



Presentation to Analysts

Q1 FY 2016



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 37th amongst
top 50 brands across
country/sectors
(Interbrand Rankings)*

*Completed 133
mandates till date
aggregating ₹2.6
lakh crore*

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

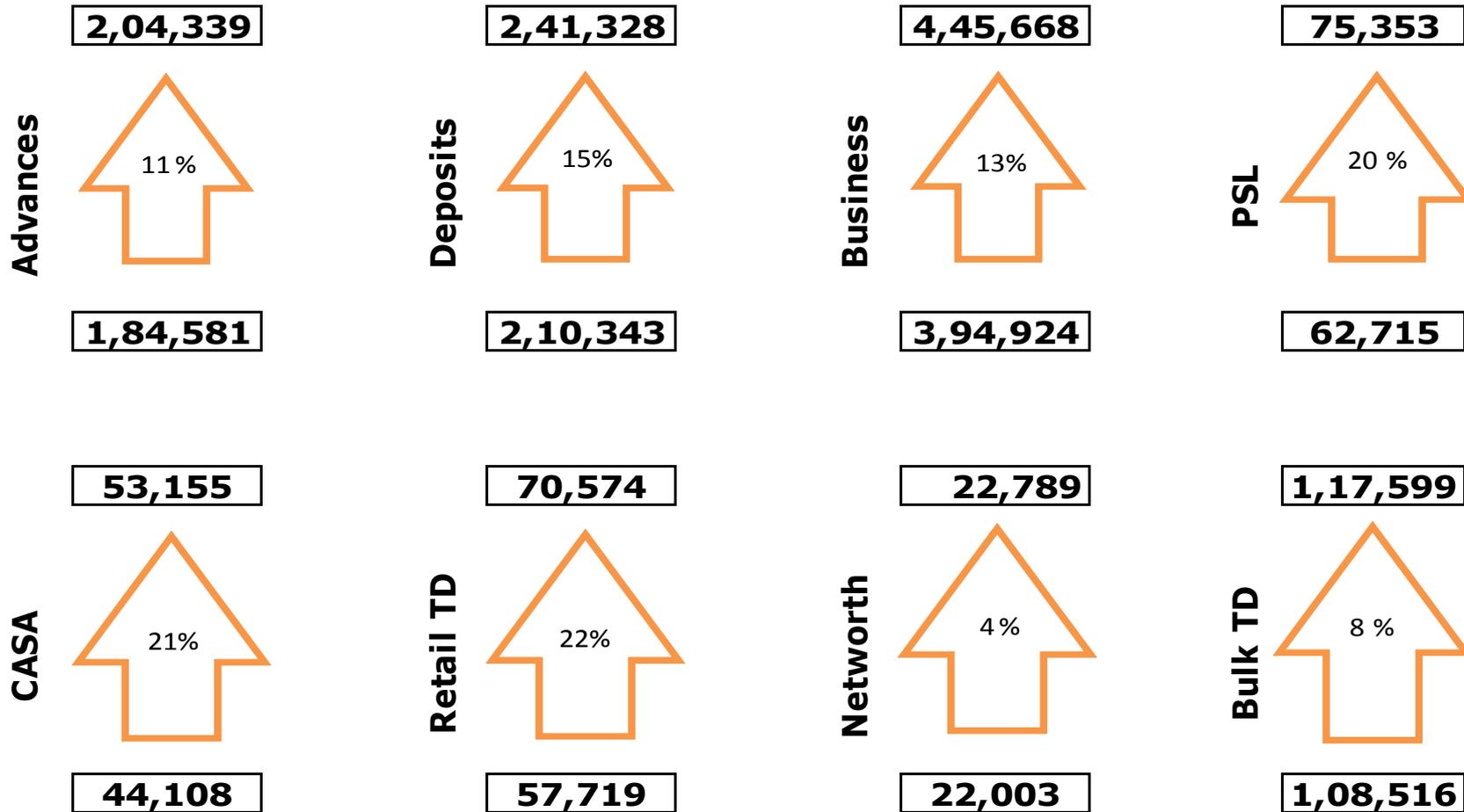
*Branches -1747
ATMs -3114
Presence in 1285
locations*

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

As per Brand Trust Report 2015, Bank ranked 5th in BFSI Category & 2nd in PSU Category only after SBI.

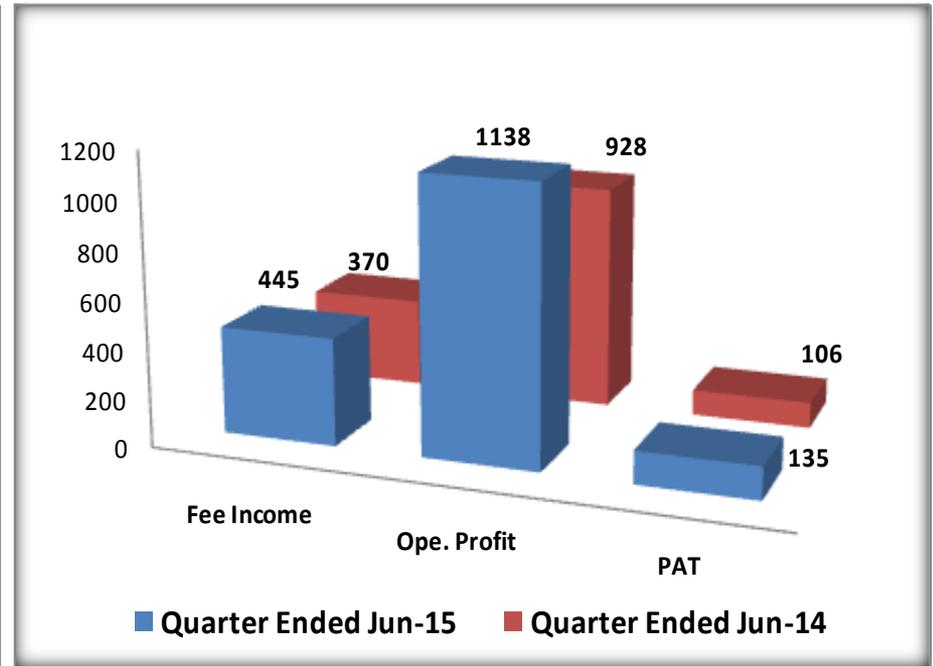
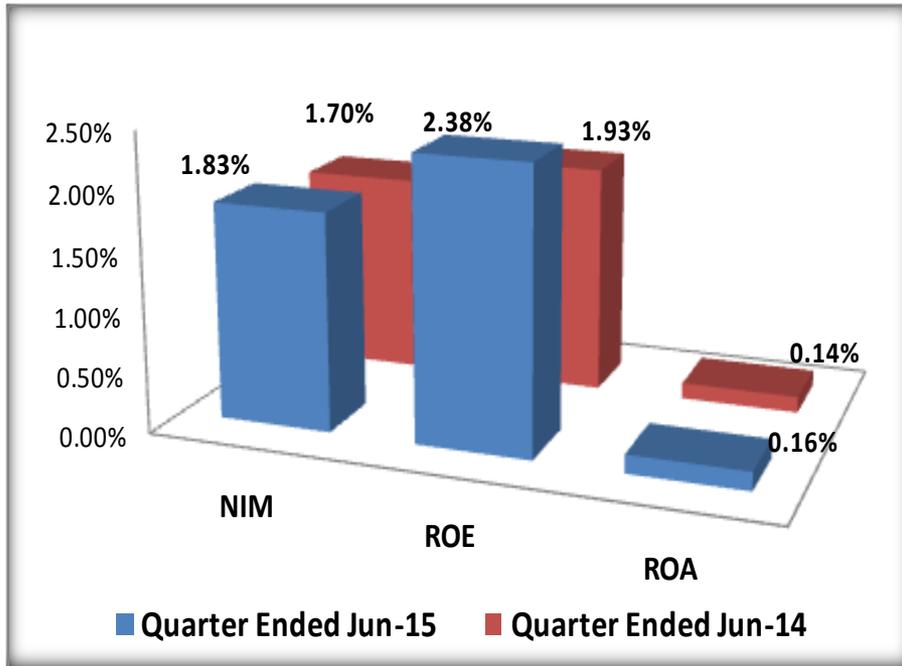
Performance Highlights Q1 FY16 (QoQ)

₹ Crore



Performance Highlights Q1 FY16 (Profitability)

₹ Crore



Profitability adversely impacted due to RIDF yielding significantly lesser returns

Profit & Loss - Snapshot

₹ Crore

Particulars	Q1 FY16	Q1 FY15	Growth %	FY 2015	FY 2014	Growth %
Interest Income	7 261	6 733	7.8	28 154	26 598	5.9
Interest Expenses	5 767	5 482	5.2	22 406	20 576	8.9
Net Interest Income	1 494	1 251	19.4	5 748	6 021	-4.5
Other Income	642	500	28.4	4 008	2 979	34.5
Total Income	2 136	1 751	22.0	9 756	9 000	8.4
Operating Expenses	998	822	21.4	4 027	3 319	21.3
- Employee Cost	426	395	7.8	1 966	1 525	28.9
- Overhead Cost	572	427	34.0	2 061	1 794	14.9
Operating Profit	1 138	928	22.6	5 728	5 681	0.8
Provisions & Contingencies	1 003	822	22.0	4 855	4 560	6.5
- NPAs and write offs	941	411	129.0	3 232	3 074	5.1
- Restructured Assets	-354	242	-246.3	364	486	-25.1
- Others (Invt., Std Asset, etc)	292	123	137.4	845	380	122.4
- Tax	124	46	170.0	414	620	-33.2
Profit After Tax	135	106	27.3	873	1 121	-22.1

Balance Sheet - Snapshot

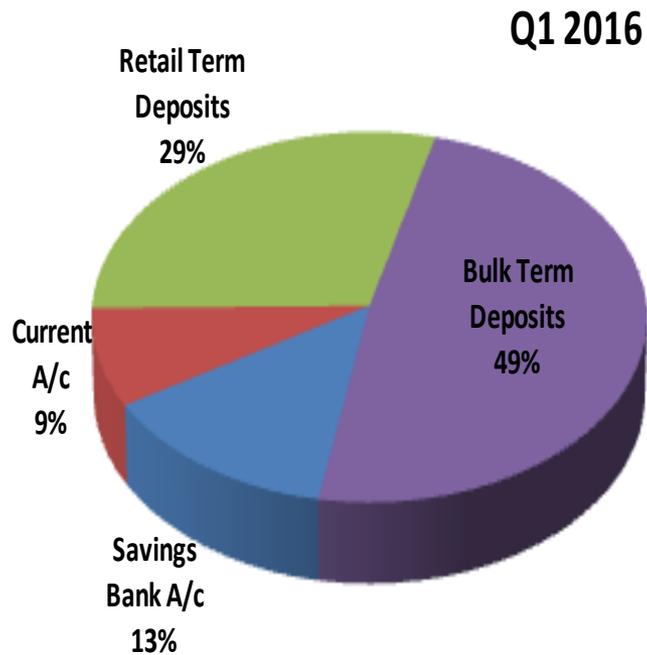
₹ Crore

As on	30-Jun-15	30-Jun-14
LIABILITIES		
Capital	1 604	1 604
Reserve & Surplus	22 836	22 129
Deposits	2 41 328	2 10 343
Borrowings	64 949	65 864
Other Liabilities & Provisions	11 299	9 377
Total	3 42 016	3 09 317
ASSETS		
Cash & Balance with RBI	11 701	10 688
Bal. with banks & money at call	983	3 657
Investments	88 406	81 451
Advances	2 04 339	1 84 581
Fixed Assets [incl. leased assets]	3 108	2 986
Other Assets	33 479	25 954
Total	3 42 016	3 09 317

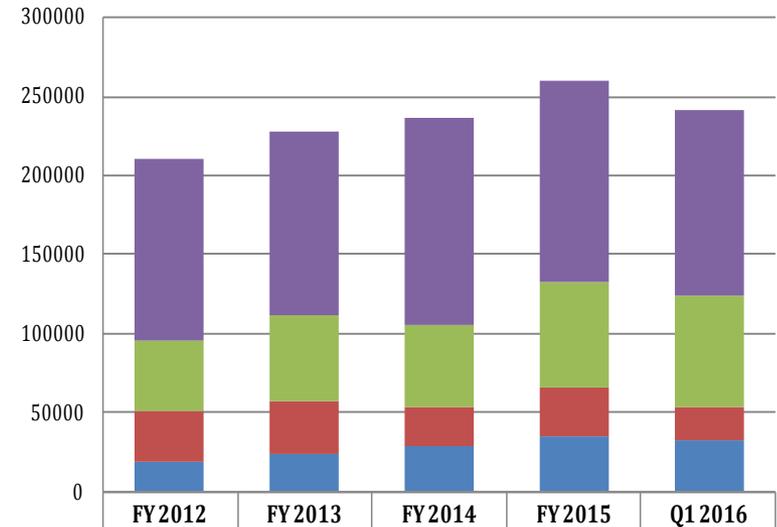
Growing Deposit Base

₹ Crore

Composition



Movement of Deposits



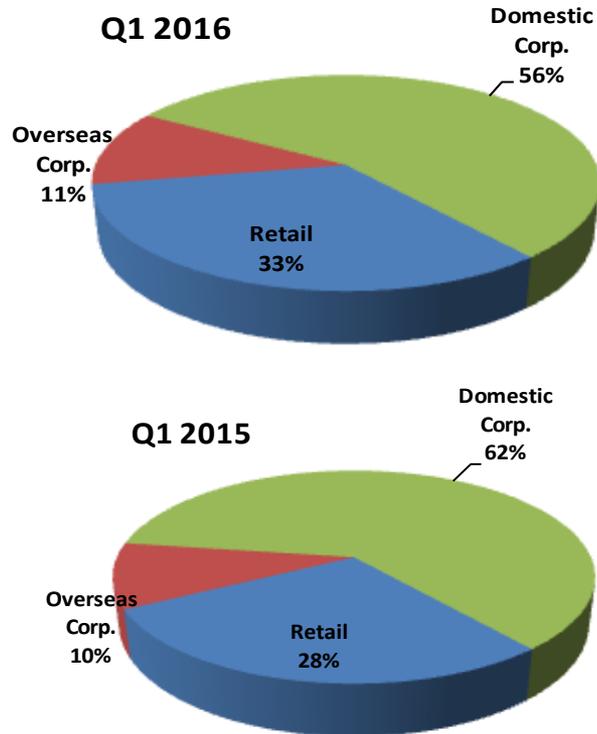
	FY 2012	FY 2013	FY 2014	FY 2015	Q1 2016
■ Bulk Term Deposits	114932	115522	131241	127278	117599
■ Retail Term Deposits	44836	54545	51181	67441	70574
■ Current A/c	31722	33289	25018	30416	20645
■ Savings Bank A/c	19002	23760	28334	34701	32509

CASA at 22.03% in Q1 FY16 compared to 20.97% in Q1 FY15

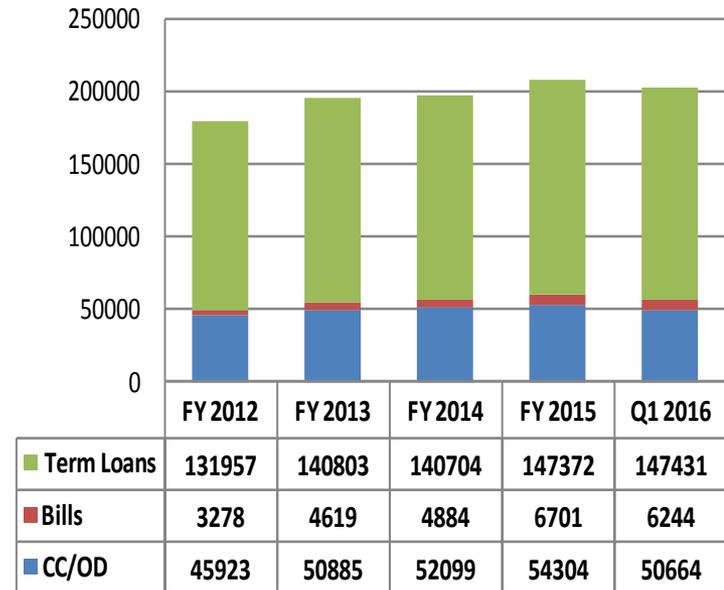
Credit Base

₹ Crore

Composition



Movement of Advances



Diversified credit portfolio – Increasing focus in Retail

Industry-wise Advances

₹ Crore

Particulars	Outstanding			Committed		
	FB	NFB	Total	FB	NFB	Total
POWER	25 464	6 687	32 151	32 895	12 260	45 155
HOUSING LOANS	27 014	-	27 014	28 431	-	28 431
OIL AND GAS/PETROLEUM PRODUCTS	11 559	6 719	18 278	15 497	12 330	27 827
ROADS AND BRIDGES / PORTS	13 892	6 945	20 837	17 007	9 584	26 591
IRON AND STEEL	10 208	7 271	17 479	12 577	11 828	24 404
INFRASTRUCTURE OTHERS	8 781	8 434	17 216	11 595	11 764	23 359
TELECOM	6 588	7 182	13 770	8 158	9 499	17 657
NBFC	8 025	308	8 333	13 681	1 022	14 703
BANKING	680	1 759	2 439	3 976	9 041	13 017
TEXTILES	6 995	1 306	8 301	10 105	1 886	11 991
CONSTRUCTION	2 615	6 474	9 089	3 314	7 919	11 234
GENERAL MACHINERY AND EQUIPMENTS	1 903	5 574	7 478	2 695	6 824	9 519
TRADING	3 966	2 825	6 791	5 700	3 682	9 382
CHEMICAL AND CHEMICAL PRODUCTS	2 336	1 852	4 188	4 489	3 487	7 977
FINANCIAL INSTITUTIONS	2 024	28	2 052	7 352	216	7 568
CEMENT	5 542	664	6 206	5 990	1 121	7 110
FERTILIZERS	1 421	1 762	3 183	2 709	4 363	7 072
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRON AND STEEL)	2 478	1 361	3 839	3 561	2 911	6 473
GEMS AND JEWELLERY	2 552	2 058	4 609	3 367	2 944	6 310
ELECTRICAL MACHINERY AND EQUIPMENTS	1 491	3 002	4 494	1 937	4 354	6 292

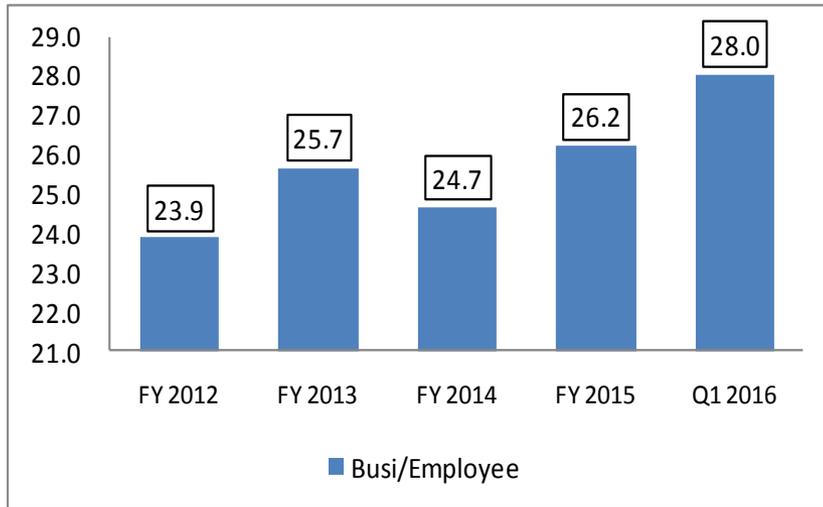
Diversified credit portfolio



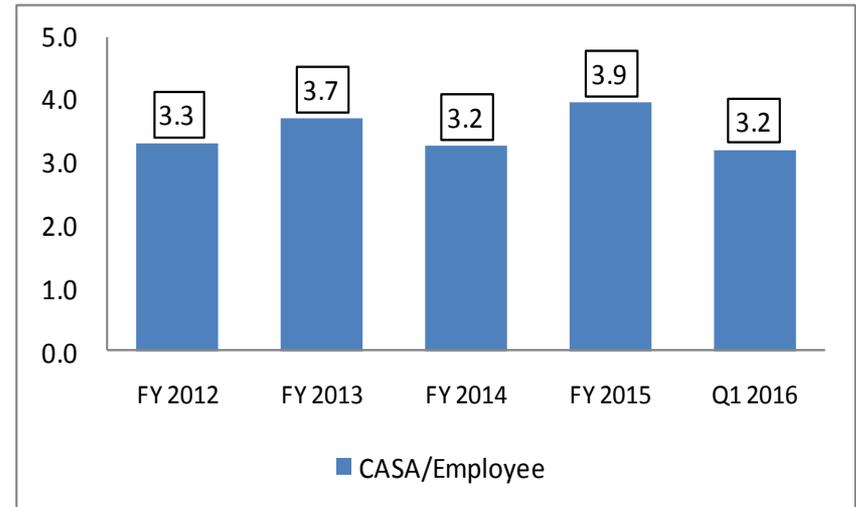
Productivity

₹ Crore

Business per employee



CASA per Employee



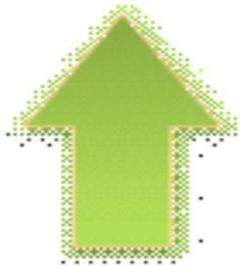
Note: Excluding outsourced employees

Reflection of Bank's quality and efficient manpower

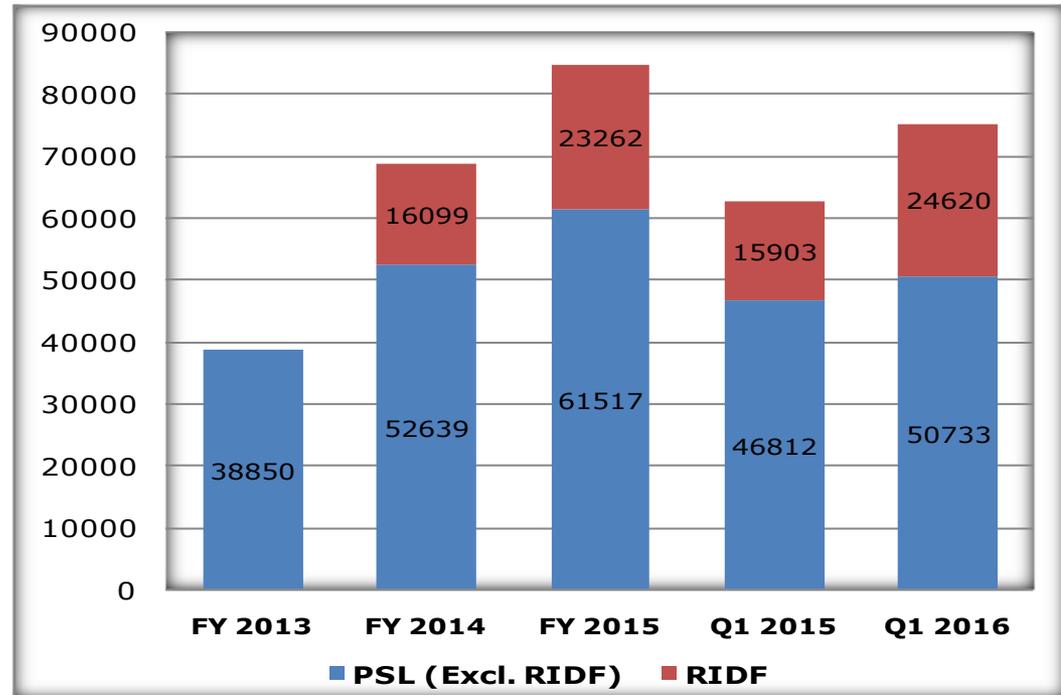
Robust growth in PSL book

₹ Crore

33.9% of
ANBC in Q1
2016



29.5% of
ANBC in Q1
2015



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 FY2016, the same has been taken as per new PSL guidelines.

Investments

₹ Crore

Particulars	Q1 FY2016			
	HTM	AFS	HFT	Total
Government securities	50 361	18 847	2 152	71 360
SASF Securities	4 586	-	-	4 586
Shares (Equity)	-	2 670	18	2 689
Shares (Preference)	-	382	-	382
Debentures/ Bonds	-	7 871	-	7 871
Subsidiaries / Joint Ventures	702	-	-	702
Security Receipts	-	493	-	493
Others (CPs/CDs/MF/VCF,etc)	45	127	150	322
Total Investments	55 695	30 391	2 320	88 406

Major Strategic stakes



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



Maturity Profile as on Jun-15

₹ Crore

Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	26010	13598	88925
> 6 months to 1 year	13087	7157	45774
> 1 year to 3 years	80749	7237	70541
> 3 years to 5 years	28571	13647	13590
> 5 years	55922	23309	22498
Total	204339	64949	241328

Other Income

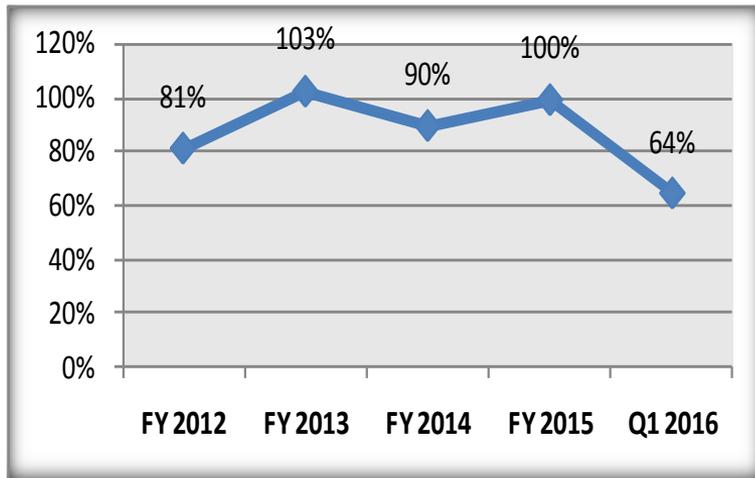
₹ Crore

Particulars	Quarter Ended			FY 2015
	Jun-15	Jun-14	Growth %	
Commission, Excg & Brkg	442	369	19.8	1 935
Profit on sale of Investments	75	39	92.3	1 636
Profit/(Loss) on revaluation of investment	3	(0)	300.0	(50)
Profit on sale of Fixed Assets	0	0	-	0
Profit on Forex/Derivatives	68	60	13.3	276
Dividend from subsidiaries	4	2	100.0	19
Recovery from Written Off cases	22	3	633.3	54
Other Misc. Income	29	27	5.6	137
Total	642	500	28.5	4 008
Fee Based Income	445	370	20.1	1952

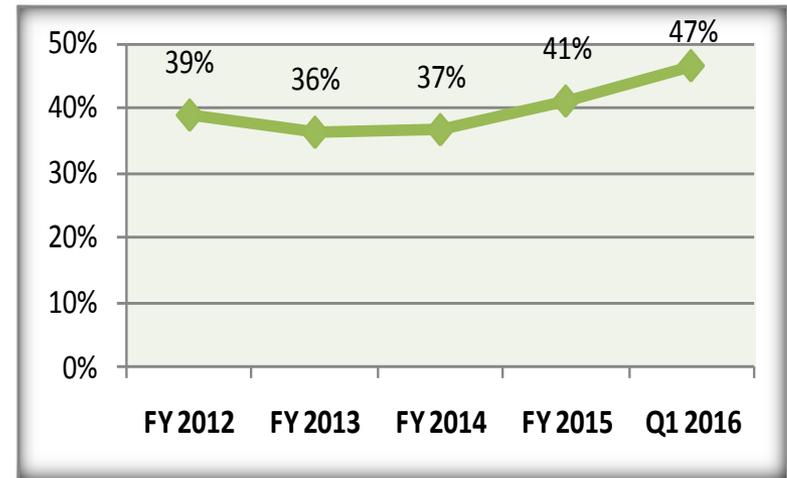
Robust & Efficient Operations Management

Overhead Efficiency

Overhead Efficiency



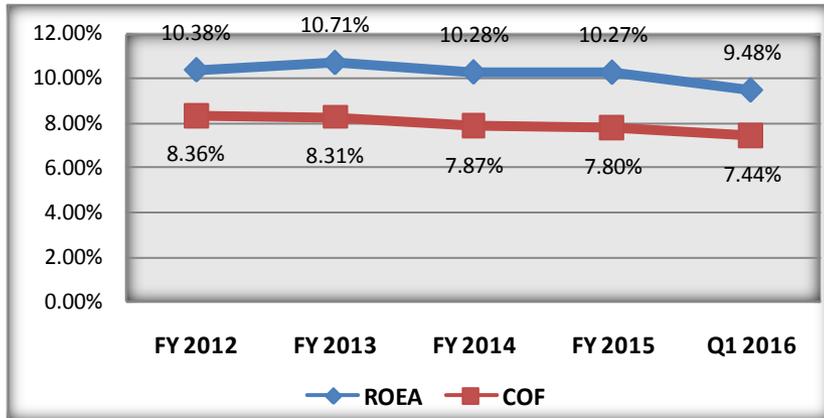
Cost to Income



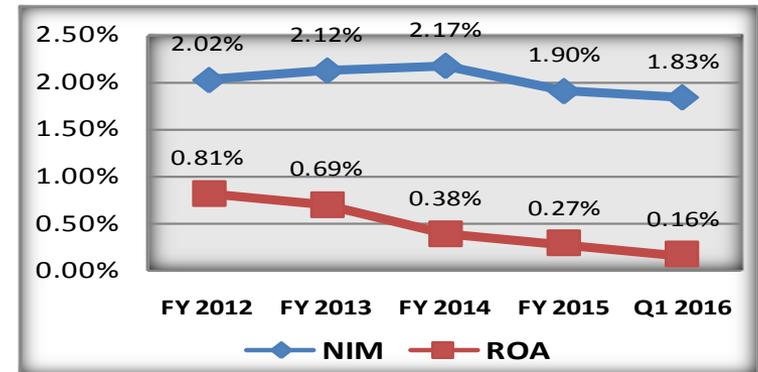
Overhead Efficiency and Cost to Income ratio one of the best amongst peer set

Movement in Key Ratios

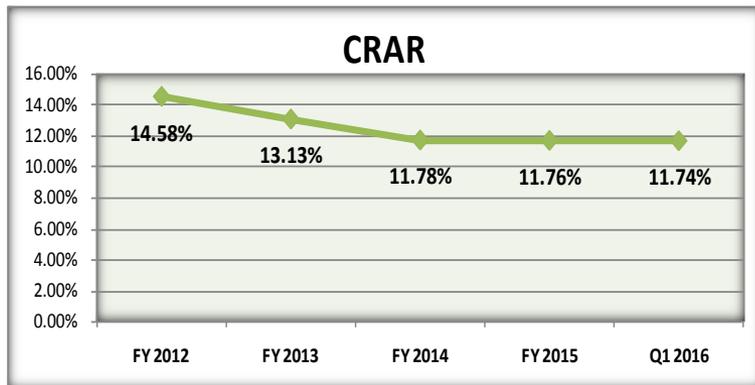
ROEA Vs COF



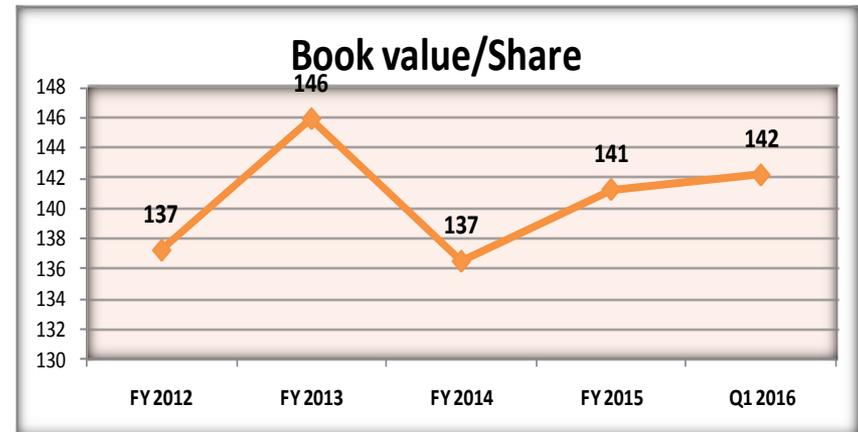
NIM & ROA



CRAR



Book value/Share



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

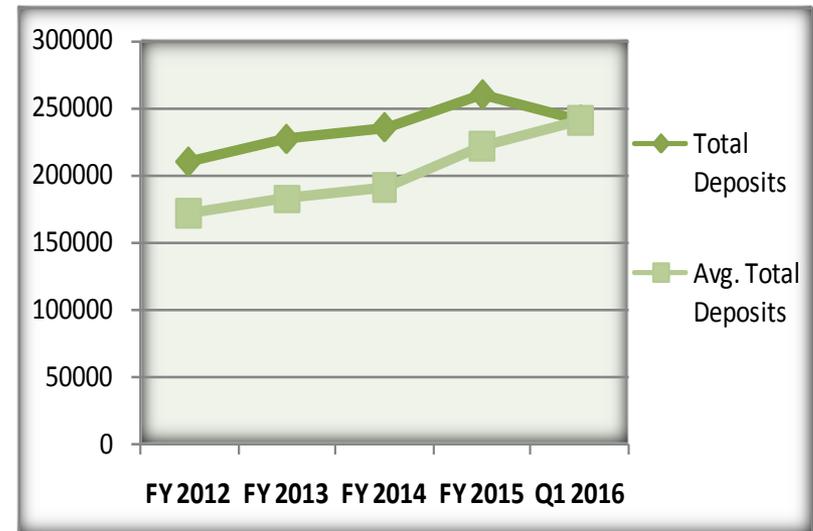
Movement in Key Ratios

₹ Crore

Growth in Average CASA



Growth in Average Deposits

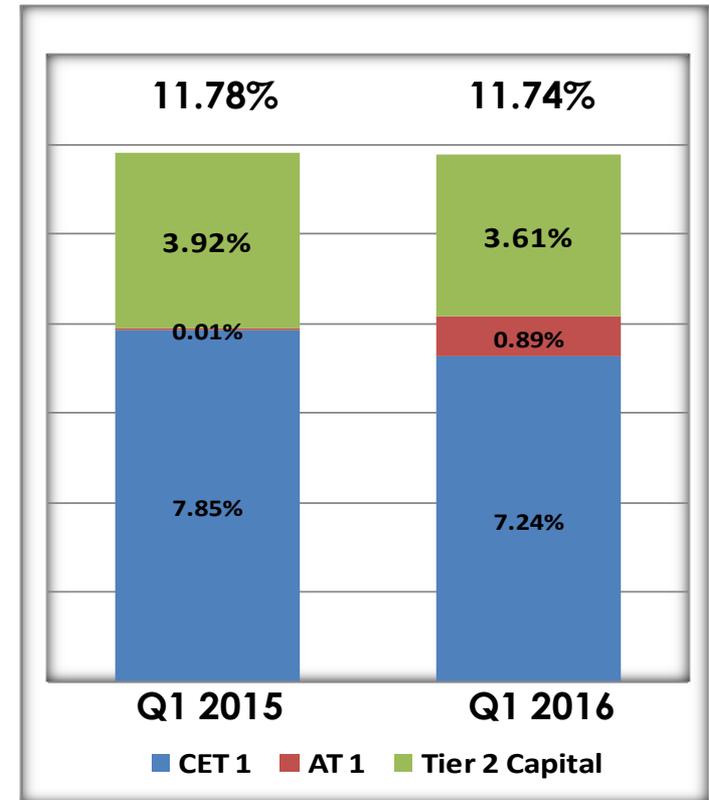


Healthy growth recorded in Average CASA and Average Deposits

Capital Adequacy

Particulars	(₹ Crore)	
	Q1 2015	Q1 2016
CET 1 (Rs.)	20960	20803
AT 1 (Rs.)	32	2559
Tier 2 Capital (Rs.)	10480	10390
Total Capital (Rs.)	31471	33751
RWA (Rs.)	267048	287376

Tier 1 at 8.13 % as at Q1 FY 16 increased by 27 Basis Points compared to Q1 FY 2015



Basel III Compliant

NPA Movement

₹ Crore

Particulars	For the Quarter Jun 15	For FY ended Mar 15
Opening Balance	12685	9960
Add:		
-Fresh Slippages*	1614	6101
Less:		
-Recovery	97	1159
-Upgradation	89	608
-Write-off	1	1609
Closing Balance	14112	12685
Gross NPA %	6.64%	5.88%
Net NPA %	3.18%	2.88%
Prov. Coverage Ratio as per RBI Guidelines	66.40%	66.63%
* Including Ageing		

Aggressive provisioning - PCR have been highest amongst peers

NPA Movement

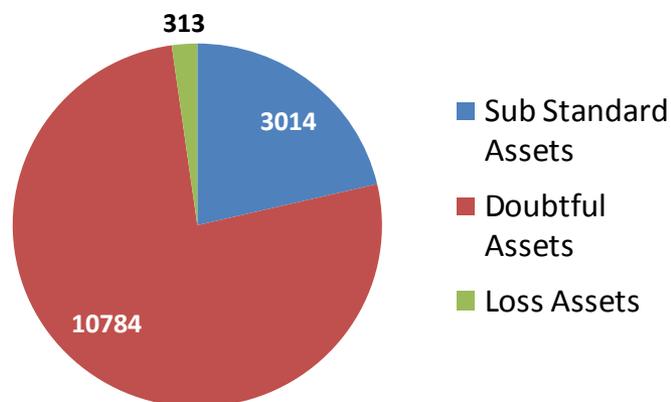
₹ Crore

Particulars	For Quarter Jun 15		For FY ended Mar 15	
	NPA Provision#	Net NPA	NPA Provision#	Net NPA
Opening Balance	6692	5993	5058	4902
Additions during period	1025	589	4308	1793
Reductions during period	101	85	2673	703
Closing Balance	7616	6496	6692	5993

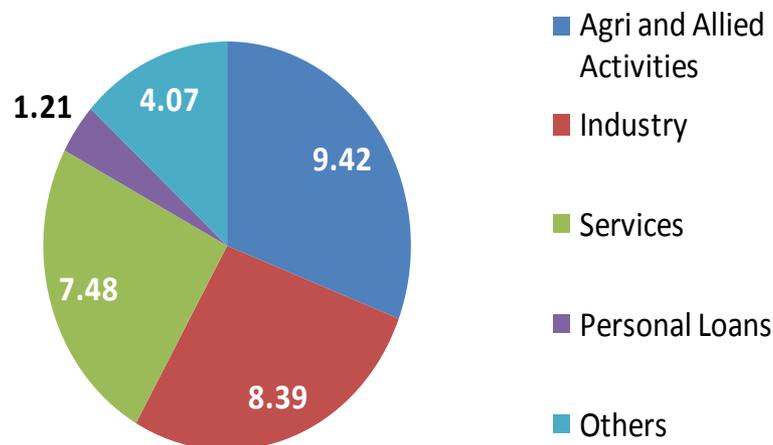
#Including NPV Loss of NPA Advances

NPA Classification

₹ Crore



Particulars	Gross NPA
Sub Standard Assets	3014
Doubtful Assets	10784
Loss Assets	313
Total	14112



Particulars	Gross NPA (%)
Agri and Allied Activities	9.42
Industry	8.39
Services	7.48
Personal Loans	1.21
Others	4.07
Total	6.64

Summary of Restructured Advances as on June 30, 2015

₹ Crore

Particulars	PA	NPA	Total
Gross	19506	5066	24572
Less: FITL Provision	1128	441	1569
Net of FITL Provision	18378	4625	23003
Less: Cases considered for Provisioning @ 0.40%	2227	0	2227
Total	16151	4625	20776

Industry-wise Restructured Advances as on June 30, 2015

₹ Crore

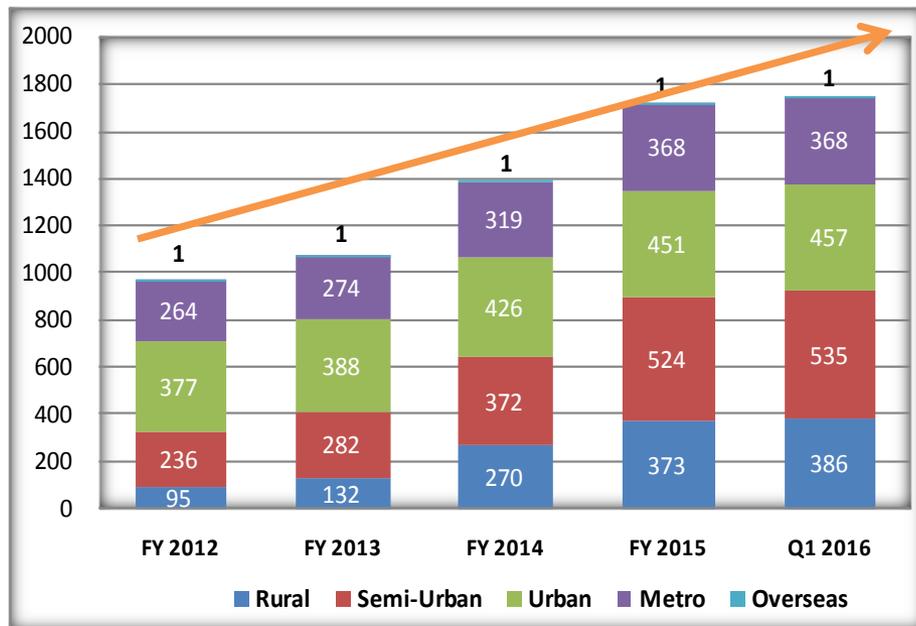
Industry Type	Net Outstanding	Industry Type	Net Outstanding
AGRO INDUSTRIES	213	JEWELLERY MFG	125
AIR TRANSPORT	482	METAL INDUSTRY	1 321
AQUACULTURE	82	MINING AND QUARRYING	78
CEMENT	258	MISC. INDUSTRY	81
CERAMIC INDUSTRY	64	MOTOR VEHICLES	408
CHEMICAL AND FERTILIZERS	70	OIL EXPLORATION	62
COAL	161	OTHER SERVICES	111
DAIRY FARM AND POULTRY	34	PAPER	175
EDUCATION	518	PHARMACEUTICALS	663
ELECTRICAL MACHINERY	1 223	PLASTIC PRODUCTS	34
ELECTRICITY GENERATION	2 928	RETAIL STORE	108
ELECTRONICS	218	RUBBER	1
ENTERTAINMENT	33	SHIP BUILDING	1 337
FOOD AND BEVERAGES	43	SUGAR	736
GEM & JEWELLERY	301	TELECOMMUNICATIONS	777
GLASS MFG	526	TEXTILES	647
HEALTH CARE	6	TRANSPORT SERVICES	145
HOTEL	300	WASTE MANAGEMENT	27
INFRASTRUCTURE	6 301		
IRON AND STEEL	176	Grand Total	20 776

Provisions & Contingencies

₹ Crore

Particulars	Quarter Ended		Y-O-Y	
	Jun-15	Jun-14	FY 2015	FY 2014
Depreciation on Investment	57	64	248	180
Provision for NPAs	940	406	1 623	1 681
Provision towards standard assets	214	33	499	173
Provision for Restructured Assets (including FITL)	(354)	242	364	486
Income Tax	124	46	414	620
Bad Debts Writen off	1	5	1 609	1 393
Other Provisions	21	27	98	27
Total	1 003	822	4 855	4 560

Fast growing Distribution Network



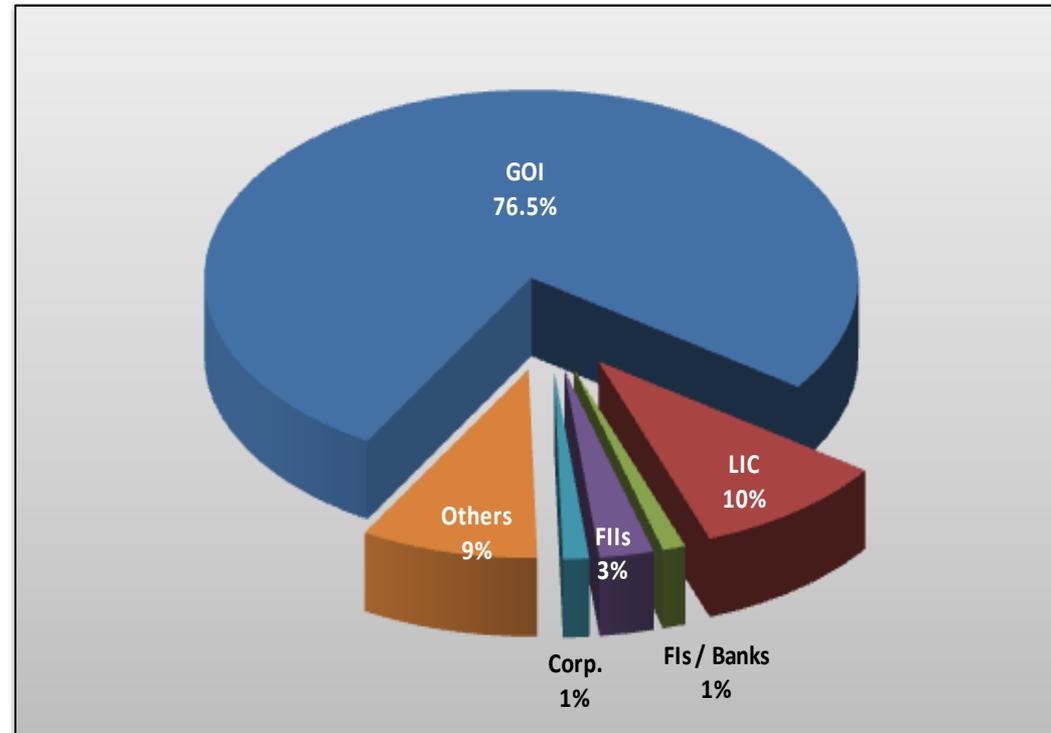
- ❖ 1747 Branches
- ❖ 3114 ATMs
- ❖ 11 Currency Chest
- ❖ 6 Regional Processing Units

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

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

Shareholders

Shareholders	June 15 (%)
GOI	76.50
Insurance Companies	9.64
FIs / Banks	1.13
FIIIs	2.68
Corp.	1.29
Others	8.76
Total	100.00



Major Awards & Accolades

Ranks **39th** and **37th** 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

- 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

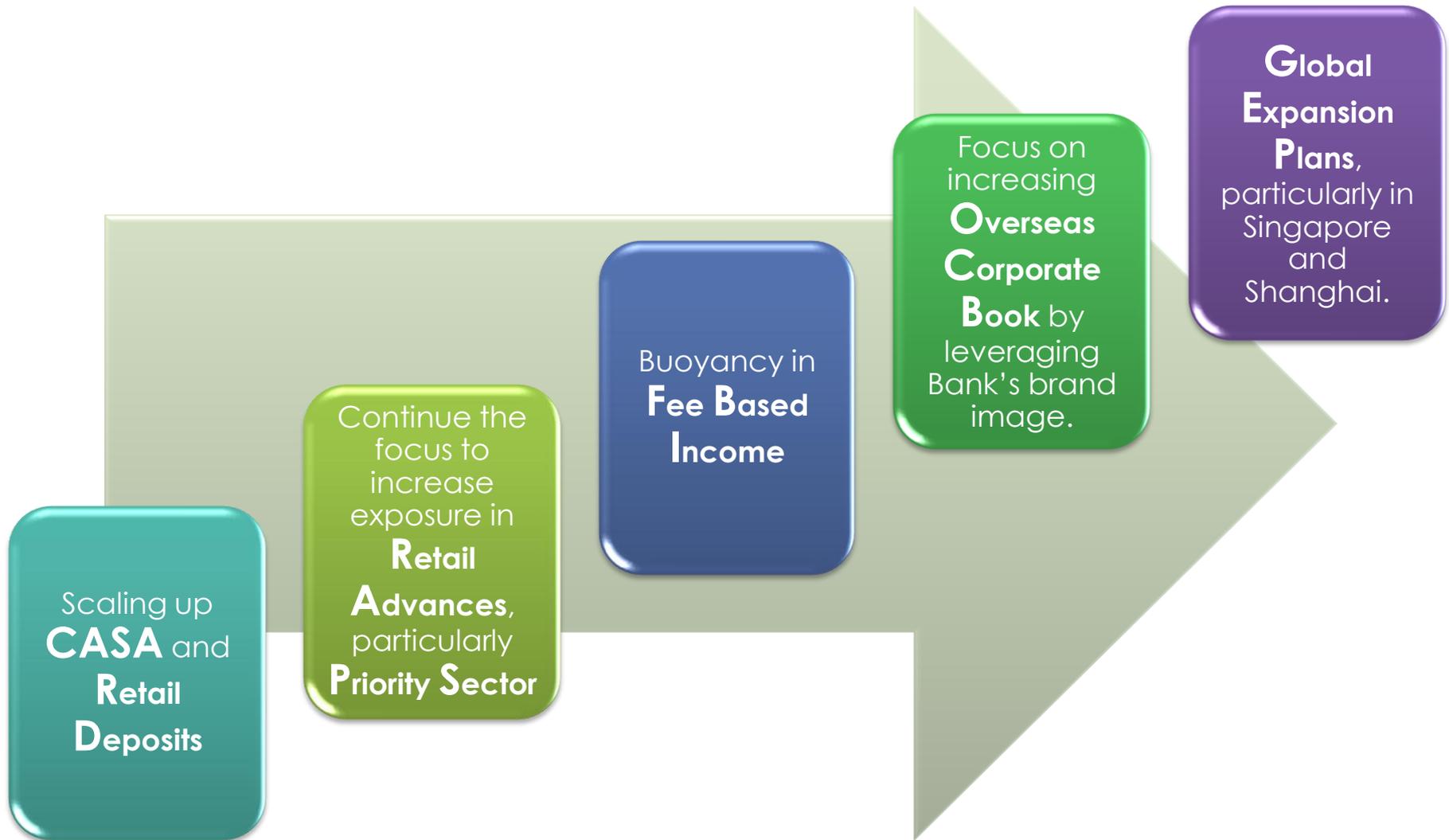
Key Business Initiatives

Retail Assets/ Alternate Channels – New Product/Services

- 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 (13 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