

हर कदम आरोहण की ओर  
Marching Towards Growth



# INVESTORS PRESENTATION

## FINANCIAL RESULTS Q3 - FY 2023-24

January 20, 2024

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**02** Financial Performance

**03** Business Performance

**04** Treasury Operations

**05** Asset Quality

**06** Capital

**07** Digital Banking and  
Financial Inclusion

**08** Subsidiaries

**09** Way Forward

# Highlights

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PAT - Rs.1458 crore  
PBT - Rs.2007 crore

Operating Profit -  
Rs.2327 crore

NII - Rs.3435 crore  
NIM - 4.72%  
[Core NIM - 3.91%]

ROA - 1.70%  
ROE - 19.57%

Cost to Net Income  
Ratio - 47.22%

Total CRAR - 20.32%  
Tier 1 Capital - 18.04%

Total RWA -  
Rs.172145 crore

Cost of deposit - 4.34%  
Cost of funds - 4.60%.

Net Adv. -  
Rs.175001 crore  
Deposit -  
Rs.258525 crore  
CASA ratio - 49.88%

Net NPA - 0.34%  
GNPA - 4.69%  
PCR - 99.17%

## Profitability - Strong operating momentum

- PAT at Rs.1458 crore, up by 57% YoY and 10% QoQ
- PBT at Rs.2007 crore, up by 58% YoY
- Operating Profit at Rs.2327 crore up by 13% YoY and 12% QoQ
- NII at Rs.3435 crore, grew by 17% YoY and 12% QoQ
- NIM at 4.72%
- Cost to Net Income Ratio (CIR) at 47.22%

## Business Performance - Focus on Granularity

- CASA ratio at 49.88%. CASA at Rs.128962 crore
- Retail Corporate Ratio (Gross Advances) stood at 71:29 against 67:33 as on Dec 2022
- Net Advances at Rs.175001 crore grew by 18% YoY and 4% QoQ

## Asset Quality - Improving Trend

- Net NPA at 0.34%, reduction of 74 bps YoY and 5 bps QoQ
- GNPA at 4.69%, reduction of 913 bps YoY and 21 bps QoQ
- PCR stood at 99.17%, improved by 119 bps YoY and 7 bps QoQ

## Capital - Adequately Capitalised

- Tier 1 Capital at 18.04%, up by 44 bps YoY
- Total CRAR at 20.32%, up by 18 bps YoY
- Total RWA stood at Rs.172145 crore

# Financial Performance



(Rs.Crore)

| Particulars                            | Quarter ended |             |             | Variance  |             | Nine Month Ended |              | Variance% | FY23         |
|----------------------------------------|---------------|-------------|-------------|-----------|-------------|------------------|--------------|-----------|--------------|
|                                        | Dec-22        | Sep-23      | Dec-23      | YoY%      | QoQ%        | Dec-22           | Dec-23       |           |              |
| Interest Income                        | 5231          | 6035        | 6541        | 25        | 8           | 14844            | 19436        | 31        | 20570        |
| Interest Expenses                      | 2306          | 2968        | 3106        | 35        | 5           | 6693             | 8937         | 34        | 9139         |
| <b>Net Interest Income</b>             | <b>2925</b>   | <b>3067</b> | <b>3435</b> | <b>17</b> | <b>12</b>   | <b>8151</b>      | <b>10499</b> | <b>29</b> | <b>11431</b> |
| Other Income                           | 857           | 889         | 973         | 14        | 9           | 3084             | 2715         | (12)      | 4372         |
| <b>Net Total Income</b>                | <b>3782</b>   | <b>3956</b> | <b>4408</b> | <b>17</b> | <b>11</b>   | <b>11235</b>     | <b>13214</b> | <b>18</b> | <b>15803</b> |
| Operating Expenses                     | 1731          | 1884        | 2081        | 20        | 10          | 4924             | 5797         | 18        | 7067         |
| -Employee Cost                         | 811           | 907         | 1093        | 35        | 20          | 2312             | 2949         | 28        | 3533         |
| -Other Operating Cost                  | 920           | 977         | 988         | 7         | 1           | 2612             | 2848         | 9         | 3534         |
| <b>Operating Profit</b>                | <b>2051</b>   | <b>2072</b> | <b>2327</b> | <b>13</b> | <b>12</b>   | <b>6311</b>      | <b>7417</b>  | <b>18</b> | <b>8736</b>  |
| Provisions & Contingencies (Excl. Tax) | 784           | (227)       | 320         | (59)      | 241         | 2514             | 1283         | (49)      | 3498         |
| <b>Profit/(Loss) Before Tax</b>        | <b>1267</b>   | <b>2299</b> | <b>2007</b> | <b>58</b> | <b>(13)</b> | <b>3797</b>      | <b>6134</b>  | <b>62</b> | <b>5238</b>  |
| Tax                                    | 340           | 976         | 549         | 61        | (44)        | 1285             | 2128         | 66        | 1593         |
| <b>Profit/(Loss) After Tax</b>         | <b>927</b>    | <b>1323</b> | <b>1458</b> | <b>57</b> | <b>10</b>   | <b>2512</b>      | <b>4006</b>  | <b>59</b> | <b>3645</b>  |

(Rs.Crore)

| Particulars                                         | Quarter ended |        |        | Variance |         | Nine Month Ended |        | Variance% | FY23  |
|-----------------------------------------------------|---------------|--------|--------|----------|---------|------------------|--------|-----------|-------|
|                                                     | Dec-22        | Sep-23 | Dec-23 | YoY%     | QoQ%    | Dec-22           | Dec-23 |           |       |
| Interest Income                                     |               |        |        |          |         |                  |        |           |       |
| Interest on Advances                                | 3459          | 4019   | 4328   | 25       | 8       | 9495             | 13209  | 39        | 13337 |
| Interest on Investments                             | 1497          | 1872   | 2005   | 34       | 7       | 4339             | 5670   | 31        | 5949  |
| Interest balances with RBI & Other Inter Bank Funds | 147           | 77     | 45     | (69)     | (41)    | 381              | 258    | (32)      | 566   |
| Other Interest Income                               | 128           | 67     | 163    | 27       | 143     | 629              | 299    | (52)      | 718   |
| Interest Income                                     | 5231          | 6035   | 6541   | 25       | 8       | 14844            | 19436  | 31        | 20570 |
| Interest Expense                                    |               |        |        |          |         |                  |        |           |       |
| Interest paid on Deposits                           | 1947          | 2572   | 2708   | 39       | 5       | 5690             | 7730   | 36        | 7829  |
| Interest on RBI / inter bank borrowings             | 143           | 213    | 216    | 51       | 1       | 309              | 662    | 114       | 438   |
| Interest paid on Borrowings                         | 216           | 183    | 182    | (16)     | 0       | 694              | 545    | (21)      | 872   |
| Total Interest Expenses                             | 2306          | 2968   | 3106   | 35       | 5       | 6693             | 8937   | 34        | 9139  |
| Net Interest Income                                 | 2925          | 3067   | 3435   | 17       | 12      | 8151             | 10499  | 29        | 11431 |
| NIM %                                               | 4.59%         | 4.33%  | 4.72%  | 13 bps   | 39 bps  | 4.35%            | 4.94%  | 59        | 4.52% |
| Core NIM %                                          | 3.93          | 3.94   | 3.91   | (2) bps  | (3) bps | 3.57             | 3.93   | 36 bps    | 3.72  |

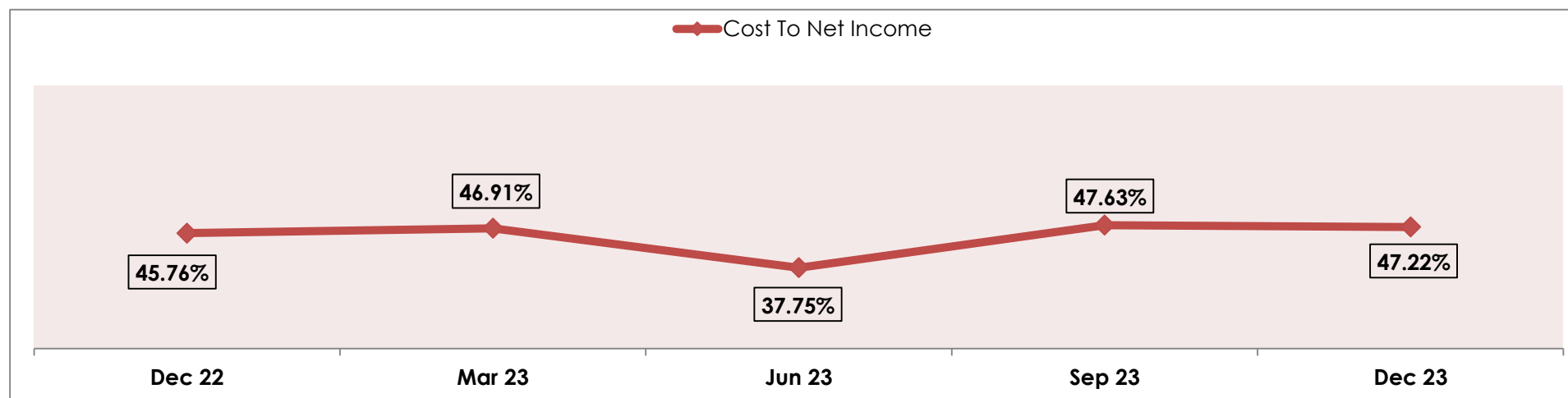
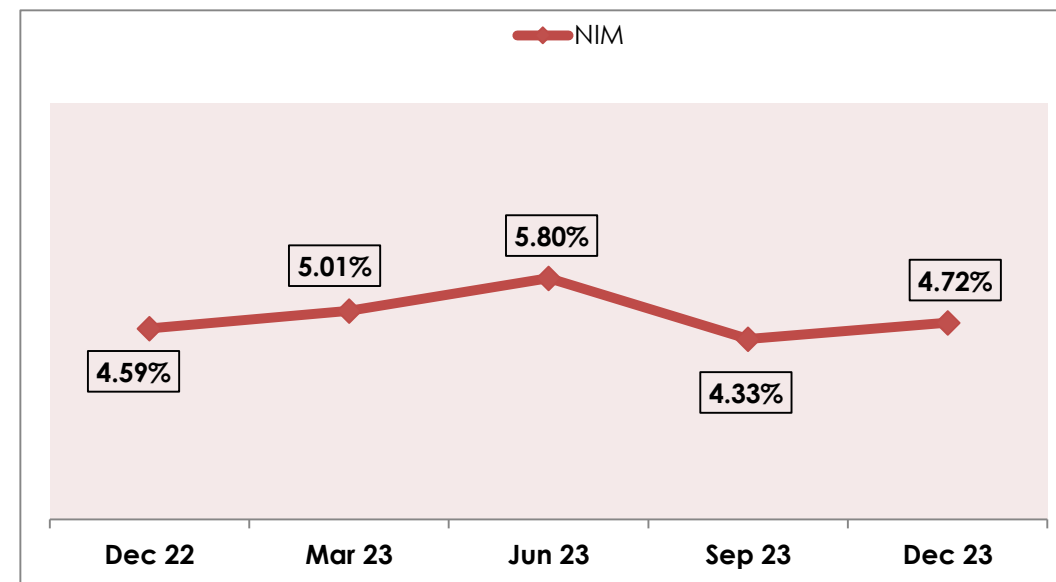
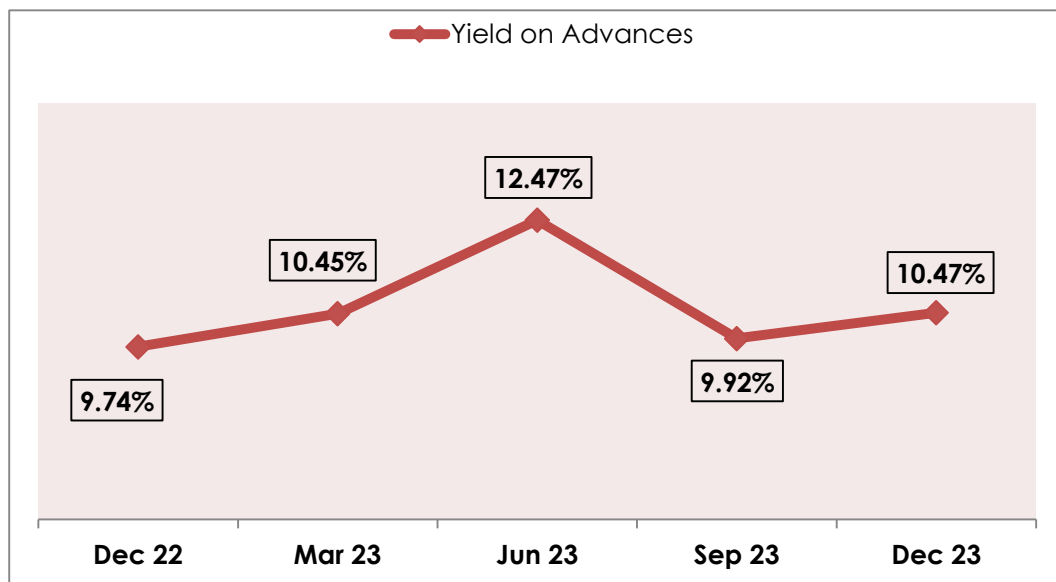
Core NIM = NIM excluding interest on IT refund and interest income from NPA & TWO accounts

(Rs.Crore)

| Particulars                                       | Quarter ended |            |            | Variance  |          | Nine Month Ended |             | Variance%   | FY23        |
|---------------------------------------------------|---------------|------------|------------|-----------|----------|------------------|-------------|-------------|-------------|
|                                                   | Dec-22        | Sep-23     | Dec-23     | YoY%      | QoQ%     | Dec-22           | Dec-23      |             |             |
| Commission, exchange and brokerage                | 473           | 473        | 484        | 2         | 2        | 1439             | 1411        | (2)         | 1924        |
| Profit/ (Loss) on sale of investments             | 49            | 87         | 279        | 465       | 220      | 852              | 504         | (41)        | 873         |
| Profit/(Loss) on revaluation of investments (net) | 74            | 20         | 26         | (65)      | 30       | 1                | 74          | 7300        | 51          |
| Profit/(Loss) on Forex                            | 156           | 69         | 84         | (46)      | 22       | 477              | 268         | (44)        | 616         |
| Dividend Income                                   | 8             | 18         | -          | -         | -        | 35               | 18          | (49)        | 35          |
| Recovery from W/O cases                           | 81            | 208        | 91         | 13        | (56)     | 148              | 391         | 164         | 716         |
| Misc. Income                                      | 16            | 14         | 9          | (43)      | (39)     | 132              | 49          | (63)        | 157         |
| <b>Other Income</b>                               | <b>857</b>    | <b>889</b> | <b>973</b> | <b>14</b> | <b>9</b> | <b>3084</b>      | <b>2715</b> | <b>(12)</b> | <b>4372</b> |

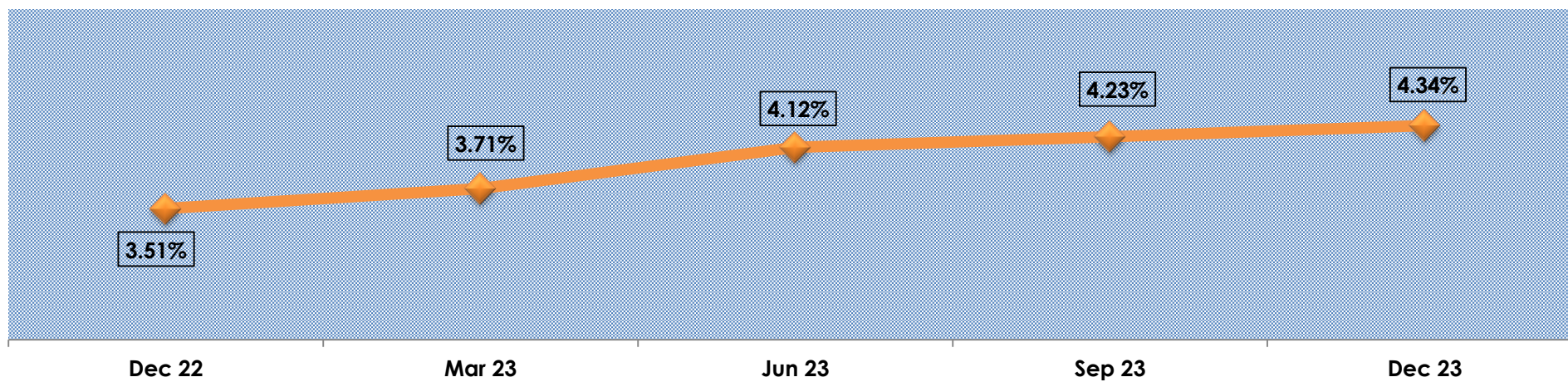
(Rs.Crore)

| Particulars                     | Quarter ended |            |            | Nine Month Ended |             | FY23        |
|---------------------------------|---------------|------------|------------|------------------|-------------|-------------|
|                                 | Dec-22        | Sep-23     | Dec-23     | Dec-22           | Dec-23      |             |
| Depreciation on Investment      | (19)          | -          | 295        | 251              | 241         | 1188        |
| Provision – NPAs                | 233           | (113)      | (446)      | 279              | 22          | (5190)      |
| Provision – Standard Assets     | 291           | (260)      | (84)       | 1042             | 145         | 1905        |
| Provision - Restructured Assets | (8)           | (22)       | (12)       | (82)             | (28)        | (57)        |
| Income Tax                      | 340           | 976        | 549        | 1285             | 2129        | 1593        |
| Bad Debts Written off           | 251           | 84         | 429        | 431              | 632         | 4018        |
| Other Provisions                | 36            | 84         | 137        | 593              | 270         | 1634        |
| <b>Total</b>                    | <b>1124</b>   | <b>749</b> | <b>868</b> | <b>3799</b>      | <b>3411</b> | <b>5091</b> |

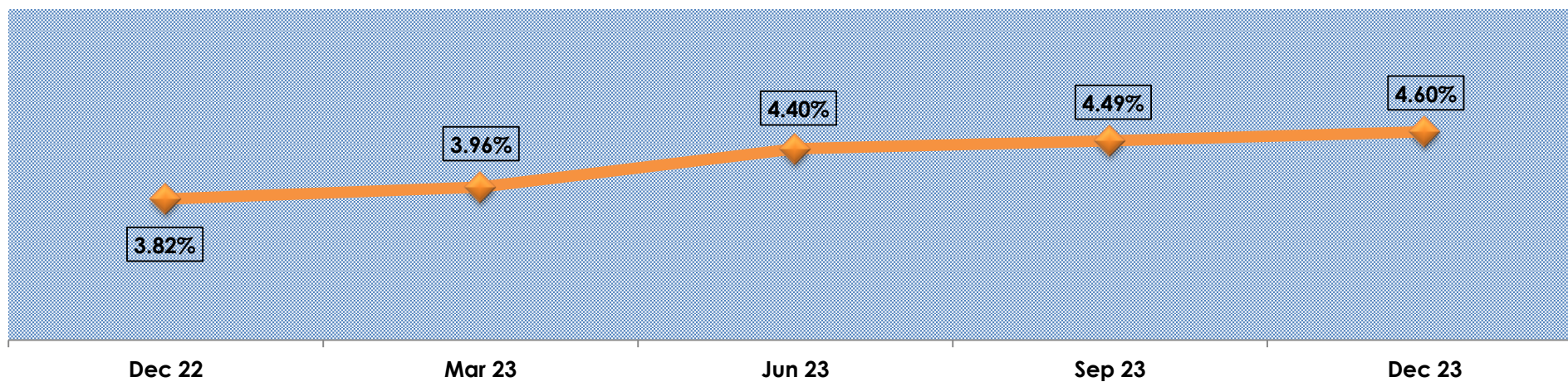


Q1 FY 2024 had one time high interest recovery from NPA/ TWO Accounts

Cost of Deposits



Cost of Funds



# Business Performance

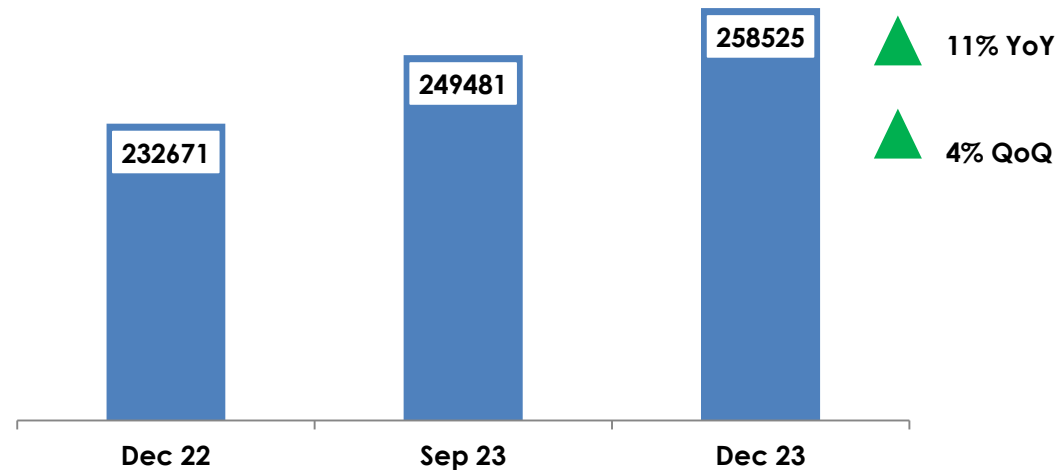
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(Rs.Crore)

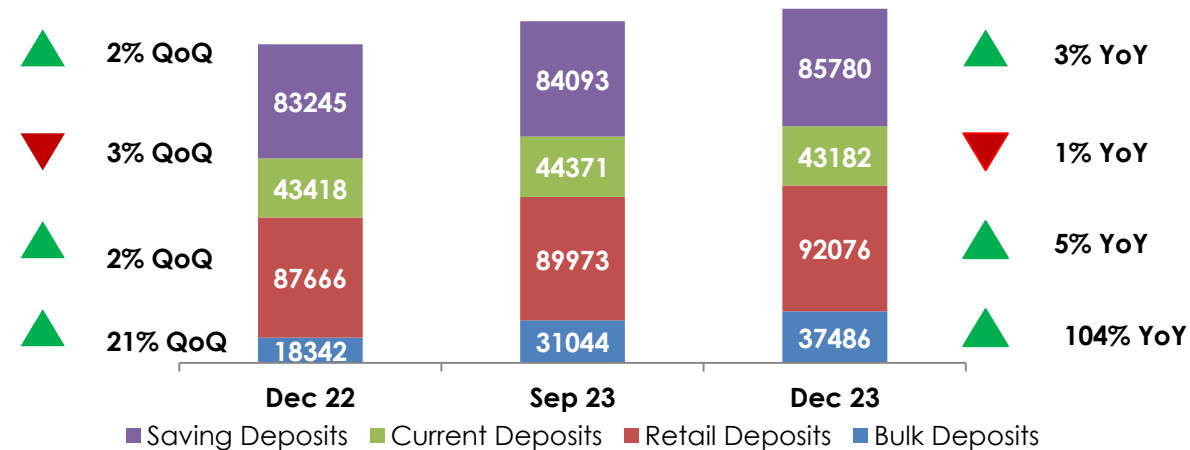
| As at                           | Dec-22        | Sep-23        | Dec-23        |
|---------------------------------|---------------|---------------|---------------|
| <b>LIABILITIES</b>              |               |               |               |
| Capital                         | 10752         | 10752         | 10752         |
| Reserve & Surplus               | 33419         | 36047         | 37489         |
| Deposits                        | 232671        | 249481        | 258525        |
| Borrowings                      | 15814         | 20651         | 23038         |
| Other Liabilities & Provisions  | 14134         | 17310         | 17405         |
| <b>Total</b>                    | <b>306790</b> | <b>334241</b> | <b>347209</b> |
| <b>ASSETS</b>                   |               |               |               |
| Cash & Balance with RBI         | 14999         | 13903         | 12826         |
| Bal. with banks & money at call | 10921         | 3633          | 8416          |
| Investments                     | 93155         | 112139        | 116437        |
| Advances                        | 148384        | 168502        | 175001        |
| Fixed Assets                    | 9824          | 9622          | 9542          |
| Other Assets                    | 29507         | 26442         | 24987         |
| <b>Total</b>                    | <b>306790</b> | <b>334241</b> | <b>347209</b> |



## Total Deposit

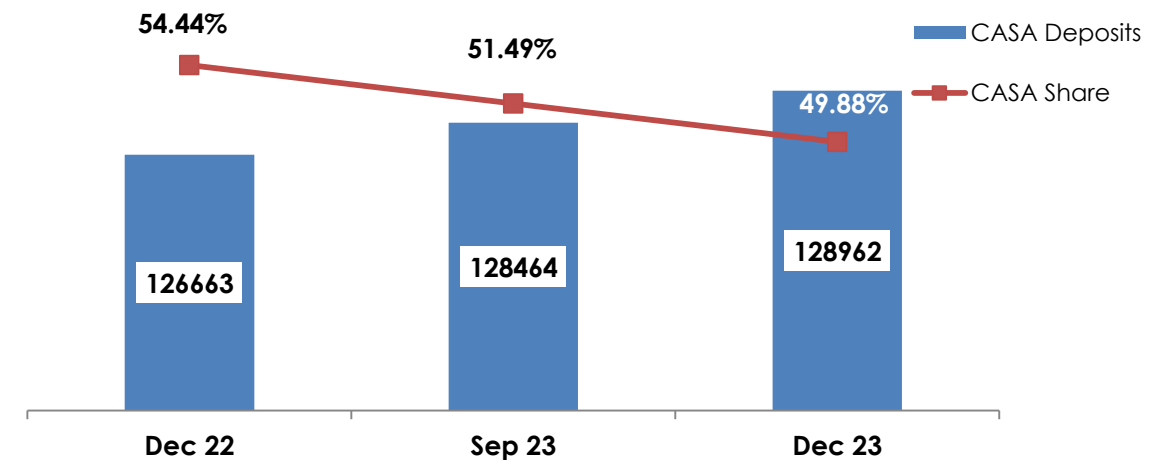


## Deposit Mix

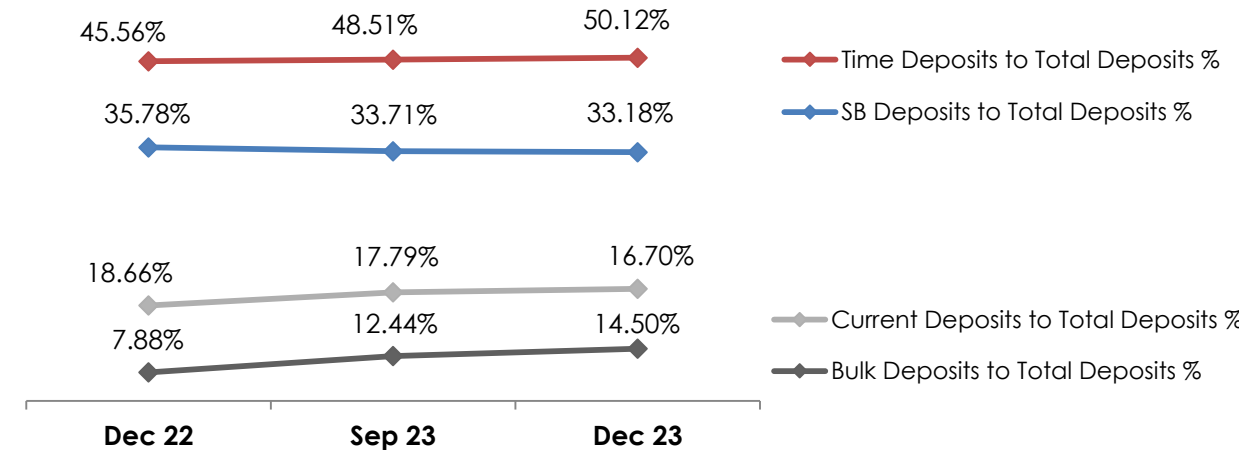


## CASA

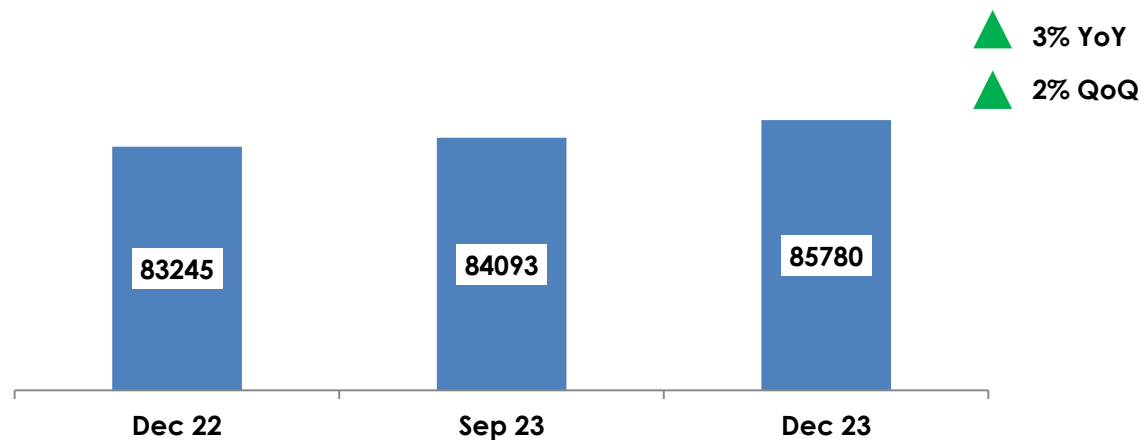
(Rs. Crore)



## Deposit Mix

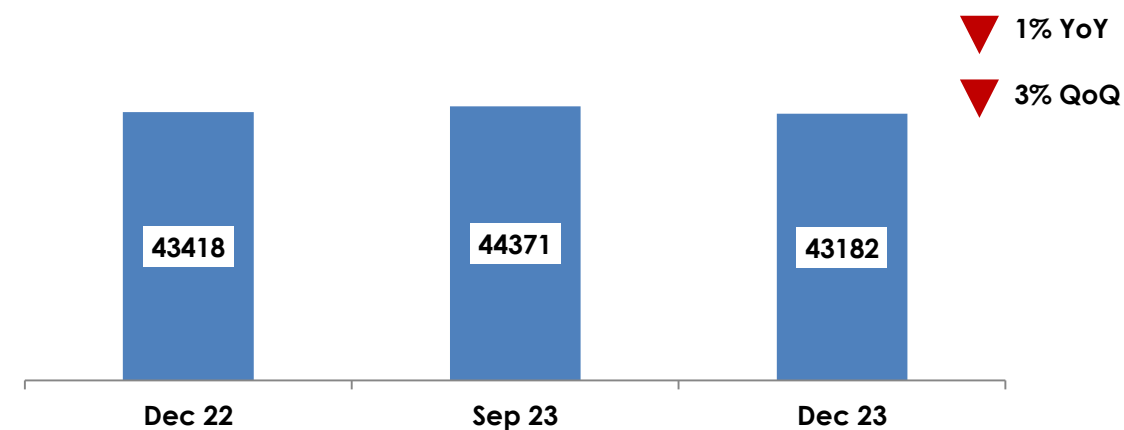


## Saving Deposits

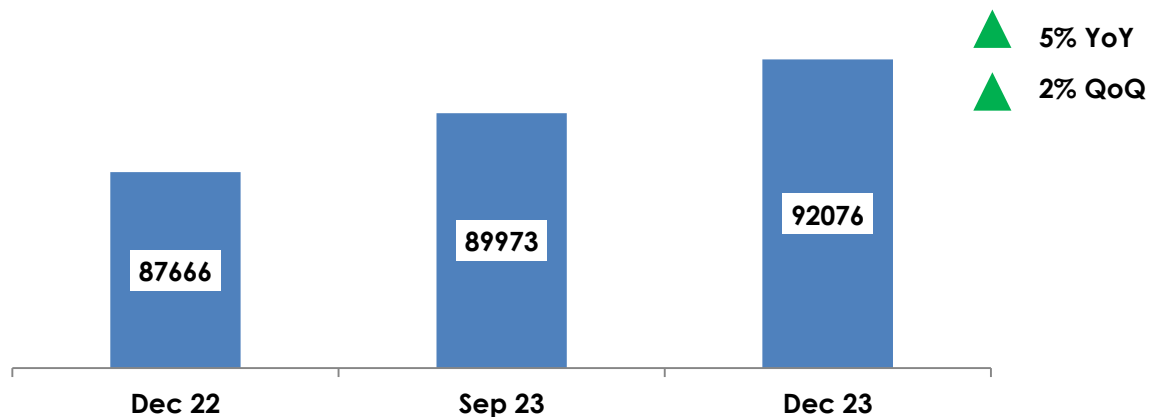


## Current Deposits

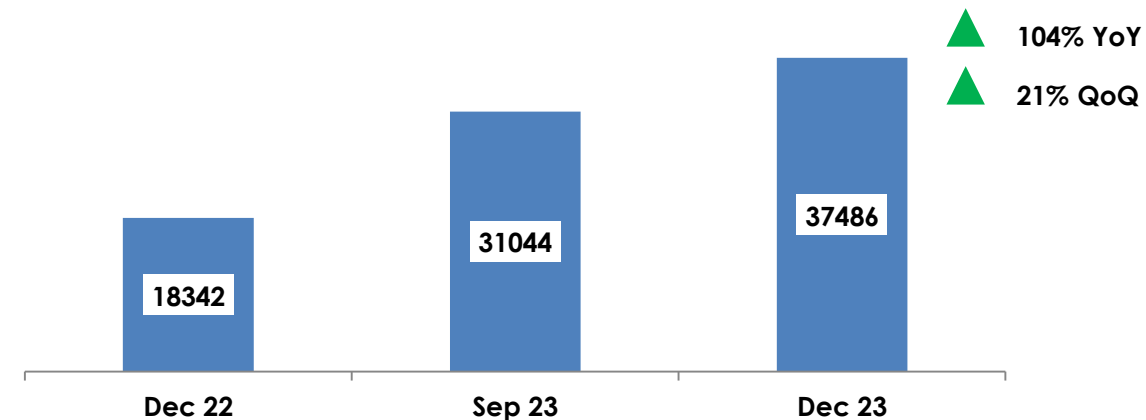
(Rs. Crore)



## Retail Deposits

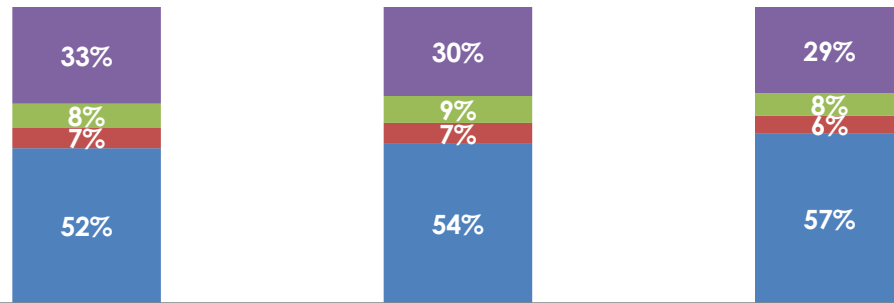


## Bulk Deposits



## Gross Advances

■ Corporate ■ MSME Advances ■ Agri Advances ■ Retail Advances



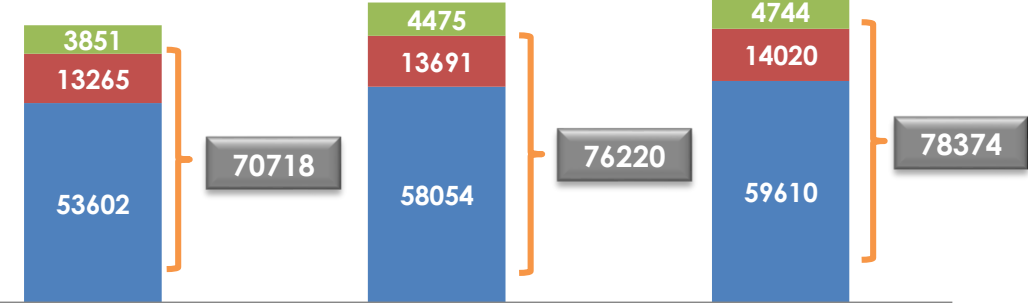
Dec-22

Sep-23

Dec-23

## Structured Retail Assets

■ Auto Loan, Education Loan & Personal Loan ■ Loan Against Property ■ Housing Loan



Dec-22

Sep-23

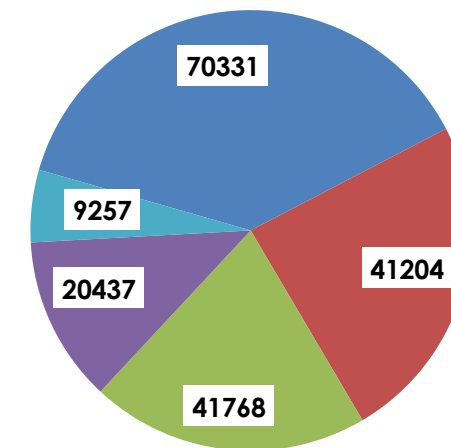
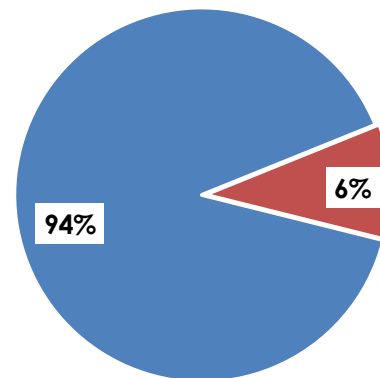
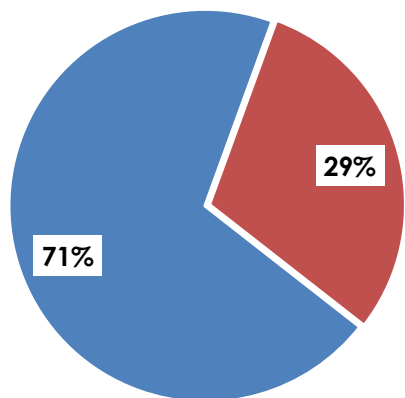
Dec-23

(Rs.Crore)

Excludes Staff home loan, LAS & MEOD of Rs.2955 crore as on Dec 31, 2023

## Gross Advances as on Dec 2023

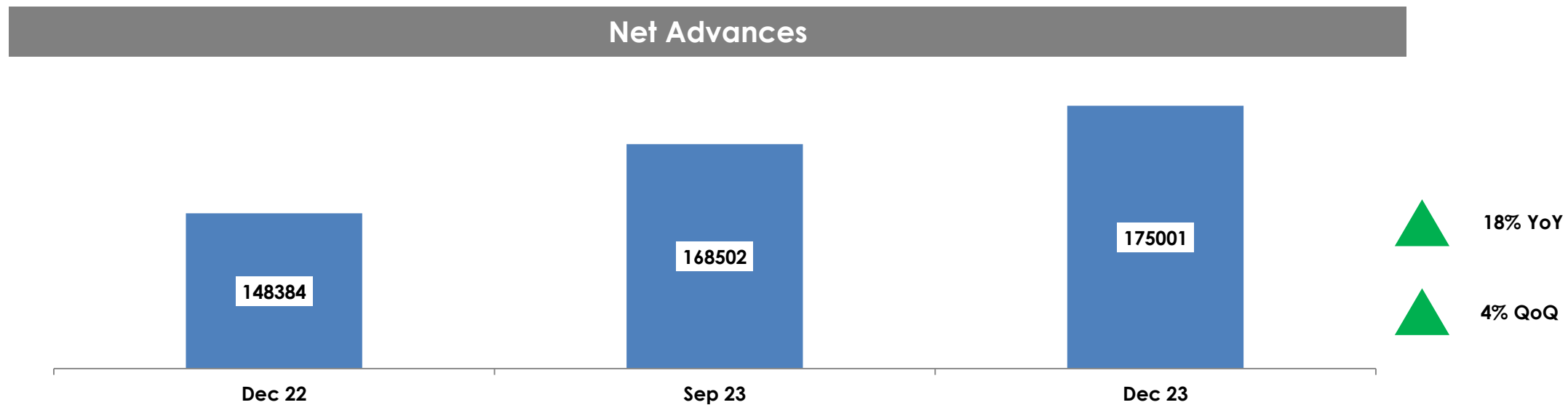
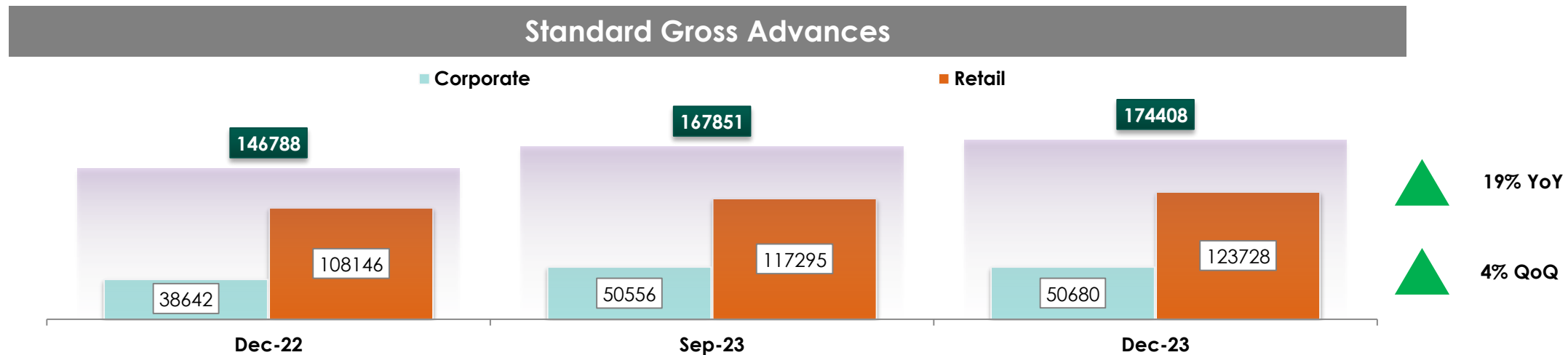
■ Retail ■ Corporate ■ Domestic Advances ■ Overseas Advances



■ Personal Loans  
■ Industry  
■ Services  
■ Agriculture  
■ Others

Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans. Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

(Rs.Crore)



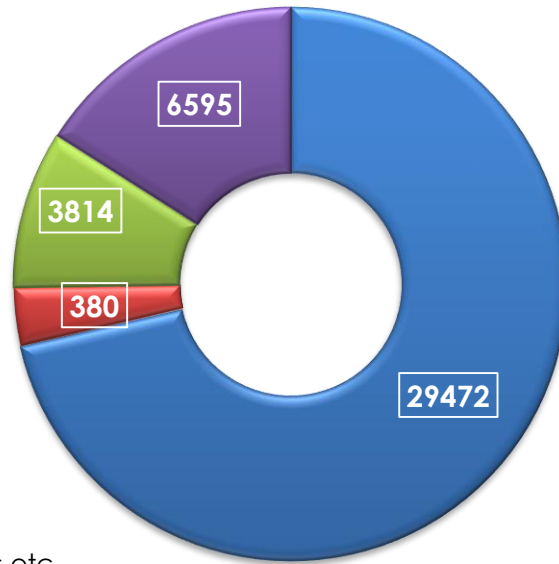
(Rs.Crore)

| Particulars                                   | Dec 22 |           | Mar 23 |           | Dec 23 |           | Growth over March-23 | Avg. achievement for FY23 |           |
|-----------------------------------------------|--------|-----------|--------|-----------|--------|-----------|----------------------|---------------------------|-----------|
|                                               | Amount | % of ANBC | Amount | % of ANBC | Amount | % of ANBC |                      | Amount                    | % of ANBC |
| 1                                             | 2      | 3         | 4      | 5         | 6      | 7         | (8)=[(6)-(4)]        |                           |           |
| ANBC                                          | 156846 |           | 167357 |           | 171665 |           |                      | 159034                    |           |
| Priority Sector Advances (a+b+c)              | 69244  | 44.15     | 64025  | 38.26     | 77134  | 44.93     | 13109                | 69822                     | 43.90     |
| (a) Agriculture (i+ii+iii+iv)                 | 31253  | 19.93     | 31944  | 19.09     | 32002  | 18.64     | 58                   | 31193                     | 19.61     |
| (i) Non-Corporate Farmers (NCF)               | 22839  | 14.56     | 24147  | 14.43     | 24972  | 14.55     | 825                  | 22423                     | 14.10     |
| (ii) Other Agri                               | 1865   | 1.19      | 1877   | 1.12      | 1969   | 1.15      | 92                   | 1809                      | 1.14      |
| (iii) Indirect Agriculture (RIDF)             | 7148   | 4.56      | 6521   | 3.90      | 5061   | 2.95      | (1460)               | 7461                      | 4.69      |
| (iv) PSLC (Agri) sale                         | (600)  |           | (600)  |           | -      |           |                      | (500)                     |           |
| (b) MSME (Micro, Medium & Small Enterprises)  | 22819  | 14.55     | 16241  | 9.70      | 26715  | 15.56     | 10474                | 22237                     | 13.98     |
| (c) Other Priority Sector Advances (i+ii+iii) | 15172  | 9.67      | 15839  | 9.46      | 18417  | 10.73     | 2578                 | 16392                     | 10.31     |
| (i) Housing                                   | 16834  | 10.73     | 17556  | 10.49     | 17581  | 10.24     | 25                   | 17607                     | 11.07     |
| (ii) Others                                   | 938    | 0.60      | 883    | 0.53      | 836    | 0.49      | (47)                 | 884                       | 0.56      |
| (iii) PSLC (General) sale                     | (2600) |           | (2600) |           | -      |           |                      | (2100)                    |           |

# Treasury Operations

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## AFS BREAKUP

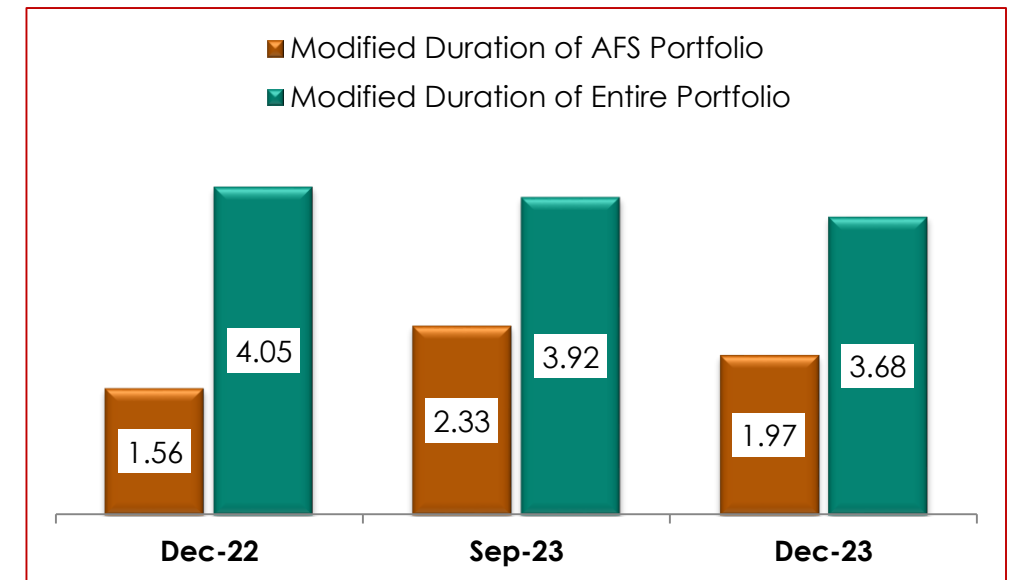


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

| Category               | Dec-22       | Sep-23        | Dec-23        |
|------------------------|--------------|---------------|---------------|
| SLR                    | 67492        | 87141         | 86587         |
| Non SLR                | 28491        | 28848         | 33968         |
| Non SLR (Overseas)     | 267          | 313           | 313           |
| Non SLR (SASF)         | 2634         | 879           | 879           |
| <b>TOTAL</b>           | <b>98884</b> | <b>117181</b> | <b>121747</b> |
| Less: Provision        | 5729         | 5042          | 5310          |
| <b>Net Investments</b> | <b>93155</b> | <b>112139</b> | <b>116437</b> |

(Rs.Crore)

| Category     | Dec-22       | Sep-23        | Dec-23        |
|--------------|--------------|---------------|---------------|
| HTM          | 65273        | 70035         | 71094         |
| AFS          | 24365        | 35771         | 40262         |
| HFT          | 3517         | 6333          | 5081          |
| <b>Total</b> | <b>93155</b> | <b>112139</b> | <b>116437</b> |



# Asset Quality

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(Rs.Crore)

| Particulars                                                        | Dec-22     | Sep-23     | Dec-23     |
|--------------------------------------------------------------------|------------|------------|------------|
| COVID Provision                                                    | 116        | 116        | 116        |
| COVID Restructuring Provision                                      | 340        | 300        | 260        |
| <b>Total COVID 19 Provision held</b>                               | <b>456</b> | <b>416</b> | <b>376</b> |
| Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR | 1192       | 2175       | 1989       |

**PCR improved to 99.17% (Dec 2023) from 97.98% (Dec 2022)**

(Rs.Crore)

| Particulars                                      | Dec-22       | Sep-23      | Dec-23      |
|--------------------------------------------------|--------------|-------------|-------------|
| Gross Advances                                   | 170323       | 176496      | 182997      |
| <b>Gross NPAs</b>                                | <b>23535</b> | <b>8645</b> | <b>8589</b> |
| Gross NPAs as % of Gross Advances                | 13.82        | 4.90        | 4.69        |
| Total Provisions held (including NCLT Provision) | 21939        | 7994        | 7996        |
| Net Advances                                     | 148384       | 168502      | 175001      |
| <b>Net NPAs</b>                                  | <b>1596</b>  | <b>651</b>  | <b>593</b>  |
| Net NPAs as % of Net Advances                    | 1.08         | 0.39        | 0.34        |
| Provision Coverage Ratio as per RBI Guidelines   | 97.98        | 99.10       | 99.17       |

| Category                | Gross NPA   | Provision   | Net NPA    | Provision % # |
|-------------------------|-------------|-------------|------------|---------------|
| Sub Standard Assets     | 789         | 337         | 452        | 43%           |
| -of which 100% provided | 166         | 166         | -          | 100%          |
| Doubtful-1 Assets       | 830         | 689         | 141        | 83%           |
| -of which 100% provided | 213         | 213         | -          | 100%          |
| Doubtful-2 Assets       | 1268        | 1268        | -          | 100%          |
| Doubtful-3 Assets       | 658         | 658         | -          | 100%          |
| Loss Assets             | 5044        | 5044        | -          | 100%          |
| <b>Total</b>            | <b>8589</b> | <b>7996</b> | <b>593</b> | <b>93%</b>    |

| Technical Write Off | Amount       |
|---------------------|--------------|
| Corporate TWO       | 58956        |
| Retail TWO          | 4012         |
| <b>Total TWO</b>    | <b>62968</b> |

# Excluding TWO provision

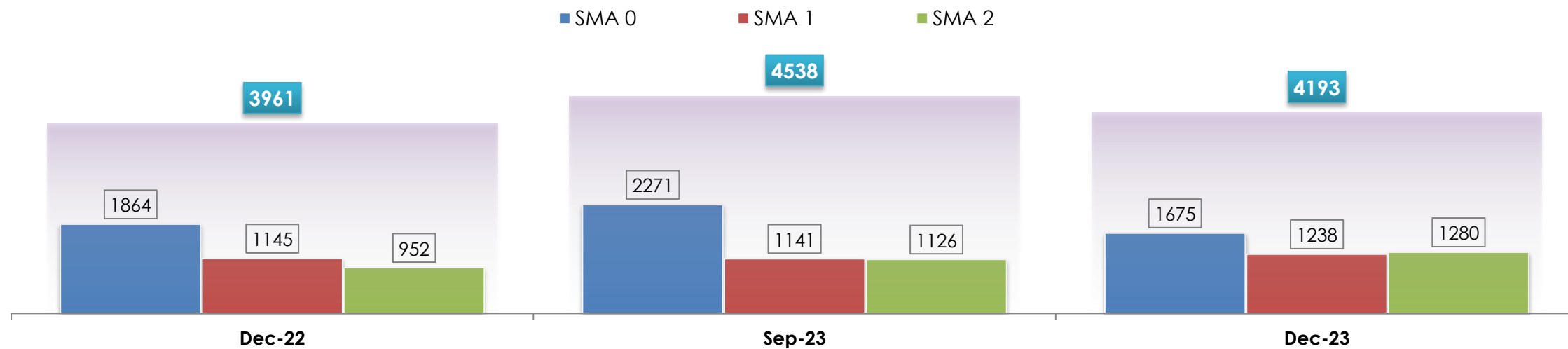
**Out of total GNPA of Rs.8589 crore, Rs.7349 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.70317 crore**

(Rs.Crore)

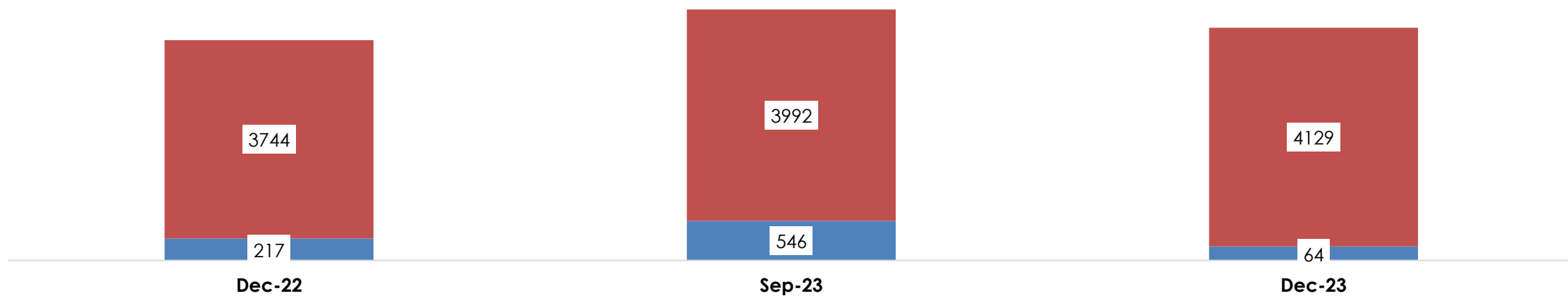
| DESCRIPTION                                            | Q3 FY 23     | Q2 FY 24    | Q3 FY 24    | FY 23        |
|--------------------------------------------------------|--------------|-------------|-------------|--------------|
| <b>Opening Balance</b>                                 | <b>28722</b> | <b>8763</b> | <b>8645</b> | <b>34115</b> |
| <b>Add:</b>                                            |              |             |             |              |
| a. First Time NPA                                      | 877          | 452         | 525         | 3165         |
| b. Increase in existing NPA                            | 134          | 39          | 89          | 586          |
| <b>Less:</b>                                           |              |             |             |              |
| c. Settled                                             | 367          | 272         | 198         | 4169         |
| d. Up-gradation                                        | 209          | 243         | 156         | 801          |
| e. Written off                                         | 5622         | 94          | 316         | 21927        |
| <b>Closing Balance</b>                                 | <b>23535</b> | <b>8645</b> | <b>8589</b> | <b>10969</b> |
| Increment                                              | (5187)       | (118)       | (56)        | (23146)      |
| FTNPA on Net Basis \$                                  | 768          | 381         | 476         | 2676         |
| Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$ | 2.11         | 0.92        | 1.14        | 1.98         |
| Credit Cost (%) (Annualized)                           | 1.12         | -ve         | -ve         | -ve          |

\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

(Rs.Crore)



■ Corporate ■ Retail



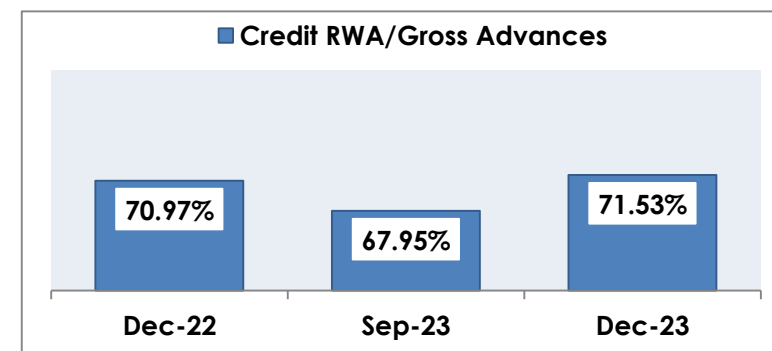
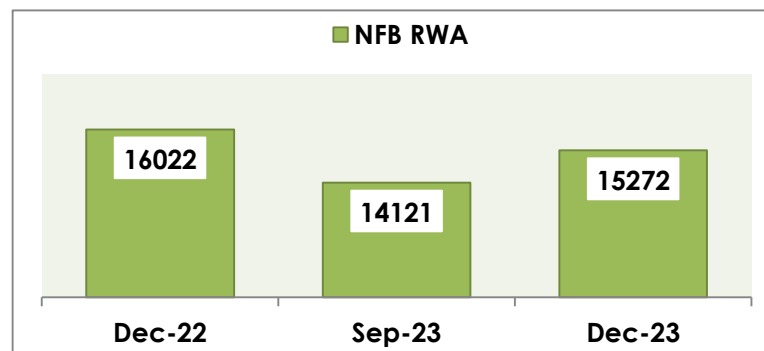
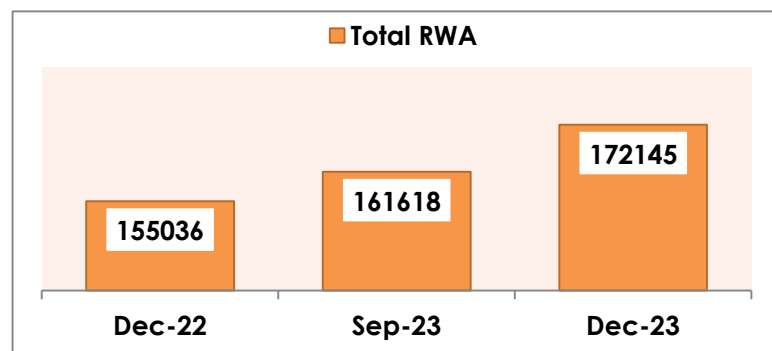
SMA includes NFB of Rs.19 cr, Rs.71 cr and Rs.5 cr as on Dec 31, 2022, Sep 30, 2023 and Dec 31, 2023 respectively

# Capital

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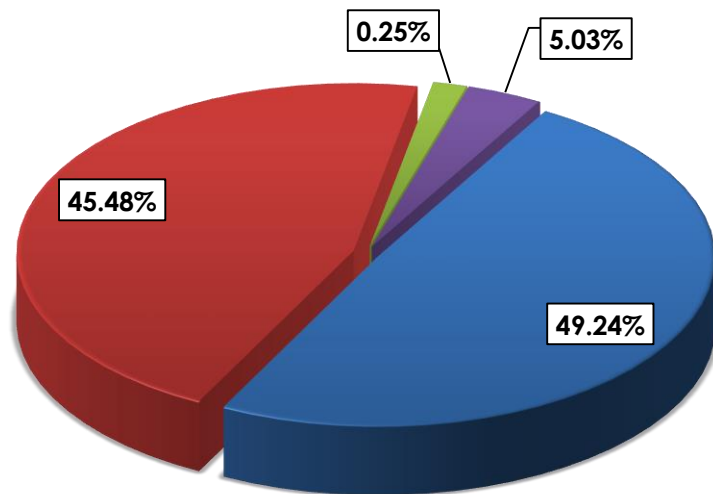
(Rs.Crore)

| Particulars                | Dec-22        | Sep-23        | Dec-23        |
|----------------------------|---------------|---------------|---------------|
| CET 1+CCB (Rs.)            | 27283         | 30487         | 31061         |
| AT 1 (Rs.)                 | -             | -             | -             |
| Tier 1 Capital (Rs.)       | 27283         | 30487         | 31061         |
| Tier 2 Capital (Rs.)       | 3938          | 3872          | 3926          |
| <b>Total Capital (Rs.)</b> | <b>31221</b>  | <b>34359</b>  | <b>34987</b>  |
| <b>RWA (Rs.)</b>           | <b>155036</b> | <b>161618</b> | <b>172145</b> |
| Credit Risk                | 120873        | 119926        | 130904        |
| Market Risk                | 11809         | 17428         | 16977         |
| Operational Risk           | 22354         | 24264         | 24264         |
| CET 1+CCB Ratio (%)        | 17.60         | 18.86         | 18.04         |
| AT 1 (%)                   | -             | -             | 0.00          |
| <b>Tier 1 Ratio (%)</b>    | <b>17.60</b>  | <b>18.86</b>  | <b>18.04</b>  |
| Tier 2 Ratio (%)           | 2.54          | 2.40          | 2.28          |
| <b>CRAR (%)</b>            | <b>20.14</b>  | <b>21.26</b>  | <b>20.32</b>  |
| <b>Leverage Ratio (%)</b>  | <b>7.76</b>   | <b>8.01</b>   | <b>7.90</b>   |



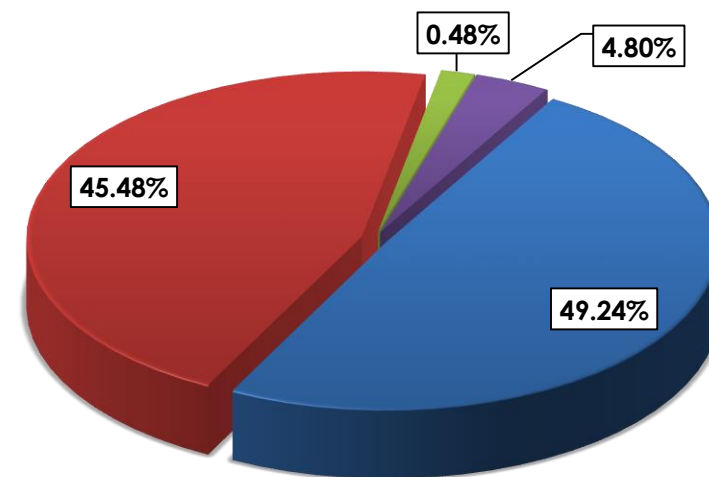
(Rs.Crore)

Dec 2022



■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Dec 2023



■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

| Particulars                              | Dec-22            | Dec-23            |
|------------------------------------------|-------------------|-------------------|
| Book Value (Rs. per share)               | Rs.33.39          | Rs.37.42          |
| Market Capitalisation                    | Rs.58,439 Cr      | Rs.72,471 Cr      |
| 52 Weeks High/ Low (NSE) (Rs. per share) | Rs.61.00/Rs.30.50 | Rs.74.75/Rs.42.90 |
| Closing Price (NSE) (Rs. per share)      | Rs.54.35          | Rs.67.40          |
| Earning Per Share (EPS) (9 months)       | Rs.2.34           | Rs.3.73           |

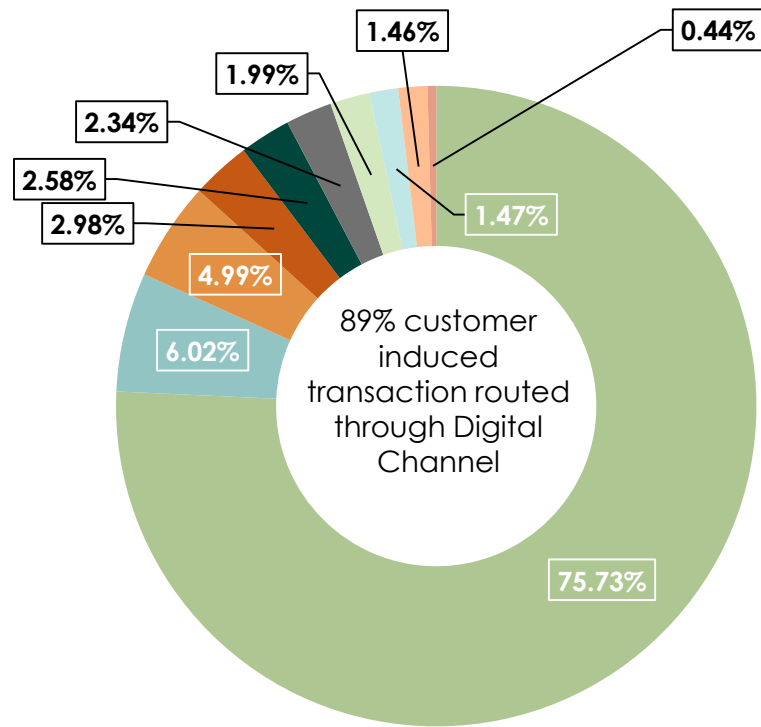
# Digital Banking & Financial Inclusion

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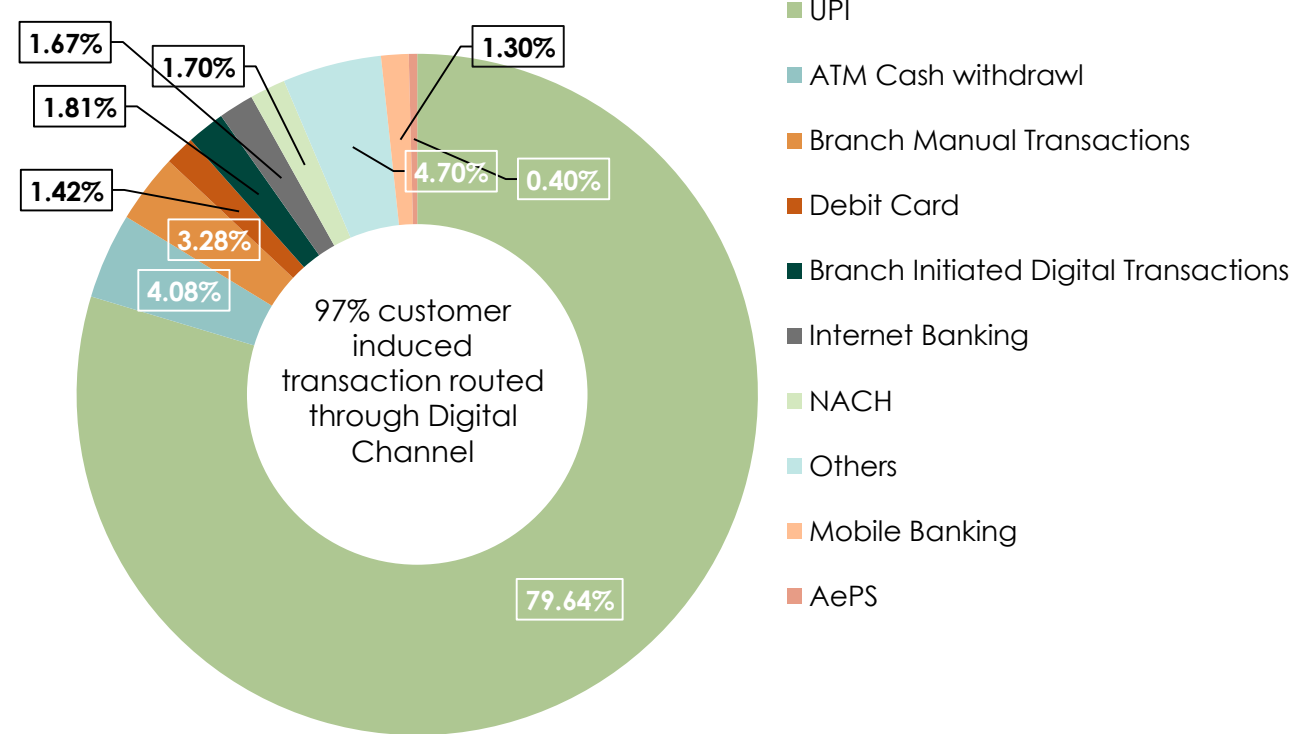


## Customer Induced Financial Transaction Analysis

Dec 2022

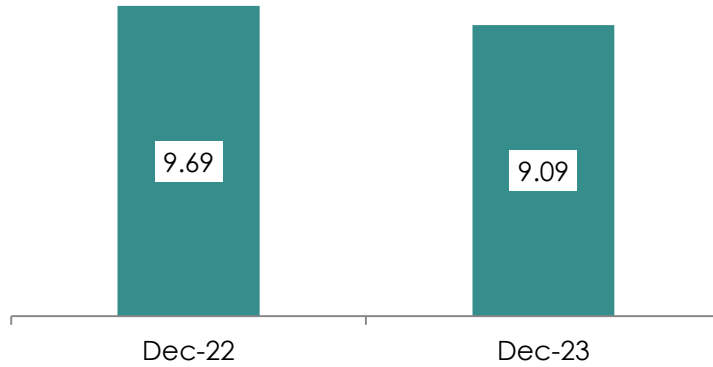


Dec 2023

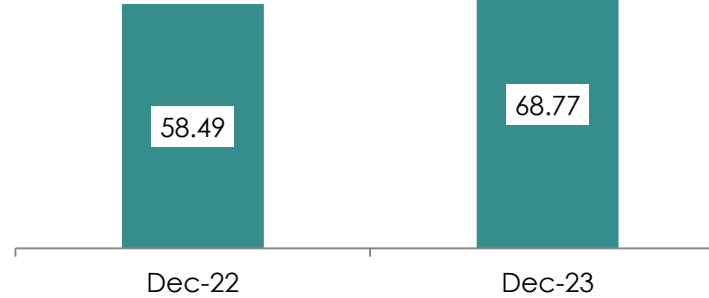


UPI continues as the preferred mode of transaction for Bank's customers.

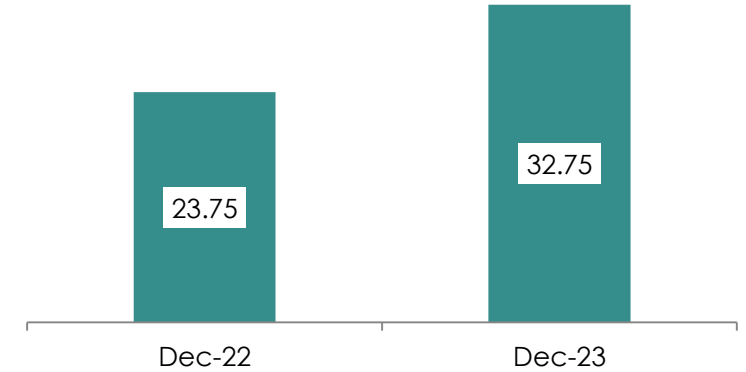
Internet Banking Users (In Lakhs)



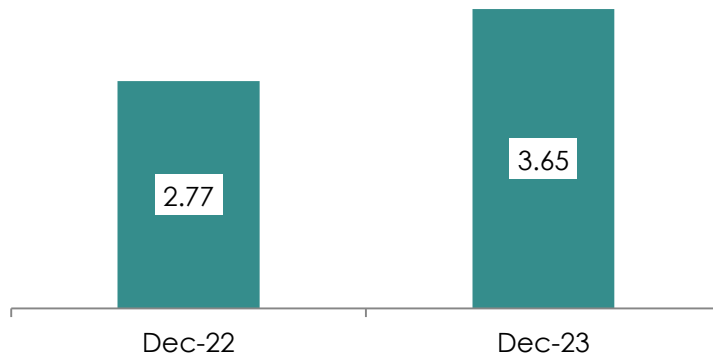
BHIM UPI Users (In Lakhs)



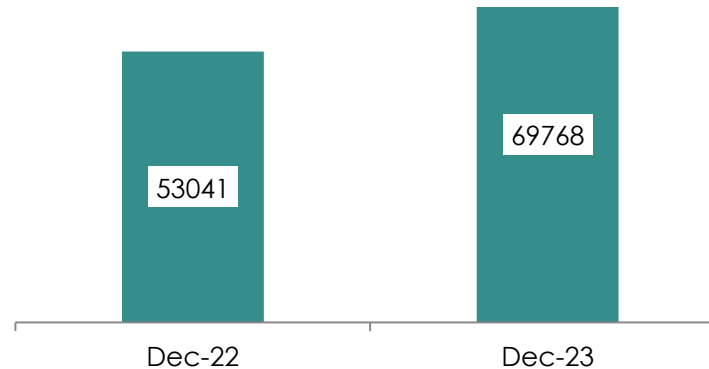
Mobile Banking Users (In Lakhs)



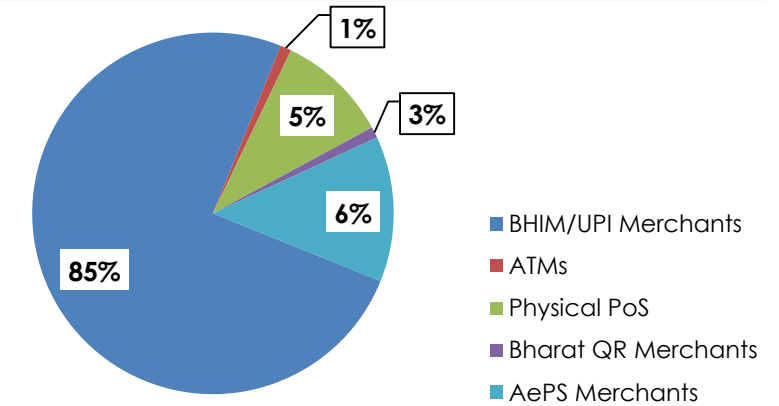
Merchant Base (In Lakhs)



UPI Transactions (Rs.crore)

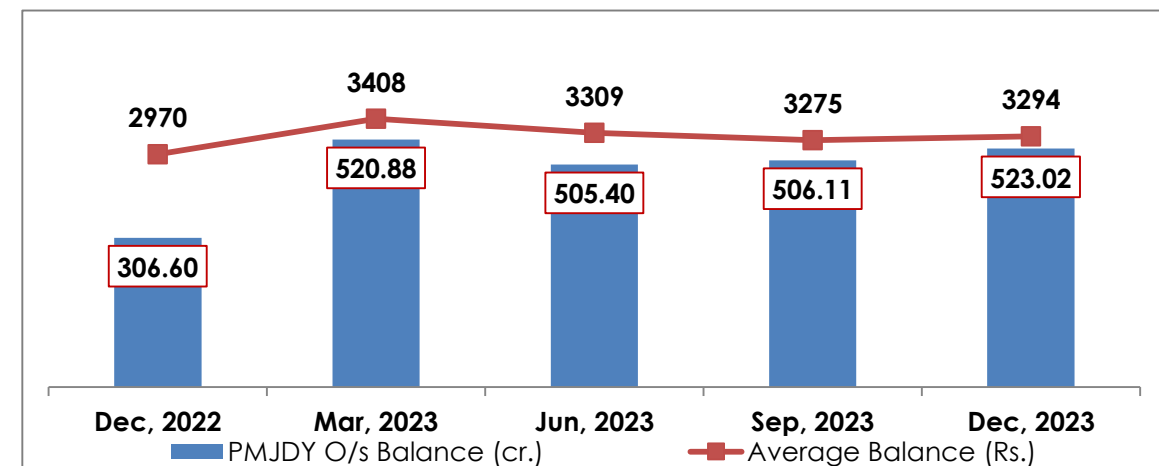
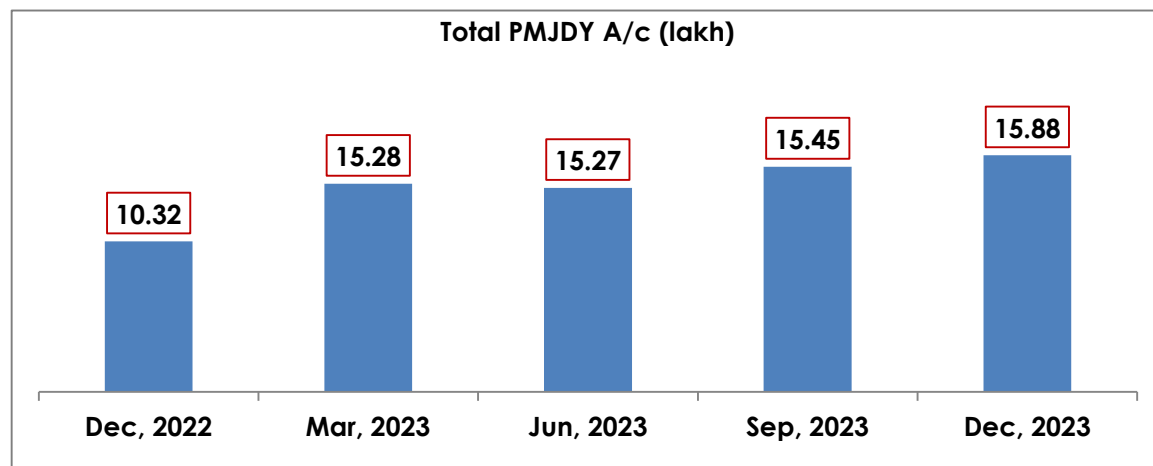


Payment Acceptance Channels



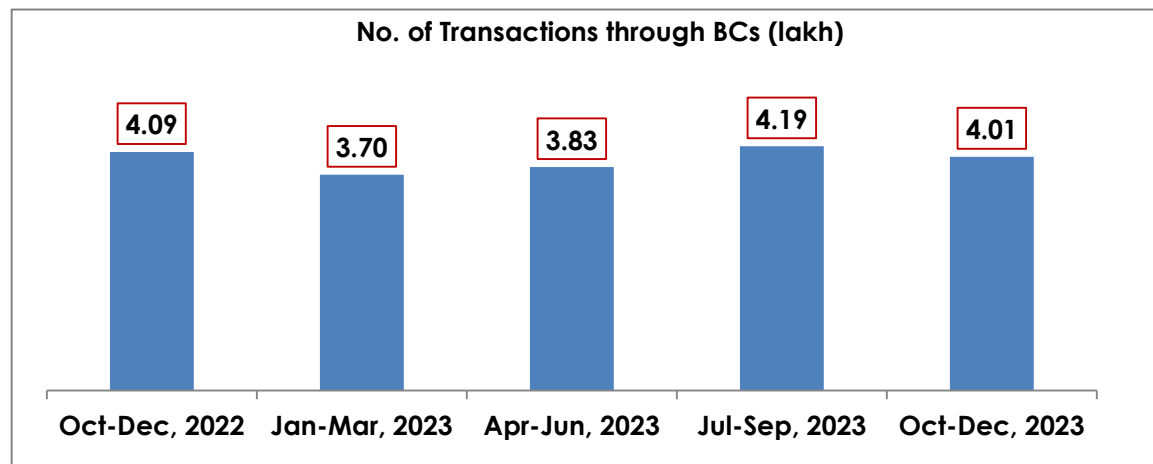
## PMJDY

Total PMJDY A/c (lakh)

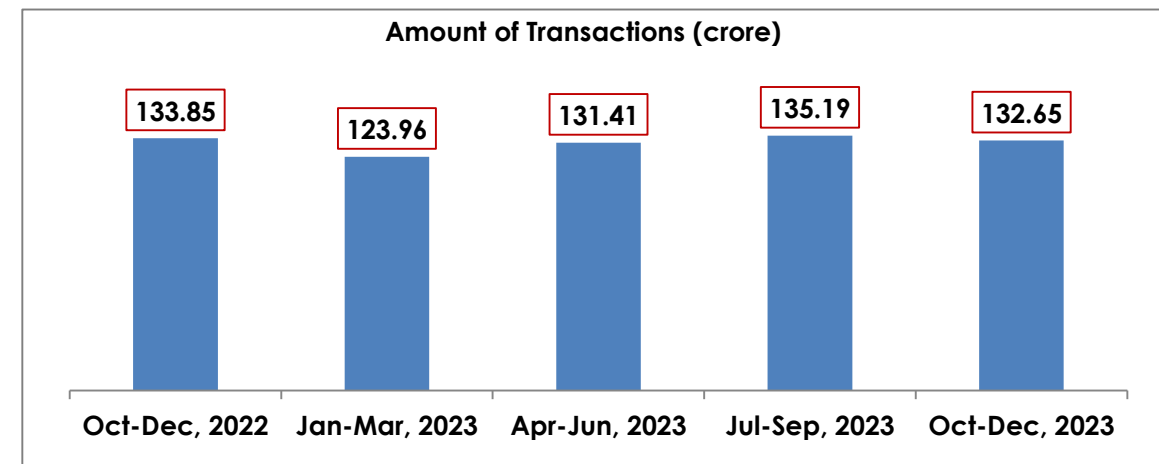


## Transactions through Individual Business Correspondent (BCs)

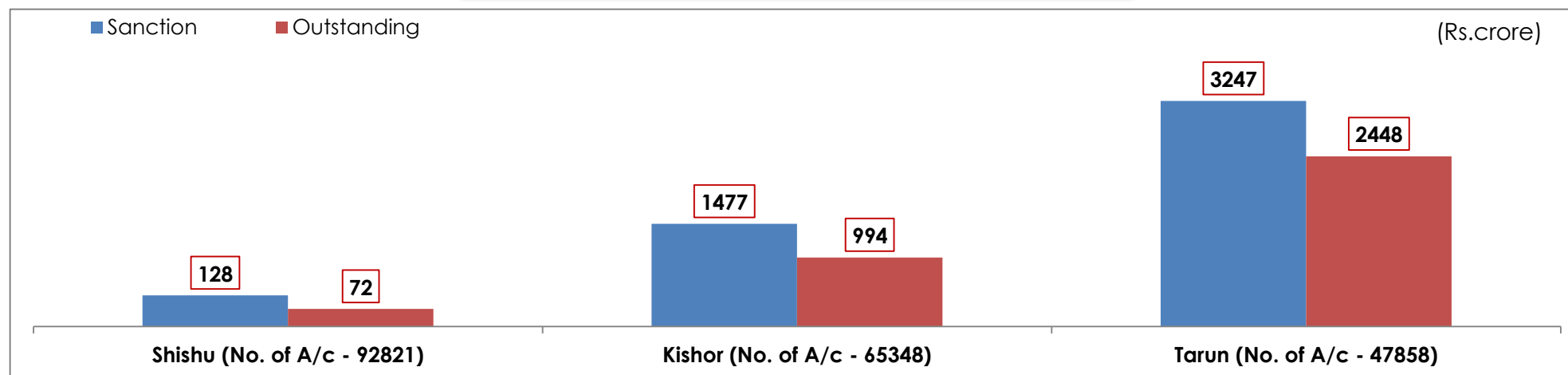
No. of Transactions through BCs (lakh)



Amount of Transactions (crore)

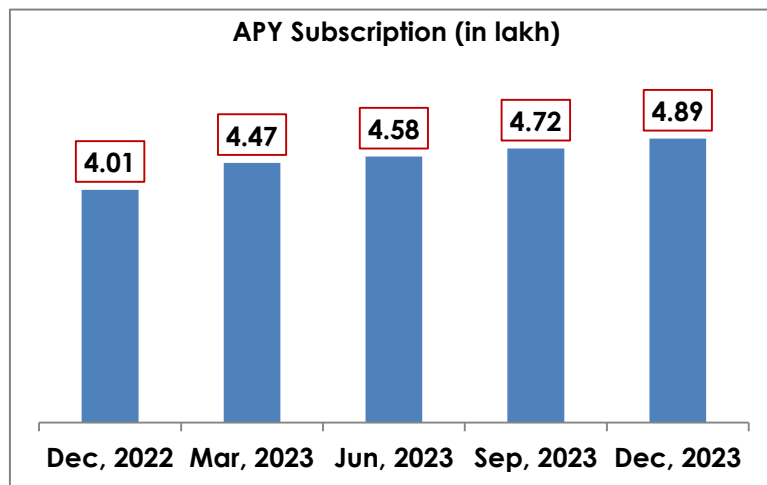


## MUDRA Yojana as on Dec 31, 2023

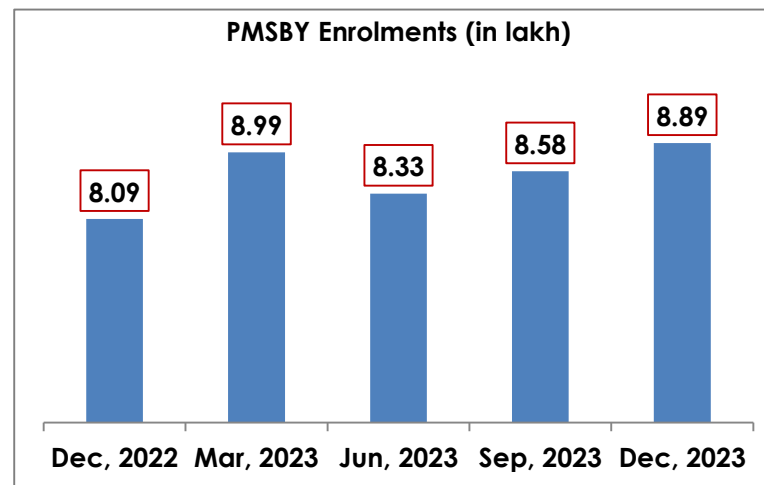


## Active Enrolment under Social security Scheme as on Dec 31, 2023

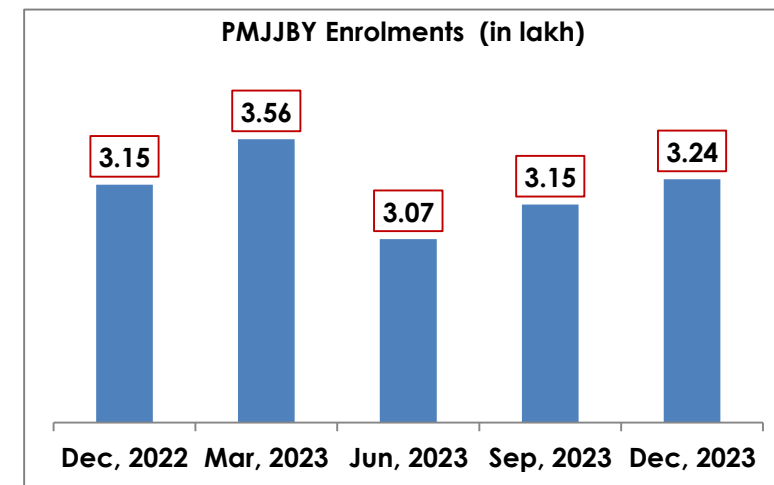
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



# Subsidiaries

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(Rs.crore)

| Name of Company                       | % Holding | Line of Activity                  | Income<br>9M FY 2024 | PAT<br>9M FY 2024 | RoA<br>9M FY 2024  | Net Worth<br>9M FY 2024 |
|---------------------------------------|-----------|-----------------------------------|----------------------|-------------------|--------------------|-------------------------|
| IDBI Capital Market & Securities Ltd. | 100       | Merchant Banking & Retail Broking | 81.71<br>(73.37)     | 2.58<br>(7.48)    | 0.63%<br>(2.81%)   | 332.68<br>(329.31)      |
| IDBI Intech Ltd.                      | 100       | Technology Service Provider       | 116.45<br>(110.72)   | 7.91<br>(9.54)    | 6.00%<br>(8.00%)   | 114.97<br>(107.22)      |
| IDBI MF Trustee Co. Ltd.              | 100       | Trustees of MF                    | 0.12<br>(0.25)       | -0.05<br>(0.04)   | -0.31%<br>(1.36%)  | 1.67<br>(1.72)          |
| IDBI Asset Management Ltd.            | 66.67     | Asset Management Co.              | 111.39<br>(26.59)    | 78.42<br>(9.48)   | 32.46%<br>(3.85%)  | 212.78<br>(130.54)      |
| IDBI Trusteeship Services Ltd.        | 54.70     | Trusteeship                       | 72.34<br>(60.28)     | 41.75<br>(33.92)  | 12.45%<br>(11.25%) | 321.81<br>(291.26)      |

Figures in () are of previous period

# Way Forward

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- ✓ Explore avenues to achieve business growth of 12% to 14% and maintain corporate to retail ratio at 35:65.

- ✓ Focus on maximising fee income and maintaining NIM above 3.50%. Target to maintain CASA ratio above 50%

- ✓ Credit cost and net slippages ratio to be below 0.40% and 1.75% respectively on sustained basis PCR to be maintained above 90% level.

- ✓ GNPA to be gradually brought down with recovery target of Rs.3000 crore. Net NPA level to be maintained below 1%.

- ✓ Lateral growth in portfolio through co-lending in the geographical locations where Bank does not have reach through its own network.

- ✓ Tie -up with Fintechs to scale up sourcing of business under Personal Loan & Education Loan.

- ✓ Continue to have RoA and RoE of above 1.20% and 14% respectively. CRAR to be maintained above 18%.

- ✓ To maintain cost to income ratio below 48% by optimizing its operating expenses and increasing productivity.



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