



# Presentation to Analysts

Q1 FY 2017



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# IDBI Bank's Forte

**Significant  
player in  
domestic Debt  
Syndication**

Completed 151  
mandates till date  
aggregating ₹2.72  
lakh crore

**Leading  
provider of  
Long Term  
Finance**

Apex role in creating  
industrial &  
infrastructural base  
in the country

**Growing  
Branch  
Network**

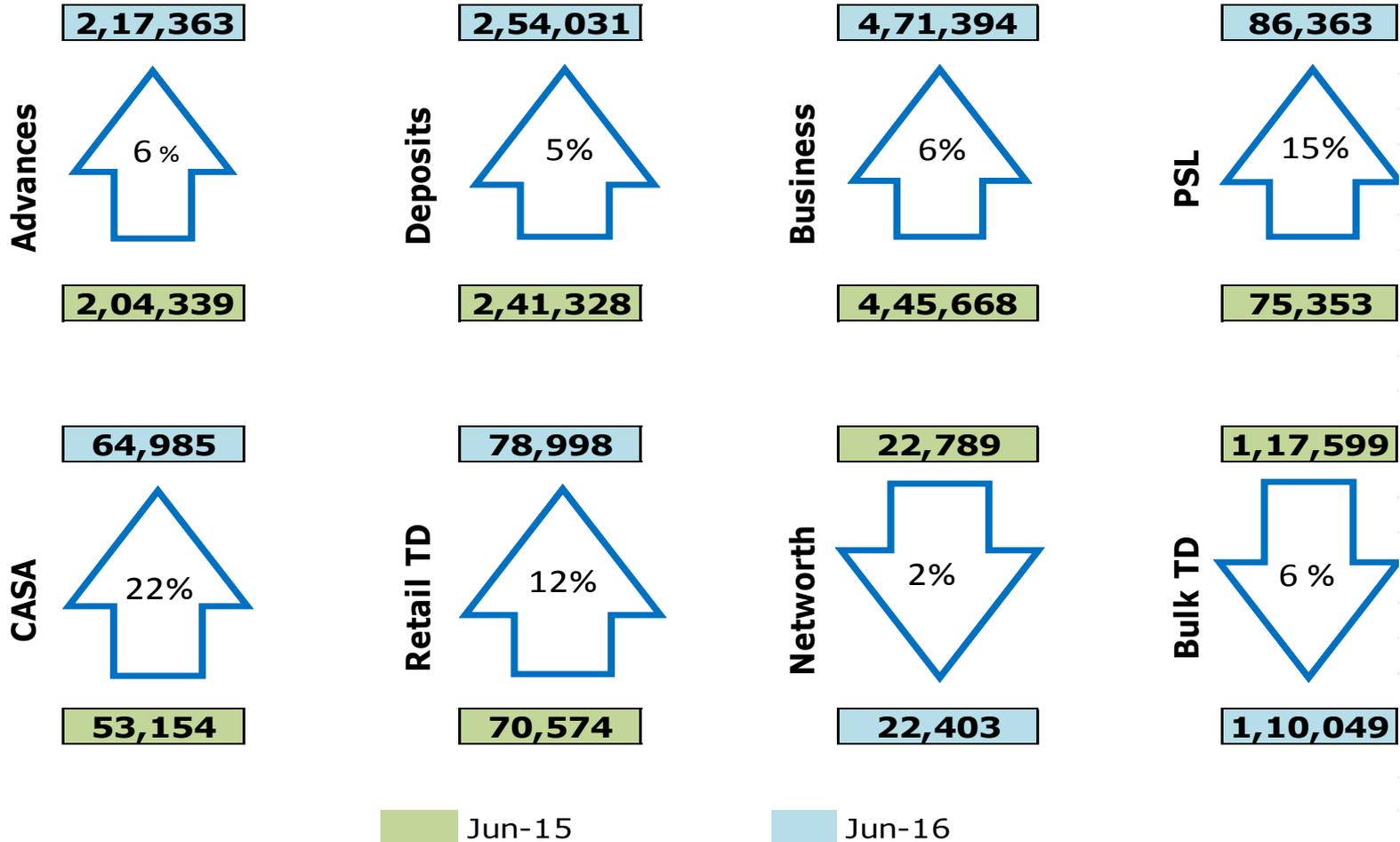
Branches -1850  
ATMs -3360  
Presence in 1383  
locations

**Diversified  
customer base**

Corporate and  
Retail customer base  
of over 3000+ and  
6.5 million+

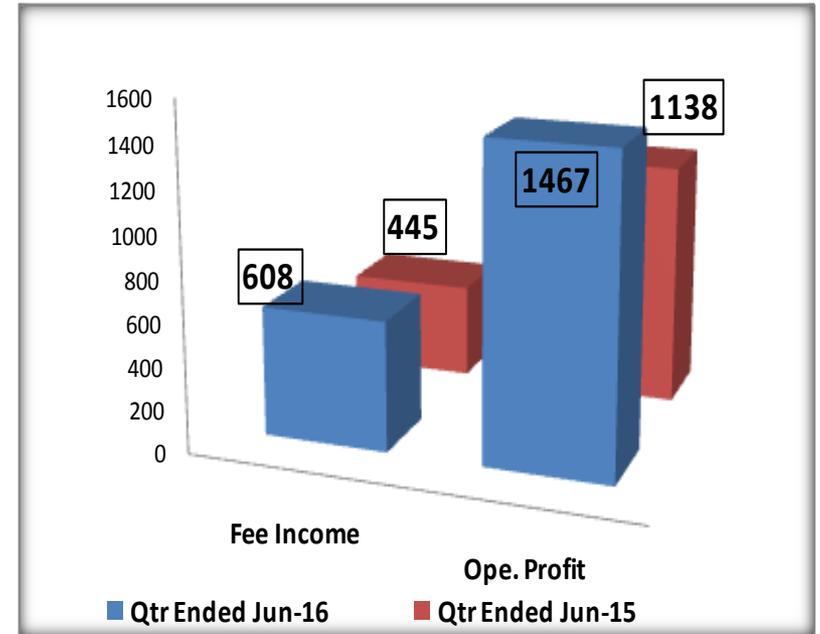
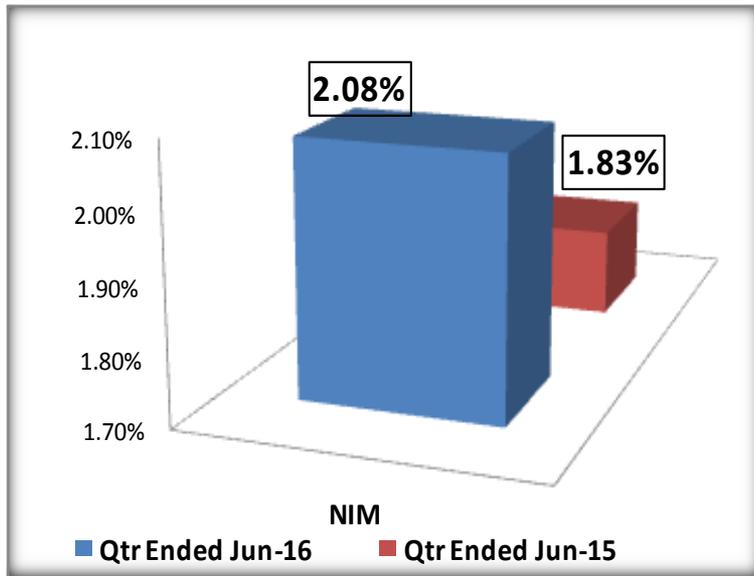
# Performance Highlights Q1 FY17 v/s Q1 FY16

₹ in Crore



# Performance Highlights Q1 FY17 (Profitability)

₹ in Crore



# Profit & Loss - Snapshot

₹ in Crore

Particulars	Q1 FY16	Q1 FY15	Growth %	FY 2016	FY 2015	Growth %
Interest Income	7 303	7 261	1	28 043	28 154	0
Interest Expenses	5 597	5 767	(3)	21 954	22 406	(2)
<b>Net Interest Income</b>	<b>1 706</b>	<b>1 494</b>	<b>14</b>	<b>6 089</b>	<b>5 748</b>	<b>6</b>
Other Income	916	642	43	3 410	4 008	(15)
Net Total Income	2 623	2 136	23	9 500	9 756	(3)
Operating Expenses	1 156	998	16	4 130	4 027	3
- Employee Cost	546	426	28	1 717	1 966	(13)
- Other Operating Cost	610	572	7	2 413	2 061	17
<b>Operating Profit</b>	<b>1 467</b>	<b>1 138</b>	<b>29</b>	<b>5 370</b>	<b>5 728</b>	<b>(6)</b>
Provisions & Contingencies	1 226	1 003	22	9 035	4 855	86
- NPAs and write offs	1 384	941	47	8 806	3 232	172
- Restructured Assets	(1)	(354)	(100)	(582)	364	(260)
- Others (Invnt., Std Asset, etc)	1 049	292	259	2 117	845	151
- Tax	(1,207)	124	(1,071)	(1,306)	414	(415)
<b>Profit After Tax</b>	<b>241</b>	<b>135</b>	<b>78</b>	<b>(3,665)</b>	<b>873</b>	<b>(520)</b>

# Balance Sheet - Snapshot

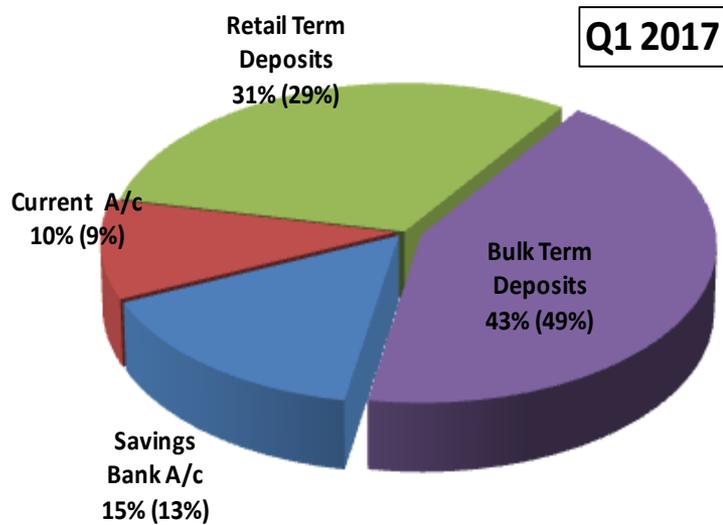
₹ in Crore

As at	30-Jun-16	30-Jun-15
<b>LIABILITIES</b>		
Capital	2 059	1 604
Reserve & Surplus	25 903	22 836
Deposits	2 54 031	2 41 328
Borrowings	70 247	64 949
Other Liabilities & Provisions	13 292	11 382
<b>Total</b>	<b>3 65 532</b>	<b>3 42 099</b>
<b>ASSETS</b>		
Cash & Balance with RBI	13 729	11 789
Bal. with banks & money at call	6 303	983
Investments	83 986	88 406
Advances	2 17 363	2 04 339
Fixed Assets [incl. leased assets]	7 381	3 108
Other Assets	36 770	33 474
- of which RIDF & related	23 723	24 618
<b>Total</b>	<b>3 65 532</b>	<b>3 42 099</b>

# Growing Deposit Base

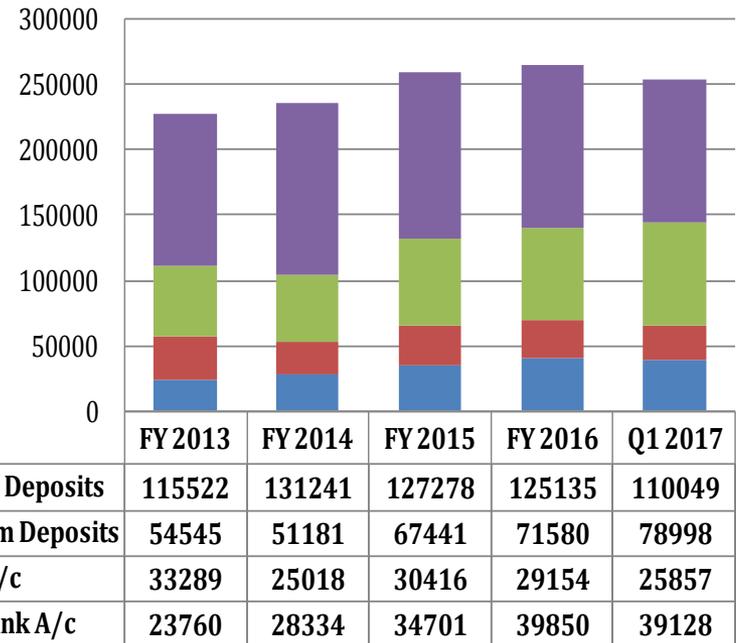
₹ in Crore

## Composition of Deposits



\* Figures in ( ) represent Q1 FY16 data

## Movement of Deposits



CASA at 25.58% in Q1 FY17 compared to 22.03% in Q1 FY16

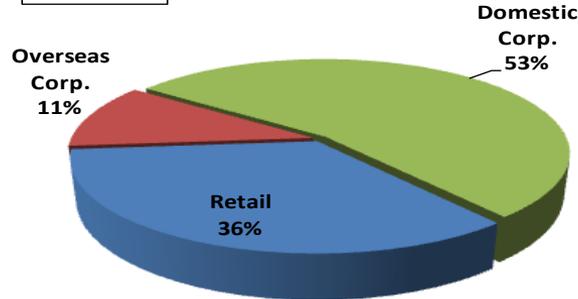


# Credit Base

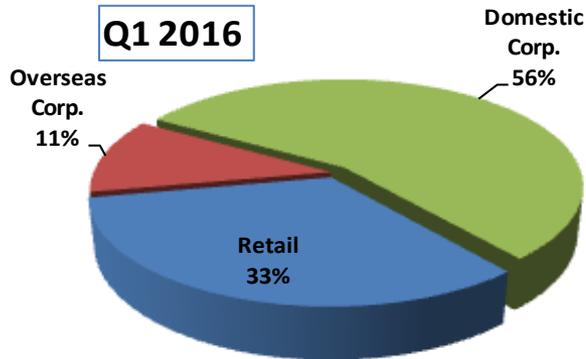
₹ in Crore

## Composition of Advances

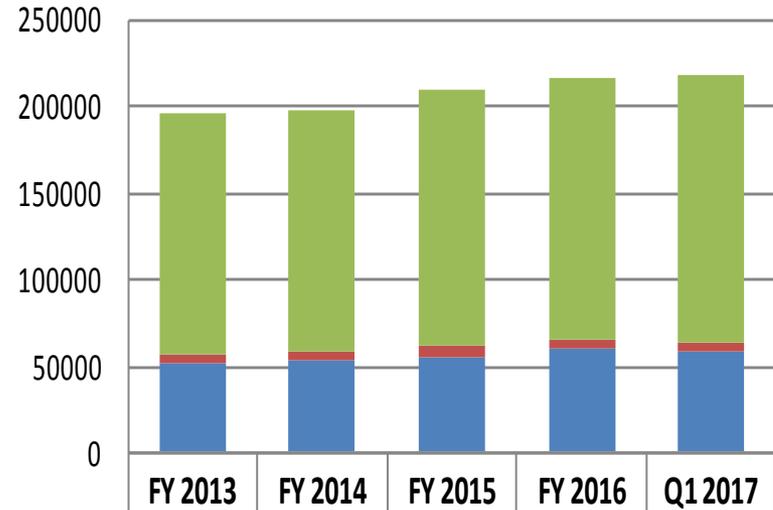
Q1 2017



Q1 2016



## Movement of Advances



	FY 2013	FY 2014	FY 2015	FY 2016	Q1 2017
Term Loans	140803	140704	147372	150581	154181
Bills	4619	4884	6701	5426	5048
CC/OD	50885	52099	54304	59887	58133

Diversified credit portfolio – Increasing focus in Retail

# Industry-wise Advances

₹ in Crore

Industry	Outstanding			% of Total Outstanding advances (Fund based+Non fund based)
	FB	NFB	Total	
Infrastructure	60273	28556	88829	28.19%
Basic Metal and Metal Products	14551	8030	22581	7.17%
All Engineering	10122	11480	21602	6.85%
Housing Loans (Incl priority sector housing)	27894	6	27900	8.85%
Chemicals and Chemical Products (Dyes, Paints, etc.)	10571	4317	14888	4.72%
Agriculture & Allied Activities	17949	237	18185	5.77%
Other Services	8467	3411	11879	3.77%
Trade	12466	2993	15459	4.91%
NBFCs	12553	479	13032	4.14%
Mining and Quarrying	6687	4575	11262	3.57%
Food Processing	6802	2043	8844	2.81%
Textiles	5484	1289	6772	2.15%
Vehicles, Vehicle Parts and Transport Equipments	6090	2011	8101	2.57%
Construction	2203	5657	7860	2.49%
Cement and Cement Products	5013	228	5241	1.66%
Rubber, Plastic and their Products	2790	368	3158	1.00%
Other Retail Loans	4352	0	4352	1.38%
Transport Operators	3673	176	3849	1.22%
Commercial Real Estate	3145	321	3466	1.10%
P. Gems and Jewellery	2015	2781	4796	1.52%
<b>Total</b>	<b>2 23 101</b>	<b>78 957</b>	<b>3 02 059</b>	<b>95.84%</b>

*Diversified credit portfolio*

# Composition of Borrowings

₹ in Crore

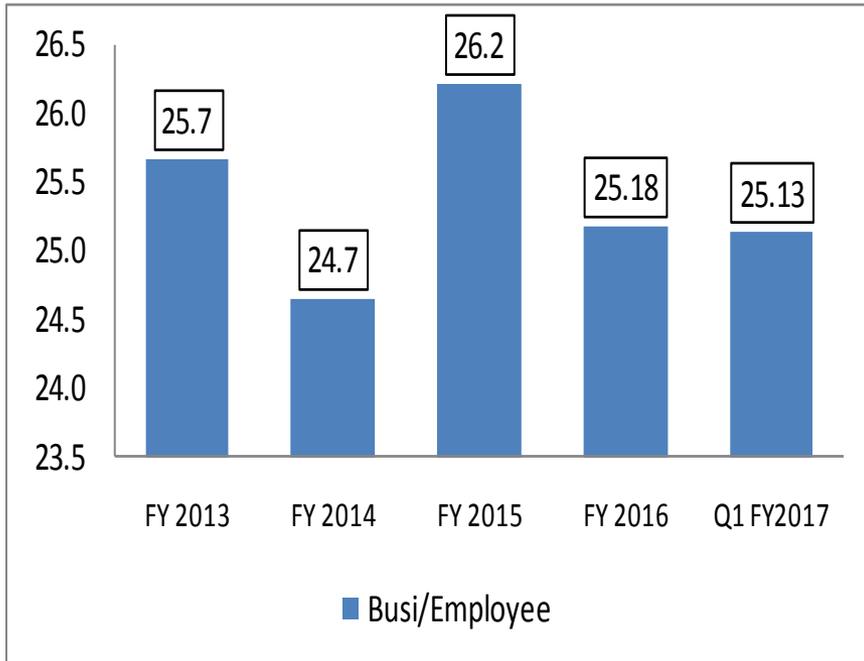
	Jun-16	Jun-15
<b>Domestic</b>	45828	41890
- Capital instruments	18912	17381
-Other borrowings	21916	20509
-Long term infrastructure bonds	5000	4000
<b>Overseas</b>	24419	23059
- Capital instruments	0	0
-Other borrowings	24419	23059
<b>Total borrowings</b>	70247	64949

*Capital instruments constitute 41% of domestic borrowings in June 16*

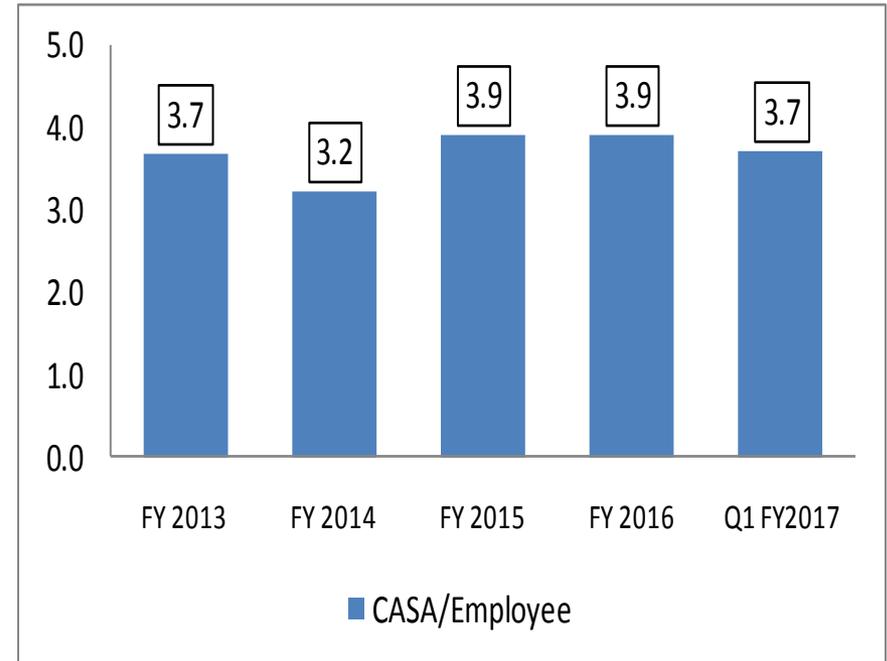
# Productivity

₹ in Crore

## Business per employee



## CASA per Employee

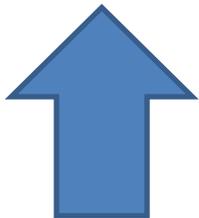


Note: Excluding outsourced employees

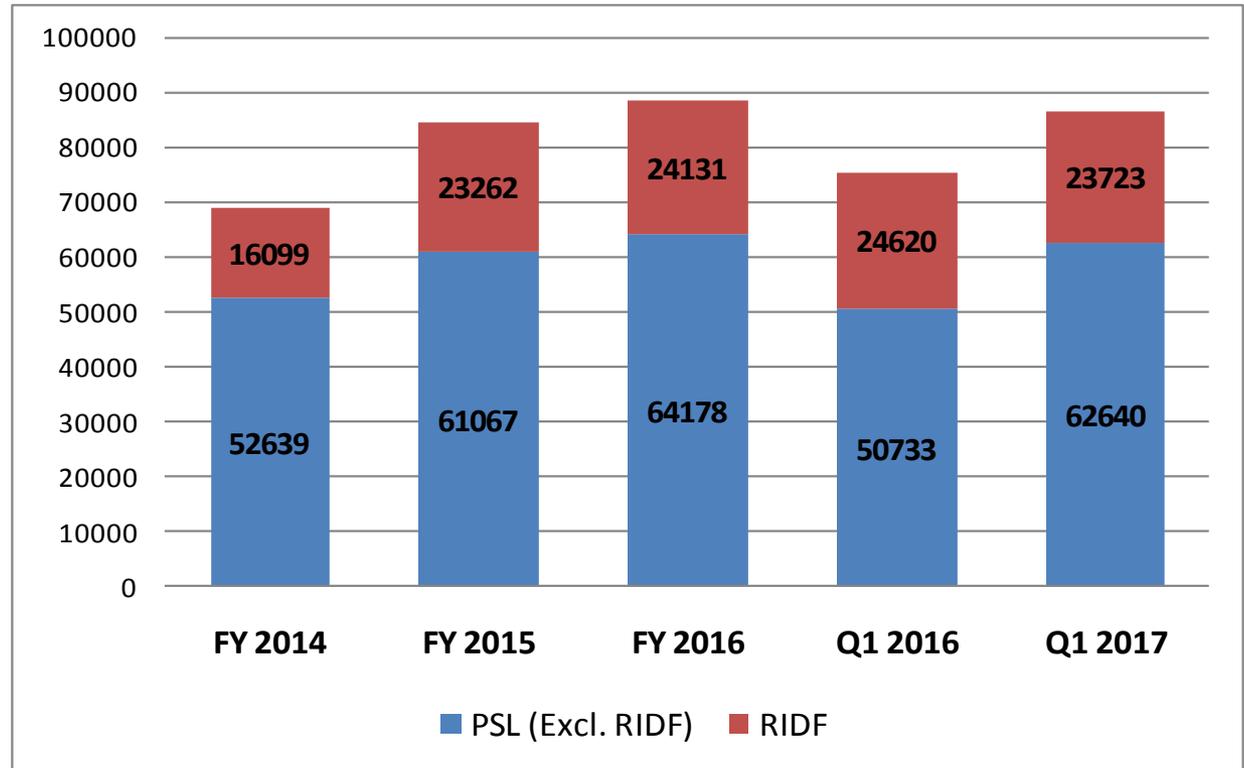
# Robust growth in PSL book

₹ in Crore

39.5% of ANBC in Q1 FY17



33.92% of ANBC in Q1 FY16



*Relentless focus for increasing PSL Book towards complying regulatory limits*

@The actual PSL as on March 31, 2015 stood at Rs. 78,830 Cr, as per erstwhile PSL guidelines. However for the purpose of comparison with Q1 FY2017, the same has been taken as per new PSL guidelines.

# Investments

₹ in Crore

Particulars	June 2016			
	HTM	AFS	HFT	Total
Government securities	57 431	9 575	1 715	68 722
SASF Securities	4 486	-	-	4 486
Shares (Equity)	-	2 579	-	2 579
Shares (Preference)	-	229	-	229
Debentures/ Bonds	-	2 861	-	2 861
Subsidiaries / Joint Ventures	702	-	-	702
Security Receipts	-	539	-	539
Others (CPs/CDs/MF/VCF,etc)	38	3 831	-	3 869
<b>Total Investments</b>	<b>62 657</b>	<b>19 614</b>	<b>1 715</b>	<b>83 986</b>

# Major Strategic Stakes



*Pivotal role in developing Institutions and financial architecture of the country*



# Maturity Profile as on Jun-16

₹ in Crore

Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	28523	8,623	69,210
> 6 months to 1 year	14920	11,440	62,979
> 1 year to 3 years	80104	13,112	87,120
> 3 years to 5 years	35129	10,670	12,764
> 5 years	58687	26,402	21,958
<b>Total</b>	<b>217363</b>	<b>70247</b>	<b>254031</b>

# Other Income

₹ in Crore

Particulars	Quarter Ended			FY Ended		
	Jun-16	Jun-15	Growth %	Mar-16	Mar-15	Growth %
Commission, Excg & Brkg	604	442	37	2 117	1 935	9
Profit on sale of Investments	192	75	155	829	1 636	(49)
Profit/(Loss) on revaluation of investment	(4)	3	(232)	(103)	(50)	105
Profit on sale of Fixed Assets	0	0	0	(0)	0	0
Profit on Forex/Derivatives	81	68	19	287	276	4
Dividend from subsidiaries	0	4	(100)	22	19	16
Recovery from Written Off cases	36	22	64	140	54	158
Other Misc. Income	8	28	(72)	120	137	(13)
<b>Total</b>	<b>916</b>	<b>642</b>	<b>43</b>	<b>3 410</b>	<b>4 008</b>	<b>(15)</b>
<b>Fee Based Income</b>	<b>608</b>	<b>445</b>	<b>37</b>	<b>2 130</b>	<b>1 952</b>	<b>9</b>

*Robust & Efficient Operations Management*

# Fee Income Breakup

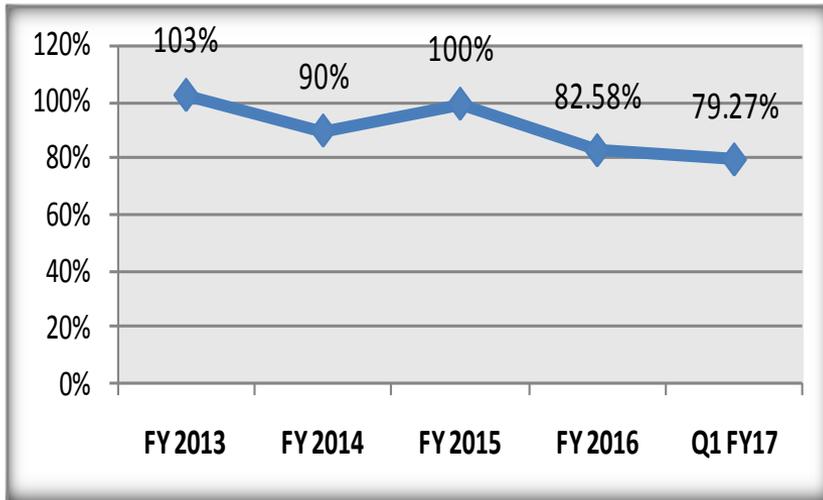
₹ in Crore

Particulars	Quarter Ended			FY Ended		
	Jun-16	Jun-15	Growth (%)	Mar-16	Mar-15	Growth (%)
BG Commission	86	100	-14	420	374	12
LC Commission	111	70	58	420	407	3
Bills Commission	7	9	-23	33	37	-11
Proc Fee & Incidental Charges	271	143	90	727	699	4
Remittances Fees	29	18	66	74	42	75
Sourcing Syndication & Advisory Fees	10	24	-61	106	98	8
Cash Mgmt.Services Fees	5	5	0	18	17	1
Card Fees	27	21	29	108	82	31
ATM Charges	32	27	17	117	96	22
Alternate Channel Fees	0	0	84	2	1	13
Third Party Dist. Fees	16	13	28	64	55	17
Demat Fees	5	4	36	11	10	10
Govt. Business Fees	4	8	-46	15	16	-3
Misc Fees	5	4	27	15	17	-10
<b>Total</b>	<b>608</b>	<b>445</b>	<b>37</b>	<b>2130</b>	<b>1952</b>	<b>9</b>

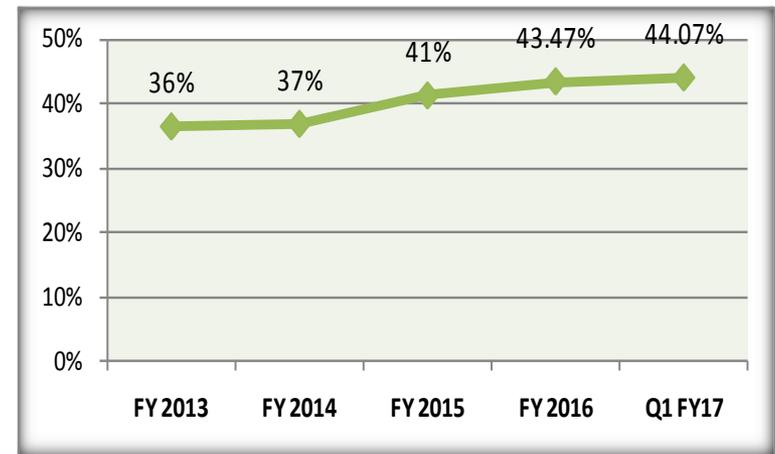
*Robust & Efficient Operations Management*

# Overhead Efficiency

## Overhead Efficiency



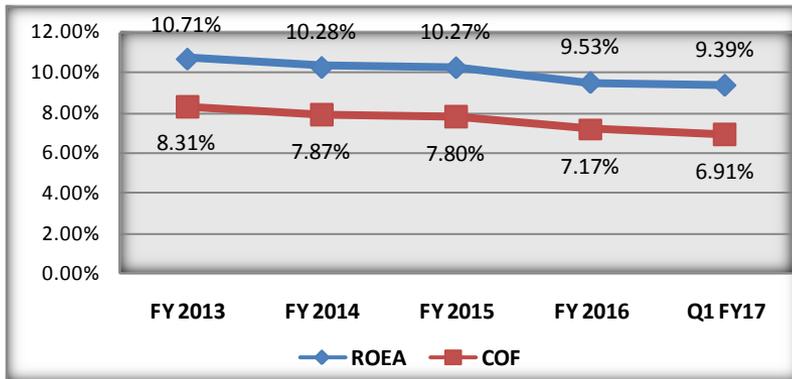
## Cost to Income



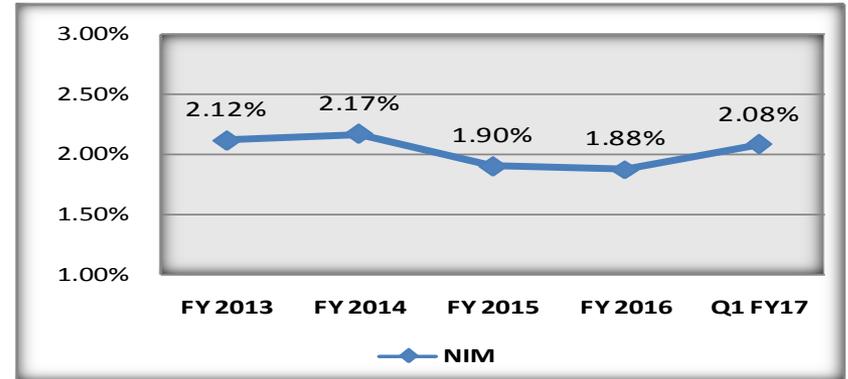
*Cost to Income ratio one of the best in Banking Industry*

# Movement in Key Ratios

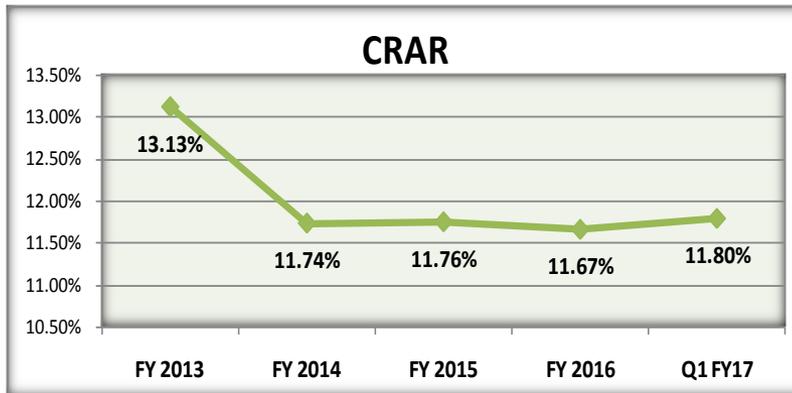
## ROEA Vs COF



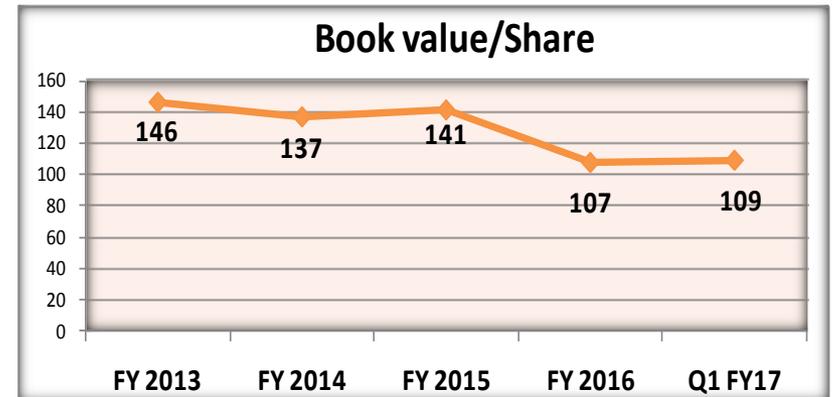
## NIM



## CRAR



## Book value/Share

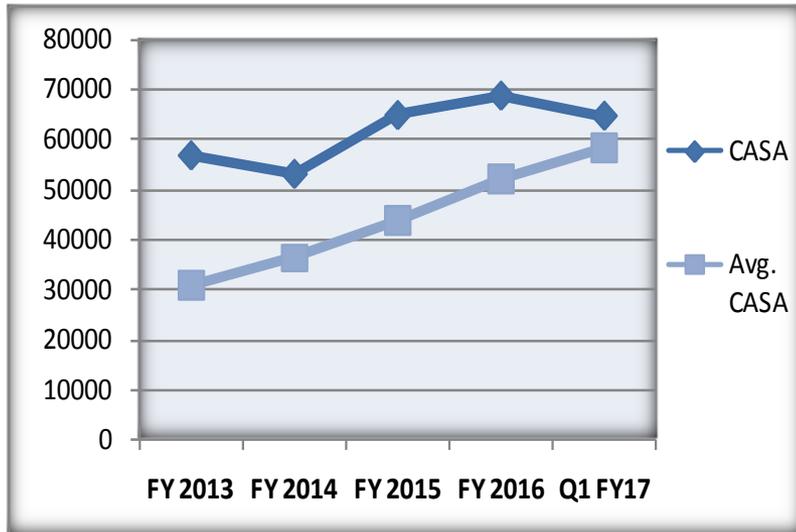


\*CRAR Figures for FY 2013 are as per Basel II

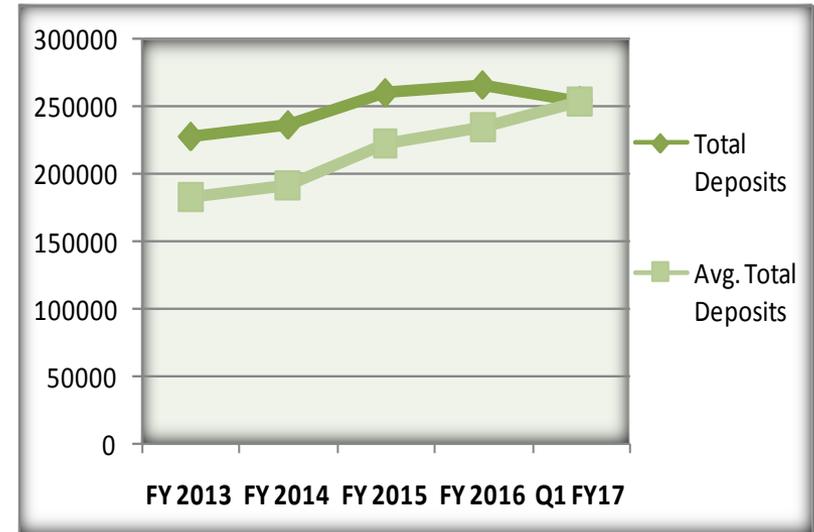
# Movement in Key Ratios

₹ in Crore

## Growth in Average CASA



## Growth in Average Deposits

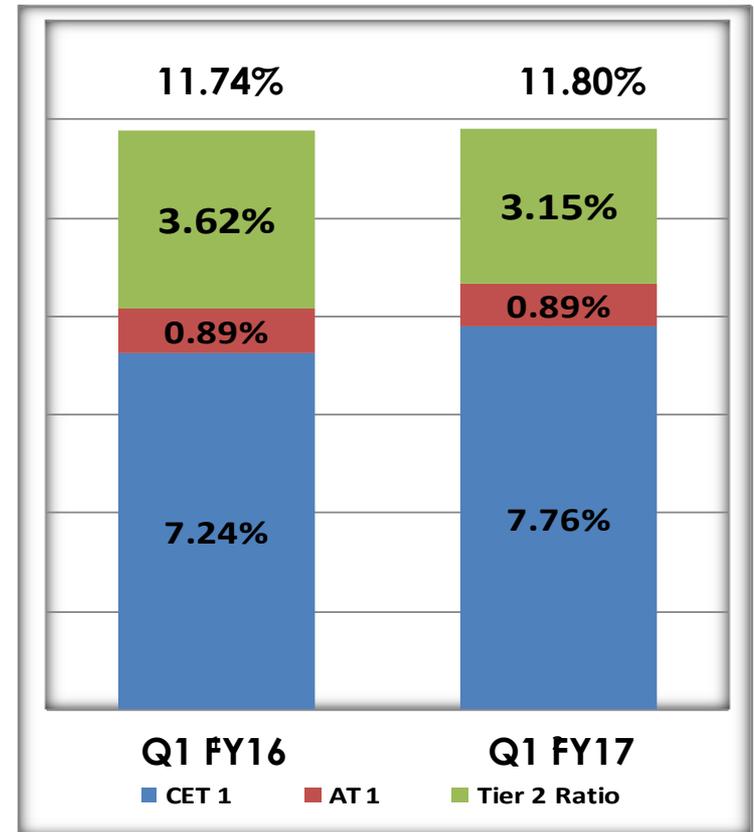


Healthy growth recorded in Average CASA and Average Deposits

# Capital Adequacy

₹ in Crore

Particulars	Q1 2016	Q1 2017
CET 1 (Rs.)	20803	23586
AT 1 (Rs.)	2559	2696
Tier 2 Capital (Rs.)	10390	9558
Total Capital (Rs.)	33751	35840
RWA (Rs.)	287376	303854
CET 1	7.24%	7.76%
AT 1	0.89%	0.89%
Tier 1 Ratio	<b>8.13%</b>	<b>8.65%</b>
Tier 2 Ratio	<b>3.62%</b>	<b>3.15%</b>
<b>CRAR</b>	<b>11.74%</b>	<b>11.80%</b>



Tier 1 at 8.65 % as at Q1 FY17 increased by 52 Basis Points compared to Q1 FY16

Basel III Compliant

# NPA Movement

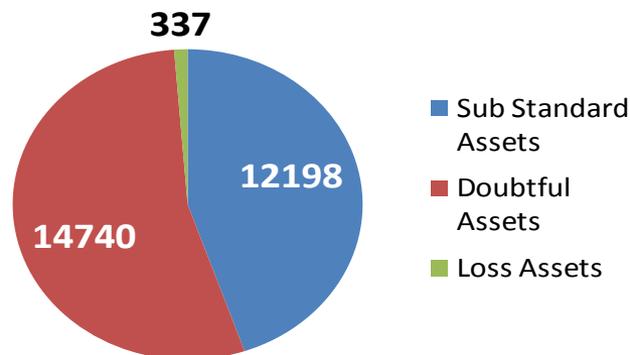
₹ in Crore

Particulars	For the Quarter Jun 16	For FY Mar 16
<b>Opening Balance</b>	<b>24875</b>	<b>12685</b>
<b>Add:</b>		
-Fresh Slippages*	3209	19087
Of Which Restructured A/cs are	999	7149
<b>Less:</b>		
-Recovery	139	874
-Upgradation	215	563
-Write-off	455	5459
<b>Closing Balance</b>	<b>27275</b>	<b>24875</b>
<b>Gross NPA %</b>	<b>11.92%</b>	<b>10.98%</b>
<b>Net NPA %</b>	<b>7.47%</b>	<b>6.78%</b>
<b>Prov. Coverage Ratio as per RBI Guidelines</b>	<b>56.14%</b>	<b>57.24%</b>
* Including Ageing		

*PCR has been highest amongst peers*

# NPA Classification

₹ in Crore



Particulars	Gross NPA
Sub Standard Assets	12198
Doubtful Assets	14740
Loss Assets	337
<b>Total</b>	<b>27275</b>

Category	Outstanding Advances (A)	Gross NPA (B)	GNPA % to Total GNPA	GNPA % of Sector wise O/S (B/A)	GNPA % of Total O/S
Agri and Allied Activities	18297	1648	6.04%	9.01%	0.72%
Industry (Micro, Small, Medium & Large)	114579	19957	73.17%	17.42%	8.72%
-of which Infrastructure	48254	8126	29.79%	16.84%	3.55%
Services	29862	2121	7.78%	7.10%	0.93%
Personal Loans	34724	531	1.95%	1.53%	0.23%
Others	31276	3019	11.07%	9.65%	1.32%
<b>Total</b>	<b>228738</b>	<b>27275</b>			<b>11.92%</b>

## Summary of Restructured Advances as on June 30, 2016

₹ in Crore

Particulars	PA	NPA	Total
Gross	17944	11788	29732
Less: FITL Provision	963	464	1427
<b>Net of FITL Provision</b>	<b>16981</b>	<b>11324</b>	<b>28305</b>
Less: Cases considered for Provisioning @ 0.40%	3268	0	3268
<b>Total</b>	<b>13713</b>	<b>11324</b>	<b>25037</b>

# Industry-wise Restructured Advances as on June 30, 2016

₹ in Crore

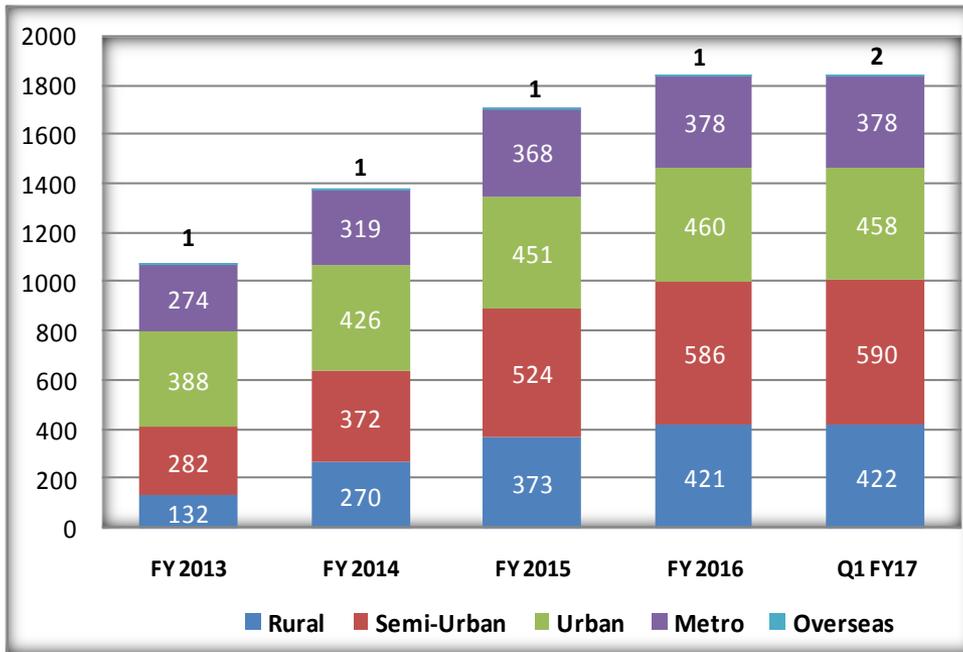
Industry Type	Net Outstanding	% of Total Outstanding advances	Industry Type	Net Outstanding	% of Total Outstanding advances
Infrastructure	14 196	6.21	Computer Software	98	0.04
Vehicles, Vehicle Parts and Transport Equipments	1 824	0.80	Other Services	77	0.03
Rubber, Plastic and their Products	1 780	0.78	Other Industries	65	0.03
All Engineering	1 220	0.53	Glass & Glassware	50	0.02
Basic Metal and Metal Products	1 163	0.51	Education Loans	41	0.02
Shipping	1 080	0.47	Trade	34	0.01
Food Processing	720	0.31	Paper and Paper Products	34	0.01
Chemicals and Chemical Products (Dyes, Paints, etc.)	616	0.27	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	22	0.01
Textiles	407	0.18	Tourism, Hotel and Resturants	9	0.00
Gems and Jewellery	406	0.18	Residuary other advances	2	0.00
Construction	369	0.16	Leather and Leather products	2	0.00
Agriculture & Allied Activities	333	0.15	Beverages (excluding Tea & Coffee) and Tobacco	1	0.00
Cement and Cement Products	288	0.13	Aviation	0	0.00
Mining and Quarrying	198	0.09	<b>Grand Total</b>	<b>25037</b>	<b>10.95%</b>

# Provisions & Contingencies

₹ in Crore

Particulars	Quarter Ended		FY ended
	Jun-16	Jun-15	Mar-16
Depreciation on Investment	118	57	386
Provision for NPAs	768	940	3 507
Provision towards standard assets	885	214	1 650
Provision for Restructured Assets (including FITL)	(1)	(354)	(582)
Income Tax	(1207)	124	(1306)
Bad Debts Written off	616	1	5 298
Other Provisions	46	21	82
<b>Total</b>	<b>1 226</b>	<b>1 003</b>	<b>9 035</b>

# Fast Growing Distribution Network



- ❖ 1850 Branches
- ❖ 3360 ATMs
- ❖ 12 Currency Chest
- ❖ 30 e-Lounges

- ❖ 17 Central Clearing Unit
- ❖ 75 Retail Assets Centers
- ❖ 6 Regional Processing Units

Robust branch expansion over the years specially in rural and semi-urban locations

# Digital Footprint (1/2)

Digital Initiative	No. of Customer Registrations till 30 June 2016	Transaction Amt for the Qtr June 2016
Mobile Banking	9,22,893	59.08 Cr
Internet Banking	70,57,099	1,19,229.20 Cr
ATM Banking	-	10,398.85 Cr
Bunch Note Acceptors (Cash Deposit)	-	1891.64 Cr
Bunch Note Acceptors(Cash Dispense)	-	101.37 Cr
POS Transactions	-	3015.31 Cr

# Digital Footprint (2/2)

## *Digital Initiatives taken during the Quarter ended June 2016:*

- ❖ Introduced instant new **PIN generation** for debit cards through IVR
- ❖ **mPOS** (mobile Point of Sale) terminals launched
- ❖ Introduced mobile banking application - **IDBI Go Mobile App** for iOS - Apple iphone.
- ❖ Bank soft launched '**mPassbook**' Android App which is an electronic form of physical passbook.
- ❖ Introduced the facility for retail net banking customer to **modify their daily net banking tran. limit** upto Rs.5 lakh
- ❖ Launched **Immediate Payment System (IMPS)** through Retail net banking.
- ❖ Launched **RTGS facility through Corporate net banking**

# Financial Inclusion

Total Number of FI Accounts (as on June 2016)	24,54,105
O/S Balance in FI accounts (as on June 2016)	691.17 Cr
Number of Transactions through BC Channel	
-for FY 16	5,52,079
-for Qtr Jun16	2,68,839

Scheme	Enrolment upto 30.06.2016
Pradhan Mantri Suraksha Bima Yojana	907959
Pradhan Mantri Jeevan Jyoti Yojana	466070
Atal Pension Yojana	41434

❖ During FY 15-16, Bank's rural branches have conducted 903 outdoor financial literacy camps, imparting education on financial matters to more than 19000 villagers/participants.

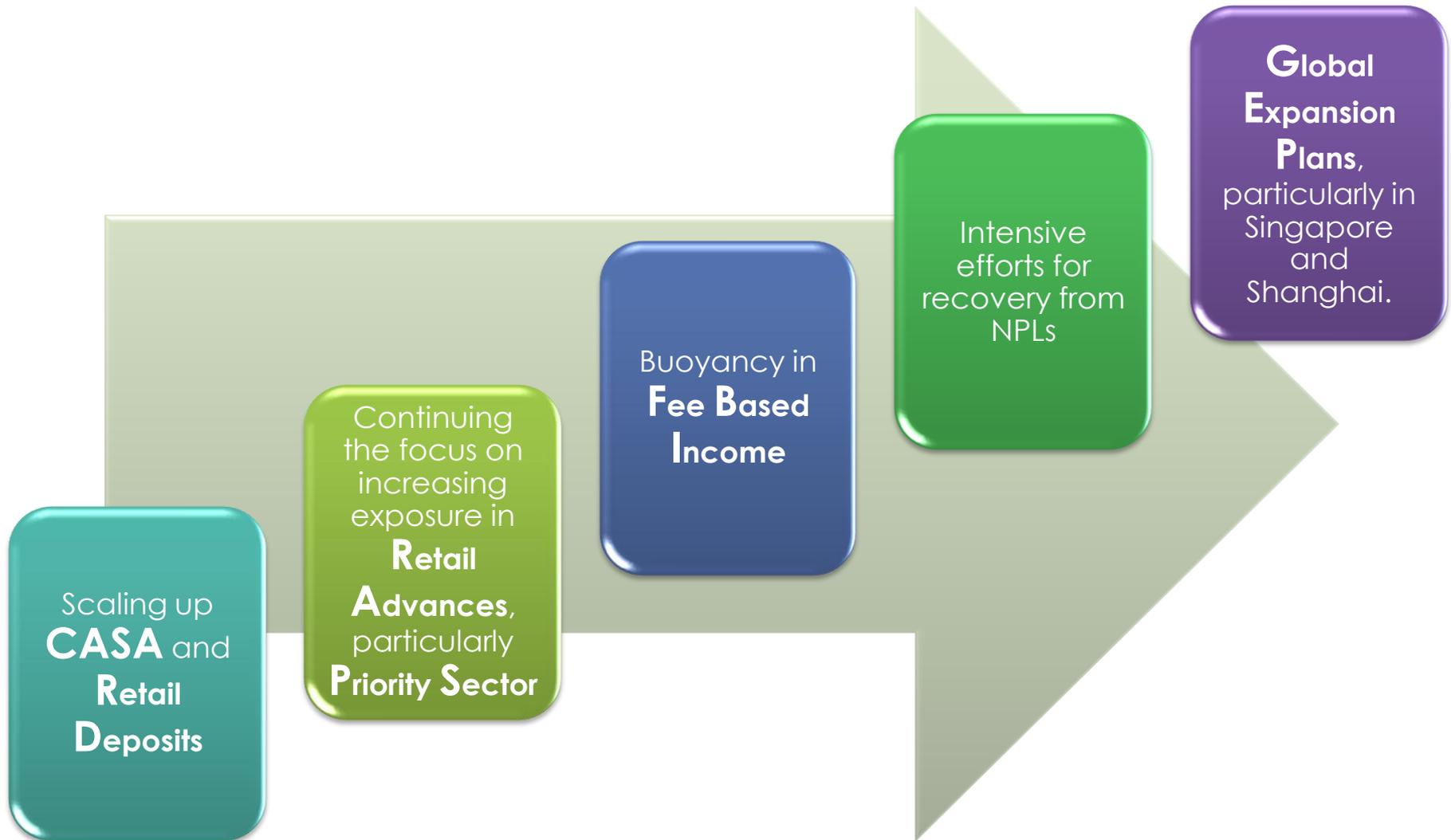
❖ During FY 15-16, 28 training programmes were conducted by Bank's Rural Self Employment Training Institute (RSETI), Satara. 793 participants were trained, of which, 655 are settled.

❖ Bank conducted 181 Financial Literacy Programmes, titled as "Kisan Sangoshthi" during Dec 15 and Jan 16 which focused especially on addressing credit needs of the Farmers, wherein around 14,500+ farmers attended the programmes.

# Awards & Accolades

- ❖ CITI Bank honored IDBI Bank with Performance Excellence Awards on May 07, 2016 under two categories 'Straight Through Processing for US Dollar Payments- 2015' and 'Tax Payments – 2014'
- ❖ IDBI Bank launched 'IDBI Express' an unique banking solution, enabling customers to bank at their chosen time and place beyond banking hours
- ❖ IDBI Bank became the first public sector bank to open its IFSC Banking Unit (IBU) at India's first and only International Financial Services Centre (IFSC) at Gujarat International Finance Tec-City (GIFT).

# Strategies & Way Forward





**Thank You**

Bank Aisa Dost Jaisa