

# Gemini Stock Analysis Report

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Based on the detailed technical and fundamental report provided for **FEDERALBNK.NS** (Federal Bank), here is the positional trading analysis.

## Step 1: Audit the Data

- **Data Present:**
  - **Price Structure:** Daily, Weekly, and 15-min candlestick charts with EMAs (20, 50, 200).
  - **Trend Indicators:** Supertrend, MACD, Bollinger Bands, Moving Averages.
  - **Momentum/Volume:** RSI, Volume Analysis (including distribution/exhaustion signals), RS (Relative Strength) against NSEBANK.
  - **Fundamentals:** Revenue, Net Income, ROE, EPS growth trends (Quarterly and Annual).
- **Data Missing:**
  - **Order Flow/Market Depth:** No data on immediate bid/ask clusters.
  - **Specific Catalyst:** The report does not mention specific news events driving the Jan 2026 rally (though earnings growth is implied).
- **Confidence Level: High.** The report is comprehensive, covering multi-timeframe technicals, volume anomalies, and relative strength. The data is sufficient to form a professional trading plan.

## Step 2: Analyze the Setup

- **Trend & Structure:** The stock is in a **Strong Uptrend** across all timeframes (Weekly, Daily, 15m). It is trading above all key moving averages (Price 287 > 20 EMA 272 > 50 EMA 261). The "Golden Cross" occurred significantly earlier, confirming a mature bull trend.
- **Relative Strength:** The stock is an outperformer (RS Score 60, trading above NSEBANK benchmark), though the report classifies it as a "Weakening Leader," suggesting the rate of outperformance is slowing down.
- **Momentum & Volume:**
  - **Warning Signal:** Page 16 and 18 identify a "**Buying Exhaustion (Bearish Divergence)**" signal on 2026-01-30 (one day prior to the report date).
  - **Volume:** Current volume is below the 20-day average, indicating that the recent pause/pullback is on lower participation, which is constructive.
  - **RSI:** At 68.47, it is near overbought territory but not extreme. However, the bearish divergence suggests a cooling-off period is imminent.
- **Volatility:** The Bollinger Bands are wide, and the stock is trading in the "Upper Half." Volatility squeeze analysis (Page 15) shows the squeeze has fired (expanded), meaning the easy explosive move has already happened, and we are now in the trend extension phase.

## Step 3: Formulate the Recommendation

**Should you enter this stock now (at CMP 287.75)?NO.**

**Reasoning:** While the primary trend is bullish, the immediate risk-to-reward ratio is unfavorable for a fresh entry. The "Buying Exhaustion" and "**Bearish Divergence**" signals generated yesterday (Jan 30) suggest a high probability of a short-term pullback or sideways consolidation. Entering at the market price exposes you to a potential 5-7% drawdown to test the moving averages. As a risk-averse trader, we will wait for the price to come to our value zone.

### Conditional Plan (Buy the Dip)

We will look to enter on a pullback to the dynamic support level (20-day EMA) to improve our stop-loss

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positioning.

- **Condition to Buy:** Wait for the price to pull back and touch/test the **20-day EMA** (currently ~272). Look for a bullish reversal candle (e.g., Hammer or Doji) or an RSI reset to 55-60.
- **Entry Price: INR 273.00 - INR 275.00** (Limit Order range).
- **Stop Loss: INR 258.00** (Daily Closing Basis).
  - *Rationale:* This places the stop below the 50-day EMA (261.03) and the Supertrend support level. If it breaks this, the intermediate trend is violated.
- **Take Profit: INR 315.00**
  - *Rationale:* This targets a ~15% move from the entry, projecting a Fibonacci extension of the current leg up, anticipating the stock will eventually break its current ATH of ~296.

*Note: If the stock breaks above INR 297 on high volume without pulling back, the bearish divergence is negated. However, chasing that breakout is a higher-risk strategy reserved for momentum scalpers, not intermediate positional traders.*

## News & Analyst Targets

**Date of Report:** January 31, 2026 **Subject:** Federal Bank (FEDERALBNK) Stock Research Update

Here is the latest research and information regarding Federal Bank (FEDERALBNK) for the week ending January 31, 2026.

### 1) Latest News for FEDERALBNK (Week of Jan 25-31, 2026)

The primary news driver for Federal Bank continues to be the reaction to its **Q3 FY26 earnings** (released mid-January), which has influenced stock performance and analyst sentiment throughout the current week.

- **Stock Price Consolidation:** The stock has been consolidating its recent gains this week, trading near **INR 287-INR 288**. It hit a new 52-week high of roughly INR 290 earlier following the earnings beat.
- **Strong Q3 FY26 Performance:** Markets are still digesting the robust Q3 results where the bank reported a **9% YoY rise in Net Profit to INR 1,041 crore**. Key positives driving sentiment this week include:
  - **Asset Quality Improvement:** Gross NPA improved to **1.72%** (down from 1.95% YoY) and Net NPA dropped to **0.42%**.
  - **Operational Growth:** Net Interest Income (NII) grew by ~10% YoY, and the bank witnessed healthy loan growth.
- **Auditor Reclassification:** In a regulatory filing acknowledged by markets this week, the bank's statutory auditor, M S K A & Associates, converted to a Limited Liability Partnership (LLP). This is a procedural compliance update with no material impact on financials.
- **Sector Sentiment:** Banking stocks, including Federal Bank, saw positive flows this week driven by optimism ahead of the upcoming US Federal Reserve policy decision, with expectations of a favorable rate cycle benefiting emerging market lenders.

### 2) Brokerage Upgrades & Downgrades

Analyst reaction to the Q3 results has been mixed to positive, with a clear divide between domestic and foreign brokerages regarding valuation.

- **Upgrade / Positive Stance:**
  - **Kotak Institutional Equities** maintained a **BUY** rating, citing strong asset quality and reasonable

# Gemini Stock Analysis Report

valuations. They raised their target price following the Q3 beat.

- **Investec** also maintained a **BUY** rating, highlighting the bank's steady operating performance.
- **Downgrade / Cautious Stance:**
  - **JPMorgan** has maintained a **Neutral/Hold** stance (updated mid-January). While they acknowledge the steady earnings, they see limited upside from current levels compared to peers.
  - **Citi** downgraded the stock to **Neutral** in late December/early January, citing that the positive factors were largely priced in after the stock's recent rally.

## 3) Other News Impacting FEDERALBNK

- **US Fed Policy & FII Flows:** As a stock with significant foreign institutional ownership, Federal Bank is sensitive to global liquidity. The rally in Emerging Market (EM) stocks this week, anticipating a dovish Fed stance, has indirectly supported the stock's elevated price levels.
- **Credit Deposit Ratio (CDR) Concerns:** Industry-wide scrutiny by the RBI on Credit-Deposit ratios continues to be a theme. Federal Bank's balanced loan-to-deposit profile places it in a relatively safer zone compared to some aggressive private sector peers, which is viewed favorably by the market.

## 4) Latest Analyst Targets (Consensus)

Below is a summary of the latest price targets released by major brokerages following the Q3 FY26 earnings and recent updates.

Brokerage Firm	Rating	Target Price (INR)	Date of Update
Kotak Inst. Equities	Buy	310	Jan 17, 2026
Investec	Buy	305	Jan 18, 2026
JPMorgan	Neutral / Hold	302	Jan 18, 2026
Trendlyne Consensus	Hold/Accumulate	263	Jan 30, 2026
Citi	Neutral	280	Dec 23, 2025
Morgan Stanley	Equal-weight	220	Dec 30, 2025

**Summary:** The consensus target from top-tier analysts suggests a fair value range of **INR 280-INR 310**, with the stock currently trading near the midpoint of this range (~INR 288). Domestic analysts tend to be more bullish (Targets >INR 300) compared to global desks.

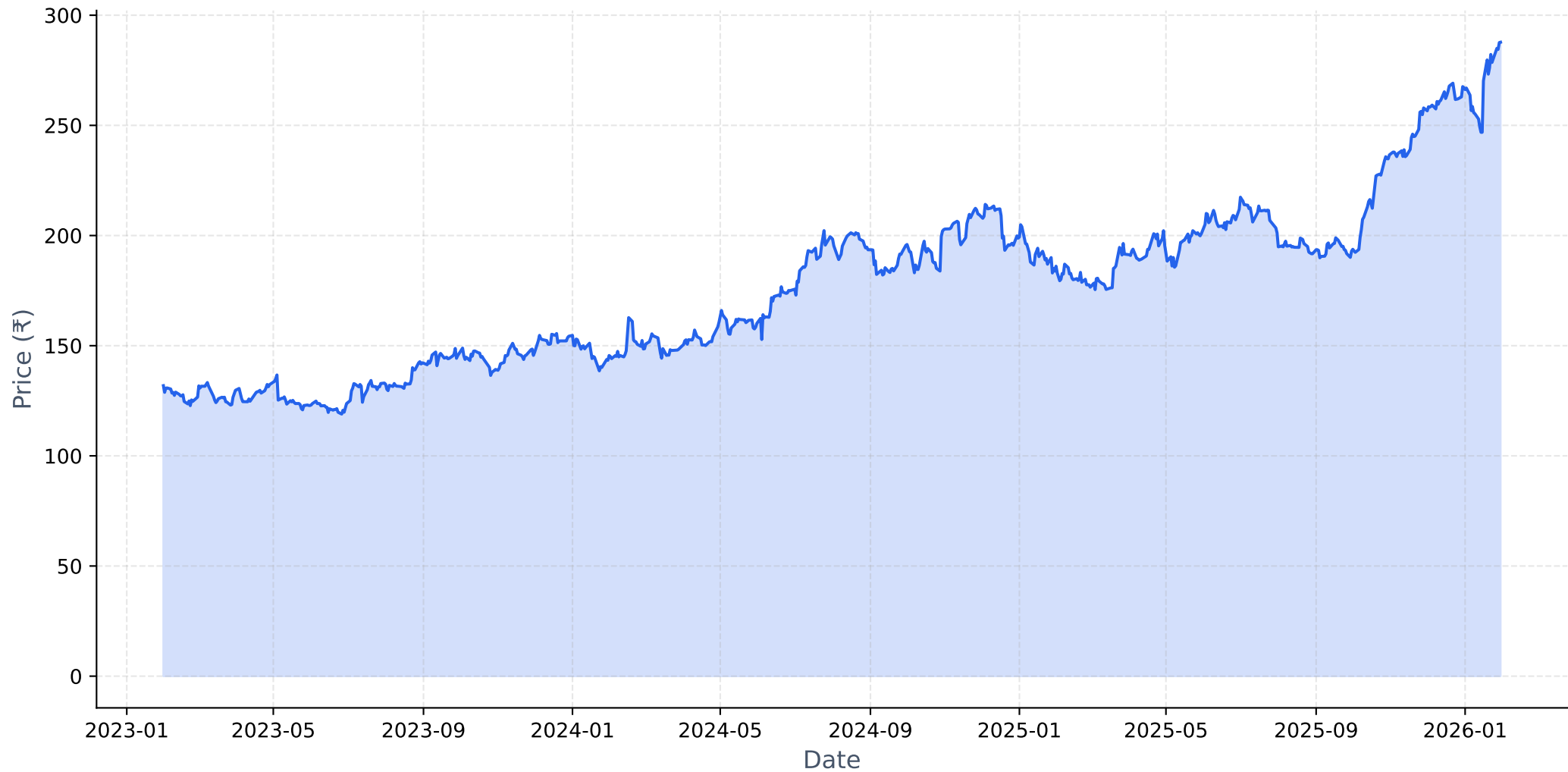
# Stock Detailed Analysis Report

**FEDERALBNK.NS**

Current Price: ₹287.75

Generated: 2026-01-31 11:27

# FEDERALBNK.NS - 3 Year Daily Price Chart



## Long-term Fundamental Analysis (4 Years)

Metric	Is Growing?	Accelerating?	1Y Growth	3Y CAGR
Revenue	Yes	No	17.46%	18.59%
Net Income	Yes	No	7.17%	28.29%
ROE	Yes	No	-6.58%	5.59%
EPS	Yes	No	1.31%	21.27%

## Short-term Fundamental Analysis (6 Quarters)

Metric	Is Growing?	Recent QoQ	Avg QoQ
Revenue	Yes	8.65%	3.26%
Net Income	Yes	19.14%	1.25%
ROE	No	-6.28%	-6.28%
EPS	Yes	18.98%	3.78%

# FEDERALBNK.NS - Relative Strength Analysis

## == OVERVIEW ==:

Benchmark Index:	^NSEBANK
Sector:	Bank
Classification:	<b>Weakening Leader</b>
RS Score:	60.1/100
:	

## == RS RATIOS ==:

1M RS:	<b>1.065 [Leader]</b>
3M RS:	<b>1.197 [Leader]</b>
6M RS:	<b>1.338 [Strong]</b>
1Y RS:	<b>1.254 [Strong]</b>
:	

## == TURNAROUND ANALYSIS ==:

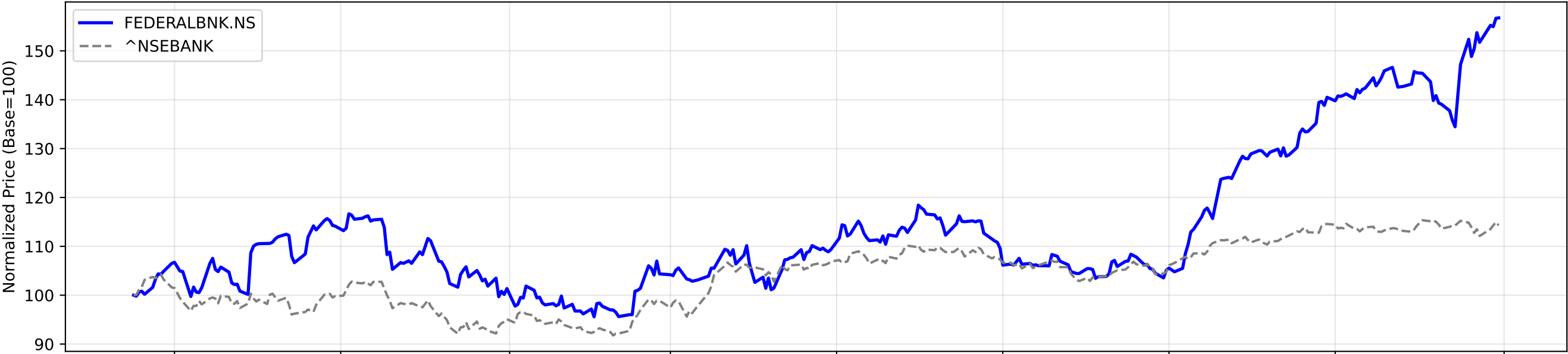
Turnaround Status:	<b>Not Detected</b>
:	

## SIGNAL CRITERIA::

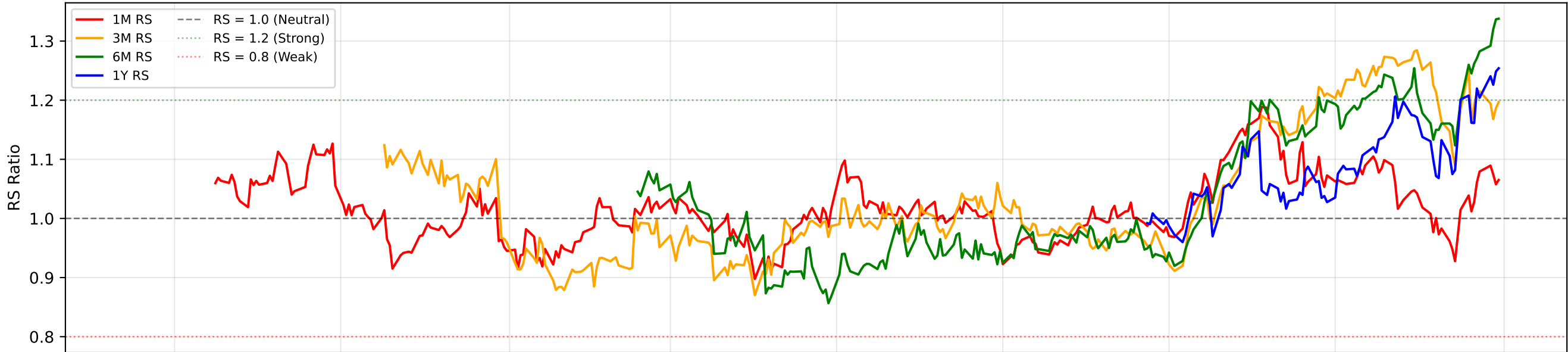
× Emerging RS:	<b>Not accelerating</b>
× Medium-term Lagging:	<b>Not lagging</b>
× Performance Improving:	<b>Not improving</b>

Relative Strength Analysis: FEDERALBNK.NS vs ^NSEBANK  
Classification: Weakening Leader

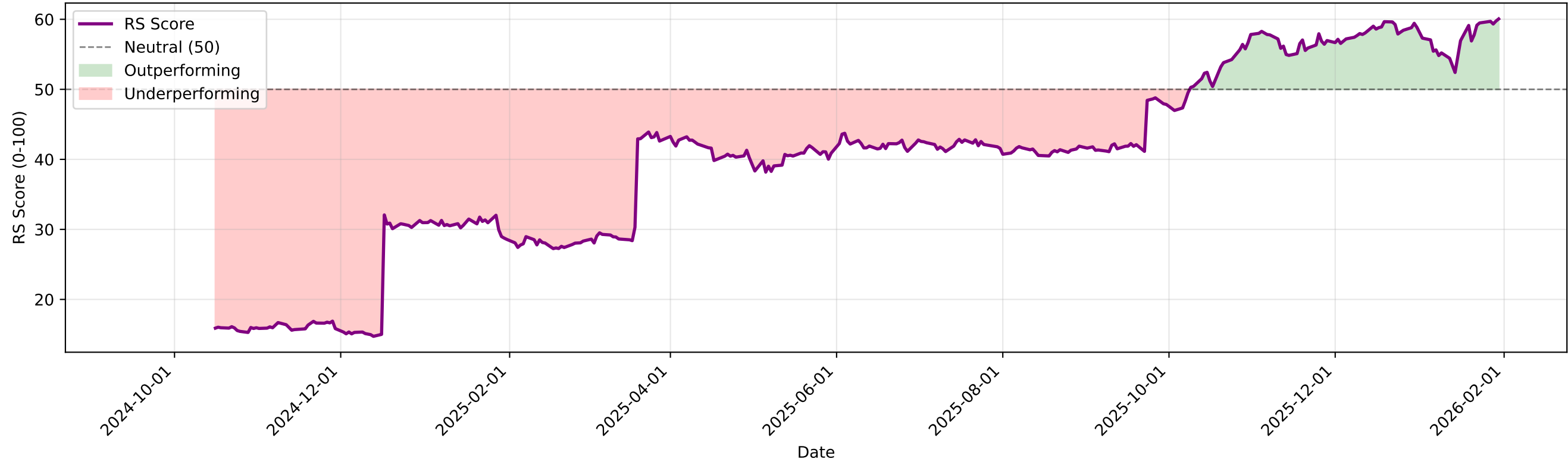
Price Performance Comparison (Normalized)



RS Ratio Trends (Multiple Timeframes)



RS Composite Score Timeline

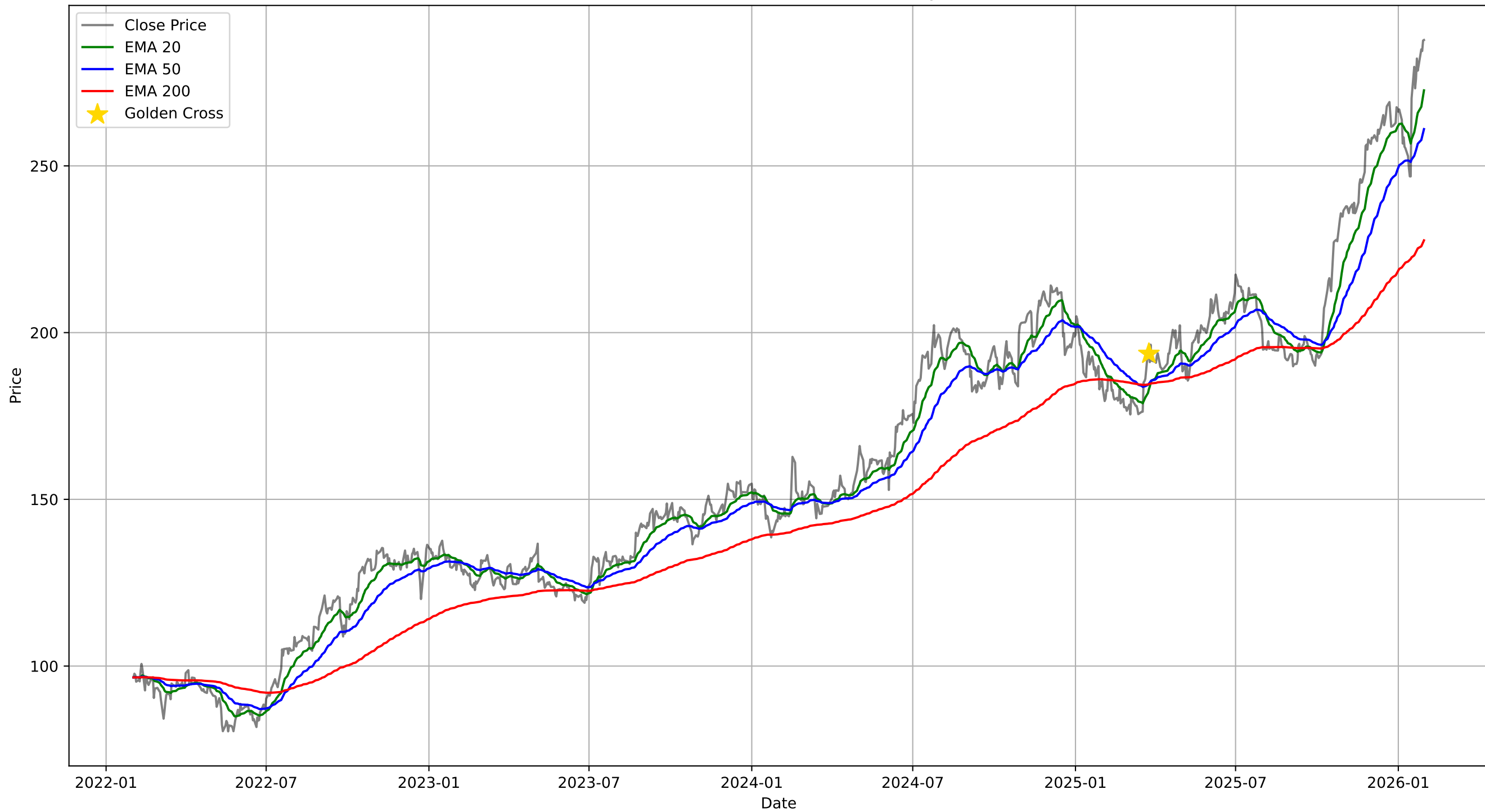




## FEDERALBNK.NS - EMA Crossover Summary

EMA 20:	272.65
EMA 50:	261.03
EMA 200:	227.66
Trend Status:	<b>Strong Uptrend</b>
Golden Cross Date:	2025-03-25 00:00:00+05:30
Golden Cross Price:	193.68

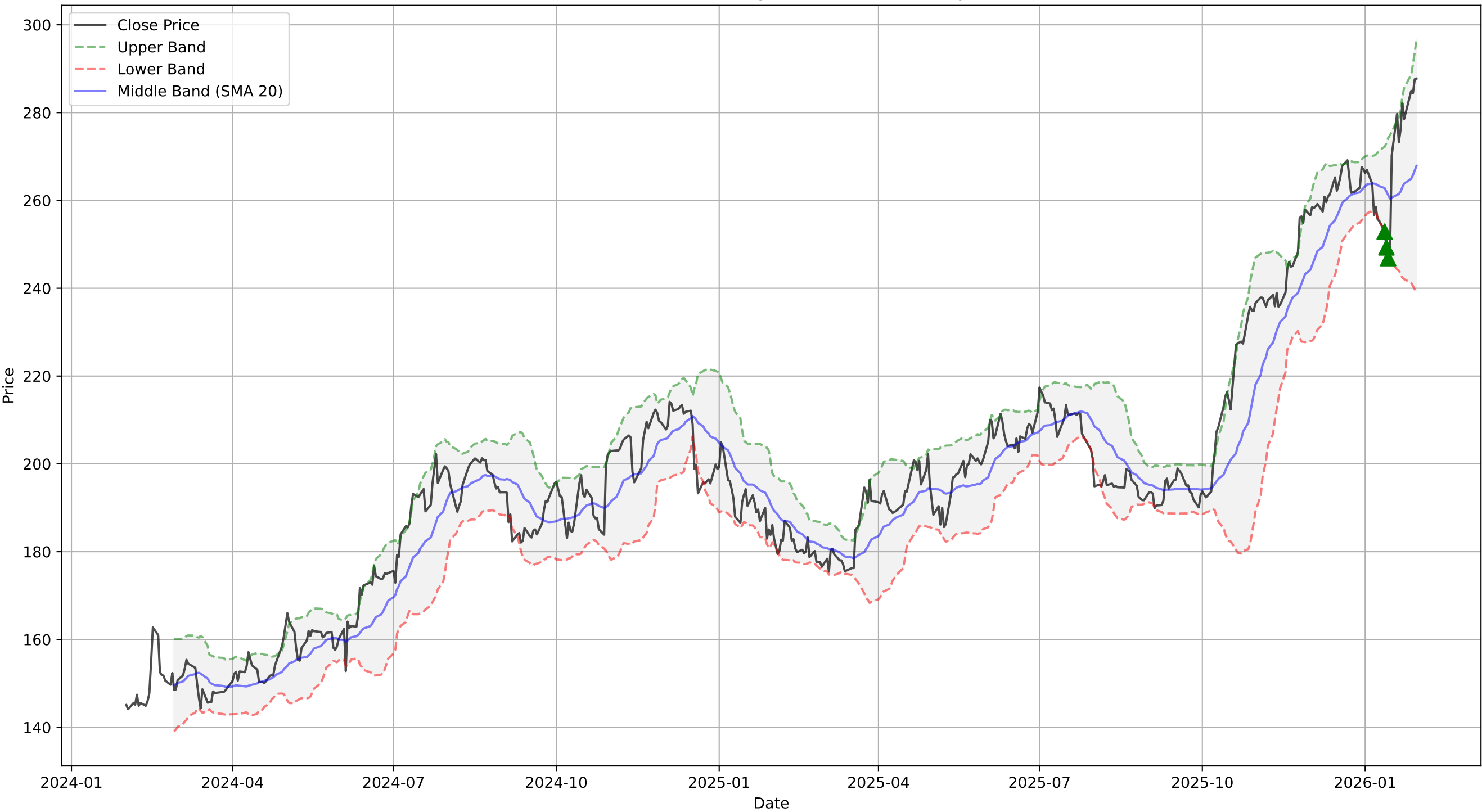
FEDERALBNK.NS EMA Crossover Analysis



## FEDERALBNK.NS - Bollinger Bands Summary

Current Price:	287.75
Upper Band:	296.54
Middle Band (SMA 20):	267.89
Lower Band:	239.23
%B:	0.8466
Band Width:	0.2139
Status:	Upper Half
Signal:	None
Recent Signal 1:	Buy Signal at 2026-01-12 00:00:00+05:30
Recent Signal 2:	Buy Signal at 2026-01-13 00:00:00+05:30
Recent Signal 3:	Buy Signal at 2026-01-14 00:00:00+05:30

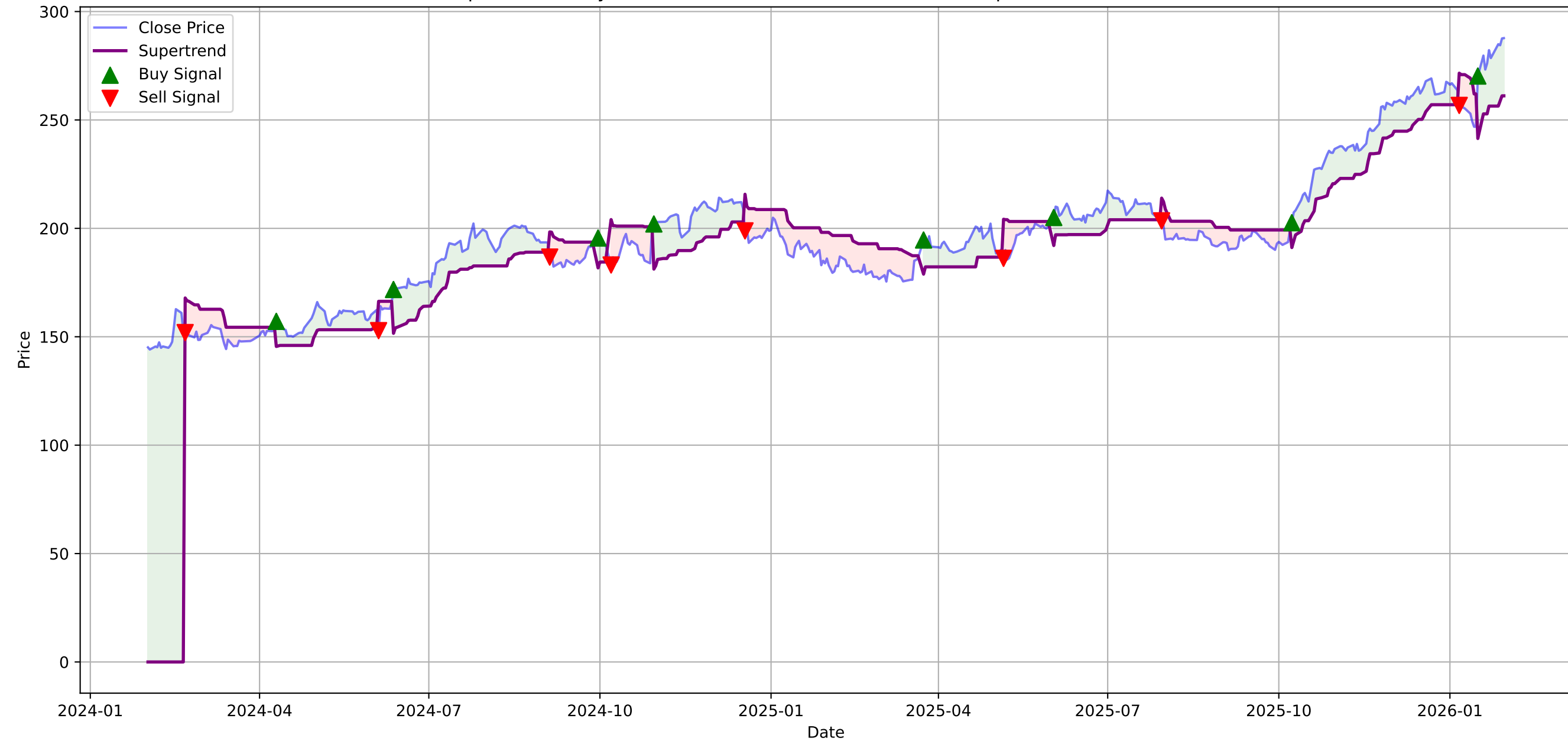
FEDERALBNK.NS Bollinger Bands (20, 2) Analysis



## FEDERALBNK.NS - Supertrend Summary

Status:	UPTREND (Buy)
Supertrend Value:	261.13
Signal Identified On:	2026-01-16

Supertrend Analysis for FEDERALBNK.NS (Period: 14, Multiplier: 3.0, Interval: 1d)



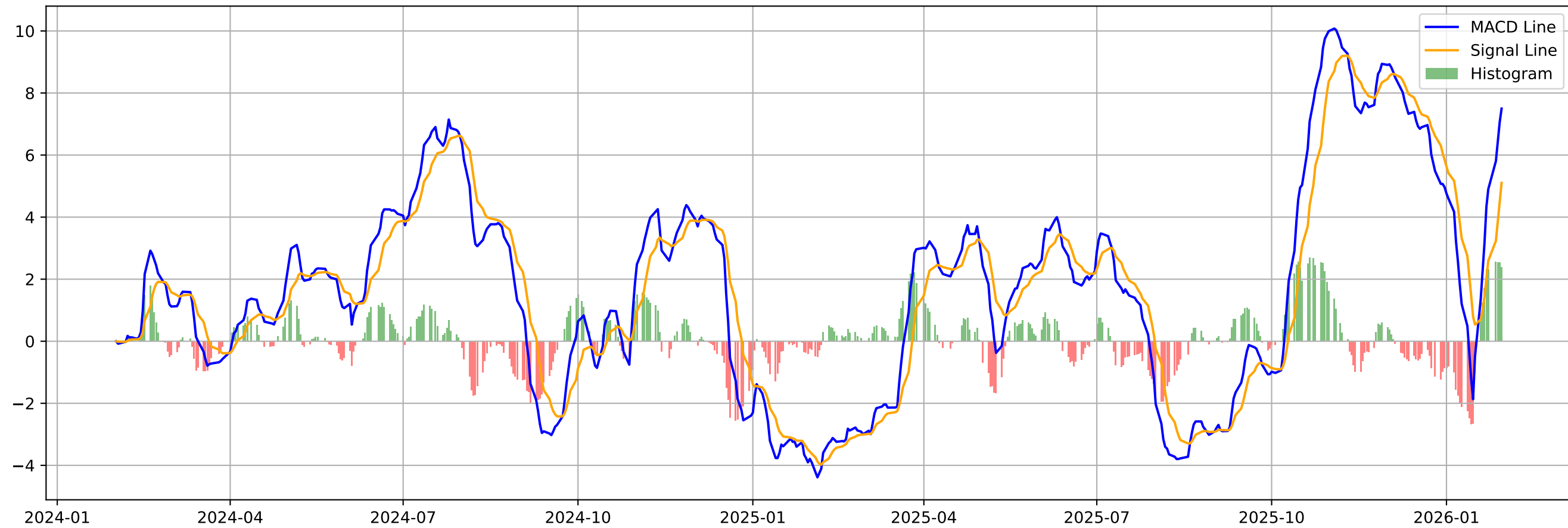
## FEDERALBNK.NS - MACD Summary

MACD Line:	7.50
Signal Line:	5.10
Histogram:	2.39
Trend:	<b>Bullish</b>
Momentum:	<b>Weakening</b>
Signal:	None

FEDERALBNK.NS Price



FEDERALBNK.NS MACD (12, 26, 9)

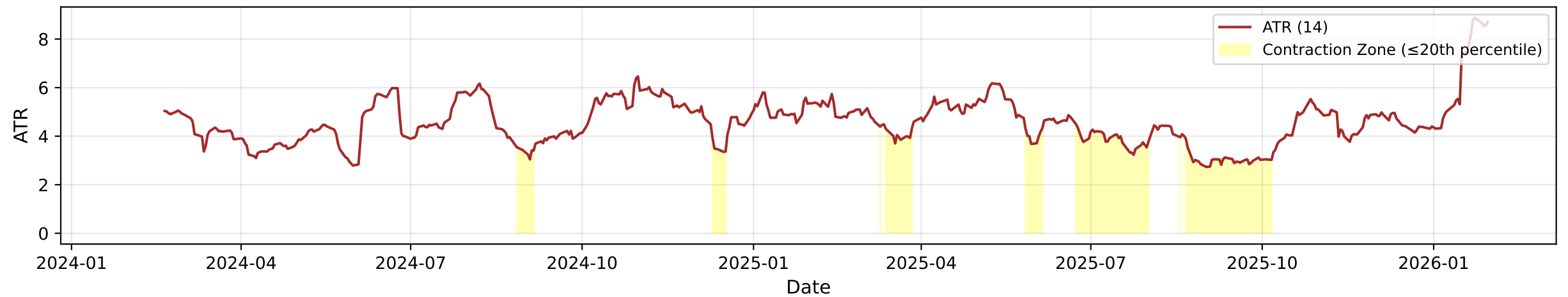
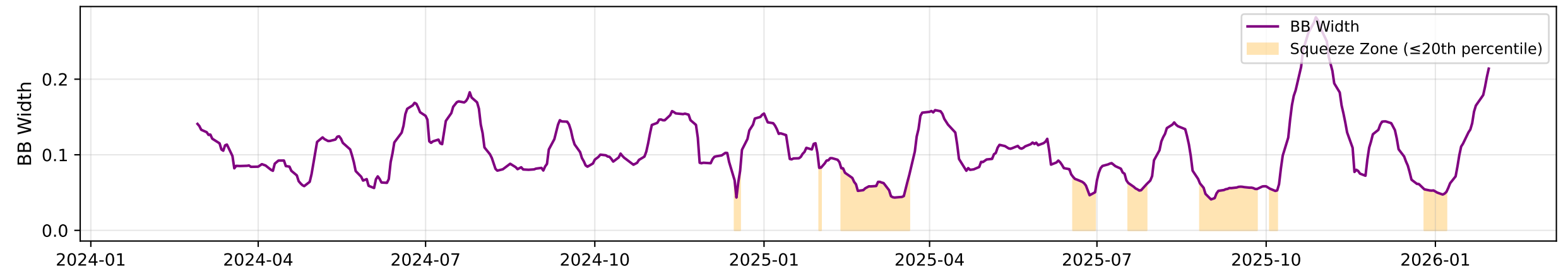
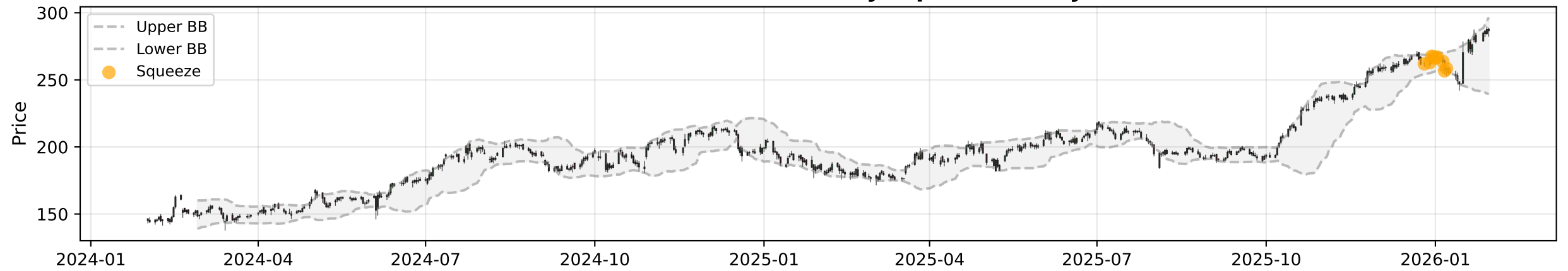




## FEDERALBNK.NS - Volatility Squeeze Summary

<b>BB Width:</b>	0.2139
<b>ATR:</b>	8.7143
<b>Total Signals:</b>	9
<b>Signal 1:</b>	BB Squeeze at 2026-01-01 00:00:00+05:30 (Price: 266.25)
<b>Signal 2:</b>	BB Squeeze at 2026-01-02 00:00:00+05:30 (Price: 266.95)
<b>Signal 3:</b>	BB Squeeze at 2026-01-05 00:00:00+05:30 (Price: 263.75)
<b>Signal 4:</b>	BB Squeeze at 2026-01-06 00:00:00+05:30 (Price: 256.70)
<b>Signal 5:</b>	BB Squeeze at 2026-01-07 00:00:00+05:30 (Price: 258.55)

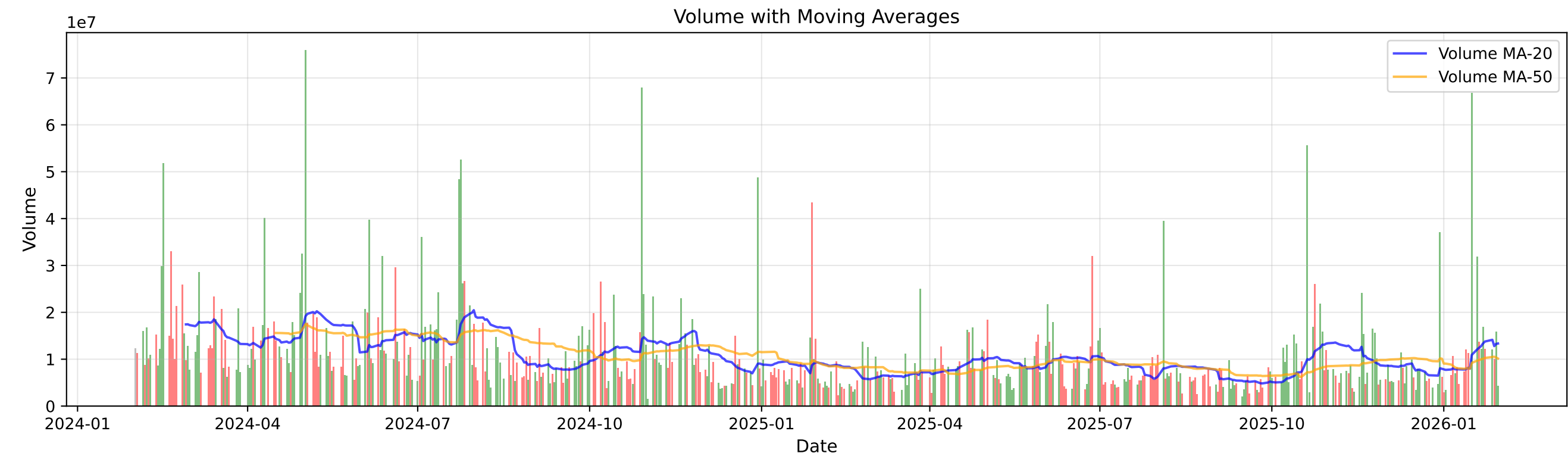
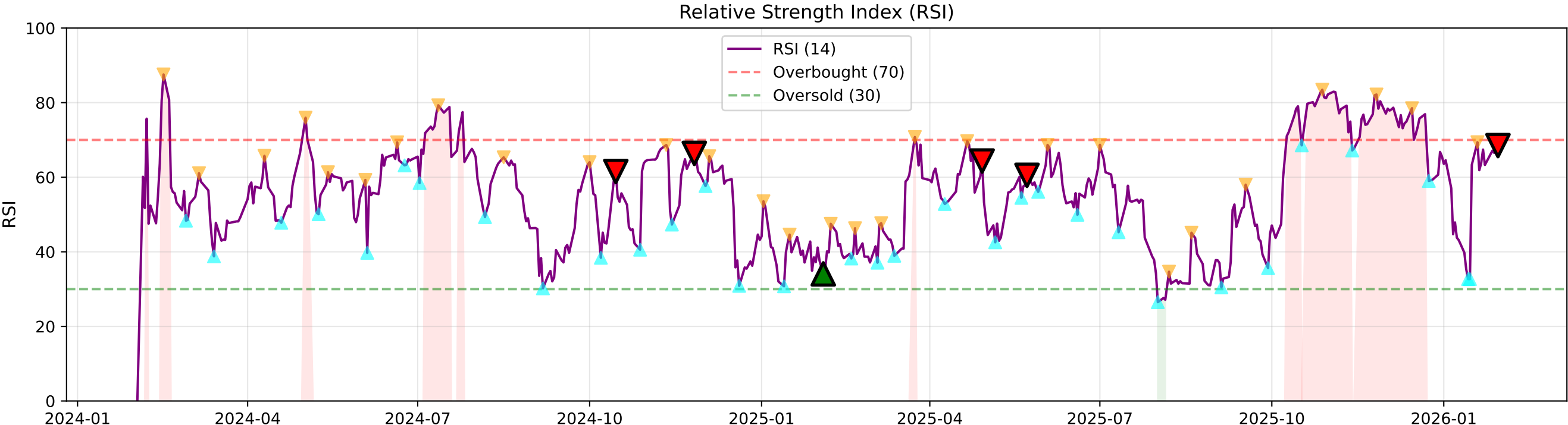
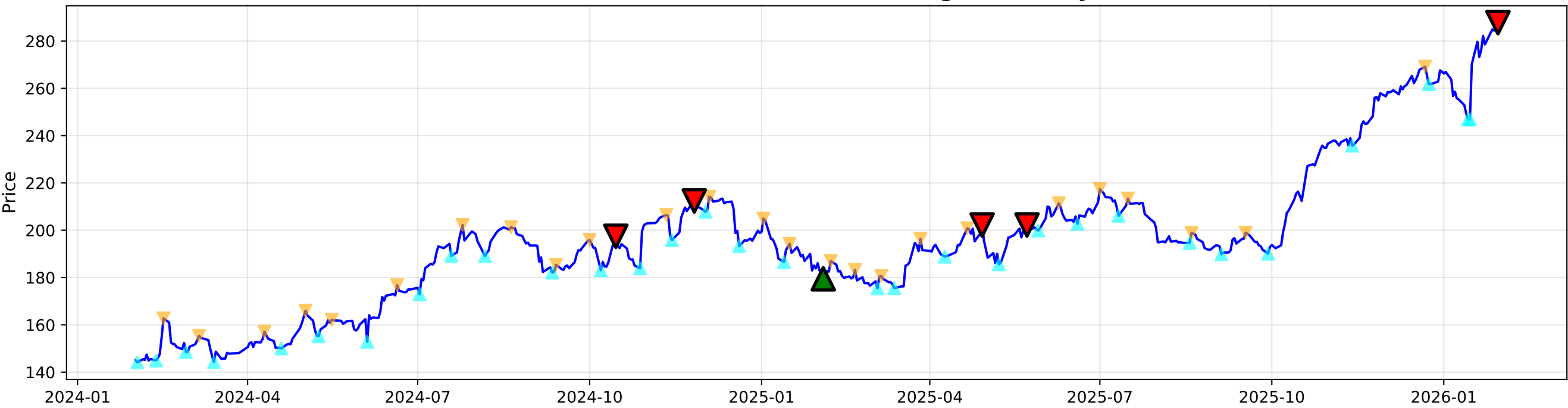
# FEDERALBNK.NS - Volatility Squeeze Analysis



## FEDERALBNK.NS - RSI-Volume Summary

<b>Current RSI:</b>	68.47
<b>Current Volume:</b>	4286394
<b>Volume MA 20:</b>	13348716
<b>Bullish Divergences:</b>	1
<b>Bearish Divergences:</b>	5
<b>Bullish Div 1:</b>	Date: 2025-02-03 00:00:00+05:30, Price: 179.47
<b>Bearish Div 1:</b>	Date: 2025-05-23 00:00:00+05:30, Price: 202.21
<b>Bearish Div 2:</b>	Date: 2026-01-30 00:00:00+05:30, Price: 287.75

# FEDERALBNK.NS RSI-Volume Divergence Analysis



# FEDERALBNK.NS - Volume Analysis

## == VOLUME ANALYSIS ==:

Status:

**31 Signals Detected**

:

**2025-10-24 [-]:**

Distribution Day

**2026-01-08 [-]:**

Distribution Day

**2026-01-13 [-]:**

Distribution Day

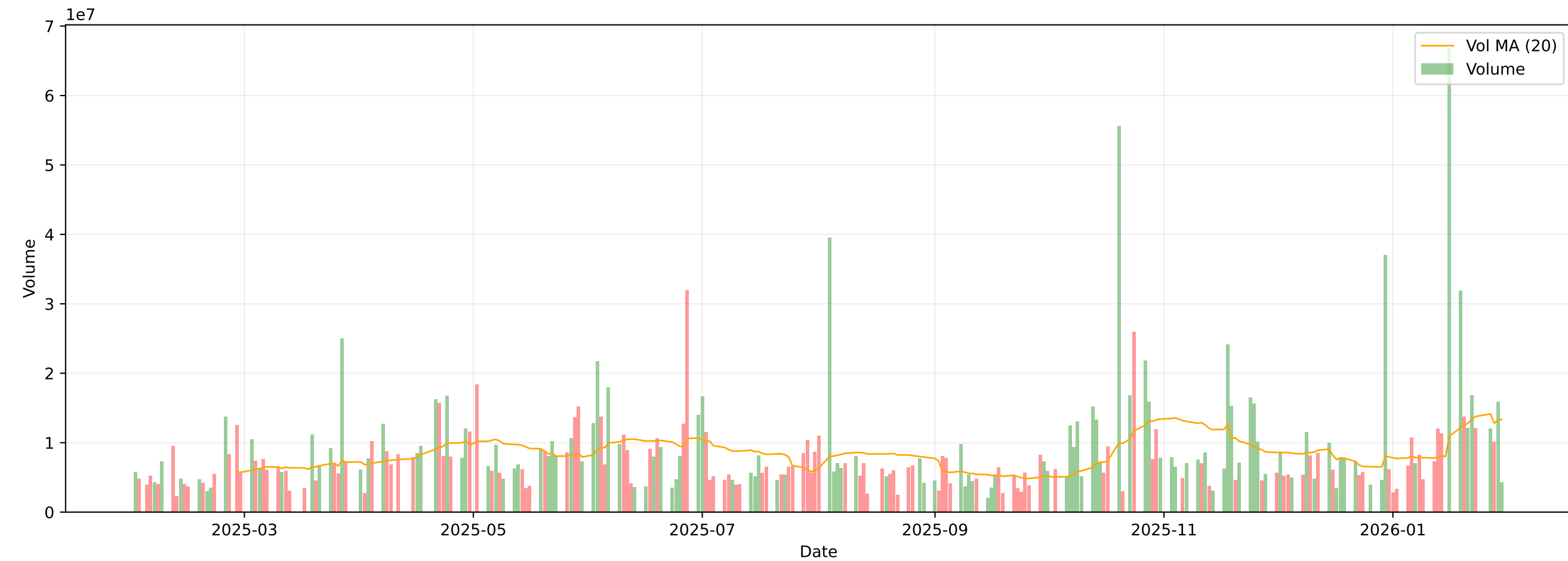
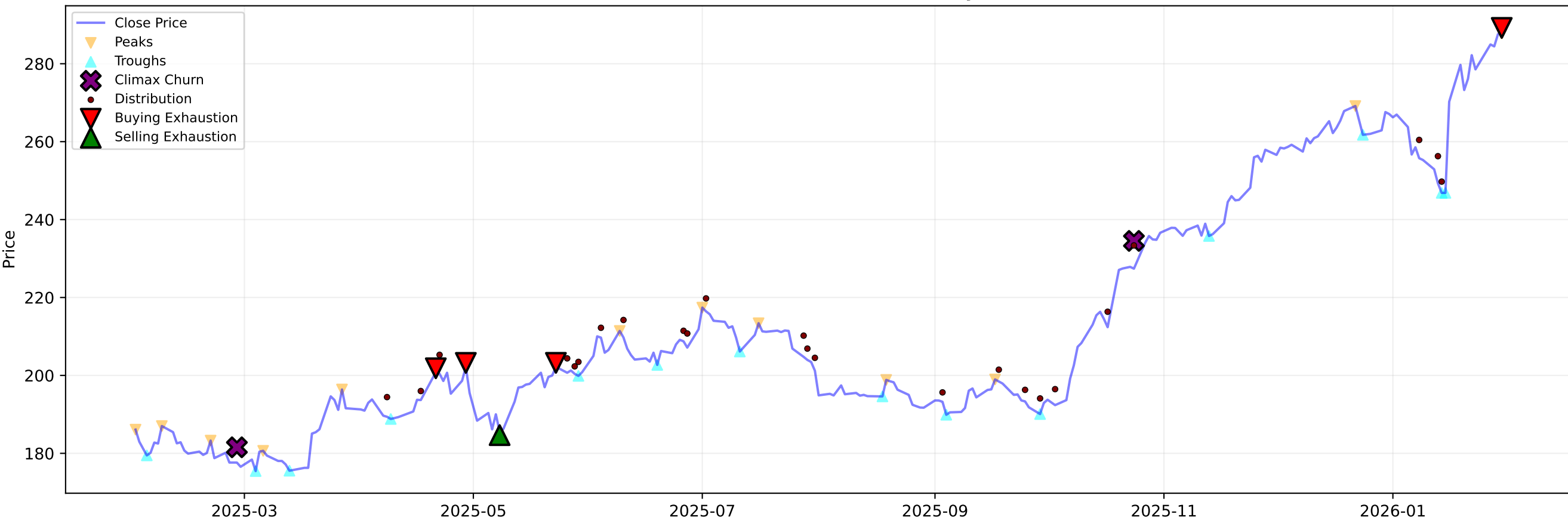
**2026-01-14 [-]:**

Distribution Day

**2026-01-30 [+]:**

**Buying Exhaustion (Bearish Div)**

# FEDERALBNK.NS - Volume Analysis



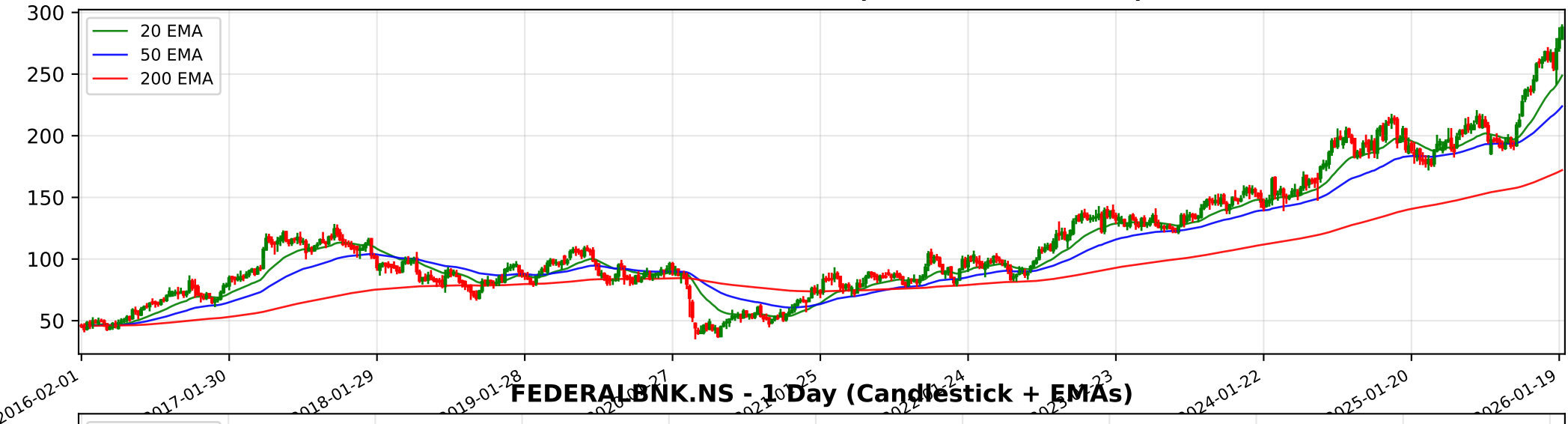
## Multi-Timeframe Supertrend Analysis

Timeframe	Status	Value	Last Price	Signal Date
1 Week	UPTREND (Buy)	253.56	287.75	2025-10-06
1 Day	UPTREND (Buy)	261.13	287.75	2026-01-16
15 Min	UPTREND (Buy)	285.26	287.0	2026-01-27

## Multi-Timeframe MACD Analysis

Timeframe	Trend	Momentum	Signal
1 Week	Bullish	Strengthening	No Signal
1 Day	Bullish	Weakening	No Signal
15 Min	Bullish	Weakening	No Signal

FEDERALBNK.NS - 1 Week (Candlestick + EMAs)



FEDERALBNK.NS - 1 Day (Candlestick + EMAs)



FEDERALBNK.NS - 15 Min (Candlestick + EMAs)





# Trendlyne Snapshot - FEDERALBNK\_main

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MARKETS / SECTOR : BANKING AND FINANCE / INDUSTRY : BANKS / FEDERAL BANK LTD.

Federal Bank Ltd.

NSE: FEDERALBNK | BSE: 500469

Federal Bank Live Share Price Today, Share Analysis and Chart

Turnaround PotentialIn 8 Starfolio Baskets

287.750.15 (0.05%)

5.1M NSE+BSE Volume

NSE 30 Jan, 2026 3:31 PM (IST)

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OverviewFORECASTERSTOCK REPORTBuy Sell ZoneF&OFinancialsNewsReportsTechnicalsShareholdingDealsCorporate ActionsAlertsAbout

Federal Bank Key Metrics

Market Capitalization >70,867.4

Institutional holding current Qtr % >76

Net Profit TTM Growth % >1.4

Rel Perf vs Nifty50 quarter% >24.7

PE TTM >17.3

Revenue Growth Qtr YoY % >1.3

Operating Profit Margin Qtr % >25.6

Rel Perf vs Sector quarter% >20.8

PEG TTM >12.4

Operating Revenue growth TTM % >5.5

Operating Profit Margin TTM % >24.1

ROE Annual % >12

Price to Book >

Net Profit Qtr Growth YoY % >

Piotroski Score >

All financials are in INR Cr and price data in INR

Durability & Valuation Scores

Momentum Score 69.7 / 100

FORECASTER

Turnaround Potential

These stocks have average financials and valuation, but strong momentum indicating buying interest

View SimilarEmbed DVM

Key Metrics

DVM

Price Chart

Forecaster

Financials

Technicals

Shareholding

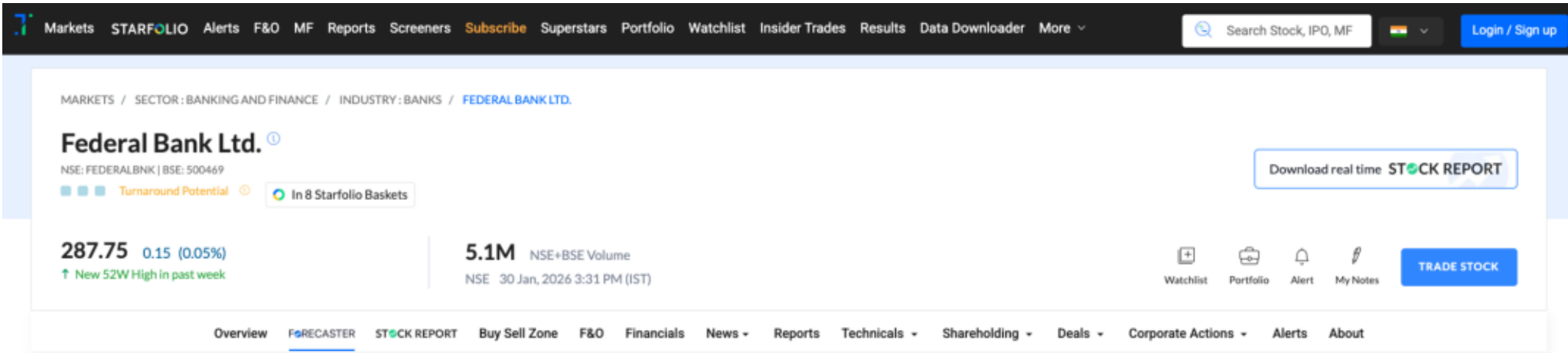
Deals

Documents

Corporate actions

Company Profile

## Trendlyne Snapshot - FEDERALBNK\_forecaster



### Federal Bank - FEDERALBNK - stock price prediction, stock forecast, target price, analyst ratings from 33 analysts

Federal Bank has a share price target of Rs 290, revenue growth forecast of 11.0%, and profit growth estimate of -0.9% for FY26, based on top 33 analyst calls.



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#### SAMPLE DATA BELOW

