

हमारा साथ, हमारी शक्ति  
Stronger Together



 Mobile Banking App	 Credit Cards	 BHIM Digital POS	 POS Machines & Payment Gateway
 Internet Payment Gateway	 <b>Presenting Next Gen Payment Solutions</b>		 Cash Card & Travel Card
 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



# PRESENTATION TO ANALYSTS

## FINANCIAL RESULTS Q2 FY 2020

November 08, 2019



# Content

Highlights

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Asset Quality

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Prompt Corrective Action Matrix

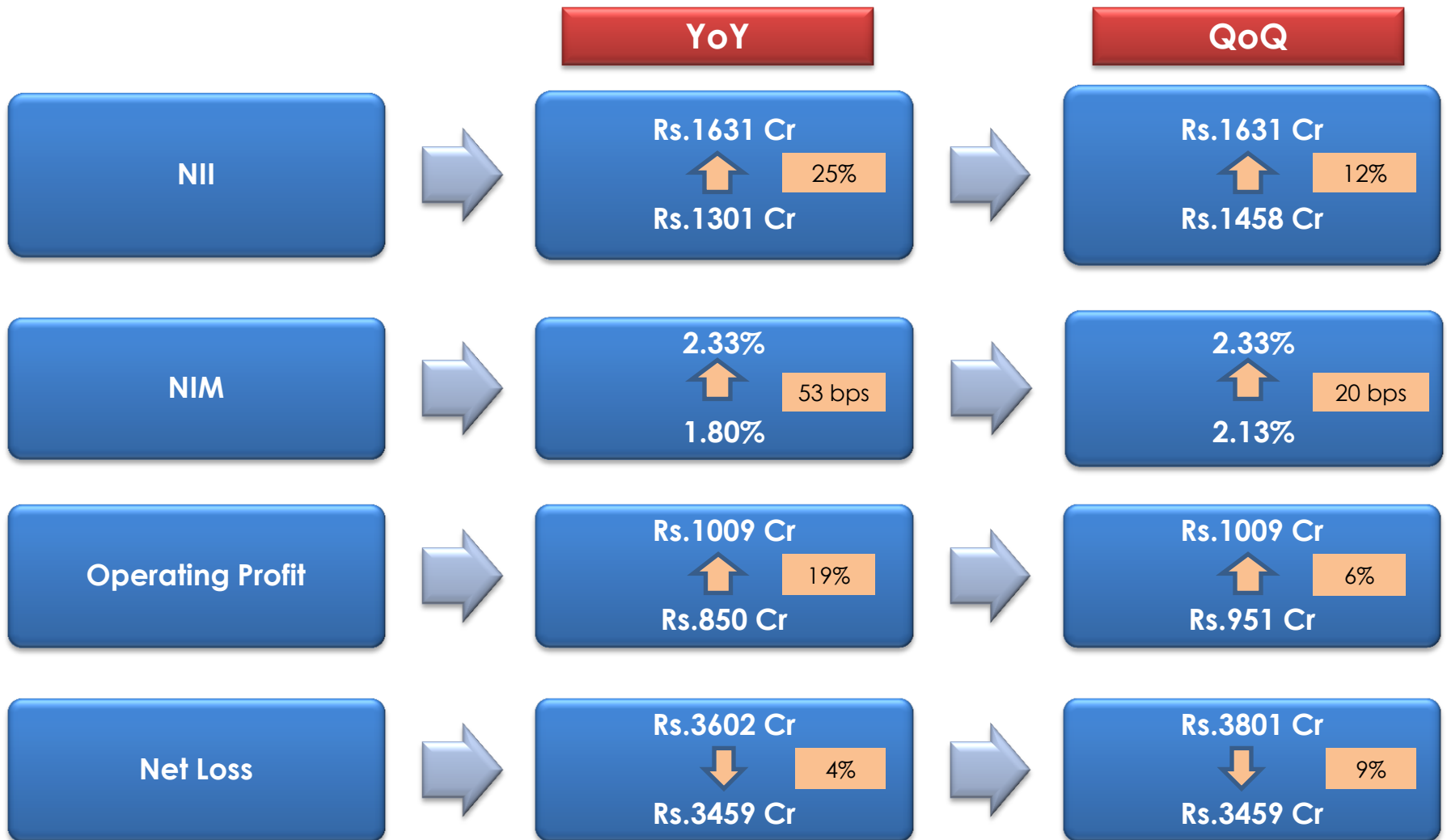
Digital Banking & Financial Inclusion

Subsidiaries

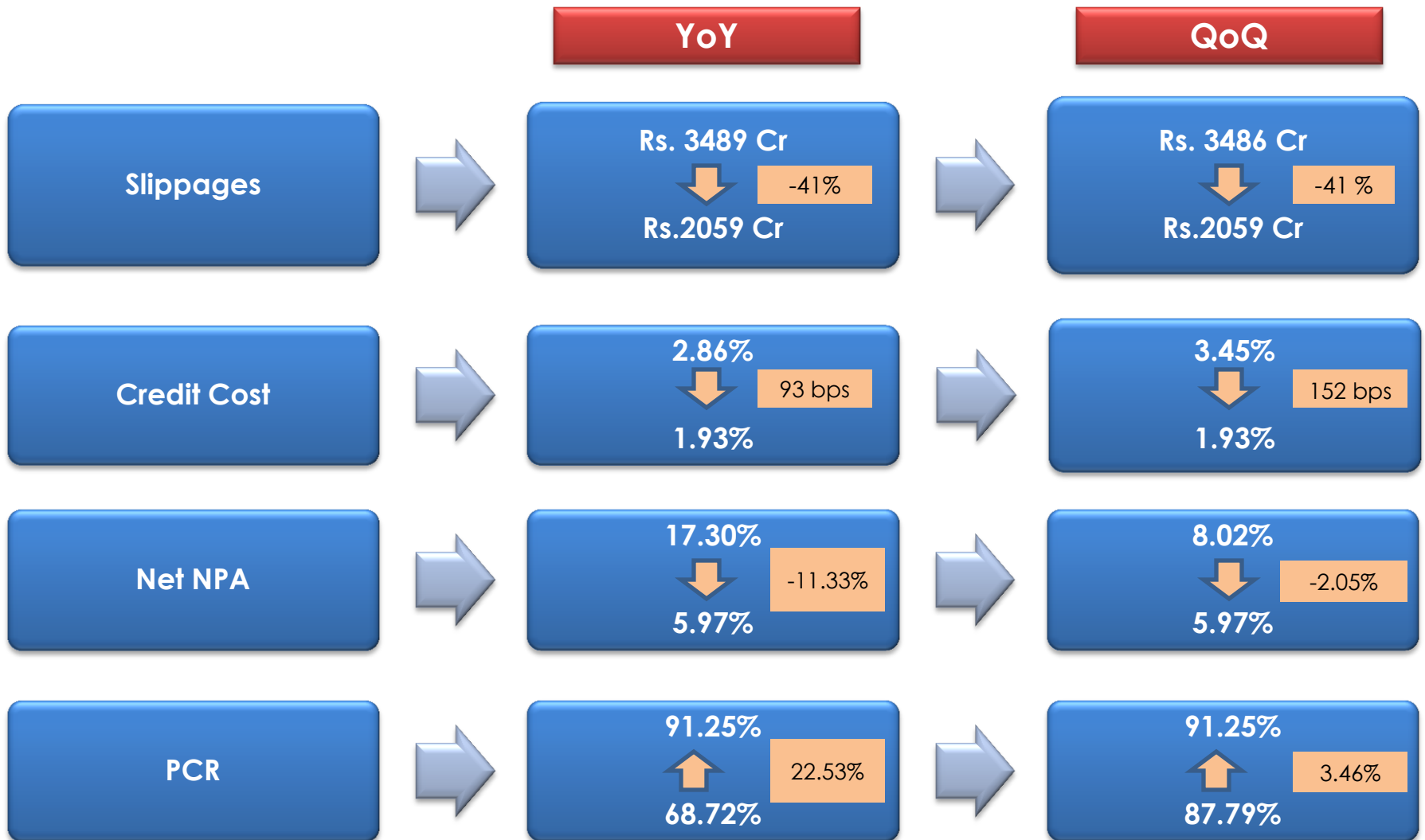
IDBI-LIC Synergy

# Highlights

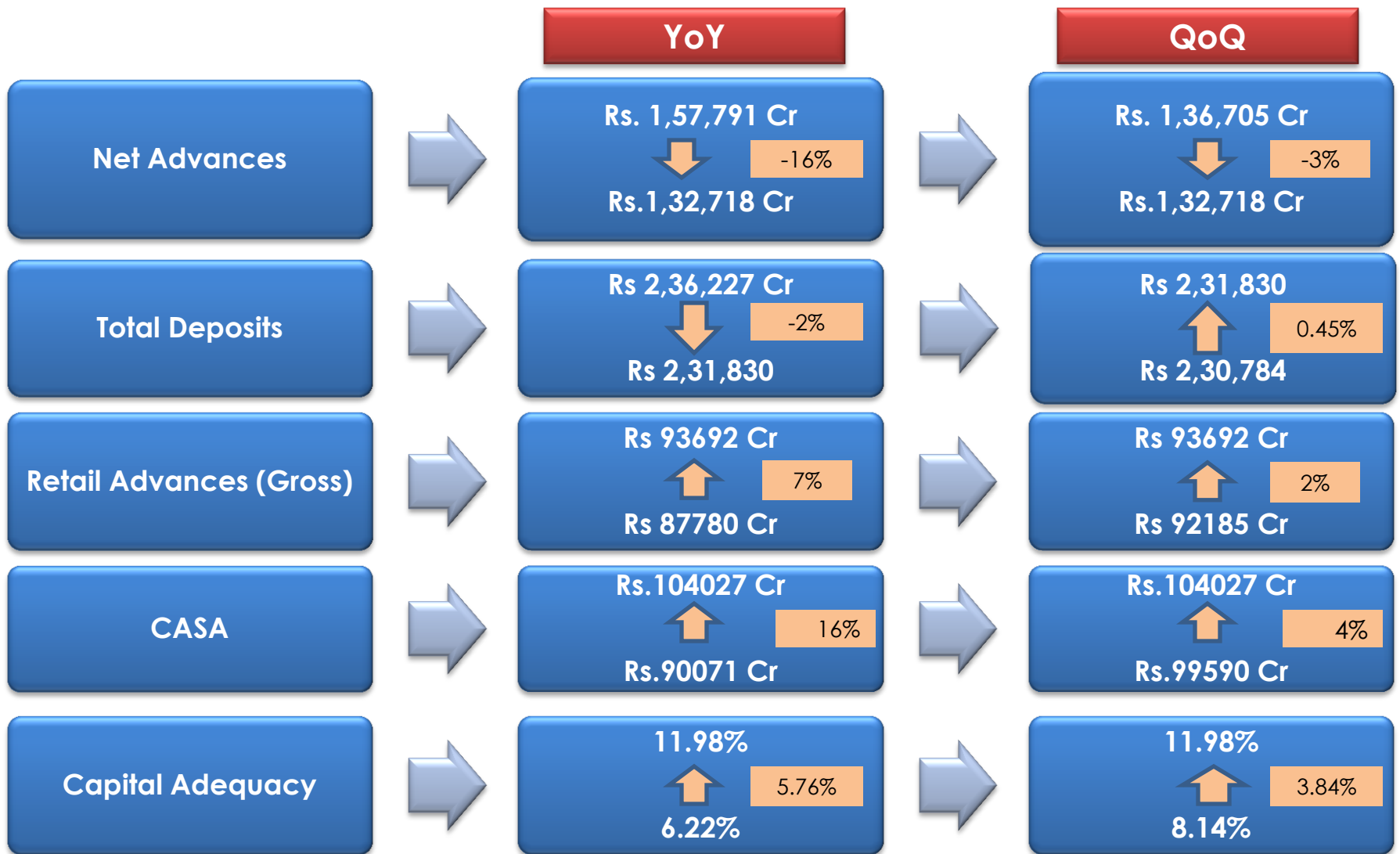
# Highlights



# Highlights



# Highlights



# Financial Performance

# Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	H1 Sep-18	H1 Sep-19	Variance (Y-o-Y) %
	Sep-18	June-19	Sep-19					
Interest Income	5356	5091	5198	(3)	2	11115	10289	(7)
Interest Expenses	4055	3633	3567	(12)	(2)	8176	7200	(12)
<b>Net Interest Income</b>	<b>1301</b>	<b>1458</b>	<b>1631</b>	<b>25</b>	<b>12</b>	<b>2939</b>	<b>3089</b>	<b>5</b>
Other Income	806	833	1033	28	24	1449	1865	29
<b>Net Total Income</b>	<b>2107</b>	<b>2291</b>	<b>2664</b>	<b>26</b>	<b>16</b>	<b>4389</b>	<b>4955</b>	<b>13</b>
Operating Expenses	1257	1340	1655	32	24	2458	2994	22
-Employee Cost	527	611	938	78	54	979	1549	58
-Other Operating Cost	730	729	716	(2)	(2)	1479	1445	(2)
<b>Operating Profit</b>	<b>850</b>	<b>951</b>	<b>1009</b>	<b>19</b>	<b>6</b>	<b>1931</b>	<b>1960</b>	<b>2</b>
<i>OP. Excl. gain on strategic sale</i>	634	951	907	42	(5)	1719	1858	8
Provisions & Contingencies	4453	4752	4468	-	(6)	7943	9220	16
-Tax	(2127)	(1580)	(1173)	(45)	(26)	(3872)	(2753)	(29)
<b>Profit/(Loss) After Tax</b>	<b>(3602)</b>	<b>(3801)</b>	<b>(3459)</b>	<b>(4)</b>	<b>(9)</b>	<b>(6012)</b>	<b>(7260)</b>	<b>21</b>
NIM %	1.80	2.13	2.33	29	9	1.99	2.23	12



# Total Income - Quarterly

(Rs.Crore)

Particulars	Quarter ended					FY Ended
	Sep-18	Jun-19	Sep-19	Variance (Y-o-Y)%	Variance (Q-o-Q)%	Mar-19
Interest on Advances	3438	3197	3359	(2)	5	14381
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1654	1570	1552	(6)	(1)	6633
Other Interest Income	264	324	288	9	(11)	1058
<b>Interest Income</b>	<b>5356</b>	<b>5091</b>	<b>5198</b>	<b>(3)</b>	<b>2</b>	<b>22071</b>
Commission, exchange and brokerage	463	451	468	1	4	1982
Profit/ (Loss) on sale of investments	122	187	275	124	47	336
Profit/(Loss) on sale of Fixed Assets	-3	0	-0.12	(96)	(29)	(73)
Profit/(Loss) on Forex	49	55	136	176	146	313
Dividend income	0	38	10	-	(73)	2
Recovery from W/O cases	148	79	96	(35)	21	468
Misc Income	27	21	48	78	126	272
<b>Other Income</b>	<b>806</b>	<b>833</b>	<b>1033</b>	<b>28</b>	<b>24</b>	<b>3300</b>
<b>Total Income</b>	<b>6162</b>	<b>5924</b>	<b>6231</b>	<b>1</b>	<b>5</b>	<b>25372</b>

# Fee Based Income - Quarterly

(Rs.Crore)

Other Income	Quarter Ended					FY Ended
	Sep-18	June-19	Sept-19	YoY Growth %	Q-o-Q Growth %	Mar-19
BG Commission	81	57	98	22	74	317
LC Commission	63	60	58	(9)	(5)	288
Bills Commission	6	8	7	5	(14)	27
Proc. Fee & Incidental Charges	114	120	93	(19)	(22)	519
Remittances Fees	63	55	57	(9)	3	223
Cash Mgmt. Services Fees	4	4	4	(19)	(5)	16
Card Fees	34	27	27	(20)	1	105
ATM Charges	37	32	32	(13)	(1)	142
Alternate Channel Fees	39	60	55	41	(7)	192
Third Party Dist. Fees	11	17	26	138	51	105
Demat Fees	1	3	2	52	(37)	16
Govt. Business Fees	8	7	7	(8)	1	26
Misc Fees	7	13	34	408	159	@ 238
<b>Total Fee Based Income</b>	<b>469</b>	<b>464</b>	<b>501</b>	<b>7</b>	<b>8</b>	<b>2213</b>

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

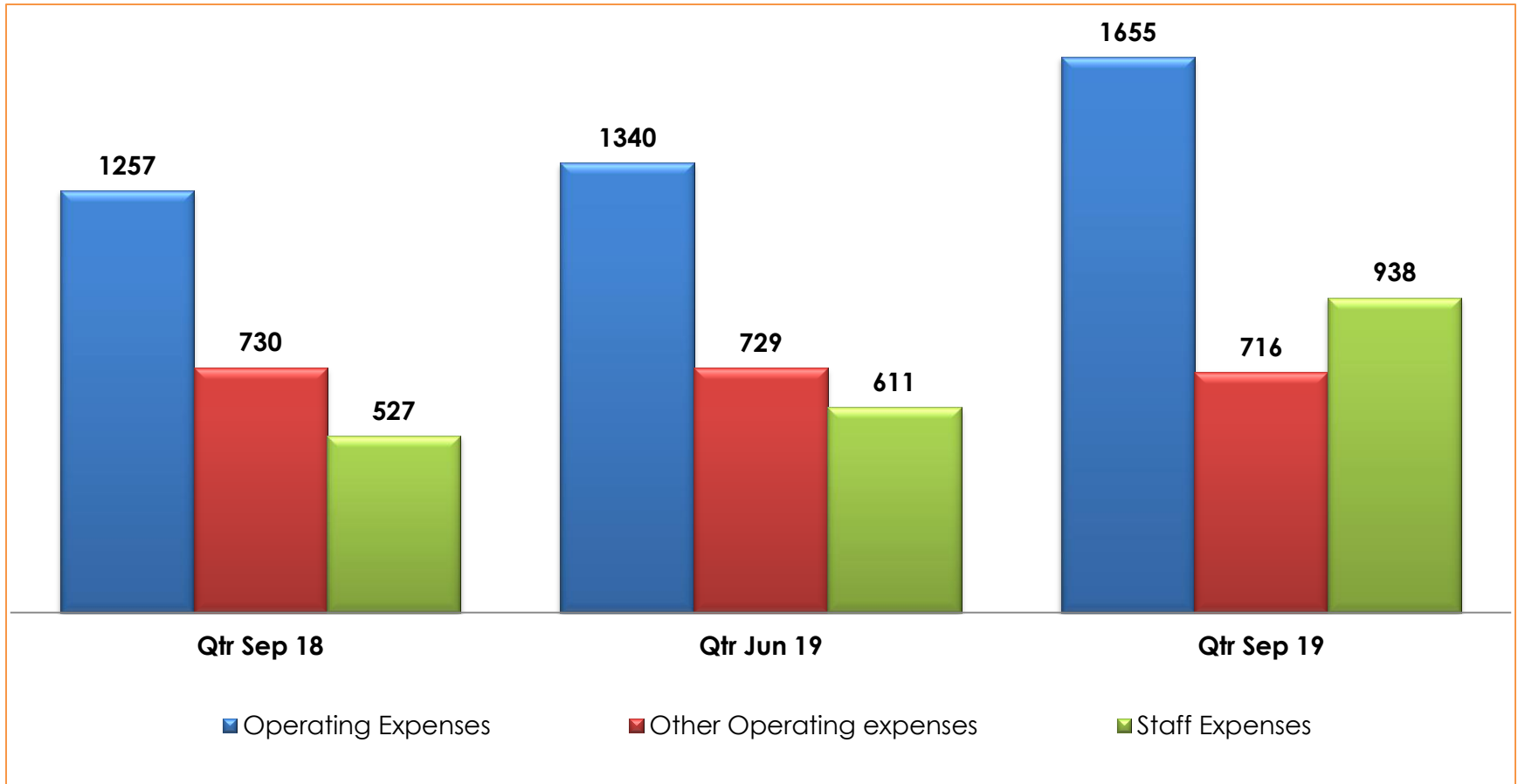
# Total Expenses – Quarterly

(Rs.Crore)

Particulars	Quarter ended					FY Ended
	Sep-18	June 19	Sep-19	Variance (Y-o-Y)%	Variance (Q-o-Q)%	Mar-19
Interest paid on Deposits	3121	2899	2890	(7)	(0)	12526
Interest paid on Borrowings	847	591	597	(29)	1	2975
Interest on RBI / inter bank borrowings	87	143	79	(9)	(45)	665
<b>Total Interest Expenses</b>	<b>4055</b>	<b>3633</b>	<b>3567</b>	<b>(12)</b>	<b>(2)</b>	<b>16166</b>
Staff Expenses	527	611	938	78	54	2203
Rent, taxes and lighting	111	104	127	15	22	425
Depreciation	91	130	69	(24)	(47)	366
Card & ATM expenses	103	92	103	0	12	439
Outsourcing expenses	166	154	153	(8)	(0)	634
Other Operating Expenses	260	249	265	2	6	1087
<b>Operating Expenses</b>	<b>1257</b>	<b>1340</b>	<b>1655</b>	<b>32</b>	<b>24</b>	<b>5154</b>
<b>Total Expenses</b>	<b>5312</b>	<b>4973</b>	<b>5222</b>	<b>(2)</b>	<b>5</b>	<b>21319</b>

# Operating Expenses - Quarterly

(Rs.Crore)

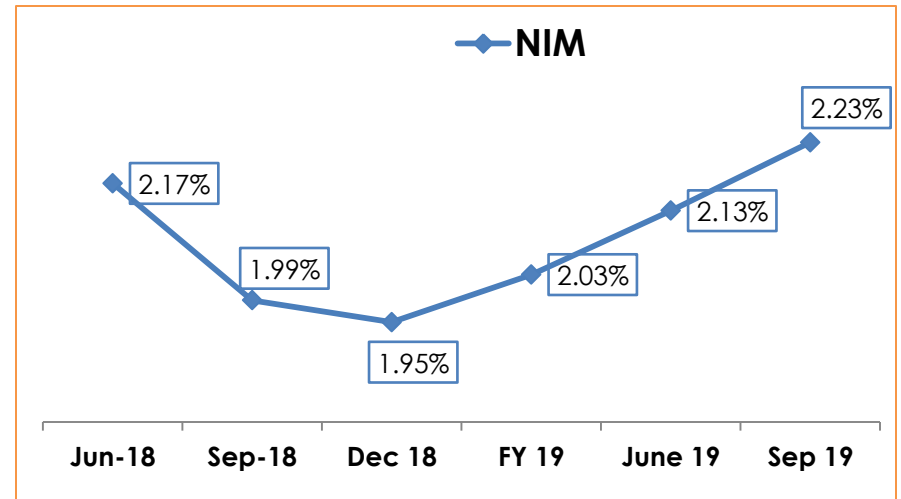
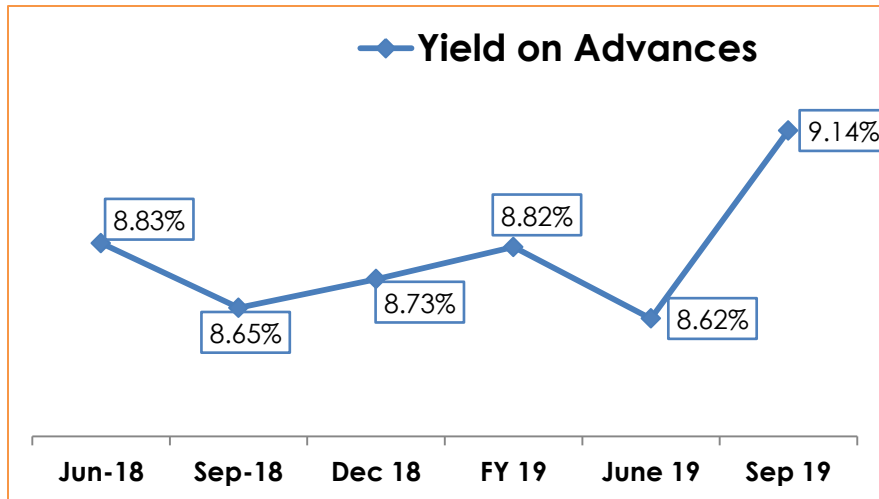


# Provisions & Contingencies- Quarterly

(Rs.Crore)

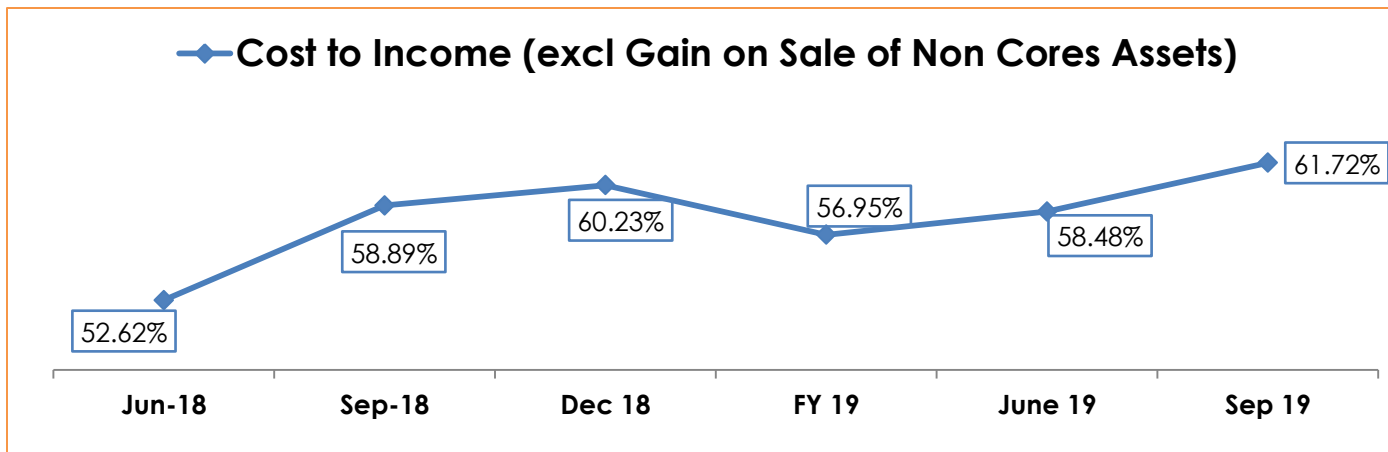
Particulars	Quarter Ended			FY ended
	Sep-18	June -19	Sep-19	FY19
Depreciation on Investment	1 070	182	1011	1604
-MTM Gain/(Loss)	(1453)	(182)	(911)	(1696)
Provision - NPAs	5 482	7009	3545	22392
Provision - standard assets	(70)	(918)	(220)	(28)
Provision - Restructured Assets	(25)	(104)	(30)	(155)
Income Tax	(2127)	(1580)	(1173)	(7711)
Bad Debts Written off	115	118	124	1750
Other Provisions	8	45	1211	1315
<b>Total</b>	<b>4453</b>	<b>4752</b>	<b>4468</b>	<b>19168</b>

# Yield Ratios (cumulative)



Yield on Advances increased by 49 bps YoY

NIM has increased by 24 bps YoY



# Business Performance

# Balance Sheet

(Rs.Crore)

As at	Sep-18	Mar-19	June-19	Sep-19
<b>LIABILITIES</b>				
Capital	4 181	7 736	7 736	7 736
Reserve & Surplus	18 897	29 875	26 075	22 616
Deposits	2 36 227	2 27 372	2 30 784	2 31 830
Borrowings	54 128	45 288	30 968	30 206
Other Liabilities & Provisions	12 328	10 013	9 559	21 275
<b>Total</b>	<b>3 25 761</b>	<b>3 20 284</b>	<b>3 05 122</b>	<b>3 13 663</b>
<b>ASSETS</b>				
Cash & Balance with RBI	12 604	12 730	12 489	22 496
Bal. with banks & money at call	7 790	8 503	10 304	7 784
Investments	94 760	93 073	85 198	88 781
Advances	1 57 791	1 46 790	1 36 705	1 32 718
Fixed Assets	6 674	8 231	8 230	8 191
Other Assets	46 141	50 957	52 196	53 692
<b>Total</b>	<b>3 25 761</b>	<b>3 20 284</b>	<b>3 05 122</b>	<b>3 13 663</b>



# Balance Sheet Ratios

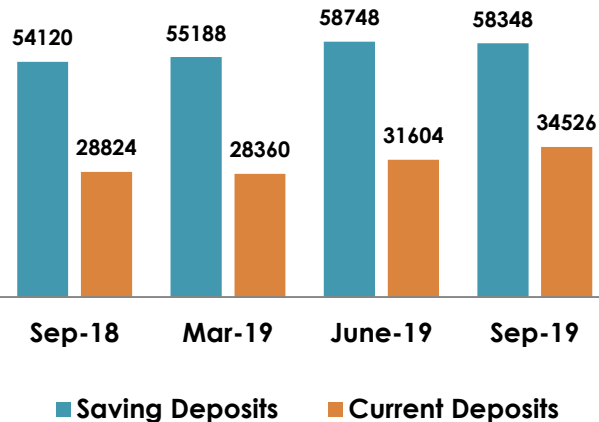
Particulars	Sep-18	Mar-19	June-19	Sep-19
Total Business [Dep. + Adv.] (Rs. crore)	394018	374162	367489	364547
SB Deposits to Total Deposits (EOP)	24.14	27.01	25.71	26.26
Current Account Deposits to Total Deposits(EOP)	13.99	15.53	17.44	18.62
Time Deposits to Total Deposits(EOP)	61.87	57.46	56.85	55.13
-Bulk Deposits to Total Deposits	32.29	25.39	24.30	21.84
Book Value - Rs.	10.38	14.40	7.56	10.14
Owned Funds to total outside liabilities	6.96	11.33	10.38	12.61
Business Per Employee (Rs.crore)	21.85	20.84	19.82	18.99
Business Per Branch (Rs.crore)	198.85	189.04	181.79	179.37
CD Ratio (Gross)	81.08	80.09	76.87	76.29
<b>Number Of Accounts</b>				
Total Customer base (A+B) (in lakhs)	230	243	246	250
No of Deposit A/Cs (A) (in lakhs)	209	221	224	228
No of Borrowal A/Cs (B) (in lakhs)	21	22	22	22

# CASA Performance

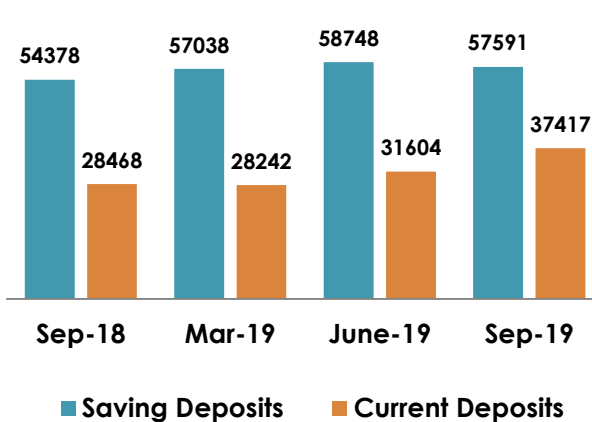
(Rs.Crore)

Parameters	Sep-18	Mar-19	June-19	Sep-19	YoY variance (%)	QoQ variance (%)
Global Deposits	236227	227372	230784	231830	(2)	0.5
CASA Share	38.13	42.54	43.15	44.87		
CASA Deposits	90071	96730	99590	104027	15	4
Saving Deposits	57035	61414	59330	60871	7	3
Current Deposits	33037	35317	40260	43157	31	7
Term Deposits	146156	130641	131195	127802	(13)	(3)
Retail Deposits	69884	72922	75106	77181	10	3
Bulk Deposits	76272	57719	56089	50621	(34)	(10)

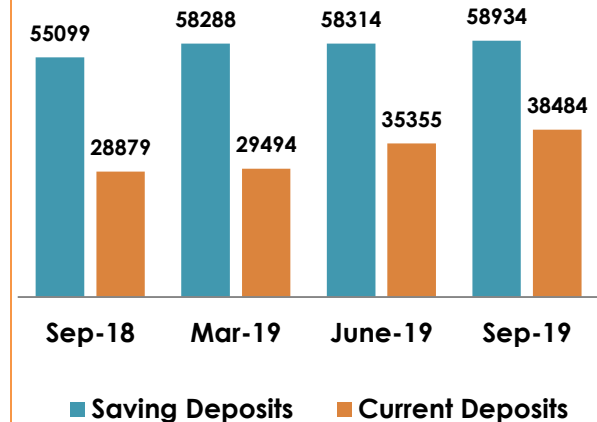
**Daily Average Balance**



**Quarterly Average Balance**

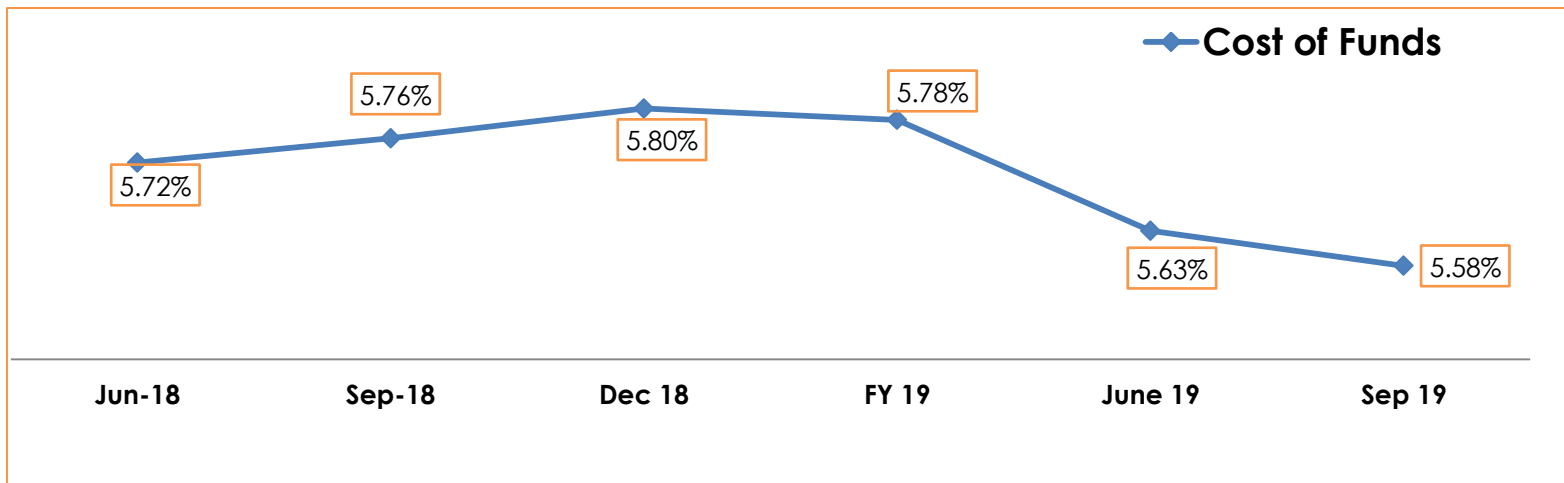
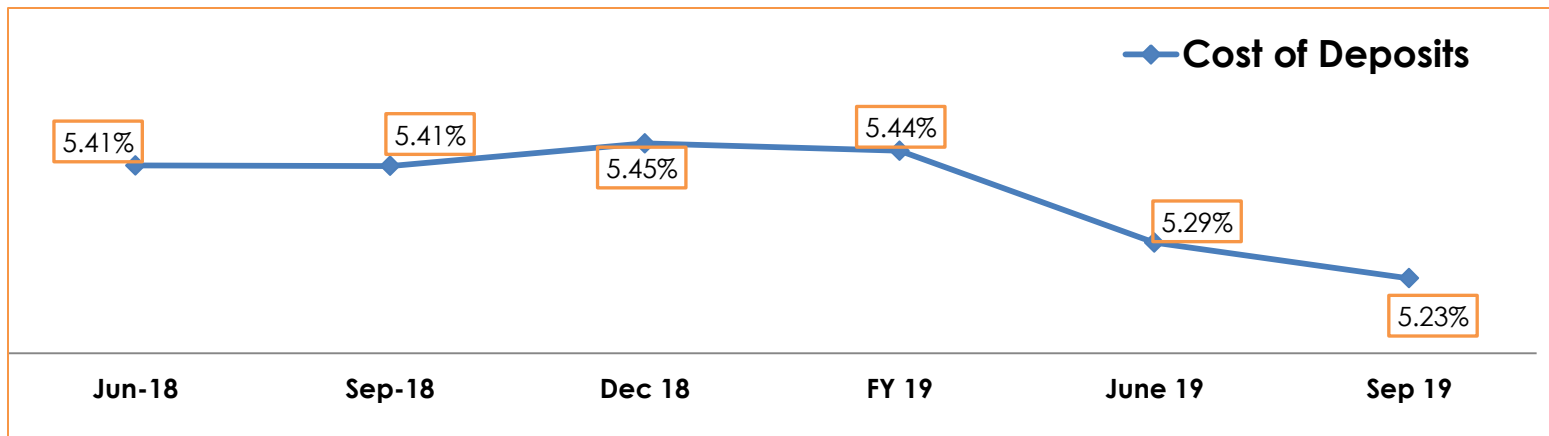


**FTM Average Balance**



CA includes Iranian Trade Balance of Rs.268 Cr, Rs.8933 Cr & Rs.8929 Cr as on Mar 19, June 19 & Sept 19 respectively

# Cost of Deposit & Cost of Funds (cumulative)



# Advances

(Rs.Crore)

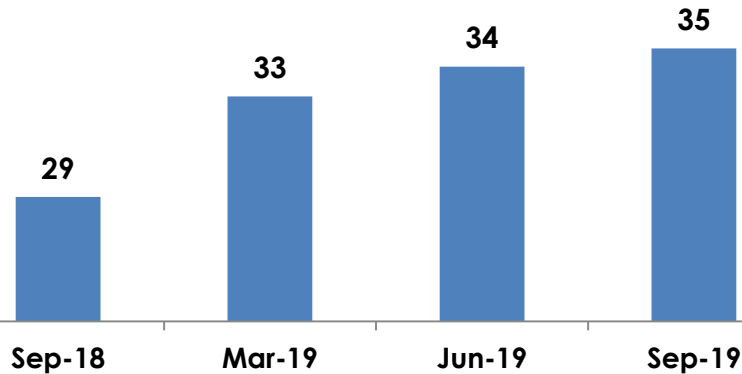
Parameters	Sep-18	Mar-19	June-19	Sep-19	YoY var.(%)	QoQ var.(%)
<b>Gross Advances</b>	<b>191524</b>	<b>182097</b>	<b>177415</b>	<b>176868</b>	(8)	-
Standard Gross Advances	130649	132069	125758	124816	(4)	(1)
NPA Gross Advances	60875	50028	51658	52053	(14)	1
Corporate	103744	88928	85230	83176	(20)	(2)
Retail	87780	93170	92185	93692	7	2
Corporate : Retail	54:46	49:51	48:52	47:53		
Global Net Advances	157793	146790	136705	132718	(16)	(7)
CD Ratio (Gross Credit)	81.08	80.09	76.87	76.29%		

Parameters	Sep-18	Mar-19	June-19	Sep-19	YoY var.(%)	QoQ var.(%)
Global Gross Advances	191524	182097	177415	176868	(8)	-
Overseas Advances	14989	11789	10648	10489	(30)	(1)
Domestic Advances	176535	170308	166767	166379	(6)	-
Agriculture	17550	19384	18901	19126	9	1
Industry	100443	87275	83979	81847	(19)	(3)
Services	31129	30094	28670	29076	(7)	1
Personal Loans	38123	41215	42110	42928	13	2
Others	4279	4129	3755	3892	(9)	4

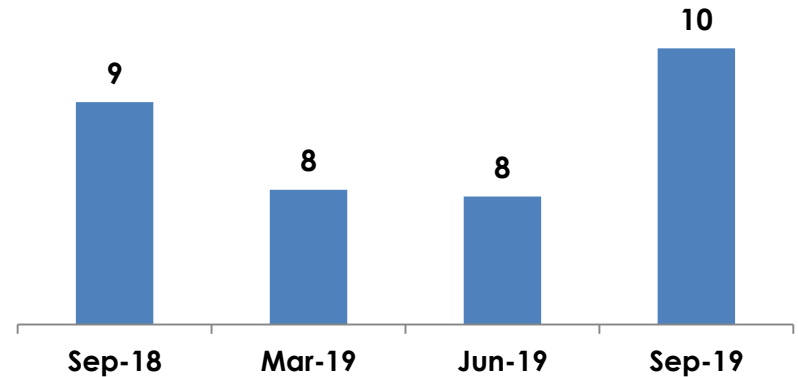
Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans.

# Increasing RAM

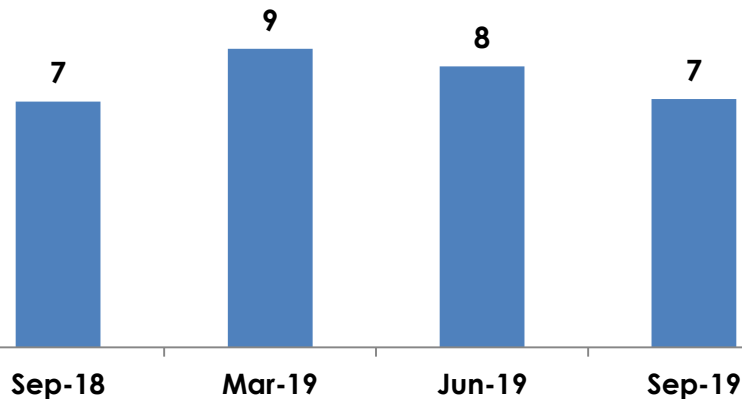
% of **R**etail Share in Advances



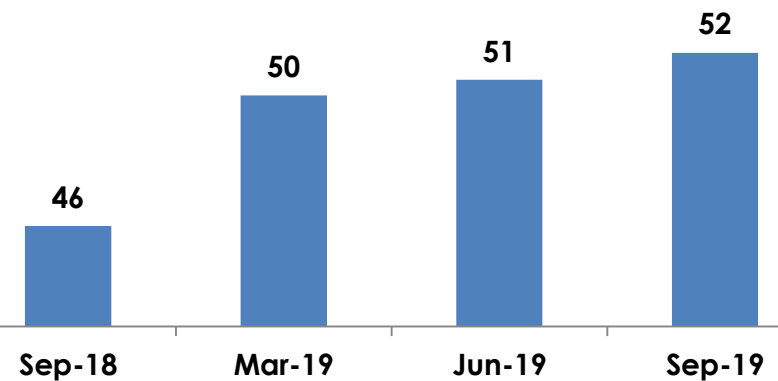
% of **A**gri Share in Advances



% of **M**SME Share in Advances



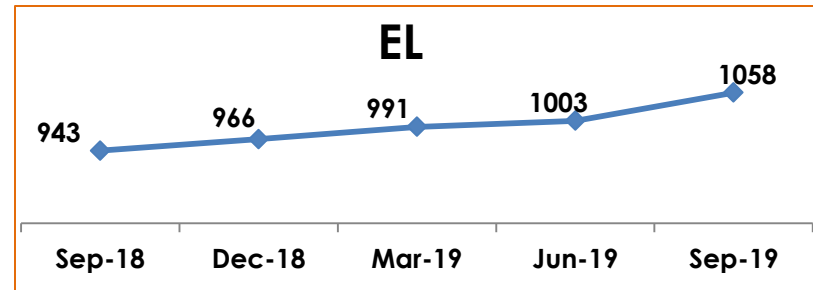
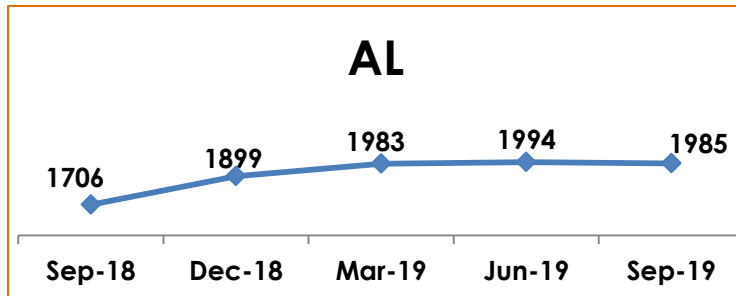
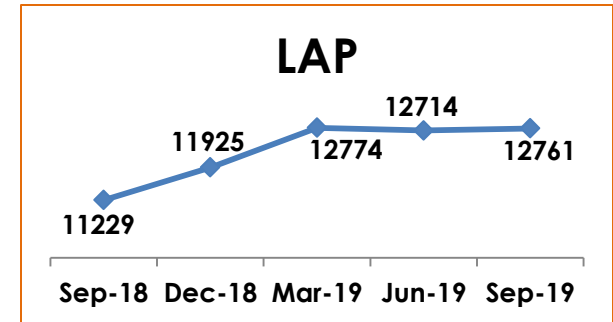
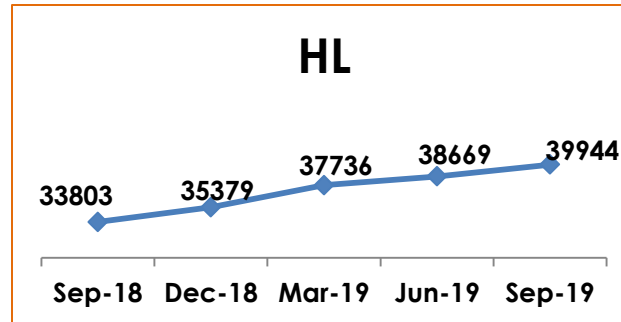
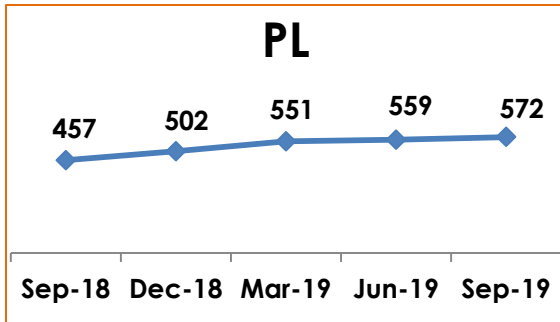
% of **R**AM Share in Advances



# Retail Products Growth

(Rs.Crore)

Structured Retail Assets	Sep-18	Dec-18	Mar-19	June-19	Sep-19	Growth (YoY) (%)	Growth (QoQ) (%)
HL	33803	35379	37736	38669	39944	18	3
LAP	11229	11925	12774	12714	12761	14	-
EL	943	966	991	1003	1058	12	6
PL	457	502	551	559	572	25	2
AL	1706	1899	1983	1994	1985	16	-
<b>Structured Retail Assets</b>	<b>48140</b>	<b>50671</b>	<b>54034</b>	<b>54938</b>	<b>56320</b>	<b>17</b>	<b>3</b>
SRA Disbursements (for Qtr)	3915	4586	5495	3221	3808	(3)	18



# Priority Sector

(Rs.Crore)

	Particulars	Sep18	Sep-18 as % of ANBC	Mar 19	Mar-19 as % of ANBC	Sep19	Sep-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	210593		207885		193221		
	Priority Sector Advances (a+b+c)	86894	41.26	90686	43.62	79780	41.29	(10906)
(a)	Agriculture (i+ii+iii)	32835	15.59	37588	18.08	36820	19.06	(768)
	(i) Direct Lending to Agri-Non Corporate	15776	7.49	21215	10.21	23181	12.00	1966
	(ii) Other Agri	1386	0.66	1592	0.77	1145	0.59	(446)
	(iii) Indirect Agriculture (RIDF)	15672	7.44	14781	7.11	14293	7.40	(488)
	(iv) PSLC (Agri) sale					(1800)	(0.93)	
(b)	MSME (Micro, Medium & Small Enterprises)	32199	15.29	31452	15.13	29807	15.43	(1645)
(c)	Other Priority Sector Advances (i+ii)	21860	10.38	21646	10.41	13154	6.81	(8493)
	(i) Housing	20990	9.97	22699	10.92	23231	12.02	532
	(ii) Others	870	0.41	892	0.43	923	0.48	31
	(iii) PSLC (General) sale	-	-	(1944)	(0.94)	(11000)	(5.69)	(9056)

# Priority Sector

(Rs.Crore)

Particulars	National Goals	Sep-18		Mar-19		Sep-19	
		Achieved	O/S	Achieved	O/S	Achieved	O/S
Priority Sector ( of ANBC)	40	41.26	86894	43.62	90686	41.29	79780
Total Agricultural Advance ( of ANBC)	18	15.59	32835	18.08	37588	19.06	36820
Small & Marginal Farmers ( of ANBC)	8	6.01	12655	8.71	18100	10.46	20202
<b>Other National Goals</b>							
Out of PSL Weaker Section	10	8.28	17430	11.31	23519	13.18	25467
Credit to Micro Enterprises ( of ANBC)	7.50	9.09	19138	8.66	18010	8.39	16203

Segment	Sep-18		Mar-19		Sep-19	
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC
Total PSL	86892	41.26	90686	43.62	79780	41.29
of which Core PSL	64637	30.69	68582	32.99	67645	35.01
Of Which Bulk	1247	0.59	567	0.27	(9817)	(5.08)
RIDF & other funds	22255	10.57	21538	10.36	21953	11.36



# Top 20 Industry-wise Advances

(Rs.Crore)

Top 20 Industries	Outstanding as on 30.09.2019					
	FB	NFB	Total	% of Total FB+NFB	GNPA	FTNPA
Infrastructure	32275	20659	52934	17.44%	13881	384
-Transport	11132	5998	17130	5.64%	5993	373
-Energy	18433	7360	25793	8.50%	7273	0
-Water and Sanitation	1561	1496	3057	1.01%	538	0
-Communication	248	5783	6031	1.99%	34	1
-Social and Commercial Infrastructure	901	22	923	0.30%	43	10
Housing Loans (Incl priority sector housing)	41325	3	41328	13.62%	478	62
Agriculture & Allied Activities	19128	89	19217	6.33%	2777	143
Basic Metal and Metal Products	8270	3695	11965	3.94%	5021	313
All Engineering	6872	8643	15516	5.11%	5010	6
Trade	14810	734	15544	5.12%	2436	106
Chemicals and Chemical Products (Dyes, Paints, etc.)	6464	1798	8262	2.72%	3486	4
Construction	4897	5772	10669	3.51%	2533	32
Mining and Quarrying	6404	561	6965	2.29%	5200	0
Other Services	3212	1885	5097	1.68%	284	102
Textiles	3880	316	4196	1.38%	1665	83
Food Processing	3792	277	4068	1.34%	1927	491
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	804	1786	2590	0.85%	217	0
Vehicles, Vehicle Parts and Transport Equipments	3561	677	4238	1.40%	3124	0
NBFCs	4693	277	4970	1.64%	513	213
Rubber, Plastic and their Products	1025	372	1397	0.46%	212	2
Professional services	2381	188	2569	0.85%	205	13
Cement and Cement Products	1183	307	1490	0.49%	134	0
Gems and Jewellery	789	34	823	0.27%	250	17
Paper and Paper Products	1302	88	1390	0.46%	822	2
<b>Total</b>	<b>167066</b>	<b>48162</b>	<b>215228</b>	<b>70.91%</b>	<b>50175</b>	<b>1974</b>

# Treasury Operations

# Treasury Operations

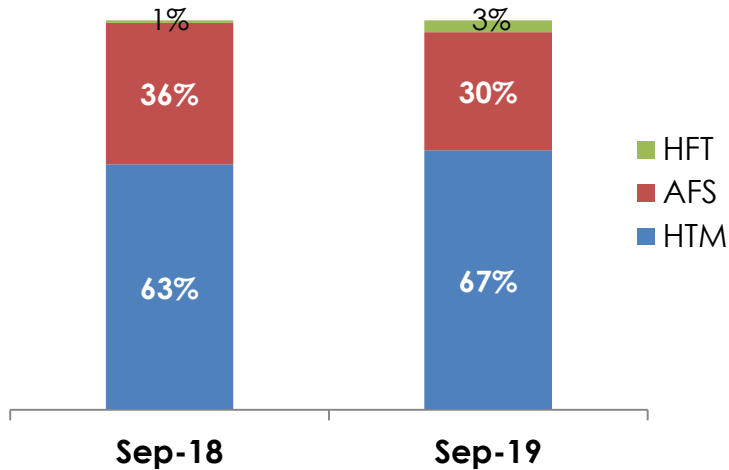
(Rs.Crore)

Particulars	Quarter ended			Year Ended
	Sep-18	Jun-19	Sep-19	Mar-19
Profit/ (Loss) on sale of investments (net) <b>(A)</b>	122	187	275	336
-Profit from Strategic Sale (Investments)	216	-	103	216
-Others <b>(a)</b>	(93)	187	172	120
Profit/(Loss) on revaluation of investments (net) <b>(B)</b>	-	-	-	-
MTM Loss (-)/ Gain (+) Net <b>(C)</b>	(965)	(182)	(911)	(1696)
Other Provisions on Investments including SASF <b>(D)</b>	(104)	-	(100)	92
Profit/(Loss) on exchange transactions / Derivatives (net) <b>(E)</b>	49	55	136	313
Total Profit/ (Loss) excluding gain from strategic sale <b>(a+B+C+D+E)</b>	(1114)	61	(703)	(1171)
10 year G sec yield at the end of quarter (%)	8.02	6.88	6.70	7.35
Yield on Investments (%)	6.96	7.59	7.40	7.06
Yield on Investments excl. strategic sale (%)	6.74	7.59	7.28	6.84

*In Sept. 2019 quarter, the 10 year Benchmark yield decreased approximately by 18 bps to 6.70% from 6.88% in June 2019. On YoY basis reduction is high at 132 bps.*

# Investments

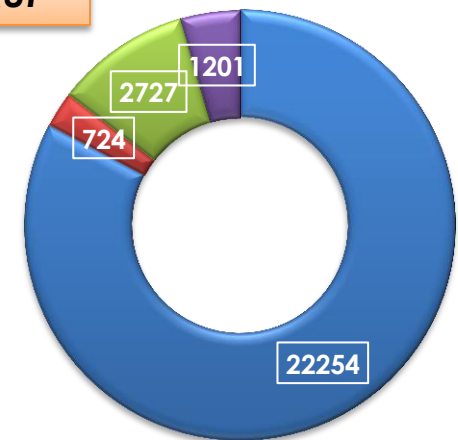
(Rs.Crore)



Category	Sep-18	Mar-19	June-19	Sep-19
HTM	59675	55114	55189	59129
AFS	34410	35641	27154	26906
HFT	675	2317	2855	2746
<b>Total</b>	<b>94760</b>	<b>93073</b>	<b>85198</b>	<b>88781</b>

Parameter	Sep-18	March-19	June-19	Sep-19
SLR	76162	72125	66389	67544
Non SLR	20245	21224	19092	20708
Non SLR (Overseas)	522	328	328	153
Non SLR (SASF)	3355	3052	3052	3052
<b>TOTAL</b>	<b>100284</b>	<b>96729</b>	<b>88860</b>	<b>91457</b>
Less: Provision	5523	3656	3662	2675
<b>Net Investments</b>	<b>94760</b>	<b>93073</b>	<b>85198</b>	<b>88781</b>

## AFS BREAKUP



	Sep -18	Mar-19	June-19	Sep -19
Modified Duration of AFS Portfolio	4.39	3.86	3.16	2.44
Modified Duration of Entire Portfolio	6.16	5.47	5.53	5.49

- 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 68.72% (Sep 2018) to 91.25% (Sep 2019)**

Particulars	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19
Gross Advances	191524	186580	182097	177415	176868
<b>Gross NPAs</b>	<b>60875</b>	<b>55360</b>	<b>50028</b>	<b>51658</b>	<b>52053</b>
Gross NPAs as % of Gross Advances	31.78	29.67	27.47	29.12	29.43
Total Provisions held (including NCLT Prov)	33581	34060	35190	40710	44134
Net Advances	157793	152520	146790	136705	132718
<b>Net NPAs</b>	<b>27295</b>	<b>21360</b>	<b>14837</b>	<b>10963</b>	<b>7919</b>
Net NPAs as % of Net Advances	17.30	14.01	10.11	8.02	5.97
Provision Coverage Ratio as per RBI Guidelines	68.72	75.21	82.88	87.79	91.25

Category	Gross NPA	Provision	NCLT Provision	NPV Loss	Net NPA	Provision %
Sub Standard Assets	4801	2549	-	0.49	2252	53%
Doubtful-1 Assets	10897	8520	9	0.30	2369	78%
Doubtful-2 Assets	22822	19512	12	0.47	3298	86%
Doubtful-3 Assets	10291	10291	-	-	-	100%
Loss Assets	3241	3241	-	-	-	100%
<b>Total</b>	<b>52053</b>	<b>44113</b>	<b>21</b>	<b>1</b>	<b>7919</b>	<b>84.79%</b>

# NPA Movement

(Rs.Crore)

DESCRIPTION	Q2 FY 19	Q3 FY 19	Q4 FY 19	FY 19	Q1 FY 20	Q2 FY 20
<b>Opening Balance</b>	<b>57807</b>	<b>60875</b>	<b>55360</b>	<b>55588</b>	<b>50028</b>	<b>51658</b>
<b>Add:</b>						
a. First Time NPA	3489	2211	1781	15281	3486	2059
b. Increase in existing NPAs	765	784	430	2927	622	479
<b>Less:</b>						
c. Settled	570	3440	927	6443	729	1234
d. Upgradation	591	146	162	1407	138	525
e. Written off	24	4925	6455	15918	1611	384
<b>Closing Balance</b>	<b>60875</b>	<b>55360</b>	<b>50028</b>	<b>50028</b>	<b>51658</b>	<b>52053</b>
Quarterly Increment	3069	-5515	-5332	-5560	1630	395
Recovery in TWO	148	46	203	466	78	97
Slippage Ratio Cumulative	7.88	9.42	10.67	10.67	2.64	4.20
Slippage ratio For the Qtr./ for FY	2.68	1.69	1.36	10.67	2.64	1.64
Credit Cost	2.86	2.87	4.36	13.15	3.45	1.93

# NPA Movement

(Rs.Crore)

DESCRIPTION	Gross NPA	Prov	NPV Loss	NCLT Prov	Net NPA
Opening Balance	51658	40460	1	233	10963
<b>Add:</b>					
a. First Time NPA	2059	622	0.37	-	1437
b. Increase/Ageing	479	4778	-	6	(4306)
<b>Less:</b>					
c. Settled	1234	1169	0.13	218#	(153)
d. Upgradation	525	196	0.02	-	329
e. Written off	384	384	-	-	-
<b>Closing Balance</b>	<b>52053</b>	<b>44112</b>	<b>1.26</b>	<b>21</b>	<b>7919</b>
<b>Quarterly Increment</b>	<b>395</b>	<b>3652</b>	<b>0.22</b>	<b>(212)</b>	<b>(3045)</b>

# Reversal is due to 100% IRAC provision being made.

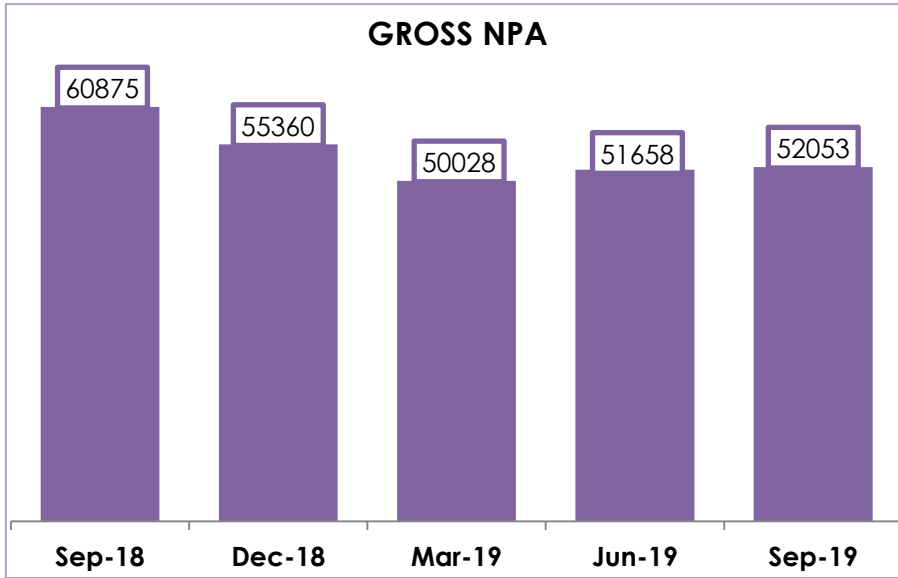
## Sector Wise NPA – Sep 2019

Category	Gross O/S	GNPA	Provisions	Net NPAs	GNPA %	NNPA %
Agriculture	19126	2777	1753	1024	15	6
Industry	81847	43637	37955	5682	53	13
Services	29076	4843	3864	978	17	4
Personal	42928	548	319	229	1	1
Others	3892	248	242	5	6	0
<b>Total</b>	<b>176868</b>	<b>52053</b>	<b>44133</b>	<b>7919</b>	<b>29.43</b>	<b>5.97</b>



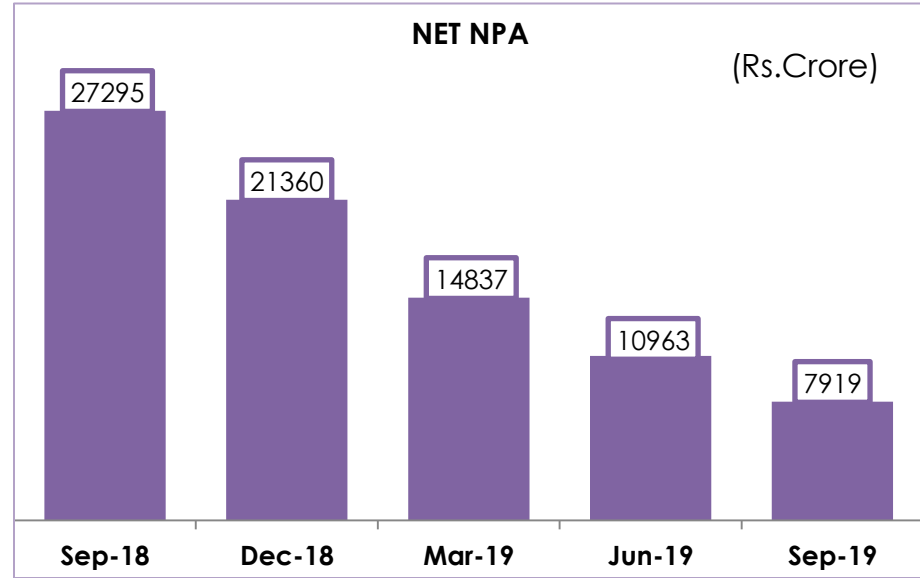
# Asset Quality

### GROSS NPA

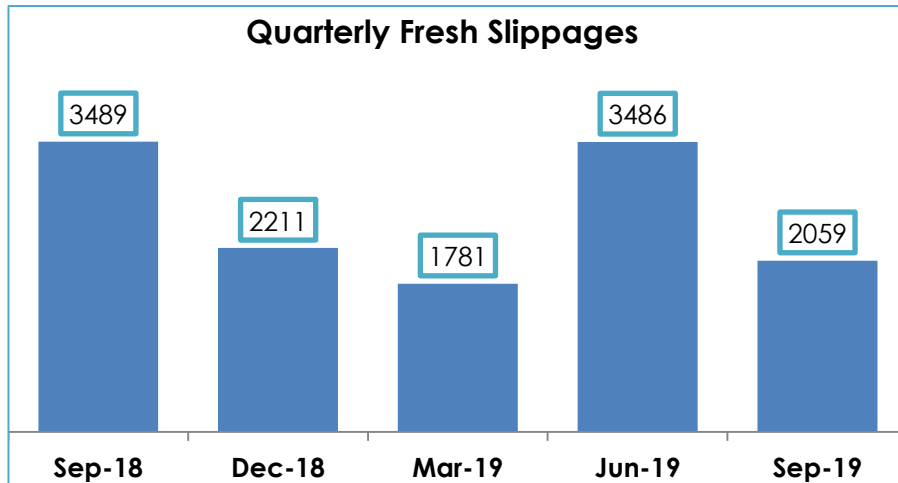


### NET NPA

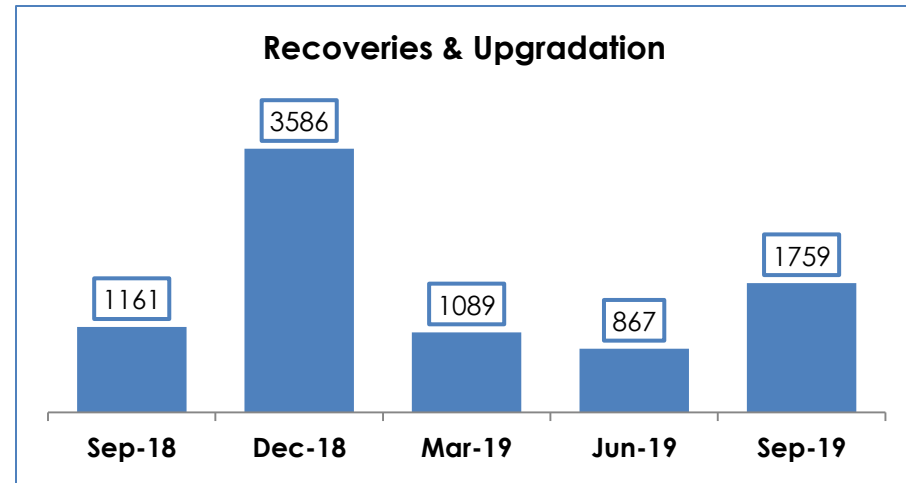
(Rs.Crore)



### Quarterly Fresh Slippages



### Recoveries & Upgradation



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

(Rs.Crore)

Particulars	Sep30, 2019 RBI 1 <sup>st</sup> List	Sep30, 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)	13,780	11,043
IDBI Bank Gross Principal O/S (Rs.crore) of Admitted Cases	13,780	8,613
Provision made (Rs.crore)	13,780	11,043
Provision made (%)	100	100
Cases Resolved under NCLT	2	2

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

(Rs.Crore)

## SUMMARY OF CASES FILED

Particulars	30-Sep-19	
	No.	GPO
Cases Filed by IDBI Bank	37	14,266
Cases filed by other Banks/ Financial Creditor (FC)	131	28,735
Cases filed by Operational Creditors	207	21,187
Cases filed by Corporate Debtors	16	1,534
<b>Total</b>	<b>391</b>	<b>65,722</b>

## SUMMARY OF CASES ADMITTED

Particulars	30-Sep-19
No. of Cases filed	391
No. of Cases Admitted (IDBI Lead cases)	187 (33)
Gross Principal	39,194
Provision made	39,043
PCR (%)	99.61

## ASSET CLASS OF NCLT ADMITTED CASES

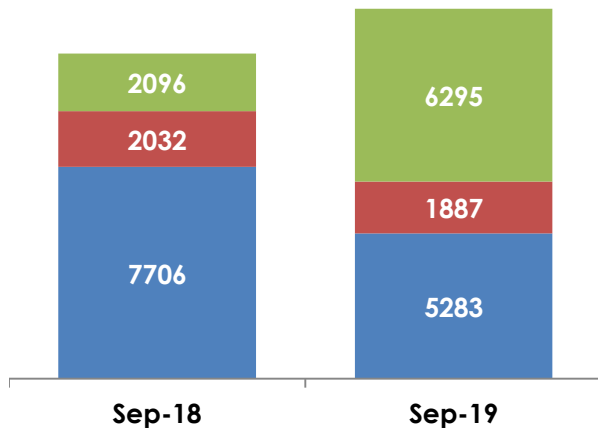
Asset Class	GPO
Standard	0
NPA	19,632
TWO	19,562
<b>Total</b>	<b>39,194</b>

# SMA Position

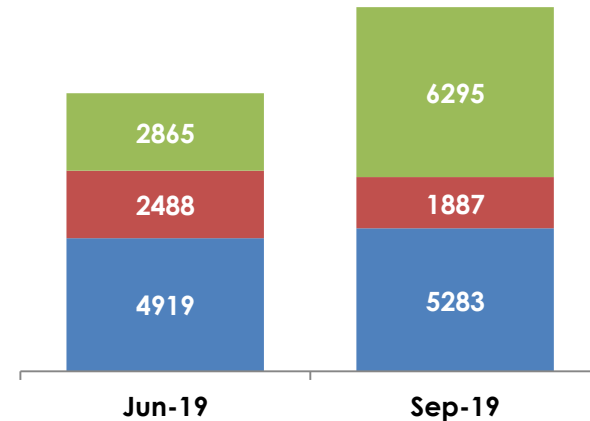
(Rs.Crore)

	Corporate				Retail				Total			
	Sep-18	Mar-19	June-19	Sep-19	Sep-18	Mar-19	June-19	Sep-19	Sep-18	Mar-19	June-19	Sep-19
SMA 0	4060	935	2589	2879	3646	2379	2331	2404	7706	3314	4919	5283
SMA 1	452	1104	1060	465	1580	1619	1427	1422	2032	2723	2488	1887
SMA 2	927	13	1388	5001	1169	1293	1477	1294	2096	1306	2865	6295
<b>Total</b>	<b>5439</b>	<b>2052</b>	<b>5037</b>	<b>8345</b>	<b>6395</b>	<b>5291</b>	<b>5235</b>	<b>5120</b>	<b>11834</b>	<b>7343</b>	<b>10272</b>	<b>13465</b>

■ SMA 0 ■ SMA 1 ■ SMA 2



■ SMA 0 ■ SMA 1 ■ SMA 2



# Capital

# Capital Adequacy

(Rs.Crore)

Particulars	Sep-18	March -19	June-19	Sep-19
CET 1 + CCB (Rs.)	7426	16340	10067	15559
AT 1 (Rs.)	684	413	413	413
Tier 1 Capital (Rs.)	8109	16753	10480	15972
Tier 2 Capital (Rs.)	5457	4497	4375	4129
<b>Total Capital (Rs.)</b>	<b>13863</b>	<b>21250</b>	<b>14854</b>	<b>20102</b>
<b>RWA (Rs.)</b>	<b>192028</b>	<b>183457</b>	<b>170734</b>	<b>167842</b>
CET 1+CCB Ratio (%)	3.87	8.91	5.90	9.27
AT 1 (%)	0.36	0.23	0.24	0.25
<b>Tier 1 Ratio (%)</b>	<b>4.22</b>	<b>9.13</b>	<b>6.14</b>	<b>9.52</b>
Tier 2 Ratio (%)	2.00	2.45	2.00	2.46
<b>CRAR (%)</b>	<b>6.22</b>	<b>11.58</b>	<b>8.14</b>	<b>11.98</b>

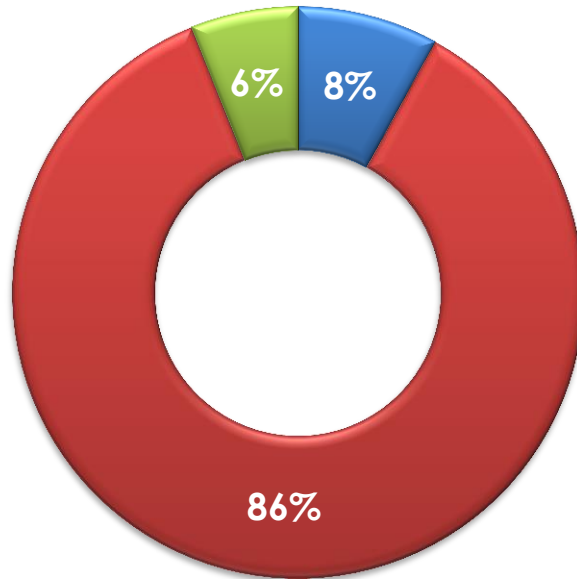
# Risk Weighted Assets

(Rs.Crore)

## Movement of RWA against Advances

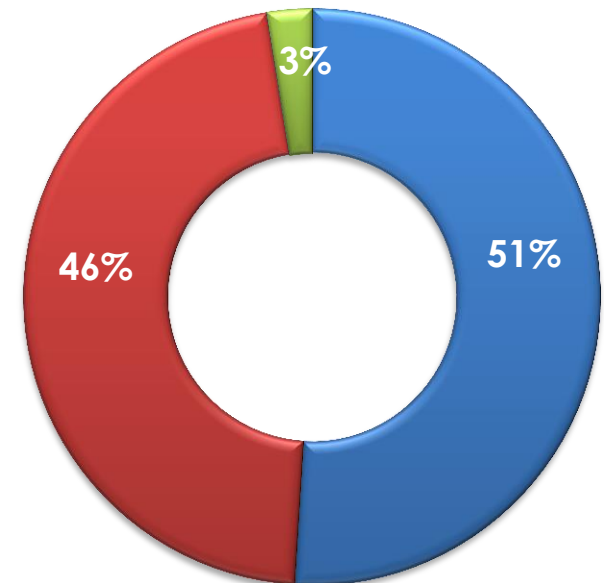
Particulars	As on						
	Jun-18	Sept-18	Dec-18	Mar -19	June -19	Sept-19	
Credit RWA	161548	155018	153677	147300	138683	136789	
Market RWA	21491	20226	19995	19371	15365	14368	
Operation RWA	16785	16785	16785	16785	16686	16686	
<b>Total RWA</b>	<b>199823</b>	<b>192028</b>	<b>190456</b>	<b>183457</b>	<b>170734</b>	<b>167842</b>	
<b>Total Gross Advances</b>	<b>187814</b>	<b>191524</b>	<b>186580</b>	<b>182097</b>	<b>177415</b>	<b>176868</b>	
Credit RWA/Advances	86.01	80.94	82.37	80.89	78.17	77.34	
TOTAL NFB Outstanding	64396	59903	62236	60426	57051	54761	
Conversion Factor for NFB (CCF)*	37967	34954	38206	44273	41106	39646	
NFB RWA	22239	21216	23866	27031	25377	24633	
* Amount outstanding after application of CCF							

# Shareholding Pattern



Sep 2018

■ LIC ■ GOI ■ Others



Sep 2019

■ LIC ■ GOI ■ Others



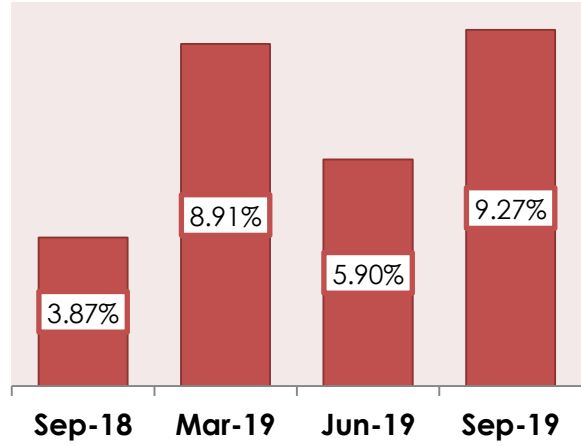
# Prompt Corrective Action Matrix

# Prompt Corrective Action (PCA) Matrix

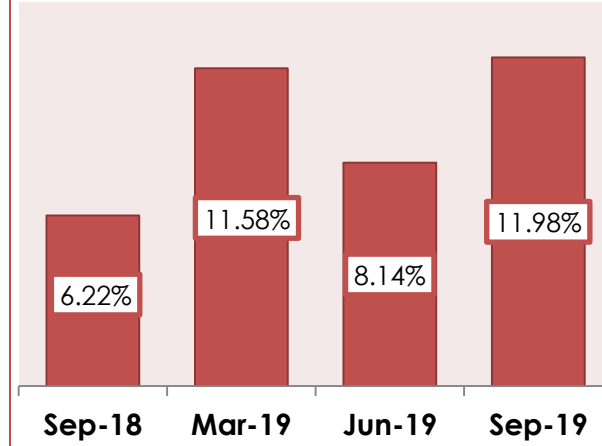
Criteria	Indicator	Risk			Sep-19	
		Threshold 1 (T1)	Threshold 2 (T2)	Threshold 3 (T3)	IDBI – Actual	
Capital (Breach of either CRAR or CET1 Ratio to trigger PCA)	CRAR+CCB (9%+2.5%)	<11.5% but ≥9%	<9% but >7.5%	<7.5%	11.98%	Complied With
	CET 1+CCB (5.5+2.5)=8%	≥6.375% but <8%	≥4.875% but <6.375%	<4.875%	9.27%	Complied With
Asset Quality	NNPA Ratio	≥6% but <9%	≥9% but <12%	≥12%	5.97%	Complied With
Profitability	ROA (should be positive)	-ve ROA for 2 consecutive yrs	-ve ROA for 3 consecutive yrs	-ve ROA for 4 consecutive yrs	-ve RoA	T3
Leverage	Leverage Ratio	≤4.0 but ≥3.5	<3.5		4.58%	Complied With

# Indicators on Parameters of PCA

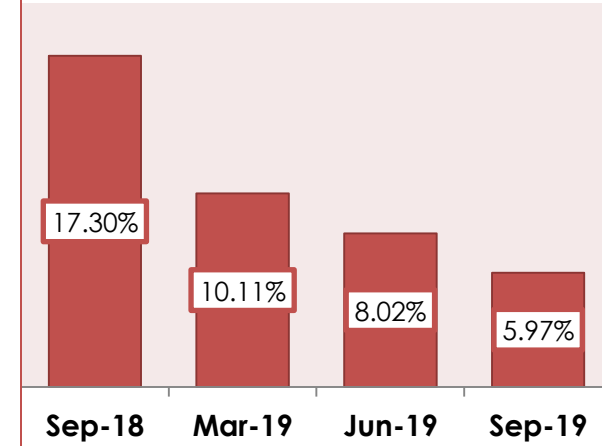
### CET 1 %



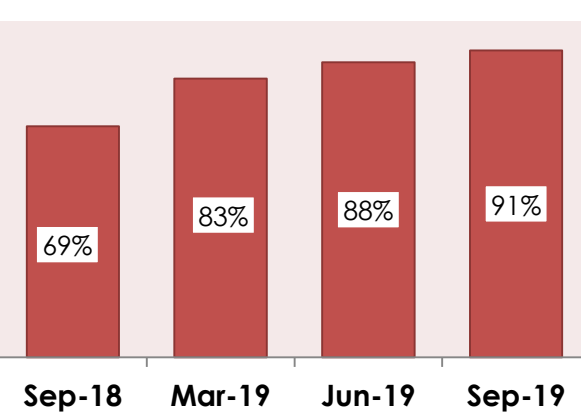
### CRAR %



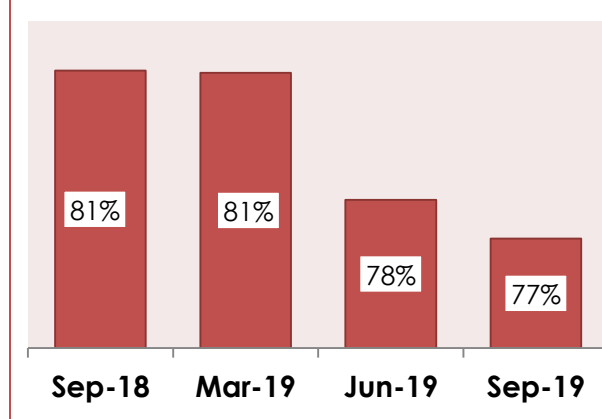
### Net NPA %



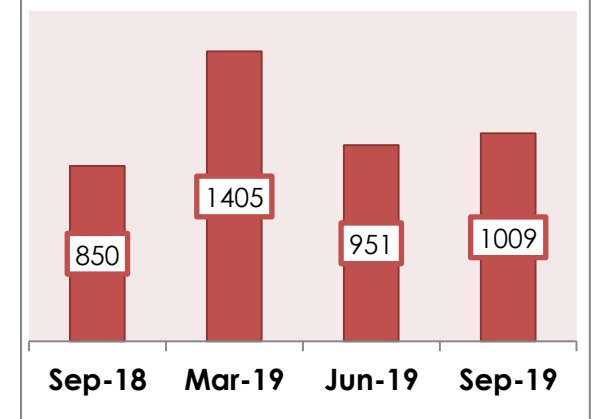
### Provision Coverage Ratio %



### Credit RWA to Advances



### Op. Prft. Excl. gain on strategic sale (Rs.Cr)

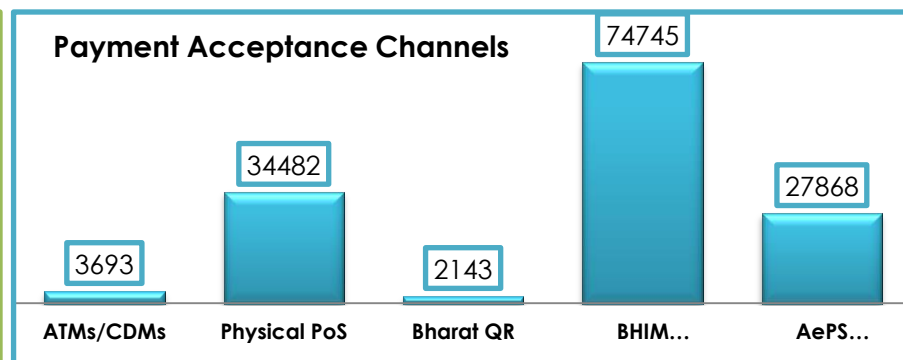
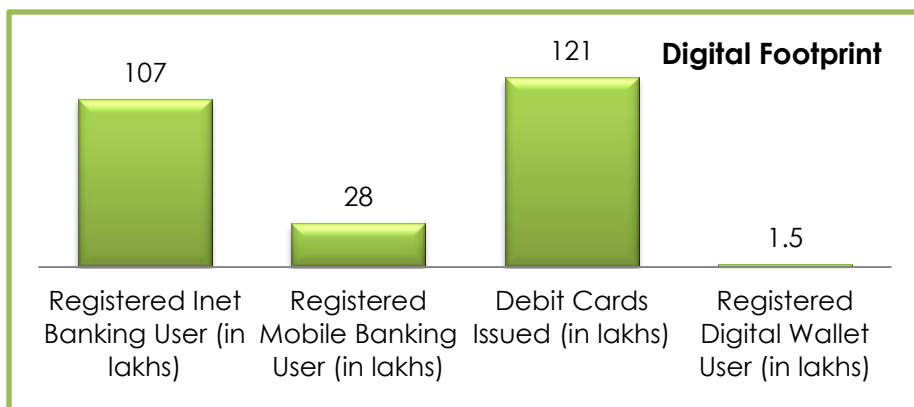
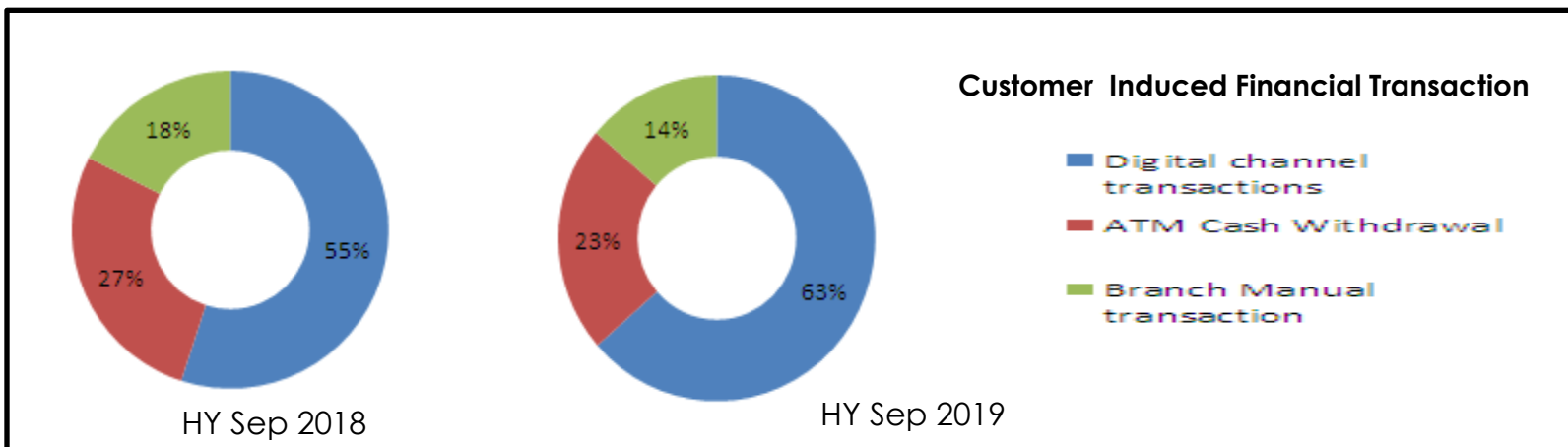


# Digital Banking & Financial Inclusion

# Digital Frontrunners

Bank's Summary of performance as per MeitY (as per the latest scorecard shared by MeitY)					
% of Digital transaction achievement	% of Merchant Deployment	% of Merchant in Urban Area	Average % of Technical Decline (UPI)	Overall Score	Bank's Rank among 51 Banks & Financial Institution
102.82	47.77	42	0.19	66	3*

Ranked 3<sup>rd</sup> after FINO Payment Bank limited & HDFC Bank





### Digital Offering

- ✓ Availability of 24x7 banking, hence enhancing the convenience for the customer.
- ✓ Linking of other Bank accounts through UPI in mobile Banking application.
- ✓ Higher availability of Staff for Cross-sell/Up-sell.
- ✓ Migration of customers from Branch channel to digital channel, hence decreasing cost of transaction for the Bank.
- ✓ Simplified dashboard to manage e-banking activities.

### Services

- ✓ Cashless Card Withdrawal
- ✓ Scheduled Fund Transfer
- ✓ Bill Payments
- ✓ Tax Payments
- ✓ Debit Card Control feature
- ✓ Customisable Menu, limits
- ✓ Opening Fixed Deposit
- ✓ Scan & Pay through UPI QR Code, etc.

### mShoppi

- ✓ Browse and select prepaid recharge plans
- ✓ Book Cabs, hotel Buses etc.
- ✓ Pay Utility Bills
- ✓ Access Deals

# Financial Inclusion

Progress Under Pradhan Mantri Jan Dhan Yojana (PMJDY)	
Parameters	Sep-19
Accounts opened (Number in lakh)	8
Deposits (Rs. In Crore)	255
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 Sep 2019 (in Lacs)

Pradhan Mantri Suraksha Bima Yojana (PMSBY) • 13.35

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) • 6.50

Atal Pension Yojana (APY) • 1.91

Category	As on Sep 19		
	No. of accounts	Sanction Amt (Rs in Cr)	O/S Amt (Rs in Cr)
Shishu (< Rs.50K)	114680	360	202
Kishor (Above Rs.50K- Rs.5.00 Lacs)	83636	1992	1224
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	32057	2516	1949
<b>Total</b>	<b>230373</b>	<b>4868</b>	<b>3375</b>

# Subsidiaries



# Subsidiaries

(Rs.Crore)

	Shareholding (%) (30.09.19)	Line of Activity	Income H12019 (H1 2018)	PAT H12019 (H1 2018)	RoA H12019 (H1 2018)	Net Worth H12019 (H1 2018)
IDBI Capital Market & Securifies Ltd	100.00	Merchant Banking & Retail Broking	31.87 (48.28)	-5.40 (10.92)	-1.63% (3.01%)	309.52 (325.38)
IDBI Intech Ltd	100.00	Technology Service Provider	45.53 (44.78)	3.40 (5.31)	5.12% (9.16%)	57.36 (52.81)
IDBI MF Trustee Co. Ltd.	100.00	Trustees of MF	0.25 (0.44)	-0.07 (0.01)	-3.93% (0.64%)	1.48 (1.43)
IDBI Asset Management Ltd	66.67	Asset Management Co.	36.66 (42.44)	3.08 (3.16)	#1.54% (1.58%)	110.97 (87.99)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	33.52 (33.28)	20.19 (19.33)	13% (15%)	209.42 (189.19)

#Note: RoE has been mentioned in place of RoA for IDBI Asset Management

# IDBI-LIC Synergy

# Synergy Areas & Mission 100+

Mission 100+ : Phase-I (109 Points)



As on Jun 15: 72 Completed

Mission 100+ : Phase II (166 Points)



As on Oct 07: 101 Completed

Expanding Synergy Areas & Action

Unifying 29 Cr LIC Customers & its Subsidiaries and 2 Cr IDBI Bank Customers under one Umbrella

