



Presentation to Analysts

April 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
 - 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**

- 1077 branches; 1702 ATMs
- 1- Overseas, 274-Metro, 388-Urban, 282-Semi Urban & 132-Rural
- Presence in 742 locations
- Network of :
 - 73 Retail Asset Centres
 - 33 MSME Processing Centres
 - 22 Agri Processing Centres
 - 6 Regional Processing Units
 - 26 Central Clearing Units
- 7 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- **Corporate customers:3000+**

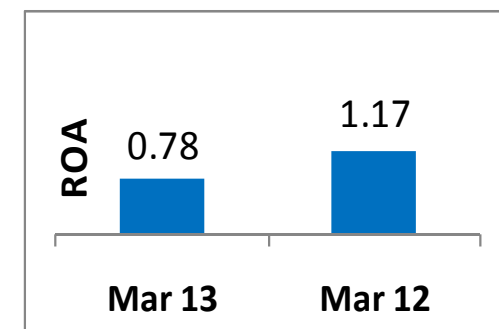
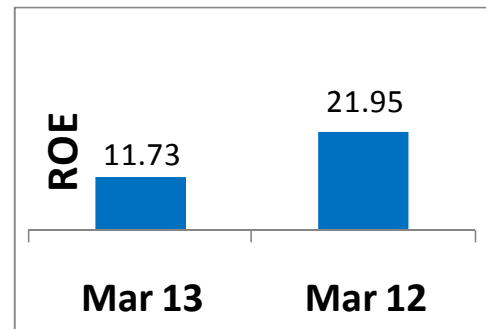
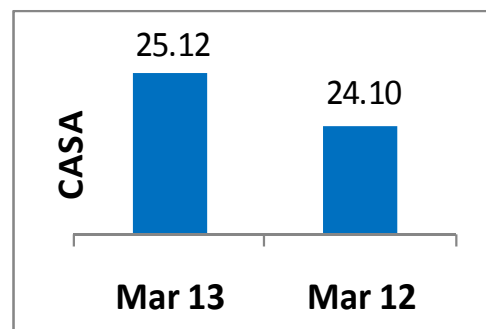
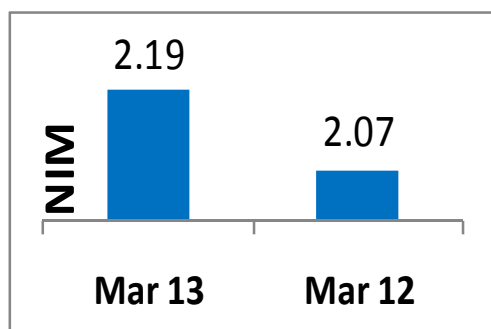
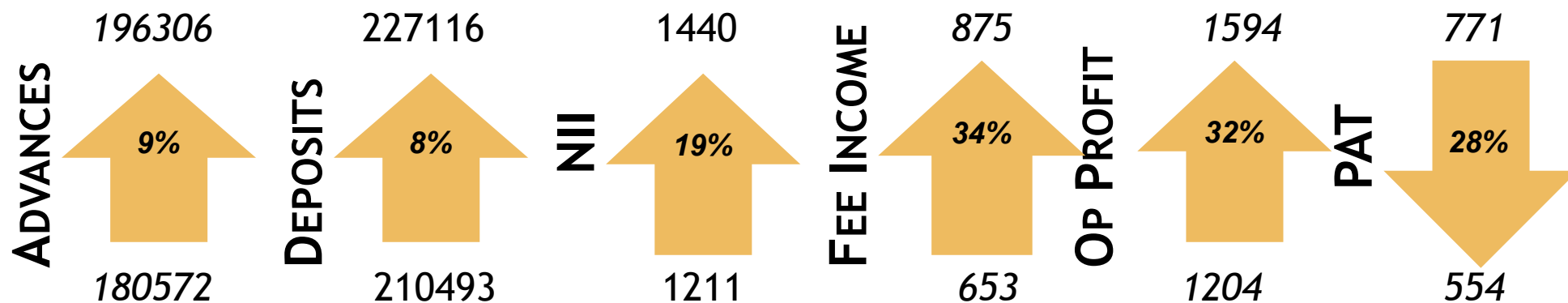
- Retail customer base: 6.5 million+

- **Global expansion plans**

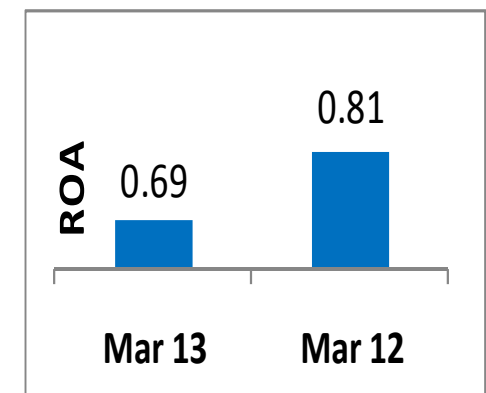
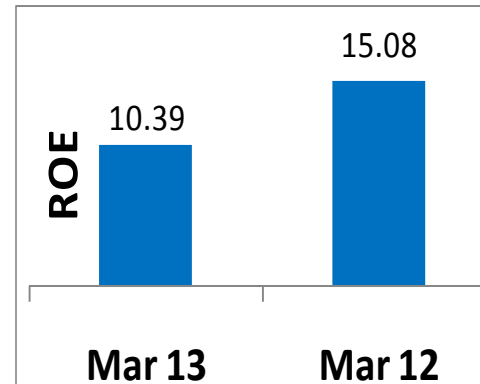
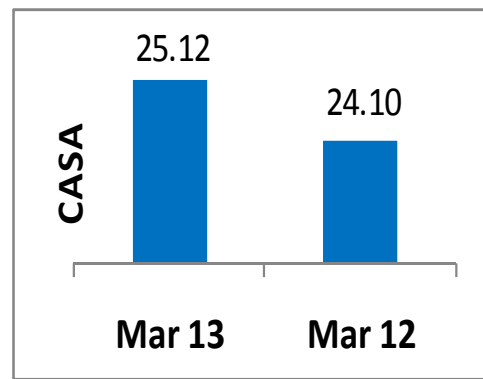
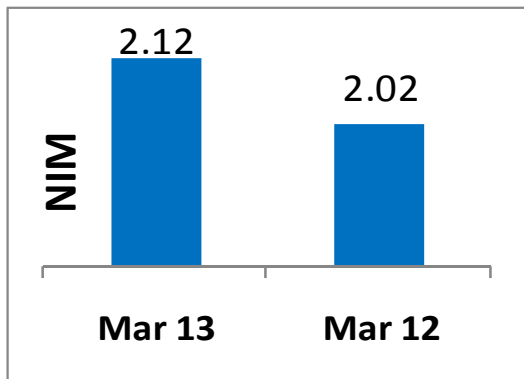
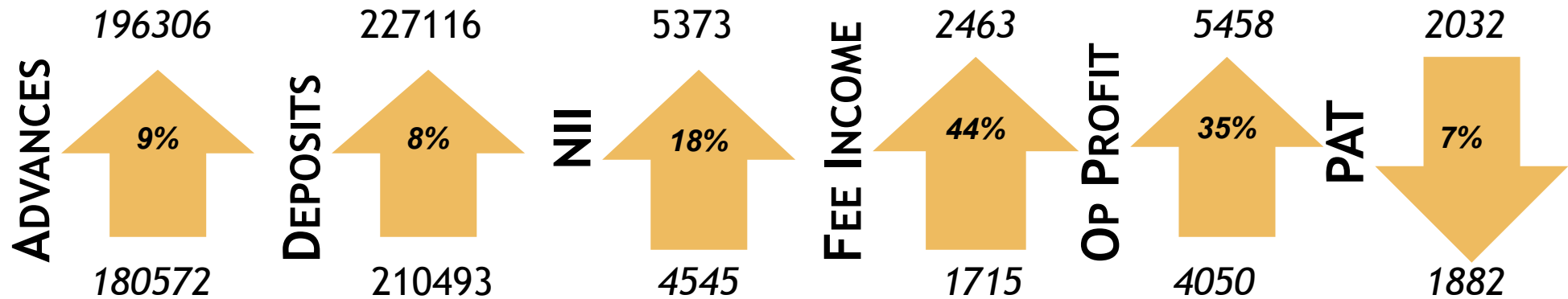
- Initiated the process for setting up Branch Offices at Singapore and Representative Office at Shanghai



Highlights (Q4FY 13 over Q4FY 12) (₹ in Crore)



Highlights *(FY 13 over FY 12)* (₹ in Crore)



Balance Sheet

(` in Crore)

As at	31-Mar-2013	31-Mar-2012
LIABILITIES		
Capital	1333	1278
Reserve & Surplus	19903	18149
[Net Worth]	19443	17544
Deposits	227116	210493
Borrowings	65809	53478
Other Liabilities & provisions	8608	6919
Total	322769	290316
ASSETS		
Cash & balance with RBI	10544	15090
Bal. with banks & money at call	7381	2967
Investments	98801	83175
Advances	196306	180572
Fixed Assets [incl leased assets]	2925	3019
Other Assets	6811	5492
Total	322769	290316

Profit & Loss

(in Crore)

Particulars	Quarter Ended		FY Ended	
	Mar-13	Mar-12	Mar-13	Mar-12
Interest Income	6397	6079	25064	23370
Interest Expenses	4957	4869	19691	18825
Net Interest Income	1440	1211	5373	4545
Other Income	1147	787	3220	2112
Total income	2587	1997	8593	6657
Operating Expenses	993	793	3134	2607
- Employee Cost	534	383	1569	1187
- Other Operating Expenses	459	410	1565	1420
Operating Profit	1594	1204	5458	4050
Provisions & contingencies	1040	433	3576	2018
- NPAs	298	58	1613	646
- write offs	371	5	383	319
- Restructured Assets	52	104	493	264
- Others (Invt., Std Asset, etc)	148	116	348	191
- Tax	171	150	740	598
Profit After Tax	554	771	1882	2032

Details of Other Income (in Crore)

Particulars	Quarter Ended		FY Ended	
	Mar-13	Mar-12	Mar-13	Mar-12
Commission, Excg & Brkg	805	577	2237	1531
Profit on sale of investments	157	27	391	188
Profit/(Loss) on revaluation of investment	-14	22	39	-39
Profit on sale of Fixed Assets	0	0	0	-2
Profit on forex/derivatives	58	70	193	172
Dividend from subsidiaries	3	14	6	18
Recovery from written off cases	116	56	238	142
Other misc income	23	21	116	102
Total	1147	787	3220	2112
Fee Based Income	875	653	2463	1715

Details of Operating Expenses

(` in Crore)

Particulars	Quarter Ended		FY Ended	
	Mar-13	Mar-12	Mar-13	Mar-12
Staff Cost	534	383	1569	1187
Rent, taxes & lighting	89	75	281	224
Printing & stationery	10	12	39	42
Advertisement & Publicity	4	4	13	26
Depreciation	41	30	124	116
Postage, Telegram, Teleph., etc	17	20	66	74
Repairs and maintenance	41	43	161	138
Outsourcing expenses	42	64	154	192
Other expenditure	215	162	727	607
TOTAL	993	793	3134	2607

Key Ratios

Particulars	Quarter Ended		FY Ended	
	Mar-13	Mar-12	Mar-13	Mar-12
Net Interest Margin (%)	2.19%	2.07%	2.12%	2.02%
Return on Assets (%)	0.78%	1.17%	0.69%	0.81%
Return on Equity (%)	11.73%	21.95%	10.39%	15.08%
Cost of all liabilities (%)	6.97%	7.42%	7.26%	7.48%
Yield on Total Assets (%)	10.60%	10.47%	10.43%	10.13%
Margin (%)	3.64%	3.04%	3.17%	2.65%
Cost of Funds (%)	8.37%	8.38%	8.31%	8.36%
Return on Earning Assets (%)	10.88%	10.74%	10.71%	10.38%
Spread (%)	2.52%	2.35%	2.40%	2.01%
Non-interest income to Total Income	15.20%	11.46%	11.38%	8.29%
Efficiency [Cost- Net Income] Ratio	38.38%	39.72%	36.48%	39.17%
Staff Expenses to total income	7.07%	5.58%	5.55%	4.66%
Staff Expenses to total expenses	8.97%	6.77%	6.88%	5.54%
Overhead efficiency ratio	115.53%	99.14%	102.72%	81.01%

Balance Sheet Ratios

(` in Crore)

	31-Mar-2013	31-Mar-2012
Total Business [Dep. + Adv.]	423423	391065
SB Deposits to Total Deposits	10.46%	9.03%
Current Account Deposits to Total Deposits	14.66%	15.07%
Time Deposits to Total Deposits	74.88%	75.90%
Book Value - Rs.	145.89	137.24
Total Off B/Sheet item to Total Assets	55.97%	51.30%
Owned Funds to total outside liabilities	6.64%	5.39%
Tier One Capital	19960	17984
Tier Two Capital	14171	13295
Total Capital	34131	31279
Total Risk Weighted Assets	259901	214599
Total Risk Weighted Assets to Total Assets	80.52%	73.92%
CRAR (Total)	13.13%	14.58%
CRAR - Tier I	7.68%	8.38%
CRAR - Tier II	5.45%	6.20%
Number Of Accounts		
(i) Savings	6741025	5918828
(ii) Current	482325	464875
(iii) Term deposits	1912513	1553196

NPAs

([^] in Crore)

Particulars	Mar-13	Mar-12
Gross Advances	200135	182799
Gross NPAs	6450	4551
Gross NPAs as % of Gross Advances	3.22%	2.49%
Total Provisions held*	3253	1640
Net Advances	196306	181158
Net NPAs	3100	2911
Net NPAs as % of Net Advances	1.58%	1.61%
Provision Coverage Ratio %	53.67%	41.19%
Provision Coverage Ratio as per RBI Guidelines % **	70.83%	68.28%

*including NPV Loss for Restructured NPA accounts

**including Countercyclical Provisioning Buffer

Sectoral Net NPAs	%
Agri and Allied Activities	7.19
Industry (Micro, Small, Medium & Large)	3.46
Services	3.08
Personal Loans	1.28

Summary of NPAs as on March 31, 2013

(` in Crore)

For the Quarter	Gross NPA	NPA Provision & NPV Loss	Net NPA
As on 01.01.2013	6401	2956	3446
Additions (First Time NPA)	907	933	-26
Less:			
(i) Upgradations	197	56	141
(ii) Recoveries	289	111	178
(iii) Write off	371	371	0
As on 31.03.2013	6450	3350	3100

For the Year	Gross NPA	NPA Provision & NPV Loss	Net NPA
As on 01.04.2012	4551	1640	2911
Additions (First Time NPA)	2740	2273	466
Less:			
(i) Upgradations	207	64	144
(ii) Recoveries	251	118	133
(iii) Write off	383	383	0
As on 31.03.2013	6450	3350	3100

Classification of NPAs as on March 31, 2013

(` in Crore)

	Gross NPA	Provision	NPV Loss	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	2144	576	3	1565	26.87
Doubtful Assets	4109	2480	93	1536	60.37
Loss Assets	197	197	0	0	100.00
Total*	6450	3253	96	3100	50.44

* Excluding Countercyclical Provisioning Buffer

Break up of Provisions & Contingencies

(` in Crore)

Particulars	Quarter ended		FY ended	
	Mar-13	Mar-12	Mar-13	Mar-12
Depreciation on investment	78.06	22.39	145.43	-60.27
Provision for NPAs	297.78	58.42	1612.94	645.54
Provision towards standard assets*	40.00	87.00	172.00	231.87
Provision for Restructured Assets (including FITL)	51.78	103.65	493.08	263.65
Income Tax	377.50	408.27	1518.51	1104.93
Deferred Tax	-206.94	-258.27	-778.82	-506.84
Bad Debts Writen off	371.46	5.38	382.65	319.43
Investments written off	7.68	4.00	9.28	19.74
Others	22.35	2.50	21.10	-0.09
Total	1039.68	433.34	3576.17	2017.97

* Includes Provision towards Restructured Standard Assets @ 2.75%

Liabilities

(` in Crore)

Deposits	31-Mar-13	31-Mar-12
Current	33289	31722
Savings	23760	19002
Term	170067	159768
Total	227116	210493

Maturity Profile	Amount
Upto 6 months	89903
6 months -1 year	64634
1 year - 3 years	83202
3 years - 5 years	17303
> 5 years	37885
Total	292925

Borrowings	31-Mar-13	31-Mar-12
Tier I	2559	1709
Upper Tier II	4286	4286
Lower Tier II	10296	9032
Flexi Bonds	246	336
Omni Bonds	10971	13909
Refinance/Borrowings	15034	13841
SLR Bonds	0	0
Outside India	22417	10364
Total	65809	53478

* During Dec quarter, Tier - I (Perpetual) Omni Bonds of ₹850 Crore were issued with coupon rate of 9.40% annually.

During the Dec quarter, Tier - II Omni Bonds of ₹1,000 Crore (25Years Maturity) and ₹505 Crore (15 Years Maturity) were issued with coupon rate of 9.25% and 8.99% annually.

Advances

(` in Crore)

Vertical	Mar-13	Mar-12
ICG	46174	32529
CBG	100018	90383
AGRI	11359	18906
PBG	32703	30472
MSE	5400	8193
RECRY	652	675
Total	196306	181158

Note : Pursuant to reorganisation, the figures against verticals for Mar-13 are based on sol/subsol ownership except for ICG and RECRY Verticals

Nature	Mar-13	Mar-12
Bills	4619	3222
CC, OD,WCDL ETC	50885	45979
Term Loans- Other	140803	131371
Total	196306	180572
Top 20 Borrowers	36840	

Maturity Profile	Advances
Upto 6 months	28,673
> 6 months to 1 year	11,368
> 1 year to 3 years	82,149
> 3 years to 5 years	25,330
> 5 years	48,786
Total	1,96,306

Advances

(in Crore)

Industry	Outstanding			Committed		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	19546	13042	32589	31361	17932	49293
OIL & GAS/PETROLEUM PRODUCTS	9296	9417	18714	11837	13066	24903
HOME LOANS	24115	0	24115	24811	0	24811
IRON AND STEEL	11771	5014	16785	15254	8417	23671
ROADS & BRIDGES / PORTS	8465	6101	14565	11464	11331	22795
INFRASTRUCTURE OTHERS	7352	5420	12772	9464	8307	17771
BANKING	2142	1057	3199	12509	3357	15865
TELECOM	8265	2709	10974	10088	5631	15719
NBFC	11413	264	11676	13974	308	14282
CONSTRUCTION	3038	8010	11048	3976	9188	13164
GENERAL MACHINERY & EQUIPMENTS	2650	6157	8807	3549	8324	11873
TEXTILES	6586	1457	8043	9995	1782	11777
TRADING	5596	2260	7856	7534	4076	11610
AGRICULTURE & RELATED ACTIVITIES	6273	495	6768	9611	645	10256
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC	2889	2777	5666	5241	4063	9304
HOUSING FINANCE COMPANIES	5732	1	5733	8709	402	9111
FERTILIZERS	1774	2504	4278	3241	4540	7781
CEMENT	5587	1020	6607	6589	1085	7674
CHEMICAL & CHEMICAL PRODUCTS	1855	1702	3557	3332	3132	6464
SUGAR & SUGAR PRODUCTS	2673	1292	3965	5014	1343	6357
TOTAL	147017	70699	217716	207552	106929	314480

Summary of Restructured Advances as on March 31, 2013

Particulars	PA	NPA	Total
Gross	15092	2026	17119
Less : FITL Provision	842	33	875
	14250	1993	16243
Less : Cases considered for Provisioning @ 0.40%	2679	0	2679
Total	11571	1993	13564

Restructuring *(` in Crore)*

Industry	Net Outstanding 2013	Net Outstanding 2012	Industry	Net Outstanding 2013	Net Outstanding 2012
Agro Industries	304	230	Jewellery Mfg	26	42
Air Transport	1 187	1 445	Metal Industry	1 119	877
Aquaculture	74	0	Mining and quarryi	51	8
Art	0	34	Misc. Industry	90	4
Cement	109	118	Motor Vehicles	59	58
Ceramic Industry	110	46	Oil Exploration	96	0
Chemical & Fertilizers	80	100	Other Services	40	9
Coal Industry	8	0	Paper	136	82
Dairy Farm And Poultry	4	0	Pharmaceuticals	262	165
Education	460	53	Plastic	1	0
Electrical Machinery	1 416	249	Plastic Products	35	0
Electricity Generation	1 359	2 756	Real Estate	51	108
Electronics	182	156	Retail Store	41	18
Entertainment	40	41	Rubber	4	11
Financial Services	5	6	Ship Building	274	0
Food & Beverages	346	861	Sugar	517	0
Glass Mfg	0	16	Telecommunication	1 185	997
Health Care	21	29	Textiles	1 276	957
Hotel	141	36	Timber	0	1
Infrastructure	1 784	315	Transport Services	3	9
Iron And Steel	426	0	Waste Managemen	16	0
IT	223	198	Total	13 564	10 037

PA to NPA out of Restructured Advances as on March 31, 2013

(` in Crore)

Industry	Net Outstanding 2013	Net Outstanding 2012	Industry	Net Outstanding 2013	Net Outstanding 2012
Agro Industries	116	76	Jewellery Mfg	0	8
Air Transport	696	696	Metal Industry	41	225
Aquaculture	4	0	Mining and quarrying	19	8
Art	0	34	Misc. Industry	3	0
Cement	5	0	Motor Vehicles	55	8
Chemical & Fertilizers	2	2	Other Services	16	5
Education	32	15	Paper	1	14
Electrical Machinery	75	33	Pharmaceuticals	2	1
Electricity Generation	0	114	Real Estate	50	50
Electronics	156	119	Retail Store	7	15
Entertainment	4	0	Rubber	1	4
Food & Beverages	56	133	Sugar	95	0
Health Care	2	2	Telecommunications	246	12
Hotel	14	13	Textiles	3	168
Infrastructure	61	61			
IT	27	0	Total	1 791	1 815

Investments

(` in Crore)

Category	HTM	AFS	HFT	Total
Government securities	51878	13315	1048	66241
SASF Securities	4941	0	0	4941
Shares (Equity)	0	2746	38	2785
Shares (Preference)	0	713	0	713
Debentures/ Bonds	10	6002	35	6047
Subsidiaries / Joint Ventures	619	0	0	619
Security Receipts	0	62	0	62
Others (CPs/CDs/MF) etc	8295	4136	4963	17394
Total	65743	26974	6084	98801

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 TRUSTESHIP 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
IDBI INFRAFIN LIMITED	100.00
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
INVESTORS SERVICES OF INDIA LIMITED	24.21
	contd...

List of Some Strategic Investments

Name of Company	Percentage Holding
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
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 & SECR T INTEREST OF INDIA	0.90

Summarised Financial Information of the Subsidiaries

(₹ in Crore)

Particulars	IDBI Capital Market Services Ltd.	IDBI Asset Management Company Ltd	IDBI MF Trustee Company Ltd.	IDBI Intech Ltd.	IDBI Trusteeship Services Ltd.
Capital	1 28	90	0	13	6
Reserves	1 84	(65)	0	16	74
Total Assets	3 47	30	1	45	1 13
Total Liabilities (excluding Capital & Reserves)	36	5	0	17	33
Investments	1 21	20	0	0	0
Turnover	1 12	15	1	1 85	49
Profit before taxation	39	- 22	0	4	42
Tax	15	- 1	0	1	14
Profit after taxation	24	- 21	0	3	28
Interim Dividend (%)	0	0	0	0	100%
Proposed Dividend (%)	15%	0	0	0	100%



Thank You