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INVESTORS PRESENTATION

FINANCIAL RESULTS Q2 - FY 2022-23

October 21, 2022

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Highlights

Major Highlights for Q2 FY 2023 – Continued Balance Sheet Strengthening

PAT - Rs.828 crore
PBT - Rs.1437 crore

Operating Profit -
Rs.2208 crore

NII - Rs.2738 crore

NIM - 4.37%

ROA - 1.09%
ROE - 15.21%

Cost to Net Income Ratio
42.29%

Total CRAR - 19.48%
Tier 1 Capital - 17.05%

Total RWA
Rs.157840 Crore

Cost of deposit - 3.44%
Cost of funds - 3.72%.

CASA ratio - 56.19%

Net Advances -
Rs.146752 crore
Deposit -
Rs.230310 crore

Net NPA - 1.15 %
GNPA - 16.51%
PCR - 97.86%

Key Metrics for Q2 FY 2023

Profitability - Strong operating momentum

- PAT at Rs.828 crore, up by 46% YoY and 10% QoQ
- PBT at Rs.1437 crore, up by 86% YoY and 32% QoQ
- Operating Profit at Rs.2208 crore up by 64% YoY and 8% QoQ
- NII at Rs.2738 crore, grew by 48% YoY and 10% QoQ
- NIM at 4.37%, improved by 135 bps YoY and 35 bps QoQ
- Cost to Net Income Ratio (CIR) at 42.29% reduced by 1014 bps YoY and 115 bps QoQ

Business Performance - Focus on Granularity

- CASA ratio at 56.19%, grew by 156 bps YoY. CASA at Rs.129407 crore grew by 6% YoY and 3% QoQ
- Retail : Corporate Ratio (Gross Advances) improved to 65:35 from 63:37 as on Sep 2021
- Net Advances at Rs.146752 crore grew by 17% YoY and 6% QoQ

Key Metrics for Q2 FY 2023 (contd.)

Asset Quality - Improving Trend

- Net NPA at 1.15%, reduction of 56 bps YoY and 10 bps QoQ
- GNPA at 16.51%, reduction of 534 bps YoY and 339 bps QoQ
- PCR stood at 97.86%, improved by 59 bps YoY and 7 bps QoQ

Capital - Adequately Capitalised

- Tier 1 Capital at 17.05%, up by 305 bps YoY
- Total CRAR at 19.48%, up by 289 bps YoY
- Total RWA at Rs.157840 crore, increased by 382 bps YoY and by 261 bps QoQ

Financial Performance

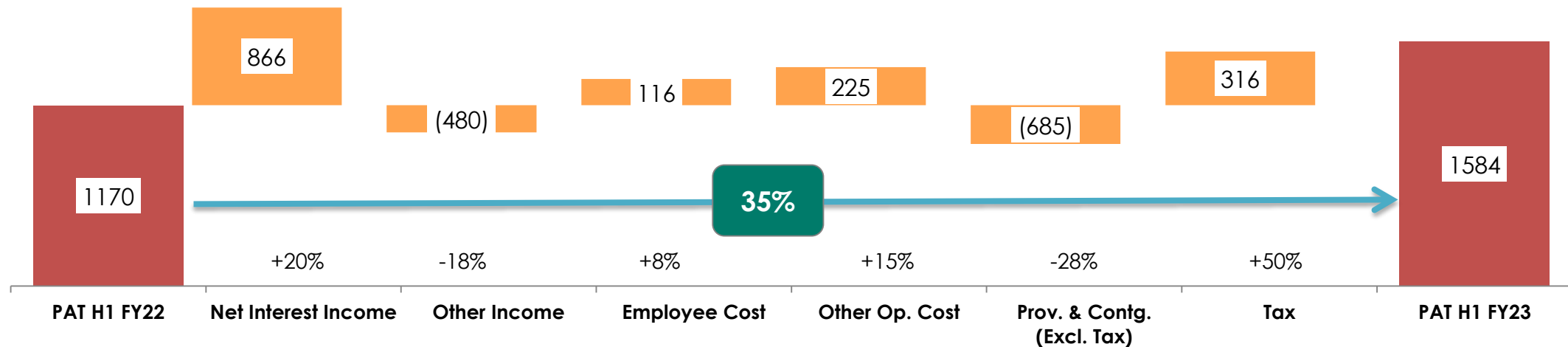
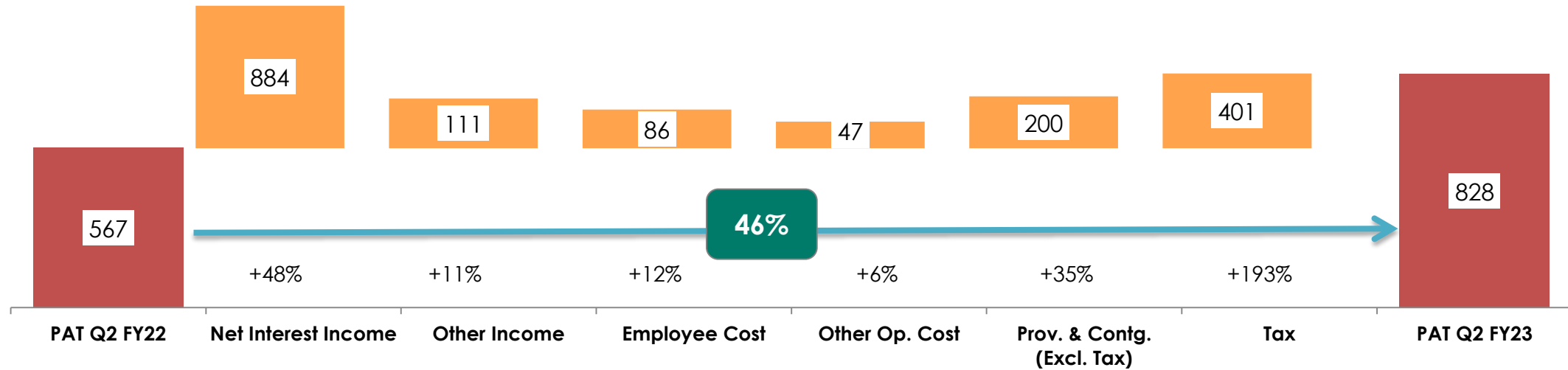
Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance %	FY 22
	Sep-21	Jun-22	Sep-22	YoY%	QoQ%	Sep-21	Sep-22		
Interest Income	4154	4634	4978	20	7	9070	9612	6	18292
Interest Expenses	2300	2146	2240	(3)	4	4710	4386	(7)	9130
Net Interest Income	1854	2488	2738	48	10	4360	5226	20	9162
Other Income	976	1140	1087	11	(5)	2707	2227	(18)	4690
Net Total Income	2830	3628	3825	35	5	7067	7453	5	13852
Operating Expenses	1484	1576	1617	9	3	2853	3194	12	6357
-Employee Cost	698	717	784	12	9	1385	1501	8	3104
-Other Operating Cost	786	859	833	6	(3)	1468	1693	15	3253
Operating Profit	1346	2052	2208	64	8	4214	4259	1	7495
OP. Excl. gain on strategic sale	1346	1911	1827	36	(4)	4214	3738	(11)	7494
Provisions & Contingencies (Excl. Tax)	571	959	771	35	(20)	2415	1730	(28)	3886
Profit/(Loss) Before Tax	775	1093	1437	85	31	1799	2529	41	3609
Tax	208	337	609	193	81	629	945	50	1169
Profit/(Loss) After Tax	567	756	828	46	10	1170	1584	35	2439

Profitability

(Rs.Crore)



Net Interest Income

(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance %	FY22
	Sep-21	Jun-22	Sep-22	YoY%	QoQ%	Sep-21	Sep-22		
Interest Income									
Interest on Advances	2668	2804	3232	21	15	6066	6036	-	11990
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1329	1534	1541	16	-	2677	3075	15	5341
Other Interest Income	157	296	205	31	(31)	327	501	53	961
Interest Income	4154	4634	4978	20	7	9070	9612	6	18292
Interest Expense									
Interest paid on Deposits	1938	1854	1896	(2)	2	3974	3751	(6)	7775
Interest paid on Borrowings	308	236	234	(24)	(1)	618	469	(24)	1172
Interest on RBI / inter bank borrowings	54	56	110	104	96	118	166	41	183
Total Interest Expenses	2300	2146	2240	(3)	4	4710	4386	(7)	9130
Net Interest Income	1854	2488	2738	48	10	4360	5226	20	9162
NIM %	3.02	4.02	4.37	135 bps	35 bps	3.54	4.22	68 bps	3.73
NII (Excl. interest on IT Refund)	1854	2310	2644	43	14	4359	4954	14	8810
NIM % (Excl. interest on IT Refund)	3.02	3.73	4.22	120 bps	49 bps	3.54	4.00	46 bps	3.59

Other Income

(Rs.Crore)

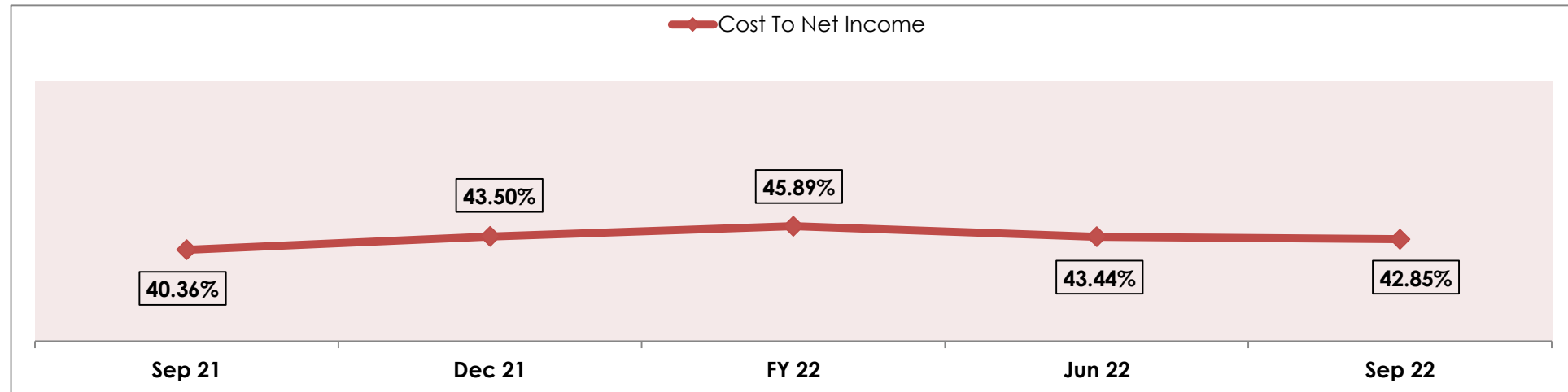
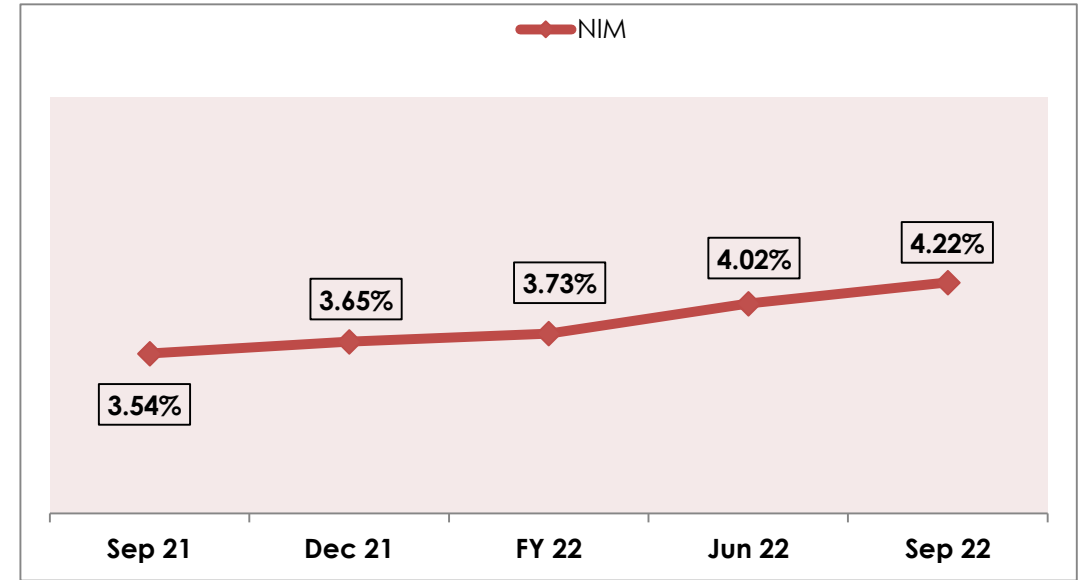
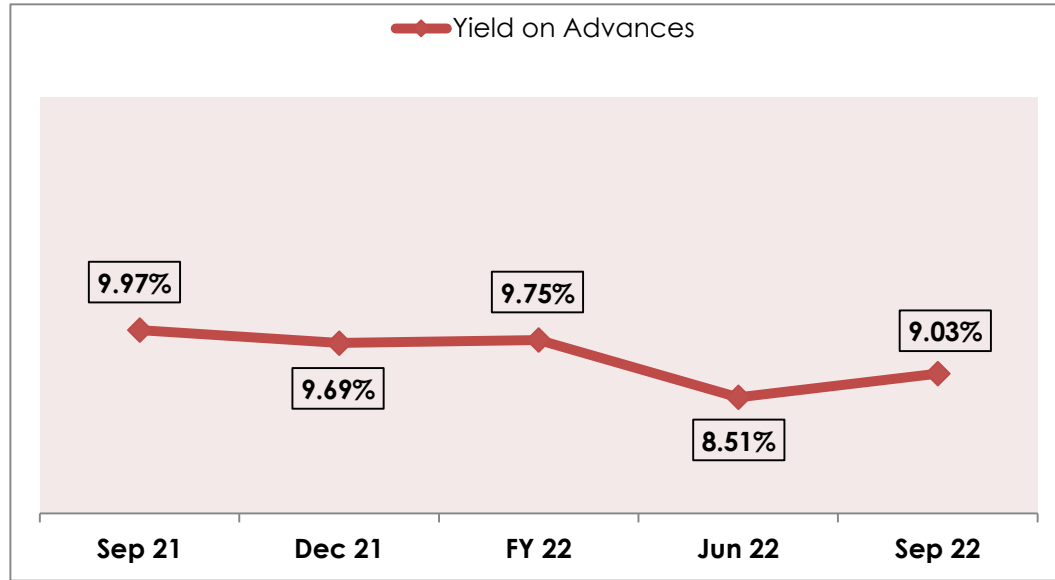
Particulars	Quarter ended			Variance		Half Year Ended		Variance	FY22
	Sep-21	Jun-22	Sep-22	YoY %	QoQ %	Sep-21	Sep-22		
Commission, exchange and brokerage	436	485	481	10	(1)	840	966	15	1814
Profit/ (Loss) on sale of investments	205	402	401	96	-	895	802	(10)	1058
Profit/(Loss) on revaluation of investments (net)^	(32)	(66)	(7)	(78)	(89)	60	(73)	(222)	16
Profit/(Loss) on Forex	170	180	142	(16)	(21)	334	321	(4)	730
Dividend Income	13	-	27	108	-	39	27	(31)	39
Recovery from W/O cases	137	41	26	(81)	(37)	468	67	(86)	846
Misc. Income	47	98	17	(64)	(83)	71	117	67	187
Other Income	976	1140	1087	11	(5)	2707	2227	(18)	4690

Provisions & Contingencies

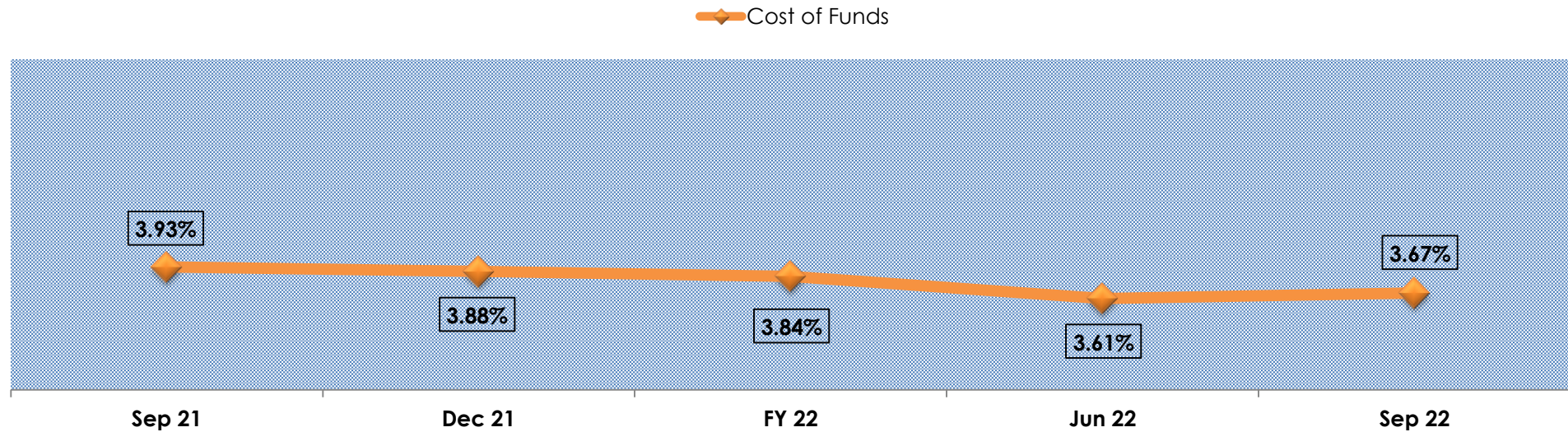
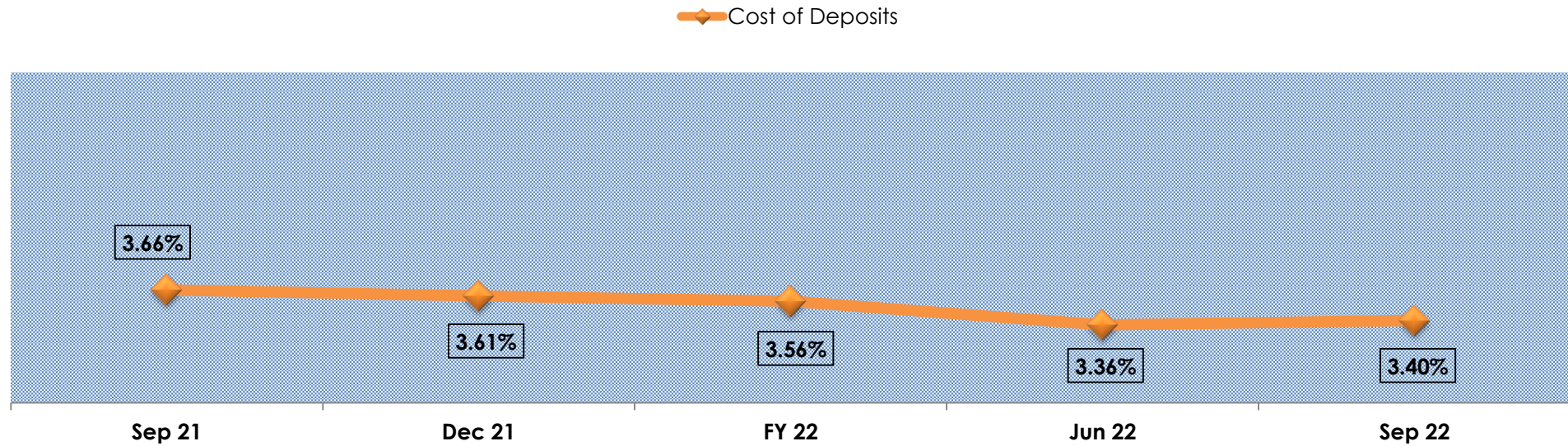
(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance	FY22
	Sep-21	Jun-22	Sep-22	YoY	QoQ	Sep-21	Sep-22		
Depreciation on Investment	(62)	111	159	221	48	812	270	(542)	1923
Provision – NPAs	(1426)	110	(63)	1363	(173)	(1227)	47	1274	(588)
Provision – Standard Assets	829	411	339	(490)	(72)	1182	750	(432)	72
Provision - Restructured Assets	76	(60)	(14)	(90)	46	254	(74)	(328)	190
Income Tax	208	337	609	401	272	629	945	316	1169
Bad Debts Written off	1023	172	8	(1015)	(164)	1181	180	(1001)	1917
Other Provisions	131	215	342	211	127	213	557	344	373
Total	779	1296	1380	601	84	3044	2675	(369)	5056

Yield Ratios (cumulative)



Cost of Funds & Cost of Deposits (cumulative)



Business Performance

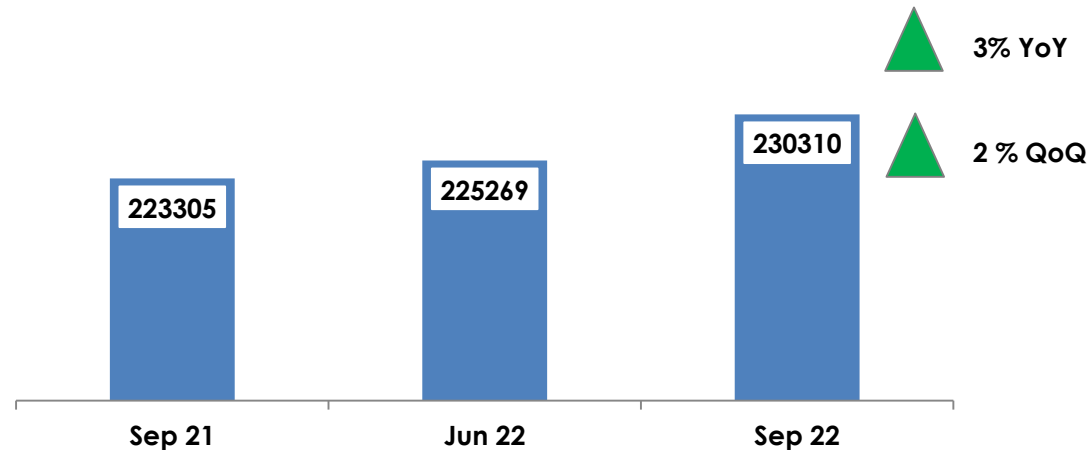
Balance Sheet

(Rs.Crore)

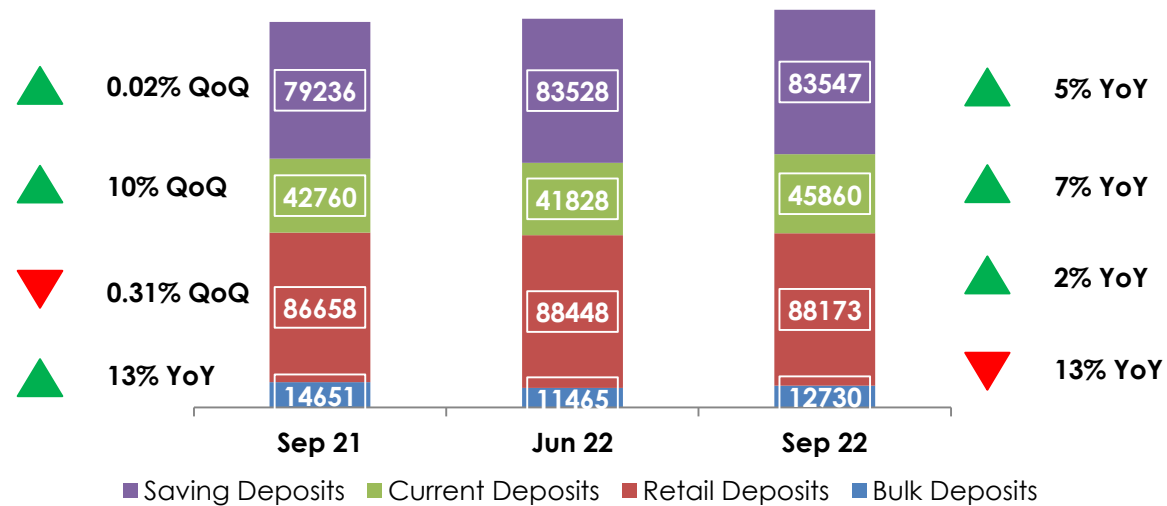
As at	Sep-21	Jun-22	Sep-22
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	27230	31668	32498
Deposits	223305	225269	230310
Borrowings	15386	15643	21691
Other Liabilities & Provisions	14021	13070	13715
Total	290694	296402	308966
ASSETS			
Cash & Balance with RBI	27920	15578	12989
Bal. with banks & money at call	12060	9845	14898
Investments	78894	88222	93148
Advances	125011	138046	146752
Fixed Assets	7718	9920	9875
Other Assets	39091	34791	31304
Total	290694	296402	308966

Business Performance

Total Deposit

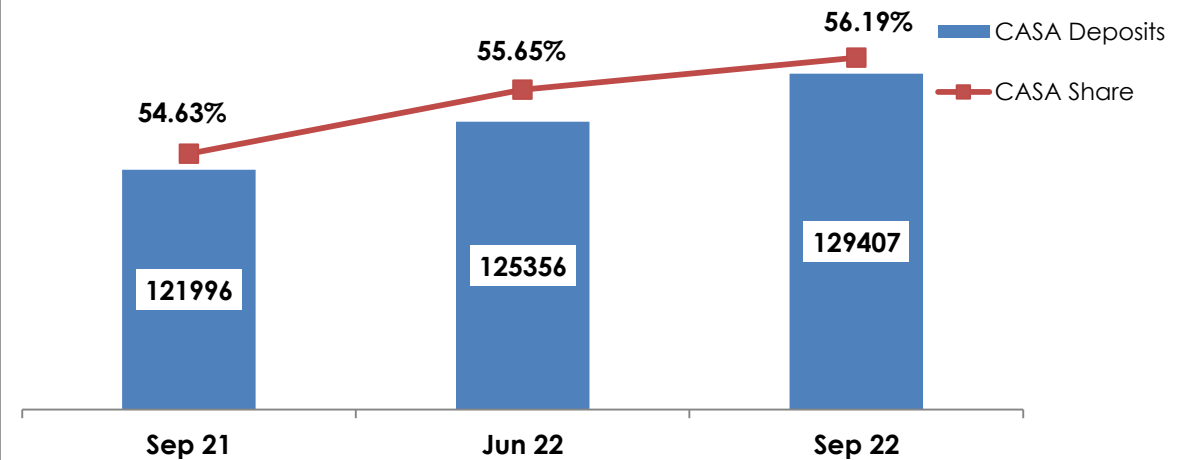


Deposit Mix

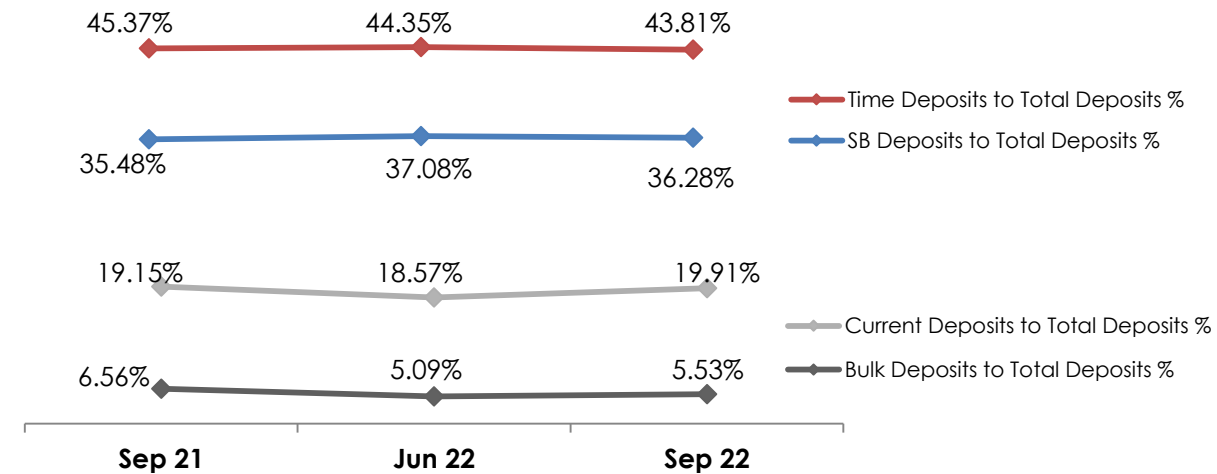


CASA

(Rs.Crore)

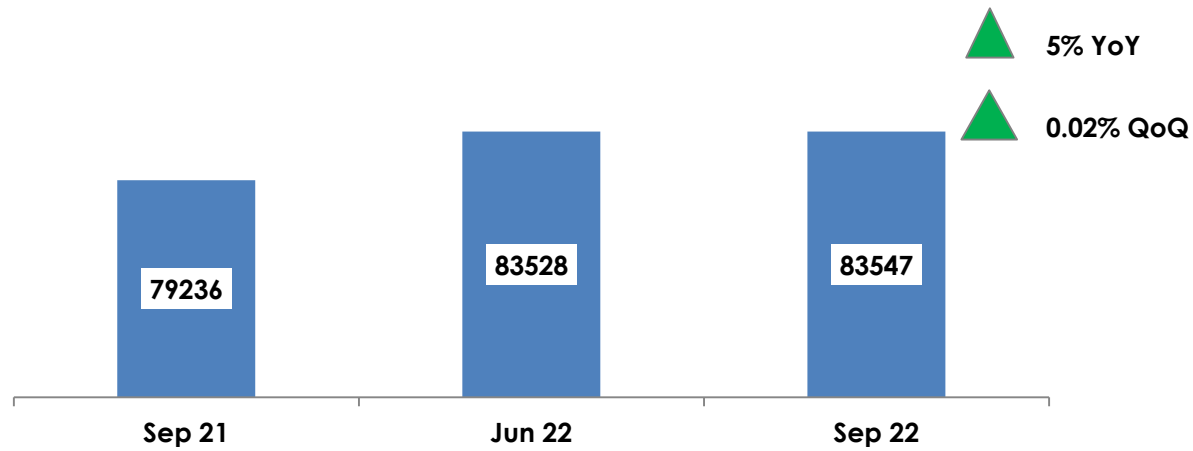


Deposit Mix



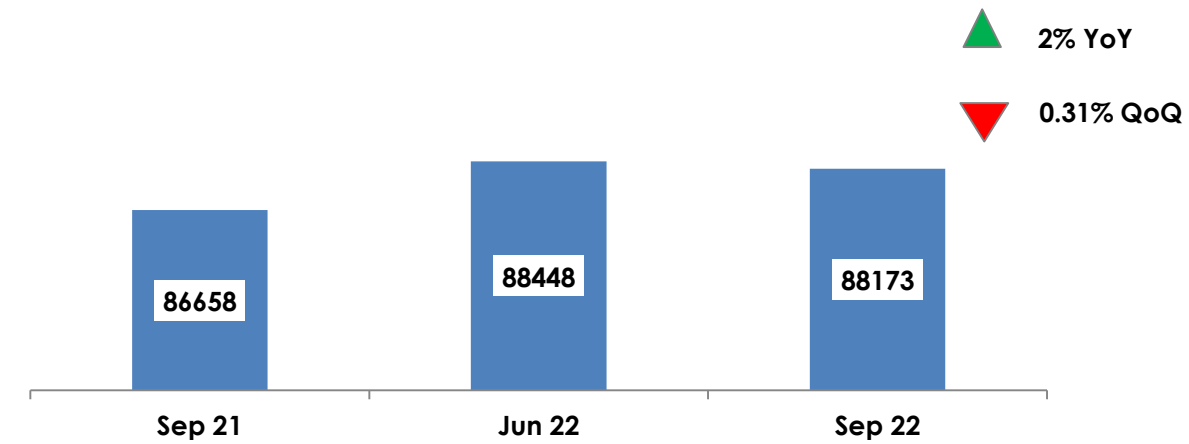
Business Performance

Saving Deposits

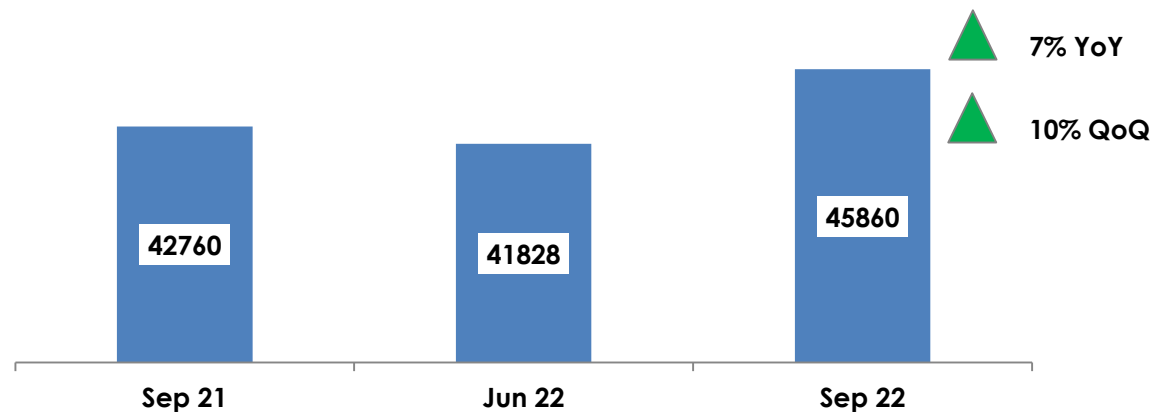


Retail Deposits

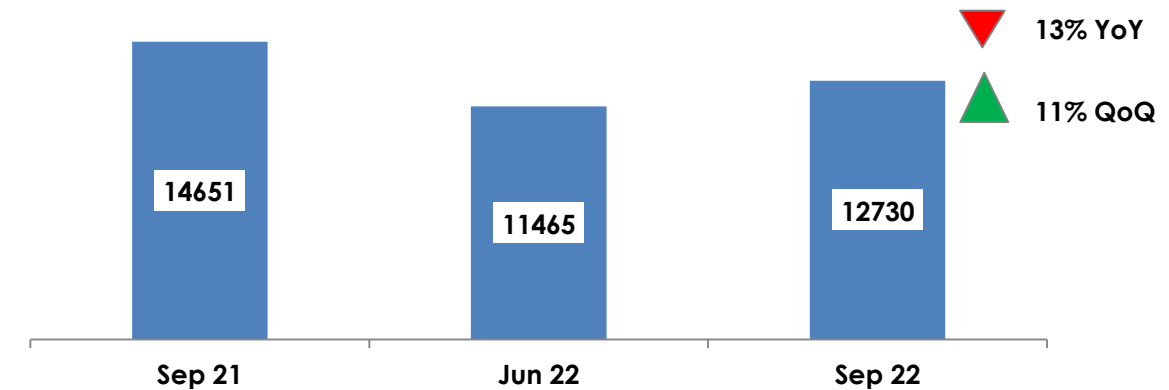
(Rs.Crore)



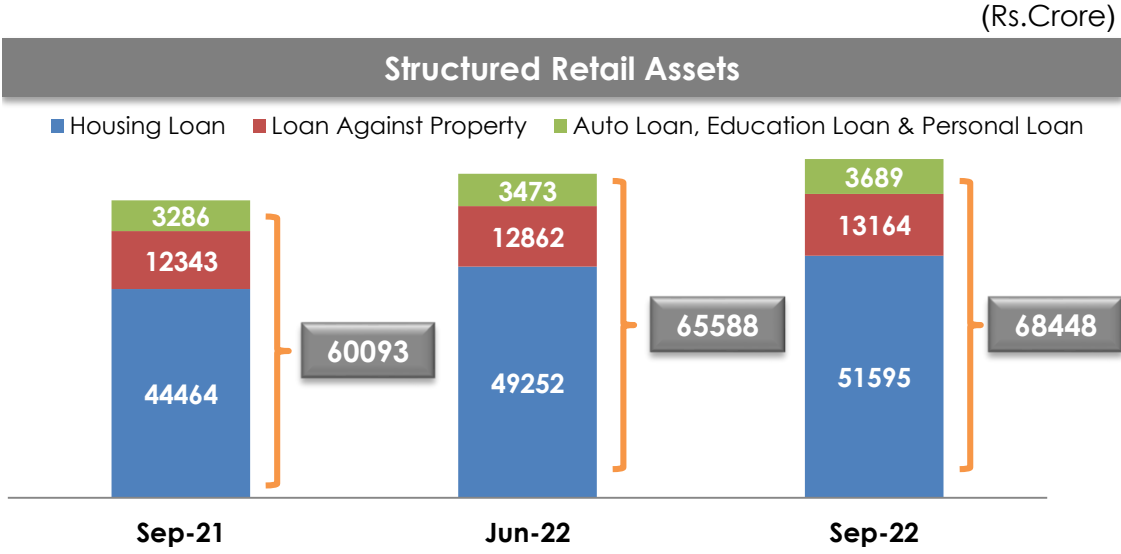
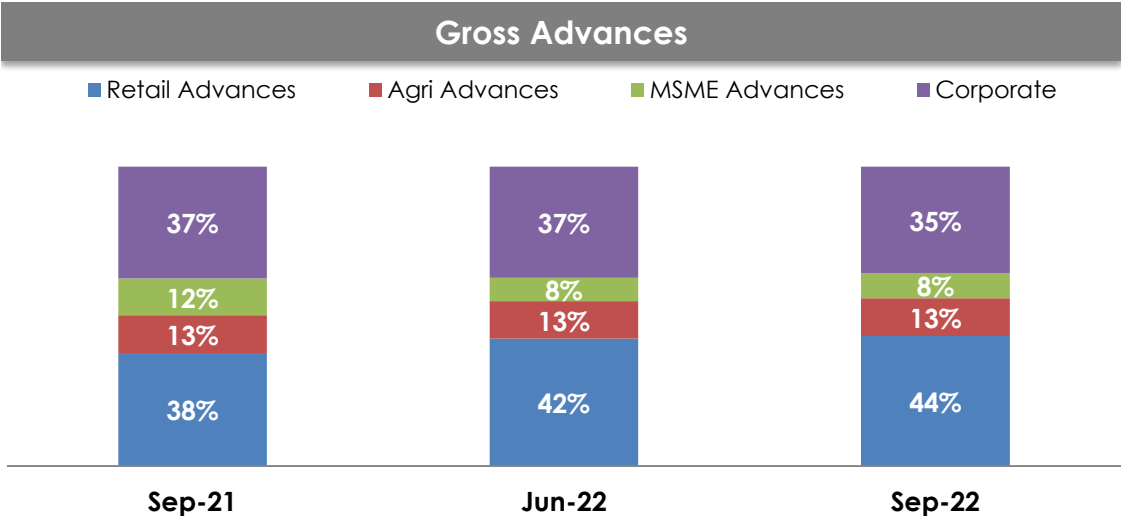
Current Deposits



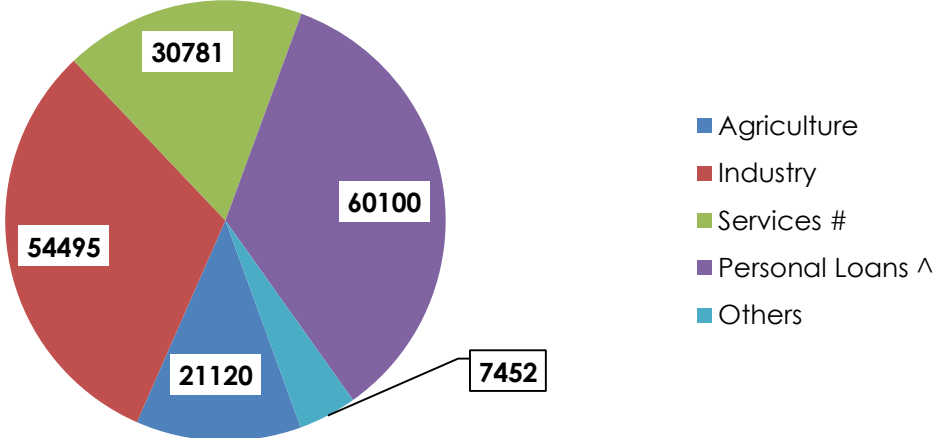
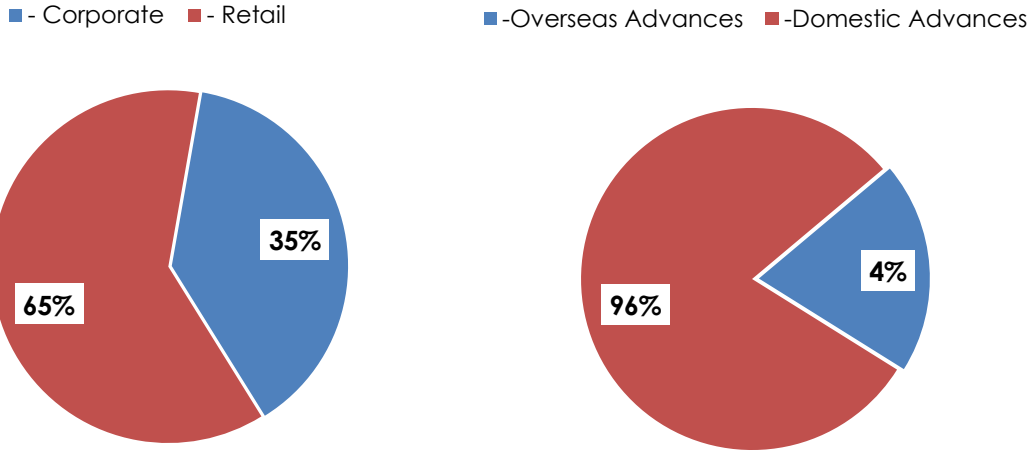
Bulk Deposits



Business Performance and Advances



Gross Advances as on Sep 2022



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

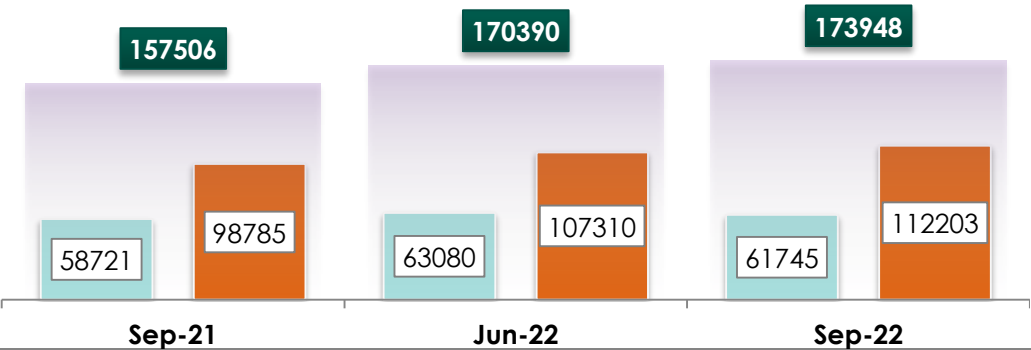
^ Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans.

Business Performance

(Rs.Crore)

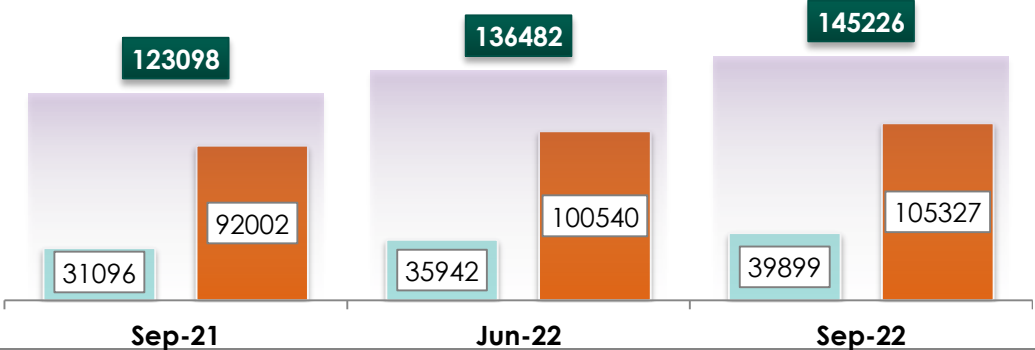
Gross Advances

Corporate Retail



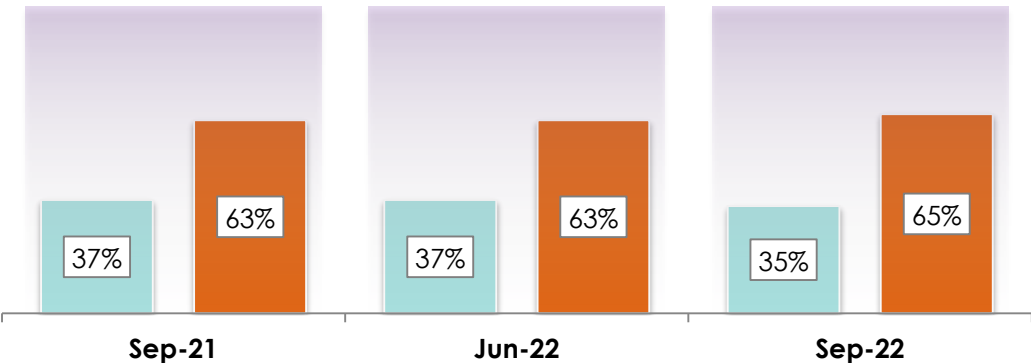
Standard Gross Advances

Corporate Retail

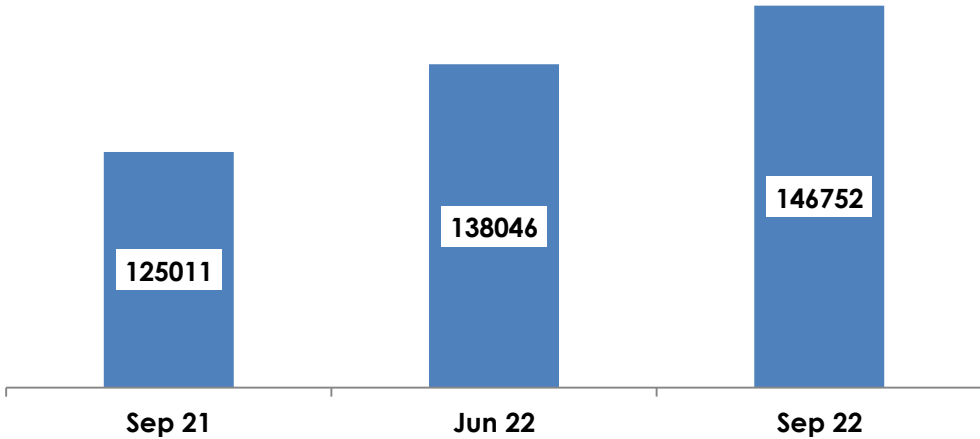


Corporate : Retail (Ratio)

Corporate Retail



Net Advances



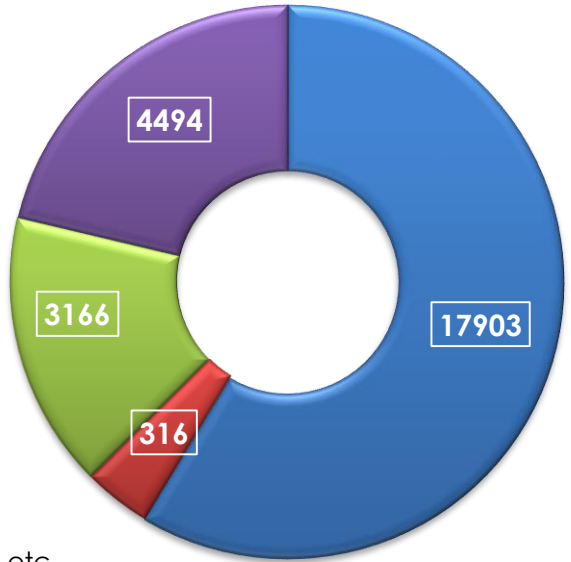
Priority Sector

(Rs.Crore)

	Particulars	Sep 21		Mar 22		Sep 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	155281		152079		155295		
	Priority Sector Advances (a+b+c)	73835	47.55	67583	44.44	72344	46.58	4761
(a)	Agriculture (i+ii+iii+iv)	29068	18.72	29731	19.55	31797	20.48	2066
	(i) Direct Lending to Agri-Non Corporate	20516	13.21	22021	14.48	22687	14.61	666
	(ii) Other Agri	1745	1.12	1640	1.08	1806	1.16	166
	(iii) Indirect Agriculture (RIDF)	9706	6.25	8971	5.90	7904	5.09	(1067)
	(iv) PSLC (Agri) sale	(2900)		(2900)		(600)		2300
(b)	MSME (Micro, Medium & Small Enterprises)	28686	18.47	26958	17.73	24529	15.80	(2429)
(c)	Other Priority Sector Advances (i+ii+iii)	16082	10.36	10894	7.16	16018	10.31	5124
	(i) Housing	24093	15.52	18904	12.43	17746	11.43	(1158)
	(ii) Others	813	0.52	815	0.54	872	0.56	57
	(iii) PSLC (General) sale	(8825)		(8825)		(2600)		6225

Treasury Operations

AFS BREAKUP

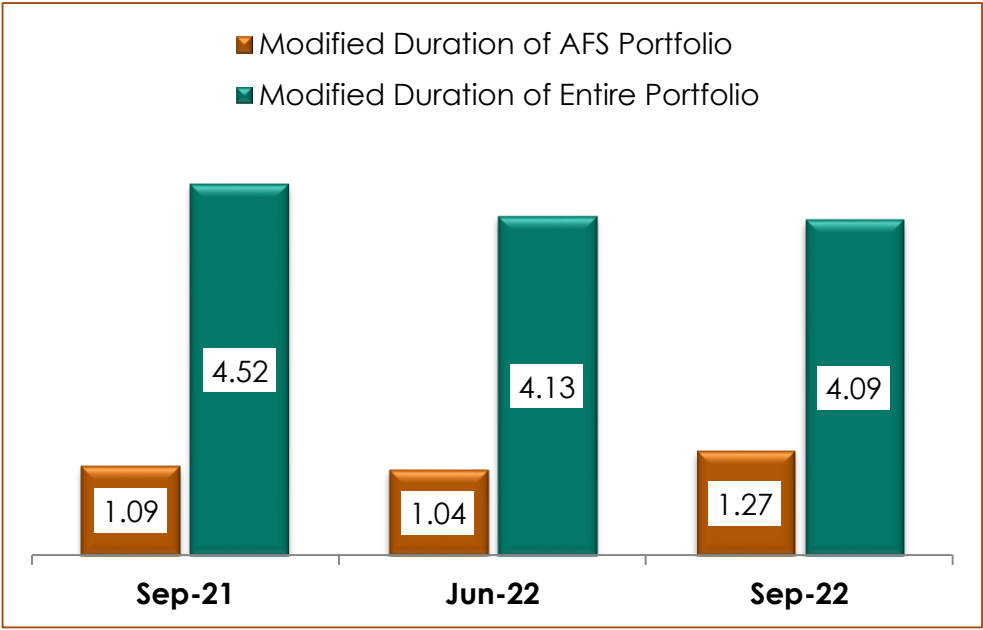


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Sep-21	Jun-22	Sep-22
SLR	56767	65695	67660
Non SLR	24512	25432	28368
Non SLR (Overseas)	178	79	301
Non SLR (SASF)	2752	2634	2634
TOTAL	84209	93840	98963
Less: Provision	5315	5618	5815
Net Investments	78894	88222	93148

(Rs.Crore)

Category	Sep-21	Jun-22	Sep-22
HTM	55661	62765	63678
AFS	22853	24202	25879
HFT	380	1255	3591
Total	78894	88222	93148



Asset Quality

COVID -19 – Provision Details

(Rs.Crore)

Particulars	Sep-21	Mar-22	Jun-22	Sep-22
In QE March 2020	247	-	-	-
In QE June 2020	116	116	116	116
COVID Second Wave (Additional provision in QE March 2021)	500	-	-	-
COVID Restructuring	484	415	360	370
Total COVID 19 Provision held	1347	531	476	486
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR @	-	-	777	980

@ Excludes corporate accounts

Asset Quality

PCR improved to 97.86% (Sep 2022) from 97.27% (Sep 2021)

(Rs.Crore)

Particulars	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
Gross Advances	157506	158717	169207	170390	173948
Gross NPAs	34408	34405	34115	33908	28722
Gross NPAs as % of Gross Advances	21.85	21.68	20.16	19.90	16.51
Total Provisions held (including NCLT Provision)	32275	32116	32259	32176	27035
Net Advances	125011	126372	136772	138046	146752
Net NPAs	2132	2289	1856	1732	1687
Net NPAs as % of Net Advances	1.71	1.81	1.36	1.25	1.15
Provision Coverage Ratio as per RBI Guidelines	97.27	97.10	97.63	97.79	97.86

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	1116	313	803	28%
-of which 100% provided	123	123	-	100%
Doubtful-1 Assets	1575	930	645	59%
-of which 100% provided	562	562	-	100%
Doubtful-2 Assets	1312	1073	239	82%
-of which 100% provided	649	649	-	100%
Doubtful-3 Assets	3880	3880	-	100%
Loss Assets	20839	20839	-	100%
Total	28722	27035	1687	94%

Technical Write Off	Amount
Corporate TWO	47055
Retail TWO	2937
Total TWO	49992

Excluding TWO provision

Out of total GNPA of Rs.28722 crore, Rs.26053 crore is 100% provided. Overall 33% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.76045 crore

NPA Movement

(Rs.Crore)

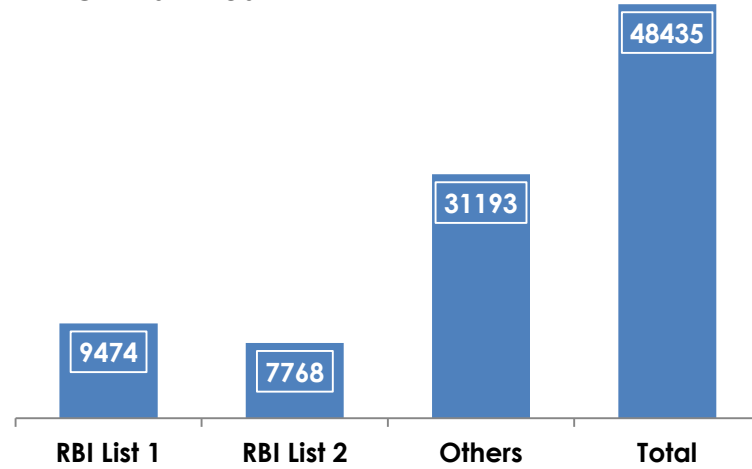
DESCRIPTION	Q2 FY 22	Q3 FY 22	Q4 FY 22	FY 22	Q1 FY 23	Q2 FY 23
Opening Balance	35594	34408	34405	36212	34115	33908
Add:						
a. First Time NPA	1438	1639	763	5172	964	524
- Corporate	652	1066	337	2155	443	53
- Retail	786	573	426	3017	521	471
b. Increase in existing NPA	103	201	145	694	252	139
Less:						
c. Settled	1436	297	459	2779	721	419
d. Up-gradation	474	233	579	2295	171	221
e. Written off	817	1313	160	2889	531	5209
Closing Balance	34408	34405	34115	34115	33908	28722
Increment	(1186)	(3)	(290)	(2097)	(207)	(5186)
FTNPA on Net Basis	1176	1552	682	4200	843	447
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	3.88	5.04	2.19	3.34	2.50	1.31
Credit Cost (%) (Annualized)	0.27	1.16	^ 0.90		0.52	0.18

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

^ For full FY

NCLT – Summary

■ NCLT Admitted

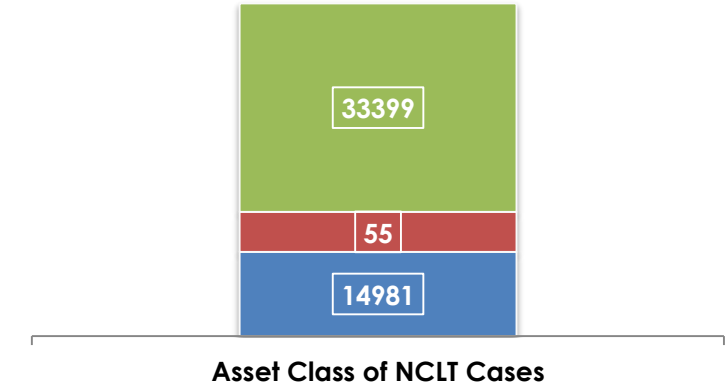


■ PCR %

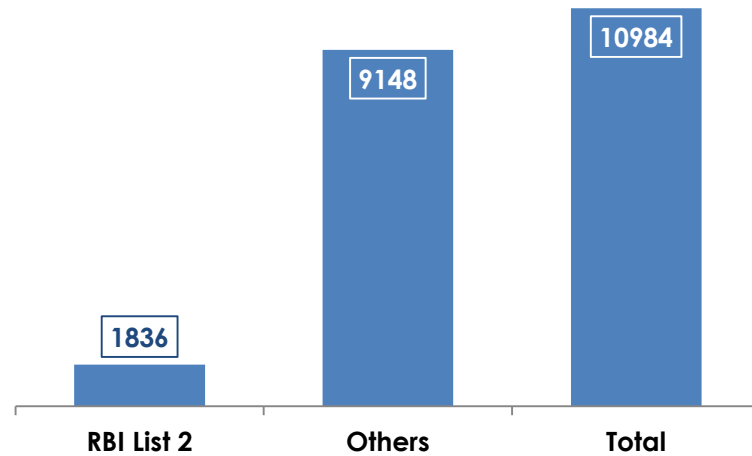


(Rs.Crore)

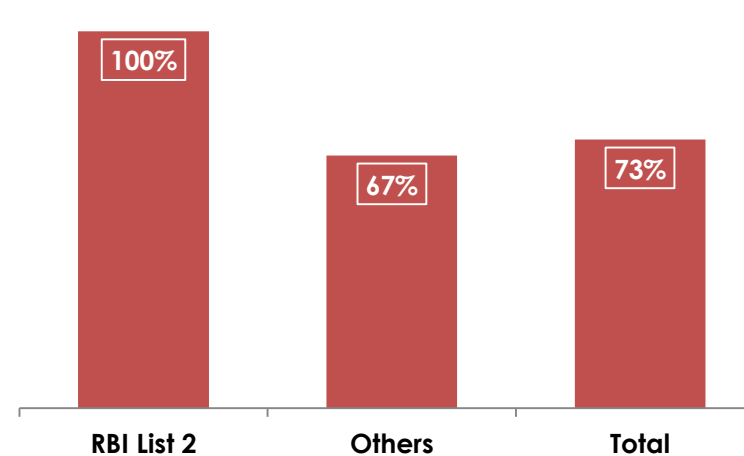
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



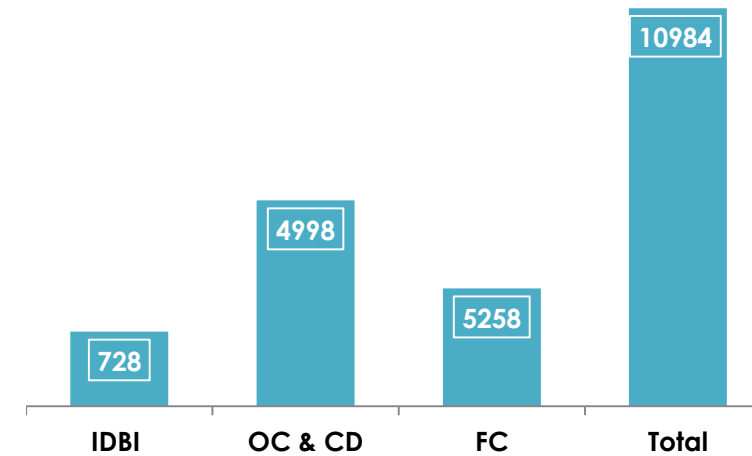
■ Filed But Not Admitted



■ PCR%

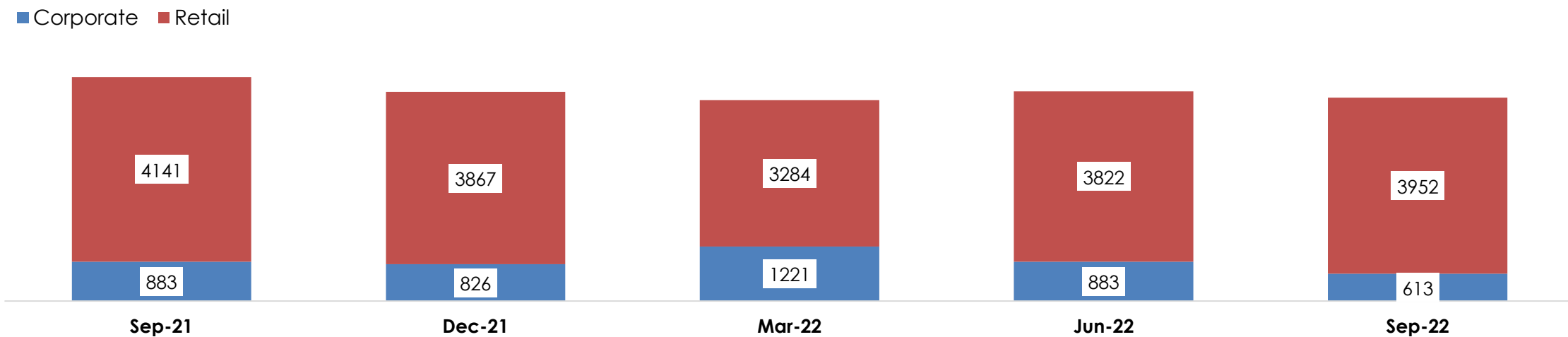
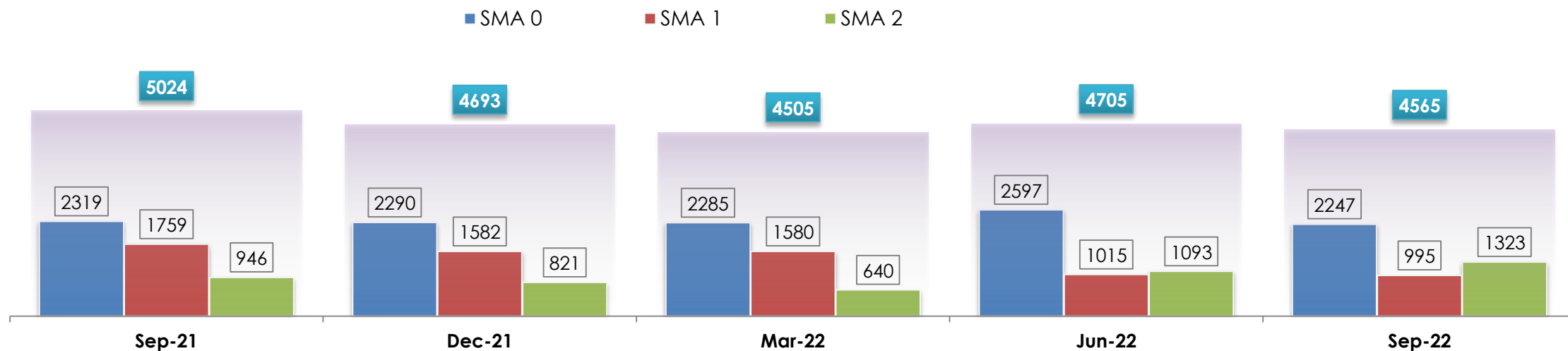


■ Filed By



SMA Position

(Rs.Crore)



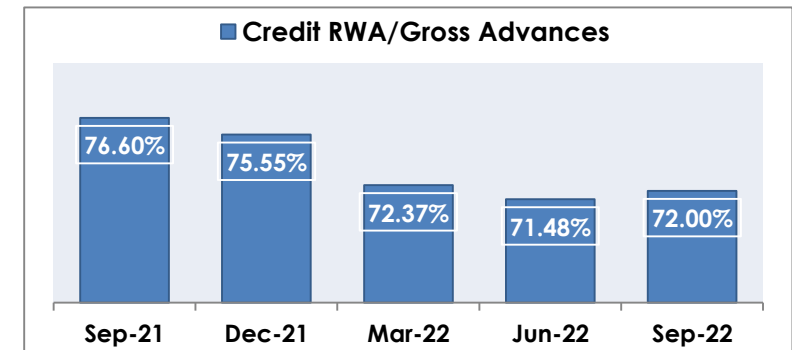
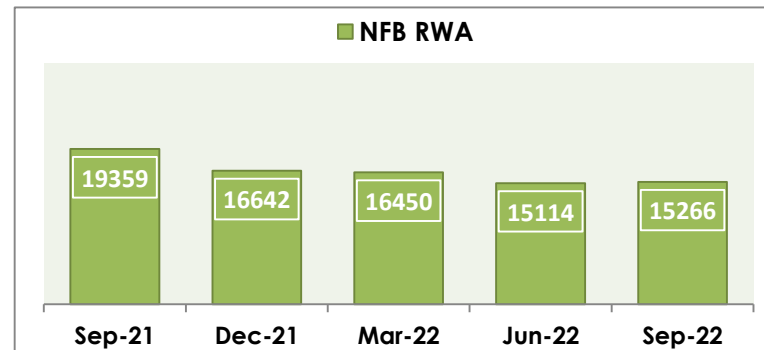
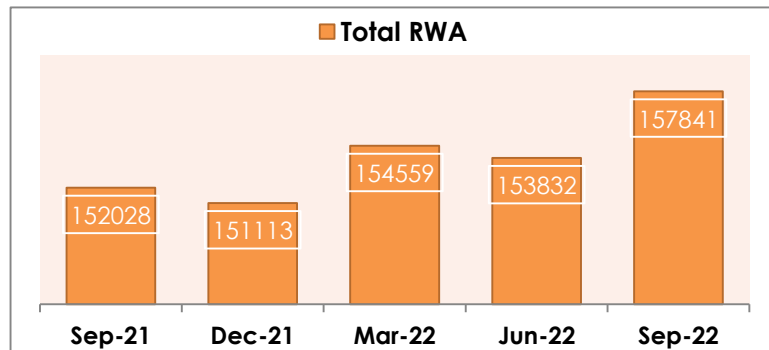
SMA includes NFB of Rs.373 cr , Rs.197 cr , Rs.129 cr , Rs.88 cr and Rs.170 cr on Sep 30, 2021, Dec 31, 2021 Mar 31, 2022, Jun 30, 2022 and Sep 30, 2022 respectively

Capital

Capital Adequacy

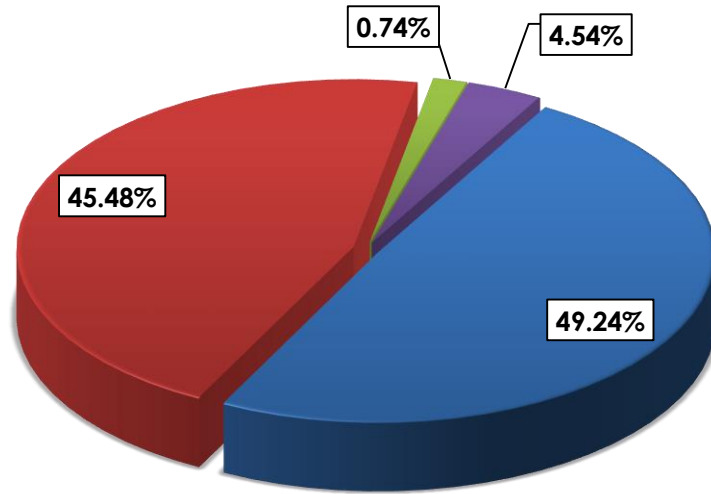
(Rs.Crore)

Particulars	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
CET 1+CCB (Rs.)	21295	21359	25787	26349	26913
AT 1 (Rs.)	-	-	-	-	-
Tier 1 Capital (Rs.)	21295	21359	25787	26349	26913
Tier 2 Capital (Rs.)	3932	3953	3672	3760	3841
Total Capital (Rs.)	25227	25312	29459	30109	30754
RWA (Rs.)	152028	151113	154559	153832	157840
Credit Risk	120644	119911	122452	121798	125250
Market Risk	11427	11245	12150	9680	10236
Operational Risk	19957	19957	19957	22354	22354
CET 1+CCB Ratio (%)	14.00	14.13	16.68	17.13	17.05
AT 1 (%)	-	-	-	-	-
Tier 1 Ratio (%)	14.00	14.13	16.68	17.13	17.05
Tier 2 Ratio (%)	2.59	2.62	2.38	2.44	2.43
CRAR (%)	16.59	16.75	19.06	19.57	19.48
Leverage Ratio (%)	6.39	6.38	7.42	7.71	7.55



Shareholding Pattern

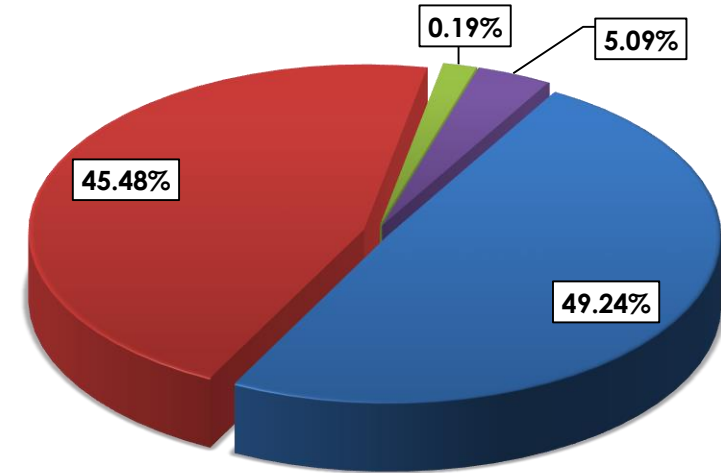
Sep 2021



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

Sep 2022

(Rs.Crore)

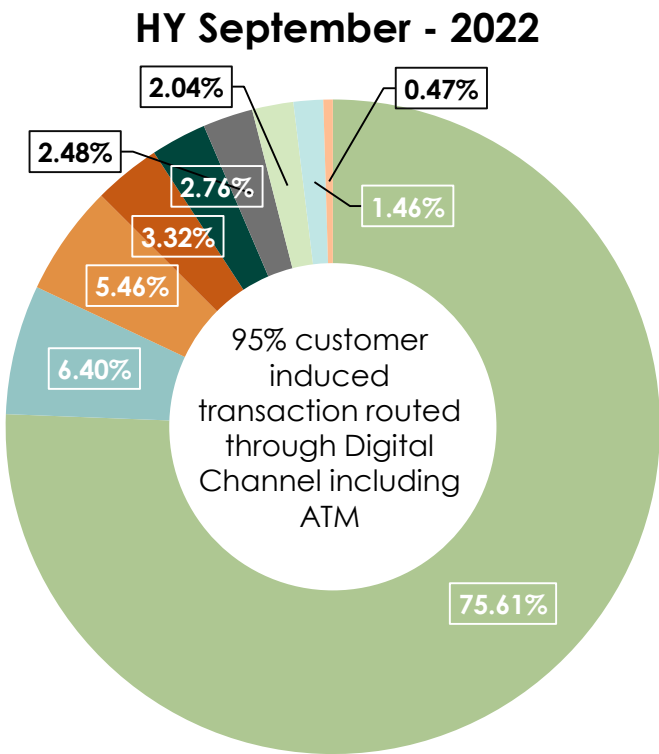
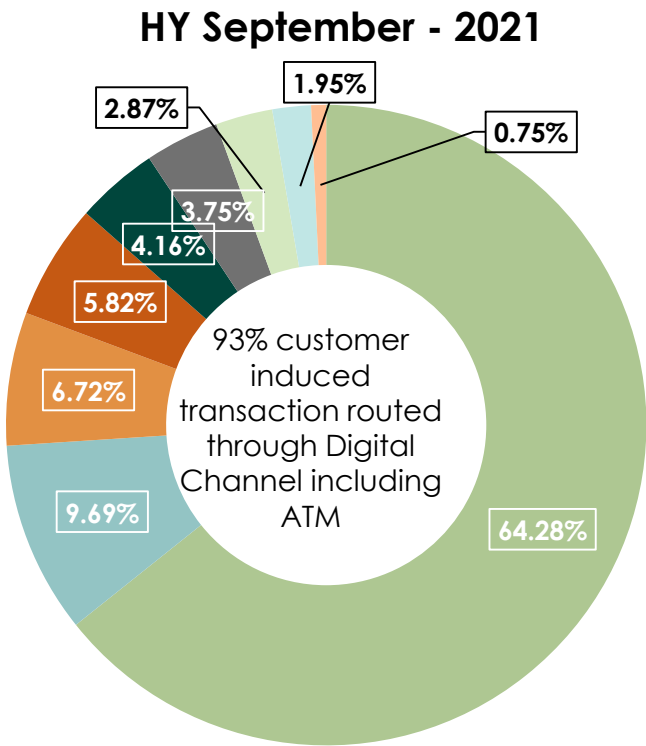


■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Particulars	Sep-21	Sep-22
Book Value (Rs. per share)	Rs.29.58	Rs.32.47
Market Capitalisation	Rs.49,784 Cr	Rs.44,354 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.48.75/Rs.26.35	Rs.65.25/Rs.30.50
Closing Price (NSE) (Rs. per share)	Rs.46.30	Rs.41.25
Earning Per Share (EPS)	Rs.0.53	Rs.0.77

Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

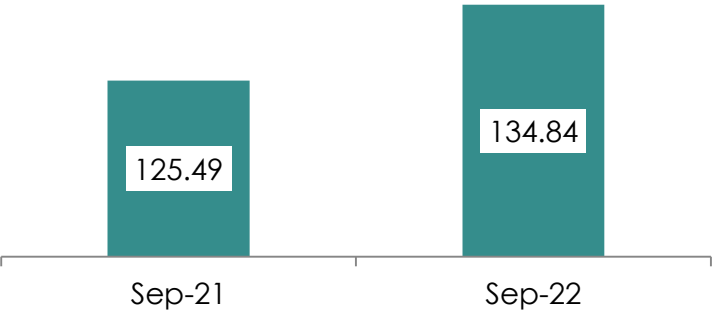


- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Mobile Banking
- AePS

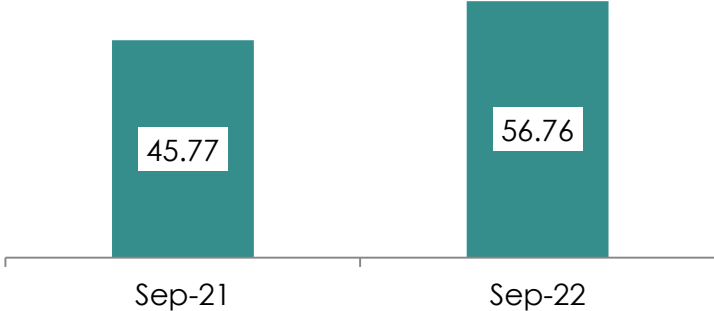
UPI has emerged as the preferred mode of transaction for Bank's customers.

Digital Footprint for Q2 FY 2023

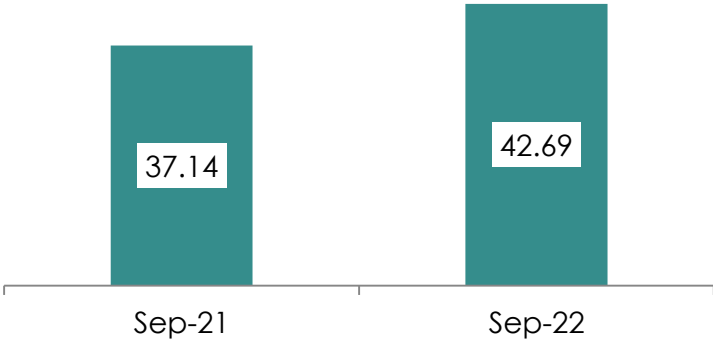
Internet Banking Users (In Lakhs)



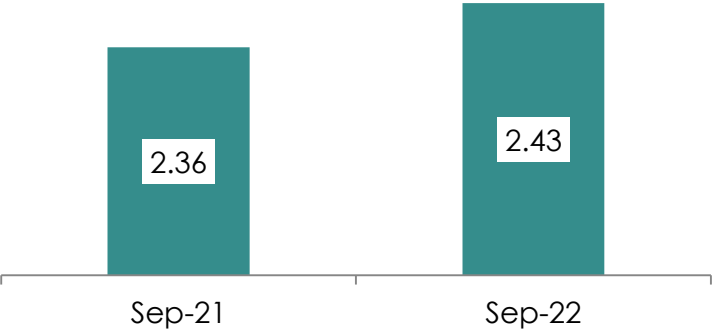
BHIM UPI Users (In Lakhs)



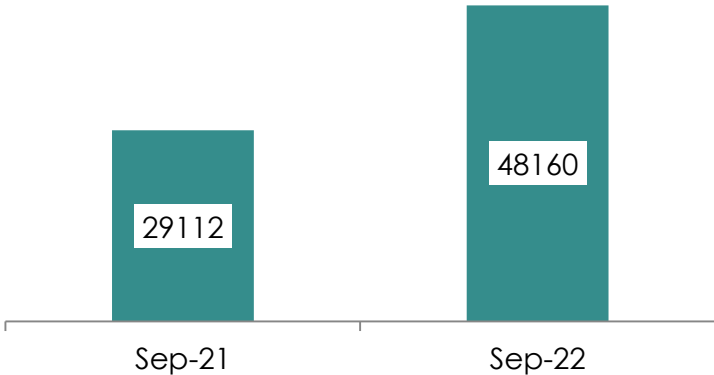
Mobile Banking Users (In Lakhs)



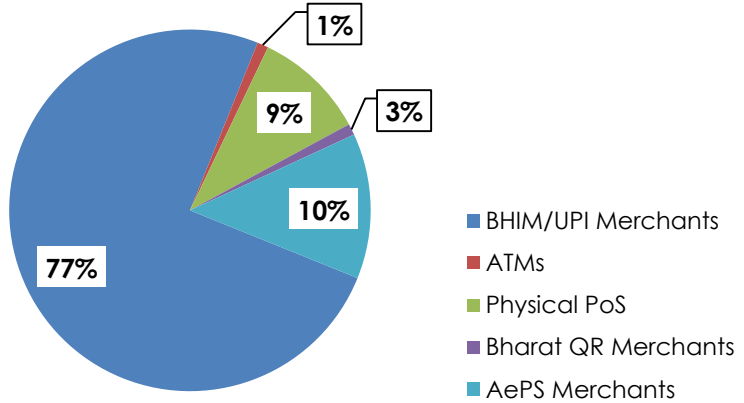
Merchant Base (In Lakhs)



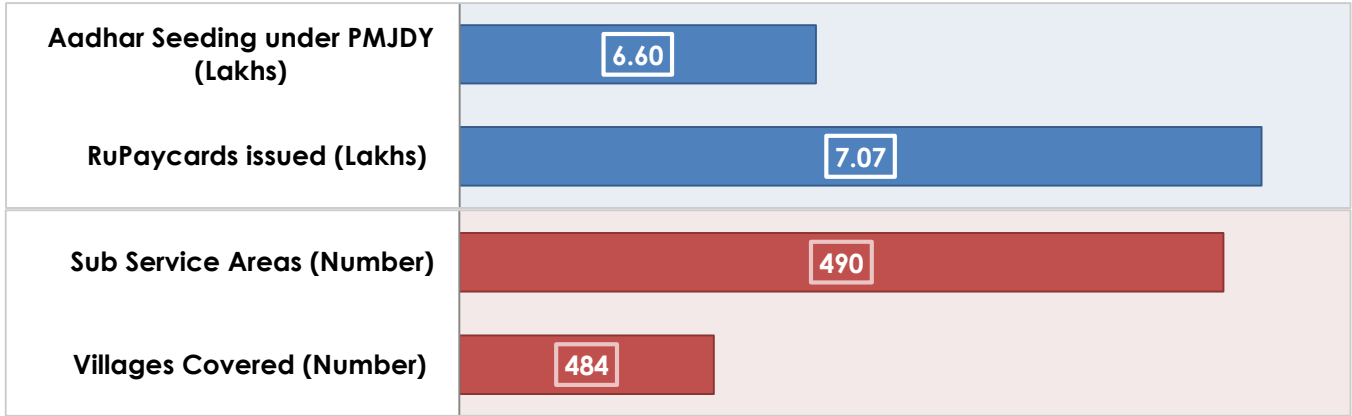
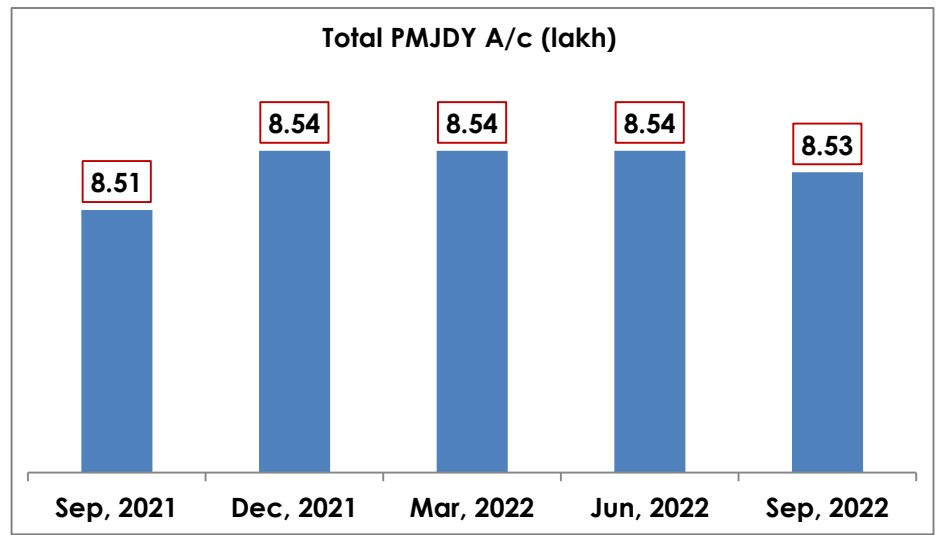
UPI Transactions (In Crores)



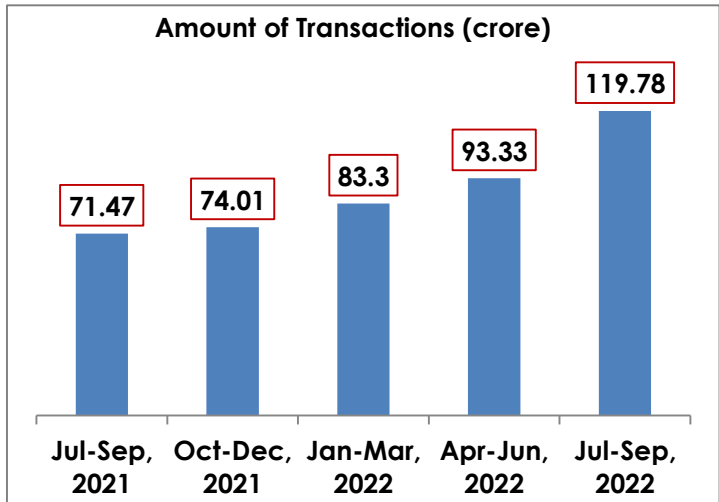
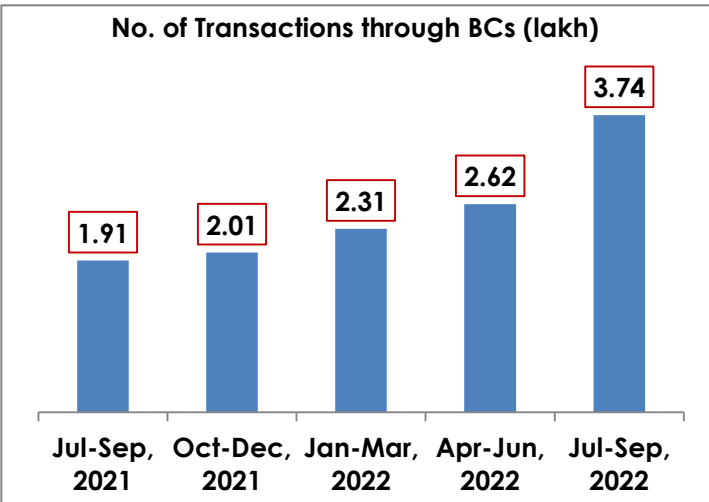
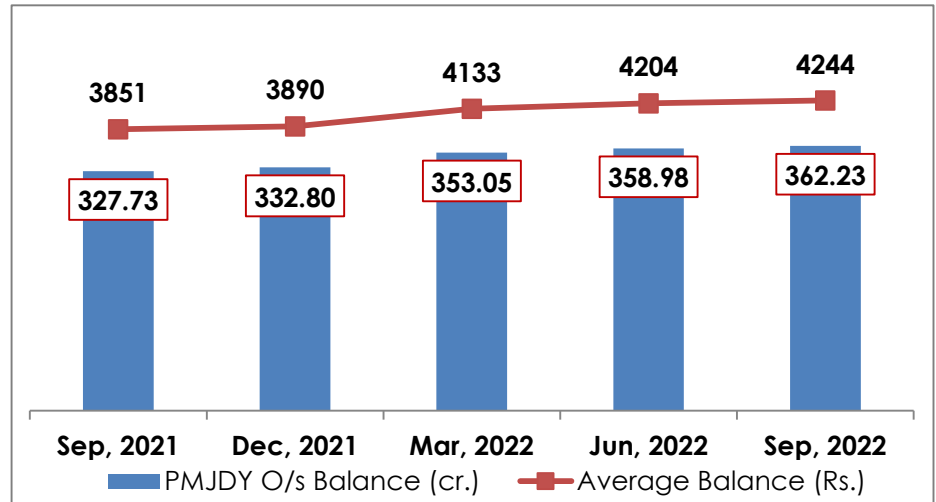
Payment Acceptance Channels



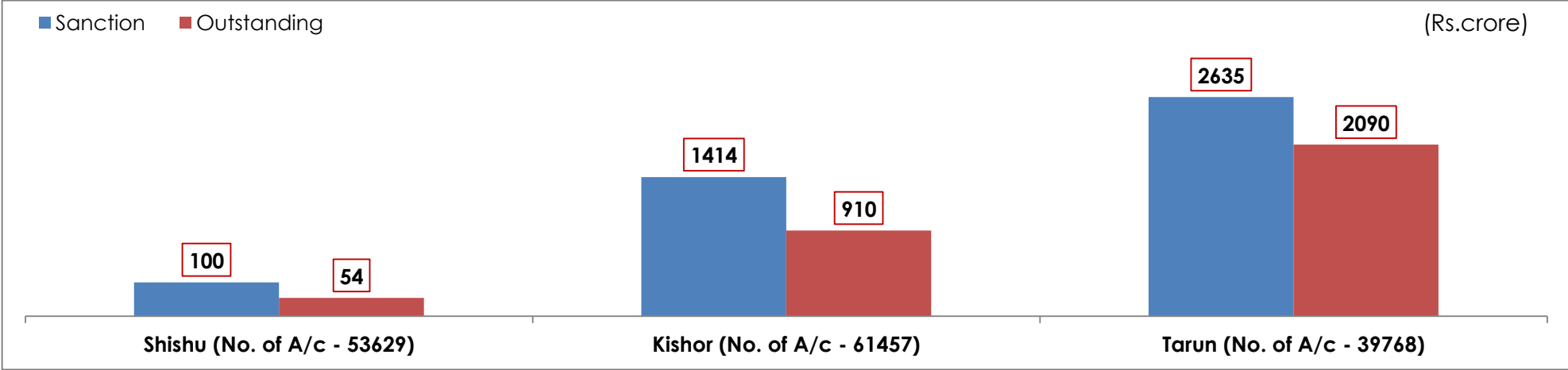
PMJDY ACCOUNTS



Transactions through Individual Business Correspondent (BCs)

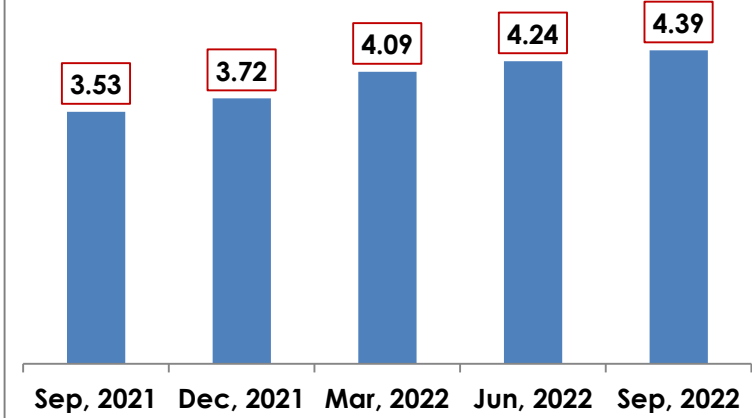


MUDRA Yojana as on Sep 30, 2022

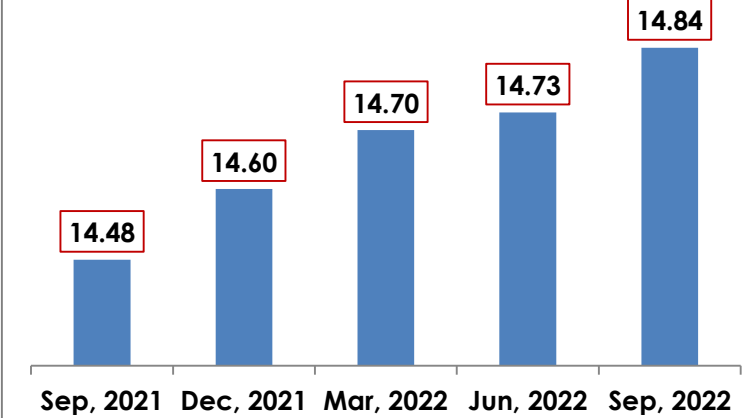


Enrolment under Social security Scheme as on Sep 30, 2022

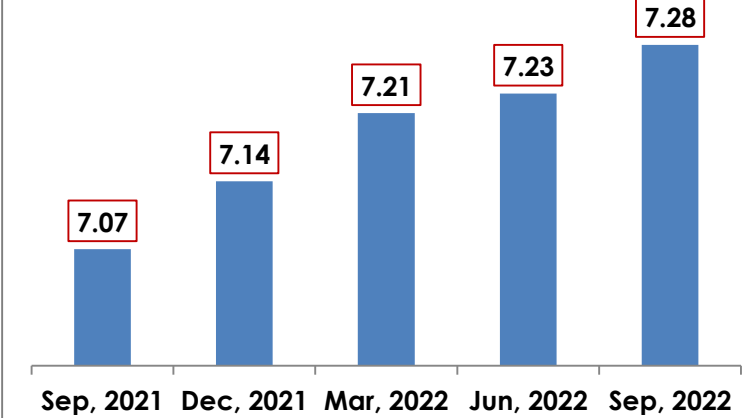
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



Subsidiaries

Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income H1 FY 2023	PAT H1 FY 2023	RoA H1 FY 2023	Net Worth H1 FY 2023
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	49.69 (50.78)	7.06 (9.24)	2.55% (3.25%)	328.89 (322.00)
IDBI Intech Ltd	100	Technology Service Provider	72.12 (69.92)	6.04 (7.86)	5.00% (6.00%)	103.72 (94.80)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.16 (0.18)	0.02 (0.04)	2.71% (4.99%)	1.71 (1.65)
IDBI Asset Management Ltd	66.67	Asset Management Co.	16.07 (16.14)	4.96 (4.61)	7.69% (7.61%)	125.82 (115.36)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	39.11 (43.15)	22.40 (26.77)	7.41% (9.59%)	279.73 (258.08)

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% and 2.5% respectively on sustained basis PCR to be maintained above 90% level.

Continue to have 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.

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