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सतत संरक्षण के लिए समर्पित
COMMITTED TO PROGRESS
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INVESTORS PRESENTATION

FINANCIAL RESULTS Q4 - FY 2025-26

April 30, 2026

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02 Financial Performance

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05 Asset Quality

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09 Way Forward



Highlights

PAT - Rs.1943 crore
PBT - Rs.2758 crore



Operating Profit -
Rs.3043 crore

ROA – 1.75%
ROE – 14.35%



NII - Rs.3851 crore
NIM – 4.15%
[Core NIM – 3.34%]



Total RWA - Rs.223246 crore
Total CRAR - 26.65%
Tier 1 Capital – 25.56%



Yield on advances – 8.52%
Cost of deposit – 4.60%
Cost of funds – 4.71%.



Net Adv. - Rs.253626 crore
Deposit - Rs.347163 crore
CASA ratio – 44.59%



Net NPA – 0.15%
GNPA – 2.32%
PCR – 99.39%



Profitability - Operating momentum

- PAT at Rs.1943 crore, decreased by 5% YoY and increased by 0.41% QoQ
- PBT at Rs.2758 crore, decreased by 7% YoY and grew by 12% QoQ
- Operating Profit at Rs.3043 crore, decreased by 5% YoY and grew by 59 % QoQ
- NII at Rs.3851 crore, grew by 17% YoY and 20% QoQ
- NIM at 4.15%, grew by 15 bps YoY and 63 bps QoQ
- ROA at 1.75%, decreased by 37 bps YoY and 8 bps QoQ
- ROE at 14.35%, decreased by 605 bps YoY and 14 bps QoQ

Business Performance - Focus on Granularity

- Total Deposits at Rs.347163 crore, grew by 12% YoY. CASA ratio at 44.59%. CASA at Rs.154816 crore
- Net Advances at Rs.253626 crore, grew by 16% YoY and 6% QoQ
- Retail Net Advances at Rs.177295 crore and grew by 16% YoY
- SRA at Rs.107712 crore, grew by 13% YoY
- Saving Deposits at Rs.91059 crore. Retail Deposits at Rs.109861 crore grew by 11% YoY

Asset Quality - Improving Trend

- Net NPA at 0.15%, reduction of 3 bps QoQ
- GNPA at 2.32%, reduction of 66 bps YoY and 25 bps QoQ
- PCR stood at 99.39%, improved by 6 bps QoQ
- SMA to Standard Advance stood at 1.20% against 1.51% as on Mar 2025

Capital - Adequately Capitalised

- Tier 1 Capital at 25.56%, up by 205 bps YoY
- Total CRAR at 26.65%, up by 160 bps YoY
- Total RWA stood at Rs.223246 crore

Financial Performance

(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-25	Dec-25	Mar-26	YoY%	QoQ%	Mar-25	Mar-26	
Interest Income	6979	7074	7798	12	10	28902	28997	-
Interest Expenses	3689	3864	3947	7	2	14276	15486	8
Net Interest Income	3290	3209	3851	17	20	14626	13512	(8)
Other Income	2057	1209	1611	(22)	33	4924	6746	37
Net Total Income	5347	4418	5462	2	24	19550	20258	4
Operating Expenses	2152	2501	2419	12	(3)	8472	9420	11
-Employee Cost	985	1187	1079	10	(9)	4071	4358	7
-Other Operating Cost	1167	1314	1340	15	2	4401	5062	15
Operating Profit	3195	1917	3043	(5)	59	11079	10838	(2)
Provisions & Contingencies (Excl. Tax)	233	(542)	285	22	(153)	510	(1088)	(313)
Profit/(Loss) Before Tax	2962	2459	2758	(7)	12	10568	11926	13
Tax	911	523	815	(11)	56	3053	2413	(21)
Profit/(Loss) After Tax	2051	1935	1943	(5)	0.41	7515	9513	27

(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-25	Dec-25	Mar-26	YoY%	QoQ%	Mar-25	Mar-26	
Interest Income								
Interest on Advances	4720	4813	5040	7	5	19226	19403	1
Interest on Investments	2075	1957	2139	3	9	8255	8191	(1)
Interest balances with RBI & Other Inter Bank Funds	133	262	281	112	7	415	965	132
Other Interest Income	50	41	339	576	725	1005	439	(56)
- of which Interest on Income Tax Refund	13	10	316	2331	3060	822	329	(60)
Interest Income	6979	7074	7798	12	10	28902	28997	-
Interest Expense								
Interest paid on Deposits	3342	3489	3530	6	1	12742	13962	10
Interest on RBI / inter bank borrowings	107	89	124	16	39	498	382	(23)
Interest paid on Borrowings	240	286	293	22	3	1036	1142	10
Total Interest Expenses	3689	3864	3947	7	2	14276	15486	8
Net Interest Income	3290	3209	3851	17	20	14626	13512	(8)
NIM %	4.00	3.52	4.15	15 bps	63 bps	4.56	3.77	(79) bps
Core NIM %	3.66	3.32	3.34	(32) bps	2 bps	3.72	3.33	(39) bps

Core NIM = NIM excluding interest on Income Tax refund and interest income from NPA & TWO accounts and NPI investments.

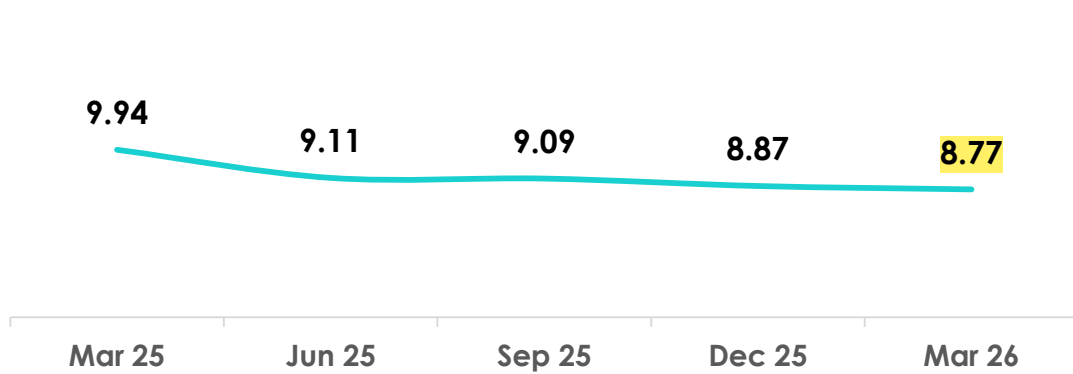
(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-25	Dec-25	Mar-26	YoY%	QoQ%	Mar-25	Mar-26	
Commission, exchange and brokerage	593	557	696	17	25	2070	2295	11
Profit/ (Loss) on sale of investments	287	268	130	(55)	(51)	900	2629	192
Profit/(Loss) on revaluation of investments (net)	(146)	(22)	163	212	837	(87)	166	(291)
Profit/(Loss) on Forex	198	168	202	2	20	493	680	38
Dividend Income	4	-	-	(100)	-	20	17	(18)
Recovery from W/O cases	1095	232	371	(66)	60	1444	880	(39)
Misc. Income	25	7	48	90	632	84	78	(6)
Other Income	2057	1209	1611	(22)	33	4924	6746	37

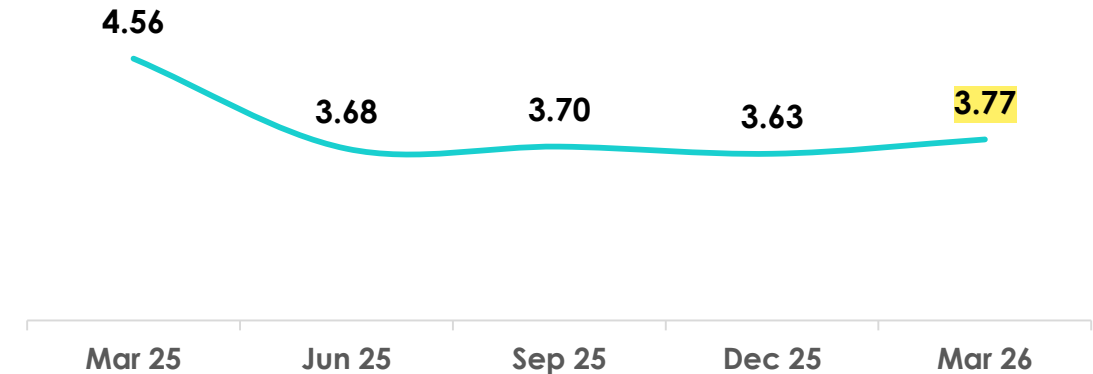
(Rs.Crore)

Particulars	Quarter ended			FY Ended	
	Mar-25	Dec-25	Mar-26	Mar-25	Mar-26
Depreciation on Investment	1361	(189)	198	454	(39)
Provision – NPAs	(2759)	(603)	(1148)	(4368)	(2716)
Provision – Standard Assets	676	(445)	259	2746	(1021)
Provision - Restructured Assets	(11)	(7)	(4)	(46)	(59)
Income Tax	911	523	815	3053	2413
Bad Debts Written off	1086	702	1023	2058	2852
Other Provisions	(119)	(0)	(44)	(333)	(105)
Total	1144	(18)	1100	3563	1324

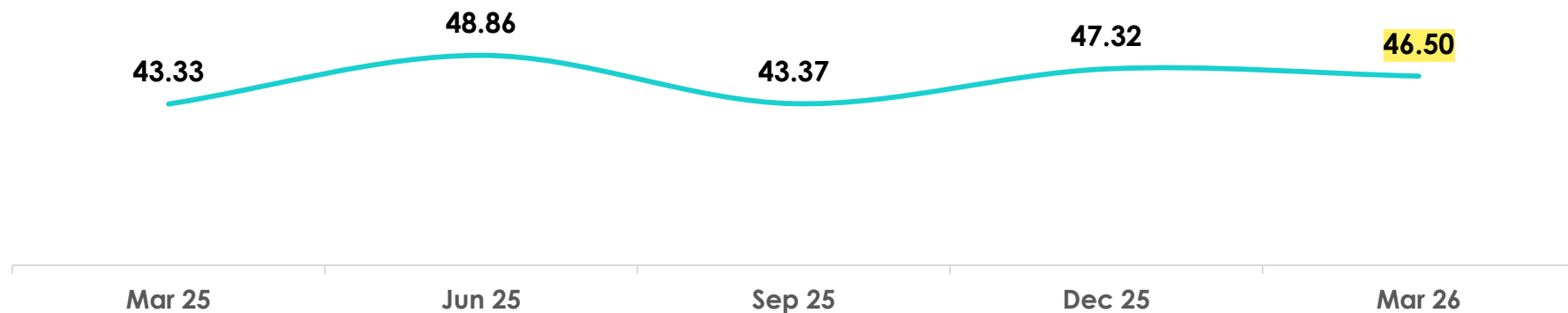
Yield on Advances



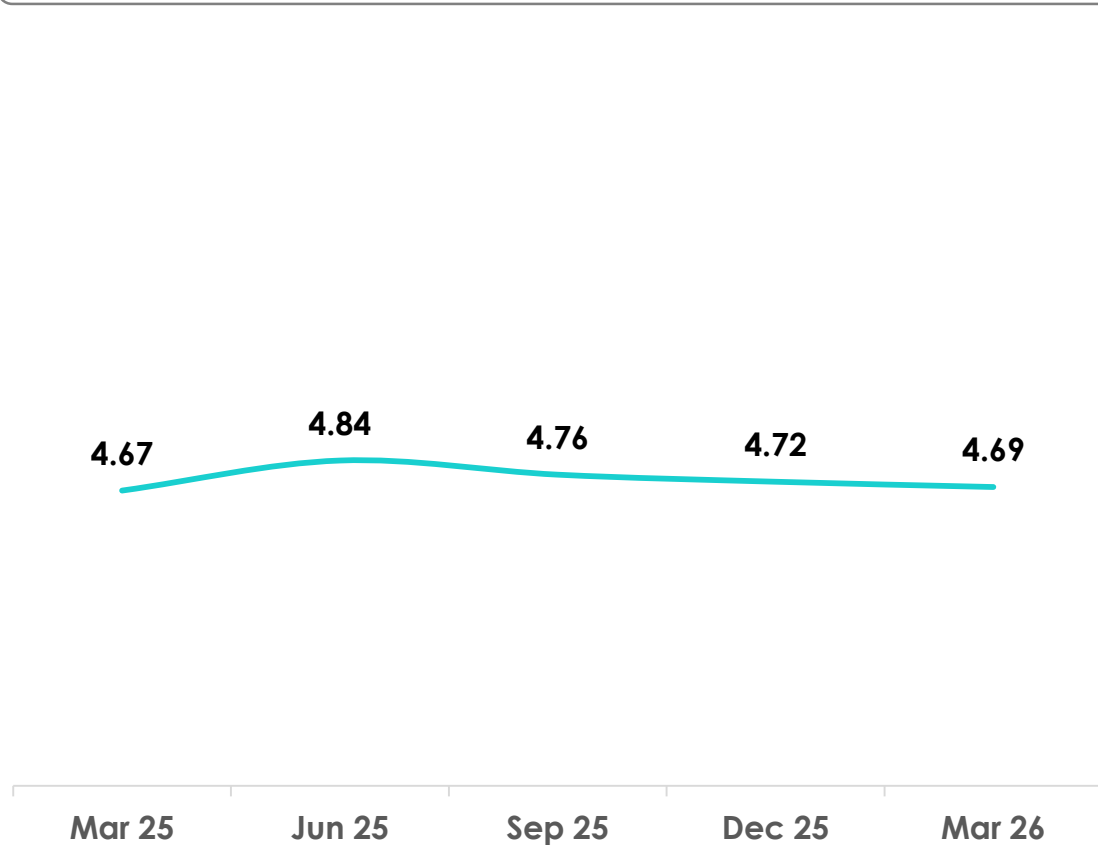
NIM



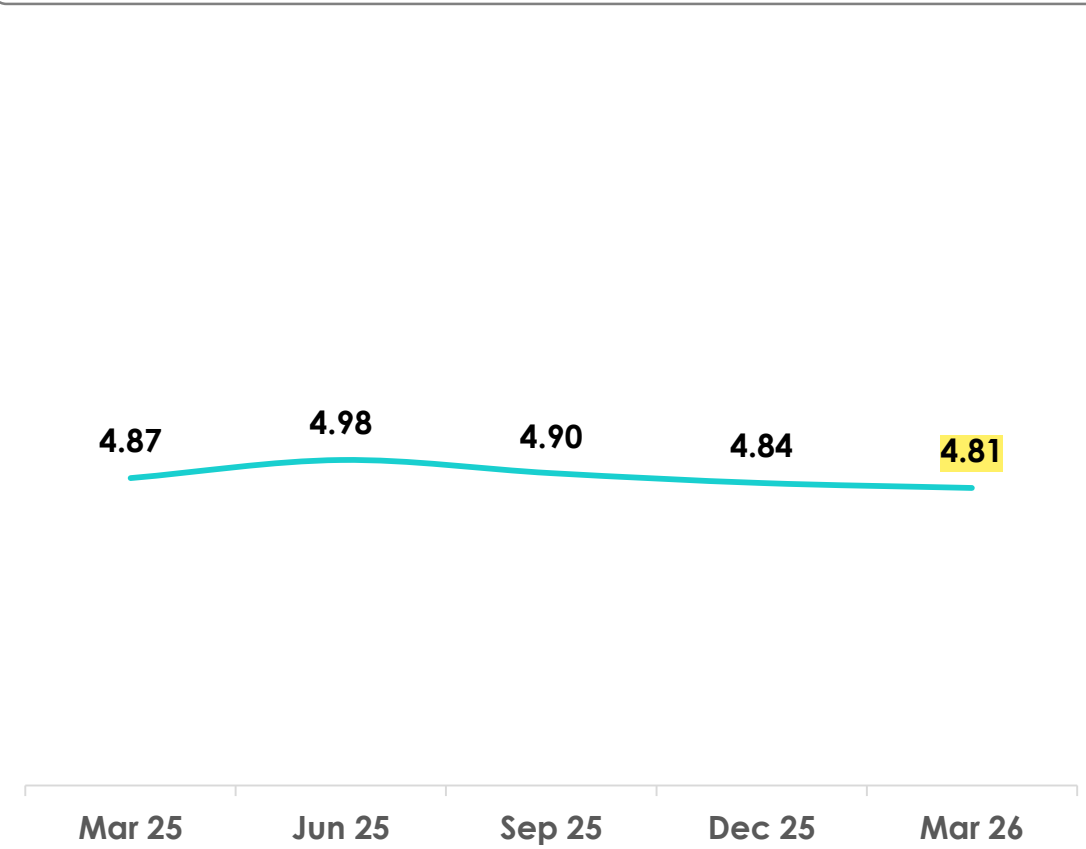
Cost to Income Ratio



Cost of Deposits



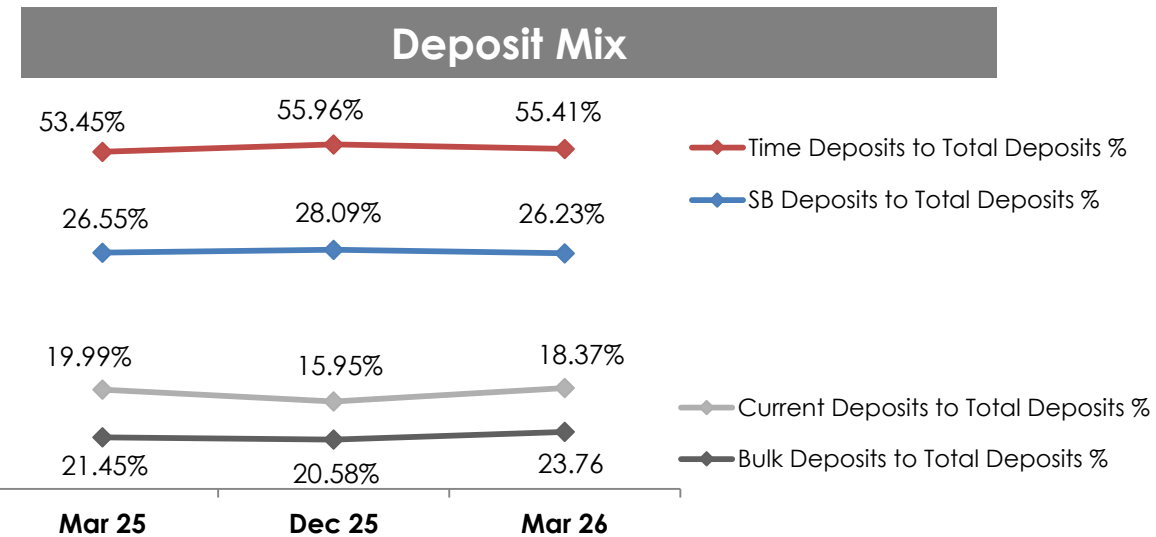
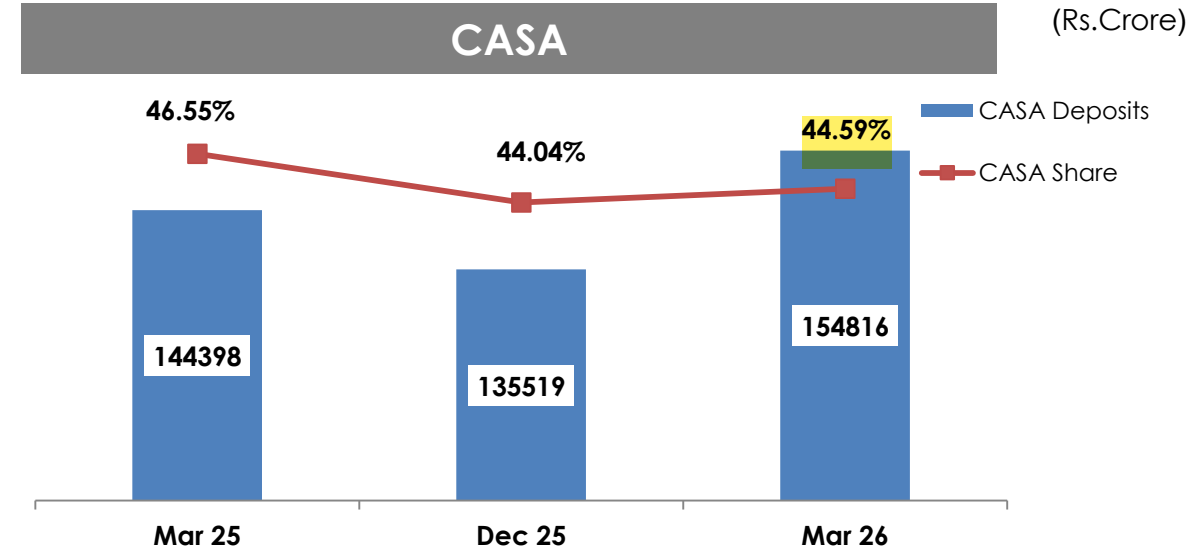
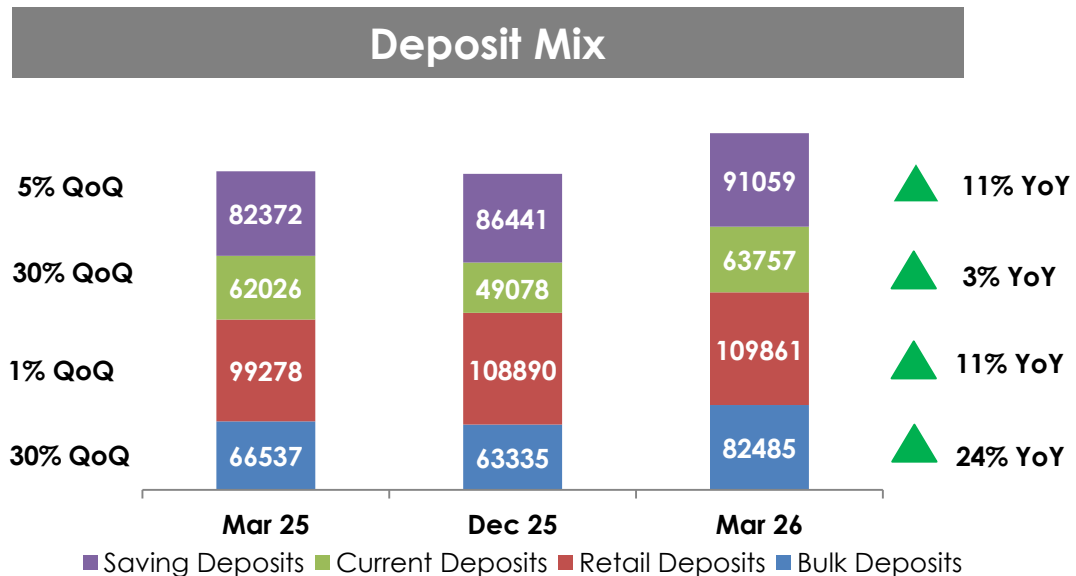
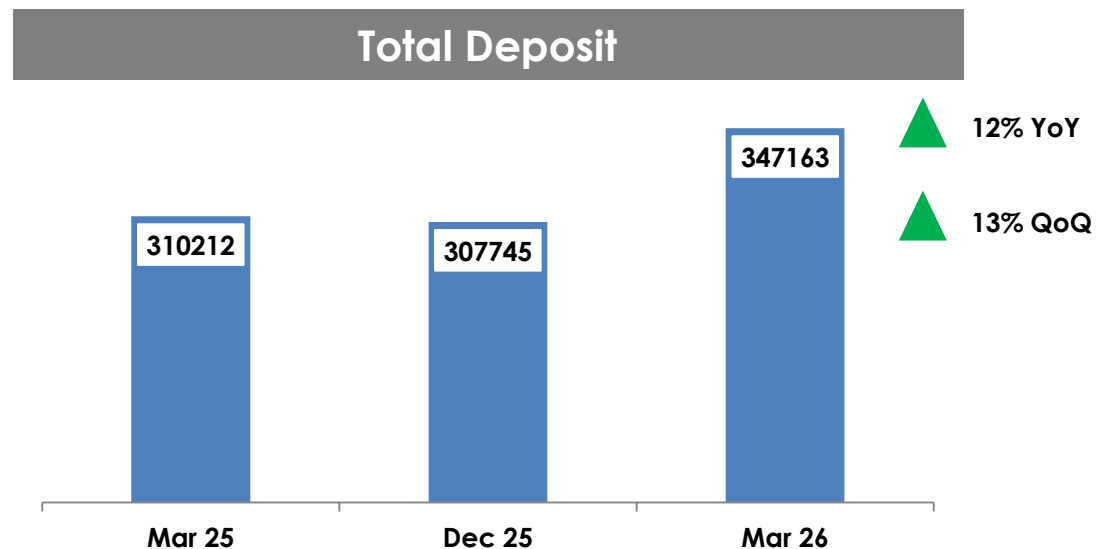
Cost of Funds



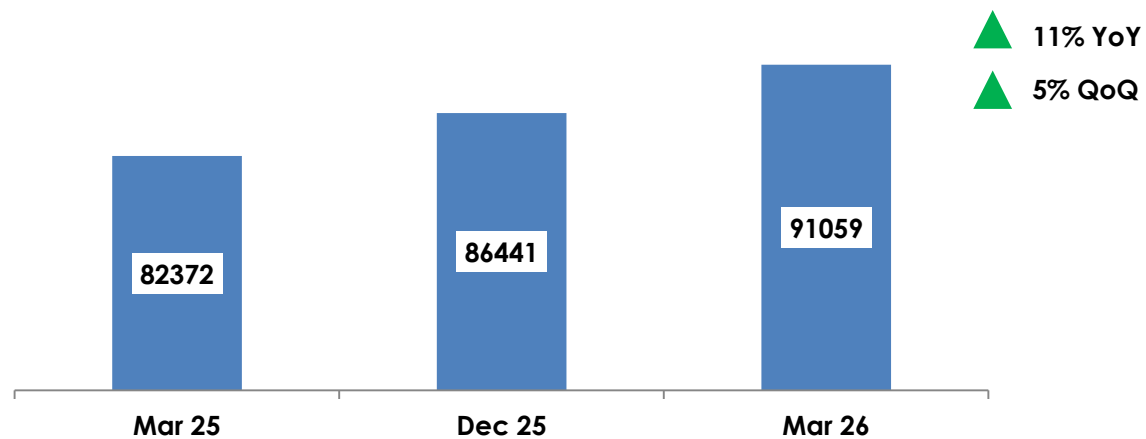
Business Performance

(Rs.Crore)

As at	Mar-25	Dec-25	Mar-26
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	49499	58013	56885
Deposits	310212	307745	347163
Borrowings	19882	27124	28055
Other Liabilities & Provisions	21362	19339	23705
Total	411707	422974	466560
ASSETS			
Cash & Balance with RBI	21294	13346	33230
Bal. with banks & money at call	23122	15803	23607
Investments	117468	125827	128011
Advances	218399	238786	253626
Fixed Assets	12181	11928	9760
Other Assets	19243	17283	18324
Total	411707	422974	466560

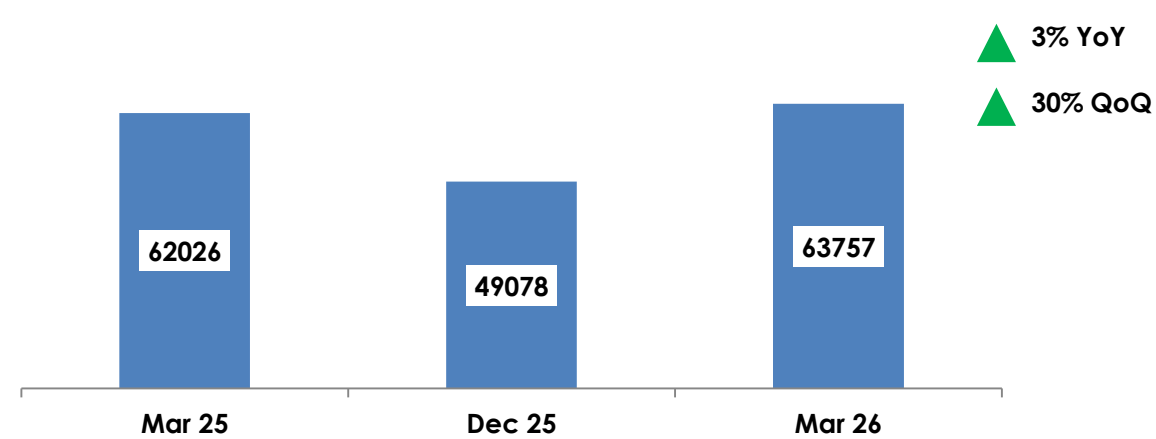


Saving Deposits

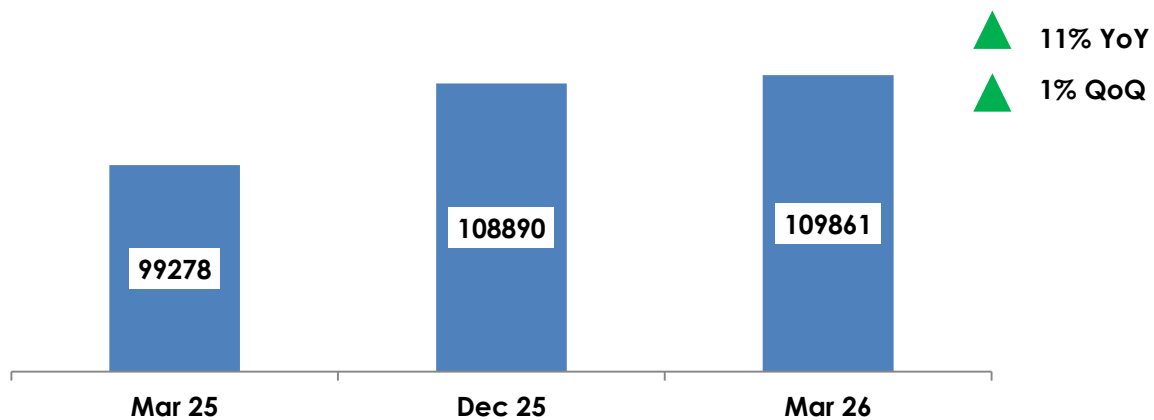


Current Deposits

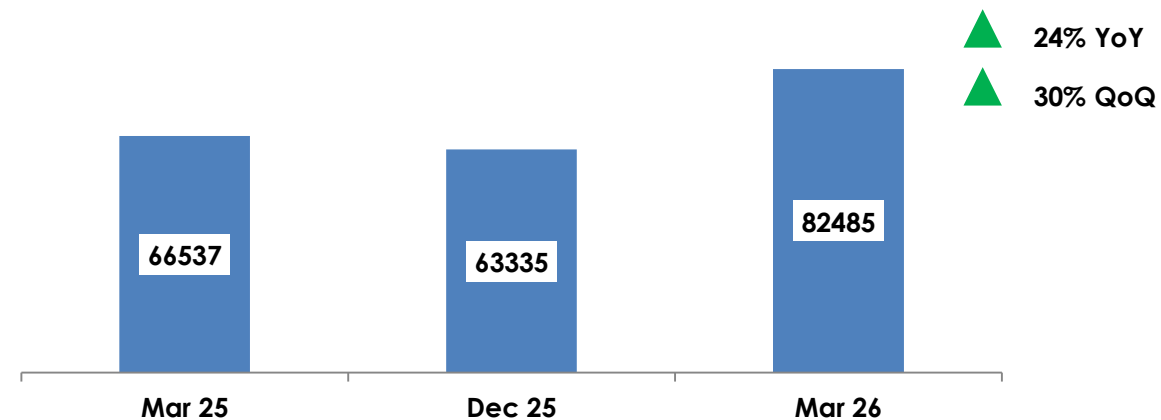
(Rs. Crore)



Retail Deposits



Bulk Deposits

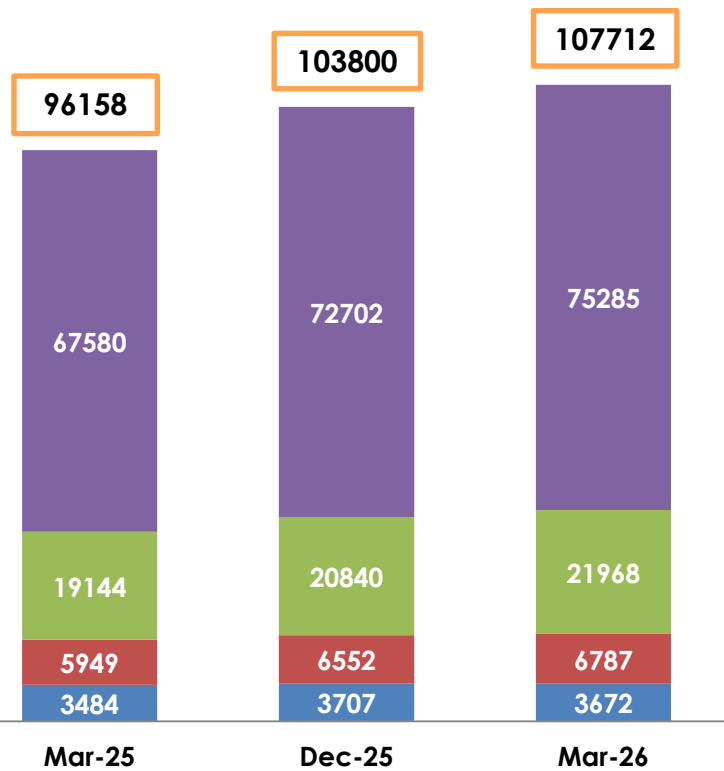


Gross Advances as on Mar 26 – Rs.259274 crore

(Rs.Crore)

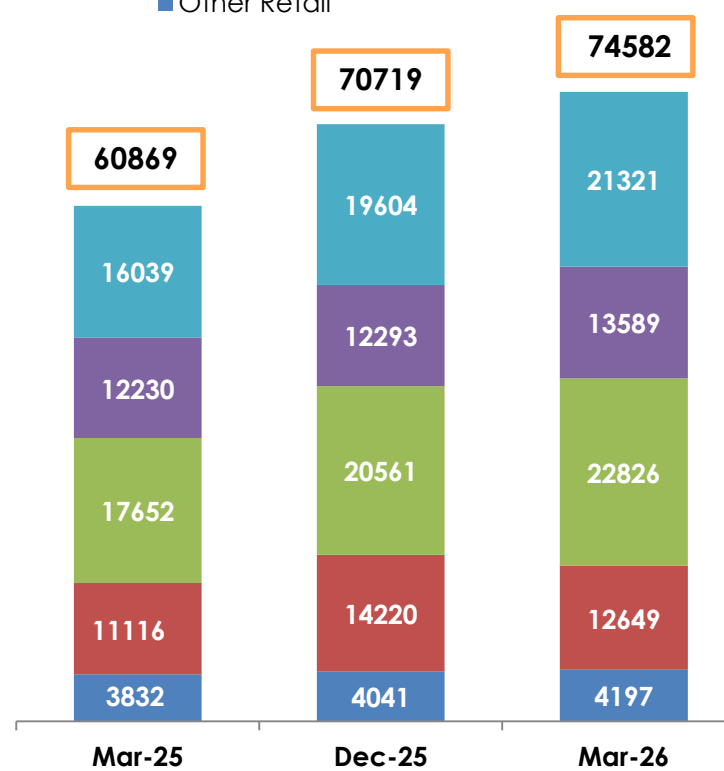
Structured Retail Advances

- Housing Loan
- Loan Against Property
- Auto Loan, Education Loan & Personal Loan
- Others



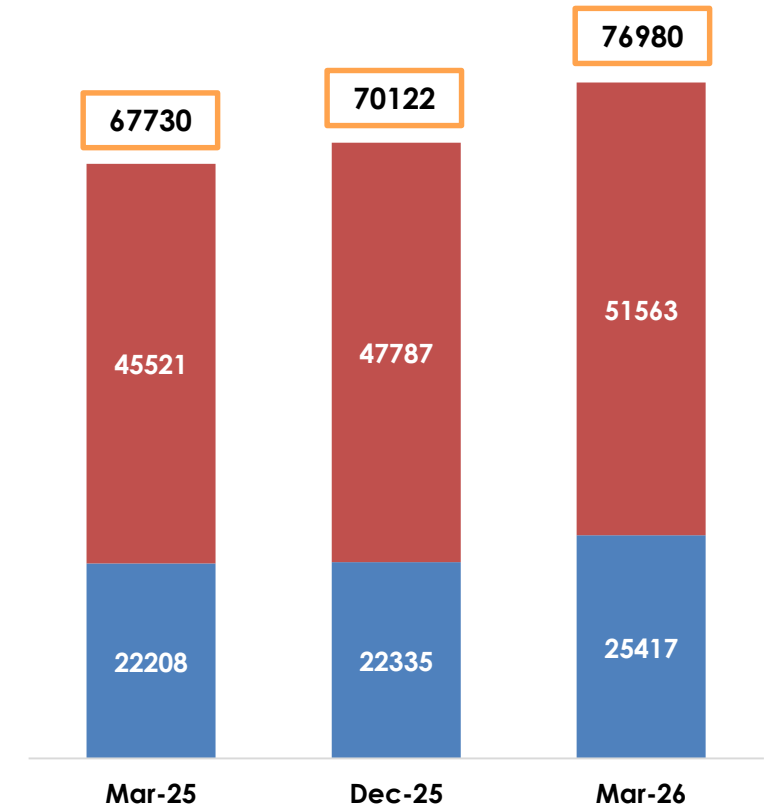
Non-Structured Retail Advances

- Gold Loan
- Agri
- MSME
- Bulk business/Centralised business
- Other Retail



Corporate Advances

- Large Corporate
- Mid Corporate



Other Retail includes FDOD, Other Staff loan, Credit Card etc.

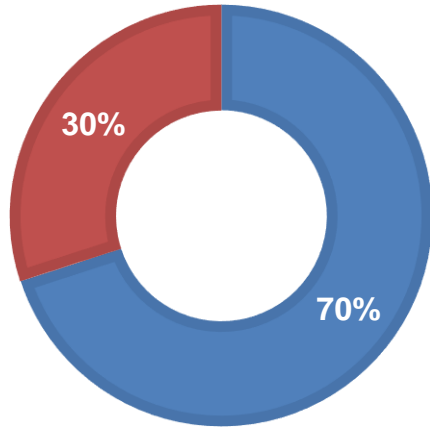
Basis: Product Wise

Others includes Staff home loan, Loan against securities, Merchant Establishment Overdraft, Housing Loan – Co-lending, Solar Roof Top finance.

The HL Co-Lending business has been shifted from SRA to PSG in March 2026 the same was included in SRA in Dec 2025 (~Rs112crs)

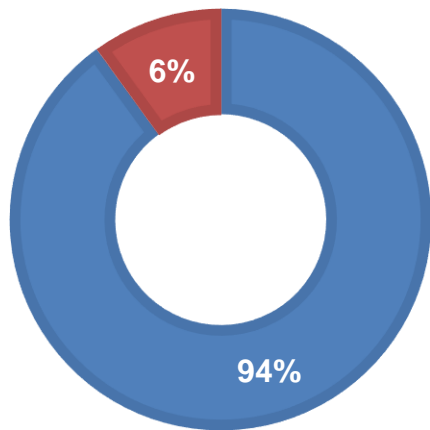
Gross Advances as on Mar 26 – Rs.259274 crore

MAR-26

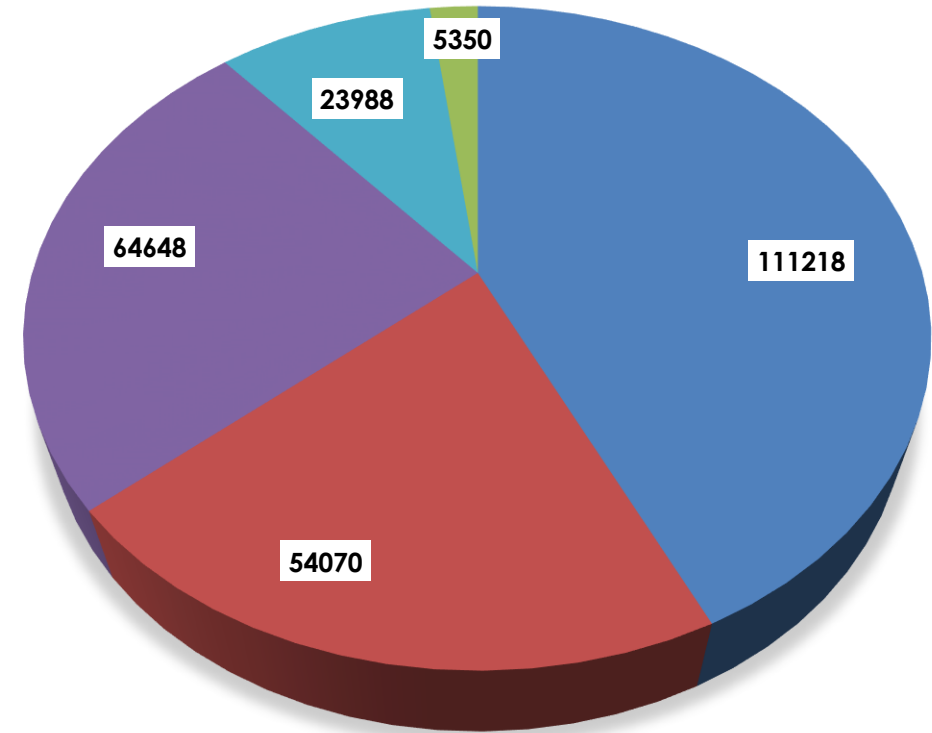


■ Retail ■ Corporate

MAR-26



■ Domestic ■ Overseas



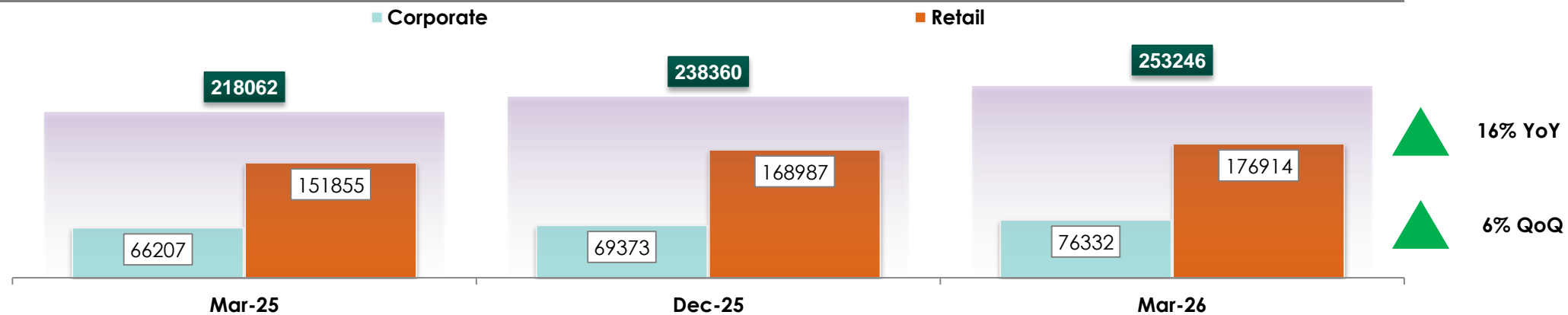
■ PL ■ Industry ■ Services ■ Agriculture ■ others

Basis: Occupation Code

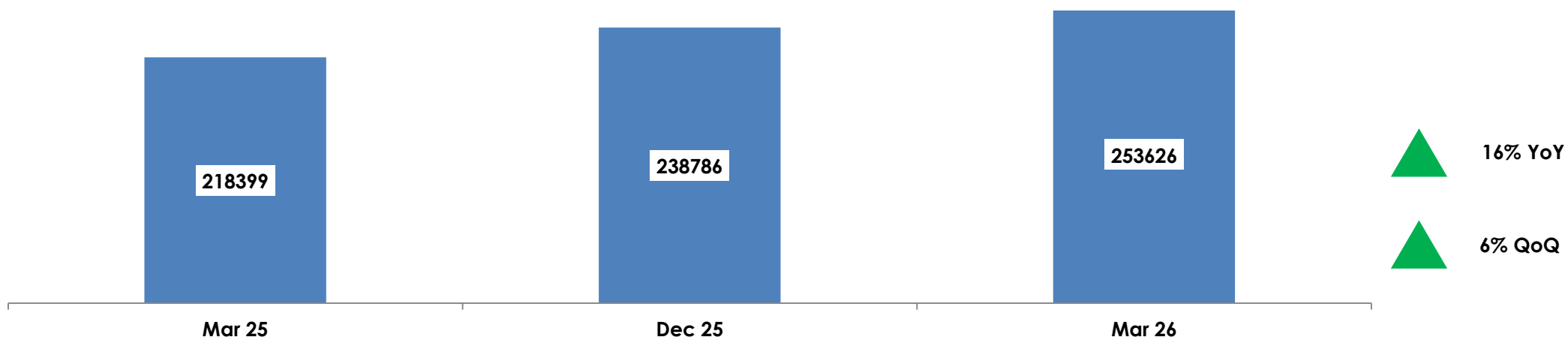
Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans. Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

(Rs.Crore)

Standard Gross Advances



Net Advances

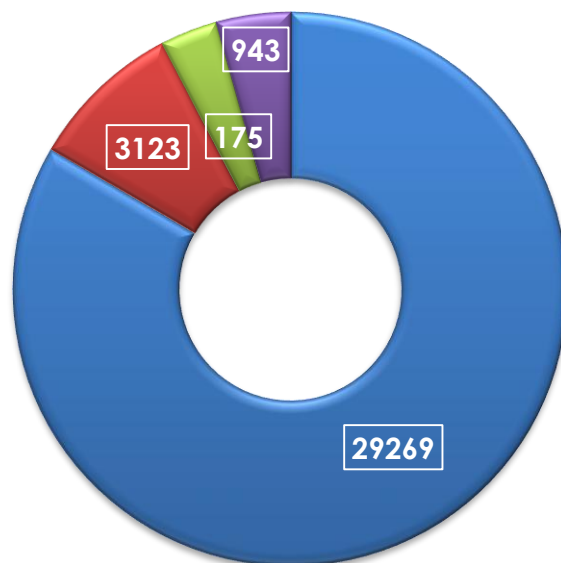


(₹Crore)

Particulars	Mar 25		Dec 25		Mar 26		Growth over March-25 (8)=[(6)-(2)]
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
1	2	3	4	5	6	7	
ANBC	195047		211317		225915		
Priority Sector Advances (a+b+c)	80293	41.17	97942	46.35	99742	44.15	19449
(a) Agriculture (i+ii+iii+iv)	35682	18.29	39966	18.91	41073	18.18	5391
(i) Non-Corporate Farmers (NCF)	28455	14.59	34733	16.44	35357	15.65	6902
(i.i) of which SFMF	18772	9.62	21631	10.24	20078	8.89	1306
(i.i.i) of which PSLC net (SFMF)	5200	2.67	10000	4.73	8200	3.63	3000
(ii) Other Agri	2419	1.24	3132	1.48	3917	1.73	1498
(iii) RIDF	2864	1.47	2101	0.99	1799	0.80	(1065)
(iv) PSLC net (Agri)	1944	1.00	-	-	-	-	-
(b) MSME (Micro, Medium & Small Enterprises)	28294	14.51	34266	16.22	34626	15.33	6332
(i) of which Micro Enterprises	17545	9.00	24102	11.41	23193	10.27	5648
(c) Other Priority Sector Advances (i+ii+iii+iv)	16317	8.37	23710	11.22	24043	10.64	7726
(i) Housing	15593	7.99	22713	10.75	22929	10.15	7336
(ii) Education	707	0.36	805	0.38	792	0.35	85
(iii) Others	17	0.01	191	0.09	322	0.14	305
(iv) PSLC Net (General)	-		-		-		

Treasury Operations

AFS BREAKUP

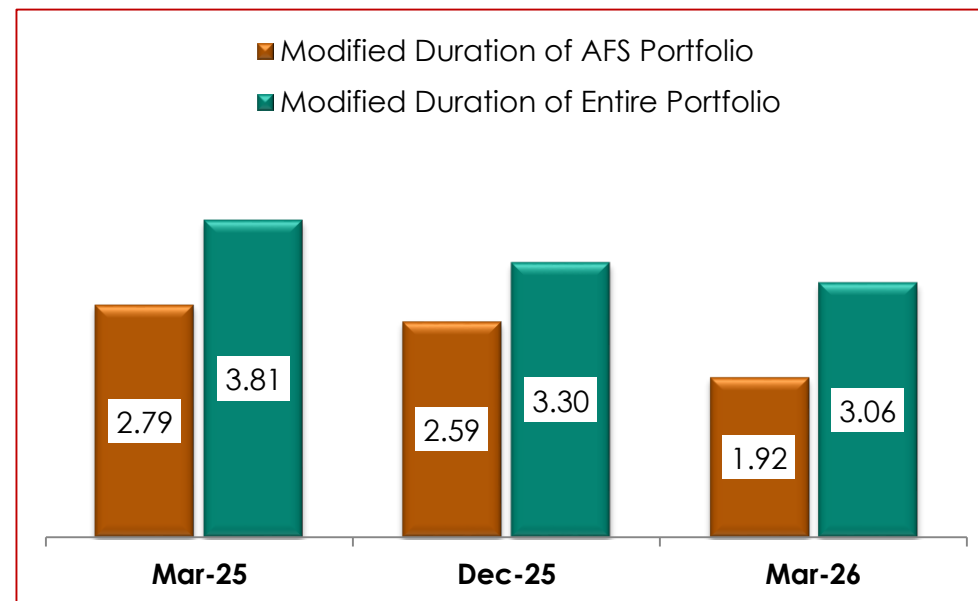


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- Overseas

Category	Mar-25	Dec-25	Mar-26
SLR	86780	85901	90050
Non SLR	35398	44246	41981
Non SLR (Overseas)	687	689	943
Non SLR (SASF)	-	-	-
TOTAL	122865	130836	132974
Less: Provision	5398	5009	4963
Net Investments	117467	125827	128011

(Rs.Crore)

Category	Mar-25	Dec-25	Mar-26
HTM	79663	74434	75956
AFS	25104	28427	33510
HFT (FVTPL – HFT since April 1, 2024)	11957	22161	17737
FVTPL - Non HFT	399	471	474
SJA	344	334	334
Total	117467	125827	128011



Asset Quality

(Rs.Crore)

Particulars	Mar-25	Dec-25	Mar-26
COVID Provision	-	-	-
COVID Restructuring Provision	201	169	167
Total COVID 19 Provision held	201	169	167
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	1406	1185	1139

PCR at 99.39% (Mar 2026) – consistently above 99% since Sep 2023

(Rs.Crore)

Particulars	Mar-25	Dec-25	Mar-26
Gross Advances	224757	244641	259274
Gross NPAs	6695	6281	6028
Gross NPAs as % of Gross Advances	2.98	2.57	2.32
Total Provisions held (including NCLT Provision)	6358	5856	5648
Net Advances	218399	238786	253626
Net NPAs	337	425	380
Net NPAs as % of Net Advances	0.15	0.18	0.15
Provision Coverage Ratio as per RBI Guidelines	99.48	99.33	99.39

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	685	352	333	51
-of which 100% provided	200	200	-	100
Doubtful-1 Assets	399	351	47	88
-of which 100% provided	191	191	-	100
Doubtful-2 Assets	629	629	-	100
Doubtful-3 Assets	570	570	-	100
Loss Assets	3745	3745	-	100
Total	6028	5648	380	94

Excluding TWO provision

Technical Write Off	Amount
Corporate TWO*	52256
Retail TWO	4103
Total TWO	56358

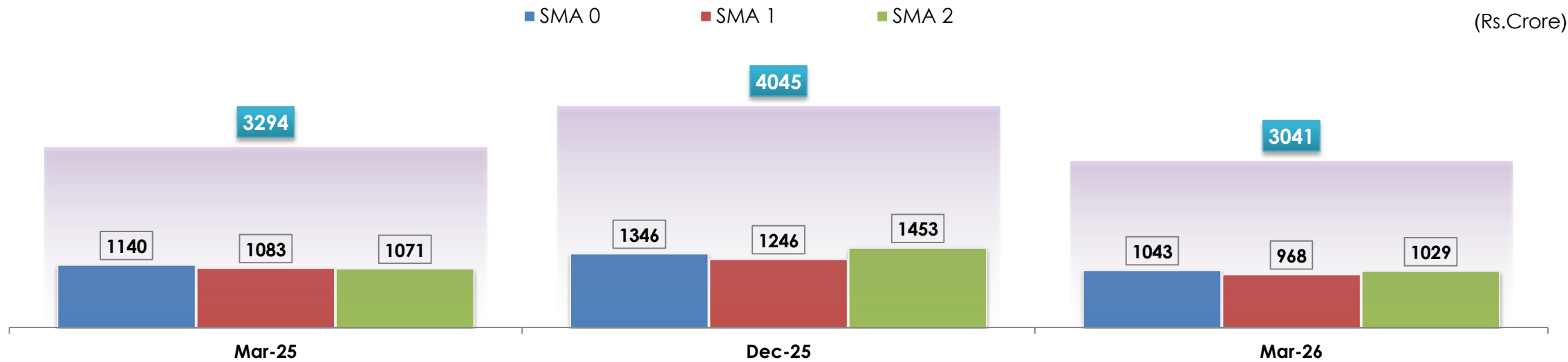
*Includes Rs.15752crs. (258 cases) pertaining to accounts that have been resolved/ settled, but are continued as TWO solely for pursuing recovery through enforcement of personal / corporate guarantees.

Out of total GNPA of Rs.6028 crore, Rs.5335 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.61693 crore

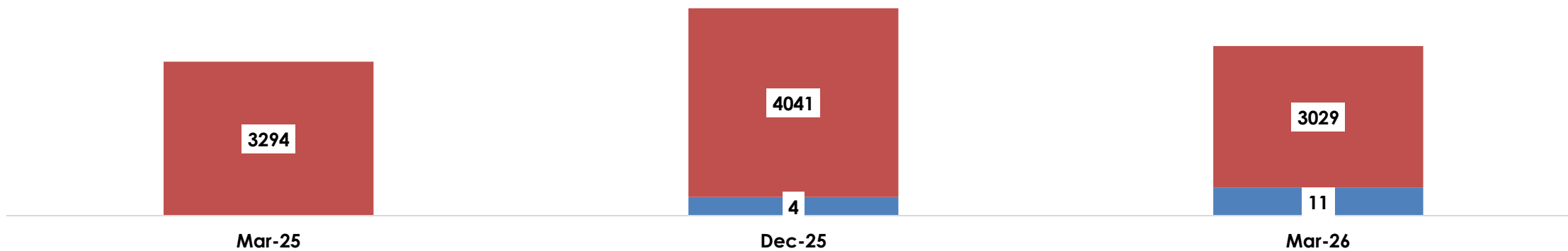
(Rs.Crore)

DESCRIPTION	Q4 FY 25	Q3 FY 26	Q4 FY 26	FY25	FY26
Opening Balance	7635	6242	6281	8917	6695
Add:					
a. First Time NPA	334	367	297	1621	1577
b. Increase in existing NPA	12	4	23	303	122
Less:					
c. Settled	322	169	279	2195	851
d. Up-gradation	302	151	181	826	633
e. Written off	662	12	113	1124	883
Closing Balance	6695	6281	6028	6695	6028
Increment	(940)	39	(253)	(2222)	(667)
FTNPA on Net Basis \$	265	314	251	1363	1370
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	0.51	0.55	0.42	0.73	0.63
Credit Cost (%) (Annualized)	-ve	0.15	-ve	-ve	0.03

\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.



■ Corporate ■ Retail

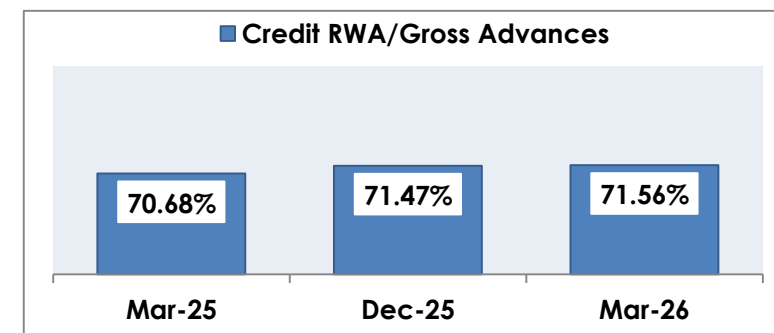
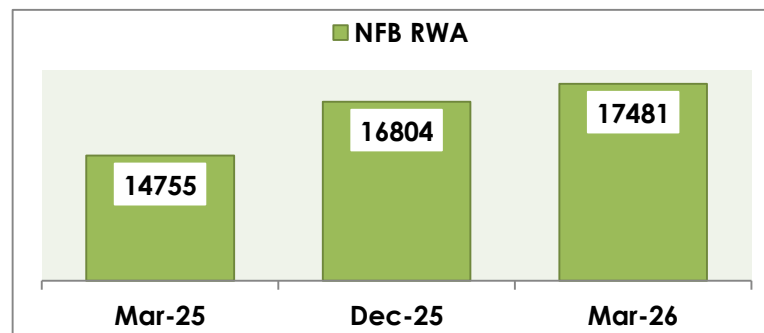
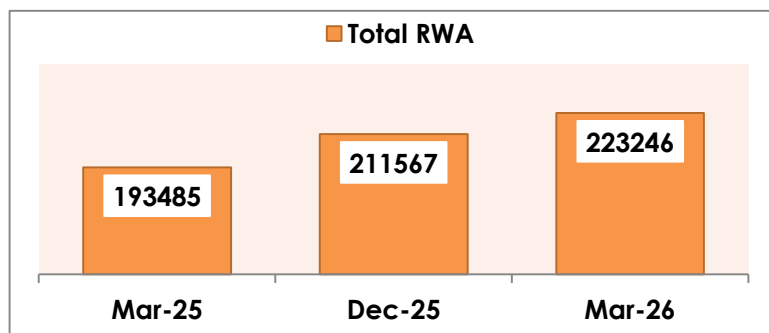


SMA includes NFB of Rs.0.77 cr, Rs.4 cr and Rs.7 cr as on Mar 31, 2025, Dec 31, 2025 and Mar 31, 2026 respectively

Capital

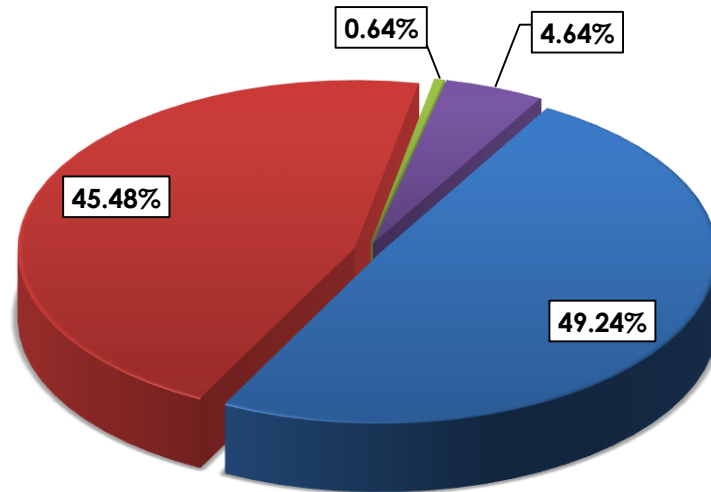
(Rs.Crore)

Particulars	Mar-25	Dec-25	Mar-26
CET 1+CCB (Rs.)	45492	49776	57052
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	45492	49776	57052
Tier 2 Capital (Rs.)	2978	2341	2446
Total Capital (Rs.)	48471	52117	59498
RWA (Rs.)	193485	211567	223246
Credit Risk	158859	174846	185557
Market Risk	6853	5715	6683
Operational Risk	27773	31006	31006
CET 1+CCB Ratio (%)	23.51	23.53	25.56
AT 1 (%)	-	-	0.00
Tier 1 Ratio (%)	23.51	23.53	25.56
Tier 2 Ratio (%)	1.54	1.11	1.10
CRAR (%)	25.05	24.63	26.65
Leverage Ratio (%)	9.59	10.10	10.51



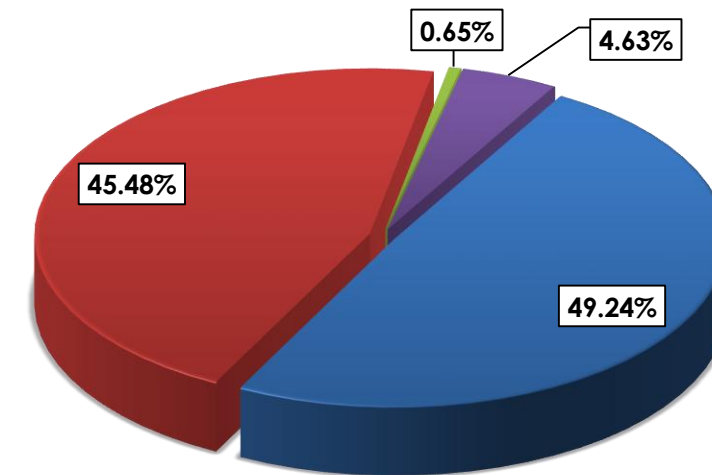
(Rs.Crore)

Mar 2025



■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Other

Mar 2026

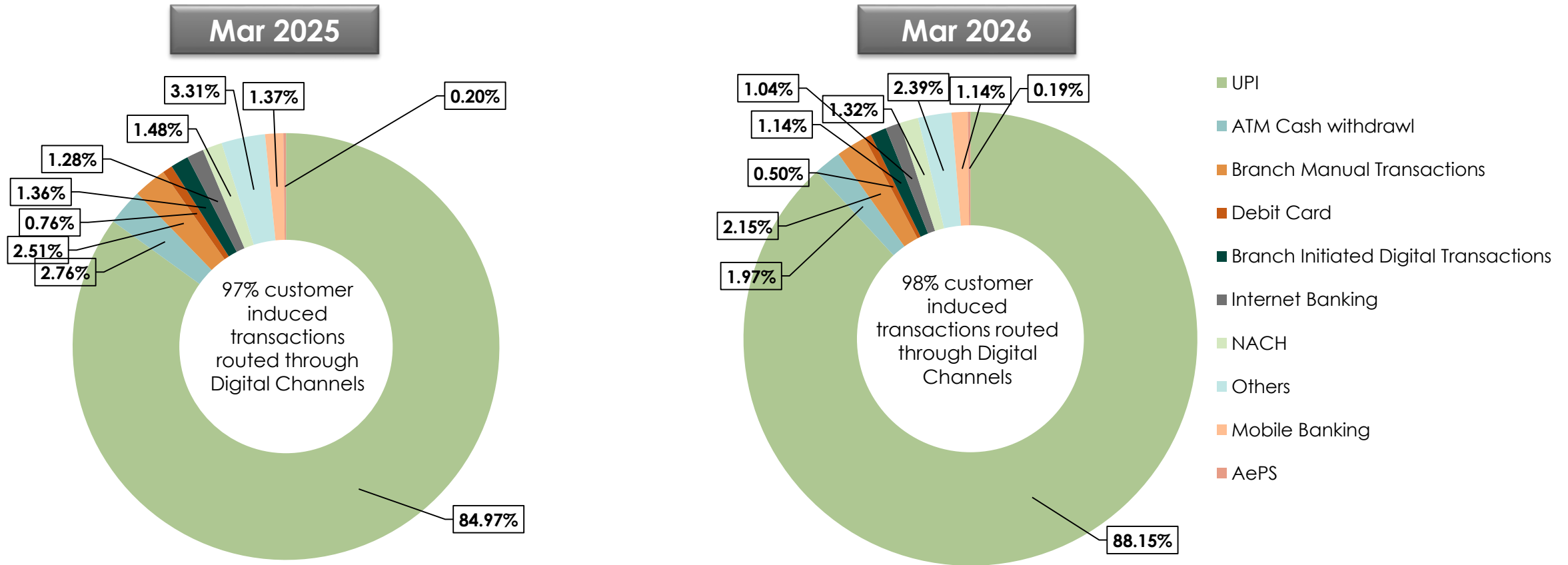


■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Other

Particulars	Mar-25	Mar-26
Book Value (Rs. per share)	Rs.46.24	Rs.55.41
Market Capitalisation	Rs.83,546	Rs.66127
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.107.9/Rs.65.89	Rs.118.38/Rs.61.01
Closing Price (NSE) (Rs. per share)	Rs.77.70	Rs.61.5
Earning Per Share (EPS) (12 months)	Rs.6.99	Rs.8.85

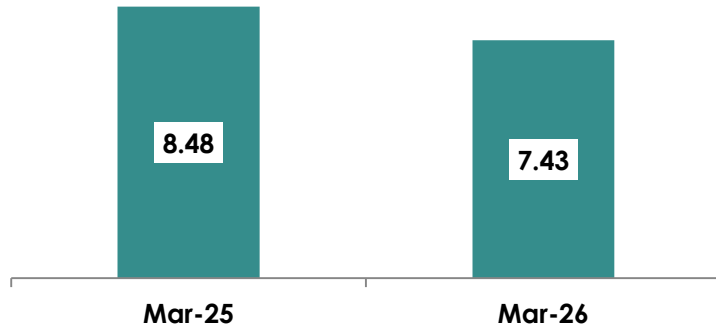
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

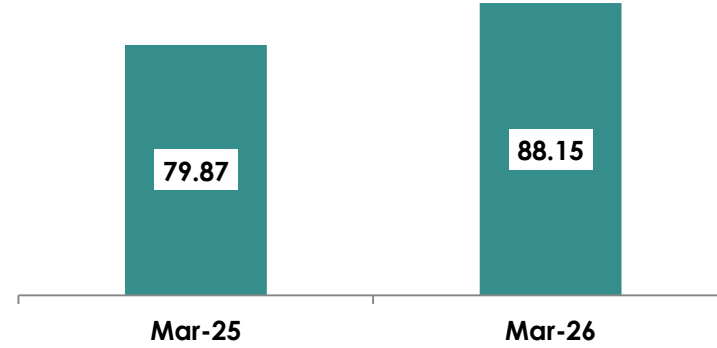


UPI continues as the preferred mode of transaction for Bank's customers.

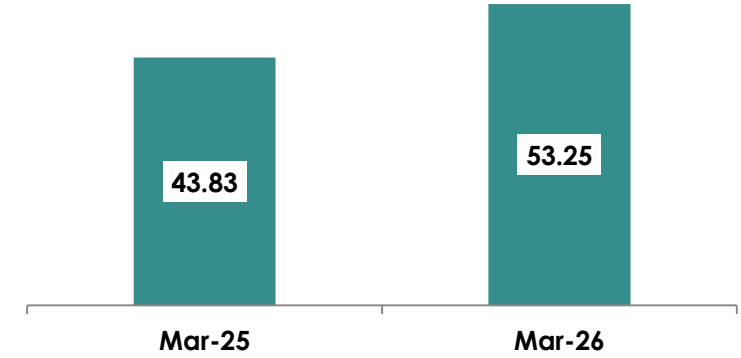
Internet Banking Users (In Lakhs)



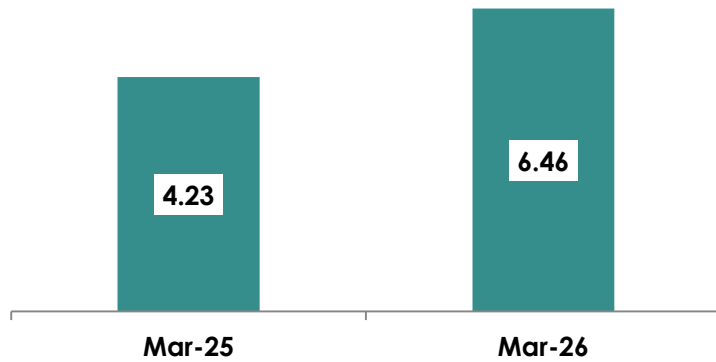
BHIM UPI Users (In Lakhs)



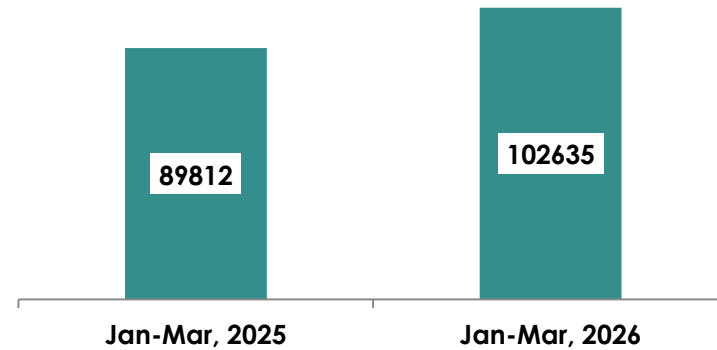
Mobile Banking Users (In Lakhs)



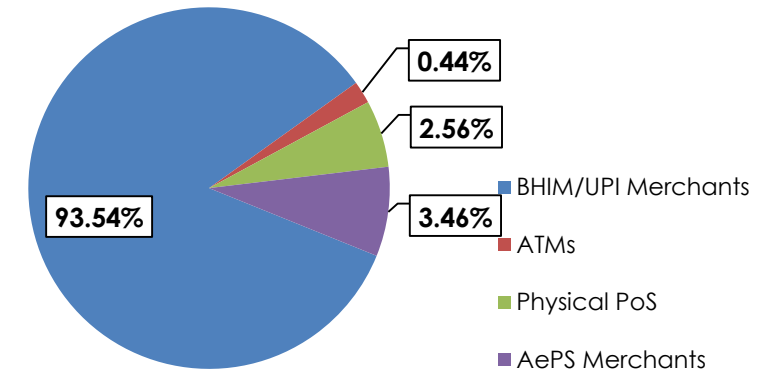
Merchant Base (In Lakhs)



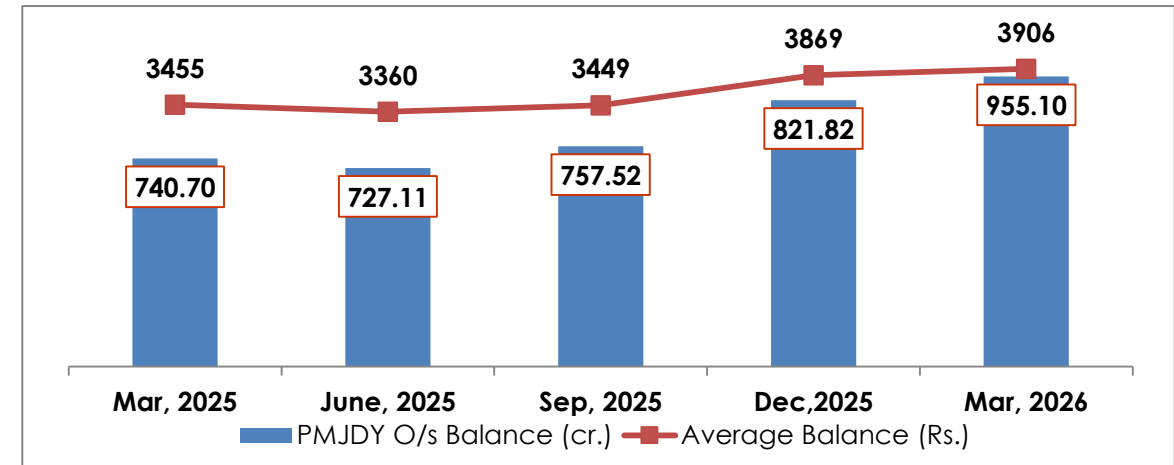
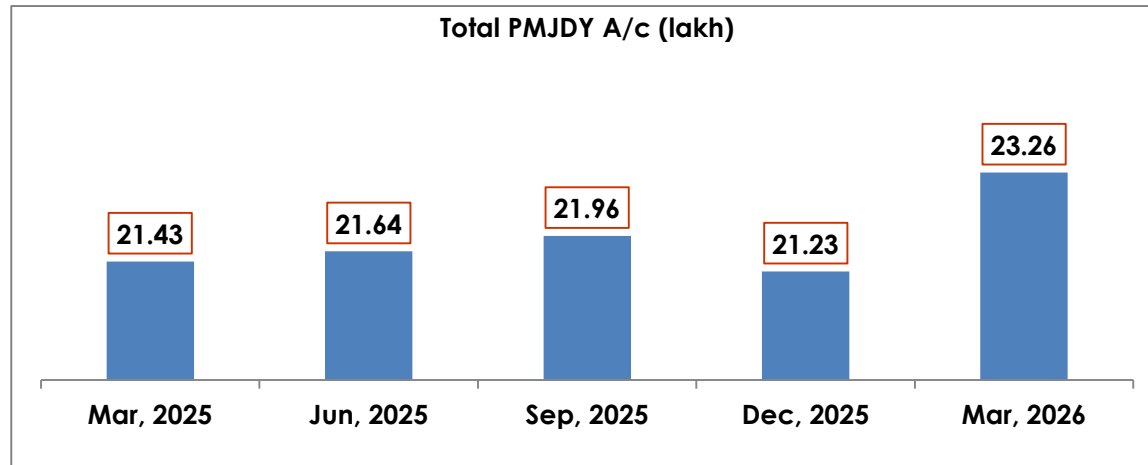
UPI Transactional Value (Rs.crore)



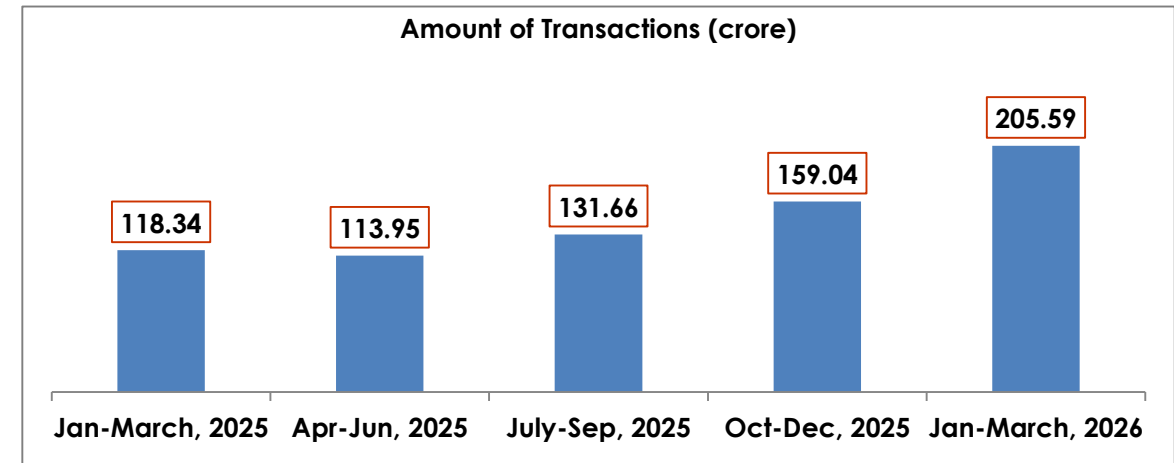
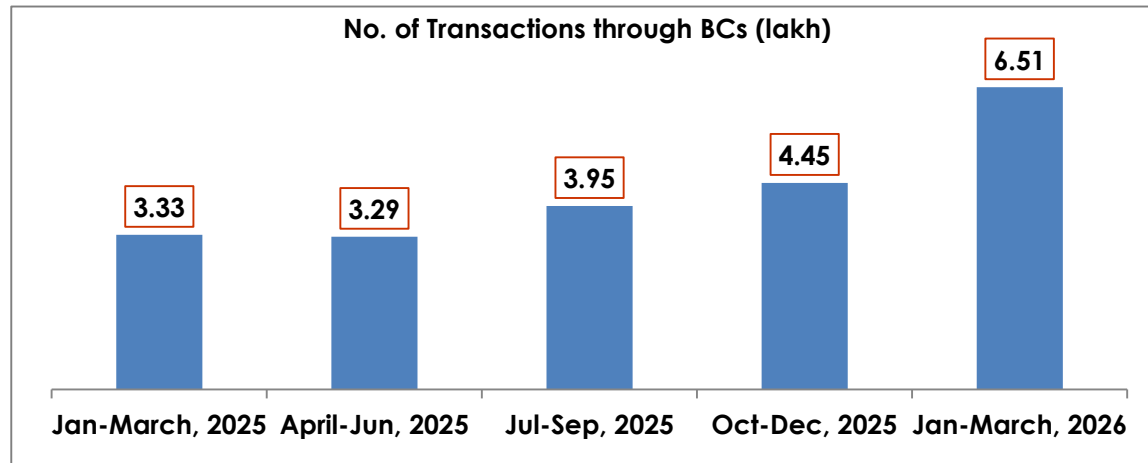
Payment Acceptance Channels



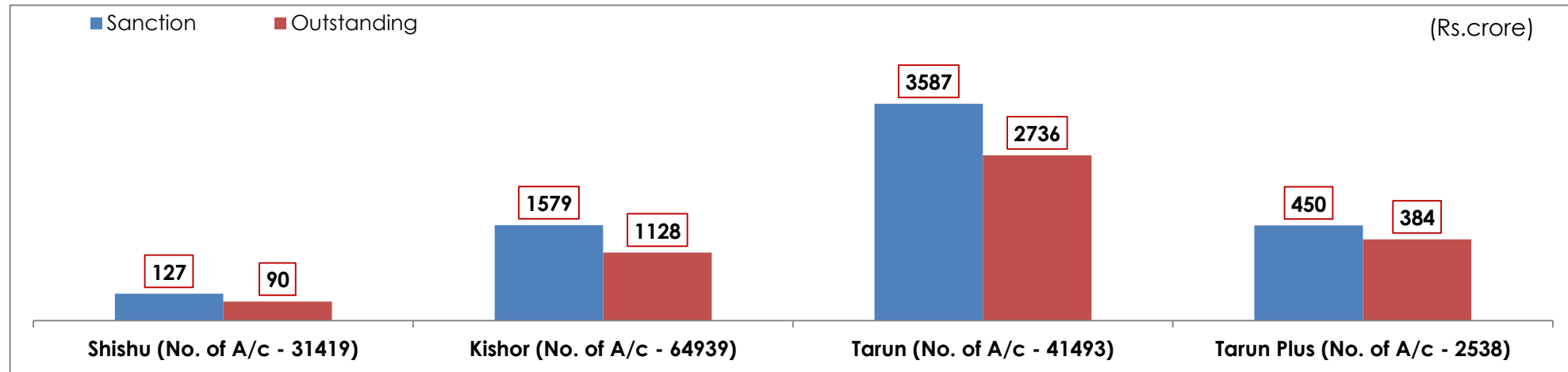
PMJDY



Transactions through Individual Business Correspondent (BCs)

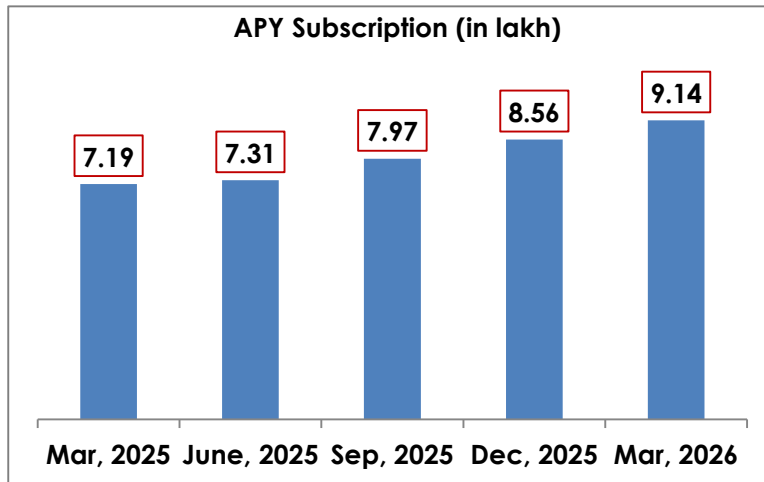


MUDRA Yojana as on Mar 31, 2026

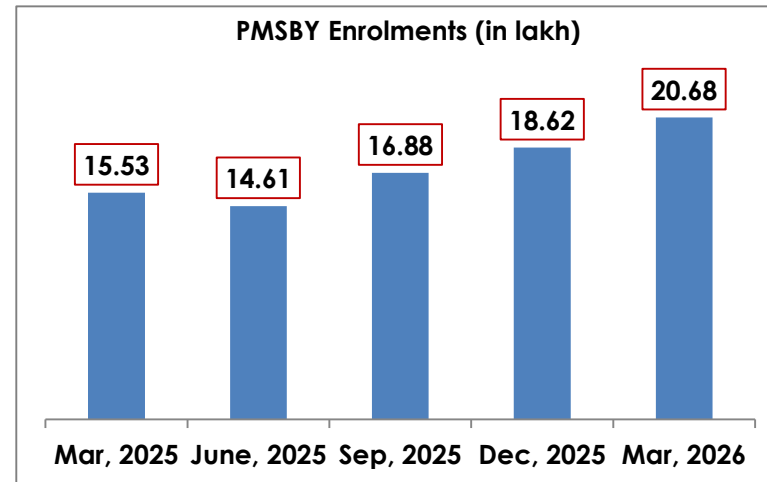


Active Enrolment under Social security Scheme as on Mar 31, 2026

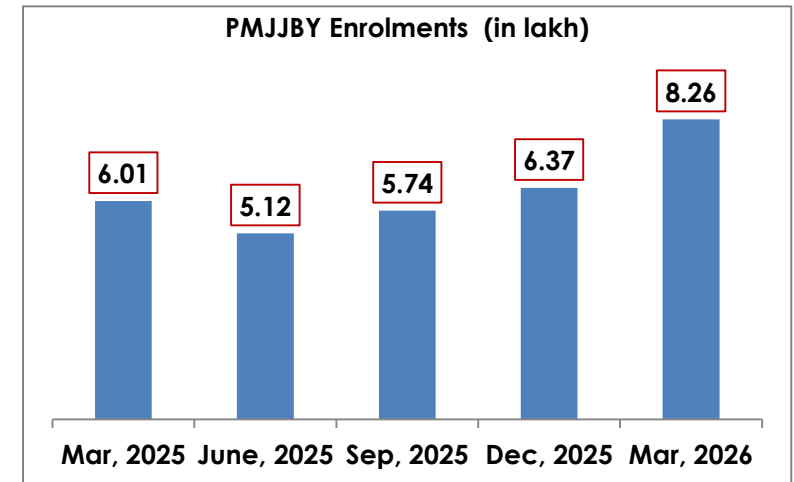
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



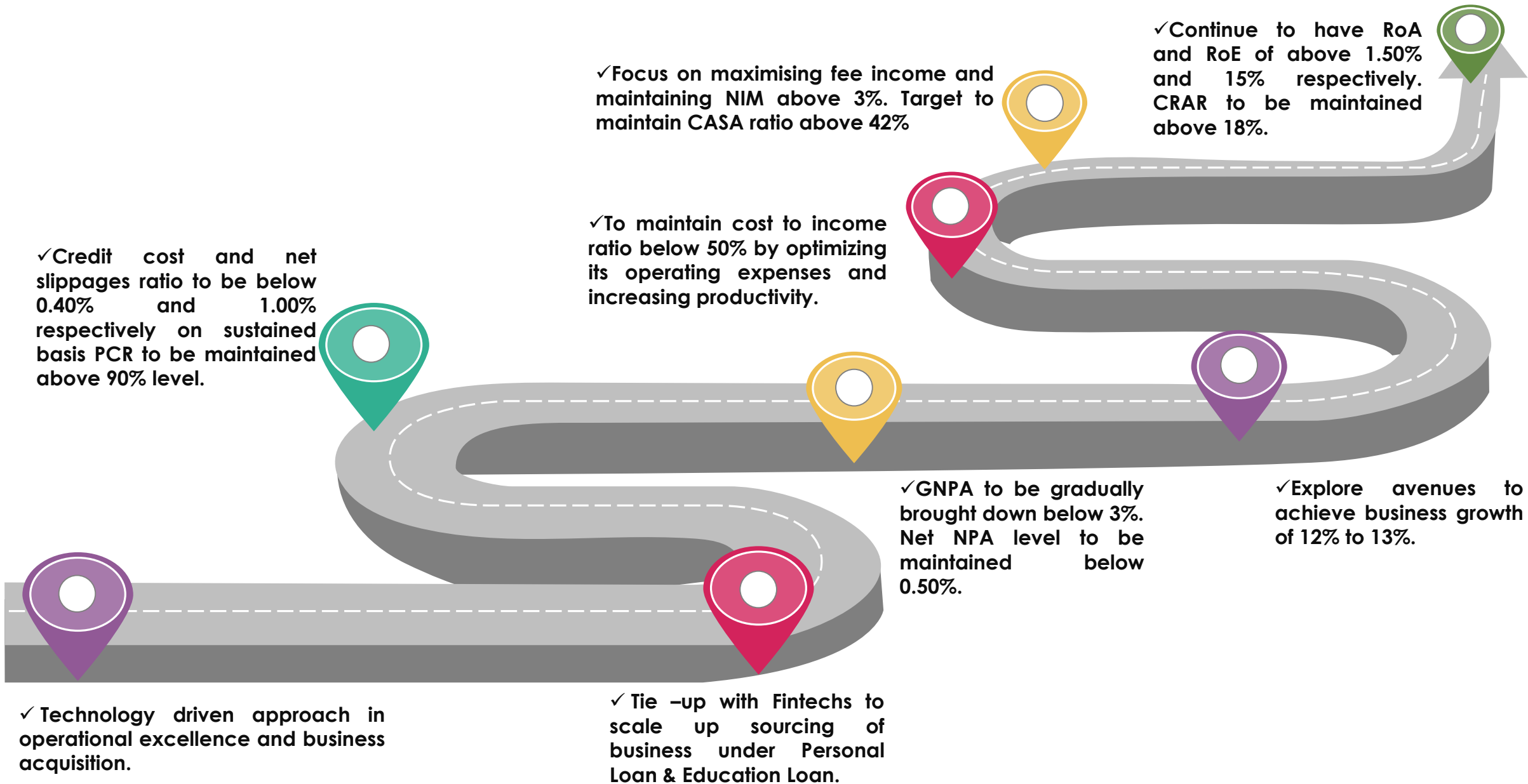
Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income FY 2026	PAT FY 2026	RoA FY 2026	Net Worth FY 2026
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	174.05 (132.07)	43.68 (23.69)	10.93% (6.79%)	404.81 (361.13)
IDBI Intech Ltd.	100	Technology Service Provider	174.64 (150.68)	12.71 (6.18)	9.00% (5.00%)	136.43 (123.73)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.11 (0.80)	-0.07 (0.52)	-4.27% (-29.35%)	1.69 (1.76)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	13.34 (14.12)	8.36 (8.72)	3.67% (3.98%)	227.30 (218.94)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	109.25 (101.67)	58.83 (56.60)	15.25% (15.81%)	392.53 (363.87)

Figures in () are of previous period

Way Forward



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