

**Charting a New Course**



Mobile Banking App



Credit Cards



BHIM Digital POS



POS Machines &  
Payment Gateway



Internet Payment Gateway



**Presenting Next Gen  
Payment Solutions**



Cash Card & Travel Card



Don't be a victim of card Frauds

Do not disclose your Card Number,  
Card Expiry Date, CVV Value,  
ATM PIN and OTP



Universal QR Code based  
Merchant Payment



Card Control App



Gift Card



**IDBI BANK**

# PRESENTATION TO ANALYSTS

## FINANCIAL RESULTS Q1 FY 2020

August 14, 2019



# Content

Highlights

Financial Performance

Business Performance

Treasury Operations

Asset Quality

Capital

Prompt Corrective Action Matrix

Digital Banking & Financial Inclusion

IDBI-LIC Synergy

# Highlights

# Highlights for Qtr June 2019-(YoY)

Net Loss increased from Rs. 2410 Cr to Rs.3801 Cr

CRAR at 8.14% ; CET1+CCB Ratio increased marginally to 5.90% from 5.84%

RWA at Rs.170734 Cr (Decreased by Rs. 29089 Cr)

GNPA marginally reduced to 29.12% from 30.78% ; NNPA reduced significantly to 8.02% from 18.76%

FTNPA for the Qtr at Rs.3486 Cr decreased substantially from Rs.7799 Cr in Qtr June 2018

PCR (including TWO) improved from 64.45% to 87.79%

CASA ratio improved from 35.51% in June 2018 to 43.15% in June 2019

Average Cost of Deposits decreased from 5.41% to 5.29%

Operating profit (excl. non core profit) at Rs.951 Cr (12% decrease); Qtr Jun18 included an exceptional interest income (Rs.329 crore) of Bhushan Steel Ltd

NII at Rs.1458 Cr (11% decrease)

NIM decreased by 4 bps from 2.17% to 2.13%

Cost to Income Ratio(excl. gain on non core assets) increased by 586 bps from 52.62 % to 58.48%

# Highlights for Qtr June 2019 (QoQ)

Operating profit (excl. non core profit) at Rs.951 Cr (32% decrease)

NII at Rs.1458 Cr (9% decrease)

NIM decreased by 13 bps from 2.26% to 2.13%

Net Loss reduced from Rs.4918 Cr to Rs.3801 Cr

Cost to Income Ratio (excl. gain on non core assets) increased by 901 bps from 49.47% to 58.48%

CASA ratio improved from 42.54% in Mar 2019 to 43.15% in June 2019

CRAR stood at 8.14% against 11.58% in Mar 2019

RWA at Rs.170734 Cr (Decreased by Rs.12723 Cr)

GNPA increased to 29.12% from 27.47% ; NNPA reduced to 8.02 % from 10.11%

PCR (including TWO) improved from 82.88% to 87.79%

NPA Recovery in Qtr June 2019 at Rs. 867 Cr

Average Cost of Deposits decreased by 11 bps from 5.40% to 5.29%

# Financial Performance

# Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY19
	Jun-18	Mar-19	June-19			
Interest Income	5 760	5 463	5 091	(12)	(7)	22 071
Interest Expenses	4 121	3 854	3 633	(12)	(6)	16 166
<b>Net Interest Income</b>	<b>1 639</b>	<b>1 609</b>	<b>1 458</b>	<b>(11)</b>	<b>(9)</b>	<b>5 906</b>
Other Income	643	1 153	833	30	(28)	3 300
<b>Net Total Income</b>	<b>2 281</b>	<b>2 762</b>	<b>2 291</b>	<b>-</b>	<b>(17)</b>	<b>9 206</b>
Operating Expenses	1 200	1 366	1 340	12	(2)	5 154
-Employee Cost	452	616	611	35	(1)	2 203
-Other Operating Cost	749	751	729	(3)	(3)	2 951
<b>Operating Profit</b>	<b>1 081</b>	<b>1 396</b>	<b>951</b>	<b>(12)</b>	<b>(32)</b>	<b>4 052</b>
OP. Excl. gain on strategic sale	1 081	1 405	951	(12)	(32)	3909
Provisions & Contingencies	3 491	6 314	4 752	36	(25)	19 168
-Tax	(1745)	(2218)	(1580)	(9)	(29)	(7711)
<b>Profit/(Loss) After Tax</b>	<b>(2410)</b>	<b>(4918)</b>	<b>(3801)</b>	<b>58</b>	<b>(23)</b>	<b>(15116)</b>
NIM %	2.17	2.26	2.13	(2)	(6)	2.03

**Excluding exceptional interest income (Rs.329 crore) of Bhushan Steel Ltd. In Qtr June 2018**

Particulars	Quarter ended			Variance (Y-o-Y)%	Variance (Q-o-Q)%	FY19
	Jun-18	Mar-19	June-19			
Interest Income	5 431	5 463	5 091	(6)	(7)	21 742
Net Interest Income	1 310	1 609	1 458	11	(9)	5 577
Net Total Income	1 952	2 762	2 291	17	(17)	8 877
Operating Profit	752	1 396	951	26	(32)	3 723
NIM	1.73%	2.26%	2.13%	40bps	13bps	1.91%

# Total Income

(Rs.Crore)

Particulars	Quarter ended					FY Ended
	Jun-18	Mar-19	Jun-19	Variance (Y-o-Y)%	Variance (Q-o-Q)%	Mar-19
Interest on Advances	3876	3503	3197	(18)	(9)	14381
Interest on Investments	1601	1700	1570	(2)	(8)	6633
Other Interest Income	283	260	324	15	25	1058
<b>Interest Income</b>	<b>5760</b>	<b>5463</b>	<b>5091</b>	<b>(12)</b>	<b>(7)</b>	<b>22071</b>
Commission, exchange and brokerage	527	545	451	(14)	(17)	1982
Profit/ (Loss) on sale of investments	(25)	141	187	(857)	33	336
Profit/(Loss) on sale of Fixed Assets	0	(9)	0	(52)	(98)	(73)
Profit/(Loss) on Forex	63	49	55	(12)	12	313
Dividend income	0	2	38	-	-	2
Recovery from W/O cases	69	205	79	14	(61)	468
Misc Income	9	221	21	143	(90)	272
<b>Other Income</b>	<b>643</b>	<b>1153</b>	<b>833</b>	<b>30</b>	<b>(28)</b>	<b>3300</b>
<b>Total Income</b>	<b>6402</b>	<b>6616</b>	<b>5924</b>	<b>(7)</b>	<b>(10)</b>	<b>25372</b>



# Fee Based Income

(Rs.Crore)

Other Income	Quarter Ended					FY Ended
	June-18	Mar-19	June-19	YoY Growth %	Q-o-Q Growth %	Mar-19
BG Commission	88	77	57	(35)	(26)	317
LC Commission	110	60	60	(45)	0	288
Bills Commission	3	8	8	145	(6)	27
Proc. Fee & Incidental Charges	130	175	120	(8)	(31)	519
Remittances Fees	44	59	55	25	(6)	223
Cash Mgmt. Services Fees	4	5	4	(1)	(22)	16
Card Fees	15	28	27	84	(4)	105
ATM Charges	38	30	32	(16)	7	142
Alternate Channel Fees	50	55	60	19	9	192
Third Party Dist. Fees	19	36	17	(10)	(52)	105
Demat Fees	4	4	3	(18)	(12)	16
Govt. Business Fees	6	5	7	14	34	26
Misc Fees	7	@ 219	13	79	(94)	@ 238
<b>Total Fee Based Income</b>	<b>520</b>	<b>760</b>	<b>464</b>	<b>(11)</b>	<b>(39)</b>	<b>2213</b>

@-Includes one time income on account of write back of unclaimed bond of Rs.178 crore.

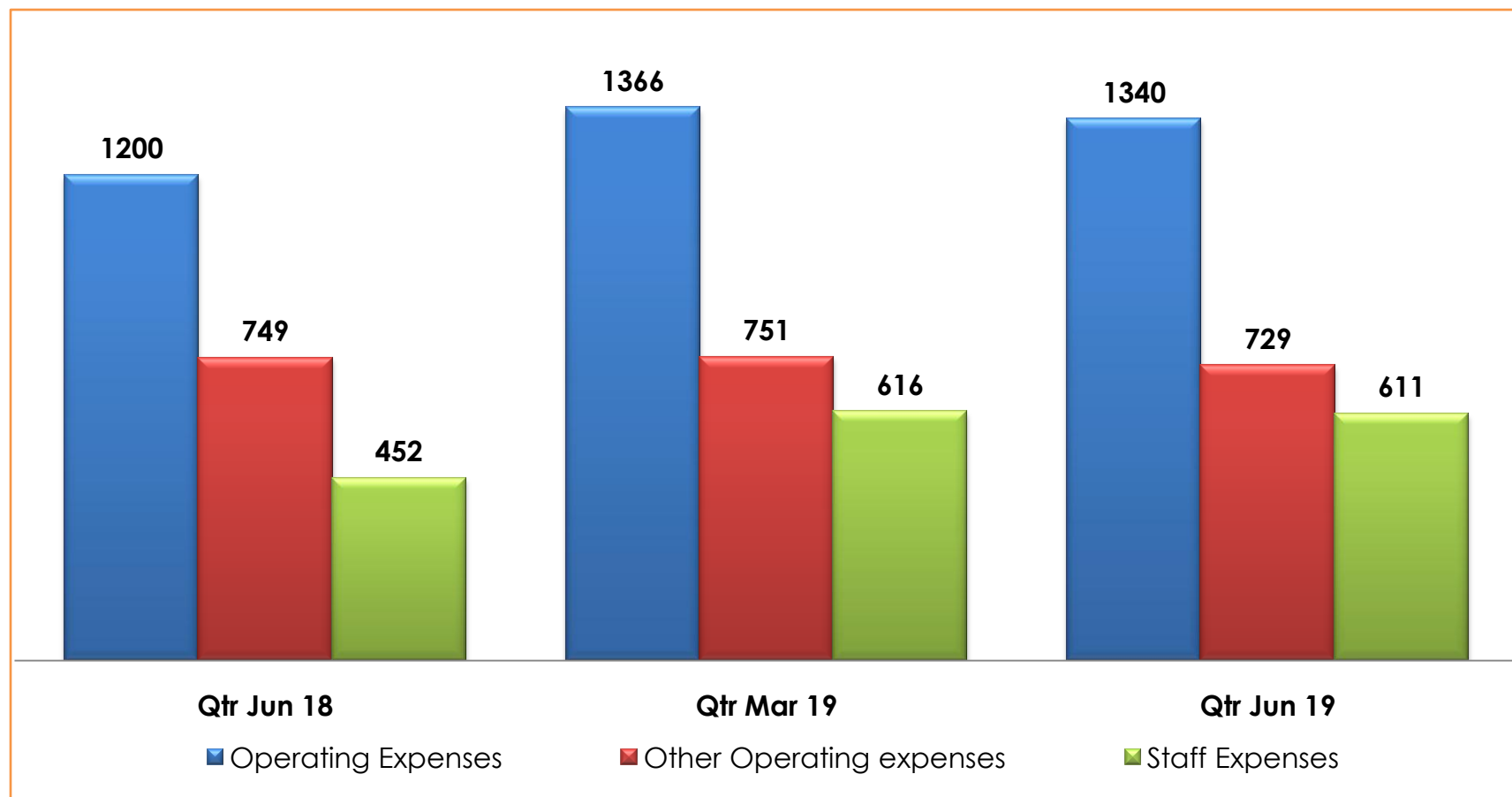
# Total Expenses

(Rs.Crore)

Particulars	Quarter ended					FY Ended
	Jun-18	Mar-19	June 19	Variance (Y-o-Y)%	Variance (Q-o-Q)%	Mar-19
Interest paid on Deposits	3234	3013	2899	(10)	(4)	12526
Interest paid on Borrowings	772	620	591	(23)	(5)	2975
Interest on RBI / inter bank borrowings	115	220	143	25	(35)	665
<b>Total Interest Expenses</b>	<b>4121</b>	<b>3854</b>	<b>3633</b>	<b>(12)</b>	<b>(6)</b>	<b>16166</b>
Staff Expenses	452	616	611	35	(1)	2203
Rent, taxes and lighting	105	109	104	(1)	(4)	425
Depreciation	91	89	130	42	45	366
Card & ATM expenses	121	81	92	(24)	14	439
Outsourcing expenses	171	150	154	(10)	3	634
Other Operating Expenses	261	322	249	(4)	(23)	1087
<b>Operating Expenses</b>	<b>1200</b>	<b>1366</b>	<b>1340</b>	<b>12</b>	<b>(2)</b>	<b>5154</b>
<b>Total Expenses</b>	<b>5321</b>	<b>5220</b>	<b>4973</b>	<b>(7)</b>	<b>(5)</b>	<b>21319</b>

# Operating Expenses

(Rs.Crore)

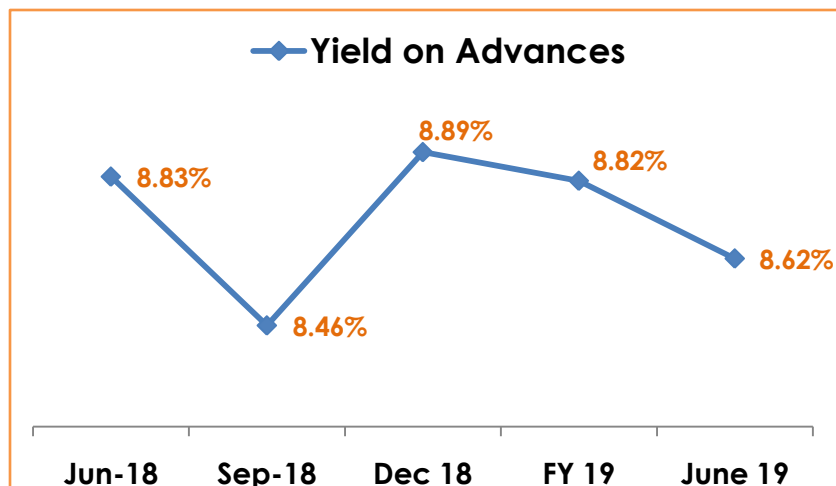


# Provisions & Contingencies

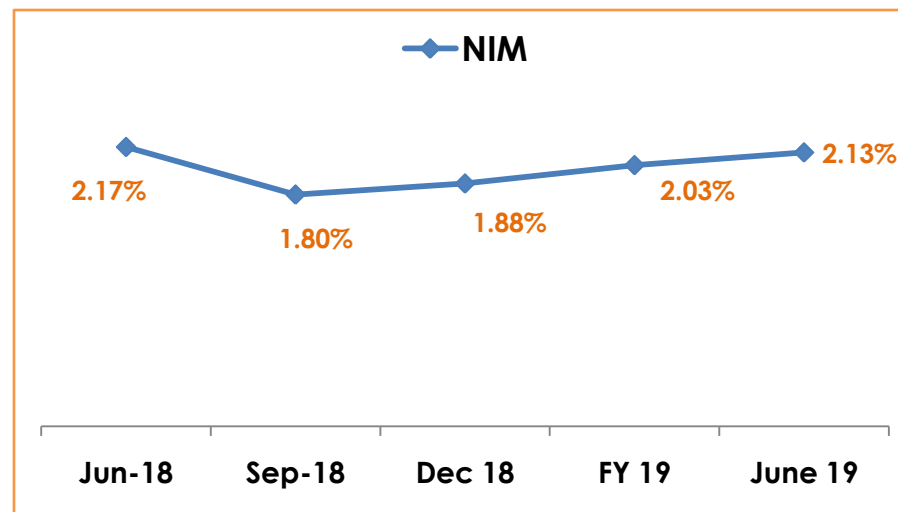
(Rs.Crore)

Particulars	Quarter Ended			FY ended
	Jun-18	Mar-19	June -19	FY19
Depreciation on Investment	68	(350)	182	1604
-MTM Gain/(Loss)	73	446	(5)	(1696)
Provision - NPAs	4 603	7233	7009	22392
Provision - standard assets	(87)	264	(918)	(28)
Provision - Restructured Assets	(34)	51	(104)	(155)
Income Tax	(1745)	(2218)	(1580)	(7711)
Bad Debts Written off	658	416	118	1750
Other Provisions	28	919	45	1315
<b>Total</b>	<b>3491</b>	<b>6314</b>	<b>4752</b>	<b>19168</b>

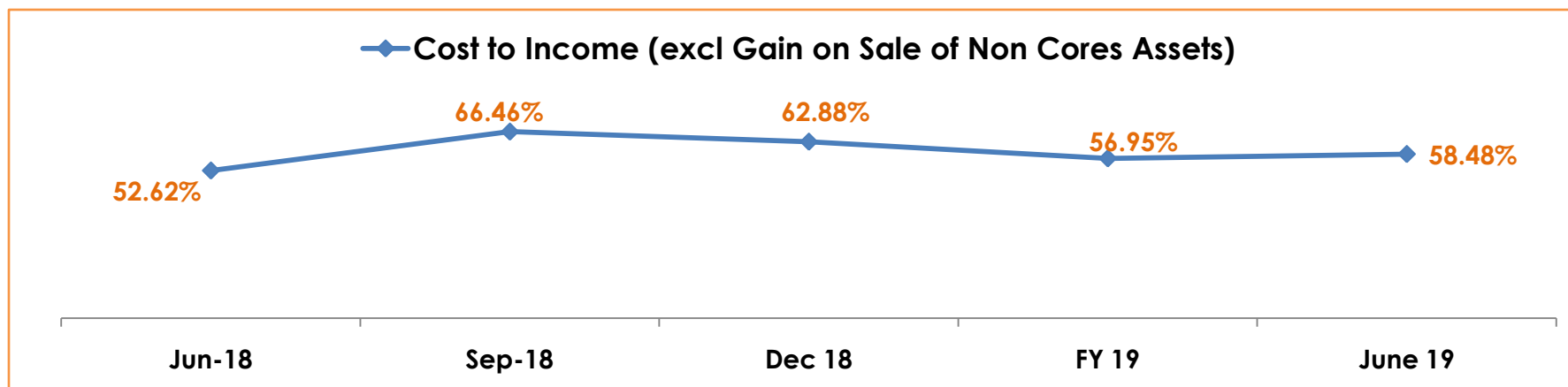
# Yield Ratios (cumulative)



Yield on Advances reduced by 21 bps YoY



NIM has reduced by 4 bps YoY



# Business Performance

# Balance Sheet

(Rs.Crore)

As at	June-18	Mar-19	June-19
<b>LIABILITIES</b>			
Capital	4 181	7 736	7 736
Reserve & Surplus	22 500	29 875	26 075
Deposits	2 39 896	2 27 372	2 30 784
Borrowings	45 941	45 288	30 968
Other Liabilities & Provisions	9 916	10 013	9 559
<b>Total</b>	<b>3 22 434</b>	<b>3 20 284</b>	<b>3 05 122</b>
<b>ASSETS</b>			
Cash & Balance with RBI	12 476	12 730	12 489
Bal. with banks & money at call	3 787	8 503	10 304
Investments	94 527	93 073	85 198
Advances	1 59 797	1 46 790	1 36 705
Fixed Assets	6 698	8 231	8 230
Other Assets	45 149	50 957	52 196
<b>Total</b>	<b>3 22 434</b>	<b>3 20 284</b>	<b>3 05 122</b>

# Balance Sheet Ratios

Particulars	June-18	Mar-19	June-19
Total Business [Dep. + Adv.] (Rs. crore)	399693	374162	367489
SB Deposits to Total Deposits (EOP)	22.83	27.01	25.71
Current Account Deposits to Total Deposits(EOP)	12.68	15.53	17.44
Time Deposits to Total Deposits(EOP)	64.49	57.46	56.85
-Bulk Deposits to Total Deposits	34.33	25.39	24.30
Book Value - Rs.	18.95	14.40	7.63
Owned Funds to total outside liabilities	7.58	11.33	10.38
Business Per Employee (Rs.crore)	22.26	20.84	19.82
Business Per Branch (Rs.crore)	201.38	189.04	181.79
CD Ratio (Gross)	78.29	80.09	76.87
<b>Number Of Accounts</b>			
Total Customer base (A+B) (in lakhs)	226	243	246
No of Deposit A/Cs (A) (in lakhs)	205	221	224
No of Borrowal A/Cs (B) (in lakhs)	21	22	22

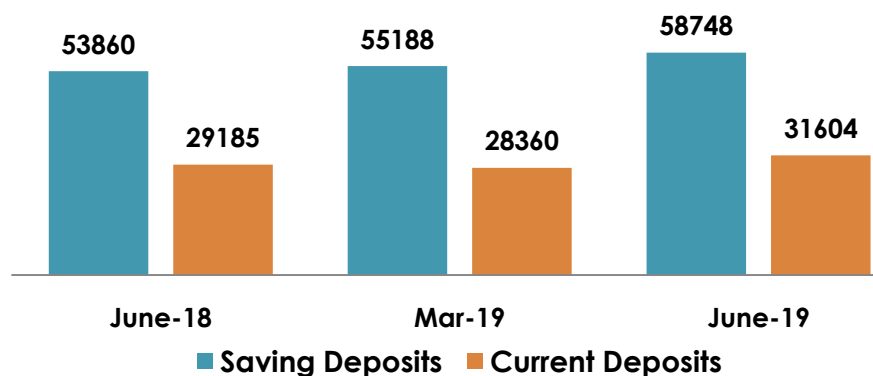


# CASA Performance

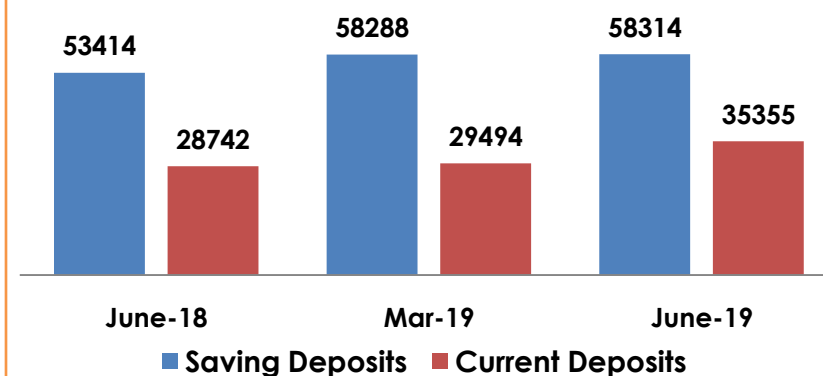
(Rs.Crore)

Parameters	June-18	Mar-19	June-19	YoY variance (%)	QoQ variance (%)
Global Deposits	239896	227372	230784	-4	2
CASA Share	35.51	42.54	43.15		
CASA Deposits	85180	96730	99590	17	3
Saving Deposits	54772	61414	59330	8	-3
Current Deposits	30408	35317	40260	32	14
Term Deposits	154716	130641	131195	-15	-
Retail Deposits	72350	72922	75106	4	3
Bulk Deposits	82366	57719	56089	-32	-3

## Daily Average Balance

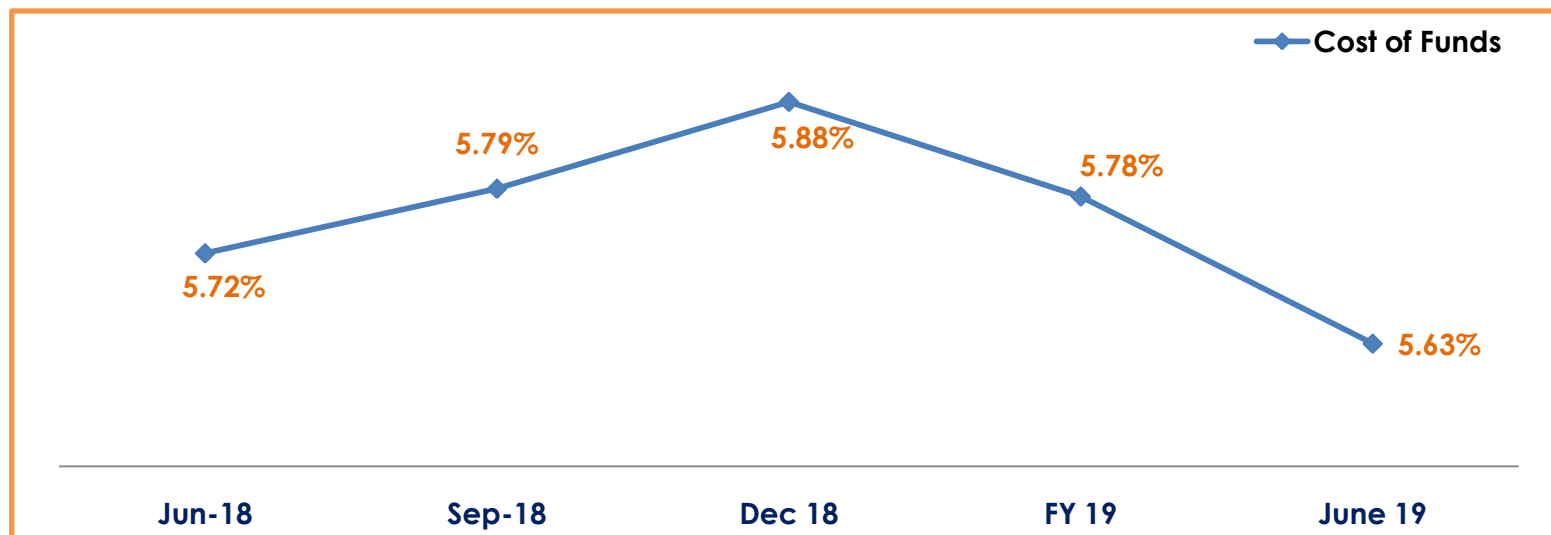
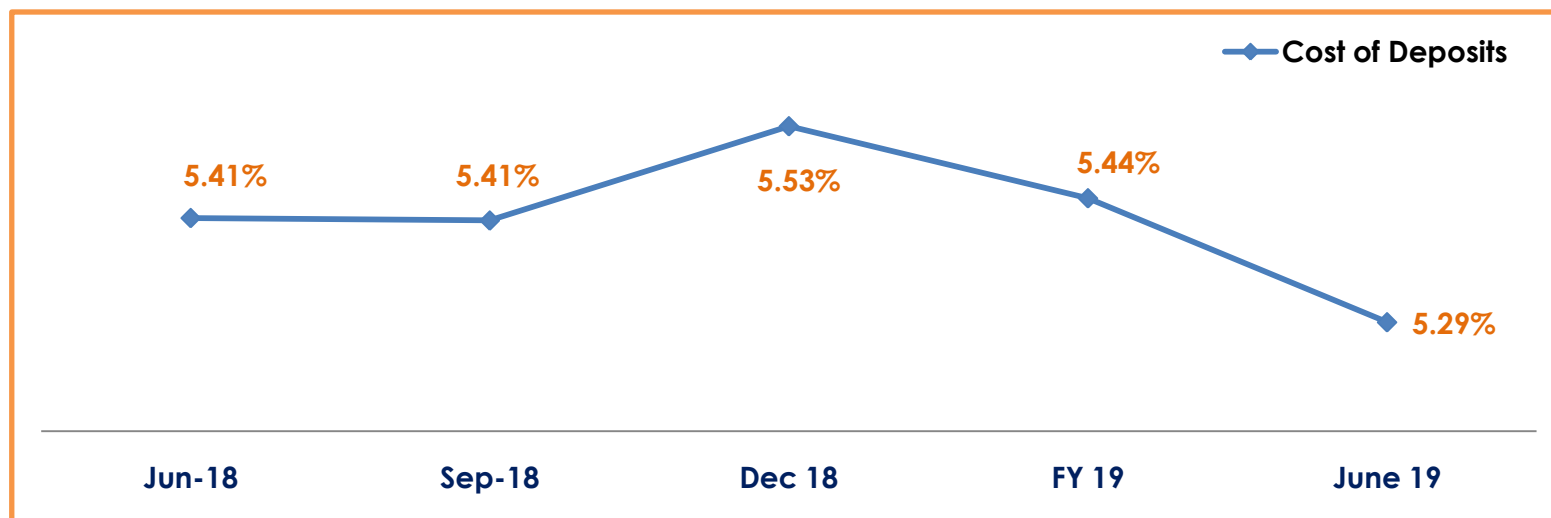


## FTM Average Balance



Bulk TD has been redefined as TD  $\geq$  2Cr from March 04, 2019

# Cost of Deposit & Cost of Funds (cumulative)



# Advances

(Rs.Crore)

Parameters	June-18	Mar-19	June-19	YoY variance (%)	QoQ variance (%)
<b>Gross Advances</b>	<b>187814</b>	<b>182097</b>	<b>177415</b>	<b>-6</b>	<b>-3</b>
Standard Gross Advances	130007	132069	125758	-3	-5
NPA Gross Advances	57807	50028	51658	-11	3
Corporate	103264	88928	85230	-14	-4
Retail	84550	93170	92185	4	-1
Corporate : Retail	55:45	49:51	48:52		
Global Net Advances	159797	146790	136705	-14	-7
CD Ratio (Gross Credit)	78.29	80.09	76.87		

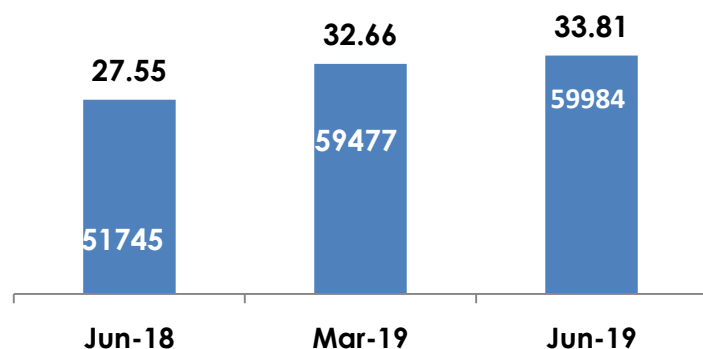
Parameters	June-18	Mar-19	June-19	YoY variance (%)	QoQ variance (%)
Global Gross Advances	187814	182097	177415	-6	-3
Overseas Advances	15139	11789	10648	-30	-10
Domestic Advances	172675	170308	166767	-3	-2
Agriculture	17674	19384	18901	7	-2
Industry	99201	87275	83979	-15	-4
Services	29998	30094	28670	-4	-5
Personal Loans	36969	41215	42110	14	2
Others	3972	4129	3755	-5	-9

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

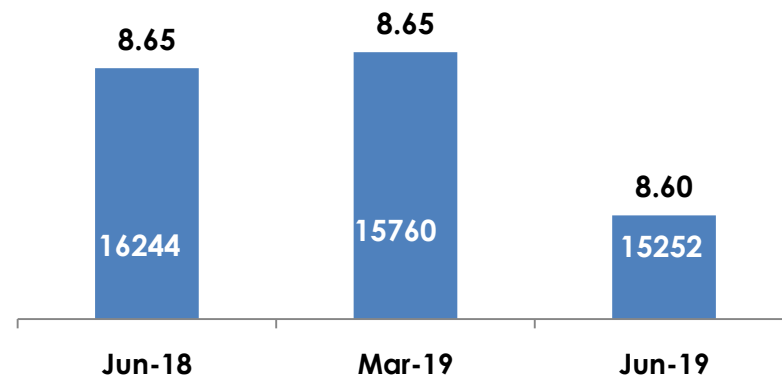
# Increasing RAM

(Rs.Crore)

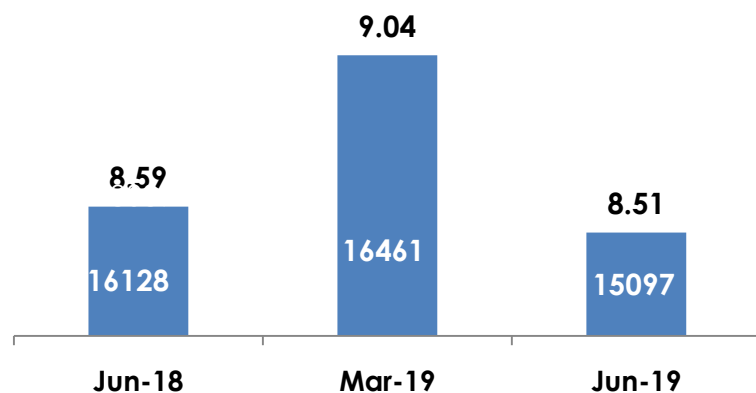
% of **Retail** Share in Advances



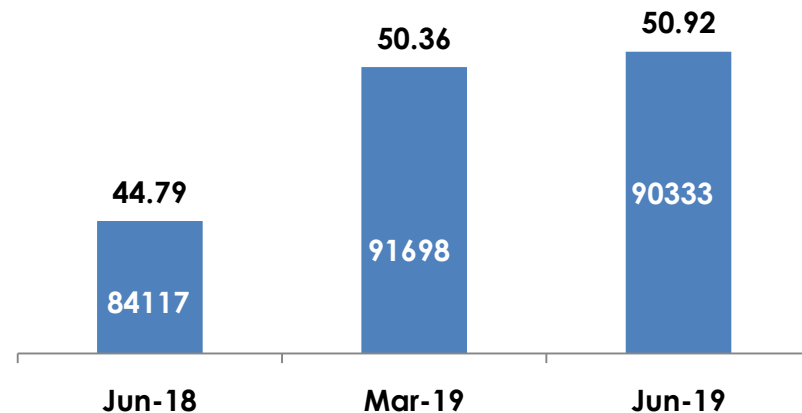
% of **Agri** Share in Advances



% of **MSME** Share in Advances



% of **RAM** Share in Advances

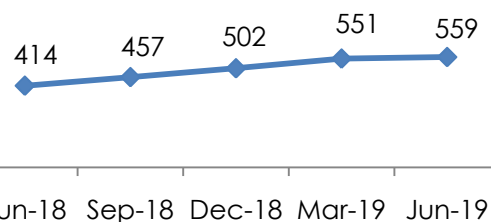


# Retail Products Growth

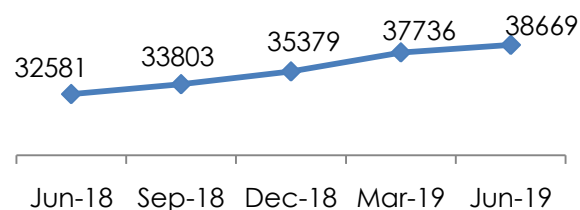
Structured Retail Assets	Jun-18	Sep-18	Dec-18	Mar-19	June-19	Growth (YoY) (%)	Growth (QoQ) (%)
HL	32581	33803	35379	37736	38669	19	2
LAP	10686	11229	11925	12774	12714	19	0
EL	875	943	966	991	1003	15	1
PL	414	457	502	551	559	35	1
AL	1620	1706	1899	1983	1994	23	1
<b>Structured Retail Assets</b>	<b>46176</b>	<b>48140</b>	<b>50671</b>	<b>54034</b>	<b>54938</b>	<b>19</b>	<b>2</b>
SRA Disbursements (for Qtr)	2572	3915	4586	5495	3221	25	-41

(Rs.Crore)

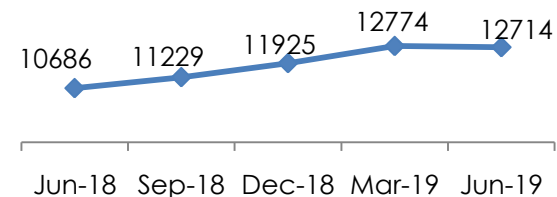
## PL



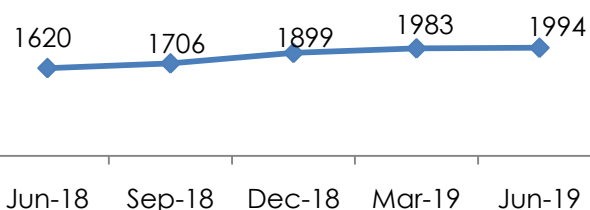
## HL



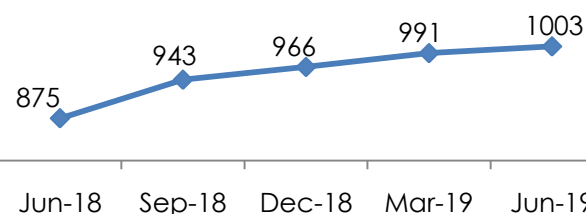
## LAP



## AL



## EL



# Priority Sector

(Rs.Crore)

	Particulars	June 18	June-18 as % of ANBC	Mar 19	Mar-19 as % of ANBC	June 19	June-19 as % of ANBC	Growth over March-19
		Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
	1	2	3	4	5	6	7	(8)=[(6)-(4)]
	ANBC	209506		207885		190461		
	Priority Sector Advances (a+b+c)	86503	41.29	90686	43.62	79749	41.87	-10937
(a)	Agriculture (i+ii+iii)	33605	16.04	37588	18.08	38405	20.16	817
	(i) Direct Lending to Agri-Non Corporate	15749	7.52	21215	10.21	22493	11.81	1278
	(ii) Other Agri	1418	0.68	1592	0.77	1517	0.80	-75
	(iii) Indirect Agriculture (RIDF)	16438	7.85	14781	7.11	14395	7.56	-385
(b)	MSME (Micro, Medium & Small Enterprises)	31614	15.09	31452	15.13	28373	14.90	-3079
(c)	Other Priority Sector Advances (i+ii)	21284	10.16	21646	10.41	12971	6.81	-8676
	(i) Housing	20472	9.77	22699	10.92	23069	12.11	370
	(ii) Others	812	0.39	892	0.43	902	0.47	9
	(iii) PSLC (General) sale	-	-	-1944	-0.94	-11000	-5.78	-9056

# Priority Sector

(Rs.Crore)

Particulars	National Goals	June-18		Mar-19		June-19	
		Achieved	O/S	Achieved	O/S	Achieved	O/S
Priority Sector ( of ANBC)	40	41.29	86503	43.62	90686	41.87	79749
Total Agricultural Advance ( of ANBC)	18	16.04	33605	18.08	37588	20.16	38405
Small & Marginal Farmers ( of ANBC)	8	6.02	12622	8.71	18100	10.24	19502
<b>Other National Goals</b>							
Out of PSL Weaker Section	10	8.27	17324	11.31	23519	12.98	24723
Credit to Micro Enterprises ( of ANBC)	7.50	8.71	18528	8.66	18010	8.13	15488

Segment	June-18		Mar-19		June-19	
	Amount	% of ANBC	Amount	of ANBC	Amount	% of ANBC
Total PSL	86503	41.29	90686	43.62	79749	41.87
of which Core PSL	61944	29.57	68582	32.99	66891	35.12
Of Which Bulk	1535	0.73	567	0.27	-8372	-4.40
RIDF & other funds	23024	10.99	21538	10.36	21230	11.15

# Top 20 Industry-wise Advances

(Rs.Crore)

Top 20 Industries	Outstanding as on 30.06.2019					
	FB	NFB	Total	% of Total FB+NFB	GNPA	FTNPA
<b>Infrastructure</b>	<b>33589</b>	<b>21078</b>	<b>54667</b>	<b>18</b>	<b>14787</b>	<b>2640</b>
-Transport	11360	6045	17405	6	5944	110
-Energy	19201	7424	26625	9	8118	2526
-Water and Sanitation	1894	1642	3536	1	658	0
-Communication	229	5943	6172	2	33	1
-Social and Commercial Infrastructure	905	24	929	0	34	2
Housing Loans (Incl priority sector housing)	40456	78	40534	13	464	76
Basic Metal and Metal Products	8654	4985	13639	4	4967	29
Agriculture & Allied Activities	18905	90	18995	6	2756	225
All Engineering	6898	9304	16201	5	4938	35
Trade	14177	765	14942	5	2352	126
Construction	5012	6264	11276	4	2502	15
Chemicals and Chemical Products (Dyes, Paints, etc.)	6612	1994	8606	3	3439	37
Other Services	3219	1837	5055	2	188	11
Vehicles, Vehicle Parts and Transport Equipments	3515	761	4276	1	3090	1
Textiles	4034	413	4446	1	1591	25
Mining and Quarrying	6408	629	7037	2	5196	0
NBFCs	4797	171	4969	2	300	0
Food Processing	3896	373	4268	1	1469	35
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	710	364	1074	0	211	0
Gems and Jewellery	792	39	830	0	233	10
Commercial Real Estate	2168	358	2526	1	696	1
Rubber, Plastic and their Products	1065	365	1430	0	208	2
Professional services	2240	176	2416	1	202	77
Paper and Paper Products	1254	170	1424	0	814	2
<b>Total</b>	<b>168400</b>	<b>50213</b>	<b>218613</b>	<b>71.30</b>	<b>50402</b>	<b>3345</b>



# Treasury Operations

# Treasury Operations

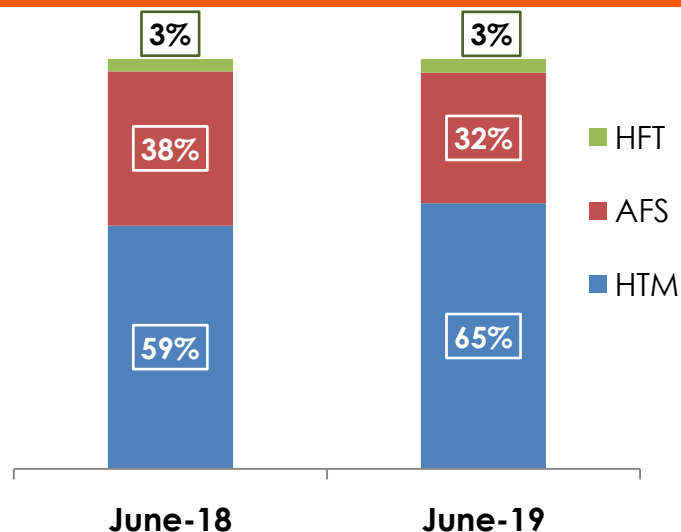
(Rs.Crore)

Particulars	Quarter ended				Year Ended	
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Mar-19
Profit/ (Loss) on sale of investments (net)	-25	122	98	141	187	336
<i>Profit from Strategic Sale (Investments)</i>	0	216	0	0	0	216
<i>Others</i>	-25	-93	98	141	187	120
Profit/(Loss) on revaluation of investments (net)	0	0	0	0	0	0
MTM Loss (-)/ Gain (+) Net	-415	-965	-763	446	-5	-1696
Other Provisions on Investments including SASF	-347	104	54	96	177	-92
Profit/(Loss) on exchange transactions / Derivatives (net)	63	49	152	49	55	313
Total Profit/ (Loss) excluding gain from strategic sale	-30	-1114	-567	540	61	-1171
10 year G sec yield at the end of quarter	7.90	8.02	7.37	7.35	6.88	7.35
Yield on Investments	6.48	6.96	7.13	7.05	7.59	7.06
Yield on Investments excl. strategic sale	6.48	6.74	7.13	7.05	7.59	6.84

***In June 2019 quarter, the 10 year Benchmark yield decreased approximately by 47 bps to 6.88% in June 2019 from 7.35% in March 2019.***

# Investments

(Rs.Crore)

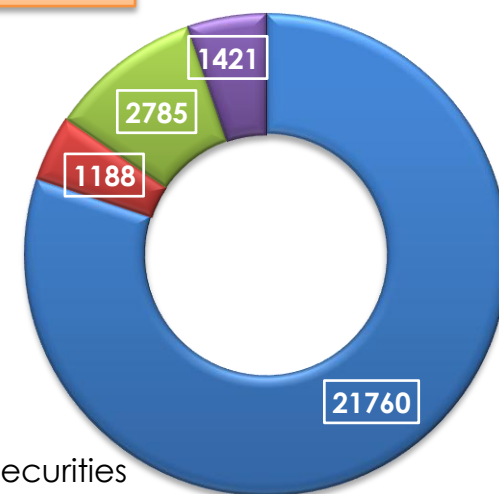


Category	June-18	Mar-19	June-19
HTM	56106	55114	55189
AFS	35537	35641	27154
HFT	2884	2317	2855
<b>Total</b>	<b>94527</b>	<b>93073</b>	<b>85198</b>

Parameter	June-18	March-19	June-19
SLR	74371	72125	66389
Non SLR	20754	21224	19092
Non SLR (Overseas)	479	328	328
Non SLR (SASF)	3452	3052	3052
<b>TOTAL</b>	<b>99056</b>	<b>96729</b>	<b>88860</b>
Less: Provision	4529	3656	3662
<b>Net Investments</b>	<b>94527</b>	<b>93073</b>	<b>85198</b>

	June -18	Mar-19	June-19
Modified Duration of AFS Portfolio	4.45	3.86	3.16
Modified Duration of Entire Portfolio	6.10	5.47	5.53

## AFS BREAKUP



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

# Asset Quality

# Asset Quality

(Rs.Crore)

**PCR improved from 64.45 % (June 2018) to 87.79 % (June 2019)**

Particulars	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19
Gross Advances	187814	191524	186580	182097	177415
Gross NPAs	57807	60875	55360	50028	51658
Gross NPAs as % of Gross Advances	30.78	31.78	29.67	27.47	29.12
Total Provisions held (including NCLT Prov)	27811	33581	34060	35190	40710
Net Advances	159799	157793	152520	146790	136705
Net NPAs	29981	27295	21360	14837	10963
Net NPAs as % of Net Advances	18.76	17.30	14.01	10.11	8.02
Provision Coverage Ratio as per RBI Guidelines	64.45	68.72	75.21	82.88	87.79

Category	Gross NPA	Provision	NCLT Provision	NPV Loss	Net NPA	of Provision
Sub Standard Assets	5537	1864	0	0.23	3673	33.67%
Doubtful-1 Assets	9865	7490	5	0.47	2369	75.98%
Doubtful-2 Assets	23869	18719	228	0.34	4921	79.38%
Doubtful-3 Assets	10408	10408	0	0	0	100.00%
Loss Assets	1979	1979	0	0	0	100.00%
<b>Total</b>	<b>51658</b>	<b>40460</b>	<b>233</b>	<b>1</b>	<b>10963</b>	<b>78.78%</b>

# NPA Movement

(Rs.Crore)

DESCRIPTION	Q1 FY 19	Q2 FY 19	Q3 FY 19	Q4 FY 19	FY 19	Q1 FY 20
<b>Opening Balance</b>	<b>55588</b>	<b>57807</b>	<b>60875</b>	<b>55360</b>	<b>55588</b>	<b>50028</b>
Add:						
a. First Time NPA	7799	3489	2211	1781	15281	3486
b. Increase	949	765	784	430	2927	622
Less:						
c. Settled	1507	570	3440	927	6443	729
d. Upgradation	508	591	146	162	1407	138
e. Written off	4514	24	4925	6455	15918	1611
<b>Closing Balance</b>	<b>57807</b>	<b>60875</b>	<b>55360</b>	<b>50028</b>	<b>50028</b>	<b>51658</b>
Quarterly Increment	2219	3069	-5515	-5332	-5560	1630
Recovery in TWO	69	148	46	203	466	78
Slippage Ratio Cumulative	5.44	7.88	9.42	10.67	10.67	2.64
Slippage ratio For the Qtr/ for FY	5.44	2.68	1.69	1.36	10.67	2.64
Credit Cost	2.74	2.86	2.87	4.36	13.15	3.45

Two cases of Power project aggregating to about Rs.2000Cr+ has been downgraded in Qtr June 2019 on account of letter received from RBI.

# NPA Movement

(Rs.Crore)

DESCRIPTION	Gross NPA	Prov	NPV Loss	NCLT Prov	Net NPA
Opening Balance	50028	34378	1	811	14837
Add:					
a. First Time NPA	3486	2441	0	0	1044
b. Increase/Ageing	622	6170	0	7	(5555)
Less:					
c. Settled	729	873	0	585	(729)
d. Upgradation	138	45	0	0	93
e. Written off	1611	1611	0	0	0
<b>Closing Balance</b>	<b>51658</b>	<b>40460</b>	<b>1</b>	<b>233</b>	<b>10963</b>
<b>Quarterly Increment</b>	<b>1630</b>	<b>6082</b>	<b>0</b>	<b>(578)</b>	<b>(3874)</b>

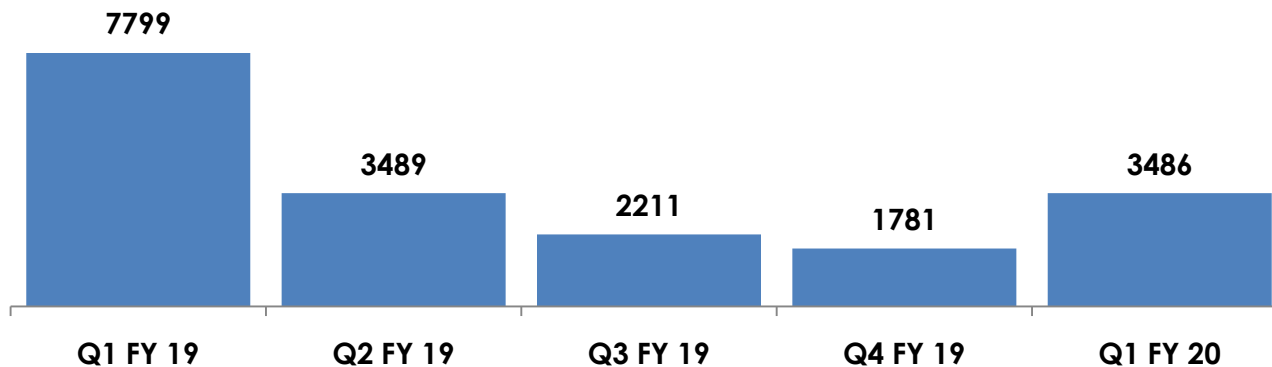
## Sector Wise NPA – June 2019

Category	Gross O/S	GNPA	Provisions	Net NPAs	GNPA %	NNPA %
Agriculture	18901	2756	1625	1130	14.58%	6.54%
Industry	83979	43733	35512	8220	52.08%	16.96%
Services	28670	4393	3007	1385	15.32%	5.40%
Personal	42110	534	311	223	1.27%	0.53%
Others	3754	242	238	4	6.45%	0.12%
<b>Total</b>	<b>177415</b>	<b>51658</b>	<b>40693</b>	<b>10963</b>	<b>29.12%</b>	<b>8.02%</b>

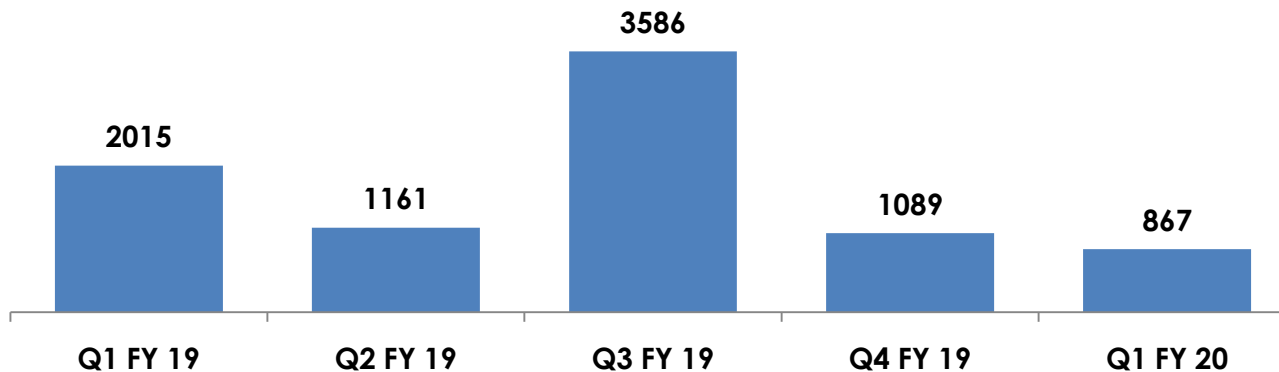
# Slippage & Recovery

(Rs.Crore)

## Quarterly Fresh Slippages



## Recoveries & Upgradation





# NCLT – Summary – RBI List 1<sup>st</sup> & 2<sup>nd</sup>

(Rs.Crore)

Particulars	June 30, 2019 RBI 1 <sup>st</sup> List	June 30, 2019 RBI 2 <sup>nd</sup> 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	14
IDBI Bank Gross Principal O/S (Rs.crore)	13,741	11,043
IDBI Bank Gross Principal O/S (Rs.crore) of Admitted Cases	13,741	8,613
Provision made (Rs.crore)	13,631	10,068
Provision made (%)	99.20	91.17
Cases Resolved under NCLT	2	2

# NCLT - Cases filed and admitted (where IDBI Bank has exposure)

(Rs.Crore)

## SUMMARY OF CASES FILED

Particulars	30-June-19	
	No.	GPO
Cases Filed by IDBI Bank	35	14855
Cases filed by other Banks/ Financial Creditor (FC)	129	28316
Cases filed by Operational Creditors	194	20319
Cases filed by Corporate Debtors	16	1534
<b>Total</b>	<b>374</b>	<b>65024</b>

## SUMMARY OF CASES ADMITTED

Particulars	30-June-19
No. of Cases filed	374
No. of Cases Admitted IDBI Lead cases)	181 (32)
Gross Principal	38,496
Provision made	37,394
PCR (%)	97.14

## ASSET CLASS OF NCLT ADMITTED CASES

Asset Class	GPO
Standard	47
NPA	19,555
TWO	18,894
<b>Total</b>	<b>38,496</b>

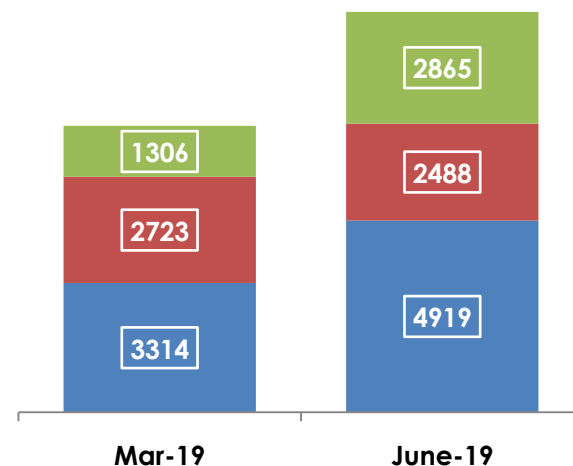
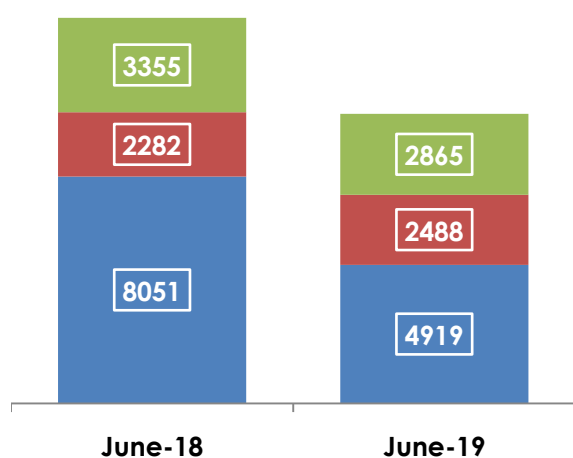
# SMA Position

(Rs.Crore)

	Corporate			Retail			Total		
	June-18	Mar-19	June-19	June-18	Mar-19	June-19	June-18	Mar-19	June-19
SMA 0	4377	935	2589	3674	2379	2331	8051	3314	4919
SMA 1	744	1104	1060	1538	1619	1427	2282	2723	2488
SMA 2	2188	13	1388	1167	1293	1477	3355	1306	2865
<b>Total</b>	<b>7309</b>	<b>2052</b>	<b>5037</b>	<b>6379</b>	<b>5291</b>	<b>5235</b>	<b>13688</b>	<b>7343</b>	<b>10272</b>

■ SMA 0 ■ SMA 1 ■ SMA 2

■ SMA 0 ■ SMA 1 ■ SMA 2



# Capital

# Capital Adequacy

(Rs.Crore)

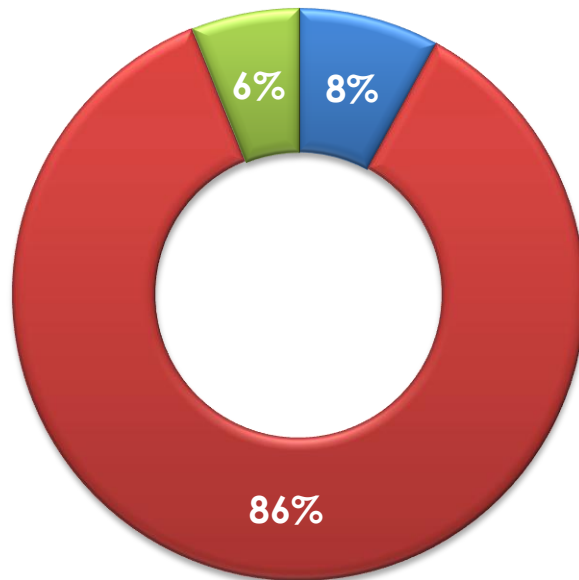
Particulars	June-18	March -19	June-19
CET 1 + CCB (Rs.)	11668	16340	10067
AT 1 (Rs.)	684	413	413
Tier 1 Capital (Rs.)	12351	16753	10480
Tier 2 Capital (Rs.)	6077	4497	4375
<b>Total Capital (Rs.)</b>	<b>18428</b>	<b>21250</b>	<b>14854</b>
<b>RWA (Rs.)</b>	<b>199823</b>	<b>183457</b>	<b>170734</b>
CET 1+CCB Ratio	5.84	8.91	5.90
AT 1	0.34	0.23	0.24
<b>Tier 1 Ratio</b>	<b>6.18</b>	<b>9.13</b>	<b>6.14</b>
Tier 2 Ratio	2.00	2.45	2.00
<b>CRAR</b>	<b>8.18</b>	<b>11.58</b>	<b>8.14</b>

# Risk Weighted Assets

(Rs.Crore)

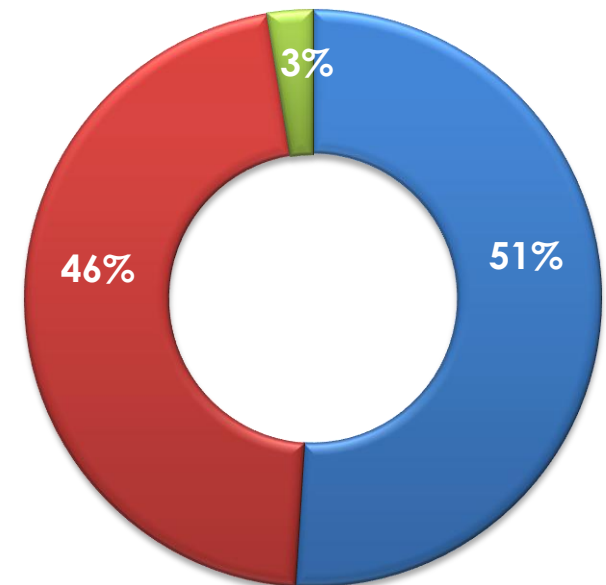
Movement of RWA against Advances					
Particulars	As on				
	Jun-18	Sept-18	Dec-18	Mar -19	June -19
Credit RWA	161548	155018	153677	147300	138683
Market RWA	21491	20226	19995	19371	15365
Operation RWA	16785	16785	16785	16785	16686
<b>Total RWA</b>	<b>199823</b>	<b>192028</b>	<b>190456</b>	<b>183457</b>	<b>170734</b>
<b>Total Gross Advances</b>	<b>187814</b>	<b>191524</b>	<b>186580</b>	<b>182097</b>	<b>177415</b>
Credit RWA/Advances	86.01	80.94	82.37	80.89	78.17
TOTAL NFB Outstanding	64396	59903	62236	60426	57051
Conversion Factor for NFB (CCF)*	37967	34954	38206	44273	41106
NFB RWA	22239	21216	23866	27031	25377
* Amount outstanding after application of CCF					

# Shareholding Pattern



June 2018

■ LIC ■ GOI ■ Others



June 2019

■ LIC ■ GOI ■ Others

# Prompt Corrective Action Matrix

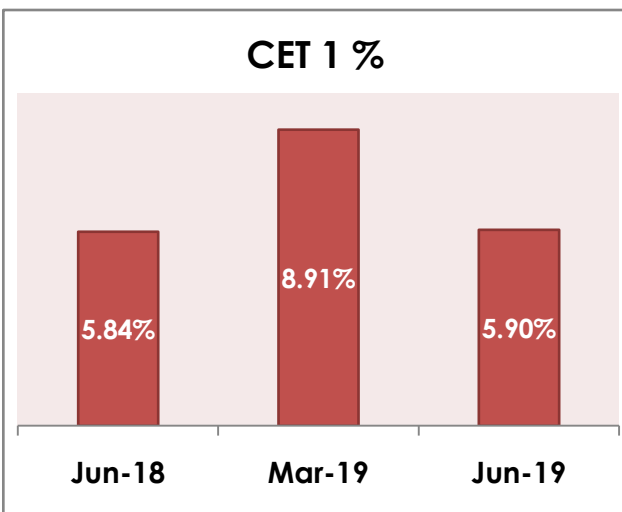


# Prompt Corrective Action (PCA) Matrix

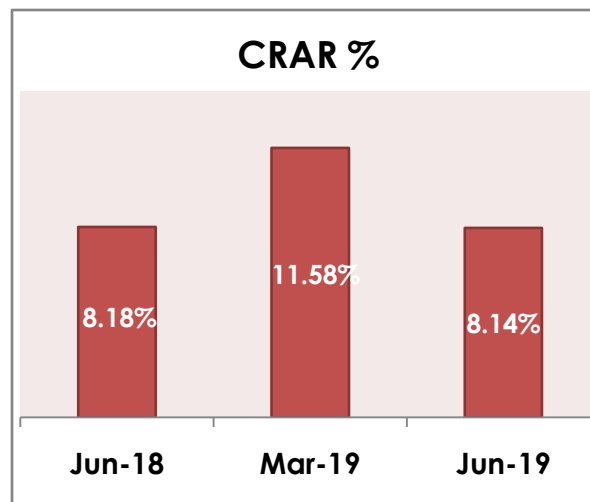
Criteria	Indicator	Risk			June-19	
		Threshold 1 (T1)	Threshold 2 (T2)	Threshold 3 (T3)	IDBI – Actual	
Capital (Breach of either CRAR or CET1 Ratio to trigger PCA)	CRAR+CCB (9%+2.5%)	<11.5% but ≥9%	<9% but >7.5%	<7.5%	8.14%	<b>T2</b>
	CET 1+CCB (5.5+2.5)=8%	≥6.375% but <8%	≥4.875% but <6.375%	<4.875%	5.90%	<b>T2</b>
Asset Quality	NNPA Ratio	≥6% but <9%	≥9% but <12%	≥12%	8.02%	<b>T1</b>
Profitability	ROA (should be positive)	-ve ROA for 2 consecutive yrs	-ve ROA for 3 consecutive yrs	-ve ROA for 4 consecutive yrs	-ve since 4 Years	<b>T3</b>
Leverage	Leverage Ratio	≤4.0 but ≥3.5	<3.5		3.05%	<b>T2</b>

# Indicators on Parameters of PCA

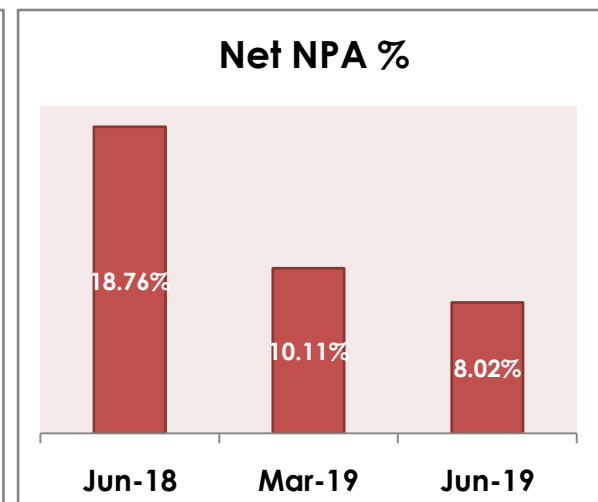
**CET 1 %**



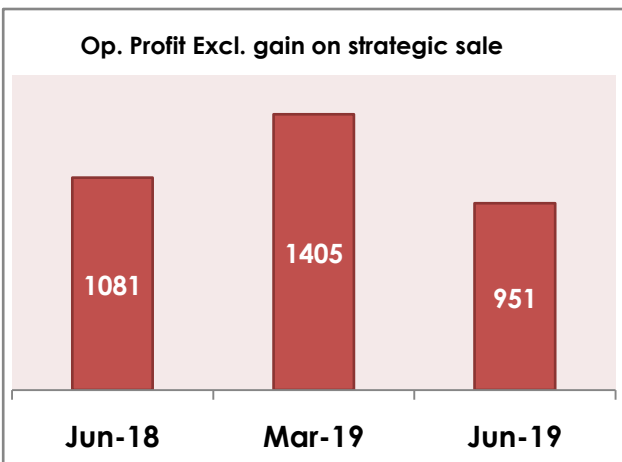
**CRAR %**



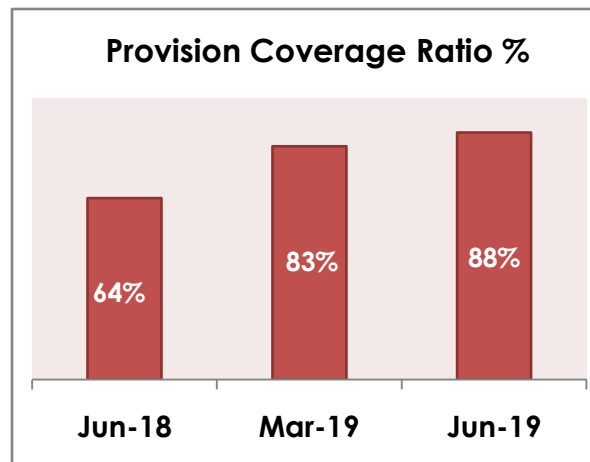
**Net NPA %**



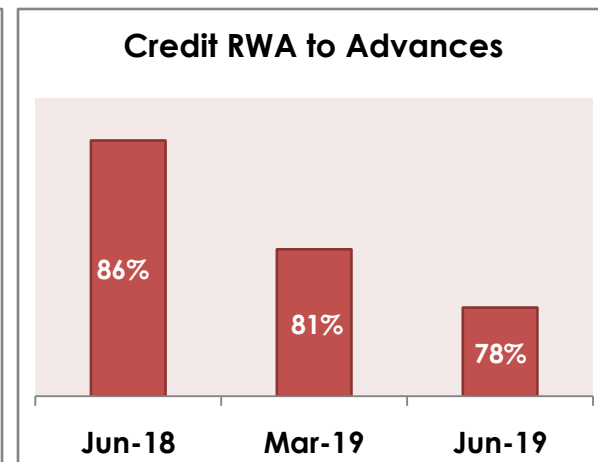
**Op. Profit Excl. gain on strategic sale**



**Provision Coverage Ratio %**



**Credit RWA to Advances**



# Digital Banking & Financial Inclusion

# Digital Channel Total Registrations

Particulars	June 19	June 18	Growth(%)
Debit Cards (in Lakhs)	122	118	3.38
I Net Banking (No of Customer Reg.)	10480661	9412800	11.34
Mobile Banking (No of Customer Reg.)	2672228	2279846	17.21
No of ATM	3697	3735	-1.01*
No of E Lounge	58	58	-
BHIM UPI User	2075736	914049	127
Digital Wallet	149867	134131	11.73
Merchants Base	124714	95887	30

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

# Digital Channel Volume of Transactions (Rs. in Cr)

Particulars	Qtr June 19	Qtr June 18	Growth(%)
Debit Cards (eCom & POS )	2543	2215	14.86
Mobile Banking	3297	1713	92.47
Credit Cards	122	97	26
Internet Banking	131613	130316	1
POS Terminals	2594	2711	-4.3**
ATMs	13697	15072	-9.1 *

\*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	Jun-19
Accounts opened (Number in lakh)	8
Deposits (Rs. In Crore)	249
RuPaycards issued (Number in lakhs)	7
Aadhar Seeding under PMJDY (Number in lakhs)	6
Villages Covered (Number)	565
Sub Service Areas (Number)	490
Urban Wards (Number)	Nil

## Enrolments under Social Security Scheme as on 30th Jun 2019 (in Lacs)

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

• 13.03

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

• 6.41

Atal Pension Yojana (APY)

• 1.99

Category	As on Jun 19		
	No. of accounts	Sanction Amt (Rs in Cr)	O/S Amt (Rs in Cr)
Shishu (< Rs.50K)	114500	357	197
Kishor (Above Rs.50K- Rs.5.00 Lacs)	83541	1975	1223
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	30529	2390	1834
<b>Total</b>	<b>228570</b>	<b>4723</b>	<b>3254</b>

# IDBI-LIC Synergy

# Major Achievements



**MOUs/ Agreements Executed:** Bancassurance, Rapid Pay, Bulk/ NEFT Payments, Collections, ACH Debit and Direct Debit



**Scheme for onboarding LIC agents as Home Loan agents completed.**

Lead based incentive for **sourcing CASA account** in progress



LIC renewal Premium Collection through- Cash, IDBI Cheque, Merchant invoices (in cash), Internet Banking and POS Terminals



**~60 Branch activation & 12000+ Transactions since inception**



New Insurance products on boarded on online **BANCA platform ~96.50 Branch activation & 41296 NOPs** sourced since inception.



**Rs.100 crore business crossed in 1<sup>st</sup> quarter**



350 Account opening Camps Conducted. LIC Agent Training Camp Organized



LIC has been sanctioned **Intraday Limit of Rs. 2000 crore** for Investment A/cs. **Three ULIP schematic a/cs** opened with IDBI Bank





