



Presentation to Analysts

December 2014

Genesis

1964-1976

- Set up by an Act of Parliament in 1964 as a subsidiary of the Central Bank (RBI)
- Ownership transferred to Govt. in 1976
- IDBI had been a policy bank in the area of industrial financing and development

1994-00

- IDBI Act amended to permit private ownership upto 49%.
- Domestic IPO in 1995, reduces Govt. stake to 72%.
- Post capital restructuring in 2000, Govt. stake reduced to 58.5%

2003 - 06

- IDBI Repeal Act passed in December 2003 for conversion to a banking company.
- Govt. ownership to be not below 51%
- Amalgamation of IDBI Bank Ltd. With IDBI Ltd. W.e.f. April 2, 2005
- Oct. 2006 amalgamated erstwhile UWB.

2007- 14

- Complete Networking (100% Core Banking)
- Name changed to IDBI Bank Ltd
- Achieved regulatory norms of SLR, CME
- Merged erstwhile subsidiaries IHFL & IGL with the Bank.
- Govt.stake increased from 52.67% to 65.14% by equity infusion
- Govt stake increased from 65.14% to 70.52% (equity infusion & conversion of Tier I bonds into equity)
- Govt stake increased from 70.52% to 76.50% by equity infusion

Status as Leading DFI

- Leading provider of long term finance
 - Played an apex role in helping create the industrial and infrastructural base in the country
 - Total Investments generated - ₹ 4000 billion (approx.) (over USD 80 bn)
 - Significant player in domestic debt syndication.
- Played a pivotal role in developing institutions that shaped the country's financial architecture
 - NSE - Electronic Stock Exchange,
 - NSDL - Securities Depository,
 - CARE - Rating Agency,
 - SHCIL - Depository Participant, e-stamping etc.
 - SIDBI - Funding institution for SSI and ME
 - Exim Bank- A bank to finance export Import
 - ARCIL - Asset reconstruction company
 - NeDFI - For development of North-East Region

Distribution Network

- **Reach**

- 1611 branches; 2855 ATMs
- 1- Overseas, 359-Metro, 443-Urban, 471-Semi Urban & 337-Rural
- Presence in 1173 locations
- Network of :
 - 75 Retail Asset Centres
 - 6 PSG Processing Centres
 - 21 Credit Processing Centres
 - 6 Regional Processing Units
 - 29 Central Clearing Units
- 10 Currency Chests across the country
- Internet banking
- 9 Regional & 1 Central Training College

- **Corporate customers:3000+**

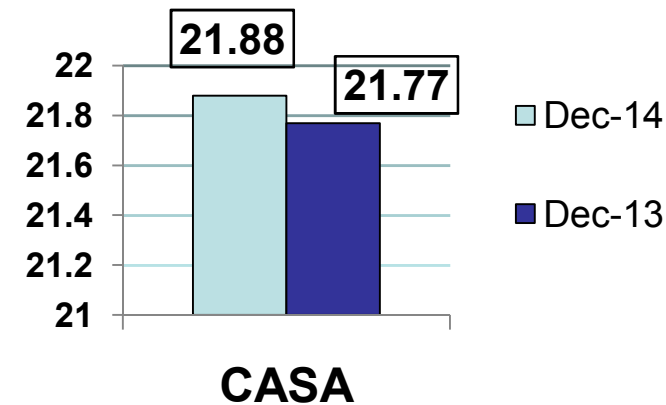
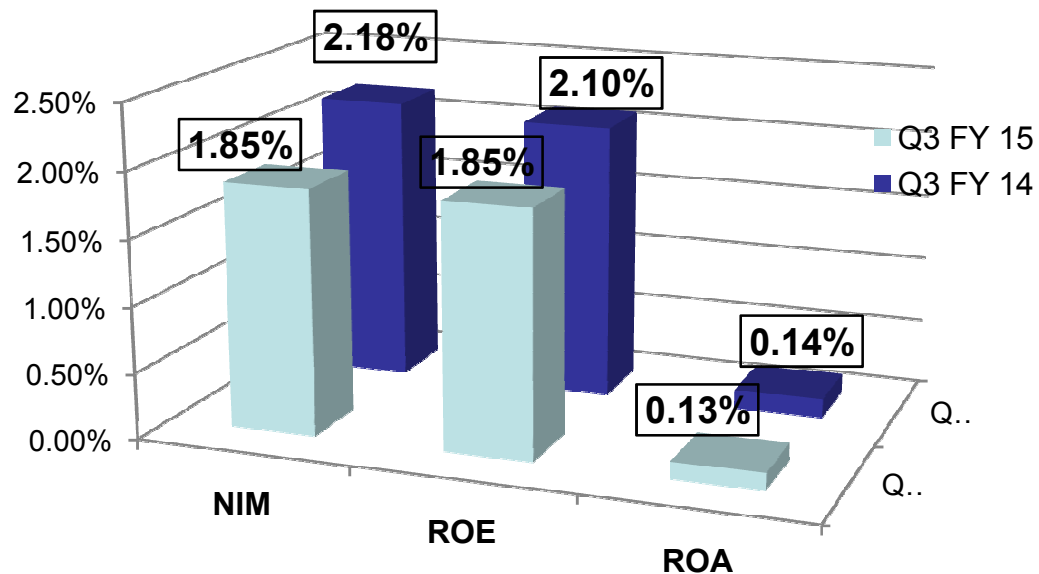
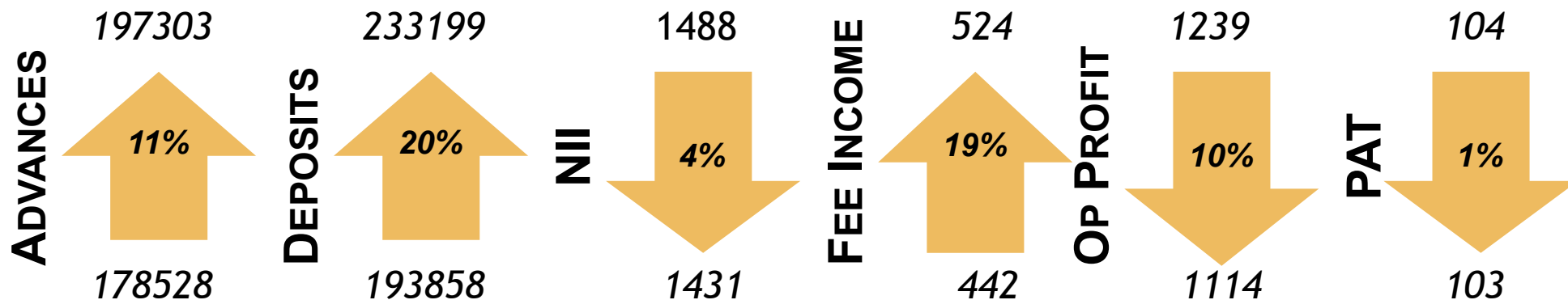
- Retail customer base: 6.5 million+

- **Global expansion plans**

- Initiated the process for setting up Branch Offices at Singapore and Representative Office at Shanghai



Highlights (Q3FY 15 over Q3FY 14) (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	Dec-14	Dec-13
LIABILITIES		
Capital	1604	1604
Reserve & Surplus	22322	21713
[Net Worth]	22251	21427
Deposits	233199	193858
Borrowings	64464	65946
Other Liabilities & provisions	9798	9133
Total	331387	292255
ASSETS		
Cash & balance with RBI	11647	10144
Bal. with banks & money at call	2096	2089
Investments	108685	90907
Advances	197303	178528
Fixed Assets [incl leased assets]	3245	2933
Other Assets	8411	7653
Total	331387	292255

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		9 Months Ended	
	Dec-14	Dec-13	Dec-14	Dec-13
Interest income	7159	6618	20742	19882
Interest expenses	5728	5129	16654	15435
Net Interest income	1431	1488	4088	4447
Other Income	777	532	2037	1828
Total income	2208	2020	6125	6275
Operating Expenses	1094	781	2886	2444
- Employee Cost	508	316	1401	1166
- Other Operating Expenses	586	465	1485	1278
Operating Profit	1114	1239	3239	3831
Provisions & contingencies	1011	1135	2912	3228
- NPAs and write offs	698	636	1838	1971
- Restructured Assets	161	235	539	505
- Others (Invt., Std Asset, etc)	97	162	346	267
- Tax	55	102	189	486
Profit After Tax	103	104	327	603

Details of Other Income

(₹ in Crore)

Particulars	Quarter Ended		9 Months Ended	
	Dec-14	Dec-13	Dec-14	Dec-13
Commission, Excg & Brkg	452	371	1286	1179
Profit on sale of investments	242	47	396	145
Profit/(Loss) on revaluation of investment	-8	-4	-28	6
Profit on sale of Fixed Assets	0	0	0	-2
Profit on forex/derivatives	71	58	214	278
Dividend from subsidiaries	4	0	19	23
Recovery from written off cases	5	40	26	94
Other misc income	11	19	125	105
Total	777	532	2037	1828

Fee Based Income	524	442	1512	1451
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Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		9 Months Ended	
	Dec-14	Dec-13	Dec-14	Dec-13
Staff Cost	508	316	1401	1166
Rent, taxes & lighting	103	77	276	213
Printing & stationery	15	15	39	35
Advertisement & Publicity	27	11	37	20
Depreciation	35	27	101	81
Postage, Telegram, Teleph., etc	28	30	70	71
Repairs and maintenance	62	51	175	152
Outsourcing expenses	59	41	156	110
Other expenditure	257	213	631	595
TOTAL	1094	781	2886	2444

Key Ratios

Particulars	Quarter Ended		9 Months Ended	
	Dec-14	Dec-13	Dec-14	Dec-13
Net Interest Margin	1.85%	2.18%	1.83%	2.16%
Return on Assets	0.13%	0.14%	0.14%	0.27%
Return on Equity	1.85%	2.10%	1.97%	4.09%
Cost of all liabilities	7.03%	7.08%	6.98%	7.03%
Yield on Total Assets	9.74%	9.87%	9.55%	9.89%
Margin	2.71%	2.79%	2.57%	2.86%
Cost of Funds	7.85%	7.97%	7.88%	7.92%
Return on Earning Assets	10.03%	10.17%	9.84%	10.17%
Spread	2.18%	2.20%	1.96%	2.26%
Non-interest income to Total Income	9.79%	7.44%	8.94%	8.42%
Efficiency [Cost- Net Income] Ratio	49.55%	38.65%	47.12%	38.95%
Staff Expenses to total income	6.40%	4.42%	6.15%	5.37%
Staff Expenses to total expenses	7.45%	5.34%	7.17%	6.52%
Overhead efficiency ratio	71.05%	68.13%	70.59%	74.79%

Balance Sheet Ratios

(₹ in Crore)

Particulars	Dec - 14	Dec - 13
Total Business [Dep. + Adv.]	430502	372387
SB Deposits to Total Deposits	12.70%	12.56%
Current Account Deposits to Total Deposits	9.18%	9.21%
Time Deposits to Total Deposits	78.12%	78.23%
Book Value - Rs.	138.72	133.59
Total Off B/Sheet item to Total Assets	65.78%	71.69%
Owned Funds to total outside liabilities	7.48%	8.25%
Tier One Capital	23456	20795
Tier Two Capital	11149	12539
Total Capital	34604	33334
Total Risk Weighted Assets	283060	262221
Total Risk Weighted Assets to Total Assets	85.42%	89.71%
CRAR Basel III (Total)	12.23%	12.71%
Common Equity Tier 1	7.40%	7.85%
Additional Tier 1	0.89%	0.08%
Tier 2 Ratio	3.94%	4.78%
Number Of Accounts		
(i) Savings	10006987	7684996
(ii) Current	624849	532875
(iii) Term deposits	2488534	2145388

NPAs

(₹ in Crore)

Particulars	Dec-14	Dec-13
Gross Advances	204298	183923
Gross NPAs	12140	10012
Gross NPAs as % of Gross Advances	5.94%	5.44%
Total Provisions held (including NPV Loss)	6995	5395
Net Advances	197303	178528
Net NPAs	6028	5223
Net NPAs as % of Net Advances	3.05%	2.93%
Provision Coverage Ratio	50.97%	48.95%
Provision Coverage Ratio as per RBI Guidelines *	63.92%	63.62%

* including Prudential written off cases

Sectoral NPAs	%
Agri and Allied Activities	13.89
Industry (Micro, Small, Medium & Large)	6.10
Services	9.64
Personal Loans	1.19
Others	4.41

Summary of NPAs as on December 31, 2014

(₹ in Crore)

For the Quarter	Gross NPA	NPA Provision & NPV Loss	Net NPA
As on 01.10.2014	11559	6121	5438
Additions (First Time NPA)	1601	1015	586
Less:			
(i) Upgradations	141	63	78
(ii) Recoveries	146	228	-82
(iii) Write off	733	733	0
As on 31.12.2014	12140	6112	6028

Classification of NPAs as on December 31, 2014

(₹ in Crore)

	Gross NPA	Provision	NPV Loss	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	3499	628	4	2867	18.06
Doubtful Assets	8321	5114	46	3161	62.01
Loss Assets	320	320	0	0	100.00
Total	12140	6062	50	6028	50.34

Break up of Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter ended		FY ended
	Dec-14	Dec-13	Mar-14
Depreciation on investment	2	116	180
Provision for NPAs	-35	590	1681
Provision towards standard assets*	67	38	173
Provision for Restructured Assets (including FITL)	161	235	486
Income Tax	90	255	1169
Deferred Tax	-35	-153	-550
Bad Debts Writen off	733	46	1393
Others	28	8	27
Total	1011	1135	4560
*Includes Provision towards Restructured Standard Assets			

Liabilities

(₹ in Crore)

Deposits	Dec-14	Dec-13
Current	21419	17857
Savings	29614	24344
Term	182166	151657
Total	233199	193858

Maturity Profile	Amount
Upto 6 months	92281
6 months -1 year	57125
1 year - 3 years	79943
3 years - 5 years	25210
> 5 years	43105
Total	297663

Borrowings	Dec-14	Dec-13
Tier I	4209	2559
Tier II	13621	14566
Others	26889	23464
Outside India	19745	25358
Total	64464	65946

Advances

(₹ in Crore)

Vertical	Dec-14	Dec-13
CBG	90548	83684
ICG	50472	48535
RBG	56283	32986
PSG#	-	13323
Grand Total	197303	178528

PSG has been merged into
RBG w.e.f. May 1, 2014

Nature	Dec-14	Dec-13
Bills	4897	3650
CC, OD, WCDL ETC	50590	43504
Term Loans- Other	141816	131374
Total	197303	178528
Top 20 Borrowers	23410	

Maturity Profile	Advances
Upto 6 months	26034
6 months to 1 year	11355
1 year to 3 years	80184
3 years to 5 years	25632
> 5 years	54097
Total	197303

Advances

(₹ in Crore)

Industry	Outstanding			Committed		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	23421	8140	31561	28070	12723	40793
OIL & GAS/PETROLEUM PRODUCTS	11160	7827	18986	12824	16676	29500
ROADS & BRIDGES / PORTS	13960	5788	19747	16298	10986	27284
HOUSING LOANS	24758	0	24758	26127	0	26127
INFRASTRUCTURE OTHERS	10058	8927	18984	13517	12113	25630
IRON AND STEEL	11429	6366	17795	13466	9251	22717
NBFC	8599	99	8698	14485	594	15080
TELECOM	6593	5292	11885	7269	6785	14054
TEXTILES	6357	1329	7686	9029	1890	10919
TRADING	2576	2575	5151	6350	4101	10451
GENERAL MACHINERY & EQUIPMENTS	2691	5903	8593	3334	6824	10158
CONSTRUCTION	2066	6434	8500	2568	6974	9543
HOUSING FINANCE COMPANIES	4684	5	4689	8707	5	8712
BANKING	300	886	1186	2301	5759	8060
CHEMICAL & CHEMICAL PRODUCTS	2534	2193	4728	4662	2964	7626
CEMENT	5489	777	6266	5914	1221	7136
FERTILIZERS	1387	1729	3116	2462	3986	6447
ELECTRICAL MACHINERY & EQUIPMENTS	1224	2894	4117	1651	4398	6050
SUGAR & SUGAR PRODUCTS	2442	1452	3894	4041	1628	5669
GEMS & JEWELLERY	2206	1801	4007	2877	2755	5632
TOTAL	143932	70415	214347	185952	111635	297587

Summary of Restructured Advances as on December 31, 2014

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	18448	3166	21614
Less: FITL Provision	1202	228	1429
Net of FITL Provision	17246	2938	20185
Less: Cases considered for Provisioning @ 0.40%	2342	0	2342
Total	14905	2938	17843

Industry wise Restructured Advances

(₹ in Crore)

Industry	Net Outstanding Dec 2014	Industry	Net Outstanding Dec 2014
AGRO INDUSTRIES	213	JEWELLERY MFG	130
AIR TRANSPORT	485	METAL INDUSTRY	1 218
AQUACULTURE	84	MINING AND QUARRYING	47
CEMENT	263	MISC. INDUSTRY	122
CERAMIC INDUSTRY	108	MOTOR VEHICLES	415
CHEMICAL AND FERTILIZERS	81	OIL EXPLORATION	76
COAL	64	OTHER SERVICES	112
DAIRY FARM AND POULTRY	39	PAPER	174
EDUCATION	522	PHARMACEUTICALS	633
ELECTRICAL MACHINERY	1 328	PLASTIC PRODUCTS	2
ELECTRICITY GENERATION	2 383	RETAIL STORE	108
ELECTRONICS	202	RUBBER	1
ENTERTAINMENT	34	SHIP BUILDING	620
FOOD AND BEVERAGES	74	SUGAR	774
GLASS MFG	529	TELECOMMUNICATIONS	837
HEALTH CARE	16	TEXTILES	615
HOTEL	462	TRANSPORT SERVICES	128
INFRASTRUCTURE	4 870	WASTE MANAGEMENT	15
IRON AND STEEL	61	Total	17843

PA to NPA out of Restructured Advances as on Dec 31, 2014

(₹ in Crore)

Industry	Net Outstanding Dec 2014	Industry	Net Outstanding Dec 2014
AGRO INDUSTRIES	90	IRON AND STEEL	1
AQUACULTURE	52	METAL INDUSTRY	175
CEMENT	7	MINING AND QUARRYING	3
CERAMIC INDUSTRY	64	MISC. INDUSTRY	78
CHEMICAL AND FERTILIZERS	9	MOTOR VEHICLES	49
DAIRY FARM AND POULTRY	1	OTHER SERVICES	10
EDUCATION	29	PAPER	8
ELECTRICAL MACHINERY	93	PLASTIC PRODUCTS	0
ELECTRICITY GENERATION	169	RETAIL STORE	101
ELECTRONICS	44	SHIP BUILDING	204
ENTERTAINMENT	34	SUGAR	27
FOOD AND BEVERAGES	23	TELECOMMUNICATIONS	208
HEALTH CARE	6	TEXTILES	157
HOTEL	16	TRANSPORT SERVICES	3
INFRASTRUCTURE	675	Total	2335

Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	55229	9158	2009	66396
SASF Securities	4691	0	0	4691
Shares (Equity)	0	2487	46	2533
Shares (Preference)	0	460	0	460
Debentures/ Bonds	0	10094	214	10308
Subsidiaries / Joint Ventures	702	0	0	702
Security Receipts	0	527	0	527
Others (CPs/CDs/MF) etc	21870	146	1053	23069
Total	82493	22871	3321	108685

List of Some Strategic Investments

Name of Company	Percentage
IDBI CAPITAL MARKET SERVICES LIMITED	100
IDBI INTECH LIMITED	100
IDBI MF TRUSTEE COMPANY LTD.	100
IDBI ASSET MANAGEMENT LTD.	66.67
IDBI TRUSTEESHIP SERVICES LIMITED	54.70
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48
NATIONAL SECURITIES DEPOSITORY LIMITED	30
NSDL E-GOVERNANCE INFRASTRUTURE LIMITED	30
BIOTECH CONSORTIUM INDIA LIMITED	27.93
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25
PONDICHERRY INDUSTRIAL PROMOTION DEVELOPMENT AND INVT CORP LTD	21.14
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	19.21
	contd...

List of Some Strategic Investments

Name of Company	Percentage Holding
ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED	19.18
OTC EXCHANGE OF INDIA LIMITED	17.00
CREDIT ANALYSIS AND RESEARCH LIMITED	16.62
EDC LIMITED	11.43
NEPAL DEVELOPMENT BANK LIMITED	10.00
UNIVERSAL COMMODITY EXCHANGE LTD.	10.00
CLEARING CORPORATION OF INDIA LIMITED	7.50
CORDEX INDIA PVT. LTD.	7.14
STCI FINANCE LIMITED	6.60
NATIONAL STOCK EXCHANGE OF INDIA LIMITED	5.00
UNITED STOCK EXCHANGE OF INDIA LIMITED	0.97
CENTRAL REGISTRY OF SECURITISATION ASSET RECONSTRUCTION AND SECURITY INTEREST OF INDIA	0.90



Thank You