

# Presentation to Analysts

## Q3 FY 2019



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# Highlights

# Highlights for Qtr Dec 2018- (QoQ)

CRAR stands at 12.51% CET1+CCB Ratio stands at 9.32%

RWA at Rs. 190456 Cr (Decreased by Rs. 1572 Cr)

S & P Global Ratings have removed the ratings from Credit Watch with negative implications on certain debt instruments.

CRISIL have removed certain debt instruments from 'Watch with Developing Implications and assigned a stable outlook.

Net worth improved to Rs.13200 Cr in Dec 2018 as against Rs.4339 Cr in Sep 2018 (204% increase)

Operating profit (excl. non core profit) at Rs. 725 Cr (14% increase)

NII at Rs. 1357 Cr (4% increase)

Interest Income at Rs.5493 Cr (3% Increase)

Interest Expenses at Rs. 4136 Cr (2% increase)

Operating expenses at Rs.1330 Cr (6% increase)

NIM improved by 8 bps from 1.80% to 1.88%

Cost to Income Ratio(excl. gain on non core assets) decreased by 358 bps from 66.46% to 62.88%

CASA ratio improved from 38.13% in Sep 2018 to 38.36% in Dec 2018

Average Cost of Deposits at 5.53%

NPA Recovery in Qtr Dec 2018 at 3440 Cr

PCR (including TWO) improved from 64.45% to 75.21%

# Financial Performance

# Profit & Loss- Quarterly

(Rs.Crore)

Particulars	Quarter ended					Growth (Y-o-Y)%	Growth (Q-o-Q)%
	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18		
Interest Income	5 797	5 214	5 760	5 356	5 493	(5)	3
Interest Expenses	4 132	4 299	4 121	4 055	4 136	0	2
<b>Net Interest Income</b>	<b>1 666</b>	<b>915</b>	<b>1 639</b>	<b>1 301</b>	<b>1 357</b>	(19)	4
Other Income	1 328	2 700	643	806	698	(47)	(13)
<i>-of which Profit on Strategic sale</i>	616	1 329	-	216	-	(100)	(100)
Net Total Income	2 994	3 615	2 281	2 107	2 055	(31)	(2)
Operating Expenses	1 094	1 253	1 200	1 257	1 330	22	6
- Employee Cost	407	453	452	527	608	50	15
- Other Operating Cost	687	800	749	730	721	5	(1)
<b>Operating Profit</b>	<b>1 899</b>	<b>2 362</b>	<b>1 081</b>	<b>850</b>	<b>725</b>	(62)	(15)
<i>Op. Prft. Excl. gain on strategic sale</i>	1 280	1 033	1 081	634	725	(43)	14
Provisions & Contingencies	3 424	8 025	3 491	4 453	4 911	43	10
- Tax	(1,235)	(2520)	(1745)	(2127)	(1620)	31	(24)
<b>Profit After Tax</b>	<b>(1,524)</b>	<b>(5663)</b>	<b>(2410)</b>	<b>(3602)</b>	<b>(4185)</b>	175	16
NIM	2.16%	1.19%	2.17%	1.80%	1.88%		

# Profit & Loss- 9M ended

(Rs.Crore)

Particulars	9M FY18	FY 18	9M FY19	Growth (Y-o-Y)%
Interest Income	17 812	23 027	16 608	(7)
Interest Expenses	13 088	17 386	12 312	(6)
<b>Net Interest Income</b>	<b>4 725</b>	<b>5 640</b>	<b>4 296</b>	(9)
Other Income	4 313	7 014	2 147	(50)
-of which Profit on Strategic sale	2 024	3 353	216	(89)
Net Total Income	9 037	12 654	6 444	(29)
Operating Expenses	3 491	4 745	3 787	8
- Employee Cost	1 341	1 795	1 587	18
- Other Operating Cost	2 150	2 950	2 200	2
<b>Operating Profit</b>	<b>5 546</b>	<b>7 909</b>	<b>2 656</b>	(52)
Op. Prft. Excl. gain on strategic sale	3 522	4 551	2 441	(31)
Provisions & Contingencies	8 121	16 147	12 854	58
- NPAs and write offs	8 404	19 904	16 494	96
- Restructured Assets	(376)	(541)	(206)	(45)
- Others (Invt., Std Asset, etc)	1,929	1 138	2 058	7
- Tax	(1,835)	(4355)	(5492)	199
<b>Profit/(Loss) After Tax</b>	<b>(2575)</b>	<b>(8238)</b>	<b>(10198)</b>	296
NIM	2.01%	1.81%	1.95%	

# Other Income

Fee Income Breakup	Quarter Ended						(Rs.Crore)
	Dec-17	Mar-18	Sept-18	Dec-18	YoY Growth (%)	Q-o-Q Growth (%)	
BG Commission	114	107	81	72	-37%	-11%	
LC Commission	109	134	63	55	-50%	-14%	
Bills Commission	4	2	6	9	115%	36%	
Proc Fee & Incidental Charges	138	162	114	100	-27%	-12%	
Remittances Fees	34	43	63	57	70%	-9%	
Sourcing Syndication & Advisory Fees	1	2	0	0	-100%	-	
Cash Mgmt.Services Fees	5	4	5	3	-37%	-31%	
Card Fees	36	36	69	72	101%	4%	
ATM Charges	42	27	37	36	-13%	-1%	
Alternate Channel Fees	4	7	4	4	-6%	-1%	
Third Party Dist. Fees	31	38	22	25	-17%	14%	
Demat Fees	3	2	1	6	122%	372%	
Govt. Business Fees	6	6	8	6	12%	-21%	
Misc Fees	-23	64	7	5	-124%	-19%	
<b>Total</b>	<b>503</b>	<b>636</b>	<b>480</b>	<b>451</b>	<b>-10%</b>	<b>-6%</b>	

*Sale of Non Core Assets  
for 9M ended Dec 2018*

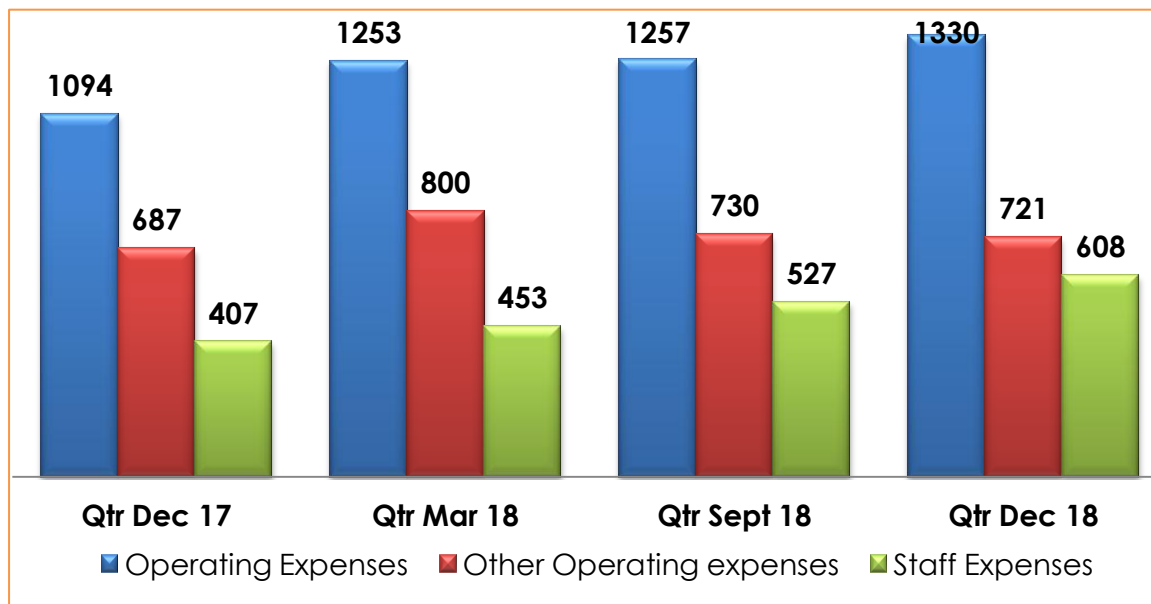


Non Core Invst	Qtr	Stake Sold %	Sale Proceeds	Capital Gain	Remaining Stake
NSDL	Sep-18	3.90%	140	139	26.10%
CCIL	Sep-18	2.50%	81	77	0%
<b>Total</b>			<b>222</b>	<b>216</b>	



# Operating Expenses-Quarterly

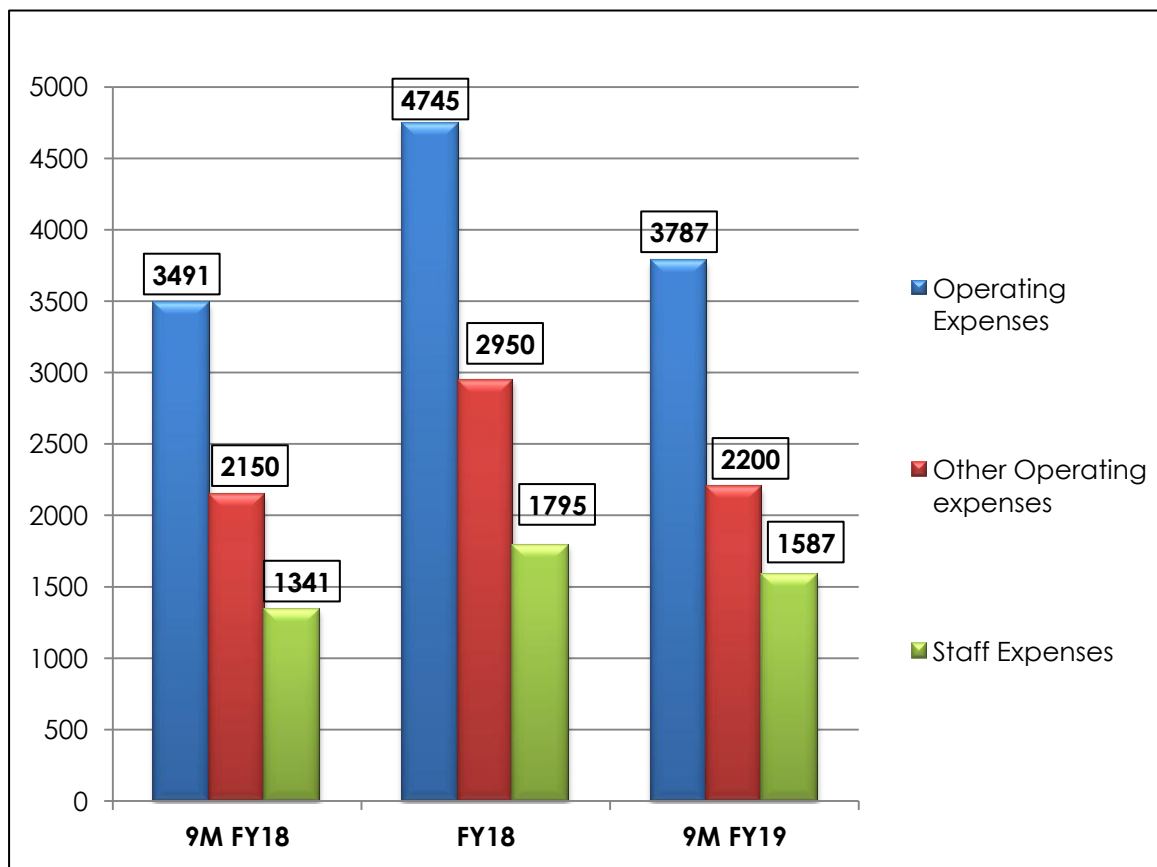
(Rs.Crore)



*Operating Expenses (Y-o-Y) increased mainly on account of provision for salary arrears and provision towards Gratuity Expenses*

# Operating Expenses-9M ended

(Rs.Crore)



# Provisions & Contingencies- Quarterly

(Rs.Crore)

Particulars	Quarter Ended				
	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18
Depreciation on Investment	903	709	68	1 070	817
- MTM Gain/(Loss)	(806)	(612)	(415)	(965)	(720)
- MTM W/back	-	-	488		0
Provision for NPAs	3 637	10 773	4 603	5 482	5 075
Provision towards standard assets	176	(1564)	(87)	(70)	(135)
Provision for Restructured Assets (including FITL)	(52)	(164)	(34)	(25)	(147)
Income Tax	(1235)	(2520)	(1745)	(2127)	(1620)
Bad Debts Writen off	12	727	658	115	562
Other Provisions	(17)	65	28	8	360
<b>Total</b>	<b>3424</b>	<b>8026</b>	<b>3491</b>	<b>4453</b>	<b>4911</b>

RBI vide its circular dated April 2, 2018 and June 15, 2018 permitted banks an option to spread provisioning for Mark to Market (MTM) losses on investments in AFS and HFT categories for the quarters ended December 31, 2017, March 31, 2018 and June 30, 2018 equally over the four quarters commencing with the quarter in which losses were incurred. The Bank has availed the option of spreading of MTM losses & provided Rs. 1376,14 Lakh (net of reversal of provisions of earlier quarters) till nine months ended December 2018 including provision of Rs. 749,78 Lakh towards balance unamortised portion for current and next quarter. There are no further unamortised MTM losses as on December 31, 2018.

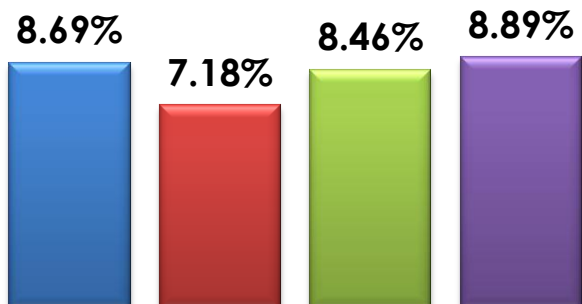
# Provisions & Contingencies-9M ended

(Rs.Crore)

Particulars	9M FY18	FY18	9M FY19
Depreciation on Investment	1 510	2 219	1 954
- MTM Gain/(Loss)	(1220)	(1818)	(1612)
- MTM W/back	-		
Provision for NPAs	8 353	19 126	15 159
Provision towards standard assets	431	(1133)	(292)
Provision for Restructured Assets (including FITL)	(376)	(541)	(206)
Income Tax	(1835)	(4355)	(5492)
Bad Debts Writen off	51	778	1 335
Other Provisions	(13)	52	396
<b>Total</b>	<b>8121</b>	<b>16147</b>	<b>12854</b>

# Yield Ratios

■ Qtr Dec 17 ■ Qtr Mar 18 ■ Qtr Sep 18 ■ Qtr Dec 18

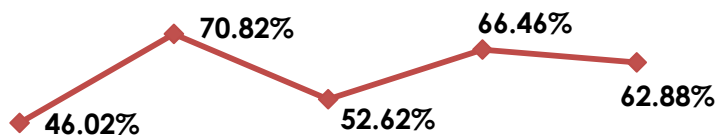


Yield on Advances

NIM has improved by 8 bps QoQ

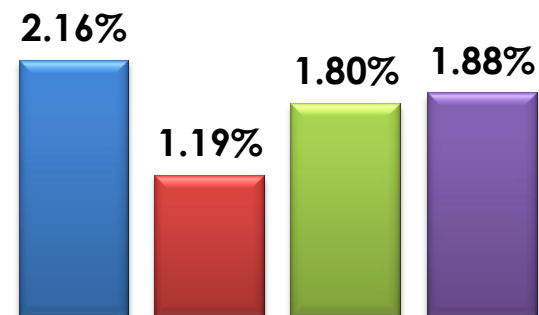
Yield on Advances has improved by 43 bps

Cost to Income Ratio  
(excl. gain on sale of Non Core  
assets)



Dec-17 March-18 June-18 Sep-18 Dec-18

■ Qtr Dec 17 ■ Qtr Mar 18  
■ Qtr Sep 18 ■ Qtr Dec 18



NIM

# Profitability Ratios

Performance (in %)					
Particulars	Quarter ended				Year
	Dec-18	Sep-18	Jun-18	Dec-17	Mar-18
Cost of all Liabilities	5.18%	5.12%	5.04%	5.01%	5.18%
Yield on Total assets	7.68%	7.71%	7.77%	8.54%	8.96%
Margin	2.50%	2.59%	2.73%	3.53%	3.78%
Cost of funds	5.88%	5.79%	5.72%	5.64%	5.85%
Ret on Earning assets	8.46%	8.45%	8.45%	9.18%	9.51%
Spread	2.58%	2.66%	2.73%	3.54%	3.66%
Yield on Investments	7.13%	6.96%	6.48%	7.44%	11.04%
Yield on Advances	8.89%	8.46%	8.83%	8.69%	8.39%
Low cost/ total funds	38.36%	38.13%	35.51%	36.14%	37.15%
Cost/ Net Income	64.71%	59.66%	52.62%	36.55%	37.51%
Cost/ Net Income (Excluding strategic and FA sale)	62.88%	66.46%	52.62%	46.02%	54.04%
Overhead Efficiency ratio	52.50%	64.14%	53.56%	121.37%	147.72%
Staff Exp/ Tot Exp	11.13%	9.92%	8.49%	7.79%	8.11%
Gross NPAs (₹ Cr.)	55360	60875	57807	50622	55588
Net NPAs (₹ Cr.)	21360	27295	29981	29353	28665
Gross NPA Ratio	29.67%	31.78%	30.78%	24.72%	27.95%
Net NPA Ratio	14.01%	17.30%	18.76%	16.02%	16.69%
Provision Coverage Ratio including Tech Write Off	75.21%	68.72%	64.45%	56.99%	63.40%
Provision Coverage Ratio excluding Tech Write Off	61.48%	55.22%	48.20%	41.71%	48.50%

# Business Performance

# Balance Sheet

(Rs.Crore)

As at	31-Dec-17	31-Mar-18	30-Sep-18	31-Dec-18
<b>LIABILITIES</b>				
Capital	2 642	3 084	4 181	6 909
Reserve & Surplus	21 501	18 126	18 897	28 582
Deposits	2 36 978	2 47 932	2 36 227	2 29 966
Borrowings	63 775	63 186	54 128	53 777
Other Liabilities & Provisions	15 499	17 987	12 583	13 455
<b>Total</b>	<b>3 40 395</b>	<b>3 50 314</b>	<b>3 26 016</b>	<b>3 32 690</b>
<b>ASSETS</b>				
Cash & Balance with RBI	11 875	13 164	12 604	15 058
Bal. with banks & money at call	4 774	20 522	7 790	16811*
Investments	91 346	91 606	94 760	94 021
Advances	1 83 256	1 71 740	1 57 791	1 52 520
Fixed Assets	7 257	6 771	6 674	6 375
Other Assets	41 887	46 511	46 397	47 905
<b>Total</b>	<b>3 40 395</b>	<b>3 50 314</b>	<b>3 26 016</b>	<b>3 32 690</b>

\* Increase is on account TREPs Lending & RBI Reverse Repo Lending. TREPS lending outstanding as on December 2018 stands at 6,889 Cr.



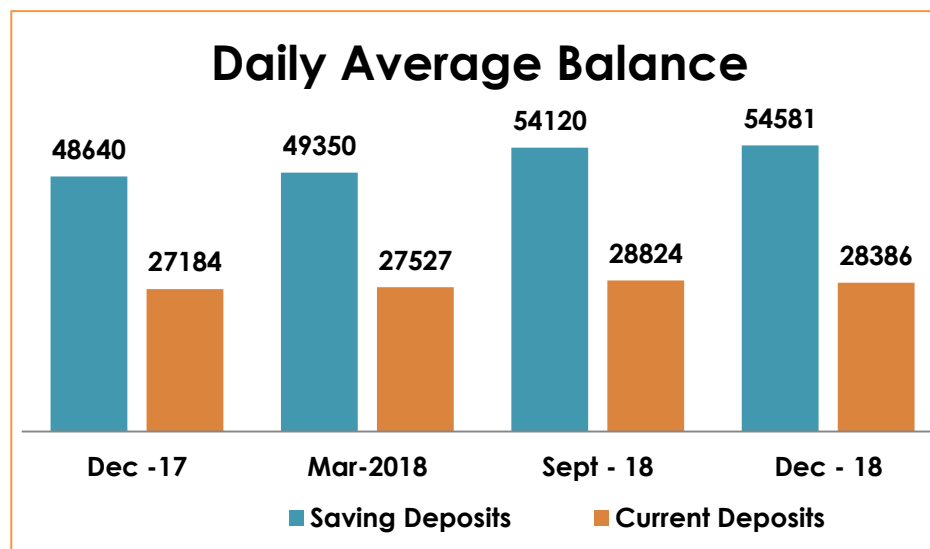
# Balance Sheet Ratios

Particulars	Dec-17	Mar 18	Sep-18	Dec-18
Total Business [Dep. + Adv.] (Rs. In Cr)	420234	419672	394020	382486
SB Deposits to Total Deposits (EOP)	22.04%	23.04%	24.14%	25.00%
Current Account Deposits to Total Deposits(EOP)	14.10%	14.11%	13.99%	13.36%
Time Deposits to Total Deposits(EOP)	63.86%	62.85%	61.87%	61.87%
-Bulk Deposits to Total Deposits	31.40%	33.35%	34.72%	32.05%
Book Value - Rs.	45.88	39.01	10.38	19.11
Owned Funds to total outside liabilities	7.18%	7.73%	6.96%	10.83%
<b>Number Of Accounts</b>				
Total Customer base (A+B) (in lakhs)	218	223	230	238
No of Deposit A/Cs (A) (in lakhs)	197	202	209	216
No of Borrowal A/Cs (B) (in lakhs)	22	22	21	22

# CASA Performance

(Rs.Crore)

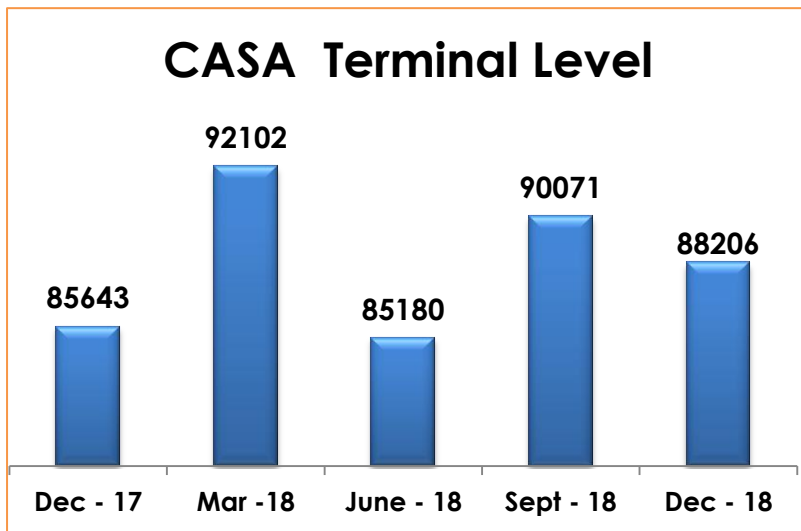
Terminal level						
Parameters	Dec -17	Mar -18	Sept - 18	Dec - 18	YoY variation	QoQ variation
Global Deposits	236978	247932	236227	229966	-3%	-3%
CASA Share (%)	36.14	37.15	38.13	38.36		
CASA Deposits	85643	92102	90071	88206	3%	-2%
Saving Deposits	52225	57125	57035	57486	10%	1%
Current Deposits	33419	34977	33037	30720	-8%	-7%
Term Deposits	151335	155830	146156	141760	-6%	-3%
Bulk Deposits	74405	82683	76272	73693	-1%	-3%



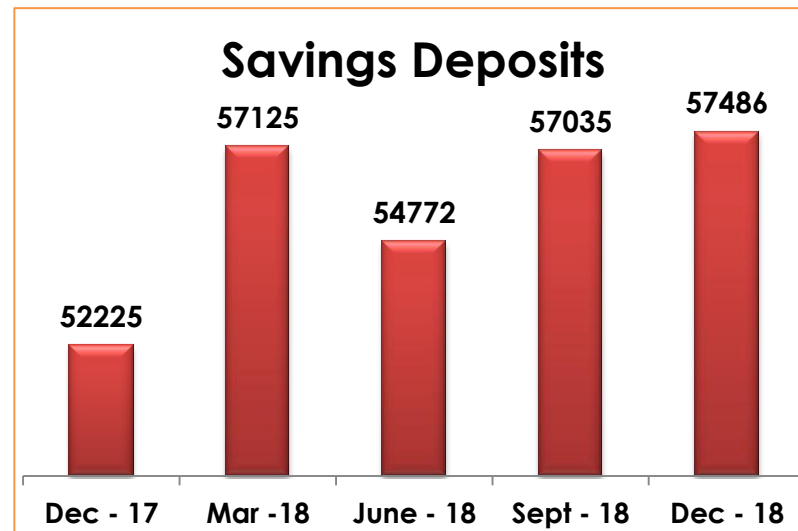
# CASA- Low Cost Deposit

(Rs.Crore)

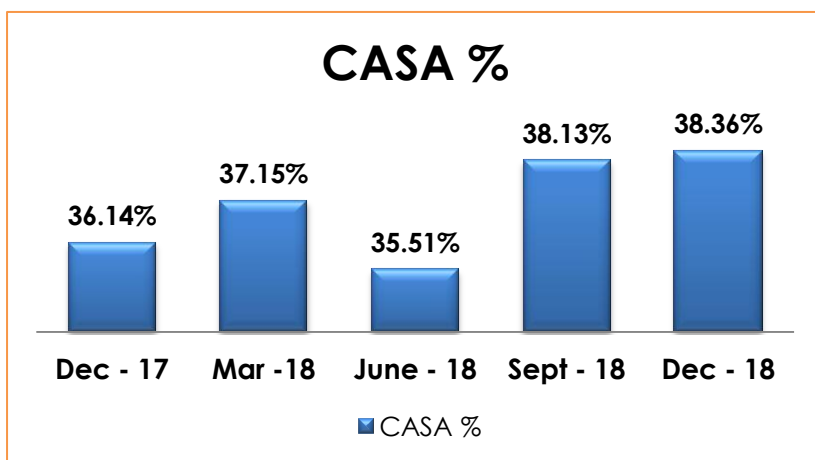
## CASA Terminal Level



## Savings Deposits

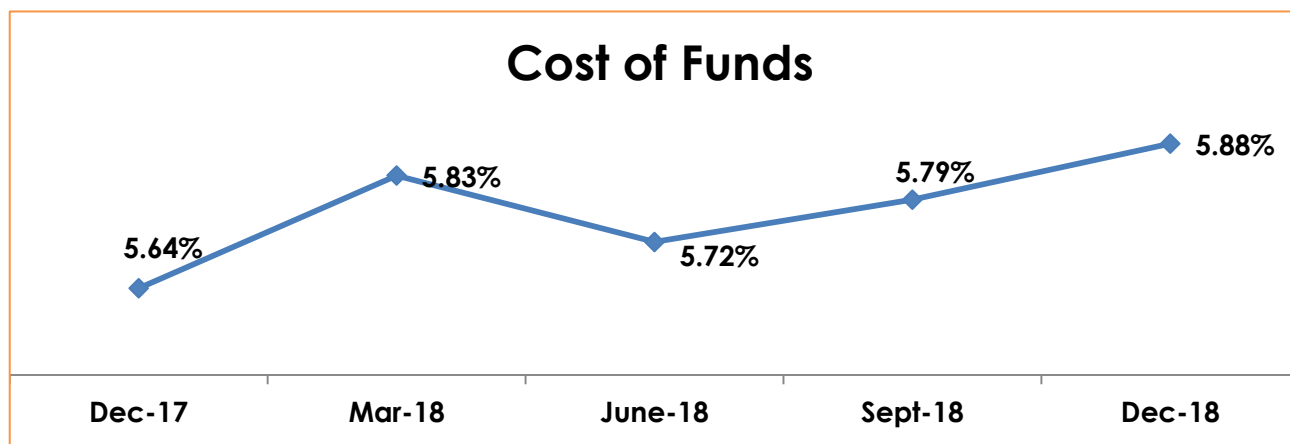
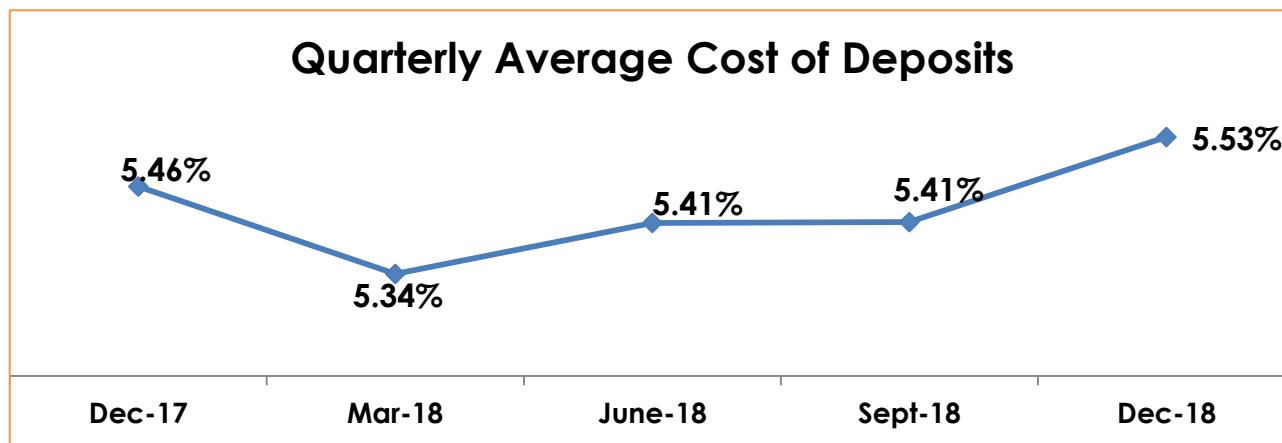


## CASA %



**CASA Deposits have improved  
by 3 % Y-o-Y**

# Cost of Deposit & Cost of Funds



# Advances

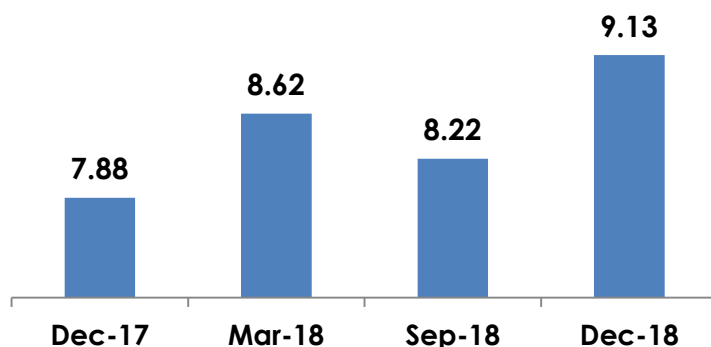
(Rs.Crore)

Parameters	Dec -17	Mar -18	Sept - 18	Dec - 18	YoY variation	QoQ variation
Gross Advances	204768	198853	191524	186580	-9%	-3%
Corporate	120385	110245	103744	97800	-19%	-6%
Retail	84383	88608	87779	88780	5%	1%
Corporate : Retail (%)	59:41	55:45	54:46	52:48		
Global Net Advances	183256	171740	157791	152520	-17%	-3%
CD Ratio % (Gross Credit)	86.41%	80.20%	81.08%	81.13%		

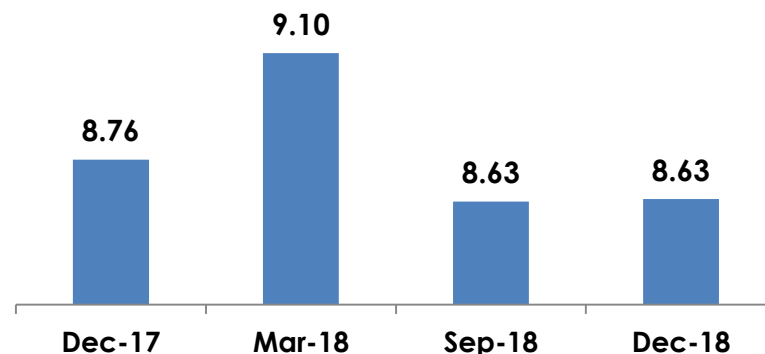
Parameters	As on				YoY variation	QoQ variation
	Dec 17	Mar 18	Sep 18	Dec 18		
<b>Global Gross Advances</b>	<b>204768</b>	<b>198853</b>	<b>191524</b>	<b>186580</b>	<b>-9%</b>	<b>-3%</b>
Overseas Advances	19140	16183	14989	12541	-34%	-16%
Domestic Advances	185628	182670	176535	174039	-6%	-1%
Agri and Allied Activities	17639	18435	17550	18541	5%	6%
Industry	102050	102269	100443	92722	-9%	-8%
Services	36313	29863	31129	30552	-16%	-2%
Personal Loans (which includes Housing, Education, Auto Loans & Other Retail Loans)	36959	36503	38123	39487	7%	4%
Others	11808	11783	4279	5278	-55%	23%

# Increasing RAM

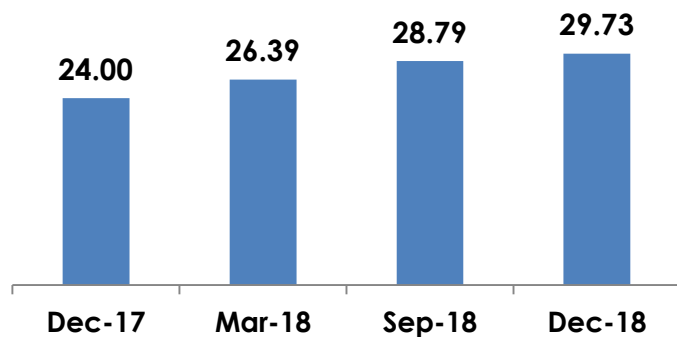
**% of Agri Share in Advances**



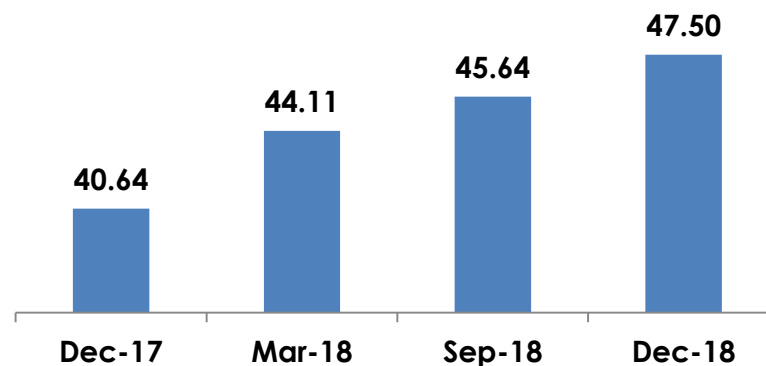
**% of MSME Share in Advances**



**% of Retail Share in Advances**



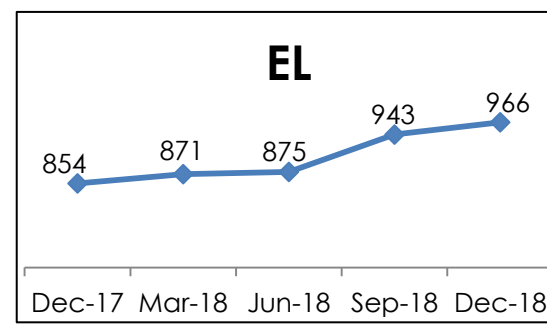
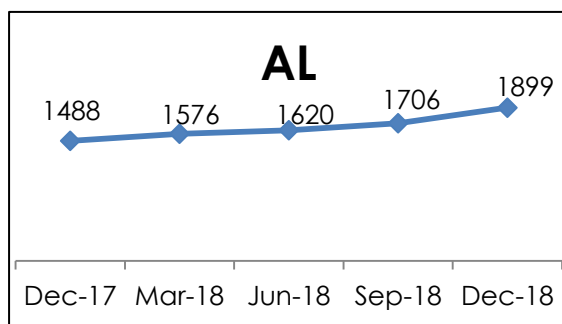
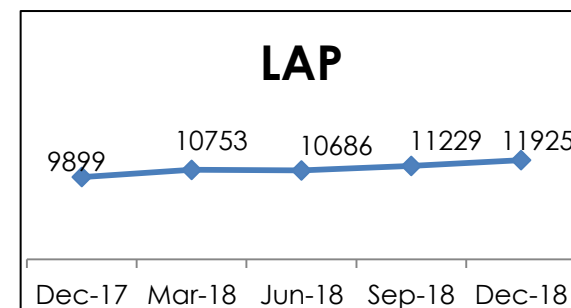
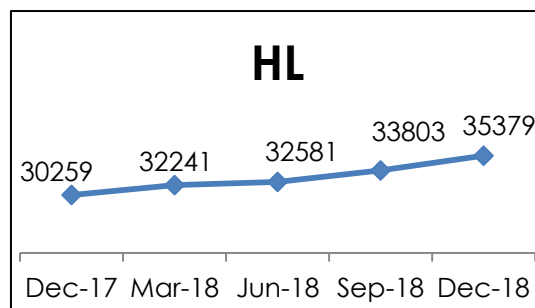
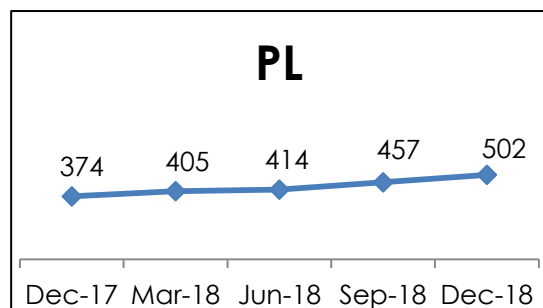
**% of RAM Share in Advances**



# Retail Products Growth

Structured Retail Assets	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Growth (YoY) (%)	Growth (QoQ) (%)
HL	31188	32241	32581	33803	35379	13	5
LAP	9899	10753	10686	11229	11925	20	6
EL	854	871	875	943	966	13	2
PL	374	405	414	457	502	34	10
AL	1488	1576	1620	1706	1899	28	11
<b>Structured Retail Assets</b>	<b>43803</b>	<b>45846</b>	<b>46176</b>	<b>48140</b>	<b>50671</b>	16	5
<b>SRA Disbursements (for Qtr)</b>	<b>3817</b>	<b>4335</b>	<b>2572</b>	<b>3915</b>	<b>4586</b>	20	17

(Rs.Crore)



# Priority Sector

(Rs.Crore)

	Particulars	Mar 18	Mar-18 as % of ANBC	Dec 18	Dec-18 as % of ANBC	Growth over March-18
		Actuals	Actuals	Actuals	Actuals	Actuals
Sr.	1	2	3	4	5	(6)=[(4)-(2)]
	<b>ANBC</b>	<b>209055</b>		<b>210298</b>		
	<b>Priority Sector Advances (a+b+c)</b>	<b>97663</b>	<b>46.72%</b>	<b>86523</b>	<b>41.14%</b>	<b>-11140</b>
<b>(a)</b>	<b>Agriculture (i+ii+iii)</b>	<b>41721</b>	<b>19.96%</b>	<b>35614</b>	<b>16.94%</b>	<b>-6107</b>
	(i) Direct Lending to Agri-Non Corporate	22654	10.84%	19036	9.05%	-3618
	(ii) Other Agri	1497	0.72%	1513	0.72%	16
	(iii) Indirect Agriculture (RIDF)	17570	8.40%	15065	7.16%	-2505
<b>(b)</b>	<b>MSME (Micro,Medium &amp; Small Enterprises)</b>	<b>34530</b>	<b>16.52%</b>	<b>28306</b>	<b>13.46%</b>	<b>-6224</b>
<b>(c)</b>	<b>Other Priority Sector Advances (i+ii)</b>	<b>21412</b>	<b>10.24%</b>	<b>22603</b>	<b>10.75%</b>	<b>1191</b>
	(i) Housing	20593	9.85%	21722	10.33%	1129
	(ii) Others	819	0.39%	881	0.42%	62

Particulars	National Goals	Dec-18	
		Achieved %	O/S
Priority Sector (% of ANBC)	40%	41.14%	86523
Total Agricultural Adv (% of ANBC)	18%	16.94%	35614
Small & Marginal Farmers (% of ANBC)	8%	7.58%	15941
<b>Other National Goals</b>			
Out of PSL Weaker Section	10%	10.00%	21030
Credit to Micro Enterprises (% of ANBC)	7.50%	7.87%	16550

Segment	Mar-18		Dec-18	
	Amount	% of ANBC	Amount	% of ANBC
Total PSL	97663	46.72%	86523	41.14%
of which Core PSL	64896	31.04%	64944	30.88%
Of Which Bulk				
-DA/PTC/IBPC	1952	0.93%	2598	1.24%
-PSLC*	6290	3.01%	-2944	
RIDF & other funds	24525	11.73%	21579	10.26%



# Top 20 Industry-wise Advances

(Rs.Crore)

Top 20 Industries	Outstanding as on 31.12.2018					
	FB	NFB	Total	% of Total Outstanding advances (Fund based+Non fund based)	GNPA	FTNPA for the Qtr
<b>Infrastructure</b>	<b>37651</b>	<b>22374</b>	<b>60025</b>	<b>18.19%</b>	<b>15748</b>	<b>824</b>
-Transport	11127	6566	17693	5.36%	5339	593
-Energy	22639	7379	30019	9.10%	8650	7
-Water and Sanitation	1750	1713	3462	1.05%	611	72
-Communication	1316	6686	8002	2.42%	1106	152
-Social and Commercial Infrastructure	818	31	849	0.26%	42	0
Housing Loans (Incl priority sector housing)	37872	84	37956	11.50%	476	80
Basic Metal and Metal Products	9036	4815	13851	4.20%	5421	92
Agriculture & Allied Activities	18236	53	18289	5.54%	2464	192
All Engineering	8297	10110	18406	5.58%	5349	61
Trade	12696	636	13332	4.04%	2158	84
Chemicals and Chemical Products (Dyes, Paints, etc.)	7427	2243	9670	2.93%	3773	98
Residuary other advances	5388	1927	7315	2.22%	84	185
Construction	5514	6364	11877	3.60%	3258	9
Other Services	2635	1698	4333	1.31%	191	6
Mining and Quarrying	7014	1154	8167	2.47%	5544	0
NBFCs	5653	182	5835	1.77%	300	300
Food Processing	4076	362	4438	1.34%	1472	169
Textiles	4496	334	4829	1.46%	1628	73
Vehicles, Vehicle Parts and Transport Equipments	3663	481	4144	1.26%	3098	0
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	724	779	1502	0.46%	217	0
Rubber, Plastic and their Products	1157	326	1483	0.45%	267	0
Commercial Real Estate	2494	387	2881	0.87%	697	0
Cement and Cement Products	1356	343	1700	0.51%	157	1
Professional services	1888	183	2072	0.63%	135	3
<b>Total</b>	<b>177271</b>	<b>54832</b>	<b>232103</b>	<b>70.32%</b>	<b>52437</b>	<b>2178</b>

# Treasury Operations

# Treasury Operations

Rs.Crore

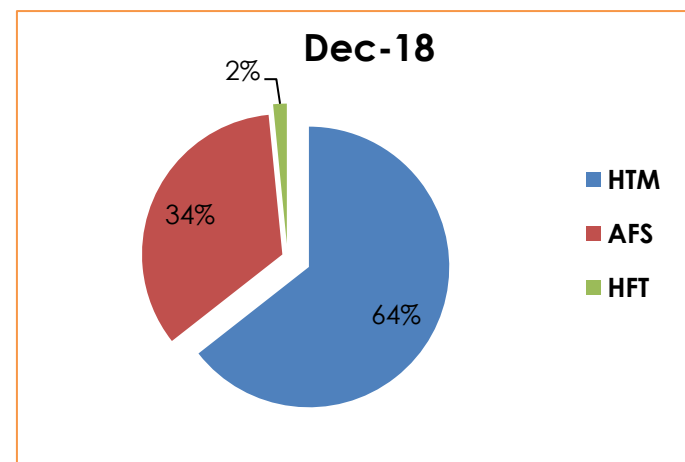
Particulars	Quarter ended				Year Ended
	Dec-18	Sep-18	Jun-18	Dec-17	Mar-18
<b>Profit/ (Loss) on sale of investments (net)</b>	98	122	-25	680	3932
A) Profit from Strategic Sale (Investments)	0	216	0	616	3353
B) Others	98	-93	-25	63	579
Profit/(Loss) on revaluation of investments (net)	0	0	0	0	0
MTM Loss (-)/ Gain (+) Net	-720	-965	73	-806	-1818
Other Provisions on Investments including SASF	97	107	141	97	401
Profit/ (Loss) on exchange transactions / Derivatives (net)	152	49	63	63	157
<b>Total Profit/ (Loss) excluding gain from strategic sale</b>	-567	-1114	-30	-777	-1484
<b>10 year G sec yield at the end of quarter</b>	<b>7.37%</b>	<b>8.02%</b>	<b>7.90%</b>	<b>7.33%</b>	<b>7.40%</b>

*In Dec 2018 quarter, the 10 year Benchmark yield decreased approximately by 65 bps to 7.37 % from 8.02% in Sep 18 resulting in higher comparative (Quarter on Quarter) trading/ capital gains.*

# Investments

(Rs.Crore)

Category	Dec-17	Mar-18	Sept-18	Dec-18
HTM	56604	60192	59675	60570
AFS	33251	31244	34410	31977
HFT	1491	170	675	1473
<b>Total</b>	<b>91346</b>	<b>91606</b>	<b>94760</b>	<b>94021</b>
Modified Duration of Total Trading Book as on Dec 31, 2018 is 4.32				



Parameter	Dec-17	Mar-18	Sept-18	Dec-18
SLR	78597	71197	76162	75990
Non SLR	12482	20681	20245	19827
Non SLR (Overseas)	479	781	522	1191
Non SLR (SASF)	3766	3549	3355	3259
<b>TOTAL Gross Investment</b>	<b>95324</b>	<b>96209</b>	<b>100284</b>	<b>100267</b>
Less: Aggregate provision for Depreciation	3978	4603	5523	6246
<b>Net Investments</b>	<b>91346</b>	<b>91606</b>	<b>94760</b>	<b>94021</b>

*\*Non SLR Bonds consist of Rs. 7881 Cr. of Recap Bonds subscribed by Gol .  
% of SLR securities to NDTL is 31.43%*

# Asset Quality

# Asset Quality

**PCR improved from 56.99% (Dec 2017) to 75.21% (Dec 2018)**

(Rs.Crore)

Particulars	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18
Gross Advances	205670	204768	198853	187814	191524	186580
Gross NPAs	51368	50622	55588	57807	60875	55360
Gross NPAs as % of Gross Advances	24.98%	24.72%	27.95%	30.78%	31.78%	29.67%
Total Provisions held (including NCLT Prov)	21834	21223	26902	27811	33581	34060
Net Advances	183553	183256	171740	159799	157793	152520
Net NPAs	29489	29353	28665	29981	27295	21360
Net NPAs as % of Net Advances	16.06%	16.02%	16.69%	18.76%	17.30%	14.01%
Provision Coverage Ratio as per RBI Guidelines	54.56%	56.99%	63.40%	64.45%	68.72%	75.21%

Category	Gross NPA	Provision	NPV Loss	NCLT Provision	Net NPA
Sub Standard Assets	11,432	4,055	0.00	-	7,377
Doubtful-1 Assets	11,079	5,686	0	-	5,393
Doubtful-2 Assets	26,926	17,324	5	1,006	8,591
Doubtful-3 Assets	4,766	4,766	-	-	-
Loss Assets	1,158	1,158	-	-	-
<b>Total</b>	<b>55,360</b>	<b>32,989</b>	<b>5</b>	<b>1,006</b>	<b>21,360</b>

# NPA Movement

DESCRIPTION	Q1 FY 18	Q2 FY 18	Q3 FY 18	Q4 FY 18	FY 18	Q1 FY 19	Q2 FY 19	Q3 FY 19	(Rs.Crore)
<b>Opening Balance</b>	<b>44753</b>	<b>50173</b>	<b>51368</b>	<b>50622</b>	<b>44753</b>	<b>55588</b>	<b>57807</b>	<b>60875</b>	
<b>Add:</b>									
a. First Time NPA	7659	3381	6543	18023	35605	7799	3489	2211	
b. Increase/Ageing	705	1322	312	407	2746	949	765	784	
<b>Less:</b>									
c. Settled	1492	1297	537	3513	6840	1507	570	3440	
d. Upgradation	626	620	2847	4068	8161	508	591	146	
e. Written off	825	1591	4216	5882	12515	4514	24	4925	
<b>Closing Balance</b>	<b>50173</b>	<b>51368</b>	<b>50622</b>	<b>55588</b>	<b>55588</b>	<b>57807</b>	<b>60875</b>	<b>55360</b>	
<b>Quarterly Increment</b>	<b>5421</b>	<b>1194</b>	<b>-746</b>	<b>4967</b>	<b>10836</b>	<b>2219</b>	<b>3069</b>	<b>-5515</b>	
<b>Recovery in TWO</b>	<b>24</b>	<b>34</b>	<b>68</b>	<b>93</b>	<b>219</b>	<b>69</b>	<b>148</b>	<b>46</b>	
<b>Slippage Ratio Cumulative</b>	4.62%	6.66%	10.60%	21.47%	21.47%	5.44%	7.88%	9.42%	
<b>Slippage ratio For the Qtr/for FY18</b>	4.62%	2.14%	4.24%	11.69%	21.47%	5.44%	2.68%	1.69%	

DESCRIPTION	Gross NPA	Prov	NPV Loss	NCLT Prov	Net NPA
<b>Opening Balance</b>	60875	32451	41	1089	27295
<b>Add:</b>					
a. First Time NPA	2211	879	1	0	1332
b. Increase/Ageing	784	7397	0	0	-6614
<b>Less:</b>					
c. Settled	3440	2669	37	83	650
d. Upgradation	146	144	0	0	2
e. Written off	4925	4925	0	0	0
<b>Closing Balance</b>	<b>55360</b>	<b>32989</b>	<b>5</b>	<b>1006</b>	<b>21360</b>
<b>Quarterly Increment</b>	<b>-5515</b>	<b>538</b>	<b>-36</b>	<b>-83</b>	<b>-5934</b>

## Summary- NCLT Cases filed as per RBI Direction (1<sup>st</sup> & 2<sup>nd</sup> List)

<b>Particulars</b>	<b>Dec 31, 2018 RBI 1<sup>st</sup> List</b>	<b>Dec31, 2018 RBI 2<sup>nd</sup> List</b>
No. of Cases	12	29
<b>Cases where IDBI Bank has exposure</b>	<b>11</b>	<b>19</b>
<b>IDBI Bank Lead cases</b>	<b>2</b>	<b>4</b>
<b>Cases which have been Admitted</b>	<b>11</b>	<b>13</b>
IDBI Bank Gross Principal O/S (Rs. Cr.) as on Dec 31, 2018	13,754	11,205
Provision Made on Dec 31,2018 (Rs. Cr)	11,186	9,013
Provision made (%) for Total Cases	81.33	80.44



# Summary of Cases referred to NCLT

(Rs.Crore)

Cases filed in NCLT	Dec 31, 2018	
Particulars	No. of Cases	Gross Principal Amount
Cases Filed by IDBI Bank	35	13,312
Cases filed by other Banks/ Financial Creditor (FC)	99	22,255
Cases filed by Operational Creditors	160	17,445
Cases filed by Corporate Debtors	14	1,471
<b>Total #</b>	<b>308</b>	<b>54,483</b>

# includes RBI List I & II cases

Summary of Cases Admitted in NCLT	
Particulars	Dec 31, 2018
No. of Cases filed	308
<b>No. of Cases Admitted (IDBI Lead cases)</b>	<b>144 (26)</b>
Gross Principal as on Dec 31, 2018	33,765
Provision made as on Dec 31, 2018	27,943

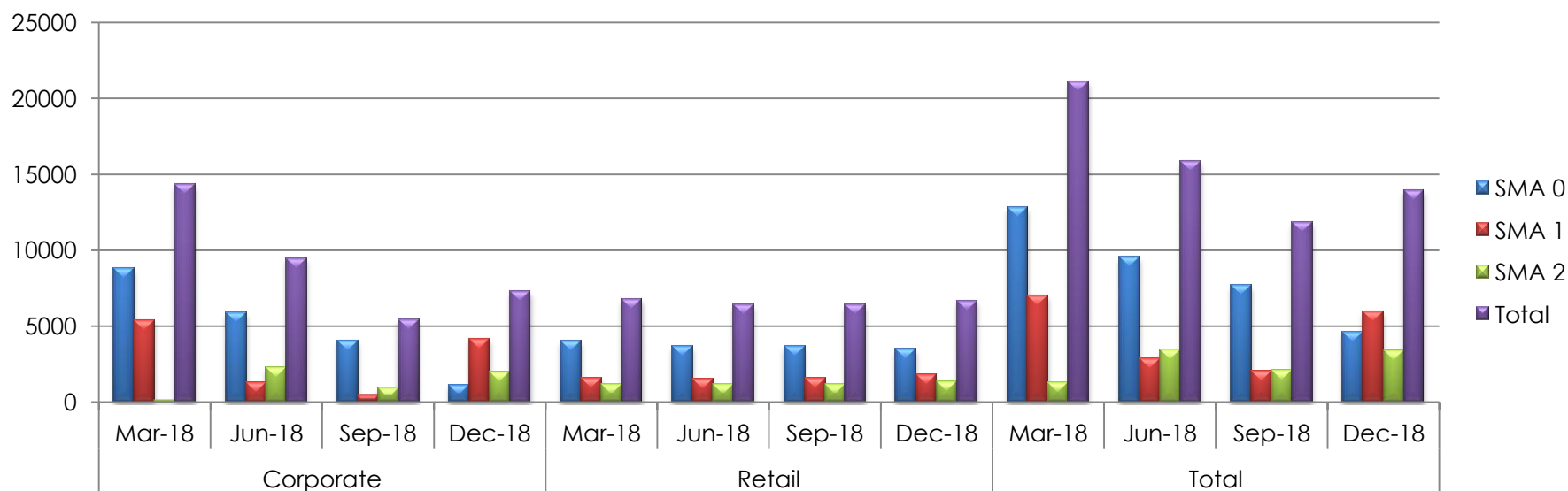
## Asset Class of NCLT Admitted cases

Asset Class	Gross Principal O/S
Standard	25
NPA	21,103
TWO	12,637
<b>Total</b>	<b>33,765</b>

# SMA Position

(Rs.Crore)

SMA summary												
	Corporate				Retail				Total			
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-18	Jun-18	Sep-18	Dec-18	Mar-18	Jun-18	Sep-18	Dec-18
SMA 0	8784	5889	4060	1140	4026	3684	3646	3478	12810	9573	7706	4619
SMA 1	5418	1326	452	4165	1607	1539	1580	1802	7025	2865	2032	5967
SMA 2	119	2257	927	1992	1170	1169	1169	1392	1289	3426	2096	3384
<b>Total</b>	<b>14321</b>	<b>9472</b>	<b>5439</b>	<b>7297</b>	<b>6803</b>	<b>6392</b>	<b>6395</b>	<b>6672</b>	<b>21124</b>	<b>15864</b>	<b>11834</b>	<b>13970</b>



# Capital

# Capital Adequacy

(Rs.Crore)

Particulars	Dec-17	Mar-18	Sept-18	Dec-18
CET 1 + CCB (Rs.)	16463	16392	7426	17746
AT 1 (Rs.)	5854	684	684	684
Tier 1 Capital (Rs.)	22317	17076	8109	18430
Tier 2 Capital (Rs.)	7370	5915	5754	5398
Total Capital (Rs.)	29687	22991	13863	23828
RWA (Rs.)	248861	220864	192028	190456
CET 1+CCB Ratio	6.62%	7.42%	3.87%	9.32%
AT 1	2.35%	0.31%	0.36%	0.36%
Tier 1 Ratio	8.97%	7.73%	4.22%	9.68%
Tier 2 Ratio	2.96%	2.68%	2.00%	2.83%
<b>CRAR</b>	<b>11.93%</b>	<b>10.41%</b>	<b>6.22%</b>	<b>12.51%</b>

Particulars	Dec-18*
CET 1+CCB Ratio	12.24%
AT 1	0.36%
Tier 1 Ratio	12.60%
Tier 2 Ratio	2.83%
<b>CRAR</b>	<b>15.43%</b>
* Considering Capital Infusion from LIC of Rs.2589 Cr in Dec 2018 & Rs. 2437 Cr in Jan 2019.	

# Risk Weighted Assets

(Rs.Crore)

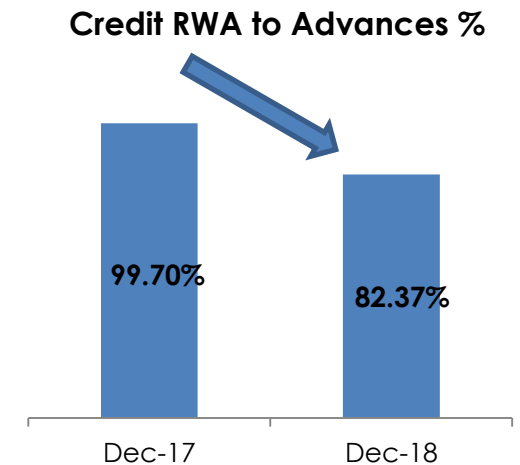
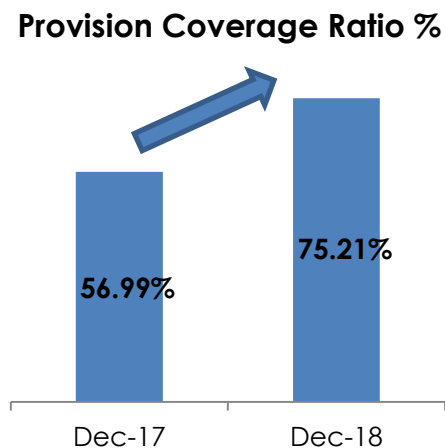
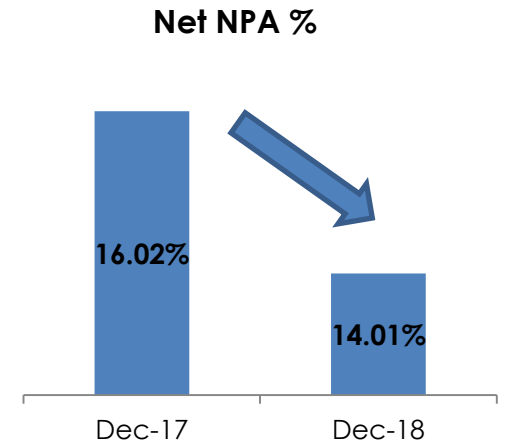
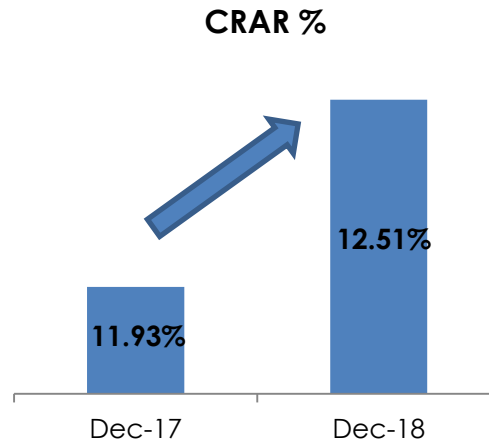
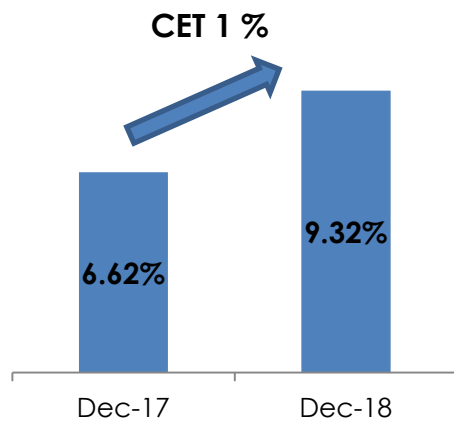
Movement of RWA against Advances								
Particulars	As on							
	Mar-17	Jun-17	Sep 17	Dec-17	Mar -18	Jun-18	Sept-18	Dec-18
Credit RWA	232225	220977	209093	204158	180271	161548	155018	153677
Market RWA	20184	20427	21018	27774	23664	21491	20226	19995
Operation RWA	16588	16929	16929	16929	16929	16785	16785	16785
Total RWA	268997	258332	247041	248861	220864	199823	192028	190456
Total Advances	210610	208085	205670	204768	198853	187814	191524	186580
Credit RWA/Advances	110.26%	106.20%	101.66%	99.70%	90.66%	86.01%	80.94%	82.37%
TOTAL NFB Outstanding	80215	79814	79661	78885	71837	64396	59903	62236
Conversion Factor for NFB (CCF)*	62153	63134	52679	51790	44797	37967	34954	38206
NFB RWA	40447	41026	33818	32777	26514	22239	21216	23866
* Amount outstanding after application of CCF								

# Prompt Corrective Action Matrix

# Prompt Corrective Action (PCA) Matrix

Criteria	Indicator	Risk			Dec-18	
		Threshold 1	Threshold	Threshold	IDBI	
		(T1)	2 (T2)	3 (T3)	(Actuals)	
Capital (Breach of either CRAR or CET1 Ratio to trigger PCA)	CRAR+CCB (9%+2.5%)	<11.5% but ≥9%	<9.0% but >7.5%	<7.5%	12.51%	Parameter complied
	CET 1+CCB (5.5%+2.5)=8%	≥6.375% but <8.00%	≥4.875% but <6.375%	<4.875%	9.32%	Parameter complied
Asset Quality	NNPA Ratio	≥6.0% but <9.0%	≥9.0% but <12.0%	≥12.0%	14.01%	T3
Profitability	ROA (should be positive)	-ve ROA for 2 consecutive	-ve ROA for 3 consecutive yrs	-ve ROA for 4 consecutive	-ve since 4 Years	T3
Leverage	Leverage Ratio	≤4.0% but ≥3.5%	<3.5%		5.04%	Parameter complied

# Indicators on Parameters of PCA





# Digital Banking & Financial Inclusion

# Digital Channel Total Registrations

Particulars	December 18	December 17	Growth(%)
Debit Cards in Lakhs	118	112	5.35
I Net Banking (No of Customer Reg.)	9935748	8975412	10.69
Mobile Banking (No of Customer Reg.)	2467256	1446909	70.51
No of ATM	3713	3807	-2.97*
No of E Lounge	58	58	-
BHIM UPI	1515405	521942	190.33
Digital Wallet	149186	129788	14.94
Digital Merchants	101527	47345	114.44

\* Decrease due to closure of few loss incurring ATMs.

# Digital Channel Volume of Transactions (Rs in Cr)

Particulars	Qtr December 18	Qtr December 17	Growth(%)
ATMs	11238	11446	-1.81*
Debit Cards	12500	12166	2.75
Credit Cards	124	73	69.86
POS Terminals	2824	2990	-5.57**
Internet Banking	140508	125223	12.21
Mobile Banking	2587	441	485.98

\*Few loss making ATMs were closed, hence reduction in ATM volume.

\*\* Inactive & Loss making terminals were de-installed. Further due to the rise of Digital Merchants (QR Code, BHIM Aadhaar & UPI payments), the transaction volume (Swipe Value) of PoS business is reduced.

# Financial Inclusion

Progress Under Pradhan Mantri Jan Dhan Yojana (PMJDY)	
Parameters	Dec-18
Accounts opened (Number in lakh)	8.37
Deposits (Rs. In Crore)	230.43
RuPaycards issued (Number in lakhs)	7.12
Aadhar Seeding under PMJDY (Number in lakhs)	6.4
Villages Covered (Number)	1024
Sub Service Areas (Number)	490
Urban Wards (Number)	0

## Enrolments under Social Security Scheme as on 31<sup>st</sup> Dec 2018 (in Lacs)

Pradhan Mantri Suraksha  
Bima Yojana(PMSBY)

• 11.22

Pradhan Mantri Jeevan Jyoti  
Bima Yojana(PMJJBYP) in lakh

• 6.18

Atal Pension Yojana (APY) in  
lakh

• 1.64

## Progress under Mudra Yojana (PMMY)

Category	As on Dec. 18		
	No. of accounts	Sanction Amt (Rs in Cr)	O/S Amt (Rs in Cr)
Shishu (< Rs.50K)	124030	378	197
Kishor (Above Rs.50K- Rs.5.00 Lacs)	81190	1911	1224
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	27348	2128	1662
<b>Total</b>	<b>232568</b>	<b>4417</b>	<b>3083</b>

# IDBI-LIC Deal

# Capital infusion by LIC

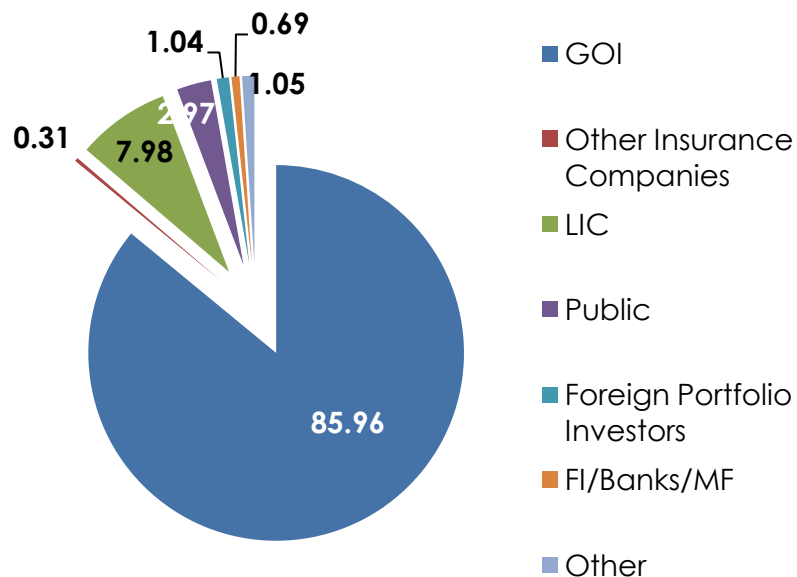
LIC has acquired 51% Stake in IDBI by infusing Capital on the following dates :

Date	Amount in Cr.
17.09.2018	2098
18.12.2018	6000
24.12.2018	4000
27.12.2018	7089
18.01.2019	2437
Total	21624

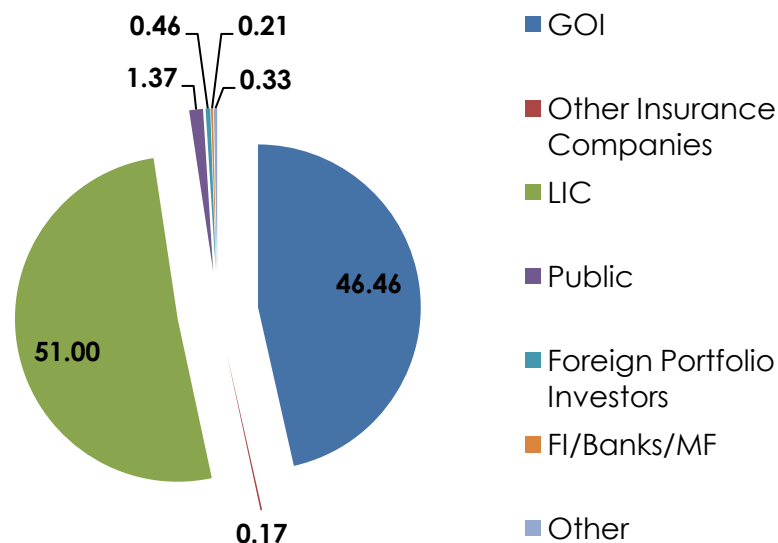
The allotment for the infused capital has been completed as on 21st January, 2019.

# Shareholding Pattern

% of Share Holding as on 30.09.2018



% of Share Holding as on 24.01.2019



# Win-Win Deal

- Unique financial conglomerate created with two trusted brands in BFSI space coming together
- Strategic alliance a win-win situation for LIC and IDBI Bank -To unlock value enhancing business opportunities
- Mutual synergies to create immense value for its shareholders, customers and growth opportunities for Employees
- Bank to consider divesting its stake in its Non Core Assets to realize capital Gains to meet its capital requirements .
- Extend LIC's outreach by designating IDBI Bank's 1800+ branches as Customer Zone for cross-sell and servicing of LIC's insurance products.
- Tap LIC's wide distribution network, including 10 lakh+ agents, to cross-sell the Bank's products & services.
- Engage the Bank as a primary bank for LIC for extending banking services such as deposit and current account facilities, CMS etc.
- Source accounts of LIC's customers, employees, agents etc.
- Cross-sell IDBI Bank's retail loans to LIC's customers, active agents and employees by extending attractive offers.
- Extend broking, investment and advisory services to LIC on its future acquisitions and selloffs.



