



# Investor Presentation

September 2013

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September 2013 by IDBI Bank



# Presentation Outline

**Indian Economy & Banking Sector**

**IDBI Bank—Overview & History**

**Key Investment Highlights**

**The Way Forward**

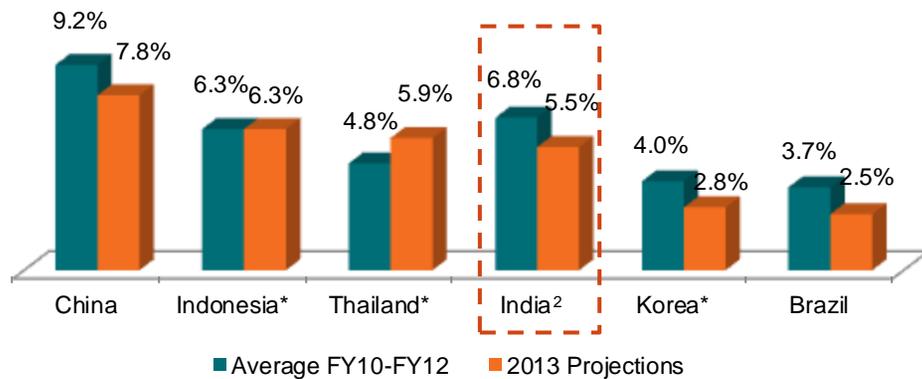
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# Indian Economy & Banking Sector

# Sound Economic and Demographic Fundamentals

## Still Among the Fastest Growing Economies<sup>1</sup>

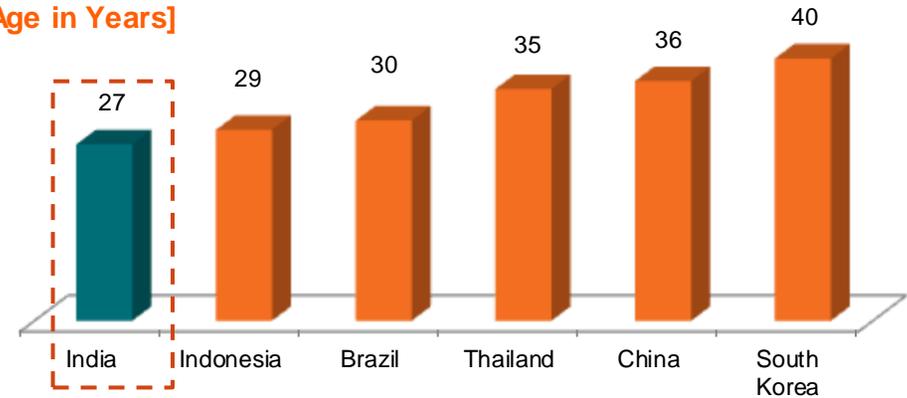
% Real GDP Growth  
[Y-o-Y Growth]



- Despite the slowdown, among the top 5 fastest growing economies: GDP growth per annum at an average of 6.8% over FY09–10 to FY12–13 period and 5.5% in FY13–14<sup>4</sup>
- The economy has benefited from a large domestic market, favorable demographics, the growing middle class population, and high savings rate
- Exports grew by 191.0% from USD 103 billion in FY 2006 to USD 301 billion in FY 2013

## Favorable Demographics<sup>5</sup>

Population  
[Age in Years]



- Low median population age of 27 years
  - ▶ One of the youngest work force amongst comparable countries<sup>6</sup>
- Steady secular decline in dependency ratio since 1970
  - ▶ One of the key factors supporting growth momentum
- The working-age population has been growing faster than the dependent population
  - ▶ The percentage of dependency ratio (percentage of non-working age population) has declined from 68.0% in 1995 to 53.0% in 2012<sup>7</sup>

1. International Monetary Fund, Regional Economic Outlook July 2013; For India, RBI (Financial Year - April 1 - March 31)

2. Average of FY10-FY13A and FY14F GDP growth for India and calendar years for others

3. \*Indonesia, Thailand and Korea Projection - World Economic Outlook April 2013

4. Based on RBI's estimates in First Quarter Review of Monetary Policy Statement: July 2013

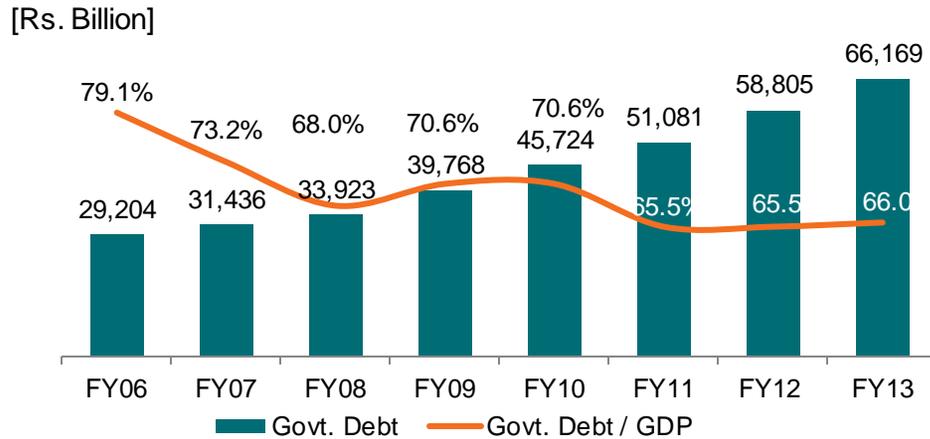
5. CIA - The World Factbook - 2013 est

6. As per the UN Population division estimates

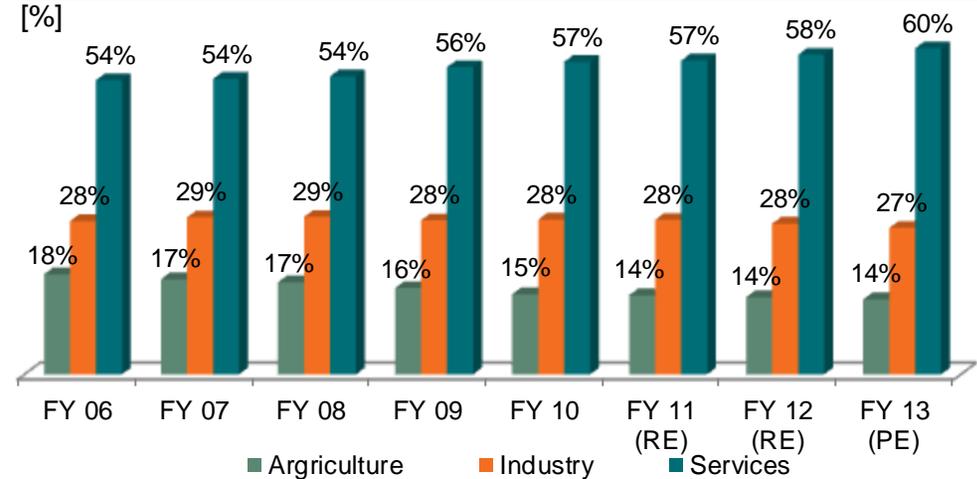
7. The World Bank Indicators, 2012

# Sound Economic Fundamentals—Supported by Policy Reforms

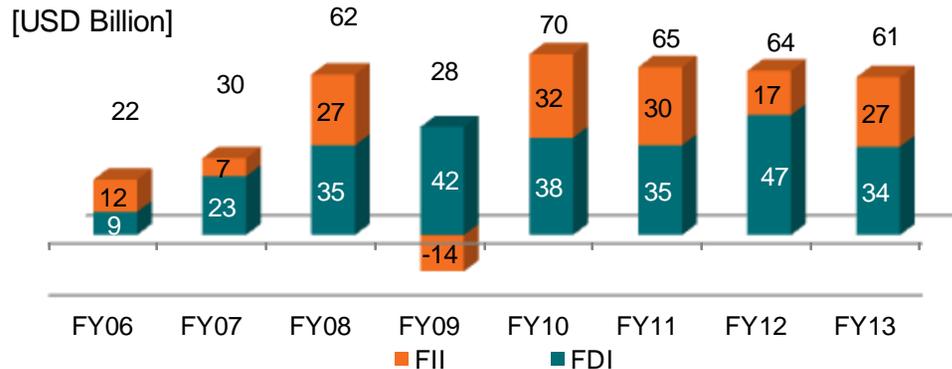
## Tapering of Government Debt as a Proportion of GDP<sup>1</sup>



## Increasing Contribution of Services to GDP<sup>2</sup>

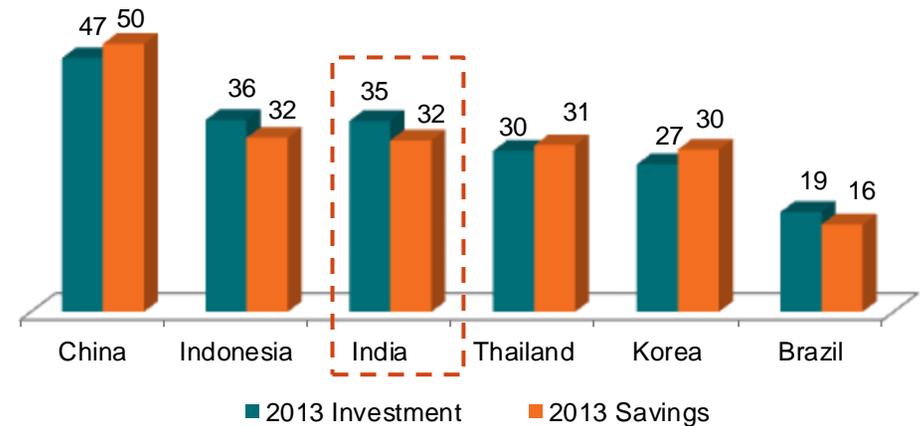


## Strong Foreign Investment Inflows<sup>3</sup>



- FDI grew by 311.0% to USD 37 billion in FY13<sup>2</sup>. India was ranked 44 out of 144 countries in terms of FDI and technology transfer in the Global Competitiveness Report 2012–2013

## Robust Saving and Investment Levels<sup>4</sup>



1. Status Paper on Public Debt July 2013 ; HBS 2011-12 for FY06

2. CSO, MOSPI; FY: Financial Year April 1st to March 31st

3. Economic Outlook, CMIE

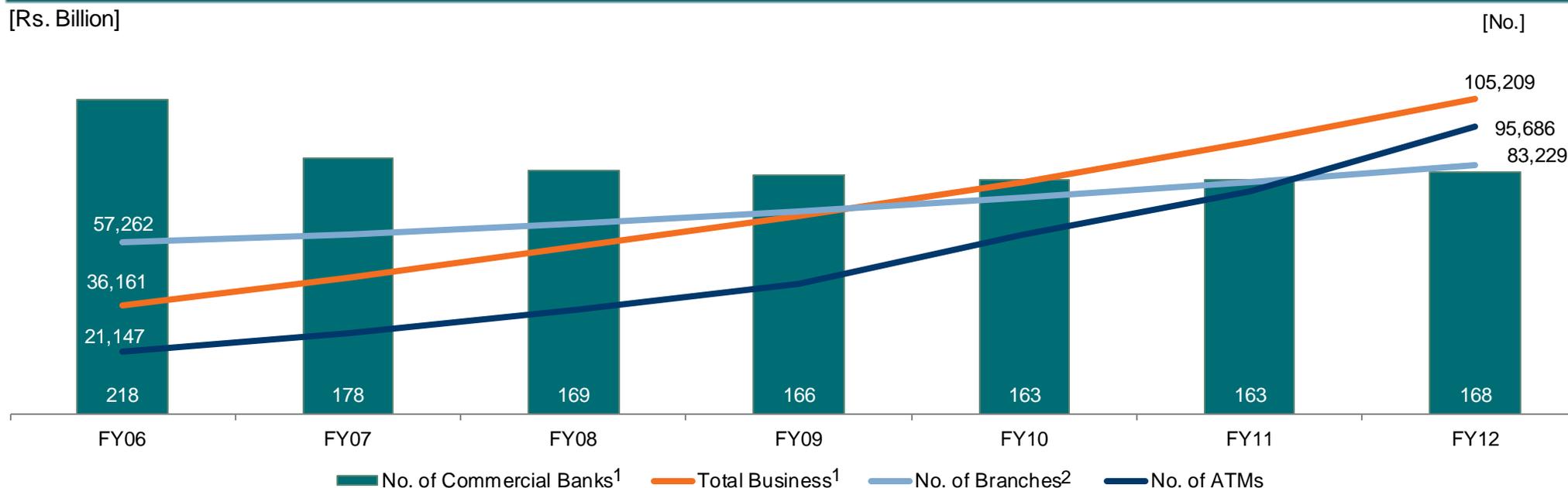
4. International Monetary Fund, World Economic Outlook: April 2013; For India, Planning Commission (Financial Year –April 1<sup>st</sup>- March 31<sup>st</sup>)

# Stable Growth Prospects Supported by Policy Reforms

- Amendments in key policies to enable better and transparent regulations of various critical sectors in the economy (Eg. The Companies Bill 2012, The Banking Laws (Amendment) Bill, 2011, The Land Acquisition Bill 2012, Fuel Supply Agreement (FSA) between Power Producers and Coal India)
- **Calibration of foreign investment definition (FDI & FII):** initiatives proposed to help India follow global norms for defining FII and FDI
  - Initiatives imply that if an investor has a stake of 10% or less in a company, the investment will be treated as FII and if an investor has a stake of more than 10%, it would be treated as FDI
- **Liberalization of FDI inflows in several key sectors of the economy:** Government recently liberalized FDI limits in 12 sectors
  - Cleared 100% FDI in telecom sector, raised FDI in defence sector from 26% to 49% among others
- **Rationalization of fuel subsidy:** Government has rationalized fuel subsidies to support fiscal consolidation
  - The price of diesel is regulated and kept much lower gasoline prices, But recently the government has taken measures to reduce fiscal deficit by cutting spending for subsidies
- **Deferred implementation of General Anti-Avoidance Rules (“GAAR”):** Seeks to empower the tax department to invalidate transactions undertaken to deliberately avoid paying tax
  - Aimed at companies and investors routing money through tax havens such as Mauritius
  - Was scheduled to be implemented in April 2014 but has been postponed to April 2016

# Overview of Indian Banking System

## Indian Banking System at a Glance



- There were 168 Commercial Banks in India as at end of March 2012, out of which 26 were Public Sector Banks ("PSBs") contributing 75.0% of business, 20 were private banks contributing 18.0% of the business and 40 were foreign banks contributing 5.0% of business. Other banks contributed merely 2.0% of the total business
- The branch and ATM network has increased consistently, with ATMs growing faster than branches indicating increased usage of technology facilitating greater reach
- The total business of all Commercial Banks has risen consistently and stood at over Rs.105 trillion. (CAGR of around 20% between FY06–12)

1. Statistical Table Relating to Banks, 2011; Profile of Banks, 2012; RBI Monthly Bulletin Various Issues, NABARD

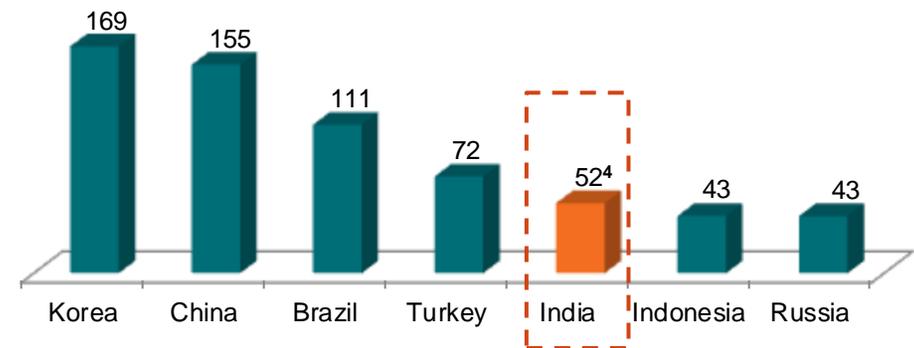
2. Profile of Banks, 2012, 2011, 2010, Report on Trends and Progress of Banking in India 2010–11, 2011–12 (RBI)

# The Indian Banking Industry Remains Underpenetrated and is Seeing Strong Growth

- Credit penetration rate of banking sector in India stood at 52.1% of GDP in 2012
  - ▶ Scope for growth given the large size of the country's population—much of it rural and unbanked
  - ▶ 903 mn<sup>1</sup> bank deposit accounts vs. 919 mn<sup>2</sup> mobile subscribers in 2013
- Significant potential for credit growth
  - ▶ Driven by infrastructure, investment and growth in retail demand
- Indian banking sector deposits and credit grew by 14.3%<sup>5</sup> and 14.1%<sup>5</sup> respectively, in FY12–13
- The Global Competitiveness Report 2012–2013 ranked India at 5<sup>th</sup> among Emerging Market Economies ("EMEs"), after South Africa, Malaysia, Qatar and Bahrain in terms of financial market development

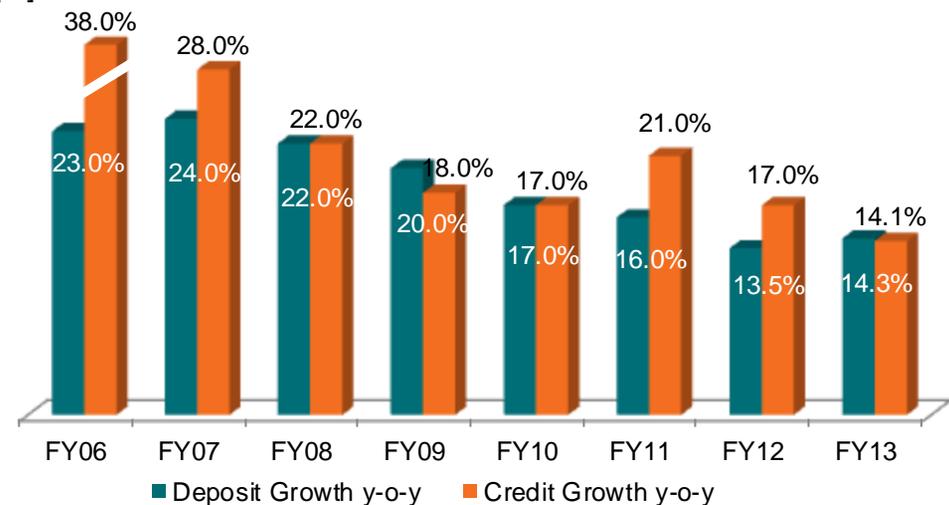
## Penetration Rate of Banks<sup>3</sup>

Domestic Credit / GDP [%]



## Deposit and Credit Growth for Scheduled Banks<sup>5</sup>

[%]



1. Basic Statistical Returns, March 2012, RBI  
 2. Telecom Regulatory Authority of India—Annual Report 2012–2013  
 3. The World Bank Indicators, 2012  
 4. Handbook of Statistics on Indian Economy 2011–2012, RBI  
 5. RBI Monthly Bulletin—Various Issues

# Strengths of the Indian Banking Sector (Contd.)

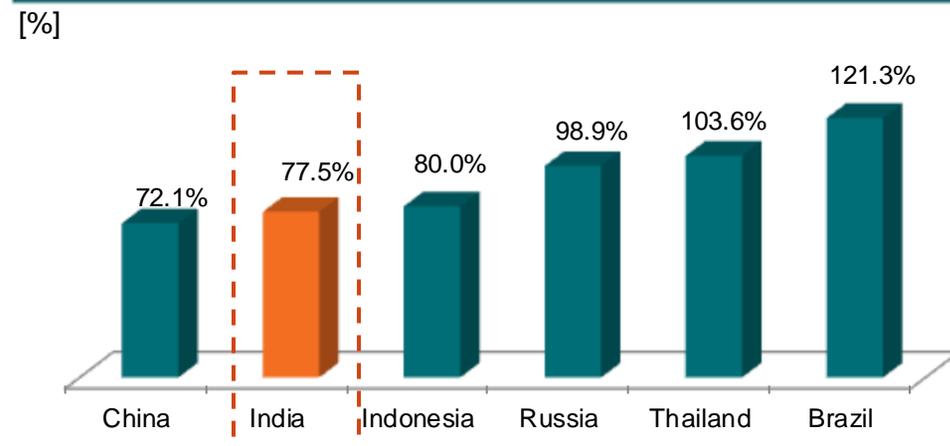
## ■ Inherent Strengths

- ▶ High levels of capital adequacy
- ▶ Exhibited remarkable stability during the credit crisis
- ▶ Limited off-balance sheet activities or securitized assets
- ▶ Significant portion of the balance sheet in domestic sector
- ▶ Comfortable buffer against liquidity shocks, by virtue of SLR/CRR prescribed by RBI

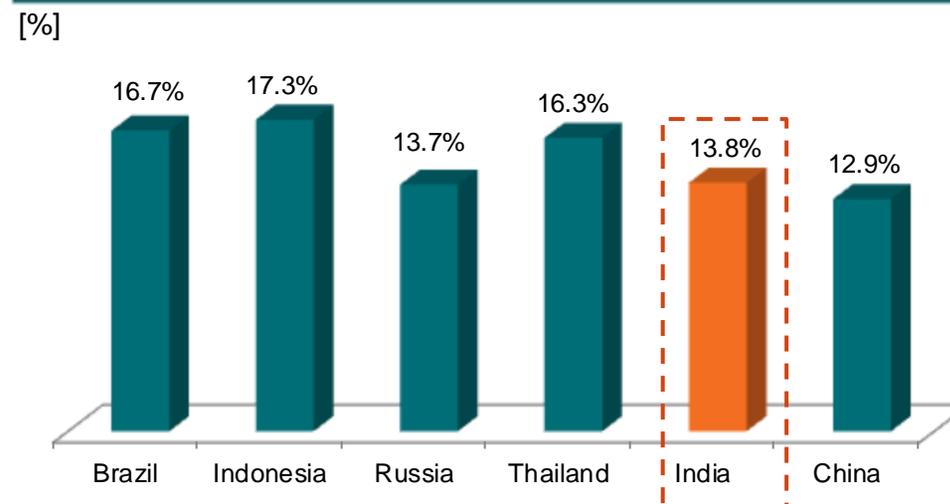
## ■ Regulatory Update

- ▶ Strong and conservative regulator (RBI)
- ▶ Managerial autonomy enjoyed by PSBs
- ▶ Basel II norms implemented for all Indian Banks
- ▶ Basel III—No significant impact expected
- ▶ Proactive steps by RBI during the financial crisis

## Loans to Deposits Ratio<sup>1</sup>



## Banking System Capital Adequacy Ratio<sup>2</sup>



1. Source: Fitch Ratings on Banks, November, 2011 (All data as at end H1-11, except India (March 31, 2011))

2. For India (updated till Mar-13) Financial Stability Report June 2012, For China, updated till Jun-12, For other countries, updated till Dec-12, IMF—FSI, April 2013

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## IDBI Bank—Overview & History

# Vision & Mission Statement

***“To be the Most Preferred and Trusted Bank  
Enhancing Value for all Stakeholders”***

## Mission Statement

**Delighting customers with our excellent service & comprehensive suite of best-in-class financial solutions**

**Touching more people’s lives with our expanding retail footprint while maintaining our excellence in corporate and infrastructure financing**

**Continuing to act in an ethical, transparent and responsible manner, becoming the role model for corporate governance**

**Deploying world class technology, systems and processes to improve business efficiency and exceed customers' expectations**

**Encouraging a positive, dynamic and performance-driven work culture to nurture employees, grow them and build a passionate and committed work force**

**Expanding our global presence**

**Relentlessly striving to become a "Greener Bank"**

# Business Highlights

## India's Apex Development Financial Institution

- IDBI played a critical role in India's industrial and economic progress and in building the financial architecture of the country
  - ▶ Catalyst for investments in industrial and infrastructure space

## Unique Positioning

- Well-established brand name in India (among top 50 brands)
- Fleet-footed bank riding on a state-of-the-art technology platform

## Business Strengths

- Consistently profitable since inception
- Strong long-standing corporate banking relationships
- Leader in project finance and infrastructure lending
- 2<sup>nd</sup> largest Indian Loans Book Runner and 5<sup>th</sup> largest Financial Advisor of Project Finance in Asia Pacific during 2012

## High Operational Efficiencies

- Ranked 1<sup>st</sup> among the PSU banks in Business per Employee and Profit per Employee for FY12-13<sup>1</sup>
- Average Age of Employees - 33 years

## Technology Driven

- Best in class infrastructure and all branches on Core Banking System ("CBS")

## Efficient Operations

- Centralized and automated architecture for back office operations, cheque clearing and loan sanctions resulting in low Cost-to-Income ratio

## Ratings

- At par with sovereign by S&P (BBB- / Negative) and Moody's (Baa3)

1. Refer Slide 25 of Presentation.

# History of IDBI Bank

## 1964 – 1993

- **1964** – Set up by an Act of Parliament as a subsidiary of RBI
- IDBI had been a **Policy Bank** in the area of industrial financing and development
- **1976** – Ownership transferred to Government from RBI
- **1980 and 1990s** – Played a pioneering role in setting up the financial architecture of the country, besides being a catalyst for investment in industrial and infrastructure sector

## 1994 – 2002

- **1994** – IDBI Act amended to permit private ownership up to 49.0%
- **1995** – Domestic IPO, Government stake reduced to 72.0%
- **Late 1990s – early 2000s** – Changing environment gave commercial banks greater business opportunities

## 2003 –2006

- **2003** – IDBI Repeal Act passed for conversion into a banking company
- **2004** – IDBI moved from its DFI status into a full-service commercial bank named IDBI Ltd. along with mandate for development financing
- **2005** – Amalgamation of IDBI Bank Ltd. with IDBI Ltd.
- **2006** – Amalgamation of United Western Bank

## 2007 – 2013

- Complete networking (100.0% Core Banking)
- HR integration
- Organization structure redesigned on customer segmentation basis for better customer focus and effective business delivery
- **2008** – Name changed to IDBI Bank Ltd.
- **Jan 2010** – Opened first Overseas Branch at DIFC, Dubai
- **Jan 2011** – Merged its subsidiaries IDBI Homefinance and IDBI Gilts with itself.
- **Oct 2011** – Acquired additional 14.9% stake in IDBI Trusteeship Services; total holding 54.7%

# Architect of Indian Financial Sector

- Played apex role in providing project finance over four decades—India's No.1 Developmental Financial Institution (DFI)
- Policy bank for Government of India in the area of industrial and infrastructure development
- Institution builder
  - ▶ EXIM Bank and SIDBI were departments of IDBI—carved out of IDBI into separate institutions



Electronic Stock Exchange  
(5.0% stake)



Small Industries Development Bank of India  
Funding Institution for MSMEs  
(19.2% stake)



A bank to Finance Export Import (Equity Holding with GOI)



National Securities Depository Limited  
Securities Depository  
(30.0% stake)



Asset Reconstruction Company (19.2% stake)



Rating Agency  
(17.1% stake)



Stock Holding Corporation of India Limited  
Depository Participant, e-stamping etc.  
(19.0% stake)



North Eastern Development Finance Corporation  
For development of North-East Region

# IDBI Bank Group



- Engaged in capital market activities

- 100.0% subsidiary

- Engaged in Information Technology related activities

- 100.0% subsidiary

- Mutual Fund

- 100.0% subsidiary

- Trusteeship Company

- 55.0% subsidiary

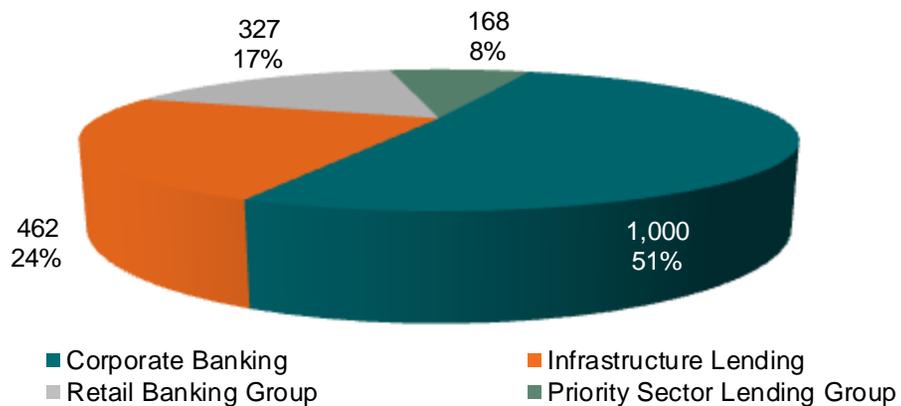
- In association with Federal Bank and Ageas

- (48.0% stake)

# IDBI Bank: A Leading Banking Franchise

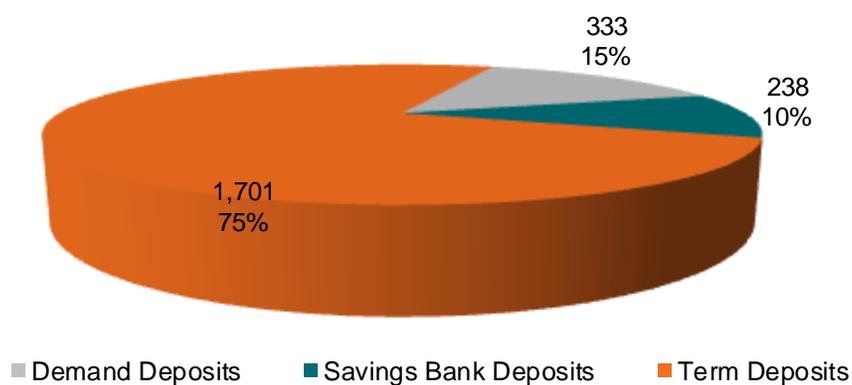
## Advances Mix [FY13]

[Rs. Billion]



## Deposits<sup>1</sup> Mix [FY13]

[Rs. Billion]



## Summary Financials

**FY13**  
**(Rs. Billion)**

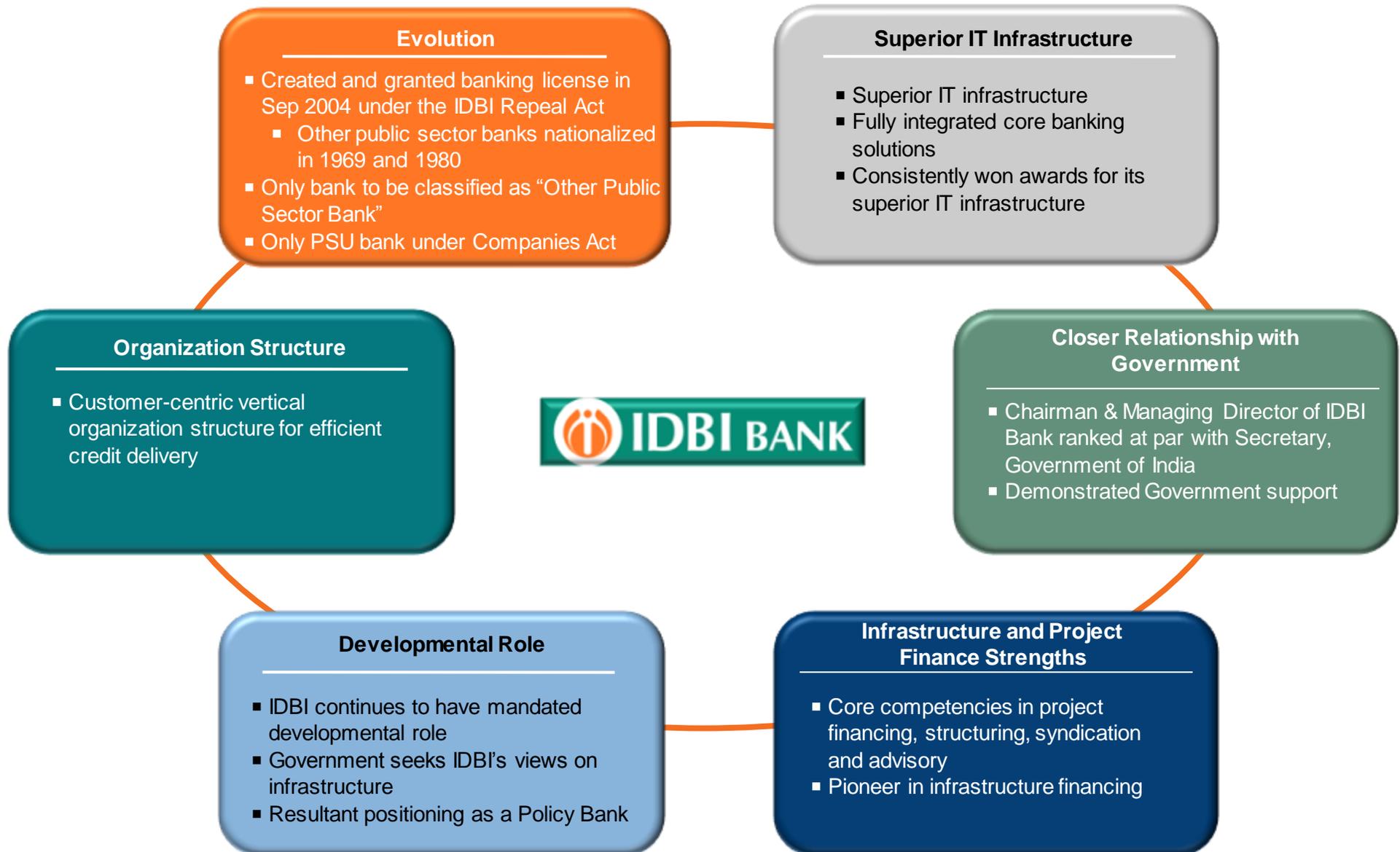
Advances	1,963
Deposits	2,271
Borrowings	658
Total Assets	3,228
Net Profit	18.82
Net Interest Margin	2.1%
Cost to Income Ratio	36.5%
CASA Ratio	25.1%
Gross NPA Ratio	3.2%
Net NPA Ratio	1.6%
CRAR - Tier 1 Capital (Basel II / Basel III)	7.7% / 7.4%
Total CRAR (Basel II / Basel III)	13.1% / 12.2%

1. Deposits exclude borrowings of Rs. 658 billion.

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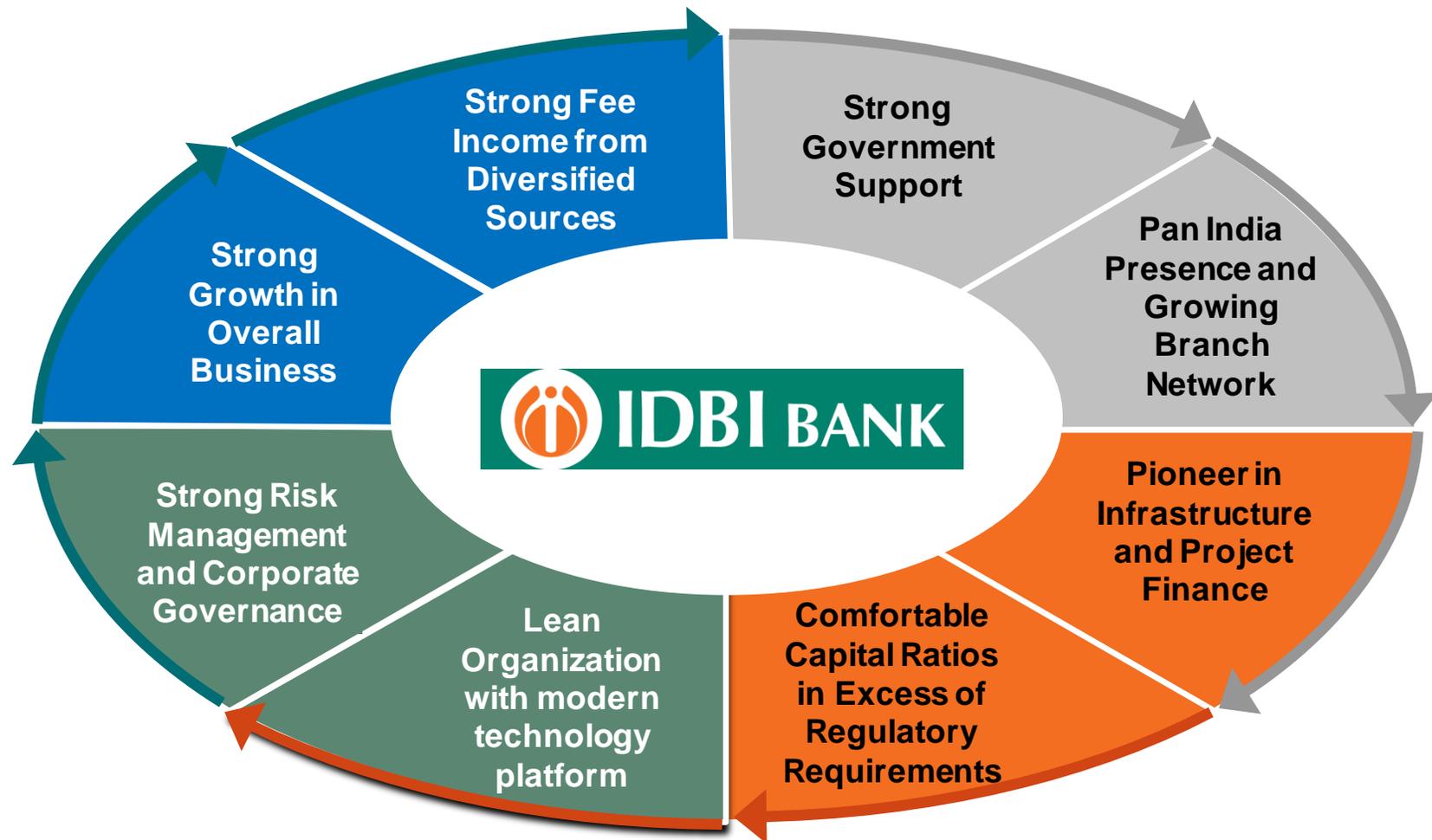
# IDBI Bank—Key Investment Highlights

# IDBI Bank is Different from Other Public Sector Banks



# Key Investment Considerations

IDBI Bank is a Top Tier Bank in India, Driven by its Continued Focus on Profitable Growth



# Strong Government Support

## ■ Majority Government ownership

- ▶ Government of India holding currently at 71.7%
- ▶ Minimum Government shareholding at 51.0% [Memorandum and Articles of Association]

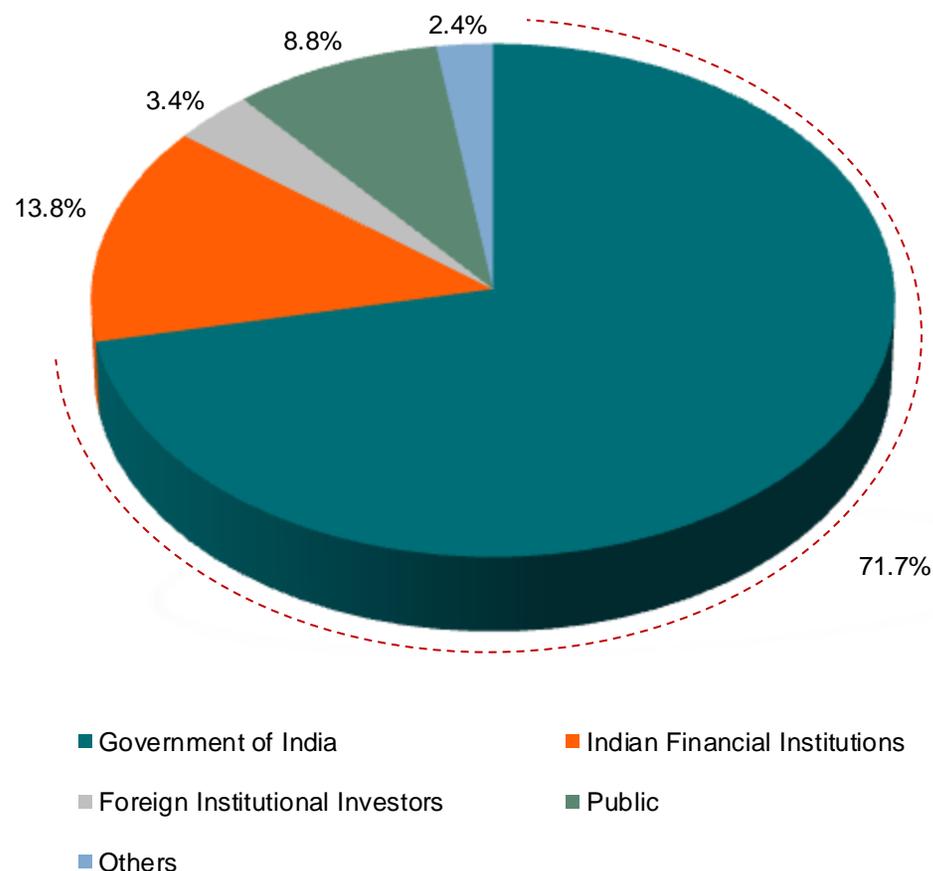
## ■ Demonstrated Government support

- ▶ Govt stake increased from 70.5% to 71.7% by equity infusion in March 2013

## ■ Board of Directors comprises eminent personalities from diverse fields

- ▶ Three full time directors appointed by GoI (Chairman and Managing Director and two Deputy Managing Directors)
- ▶ Two key Government officials from Finance Ministry and Industries Ministry and four independent directors

Shareholding as on March 31<sup>st</sup>, 2013



**Government of India to retain at least 51.0% ownership**

# Pan India Network (As on March 31<sup>st</sup>, 2013)

## ▪ Reach

- ▶ 1,077 branches; 1,702 ATMs
- ▶ Presence in 742 locations
- ▶ Network of
  - 72 Retail Asset Centres
  - 33 MSME Processing Centres
  - 22 Agri Processing Centres
  - 6 Regional Processing Units
  - 26 Central Clearing Units
- ▶ 7 Currency chests across the country
- ▶ Internet banking
- ▶ 4 Regional and 1 central training college

## ▪ Large Customer Base

- ▶ Corporate customer base: 3,000+
- ▶ Retail customer base: 6.5 million+

## ▪ Global expansion plans

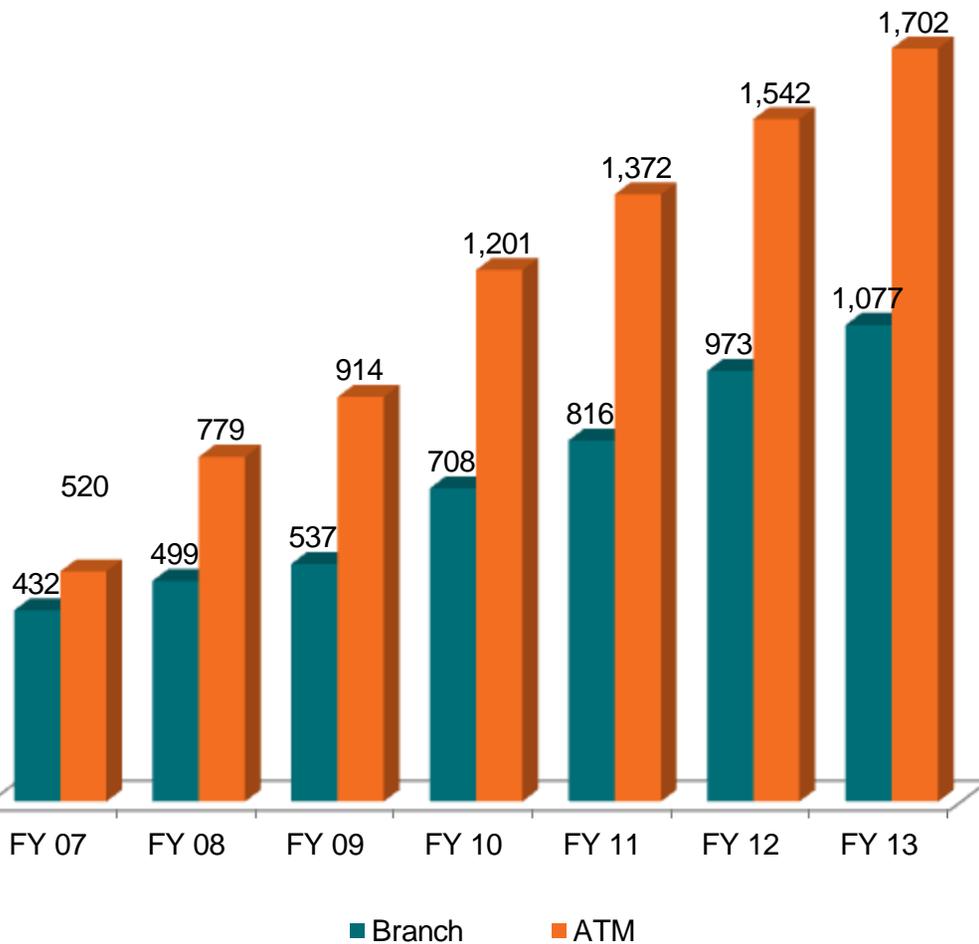
- ▶ One overseas branch at DIFC, Dubai
- ▶ Initiated the process for setting up Branch Offices at Singapore and Representative Office at Shanghai



# Continued Focus on expanding Distribution Network

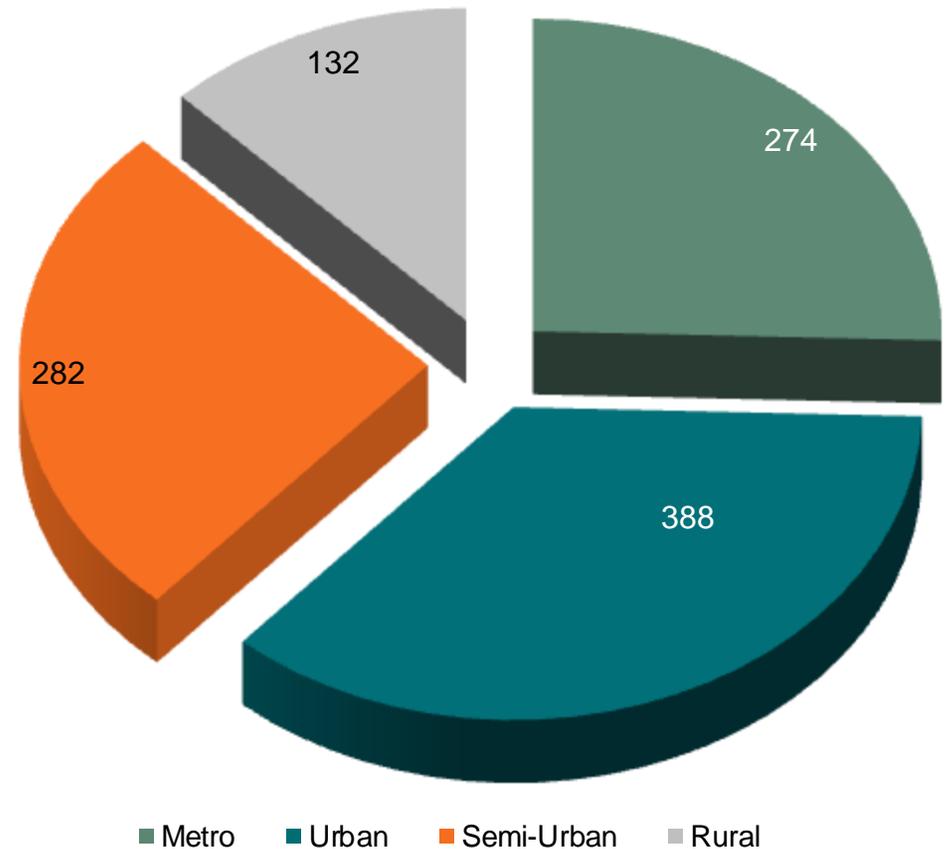
## Growth in Branch and ATM Network

[No.]



- Branch network has more than doubled in last five years

## Distribution of Branch Network



\* Plus 1 Overseas Branch (DIFC, Dubai)

# Pioneer in Infrastructure & Project Finance

## Strong Core Competencies in Infrastructure, Project Financing and Loan Syndication

- Strong appraisal and loan syndication skills
  - Pioneer in Infrastructure financing
  - Associated with first PPP projects in almost every infrastructure sector
- Long standing relationship with all large Indian corporates
  - Assisted over 6,000 industrial units across a broad spectrum of sectors
- Completed debt syndication of over Rs.2,207 billion (USD 41<sup>1</sup> billion) in 7 years ended March 31, 2013
- Over Rs.102 billion (USD 2 billion) syndication mandates for infrastructure projects during 2012–2013
- Committed Exposure of over Rs.1,056 billion (USD 19 billion) to infrastructure projects (as on March 31, 2013)
- Member of advisory groups set up by Government of India and industry bodies for infrastructure projects

### India Loans Book Runner – 2012

No.	Underwriter	Volume [USD mn]	Issues	Share [%]
1.	State Bank of India	18,935	37	48.6%
<b>2.</b>	<b>IDBI Bank</b>	<b>4,835</b>	<b>14</b>	<b>12.4%</b>
3.	Axis Bank	4,319	22	11.1%
4.	ICICI	3,390	13	8.7%
5.	JP Morgan	830	1	2.1%

Source: Bloomberg, 2013.

### Asia-Pacific Project Finance Financial Advisors – 2012

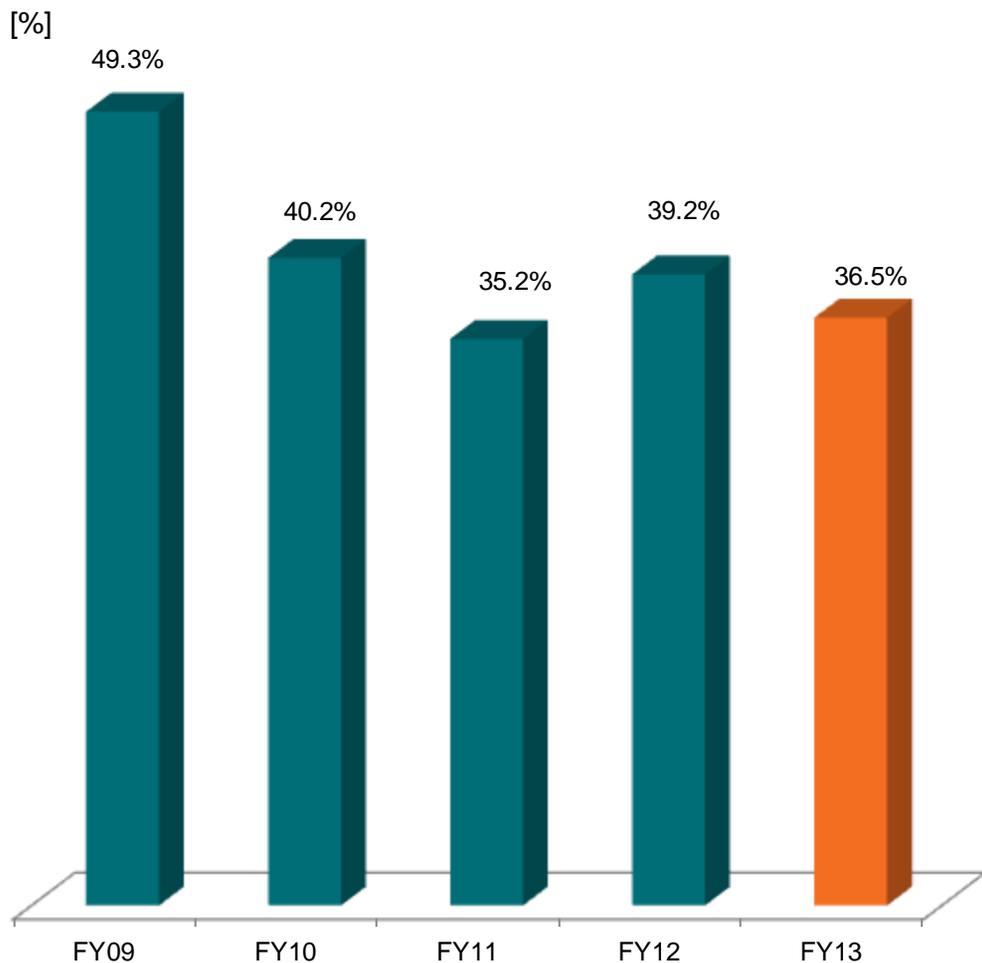
No.	Underwriter	Volume [USD mn]	Issues	Share [%]
1.	State Bank of India	17,074	43	34.3%
2.	Korea Development Bank	6,811	22	13.7%
3.	Axis Bank	4,713	10	9.5%
4.	CIMB Bank	3,667	4	7.4%
<b>5.</b>	<b>IDBI Bank</b>	<b>3,152</b>	<b>7</b>	<b>6.3%</b>

Source: Dealogic, January 2013.

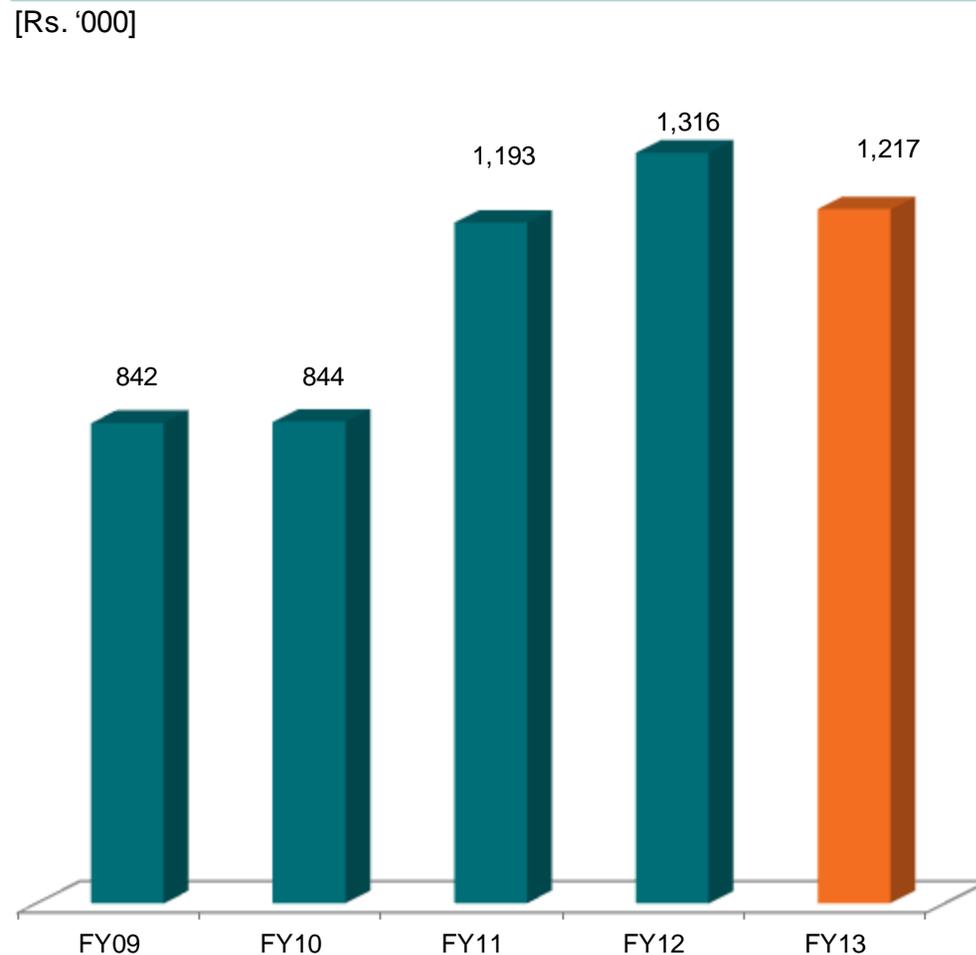
1. Exchange Rate of 1 USD = Rs. 54.3893 as on March 31<sup>st</sup>, 2013 (RBI Reference Rate)

# Lean Organization

## Low Cost-to-Income Ratio



## High Employee Productivity (Profit per Employee)



# Strong Risk Management & Corporate Governance

## Corporate Governance

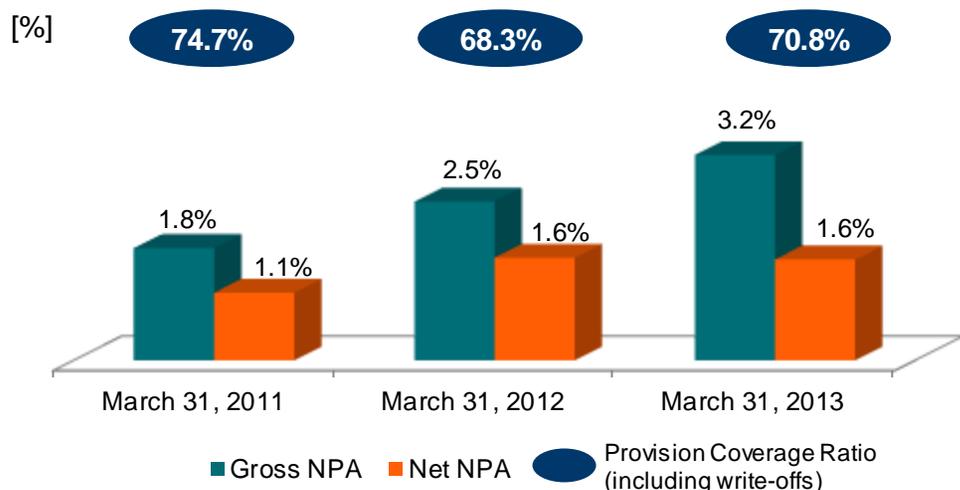
- Executive Committee of the Board approves credit over a threshold limit
- Other Board Committees include Audit, Risk, Shareholder Grievances, Customer Service, Fraud Monitoring, Information Technology & Remuneration Committee
- Broad-based decision making process through Internal Committees
  - ▶ Credit Committee, Investment Committee, ALCO & Risk Committee set up as independent committees with appropriate Delegation of Powers
- Compliant with regulations of Reserve Bank of India, Securities & Exchange Board of India & Stock Exchanges

## Risk Management Function

- Risk Management Committee of the Board supervises Board-defined risk philosophy & policies
- Credit risk managed & monitored by
  - ▶ In-house rating models
  - ▶ Committee based loan approvals
  - ▶ Exposure limits
- Asset liability and market risk managed by
  - ▶ Laid down risk philosophy, risk policy & risk tolerance limits in terms of gap positions, based on impact on NII & EVE
  - ▶ Trading risk policies & limits defined & monitored
- Currently developing an integrated enterprise-wide risk management framework

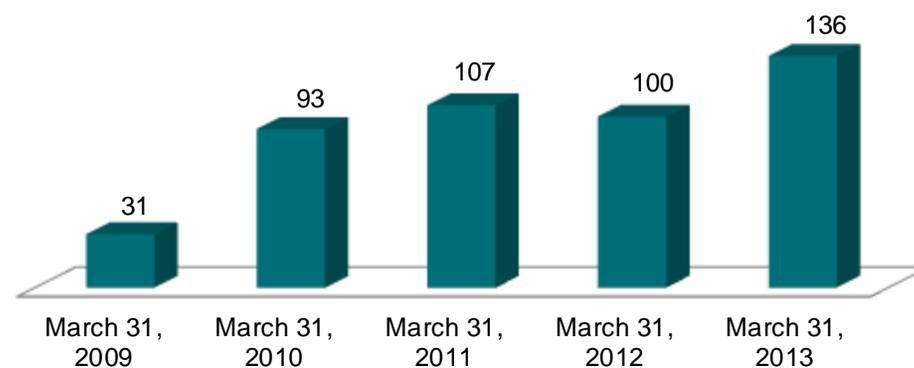
# Asset Quality

## Asset Quality



## Restructured Assets

[Rs. Billion]



## Sector-wise Restructuring Assets (Top 10)

[Rs. Million]

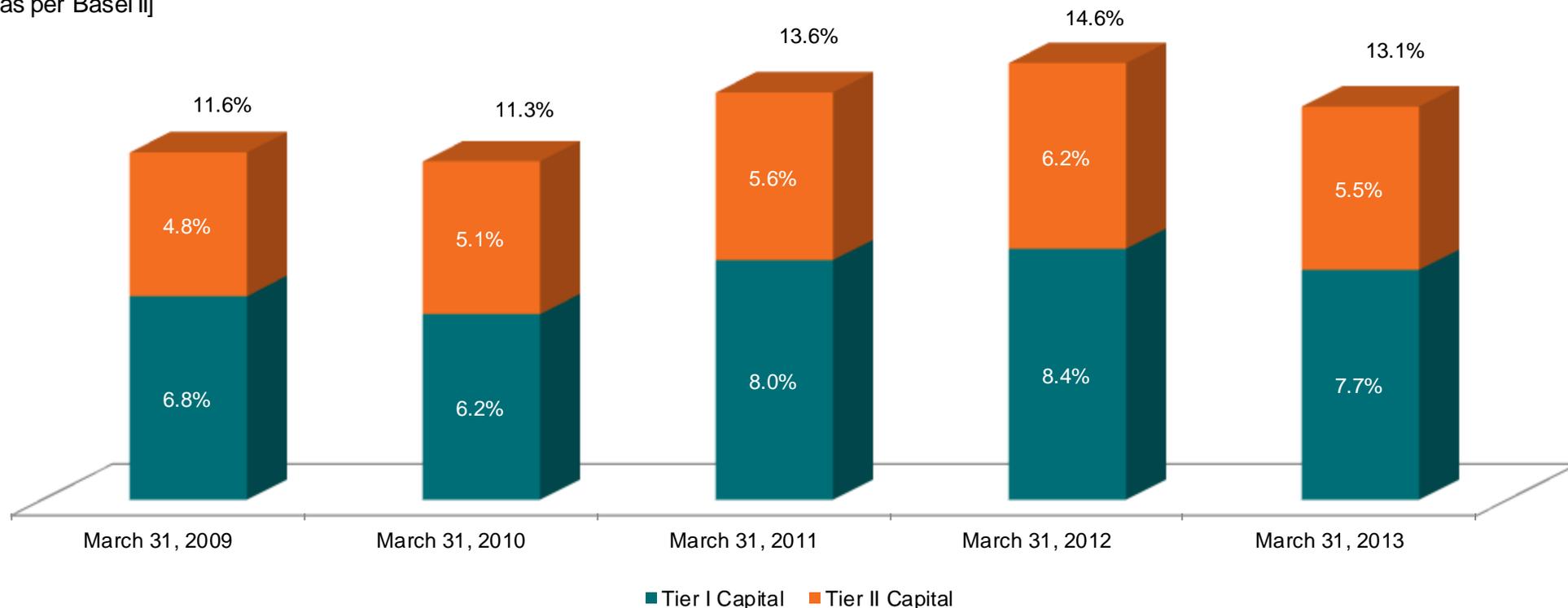
S. No.	Sector	Restructuring Assets	S. No.	Sector	Restructuring Assets
1	Infrastructure	17,840	7	Metal Industry	11,190
2	Electrical Machinery	14,160	8	Sugar	5,170
3	Electricity Generation	13,590	9	Education	4,600
4	Textiles	12,760	10	Iron And Steel	4,260
5	Air Transport	11,870		Others	28,350
6	Telecommunications	11,850		Total	135,640

March 31, 2013

# Capital Ratios Well Above Regulatory Requirements

## Capital Ratios

[% as per Basel II]



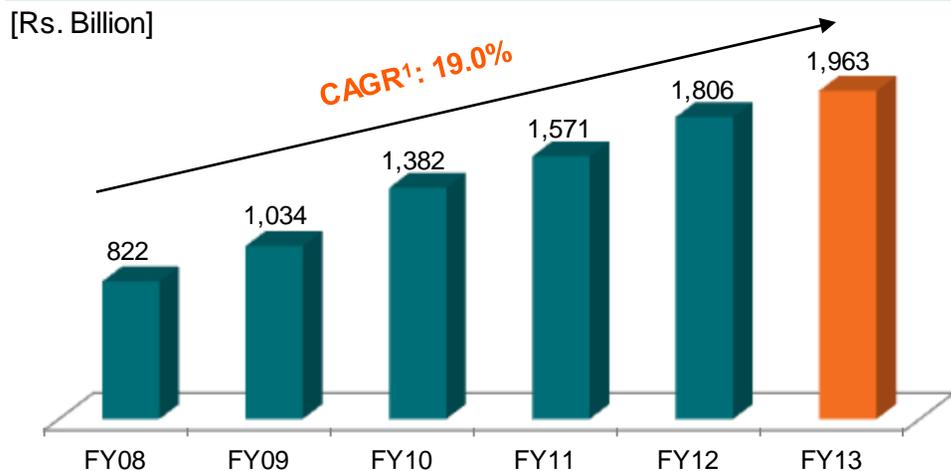
- Minimum Capital Adequacy Ratios required by the Reserve Bank of India: 9.0% Total CRAR and 6.0% Tier I CRAR
- In March 2013, Government's equity holding increased from 70.5% to 71.7% through equity infusion
- As per Basel III norms, Total CRAR as on March 31, 2013 was 12.2% (Tier I – 7.4% and Tier II – 4.8%)
  - ▶ As per Basel III, CRAR as on June 30, 2013 was 12.7% (Tier I – 7.7% and Tier II – 5.0%)

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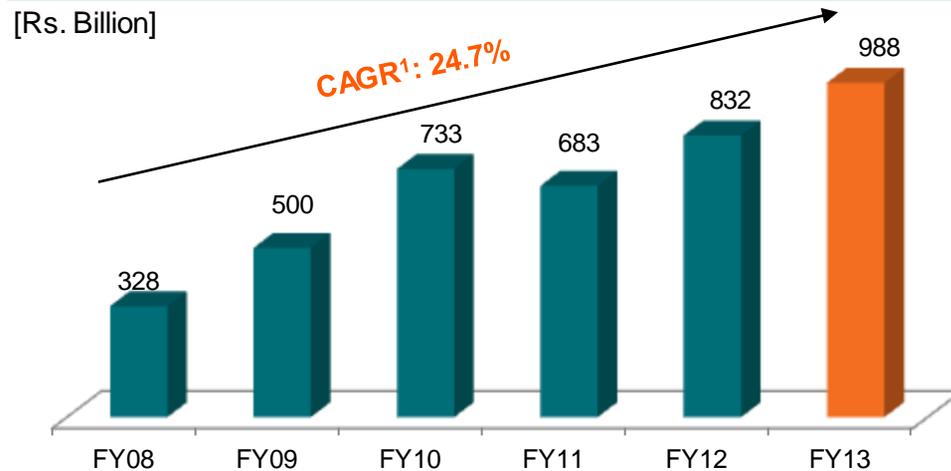
## **IDBI Bank—Key Financial Highlights**

# Robust Growth in Overall Business

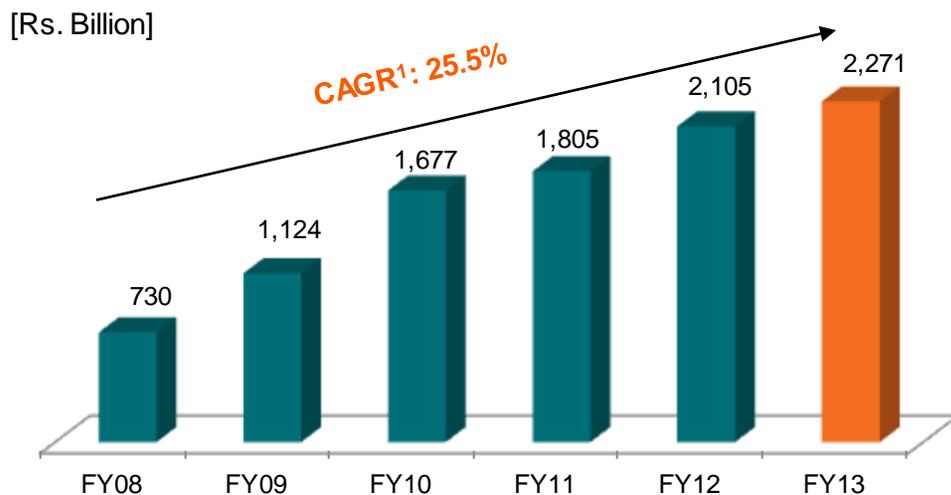
## Stable Growth in Advances...



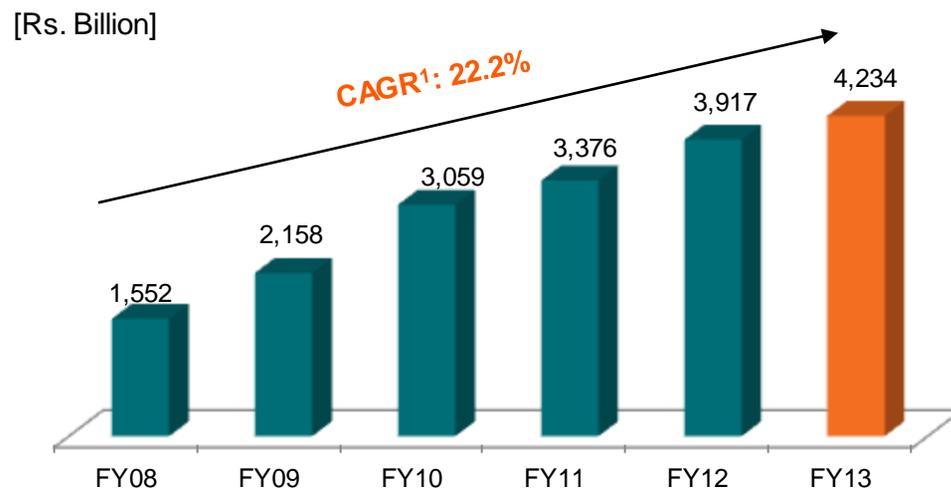
## ...With Rising Levels of Investments



## ...And Increasing Deposits



## ..Resulting in Sustainable Growth of Total Business<sup>2</sup>



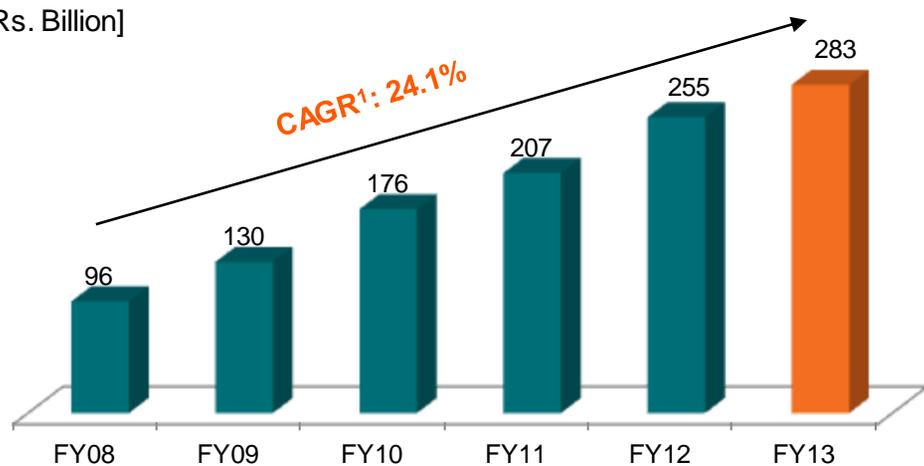
1. CAGR = Cumulative Average Growth Rate from FY08 - FY13.

2. Total Business = Total Advances + Total Deposits.

# ...and Improving Performance Indicators

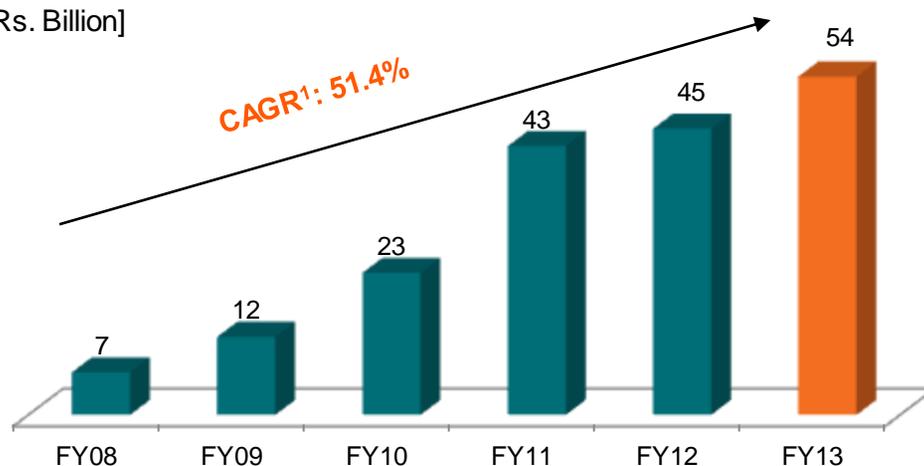
## Consistent Growth in Total Income

[Rs. Billion]



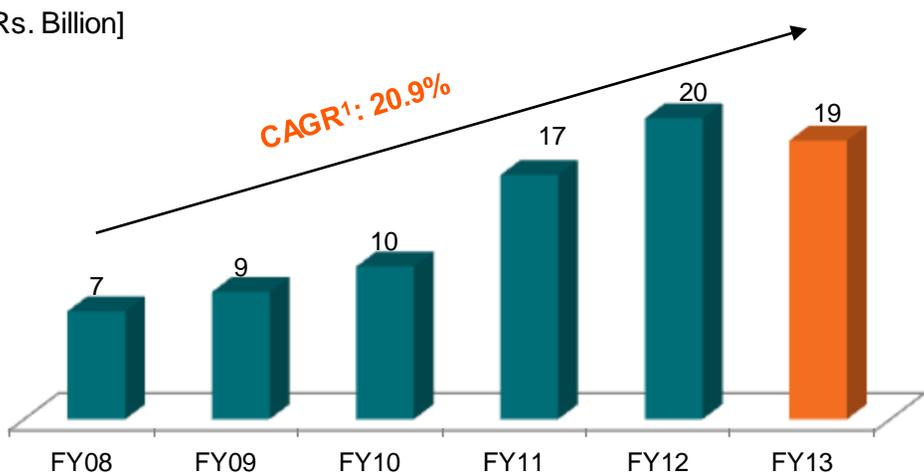
## With Strong Growth in Net Interest Income

[Rs. Billion]



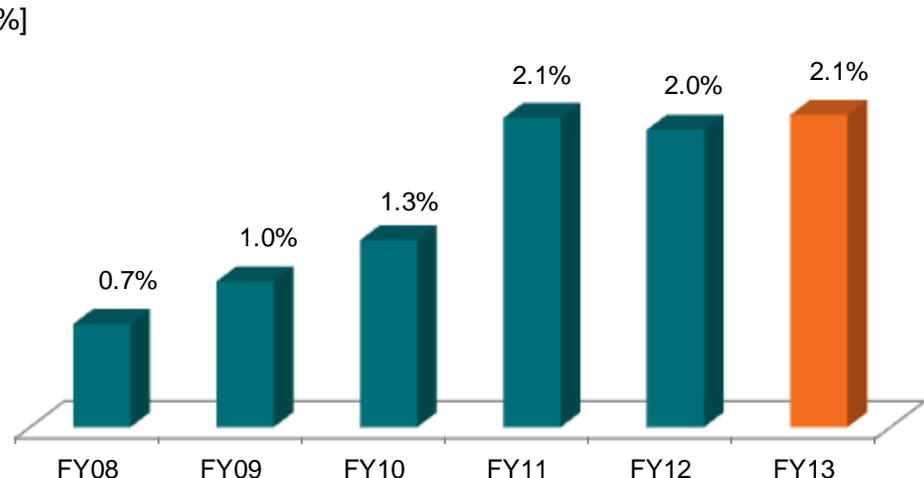
## ...And Net Profits

[Rs. Billion]



## Resulting in Sustained Profitability (Net Interest Margin)

[%]



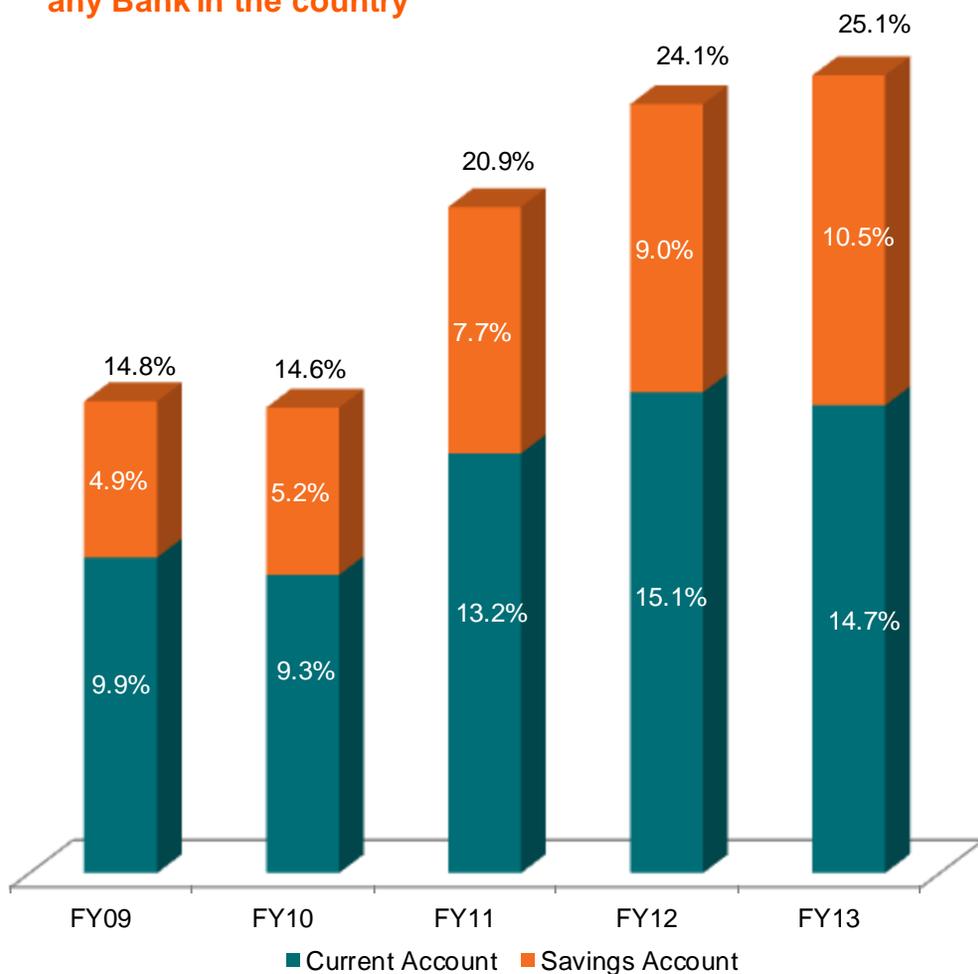
1. CAGR = Cumulative Average Growth Rate from FY08 - FY13.

# Robust Growth in Business

## Increasing CASA

[%]

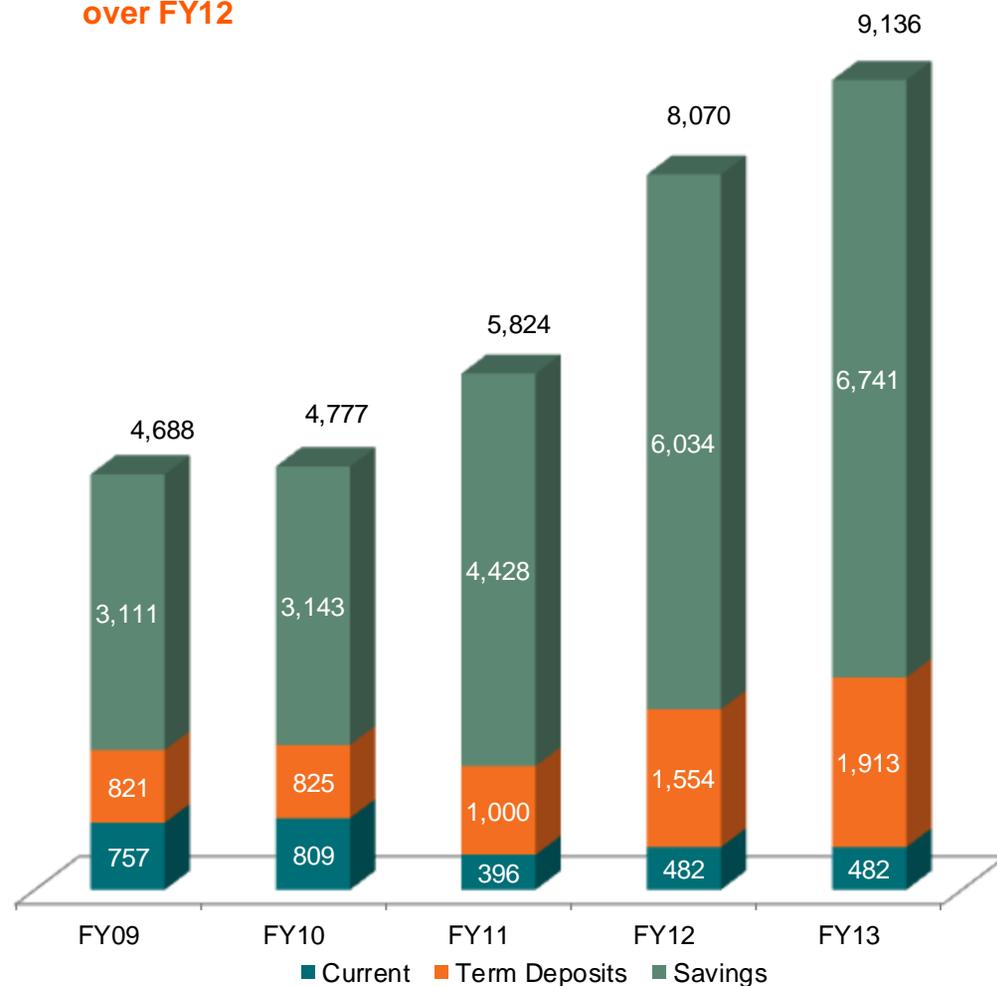
**CASA per Branch at over Rs. 500 million—highest among any Bank in the country**



## Robust Growth in Number of Accounts

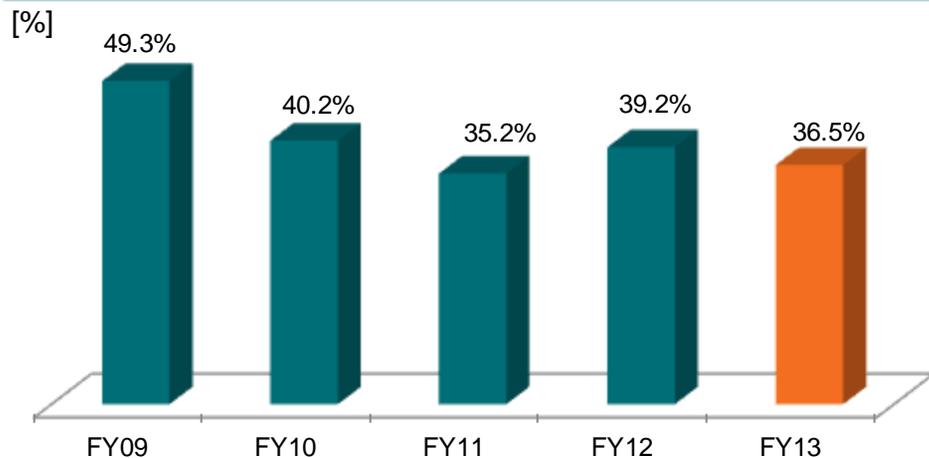
[In '000]

**No of Accounts registered growth of 13.2% in FY13 over FY12**

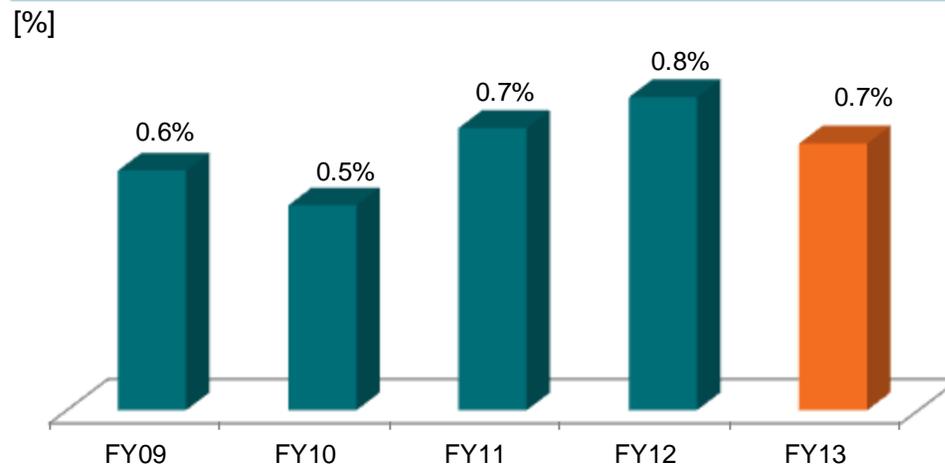


# ...and Improving Performance Indicators

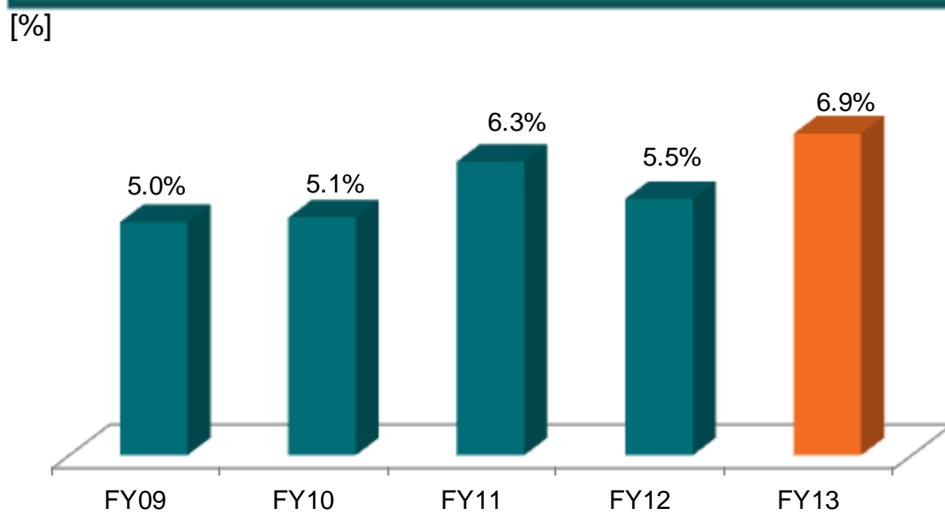
## Cost-to-Income Ratio



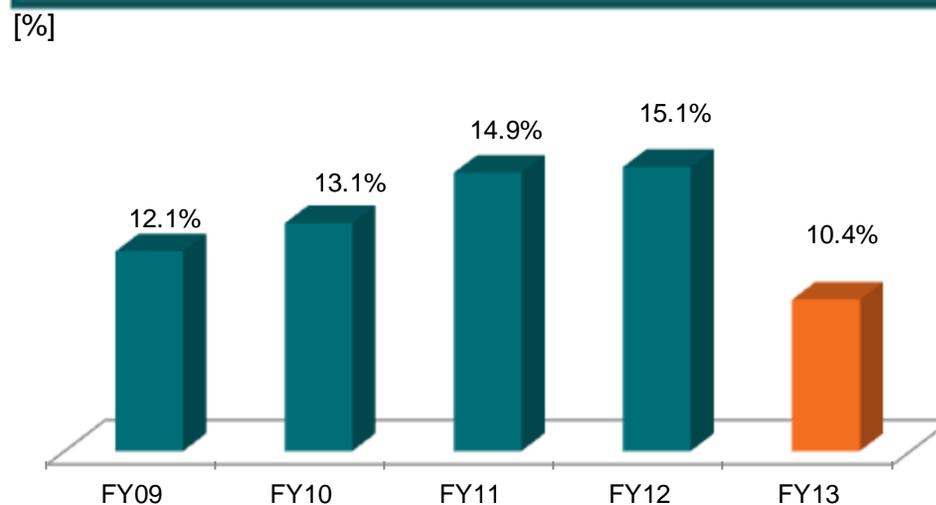
## Return on Assets



## Staff Expenses to Total Expenses

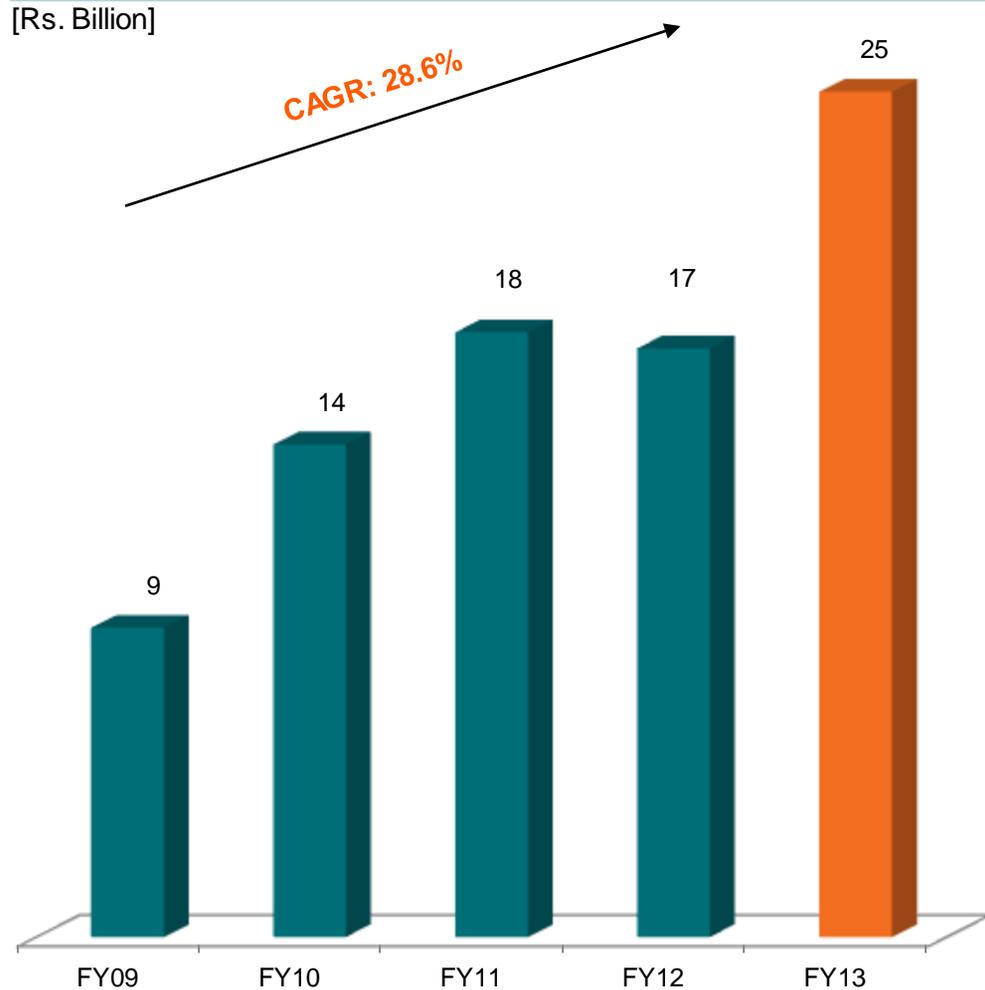


## Return on Equity

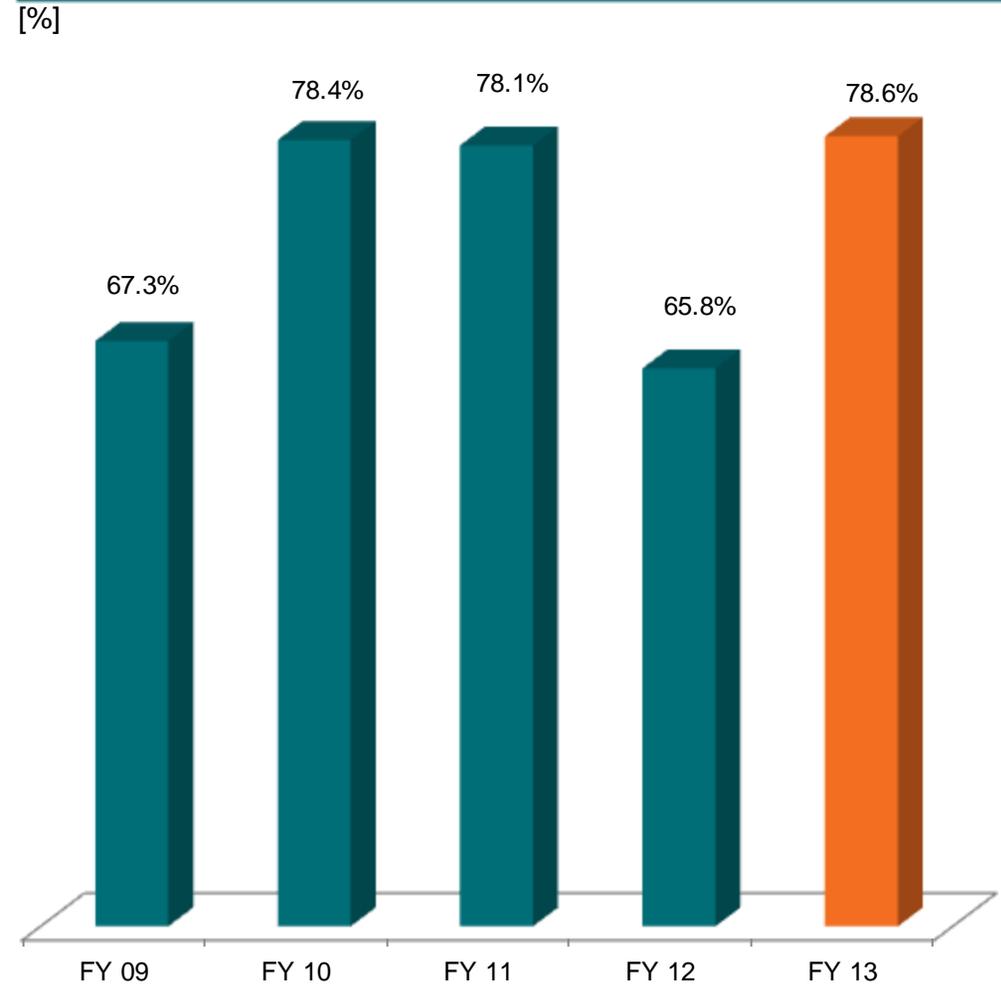


# Strong Fee Income from Diversified Sources

## Strong Growth in Fee Income



## As Proportion to Operating Expenses



1. CAGR=Cumulative Average Growth Rate-FY09-FY13  
2. In FY13

# Key Financial Highlights

## Key Financials

[Rs. Billion]	FY09	FY10	FY11	FY12	FY13	CAGR
Advances	1,034	1,382	1,571	1,806	1,963	17.4%
Deposits	1,124	1,677	1,805	2,105	2,271	19.2%
Total Business	2,158	3,059	3,376	3,917	4,234	18.4%
Borrowings	444	477	516	535	658	10.3%
Total Assets	1,724	2,336	2,534	2,903	3,228	17.0%
Net Profit	8.6	10.3	16.5	20.3	18.8	21.7%

## Key Ratios

[%]	FY09	FY10	FY11	FY12	FY13
Net Interest Margin	1.0%	1.3%	2.1%	2.0%	2.1%
CASA Ratio	14.8%	14.6%	20.9%	24.1%	25.1%
Cost Income Ratio	49.3%	40.2%	35.2%	39.2%	36.5%
Staff Expenses to Total Income	4.4%	4.3%	5.1%	4.7%	5.6%
Staff Expenses to Total Expenses	5.0%	5.1%	6.3%	5.5%	6.9%
Tier-1 CAR <sup>1</sup>	6.8%	6.2%	8.0%	8.4%	7.7%
Total CAR <sup>1</sup>	11.6%	11.3%	13.6%	14.6%	13.1%
Gross NPA Ratio	1.4%	1.5%	1.8%	2.5%	3.2%
Net NPA Ratio	0.9%	1.0%	1.1%	1.6%	1.6%
Return on Assets	0.6%	0.5%	0.7%	0.8%	0.7%
Return on Equity	12.1%	13.1%	14.9%	15.1%	10.4%

1. As per Basel II

# Key Financial Highlights (Contd.)

[Rs. Billion]	April – June 2012	April – June 2013
Total Assets	2,717	2,878
Advances	1,671	1,789
Deposits	1,917	1,833
Net Profit	4.27	3.07
Net Interest Margin	2.1%	2.1%
CRAR - Tier-I (As per Basel II/Basel III) <sup>1</sup>	8.2% / NA	7.9% / 7.7%
CRAR - Total (As per Basel II/Basel III) <sup>1</sup>	6.1% / NA	13.4% / 12.7%
Gross NPAs	3.2%	4.3%
Net NPAs	2.1%	2.2%

1. Consolidated CRAR as of June 2013.

# Recent Recognitions / Accomplishments

- IDBI Bank has won several awards including
  - ▶ Won the award for “**Best Retail Bank in the Public Sector**” by Dun and Bradstreet, 2012
  - ▶ Winner in “Human Capital Development Category” for “Leveraging Human Capital to Deliver Customer Delight and Impact Overall Growth” at the ADFIAP (Association of Development Financing Institutions in Asia & the Pacific) Development Awards 2013
  - ▶ Winner in “Development Finance-Led Poverty Reduction” in the Association for Development Finance Institutions in Asia & the Pacific (ADFIAP) Awards 2012
  - ▶ Awarded ‘Greentech CSR Award’ for demonstrating highest level of commitment to Corporate Social Responsibility (CSR) activities, particularly for its Rural Transformation Fellowship Programme (RTFP)
- First Indian entity to have tapped the Dim Sum Bond market
- First Indian Bank to issue Alpine Bonds in FY12–13
- First Indian entity to have made a public bond issue in Singapore Dollar Market in FY12–13



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## The Way Forward

# The Way Forward

## ***“To be the Most Preferred and Trusted Bank Enhancing Value for all Stakeholders”***

### Overall objectives

Product innovation and continued thrust on improving customer service bringing about “Customer Delight”

Expanding presence by opening more branches and other delivery channels

Enlarging depositors base and aggressively raise more CASA deposits

Improving profitability parameters of the Bank including NIMs, ROA & ROE

Focus on increasing short-term working capital financing, retail and MSME Lending

Leverage core competency in infrastructure financing

Generating adequate fee-based income to meet operating expenses

Containing NPAs and focusing on faster recovery from written-off cases



**Thank you**