



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
इन्फ्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
टेलिफोन : (+91 22) 6655 3355, 2218 9111
फैक्स : (+91 22) 2218 0411
वेबसाइट : www.idbi.com

IDBI Bank Limited
Regd. Office : IDBI Tower,
WTC Complex, Cuffe Parade,
Mumbai - 400 005.
TEL.: (+91 22) 6655 3355, 2218 9111
FAX : (+91 22) 2218 0411
Website : www.idbi.com

28 जनवरी, 2021

| | |
|---|--|
| The Manager (Listing) BSE Ltd., 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001 | The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai - 400 051 |
|---|--|

Dear Sir,

Shareholders/ Investors/Analyst Presentation

In continuation of Bank's letter dated January 15, 2021 advising the exchange about a conference call with Shareholders/ Investors/ Analysts for Financial Results for Q3 for FY 2020-21 proposed to be held at 5 p.m. on January 28, 2021, please find attached the copy of the Presentation being provided to the Shareholders/ Investors/ Analysts.

Kindly take the information on record in terms of SEBI (LODR) Regulations, 2015.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड

28/01/2021

[पवन अग्रवाल]

कंपनी सचिव

एक नई पहचान की ओर

REDEFINING OURSELVES



IDBI BANK

INVESTORS PRESENTATION

FINANCIAL RESULTS Q3 -FY 2020-21

January 28, 2021

Content

| | |
|----|---|
| 1 | Highlights |
| 2 | Financial Performance |
| 3 | Business Performance |
| 4 | Treasury Operations |
| 5 | Asset Quality |
| 6 | Capital |
| 7 | Prompt Corrective Action Matrix |
| 8 | Digital Banking and Financial Inclusion |
| 9 | Subsidiaries |
| 10 | Way Forward |

Highlights

Major Highlights for Q3 FY 2021 – Continued Balance Sheet Strengthening

Raised Equity Through QIP

- First Capital raise by the Bank from Public after 25 years (maiden IPO of Bank in 1995)
- Base issue size of Rs.1000 Crore and Green Shoe option of Rs.1000 Crore.
- Received subscription of Rs.1435 Crore (43% of Green Shoe also subscribed)
- Total 44 Investors including 12 FII participated in QIP.
- Non Promoter Shareholding increased to 5.28% from 1.89%.

Completed transaction of divesting 23% stake in IDBI Federal

- Stake sold to Ageas Insurance
- Total consideration – Rs.507 Crore
- Capital Gain from transaction – Rs.323 Crore
- IDBI remaining stake stands at 25%

Capital
CRAR - 14.77%
Tier 1 - 12.22%

RWA - Rs.159078 cr
4% YoY reduction

PAT
Rs.378 cr

Operating Profit
Rs.1639 cr

NII - Rs.1810 cr
NIM - 2.87%

RoA – 0.51%
RoE – 11.04%

CASA - 48.97%
Corporate : Retail
(Advance Ratio)
40 : 60

Net NPA - 1.94%
PCR - 97.08%

Key Metrics for Q3 FY 2021



Profitability - Strong operating momentum

- ❑ PAT of Rs.378 crore, as against Net Loss of Rs.5763 crore for Q3 FY 2020. PAT grew by 17% QoQ.
- ❑ PBT at Rs.843 crore, up by 12% YoY and 27% QoQ
- ❑ Operating Profit at Rs.1639 crore, up by 28% YoY and 32% QoQ
- ❑ NII at Rs.1810 crore, grew by 18% YoY and 7% QoQ
- ❑ NIM for Q3 FY 21 at 2.87%, improved by 60 bps YoY and 17 bps QoQ
- ❑ Cost to Net Income Ratio at 48.42%, reduced by 612 bps YoY and 655 bps QoQ



Business Performance - Focus on Granularity

- ❑ CASA ratio at 48.97%, grew by 132 bps YoY. CASA at Rs.109880 crore grew by 6% YoY.
- ❑ Structured Retail Assets grew by 1.93% YoY and witnessed marginal de-growth 0.38% on QoQ
- ❑ Retail : Corporate Ratio (Gross Advances) improved to 60:40 as on Dec 2020 from 55:45 as on Dec 2019
- ❑ Cost of deposit at 4.18% reduced by 84 bps YoY and 23 bps on QoQ
- ❑ Cost of funds at 4.39% reduced by 99 bps YoY and 34 bps on QoQ

Key Metrics for Q3 FY 2021



Asset Quality - Improving Trend

- ❑ Net NPA at 1.94%, improved by 331 bps YoY and by 73 bps QoQ
- ❑ GNPA at 23.52%, improved by 520 bps YoY and by 156 bps QoQ
- ❑ PCR improves to 97.08%, up by 467 bps YoY and 112 bps QoQ
- ❑ Proforma Slippages Rs.1294 crore. Including Proforma Slippages, GNPA – 24.33%, Net NPA – 2.75% & PCR – 95.90%



Capital - Adequately Capitalised

- ❑ Tier 1 Capital at 12.22%, up by 206 bps YoY and 116 bps QoQ
- ❑ Total CRAR at 14.77%, up by 221 bps YoY and 110 bps QoQ
- ❑ Total RWA at Rs.159078 Crore, reduction by 371 bps YoY and increased by 112 bps QoQ

Financial Performance

Profit & Loss

(Rs.Crore)

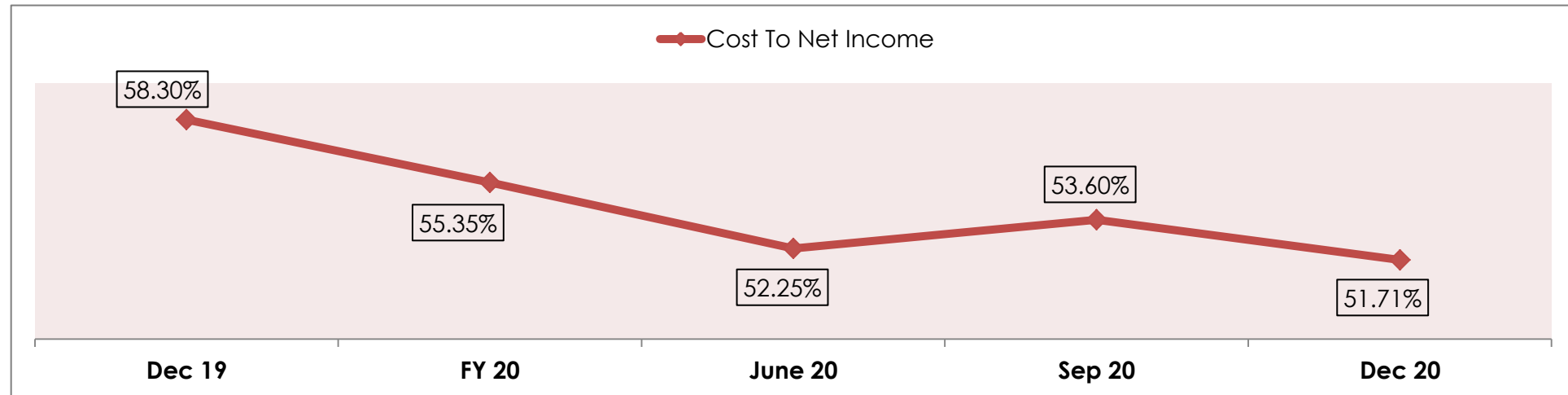
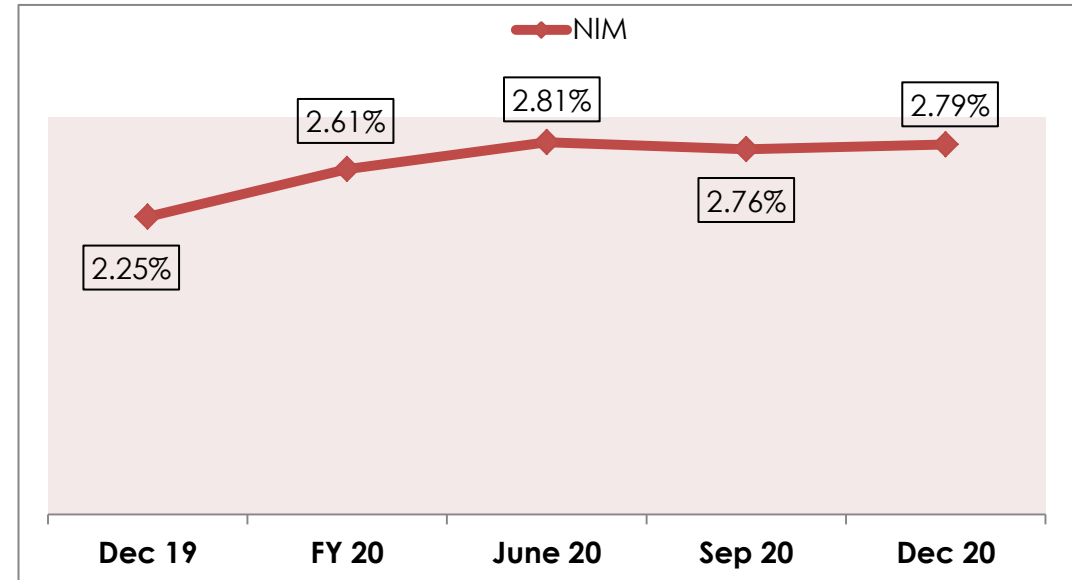
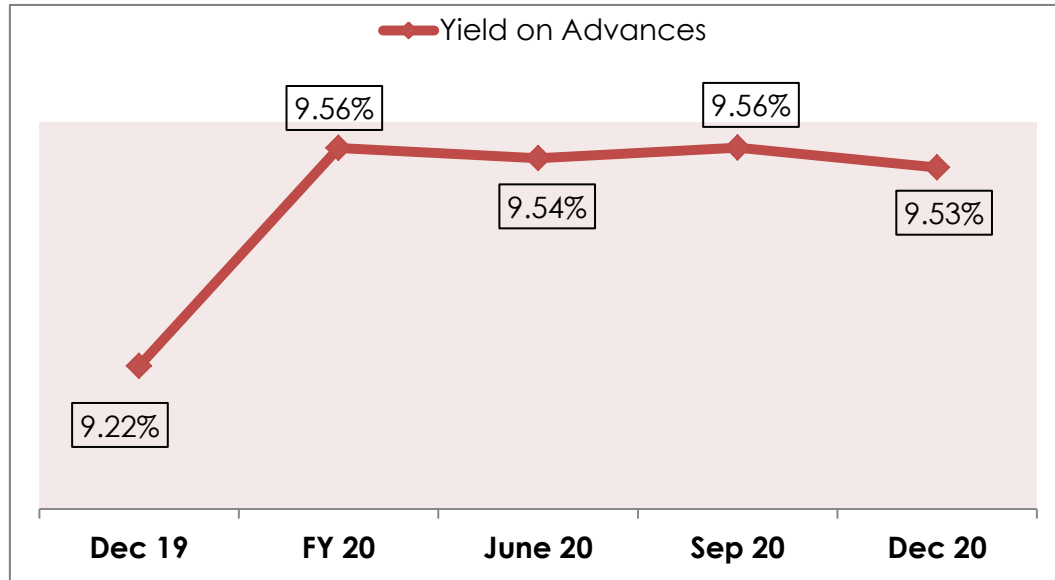
| Particulars | Quarter ended | | | Variance | | Nine Month Ended | | Variance % | FY 20 |
|--|---------------|-------------|-------------|-----------|-----------|------------------|-------------|------------|----------------|
| | Dec-19 | Sep-20 | Dec-20 | YoY% | QoQ% | Dec-19 | Dec-20 | | |
| Interest Income | 4937 | 4689 | 4564 | (8) | (3) | 15227 | 14151 | (7) | 20825 |
| Interest Expenses | 3405 | 2994 | 2754 | (19) | (8) | 10605 | 8873 | (16) | 13847 |
| Net Interest Income | 1532 | 1695 | 1810 | 18 | 7 | 4622 | 5278 | 14 | 6978 |
| Other Income | 1279 | 1072 | 1368 | 7 | 28 | 3143 | 3444 | 10 | 4470 |
| Net Total Income | 2811 | 2767 | 3178 | 13 | 15 | 7765 | 8722 | 12 | 11448 |
| Operating Expenses | 1533 | 1521 | 1539 | - | 1 | 4527 | 4510 | - | 6336 |
| -Employee Cost | 773 | 789 | 796 | 3 | 1 | 2321 | 2358 | 2 | 3245 |
| -Other Operating Cost | 760 | 732 | 743 | (2) | 2 | 2206 | 2152 | (2) | 3091 |
| Operating Profit | 1278 | 1246 | 1639 | 28 | 32 | 3238 | 4211 | 30 | 5112 |
| OP. Excl. gain on strategic sale | 1043 | 1135 | 1316 | 26 | 16 | 2901 | 3778 | 30 | 4778 |
| Provisions & Contingencies (Excl. Tax) | 522 | 581 | 796 | 53 | 37 | 12495 | 2265 | (82) | 14079 |
| Profit/(Loss) Before Tax | 756 | 665 | 843 | 12 | 27 | (9257) | 1946 | - | (8967) |
| Tax | 6519 | 341 | 465 | (93) | 36 | 3766 | 1099 | (71) | 3920 |
| Profit/(Loss) After Tax | (5763) | 324 | 378 | - | 17 | (13023) | 847 | - | (12887) |
| NIM % | 2.27 | 2.70 | 2.87 | 60 bps | 17 bps | 2.25 | 2.79 | 54 bps | 2.61 |

Provisions & Contingencies

(Rs.Crore)

| Particulars | Quarter ended | | | Variance | | Nine Month Ended | | Variance | FY 20 |
|---------------------------------|---------------|------------|-------------|---------------|------------|------------------|-------------|----------------|--------------|
| | Dec-19 | Sep-20 | Dec-20 | YoY | QoQ | Dec-19 | Dec-20 | | |
| Depreciation on Investment | 484 | 205 | (105) | (589) | (310) | 1677 | 1106 | (571) | 1697 |
| Provision – NPAs | 440 | (165) | 49 | (391) | 214 | 10994 | (1451) | (12445) | 9483 |
| Provision – Standard Assets | 68 | 414 | 624 | 556 | 210 | (1070) | 1131 | 2201 | (728) |
| Provision - Restructured Assets | (70) | (4) | 36 | 106 | 40 | (205) | 30 | 235 | (177) |
| Income Tax | 6519 | 341 | 465 | (6054) | 124 | 3766 | 1099 | (2667) | 3920 |
| Bad Debts Written off | 332 | 204 | 208 | (124) | 4 | 575 | 1512 | 937 | 2740 |
| Other Provisions | (732) | (73) | (16) | 716 | 58 | 524 | (63) | (587) | 1064 |
| Total | 7041 | 922 | 1261 | (5780) | 340 | 16261 | 3364 | (12897) | 17999 |

Yield Ratios (cumulative)



Business Performance

Balance Sheet

(Rs.Crore)

| As at | Dec-19 | Sep-20 | Dec-20 |
|---------------------------------|---------------|---------------|---------------|
| LIABILITIES | | | |
| Capital | 10381 | 10381 | 10752 |
| Reserve & Surplus | 23508 | 24117 | 25545 |
| Deposits | 218180 | 223915 | 224399 |
| Borrowings | 35822 | 36422 | 30647 |
| Other Liabilities & Provisions | 10046 | 10604 | 11331 |
| Total | 297937 | 305439 | 302674 |
| ASSETS | | | |
| Cash & Balance with RBI | 12012 | 9205 | 9066 |
| Bal. with banks & money at call | 14876 | 27598 | 34777 |
| Investments | 84714 | 87706 | 82783 |
| Advances | 129671 | 126103 | 124465 |
| Fixed Assets | 8144 | 7953 | 7894 |
| Other Assets | 48520 | 46874 | 43689 |
| Total | 297937 | 305439 | 302674 |

Business Performance

(Rs.Crore)

| Particulars | Dec-19 | Sep-20 | Dec-20 |
|--|--------|--------|--------|
| Total Business [Deposit + Net Advance] | 347851 | 350018 | 348864 |
| Total Deposits | 218180 | 223915 | 224399 |
| CASA Share % | 47.65% | 48.33% | 48.97% |
| CASA Deposits | 103966 | 108217 | 109880 |
| Saving Deposits | 61926 | 68341 | 70952 |
| SB Deposits to Total Deposits % | 28.38% | 30.52% | 31.62% |
| Current Deposits | 42040 | 39876 | 38927 |
| Current Deposits to Total Deposits % | 19.27% | 17.81% | 17.35% |
| Term Deposits | 114214 | 115698 | 114520 |
| Time Deposits to Total Deposits % | 52.35% | 51.67% | 51.03% |
| Retail Deposits | 76960 | 84519 | 85746 |
| Bulk Deposits | 37254 | 31179 | 28774 |
| Bulk Deposits to Total Deposits % | 17.07% | 13.92% | 12.82% |
| Daily Average cost of deposits % | 5.02% | 4.41% | 4.18% |
| Daily Average cost of funds % | 5.38% | 4.73% | 4.39% |

Advances

(Rs.Crore)

| Parameters | Dec-19 | Sep-20 | Dec-20 | YoY var.(%) | QoQ var.(%) |
|----------------------------|--------|--------|--------|-------------|-------------|
| Global Gross Advances | 172386 | 163841 | 159663 | (7) | (3) |
| - Corporate | 77692 | 68081 | 63971 | (18) | (6) |
| - Retail | 94694 | 95760 | 95692 | 1 | - |
| Corporate : Retail (Ratio) | 45:55 | 42:58 | 40:60 | | |
| Standard Gross Advance | 122883 | 122751 | 122104 | (1) | (1) |
| Global Net Advances | 129671 | 126103 | 124465 | (4) | (1) |

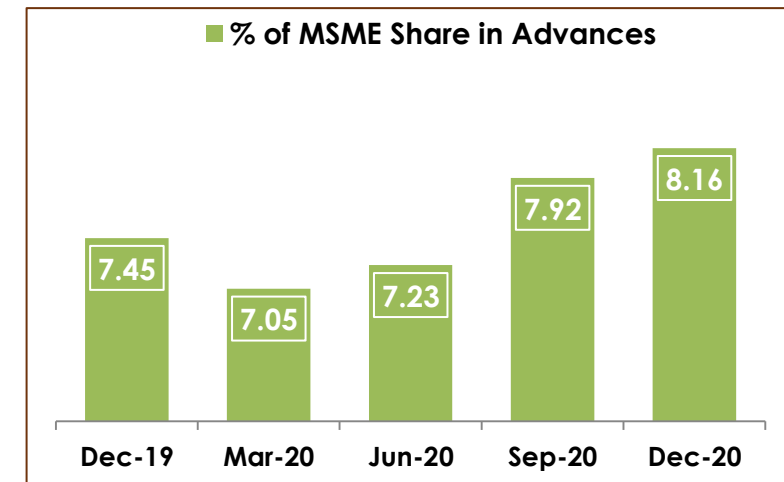
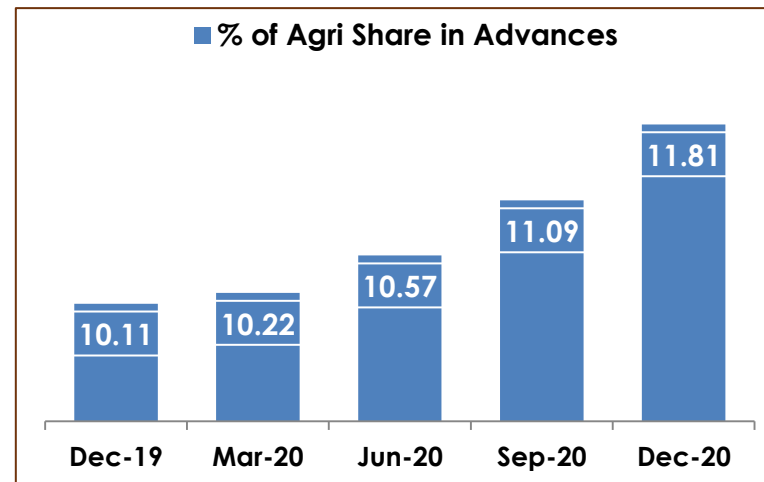
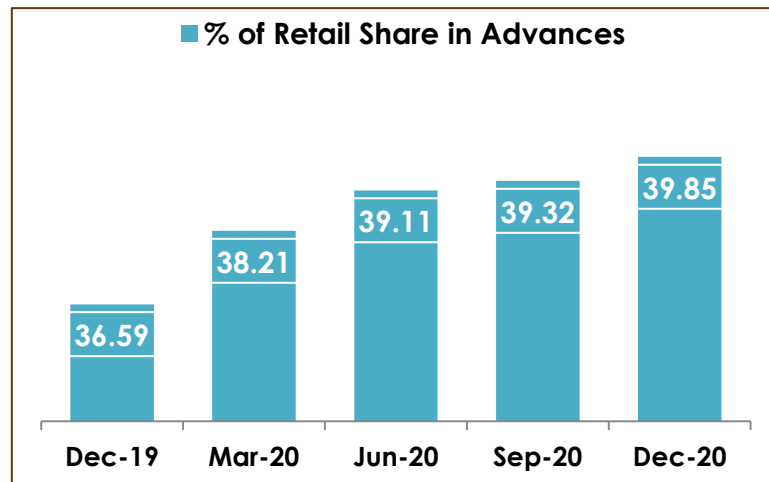
| Parameters | Dec-19 | Sep-20 | Dec-20 | YoY var.(%) | QoQ var.(%) |
|-----------------------------|--------|--------|--------|-------------|-------------|
| Global Gross Advances | 172386 | 163841 | 159663 | (7) | (3) |
| -Overseas Advances | 11041 | 9234 | 7520 | (32) | (19) |
| -Domestic Advances | 161345 | 154607 | 152143 | (6) | (2) |
| Agriculture | 18669 | 17199 | 17209 | (8) | - |
| Industry | 76575 | 67052 | 62245 | (19) | (7) |
| Services | 29282 | 26838 | 26933 | (8) | - |
| Personal Loans [^] | 44133 | 49786 | 49674 | 13 | - |
| Others | 3727 | 2966 | 3603 | (3) | 21 |

[^]Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans.

Retail Products Growth

(Rs.Crore)

| Structured Retail Assets | Dec-19 | Sep-20 | Dec-20 | Growth (YoY) (%) | Growth (QoQ) (%) |
|---------------------------------|--------------|--------------|--------------|------------------|------------------|
| HL including LIP | 41594 | 42967 | 42795 | 2.89 | (0.40) |
| LAP | 12751 | 12825 | 12818 | 0.53 | (0.05) |
| AL | 2010 | 1870 | 1869 | (7.00) | (0.07) |
| EL | 1059 | 1086 | 1058 | (0.11) | (2.55) |
| PL | 591 | 603 | 582 | (1.59) | (3.44) |
| Structured Retail Assets | 58006 | 59351 | 59123 | 1.93 | (0.38) |
| SRA Disbursements (for Qtr) | 4190 | 1853 | 2863 | (31.66) | 54.50 |



Advance given above are on Gross basis

Priority Sector

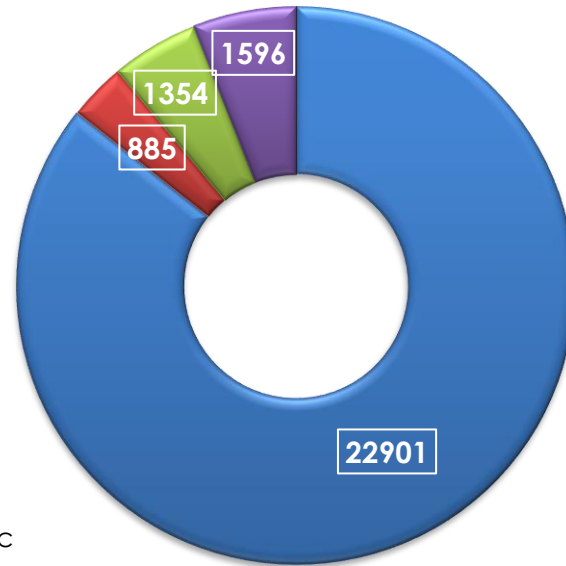
(Rs.Crore)

| | Particulars | Dec 19 | | Mar 20 | | Dec 20 | | Growth over March-20 (8)=[(6)-(4)] |
|-----|---|---------|-----------|---------|-----------|---------|-----------|---------------------------------------|
| | | Amount | % of ANBC | Amount | % of ANBC | Amount | % of ANBC | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
| | ANBC | 188128 | | 186090 | | 164885 | | |
| | Priority Sector Advances (a+b+c) | 78648 | 41.81 | 77586 | 41.69 | 69525 | 42.17 | (8061) |
| (a) | Agriculture (i+ii+iii+iv) | 34122 | 18.14 | 30912 | 16.61 | 29964 | 18.17 | (948) |
| | (i) Direct Lending to Agri-Non Corporate | 23326 | 12.40 | 25618 | 13.77 | 21400 | 12.98 | (4218) |
| | (ii) Other Agri | 1135 | 0.60 | 923 | 0.50 | 2288 | 1.39 | 1365 |
| | (iii) Indirect Agriculture (RIDF) | 14260 | 7.58 | 15346 | 8.25 | 11676 | 7.08 | (3670) |
| | (iv) PSLC (Agri) sale | (4600) | | (10975) | | (5400) | | 5575 |
| (b) | MSME (Micro, Medium & Small Enterprises) | 30879 | 16.41 | 29959 | 16.10 | 27630 | 16.76 | (2329) |
| (c) | Other Priority Sector Advances (i+ii+iii) | 13647 | 7.25 | 16715 | 8.98 | 11931 | 7.24 | (4784) |
| | (i) Housing | 23716 | 12.61 | 24075 | 12.94 | 24130 | 14.63 | 55 |
| | (ii) Others | 931 | 0.49 | 901 | 0.48 | 901 | 0.55 | (1) |
| | (iii) PSLC (General) sale | (11000) | | (8262) | | (13100) | | (4839) |

Treasury Operations

Investments

AFS BREAKUP

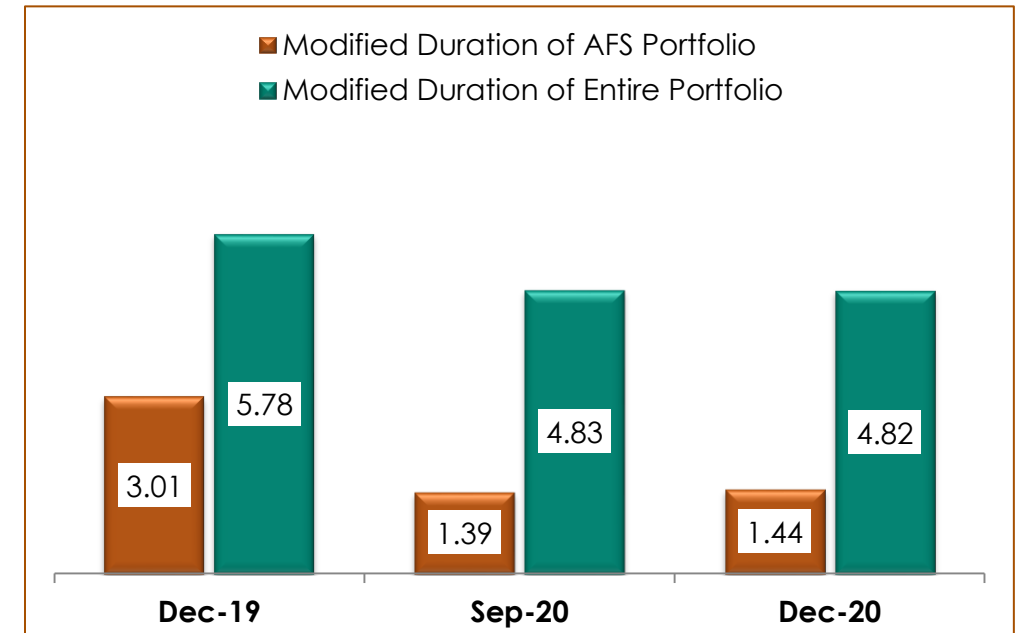


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

| Category | Dec-19 | Sep-20 | Dec-20 |
|------------------------|--------------|--------------|--------------|
| SLR | 64169 | 67324 | 63549 |
| Non SLR | 20534 | 21057 | 19850 |
| Non SLR (Overseas) | 121 | 70 | 30 |
| Non SLR (SASF) | 3052 | 2842 | 2842 |
| TOTAL | 87876 | 91292 | 86271 |
| Less: Provision | 3162 | 3586 | 3488 |
| Net Investments | 84714 | 87706 | 82783 |

(Rs.Crore)

| Category | Dec-19 | Sep-20 | Dec-20 |
|--------------|--------------|--------------|--------------|
| HTM | 59270 | 58164 | 55519 |
| AFS | 24652 | 29123 | 26736 |
| HFT | 793 | 419 | 528 |
| Total | 84714 | 87706 | 82783 |



Asset Quality

COVID -19 – Provision Details

(Rs.Crore)

| Particulars | Provision |
|---|-------------|
| In QE ended March 2020 | 247 |
| In QE ended June 2020 | 189 |
| In terms of RBI circular for Resolution Framework for COVID 19 related stress (August 06, 2020) @ | 340 |
| Proforma Slippages provision # | 285 |
| Reversal of overdue interest & | 84 |
| Total COVID 19 Provision held as on December 31, 2020 | 1145 |

@ Includes provision of Rs.70 crore made during Q3 FY 2021

Proforma Slippages – Loans which would have slipped had it not been come under standstill clause – Rs.1294 crore

& Overdue interest on Proforma Slippages

Asset Quality

PCR improved from 92.41% (Dec 2019) to 97.08% (Dec 2020)

(Rs.Crore)

| Particulars | Dec-19 | Mar-20 | Jun-20 | Sep-20 | Dec-20 |
|--|--------------|--------------|--------------|--------------|--------------|
| Gross Advances | 172386 | 171690 | 165890 | 163841 | 159663 |
| Gross NPAs | 49503 | 47272 | 44475 | 41091 | 37559 |
| Gross NPAs as % of Gross Advances | 28.72 | 27.53 | 26.81 | 25.08 | 23.52 |
| Total Provisions held (including NCLT Provision) | 42697 | 41833 | 40001 | 37728 | 35148 |
| Net Advances | 129671 | 129842 | 125875 | 126103 | 124465 |
| Net NPAs | 6805 | 5439 | 4474 | 3363 | 2411 |
| Net NPAs as % of Net Advances | 5.25 | 4.19 | 3.55 | 2.67 | 1.94 |
| Provision Coverage Ratio as per RBI Guidelines | 92.41 | 93.74 | 94.71 | 95.96 | 97.08 |

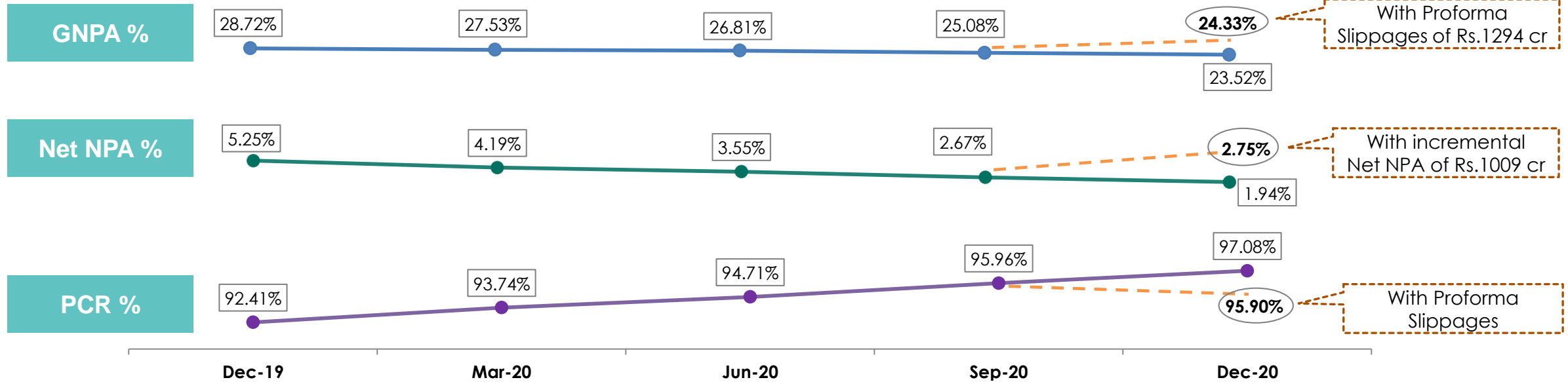
| Category | Gross NPA | Provision | Net NPA | Provision % |
|-------------------------|--------------|--------------|-------------|-------------|
| Sub Standard Assets | 250 | 40 | 210 | 16% |
| -of which 100% provided | 1 | 1 | - | 100% |
| Doubtful-1 Assets | 3138 | 2100 | 1038 | 67% |
| -of which 100% provided | 1451 | 1451 | - | 100% |
| Doubtful-2 Assets | 12397 | 11234 | 1163 | 91% |
| -of which 100% provided | 8697 | 8697 | - | 100% |
| Doubtful-3 Assets | 7588 | 7588 | - | 100% |
| Loss Assets | 14186 | 14186 | - | 100% |
| Total | 37559 | 35148 | 2411 | 94% |

Out of total GNPA of Rs.37559 crore, Rs.31924 crore is 100% provided. Overall 64% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.75650 crore

Asset Quality with Proforma Slippages

(Rs.Crore)

| Segment | | Gross NPA | Provision | Net NPA |
|--------------------------------|-----|-------------|------------|-------------|
| LCG | (A) | 298 | 98 | 200 |
| MCG | (B) | 102 | 21 | 81 |
| Retail | (C) | 894 | 165 | 729 |
| - out of Retail - SRA | | 400 | 63 | 337 |
| - out of Retail - Non SRA | | 492 | 101 | 391 |
| - out of Non SRA – Agriculture | | 187 | 29 | 158 |
| - out of Retail - other | | 2 | 1 | 1 |
| Total (A+B+C) | | 1294 | 285 | 1009 |



NPA Movement

(Rs.Crore)

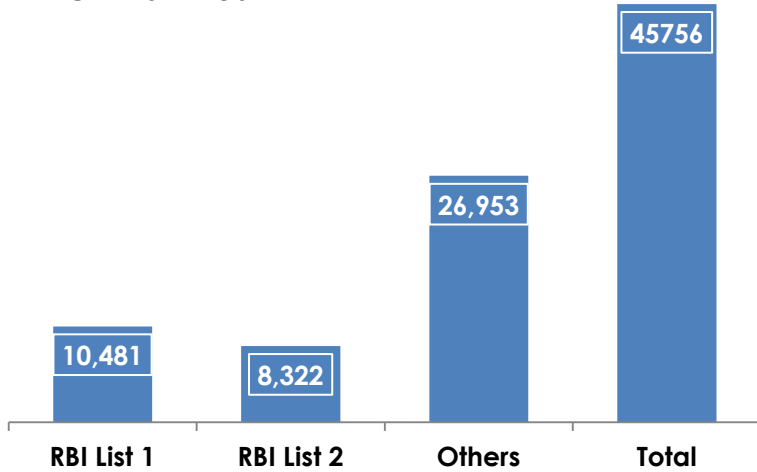
| DESCRIPTION | Q3 FY 20 | Q4 FY 20 | FY 20 | Q1 FY 21 | Q2 FY 21 | Q3 FY 21 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|
| Opening Balance | 52053 | 49503 | 50028 | 47272 | 44475 | 41091 |
| Add: | | | | | | |
| a. First Time NPA | 2113 | 727 | 8384 | 69 | 32 | - |
| b. Increase in existing NPA | 1007 | 531 | 2638 | 62 | 79 | 35 |
| Less: | | | | | | |
| c. Settled | 3136 | 1457 | 6556 | 1288 | 1261 | 736 |
| d. Up-gradation | 295 | 328 | 1286 | 44 | 28 | 22 |
| e. Written off | 2239 | 1702 | 5936 | 1596 | 2206 | 2809 |
| Closing Balance | 49503 | 47272 | 47272 | 44475 | 41091 | 37559 |
| Quarterly Increment | (2550) | (2231) | (2756) | (2797) | (3385) | (3532) |
| Recovery in TWO | 308 | 344 | 826 | 117 | 57 | 105 |
| Slippage Ratio Cumulative (%) | 5.80 | 6.35 | 6.35 | 0.06 | 0.08 | 0.08 |
| Slippage ratio For the Qtr./ for FY (%) | 1.69 | 0.59 | 6.35 | 0.06 | 0.03 | - |
| Credit Cost (%) (for Quarter) | 0.45 | 0.60 | - | @-ve | 0.27 | 0.57 |
| Credit Cost (%) (Quarterly Annualized) | 1.79 | 2.39 | 6.59 | @-ve | 1.10 | 2.30 |
| FTNPA/(Recovery + Upgradation) (%) | 57 | 34 | 97 | 5 | 2 | - |

@ Negative due to reversal in NPA provision on account of recovery and upgradation

NCLT – Summary

(Rs.Crore)

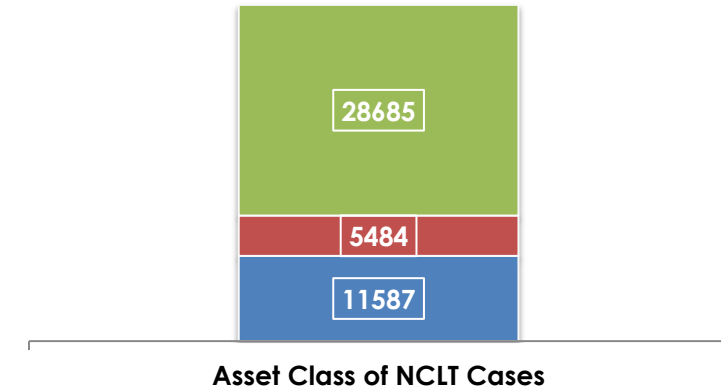
■ NCLT Admitted



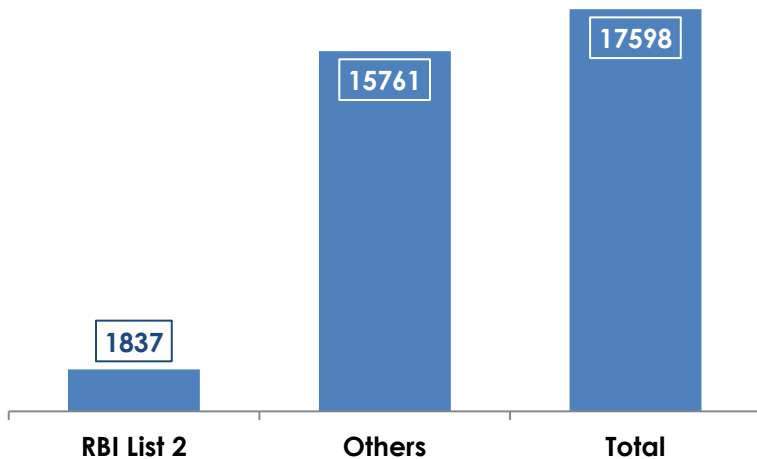
■ PCR %



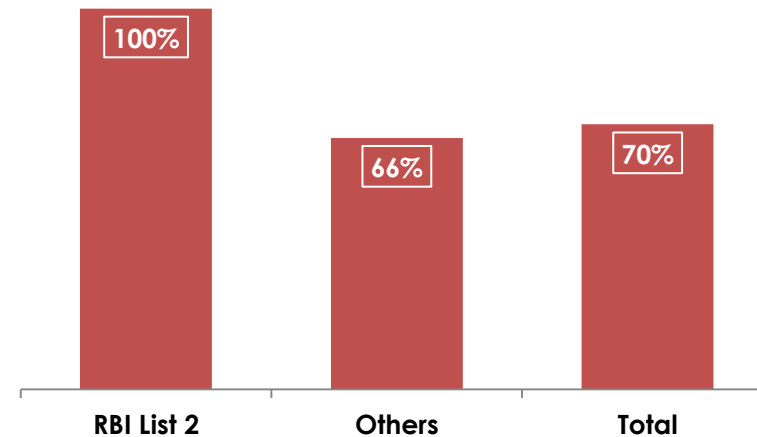
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



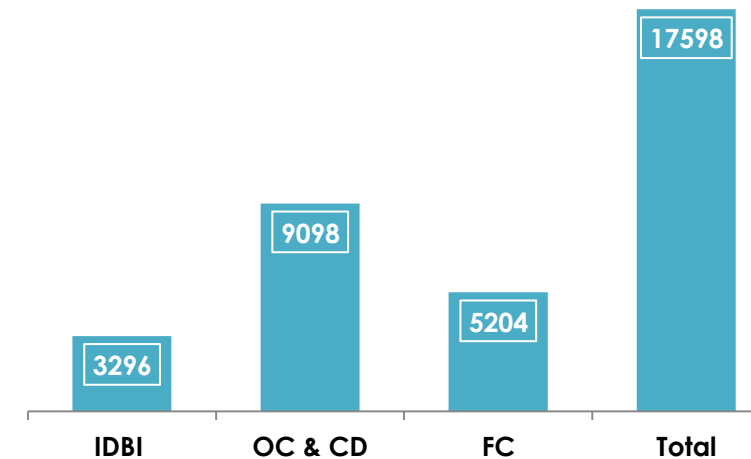
■ Filed But Not Admitted



■ PCR%

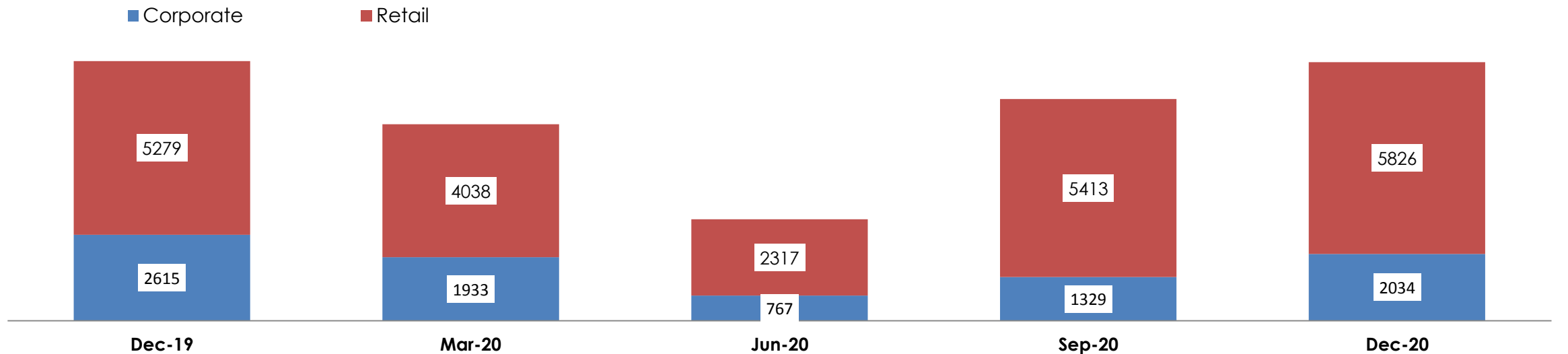
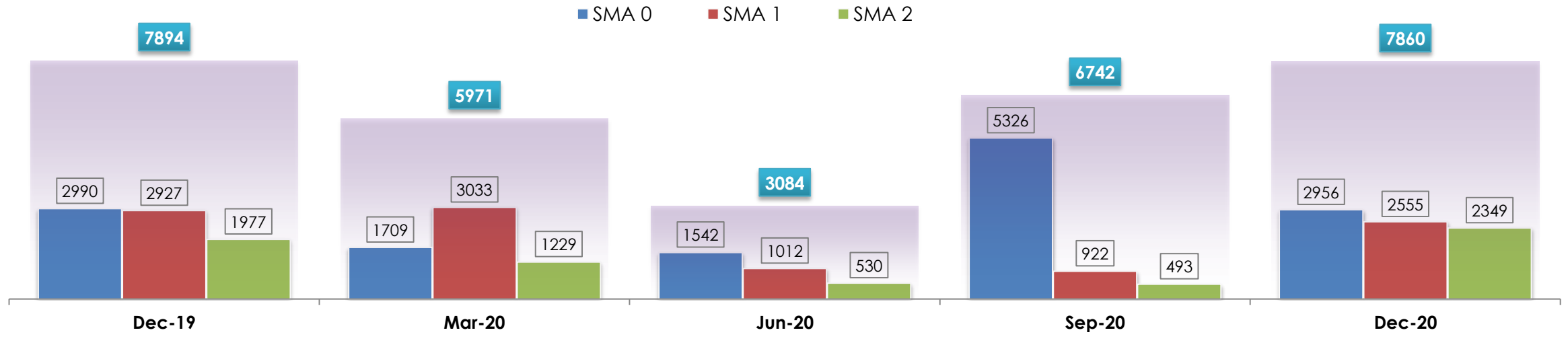


■ Filed By



SMA Position

(Rs.Crore)



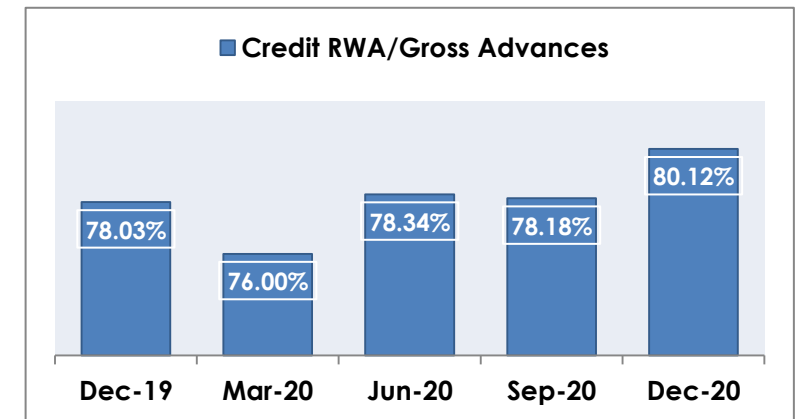
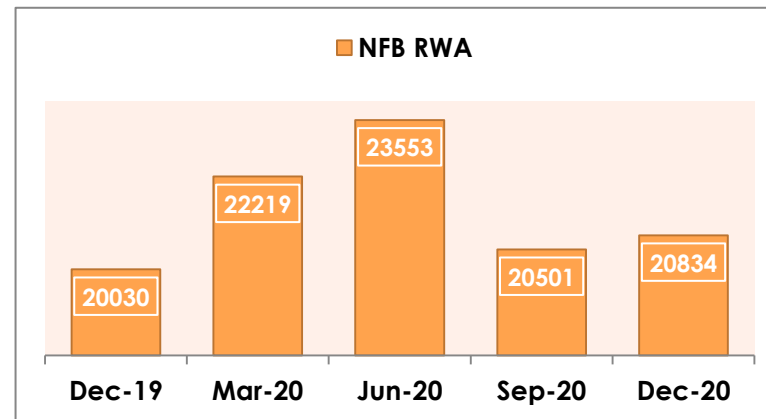
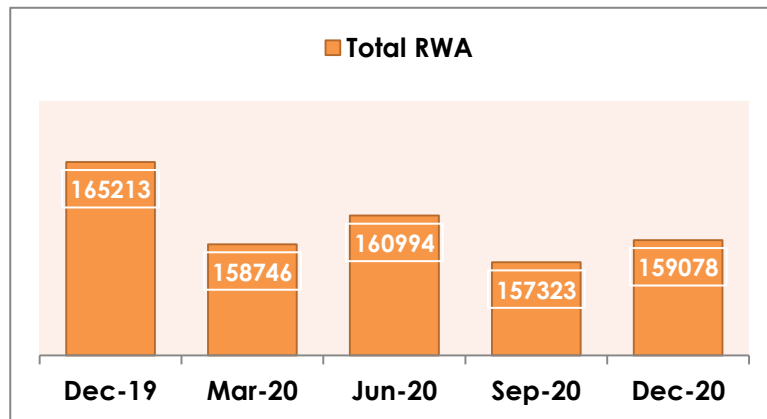
Total SMA includes NFB of Rs.764 crore, Rs.583 Crore, Rs.38 crore, Rs.262 crore and Rs.342 crore as on Dec 31, 2019, Mar 31, 2020, June 30, 2020, Sep 30, 2020 and Dec 31, 2020 respectively

Capital

Capital Adequacy

(Rs.Crore)

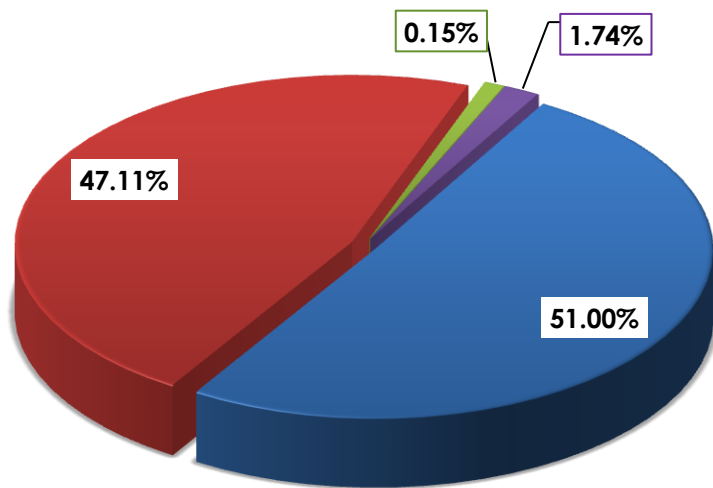
| Particulars | Dec-19 | March-20 | Jun-20 | Sep-20 | Dec-20 |
|----------------------------|---------------|---------------|---------------|---------------|---------------|
| CET 1+CCB (Rs.) | 16453 | 16736 | 17051 | 17403 | 19444 |
| AT 1 (Rs.) | 330 | 49 | - | - | - |
| Tier 1 Capital (Rs.) | 16783 | 16785 | 17051 | 17403 | 19444 |
| Tier 2 Capital (Rs.) | 3971 | 4344 | 4470 | 4106 | 4051 |
| Total Capital (Rs.) | 20754 | 21128 | 21521 | 21509 | 23495 |
| RWA (Rs.) | 165213 | 158746 | 160994 | 157323 | 159078 |
| Credit Risk | 134510 | 130480 | 129954 | 128088 | 127920 |
| Market Risk | 14017 | 11580 | 13318 | 11513 | 13436 |
| Operational Risk | 16686 | 16686 | 17722 | 17722 | 17722 |
| CET 1+CCB Ratio (%) | 9.96 | 10.54 | 10.59 | 11.06 | 12.22 |
| AT 1 (%) | 0.20 | 0.03 | - | - | - |
| Tier 1 Ratio (%) | 10.16 | 10.57 | 10.59 | 11.06 | 12.22 |
| Tier 2 Ratio (%) | 2.40 | 2.74 | 2.78 | 2.61 | 2.55 |
| CRAR (%) | 12.56 | 13.31 | 13.37 | 13.67 | 14.77 |



Shareholding Pattern

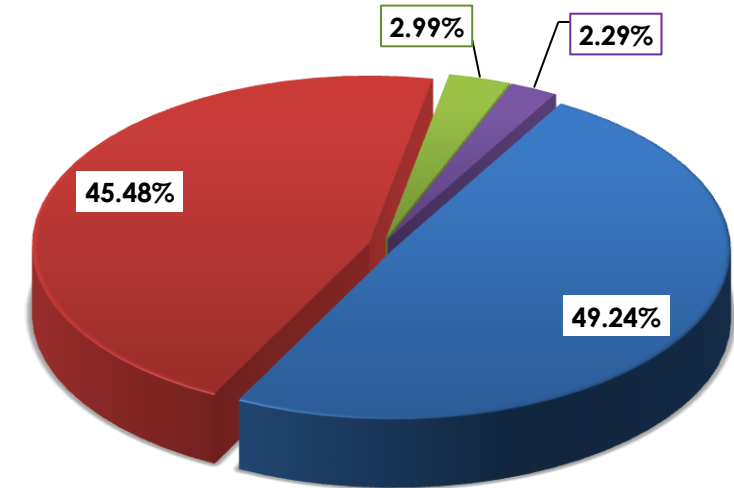
(Rs.Crore)

Dec 2019



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

Dec 2020



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

| Particulars | Dec-19 | Dec-20 |
|--|--------------------|--------------------|
| Book Value (Rs. per share) | Rs.26.33 | Rs.27.86 |
| Market Capitalisation | Rs.38,408 Cr | Rs.33,440 Cr |
| 52 Weeks High/ Low (NSE) (Rs. per share) | Rs.65.75/ Rs.23.65 | Rs.56.20/ Rs.17.25 |
| Closing Price (NSE) (Rs. per share) | Rs.37.00 | Rs.31.10 |
| Earning Per Share (EPS) (9 Months) | -ve | Rs.0.81 |

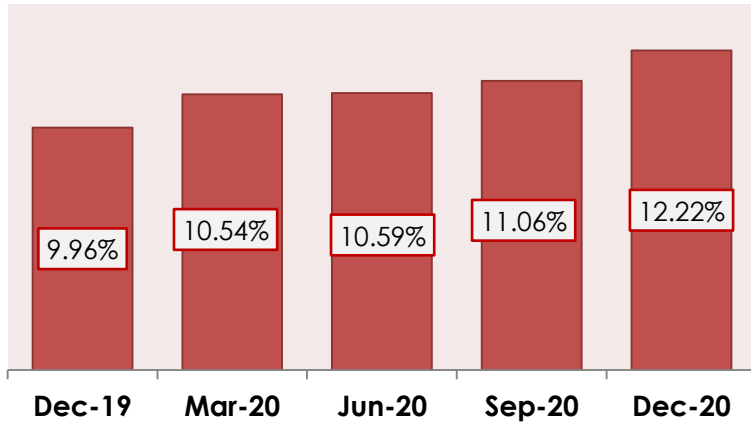
Prompt Corrective Action Matrix

Prompt Corrective Action (PCA) Matrix

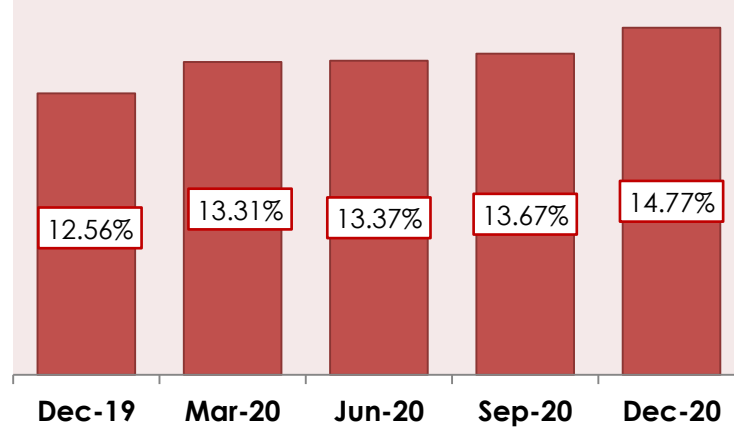
| Criteria | Indicator | Risk | | | Dec-20 | |
|--|--------------------------|-------------------------------|-------------------------------|-------------------------------|----------------|--|
| | | Threshold 1 (T1) | Threshold 2 (T2) | Threshold 3 (T3) | IDBI – Actual | |
| Capital (Breach of either CRAR or CET1 Ratio to trigger PCA) | CRAR+CCB (9%+2.5%) | <11.5% but >=9% | <9% but >7.5% | <7.5% | 14.77% | Complied With |
| | CET 1+CCB (5.5+2.5)=8% | >=6.375% but <8% | >=4.875% but <6.375% | <4.875% | 12.22% | Complied With |
| Asset Quality | NNPA Ratio | >=6% but <9% | >=9% but <12% | >=12% | 1.94% | Complied With |
| Profitability | ROA (should be positive) | -ve ROA for 2 consecutive yrs | -ve ROA for 3 consecutive yrs | -ve ROA for 4 consecutive yrs | 0.51% (for Q3) | T3 Complied With for last 4 consecutive quarters |
| Leverage | Leverage Ratio | <=4.0 but >=3.5 | <3.5 | | 5.71% | Complied With |

Indicators on Parameters of PCA

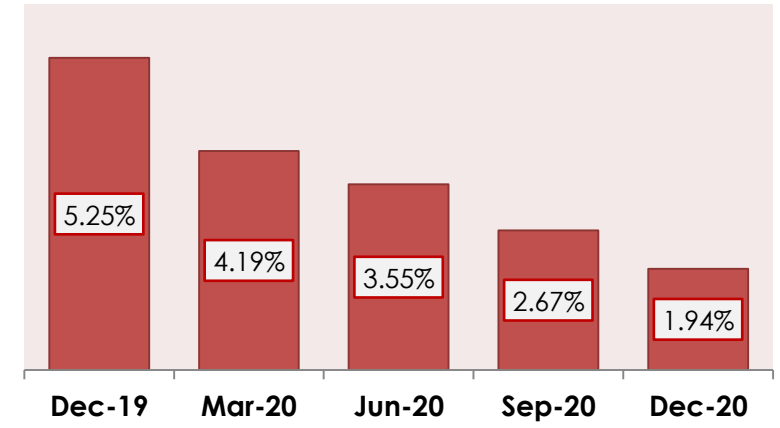
CET 1 %



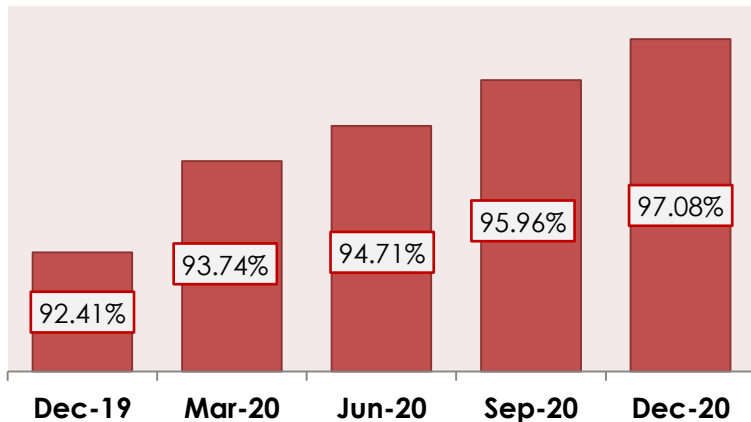
CRAR %



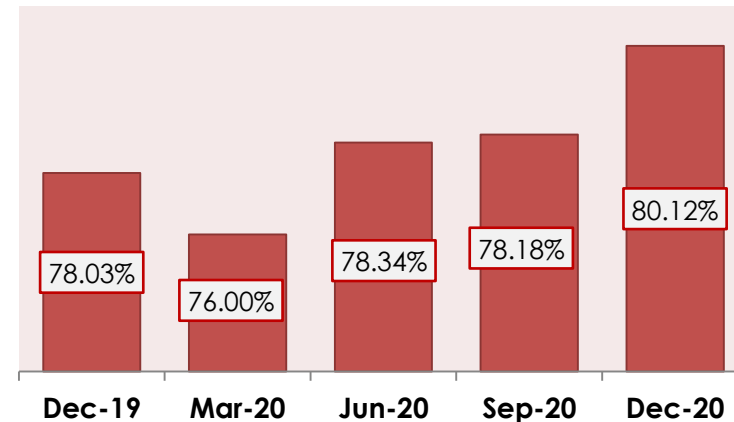
Net NPA %



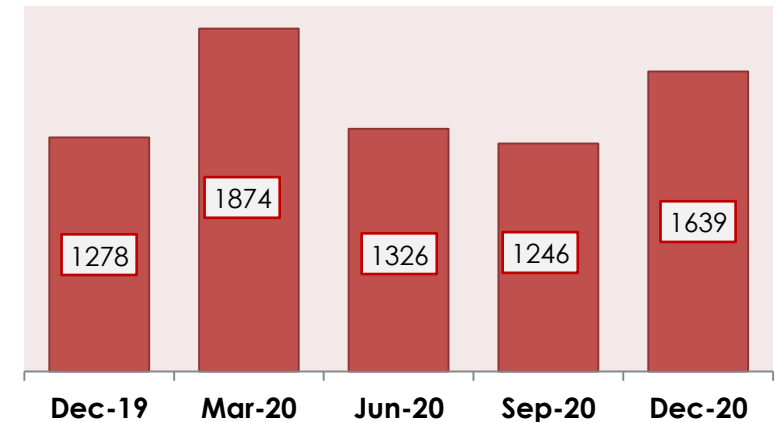
Provision Coverage Ratio %



Credit RWA to Advances



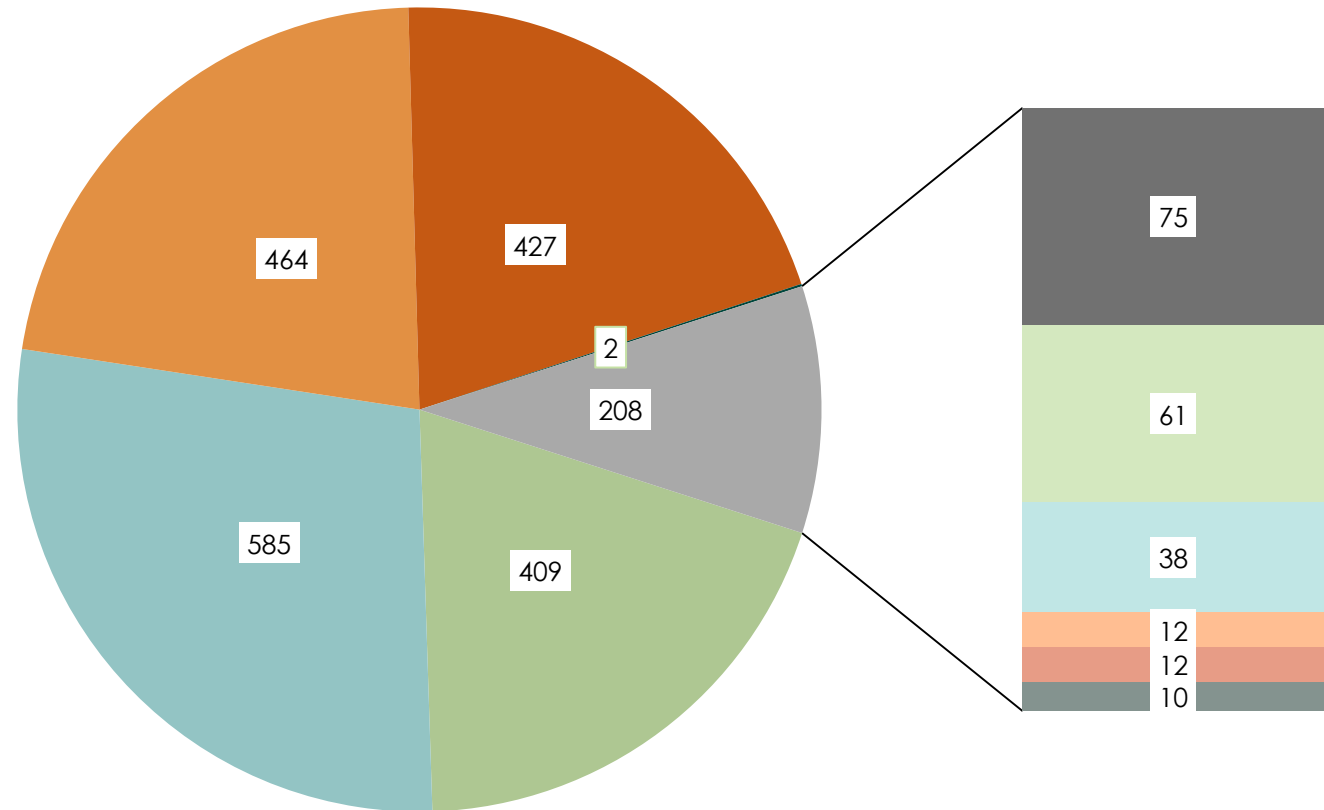
Operating Profit (Rs.Crore)



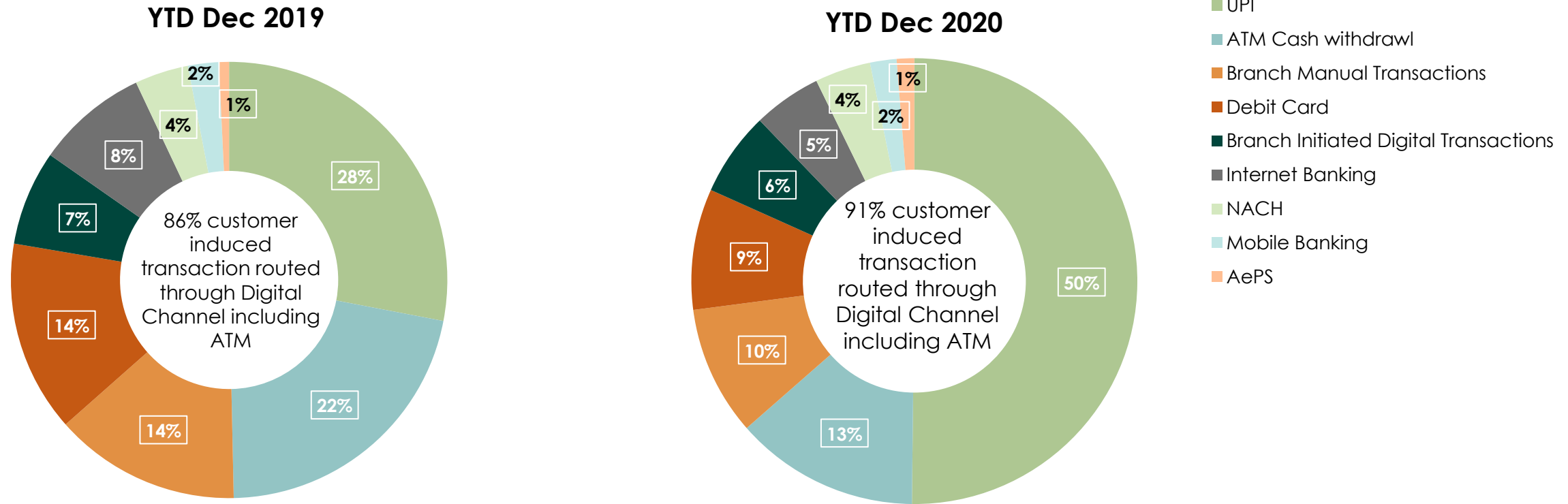
Digital Banking & Financial Inclusion

Branches and Offices as on Dec 31, 2020

- Rural
- Semi Urban
- Urban
- Metro
- DIFC & GIFT City
- RAC
- Regional Offices
- CPC
- CPU/CCU/CMS/RPU
- Zonal Office
- ZTC / Head Training Center



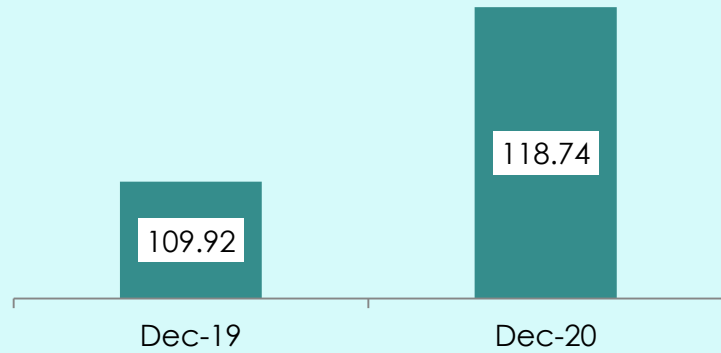
Customer Induced Financial Transaction Analysis



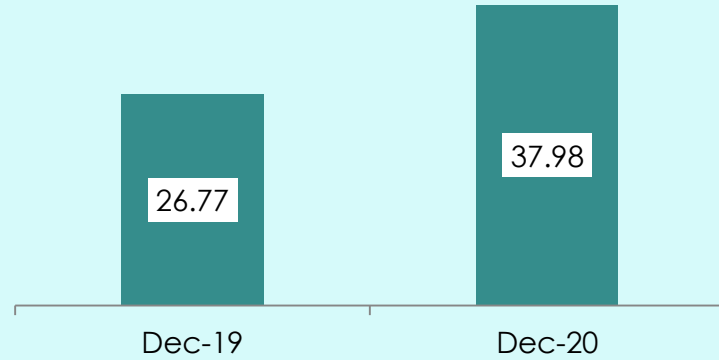
Due to covid-19 outbreak, the volume of transactions of Debit Cards, Internet Banking, POS Terminals and ATMs have come down and UPI has emerged as the preferred mode of transaction for Bank's customers.

Digital Footprint

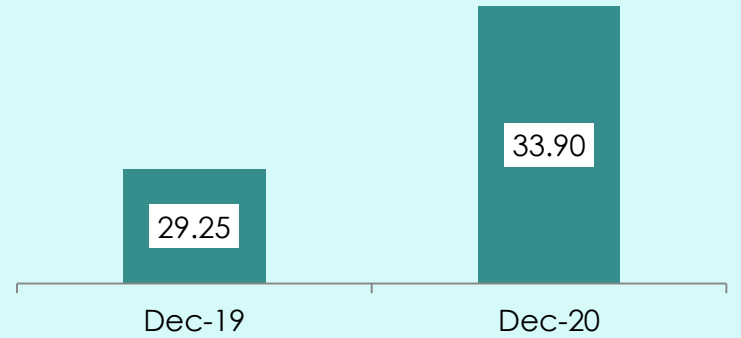
Internet Banking Users (In Lakhs)



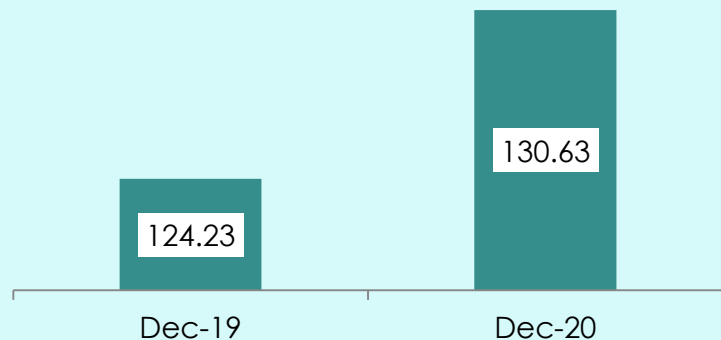
BHIM UPI User (In Lakhs)



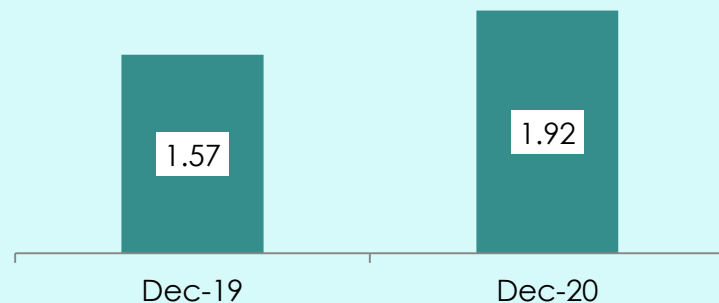
Mobile Banking Users (In Lakhs)



Debit Cards Issued (In Lakhs)

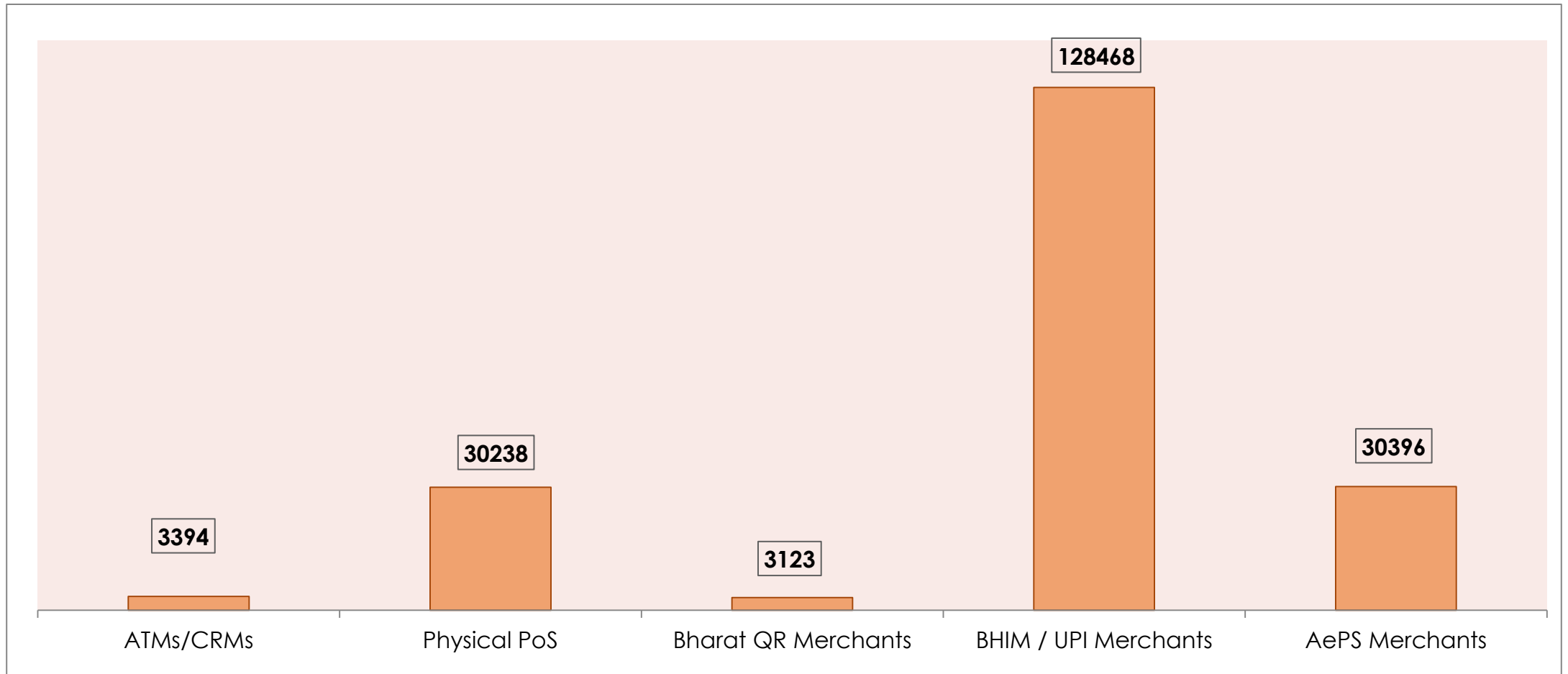


Merchants Base (in lakhs)

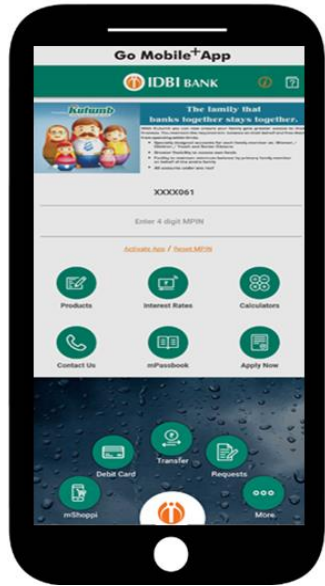


- Processed 1.50 crore transactions at Ecom/ POS in Q3 FY 2021
- 1.94X YoY growth in the UPI transactions
- Processed 9.39 crore transactions during Q3 FY 2021
- 1.03X YoY growth in Mobile banking transactions

Payment Acceptance Channels (as on Dec 31, 2020)



Digital Footprint – Go Mobile+ and WhatsApp Banking



NEW FUNCTIONALITIES/ SERVICES

- 🇮🇳 Rupay NCMC card (National Common Mobility Card) was launched by Honourable Prime Minister on 28th December, 2020 at Delhi metro with an objective to provide seamless connectivity to passengers across all transit systems in the country bringing convenience and ease of payment for them. IDBI Bank is one of the 19 banks to launch NCMC card on launch date.
- 🇮🇳 LIC Premium Payment – Pay Premium of LIC policies through Mobile Banking.
- 🇮🇳 IDBI Bank Deals n Delight – IDBI Bank has introduced a full-fledged e-Commerce marketplace for its valued customers.
- 🇮🇳 NSDL Demat A/C opening – Open Demat Account with NSDL instantly through Mobile Banking.

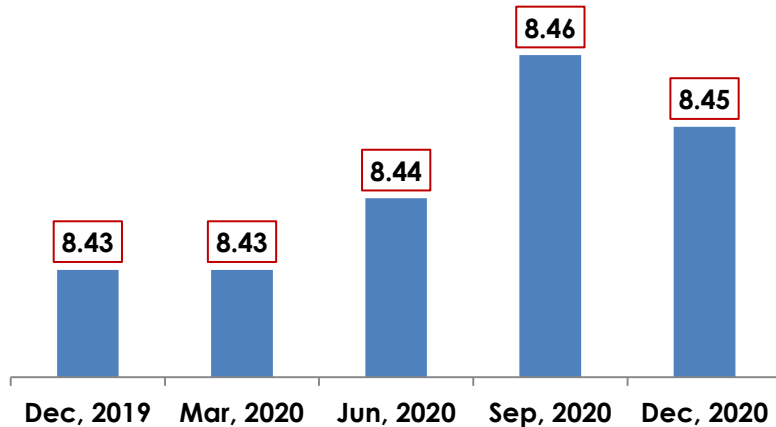


ESSENTIAL BANKING SERVICES ON WHATSAPP BANKING 24*7

- 🇮🇳 Account Balance
- 🇮🇳 Mini Statement
- 🇮🇳 Branch/ATM locator
- 🇮🇳 Interest rates
- 🇮🇳 Order Cheque book
- 🇮🇳 Request Email Statement and many more to come.

PMJDY ACCOUNTS

Total PMJDY A/c (lakh)



Aadhar Seeding under PMJDY (Lakhs)

6.54

RuPaycards issued (Lakhs)

7.07

Sub Service Areas (Number)

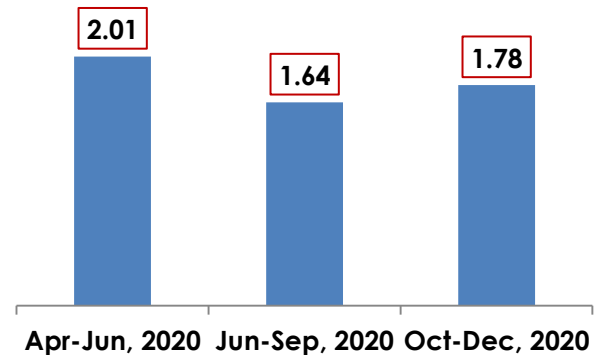
490

Villages Covered (Number)

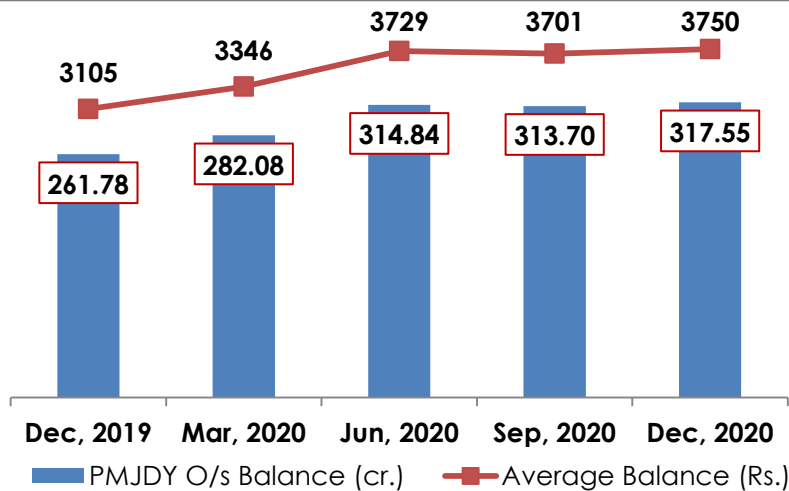
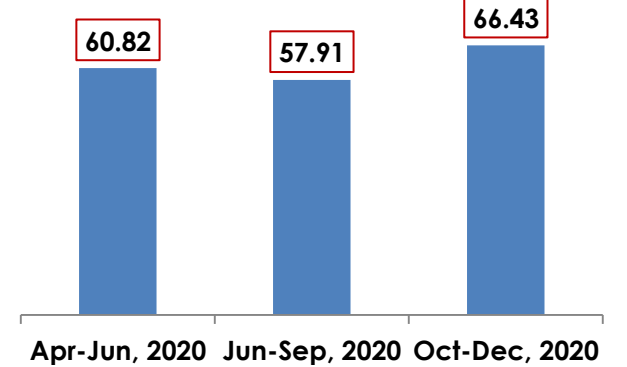
488

Transactions through Individual Business Correspondent (BCs)

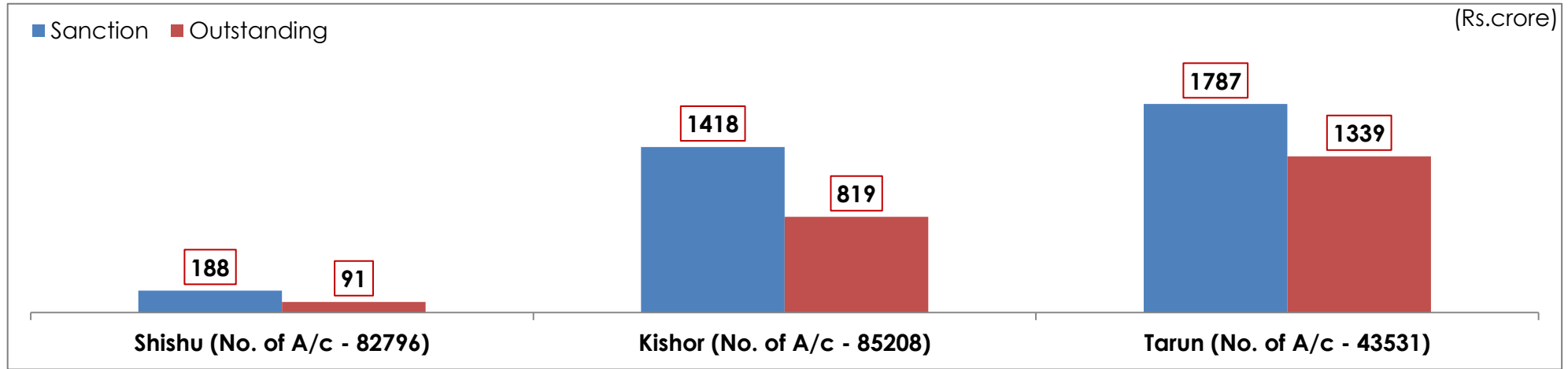
No. of Transactions through BCs (lakh)



Amount of Transactions (crore)

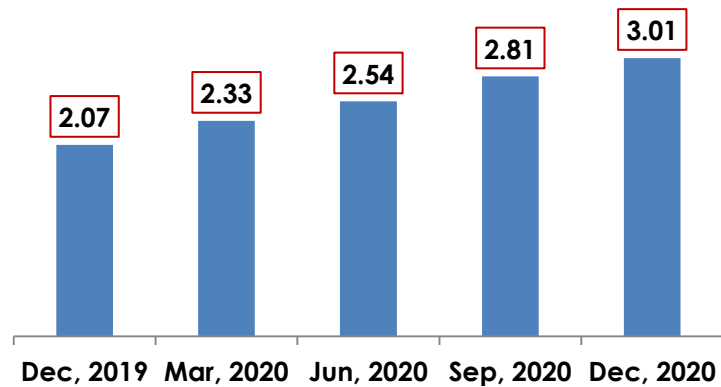


MUDRA Yojana as on Dec 31, 2020

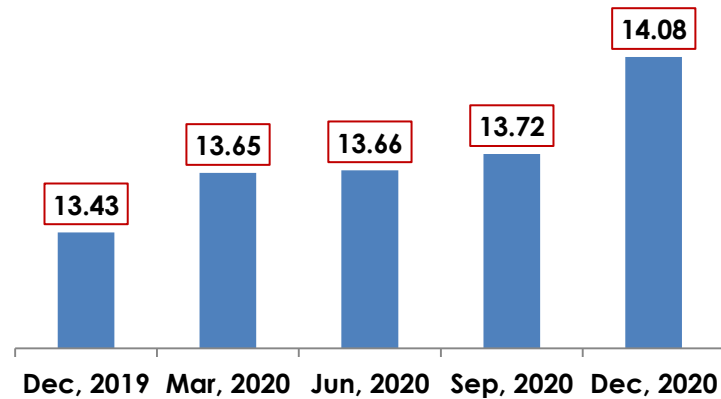


Enrolment under Social security Scheme as on Dec 31, 2020

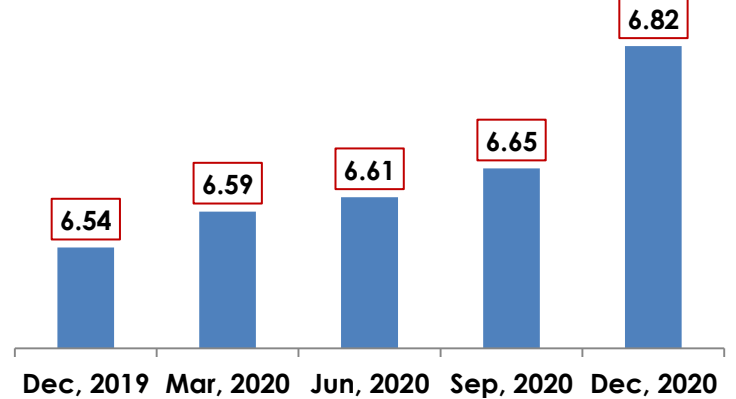
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



Subsidiaries

Subsidiaries

(Rs.Crore)

| Name of Company | % Holding | Line of Activity | Income 9M FY 2021 | PAT 9M FY 2021 | RoA 9M FY 2021 | Net Worth 9M FY 2021 |
|--------------------------------------|-----------|-----------------------------------|----------------------|-------------------|--------------------|-------------------------|
| IDBI Capital Market & Securities Ltd | 100 | Merchant Banking & Retail Broking | 62.96 (52.12) | 3.25 (-3.90) | 1.25% (-1.39%) | 308.50 (311.02) |
| IDBI Intech Ltd | 100 | Technology Service Provider | 85.9 (70.72) | 9.72 (5.33) | 11.61% (7.91%) | 72.75 (59.3) |
| IDBI MF Trustee Co. Ltd. | 100 | Trustees of MF | 0.27 (0.36) | 0.02 (-0.03) | 1.18% (1.73%) | 1.59 (1.43) |
| IDBI Asset Management Ltd | 66.67 | Asset Management Co. | 23.49 (27.35) | 4.34 (12.73) | 3.74% (10.02%) | 112.97 (120.64) |
| IDBI Trusteeship Services Ltd | 54.70 | Trusteeship | 56.76 (50.96) | 34.94 (30.12) | 14.62% (14.04%) | 244.25 (219.34) |

Process of acquisition by Muthoot Finance Ltd (MFL) of 100% stake in IDBI Asset Management Ltd and IDBI MF Trustee Co. Ltd. did not materialized as MFL could not get NOC from RBI.

Figures in () are of previous period

Way Forward

Looking Ahead : Focus Area

- Improving NII with growth in Advances. NIM in line with Industry Benchmark >3
- Operating profit improvement from Core Business & Fee Income
- Maintaining growth capital for 10% - 12% growth for next 2 - 3 years
- Improvement in ROA & ROE
- Recovery from NPAs and TWO accounts through NCLT/ ARC route and direct recovery through OTS etc.
- Credit cost & Slippage Ratio to be below 2% level and maintaining NPA level below 3%
- Investor reach out through interactions/ meetings

THANK YOU