

# Presentation to Analysts

Q4 FY 2016



**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 37<sup>th</sup> amongst  
top 50 brands across  
country/sectors  
(Interbrand Rankings)

Completed 150  
mandates till date  
aggregating ₹2.70  
lakh crore

Apex role in creating  
industrial &  
infrastructural base  
in the country

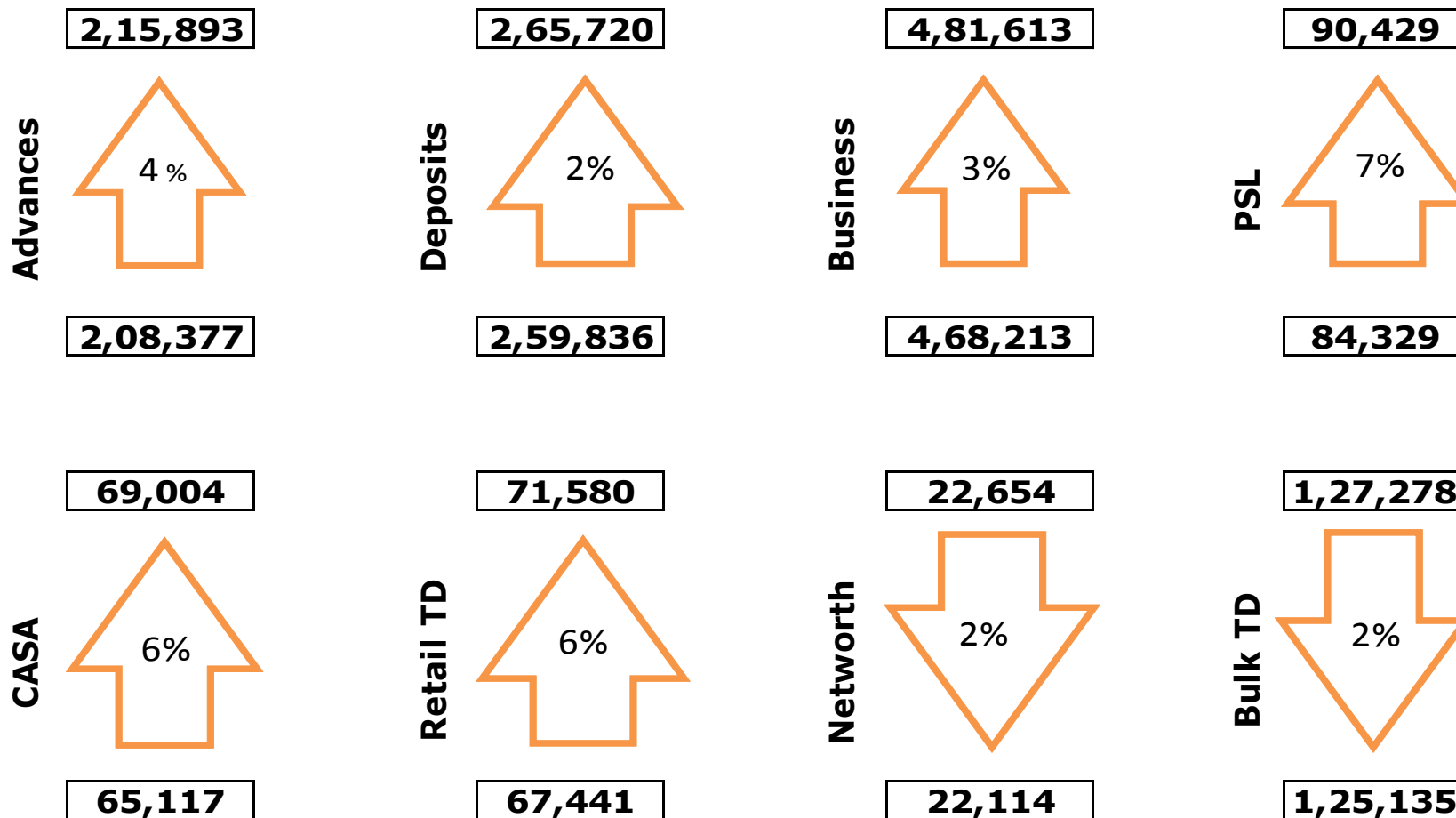
Branches -1846  
ATMs -3310  
Presence in 1377  
locations

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

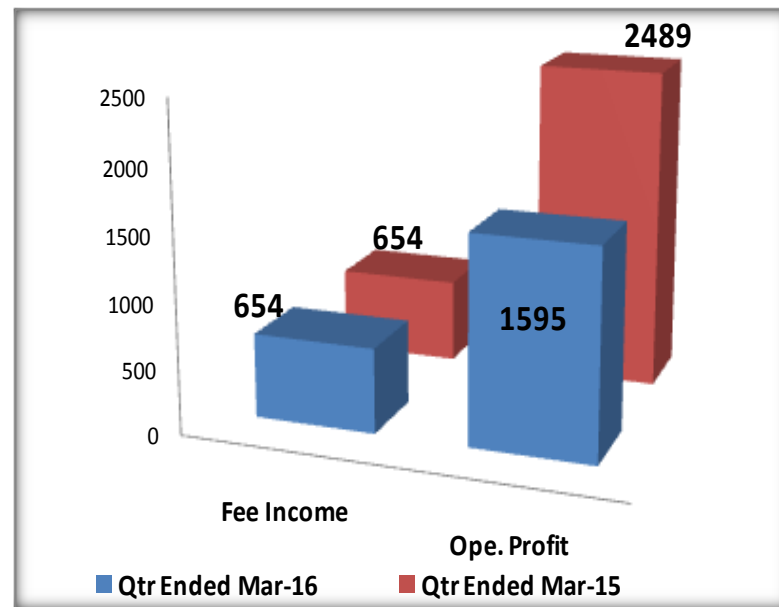
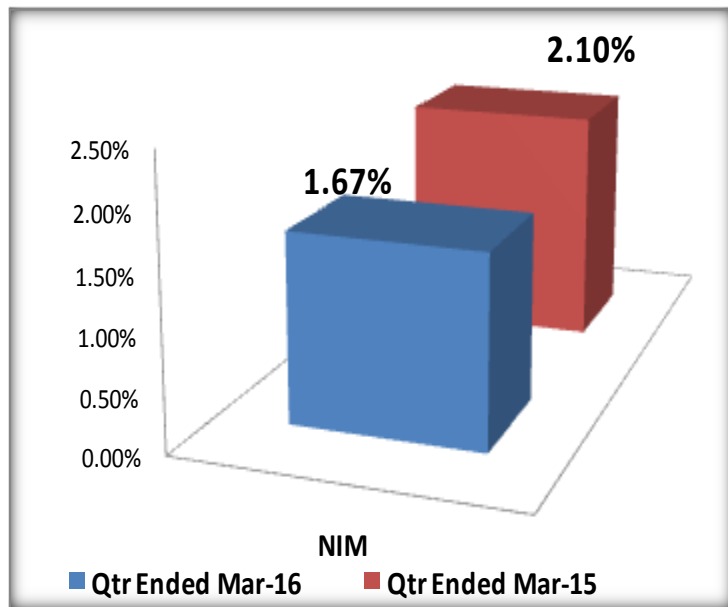
**As per Brand Trust Report 2015, Bank ranked 5<sup>th</sup> in BFSI Category & 2<sup>nd</sup> in PSU Category only after SBI.**

# Performance Highlights Q4 FY16 v/s Q4 FY15

₹ Crore

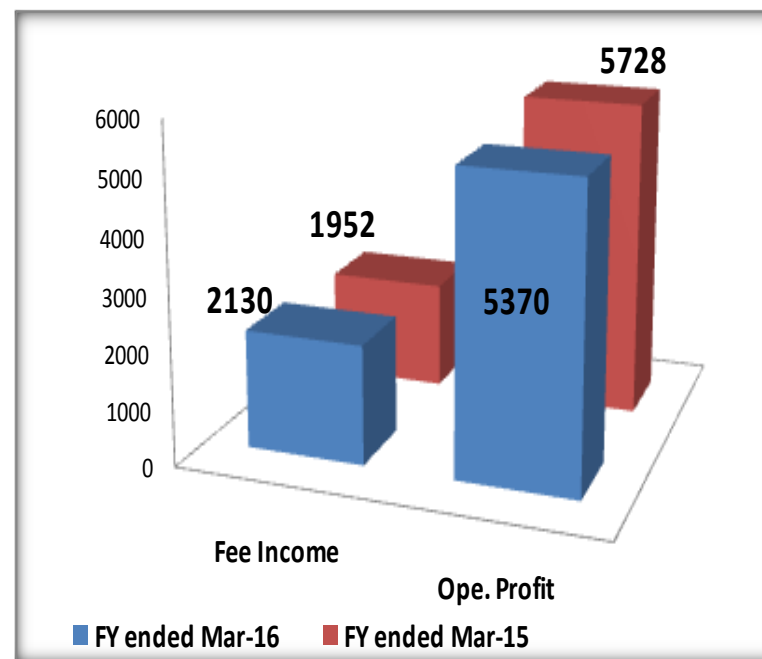
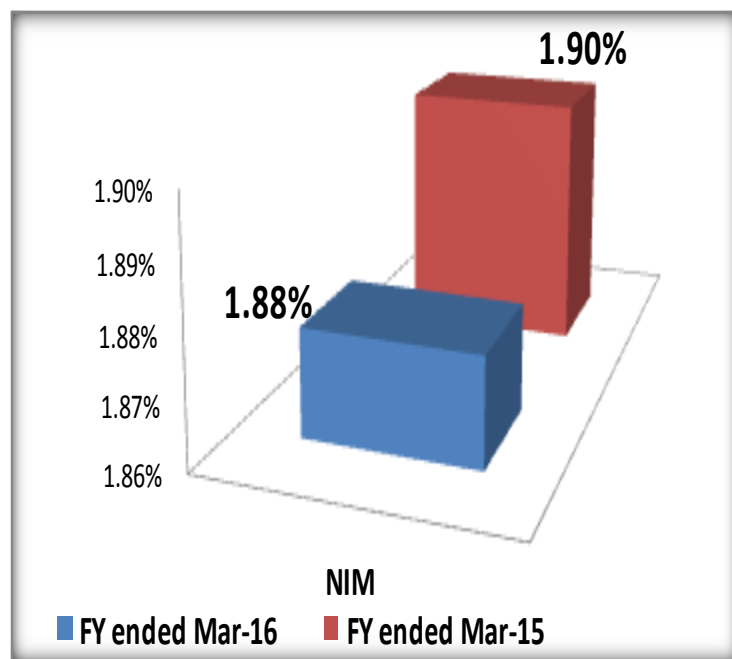


# Performance Highlights Q4 FY16 (Profitability)



# Performance Highlights FY ended 16 (Profitability)

₹ Crore



# Profit & Loss - Snapshot

₹ Crore

Particulars	Q4 FY16	Q4 FY15	Growth %	FY 2016	FY 2015	Growth %
Interest Income	6 928	7 412	(7)	28 043	28 154	0
Interest Expenses	5 501	5 752	(4)	21 954	22 406	(2)
<b>Net Interest Income</b>	<b>1 428</b>	<b>1 660</b>	<b>-14</b>	<b>6 089</b>	<b>5 748</b>	<b>6</b>
Other Income	1 346	1 970	(32)	3 410	4 008	-15
Net Total Income	2 774	3 631	(24)	9 500	9 756	-3
Operating Expenses	1 178	1 141	3	4 130	4 027	3
- Employee Cost	461	565	(18)	1 717	1 966	(13)
- Other Operating Cost	717	576	24	2 413	2 061	17
<b>Operating Profit</b>	<b>1 595</b>	<b>2 489</b>	<b>-36</b>	<b>5 370</b>	<b>5 728</b>	<b>-6</b>
Provisions & Contingencies	3 331	1 943	71	9 035	4 855	86
- NPAs and write offs	4 275	1 393	207	8 806	3 232	172
- Restructured Assets	(100)	-175	(43)	(582)	364	(260)
- Others (Invnt., Std Asset, etc)	275	499	-45	2 117	845	151
- Tax	(1,119)	225	(597)	(1,306)	414	(415)
<b>Profit After Tax</b>	<b>(1,736)</b>	<b>546</b>	<b>(418)</b>	<b>(3,665)</b>	<b>873</b>	<b>(520)</b>

# Balance Sheet - Snapshot

₹ Crore

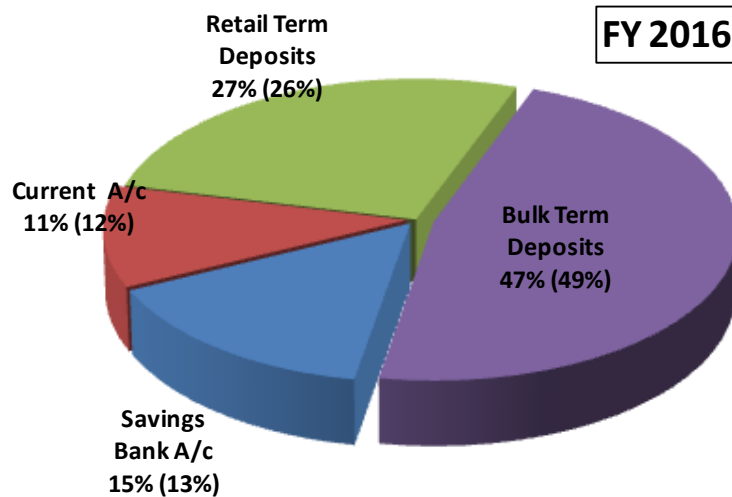
As at	31-Mar-16	31-Mar-15
<b>LIABILITIES</b>		
Capital	2 059	1 604
Reserve & Surplus	25 663	22 713
Deposits	2 65 720	2 59 836
Borrowings	69 574	61 832
Other Liabilities & Provisions	11 357	10 158
<b>Total</b>	<b>3 74 372</b>	<b>3 56 144</b>
<b>ASSETS</b>		
Cash & Balance with RBI	13 823	13 153
Bal. with banks & money at call	2 758	1 490
Investments	98 999	97 701
Advances	2 15 893	2 08 377
Fixed Assets [incl. leased assets]	7 447	3 060
Other Assets	35 451	32 363
- of which RIDF & related	24 131	23 262
<b>Total</b>	<b>3 74 372</b>	<b>3 56 144</b>



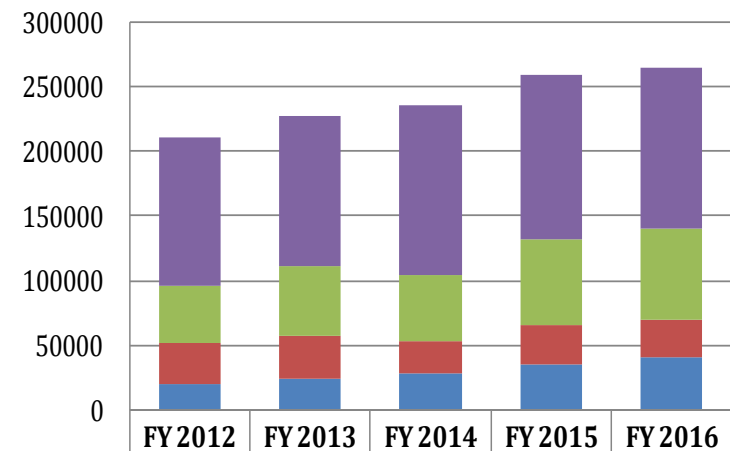
# Growing Deposit Base

₹ Crore

## Composition of Deposits



## Movement of Deposits



■ Bulk Term Deposits	114932	115522	131241	127278	125135
■ Retail Term Deposits	44836	54545	51181	67441	71580
■ Current A/c	31722	33289	25018	30416	29154
■ Savings Bank A/c	19002	23760	28334	34701	39850

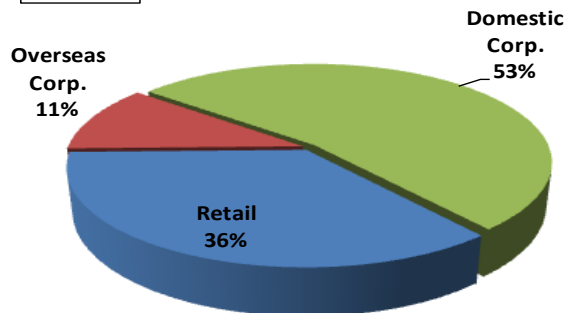
CASA at 25.97% in Q4 FY16 compared to 25.06% in Q4 FY15

# Credit Base

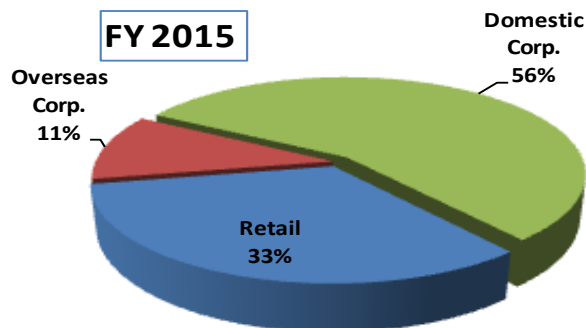
₹ Crore

## Composition of Advances

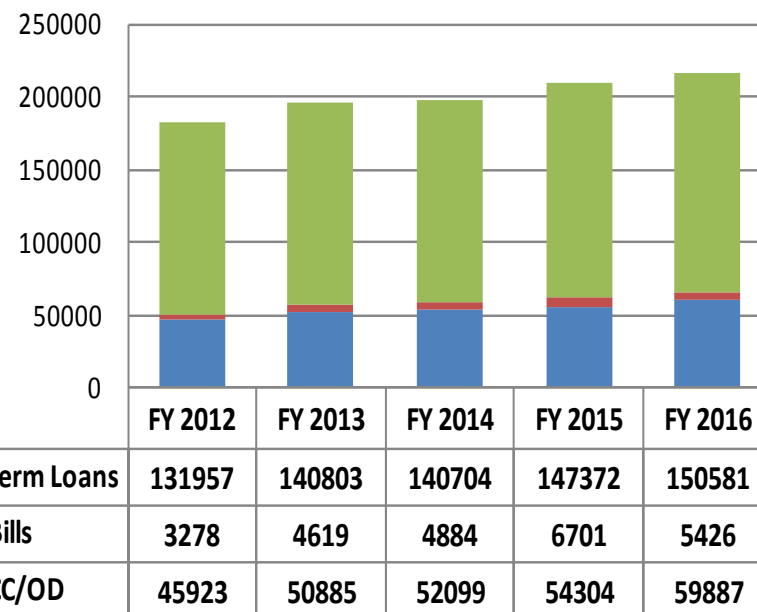
FY 2016



FY 2015



## Movement of Advances



*Diversified credit portfolio – Increasing focus in Retail*

# Industry-wise Advances

₹ Crore

Particulars (Top 20 Industries)	Outstanding			
	FB	NFB	Total	% of Total Outstanding advances (Fund based+Non fund based)
Infrastructure	56 610	23 690	80 300	25.81%
Basic Metal and Metal Products	14 617	6 569	21 186	6.81%
Housing Loans (Incl priority sector housing)	27 220	7	27 227	8.75%
NBFCs	17 572	348	17 920	5.76%
All Engineering	7 753	10 856	18 609	5.98%
Agriculture & Allied Activities	18 383	164	18 548	5.96%
Other Services	8 403	3 395	11 798	3.79%
Chemicals and Chemical Products (Dyes, Paints, etc.)	9 526	3 931	13 457	4.32%
Trade	11 195	3 409	14 603	4.69%
Mining and Quarrying	9 529	2 151	11 680	3.75%
Food Processing	7 030	1 677	8 707	2.80%
Construction	2 620	5 580	8 200	2.64%
Vehicles, Vehicle Parts and Transport Equipments	5 277	1 987	7 263	2.33%
Textiles	5 383	1 303	6 686	2.15%
Cement and Cement Products	5 284	281	5 565	1.79%
Other Retail Loans	4 563		4 563	1.47%
Rubber, Plastic and their Products	2 840	336	3 176	1.02%
Gems and Jewellery	2 185	1 238	3 422	1.10%
Commercial Real Estate	2 620	290	2 910	0.94%
Transport Operators	2 446	275	2 721	0.87%
<b>Total</b>	<b>2 21 054</b>	<b>67 486</b>	<b>2 88 540</b>	<b>92.73%</b>

*Diversified credit portfolio*

# Composition of Borrowings

₹ Crore

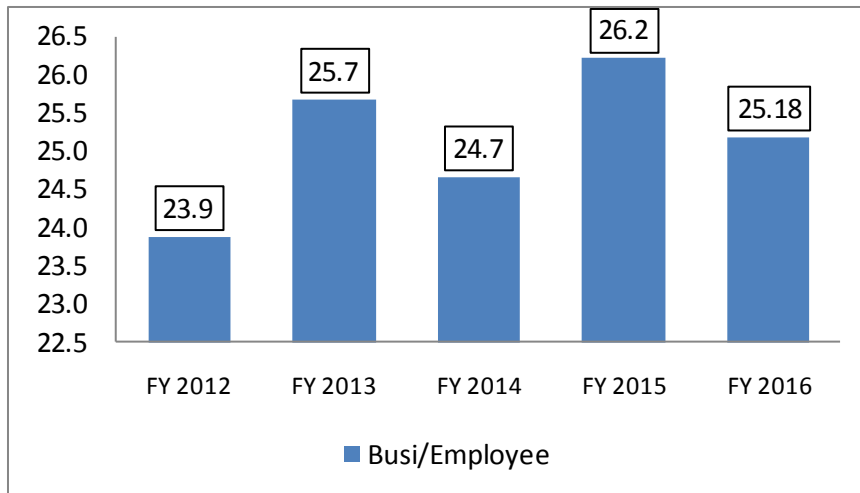
	Mar-16	Mar-15
<b><u>Domestic</u></b>	45588	38625
- Capital instruments	18965	17704
-Other borrowings	20254	12343
-Long term infrastructure bonds	6369	8579
<b><u>Overseas</u></b>	23986	23207
- Capital instruments	0	0
-Other borrowings	23986	23207
<b>Total borrowings</b>	69574	61832

*Capital instruments constitute 42% of Domestic borrowings in Mar16.*

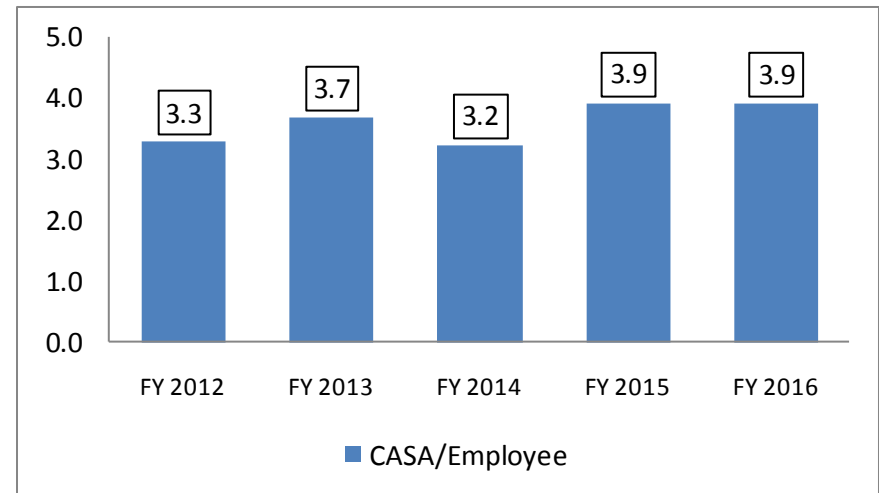
# Productivity

₹ Crore

## Business per employee



## CASA per Employee



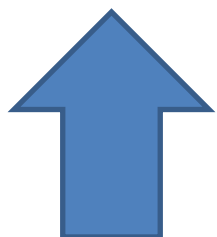
Note: Excluding outsourced employees

Reflection of Bank's strategy of Rebalancing,  
yielding results

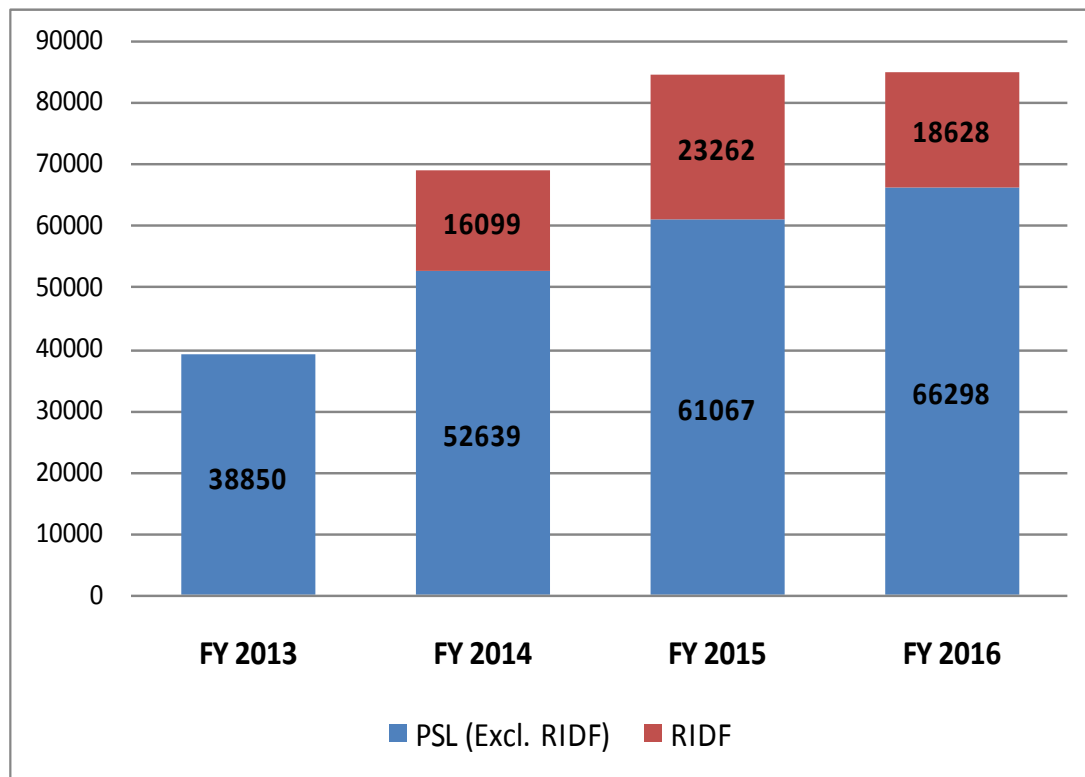
# Robust growth in PSL book

₹ Crore

40.7% of  
ANBC in FY  
2016



39.7% of  
ANBC in FY  
2015



*Relentless focus for increasing PSL Book towards complying regulatory limits*

@The actual PSL as on March 31, 2015 stood at Rs. 78,830 Cr, as per erstwhile PSL guidelines. However for the purpose of comparison with Q4 FY2016, the same has been taken as per new PSL guidelines.

# Investments

₹ Crore

Particulars	FY 2016			
	HTM	AFS	HFT	Total
Government securities	58 191	21 728	2 721	82 639
SASF Securities	4 486	-	-	4 486
Shares (Equity)	-	2 344		2 344
Shares (Preference)	-	307	-	307
Debentures/ Bonds	-	3 117	-	3 117
Subsidiaries / Joint Ventures	702	-	-	702
Security Receipts	-	488	-	488
Others (CPs/CDs/MF/VCF,etc)	60	4 857		4 917
<b>Total Investments</b>	<b>63 439</b>	<b>32 840</b>	<b>2 721</b>	<b>98 999</b>

# Major Strategic Stakes



*Pivotal role in developing Institutions and financial architecture of the country*





# Maturity Profile as on Mar-16

₹ Crore

Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	25,704	6,303	72,051
> 6 months to 1 year	15,847	13,386	67,156
> 1 year to 3 years	82,765	12,899	87,088
> 3 years to 5 years	35,668	10,660	14,744
> 5 years	55,909	26,326	24,681
<b>Total</b>	<b>215893</b>	<b>69574</b>	<b>265720</b>

Rate Sensitive Liabilities(RSL) maturing faster than Rate Sensitive Assets(RSA), good to have in falling rates scenario.

# Other Income

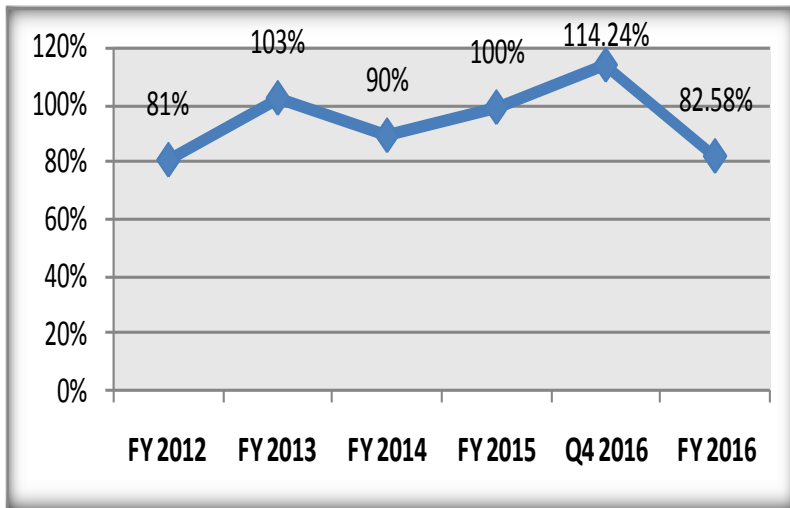
₹ Crore

Particulars	Quarter Ended			FY Ended		
	Mar-16	Mar-15	Growth %	Mar-16	Mar-15	Growth %
Commission, Excg & Brkg	652	649	0	2 117	1 935	9
Profit on sale of Investments	495	1 240	(60)	829	1 636	(49)
Profit/(Loss) on revaluation of investment	36	(22)	(266)	(103)	(50)	105
Profit on sale of Fixed Assets	0	0	0	(0)	0	(199)
Profit on Forex/Derivatives	73	62	17	287	276	4
Dividend from subsidiaries	10		-	22	19	11
Recovery from Written Off cases	57	28	104	140	54	158
Other Misc. Income	24	13	87	120	137	(13)
<b>Total</b>	<b>1 346</b>	<b>1 970</b>	<b>(32)</b>	<b>3 410</b>	<b>4 008</b>	<b>(15)</b>
<b>Fee Based Income</b>	<b>654</b>	<b>654</b>	<b>0</b>	<b>2130</b>	<b>1952</b>	<b>9</b>

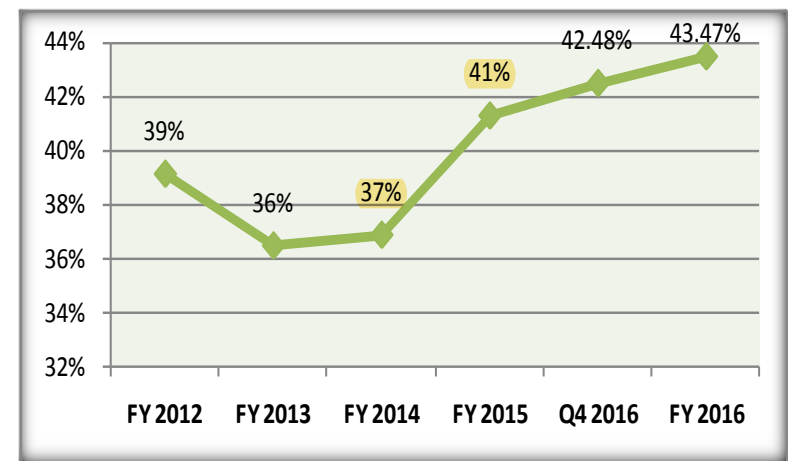
*Robust & Efficient Operations Management*

# Overhead Efficiency

## Overhead Efficiency



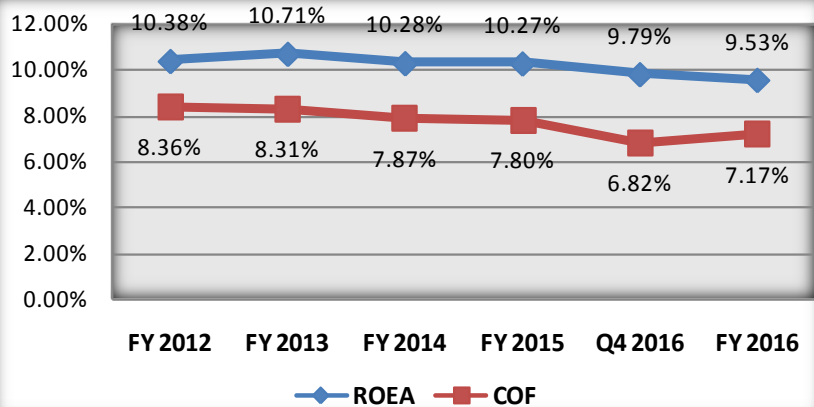
## Cost to Income



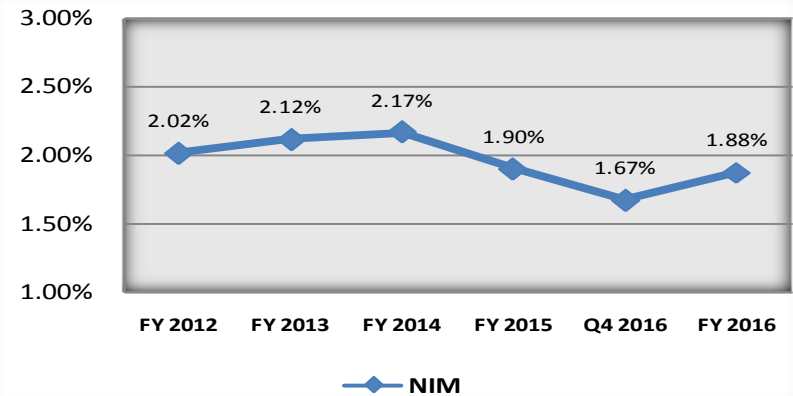
*Overhead Efficiency and Cost to Income ratio one of the best in Banking Industry*

# Movement in Key Ratios

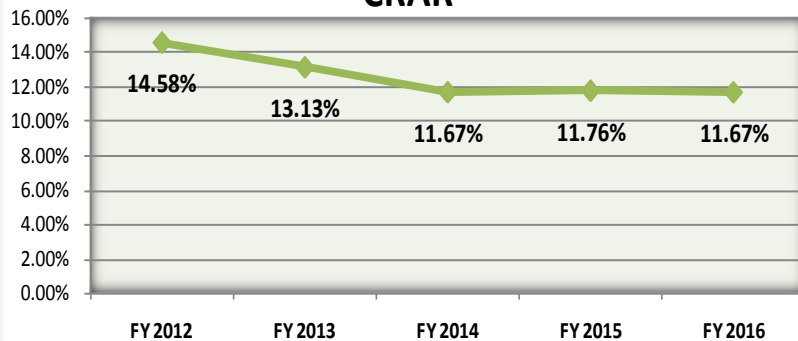
## ROEA Vs COF



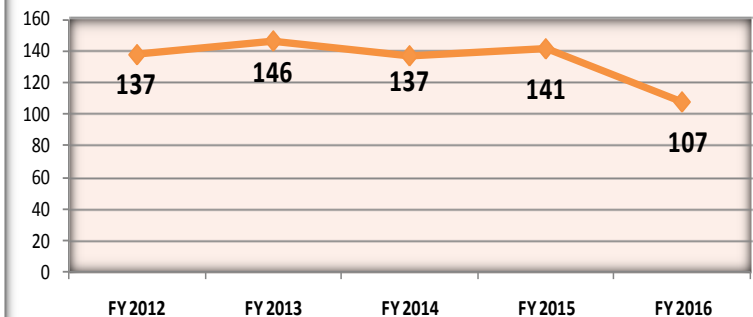
## NIM



## CRAR



## Book value/Share

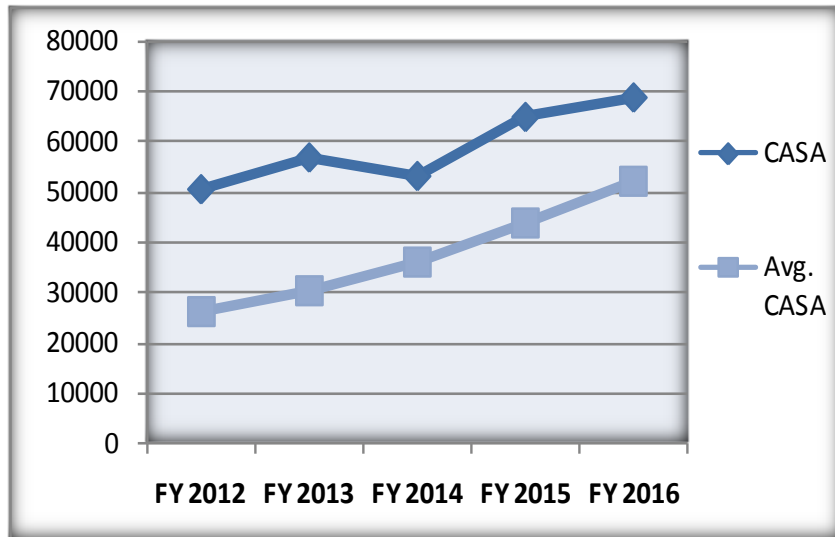


\*CRAR Figures for FY 2012 & FY 2013 are as per Basel II

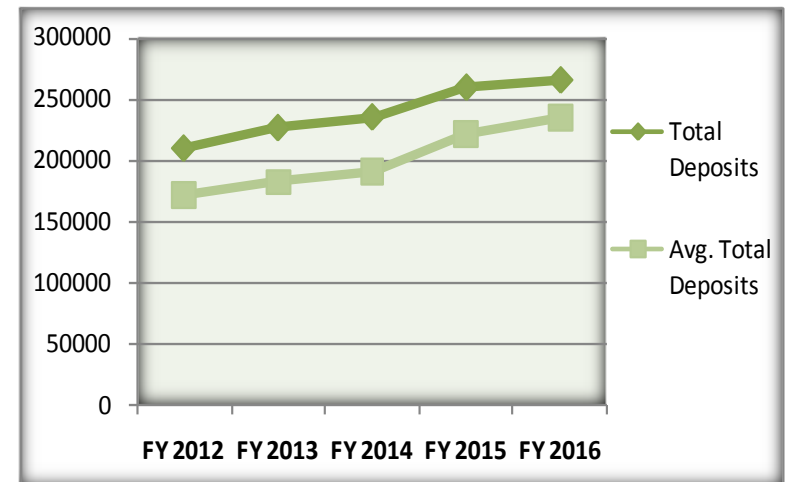
# Movement in Key Ratios

₹ Crore

## Growth in Average CASA



## Growth in Average Deposits



*Healthy growth recorded in Average CASA and Average Deposits*

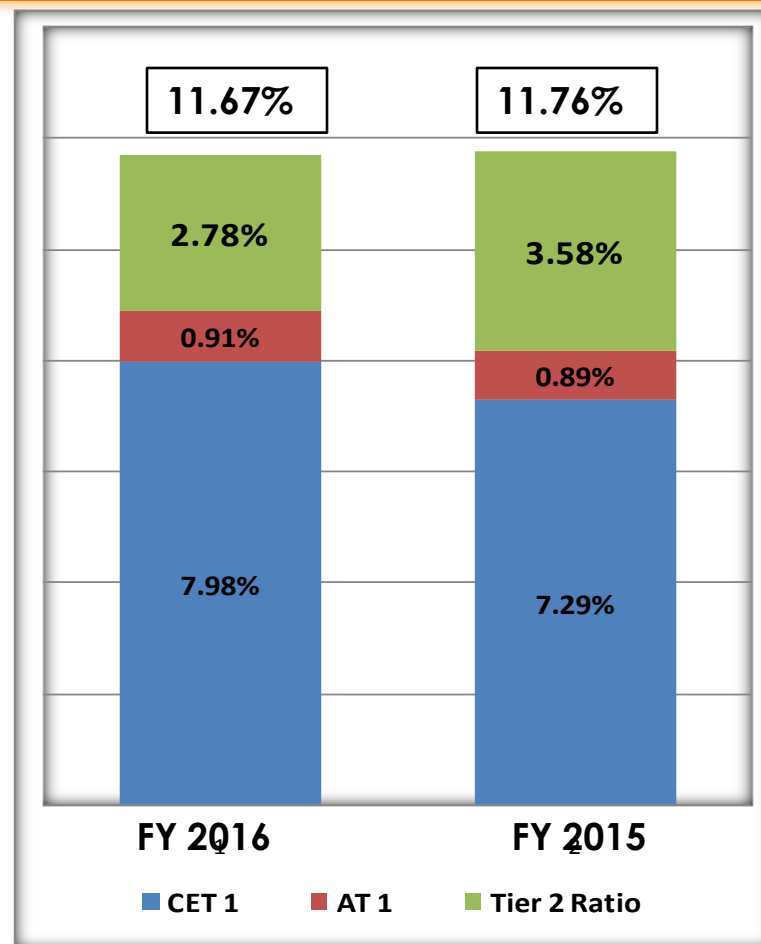
# Capital Adequacy

₹ Crore

Particulars	FY 2016	FY 2015
CET 1 (Rs.)	23558	20810
AT 1 (Rs.)	2696	2531
Tier 2 Capital (Rs.)	8212	10235
Total Capital (Rs.)	34466	33577
RWA (Rs.)	295277	285542
<b>CET 1</b>	<b>7.98%</b>	<b>7.29%</b>
<b>AT 1</b>	<b>0.91%</b>	<b>0.89%</b>
<b>Tier 1 Ratio</b>	<b>8.89%</b>	<b>8.18%</b>
<b>Tier 2 Ratio</b>	<b>2.78%</b>	<b>3.58%</b>
<b>CRAR</b>	<b>11.67%</b>	<b>11.76%</b>

Tier 1 at 8.89 % as at FY 16 increased by 71 Basis Points compared to FY 2015

Infusion of equity by LIC to the extent of Rs.848 Cr



Basel III Compliant

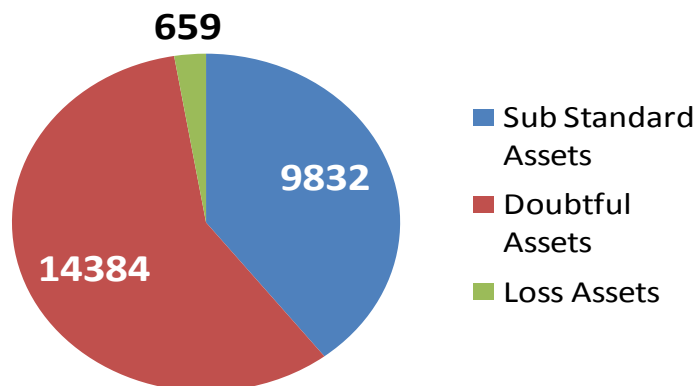
# NPA Movement

₹ Crore

Particulars	For the Quarter Mar 16	For FY Mar 16
<b>Opening Balance</b>	<b>19615</b>	<b>12685</b>
<b>Add:</b>		
-Fresh Slippages*	10260	19087
Of Which Restructured A/cs are	5244	7149
<b>Less:</b>		
-Recovery	515	874
-Upgradation	236	563
-Write-off	4250	5459
<b>Closing Balance</b>	<b>24875</b>	<b>24875</b>
<b>Gross NPA %</b>	<b>10.98%</b>	<b>10.98%</b>
<b>Net NPA %</b>	<b>6.78%</b>	<b>6.78%</b>
<b>Prov. Coverage Ratio as per RBI Guidelines</b>	<b>57.24%</b>	<b>57.24%</b>
* Including Ageing		

*PCR has been highest amongst peers*

# NPA Classification



₹ Crore

Particulars	Gross NPA
Sub Standard Assets	9832
Doubtful Assets	14384
Loss Assets	659
<b>Total</b>	<b>24875</b>

Category	Oustanding Advances (A)	Gross NPA (B)	GNPA % of Total O/S
Agri and Allied Activities	19859	1510	0.67%
Industry (Micro, Small, Medium & Large)	111574	19193	8.47%
-of which Infrastructure	46846	8114	3.58%
Services	29532	1768	0.78%
Personal Loans	34548	436	0.19%
Others	30965	1968	0.87%
<b>Total</b>	<b>226477</b>	<b>24875</b>	<b>10.98%</b>



## Summary of Restructured Advances as on March 31, 2016

₹ Crore

Particulars	PA	NPA	Total
Gross	18185	11139	29325
Less: FITL Provision	959	489	1448
<b>Net of FITL Provision</b>	<b>17226</b>	<b>10651</b>	<b>27877</b>
Less: Cases considered for Provisioning @ 0.40%	3372	0	3372
<b>Total</b>	<b>13854</b>	<b>10651</b>	<b>24505</b>

# Industry-wise Restructured Advances as on March 31, 2016

₹ Crore

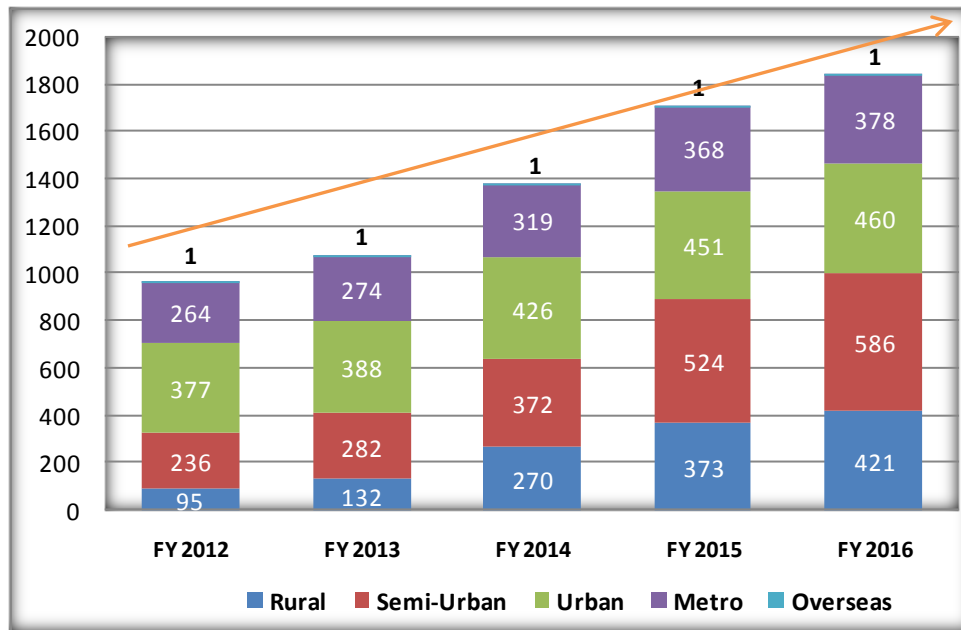
Industry Type	Net Outstanding	% of Total Outstanding advances (%)	Industry Type	Net Outstanding	% of Total Outstanding advances (%)
Agriculture & Allied Activities	307	0.14	Petroleum (non/infra), Coal Products (non/mining) and Nuclear Fuels	24	0.01
Other Services	80	0.04	Chemicals and Chemical Products (Dyes, Paints, etc.)	606	0.27
Computer Software	98	0.04	Rubber, Plastic and their Products	1 753	0.77
Tourism, Hotel and Resturants	9	0.00	Glass & Glassware	53	0.02
Shipping	1 049	0.46	Cement and Cement Products	257	0.11
Trade	48	0.02	Basic Metal and Metal Products	1 510	0.67
Aviation	0	0.00	All Engineering	1 091	0.48
Education Loans	42	0.02	Vehicles, Vehicle Parts and Transport Equipments	1 583	0.70
Mining and Quarrying	203	0.09	Gems and Jewellery	415	0.18
Food Processing	679	0.30	Construction	337	0.15
Beverages (excluding Tea & Coffee)	1	0.00	Residuary	2	0.00
Textiles	466	0.21	Infrastructure	13 773	6.08
Leather and Leather products	2	0.00	Other Industries	66	0.03
Paper and Paper Products	50	0.02	<b>Grand Total</b>	<b>24 505</b>	<b>10.82%</b>

# Provisions & Contingencies

₹ Crore

Particulars	Quarter Ended		FY ended	
	Mar-16	Mar-15	Mar-16	Mar-15
Depreciation on Investment	257	156	386	248
Provision for NPAs	186	534	3 507	1 623
Provision towards standard assets	10	326	1 650	499
Provision for Restructured Assets (including FITL)	(100)	(175)	(582)	364
Income Tax	(1119)	225	(1306)	414
Bad Debts Written off	4 089	860	5 298	1 609
Other Provisions	8	17	82	98
<b>Total</b>	<b>3 331</b>	<b>1 943</b>	<b>9 035</b>	<b>4 855</b>

# Fast Growing Distribution Network



- ❖ 1846 Branches
- ❖ 3310 ATMs
- ❖ 12 Currency Chest
- ❖ 6 Regional Processing Units

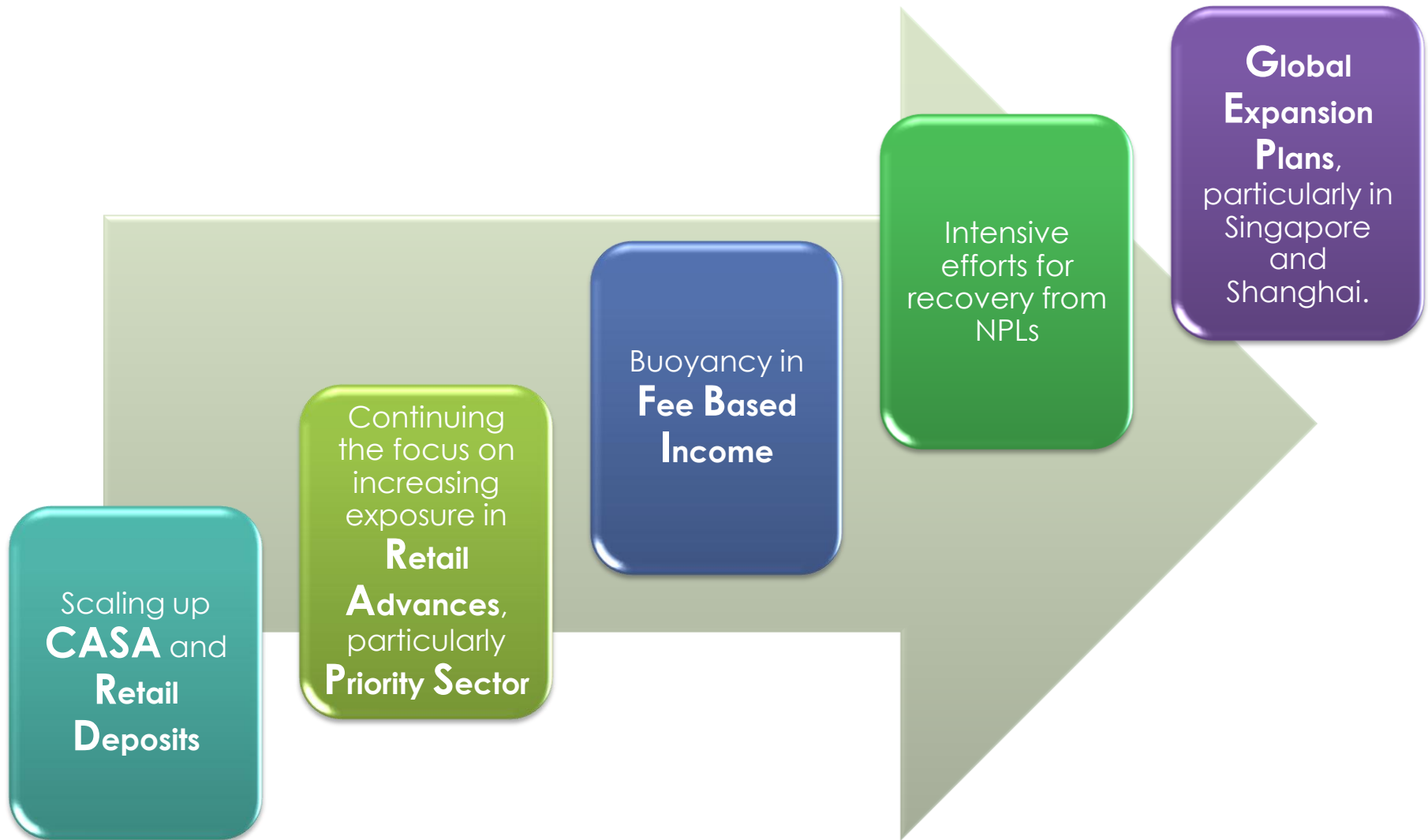
- ❖ 17 Central Clearing Unit
- ❖ 75 Retail Assets Centers
- ❖ 30 e-Lounges

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

# Awards & Accolades

- ❖ IDBI Bank received the **ASSOCHAM Award 2015** for **Financial Inclusion** under Large Bank class and Government schemes category.
- ❖ IDBI Bank launched India's first of its kind “**Government Securities (G-Sec) Investment Facility through ATM** for Retail Investors”.
- ❖ IDBI Bank received the **Lions CSR Precious Award 2016** from Lions Clubs International Foundation for IDBI Bank's exemplary work in the field of social service.
- ❖ IDBI Bank was conferred “**NetApp Innovation Awards 2016**” under Enterprise Mobility Category for “Abhay Card App”.
- ❖ IDBI Bank won Banking Frontier's “**FINNOVITTI AWARD 2016**” for BCBF APPLICATION
- ❖ IDBI Bank won IBA's prestigious **Banking Technology Awards** under four categories

# Strategies & Way Forward



The background of the slide features a large, stylized IDBI Bank logo on the left, which is a circular emblem with orange and yellow segments. To its right, the words "IDBI BANK" are written in large, white, bold, sans-serif capital letters. Below this, the tagline "Bank Aisa Dost Jaisa" is written in a light green, cursive script. The entire background is framed by a thin green border.

# Thank You

Bank Aisa Dost Jaisa