



Presentation to Analysts

Q1 FY 2019

August 14, 2018



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Highlights

Highlights - YoY

Operating profit increased by Rs.238 crore (28%)

NII increased by Rs.237 crore (17%)

Interest Expenses reduced by Rs.488 crore (11%)

Operating expenses reduced by Rs.45 crore (4%)

Recovery from W/off accounts increased from Rs.24 Cr. to Rs.69 Cr.

NIM improved by 45 bps from 1.72% to 2.17%

Cost to Income Ratio decreased by 908 bps from 61.70% to 52.62%

CASA ratio improved by 5.46% from 33.67% to 35.51%

Average Cost of Deposits declined by 37 bps from 5.78% to 5.41%

RWA reduced by Rs.58,510 crore

PCR (including TWO) improved from 52.42% to 64.45%

Highlights (Q-o-Q)

Operating profit (excl. non-core profit) improved by Rs.565 crore (109%)

NII increased by Rs.723 crore (79%)

Interest Expenses reduced by Rs.178 crore (4%)

Operating expenses reduced by Rs.53 crore (4%)

NIM improved by 98 bps from 1.19% to 2.17%

Cost to Income Ratio reduced to 52.62%

RWA reduced by Rs.21,041 crore

PCR (including TWO) improved from 63.40% to 64.45%

Financial Performance

Profit & Loss

(Rs.Crore)

Particulars	Quarter ended				
	June-17	March-18	June-18	Growth (Y-o-Y)%	Growth (Q-o-Q)%
Interest Income	6 011	5 214	5 760	(4)	10
Interest Expenses	4 609	4 299	4 121	(11)	(4)
Net Interest Income	1 402	915	1 639	17	79
Other Income	686	2 700	643	(6)	(76)
Net Total Income	2 088	3 615	2 282	9	(37)
Operating Expenses	1 245	1 253	1 200	(4)	(4)
- Employee Cost	504	453	452	(10)	(0)
- Other Operating Cost	741	800	749	1	(6)
Operating Profit	843	2 362	1 081	28	(54)
Op. Prft. Excl. gain on strategic sale	773	516	1 081	40	109
Provisions & Contingencies	1 696	8 025	3 491	106	(56)
- Tax	(340)	(2,520)	(1,745)	414	(31)
Profit After Tax	(853)	(5,663)	(2,410)	(183)	57
NIM	1.72%	1.19%	2.17%		

During the Qtr. the case of Bhushan Steel was resolved in NCLT and amount of Rs. 329 Cr. booked towards interest income.

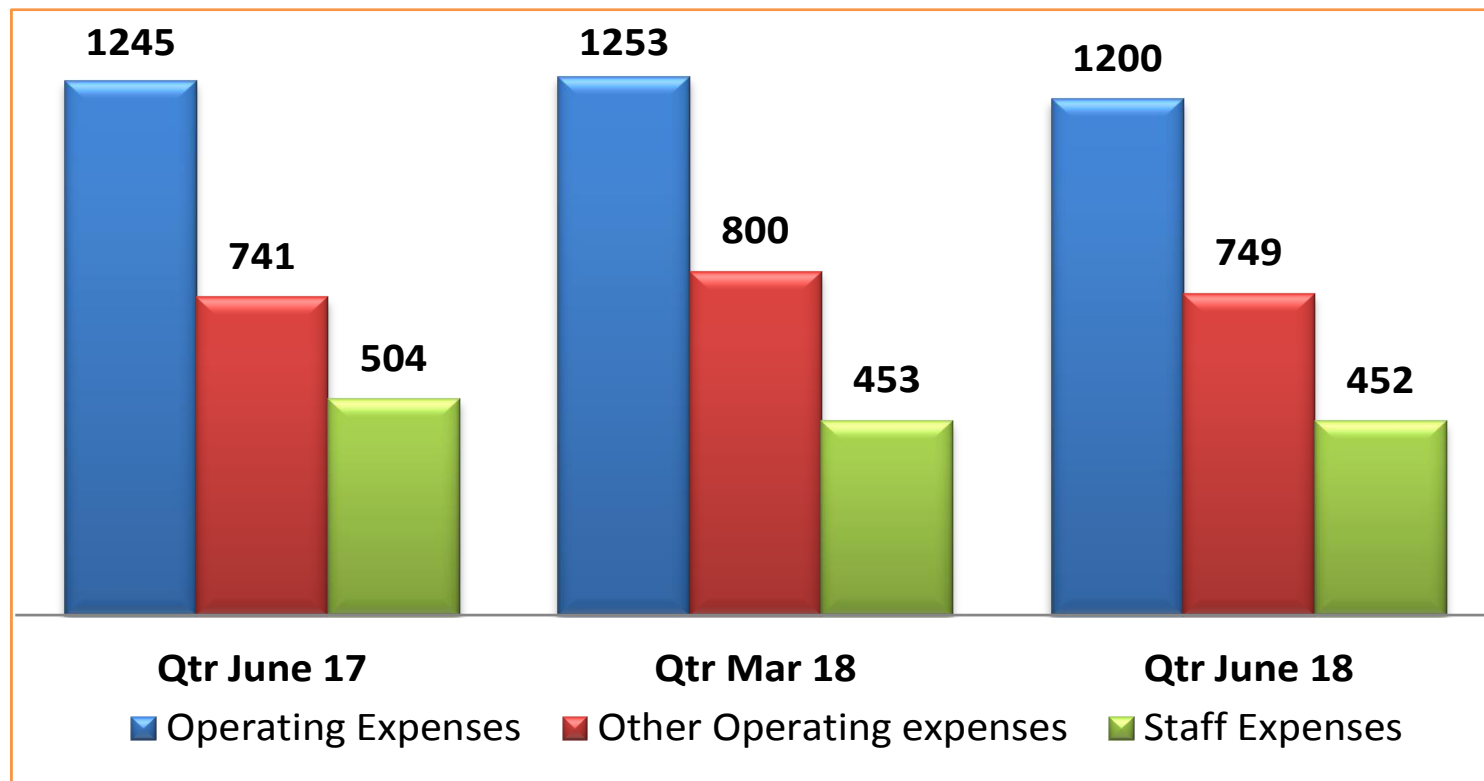
Interest Income & Interest Expenses

(Rs.Crore)

Sr.No	Particulars	Quarter ended				
		June-17	Mar-2018	June-18	Growth (Y-o-Y)%	Growth (Q-o-Q)%
1	Interest Income (2+3+4)	6011	5214	5760	(4)	10
2	Interest on Advances	4068	3320	3876	(5)	17
3	Interest on Investments & RBI/Interbk Funds	1669	1531	1601	(4)	5
4	Other Interest Income	274	363	283	3	(22)
5	Total Interest paid (6+7+8)	4609	4299	4121	(11)	(4)
6	Interest paid on Deposits	3582	3067	3234	(10)	5
7	Interest on RBI / inter bank borrowings	69	177	115	66	(35)
8	Interest paid on Borrowings	958	1055	772	(19)	(27)
9	NII (Spread) (1-5)	1,402	915	1,639	17	79
10	Cost to Income Ratio (excl. Stake Sale)	61.70%	70.82%	52.62%	-	-

Declining Operating Expenses

(Rs.Crore)



Declining Trend of Operating Costs (Y-o-Y) mainly on account of various initiatives towards cost rationalization

Provisions & Contingencies

(Rs.Crore)

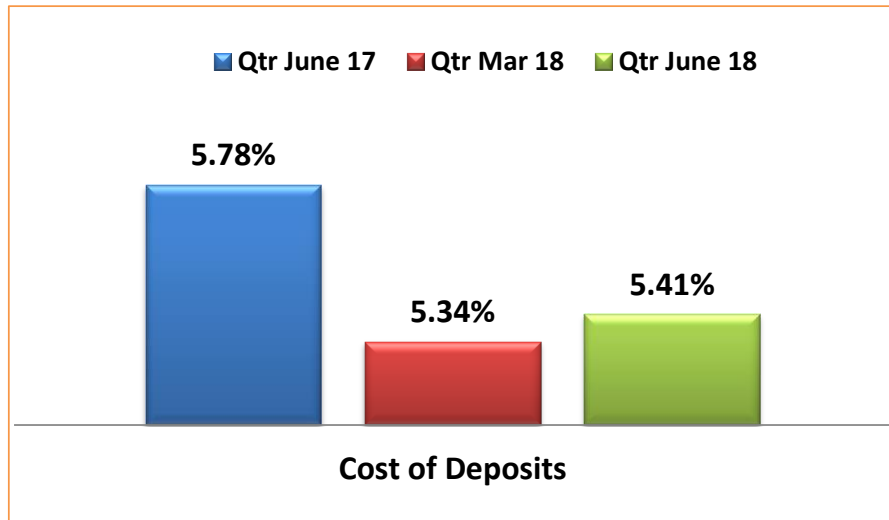
Particulars	Quarter Ended		
	Jun-17	Mar-18	June-18
Depreciation on Investment	404	707	68
- MTM Gain/(Loss)	(33)	(193)	321
- MTM W/back	-	-	(488)
Provision for NPAs	1 873	10 773	4 603
Provision towards standard assets	99	(1564)	(87)
Provision for Restructured Assets (including FITL)	(286)	(164)	(34)
Income Tax	(340)	(2520)	(1745)
Bad Debts Written off	19	727	658
Other Provisions	(74)	65	28
Total	1696	8025	3491

RBI vide its circular dated April 2, 2018 and June 15, 2018 permitted banks to spread provisioning for MTM losses on investment in AFS & HFT Categories for the qtrs. ended Dec 31, 2017, Mar 31, 2018 and June 30, 2018 equally over four Qtrs.

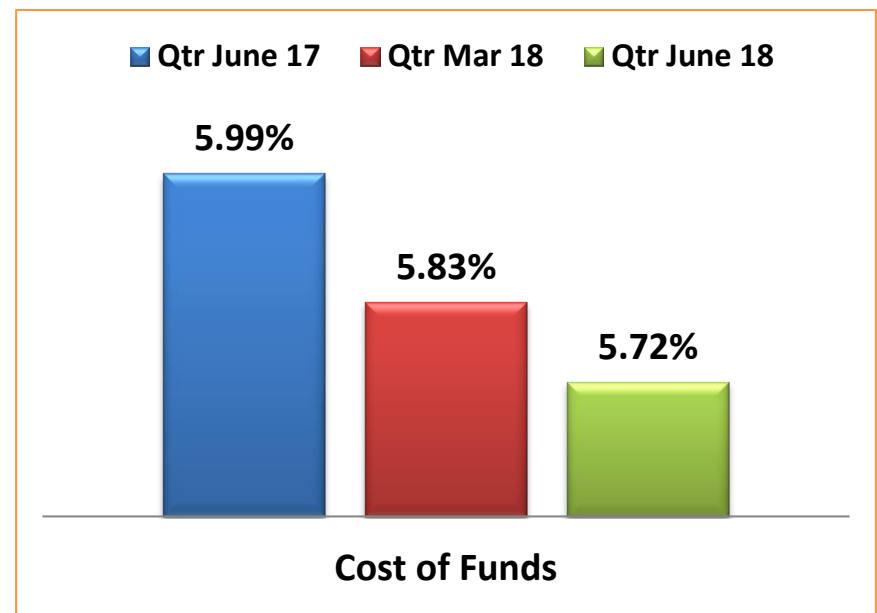
Accordingly, the bank has recalculated the provision of MTM losses on all investment held in AFS and HFT portfolio for the qtrs ended Dec 31 2017 and Mar 31, 2018. This has resulted reversal in provisioning for Qtr ended June 2018 of Rs. 488 Cr.

Balance MTM losses amounting to Rs. 1449 Cr. To be w/off in subsequent qtrs. in the current financial year.

Cost Ratios

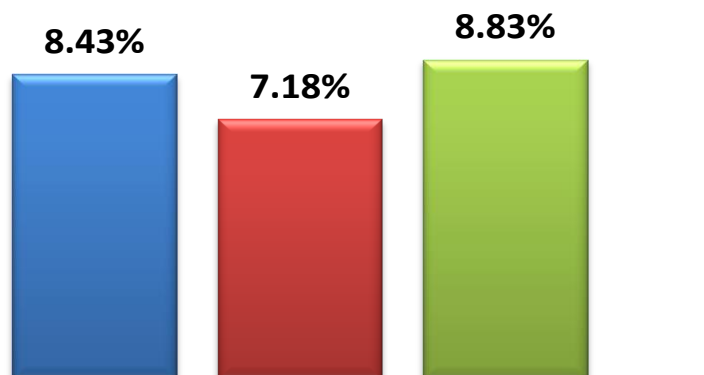


Declining Trend in Cost of Cost of Funds & Cost of Deposits



Yield Ratios

■ Qtr June 17 ■ Qtr Mar 18 ■ Qtr June 18

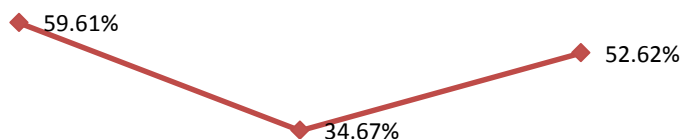


Yield on Advances

NIM has improved significantly by 45 bps

Yield on Advances has improved by 40 bps

Cost to Income Ratio

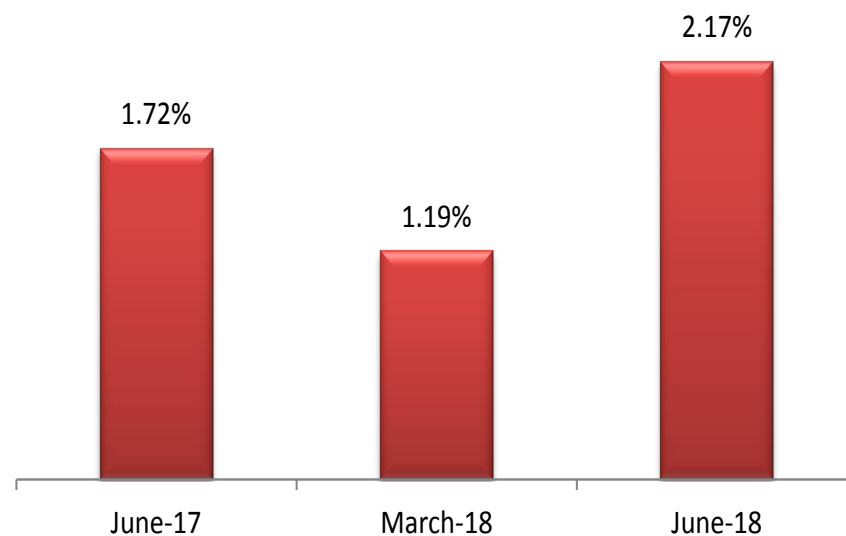


June-17

March-18

June-18

NIM



Business Performance

Balance Sheet

(Rs.Crore)

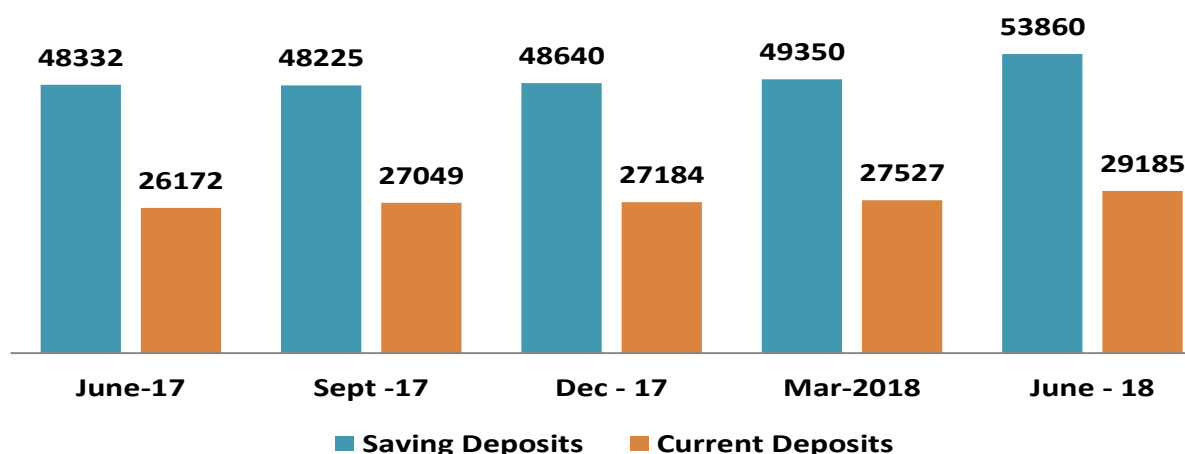
As at	30-Jun-17	31-Mar-18	30-Jun-18
LIABILITIES			
Capital	2 071	3 084	4 181
Reserve & Surplus	19 731	18 126	22 500
Deposits	2 43 058	2 47 932	2 39 896
Borrowings	56 204	63 186	45 941
Other Liabilities & Provisions	15 625	17 987	10 157
Total	3 36 689	3 50 314	3 22 675
ASSETS			
Cash & Balance with RBI	13 020	13 164	12 476
Bal. with banks & money at call	2 288	20 522	3 787
Investments	87 495	91 606	94 527
Advances	1 87 251	1 71 740	1 59 799
Fixed Assets	7 351	6 771	6 698
Other Assets	39 284	46 511	45 388
Total	3 36 689	3 50 314	3 22 675

CASA Performance

(Rs.Crore)

Terminal level					
Parameters	June-17	Mar -18	June - 18	YoY variation	QoQ variation
Global Deposits	243058	247932	239896	-1%	-3%
CASA Share (%)	33.67	37.15	35.51		
CASA Deposits	81837	92102	85180	4%	-8%
Saving Deposits	49521	57125	54772	11%	-4%
Current Deposits	32315	34977	30408	-6%	-13%
Term Deposits	161222	155830	154716	-4%	-1%
Bulk Deposits	78974	82683	82366	4%	0%

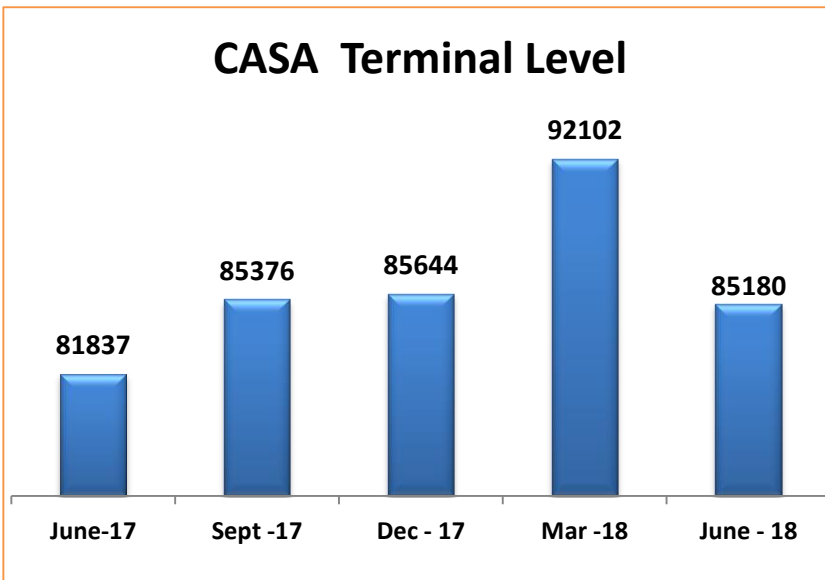
Daily Average Balance



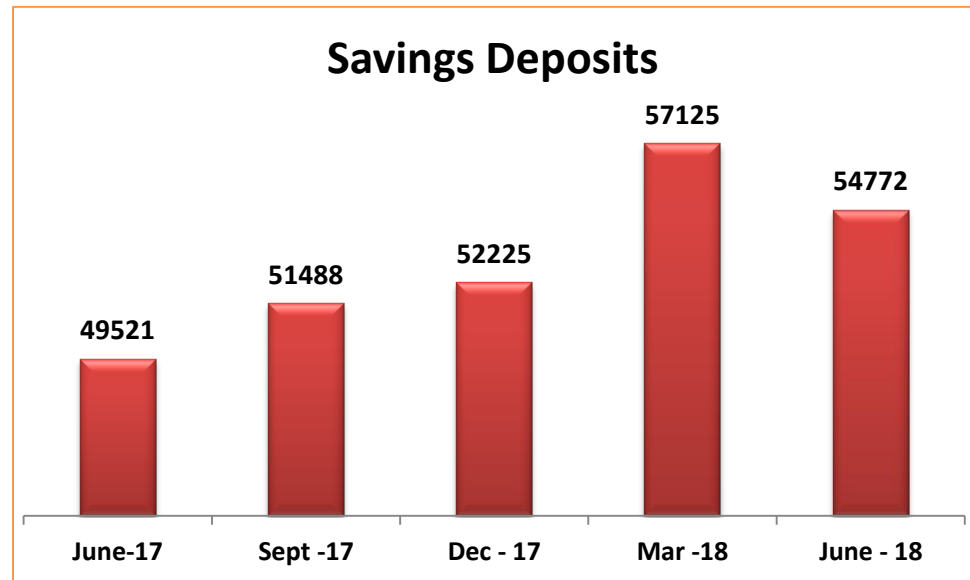
CASA-Low Cost Deposit

(Rs.Crore)

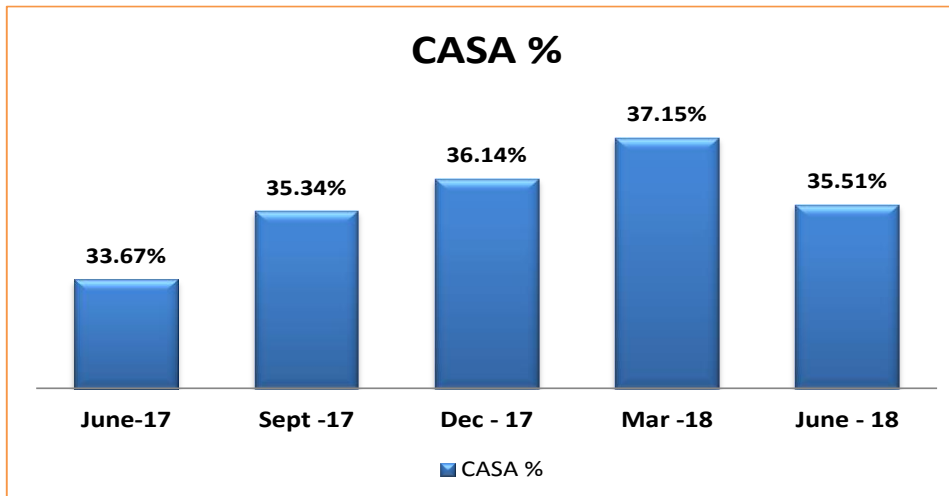
CASA Terminal Level



Savings Deposits



CASA %



**CASA Deposits have improved by
5.46% Y-o-Y**

Advances

(Rs.Crore)

Terminal level					
Parameters	June-17	Mar -18	June - 18	YoY variation	QoQ variation
Gross Advances	208085	198853	187814	-10%	-6%
Corporate	126255	110254	99418	-21%	-10%
Retail	81830	88599	88397	8%	0%
Corporate : Retail (%)	61:39	55:45	53:47		
Global Net Advances	187251	171740	159799	-15%	-7%
CD Ratio % (Gross Credit)	85.61%	80.20%	78.29%		

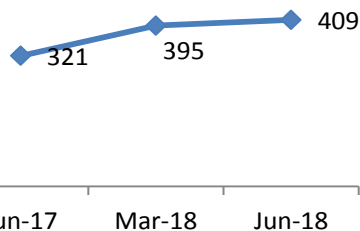
Parameters	As on			YoY variation	QoQ variation
	June 17	Mar 18	June 18		
Global Gross Advances	208085	198853	187814	-10%	-6%
Overseas Advances	22739	16183	15139	-33%	-6%
Domestic Advances	185346	182670	172675	-7%	-5%
Agri and Allied Activities	17831	18435	17674	-1%	-4%
Industry	105966	102269	99201	-6%	-3%
Services	34480	29863	29998	-13%	0%
Personal Loans	35976	36503	36969	3%	1%
Others	13832	11783	3972	-71%	-66%

Retail Products Growth

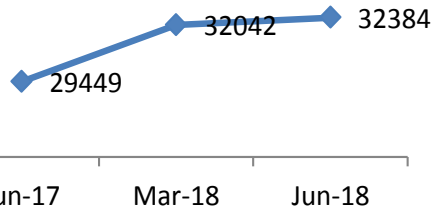
(Rs.Crore)

Structured Retail Assets	As on		
	Jun-17	Mar-18	Jun-18
TOTAL Structured Retail Assets	40378	45518	45859
SRA Disbursements (for Qtr)	2867	4335	2572

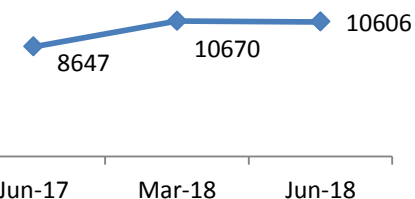
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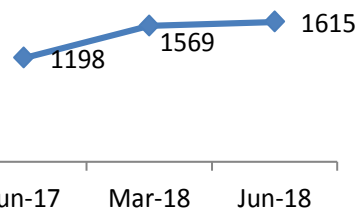
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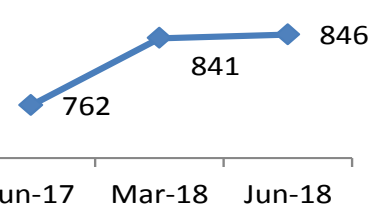
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Top 20 Industry-wise Advances

(Rs.Crore)

Top 20 Industries	Outstanding as on 30.06.2018						
	FB	NFB Exposure	Total	% of Total Outstanding advances (Fund based+Non fund based)	GNPA	FTNPA for the Qtr	Standard Stressed O/s
Infrastructure of which:	38974	37528	64222	17.97%	14924	767	14254
-Transport	10909	9777	18059	5.05%	5494	365	3191
-Energy	23062	11960	30366	8.50%	7388	255	10095
-Water and Sanitation	313	467	550	0.15%	32	3	60
-Communication	1447	11122	8853	2.48%	810	21	157
-Social and Commercial Infrastructure	3243	4203	6395	1.79%	1199	122	750
Housing Loans (Incl priority sector housing)	35360	65	35432	9.92%	437	74	1151
Basic Metal and Metal Products	9985	12768	14655	4.10%	5856	168	1217
All Engineering	8125	13466	18408	5.15%	3425	25	1891
Agriculture & Allied Activities	17397	149	17464	4.89%	2150	395	501
Trade	12193	2985	14056	3.93%	2221	406	339
Chemicals and Chemical Products (Dyes, Paints, etc.)	7397	5464	9922	2.78%	3177	111	53
Construction	5936	8115	12739	3.57%	4912	299	139
Mining and Quarrying	6954	2221	8172	2.29%	5584	4981	28
Other Services	2305	7688	6394	1.79%	191	11	47
Food Processing	5014	2122	5978	1.67%	1801	183	468
Vehicles, Vehicle Parts and Transport Equipments	4607	4252	5335	1.49%	3637	0	2
NBFCs	5179	895	5494	1.54%	0	0	0
Residuary other advances	5907	7503	9750	2.73%	4056	66	41
Textiles	4558	869	5077	1.42%	1555	57	248
Commercial Real Estate	2753	624	3181	0.89%	708	128	34
Rubber, Plastic and their Products	2654	852	3090	0.86%	1855	14	52
Other Retail Loans	15	0	15	0.00%	0	0	0
Paper and Paper Products	1273	434	1494	0.42%	673	33	27
Cement and Cement Products	1194	748	1518	0.42%	373	1	30
Total	177781	108748	242395	67.84%	57534	7717	20523

Profitability Ratio

Performance (in %)			
Particulars	Quarter ended		
	Jun-17	Mar-18	Jun-18
Cost of all Liabilities	5.35%	5.12%	5.04%
Yield on Total assets	7.82%	9.34%	7.77%
Margin	2.47%	4.21%	2.73%
Cost of funds	5.99%	5.83%	5.72%
Ret on Earning assets	8.21%	10.10%	8.45%
Spread	2.21%	4.27%	2.73%
Yield on Investments	6.88%	8.26%	6.48%
Yield on Advances	8.43%	7.18%	8.83%
Low cost Funds/ Total deposits	33.67%	37.15%	35.51%
Cost/ Net Income	59.61%	34.67%	52.62%
Cost/ Net Income (Excluding gain on strategic and FA sale)	61.70%	70.82%	52.62%
Overhead Efficiency ratio	55.13%	215.42%	53.56%
Staff Exp/ Tot Exp	8.61%	8.16%	8.49%
Gross NPAs (Rs. Cr.)	50173	55588	57807
Net NPAs (Rs. Cr.)	29580	28665	29981
Gross NPA Ratio	24.11%	27.95%	30.78%
Net NPA Ratio	15.80%	16.69%	18.76%
PCR including Tech Write Off	52.42%	63.40%	64.45%
PCR excluding Tech Write Off	41.12%	48.50%	48.20%

Asset Quality

Asset Quality

PCR improved from 52.42% (June 2017) to 64.45% (June 2018)

(Rs.Crore)

Particulars	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18
Gross Advances	208085	205670	204768	198853	187814
Gross NPAs	50173	51368	50622	55588	57807
Gross NPAs as % of Gross Advances	24.11%	24.98%	24.72%	27.95%	30.78%
Total Provisions held (including NCLT Prov)	20541	21834	21223	26902	27811
Net Advances	187251	183553	183256	171740	159799
Net NPAs	29580	29489	29353	28665	29981
Net NPAs as % of Net Advances	15.80%	16.06%	16.02%	16.69%	18.76%
Provision Coverage Ratio as per RBI Guidelines	52.42%	54.56%	56.99%	63.40%	64.45%

Category	Gross NPA	Provision	NPV Loss	NCLT Provision	Net NPA
Sub Standard Assets	14,069	2,193	2	-	11,874
Doubtful-1 Assets	13,127	5,673	0	507	6,946
Doubtful-2 Assets	24,870	12,533	12	1,163	11,161
Doubtful-3 Assets	4,732	4,732	-	-	-
Loss Assets	1,009	1,009	-	-	-
Total	57,807	26,141	15	1,670	29,981

Summary- Cases filed as per RBI Direction (1st & 2nd List) -

Particulars	June 30, 2018 RBI 1st List	June 30, 2018 RBI 2nd List
No. of Cases	12	29
Cases where IDBI Bank has exposure	11	19
IDBI Bank Lead cases	2	4
Cases which have been Admitted	11	12
IDBI Bank Gross Principal O/S (Rs. Cr.) as on June 30, 2018	13913	11377
IDBI Bank Gross Principal O/S (Rs. Cr.) as on June 30, 2018 of Admitted Cases	13913	8388
Provision made as on June 30, 2018	10229	6090
Provision made (%)	74	73

Capital

Capital Adequacy

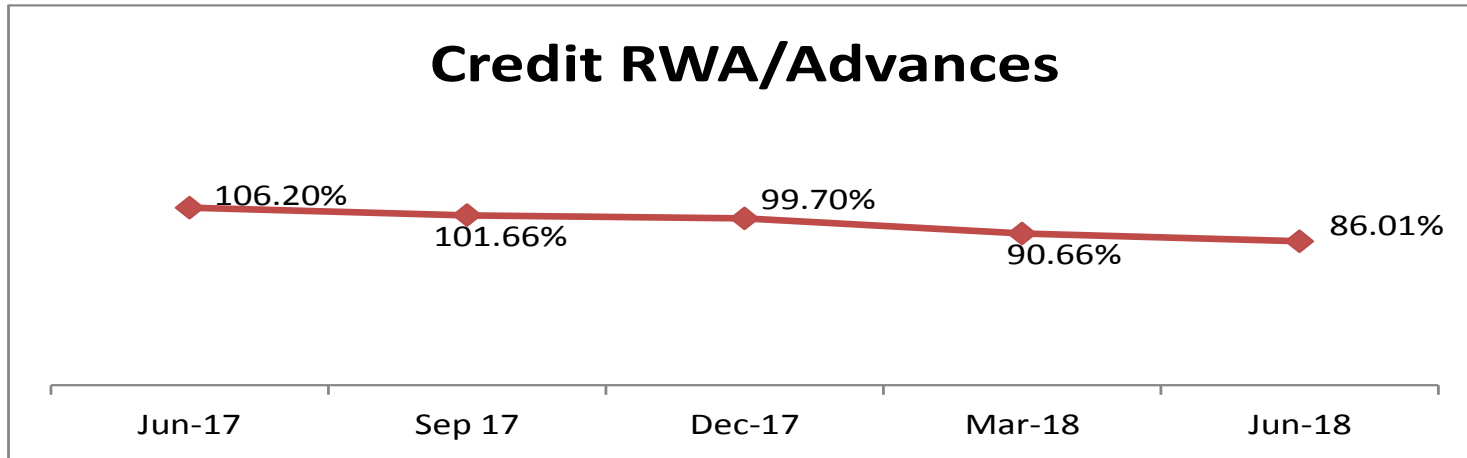
(Rs.Crore)

Particulars	June-17	Mar-18	June-18
CET 1 + CCB (Rs.)	14750	16392	11668
AT 1 (Rs.)	5854	684	684
Tier 1 Capital (Rs.)	20604	17076	12351
Tier 2 Capital (Rs.)	7614	5915	6077
Total Capital (Rs.)	28219	22991	18428
RWA (Rs.)	258332	220864	199823
CET 1+CCB Ratio	5.71%	7.42%	5.84%
AT 1	2.27%	0.31%	0.34%
Tier 1 Ratio	7.98%	7.73%	6.18%
Tier 2 Ratio	2.95%	2.68%	2.00%
CRAR	10.92%	10.41%	8.18%

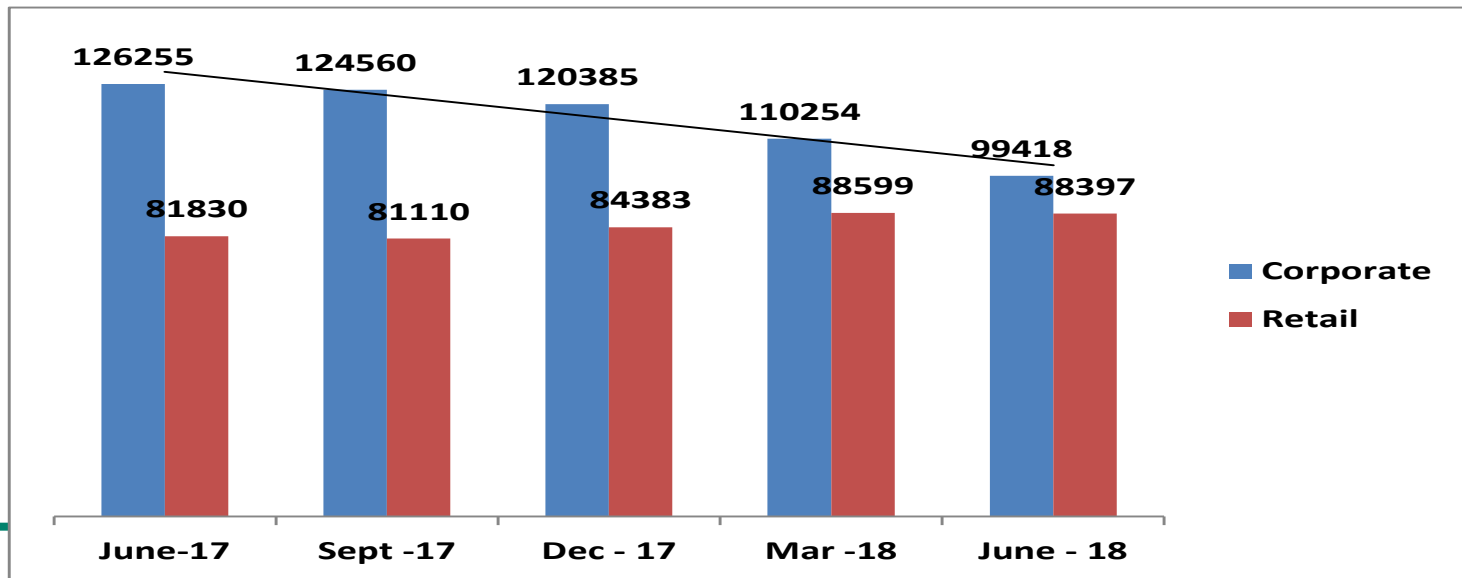
Capital Optimization

% Credit RWA to Advances

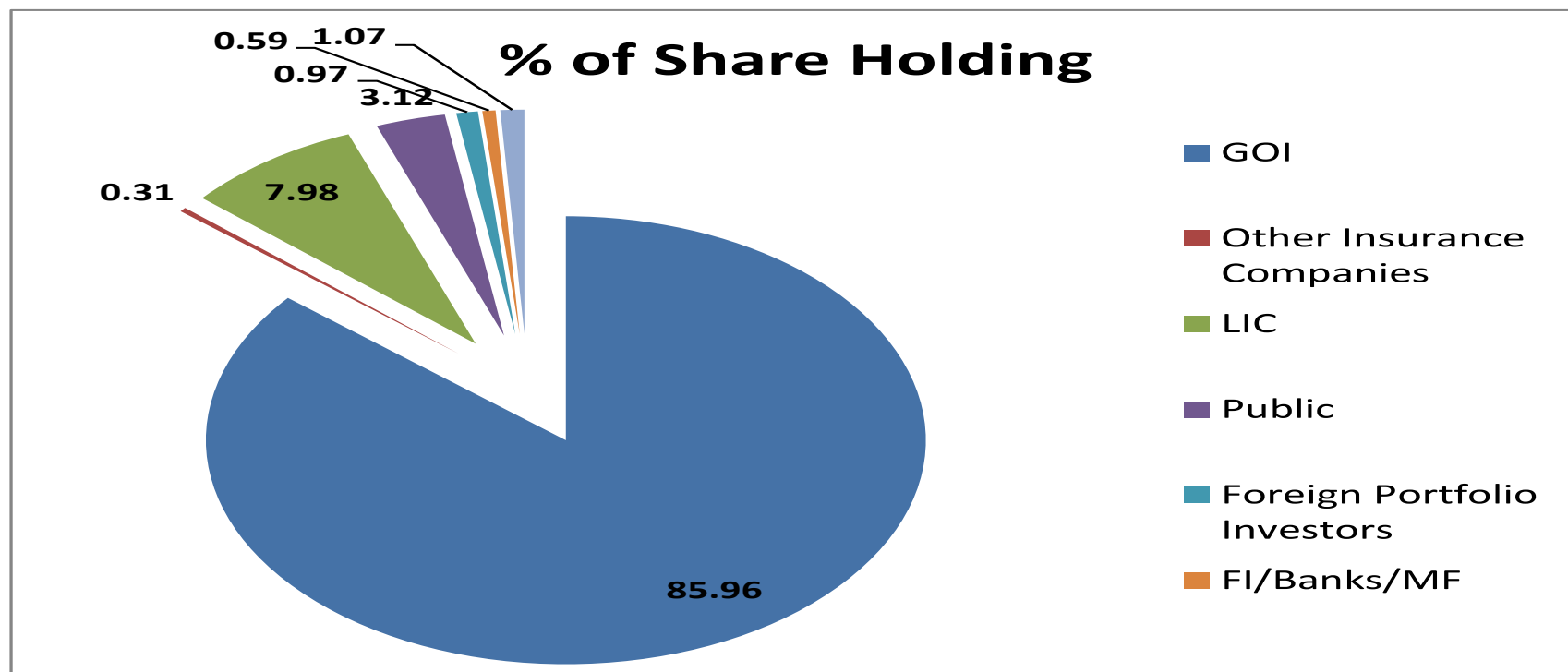
(Rs.Crore)



Portfolio Realignment



Shareholding Pattern June 2018



Digital Banking

Digital Channel Total Registrations

Particulars	June 18	June 17	Growth(%)
Debit Cards in Lakhs	118	108	9.32
I Net Banking (No of Customer Reg.)	9412800	8479891	11
Mobile Banking (No of Customer Reg.)	2279846	896920	154.19
No of ATM	3735	3824	-2.33*
No of E Lounge	58	58	-
BHIM UPI	914049	225340	305.63
Digital Wallet	134131	85599	56.70
Digital Merchants	95887	57189	67.67

* Decrease due to closure of few loss incurring ATMs.

Digital Channel Volume of Transactions (Rs in Cr)

Particulars	Qtr June 18	Qtr June 17	Growth(%)
ATMs	3991	3571	11.74
Debit Cards	14058	11721	19.94
Credit Cards	36	21	67.46
POS Terminals	2711	3670	-26.13*
Internet Banking	130316	101752	28.07
Mobile Banking	1713	39	4303.24

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

Digital Footprints

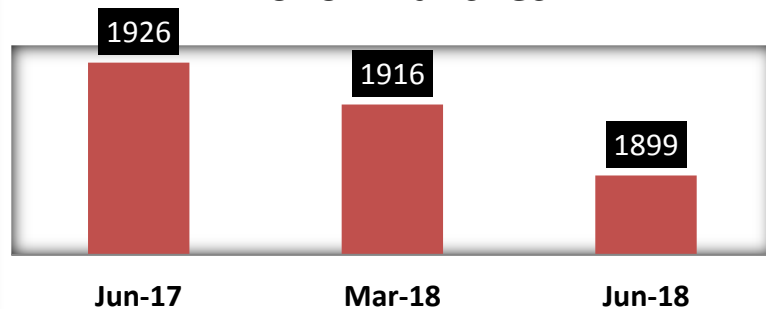


IDBI Bank received National Payments Excellence Award – 2017 by NPCI

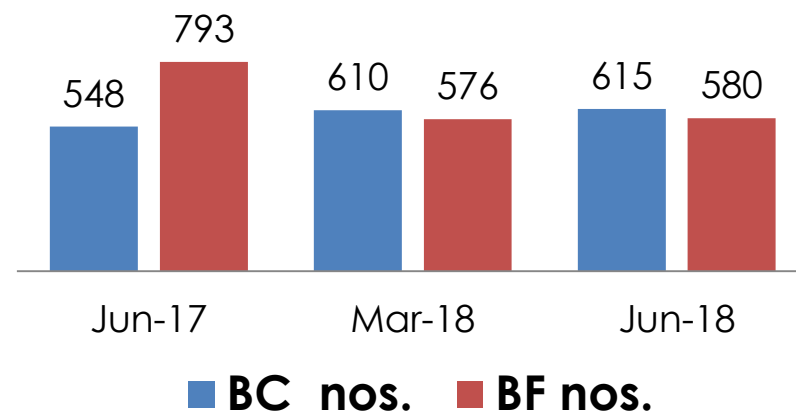
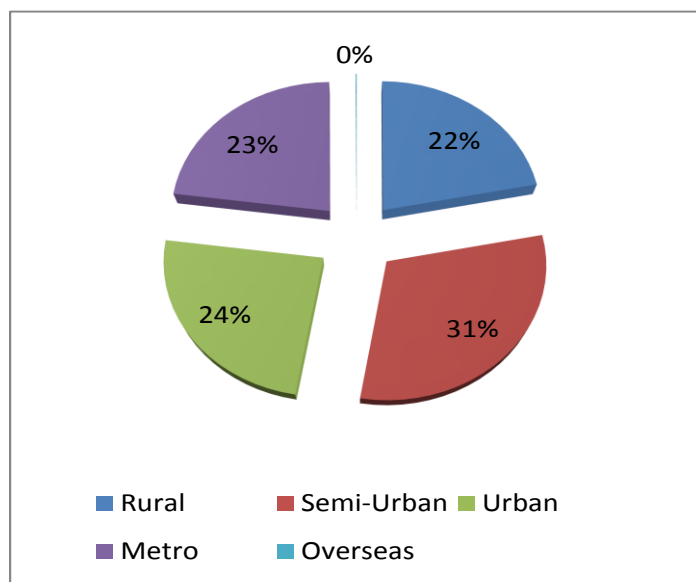
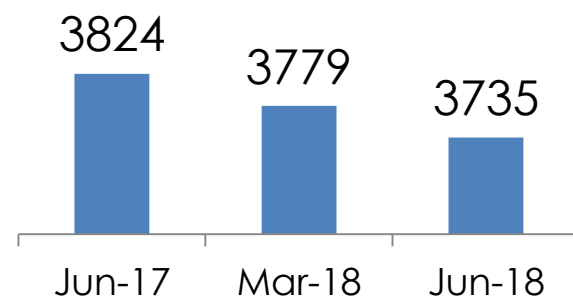
*The progress on DigiDhan Mission as on June 30, 2018, data published by MeitY, IDBI Bank has scored **61 marks** (out of 100 marks). The Bank has been ranked **19th** amongst the 56 Public, Foreign & Private Sector financial institutions.*

Branch & ATM Network – Pan India

No. of Branches



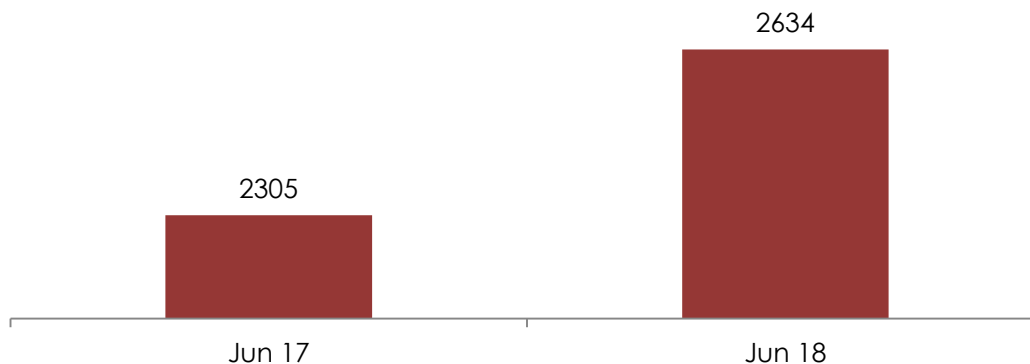
No. of ATMs



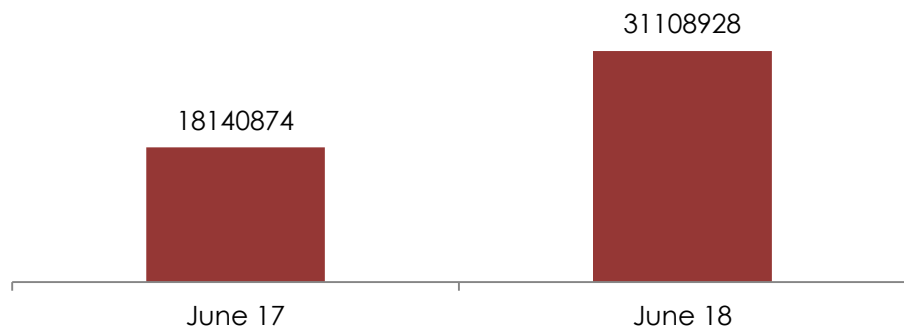
Financial Inclusion

Financial Inclusion

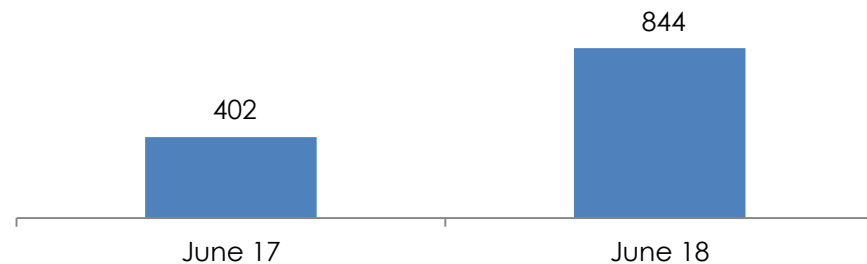
PMJDY Avg. Bal. (in Rs.)



Aadhar based DBT Txns (No.)



DBT amount received (Rs. Lakh)





IDBI BANK

Thank You

Bank Aisa Dost Jaisa