



Presentation to Analysts

July 2013

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 71.72% 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**

- 1111 branches; 1799 ATMs
- 1- Overseas, 282-Metro, 394-Urban, 292-Semi Urban & 142-Rural
- Presence in 760 locations
- Network of :
 - 66 Retail Asset Centres
 - 21 Credit Processing Centres
 - 6 PSG Processing Centres
 - 6 Regional Processing Units
 - 27 Central Clearing Units
- 8 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- **Corporate customers:3000+**

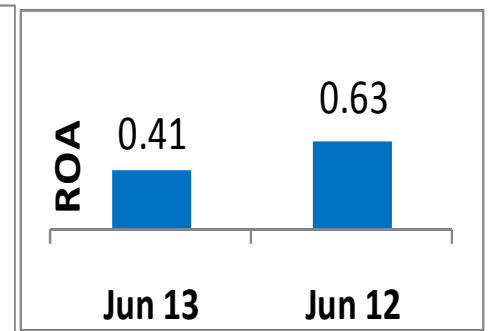
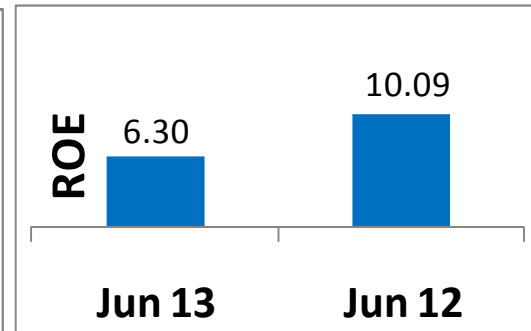
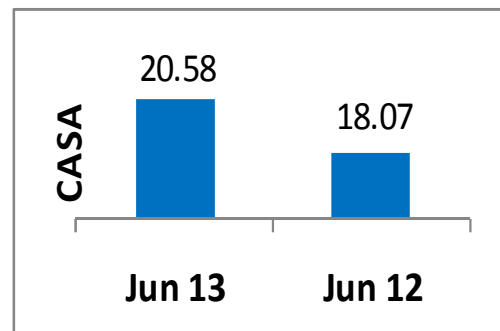
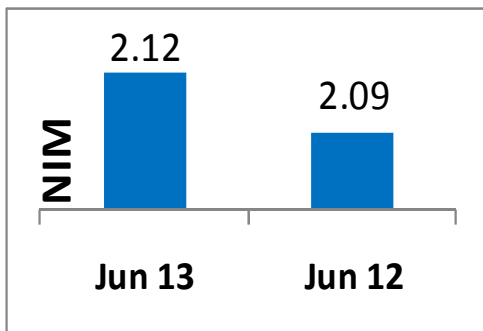
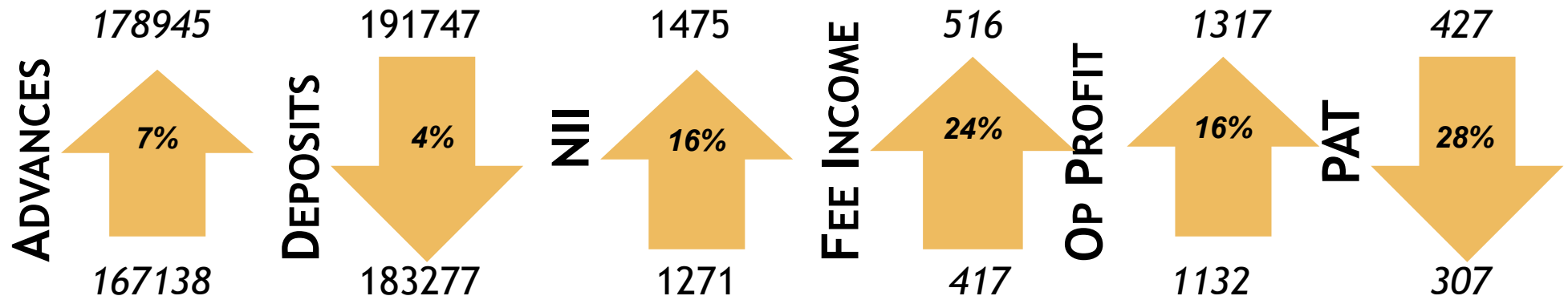
- Retail customer base: 6.5 million+

- **Global expansion plans**

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



Highlights (Q1 FY 14 over Q1 FY 13) (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	30-Jun-2013	30-Jun-2012
LIABILITIES		
Capital	1333	1278
Reserve & Surplus	20197	18566
[Net Worth]	19751	17972
Deposits	183277	191747
Borrowings	73429	51681
Other Liabilities & provisions	9554	8088
Total	287790	271361
ASSETS		
Cash & balance with RBI	10561	11569
Bal. with banks & money at call	1800	2079
Investments	86631	81553
Advances	178945	167138
Fixed Assets [incl leased assets]	2931	3010
Other Assets	6922	6012
Total	287790	271361

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Mar-13	Mar-12	Mar-13	Mar-12
Interest Income	6728	6270	25064	23370
Interest Expenses	5253	4999	19691	18825
Net Interest Income	1475	1271	5373	4545
Other Income	717	520	3220	2112
Total income	2192	1791	8593	6657
Operating Expenses	875	659	3134	2607
- Employee Cost	490	316	1569	1187
- Other Operating Expenses	385	342	1564	1420
Operating Profit	1317	1132	5458	4050
Provisions & contingencies	1010	705	3576	2018
- NPAs	739	377	1613	646
- write offs	1	5	383	319
- Restructured Assets	75	89	493	264
- Others (Invt., Std Asset, etc)	14	38	347	191
- Tax	180	195	740	598
Profit After Tax	307	427	1882	2032

Details of Other Income (₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Jun-13	Jun-12	Mar-13	Mar-12
Commission, Excg & Brkg	381	368	2237	1531
Profit on sale of investments	147	16	391	188
Profit/(Loss) on revaluation of investment	-4	31	39	-39
Profit on sale of Fixed Assets	0	0	0	-2
Profit on forex/derivatives	152	45	193	172
Dividend from subsidiaries	0	0	6	18
Recovery from written off cases	11	34	238	142
Other misc income	29	26	116	102
Total	717	520	3220	2112
Fee Based Income	516	417	2463	1715

Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Jun-13	Jun-12	Mar-13	Mar-12
Staff Cost	490	316	1569	1187
Rent, taxes & lighting	63	63	281	224
Printing & stationery	11	10	39	42
Advertisement & Publicity	5	3	13	26
Depreciation	27	29	124	116
Postage, Telegram, Telephone, etc	19	14	66	74
Repairs and maintenance	53	36	161	138
Outsourcing expenses	34	28	154	192
Other expenditure	174	159	727	607
TOTAL	875	659	3134	2607

Key Ratios

Particulars	Quarter Ended		FY Ended	
	Jun-13	Jun-12	Mar-13	Mar-12
Net Interest Margin (%)	2.12%	2.09%	2.12%	2.02%
Return on Assets (%)	0.41%	0.63%	0.69%	0.81%
Return on Equity (%)	6.30%	10.09%	10.39%	15.08%
Cost of all liabilities (%)	7.03%	7.39%	7.26%	7.48%
Yield on Total Assets (%)	9.97%	10.04%	10.43%	10.13%
Margin (%)	2.93%	2.65%	3.17%	2.65%
Cost of Funds (%)	8.00%	8.43%	8.31%	8.36%
Return on Earning Assets (%)	10.23%	10.29%	10.71%	10.38%
Spread (%)	2.24%	1.86%	2.40%	2.01%
Non-interest income to Total Income	9.63%	7.66%	11.38%	8.29%
Efficiency [Cost- Net Income] Ratio	39.94%	36.78%	36.48%	39.17%
Staff Expenses to total income	6.58%	4.66%	5.55%	4.66%
Staff Expenses to total expenses	8.00%	5.59%	6.88%	5.54%
Overhead efficiency ratio	81.90%	78.96%	102.72%	81.01%

Balance Sheet Ratios

(₹ in Crore)

	30 - Jun-2013	30 - Jun-2012
Total Business [Dep. + Adv.]	362222	358886
SB Deposits to Total Deposits	12.08%	9.18%
Current Account Deposits to Total Deposits	8.49%	8.89%
Time Deposits to Total Deposits	79.42%	81.93%
Book Value - Rs.	148.19	140.58
Total Off B/Sheet item to Total Assets	69.19%	54.40%
Owned Funds to total outside liabilities	7.69%	7.38%
Tier One Capital	19885	NA
Tier Two Capital	12703	NA
Total Capital	32588	NA
Total Risk Weighted Assets	258996	NA
Total Risk Weighted Assets to Total Assets	89.99%	NA
CRAR Basel III (Total)	12.58%	NA
Common Equity Tier 1	7.36%	NA
Additional Tier 1	0.32%	NA
Tier 2	4.90%	NA
Number Of Accounts		
(i) Savings	7254623	6340111
(ii) Current	508514	1376017
(iii) Term deposits	1985857	1670903

NPAs

(₹ in Crore)

Particulars	Jun-13	Jun-12
Gross Advances	183537	169797
Gross NPAs	7959	5496
Gross NPAs as % of Gross Advances	4.34%	3.24%
Total Provisions held*	3992	2018
Net Advances	178945	167779
Net NPAs	3872	3478
Net NPAs as % of Net Advances	2.16%	2.07%
Provision Coverage Ratio %	52.76%	41.34%
Provision Coverage Ratio as per RBI Guidelines % **	67.97%	65.50%

* including Countercyclical Provisioning Buffer and NPV Provision for Restructured NPAs.

Total Provision held does not include NPV loss of Rs.95.12 crores.

Sectoral Net NPAs	%
Agri and Allied Activities	6.93
Industry (Micro, Small, Medium & Large)	2.68
Services	2.23
Personal Loans	0.63

Summary of NPAs as on June 30, 2013

(₹ in Crore)

For the Quarter	Gross NPA	Provision*	Net NPA
As on 01.04.2013	6449	3253	3196
Additions (First Time NPA)	1685	830	855
Less:			
(i) Upgradations	56	16	40
(ii) Recoveries	118	74	44
(iii) Write off	1	1	0
As on 30.06.2013	7959	3992	3966

*Above Provision movement does not include NPV loss of Rs.95.12 crores

Classification of NPAs as on June 30, 2013

(₹ in Crore)

	Gross NPA	Provision	NPV Loss	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	2733	675	3	2055	24.79
Doubtful Assets	4840	2931	92	1817	62.46
Loss Assets	386	386	0	0	100.00
Total*	7959	3992	95	3872	51.35

* Excluding Countercyclical Provisioning Buffer

Break up of Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter ended		FY ended
	Jun-13	Jun-12	Mar-13
Depreciation on investment	10.27	36.19	145.43
Provision for NPAs	738.94	377.32	1612.94
Provision towards standard assets*	0.00	0.00	172.00
Provision for Restructured Assets (including FITL)	74.87	89.29	493.08
Income Tax	433.22	347.83	1518.51
Deferred Tax	-253.22	-152.94	-778.82
Bad Debts Written off	1.45	5.27	382.65
Investments written off	0.00	0.00	9.28
Others	4.14	1.76	21.10
Total	1009.67	704.73	3576.17

* Includes Provision towards Restructured Standard Assets @ 2.75%

Liabilities

(₹ in Crore)

Deposits	30-Jun-13	30-Jun-12
Current	15565	17037
Savings	22145	17606
Term	145567	157104
Total	183277	191747

Maturity Profile	Amount
Upto 6 months	82026
6 months -1 year	52087
1 year - 3 years	65794
3 years - 5 years	17854
> 5 years	38945
Total	256706

Borrowings	30-Jun-13	30-Jun-12
Tier I	2559	1709
Upper Tier II	4286	4286
Lower Tier II	10280	8916
Flexi Bonds	232	271
Omni Bonds	10517	13727
Refinance/Borrowings	21457	11460
Outside India	24098	11312
Total	73429	51681

Advances

(₹ in Crore)

Vertical	Jun-13	Jun-12
CBG	87062.22	80219.66
ICG	45906.76	32284.27
PBG	31947.09	33937.68
AGRI	0	15878.3
MSE	0	4810.84
PSG*	13381.08	0
RECRY	648	648.62
Grand Total	178945.15	167779.37

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

Nature	30-Jun-13	30-Jun-12
Bills	4354	3602
CC, OD,WCDL ETC	41210	38486
Term Loans- Other	133381	125050
Total	178945	167138
Top 20 Borrowers	28251	

Maturity Profile	Advances
Upto 6 months	19422
> 6 months to 1 year	11088
> 1 year to 3 years	73197
> 3 years to 5 years	25338
> 5 years	49899
Total	178945

Advances

(₹ in Crore)

Industry	Outstanding			Committed		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	21764	12259	34023	33464	16350	49814
OIL & GAS/PETROLEUM PRODUCTS	8553	12049	20602	10000	18617	28617
ROADS & BRIDGES / PORTS	12501	5977	18478	15683	11691	27374
IRON AND STEEL	12924	5071	17995	17328	6874	24202
HOME LOANS	20493	0	20493	21706	0	21706
INFRASTRUCTURE OTHERS	5107	8363	13469	7158	10377	17536
BANKING	2848	4906	7754	4959	11483	16442
TELECOM	8845	3048	11894	9293	4141	13434
NBFC	9940	111	10051	12457	821	13278
TEXTILES	6707	1635	8342	9911	2132	12043
TRADING	3442	2083	5524	8565	3411	11976
GENERAL MACHINERY & EQUIPMENTS	2448	5717	8165	4012	7252	11264
FERTILIZERS	1444	2865	4309	3183	6364	9547
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRON AND STEEL)	2959	2572	5531	5177	4150	9327
CONSTRUCTION	1581	4898	6479	2349	6936	9285
HOUSING FINANCE COMPANIES	5187	1	5188	8642	8	8650
CEMENT	5609	1010	6618	6551	1375	7925
FOOD & BEVERAGES/ FOOD PROCESSING	2106	848	2954	3642	3780	7422
CHEMICAL & CHEMICAL PRODUCTS	1607	2488	4095	4079	3068	7146
AGRICULTURE & RELATED ACTIVITIES	4062	29	4091	7026	70	7096
TOTAL	140125	75929	216055	195183	118900	314083

Summary of Restructured Advances as on June 30, 2013

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	15260	2330	17590
Less: FITL Provision	808	66	874
	14452	2264	16716
Less: Cases considered for Provisioning @ 0.40%	2465	0	2465
Total	11987	2264	14251

Restructuring *(₹ in Crore)*

Industry	Outstanding	Industry	Outstanding
AGRO INDUSTRIES	275	METAL INDUSTRY	1 110
AIR TRANSPORT	1 184	MINING AND QUARRYING	51
AQUACULTURE	72	MISC. INDUSTRY	90
CEMENT	112	MOTOR VEHICLES	303
CERAMIC INDUSTRY	108	OIL EXPLORATION	96
CHEMICAL AND FERTILIZERS	74	OTHER SERVICES	39
COAL	10	PAPER	134
DAIRY FARM AND POULTRY	4	PHARMACEUTICALS	261
EDUCATION	457	PLASTIC	1
ELECTRICAL MACHINERY	1 504	PLASTIC PRODUCTS	35
ELECTRICITY GENERATION	1 371	REAL ESTATE	43
ELECTRONICS	178	RETAIL STORE	127
ENTERTAINMENT	40	RUBBER	3
FINANCIAL SERVICES	5	SHIP BUILDING	274
FOOD AND BEVERAGES	343	SUGAR	455
HEALTH CARE	20	TELECOMMUNICATIONS	1 186
HOTEL	139	TEXTILES	1 388
INFRASTRUCTURE	2 036	TIMBER	0
IRON AND STEEL	459	TRANSPORT SERVICES	3
IT	224	WASTE MANAGEMENT	16
JEWELLERY MFG	24	Total	14251

PA to NPA out of Restructured Advances as on June 30, 2013

(₹ in Crore)

Industry	Outstanding	Industry	Outstanding
AGRO INDUSTRIES	96	MINING AND QUARRYING	20
AIR TRANSPORT	696	MISC. INDUSTRY	5
AQUACULTURE	4	MOTOR VEHICLES	55
CEMENT	5	OTHER SERVICES	16
CHEMICAL AND FERTILIZERS	2	PAPER	7
EDUCATION	33	PHARMACEUTICALS	144
ELECTRICAL MACHINERY	75	PLASTIC	1
ELECTRONICS	156	PLASTIC PRODUCTS	35
ENTERTAINMENT	6	REAL ESTATE	43
FOOD AND BEVERAGES	56	RETAIL STORE	19
HEALTH CARE	2	SUGAR	115
HOTEL	14	TELECOMMUNICATIONS	40
INFRASTRUCTURE	166	TEXTILES	184
IT	27	TRANSPORT SERVICES	3
METAL INDUSTRY	36	Total	2061.48

Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	53398	3708	453	57559
SASF Securities	4941	0	0	4941
Shares (Equity)	0	2671	14	2685
Shares (Preference)	0	688	0	688
Debentures/ Bonds	10	7202	0	7213
Subsidiaries / Joint Ventures	619	0	0	619
Security Receipts	0	77	0	77
Others (CPs/CDs/MF) etc	8332	3376	1142	12850
Total	67300	17721	1610	86631

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.	55.56
IDBI TRUSTEESHIP 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	17.19
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
INVESTORS SERVICES OF INDIA LIMITED	24.21
	contd...

List of Some Strategic Investments

Name of Company	Percentage Holding
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
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