

Presentation to Analysts

Q2 FY 2019



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Highlights

Highlights for Quarter September 2018 - (QoQ)

Operating profit (excl.non core profit) for the Qtr Sep18 at Rs. 634 Cr (41% Decline)

NII at Rs.1301 Cr (21% decline)

Interest Expenses at Rs.4055 Cr (2% decline)

Operating expenses at Rs.1257 Cr (5% increase)

Recovery from W/off accounts at Rs.148 Cr (114% increase)

NIM reduced at 1.80% (Reduced by 37 bps)

Cost to Income Ratio (Excl. Gain on Non core assets) at 66.46%

CASA ratio at 38.13% as compared to 35.51% in June 18

Average Cost of Deposits at 5.41%

RWA at Rs.192028 Cr (Reduced by Rs.7795 crore)

PCR (including TWO) at 68.72% (Improved by 427 bps)

CRAR stands at 6.22% CET1+CCB Ratio stands at 3.87%

Financial Performance

Profit & Loss - Quarterly

(Rs.Crore)

Particulars	Quarter ended					
	Sep-17	Mar-18	June-18	Sep-18	Growth (Y-o-Y)%	Growth (Q-o-Q)%
Interest Income	6 004	5 214	5 760	5 356	(11)	(7)
Interest Expenses	4 347	4 299	4 121	4 055	(7)	(2)
Net Interest Income	1 657	915	1 639	1 301	(22)	(21)
Other Income	2 298	2 701	643	806	(65)	25
Net Total Income	3 956	3 615	2 281	2 107	(47)	(8)
Operating Expenses	1 152	1 253	1 200	1 257	9	5
- Employee Cost	430	453	452	527	22	17
- Other Operating Cost	722	800	749	730	1	(2)
Operating Profit	2 803	2 362	1 081	850	(70)	(21)
<i>Op. Prft. Excl. gain on strategic sale</i>	<i>1 465</i>	<i>1 033</i>	<i>1 081</i>	<i>634</i>	(57)	(41)
Provisions & Contingencies	3 001	8 026	3 491	4 453	48	28
- Tax	(261)	(2520)	(1745)	(2127)	717	22
Profit After Tax	(198)	(5663)	(2410)	(3602)	1,721	49
NIM	2.17%	1.19%	2.17%	1.80%		

Profit & Loss – Half Yearly

(Rs.Crore)

Particulars	H1 FY18	FY 18	H1 FY19	Growth (Y-o-Y)%
Interest Income	12 015	23 027	11 115	(7)
Interest Expenses	8 956	17 386	8 176	(9)
Net Interest Income	3 059	5 640	2 939	(4)
Other Income	2 984	7 014	1 449	(51)
Net Total Income	6 044	12 654	4 389	(27)
Operating Expenses	2 397	4 745	2 458	3
- Employee Cost	934	1 795	979	5
- Other Operating Cost	1 463	2 950	1 479	1
Operating Profit	3 647	7 909	1 931	(47)
<i>Op. Prft. Excl. gain on strategic sale</i>	<i>1 465</i>	<i>1 465</i>	<i>1 081</i>	(26)
Provisions & Contingencies	4 697	16 147	7 943	69
- NPAs and write offs	4 754	19 904	10 857	128
- Restructured Assets	(324)	(541)	(58)	(82)
- Others (Invnt., Std Asset, etc)	868	1 138	1 017	17
- Tax	(600)	(4355)	(3872)	545
Profit/(Loss) After Tax	(1051)	(8238)	(6012)	472
NIM	1.94%	1.81%	1.99%	

Other Income

(Rs.Crore)

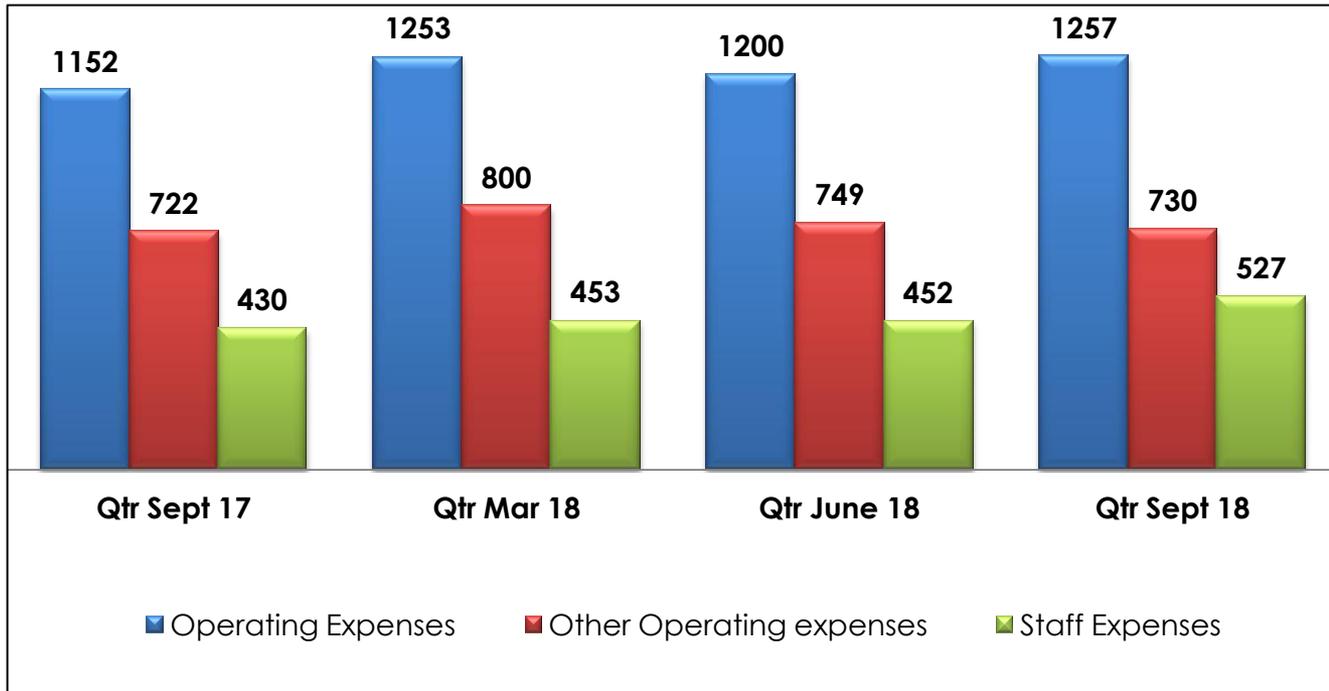
Fee Income Breakup	Quarter Ended					
	Sept-17	Mar-18	June-18	Sept-18	YoY Growth (%)	Q-o-Q Growth (%)
BG Commission	92	107	88	81	-12%	-8%
LC Commission	88	134	110	63	-28%	-42%
Bills Commission	6	2	3	6	14%	99%
Proc Fee & Incidental Charges	117	162	130	114	-3%	-13%
Remittances Fees	25	43	44	63	149%	42%
Sourcing Syndication & Advisory Fees	7	2	0	0	-100%	-
Cash Mgmt.Services Fees	3	4	4	5	42%	22%
Card Fees	39	36	56	69	77%	23%
ATM Charges	43	27	38	37	-14%	-4%
Alternate Channel Fees	1	7	9	4	211%	-53%
Third Party Dist. Fees	25	38	20	22	-11%	14%
Demat Fees	2	2	4	1	-23%	-67%
Govt. Business Fees	7	6	6	8	18%	25%
Misc Fees	-31	64	7	7	-122%	-9%
Total	423	636	521	480	13%	-8%

Sale of Non Core Assets during Q2FY19

Non Core Invst	Qtr	Stake Sold %	Sale Proceeds	Capital Gain	Remaining Stake
NSDL	Sep-18	3.90%	140	139	26.10%
CCIL	Sep-18	2.50%	81	77	0
Total			222	216	

Operating Expenses- Quarterly

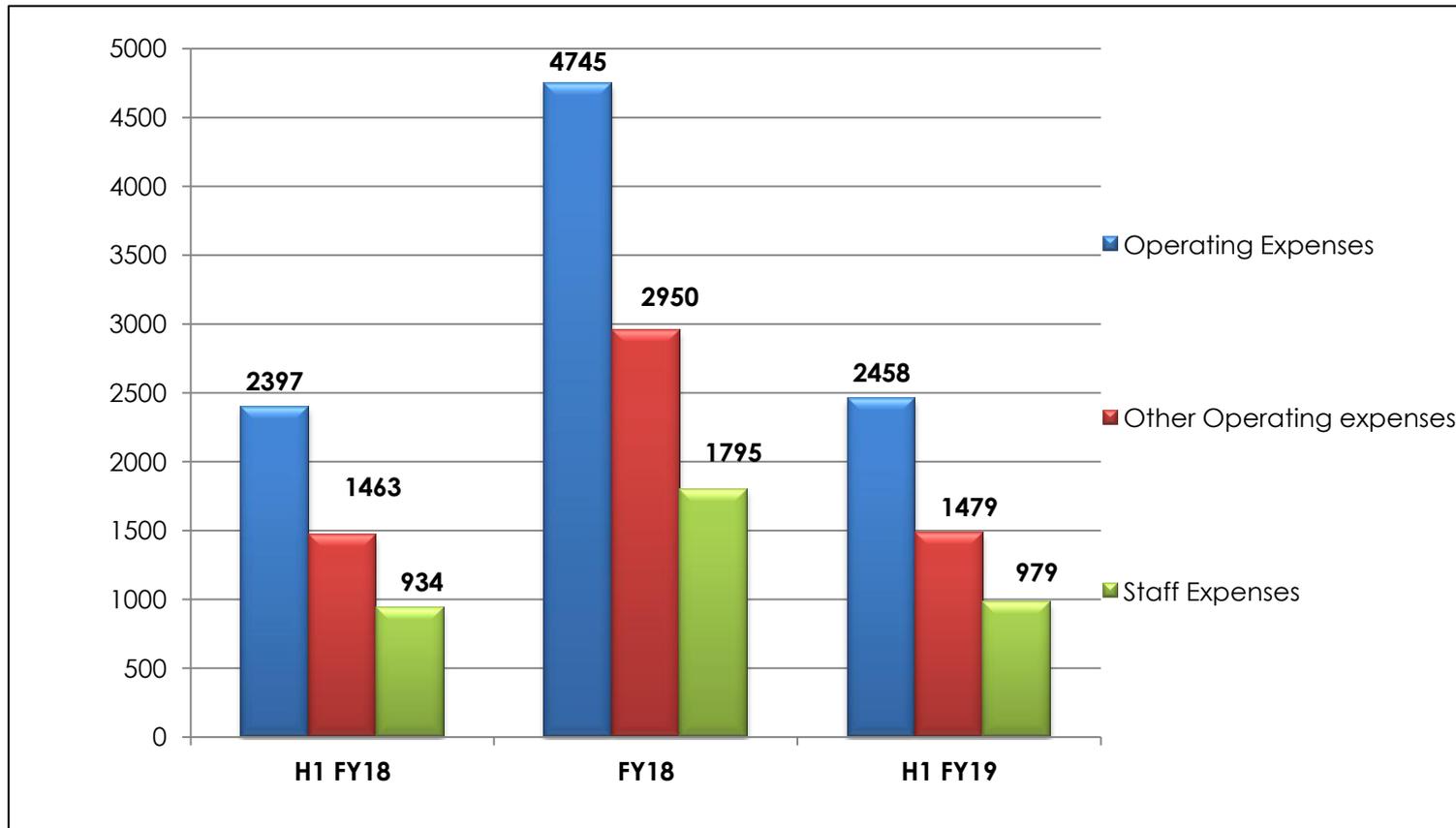
(Rs.Crore)



Operating Costs (Y-o-Y) increased mainly on account of provision towards gratuity expenses due to the revision in gratuity payment limit.

Operating Expenses- Half Yearly

(Rs.Crore)



Provisions & Contingencies- Quarterly

(Rs.Crore)

Particulars	Quarter Ended			
	Sept-17	Mar-18	June-18	Sept-18
Depreciation on Investment	204	709	68	1 070
- MTM Gain/(Loss)	(107)	(612)	(415)	(963)
- MTM W/back	-	-	488	-
Provision for NPAs	2 842	10 773	4 603	5 482
Provision towards standard assets	156	(1564)	(87)	(70)
Provision for Restructured Assets (including FITL)	(38)	(164)	(34)	(25)
Income Tax	(261)	(2520)	(1745)	(2127)
Bad Debts Written off	20	727	658	115
Other Provisions	78	65	28	8
Total	3001	8026	3491	4453

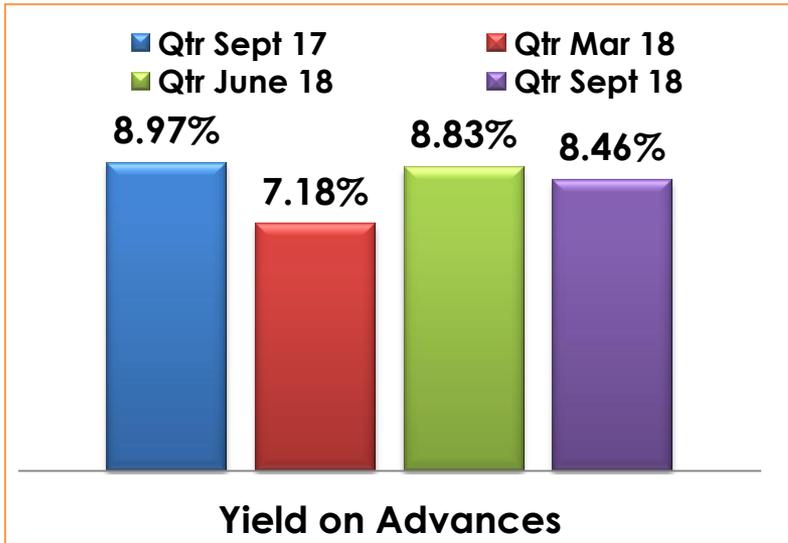
RBI vide its circular dated April 2, 2018 and June 15, 2018 permitted banks to spread provisioning for Mark to Market (MTM) losses on investments in AFS and HFT categories for the quarters ended December 31, 2017, March 31, 2018 and June 2018 equally over the four quarters. The Bank has availed the benefit of spreading of MTM losses & provided Rs. 626 Cr for the half year ended September 2018 (including provision of Rs. 699 Cr for the current quarter). The balance MTM losses amounting to Rs. 750 Cr are to be provided for in subsequent quarters of the current financial year.

Provisions & Contingencies- Half Yearly

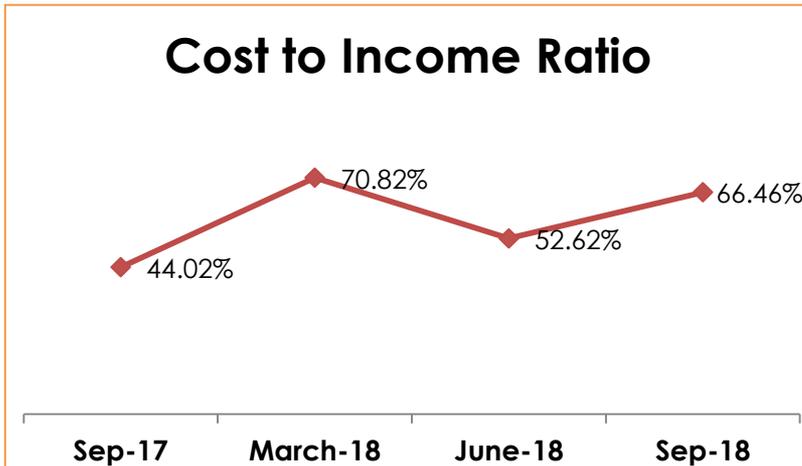
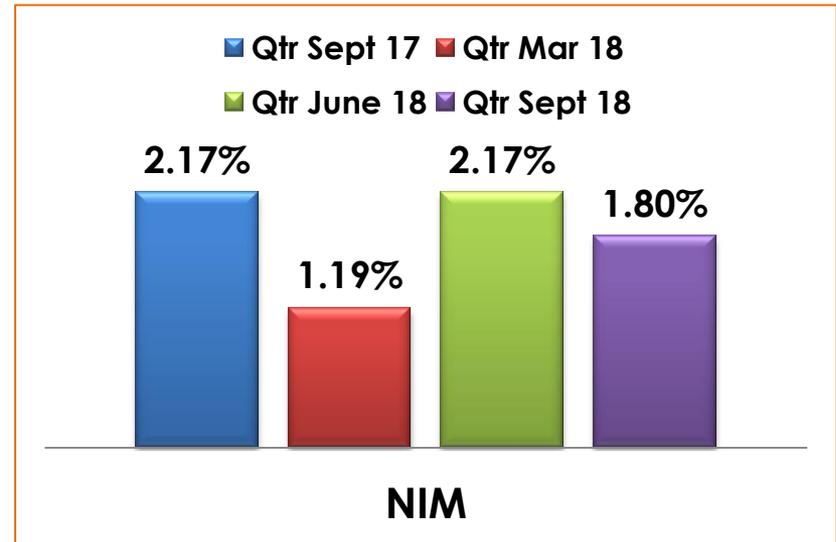
(Rs.Crore)

Particulars	H1 FY18	FY18	H1 FY19
Depreciation on Investment	608	2 219	1 138
- MTM Gain/(Loss)	(395)	(1818)	(1378)
- MTM W/back	-	-	488
Provision for NPAs	4 715	19 126	10 084
Provision towards standard assets	256	(1133)	(157)
Provision for Restructured Assets (including FITL)	(324)	(541)	(58)
Income Tax	(600)	(4355)	(3872)
Bad Debts Writen off	39	778	773
Other Provisions	4	52	36
Total	4697	16147	7943

Yield Ratios



NIM has reduced by 37 bps from 2.17% to 1.80% QoQ



Profitability Ratio

Performance (in %)				
Particulars	Quarter ended			
	Sep-17	Mar-18	Jun-18	Sep-18
Cost of all Liabilities	5.29%	5.18%	5.04%	5.12%
Yield on Total assets	10.13%	8.96%	7.77%	7.71%
Margin	4.84%	3.78%	2.73%	2.59%
Cost of funds	5.95%	5.85%	5.72%	5.79%
Ret on Earning assets	10.72%	9.51%	8.45%	8.45%
Spread	4.77%	3.66%	2.73%	2.66%
Yield on Investments	10.13%	11.04%	6.48%	6.96%
Yield on Advances	8.97%	8.39%	8.83%	8.46%
Low cost Funds/ Total deposits	35.34%	37.15%	35.51%	38.13%
Cost/ Net Income	29.14%	37.51%	52.62%	59.66%
Cost/ Net Income (Excluding gain on strategic and FA sale)	44.02%	54.04%	52.62%	66.46%
Overhead Efficiency ratio	199.36%	147.72%	53.56%	64.14%
Staff Exp/ Tot Exp	7.82%	8.11%	8.49%	9.92%
Gross NPAs (Rs. Cr.)	51368	55588	57807	60875
Net NPAs (Rs. Cr.)	29489	28665	29981	27295
Gross NPA Ratio	24.98%	27.95%	30.78%	31.78%
Net NPA Ratio	16.06%	16.69%	18.76%	17.30%
PCR including Tech Write Off	54.56%	63.40%	64.45%	68.72%
PCR excluding Tech Write Off	42.67%	48.50%	48.20%	55.22%

Business Performance

Balance Sheet

(Rs.Crore)

As at	30-Sep-17	31-Mar-18	30-Jun-18	30-Sep-18
LIABILITIES				
Capital	2 358	3 084	4 181	4 181
Reserve & Surplus	21 449	18 126	22 500	18 897
Deposits	2 41 566	2 47 932	2 39 896	2 36 227
Borrowings	52 201	63 186	45 941	54 128
Other Liabilities & Provisions	15 514	17 987	10 157	12 585
Total	3 33 088	3 50 314	3 22 675	3 26 018
ASSETS				
Cash & Balance with RBI	12 125	13 164	12 476	12 604
Bal. with banks & money at call	4 414	20 522	3 787	7 790
Investments	85 902	91 606	94 527	94 760
Advances	1 83 553	1 71 740	1 59 799	1 57 793
Fixed Assets	7 291	6 771	6 698	6 674
Other Assets	39 803	46 511	45 388	46 397
Total	3 33 088	3 50 314	3 22 675	3 26 018

Balance Sheet Ratios

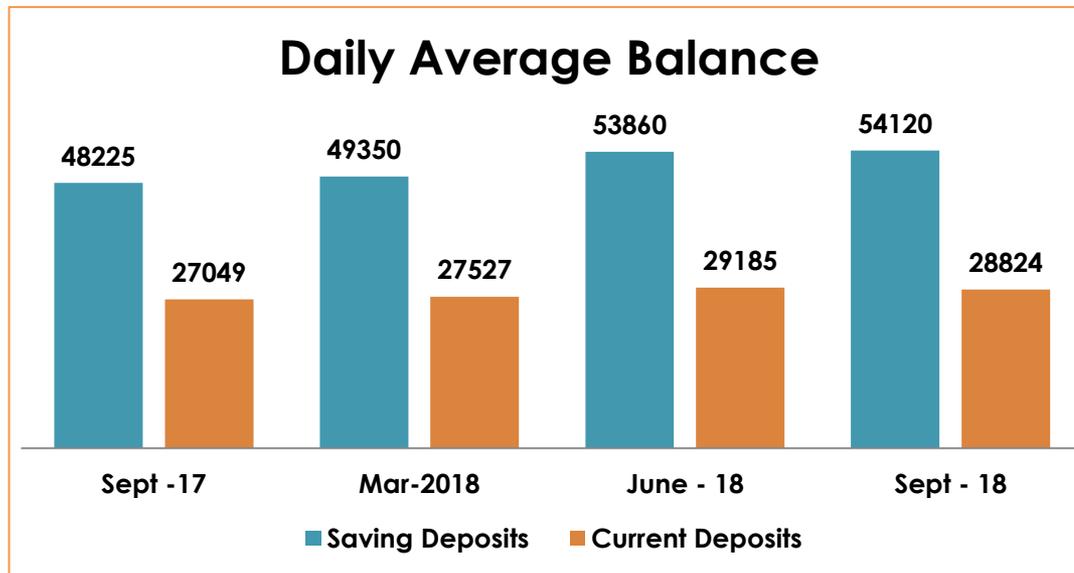
(Rs.Crore)

Particulars	Sep-17	Mar 18	June 18	Sep-18
Total Business [Dep. + Adv.] (Rs. In Cr)	425118	419672	399695	394020
SB Deposits to Total Deposits (EOP)	21.31%	23.04%	22.83%	24.14%
Current Account Deposits to Total Deposits	14.03%	14.11%	12.68%	13.99%
Time Deposits to Total Deposits(EOP)	64.66%	62.85%	61.87%	61.87%
-Bulk Deposits to Total Deposits	32.49%	33.35%	34.33%	34.72%
Book Value - Rs.	50.52	39.01	18.95	10.38
Owned Funds to total outside liabilities	6.92%	7.73%	7.58%	6.96%
Number Of Accounts				
Total Customer base (A+B) (in lakhs)	217	223	226	230
No of Deposit A/Cs (A) (in lakhs)	196	202	205	209
No of Borrowal A/Cs (B) (in lakhs)	21	22	21	21

CASA Performance

(Rs.Crore)

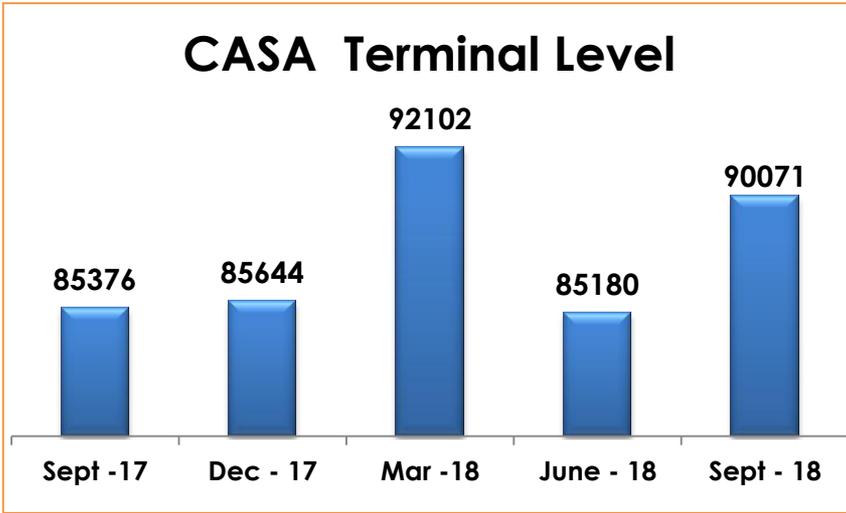
Terminal level						
Parameters	Sept -17	Mar -18	June - 18	Sept - 18	YoY variation	QoQ variation
Global Deposits	241566	247932	239896	236227	-2%	-2%
CASA Share (%)	35.34	37.15	35.51	38.13		
CASA Deposits	85376	92102	85180	90071	5%	6%
Saving Deposits	51488	57125	54772	57035	11%	4%
Current Deposits	33888	34977	30408	33037	-3%	9%
Term Deposits	156190	155830	154716	146156	-6%	-6%
Bulk Deposits	77273	82683	82366	76272	-1%	-7%



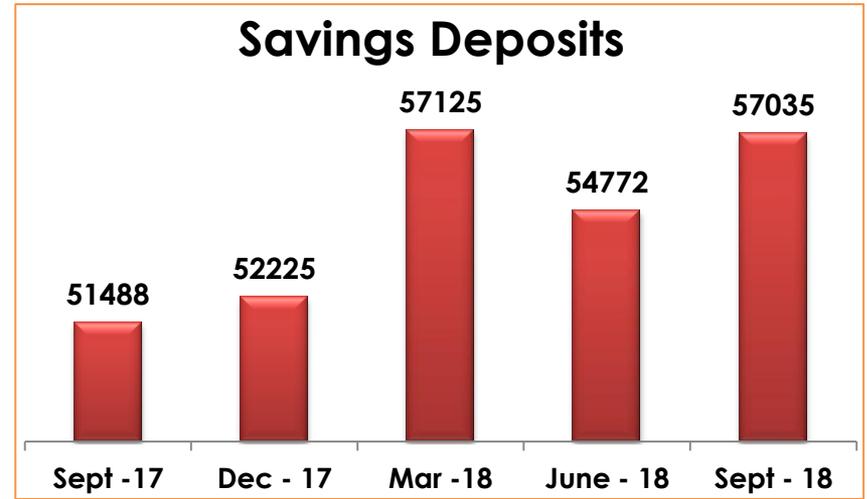
CASA-Low Cost Deposit

(Rs.Crore)

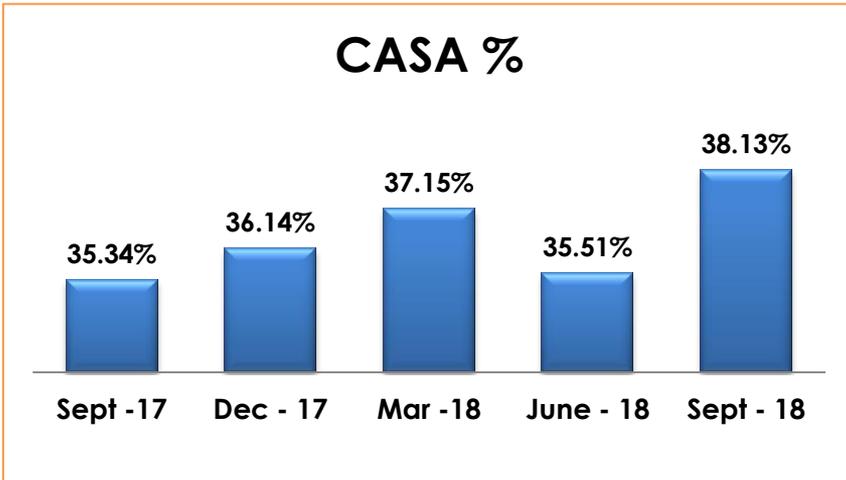
CASA Terminal Level



Savings Deposits

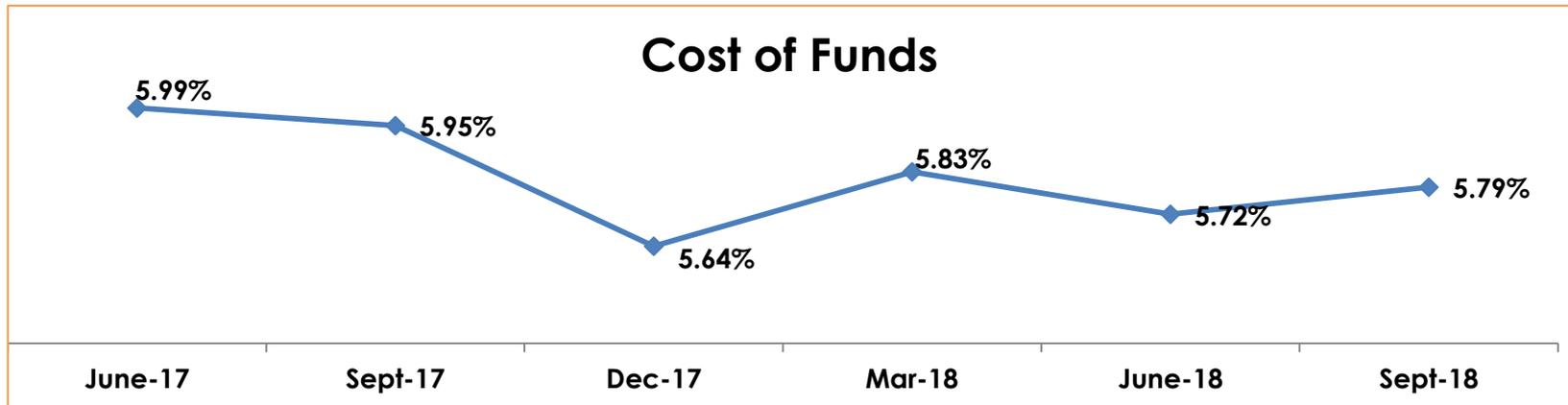
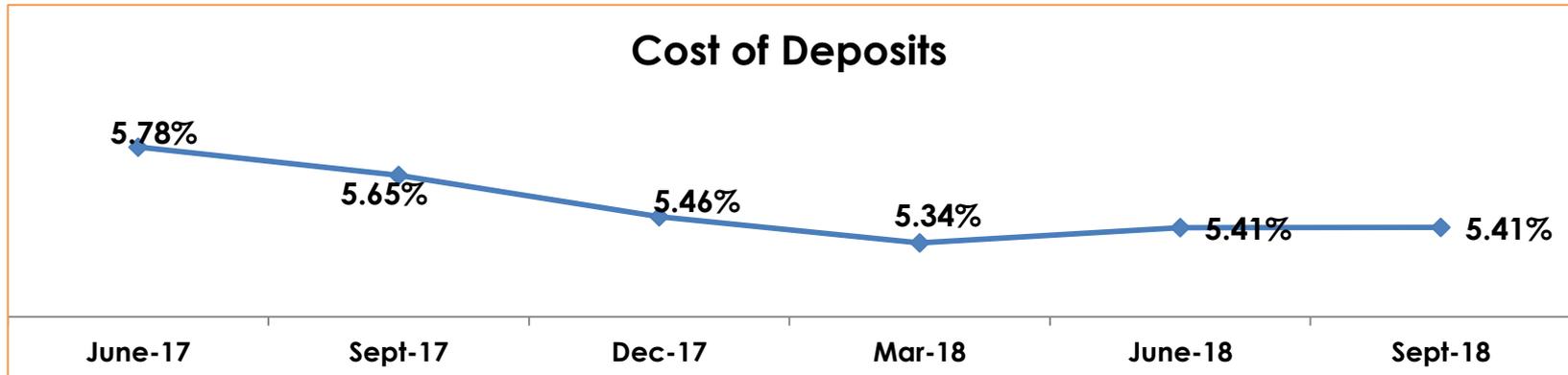


CASA %



**CASA Deposits have improved by
5.50% Y-o-Y**

Cost of Deposit & Cost of Funds



Advances

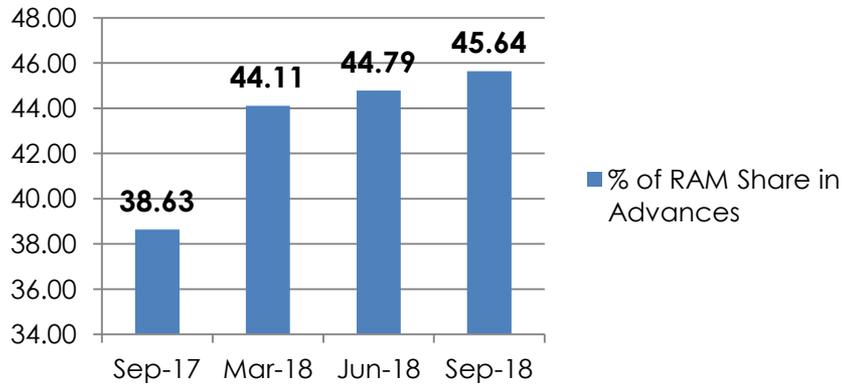
(Rs.Crore)

Terminal level						
Parameters	Sept -17	Mar -18	June - 18	Sept - 18	YoY variation	QoQ variation
Gross Advances	205670	198853	187814	191524	-7%	2%
Corporate	124663	110245	103264	103744	-17%	0%
Retail	81007	88608	84550	87780	8%	4%
Corporate : Retail (%)	61:39	55:45	55:45	54:46		
Global Net Advances	183553	171740	159799	157793	-14%	-1%
CD Ratio % (Gross Credit)	85.14%	80.20%	78.29%	81.08%		

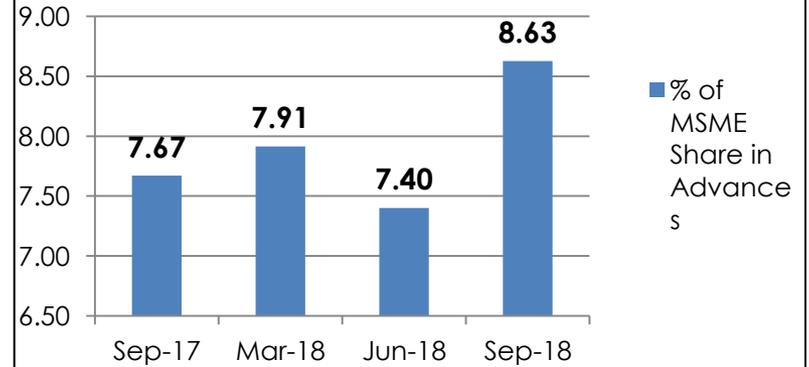
Parameters	As on				YoY variation	QoQ variation
	Sept 17	Mar 18	June 18	Sept 18		
Global Gross Advances	205670	198853	187814	191524	-7%	2%
Overseas Advances	20801	16183	15139	14989	-28%	-1%
Domestic Advances	184869	182670	172675	176535	-5%	2%
Agri and Allied Activities	16891	18435	17674	17550	4%	-1%
Industry	109305	102269	99201	100443	-8%	1%
Services	36327	29863	29998	31129	-14%	4%
Personal Loans (which includes Housing, Education, Auto Loans & Other Retail Loans)	36362	36503	36969	38123	5%	3%
Others	6786	11783	3972	4279	-37%	8%

Increasing RAM

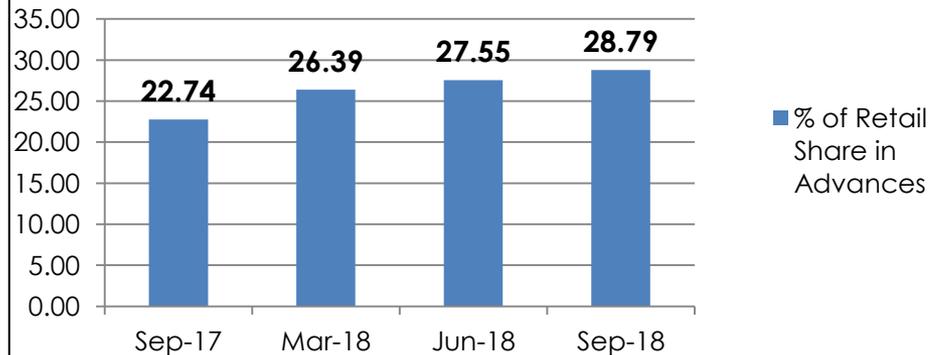
% of RAM Share in Advances



% of MSME Share in Advances



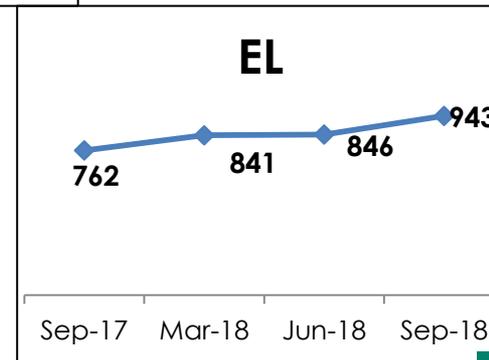
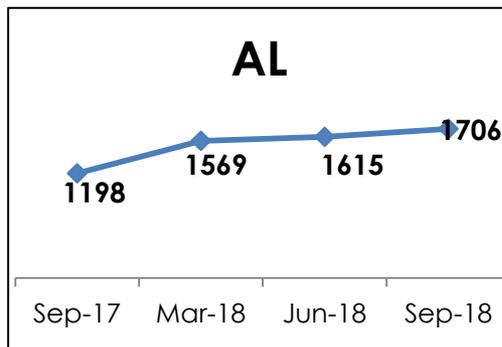
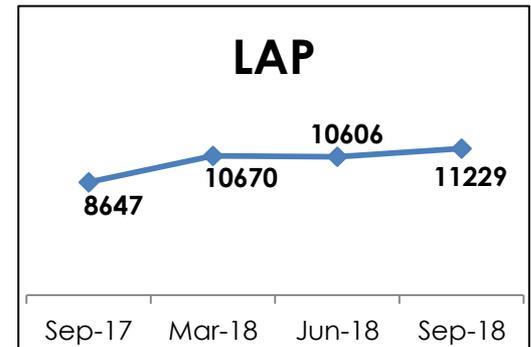
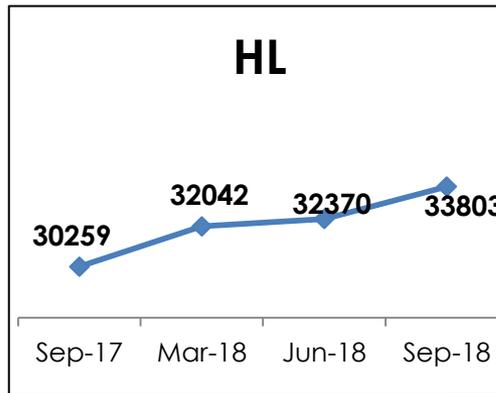
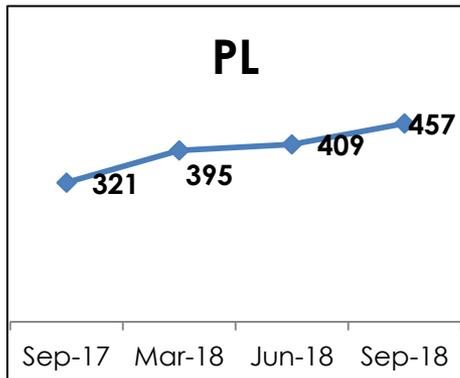
% of Retail Share in Advances



Retail Products Growth

(Rs.Crore)

Structured Retail Assets	Sep-17	Mar-18	Jun-18	Sep-18	Growth (YoY) (%)	Growth (QoQ) (%)
HL	30259	32042	32370	33803	12	4
LAP	9106	10670	10592	11229	23	6
EL	817	841	842	943	16	12
PL	341	395	409	457	34	12
AL	1357	1569	1613	1706	26	6
Structured Retail Assets	41880	45518	45826	48140	15	5
SRA Disbursements (for Qtr)	3607	4335	2572	3915	9	52



Priority Sector

(Rs.Crore)

	Particulars	Mar 18	Mar-18 as % of ANBC	Sept 18	Sept-18 as % of ANBC	Growth over March-18
		Actuals	Actuals	Actuals	Actuals	Actuals
Sr.	(1)	(4)	(5)	(8)	(9)	(10)=[(8)-(6)]
	ANBC	209055		210593		
	Priority Sector Advances (a+b+c)	97663	46.72%	86894	41.26%	-10769
(a)	Agriculture (i+ii+iii)	41721	19.96%	32835	15.59%	-8886
	(i) Direct Lending to Agri-Non Corporate	22654	10.84%	15776	7.49%	-6878
	(ii) Other Agri	1497	0.72%	1386	0.66%	-111
	(iii) Indirect Agriculture (RIDF)	17570	8.40%	15672	7.44%	-1898
(b)	MSME (Micro,Medium & Small Enterprises)	34530	16.52%	32199	15.29%	-2331
(c)	Other Priority Sector Advances (i+ii)	21412	10.24%	21860	10.38%	448
	(i) Housing	20593	9.85%	20990	9.97%	397
	(ii) Others	819	0.39%	870	0.41%	51

Segment	Mar-18		Sep-18	
	Amount	% of ANBC	Amount	% of ANBC
Total PSL	97663	46.72%	86892	41.26%
of which Core PSL	64896	31.04%	64637	30.69%
Of Which Bulk	8242	3.94%	1247	0.59%
RIDF & other funds	24525	11.73%	22255	10.57%

Particulars	National Goals	Sep-18	
		Achieved %	O/S
Priority Sector (% of ANBC)	40%	41.26%	86894
Total Agricultural Adv (% of ANBC)	18%	15.59%	32835
Small & Marginal Farmers (% of ANBC)	8%	6.01%	12655
Other National Goals			
Out of PSL Weaker Section	10%	8.28%	17430
Credit to Micro Enterprises (% of ANBC)	7.50%	9.09%	19138

Top 20 Industry-wise Advances

(Rs.Crore)

Top 20 Industries	Outstanding as on 30.09.2018					
	FB	NFB Exposure	Total	% of Total Outstanding advances (Fund based+Non fund based)	GNPA	FTNPA for the Qtr
Infrastructure	40527	23548	64076	18.78%	16320	977
-Transport	11600	7118	18719	5.49%	5369	236
-Energy	23148	7476	30624	8.97%	9042	740
-Water and Sanitation	3624	1913	5537	1.62%	761	0
-Communication	1472	7017	8489	2.49%	1107	0
-Social and Commercial Infrastructure	683	24	707	0.21%	42	1
Housing Loans (Incl priority sector housing)	36126	88	36214	10.61%	435	57
All Engineering	8096	10090	18186	5.33%	5387	5
Agriculture & Allied Activities	17296	47	17343	5.08%	2388	392
Basic Metal and Metal Products	9744	4183	13927	4.08%	6089	216
Trade	12999	866	13865	4.06%	2792	245
Construction	5909	6911	12821	3.76%	3837	37
Chemicals and Chemical Products (Dyes, Paints, etc.)	7325	2349	9674	2.83%	3695	805
Mining and Quarrying	7107	1262	8369	2.45%	5569	0
Residuary other advances	5958	2134	8091	2.37%	5	42
NBFCs	5357	271	5628	1.65%	0	352
Vehicles, Vehicle Parts and Transport Equipments	4731	708	5439	1.59%	4160	0
Food Processing	4923	492	5415	1.59%	1966	265
Textiles	4406	398	4804	1.41%	1555	6
Other Services	2398	1243	3641	1.07%	188	6
Rubber, Plastic and their Products	2833	338	3171	0.93%	1943	2
Commercial Real Estate	2262	379	2641	0.77%	698	2
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fu	737	1267	2004	0.59%	233	0
Professional services	1700	178	1877	0.55%	137	7
Cement and Cement Products	1258	346	1604	0.47%	371	0
Total	181693	57098	238792	69.97%	57768	3416

Treasury Operations

Treasury Operations

Rs.Crore

Particulars	Quarter ended			Year Ended
	Sep-18	Jun-18	Sep-17	Mar-18
Profit/ (Loss) on sale of investments (net)	122	-25	1749	3932
<i>A) Profit from Strategic Sale (Investments)</i>	<i>216</i>	<i>0</i>	<i>1337</i>	<i>3353</i>
<i>B) Others</i>	<i>-93</i>	<i>-25</i>	<i>411</i>	<i>579</i>
<i>Profit/(Loss) on revaluation of investments (net)*</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
MTM Loss (-)/ Gain (+) Net	-963	73	-107	-1818
Other Provisions on Investments including SASF	107	-5	97	401
Profit/(Loss) on exchange transactions / Derivatives (net)	49	63	35	157
Total Profit/ (Loss) excluding gain from strategic sale	-1114	116	243	-1484
10 year G sec yield at the end of quarter	8.02%	7.90%	6.66%	7.40%

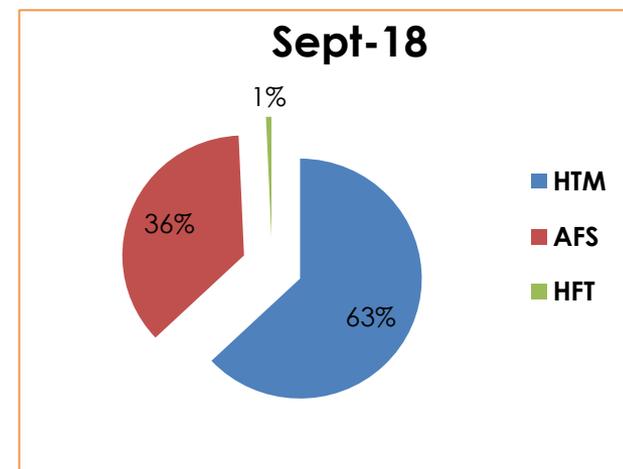
In September 2018 quarter, the 10 year Benchmark yield increased approximately by 12 bps to 8.02 % from 7.90% in Jun 18 resulting in lower comparative (Quarter on Quarter) trading/ capital gains.

Investments

(Rs. Crore)

Category	Sep-17	Mar-18	Jun-18	Sept-18
HTM	57630	60192	56106	59675
AFS	28147	31244	35537	34410
HFT	125	170	2884	675
Total	85902	91606	94527	94760

Modified Duration of Total Trading Book as on Sept 30, 2018 is 4.37



Parameter	Sep-17	Mar-18	Jun-18	Sept-18
SLR	73170	71197	74371	76162
Non SLR	11559	20681	20754	20245
Non SLR (Overseas)	489	781	479	522
Non SLR (SASF)	3862	3549	3452	3355
TOTAL Gross Investment	89080	96209	99056	100284
Less: Aggregate provision for Depreciation	3178	4529	5523	5523
Net Investments	85902	91680	93533	94760

**SLR Bonds consist of Rs. 7881 Cr. of Recap Bonds subscribed by Gol .
% of SLR securities to NDTL is 24.68%*

Asset Quality

Asset Quality

PCR improved from 54.56% (Sep 2017) to 68.72% (Sep 2018)

(Rs.Crore)

Particulars	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18
Gross Advances	208085	205670	204768	198853	187814	191524
Gross NPAs	50173	51368	50622	55588	57807	60875
Gross NPAs as % of Gross Advances	24.11%	24.98%	24.72%	27.95%	30.78%	31.78%
Total Provisions held (including NCLT Prov)	20541	21834	21223	26902	27811	33581
Net Advances	187251	183553	183256	171740	159799	157793
Net NPAs	29580	29489	29353	28665	29981	27295
Net NPAs as % of Net Advances	15.80%	16.06%	16.02%	16.69%	18.76%	17.30%
Provision Coverage Ratio as per RBI Guidelines	52.42%	54.56%	56.99%	63.40%	64.45%	68.72%

Category	Gross NPA	Provision	NPV Loss	NCLT Provision	Net NPA
Sub Standard Assets	14,118	2,284	0.28	-	11,834
Doubtful-1 Assets	9,891	5,052	1	8	4,829
Doubtful-2 Assets	29,319	17,567	40	1,081	10,631
Doubtful-3 Assets	5,973	5,973	-	-	-
Loss Assets	1,574	1,574	-	-	-
Total	60,875	32,451	41	1,089	27,295

NPA Movement

(Rs.Crore)

DESCRIPTION	Q1 FY 18	Q2 FY 18	Q3 FY 18	Q4 FY 18	FY 18	Q1 FY 19	Q2 FY 19
Opening Balance	44753	50173	51368	50622	44753	55588	57807
Add:							
a. First Time NPA	7659	3381	6543	18023	35605	7799	3489
b. Increase/Ageing	705	1322	312	407	2746	949	765
Less:							
c. Settled	1492	1297	537	3513	6840	1507	570
d. Upgradation	626	620	2847	4068	8161	508	591
e. Written off	825	1591	4216	5882	12515	4514	24
Closing Balance	50173	51368	50622	55588	55588	57807	60875
Quarterly Increment	5421	1194	-746	4967	10836	2219	3069
Recovery in TWO	24	34	68	93	219	69	148
Slippage Ratio Cumulative	4.62%	6.66%	10.60%	21.47%	21.47%	5.44%	7.88%
Slippage ratio For the Qtr/for FY18	4.62%	2.14%	4.24%	11.69%	21.47%	5.44%	2.68%

DESCRIPTION	Gross NPA	Prov	NPV Loss	NCLT Prov	Net NPA
Opening Balance	57807	26141	15	1670	29981
Add:					
a. First Time NPA	3489	604	35	0	2850
b. Increase/Ageing	765	6192	0	0	5427
Less:					
c. Settled	570	335	9	581	-355
d. Upgradation	591	127	0	0	464
e. Written off	24	24	0	0	0
Closing Balance	60875	32451	41	1089	27295
Quarterly Increment	3069	6309	27	-581	-2686

NCLT Summary- Cases filed as per RBI Direction (1st & 2nd List)

Particulars	Sep 30, 2018 RBI 1 st List	Sep 30, 2018 RBI 2 nd List
No. of Cases	12	29
Cases where IDBI Bank has exposure	11	19
IDBI Bank Lead cases	2	4
Cases which have been Admitted	11	13
IDBI Bank Gross Principal O/S (Rs. Cr.) as on Sep 30, 2018	13950	11390
IDBI Bank Gross Principal O/S (Rs. Cr.) as on Sep 30, 2018 of Admitted Cases	13950	8526
Provision made as on Sep 30, 2018	10902	8860
Provision made (%)	78.15	77.78

Cases filed and admitted in NCLT Summary (where IDBI Bank has exposure)

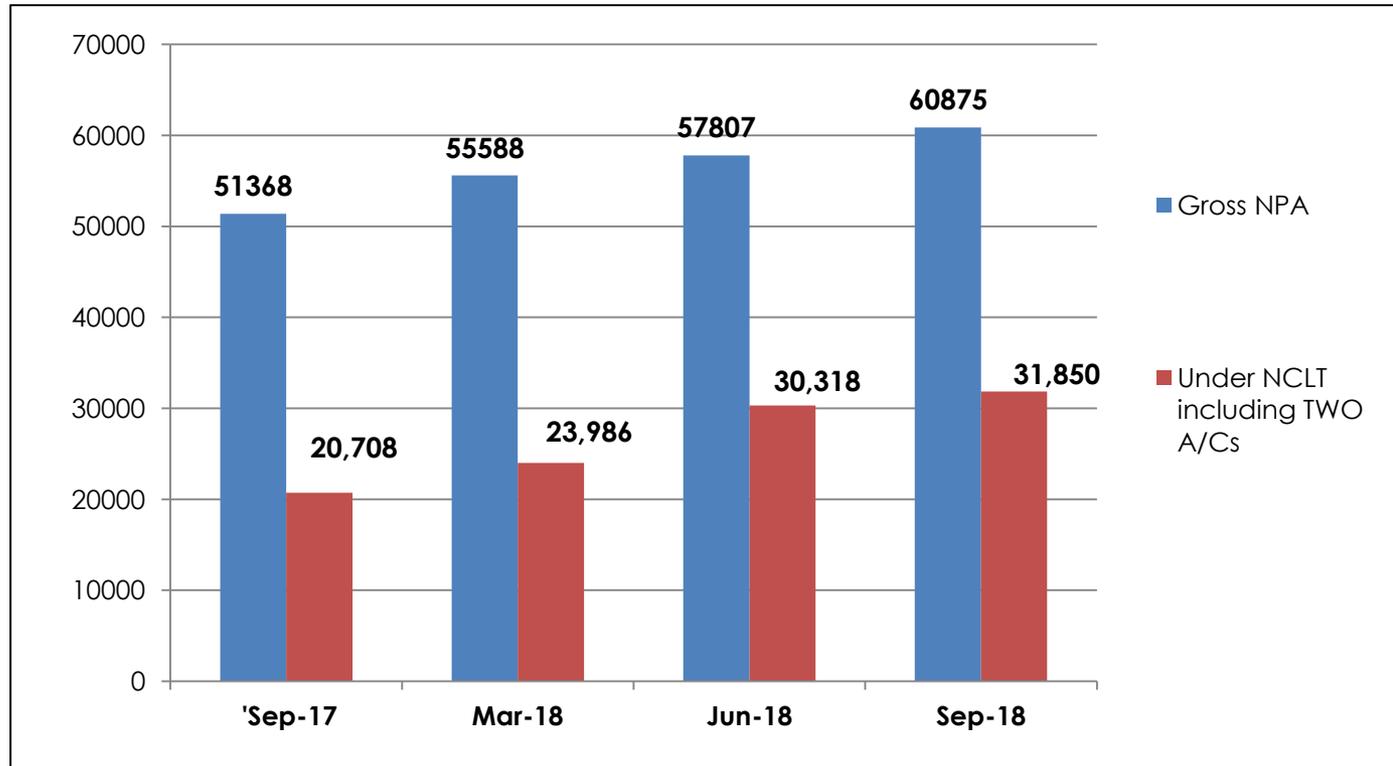
(Rs.Crore)

Cases filed in NCLT Summary	Sep 30, 2018	
	No. of Cases	Gross Principal Amount
Cases Filed by IDBI Bank	25	13,156
Cases filed by other Banks/ Financial Creditor (FC)	87	21,630
Cases filed by Operational Creditors	153	13,836
Cases filed by Corporate Debtors	15	1,290
Total	280	49,912

Cases Admitted in NCLT Summary	
Particulars	Sep 30, 2018
No. of Cases filed	280
No. of Cases Admitted (IDBI Lead cases)	128 (25)
Gross Principal as on Sep 30, 2018	31,850
Provision made as on Sep 30, 2018	25,810

Quantum of NPA referred to NCLT

(Rs.Crore)



Capital

Capital Adequacy

(Rs.Crore)

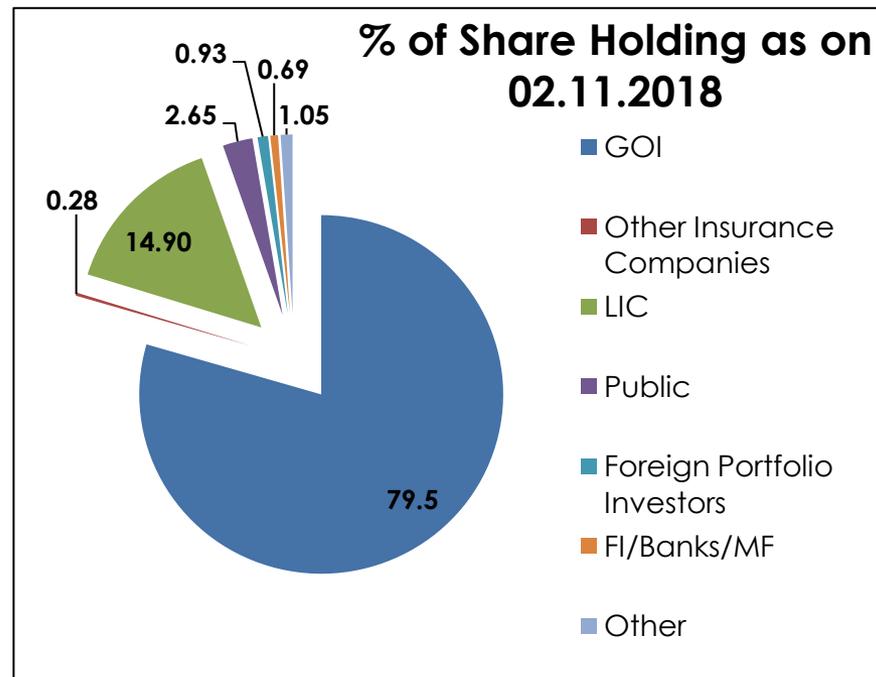
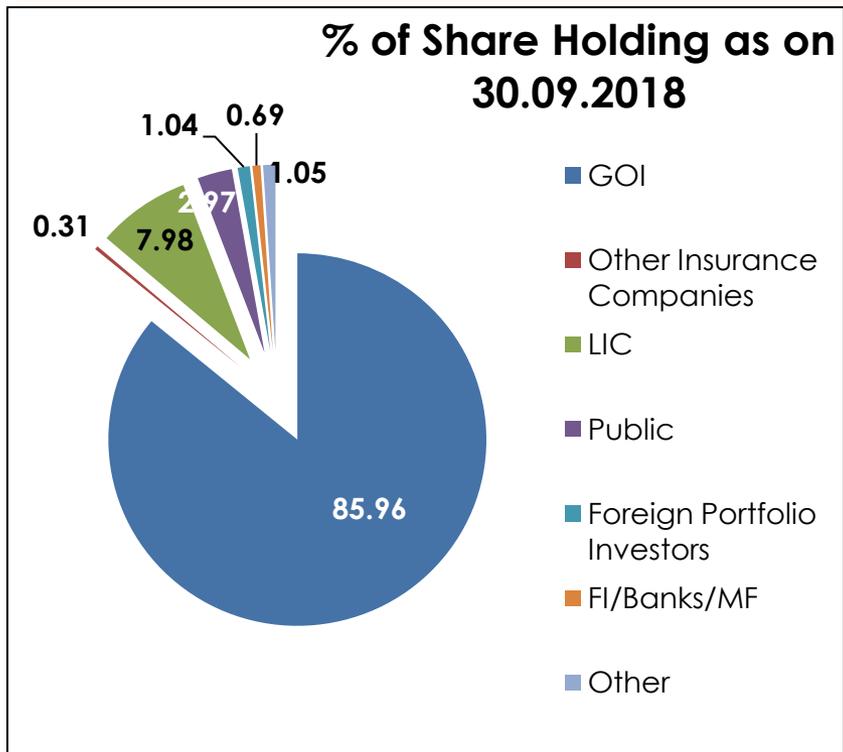
Particulars	Sept-17	Mar-18	June-18	Sept-18
CET 1 + CCB (Rs.)	16208	16392	11668	7426
AT 1 (Rs.)	5854	684	684	684
Tier 1 Capital (Rs.)	22062	17076	12351	8109
Tier 2 Capital (Rs.)	7540	5915	6077	5754
Total Capital (Rs.)	29602	22991	18428	13863
RWA (Rs.)	247041	220864	199823	192028
CET 1+CCB Ratio	6.56%	7.42%	5.84%	3.87%
AT 1	2.37%	0.31%	0.34%	0.36%
Tier 1 Ratio	8.93%	7.73%	6.18%	4.22%
Tier 2 Ratio	3.05%	2.68%	2.00%	2.00%
CRAR	11.98%	10.41%	8.18%	6.22%

Risk Weighted Assets

(Rs.Crore)

Movement of RWA against Advances							
Particulars	As on						
	Mar-17	Jun-17	Sep 17	Dec-17	Mar -18	Jun-18	Sept-18
Credit RWA	232225	220977	209093	204158	180271	161548	155018
Market RWA	20184	20427	21018	27774	23664	21491	20226
Operation RWA	16588	16929	16929	16929	16929	16785	16785
Total RWA	268997	258332	247041	248861	220864	199823	192028
Total Advances	210610	208085	205670	204768	198853	187814	191524
Credit RWA/Advances	110.26%	106.20%	101.66%	99.70%	90.66%	86.01%	80.94%
TOTAL NFB Outstanding	80215	79814	79661	78885	71837	64396	59903
Conversion Factor for NFB (CCF)*	62153	63134	52679	51790	44797	37967	34954
NFB RWA	40447	41026	33818	32777	26514	22239	21216
* Amount outstanding after application of CCF							

Shareholding Pattern



Digital Banking & Financial Inclusion

Digital Channel Total Registrations

Particulars	September 18	September 17	Growth(%)
Debit Cards in Lakhs	120	111	8.11
I Net Banking (No of Customer Reg.)	9686082	8805284	10
Mobile Banking (No of Customer Reg.)	2373587	927855	155.81
No of ATM	3723	3837	-2.97*
No of E Lounge	58	58	-
BHIM UPI	1153611	319615	260.94
Digital Wallet	148673	123032	20.84
Digital Merchants	105465	61508	71.47

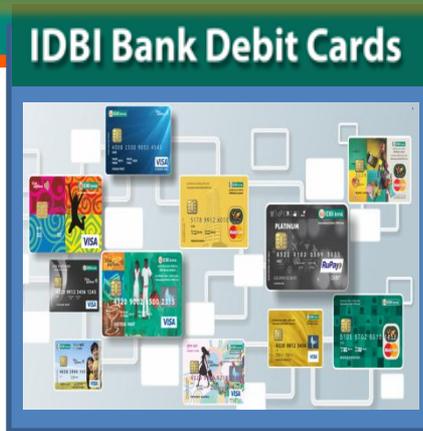
* Decrease due to closure of few loss incurring ATMs.

Digital Channel Volume of Transactions (Rs in Cr)

Particulars	Qtr September 18	Qtr September 17	Growth(%)
ATMs	11014	10699	2.95
Debit Cards	14070	8401	67.48
Credit Cards	34.40	21.64	58.96
POS Terminals	2359	2971	-20.60*
Internet Banking	128434	114369	12.30
Mobile Banking	2045	108	1793.52

* Inactive & Loss making terminals were de-installed. Due to the rise of Digital Merchants (QR Code, BHIM Aadhaar & UPI payments), the transaction volume (Swipe Value) of PoS business is reduced.

Digital Footprints

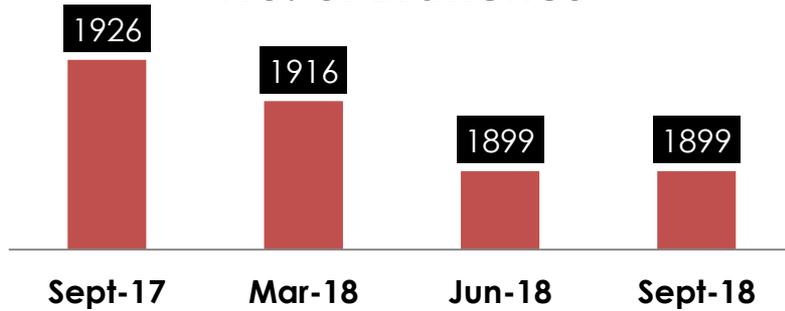


IDBI Bank received National Payments Excellence Award – 2017 by NPCI

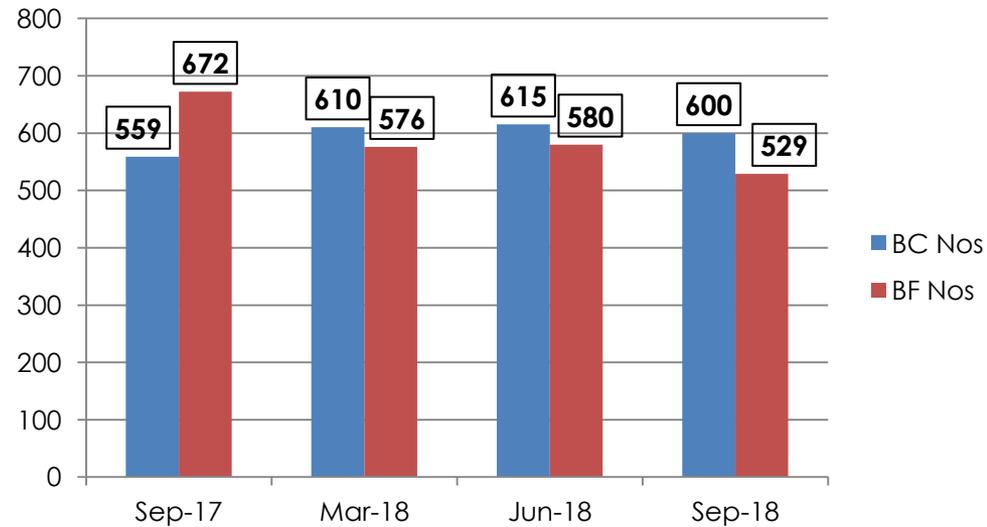
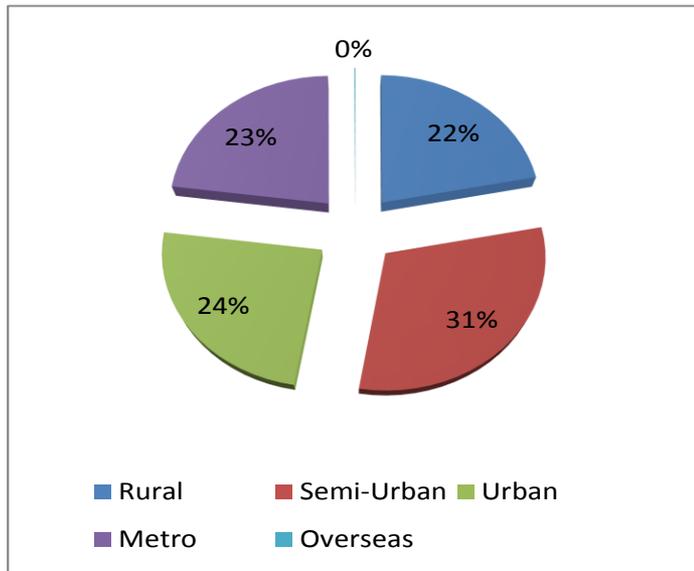
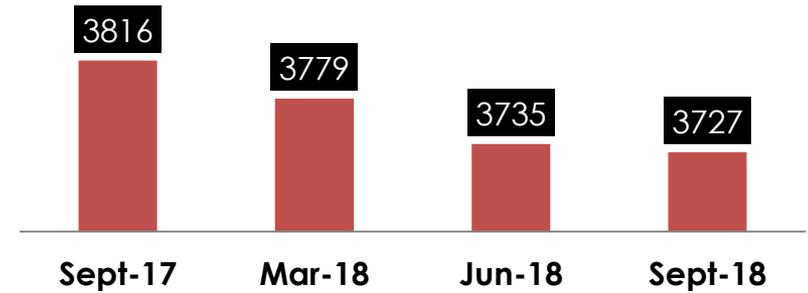
*The progress on DigiDhan Mission as on June 30, 2018, data published by MeitY, IDBI Bank has scored **61 marks** (out of 100 marks). The Bank has been ranked **19th** amongst the 56 Public, Foreign & Private Sector financial institutions.*

Branch & ATM Network – Pan India

No. of Branches



No of ATMs



Financial Inclusion

