



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

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11 फ़रवरी 2020

The Manager (Listing) BSE Ltd., 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001	The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai - 400 051
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Dear Sir,

Shareholders/ Investors/Analyst Presentation

In continuation of Bank's letter dated February 6, 2020 advising the exchange about a conference call with Shareholders/ Investors/ Analysts for Financial Results for Q3 for FY 2019-20 proposed to be held at 5.45 p.m. on February 11, 2020, please find attached the copy of the Presentation being provided to the Shareholders/ Investors/ Analysts.

Kindly take the information on record in terms of SEBI (LODR) Regulations, 2015.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड

[पवन अग्रवाल]

म. प्र एवं कंपनी सचिव

11/02/2020



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



FINANCIAL RESULTS Q3 FY 2020

Analyst Presentation

February 11, 2020

Content

Highlights

Financial Performance

Business Performance

Treasury Operations

Asset Quality

Capital

Prompt Corrective Action Matrix

Digital Banking & Financial Inclusion

Subsidiaries

IDBI-LIC Synergy

Highlights

Major Highlights

1

Bank reports PBT of Rs.756 crore, after 12 quarters,



2

Bank Shifts to new Tax Regime.
One time hit of Rs.6273 crore on account of DTA reversal



3

Bank would have reported net profit of Rs.418 crore instead of loss of Rs.5763 crore, if continued under old Tax Regime



4

Bank recovers Rs.2255 crore in Essar Steel Limited through NCLT.
Overall recovery Rs.3136 crore during Q3.



5

Accelerated provisions of Rs.1679 crore made during the quarter.
PCR at 92.41% highest in Banking Industry.

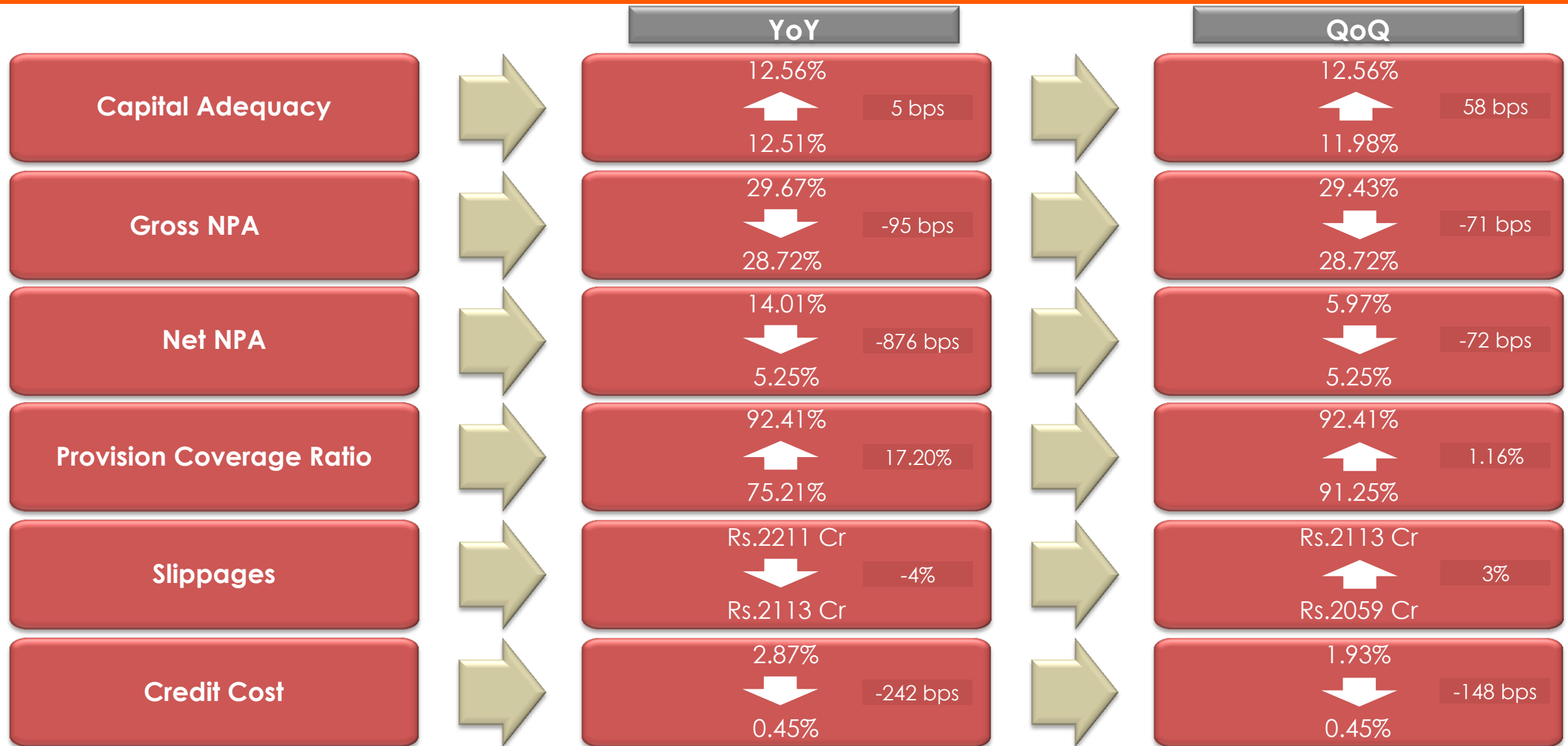


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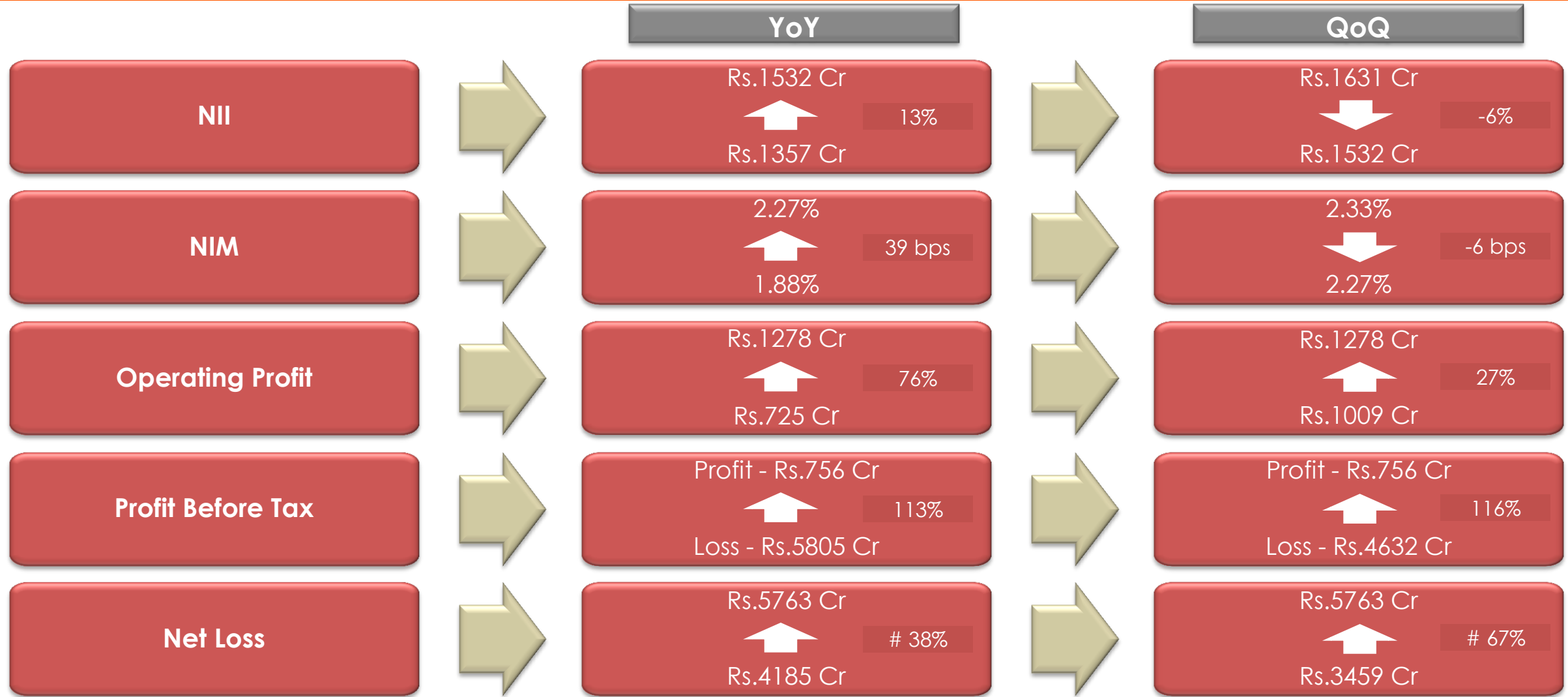
Bank has achieved all PCA parameters, except RoA.
Net NPA at 5.25%. CRAR at 12.56%



Performance Snapshot

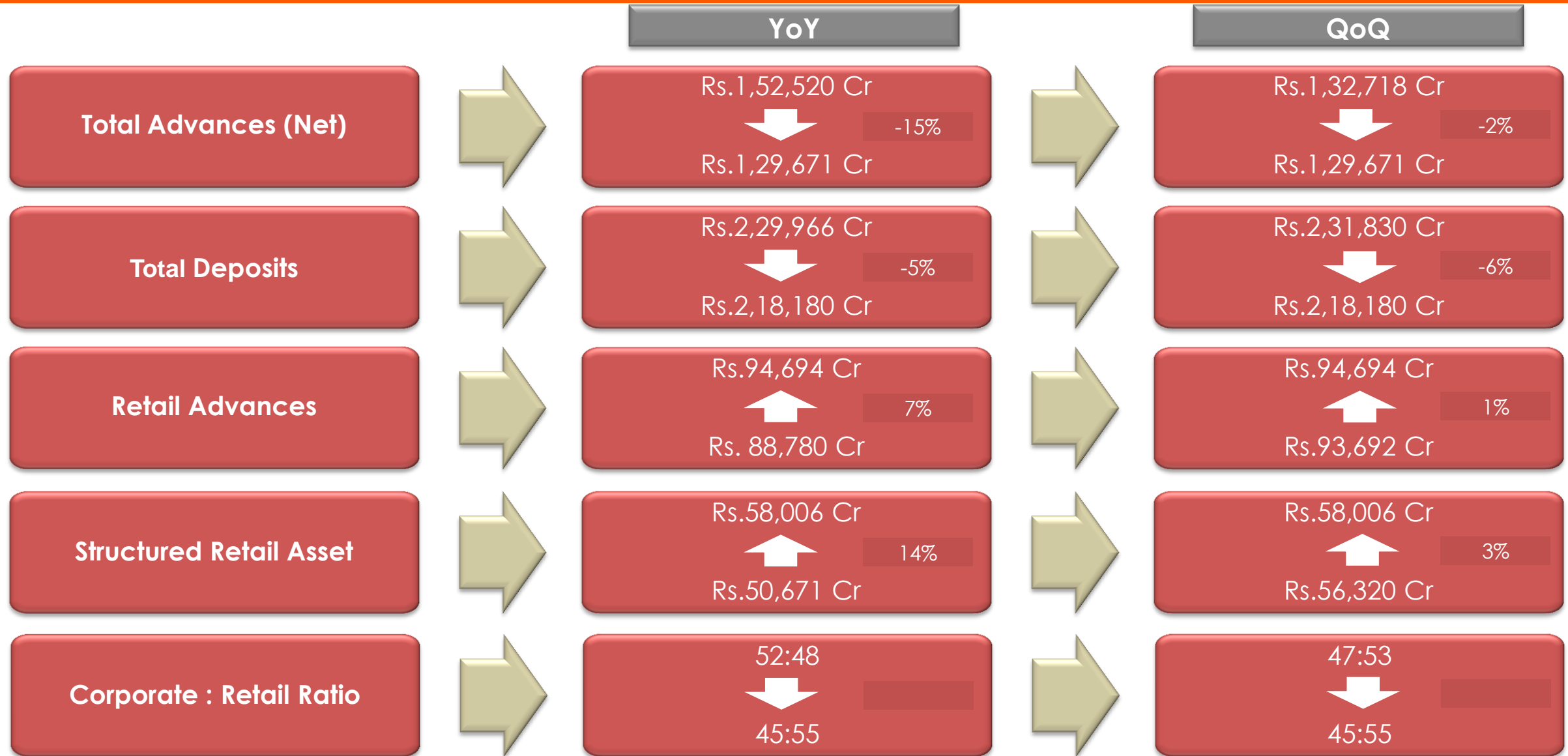


Performance Snapshot



Effect of DTA reversal as Bank shifts to new tax regime

Performance Snapshot



Financial Performance

Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Var (YoY) %	Var (QoQ) %	9M FY 19	9M FY 20	Var (YoY) %	FY19
	Dec-18	Sep-19	Dec-19						
Interest Income	5493	5198	4937	(10)	(5)	16608	15227	(8)	22071
Interest Expenses	4136	3567	3405	(18)	(5)	12312	10605	(14)	16166
Net Interest Income	1357	1631	1532	13	(6)	4296	4622	8	5906
Other Income	698	1033	1278	83	24	2147	3144	46	3300
Net Total Income	2055	2664	2811	37	6	6444	7765	21	9206
Operating Expenses	1330	1655	1533	15	(7)	3787	4527	20	5154
-Employee Cost	608	938	773	27	(18)	1587	2321	46	2203
-Other Operating Cost	721	716	760	5	6	2200	2206	0	2951
Operating Profit	725	1009	1278	76	27	2656	3238	22	4052
OP. Excl. gain on strategic sale	785	907	1043	33	15	2504	2901	16	3909
Provisions & Contingencies (Excl. Tax)	6531	5641	522	(92)	(91)	18347	12495	(32)	26879
Profit/(Loss) Before Tax	(5805)	(4632)	756	(113)	(116)	(15690)	(9257)	(41)	(22827)
Tax	(1620)	(1173)	6519	-	-	(5492)	3766	-	(7711)
Profit/(Loss) After Tax	(4185)	(3459)	(5763)	38	67	(10198)	(13023)	28	(15116)
NIM %	1.88	2.33	2.27	39 bps	(6) bps	1.95	2.25	30 bps	2.03

Total Income-Quarterly

(Rs.Crore)

Particulars	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY19
	Dec-18	Sep-19	Dec-19			
Interest on Advances	3564	3359	3092	(13)	(8)	14381
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1678	1552	1559	(7)	0.45	6633
Other Interest Income	251	288	286	14	(1)	1058
Interest Income	5493	5198	4937	(10)	(5)	22071
Commission, exchange and brokerage	447	468	466	4	(0.34)	1982
Profit/ (Loss) on sale of investments	98	275	326	233	19	336
Profit/(Loss) on sale of Fixed Assets	(60)	(0.12)	(0.22)	(100)	81	(73)
Profit/(Loss) on Forex	152	136	115	(24)	(15)	313
Dividend income	0	10	0	0	(100)	2
Recovery from W/O cases	46	96	308	574	221	468
Misc Income	16	48	64	292	32	272
Other Income	698	1033	1278	83	24	3300
Total Income	6191	6231	6215	0.40	(0.25)	25372

Fee Based Income-Quarterly

(Rs.Crore)

Other Income	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY19
	Dec-18	Sep-19	Dec-19			
BG Commission	72	98	62	(15)	(37)	317
LC Commission	55	58	62	14	8	288
Bills Commission	9	7	4	(58)	(46)	27
Proc. Fee & Incidental Charges	100	93	136	35	46	519
Remittances Fees	57	57	59	3	2	223
Cash Mgmt. Services Fees	3	4	3	(2)	(12)	16
Card Fees	28	27	30	7	10	105
ATM Charges	37	32	32	(14)	(1)	142
Alternate Channel Fees	47	55	54	15	(2)	192
Third Party Dist. Fees	25	26	20	(22)	(24)	105
Demat Fees	6	2	3	(52)	37	16
Govt. Business Fees	6	7	4	(44)	(52)	26
Miscellaneous Fees	5	34	43	680	25	238
Total Fee Based Income	450	501	510	13	2	2213

Total Expenses-Quarterly

(Rs.Crore)

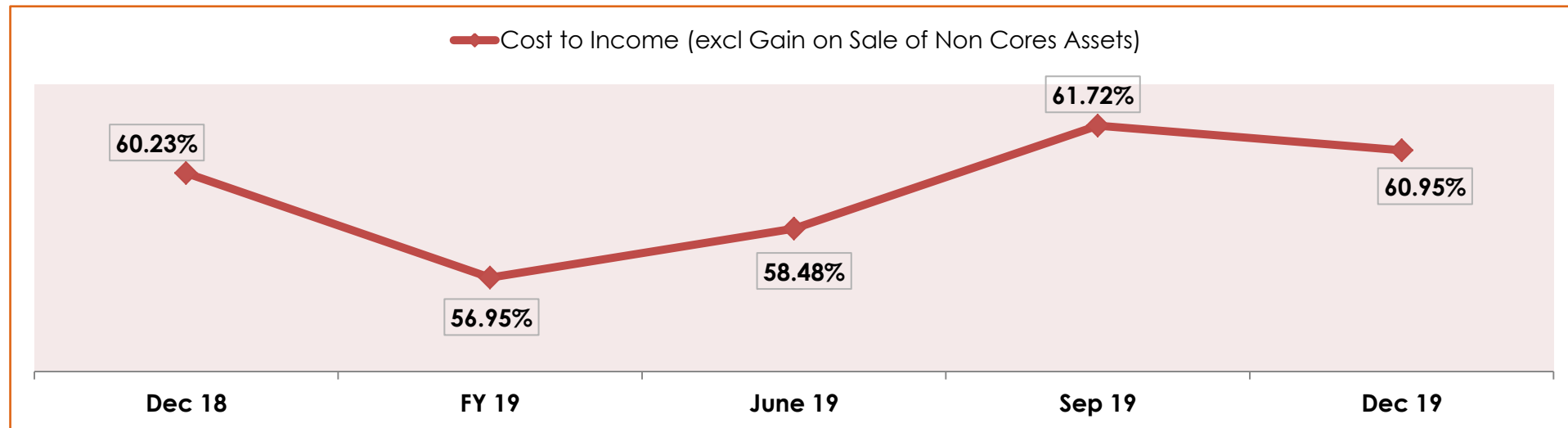
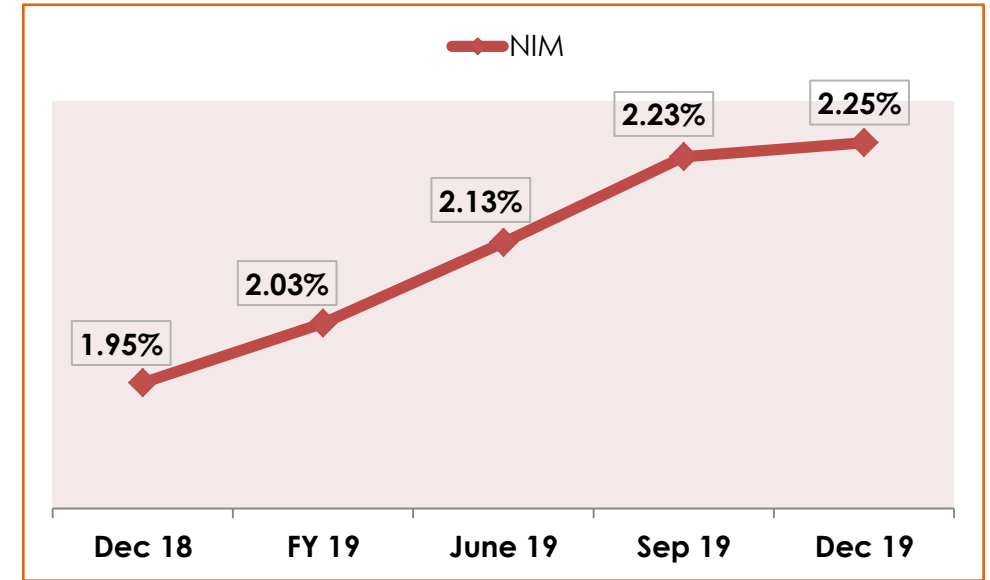
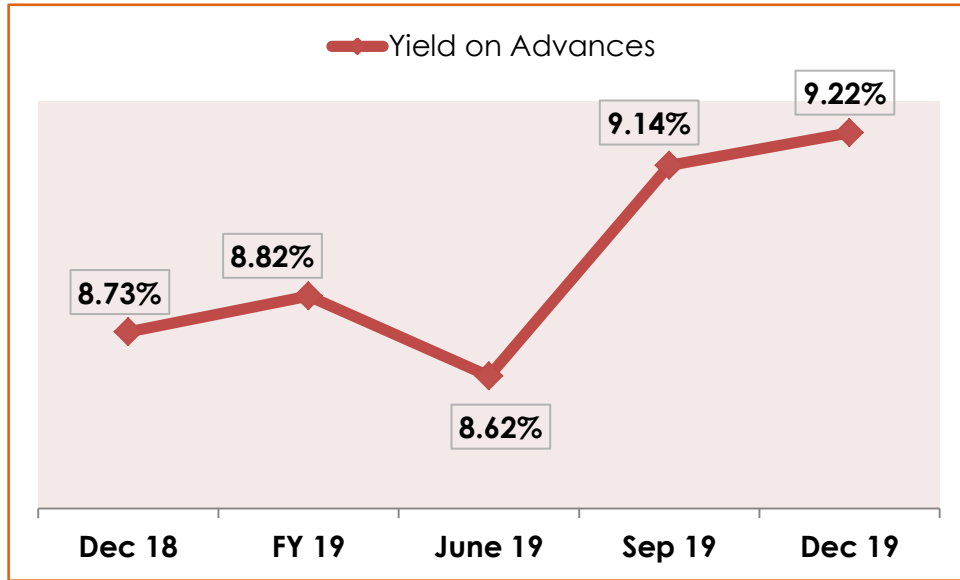
Particulars	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY19
	Dec-18	Sep-19	Dec-19			
Interest paid on Deposits	3157	2890	2718	(14)	(6)	12526
Interest paid on Borrowings	736	597	545	(26)	(9)	2975
Interest on RBI / inter bank borrowings	242	79	142	(41)	80	665
Total Interest Expenses	4135	3566	3405	(18)	(5)	16166
Staff Expenses	608	938	773	27	(18)	2203
Rent, taxes and lighting	101	127	111	10	(13)	425
Depreciation	95	69	92	(3)	34	366
Card & ATM expenses	134	103	95	(29)	(8)	439
Outsourcing expenses	147	153	144	(2)	(6)	634
Other Operating Expenses	244	265	318	30	20	1087
Operating Expenses	1329	1655	1533	15	(7)	5154
Total Expenses	5464	5221	4938	(10)	(5)	21319

Provisions & Contingencies

(Rs.Crore)

Particulars	Quarter Ended			FY ended
	Dec-18	Sep-19	Dec-19	FY19
Depreciation on Investment	817	1011	484	1604
-Out of above MTM Gain/(Loss)	(763)	(911)	(384)	(1696)
Provision - NPAs	5075	3545	440	22392
Provision – Standard Assets	(135)	(220)	68	(28)
Provision - Restructured Assets	(147)	(30)	(70)	(155)
Income Tax	(1620)	(1173)	6519	(7711)
Bad Debts Written off	562	124	332	1750
Other Provisions	360	1211	(732)	1315
Total	4912	4468	7041	19168

Yield Ratios (cumulative)



Business Performance

Balance Sheet

(Rs.Crore)

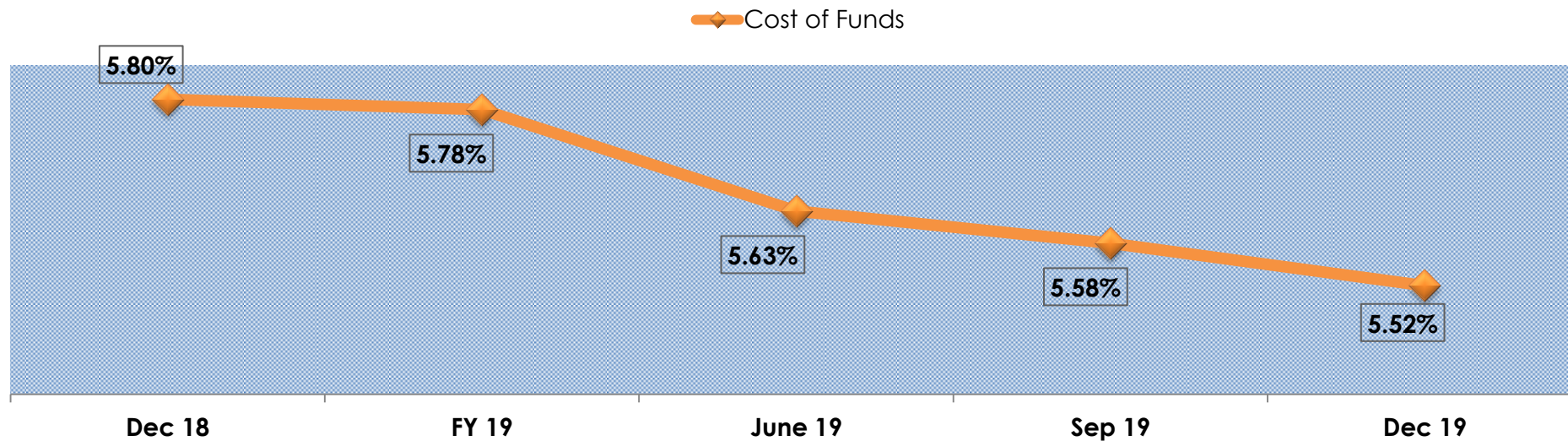
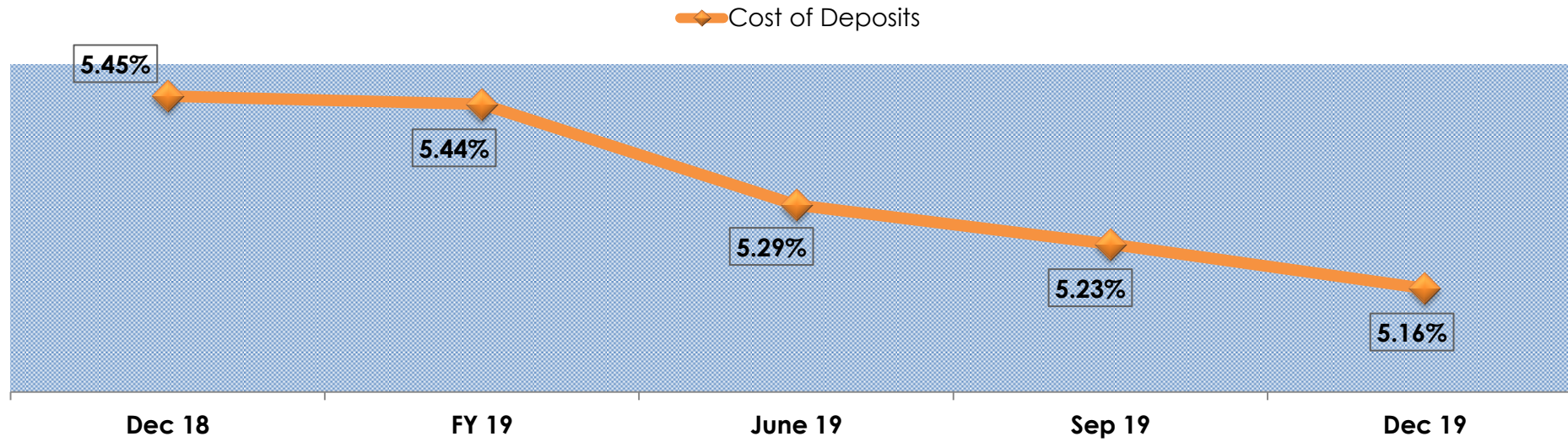
As at	Dec-18	Sep-19	Dec-19
LIABILITIES			
Capital	6 909	7 736	10 381
Reserve & Surplus	28 582	22 616	23 508
Deposits	2 29 966	2 31 830	2 18 180
Borrowings	53 777	30 206	35 822
Other Liabilities & Provisions	13 192	21 275	10 054
Total	3 32 426	3 13 663	2 97 945
ASSETS			
Cash & Balance with RBI	15 058	22 496	12 012
Bal. with banks & money at call	16 811	7 784	14 876
Investments	94 021	88 781	84 714
Advances	1 52 520	1 32 718	1 29 671
Fixed Assets	6 375	8 191	8 145
Other Assets	47 641	53 691	48 527
Total	3 32 426	3 13 663	2 97 945

Business Performance

(Rs.Crore)

Particulars	Dec-18	Sep-19	Dec-19
Total Business [Deposit + Net Advance]	382486	364547	347851
Total Deposits	229966	231830	218180
CASA Share	38.36%	44.87%	47.65%
CASA Deposits	88206	104027	103966
Saving Deposits	57486	60871	61926
SB Deposits to Total Deposits %	25.00%	26.26%	28.38%
Current Deposits	30720	43157	42040
Current Deposits to Total Deposits %	13.36%	18.62%	19.27%
Term Deposits	141760	127802	114214
Time Deposits to Total Deposits %	61.64%	55.13%	52.35%
Retail Deposits	68067	77181	76960
Bulk Deposits	73693	50621	37254
Bulk Deposits to Total Deposits %	32.05%	21.84%	17.07%
CD Ratio (Gross Credit)	81.13	76.29	79.01
Business per Employee	21.49	18.99	19.33
Business per Branch	193.39	179.37	170.84

Cost of Deposit & Cost of Funds (Cumulative)



Advances

(Rs.Crore)

Parameters	Dec-18	Sep-19	Dec-19	YoY var.(%)	QoQ var.(%)
Global Gross Advances	186580	176868	172386	(8)	(3)
- Corporate	97800	83176	77692	(21)	(7)
- Retail	88780	93692	94694	(7)	1
Corporate : Retail (Ratio)	52:48	47:53	45:55		
Standard Gross Advance	131220	124816	122883	(6)	(2)
Global Net Advances	152520	132718	129671	(15)	(2)

Parameters	Dec-18	Sep-19	Dec-19	YoY var.(%)	QoQ var.(%)
Global Gross Advances	186580	176868	172386	(8)	(3)
-Overseas Advances	12541	10489	11041	(12)	5
-Domestic Advances	174039	166379	161345	(7)	(3)
Agriculture	18541	19126	18669	1	(2)
Industry	92722	81847	76575	(17)	(6)
Services	30552	29076	29282	(4)	1
Personal Loans [^]	39487	42928	44133	12	3
Others	5278	3892	3727	(29)	(4)

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

Advances

(Rs.Crore)

Structured Retail Assets	Dec-18	Sep-19	Dec-19	YoY var.(%)	QoQ var.(%)
HL	35379	39944	41594	18	4
LAP	11925	12761	12751	7	-
EL	966	1058	1059	10	-
PL	502	572	591	17	3
AL	1899	1985	2010	6	1
Structured Retail Assets	50671	56320	58006	14	3
SRA Disbursements (for Qtr)	4586	3808	4190	(9)	10

Priority Sector

(Rs.Crore)

	Particulars	Dec18		Mar 19		Dec19		Growth over March-19
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(4)]
	ANBC	210298		207885		188128		
	Priority Sector Advances (a+b+c)	86523	41.14	90686	43.62	78648	41.81	(12038)
(a)	Agriculture (i+ii+iii)	35614	16.94	37588	18.08	34122	18.14	(3466)
	(i) Direct Lending to Agri-Non Corporate	19036	9.05	21215	10.21	23326	12.40	2111
	(ii) Other Agri	1513	0.72	1592	0.77	1135	0.60	(457)
	(iii) Indirect Agriculture (RIDF)	15065	7.16	14781	7.11	14260	7.58	(521)
	(iv) PSLC (Agri) sale					(4600)	(2.45)	
(b)	MSME (Micro, Medium & Small Enterprises)	28306	13.46	31452	15.13	30879	16.41	
(c)	Other Priority Sector Advances (i+ii)	22603	10.75	21646	10.41	13647	7.25	
	(i) Housing	21722	10.33	22699	10.92	23716	12.61	1017
	(ii) Others	881	0.42	892	0.43	931	0.49	39
	(iii) PSLC (General) sale			(1944)	(0.94)	(11000)	(5.85)	(9056)

Top 20 Industry – Advances

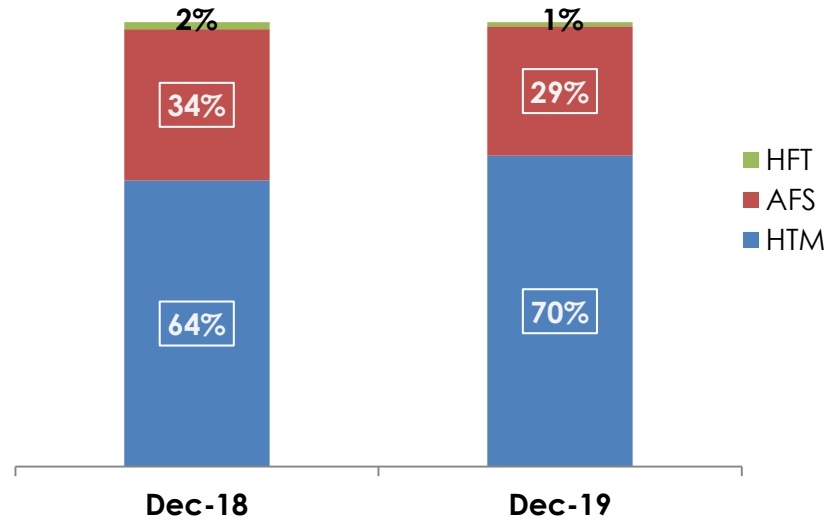
(Rs.Crore)

Top 20 Industries	Outstanding as on Dec 31, 2019					
	FB	NFB	Total	% of Total FB+NFB	GNPA	FTNPA
Infrastructure	28,970	22,581	51,550	17.97%	11507	235
-Energy	15,774	6,691	22,465	7.83%	4969	59
-Transport	10,587	8,780	19,367	6.75%	5929	174
-Communication	205	5,349	5,554	1.94%	28	-
-Water and Sanitation	1,455	1,723	3,178	1.11%	539	1
-Social and Commercial Infrastructure	949	37	986	0.34%	42	1
Housing Loans (Incl priority sector housing)	42,633	4	42,637	14.87%	497	66
Agriculture & Allied Activities	18,671	107	18,778	6.55%	2785	96
Trade	15,066	696	15,761	5.50%	2476	80
All Engineering	7,500	7,600	15,100	5.26%	5638	18
Basic Metal and Metal Products	5,793	5,851	11,643	4.06%	2635	12
Chemicals and Chemical Products (Dyes, Paints, etc.)	6,284	1,610	7,894	2.75%	3489	2
Construction	4,935	2,858	7,793	2.72%	2532	11
Mining and Quarrying	6,426	359	6,785	2.37%	5189	-
Other Services	2,846	1,787	4,633	1.62%	429	149
NBFCs	4,340	273	4,613	1.61%	1459	962
Textiles	3,788	323	4,111	1.43%	1677	11
Vehicles, Vehicle Parts and Transport Equipment's	3,695	405	4,100	1.43%	3132	-
Food Processing	3,663	210	3,873	1.35%	1996	105
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	774	2,321	3,095	1.08%	218	-
Professional services	2,462	198	2,660	0.93%	211	13
Cement and Cement Products	1,196	364	1,560	0.54%	136	1
Paper and Paper Products	1,289	157	1,446	0.50%	821	1
Rubber, Plastic and their Products	1,050	316	1,367	0.48%	546	319
Gems and Jewellery	798	35	834	0.29%	258	9
Total	1,62,177	48,054	2,10,231	73.30%	47,632	2,089

Treasury Operations

Investments

(Rs.Crore)

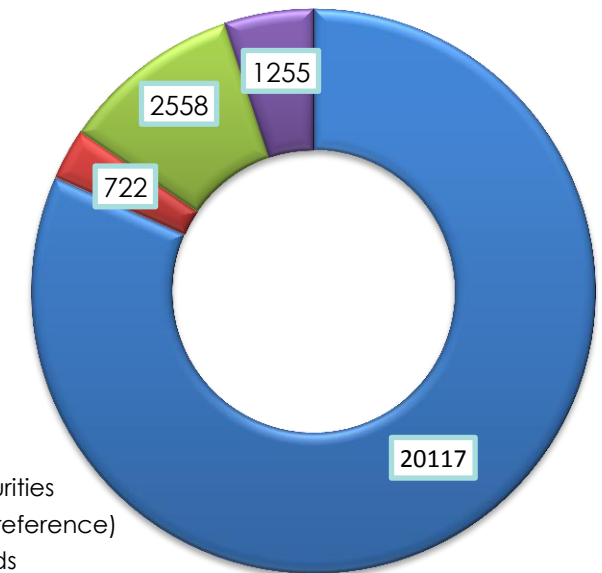


Category	Dec-18	Sep-19	Dec-19
HTM	60570	59129	59270
AFS	31977	26906	24652
HFT	1473	2746	793
Total	94021	88781	84714

Parameter	Dec-18	Sep-19	Dec-19
SLR	75990	67544	64169
Non SLR	19827	20708	20534
Non SLR (Overseas)	1191	153	121
Non SLR (SASF)	3259	3052	3052
TOTAL	100267	91457	87876
Less: Provision	6246	2675	3162
Net Investments	94021	88781	84714

Particulars	Dec-18	Sep-19	Dec -19
Modified Duration of AFS Portfolio	4.35	2.44	3.01
Modified Duration of Entire Portfolio	6.13	5.49	5.78

AFS BREAKUP



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

Asset Quality

Asset Quality

PCR improved from 75.21% (Dec 2018) to 92.41% (Dec 2019)

(Rs.Crore)

Particulars	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
Gross Advances	186580	182097	177415	176868	172386
Gross NPAs	55360	50028	51658	52053	49503
Gross NPAs as % of Gross Advances	29.67	27.47	29.12	29.43	28.72
Total Provisions held (including NCLT Provision)	34060	35190	40710	44134	42697
Net Advances	152520	146790	136705	132718	129671
Net NPAs	21360	14837	10963	7919	6805
Net NPAs as % of Net Advances	14.01	10.11	8.02	5.97	5.25
Provision Coverage Ratio as per RBI Guidelines	75.21	82.88	87.79	91.25	92.41

Category	Gross NPA	Provision	Net NPA	Provision %
Sub Standard Assets	4451	2033	2418	46%
-of which 100% provided	748	748	-	100%
Doubtful-1 Assets	5759	3737	2022	65%
-of which 100% provided	1772	1772	-	100%
Doubtful-2 Assets	20901	18535	2365	89%
-of which 100% provided	15404	15404	-	100%
Doubtful-3 Assets	4991	4991	-	100%
Loss Assets	13401	13401	-	100%
Total	49503	42697	6805	86%

Sub-Standard (17% of GNPA), DA1 (31% of GNPA) and DA2 (74% of GNPA) are 100% provided .Overall 58% GNPA(excluding DA3 and Loss) is 100% provided
Out of GNPA of Rs.49503 Cr, Rs.36316 Cr is 100% provided

NPA Movement

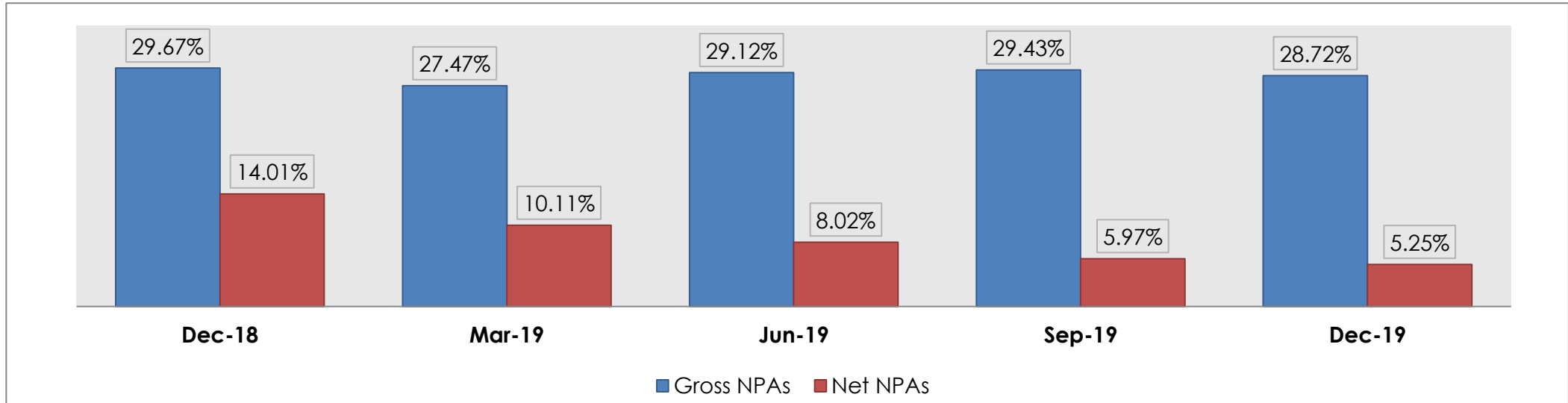
(Rs.Crore)

DESCRIPTION	Q3 FY 19	Q4 FY 19	FY 19	Q1 FY 20	Q2 FY 20	Q3 FY 20
Opening Balance	60875	55360	55588	50028	51658	52053
Add:						
a. First Time NPA	2211	1781	15281	3486	2059	2113
b. Increase in existing NPA	784	430	2927	622	479	1007
Less:						
c. Settled	3440	927	6443	729	1234	3136
d. Upgradation	146	162	1407	138	525	295
e. Written off	4925	6455	15918	1611	384	2239
Closing Balance	55360	50028	50028	51658	52053	49503
Quarterly Increment	(5515)	(5332)	(5560)	1630	395	(2550)
Recovery in TWO	46	203	466	78	96	307
Slippage Ratio Cumulative (%)	9.42	10.67	10.67	2.64	4.20	5.80
Slippage ratio For the Qtr./ for FY (%)	1.69	1.36	10.67	2.64	1.64	1.69
Credit Cost (%) (Quarterly Annualized)	11.49	17.46	13.15	13.78	7.72	1.79
FTNPA/(Recovery + Upgradation) (%)	61	138	184	369	111	57

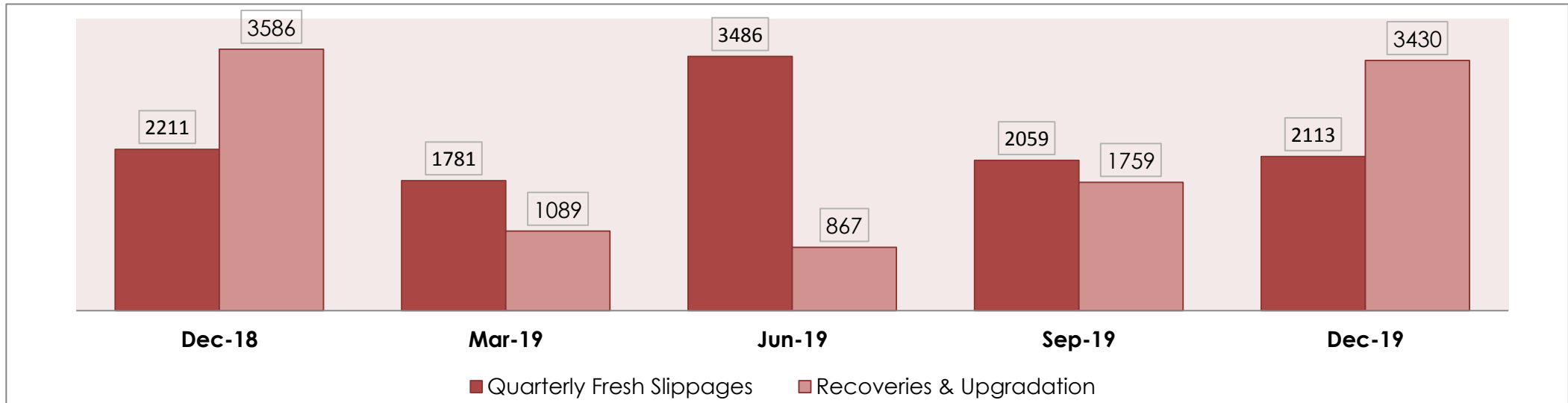
NPA – Category Wise

Category	Gross O/S	GNPA	Provisions	Net NPAs	GNPA %	NNPA %
Agriculture	18669	2785	1817	968	14.92%	5.74%
Industry	76575	39927	35447	4480	52.14%	10.89%
Services	29282	6011	4893	1118	20.53%	4.58%
Personal	44133	568	330	237	1.29%	0.54%
Others	3727	212	210	2	5.69%	0.06%
Total	172386	49503	42697	6805	28.72%	5.25%

Asset Quality

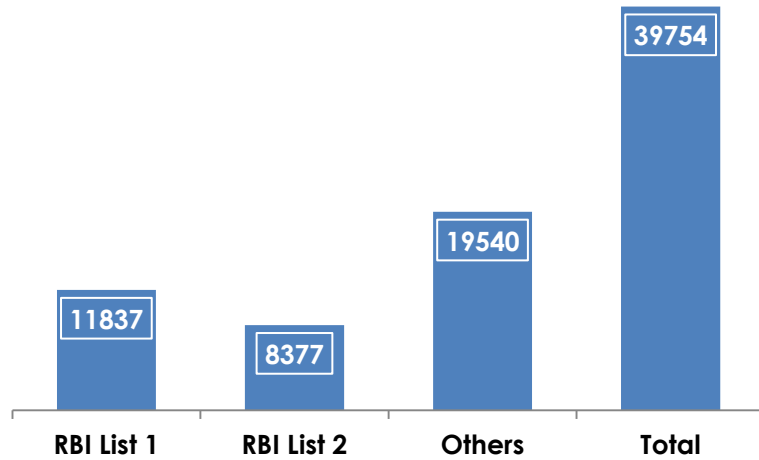


(Rs.Crore)

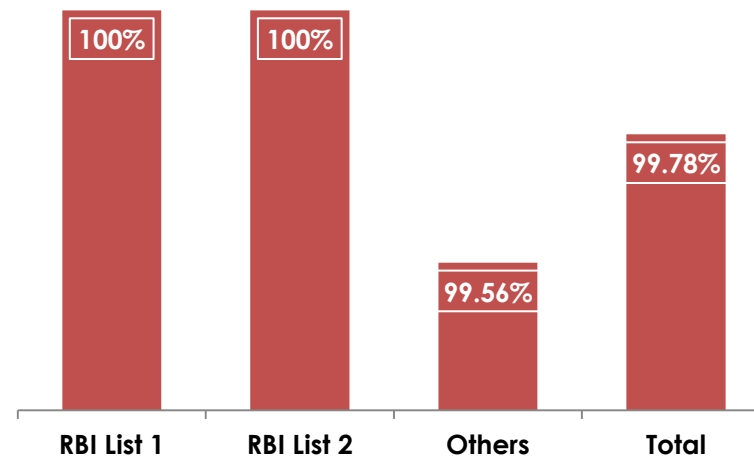


NCLT – Summary

■ NCLT Admitted

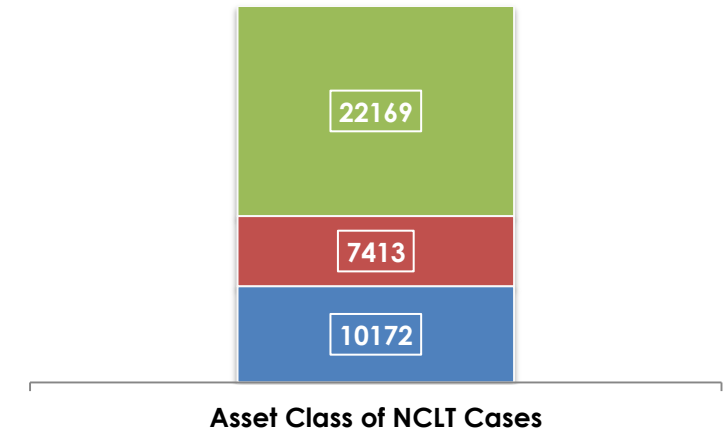


■ PCR %

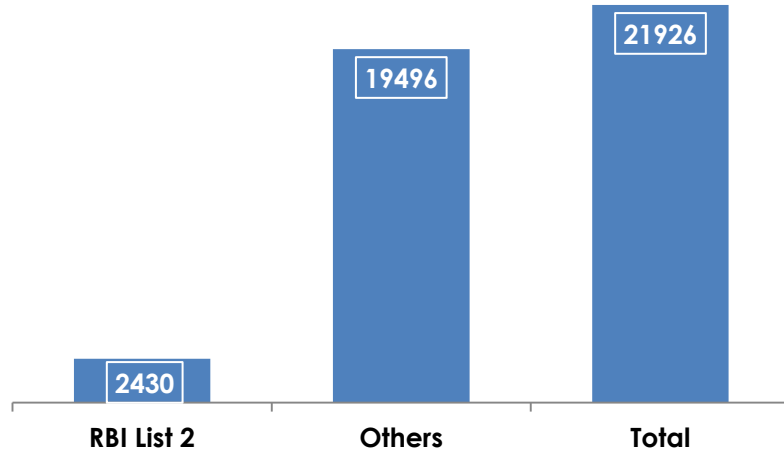


(Rs.Crore)

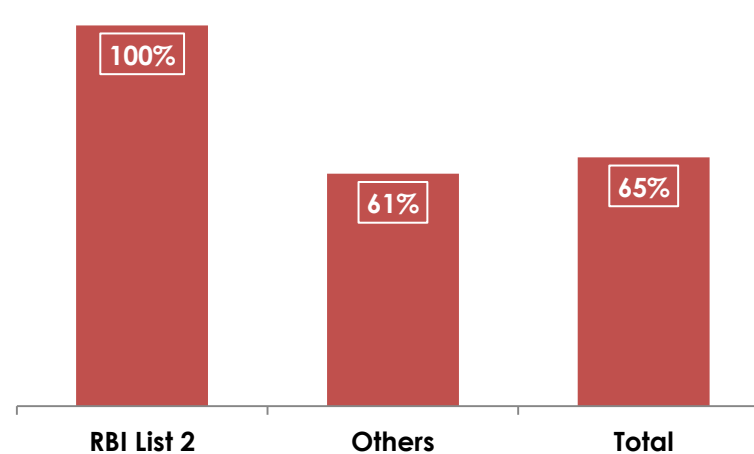
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



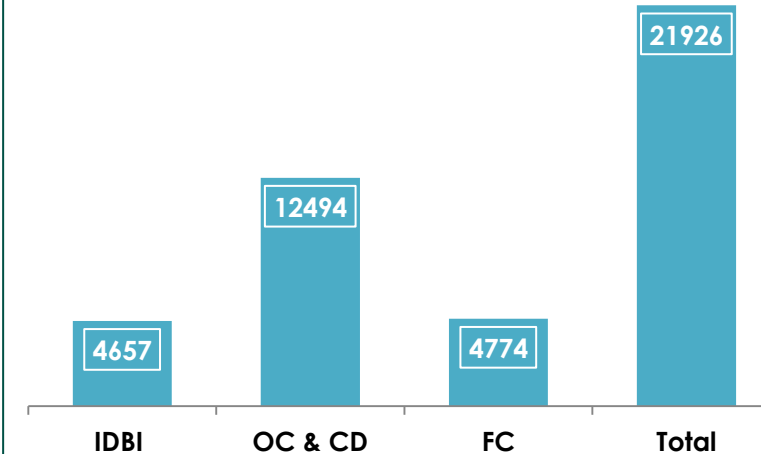
■ Filed But Not Admitted



■ PCR%



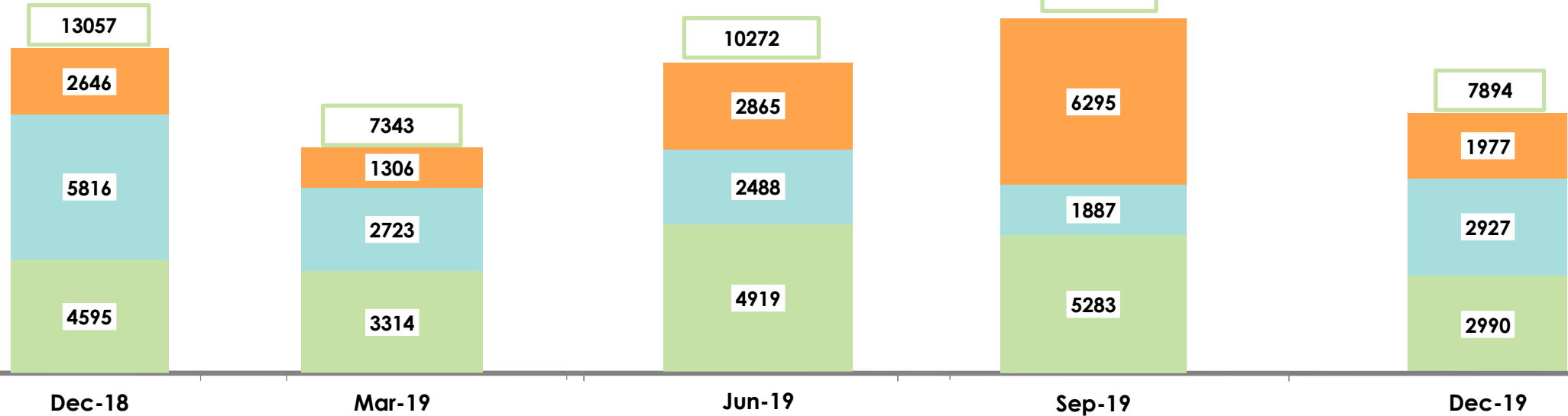
■ Filed By



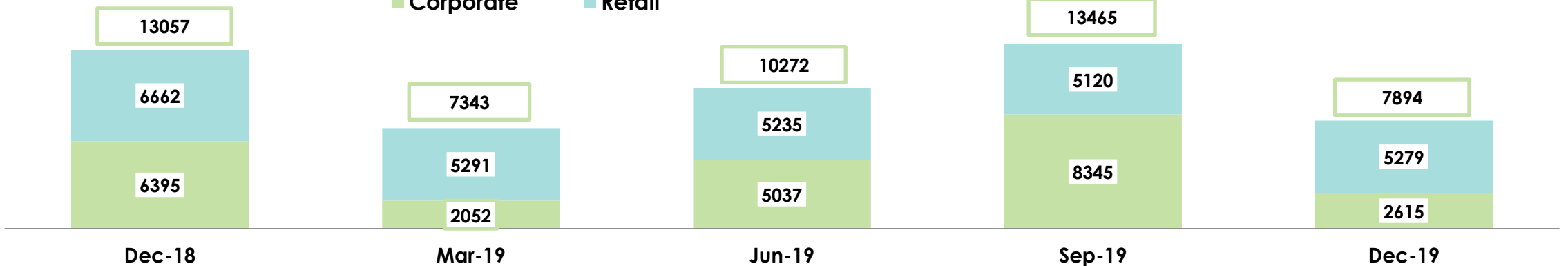
SMA Position

(Rs.Crore)

SMA 2 SMA 1 SMA 0



Corporate Retail

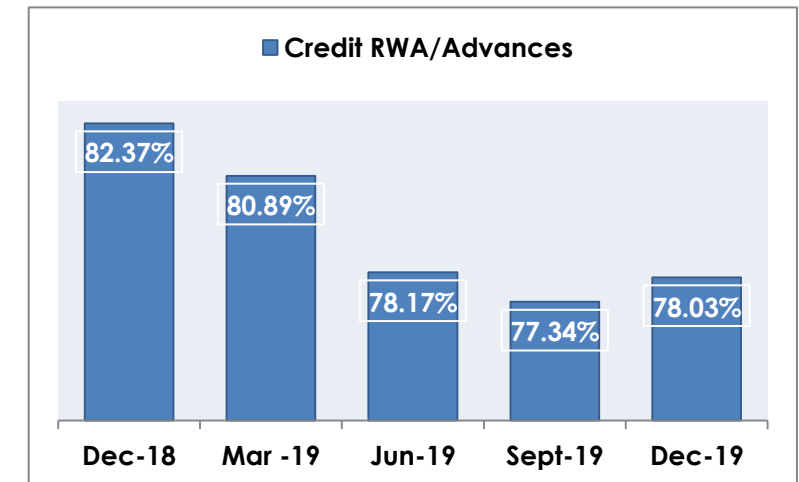
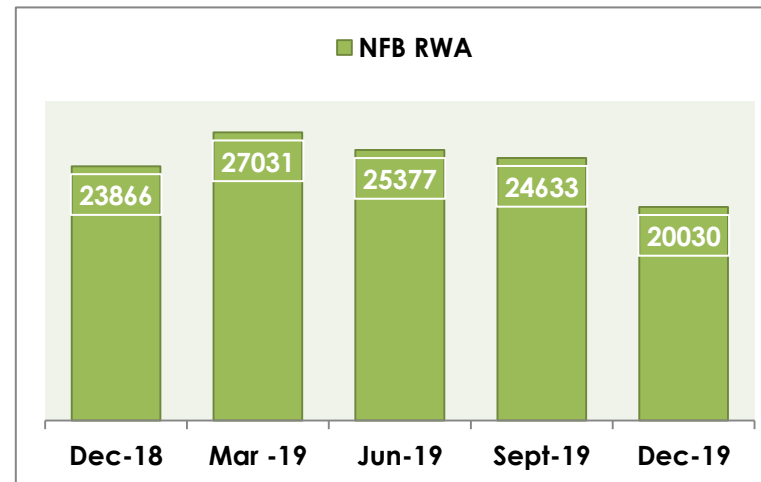
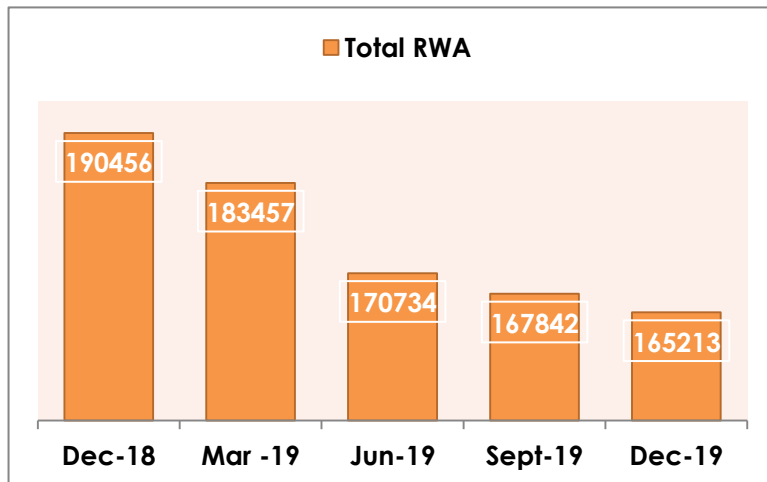


Capital

Capital Adequacy

(Rs.Crore)

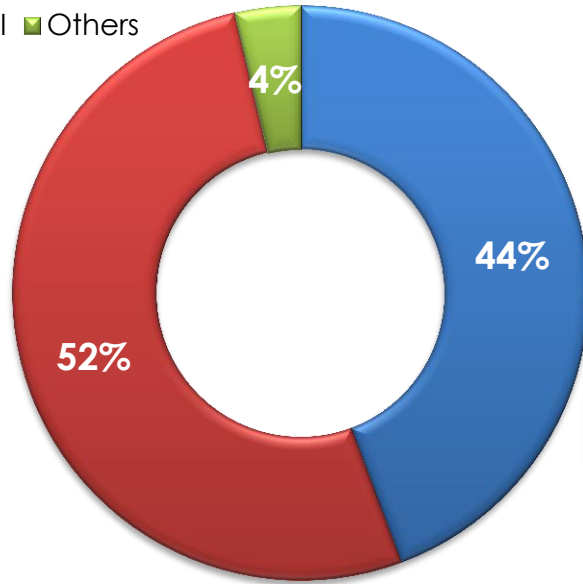
Particulars	Dec-18	March -19	June-19	Sep-19	Dec-19
CET 1+CCB (Rs.)	17746	16340	10067	15559	16453
AT 1 (Rs.)	684	413	413	413	330
Tier 1 Capital (Rs.)	18430	16753	10480	15972	16783
Tier 2 Capital (Rs.)	5398	4497	4375	4129	3971
Total Capital (Rs.)	23828	21250	14854	20102	20754
RWA (Rs.)	190456	183457	170734	167842	165213
CET 1+CCB Ratio (%)	9.32	8.91	5.90	9.27	9.96
AT 1 (%)	0.36	0.23	0.24	0.25	0.20
Tier 1 Ratio (%)	9.68	9.13	6.14	9.52	10.16
Tier 2 Ratio (%)	2.83	2.45	2.00	2.46	2.40
CRAR (%)	12.51	11.58	8.14	11.98	12.56



Shareholding Pattern

(Rs.Crore)

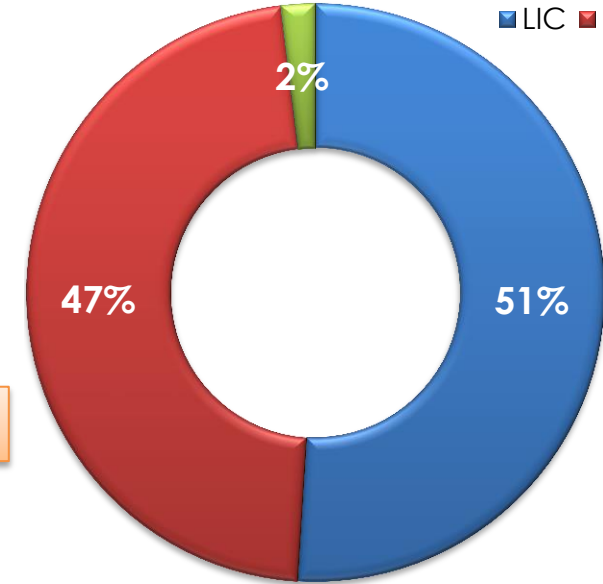
■ LIC ■ GOI ■ Others



Dec 2018

Dec 2019

■ LIC ■ GOI ■ Others



Particulars	Dec-18	Dec-19
Book Value/ Share	Rs.44.48/-	Rs.26.33/-
Market Capitalisation	Rs.42316 Cr	Rs.38408 Cr
52 Weeks High/ Low (NSE)	Rs.91.50/-/ Rs.47.00/-	Rs.65.75/- /Rs.23.65/-
Closing Price (NSE)	Rs.61.25/-	Rs37.00/-

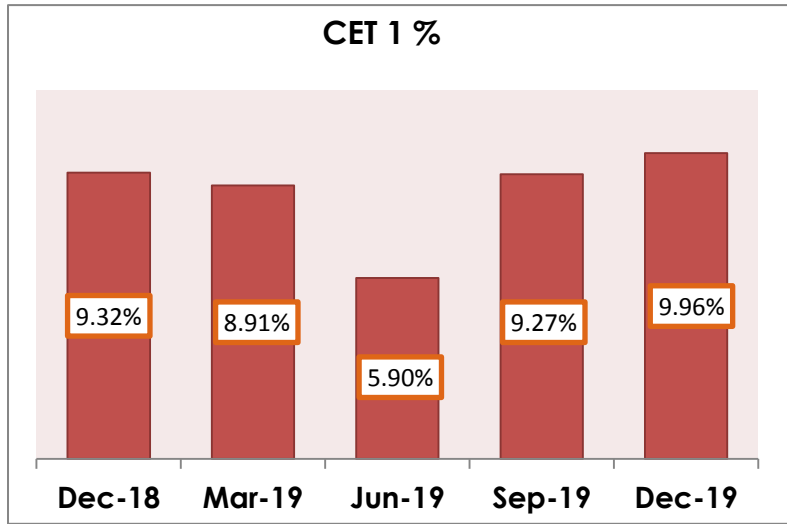
Prompt Corrective Action Matrix

Prompt Corrective Action (PCA) Matrix

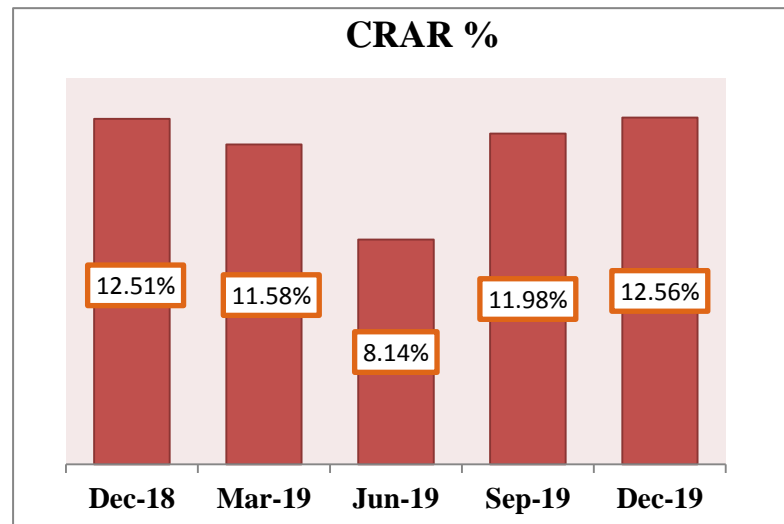
Criteria	Indicator	Risk			Dec-19	
		Threshold 1 (T1)	Threshold 2 (T2)	Threshold 3 (T3)	IDBI – Actual	
Capital (Breach of either CRAR or CET1 Ratio to trigger PCA)	CRAR+CCB (9%+2.5%)	<11.5% but >=9%	<9% but >7.5%	<7.5%	12.56%	Complied With
	CET 1+CCB (5.5+2.5)=8%	>=6.375% but <8%	>=4.875% but <6.375%	<4.875%	9.96%	Complied With
Asset Quality	NNPA Ratio	>=6% but <9%	>=9% but <12%	>=12%	5.25%	Complied With
Profitability	ROA (should be positive)	-ve ROA for 2 consecutive yrs	-ve ROA for 3 consecutive yrs	-ve ROA for 4 consecutive yrs	-ve	T3 Complied With if New tax Regime is not adopted
Leverage	Leverage Ratio	<=4.0 but >=3.5	<3.5		4.98%	Complied With

Indicators on Parameters of PCA

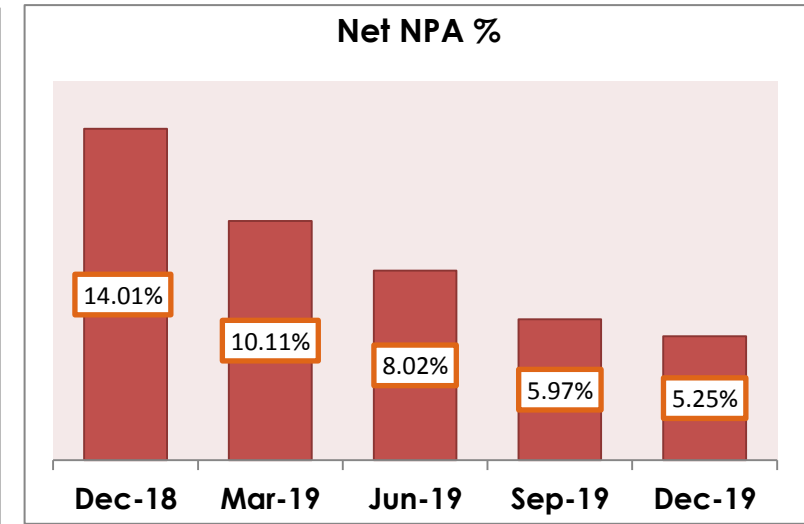
CET 1 %



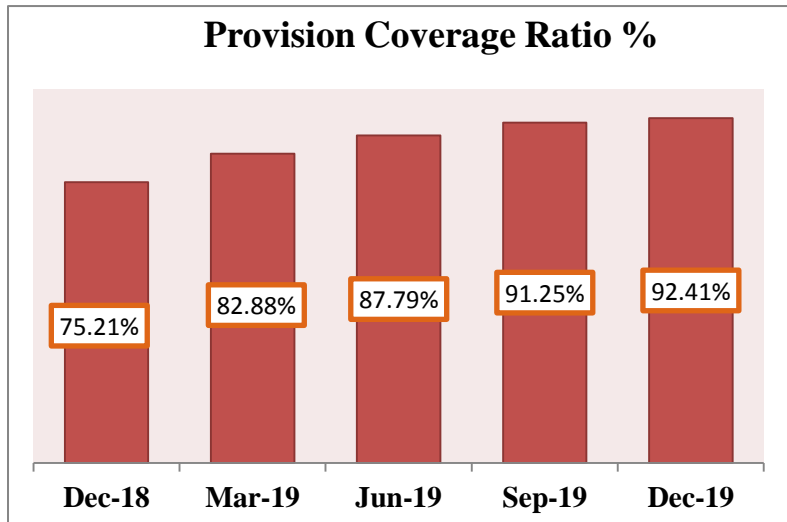
CRAR %



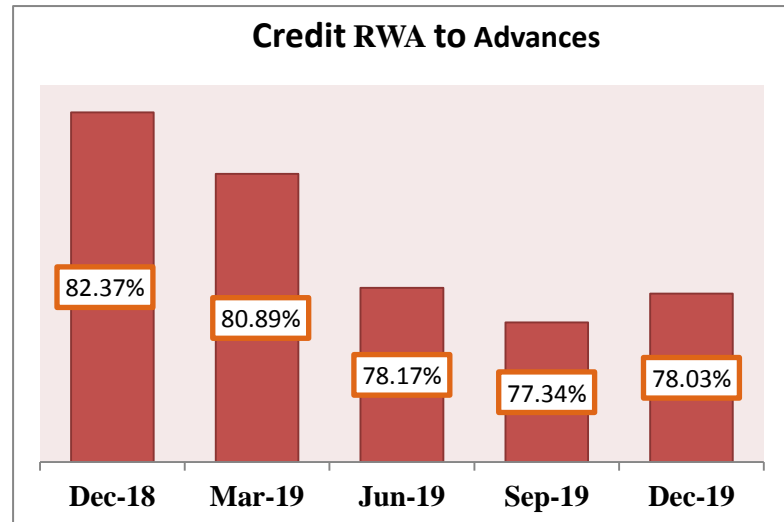
Net NPA %



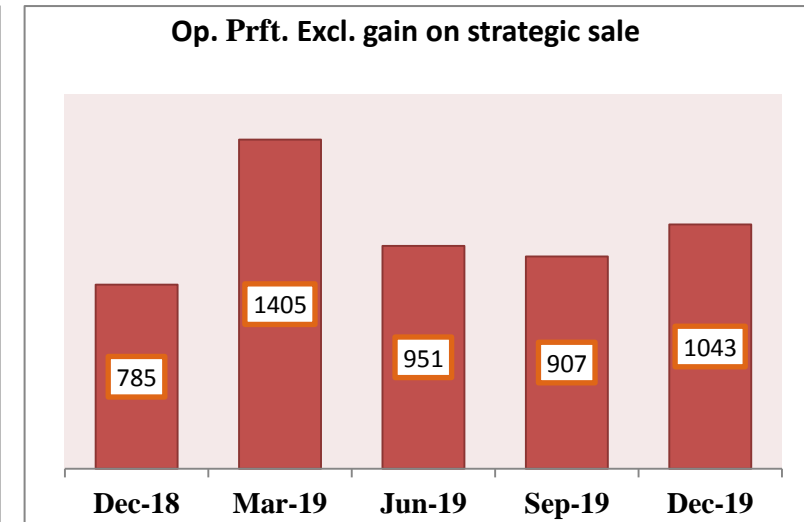
Provision Coverage Ratio %



Credit RWA to Advances



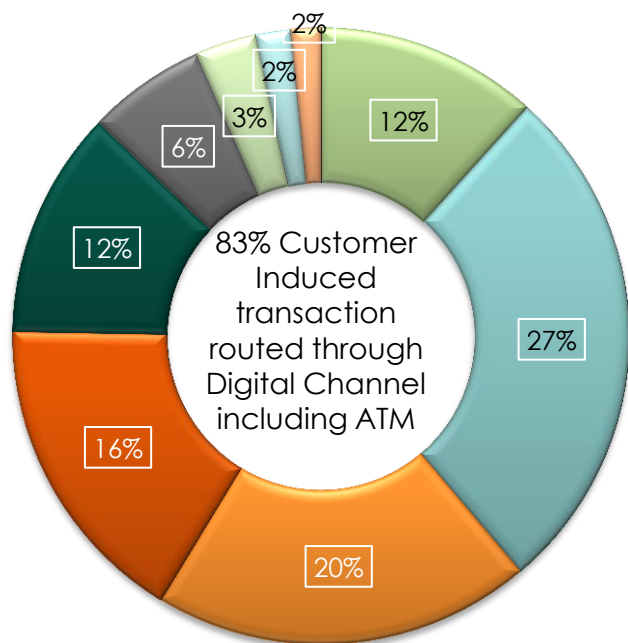
Op. Prft. Excl. gain on strategic sale



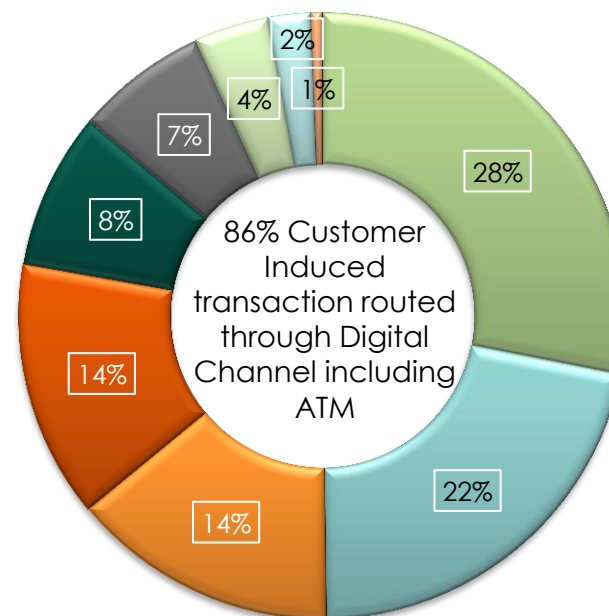
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis April to December 2019

FY 2018-19



FY 2019-20



- UPI
- ATM Cash withdrawal
- Debit Card
- Branch Manual transaction
- Internet Banking
- Branch Initiated Digital Transaction
- NACH
- Mobile Banking
- AePS, BHIM Aadhar

IDBI Bank has achieved its Digital Transaction target allotted by Gol as per the latest MeitY Score board released for December 2019

Digital Frontrunners – Digital Offerings



The total number of Debit cards issued are 124 lakhs
Processed 5.67 crores transactions at Ecom/ POS in the current Financial Year.



Total users under UPI are 26.29 lakhs
1.73X YoY growth in UPI users base
3.11X YoY growth in the UPI transactions, processed 11.19 crores transactions during the 9 month period of the current Financial Year



Total registered numbers of users under Mobile Banking are 29.25 lakhs
1.61X YoY growth in Mobile Banking transactions



Total registered numbers of users under Internet Banking are 109.92 lakhs
1.11X YoY growth in Internet Banking registrations



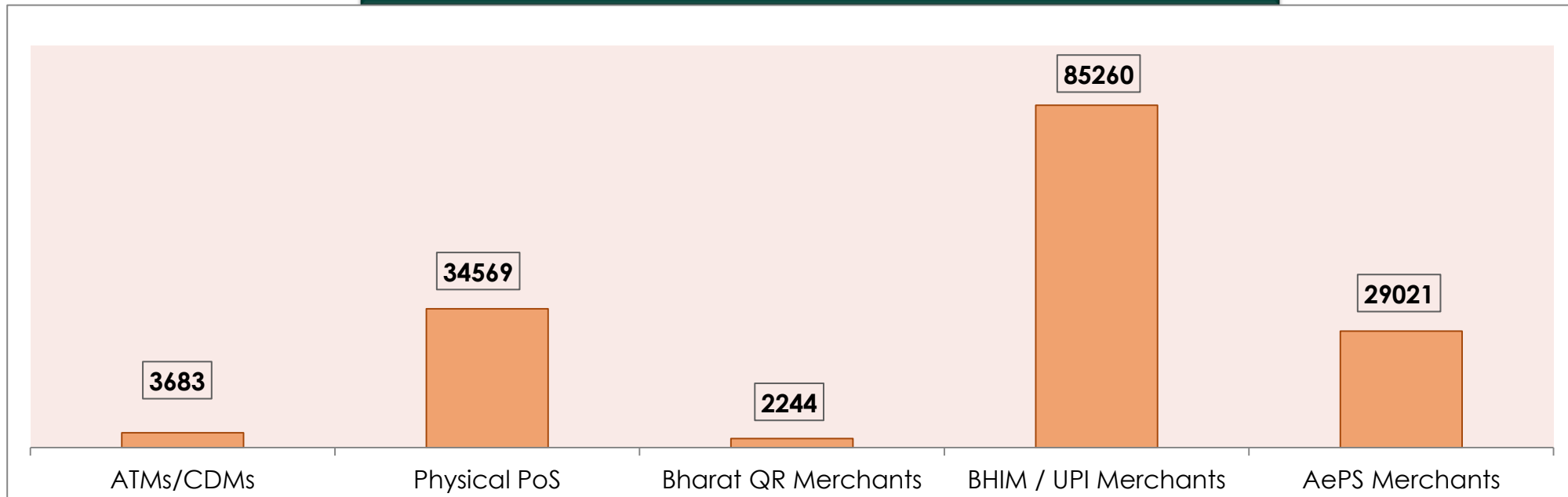
Total merchants for the Bank are 1.51 lakhs
1.5X YoY growth in merchant acquisitions

Digital Frontrunners - Performance

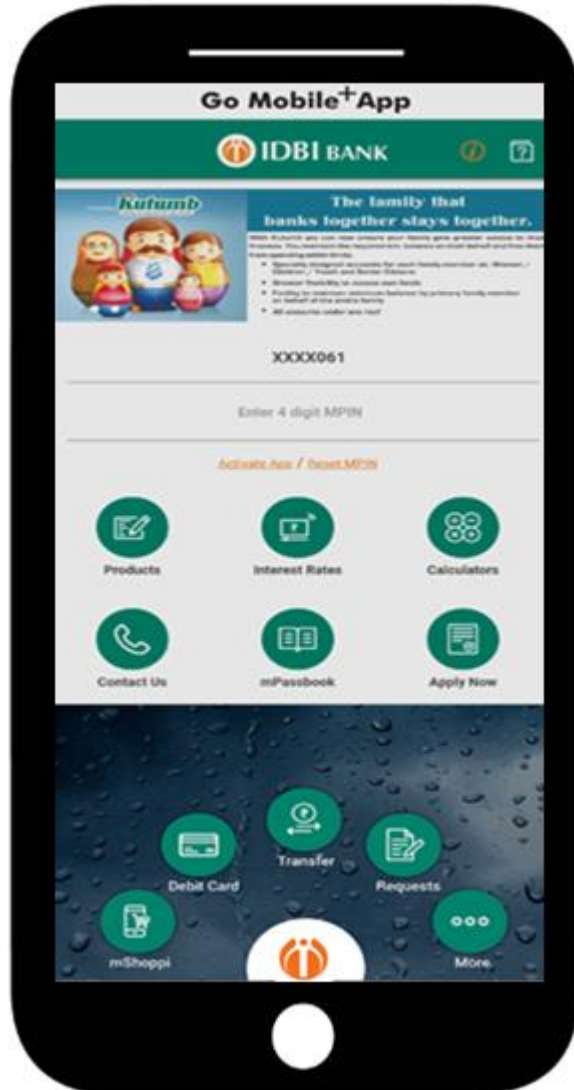
Bank's Summary of performance as per MeitY (as on December 31, 2019)

% of Digital transaction Achievement	Overall Score	Bank's Rank
101.79	71 (Categorised as "Good")	8

Payment Acceptance Channels (as on December 31, 2019)



Digital Frontrunners – Go Mobile+ Application



Digital Offering

- ✓ Availability of 24x7 banking, hence increasing the convenience for the customer.
- ✓ Linking of other Bank accounts through UPI in mobile Banking application.
- ✓ Migration of customers from Branch channel to digital channel, hence decreasing cost of transaction for the Bank.
- ✓ Simplified dashboard to manage e-banking activities.

Services

- ✓ Cashless Card Withdrawal
- ✓ Scheduled Fund Transfer
- ✓ Bill Payments
- ✓ Tax Payments
- ✓ Debit Card Control feature
- ✓ Customisable Menu, limits
- ✓ Opening Fixed Deposit
- ✓ Scan & Pay through UPI QR Code, etc.

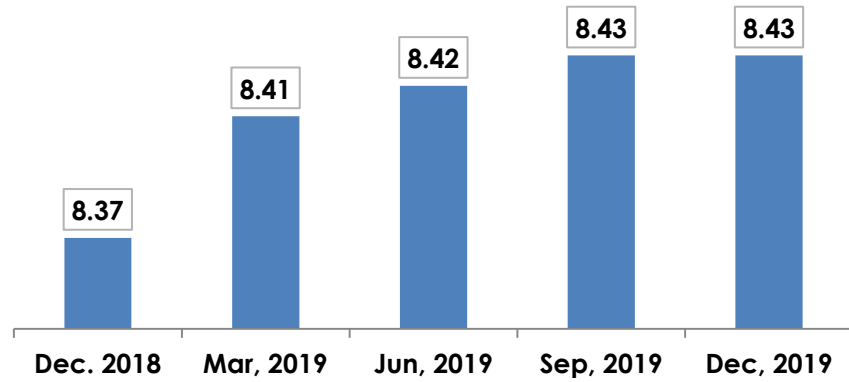
mShoppi

- ✓ Browse and select prepaid recharge plans
- ✓ Book Cabs, hotel Buses etc.
- ✓ Pay Utility Bills
- ✓ Access Deals

Financial Inclusion

PMJDY Accounts

Total PMJDY A/c (Lakh)



Aadhar Seeding under PMJDY (Lakhs)

6.48

RuPaycards issued (Lakhs)

7.08

Sub Service Areas (Number)

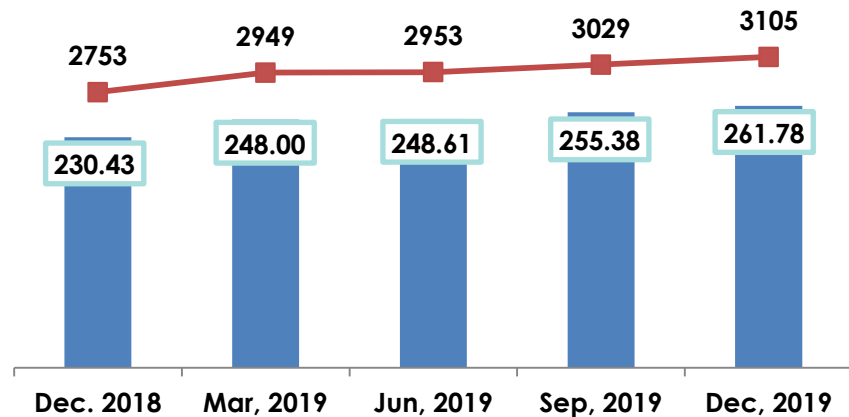
490

Villages Covered (Number)

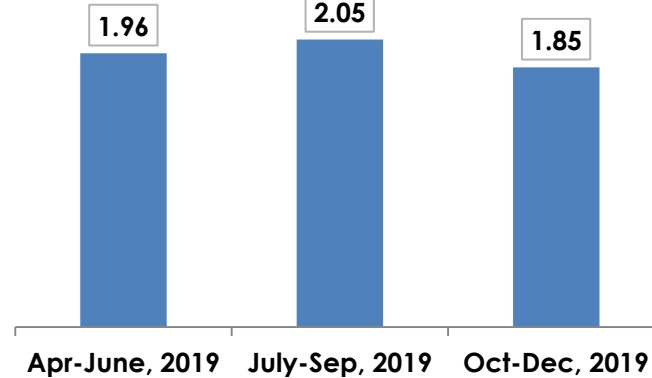
565

Transactions through Individual Business Correspondent (BCs)

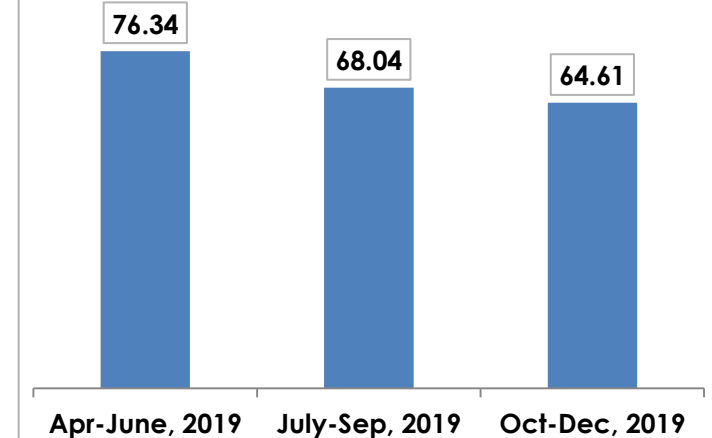
PMJDY O/s Balance (cr.) Average Balance (Rs.)



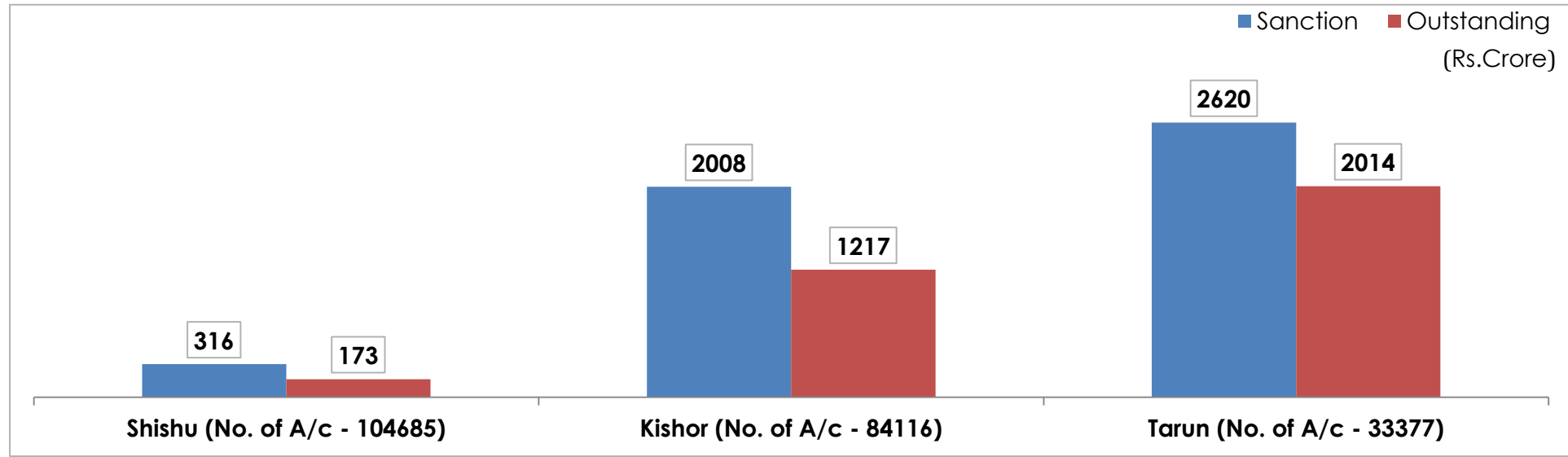
No. of Transactions through BCs (lakh)



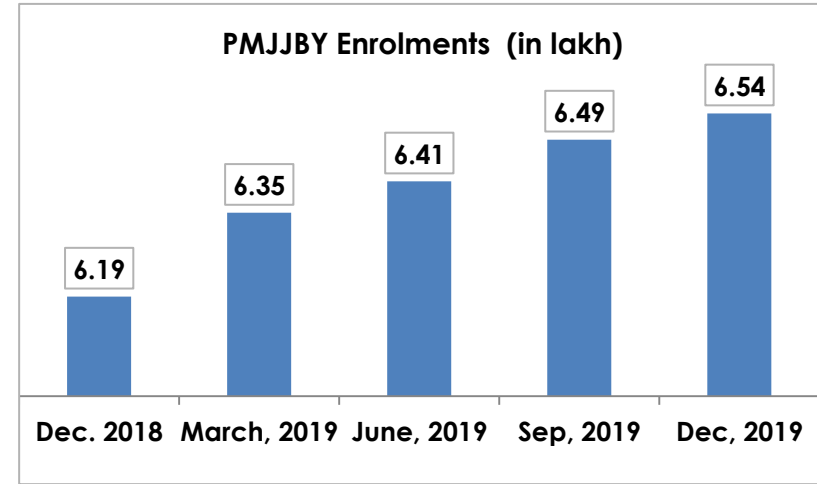
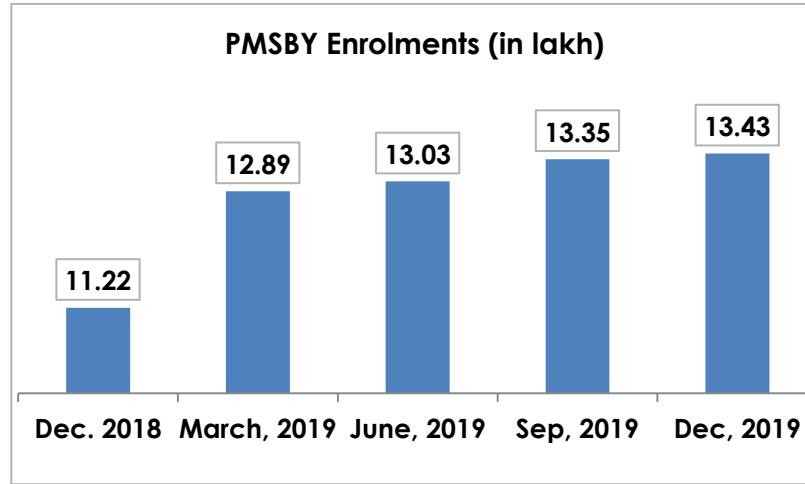
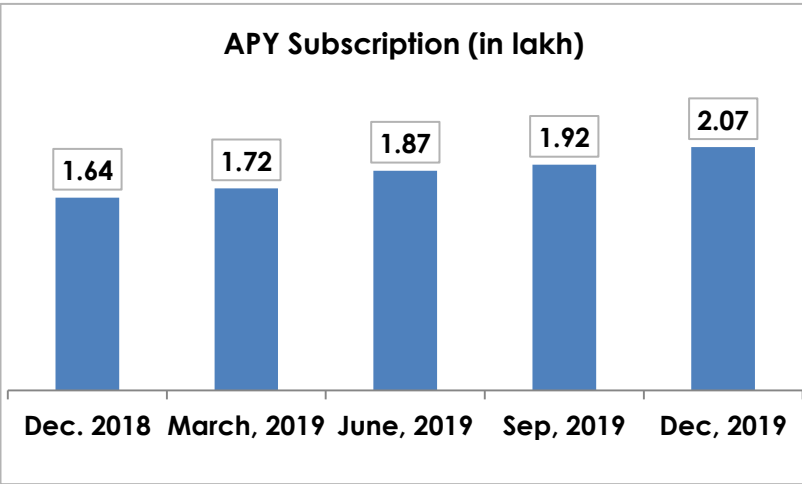
Amount of Transactions (crore)



Financial Inclusion



Enrolment under Social security Scheme as on 31st Dec 2019



Subsidiaries

Subsidiaries

(Rs.Crore)

Name of Company	% Holding	Line of Activity	Income 9 M 2019	PAT 9 M 2019	RoA 9 M 2019	Net Worth 9 M 2019
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	52.94 (69.58)	-3.90 (16.25)	-1.17% (4.55%)	305.78 (328.68)
IDBI Intech Ltd	100	Technology Service Provider	70.72 (66.09)	5.33 (6.27)	7.93% (9.56%)	58.65 (52.84)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.36 (0.62)	-0.03 (0.04)	-1.72% (2.31%)	1.05 (1.05)
IDBI Asset Management Ltd	66.67	Asset Management Co.	27.36 (54.61)	12.72 (5.63)	#11.36% (5.20%)	99.79 (71.92)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	50.89 (48.65)	30.13 (28.90)	13.38% (14.19%)	219.02 (197.76)

Figures in () are of previous period

#RoE has been mentioned in place of RoA for IDBI Asset Management

IDBI-LIC Synergy

Synergy Areas & Mission 100+

Mission 100+ : Phase-I (109 Points)

MISSION 109
Pointed Actions

As on June 2019:- 72 Completed

Mission 100+ : Phase II (161Points)

52 New
Pointed Actions

As on January 2020:-112 Completed

Expanding Synergy Areas & Action

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

THANK YOU