



दोस्ती जो प्रगति को दे गति

FRIENDSHIP THAT POWERS PROGRESS



INVESTORS PRESENTATION

FINANCIAL RESULTS Q1 - FY 2024-25

July 22, 2024

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Highlights

PAT - Rs.1719 crore
PBT - Rs.2519 crore



Operating Profit -
Rs.2076 crore



ROA – 1.83%
ROE – 19.87%



NII - Rs.3233 crore
NIM – 4.18%
[Core NIM – 3.79%]



Total RWA - Rs.177755 crore
Total CRAR - 22.42%
Tier 1 Capital – 20.26%



Yield on advances – 9.82%
Cost of deposit – 4.58%
Cost of funds – 4.81%.



Net Adv. - Rs.194026 crore
Deposit - Rs.277548 crore
CASA ratio - 48.57%



Net NPA – 0.23%
GNPA – 3.87%
PCR – 99.34%



Profitability - Strong operating momentum

- PAT at Rs.1719 crore, up by 40% YoY and 6% QoQ
- PBT at Rs.2519 crore, up by 38% YoY and 22% QoQ
- Operating Profit at Rs.2076 crore
- NII at Rs.3233 crore
- NIM at 4.18%
- ROA at 1.83% , up by 34 bps YoY
- ROE at 19.87% up by 123 bps YoY

Business Performance - Focus on Granularity

- Total Deposits at Rs.277548 crore grew by 13% YoY. CASA ratio at 48.57%. CASA at Rs.134810 crore
- Net Advances at Rs.194026 crore grew by 17% YoY and 3% QoQ
- Retail Net Advances at Rs.136683 crore and grew by 20% YoY. SRA at Rs.85007 crore grew by 12% YoY
- Saving Deposits at Rs.89962 crore grew by 7% YoY. Retail Deposits at Rs.97044 crore grew by 9% YoY

Asset Quality - Improving Trend

- Net NPA at 0.23%, reduction of 21 bps YoY and 11 bps QoQ
- GNPA at 3.87%, reduction of 118 bps YoY and 66 bps QoQ
- PCR stood at 99.34%, improved by 35 bps YoY and 25 bps QoQ
- SMA to standard advance stood at 2.42% against 2.93% as on June 2023

Capital - Adequately Capitalised

- Tier 1 Capital at 20.26%, up by 233 bps YoY and 15 bps QoQ
- Total CRAR at 22.42%, up by 209 bps YoY and 16 bps QoQ
- Total RWA stood at Rs.177755 crore

Financial Performance

(Rs.Crore)

Particulars	Quarter ended			Variance		FY24
	Jun-23	Mar-24	Jun-24	YoY%	QoQ%	
Interest Income	6860	6990	6666	(3)	(5)	26426
Interest Expenses	2862	3302	3433	20	4	12240
Net Interest Income	3998	3688	3233	(19)	(12)	14186
Other Income	852	896	805	(6)	(10)	3611
Net Total Income	4850	4584	4038	(17)	(12)	17797
Operating Expenses	1831	2409	1962	7	(19)	8205
-Employee Cost	949	1306	952	-	(27)	4254
-Other Operating Cost	882	1103	1010	15	(8)	3951
Operating Profit	3019	2175	2076	(31)	(5)	9592
Provisions & Contingencies (Excl. Tax)	1191	114	(443)	(137)	(489)	1397
Profit/(Loss) Before Tax	1828	2061	2519	38	22	8195
Tax	604	433	800	32	85	2561
Profit/(Loss) After Tax	1224	1628	1719	40	6	5634

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

(Rs.Crore)

Particulars	Quarter ended			Variance		FY24
	Jun-23	Mar-24	Jun-24	YoY%	QoQ%	
Interest Income						
Interest on Advances	4862	4762	4424	(9)	(7)	17971
Interest on Investments	1792	2068	2095	17	1	7737
Interest balances with RBI & Other Inter Bank Funds	135	85	81	(40)	(5)	340
Other Interest Income	71	75	66	(7)	(12)	378
Interest Income	6860	6990	6666	(3)	(5)	26426
Interest Expense						
Interest paid on Deposits	2449	2875	3031	24	5	10601
Interest on RBI / inter bank borrowings	233	243	219	(6)	(10)	906
Interest paid on Borrowings	180	184	183	2	(1)	733
Total Interest Expenses	2862	3302	3433	20	4	12240
Net Interest Income	3998	3688	3233	(19)	(12)	14186
NIM %	5.80	4.91	4.18	(162) bps	(73) bps	4.93
Core NIM %	3.94	3.84	3.79	(15) bps	(5) bps	3.90

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

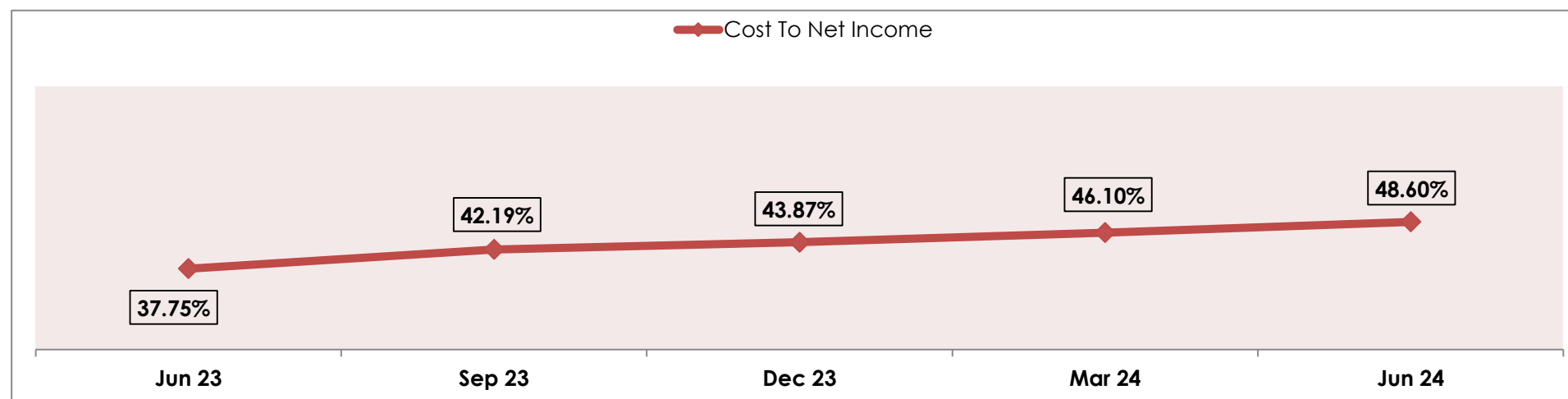
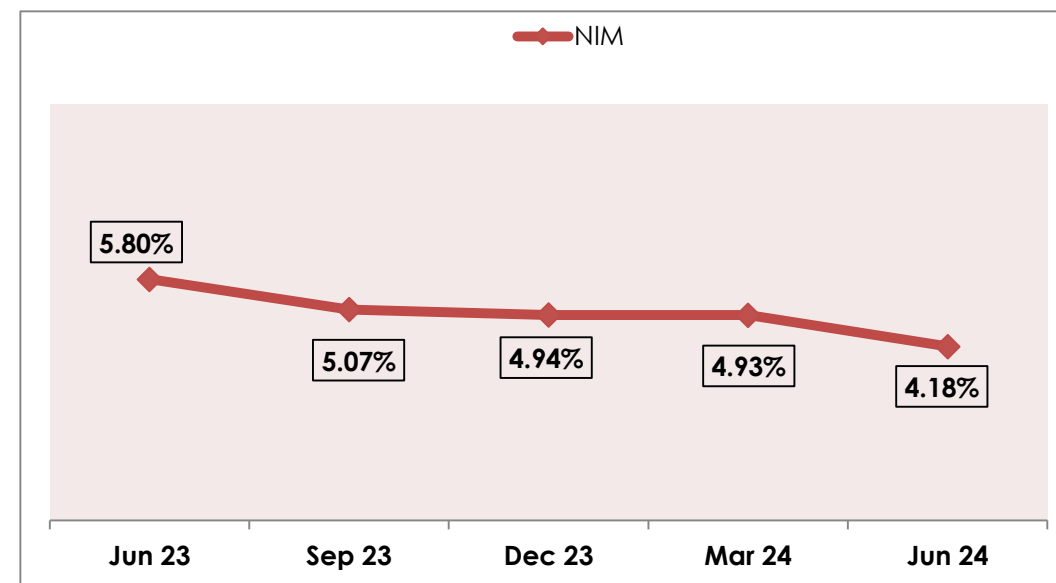
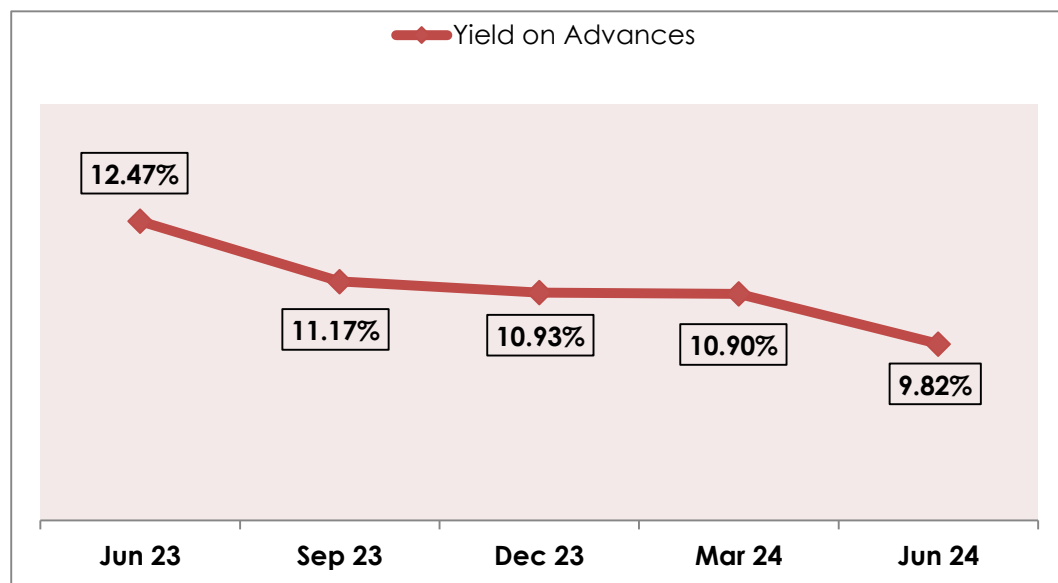
Core NIM = NIM excluding interest on IT refund and interest income from NPA & TWO accounts

(Rs.Crore)

Particulars	Quarter ended			Variance		FY24
	Jun-23	Mar-24	Jun-24	YoY%	QoQ%	
Commission, exchange and brokerage	455	534	471	4	(12)	1946
Profit/ (Loss) on sale of investments	137	203	117	(15)	(42)	708
Profit/(Loss) on revaluation of investments (net)	29	(63)	(36)	(224)	(43)	11
Profit/(Loss) on Forex	113	87	75	(34)	(14)	354
Dividend Income	-	-	-	-	-	18
Recovery from W/O cases	91	118	147	62	25	508
Misc. Income	27	17	31	15	82	66
Other Income	852	896	805	(6)	(10)	3611

(Rs.Crore)

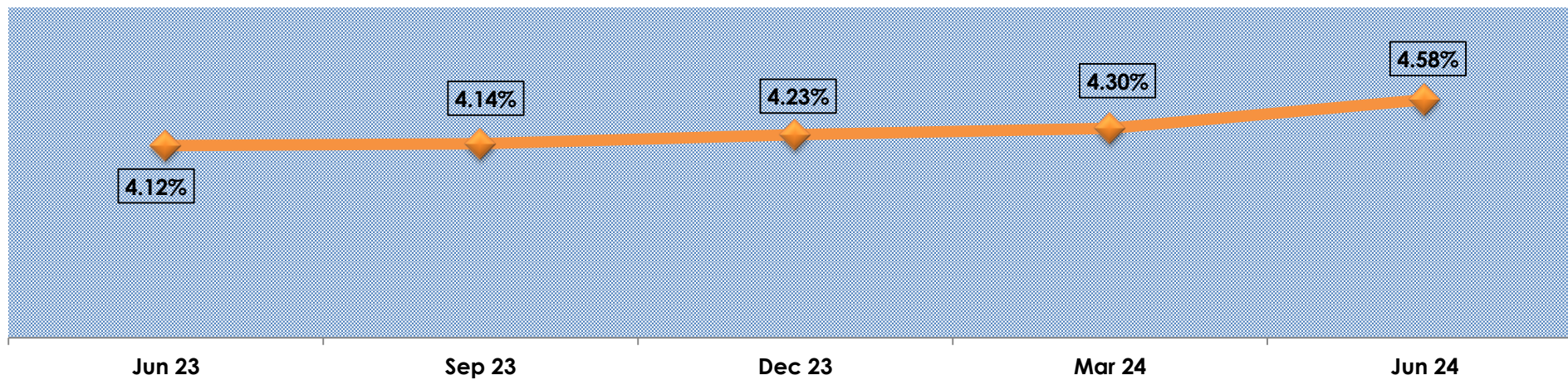
Particulars	Quarter ended			FY24
	Jun-23	Mar-24	Jun-24	
Depreciation on Investment	(54)	43	(358)	284
Provision – NPAs	581	(693)	(1439)	(671)
Provision – Standard Assets	489	(306)	839	(161)
Provision - Restructured Assets	6	16	(13)	(12)
Income Tax	604	433	800	2561
Bad Debts Written off	119	1049	538	1681
Other Provisions	50	5	(11)	276
Total	1795	547	356	3958



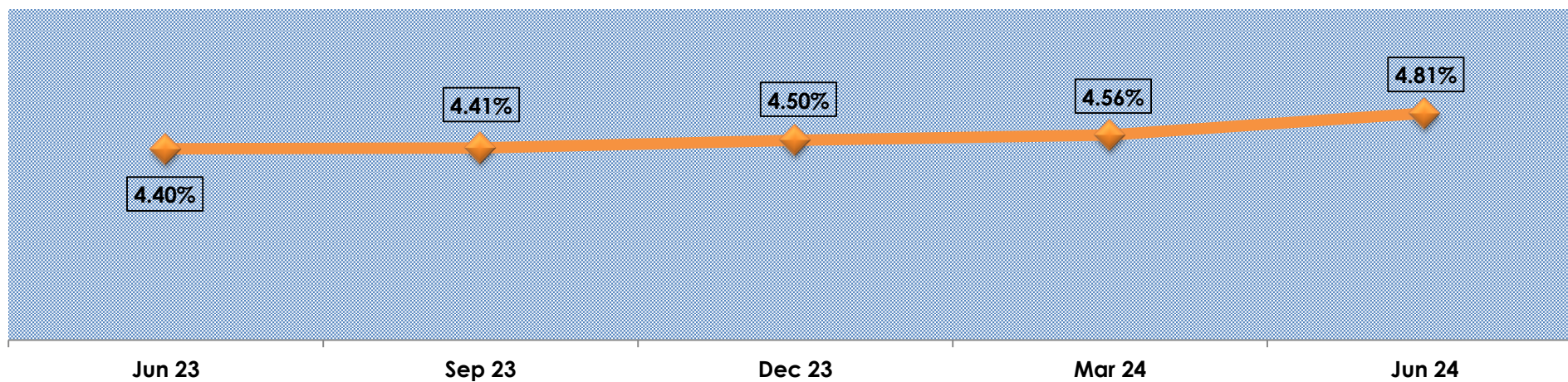
Q1 FY 2024 had one time high interest recovery from NPA/ TWO Accounts

Cost of Deposits & Cost of Funds (Cumulative)

◆ Cost of Deposits



◆ Cost of Funds

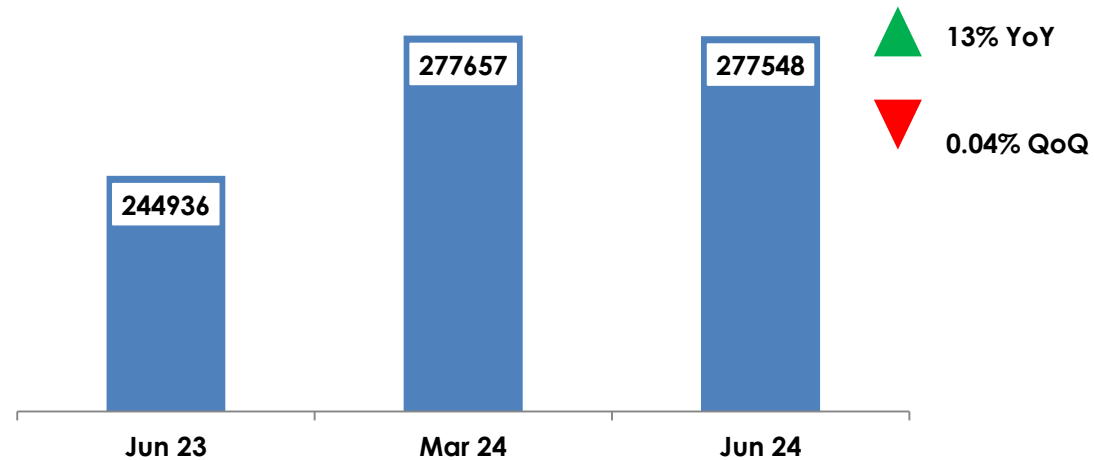


Business Performance

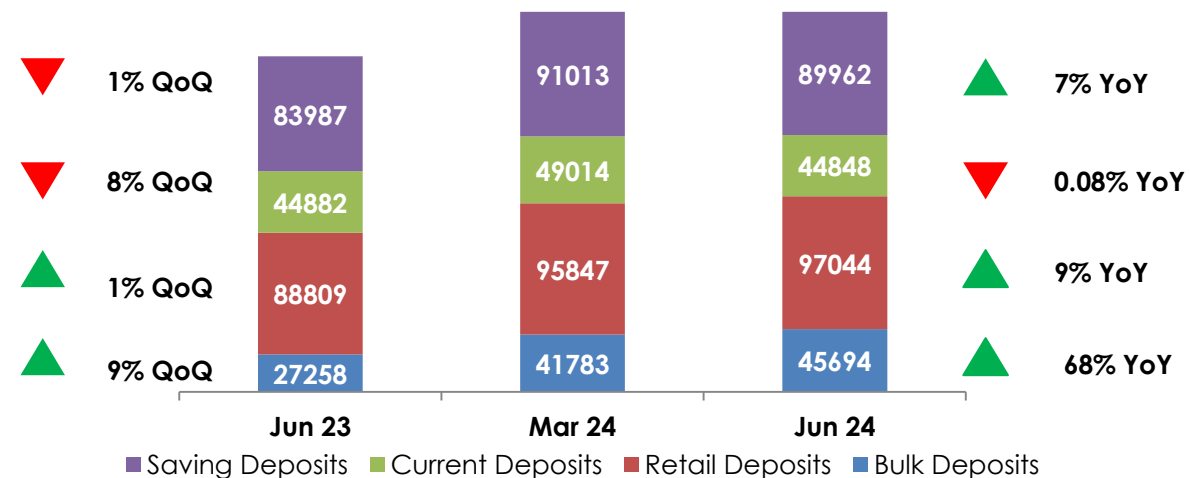
(Rs.Crore)

As at	Jun-23	Mar-24	Jun-24
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	35788	39129	42371
Deposits	244936	277657	277548
Borrowings	27276	17083	21365
Other Liabilities & Provisions	17147	18569	18988
Total	335899	363190	371024
ASSETS			
Cash & Balance with RBI	14713	13991	16874
Bal. with banks & money at call	9554	11942	8946
Investments	107941	114934	118504
Advances	165403	188621	194026
Fixed Assets	9691	9520	9430
Other Assets	28597	24182	23244
Total	335899	363190	371024

Total Deposit

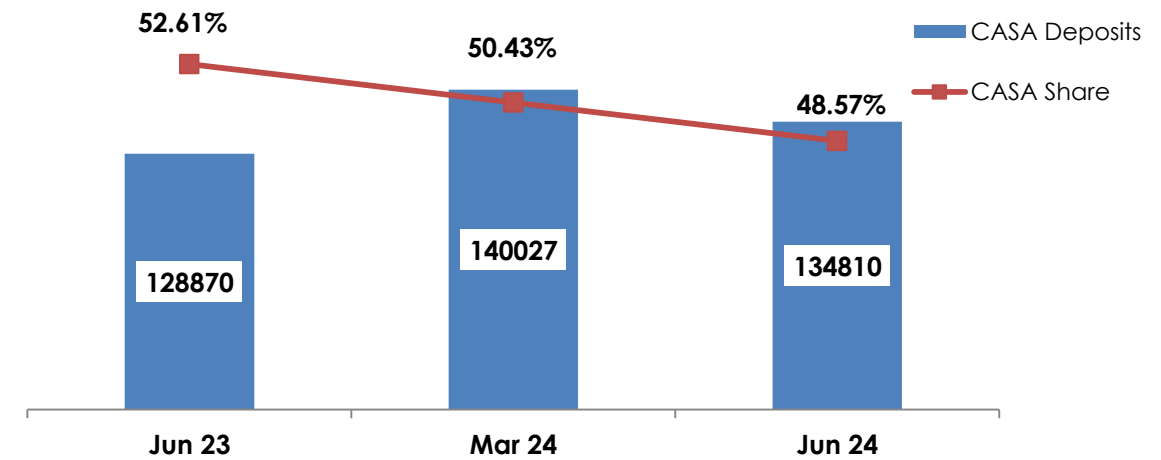


Deposit Mix

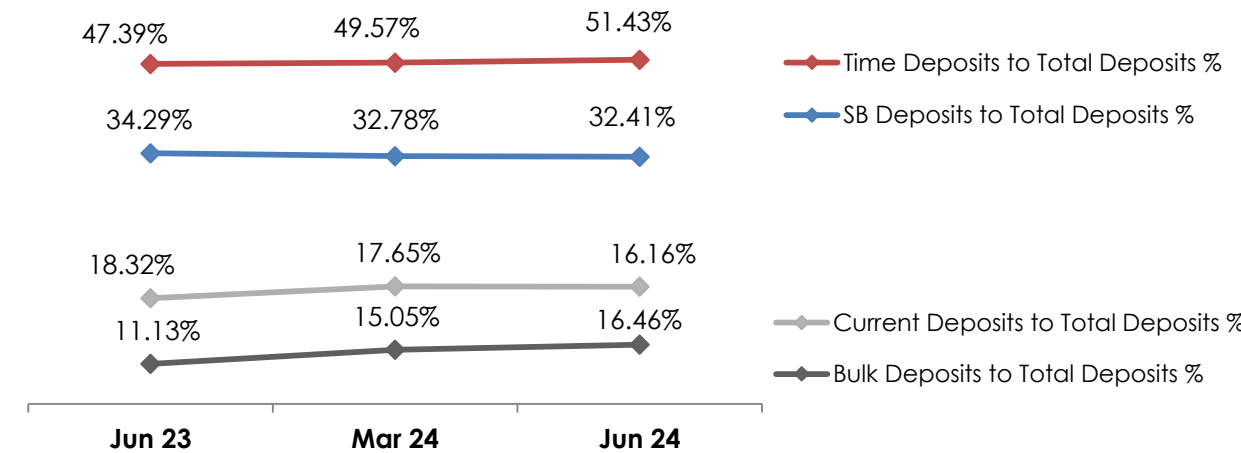


CASA

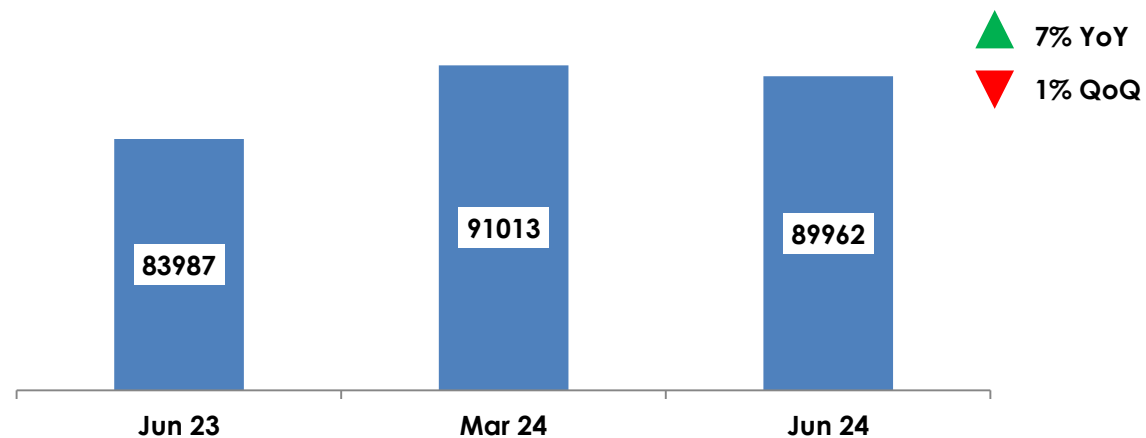
(Rs. Crore)



Deposit Mix

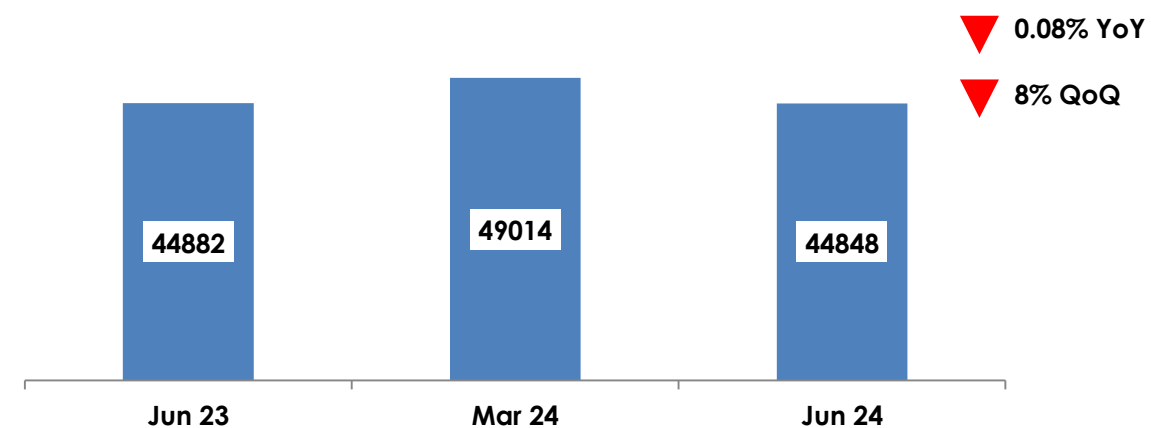


Saving Deposits

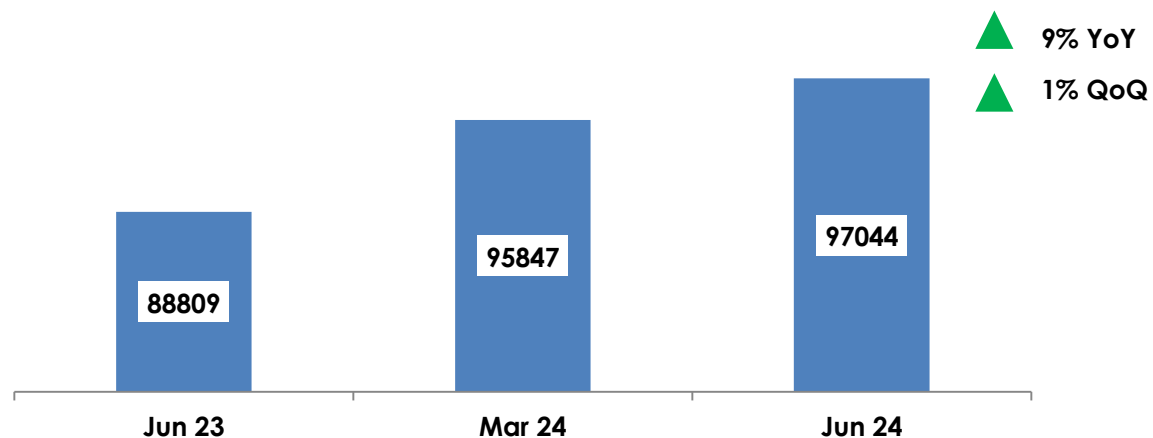


Current Deposits

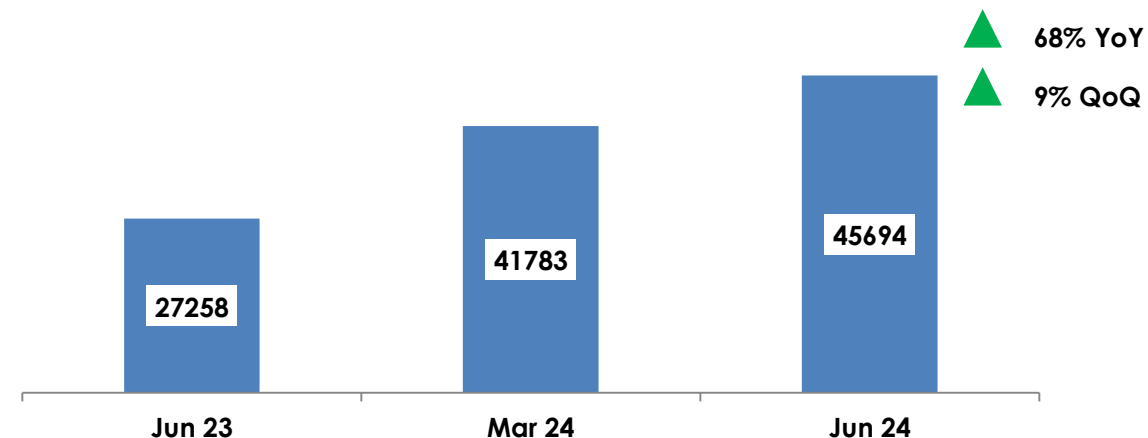
(Rs. Crore)



Retail Deposits



Bulk Deposits

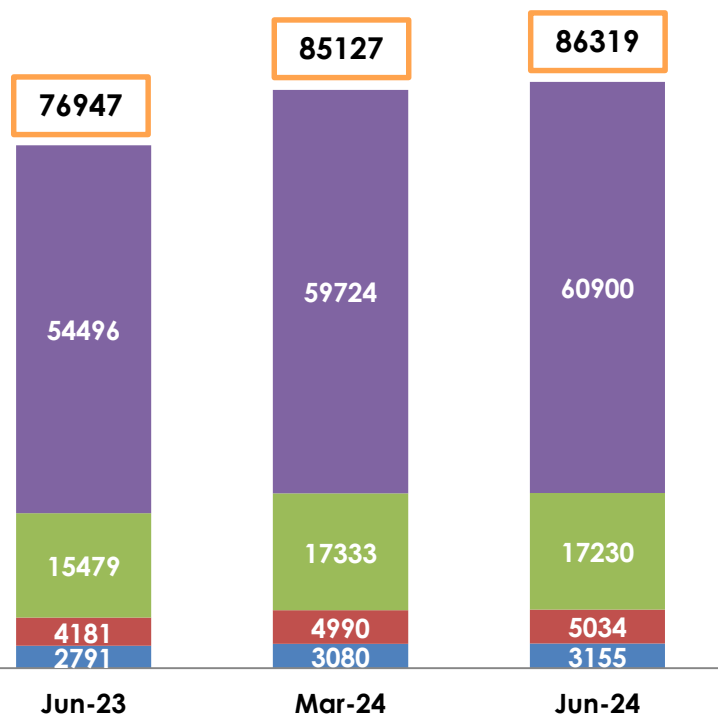


Gross Advances as on Jun 24 – Rs.201368 crore

(Rs.Crore)

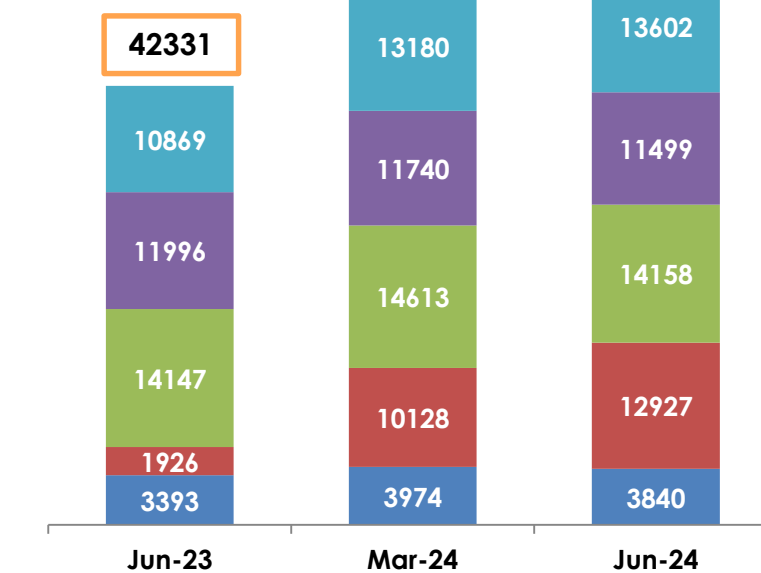
Structured Retail Advances

- Housing Loan
- Loan Against Property
- Auto Loan, Education Loan & Personal Loan
- Others



Non-Structured Retail Advances

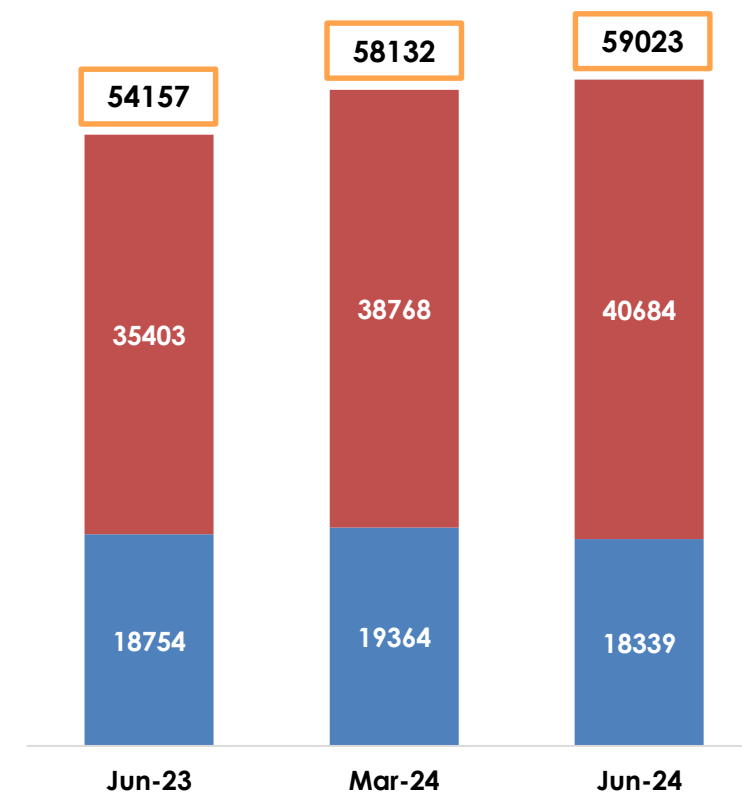
- Gold Loan
- Agri
- MSME
- Bulk business/Centralised business
- Other Retail



Basis: Product Wise

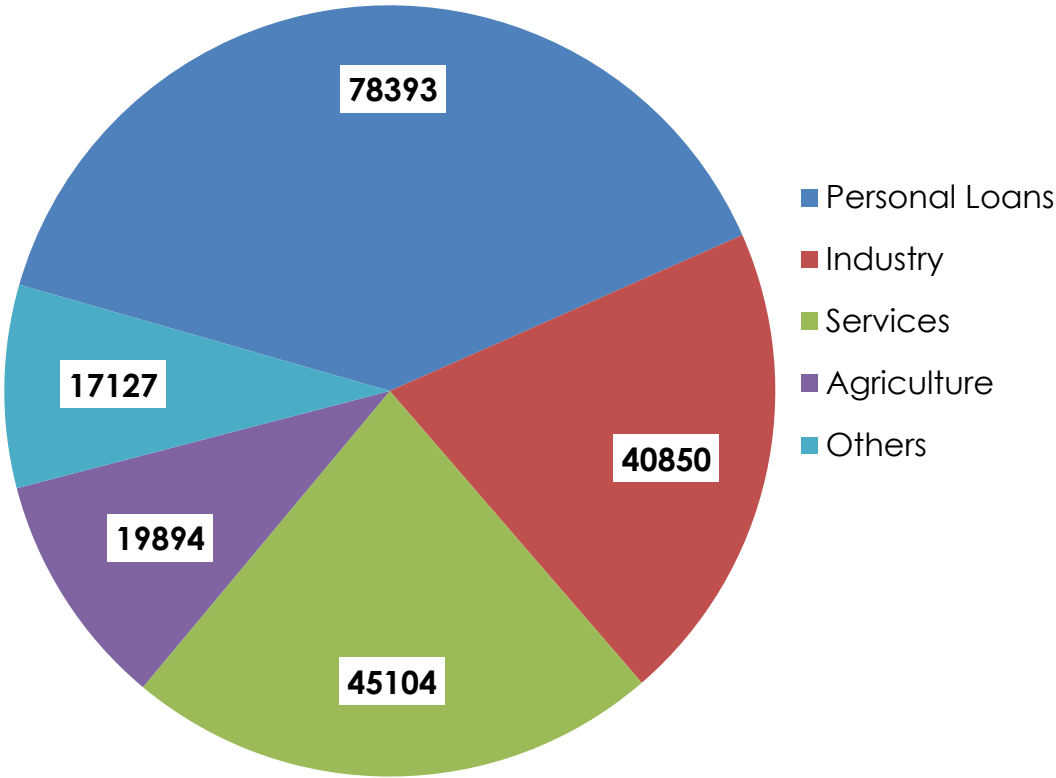
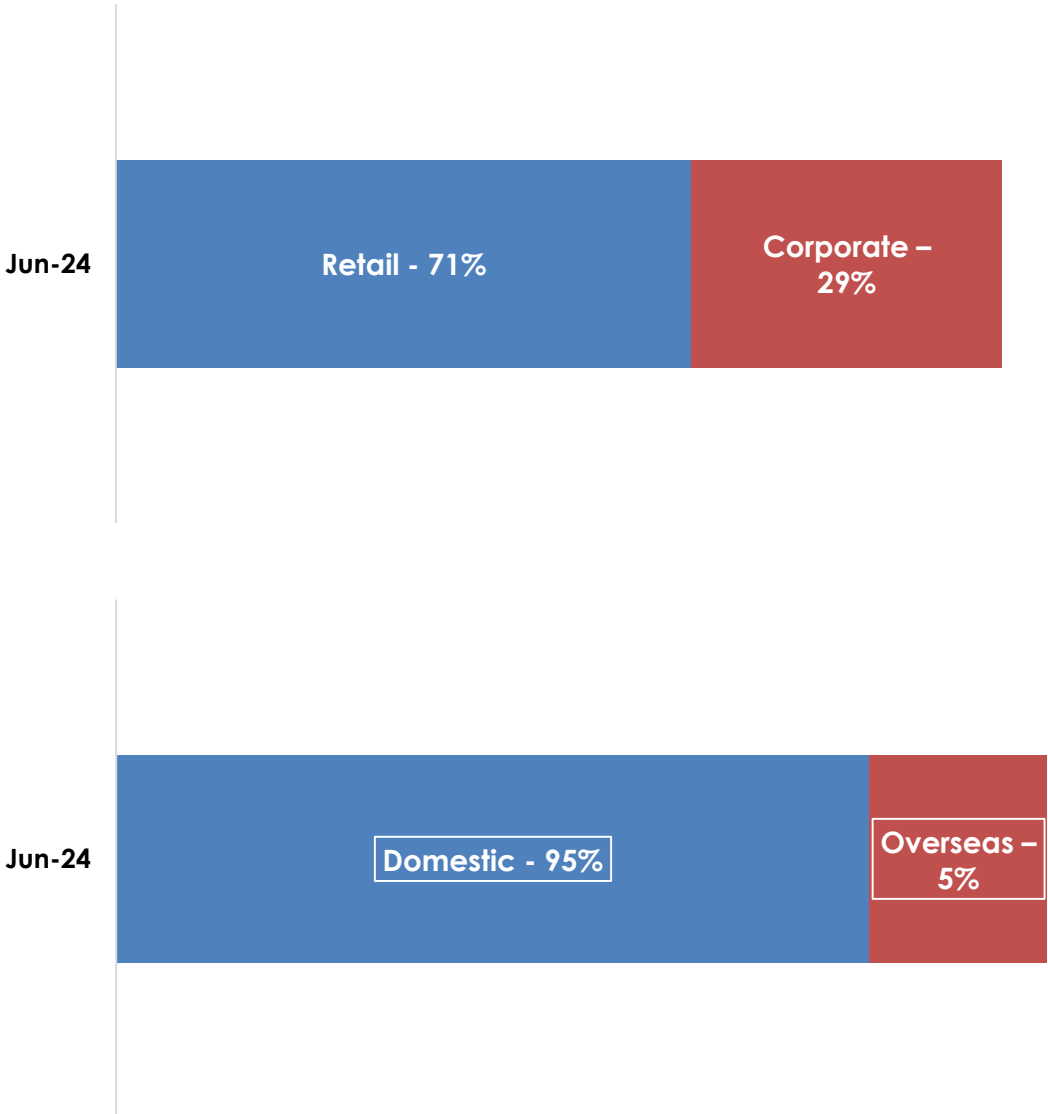
Corporate Advances

- Large Corporate
- Mid Corporate



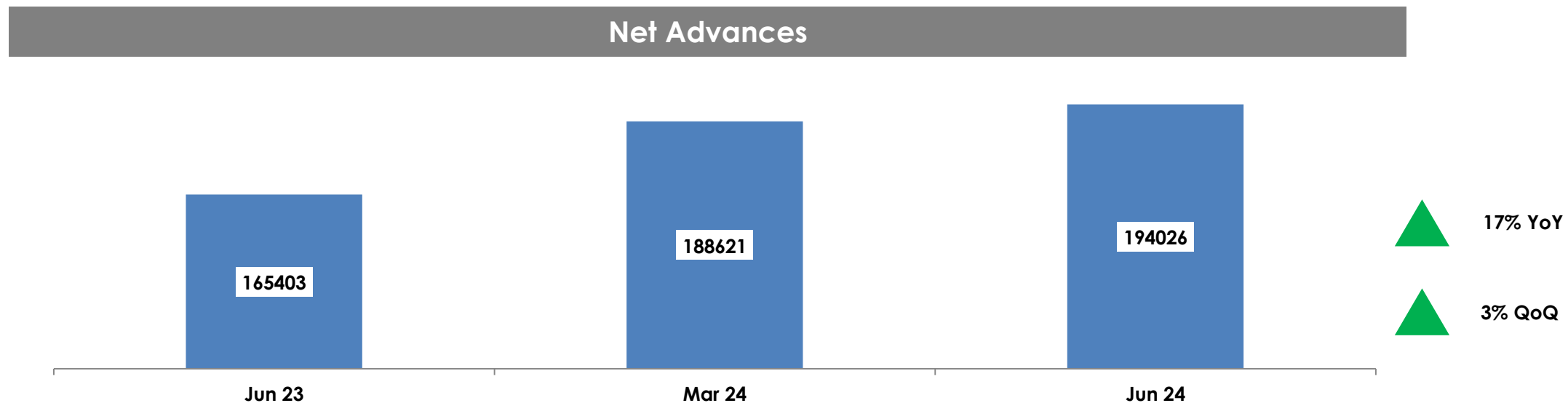
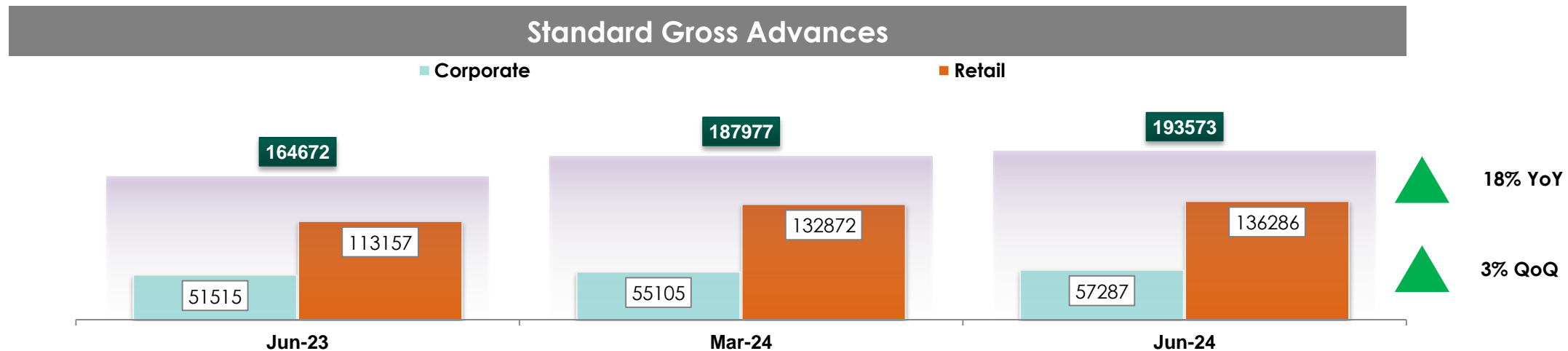
Gross Advances as on Jun 24 – Rs.201368 crore

(Rs.Crore)



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)

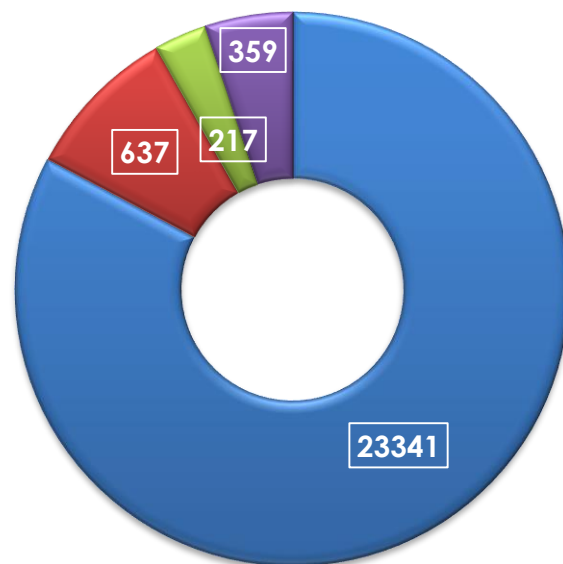


(Rs.Crore)

Particulars	Jun 23		Mar 24		Jun 24		Growth over March-24
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
1	2	3	4	5	6	7	(8)=[(6)-(4)]
ANBC	173573		166052		174448		
Priority Sector Advances (a+b+c)	72383	41.70	77921	46.93	78030	44.73	109
(a) Agriculture (i+ii+iii+iv)	32230	18.57	32254	19.42	31986	18.34	(268)
(i) Non-Corporate Farmers (NCF)	24430	14.07	25956	15.63	26193	15.02	237
(ii) Other Agri	1892	1.09	1711	1.03	1736	1.00	25
(iii) Indirect Agriculture (RIDF)	5907	3.40	4588	2.76	4057	2.33	(531)
(iv) PSLC (Agri) sale	-		-				
(b) MSME (Micro, Medium & Small Enterprises)	21488	12.38	26822	16.15	27478	15.75	656
(c) Other Priority Sector Advances (i+ii+iii)	18665	10.75	18845	11.35	18566	10.64	(279)
(i) Housing	17783	10.25	18026	10.86	17759	10.18	(267)
(ii) Others	882	0.50	819	0.49	807	0.46	(12)
(iii) PSLC (General) sale	-		-		-		

Treasury Operations

AFS BREAKUP

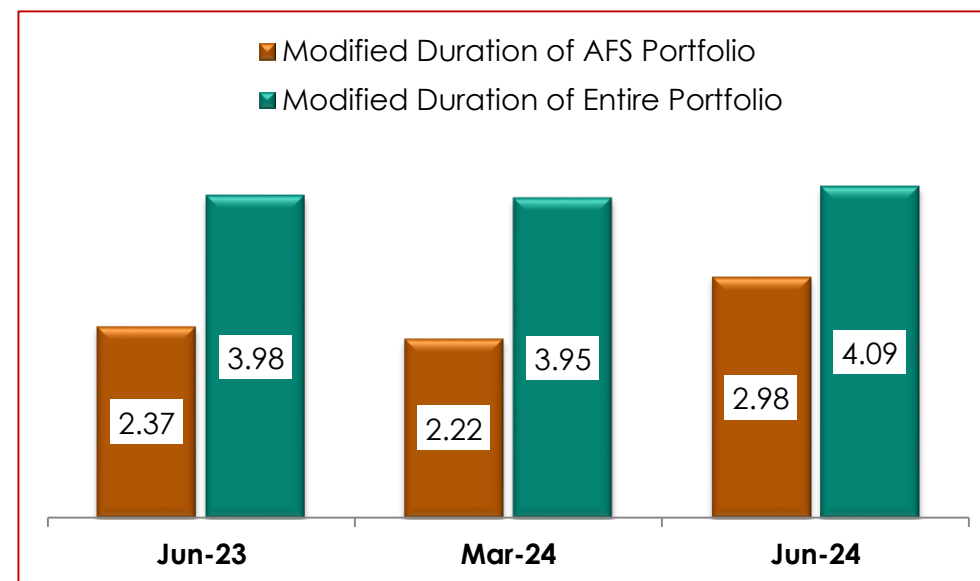


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- Overseas

Category	Jun-23	Mar-24	Jun-24
SLR	81558	85849	89324
Non SLR	30211	33295	32810
Non SLR (Overseas)	300	415	359
Non SLR (SASF)	879	673	673
TOTAL	112948	120232	123166
Less: Provision	5007	5298	4662
Net Investments	107941	114934	118504

(Rs.Crore)

Category	Jun-23	Mar-24	Jun-24
HTM	66711	74910	78776
AFS	36699	34802	24554
HFT (FVTPL – HFT since April 1, 2024)	4531	5222	14469
FVTPL - Non HFT	-	-	361
SJA	-	-	344
Total	107941	114934	118504



Asset Quality

(Rs.Crore)

Particulars	Jun-23	Mar-24	Jun-24
COVID Provision	116	116	116
COVID Restructuring Provision	300	240	227
Total COVID 19 Provision held	416	356	343
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	2268	1862	1705

PCR improved to 99.34% (Jun 2024) from 98.99% (Jun 2023)

(Rs.Crore)

Particulars	Jun-23	Mar-24	Jun-24
Gross Advances	173435	196894	201368
Gross NPAs	8763	8917	7795
Gross NPAs as % of Gross Advances	5.05	4.53	3.87
Total Provisions held (including NCLT Provision)	8032	8273	7342
Net Advances	165403	188621	194026
Net NPAs	731	644	454
Net NPAs as % of Net Advances	0.44	0.34	0.23
Provision Coverage Ratio as per RBI Guidelines	98.99	99.09	99.34

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	828	411	418	50%
-of which 100% provided	252	252	-	100%
Doubtful-1 Assets	943	907	36	96%
-of which 100% provided	773	773	-	100%
Doubtful-2 Assets	1278	1278	-	100%
Doubtful-3 Assets	676	676	-	100%
Loss Assets	4070	4070	-	100%
Total	7795	7342	454	94%

Excluding TWO provision

Technical Write Off	Amount
Corporate TWO	57298
Retail TWO	3942
Total TWO	61240

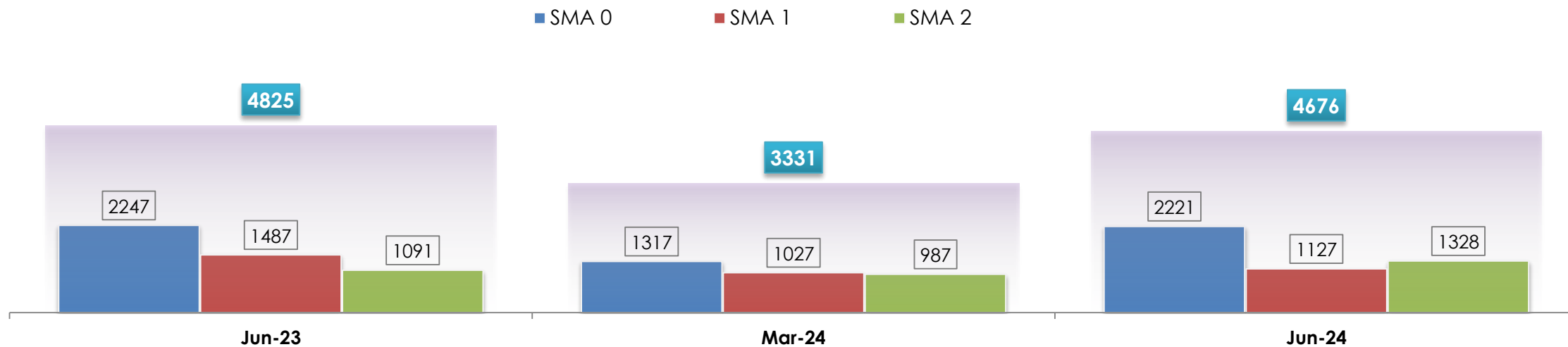
Out of total GNPA of Rs.7795 crore, Rs.7049 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.68289 crore

(Rs.Crore)				
DESCRIPTION	Q1 FY 24	Q4 FY 24	Q1 FY 25	FY24
Opening Balance	10969	8589	8917	10969
Add:				
a. First Time NPA	551	1835	456	3363
b. Increase in existing NPA	51	17	203	196
Less:				
c. Settled	261	386	1508	1117
d. Up-gradation	405	705	244	1509
e. Written off	2142	433	29	2985
Closing Balance	8763	8917	7795	8917
Increment	(2206)	328	(1122)	(2052)
FTNPA on Net Basis \$	468	1773	382	3098
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	1.16	4.07	0.81	1.92
Credit Cost (%) (Annualized)	@ 1.63	0.75	-ve	0.51

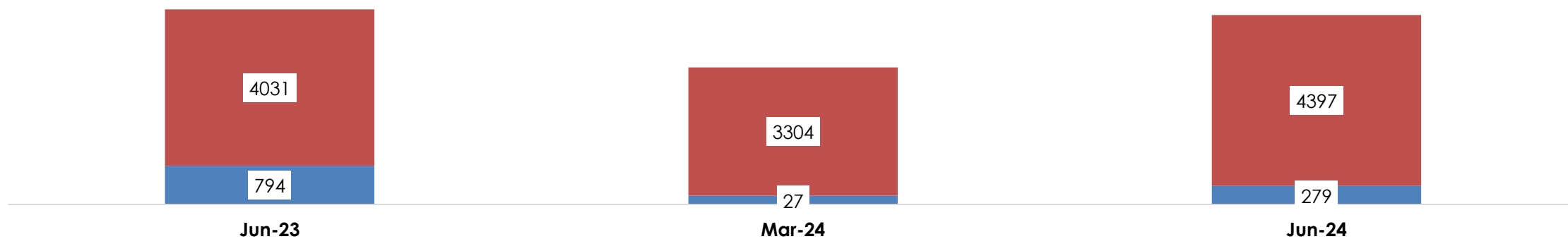
\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

@ Credit Cost is negative excluding accelerated provision of Rs.770 crore.

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.41 cr, Rs.2 cr and Rs.33 cr as on Jun 30, 2023, Mar 31, 2024 and Jun 30, 2024 respectively

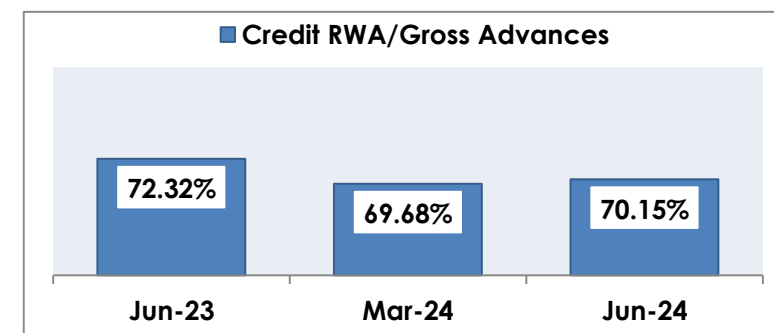
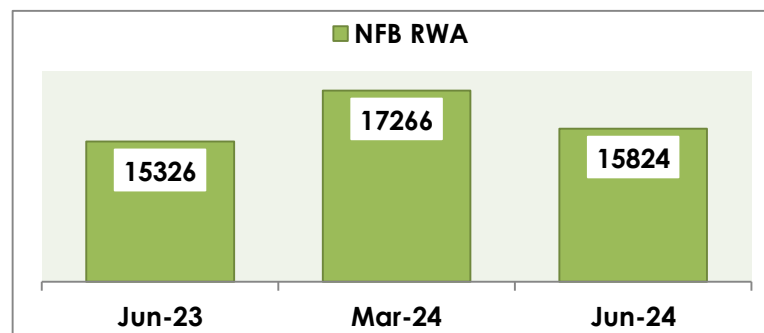
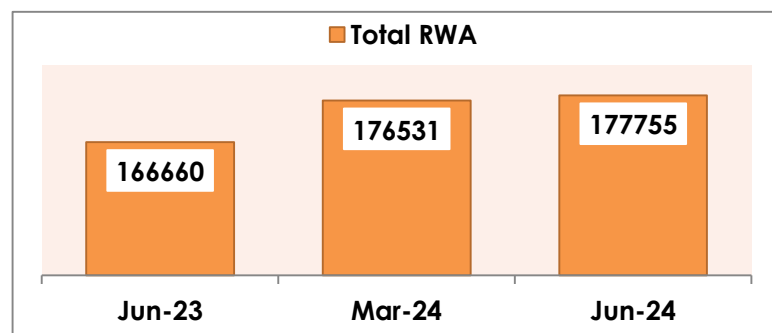
Capital

(Rs.Crore)

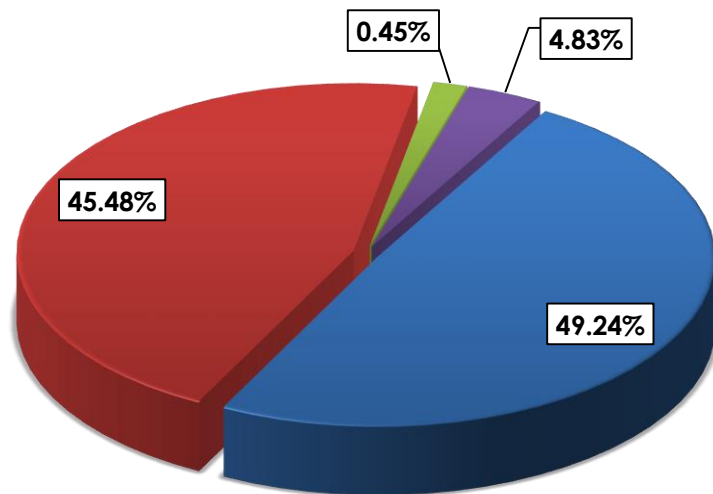
Particulars	Jun-23	Mar-24	Jun-24
CET 1+CCB (Rs.)	29889	35504	36015
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	29889	35504	36015
Tier 2 Capital (Rs.)	4000	3793	3833
Total Capital (Rs.)	33889	39297	39848
RWA (Rs.)	166660	176531	177755
Credit Risk	125432	137194	141269
Market Risk	16964	15073	8713
Operational Risk	24264	24264	27773
CET 1+CCB Ratio (%)	17.93	20.11	20.26
AT 1 (%)	-	-	0.00
Tier 1 Ratio (%)	17.93	20.11	20.26
Tier 2 Ratio (%)	2.40	2.15	2.16
CRAR (%)	20.33	22.26	22.42
Leverage Ratio (%)	7.81	8.53	8.50

Capital adequacy ratio as on March 31, 2024 and Jun 30, 2024 has been calculated considering impact of proposed dividend payout of Rs.1613 crore.

Transition Reserves eligible as CET 1 has not been considered while computing Capital Adequacy Ratios being un audited.

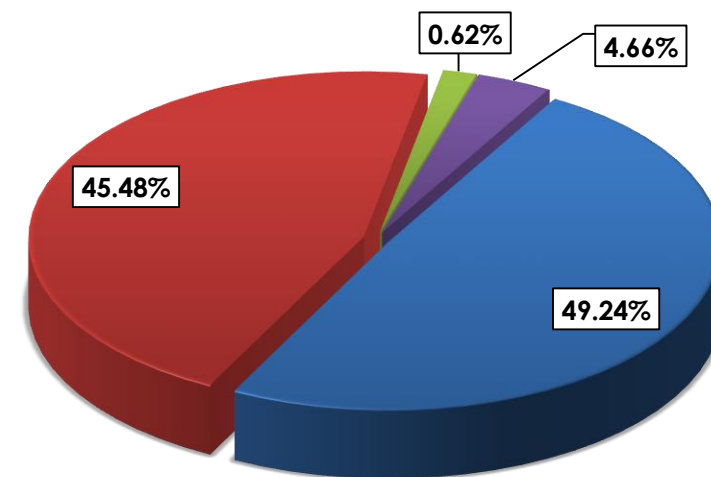


Jun 2023



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

Jun 2024



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

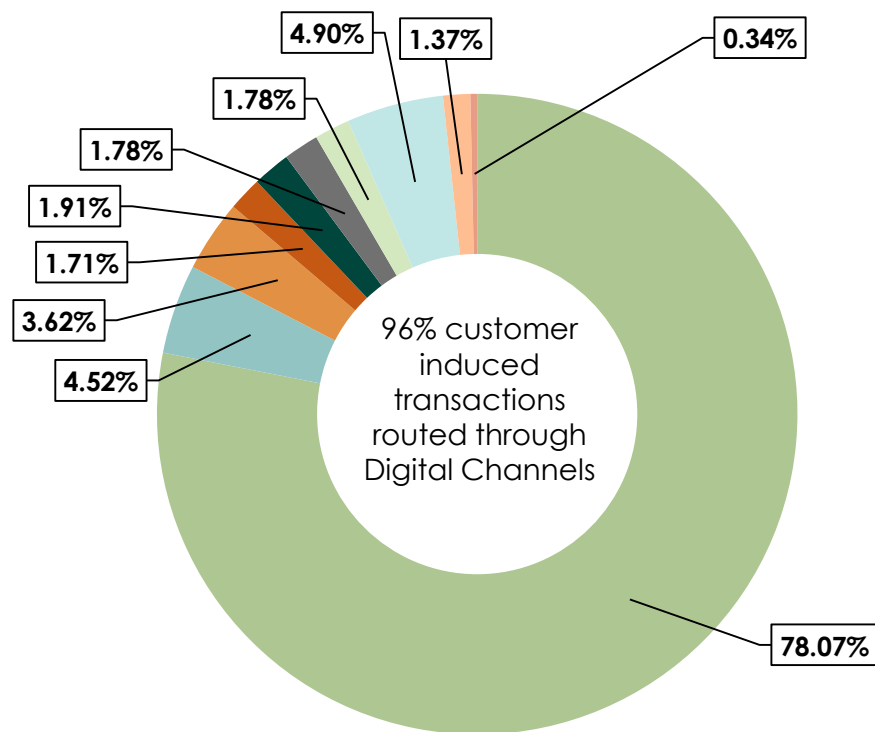
(Rs.Crore)

Particulars	Jun-23	Jun-24
Book Value (Rs. per share)	Rs. 35.71	Rs.40.66
Market Capitalisation	Rs.59,515Cr	Rs.90,288 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs. 62.00 /Rs. 30.50	Rs.98.70/Rs.55.45
Closing Price (NSE) (Rs. per share)	Rs. 55.35	Rs.83.97
Earning Per Share (EPS) (12 months)	Rs. 1.14	Rs.1.60

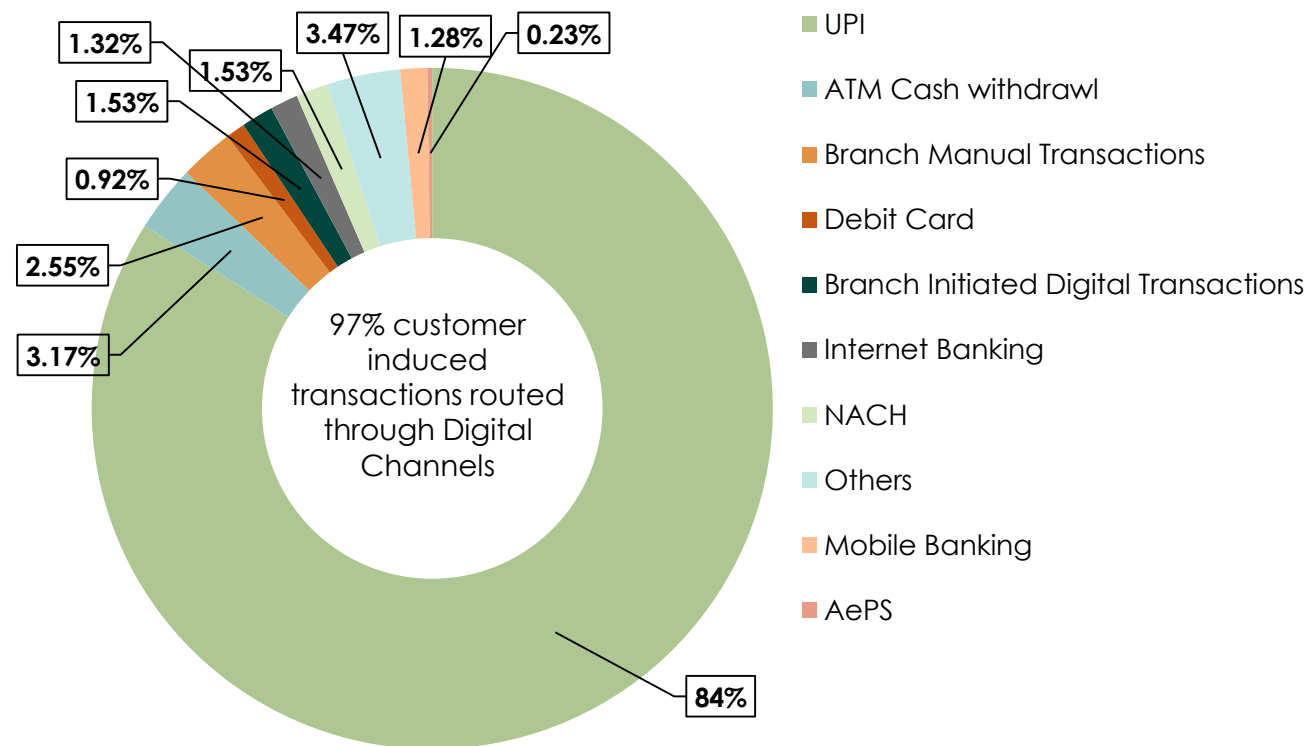
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

Jun 2023

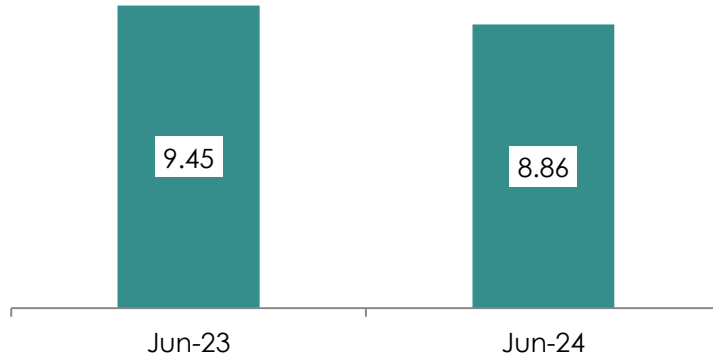


Jun 2024

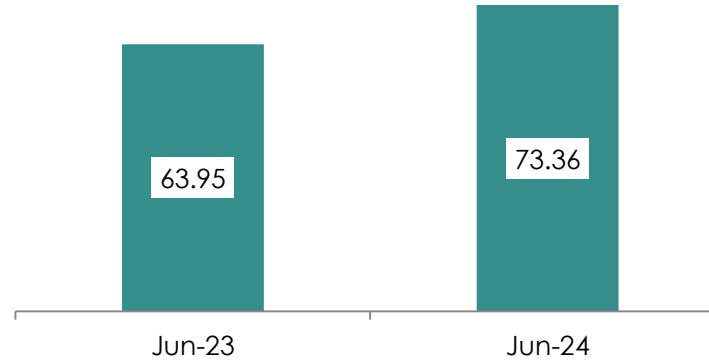


UPI continues as the preferred mode of transaction for Bank's customers.

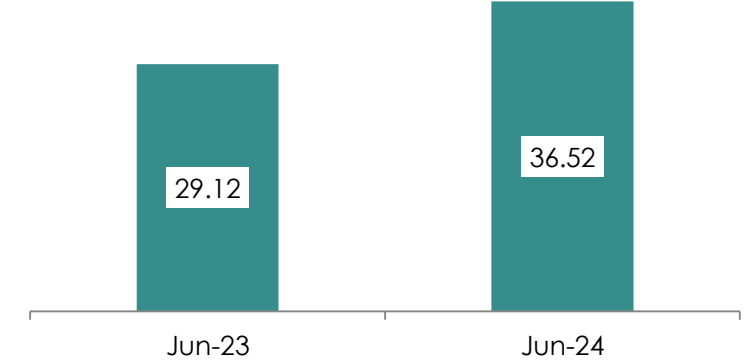
Internet Banking Users (In Lakhs)



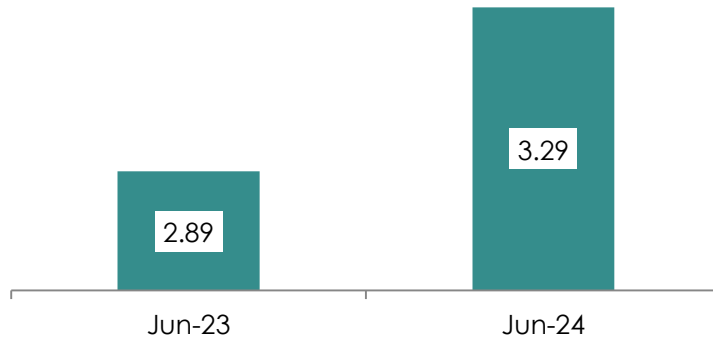
BHIM UPI Users (In Lakhs)



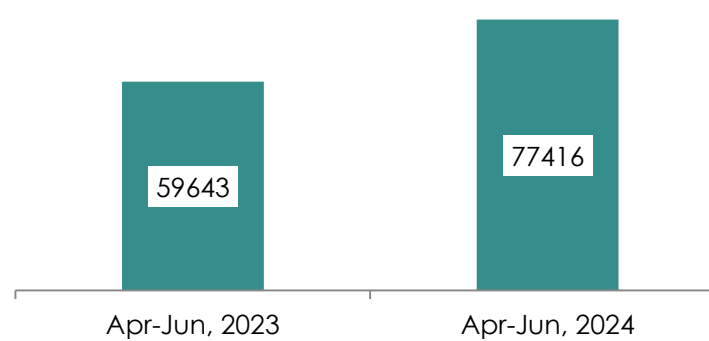
Mobile Banking Users (In Lakhs)



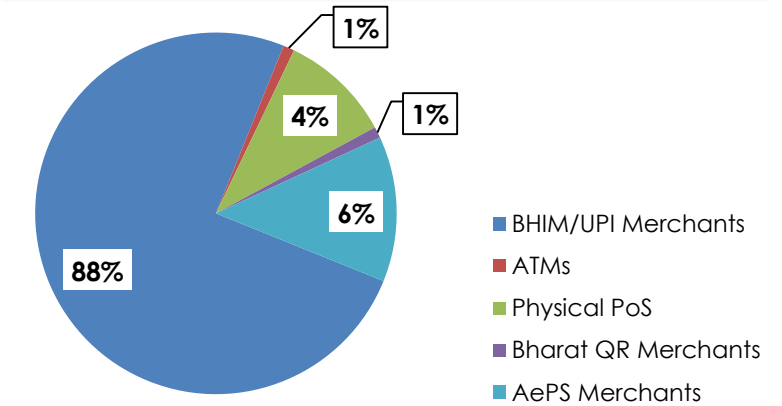
Merchant Base (In Lakhs)



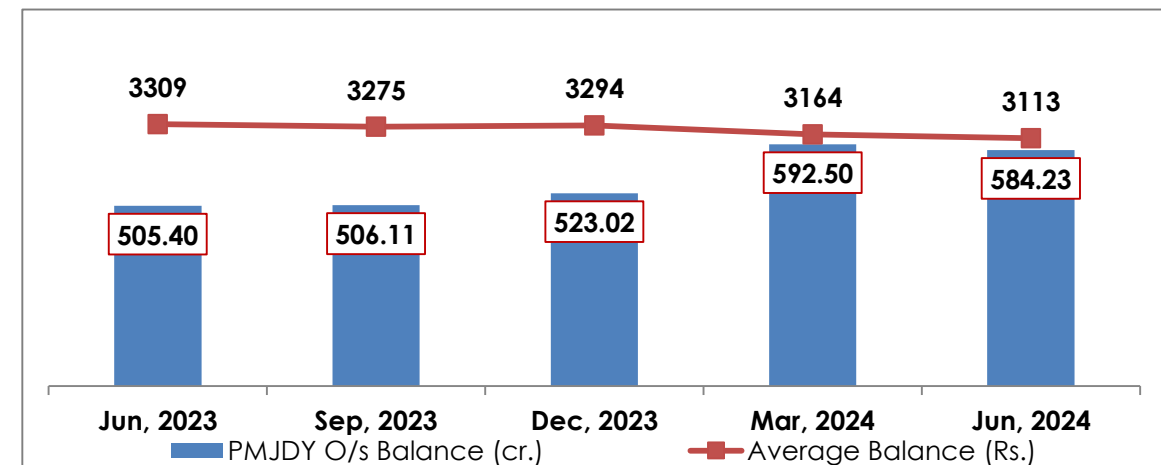
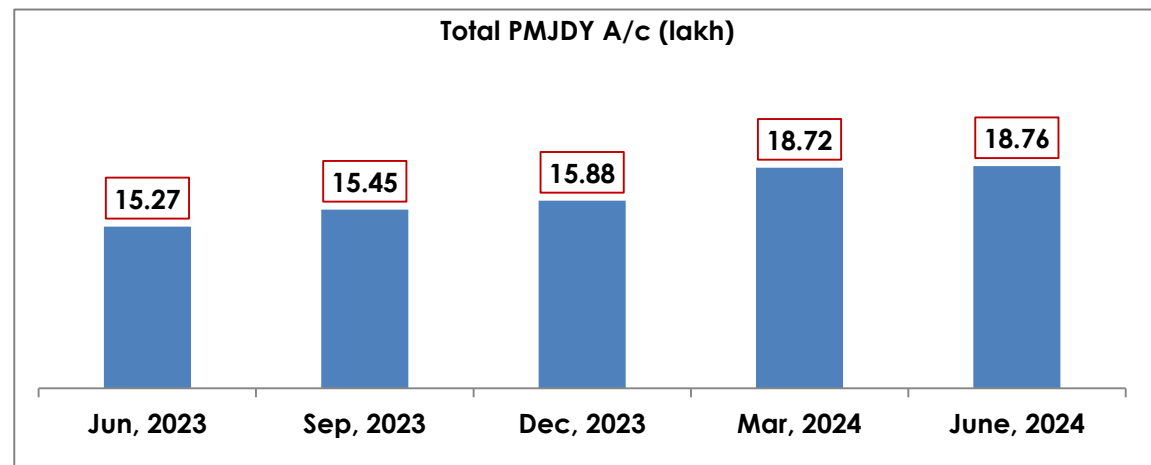
UPI Transactional Value (Rs.crore)



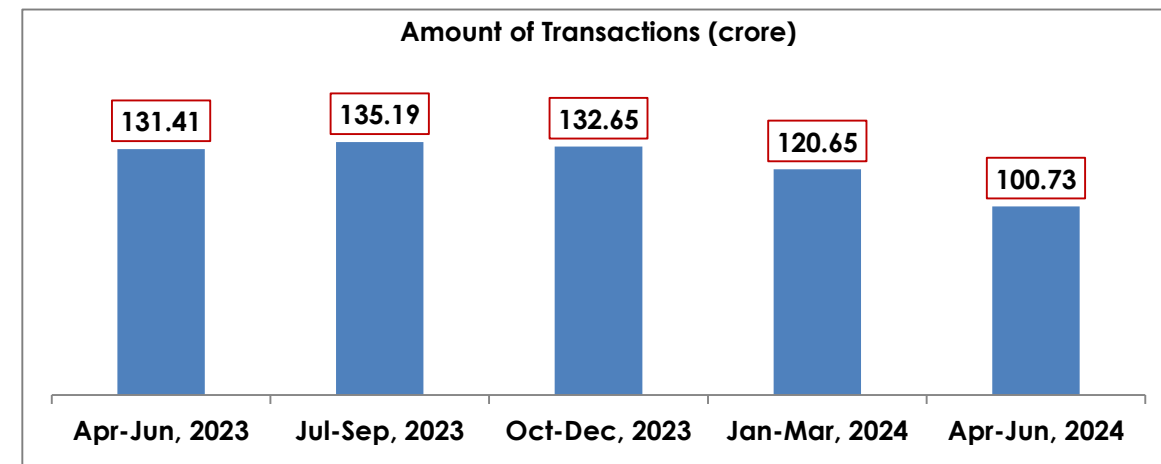
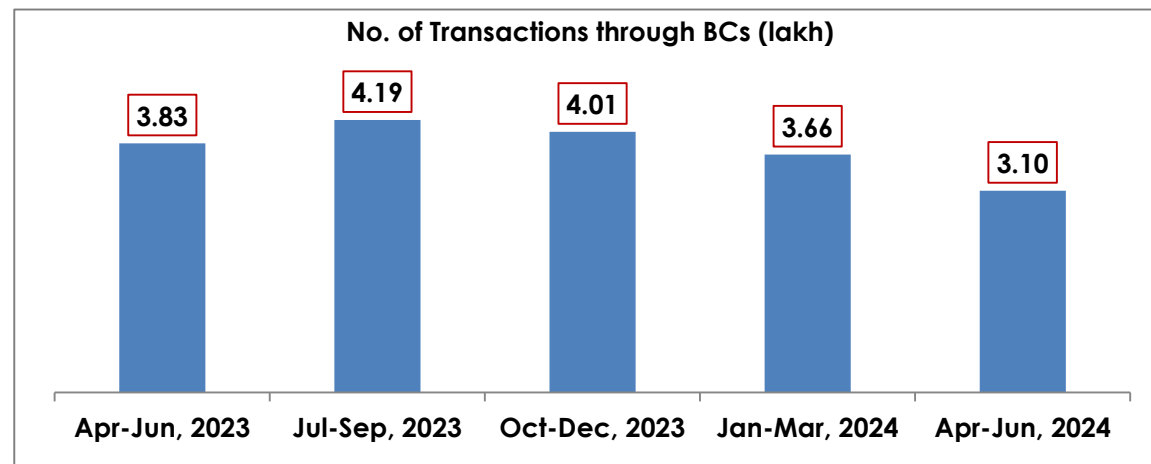
Payment Acceptance Channels



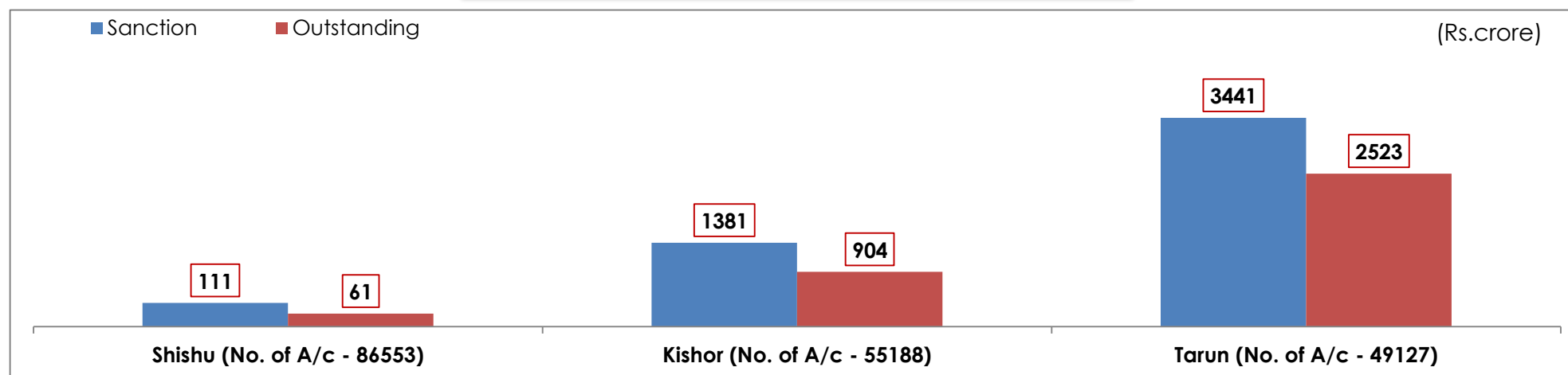
PMJDY



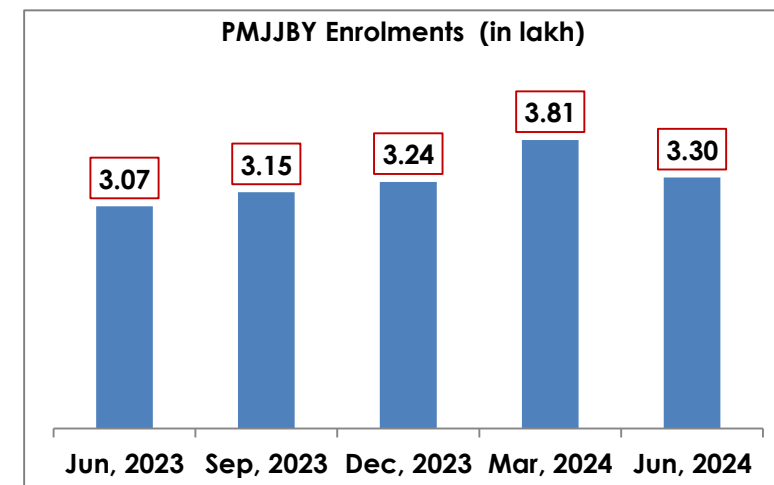
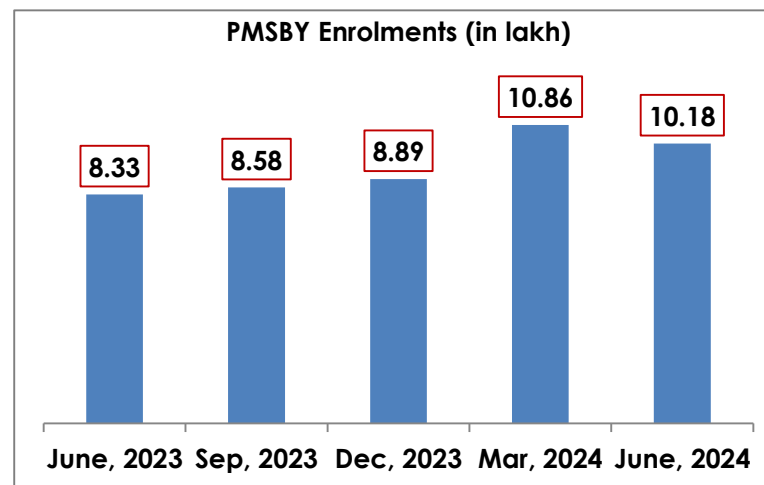
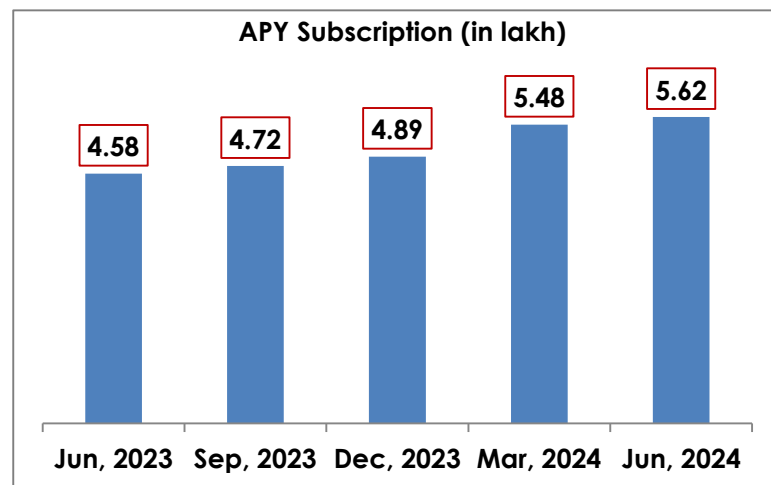
Transactions through Individual Business Correspondent (BCs)



MUDRA Yojana as on Jun 30, 2024



Active Enrolment under Social security Scheme as on Jun 30, 2024

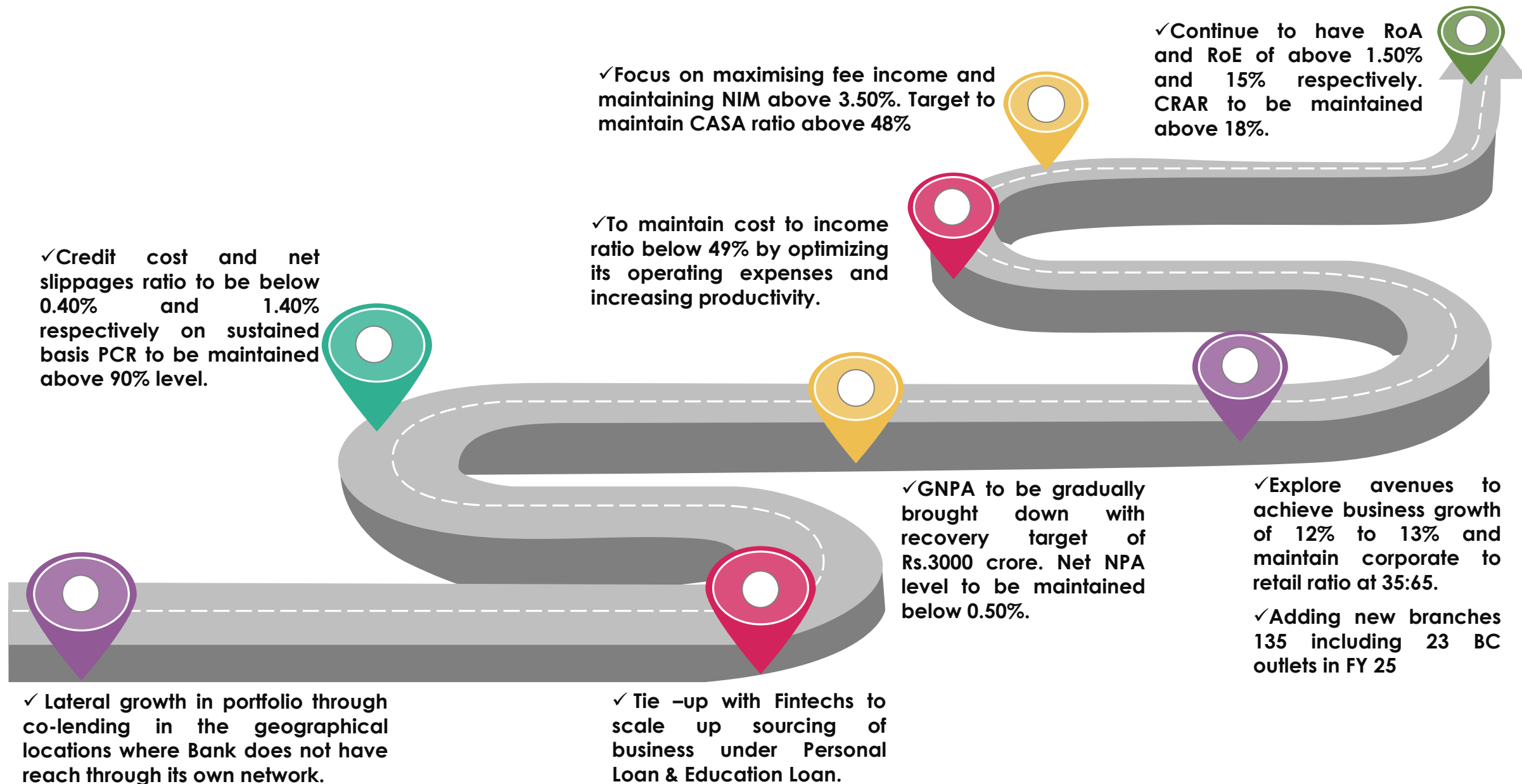


Subsidiaries

(Rs.crore)						
Name of Company	% Holding	Line of Activity	Income Q1 FY 2025	PAT Q1 FY 2025	RoA Q1 FY 2025	Net Worth Q1 FY 2025
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	28.43 (25.17)	4.05 (1.31)	1.20% (0.40%)	341.50 (331.41)
IDBI Intech Ltd.	100	Technology Service Provider	37.87 (36.54)	1.97 (2.58)	1.51% (2.00%)	119.52 (109.63)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.67 (0.08)	0.57 (0.01)	25.41% (0.35%)	2.21 (1.72)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	4.11 (8.56)	2.63 (3.76)	1.20% (2.64%)	217.84 (138.25)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	20.66 (20.18)	10.65 (11.07)	2.80% (3.17%)	348.09 (316.78)

Figures in () are of previous period

Way Forward



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