



Presentation to Analysts

January 2012

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- 10

- Complete Networking (100% Core Banking)
- Organization structure redesigned on Customer Segmentation basis
- Name changed to IDBI Bank Ltd
- Achieved regulatory norms of SLR, CME

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

- 933 branches; 1518 ATMs
- 1- Overseas, 259-Metro, 358-Urban, 220-Semi Urban & 95-Rural
- Presence in 619 locations
- Network of :
 - 72 Retail Asset Centres
 - 30 City SME Centres
 - 21 Agri Processing Centres
 - 7 Regional Processing Units
 - 24 Central Clearing Units
- 6 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- Corporate customers:3000+

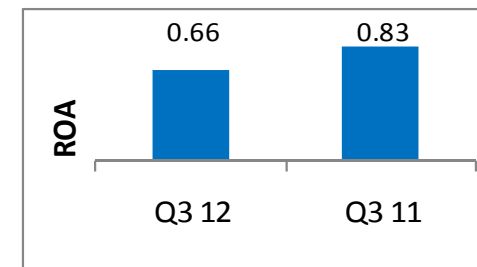
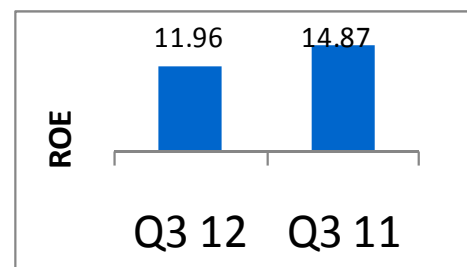
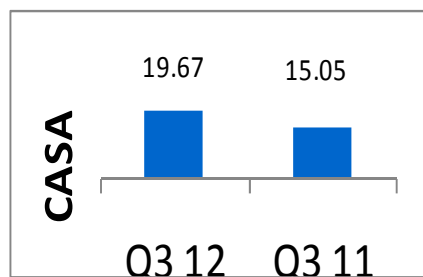
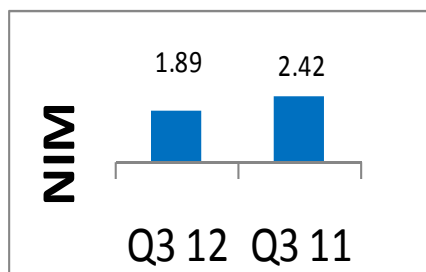
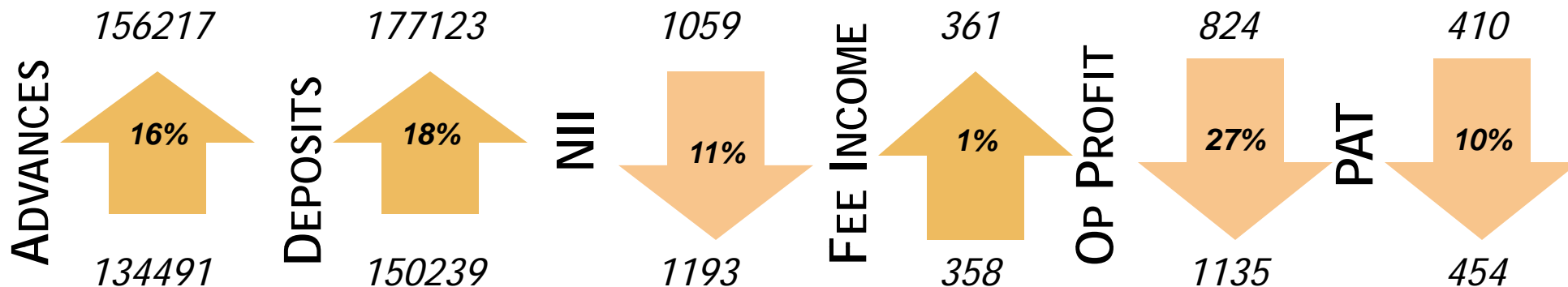
- Retail customer base:5 million+

- Global expansion plans

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



Highlights (Q3 FY 12 over Q3 FY 11) (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	31-Dec-11	31-Dec-10
LIABILITIES		
Capital	985	985
Reserve & Surplus	14812	13403
[Net Worth]	13903	12452
Deposits	177123	150239
Borrowings	54115	49612
Other Liabilities & provisions	8854	6861
Total	255888	221099
ASSETS		
Cash & balance with RBI	15899	11211
Bal. with banks & money at call	3859	1649
Investments	71376	66123
Advances	156217	134491
Fixed Assets [incl leased assets]	3049	3036
Other Assets	5489	4589
Total	255888	221099

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		Nine Months Ended	
	Dec-11	Dec-10	Dec-11	Dec-10
Interest income	5849	4702	17290	13518
Interest expenses	4790	3508	13957	10355
Net Interest income	1059	1193	3334	3162
Other Income	432	458	1342	1466
Total income	1491	1651	4676	4628
Operating Expenses	667	517	1814	1637
- Employee Cost	294	166	804	742
- Other Operating Expenses	373	351	1010	896
Operating Profit	824	1135	2862	2991
Provisions & contingencies	415	680	1601	1857
- NPAs / Write offs	358	490	901	1124
- Restructured Assets	134	66	160	115
- Others (Invnt., Std Asset, etc)	-85	96	92	355
- Tax	8	28	448	262
Profit After Tax	410	454	1261	1134

Details of Other Income

(₹ in Crore)

Particulars	Quarter Ended		Nine Months Ended		FY Ended
	Dec-11	Dec-10	Dec-11	Dec-10	Mar-11
Commission, Excg & Brkg	297	292	884	1008	1470
Profit on sale of investments	40	65	161	95	143
Profit/(Loss) on revaluation of investment	8	-12	-45	-24	-20
Profit on sale of Fixed Assets	0	0	-1	-1	-3
Profit on forex/derivatives	38	46	103	133	190
Dividend from subsidiaries	0	0	4	33	33
Recovery from written off cases	19	22	86	71	144
Other misc income	32	45	150	150	186
Total	432	458	1342	1466	2143

Fee Based Income	361	358	1062	1219	1762
------------------	-----	-----	------	------	------

Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		Nine Months Ended	
	Dec-11	Dec-10	Dec-11	Dec-10
Staff Cost	294	166	804	742
Rent, taxes & lighting	58	59	150	150
Printing & stationery	12	11	30	25
Depreciation	27	48	86	98
Postage, Telegram, Teleph., etc	15	18	54	38
Repairs and maintenance	37	30	95	76
Outsourcing expenses	47	49	128	129
Other expenditure	177	136	467	379
TOTAL	667	517	1814	1637

Key Ratios

Particulars	Quarter Ended		Nine Months Ended		F.Y. Ended
	Dec-11	Dec-10	Dec-11	Dec-10	Mar-11
Net Interest Margin	1.89%	2.42%	2.00%	2.11%	2.11%
Return on Assets	0.66%	0.83%	0.68%	0.68%	0.73%
Return on Equity	11.96%	14.87%	12.66%	14.30%	14.93%
Cost of all liabilities	7.71%	6.40%	7.52%	6.20%	6.31%
Yield on Total Assets	10.11%	9.41%	10.04%	8.97%	9.15%
Margin	2.40%	3.01%	2.52%	2.77%	2.84%
Cost of Funds	8.64%	7.11%	8.36%	6.82%	6.94%
Return on Earning Assets	10.37%	9.69%	10.28%	9.23%	9.39%
Spread	1.74%	2.58%	1.93%	2.41%	2.45%
Non-interest income to Total Income	6.88%	8.88%	7.20%	9.78%	10.36%
Efficiency [Cost- Net Income] Ratio	44.72%	31.29%	38.80%	35.38%	35.16%
Staff Expenses to total income	4.68%	3.21%	4.31%	4.95%	5.06%
Staff Expenses to total expenses	5.39%	4.12%	5.10%	6.18%	6.33%
Overhead efficiency ratio	64.75%	88.63%	73.96%	89.53%	95.06%

Balance Sheet Ratios

(₹ in Crore)

	31-Dec-11	31-Dec-10
Total Business [Dep. + Adv.] (Rs. In crore)	333340	284729
SB Deposits to Total Deposits	9.57%	7.71%
Current Account Deposits to Total Deposits	10.10%	7.34%
Time Deposits to Total Deposits	80.33%	84.95%
Book Value - Rs.	141.20	126.48
Total Off B/Sheet item to Total Assets	60.86%	59.97%
Owned Funds to total outside liabilities	6.01%	6.23%
Tier One Capital	15417	14931
Tier Two Capital	12240	8874
Total Capital	27657	23805
Total Risk Weighted Assets	204372	168873
Total Risk Weighted Assets to Total Assets(%)	79.87	76.38
CRAR (Total)	13.53%	14.10%
CRAR - Tier I	7.54%	8.84%
CRAR - Tier II	5.99%	5.26%
Number Of Accounts		
(i) Savings	5631135	4007664
(ii) Current	1421045	1057428
(iii) Term deposits	1402498	867894

NPAs

(₹ in Crore)

Particulars	Dec-11	Dec-10
Gross Advances	157799	135902
Gross NPAs	4640	3021
Gross NPAs as % of Gross Advances	2.94	2.22
Total Provisions held	1582	1411
Net Advances	156217	134491
Net NPAs	3058	1610
Net NPAs as % of Net Advances	1.96	1.2
Provision Coverage Ratio	34.10	46.71
Provision Coverage Ratio as per RBI Guidelines	69.09	75.61

Sectoral Net NPAs	%
Agri and Allied Activities	3.05
Industry (Micro, Small, Medium & Large)	1.75
Services	4.56
Personal Loans	1.05

Summary of NPAs as on December 31, 2011

(₹ in Crore)

For the Quarter	Gross NPA	Provision	Net NPA
As on 01.10.2011	3889	1447	2443
Additions (First Time NPA)	1234	464	769
Less:			
(i) Upgradations	161	35	127
(ii) Recoveries	100	72	28
(iii) Write off	222	222	0
As on 31.12.2011	4640	1582	3058

Classification of NPAs as on December 31, 2011

(₹ in Crore)

For the Quarter	Gross NPA	Provision	Net NPA
Sub Standard Assets	2 714	426	2 288
Doubtful Assets	1 824	1 054	770
Loss Assets	102	102	0
Total	4640	1582	3058

Advances

(₹ in Crore)

Vertical	31-Dec-11	31-Dec-10
ICG	28314	25742
LCG	46912	36634
MCG	32787	28838
SME	8946	11905
AGRI	11940	8744
PBG	27317	22628
TOTAL	156217	134491

Nature	31-Dec-11	31-Dec-10
Bills	3011	2364
CC, OD, WCDL ETC	36321	27681
Term Loans- Other	116885	104445
Total	156217	134491

Maturity Profile	Amount
Upto 6 months	27060
6 Months - 1 Year	9036
1 - 3 years	62235
3 - 5 years	22862
> 5 years	35024
Total	156217

Advances

(₹ in Crore)

INDUSTRY	OUTSTANDING			COMMITTED EXPOSURE		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	12,892.41	11,628.04	24,520.44	19,741.71	17,661.72	37,403.42
IRON AND STEEL	9,219.28	5,958.32	15,177.59	14,773.67	8,582.76	23,356.44
ROADS & BRIDGES / PORTS	6,796.42	6,015.16	12,811.58	9,654.90	9,915.35	19,570.25
OIL & GAS/PETROLEUM PRODUCTS	7,008.50	3,780.29	10,788.79	9,142.73	8,193.82	17,336.55
TELECOM	8,337.66	3,316.91	11,654.57	11,049.95	5,045.63	16,095.59
NBFC	10,653.13	337.72	10,990.85	13,794.90	1,141.44	14,936.34
CONSTRUCTION	2,792.63	8,017.14	10,809.77	3,971.08	9,270.49	13,241.57
AGRICULTURE & RELATED ACTIVITIES	9,728.30	1,912.24	11,640.54	12,408.05	651.37	13,059.42
INFRASTRUCTURE OTHERS	2,325.49	5,034.67	7,360.17	4,246.25	7,247.38	11,493.63
GENERAL MACHINERY & EQUIPMENTS	2,166.81	4,784.55	6,951.36	4,001.57	7,051.25	11,052.82
TEXTILES	5,662.43	1,319.86	6,982.29	8,670.53	2,347.96	11,018.49
BANKING	258.77	814.12	1,072.89	4,743.36	6,050.50	10,793.86
TRADING	2,714.27	3,108.61	5,822.88	4,630.18	4,151.11	8,781.30
CEMENT	4,587.89	960.57	5,548.45	6,316.26	1,793.68	8,109.94
METAL PRODUCTS	1,581.51	2,656.78	4,238.29	3,161.63	4,166.65	7,328.28
CHEMICAL & CHEMICAL PRODUCTS	1,565.92	2,288.20	3,854.12	3,137.97	3,090.93	6,228.89
FERTILIZERS	733.29	2,932.65	3,665.94	1,100.18	4,985.33	6,085.51
ELECTRICAL MACHINERY & EQUIPMENTS	1,270.97	2,510.08	3,781.06	1,838.40	3,673.83	5,512.24
FINANCIAL SERVICES (OTHER THAN NBFC/NBFC)	864.87	169.50	1,034.37	4,888.55	493.90	5,382.45
COMMERCIAL REAL ESTATE	3,708.69	514.92	4,223.62	4,567.49	790.51	5,358.00
TOTAL	94,869.24	68,060.33	1,62,929.57	1,45,839.35	1,06,305.63	2,52,144.97

Summary of Restructured Advances as on December 31, 2011

(₹ in Crore)

Particulars	PA	NPA	TOTAL
Gross	7 697.05	2197.84	9894.90
Less: FITL Provision	291.13	81.44	372.57
Total	7405.92	2116.40	9522.32

Restructuring *(₹ in Crore)*

Industry	Outstanding	FITL Prov.	Net Outstanding
Agro Industries	182.76	0.00	182.76
Air Transport	736.04	0.00	736.04
Chemical & Fertilizers	188.31	4.97	183.34
Diamond Industry	93.72	0.00	93.72
Electical Machinery	483.30	27.75	455.55
Electricity	2 989.94	173.26	2 816.68
Electronics	3.51	0.00	3.51
Financial Services	6.30	0.00	6.30
Food & Beverages	1 019.11	57.99	961.12
Health Care	176.81	0.00	176.81
Infrastructure	872.91	14.89	858.02
IT	28.38	0.00	28.38
Metal Industry	674.90	29.14	645.76
Mining and quarrying	8.99	0.00	8.99
Misc. Industry	214.03	0.00	214.03
Motor Vehicles	35.06	0.05	35.00
Other Services	148.46	0.54	147.92
Paper	116.46	1.75	114.71
Printing	4.13	0.00	4.13
Real Estate	157.91	4.11	153.80
Retail Store	173.13	1.42	171.71
Telecommunications	371.41	33.92	337.50
Textiles	1 209.33	22.78	1 186.55
Total	9 894.90	372.57	9 522.32

NPAs out of Restructured Advances as on Dec 31,2011

(₹ in Crore)

Industry	Outstanding	FITL Prov.	Net Outstanding
Agro Industries	34.83	0.00	34.83
Air Transport	736.04	0.00	736.04
Chemical & Fertilizers	28.88	4.97	23.91
Diamond Industry	8.24	0.00	8.24
Electical Machinery	358.19	15.50	342.69
Electricity	47.41	0.00	47.41
Electronics	3.51	0.00	3.51
Food & Beverages	191.60	14.04	177.55
Health Care	2.52	0.00	2.52
Infrastructure	26.25	0.00	26.25
IT	28.38	0.00	28.38
Metal Industry	64.17	0.00	64.17
Mining and quarrying	8.99	0.00	8.99
Misc. Industry	116.15	0.00	116.15
Motor Vehicles	6.82	0.00	6.82
Other Services	30.43	0.50	29.94
Paper	15.48	1.75	13.72
Real Estate	76.25	0.00	76.25
Retail Store	29.95	0.00	29.95
Telecommunications	160.03	33.92	126.11
Textiles	223.73	10.77	212.97
Grand Total	2 197.84	81.44	2 116.40

Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government Securities	44592.66	7583.80	458.98	52635.44
SASF Securities	5541.00	-	-	5541.00
Other approved securities	1.55	-	-	1.55
Shares (Equity)	-	2449.46	9.45	2458.91
Shares (Preference)	-	1175.21	-	1175.21
Debentures/ Bonds	214.22	2194.07	254.18	2662.46
Subsidiaries / Joint Ventures	620.78	-	-	620.78
Security Receipts	-	867.46	-	867.46
Others (CPs/CDs/MF) etc	2628.89	2335.46	1548.88	6513.23
Total	53599.10	16605.45	2271.49	72476.04

List of some strategic investments

Sr.No.	Name of Company	% Holding
1	IDBI MF TRUSTEE COMPANY LTD.	100.00
2	IDBI INTECH LIMITED	100.00
3	IDBI CAPITAL MARKET SERVICES LIMITED	100.00
4	IDBI ASSET MANAGEMENT LTD.	66.67
5	IDBI TRUSTESHIP SERVICES LIMITED	54.70
6	IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48.00
7	NATIONAL SECURITIES DEPOSITORY LIMITED	30.00
8	BIOTECH CONSORTIUM INDIA LIMITED	27.93
9	CREDIT ANALYSIS AND RESEARCH LIMITED	25.79
10	NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
11	INVESTORS SERVICES OF INDIA LIMITED	24.21
12	PONDICHERRY INDUSTRIAL PROMOTION DEVELOPMENT AND INVT CORP LTD	21.14
13	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	19.21
14	ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED	19.18
15	STOCK HOLDING CORPORATION OF INDIA LIMITED	18.95
16	OTC EXCHANGE OF INDIA LIMITED	17.00
17	EDC LIMITED	11.43
18	TRIPURA INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	10.78
19	NEPAL DEVELOPMENT BANK LIMITED	10.00
20	UNIVERSAL COMMODITY EXCHANGE LTD.	10.00
21	CORDEX INDIA PVT. LTD.	7.14
22	STCI FINANCE LIMITED (SECURITIES TRADING CORPORATION OF INDIA LIMITED)	6.60
23	CLEARING CORPORATION OF INDIA LIMITED	6.50
24	NATIONAL STOCK EXCHANGE OF INDIA LIMITED	5.00
25	UNITED STOCK EXCHANGE OF INDIA LIMITED	0.97

Liabilities

(₹ in Crore)

Deposits	31-Dec-11	31-Dec-10
Current	17881	11020
Savings	16958	11588
Term	142284	127630
Total	177123	150239

Borrowings	31-Dec-11	31-Dec-10
Tier I	3839	3839
Upper Tier II	4286	3286
Lower Tier II	8033	5851
Flexi Bonds	474	567
Omni Bonds	14125	16205
Refinance/Borrowings	13245	11167
SLR Bonds	377	1493
Outside India	9736	7204
Total	54115	49612

Maturity Profile	Amount
Upto 6 months	77167
6 Months - 1 Year	42970
1 - 3 years	67034
3 - 5 years	16672
> 5 years	27394
Total	231237



Thank You