

एक नई पहचान की ओर
**REDEFINING
OURSELVES**



**INVESTORS
PRESENTATION**

**FINANCIAL RESULTS
Q3 -FY 2020-21**

January 28, 2021

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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)

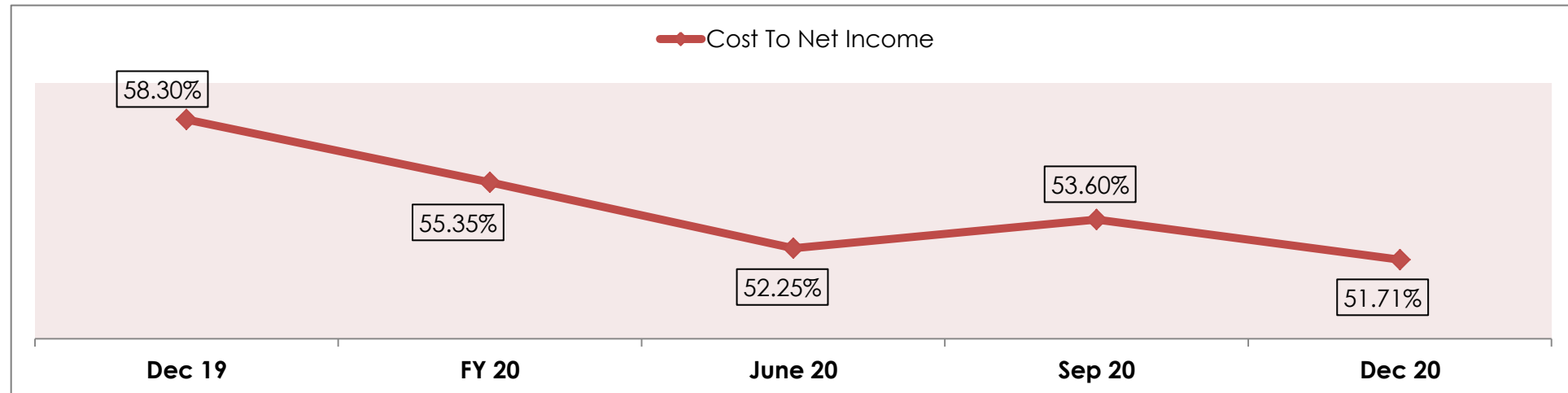
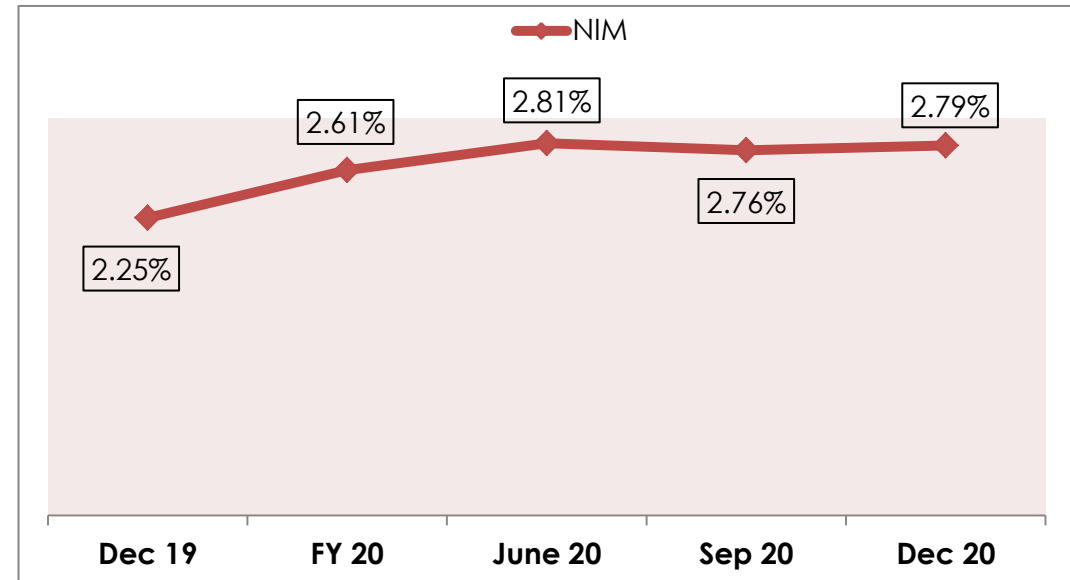
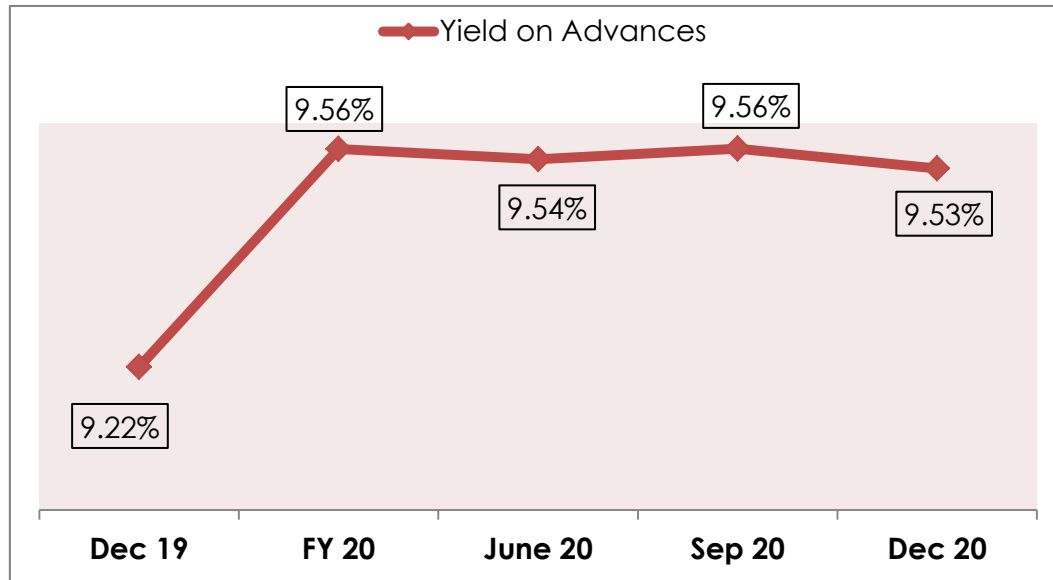
Particulars	Quarter ended			Variance		Nine Month Ended		Variance %	FY 20
	Dec-19	Sep-20	Dec-20	YoY%	QoQ%	Dec-19	Dec-20		
Interest Income	4937	4689	4564	(8)	(3)	15227	14151	(7)	20825
Interest Expenses	3405	2994	2754	(19)	(8)	10605	8873	(16)	13847
Net Interest Income	1532	1695	1810	18	7	4622	5278	14	6978
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)

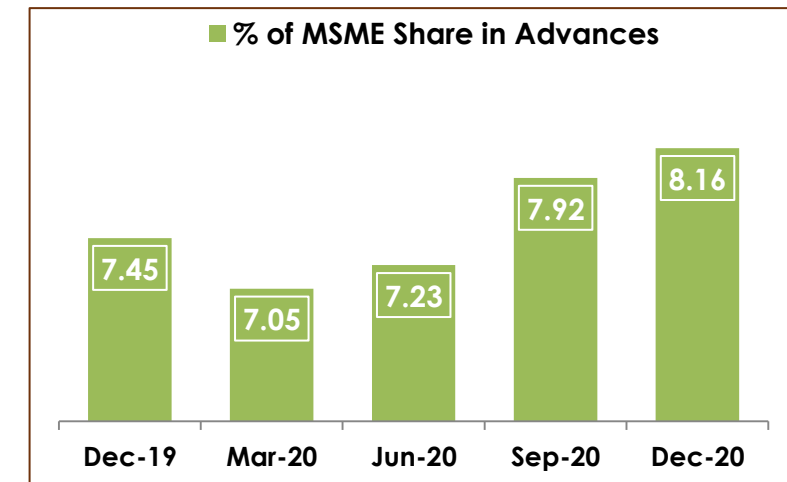
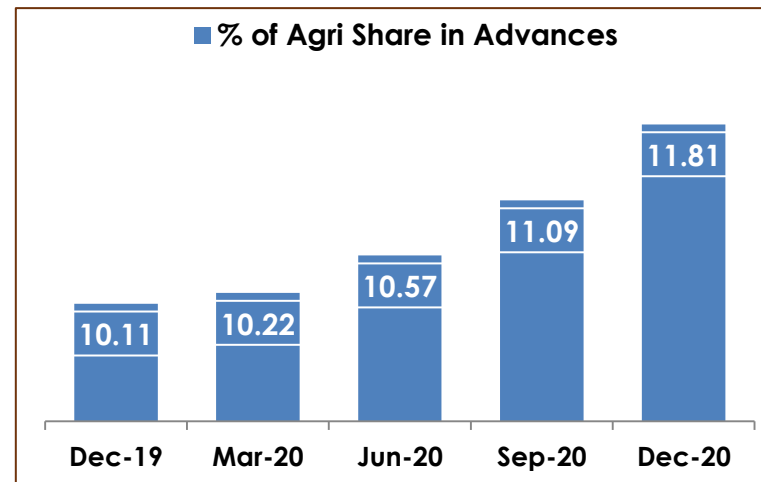
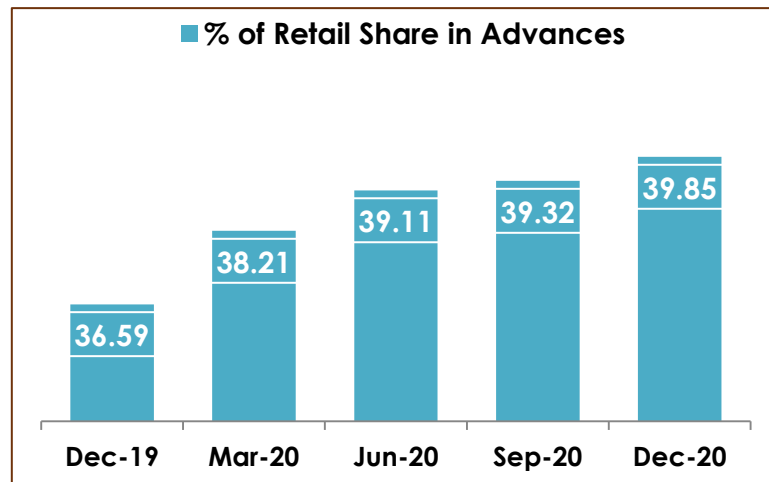
Parameters	Dec-19	Sep-20	Dec-20	YoY var.(%)	QoQ var.(%)
Global Gross Advances	172386	163841	159663	(7)	(3)
-Overseas Advances	11041	9234	7520	(32)	(19)
-Domestic Advances	161345	154607	152143	(6)	(2)
Agriculture	18669	17199	17209	(8)	-
Industry	76575	67052	62245	(19)	(7)
Services	29282	26838	26933	(8)	-
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

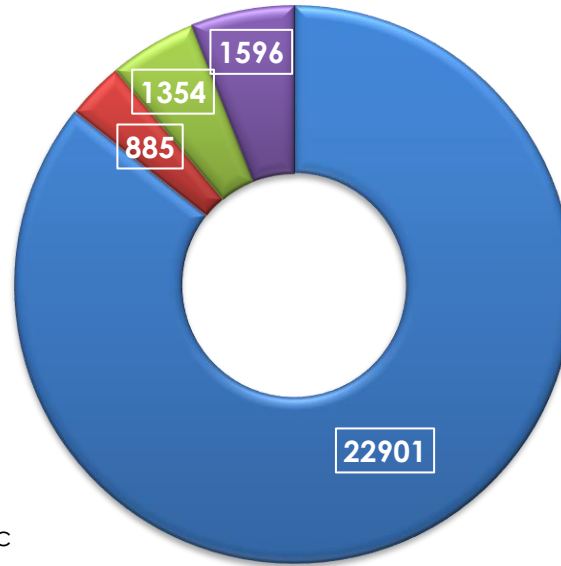
(Rs.Crore)

	Particulars	Dec 19		Mar 20		Dec 20		Growth over March-20
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(4)]
	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

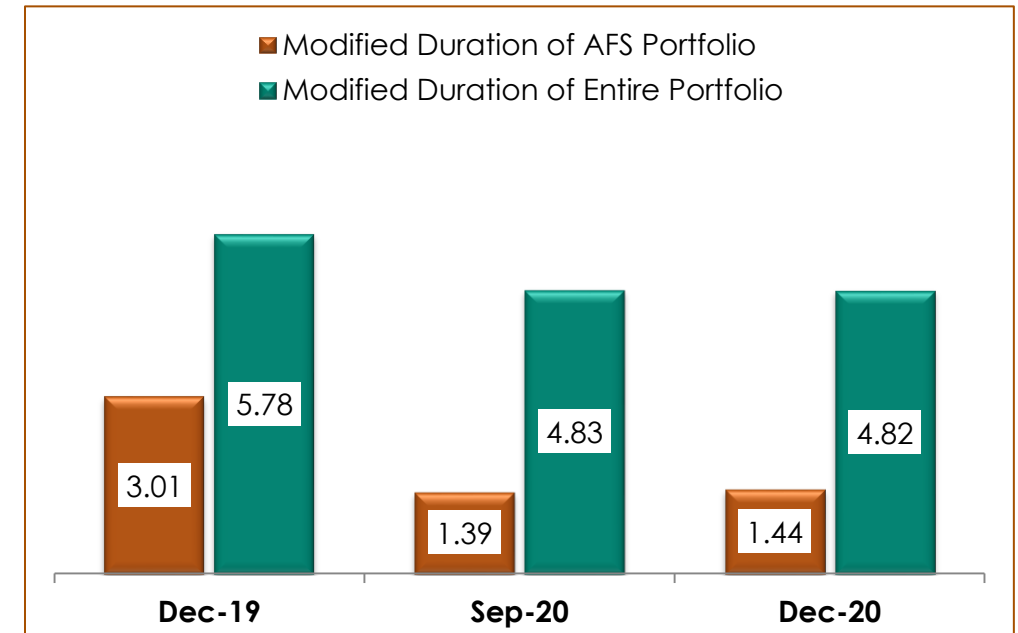


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

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

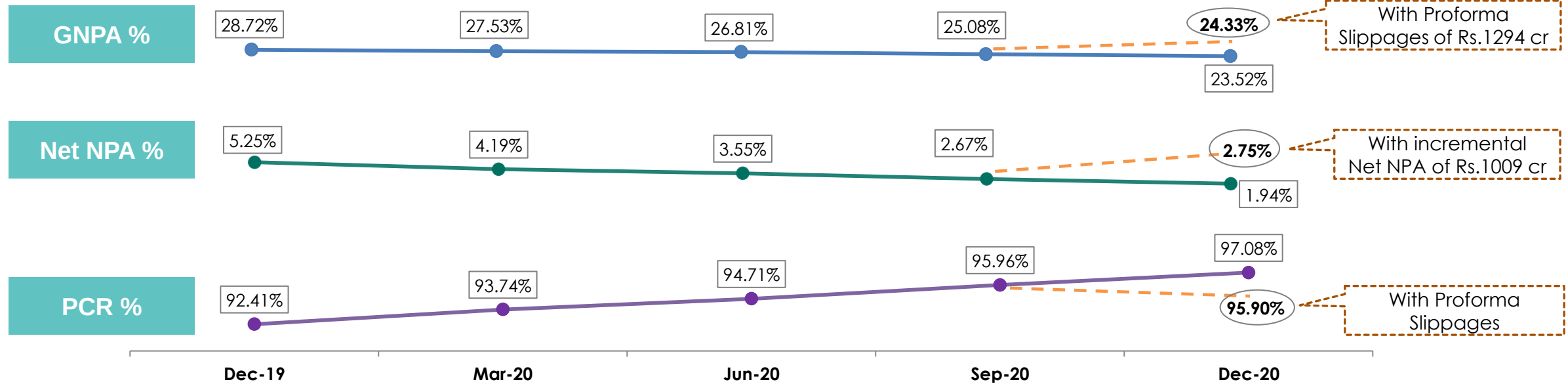
Category	Gross NPA	Provision	Net NPA	Provision %
Sub Standard Assets	250	40	210	16%
-of which 100% provided	1	1	-	100%
Doubtful-1 Assets	3138	2100	1038	67%
-of which 100% provided	1451	1451	-	100%
Doubtful-2 Assets	12397	11234	1163	91%
-of which 100% provided	8697	8697	-	100%
Doubtful-3 Assets	7588	7588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

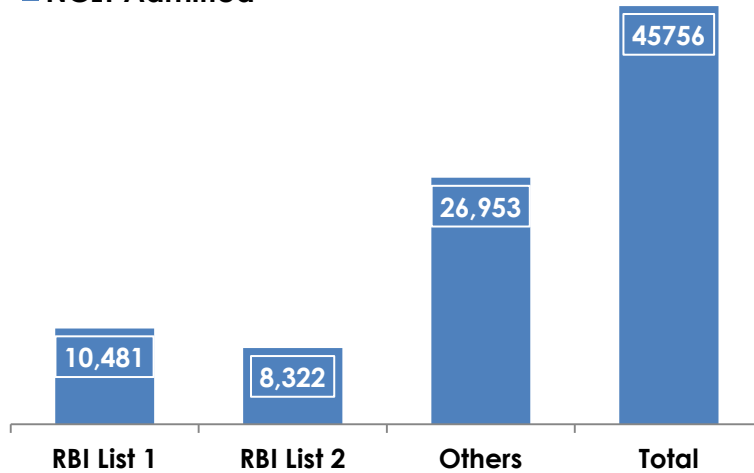
(Rs.Crore)

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	-

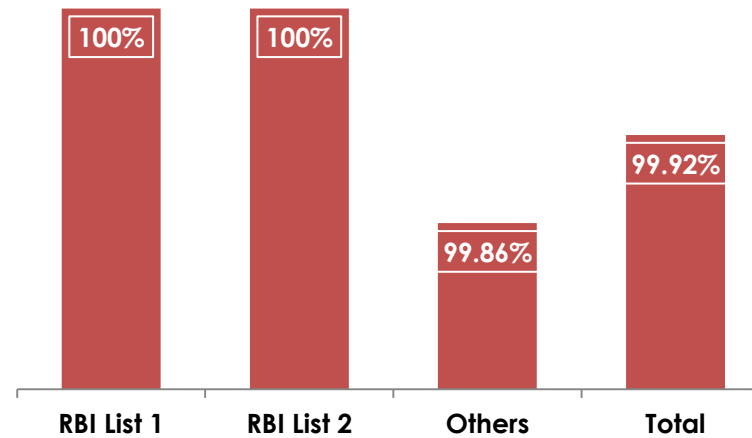
@ Negative due to reversal in NPA provision on account of recovery and upgradation

NCLT – Summary

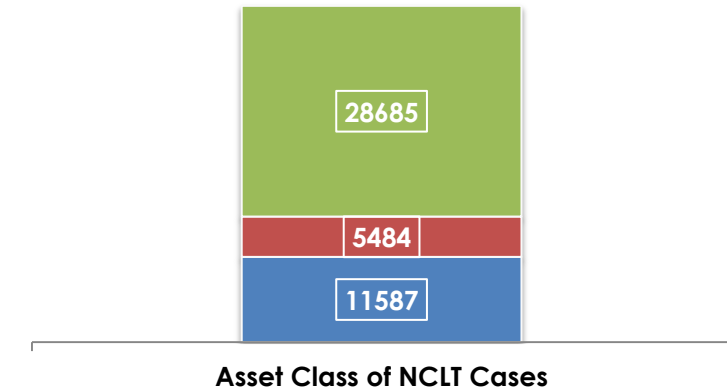
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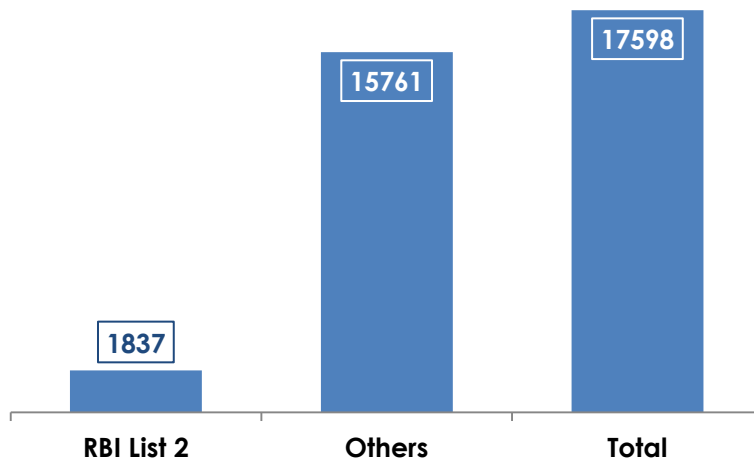
■ PCR %



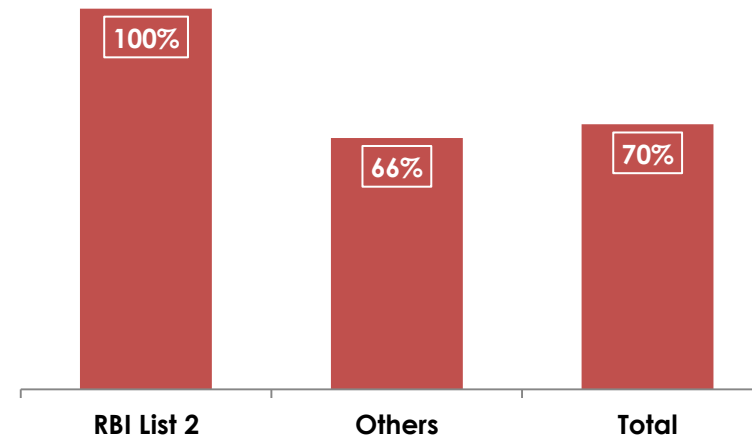
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



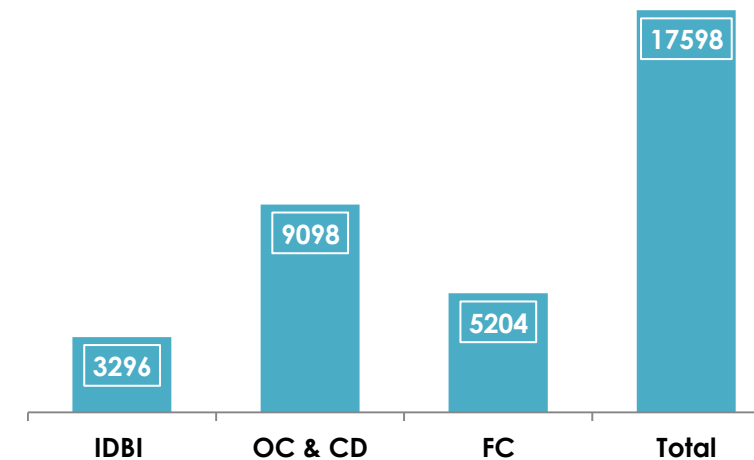
■ Filed But Not Admitted



■ PCR%

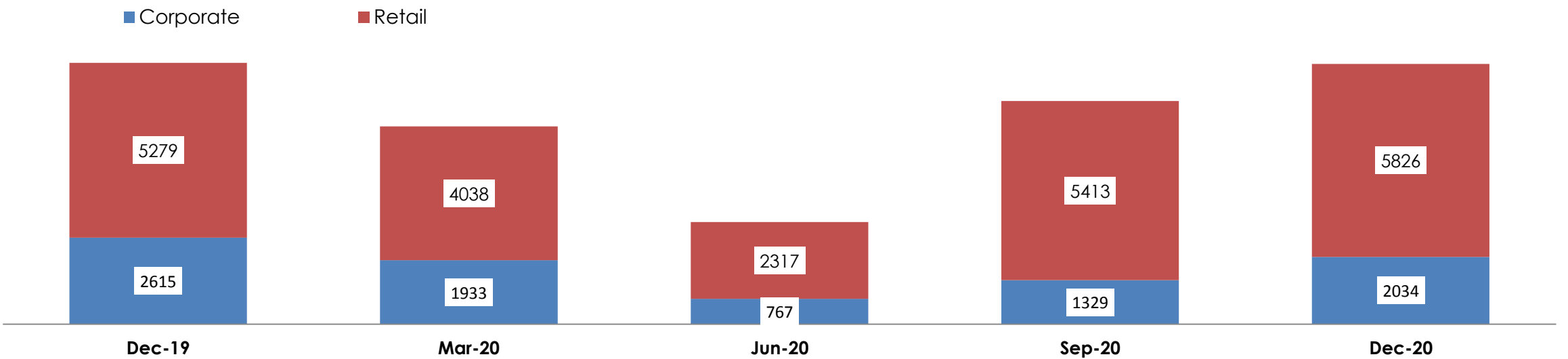
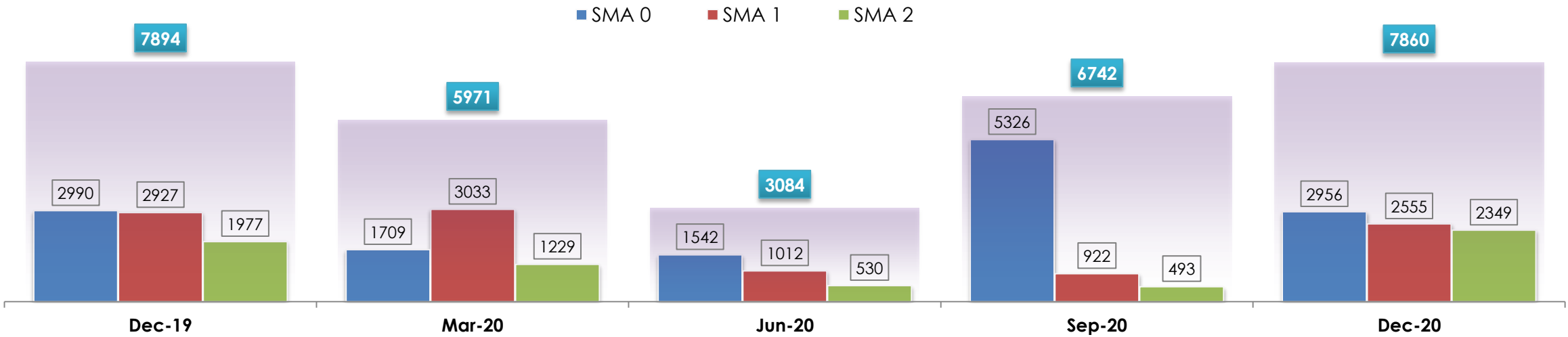


■ Filed By



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

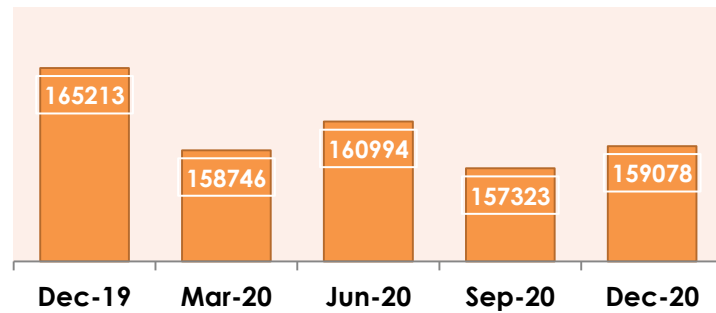
Capital

Capital Adequacy

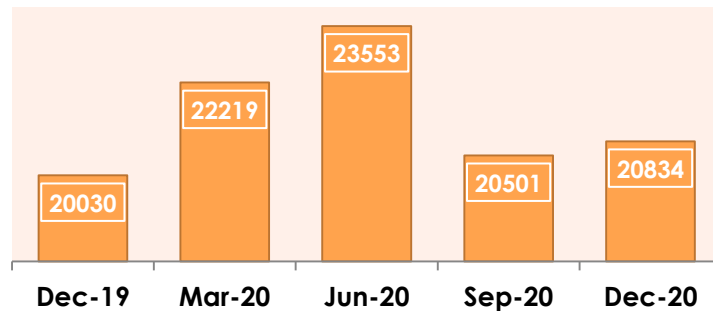
(Rs.Crore)

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

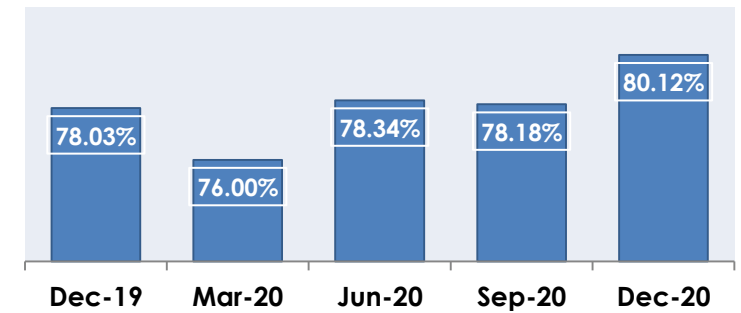
■ Total RWA



■ NFB RWA

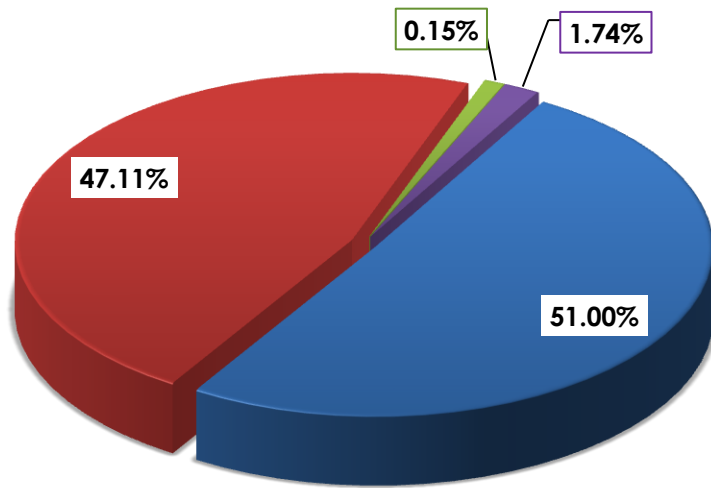


■ Credit RWA/Gross Advances



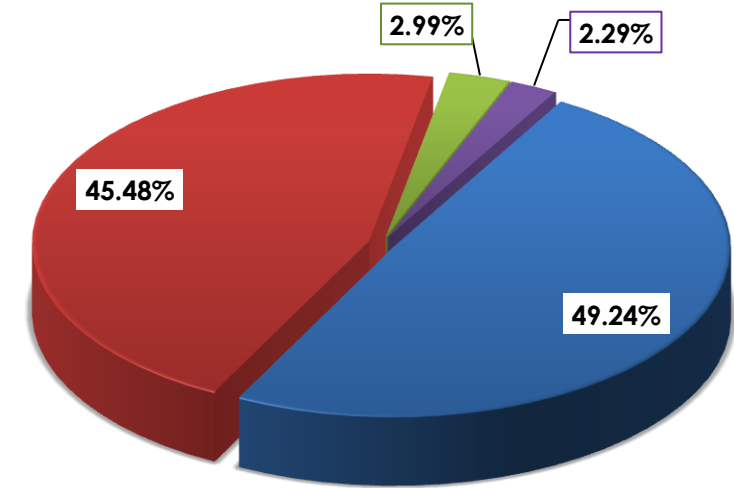
Shareholding Pattern

Dec 2019



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

Dec 2020



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

(Rs.Crore)

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

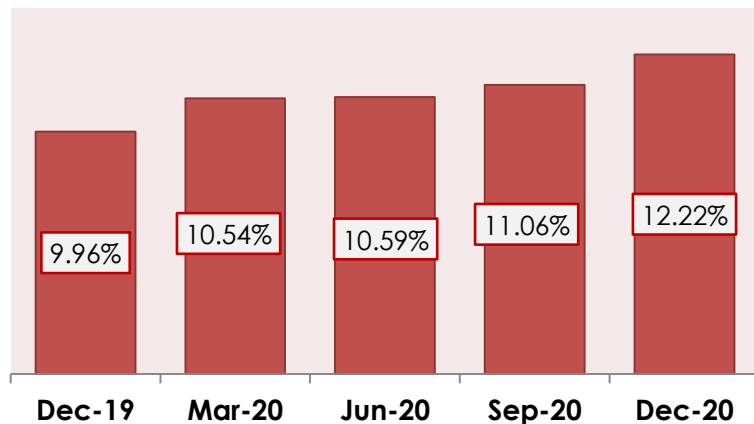
Prompt Corrective Action Matrix

Prompt Corrective Action (PCA) Matrix

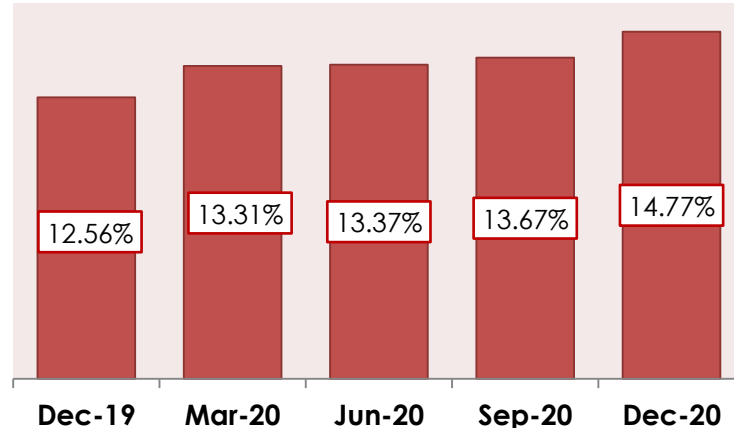
Criteria	Indicator	Risk			Dec-20	
		Threshold 1 (T1)	Threshold 2 (T2)	Threshold 3 (T3)	IDBI – Actual	
Capital (Breach of either CRAR or CET1 Ratio to trigger PCA)	CRAR+CCB (9%+2.5%)	<11.5% but >=9%	<9% but >7.5%	<7.5%	14.77%	Complied With
	CET 1+CCB (5.5+2.5)=8%	>=6.375% but <8%	>=4.875% but <6.375%	<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

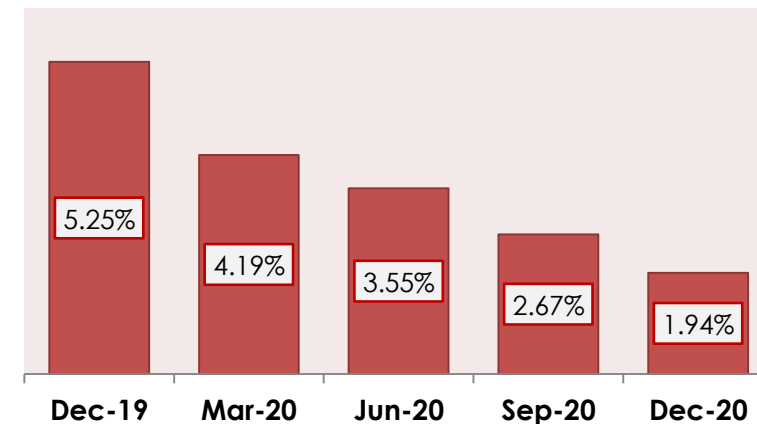
CET 1 %



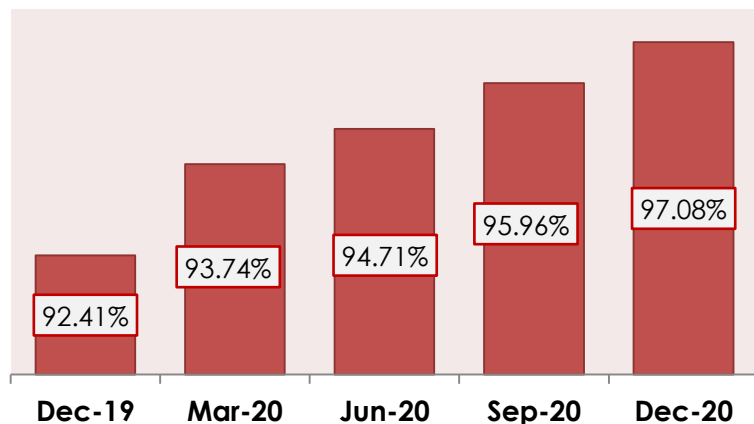
CRAR %



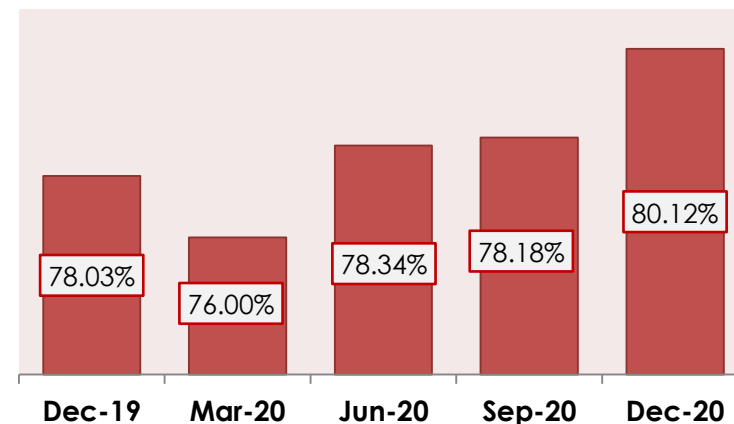
Net NPA %



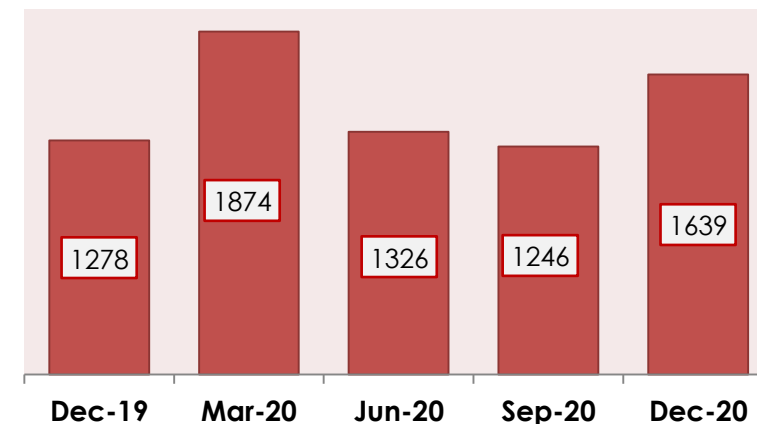
Provision Coverage Ratio %



Credit RWA to Advances



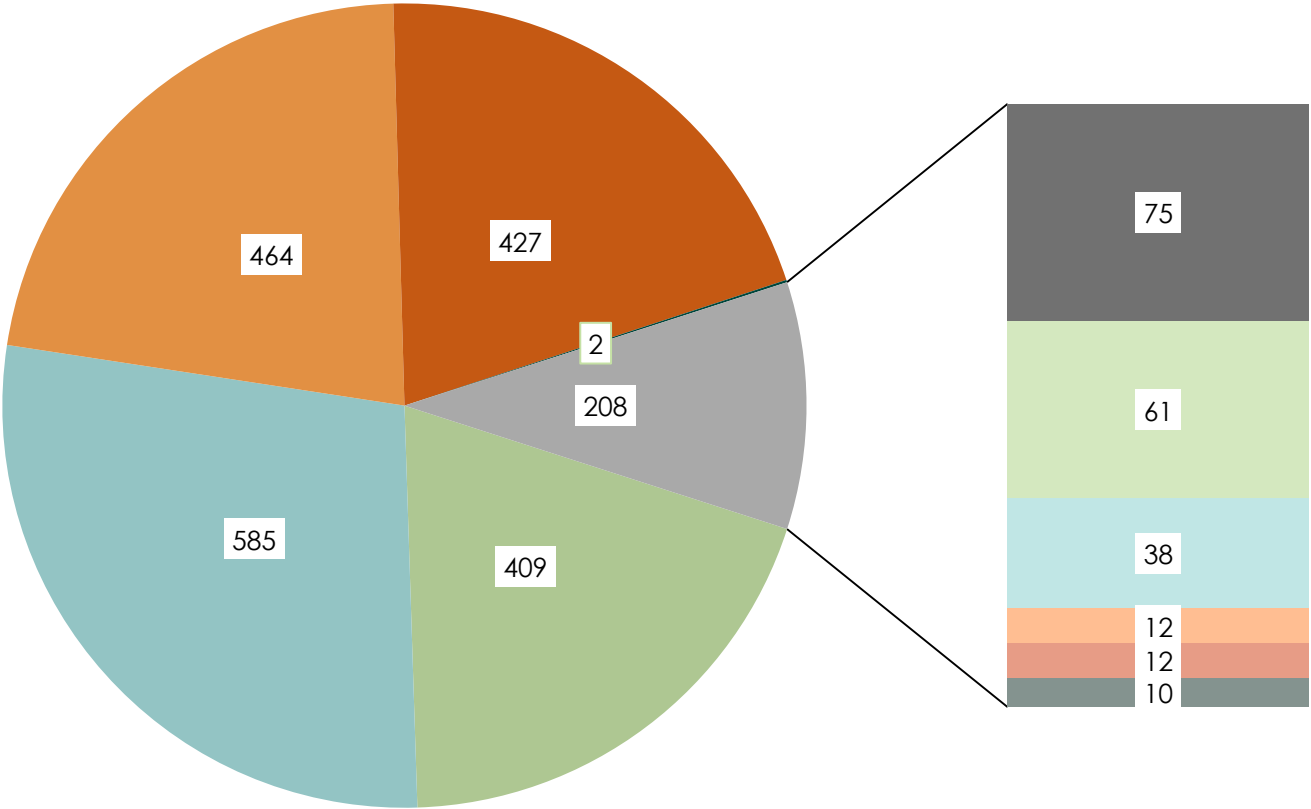
Operating Profit (Rs.Crore)



Digital Banking & Financial Inclusion

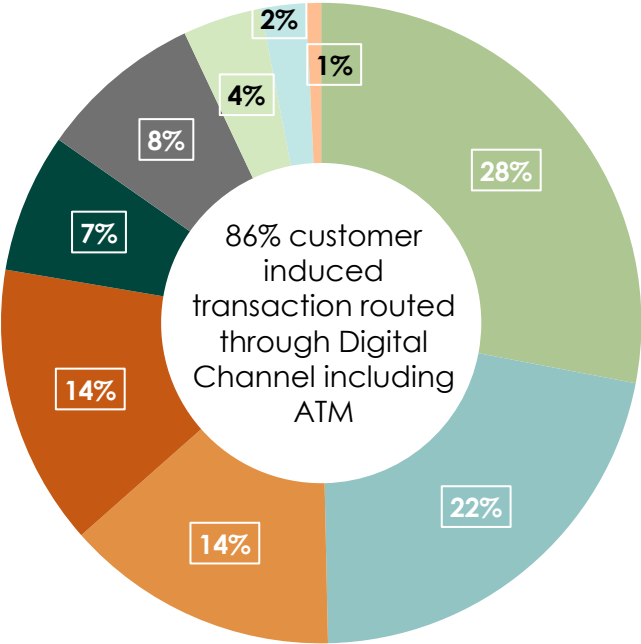
Branches and Offices as on Dec 31, 2020

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

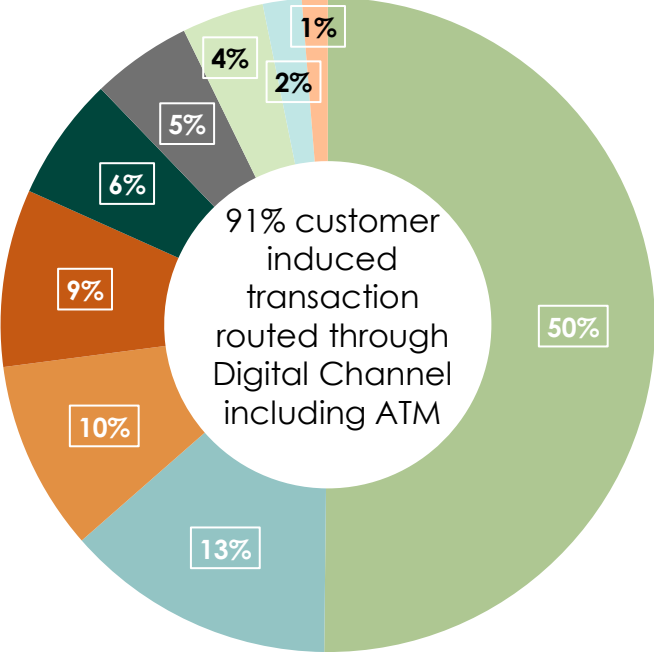


Customer Induced Financial Transaction Analysis

YTD Dec 2019



YTD Dec 2020

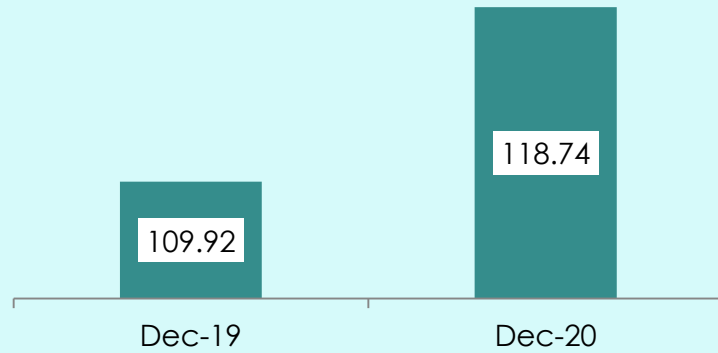


- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Mobile Banking
- AePS

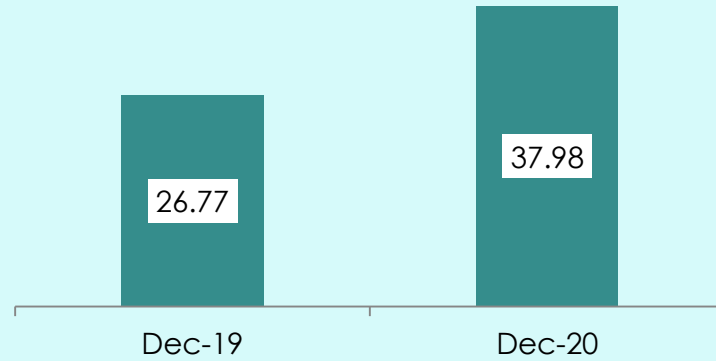
Due to covid-19 outbreak, the volume of transactions of Debit Cards, Internet Banking, POS Terminals and ATMs have come down and UPI has emerged as the preferred mode of transaction for Bank's customers.

Digital Footprint

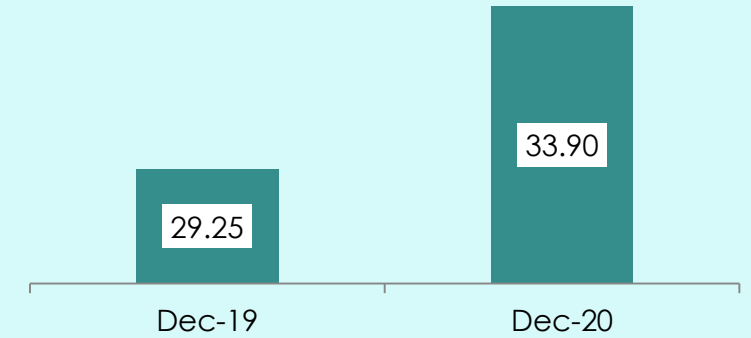
Internet Banking Users (In Lakhs)



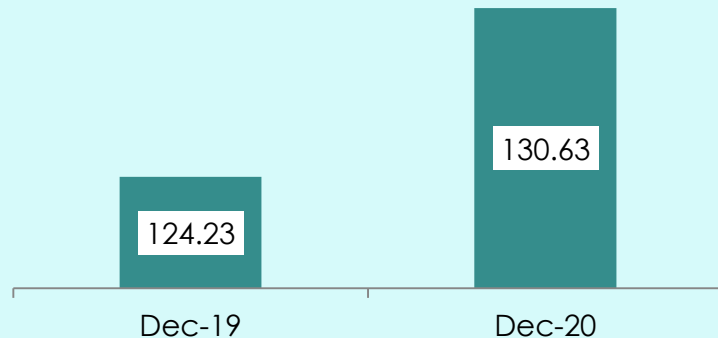
BHIM UPI User (In Lakhs)



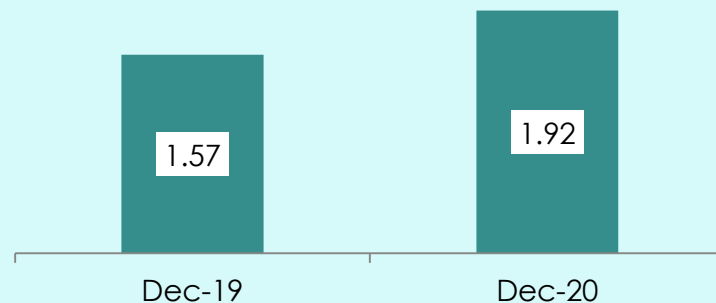
Mobile Banking Users (In Lakhs)



Debit Cards Issued (In Lakhs)

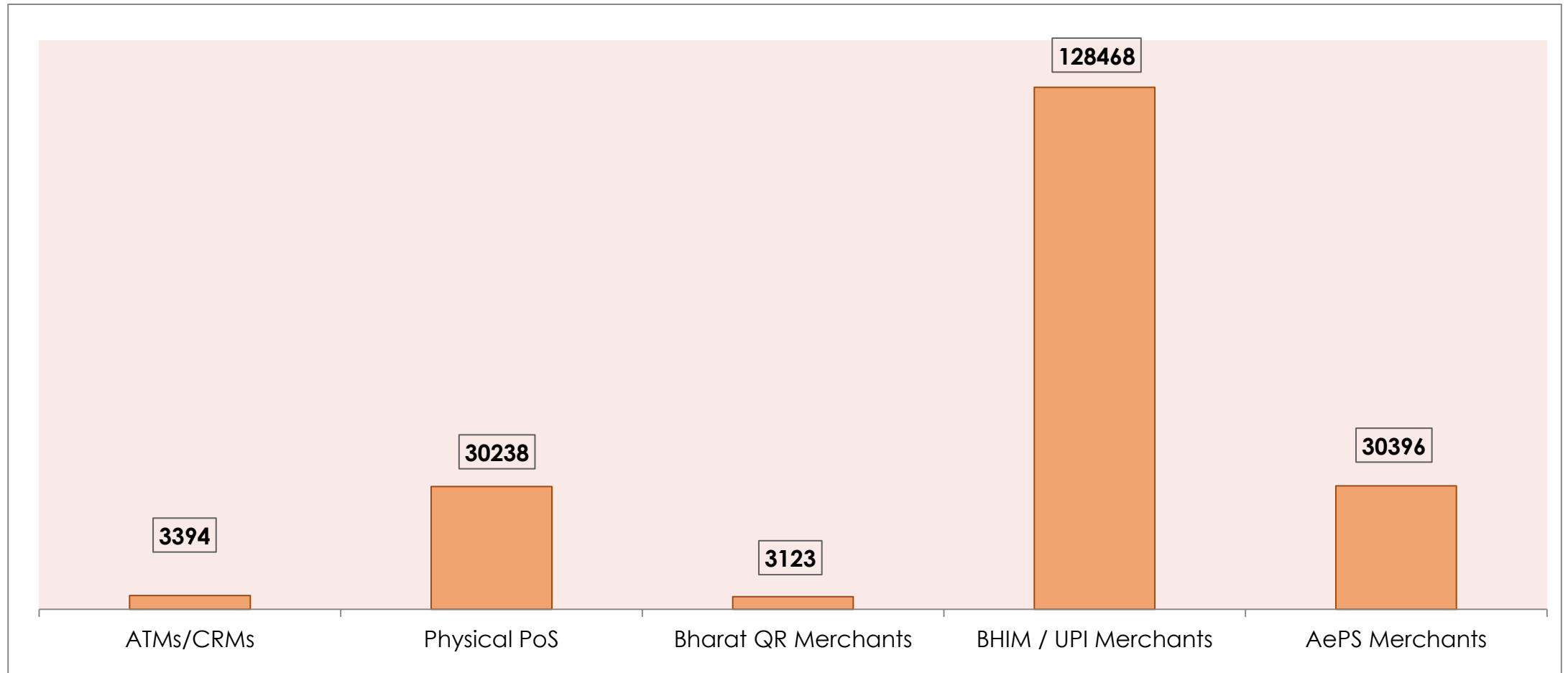


Merchants Base (in lakhs)

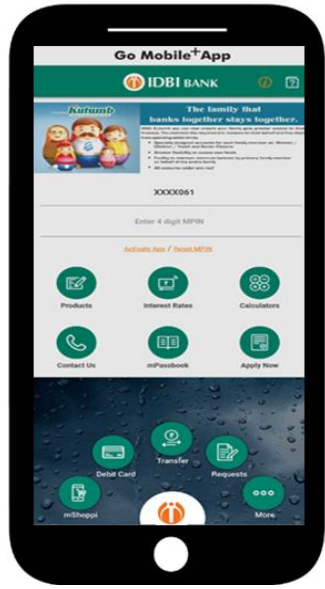


- Processed 1.50 crore transactions at Ecom/ POS in Q3 FY 2021
- 1.94X YoY growth in the UPI transactions
- Processed 9.39 crore transactions during Q3 FY 2021
- 1.03X YoY growth in Mobile banking transactions

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.

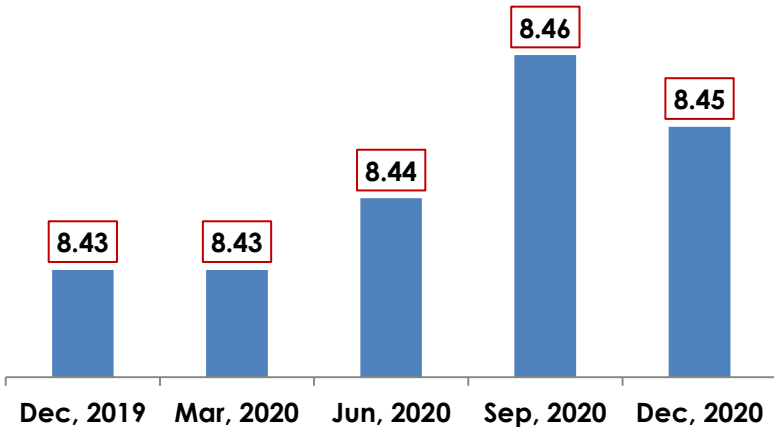


ESSENTIAL BANKING SERVICES ON WHATSAPP BANKING 24*7

- 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)

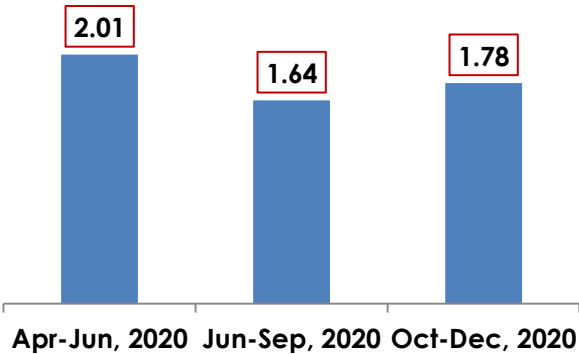
490

Villages Covered (Number)

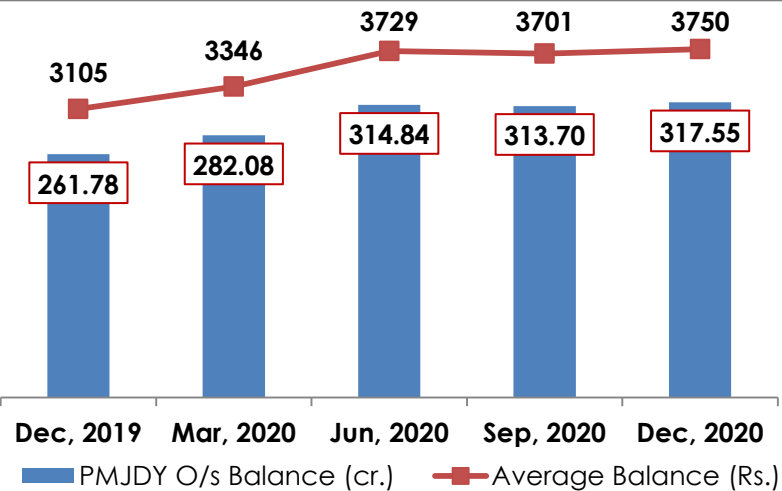
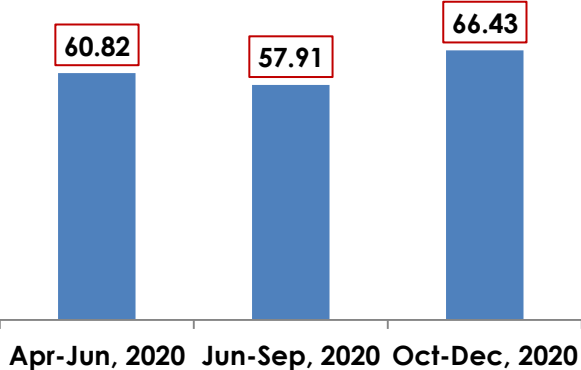
488

Transactions through Individual Business Correspondent (BCs)

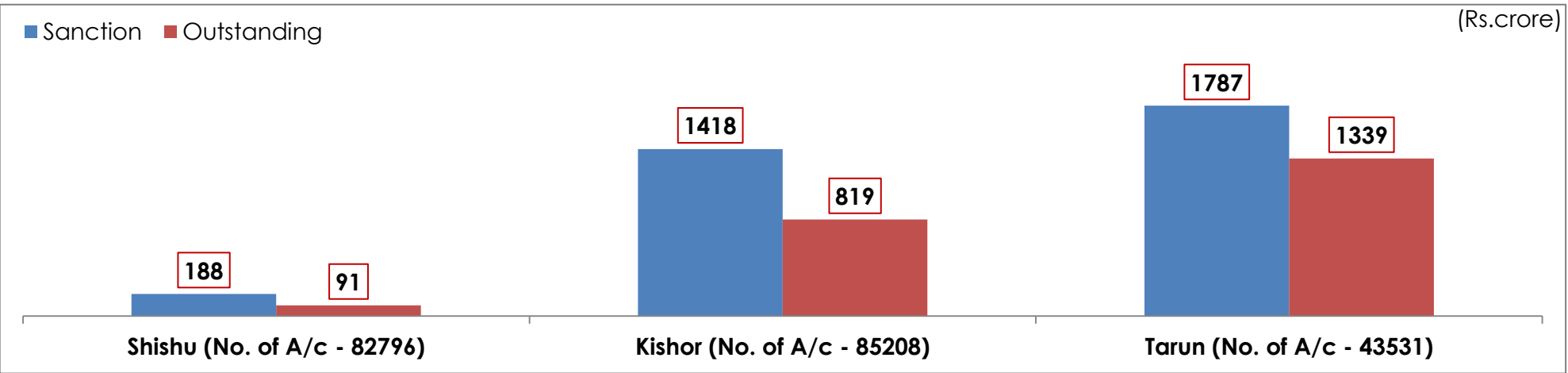
No. of Transactions through BCs (lakh)



Amount of Transactions (crore)

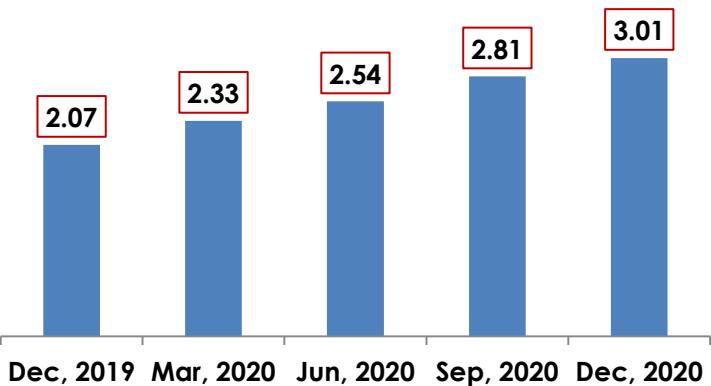


MUDRA Yojana as on Dec 31, 2020

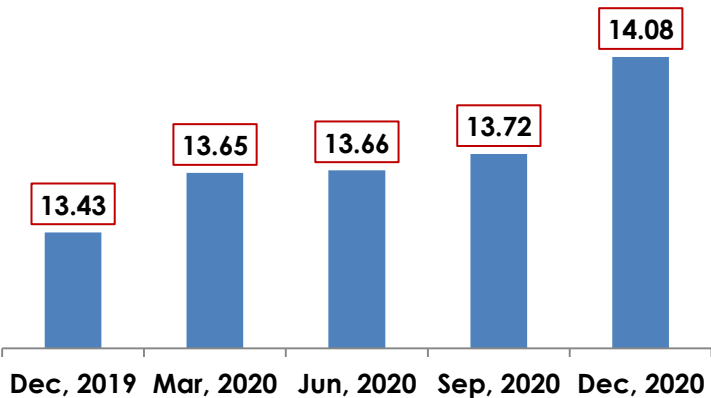


Enrolment under Social security Scheme as on Dec 31, 2020

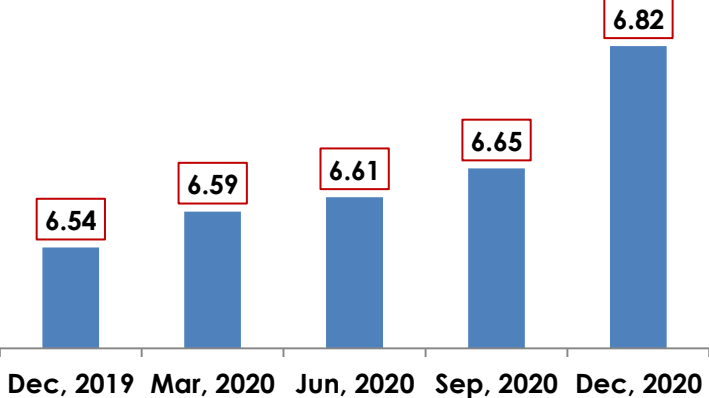
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



Subsidiaries

Subsidiaries

(Rs.Crore)

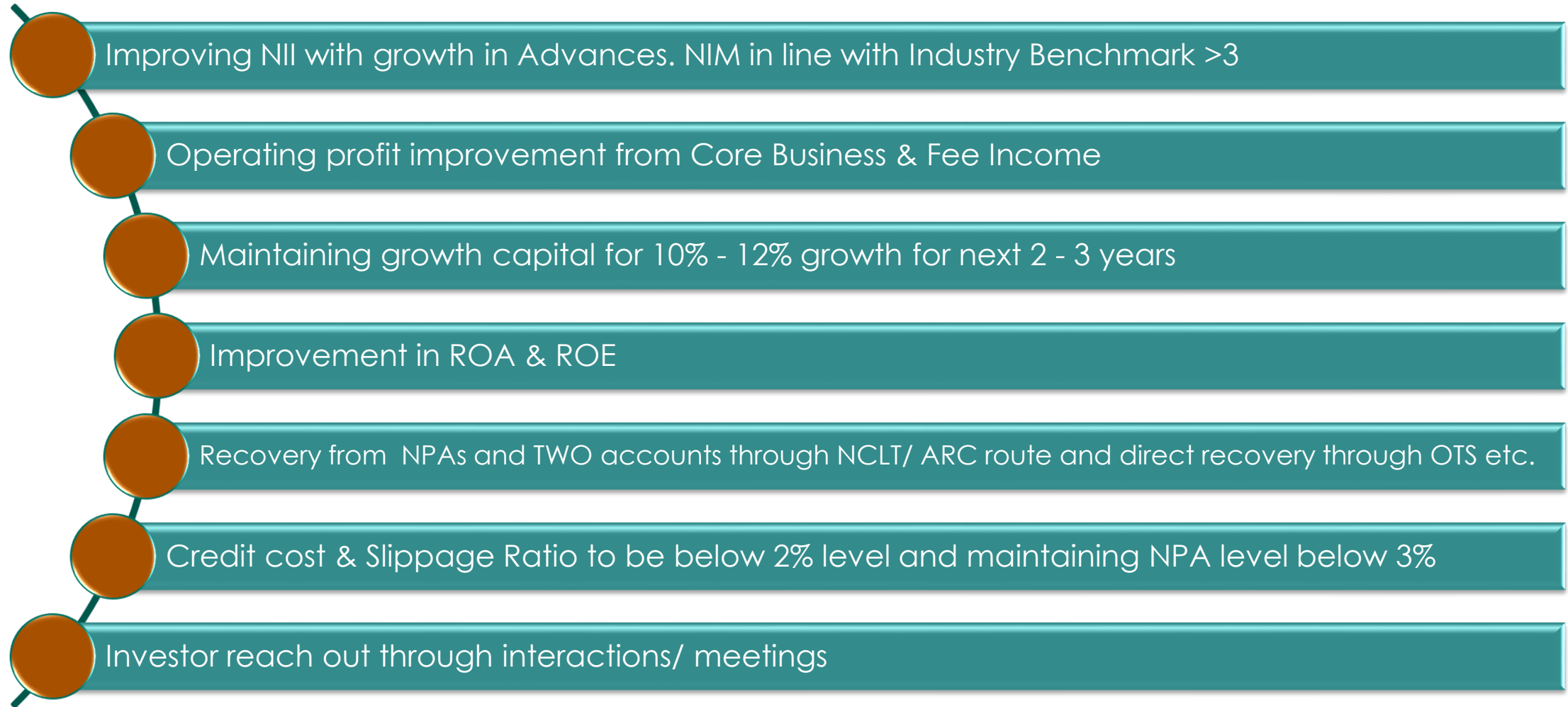
Name of Company	% Holding	Line of Activity	Income 9M FY 2021	PAT 9M FY 2021	RoA 9M FY 2021	Net Worth 9M FY 2021
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	62.96 (52.12)	3.25 (-3.90)	1.25% (-1.39%)	308.50 (311.02)
IDBI Intech Ltd	100	Technology Service Provider	85.9 (70.72)	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



THANK YOU