



Presentation to Analysts

October 2011

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

- 908 branches; 1496 ATMs
- 1- Overseas, 256-Metro, 344-Urban, 212-Semi Urban & 95-Rural
- Presence in 613 locations
- Network of :
 - 66 Retail Asset Centres
 - 31 City SME Centres
 - 21 Agri Processing Centres
 - 5 Regional Processing Units
 - 24 Central Clearing Units
- 6 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- Corporate customers:3000+

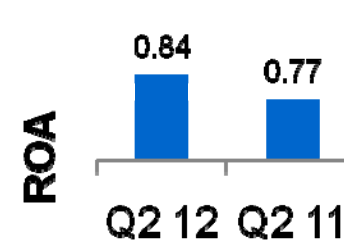
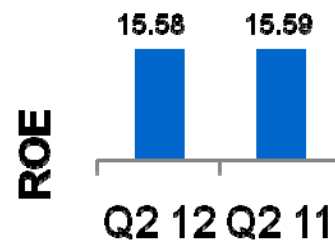
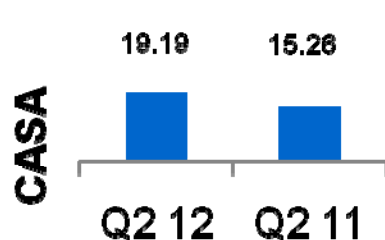
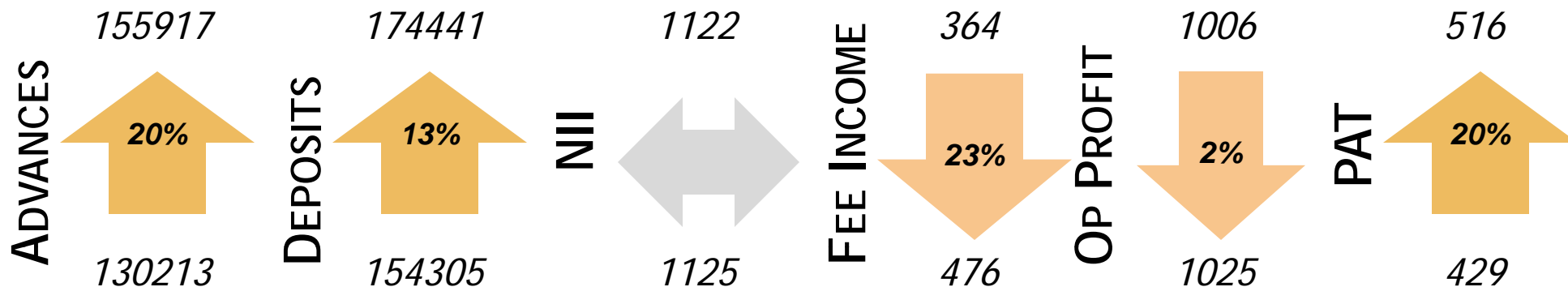
- Retail customer base:5 million+

- Global expansion plans

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



Highlights (Q2 FY 12 over Q2 FY 11) (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	30-Sep-11	30-Sep-10
LIABILITIES		
Capital	985	984
Reserve & Surplus	14413	12958
[Net Worth]	13493	11997
Deposits	174441	154305
Borrowings	52915	49410
Other Liabilities & provisions	7638	7231
Total	250392	224888
ASSETS		
Cash & balance with RBI	15040	14380
Bal. with banks & money at call	1481	3604
Investments	69941	69223
Advances	155917	130213
Fixed Assets [incl leased assets]	3058	3049
Other Assets	4955	4419
Total	250392	224888

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-11	Sep-10	Sep-11	Sep-10
Interest income	5812	4534	11441	8816
Interest expenses	4690	3409	9167	6847
Net Interest income	1122	1125	2274	1969
Other Income	479	535	910	1008
Total income (Net of Interest Expenses)	1601	1660	3184	2977
Operating Expenses	595	635	1147	1120
- Employee Cost	266	342	510	576
- Other Operating Expenses	329	293	637	544
Operating Profit	1006	1025	2037	1857
Provisions & contingencies	490	596	1186	1177
- NPAs / Write offs	183	319	543	634
- Restructured Assets	15	18	26	49
- Others (Invt., Std Asset, etc)	122	104	177	260
- Tax	170	155	440	234
Profit After Tax	516	429	851	680

Details of Other Income

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended		FY Ended
	Sep-11	Sep-10	Sep-11	Sep-10	Mar-11
Commission, Excg & Brkg	320	396	588	716	1470
Profit on sale of investments	63	20	121	30	143
Profit/(Loss) on revaluation of investment	-17	-14	-53	-12	-20
Profit on sale of Fixed Assets	0	0	-1	-1	-3
Profit on forex/derivatives	24	44	65	87	190
Dividend from subsidiaries	4	0	4	33	33
Recovery from written off cases	27	19	67	49	144
Other misc income	58	70	119	106	186
Total	479	535	910	1008	2143
Fee Based Income	364	476	702	860	1762

Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-11	Sep-10	Sep-11	Sep-10
Staff Cost	266	342	510	576
Rent, taxes & lighting	51	49	91	91
Printing & stationery	8	5	18	14
Advertisement & Publicity	7	20	23	24
Depreciation	31	26	58	50
Postage, Telegram, Teleph., etc	19	18	40	20
Repairs and maintenance	30	21	58	46
Outsourcing expenses	41	39	81	80
Other expenditure	142	115	268	219
TOTAL	595	635	1147	1120

Key Ratios

Particulars	Quarter Ended		Half Year Ended		FY Ended
	Sep-11	Sep-10	Sep-11	Sep-10	Mar-11
Net Interest Margin (%)	2.00	2.24	2.03	1.94	2.09
Return on Assets (%)	0.84	0.77	0.69	0.61	0.73
Return on Equity (%)	15.58	15.59	13.01	13.81	14.93
Cost of all liabilities (%)	7.60	6.12	7.42	6.12	6.31
Yield on Total Assets (%)	10.19	9.10	10.00	8.78	9.15
Margin (%)	2.59	2.98	2.58	2.66	2.84
Cost of Funds (%)	8.40	6.70	8.22	6.67	6.94
Return on Earning Assets (%)	10.44	9.42	10.24	9.04	9.39
Spread (%)	2.03	2.72	2.02	2.37	2.45
Non-interest income to Total Income (%)	7.62	10.56	7.37	10.26	10.36
Efficiency [Cost- Net Income] Ratio (%)	37.14	38.22	36.02	37.64	35.16
Staff Expenses to Total Income (%)	4.22	6.75	4.13	5.86	5.06
Staff Expenses to Total Expenses (%)	5.03	8.47	4.94	7.23	6.33
Overhead Efficiency Ratio (%)	80.57	84.34	79.32	89.94	95.06

Balance Sheet Ratios

(₹ in Crore)

	30-Sep-11	30-Sep-10
Total Business [Dep. + Adv.]	330358	284518
SB Deposits to Total Deposits	8.72%	7.08%
Current Account Deposits to Total Deposits	10.47%	8.18%
Time Deposits to Total Deposits	80.81%	84.74%
Book Value - ₹	137.04	121.87
Total Off B/Sheet item to Total Assets	59.93%	58.23%
Owned Funds to total outside liabilities	5.93%	5.89%
Tier One Capital	15499	15089
Tier Two Capital	11126	8986
Total Capital	26625	24075
Total Risk Weighted Assets	199597	169894
Total Risk Weighted Assets to Total Assets	79.71%	75.55%
CRAR (Total)	13.34%	14.17%
CRAR - Tier I	7.77%	8.88%
CRAR - Tier II	5.57%	5.29%
Number Of Accounts		
(i) Savings	5259611	3518887
(ii) Current	435769	335278
(iii) Term deposits	1258158	832698

NPAs

(₹ in Crore)

Particulars	Sep-11	Sep-10
Gross Advances	157364	131136
Gross NPAs	3889	2472
Gross NPAs as % of Gross Advances	2.47	1.88
Total Provisions held	1446	923
Net Advances	155917	130213
Net NPAs	2443	1549
Net NPAs as % of Net Advances	1.57	1.19
Provision Coverage Ratio %	37.19	37.34
Provision Coverage Ratio as per RBI Guidelines %	70.05	74.51

Sectoral Net NPAs	%
Agri & Allied activities	2.86
Industry (Large, Medium, Small & Micro)	1.72
Services	1.23
Personal Loans	0.85

Summary of NPAs as on September 30, 2011

(₹ in Crore)

For the Quarter	Gross NPA	Provision	Net NPA
As on 01.07.2011	3288	1355	1933
Additions (First Time NPA)	925	265	660
Less:			
(i) Upgradations	127	29	98
(ii) Recoveries	106	54	52
(iii) Written off	91	91	0
As on 30.09.2011	3889	1446	2443

Classification of NPAs as on September 30, 2011

(₹ in Crore)

For the Quarter	Gross NPA	Provision	Net NPA
Sub Standard Assets	2194	355	1839
Doubtful Assets	1544	941	604
Loss Assets	151	151	0
Total	3889	1446	2443

Advances

(₹ in Crore)

Vertical	30-Sep-11	30-Sep-10
ICG	27551	26090
LCG	47012	38398
MCG	33660	25407
SME	9646	11479
AGRI	10815	7572
PBG	27234	21266
TOTAL	155917	130213

Nature	30-Sep-11	30-Sep-10
Bills	2935	2596
CC, OD, WCDL Etc.	35007	22464
Term Loans- Other	117976	105153
Total	155917	130213
Top 20 Borrowers	38848	

Maturity Profile	Amount
Upto 6 months	26173
6 Months - 1 Year	9901
1 - 3 years	60937
3 - 5 years	23669
> 5 years	35237
Total	155917

Advances

(₹ in Crore)

TOP 20 INDUSTRY	OUTSTANDING			COMMITTED EXPOSURE		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	12,387.79	10,133.84	22,521.62	20,791.93	16,243.11	37,035.05
HOME LOANS	26,974.80	0.00	26,974.80	26,974.80	0.00	26,974.80
IRON AND STEEL	9,320.87	5,387.74	14,708.61	12,902.46	9,142.40	22,044.86
ROADS & BRIDGES / PORTS	7,605.51	6,208.81	13,814.32	10,531.16	9,685.29	20,216.45
OIL & GAS/PETROLEUM PRODUCTS	7,876.68	3,305.41	11,182.09	8,628.96	7,304.88	15,933.84
TELECOM	9,483.74	3,347.88	12,831.62	10,933.42	4,835.71	15,769.13
NBFC	11,179.29	303.74	11,483.03	14,563.64	1,073.05	15,636.69
GENERAL MACHINERY & EQUIPMENTS	2,745.11	5,104.93	7,850.05	4,404.93	7,616.32	12,021.25
CONSTRUCTION	2,362.18	7,215.27	9,577.45	2,930.12	8,065.64	10,995.76
AGRICULTURE & RELATED ACTIVITIES	7,264.00	1,280.53	8,544.52	10,296.17	619.87	10,916.04
TEXTILES	5,981.90	1,253.13	7,235.03	8,419.68	1,845.86	10,265.54
INFRASTRUCTURE OTHERS	2,435.22	4,478.65	6,913.87	3,363.71	6,047.22	9,410.93
CEMENT	5,036.45	852.62	5,889.06	6,604.26	1,430.73	8,034.99
METAL PRODUCTS	1,731.20	2,799.62	4,530.82	2,992.18	4,511.44	7,503.62
BANKING	2,451.65	2,149.47	4,601.12	3,065.90	4,201.77	7,267.67
TRADING	5,042.00	1,861.85	6,903.85	4,310.97	2,401.30	6,712.27
FERTILIZERS	784.23	2,592.71	3,376.94	1,624.49	4,587.91	6,212.40
CHEMICAL & CHEMICAL PRODUCTS	1,702.80	1,638.24	3,341.04	3,140.07	2,961.36	6,101.43
COMMERCIAL REAL ESTATE	3,291.14	451.41	3,742.55	4,386.27	804.24	5,190.50
SUGAR	2,466.45	358.44	2,824.90	4,378.88	624.10	5,002.97
TOTAL	1,28,123.02	60,724.28	1,88,847.30	1,65,244.00	94,002.21	2,59,246.21

Restructuring

(₹ in Crore)

Industry	Outstanding	FITL Prov.	Net Outstanding
Financial Services	6.30	0.00	6.30
Infrastructure	282.05	0.00	282.05
Diamond Industry	95.09	0.00	95.09
Other Services	113.11	0.46	112.66
Electricity	2996.47	170.52	2825.95
Electronics	3.51	0.00	3.51
Agro Industries	180.30	0.46	179.85
IT	27.15	0.00	27.15
Health Care	177.15	0.00	177.15
Metal Industry	629.83	24.01	605.82
Chemical & Fertilizers	169.63	0.00	169.63
Electical Machinery	437.04	17.54	419.50
Motor Vehicles	210.47	0.05	210.42
Paper	133.41	0.00	133.41
Textiles	1447.87	10.00	1437.87
Food & Beverages	818.60	41.45	777.15
Printing	76.70	0.00	76.70
Telecommunications	335.25	0.00	335.25
Real Estate	164.14	0.00	164.14
Misc. Industry	52.30	0.00	52.30
Mining and quarrying	8.70	0.00	8.70
Retail Store	40.17	0.00	40.17
Air Transport	719.29	0.00	719.29
Total	9124.55	264.50	8860.05

Summary of Restructured Advances as on September 30, 2011

(₹ in Crore)

	PA	NPA
Gross	7589.24	1535.31
Less: FITL Provision	232.35	32.15
Total	7356.89	1503.16

NPAs out of Restructured Advances as on Sep 30,2011

(₹ in Crore)

Industry	Outstanding	FITL Prov.	Net Outstanding
Financial Services	0.00	0.00	0.00
Infrastructure	90.37	0.00	90.37
Diamond Industry	56.39	0.00	56.39
Other Services	14.27	0.46	13.81
Electricity	47.23	0.00	47.23
Electronics	3.51	0.00	3.51
Agro Industries	26.10	0.00	26.10
IT	27.15	0.00	27.15
Health Care	2.85	0.00	2.85
Metal Industry	55.33	0.00	55.33
Chemical & Fertilizers	22.10	0.00	22.10
Electical Machinery	409.57	17.55	392.01
Motor Vehicles	9.00	0.00	9.00
Paper	15.48	0.00	15.48
Textiles	202.71	0.10	202.61
Food & Beverages	197.89	14.04	183.84
Printing	76.70	0.00	76.70
Telecommunications	123.87	0.00	123.87
Real Estate	72.67	0.00	72.67
Misc. Industry	49.97	0.00	49.97
Mining and quarrying	8.70	0.00	8.70
Retail Store	23.44	0.00	23.44
Air Transport	0.00	0.00	0.00
Total	1535.31	32.15	1503.16

Investments *(₹ in Crore)*

Category	HTM	AFS	HFT	Total
Government securities	42031	6780	2415	51226
SASF Securities	5541	0	0	5541
Equity Shares	0	2221	7	2228
Preference Shares	98	1094	0	1192
Debentures/ Bonds	217	2113	95	2425
Subsidiaries / Joint Ventures	603	0	0	603
Security Receipts	0	881	0	881
Others (CPs/CDs/MF) etc	2324	2188	2471	6983
Total	50814	15277	4988	71079

List of some strategic investments

Entity	% Holding
IDBI ASSET MANAGEMENT LTD.	100.00
IDBI CAPITAL MARKET SERVICES LIMITED	100.00
IDBI INTECH LIMITED	100.00
IDBI MF TRUSTEE COMPANY LTD.	100.00
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48.00
IDBI TRUSTESHIP SERVICES LIMITED	39.78
NATIONAL SECURITIES DEPOSITORY LIMITED	30.00
BIOTECH CONSORTIUM INDIA LIMITED	27.93
CREDIT ANALYSIS AND RESEARCH LIMITED	25.79
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
INVESTORS SERVICES OF INDIA LIMITED	24.21
PONDICHERRY INDUSTRIAL PROMOTION DEVELOPMENT AND INVT CORP LTD	21.14
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
TRIPURA INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	10.78
NEPAL DEVELOPMENT BANK LIMITED	10.00
UNIVERSAL COMMODITY EXCHANGE LTD.	10.00
CORDEX INDIA PVT. LTD.	7.14
SECURITIES TRADING CORPORATION OF INDIA LIMITED	6.60
CLEARING CORPORATION OF INDIA LIMITED	6.50
NATIONAL STOCK EXCHANGE OF INDIA LIMITED	5.00
UNITED STOCK EXCHANGE OF INDIA LIMITED	0.97

Liabilities

(₹ in Crore)

Deposits	30-Sep-11	30-Sep-10
Current	18265	12621
Savings	15216	10925
Term	140960	130759
Total	174441	154305

Borrowings	30-Sep-11	30-Sep-10
Tier I	3839	3839
Upper Tier II	4286	3286
Lower Tier II	7287	5851
Flexi Bonds	487	570
Omni Bonds	14871	16742
Refinance/Borrowings	12689	9716
SLR Bonds	827	1893
Outside India	8629	7512
Total	52915	49410



Thank You