

बेहतर कल की ओर

TOWARDS
A BETTER
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INVESTORS PRESENTATION

FINANCIAL RESULTS
Q3 - FY 2021-22

January 21, 2022

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Highlights

Major Highlights for Q3 FY 2022 – Continued Balance Sheet Strengthening

PAT - Rs.578 crore PBT - Rs.966 crore	Operating Profit Rs.1768 crore	NII - Rs.2383 crore	NIM – 3.88%
Cost to Net Income Ratio -43.59% @	Total CRAR – 16.75% Tier 1 Capital -14.13 %	Total RWA Rs.1,51,113 Crore	Cost of deposit 3.50% Cost of funds 3.79%.
CASA ratio 54.69%	Retail : Corporate Ratio 63:37	Net NPA 1.70% GNPA 20.56%	PCR 97.10%

Key Metrics for Q3 FY 2022

Profitability - Strong operating momentum

- PAT at Rs.578 crore, up by 53% YoY and 2% QoQ
- PBT at Rs.966 crore, up by 15% YoY and 25% QoQ
- Operating Profit at Rs. 1768 crore, up by 3% YoY and 31% QoQ
- NII at Rs.2383 crore, grew by 31% YoY and 29% QoQ
- NIM for Q3 FY 22 at 3.88%, improved by 101 bps YoY and 86 bps QoQ
- Cost to Net Income Ratio at 43.59% on cumulative basis

Business Performance - Focus on Granularity

- CASA ratio at 54.69%, grew by 572 bps YoY and 5 bps QoQ. CASA at Rs.121378 crore grew by 11% YoY.
- Retail : Corporate Ratio (Gross Advances) is constant at 63:37 as on Dec 2021
- Cost of deposit at 3.50% reduced by 68 bps YoY and 10 bps on QoQ.
- Cost of funds at 3.79% reduced by 60 bps YoY and 9 bps on QoQ.

Key Metrics for Q3 FY 2022 (contd.)

Asset Quality - Improving Trend

- Net NPA at 1.70%, improved by 24 bps YoY
- GNPA at 20.56%, improved by 296 bps YoY
- PCR stood at 97.10%, improved by 2 bps YoY

Capital - Adequately Capitalised

- Tier 1 Capital at 14.13%, up by 191 bps YoY and 13 bps QoQ
- Total CRAR at 16.75%, up by 198 bps YoY and 16 bps QoQ
- Total RWA at Rs.1,51,113 Crore, reduction by 501 bps YoY and by 60 bps QoQ

Financial Performance

Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance %	FY 21
	Dec-20	Sep-21	Dec-21	YoY%	QoQ%	Dec-20	Dec-21		
Interest Income	4572	4154	4625	1	11	14157	13696	(3)	19938
Interest Expenses	2754	2301	2242	(19)	(3)	8873	6954	(22)	11414
Net Interest Income	1818	1853	2383	31	29	5284	6742	28	8524
Other Income	1432	983	1148	(20)	17	3445	3862	12	4563
Net Total Income	3250	2836	3531	9	25	8729	10604	21	13087
Operating Expenses	1539	1491	1763	15	18	4510	4622	2	6052
-Employee Cost	796	698	860	8	23	2358	2245	(5)	3090
-Other Operating Cost	743	793	903	22	14	2152	2377	10	2962
Operating Profit	1711	1345	1768	3	31	4219	5982	42	7035
OP. Excl. gain on strategic sale	1387	1346	1768	27	31	3786	5982	58	6602
Provisions & Contingencies (Excl. Tax)	868	571	802	(8)	40	2273	3217	42	4666
Profit/(Loss) Before Tax	843	774	966	15	25	1946	2765	42	2369
Tax	465	207	388	(17)	87	1099	1016	(8)	1009
Profit/(Loss) After Tax	378	567	578	53	2	847	1749	106	1359

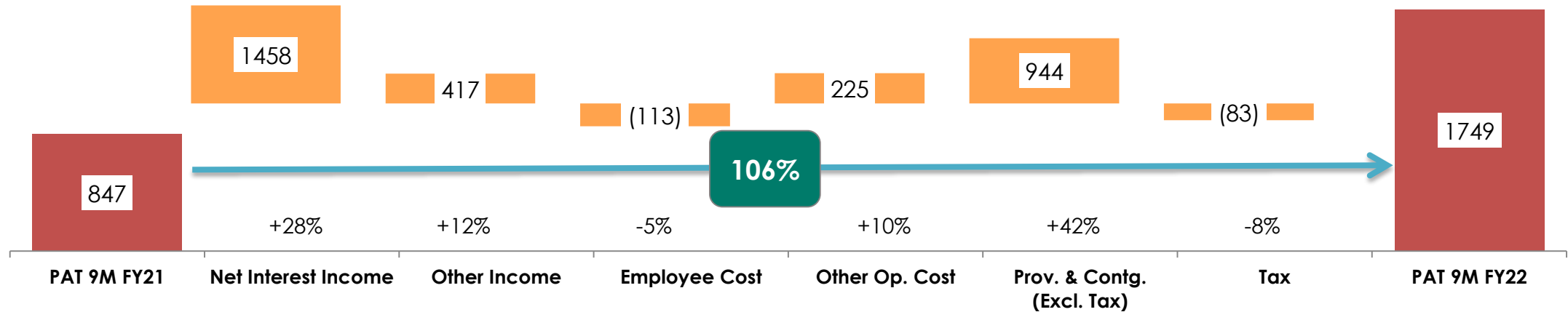
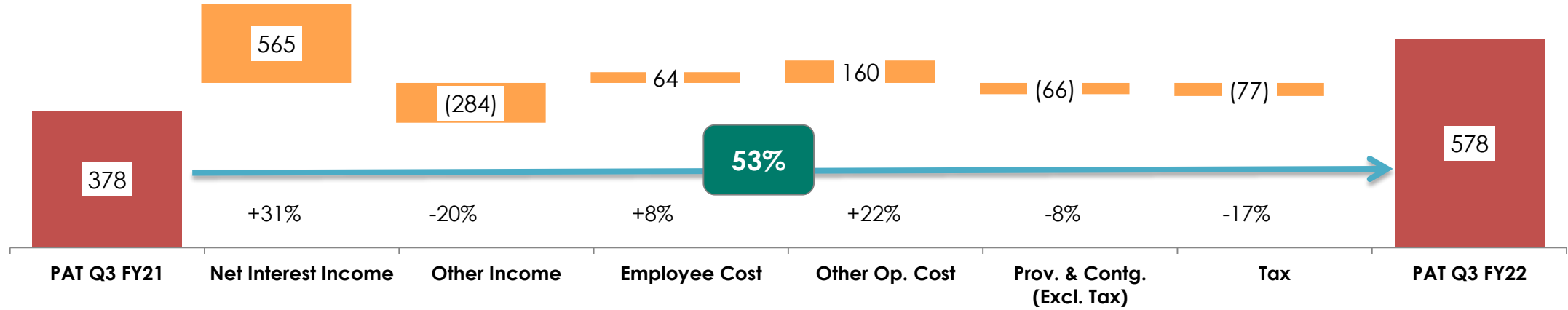
Interest Income & Interest Expense

(Rs.Crore)

	Quarter ended			Variance		Nine Month Ended		Variance%	FY21
	Dec-20	Sep-21	Dec-21	YoY%	QoQ%	Dec 20	Dec 21		
Interest Income									
Interest on Advances	2915	2667	2785	(4)	4	8918	8851	(1)	11819
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1439	1329	1342	(7)	1	4437	4020	(9)	5813
Other Interest Income	218	158	498	128	215	802	825	3	2306
Interest Income	4572	4154	4625	1	11	14157	13696	(3)	19938
Interest Expense									
Interest paid on Deposits	2267	1938	1924	(15)	(1)	7133	5898	(17)	9255
Interest paid on Borrowings	376	309	294	(22)	(5)	1266	913	(28)	1605
Interest on RBI / inter bank borrowings	111	54	24	(77)	(54)	474	143	(70)	554
Total Interest Expenses	2754	2301	2242	(19)	(3)	8873	6954	(22)	11414
Net Interest Income	1818	1853	2383	31	28	5284	6742	28	8524
NIM %	2.87	3.02	3.88	101 bps	86 bps	2.79	3.65	86 bps	3.38

Profitability

(Rs.Crore)

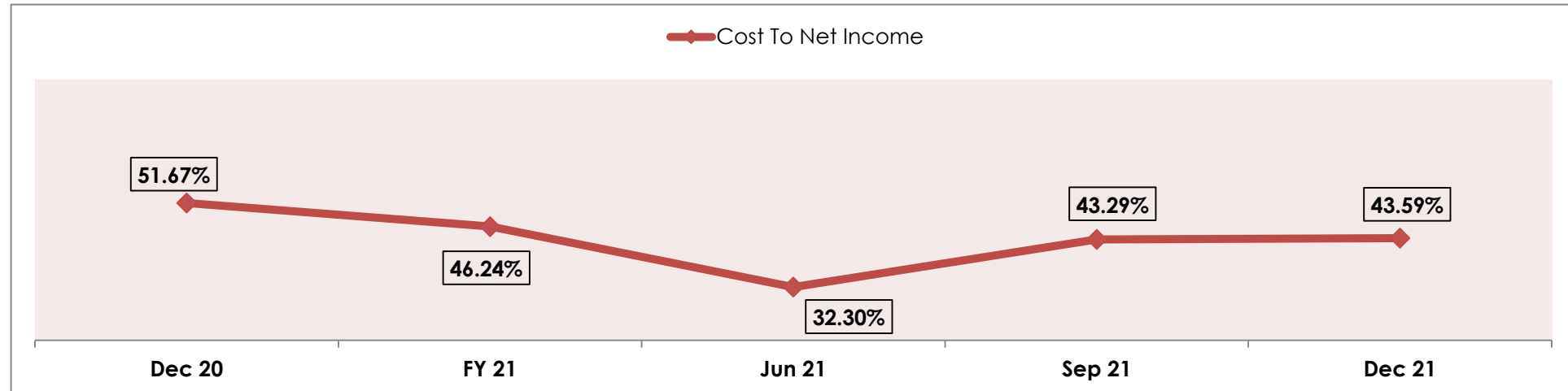
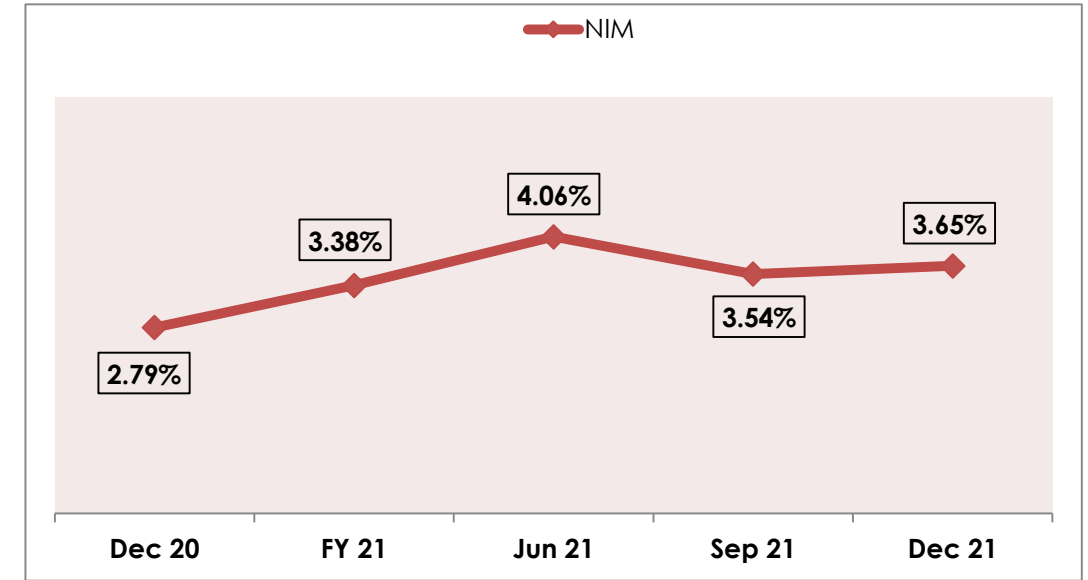
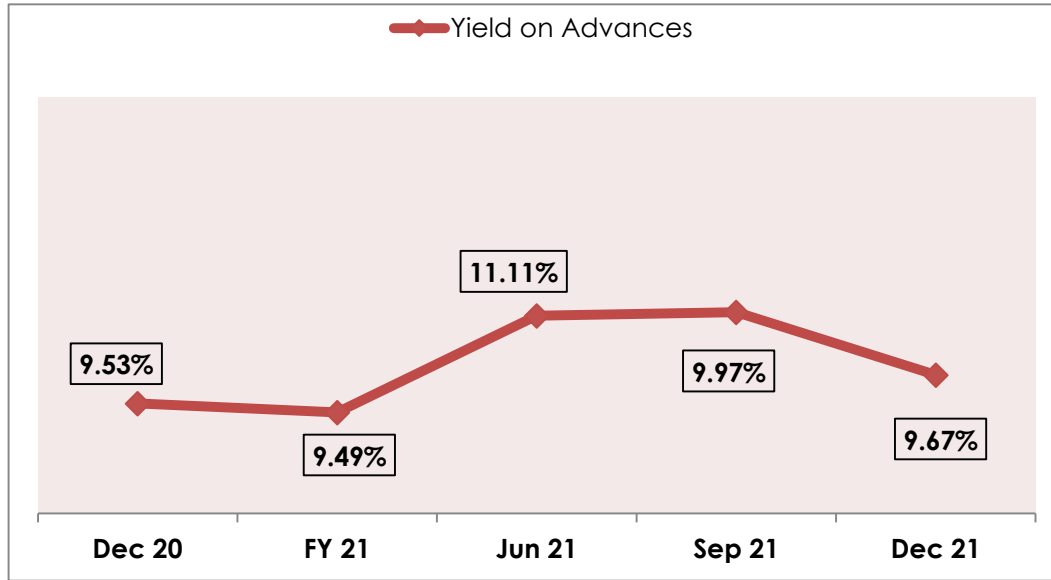


Provisions & Contingencies

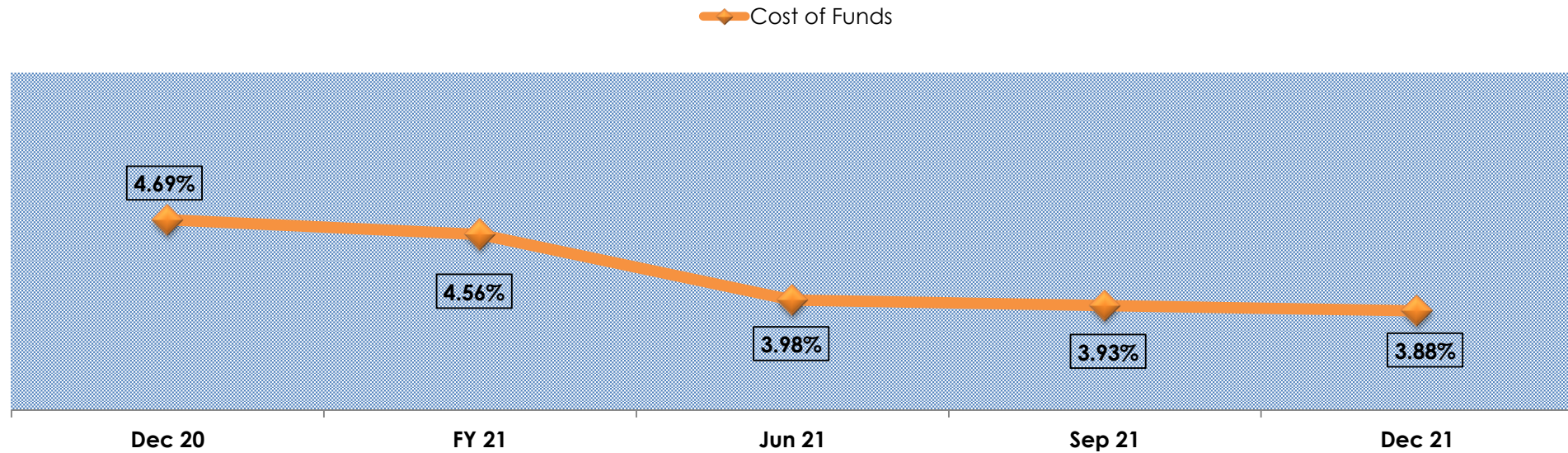
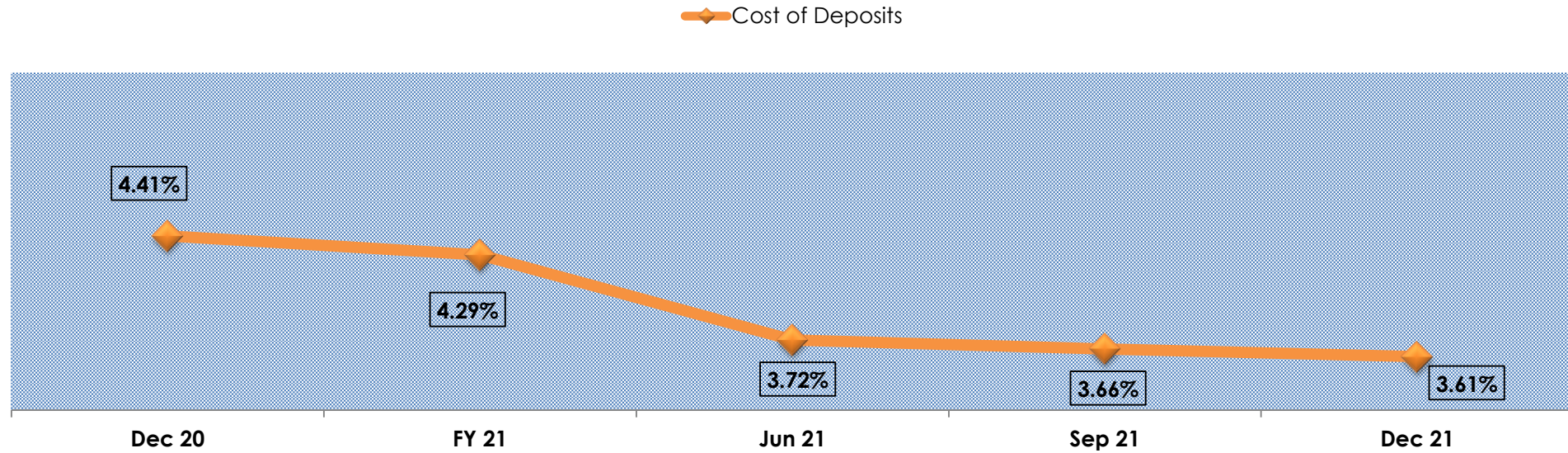
(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance	FY21
	Dec-20	Sep-21	Dec-21	YoY	QoQ	Dec-20	Dec-21		
Depreciation on Investment	(34)	(62)	59	93	121	1114	870	(244)	2022
Provision – NPAs	49	(1426)	940	891	2366	(1451)	(287)	1164	(2571)
Provision – Standard Assets	624	829	(645)	(1269)	(1474)	1131	537	(594)	1839
Provision - Restructured Assets	36	76	24	(12)	(52)	30	278	248	38
Income Tax	465	207	388	(77)	181	1099	1016	(83)	1009
Bad Debts Written off	208	1023	206	(2)	(817)	1512	1388	(124)	2888
Other Provisions	(15)	132	217	232	85	(63)	431	494	450
Total	1333	779	1189	(144)	410	3372	4233	861	5675

Yield Ratios (cumulative)



Cost of Funds & Cost of Deposits (cumulative)



Business Performance

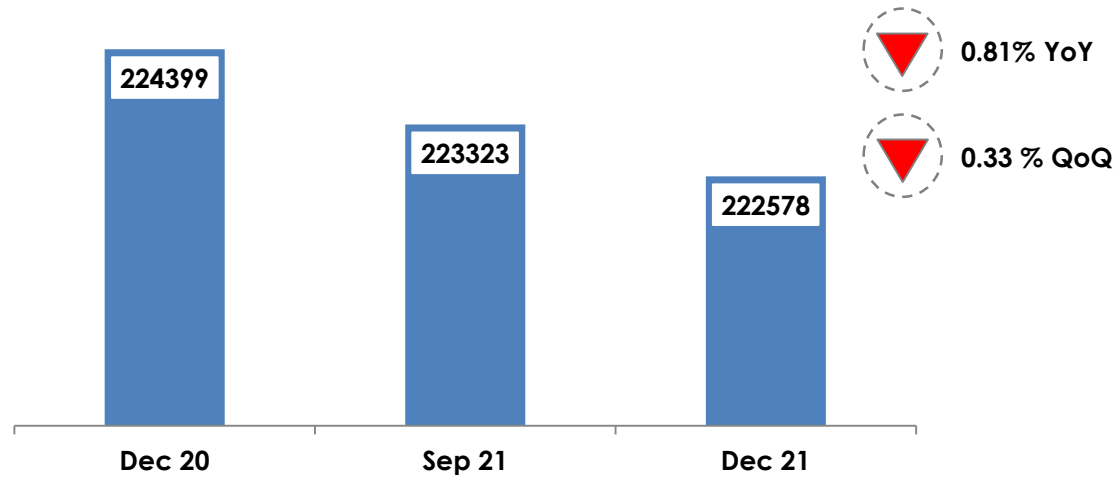
Balance Sheet

(Rs.Crore)

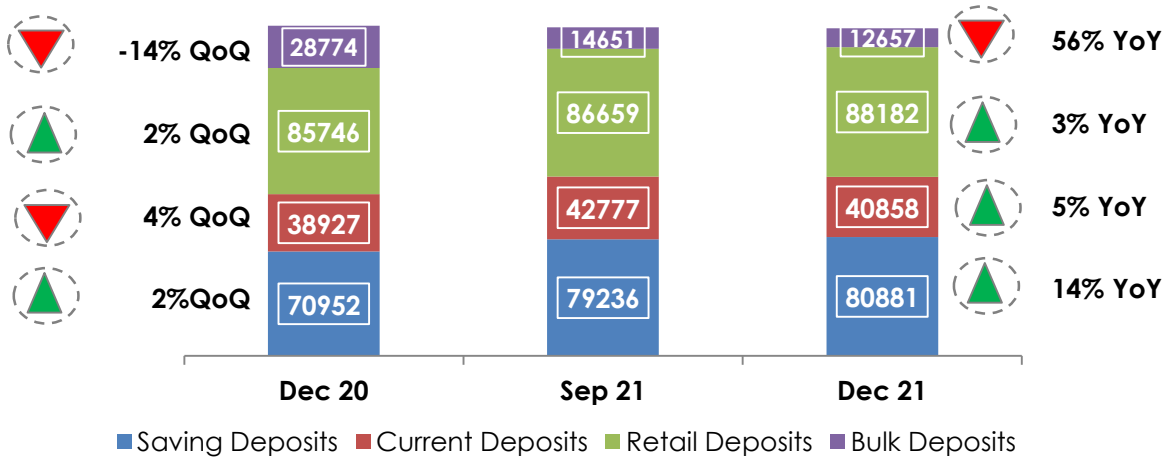
As at	Dec-20	Sep-21	Dec-21
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	25545	27230	27807
Deposits	224399	223323	222578
Borrowings	30647	15386	16291
Other Liabilities & Provisions	11331	14003	13821
Total	302674	290694	291249
ASSETS			
Cash & Balance with RBI	9066	12240	14377
Bal. with banks & money at call	34777	27740	18632
Investments	82783	78894	78301
Advances	124465	125011	134972
Fixed Assets	7894	7718	7677
Other Assets	43689	39091	37290
Total	302674	290694	291249

Business Performance

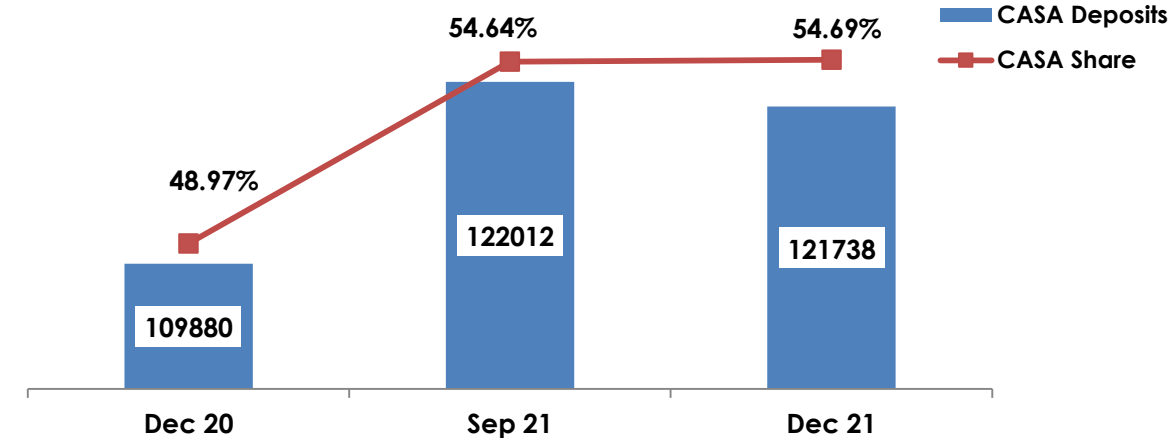
Total Deposit



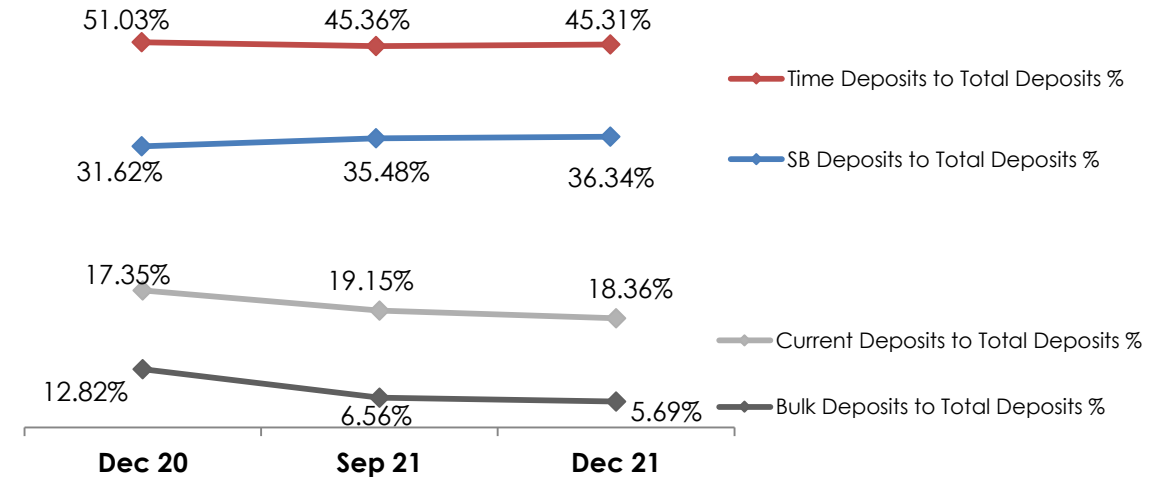
Deposit Mix



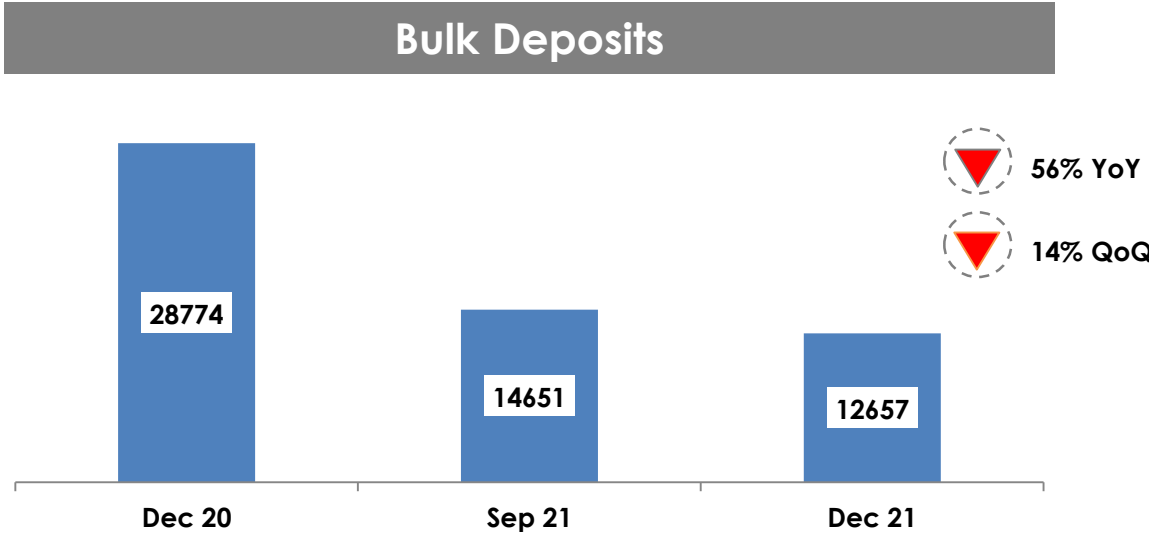
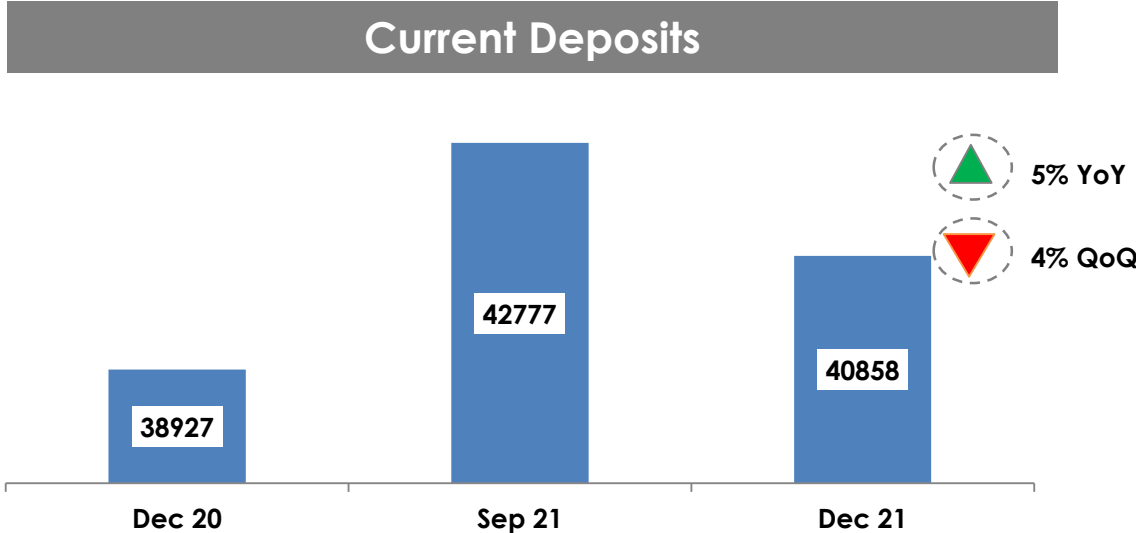
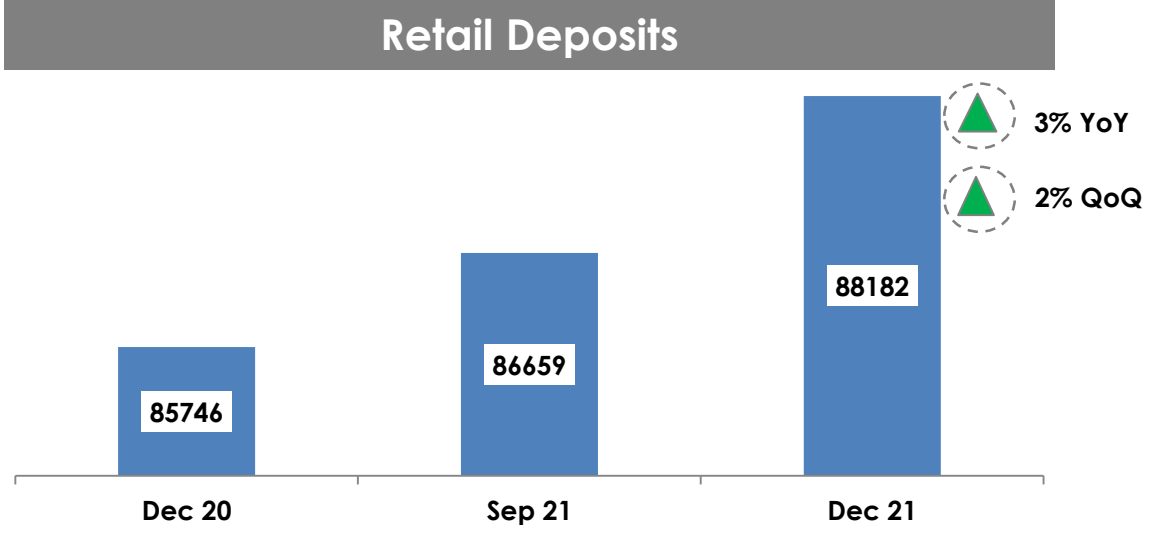
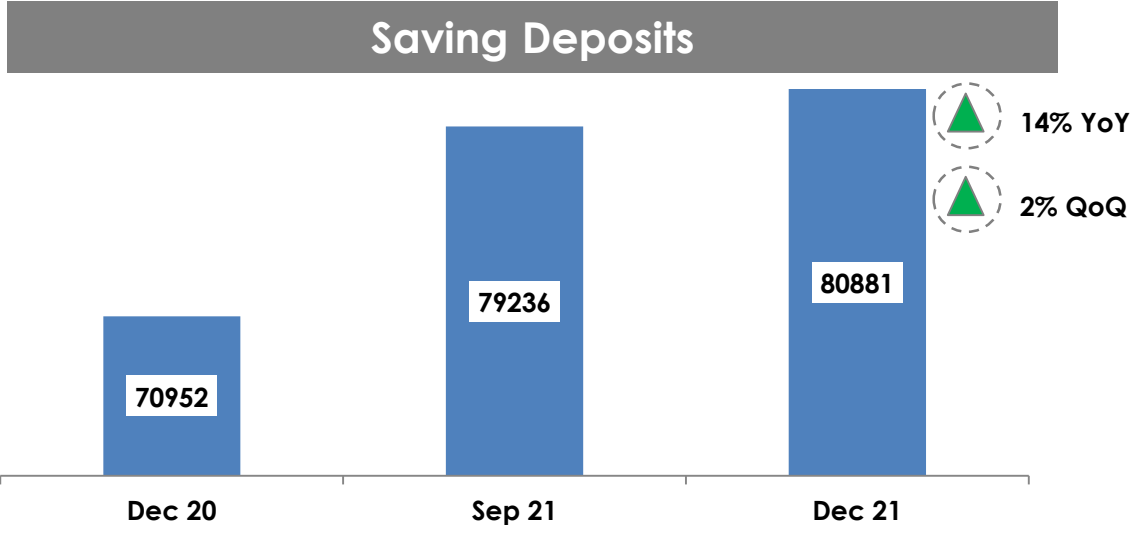
CASA



Deposit Mix

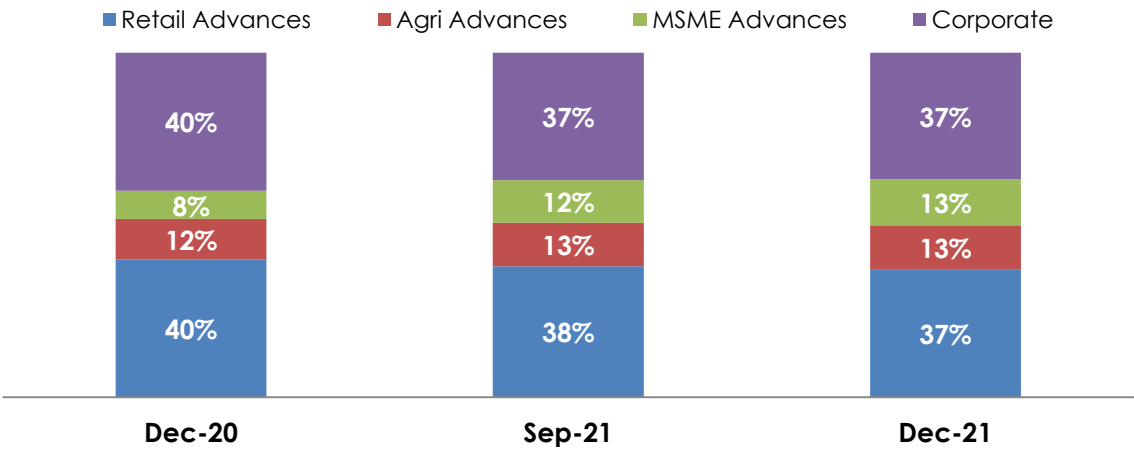


Business Performance

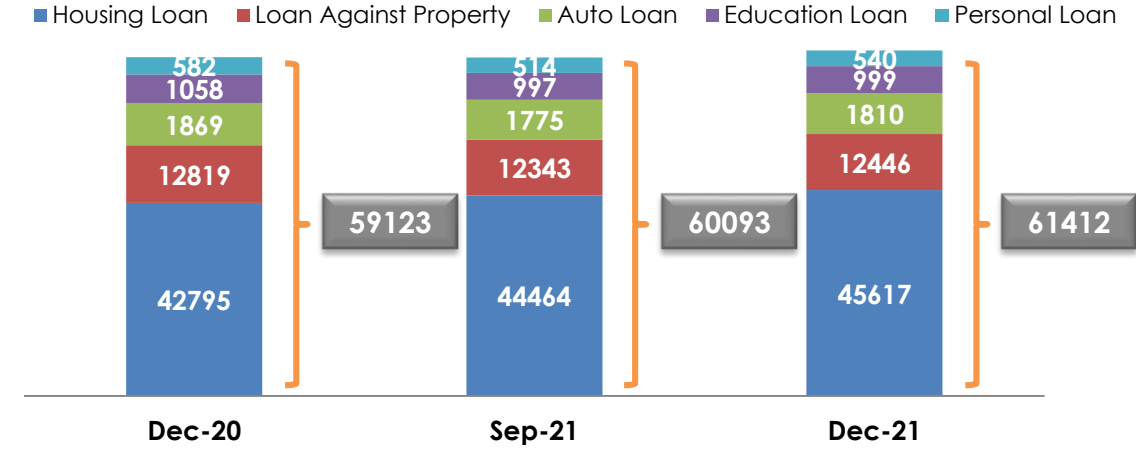


Business Performance and Advances

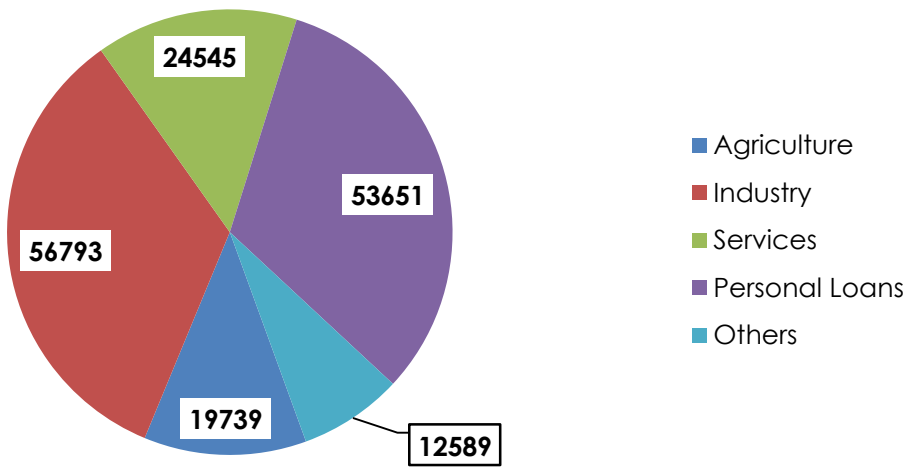
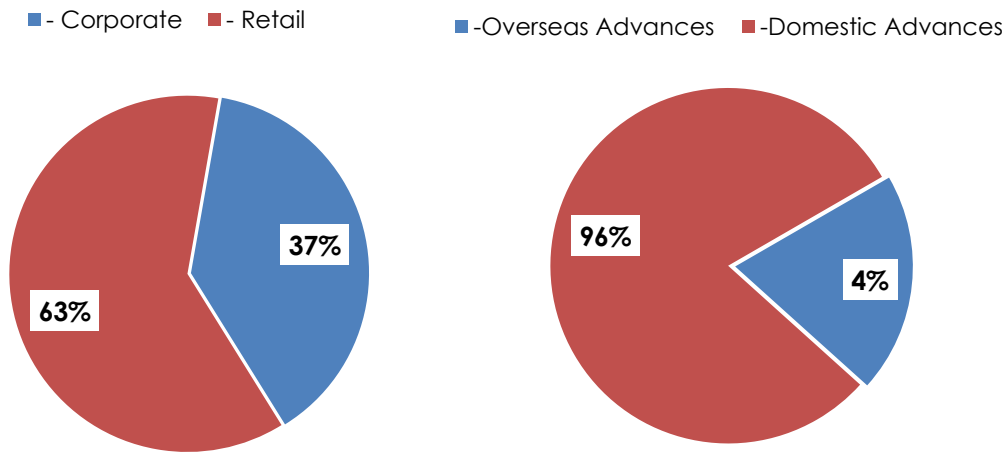
Gross Advances



Structured Retail Assets



Gross Advances as on Dec 2021



Priority Sector

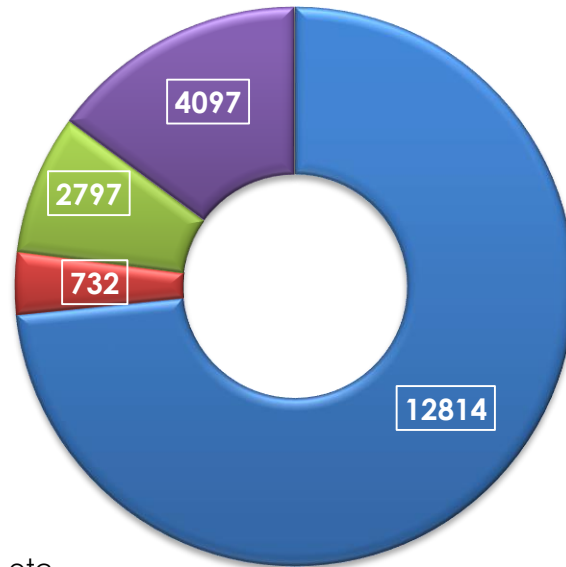
(Rs.Crore)

	Particulars	Dec 20		Mar 21		Dec 21		Growth over March-21
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(4)]
	ANBC	164885		169317		151635		
	Priority Sector Advances (a+b+c)	69525	42.17	69334	40.95	73231	48.29	3897
(a)	Agriculture (i+ii+iii+iv)	29964	18.17	29467	17.40	29560	19.49	93
	(i) Direct Lending to Agri-Non Corporate	21400	12.98	21891	12.93	21483	14.17	(408)
	(ii) Other Agri	2288	1.39	2051	1.21	1676	1.11	(375)
	(iii) Indirect Agriculture (RIDF)	11676	7.08	10725	6.33	9301	6.13	(1424)
	(iv) PSLC (Agri) sale	(5400)		(5200)		(2900)		2300
(b)	MSME (Micro, Medium & Small Enterprises)	27630	16.76	27476	16.23	27493	18.13	17
(c)	Other Priority Sector Advances (i+ii+iii)	11931	7.24	12391	7.32	16178	10.67	3787
	(i) Housing	24130	14.63	24626	14.54	24106	15.90	(520)
	(ii) Others	901	0.55	865	0.51	898	0.59	33
	(iii) PSLC (General) sale	(13100)		(13100)		(8825)		4275

Treasury Operations

Investments

AFS BREAKUP

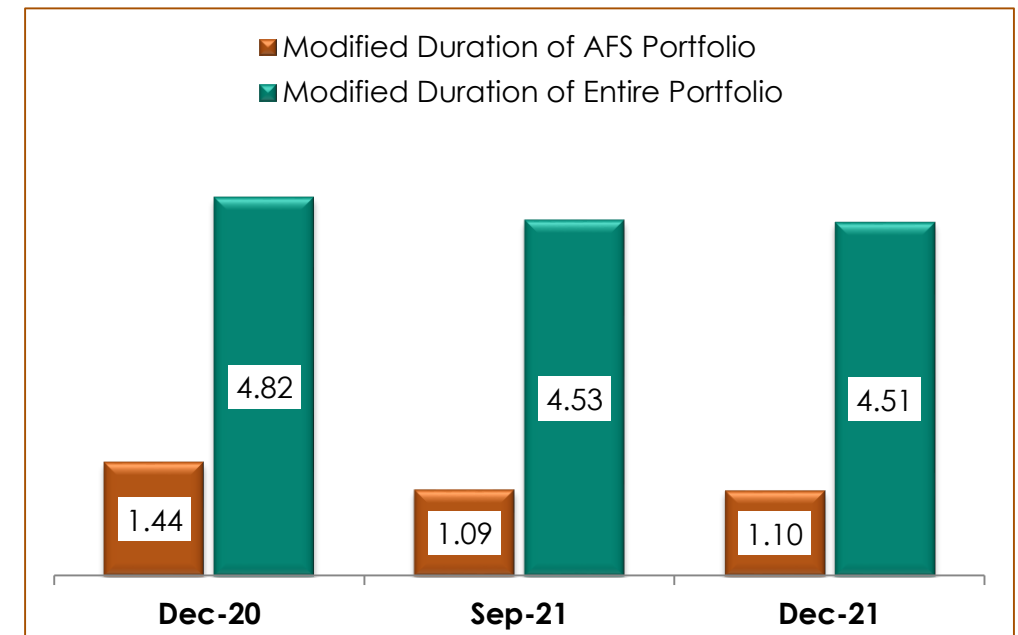


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Dec-20	Sep-21	Dec-21
SLR	63549	56767	54699
Non SLR	19850	24512	26216
Non SLR (Overseas)	30	178	22
Non SLR (SASF)	2842	2752	2752
TOTAL	86271	84209	83689
Less: Provision	3488	5315	5388
Net Investments	82783	78894	78301

(Rs.Crore)

Category	Dec-20	Sep-21	Dec-21
HTM	55519	55661	57437
AFS	26736	22853	20440
HFT	528	380	424
Total	82783	78894	78301



Asset Quality

COVID -19 – Provision Details

(Rs.Crore)

Particulars	Sep-21	Dec-21
In QE March 2020	247	247
In QE June 2020	116	116
COVID Second Wave (Additional provision in QE March 2021)	500	500
COVID Restructuring in QE June 2021/ Sep 2021/ Dec 2021	484	484
Total COVID 19 Provision held	1347	1347

Asset Quality

PCR improved to 97.10% (Dec 2021) from 97.08% (Dec 2020)

(Rs.Crore)

Particulars	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21
Gross Advances	159663	161901	156698	157506	167317
Gross NPAs	37559	36212	35594	34408	34405
Gross NPAs as % of Gross Advances	23.52	22.37	22.71	21.85	20.56
Total Provisions held (including NCLT Provision)	35148	33693	33541	32275	32116
Net Advances	124465	128150	122994	125011	134972
Net NPAs	2411	2519	2053	2132	2289
Net NPAs as % of Net Advances	1.94	1.97	1.67	1.71	1.70
Provision Coverage Ratio as per RBI Guidelines	97.08	96.90	97.42	97.27	97.10

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	1511	349	1162	23%
-of which 100% provided	97	97	-	100%
Doubtful-1 Assets	1728	1078	650	62%
-of which 100% provided	833	833	-	100%
Doubtful-2 Assets	4196	3719	477	89%
-of which 100% provided	3368	3368	-	100%
Doubtful-3 Assets	9677	9677	-	100%
Loss Assets	17293	17293	-	100%
Total	34405	32116	2289	93%

Excluding TWO provision

Out of total GNPA of Rs.34405 crore, Rs.31268 crore is 100% provided. Overall 58% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.75687 crore

NPA Movement

(Rs.Crore)

DESCRIPTION	Q3 FY 21	Q4 FY 21	FY 21	Q1 FY 22	Q2 FY 22	Q3 FY 22
Opening Balance	41091	37559	47272	36212	35594	34408
Add:						
a. First Time NPA	@ -	#2281	2382	1332	1438	1639
b. Increase in existing NPA	35	74	250	245	103	201
Less:						
c. Settled	736	1233	4518	587	1436	297
d. Up-gradation	22	689	782	1009	474	233
e. Written off	2809	1780	8392	599	817	1313
Closing Balance	37559	36212	36212	35594	34408	34405
Increment	(3532)	(1347)	(11060)	(618)	(1186)	(3)
Slippage Ratio Cumulative (%) (FTNPA on Net Basis) \$	0.05	1.89		0.63	1.56	2.80
Credit Cost (%) (for Quarter)	0.57	0.60	^1.36	0.57	0.32	0.31

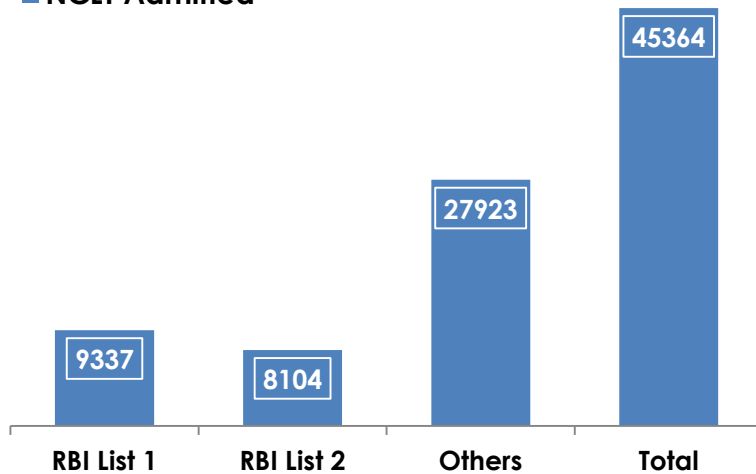
@ FTNPA were Nil in view Hon'ble SC interim relief granted for not declaring accounts as NPA. Proforma Slippages upto Dec 31, 2020 were Rs.1294 crore.
 # Hon'ble SC vide its judgment dated Mar 23, 2021, vacated interim relief granted earlier not to declare the accounts as NPA. Accordingly Bank has followed the asset classification of borrower accounts as per the extant RBI instructions/ IRAC norms.

\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

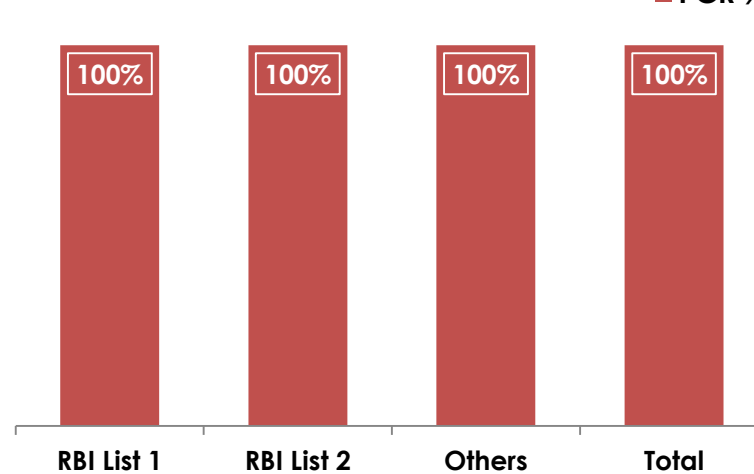
^ For full FY

NCLT – Summary

■ NCLT Admitted

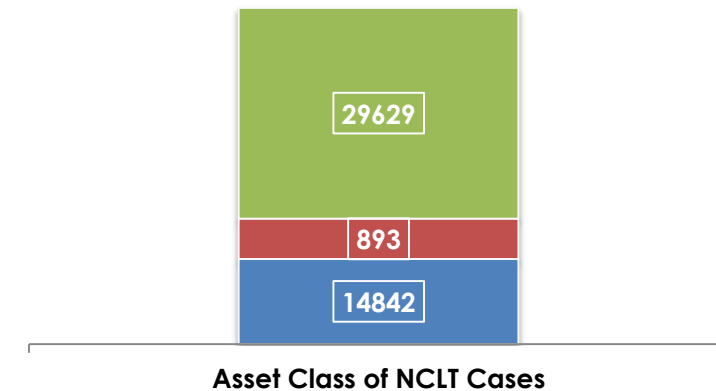


■ PCR %

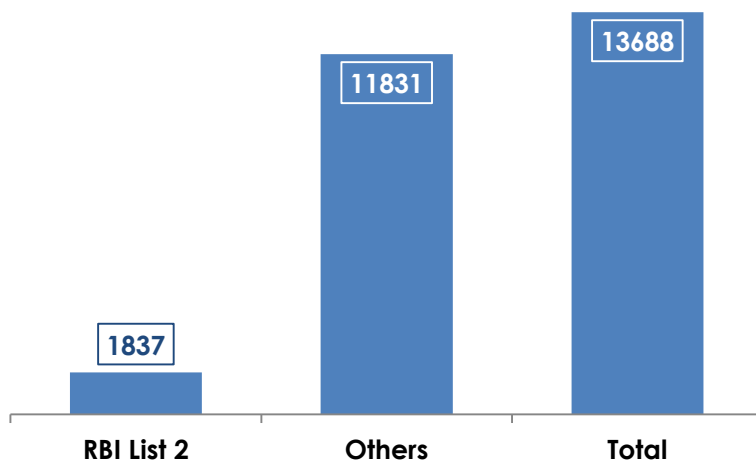


(Rs.Crore)

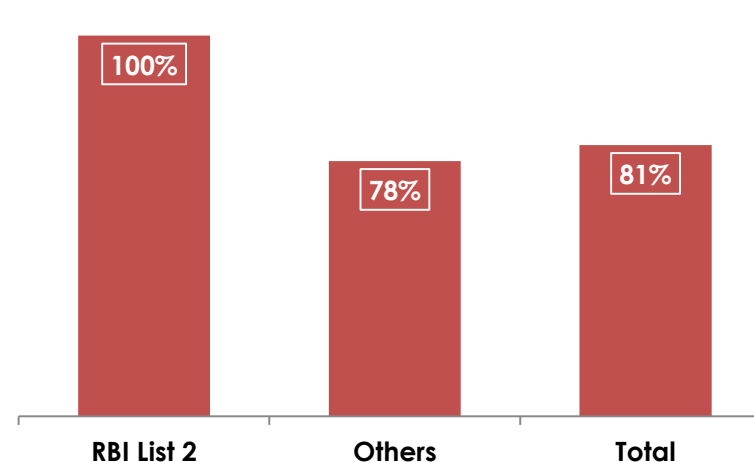
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



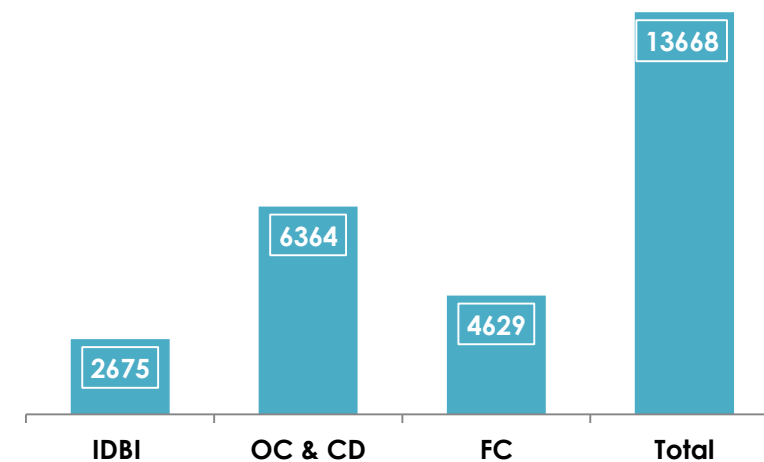
■ Filed But Not Admitted



■ PCR%

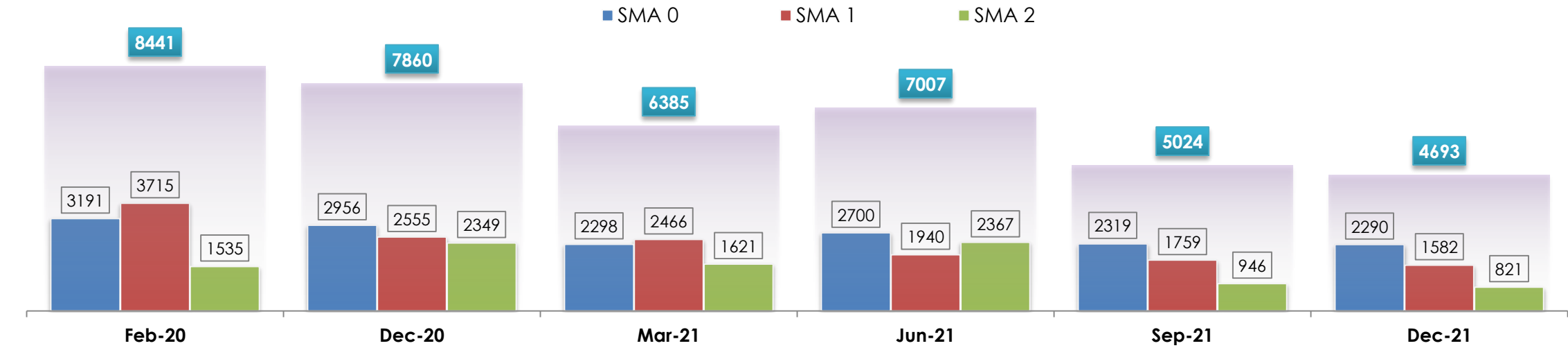


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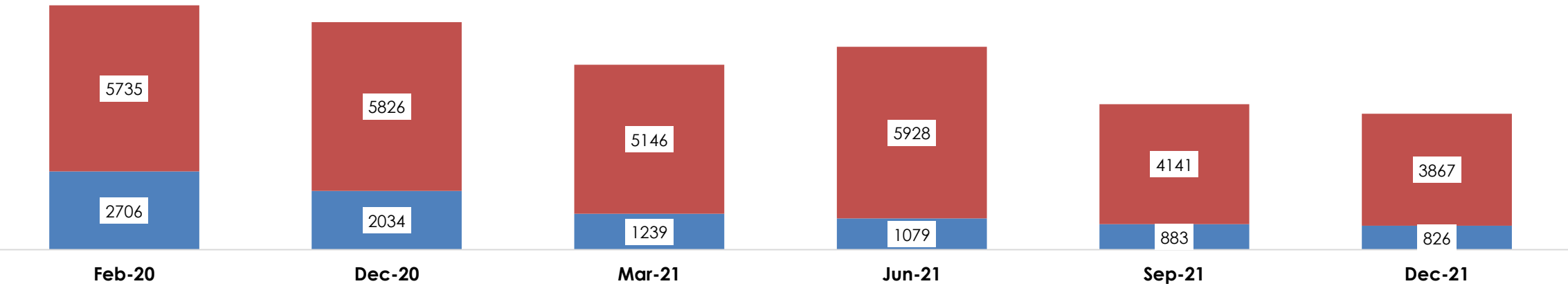


SMA Position

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.933 cr, Rs.342 cr, Rs.472 cr , Rs.427 cr, Rs.373 cr and Rs.197 cr as on Feb 29, 2020, Dec 31, 2020 , Mar 31, 2021, June 30, 2021, Sep 30, 2021 and Dec 31, 2021 respectively

Capital

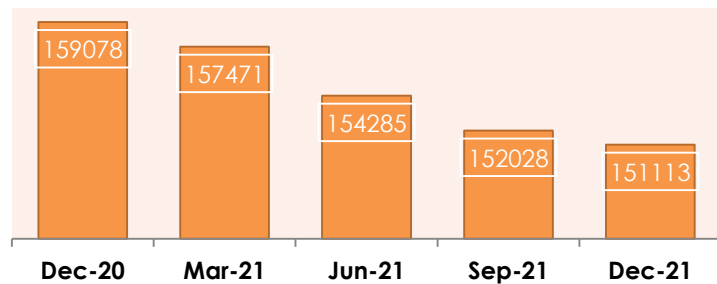
Capital Adequacy

(Rs.Crore)

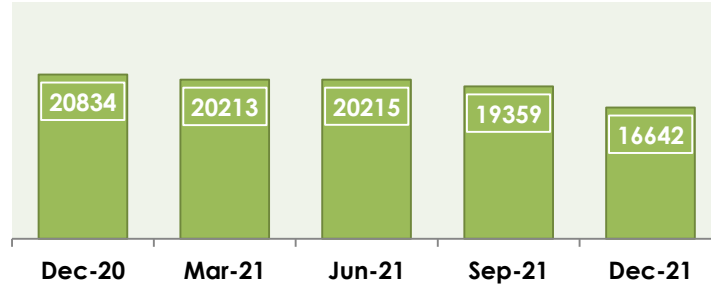
Particulars	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21
CET 1+CCB (Rs.)	19444	@ 20572	21044	21295	21359
AT 1 (Rs.)	-	-	-	-	-
Tier 1 Capital (Rs.)	19444	20572	21044	21295	21359
Tier 2 Capital (Rs.)	4051	3981	4004	3932	3953
Total Capital (Rs.)	23495	24553	25048	25227	25312
RWA (Rs.)	159078	157471	154285	152028	151113
Credit Risk	127920	128419	122876	120644	119911
Market Risk	13436	11330	11452	11427	11245
Operational Risk	17722	17722	19957	19957	19957
CET 1+CCB Ratio (%)	12.22	13.06	13.64	14.00	14.13
AT 1 (%)	-	-	-	-	-
Tier 1 Ratio (%)	12.22	13.06	13.64	14.00	14.13
Tier 2 Ratio (%)	2.55	2.53	2.59	2.59	2.62
CRAR (%)	14.77	15.59	16.23	16.59	16.75

@ Bank created Investment Fluctuation Reserve (IFR) (in terms of RBI circular dated April 2, 2018) – Rs.545 crore in FY 2021 by way of appropriation to P&L. IFR has been included in Tier-2 capital which otherwise is a part of profit and would have been taken to CET-1 capital and same would have been high to that extent

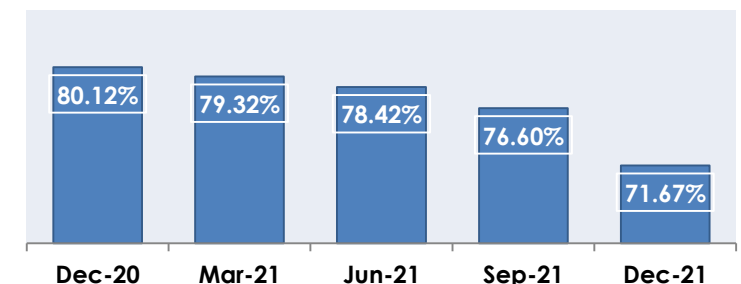
■ Total RWA



■ NFB RWA

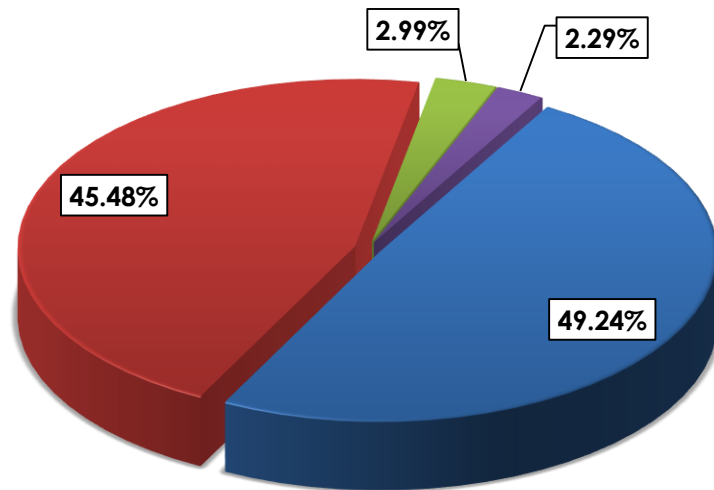


■ Credit RWA/Gross Advances



Shareholding Pattern

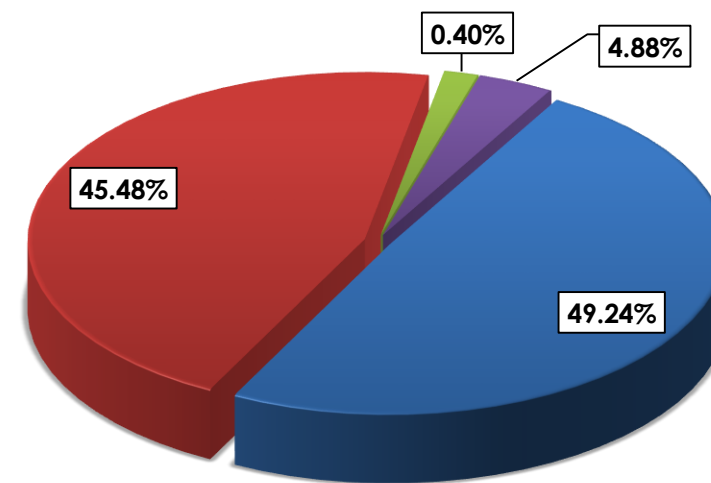
Dec 2020



■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Dec 2021

(Rs.Crore)

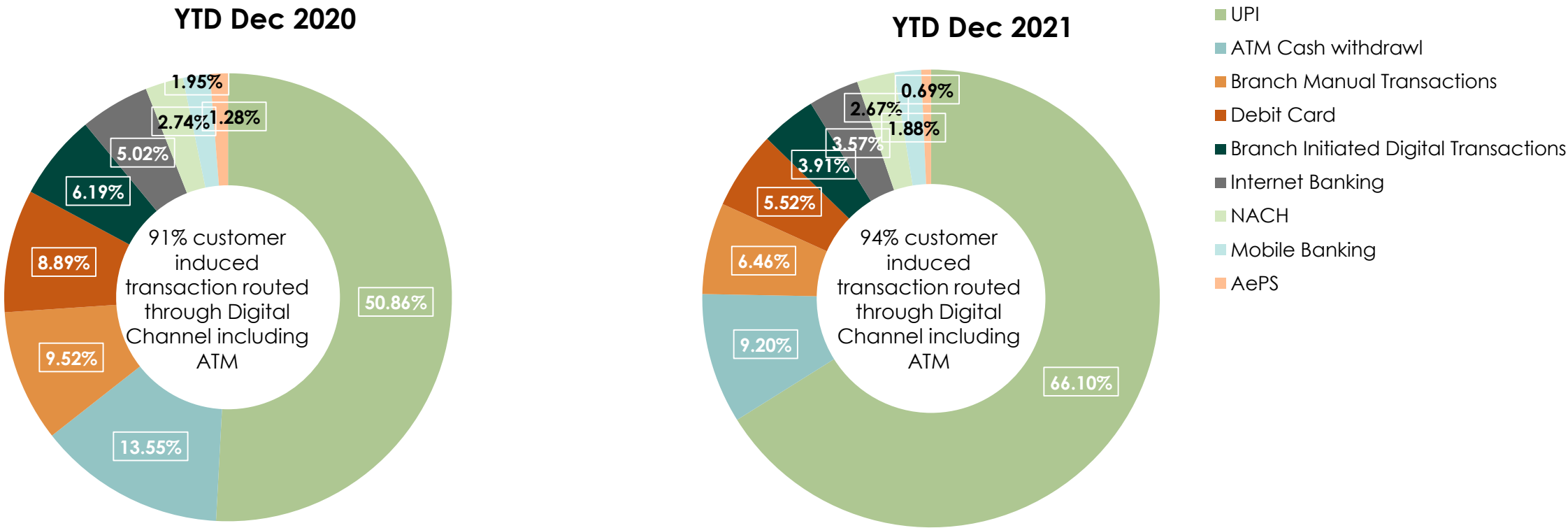


■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Particulars	Dec-20	Dec-21
Book Value (Rs. per share)	Rs.27.86	Rs.30.17
Market Capitalisation	Rs.33,440 Cr	Rs.49,891 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.56.20/Rs.17.25	Rs.65.25/Rs.26.35
Closing Price (NSE) (Rs. per share)	Rs.31.10	Rs.46.40
Earning Per Share (EPS)	Rs.0.81	Rs.1.63

Digital Banking & Financial Inclusion

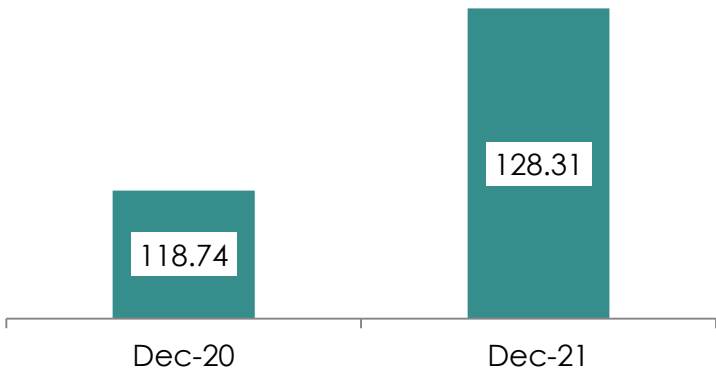
Customer Induced Financial Transaction Analysis



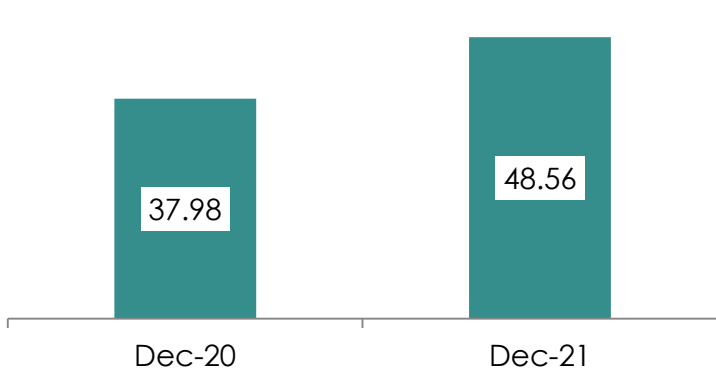
Due to covid-19 outbreak, the volume of transactions of Debit Cards, Internet Banking, POS Terminals and ATMs have come down and UPI has emerged as the preferred mode of transaction for Bank's customers.

Digital Footprint for Q3 FY 2022

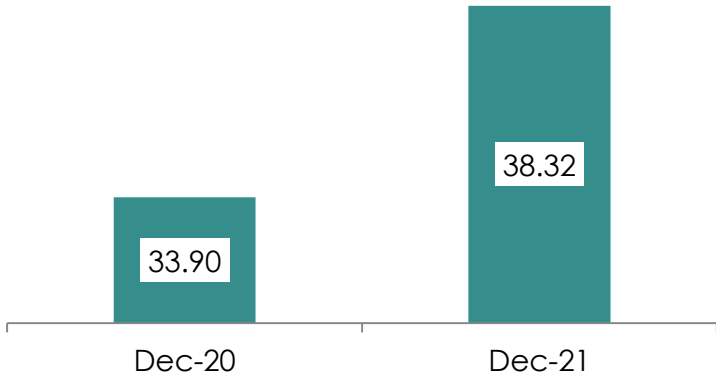
Internet Banking Users (In Lakhs)



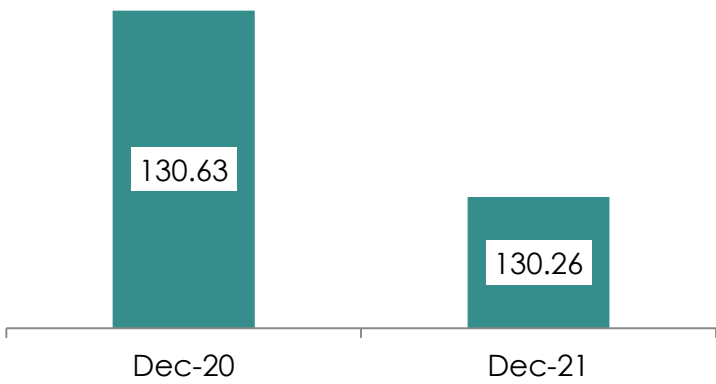
BHIM UPI Users (In Lakhs)



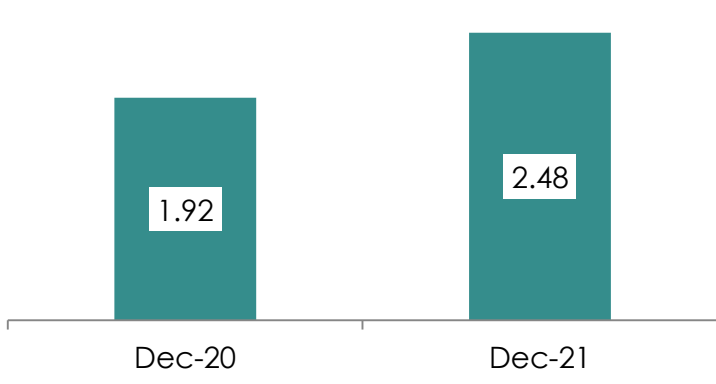
Mobile Banking Users (In Lakhs)



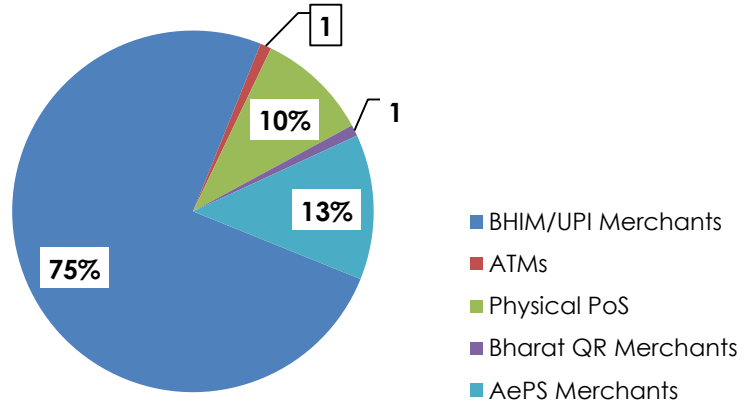
Debit Cards (In lakhs)



Merchant Base (In lakhs)



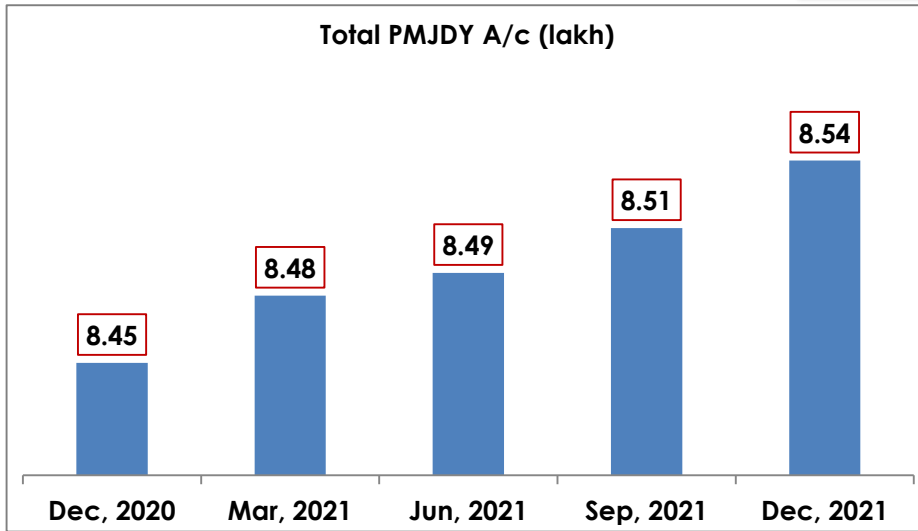
Payment Acceptance Channels



Financial Inclusion

PMJDY ACCOUNTS

Total PMJDY A/c (lakh)



Aadhar Seeding under PMJDY (Lakhs)

6.60

RuPaycards issued (Lakhs)

7.07

Sub Service Areas (Number)

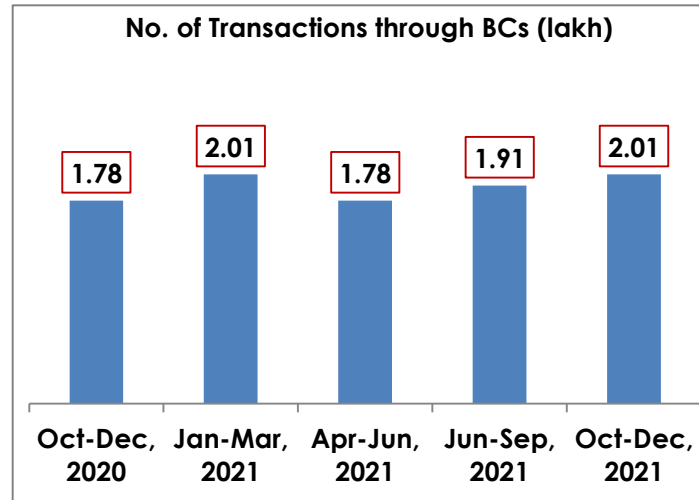
490

Villages Covered (Number)

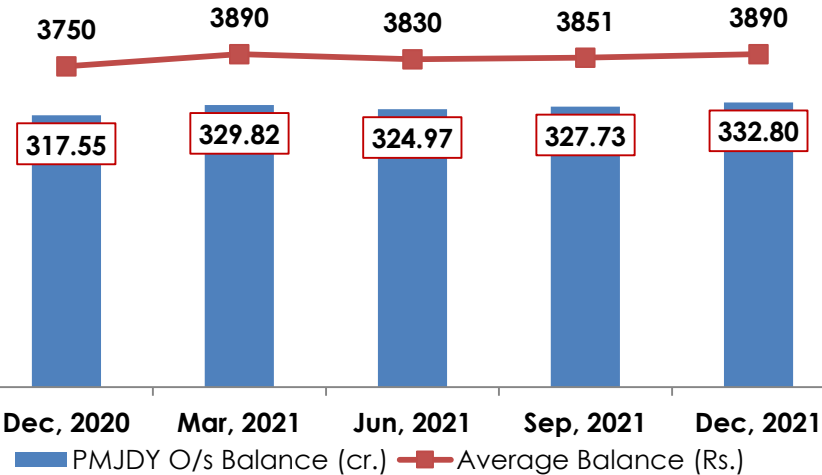
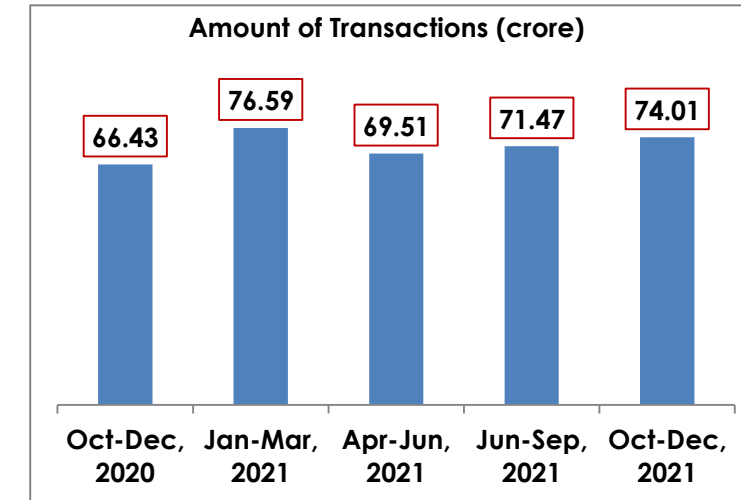
484

Transactions through Individual Business Correspondent (BCs)

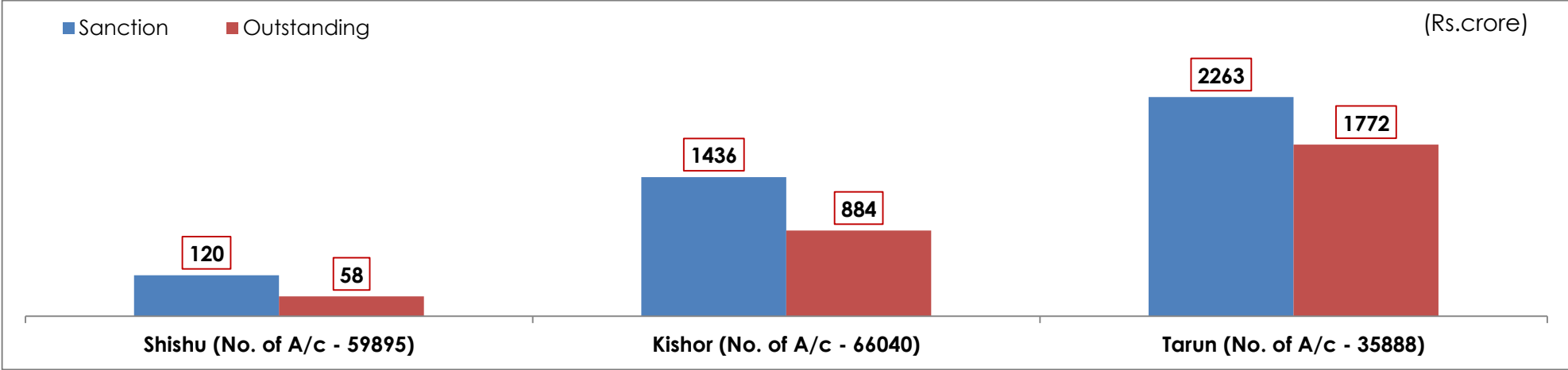
No. of Transactions through BCs (lakh)



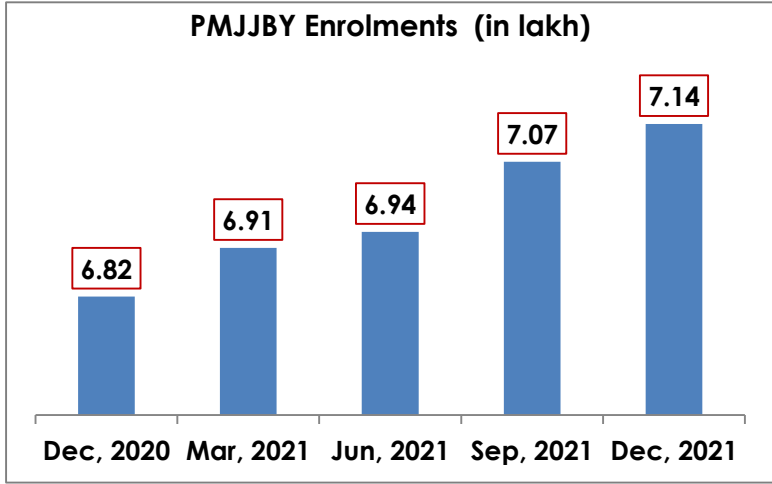
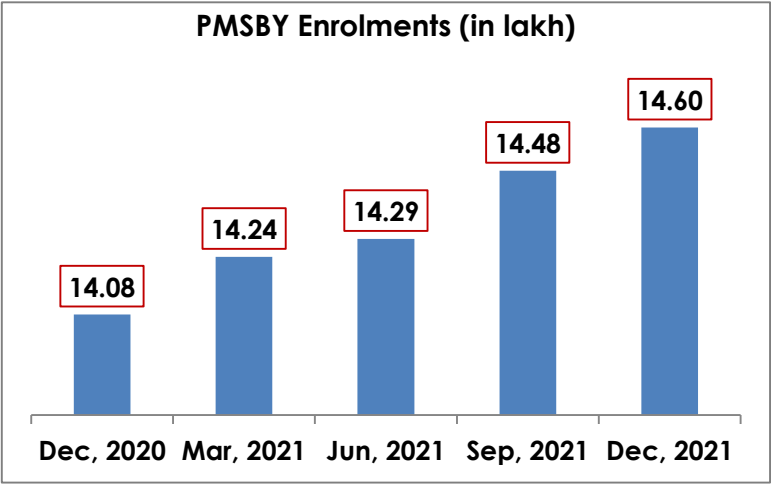
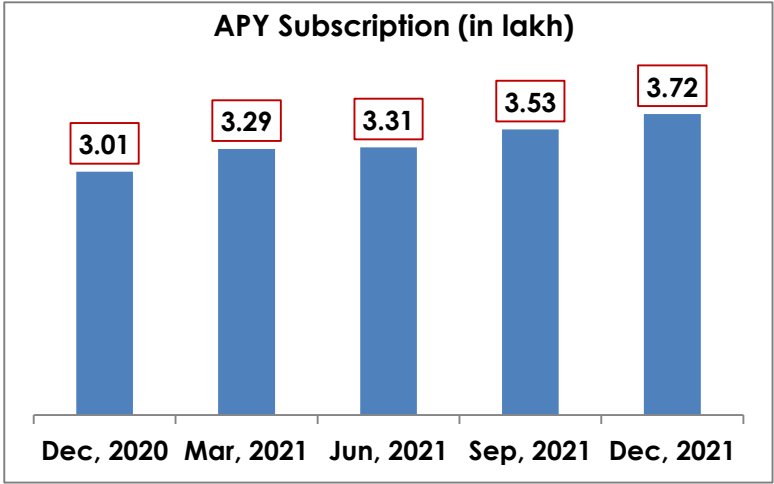
Amount of Transactions (crore)



MUDRA Yojana as on Dec 31, 2021



Enrolment under Social security Scheme as on Dec 31, 2021



Subsidiaries

Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income 9M FY 2022	PAT 9M FY 2022	RoA 9M FY 2022	Net Worth 9M FY 2022
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	78.61 (62.96)	15.73 (3.25)	5.59% (1.25%)	328.50 (308.50)
IDBI Intech Ltd	100	Technology Service Provider	107.02 (85.89)	11.08 (9.72)	10.00% (11.00%)	98.03 (72.75)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.28 (0.27)	0.058 (0.02)	3.17% (1.18%)	1.66 (1.59)
IDBI Asset Management Ltd	66.67	Asset Management Co.	25.13 (23.50)	7.62 (4.34)	6.12% (3.74%)	120.71 (112.96)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	63.95 (56.70)	38.81 (34.94)	13.81% (13.83%)	270.12 (244.25)

Figures in () are of previous period

Way Forward

Looking Ahead : Focus Area

Explore avenues to grow corporate credit book, especially in the mid-corporate segment

Credit cost and net slippages ratio to be below 1.75% and 3% respectively on sustained basis as COVID impact may continue up to March 2022. PCR to be maintained above 90% level.

Undertake a wide-range of banking activities and tap the emerging opportunities to boost business performance

GNPA to be gradually brought down with focus on recovery efforts as COVID effect may exist up to March 2022. Net NPA level to be maintained below 2.5% till March 2022 and 2% thereafter.

Focus on maximising fee income and maintaining NIM in line with industry Benchmark >3%.

Continue to remain committed towards strategic positioning as a retail-oriented bank with focus on growing the share of the loan book of retail and small & medium-sized enterprises

Work towards minimising its operating expenses and increasing productivity.

Committed to being with its customers and ensuring seamless delivery of financial services & participate in the relief measures to mitigate the impact of the crisis.

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