

Gemini Stock Analysis Report

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

Step 1: Audit the Data

- **Data Present:**
 - **Price Action:** Daily, Weekly, and 15-minute candlestick charts (Images 2, 19).
 - **Trend Indicators:** EMA 20/50/200 (Images 6, 7), Supertrend (Images 10, 11).
 - **Momentum:** RSI & Volume Divergence (Images 16, 17), MACD (Images 12, 13).
 - **Volatility:** Bollinger Bands (Images 8, 9), Volatility Squeeze metrics (Images 14, 15).
 - **Relative Strength:** Comparison vs. ^NSEBANK (Images 4, 5).
 - **Fundamentals:** Long-term and Short-term growth metrics (Image 3).
 - **Forecast:** Analyst estimates and target prices (Images 20, 21).
 - **Data Missing:**
 - Detailed institutional ownership changes (FII/DII data) for the most recent month.
 - Sector-wide breadth beyond the Bank Nifty index comparison.
 - **Confidence Level: High.** The report provides a complete technical dashboard allowing for a high-probability assessment of market structure and trend.
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Step 2: Analyze the Setup

- **Trend & Structure:**
 - **Long-Term:** The stock is in a confirmed uptrend (Price > 200 EMA).
 - **Intermediate-Term:** The stock is currently undergoing a **healthy correction**. It has pulled back from a high of ~INR 270 to the current price of INR 255.30.
 - **Key Support:** The price is sitting exactly at a high-value confluence zone: The **Daily 50 EMA (INR 252.12)** and the **Lower Bollinger Band (INR 255.08)**.
 - **Momentum & Signals (The Concern):**
 - **Bearish Signals:** The daily Supertrend triggered a **SELL** signal on 2026-01-06 (Image 10). The MACD is in a bearish crossover with a negative histogram (Image 12).
 - **Short-Term Fundamentals:** Image 3 indicates "No" on recent growth for Net Income, ROE, and EPS for the last 6 quarters. This fundamental weakness aligns with the current price correction.
 - **Relative Strength:** The stock is classified as a "Weakening Leader" (Image 4), indicating it is currently underperforming its sector benchmark.
 - **Conclusion:**
 - While the stock is at a major support level (50 EMA), catching it right now is risky ("catching a falling knife") because momentum is decidedly bearish. The short-term fundamental deceleration suggests this pullback might linger. We need **confirmation of a reversal** before entering.
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Step 3: Formulate the Recommendation

Should you enter this stock now? NO

Reasoning: Although the price is at the 50 EMA support, the immediate momentum is negative (Supertrend Sell, MACD **Bearish**). The short-term fundamental data is weak, suggesting a lack of immediate catalysts. Entering now exposes you to the risk of a breakdown below INR 252. A prudent positional trader waits for the buyers to step in and prove the support holds.

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Conditional Plan (Watchlist for Reversal):

- **Condition to Buy:** The stock must prove it has finished correcting. Look for a **Daily Close above the EMA 20** (currently ~INR 260.70). This would signify that the short-term trend has realigned with the long-term uptrend. Alternatively, an aggressive entry would be a strong "**Bullish** Engulfing" candle bouncing distinctly off the INR 252 level.
- **Entry Price:** **INR 261.50** (Trigger buy order slightly above the 20 EMA reclaim).
- **Stop Loss:** **INR 248.00** (Hard stop below the 50 EMA and recent swing lows. Risk is approx. 5%).
- **Take Profit:**
 - **Target 1:** **INR 275.00** (Retest of recent highs +5% gain).
 - **Target 2:** **INR 292.00** (Fibonacci extension / Breakout +11.5% gain).

Summary: Do not buy at the open. Set an alert for price crossing **INR 261**. If it clears that level, the probability of a 5-15% move increases significantly. If it breaks below INR 250, the setup is invalid.

News & Analyst Targets

Current market date: **Saturday, January 10, 2026**.

Here is the latest research and analysis on **Federal Bank Ltd. (FEDERALBNK)**.

1) Latest News for FEDERALBNK (Week of Jan 4 - Jan 10, 2026)

- **Q3 FY26 Earnings Date Announced:** Federal Bank has officially scheduled its Board Meeting to consider and approve the unaudited financial results for the quarter ended December 31, 2025. The results will be declared on **Friday, January 16, 2026**, followed by an investor/analyst call at 5:45 PM IST.
- **No Provisional Numbers Released Yet:** Unlike peers such as HDFC Bank and Union Bank of India, which released provisional Q3 business updates (deposit/advance growth figures) earlier this week, Federal Bank has not yet released a separate provisional update. The market is waiting for the final numbers on Jan 16.
- **Trading Window Closed:** The trading window for dealing in the bank's securities has been closed for all designated persons from **January 1, 2026**, until 48 hours after the declaration of the financial results.
- **Sympathy Price Action:** The stock witnessed minor correction (~1%) earlier this week, tracking broader weakness in the banking index (Bank Nifty) after HDFC Bank's provisional update showed some moderation in certain metrics.

2) Brokerage Upgrades & Downgrades

Activity from major brokerages has been mixed to positive over the last few weeks leading into 2026:

- **UBS (Bullish Upgrade):** In mid-December 2025, **UBS** issued a bullish note, raising its target price significantly to **Rs 310** (from Rs 250). They cited improvements in operating trends and expected the valuation gap with peers to narrow.
- **JPMorgan (Maintain):** As of January 6, 2026, **JPMorgan** has maintained its rating (Overweight/Hold equivalent) with a target of **Rs 285**, implying decent upside from current levels (~Rs 255-260).
- **Citi (Caution):** Late in December 2025, **Citi** reportedly downgraded/maintained a "Hold" stance with a target of **Rs 280**, citing balanced risk-reward at current valuations.
- **Morgan Stanley (Conservative):** Maintains an "Equal-weight" (Hold) rating with a lower target of **Rs 220**, remaining one of the most conservative voices on the street.

3) Other Impactful News

- **Deutsche Bank India Business Acquisition (Context):** In late 2025, reports surfaced that Federal Bank

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and Kotak Mahindra Bank were in the final race to acquire **Deutsche Bank's India retail and wealth management business**. While no definitive announcement has been made in 2026 yet, any update on this front could be a major trigger for the stock.

- **Sector Trends:** provisional updates from other banks (Union Bank, AU Small Finance Bank) for Q3 FY26 indicate **strong deposit growth** (up 14-23% for some smaller peers). If Federal Bank replicates this strong deposit mobilization, it would be viewed very positively, as "deposit growth" is currently the biggest challenge for the sector.

4) Analyst Targets (Consensus & Brokerage Specifics)

The consensus among analysts remains largely "Buy" to "Hold," with the average target price hovering around **Rs 253 - Rs 260**.

Brokerage Firm	Rating	Target Price (INR)	Date/Status
UBS	Buy	310	Recent Upgrade (Dec '25)
JPMorgan	Overweight	285	Reiterate (Jan '26)
Citi	Hold	280	Reiterate (Dec '25)
ICICI Securities	Buy	275	Q2 Update
Motilal Oswal	Buy	235 - 250	Q2 Update
Sharekhan	Buy	220	Maintained
Morgan Stanley	Equal-weight	220	Reiterate (Dec '25)
Consensus	--	~253	Average of ~34 Analysts

Summary for Investors: The immediate focus is the **Jan 16th earnings**. Watch for **Net Interest Margin (NIM)** stability and **Deposit Growth** figures. The divergence in targets (Rs 220 vs Rs 310) suggests the market is split on how fast the bank can re-rate compared to larger peers.

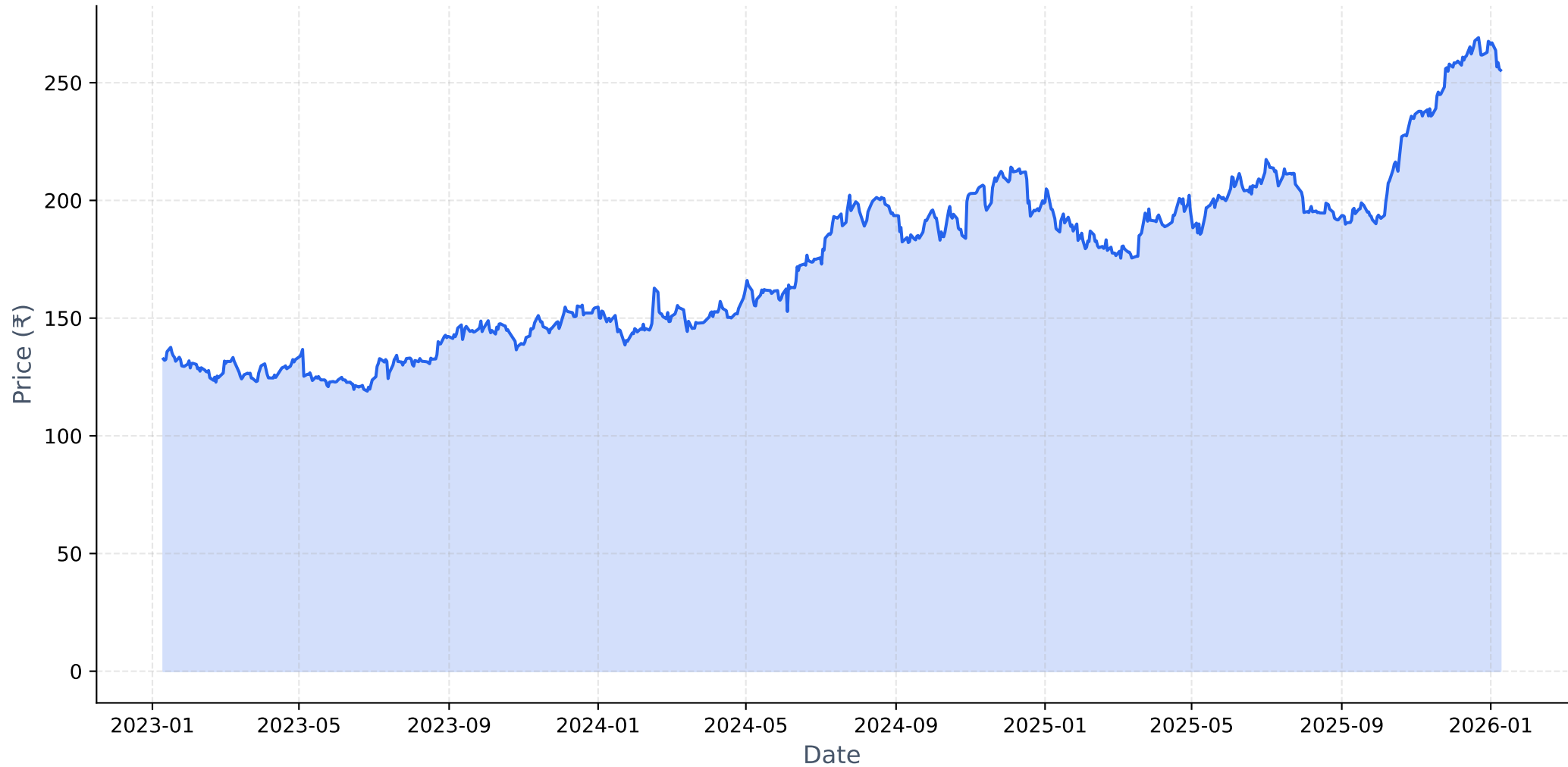
Stock Detailed Analysis Report

FEDERALBNK.NS

Current Price: ₹255.30

Generated: 2026-01-10 10:12

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	6.43%	2.32%
Net Income	No	-15.82%	-1.87%
ROE	No	-6.28%	-6.28%
EPS	No	-14.06%	-3.82%

FEDERALBNK.NS - Relative Strength Analysis

== OVERVIEW ==:

Benchmark Index:	^NSEBANK
Sector:	Bank
Classification:	Weakening Leader
RS Score:	55.2/100

:

== RS RATIOS ==:

1M RS:	0.978 [Neutral]
3M RS:	1.133 [Leader]
6M RS:	1.197 [Leader]
1Y RS:	1.144 [Leader]

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== TURNAROUND ANALYSIS ==:

Turnaround Status:	Not Detected
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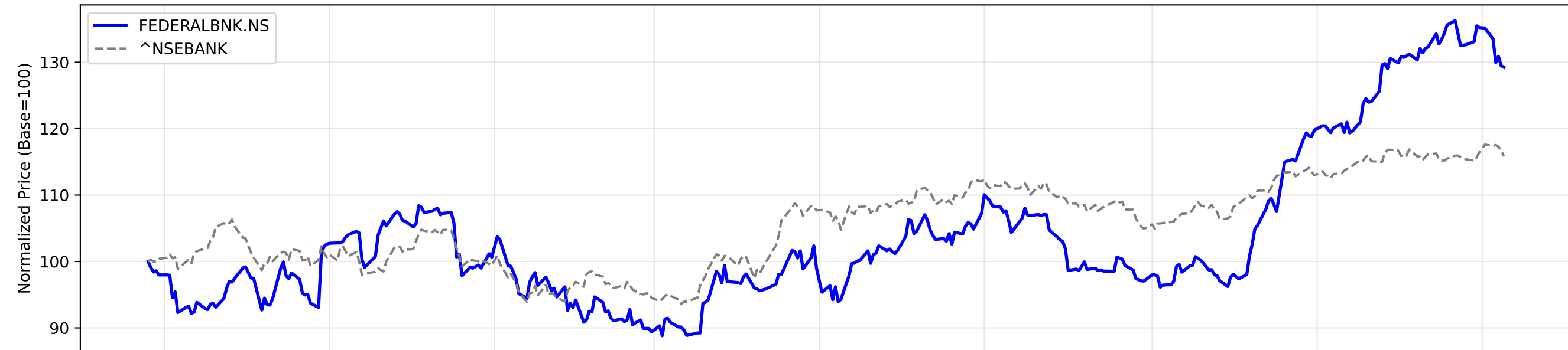
SIGNAL CRITERIA::

✗ Emerging RS:	Not accelerating
✗ Medium-term Lagging:	Not lagging
✓ Performance Improving:	3M (+23.1%) > 6M (+20.1%)

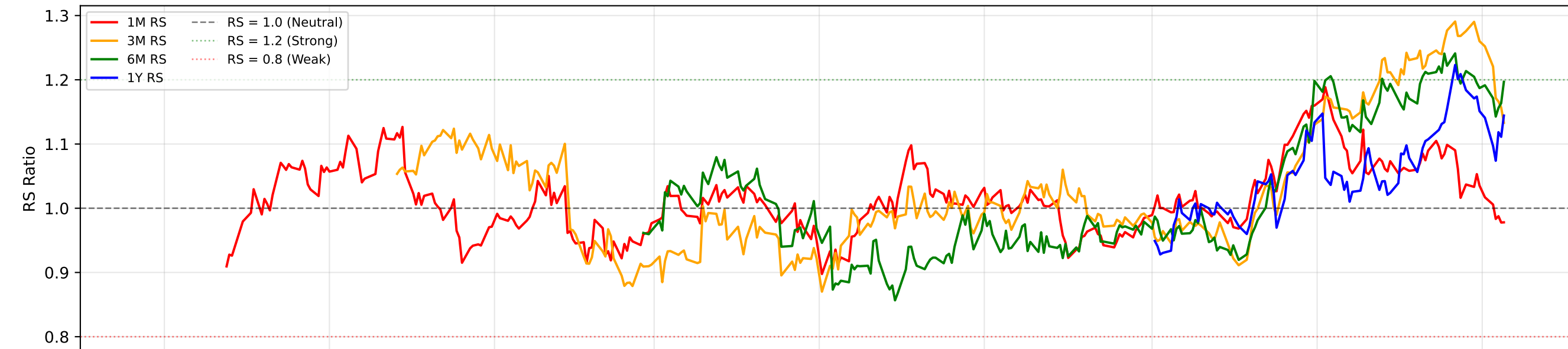
Relative Strength Analysis: FEDERALBNK.NS vs ^NSEBANK

Classification: Weakening Leader

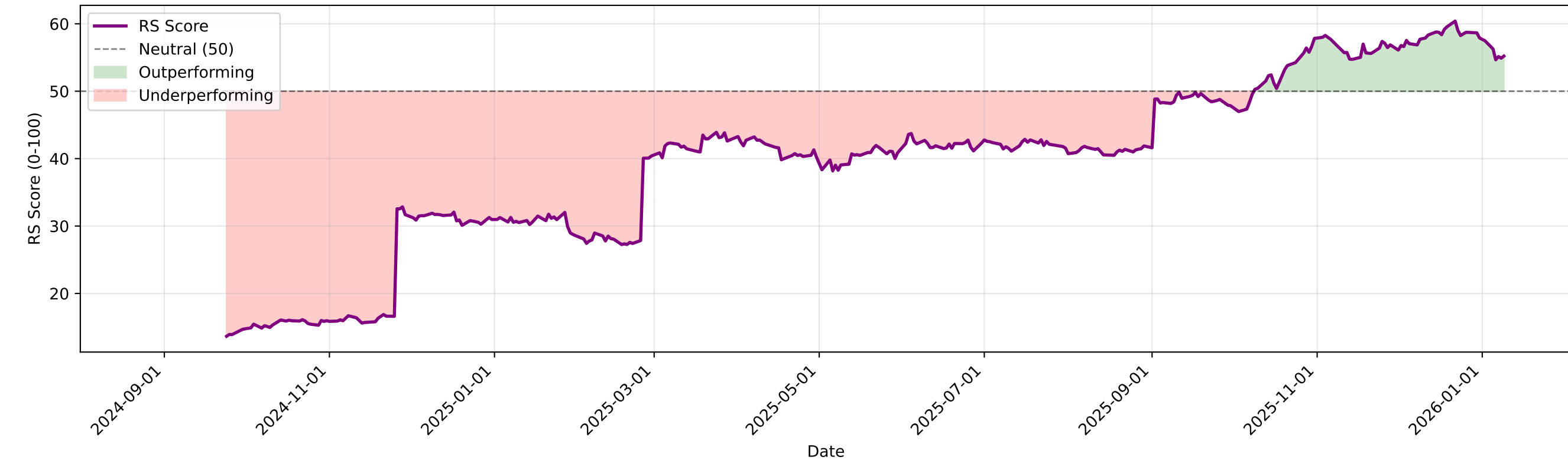
Price Performance Comparison (Normalized)



RS Ratio Trends (Multiple Timeframes)



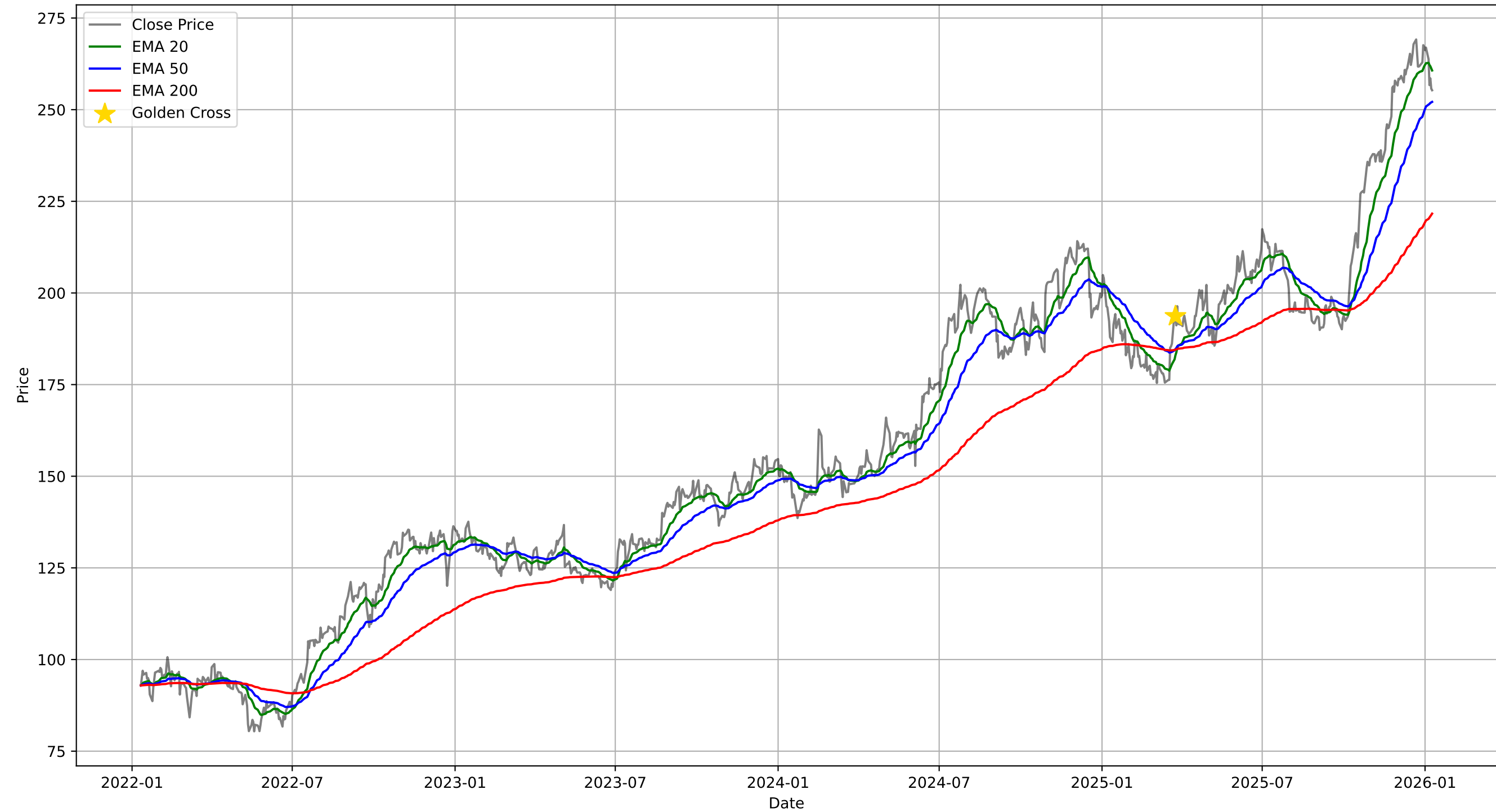
RS Composite Score Timeline



FEDERALBNK.NS - EMA Crossover Summary

EMA 20:	260.70
EMA 50:	252.12
EMA 200:	221.64
Trend Status:	Strong Uptrend
Golden Cross Date:	2025-03-25 00:00:00+05:30
Golden Cross Price:	193.68

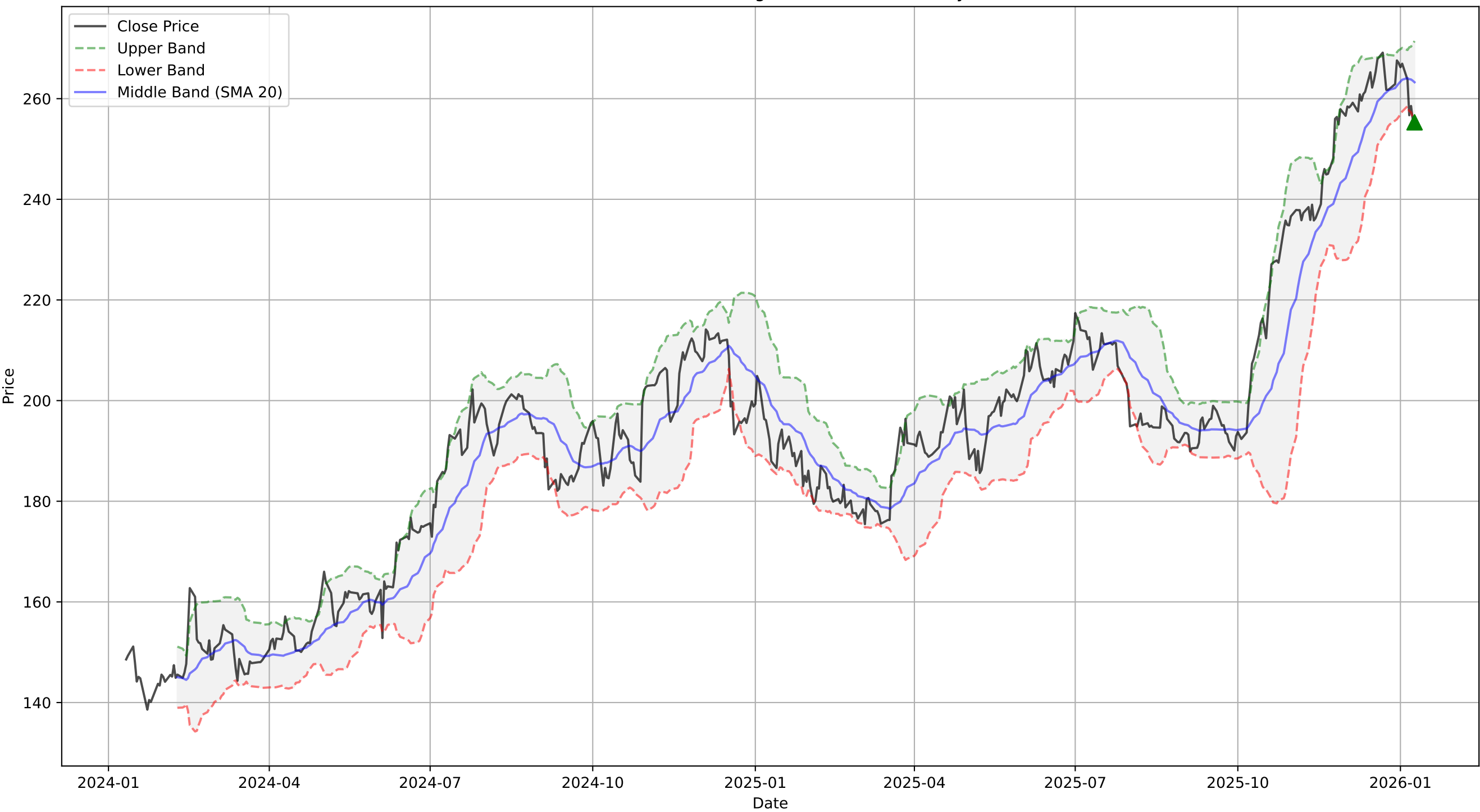
FEDERALBNK.NS EMA Crossover Analysis



FEDERALBNK.NS - Bollinger Bands Summary

Current Price:	255.30
Upper Band:	271.44
Middle Band (SMA 20):	263.26
Lower Band:	255.08
%B:	0.0134
Band Width:	0.0622
Status:	Lower Half
Signal:	Buy Signal
Recent Signal 1:	Buy Signal at 2026-01-09 00:00:00+05:30

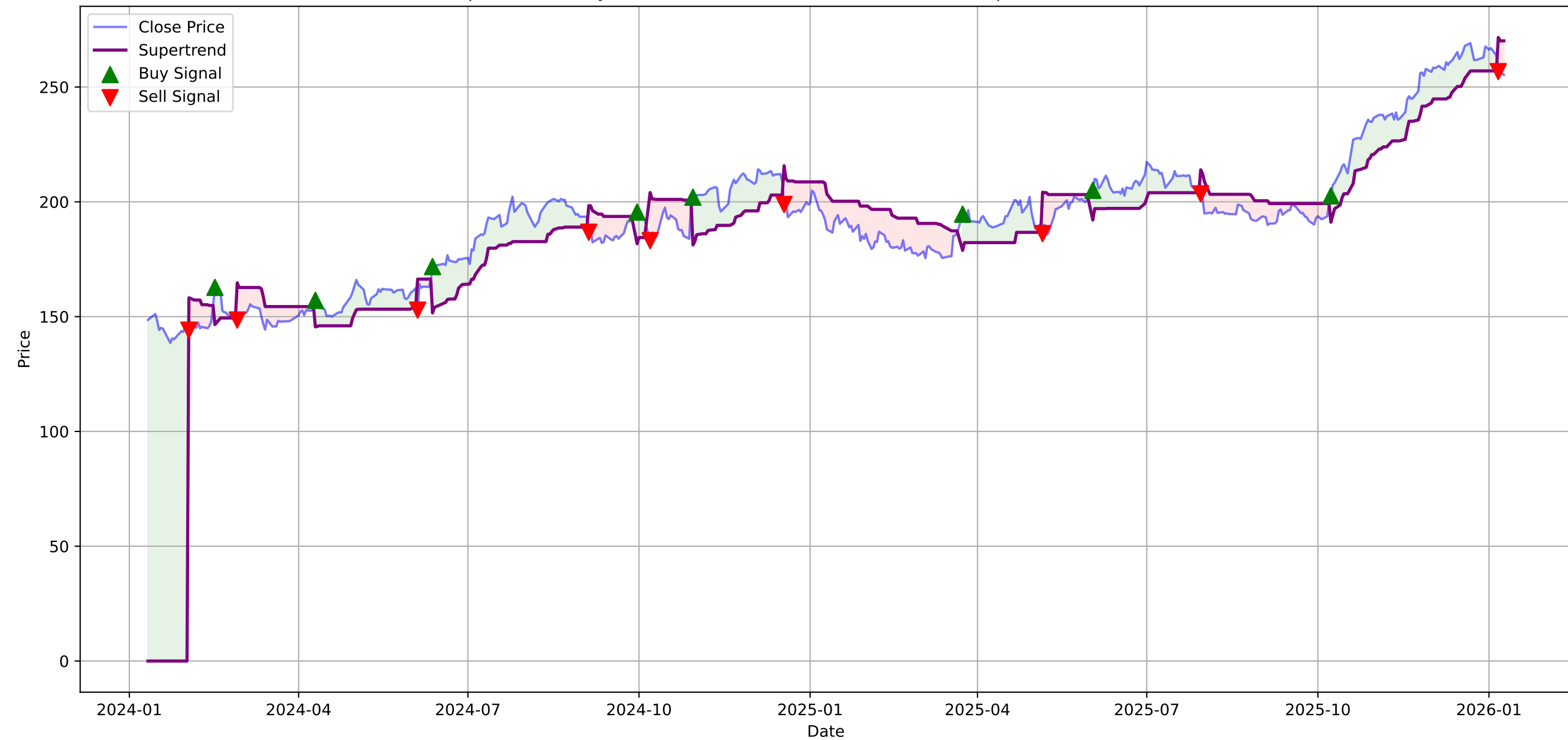
FEDERALBNK.NS Bollinger Bands (20, 2) Analysis



FEDERALBNK.NS - Supertrend Summary

Status:	DOWNTREND (Sell)
Supertrend Value:	270.11
Signal Identified On:	2026-01-06

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



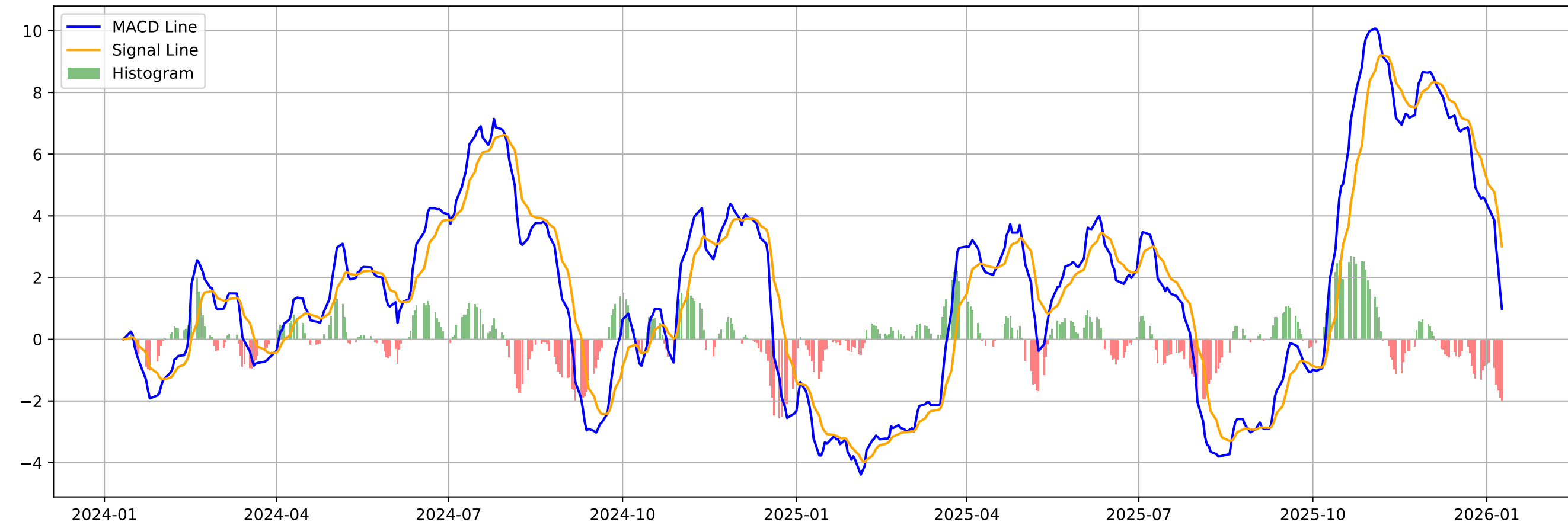
FEDERALBNK.NS - MACD Summary

MACD Line:	0.99
Signal Line:	3.01
Histogram:	-2.03
Trend:	Bearish
Momentum:	Strengthening
Signal:	None

FEDERALBNK.NS Price



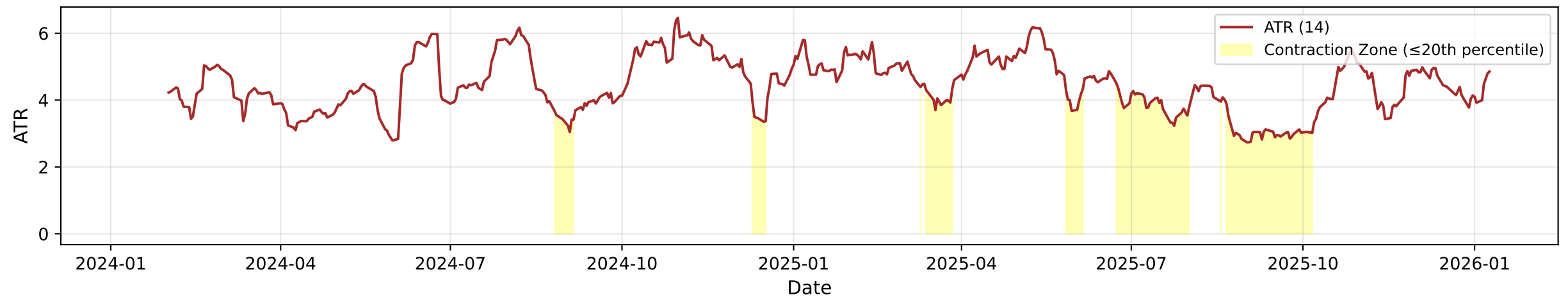
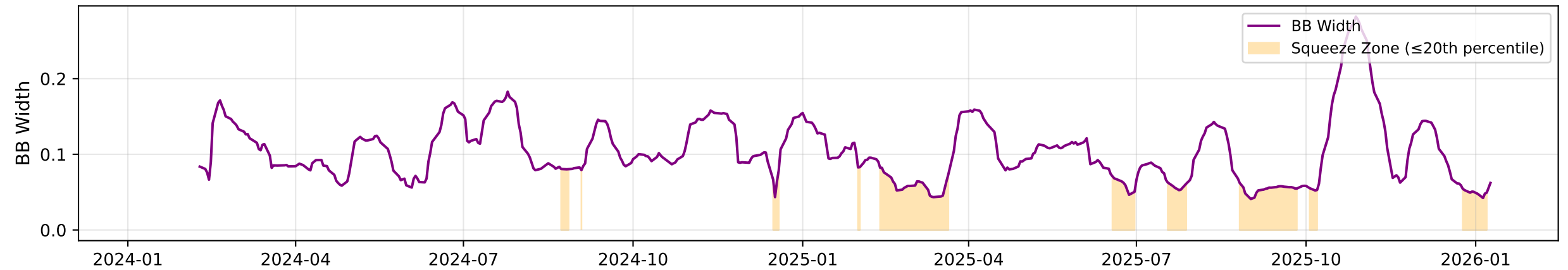
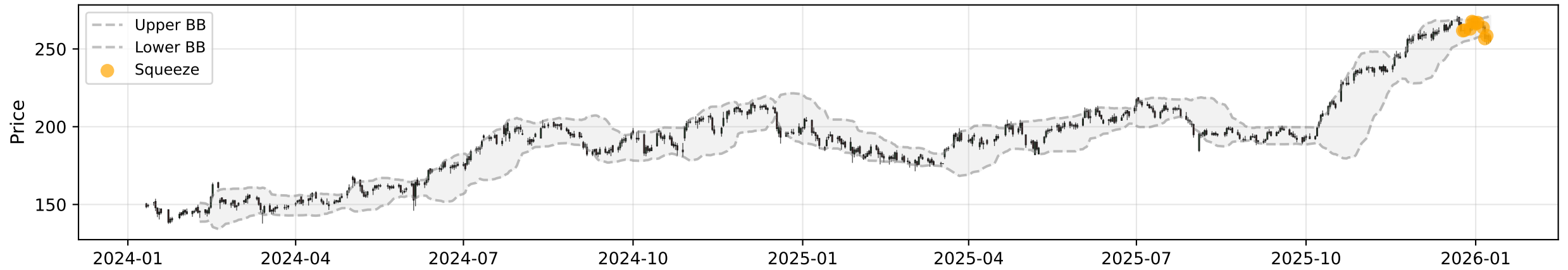
FEDERALBNK.NS MACD (12, 26, 9)



FEDERALBNK.NS - Volatility Squeeze Summary

BB Width:	0.0622
ATR:	4.8536
Total Signals:	10
Signal 1:	BB Squeeze at 2026-01-01 00:00:00+05:30 (Price: 266.25)
Signal 2:	BB Squeeze at 2026-01-02 00:00:00+05:30 (Price: 266.95)
Signal 3:	BB Squeeze at 2026-01-05 00:00:00+05:30 (Price: 263.75)
Signal 4:	BB Squeeze at 2026-01-06 00:00:00+05:30 (Price: 256.70)
Signal 5:	BB Squeeze at 2026-01-07 00:00:00+05:30 (Price: 258.55)

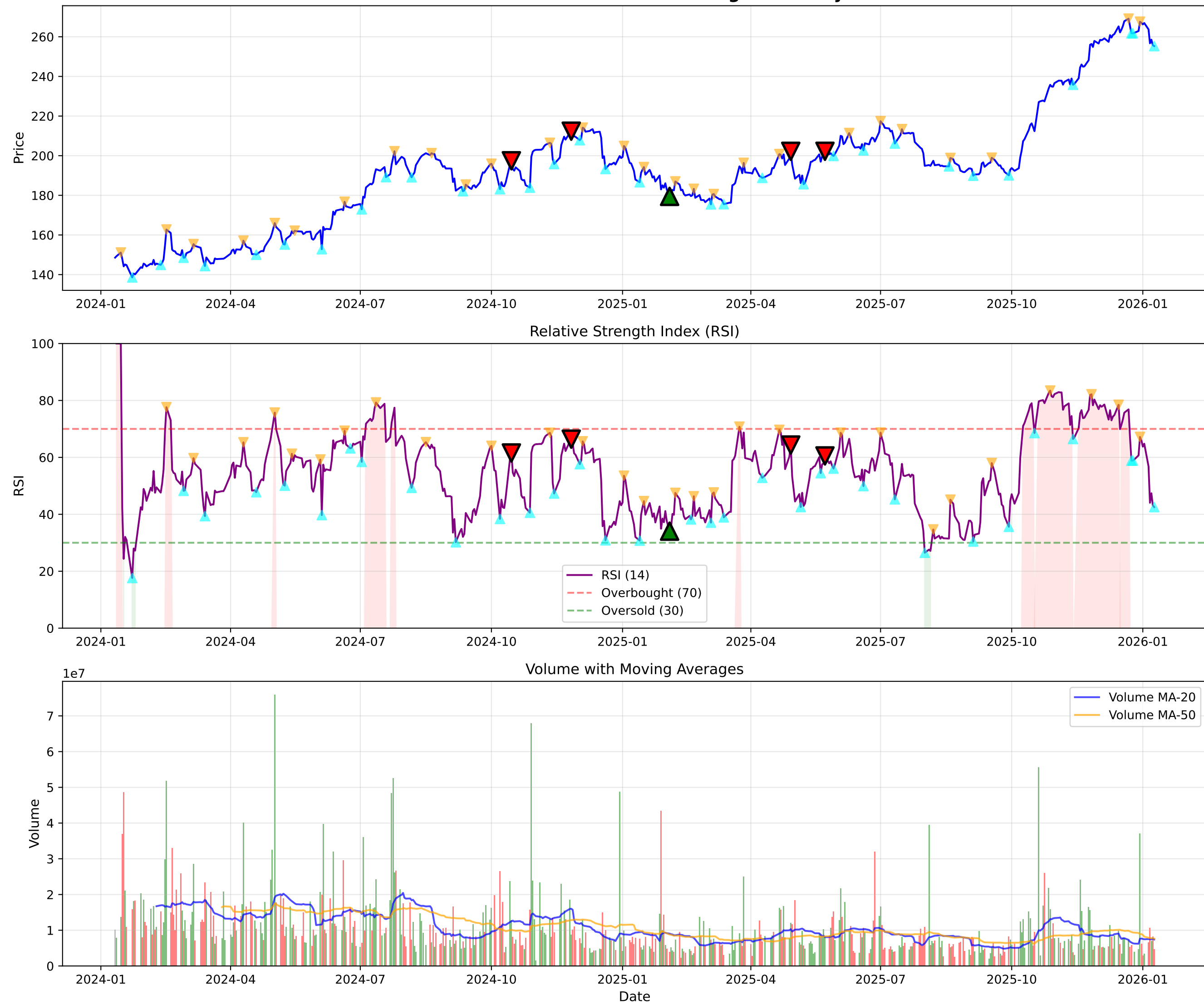
FEDERALBNK.NS - Volatility Squeeze Analysis



FEDERALBNK.NS - RSI-Volume Summary

Current RSI:	42.53
Current Volume:	4731961
Volume MA 20:	7426165
Bullish Divergences:	1
Bearish Divergences:	4
Bullish Div 1:	Date: 2025-02-03 00:00:00+05:30, Price: 179.47
Bearish Div 1:	Date: 2025-04-29 00:00:00+05:30, Price: 202.20
Bearish Div 2:	Date: 2025-05-23 00:00:00+05:30, Price: 202.21

FEDERALBNK.NS RSI-Volume Divergence Analysis



Multi-Timeframe Supertrend Analysis

Timeframe	Status	Value	Last Price	Signal Date
1 Week	UPTREND (Buy)	246.75	255.3	2025-10-06
1 Day	DOWNTREND (Sell)	270.11	255.3	2026-01-06
15 Min	UPTREND (Buy)	255.01	255.1	2026-01-09

Multi-Timeframe MACD Analysis

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

FEDERALBNK.NS - 1 Week (Candlestick + EMAs)



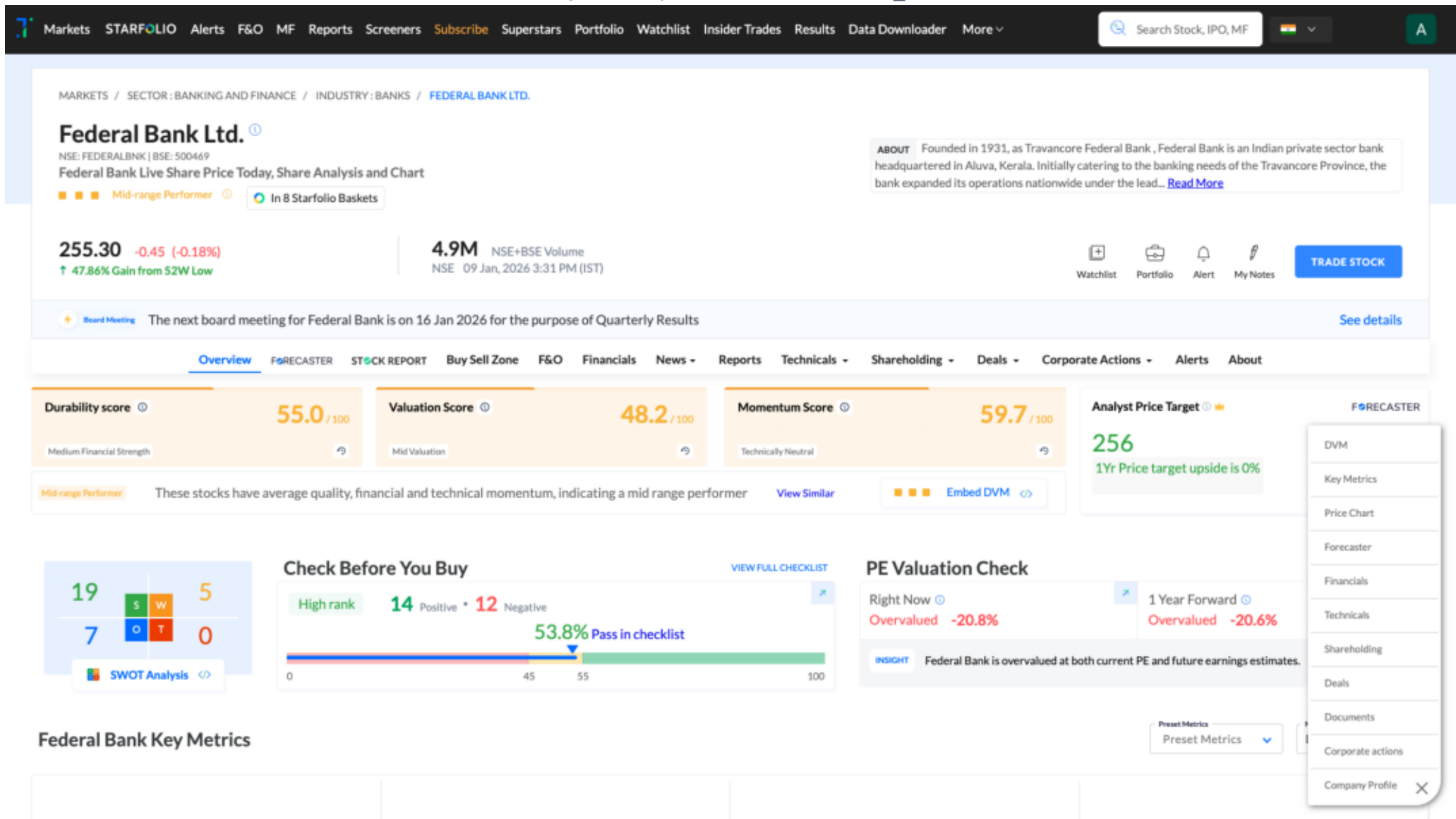
FEDERALBNK.NS - 1 Day (Candlestick + EMAs)



FEDERALBNK.NS - 15 Min (Candlestick + EMAs)



Trendlyne Snapshot - FEDERALBNK_main



Trendlyne Snapshot - FEDERALBNK_forecaster

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MARKETS / SECTOR: BANKING AND FINANCE / INDUSTRY: BANKS / [FEDERAL BANK LTD.](#)

Federal Bank Ltd.

NSE: FEDERALBNK | BSE: 500469

Mid-range Performer

In 8 Starfolio Baskets

255.30

-0.45 (-0.18%)

47.86% Gain from 52W Low

4.9M

NSE+BSE Volume

NSE 09 Jan, 2026 3:31 PM (IST)

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TRADE STOCK

Board Meeting

The next board meeting for Federal Bank is on 16 Jan 2026 for the purpose of Quarterly Results

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

Federal Bank has a share price target of Rs 256, revenue growth forecast of 10.0%, and profit growth estimate of -2.4% for FY26, based on top 33 analyst calls.

Federal Bank FORECASTER - Analyst Estimates

FORECASTER DASHBOARD

SHARE PRICE TARGET FORECAST

12 MONTH ESTIMATE

LOW ESTIMATE

HIGH ESTIMATE

CURRENT PRICE

AVG. ESTIMATE

255.3

255.9

199

320

● CURRENT PRICE

● AVG. ESTIMATE

EPS FORECAST

QUARTER

ANNUAL

25

20

15

10

Mar '23

Mar '24

Mar '25

Mar '26

Mar '27

◇ ACTUAL EPS

◇ AVG. ESTIMATE

CONSENSUS RECOMMENDATION

33 ANALYST Recommendations

BUY

21	5	6	1	Aug '25
20	5	6	1	Sep '25
20	4	8	1	Oct '25
20	4	8	1	Nov '25
19	4	9	1	Dec '25
18	5	9	1	Jan '26

● STRONG BUY

● BUY

● HOLD

● SELL

● STRONG SELL