



Presentation to Analysts

Q4 & FY 2015



Disclaimer: *Certain statements contained in this presentation may be statements of future expectations and other forward-looking statements that are based on third party sources and involve known and unknown risks and uncertainties. Forward-looking statements contained in this presentation regarding past trends or activities should not be taken as a representation that such trends or activities will continue in the future. There is no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. You should not place undue reliance on forward-looking statements, which speak only as of the date of this presentation. Please also refer to the statements of unconsolidated, consolidated and segmental result required by Indian regulations that has been filed with stock exchanges in India.*

IDBI Bank's Forte

**Strong
Brand Value**

**Significant
player in
domestic
Debt
Syndication**

**Leading
provider of
Long Term
Finance**

**Growing
Branch
Network**

**Diversified
customer
base**

Ranks 37th amongst
top 50 brands across
country/sectors
(Interbrand Rankings)

Completed 130
mandates till date
aggregating ₹2.5
lakh crore

Apex role in creating
industrial &
infrastructural base
in the country

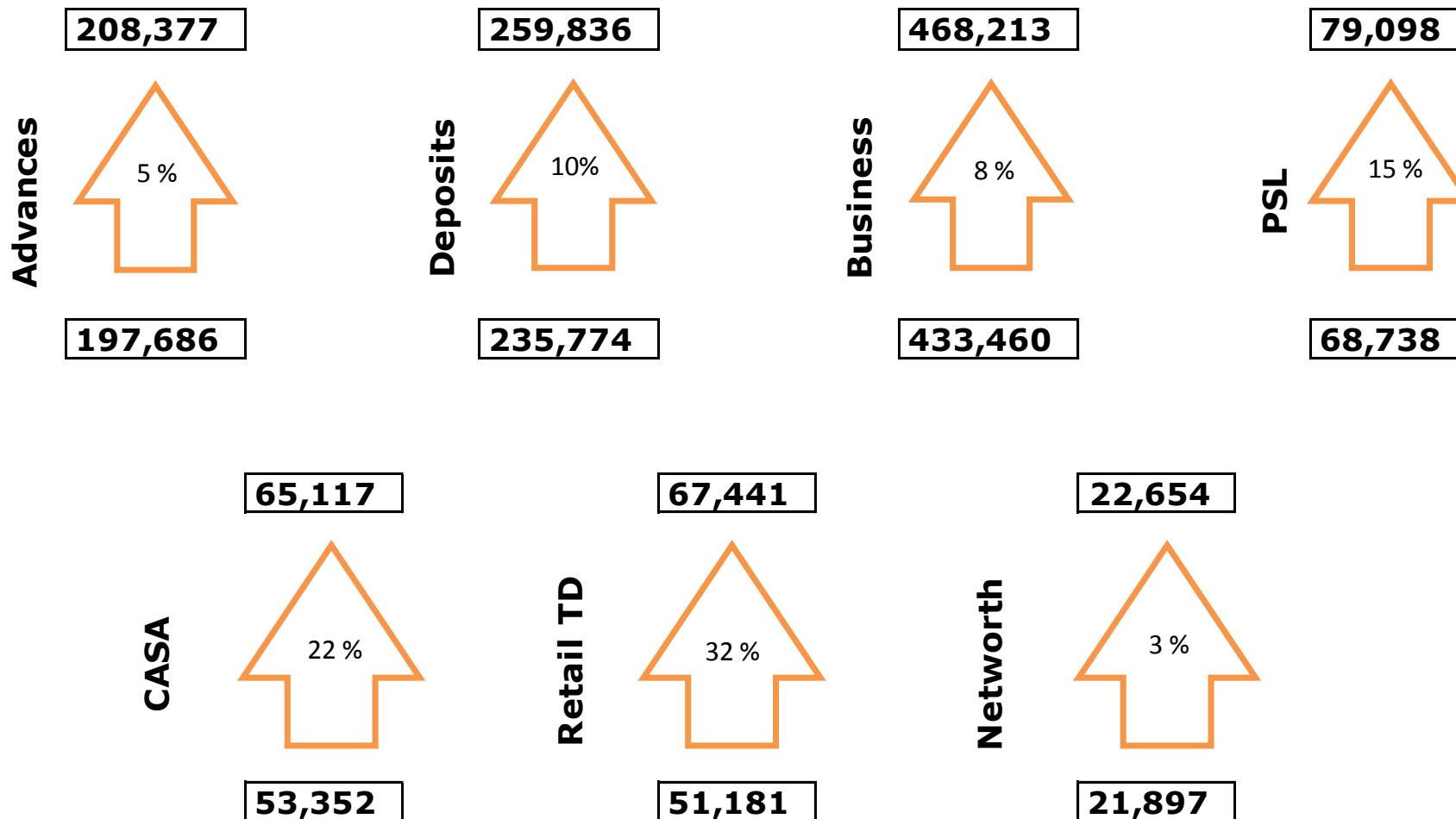
Branches -1717
ATMs -3000
Presence in 1260
locations

Corporate and
Retail customer base
of 3000+ and 6.5
million+

Bank ranked 5th in BFSI category and 2nd in PSU category

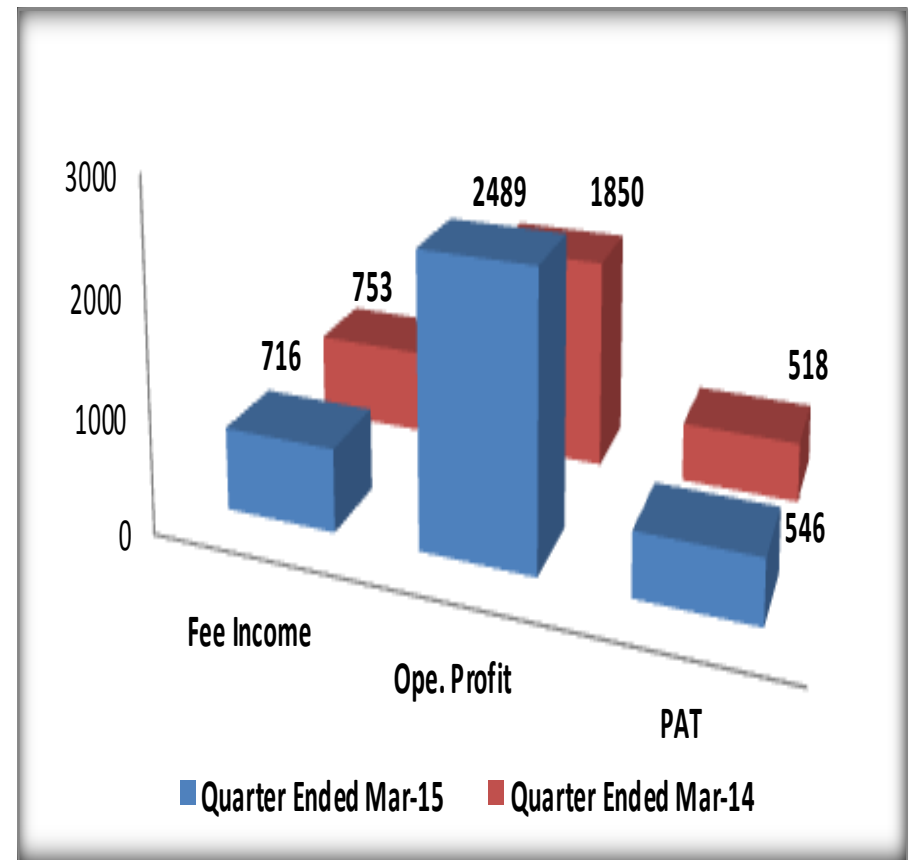
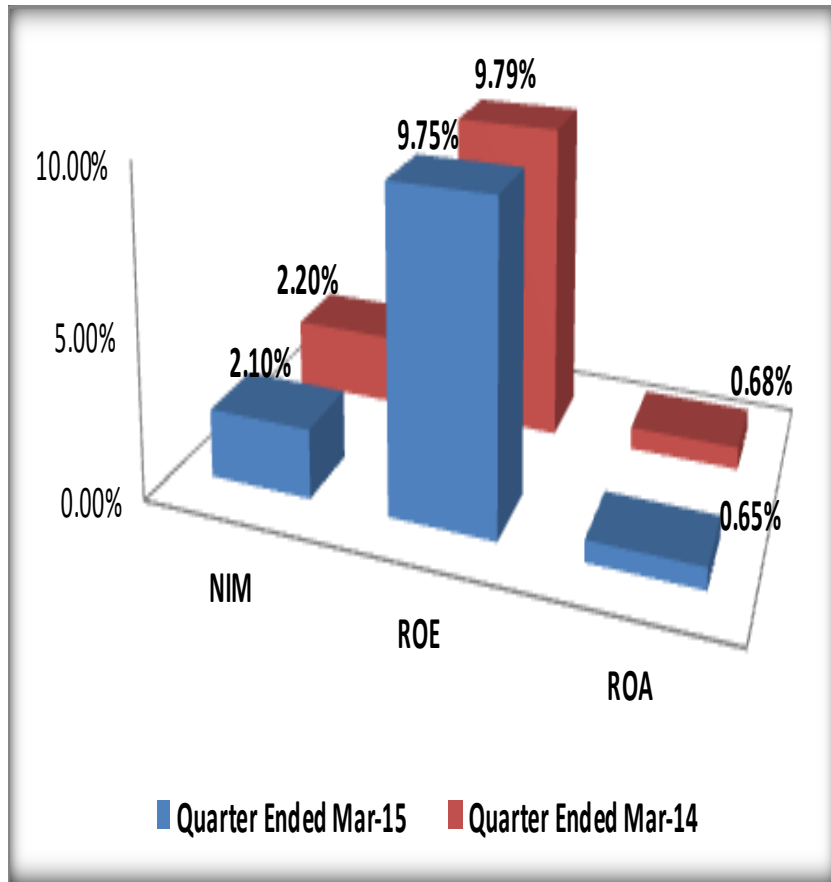
Performance Highlights FY15 (BS parameters)

₹ Crore



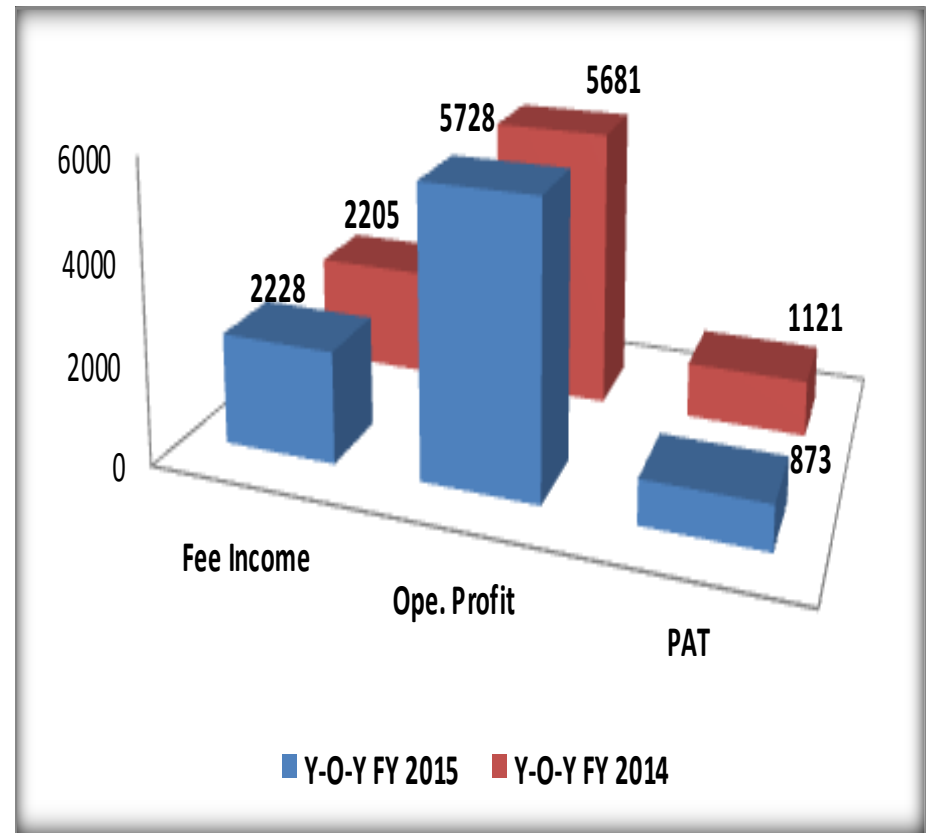
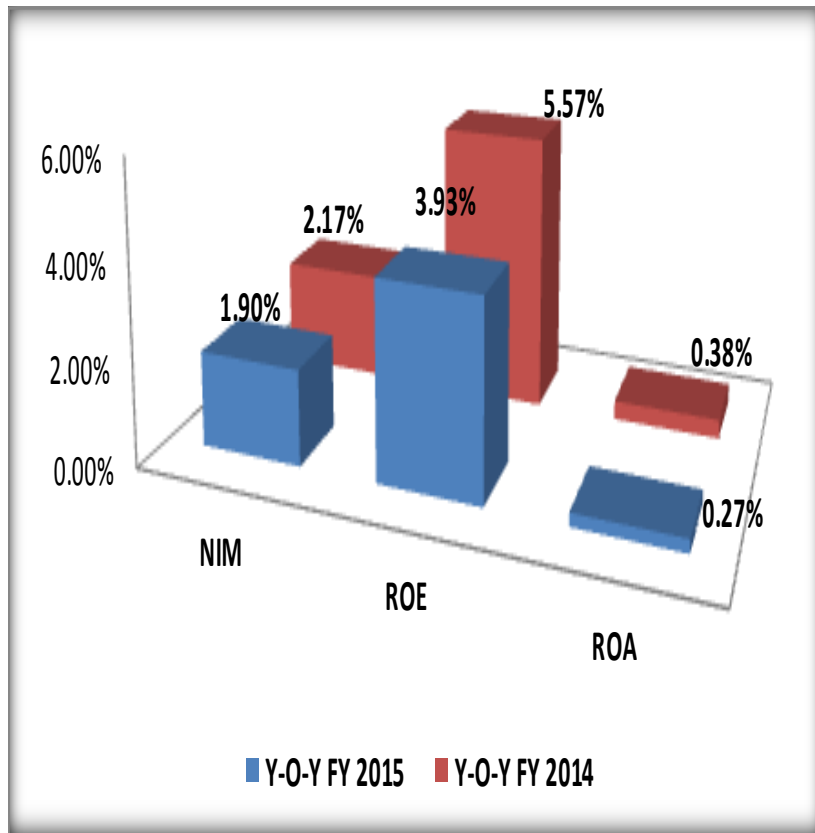
Performance Highlights Q4FY15 (Profitability)

₹ Crore



Performance Highlights FY15 (Profitability)

₹ Crore



Profitability adversely impacted due to RIDF yielding significantly lesser returns

Profit & Loss - Snapshot

₹ Crore

Particulars	Q4 FY15	Q4 FY14	Growth %	FY 2015	FY 2014	Growth %
Interest Income	7 412	6 716	10.4	28 154	26 598	5.9
Interest Expenses	5 752	5 141	11.9	22 406	20 576	8.9
Net Interest Income	1 660	1 574	5.4	5 748	6 021	-4.5
Other Income	1 970	1 151	71.2	4 008	2 979	34.5
Total Income	3 631	2 725	33.2	9 756	9 000	8.4
Operating Expenses	1 141	875	30.5	4 027	3 319	21.4
- Employee Cost	565	358	57.7	1 966	1 525	29.0
- Overhead Cost	576	517	11.5	2 061	1 794	14.9
Operating Profit	2 489	1 850	34.5	5 728	5 681	0.8
Provisions & Contingencies	1 943	1 332	45.9	4 855	4 560	6.5
- NPAs and write offs	1 393	1 103	26.3	3 232	3 074	5.1
- Restructured Assets	-175	-19	841.3	364	486	-25.1
- Others (Invnt., Std Asset,	499	114	338.9	845	380	122.2
- Tax	225	134	68.5	414	620	-33.2
Profit After Tax	546	518	5.3	873	1 121	-22.1

Balance Sheet - Snapshot

₹ Crore

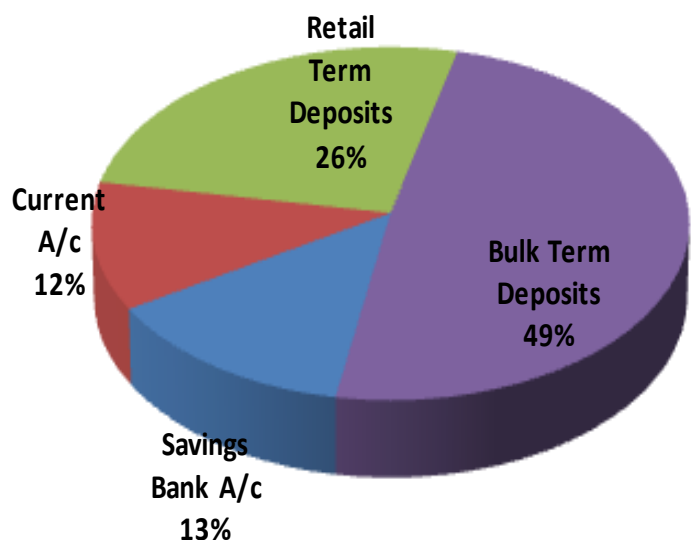
As on 31st March	2015	2014
LIABILITIES		
Capital	1 604	1 604
Reserve & Surplus	22 713	22 035
Deposits	2 59 836	2 35 774
Borrowings	61 833	60 146
Other Liabilities & Provisions	10 045	9 429
Total	3 56 031	3 28 988
ASSETS		
Cash & Balance with RBI	13 036	12 711
Bal. with banks & money at call	1 490	4 107
Investments	1 20 963	1 03 774
Advances	2 08 377	1 97 686
Fixed Assets [incl. leased assets]	3 060	2 983
Other Assets	9 104	7 728
Total	3 56 031	3 28 988

Growing Deposit Base

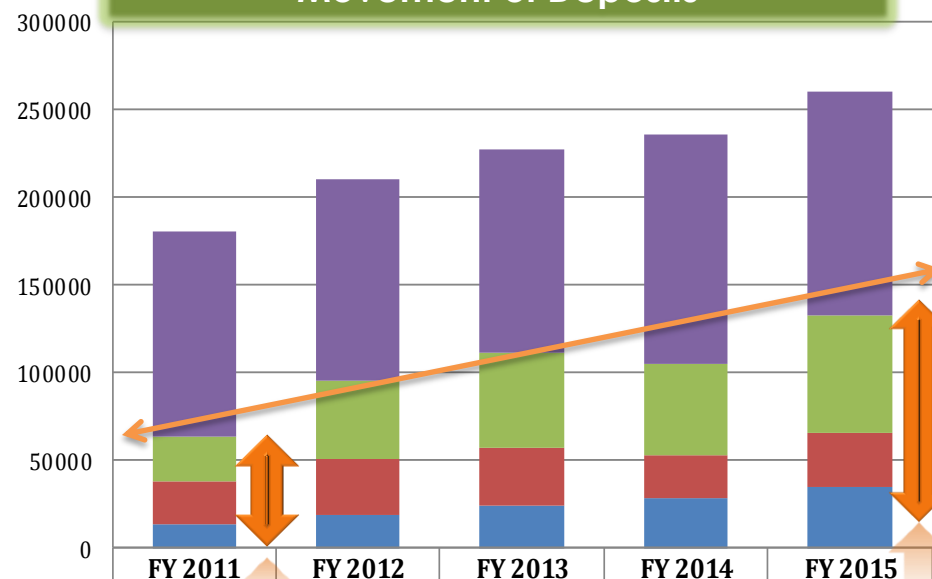
₹ Crore

Composition

FY 2015



Movement of Deposits



	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
■ Bulk Term Deposits	116953	114932	115522	131241	127278
■ Retail Term Deposits	25855	44836	54545	51181	67441
■ Current A/c	23742	31722	33289	25018	30416
■ Savings Bank A/c	13936	19002	23760	28334	34701

CASA - CAGR of 14.66%

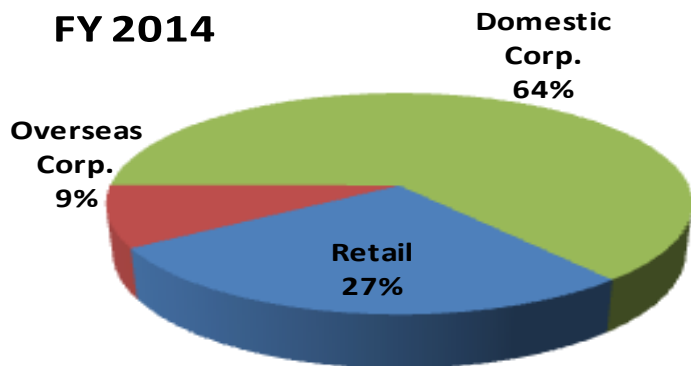
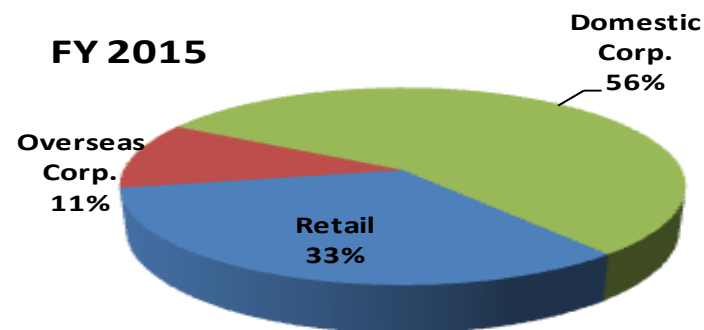
CASA - Annual Growth of 22.05%

Composition of CASA and Retail TDs increasing at a brisk pace

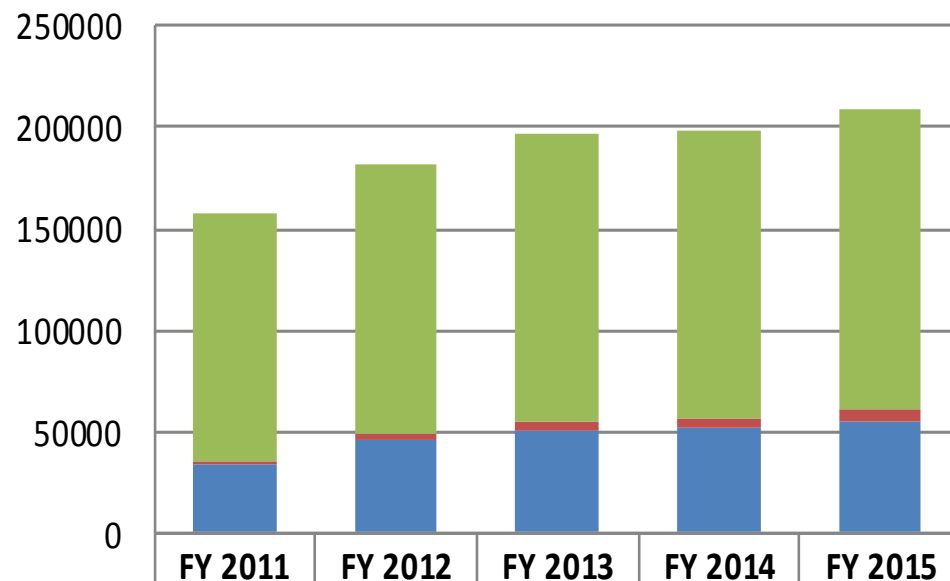
Credit Base

₹ Crore

Composition



Movement of Advances



	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Term Loans	121340	131957	140803	140704	147372
Bills	2659	3278	4619	4884	6701
CC/OD	33098	45923	50885	52099	54304

Diversified credit portfolio – Increasing focus in Retail

Industry-wise Advances

₹ Crore

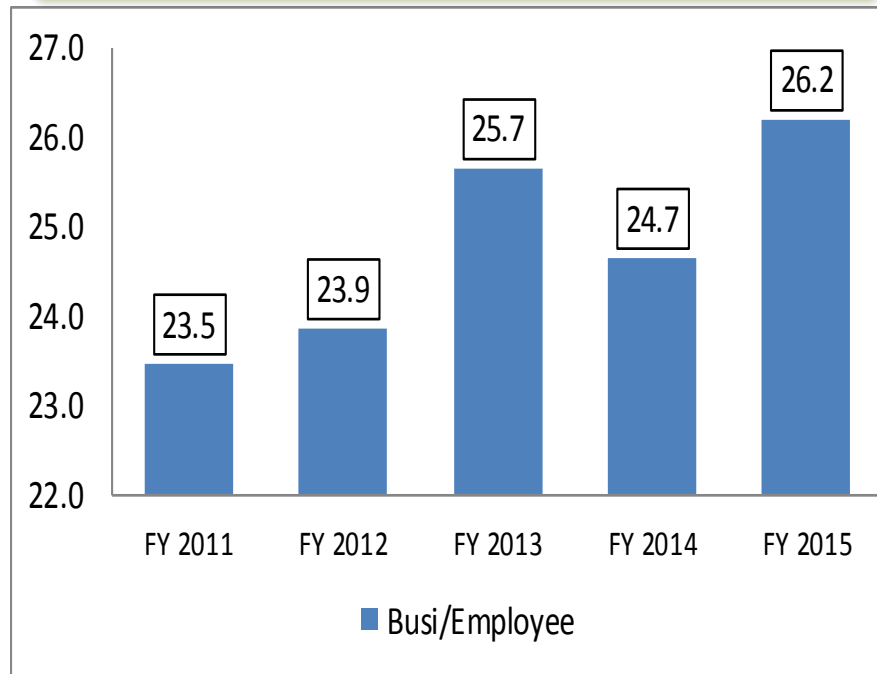
Particulars	Outstanding			Committed		
	FB	NFB	Total	FB	NFB	Total
POWER	25 007	7 938	32 944	28 722	12 538	41 259
ROADS AND BRIDGES / PORTS	14 105	6 050	20 155	16 970	11 191	28 161
INFRASTRUCTURE OTHERS	10 090	9 175	19 265	12 703	12 674	25 377
OIL AND GAS/PETROLEUM PRODUCTS	11 889	6 509	18 397	13 628	10 429	24 058
IRON AND STEEL	11 361	6 780	18 142	12 611	11 087	23 699
TELECOM	8 001	6 694	14 695	8 119	8 042	16 161
NBFC	8 562	66	8 629	13 880	615	14 496
TEXTILES	7 176	1 106	8 282	9 668	1 768	11 435
GENERAL MACHINERY AND EQUIPMENTS	2 501	5 634	8 135	3 102	6 790	9 892
CONSTRUCTION	2 366	6 446	8 812	2 737	7 014	9 750
TRADING	4 613	2 829	7 443	5 727	3 363	9 090
BANKING	508	962	1 470	2 662	5 995	8 657
CHEMICAL AND CHEMICAL PRODUCTS	2 865	1 795	4 660	4 177	2 694	6 871
CEMENT	5 531	607	6 138	5 667	1 041	6 709
ELECTRICAL MACHINERY AND EQUIPMENTS	1 361	2 961	4 322	1 905	4 257	6 163
FERTILIZERS	1 414	2 117	3 532	2 013	4 000	6 013
GEMS AND JEWELLERY	3 005	1 491	4 496	3 528	2 192	5 720
SUGAR AND SUGAR PRODUCTS	3 019	998	4 017	4 237	1 192	5 429
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRON AND STEEL)	1 436	1 233	2 668	2 453	2 514	4 968
HOUSING FINANCE COMPANIES	4 353		4 353	4 380		4 380

Diversified credit portfolio

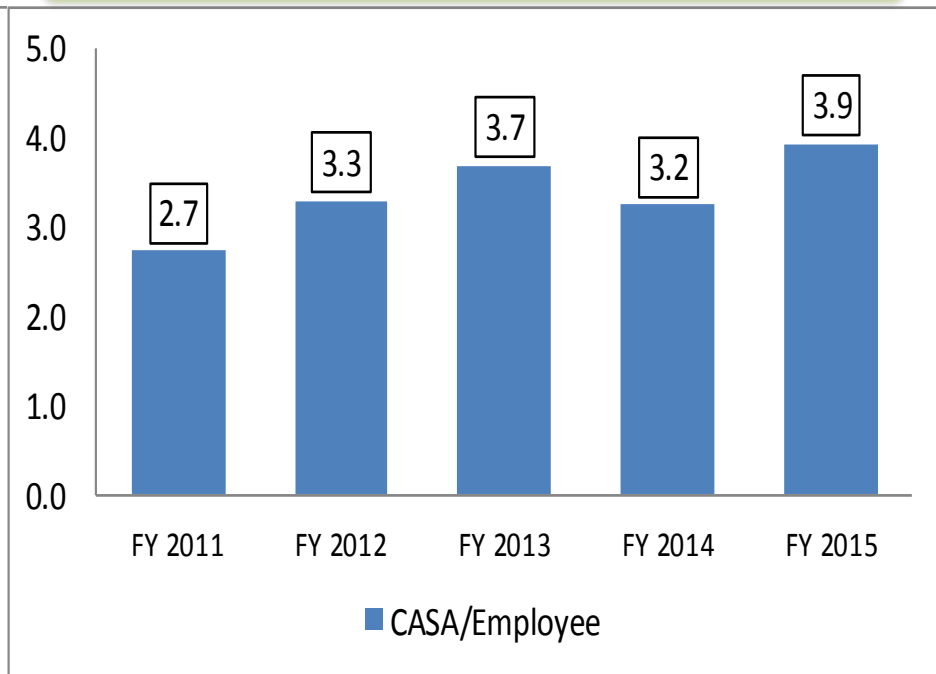
Productivity

₹ Crore

Business per employee



CASA per Employee



Note: Excluding outsourced employees

Reflection of Bank's quality and efficient manpower

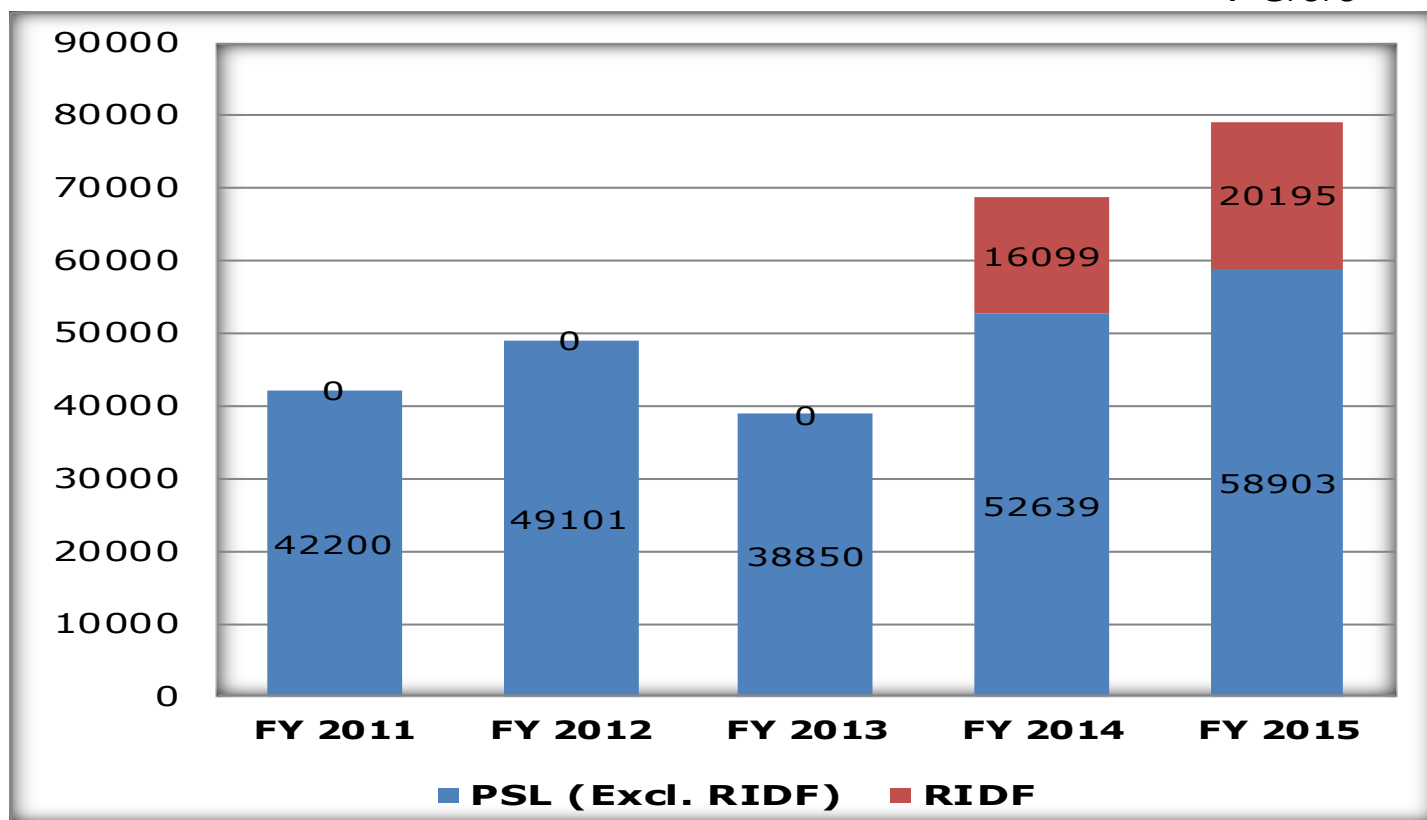
Robust growth in PSL book

₹ Crore

37.2% of
ANBC in FY
2015



34.5% of
ANBC in FY
2014



Relentless focus for increasing PSL Book towards complying regulatory limits

PSL book registered more than double the pace of advances growth

Investments

₹ Crore

Particulars	FY 2015				FY 2014			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
Government securities	58 921	15 051	4 934	78 905	55 484	5 905	894	62 283
SASF Securities	4 586	-	-	4 586	4 691	-	-	4 691
Shares (Equity)	-	2 621	30	2 651	-	2 565	-	2 565
Shares (Preference)	-	399	-	399	-	528	-	528
Debentures/ Bonds	-	9 336	140	9 476	10	14 102	-	14 112
Subsidiaries / Joint Ventures	702	-	-	702	644	-	-	644
Security Receipts	-	495	-	495	-	33	-	33
Others (RIDF/SIDBI/NHB,etc)	23 340	112	297	23 749	18 438	118	362	18 918
Total Investments	87 549	28 014	5 401	1 20 963	79 267	23 250	1 256	1 03 774

SLR Investments

Profits from SLR Investments

					(Rs crore)
Q4 FY 2015			FY 2015		
739			1030		

SLR Investment Portfolio: as on 31-March-2015

					(Rs crore)
Category	Outstanding Investment		MTM Gain / (Loss)	Provision for MTM Loss	Modified Duration
	Amount	As % to Total			
Trading (HFT & AFS)	15,848	20%	(13.62)	13.62	6.72
HTM	62,016	80%	84.69	-	6.01
Total	77,864	100%	71.07	13.62	6.16

Maturity Profile of SLR Investments: as on 31-March-2015

					(Rs crore)
Category	upto 3 years	3 - 5 years	5 - 10 years	> 10 years	Total
Trading (HFT & AFS)	1,313	25	7,736	6,774	15,848
HTM	7,777	12,918	15,042	26,279	62,016
Total	9,090	12,943	22,778	33,053	77,864
<i>As % to Total</i>	<i>11.7%</i>	<i>16.6%</i>	<i>29.3%</i>	<i>42.4%</i>	<i>100.0%</i>

Major Strategic stakes



Pivotal role in developing Institutions that shaped country's financial architecture



Maturity Profile as on Mar-2015

₹ Crore

Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	30231	13733	88280
> 6 months to 1 year	11846	7924	52691
> 1 year to 3 years	84773	8222	83293
> 3 years to 5 years	25389	11327	13987
> 5 years	56139	20627	21586
Total	208377	61833	259836

Other Income

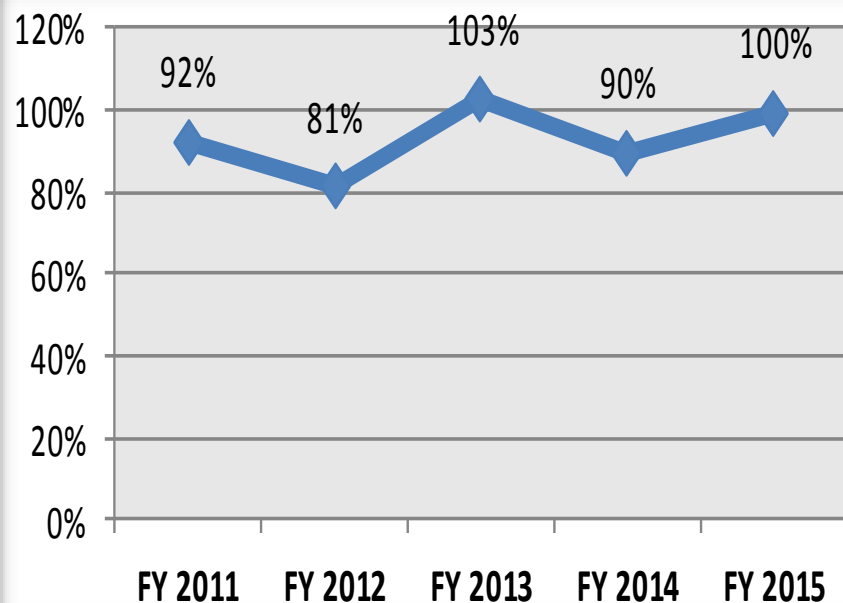
₹ Crore

Particulars	Quarter Ended			Y-O-Y		
	Mar-15	Mar-14	Growth %	FY 2015	FY 2014	Growth %
Commission, Excg & Brkg	649	639	1.5	1 935	1 818	6.4
Profit on sale of Investments	1 240	377	228.9	1 636	522	213.6
Profit/(Loss) on revaluation of investment	(22)	(7)	212.0	(50)	(1)	4954.5
Profit on sale of Fixed Assets	0	(0)	(621.4)	0	(2)	(102.1)
Profit on Forex/Derivatives	62	70	(11.7)	276	349	(20.9)
Dividend from subsidiaries	0	5	(100.0)	19	28	(29.8)
Recovery from Written Off cases	28	36	(22.7)	54	130	(58.4)
Other Misc. Income	13	30	(57.5)	137	135	1.6
Total	1 970	1 151	71.2	4 008	2 979	34.5
Fee Based Income	716	753	(4.9)	2228	2205	1.0

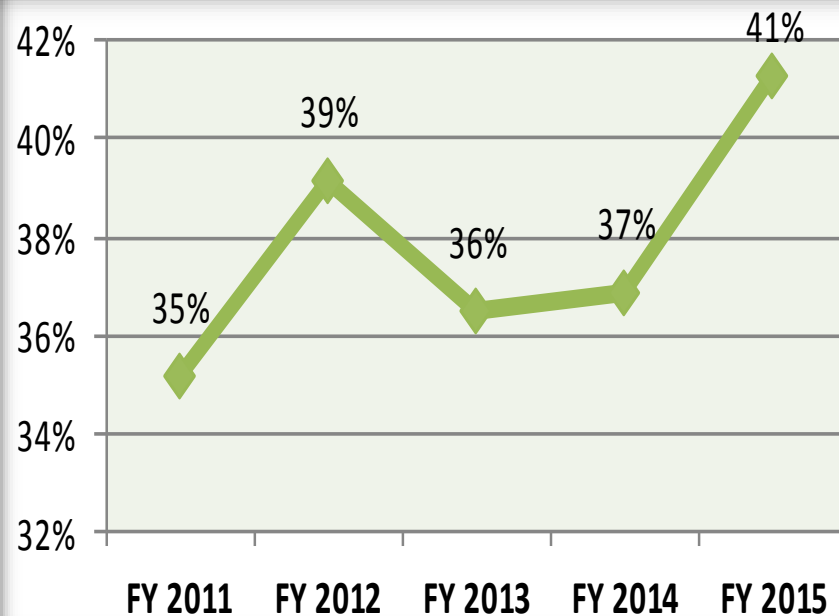
Robust & Efficient Operations Management

Overhead Efficiency

Overhead Efficiency



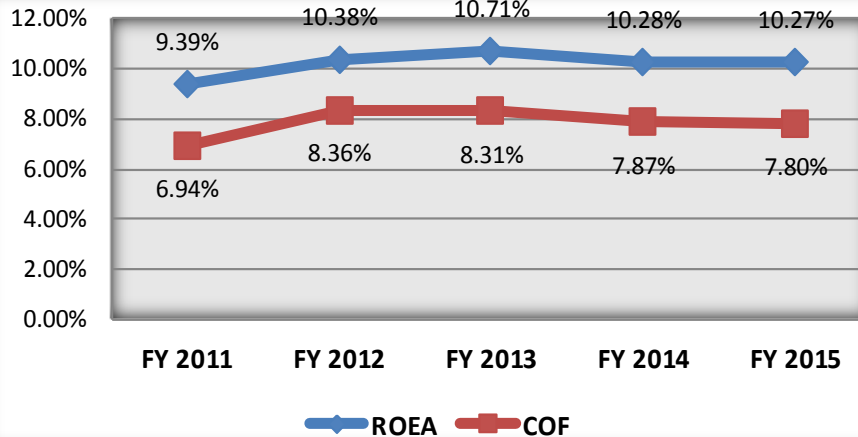
Cost to Income



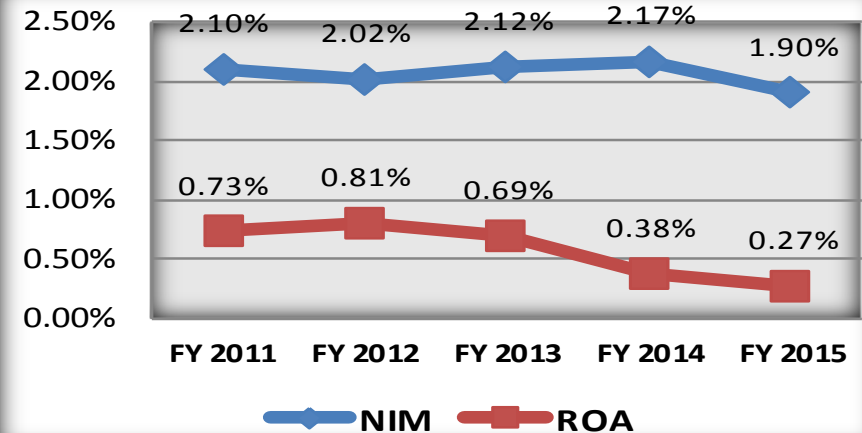
Overhead Efficiency nearly 100% and Cost to Income ratio at around 41% is one of the best amongst peer set

Movement in Key Ratios

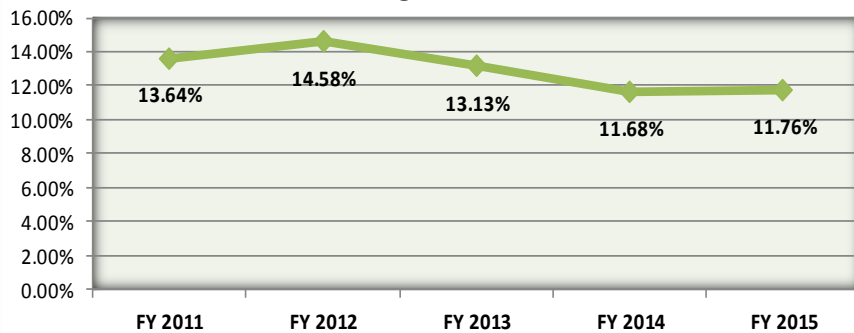
ROEA Vs COF



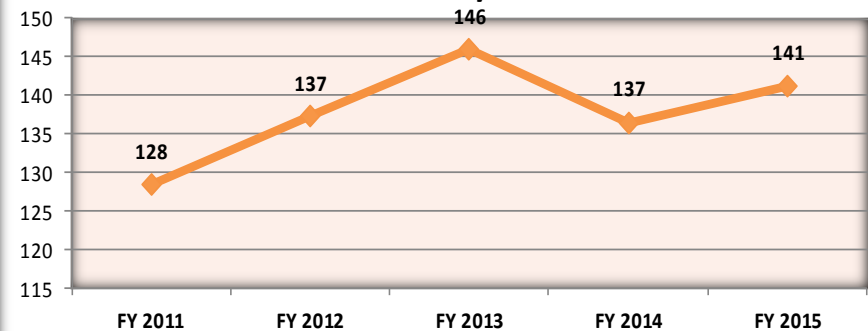
NIM & ROA



CRAR



Book value/Share

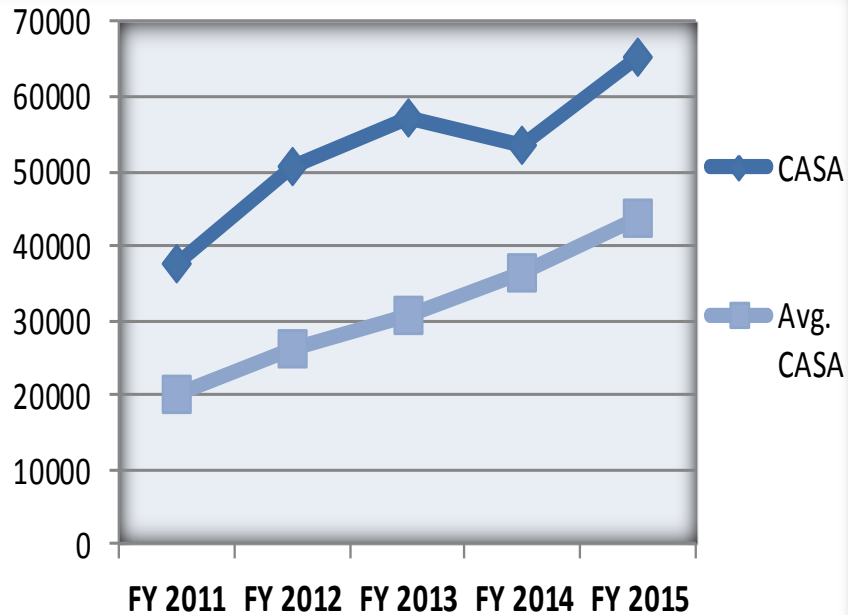


*CRAR Figures for FY 2011, FY 2012 & FY 2013 are as per Basel II

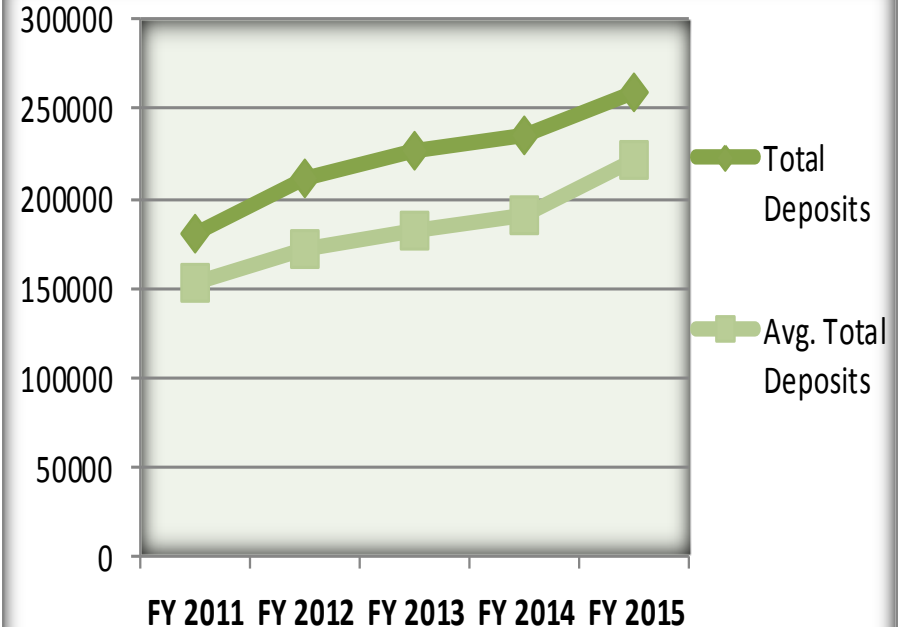
Movement in Key Ratios

₹ Crore

Growth in Average CASA



Growth in Average Deposits



Healthy growth recorded in Average CASA and Deposits

Capital Adequacy

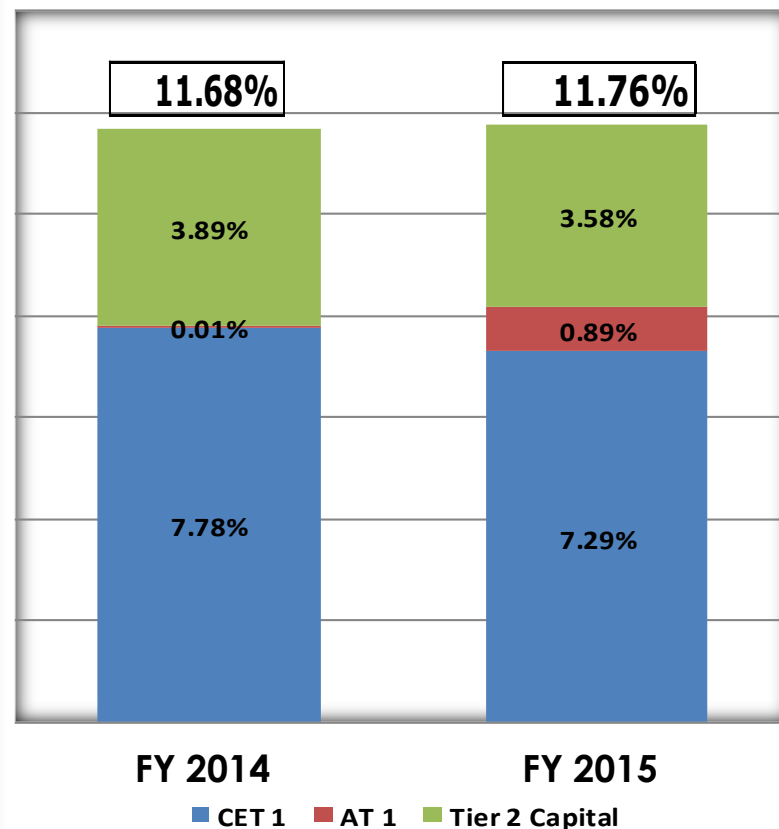
(₹ Crore)

Particulars	FY 2014	FY 2015
CET 1 (Rs.)	20959	20810
AT 1 (Rs.)	25	2531
Tier 2 Capital (Rs.)	10480	10235
Total Capital (Rs.)	31464	33577
RWA (Rs.)	269471	285542

Raised AT1 bonds to the tune of

₹ 2,500 crore in Oct 2014

Tier 1 at 8.18 % as at FY 2015 increased by 39 Basis Points compared to FY 2014



Basel III Compliant

NPA Movement

₹ Crore

Particulars	For the Quarter Mar 15	For FY ended Mar 15
Opening Balance	12140	9960
Add:		
-Fresh Slippages*	2319	6101
Less:		
-Recovery	667	1159
-Upgradation	248	608
-Write-off	860	1609
Closing Balance	12685	12685
Gross NPA %	5.88%	5.88%
Net NPA %	2.88%	2.88%
Prov. Coverage Ratio as per RBI Guidelines	66.63%	66.63%
* Including Ageing		

Aggressive provisioning - PCR have been highest amongst peers

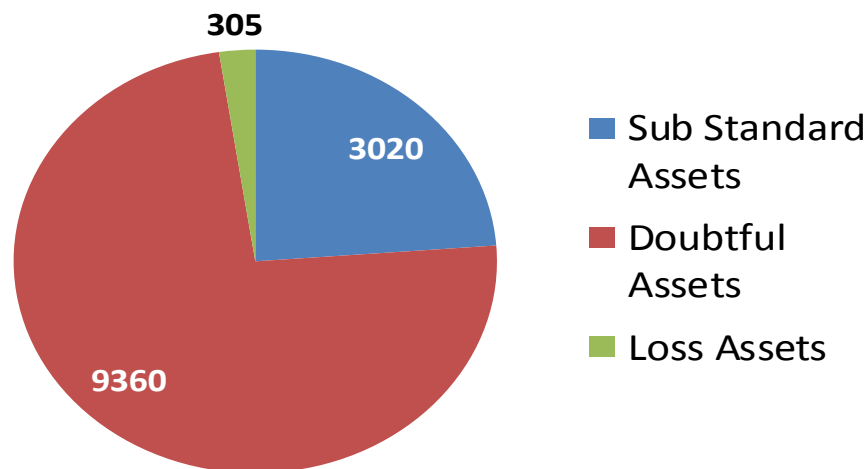
NPA Movement

₹ Crore

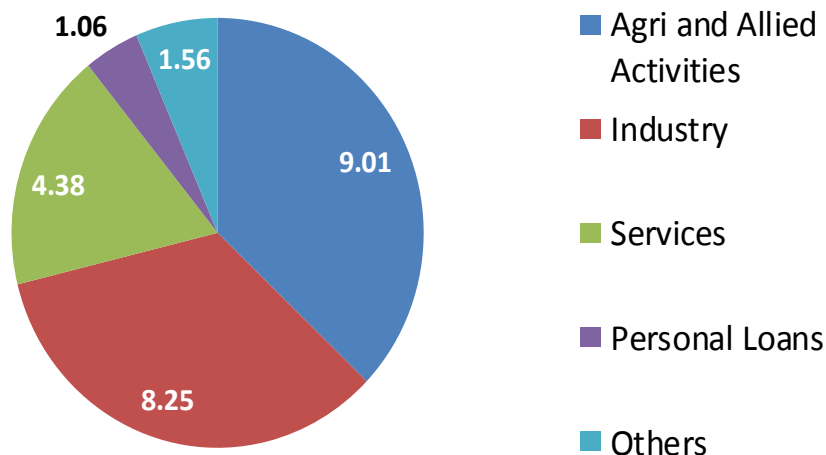
	For Quarter Mar 15		For FY ended Mar 15	
Particulars	NPA Provision#	Net NPA	NPA Provision#	Net NPA
Opening Balance	6113	6028	5058	4902
Additions during period	1873	446	4308	1793
Reductions during period	1293	482	2673	703
Closing Balance	6692	5993	6692	5993

#Including NPV Loss of NPA Advances

NPA Classification



Particulars	Gross NPA
Sub Standard Assets	3020
Doubtful Assets	9360
Loss Assets	305
Total	12685



Particulars	Gross NPA (%)
Agri and Allied Activities	9.01
Industry	8.25
Services	4.38
Personal Loans	1.06
Others	1.56
Total	5.88

Summary of Restructured Advances as on Mar 31, 2015

₹ Crore

Particulars	PA	NPA	Total
Gross	20129	4615	24743
Less: FITL Provision	1138	401	1539
Net of FITL Provision	18991	4213	23205
Less: Cases considered for Provisioning @ 0.40%	2269		2269
Total	16723	4213	20936

Industry-wise Restructured Advances as on Mar 31, 2015

₹ Crore

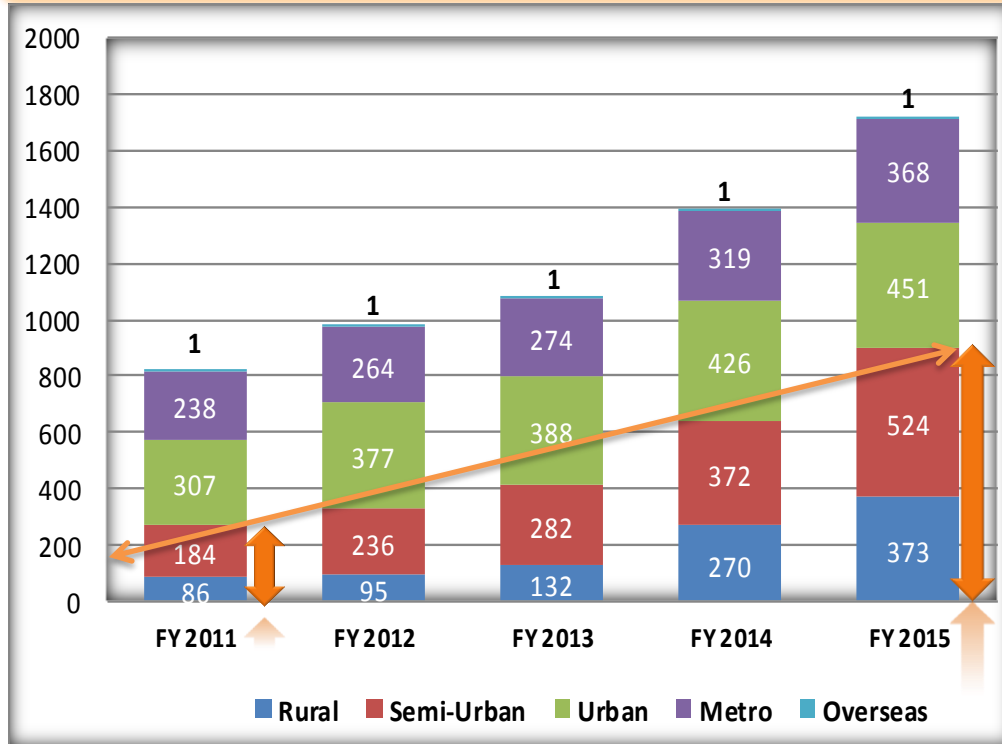
Industry Type	Net Outstanding	Industry Type	Net Outstanding
AGRO INDUSTRIES	215	IRON AND STEEL	174
AIR TRANSPORT	484	JEWELLERY MFG	125
AQUACULTURE	82	METAL INDUSTRY	1 335
CEMENT	261	MINING AND QUARRYING	80
CERAMIC INDUSTRY	64	MISC. INDUSTRY	129
CHEMICAL AND FERTILIZERS	70	MOTOR VEHICLES	410
COAL	153	OIL EXPLORATION	69
DAIRY FARM AND POULTRY	34	OTHER SERVICES	111
EDUCATION	519	PAPER	174
ELECTRICAL MACHINERY	1 483	PHARMACEUTICALS	688
ELECTRICITY GENERATION	2 941	PLASTIC PRODUCTS	35
ELECTRONICS	218	RETAIL STORE	108
ENTERTAINMENT	33	RUBBER	1
FOOD AND BEVERAGES	46	SHIP BUILDING	1 229
GEM & JEWELLERY	288	SUGAR	738
GLASS MFG	521	TELECOMMUNICATIONS	781
HEALTH CARE	7	TEXTILES	608
HOTEL	309	TRANSPORT SERVICES	144
INFRASTRUCTURE	6 255	WASTE MANAGEMENT	15
		Grand Total	20 936

Provisions & Contingencies

₹ Crore

Particulars	Quarter Ended		Y-O-Y	
	Mar-15	Mar-14	FY 2015	FY 2014
Depreciation on Investment	156	1	248	180
Provision for NPAs	534	276	1 623	1 681
Provision towards standard assets	326	105	499	173
Provision for Restructured Assets (including FITL)	(175)	(19)	364	486
Income Tax	225	134	414	620
Bad Debts Writen off	860	828	1 609	1 393
Other Provisions	17	7	98	27
Total	1 943	1 332	4 855	4 560

Fast growing Distribution Network



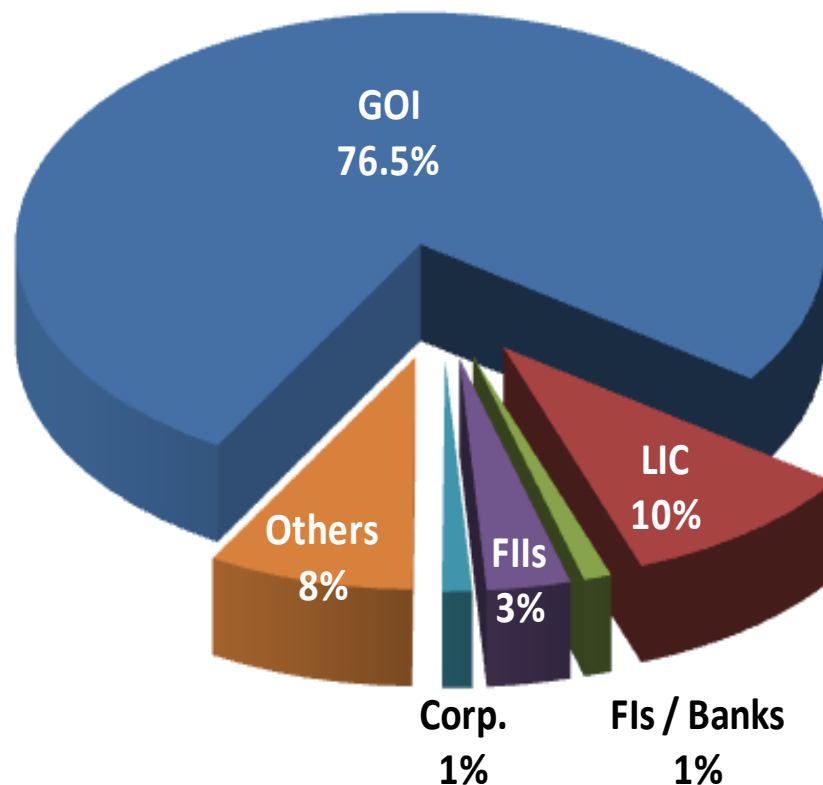
- ❖ 1717 Branches
- ❖ 3000 ATMs
- ❖ 10 Currency Chest
- ❖ 6 Regional Processing Units

- ❖ 30 Central Clearing Unit
- ❖ 75 Retail Assets Centers
- ❖ 11 e-Lounges

Robust branch expansion over the years specially in rural and semi-urban locations

Shareholders

Shareholders	Mar-15
GOI	76.50%
LIC	9.65%
FIs / Banks	1.11%
FIIIs	3.34%
Corp.	1.20%
Others	8.21%
Total	100.00%



Major Awards & Accolades in FY15

Ranks 39th and 37th among the top 50 brands in the country across sectors as per leading global research organizations, Millward Brown (Brand Z) and Interbrand rankings respectively

Significant rise of 79% in the valuation of Bank's Brand over the previous year as per Brand Finance Banking 500 - the world's most valuable Banking Brands Report

Award for Notable contribution in the field of "PMJDY" by Federation of Industry, Trade & Services (FITS), New Delhi in March 2015

Financial Inclusion and Payments Systems (FIPS) Awards for the year 2014 for its financial inclusion initiatives under PSU category by Elets Technomedia

Star Performance Award 2014 in demat account opening under PSU-Bank Category by NSDL

Gold in 'Campaign of the Year (Thematic)' at the Prime Time awards for various advertising campaigns.

Key Business Initiatives

Retail Liabilities – New Product/Services in FY15

- Rolled out 108 new Sub-members in the Centralized and Decentralized Payment System
- Introduction of Suraksha Plus Savings Account in Nov 2014
- Introduction of Cash Current Account in Feb 2015
- Tie-up with Global IME Bank for Nepal Remittance Arrangement
- MoU with Indian Army and Indian Navy for Salary Account sourcing
- Tie-up with GCC Exchange & Orient Exchange for sourcing of NRI Account from UAE

Consistently introducing/delivering customer savvy products/services

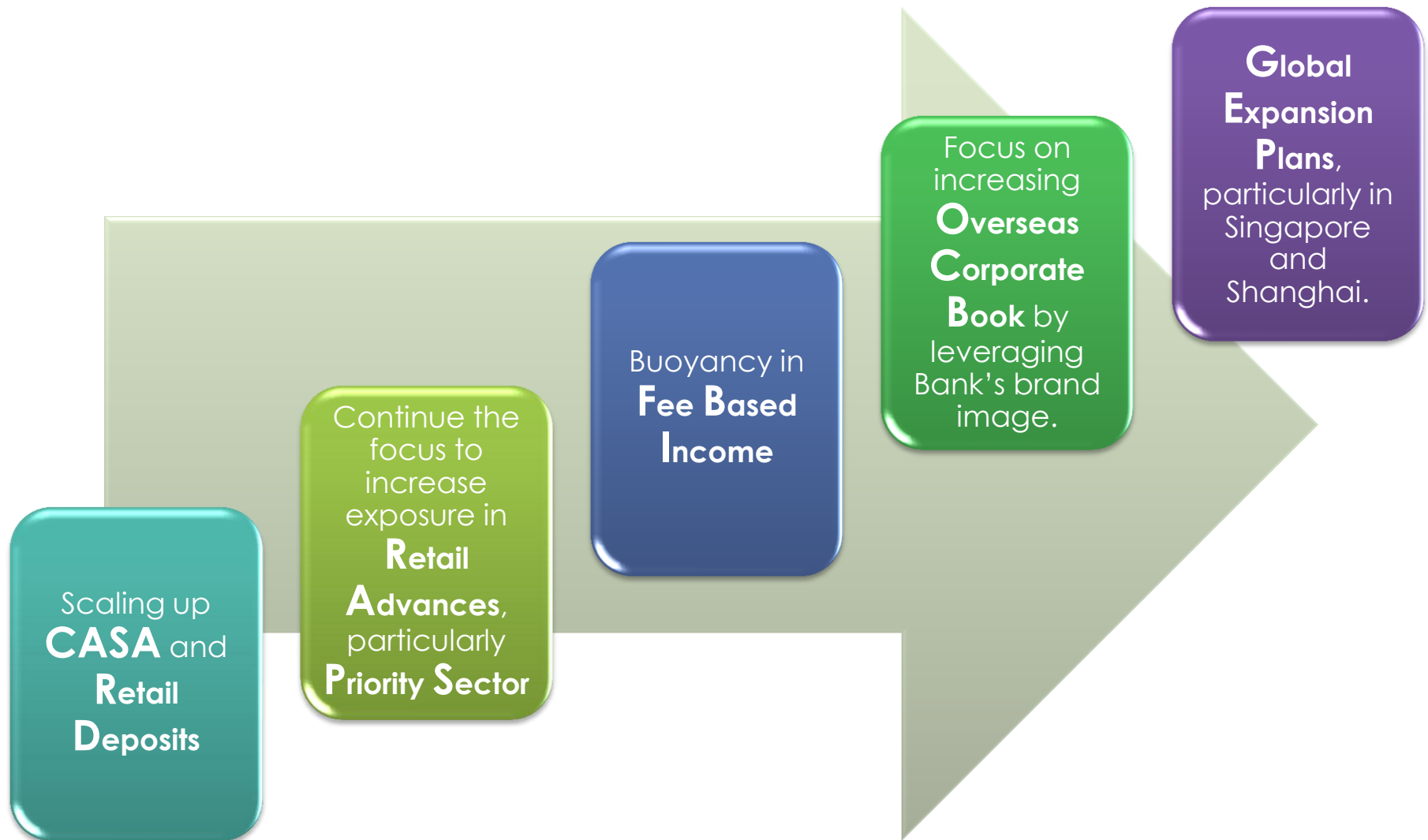
Key Business Initiatives

Retail Assets/ Alternate Channels – New Product/Services in FY15

- Introduction of Education Loan Scheme “Udan”, a unique RD Linked Education loan scheme.
- First PSU Bank to launch “Electronic-Insurance Account (e-IA)” in association with NSDL
- Stepped into Credit Card business on Visa Platform
- Launched “E-Lounge” at several locations (11 so far)
- Android based Mobile Banking Application
- Introduced Signature Debit Card in July 2014

Consistently introducing/delivering customer savvy products/services

Strategies & Way Forward





Thank You

Bank Aisa Dost Jaisa