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IDBI BANK

INVESTORS PRESENTATION

FINANCIAL RESULTS Q3 - FY 2022-23

January 23, 2023

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Highlights

Major Highlights for Q3 FY 2023 – Continued Balance Sheet Strengthening

| | | | |
|---|-------------------------------------|---|---|
| PAT - Rs.927 crore PBT - Rs.1267 crore | Operating Profit - Rs.2051 crore | NII - Rs.2925 crore | NIM - 4.59% [Core NIM - 3.94%] |
| ROA -1.22% ROE - 15.79% | Cost to Net Income Ratio 45.76% | Total CRAR - 20.14% Tier 1 Capital - 17.60% | Total RWA Rs.155036 Crore |
| Cost of deposit - 3.52% Cost of funds - 3.82%. | CASA ratio - 54.44% | Net Adv. - Rs.148213 crore Deposit - Rs.232671 crore | Net NPA - 1.07% GNPA - 13.82% PCR - 98% |

Core NIM = NIM excluding interest on IT refund and interest income from NPA & TWO accounts

Key Metrics for Q3 FY 2023

Profitability - Strong operating momentum

- PAT at Rs.927 crore, up by 60% YoY and 12% QoQ
- PBT at Rs.1267 crore, up by 31% YoY
- Operating Profit at Rs.2051 crore up by 16% YoY
- NII at Rs.2925 crore, grew by 23% YoY and 7% QoQ
- NIM at 4.59%, improved by 71 bps YoY and 22 bps QoQ
- Cost to Net Income Ratio (CIR) at 45.76% reduced by 404 bps YoY

Business Performance - Focus on Granularity

- CASA ratio at 54.44%. CASA at Rs.126663 crore grew by 4% YoY
- Retail : Corporate Ratio (Gross Advances) stood at 67:33 against 63:37 as on Dec 2021
- Net Advances at Rs.148213 crore grew by 17% YoY and 1% QoQ

Key Metrics for Q3 FY 2023 (contd.)

Asset Quality - Improving Trend

- Net NPA at 1.07%, reduction of 74 bps YoY and 8 bps QoQ
- GNPA at 13.82%, reduction of 786 bps YoY and 269 bps QoQ
- PCR stood at 98%, improved by 90 bps YoY and 14 bps QoQ

Capital - Adequately Capitalised

- Tier 1 Capital at 17.60%, up by 347 bps YoY and 55 bps QoQ
- Total CRAR at 20.14%, up by 339 bps YoY and 66 bps QoQ
- Total RWA at Rs.155036 crore, increased by 260 bps YoY

Financial Performance

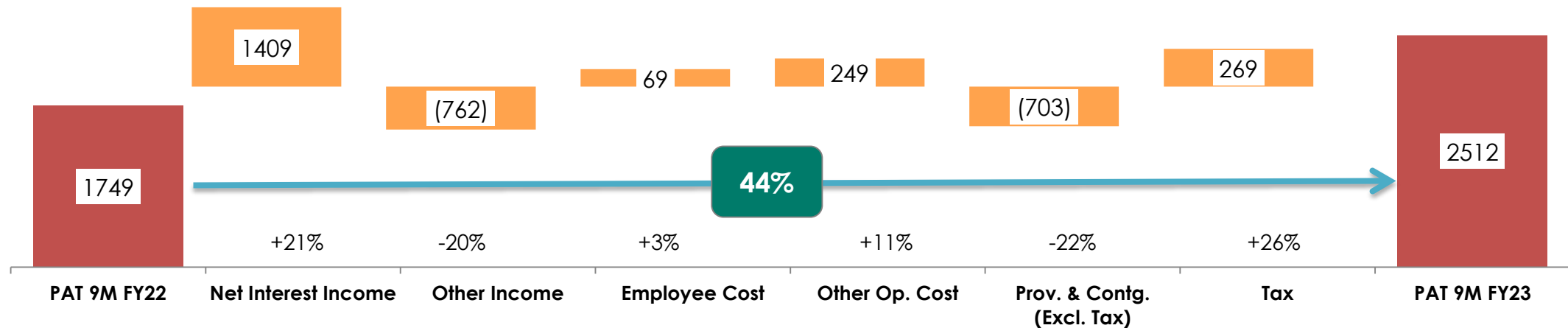
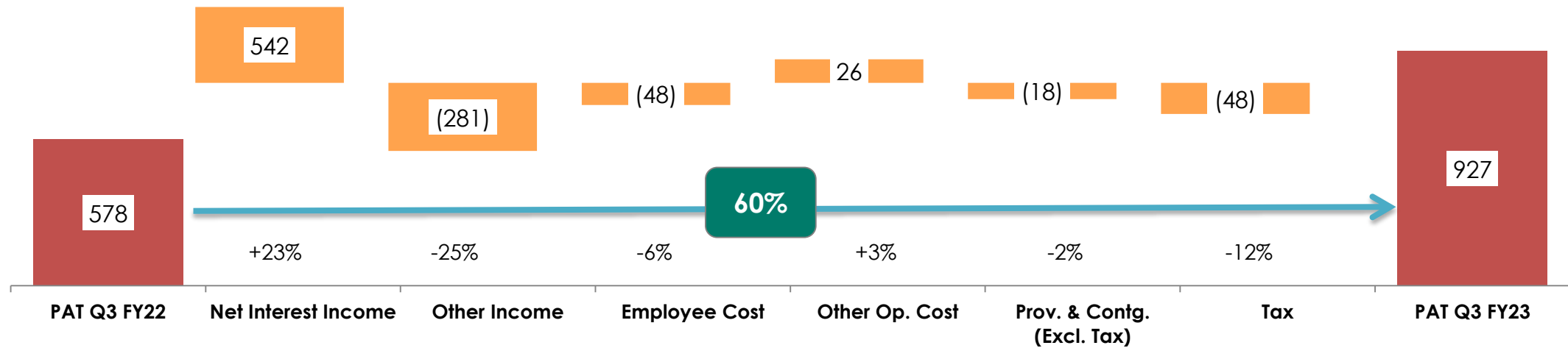
Profit & Loss

(Rs.Crore)

| Particulars | Quarter ended | | | Variance | | Nine Month Ended | | Variance % | FY 22 |
|--|---------------|-------------|-------------|-----------|-------------|------------------|--------------|------------|--------------|
| | Dec-21 | Sep-22 | Dec-22 | YoY% | QoQ% | Dec-21 | Dec-22 | | |
| Interest Income | 4624 | 4978 | 5231 | 13 | 5 | 13694 | 14844 | 8 | 18292 |
| Interest Expenses | 2241 | 2240 | 2306 | 3 | 3 | 6952 | 6693 | (4) | 9130 |
| Net Interest Income | 2383 | 2738 | 2925 | 23 | 7 | 6742 | 8151 | 21 | 9162 |
| Other Income | 1138 | 1087 | 857 | (25) | (21) | 3846 | 3084 | (20) | 4690 |
| Net Total Income | 3521 | 3825 | 3782 | 7 | (1) | 10588 | 11235 | 6 | 13852 |
| Operating Expenses | 1753 | 1617 | 1731 | (1) | 7 | 4606 | 4924 | 7 | 6357 |
| -Employee Cost | 859 | 784 | 811 | (6) | 3 | 2243 | 2312 | 3 | 3104 |
| -Other Operating Cost | 894 | 833 | 920 | 3 | 10 | 2363 | 2612 | 11 | 3253 |
| Operating Profit | 1768 | 2208 | 2051 | 16 | (7) | 5982 | 6311 | 5 | 7495 |
| OP. Excl. gain on strategic sale | 1768 | 1827 | 2051 | 16 | 12 | 5982 | 5789 | (3) | 7494 |
| Provisions & Contingencies (Excl. Tax) | 802 | 771 | 784 | (2) | 2 | 3217 | 2514 | (22) | 3887 |
| Profit/(Loss) Before Tax | 966 | 1437 | 1267 | 31 | (12) | 2765 | 3797 | 37 | 3609 |
| Tax | 388 | 609 | 340 | (12) | (44) | 1016 | 1285 | 26 | 1169 |
| Profit/(Loss) After Tax | 578 | 828 | 927 | 60 | 12 | 1749 | 2512 | 44 | 2439 |

Profitability

(Rs.Crore)



Net Interest Income

(Rs.Crore)

| Particulars | Quarter ended | | | Variance | | Nine Month Ended | | Variance % | FY22 |
|---|---------------|--------|--------|----------|--------|------------------|--------|------------|-------|
| | Dec-21 | Sep-22 | Dec-22 | YoY% | QoQ% | Dec-21 | Dec-22 | | |
| Interest Income | | | | | | | | | |
| Interest on Advances | 2781 | 3232 | 3459 | 24 | 7 | 8847 | 9495 | 7 | 11990 |
| Interest on Invest. including bal. with RBI & Other Inter Bank Funds | 1346 | 1541 | 1644 | 22 | 7 | 4024 | 4720 | 17 | 5341 |
| Other Interest Income | 497 | 205 | 128 | (74) | (38) | 823 | 629 | (24) | 961 |
| Interest Income | 4624 | 4978 | 5231 | 13 | 5 | 13694 | 14844 | 8 | 18292 |
| Interest Expense | | | | | | | | | |
| Interest paid on Deposits | 1924 | 1896 | 1951 | 1 | 3 | 5898 | 5702 | (3) | 7775 |
| Interest paid on Borrowings | 293 | 234 | 212 | (28) | (9) | 911 | 682 | (25) | 1172 |
| Interest on RBI / inter bank borrowings | 24 | 110 | 143 | 496 | 30 | 143 | 309 | 116 | 183 |
| Total Interest Expenses | 2241 | 2240 | 2306 | 3 | 3 | 6952 | 6693 | (4) | 9130 |
| Net Interest Income | 2383 | 2738 | 2925 | 23 | 7 | 6742 | 8151 | 21 | 9162 |
| NIM % | 3.88 | 4.37 | 4.59 | 71 bps | 22 bps | 3.65 | 4.35 | 70 bps | 3.73 |
| | | | | | | | | | |
| NII (Excl. interest on IT Refund) | 2030 | 2644 | 2898 | 43 | 10 | 6389 | 7852 | 23 | 8810 |
| NIM % (Excl. interest on IT Refund) | 3.31 | 4.22 | 4.56 | 125 bps | 34 bps | 3.46 | 4.19 | 73 bps | 3.59 |

Other Income

(Rs.Crore)

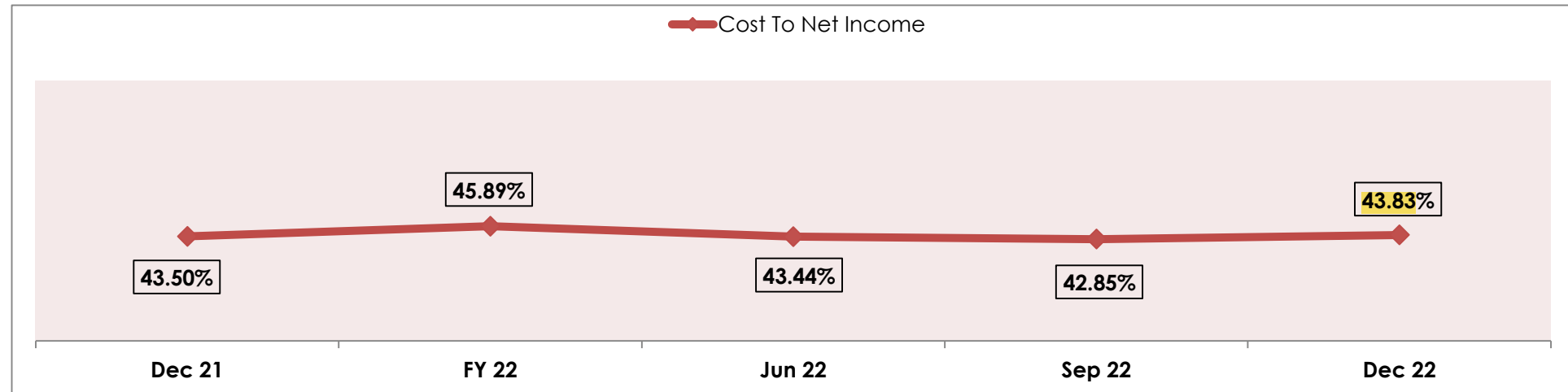
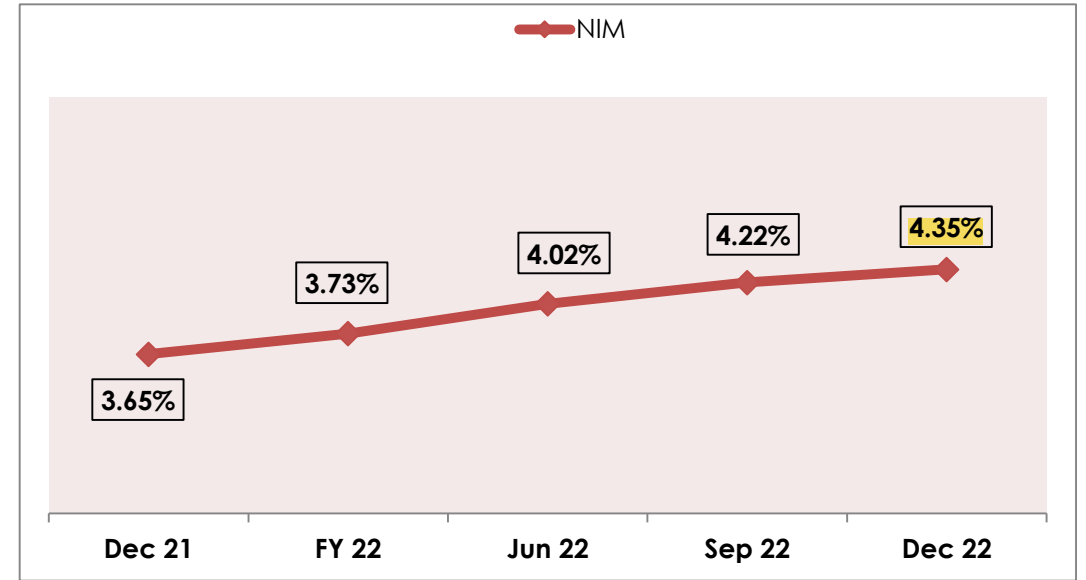
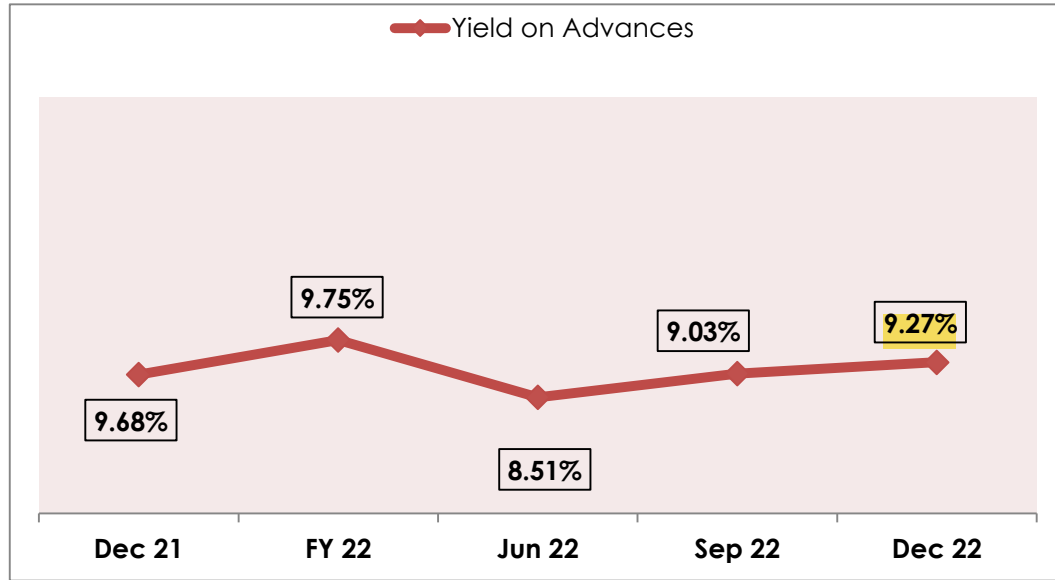
| Particulars | Quarter ended | | | Variance | | Nine Month Ended | | Variance% | FY22 |
|--|---------------|-------------|------------|-------------|-------------|------------------|-------------|-------------|-------------|
| | Dec-21 | Sep-22 | Dec-22 | YoY % | QoQ % | Dec-21 | Dec-22 | | |
| Commission, exchange and brokerage | 450 | 481 | 473 | 5 | (2) | 1290 | 1439 | 12 | 1814 |
| Profit/ (Loss) on sale of investments | 151 | 401 | 49 | (68) | (88) | 1046 | 852 | (19) | 1058 |
| Profit/(Loss) on revaluation of investments (net)^ | 3 | (7) | 74 | 2367 | (1157) | 63 | 1 | (98) | 16 |
| Profit/(Loss) on Forex | 171 | 142 | 156 | (9) | 10 | 505 | 477 | (6) | 730 |
| Dividend Income | - | 27 | 8 | - | (70) | 39 | 35 | (10) | 39 |
| Recovery from W/O cases | 308 | 26 | 81 | (74) | 212 | 777 | 148 | (81) | 846 |
| Misc. Income | 55 | 17 | 16 | (71) | (6) | 126 | 132 | 5 | 187 |
| Other Income | 1138 | 1087 | 857 | (25) | (21) | 3846 | 3084 | (20) | 4690 |

Provisions & Contingencies

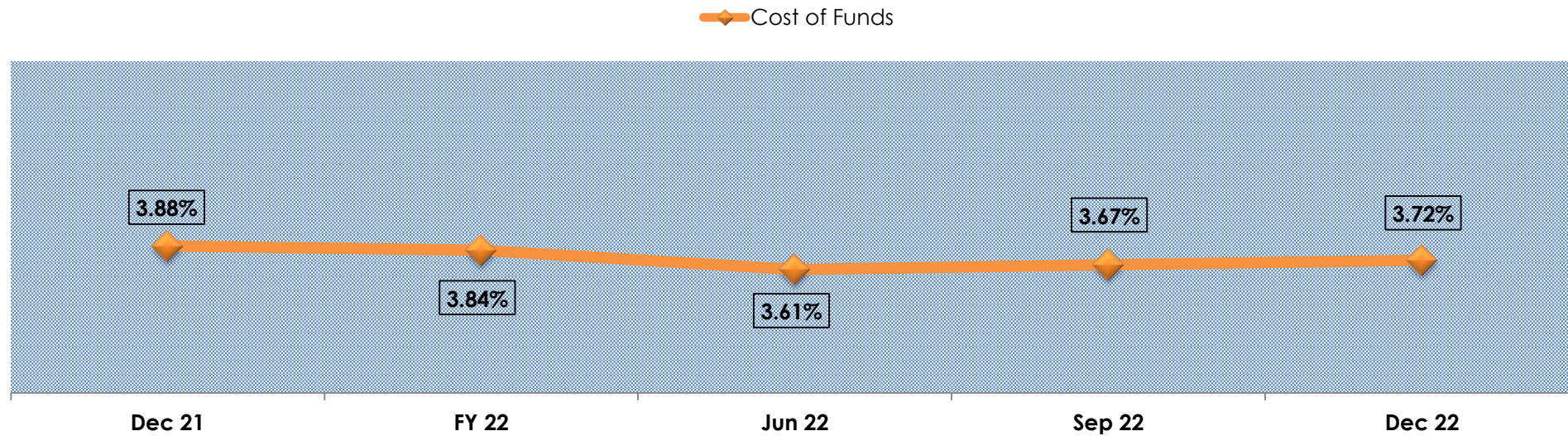
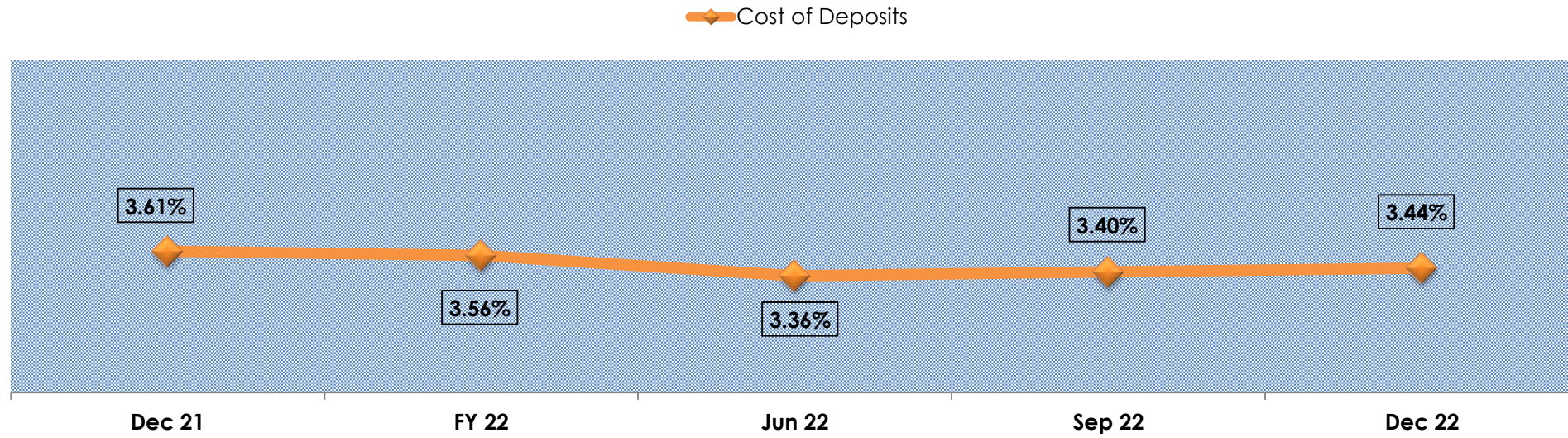
(Rs.Crore)

| Particulars | Quarter ended | | | Variance | | Nine Month Ended | | Variance | FY22 |
|---------------------------------|---------------|-------------|-------------|-------------|--------------|------------------|-------------|--------------|-------------|
| | Dec-21 | Sep-22 | Dec-22 | YoY | QoQ | Dec-21 | Dec-22 | | |
| Depreciation on Investment | 59 | 159 | (19) | (78) | (178) | 870 | 251 | (619) | 1923 |
| Provision – NPAs | 940 | (63) | 233 | (707) | 296 | (287) | 279 | 566 | (588) |
| Provision – Standard Assets | (645) | 339 | 291 | 936 | (48) | 537 | 1042 | 505 | 72 |
| Provision - Restructured Assets | 24 | (14) | (8) | (32) | 6 | 278 | (82) | (360) | 190 |
| Income Tax | 388 | 609 | 340 | (48) | (269) | 1016 | 1285 | 269 | 1169 |
| Bad Debts Written off | 206 | 8 | 251 | 45 | 243 | 1388 | 431 | (957) | 1917 |
| Other Provisions | 217 | 342 | 36 | (181) | (306) | 431 | 593 | 162 | 373 |
| Total | 1189 | 1380 | 1124 | (65) | (256) | 4233 | 3799 | (434) | 5056 |

Yield Ratios (cumulative)



Cost of Funds & Cost of Deposits (cumulative)



Business Performance

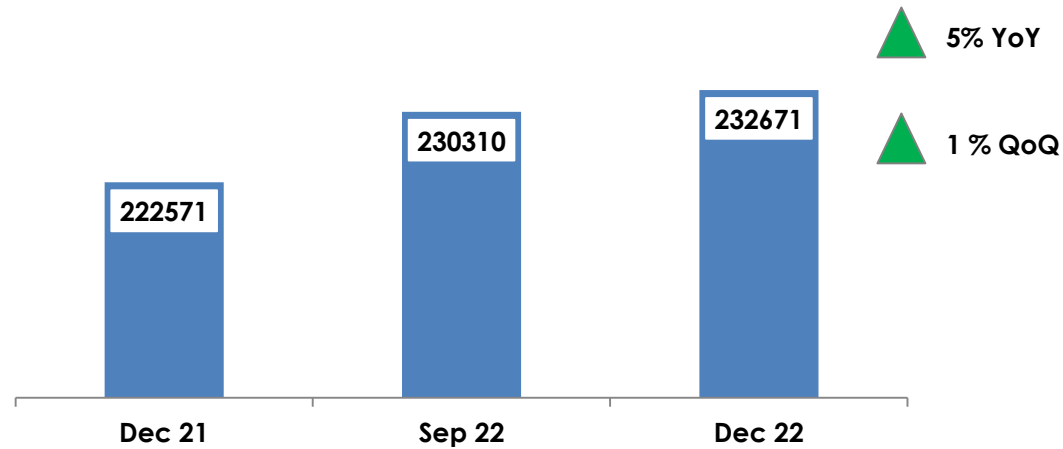
Balance Sheet

(Rs.Crore)

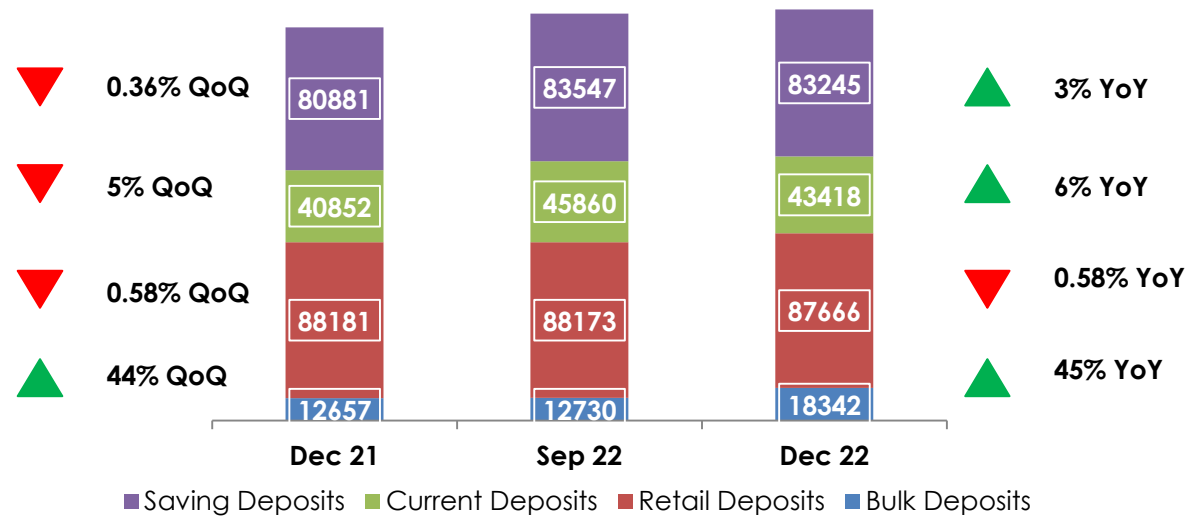
| As at | Dec-21 | Sep-22 | Dec-22 |
|---------------------------------|---------------|---------------|---------------|
| LIABILITIES | | | |
| Capital | 10752 | 10752 | 10752 |
| Reserve & Surplus | 27807 | 32498 | 33419 |
| Deposits | 222571 | 230310 | 232671 |
| Borrowings | 16291 | 21691 | 15815 |
| Other Liabilities & Provisions | 13828 | 13715 | 13962 |
| Total | 291249 | 308966 | 306619 |
| ASSETS | | | |
| Cash & Balance with RBI | 28852 | 12989 | 14999 |
| Bal. with banks & money at call | 12757 | 14898 | 10921 |
| Investments | 78301 | 93148 | 93155 |
| Advances | 126372 | 146752 | 148213 |
| Fixed Assets | 7677 | 9875 | 9824 |
| Other Assets | 37290 | 31304 | 29507 |
| Total | 291249 | 308966 | 306619 |

Business Performance

Total Deposit

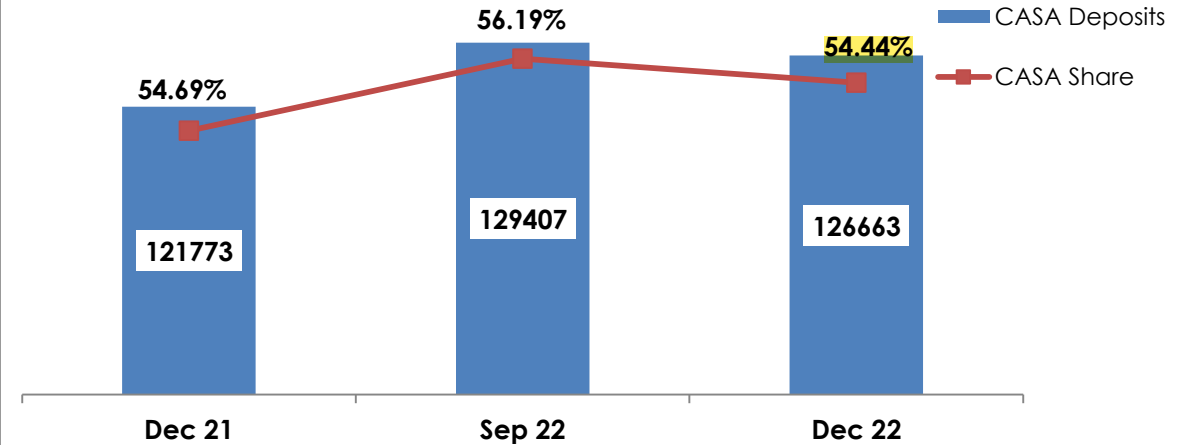


Deposit Mix

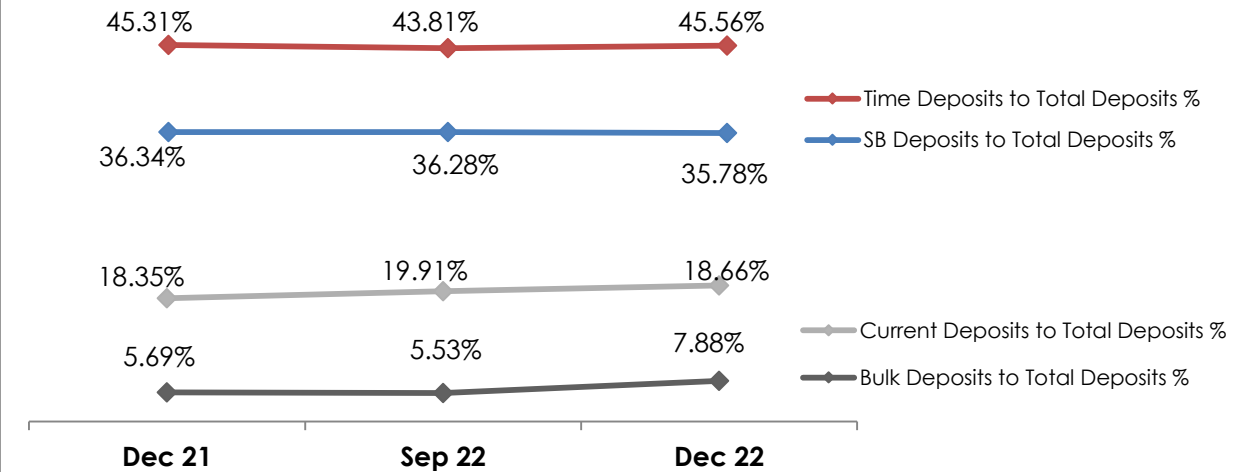


CASA

(Rs.Crore)

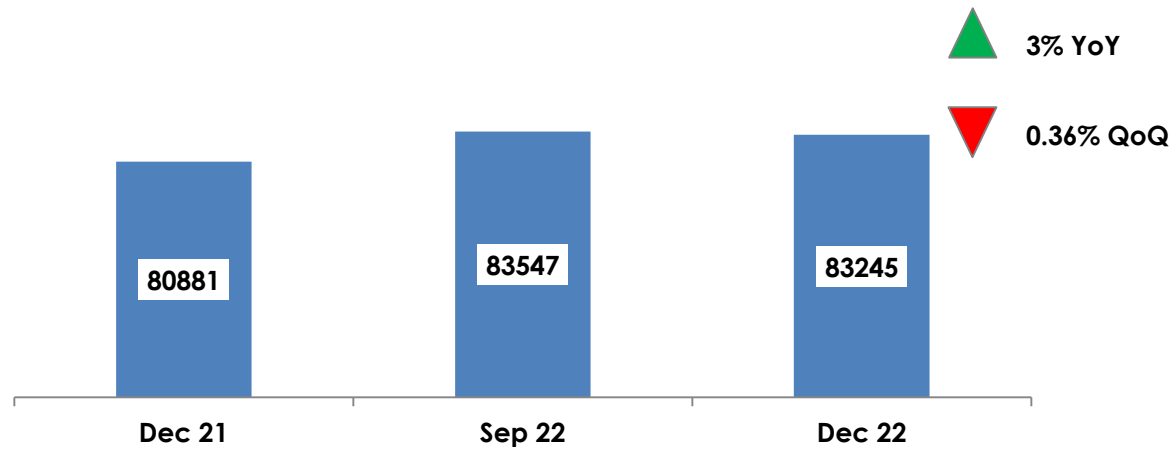


Deposit Mix



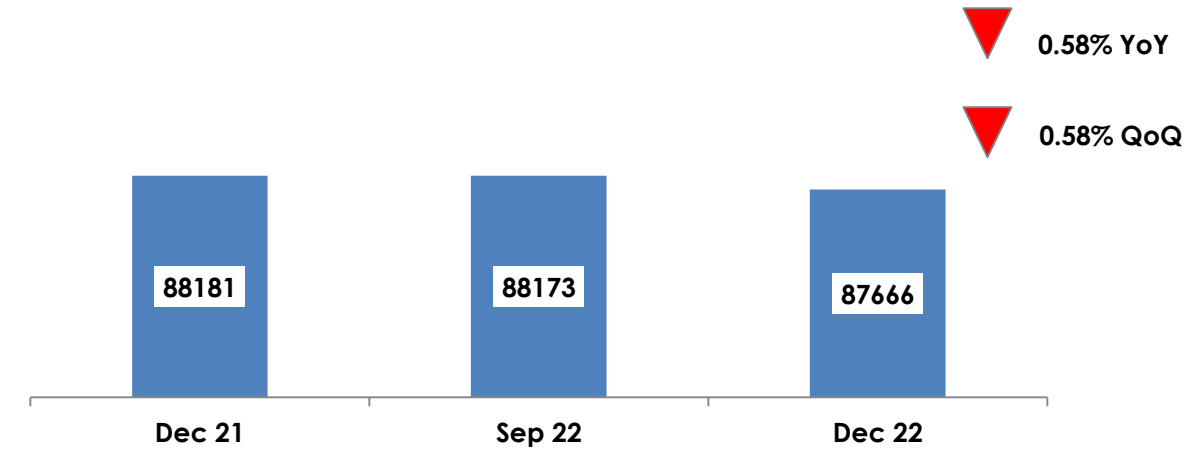
Business Performance

Saving Deposits

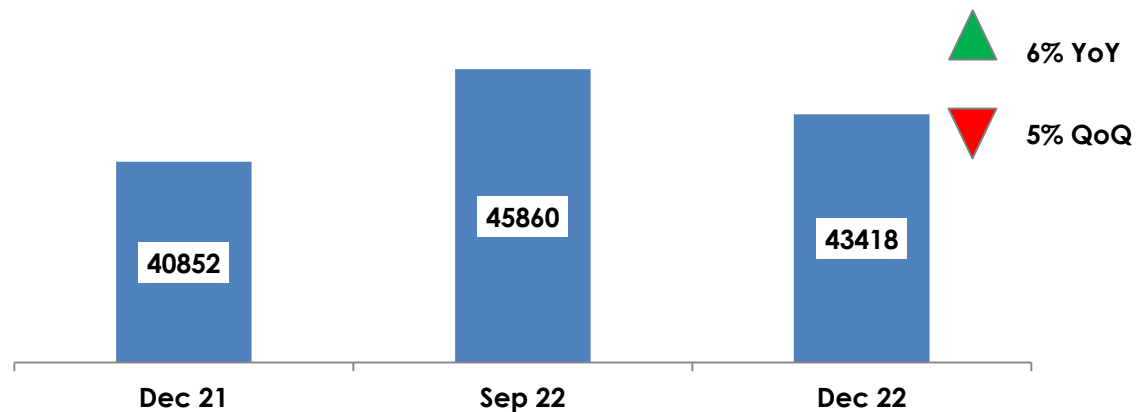


Retail Deposits

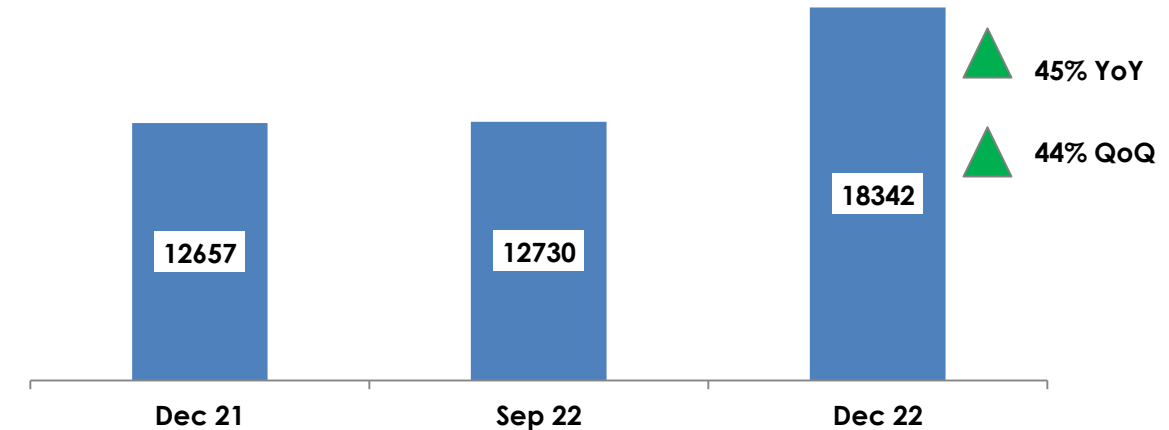
(Rs. Crore)



Current Deposits



Bulk Deposits

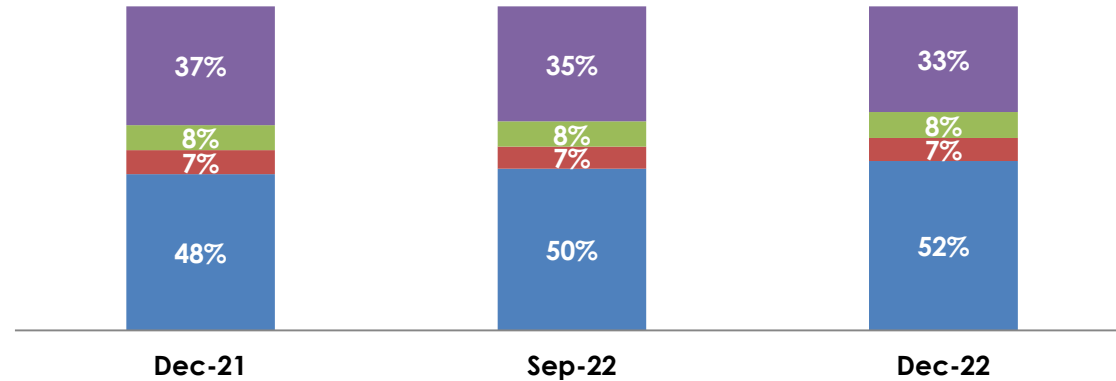


Business Performance and Advances

(Rs.Crore)

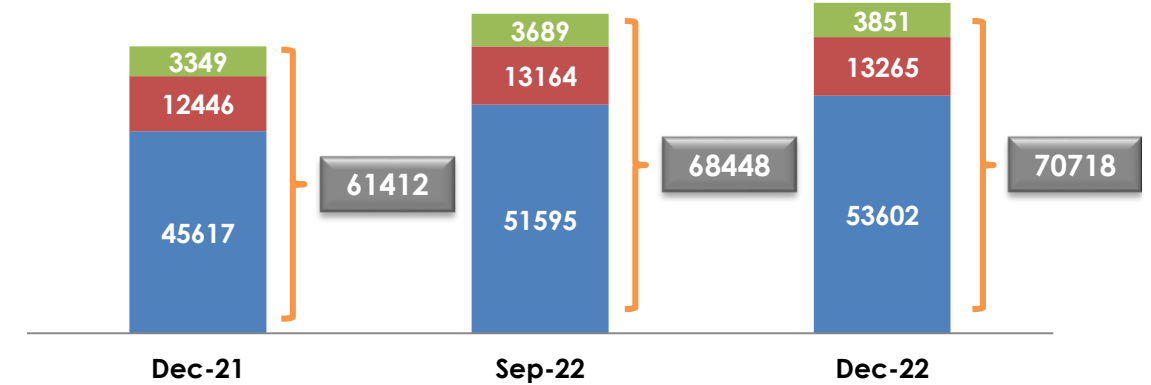
Gross Advances

■ Retail Advances ■ Agri Advances ■ MSME Advances ■ Corporate



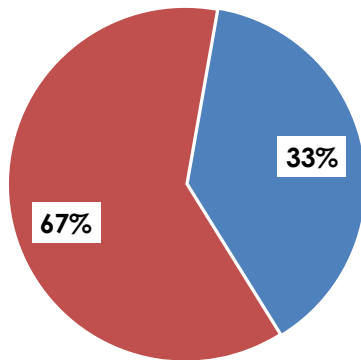
Structured Retail Assets

■ Housing Loan ■ Loan Against Property ■ Auto Loan, Education Loan & Personal Loan

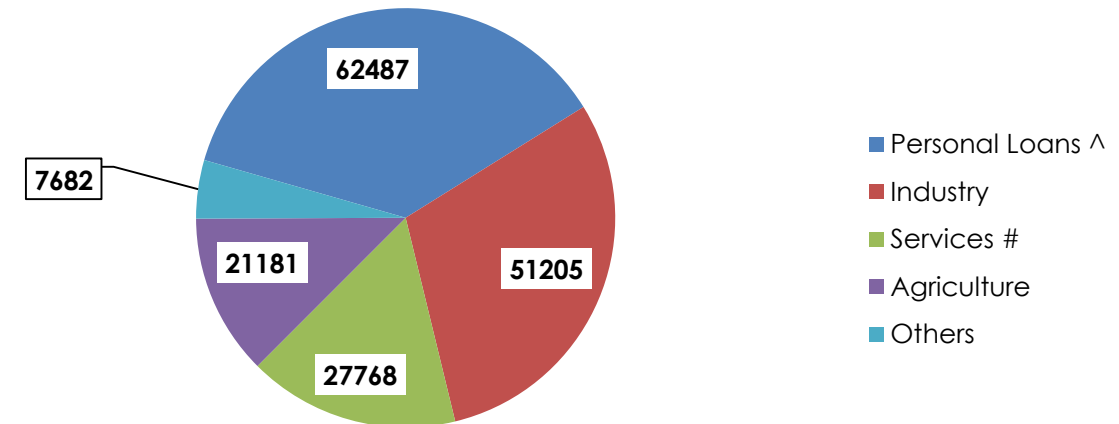
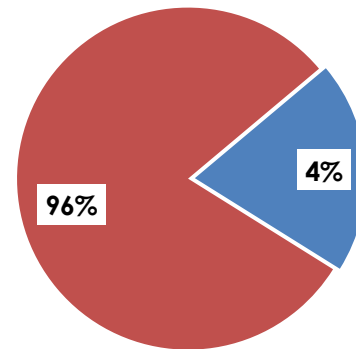


Gross Advances as on Dec 2022

■ - Corporate ■ - Retail

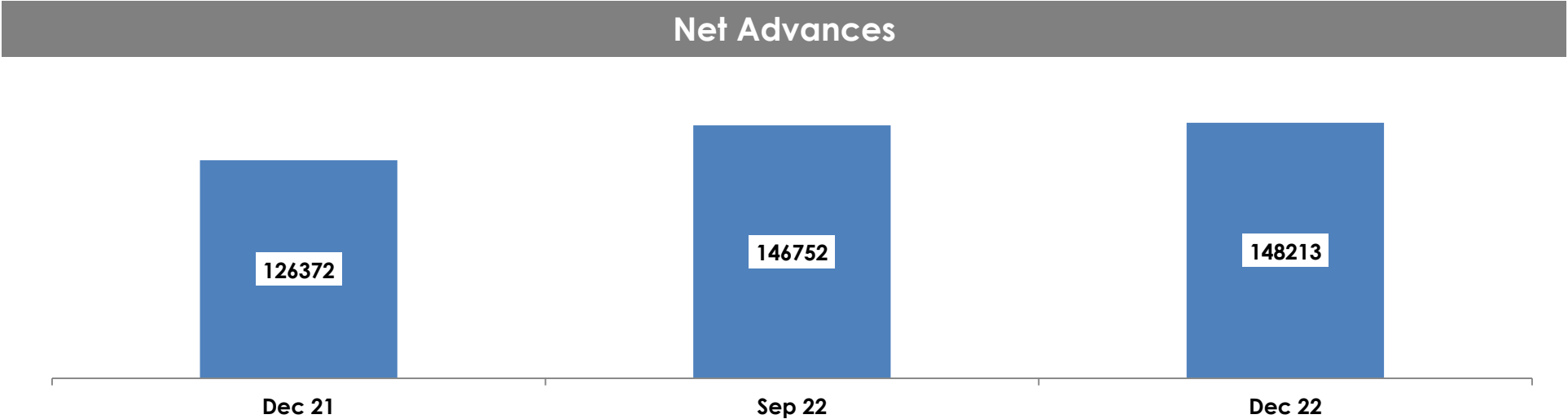
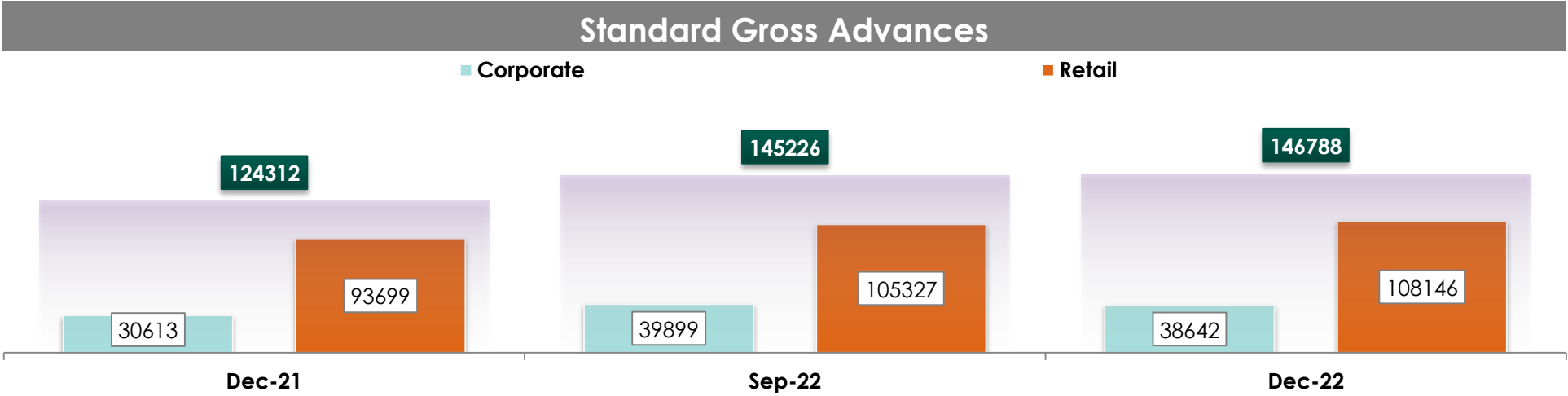


■ -Overseas Advances ■ -Domestic Advances



Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

^ Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans.



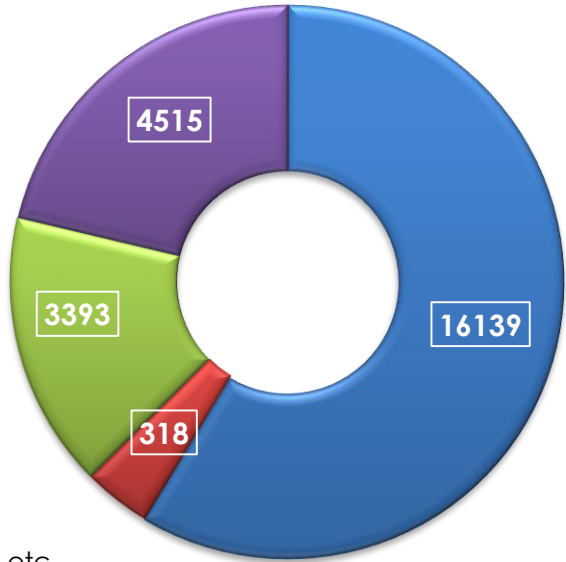
Priority Sector

(Rs.Crore)

| | Particulars | Dec 21 | | Mar 22 | | Dec 22 | | Growth over March-22 |
|-----|---|--------|-----------|--------|-----------|--------|-----------|----------------------|
| | | Amount | % of ANBC | Amount | % of ANBC | Amount | % of ANBC | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | (8)=[(6)-(4)] |
| | ANBC | 151635 | | 152079 | | 156846 | | |
| | Priority Sector Advances (a+b+c) | 73231 | 48.29 | 67583 | 44.44 | 69244 | 44.15 | 1661 |
| (a) | Agriculture (i+ii+iii+iv) | 29560 | 19.49 | 29731 | 19.55 | 31253 | 19.93 | 1522 |
| | (i) Direct Lending to Agri-Non Corporate | 21483 | 14.17 | 22021 | 14.48 | 22839 | 14.56 | 818 |
| | (ii) Other Agri | 1676 | 1.11 | 1640 | 1.08 | 1865 | 1.19 | 225 |
| | (iii) Indirect Agriculture (RIDF) | 9301 | 6.13 | 8971 | 5.90 | 7148 | 4.56 | (1823) |
| | (iv) PSLC (Agri) sale | (2900) | | (2900) | | (600) | | 2300 |
| (b) | MSME (Micro, Medium & Small Enterprises) | 27493 | 18.13 | 26958 | 17.73 | 22819 | 14.55 | (4139) |
| (c) | Other Priority Sector Advances (i+ii+iii) | 16178 | 10.67 | 10894 | 7.16 | 15172 | 9.67 | 4278 |
| | (i) Housing | 24106 | 15.90 | 18904 | 12.43 | 16834 | 10.73 | (2070) |
| | (ii) Others | 898 | 0.59 | 815 | 0.54 | 938 | 0.60 | 123 |
| | (iii) PSLC (General) sale | (8825) | | (8825) | | (2600) | | 6225 |

Treasury Operations

AFS BREAKUP

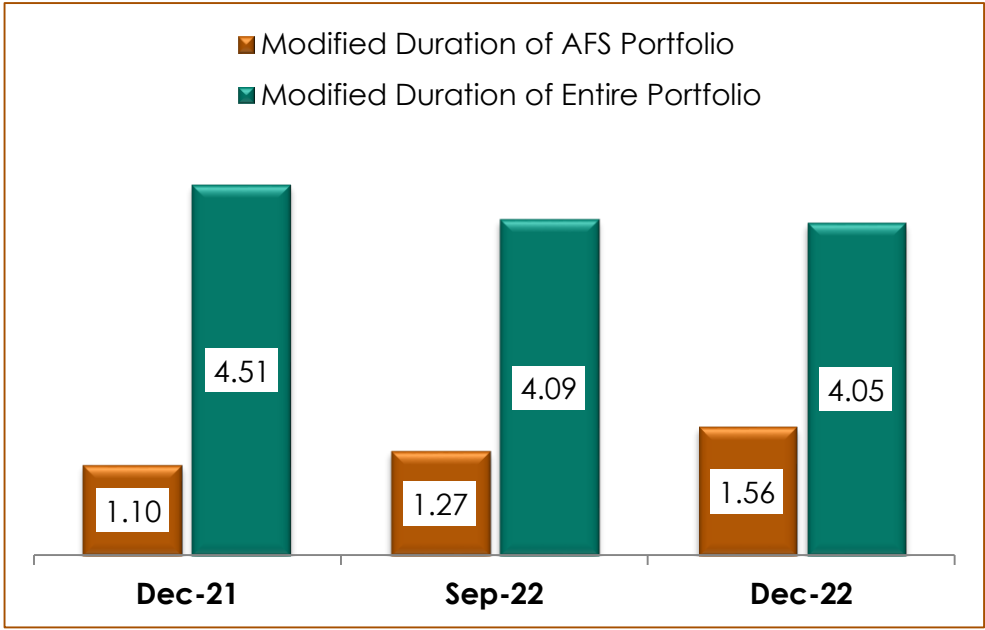


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

| Category | Dec-21 | Sep-22 | Dec-22 |
|------------------------|--------------|--------------|--------------|
| SLR | 54699 | 67660 | 67492 |
| Non SLR | 26216 | 28368 | 28491 |
| Non SLR (Overseas) | 22 | 301 | 267 |
| Non SLR (SASF) | 2752 | 2634 | 2634 |
| TOTAL | 83689 | 98963 | 98884 |
| Less: Provision | 5388 | 5815 | 5729 |
| Net Investments | 78301 | 93148 | 93155 |

(Rs.Crore)

| Category | Dec-21 | Sep-22 | Dec-22 |
|--------------|--------------|--------------|--------------|
| HTM | 57437 | 63678 | 65273 |
| AFS | 20440 | 25879 | 24365 |
| HFT | 424 | 3591 | 3517 |
| Total | 78301 | 93148 | 93155 |



Asset Quality

COVID -19 – Provision Details

(Rs.Crore)

| Particulars | Dec-21 | Mar-22 | Jun-22 | Sep-22 | Dec-22 |
|--|-------------|------------|------------|------------|------------|
| In QE March 2020 | 247 | - | - | - | - |
| In QE June 2020 | 116 | 116 | 116 | 116 | 116 |
| COVID Second Wave (Additional provision in QE March 2021) | 500 | - | - | - | - |
| COVID Restructuring | 484 | 415 | 360 | 370 | 340 |
| Total COVID 19 Provision held | 1347 | 531 | 476 | 486 | 456 |
| Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR @ | - | - | 777 | 980 | 1192 |

@ Excludes corporate accounts

Asset Quality

PCR improved to 98% (Dec 2022) from 97.10% (Dec 2021)

(Rs.Crore)

| Particulars | Dec-21 | Mar-22 | Jun-22 | Sep-22 | Dec-22 |
|--|--------------|--------------|--------------|--------------|--------------|
| Gross Advances | 158717 | 169207 | 170390 | 173948 | 170323 |
| Gross NPAs | 34405 | 34115 | 33908 | 28722 | 23535 |
| Gross NPAs as % of Gross Advances | 21.68 | 20.16 | 19.90 | 16.51 | 13.82 |
| Total Provisions held (including NCLT Provision) | 32116 | 32259 | 32176 | 27035 | 21954 |
| Net Advances | 126372 | 136772 | 138046 | 146752 | 148213 |
| Net NPAs | 2289 | 1856 | 1732 | 1687 | 1581 |
| Net NPAs as % of Net Advances | 1.81 | 1.36 | 1.25 | 1.15 | 1.07 |
| Provision Coverage Ratio as per RBI Guidelines | 97.10 | 97.63 | 97.79 | 97.86 | 98.00 |

| Category | Gross NPA | Provision | Net NPA | Provision % # |
|-------------------------|--------------|--------------|-------------|---------------|
| Sub Standard Assets | 1058 | 346 | 712 | 33% |
| -of which 100% provided | 184 | 184 | - | 100% |
| Doubtful-1 Assets | 1060 | 505 | 555 | 48% |
| -of which 100% provided | 153 | 153 | - | 100% |
| Doubtful-2 Assets | 1304 | 990 | 314 | 76% |
| -of which 100% provided | 716 | 716 | - | 100% |
| Doubtful-3 Assets | 1882 | 1882 | - | 100% |
| Loss Assets | 18231 | 18231 | - | 100% |
| Total | 23535 | 21954 | 1581 | 93% |

| Technical Write Off | Amount |
|---------------------|--------------|
| Corporate TWO | 51986 |
| Retail TWO | 3407 |
| Total TWO | 55393 |

Excluding TWO provision

Out of total GNPA of Rs.23535 crore, Rs.21166 crore is 100% provided. Overall 31% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.76559 crore

NPA Movement

(Rs.Crore)

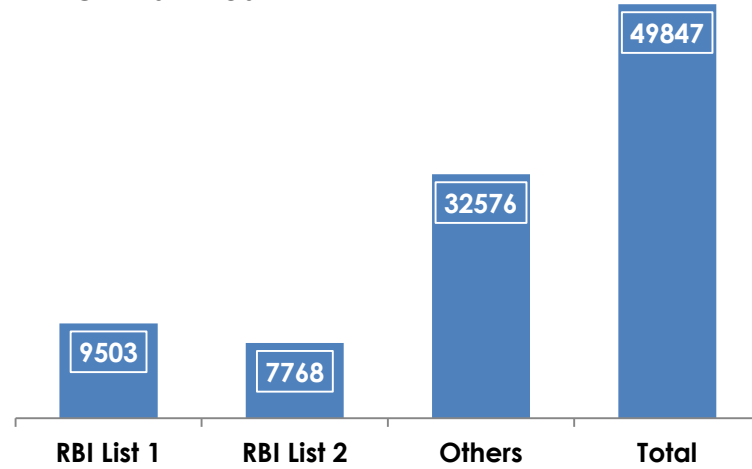
| DESCRIPTION | Q3 FY 22 | Q4 FY 22 | FY 22 | Q1 FY 23 | Q2 FY 23 | Q3 FY 23 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|
| Opening Balance | 34408 | 34405 | 36212 | 34115 | 33908 | 28722 |
| Add: | | | | | | |
| a. First Time NPA | 1639 | 763 | 5172 | 964 | 524 | 877 |
| b. Increase in existing NPA | 201 | 145 | 694 | 252 | 139 | 134 |
| Less: | | | | | | |
| c. Settled | 297 | 459 | 2779 | 721 | 419 | 367 |
| d. Up-gradation | 233 | 579 | 2295 | 171 | 221 | 209 |
| e. Written off | 1313 | 160 | 2889 | 531 | 5209 | 5622 |
| Closing Balance | 34405 | 34115 | 34115 | 33908 | 28722 | 23535 |
| Increment | (3) | (290) | (2097) | (207) | (5186) | (5187) |
| FTNPA on Net Basis | 1552 | 682 | 4200 | 843 | 447 | 768 |
| Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$ | 5.04 | 2.19 | 3.34 | 2.50 | 1.31 | 2.11 |
| Credit Cost (%) (Annualized) | 1.16 | | ^ 0.90 | 0.52 | 0.18 | 0.49 |

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

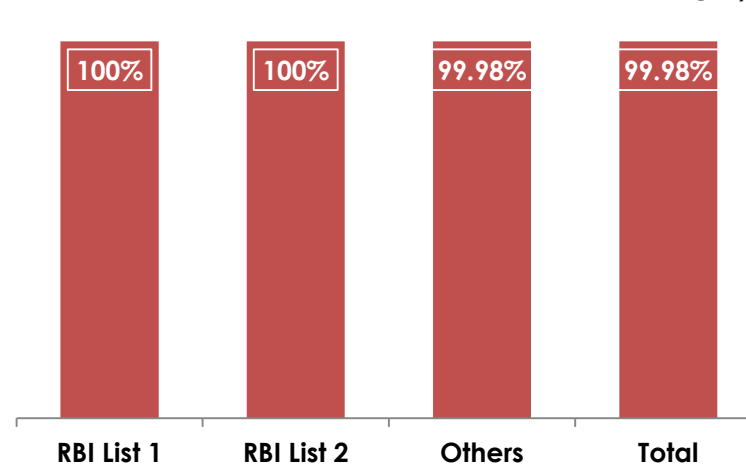
^ For full FY

NCLT – Summary

■ NCLT Admitted

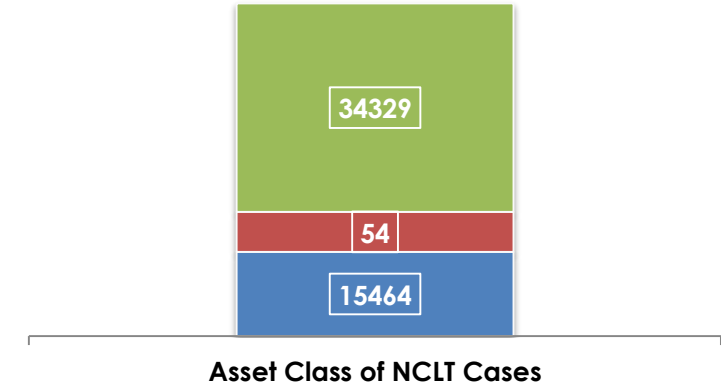


■ PCR %

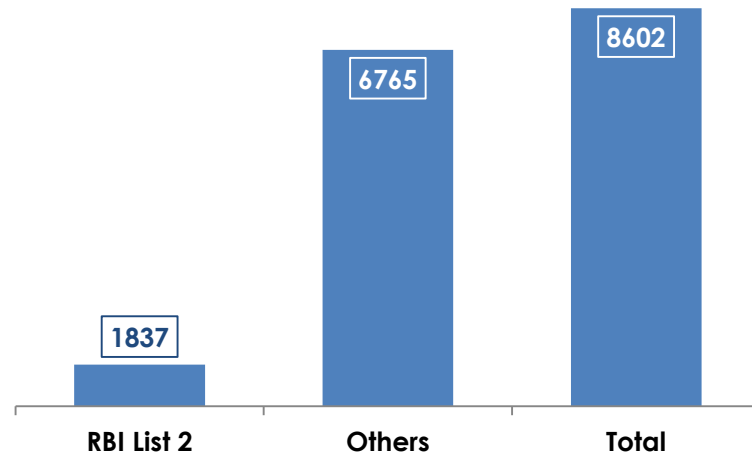


(Rs.Crore)

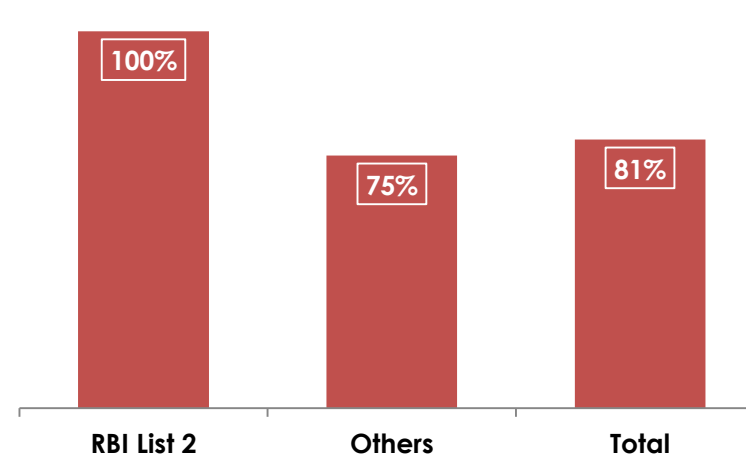
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



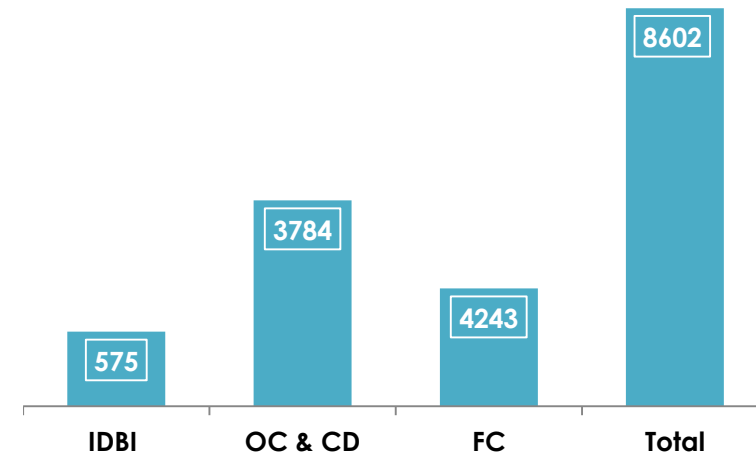
■ Filed But Not Admitted



■ PCR%

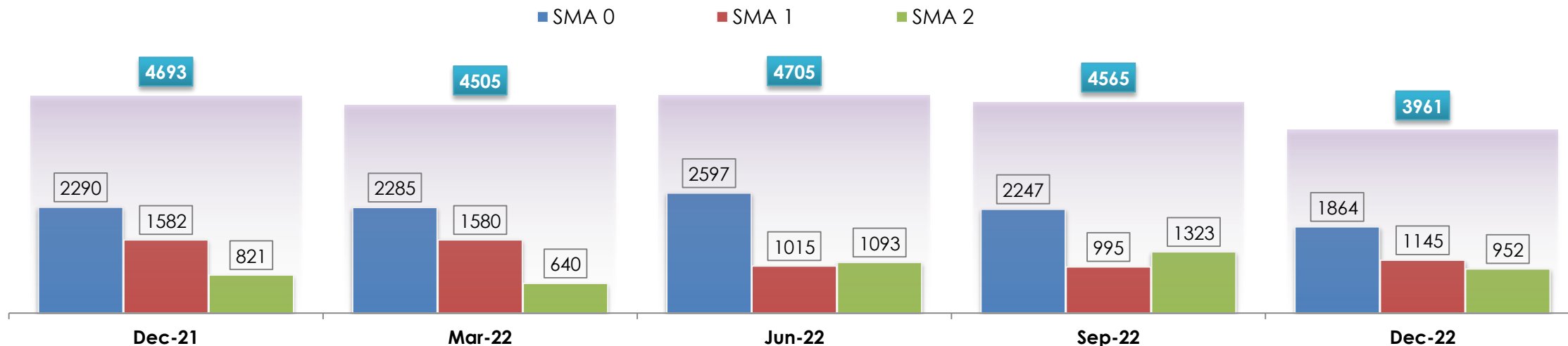


■ Filed By

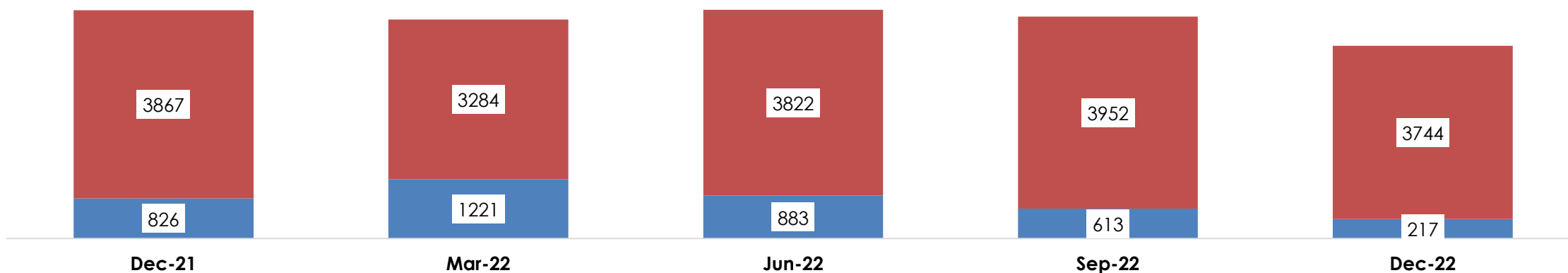


SMA Position

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.197 cr , Rs.129 cr , Rs.88 cr , Rs.170 cr and Rs.19 cr on Dec 31, 2021, Mar 31, 2022, Jun 30, 2022, Sep 30, 2022 and Dec 31, 2022 respectively

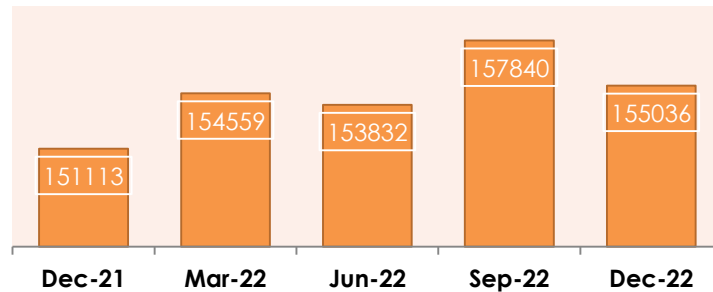
Capital

Capital Adequacy

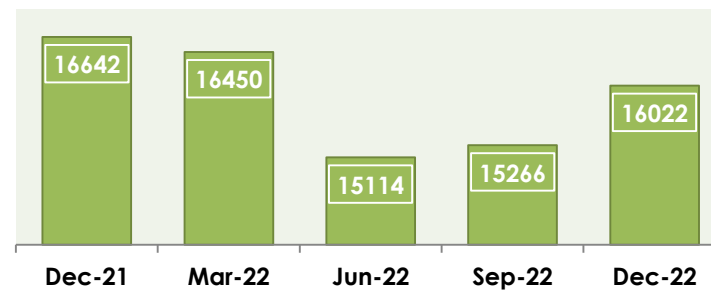
(Rs.Crore)

| Particulars | Dec-21 | Mar-22 | Jun-22 | Sep-22 | Dec-22 |
|----------------------------|---------------|---------------|---------------|---------------|---------------|
| CET 1+CCB (Rs.) | 21359 | 25787 | 26349 | 26913 | 27283 |
| AT 1 (Rs.) | - | - | - | - | - |
| Tier 1 Capital (Rs.) | 21359 | 25787 | 26349 | 26913 | 27283 |
| Tier 2 Capital (Rs.) | 3953 | 3672 | 3760 | 3841 | 3938 |
| Total Capital (Rs.) | 25312 | 29459 | 30109 | 30754 | 31221 |
| RWA (Rs.) | 151113 | 154559 | 153832 | 157840 | 155036 |
| Credit Risk | 119911 | 122452 | 121798 | 125250 | 120873 |
| Market Risk | 11245 | 12150 | 9680 | 10236 | 11809 |
| Operational Risk | 19957 | 19957 | 22354 | 22354 | 22354 |
| CET 1+CCB Ratio (%) | 14.13 | 16.68 | 17.13 | 17.05 | 17.60 |
| AT 1 (%) | - | - | - | - | - |
| Tier 1 Ratio (%) | 14.13 | 16.68 | 17.13 | 17.05 | 17.60 |
| Tier 2 Ratio (%) | 2.62 | 2.38 | 2.44 | 2.43 | 2.54 |
| CRAR (%) | 16.75 | 19.06 | 19.57 | 19.48 | 20.14 |
| Leverage Ratio (%) | 6.38 | 7.42 | 7.71 | 7.55 | 7.76 |

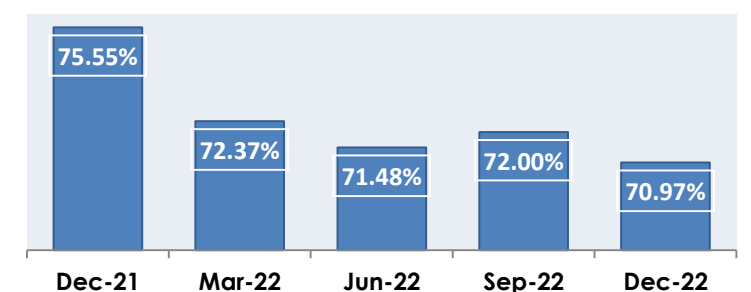
■ Total RWA



■ NFB RWA

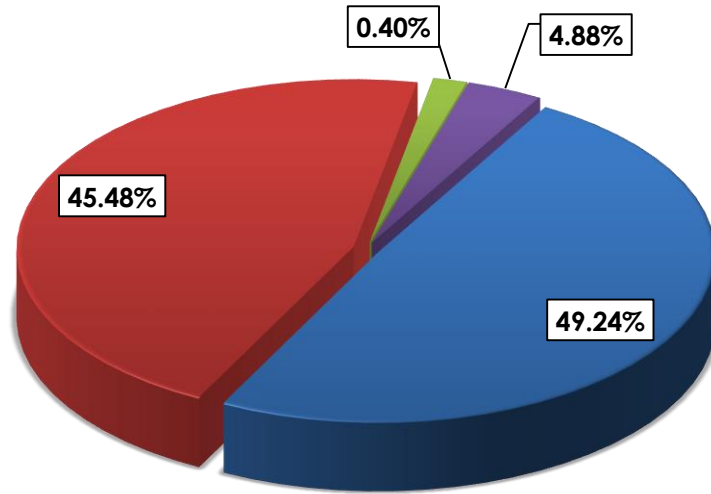


■ Credit RWA/Gross Advances



Shareholding Pattern

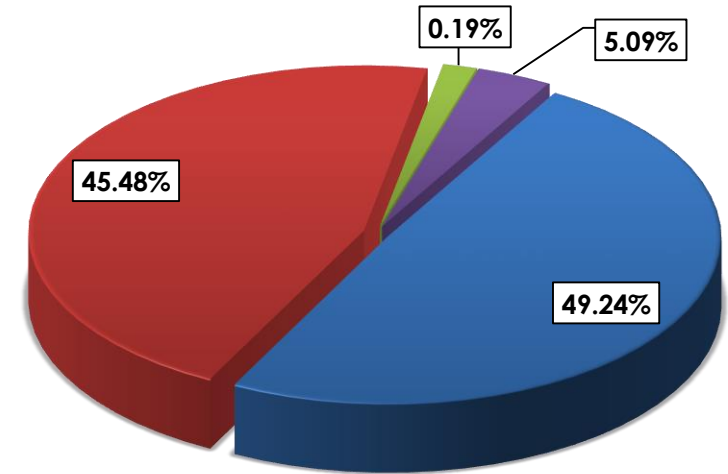
Dec 2021



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

Dec 2022

(Rs.Crore)

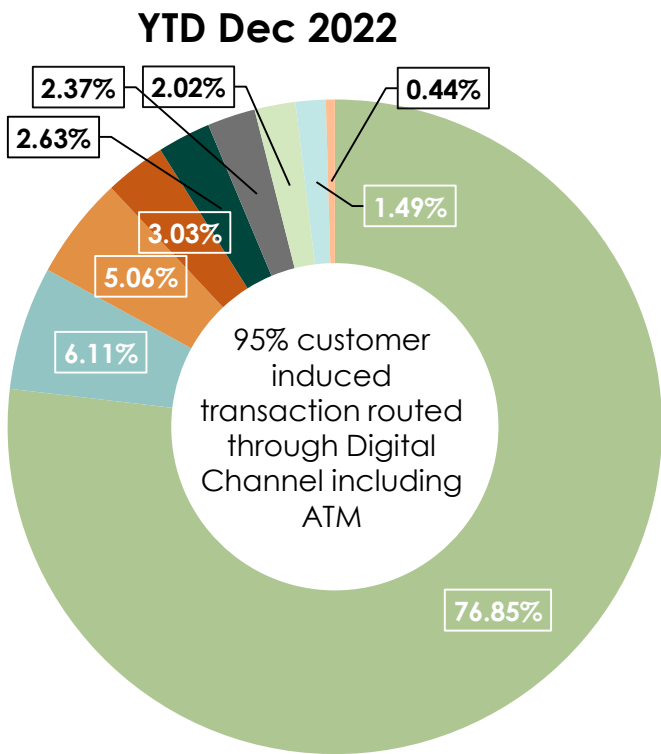
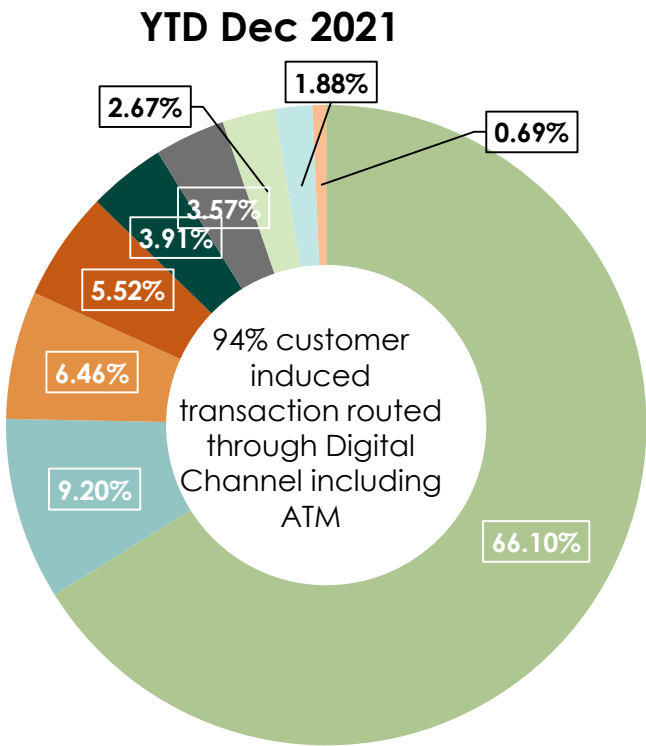


■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

| Particulars | Dec-21 | Dec-22 |
|--|-------------------|-------------------|
| Book Value (Rs. per share) | Rs.30.17 | Rs.33.39 |
| Market Capitalisation | Rs.49,891 Cr | Rs.58,439 Cr |
| 52 Weeks High/ Low (NSE) (Rs. per share) | Rs.65.25/Rs.26.35 | Rs.61.00/Rs.30.50 |
| Closing Price (NSE) (Rs. per share) | Rs.46.40 | Rs.54.35 |
| Earning Per Share (EPS) | Rs.1.63 | Rs.2.34 |

Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

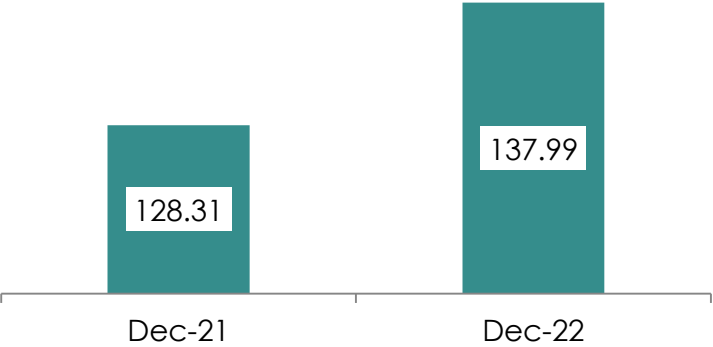


- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Mobile Banking
- AePS

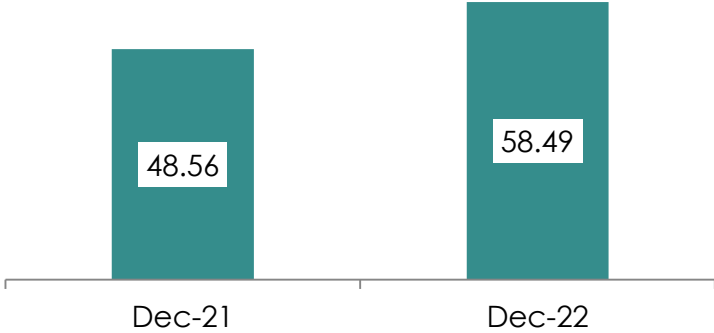
UPI has emerged as the preferred mode of transaction for Bank's customers.

Digital Footprint for Q3 FY 2023

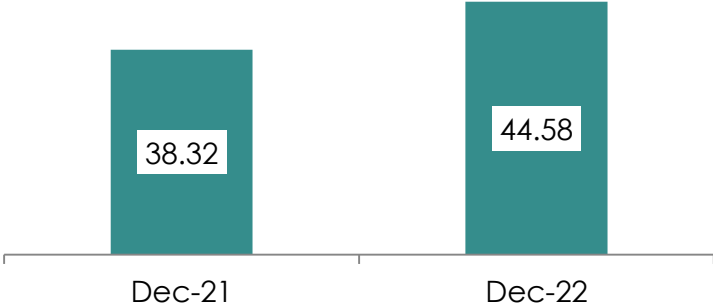
Internet Banking Users (In Lakhs)



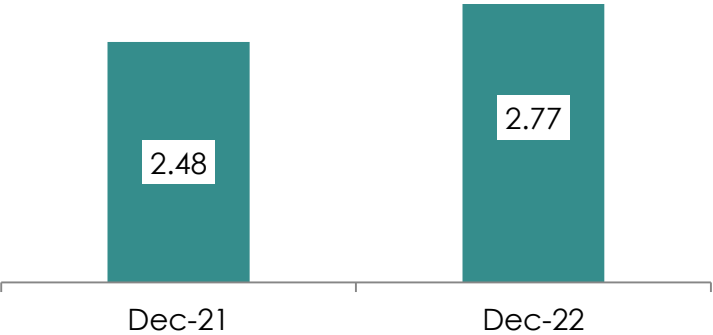
BHIM UPI Users (In Lakhs)



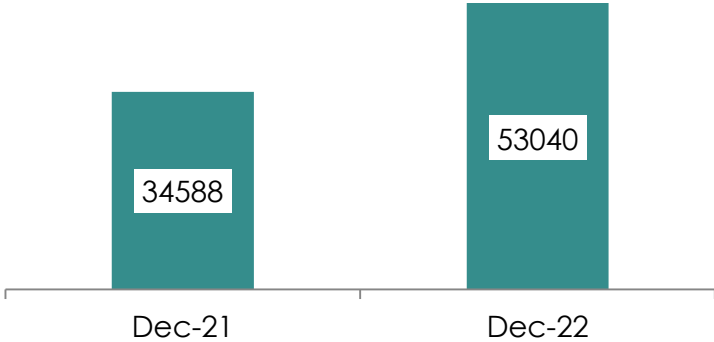
Mobile Banking Users (In Lakhs)



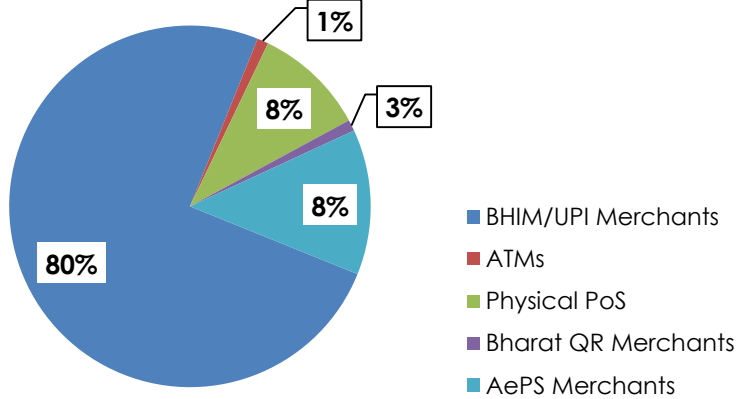
Merchant Base (In Lakhs)



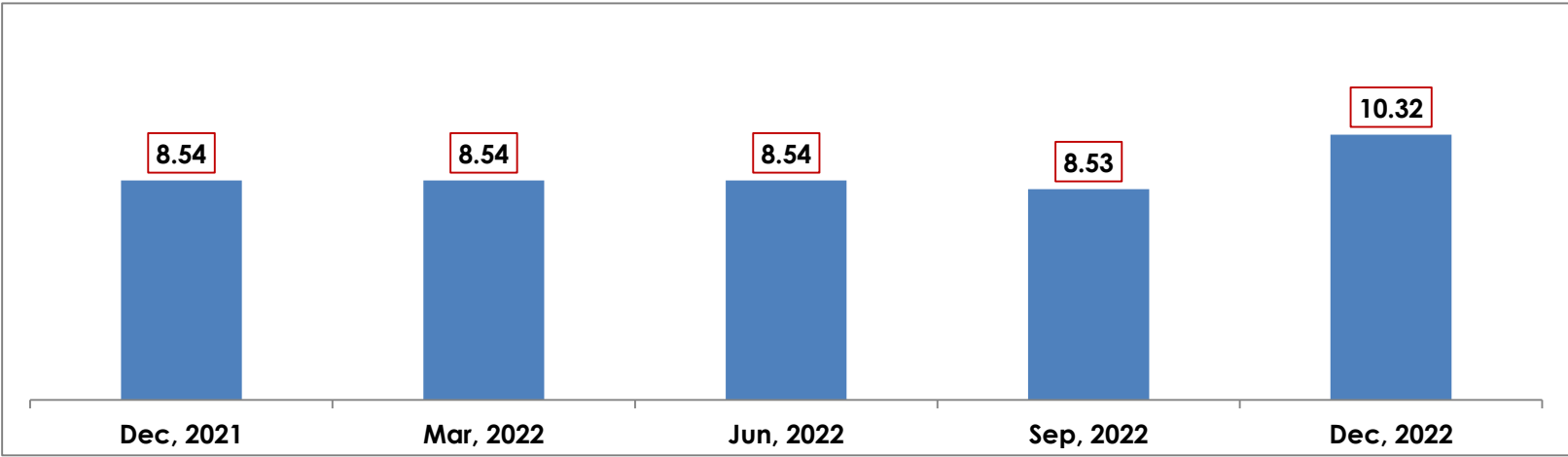
UPI Transactions (In Crores)



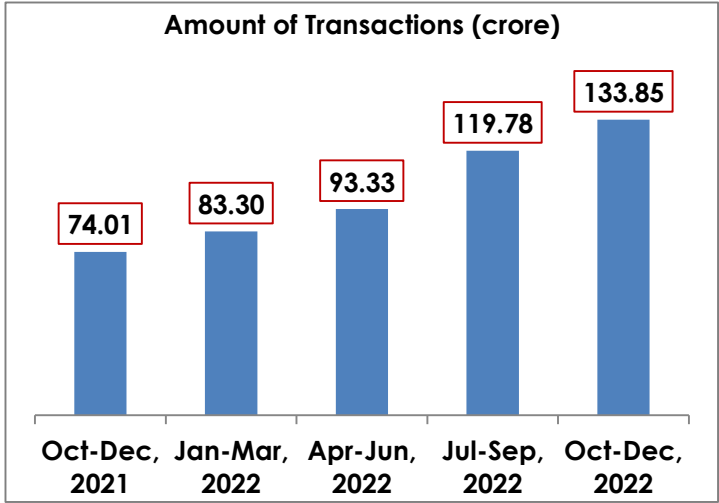
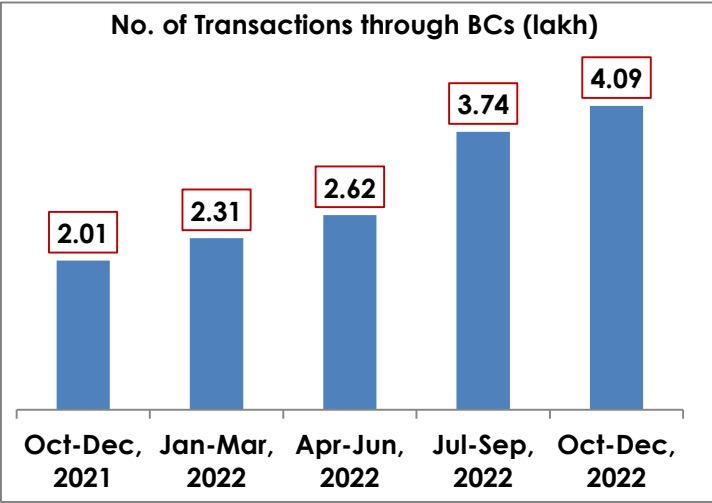
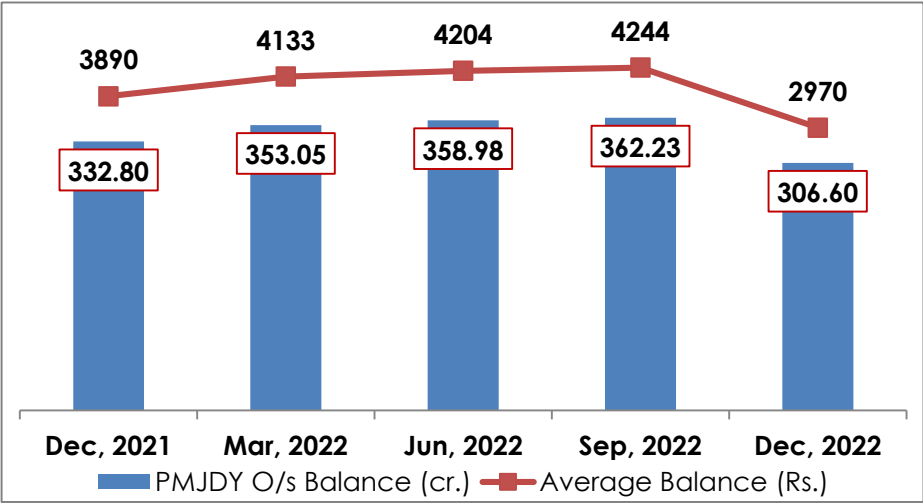
Payment Acceptance Channels



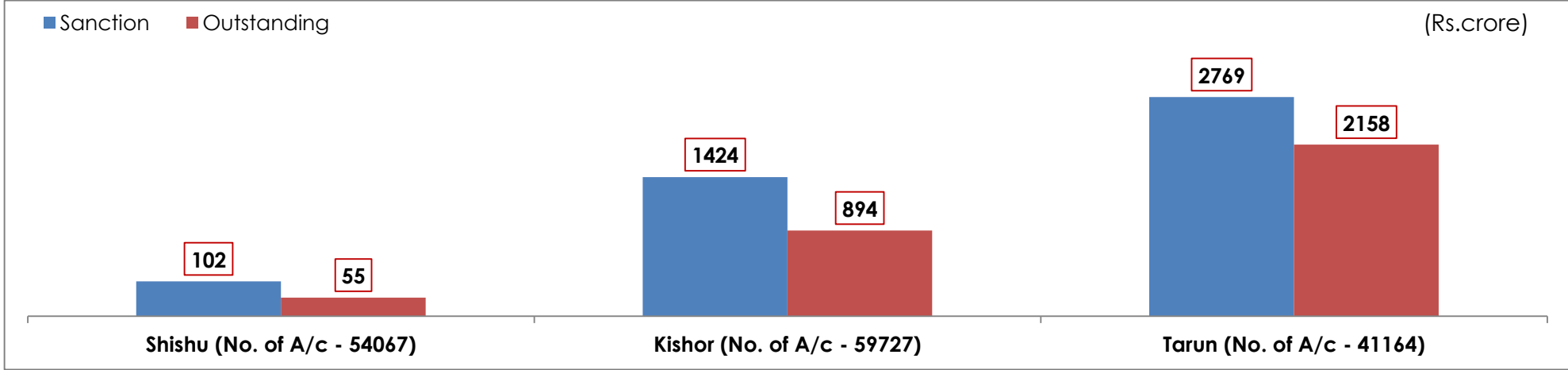
PMJDY Accounts (lakh)



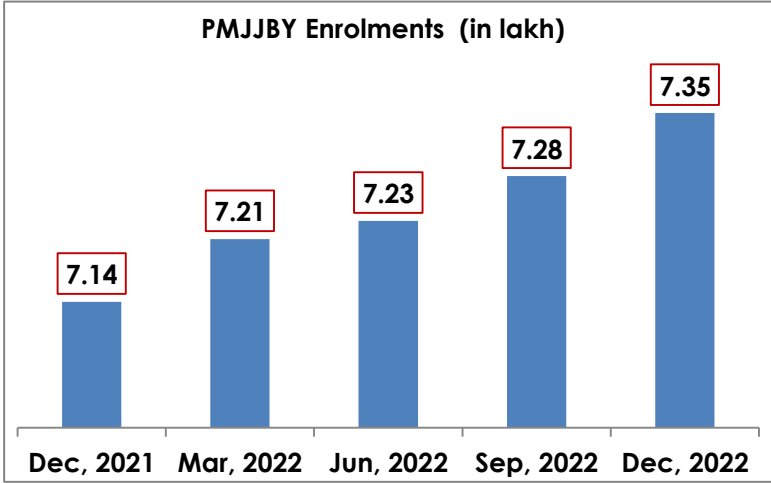
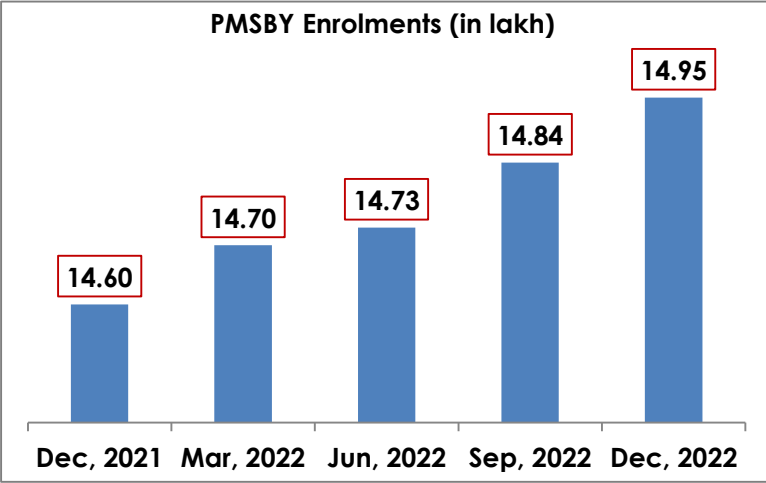
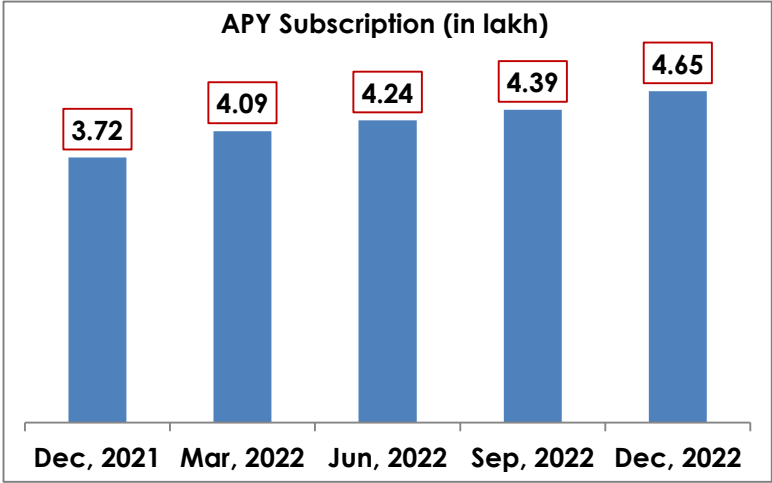
Transactions through Individual Business Correspondent (BCs)



MUDRA Yojana as on Dec 31, 2022



Enrolment under Social security Scheme as on Dec 31, 2022



Subsidiaries

Subsidiaries

(Rs.crore)

| Name of Company | % Holding | Line of Activity | Income 9M FY 2023 | PAT 9M FY 2023 | RoA 9M FY 2023 | Net Worth 9M FY 2023 |
|--------------------------------------|-----------|-----------------------------------|----------------------|-------------------|--------------------|-------------------------|
| IDBI Capital Market & Securities Ltd | 100 | Merchant Banking & Retail Broking | 73.37 (78.00) | 7.48 (15.74) | 2.81% (5.59%) | 329.31 (328.50) |
| IDBI Intech Ltd | 100 | Technology Service Provider | 110.72 (107.03) | 9.54 (11.08) | 8.00% (10.00%) | 107.22 (98.03) |
| IDBI MF Trustee Co. Ltd. | 100 | Trustees of MF | 0.25 (0.28) | 0.04 (0.06) | 3.02% (4.36%) | 1.72 (1.66) |
| IDBI Asset Management Ltd | 66.67 | Asset Management Co. | 26.59 (25.13) | 9.48 (7.62) | 9.36% (8.15%) | 131.30 (120.99) |
| IDBI Trusteeship Services Ltd | 54.70 | Trusteeship | 60.28 (63.95) | 33.93 (38.81) | 11.25% (13.81%) | 291.26 (270.12) |

Figures in () are of previous period

Way Forward

Looking Ahead : Focus Area

Explore avenues to achieve business growth of 12% and maintain corporate to retail ratio at 40:60

Credit cost and net slippages ratio to be below 1% and 2.5% respectively on sustained basis PCR to be maintained above 90% level.

Continue to have RoA and RoE of above 1% and 14% respectively. CRAR to be maintained above 15%

GNPA to be gradually brought down with recovery target of Rs.4000 crore. Net NPA level to be maintained below 1.25%.

Focus on maximising fee income and maintaining NIM above 3.25%. Target to maintain CASA ratio above 50%

Lateral growth in portfolio through co-lending in the geographical locations where Bank does not have reach through its own network.

To maintain cost to income ratio below 48% by optimizing its operating expenses and increasing productivity.

Tie -up with Fintechs to scale up sourcing of business under Personal Loan & Education Loan.

THANK YOU

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