



Presentation to Analysts

October 2013

Genesis

1964-1976

- Set up by an Act of Parliament in 1964 as a subsidiary of the Central Bank (RBI)
- Ownership transferred to Govt. in 1976
- IDBI had been a policy bank in the area of industrial financing and development

1994-00

- IDBI Act amended to permit private ownership upto 49%.
- Domestic IPO in 1995, reduces Govt. stake to 72%.
- Post capital restructuring in 2000, Govt. stake reduced to 58.5%

2003 - 06

- IDBI Repeal Act passed in December 2003 for conversion to a banking company.
- Govt. ownership to be not below 51%
- Amalgamation of IDBI Bank Ltd. With IDBI Ltd. W.e.f. April 2, 2005
- Oct. 2006 amalgamated erstwhile UWB.

2007- 13

- Complete Networking (100% Core Banking)
- Name changed to IDBI Bank Ltd
- Achieved regulatory norms of SLR, CME
- Merged erstwhile subsidiaries IHFL & IGL with the Bank.
- Govt.stake increased from 52.67% to 65.14% by equity infusion
- Govt stake increased from 65.14% to 70.52% (equity infusion & conversion of Tier I bonds into equity)
- Govt stake increased from 70.52% to 71.72% by equity infusion

Status as Leading DFI

- Leading provider of long term finance
 - Played an apex role in helping create the industrial and infrastructural base in the country
 - Significant player in domestic debt syndication.
- Played a pivotal role in developing institutions that shaped the country's financial architecture
 - NSE - Electronic Stock Exchange,
 - NSDL - Securities Depository,
 - CARE - Rating Agency,
 - SHCIL - Depository Participant, e-stamping etc.
 - SIDBI - Funding institution for SSI and ME
 - Exim Bank- A bank to finance export Import
 - ARCIL - Asset reconstruction company
 - NeDFI - For development of North-East Region

Distribution Network

- **Reach**

- 1158 branches; 1930 ATMs
- 1- Overseas, 300-Metro, 408-Urban, 298-Semi Urban & 151-Rural
- Presence in 778 locations
- Network of :
 - 66 Retail Asset Centres
 - 21 Credit Processing Centres
 - 6 PSG Processing Centres
 - 6 Regional Processing Units
 - 28 Central Clearing Units
- 8 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- **Corporate customers:3000+**

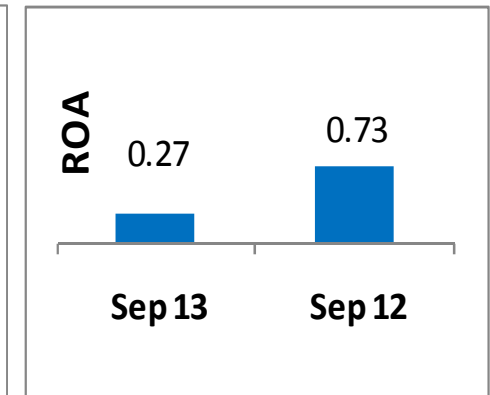
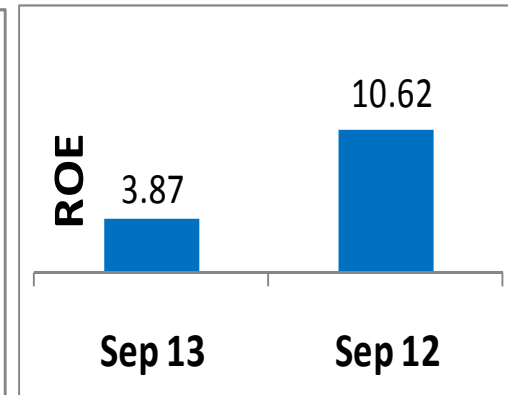
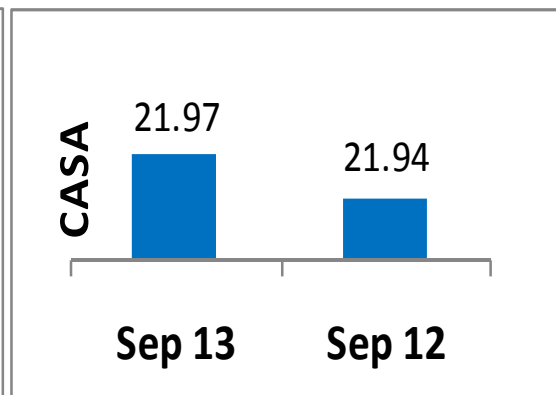
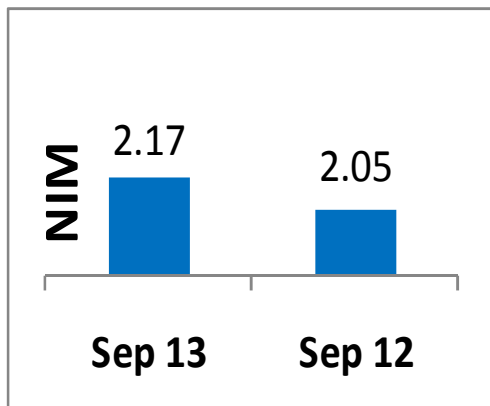
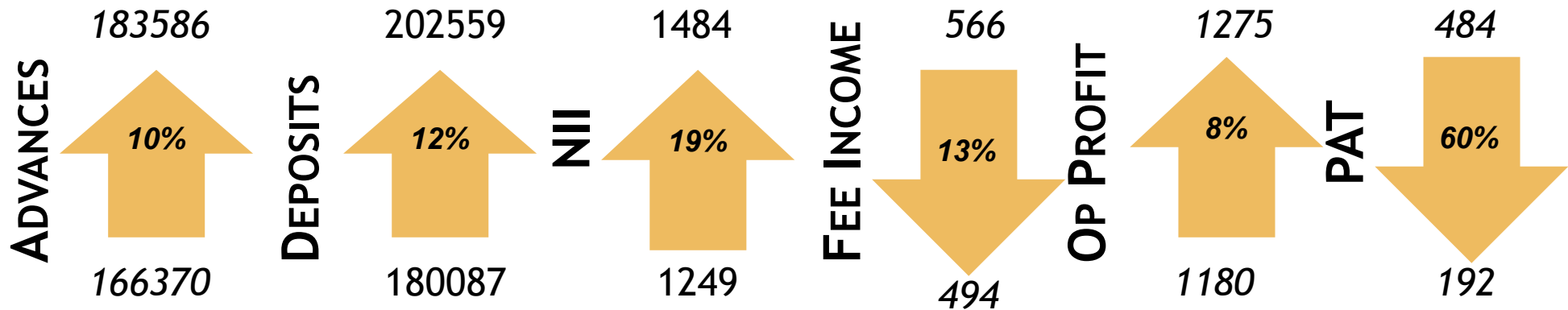
- Retail customer base: 6.5 million+

- **Global expansion plans**

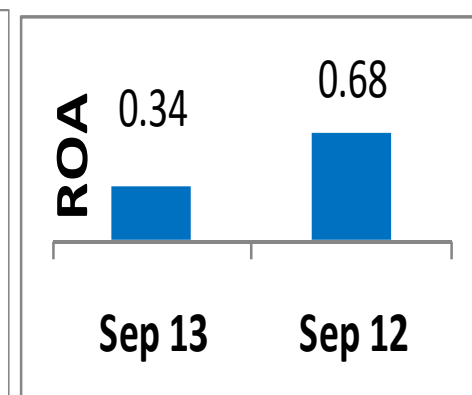
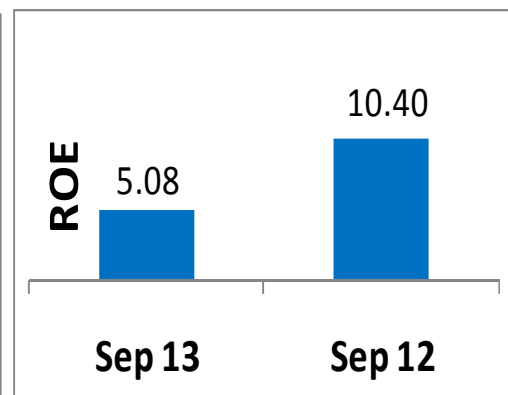
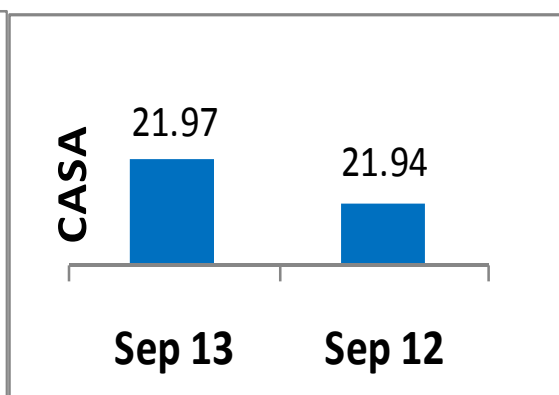
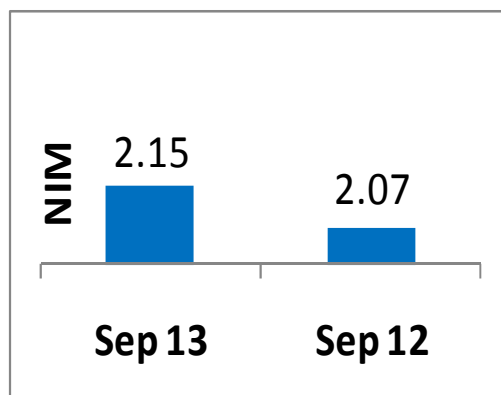
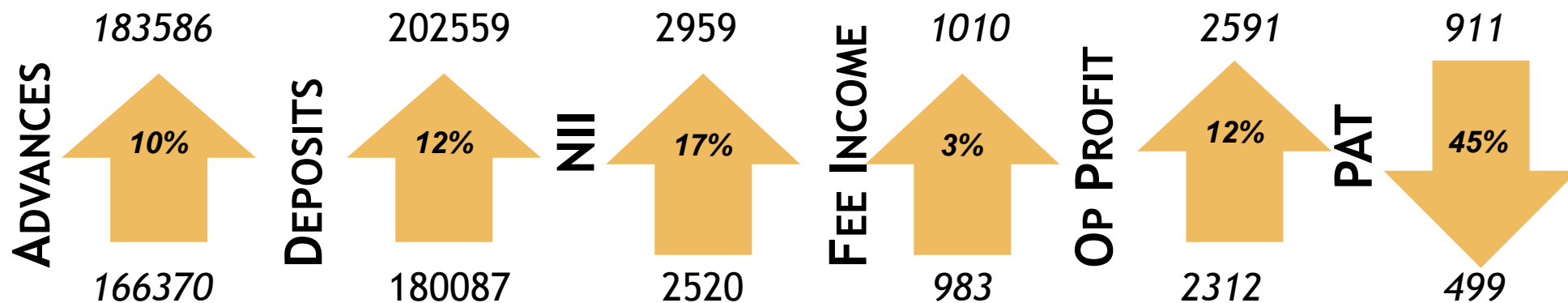
- Initiated the process for setting up Branch Offices at Singapore and Representative Office at Shanghai



Highlights (Q2 FY 14 over Q2 FY 13) (₹ in Crore)



Highlights *(H1 FY 14 over H1 FY 13)* (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	30-Sep-2013	30-Sep-2012
LIABILITIES		
Capital	1333	1278
Reserve & Surplus	20372	18993
[Net Worth]	19938	18455
Deposits	202559	180087
Borrowings	63919	54960
Other Liabilities & provisions	9268	8319
Total	297451	263639
ASSETS		
Cash & balance with RBI	10717	13703
Bal. with banks & money at call	1714	5494
Investments	91308	69476
Advances	183586	166370
Fixed Assets [incl leased assets]	2935	2982
Other Assets	7191	5614
Total	297451	263639

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-13	Sep-12	Sep-13	Sep-12
Interest Income	6536	6197	13264	12467
Interest Expenses	5052	4948	10305	9947
Net Interest Income	1484	1249	2959	2520
Other Income	579	683	1296	1203
Total income	2063	1932	4254	3723
Operating Expenses	788	753	1663	1411
- Employee Cost	360	386	851	703
- Other Operating Expenses	427	366	812	708
Operating Profit	1275	1180	2591	2312
Provisions & contingencies	1083	696	2092	1401
- NPAs and write offs	594	298	1334	680
- Restructured Assets	194	184	269	274
- Others (Invt., Std Asset, etc)	90	13	105	51
- Tax	204	201	384	396
Profit After Tax	192	484	499	911

Details of Other Income (₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-13	Sep-12	Sep-13	Sep-12
Commission, Excg & Brkg	427	516	808	884
Profit on sale of investments	-50	20	97	35
Profit/(Loss) on revaluation of investment	14	13	10	44
Profit on sale of Fixed Assets	-2	0	-2	0
Profit on forex/derivatives	68	40	220	85
Dividend from subsidiaries	23	2	23	2
Recovery from written off cases	43	38	54	72
Other misc income	57	54	86	79
Total	579	683	1296	1203
Fee Based Income	494	566	1010	983

Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-13	Sep-12	Sep-13	Sep-12
Staff Cost	360	386	851	703
Rent, taxes & lighting	73	62	136	125
Printing & stationery	10	11	21	20
Advertisement & Publicity	4	2	9	5
Depreciation	27	26	54	55
Postage, Telegram, Telephone, etc	21	18	40	31
Repairs and maintenance	48	38	101	74
Outsourcing expenses	36	42	69	70
Other expenditure	208	168	382	328
TOTAL	788	753	1663	1411

Key Ratios

Particulars	Quarter Ended		Half Year Ended	
	Sep-13	Sep-12	Sep-13	Sep-12
Net Interest Margin (%)	2.17%	2.05%	2.15%	2.07%
Return on Assets (%)	0.27%	0.73%	0.34%	0.68%
Return on Equity (%)	3.87%	10.62%	5.08%	10.40%
Cost of all liabilities (%)	7.00%	7.46%	6.99%	7.43%
Yield on Total Assets (%)	9.85%	10.37%	9.87%	10.21%
Margin (%)	2.86%	2.91%	2.89%	2.78%
Cost of Funds (%)	7.94%	8.41%	7.97%	8.42%
Return on Earning Assets (%)	10.15%	10.65%	10.15%	10.48%
Spread (%)	2.21%	2.24%	2.19%	2.06%
Non-interest income to Total Income	8.13%	9.92%	8.90%	8.80%
Efficiency [Cost- Net Income] Ratio	38.18%	38.95%	39.09%	37.90%
Staff Expenses to total income	5.07%	5.62%	5.84%	5.14%
Staff Expenses to total expenses	6.17%	6.78%	7.11%	6.19%
Overhead efficiency ratio	73.49%	90.73%	77.92%	85.24%

Balance Sheet Ratios

(₹ in Crore)

	30-Sep-2013	30-Sep-2012 *
Total Business [Dep. + Adv.]	3 8 6 1 4 5	3 4 6 4 5 7
SB Deposits to Total Deposits	12.26%	10.98%
Current Account Deposits to Total Deposits	9.71%	10.95%
Time Deposits to Total Deposits	78.03%	78.06%
Book Value - Rs.	149.60	144.36
Total Off B/Sheet item to Total Assets	80.26%	61.36%
Owned Funds to total outside liabilities	7.48%	7.85%
Tier One Capital	19 72 9	17 6 7 3
Tier Two Capital	12 6 6 9	12 8 7 8
Total Capital	3 2 3 9 8	3 0 5 5 1
Total Risk Weighted Assets	2 6 1 7 9 6	2 1 9 5 6 9
Total Risk Weighted Assets to Total Assets	88.01%	83.32%
CRAR Basel III (Total)	12.38%	13.91%
Common Equity Tier 1	7.26%	8.05%
Additional Tier 1	0.28%	NA
Tier 2	4.84%	5.86%
Number Of Accounts		
(i) Savings	73 71 4 2 7	6 11 4 8 2 7
(ii) Current	51 4 8 0 5	4 5 2 4 8 7
(iii) Term deposits	2 0 4 8 6 4 0	1 7 5 5 7 9 5

* Figures of CRAR are as per Basel II

NPAs

(₹ in Crore)

Particulars	Sep-13	Sep-12
Gross Advances	188275	169359
Gross NPAs	9370	5848
Gross NPAs as % of Gross Advances	4.98%	3.45%
Total Provisions held*	4069	2453
Net Advances	183586	166370
Net NPAs	5174	3395
Net NPAs as % of Net Advances	2.82%	2.04%
Provision Coverage Ratio %	45.98%	43.86%
Provision Coverage Ratio as per RBI Guidelines % **	62.66%	65.81%

* Total Provision held does not include NPV loss of ₹ 126.73 crores.

** including Countercyclical Provisioning Buffer and NPV Provision for Restructured NPAs.

Sectoral Net NPAs	%
Agri and Allied Activities	7.09
Industry (Micro, Small, Medium & Large)	3.33
Services	3.23
Personal Loans	0.62

Summary of NPAs as on September 30, 2013

(₹ in Crore)

For the Quarter	Gross NPA	Provision*	Net NPA
As on 01.07.2013	7959	3992	3967
Additions (First Time NPA)	2149	748	1401
Less:			
(i) Upgradations	78	35	43
(ii) Recoveries	142	118	24
(iii) Write off	517	517	0
As on 30.09.2013	9370	4069	5301

*Above Provision does not include NPV Loss of ₹ 126.73 crore

Classification of NPAs as on September 30, 2013

(₹ in Crore)

	Gross NPA	Provision	NPV Loss	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	3358	559	8	2791	16.64
Doubtful Assets	5690	3188	119	2383	56.03
Loss Assets	322	322	0	0	100.00
Total*	9370	4069	127	5174	43.43

* Excluding Countercyclical Provisioning Buffer

Break up of Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter ended		Year ended
	Sep-13	Sep-12	Mar-13
Depreciation on investment	-107.71	24.74	145.43
Provision for NPAs	76.51	291.87	1612.94
Provision towards standard assets*	30.00	0.00	172.00
Provision for Restructured Assets	194.32	184.32	493.08
Income Tax	289.33	356.90	1518.51
Deferred Tax	-85.49	-155.41	-778.82
Bad Debts Written off	517.47	5.64	382.65
Investments written off	161.16	0.00	9.28
Others	6.96	-11.99	21.10
Total	1082.57	696.06	3576.17

* Includes Provision towards Restructured Standard Assets @ 3.125%

Liabilities

(₹ in Crore)

Deposits	30-Sep-13	30-Sep-12
Current	19669	19726
Savings	24838	19781
Term	158052	140580
Total	202559	180087

Maturity Profile	Amount
Up to 6 months	90022
6 months -1 year	45278
1 year - 3 years	71757
3 years - 5 years	21707
> 5 years	37715
Total	266478

Borrowings	30-Sep-13	30-Sep-12
Tier I	2559	1709
Upper Tier II	4286	4286
Lower Tier II	10280	8791
Flexi Bonds	232	263
Omni Bonds	9668	13425
Refinance/Borrowings	11816	11379
Outside India	25079	15108
Total	63919	54960

Advances

(₹ in Crore)

Vertical	Sep-13	Sep-12
CBG	88520	84380
ICG	49568	33147
RBG#	32306	31964
AGRI	NA	11484
MSE	NA	4408
PSG*	12190	NA
RECRY	1003	986
Grand Total	183586	166369

**Pursuant to re-organisation, AGRI and MSE verticals have been reorganised as PSG*

#Pursuant to re-organisation, PBG vertical is renamed as RBG

Nature	30-Sep-13	30-Sep-12
Bills	4762	4073
CC, OD,WCDL ETC	46022	39518
Term Loans- Other	132802	122779
Total	183586	166370
Top 20 Borrowers	25793	

Maturity Profile	Advances
Upto 6 months	22126
> 6 months to 1 year	10963
> 1 year to 3 years	74404
> 3 years to 5 years	27203
> 5 years	48891
Total	183586

Advances

(₹ in Crore)

Industry	Outstanding			Committed		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	22220	10703	32923	32434	16816	49250
OIL & GAS/PETROLEUM PRODUCTS	9145	9386	18531	9803	19022	28825
ROADS & BRIDGES / PORTS	13734	5803	19538	16691	11085	27776
IRON AND STEEL	12995	5316	18311	18115	7672	25788
HOME LOANS	24141	0	24141	24141	0	24141
INFRASTRUCTURE OTHERS	5235	8353	13589	6783	10683	17466
TELECOM	8092	3141	11232	8810	5031	13841
NBFC	10170	221	10391	12540	634	13174
TRADING	2967	1969	4937	7737	3567	11303
TEXTILES	6496	1480	7976	8834	2039	10873
BANKING	365	1581	1946	2827	7934	10761
GENERAL MACHINERY & EQUIPMENTS	2557	5742	8299	3647	6555	10203
CONSTRUCTION	1643	5211	6854	2151	6815	8966
FERTILIZERS	2212	2220	4432	3438	5352	8790
HOUSING FINANCE COMPANIES	5459	0	5459	7896	0	7896
CEMENT	5719	1028	6747	6334	1530	7864
METALS AND METAL PRODUCTS(OTHER THAN M	829	2510	3339	2725	3948	6672
AGRICULTURE & RELATED ACTIVITIES	4518	21	4540	6494	56	6550
OTHERS	2773	562	3336	5678	819	6497
ELECTRICAL MACHINERY & EQUIPMENTS	1279	2886	4165	1755	4350	6105
TOTAL	142552	68134	210685	188832	113908	302741

Summary of Restructured Advances as on September 30, 2013

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	15006	3172	18177
Less: FITL Provision	958	137	1095
	14048	3034	17083
Less: Cases considered for Provisioning @ 0.40%	2412	0	2412
Total	11636	3034	14670

Restructuring *(₹ in Crore)*

Industry	Outstanding	Industry	Outstanding
AGRO INDUSTRIES	365	METAL INDUSTRY	1 081
AIR TRANSPORT	1 187	MINING AND QUARRYING	51
AQUACULTURE	74	MISC. INDUSTRY	92
CEMENT	112	MOTOR VEHICLES	277
CERAMIC INDUSTRY	105	OIL EXPLORATION	96
CHEMICAL AND FERTILIZERS	77	OTHER SERVICES	39
COAL	10	PAPER	141
DAIRY FARM AND POULTRY	3	PHARMACEUTICALS	257
EDUCATION	456	PLASTIC	1
ELECTRICAL MACHINERY	1 538	PLASTIC PRODUCTS	35
ELECTRICITY GENERATION	1 508	REAL ESTATE	43
ELECTRONICS	178	RETAIL STORE	104
ENTERTAINMENT	38	RUBBER	2
FINANCIAL SERVICES	5	SHIP BUILDING	260
FOOD AND BEVERAGES	340	SUGAR	434
GLASS MFG	68	TELECOMMUNICATIONS	1 176
HEALTH CARE	20	TEXTILES	1 422
HOTEL	337	TIMBER	0
INFRASTRUCTURE	2 041	TRANSPORT SERVICES	3
IRON AND STEEL	461	WASTE MANAGEMENT	15
IT	197		
JEWELLERY MFG	23	Total	14 670

PA to NPA out of Restructured Advances as on September 30, 2013

(₹ in Crore)

Industry	Outstanding	Industry	Outstanding
AGRO INDUSTRIES	99	MINING AND QUARRYING	20
AIR TRANSPORT	696	MISC. INDUSTRY	10
AQUACULTURE	6	MOTOR VEHICLES	58
CEMENT	87	OTHER SERVICES	19
CHEMICAL AND FERTILIZERS	2	PAPER	9
DAIRY FARM AND POULTRY	1	PHARMACEUTICALS	142
EDUCATION	42	PLASTIC	1
ELECTRICAL MACHINERY	112	PLASTIC PRODUCTS	35
ELECTRICITY GENERATION	126	REAL ESTATE	43
ELECTRONICS	157	RETAIL STORE	39
ENTERTAINMENT	6	SHIP BUILDING	1
FOOD AND BEVERAGES	295	SUGAR	118
HEALTH CARE	2	TELECOMMUNICATIONS	81
HOTEL	21	TEXTILES	183
INFRASTRUCTURE	354	TRANSPORT SERVICES	3
IRON AND STEEL	2		
METAL INDUSTRY	47	Total	2 814

Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	54851	2769	817	58437
SASF Securities	4941	0	0	4941
Shares (Equity)	0	2674	0	2674
Shares (Preference)	0	634	0	634
Debentures/ Bonds	10	9885	0	9895
Subsidiaries / Joint Ventures	619	0	0	619
Security Receipts	0	65	0	65
Others (CPs/CDs/MF) etc	13618	424	0	14042
Total	74038	16452	817	91308

List of Some Strategic Investments

Name of Company	Percentage Holding
IDBI CAPITAL MARKET SERVICES LIMITED	100.00
IDBI INTECH LIMITED	100.00
IDBI MF TRUSTEE COMPANY LTD.	100.00
IDBI ASSET MANAGEMENT LTD.	65.22
IDBI TRUSTEESHIP SERVICES LIMITED	54.70
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48.00
NATIONAL SECURITIES DEPOSITORY LIMITED	30.00
NSDL E-GOVERNANCE INFRASTRUTURE LIMITED	30.00
BIOTECH CONSORTIUM INDIA LIMITED	27.93
CREDIT ANALYSIS AND RESEARCH LIMITED	17.19
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
PONDICHERY INDUSTRIAL PROMOTION DEVELOPMENT AND INVT CORP LTD	21.14
	contd...

List of Some Strategic Investments

Name of Company	Percentage Holding
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	19.21
ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED	19.18
STOCK HOLDING CORPORATION OF INDIA LIMITED	18.95
OTC EXCHANGE OF INDIA LIMITED	17.00
EDC LIMITED	11.43
NEPAL DEVELOPMENT BANK LIMITED	10.00
UNIVERSAL COMMODITY EXCHANGE LTD.	10.00
CLEARING CORPORATION OF INDIA LIMITED	7.50
CORDEX INDIA PVT. LTD.	7.14
STCI FINANCE LIMITED (SECURITIES TRADING CORPORATION OF INDIA LIMITED)	6.60
NATIONAL STOCK EXCHANGE OF INDIA LIMITED	5.00
UNITED STOCK EXCHANGE OF INDIA LIMITED	0.97
CENTRAL REGISTRY OF SECRTSN ASSET RECONSTR & SECRT INTEREST OF INDIA	0.90



Thank You