

Presentation to Analysts

Q3 FY 2018



Financial Highlights Q3 FY18 vs Q3 FY17

Operating Profit Growth 680%

NII Growth 105%

NIM at 2.16% up by 130 bps

Operating expenses is reduced by 10%

Recovery/ Up gradation increased to 973 Cr from 331 Cr

CRAR increased to 11.93 % from 11.29%

CASA Growth 27%

CASA Share 36.14%

Provision Coverage Ratio 56.99 %

Balance Sheet - Snapshot

₹ in Crore

As at	31-Dec-16	30-Sep-17	31-Dec-17
LIABILITIES			
Capital	2 059	2 358	2 642
Reserve & Surplus	23 705	21 449	21 501
Deposits	2 98 194	2 41 566	2 36 978
Borrowings	74 287	52 201	63 775
Other Liabilities & Provisions	5 307	15 529	15 514
Total	4 03 552	3 33 103	3 40 410
ASSETS			
Cash & Balance with RBI	14 466	12 125	11 875
Bal. with banks & money at call	12 041	4 414	4 774
Investments	1 12 731	85 902	91 346
Advances	2 18 664	1 83 568	1 83 271
Fixed Assets	7 456	7 291	7 257
Other Assets	38 194	39 803	41 887
- of which RIDF	23 465	22 660	23 103
Total	4 03 553	3 33 103	3 40 410

Profit & Loss - Snapshot

₹ in Crore

Particulars	Quarter ended			YoY Growth %	9M ended		YoY Growth %
	Dec-16	Sep-17	Dec-17		Dec-16	Dec-17	
Interest Income	6516	6004	5797	(11)	20805	17812	(14)
Interest Expenses	5703	4347	4132	(28)	16686	13088	(22)
Net Interest Income	813	1657	1666	105	4118	4725	15
Other Income	588	2293	849	44	2906	3862	33
Net Total Income	1402	3951	2514	79	7024	8587	22
Operating Expenses	1219	1152	1094	(10)	3836	3491	(9)
- Employee Cost	526	430	407	(23)	1753	1341	(23)
- of which Other Operating Cost	693	722	687	(1)	2083	2150	3
Operating Profit	182	2798	1420	679	3189	5095	60
Provisions & Contingencies	2437	2996	2944	21	5147	7670	49
- NPAs and write offs Incl. NCLT Prov	3136	2862	3650	16	5905	8404	42
- Restructured Assets	-93	-38	-52	(44)	-150	-376	151
- Others (Invnt., Std Asset, etc)	163	433	582	256	1232	1478	20
- Tax	-768	-261	-1235	61	-1840	-1835	(0)
Profit After Tax	-2255	-198	-1524		-1958	-2575	31

Net Interest Income

(₹ in Crore)

Sr.No	Particulars	Quarter ended				9M ended		
		Dec-16	Sep-17	Dec-17	YoY Growth %	Dec-16	Dec-17	YoY Growth %
1	Interest Income (2+3+4)	6516	6004	5797	(11)	20805	17812	(14)
2	Interest on Advances	4392	4260	4046	(8)	14555	12374	(15)
3	Interest on Investments	1821	1464	1468	(19)	5079	4601	(9)
4	Other Interest Income	303	280	283	(6)	1171	838	(28)
5	Total Interest paid (6+7+8)	5703	4347	4132	(28)	16686	13088	(22)
6	Interest paid on Deposits	4369	3359	3175	(27)	12870	10116	(21)
7	Interest on RBI / inter bank borrowings	397	72	81	(80)	1132	222	(80)
8	Interest paid on Borrowings	936	916	875	(7)	2684	2749	2
9	NII (Spread) (1-5)	813	1,657	1,666	105	4,118	4,725	15

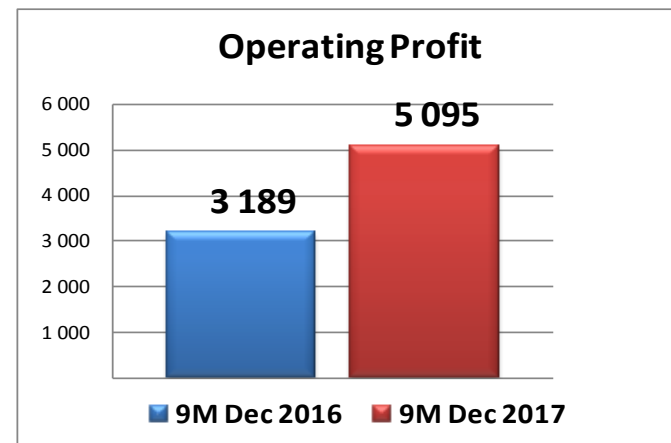
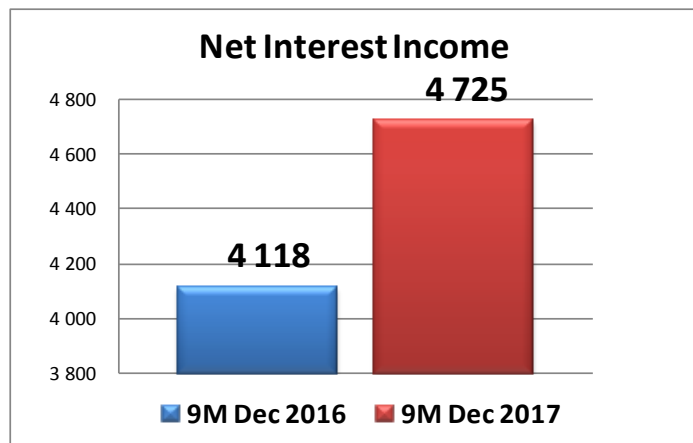
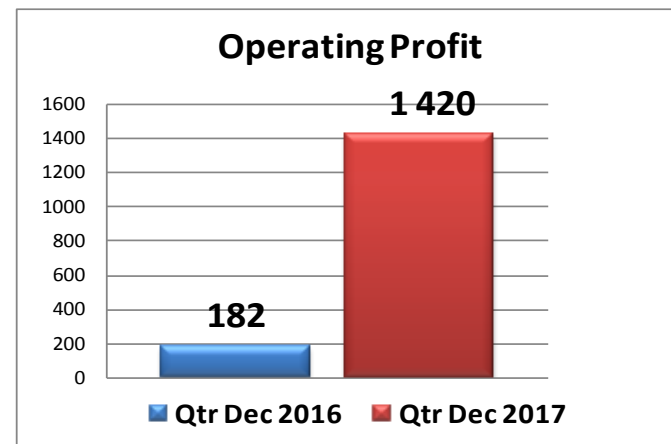
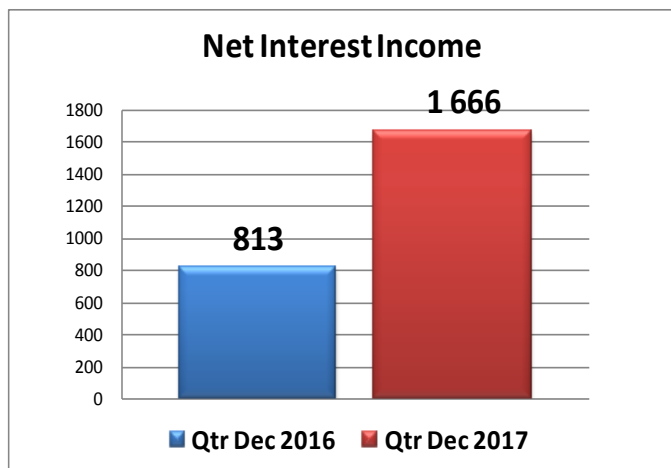
Fee Income Breakup

₹ in Crore

Particulars	Quarter Ended			YoY Growth (%)	9M ended		YoY Growth (%)
	Dec-16	Sep-17	Dec-17		Dec-16	Dec-17	
BG Commission	104	92	114	11	298	300	1
LC Commission	107	88	109	2	325	296	-9
Bills Commission	5	6	4	0	18	15	-17
Proc Fee & Incidental Charges	157	117	138	-13	604	425	-30
Remittances Fees	26	25	34	31	73	88	20
Sourcing Syndication & Advisory Fees	6	7	1	75	19	31	62
Cash Mgmt.Services Fees	5	3	5	-25	13	13	-2
Card Fees	21	39	36	67	72	103	44
ATM Charges	26	43	42	61	91	121	33
Alternate Channel Fees	1	1	4	0	2	7	260
Third Party Dist. Fees	27	25	31	150	54	79	47
Demat Fees	3	2	3	0	10	8	-15
Govt. Business Fees	5	7	6	40	14	15	8
Misc Fees	3	-31	-23	-	11	-48	-528
Total	495	423	503	2	1603	1452	-9

Income & Profitability YoY

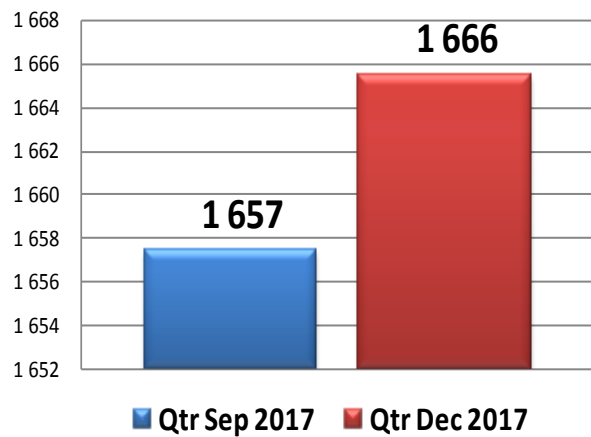
₹ in Crore



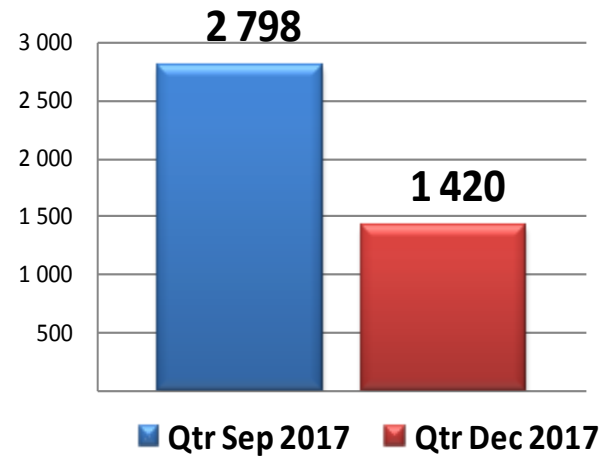
Income & Profitability (Sequential Qtr)

₹ in Crore

Net Interest Income

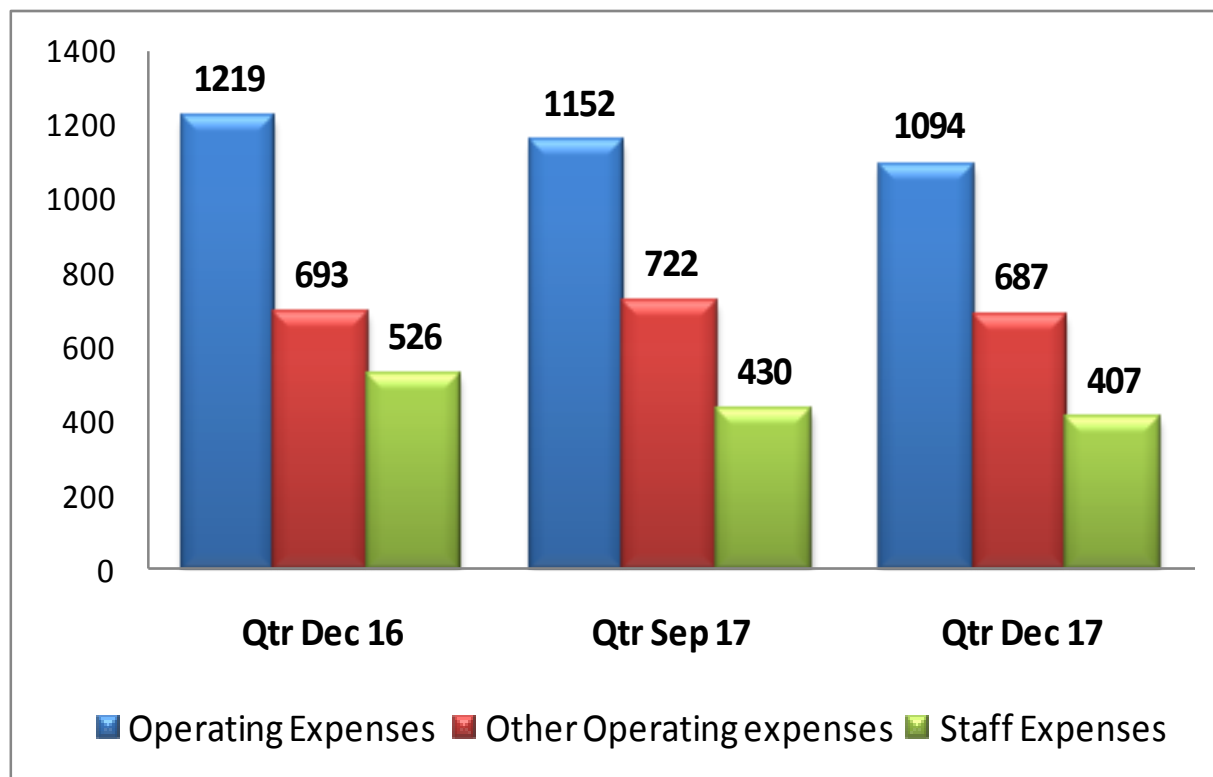


Operating Profit



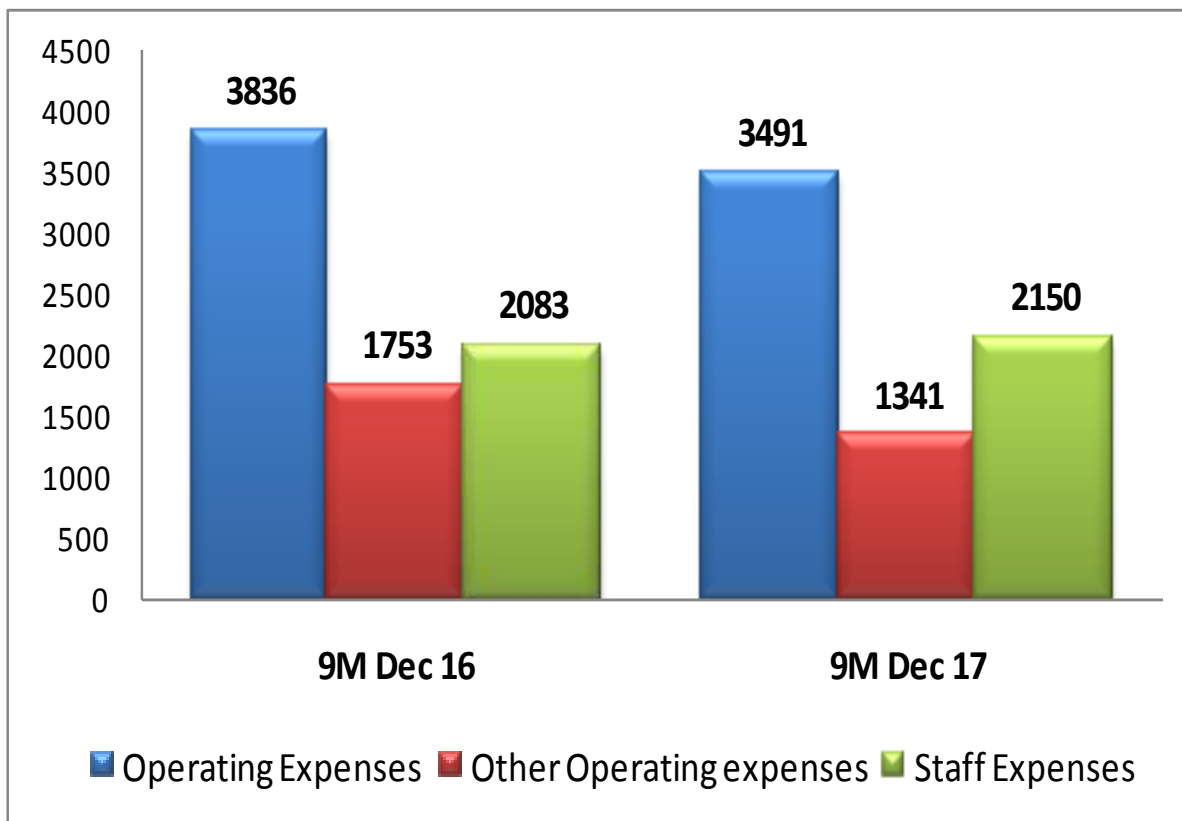
Declining Operating Expenses (Quarterly)

₹ in Crore



Declining Operating Expenses (9M ended)

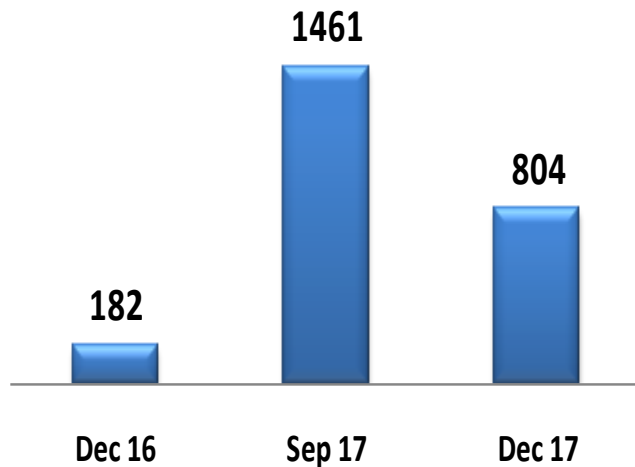
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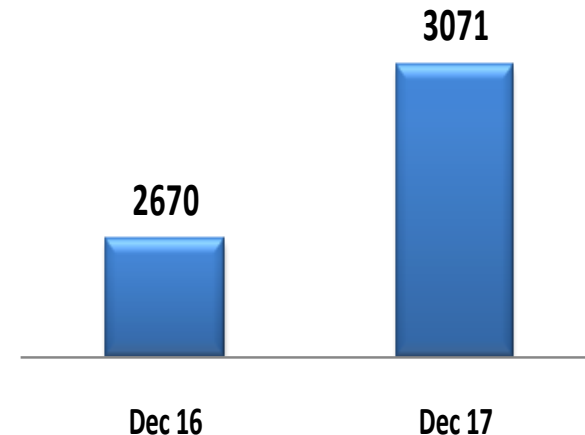
Business Operating Profit

₹ in Crore

Business Operating Profit- Qtrly
(Operating Profit Excluding Profit on sale of Non Core Assets)



Business Operating Profit- 9M ended
(Operating Profit Excluding Profit on sale of Non Core Assets)



Snapshot on Investments (Profit on Sale/Reval)

₹ in Crore

Particulars	Quarter ended				9M ended	
	Dec-16	Jun-17	Sep-17	Dec-17	Dec-16	Dec-17
1. Profit/ (Loss) on sale of investments (net)	349	104	1749	680	1324	2532
A) Capital Gain from Strategic Sale	0	71	1337	616	518	2024
B) Profit from business operations	350	33	411	63	805	2532
2. Profit/ (Loss) on revaluation of investments (net)	-380	34	-5	-479	-385	-451
Total Profit/ (Loss) excluding gain from Strategic Sale	-31	67	406	-416	420	2082
10 year G sec yield at the end of quarter	6.51%	6.51%	6.66%	7.33%		

In December 2017 quarter, the 10 year Benchmark yield hardened approximately by 65 bps ie to 7.33% from 6.67% resulting in lower comparative (Year on year & Quarter on Quarter) trading/ capital gains.

Sale of Non Core Assets in 9M Dec 17

CCIL Stake Sale in Jun17

- Stake Sold: 2.50 %
- Sale Proceeds: 75.13 Cr
- Capital Gain: 70.71Cr

SIDBI Stake Sale in Sep17

- Stake Sold: 10.03 %
- Sale Proceeds: 1319.81 Cr
- Capital Gain: 1266.45 Cr

CCIL Stake Sale in Sep17

- Stake Sold: 2.50 %
- Sale Proceeds: 75.38 Cr
- Capital Gain: 70.96 Cr

SIDBI Stake Sale in Dec17

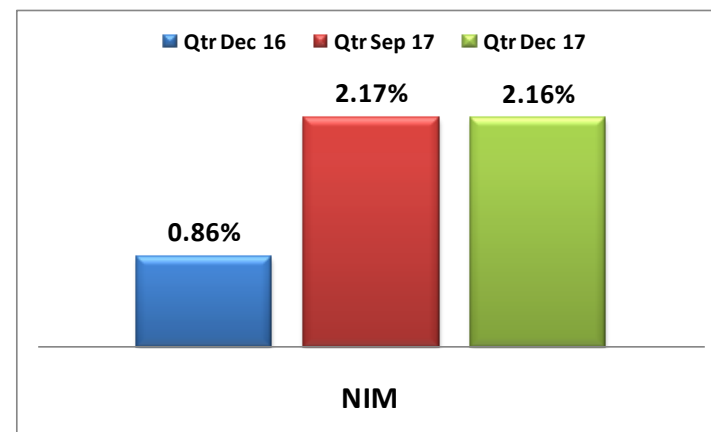
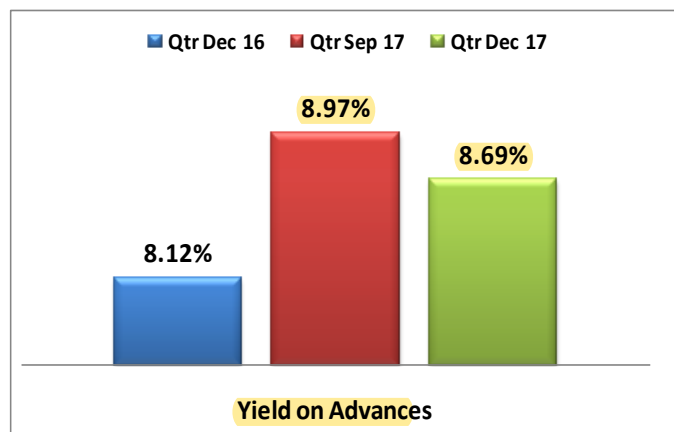
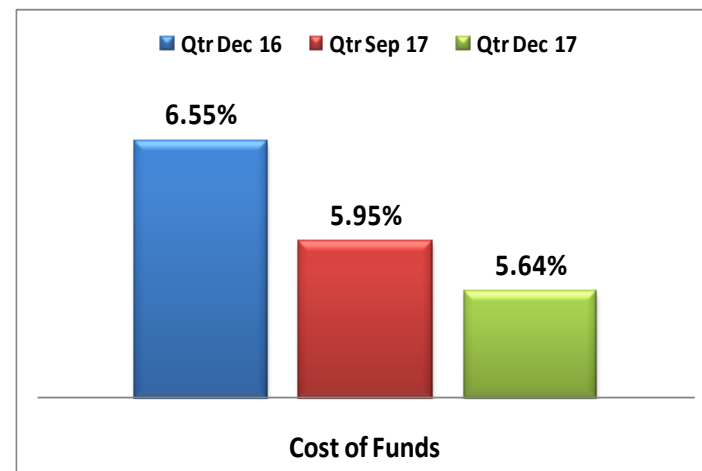
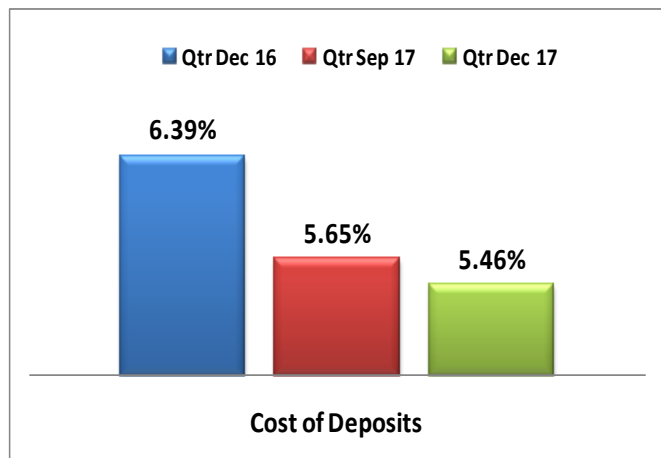
- Stake Sold: 4.89 %
- Sale Proceeds: 642Cr
- Capital Gain: 616.20 Cr

Provisions & Contingencies

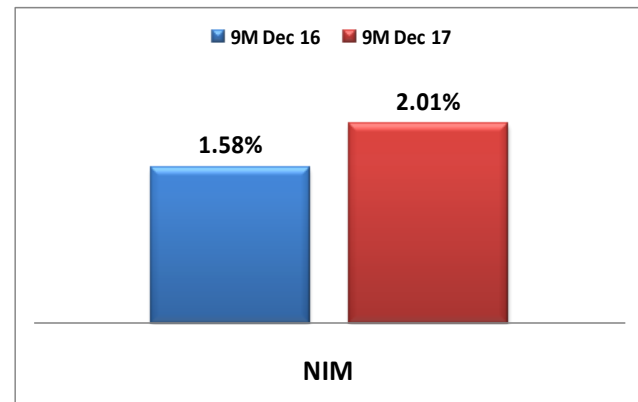
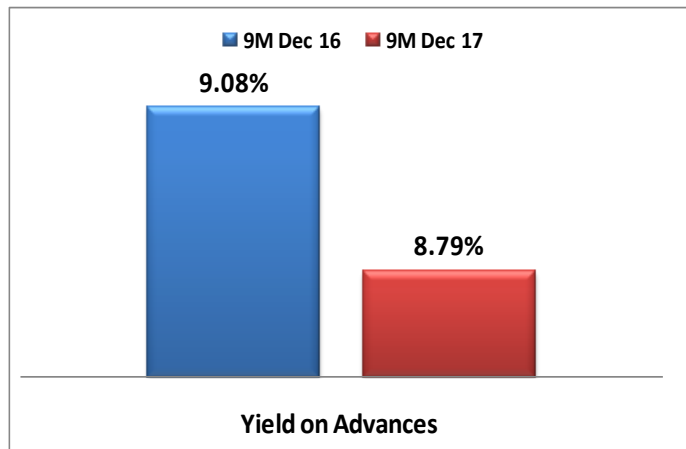
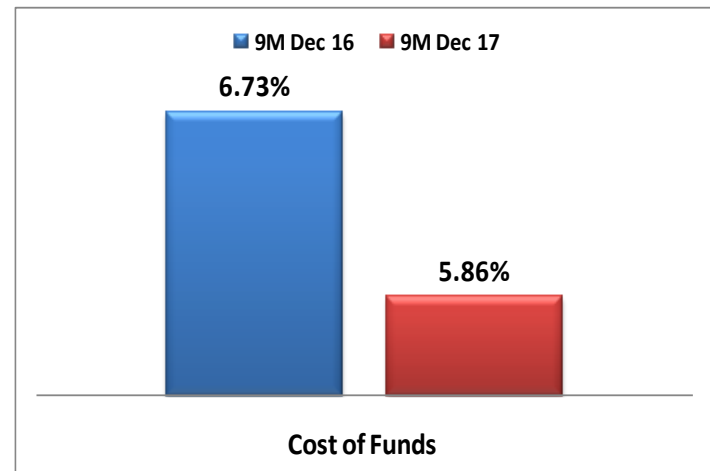
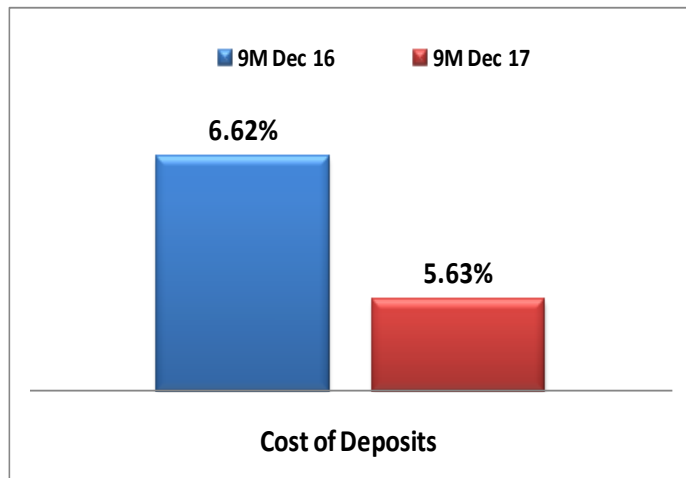
(₹ in Crore)

Particulars	Quarter Ended			9M Ended	
	Dec-16	Sep-17	Dec-17	Dec-16	Dec-17
Depreciation on Investment	496	199	423	851	1 060
Provision for NPAs	3 136	2 862	3 650	5 905	8 404
-out of which Bad Debts Written off	778	1586	4214	1859	6623
Provision towards standard assets	(379)	156	176	252	431
Provision for Restructured Assets (including FITL)	(93)	(38)	(52)	- 150	- 376
Income Tax	(768)	(261)	(1235)	(1840)	(1835)
Other Provisions	46	78	(17)	128	- 13
Total	2437	2996	2944	5147	7671

Cost & Yield Ratio- Qtrly



Cost & Yield Ratio- 9M



Profitability Ratio

Particulars	Quarter Ended			9M Ended	
	Dec 16	Sep-17	Dec 17	Dec 16	Dec 17
Net Interest Margin	0.86%	2.17%	2.16%	1.58%	2.01%
Return on Assets	-2.32%	-0.24%	-1.83%	-0.70%	-1.03%
Return on Equity	-56.11%	-7.36%	-55.06%	-15.49%	-31.46%
Cost of all liabilities	5.86%	5.29%	5.01%	5.96%	5.14%
Yield on Total Assets	7.31%	10.12%	7.96%	8.46%	8.66%
Margin	1.44%	4.84%	2.96%	2.51%	3.52%
Cost of Funds	6.55%	5.95%	5.64%	6.73%	5.86%
Return on Earning Assets	7.60%	10.71%	8.56%	8.81%	9.02%
Spread	1.05%	4.77%	2.92%	2.08%	3.15%
Yield on Advances	8.12%	8.97%	8.69%	9.08%	8.79%
Cost of Deposits	6.39%	5.65%	5.46%	6.62%	5.63%
Particulars	Quarter Ended			9M Ended	
	Dec 16	Sep-17	Dec 17	Dec 16	Dec 17
Non-interest income to Total Income	8.28%	27.64%	12.77%	12.26%	17.82%
Efficiency [Cost- Net Income] Ratio	87.00%	29.17%	43.52%	54.61%	40.66%
Staff Expenses to total income	7.41%	5.18%	6.12%	7.39%	6.19%
Staff Expenses to total expenses	7.61%	7.82%	7.79%	8.54%	8.09%
Overhead efficiency ratio	48.25%	198.98%	77.56%	75.76%	110.61%
CD Ratio	77.99%	85.14%	86.41%	77.99%	86.41%

Balance Sheet Parameters

₹ in Crore

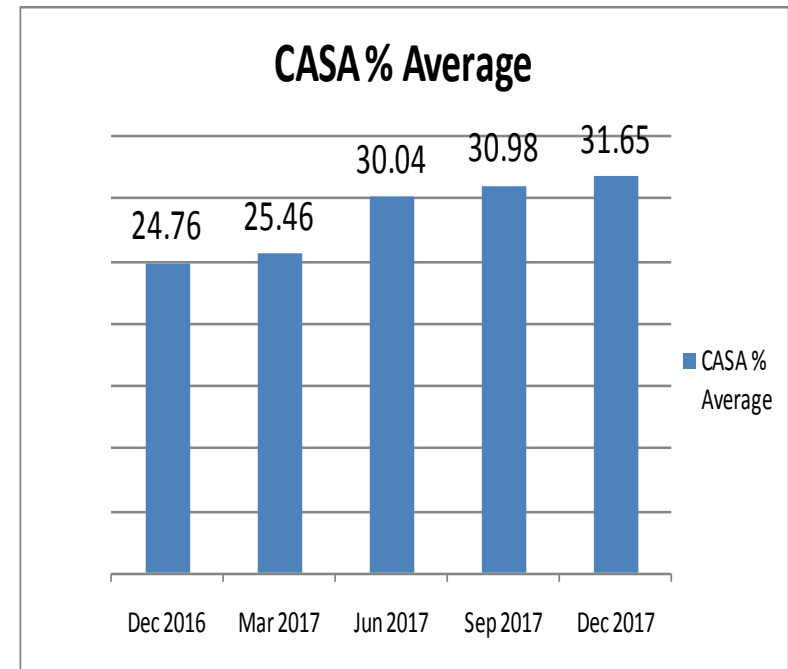
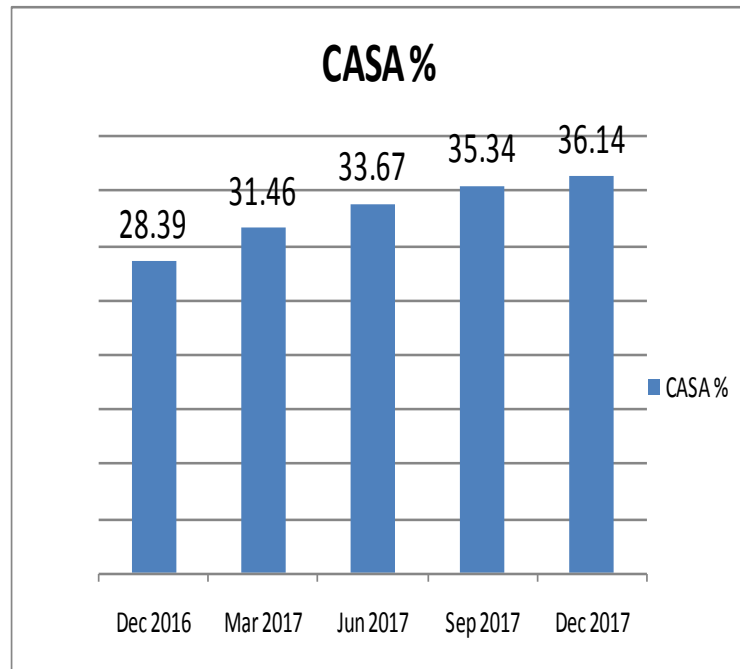
Sr. No	<u>Terminal level</u>				YoY variation	
	Parameters	Dec 16	Sep-17	Dec 17	Amt.	%
1	Global Deposits	298194	241566	236978	-61217	-20.53
	CASA Share (%)	28.39	35.34	36.14		
	CASA Deposits	84660	85376	85643	984	1.16
	Saving Deposits	49566	51488	52225	2658	5.36
	Current Deposits	35093	33888	33419	-1674	-4.77
	Term Deposits	213535	156190	151335	-62200	-29.13
	Core Term Deposits (RTD)	88957	78818	76930	-12027	-13.52
2	Gross Advances	232552	205670	204768	-27784	-11.95
	Global Net Advances	218664	183568	183271	-35393	-16.19
3	CD Ratio % (Gross Credit)	77.99%	85.14%	86.41%		

Sr. No	<u>Daily Average basis</u>				YoY variation	
	Parameters	Dec 16	Sep-17	Dec 17	Amt.	%
1	Global Deposits	259144	242937	239558	-19586	-7.56
	CASA Share (%)	24.76	30.98	31.65		
	CASA Deposits	64177	75274	75824	11648	18.15
	Saving Deposits	39787	48225	48640	8853	22.25
	Current Deposits	24390	27049	27184	2794	11.46
	Term Deposits	194967	167663	163734	-31233	-16.02
	Core Term Deposits	80484	82584	81033	549	0.68
2	Global Net Advances	213821	188561	187747	-26074	-12.19

Balance Sheet Ratios

Particulars	Dec 16	Sep-17	Dec 17
Total Business [Dep. + Adv.] (Rs. In Cr)	516859	425133	420249
SB Deposits to Total Deposits (EOP)	16.62%	21.31%	22.04%
Current Account Deposits to Total Deposits(EOP)	11.77%	14.03%	14.10%
Time Deposits to Total Deposits(EOP)	71.61%	64.66%	63.86%
-Bulk Deposits to Total Deposits	41.78%	32.03%	31.40%
Book Value - Rs.	69.25	50.52	45.88
Owned Funds to total outside liabilities	5.45%	6.92%	7.18%
Number Of Accounts			
(i) Savings	14630373	15859987	16154116
(ii) Current	685624	774973	792575
(iii) Term deposits	3044052	2955840	2883113

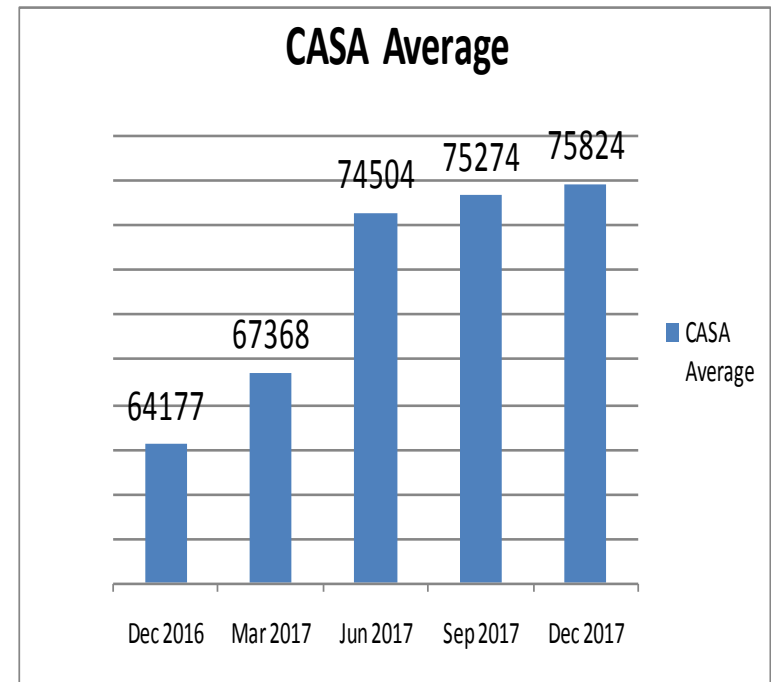
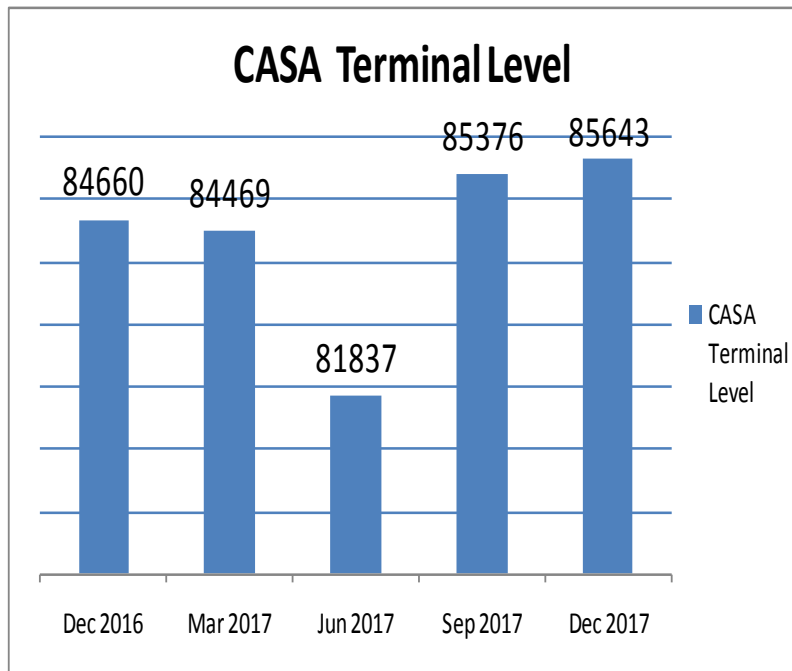
CASA-Low Cost Deposit



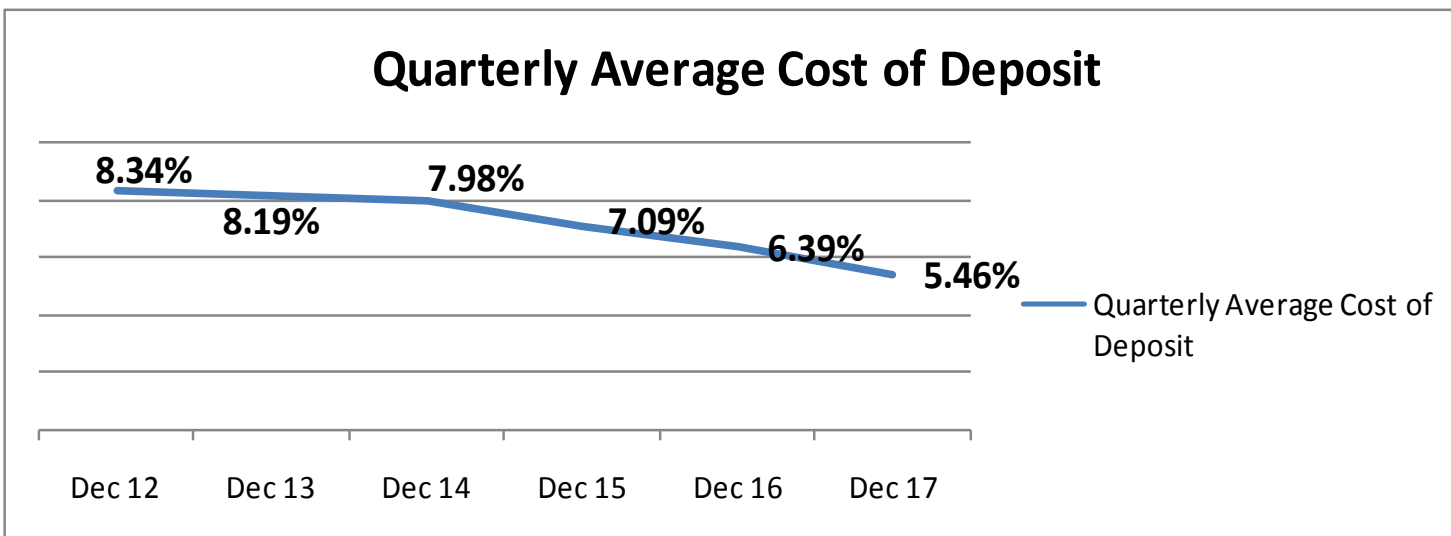
Share of CASA in Total Deposits exceeded 35%

Consistently Growing CASA Deposits

₹ in Crore



Declining Average Cost of Deposit



Advances

₹ in Crore

Parameters	Dec 16	Sep 17	Dec 17	YoY variation	
				Amt.	%
Global Gross Advances	232552	205670	204768	-27784	-11.95
Overseas Advances	27373	20800	19140	-8233	-30.08
Domestic Advances	205179	184870	185628	-19551	-9.53
Agri and Allied Activities	15891	16891	17639	1748	11.00
Industry (Micro, Small, Medium & Large)	117343	109305	102050	-15294	-13.03
Services	29352	36327	36313	6961	23.71
Personal Loans	35236	36362	36959	1722	4.89
Others	34729	6785	11807	-22922	-66.00

Retail Products Growth

₹ in Crore

Structured Retail Assets	As on March 17	As on Dec 2017
HL	28918	30994
LAP	8483	9824
EL	763	826
PL	312	365
AL	1212	1482
Overdraft	3069	3499
Total	42756	46990

Agri & SME	As on March 17	As on Dec 2017
Agri	18293	18358
Gold Loan	2954	3419
KCC	6585	7017
WHR	2078	1851
Other Agri	6676	6071
MSME	16502	16018
Total	34795	34375

Priority Sector

₹ in Crore

	Particulars	Dec-16	Dec-16 as Percentage of ANBC	Sep-17	Sep-17 as Percentage of ANBC	Dec-17	Dec-17 as Percentage of ANBC
		Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
	ANBC	225317		235929		226805	
	Priority Sector Advances (a+b+c)	84462	37.49	89315	37.86	93275	41.13
(a)	Agriculture (i+ii+iii)	37269	16.54	39555	16.77	40851	18.01
	(i) Direct Lending to Agri-Non Corporate	16988	7.54	21302	9.03	22419	9.88
	(ii) Other Agri	1696	0.75	1491	0.63	1710	0.75
	(iii) Indirect Agriculture (RIDF)	18586	8.25	16762	7.10	16722	7.37
(b)	Micro, Small & Medium Enterprises	27038	12.00	29280	12.41	31522	13.90
(c)	Other Priority Sector Advances (i+ii)	20155	8.95	20480	8.68	20902	9.22
	(i) Housing	19415	8.62	19678	8.34	20089	8.86
	(ii) Others	740	0.33	802	0.34	814	0.36

Top 20 Industry-wise Advances

₹ in Crore

Top 20 Industries	Outstanding as on 31-Dec-17			
	FB	NFB	Total	% of Total Outstanding advances (Fund based+Non fund based)
Infrastructure of which:	48825	27428	76254	18.03%
-Transport	15414	6974	22388	5.29%
-Energy	27727	9689	37416	8.85%
-Water and Sanitation	2466	2254	4720	1.12%
-Communication	1982	8482	10464	2.47%
-Social and Commercial Infrastructure	1237	30	1266	0.30%
Housing Loans (Incl priority sector housing)	30233	6	30239	7.15%
Basic Metal and Metal Products	14885	8610	23496	5.56%
All Engineering	8951	9982	18933	4.48%
Agriculture & Allied Activities	16760	33	16793	3.97%
Trade	13050	2443	15493	3.66%
Chemicals and Chemical Products (Dyes, Paints, etc.)	8150	4849	12999	3.07%
Construction	5810	6874	12684	3.00%
Mining and Quarrying	5046	6588	11633	2.75%
Other Services	4506	4639	9145	2.16%
Food Processing	6616	1136	7752	1.83%
Vehicles, Vehicle Parts and Transport Equipments	6515	879	7394	1.75%
NBFCs	6389	405	6794	1.61%
Residuary other advances	2139	4554	6693	1.58%
Textiles	5286	746	6032	1.43%
Commercial Real Estate	3486	427	3914	0.93%
Rubber, Plastic and their Products	2655	368	3023	0.71%
Other Retail Loans	2672	50	2722	0.64%
Paper and Paper Products	1934	248	2182	0.52%
Cement and Cement Products	1597	428	2025	0.48%
Total	1 95 505	80 694	2 76 199	65.32%

Investments

₹ in Crore

Parameters	Dec 16	Sep 17	Dec 17
SLR	94163	73170	78597
Non SLR	17034	11559	12482
Non SLR (Overseas)	0	489	479
Non SLR (SASF)	4293	3862	3766
Total Gross Investment	115490	89080	95324
Less: Aggregate provision for depreciation	2742	3179	3978
Net Investments	112748	85901	91346

Particulars	Dec 2017			
	HTM	AFS	HFT	Total
<u>Investments in India</u>				
Government securities	52 105	24 562	1 454	78 121
GOI-SASF	3 766			3 766
Shares (Equity)		1 828	37	1 866
Shares (Pref)		204		204
Debentures/ Bonds		3 764		3 764
Subsidiaries/ Joint Ventures	702	305		1 007
Security Receipts		526		526
Others (CPs/CD/MF/PTC etc.)	32	1 587		1 619
Total	56 604	32 776	1 491	90 871
<u>Investments outside India</u>				
Government securities (including local authorities)		475		475
Grand Total	56 604	33 251	1 491	91 346

Asset Quality

₹ in Crore

Particulars	Dec 16	Sep-17	Dec-17
Gross Advances	232552	205670	204768
Gross NPAs	35245	51368	50622
Gross NPAs as % of Gross Advances	15.16%	24.98%	24.72%
Total Provisions held (including NPV Loss & NCLT Prov)	14221	21879	21223
Net Advances	217925	183568	183271
Net NPAs	20949	29489	29353
Net NPAs as % of Net Advances	9.61%	16.06%	16.02%
Provision Coverage Ratio as per RBI Guidelines	54.63%	54.56%	56.99%

NPA Movement

₹ in Crore

Particulars	For the Quarter Dec 16	For the Quarter Sep 17	For the Quarter Dec 17	For 9M ended Dec 16	For 9M ended Dec 17
Opening Balance	30134	50173	51368	24875	44753
Additions					
FTNPA	4708	2946	4127	13091	14060
Increase in existing NPA	1512	1322	312	2037	2338
Reduction					
Recovery	245	1297	537	636	3017
Upgrade	86	185	436	2424	880
Write off	778	1591	4216	1698	6632
(of which Technical Write off)	709	1533	4195	1560	6522
Closing GNPA	35245	51368	50621	35245	50622
Provision	14221	21834	21223	14221	21223
Closing Net NPA	20949	29489	29352	20949	29352
Prov. Coverage Ratio as per RBI Guidelines	54.63%	54.56%	56.99%	54.63%	56.99%

Standard Stressed Assets

₹ in Crore

	31-December-2017	
Categories	No of cases	Outstanding
Restructured Standard Advances	194	1902
SDR	20	8529
S4A	12	1646
5/25	16	10,926
SMA 2	24168	3625
Total	24410	26628

Sector Wise Analysis

₹ in Crore

Category	Oustanding Advances (A)	Gross NPA (B)	GNPA % to Total GNPA	Restructured Standard Advances
Agri and Allied Activities	17639	1960	3.87%	56
Industry (Micro, Small, Medium & Large)	102050	40253	79.52%	10620
Services	36313	6492	12.82%	285
Personal Loans	36959	529	1.05%	0
Others	11808	1388	2.74%	38
Total	204768	50622		10999

NCLT Provisioning as on Dec 2017

Particulars	
Number of accounts referred under IBC	29
Outstanding as on Dec 31, 2017 (Rs in Cr.)	28770
Total Provision made as per RBI Guidelines, till Dec 31 2017 (Rs in Cr.)	17809

Restructured Standard Accounts Industry Wise

Industry	Net Outstanding		
	Dec-16	Sep 17	Dec 17
Infrastructure	7562	6739	5483
Chemicals and Chemical Products (Dyes, Paints, etc.)	248	1700	1662
Rubber, Plastic and their Products	1747	1662	1615
All Engineering	551	620	635
Shipping	618	0	0
Vehicles, Vehicle Parts and Transport Equipments	1035	794	776
Basic Metal and Metal Products	317	213	132
Food Processing	573	471	53
Gems and Jewellery	258	226	184
Cement and Cement Products	10	26	25
Agriculture & Allied Activities	37	35	36
Textiles	198	114	112
Construction	242	150	150
Mining and Quarrying	97	29	25
Computer Software	67	75	75
Other Services	22	19	18
Other Industries	56	46	3
Education Loans	2	0	0
Tourism, Hotel and Resturants	9	11	11
Petroleum (non-infra), Coal Products (non-mining) and Nuclear	1	4	2
Paper and Paper Products	2	3	3
Beverages (excluding Tea & Coffee) and Tobacco	1	1	0
Glass & Glassware	41	0	0
Grand Total	13697	12937	10999

₹ in Crore

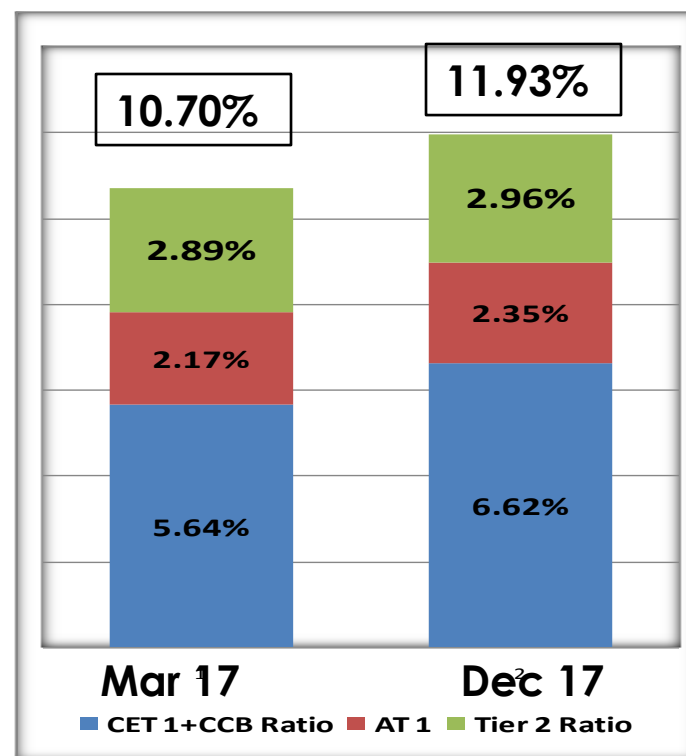
Capital Adequacy

₹ in Crore

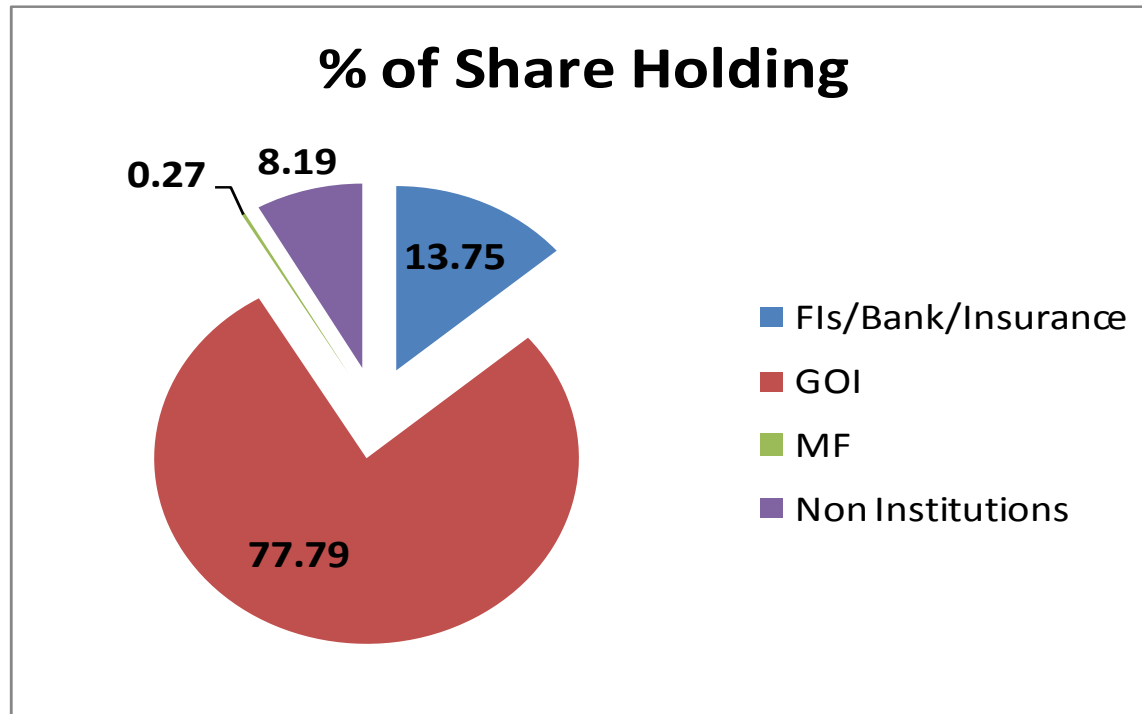
Particulars	Mar-17	Dec-17
CET 1 + CCB (Rs.)	15160	16463
AT 1 (Rs.)	5854	5854
Tier 1 Capital (Rs.)	21014	22317
Tier 2 Capital (Rs.)	7765	7370
Total Capital (Rs.)	28779	29687
RWA (Rs.)	268997	248861
CET 1+CCB Ratio	5.64%	6.62%
AT 1	2.17%	2.35%
Tier 1 Ratio	7.81%	8.97%
Tier 2 Ratio	2.89%	2.96%
CRAR	10.70%	11.93%

Tier 1 at 8.97 % as at Dec 17 increased by 116 Basis Points compared to Mar 17

Since April 2017, GoI and LIC infused Equity Capital of Rs.4590 Cr and Rs.394 Cr respectively.



Shareholding Pattern Dec 2017



The GoI has infused Rs. 2729 Cr on 29.12.2017. With this GoI Shareholding will increase to 80.96%

Digital Products

Next Gen Payment Solutions for a Cashless environment

For Individuals

The logo for inet Banking, featuring the word "inet" in a stylized font with a small orange dot above the 'i', followed by "Banking" in a serif font.

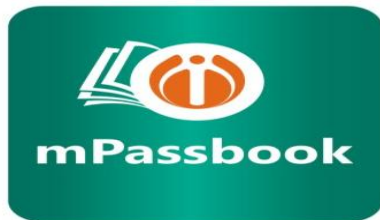
Internet Banking



Mobile Banking App



BHIM UPI App



Passbook on Mobile



Banking through
Basic Mobile Set



Card Control App



Card payments



Mobile Wallet

For Merchants

BHIM
Aadhaar



BHIM UPI
POS



Mobile
POS



 IDBI BANK

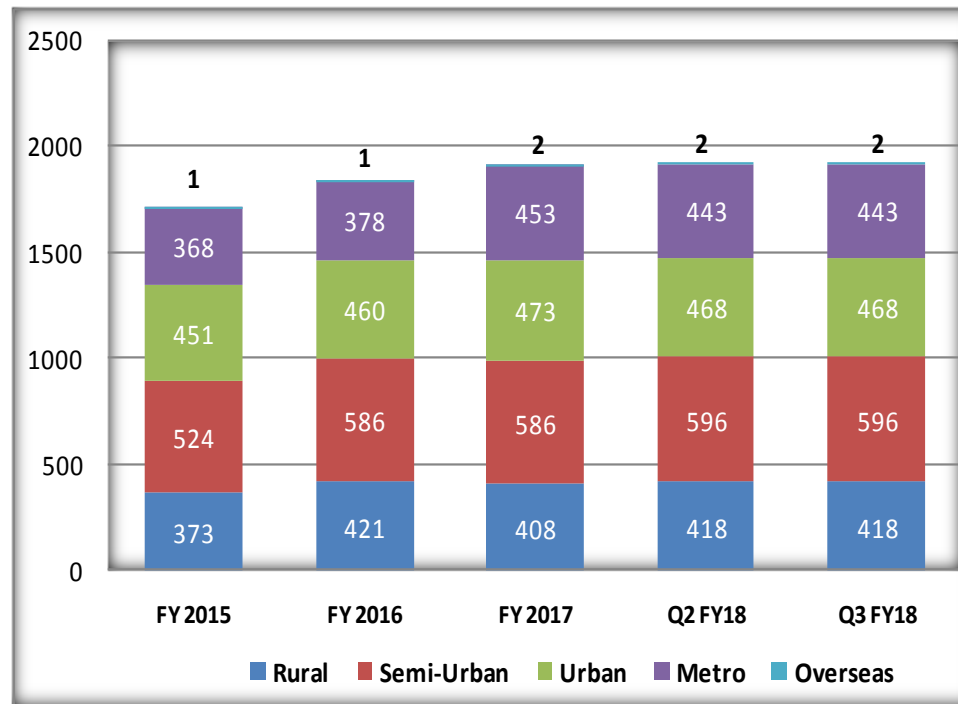
Digital Banking & Emerging Payments Products

Products		As on March 17			As on Dec 17		
		Installations/ Registrations	No. of Transactions (in lakh)	Volume of Transactions (in crore)	Installations/ Registrations	No. of Transactions (in lakh)	Volume of Transactions (in crore)
ATMs	actuals	3537	1410	NA	3807	1230	33021
Debit Cards	in lakh	106	1304	5393	113	430	5646
Credit Cards	in lakh	0	6	133	0	9	179
POS Terminals	actuals	34469	391	15285	31569	335	9631
Internet Banking	in lakh	82	390	452618	9629159 (Registrations)	336	341342
Mobile Banking	in lakh	9	4	188	1111462 (Registrations)	7	589

Digital Banking & Emerging Payments Products

Products	As on Dec 17
	Installations / Registrations
Digital PoS (Bharat QR)	4061
Mobile PoS	4007
eWallet (merchants)	6138
UPI App (merchants)	55388
BHIM Aadhaar Pay	2752
Mobile Passbook	494866
PayApt Users	290702
Abhay: Card Control App users	48922

Distribution Network



- ❖ 1927 Branches
- ❖ 3807 ATMs
- ❖ 58 e-Lounges
- ❖ 78 Retail Assets Centers
- ❖ 6 Regional Processing Units

Turnaround Strategy

Focus Areas

Improving CRAR

- CRAR : 11.93% in Dec 17 V/s 10.70% in Mar 17
- CET 1 + CCB: 6.62% in Dec 17 V/s 5.64% in Mar 17

Improving Asset Quality

- Declining Fresh Slippages from 11532 Cr in Qtr Mar 17 to **6543 Cr** (4127 Cr on Net basis) **in Qtr Dec 17.**
- Decline in Net Addition to Gross NPA from 9507 Cr in Mar 17 to (794) Cr in Dec 17.

Reducing operational cost

- Decline in Opex from 1305 Cr in Qtr Mar 17 to 1094 Cr in Qtr Dec 2017.

Sale of non-core assets

- Capital Gain on sale of CCIL & SIDBI is Rs. 2024 Cr from April 2017.

Improving Income

- Increase in NII by Rs. 852 Cr and NIM at 2.16% up by 130 bps (YoY)

Way Forward

4 broad areas identified to drive IDBI Bank to improved profitability position

Nishchay @ IDBI Bank

Revenue Maximization

Improving fees income

Assets growth

Margin improvement

Treasury & trade
finance opportunities

Driving cost efficiency

Rental &
maintenance cost

IT, ATM & Digital
Banking

Efficiency in Other
Operating Costs

Manpower Planning

Increasing sales
focus of workforce

Optimization in
branches and
controlling units

Asset Utilization

Improving
utilization of real
estate
Non-core business
assessment

NPA Management

Capital
Optimization

Change management, Engagement and Communication

Significant developments

- ❖ It is the mission of the Bank to continuously strive to delight customers with our excellent service and comprehensive suite of best-in-class financial solutions. The Bank has been ranked no. 1 Bank in Customer Experience by Forrester Research Inc which was released in December 2017.
- ❖ The Bank has 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.
- ❖ Govt has announced infusion of capital to the tune of Rs. 10,610 Cr by way of Recapitalisation Bonds , out of which in December 2017, Govt infused capital of Rs. 2,729 crore in IDBI Bank.
- ❖ CRISIL revised upwards the outlook on IDBI Bank to 'stable' from 'negative' and also reaffirmed their rating.

Thank You

Bank Aisa Dost Jaisa