



# *Presentation to Analysts*

**July 2011**

# 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

- 883 branches; 1459 ATMs
- 1- Overseas, 252-Metro, 335-Urban, 204-Semi Urban & 91-Rural
- Presence in 598 locations
- Network of :
  - 61 Retail Asset Centres
  - 31 City SME Centres
  - 14 Agri Processing Centres
  - 5 Regional Processing Units
  - 23 Central Clearing Units
- 6 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- Corporate customers:3000+

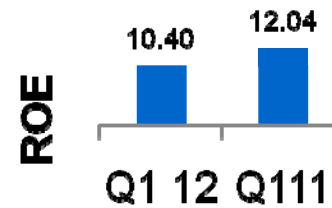
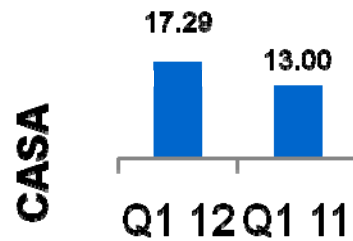
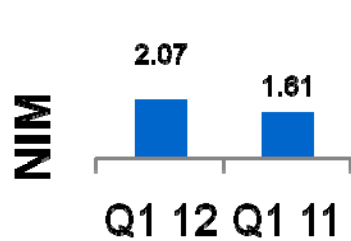
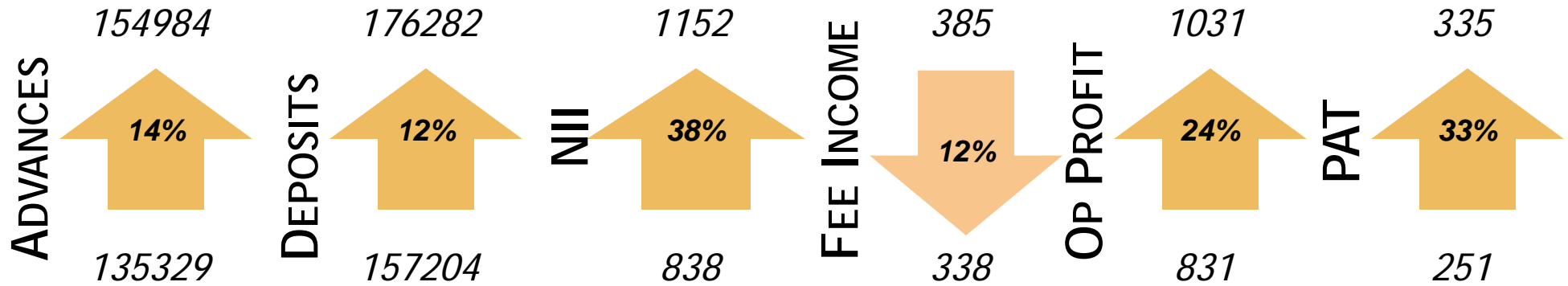
- Retail customer base:5 million+

- Global expansion plans

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



# Highlights *(Q1 FY 12 over Q1 FY 11)*



# Balance Sheet

(₹ in Crore)

As at	30-Jun-11	30-Jun-10
<b>LIABILITIES</b>		
Capital	985	725
Reserve & Surplus	13907	9679
[Net Worth]	12977	8448
Deposits	176282	157204
Borrowings	51067	50084
Other Liabilities & provisions	7330	6967
<b>Total</b>	<b>249571</b>	<b>224658</b>
<b>ASSETS</b>		
Cash & balance with RBI	14801	12516
Bal. with banks & money at call	1235	789
Investments	70920	68489
Advances	154984	135329
Fixed Assets [incl leased assets]	3039	3050
Other Assets	4592	4484
<b>Total</b>	<b>249571</b>	<b>224658</b>

# Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		Year Ended	
	Jun.11	Jun.10	Mar.11	Mar.10
Interest income	5629	4282	18541	15174
Interest expenses	4476	3438	14272	13005
Net Interest income	1152	844	4269	2169
Other Income	431	473	2143	2389
Total income	1583	1317	6413	4558
Operating Expenses	553	486	2255	1831
- Employee Cost	244	234	1046	773
- Other Operating Expenses	309	253	1208	1058
Operating Profit	1031	831	4158	2726
Provisions & contingencies	696	580	2508	1695
- NPAs / Write offs	360	315	1255	723
- Restructured Assets	11	32	123	599
- Others (Inv., Std Asset, etc)	52	155	481	352
- Tax	270	79	735	346
- Deffered Tax	-	-	-104	-333
Profit After Tax	335	251	1650	1031

# Details of Other Income

(₹ in Crore)

Particulars	Quarter Ended		Year Ended	
	Jun.11	Jun.10	Mar.11	Mar.10
Commission, Excg & Brkg	268	320	1470	1225
Profit on sale of investments	58	10	143	748
Profit/(Loss) on revaluation of investment	-35	1	-20	-52
Profit on sale of Fixed Assets	-1	-1	-3	-1
Profit on forex/derivatives	41	43	190	98
Dividend from subsidiaries	0	33	33	18
Recovery from written off cases	39	30	144	121
Other misc income	60	36	186	231
<b>Total</b>	<b>431</b>	<b>473</b>	<b>2143</b>	<b>2389</b>
<b>Fee Based Income</b>	<b>338</b>	<b>385</b>	<b>1762</b>	<b>1435</b>



# Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		Year Ended	
	Jun.11	Jun.10	Mar.11	Mar.10
Staff Cost	244	234	1046	773
Rent, taxes & lighting	40	42	208	178
Printing & stationery	10	9	35	29
Advertisement & Publicity	16	4	46	46
Depreciation	27	25	127	91
Postage, Telegram, Teleph., etc	21	2	51	64
Repairs and maintenance	28	24	96	84
Insurance	43	40	152	114
Banking expenses	10	13	57	47
Expenses for recovery of write off cases	2	1	4	4
Outsourcing expenses	41	42	174	153
Fee and other expenses for borrowing	6	3	29	74
Other expenditure	66	47	229	173
<b>TOTAL</b>	<b>553</b>	<b>486</b>	<b>2255</b>	<b>1831</b>

# Key Ratios

Particulars	Quarter Ended		Year Ended	
	Jun.11	Jun.10	Mar.11	Mar.10
Net Interest Margin (%)	2.07%	1.61%	2.07%	1.17%
Return on Assets (%)	0.54%	0.45%	0.73%	0.53%
Return on Equity (%)	10.40%	12.04%	14.93%	13.14%
Cost of all liabilities (%)	7.25%	6.13%	6.31%	6.69%
Yield on Total Assets (%)	9.81%	8.47%	9.15%	9.03%
Margin (%)	2.56%	2.35%	2.84%	2.34%
Cost of Funds (%)	7.99%	6.64%	6.94%	7.35%
Return on Earning Assets (%)	10.03%	8.69%	9.39%	9.38%
Spread (%)	2.04%	2.05%	2.45%	2.03%
Non-interest income to Total Income	7.11%	9.94%	10.36%	13.60%
Efficiency [Cost- Net Income] Ratio	34.90%	36.91%	35.16%	40.18%
Staff Expenses to total income	4.03%	4.91%	5.06%	4.31%
Staff Expenses to total expenses	4.85%	5.95%	6.33%	5.10%
Overhead efficiency ratio	77.98%	97.26%	95.06%	130.45%
Fee Based Income to Average Assets	0.14%	0.19%	0.72%	0.71%

# Balance Sheet Ratios

(₹ in Crore)

	30-Jun-11	30-Jun-10
Total Business [Dep. + Adv.]	331266	292533
SB Deposits to Total Deposits	7.74%	6.55%
Current Account Deposits to Total Deposits	9.55%	6.44%
Time Deposits to Total Deposits	82.71%	87.00%
Book Value - ₹	131.80	116.54
Total Off B/Sheet item to Total Assets	54.91%	56.68%
Owned Funds to total outside liabilities	5.71%	4.08%
Tier One Capital	15583	11531
Tier Two Capital	10995	8899
Total Capital	26578	20430
Total Risk Weighted Assets	192167	172302
Total Risk Weighted Assets to Total Assets	77.00%	76.70%
CRAR (Total)	13.83%	11.86%
CRAR - Tier I	8.11%	6.69%
CRAR - Tier II	5.72%	5.17%
<b>Number of Accounts</b>		
(i) Savings	4676734	3224807
(ii) Current	392574	299437
(iii) Term Deposit)	1116052	552446

# NPAs

(₹ in Crore)

Particulars	30-Jun-11	31-Mar-11
Gross Advances	156451	158205
Gross NPAs	3288	2785
Gross NPAs as % of Gross Advances	2.10	1.76
Total Provisions held	1467	1107
Net Advances	154984	157098
Net NPAs	1933	1678
Net NPAs as % of Net Advances	1.25	1.06
Provision Coverage Ratio	41.21	39.75
Provision Coverage Ratio as per RBI Guidelines	73.98	74.66

Sectoral Net NPAs	%
Agri & Allied activities	1.38
Industry (Micro, Small, Medium & Large)	1.54
Services	1.65
Personal Loans	0.83

# Summary of NPAs as on Jun 30, 2011

(₹ in Crore)

For the Quarter	Gross NPA	Provision	Net NPA
As on 01.04.2011	2785	1107	1678
Additions (First time NPA)	622	423	199
Less:			
(i) Upgradations	39	10	29
(ii) Recoveries	80	53	27
(iii) Countercyclical Provision		112	-112
As on 30.06.2011	<b>3288</b>	<b>1355</b>	<b>1933</b>

# Classification of NPAs as on 30th June 2011

<b>For the Quarter</b>	<b>Gross NPA</b>	<b>Provision</b>	<b>Net NPA</b>
Sub Standard Assets	1679	289	1390
Doubtful Assets	1467	924	543
Loss Assets	142	142	0
<b>Total</b>	<b>3288</b>	<b>1355</b>	<b>1933</b>

# Advances

(₹ in Crore)

Vertical	30-Jun-11	30-Jun-10
ICG	27833	27594
LCG	44252	39711
MCG	31210	29336
MSME	12655	10737
Agri	9247	8066
Retail	29787	19884
<b>Total</b>	<b>154984</b>	<b>135329</b>

Nature	30-Jun-11	30-Jun-10
Bills	2588	2804
CC, OD, WCDL etc	30704	21721
Term Loans- Other	121692	110804
<b>Total</b>	<b>154984</b>	<b>135329</b>
<b>Top 20 Borrowers</b>	<b>38342</b>	

Maturity profile	Amount
Upto 6 Months	22445
6 Months-1 Year	12793
1-3 Years	57201
3-5 Years	24122
> 5 Years	38424
<b>Total</b>	<b>154984</b>

# Advances

(₹ in Crore)

Industry	Outstanding	Committed Exposure (FB + NFB)
POWER	20,654.91	34,745.88
IRON AND STEEL	15,469.69	24,772.33
ROADS & BRIDGES / PORTS	13,014.52	20,836.31
TELECOM	13,402.02	18,169.29
OIL & GAS/PETROLEUM PRODUCTS	9,715.76	16,834.42
NBFC	10,499.02	14,437.63
GENERAL MACHINERY & EQUIPMENTS	7,733.49	12,974.17
AGRICULTURE & RELATED ACTIVITIES	8,084.85	12,123.67
CONSTRUCTION	8,883.38	10,861.76
TEXTILES	7,257.94	10,296.52
INFRASTRUCTURE OTHERS	6,215.06	9,339.75
TRADING	4,949.32	8,224.48
METAL PRODUCTS	4,436.82	7,626.47
CEMENT	5,196.91	7,038.48
FERTILIZERS	2,319.89	6,142.69
OTHER	3,570.66	6,052.37
CHEMICAL & CHEMICAL PRODUCTS	3,248.57	5,435.49
SUGAR	3,886.05	5,315.54
COMMERCIAL REAL ESTATE	3,890.03	5,221.58
BANKING	915.69	4,843.44
<b>Total</b>	<b>1,53,344.58</b>	<b>2,41,292.28</b>



# Restructuring *(₹ in Crore)*

Industry	Net Outstanding
Financial Services	89.50
Infrastructure	337.31
Diamond Industry	96.49
Other Services	111.83
Electricity	2 627.14
Electronics	36.72
Agro Industries	28.81
IT	25.98
Health Care	179.66
Metal Industry	2 726.98
Chemical & Fertilizers	154.71
Electical Machinery	385.44
Motor Vehicles	120.73
Paper	96.01
Textiles	1 419.25
Food & Beverages	746.57
Printing	75.18
Telecommunications	332.46
Real Estate	168.44
Misc. Industry	42.95
Mining and quarrying	8.51
Retail Store	40.32
Air Transport	709.73
<b>Total</b>	<b>10 560.73</b>

# NPAs out of Restructured Advances as on Jun 30,2011

(₹ in Crore)

Industry	Net Outstanding
Financial Services	0.00
Infrastructure	95.55
Diamond Industry	55.75
Other Services	20.32
Electricity	47.50
Electronics	33.21
Agro Industries	13.22
IT	25.98
Health Care	3.25
Metal Industry	73.30
Chemical & Fertilizers	22.04
Electical Machinery	333.21
Motor Vehicles	7.35
Paper	15.48
Textiles	153.74
Food & Beverages	36.86
Printing	73.78
Telecommunications	121.07
Real Estate	69.30
Misc. Industry	37.89
Mining and quarrying	8.51
Retail Store	22.53
Air Transport	0.00
<b>Total</b>	<b>1 269.86</b>

# Investments *(₹ in Crore)*

Category	HTM	AFS	HFT	TOTAL
Government securities	45613	4641	979	51233
SASF Securities	5541	0	0	5541
Shares	287	3232	3	3522
Debentures/ Bonds	225	2129	72	2426
Subsidiaries/ Joint Ventures	567	0	0	566
Security Receipts	0	889	0	889
Others (CPs/CD/MF)etc.	2015	2103	3622	7741
<b>Total</b>	<b>54248</b>	<b>12994</b>	<b>4676</b>	<b>71918</b>

# List of some strategic investments

Entity	%
IDBI ASSET MANAGEMENT LTD.	100.00
IDBI CAPITAL MARKET SERVICES LIMITED	100.00
IDBI INTECH LIMITED	100.00
IDBI MF TRUSTEE COMPANY LTD.	100.00
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48.00
IDBI TRUSTEESHIP SERVICES LIMITED	39.78
SIKKIM INDUSTRIAL DEVELOPMENT AND INVESTMENT CORPORATION LIMITED	37.15
MANIPUR INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	34.67
NAGALAND INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	30.34
NATIONAL SECURITIES DEPOSITORY LIMITED	30.00
BIOTECH CONSORTIUM INDIA LIMITED	27.93
ZORAM INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	27.12
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
TRIPURA INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	10.78
NEPAL DEVELOPMENT BANK LIMITED	10.00
CORDEX INDIA PVT. LTD.	7.14
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	1.20

# Liabilities

(₹ in Crore)

<b>Deposits</b>	<b>30-Jun-11</b>	<b>30-Jun-10</b>
Current	16838	10124
Savings	13639	10305
Term	145805	136775
<b>Total</b>	<b>176282</b>	<b>157204</b>

<b>Borrowings</b>	<b>30-Jun-11</b>	<b>30-Jun-10</b>
Tier I	3839	3839
Upper Tier II	4286	3286
Lower Tier II	6802	5549
Flexibonds	485	571
Omnibonds	15091	17513
Refinance/Borrowings	10063	11508
SLR Bonds	1177	2243
Outside India	9324	5575
<b>Total</b>	<b>51067</b>	<b>50084</b>



Thank You