

**SEC/LODR/38/2025-26****May 03, 2025**

<b>National Stock Exchange of India Limited</b> Listing Department, Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051.	<b>BSE Limited</b> Department of Corporate Services- Listing, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001.
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**Ref.: Scrip Symbol: FEDERALBNK/Scrip Code: 500469**

Dear Madam/ Sir,

**Sub.: Newspaper Publication of Audited Financial Results of the Bank.**

Pursuant to Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, please find enclosed copies of the newspaper publication(s) of the audited financial results of the Bank for the fourth quarter and financial year ended on March 31, 2025.

The results are published in “Financial Express” (English) and “Rashtra Deepika” (Malayalam) on May 02, 2025.

This is for your information and record.

Thanking you,

Yours faithfully,

**For The Federal Bank Limited****Samir P Rajdev**  
**Company Secretary****Encl: A/a.**

# SEARCH FOR TECH PARTNER FAILS Zoho shelves \$700-mn chip plant plan

● Pause includes \$400 mn chip plant in Karnataka

SHRIVANGATTIL LAND & INSHWARHARATH B New Delhi, May 1

**TAMIL** as-a-service (SaaS) major Zoho Corporation has suspended its year-long pursuit of a \$700 million plan to expand into chip manufacturing, its co-founder said on Thursday, confirming a Reuters story and dealing another blow to the Indian government's semiconductor plans.

Zoho struggled to find the right technology partner required to advise on complex chipmaking processes, one source familiar with the matter told Reuters earlier.

Reuters reported on Wednesday that Indian billionaire Gautam Adani's group has also paused discussions with Israel's Tower Semiconductor for its \$10 billion chip project following an internal evaluation by the group. Zoho, valued at around \$12 billion, offers cheaper alternatives to cloud-based software tools made by the likes of Microsoft. Its billionaire co-founder Sridhar Vembu is known for his popular and unconventional approach of locating business operations in rural villages.

Adani to invest \$400 million in a semiconductor facility in Karnataka state in south India. The entire chipmaking plan, first reported by Reuters in May 2024, has for now been suspended, two sources familiar with the matter told Reuters earlier.

Representatives for Karnataka state did not respond to a request for comment. Zoho's retreat will be a setback to Prime Minister Narendra Modi who has for several years tried to lure companies in his pursuit to make India a global chip manufacturing hub.

India does not have a single operational chipmaking facility. Zoho, established in 1996, offers software and related services on subscription to businesses in 150 countries and has over 1.8 million employees and more than 120 million users.

"This tariff relaxation is very, very good for us as a company. For the industry, it may not be as substantial as expected, but it benefits us directly since all our customers are US final assembly buyers," Singh said.

The domestic component maker derives around 40% of its revenue from the North American market. In FY25, Sonacom reported a 12% year-on-year revenue growth, reaching ₹3,555 crore. Sonacom estimates that only around 3% of its business may face some competitive pressure due to the presence of alternative suppliers in Mexico and Canada who could potentially replace it.

The company believes such shifts are unlikely in the near term. It is actively pushing its EV segment expansion. Revenue from the BEV segment surged 36% of the total.

Singh believes that pure electric and plug-in hybrid vehicles—considered part of the same segment by the company—will continue to expand with global EV penetration potentially reaching 80% by 2035.

## GOING OFFLINE

■ Co-founder Vembu cited lack of confidence in the tech

■ Zoho, valued at \$12 bn, offers cloud software alternatives

■ Karnataka has 18,000+ employees & 120 mn users

■ The firm had cleared the facility with 460 jobs

SRIDHAR VEMBU, CEO, ZOHCO CORPORATION

Since this business is capital-intensive it requires government backing, we wanted to be absolutely sure of the technology path before we take taxpayer money

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# Oberoi Realty eyes launch spree across NCR, Mumbai

RAGHAVENDRA KAMATH Mumbai, May 1

**AFTER NO NEW** project launches in Q4 FY25, Oberoi Realty is planning a series of property launches in FY26. The company is entering the National Capital Region (NCR) with a project in Gurugram, and also intends to launch developments in Adarsh, Goregaon, Thane, and Tardeo in Mumbai.

Oberoi Realty's Alibaug project is currently in the design phase and may be launched in FY27, according to analysts. The company is also planning to launch new towers in Borivli, Goregaon, Thane, and other locations.

All projects are lined up

## GURUGRAM TO GOREGAON

- New projects in NCR (Gurugram) and Mumbai (Adarsh Nagar, Worli, Tardeo)
- Alibaug project may launch in FY27
- Projects to be sequenced in H2 FY26
- Aggressive biz development strategy aims for growth

in the second half of this year. We will sequence them out. We also have redevelopment projects in the city," said Vikas Oberoi, chairman and managing director of the company, in a conference call this week.

According to analysts, the new launches are important as the company clocked pre-sales of ₹850 crore with a decline of 47% year-over-year last 6-8 quarters. Oberoi Realty has been on an aggressive business development acquisition spree; of these, projects in Gurugram, Adarsh Nagar, select redevelopment sites, and Alibaug are slated for launch over the next 3-4 quarters. These, along with near-term launches, set the

stage for solid growth over the 'near-to-mid-term,' Equirus Securities said in a recent report.

Its peers have lined up a number of launches in FY26. For instance, Prestige Estates is looking to double

its launches in FY26. Developers picked up 10 land parcels in FY25, targeting a total sales value of ₹240 billion.

Further, he said they will start on the mall, hotel and school in the Thane land

but close whatever makes sense. We don't get carried away by the market."

Oberoi Realty was recently appointed as developer for a redevelopment project at Bandra Reclamation, with a free sale potential of 0.32 million sq ft of RERA carpet area.

"While OBER's current valuation doesn't suggest significant near-term gains, we foresee a strong 46% CAGR in its presales over FY25-27. The key to a future rating lies in the company's ability to reinvest the substantial cash flow derived from its completed and near-completion projects," said Motilal Oswal in a report.

# Oyo forays into F&B biz with in-house kitchens, QSR carts

RAGHAV AGGARWAL New Delhi, May 1

**HOSPITALITY CHAIN** OYO on Thursday announced plans to foray into the food and beverage business with in-house kitchens and Quick Service Restaurant (QSR) carts at its company-serviced hotels.

Under the new initiative, Oyo guests will be able to order meals through the company's mobile app and website, as well as online travel agents, by selecting the "Kitchens Services" option. These will be serviced through its in-house kitchens.

This kitchen setup would be smaller than a full-fledged commercial kitchen and would be based on the individual hotel profile and back-end infrastructure.

Moreover, in the Oyo's Townhouse properties, there will be QSR kiosks under the brand name "Townhouse Cafe".

At first, these new facilities would be available in the company's 1,500 hotels in 2025-26.

The company expects its new F&B offerings to improve customer satisfaction and contribute around 5-10% additional revenue to the company, at the hotel level.

"Oyo is developing a network of trusted F&B experts in key cities such as Delhi, Mumbai, Bengaluru, Hyderabad, Pune, Indore, Kolkata, Jaipur, and Lucknow," said Varun Jain, chief operating officer at OYO.

## Q4 REPORT CARD

# Adani Enterprises net profit rises to ₹3,845 cr

PRESS TRUST OF INDIA New Delhi, May 1

**ADANI ENTERPRISES (AEL)**, the flagship company of the billionaire Gautam Adani's group, on Thursday reported a 7.3% jump in its fourth-quarter net profit on the back of one-time gain from stake sale in consumer goods venture, and strong growth in solar manufacturing and air ports.

Net profit of ₹3,845 crore in January-March — the fourth quarter of April 2024 to March 2025 fiscal year — compared with ₹450.58 crore earnings in the same period a year back, according to a company statement. The profit rise was helped by a ₹3,286 crore gain made from the sale of stake in Wilmar.

After adjusting for one-time gain from the Wilmar stake sale, the net profit came at ₹1,313 crore.

The strong performance was driven by the company's incubator businesses - solar and wind manufacturing and airports, which are expected to

## Q4 REPORT CARD

# Adani Ports posts 3.6x decline in net profit

FE BUREAU Mumbai, May 1

**BEATING ANALYST ESTIMATES**, Adani Ports and Special Economic Zone posted a net profit of 293.5 crore in Q4 FY25. However, Q4 net profit was down 3.6 times as compared to 2183 crore in Q4 FY24. Analysts had predicted a net profit of ₹2,662 crore. It also beat analyst estimates on revenues and posted revenues of ₹848 crore over operations of Rs 848 crore in Q4 FY25 which was up 23% compared to Rs 689.6 crore in Q4 FY24. Analysts had estimated revenues of ₹894 crore.

Its interest and bank charges were flat at Rs 675.36 crore. "Our record-breaking performance in FY25 — crossing ₹11,000 crore in PAT and handling 450 MMT cargo — is a testament to the power of intelligent thinking and flawless execution," said Ashwini Gupta, whole-time director & chief executive, APSEZ.

# Sona Comstar revved up by US tariff relief

NITIN KUMAR New Delhi, May 1

**THE UNITED STATES'** decision to offer a 3.75% tariff relief on imported auto parts used in domestically assembled vehicles is expected to benefit Indian auto component maker Sona BVM Precision Forgings (Sona Comstar), according to its MD and Group CEO, Vivek Vikram Singh.

Speaking to FIE, Singh said that all of Sona Comstar's US customers, including manufacturers like Ford and GM, qualify for the relief as they meet the requirement of at least 75% domestic value addition.

"This tariff relaxation is very, very good for us as a company. For the industry, it may not be as substantial as expected, but it benefits us directly since all our customers are US final assembly buyers," Singh said.

The domestic component maker derives around 40% of its revenue from the North American market. In FY25, Sona Comstar reported a 12% year-on-year revenue growth, reaching ₹3,555 crore. Sona Comstar estimates that only around 3% of its business may face some competitive pressure due to the presence of alternative suppliers in Mexico and Canada who could potentially replace it.

The company believes such shifts are unlikely in the near term. It is actively pushing its EV segment expansion. Revenue from the BEV segment surged 36% of the total.

Singh believes that pure electric and plug-in hybrid vehicles—considered part of the same segment by the company—will continue to expand with global EV penetration potentially reaching 80% by 2035.

Particulars	Standalone				Consolidated			
	Quarter ended	Quarter ended	Year ended	Year ended	Quarter ended	Quarter ended	Year ended	Year ended
	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024
1. Total Income for the period	765,431	673,223	3,016,650	2,526,753	815,529	714,912	3,203,025	2,678,195
2. Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	132,729	120,495	536,807	497,838	143,359	129,604	558,783	526,100
3. Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	132,729	120,495	536,807	497,838	143,359	129,604	558,783	526,100
4. Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	103,023	90,630	405,189	372,060	109,094	97,079	415,885	388,043
5. Total Comprehensive Income for the period [Comprising Profit / (Loss) of the period (after tax) and Other Comprehensive Income (after tax)] (Refer Note 1)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6. Paid-up Equity Share Capital (Face value ₹ 2/- per Equity Share)	49,117	48,707	49,117	48,707	49,117	48,707	49,117	48,707
7. Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of Previous year	3,292,444	2,860,234	3,292,444	2,860,234	3,404,215	2,961,328	3,404,215	2,961,328
8. Earnings Per Share (EPS) (INR) (for continuing and discontinuing operations before and after extra ordinary items) (of ₹ 2/- each):								
Basic	4.20*	3.72*	16.54	16.07	4.44*	3.99*	16.98	16.76
Diluted	4.16*	3.68*	16.37	15.87	4.40*	3.94*	16.80	16.55
9. Securities Premium Account	1,037,437	1,021,314	1,037,437	1,021,314				
10. Net worth	3,312,164	2,908,941	3,312,164	2,908,941				
11. Outstanding Debt	2,372,630	1,802,642	2,372,630	1,802,642				
12. Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL				
13. Debt Equity Ratio	0.71	0.62	0.71	0.62				
14. Capital Redemption Reserve	NIL	NIL	NIL	NIL				
15. Debenture Redemption Reserve	NIL	NIL	NIL	NIL				
16. Capital Adequacy Ratio (%)	16.40	16.13	16.40	16.13				
17. NPA Ratios								
a) Gross NPA	437,554	452,887	437,554	452,887				
b) Net NPA	104,038	125,533	104,038	125,533				
c) % of Gross NPA	1.84	2.13	1.84	2.13				
d) % of Net NPA	0.44	0.60	0.44	0.60				
18. Return on Assets (%)	0.31*	0.30*	1.23	1.32				

\* Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

1. This is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33.8.52 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(a) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on the following URL and Quick Response Code.

2. For the other line items referred in regulation 52(a) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on the following URL and Quick Response Code.

National Stock Exchange: [https://researchwires.nseindia.com/corporate/FEDERALBANK\\_30042025163936\\_OutcomeofBoardMeeting.pdf](https://researchwires.nseindia.com/corporate/FEDERALBANK_30042025163936_OutcomeofBoardMeeting.pdf)

Mumbai April 30, 2025

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

വൈറ്റിലയിലെ ഫോർസ്റ്റാർ ഹോട്ടലിൽ സ്പായുടെ മറവിൽ അനാശാസ്യം; 11 യുവതികൾ അറസ്റ്റിൽ

കൊച്ചി: എറണാകുളം വൈറ്റിലയിലെ ഫോർസ്റ്റാർ ഹോട്ടൽ കേന്ദ്രീകരിച്ച് അനാശാസ്യം വൈറ്റില ആർടിക ഹോട്ടലിൽ പോലീസ് നടത്തിയ പരിശോധനയിൽ 11 യുവതികളും ഇടനിലക്കാരനും അറസ്റ്റിലായി. ലഹരി പരിശോധനയ്ക്കിടെയാണ് സ്പായുടെ മറവിൽ പ്രവർത്തിച്ചിരുന്ന അനാശാസ്യ സംഘം പിടയിലായത്.

ഈ സ്പാ നടത്തിയത്. ഇയാളുടെ ഇടനിലക്കാരനായി പ്രവർത്തിച്ചുകൊച്ചി സ്വദേശി ജോസ് പരിശോധന സമയത്ത് ഹോട്ടലിലുണ്ടായിരുന്നു. മാനേജറായി പ്രവർത്തിച്ച യുവതി ഉൾപ്പെടെ മലയാളികളായ 11 യുവതികളാണ് പിടയിലായത്. ഇവരിൽ പലരും കൊച്ചി സ്വദേശികളാണ്. മാസ ശമ്പളത്തിലാണ് യുവതികളെ നിയമിച്ചിരുന്നത്. മാനേജറായ യുവതിക്ക് 30,000 രൂപയായിരുന്നു ശമ്പളം. ഇടനിലക്കാരനായ ജോസിന് 20,000 രൂപ, മറ്റുള്ളവർക്ക് 15,000 രൂപ എന്നിങ്ങനെയാണ് യുവതികൾക്ക് അനാശാസ്യത്തിലൂടെ ലഭിക്കുന്ന വരുമാനം വേറെയും. ഒരു മാസം സ്പായിൽ നിന്ന് മാത്രം മൂന്നര ലക്ഷം രൂപ വരെ ഇടനിലക്കാർക്ക് ലഭിച്ചതായി പോലീസ് പറഞ്ഞു.

വിഴിഞ്ഞം അന്താരാഷ്ട്രതൂറുമുഖം രാഷ്ട്രത്തിന് സമർപ്പിച്ചു

തിരുവനന്തപുരം: വിഴിഞ്ഞം അന്താരാഷ്ട്ര തൂറുമുഖം പ്രധാനമന്ത്രി നരേന്ദ്രമോദി രാഷ്ട്രത്തിന് സമർപ്പിച്ചു. രാവിലെ 11 ന് പ്രധാനമന്ത്രി എംഎസ്സി സെലന്റിനോ മരസ്കാ എന്ന മദർഷിപ്പിനെ സ്വീകരിച്ചാണ് തൂറുമുഖം കമ്മീഷനിംഗ് ചെയ്തത്. തുടർന്ന് തൂറുമുഖം സന്ദർശിച്ചതിനുശേഷം പൊതുസമ്മേളനത്തിൽ പങ്കെടുത്തു. മുഖ്യമന്ത്രി പിണറായി വിജയൻ, ഗവർണ്ണർ രാജേന്ദ്ര വിശ്വനാഥ് അർലേക്കർ, കേന്ദ്ര തൂറുമുഖ മന്ത്രി സർബാനന്ദ സോനോവാൾ, കേന്ദ്ര സഹമന്ത്രിമാരായ സുരേഷ് ഗോപി, ജോർജ് കുര്യൻ, സംസ്ഥാന മന്ത്രിമാരായ വി.എൻ. വാസവൻ, സജി ചെറിയാൻ, ജി.ആർ. അനിൽ, ഗൗതം അദാനി, കരൺ അദാനി ഉൽപ്പെടെയുള്ള പ്രമുഖർ പങ്കെടുത്തു. പൊതുജനത്തിന് രാവിലെ 7 മുതൽ 9.30 വരെ പ്രവേശനം ലഭിച്ചിരുന്നു. രാവിലെ 6

മുതൽ ഉച്ചക്ക് 2 വരെ നഗരത്തിൽ ഗതാഗത നിയന്ത്രണമുണ്ട്. കർശന സുരക്ഷയാണ് ഒരുക്കിയിട്ടുള്ളത്. ഉച്ചക്ക് 12.30ക്ക് ചടങ്ങുകൾ പൂർത്തിയാവും. ശേഷം പ്രധാനമന്ത്രി ആസ്രാപ്രദേശിലേക്ക് മടങ്ങും. ഇന്നലെ രാത്രിയിൽ തിരുവനന്തപുരം വിമാനത്താവളത്തിലെത്തിയ പ്രധാനമന്ത്രിയെ മുഖ്യമന്ത്രി പിണറായി വിജയന്റെ നേതൃത്വത്തിൽ സ്വീകരിച്ചു. ഇന്നലെ രാത്രിയിൽ രാജ്ഭവനിൽ തങ്ങിയ പ്രധാനമന്ത്രി ഇന്ന് രാവിലെ 9.45 ഓടെ റോഡ് മാർഗ്ഗം പാങ്ങോട് മിലിട്ടറി ക്യാമ്പിലെ ഹെലിപാഡിൽ എത്തിയശേഷം അവിടെ നിന്നു ഹെലികോപ്ടറിലൂടെ അദ്ദേഹം 10.25 ഓടെ വിഴിഞ്ഞം പദ്ധതി പ്രദേശത്തെ ഹെലിപാഡിൽ ഇറങ്ങുകയായിരുന്നു. പിന്നീട് പദ്ധതി പ്രദേശം പ്രധാനമന്ത്രി നടന്നു കണ്ടു. വിഴിഞ്ഞം പദ്ധതി കമ്മീഷനിംഗ് കണക്കിലെടുത്ത് തിരുവനന്തപുരം നഗര

ത്തിലും വിഴിഞ്ഞത്തും കനത്ത പോലീസ് സുരക്ഷയാണ് ഏർപ്പെടുത്തിയിരുന്നത്. 4200 പോലീസുകാരാണ് സുരക്ഷയ്ക്ക് നിയോഗിച്ചത്. വിഴിഞ്ഞം കമ്മീഷനിംഗ് വേദിയും പരിസരവും എസ്പിജിയുടെ നിയന്ത്രണത്തിലായിരുന്നു. പതിനായിരത്തിൽപ്പരം ആളുകൾ വിഴിഞ്ഞം ഉദ്ഘാടന ചടങ്ങിൽ പങ്കെടുക്കാനെത്തിയിരുന്നു. വേദിയിൽ പ്രധാനമന്ത്രിയുൾപ്പെടെ 17 പേർക്കാണ് ഇരിപ്പിടം തയ്യാറാക്കിയത്. പ്രതിപക്ഷ നേതാവ് വി.ഡി. സതീശനും ഇരിപ്പിടം തയ്യാറാക്കിയിരുന്നു. പ്രധാനമന്ത്രി, മുഖ്യമന്ത്രി, തൂറുമുഖ വകുപ്പ് മന്ത്രി എന്നിവർ ഉൾപ്പെടെ മൂന്ന് പേർക്കാണ് പ്രസംഗിക്കാൻ അനുമതി ഉണ്ടായിരുന്നത്. പ്രധാനമന്ത്രിക്ക് 45 മിനിറ്റും മുഖ്യമന്ത്രിക്ക് 5 മിനിറ്റും തൂറുമുഖ മന്ത്രി വി.എൻ. വാസവന് 3 മിനിറ്റുമാണ് പ്രസംഗിക്കാൻ അനുമതി നൽകിയിരുന്നത്.

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AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

Table with 9 columns: Particulars, Standalone (Quarter ended, Year ended), Consolidated (Quarter ended, Year ended). Rows include Total income from operations, Net Profit, Total Comprehensive Income, Paid-up Equity Share Capital, Reserves, Earnings Per Share, Securities Premium Account, Net worth, Outstanding Debt, Debt Equity Ratio, Capital Redemption Reserve, Debenture Redemption Reserve, Capital Adequacy Ratio, NPA Ratios, and Return on Assets.

\* Not Annualised
1. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.
2. 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.

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Krishnan Venkat Subramanian
MANAGING DIRECTOR & CEO
(DIN: 00031794)