

Charting a New Course



 Mobile Banking App	 Credit Cards	 BHIM Digital POS	 POS Machines & Payment Gateway
 Internet Payment Gateway	 Presenting Next Gen Payment Solutions		 Cash Card & Travel Card
 Don't be a victim of card Frauds <small>Do not disclose your Card Number, Card Expiry Date, CVV Value, ATM Pin and OTP</small>	 Universal QR Code based Merchant Payment	 Card Control App	 Gift Card



PRESENTATION TO ANALYSTS

FINANCIAL RESULTS FY 2019

May 30, 2019



Content

Highlights

Financial Performance

Business Performance

Treasury Operations

Asset Quality

Capital

Prompt Corrective Action Matrix

Digital Banking & Financial Inclusion

IDBI-LIC Synergy

Highlights

Highlights for Qtr Mar 2019-(QoQ)

Operating profit (excl. non core profit) at Rs. 1405 Cr (79% increase)

NII at Rs. 1609 Cr (19% increase)

Net Loss at Rs.4918 Cr

NIM improved by 38 bps from 1.88 % to 2.26%

Cost to Income Ratio(excl. gain on non core assets) decreased by 1341 bps from 62.88 % to 49.47%

CASA ratio improved from 38.36% in Dec 2018 to 42.54% in Mar 2019

Average Cost of Deposits decreased by 13 bps from 5.53 % to 5.40%

CRAR stood at 11.58% against 12.51% in Dec 2018

RWA at Rs. 183457 Cr (Decreased by Rs. 6999 Cr)

GNPA reduced to 27.47% from 29.67% ; NNPA reduced to 10.11% from 14.01%

NPA Recovery in Qtr Mar 2019 at Rs.1089 Cr

PCR (including TWO) improved from 75.21% to 82.88 %

Highlights for Qtr Mar 2019-(YoY)

Operating profit (excl. non core profit) at Rs. 1405 Cr (172% increase)

NII at Rs. 1609 Cr (76 % increase)

Net Loss at Rs. 4918 Cr

NIM improved by 107 bps from 1.19 % to 2.26%

Cost to Income Ratio(excl. gain on non core assets) decreased by 2135 bps from 70.82 % to 49.47%

CASA ratio improved from 37.15% in Mar 2018 to 42.54 % in Mar 2019

Average Cost of Deposits increased marginally from 5.34 % to 5.40 %

CRAR increased to 11.58% from 10.41% ; CET1+CCB Ratio increased to 8.91% from 7.42%

RWA at Rs. 183457 Cr (Decreased by Rs. 37407 Cr)

FTNPA for the Qtr at Rs.1781 Cr decreased substantially from Rs.18023 Cr in Qtr Mar 2018

GNPA marginally reduced to 27.47% from 27.95% ; NNPA reduced to 10.11% from 16.69%

PCR (including TWO) improved from 63.40% to 82.88 %

Highlights for FY Mar 2019-(YoY)

LIC acquired controlling stake of 51% and promoter status in IDBI Bank in Jan 2019 ; GoI Shareholding reduced to 46.46%

Operating profit (excl. non core profit) at Rs. 3909 Cr (3% decrease)

NII at Rs.5906 Cr (5 % increase)

Net Loss at Rs.15116 Cr

NIM improved by 22 bps from 1.81 % to 2.03%

Cost to Income Ratio(excl. gain on non core assets) increased by 291 bps from 54.04 % to 56.95%

Average Cost of Deposits decreased by 12 bps from 5.56 % to 5.44 %

Slippage down by Rs. 20324 Cr. FTNPA for FY19 at Rs.15281 Cr decreased substantially from Rs.35605 Cr in FY18

TWO recovery increased to Rs. 468 Cr in FY19 from Rs. 219 Cr in FY18

Financial Performance

Profit & Loss

(Rs.Crore)

Particulars	Quarter ended					Variance (Y-o-Y)%	Variance (Q-o-Q)%	FY 18	FY19	Variance Yearly %
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19					
Interest Income	5 214	5 760	5 356	5 493	5 463	5	(1)	23 027	22 071	(4)
Interest Expenses	4 299	4 121	4 055	4 136	3 854	(10)	(7)	17 386	16 166	(7)
Net Interest Income	915	1 639	1 301	1 357	1 609	76	19	5 640	5 906	5
Other Income	2 701	643	806	698	1 153	(57)	65	7 014	3 300	(53)
Net Total Income	3 617	2 281	2 107	2 055	2 762	(24)	34	12 654	9 206	(27)
Operating Expenses	1 253	1 200	1 257	1 330	1 366	9	3	4 745	5 154	9
-Employee Cost	453	452	527	608	616	36	1	1 795	2 203	23
-Other Operating Cost	800	749	730	721	751	(6)	4	2 950	2 951	0
Operating Profit	2 363	1 081	850	725	1 396	(41)	92	7 909	4 052	(49)
OP. Excl. gain on strategic sale	518	1 081	637	785	1 405	172	79	4039	3909	(3)
Provisions & Contingencies	8 026	3 491	4 453	4 911	6 314	(21)	29	16 147	19 168	19
-Tax	(2520)	(1745)	(2127)	(1620)	(2218)	(12)	37	(4355)	(7711)	77
Profit/(Loss) After Tax	(5663)	(2410)	(3602)	(4185)	(4918)	(13)	18	(8238)	(15116)	83
NIM %	1.19	2.17	1.80	1.88	2.26			1.81	2.03	

Total Income

(Rs.Crore)

Particulars	Quarter ended							FY Ended		
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Variance (Y-o-Y)%	Variance (Q-o-Q)%	Mar-18	Mar-19	Variance %
Interest on Advances	3320	3876	3438	3564	3503	6	(2)	15694	14381	(8)
Interest on Investments	1531	1601	1654	1678	1700	11	1	6132	6633	8
Other Interest Income	363	283	264	251	260	(28)	3	1201	1058	(12)
Interest Income	5214	5760	5356	5493	5463	5	(1)	23027	22071	(4)
Commission, exchange and brokerage	633	527	463	447	545	(14)	(14)	2072	1982	(4)
Profit/ (Loss) on sale of investments	1400	(25)	122	98	141	(90)	147	3932	336	(91)
Profit/(Loss) on sale of Fixed Assets	517	0	(3)	(60)	(9)	(102)	(3)	517	(73)	(114)
Profit/(Loss) on Forex	30	63	49	152	49	65	(13)	157	313	100
Dividend income	18	0	0	0	2	(89)	-	28	2	(93)
Recovery from W/O cases	93	69	148	46	205	119	348	219	468	113
Misc Income	10	9	27	16	221	1293	2130	89	272	209
Other Income	2701	643	806	698	1153	(57)	163	7014	3300	(53)
Total Income	7915	6402	6162	6191	6616	(16)	29	30040	25372	(16)

Fee Based Income

(Rs.Crore)

Other Income	Quarter Ended					FY Ended		
	Mar-18	Dec-18	Mar-19	YoY Growth (%)	Q-o-Q Growth (%)	Mar-18	Mar-19	Growth (%)
BG Commission	107	72	77	(29)	6	407	317	(22)
LC Commission	134	55	60	(55)	10	430	288	(33)
Bills Commission	2	9	8	326	(4)	17	27	58
Proc. Fee & Incidental Charges	162	100	175	7	74	587	519	(12)
Remittances Fees	43	57	59	37	4	130	223	71
Sourcing Syndication & Advisory fee	2	0	0	(100)	-	33	0	(100)
Cash Mgmt. Services Fees	4	3	5	12	44	17	16	(6)
Card Fees	36	72	70	93	(3)	139	267	92
ATM Charges	27	36	29	7	(20)	148	140	(5)
Alternate Channel Fees	7	4	14	105	254	14	31	123
Third Party Dist. Fees	38	25	36	(4)	44	117	105	(10)
Demat Fees	2	6	4	60	(38)	11	15	38
Govt. Business Fees	6	6	5	(15)	(14)	22	26	19
Misc Fees	64	5	219	242	3884	16	238	1390
Total Fee Based Income	636	451	761	20	69	2088	2213	6

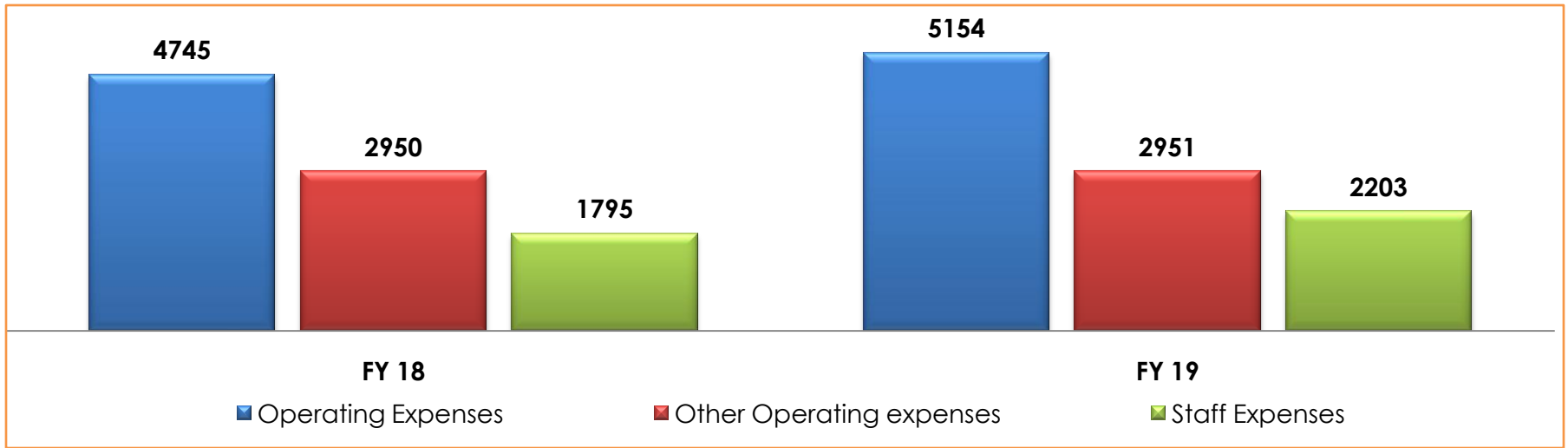
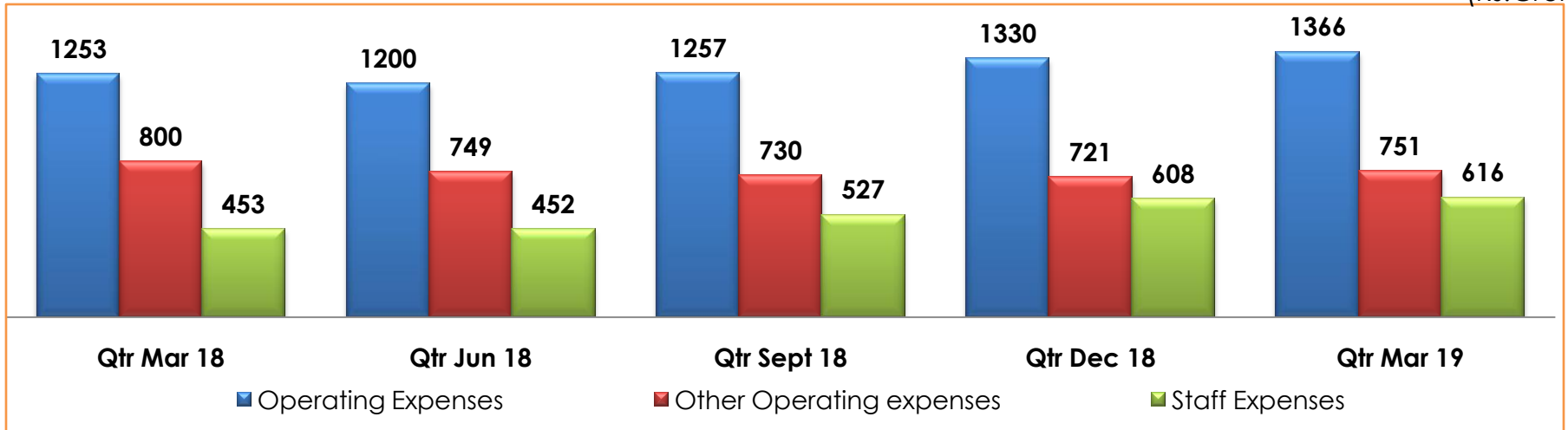
Total Expenses

(Rs.Crore)

Particulars	Quarter ended							FY Ended		
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Variance (Y-o-Y)%	Variance (Q-o-Q)%	Mar-18	Mar-19	Variance %
Interest paid on Deposits	3067	3234	3121	3157	3013	(2)	(5)	13183	12526	(5)
Interest paid on Borrowings	1055	772	847	736	620	(41)	(16)	3804	2975	(22)
Interest on RBI / inter bank borrowings	177	115	87	242	220	25	(9)	399	665	66
Total Interest Expenses	4299	4121	4055	4136	3854	(10)	(7)	17386	16166	(7)
Staff Expenses	453	452	527	608	616	36	1	1795	2203	23
Rent, taxes and lighting	129	105	111	101	109	(16)	8	445	425	(5)
Depreciation	95	91	91	95	89	(6)	(6)	373	366	(2)
Card & ATM expenses	100	121	103	134	81	(20)	(40)	360	439	22
Outsourcing expenses	162	171	166	147	150	(7)	2	709	634	(11)
Other Operating Expenses	314	261	260	244	322	3	32	1064	1087	2
Operating Expenses	1253	1200	1257	1330	1366	9	3	4745	5154	9
Total Expenses	5552	5321	5312	5466	5220	(6)	(4)	22131	21319	(4)

Operating Expenses

(Rs.Crore)

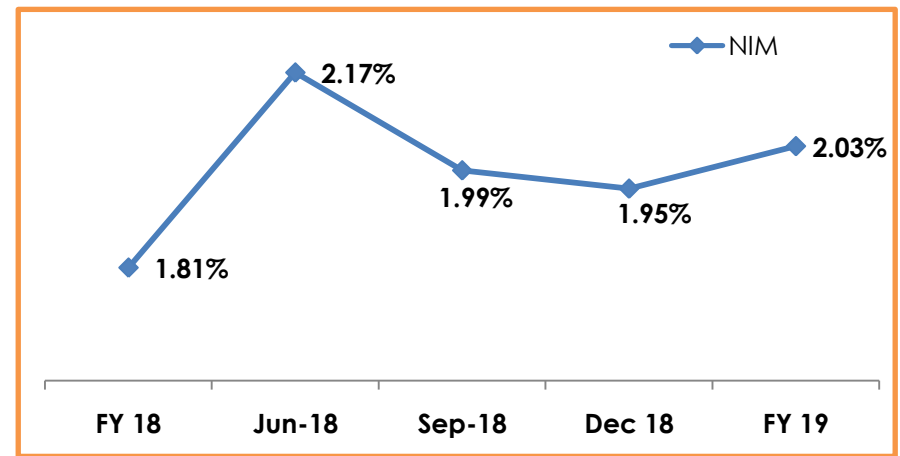
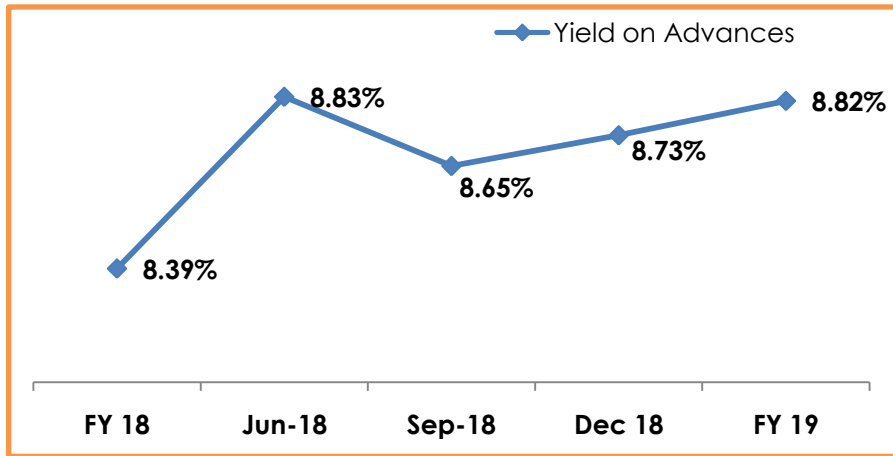


Provisions & Contingencies

(Rs.Crore)

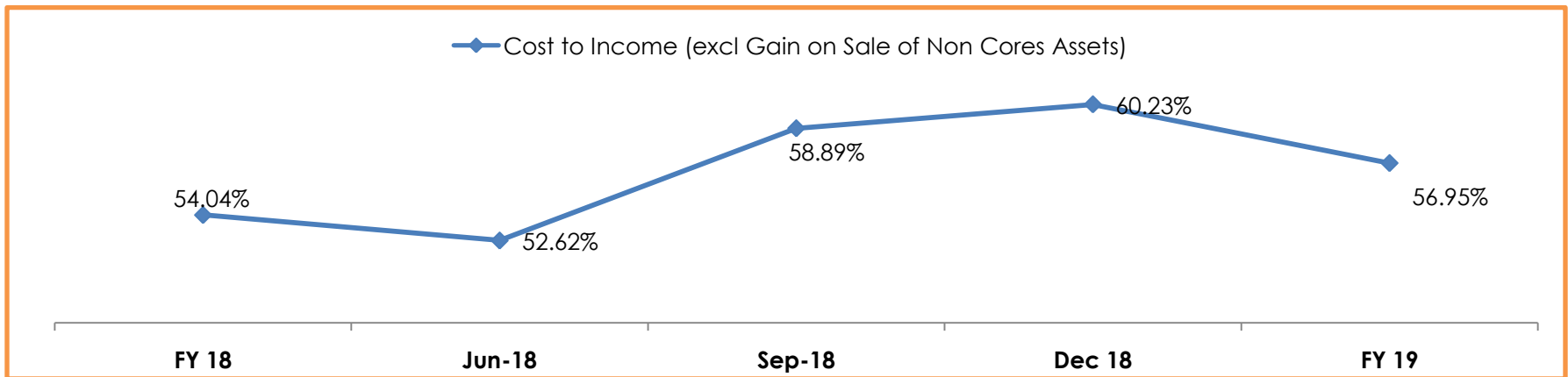
Particulars	Quarter Ended					FY ended	
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	FY18	FY19
Depreciation on Investment	709	68	1 070	817	(350)	2219	1604
-MTM Gain/(Loss)	(1026)	73	(965)	(763)	446	(1832)	(1696)
Provision - NPAs	10 773	4 603	5 482	5 075	7233	19126	22392
Provision - standard assets	(1564)	(87)	(70)	(135)	264	(1133)	(28)
Provision - Restructured Assets	(164)	(34)	(25)	(147)	51	(541)	(155)
Income Tax	(2520)	(1745)	(2127)	(1620)	(2218)	(4355)	(7711)
Bad Debts Written off	727	658	115	562	416	778	1750
Other Provisions	65	28	8	360	919	52	1315
Total	8026	3491	4453	4911	6314	16147	19168

Yield Ratios (cumulative)



Yield on Advances improved by 43 bps YoY

NIM has improved by 22 bps YoY



Business Performance

Balance Sheet

(Rs.Crore)

As at	Mar-18	Dec-18	Mar-19
LIABILITIES			
Capital	3 084	6 909	7 736
Reserve & Surplus	18 126	28 582	29 875
Deposits	2 47 932	2 29 966	2 27 372
Borrowings	63 186	53 777	45 288
Other Liabilities & Provisions	17 759	13 191	10 013
Total	3 50 086	3 32 426	3 20 284
ASSETS			
Cash & Balance with RBI	13 164	15 058	12 730
Bal. with banks & money at call	20 522	16 811	8 503
Investments	91 606	94 021	93 073
Advances	1 71 740	1 52 520	1 46 790
Fixed Assets	6 771	6 375	8 231
Other Assets	46 283	47 641	50 957
Total	3 50 086	3 32 426	3 20 284

Balance Sheet Ratios

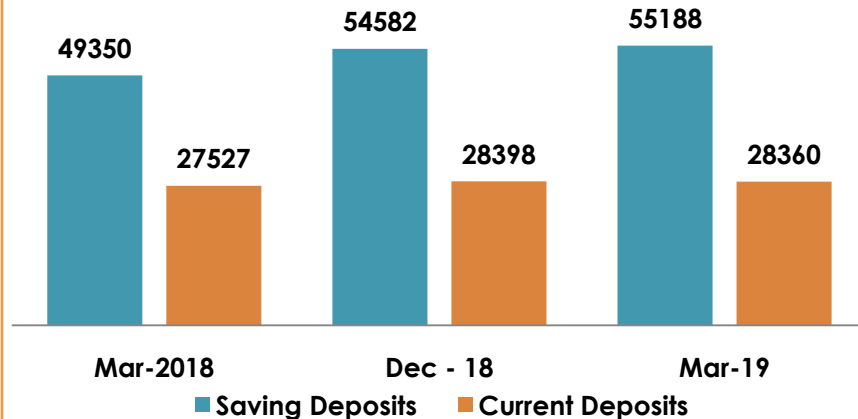
Particulars	Mar 18	Dec-18	Mar-19
Total Business [Dep. + Adv.] (Rs. crore)	419672	382486	374162
SB Deposits to Total Deposits (EOP)	27.01%	25.00%	27.01%
Current Account Deposits to Total Deposits(EOP)	14.11%	13.36%	15.53%
Time Deposits to Total Deposits(EOP)	62.85%	61.64%	57.46%
-Bulk Deposits to Total Deposits	33.35%	32.05%	25.39%
Book Value - Rs.	39.01	19.11	14.40
Owned Funds to total outside liabilities	7.73%	10.83%	11.33%
Business Per Employee (Rs.crore)	22.77	21.39	20.84
Business Per Branch (Rs.crore)	208.42	193.39	189.04
CD Ratio (Gross)	80.20%	81.13%	80.09%
Number Of Accounts			
Total Customer base (A+B) (in lakhs)	224	238	243
No of Deposit A/Cs (A) (in lakhs)	202	216	221
No of Borrowal A/Cs (B) (in lakhs)	22	22	22

CASA Performance

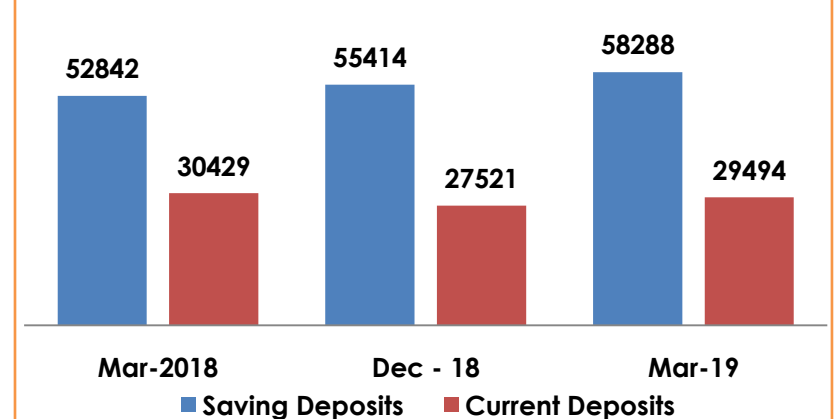
(Rs.Crore)

Parameters	Mar -18	Dec - 18	Mar-19	YoY variance %	QoQ variance %
Global Deposits	247932	229966	227372	(8)	(-1)
CASA Share (%)	37.15	38.36	42.54		
CASA Deposits	92102	88206	96730	5	10
Saving Deposits	57125	57486	61414	8	7
Current Deposits	34977	30720	35317	1	15
Term Deposits	155830	141760	130641	(16)	(8)
Retail Deposits	73147	68067	72922	(0.30)	7
Bulk Deposits	82683	73693	57719	(30)	(22)

Daily Average Balance

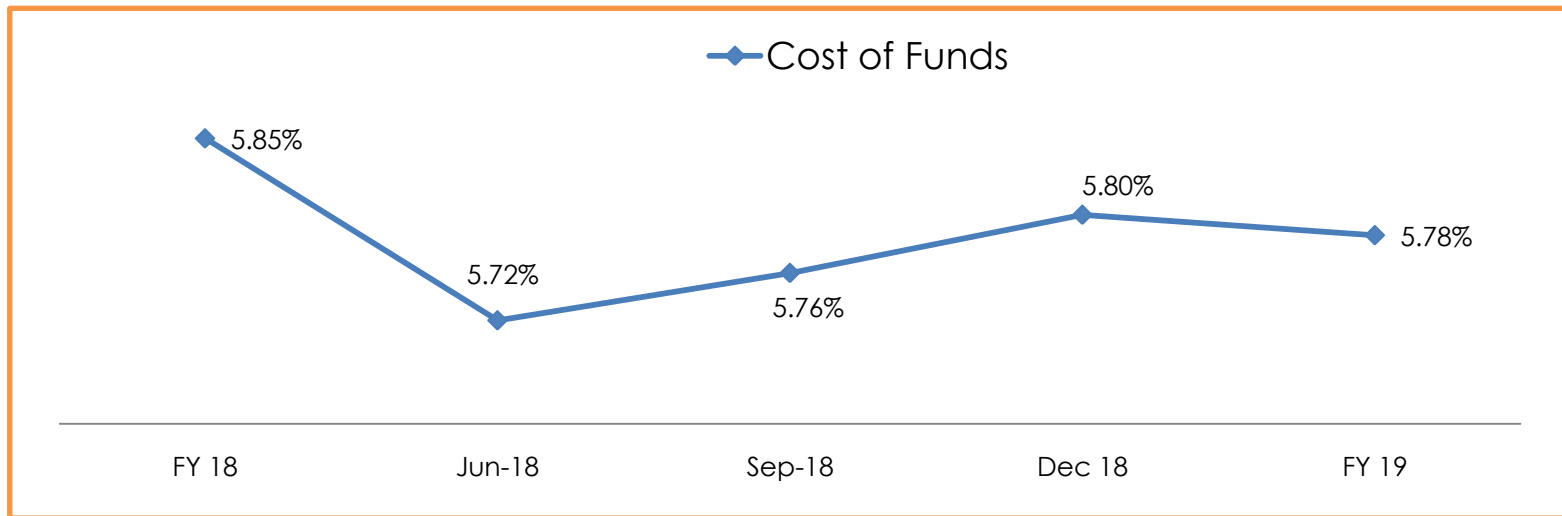
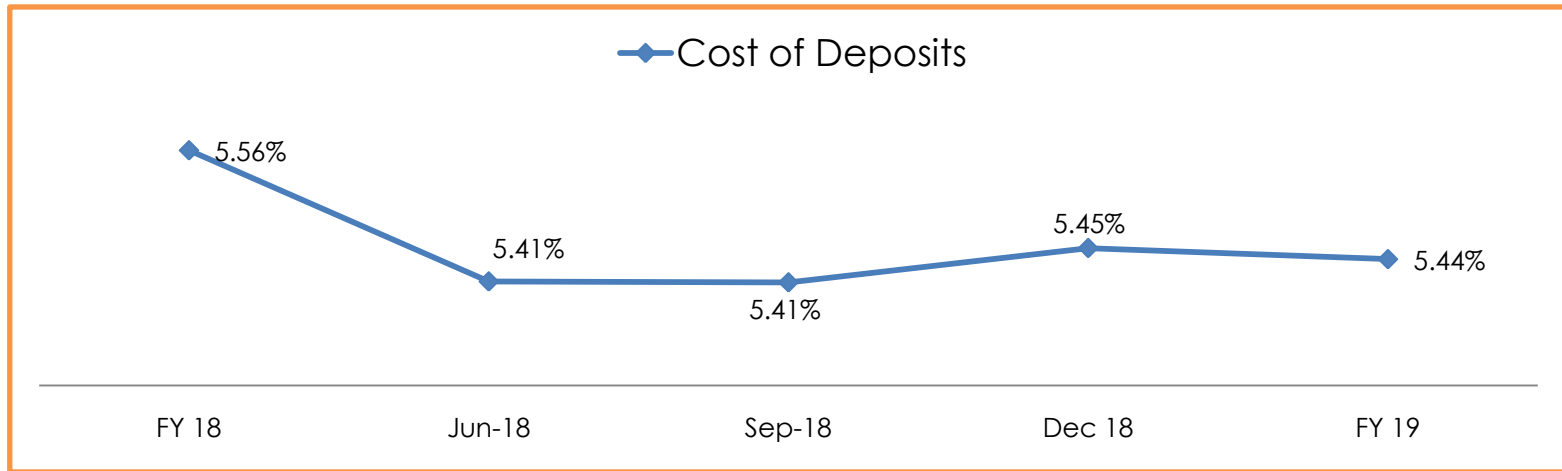


FTM Average Balance



Bulk TD has been redefined as TD \geq 2Cr from March 04, 2019

Cost of Deposit & Cost of Funds (cumulative)



Advances

(Rs.Crore)

Parameters	Mar -18	Dec - 18	Mar-19	YoY variance %	QoQ variance %
Gross Advances	198853	186580	182097	(8)	(2)
Standard Gross Advances	143265	131220	132069	(8)	1
NPA Gross Advances	55588	55360	50028	(10)	(10)
Corporate	110245	97800	88928	(19)	(9)
Retail	88608	88780	93170	5	5
Corporate : Retail (%)	55:45	52:48	49:51		
Global Net Advances	171740	152520	146790	(15)	(4)
CD Ratio % (Gross Credit)	80.20%	81.13%	80.09%		

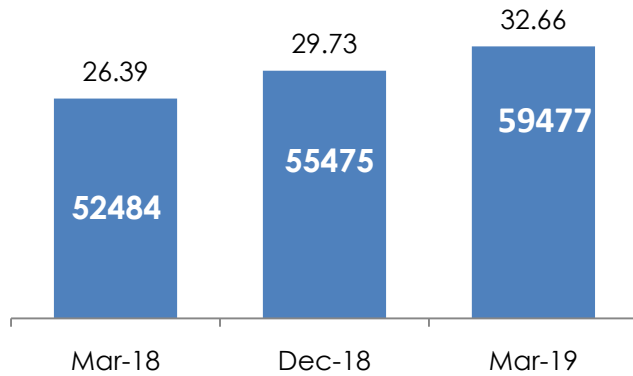
Parameters	Mar -18	Dec - 18	Mar-19	YoY variance %	QoQ variance %
Global Gross Advances	198853	186580	182097	(8)	(2)
Overseas Advances	16183	12541	11789	(27)	(6)
Domestic Advances	182670	174039	170308	(7)	(2)
Agriculture	18435	18541	19384	5	5
Industry	102269	92722	87275	(15)	(6)
Services	29863	30552	30094	1	(1)
Personal Loans	36503	39487	41215	13	4
Others	11783	5278	4129	(65)	(22)

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

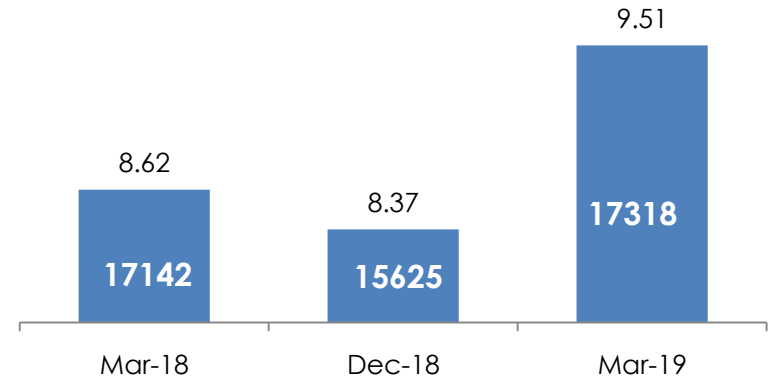
Increasing RAM

(Rs.Crore)

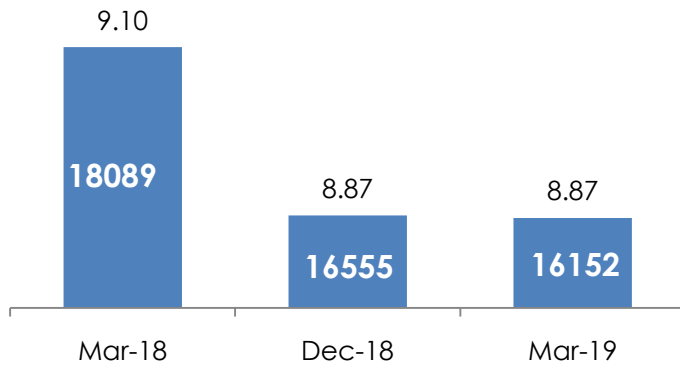
% of Retail Share in Advances



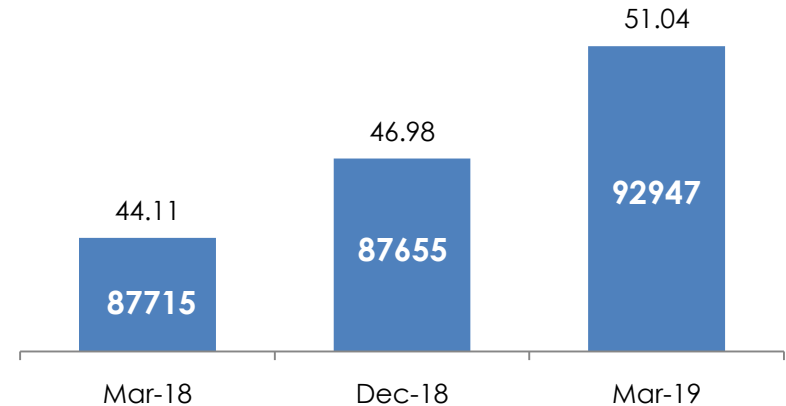
% of Agri Share in Advances



% of MSME Share in Advances



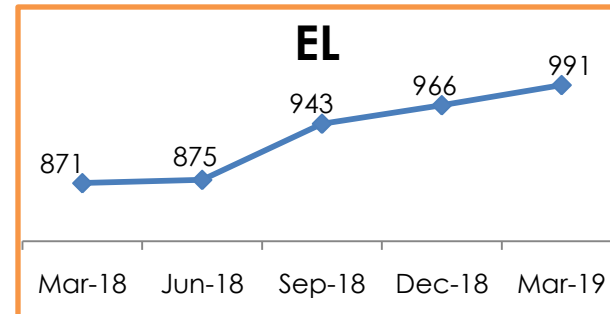
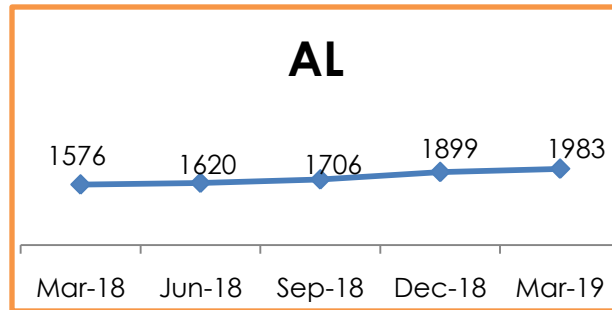
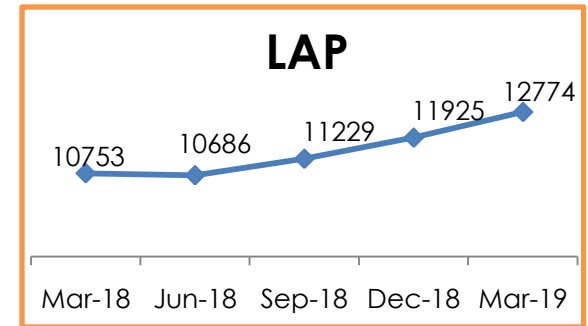
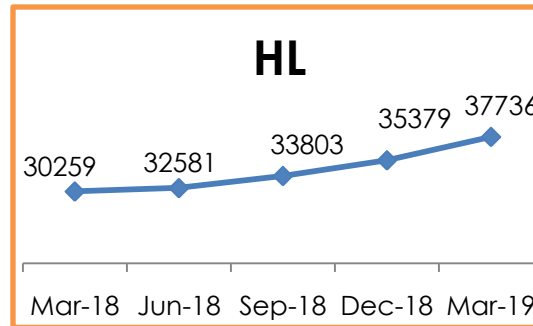
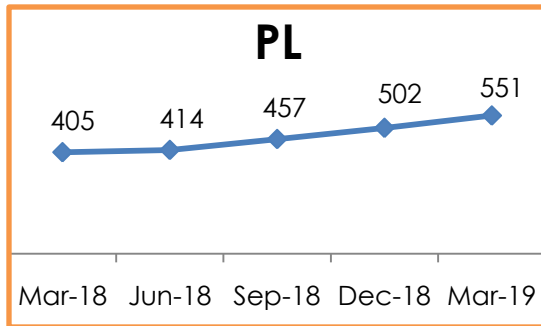
% of RAM Share in Advances



Retail Products Growth

(Rs.Crore)

Structured Retail Assets	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Growth (YoY) (%)	Growth (QoQ) (%)
HL	32241	32581	33803	35379	37736	17	7
LAP	10753	10686	11229	11925	12774	19	7
EL	871	875	943	966	991	14	3
PL	405	414	457	502	551	36	10
AL	1576	1620	1706	1899	1983	26	4
Structured Retail Assets	45846	46176	48140	50671	54034	18	7
SRA Disbursements (for Qtr)	4335	2572	3915.21	4586	5495	27	20



Priority Sector

(Rs.Crore)

	Particulars	Mar 18	Mar-18 as % of ANBC	Mar 19	Mar-19 as % of ANBC	Growth over March-18
		Actuals	Actuals	Actuals	Actuals	Actuals
	1	2	3	4	5	(6)=[(4)-(2)]
	ANBC	209055		207885		
	Priority Sector Advances (a+b+c)	97663	46.72%	90686	43.62%	-6977
(a)	Agriculture (i+ii+iii)	41721	19.96%	37588	18.08%	-4133
	(i) Direct Lending to Agri-Non Corporate	22654	10.84%	21215	10.21%	-1439
	(ii) Other Agri	1497	0.72%	1592	0.77%	95
	(iii) Indirect Agriculture (RIDF)	17570	8.40%	14781	7.11%	-2789
(b)	MSME (Micro, Medium & Small Enterprises)	34530	16.52%	29508	14.19%	-5022
(c)	Other Priority Sector Advances (i+ii)	21412	10.24%	23590	11.35%	2178
	(i) Housing	20593	9.85%	22699	10.92%	2106
	(ii) Others	819	0.39%	892	0.43%	73

Priority Sector

(Rs.Crore)

Particulars	National Goals	Mar-19	
		Achieved %	O/S
Priority Sector (% of ANBC)	40%	43.62%	90679
Total Agricultural Advance (% of ANBC)	18%	18.08%	37586
Small & Marginal Farmers (% of ANBC)	8%	8.71%	18107
Other National Goals			
Out of PSL Weaker Section	10%	11.31%	23512
Credit to Micro Enterprises (% of ANBC)	7.50%	8.66%	18003

Segment	Mar-18		Mar-19	
	Amount	% of ANBC	Amount	% of ANBC
Total PSL	97663	46.72%	90686	43.62%
of which Core PSL	64896	31.04%	68582	32.99%
Of Which Bulk	8242	3.94%	567	0.27%
RIDF & other funds	24525	11.73%	21538	10.36%

Top 20 Industry-wise Advances

(Rs.Crore)

Top 20 Industries	Outstanding as on 31.03.2019					
	FB	NFB	Total	% of Total FB & NFB O/S	GNPA	FTNPA for the Qtr
<u>Infrastructure</u>	35395	21735	57130	17.95%	13514	171
-Transport	10814	6564	17379	5.46%	5493	170
-Energy	21100	7211	28311	8.89%	7292	0
-Water and Sanitation	2305	1754	4059	1.27%	659	0
-Communication	243	6179	6422	2.02%	34	0
-Social and Commercial Infrastructure	933	28	961	0.30%	36	1
Housing Loans (Incl priority sector housing)	39860	91	39951	12.55%	437	39
Basic Metal and Metal Products	8920	5590	14510	4.56%	4975	63
Agriculture & Allied Activities	19329	89	19417	6.10%	2647	328
Other Services	3428	2058	5485	1.72%	188	3
All Engineering	6950	9936	16886	5.30%	4784	656
Trade	14926	614	15540	4.88%	1969	117
Chemicals and Chemical Products (Dyes, Paints, etc.)	7447	2252	9699	3.05%	3766	12
Construction	4931	5963	10895	3.42%	2490	164
Mining and Quarrying	6447	675	7122	2.24%	5211	0
NBFCs	4922	197	5118	1.61%	300	0
Vehicles, Vehicle Parts and Transport Equipments	3546	761	4307	1.35%	3085	0
Food Processing	4167	411	4578	1.44%	1481	21
Textiles	4431	421	4852	1.52%	1616	15
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	718	1206	1924	0.60%	211	0
Rubber, Plastic and their Products	1122	382	1504	0.47%	260	0
Commercial Real Estate	2450	383	2833	0.89%	696	0
Professional services	2252	395	2646	0.83%	128	3
Paper and Paper Products	1282	171	1453	0.46%	814	139
Cement and Cement Products	1229	378	1606	0.50%	141	1
Total	173751	53707	227458	71.45%	48713	1730

Treasury Operations

Treasury Operations

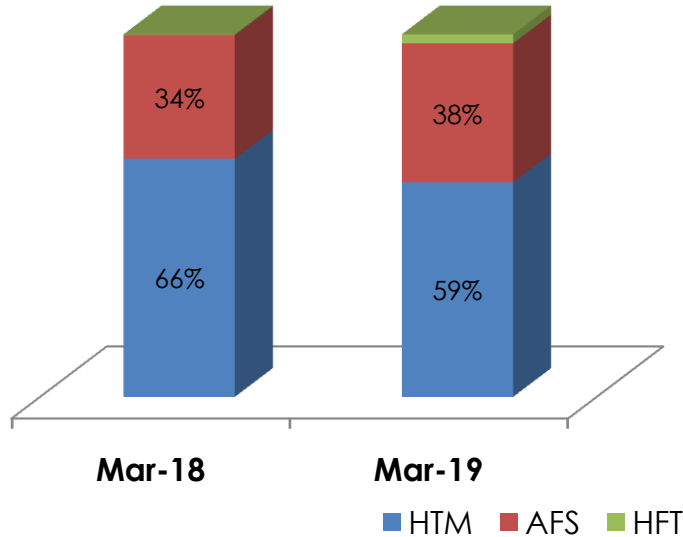
(Rs.Crore)

Particulars	Quarter ended					Year Ended	
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Mar-18	Mar-19
Profit/ (Loss) on sale of investments (net)	1400	-25	122	98	141	3932	336
<i>Profit from Strategic Sale (Investments)</i>	1329	0	216	0	0	3353	216
<i>Others</i>	71	-25	-93	98	141	579	120
Profit/(Loss) on revaluation of investments (net)	0	0	0	0	0	0	0
MTM Loss (-)/ Gain (+) Net	-1026	-415	-965	-763	446	-1832	-1696
Other Provisions on Investments including SASF	-318	-347	104	54	96	387	-92
Profit/(Loss) on exchange transactions / Derivatives (net)	30	63	49	152	49	157	313
Total Profit/ (Loss) excluding gain from strategic sale	-608	-30	-1114	-567	540	-1484	-1171
10 year G sec yield at the end of quarter	7.40%	7.90%	8.02%	7.37%	7.35%	7.40%	7.35%
Yield on Investments	8.26%	6.48%	6.96%	7.13%	7.05%	11.04%	7.06%
Yield on Investments excl. strategic sale	6.80%	6.48%	6.74%	7.13%	7.05%	7.31%	6.84%

In Mar 2019 quarter, the 10 year Benchmark yield decreased approximately by 2 bps to 7.35 % in Mar 2019 from 7.37% in Dec 18.

Investments

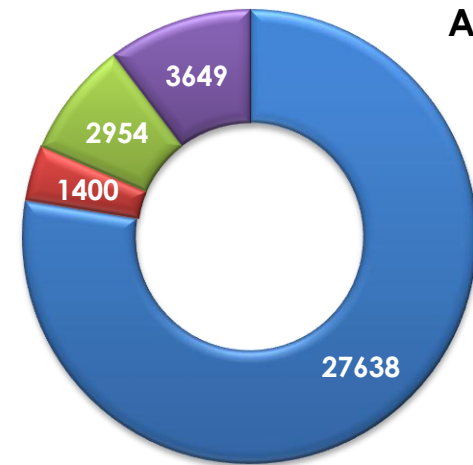
(Rs.Crore)



Category	Mar-18	Dec-18	Mar-19
HTM	60192	60570	55114
AFS	31244	31977	35641
HFT	170	1473	2317
Total	91606	94021	93073

Parameter	Mar-18	Dec-18	Mar-19
SLR	71197	75990	72125
Non SLR	20681	19827	21224
Non SLR (Overseas)	781	1191	328
Non SLR (SASF)	3549	3259	3052
TOTAL	96209	100267	96729
Less: Provision	4603	6246	3656
Net Investments	91606	94021	93073

	Mar-19	Mar-18
Modified Duration of AFS Portfolio	3.86	5.77
Modified Duration of Entire Portfolio	5.47	6.52



- 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 63.40% (Mar 2018) to 82.88 % (Mar 2019)

Particulars	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
Gross Advances	198853	187814	191524	186580	182097
Gross NPAs	55588	57807	60875	55360	50028
Gross NPAs as % of Gross Advances	27.95%	30.78%	31.78%	29.67%	27.47%
Total Provisions held (including NCLT Prov)	26902	27811	33581	34060	35190
Net Advances	171740	159799	157793	152520	146790
Net NPAs	28665	29981	27295	21360	14837
Net NPAs as % of Net Advances	16.69%	18.76%	17.30%	14.01%	10.11%
Provision Coverage Ratio as per RBI Guidelines	63.40%	64.45%	68.72%	75.21%	82.88%

Category	Gross NPA	Provision	NCLT Provision	NPV Loss	Net NPA	% of Provision
Sub Standard Assets	5,636	1,653	-	-	3,982	29.34
Doubtful-1 Assets	10,470	7,505	5	1	2,959	71.73
Doubtful-2 Assets	24,907	16,205	806	-	7,896	68.30
Doubtful-3 Assets	7,450	7,450	-	-	-	100.00
Loss Assets	1,565	1,565	-	-	-	100.00
Total	50,028	34,378	811	1	14,837	

NPA Movement

(Rs.Crore)

DESCRIPTION	Q4 FY 18	FY 18	Q1 FY 19	Q2 FY 19	Q3 FY 19	Q4 FY 19	FY 19
Opening Balance	50622	44753	55588	57807	60875	55360	55588
Add:							
a. First Time NPA	18023	35605	7799	3489	2211	1781	15281
b. Increase	407	2746	949	765	784	430	2927
Less:							
c. Settled	3513	6840	1507	570	3440	927	6443
d. Upgradation	4068	8161	508	591	146	162	1407
e. Written off	5882	12515	4514	24	4925	6455	15918
Closing Balance	55588	55588	57807	60875	55360	50028	50028
Quarterly Increment	4967	10836	2219	3069	-5515	-5332	-5560
Recovery in TWO	93	219	69	148	46	203	466
Slippage Ratio Cumulative	21.47%	21.47%	5.44%	7.88%	9.42%	10.67%	10.67%
Slippage ratio For the Qtr/ for FY	11.69%	21.47%	5.44%	2.68%	1.69%	1.36%	10.67%
Credit Cost	4.88%	9.06%	2.74%	2.86%	2.87%	4.36%	13.15%

DESCRIPTION	Gross NPA	Prov	NPV Loss	NCLT Prov	Net NPA
Opening Balance	55360	32989	5	1006	21360
Add:					
a. First Time NPA	1781	885	-	-	897
b. Increase/Ageing	430	7308	-	-	-6879
Less:					
c. Settled	927	264	4	195	464
d. Upgradation	162	85	-	-	77
e. Written off	6455	6455	-	-	-
Closing Balance	50028	34378	1	811	14837
Quarterly Increment	-5332	1389	-4	-195	-6523

Sector Wise NPA – Mar 2019

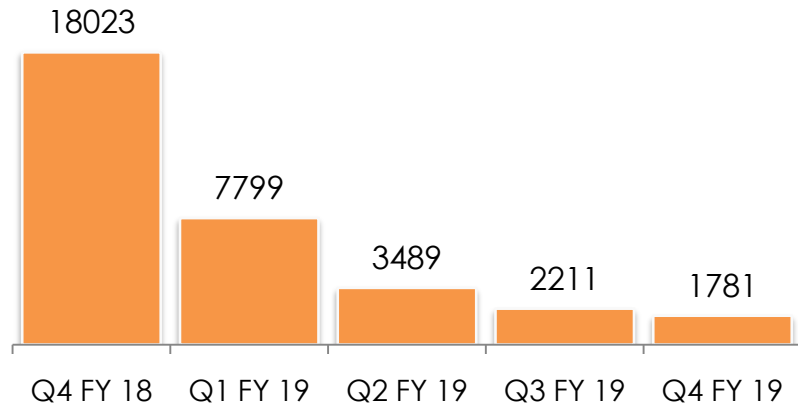
(Rs.Crore)

Category	Gross O/S	GNPA	Provisions	Net NPAs	GNPA %	NNPA %
Agriculture	19384	2648	1570	1079	13.66%	6.06%
Industry	87275	42333	30128	12205	48.50%	21.36%
Services	30094	4307	2991	1316	14.31%	4.86%
Personal	41215	500	295	205	1.21%	0.50%
Others	4129	240	207	33	5.81%	0.83%
Total	182097	50028	35190	14837	27.47%	10.11%

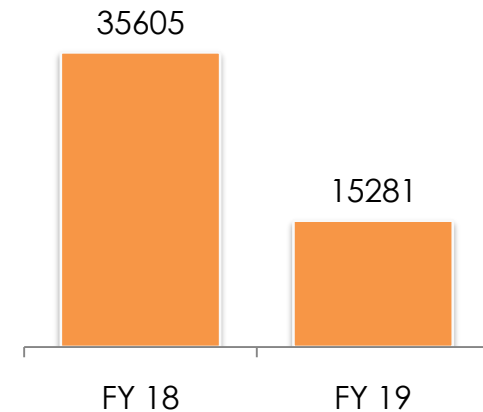
Slippage & Recovery

(Rs.Crore)

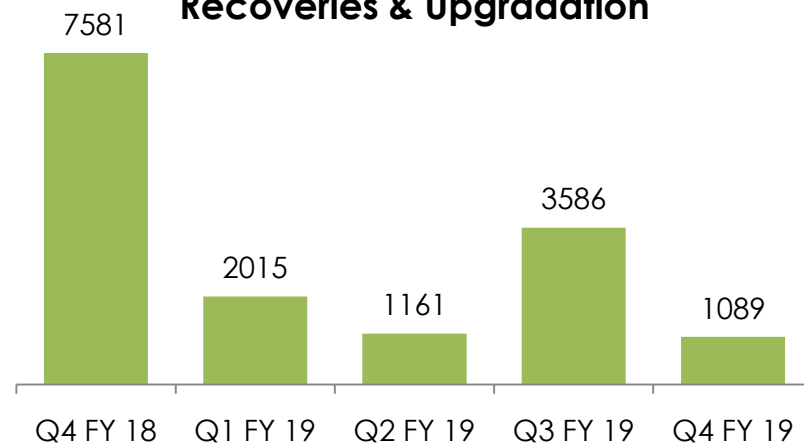
Fresh Slippages



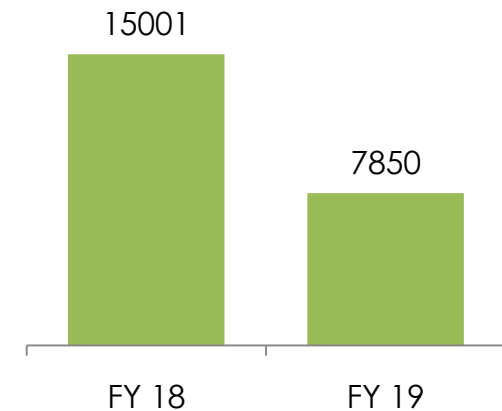
Yearly Fresh Slippages



Recoveries & Upgradation



Recoveries & Upgradation for FY



NCLT – Summary – RBI List 1st & 2nd

(Rs.Crore)

Particulars	Mar 31, 2019 RBI 1 st List	Mar 31, 2019 RBI 2 nd 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)	13,742	11,059
IDBI Bank Gross Principal O/S (Rs.crore) of Admitted Cases	13,362	8,609
Provision made (Rs.crore)	11,257	9,480
Provision made (%)	81.92	85.72

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

(Rs.Crore)

SUMMARY OF CASES FILED

Particulars	31-Mar-19	
	No.	GPO
Cases Filed by IDBI Bank	36	14,896
Cases filed by other Banks/ Financial Creditor (FC)	113	27,012
Cases filed by Operational Creditors	175	17,423
Cases filed by Corporate Debtors	14	1,452
Total	338	60,783

SUMMARY OF CASES ADMITTED

Particulars	31-Mar-19
No. of Cases filed	338
No. of Cases Admitted (IDBI Lead cases)	164 (29)
Gross Principal	36,590
Provision made	31,880
PCR %	87.13%

ASSET CLASS OF NCLT ADMITTED CASES

Asset Class	GPO
Standard	-
NPA	18,517
TWO	18,073
Total	36,590

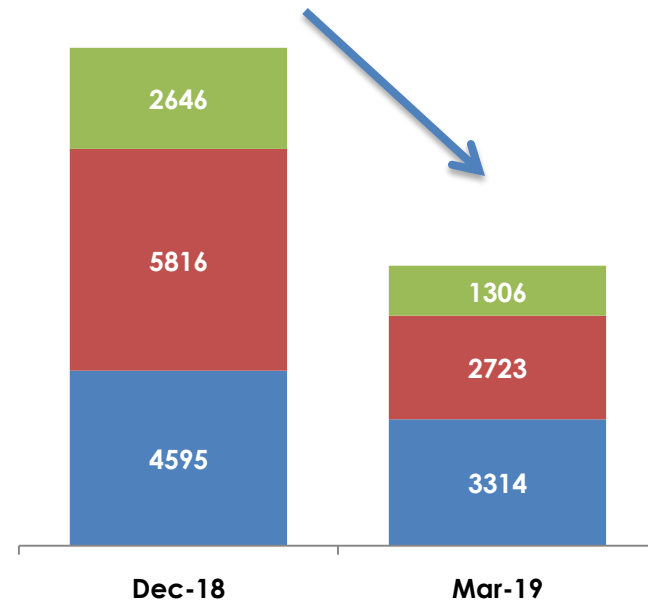
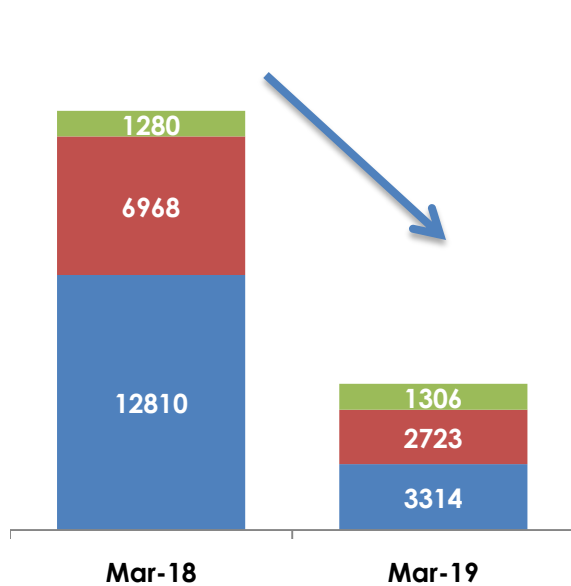
SMA Position

(Rs.Crore)

	Corporate			Retail			Total		
	Mar-18	Dec-18	Mar-19	Mar-18	Dec-18	Mar-19	Mar-18	Dec-18	Mar-19
SMA 0	8784	1121	935	4026	3474	2379	12810	4595	3314
SMA 1	5159	4018	1104	1809	1798	1619	6968	5816	2723
SMA 2	114	1256	13	1166	1390	1293	1280	2646	1306
Total	14057	6395	2052	7001	6662	5291	21058	13057	7343

■ SMA 0 ■ SMA 1 ■ SMA 2

■ SMA 0 ■ SMA 1 ■ SMA 2



Capital

Capital Adequacy

(Rs.Crore)

Particulars	Mar-18	Dec-18	Mar-19
CET 1 + CCB (Rs.)	16392	17746	16340
AT 1 (Rs.)	684	684	413
Tier 1 Capital (Rs.)	17076	18430	16753
Tier 2 Capital (Rs.)	5915	5398	4497
Total Capital (Rs.)	22991	23828	21250
RWA (Rs.)	220864	190456	183457
CET 1+CCB Ratio	7.42%	9.32%	8.91%
AT 1	0.31%	0.36%	0.23%
Tier 1 Ratio	7.73%	9.68%	9.13%
Tier 2 Ratio	2.68%	2.83%	2.45%
CRAR	10.41%	12.51%	11.58%

Bank has achieved all regulatory capital ratios as per Basel III norms

Risk Weighted Assets

(Rs.Crore)

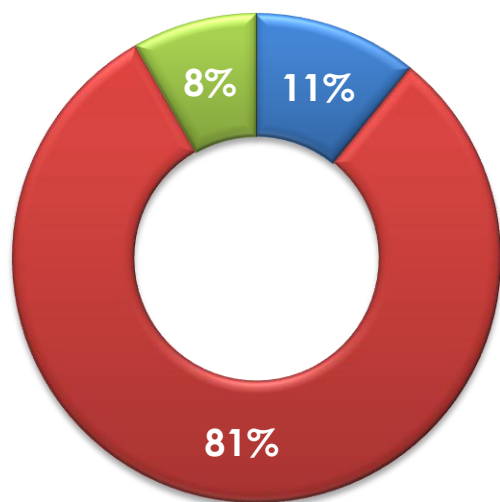
Movement of RWA against Advances

Particulars	As on				
	Mar -18	Jun-18	Sept-18	Dec-18	Mar -19
Credit RWA	180271	161548	155018	153677	147300
Market RWA	23664	21491	20226	19995	19371
Operation RWA	16929	16785	16785	16785	16785
Total RWA	220864	199823	192028	190456	183457
Total Advances	198853	187814	191524	186580	182097
Credit RWA/Advances	90.66%	86.01%	80.94%	82.37%	80.89%
TOTAL NFB Outstanding	71837	64396	59903	62236	60426
Conversion Factor for NFB (CCF)*	44797	37967	34954	38206	44273
NFB RWA	26514	22239	21216	23866	27031
* Amount outstanding after application of CCF					

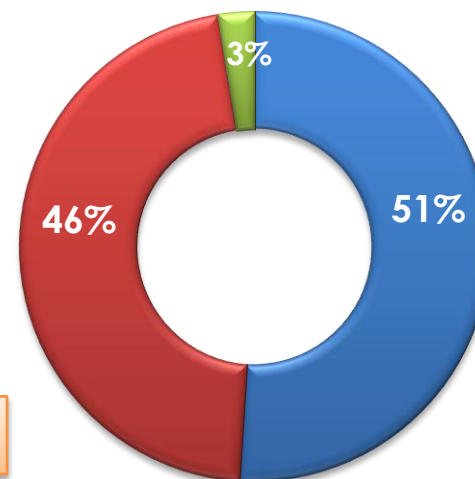
Capital Infusion & Shareholding Pattern

(Rs.Crore)

Capital Infusion by	Mar-18	Mar-19
LIC	394	21624
GoI	12471	-
Total	12865	21624



March 2018



March 2019

■ LIC ■ GOI ■ Others

■ LIC ■ GOI ■ Others

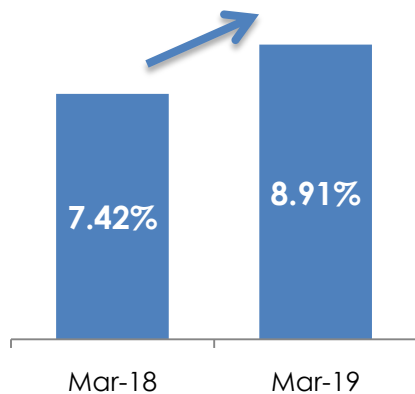
Prompt Corrective Action Matrix

Prompt Corrective Action (PCA) Matrix

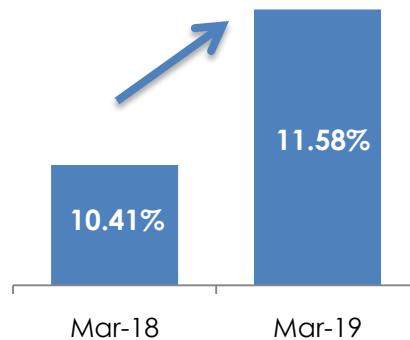
Criteria	Indicator	Risk			Mar-19	
		Threshold 1 (T1)	Threshold 2 (T2)	Threshold 3 (T3)	IDBI - Actual	
Capital (Breach of either CRAR or CET1 Ratio to trigger PCA)	CRAR+CCB (9%+2.5%)	<11.5% but >=9%	<9.0% but >7.5%	<7.5%	11.58%	Complied With
	CET 1+CCB (5.5%+2.5)=8%	>=6.375% but <8.00%	>=4.875% but <6.375%	<4.875%	8.91%	Complied With
Asset Quality	NNPA Ratio	>=6.0% but <9.0%	>=9.0% but <12.0%	>=12.0%	10.11%	T2
Profitability	ROA (should be positive)	-ve ROA for 2 consecutive yrs	-ve ROA for 3 consecutive yrs	-ve ROA for 4 consecutive yrs	-ve since 4 Years	T3
Leverage	Leverage Ratio	<=4.0% but >=3.5%	<3.5%		4.61%	Complied With

Indicators on Parameters of PCA

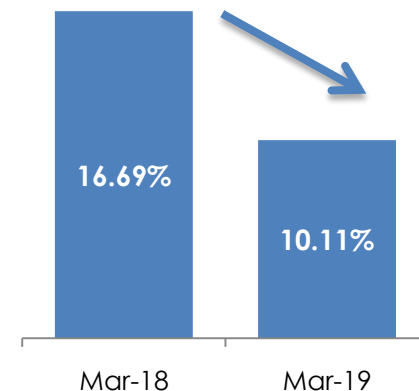
CET 1 %



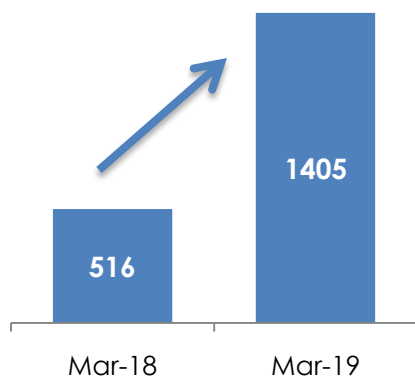
CRAR %



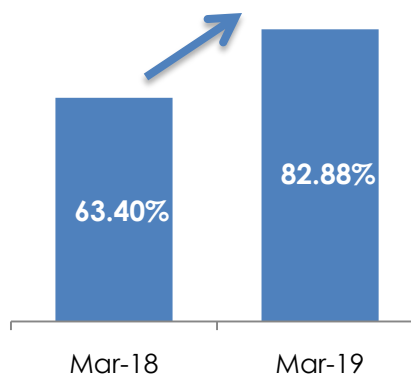
Net NPA %



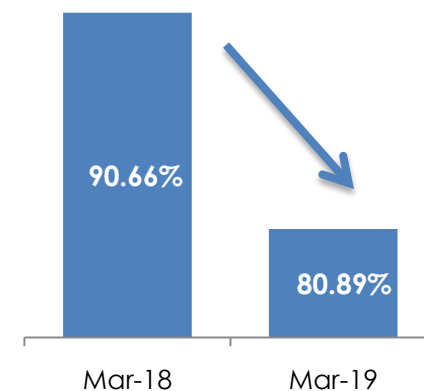
Op. Prft. Excl. gain on strategic sale



Provision Coverage Ratio %



Credit RWA to Advances



Digital Banking & Financial Inclusion

Digital Channel Total Registrations

Particulars	March 19	March 18	Growth(%)
Debit Cards (in Lakhs)	122	114	7
I Net Banking (No of Customer Reg.)	10137573	8869442	14
Mobile Banking (No of Customer Reg.)	2583158	2055655	26
No of ATM	3700	3779	-2*
No of E Lounge	58	58	-
BHIM UPI User	1812613	712124	155
Digital Wallet	149664	133031	13
Merchants Base	122256	118830	3

* Decrease due to closure of few loss incurring ATMs.

Digital Channel Volume of Transactions (Rs. in Cr)

Particulars	Qtr March 19	Qtr March 18	Growth(%)
Debit Cards (eCom & POS)	2316	1813	28
Mobile Banking	3083	1162	165
Credit Cards	122	97	26
Internet Banking	142751	132861	7
POS Terminals	2620	3071	-15**
ATMs	13836	14764	-6 *

*Few loss making ATMs were closed, hence reduction in ATM volume.

** Inactive & Loss making terminals were de-installed. Further due to the rise of Digital Merchants (QR Code, BHIM Aadhaar & UPI payments), the transaction volume (Swipe Value) of PoS business is reduced.

Financial Inclusion

Progress Under Pradhan Mantri Jan Dhan Yojana (PMJDY)

Parameters	Mar-19
Accounts opened (Number in lakh)	8
Deposits (Rs. In Crore)	249
RuPaycards issued (Number in lakhs)	7
Aadhar Seeding under PMJDY (Number in lakhs)	6
Villages Covered (Number)	1015
Sub Service Areas (Number)	490
Urban Wards (Number)	Nil

Enrolments under Social Security Scheme as on 31st Mar 2019 (in Lacs)

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

• 12.89

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

• 6.35

Atal Pension Yojana (APY)

• 1.72

Category	As on Mar. 19		
	No. of accounts	Sanction Amt (Rs in Cr)	O/S Amt (Rs in Cr)
Shishu (< Rs.50K)	119474	368	205
Kishor (Above Rs.50K- Rs.5.00 Lacs)	84804	1998	1274
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	30144	2353	1837
Total	234422	4720	3317

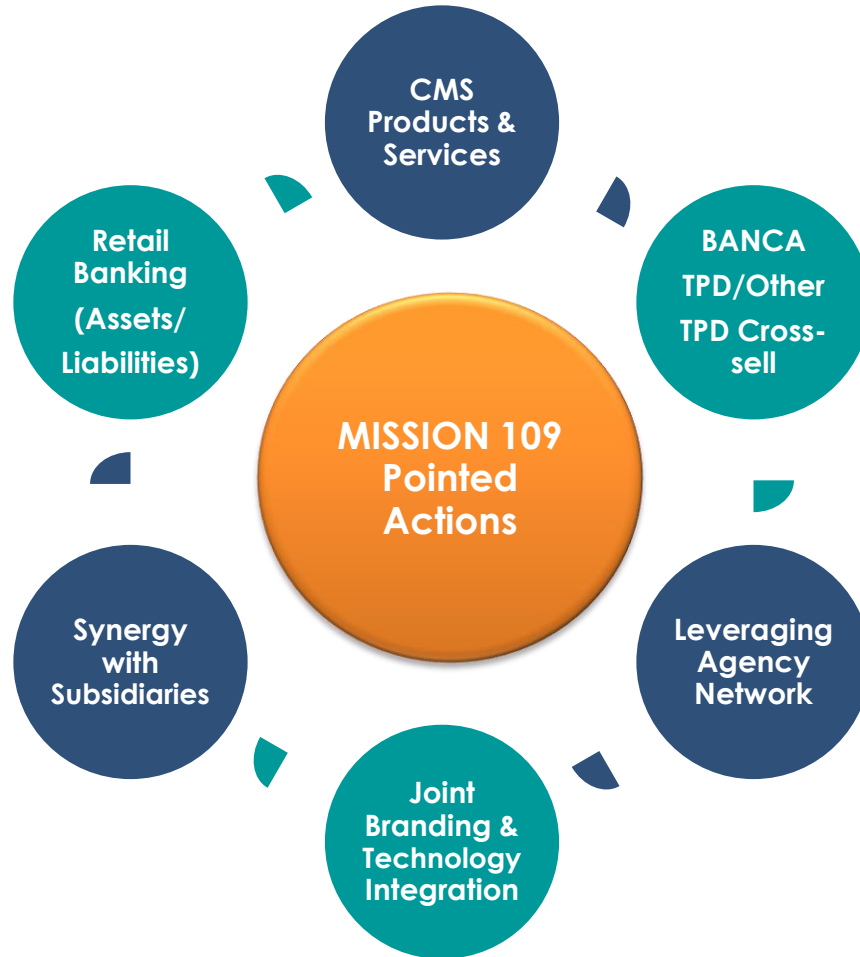
IDBI-LIC Synergy

Synergy Areas & 100+ Action Points



**Client Base
29+ Crore**

**Client Base
2+ Crore**



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



