

# Presentation to Analysts

Q3 FY 2016



**Disclaimer:** *Certain statements contained in this presentation may be statements of future expectations and other forward-looking statements that are based on third party sources and involve known and unknown risks and uncertainties. Forward-looking statements contained in this presentation regarding past trends or activities should not be taken as a representation that such trends or activities will continue in the future. There is no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. You should not place undue reliance on forward-looking statements, which speak only as of the date of this presentation. Please also refer to the statements of unconsolidated, consolidated and segmental result required by Indian regulations that has been filed with stock exchanges in India.*

# IDBI Bank's Forte

**Strong  
Brand Value**

**Significant  
player in  
domestic  
Debt  
Syndication**

**Leading  
provider of  
Long Term  
Finance**

**Growing  
Branch  
Network**

**Diversified  
customer  
base**

Ranks 37<sup>th</sup> amongst  
top 50 brands across  
country/sectors  
(Interbrand Rankings)

Completed 147  
mandates till date  
aggregating ₹2.68  
lakh crore

Apex role in creating  
industrial &  
infrastructural base  
in the country

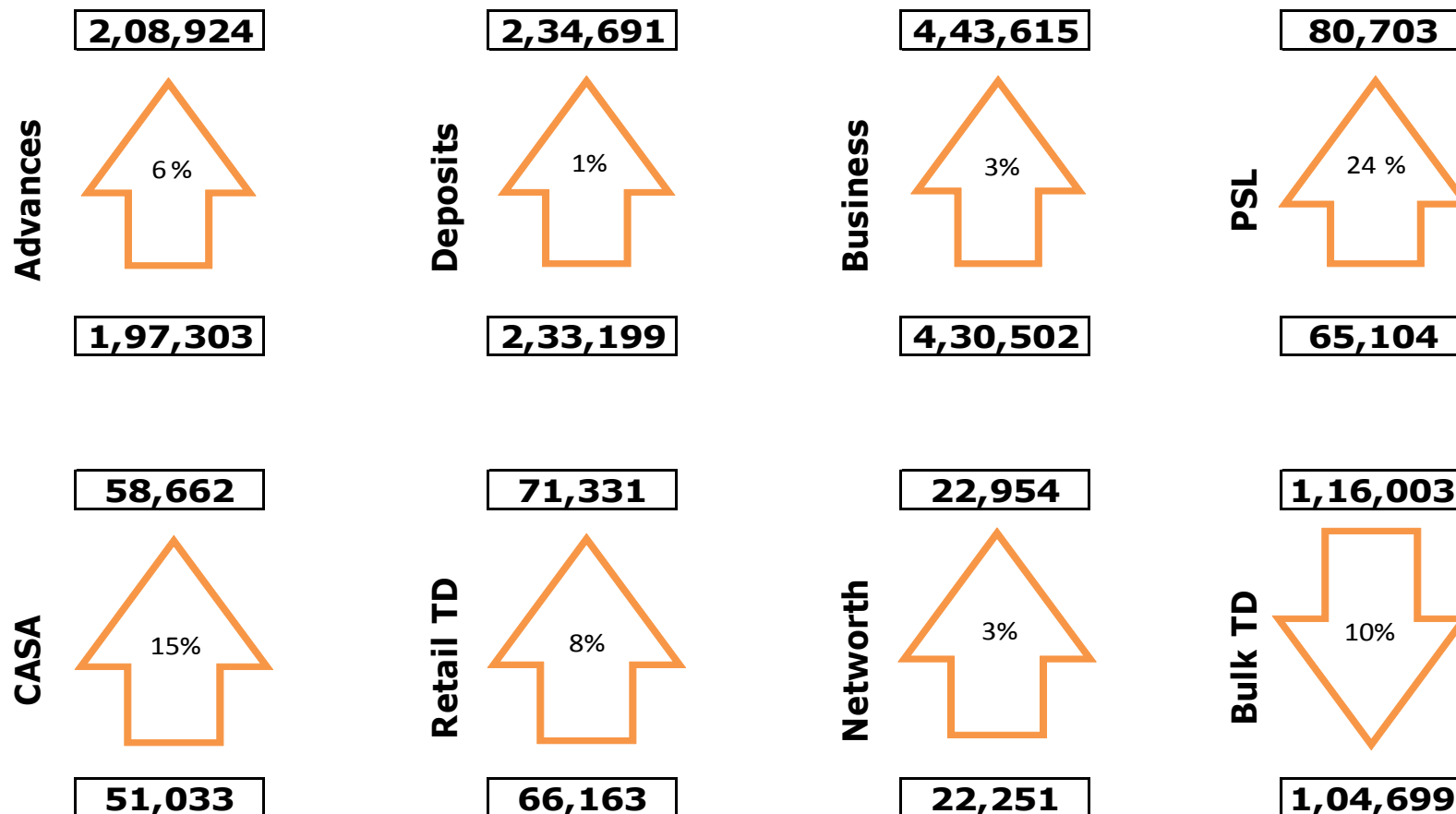
Branches -1784  
ATMs -3225  
Presence in 1325  
locations

Corporate and  
Retail customer base  
of over 3000+ and  
6.5 million+

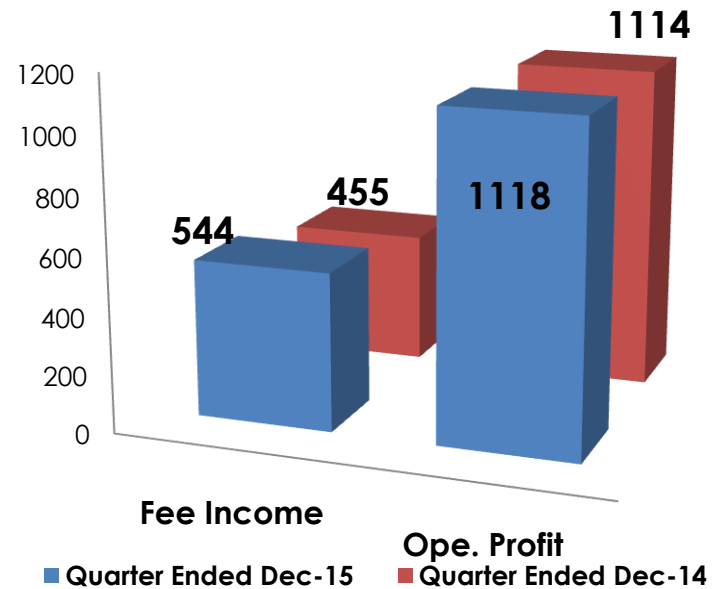
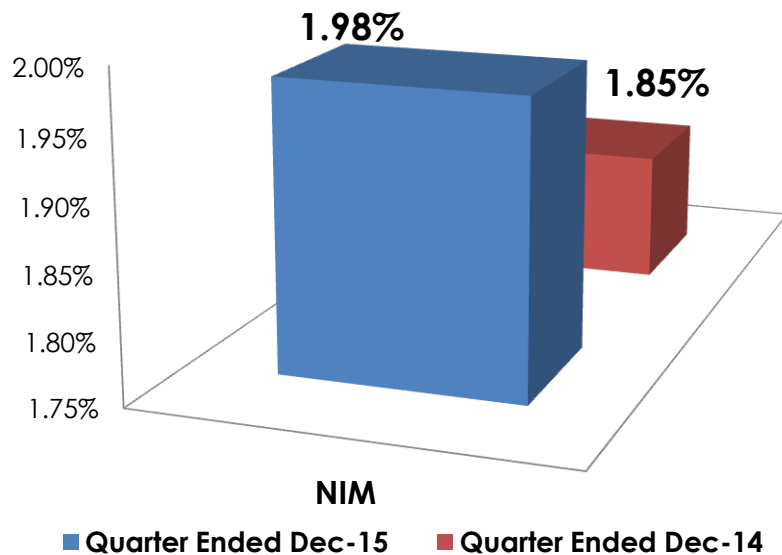
**As per Brand Trust Report 2015, Bank ranked 5<sup>th</sup> in BFSI Category & 2<sup>nd</sup> in PSU Category only after SBI.**

# Performance Highlights Q3 FY16 v/s Q3 FY15

₹ Crore

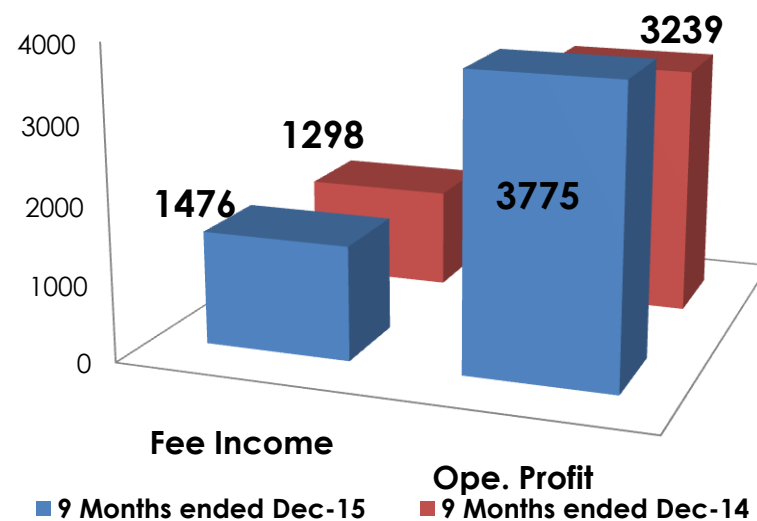
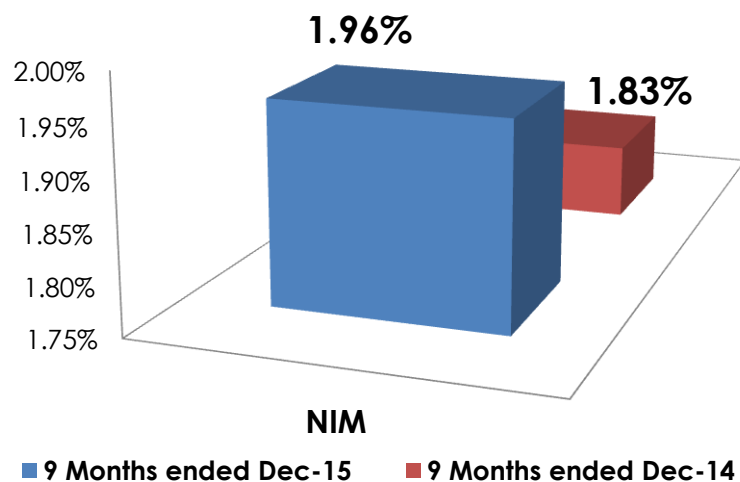


# Performance Highlights Q3 FY16 (Profitability)



# Performance Highlights 9 Months ended 16 (Profitability)

₹ Crore



# Profit & Loss - Snapshot

₹ Crore

Particulars	Q3 FY16	Q3 FY15	Growth %	9M 2016	9M 2015	Growth %
Interest Income	6 784	7 159	(5)	21 115	20 742	2
Interest Expenses	5 228	5 728	(9)	16 453	16 654	(1)
<b>Net Interest Income</b>	<b>1 556</b>	<b>1 431</b>	<b>9</b>	<b>4 662</b>	<b>4 088</b>	<b>14</b>
Other Income	578	777	(26)	2 064	2 037	1
Net Total Income	2 134	2 208	(3)	6 726	6 125	10
Operating Expenses	1 016	1 094	(7)	2 951	2 886	2
- Employee Cost	468	508	(8)	1 255	1 401	(10)
- Other Operating Cost	548	586	(6)	1 696	1 485	14
<b>Operating Profit</b>	<b>1 118</b>	<b>1 114</b>	<b>0</b>	<b>3 775</b>	<b>3 239</b>	<b>17</b>
Provisions & Contingencies	3 301	1 011	227	5 704	2 912	96
- NPAs and write offs	2 503	698	259	4 530	1 838	146
- Restructured Assets	(148)	161	(192)	(482)	539	(189)
- Others (Invnt., Std Asset, etc)	1 368	97	1312	1 842	346	433
- Tax	(421)	55	(869)	(187)	189	(199)
<b>Profit After Tax</b>	<b>(2,184)</b>	<b>103</b>	<b>(2,224)</b>	<b>(1,929)</b>	<b>327</b>	<b>(689)</b>

# Balance Sheet - Snapshot

₹ Crore

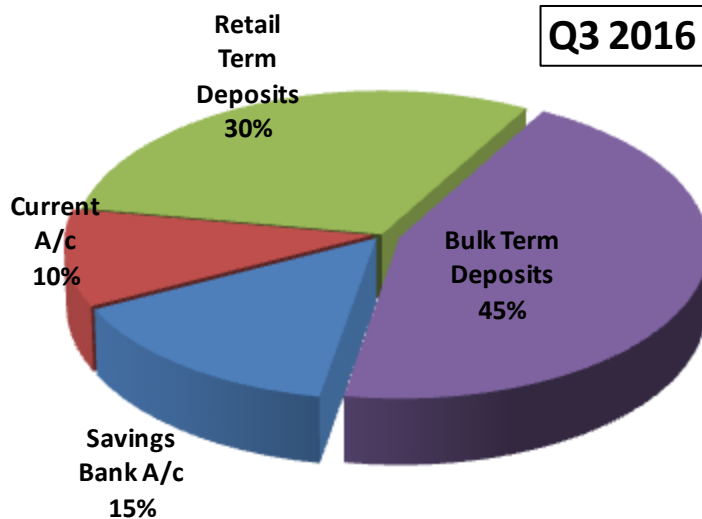
As at	31-Dec-15	31-Dec-14
<b>LIABILITIES</b>		
Capital	1 900	1 604
Reserve & Surplus	22 680	22 322
Deposits	2 34 691	2 33 199
Borrowings	66 593	64 464
Other Liabilities & Provisions	12 624	9 851
<b>Total</b>	<b>3 38 489</b>	<b>3 31 440</b>
<b>ASSETS</b>		
Cash & Balance with RBI	10 994	11 703
Bal. with banks & money at call	3 334	2 096
Investments	77 552	86 888
Advances	2 08 924	1 97 303
Fixed Assets [incl. leased assets]	3 116	3 245
Other Assets	34 569	30 206
- of which RIDF & related	24 694	21 797
<b>Total</b>	<b>3 38 489</b>	<b>3 31 440</b>



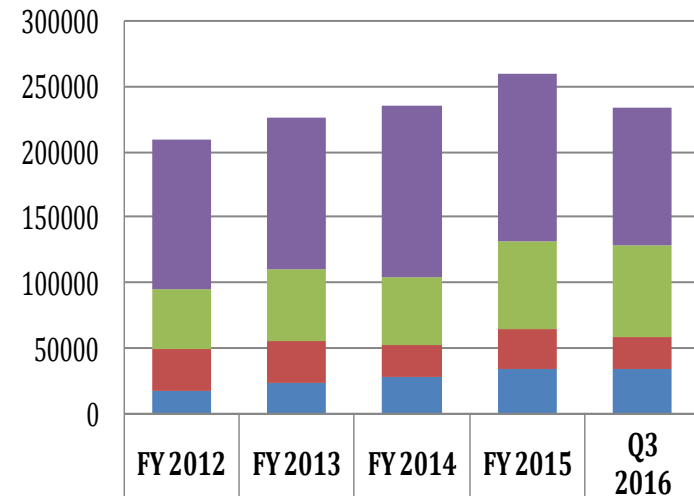
# Growing Deposit Base

₹ Crore

## Composition of Deposits



## Movement of Deposits



	FY 2012	FY 2013	FY 2014	FY 2015	Q3 2016
Bulk Term Deposits	114932	115522	131241	127278	104699
Retail Term Deposits	44836	54545	51181	67441	71331
Current A/c	31722	33289	25018	30416	24237
Savings Bank A/c	19002	23760	28334	34701	34425

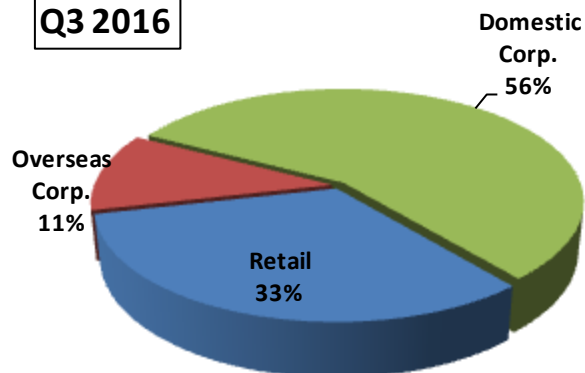
CASA at 25% in Q3 FY16 compared to 21.88% in Q3 FY15

# Credit Base

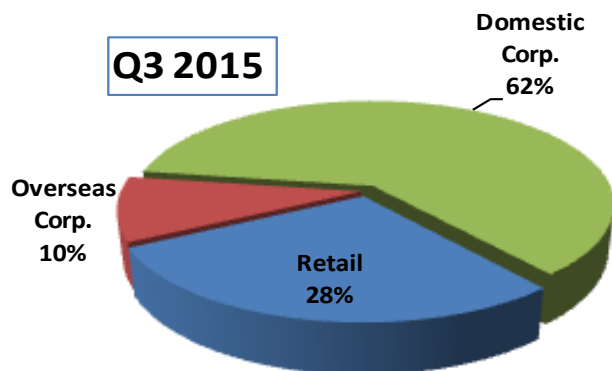
₹ Crore

## Composition of Advances

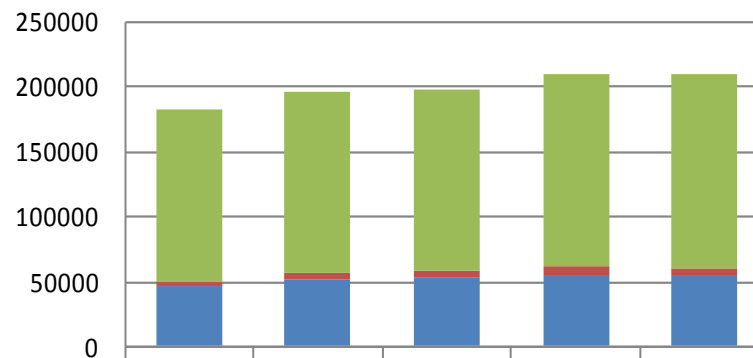
**Q3 2016**



**Q3 2015**



## Movement of Advances



	FY 2012	FY 2013	FY 2014	FY 2015	Q3 2016
Term Loans	131957	140803	140704	147372	149056
Bills	3278	4619	4884	6701	5924
CC/OD	45923	50885	52099	54304	53943

*Diversified credit portfolio – Increasing focus in Retail*

# Industry-wise Advances

₹ Crore

Particulars (Top 20 Industries)	Outstanding			
	FB	NFB	Total	% of Total Outstanding advances (Fund based+ Non fund based)
Infrastructure	54 131	24 213	78 345	25.61%
Housing Loans (Incl priority sector housing)	26 964	3	26 967	8.82%
Basic Metal and Metal Products	13 681	6 913	20 593	6.73%
All Engineering	7 220	10 559	17 778	5.81%
Agriculture & Allied Activities	14 282	179	14 460	4.73%
Trade	9 559	3 334	12 893	4.22%
Mining and Quarrying	9 519	2 323	11 841	3.87%
NBFCs	10 458	298	10 756	3.52%
Chemicals and Chemical Products (Dyes Paints etc.)	7 269	3 322	10 591	3.46%
Construction	3 298	5 511	8 809	2.88%
Other Services	4 983	3 405	8 389	2.74%
Food Processing	6 555	1 373	7 928	2.59%
Vehicles Vehicle Parts and Transport Equipments	5 181	2 151	7 332	2.40%
Textiles	5 825	1 101	6 926	2.26%
Cement and Cement Products	5 484	313	5 797	1.90%
Other Retail Loans	4 398		4 398	1.44%
Gems and Jewellery	2 790	644	3 434	1.12%
Rubber Plastic and their Products	2 876	362	3 238	1.06%
Other Industries	1 427	166	1 593	0.52%
Petroleum (non-infra) Coal Products (non-mining) and Nuclear Fuels	1 491	97	1 588	0.52%
<b>Total</b>	<b>1 97 390</b>	<b>66 266</b>	<b>2 63 656</b>	<b>86.20%</b>

*Diversified credit portfolio*

# Composition of Borrowings

₹ Crore

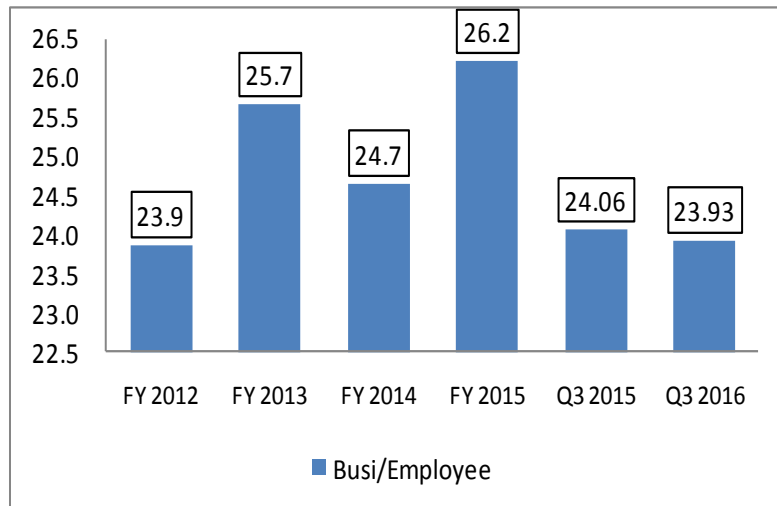
	Dec-15	Dec-14
<b>Domestic</b>	42349	44719
- Capital instruments	18065	17830
-Other borrowings	16205	21067
-Long term infrastructure bonds	8079	5822
<b>Overseas</b>	24244	19745
- Capital instruments	0	0
-Other borrowings	24244	19745
<b>Total borrowings</b>	<b>66593</b>	<b>64464</b>

*Capital instruments constitute 27% of Domestic borrowings in Dec 15.*

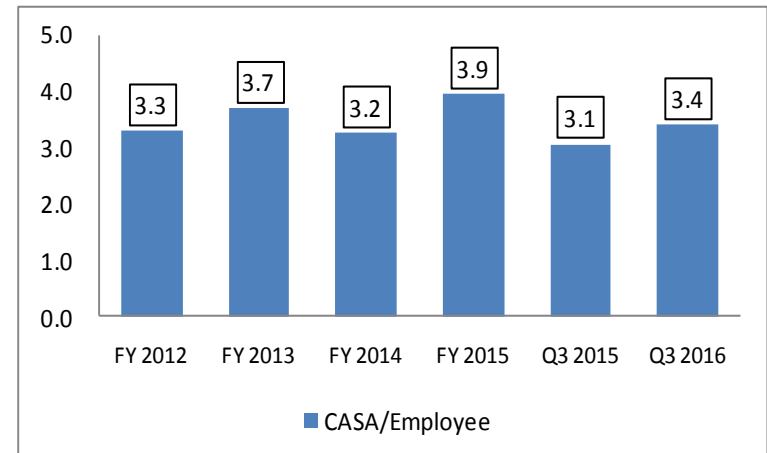
# Productivity

₹ Crore

## Business per employee



## CASA per Employee



Note: Excluding outsourced employees

Reflection of Bank's strategy of  
Rebalancing, yielding results

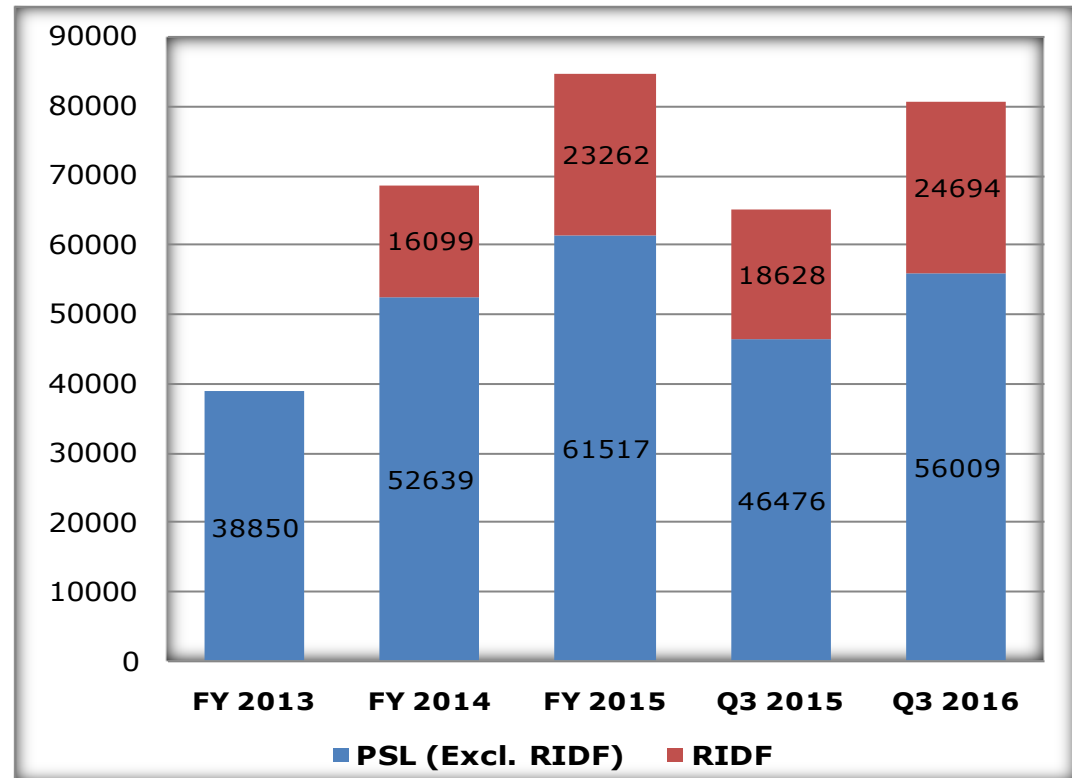
# Robust growth in PSL book

₹ Crore

36.3% of  
ANBC in Q3  
2016



30.6% of  
ANBC in Q3  
2015



*Relentless focus for increasing PSL Book towards complying regulatory limits*

@The actual PSL as on March 31, 2015 stood at Rs. 78,830 Cr, as per erstwhile PSL guidelines. However for the purpose of comparison with Q3 FY2016, the same has been taken as per new PSL guidelines.

# Investments

₹ Crore

Particulars	Q3 FY2016			
	HTM	AFS	HFT	Total
Government securities	48 117	7 907	5 511	61 536
SASF Securities	4 586	-	-	4 586
Shares (Equity)	-	2 639		2 639
Shares (Preference)	-	370	-	370
Debentures/ Bonds	-	6 715	-	6 715
Subsidiaries / Joint Ventures	702	-	-	702
Security Receipts	-	489	-	489
Others (CPs/CDs/MF/VCF,etc)	57	108	350	515
<b>Total Investments</b>	<b>53 463</b>	<b>18 228</b>	<b>5 861</b>	<b>77 552</b>

# Major Strategic Stakes



*Pivotal role in developing Institutions and financial architecture of the country*





# Maturity Profile as on Dec-15

₹ Crore

Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	27303	22865	90635
> 6 months to 1 year	11726	2058	34657
> 1 year to 3 years	82928	13610	72357
> 3 years to 5 years	27681	10835	13262
> 5 years	59286	17225	23780
<b>Total</b>	<b>208924</b>	<b>66593</b>	<b>234691</b>

Rate Sensitive Liabilities(RSL) maturing faster than Rate Sensitive Assets(RSA), good to have in falling rates scenario.

# Other Income

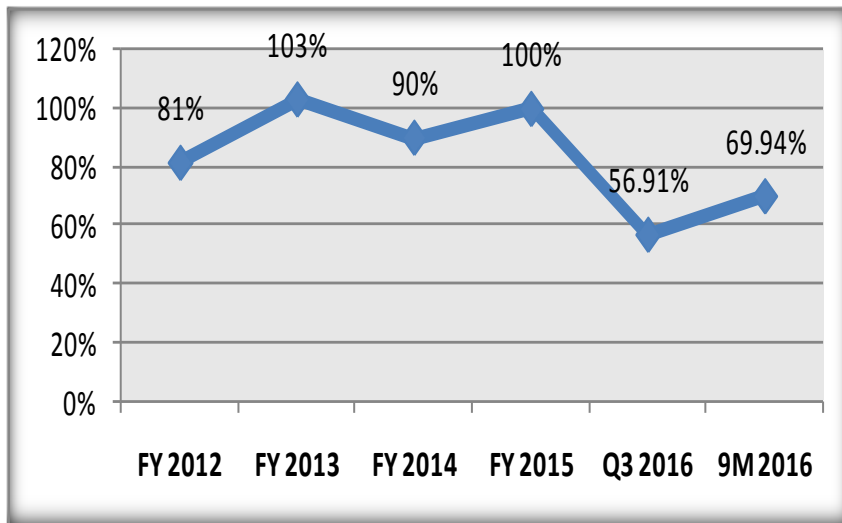
₹ Crore

Particulars	Quarter Ended			9 Months Ended		
	31-Dec-15	31-Dec-14	Growth (%)	31-Dec-15	31-Dec-14	Growth (%)
Commission, Excg & Brkg	540.61	452.40	19	1465.01	1286.48	14
Profit on sale of investments	104.58	242.21	(57)	333.91	395.55	(16)
Profit/(Loss) on revaluation of investment	-158.23	-7.90	1902	-139.16	-28.32	391
Profit on sale of Fixed Assets	-0.08	-0.04	125	-0.08	-0.13	(34)
Profit on forex/derivatives	56.63	70.82	(20)	214.39	213.52	0
Dividend from subsidiaries	0.00	4.29	(100)	11.32	19.41	(42)
Recovery from written off cases	16.11	4.88	230	82.84	26.18	216
Other misc income	18.69	10.54	77	95.94	124.64	(23)
<b>Total</b>	<b>578.30</b>	<b>777.19</b>	<b>(26)</b>	<b>2064.16</b>	<b>2037.34</b>	<b>1</b>
<b>Fee Based Income</b>	<b>544</b>	<b>455</b>	<b>20</b>	<b>1476</b>	<b>1298</b>	<b>14</b>

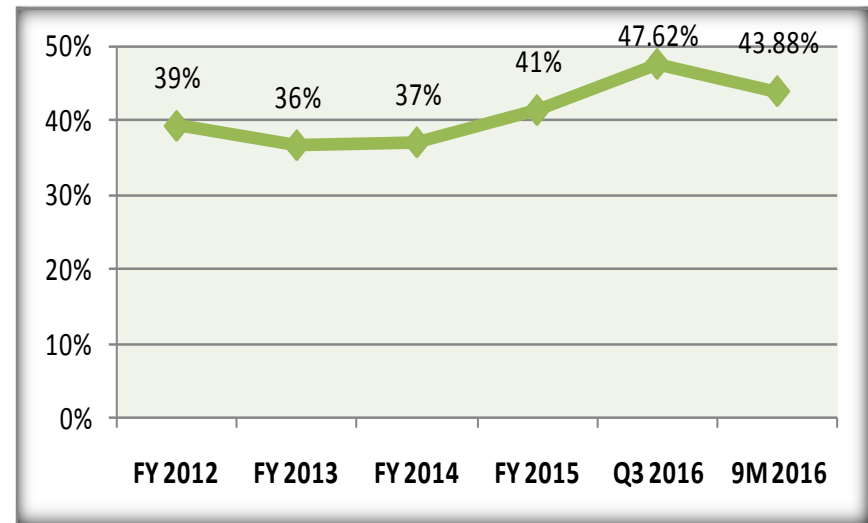
*Robust & Efficient Operations Management*

# Overhead Efficiency

Overhead Efficiency



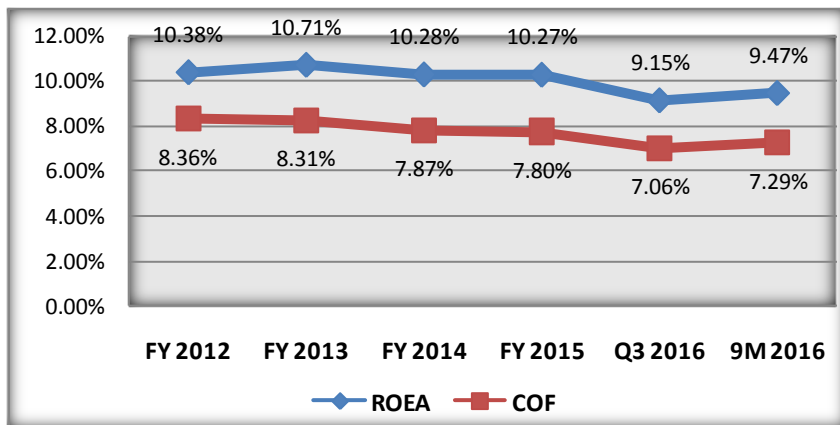
Cost to Income



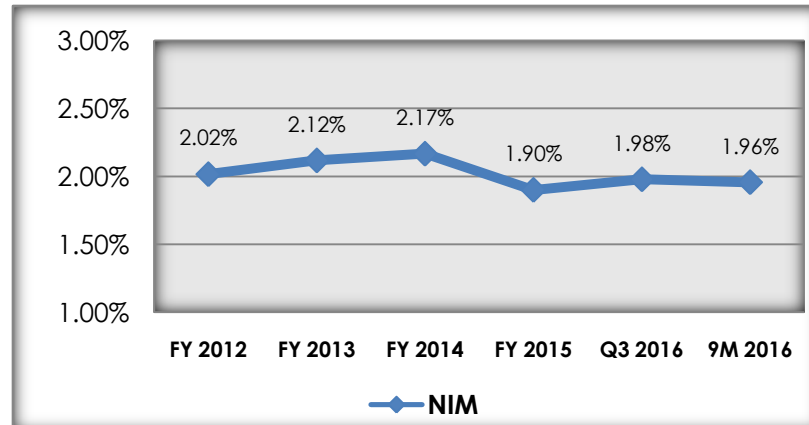
*Overhead Efficiency and Cost to Income ratio one of the best in Banking Industry*

# Movement in Key Ratios

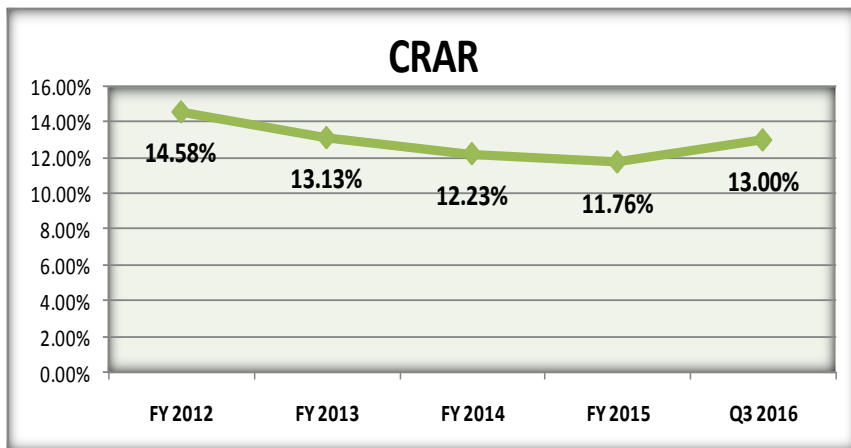
## ROEA Vs COF



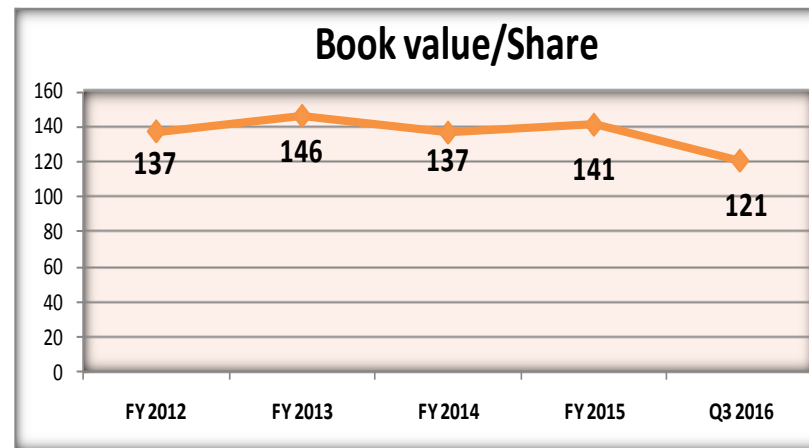
## NIM



## CRAR



## Book value/Share

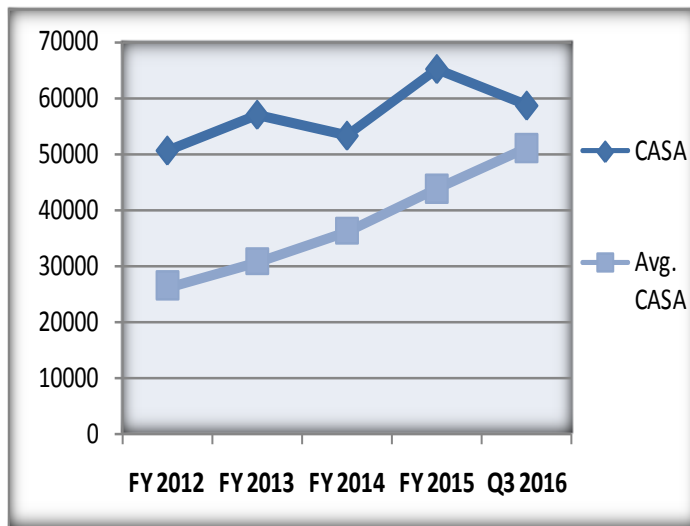


\*CRAR Figures for FY 2012 & FY 2013 are as per Basel II

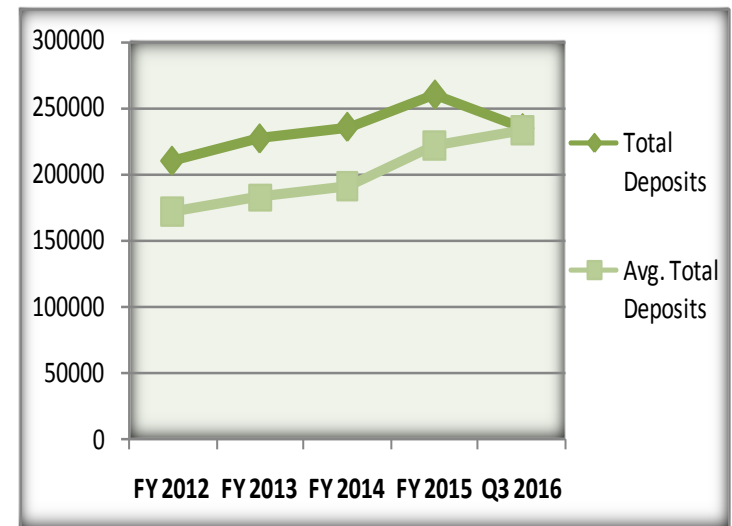
# Movement in Key Ratios

₹ Crore

## Growth in Average CASA



## Growth in Average Deposits



*Healthy growth recorded in Average CASA and Average Deposits*

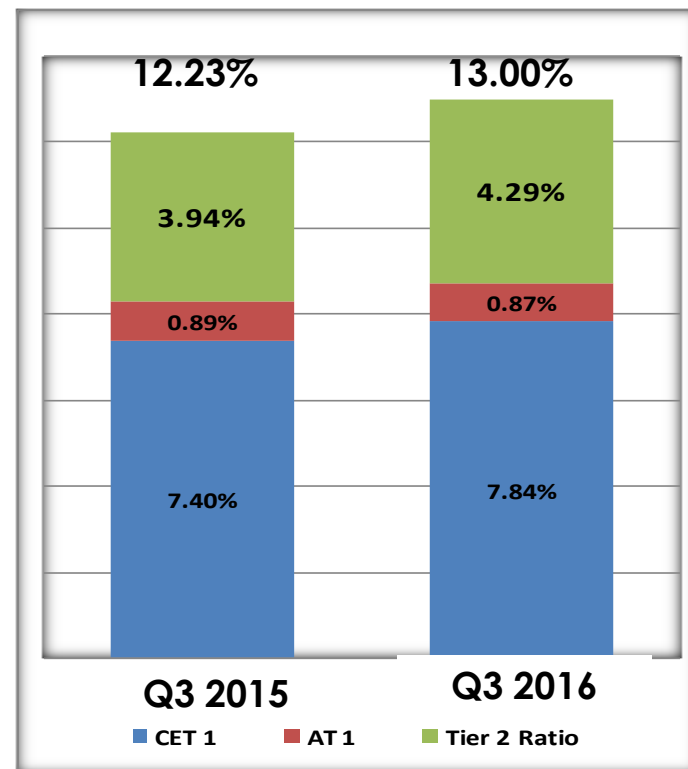
# Capital Adequacy

₹ Crore

Particulars	Q3 2015	Q3 2016
CET 1 (Rs.)	20949	23034
AT 1 (Rs.)	2507	2560
Tier 2 Capital (Rs.)	11149	12604
Total Capital (Rs.)	34604	38198
RWA (Rs.)	283060	293762
CET 1	7.40%	7.84%
AT 1	0.89%	0.87%
Tier 1 Ratio	8.29%	8.71%
Tier 2 Ratio	3.94%	4.29%
<b>CRAR</b>	<b>12.23%</b>	<b>13.00%</b>

Tier 1 at 8.71% as at Q3 FY 16 increased by 42 Basis Points compared to Q3 FY2015

Infusion of equity by GOI to the extent of Rs.2229 Cr



Basel III Compliant

# NPA Movement

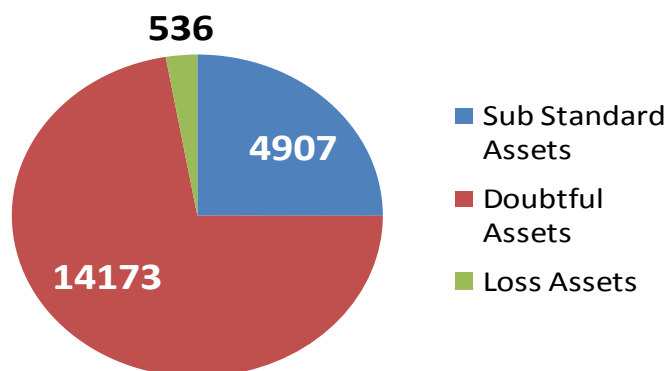
₹ Crore

Particulars	For the Quarter Dec 15	For 9 Months ended Dec 15
<b>Opening Balance</b>	<b>14758</b>	<b>12685</b>
<b>Add:</b>		
-Fresh Slippages*	5839	8826
Of Which Restructured A/cs are	850	1905
<b>Less:</b>		
-Recovery	145	360
-Upgradation	50	327
-Write-off	788	1209
<b>Closing Balance</b>	<b>19615</b>	<b>19615</b>
<b>Gross NPA %</b>	<b>8.94%</b>	<b>8.94%</b>
<b>Net NPA %</b>	<b>4.60%</b>	<b>4.60%</b>
<b>Prov. Coverage Ratio as per RBI Guidelines</b>	<b>62.92%</b>	<b>62.92%</b>
* Including Ageing		

*PCR has been highest amongst peers*

# NPA Classification

₹ Crore



Particulars	Gross NPA
Sub Standard Assets	4907
Doubtful Assets	14173
Loss Assets	536
<b>Total</b>	<b>19615</b>

Category	Outstanding Advances (A)	Gross NPA (B)	GNPA % of Total O/S
Agri and Allied Activities	13501	1393	0.64%
Industry (Micro, Small, Medium & Large)	113504	13573	6.19%
-of which Infrastructure	44531	3880	1.77%
Services	26789	2512	1.15%
Personal Loans	34050	445	0.20%
Others	31550	1692	0.77%
<b>Total</b>	<b>219393</b>	<b>19615</b>	<b>8.94%</b>



# Summary of Restructured Advances as on December 31, 2015

₹ Crore

Particulars	PA	NPA	Total
Gross	17645	7208	24854
Less: FITL Provision	989	540	1529
<b>Net of FITL Provision</b>	<b>16657</b>	<b>6668</b>	<b>23325</b>
Less: Cases considered for Provisioning @ 0.40%	2095	0	2095
<b>Total</b>	<b>14561</b>	<b>6668</b>	<b>21229</b>

# Industry-wise Restructured Advances as on December 31, 2015

₹ Crore

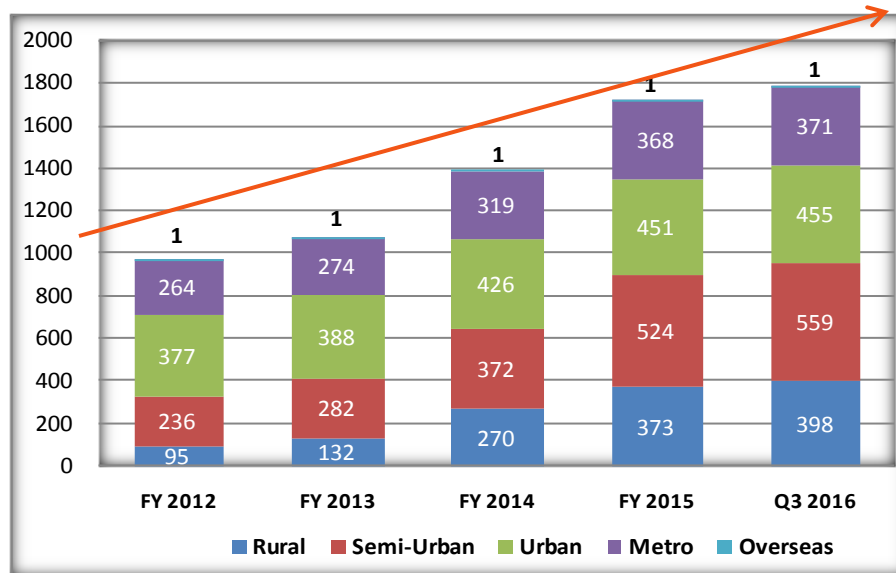
Industry Type	Net Outstanding	% of Total Outstanding advances	Industry Type	Net Outstanding	% of Total Outstanding advances
AGRO INDUSTRIES	216	0.10%	IRON AND STEEL	180	0.08%
AIR TRANSPORT	480	0.22%	JEWELLERY MFG	125	0.06%
AQUACULTURE	81	0.04%	METAL INDUSTRY	1 314	0.60%
CEMENT	266	0.12%	MINING AND QUARRYING	75	0.03%
CERAMIC INDUSTRY	63	0.03%	MISC. INDUSTRY	70	0.03%
CHEMICAL AND FERTILIZERS	75	0.03%	MOTOR VEHICLES	410	0.19%
COAL	169	0.08%	OIL EXPLORATION	49	0.02%
DAIRY FARM AND POULTRY	30	0.01%	OTHER SERVICES	173	0.08%
EDUCATION	512	0.23%	PAPER	51	0.02%
ELECTRICAL MACHINERY	1 406	0.64%	PHARMACEUTICALS	671	0.31%
ELECTRICITY GENERATION	2 617	1.19%	PLASTIC PRODUCTS	40	0.02%
ELECTRONICS	178	0.08%	RETAIL STORE	55	0.03%
ENTERTAINMENT	32	0.01%	RUBBER	1	0.00%
FOOD AND BEVERAGES	96	0.04%	SHIP BUILDING	1 184	0.54%
GEM & JEWELLERY	298	0.14%	SUGAR	625	0.28%
GLASS MFG	1 781	0.81%	TELECOMMUNICATIONS	770	0.35%
HEALTH CARE	5	0.00%	TEXTILES	623	0.28%
HOTEL	294	0.13%	TRANSPORT SERVICES	151	0.07%
INFRASTRUCTURE	6 035	2.75%	WASTE MANAGEMENT	27	0.01%
			<b>Grand Total</b>	<b>21 229</b>	<b>9.68%</b>

# Provisions & Contingencies

₹ Crore

Particulars	Quarter Ended		9 Months ended	
	Dec-15	Dec-14	Dec-15	Dec-14
Depreciation on Investment	71	2	129	92
Provision for NPAs	1 715	(35)	3 321	1 089
Provision towards standard assets	1 247	67	1 640	173
Provision for Restructured Assets (including FITL)	(148)	161	(482)	539
Income Tax	(421)	55	(187)	189
Bad Debts Written off	788	733	1 209	749
Other Provisions	50	28	74	81
<b>Total</b>	<b>3 301</b>	<b>1 011</b>	<b>5 704</b>	<b>2 912</b>

# Fast Growing Distribution Network



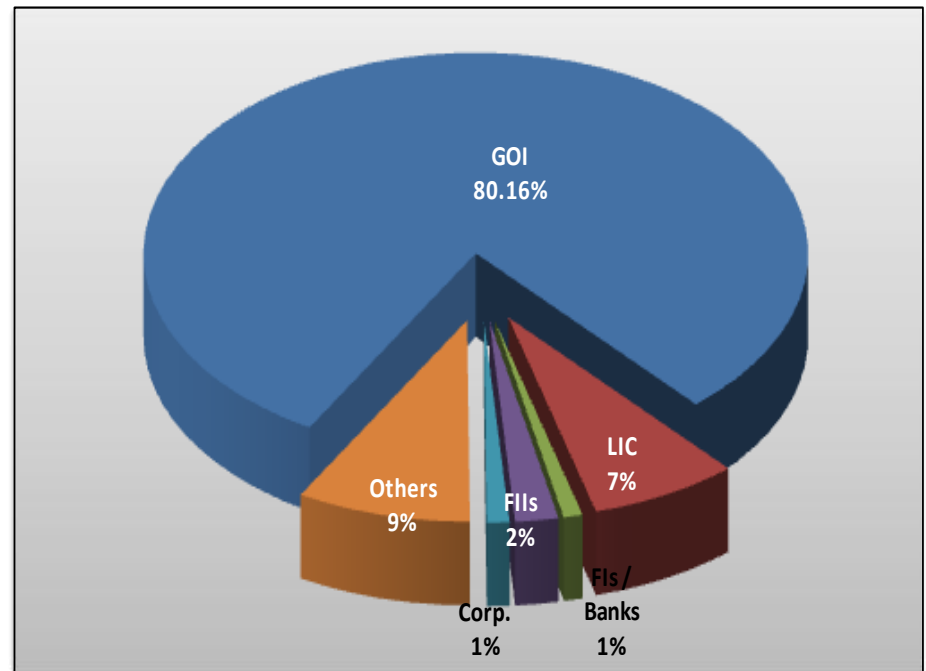
- ❖ 1784 Branches
- ❖ 3225 ATMs
- ❖ 11 Currency Chest
- ❖ 6 Regional Processing Units

- ❖ 17 Central Clearing Unit
- ❖ 75 Retail Assets Centers
- ❖ 13 e-Lounges

Robust branch expansion over the years specially in rural and semi-urban locations

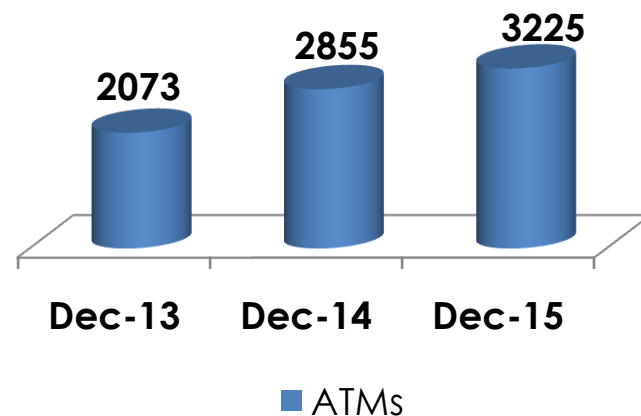
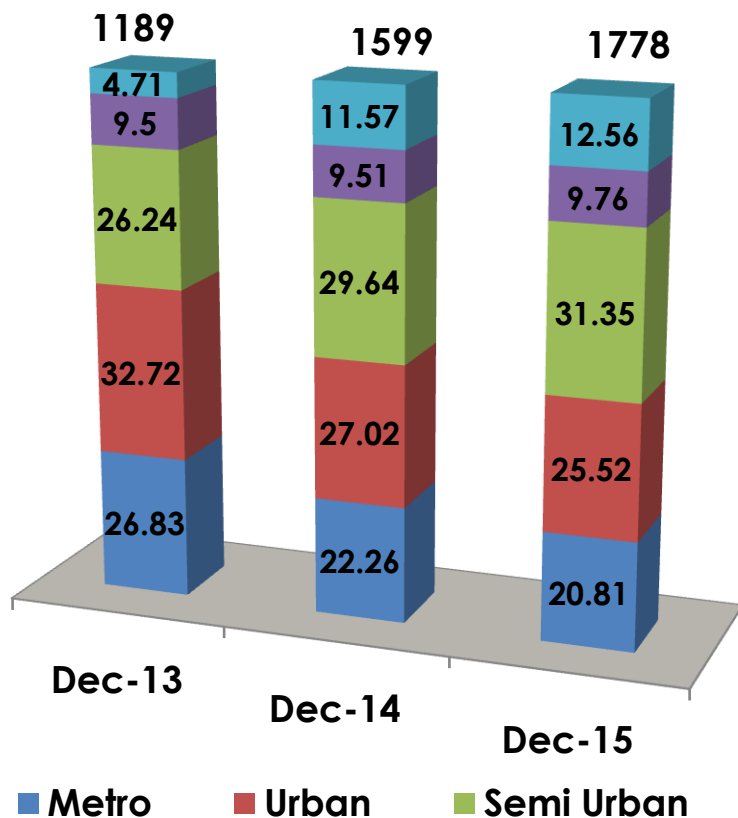
# Shareholders

Shareholders	Dec 15 (%)
GOI	80.16
LIC	7.25
FIs / Banks	0.92
FIIIs	2.09
Corp.	1.09
Others	8.47
<b>Total</b>	<b>100.00</b>

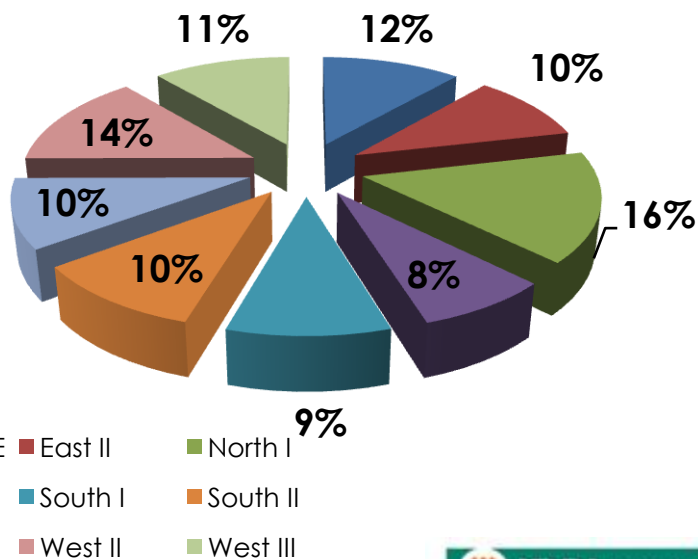


# Capacity Building – Expanding Network

## Branch network in India



## Zones wise distribution of branches



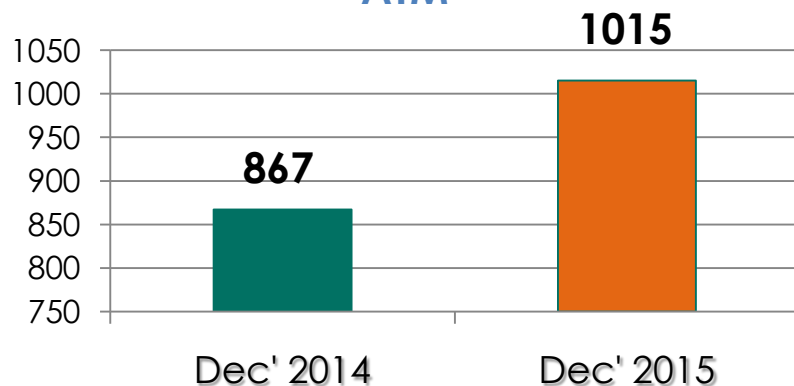
Bank has one overseas branch in Dubai

Number of BCs as on 31st December, 2015 : 1848

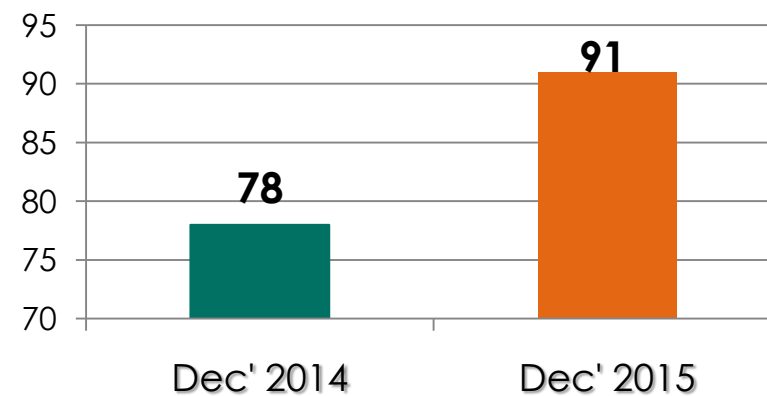
# Number of Transactions

(in Lacs)

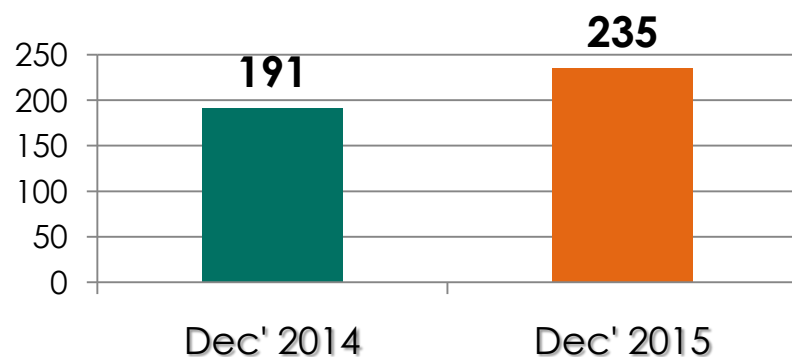
## ATM



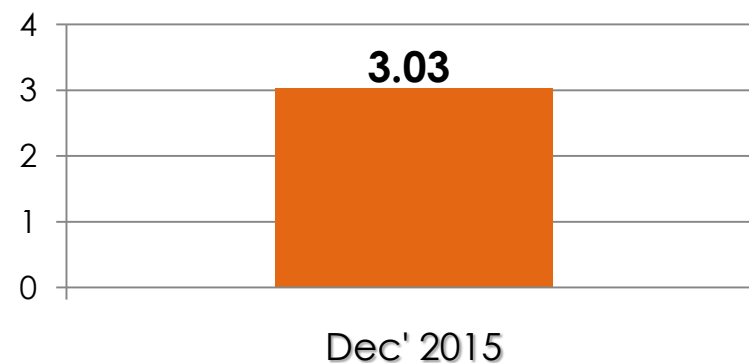
## Debit Card Base



## Internet Banking



## Mobile Banking



# Financial Inclusion as a Business Driver

Sr. No	Particulars	Dec 14	Dec 15
1	Accounts Opened Under PMJDY (in Lakhs)	7.63	10.26
2	Amount Mobilized under PMJDY (in Lakhs)	1734.15	7200.97
3	No of Rupay Card Issued (in Lakhs)	6.65	9.28
4	A/Cs where OD facility is sanctioned	0	24691
5	A/C where General Credit card (GCC) issued	288	375
6	Credit provided in various credit based projects – KCC (in Lakhs)	2.82	3.43
7	Progress under Aadhaar seeding in PMJDY Accounts (in Lakhs)	1.86	4.16

Social Security Schemes	Enrolments
Pradhan Mantri Jeevan Jyoti Bima Yojana (in Lakhs)	5.39
Pradhan Mantri Suraksha Bima Yojana (in Lakhs)	9.95
Atal Pension Yojana	31506

Transaction through BCs	Dec 14	Dec 15
No. of BCs (number)	442	392
No. of Transactions (in lakh)	6	10
Transaction amount (in lakh)	4160	4329

**Amount mobilized in BSBDA as on 31-12-2015 is Rs 458 cr**



# Digitalization Initiatives

- Launched Mobile App based Banking - IDBI GO Mobile App (Android Mobiles)
- Established 13 eLounges across PAN India
- Installed 107 Bunch Note Acceptors (BNA)
- Introduced JusTab (Tab Banking Facility) for Account opening process
- Launched eWallet - PayApt, Virtual Debit cards for ecommerce transactions, Debit card control through mobile application - Abhay App
- Missed Call banking facility for Balance Enquiry & Mini Statement to the customers
- Introduced new version of GPRS terminal called 'Desktop GPRS' (GPRS without Battery)
- Launched e-gifting solution (Digital Delight) through Internet Banking
- Launched Loyalty Rewards Programme for Credit Card customers
- Enabled acceptance of DFS (Discover Financial Services) cards on our POS terminals
- Bank is actively responding the queries raised in Social media



# Major Awards & Accolades

Award	Organisation
<b>Elets Knowledge Exchange Award 2015</b> under Financial Inclusion Initiatives – PSU category	Elets Technomedia, a technology media and research organization
<b>“Lokmat BFSI (Banking, Financial Services and Insurance Awards)”</b> under the category “BANKING – Bank with Leading Financial Inclusion Initiatives”	<b>Lokmat BFSI</b>
Elets Financial Inclusion & Payment Systems (FIPS) Award 2015 for its Direct Benefit Transfer (DBT) initiative	Financial Inclusion & Payment Systems (FIPS)
<b>Financial Inclusion</b> under <b>Large Bank</b> class and Government schemes category- <b>Winner</b>	<b>ASSOCHAM</b>
Smart Technology Award for Abhay – Card Control App	SKOCH

Cont...



# Major Awards & Accolades

Bank was runner up for IBA Technology Award in following categories:

- Best Technology Bank for Mid Sized Bank Category.
- Fraud and Risk Management.
- Digital Channels.
- Enhance Customer experience for using Bank Technology.

# Key Business Initiatives

## Retail Assets/ Alternate Channels – New Product/Services

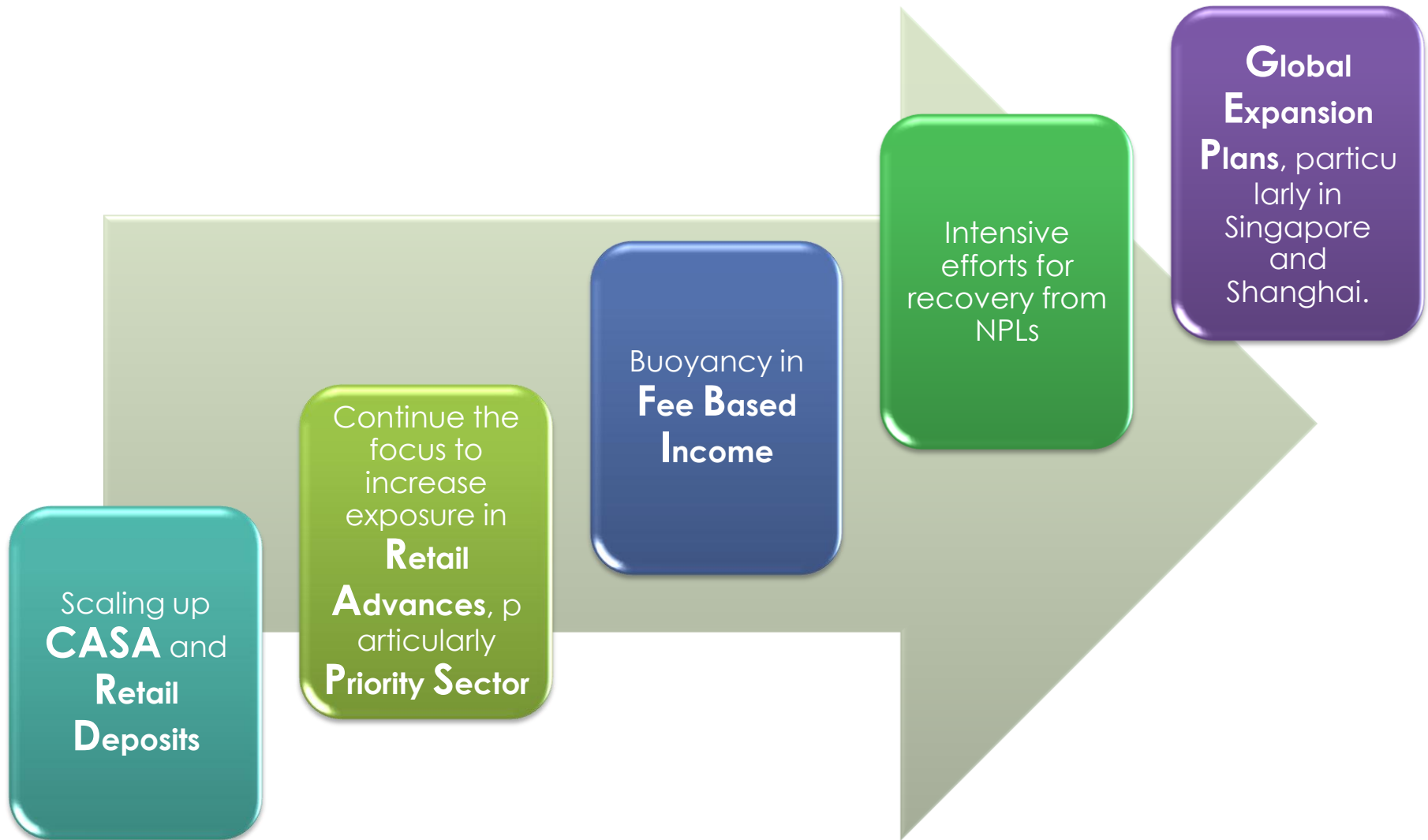
- IDBI Bank set up a state-of-the-art Security Operations Centre (SOC) at its Data Centre, Belapur, Navi Mumbai.

- IDBI Bank conducted 'Kisan Sangosthi' at various villages all over India to mark the celebration of 'Farmers Day' and to acknowledge the role played by the farming community in the economic development of the country.

- IDBI Bank executed a MoU with Mahila Arthik Vikas Mahamandal (MAVIM) on December 15, 2015. Under the arrangement, the Bank will offer credit facilities to SHG/JLGs, promoted and nurtured by Community Managed Resource Centers (CMRCs) of MAVIM for income generation activities.

*Consistently introducing/delivering customer savvy products/services*

# Strategies & Way Forward



The background of the slide features a large, stylized IDBI Bank logo on the left, which is a circular emblem with orange and yellow segments. To its right, the words "IDBI BANK" are written in large, white, bold, sans-serif capital letters. Below this, the tagline "Bank Aisa Dost Jaisa" is written in a light green, cursive script. The entire graphic is set against a light blue, textured rectangular background.

**Thank You**