

हर कदम आरोहण की ओर  
Marching Towards Growth



# INVESTORS PRESENTATION

## FINANCIAL RESULTS Q2 - FY 2023-24

October 21, 2023

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**03** Business Performance

**04** Treasury Operations

**05** Asset Quality

**06** Capital

**07** Digital Banking and  
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**09** Way Forward

# Highlights

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PAT - Rs.1323 crore

PBT - Rs.2299 crore

Operating Profit -

Rs.2072 crore

NII - Rs.3067 Crore

NIM - 4.33%

[Core NIM – 3.94%]

ROA – 1.59%

ROE – 19.05%

Cost to Net Income

Ratio - 47.63%

Total CRAR - 21.26%

Tier 1 Capital – 18.86%

Total RWA

Rs.161618 Crore

Cost of deposit –

4.23%

Cost of funds – 4.49%.

Net Adv. –

Rs.168502 Crore

Deposit –

Rs.249481 Crore

CASA ratio – 51.49%

Net NPA – 0.39%

GNPA – 4.90%

PCR – 99.10%

## Profitability - Strong operating momentum

- PAT at Rs.1323 crore, up by 60% YoY and 8% QoQ
- PBT at Rs.2299 crore, up by 60% YoY and 26% QoQ
- Operating Profit at Rs.2072 crore
- NII at Rs.3067 crore, grew by 12% YoY
- NIM at 4.33%
- Cost to Net Income Ratio (CIR) at 47.63%

## Business Performance - Focus on Granularity

- CASA ratio at 51.49%. CASA at Rs.128464 crore
- Retail : Corporate Ratio (Gross Advances) stood at 70:30 against 65:35 as on Sep 2022
- Net Advances at Rs.168502 crore grew by 15% YoY and 2% QoQ

## Asset Quality - Improving Trend

- Net NPA at 0.39%, reduction of 77 bps YoY and 5 bps QoQ
- GNPA at 4.90%, reduction of 1161 bps YoY and 15 bps QoQ
- PCR stood at 99.10%, improved by 126 bps YoY and 11 bps QoQ

## Capital - Adequately Capitalised

- Tier 1 Capital at 18.86%, up by 181 bps YoY and 93 bps QoQ
- Total CRAR at 21.26%, up by 178 bps YoY and 93 bps QoQ
- Total RWA stood at Rs.161618 crore

# Financial Performance



(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance%	FY23
	Sep-22	Jun-23	Sep-23	YoY%	QoQ%	Sep-22	Sep-23		
Interest Income	4978	6860	6035	21	(12)	9612	12895	34	20570
Interest Expenses	2240	2862	2968	33	4	4386	5831	33	9139
<b>Net Interest Income</b>	<b>2738</b>	<b>3998</b>	<b>3067</b>	<b>12</b>	<b>(23)</b>	<b>5226</b>	<b>7064</b>	<b>35</b>	<b>11431</b>
Other Income	1087	852	889	(18)	4	2227	1741	(22)	4372
<b>Net Total Income</b>	<b>3825</b>	<b>4850</b>	<b>3956</b>	<b>3</b>	<b>(18)</b>	<b>7453</b>	<b>8805</b>	<b>18</b>	<b>15803</b>
Operating Expenses	1617	1831	1884	17	3	3194	3715	16	7067
-Employee Cost	784	949	907	16	(4)	1501	1856	24	3533
-Other Operating Cost	833	882	977	17	11	1693	1859	10	3534
<b>Operating Profit</b>	<b>2208</b>	<b>3019</b>	<b>2072</b>	<b>(6)</b>	<b>(31)</b>	<b>4259</b>	<b>5090</b>	<b>20</b>	<b>8736</b>
OP. Excl. gain on strategic sale	1827	3018	2072	13	(31)	3738	5090	36	8217
Provisions & Contingencies (Excl. Tax)	771	1191	(227)	(129)	(119)	1730	963	(44)	3498
<b>Profit/(Loss) Before Tax</b>	<b>1437</b>	<b>1828</b>	<b>2299</b>	<b>60</b>	<b>26</b>	<b>2529</b>	<b>4127</b>	<b>63</b>	<b>5238</b>
Tax	609	604	976	60	62	945	1580	67	1593
<b>Profit/(Loss) After Tax</b>	<b>828</b>	<b>1224</b>	<b>1323</b>	<b>60</b>	<b>8</b>	<b>1584</b>	<b>2547</b>	<b>61</b>	<b>3645</b>

(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance%	FY23
	Sep-22	Jun-23	Sep-23	YoY%	QoQ%	Sep-22	Sep-23		
Interest Income									
Interest on Advances	3232	4862	4019	24	(17)	6036	8881	47	13337
Interest on Investments	1427	1792	1872	31	4	2841	3665	29	5949
Interest balances with RBI & Other Inter Bank Funds	114	137	77	(32)	(44)	234	213	(9)	566
Other Interest Income	205	69	67	(67)	(3)	501	136	(73)	718
Interest Income	4978	6860	6035	21	(12)	9612	12895	34	20570
Interest Expense									
Interest paid on Deposits	1892	2449	2572	36	5	3742	5022	34	7829
Interest on RBI / inter bank borrowings	110	233	213	94	(9)	167	446	167	438
Interest paid on Borrowings	238	180	183	(23)	2	477	363	(24)	872
Total Interest Expenses	2240	2862	2968	33	4	4386	5831	33	9139
Net Interest Income	2738	3998	3067	12	(23)	5226	7064	35	11431
NIM %	4.37	5.80	4.33	(4) bps	(147) bps	4.22	5.07	85 bps	4.52
Core NIM %	3.47	3.94	3.94	47 bps	-	3.39	3.94	55 bps	3.72

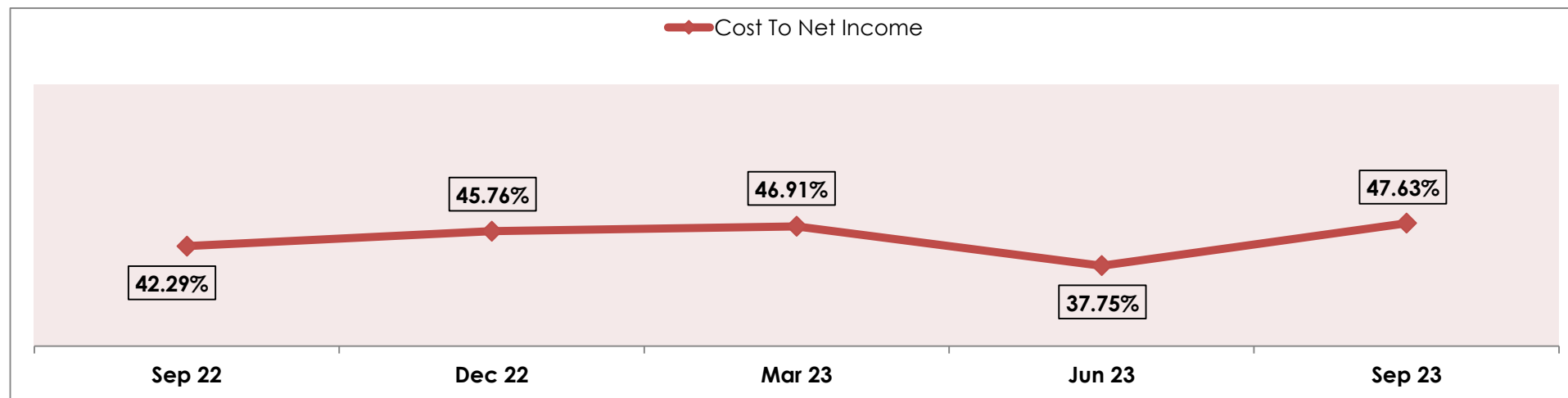
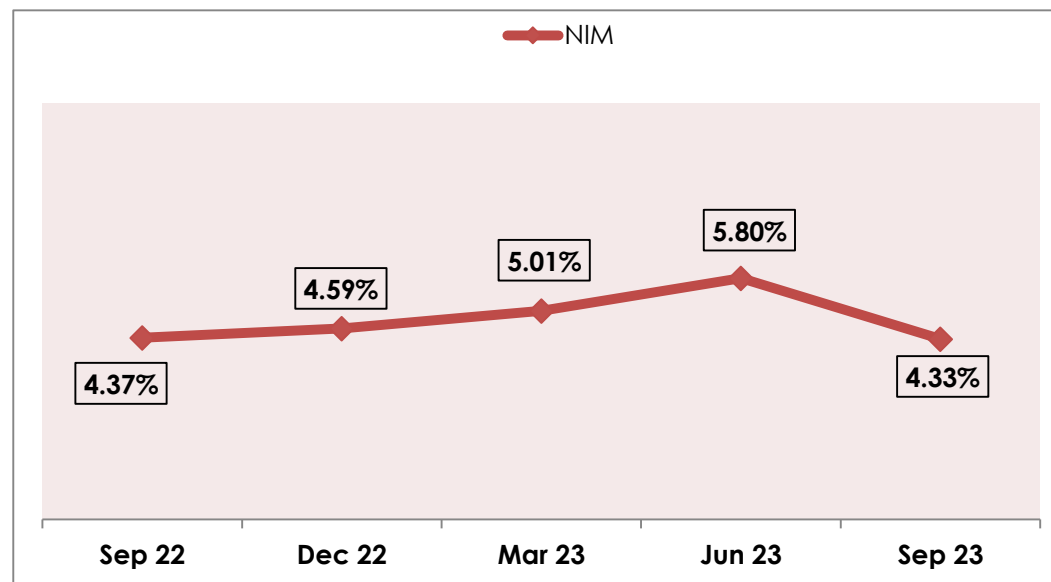
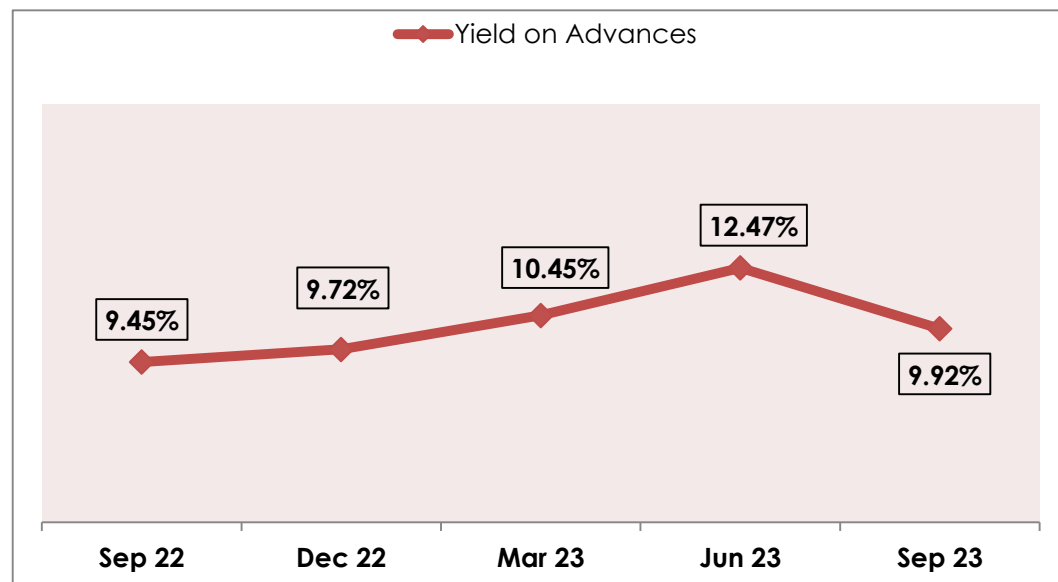
Core NIM = NIM excluding interest on IT refund and interest income from NPA & TWO accounts

(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance%	FY23
	Sep-22	Jun-23	Sep-23	YoY%	QoQ%	Sep-22	Sep-23		
Commission, exchange and brokerage	481	455	473	(2)	4	966	928	(4)	1924
Profit/ (Loss) on sale of investments	401	137	87	(78)	(36)	802	225	(72)	873
Profit/(Loss) on revaluation of investments (net)	(7)	29	20	386	(31)	(73)	48	166	51
Profit/(Loss) on Forex	142	113	69	(51)	(39)	321	182	(43)	616
Dividend Income	27	-	18	(33)	-	27	18	(33)	35
Recovery from W/O cases	26	91	208	700	129	67	299	346	716
Misc. Income	17	27	14	(18)	(48)	117	41	(65)	157
<b>Other Income</b>	<b>1087</b>	<b>852</b>	<b>889</b>	<b>(18)</b>	<b>4</b>	<b>2227</b>	<b>1741</b>	<b>(22)</b>	<b>4372</b>

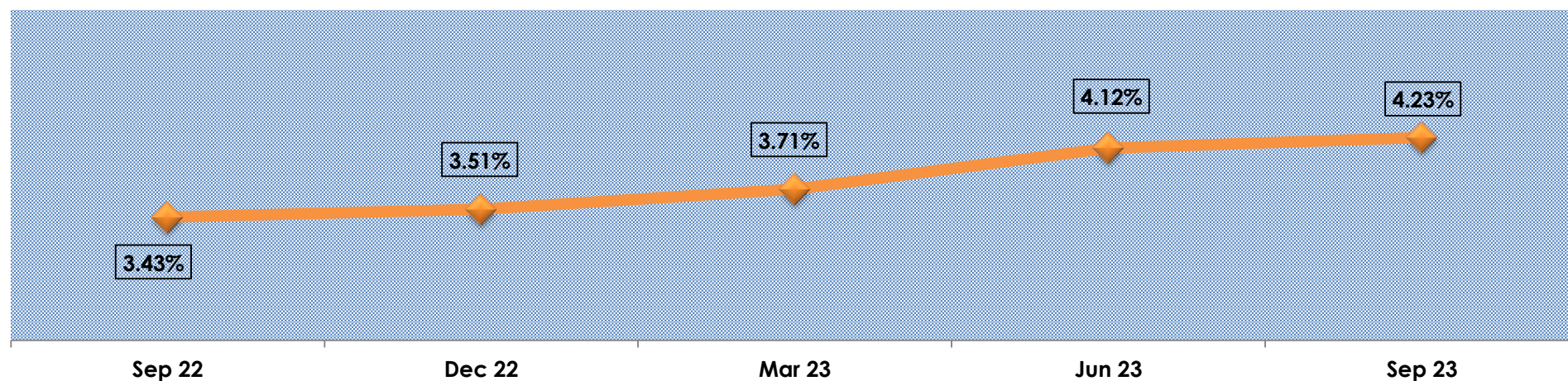
(Rs.Crore)

Particulars	Quarter ended			Half Year Ended		FY23
	Sep-22	Jun-23	Sep-23	Sep-22	Sep-23	
Depreciation on Investment	159	(54)	-	270	(54)	1188
Provision – NPAs	(63)	581	(113)	47	468	(5190)
Provision – Standard Assets	339	489	(260)	750	229	1905
Provision - Restructured Assets	(14)	6	(22)	(74)	(16)	(57)
Income Tax	609	604	976	945	1580	1593
Bad Debts Written off	8	119	84	180	203	4018
Other Provisions	342	50	84	557	133	1634
<b>Total</b>	<b>1380</b>	<b>1795</b>	<b>749</b>	<b>2675</b>	<b>2543</b>	<b>5091</b>

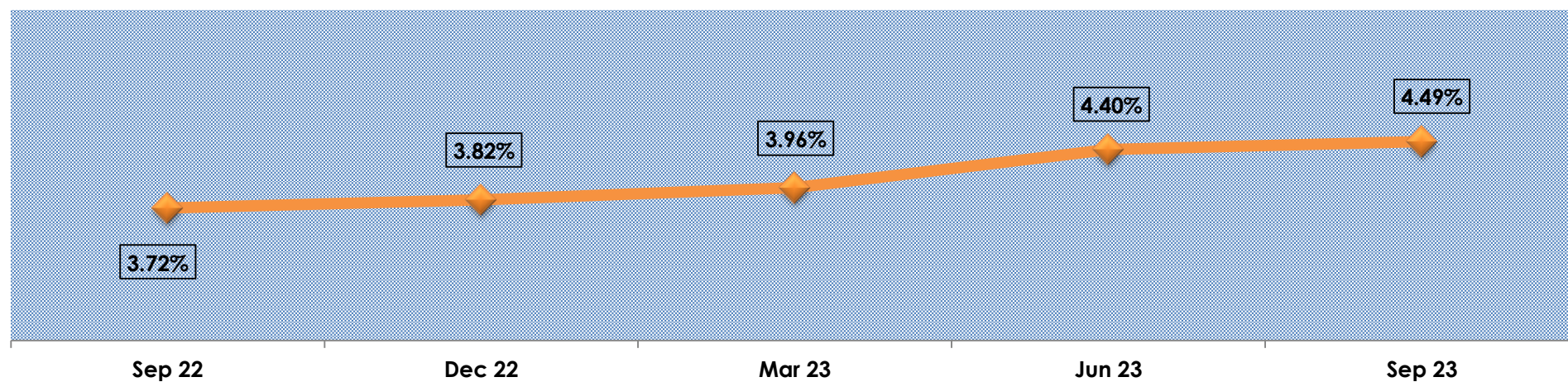


Q1 FY 2024 had one time high interest recovery from NPA/ TWO Accounts

Cost of Deposits



Cost of Funds



# Business Performance

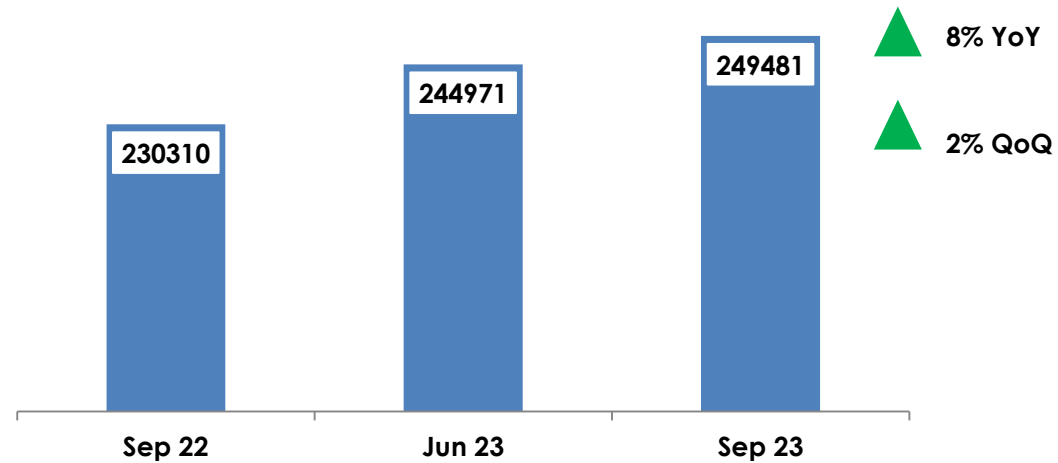
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(Rs.Crore)

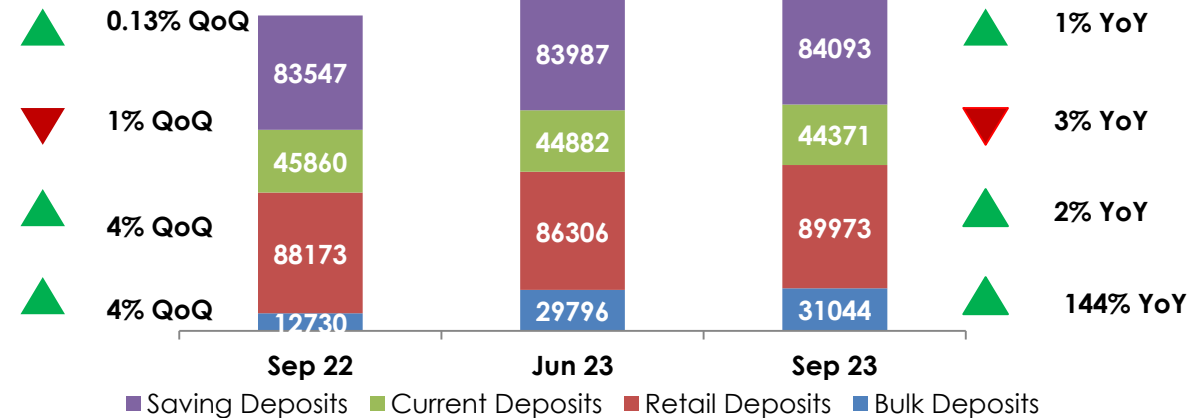
As at	Sep-22	Jun-23	Sep-23
<b>LIABILITIES</b>			
Capital	10752	10752	10752
Reserve & Surplus	32498	35788	36047
Deposits	230310	244971	249481
Borrowings	21691	27276	20651
Other Liabilities & Provisions	13887	17112	17310
<b>Total</b>	<b>309138</b>	<b>335899</b>	<b>334241</b>
<b>ASSETS</b>			
Cash & Balance with RBI	12989	14713	13903
Bal. with banks & money at call	14898	9656	3633
Investments	93148	107941	112139
Advances	146924	165403	168502
Fixed Assets	9875	9691	9622
Other Assets	31304	28495	26442
<b>Total</b>	<b>309138</b>	<b>335899</b>	<b>334241</b>



## Total Deposit

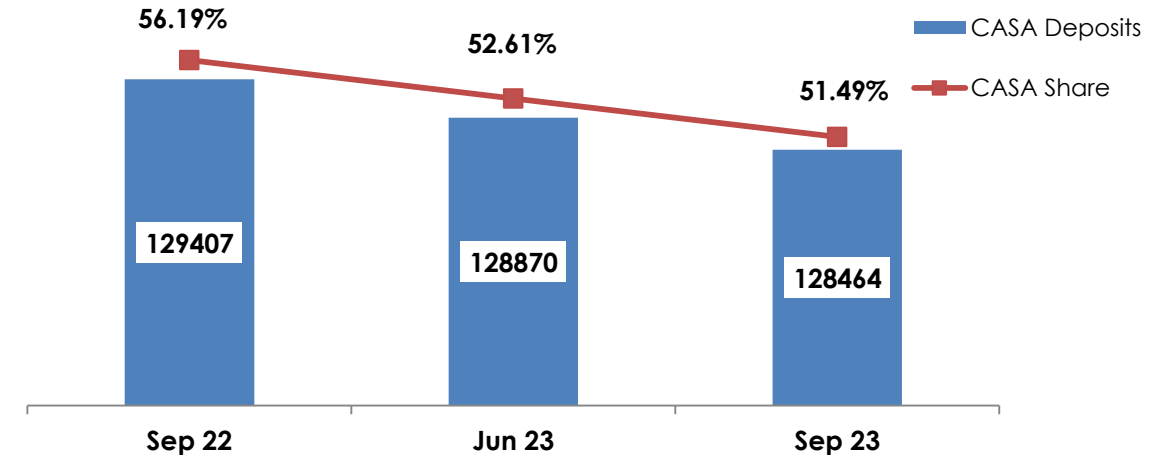


## Deposit Mix

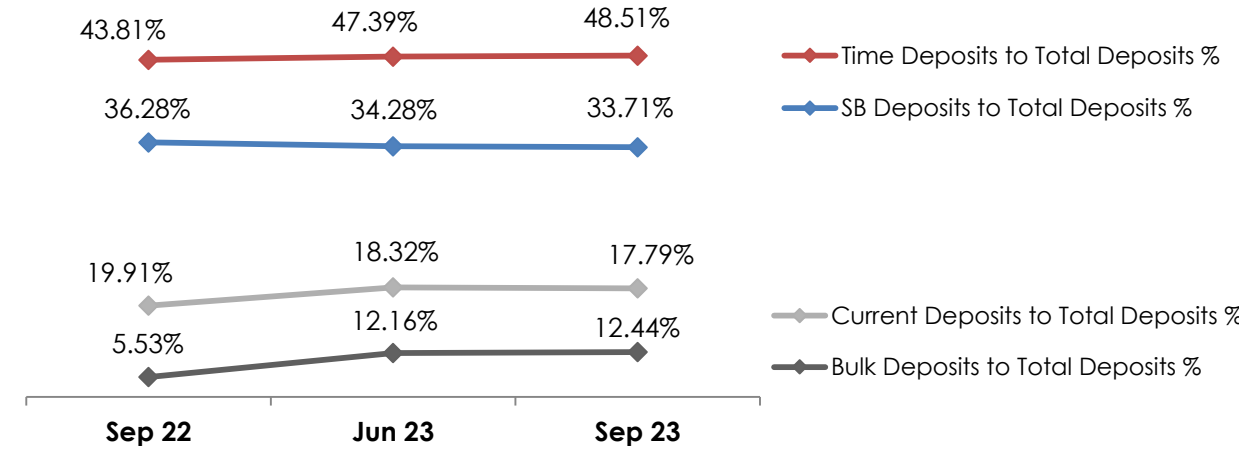


## CASA

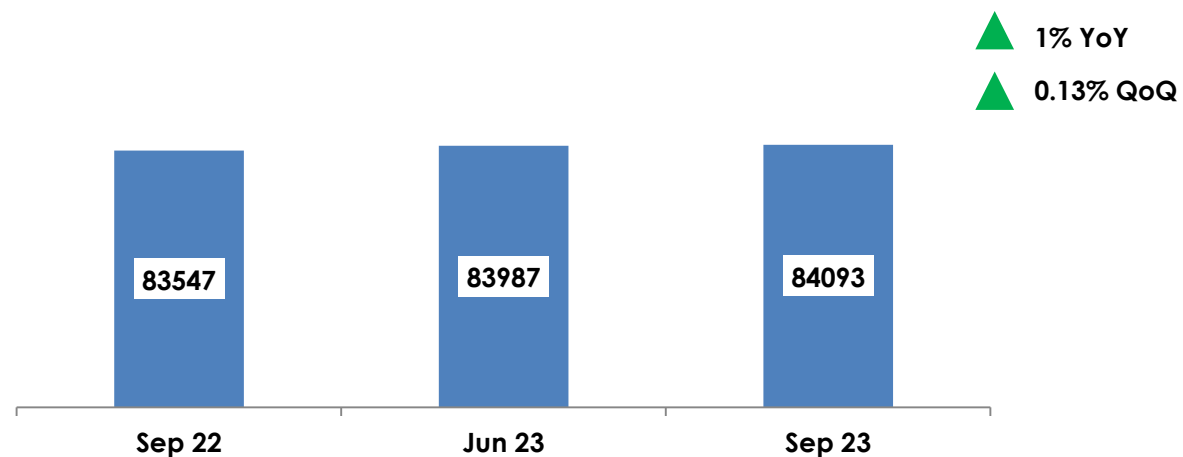
(Rs.Crore)



## Deposit Mix

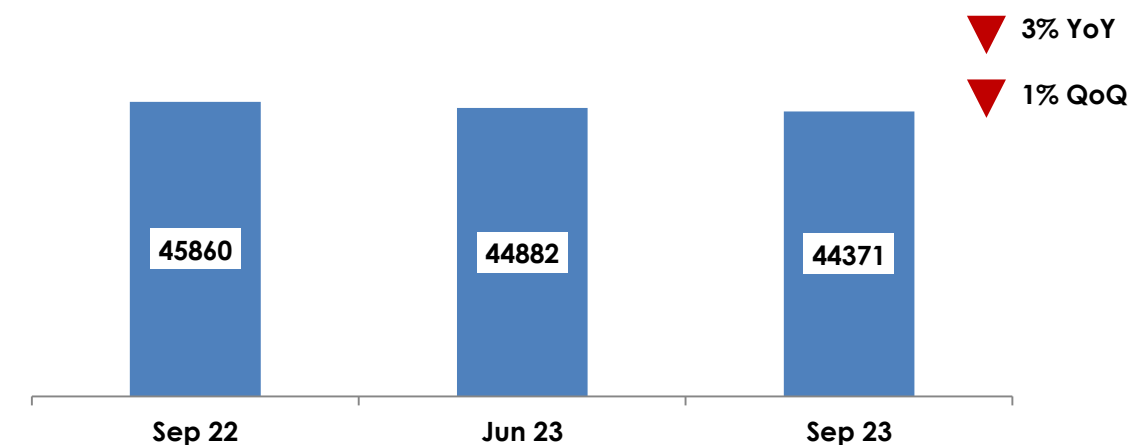


## Saving Deposits

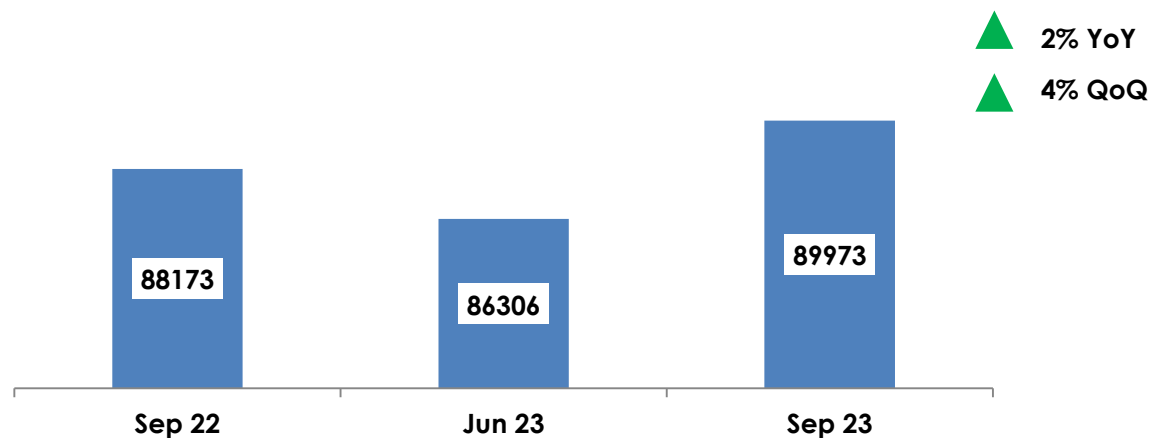


## Current Deposits

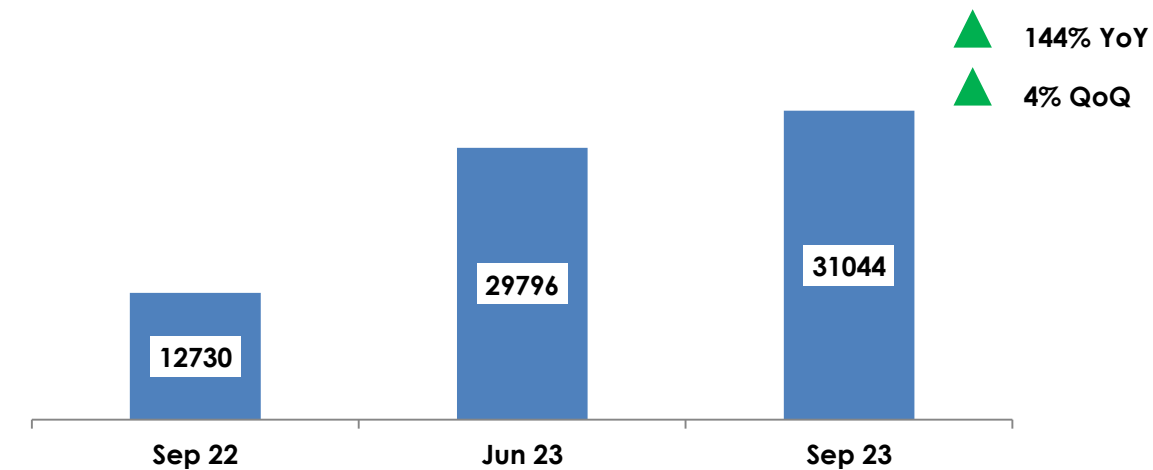
(Rs.Crore)



## Retail Deposits



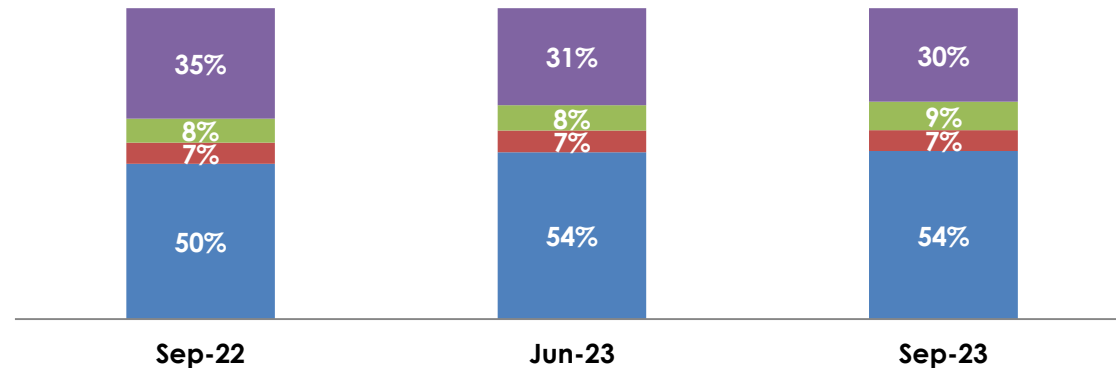
## Bulk Deposits



(Rs.Crore)

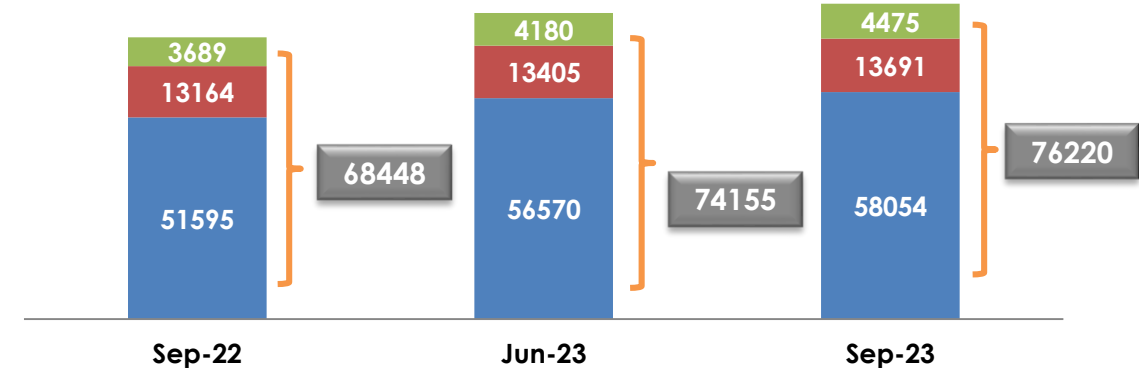
## Gross Advances

■ Corporate ■ MSME Advances ■ Agri Advances ■ Retail Advances



## Structured Retail Assets

■ Auto Loan, Education Loan & Personal Loan ■ Loan Against Property ■ Housing Loan

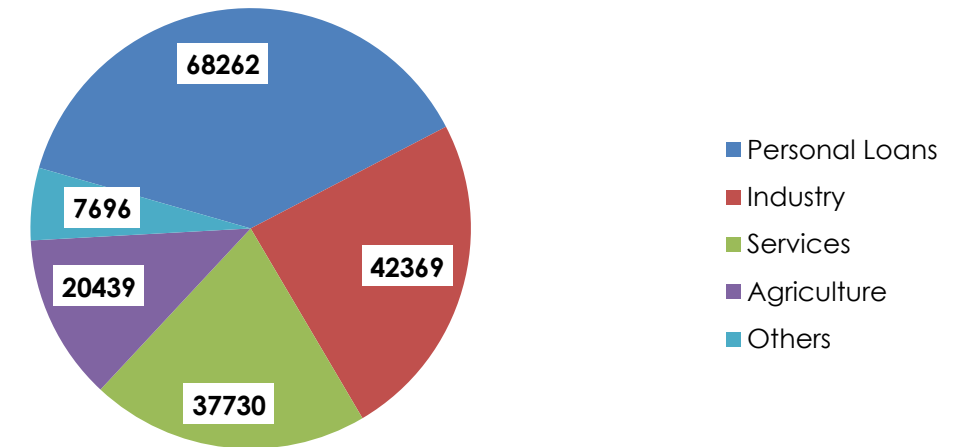
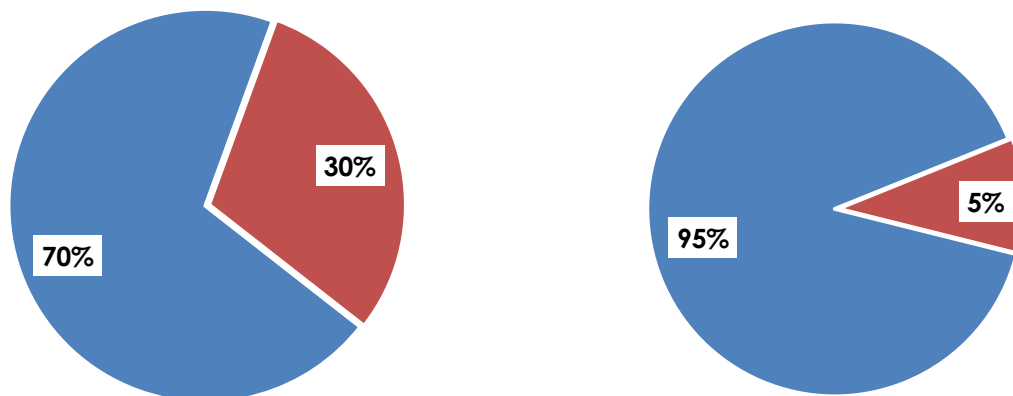


Basis: Product Wise

Excludes Staff home loan, LAS & MEOD of Rs.2874 crore as on Sep 30, 2023

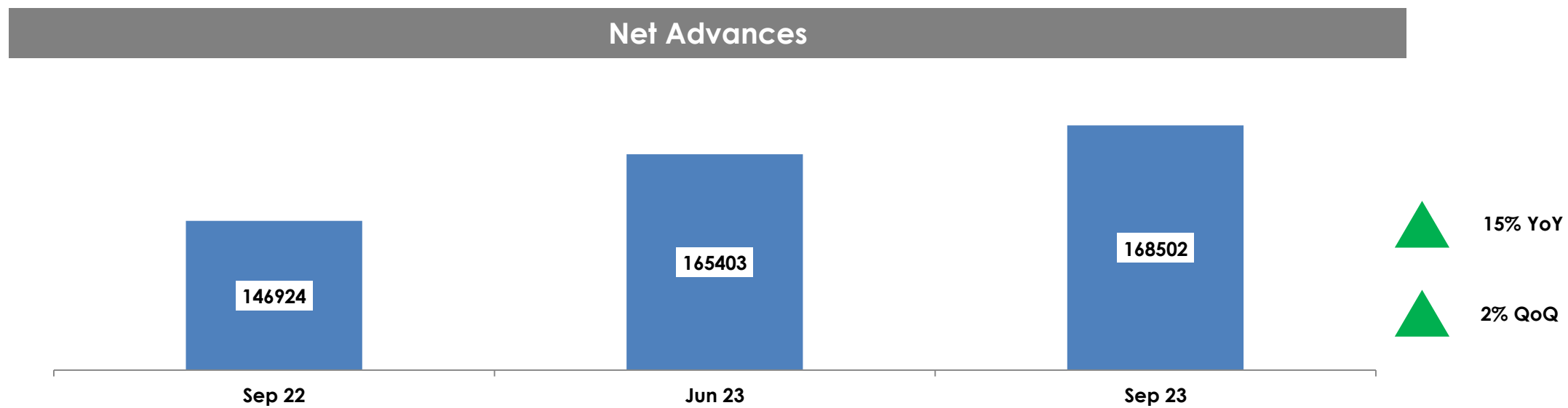
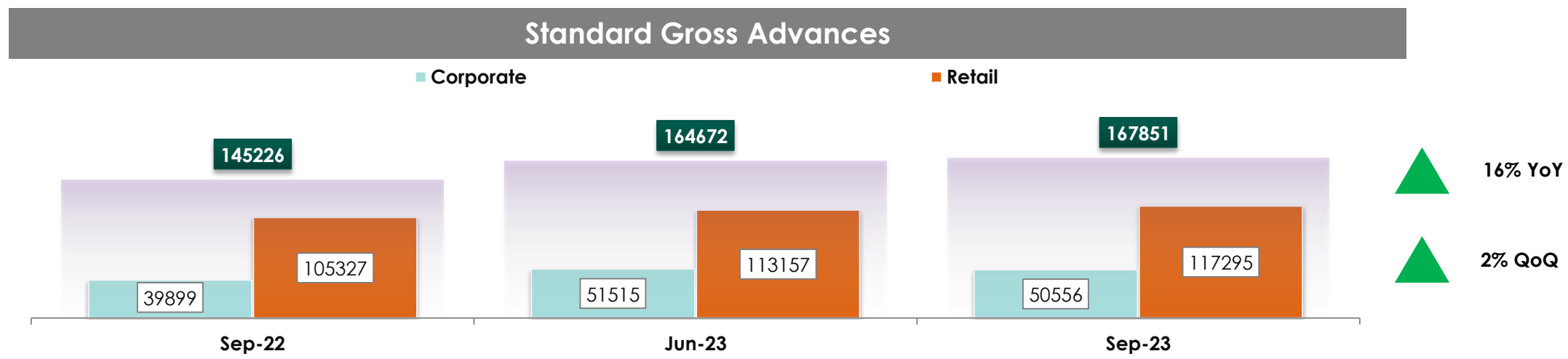
## Gross Advances as on Sep 2023

■ Retail ■ Corporate ■ Domestic Advances ■ Overseas Advances



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

(Rs.Crore)



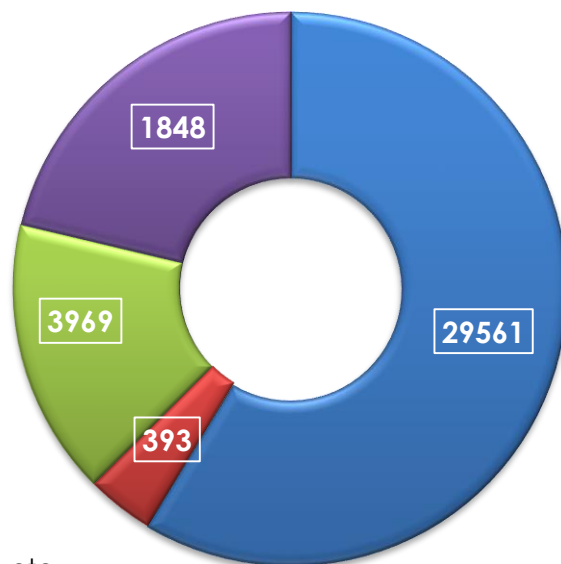
(Rs.Crore)

Particulars	Sep 22		Mar 23		Sep 23		Growth over March-23	Avg. achievement for FY23	
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC		Amount	% of ANBC
1	2	3	4	5	6	7	(8)=[(6)-(4)]		
ANBC	155295		167357		175903			159034	
Priority Sector Advances (a+b+c)	72344	46.58	64025	38.26	73042	41.52	9017	69822	43.90
(a) Agriculture (i+ii+iii+iv)	31797	20.48	31944	19.09	32064	18.23	120	31193	19.61
(i) Non-Corporate Farmers (NCF)	22687	14.61	24147	14.43	24610	13.99	463	22423	14.10
(ii) Other Agri	1806	1.16	1877	1.12	1916	1.09	39	1809	1.14
(iii) Indirect Agriculture (RIDF)	7904	5.09	6521	3.90	5538	3.15	(983)	7461	4.69
(iv) PSLC (Agri) sale	(600)		(600)		-			(500)	
(b) MSME (Micro, Medium & Small Enterprises)	24529	15.80	16241	9.70	22986	13.07	6745	22237	13.98
(c) Other Priority Sector Advances (i+ii+iii)	16018	10.31	15839	9.46	17991	10.23	2152	16392	10.31
(i) Housing	17746	11.43	17556	10.49	17107	9.73	(449)	17607	11.07
(ii) Others	872	0.56	883	0.53	884	0.50	1	884	0.56
(iii) PSLC (General) sale	(2600)		(2600)		-			(2100)	

# Treasury Operations

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## AFS BREAKUP

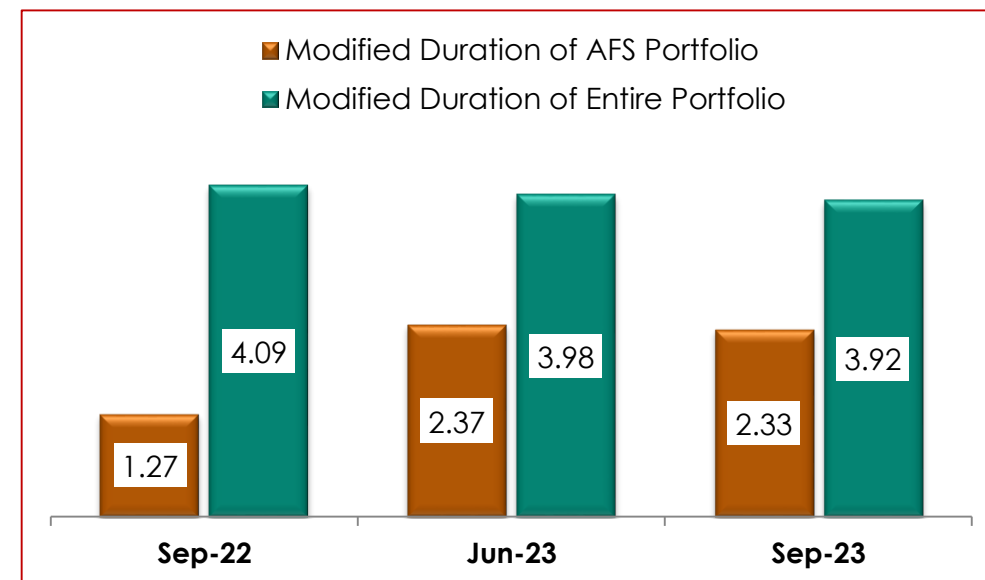


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Sep-22	Jun-23	Sep-23
SLR	67660	81558	87141
Non SLR	28368	30211	28848
Non SLR (Overseas)	301	300	313
Non SLR (SASF)	2634	879	879
<b>TOTAL</b>	<b>98963</b>	<b>112948</b>	<b>117181</b>
Less: Provision	5815	5007	5042
<b>Net Investments</b>	<b>93148</b>	<b>107941</b>	<b>112139</b>

(Rs.Crore)

Category	Sep-22	Jun-23	Sep-23
HTM	63678	66711	70035
AFS	25879	36699	35771
HFT	3591	4531	6333
<b>Total</b>	<b>93148</b>	<b>107941</b>	<b>112139</b>



# Asset Quality

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(Rs.Crore)

Particulars	Sep-22	Jun-23	Sep-23
COVID Provision	116	116	116
COVID Restructuring Provision	370	300	300
<b>Total COVID 19 Provision held</b>	<b>486</b>	<b>416</b>	<b>416</b>
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	980	2243	2175

**PCR improved to 99.10% (Sep 2023) from 97.84% (Sep 2022)**

(Rs.Crore)

Particulars	Sep-22	Jun-23	Sep-23
Gross Advances	173948	173435	176496
<b>Gross NPAs</b>	<b>28722</b>	<b>8763</b>	<b>8645</b>
Gross NPAs as % of Gross Advances	16.51	5.05	4.90
Total Provisions held (including NCLT Provision)	27023	8032	7994
Net Advances	146924	165403	168502
<b>Net NPAs</b>	<b>1699</b>	<b>731</b>	<b>651</b>
Net NPAs as % of Net Advances	1.16	0.44	0.39
Provision Coverage Ratio as per RBI Guidelines	97.84	98.99	99.10

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	913	393	520	43%
-of which 100% provided	101	101	-	100%
Doubtful-1 Assets	743	612	131	82%
-of which 100% provided	144	144	-	100%
Doubtful-2 Assets	1199	1199	-	100%
Doubtful-3 Assets	858	858	-	100%
Loss Assets	4932	4932	-	100%
<b>Total</b>	<b>8645</b>	<b>7994</b>	<b>651</b>	<b>92%</b>

Technical Write Off	Amount
Corporate TWO	59622
Retail TWO	3854
<b>Total TWO</b>	<b>63476</b>

# Excluding TWO provision

**Out of total GNPA of Rs.8645 crore, Rs.7234 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.70710 crore**

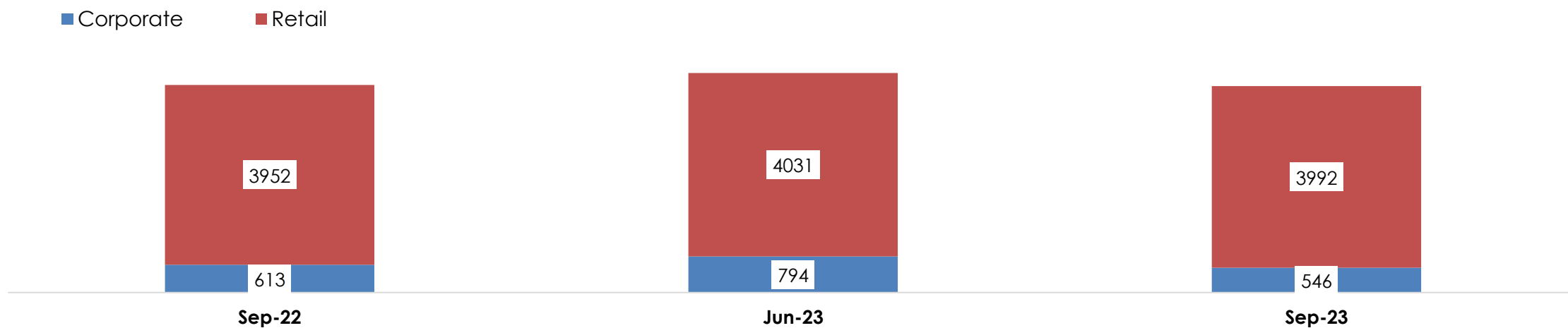
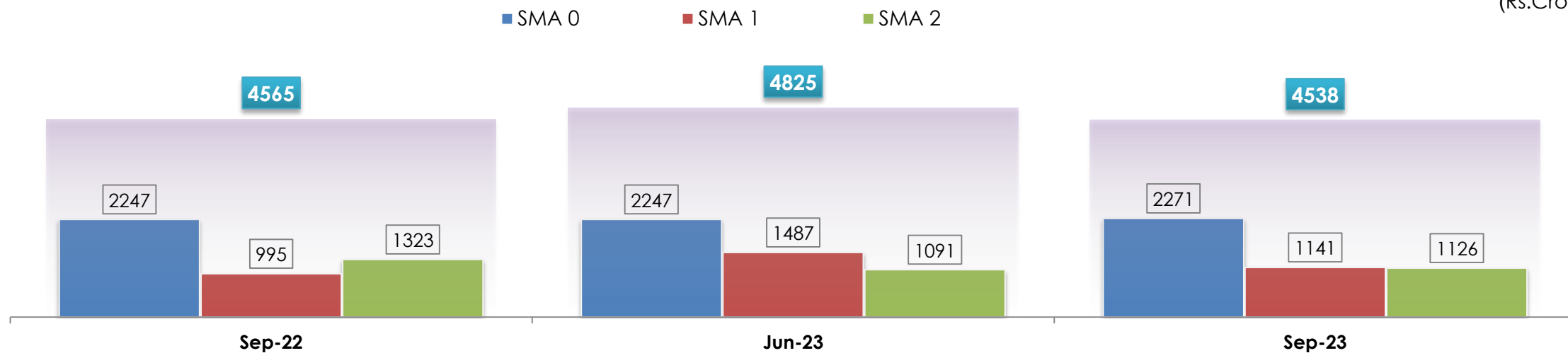
(Rs.Crore)

DESCRIPTION	Q2 FY 23	Q1 FY 24	Q2 FY 24	FY 23
<b>Opening Balance</b>	<b>33908</b>	<b>10969</b>	<b>8763</b>	<b>34115</b>
<b>Add:</b>				
a. First Time NPA	524	551	452	3165
b. Increase in existing NPA	139	51	39	586
<b>Less:</b>				
c. Settled	419	261	272	4169
d. Up-gradation	221	405	243	801
e. Written off	5209	2142	94	21927
<b>Closing Balance</b>	<b>28722</b>	<b>8763</b>	<b>8645</b>	<b>10969</b>
Increment	(5186)	(2206)	(118)	(23146)
FTNPA on Net Basis \$	447	468	381	2676
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	1.31	1.16	0.92	1.98
Credit Cost (%) (Annualized)	-ve	# 1.63	-ve	-ve

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

# Credit Cost is negative excluding accelerated provision of Rs.770 crore.

(Rs.Crore)



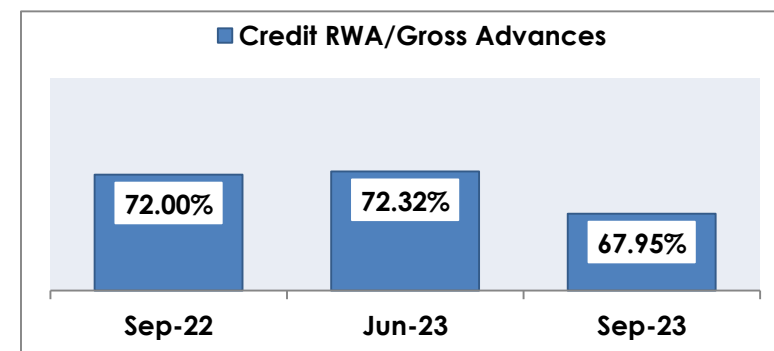
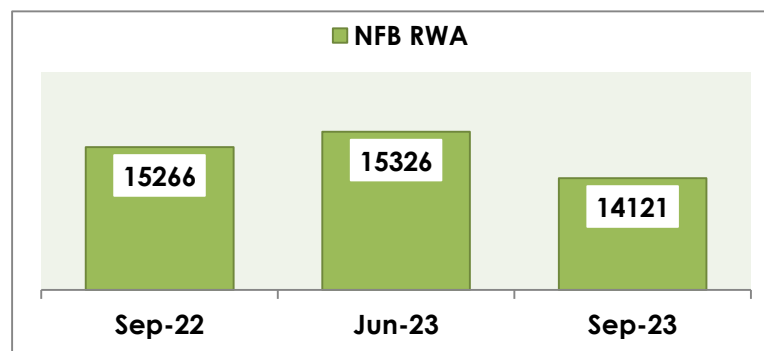
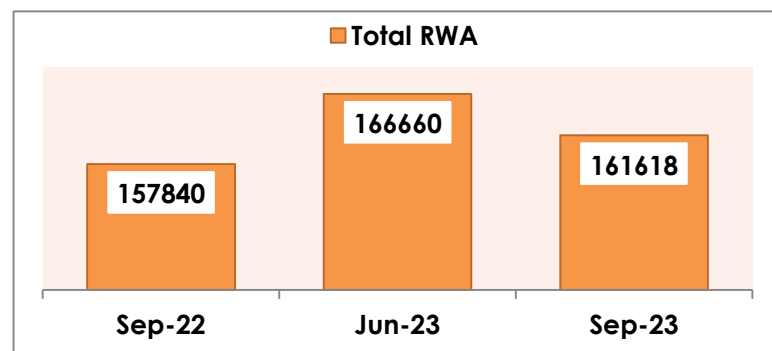
SMA includes NFB of Rs170 cr, Rs.41 cr and Rs.71 cr as on Sep 30, 2022, Jun 30, 2023 and Sep 30, 2023 respectively

# Capital

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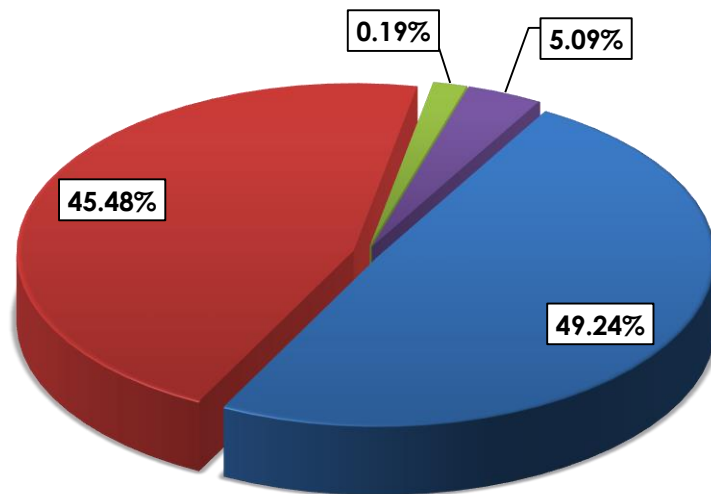
(Rs.Crore)

Particulars	Sep-22	Jun-23	Sep-23
CET 1+CCB (Rs.)	26913	29889	30487
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	26913	29889	30487
Tier 2 Capital (Rs.)	3841	4000	3872
<b>Total Capital (Rs.)</b>	<b>30754</b>	<b>33889</b>	<b>34359</b>
<b>RWA (Rs.)</b>	<b>157840</b>	<b>166660</b>	<b>161618</b>
Credit Risk	125250	125432	119926
Market Risk	10236	16964	17428
Operational Risk	22354	24264	24264
CET 1+CCB Ratio (%)	17.05	17.93	18.86
AT 1 (%)	-	-	-
<b>Tier 1 Ratio (%)</b>	<b>17.05</b>	<b>17.93</b>	<b>18.86</b>
Tier 2 Ratio (%)	2.43	2.40	2.40
<b>CRAR (%)</b>	<b>19.48</b>	<b>20.33</b>	<b>21.26</b>
<b>Leverage Ratio (%)</b>	<b>7.55</b>	<b>7.81</b>	<b>8.01</b>



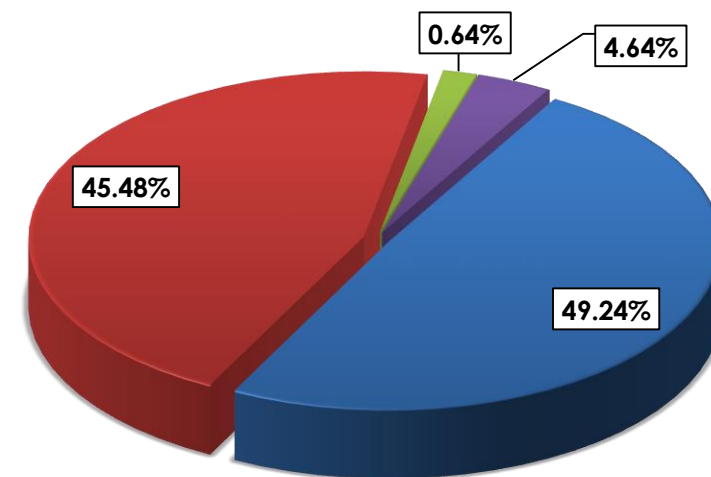
(Rs.Crore)

Sep 2022



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

Sep 2023



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

Particulars	Sep-22	Sep-23
Book Value (Rs. per share)	Rs.32.47	Rs.36.00
Market Capitalisation	Rs.44,354 Cr	Rs.76,073 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.65.25/Rs.30.50	Rs.74.75/Rs.40.90
Closing Price (NSE) (Rs. per share)	Rs.41.25	Rs.70.75
Earning Per Share (EPS)	Rs.0.77	Rs.1.23

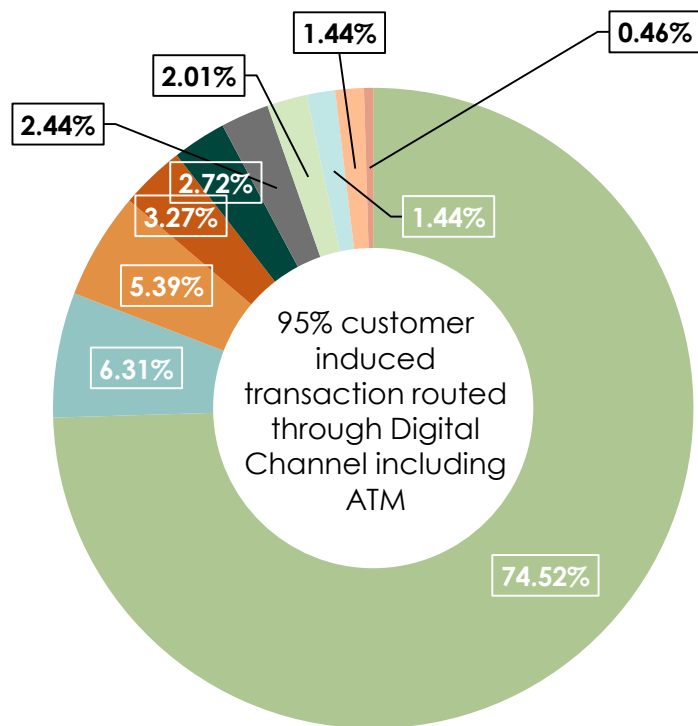
# Digital Banking & Financial Inclusion

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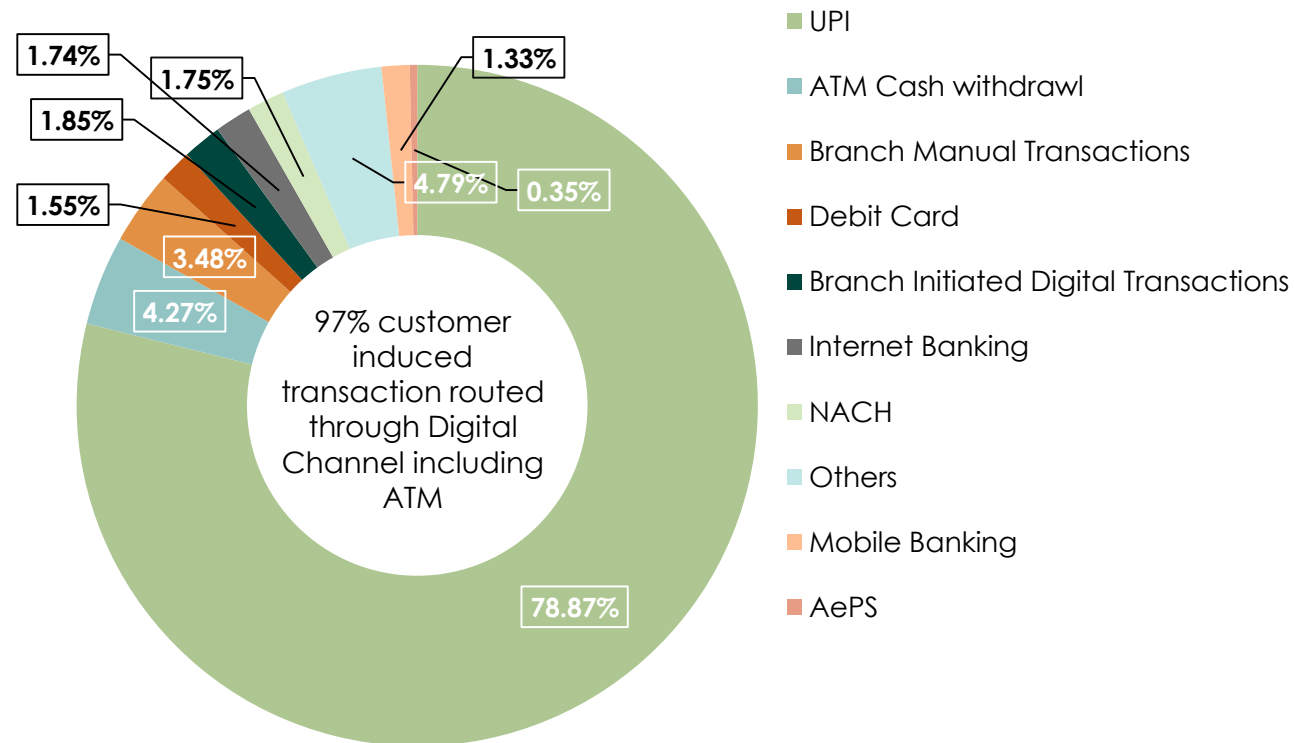


## Customer Induced Financial Transaction Analysis

Sep 2022



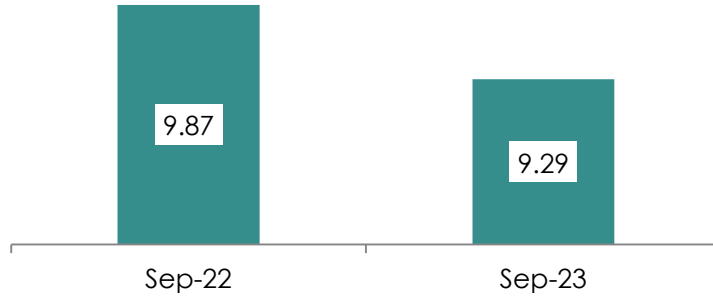
Sep 2023



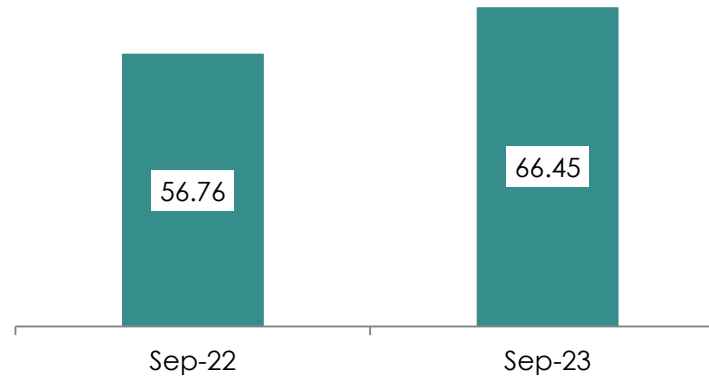
- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Others
- Mobile Banking
- AePS

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

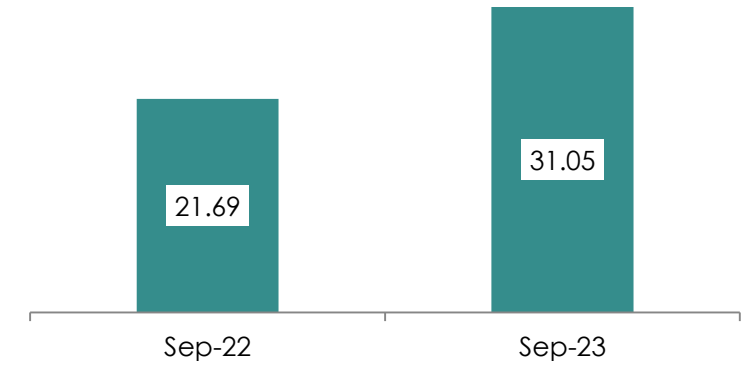
## Internet Banking Users (In Lakhs)



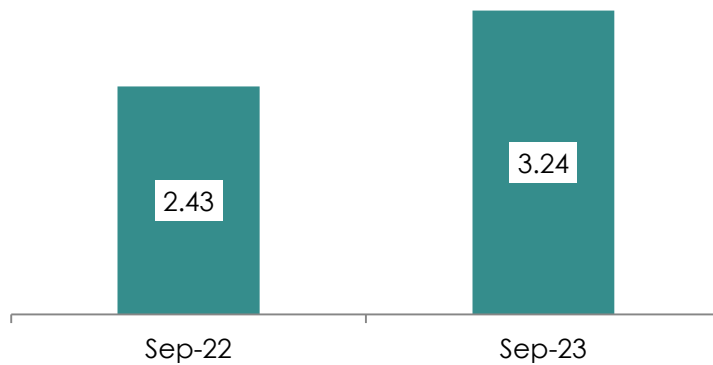
## BHIM UPI Users (In Lakhs)



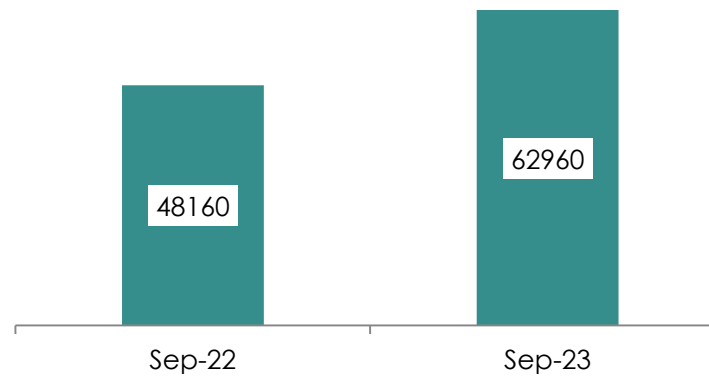
## Mobile Banking Users (In Lakhs)



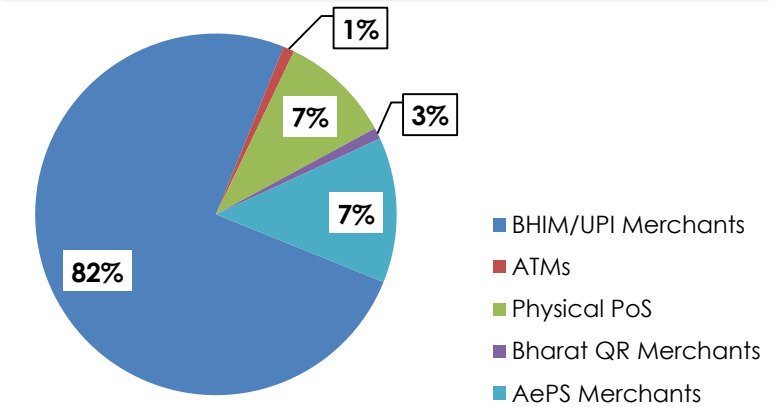
## Merchant Base (In Lakhs)



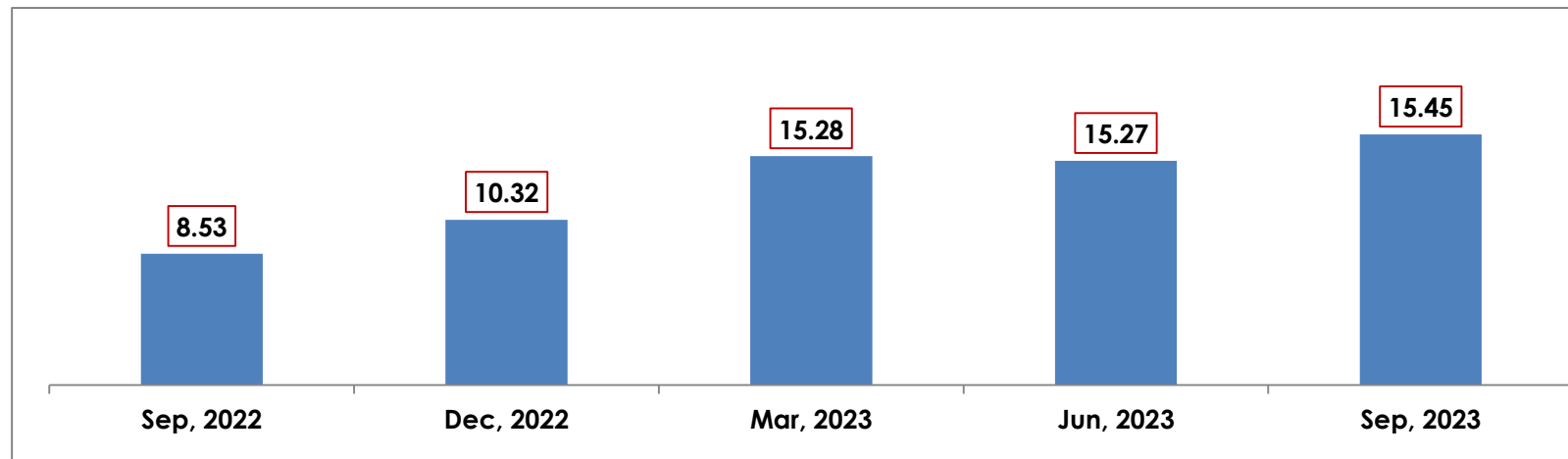
## UPI Transactions (In Crores)



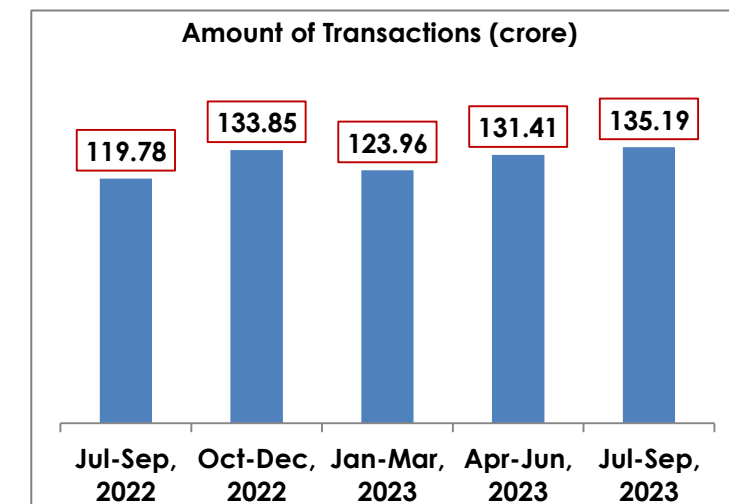
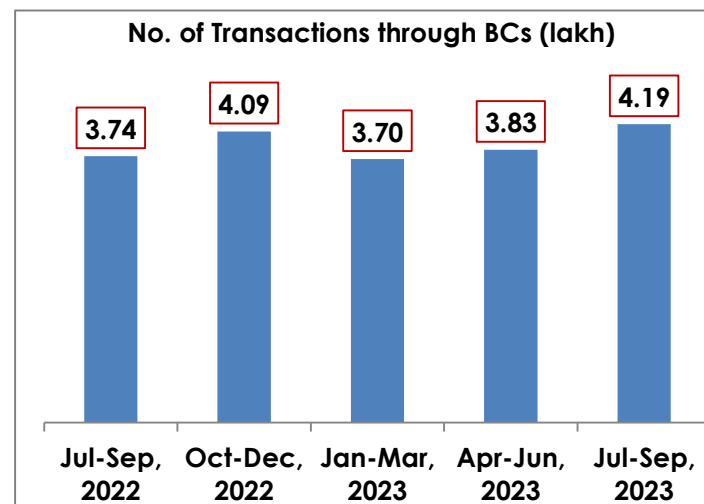
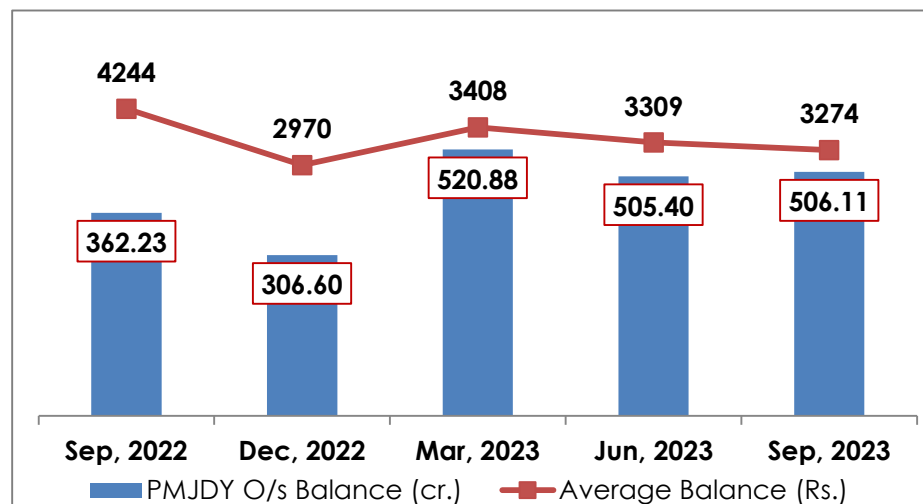
## Payment Acceptance Channels



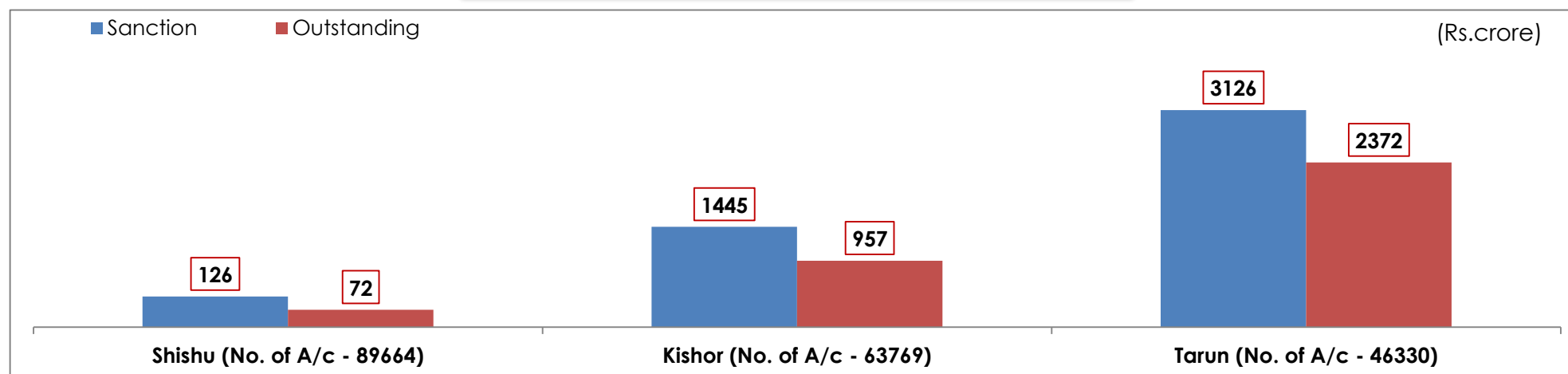
## PMJDY Accounts (lakh)



## Transactions through Individual Business Correspondent (BCs)

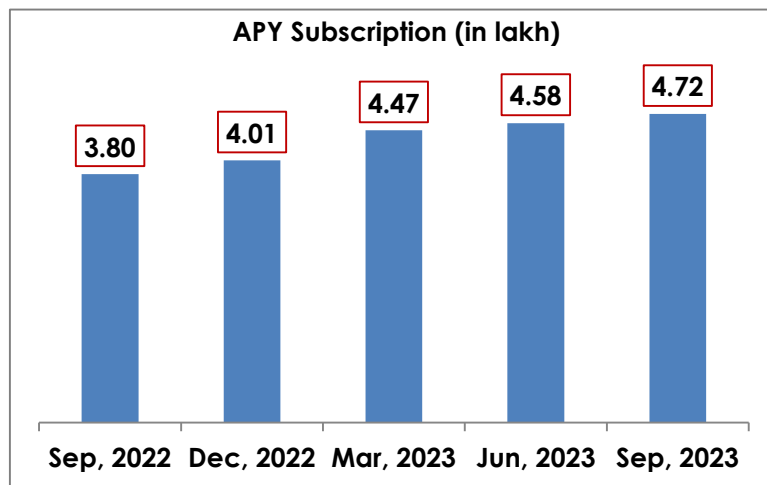


## MUDRA Yojana as on Sep 30, 2023

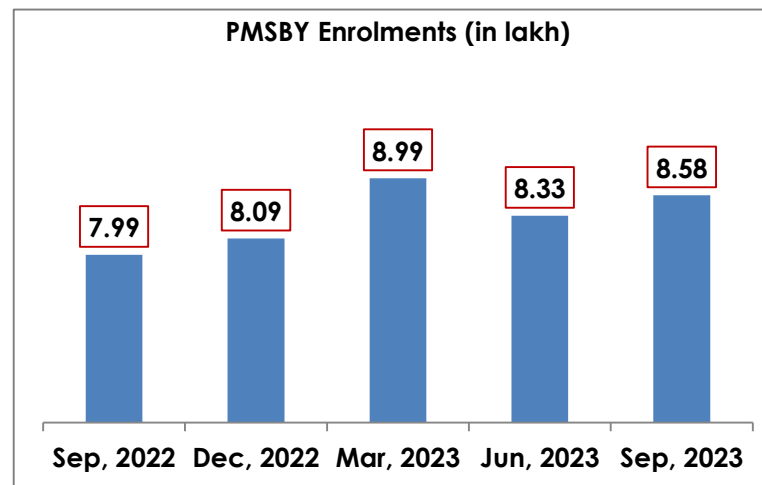


## Active Enrolment under Social security Scheme as on Sep 30, 2023

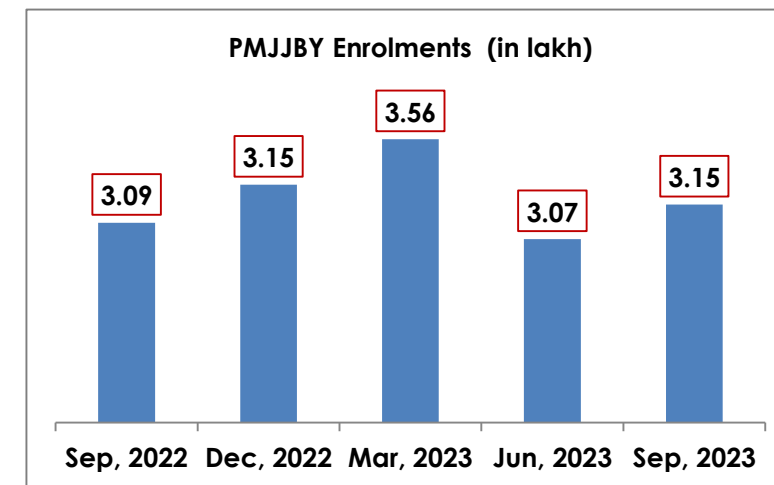
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



# Subsidiaries

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(Rs.crore)

Name of Company	% Holding	Line of Activity	Income H1 FY 2024	PAT H1 FY 2024	RoA H1 FY 2024	Net Worth H1 FY 2024
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	50.24 (49.69)	-3.62 (7.06)	-0.75% (2.55%)	326.48 (328.89)
IDBI Intech Ltd.	100	Technology Service Provider	74.70 (72.12)	4.62 (6.04)	4.00% (5.00%)	111.68 (103.72)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.11 (0.16)	-0.01 (0.02)	-0.31% (1.36%)	1.71 (1.71)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	108.64 (16.06)	77.23 (4.96)	32.46% (3.85%)	211.53 (126.02)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	48.77 (39.11)	28.38 (22.40)	8.44% (7.41%)	308.44 (279.73)

Figures in () are of previous period

# Way Forward

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- ✓ Explore avenues to achieve business growth of 12% to 14% and maintain corporate to retail ratio at 35:65.

- ✓ Focus on maximising fee income and maintaining NIM above 3.50%. Target to maintain CASA ratio above 50%

- ✓ Credit cost and net slippages ratio to be below 0.40% and 1.75% respectively on sustained basis PCR to be maintained above 90% level.

- ✓ GNPA to be gradually brought down with recovery target of Rs.3000 crore. Net NPA level to be maintained below 1%.

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

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

- ✓ Continue to have RoA and RoE of above 1.20% and 14% respectively. CRAR to be maintained above 18%.

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



# THANK YOU

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