



# Presentation to Analysts

Q4 & FY 2015



**Disclaimer:** *Certain statements contained in this presentation may be statements of future expectations and other forward-looking statements that are based on third party sources and involve known and unknown risks and uncertainties. Forward-looking statements contained in this presentation regarding past trends or activities should not be taken as a representation that such trends or activities will continue in the future. There is no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. You should not place undue reliance on forward-looking statements, which speak only as of the date of this presentation. Please also refer to the statements of unconsolidated, consolidated and segmental result required by Indian regulations that has been filed with stock exchanges in India.*

# IDBI Bank's Forte

**Strong  
Brand Value**

**Significant  
player in  
domestic  
Debt  
Syndication**

**Leading  
provider of  
Long Term  
Finance**

**Growing  
Branch  
Network**

**Diversified  
customer  
base**

*Ranks 37<sup>th</sup> amongst  
top 50 brands across  
country/sectors  
(Interbrand Rankings)*

*Completed 130  
mandates till date  
aggregating ₹2.5  
lakh crore*

*Apex role in creating  
industrial &  
infrastructural base  
in the country*

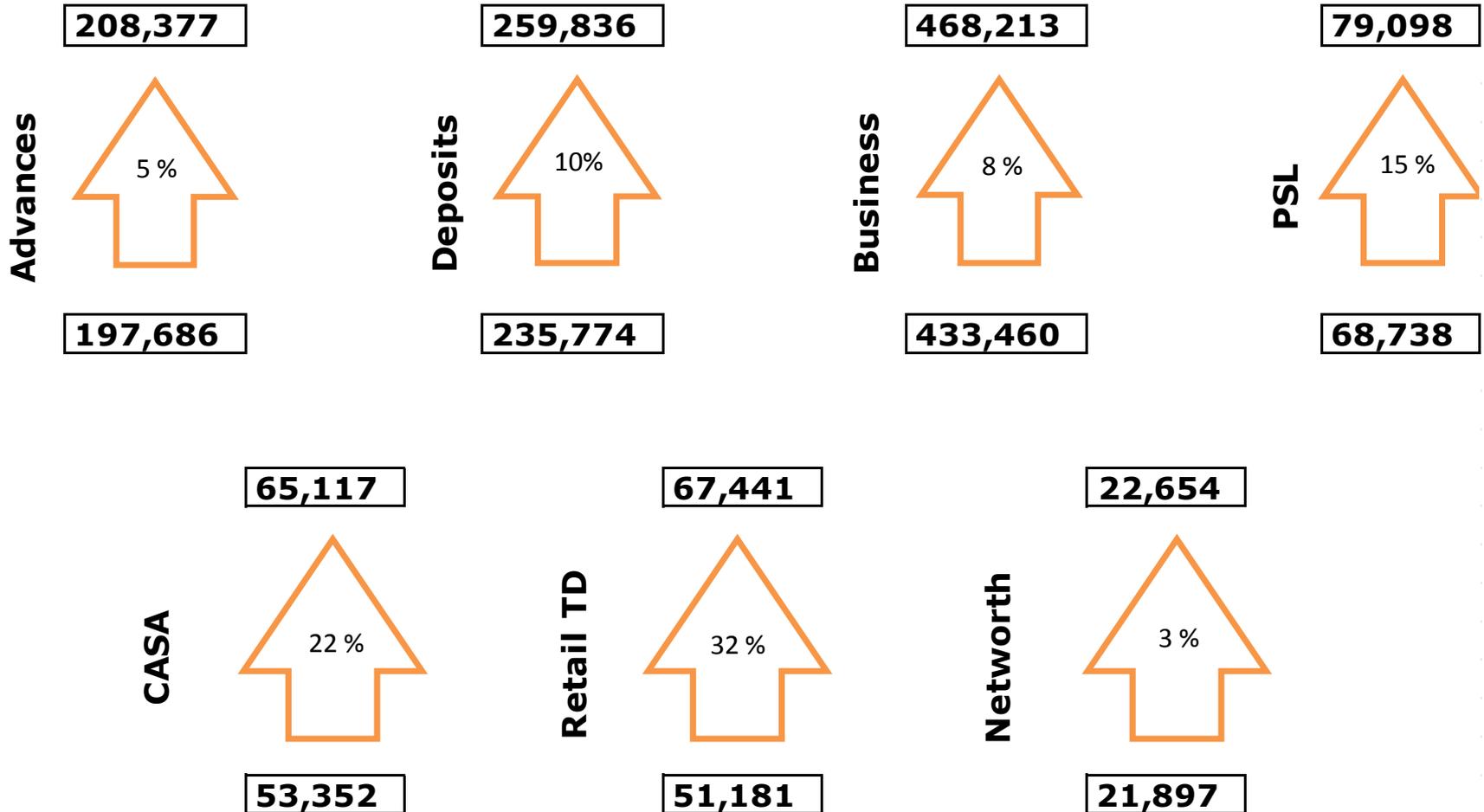
*Branches -1717  
ATMs -3000  
Presence in 1260  
locations*

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

*Bank ranked 5<sup>th</sup> in BFSI category and 2<sup>nd</sup> in PSU category*

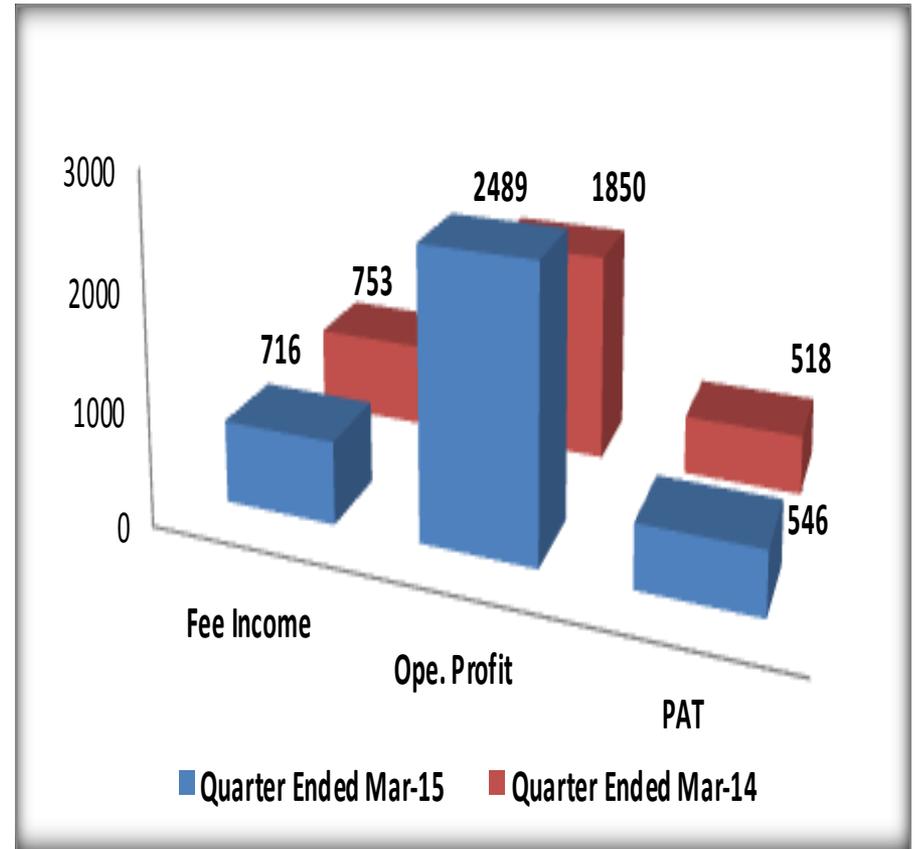
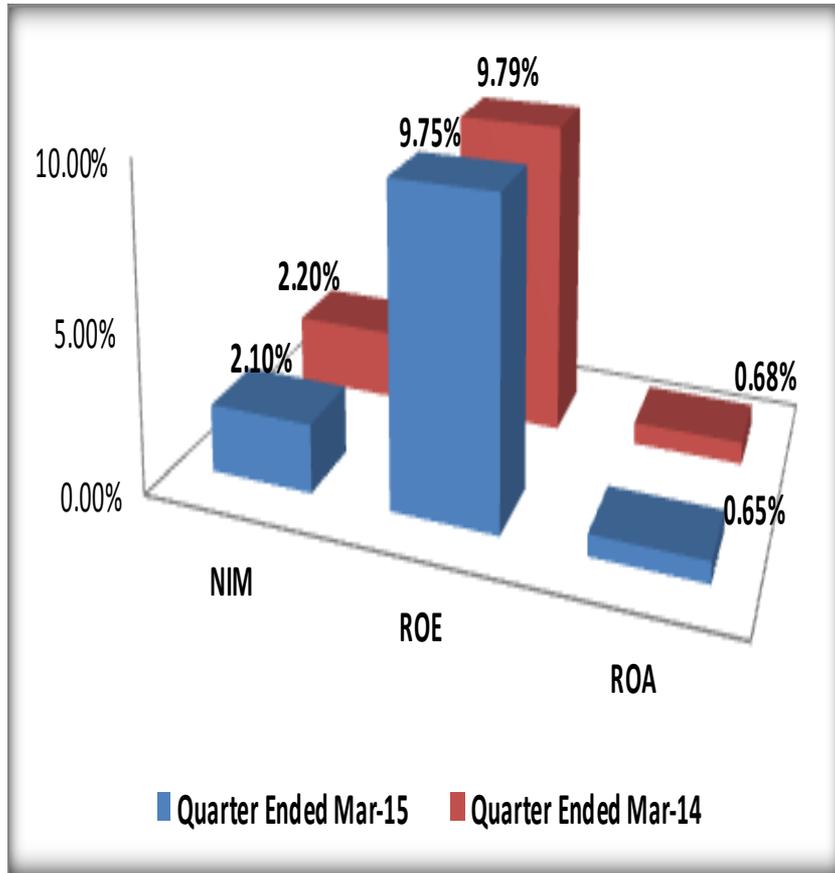
# Performance Highlights FY15 (BS parameters)

₹ Crore



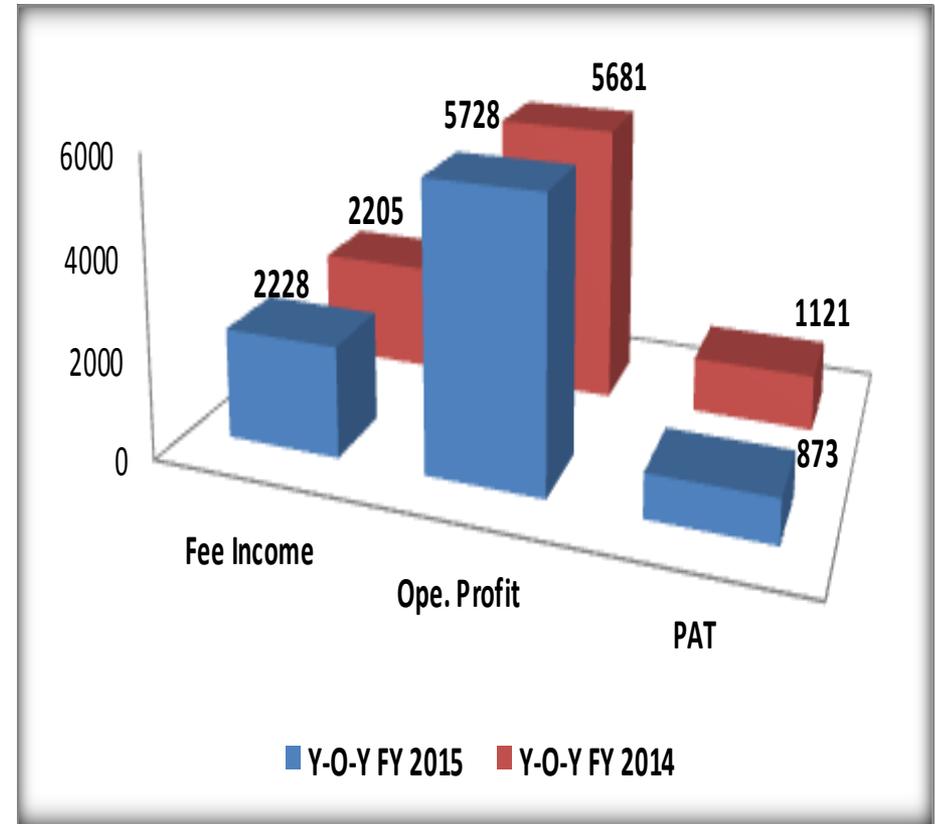
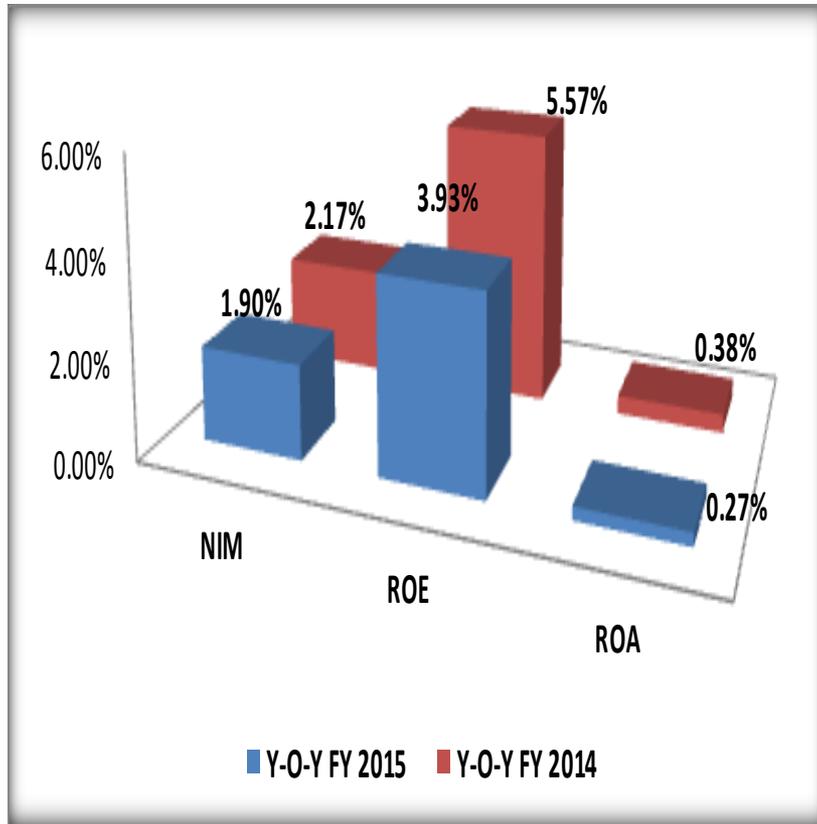
# Performance Highlights Q4FY15 (Profitability)

₹ Crore



# Performance Highlights FY15 (Profitability)

₹ Crore



Profitability adversely impacted due to RIDF yielding significantly lesser returns

# Profit & Loss - Snapshot

₹ Crore

Particulars	Q4 FY15	Q4 FY14	Growth %	FY 2015	FY 2014	Growth %
Interest Income	7 412	6 716	10.4	28 154	26 598	5.9
Interest Expenses	5 752	5 141	11.9	22 406	20 576	8.9
<b>Net Interest Income</b>	<b>1 660</b>	<b>1 574</b>	<b>5.4</b>	<b>5 748</b>	<b>6 021</b>	<b>-4.5</b>
Other Income	1 970	1 151	71.2	4 008	2 979	34.5
Total Income	3 631	2 725	33.2	9 756	9 000	8.4
Operating Expenses	1 141	875	30.5	4 027	3 319	21.4
- Employee Cost	565	358	57.7	1 966	1 525	29.0
- Overhead Cost	576	517	11.5	2 061	1 794	14.9
<b>Operating Profit</b>	<b>2 489</b>	<b>1 850</b>	<b>34.5</b>	<b>5 728</b>	<b>5 681</b>	<b>0.8</b>
Provisions & Contingencies	1 943	1 332	45.9	4 855	4 560	6.5
- NPAs and write offs	1 393	1 103	26.3	3 232	3 074	5.1
- Restructured Assets	-175	-19	841.3	364	486	-25.1
- Others (Invnt., Std Asset,	499	114	338.9	845	380	122.2
- Tax	225	134	68.5	414	620	-33.2
<b>Profit After Tax</b>	<b>546</b>	<b>518</b>	<b>5.3</b>	<b>873</b>	<b>1 121</b>	<b>-22.1</b>

# Balance Sheet - Snapshot

₹ Crore

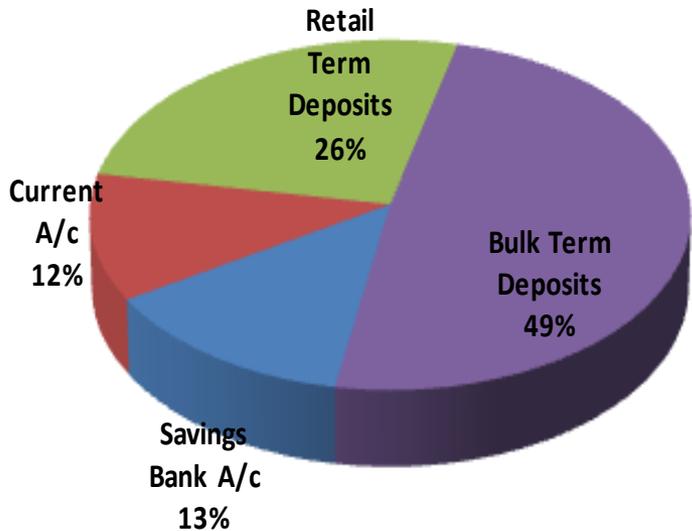
As on 31st March	2015	2014
<b>LIABILITIES</b>		
Capital	1 604	1 604
Reserve & Surplus	22 713	22 035
Deposits	2 59 836	2 35 774
Borrowings	61 833	60 146
Other Liabilities & Provisions	10 045	9 429
<b>Total</b>	<b>3 56 031</b>	<b>3 28 988</b>
<b>ASSETS</b>		
Cash & Balance with RBI	13 036	12 711
Bal. with banks & money at call	1 490	4 107
Investments	1 20 963	1 03 774
Advances	2 08 377	1 97 686
Fixed Assets [incl. leased assets]	3 060	2 983
Other Assets	9 104	7 728
<b>Total</b>	<b>3 56 031</b>	<b>3 28 988</b>

# Growing Deposit Base

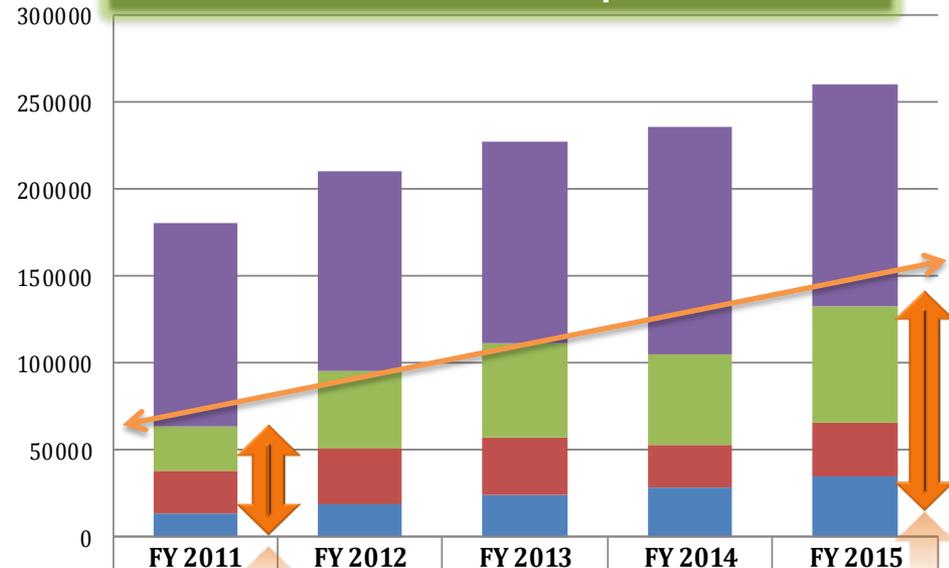
₹ Crore

## Composition

FY 2015



## Movement of Deposits



	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
■ Bulk Term Deposits	116953	114932	115522	131241	127278
■ Retail Term Deposits	25855	44836	54545	51181	67441
■ Current A/c	23742	31722	33289	25018	30416
■ Savings Bank A/c	13936	19002	23760	28334	34701

**CASA - CAGR of 14.66%**

**CASA - Annual Growth of 22.05%**

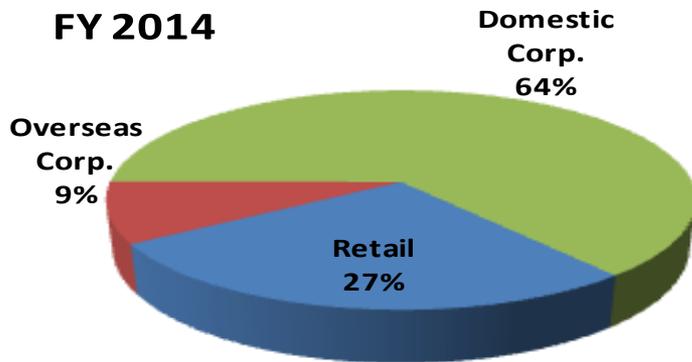
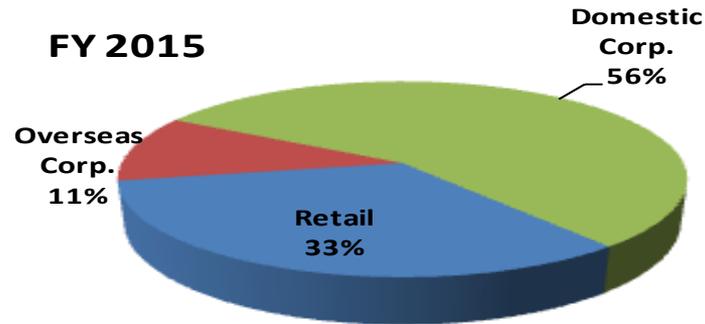
*Composition of CASA and Retail TDs increasing at a brisk pace*



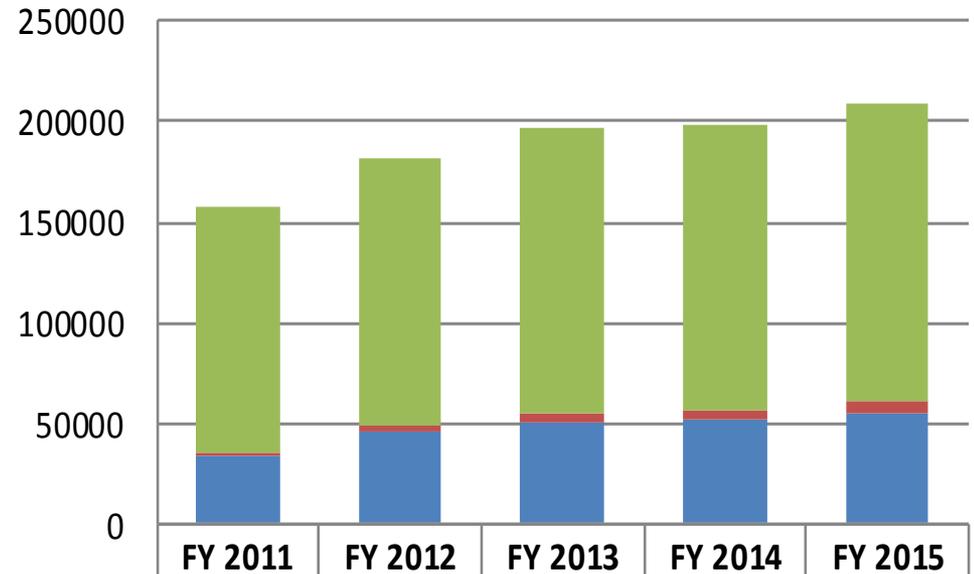
# Credit Base

₹ Crore

## Composition



## Movement of Advances



	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Term Loans	121340	131957	140803	140704	147372
Bills	2659	3278	4619	4884	6701
CC/OD	33098	45923	50885	52099	54304

*Diversified credit portfolio – Increasing focus in Retail*

# Industry-wise Advances

₹ Crore

Particulars	Outstanding			Committed		
	FB	NFB	Total	FB	NFB	Total
POWER	25 007	7 938	32 944	28 722	12 538	41 259
ROADS AND BRIDGES / PORTS	14 105	6 050	20 155	16 970	11 191	28 161
INFRASTRUCTURE OTHERS	10 090	9 175	19 265	12 703	12 674	25 377
OIL AND GAS/PETROLEUM PRODUCTS	11 889	6 509	18 397	13 628	10 429	24 058
IRON AND STEEL	11 361	6 780	18 142	12 611	11 087	23 699
TELECOM	8 001	6 694	14 695	8 119	8 042	16 161
NBFC	8 562	66	8 629	13 880	615	14 496
TEXTILES	7 176	1 106	8 282	9 668	1 768	11 435
GENERAL MACHINERY AND EQUIPMENTS	2 501	5 634	8 135	3 102	6 790	9 892
CONSTRUCTION	2 366	6 446	8 812	2 737	7 014	9 750
TRADING	4 613	2 829	7 443	5 727	3 363	9 090
BANKING	508	962	1 470	2 662	5 995	8 657
CHEMICAL AND CHEMICAL PRODUCTS	2 865	1 795	4 660	4 177	2 694	6 871
CEMENT	5 531	607	6 138	5 667	1 041	6 709
ELECTRICAL MACHINERY AND EQUIPMENTS	1 361	2 961	4 322	1 905	4 257	6 163
FERTILIZERS	1 414	2 117	3 532	2 013	4 000	6 013
GEMS AND JEWELLERY	3 005	1 491	4 496	3 528	2 192	5 720
SUGAR AND SUGAR PRODUCTS	3 019	998	4 017	4 237	1 192	5 429
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRON AND STEEL)	1 436	1 233	2 668	2 453	2 514	4 968
HOUSING FINANCE COMPANIES	4 353		4 353	4 380		4 380

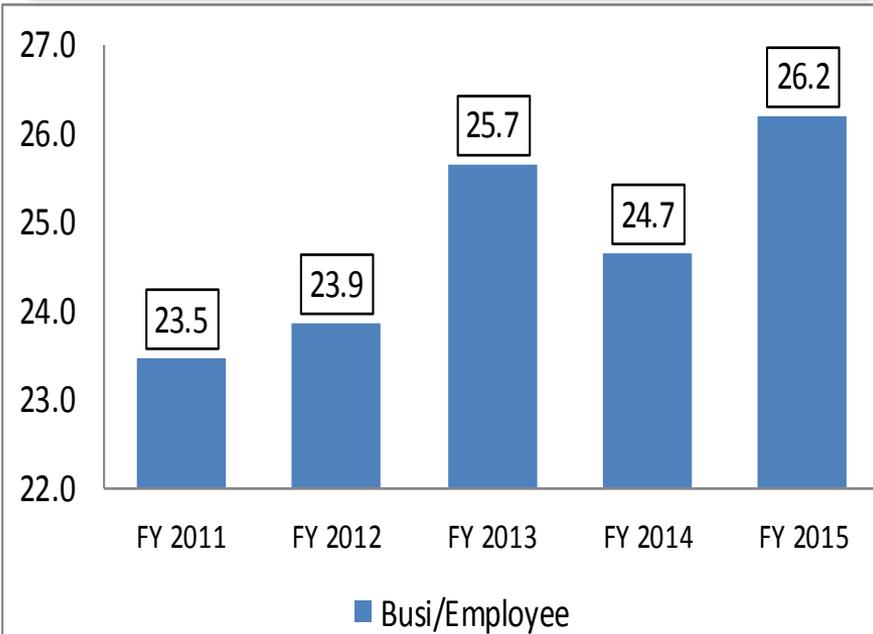
*Diversified credit portfolio*



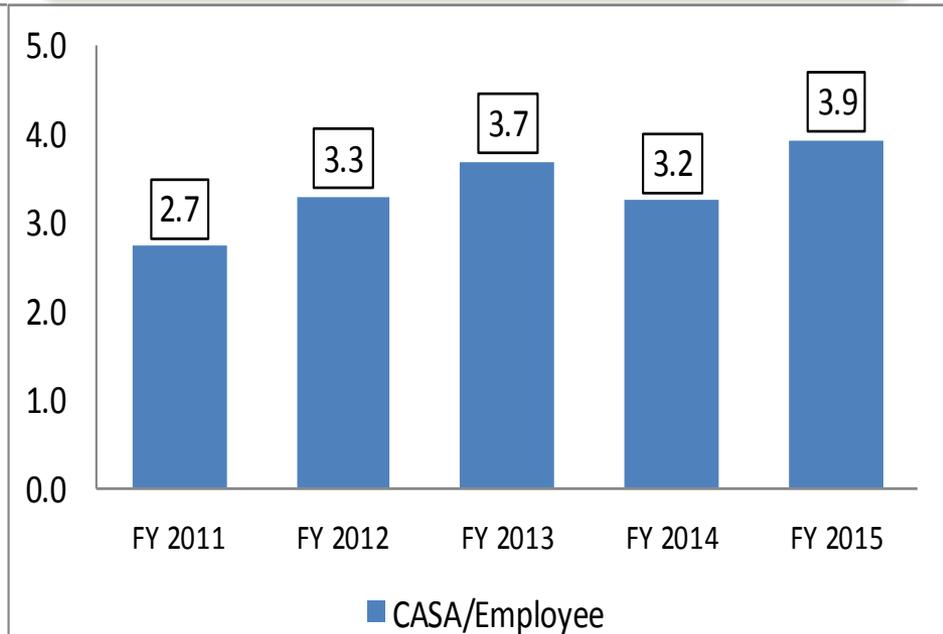
# Productivity

₹ Crore

## Business per employee



## CASA per Employee



Note: Excluding outsourced employees

Reflection of Bank's quality and efficient manpower

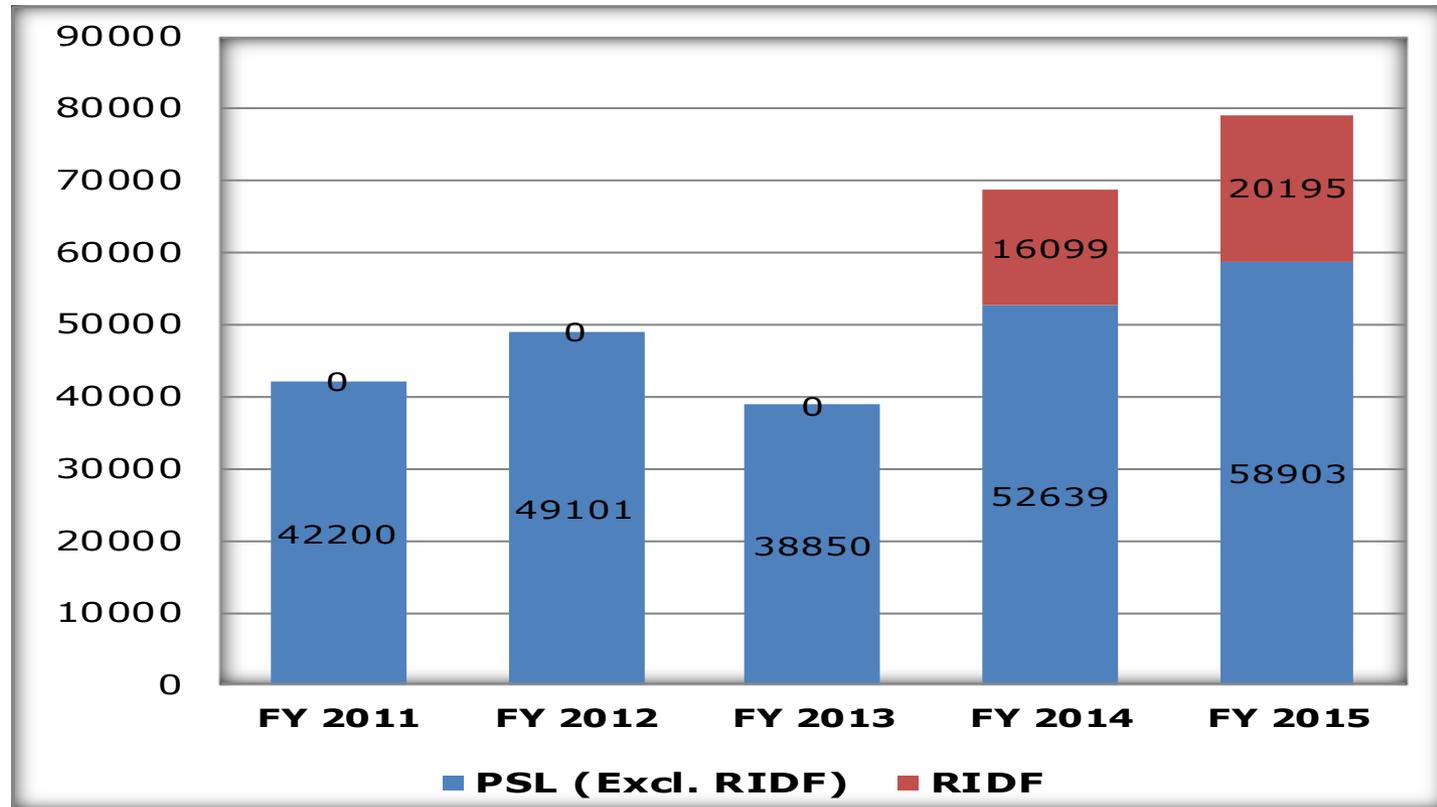
# Robust growth in PSL book

₹ Crore

37.2% of  
ANBC in FY  
2015



34.5% of  
ANBC in FY  
2014



Relentless focus for increasing PSL Book towards complying regulatory limits

PSL book registered more than double the pace of advances growth

# Investments

₹ Crore

Particulars	FY 2015				FY 2014			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
Government securities	58 921	15 051	4 934	78 905	55 484	5 905	894	62 283
SASF Securities	4 586	-	-	4 586	4 691	-	-	4 691
Shares (Equity)	-	2 621	30	2 651	-	2 565	-	2 565
Shares (Preference)	-	399	-	399	-	528	-	528
Debentures/ Bonds	-	9 336	140	9 476	10	14 102	-	14 112
Subsidiaries / Joint Ventures	702	-	-	702	644	-	-	644
Security Receipts	-	495	-	495	-	33	-	33
Others (RIDF/SIDBI/NHB,etc)	23 340	112	297	23 749	18 438	118	362	18 918
<b>Total Investments</b>	<b>87 549</b>	<b>28 014</b>	<b>5 401</b>	<b>1 20 963</b>	<b>79 267</b>	<b>23 250</b>	<b>1 256</b>	<b>1 03 774</b>

# SLR Investments

## Profits from SLR Investments

		<i>(Rs crore)</i>
<b>Q4 FY 2015</b>	<b>FY 2015</b>	
739	1030	

## SLR Investment Portfolio: as on 31-March-2015

					<i>(Rs crore)</i>
Category	Outstanding Investment		MTM Gain / (Loss)	Provision for MTM Loss	Modified Duration
	Amount	As % to Total			
Trading (HFT & AFS)	15,848	20%	(13.62)	13.62	6.72
HTM	62,016	80%	84.69	-	6.01
<b>Total</b>	<b>77,864</b>	<b>100%</b>	<b>71.07</b>	<b>13.62</b>	<b>6.16</b>

## Maturity Profile of SLR Investments: as on 31-March-2015

					<i>(Rs crore)</i>
Category	upto 3 years	3 - 5 years	5 - 10 years	> 10 years	Total
Trading (HFT & AFS)	1,313	25	7,736	6,774	15,848
HTM	7,777	12,918	15,042	26,279	62,016
<b>Total</b>	<b>9,090</b>	<b>12,943</b>	<b>22,778</b>	<b>33,053</b>	<b>77,864</b>
<i>As % to Total</i>	<i>11.7%</i>	<i>16.6%</i>	<i>29.3%</i>	<i>42.4%</i>	<i>100.0%</i>

# Major Strategic stakes



Pivotal role in developing Institutions that shaped country's financial architecture



# Maturity Profile as on Mar-2015

₹ Crore

Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	30231	13733	88280
> 6 months to 1 year	11846	7924	52691
> 1 year to 3 years	84773	8222	83293
> 3 years to 5 years	25389	11327	13987
> 5 years	56139	20627	21586
<b>Total</b>	<b>208377</b>	<b>61833</b>	<b>259836</b>

# Other Income

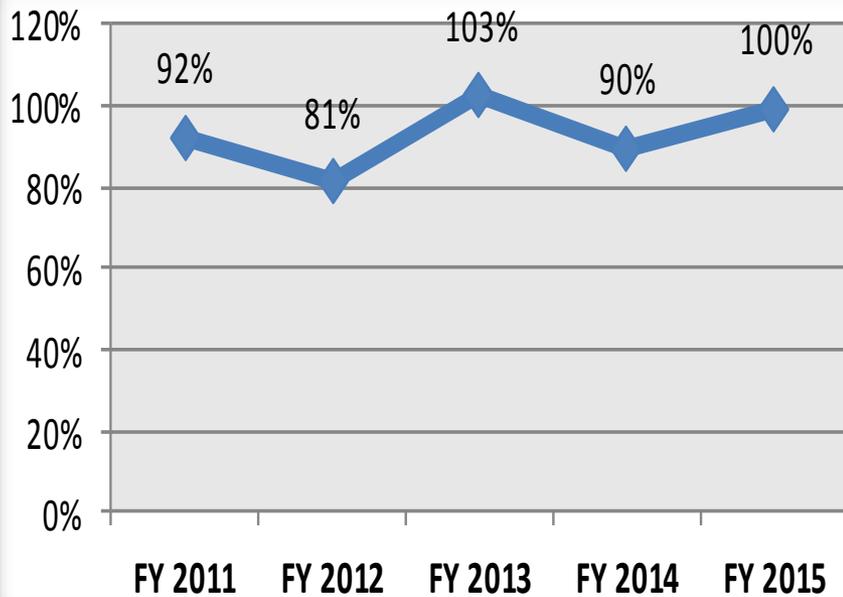
₹ Crore

Particulars	Quarter Ended			Y-O-Y		
	Mar-15	Mar-14	Growth %	FY 2015	FY 2014	Growth %
Commission, Excg & Brkg	649	639	1.5	1 935	1 818	6.4
Profit on sale of Investments	1 240	377	228.9	1 636	522	213.6
Profit/(Loss) on revaluation of investment	(22)	(7)	212.0	(50)	(1)	4954.5
Profit on sale of Fixed Assets	0	(0)	(621.4)	0	(2)	(102.1)
Profit on Forex/Derivatives	62	70	(11.7)	276	349	(20.9)
Dividend from subsidiaries	0	5	(100.0)	19	28	(29.8)
Recovery from Written Off cases	28	36	(22.7)	54	130	(58.4)
Other Misc. Income	13	30	(57.5)	137	135	1.6
<b>Total</b>	<b>1 970</b>	<b>1 151</b>	<b>71.2</b>	<b>4 008</b>	<b>2 979</b>	<b>34.5</b>
<b>Fee Based Income</b>	<b>716</b>	<b>753</b>	<b>(4.9)</b>	<b>2228</b>	<b>2205</b>	<b>1.0</b>

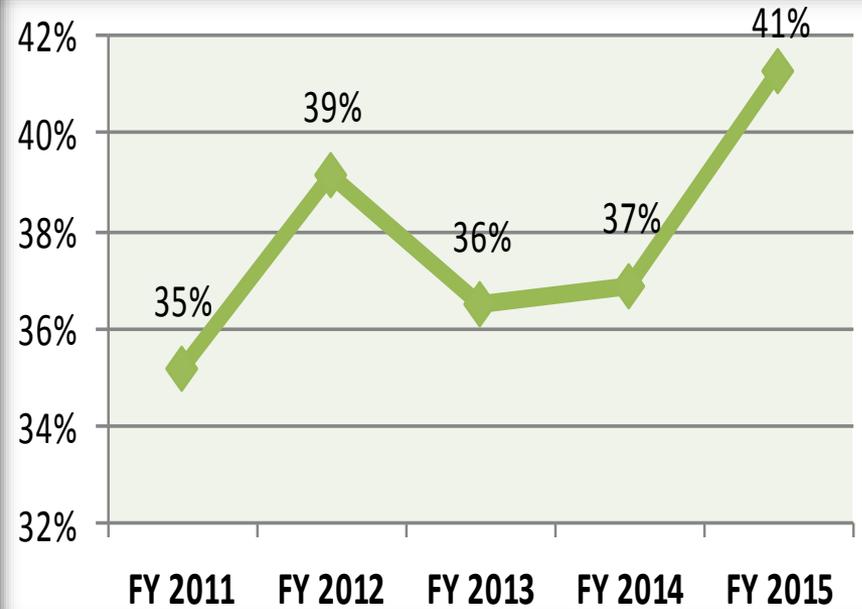
*Robust & Efficient Operations Management*

# Overhead Efficiency

## Overhead Efficiency



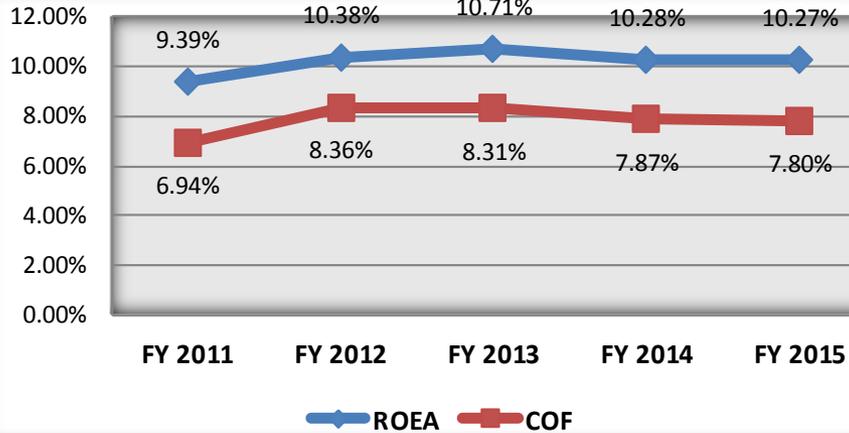
## Cost to Income



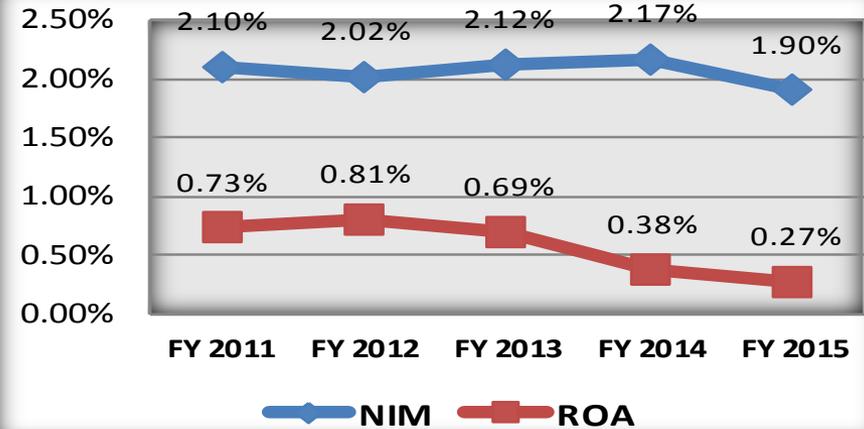
*Overhead Efficiency nearly 100% and Cost to Income ratio at around 41% is one of the best amongst peer set*

# Movement in Key Ratios

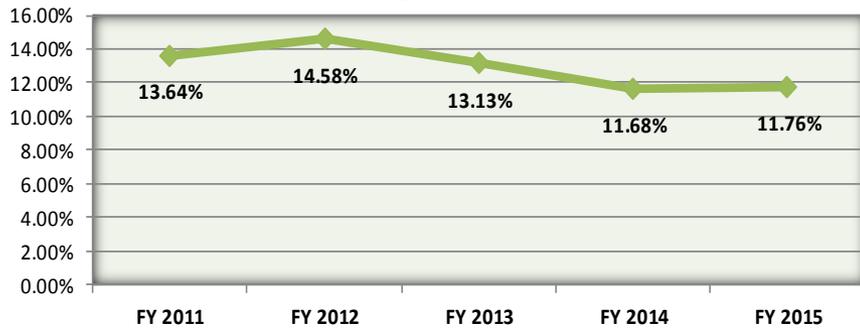
## ROEA Vs COF



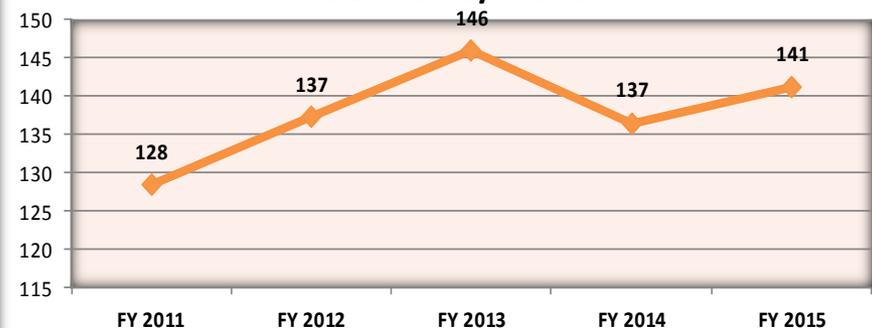
## NIM & ROA



## CRAR



## Book value/Share

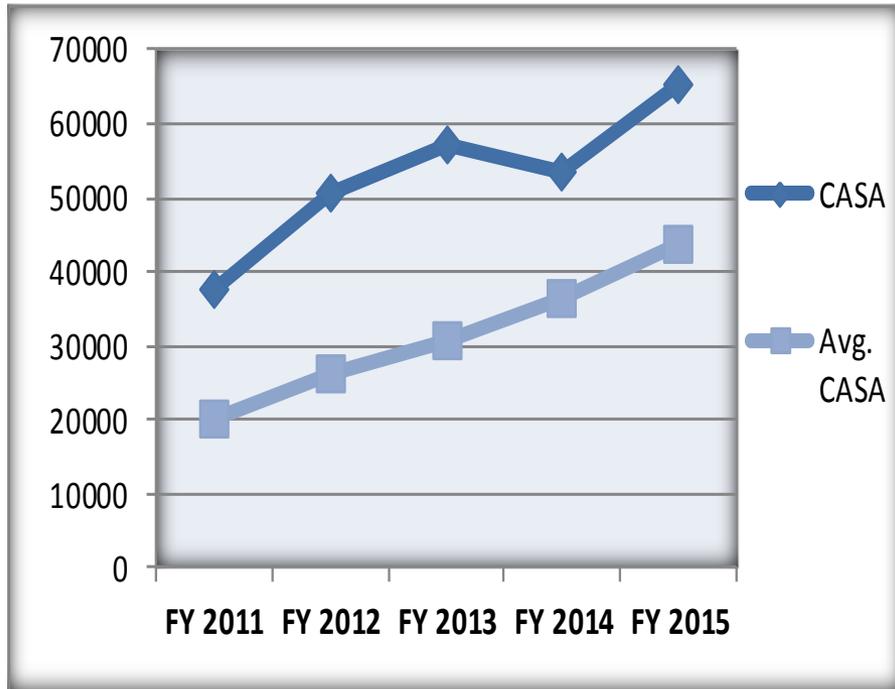


\*CRAR Figures for FY 2011, FY 2012 & FY 2013 are as per Basel II

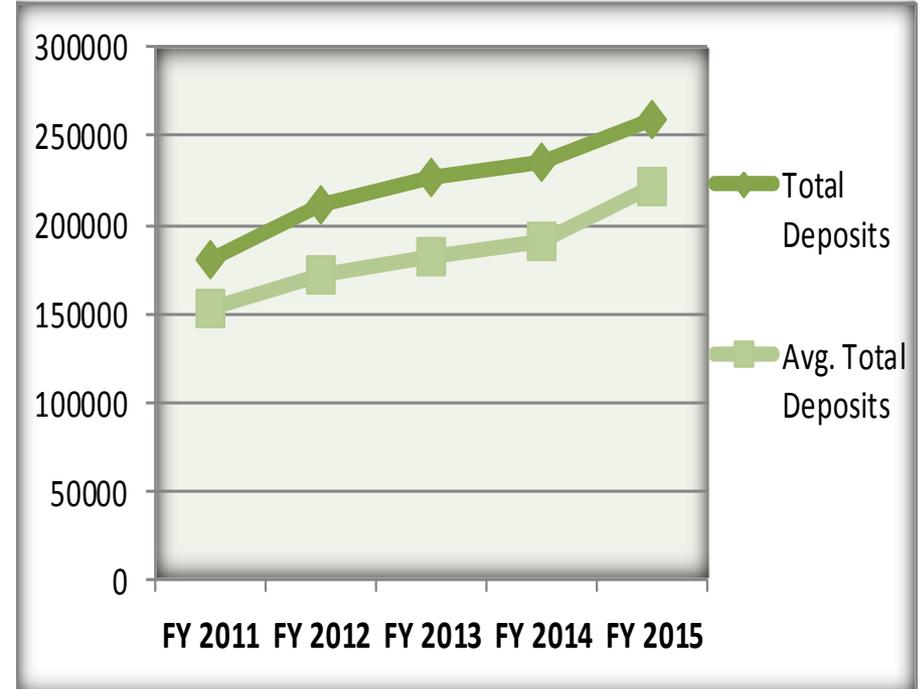
# Movement in Key Ratios

₹ Crore

## Growth in Average CASA



## Growth in Average Deposits



Healthy growth recorded in Average CASA and Deposits

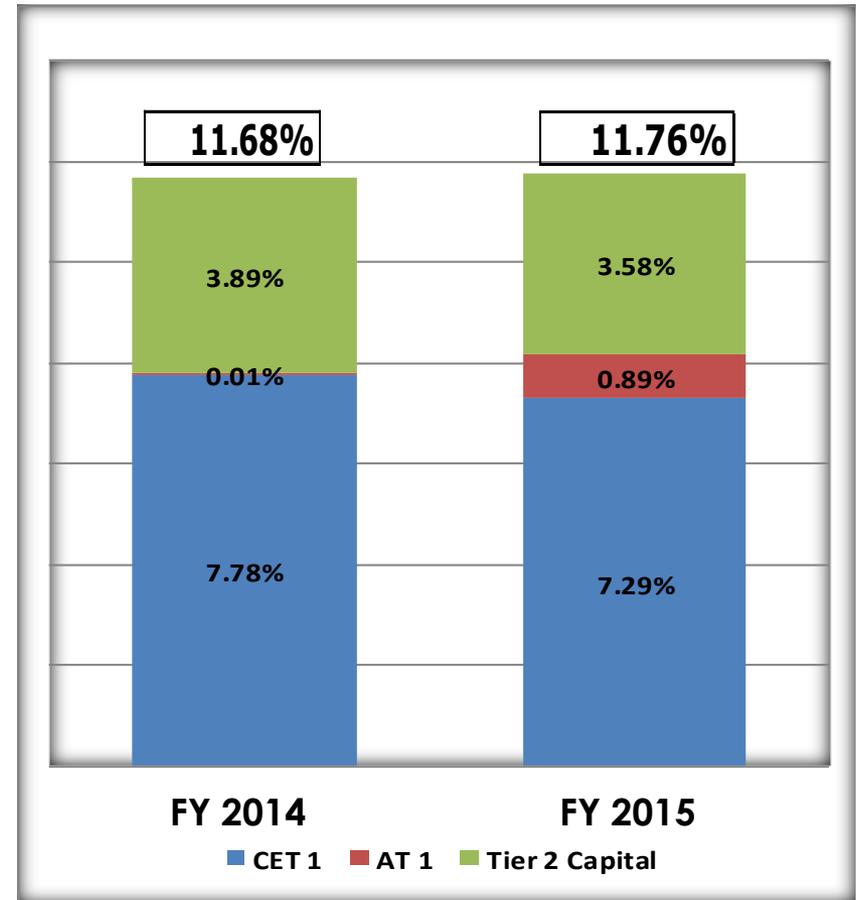
# Capital Adequacy

(₹ Crore)

Particulars	FY 2014	FY 2015
CET 1 (Rs.)	20959	20810
AT 1 (Rs.)	25	2531
Tier 2 Capital (Rs.)	10480	10235
Total Capital (Rs.)	31464	33577
RWA (Rs.)	269471	285542

Raised AT1 bonds to the tune of  
₹ 2,500 crore in Oct 2014

Tier 1 at 8.18 % as at FY  
2015 increased by 39 Basis  
Points compared to FY  
2014



Basel III Compliant

# NPA Movement

₹ Crore

Particulars	For the Quarter Mar 15	For FY ended Mar 15
<b>Opening Balance</b>	<b>12140</b>	<b>9960</b>
<b>Add:</b>		
-Fresh Slippages*	2319	6101
<b>Less:</b>		
-Recovery	667	1159
-Upgradation	248	608
-Write-off	<b>860</b>	<b>1609</b>
<b>Closing Balance</b>	12685	12685
<b>Gross NPA %</b>	<b>5.88%</b>	<b>5.88%</b>
<b>Net NPA %</b>	<b>2.88%</b>	<b>2.88%</b>
<b>Prov. Coverage Ratio as per RBI Guidelines</b>	<b>66.63%</b>	<b>66.63%</b>
<i>* Including Ageing</i>		

*Aggressive provisioning - PCR have been highest amongst peers*

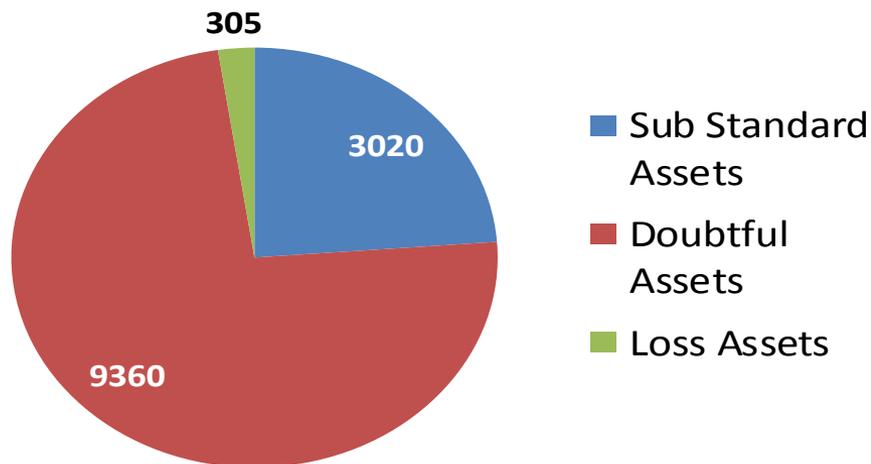
# NPA Movement

₹ Crore

Particulars	For Quarter Mar 15		For FY ended Mar 15	
	NPA Provision#	Net NPA	NPA Provision#	Net NPA
Opening Balance	6113	6028	5058	4902
Additions during period	1873	446	4308	1793
Reductions during period	1293	482	2673	703
Closing Balance	6692	5993	6692	5993

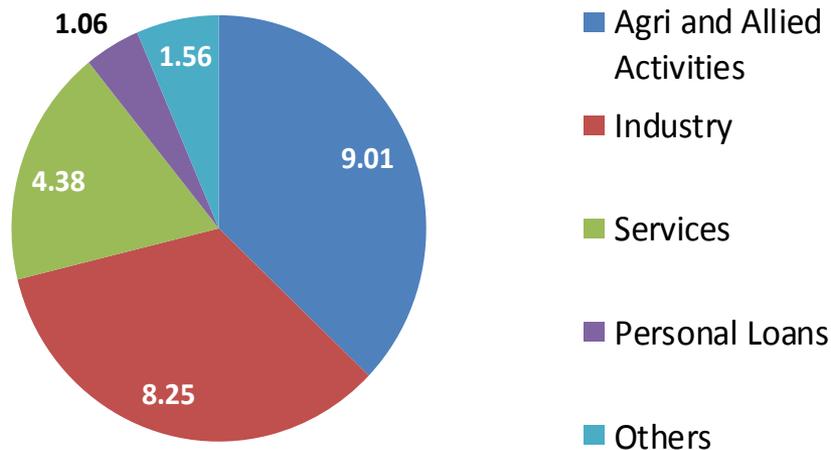
*#Including NPV Loss of NPA Advances*

# NPA Classification



₹ Crore

Particulars	Gross NPA
Sub Standard Assets	3020
Doubtful Assets	9360
Loss Assets	305
<b>Total</b>	<b>12685</b>



Particulars	Gross NPA (%)
Agri and Allied Activities	9.01
Industry	8.25
Services	4.38
Personal Loans	1.06
Others	1.56
<b>Total</b>	<b>5.88</b>

# Summary of Restructured Advances as on Mar 31, 2015

₹ Crore

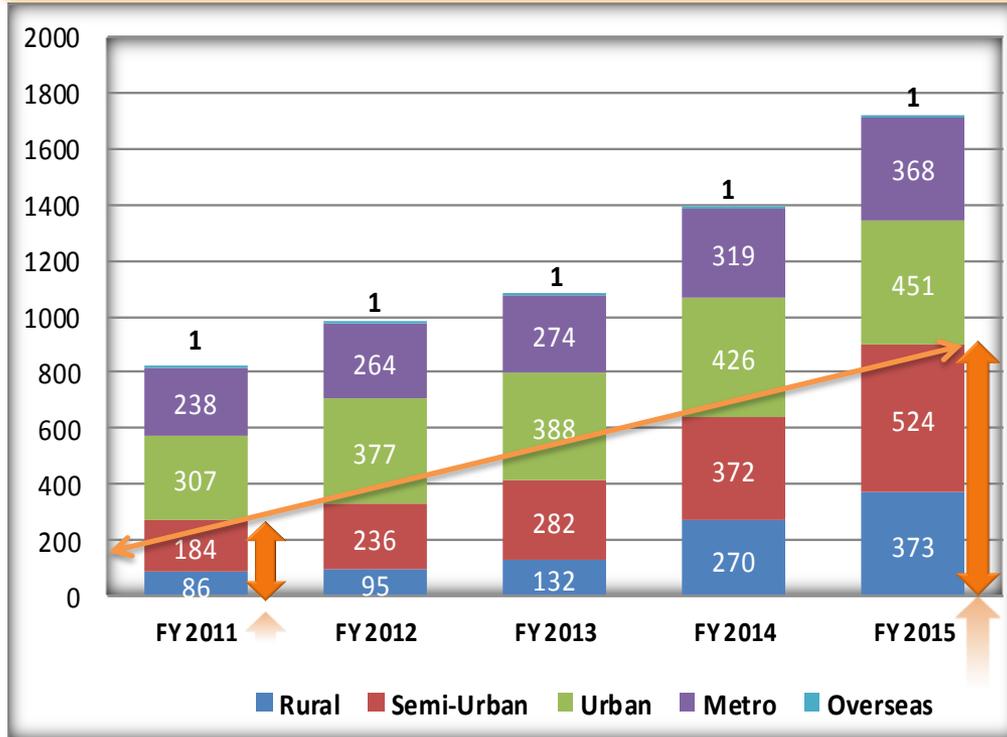
Particulars	PA	NPA	Total
Gross	20129	4615	24743
Less: FITL Provision	1138	401	1539
<b>Net of FITL Provision</b>	<b>18991</b>	<b>4213</b>	<b>23205</b>
Less: Cases considered for Provisioning @ 0.40%	2269		2269
<b>Total</b>	<b>16723</b>	<b>4213</b>	<b>20936</b>

# Provisions & Contingencies

₹ Crore

Particulars	Quarter Ended		Y-O-Y	
	Mar-15	Mar-14	FY 2015	FY 2014
Depreciation on Investment	156	1	248	180
Provision for NPAs	534	276	1 623	1 681
Provision towards standard assets	326	105	499	173
Provision for Restructured Assets (including FITL)	(175)	(19)	364	486
Income Tax	225	134	414	620
Bad Debts Writen off	860	828	1 609	1 393
Other Provisions	17	7	98	27
<b>Total</b>	<b>1 943</b>	<b>1 332</b>	<b>4 855</b>	<b>4 560</b>

# Fast growing Distribution Network



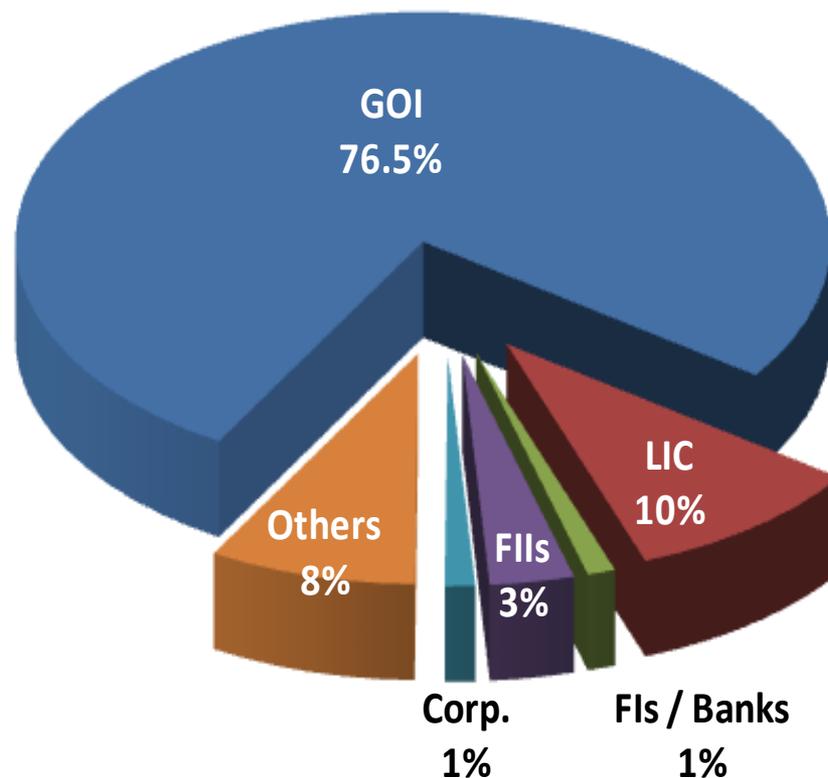
- ❖ 1717 Branches
- ❖ 3000 ATMs
- ❖ 10 Currency Chest
- ❖ 6 Regional Processing Units

- ❖ 30 Central Clearing Unit
- ❖ 75 Retail Assets Centers
- ❖ 11 e-Lounges

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

# Shareholders

Shareholders	Mar-15
GOI	76.50%
LIC	9.65%
FIs / Banks	1.11%
FIIIs	3.34%
Corp.	1.20%
Others	8.21%
Total	100.00%



# Major Awards & Accolades in FY15

Ranks **39<sup>th</sup>** and **37<sup>th</sup>** among the **top 50 brands in the country** across sectors as per leading global research organizations, Millward Brown (Brand Z) and Interbrand rankings respectively

Significant rise of **79%** in the **valuation of Bank's Brand** over the previous year as per Brand Finance Banking 500 - the world's most valuable Banking Brands Report

**Award for Notable contribution in the field of "PMJDY"** by Federation of Industry, Trade & Services (FITS), New Delhi in March 2015

**Financial Inclusion and Payments Systems (FIPS) Awards** for the year 2014 for its financial inclusion initiatives under PSU category by Elets Technomedia

**Star Performance Award 2014** in demat account opening under PSU-Bank Category by NSDL

**Gold in 'Campaign of the Year (Thematic)'** at the Prime Time awards for various advertising campaigns.

# Key Business Initiatives

## Retail Liabilities – New Product/Services in FY15

- Rolled out 108 new Sub-members in the Centralized and Decentralized Payment System
- Introduction of Suraksha Plus Savings Account in Nov 2014
- Introduction of Cash Current Account in Feb 2015
- Tie-up with Global IME Bank for Nepal Remittance Arrangement
- MoU with Indian Army and Indian Navy for Salary Account sourcing
- Tie-up with GCC Exchange & Orient Exchange for sourcing of NRI Account from UAE

*Consistently introducing/delivering customer savvy products/services*

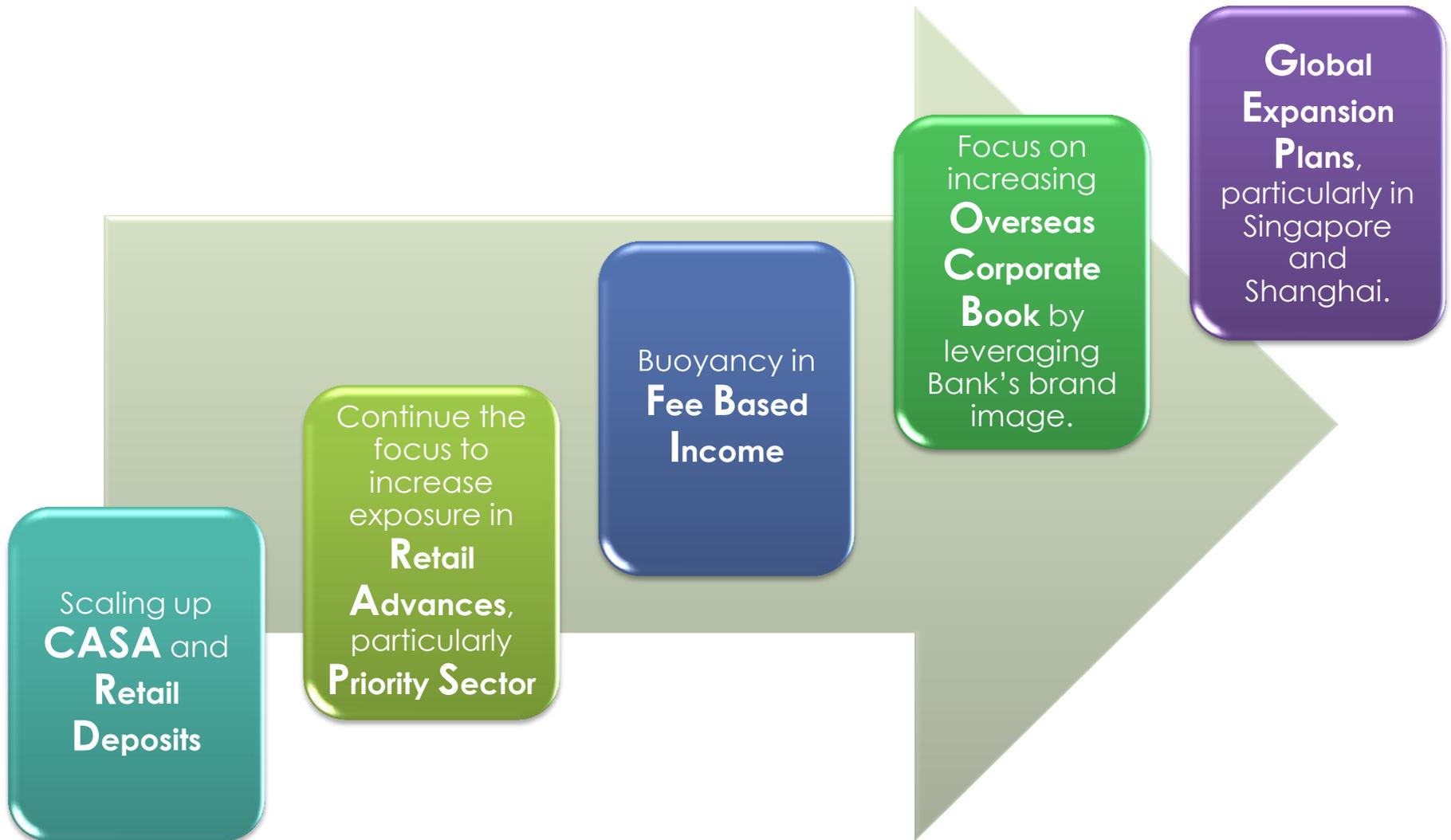
# Key Business Initiatives

## Retail Assets/ Alternate Channels – New Product/Services in FY15

- Introduction of Education Loan Scheme “Udan”, a unique RD Linked Education loan scheme.
- First PSU Bank to launch “Electronic-Insurance Account (e-IA)” in association with NSDL
- Stepped into Credit Card business on Visa Platform
- Launched “E-Lounge” at several locations (11 so far)
- Android based Mobile Banking Application
- Introduced Signature Debit Card in July 2014

*Consistently introducing/delivering customer savvy products/services*

# Strategies & Way Forward





**Thank You**

Bank Aisa Dost Jaisa