

बेहतर कल की ओर

TOWARDS

A BETTER

TOMORROW



IDBI BANK

INVESTORS  
PRESENTATION

FINANCIAL RESULTS  
Q1 - FY 2021-22

July 28, 2021

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# Highlights

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# Major Highlights for Q1 FY 2022 – Continued Balance Sheet Strengthening



PAT Rs.603 crore  
PBT at Rs.1024 crore



Operating Profit  
Rs.2776 crore



NII Rs.2506 crore



NIM 4.06%



Cost to Net Income  
Ratio 33.02%



Total CRAR 16.23%  
Tier 1 Capital 13.64%



Total RWA  
Rs.154285 Crore



Cost of deposit 3.72%  
Cost of funds 3.98%



CASA ratio 52.44



Retail : Corporate  
Ratio 62:38



Net NPA 1.67%  
GNPA 22.71%



PCR 97.42%

# Key Metrics for Q1 FY 2022



## Profitability - Strong operating momentum

- PAT at Rs.603 crore, up by 318% YoY and 18% QoQ
- PBT at Rs.1024 crore, up by 134% YoY and 142% QoQ
- Operating Profit at Rs.2776 crore, up by 109% YoY
- NII at Rs.2506 crore, grew by 41% YoY
- NIM for Q1 FY 22 at 4.06%, improved by 125 bps YoY
- Cost to Net Income Ratio at 33.02% reduced by 1923 bps YoY and 185 bps QoQ



## Business Performance - Focus on Granularity

- CASA ratio at 52.44%, grew by 489 bps YoY. CASA at Rs.116609 crore grew by 12% YoY.
- Structured Retail Assets grew by 1% YoY
- Retail : Corporate Ratio (Gross Advances) improved to 62:38 from 57:43 as on June 2020
- Cost of deposit at 3.72% reduced by 93 bps YoY and 19 bps on QoQ.
- Cost of funds at 3.98% reduced by 98 bps YoY and 18 bps on QoQ.

# Key Metrics for Q1 FY 2022 (contd.)



## Asset Quality - Improving Trend

- Net NPA at 1.67%, improved by 188 bps YoY and 30 bps QoQ
- GNPA at 22.71%, improved by 410 bps YoY and 34 bps QoQ
- PCR stood at 97.42%, improved by 271bps YoY and 52 bps QoQ



## Capital - Adequately Capitalised

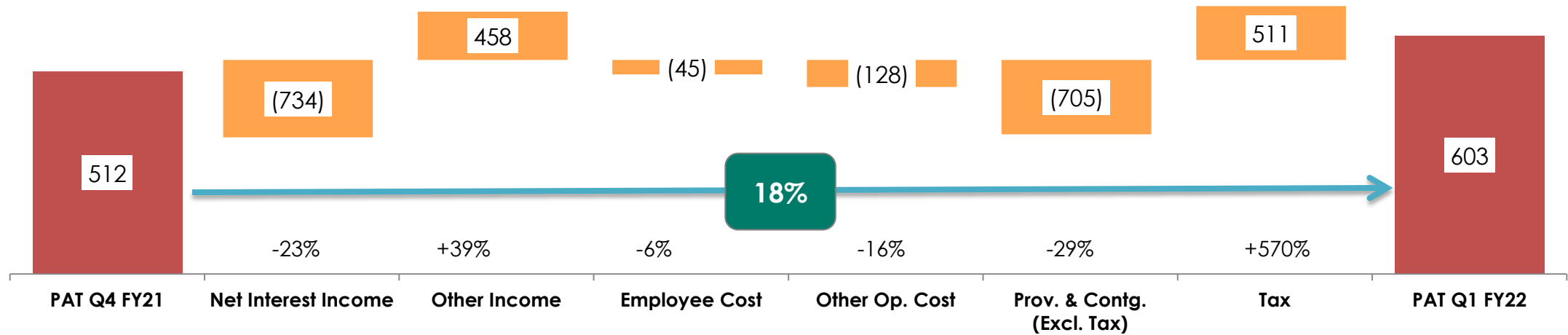
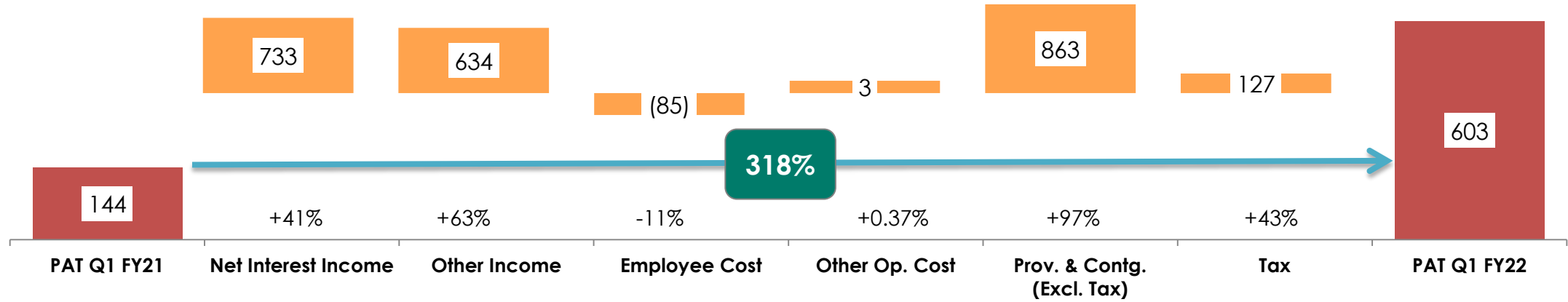
- Tier 1 Capital at 13.64%, up by 305 bps YoY and 58 bps QoQ
- Total CRAR at 16.23%, up by 286 bps YoY and 64 bps QoQ
- Total RWA at Rs.154285 Crore, reduction by 417 bps YoY and by 202 bps QoQ

# Financial Performance

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# Profitability

(Rs.Crore)





# Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		FY 21
	Jun-20	Mar-21	Jun-21	YoY%	QoQ%	
Interest Income	4896	5782	4916	-	(15)	19930
Interest Expenses	3124	2542	2410	(23)	(5)	11414
<b>Net Interest Income</b>	<b>1772</b>	<b>3240</b>	<b>2506</b>	<b>41</b>	<b>(23)</b>	<b>8516</b>
Other Income	1005	1181	1639	63	39	4627
<b>Net Total Income</b>	<b>2777</b>	<b>4421</b>	<b>4145</b>	<b>49</b>	<b>(6)</b>	<b>13143</b>
Operating Expenses	1451	1542	1368	(6)	(11)	6052
-Employee Cost	772	733	687	(11)	(6)	3090
-Other Operating Cost	679	809	681	-	(16)	2962
<b>Operating Profit</b>	<b>1326</b>	<b>2879</b>	<b>2776</b>	<b>109</b>	<b>(4)</b>	<b>7091</b>
OP. Excl. gain on strategic sale	1327	2879	2776	109	(4)	6657
Provisions & Contingencies (Excl. Tax)	888	2457	1752	97	(29)	4722
<b>Profit/(Loss) Before Tax</b>	<b>438</b>	<b>423</b>	<b>1024</b>	<b>134</b>	<b>142</b>	<b>2369</b>
Tax	294	(90)	421	43	570	1009
<b>Profit/(Loss) After Tax</b>	<b>144</b>	<b>512</b>	<b>603</b>	<b>318</b>	<b>18</b>	<b>1359</b>

# Interest Income & Interest Expense

(Rs.Crore)

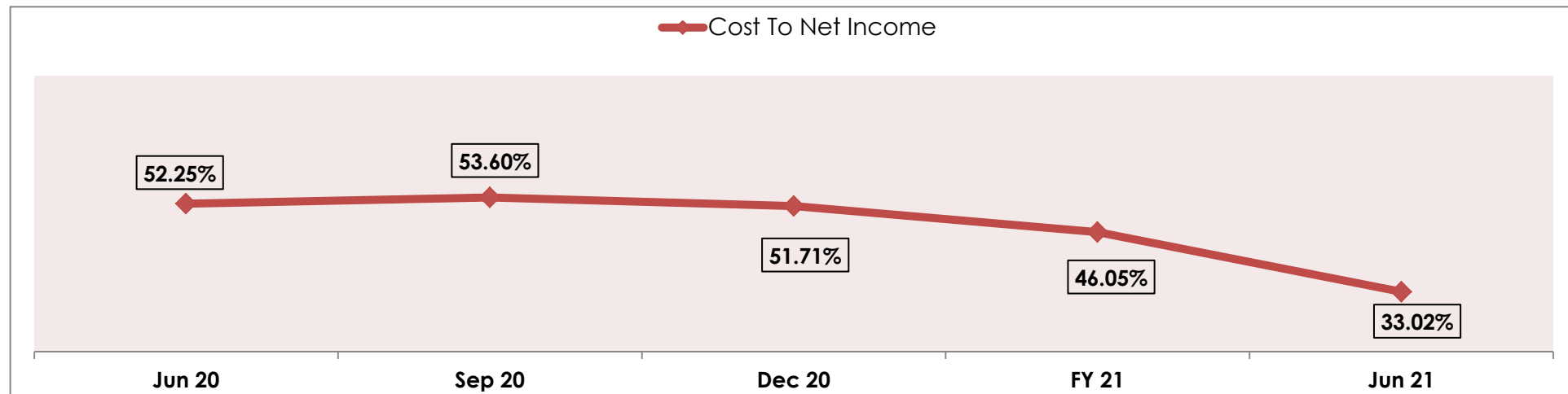
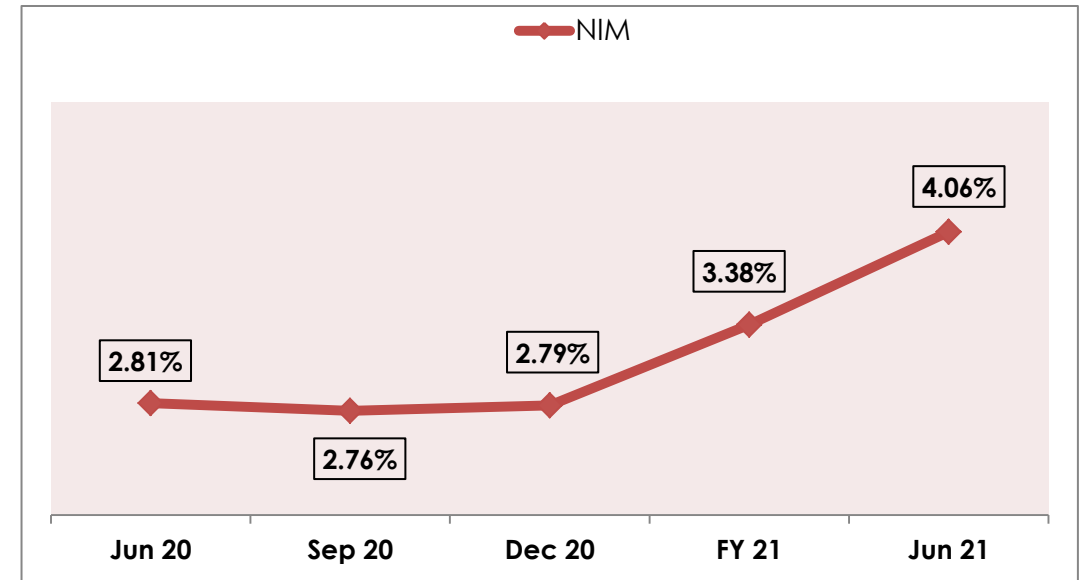
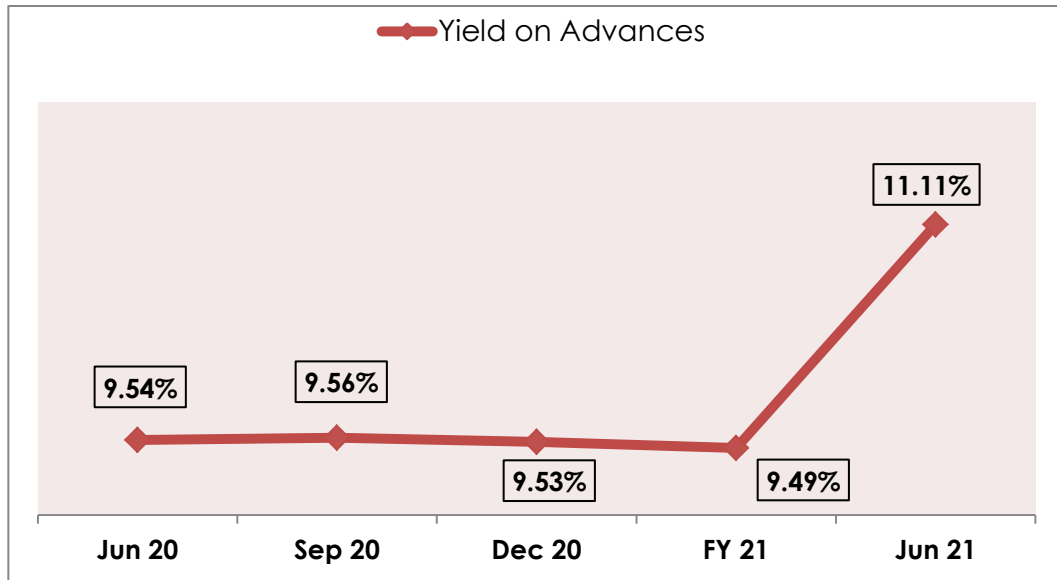
	Quarter ended			Variance		FY21
	Jun-20	Mar-21	Jun-21	YoY%	QoQ%	
<b>Interest Income</b>						
Interest on Advances	3058	2902	3399	11	17	11819
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1522	1377	1348	(11)	(2)	5805
Other Interest Income	317	1503	169	(47)	(89)	2306
<b>Interest Income</b>	<b>4896</b>	<b>5782</b>	<b>4916</b>	<b>-</b>	<b>(15)</b>	<b>19930</b>
<b>Interest Expense</b>						
Interest paid on Deposits	2499	2122	2036	(19)	(4)	9255
Interest paid on Borrowings	450	340	310	(31)	(9)	1605
Interest on RBI / inter bank borrowings	175	80	65	(63)	(19)	554
<b>Total Interest Expenses</b>	<b>3124</b>	<b>2542</b>	<b>2410</b>	<b>(23)</b>	<b>(5)</b>	<b>11414</b>
<b>Net Interest Income</b>	<b>1772</b>	<b>3240</b>	<b>2506</b>	<b>41</b>	<b>(23)</b>	<b>8516</b>
<b>NIM %</b>	<b>2.81</b>	<b>5.14</b>	<b>4.06</b>	<b>125 bps</b>	<b>(108) bps</b>	<b>3.38</b>

# Provisions & Contingencies

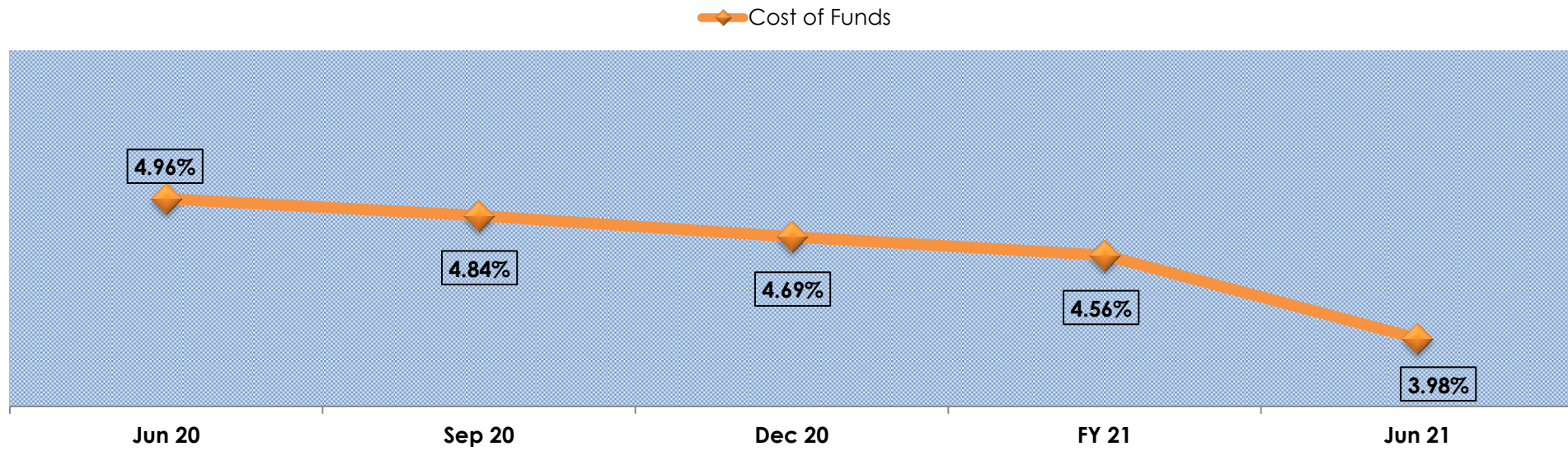
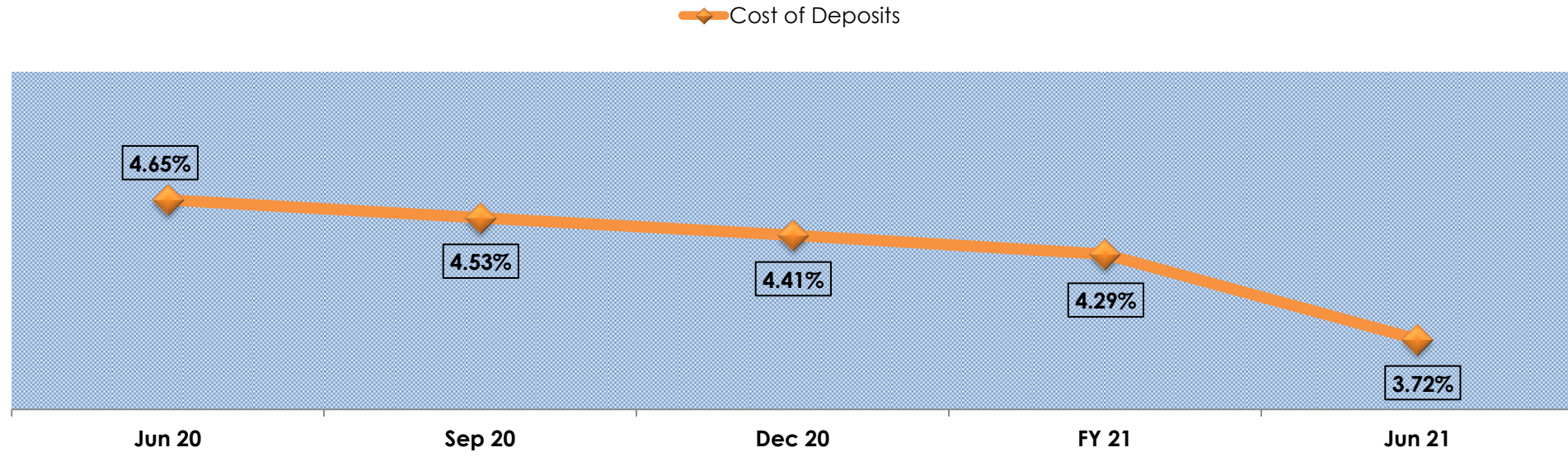
(Rs.Crore)

Particulars	Quarter ended			Variance		FY21
	Jun-20	Mar-21	Jun-21	YoY	QoQ	
Depreciation on Investment	1007	972	782	(225)	(190)	2078
Provision – NPAs	(1335)	(1120)	199	1534	1319	(2571)
Provision – Standard Assets	93	708	353	260	(355)	1839
Provision - Restructured Assets	(3)	9	178	181	169	38
Income Tax	294	(90)	421	127	511	1009
Bad Debts Written off	1101	1376	159	(942)	(1217)	2888
Other Provisions	25	513	81	56	(432)	449
<b>Total</b>	<b>1182</b>	<b>2367</b>	<b>2173</b>	<b>991</b>	<b>(194)</b>	<b>5731</b>

# Yield Ratios (cumulative)



# Cost of Funds & Cost of Deposits (cumulative)



# Business Performance

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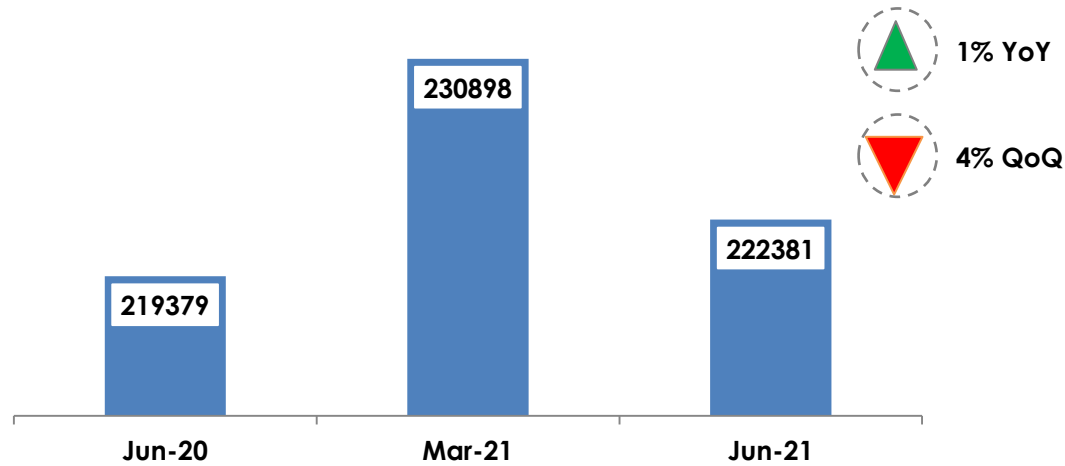
# Balance Sheet

(Rs.Crore)

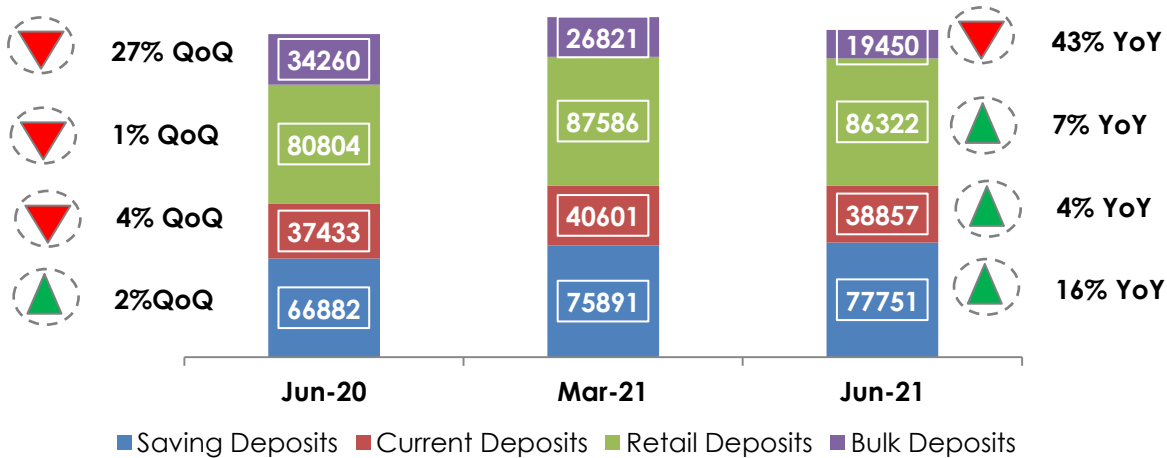
As at	Jun-20	Mar-21	Jun-21
<b>LIABILITIES</b>			
Capital	10381	10752	10752
Reserve & Surplus	23788	26059	26662
Deposits	219379	230898	222381
Borrowings	36206	15908	23832
Other Liabilities & Provisions	9746	14147	12016
<b>Total</b>	<b>299500</b>	<b>297764</b>	<b>295643</b>
<b>ASSETS</b>			
Cash & Balance with RBI	9028	13013	11453
Bal. with banks & money at call	21673	22209	33364
Investments	83884	81023	78743
Advances	125875	128150	122994
Fixed Assets	8024	7827	7778
Other Assets	51016	45542	41311
<b>Total</b>	<b>299500</b>	<b>297764</b>	<b>295643</b>

# Business Performance

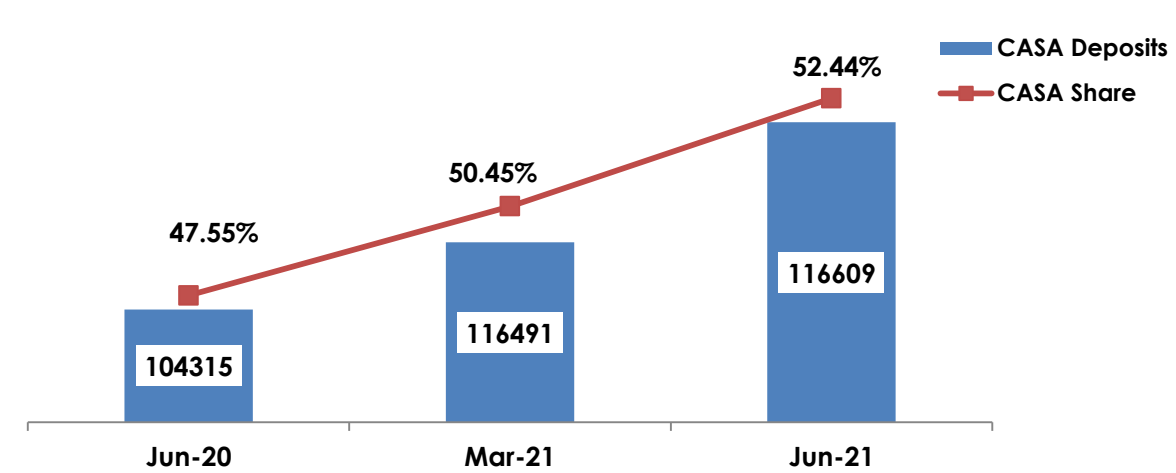
## Total Deposit



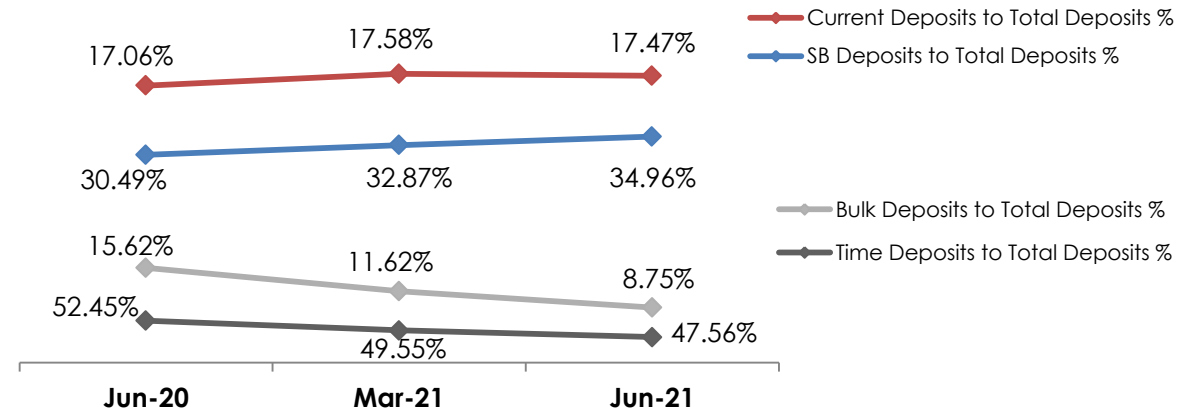
## Deposit Mix



## CASA



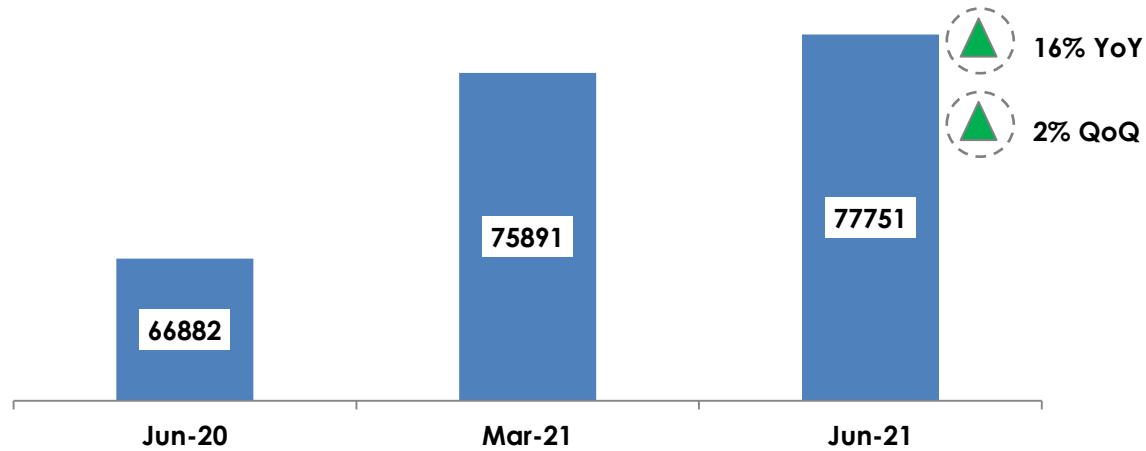
## Deposit Mix



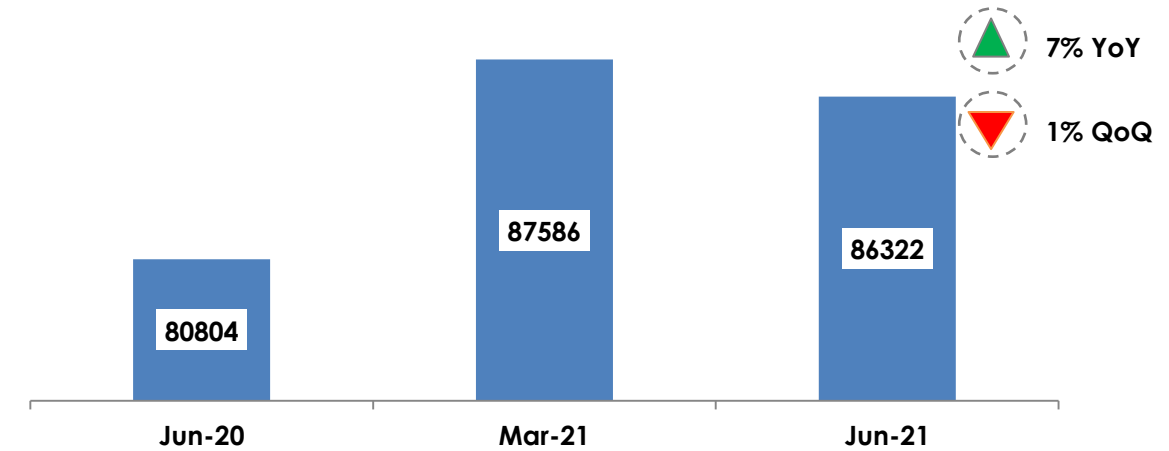


# Business Performance

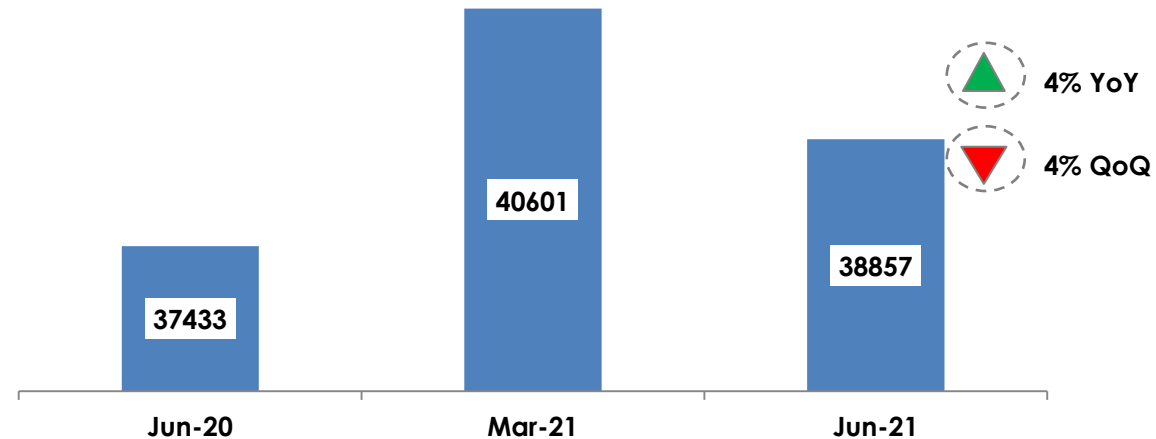
## Saving Deposits



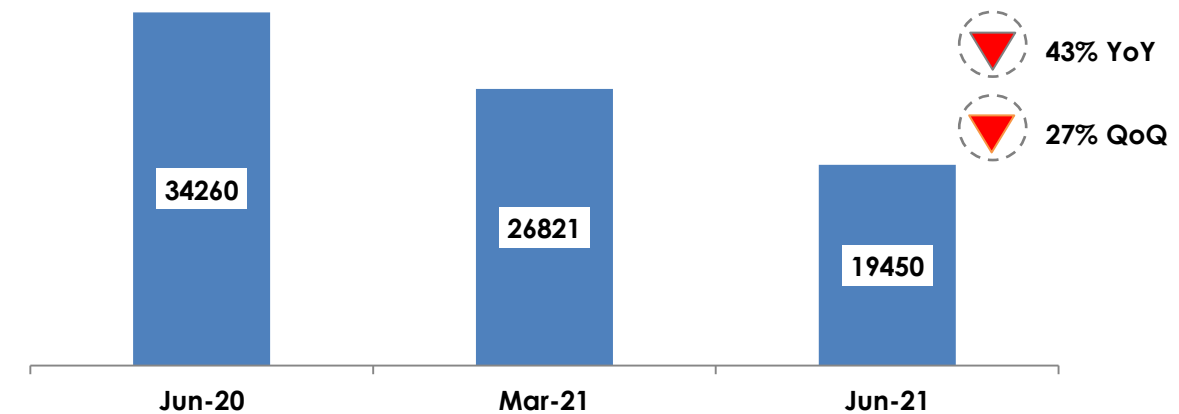
## Retail Deposits



## Current Deposits



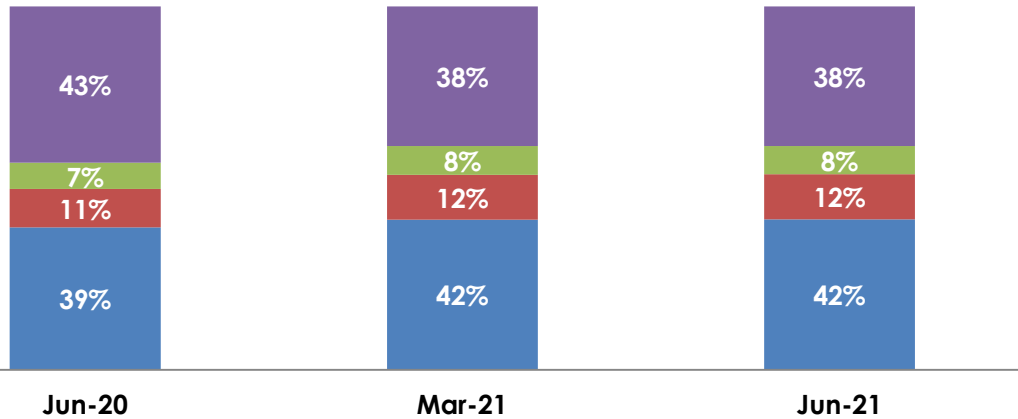
## Bulk Deposits



# Business Performance and Advances

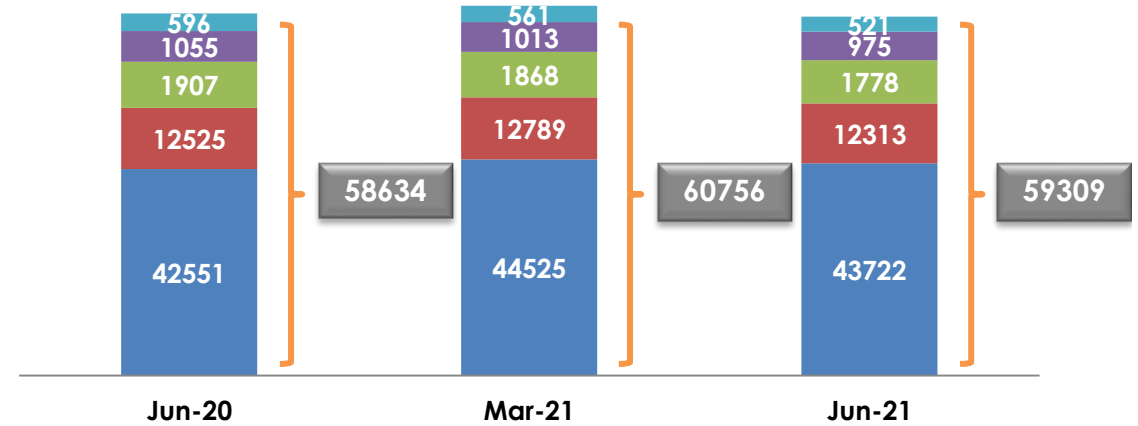
## Gross Advances

■ Retail Advances ■ Agri Advances ■ MSME Advances ■ Corporate



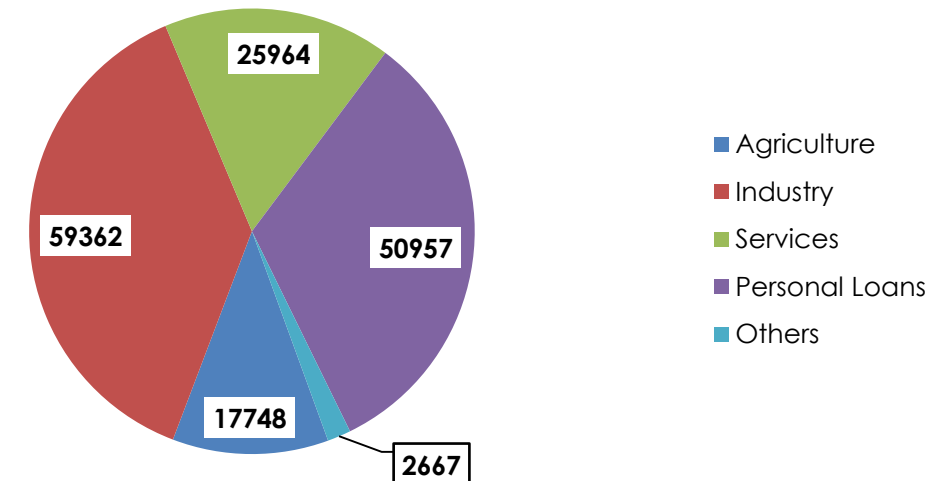
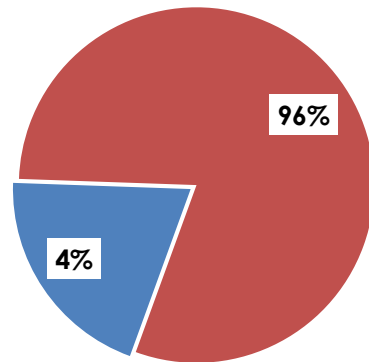
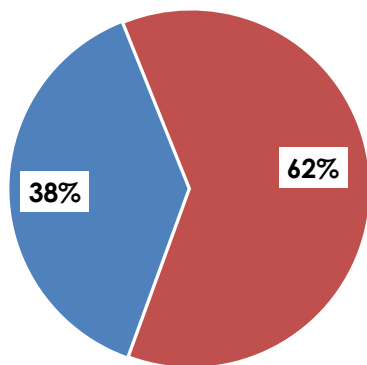
## Structured Retail Assets

■ Housing Loan ■ Loan Against Property ■ Auto Loan ■ Education Loan ■ Personal Loan



## Gross Advances as on Jun 2021

■ - Corporate ■ - Retail ■ -Overseas Advances ■ -Domestic Advances



# Priority Sector

(Rs.Crore)

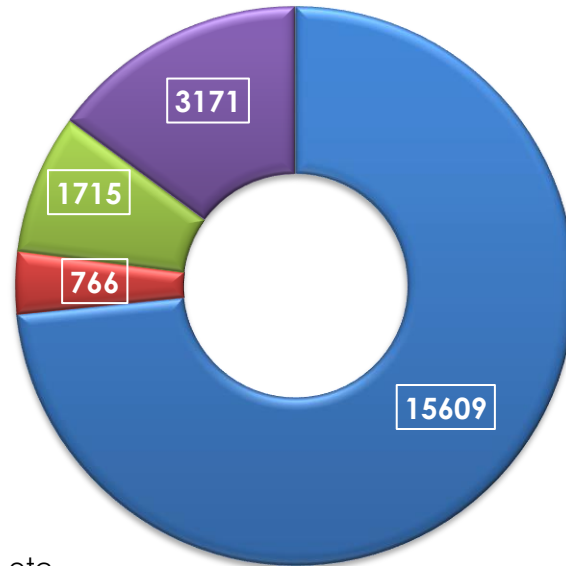
	Particulars	Jun 20		Mar 21		Jun 21		Growth over March-21
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(4)]
	ANBC	172206		169317		157737		
	Priority Sector Advances (a+b+c)	70042	40.67	69334	40.95	76108	48.25	6774
(a)	Agriculture (i+ii+iii+iv)	31053	18.03	29467	17.40	28704	18.20	(763)
	(i) Direct Lending to Agri-Non Corporate	20956	12.17	21891	12.93	18976	12.03	(2915)
	(ii) Other Agri	824	0.48	2051	1.21	1898	1.20	(153)
	(iii) Indirect Agriculture (RIDF)	14673	8.52	10725	6.33	10131	6.42	(594)
	(iv) PSLC (Agri) sale	(5400)		(5200)		(2300)		2900
(b)	MSME (Micro, Medium & Small Enterprises)	27136	15.76	27476	16.23	29426	18.66	1950
(c)	Other Priority Sector Advances (i+ii+iii)	11853	6.88	12391	7.32	17978	11.40	5587
	(i) Housing	24067	13.98	24626	14.54	23986	15.21	(640)
	(ii) Others	886	0.51	865	0.51	817	0.52	(48)
	(iii) PSLC (General) sale	(13100)		(13100)		(6825)		6275

# Treasury Operations

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# Investments

## AFS BREAKUP

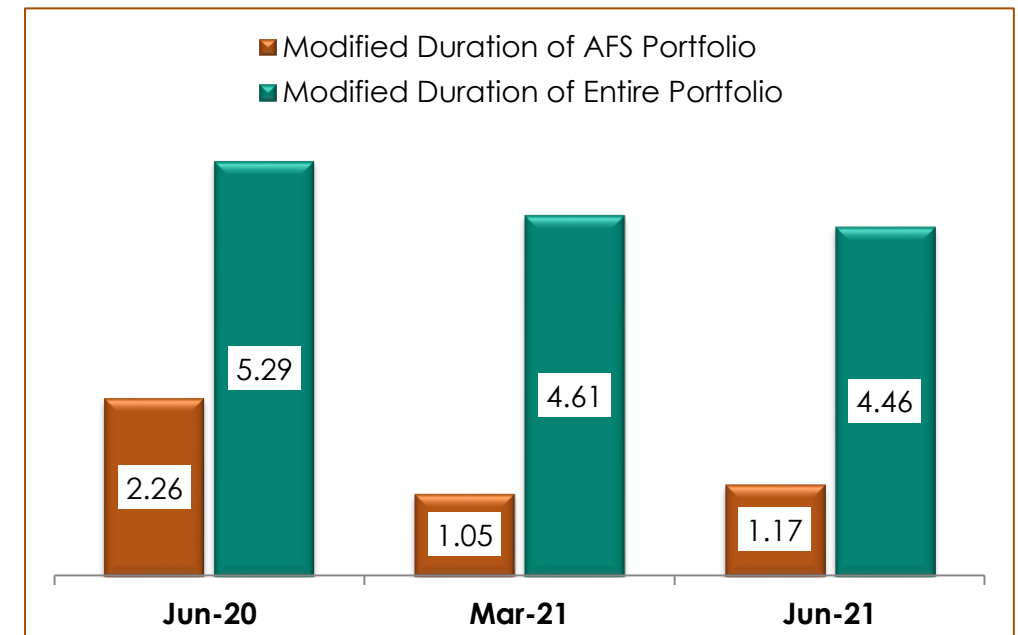


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Jun-20	Mar-21	Jun-21
SLR	63276	61692	58360
Non SLR	21541	20875	22867
Non SLR (Overseas)	132	184	59
Non SLR (SASF)	2842	2752	2752
<b>TOTAL</b>	<b>87791</b>	<b>85503</b>	<b>84038</b>
Less: Provision	3906	4480	5295
<b>Net Investments</b>	<b>83884</b>	<b>81023</b>	<b>78743</b>

(Rs.Crore)

Category	Jun-20	Mar-21	Jun-21
HTM	57608	57172	55623
AFS	24926	23151	21262
HFT	1350	700	1858
<b>Total</b>	<b>83884</b>	<b>81023</b>	<b>78743</b>



# Asset Quality

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# COVID -19 – Provision Details

(Rs.Crore)

Particulars	Jun-21
In QE March 2020	247
In QE June 2020	116
COVID Second Wave (Additional provision in QE March 2021)	500
COVID Restructuring in QE June 2021	484
<b>Total COVID 19 Provision held</b>	<b>1347</b>

# Asset Quality

**PCR improved to 97.42% (Jun 2021) from 94.71% (Jun 2020)**

(Rs.Crore)

Particulars	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21
Gross Advances	165890	163841	159663	161901	156698
<b>Gross NPAs</b>	<b>44475</b>	<b>41091</b>	<b>37559</b>	<b>36212</b>	<b>35594</b>
Gross NPAs as % of Gross Advances	26.81	25.08	23.52	22.37	22.71
Total Provisions held (including NCLT Provision)	40001	37728	35148	33693	33541
Net Advances	125875	126103	124465	128150	122994
<b>Net NPAs</b>	<b>4474</b>	<b>3363</b>	<b>2411</b>	<b>2519</b>	<b>2053</b>
Net NPAs as % of Net Advances	3.55	2.67	1.94	1.97	1.67
Provision Coverage Ratio as per RBI Guidelines	94.71	95.96	97.08	96.90	97.42

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	1623	358	1265	22%
-of which 100% provided	84	84	-	100%
Doubtful-1 Assets	2174	1886	289	87%
-of which 100% provided	1784	1784	-	100%
Doubtful-2 Assets	9884	9385	499	95%
-of which 100% provided	9037	9037	-	100%
Doubtful-3 Assets	8840	8840	-	100%
Loss Assets	13072	13072	-	100%
<b>Total</b>	<b>35594</b>	<b>33541</b>	<b>2053</b>	<b>94%</b>

# Excluding TWO provision

Accelerated Provision	
Jun - 20	114
Sep - 20	436
Dec - 20	546
Mar - 21	908
Jun - 21	447

**Out of total GNPA of Rs.35594 crore, Rs.32817 crore is 100% provided. Overall 80% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.76808 crore**



# NPA Movement

(Rs.Crore)

DESCRIPTION	Q1 FY 21	Q2 FY 21	Q3 FY 21	Q4 FY 21	FY 21	Q1 FY 22
<b>Opening Balance</b>	<b>47272</b>	<b>44475</b>	<b>41091</b>	<b>37559</b>	<b>47272</b>	<b>36212</b>
<b>Add:</b>						
a. First Time NPA	69	32	-	#2281	2382	1332
b. Increase in existing NPA	62	79	35	74	250	245
<b>Less:</b>						
c. Settled	1288	1261	736	1233	4518	587
d. Up-gradation	44	28	22	689	782	1009
e. Written off	1596	2206	2809	1780	8392	599
<b>Closing Balance</b>	<b>44475</b>	<b>41091</b>	<b>37559</b>	<b>36212</b>	<b>36212</b>	<b>35594</b>
Increment	(2797)	(3385)	(3532)	(1347)	(11060)	(618)
Recovery from W/O cases	117	57	105	269	547	331
Slippage Ratio Cumulative (%)	0.06	0.08	0.08	1.91	1.91	1.06
Slippage Ratio For the Qtr./ for FY (%) (FTNPA on Net Basis) \$	0.04	0.02	-	1.87	1.89	0.63
Credit Cost (%) (for Quarter)	@-ve	0.27	0.57	0.60	-	0.57

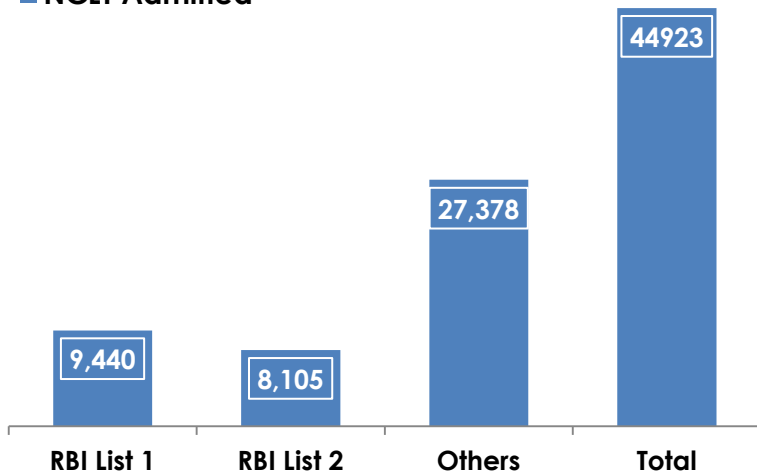
# Hon'ble SC vide its judgment dated Mar 23, 2021, vacated interim relief granted earlier not to declare the accounts as NPA. Accordingly Bank has followed the asset classification of borrower accounts as per the extant RBI instructions/ IRAC norms..

@ Negative due to reversal in NPA provision on account of recovery and upgradation

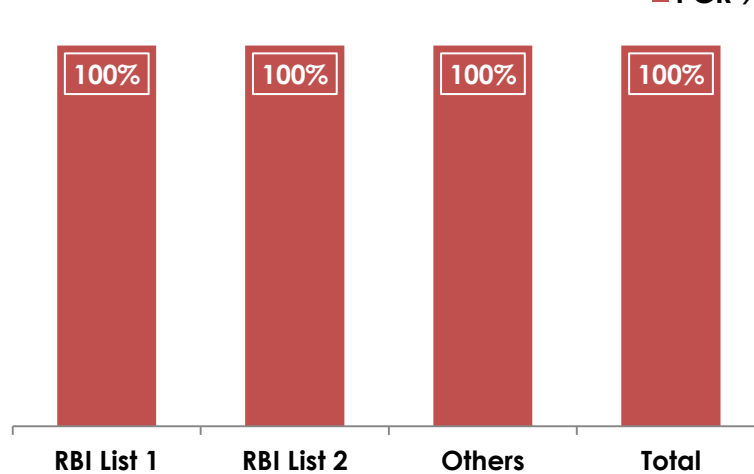
\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

# NCLT – Summary

■ NCLT Admitted

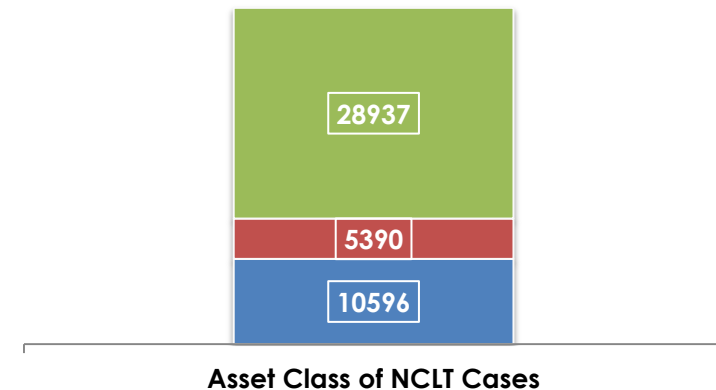


■ PCR %

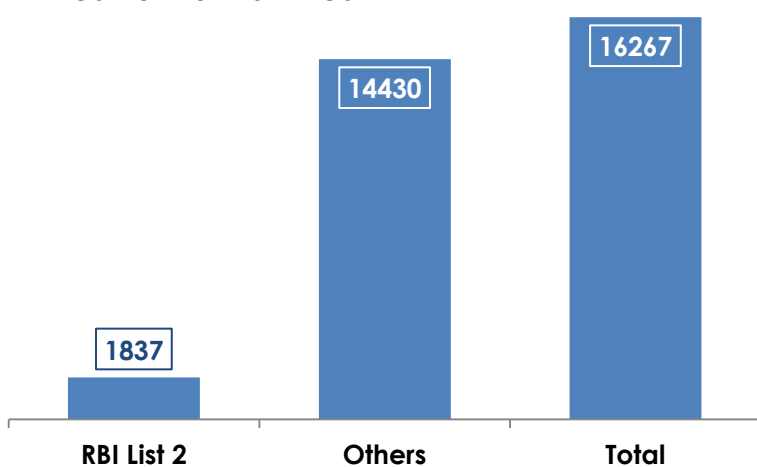


(Rs.Crore)

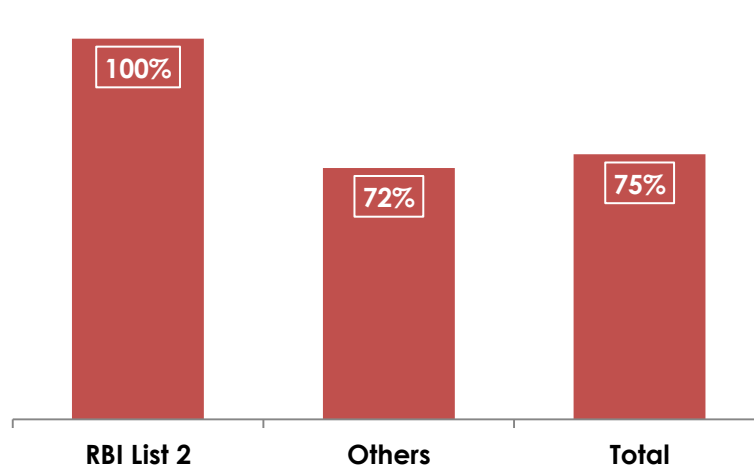
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



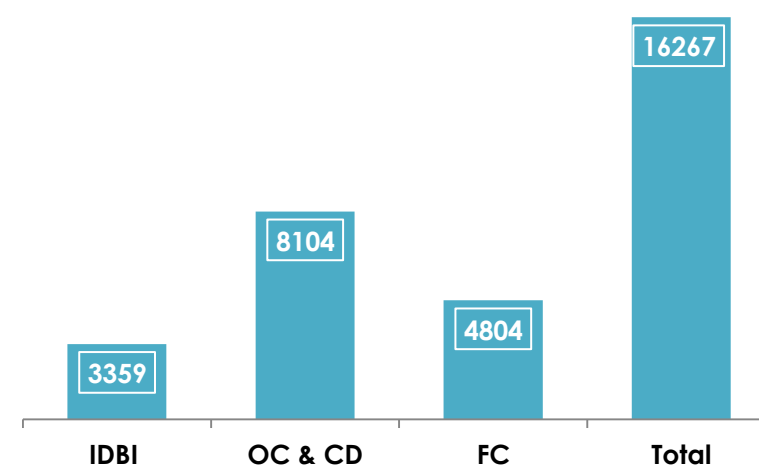
■ Filed But Not Admitted



■ PCR%

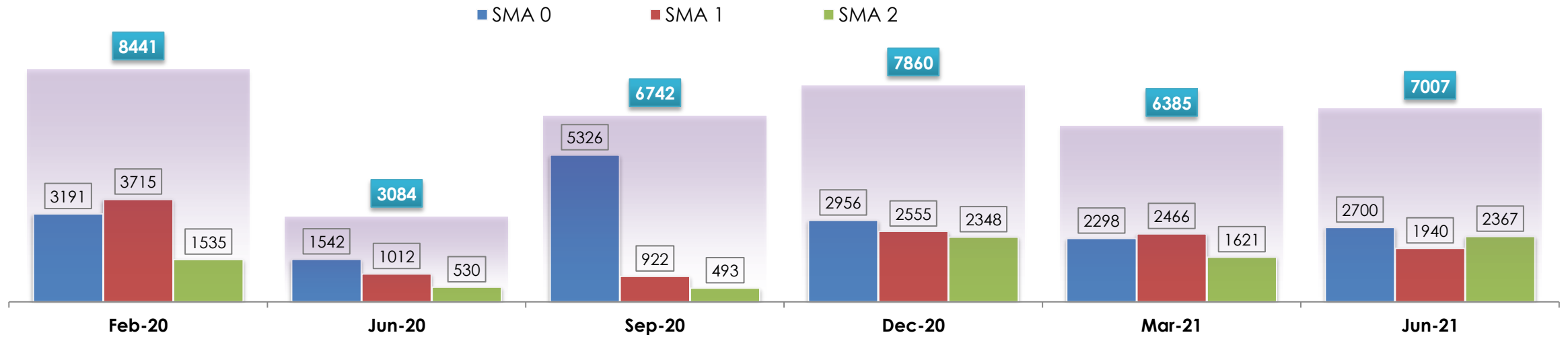


■ Filed By

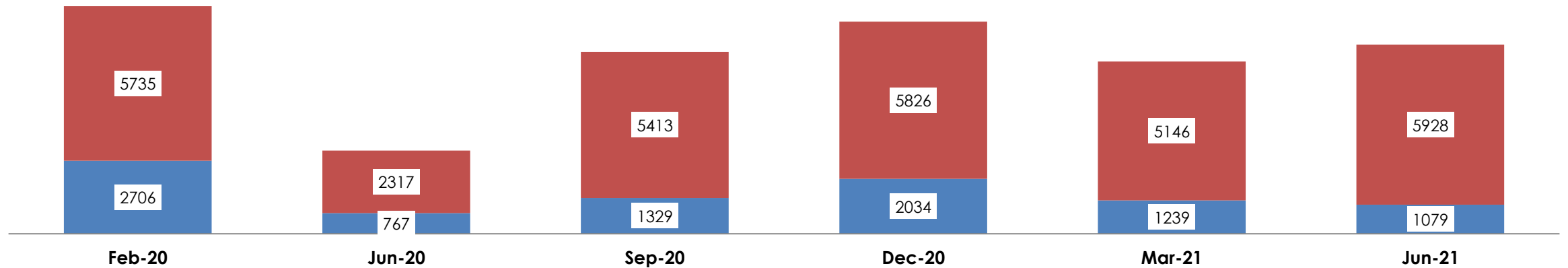


# SMA Position

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.933 cr, Rs.38 cr, Rs.262 cr, Rs.342 cr, Rs.472 cr and Rs.427 cr as on Feb 29, 2020, June 30, 2020, Sep 30, 2020, Dec 31, 2020, Mar 31, 2021 and June 30, 2021 respectively

# Capital

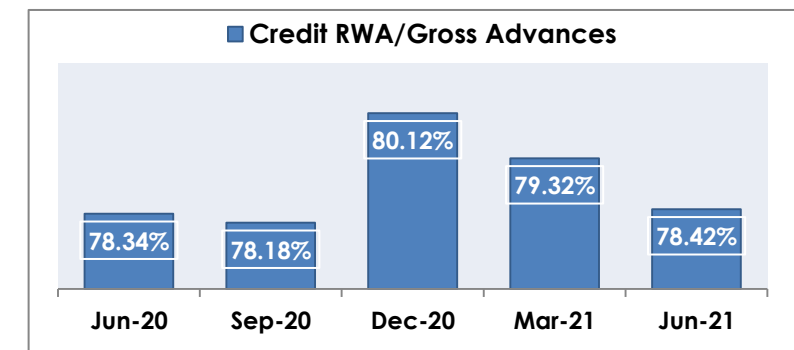
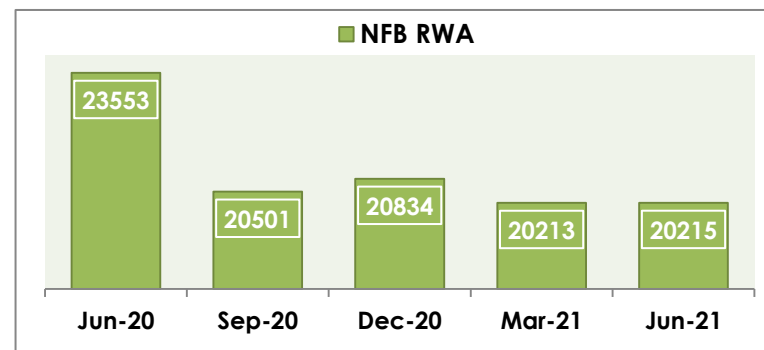
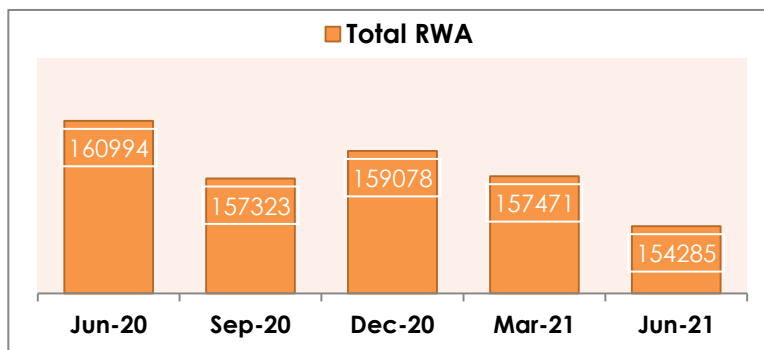
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# Capital Adequacy

(Rs.Crore)

Particulars	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21
CET 1+CCB (Rs.)	17051	17403	19444	@ 20572	21044
AT 1 (Rs.)	-	-	-	-	-
Tier 1 Capital (Rs.)	17051	17403	19444	20572	21044
Tier 2 Capital (Rs.)	4470	4106	4051	3981	4004
<b>Total Capital (Rs.)</b>	<b>21521</b>	<b>21509</b>	<b>23495</b>	<b>24553</b>	<b>25048</b>
<b>RWA (Rs.)</b>	<b>160994</b>	<b>157323</b>	<b>159078</b>	<b>157471</b>	<b>154285</b>
Credit Risk	129954	128088	127920	128419	122876
Market Risk	13318	11513	13436	11330	11452
Operational Risk	17722	17722	17722	17722	19957
CET 1+CCB Ratio (%)	10.59	11.06	12.22	13.06	13.64
AT 1 (%)	-	-	-	-	-
<b>Tier 1 Ratio (%)</b>	<b>10.59</b>	<b>11.06</b>	<b>12.22</b>	<b>13.06</b>	<b>13.64</b>
Tier 2 Ratio (%)	2.78	2.61	2.55	2.53	2.59
<b>CRAR (%)</b>	<b>13.37</b>	<b>13.67</b>	<b>14.77</b>	<b>15.59</b>	<b>16.23</b>

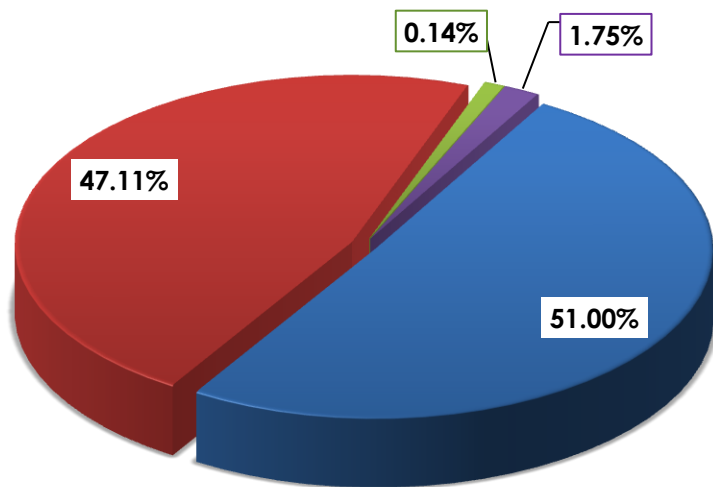
@ Bank created Investment Fluctuation Reserve (IFR) (in terms of RBI circular dated April 2, 2018) – Rs.545 crore in FY 2021 by way of appropriation to P&L. IFR has been included in Tier-2 capital which otherwise is a part of profit and would have been taken to CET-1 capital and same would have been high to that extent



# Shareholding Pattern

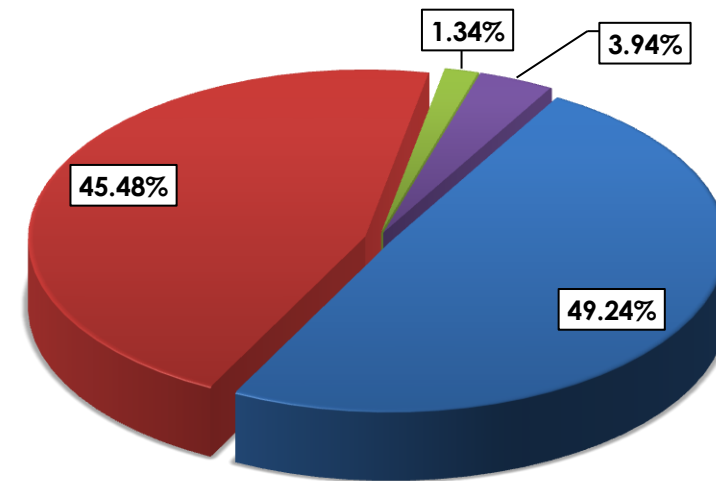
(Rs.Crore)

Jun 2020



■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Jun 2021



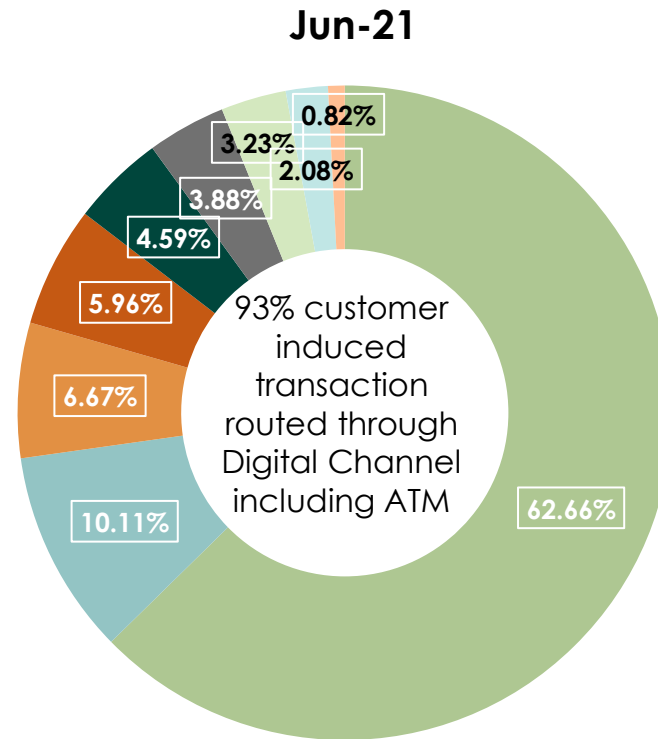
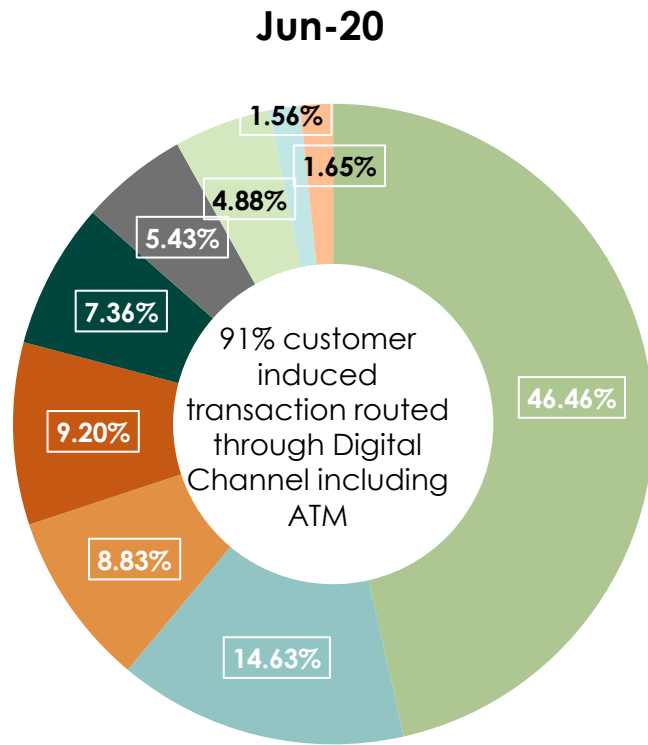
■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Particulars	Jun-20	Jun-21
Book Value (Rs. per share)	Rs.26.70	Rs.29.01
Market Capitalisation	Rs.45,788 Cr	Rs.40,752 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.44.10/Rs.18.60	Rs.43.50/Rs.33.30
Closing Price (NSE) (Rs. per share)	Rs.44.10	Rs.37.90
Earning Per Share (EPS)	Rs.0.14	Rs.0.56

# Digital Banking & Financial Inclusion

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## Customer Induced Financial Transaction Analysis



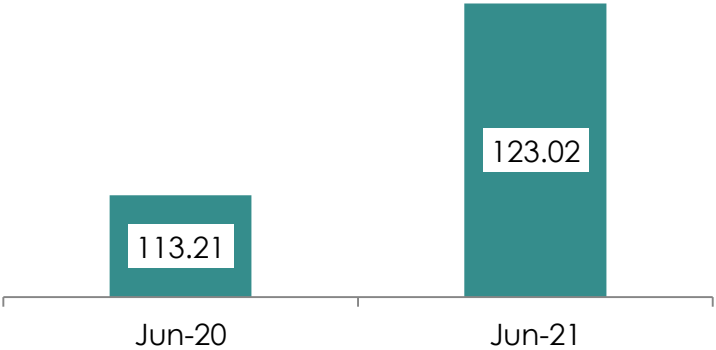
- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Mobile Banking
- AePS

Due to covid-19 outbreak, the volume of transactions of Debit Cards, Internet Banking, POS Terminals and ATMs have come down and UPI has emerged as the preferred mode of transaction for Bank's customers.

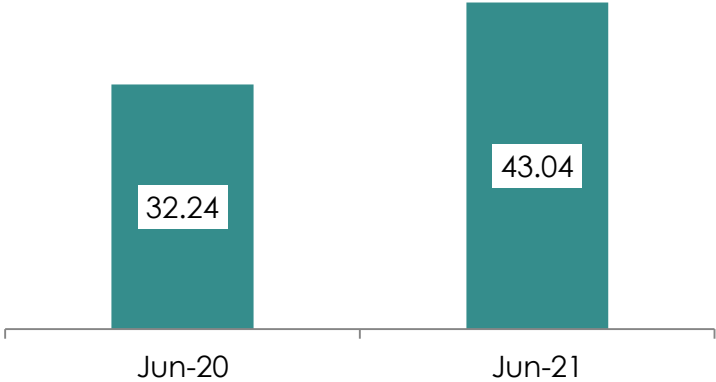


# Digital Footprint for Q1 FY 2022

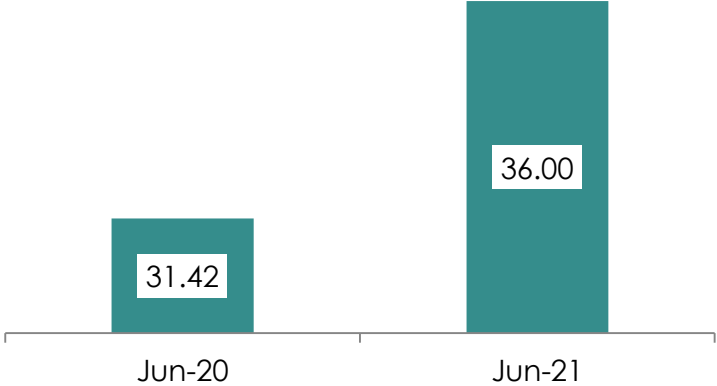
Internet Banking Users (In Lakhs)



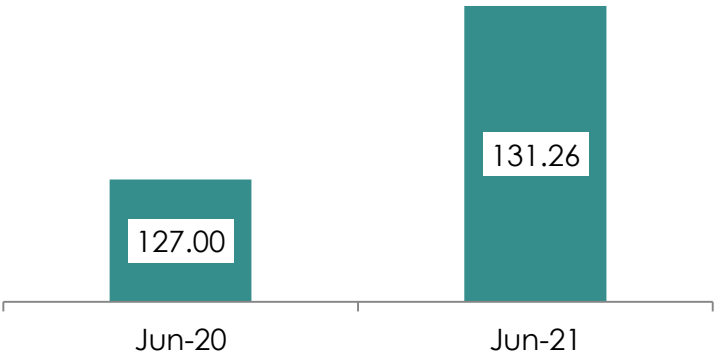
BHIM UPI Users (In Lakhs)



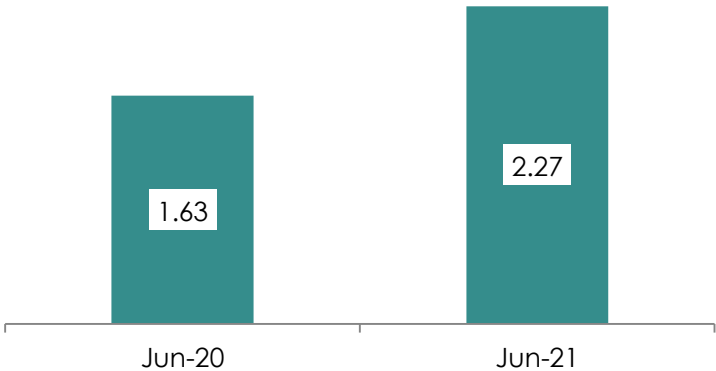
Mobile Banking Users (In Lakhs)



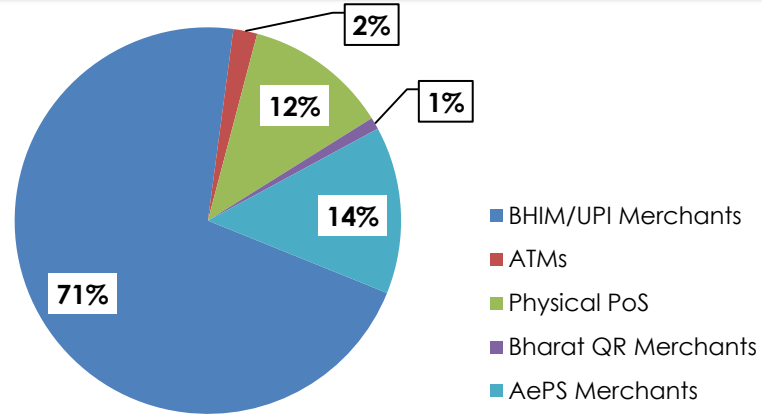
Debit Cards (In lakhs)



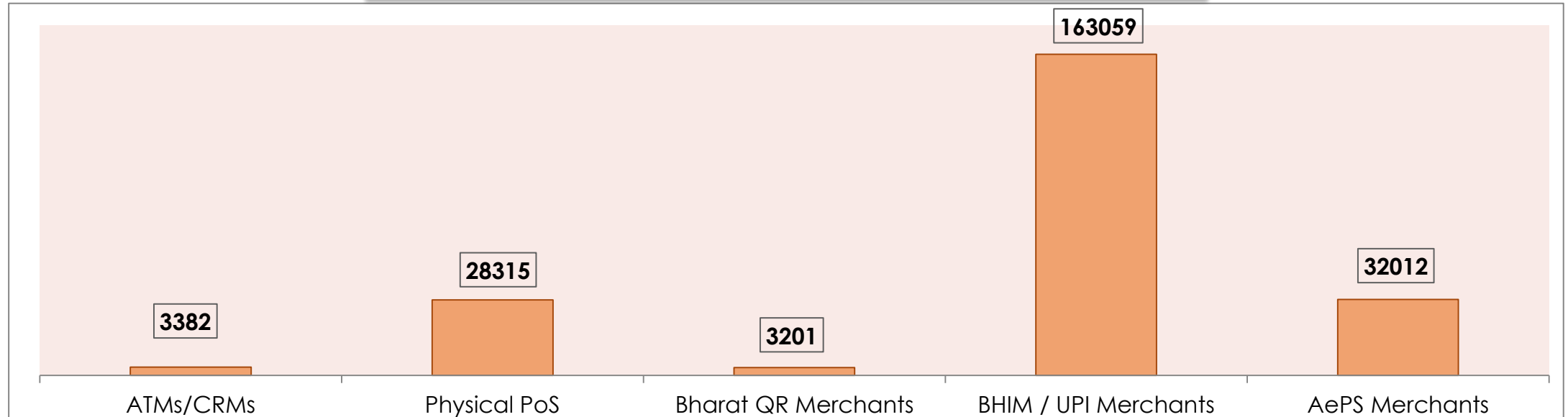
Merchant Base (In lakhs)



Payment Acceptance Channels

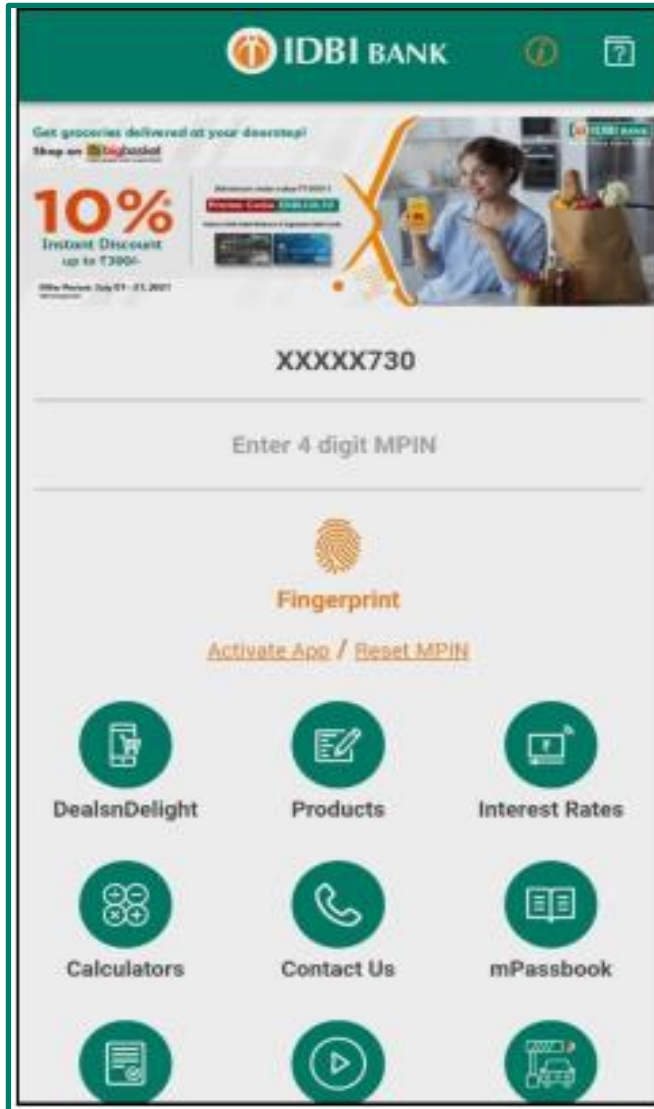


## Payment Acceptance Channels (as on Jun 30, 2021)



## MeitY's Score Card

- Bank has surpassed the digital transactions target allocated by MeitY for FY 2020-21 i.e. 111.3% achievement.
- As per the latest MeitY score card Bank has been ranked 7<sup>th</sup> (among 44 banks and financial institution) with a score of 78 and categorized as "Good" (highest category).

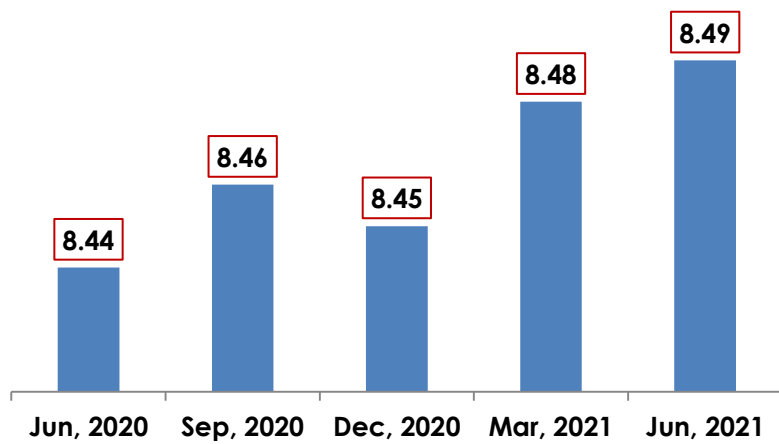


- WhatsApp Banking enhanced with additional services such as Account balance in Fixed deposit accounts, Loan accounts and Update KYC .
- IDBI Bank in partnership with LIC Cards Services Ltd, a fully owned subsidiary of LIC of India launched Contactless Co-branded RuPay Prepaid Gift Card 'SHAGUN'.
- Mobile APP Go Mobile+ is upgraded with new features such as Biometric login, Home & Education Loan Interest certificate, Apply loan and DealsnDelight (post login).
- Soft token based authentication has been activated in mobile banking application (Android) in order to help customers to authenticate transactions in alternate to SMS based OTP.

# Financial Inclusion

## PMJDY ACCOUNTS

Total PMJDY A/c (lakh)



Aadhar Seeding under PMJDY (Lakhs)

6.56

RuPaycards issued (Lakhs)

7.07

Sub Service Areas (Number)

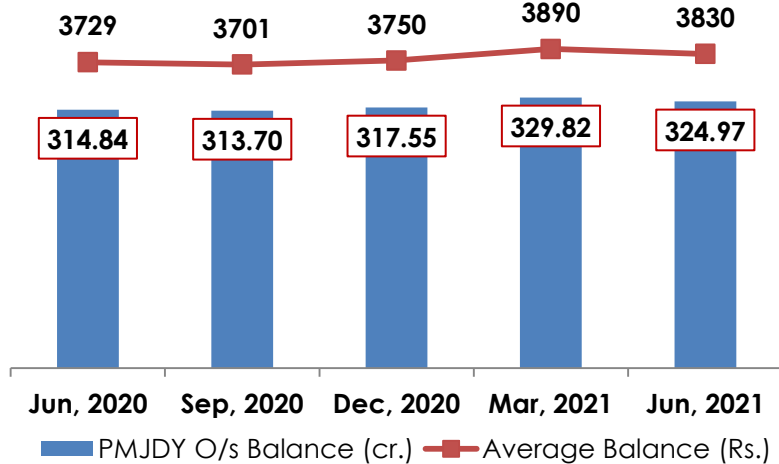
490

Villages Covered (Number)

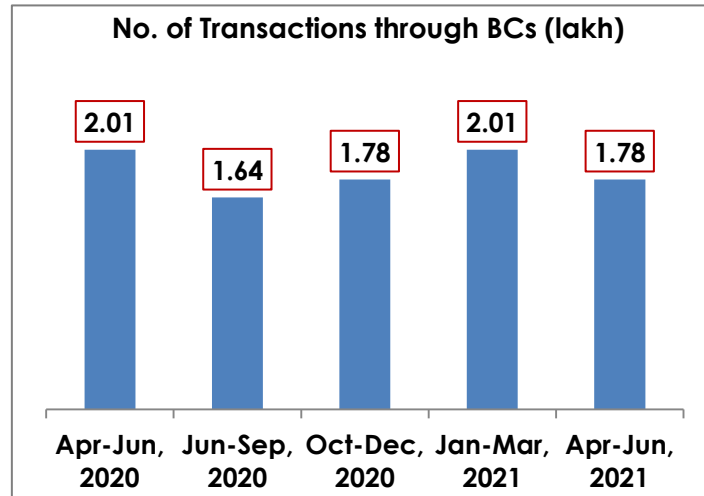
484

## Transactions through Individual Business Correspondent (BCs)

No. of Transactions through BCs (lakh)



Amount of Transactions (crore)



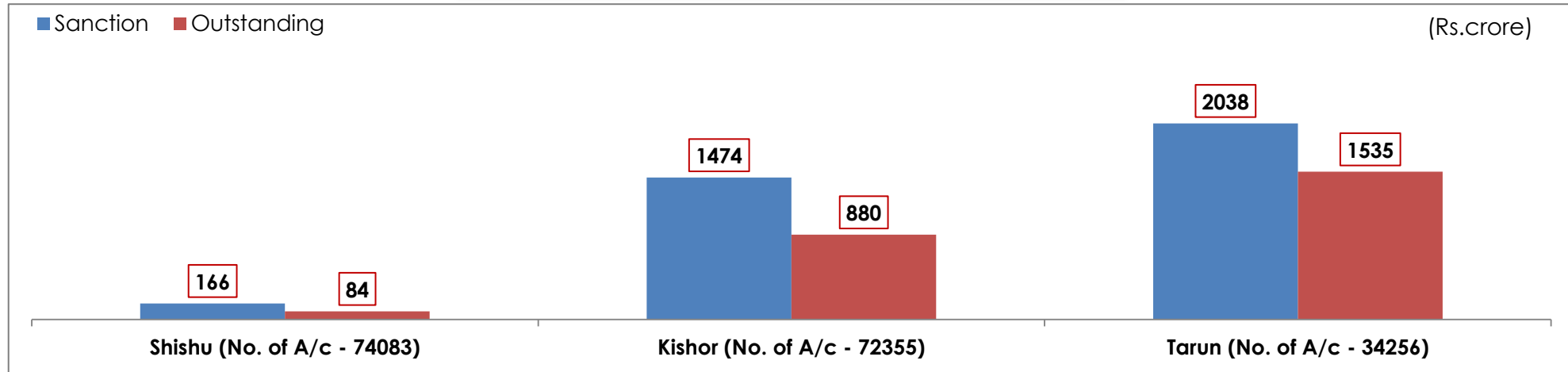
3729 3701 3750 3890 3830

314.84 313.70 317.55 329.82 324.97

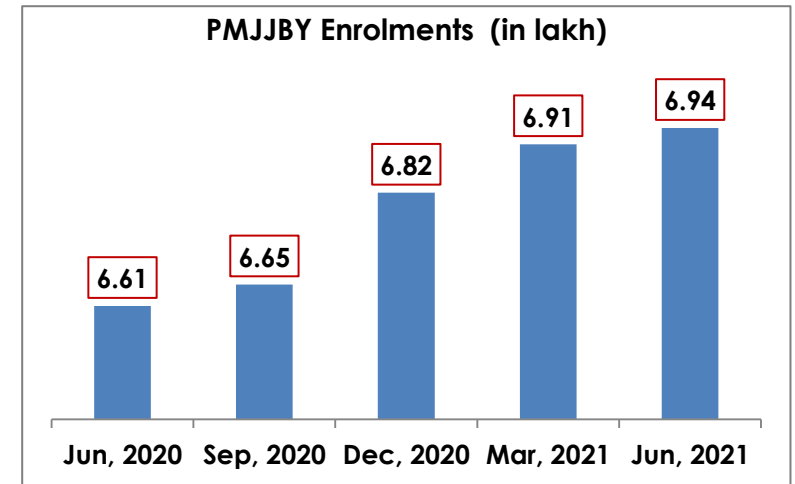
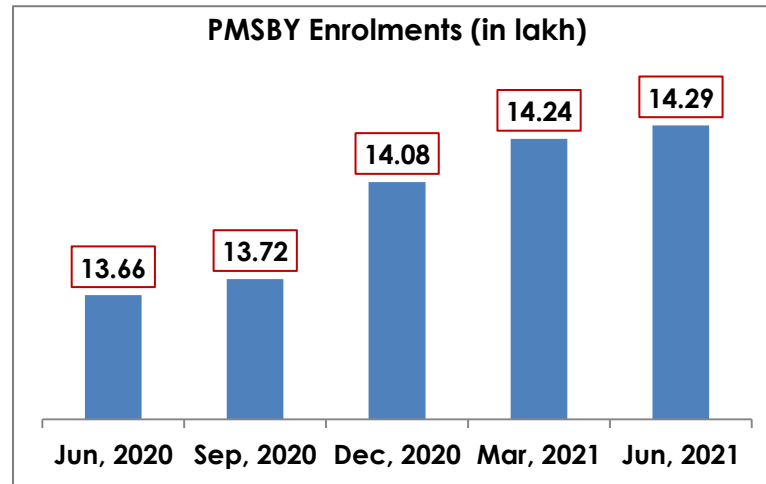
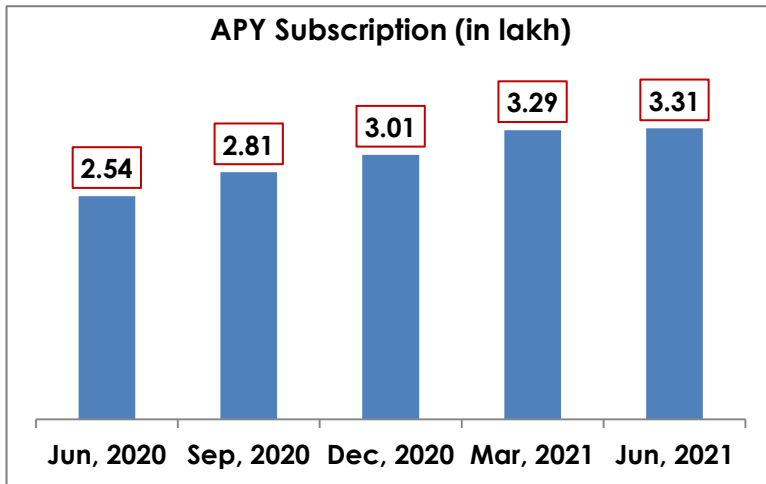
Jun, 2020 Sep, 2020 Dec, 2020 Mar, 2021 Jun, 2021

PMJDY O/s Balance (cr.) Average Balance (Rs.)

## MUDRA Yojana as on Jun 30, 2021



## Enrolment under Social security Scheme as on Jun 30, 2021



# Subsidiaries

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# Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income Q1 FY 2022	PAT Q1 FY 2022	RoA Q1 FY 2022	Net Worth Q1 FY 2022
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	24.46 (15.91)	5.45 (-0.42)	1.90% (-0.12%)	318.21 (304.83)
IDBI Intech Ltd	100	Technology Service Provider	34.10 (27.68)	3.87 (3.79)	3.69% (4.99%)	90.82 (66.83)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	23.61 (19.36)	14.58 (11.80)	5.24% (4.69%)	293.77 (262.58)
IDBI Asset Management Ltd	66.67	Asset Management Co.	7.48 (8.26)	1.93 (1.85)	1.61% (1.58%)	114.95 (110.43)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	0.09 (0.08)	0.02 (0.02)	1.05% (1.30%)	1.62 (1.59)

Figures in () are of previous period

# Way Forward

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# Looking Ahead : Focus Area

Explore avenues to grow corporate credit book, especially in the mid-corporate segment

Credit cost and slippages ratio to be below 1.5% and 2% respectively on sustained basis. PCR to be maintained above 90% level.

Undertake a wide-range of banking activities and tap the emerging opportunities to boost business performance

GNPA to be gradually brought down with focus on recovery efforts. Net NPA level to be maintained below 3% till March 2022 and 2.5% thereafter.

Focus on maximising fee income and maintaining NIM in line with industry Benchmark >3%.

Continue to remain committed towards strategic positioning as a retail-oriented bank with focus on growing the share of the loan book of retail and small & medium-sized enterprises

Work towards minimising its operating expenses and increasing productivity.

Committed to being with its customers and ensuring seamless delivery of financial services & participate in the relief measures to mitigate the impact of the crisis.

# THANK YOU

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