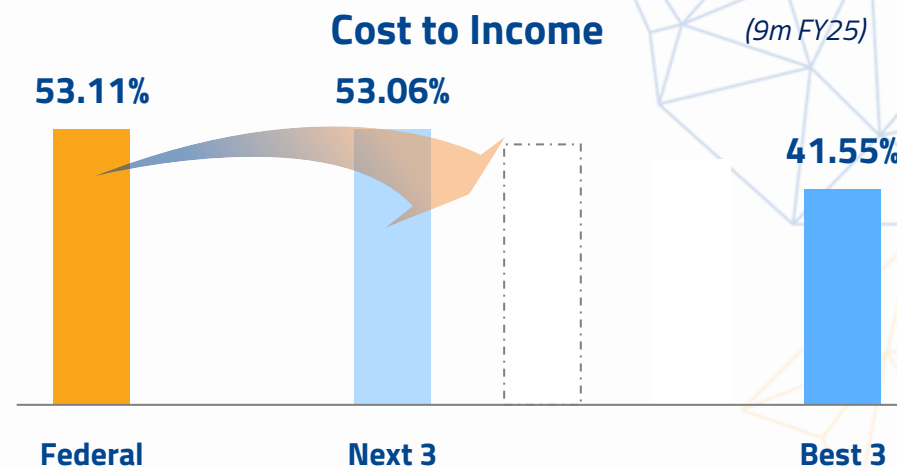
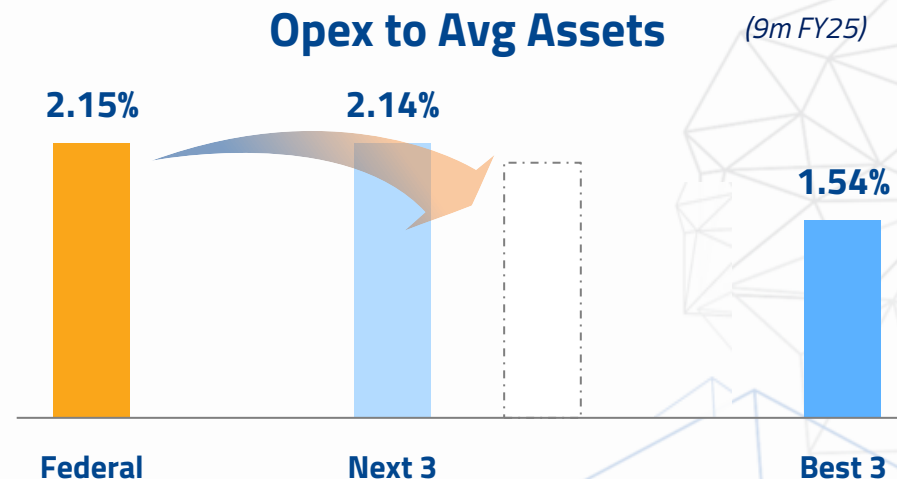
02 Introduce a low-cost sales channel
Enhancing Productivity Through Alternative Workforce Models

03 Leverage Fedserv
Reduce cost of operations/ call centers/ back office

04 Centralized/Regionalize Processes
Remove non-sales non-service operations out of branch environment

05 AI and Automation
Leverage technology to streamline operations

06 Cost Rationalization
Targeted initiatives to identify and control major costs



Theme 11 – Strengthening Assurance Functions



Compliance

- ✓ **Optimize SAS** Continuous Compliance Monitoring
- ✓ **AI Driven Validation** of Policies for Regulatory Edits
- ✓ **Digitize Enterprise Risk Management** through Compliance Management System (CMS).
- ✓ Staff Education & Upskilling on Compliance & Conduct Matters
- ✓ Client Onboarding Application serving as KYC data depository and guardian angel to CBS



Risk Management

- ✓ Institute a **better RAROC based pricing** mode and robust transfer pricing methodology
- ✓ **Using AI, ML, and Analytics** for Better Risk Management
- ✓ Smooth Transition to **ECL-Based** Provisioning
- ✓ Integrating Climate Risk with Credit Risk Management
- ✓ Reducing Maturity and Repricing mismatches



Audit

- ✓ **Maximize Process Automation:** Audit Allotment, Audit Sampling, Task Organization and Follow-Up
- ✓ **Integrated Zonal Audit** Structure to decentralize audit activities
- ✓ **Continuous Control Monitoring (CCM)** & use of Predictive Analysis
- ✓ Develop **In-House IS Auditing** Capability

Theme 12 - Evolution Towards a Universal Bank

Diversifying Financial Services for
Creating a **Holistic Franchise**

Most Admired Bank



Microfinance

Asset Management

Wealth Management

Affordable Housing

Securities & Capital Market Services

Investment Banking

FEDBANK
FINANCIAL SERVICES LIMITED

ageasFEDERAL
LIFE INSURANCE

FedServ
FEDERAL OPERATIONS & SERVICES LTD.





Breakthrough – Execution

KPI-Driven Performance Management

- Tracking KPIs with real-time dashboards and structured oversight
- A high-governance model ensures seamless for driving strategic priorities.

Execution Governance & Monitoring

- The PMO tracks, reviews, and aligns initiatives while resolving roadblocks.
- A structured escalation mechanism addresses challenges

Resource Allocation & Deployment

- Resource needs are optimized with defined staffing strategies.
- Execution marshals are deployed dynamically to address progress gaps.

Structured Milestone Tracking

- Timelines and key milestones are mapped to ensure disciplined execution.
- PERT frameworks enhance visibility into dependencies and deliverables.

Engaging strategic partners to enhance program management and ensure timely execution.



Project Portfolio Overview

- 1 150 Projects Identified
- 2 50 Key Projects: High-impact initiatives aligned with strategic priorities.
- 3 100 Ancillary Projects: Supporting initiatives to enhance overall efficiency.

Ownership & Accountability

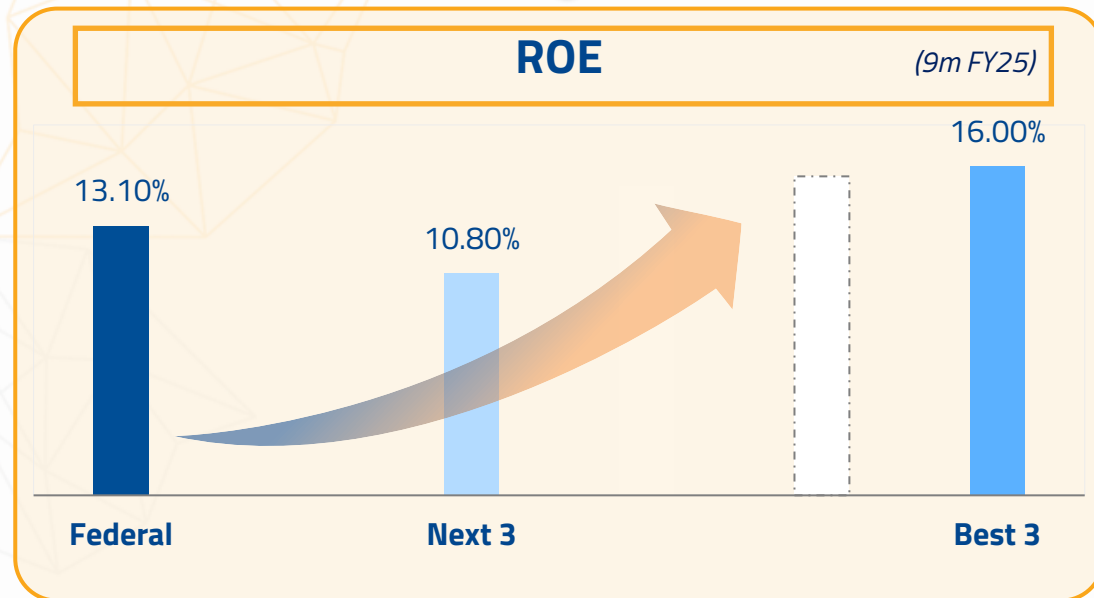
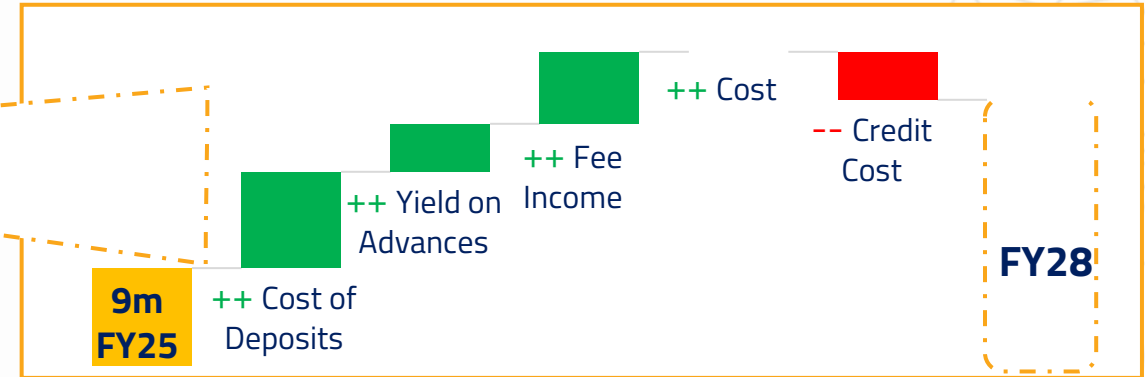
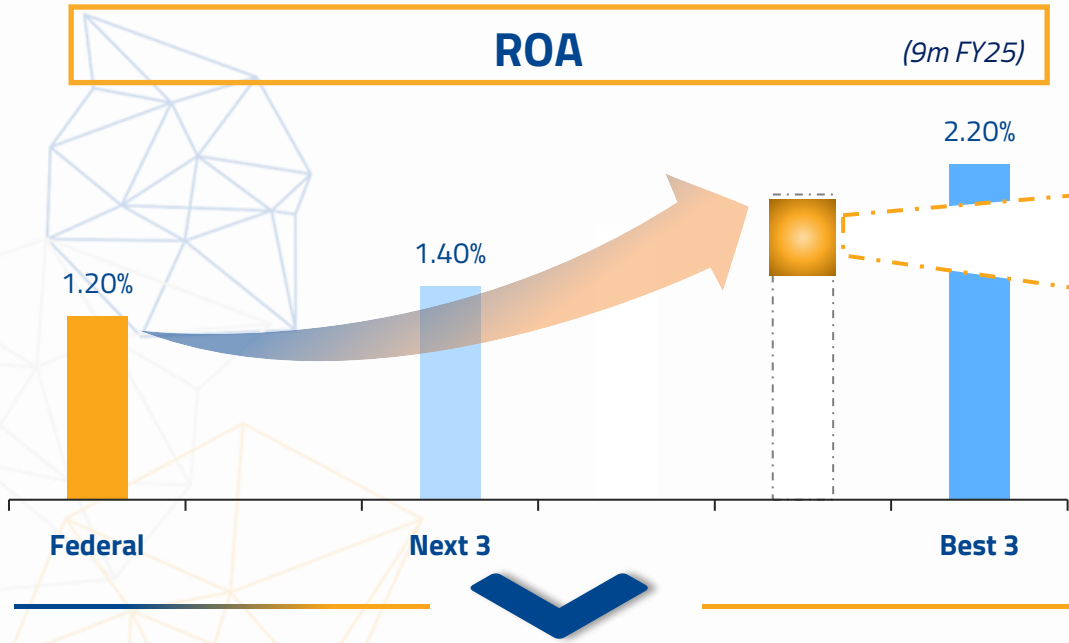
- 4 Project Owners Assigned: Clear ownership established for each project to ensure focused execution.
- 5 Dedicated Teams: Resources allocated dynamically to drive progress and deliver outcomes.

Next Steps

- 6 Milestone Mapping: Defining timelines and deliverables for each project.
- 7 Performance Tracking: Implementing real-time monitoring to ensure alignment with efficiency goals



ROA led ROE Improvement



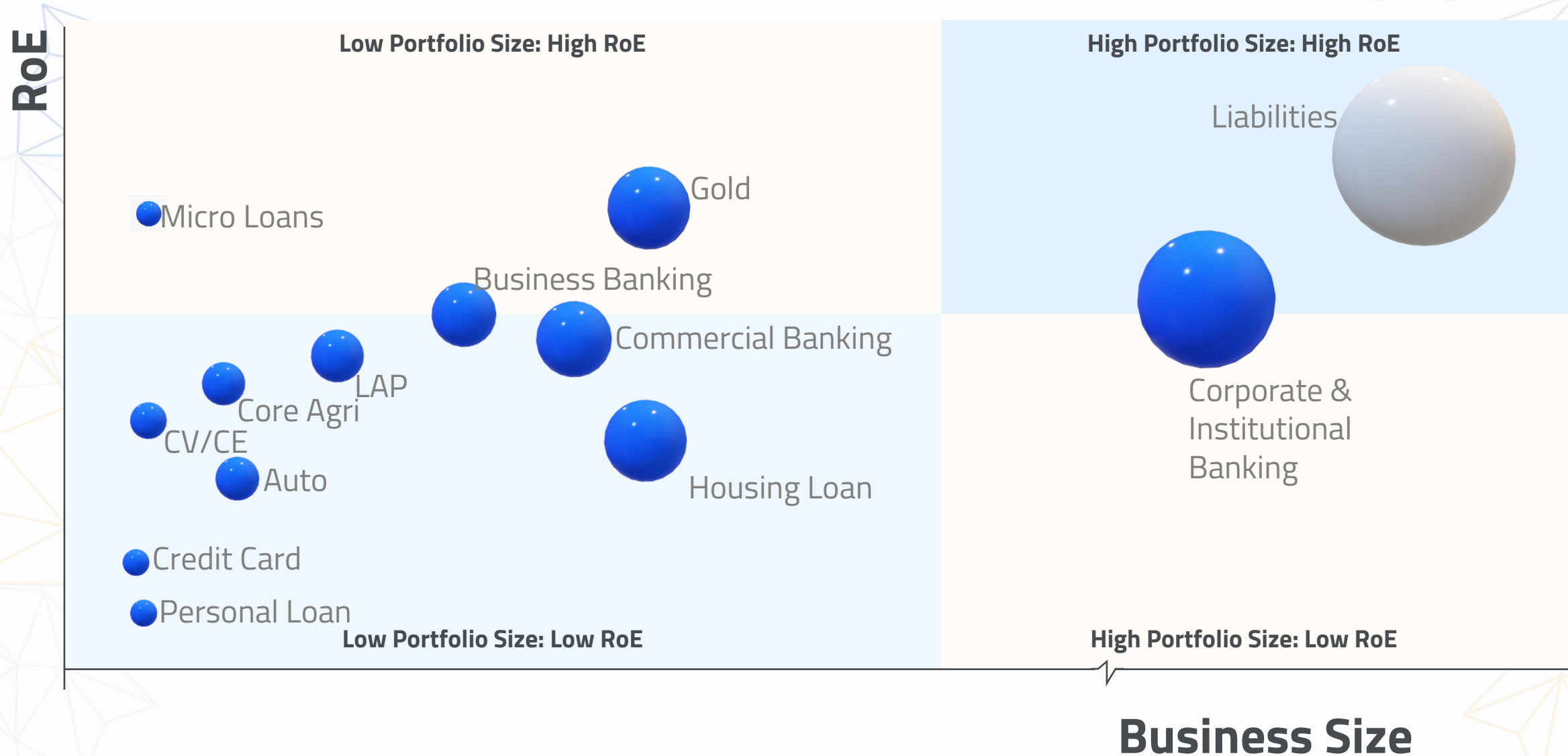
- Optimizing Capital Allocation**
- Enhancing RWA efficiency and maintaining an optimal capital structure.
 - Disciplined capital allocation and sustained earnings growth
 - Optimize non-productive assets in the balance sheet

- Improving Risk-Adjusted Returns**
- Strengthen underwriting, improve collection efficiency and calibrate pricing to account for risks.

¹ Note: Financial metrics refer to Average of Best in Class metrics in each category among the cohort of Top 6 Pvt Sector Banks by Balance Sheet Size (in the same category)

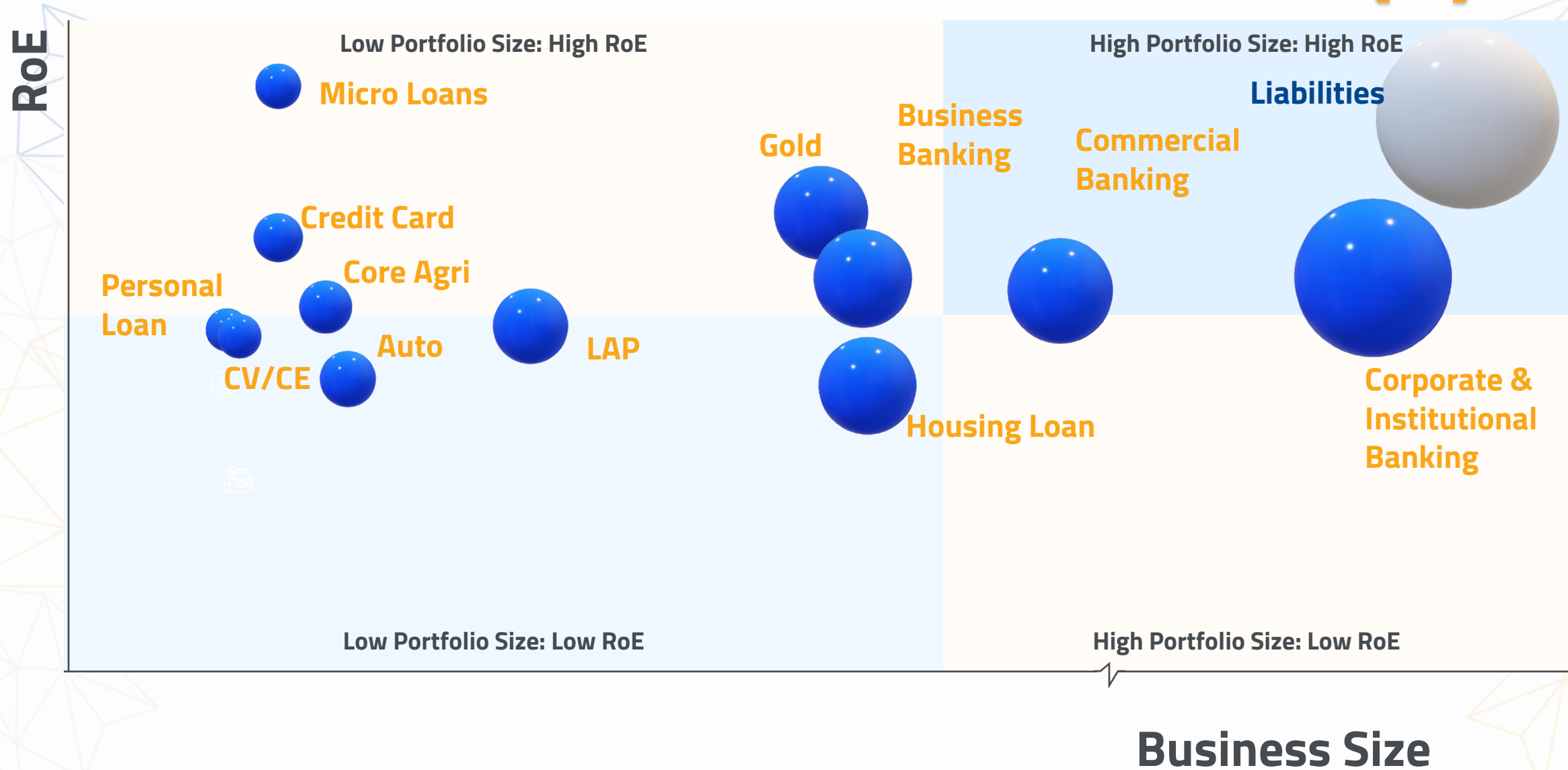
Product Portfolio Dynamics - RoE v/s Size

FY25(E)



Product Portfolio Dynamics – RoE V/s Size

FY28(P)





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RETAIL

Retail Banking Has Made Steady Progress Since Our Last Meeting...

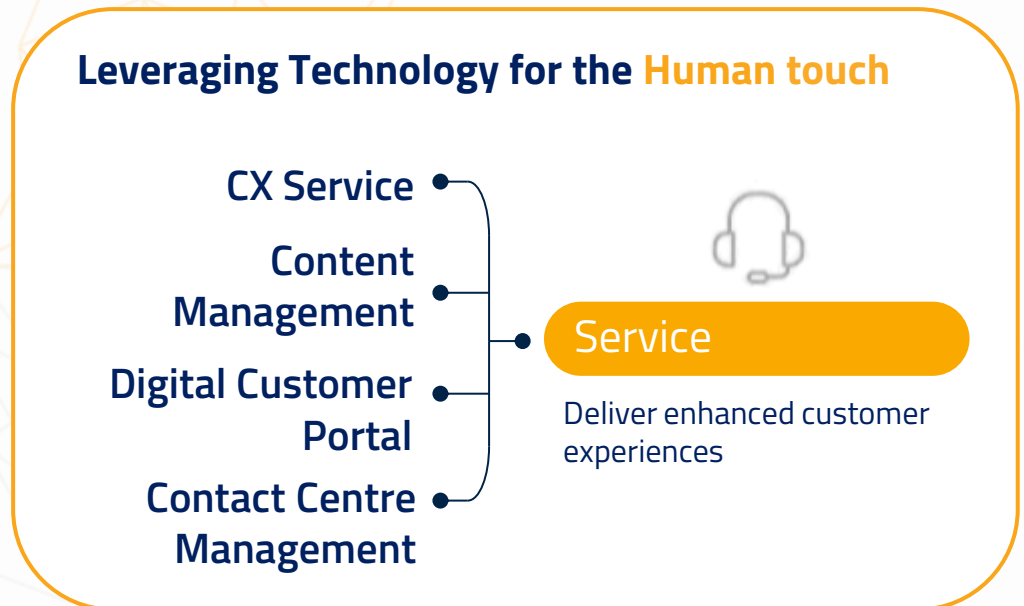
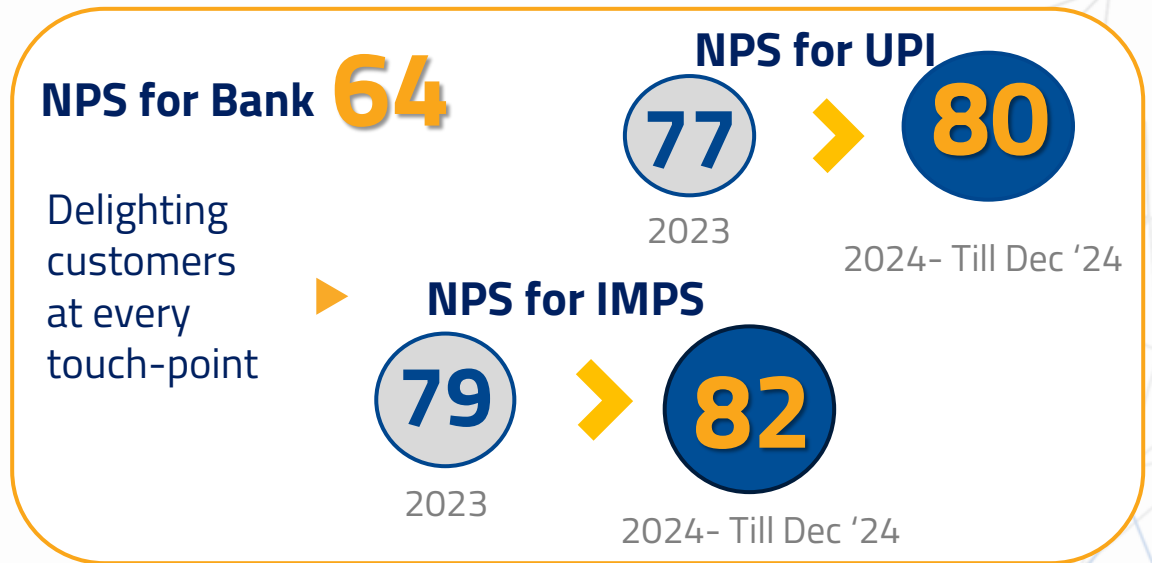
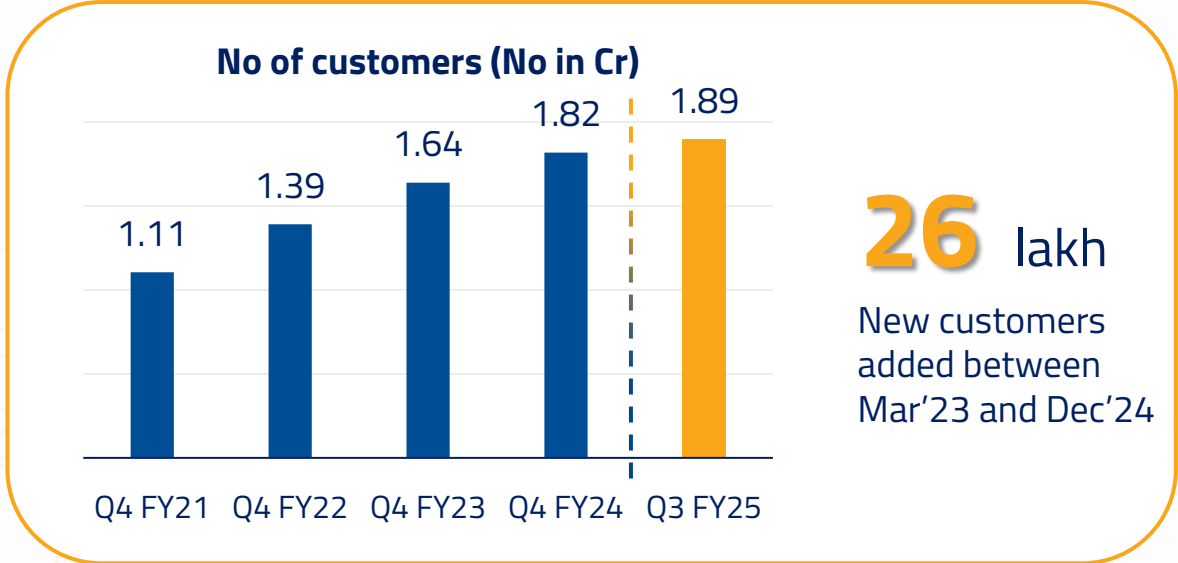


	Then (Q3 FY23)		Now (Q3 FY25)	
RETAIL DEPOSITS	1,81,714*	CAGR 9.33%	2,17,214*	Consistent growth driven by strong customer acquisition and deeper engagement with existing customers
RETAIL ASSETS	53,936*	CAGR 12.29%	68,008*	Accelerated expansion reflecting increased retail credit demand, risk-calibrated lending, and diversified portfolios
MARKET SHARE OF DEPOSITS	1.12 %		1.20 %	Gradual improvement arising from focused deposit mobilization and deeper market penetration
MARKET SHARE OF ASSETS	1.26 %		1.29 %	Sustained momentum in asset growth, supported by strategic lending initiatives
CREDIT CARDS	1,100*		3,444*	Healthy scale-up reflecting enhanced distribution and higher activation rates
PERSONAL LOANS	1,957*		3,774*	Strong traction driven by improved underwriting, data-led risk assessment
BUSINESS BANKING	14,160*	CAGR 15.60%	18,923*	Steady expansion supported by focused SME/MSME engagement, higher working capital demand, and relationship-driven growth

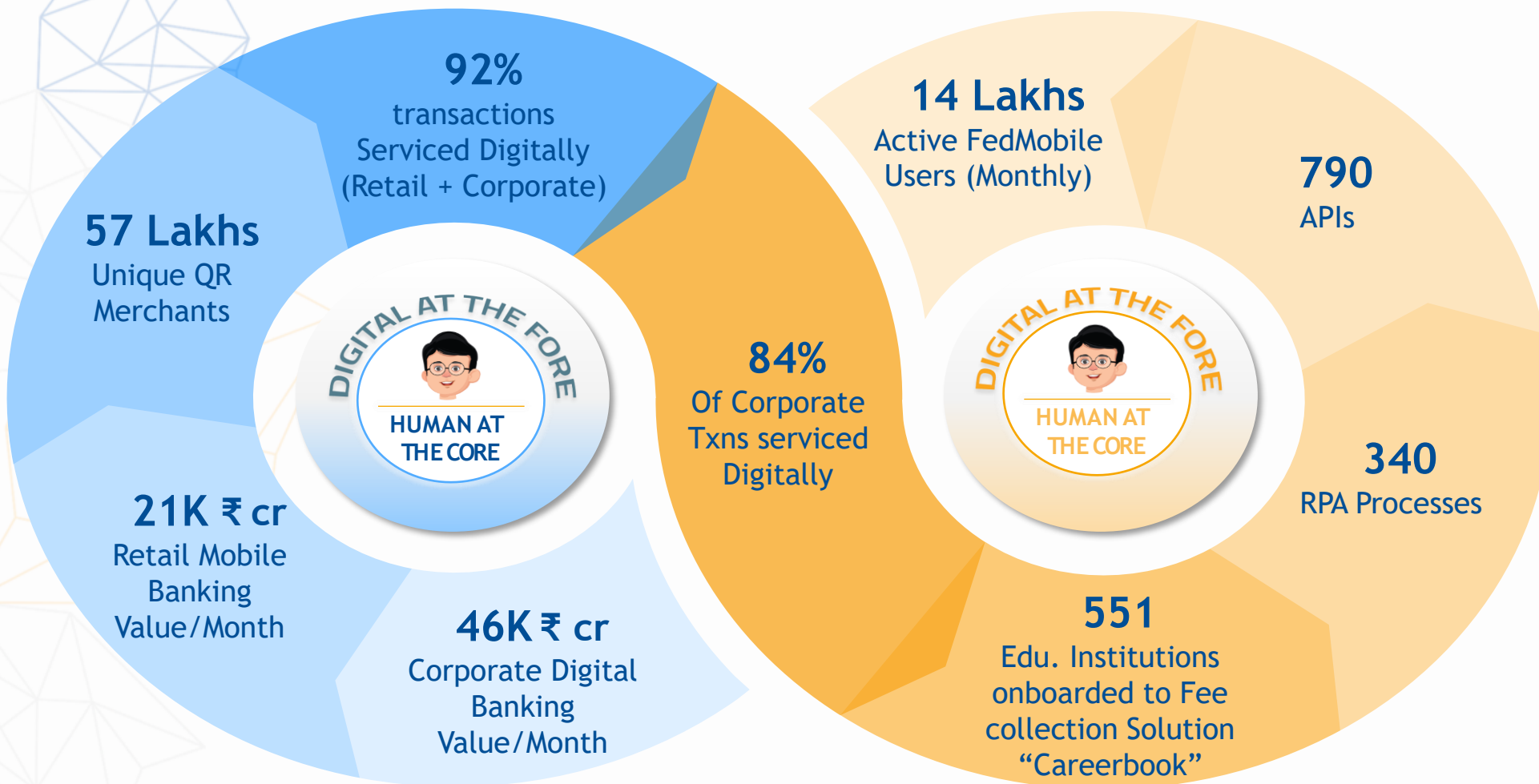
*In ₹ Cr



Breakthroughs in Creating Rishta



Our Digital Evolution – An Infinite Journey#



Digital Assistant - Feddy

Approx. 25 Lakh* queries answered by Feddy annually

Feddy is Live on



*Latest quarter data annualized

#Data as on 31-12-2024



Reel of Rishtas: Capturing New Bonds While Cherishing the Old



Marathons

Running the extra mile—strengthening brand presence, engaging diverse audiences, and leaving a lasting impact across cities.

Customer Meets

Conversations that build trust—bridging connections, gathering insights, and fostering a community-driven banking experience.

Music Concerts & Carnivals:

Bringing people together through melodies and moments—celebrating culture, emotions, and the spirit of togetherness.

Influencer Collab

Building authentic connections through voices that matter—expanding reach, engaging customers, and creating cost-effective marketing impact

Micro Marketing

Personalized strategies for deeper relationships—segmenting smarter, improving ROI, and making every interaction count.

Digital Campaigns:

Leveraging the power of digital to enhance visibility, target the right audience, and drive real-time engagement with efficiency.

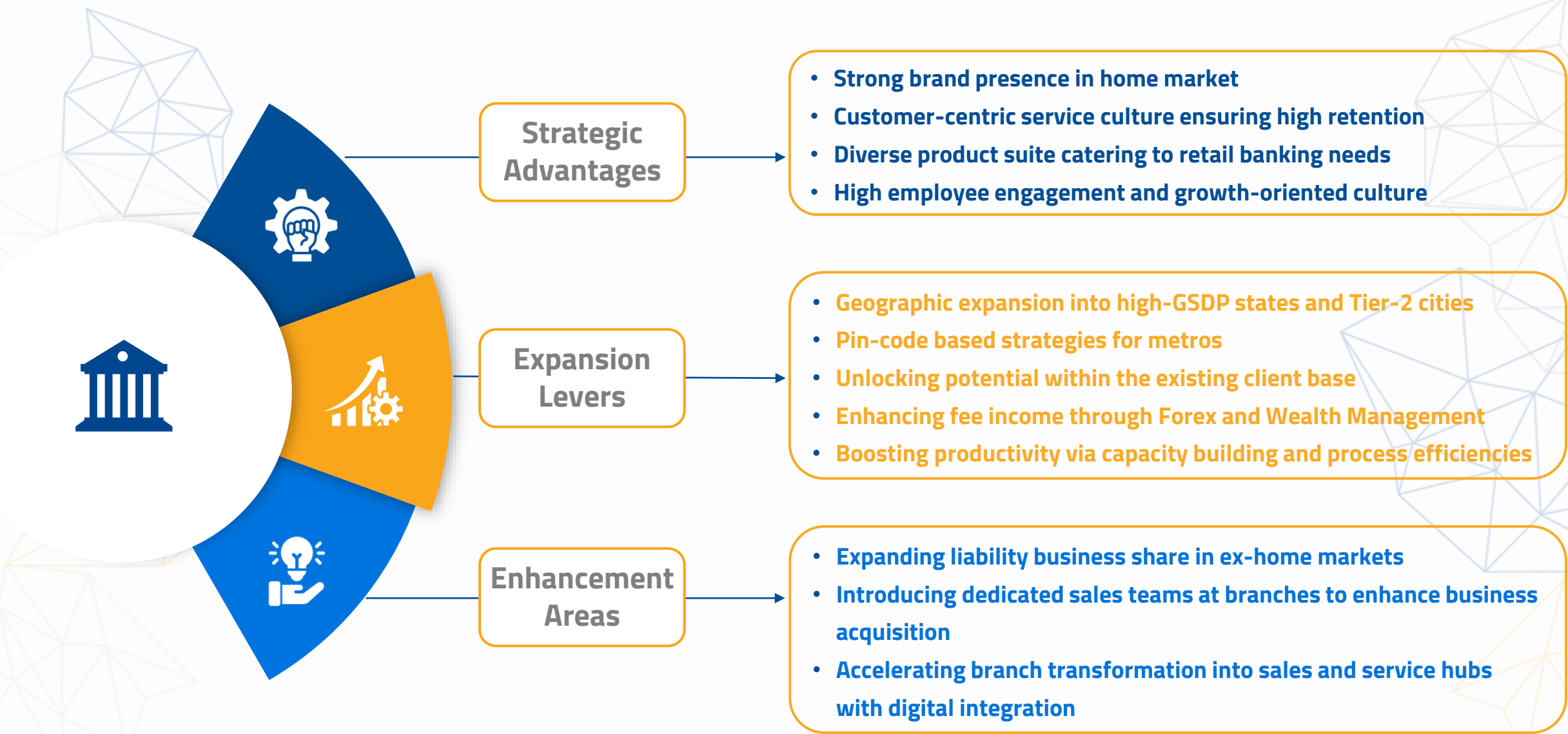
Account Type	Interest Rate
General Public	7.50%
Senior Citizen	8.00%
General Public	7.65%
Senior Citizen	8.15%

Deposit period: 444 days



Branch Banking

Branch Banking – Snapshot



Branch Banking – Initiatives



Free the Branch Centralize and Regionalize

- Regional Collections and Recovery capabilities
- Regional Service Centers for non-customer facing activities
- Automate document management
- Leverage existing investments in CX solution



Transform Operations Sales & Service architecture

- Capacity expansion for sales with focus on New to Bank (in house/ Business Correspondents)
- Improvise current RM model (capacity, Virtual RM, segment specific RMs)
- Expand DIY tools for customer service

Enhance people capabilities Pervasive growth-oriented culture

- Enhance attractiveness of Branch Head role
- Regional and customized training interventions
- Sharpen performance management protocols



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Deposits

Deposits– Snapshot



Business Size
₹2,65,832 Cr

Customer Count
1.73+ Cr



Strategic Advantages

- Strong relationship-driven approach fostering customer loyalty
- Low employee attrition, ensuring service continuity
- Market prominence in NR (home market) and cross-border remittances
- Robust onboarding and servicing framework through digital channels



Expansion Levers

- Growth opportunities in mass affluent segment
- Enhancing digital onboarding to increase penetration
- Customized solutions to cater to diverse customer segments
- Opportunity to expand Govt & retail institutional CASA
- Distribution expansion through branches and alternate channels



Enhancement Areas

- Strengthening integration with capital markets and investment offerings
- Enhancing RM-to-customer coverage for improved engagement
- Optimizing end-to-end customer lifecycle management
- Expanding Feet-on-Street efforts to drive CASA growth
- Enhancing brand visibility in emerging and non-core market

Deposits – Initiatives



Strengthen NR proposition

Target non GCC, non-Kerala diaspora; enhance Wealth Management offerings

Increase share of digital on-boarding

Enhanced digital onboarding for organic and partner led offerings

Develop co-origination

Introduce multiple co-origination bundles; best in class customer journeys



Expand CA offerings

Develop products and bespoke solutions for segments (IPO, ASBA, PACB...)

Improve and expand RM coverage

Specialized RMs for Corporate Salary; virtual RMs

Contemporise customer journeys

Enhance DIY UI/UX, revamp web & mobile platforms for superior digital experience

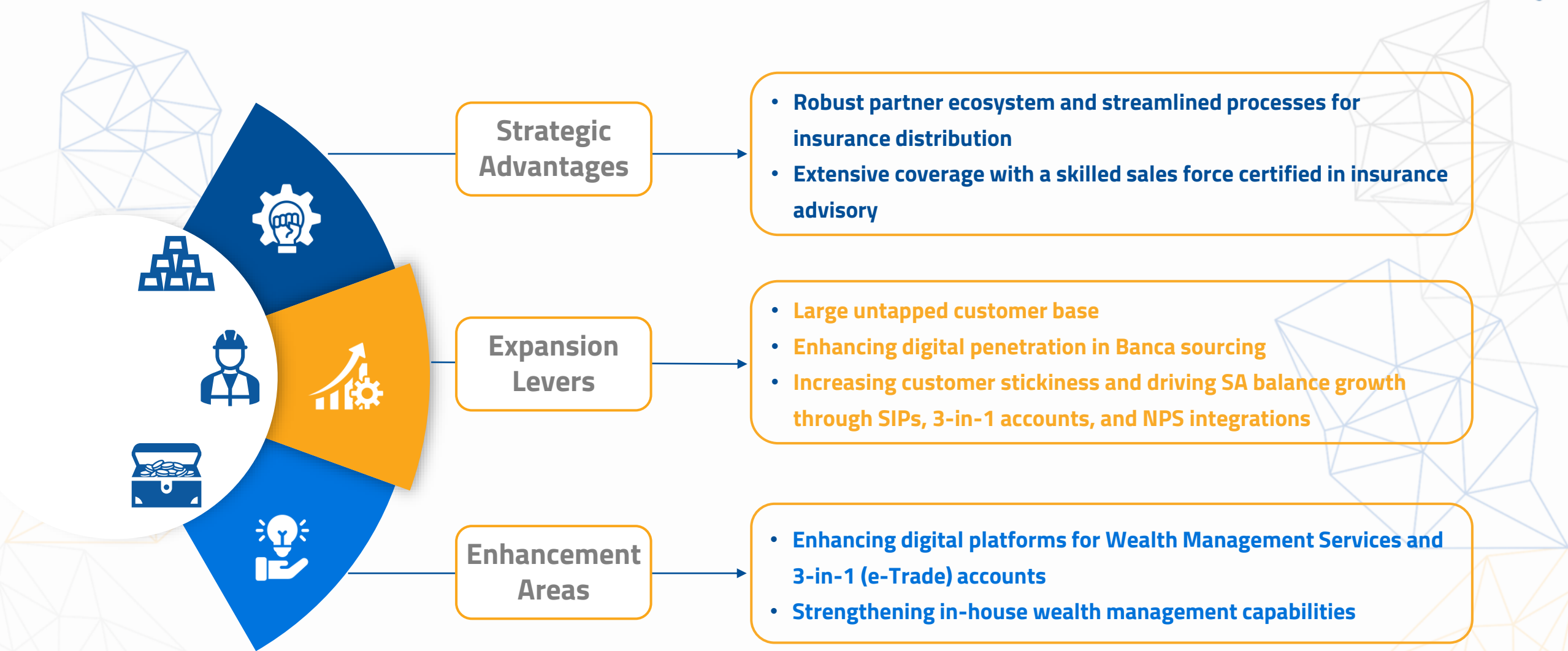
Leverage Analytics for Growth

Use predictive analytics for focused cross-sell and customer life cycle interventions



Wealth & Insurance Distribution

Wealth & Insurance Distribution – Snapshot



Wealth & Insurance Distribution – Snapshot



Enhance Product co-origination and cross-sell

Drive best in class product co-origination customer journeys; use Analytics for pre-approved insurance

Accelerate 3-in-1 Account & Investment Growth

Enable seamless digital onboarding for savings, demat & trading; broaden retail investment access

Enhance Wealth Management Proposition for Affluent

Segment focus (Resident/Non-Resident); product diversity (MF, AIF, PMS)



Optimize RM coverage and capabilities

Strengthen RMs with advanced tools & expand high-value client coverage

Expand Digital Wealth Offerings for Mass Affluent

Strengthen digital investment solutions & diversify product range

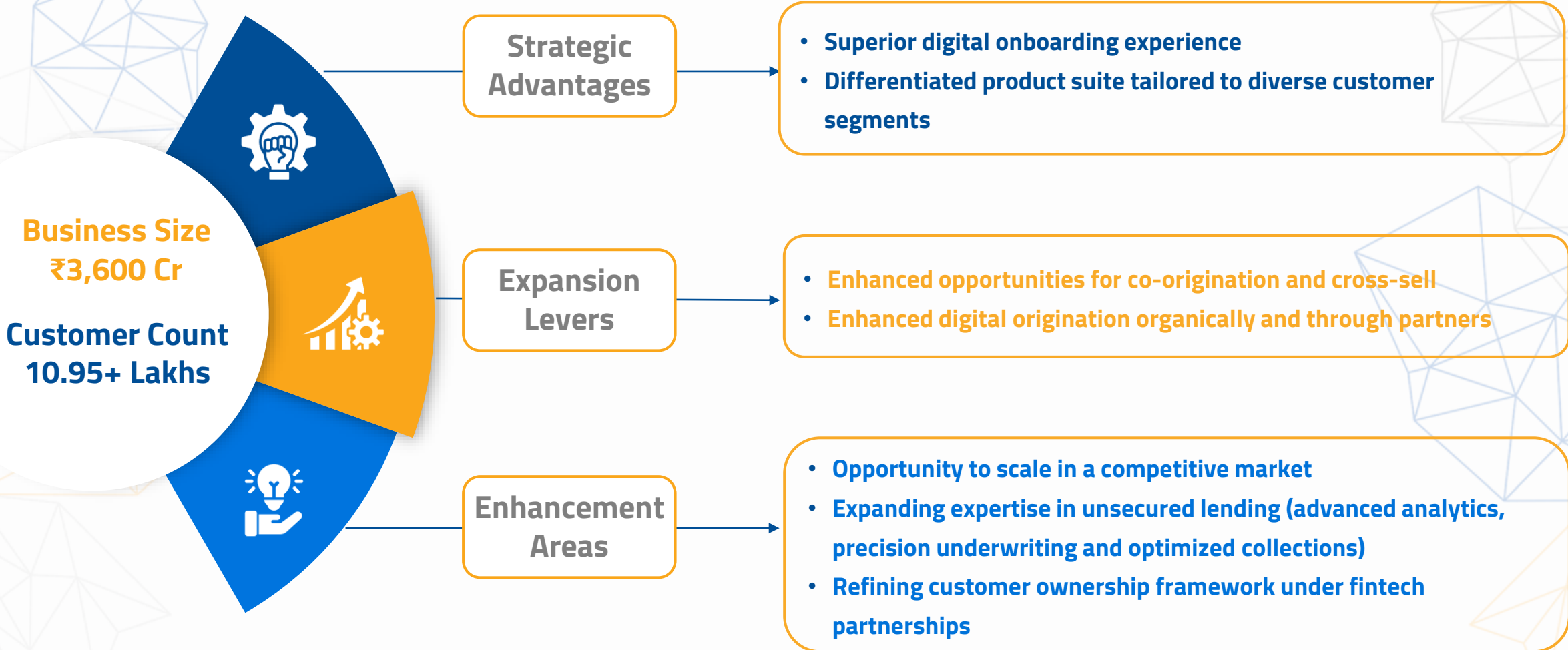
Invest in Talent & Tech

Invest in talent, innovation & tech to boost market reach & customer experience



Credit Card

Credit Card – Snapshot



Credit Card – Initiatives



Expand Distribution & Market Reach

Feet on Street, Partnerships, Co-Origination

Increase share of digital on-boarding

Enhanced digital onboarding for organic and partner led offerings

Drive Income Growth Through Optimized Spend Strategies

EMI, revolver, cross-border spends, revised commercials with partners



Leverage AI & Analytics for Smarter Decision Making

Deeper penetration to existing base, optimized limit management and collections

Enhance Product Suite & Customer Retention

Fee-based products, balance transfers, and high-yield interventions

Modernize Collections

Optimize cost and drive higher benefits through use of analytics

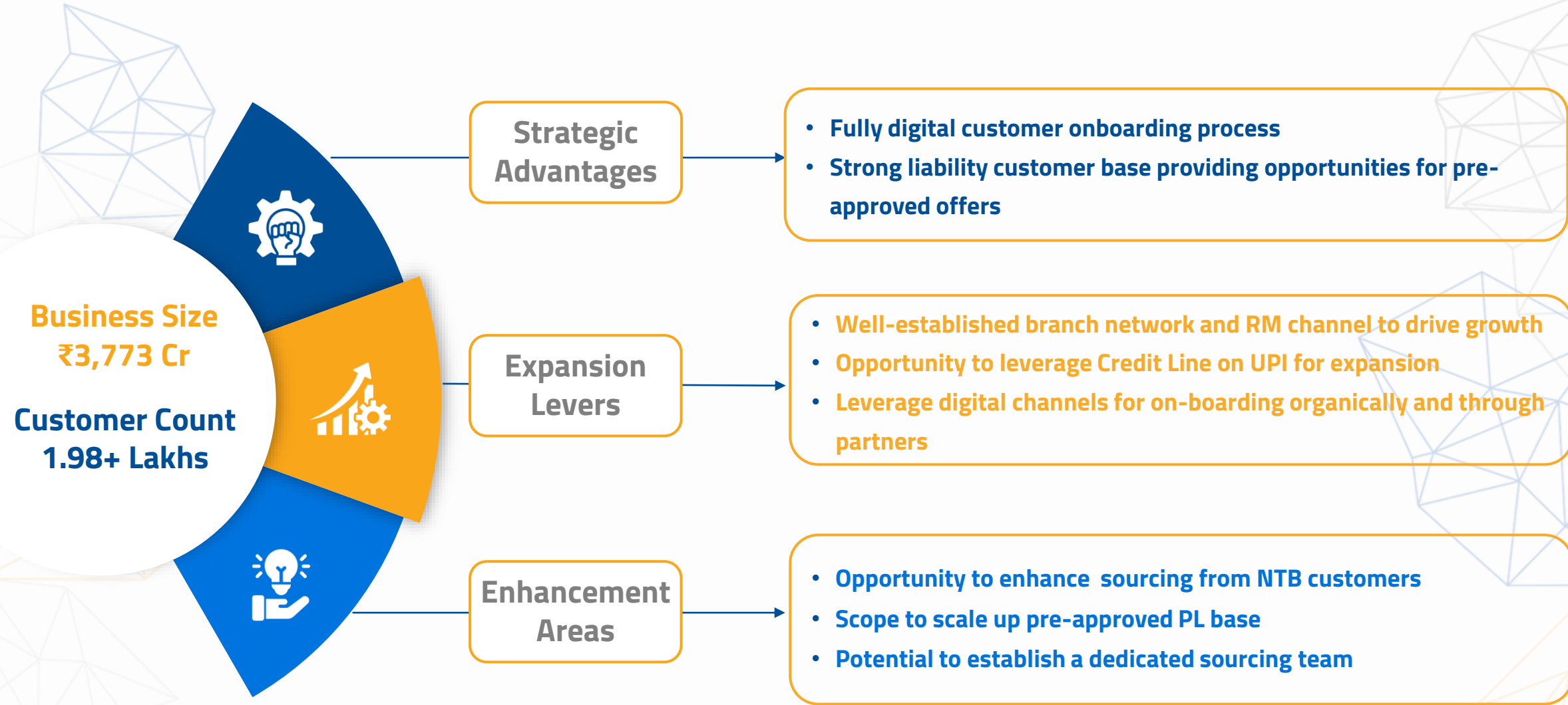
Deploy Data-Led Profile-Based Sourcing Models

Precision targeting for higher approval rates and lower risk exposure



Personal Loans

Personal Loans – Snapshot



Personal Loans – Initiatives



Broaden partnerships

Leverage digital capability to enhance contribution from partners

Leverage Branch relationship / RM network

Expand pre-approved offers using Bureau information and advanced Analytics



Launch Credit on UPI

Drive new product adoption using NPCI's capabilities

Develop co-origination journeys

Best in class co-origination journeys for chosen segments (e.g. Salary)



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Auto Loans

Auto Loans – Snapshot



Business Size
₹8,469 Cr

Customer Count
83,600+



Strategic Advantages

- Industry-leading delinquency levels, ensuring strong asset quality
- Sustained 25%+ YoY portfolio growth, demonstrating robust demand
- Dedicated sourcing team and DSA network for effective distribution
- Straight Through Processing for seamless new car loan approvals



Expansion Levers

- Rising income and urbanization driving fresh demand
- Increasing market for used car financing
- Growth potential in refinance and loan-against-car segments
- Emerging opportunity in green auto loans



Enhancement Areas

- Opportunity to reduce branch dependency and optimize operational costs
- Scope to expand geographic presence in underpenetrated markets
- Scaling used car financing to capture a larger market share

Auto Loans – Initiatives



Scale-up used car financing

Drive higher margins through growth in used car auto loans

Expand Loan Against Car product

Leverage opportunity in the existing customer base

Increase Co-Origination of Credit Card & Savings account

Develop new customer journeys for co-origination



Expand distribution

Leverage multi-channel sourcing through branches, digital, and alternate networks

Enhance digitization & STP adoption

Effective use of Business Rules Engine to reduce cases of manual underwriting

Centralize underwriting and collections

Optimize cost of origination and servicing to enhance profitability

Develop sustainable finance

Expand offerings in the EV area



Loan Against Property

Loan Against Property – Snapshot



Business Size
₹13,662 Cr

Customer Count
33,000+



Strategic Advantages

- Secured lending offering an optimal risk-reward balance
- Dedicated sourcing team and established DSA channel for efficient acquisition



Expansion Levers

- Growth potential in markets beyond the existing footprint
- Opportunity to upsell to existing home loan customers, optimizing acquisition costs
- Self-employed segment - use case for leveraging property for business expansion or asset creation



Enhancement Areas

- Digitize credit assessment processes for enhanced efficiency
- Expand distribution capacity and capabilities through alternate channels
- Leveraging cross-sell opportunities to enhance profitability

Loan Against Property – Initiatives



Digitized customer journeys

Improve TAT through use of automation and digitization

Enhance Sales Structure in ex-home markets

Deploy manpower based on market potential

Strengthen Fee Based Income Opportunities

Greater penetration of insurance & better self-funding ratio

Recalibrate distribution strategy

Develop specialist channels for LAP



Scaling up Retail Loan Service Centers

Regionalize operational activities to free branches

Develop alternate/surrogate credit assessment frameworks

Greater use of Digital Public Infrastructure

Enhance credit underwriting

Hub and Spoke arrangements for market penetration

Optimize collection strategies

Leverage low Loss Given Default rates to improvise collection strategies



Housing Loans

Housing Loans – Snapshot



Business Size
₹29,544 Cr

Customer Count
85,000+



Strategic Advantages

- Low credit cost and capital consumption, ensuring profitability
- Dedicated and structured sourcing team for efficient acquisition
- High-retention product with strong potential customer profitability



Expansion Levers

- Urbanization trends driving sustained housing demand
- Long-term customer relationships enabling higher cross-sell potential
- Strengthening cross-sell initiatives to enhance customer lifetime value



Enhancement Areas

- Opportunity to expand presence in underpenetrated geographies
- Scope to optimize operational efficiency and reduce branch dependency
- Diversifying sourcing channels beyond the DSA model for cost efficiency
- Strategic focus on optimizing liquidity impact from long-tenure, low-yield loans

Housing Loans – Initiatives



Explore affordable housing

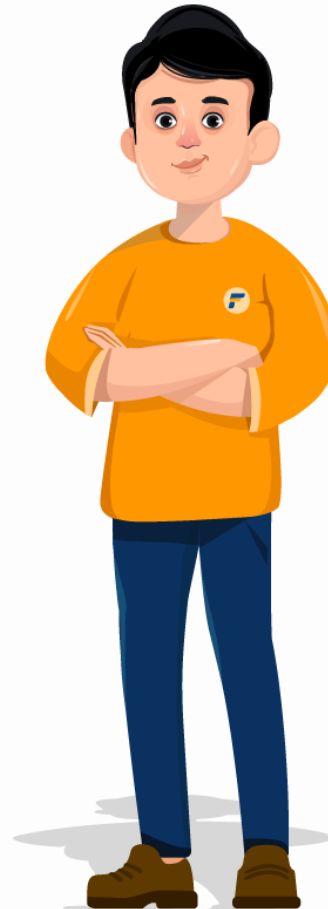
Expand PSL portfolio and drive higher yield

Implement end-to-end digitization

Improve TAT through use of automation and digitization

Increase Co-Origination of Credit Card & Savings account

Develop new customer journeys for co-origination



Expand Retail Loan Service Centers

Free branches of operational activities; reduce cost of servicing

Strengthen direct sourcing through builder channel

Introduce specialized RM channel

Enhance self-employed and NRI offerings

Customized solutions for identified customer segments

Scale up Sales team pan India

Expand geographic coverage to select Tier 2/ 3 cities



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Business Banking

Business Banking – Snapshot



Business Size
₹18,921 Cr

Customer Count
26,000+



Strategic Advantages

- Granular portfolio with an average ticket size of ₹1 Cr, highly collateralized and PSL-oriented
- Optimal working capital mix ensuring portfolio stability
- Prudent underwriting with low credit costs.



Expansion Levers

- Opportunities in higher-yielding segments with managed risk
- Customized solutions for key industry sectors
- Introduction of Business Installment Loans
- Geographic expansion to untapped markets



Enhancement Areas

- Scope to optimize TAT to align with industry benchmarks
- Opportunity to improve trade & forex revenues
- Enhancing digital capabilities to improve efficiency and customer experience
- Improving CA-to-asset ratio
- Strengthening small-value loan disbursement, given its high ROE

Business Banking – Initiatives



Better-Yield Lending for Profitable Growth

Introduce efficient smaller ticket loans and Business Instalment loans

Digital Lending for Scale & Speed

Effective DIY and assisted customer journeys; leverage public infrastructure

Proactive Risk Mitigation with Advanced Collections

Optimal mix of physical and digital collections

Smarter Decisions

Customized underwriting journeys based on inherent risk



Forex & Trade Finance Optimization for Revenue Growth

Target New to Bank acquisition of customers with forex potential

Distribution enhancement through dedicated business banking RMs

Drive market reach and expansion through capacity enhancement

Sectoral Diversification to Future-Proof Growth

Bespoke customized solutions for segments

TAT Optimization with Process Automation & AI

Deliver best in class TAT to drive higher throughput



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Wholesale Banking

Business Progress Since Our Last Meeting...



	Then (Q3 FY23)		Now (Q3 FY25)	
Corporate & Institutional Banking	66,888	CAGR 11% 	82,421	Steady growth driven by strong client relationships
Commercial Banking	16,635	CAGR 26% 	26,283	Expanding SME and mid-market lending portfolio with sustained momentum
Government & Institutional Business	5,453	CAGR 49% 	12,169	Strengthening ties with government entities is evident
Gold Business	19,520	CAGR 27% 	31,426	Consistent performance with stable demand for secured lending.
Inclusive Finance	1,055	CAGR 98% 	4,123	Scaling up microfinance, driving financial inclusion at the right pace.
Agri Business	6,298	CAGR 14% 	8,138	Healthy expansion supported by rural credit penetration and agrarian sector resilience.
CV/CE	1,841	CAGR 49% 	4,235	Strong uptick driven by infrastructure investments and fleet modernization.

*In ₹ Cr



Corporate & Institutional Banking

Corporate & Institutional Banking – Snapshot



Business Size
₹82,420+ Cr

Customer Count
1,500+



Strategic Advantages

- Comprehensive product suite catering to diverse corporate needs
- Expanding market presence, reinforcing industry positioning
- Strong asset quality, ensuring portfolio resilience
- Presence in GIFT City, unlocking international business opportunities



Expansion Levers

- Enhancing Digital offerings for Trade, Transaction & Supply Chain
- Improving CA mix in overall Liability book
- Increase wallet share across Trade, Transaction & Treasury
- Sectoral focus approach



Enhancement Areas

- Enhancing NFB to FB ratio with increased Trade focus
- Strengthening Self-funding and focus on Liability sourcing
- Scaling presence in Capital Markets
- Expanding Syndication and Debt Capital Market capabilities
- Thrust on corporate salary sourcing from large corporates

Corporate & Institutional Banking – Initiatives



Accelerate Digital Banking

Automate & Onboard Trade, Transaction, Treasury & SCM products on Digital Platforms

Expand Capital Market Business

Focus on Clearing & Settlement Bank to Equity, Debt and Commodities Clients.

MNC & Correspondent Banking

Strengthen global collaborations through Correspondent Banking and MNCs



Mid Market Focus

Target mid market corporate clients and thrust on deeper geographies for higher wallet share & income.

Source & Down sell Model

Will help doing large value deals in a capital efficient manner and increase client engagement.

Bespoke Corporate Banking Solutions

Offer tailored-made ESG-linked and Structured products for Corporates for higher income & better engagement



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Commercial Banking

Commercial Banking – Snapshot



Business Size
₹26,280+ Cr

Customer Count
3,000+



Strategic Advantages

- Granular asset book supporting portfolio stability
- Sole Banking relationships with ~67% of clients
- Extensive geographic penetration - enabling wider market reach
- Consistently improving asset quality & strengthening risk metrics



Expansion Levers

- Significant market potential in deeper geographies.
- PSL growth opportunities with a focused approach on SME
- Ecosystem Banking expansion (including SCM opportunities)
- Wholesale liability team for increased deposit mobilization



Enhancement Areas

- Enhancing wallet share in Trade, Transaction & Treasury products
- Optimizing onboarding processes to improve turnaround time
- Comprehensive & Customized Digital solutions for Clients
- Use of Analytics for deepening and widening of product base

Commercial Banking – Initiatives



Deeper Geography Penetration

Thrust on onboarding clients in Tier 2 and Tier 3 locations which give higher reciprocity and revenue.

Enhance Credit Delivery & Risk Management

Improve TAT with new LOS rollout and strengthen portfolio monitoring.

Self-Funding & Liquidity

Increase CA-driven self-funding and thrust on Salary & Promoter accounts.



Accelerate Digital Transformation

Enable API-integrated, seamless digital trade & transaction banking solutions.

Scale Supply Chain Finance

Expand Supply Chain financing through PO Financing and Dealer Finance by leveraging on Corporate relationships

Expand Client Servicing Centers

Expand coverage of Corporate Client Servicing Centers for better client servicing and advisory support



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Treasury

Treasury – Snapshot



Strategic Advantages

- Strong presence with Exchange Houses, CSGL and Arbitrage products,
- Market leader in Exchange traded volumes, reinforcing competitive positioning
- Advanced analytics-driven approach, enhancing decision-making & risk management
- Handle significant FX volume in Personal Inward remittances



Expansion Levers

- New product development – Structured options, IRO hedging etc.
- Expanding proprietary trading – Options/swaps, MIFOR book running
- Leveraging analytics driven trading strategies
- Deepening products & revenue with Wholesale clients



Enhancement Areas

- Expanding investment offerings across wealth clients
- Broaden Wholesale client base by expanding product offer & Wallet share
- Strengthening Retail Trade & Forex solutions to capture untapped demand
- Reconfiguring system architecture for data analysis and AI

Treasury – Initiatives



Expanding GIFT Capabilities

Leveraging the International Banking Unit (IBU) with a comprehensive product offering and a wider customer base.

Strengthening Retail Trade & Forex

Developing a CA-driven and small business focus for trade and forex revenue

Expand Product & Trading Strategies

Enhance product offerings, book running capabilities and implement analytics driven trading.



Diversified Resource Mobilization

Enhancing funding through refinancing, infrastructure bonds and multilateral agencies

Optimizing NSLR Debt Strategy

Enhancing origination and distribution for a more effective NSLR debt strategy.

Advancing Correspondent Banking

Strengthening global banking collaborations to improve trade flows cross border finance.



Government & Institutional Business

Government & Institutional Business – Snapshot



Business Size
₹12,160+ Cr



Strategic Advantages

- Strong technological capabilities to support digital integrations and rollouts
- Synergy with branches and expanding network for deeper penetration
- Established reputation, brand and trust



Expansion Levers

- Rising government expenditure driving new business opportunities
- Empaneled with CBDT & CBEC for Tax collection
- Empaneled for Agency business with various states
- Non agency business with Central and State Government.



Enhancement Areas

- Sharpen focus on Institutions / TASC accounts
- Developing bespoke solutions and tailored financial products for government entities
- Building expertise in niche government segments to drive specialized offerings

Government & Institutional Business – Initiatives



Expand State Government Agency Business

Scale-up agency empanelment across 10 key states.

Focus on Local Authorities

Enhance thrust for onboarding Urban Local Bodies, Municipalities and Autonomous Bodies

Enhance e-Treasury Integration

Expand e-Treasury integration in newer states.



Customised Digital Products

Offer bespoke digital solutions to various government departments and schemes

Enhance Government Partnerships

Target empanelment's in Central Pension Scheme, PPF, Small Savings, State Stamp Duties etc.

Centralised Fund Management

Implement a centralized fund management portal for government department and various Schemes



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Gold Business

Gold Business – Snapshot



Business Size
₹31, 420+Cr

Gold Tonnage
65+ tonnes



Strategic Advantages

- Largest gold loan portfolio amongst private sector banks
- High ROE Business with high fee income & profitability.
- Extensive branch expertise driving strong execution capabilities
- Low RWA, ensuring optimal capital utilization



Expansion Levers

- Branch network expansion into high-potential gold loan markets
- Formalization trend shifting customers from unorganized to organized lenders.
- Innovative product offerings to cater to evolving customer needs
- Thrust on cross-sell and upsell.



Enhancement Areas

- Enhancing operational efficiency through digitization and lean processes.
- Diversifying acquisition channels beyond branch-led sourcing to drive scale
- Use of Analytics for deeper and wider customer penetration

Gold Business – Initiatives



Innovation Cell

Driving product innovation and enhancements

Gold Loan 3.0 Implementation

Integrated digital suite for loan origination, appraisers and sales teams

Market Expansion

Scaling gold loan presence through BC and sales channels



Fee Focus

Introducing foreclosure charges, documentation & auction charges to cover costs & enhance fee

Streamline Operations

Seamless and Paperless Journey for customers and streamline operations & monitoring

Branding and Marketing

Thrust on creating awareness through localized branding and marketing activities



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Inclusive Finance

Inclusive Finance – Snapshot



Business Size
₹4,120+Cr



Strategic Advantages

- 20+ BC Partners, 900+ BC branches across 20 states & 2 UTs, ensuring deep market penetration
- 1.35M+ customer base with strong growth potential (~98% Women and ~66% Rural)
- High-yielding portfolio with high risk adjusted return
- Prudent risk & compliance framework ensuring portfolio quality



Expansion Levers

- Untapped liability business presenting growth opportunities
- 12Tn+ addressable market across SHG, Micro & AFHL segments
- MFI lending recalibration towards individual lending models
- Emergence of a Unified Lending Interface for seamless integration & customer experience



Enhancement Areas

- Optimizing cost structure to enhance operational efficiency
- Strengthening provisioning norms to realign to business cyclicity
- Reducing dependency on Agency channels by expanding direct sourcing models – SHG/ Individual loans
- Increase digital collections to lower cash-handling risks

Inclusive Finance – Initiatives



Digital Transformation

Enhancing efficiency and reducing costs through digitized collections, real-time fraud detection via digital risk monitoring, and analytics-driven dashboards for smarter decision-making.

BC Outlets Expansion

Scaling full-service BC outlets across India with comprehensive product offerings

Product Innovation

Digitalizing SHG credit delivery & expanding Micro lending



Customer Journey & Growth

Expanding customer base & developing a comprehensive product suite to support the customer lifecycle

Diversification Strategy

Building a sizeable asset book in Affordable Housing and Micro LAP.

Full Product Suite

Liability mobilization focus & catering to all banking requirements – Savings & Investment



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Agri Business

Agri Business – Snapshot



Business Size
₹8,130+ Cr



Strategic Advantages

- 80% PSL portfolio
- Expanding customer base- 1 lac+ unique customers
- Robust digital platform facilitating small-ticket Agri loans
- Wide distribution through branch network & partnerships



Expansion Levers

- Scaling digital platforms & product innovation for broader market reach
- Strengthening partnerships to enhance distribution and scale.
- Leveraging the Unified Agri Lending Stack for seamless credit delivery
- Enhancing ETB/NTB borrower engagement to drive higher PPC



Enhancement Areas

- Portfolio optimization strategies to improve repayment trends in legacy accounts
- Developing region-specific Agri solutions to align with diverse market needs
- More comprehensive product offer – ENWR & Post harvest financing option
- Leverage Priority Sector opportunities

Agri Business – Initiatives



Accelerate Digital Transformation & Automation

Digitize loan documents and processes and implement digital lending.

Expand Market Reach & Distribution

Extending branch channel / partnerships to major geographies. Focus on 5 major States.

Optimize Collection & Recovery

Enhanced monitoring for better control. Collection basis crop cycle. Speedier Recovery process.



Unified Lending Interface

Leverage on the Agri Stack and Unified Lending Interface to expedite credit delivery and expand customer base

Product Customization

Customization offerings based on crop, product and geography.

Expand Agri Supply Chain & Ecosystem

Strengthen warehousing receipt financing, funding FPOs and post-harvest credit.



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CV / CE

CV/CE – Snapshot



Business Size
₹ 4,230+ Cr



Strategic Advantages

- Strong brand & leveraging existing customer base
- Robust distribution Through RMs, Branches and DSAs
- PSL opportunities - ~80% qualifies as PSL
- PAN India presence



Expansion Levers

- Focus on used CV/ CE
- Distribution – Deeper Geography penetration – T2 & T3
- Deeper Penetration of existing customer base
- Line of Credit to Strategic & Corporate Clients



Enhancement Areas

- Rollout Tractor Financing
- New Product rollouts – Green / Balance Transfer
- Expand distribution through CLM
- Thrust on Cross Sell/ Upsell – Working Capital, Liability & Insurance products



Expand Distribution & Market Penetration

Expand to Tier 2 & 3 markets, strengthen dealer & BC partnerships. Sweat the branch network

Optimize Credit Delivery & Risk Management

Improve TAT with digital underwriting & LOS rollout; enhance risk models.

Scale ETB & NTB Client Base

Cross-sell to ETB clients; acquire NTB clients with bundled offerings. Cater to wholesale client requirements.



Drive Yield Optimization & Profitability

Use data-driven pricing; focus on high-yield sub-segments.

Strengthen Branding & Market Positioning

Drive hyper-local branding & OEM partnerships; boost digital outreach.

Strengthen Collections & Recovery

Leverage AI for early warning. Contemporize collection mechanism and thrust on quicker repossession & sale.

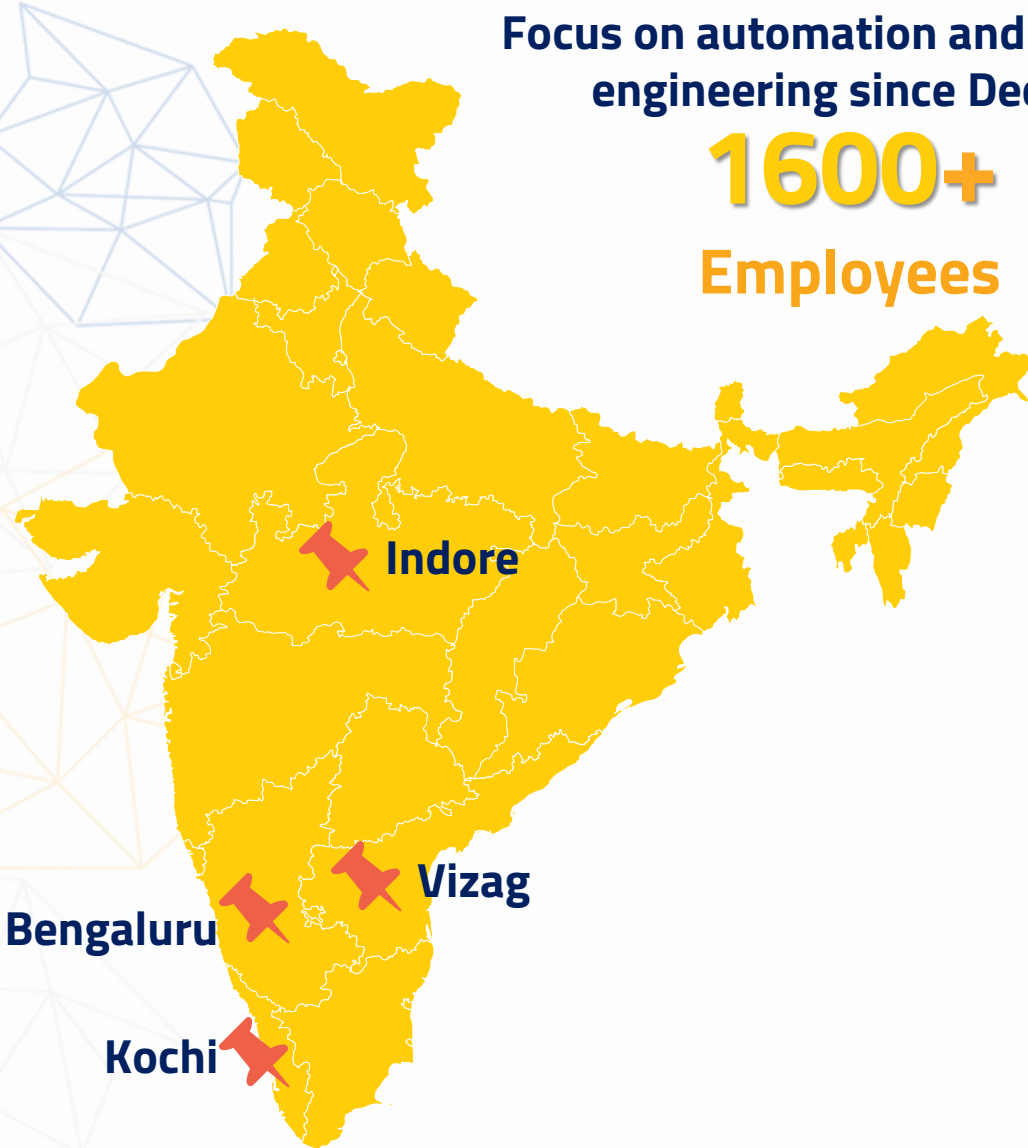


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Focus on automation and Process engineering since Dec'18

**1600+
Employees**



- Governance & Risk Mitigation
- Centralization & Standardization
- Operational Excellence
- Cost Effectiveness
- Continuous Process Improvement

Enabling Operational Excellence

- Collection Management
- Sales Management
- Project Management
- IT Support to Branches



FedServ: Enabling Operational Excellence

Customer Engagement

- Contact center operations, inbound & outbound support, tele sales, tele-collections..

Payments & Digital Banking

- Fed-Net, Fed-Mobile, Fed E Biz, and payment & settlement operations.

Account & KYC Services

- Account opening, customer ID creation, document processing, KYC, and support desk.

Back-Office & LCRD Operations

- Document scanning, collections (CV/CE), DCE & LEA support, and other back-office processes.

IT & Security

- ATM and branch remote monitoring, software support, and IT helpdesk.

Trade Finance

- End-to-end support for exports, imports, LC, BG, financing, and exception management

Vision →

“ To provide superior customer service at an optimal cost with risk duly mitigated ”

“ To become the trusted and preferred operational partner for the bank ”

← **Mission**



Customer Support Consolidation

- Fed-Serv to fully take over customer support operations, ensuring streamlined processes and cost optimization



Virtual Relationship Management

- Dedicated RMs to enhance customer engagement and service quality.



Branch Call Support

- All branch calls to be routed to FedServ's contact center, freeing branch staff for business-focused activities & improving efficiency.

Initiatives to
"FREE THE BRANCH"



Gold Loan Support

- Dedicated inbound team to enhance service and engagement for Gold Loan customers.



Co-Branded & Business Card Support

- Managing customer service and tele sales for co-branded, business, and corporate credit cards.



Fintech & Credit Card Support

- Expanding customer support for multiple fintech partners, strengthening digital capabilities.

Tech Insourcing and Capability Enhancement



Cost Savings

- Eliminates recurring vendor costs and external dependencies.

Innovation & Customization

- Tailored solutions to drive business growth and differentiation.

Greater Control & Flexibility

- Faster adaptation with deep system familiarity.

Institutional Knowledge & Expertise

- Builds specialized skills aligned with bank processes.

Enhanced Security

- Reduces risk of exposing critical data to third parties.

Omni-Channel Banking: Delivering Seamless Customer & Employee Experience



Data Consolidation via Data Lake

- Centralized customer intelligence for better decision-making.



Unified Customer Experience Across Channels

- Mobile, Internet, Call Center, RM, and Branches.



AI & Data-Driven Business Growth

- Leveraging AI to extract insights, personalize engagement, & boost revenue.

Outcome

A scalable, tech-driven foundation for enhanced customer and employee **experience, agility, and strategic advantage.**

Depth Of Relationship – Leveraging Technology For The Human Touch





Digital At The Fore, Human At The Core

Tech Focus & Future Roadmap

Adoption of Low-Code/ No-Code Platforms

Accelerating digital innovation with agile, scalable, and cost-effective development solutions.

Investment in Technology Infrastructure

Increasing tech spending to drive AI, cybersecurity, and cloud transformation.

Cloud & API- First Strategy

Enhancing scalability, interoperability, and security with cloud-native applications and open banking APIs.

AI & Data-Driven Decision Making

Leveraging AI, ML, and big data analytics for hyper-personalized customer engagement and risk management.

Key Initiatives



- **More User-friendly Experience**



- **Procure-To-Pay (Pragati)**



- **Unified Account Opening**



- **Retail Asset Process Automation**



- **Gen AI chatbot**



- **Unified Loan Journey**

Ensuring Customer Delight - Key Projects



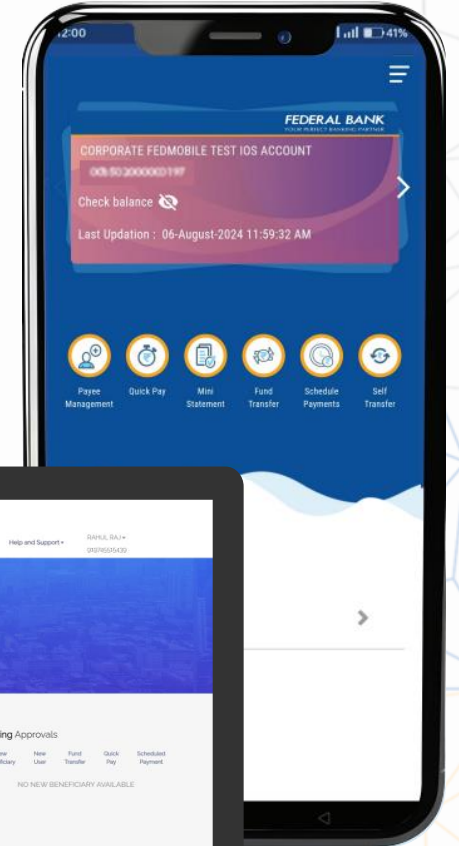
Mobile app Revamp

All new feature-rich retail mobile app
AI packed features and personalized offerings



Corporate Super App

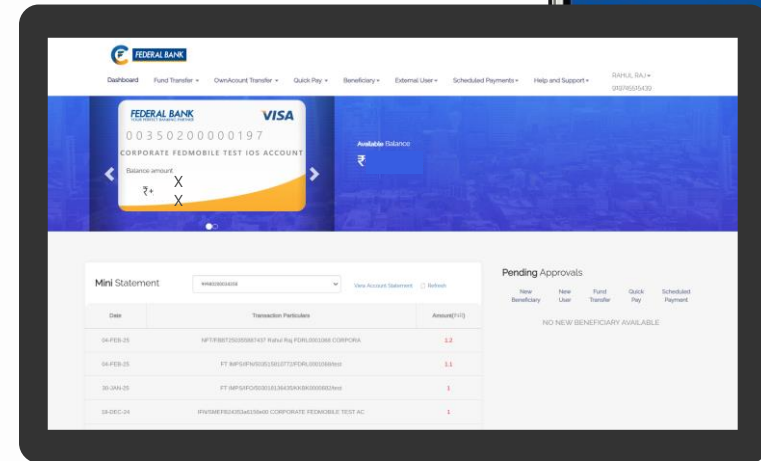
Super App catering to all corporate customers



Increase in Revenue

NTB Acquisition

Reduction of servicing cost





Envisioned Outcomes..

With levers in place for ROA expansion..

ROA

2.20%

1.20%

1.40%

Federal

Next 3

Best 3

... leading to ROE expansion

ROE

13.10%

10.80%

Federal

Next 3

16.00%

Best 3

P / BV multiples (consol basis)¹

The envisioned outcome...

1.3

1.37

Federal

Next 3

2.63

Best 3



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THANK YOU