



# *Presentation to Analysts*

**July 2012**

# 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- 10

- Complete Networking (100% Core Banking)
- Organization structure redesigned on Customer Segmentation basis
- Name changed to IDBI Bank Ltd
- Achieved regulatory norms of SLR, CME

# 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
  - Total Investments generated - ₹ 4000 billion (approx.) (over USD 80 bn)
  - 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

- 982 branches; 1581 ATMs
- 1- Overseas, 266-Metro, 377-Urban, 238-Semi Urban & 100-Rural
- Presence in 665 locations
- Network of :
  - 72 Retail Asset Centres
  - 18 MSME Processing Centres
  - 20 Agri Processing Centres
  - 5 Regional Processing Units
  - 23 Central Clearing Units
- 7 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- Corporate customers:3000+

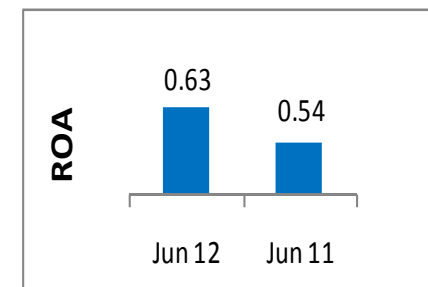
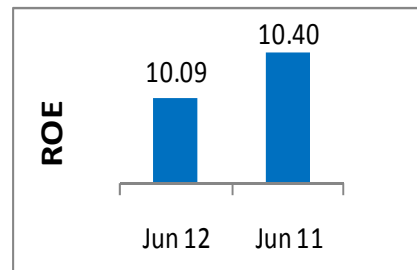
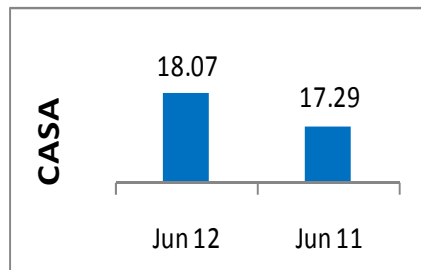
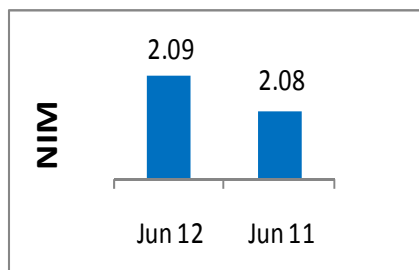
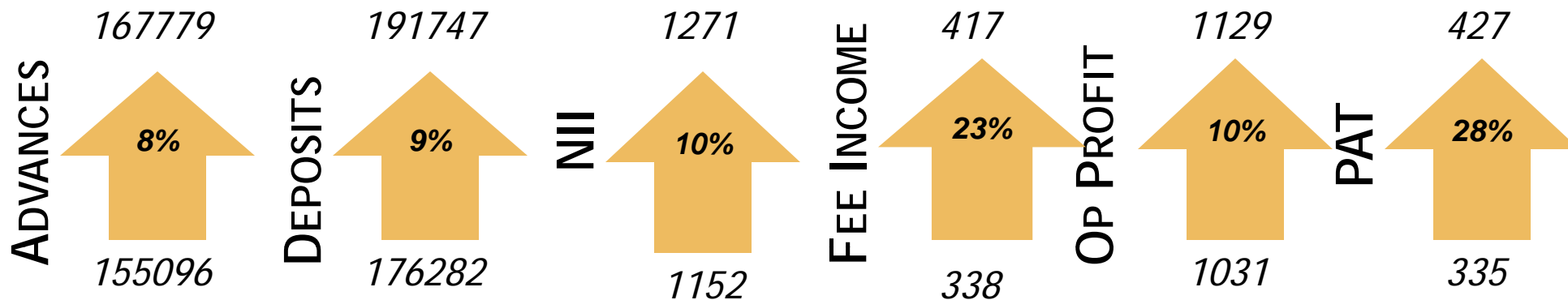
- Retail customer base: 6.5 million+

- Global expansion plans

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



# Highlights (Q1FY 13 over Q1 FY 12) (₹ in Crore)



# Balance Sheet

(₹ in Crore)

As at	30-Jun-12	30-Jun-11
<b>LIABILITIES</b>		
Capital	1278	985
Reserve & Surplus	18566	13907
[Net Worth]	17972	12977
Deposits	191747	176282
Borrowings	51681	51067
Other Liabilities & provisions	8626	7442
<b>Total</b>	<b>271899</b>	<b>249683</b>
<b>ASSETS</b>		
Cash & balance with RBI	11569	14801
Bal. with banks & money at call	2079	1235
Investments	81553	70920
Advances	167779	155096
Fixed Assets [incl leased assets]	3010	3039
Other Assets	5909	4592
<b>Total</b>	<b>271899</b>	<b>249683</b>

# Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Jun-12	Jun-11	Mar-12	Mar-11
Interest income	6270	5629	23370	18541
Interest expenses	4999	4476	18825	14272
Net Interest income	1271	1152	4545	4269
Other Income	517	431	2119	2144
Total income	1788	1583	6664	6413
Operating Expenses	659	553	2607	2255
- Employee Cost	316	244	1187	1046
- Other Operating Expenses	343	309	1420	1209
Operating Profit	1129	1031	4056	4158
Provisions & contingencies	702	696	2025	2508
- NPAs	377	360	646	372
- write offs	5	0	319	884
- Restructured Assets	89	11	264	123
- Others (Invt., Std Asset, etc)	35	54	198	499
- Tax	195	270	598	631
Profit After Tax	427	335	2032	1650

# Details of Other Income (₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Jun-12	Jun-11	Mar-12	Mar-11
Commission, Excg & Brkg	368	291	1531	1552
Profit on sale of investments	16	58	188	143
Profit/(Loss) on revaluation of investment	28	-35	-33	-20
Profit on sale of Fixed Assets	0	-1	-2	-3
Profit on forex/derivatives	45	41	172	190
Dividend from subsidiaries	0	0	18	33
Recovery from written off cases	34	39	142	144
Other misc income	26	38	102	104
<b>Total</b>	<b>517</b>	<b>431</b>	<b>2119</b>	<b>2143</b>

Fee Based Income	417	338	1715	1762
------------------	-----	-----	------	------



# Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Jun-12	Jun-11	Mar-12	Mar-11
Staff Cost	316	244	1187	1046
Rent, taxes & lighting	63	40	224	208
Printing & stationery	10	10	42	35
Advertisement & Publicity	3	16	26	46
Depreciation	29	27	116	127
Postage, Telegram, Teleph., etc	14	21	74	51
Repairs and maintenance	36	28	138	96
Outsourcing expenses	28	41	192	174
Other expenditure	159	125	607	470
<b>TOTAL</b>	<b>659</b>	<b>553</b>	<b>2607</b>	<b>2255</b>

# Key Ratios

Particulars	Quarter Ended		FY Ended	
	Jun-12	Jun-11	Mar-12	Mar-11
Net Interest Margin	2.09%	2.08%	2.02%	2.10%
Return on Assets	0.63%	0.54%	0.81%	0.73%
Return on Equity	10.09%	10.40%	15.08%	14.93%
Cost of all liabilities	7.39%	7.25%	7.48%	6.31%
Yield on Total Assets	10.03%	9.81%	10.13%	9.15%
Margin	2.64%	2.56%	2.65%	2.84%
Cost of Funds	8.43%	8.03%	8.36%	6.94%
Return on Earning Assets	10.29%	10.03%	10.38%	9.39%
Spread	1.86%	2.00%	2.02%	2.45%
Non-interest income to Total Income	7.62%	7.11%	8.31%	10.36%
Efficiency [Cost- Net Income] Ratio	36.84%	34.90%	39.13%	35.16%
Staff Expenses to total income	4.66%	4.03%	4.66%	5.06%
Staff Expenses to total expenses	5.59%	4.85%	5.54%	6.33%
Overhead efficiency ratio	78.50%	77.98%	81.26%	95.06%

# Balance Sheet Ratios

(₹ in Crore)

	30-Jun-12	30-Jun-11
Total Business [Dep. + Adv.]	359526	331378
SB Deposits to Total Deposits	9.18%	7.74%
Current Account Deposits to Total Deposits	8.89%	9.55%
Time Deposits to Total Deposits	81.93%	82.71%
Book Value - Rs.	140.58	131.80
Total Off B/Sheet item to Total Assets	54.29%	54.88%
Owned Funds to total outside liabilities	7.38%	5.71%
Tier One Capital	17787	15583
Tier Two Capital	13202	10995
Total Capital	30989	26578
Total Risk Weighted Assets	215782	192167
Total Risk Weighted Assets to Total Assets	79.36%	77.00%
CRAR (Total)	14.36%	13.83%
CRAR - Tier I	8.24%	8.11%
CRAR - Tier II	6.12%	5.72%
<b><u>Number Of Accounts</u></b>		
(i) Savings	6340111	4803057
(ii) Current	1376017	1224437
(iii) Term deposits	1670903	1116833

# NPAs

(₹ in Crore)

Particulars	Jun-12	Jun-11
Gross Advances	169797	156451
Gross NPAs	5496	3288
Gross NPAs as % of Gross Advances	3.24	2.10
Total Provisions held	2018	1467
Net Advances	167779	154984
Net NPAs	3478	1933
Net NPAs as % of Net Advances	2.07	1.25
Provision Coverage Ratio %*	41.34	41.21
Provision Coverage Ratio as per RBI Guidelines %	65.50	73.98

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

Sectoral Net NPAs	%
Agri and Allied Activities	3.68
Industry (Micro, Small, Medium & Large)	2.10
Services	1.57
Personal Loans	0.72

# Summary of NPAs as on June 30, 2012

(₹ in Crore)

For the Quarter	Gross NPA	Provision	Net NPA
As on 01.04.2012	4551	1640	2911
Additions (First Time NPA)	1043	420	623
Less:			
(i) Upgradations	57	16	41
(ii) Recoveries	36	21	15
(iii) Write off	5	5	0
<b>As on 30.06.2012</b>	<b>5496</b>	<b>2018</b>	<b>3478</b>

# Classification of NPAs as on June 30, 2012

(₹ in Crore)

Particulars	Gross NPA	Provision	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	2821	440	2381	15.58
Doubtful Assets	2541	1444	1096	56.84
Loss Assets	134	134	0	100.00
<b>Total*</b>	<b>5496</b>	<b>2018</b>	<b>3478</b>	<b>36.72</b>

\* Excluding Countercyclical Provisioning Buffer and NPV Provision for Restructured NPAs

# Advances

(₹ in Crore)

Vertical	30-Jun-12	30-Jun-11
ICG	32284	27833
CBG	80869	77455
MSME	4870	12655
AGRI	15878	9247
PBG	33878	27906
<b>TOTAL</b>	<b>167779</b>	<b>155096</b>

Nature	30-Jun-12	30-Jun-11
Bills	3651	2588
CC, OD,WCDL ETC	38417	30704
Term Loans- Other	125711	121804
<b>Total</b>	<b>167779</b>	<b>155096</b>
<b>Top 20 Borrowers</b>	<b>27948</b>	

Maturity Profile	Amount
Upto 6 months	27519
6 months - 1 year	13100
1 year - 3 years	69554
3 years - 5 years	22291
> 5 years	35315
<b>Total</b>	<b>167779</b>

# Advances

(₹ in Crore)

INDUSTRY (TOP 20)	OUTSTANDING			COMMITTED EXPOSURE		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	17,002	11,881	28,883	26,705	17,266	43,971
HOME LOANS	24,023	2	24,025	25,692	27	25,719
IRON AND STEEL	9,836	6,208	16,044	13,810	8,477	22,287
OIL & GAS/PETROLEUM PRODUCTS	8,617	5,535	14,152	9,877	11,098	20,976
AGRICULTURE & RELATED ACTIVITIES	13,444	538	13,982	18,454	739	19,193
ROADS & BRIDGES / PORTS	6,853	6,055	12,908	9,949	8,958	18,907
TELECOM	8,752	2,243	10,995	10,305	4,887	15,192
CONSTRUCTION	2,642	7,713	10,355	4,175	9,503	13,678
NBFC	10,078	271	10,349	12,871	806	13,678
INFRASTRUCTURE OTHERS	2,358	5,335	7,693	3,756	7,880	11,636
TEXTILES	6,233	1,303	7,536	9,845	1,763	11,608
TRADING	2,259	2,596	4,855	6,978	4,039	11,018
GENERAL MACHINERY & EQUIPMENTS	2,155	5,084	7,239	3,699	7,169	10,869
BANKING	376	782	1,158	4,193	3,985	8,179
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRON AND STEEL)	1,858	3,258	5,117	3,549	4,333	7,882
CEMENT	4,242	924	5,167	5,487	1,457	6,944
CHEMICAL & CHEMICAL PRODUCTS	1,752	1,854	3,606	3,155	3,342	6,497
FERTILIZERS	631	2,438	3,070	999	5,284	6,282
HOUSING FINANCE COMPANIES	2,621	0	2,621	5,991	0	5,991
ELECTRICAL MACHINERY & EQUIPMENTS	1,191	2,672	3,863	1,883	4,003	5,886
<b>Total</b>	<b>126923</b>	<b>66693</b>	<b>193616</b>	<b>181375</b>	<b>105016</b>	<b>286391</b>



## Summary of Restructured Advances as on June 30, 2012

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	9410	1956	11366
Less: FITL Provision	434	46	480
<b>Total</b>	<b>8976</b>	<b>1910</b>	<b>10886</b>

# Restructuring *(₹ in Crore)*

Industry	Outstanding	FITL Prov.	Net Outstanding
Agro Industries	291	9	282
Air Transport	1540	47	1493
Cement	116	3	113
Ceramic Industry	46	0	46
Chemical & Fertilizers	90	0	90
Education	58	0	58
Electrical Machinery	310	11	299
Electricity	2905	173	2732
Electronics	157	0	157
Entertainment	38	0	38
Financial Services	6	0	6
Food & Beverages	947	69	879
Glass Mfg	16	0	16
Health Care	30	0	30
Hotel	32	0	32
Infrastructure	884	23	861
IT	221	2	219

cont.

# Restructuring *(₹ in Crore)*

Industry	Outstanding	FITL Prov.	Net Outstanding
Jewellery Mfg	33	0	33
Metal Industry	960	60	900
Mining and quarrying	7	0	7
Misc. Industry	7	0	7
Motor Vehicles	45	0	45
Other Services	18	0	18
Paper	71	0	71
Pharmaceuticals	144	0	144
Real Estate	75	4	71
Retail Store	27	0	27
Rubber	11	0	11
Ship Building	95	0	95
Telecommunications	1250	70	1180
Textiles	924	9	915
Timber	1	0	1
Transport Services	11	0	11
<b>Grand Total</b>	<b>11367</b>	<b>480</b>	<b>10886</b>

# PA to NPA out of Restructured Advances as on June 30,2012

(₹ in Crore)

Industry	Outstanding	FITL Prov.	Net Outstanding
Agro Industries	87	9	78
Air Transport	696	0	696
Chemical & Fertilizers	2	0	2
Education	17	0	17
Electricity	116	0	116
Electronics	119	0	119
Food & Beverages	126	4	122
Health Care	2	0	2
Hotel	13	0	13
Infrastructure	61	0	61
Metal Industry	260	26	234
Mining and quarrying	7	0	7
Motor Vehicles	8	0	8
Other Services	4	0	4
Pharmaceuticals	2	0	2
Real Estate	50	0	50
Retail Store	13	0	13
Rubber	4	0	4
Telecommunications	18	0	18
Textiles	243	3	240
<b>Grand Total</b>	<b>1849</b>	<b>43</b>	<b>1806</b>

# Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	52093	4898	1122	58112
SASF Securities	5241	0	0	5241
Shares (Equity)	0	2548	20	2568
Shares (Preference)	0	923	0	923
Debentures/ Bonds	20	2551	598	3169
Subsidiaries / Joint Ventures	621	0	0	621
Security Receipts	0	110	0	110
Others (CPs/CDs/MF) etc	4234	4574	2001	10809
<b>Total</b>	<b>62208</b>	<b>15604</b>	<b>3741</b>	<b>81553</b>

# 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.	66.67
IDBI TRUSTEESHIP SERVICES LIMITED	54.70
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48.00
NATIONAL SECURITIES DEPOSITORY LIMITED	30.00
BIOTECH CONSORTIUM INDIA LIMITED	27.93
CREDIT ANALYSIS AND RESEARCH LIMITED	25.79
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
INVESTORS SERVICES OF INDIA LIMITED	24.21
PONDICHERRY INDUSTRIAL PROMOTION DEVELOPMENT AND INVT CORP LTD	21.14
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
CORDEX INDIA PVT. LTD.	7.14
STCI FINANCE LIMITED (SECURITIES TRADING CORPORATION OF INDIA LIMITED)	6.60
CLEARING CORPORATION OF INDIA LIMITED	6.50
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

# Liabilities

(₹ in Crore)

Deposits	30-Jun-12	30-Jun-11
Current	17037	16838
Savings	17606	13639
Term	157104	145805
<b>Total</b>	<b>191747</b>	<b>176282</b>

Borrowings	30-Jun-12	30-Jun-11
Tier I	1709	3839
Upper Tier II	4286	4286
Lower Tier II	8916	6802
Flexi Bonds	271	485
Omni Bonds	13727	15091
Refinance/Borrowings	11460	10062
SLR Bonds	0	1177
Outside India	11312	9324
<b>Total</b>	<b>51681</b>	<b>51067</b>

Maturity Profile	Amount
Upto 6 months	82586
6 months -1 year	51129
1 year - 3 years	59569
3 years - 5 years	18891
> 5 years	31254
<b>Total</b>	<b>243429</b>



Thank You