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**IDBI BANK**

# INVESTORS PRESENTATION

## FINANCIAL RESULTS Q1 - FY 2022-23

July 21, 2022

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# Highlights

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# Major Highlights for Q1 FY 2023 – Continued Balance Sheet Strengthening

PAT - Rs.756 crore  
PBT - Rs.1093 crore

Operating Profit  
Rs.2052 crore

NII - Rs.2488 crore

NIM – 3.73%  
(excl. interest on IT refund)

ROA – 1.03%  
ROE – 14.80%

Cost to Net Income Ratio  
43.44%

Total CRAR –19.57%  
Tier 1 Capital –17.13%

Total RWA  
Rs.153832 Crore

Cost of deposit – 3.36%  
Cost of funds – 3.63%.

CASA ratio – 55.65%

Net Advances  
Rs.138046 crore  
Deposit  
Rs.225269 crore

Net NPA 1.25%  
GNPA 19.90%  
PCR 97.79%

# Key Metrics for Q1 FY 2023

## Profitability - Strong operating momentum

- PAT at Rs.756 crore, up by 25% YoY and 10% QoQ
- PBT at Rs.1093 crore, up by 7% YoY and 30% QoQ
- Operating Profit at Rs. 2052 crore up by 36% QoQ
- NII at Rs.2488 crore, grew by 3% QoQ. NII excl. interest on IT refund at Rs.2310 crore
- NIM (excl. interest on IT refund) at 3.73%
- Cost to Net Income Ratio (CIR) at 43.44% reduced by 1021 bps QoQ

## Business Performance - Focus on Granularity

- CASA ratio at 55.65%, grew by 322 bps YoY. CASA at Rs.125356 crore grew by 8% YoY.
- Retail : Corporate Ratio (Gross Advances) is constant at 63:37
- Net Advances at Rs.138046 crore grew by 12% YoY.

# Key Metrics for Q1 FY 2023 (contd.)

## Asset Quality - Improving Trend

- Net NPA at 1.25%, reduction of 42 bps YoY and 11 bps QoQ
- GNPA at 19.90%, reduction of 281 bps YoY and 26 bps QoQ
- PCR stood at 97.79%, improved by 37 bps YoY and 16 bps QoQ

## Capital - Adequately Capitalised

- Tier 1 Capital at 17.13%, up by 349 bps YoY and 45 bps QoQ
- Total CRAR at 19.57%, up by 334 bps YoY and 51 bps QoQ
- Total RWA at Rs.153832 crore, reduction by 29 bps YoY and by 47 bps QoQ

# Financial Performance

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# Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		FY 22
	Jun-21	Mar-22	Jun-22	YoY%	QoQ%	
Interest Income	4916	4600	4641	(6)	1	18295
Interest Expenses	2410	2179	2153	(11)	(1)	9133
<b>Net Interest Income</b>	<b>2506</b>	<b>2421</b>	<b>2488</b>	<b>(1)</b>	<b>3</b>	<b>9162</b>
Other Income	1731	844	1140	(34)	35	4690
<b>Net Total Income</b>	<b>4237</b>	<b>3265</b>	<b>3628</b>	<b>(14)</b>	<b>11</b>	<b>13852</b>
Operating Expenses	1369	1752	1576	15	(10)	6357
-Employee Cost	687	862	717	4	(17)	3107
-Other Operating Cost	682	890	859	26	(3)	3250
<b>Operating Profit</b>	<b>2868</b>	<b>1513</b>	<b>2052</b>	<b>(28)</b>	<b>36</b>	<b>7495</b>
OP. Excl. gain on strategic sale	2868	1512	1911	(33)	26	7494
Provisions & Contingencies (Excl. Tax)	1844	669	959	(48)	43	3887
<b>Profit/(Loss) Before Tax</b>	<b>1024</b>	<b>844</b>	<b>1093</b>	<b>7</b>	<b>30</b>	<b>3609</b>
Tax	421	153	337	(20)	120	1169
<b>Profit/(Loss) After Tax</b>	<b>603</b>	<b>691</b>	<b>756</b>	<b>25</b>	<b>10</b>	<b>2439</b>

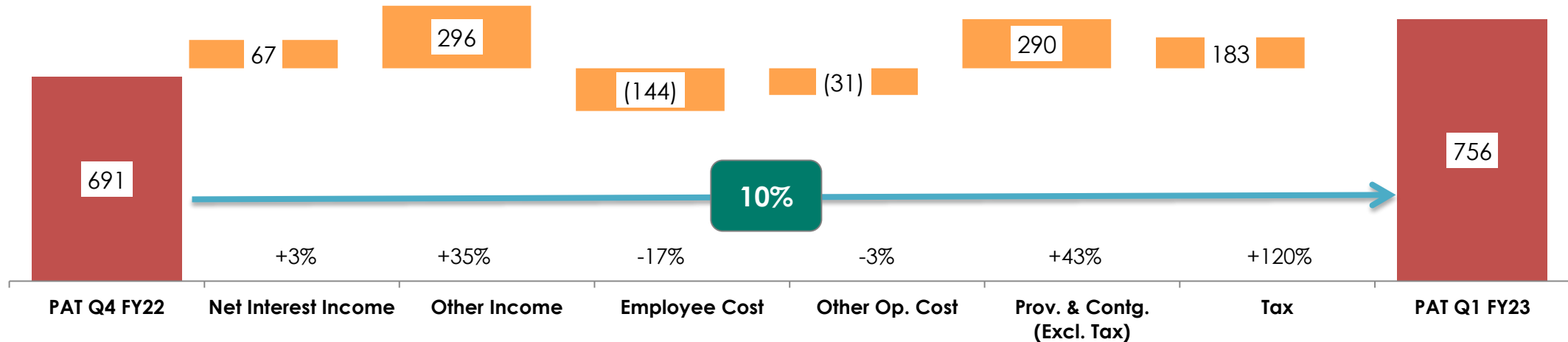
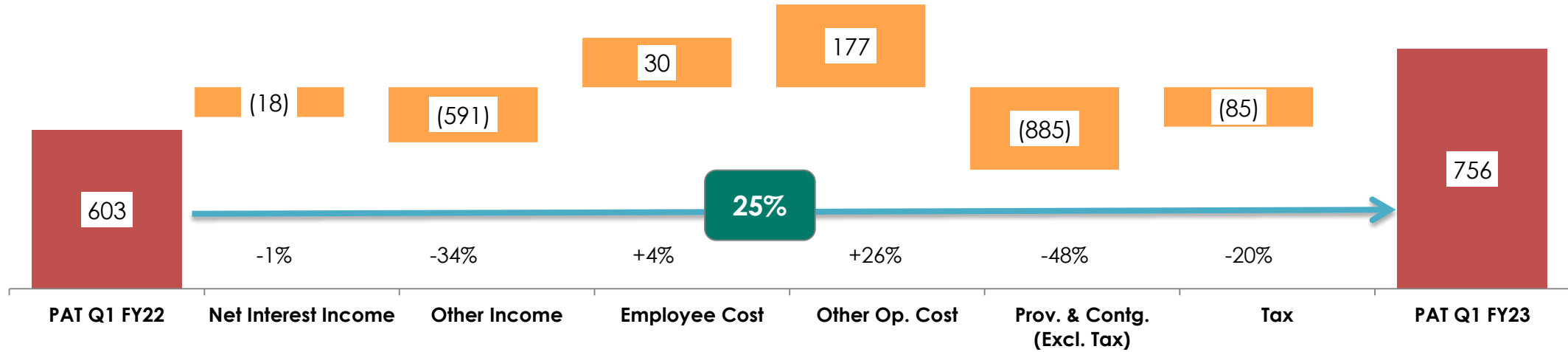
# Net Interest Income

(Rs.Crore)

Particulars	Quarter ended			Variance		FY22
	Jun-21	Mar-22	Jun-22	YoY%	QoQ%	
Interest Income						
Interest on Advances	3399	3143	2804	(18)	(11)	11990
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1348	1318	1534	14	16	5341
Other Interest Income	169	139	303	79	118	964
Interest Income	4916	4600	4641	(6)	1	18295
Interest Expense						
Interest paid on Deposits	2036	1877	1854	(9)	(1)	7775
Interest paid on Borrowings	310	262	243	(22)	(7)	1175
Interest on RBI / inter bank borrowings	64	40	56	(14)	40	183
Total Interest Expenses	2410	2179	2153	(11)	(1)	9133
Net Interest Income	2506	2421	2488	(1)	3	9162
NIM %	4.06	3.97	4.02	(4) bps	5 bps	3.73%
NII (Excl. interest on IT Refund)	2506	2420	2310	(8)	(5)	8809
NIM % (Excl. interest on IT Refund)	4.06	3.97	3.73	(33) bps	(24) bps	3.59

# Profitability

(Rs.Crore)



# Other Income

(Rs.Crore)

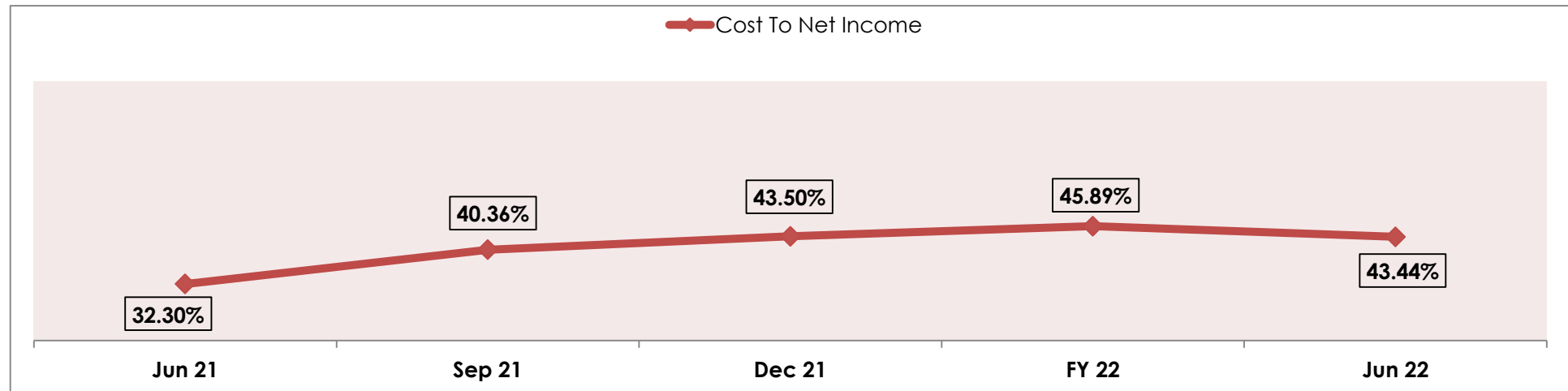
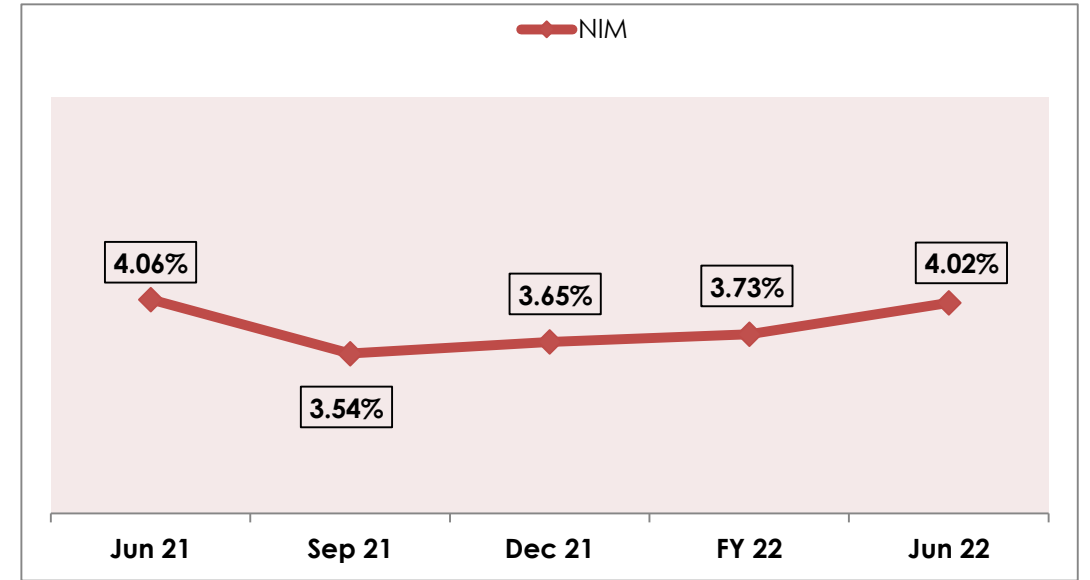
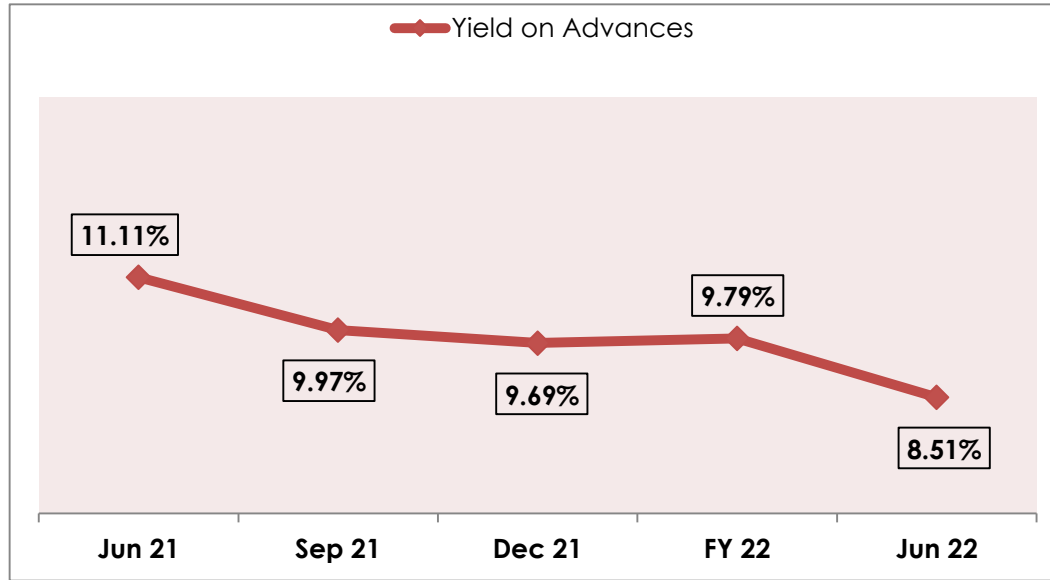
Particulars	Quarter ended			Variance		FY22
	Jun-21	Mar-22	Jun-22	YoY %	QoQ %	
Commission, exchange and brokerage	404	525	485	20	(8)	1814
Profit/ (Loss) on sale of investments	690	12	402	(42)	3250	1058
Profit/(Loss) on revaluation of investments (net)^	92	(48)	(66)	(172)	38	16
Profit/(Loss) on Forex	165	225	180	10	(20)	730
Dividend Income	26	-	-	-	-	39
Recovery from W/O cases	331	69	40	(88)	(42)	846
Misc. Income	23	61	99	330	62	187
<b>Other Income</b>	<b>1731</b>	<b>844</b>	<b>1140</b>	<b>(34)</b>	<b>35</b>	<b>4690</b>

# Provisions & Contingencies

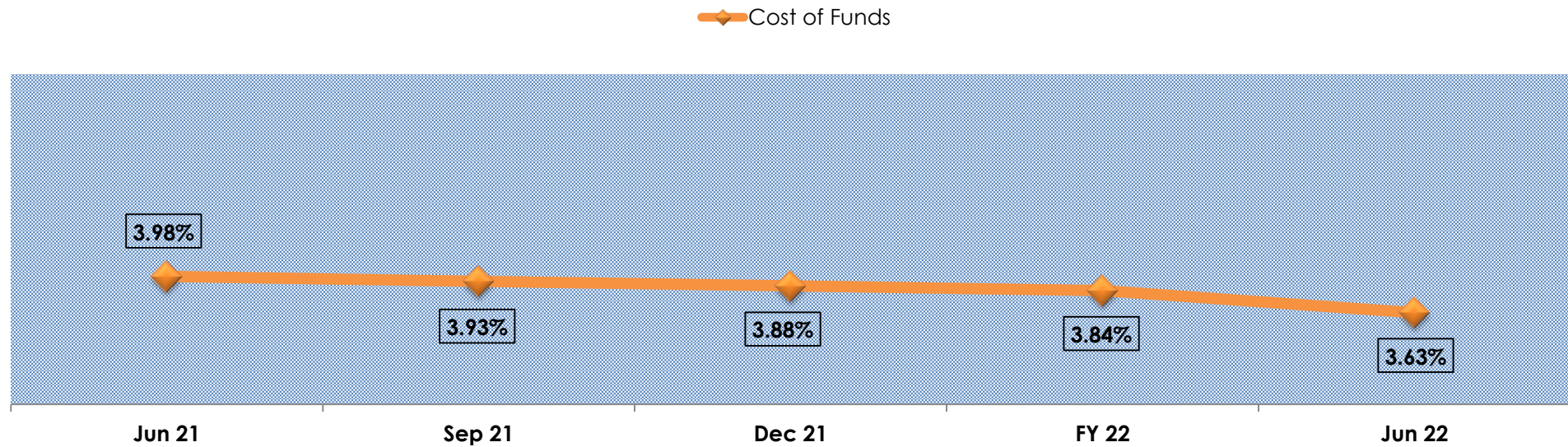
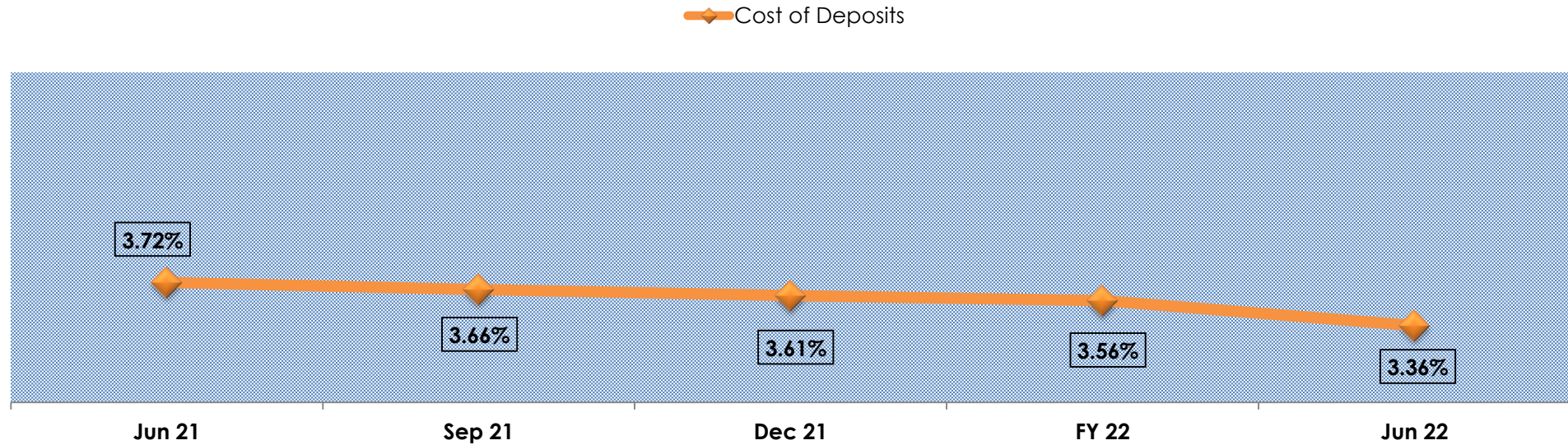
(Rs.Crore)

Particulars	Quarter ended			Variance		FY22
	Jun-21	Mar-22	Jun-22	YoY	QoQ	
Depreciation on Investment	874	1052	111	(763)	(941)	1923
Provision – NPAs	199	(300)	110	(89)	411	(588)
Provision – Standard Assets	353	(464)	411	58	875	72
Provision - Restructured Assets	178	(89)	(60)	(238)	29	190
Income Tax	421	153	336	(85)	183	1169
Bad Debts Written off	159	529	172	13	(357)	1917
Other Provisions	81	(58)	215	134	273	373
<b>Total</b>	<b>2265</b>	<b>823</b>	<b>1295</b>	<b>(970)</b>	<b>473</b>	<b>5056</b>

# Yield Ratios (cumulative)



# Cost of Funds & Cost of Deposits (cumulative)



# Business Performance

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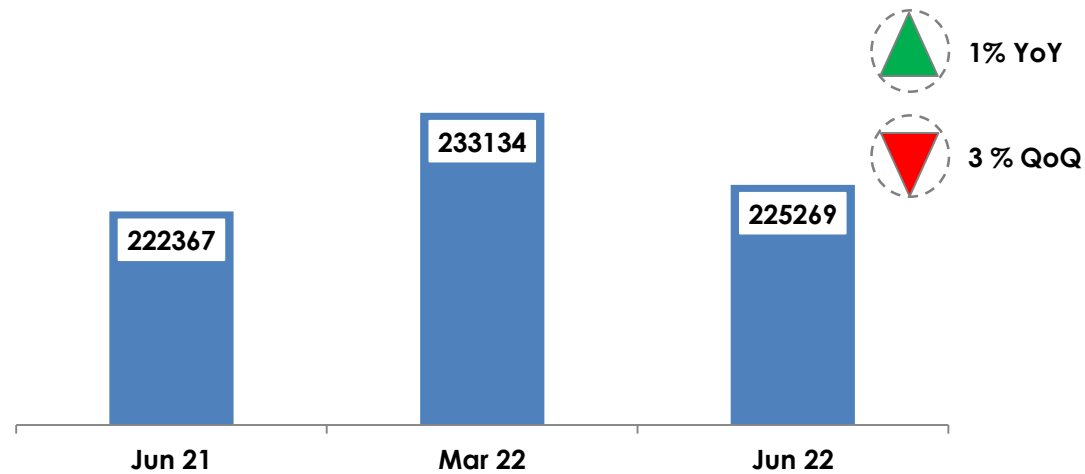
# Balance Sheet

(Rs.Crore)

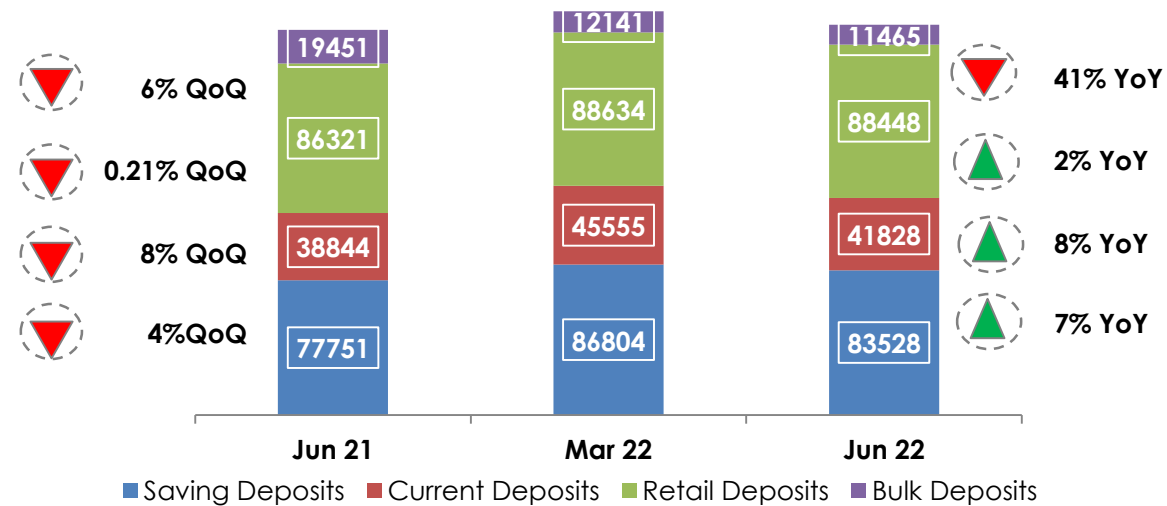
As at	Jun-21	Mar-22	Jun-22
<b>LIABILITIES</b>			
Capital	10752	10752	10752
Reserve & Surplus	26662	30910	31668
Deposits	222367	233134	225269
Borrowings	23832	14345	15643
Other Liabilities & Provisions	12030	12278	13070
<b>Total</b>	<b>295643</b>	<b>301419</b>	<b>296402</b>
<b>ASSETS</b>			
Cash & Balance with RBI	37203	27795	15578
Bal. with banks & money at call	7614	7915	9845
Investments	78743	82988	88222
Advances	122994	136772	138046
Fixed Assets	7778	9937	9920
Other Assets	41311	36012	34791
<b>Total</b>	<b>295643</b>	<b>301419</b>	<b>296402</b>

# Business Performance

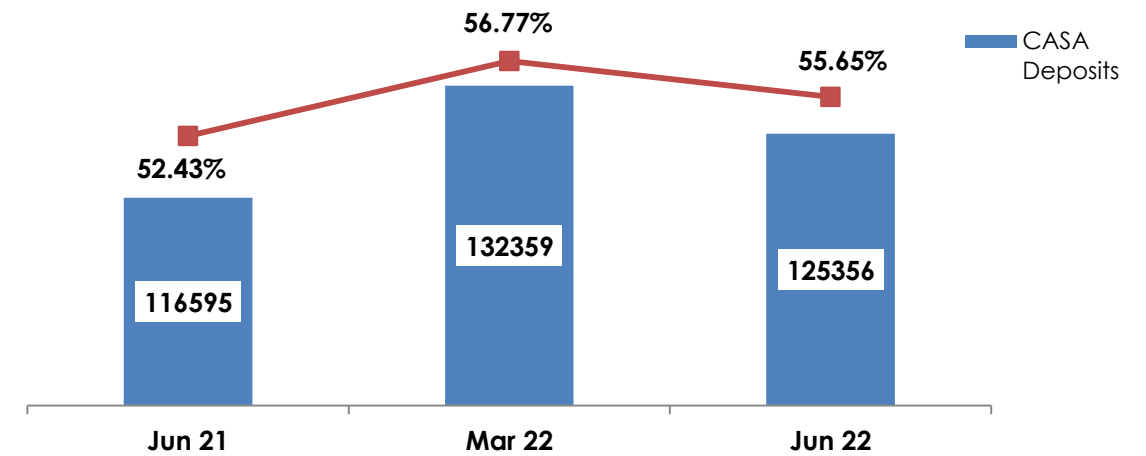
## Total Deposit



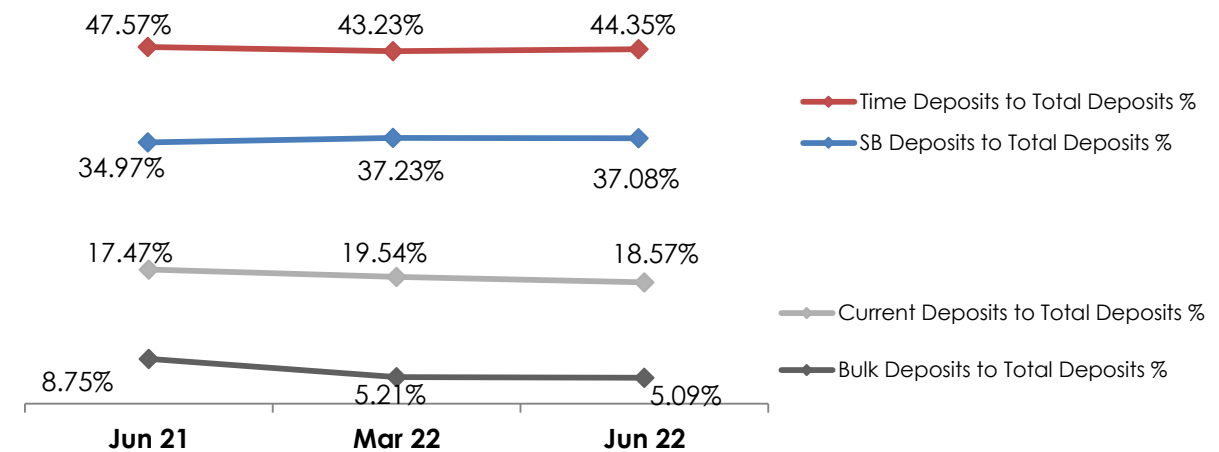
## Deposit Mix



## CASA

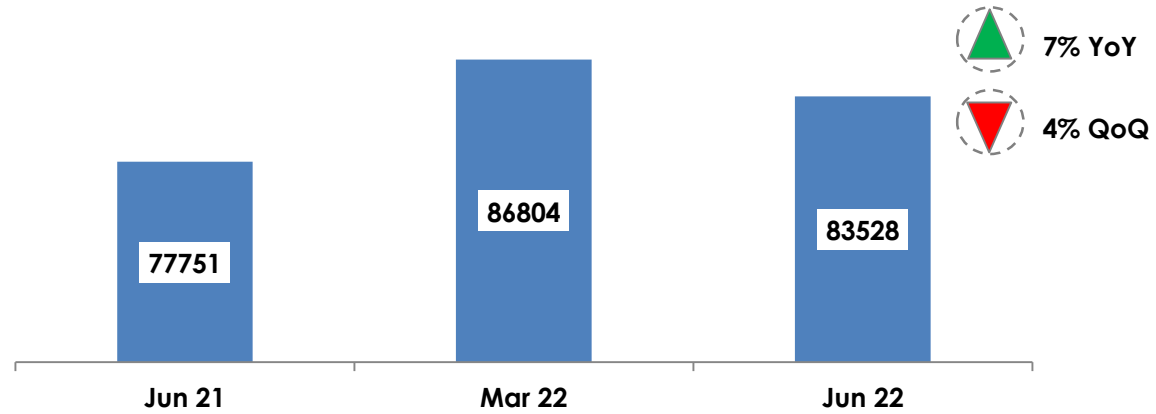


## Deposit Mix

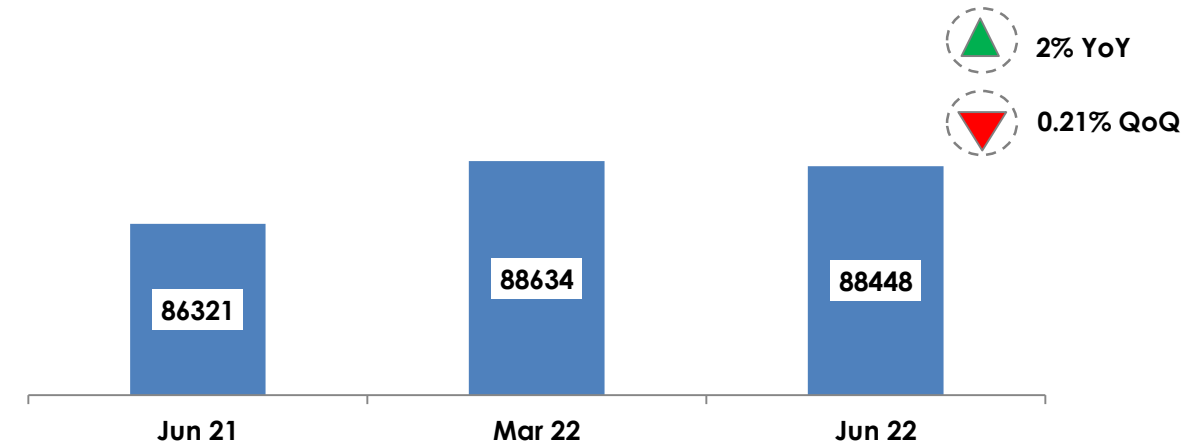


# Business Performance

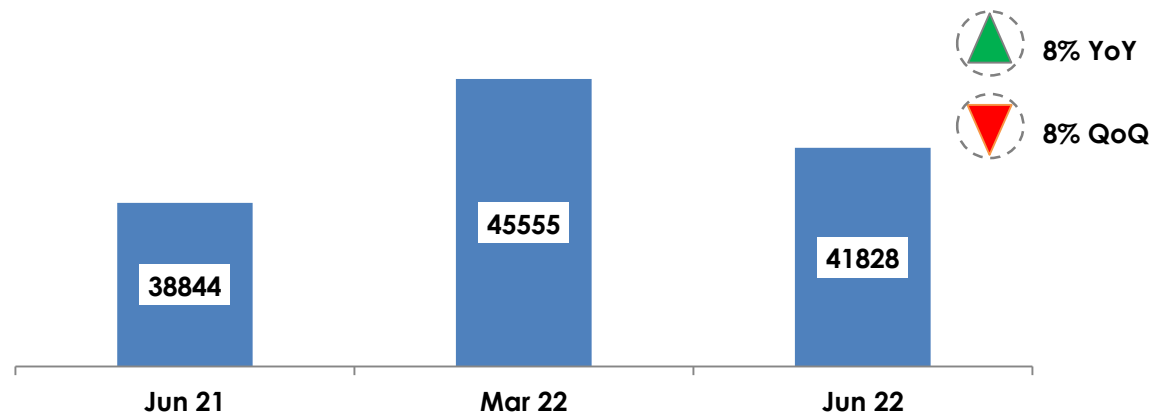
## Saving Deposits



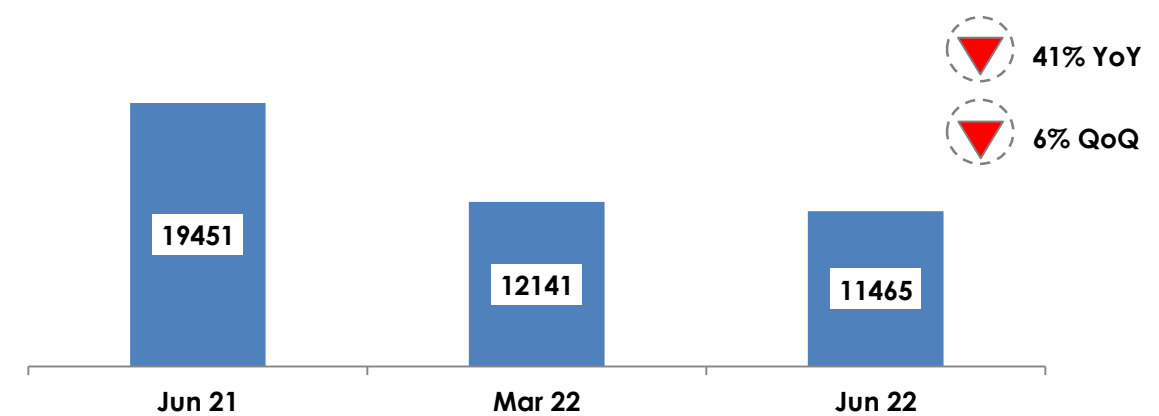
## Retail Deposits



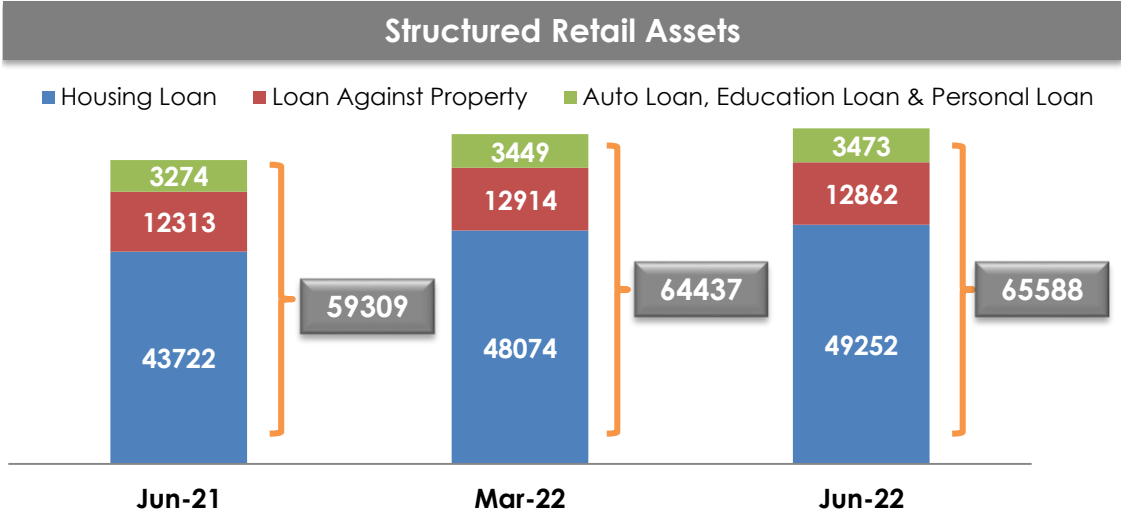
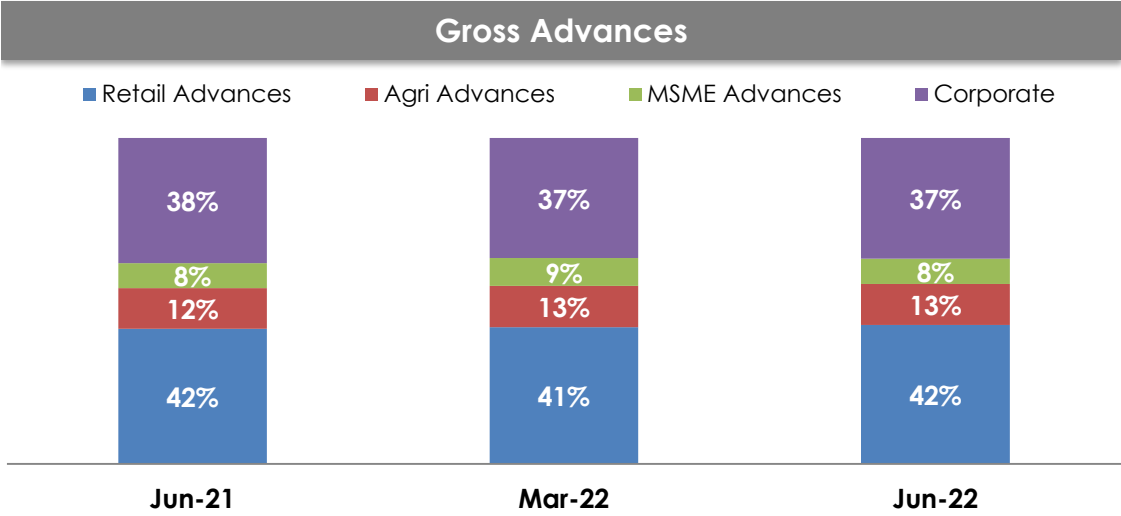
## Current Deposits



## Bulk Deposits

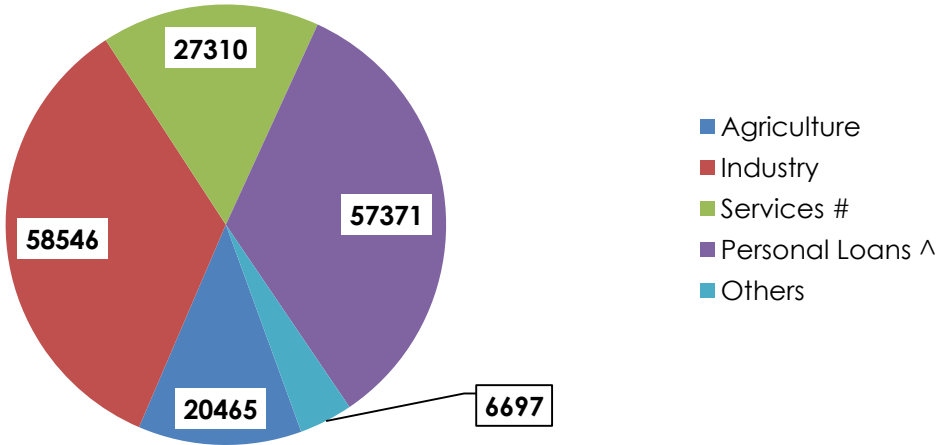
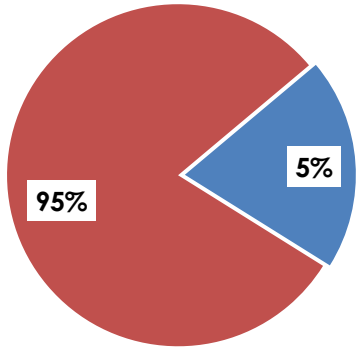
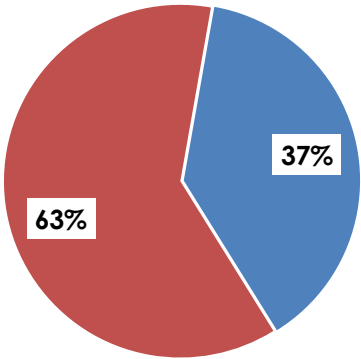


# Business Performance and Advances



## Gross Advances as on Jun 2022

■ - Corporate ■ - Retail ■ -Overseas Advances ■ -Domestic Advances



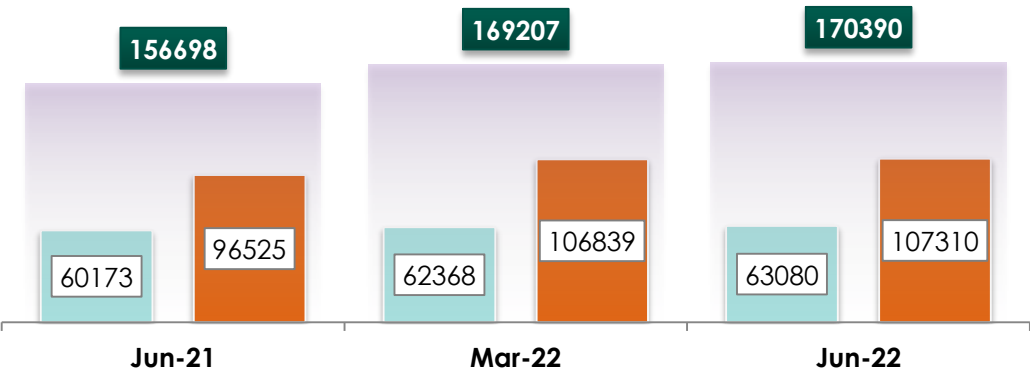
# Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

^ Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans.

# Business Performance

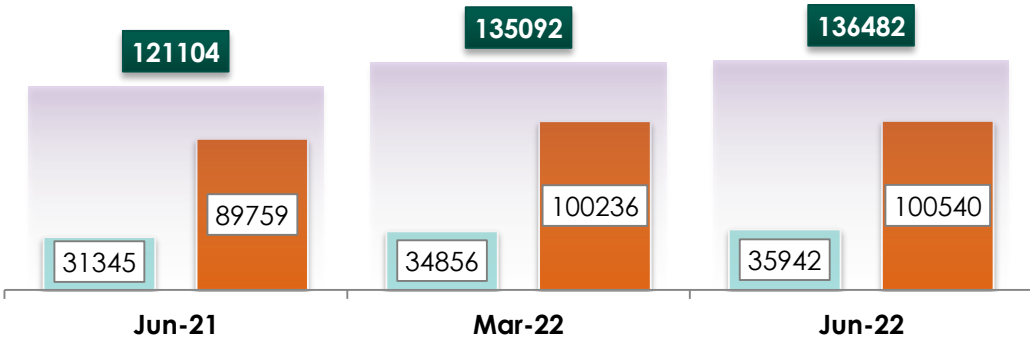
Gross Advances

Corporate      Retail



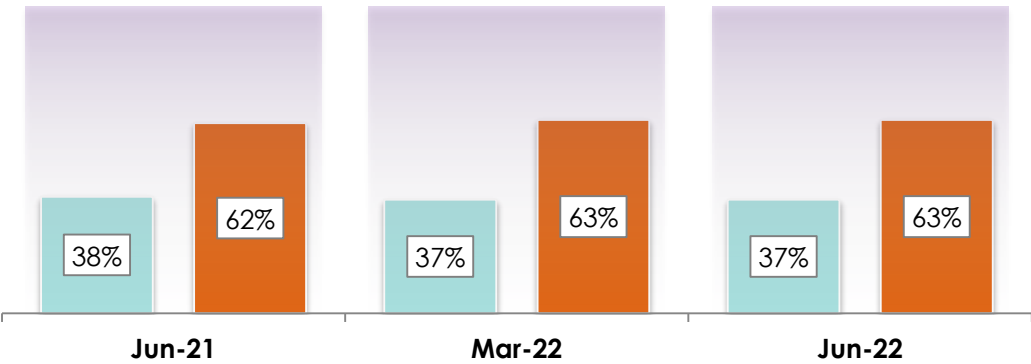
Standard Gross Advances

Corporate      Retail

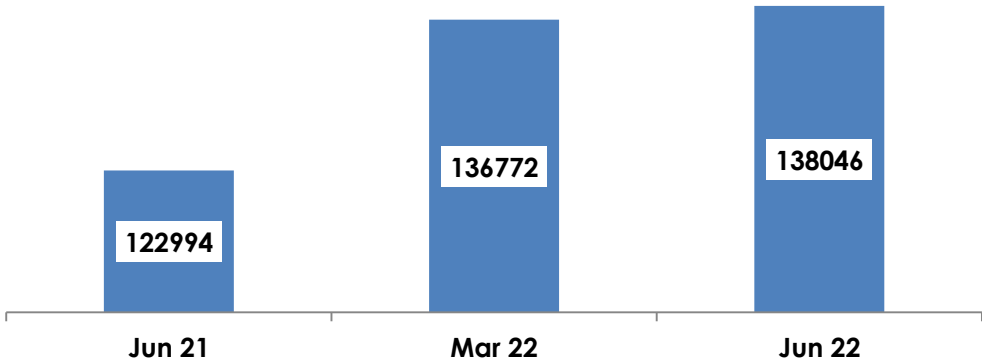


Corporate : Retail (Ratio)

Corporate      Retail



Net Advances



# Priority Sector

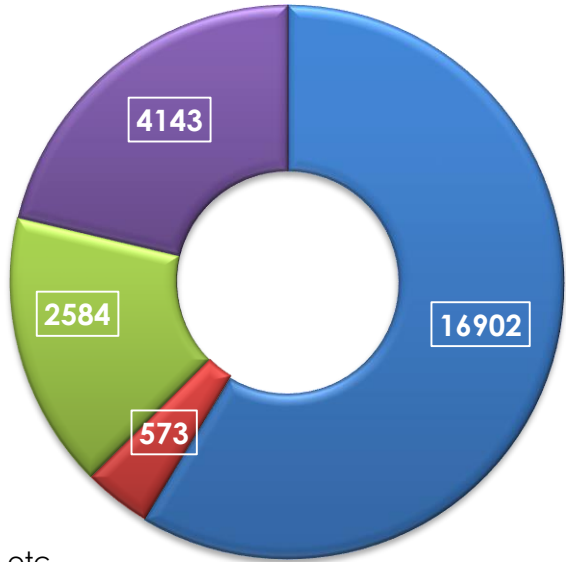
(Rs.Crore)

	Particulars	Jun 21		Mar 22		Jun 22		Growth over March-22
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(4)]
	ANBC	157737		152079		156638		
	Priority Sector Advances (a+b+c)	76108	48.25	67583	44.44	73674	47.03	6091
(a)	Agriculture (i+ii+iii+iv)	28704	18.20	29731	19.55	29778	19.01	47
	(i) Direct Lending to Agri-Non Corporate	18976	12.03	22021	14.48	20021	12.78	(2000)
	(ii) Other Agri	1898	1.20	1640	1.08	1686	1.08	46
	(iii) Indirect Agriculture (RIDF)	10131	6.42	8971	5.90	8271	5.28	(700)
	(iv) PSLC (Agri) sale	(2300)		(2900)		(200)		2700
(b)	MSME (Micro, Medium & Small Enterprises)	29426	18.66	26958	17.73	25359	16.19	(1599)
(c)	Other Priority Sector Advances (i+ii+iii)	17978	11.40	10894	7.16	18537	11.83	7643
	(i) Housing	23986	15.21	18904	12.43	18292	11.68	(612)
	(ii) Others	817	0.52	815	0.54	845	0.54	30
	(iii) PSLC (General) sale	(6825)		(8825)		(600)		8225

# Treasury Operations

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## AFS BREAKUP

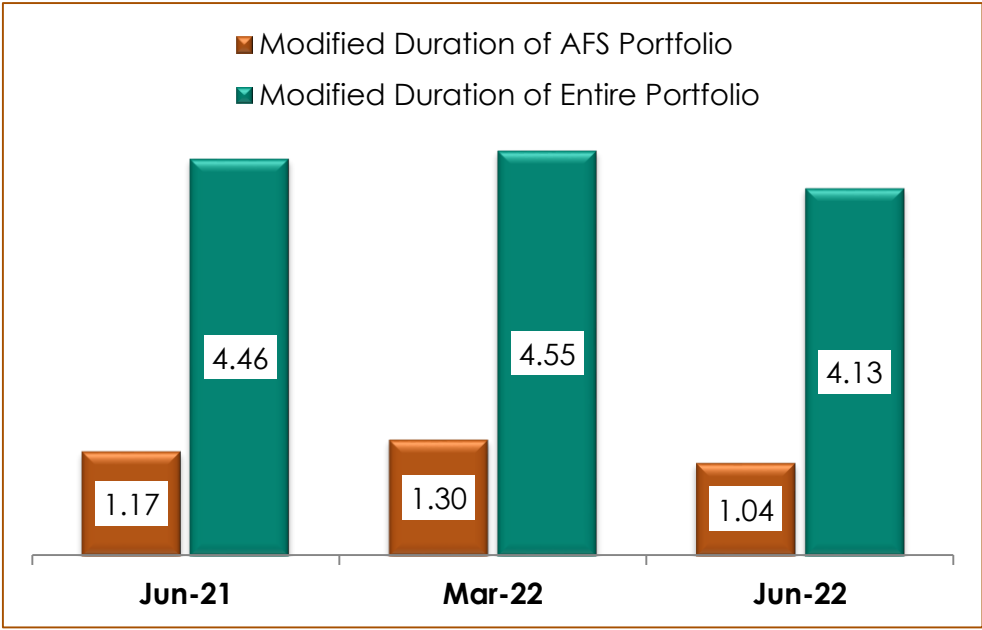


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Jun-21	Mar-22	Jun-22
SLR	58360	59275	65695
Non SLR	22867	27499	25432
Non SLR (Overseas)	59	75	79
Non SLR (SASF)	2752	2634	2634
<b>TOTAL</b>	<b>84038</b>	<b>89483</b>	<b>93840</b>
Less: Provision	5295	6495	5617
<b>Net Investments</b>	<b>78743</b>	<b>82988</b>	<b>88222</b>

(Rs.Crore)

Category	Jun-21	Mar-22	Jun-22
HTM	55623	61440	62765
AFS	21262	20451	24202
HFT	1858	1097	1255
<b>Total</b>	<b>78743</b>	<b>82988</b>	<b>88222</b>





# Asset Quality

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# COVID -19 – Provision Details

(Rs.Crore)

Particulars	Jun-21	Mar-22	Jun-22
In QE March 2020	247	-	-
In QE June 2020	116	116	116
COVID Second Wave (Additional provision in QE March 2021)	500	-	-
COVID Restructuring	484	415	360
<b>Total COVID 19 Provision held</b>	<b>1347</b>	<b>531</b>	<b>476</b>
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR @	-	-	777

@ Excludes corporate accounts

# Asset Quality

**PCR improved to 97.79% (Jun 2022) from 97.42% (Jun 2021)**

(Rs.Crore)

Particulars	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Gross Advances	156698	157506	158717	169207	170390
<b>Gross NPAs</b>	<b>35594</b>	<b>34408</b>	<b>34405</b>	<b>34115</b>	<b>33908</b>
Gross NPAs as % of Gross Advances	22.71	21.85	21.68	20.16	19.90
Total Provisions held (including NCLT Provision)	33541	32275	32116	32259	32176
Net Advances	122994	125011	126372	136772	138046
<b>Net NPAs</b>	<b>2053</b>	<b>2132</b>	<b>2289</b>	<b>1856</b>	<b>1732</b>
Net NPAs as % of Net Advances	1.67	1.71	1.81	1.36	1.25
Provision Coverage Ratio as per RBI Guidelines	97.42	97.27	97.10	97.63	97.79

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	1166	362	804	31%
-of which 100% provided	157	157	-	100%
Doubtful-1 Assets	1870	1250	620	67%
-of which 100% provided	968	968	-	100%
Doubtful-2 Assets	1705	1397	308	82%
-of which 100% provided	1153	1153	-	100%
Doubtful-3 Assets	6282	6282	-	100%
Loss Assets	22885	22885	-	100%
<b>Total</b>	<b>33908</b>	<b>32176</b>	<b>1732</b>	<b>95%</b>

Technical Write Off	Amount
Corporate TWO	41706
Retail TWO	2939
<b>Total TWO</b>	<b>44645</b>

# Excluding TWO provision

**Out of total GNPA of Rs.33908 crore, Rs.31445 crore is 100% provided. Overall 48% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.76090 crore**

# NPA Movement

(Rs.Crore)

DESCRIPTION	Q1 FY 22	Q2 FY 22	Q3 FY 22	Q4 FY 22	FY 22	Q1 FY 23
<b>Opening Balance</b>	<b>36212</b>	<b>35594</b>	<b>34408</b>	<b>34405</b>	<b>36212</b>	<b>34115</b>
<b>Add:</b>						
a. First Time NPA	1332	1438	1639	763	5172	964
- Corporate	100	652	1066	337	2155	443
- Retail	1232	786	573	426	3017	521
b. Increase in existing NPA	245	103	201	145	694	252
<b>Less:</b>						
c. Settled	587	1436	297	459	2779	721
d. Up-gradation	1009	474	233	579	2295	171
e. Written off	599	817	1313	160	2889	531
<b>Closing Balance</b>	<b>35594</b>	<b>34408</b>	<b>34405</b>	<b>34115</b>	<b>34115</b>	<b>33908</b>
Increment	(618)	(1186)	(3)	(290)	(2097)	(207)
FTNPA on Net Basis	790	1176	1552	682	4200	843
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	2.51	3.88	5.04	2.19	3.34	2.50
Credit Cost (%) (Annualized)	1.37	0.27	1.16	^ 0.90		0.52

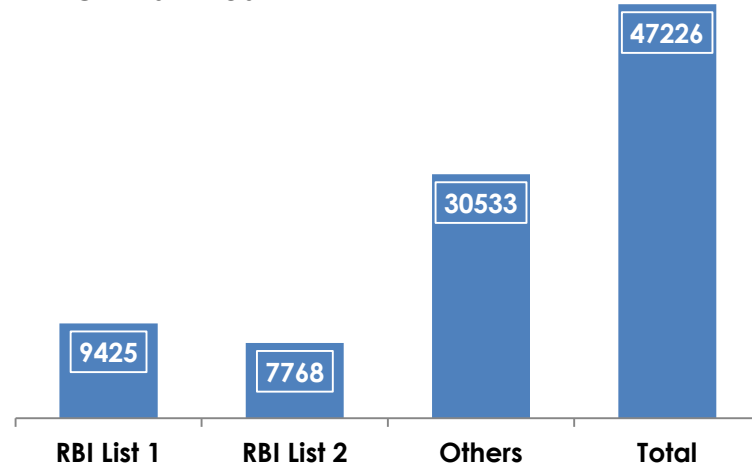
\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

^ For full FY

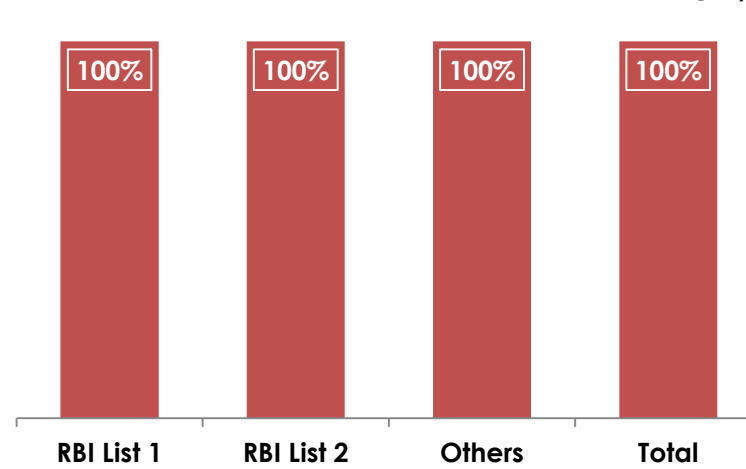
@ Negative due to reversal of provisions

# NCLT – Summary

■ NCLT Admitted

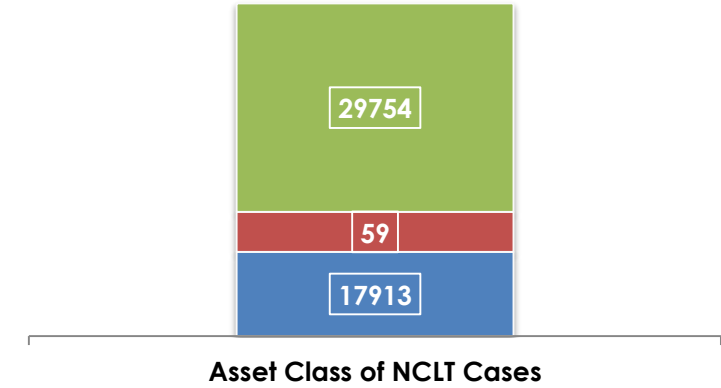


■ PCR %

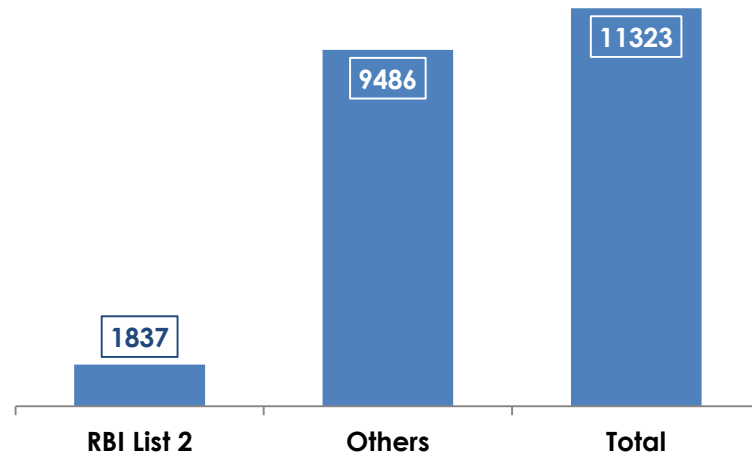


(Rs.Crore)

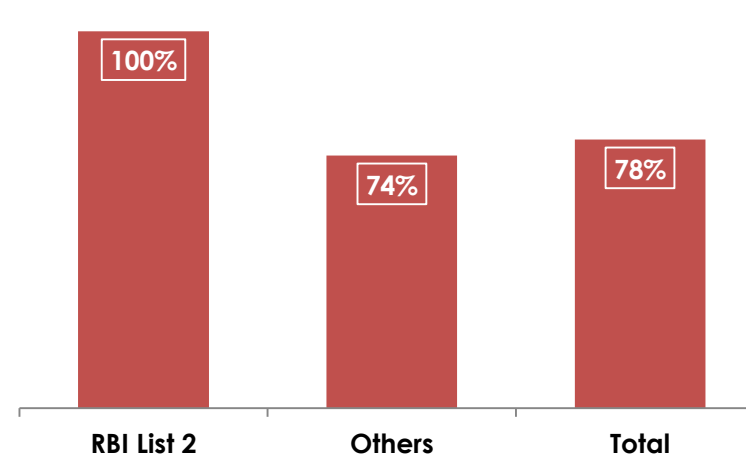
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



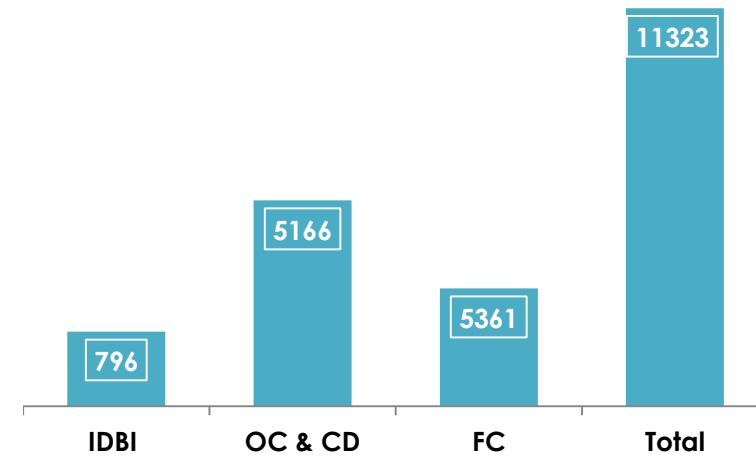
■ Filed But Not Admitted



■ PCR%

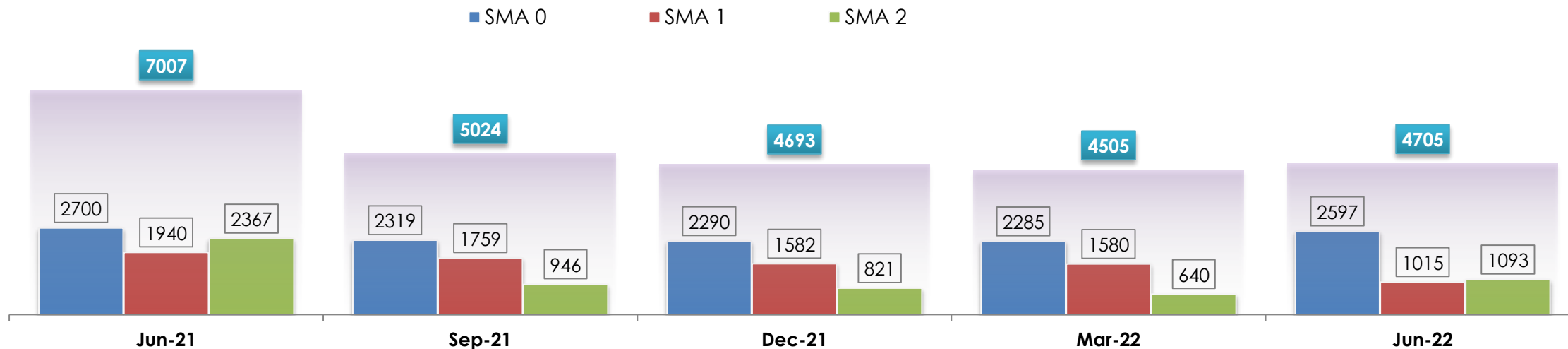


■ Filed By

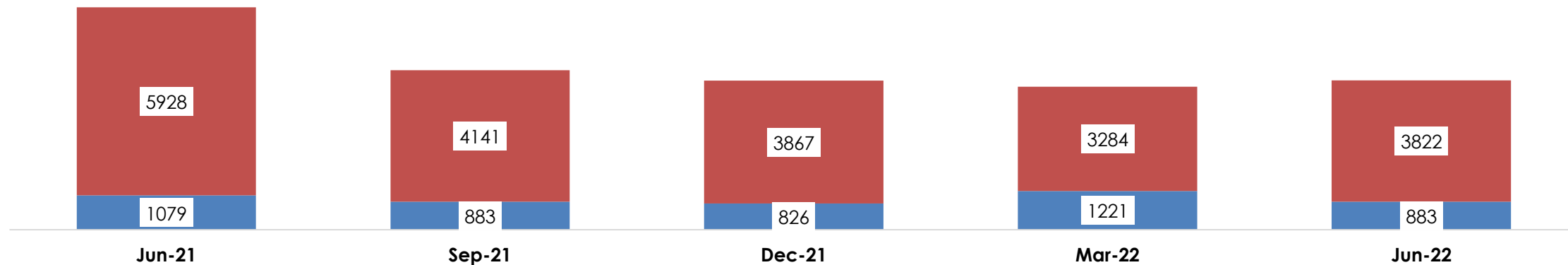


# SMA Position

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.427 cr, Rs.373 cr, Rs.197 cr, Rs.129 cr and Rs.88 cr on June 30, 2021, Sep 30, 2021, Dec 31, 2021 Mar 31, 2022 and Jun 30, 2022 respectively

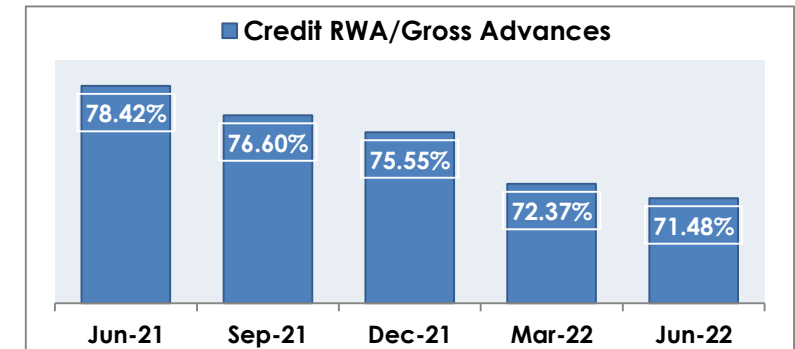
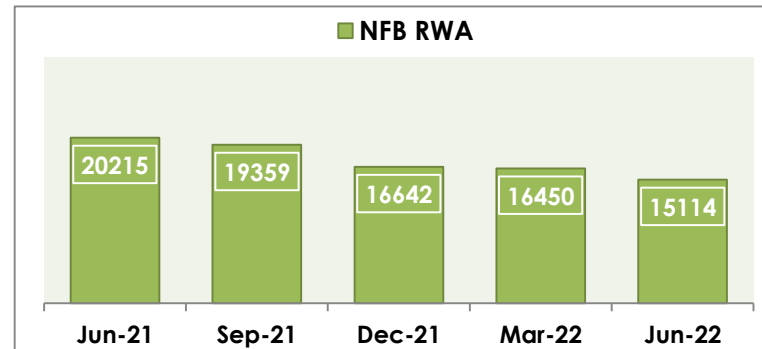
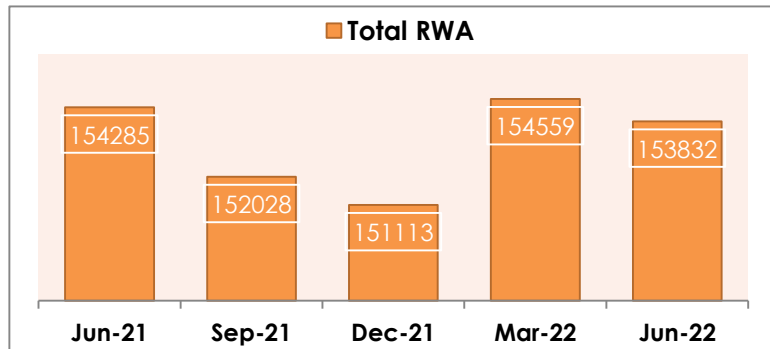
# Capital

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# Capital Adequacy

(Rs.Crore)

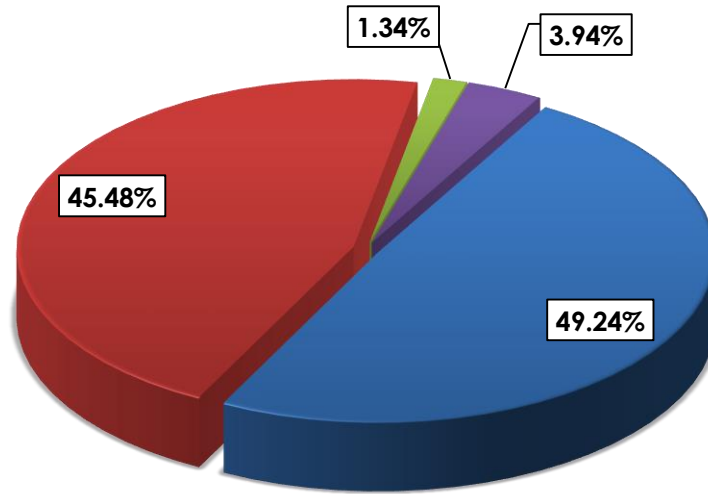
Particulars	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
CET 1+CCB (Rs.)	21044	21295	21359	25787	26349
AT 1 (Rs.)	-	-	-	-	-
Tier 1 Capital (Rs.)	21044	21295	21359	25787	26349
Tier 2 Capital (Rs.)	4004	3932	3953	3672	3760
<b>Total Capital (Rs.)</b>	<b>25048</b>	<b>25227</b>	<b>25312</b>	<b>29459</b>	<b>30109</b>
<b>RWA (Rs.)</b>	<b>154285</b>	<b>152028</b>	<b>151113</b>	<b>154559</b>	<b>153832</b>
Credit Risk	122876	120644	119911	122452	121798
Market Risk	11452	11427	11245	12150	9680
Operational Risk	19957	19957	19957	19957	22354
CET 1+CCB Ratio (%)	13.64	14.00	14.13	16.68	17.13
AT 1 (%)	-	-	-	-	-
<b>Tier 1 Ratio (%)</b>	<b>13.64</b>	<b>14.00</b>	<b>14.13</b>	<b>16.68</b>	<b>17.13</b>
Tier 2 Ratio (%)	2.59	2.59	2.62	2.38	2.44
<b>CRAR (%)</b>	<b>16.23</b>	<b>16.59</b>	<b>16.75</b>	<b>19.06</b>	<b>19.57</b>





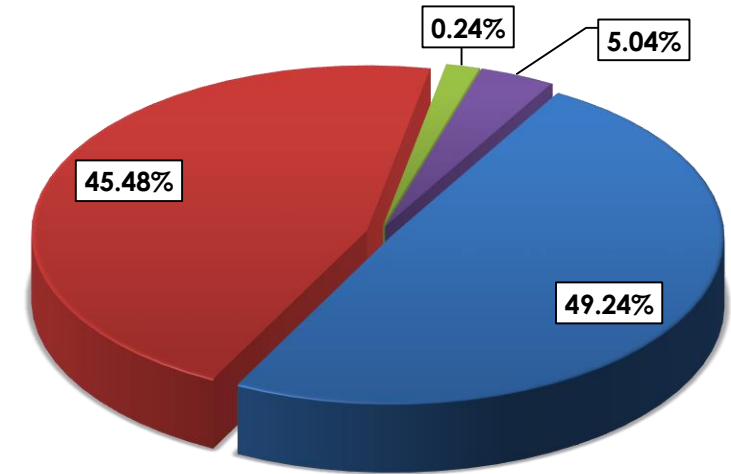
# Shareholding Pattern

Jun 2021



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

Jun 2022



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

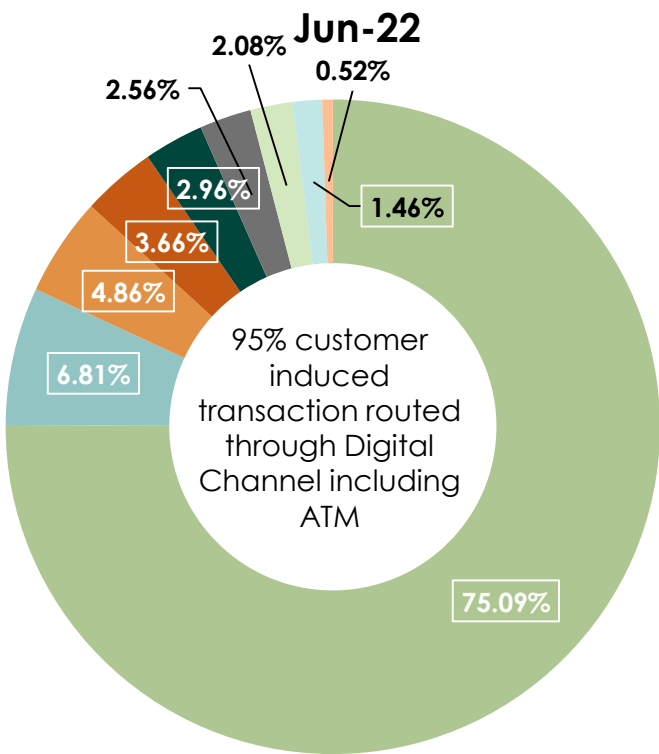
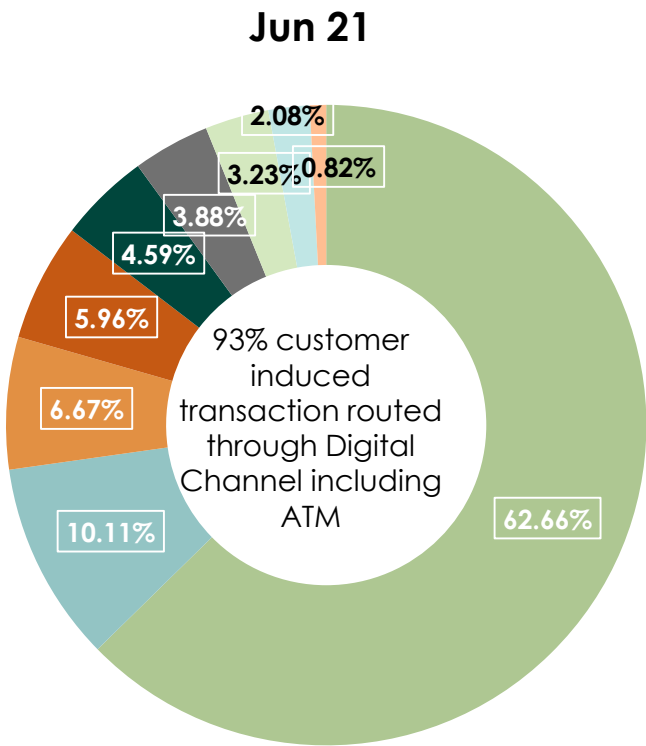
(Rs.Crore)

Particulars	Jun-21	Jun-22
Book Value (Rs. per share)	Rs.29.01	Rs.31.63
Market Capitalisation	Rs.40,752 Cr	Rs.33,117 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.56.20/Rs.26.35	Rs.65.25/Rs.30.50
Closing Price (NSE) (Rs. per share)	Rs.37.90	Rs.30.80
Earning Per Share (EPS)	Rs.0.56	Rs.0.70

# Digital Banking & Financial Inclusion

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## Customer Induced Financial Transaction Analysis

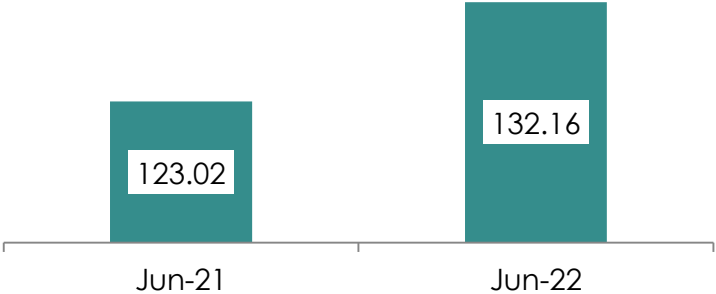


- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Mobile Banking
- AePS

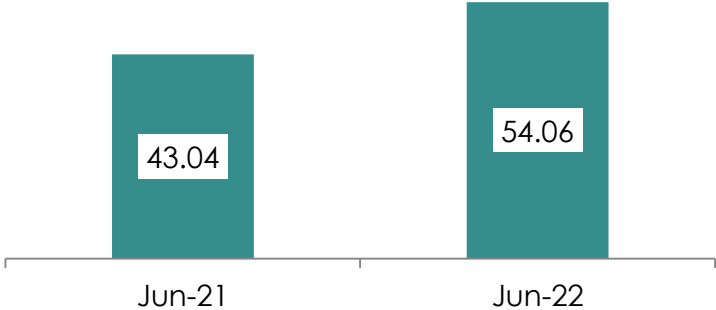
UPI has emerged as the preferred mode of transaction for Bank's customers.

# Digital Footprint for Q1 FY 2023

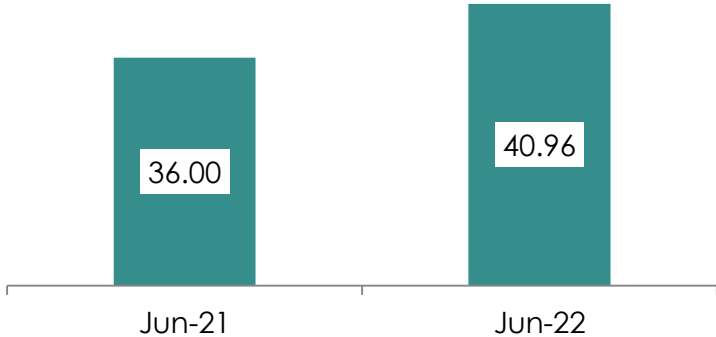
Internet Banking Users (In Lakhs)



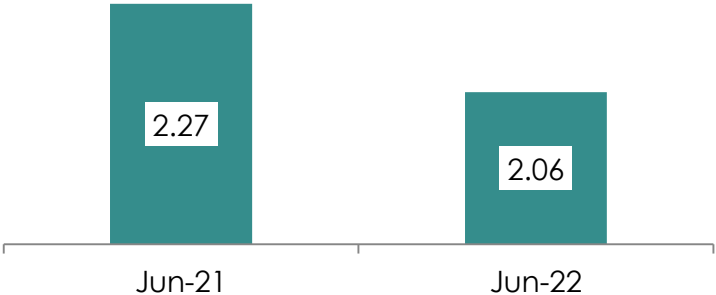
BHIM UPI Users (In Lakhs)



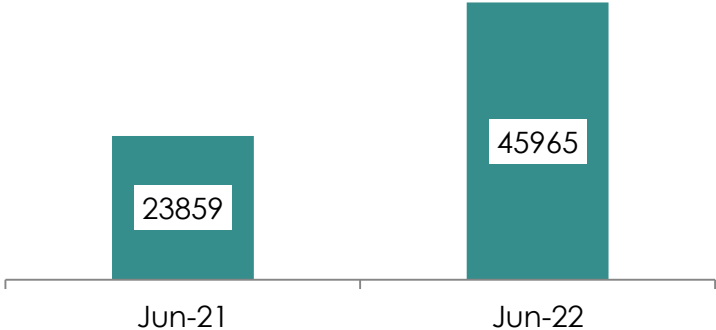
Mobile Banking Users (In Lakhs)



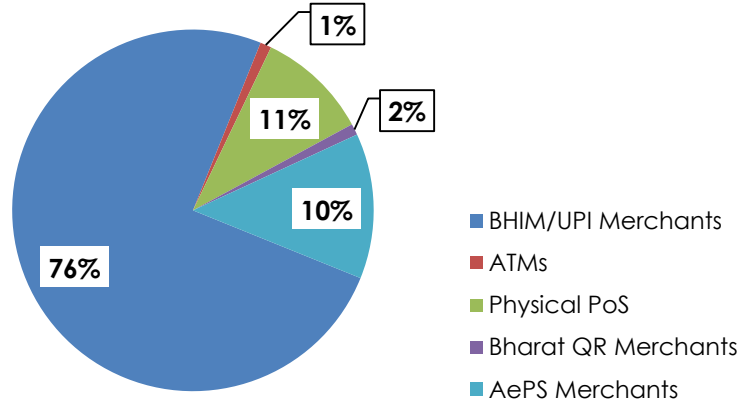
Merchant Base (In Lakhs)



UPI Transactions (In Crores)



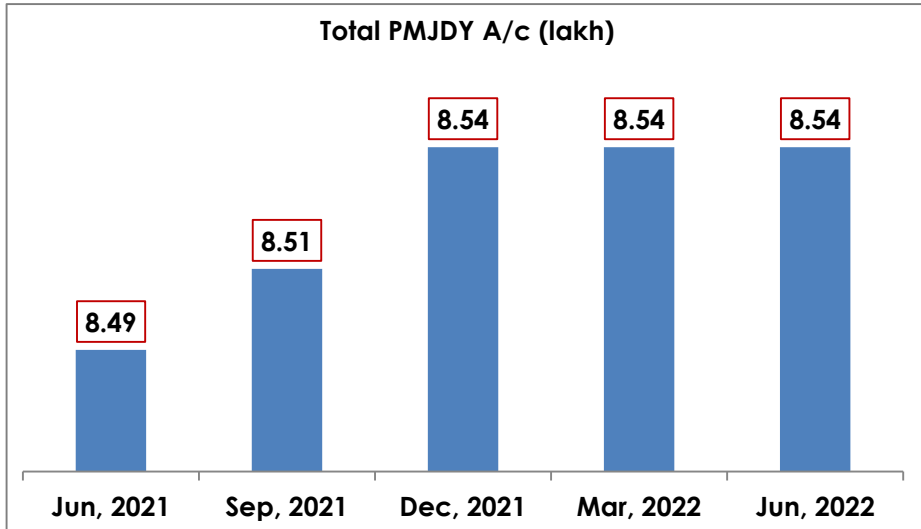
Payment Acceptance Channels



# 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)

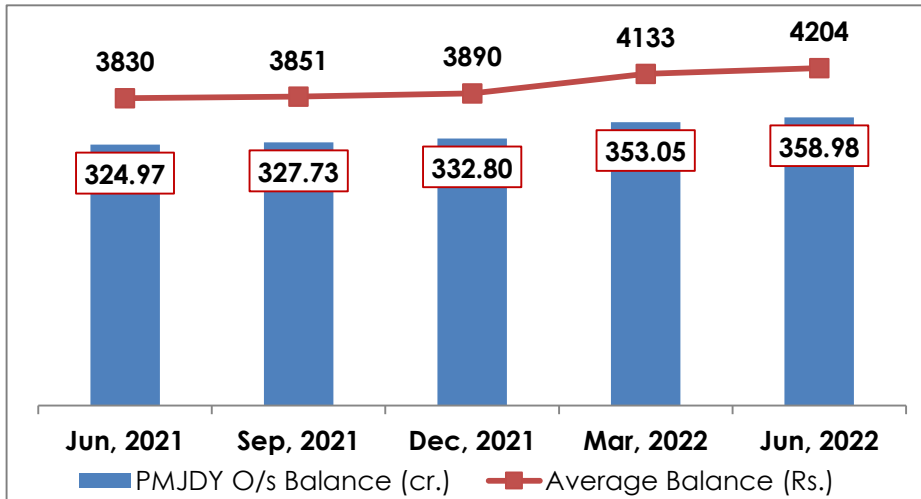
490

Villages Covered (Number)

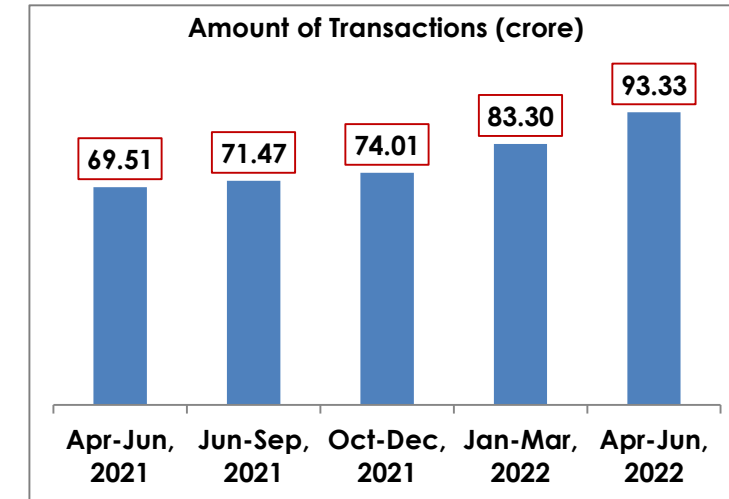
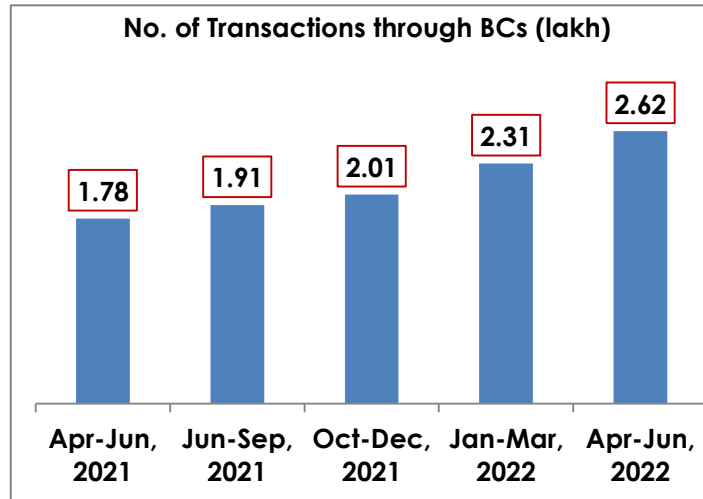
484

## Transactions through Individual Business Correspondent (BCs)

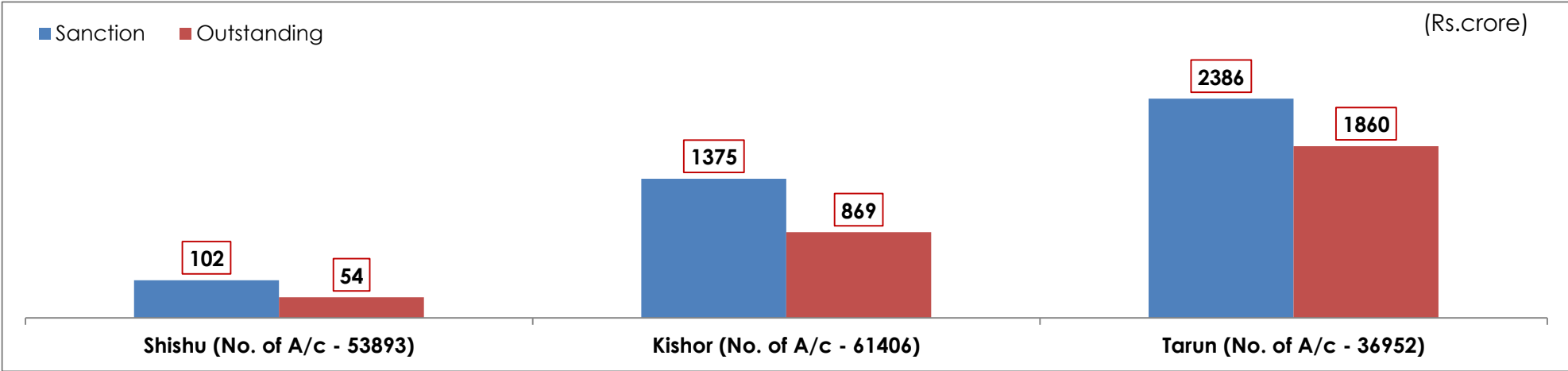
No. of Transactions through BCs (lakh)



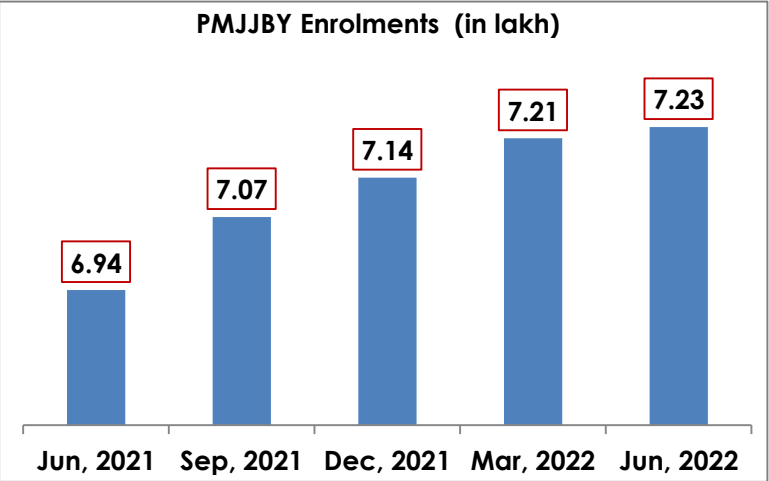
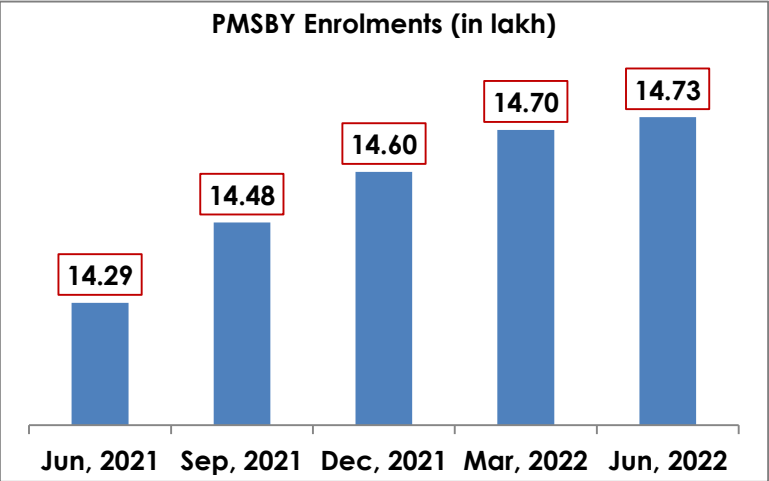
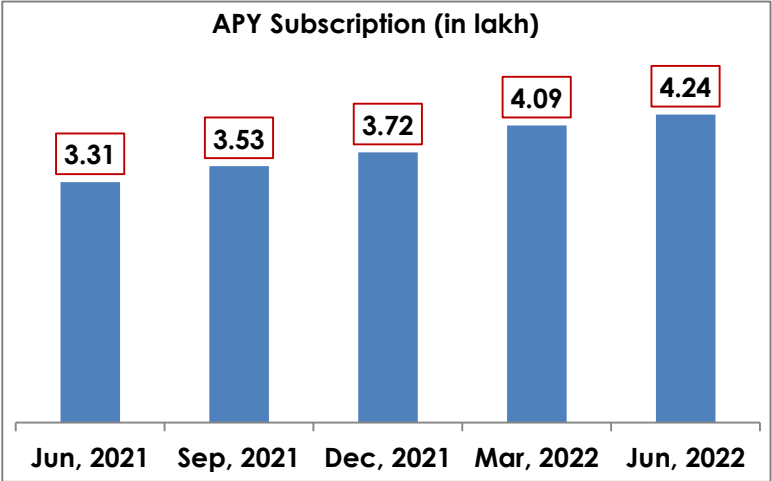
Amount of Transactions (crore)



## MUDRA Yojana as on Jun 30, 2022



## Enrolment under Social security Scheme as on Jun 30, 2022



# Subsidiaries

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# Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income Q1 FY 2023	PAT Q1 FY 2023	RoA Q1 FY 2023	Net Worth Q1 FY 2023
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	21.14 (24.46)	1.04 (4.50)	0.28% (1.42%)	330.56 (317.26)
IDBI Intech Ltd	100	Technology Service Provider	32.53 (34.10)	2.03 (3.87)	1.73% (3.69%)	99.71 (90.82)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.08 (0.09)	0.02 (0.02)	1.25% (1.05%)	1.71 (1.62)
IDBI Asset Management Ltd	66.67	Asset Management Co.	7.47 (7.47)	2.28 (1.98)	1.79% (1.65%)	124.11 (115.36)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	17.73 (23.61)	9.63 (14.58)	2.99% (4.96%)	292.60 (263.99)

Figures in () are of previous period



# Way Forward

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# Looking Ahead : Focus Area

Explore avenues to achieve business growth of 10% to 12% and maintain corporate to retail ratio at 40:60

Credit cost and net slippages ratio to be below 1% and 2.5% respectively on sustained basis PCR to be maintained above 90% level.

Target to achieve RoA and RoE of above 1% and 14% respectively. CRAR to be maintained above 15%

GNPA to be gradually brought down with recovery target of Rs.4000 crore. Net NPA level to be maintained below 1.25%.

Focus on maximising fee income and maintaining NIM above 3.25%. Target to maintain CASA ratio above 50%

Lateral growth in portfolio through co-lending in the geographical locations where Bank does not have reach through its own network.

To maintain cost to income ratio below 48% by optimizing its operating expenses and increasing productivity.

Tie -up with Fintechs to scale up sourcing of business under Personal Loan & Education Loan.

# THANK YOU

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