



Presentation to Analysts

December 2012

Genesis

1964-1976

- Set up by an Act of Parliament in 1964 as a subsidiary of the Central Bank (RBI)
- Ownership transferred to Govt. in 1976
- IDBI had been a policy bank in the area of industrial financing and development

1994-00

- IDBI Act amended to permit private ownership upto 49%.
- Domestic IPO in 1995, reduces Govt. stake to 72%.
- Post capital restructuring in 2000, Govt. stake reduced to 58.5%

2003 - 06

- IDBI Repeal Act passed in December 2003 for conversion to a banking company.
- Govt. ownership to be not below 51%
- Amalgamation of IDBI Bank Ltd. With IDBI Ltd. W.e.f. April 2, 2005
- Oct. 2006 amalgamated erstwhile UWB.

2007- 10

- Complete Networking (100% Core Banking)
- Organization structure redesigned on Customer Segmentation basis
- Name changed to IDBI Bank Ltd
- Achieved regulatory norms of SLR, CME

Status as Leading DFI

- Leading provider of long term finance
 - Played an apex role in helping create the industrial and infrastructural base in the country
 - Total Investments generated - ₹ 4000 billion (approx.) (over USD 80 bn)
 - Significant player in domestic debt syndication.
- Played a pivotal role in developing institutions that shaped the country's financial architecture
 - NSE - Electronic Stock Exchange,
 - NSDL - Securities Depository,
 - CARE - Rating Agency,
 - SHCIL - Depository Participant, e-stamping etc.
 - SIDBI - Funding institution for SSI and ME
 - Exim Bank- A bank to finance export Import
 - ARCIL - Asset reconstruction company
 - NeDFI - For development of North-East Region

Distribution Network

- **Reach**

- 1019 branches; 1597 ATMs
- 1- Overseas, 268-Metro, 377-Urban, 253-Semi Urban & 120-Rural
- Presence in 698 locations
- Network of :
 - 72 Retail Asset Centres
 - 33 MSME Processing Centres
 - 22 Agri Processing Centres
 - 6 Regional Processing Units
 - 25 Central Clearing Units
- 7 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- **Corporate customers:3000+**

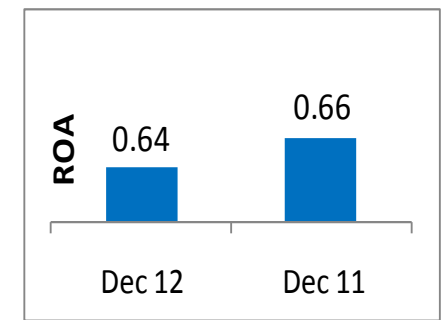
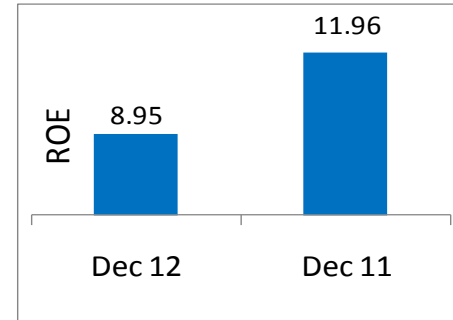
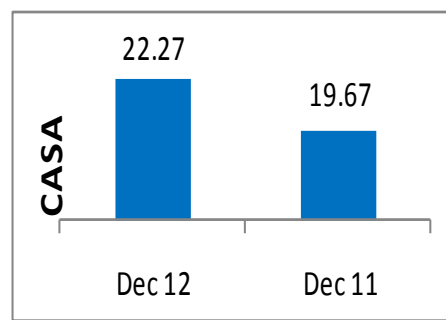
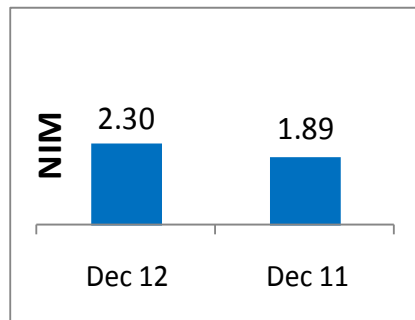
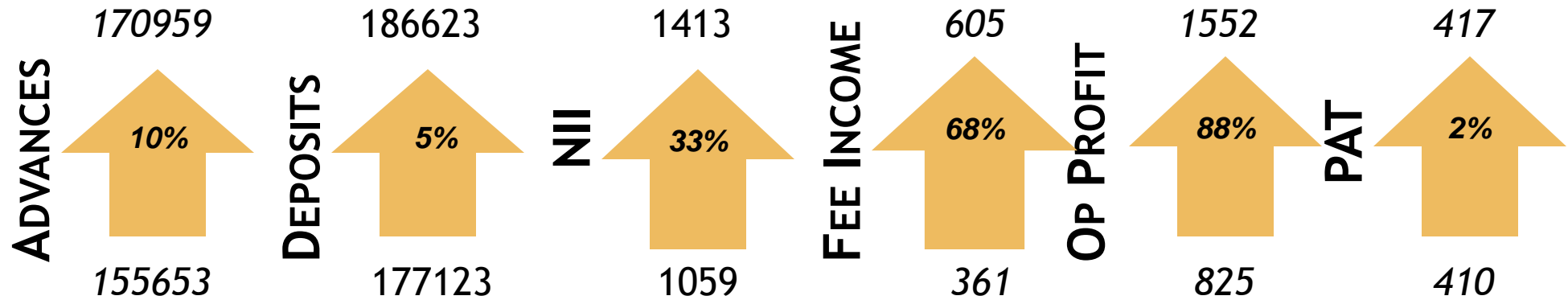
- Retail customer base: 6.5 million+

- **Global expansion plans**

- Initiated the process for setting up Branch Offices at Singapore and Representative Office at Shanghai



Highlights (Q3FY 13 over Q3FY 12) (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	31-Dec-12	31-Dec-11
LIABILITIES		
Capital	1278	985
Reserve & Surplus	19398	14812
[Net Worth]	18872	13903
Deposits	186623	177123
Borrowings	57503	54115
Other Liabilities & provisions	8397	8290
Total	273199	255325
ASSETS		
Cash & balance with RBI	13181	15899
Bal. with banks & money at call	3730	3859
Investments	76159	71376
Advances	170959	155653
Fixed Assets [incl leased assets]	2971	3049
Other Assets	6198	5489
Total	273199	255325

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		Nine Months Ended	
	Dec-12	Dec-11	Dec-12	Dec-11
Interest Income	6200	5849	18667	17290
Interest Expenses	4787	4790	14734	13957
Net Interest Income	1413	1059	3933	3334
Other Income	870	433	2073	1326
Total income	2283	1492	6006	4660
Operating Expenses	731	667	2142	1814
- Employee Cost	333	294	1036	804
- Other Operating Expenses	398	373	1106	1010
Operating Profit	1552	825	3864	2845
Provisions & contingencies	1136	415	2536	1585
- NPAs	646	135	1315	587
- write offs	0	222	11	314
- Restructured Assets	168	134	441	160
- Others (Inv., Std Asset, etc)	149	-84	200	75
- Tax	173	8	569	448
Profit After Tax	417	410	1328	1261

Details of Other Income (₹ in Crore)

Particulars	Quarter Ended		Nine Months Ended		FY Ended
	Dec-12	Dec-11	Dec-12	Dec-11	Mar-12
Commission, Excg & Brkg	548	321	1433	954	1531
Profit on sale of investments	199	40	234	161	188
Profit/(Loss) on revaluation of investment	9	8	52	-61	-39
Profit on sale of Fixed Assets	0	0	0	-1	-2
Profit on forex/derivatives	51	38	136	103	172
Dividend from subsidiaries	0	0	2	4	18
Recovery from written off cases	49	19	122	86	142
Other misc income	14	8	93	81	102
Total	870	433	2073	1326	2112

Fee Based Income	604.96	360.7	1587.7	1062.39	1715
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Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		Nine Months Ended	
	Dec-12	Dec-11	Dec-12	Dec-11
Staff Cost	333	294	1036	804
Rent, taxes & lighting	67	58	192	150
Printing & stationery	9	12	30	30
Advertisement & Publicity	4	0	8	22
Depreciation	29	27	83	86
Postage, Telegram, Teleph., etc	18	15	49	54
Repairs and maintenance	46	37	120	95
Outsourcing expenses	41	47	112	128
Other expenditure	184	177	511	445
TOTAL	731	667	2142	1814

Key Ratios

Particulars	Quarter Ended		Nine Months Ended		F.Y. Ended
	Dec-12	Dec-11	Dec-12	Dec-11	Mar-12
Net Interest Margin (%)	2.30%	1.89%	2.09%	2.00%	2.02%
Return on Assets (%)	0.64%	0.66%	0.67%	0.68%	0.81%
Return on Equity (%)	8.95%	11.96%	9.91%	12.66%	15.08%
Cost of all liabilities (%)	7.32%	7.71%	7.39%	7.52%	7.48%
Yield on Total Assets (%)	10.82%	10.11%	10.41%	10.03%	10.13%
Margin (%)	3.49%	2.40%	3.01%	2.51%	2.65%
Cost of Funds (%)	8.36%	8.64%	8.40%	8.36%	8.36%
Return on Earning Assets (%)	11.11%	10.37%	10.68%	10.28%	10.38%
Spread (%)	2.75%	1.74%	2.28%	1.92%	2.01%
Non-interest income to Total Income	12.30%	6.89%	9.99%	7.12%	8.29%
Efficiency [Cost- Net Income] Ratio	32.00%	44.70%	35.66%	38.93%	39.17%
Staff Expenses to total income	4.71%	4.68%	9.99%	4.32%	4.66%
Staff Expenses to total expenses	6.04%	5.39%	6.14%	5.10%	5.54%
Overhead efficiency ratio	119.06%	64.87%	96.78%	73.07%	81.01%

Balance Sheet Ratios

(₹ in Crore)

	Dec-12	Dec-11
Total Business [Dep. + Adv.]	357582	332776
SB Deposits to Total Deposits	10.96%	9.57%
Current Account Deposits to Total Deposits	11.32%	10.10%
Time Deposits to Total Deposits	77.73%	80.33%
Book Value - Rs.	147.62	141.20
Total Off B/Sheet item to Total Assets	58.76%	61.00%
Owned Funds to total outside liabilities	7.73%	6.01%
Tier One Capital	18485	15417
Tier Two Capital	14279	12240
Total Capital	32764	27657
Total Risk Weighted Assets	230887	204372
Total Risk Weighted Assets to Total Assets	84.51%	80.04%
CRAR (Total)	14.19%	13.53%
CRAR - Tier I	8.01%	7.54%
CRAR - Tier II	6.18%	5.99%
Number Of Accounts		
(i) Savings	6437899	5519022
(ii) Current	467828	444251
(iii) Term deposits	1841735	1402690

NPAs

(₹ in Crore)

Particulars	Dec-12	Dec-11
Gross Advances	174624	157799
Gross NPAs	6401	4640
Gross NPAs as % of Gross Advances	3.67%	2.94
Total Provisions held	* 3099	1582
Net Advances	170959	156217
Net NPAs	3302	3058
Net NPAs as % of Net Advances	1.93%	1.96
Provision Coverage Ratio %	50.17%	34.10
Provision Coverage Ratio as per RBI Guidelines % **	69.20%	69.09

*including NPV Loss for Restructured NPA accounts

**including Countercyclical Provisioning Buffer

Sectoral Net NPAs	%
Agri and Allied Activities	4.76
Industry (Micro, Small, Medium & Large)	2.39
Services	2.11
Personal Loans	0.71

Summary of NPAs as on December 31, 2012

(₹ in Crore)

For the Quarter	Gross NPA	NPA Provision & NPV Loss	Net NPA
As on 01.10.2012	5848	2453	3395
Additions (First Time NPA)	714	765	-51
Less:			
(i) Upgradations	97	56	42
(ii) Recoveries	63	63	0
(iii) Write off	0	0	0
As on 31.12.2012	6401	3099	3302

Classification of NPAs as on December 31, 2012

(₹ in Crore)

	Gross NPA	Provision	NPV Loss	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	2158	381	14	1763	17.65
Doubtful Assets	4025	2356	130	1539	58.53
Loss Assets	219	219	0	0	100.00
Total*	6401	2956	144	3302	46.17

* Excluding Countercyclical Provisioning Buffer

Break up of Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter ended		Nine months ended		Year ended
	Dec-12	Dec-11	Dec-12	Dec-11	Mar-12
Depreciation on investment	6	-85	67	-83	-60
Provision for NPAs	646	135	1315	587	646
Provision towards standard assets	* 132	0	132	145	232
Provision for Restructured Assets (including FITL)	168	134	441	160	264
Income Tax	436	115	1141	697	1105
Deferred Tax	-264	-107	-572	-249	-507
Bad Debts Writen off	0	222	11	314	319
Investments written off	2	0	2	16	20
Others	9	0	-1	-3	0
Total	1135	414	2536	1584	2019

* Represents Provision towards Restructured Standard Assets @ 2.75%

Advances

(₹ in Crore)

Vertical	31-Dec-12	31-Dec-11
ICG	38484	28407
CBG	* 85302	79103
AGRI	* 10419	11940
PBG	* 31319	27317
SME	* 4656	8946
RECOVERY	779	504
Total	170959	156217

* Pursuant to reorganisation, the figures against verticals viz. AGRI, PBG, SME & CBG are shown from the Branches owned by respective verticals.

Nature	Dec-12	Dec-11
Bills	4502	3011
CC, OD, WCDL ETC	43373	36321
Term Loans- Other	123084	116321
Total	170959	155653
Top 20 Borrowers	31505	

Maturity Profile	Amt
Upto 6 months	32,382.00
> 6 months to 1 year	9,566.00
> 1 year to 3 years	71,366.00
> 3 years to 5 years	21,043.00
> 5 years	36,603.00
Total	170,960.00

Advances

(₹ in Crore)

Industry	Outstanding			Committed		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	18311	13049	31360	23649	18885	42534
IRON AND STEEL	11878	4970	16848	16134	7637	23771
OIL & GAS/PETROLEUM PRODUCTS	8445	7643	16089	10534	12540	23073
ROADS & BRIDGES / PORTS	7144	6290	13433	9570	8791	18361
NBFC	11257	256	11512	13363	772	14135
CONSTRUCTION	2856	7493	10350	4125	9203	13328
TELECOM	6923	3161	10085	7914	4939	12853
INFRASTRUCTURE OTHERS	4565	5005	9570	9323	6917	16240
GENERAL MACHINERY & EQUIPMENTS	2428	5035	7463	3207	7463	10670
TEXTILES	5817	1524	7342	9228	2238	11466
AGRICULTURE & RELATED ACTIVITIES	6335	412	6747	11561	485	12046
CEMENT	4921	1045	5966	5944	1412	7355
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRON AND STEEL)	2798	2670	5467	5192	4247	9439
FERTILIZERS	1298	2990	4288	1790	5762	7551
COMMERCIAL REAL ESTATE	3559	549	4108	3944	726	4669
TRADING	1658	2245	3903	5647	4038	9685
CHEMICAL & CHEMICAL PRODUCTS	2009	1681	3690	4280	2341	6621
ELECTRICAL MACHINERY & EQUIPMENTS	1146	2408	3554	2029	3811	5840
SUGAR & SUGAR PRODUCTS	2147	852	2999	4509	981	5490
GEMS & JEWELLERY	1356	1538	2894	2153	4321	6474
TOTAL	106852	70816	177668	154095	107507	261602

Summary of Restructured Advances as on December 31, 2012

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	13203	2622	15825
Less: FITL Provision	662	31	692
Total	12542	2591	15133

Restructuring

(₹ in Crore)

Industry	Outstanding	FITL Prov.	Net Outstanding
AGRO INDUSTRIES	346	14	332
AIR TRANSPORT	1 410	73	1 337
AQUACULTURE	81	0	81
ARTS & CULTURE	54	0	54
CEMENT	108	4	104
CERAMIC INDUSTRY	50	0	50
CHEMICAL AND FERTILIZERS	100	0	100
DAIRY FARM AND POULTRY	2	0	2
EDUCATION	65	1	64
ELECTRICAL MACHINERY	1 569	18	1 550
ELECTRICITY	3 735	192	3 543
ELECTRONICS	225	1	224
ENTERTAINMENT	39	0	39
FINANCIAL SERVICES	5	0	5
FOOD AND BEVERAGES	1 028	98	930
GEMS & JEWELLERY	29	0	29
GLASS MFG	18	0	18
HEALTH CARE	24	0	23
HOTEL	46	1	45
			contd..

Restructuring

(₹ in Crore)

Industry	Outstanding	FITL Prov.	Net Outstanding
INFRASTRUCTURE	1 277	38	1 239
IT	229	3	226
METAL INDUSTRY	1 908	106	1 802
MINING AND QUARRYING	29	1	28
MISC. INDUSTRY	26	1	25
MOTOR VEHICLES	30	0	30
OIL EXPLORATION	99	0	99
OTHER SERVICES	46	1	45
PAINTS	19	1	18
PAPER	174	12	162
PHARMACEUTICALS	410	13	397
REAL ESTATE	96	0	96
RETAIL STORE	24	0	24
RUBBER	5	0	5
SHIP BUILDING	239	0	239
TELECOMMUNICATIONS	1 290	96	1 194
TEXTILES	984	19	965
TIMBER	1	0	1
TRANSPORT SERVICES	8	0	8
Grand Total	15825	692	15133

PA to NPA out of Restructured Advances as on December 31, 2012

(₹ in Crore)

Industry	Outstanding	FITL Prov.	Net Outstanding
AGRO INDUSTRIES	112	11	101
AIR TRANSPORT	833	0	833
AQUACULTURE	6	0	6
ARTS & CULTURE	54	0	54
CEMENT	5	0	5
CHEMICAL AND FERTILIZER	3	0	3
EDUCATION	28	0	28
ELECTRICITY	141	0	141
ELECTRONICS	178	0	178
ENTERTAINMENT	5	0	5
FOOD AND BEVERAGES	154	4	150
GEMS & JEWELLERY	0	0	0
GLASS MFG	18	0	18
HEALTH CARE	3	0	3
HOTEL	17	0	17
			contd...

PA to NPA out of Restructured Advances as on December 31, 2012

(₹ in Crore)

Industry	Outstanding	FITL Prov.	Net Outstanding
INFRASTRUCTURE	72	0	72
METAL INDUSTRY	333	3	329
MINING AND QUARRYING	11	0	11
MISC. INDUSTRY	3	0	3
MOTOR VEHICLES	21	0	21
OTHER SERVICES	20	0	20
PAPER	1	0	1
PHARMACEUTICALS	3	0	3
REAL ESTATE	92	0	92
RETAIL STORE	8	0	8
RUBBER	2	0	2
TELECOMMUNICATIONS	28	0	28
TEXTILES	246	4	241
TRANSPORT SERVICES	4	0	4
Grand Total	2399	23	2376

Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	44398	5885	873	51156
SASF Securities	5241	0	0	5241
Shares (Equity)	0	2552	24	2575
Shares (Preference)	0	925	0	925
Debentures/ Bonds	10	3053	5	3068
Subsidiaries / Joint Ventures	619	0	0	619
Security Receipts	0	72	0	72
Others (CPs/CDs/MF) etc	6489	2625	3391	12504
Total	56756	15111	4292	76159

List of Some Strategic Investments

Name of Company	Percentage Holding
IDBI CAPITAL MARKET SERVICES LIMITED	100.00
IDBI INTECH LIMITED	100.00
IDBI MF TRUSTEE COMPANY LTD.	100.00
IDBI ASSET MANAGEMENT LTD.	66.67
IDBI TRUSTEESHIP SERVICES LIMITED	54.70
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48.00
IDBI INFRAFIN LIMITED	100.00
NATIONAL SECURITIES DEPOSITORY LIMITED	30.00
BIOTECH CONSORTIUM INDIA LIMITED	27.93
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
INVESTORS SERVICES OF INDIA LIMITED	24.21
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	19.21
ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED	19.18
	contd...

List of Some Strategic Investments

Name of Company	Percentage Holding
STOCK HOLDING CORPORATION OF INDIA LIMITED	18.95
CREDIT ANALYSIS AND RESEARCH LIMITED	17.19
OTC EXCHANGE OF INDIA LIMITED	17.00
UNIVERSAL COMMODITY EXCHANGE LTD.	10.00
CORDEX INDIA PVT. LTD.	7.14
STCI FINANCE LIMITED (SECURITIES TRADING CORPORATION OF INDIA LIMITED)	6.60
CLEARING CORPORATION OF INDIA LIMITED	6.50
NATIONAL STOCK EXCHANGE OF INDIA LIMITED	5.00
UNITED STOCK EXCHANGE OF INDIA LIMITED	0.97

Liabilities

(₹ in Crore)

Deposits	Dec-12	Dec-11
Current	21124	17881
Savings	20445	16958
Term	145054	142284
Total	186623	177123

Maturity Profile	Amount
Upto 6 months	75983
6 months -1 year	44383
1 year - 3 years	66562
3 years - 5 years	19379
> 5 years	37818
Total	244126

Borrowings	Dec-12	Dec-11
Tier I *	2559	3839
Upper Tier II	4286	4286
Lower Tier II #	10296	8033
Flexi Bonds	260	474
Omni Bonds	12108	14125
Refinance/Borrowings	12826	13245
SLR Bonds	0	377
Outside India	15169	9736
Total	57503	54115

* During Dec quarter, Tier - I (Perpetual) Omni Bonds of ₹850 Crores were issued with coupon rate of 9.40% annually.

During the Dec quarter, Tier - II Omni Bonds of ₹1,000 Crores (25Years Maturity) and ₹505 Crores (15 Years Maturity) were issued with coupon rate of 9.25% and 8.99% annually.

Thank You