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IDBI BANK

INVESTORS PRESENTATION

FINANCIAL RESULTS Q4 - FY 2022-23

April 29, 2023

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Content

1

Highlights

2

Financial Performance

3

Business Performance

4

Treasury Operations

5

Asset Quality

6

Capital

7

Digital Banking and Financial Inclusion

8

Subsidiaries

9

Way Forward

Highlights

Major Highlights for Q4 FY 2023 – Sustained Strong Performance

PAT - Rs.1133 crore
PBT - Rs.1441 crore

Operating Profit -
Rs.2425 crore

NII - Rs.3280 crore

NIM - 5.01 %
[Core NIM - 4.14%]

ROA -1.43%
ROE – 18.32%

Cost to Net Income Ratio
46.91%

Total CRAR – 20.44%
Tier 1 Capital – 18.08%

Total RWA
Rs.163719 Crore

Cost of deposit – 3.71%
Cost of funds – 3.96%.

CASA ratio – 53.02%

Net Adv. - Rs.162568 crore
Deposit - Rs.255499 crore

Net NPA – 0.92%
GNPA – 6.38%
PCR – 97.94%

Key Metrics for Q4 FY 2023

Profitability - Strong operating momentum

- PAT at Rs.1133 crore, up by 64% YoY and 22% QoQ
- PBT at Rs.1441 crore, up by 71% YoY and 14% QoQ
- Operating Profit at Rs.2425 crore up by 60% YoY and 18% QoQ
- NII at Rs.3280 crore, grew by 35% YoY and 12% QoQ
- NIM at 5.01%, improved by 104 bps YoY and 42 bps QoQ
- Cost to Net Income Ratio (CIR) at 46.91% reduced by 675 bps YoY

Business Performance - Focus on Granularity

- CASA ratio at 53.02%. CASA at Rs.135455 crore grew by 2% YoY
- Retail : Corporate Ratio (Gross Advances) stood at 69:31 against 63:37 as on Mar 2022
- Net Advances at Rs.162568 crore grew by 19% YoY and 10% QoQ

Key Metrics for Q4 FY 2023 (contd.)

Asset Quality - Improving Trend

- Net NPA at 0.92%, reduction of 44 bps YoY and 16 bps QoQ
- GNPA at 6.38%, reduction of 1378 bps YoY and 744 bps QoQ
- PCR stood at 97.94%, improved by 32 bps YoY

Capital - Adequately Capitalised

- Tier 1 Capital at 18.08%, up by 140 bps YoY and 48 bps QoQ
- Total CRAR at 20.44%, up by 138 bps YoY and 30 bps QoQ
- Total RWA at Rs.163719 crore, increased by 593 bps YoY and 560 bps QoQ

Effect of proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratios as at Mar 31, 2023

Financial Performance

Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance %
	Mar-22	Dec-22	Mar-23	YoY%	QoQ%	Mar-22	Mar-23	
Interest Income	4598	5231	5726	25	9	18292	20570	12
Interest Expenses	2178	2306	2446	12	6	9130	9139	-
Net Interest Income	2420	2925	3280	35	12	9162	11431	25
Other Income	844	857	1288	53	50	4690	4372	(7)
Net Total Income	3264	3782	4568	40	21	13852	15803	14
Operating Expenses	1751	1731	2143	22	24	6357	7067	11
-Employee Cost	861	811	1221	42	50	3104	3533	14
-Other Operating Cost	890	920	922	4	-	3253	3534	9
Operating Profit	1513	2051	2425	60	18	7495	8736	17
OP. Excl. gain on strategic sale	1512	2051	2428	61	18	7494	8217	10
Provisions & Contingencies (Excl. Tax)	669	784	984	47	26	3887	3498	(10)
Profit/(Loss) Before Tax	844	1267	1441	71	14	3609	5238	45
Tax	153	340	308	101	(9)	1169	1593	36
Profit/(Loss) After Tax	691	927	1133	64	22	2439	3645	49

Net Interest Income

(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance %
	Mar-22	Dec-22	Mar-23	YoY%	QoQ%	Mar-22	Mar-23	
Interest Income								
Interest on Advances	3143	3459	3842	22	11	11990	13337	11
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1317	1644	1794	36	9	5341	6515	22
Other Interest Income	138	128	90	(35)	(30)	961	718	(25)
Interest Income	4598	5231	5726	25	9	18292	20570	12
Interest Expense								
Interest paid on Deposits	1874	1947	2139	14	10	7759	7829	1
Interest paid on Borrowings	264	216	178	(33)	(18)	1188	872	(27)
Interest on RBI / inter bank borrowings	40	143	129	223	(10)	183	438	139
Total Interest Expenses	2178	2306	2446	12	6	9130	9139	-
Net Interest Income	2420	2925	3280	35	12	9162	11431	25
NIM %	3.97	4.59	5.01	104 bps	42 bps	3.73	4.52	79 bps
NII (Excl. interest on IT Refund)	2420	2898	3279	35	13	8809	11131	26
NIM % (Excl. interest on IT Refund)	3.97	4.55	5.01	104 bps	46 bps	3.59	4.40	81 bps

Other Income

(Rs.Crore)

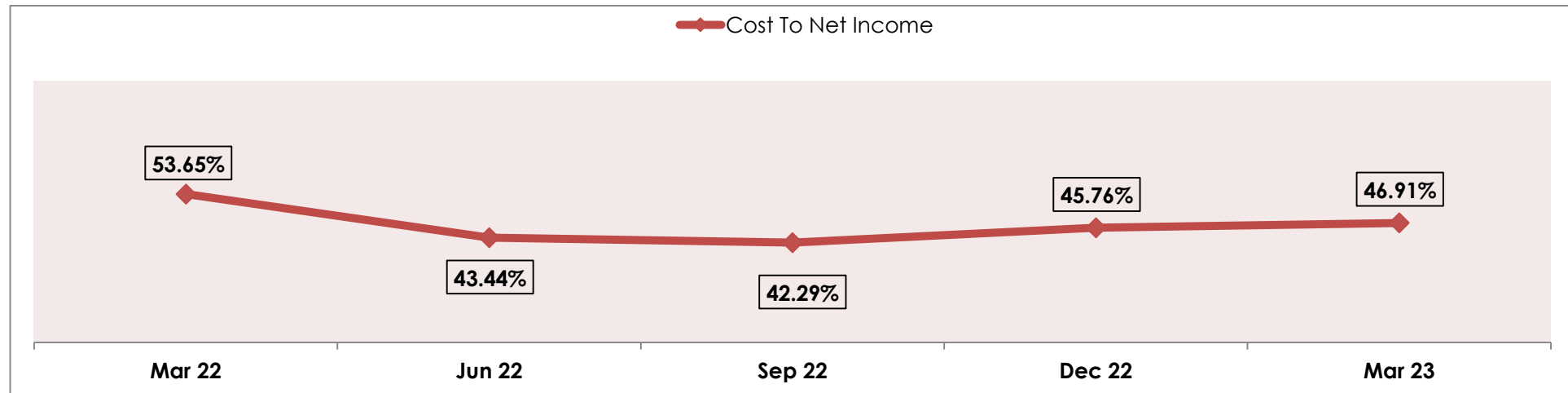
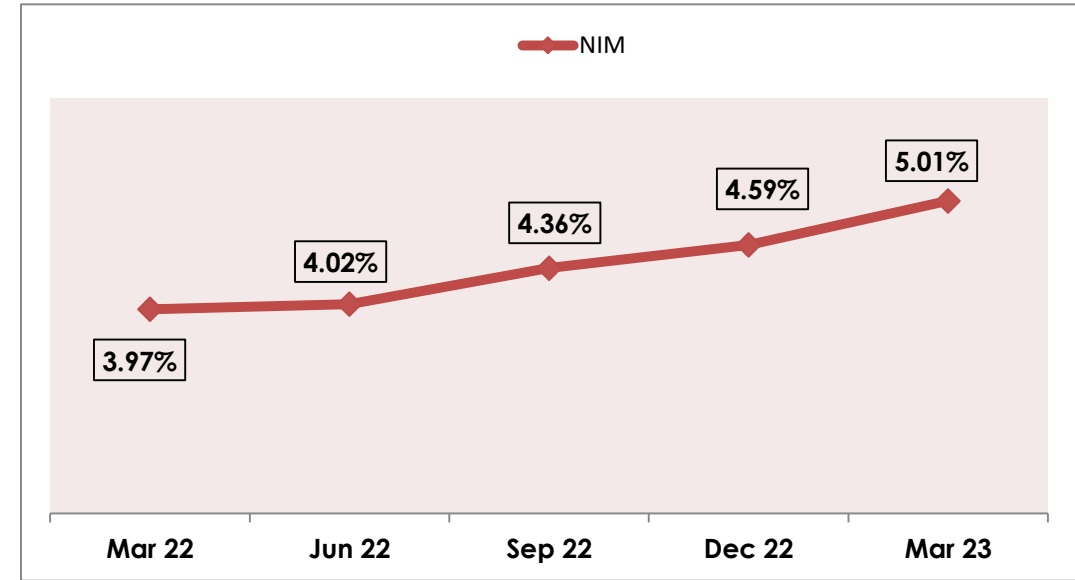
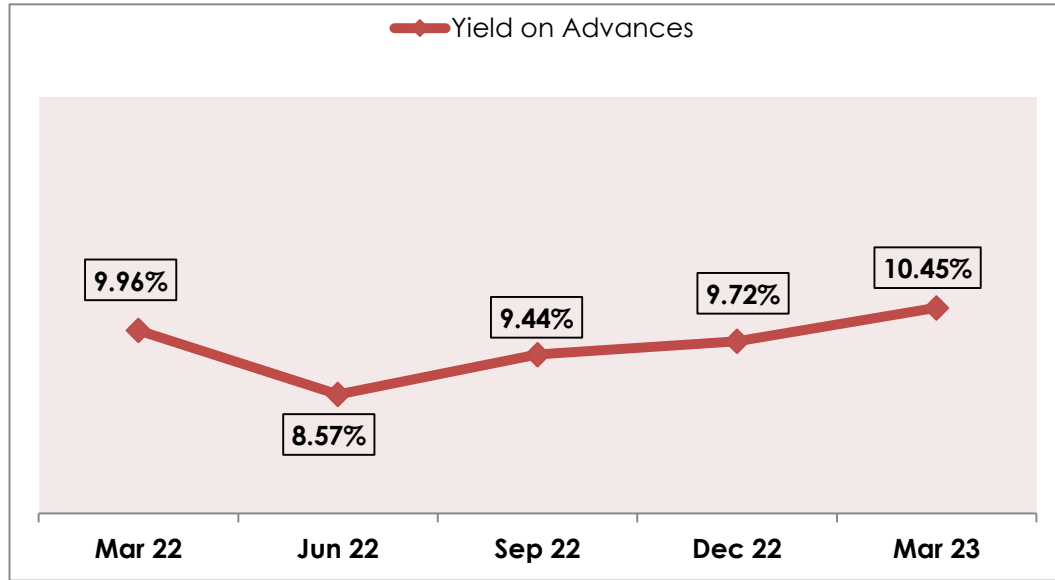
Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-22	Dec-22	Mar-23	YoY %	QoQ %	Mar-22	Mar-23	
Commission, exchange and brokerage	525	473	485	(8)	3	1814	1924	6
Profit/ (Loss) on sale of investments	12	49	21	75	(57)	1058	873	(17)
Profit/(Loss) on revaluation of investments (net)	(48)	74	50	(204)	(32)	16	51	219
Profit/(Loss) on Forex	225	156	138	(39)	(12)	731	616	(16)
Dividend Income	-	8	-	-	-	39	35	(10)
Recovery from W/O cases	69	81	568	723	601	846	716	(15)
Misc. Income	61	16	26	(57)	63	186	157	(15)
Other Income	844	857	1288	53	50	4690	4372	(7)

Provisions & Contingencies

(Rs.Crore)

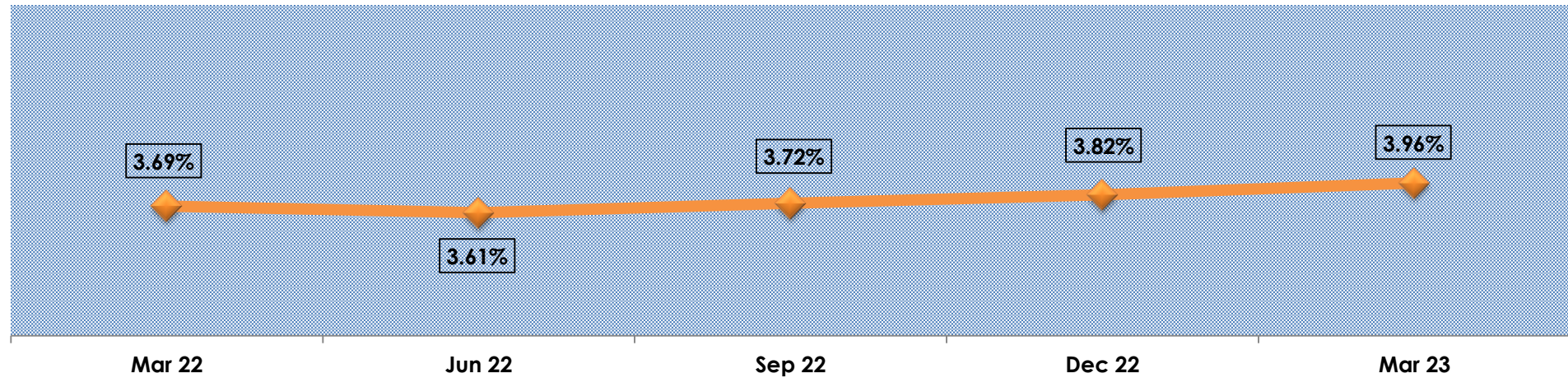
Particulars	Quarter ended			Variance		FY Ended		Variance
	Mar-22	Dec-22	Mar-23	YoY	QoQ	Mar-22	Mar-23	
Depreciation on Investment	1052	(19)	937	(115)	956	1923	1188	(735)
Provision – NPAs	(300)	233	(5469)	(5169)	(5702)	(588)	(5190)	(4602)
Provision – Standard Assets	(464)	291	864	1328	573	72	1905	1833
Provision - Restructured Assets	(89)	(8)	24	113	32	190	(57)	(247)
Income Tax	153	340	308	155	(32)	1169	1593	424
Bad Debts Written off	529	251	3587	3058	3336	1917	4018	2101
Other Provisions	(58)	36	1041	1099	1005	373	1634	1261
Total	823	1124	1292	469	168	5056	5091	35

Yield Ratios

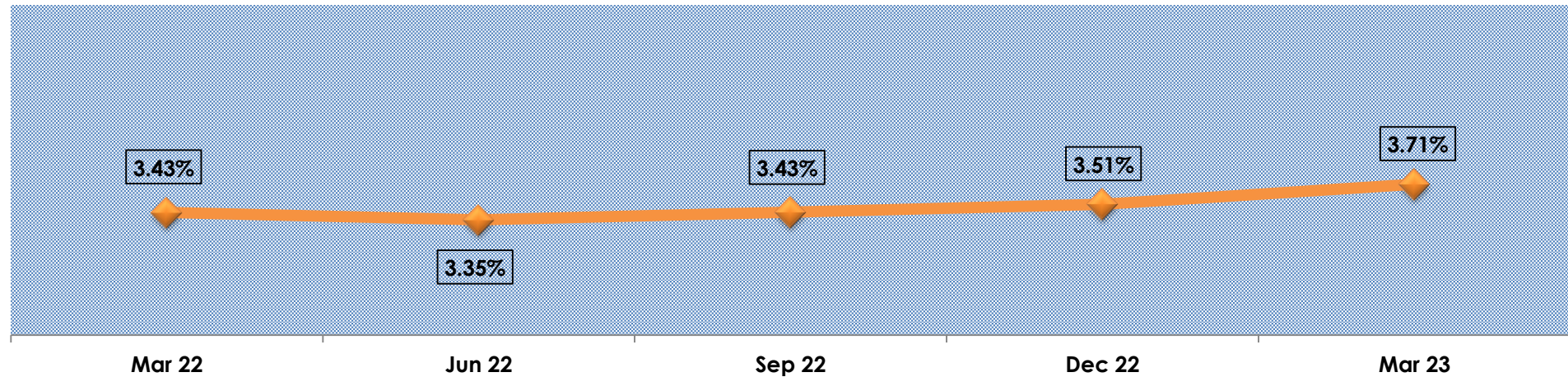


Cost of Funds & Cost of Deposits

◆ Cost of Funds



◆ Cost of Deposits



Business Performance

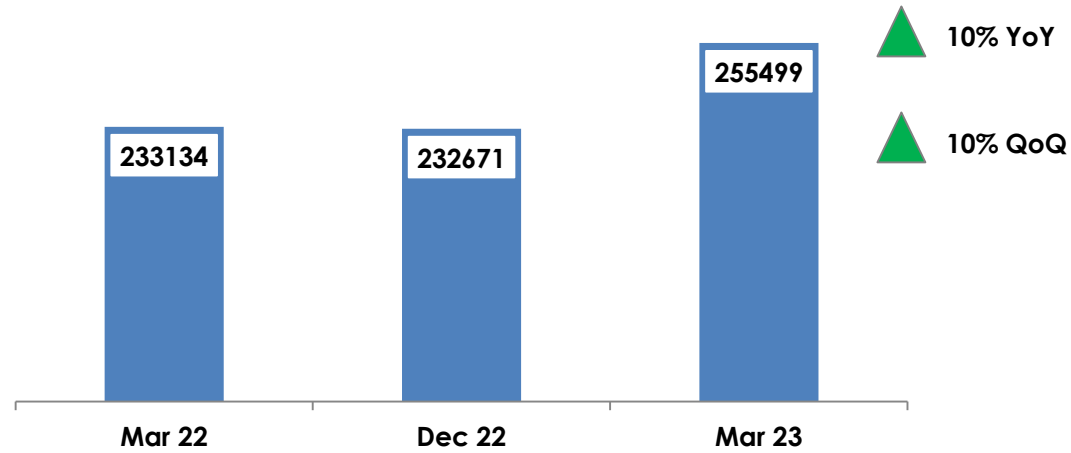
Balance Sheet

(Rs.Crore)

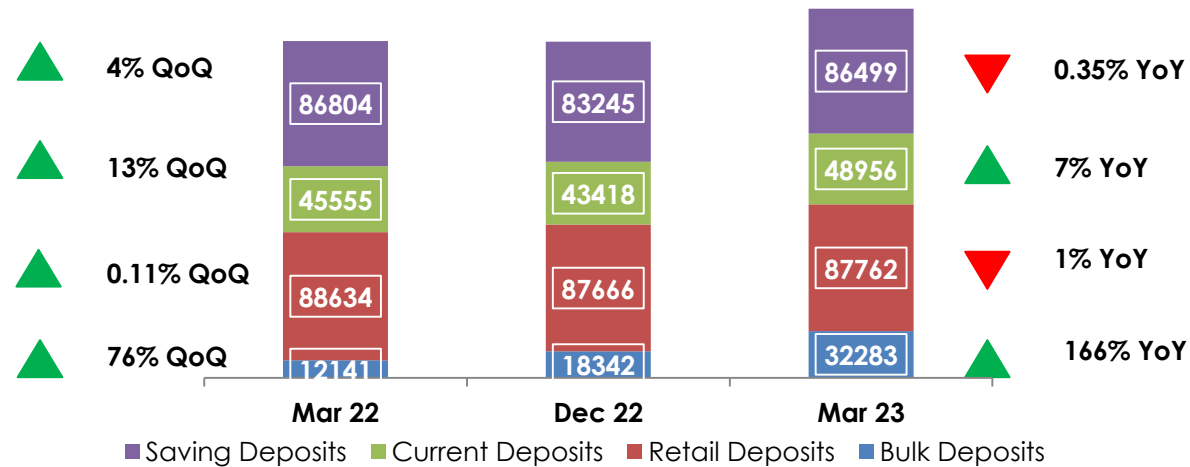
As at	Mar-22	Dec-22	Mar-23
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	30910	33419	34566
Deposits	233134	232671	255499
Borrowings	14345	15814	12638
Other Liabilities & Provisions	12462	14134	17047
Total	301603	306790	330502
ASSETS			
Cash & Balance with RBI	27796	14999	16639
Bal. with banks & money at call	7915	10921	12646
Investments	82988	93155	99690
Advances	136955	148384	162568
Fixed Assets	9937	9824	9757
Other Assets	36012	29507	29202
Total	301603	306790	330502

Business Performance

Total Deposit

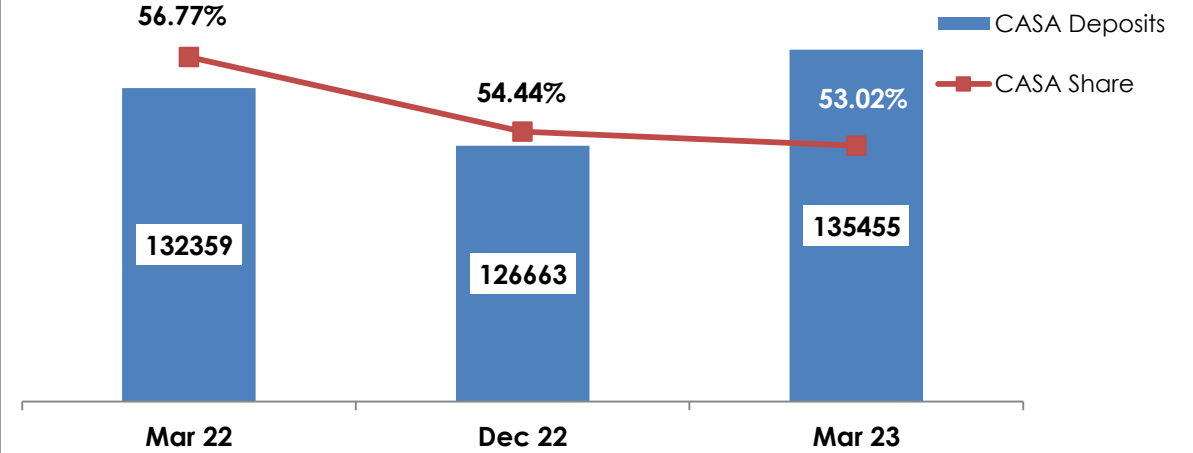


Deposit Mix

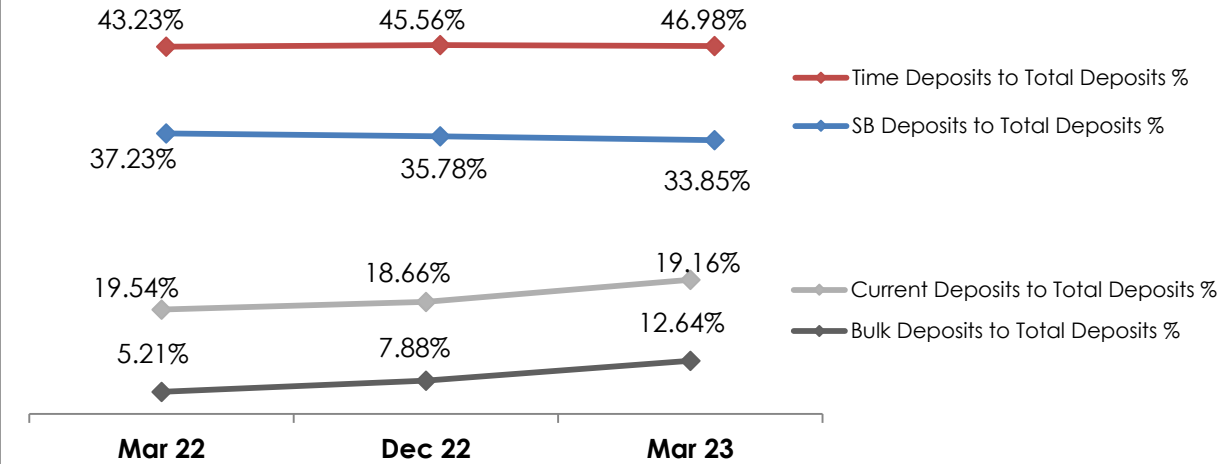


CASA

(Rs. Crore)

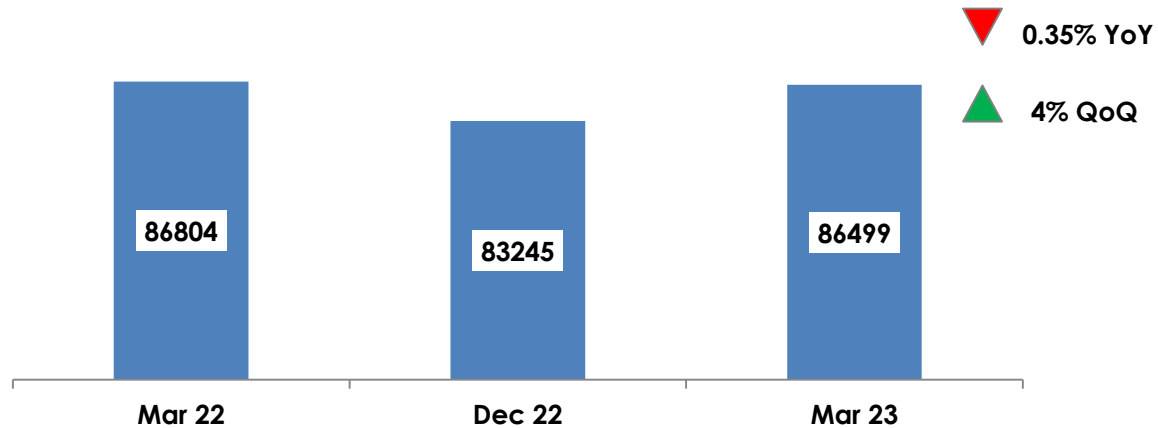


Deposit Mix



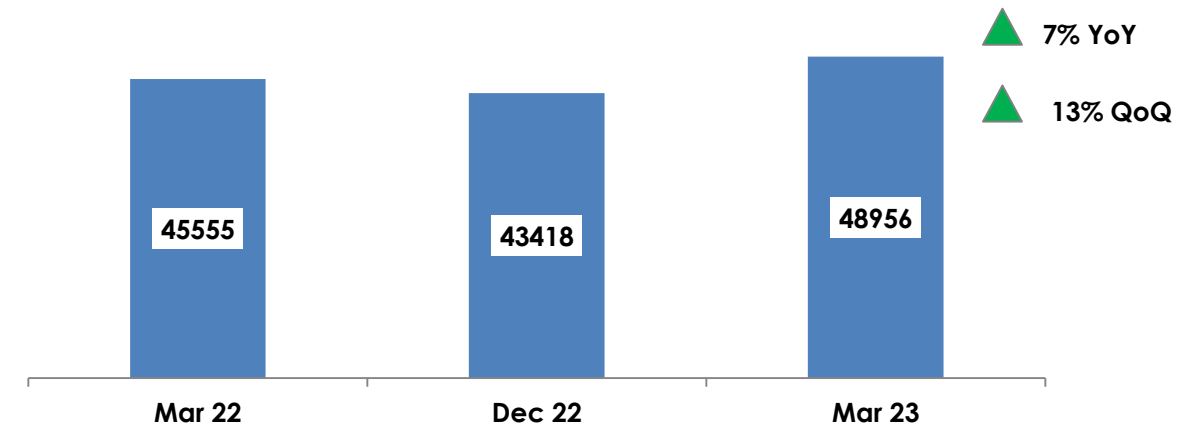
Business Performance

Saving Deposits

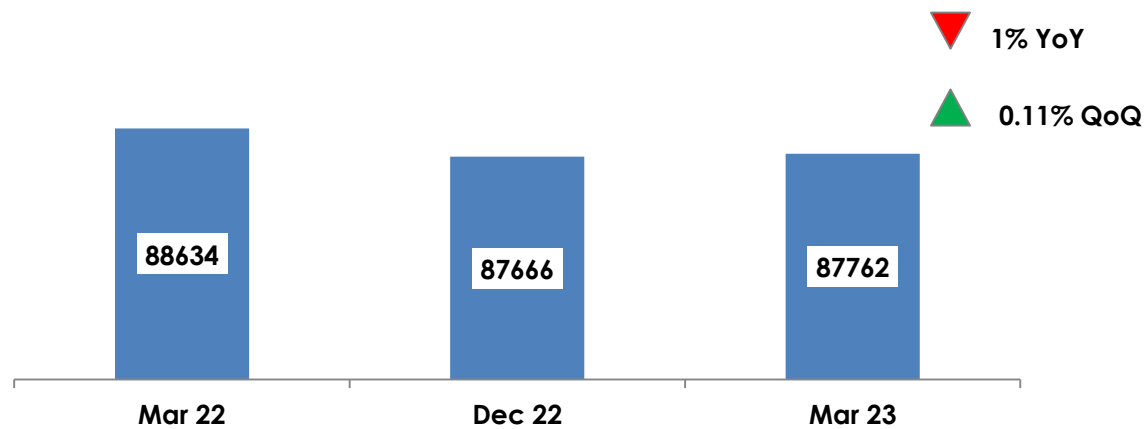


Current Deposits

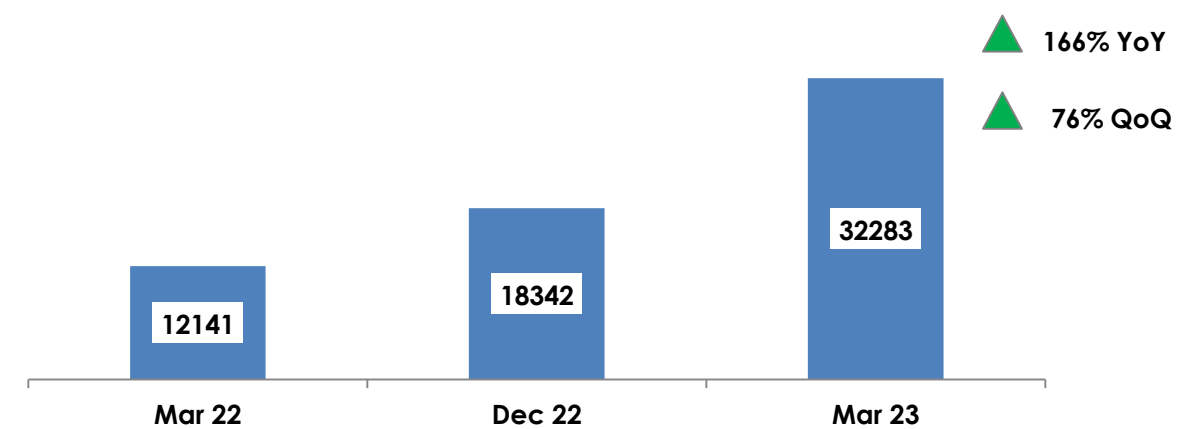
(Rs. Crore)



Retail Deposits



Bulk Deposits

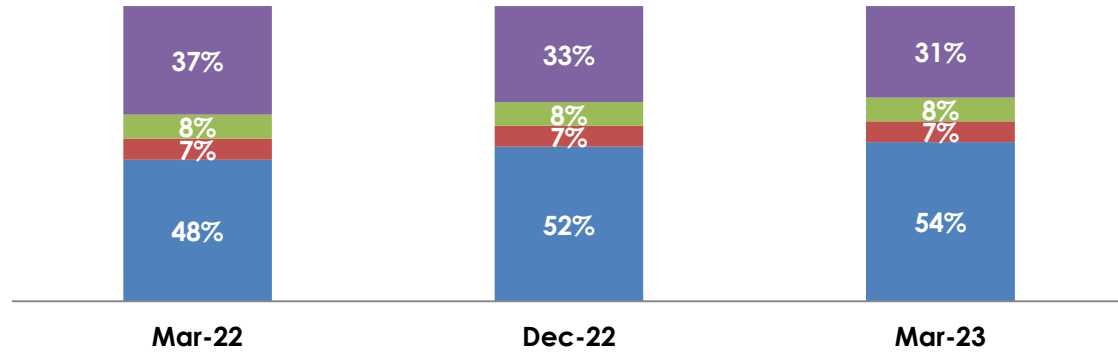


Business Performance and Advances

(Rs.Crore)

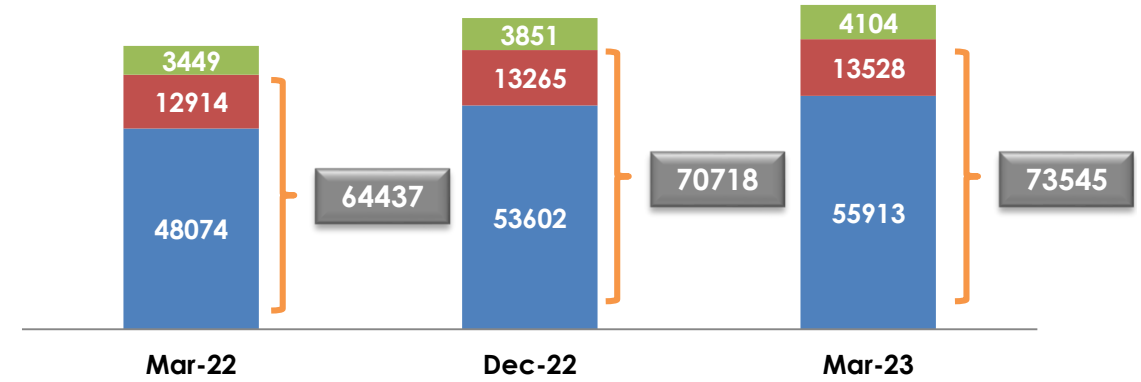
Gross Advances

■ Corporate ■ MSME Advances ■ Agri Advances ■ Retail Advances



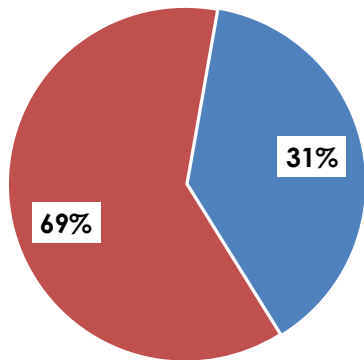
Structured Retail Assets

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

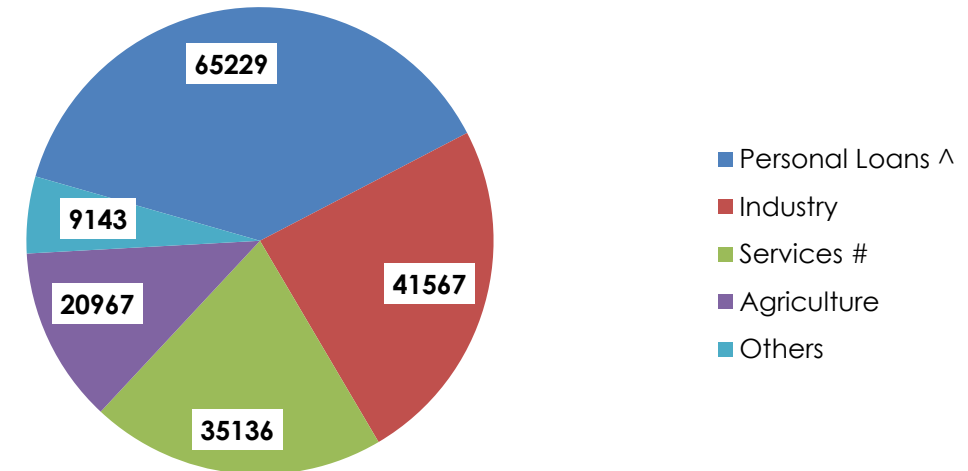
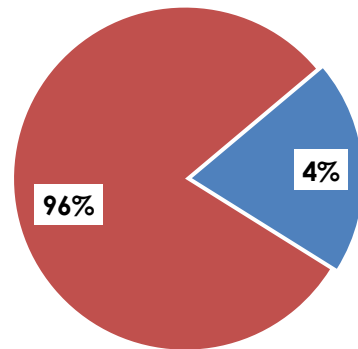


Gross Advances as on Mar 2023

■ - Corporate ■ - Retail

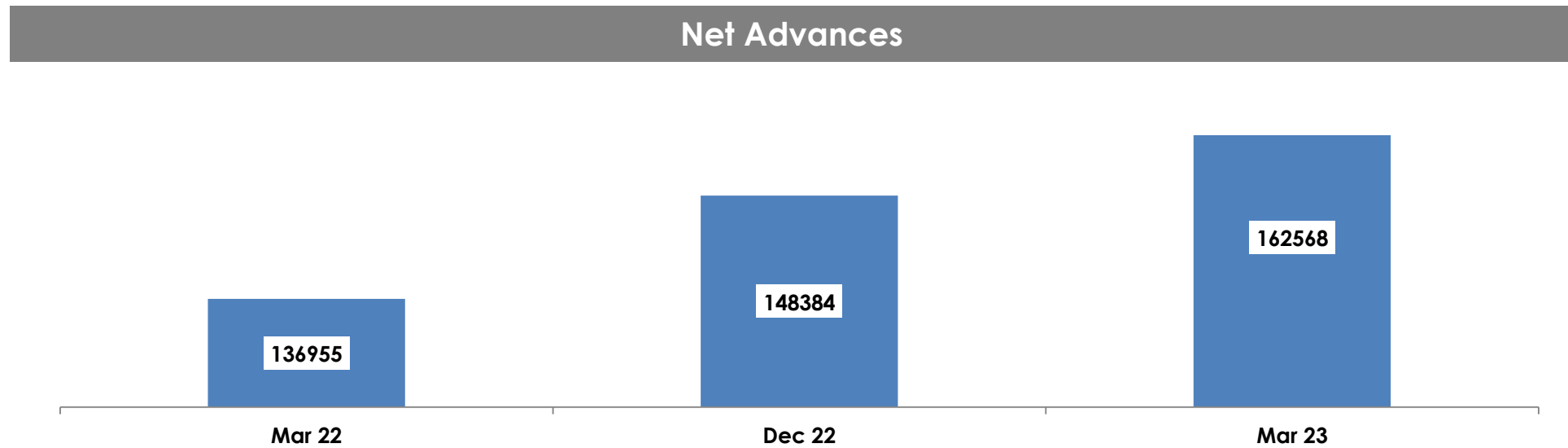
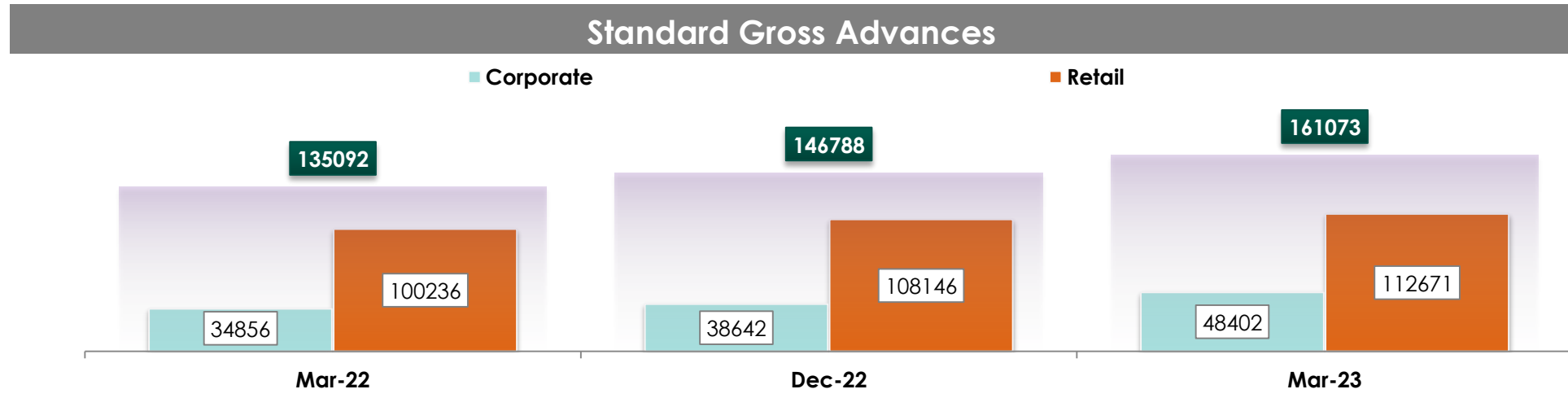


■ -Overseas Advances ■ -Domestic Advances



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

Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.



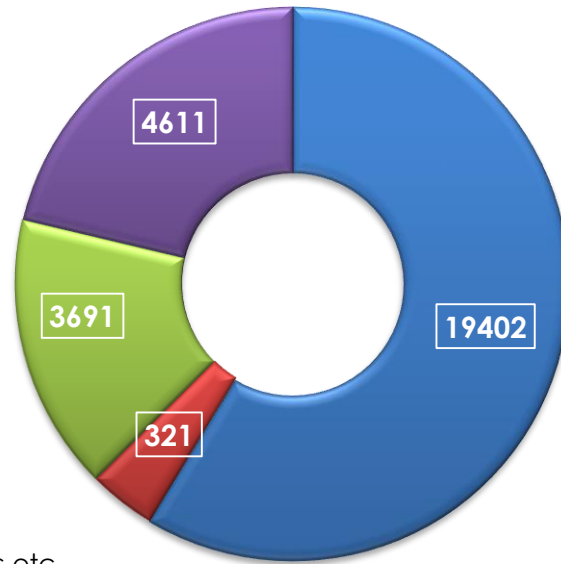
Priority Sector

(Rs.Crore)

Particulars	Mar 22		Dec 22		Mar 23		Growth over March-22 (8)=[(6)-(2)]	Avg. achievement for FY23	
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC		Amount	% of ANBC
1	2	3	4	5	6	7			
ANBC	152079		156846		167357			159034	
Priority Sector Advances (a+b+c)	67583	44.44	69244	44.15	64025	38.26	(3558)	69822	43.90
(a) Agriculture (i+ii+iii+iv)	29731	19.55	31253	19.93	31944	19.09	2213	31193	19.61
(i) Non-Corporate Farmers (NCF)	22021	14.48	22839	14.56	24147	14.43	2126	22423	14.10
(ii) Other Agri	1640	1.08	1865	1.19	1877	1.12	237	1809	1.14
(iii) Indirect Agriculture (RIDF)	8971	5.90	7148	4.56	6521	3.90	(2450)	7461	4.69
(iv) PSLC (Agri) sale	(2900)		(600)		(600)			(500)	
(b) MSME (Micro, Medium & Small Enterprises)	26958	17.73	22819	14.55	16241	9.70	(10717)	22237	13.98
(c) Other Priority Sector Advances (i+ii+iii)	10894	7.16	15172	9.67	15839	9.46	4945	16392	10.31
(i) Housing	18904	12.43	16834	10.73	17556	10.49	(1348)	17607	11.07
(ii) Others	815	0.54	938	0.60	883	0.53	68	884	0.56
(iii) PSLC (General) sale	(8825)		(2600)		(2600)			(2100)	

Treasury Operations

AFS BREAKUP

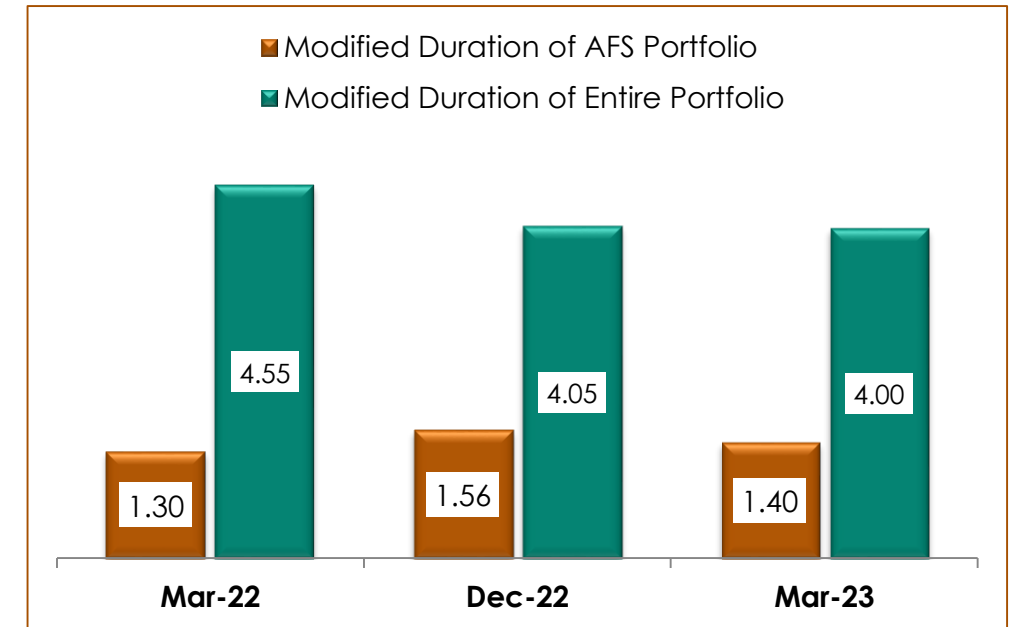


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Mar-22	Dec-22	Mar-23
SLR	59275	67492	73540
Non SLR	27499	28491	30176
Non SLR (Overseas)	75	267	221
Non SLR (SASF)	2634	2634	879
TOTAL	89483	98884	104816
Less: Provision	6495	5729	5126
Net Investments	82988	93155	99690

(Rs.Crore)

Category	Mar-22	Dec-22	Mar-23
HTM	61440	65273	66887
AFS	20451	24365	28025
HFT	1097	3517	4778
Total	82988	93155	99690



Asset Quality

COVID -19 – Provision Details

(Rs.Crore)

Particulars	Mar-22	Dec-22	Mar-23
In QE June 2020	116	116	116
COVID Second Wave (Additional provision in QE March 2021)	-	-	-
COVID Restructuring	415	340	315
Total COVID 19 Provision held	531	456	431
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR @	-	1192	1836

@ Excludes corporate accounts

Asset Quality

PCR improved to 97.94% % (Mar 2023) from 97.62% (Mar 2022)

(Rs.Crore)

Particulars	Mar-22	Dec-22	Mar-23
Gross Advances	169207	170323	172042
Gross NPAs	34115	23535	10969
Gross NPAs as % of Gross Advances	20.16	13.82	6.38
Total Provisions held (including NCLT Provision)	32251	21939	9474
Net Advances	136955	148384	162568
Net NPAs	1864	1596	1495
Net NPAs as % of Net Advances	1.36	1.08	0.92
Provision Coverage Ratio as per RBI Guidelines	97.62	97.98	97.94

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	1006	333	674	33%
-of which 100% provided	180	180	-	100%
Doubtful-1 Assets	978	473	505	48%
-of which 100% provided	218	218	-	100%
Doubtful-2 Assets	1269	953	316	75%
-of which 100% provided	660	660	-	100%
Doubtful-3 Assets	742	742	-	100%
Loss Assets	6974	6974	-	100%
Total	10969	9475	1495	86%

Technical Write Off	Amount
Corporate TWO	57859
Retail TWO	3878
Total TWO	61737

Excluding TWO provision

Out of total GNPA of Rs.10969 crore, Rs.8774 crore is 100% provided. Overall 33% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.70511 crore

NPA Movement

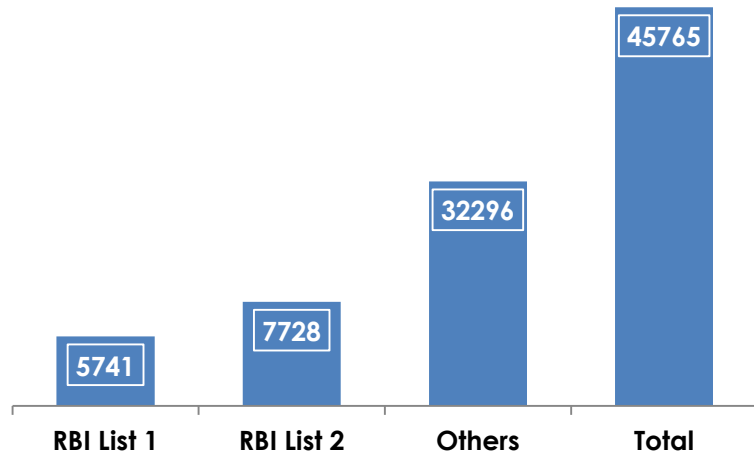
(Rs.Crore)

DESCRIPTION	Q4 FY 22	Q3 FY 23	Q4 FY 23	FY 22	FY 23
Opening Balance	34405	28722	23535	36212	34115
Add:					
a. First Time NPA	763	877	801	5172	3165
b. Increase in existing NPA	145	134	61	694	586
Less:					
c. Settled	459	367	2662	2779	4169
d. Up-gradation	579	209	200	2295	801
e. Written off	160	5622	10566	2889	21927
Closing Balance	34115	23535	10969	34115	10969
Increment	(290)	(5187)	(12566)	(2097)	(23146)
FTNPA on Net Basis	682	768	619	4200	2676
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	2.19	2.11	1.69	3.34	1.98
Credit Cost (%) (Annualized)	0.90	0.49	-ve	0.90	-ve

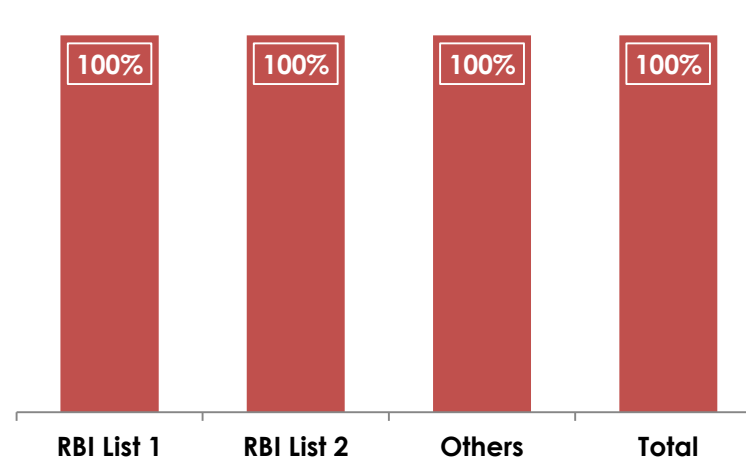
\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

NCLT – Summary

■ NCLT Admitted

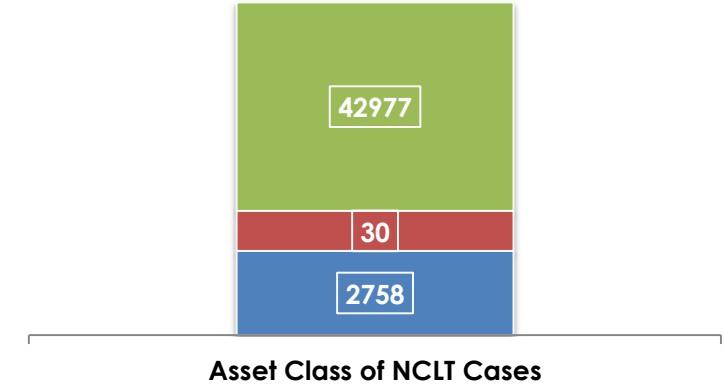


■ PCR %

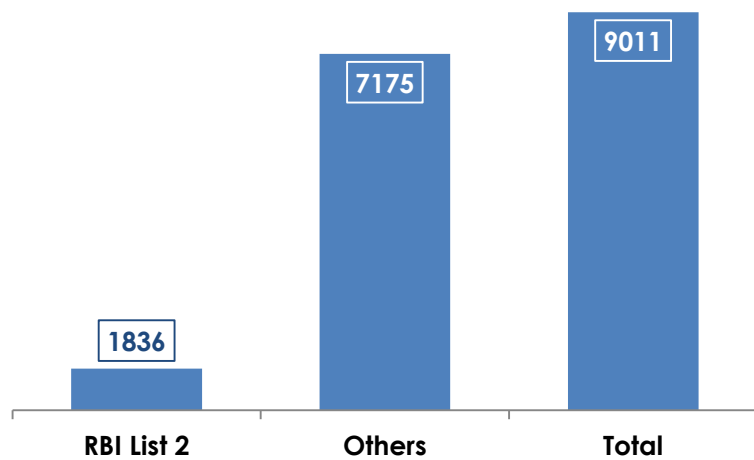


(Rs.Crore)

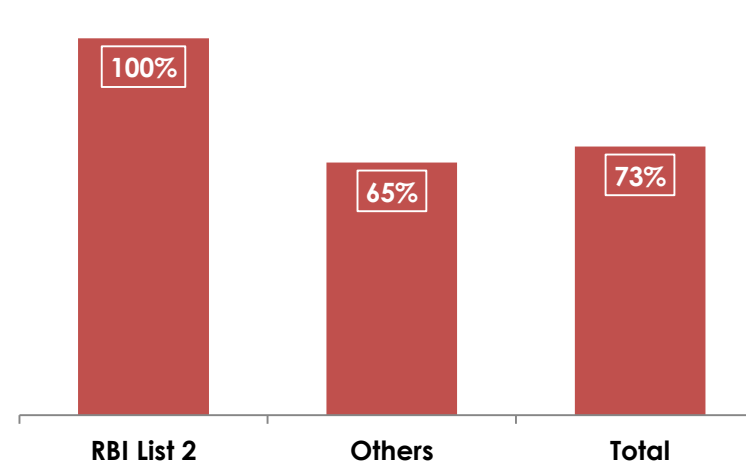
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



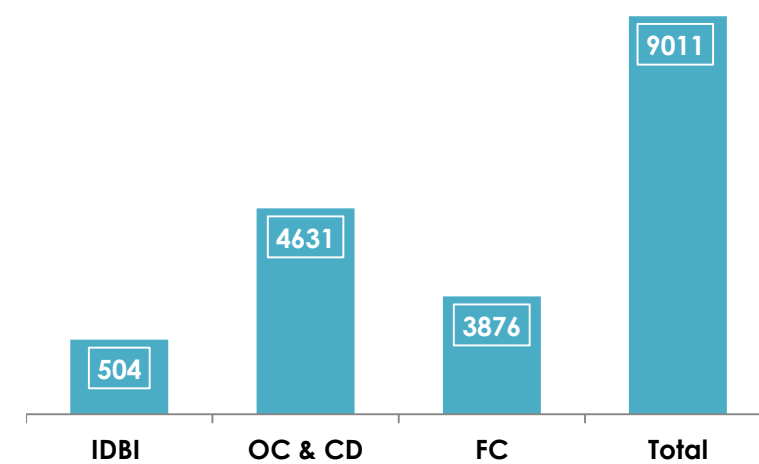
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■ PCR%

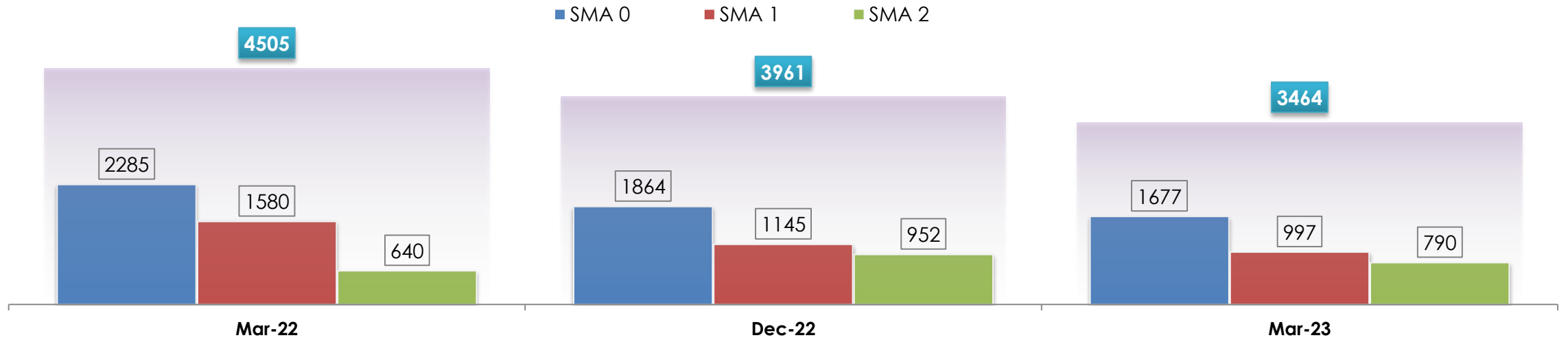


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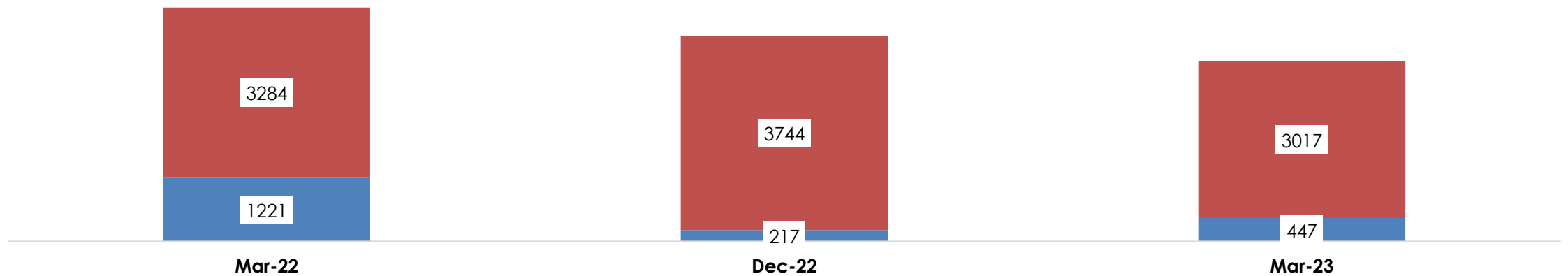


SMA Position

(Rs.Crore)



■ Corporate ■ Retail



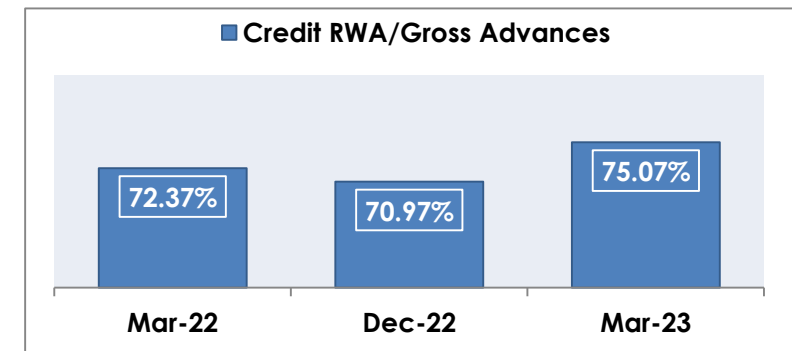
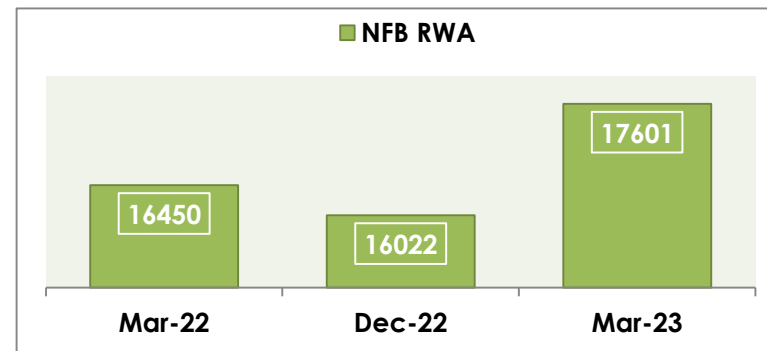
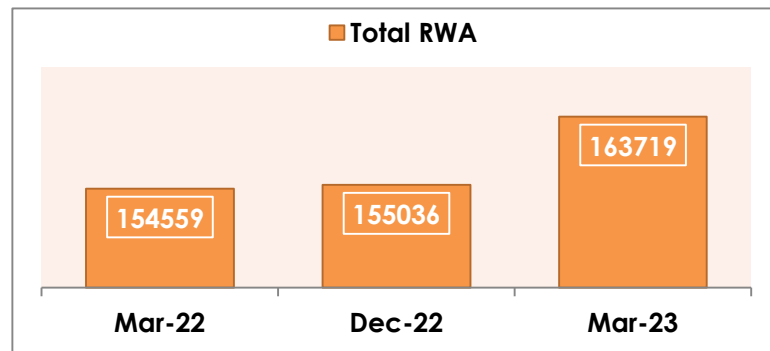
SMA includes NFB of Rs.129 cr, Rs.19 cr and Rs.35 cr on Mar 31, 2022, Dec 31, 2022 and Mar 31, 2023 respectively

Capital

Capital Adequacy

(Rs.Crore)

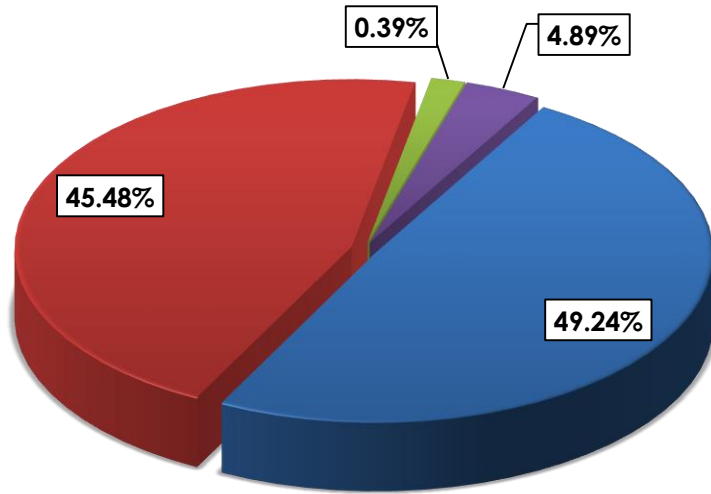
Particulars	Mar-22	Dec-22	Mar-23
CET 1+CCB (Rs.)	25787	27283	29604
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	25787	27283	29604
Tier 2 Capital (Rs.)	3672	3938	3863
Total Capital (Rs.)	29459	31221	33467
RWA (Rs.)	154559	155036	163719
Credit Risk	122452	120873	129150
Market Risk	12150	11809	12215
Operational Risk	19957	22354	22354
CET 1+CCB Ratio (%)	16.68	17.60	18.08
AT 1 (%)	-	-	-
Tier 1 Ratio (%)	16.68	17.60	18.08
Tier 2 Ratio (%)	2.38	2.54	2.36
CRAR (%)	19.06	20.14	20.44
Leverage Ratio (%)	7.42	7.76	7.86



Shareholding Pattern

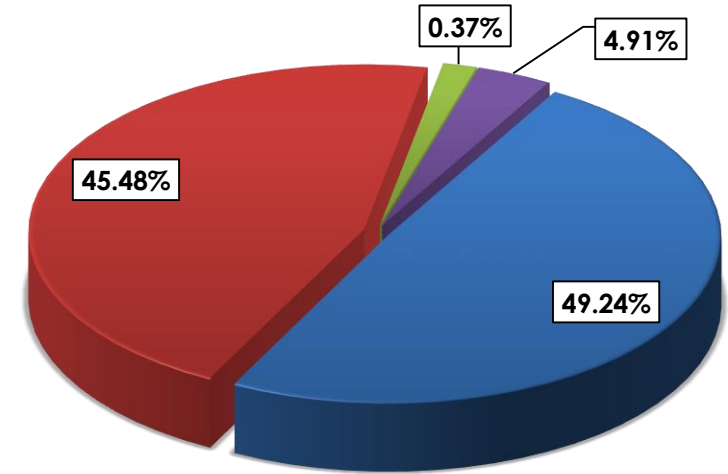
(Rs.Crore)

Mar 2022



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

Mar 2023

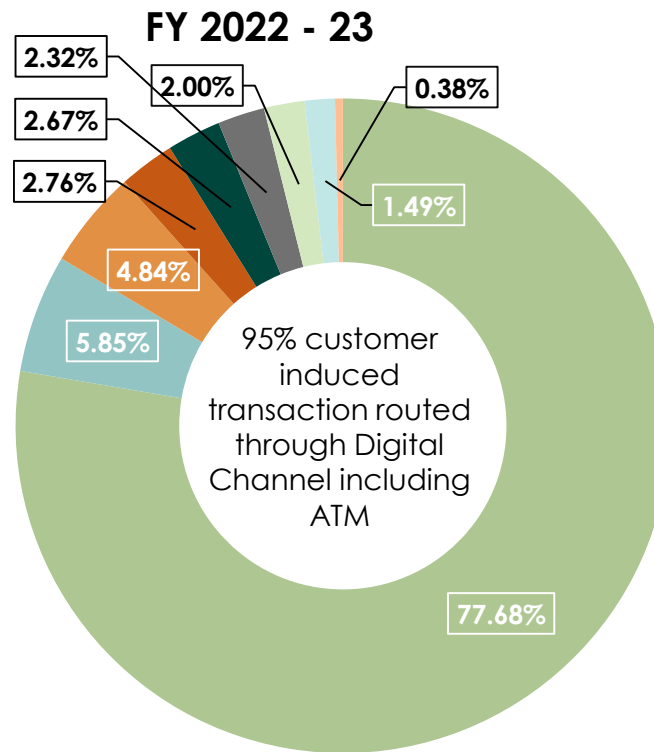
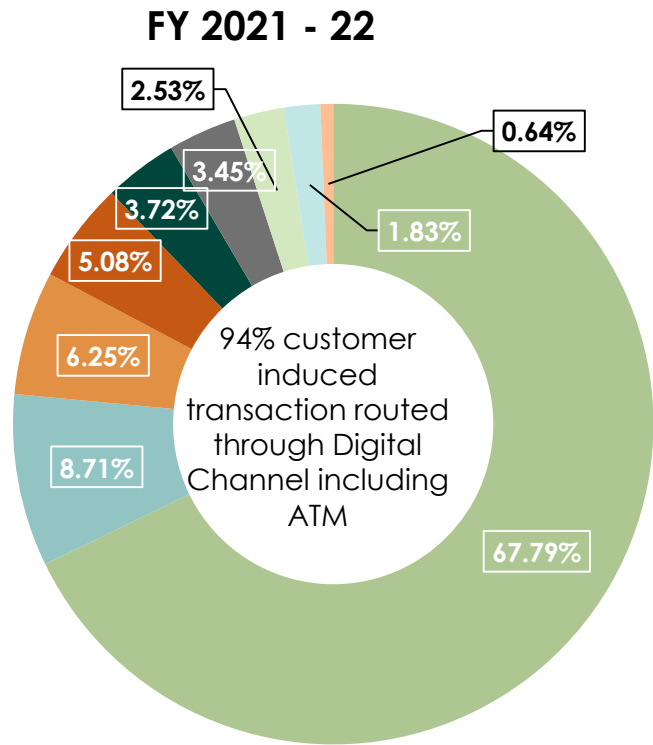


■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Particulars	Mar-22	Mar-23
Book Value (Rs. per share)	Rs.30.87	Rs.34.51
Market Capitalisation	Rs.46,020 Cr	Rs.48,386 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.65.25/Rs.33.30	Rs.62.00/Rs.30.50
Closing Price (NSE) (Rs. per share)	Rs.42.80	Rs.45.00
Earning Per Share (EPS)	Rs.2.27	Rs.3.39

Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

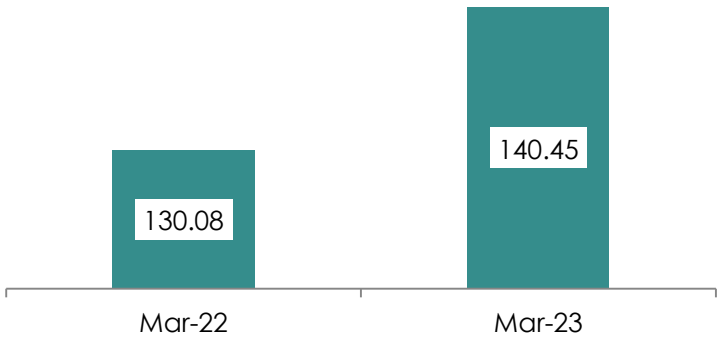


- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Mobile Banking
- AePS

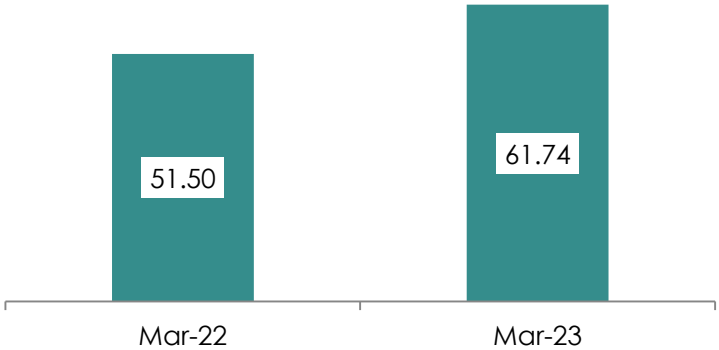
UPI has emerged as the preferred mode of transaction for Bank's customers.

Digital Footprint for Q4 FY 2023

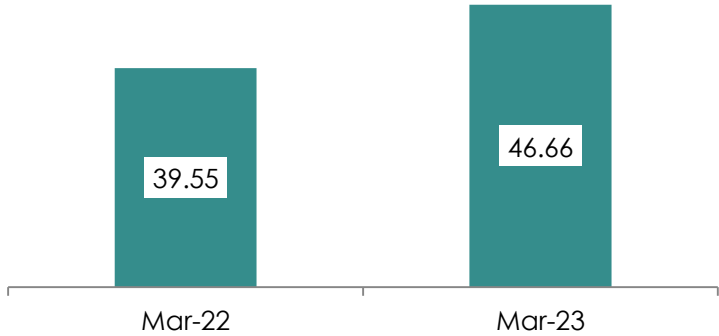
Internet Banking Users (In Lakhs)



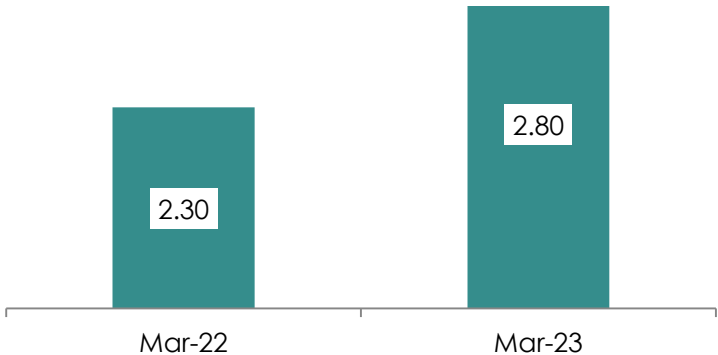
BHIM UPI Users (In Lakhs)



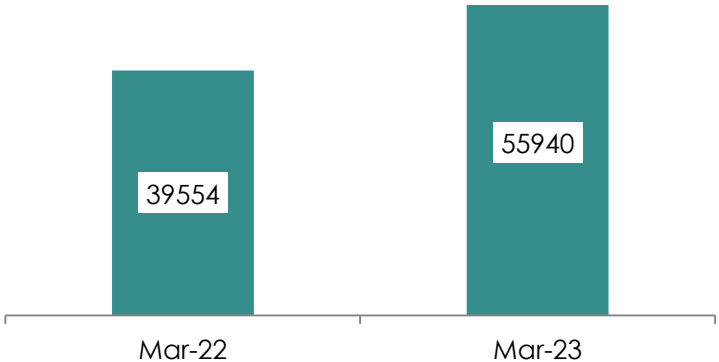
Mobile Banking Users (In Lakhs)



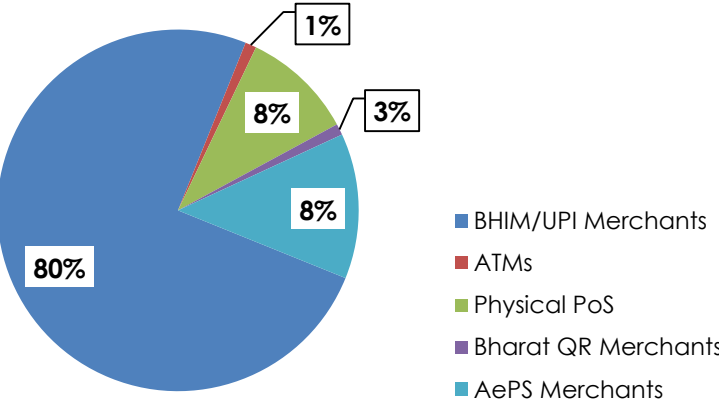
Merchant Base (In Lakhs)



UPI Transactions (In Crores)

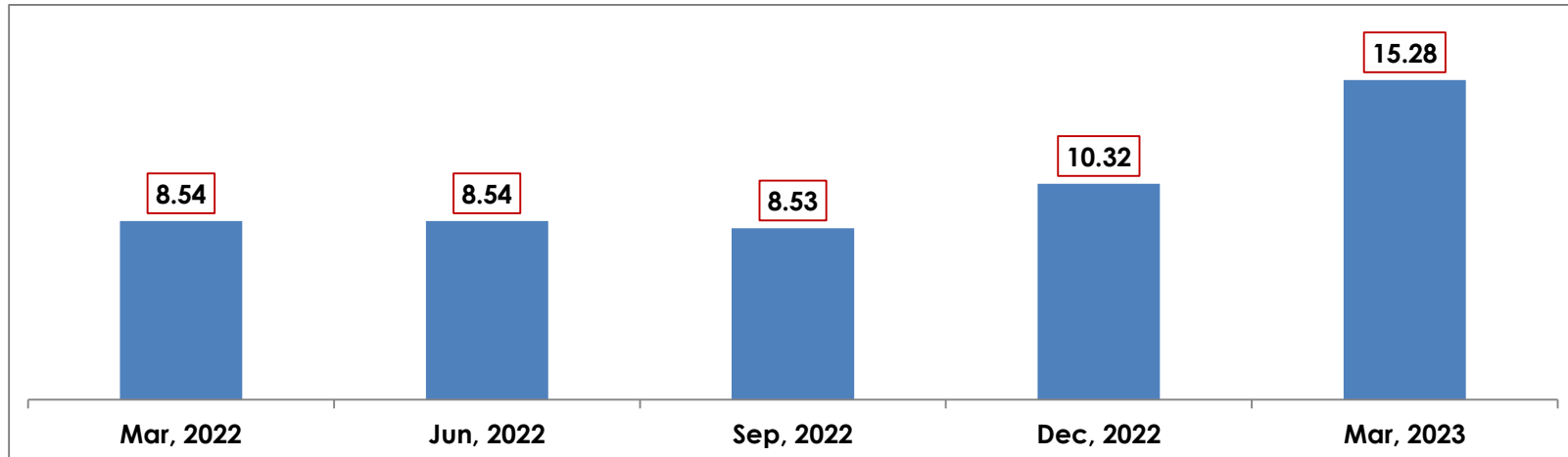


Payment Acceptance Channels

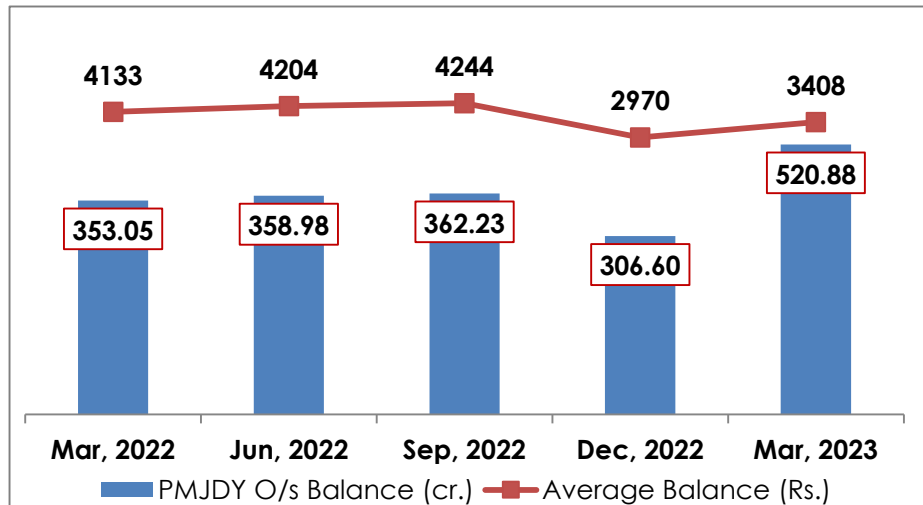


Financial Inclusion

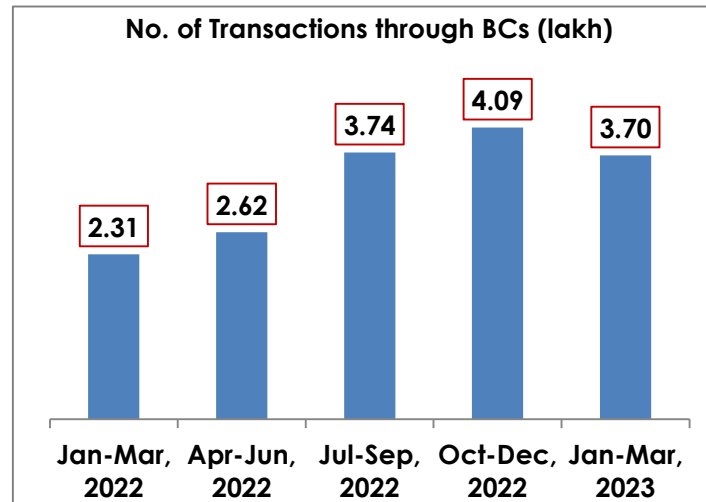
PMJDY Accounts (lakh)



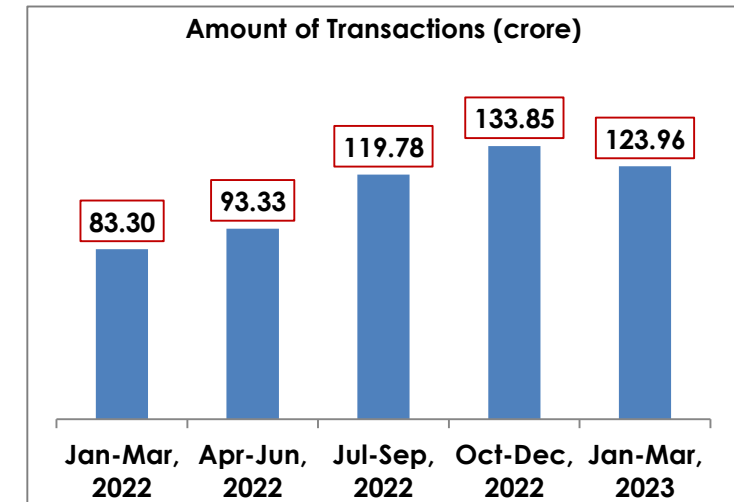
Transactions through Individual Business Correspondent (BCs)



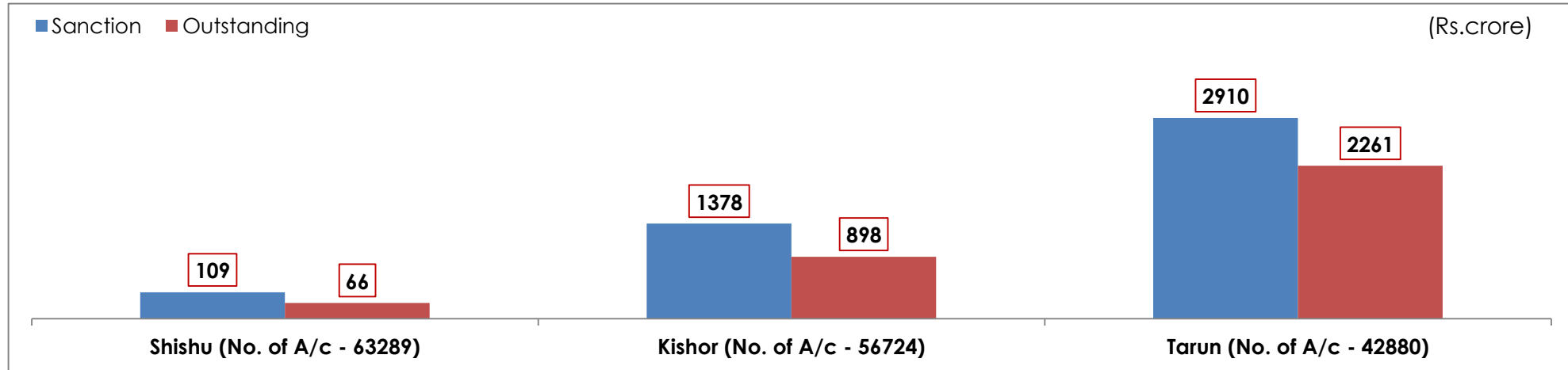
No. of Transactions through BCs (lakh)



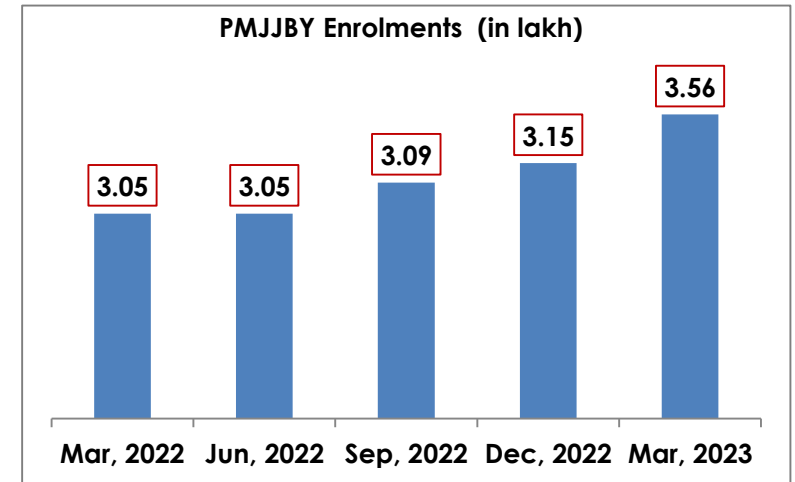
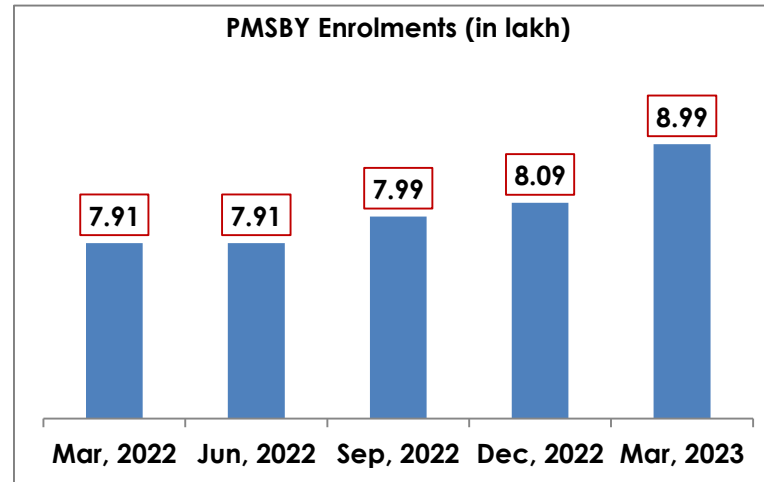
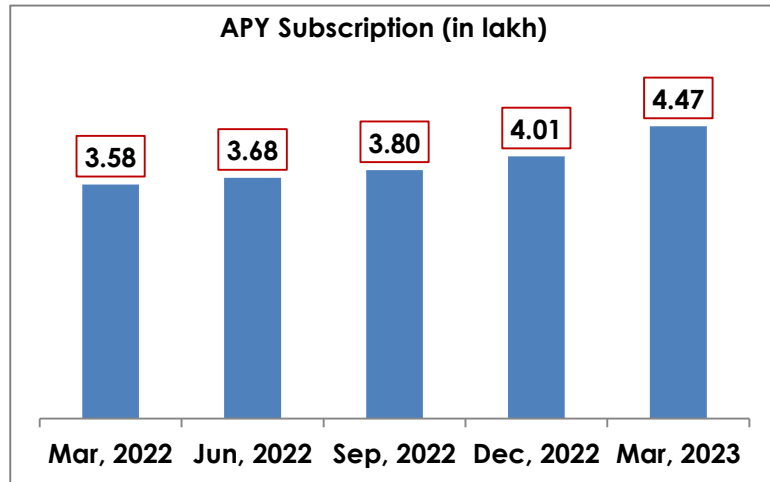
Amount of Transactions (crore)



MUDRA Yojana as on Mar 31, 2023



Active Enrolment under Social security Scheme as on Mar 31, 2023



Subsidiaries

Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income FY 2023	PAT FY 2023	RoA FY 2023	Net Worth FY 2023
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	96.63 (105.54)	8.26 (16.75)	3.09% (5.96%)	330.09 (329.52)
IDBI Intech Ltd	100	Technology Service Provider	151.08 (141.73)	13.27 (16.95)	11.00% (15.00%)	110.94 (97.68)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.32 (0.36)	0.04 (0.08)	2.28% (4.11%)	1.72 (1.69)
IDBI Asset Management Ltd	66.67	Asset Management Co.	35.58 (33.45)	12.67 (8.45)	9.24% (6.73%)	133.70 (120.81)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	86.53 (85.71)	48.37 (51.67)	15.51% (17.88%)	305.70 (282.97)

Figures in () are of previous period

Way Forward

Looking Ahead : Focus Area

Explore avenues to achieve business growth of 12% to 14% and maintain corporate to retail ratio at 35:65

Credit cost and net slippages ratio to be below 0.40% and 1.75% respectively on sustained basis PCR to be maintained above 90% level.

Continue to have RoA and RoE of above 1.20% and 14% respectively. CRAR to be maintained above 18%

GNPA to be gradually brought down with recovery target of Rs.2000 crore. Net NPA level to be maintained below 1%.

Focus on maximising fee income and maintaining NIM above 3.50%. Target to maintain CASA ratio above 50%

Lateral growth in portfolio through co-lending in the geographical locations where Bank does not have reach through its own network.

To maintain cost to income ratio below 48% by optimizing its operating expenses and increasing productivity.

Tie -up with Fintechs to scale up sourcing of business under Personal Loan & Education Loan.

THANK YOU

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