



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड  
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The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai - 400 051	The Manager (Listing) Bombay Stock Exchange Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001
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Dear Sir,

**Audited Financial Results for the quarter  
and year ended March 31, 2018**

Further to our letter dated May 25, 2018 on the captioned subject, we send herewith a copy of the Press Release proposed to be issued by the Bank on the subject.

You are requested to kindly take the above intimation on record in terms of Regulation 30 of the SEBI (LODR) Regulations, 2015.

भवदीय,  
कृते आईडीबीआई बैंक लिमिटेड

  
25/05/18  
[पवन अग्रवाल]  
कंपनी सचिव



प्रेस विज्ञप्ति  
PRESS RELEASE

**For Immediate Publication / Broadcast / Telecast**

PR/1352

**IDBI Bank exhibits improved Business Performance on course for Turnaround.**

**Highlights of FY 2018 (Year ending March 31, 2018) Financial Results**

**Capital**

- Bank achieves Regulatory Capital (CET 1) including CCB at 7.42% against requirement of 7.375% as on March 31, 2018. CRAR maintained at 10.41% as on March 31, 2018 as compared to 10.70% as on March 31, 2017.
- RWA reduced by 18% to Rs. 2,20,864 over March 31, 2017.
- Profit from sale of Non-Core assets was Rs. 3870 crore for FY 2018 as against Rs. 517 Crore for FY 2017.
- During the financial year ending March, 2018, GoI and LIC have infused Equity Capital of Rs. 12,471 Crore and Rs. 394 crore respectively in the Bank.

**Profitability**

- Operating profit (OP) improves by 71% to Rs.7,907 crore during FY 2018 from Rs.4,619 crore during FY 2017 considering Strategic Sale.
- Net Interest Income maintained at Rs.5,640 crore in FY 2018 against Rs.5,752 crore in FY 2017 despite reduction of standard Advances and higher NPAs.

- Net Interest Margin (NIM) improved by 0.19% and stood at 1.81% as on March 31, 2018 compared to 1.62% as on March 31, 2017.
- Operating Expenditure reduced by 7.72% to Rs.4,744 crore for FY 2018 from Rs.5,141 crore for FY 2017
- Interest Expenditure reduced by 21.11% to Rs.17,386 crore for YE March 31, 2018 from Rs.22,040 crore for YE March 31, 2017.

### Asset Quality

- Recovery and Up gradation improved to Rs. 6,231 crore during FY 2018 from Rs. 4,849 crore during FY 2017. Gross NPA and Net NPA Ratio stood at 27.95% and 16.69% respectively as on March 31, 2018.
- Provision Coverage Ratio (PCR) improved to 63.40% as on March 31, 2018 from 54.96% as on March 31, 2017.

### Business

- Share of CASA in Total Deposits exceeded 37%. as on March 31, 2018 as against 31.46% as on March 31, 2017. On YoY basis SB Deposits increased by 13.38% .
- The composition of Advances portfolio Corporate Vs Retail was realigned. (57:43 as March, 2018 as against 62:38 as on March, 2017).
- Cost of Deposit stood at 5.56% as on March 31, 2018 as against 6.48% as on March 31, 2017 showing improvement of 92 basis points.
- Cost to Net Income Ratio reduced to 37.51% as on March 31, 2018 from 52.67% as on March 31, 2017.
- **Mumbai, May 25, 2018:** The Board of Directors of **IDBI Bank Ltd. (IDBI Bank)** met in Mumbai today and approved the financial results for the Quarter and Year ended March 31, 2018.

## **Significant developments during FY 2017-18**

- **IDBI Bank** initiated 'Project Nishchay – Resolve to succeed' to accelerate its turnaround programme and improve financial performance. The main pillars of the project *inter alia* included focused attention on revenue enhancement, cost control & reduction and asset productivity.
- **IDBI Bank** was ranked no. 1 Bank in Customer Experience by Forrester Research Inc which was released in December 2017.
- **IDBI Bank** successfully upgraded its ISO 9001:2008 Certification to ISO 9001:2015 for its Customer Care Centre. The certification demonstrates IDBI Bank's commitment to quality and timely resolution of complaints within the regulatory guidelines.
- **IDBI Bank** received the Best Website Award at the 41<sup>st</sup> Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) Annual Meeting held at New Delhi
- **IDBI Bank** was awarded with Rajbhasha Kirti Puraskar for Hindi Magazine 'VikasPrabha' by Department of Official Language, Ministry of Home Affairs, Government of India.
- **IDBI Bank** launched a new initiative 'Aaiye, Baat Karein'- An open forum for the Bank's customers every working Saturday to interact with our branch staff outside the rush of a normal working day to give their feedback, suggestions etc and also seek responses to their queries / complaints.
- **IDBI Bank** joined TReDS (Trade Receivables Discounting Scheme) platform with Receivables Exchange of India Limited (RXIL), a joint venture of NSE and SIDBI. TReDS is a scheme for setting up and operating an institutional mechanism to facilitate the financing of trade Receivable of MSMEs. The main objective is to ensure timely realization of trade receivables and price discovery for MSMEs.

- **IDBI Bank** launched paperless PIN generation solution that enables IDBI Bank Debit Cardholders to securely generate their Debit card PIN in electronic form through ATM, IVR, Internet Banking Channel, SMS & Missed Call facility.
- In addition to the Android platform, **IDBI Bank launched** ‘IDBI BHIM PayWiz’: UPI app on the iOS platform.
- **IDBI Bank** launched ‘IDBI AppKart’: an Umbrella App containing all mobile based solutions of IDBI Bank Ltd on the Android Platform. This brings the convenience in locating both the ‘Individual’, (presently 5 Apps) and the ‘Merchant’ (presently 2) Mobile Apps.
- **IDBI Bank** launched a unique Mobile based payment collection application for the Merchants ‘BHIM Digital PoS’ which enables the Merchants to accept payments from all UPI Apps as well as it also enables the merchants to collect payments using Aadhaar Number and Biometrics using a single mobile application.
- **IDBI Bank** launched ‘Winnings’ Rupay Select Credit Card that offers a range of travel, shopping and dining privileges and also enables earning of rewards points on every spend. The credit card has been launched in association with National Payments Corporation of India (NPCI). This product is similar to the international credit cards offered by VISA and MasterCard.

**Mumbai, May 25 2018:**

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**All representatives of Print, Wire and Electronic Media.**

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# Presentation for Press meet

## Q4 FY'18 & FY'18



# Financial Highlights FY18 vs FY17

CET 1 increased to 7.42% from 5.64 %

RWA reduced by 18% to Rs.220864 Cr

Operating Profit increased by 71%

NIM at 1.81% up by 19 bps

Operating expenses reduced by 8%

Recovery/Up gradation increased to Rs. 6231Cr from Rs.4849 Cr

Provision Coverage Ratio improved to 63.40 % from 54.96%

CASA Growth 18%

CASA Share 37.15% vs 31.46%

Net Loss for FY 18 at Rs. 8238 Cr. & for Q4 FY18 Rs. 5663 Cr.

GNPA : 27.95%    NNPA: 16.69%

# Capital Adequacy

₹ in Crore

**Bank achieves CET 1 including CCB at 7.42% against regulatory requirement of 7.375% as on March 31, 2018.**

Particulars	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18
CET 1 + CCB (Rs.)	15160	14750	16208	16463	16392
AT 1 (Rs.)	5854	5854	5854	5854	684
Tier 1 Capital (Rs.)	21014	20604	22062	22317	17076
Tier 2 Capital (Rs.)	7765	7614	7540	7370	5915
Total Capital (Rs.)	28779	28219	29602	29687	22991
CET 1+CCB Ratio	5.64%	5.71%	6.56%	6.62%	7.42%
AT 1	2.17%	2.27%	2.37%	2.35%	0.31%
Tier 1 Ratio	<b>7.81%</b>	<b>7.98%</b>	<b>8.93%</b>	<b>8.97%</b>	<b>7.73%</b>
Tier 2 Ratio	<b>2.89%</b>	<b>2.95%</b>	<b>3.05%</b>	<b>2.96%</b>	<b>2.68%</b>
<b>CRAR</b>	<b>10.70%</b>	<b>10.92%</b>	<b>11.98%</b>	<b>11.93%</b>	<b>10.41%</b>

# Risk Weighted Assets

₹ in Crore

**RWA reduced by 18% over March 17.  
Credit RWA reduced to 91% of Advances**

Movement of RWA against Advances					
	Mar-17	Jun-17	Sep 17	Dec-17	Mar -18
Credit RWA	232225	220977	209093	204158	180271
Market RWA	20184	20427	21018	27774	23664
Operation RWA	16588	16929	16929	16929	16929
Total RWA	268997	258332	247041	248861	220864
Total Advances	210610	208085	205670	204768	198853
Total NFB Outstanding	80215	79814	79661	78885	71837
Conversion Factor for NFB (CCF)	62153	63134	52679	51790	44797
NFB RWA	40447	41026	33818	32777	26514
Credit RWA/Advances	110.26%	106.20%	101.66%	99.70%	90.66%
NFB RWA / Credit RWA	17.42%	18.57%	16.17%	16.05%	14.71%

# Sale of Non Core Assets in FY Mar 18

(₹ in Crore)

Non Core Asset/Invnt	Qtr	Stake Sold %	Sale Proceeds	Capital Gain
<b><u>A) Investment</u></b>				
CCIL	Jun-17	2.50%	75	71
CCIL	Sep-17	2.50%	75	71
SIDBI	Sep-17	10.03%	1320	1266
SIDBI	Dec-17	4.89%	642	616
NSE	Mar-18	0.44%	201	200
NSDL E-Governance Ltd	Mar-18	30%	1140	1128
<b><u>B) Fixed Asset</u></b>	Mar-18	NA	955	520
<b>Total (A+B)</b>			<b>4408</b>	<b>3872</b>

# Profit & Loss - Snapshot

₹ in Crore

Particulars	Quarter ended				FY ended		
	Qtr Mar 2017	Qtr Dec 2017	Qtr Mar 2018	Growth %	FY Mar 2017	FY Mar 2018	Growth %
Interest Income	6987	5797	5 214	(25)	27 791	23 027	(17)
Interest Expenses	5353	4132	4 299	(20)	22 040	17 386	(21)
<b>Net Interest Income</b>	1633	1666	<b>915</b>	<b>(44)</b>	<b>5 752</b>	<b>5 640</b>	<b>(2)</b>
Other Income	717	1325	2 700	277	4 008	7 009	75
Net Total Income	2350	2991	3 615	54	9 759	12 649	30
Operating Expenses	1305	1094	1 253	(4)	5 141	4 745	(8)
- Employee Cost	472	407	453	(4)	2225	1795	(19)
- Other Operating Cost	833	687	800	(4)	2 916	2 950	1
<b>Operating Profit</b>	1045	1897	<b>2 362</b>	<b>126</b>	<b>4 619</b>	<b>7 905</b>	<b>71</b>
<b>Profit After Tax</b>	<b>(3,200)</b>	<b>(1,524)</b>	<b>(5,663)</b>		<b>(5,158)</b>	<b>(8,238)</b>	

**Operating Profit improves by 71%**

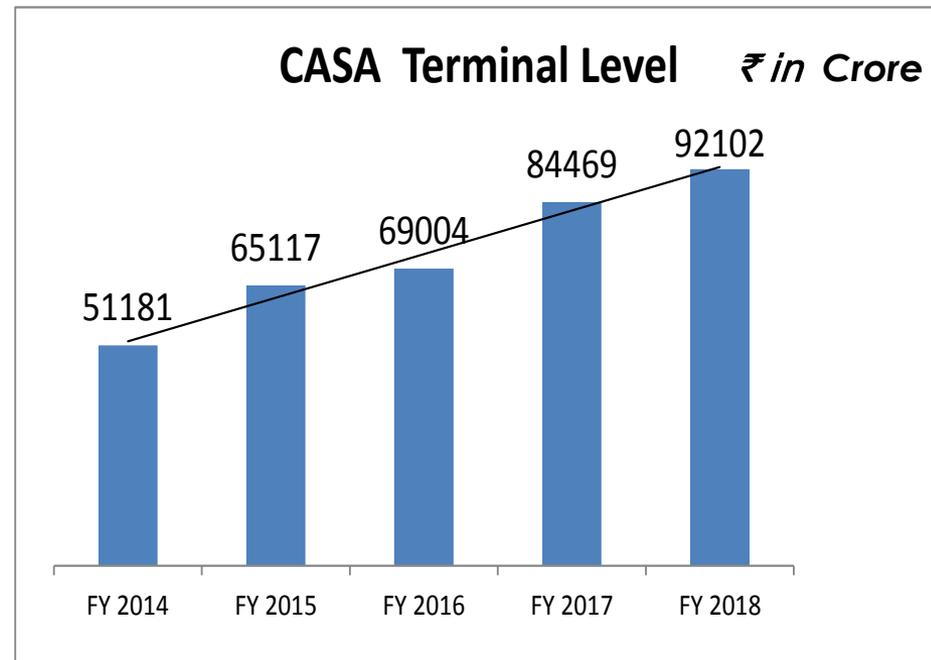
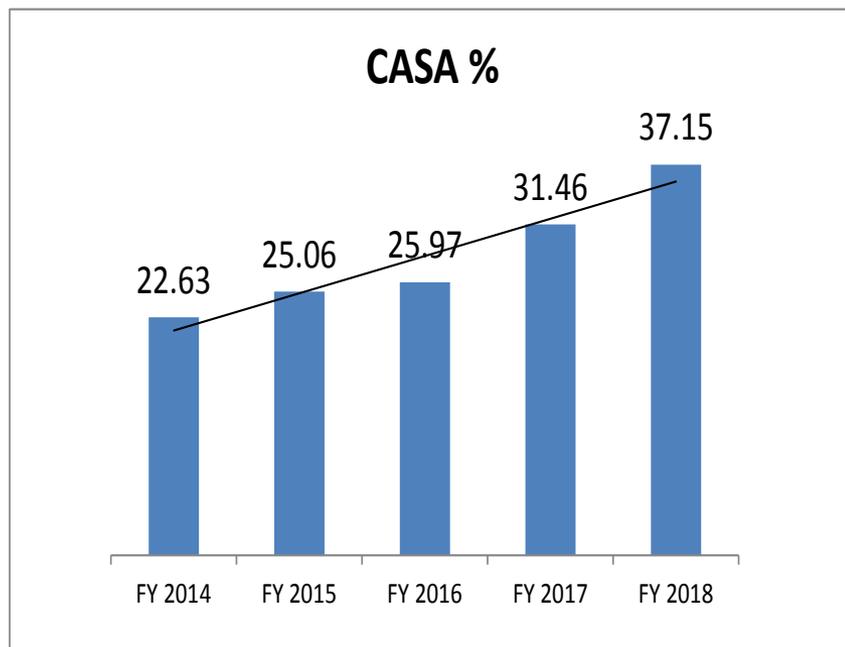
# Balance Sheet Parameters

₹ in Crore

Sr. No	Terminal level							
	Parameters	Mar-17	June-17	Sep-2017	Dec-2017	Mar-2018	Sequential QoQ variation	YoY variation
1	Global Deposits	<b>268538</b>	<b>243058</b>	<b>241566</b>	<b>236978</b>	<b>247932</b>	<b>5</b>	<b>-8</b>
	CASA Share (%)	31.46	33.67	35.34	36.14	37.15		
	CASA Deposits	<b>84469</b>	<b>81837</b>	<b>85376</b>	<b>85643</b>	<b>92102</b>	<b>8</b>	<b>9</b>
	Saving Deposits	50384	49521	51488	52225	57125	<b>9</b>	<b>13</b>
	Current Deposits	34086	32315	33888	33419	34977	<b>5</b>	<b>3</b>
	Term Deposits	184069	161222	156190	151335	155830	<b>3</b>	<b>-15</b>
	<i>Bulk Deposits</i>	89757	78974	77273	74405	82683	<b>11</b>	<b>5</b>
2	Gross Advances	210610	208085	205670	204768	198853	<b>-3</b>	<b>-6</b>
	Corporate	127035	126255	124560	120385	110254		
	Retail	83574	81830	81110	84383	88599		
	Corporate : Retail (%)	60:40	61:39	61:39	59:41	55:45		
	Global Net Advances	<b>190826</b>	<b>187251</b>	<b>183553</b>	<b>183256</b>	<b>171740</b>	<b>-6</b>	<b>-10</b>
3	CD Ratio % (Gross Credit)	78.43%	85.61%	85.14%	86.41%	80.20%		

Number Of Accounts	Mar 17	Mar 18
(i) Savings	15528950	16566550
(ii) Current	848448	823529

# CASA-Low Cost Deposit

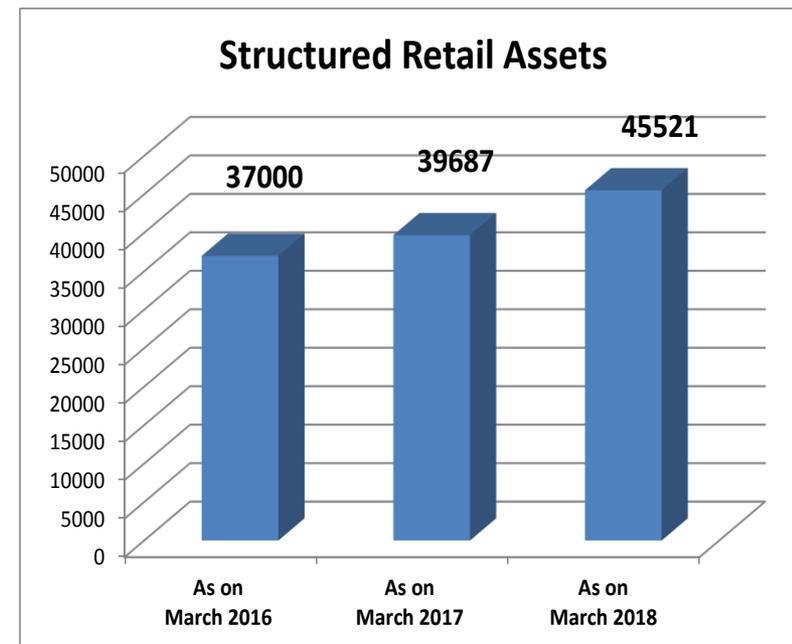


**Share of CASA in Total Deposits exceeded 37%.**

# Retail Products Growth

₹ in Crore

Structured Retail Assets	As on March 2016	As on March 2017	As on March 2018	Y-o-Y Growth (%)
HL	28124	28918	32044	11%
LAP	6999	8483	10670	26%
EL	615	763	842	10%
PL	241	312	395	27%
AL	1021	1212	1570	30%
<b>Total</b>	<b>37000</b>	<b>39687</b>	<b>45521</b>	



Overall disbursements grown by Rs. 4,483 Cr (44.20%) to Rs. 14,626 Cr compared to Rs. 10,143 Cr in FY 2016-17.

# Asset Quality

**PCR improved from 54.96% to 63.40%**

₹ in Crore

Particulars	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18
Gross Advances	210610	208085	205670	204768	198853
Gross NPAs	44753	50173	51368	50622	55588
Gross NPAs as % of Gross Advances	21.25%	24.11%	24.98%	24.72%	27.95%
Total Provisions held (including NCLT Prov)	19484	20541	21834	21223	26902
Net Advances	190826	187251	183553	183256	171740
Net NPAs	25206	29580	29489	29353	28665
Net NPAs as % of Net Advances	13.21%	15.80%	16.06%	16.02%	16.69%
Provision Coverage Ratio as per RBI Guidelines	54.96%	52.42%	54.56%	56.99%	63.40%

Particulars	FY 2017	For FY 2018				FY 2018
		Q1	Q2	Q3	Q 4	
FTNPA	27,595	7,104	2,946	4,127	12,823	26,835
Recovery & Upgrade	4,849	1,563	1,482	969	2,383	6,231

**Recovery/Up gradation increased to Rs. 6231Cr from Rs.4849 Cr.  
Impact of New Guidelines for resolution of Stressed Assets – Rs. 9647 Cr.**

## Summary- Cases filed as per RBI Direction (1<sup>st</sup> & 2<sup>nd</sup> List)

<b>Particulars</b>	<b>March 31, 2018 RBI 1<sup>st</sup> List</b>	<b>March 31, 2018 RBI 2<sup>nd</sup> List</b>
No. of Cases	12	29
<b>Cases where IDBI Bank has exposure</b>	<b>11</b>	<b>19</b>
<b>IDBI Bank Lead cases</b>	<b>2</b>	<b>4</b>
<b>Cases which have been Admitted</b>	<b>10</b>	<b>9</b>
IDBI Bank Gross Principal O/S (11 cases) (Rs. Cr.)	15184	11311
Provision made	9713	6221
Provision made (%)	63.97%	55%

Additional Provision required in these cases : Rs. 1497 Cr.

# Standard Stressed

₹ in Crore

Particulars	Mar 2017		Mar 2018	
	FB Outstanding	NFB Exposure	FB Outstanding	NFB Exposure
5/25	7478	1123	7783	1543
<i>out of which SMA</i>	3306	0	40	0
Restructured	10588	4973	3179	1829
<i>out of which SMA</i>	9181	3499	1153	172
S4A	1008	415	837	673
<i>out of which SMA</i>	1008	415	121	0
SDR	4447	975	0	0
<i>out of which SMA</i>	3086	868		
SMA 1	2466	1046	5669	1645
SMA 2	7157	1166	1313	17
<b>Total</b>	<b>33144</b>	<b>9698</b>	<b>18781</b>	<b>5708</b>
<b>out of which SMA</b>	<b>26204</b>	<b>6994</b>	<b>8296</b>	<b>1835</b>

# Holistic bank-wide transformation along 4 segments

## *Nishchay @ IDBI Bank*

*Fast paced transformation program for short-term bottom line improvement*

I

### Revenue Maximization

- Enhance retail assets sales
- Improve retail liabilities growth
- Increase fee income

II

### Operating Cost Rationalization

- Optimizing rent, repair expenses
- Outsourcing efficiency
- Overheads control

III

### Manpower Planning

- Re-deployment to sales focused roles
- Revamped governance rhythm

IV

### Asset Utilization

- Drive strong collections and recovery
- Divest from non-core assets
- Optimize RWA

**Regular governance program through war-rooms, change management and communication**

# 8 strategic themes for IDBI bank

1

Re-align  
product &  
segment  
focus

2

Turbo-charge  
retail sales

3

Strengthen  
digital channels  
& drive  
activation

4

Continue focus  
on non-lending  
income through  
Corporates

5

Develop data  
& analytics  
capabilities

6

End-to-end  
digitization of  
processes

7

Set-up best-  
in-class risk &  
recovery  
capabilities

8

Build  
performance  
& expertise  
culture

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**Thank You**

Bank Aisa Dost Jaisa