



Presentation to Analysts

F.Y 2013-14 (Q3)

February 01, 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- 13

- 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
 - 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**

- 1201 branches; 2073 ATMs
- 1- Overseas, 303-Metro, 409-Urban, 309-Semi Urban & 179-Rural
- Presence in 816 locations
- Network of :
 - 66 Retail Asset Centres
 - 21 Credit Processing Centres
 - 6 PSG Processing Centres
 - 6 Regional Processing Units
 - 29 Central Clearing Units
- 8 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- **Corporate customers:3000+**

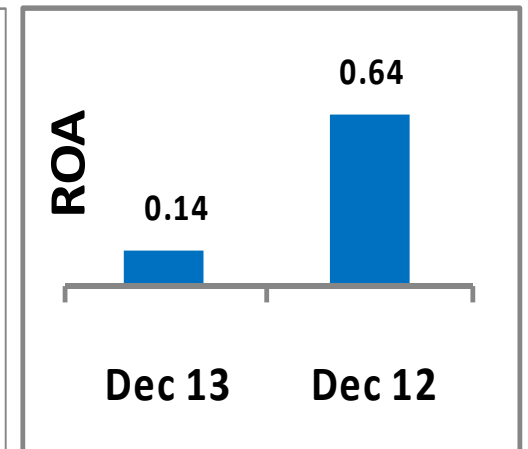
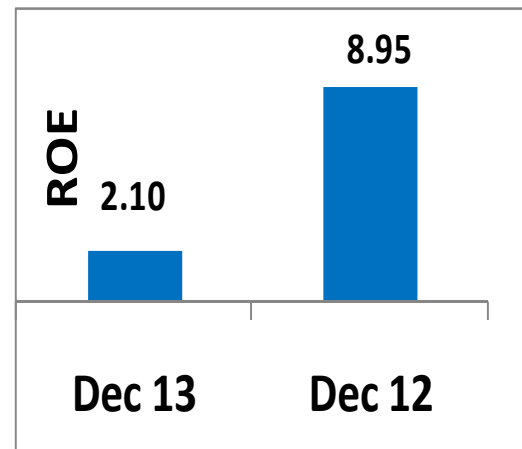
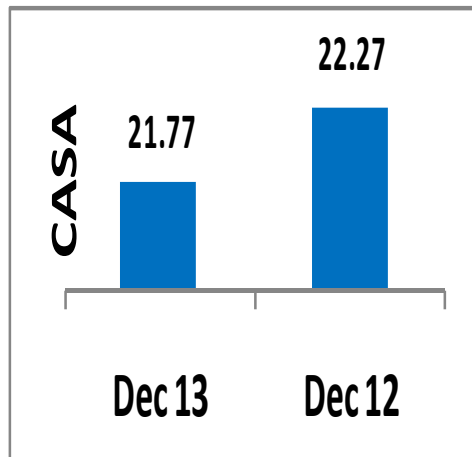
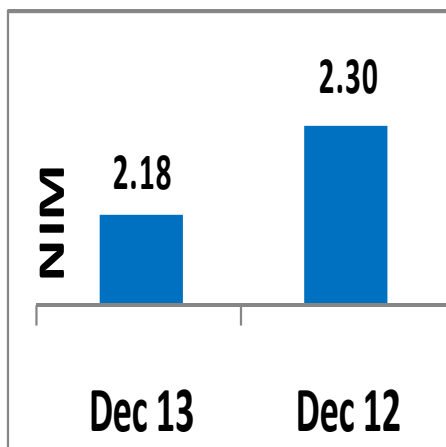
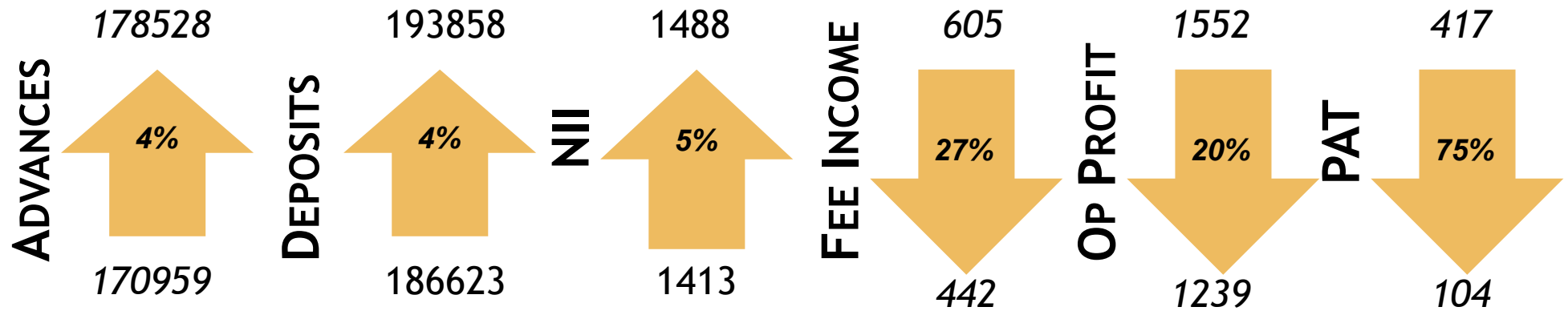
- Retail customer base: 6.5 million+

- **Global expansion plans**

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



Highlights (Q3FY 14 over Q3FY 13) (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	31-Dec-2013	31-Dec-2012
LIABILITIES		
Capital	1604	1278
Reserve & Surplus	21713	19398
[Net Worth]	21427	18872
Deposits	193858	186623
Borrowings	65946	57503
Other Liabilities & provisions	9176	8556
Total	292297	273358
ASSETS		
Cash & balance with RBI	10144	13181
Bal. with banks & money at call	2089	3730
Investments	90907	76159
Advances	178528	170959
Fixed Assets [incl leased assets]	2933	2971
Other Assets	7695	6357
Total	292297	273358

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		9 Months Ended	
	Dec-13	Dec-12	Dec-13	Dec-12
Interest Income	6618	6200	19882	18667
Interest Expenses	5129	4787	15435	14734
Net Interest Income	1488	1413	4447	3933
Other Income	532	870	1828	2073
Total income	2020	2283	6275	6006
Operating Expenses	781	731	2444	2142
- Employee Cost	316	333	1166	1036
- Other Operating Expenses	465	398	1278	1106
Operating Profit	1239	1552	3831	3864
Provisions & contingencies	1135	1136	3228	2536
- NPAs and write offs	636	646	1971	1326
- Restructured Assets	235	168	505	441
- Others (Invt., Std Asset, etc)	162	149	267	200
- Tax	102	173	486	569
Profit After Tax	104	417	603	1328

Details of Other Income (₹ in Crore)

Particulars	Quarter Ended		9 Months Ended	
	Dec-13	Dec-12	Dec-13	Dec-12
Commission, Excg & Brkg	371	548	1179	1433
Profit on sale of investments	47	199	145	234
Profit/(Loss) on revaluation of investment	-4	9	6	52
Profit on sale of Fixed Assets	0	0	-2	0
Profit on forex/derivatives	58	51	278	136
Dividend from subsidiaries	0	0	23	2
Recovery from written off cases	40	49	94	122
Other misc income	19	14	105	93
Total	532	870	1828	2073
Fee Based Income	442	605	1451	1588

Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		9 Months Ended	
	Dec-13	Dec-12	Dec-13	Dec-12
Staff Cost	316	333	1166	1036
Rent, taxes & lighting	77	67	213	192
Printing & stationery	15	9	35	30
Advertisement & Publicity	11	4	20	8
Depreciation	27	29	81	83
Postage, Telegram, Telephone, etc	30	18	71	49
Repairs and maintenance	51	46	152	120
Outsourcing expenses	41	41	110	112
Other expenditure	213	184	595	511
TOTAL	781	731	2444	2142

Key Ratios

Particulars	Quarter Ended		9 Months Ended	
	Dec-13	Dec-12	Dec-13	Dec-12
Net Interest Margin (%)	2.18%	2.30%	2.16%	2.09%
Return on Assets (%)	0.14%	0.64%	0.27%	0.67%
Return on Equity (%)	2.10%	8.95%	4.09%	9.91%
Cost of all liabilities (%)	7.08%	7.32%	7.03%	7.39%
Yield on Total Assets (%)	9.87%	10.82%	9.89%	10.41%
Margin (%)	2.79%	3.49%	2.86%	3.01%
Cost of Funds (%)	7.97%	8.36%	7.92%	8.40%
Return on Earning Assets (%)	10.17%	11.11%	10.17%	10.68%
Spread (%)	2.20%	2.75%	2.26%	2.28%
Non-interest income to Total Income	7.44%	12.30%	8.42%	9.99%
Efficiency [Cost- Net Income] Ratio	38.65%	32.00%	38.95%	35.66%
Staff Expenses to total income	4.42%	4.71%	5.37%	4.99%
Staff Expenses to total expenses	5.34%	6.04%	6.52%	6.14%
Overhead efficiency ratio	68.13%	119.06%	74.79%	96.78%

Balance Sheet Ratios

(₹ in Crore)

	Dec - 13	Dec - 12 *
Total Business [Dep. + Adv.]	372387	357582
S B Deposits to Total Deposits	12.56%	10.96%
Current Account Deposits to Total Deposits	9.21%	11.32%
Time Deposits to Total Deposits	78.23%	77.73%
Book Value - Rs.	133.59	147.62
Total Off B/Sheet item to Total Assets	71.69%	58.73%
Owned Funds to total outside liabilities	8.25%	7.73%
Tier One Capital	20795	18485
Tier Two Capital	12539	14279
Total Capital	33334	32764
Total Risk Weighted Assets	262221	230887
Total Risk Weighted Assets to Total Assets	89.71%	84.51%
CRAR Basel III (Total)	12.71%	14.19%
Common Equity Tier 1	7.85%	8.01%
Additional Tier 1	0.08%	NA
Tier 2 Ratio	4.78%	6.18%
Number Of Accounts		
(i) Savings	7684996	6437899
(ii) Current	532875	467828
(iii) Term deposits	2145388	1841735

*Figures of CRAR are as per Basel II

NPAs

(₹ in Crore)

Particulars	Dec-13	Dec-12
Gross Advances	183923	174624
Gross NPAs	10012	6401
Gross NPAs as % of Gross Advances	5.44%	3.67%
Total Provisions held (including NPV Loss)	5395	3665
Net Advances	178528	170959
Net NPAs	5223	3302
Net NPAs as % of Net Advances	2.93%	1.93%
Provision Coverage Ratio	48.95%	50.17%
Provision Coverage Ratio as per RBI Guidelines *	63.62%	69.20%

* including Countercyclical Provisioning Buffer.

Sectoral Net NPAs	%
Agri and Allied Activities	7.04
Industry (Micro, Small, Medium & Large)	3.02
Services	4.84
Personal Loans	0.60

Summary of NPAs as on December 31, 2013

(₹ in Crore)

For the Quarter	Gross NPA	NPA Provision & NPV Loss	Net NPA
As on 01.10.2013	9370	4196	5174
Additions (First Time NPA)	855	732	123
Less:			
(i) Upgradations	59	33	26
(ii) Recoveries	108	59	49
(iii) Write off	46	46	0
(iv) Forex Fluctuation	0	1	-1
As on 31.12.2013	10012	4789	5223

Classification of NPAs as on December 31, 2013

(₹ in Crore)

	Gross NPA	Provision	NPV Loss	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	3110	533	13	2564	18
Doubtful Assets	6567	3791	117	2659	60
Loss Assets	335	335	0	0	100
Total*	10012	4659	130	5223	48

* Excluding Countercyclical Provisioning Buffer

Break up of Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter ended		9 Months Ended	
	Dec-13	Dec-12	Dec-13	Dec-12
Depreciation on investment	116	8	179	69
Provision for NPAs	590	646	1406	1315
Provision towards standard assets*	38	132	68	132
Provision for Restructured Assets (including FITL)	235	168	505	441
Income Tax	255	436	977	1141
Deferred Tax	-153	-264	-492	-572
Bad Debts Written off	46	0	565	11
Others	8	9	19	-1
Total	1135	1136	3228	2536

*Includes Provision towards Restructured Standard Assets @ 3.3125%

Liabilities

(₹ in Crore)

Deposits	Dec-13	Dec-12
Current	17857	21124
Savings	24344	20445
Term	151657	145054
Total	193858	186623

Maturity Profile (Borrowing & Deposits)	Amount
Upto 6 months	76045
6 months -1 year	56164
1 year - 3 years	68286
3 years - 5 years	21690
> 5 years	37620
Total	259805

Borrowings	Dec-13	Dec-12
Tier I	2559	2559
Upper Tier II	4286	4286
Lower Tier II	10280	10296
Flexi Bonds	232	260
Omni Bonds	8970	12108
Refinance/Borrowing	14262	12826
SLR Bonds	0	0
Outside India	25358	15169
Total	65947	57503

Advances

(₹ in Crore)

Vertical	Dec-13	Dec-12
CBG	83306	85302
ICG	48524	38484
PSG*	13066	15075
RBG #	32725	31319
RECRY	907	779
Grand Total	178528	170959

*Pursuant to re-organisation, AGRI and MSE verticals have been reorganised as PSG

#Pursuant to re-organisation, PBG vertical is renamed as RBG

Nature	Dec-13	Dec-12
Bills	3650	4412
CC, OD, WCDL ETC	43504	43520
Term Loans- Other	131374	123027
Total	178528	170959
Top 20 Borrowers	21701	31505

Maturity Profile	Advances
Upto 6 months	22431
> 6 months to 1 year	11037
> 1 year to 3 years	70920
> 3 years to 5 years	25580
> 5 years	48560
Total	178528

Top 20 Industry wise Advances

(₹ in Crore)

Industry	Outstanding			Committed		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	22028	10271	32299	33181	15911	49091
OIL & GAS/PETROLEUM PRODUCTS	8767	10381	19148	9364	19027	28392
ROADS & BRIDGES / PORTS	13541	5720	19260	16519	10972	27490
IRON AND STEEL	12851	5521	18372	14978	7967	22945
Housing Loans	21253	0	21253	22474	0	22474
INFRASTRUCTURE OTHERS	5156	8165	13321	6961	10773	17734
TRADING	2922	2149	5071	8150	3741	11891
TELECOM	7620	2922	10542	8170	3703	11873
NBFC	7752	416	8168	11020	762	11782
BANKING	193	1616	1809	2993	7939	10932
TEXTILES	6356	1254	7610	8745	1829	10574
GENERAL MACHINERY & EQUIPMENTS	2462	5877	8339	3494	6795	10290
CONSTRUCTION	1763	5239	7001	2353	5715	8068
CHEMICAL & CHEMICAL PRODUCTS	1909	2640	4549	4371	3560	7930
FERTILIZERS	2079	1266	3345	3408	4417	7826
HOUSING FINANCE COMPANIES	3428	0	3428	7076	0	7076
AGRICULTURE & RELATED ACTIVITIES	5007	20	5026	6952	57	7009
CEMENT	4784	937	5721	5489	1244	6734
ELECTRICAL MACHINERY & EQUIPMENTS	1156	2855	4011	1684	4408	6093
SUGAR & SUGAR PRODUCTS	2240	1415	3655	4291	1660	5951
TOTAL	133266	68663	201929	181673	110482	292154

Summary of Restructured Advances as on December 31, 2013

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	15985	2997	18983
Less: FITL Provision	1051	124	1175
Net of FITL Provision	14934	2873	17808
Less: Cases considered for Provisioning @ 0.40%	2359	0	2359
Total	12576	2873	15449

Restructuring *(₹ in Crore)*

Industry	Outstanding	Industry	Outstanding
AGRO INDUSTRIES	342	JEWELLERY MFG	20
AIR TRANSPORT	1 187	METAL INDUSTRY	1 257
AQUACULTURE	73	MINING AND QUARRYING	53
CEMENT	112	MISC. INDUSTRY	90
CERAMIC INDUSTRY	102	MOTOR VEHICLES	321
CHEMICAL AND FERTILIZERS	78	OIL EXPLORATION	96
COAL	23	OTHER SERVICES	38
DAIRY FARM AND POULTRY	4	PAPER	155
EDUCATION	465	PHARMACEUTICALS	258
ELECTRICAL MACHINERY	1 470	PLASTIC PRODUCTS	38
ELECTRICITY GENERATION	1 535	REAL ESTATE	43
ELECTRONICS	183	RETAIL STORE	110
ENTERTAINMENT	37	RUBBER	2
FOOD AND BEVERAGES	344	SHIP BUILDING	246
GLASS MFG	67	SUGAR	409
HEALTH CARE	19	TELECOMMUNICATIONS	1 150
HOTEL	398	TEXTILES	1 449
INFRASTRUCTURE	2 599	TIMBER	0
IRON AND STEEL	461	TRANSPORT SERVICES	3
IT	195	WASTE MANAGEMENT	15
		Total	15 449

PA to NPA out of Restructured Advances as on Dec 31, 2013

(₹ in Crore)

Industry	Outstanding	Industry	Outstanding
AGRO INDUSTRIES	81	IRON AND STEEL	1
AIR TRANSPORT	696	METAL INDUSTRY	49
AQUACULTURE	7	MINING AND QUARRYING	22
CEMENT	89	MISC. INDUSTRY	9
CERAMIC INDUSTRY	3	MOTOR VEHICLES	67
CHEMICAL AND FERTILIZERS	2	OTHER SERVICES	18
DAIRY FARM AND POULTRY	2	PAPER	12
EDUCATION	41	PHARMACEUTICALS	2
ELECTRICAL MACHINERY	131	PLASTIC PRODUCTS	35
ELECTRICITY GENERATION	138	REAL ESTATE	43
ELECTRONICS	162	RETAIL STORE	26
ENTERTAINMENT	6	SHIP BUILDING	1
FOOD AND BEVERAGES	270	SUGAR	115
HEALTH CARE	2	TELECOMMUNICATIONS	81
HOTEL	21	TEXTILES	175
INFRASTRUCTURE	275	TRANSPORT SERVICES	3
		Total	2 587

Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	54223	2632	258	57113
SASF Securities	4941	0	0	4941
Shares (Equity)	0	2587	3	2589
Shares (Preference)	0	535	0	535
Debentures/ Bonds	10	10903	0	10913
Subsidiaries / Joint Ventures	644	0	0	644
Security Receipts	0	40	0	40
Others (CPs/CDs/MF) etc	13925	208	0	14133
Total	73742	16905	261	90907

List of Some Strategic Investments

Name of Company	Percentage Holding
IDBI CAPITAL MARKET SERVICES LIMITED	100.00
IDBI INTECH LIMITED	100.00
IDBI MF TRUSTEE COMPANY LTD.	100.00
IDBI ASSET MANAGEMENT LTD.	65.22
IDBI TRUSTESHIP SERVICES LIMITED	54.70
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48.00
NATIONAL SECURITIES DEPOSITORY LIMITED	30.00
NSDL E-GOVERNANCE INFRASTRUTURE LIMITED	30.00
BIOTECH CONSORTIUM INDIA LIMITED	27.93
CREDIT ANALYSIS AND RESEARCH LIMITED	16.95
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
PONDICHERRY INDUSTRIAL PROMOTION DEVELOPMENT AND INVT CORP LTD	21.14
	contd...

List of Some Strategic Investments

Name of Company	Percentage Holding
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	19.21
ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED	19.18
STOCK HOLDING CORPORATION OF INDIA LIMITED	18.95
OTC EXCHANGE OF INDIA LIMITED	17.00
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 (SECURITIES TRADING CORPORATION OF INDIA LIMITED)	6.60
NATIONAL STOCK EXCHANGE OF INDIA LIMITED	5.00
UNITED STOCK EXCHANGE OF INDIA LIMITED	0.97
CENTRAL REGISTRY OF SECRTSN ASSET RECONSTR & SECRT INTEREST OF INDIA	0.90



Thank You