



Presentation to Analysts

September 2014

Genesis

1964-1976

- Set up by an Act of Parliament in 1964 as a subsidiary of the Central Bank (RBI)
- Ownership transferred to Govt. in 1976
- IDBI had been a policy bank in the area of industrial financing and development

1994-00

- IDBI Act amended to permit private ownership upto 49%.
- Domestic IPO in 1995, reduces Govt. stake to 72%.
- Post capital restructuring in 2000, Govt. stake reduced to 58.5%

2003 - 06

- IDBI Repeal Act passed in December 2003 for conversion to a banking company.
- Govt. ownership to be not below 51%
- Amalgamation of IDBI Bank Ltd. With IDBI Ltd. W.e.f. April 2, 2005
- Oct. 2006 amalgamated erstwhile UWB.

2007- 14

- Complete Networking (100% Core Banking)
- Name changed to IDBI Bank Ltd
- Achieved regulatory norms of SLR, CME
- Merged erstwhile subsidiaries IHFL & IGL with the Bank.
- Govt.stake increased from 52.67% to 65.14% by equity infusion
- Govt stake increased from 65.14% to 70.52% (equity infusion & conversion of Tier I bonds into equity)
- Govt stake increased from 70.52% to 76.50% by equity infusion

Status as Leading DFI

- Leading provider of long term finance
 - Played an apex role in helping create the industrial and infrastructural base in the country
 - Total Investments generated - ₹ 4000 billion (approx.) (over USD 80 bn)
 - Significant player in domestic debt syndication.
- Played a pivotal role in developing institutions that shaped the country's financial architecture
 - NSE - Electronic Stock Exchange,
 - NSDL - Securities Depository,
 - CARE - Rating Agency,
 - SHCIL - Depository Participant, e-stamping etc.
 - SIDBI - Funding institution for SSI and ME
 - Exim Bank- A bank to finance export Import
 - ARCIL - Asset reconstruction company
 - NeDFI - For development of North-East Region

Distribution Network

- **Reach**

- 1488 branches; 2727 ATMs
- 1- Overseas, 355-Metro, 430-Urban, 428-Semi Urban & 274-Rural
- Presence in 1063 locations
- Network of :
 - 72 Retail Asset Centres
 - 6 PSG Processing Centres
 - 21 Credit Processing Centres
 - 6 Regional Processing Units
 - 29 Central Clearing Units
- 9 Currency Chests across the country
- Internet banking
- 8 Regional & 1 Central Training College

- **Corporate customers:3000+**

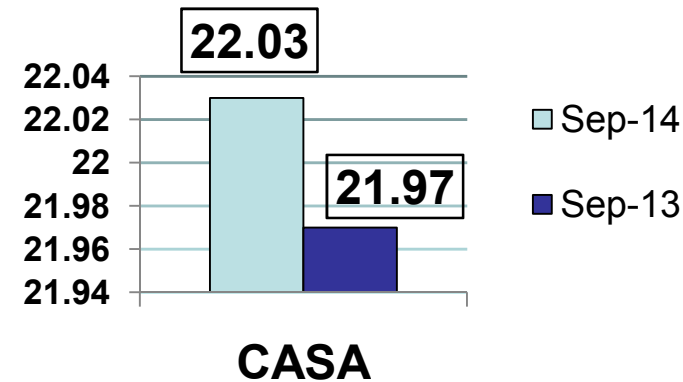
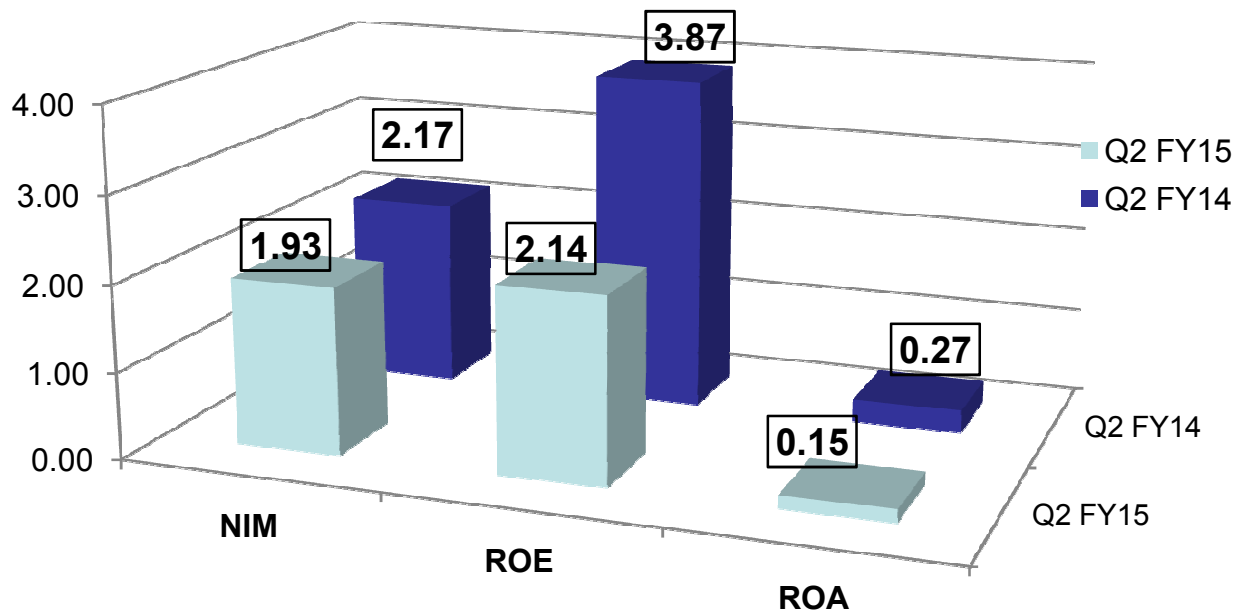
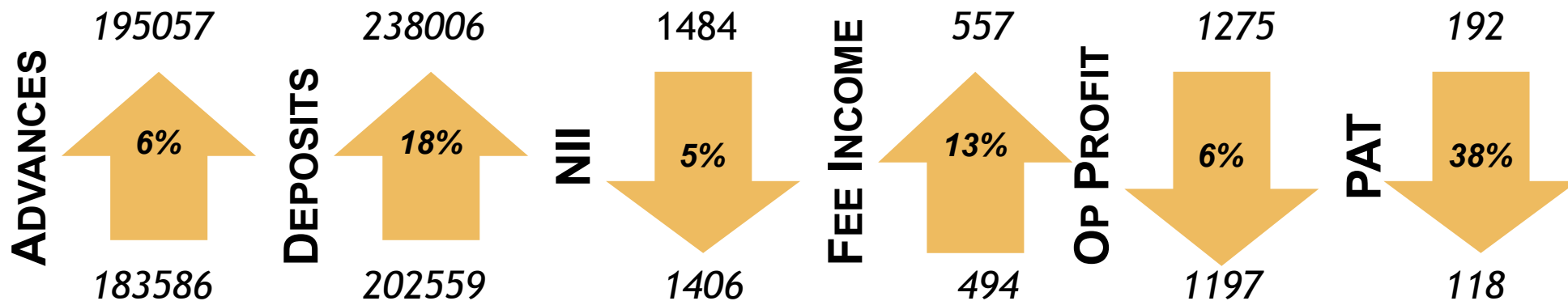
- Retail customer base: 6.5 million+

- **Global expansion plans**

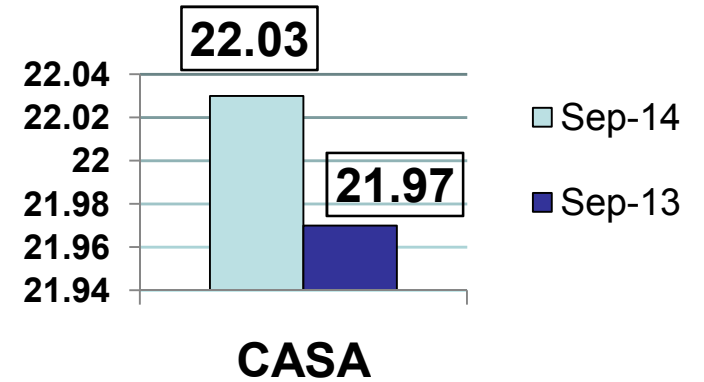
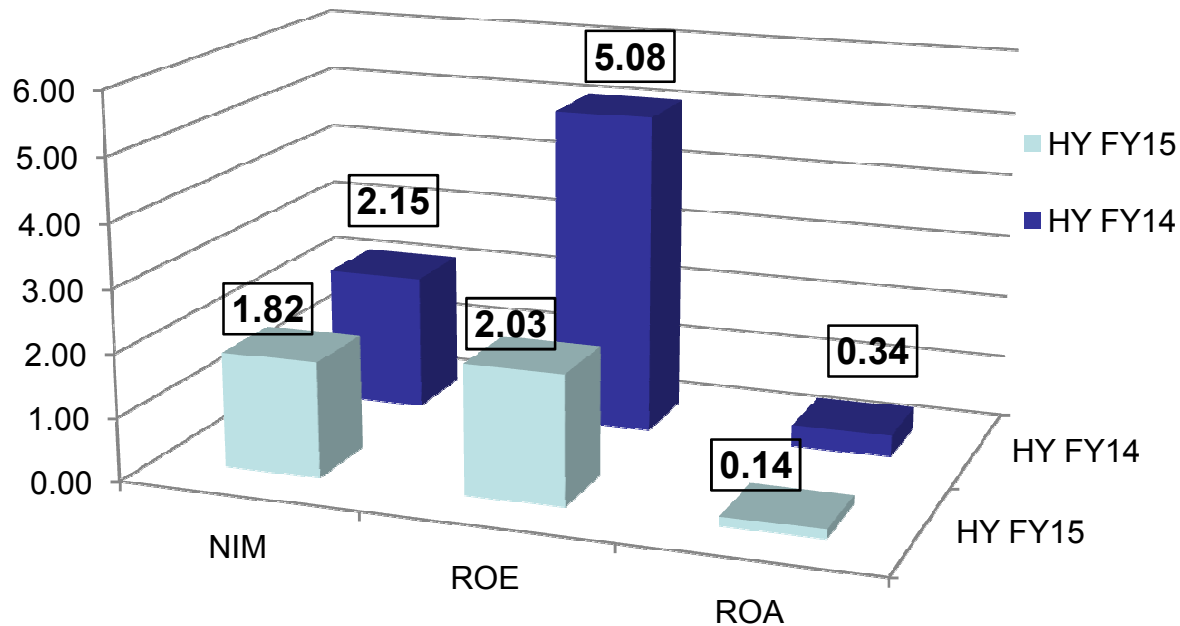
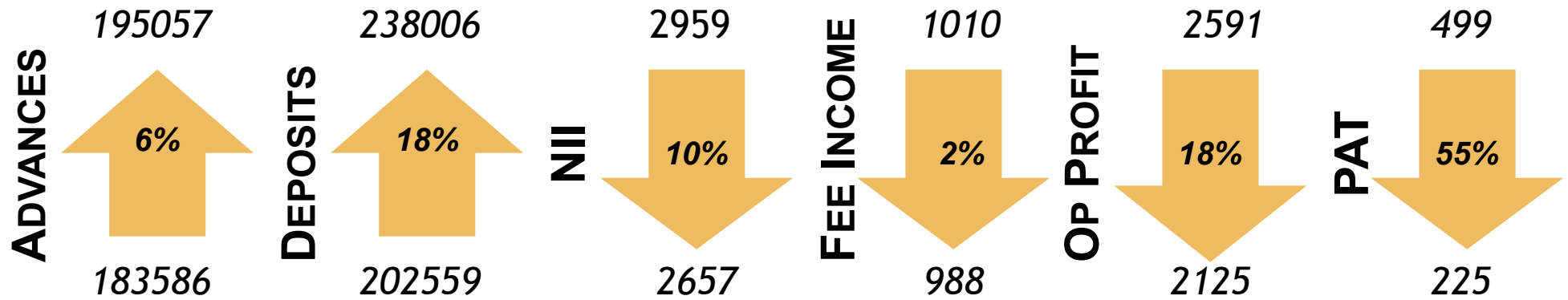
- Initiated the process for setting up Branch Offices at Singapore and Representative Office at Shanghai



Highlights (Q2FY 15 over Q2FY 14) (₹ in Crore)



Highlights *(HY 15 over HY 14)* (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	Sep-14	Sep-13
LIABILITIES		
Capital	1604	1333
Reserve & Surplus	22232	20372
[Net Worth]	22148	19938
Deposits	238006	202559
Borrowings	56001	63919
Other Liabilities & provisions	11104	9268
Total	328947	297451
ASSETS		
Cash & balance with RBI	10178	10717
Bal. with banks & money at call	4317	1714
Investments	108803	91308
Advances	195057	183586
Fixed Assets [incl leased assets]	3217	2935
Other Assets	7375	7191
Total	328947	297451

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-14	Sep-13	Sep-14	Sep-13
Interest income	6850	6536	13583	13264
Interest expenses	5444	5052	10926	10305
Net Interest income	1406	1484	2657	2959
Other Income	760	579	1260	1296
Total income	2167	2062	3917	4254
Operating Expenses	970	788	1792	1663
- Employee Cost	497	360	893	851
- Other Operating Expenses	472	427	899	812
Operating Profit	1197	1275	2125	2591
Provisions & contingencies	1078	1083	1900	2092
- NPAs and write offs	730	594	1140	1334
- Restructured Assets	136	194	377	269
- Others (Invnt., Std Asset, etc)	125	90	249	105
- Tax	88	204	134	384
Profit After Tax	118	192	225	499

Details of Other Income

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-14	Sep-13	Sep-14	Sep-13
Commission, Excg & Brkg	466	427	834	808
Profit on sale of investments	115	-50	153	97
Profit/(Loss) on revaluation of investment	-20	14	-20	10
Profit on sale of Fixed Assets	0	-2	0	-2
Profit on forex/derivatives	82	68	143	220
Dividend from subsidiaries	13	23	15	23
Recovery from written off cases	19	43	21	54
Other misc income	87	57	114	86
Total	760	579	1260	1296

Fee Based Income	557	494	988	1010
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Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-14	Sep-13	Sep-14	Sep-13
Staff Cost	497	360	893	851
Rent, taxes & lighting	95	73	173	136
Printing & stationery	13	10	24	21
Advertisement & Publicity	8	4	11	9
Depreciation	34	27	66	54
Postage, Telegram, Teleph., etc	20	21	42	40
Repairs and maintenance	58	48	113	101
Outsourcing expenses	55	36	97	69
Other expenditure	189	208	374	382
TOTAL	970	788	1792	1663

Key Ratios

Particulars	Quarter Ended		Half Year Ended	
	Sep-14	Sep-13	Sep-14	Sep-13
Net Interest Margin	1.93%	2.17%	1.82%	2.15%
Return on Assets	0.15%	0.27%	0.14%	0.34%
Return on Equity	2.14%	3.87%	2.03%	5.08%
Cost of all liabilities	6.93%	7.00%	6.94%	6.99%
Yield on Total Assets	9.69%	9.85%	9.43%	9.87%
Margin	2.76%	2.86%	2.49%	2.89%
Cost of Funds	7.88%	7.94%	7.89%	7.97%
Return on Earning Assets	9.97%	10.15%	9.71%	10.15%
Spread	2.09%	2.21%	1.82%	2.19%
Non-interest income to Total Income	9.99%	8.13%	8.49%	8.90%
Efficiency [Cost- Net Income] Ratio	44.76%	38.18%	45.75%	39.09%
Staff Expenses to total income	6.53%	5.07%	6.01%	5.84%
Staff Expenses to total expenses	7.75%	6.17%	7.02%	7.11%
Overhead efficiency ratio	78.42%	73.49%	70.32%	77.92%

Balance Sheet Ratios

(₹ in Crore)

Particulars	Sep-14	Sep-13
Total Business [Dep. + Adv.]	433062	386145
SB Deposits to Total Deposits	12.21%	12.26%
Current Account Deposits to Total Deposits	9.82%	9.71%
Time Deposits to Total Deposits	77.97%	78.03%
Book Value - Rs.	138.08	149.60
Total Off B/Sheet item to Total Assets	65.48%	80.26%
Owned Funds to total outside liabilities	7.53%	7.48%
Tier One Capital	21022	19729
Tier Two Capital	11291	12669
Total Capital	32313	32398
Total Risk Weighted Assets	275843	261796
Total Risk Weighted Assets to Total Assets	83.86%	88.01%
CRAR Basel III (Total)	11.71%	12.38%
Common Equity Tier 1	7.61%	7.26%
Additional Tier 1	0.01%	0.28%
Tier 2 Ratio	4.09%	4.84%
Number Of Accounts		
(i) Savings	9249496	7371427
(ii) Current	597915	514805
(iii) Term deposits	2418695	2048640

NPAs

(₹ in Crore)

Particulars	Sep-14	Sep-13
Gross Advances	201964	188275
Gross NPAs	11559	9370
Gross NPAs as % of Gross Advances	5.72%	4.98%
Total Provisions held	6121	4069#
Net Advances	195057	183586
Net NPAs	5438	5174
Net NPAs as % of Net Advances	2.79%	2.82%
Provision Coverage Ratio	53.60%	45.98%
Provision Coverage Ratio as per RBI Guidelines *	64.73%	62.66%

Total Provision excluding NPV Loss of Rs.126.73 Cr

* including Prudential written off cases

Sectoral NPAs	%
Agri and Allied Activities	15.72
Industry (Micro, Small, Medium & Large)	5.83
Services	8.46
Personal Loans	1.27
Others	4.73

Summary of NPAs as on September 30, 2014

(₹ in Crore)

For the Quarter	Gross NPA	NPA Provision & NPV Loss	Net NPA
As on 01.07.2014	10763	5472	5291
Additions (First Time NPA)	1093	861	232
Less:			
(i) Upgradations	113	59	54
(ii) Recoveries	173	142	31
(iii) Write off	11	11	0
As on 30.09.2014	11559	6121	5438

Classification of NPAs as on September 30, 2014

(₹ in Crore)

	Gross NPA	Provision	NPV Loss	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	2927	590	10	2327	20.50
Doubtful Assets	8026	4902	13	3111	61.25
Loss Assets	606	606	0	0	100.00
Total	11559	6098	23	5438	52.95

Break up of Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter ended		FY ended
	Sep-14	Sep-13	Mar-14
Depreciation on investment	26	53	180
Provision for NPAs	719	77	1681
Provision towards standard assets*	74	30	173
Provision for Restructured Assets (including FITL)	136	194	486
Income Tax	333	289	1169
Deferred Tax	-245	-85	-550
Bad Debts Writen off	11	517	1393
Others	25	7	27
Total	1078	1083	4560

*Includes Provision towards Restructured Standard Assets @ 3.875% and Provision towards Unhedged Foreign Currency Exposure in Qtr Sep14

Liabilities

(₹ in Crore)

Deposits	Sep-14	Sep-13
Current	23368	19669
Savings	29065	24838
Term	185573	158052
Total	238006	202559

Maturity Profile	Amount
Upto 6 months	99035
6 months -1 year	47078
1 year - 3 years	84591
3 years - 5 years	25144
> 5 years	38159
Total	294007

Borrowings	Sep-14	Sep-13
Tier I	1709	2559
Tier II	13621	14566
Others	18778	21715
Outside India	21893	25079
Total	56001	63919

Advances

(₹ in Crore)

Vertical	Sep-14	Sep-13
CBG	92268	89076
ICG	50477	49568
RBG	52312	32471
PSG#	-	12471
Grand Total	195057	183586

PSG has been merged into
RBG w.e.f. May 1, 2014

Nature	Sep-14	Sep-13
Bills	4539	4762
CC, OD, WCDL ETC	49377	46022
Term Loans- Other	141141	132802
Total	195057	183586
Top 20 Borrowers	25703	

Maturity Profile	Advances
Upto 6 months	23505
6 months to 1 year	11161
1 year to 3 years	78046
3 years to 5 years	26300
> 5 years	56045
Total	195057

Advances

(₹ in Crore)

Industry	Outstanding			Committed		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	22397	8178	30575	31974	13047	45021
OIL & GAS/PETROLEUM PRODUCTS	10656	7237	17894	12580	17401	29981
ROADS & BRIDGES / PORTS	14273	5590	19863	17135	10321	27456
INFRASTRUCTURE OTHERS	10140	9205	19346	13416	12798	26214
HOUSING LOANS	24078	0	24078	25429	0	25429
IRON AND STEEL	13398	5605	19003	15183	8655	23838
TELECOM	7691	5311	13002	8301	6977	15278
NBFC	8310	107	8417	12455	394	12849
TRADING	2407	2502	4909	6256	4199	10454
TEXTILES	6043	1436	7479	8216	2070	10287
GENERAL MACHINERY & EQUIPMENTS	2547	5742	8289	3284	6702	9986
HOUSING FINANCE COMPANIES	5872	5	5877	9425	6	9431
CONSTRUCTION	1965	6141	8106	2371	7045	9415
BANKING	367	868	1235	2610	5641	8251
CHEMICAL & CHEMICAL PRODUCTS	2155	2385	4540	4117	3456	7573
CEMENT	5644	872	6516	6075	1301	7376
FERTILIZERS	1459	1089	2548	2936	3926	6862
SUGAR & SUGAR PRODUCTS	2744	1264	4008	4585	1406	5991
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRON AND STEEL)	1075	1997	3072	2100	3872	5972
ELECTRICAL MACHINERY & EQUIPMENTS	1126	2824	3951	1487	4343	5830
TOTAL	144349	68358	212707	189935	113559	303493

Summary of Restructured Advances as on September 30, 2014

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	18094	2769	20863
Less: FITL Provision	1210	198	1408
Net of FITL Provision	16884	2571	19455
Less: Cases considered for Provisioning @ 0.40%	2550	0	2550
Total	14334	2571	16905

Industry wise Restructured Advances

(₹ in Crore)

Industry	Net Outstanding Sep 2014	Industry	Net Outstanding Sep 2014
AGRO INDUSTRIES	205	JEWELLERY MFG	130
AIR TRANSPORT	486	METAL INDUSTRY	1 270
AQUACULTURE	84	MINING AND QUARRYING	46
CEMENT	269	MISC. INDUSTRY	119
CERAMIC INDUSTRY	112	MOTOR VEHICLES	413
CHEMICAL AND FERTILIZERS	78	OIL EXPLORATION	78
COAL	60	OTHER SERVICES	104
DAIRY FARM AND POULTRY	40	PAPER	167
EDUCATION	514	PHARMACEUTICALS	323
ELECTRICAL MACHINERY	1 343	PLASTIC PRODUCTS	2
ELECTRICITY GENERATION	2 379	RETAIL STORE	107
ELECTRONICS	162	RUBBER	1
ENTERTAINMENT	35	SHIP BUILDING	521
FOOD AND BEVERAGES	99	SUGAR	351
GLASS MFG	529	TELECOMMUNICATIONS	707
HEALTH CARE	10	TEXTILES	598
HOTEL	466	TRANSPORT SERVICES	28
INFRASTRUCTURE	4 615	WASTE MANAGEMENT	15
IRON AND STEEL	441	Total	16905

PA to NPA out of Restructured Advances as on Sep 30, 2014

(₹ in Crore)

Industry	Net Outstanding Sep 2014	Industry	Net Outstanding Sep 2014
AGRO INDUSTRIES	153	METAL INDUSTRY	144
AQUACULTURE	20	MINING AND QUARRYING	3
CEMENT	7	MISC. INDUSTRY	22
CERAMIC INDUSTRY	64	MOTOR VEHICLES	50
CHEMICAL AND FERTILIZERS	8	OTHER SERVICES	10
DAIRY FARM AND POULTRY	1	PAPER	8
EDUCATION	39	PHARMACEUTICALS	0
ELECTRICAL MACHINERY	90	PLASTIC PRODUCTS	0
ELECTRICITY GENERATION	168	RETAIL STORE	70
ELECTRONICS	44	SHIP BUILDING	204
ENTERTAINMENT	35	SUGAR	27
FOOD AND BEVERAGES	26	TELECOMMUNICATIONS	80
HOTEL	17	TEXTILES	157
INFRASTRUCTURE	703	TRANSPORT SERVICES	3
IRON AND STEEL	1	Total	2157

Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	54909	13942	1456	70307
SASF Securities	4691	0	0	4691
Shares (Equity)	0	2441	31	2472
Shares (Preference)	0	428	0	428
Debentures/ Bonds	0	11156	0	11156
Subsidiaries / Joint Ventures	644	0	0	644
Security Receipts	0	534	0	534
Others (CPs/CDs/MF) etc	18081	96	394	18572
Total	78325	28597	1880	108803

List of Some Strategic Investments

Name of Company	Percentage
IDBI CAPITAL MARKET SERVICES LIMITED	100
IDBI INTECH LIMITED	100
IDBI MF TRUSTEE COMPANY LTD.	100
IDBI ASSET MANAGEMENT LTD.	65.22
IDBI TRUSTEESHIP SERVICES LIMITED	54.70
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48
NATIONAL SECURITIES DEPOSITORY LIMITED	30
NSDL E-GOVERNANCE INFRASTRUTURE LIMITED	30
BIOTECH CONSORTIUM INDIA LIMITED	27.93
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25
PONDICHERRY INDUSTRIAL PROMOTION DEVELOPMENT AND INVT CORP LTD	21.14
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	19.21
	contd...

List of Some Strategic Investments

Name of Company	Percentage Holding
ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED	19.18
OTC EXCHANGE OF INDIA LIMITED	17.00
CREDIT ANALYSIS AND RESEARCH LIMITED	16.62
EDC LIMITED	11.43
NEPAL DEVELOPMENT BANK LIMITED	10.00
UNIVERSAL COMMODITY EXCHANGE LTD.	10.00
CLEARING CORPORATION OF INDIA LIMITED	7.50
CORDEX INDIA PVT. LTD.	7.14
STCI FINANCE LIMITED	6.60
NATIONAL STOCK EXCHANGE OF INDIA LIMITED	5.00
UNITED STOCK EXCHANGE OF INDIA LIMITED	0.97
CENTRAL REGISTRY OF SECRTSN ASSET RECONSTR & SECRT INTEREST OF INDIA	0.90



Thank You