

बेहतर कल की ओर

TOWARDS
A BETTER
TOMORROW



IDBI BANK

INVESTORS PRESENTATION

FINANCIAL RESULTS
FY 2021-22

May 02, 2022

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Highlights

Major Highlights for FY 2022 – Continued Balance Sheet Strengthening

PAT - Rs.2439 crore
PBT - Rs.3609 crore

Operating Profit
Rs.7495 crore

NII - Rs.9162 crore

NIM - 3.73%
NIM excl. interest on IT Refund
- 3.59%

ROA - 0.84%
ROE - 13.60%

Cost to Net Income Ratio
45.89%

Total CRAR – 19.06%
Tier 1 Capital – 16.68%

Total RWA
Rs.154559 Crore

Cost of deposit - 3.56%
Cost of funds - 3.84%.

CASA ratio - 56.77%

Retail : Corporate (Gross)
Ratio 63:37

Net NPA - 1.27%
GNPA - 19.14%
PCR - 97.63%

Key Metrics for FY 2022

Profitability - Strong operating momentum

- PAT at Rs.2439 crore, up by 79% YoY
- PBT at Rs.3609 crore, up by 52%
- Operating Profit at Rs.7495 crore up by 7%
- NII at Rs.9162 crore, grew by 7% YoY. NII excl. interest on IT refund at Rs.8809 crore, grew by 22% YoY
- NIM at 3.73%, improved by 35 bps YoY. NIM excl. interest on IT refund at 3.59%, improved by 73 bps YoY.
- Cost to Net Income Ratio (CIR) at 45.89%. CIR excl. extraordinary exp. for family pension stands at 43.97%

Business Performance - Focus on Granularity

- CASA ratio at 56.77%, grew by 633 bps YoY. CASA at Rs.132359 crore grew by 14% YoY.
- Retail : Corporate Ratio (Gross Advances) is constant at 63:37 as on Mar 2022
- Cost of deposit at 3.56% reduced by 73 bps.
- Cost of funds at 3.84% reduced by 72 bps.

Key Metrics for FY 2022 (contd.)

Asset Quality - Improving Trend

- Net NPA at 1.27%, reduction of 70 bps YoY
- GNPA at 19.14%, reduction of 323 bps YoY
- PCR stood at 97.63%, improved by 73 bps YoY

Capital - Adequately Capitalised

- Tier 1 Capital at 16.68%, up by 362 bps
- Total CRAR at 19.06%, up by 347 bps YoY
- Total RWA at Rs.154559 crore, reduction by 185 bps YoY

Financial Performance

Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance %
	Mar-21	Dec-21	Mar-22	YoY%	QoQ%	Mar-21	Mar-22	
Interest Income	5781	4625	4600	(20)	(1)	19938	18295	(8)
Interest Expenses	2542	2242	2179	(14)	(3)	11414	9133	(20)
Net Interest Income	3239	2383	2421	(25)	2	8524	9162	7
Net Interest Income (Excl. interest on IT Refund)	1926	2030	2421	26	19	7211	8809	22
Other Income	1113	1138	844	(24)	(26)	4559	4690	3
Net Total Income	4352	3521	3265	(25)	(7)	13083	13852	6
Net Total Income (Excl. interest on IT Refund)	3039	3168	3265	7	3	11770	13499	15
Operating Expenses	1537	1753	1752	14	-	6048	6357	5
-Employee Cost	733	860	862	18	-	3090	3107	1
-Other Operating Cost	804	893	890	11	-	2958	3250	10
Operating Profit	2816	1768	1513	(46)	(14)	7035	7495	7
Operating Profit (Excl. interest on IT Refund)	1503	1415	1513	1	7	5722	7142	25
Provisions & Contingencies (Excl. Tax)	2393	802	669	(72)	(17)	4666	3887	(17)
Profit/(Loss) Before Tax	423	966	844	100	(13)	2369	3609	52
Tax	(89)	388	153	272	(61)	1010	1169	16
Profit/(Loss) After Tax	512	578	691	35	20	1359	2439	79

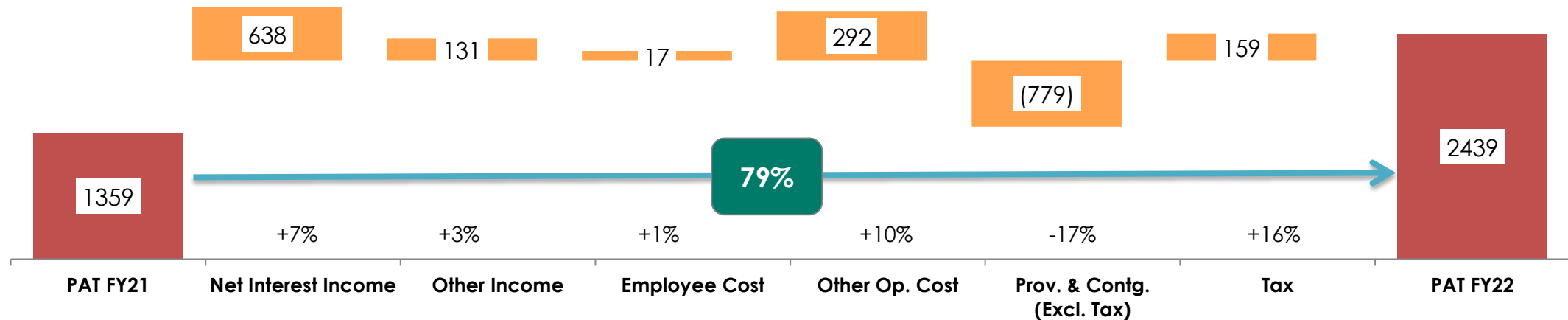
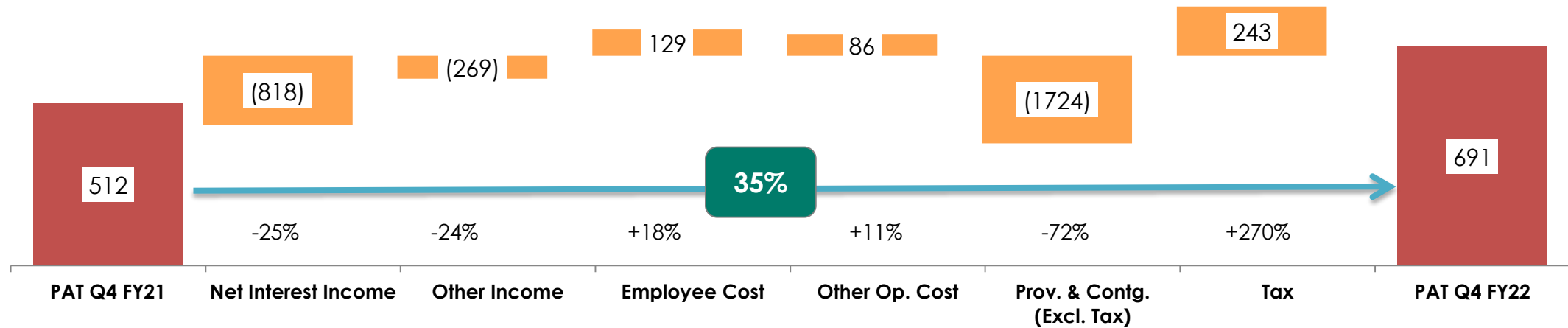
Net Interest Income

(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-21	Dec-21	Mar-22	YoY%	QoQ%	Mar-21	Mar-22	
Interest Income								
Interest on Advances	2902	2785	3182	10	14	11819	12032	2
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1376	1342	1279	(7)	(5)	5813	5299	(9)
Other Interest Income	1503	498	139	(91)	(72)	2306	964	(58)
Interest Income	5781	4625	4600	(20)	(1)	19938	18295	(8)
Interest Expense								
Interest paid on Deposits	2122	1924	1877	(12)	(2)	9255	7775	(16)
Interest paid on Borrowings	340	294	262	(23)	(11)	1605	1175	(27)
Interest on RBI / inter bank borrowings	80	24	40	(50)	67	554	183	(67)
Total Interest Expenses	2542	2242	2179	(14)	(3)	11414	9133	(20)
Net Interest Income	3239	2383	2421	(25)	2	8524	9162	7
NIM %	5.14	3.88	3.97	(117)	9	3.38	3.73	35
NII (Excl. interest on IT Refund)	1927	2030	2420	26	19	7211	8809	22
NIM % (Excl. interest on IT Refund)	3.05	3.31	3.97	92 bps	66 bps	2.86	3.59	73 bps

Profitability

(Rs.Crore)



Other Income

(Rs.Crore)

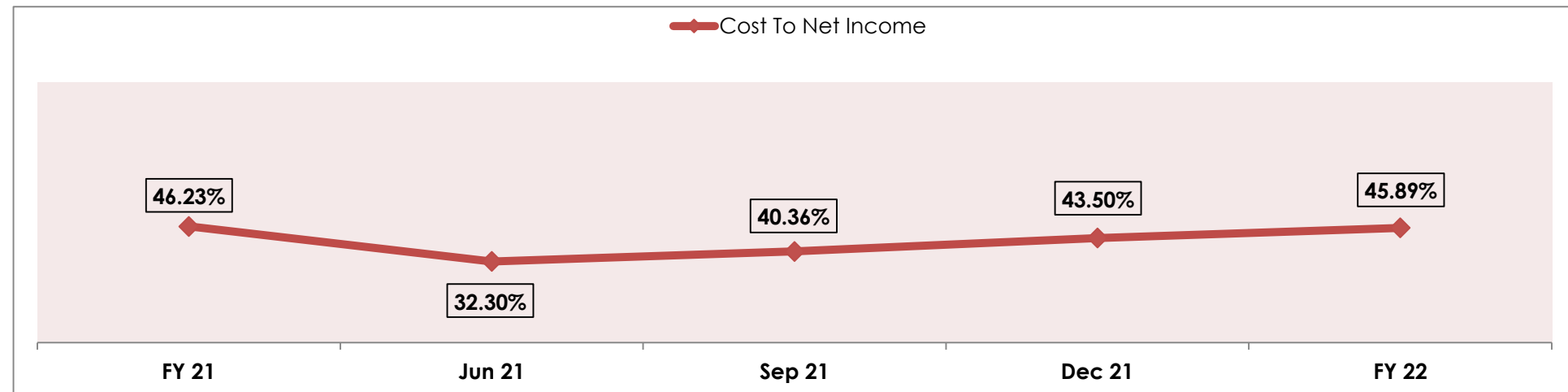
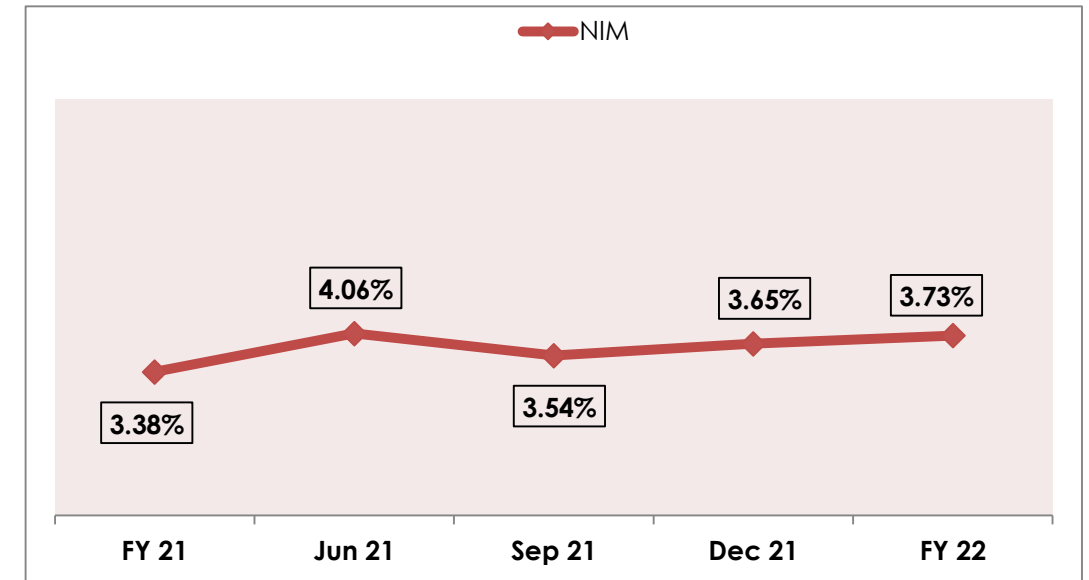
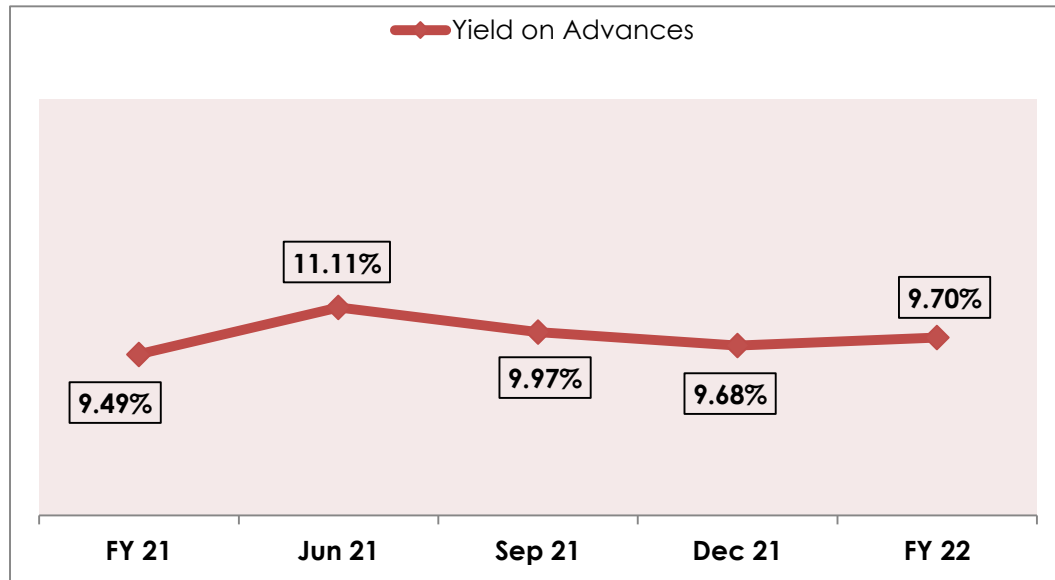
Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-21	Dec-21	Mar-22	YoY %	QoQ %	Mar-21	Mar-22	
Commission, exchange and brokerage	519	450	525	1	17	1747	1814	4
Profit/ (Loss) on sale of investments	91	151	12	(87)	(92)	1722	1058	(39)
Profit/(Loss) on revaluation of investments (net)^	(63)	3	(48)	(24)	(1700)	(55)	16	(129)
Profit/(Loss) on Forex	229	171	225	(2)	32	376	730	94
Recovery from W/O cases	269	308	69	(74)	(78)	547	846	55
Misc. Income	68	55	61	(10)	11	222	226	2
Other Income	1113	1138	844	(24)	(26)	4559	4690	3

Provisions & Contingencies

(Rs.Crore)

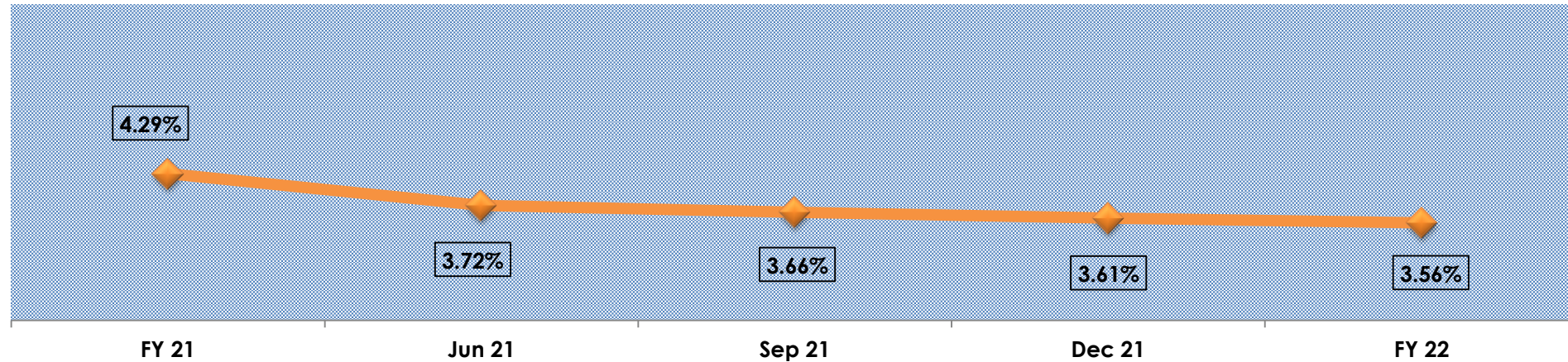
Particulars	Quarter ended			Variance		FY Ended		Variance
	Mar-21	Dec-21	Mar-22	YoY	QoQ	Mar-21	Mar-22	
Depreciation on Investment	908	59	1052	144	993	2022	1923	(99)
Provision – NPAs	(1120)	940	(300)	820	(1240)	(2571)	(588)	1983
Provision – Standard Assets	708	(645)	(464)	(1172)	181	1839	72	(1767)
Provision - Restructured Assets	9	24	(89)	(98)	(113)	38	190	152
Income Tax	(90)	388	153	243	(235)	1009	1169	160
Bad Debts Written off	1376	206	529	(847)	323	2888	1917	(971)
Other Provisions	513	217	(58)	(571)	(275)	449	373	(76)
Total	2304	1189	823	(1481)	(366)	5674	5056	(618)

Yield Ratios (cumulative)

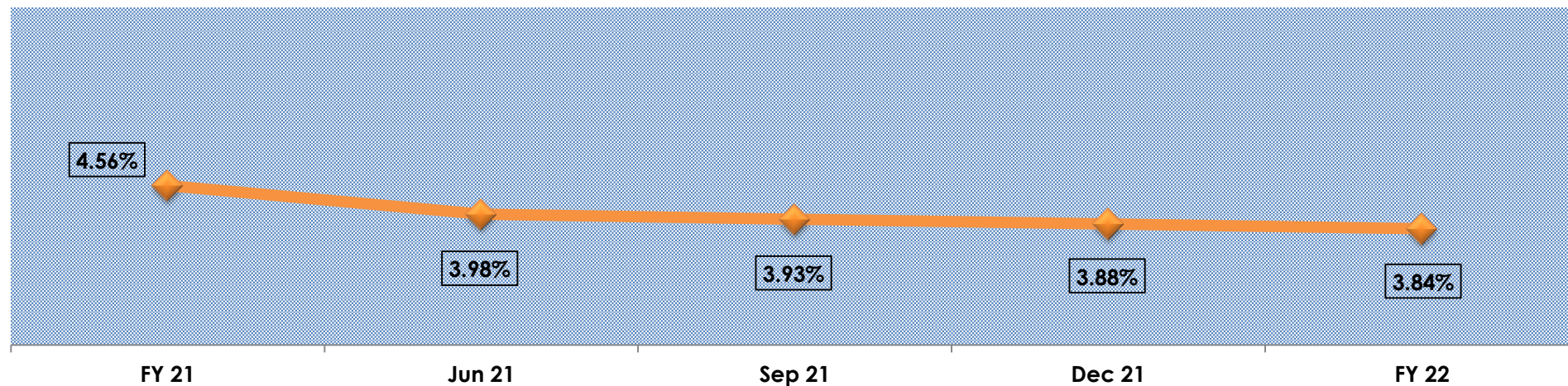


Cost of Funds & Cost of Deposits (cumulative)

Cost of Deposits



Cost of Funds



Business Performance

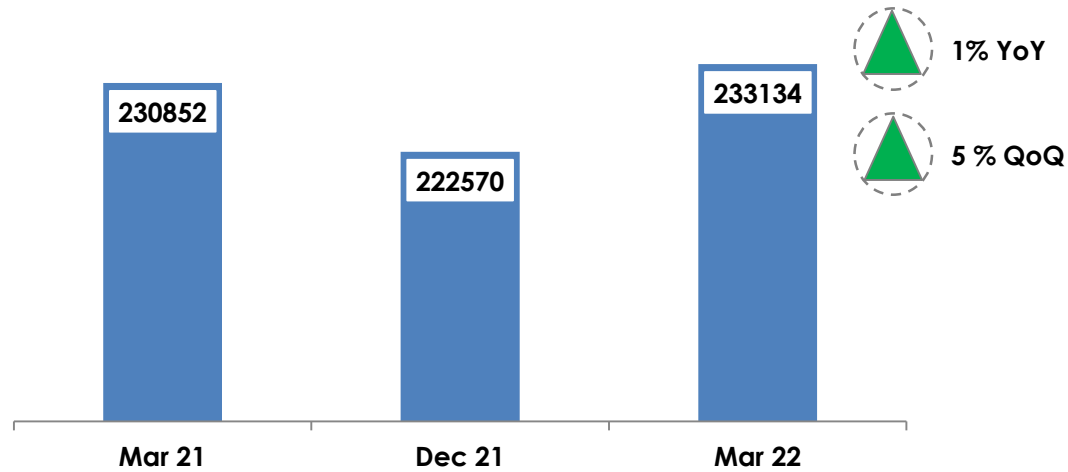
Balance Sheet

(Rs.Crore)

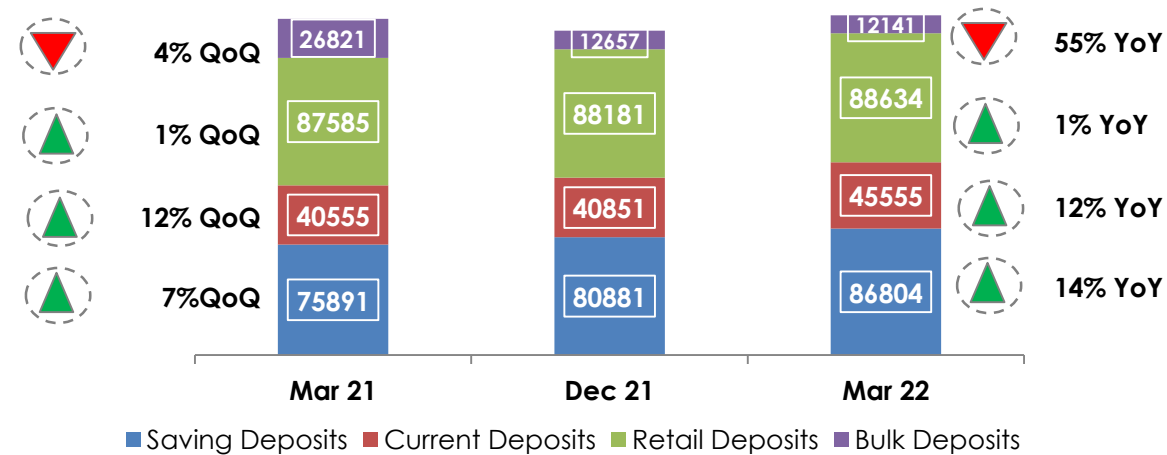
As at	Mar-21	Dec-21	Mar-22
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	26059	27807	30910
Deposits	230852	222570	233134
Borrowings	15908	16291	14345
Other Liabilities & Provisions	14193	13829	12278
Total	297764	291249	301419
ASSETS			
Cash & Balance with RBI	13013	14377	13593
Bal. with banks & money at call	22209	18632	13117
Investments	81023	78301	82988
Advances	128150	134972	145772
Fixed Assets	7827	7677	9937
Other Assets	45542	37290	36012
Total	297764	291249	301419

Business Performance

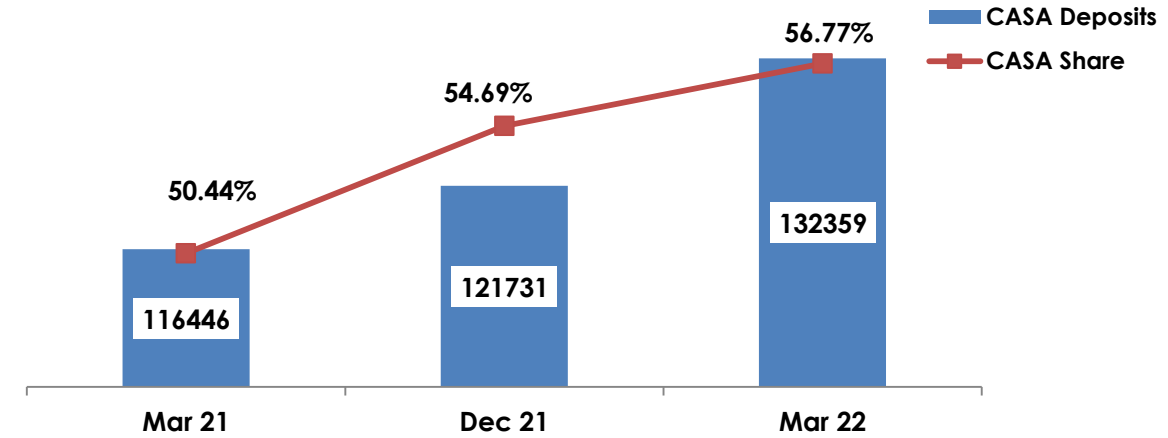
Total Deposit



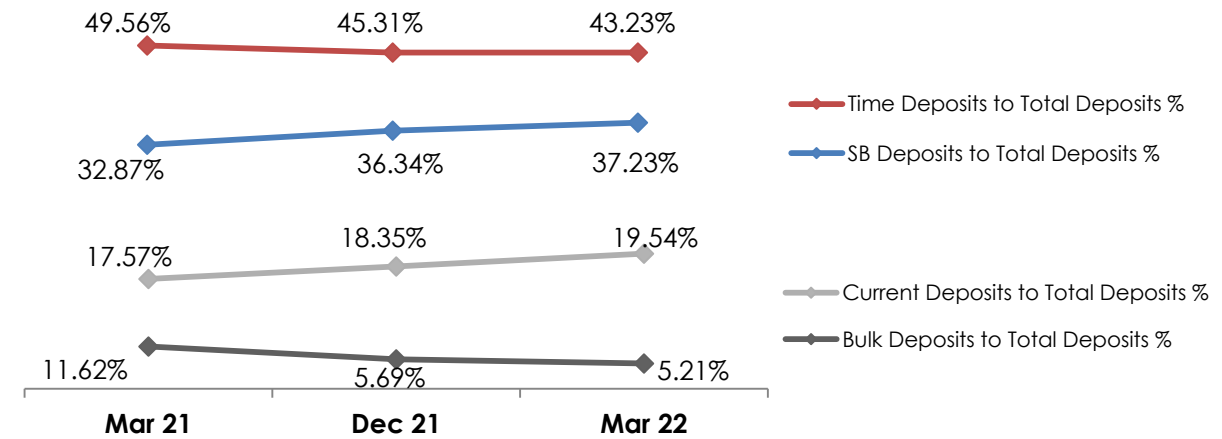
Deposit Mix



CASA

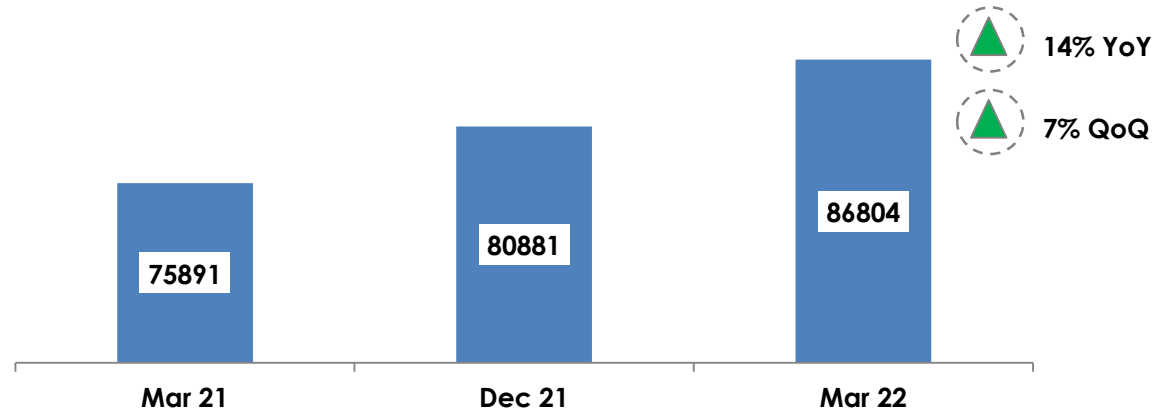


Deposit Mix

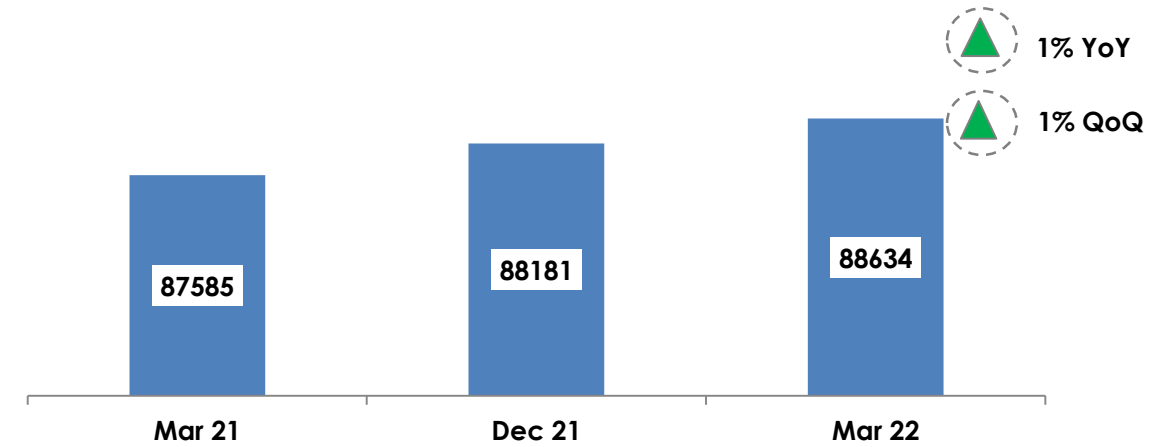


Business Performance

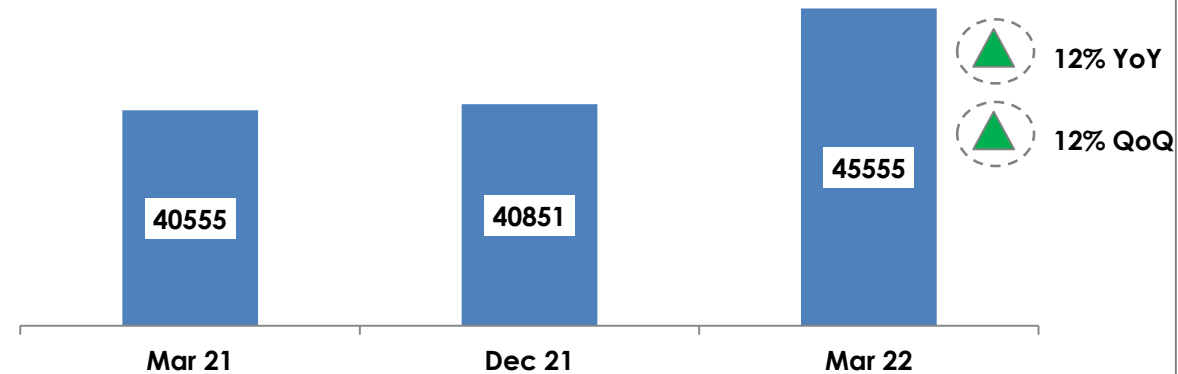
Saving Deposits



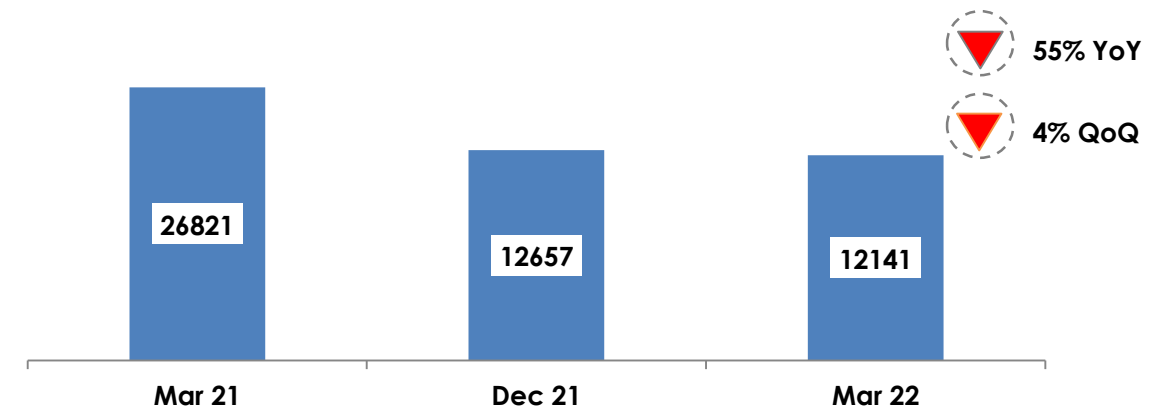
Retail Deposits



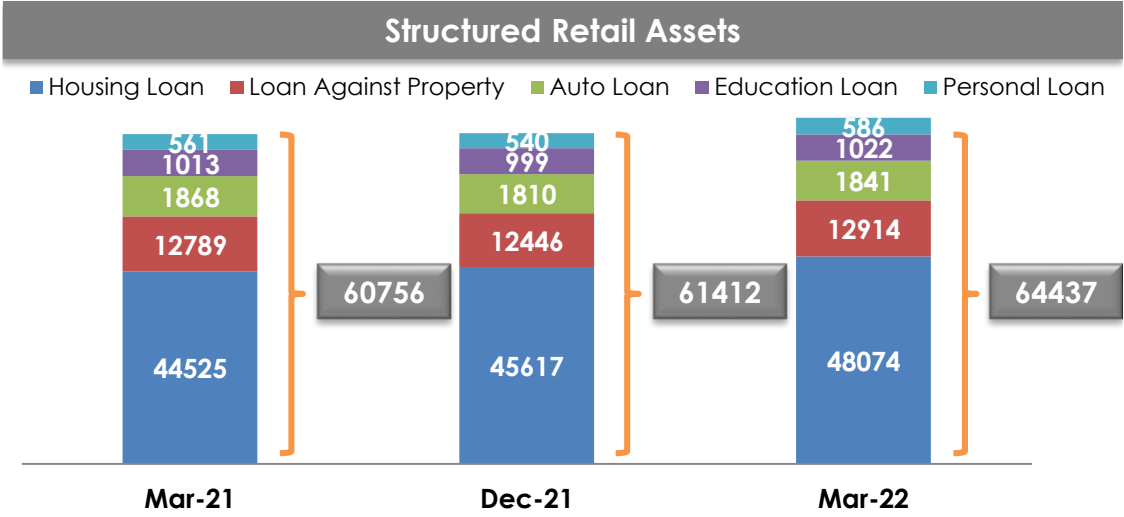
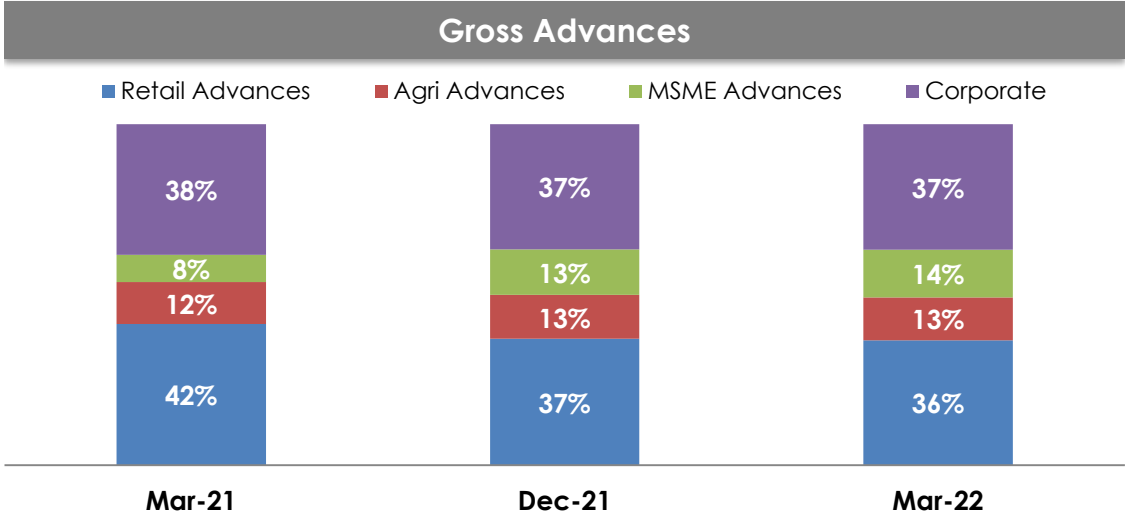
Current Deposits



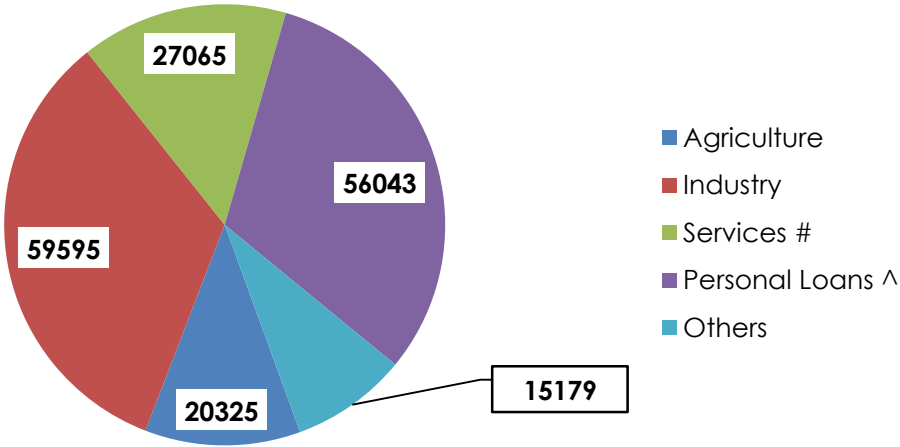
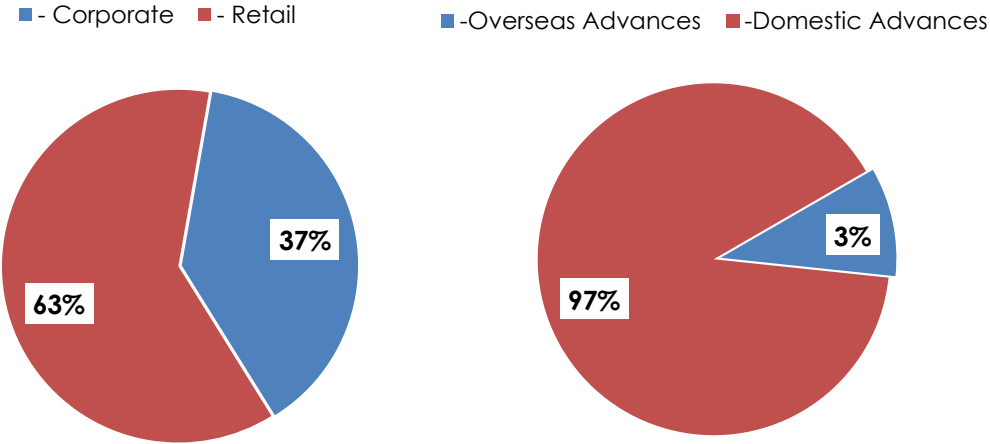
Bulk Deposits



Business Performance and Advances



Gross Advances as on Mar 2022

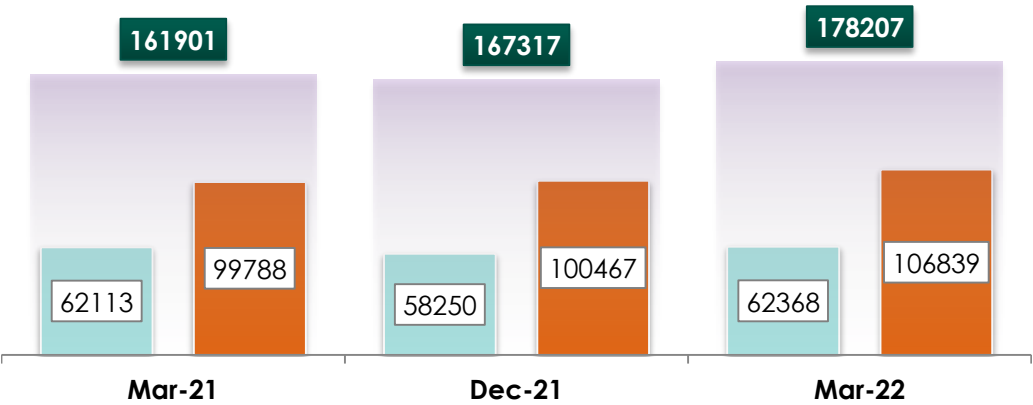


Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.
^ Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans.

Business Performance

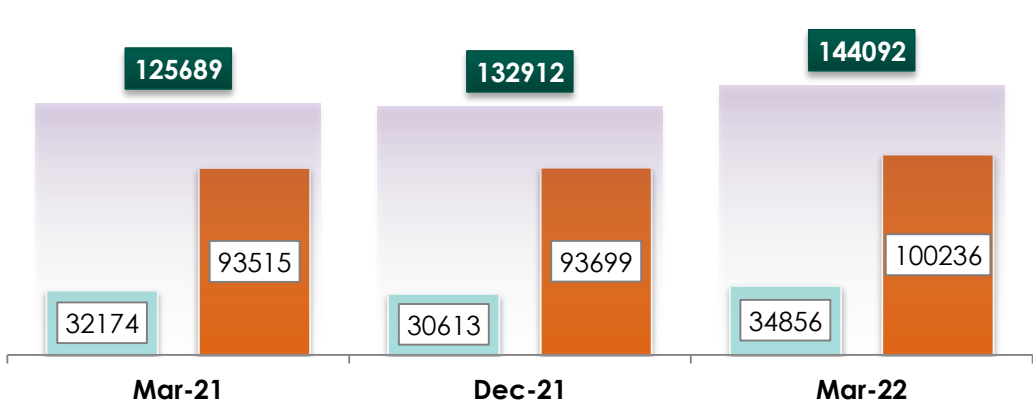
Gross Advances

Corporate Retail



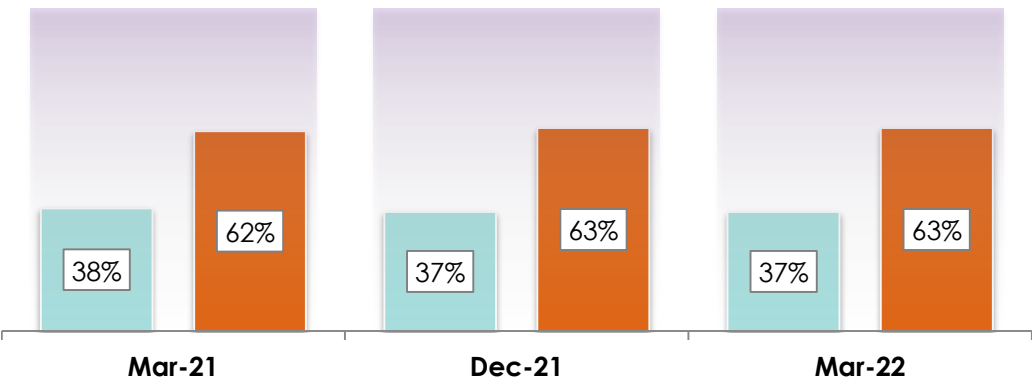
Standard Gross Advances

Corporate Retail

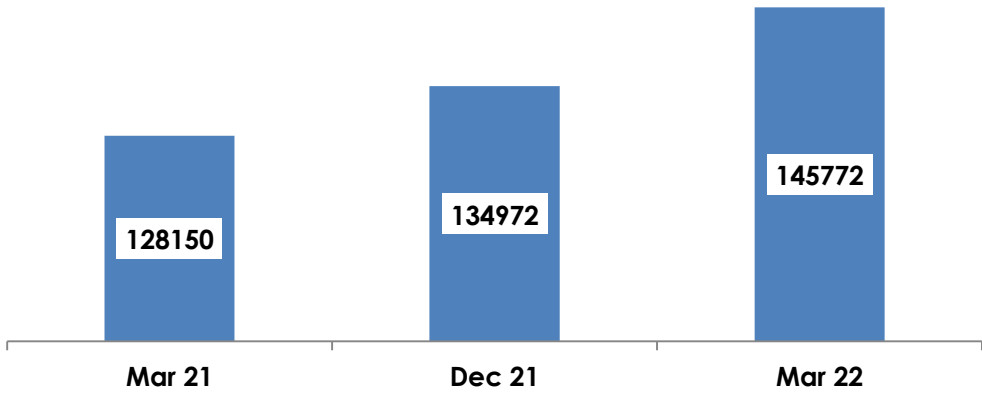


Corporate : Retail (Ratio)

Corporate Retail



Net Advances



Priority Sector

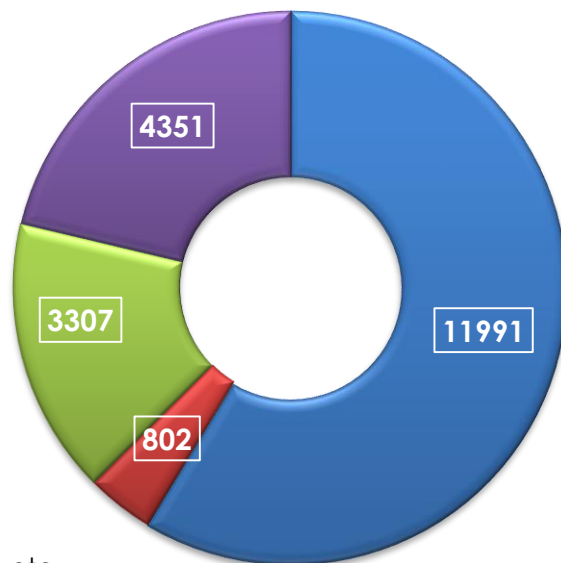
(Rs.Crore)

	Particulars	Mar 21		Dec 21		Mar 22		Growth over March-21
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(2)]
	ANBC	169317		151635		152079		
	Priority Sector Advances (a+b+c)	69334	40.95	73231	48.29	67583	44.44	(1751)
(a)	Agriculture (i+ii+iii+iv)	29467	17.40	29560	19.49	29731	19.55	264
	(i) Direct Lending to Agri-Non Corporate	21891	12.93	21483	14.17	22021	14.48	130
	(ii) Other Agri	2051	1.21	1676	1.11	1640	1.08	(411)
	(iii) Indirect Agriculture (RIDF)	10725	6.33	9301	6.13	8971	5.90	(1754)
	(iv) PSLC (Agri) sale	(5200)		(2900)		(2900)		2300
(b)	MSME (Micro, Medium & Small Enterprises)	27476	16.23	27493	18.13	26958	17.73	(518)
(c)	Other Priority Sector Advances (i+ii+iii)	12391	7.32	16178	10.67	10894	7.16	(1497)
	(i) Housing	24626	14.54	24106	15.90	18904	12.43	(5722)
	(ii) Others	865	0.51	898	0.59	815	0.54	(50)
	(iii) PSLC (General) sale	(13100)		(8825)		(8825)		4275

Treasury Operations

Investments

AFS BREAKUP

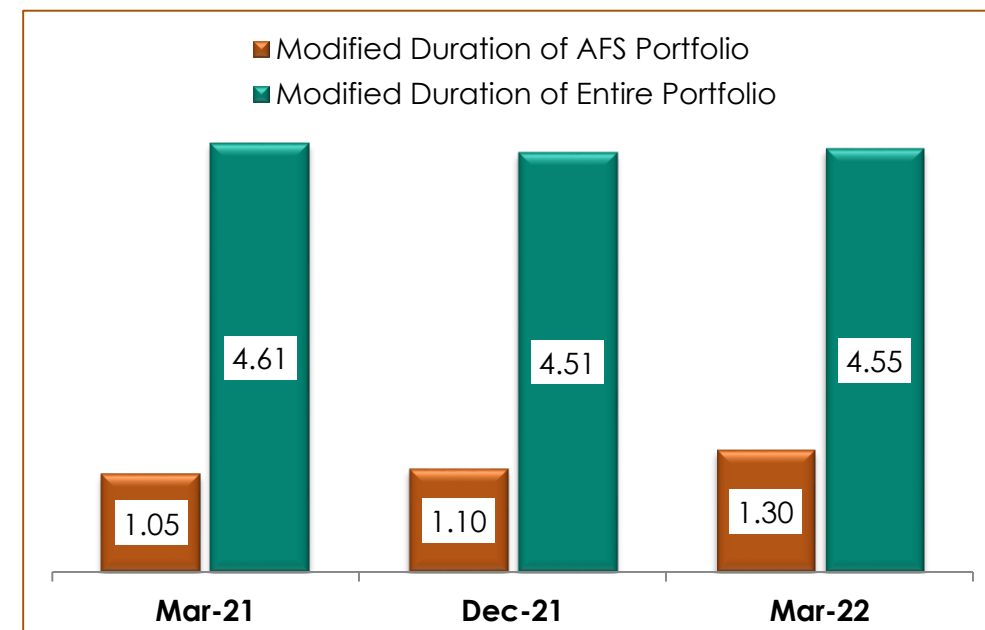


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Mar-21	Dec-21	Mar-22
SLR	61692	54699	59275
Non SLR	20875	26216	27499
Non SLR (Overseas)	184	22	75
Non SLR (SASF)	2752	2752	2634
TOTAL	85503	83689	89483
Less: Provision	4480	5388	6495
Net Investments	81023	78301	82988

(Rs.Crore)

Category	Mar-21	Dec-21	Mar-22
HTM	57172	57437	61440
AFS	23151	20440	20451
HFT	700	424	1097
Total	81023	78301	82988



Asset Quality

COVID -19 – Provision Details

(Rs.Crore)

Particulars	Sep-21	Dec-21	Mar-22
In QE March 2020	247	247	-
In QE June 2020	116	116	116
COVID Second Wave (Additional provision in QE March 2021)	500	500	-
COVID Restructuring in QE June 2021/ Sep 2021/ Dec 2021/Mar 2022	484	484	415
Total COVID 19 Provision held	1347	1347	531

Asset Quality

PCR improved to 97.63% (Mar 2022) from 96.90% (Mar 2021)

(Rs.Crore)

Particulars	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22
Gross Advances	161901	156698	157506	167317	178207
Gross NPAs	36212	35594	34408	34405	34115
Gross NPAs as % of Gross Advances	22.37	22.71	21.85	20.56	19.14
Total Provisions held (including NCLT Provision)	33693	33541	32275	32116	32259
Net Advances	128150	122994	125011	134972	145772
Net NPAs	2519	2053	2132	2289	1856
Net NPAs as % of Net Advances	1.97	1.67	1.71	1.70	1.27
Provision Coverage Ratio as per RBI Guidelines	96.90	97.42	97.27	97.10	97.63

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	1167	210	956	18%
-of which 100% provided	7	7	-	100%
Doubtful-1 Assets	1435	930	506	65%
-of which 100% provided	727	727	-	100%
Doubtful-2 Assets	3184	2790	394	88%
-of which 100% provided	2492	2492	-	100%
Doubtful-3 Assets	5783	5783	-	100%
Loss Assets	22546	22546	-	100%
Total	34115	32259	1856	95%

Technical Write Off	Amount
Corporate TWO	41142
Retail TWO	2955
Total TWO	44097

Excluding TWO provision

Out of total GNPA of Rs.34115 crore, Rs.31555 crore is 100% provided. Overall 56% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.75652 crore

NPA Movement

(Rs.Crore)

DESCRIPTION	Q4 FY 21	FY 21	Q1 FY 22	Q2 FY 22	Q3 FY 22	Q4 FY 22	FY 22
Opening Balance	37559	47272	36212	35594	34408	34405	36212
Add:							
a. First Time NPA	#2281	2382	1332	1438	1639	763	5172
b. Increase in existing NPA	74	250	245	103	201	145	694
Less:							
c. Settled	1233	4518	587	1436	297	459	2779
d. Up-gradation	689	782	1009	474	233	579	2295
e. Written off	1780	8392	599	817	1313	160	2889
Closing Balance	36212	36212	35594	34408	34405	34115	34115
Increment	(1347)	(11060)	(618)	(1186)	(3)	(290)	(2097)
Slippage Ratio Cumulative (%) (FTNPA on Net Basis) \$	1.89		0.63	1.56	2.80	3.34	
Credit Cost (%) (for Quarter)	0.60	^1.36	0.57	0.32	0.31	@-ve	^0.89

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.

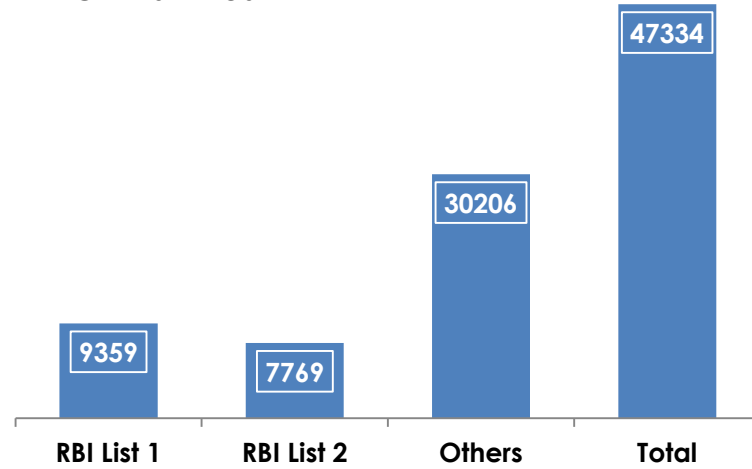
\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

^ For full FY

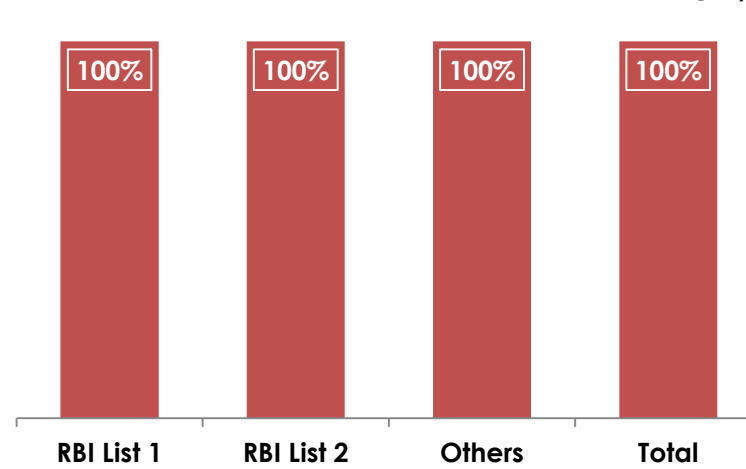
@ Negative due to reversal of provisions

NCLT – Summary

■ NCLT Admitted

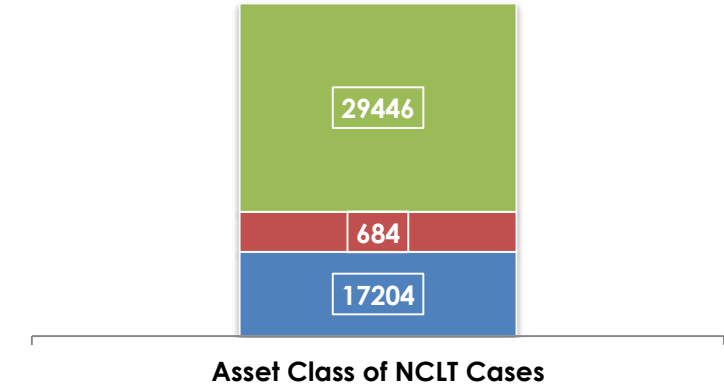


■ PCR %

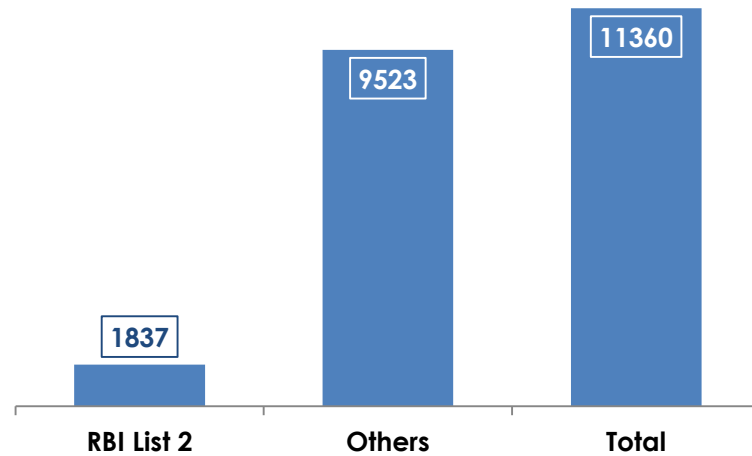


(Rs.Crore)

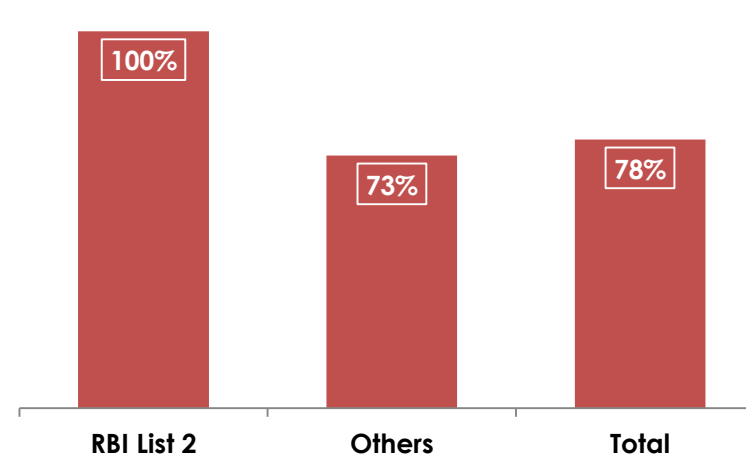
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



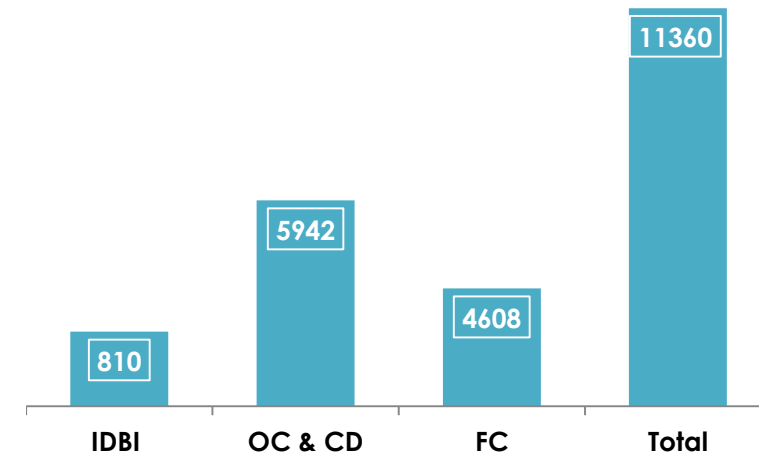
■ Filed But Not Admitted



■ PCR%

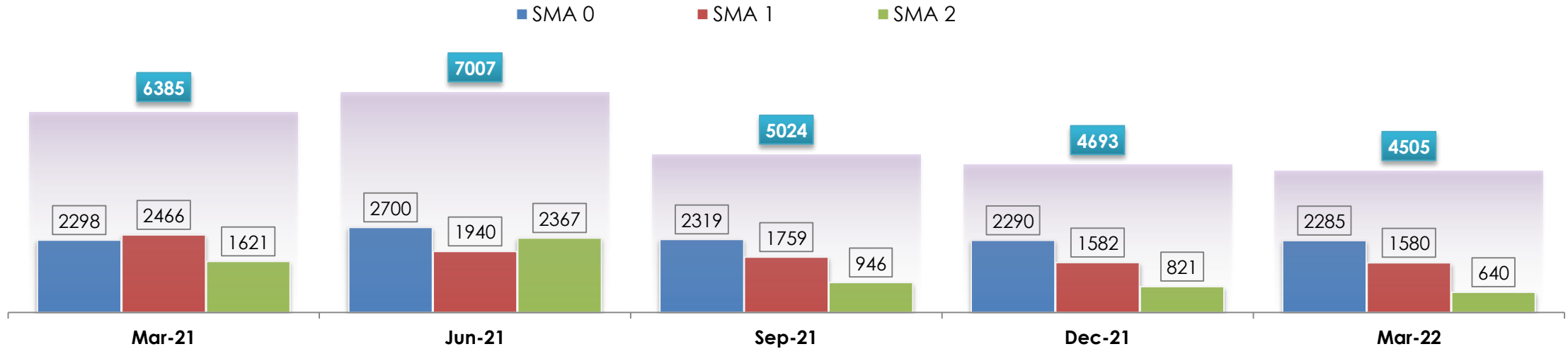


■ Filed By

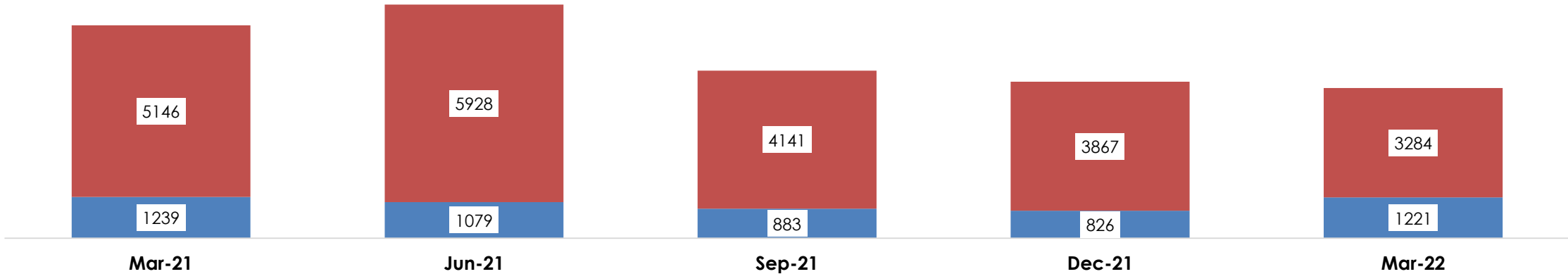


SMA Position

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.472 cr , Rs.427 cr, Rs.373 cr , Rs.197 cr and Rs.129 cr as on Mar 31, 2021, June 30, 2021, Sep 30, 2021, Dec 31, 2021 and Mar 31, 2022 respectively

Capital

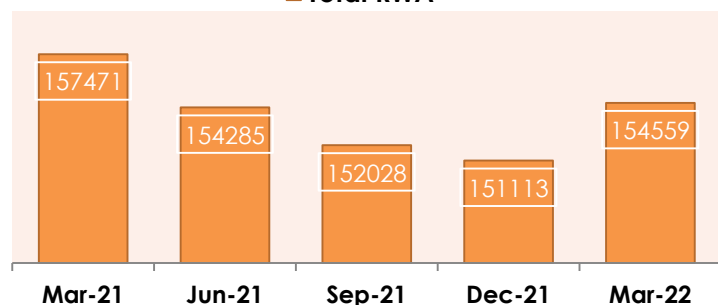
Capital Adequacy

(Rs.Crore)

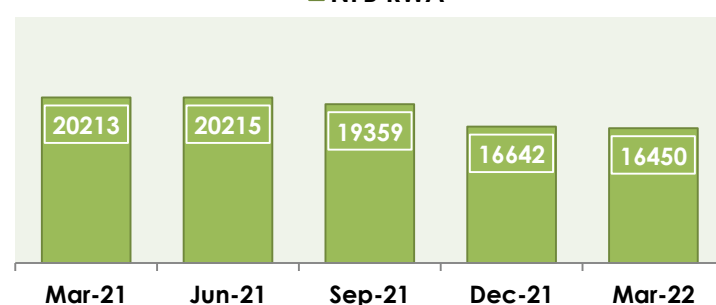
Particulars	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22
CET 1+CCB (Rs.)	@ 20572	21044	21295	21359	25787
AT 1 (Rs.)	-	-	-	-	-
Tier 1 Capital (Rs.)	20572	21044	21295	21359	25787
Tier 2 Capital (Rs.)	3981	4004	3932	3953	3672
Total Capital (Rs.)	24553	25048	25227	25312	29459
RWA (Rs.)	157471	154285	152028	151113	154559
Credit Risk	128419	122876	120644	119911	122452
Market Risk	11330	11452	11427	11245	12150
Operational Risk	17722	19957	19957	19957	19957
CET 1+CCB Ratio (%)	13.06	13.64	14.00	14.13	16.68
AT 1 (%)	-	-	-	-	-
Tier 1 Ratio (%)	13.06	13.64	14.00	14.13	16.68
Tier 2 Ratio (%)	2.53	2.59	2.59	2.62	2.38
CRAR (%)	15.59	16.23	16.59	16.75	19.06

@ 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

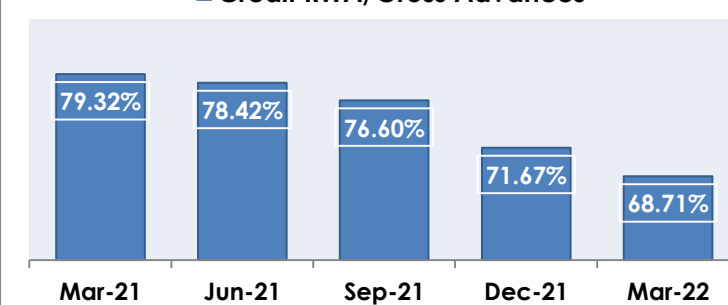
■ Total RWA



■ NFB RWA

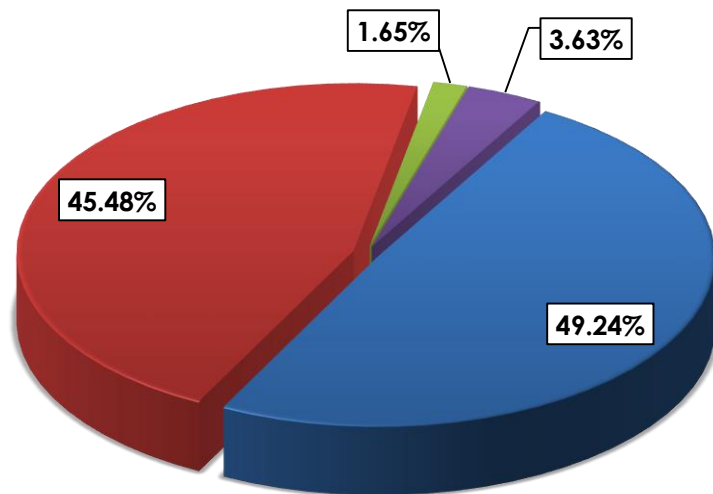


■ Credit RWA/Gross Advances



Shareholding Pattern

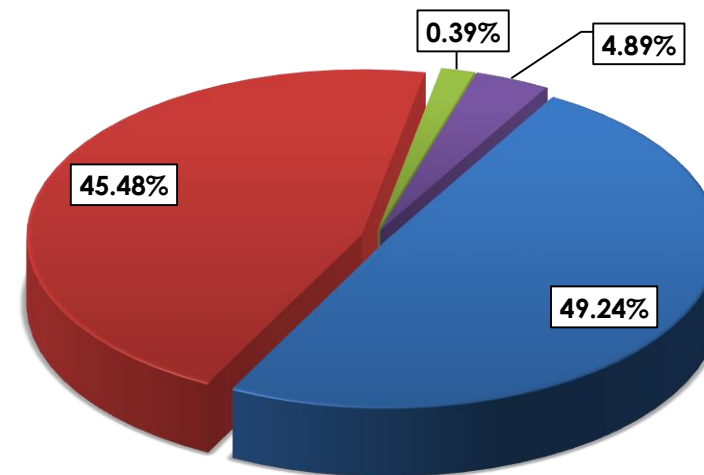
Mar 2021



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

Mar 2022

(Rs.Crore)



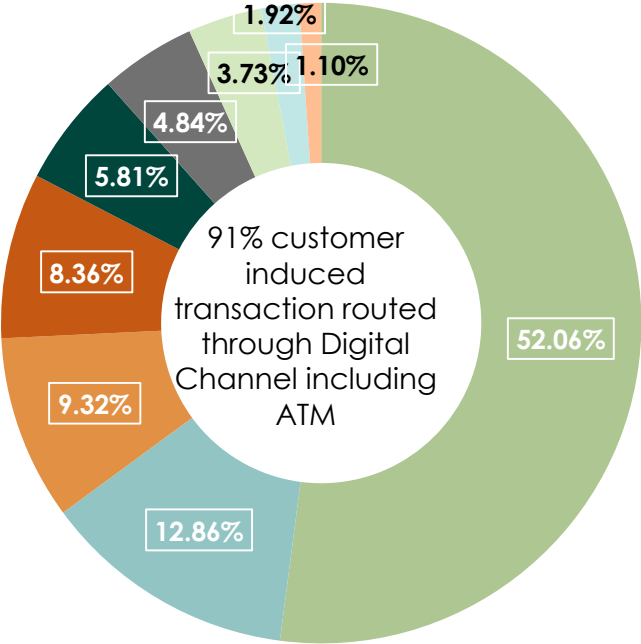
■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Particulars	Mar-21	Mar-22
Book Value (Rs. per share)	Rs.28.39	Rs.30.87
Market Capitalisation	Rs.41,451 Cr	Rs.46,020 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.56.20/Rs.18.60	Rs.65.25/Rs.33.30
Closing Price (NSE) (Rs. per share)	Rs.38.55	Rs.42.80
Earning Per Share (EPS) (12 Months)	Rs.1.30	Rs.2.27

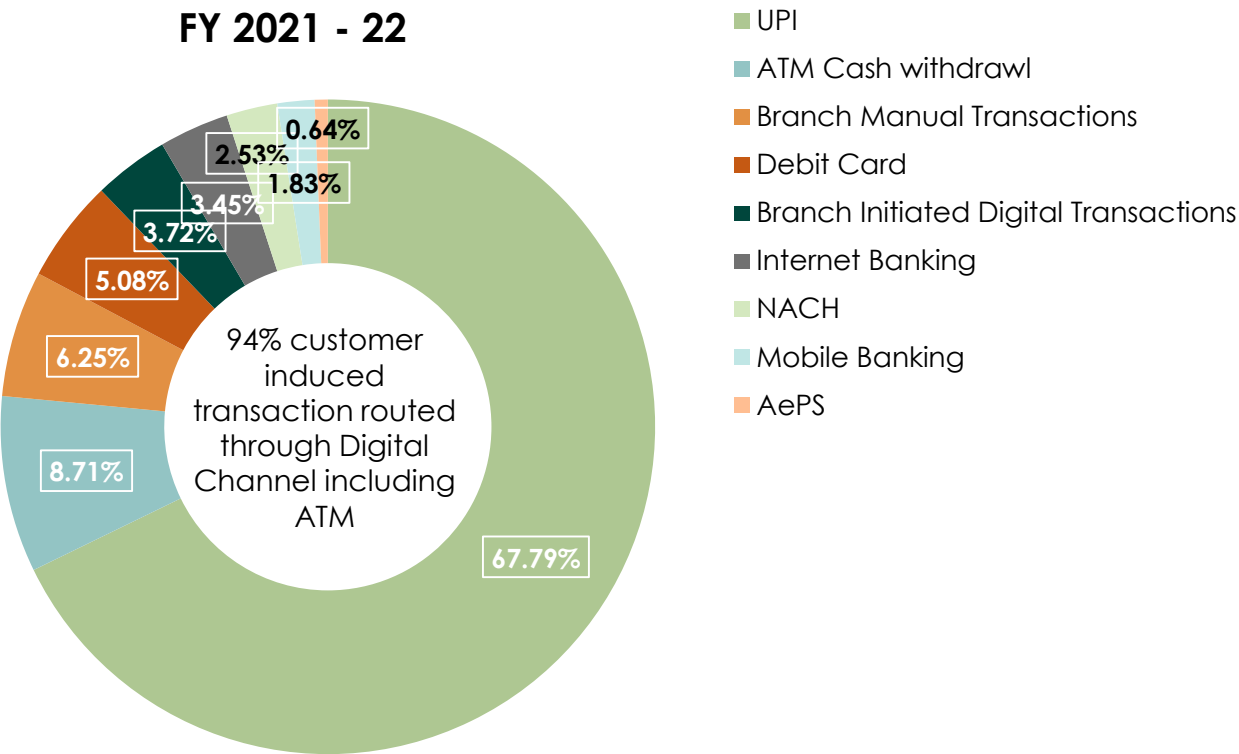
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

FY 2020 - 21



FY 2021 - 22

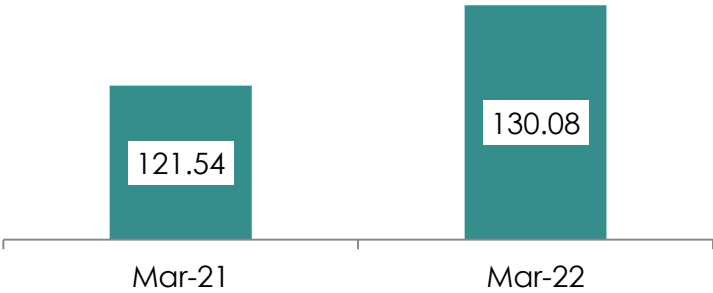


- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Mobile Banking
- AePS

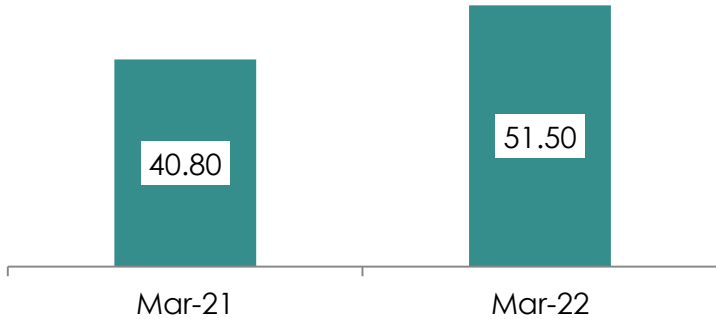
Due to covid-19 outbreak, the volume of transactions of Debit Cards, Internet Banking, POS Terminals and ATMs have come down and UPI has emerged as the preferred mode of transaction for Bank's customers.

Digital Footprint for Q4 FY 2022

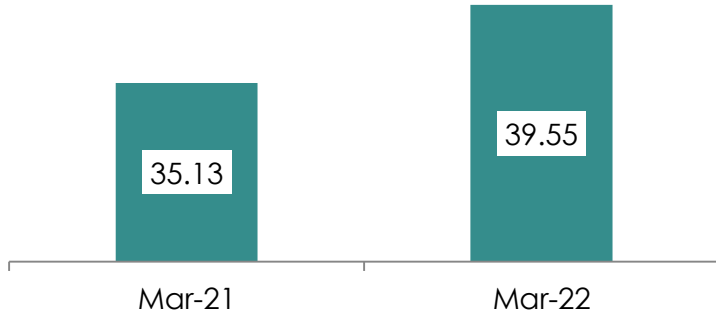
Internet Banking Users (In Lakhs)



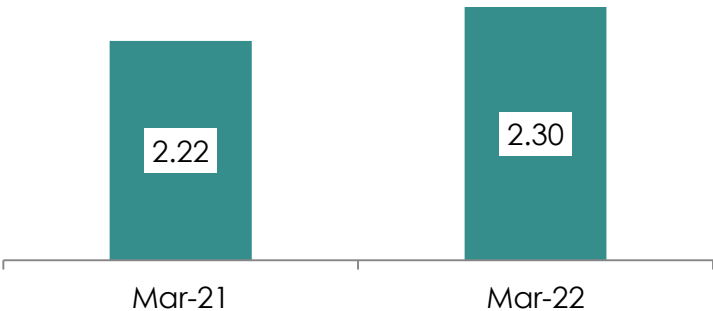
BHIM UPI Users (In Lakhs)



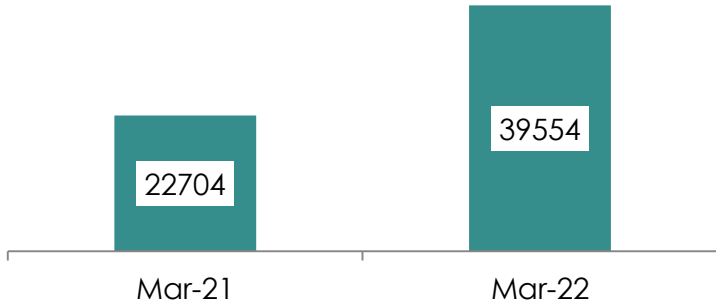
Mobile Users (In Lakhs)



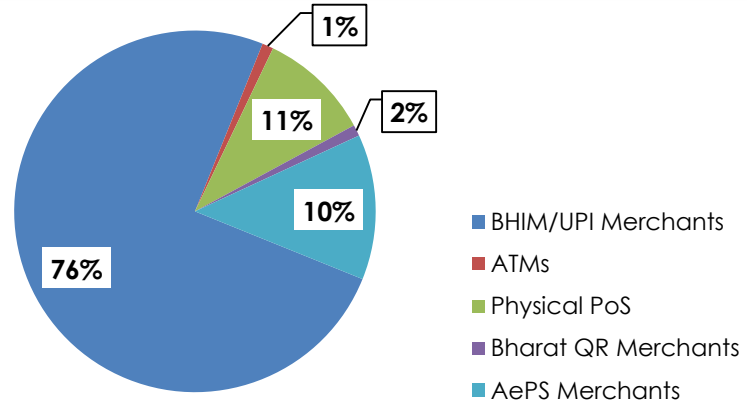
Merchant Base (In Lakhs)



UPI Transactions (In Crores)



Payment Acceptance Channels



Digital Products



Click. And you're at the bank.

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Bank Aisa Dost Jaisa

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- Air / Rail ticket booking • Credit card payments • Other banking services
- 24*7 instant payment • Online limit Management


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- Personalise and monitor expenses
- Offline access to downloaded transactions
- Auto-sync
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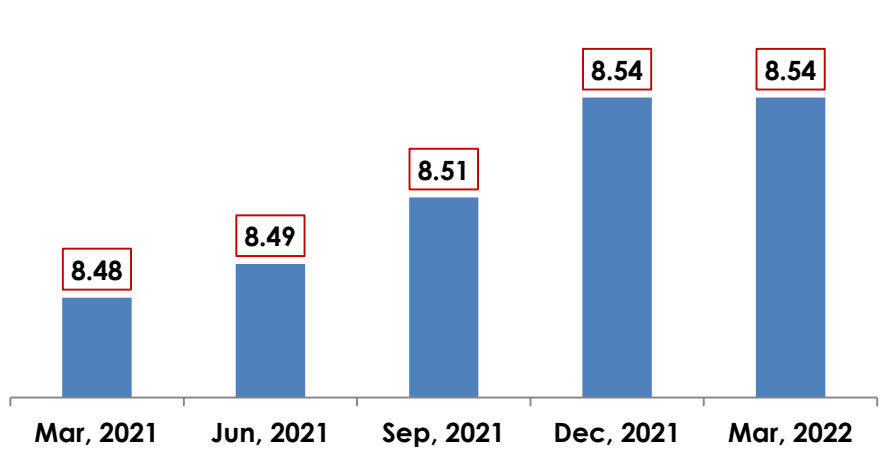
- Accounts Enquiries | IMPS | UPI | NEFT | Bill Payments | Recharges |
- Visa Card Payments | Manage IDBI Credit Card | PPF Subscription |
- E-Statements | TDS Certificates | Cardless Cash Withdrawal |
- Open Fixed Deposits & Systematic Savings Plan | Cheque Services |
- Manage Debit Cards | Open NSDL Demat | Pay LIC Policy Premiums |
- Avail Overdraft against Fixed Deposit | UPI Mandates |

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IDBI BANK
Bank Aisa Dost Jaisa

PMJDY ACCOUNTS

Total PMJDY A/c (lakh)



Aadhar Seeding under PMJDY (Lakhs)

6.60

RuPaycards issued (Lakhs)

7.07

Sub Service Areas (Number)

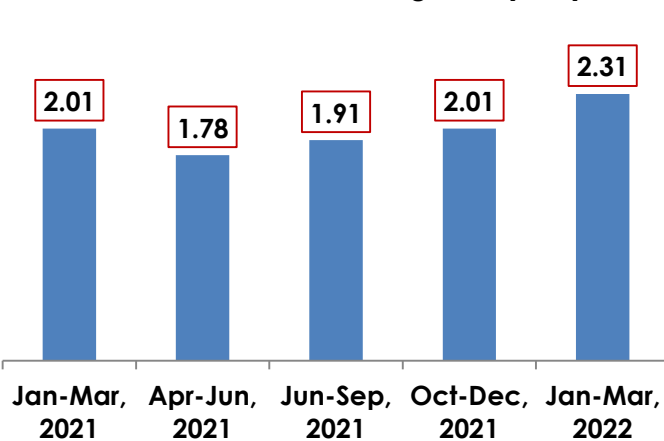
490

Villages Covered (Number)

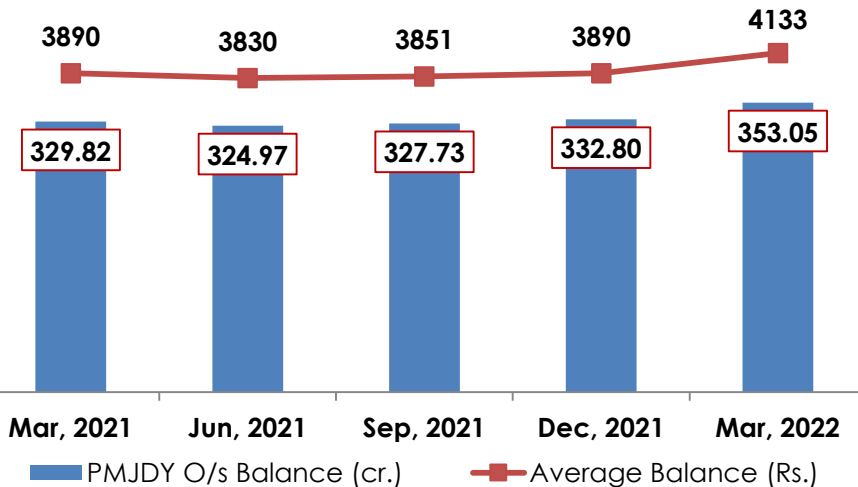
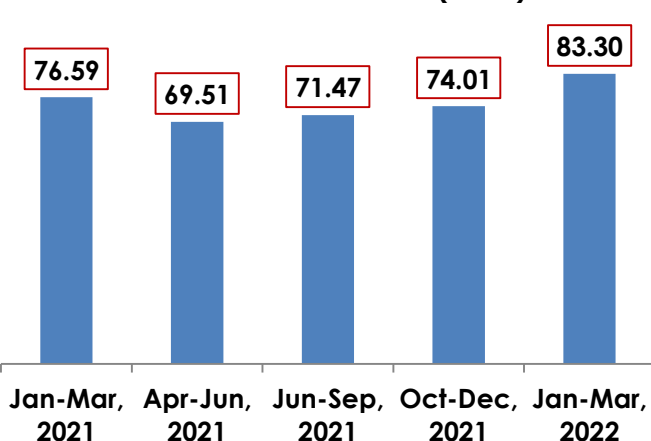
484

Transactions through Individual Business Correspondent (BCs)

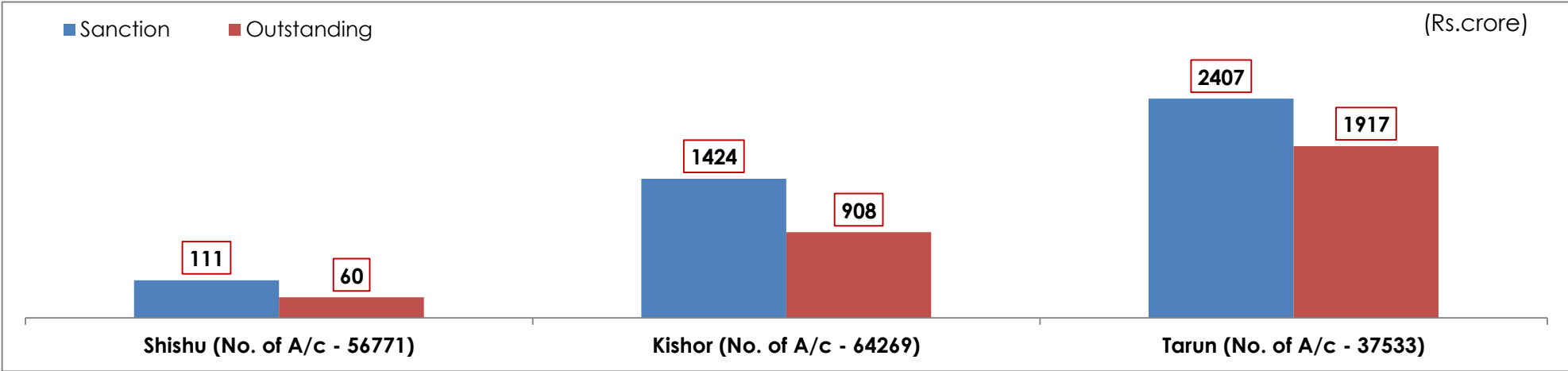
No. of Transactions through BCs (lakh)



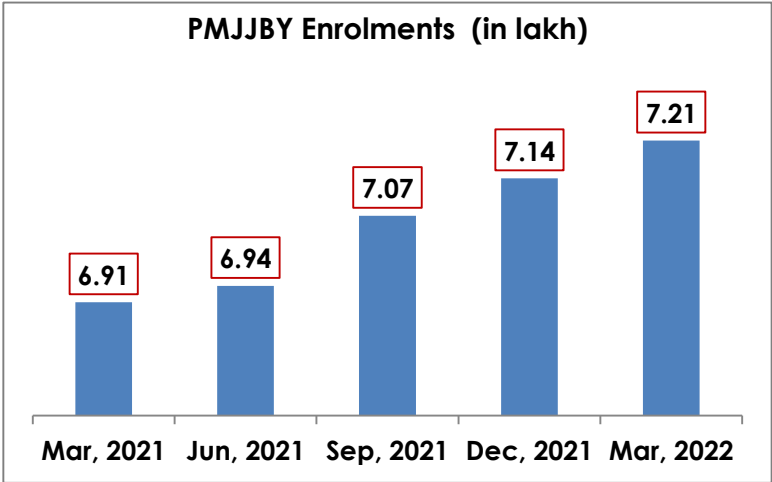
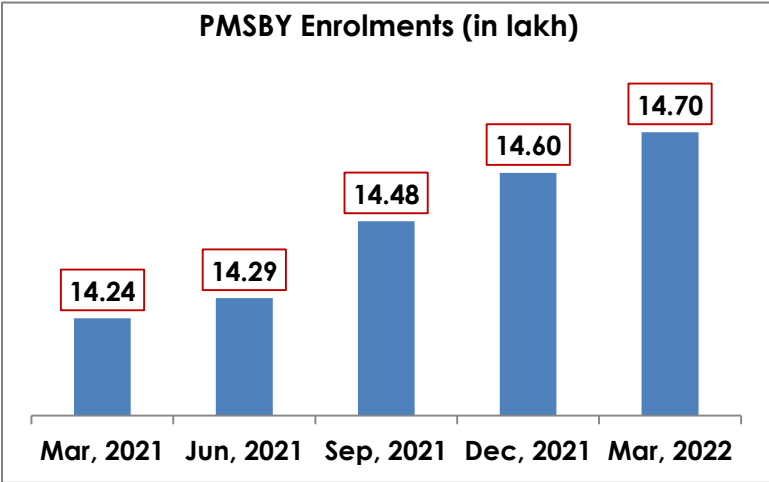
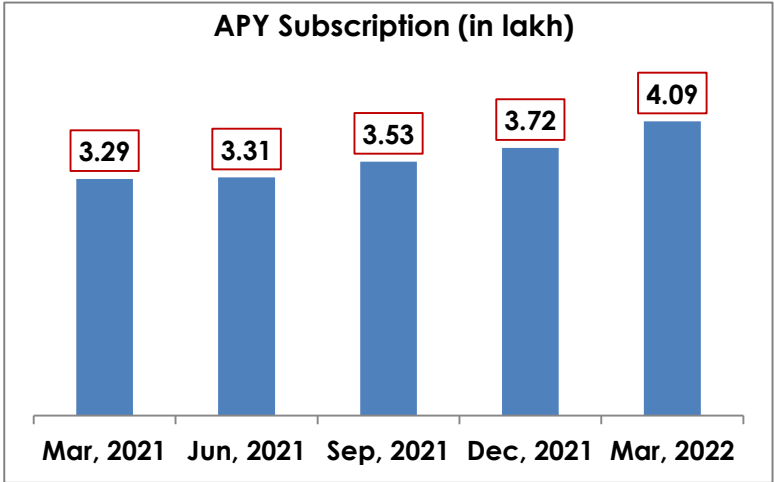
Amount of Transactions (crore)



MUDRA Yojana as on Mar 31, 2022



Enrolment under Social security Scheme as on Mar 31, 2022



Subsidiaries

Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income FY 2022	PAT FY 2022	RoA FY 2022	Net Worth FY 2022
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	105.52 (93.79)	16.75 (7.51)	4.52% (2.16%)	329.52 (312.76)
IDBI Intech Ltd	100	Technology Service Provider	141.73 (115.08)	16.95 (12.07)	16.00% (14.00%)	103.90 (86.95)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.37 (0.36)	0.081 (0.03)	4.21% (2.13%)	1.68 (1.61)
IDBI Asset Management Ltd	66.67	Asset Management Co.	33.46 (31.98)	8.45 (4.53)	6.73% (3.89%)	121.57 (112.98)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	85.71 (73.77)	51.66 (40.09)	17.90% (15.65%)	282.97 (249.41)

Figures in () are of previous period

Way Forward

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 1.5% 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 1.5%.

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.

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