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Nurturing Aspirations.  
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**IDBI BANK**

# INVESTORS PRESENTATION

## FINANCIAL RESULTS Q3 - FY 2022-23

January 23, 2023

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# Highlights

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# Major Highlights for Q3 FY 2023 – Continued Balance Sheet Strengthening

PAT - Rs.927 crore  
PBT - Rs.1267 crore

Operating Profit -  
Rs.2051 crore

NII - Rs.2925 crore

NIM - 4.59%  
[Core NIM - 3.94%]

ROA - 1.22%  
ROE - 15.79%

Cost to Net Income Ratio  
45.76%

Total CRAR - 20.14%  
Tier 1 Capital - 17.60%

Total RWA  
Rs.155036 Crore

Cost of deposit - 3.52%  
Cost of funds - 3.82%.

CASA ratio - 54.44%

Net Adv. - Rs.148213 crore  
Deposit - Rs.232671 crore

Net NPA - 1.07%  
GNPA - 13.82%  
PCR - 98%

# Key Metrics for Q3 FY 2023

## Profitability - Strong operating momentum

- PAT at Rs.927 crore, up by 60% YoY and 12% QoQ
- PBT at Rs.1267 crore, up by 31% YoY
- Operating Profit at Rs.2051 crore up by 16% YoY
- NII at Rs.2925 crore, grew by 23% YoY and 7% QoQ
- NIM at 4.59%, improved by 71 bps YoY and 22 bps QoQ
- Cost to Net Income Ratio (CIR) at 45.76% reduced by 404 bps YoY

## Business Performance - Focus on Granularity

- CASA ratio at 54.44%. CASA at Rs.126663 crore grew by 4% YoY
- Retail : Corporate Ratio (Gross Advances) stood at 67:33 against 63:37 as on Dec 2021
- Net Advances at Rs.148213 crore grew by 17% YoY and 1% QoQ

# Key Metrics for Q3 FY 2023 (contd.)

## Asset Quality - Improving Trend

- Net NPA at 1.07%, reduction of 74 bps YoY and 8 bps QoQ
- GNPA at 13.82%, reduction of 786 bps YoY and 269 bps QoQ
- PCR stood at 98%, improved by 90 bps YoY and 14 bps QoQ

## Capital - Adequately Capitalised

- Tier 1 Capital at 17.60%, up by 347 bps YoY and 55 bps QoQ
- Total CRAR at 20.14%, up by 339 bps YoY and 66 bps QoQ
- Total RWA at Rs.155036 crore, increased by 260 bps YoY

# Financial Performance

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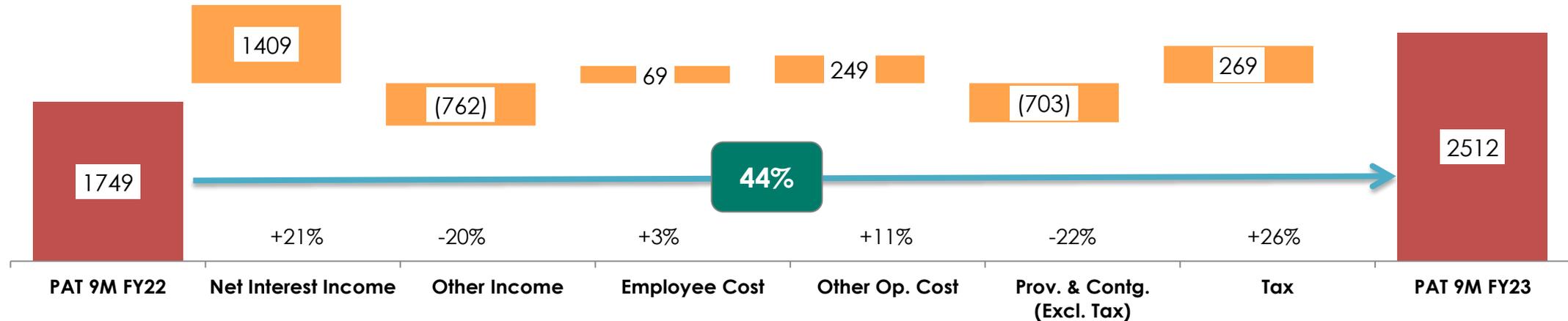
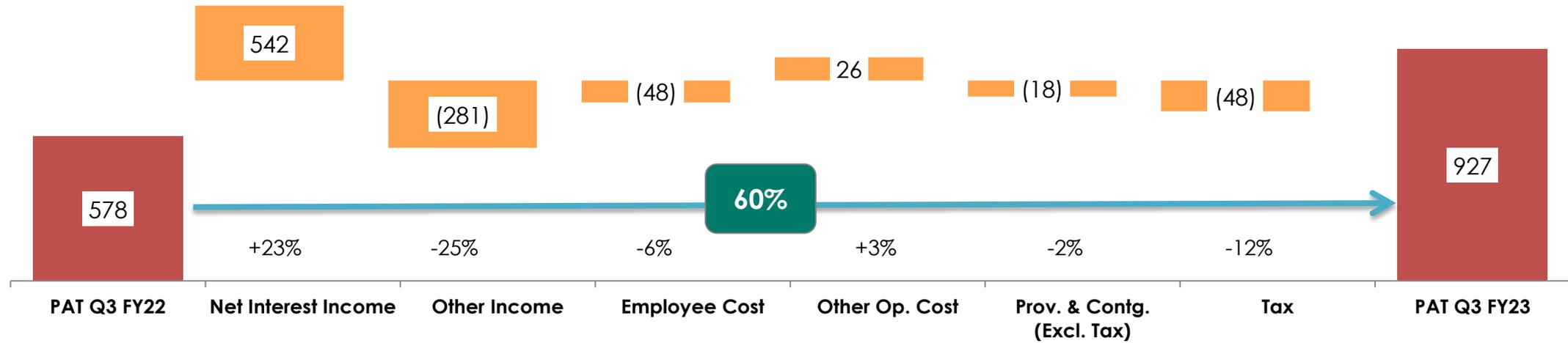
# Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance %	FY 22
	Dec-21	Sep-22	Dec-22	YoY%	QoQ%	Dec-21	Dec-22		
Interest Income	4624	4978	5231	13	5	13694	14844	8	18292
Interest Expenses	2241	2240	2306	3	3	6952	6693	(4)	9130
<b>Net Interest Income</b>	<b>2383</b>	<b>2738</b>	<b>2925</b>	<b>23</b>	<b>7</b>	<b>6742</b>	<b>8151</b>	<b>21</b>	<b>9162</b>
Other Income	1138	1087	857	(25)	(21)	3846	3084	(20)	4690
<b>Net Total Income</b>	<b>3521</b>	<b>3825</b>	<b>3782</b>	<b>7</b>	<b>(1)</b>	<b>10588</b>	<b>11235</b>	<b>6</b>	<b>13852</b>
Operating Expenses	1753	1617	1731	(1)	7	4606	4924	7	6357
-Employee Cost	859	784	811	(6)	3	2243	2312	3	3104
-Other Operating Cost	894	833	920	3	10	2363	2612	11	3253
<b>Operating Profit</b>	<b>1768</b>	<b>2208</b>	<b>2051</b>	<b>16</b>	<b>(7)</b>	<b>5982</b>	<b>6311</b>	<b>5</b>	<b>7495</b>
OP. Excl. gain on strategic sale	1768	1827	2051	16	12	5982	5789	(3)	7494
Provisions & Contingencies (Excl. Tax)	802	771	784	(2)	2	3217	2514	(22)	3887
<b>Profit/(Loss) Before Tax</b>	<b>966</b>	<b>1437</b>	<b>1267</b>	<b>31</b>	<b>(12)</b>	<b>2765</b>	<b>3797</b>	<b>37</b>	<b>3609</b>
Tax	388	609	340	(12)	(44)	1016	1285	26	1169
<b>Profit/(Loss) After Tax</b>	<b>578</b>	<b>828</b>	<b>927</b>	<b>60</b>	<b>12</b>	<b>1749</b>	<b>2512</b>	<b>44</b>	<b>2439</b>

# Profitability

(Rs.Crore)



# Net Interest Income

(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance %	FY22
	Dec-21	Sep-22	Dec-22	YoY%	QoQ%	Dec-21	Dec-22		
<b>Interest Income</b>									
Interest on Advances	2781	3232	3459	24	7	8847	9495	7	11990
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1346	1541	1644	22	7	4024	4720	17	5341
Other Interest Income	497	205	128	(74)	(38)	823	629	(24)	961
<b>Interest Income</b>	<b>4624</b>	<b>4978</b>	<b>5231</b>	<b>13</b>	<b>5</b>	<b>13694</b>	<b>14844</b>	<b>8</b>	<b>18292</b>
<b>Interest Expense</b>									
Interest paid on Deposits	1924	1896	1951	1	3	5898	5702	(3)	7775
Interest paid on Borrowings	293	234	212	(28)	(9)	911	682	(25)	1172
Interest on RBI / inter bank borrowings	24	110	143	496	30	143	309	116	183
<b>Total Interest Expenses</b>	<b>2241</b>	<b>2240</b>	<b>2306</b>	<b>3</b>	<b>3</b>	<b>6952</b>	<b>6693</b>	<b>(4)</b>	<b>9130</b>
<b>Net Interest Income</b>	<b>2383</b>	<b>2738</b>	<b>2925</b>	<b>23</b>	<b>7</b>	<b>6742</b>	<b>8151</b>	<b>21</b>	<b>9162</b>
<b>NIM %</b>	3.88	4.37	4.59	71 bps	22 bps	3.65	4.35	70 bps	3.73
NII (Excl. interest on IT Refund)	2030	2644	2898	43	10	6389	7852	23	8810
NIM % (Excl. interest on IT Refund)	3.31	4.22	4.56	125 bps	34 bps	3.46	4.19	73 bps	3.59

# Other Income

(Rs.Crore)

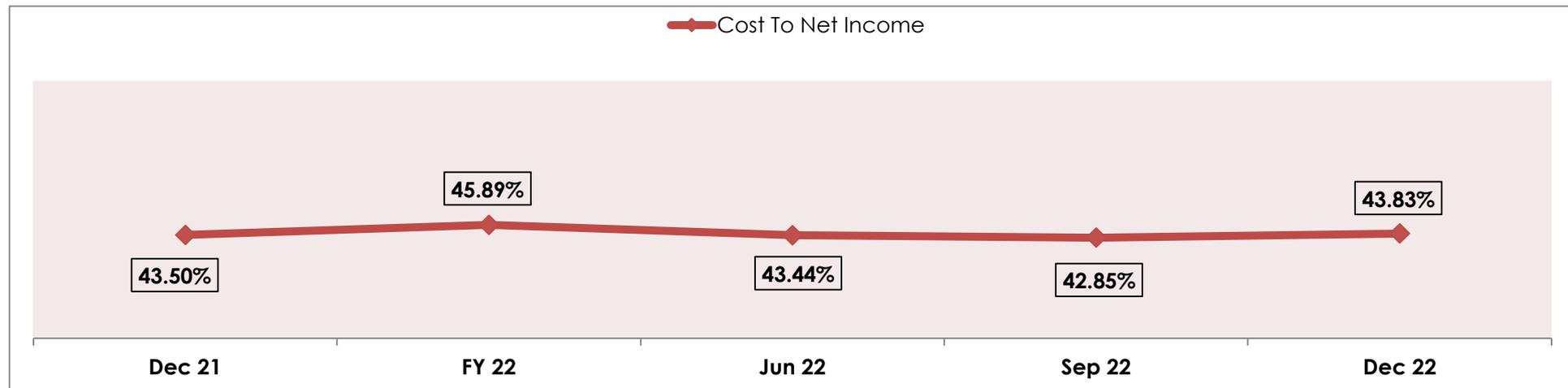
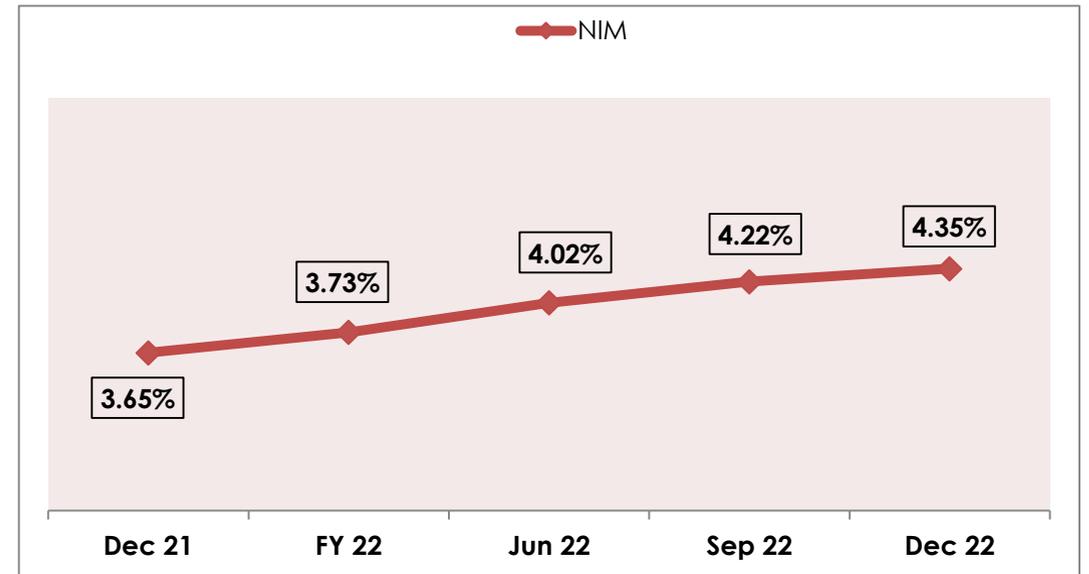
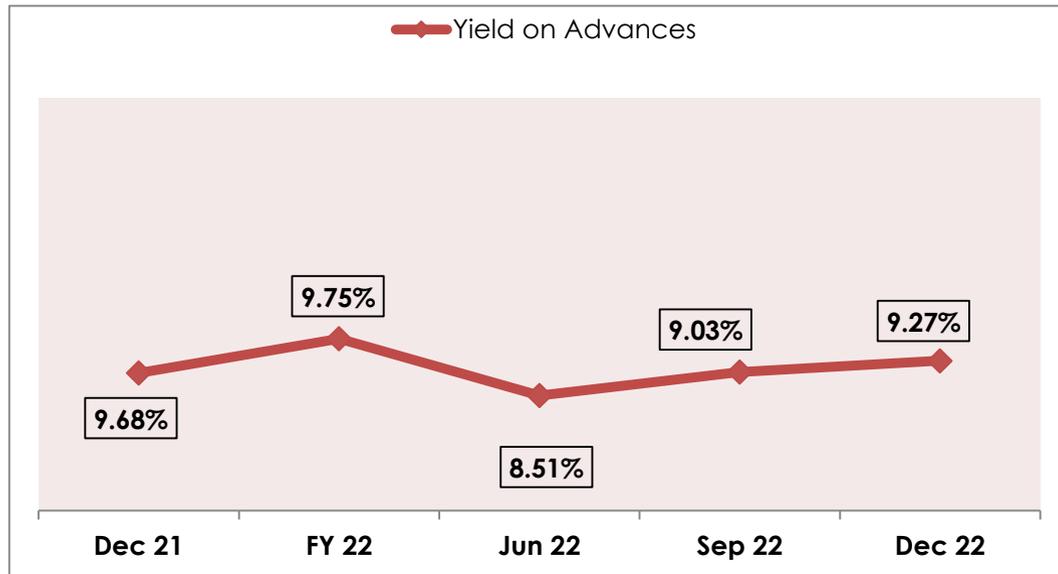
Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY22
	Dec-21	Sep-22	Dec-22	YoY %	QoQ %	Dec-21	Dec-22		
Commission, exchange and brokerage	450	481	473	5	(2)	1290	1439	12	1814
Profit/ (Loss) on sale of investments	151	401	49	(68)	(88)	1046	852	(19)	1058
Profit/(Loss) on revaluation of investments (net)^	3	(7)	74	2367	(1157)	63	1	(98)	16
Profit/(Loss) on Forex	171	142	156	(9)	10	505	477	(6)	730
Dividend Income	-	27	8	-	(70)	39	35	(10)	39
Recovery from W/O cases	308	26	81	(74)	212	777	148	(81)	846
Misc. Income	55	17	16	(71)	(6)	126	132	5	187
<b>Other Income</b>	<b>1138</b>	<b>1087</b>	<b>857</b>	<b>(25)</b>	<b>(21)</b>	<b>3846</b>	<b>3084</b>	<b>(20)</b>	<b>4690</b>

# Provisions & Contingencies

(Rs.Crore)

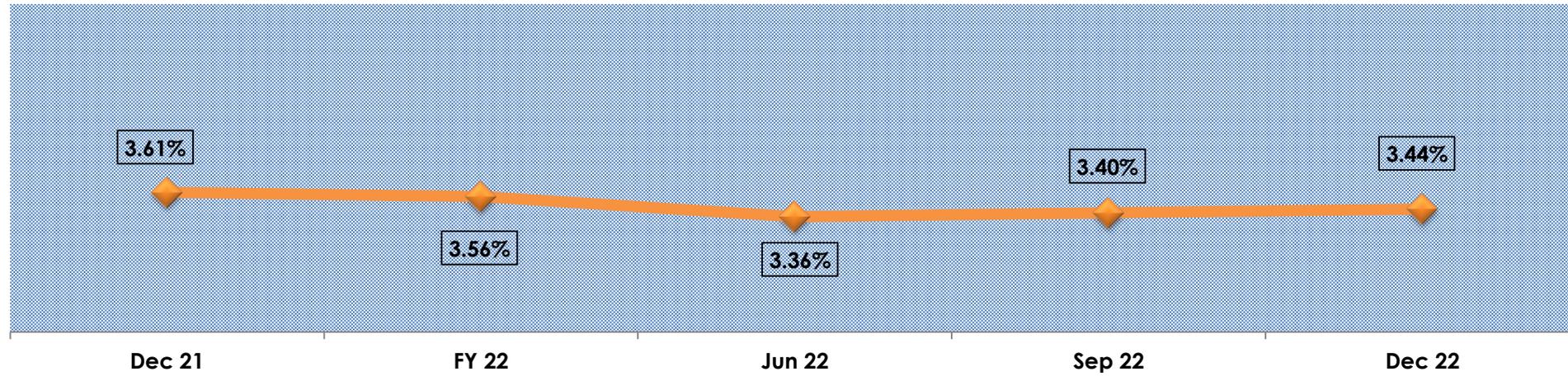
Particulars	Quarter ended			Variance		Nine Month Ended		Variance	FY22
	Dec-21	Sep-22	Dec-22	YoY	QoQ	Dec-21	Dec-22		
Depreciation on Investment	59	159	(19)	(78)	(178)	870	251	(619)	1923
Provision – NPAs	940	(63)	233	(707)	296	(287)	279	566	(588)
Provision – Standard Assets	(645)	339	291	936	(48)	537	1042	505	72
Provision - Restructured Assets	24	(14)	(8)	(32)	6	278	(82)	(360)	190
Income Tax	388	609	340	(48)	(269)	1016	1285	269	1169
Bad Debts Written off	206	8	251	45	243	1388	431	(957)	1917
Other Provisions	217	342	36	(181)	(306)	431	593	162	373
<b>Total</b>	<b>1189</b>	<b>1380</b>	<b>1124</b>	<b>(65)</b>	<b>(256)</b>	<b>4233</b>	<b>3799</b>	<b>(434)</b>	<b>5056</b>

# Yield Ratios (cumulative)

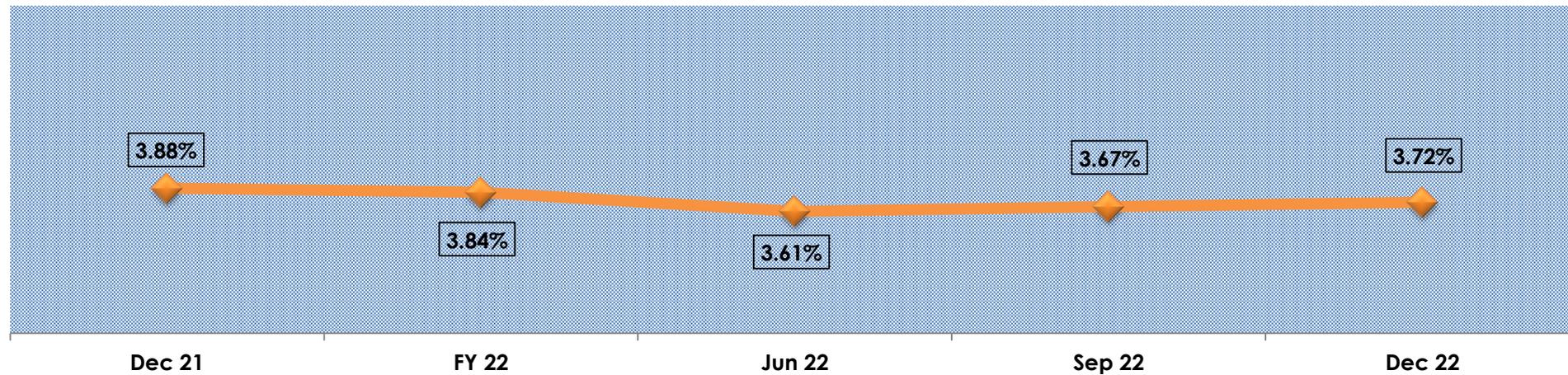


# Cost of Funds & Cost of Deposits (cumulative)

◆ Cost of Deposits



◆ Cost of Funds



# Business Performance

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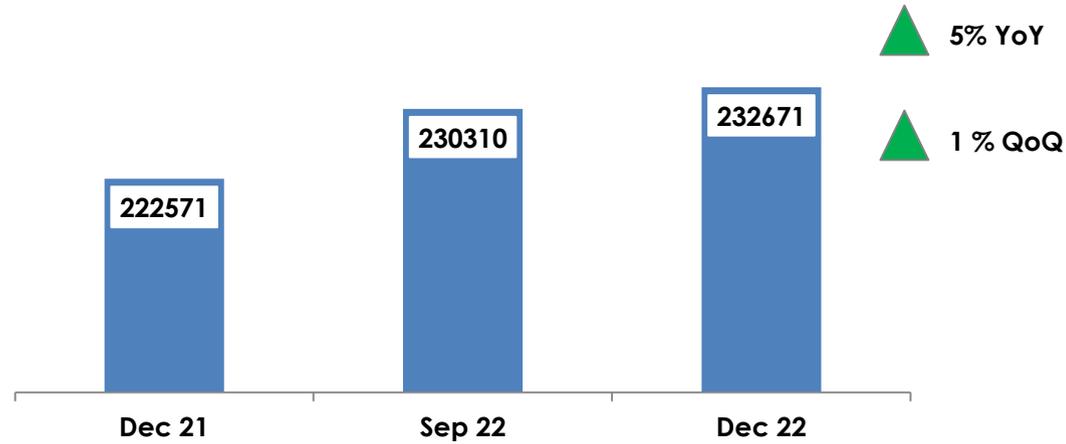
# Balance Sheet

(Rs.Crore)

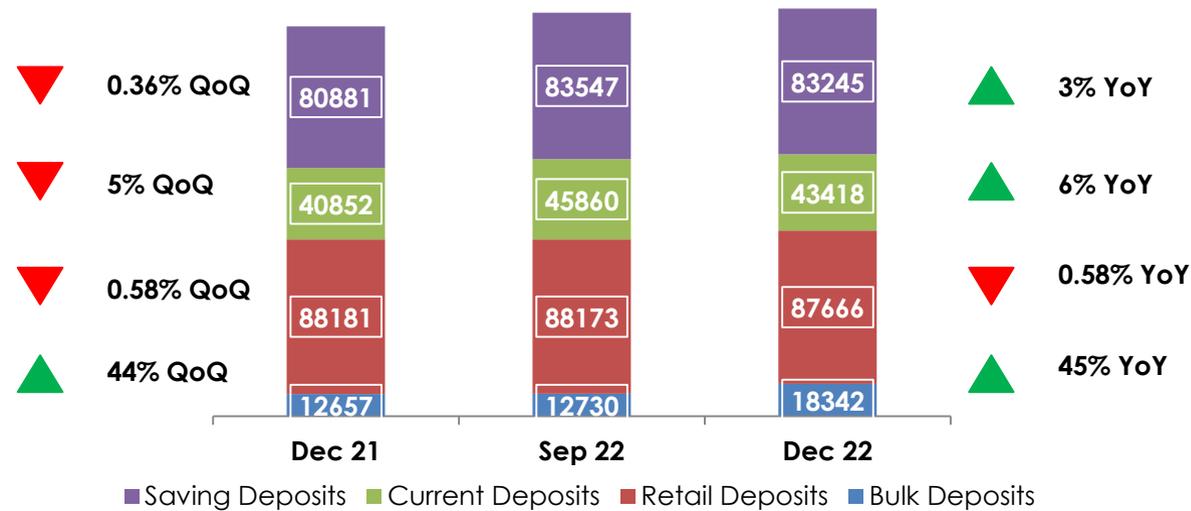
As at	Dec-21	Sep-22	Dec-22
<b>LIABILITIES</b>			
Capital	10752	10752	10752
Reserve & Surplus	27807	32498	33419
Deposits	222571	230310	232671
Borrowings	16291	21691	15815
Other Liabilities & Provisions	13828	13715	13962
<b>Total</b>	<b>291249</b>	<b>308966</b>	<b>306619</b>
<b>ASSETS</b>			
Cash & Balance with RBI	28852	12989	14999
Bal. with banks & money at call	12757	14898	10921
Investments	78301	93148	93155
Advances	126372	146752	148213
Fixed Assets	7677	9875	9824
Other Assets	37290	31304	29507
<b>Total</b>	<b>291249</b>	<b>308966</b>	<b>306619</b>

# Business Performance

## Total Deposit

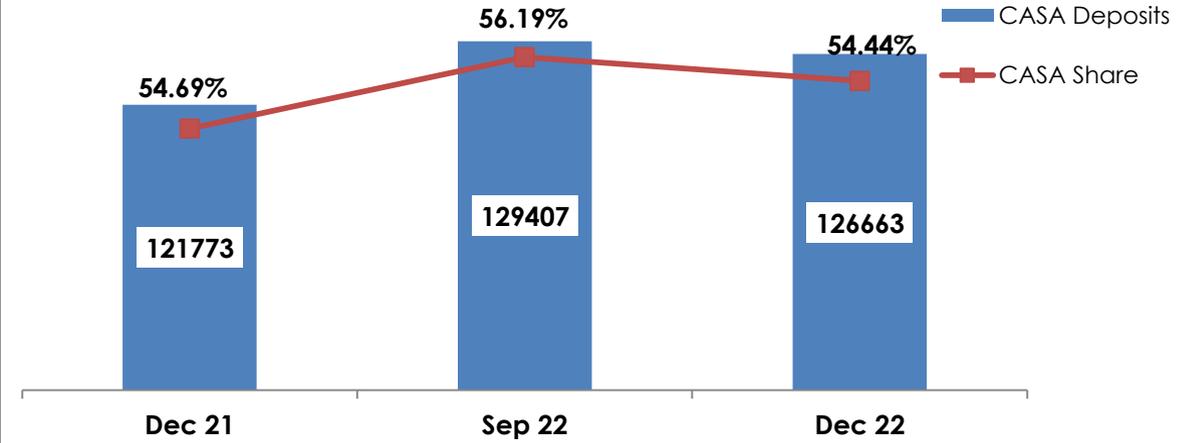


## Deposit Mix

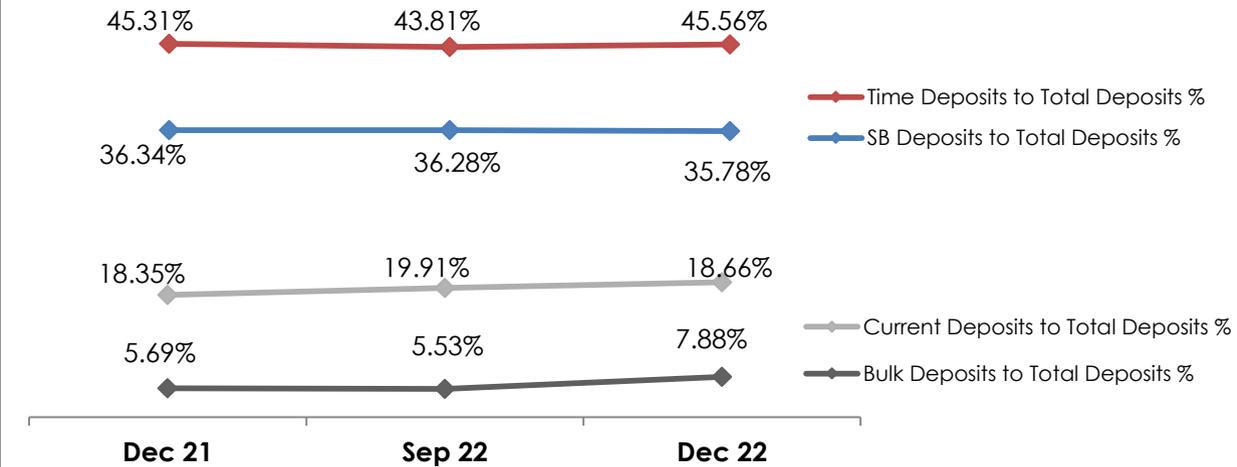


## CASA

(Rs. Crore)

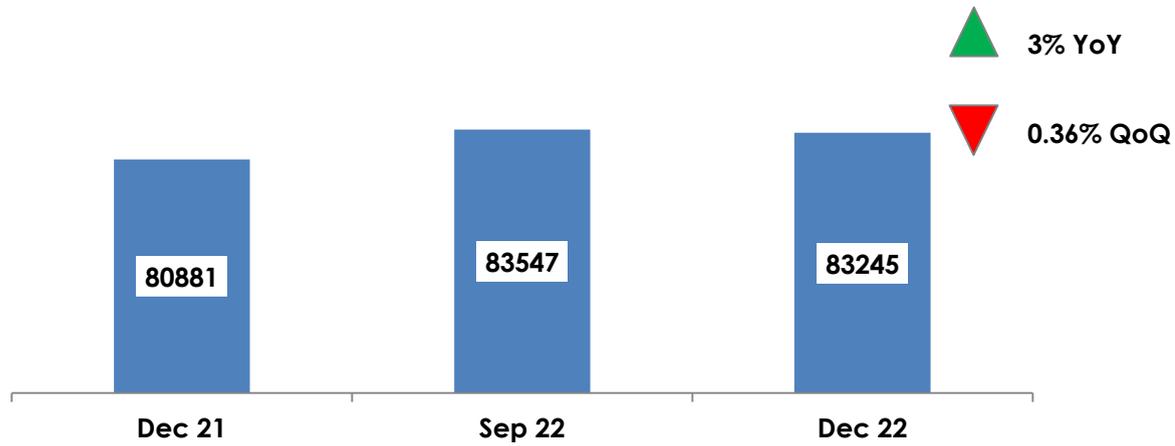


## Deposit Mix



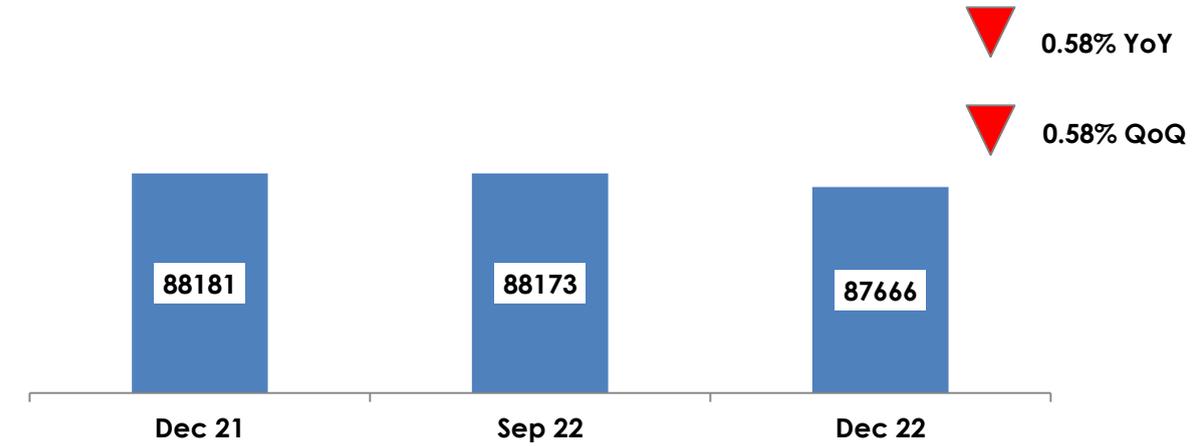
# Business Performance

## Saving Deposits

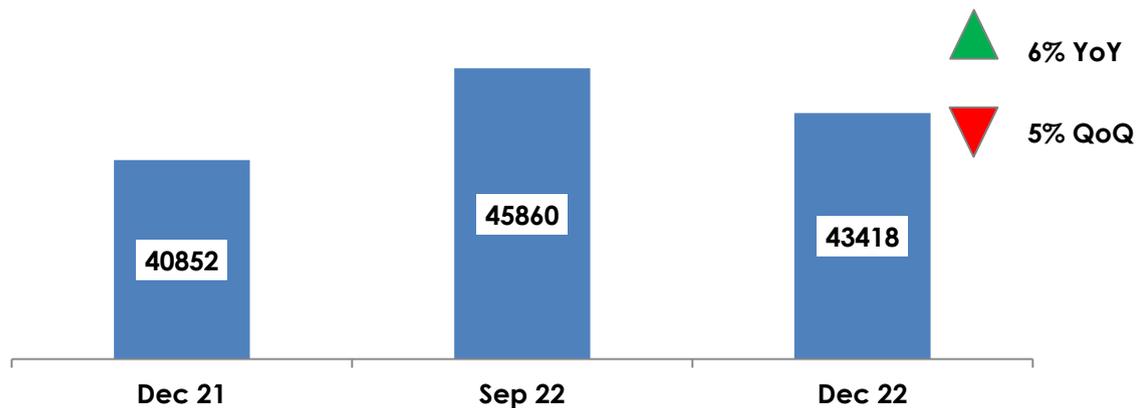


## Retail Deposits

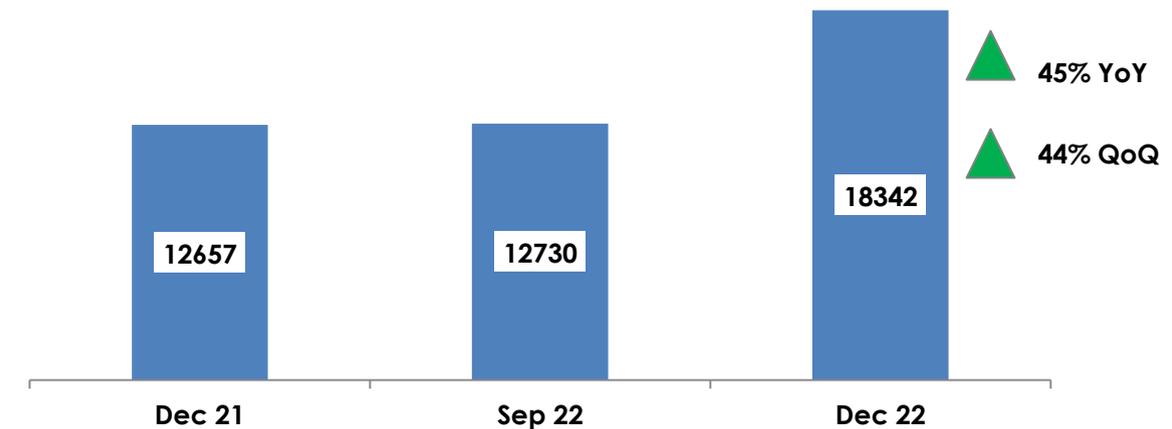
(Rs.Crore)



## Current Deposits

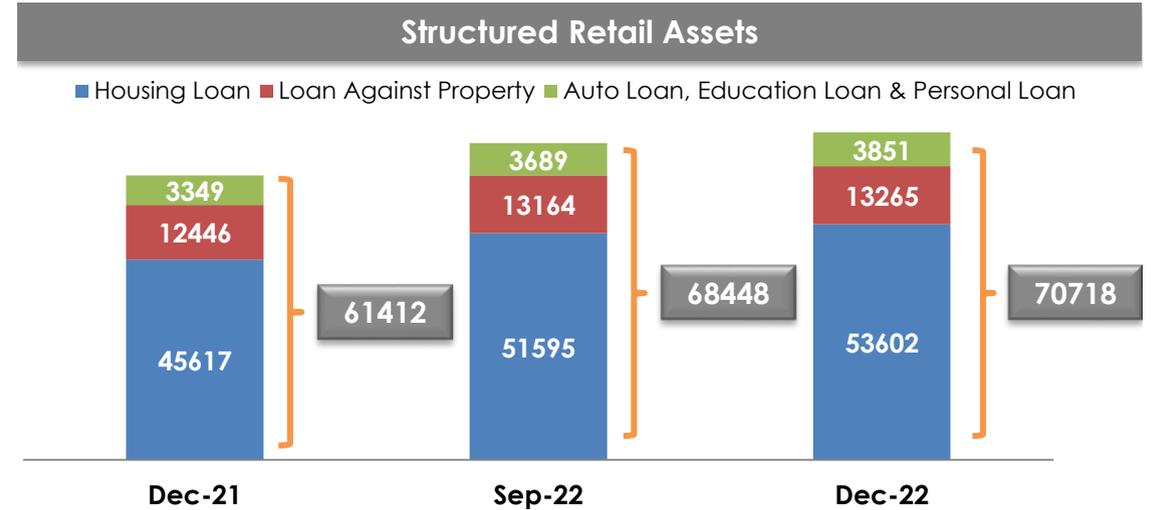
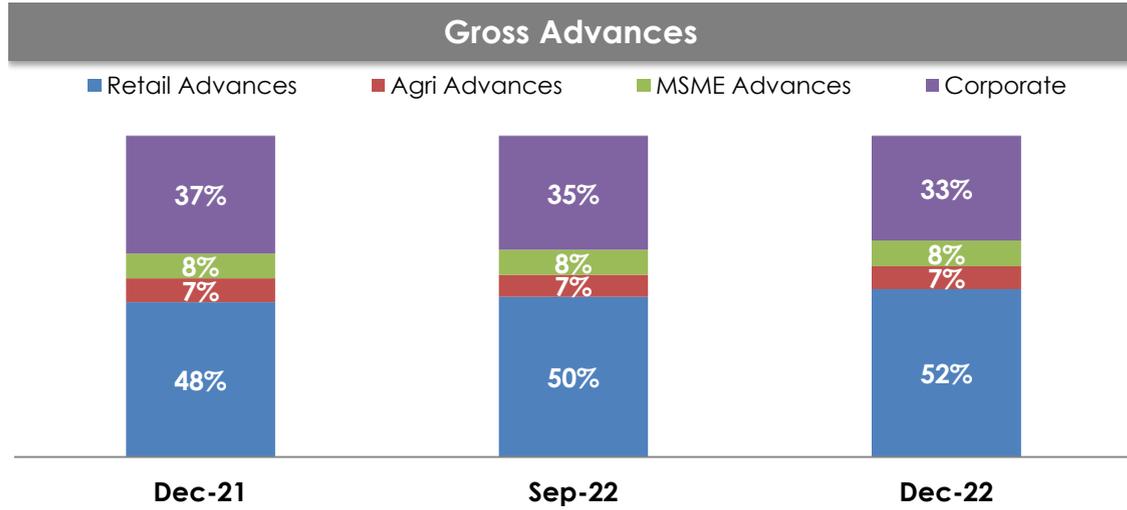


## Bulk Deposits

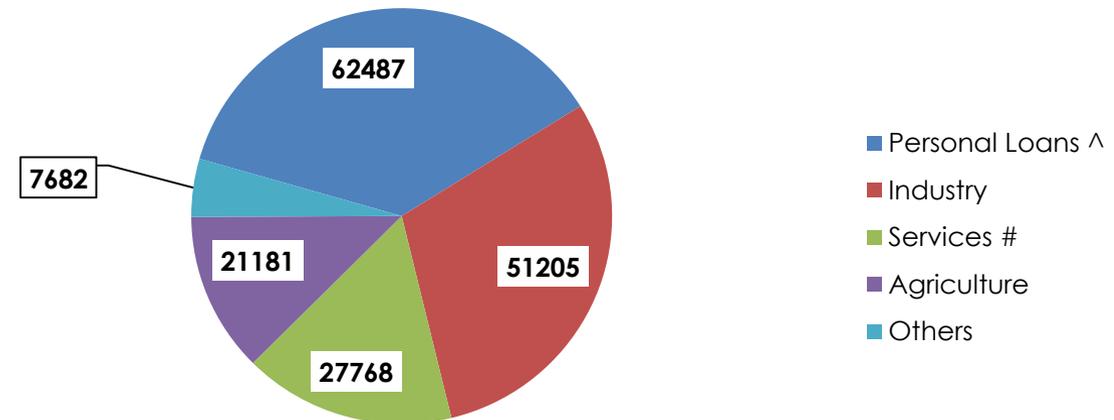
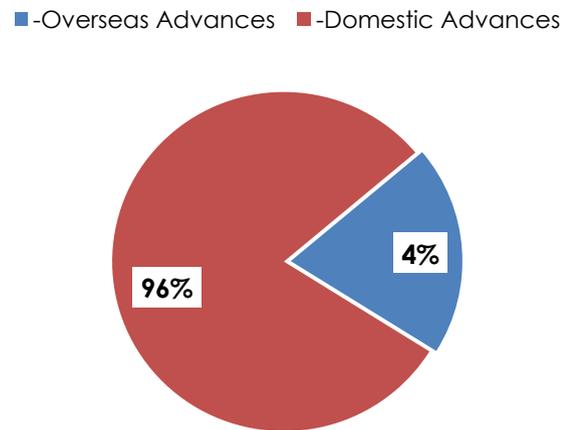
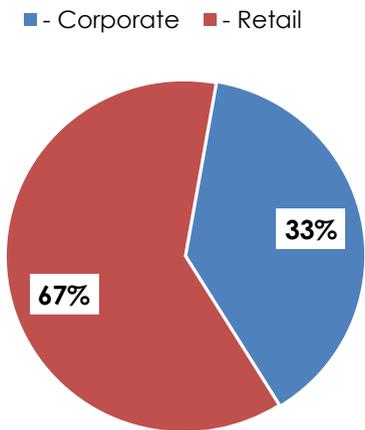


# Business Performance and Advances

(Rs.Crore)



## Gross Advances as on Dec 2022

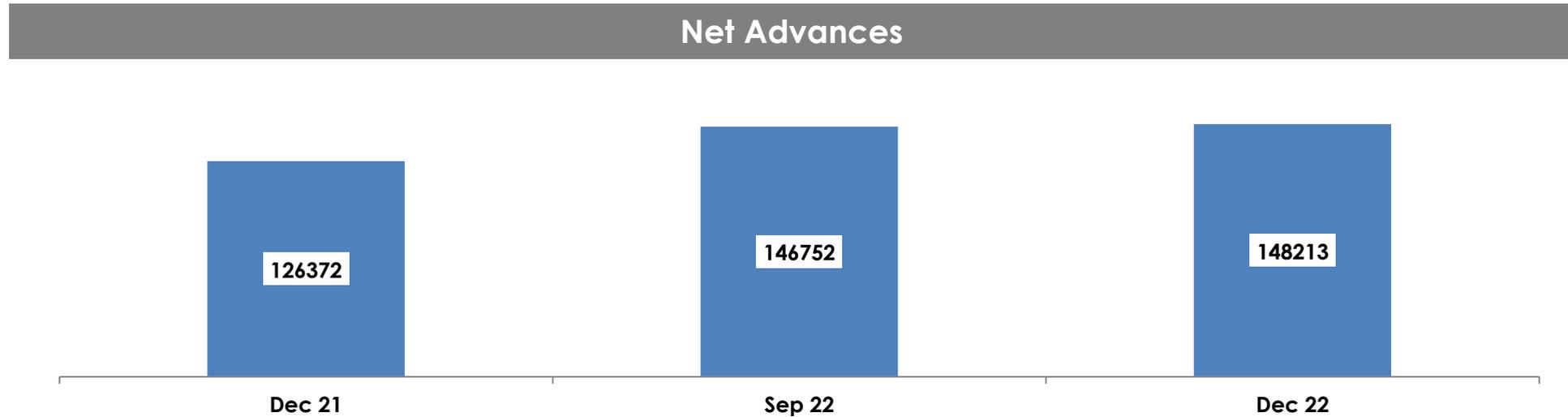
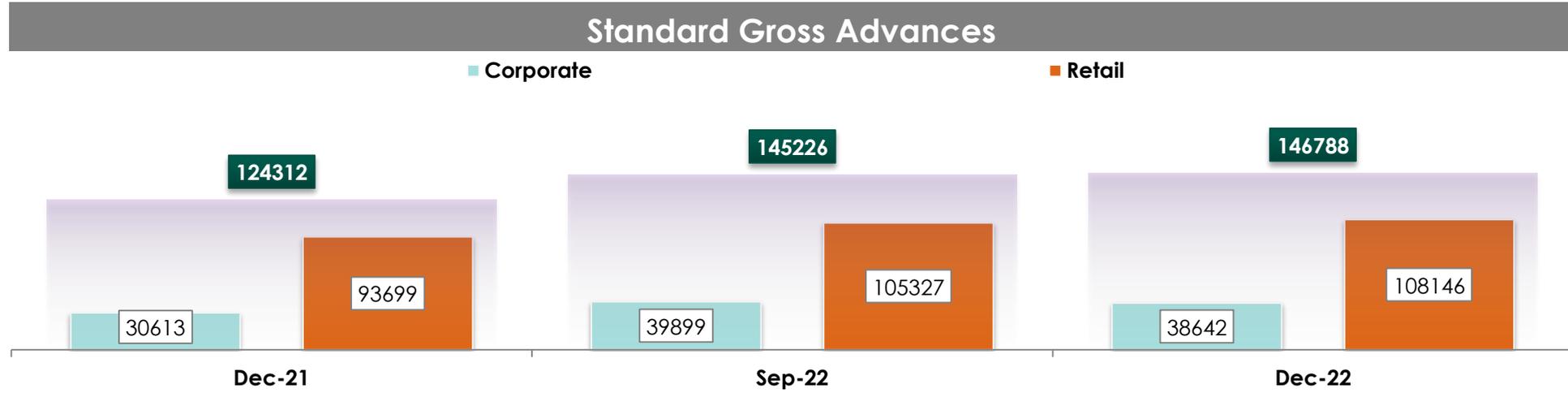


# Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

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

# Business Performance

(Rs.Crore)



# Priority Sector

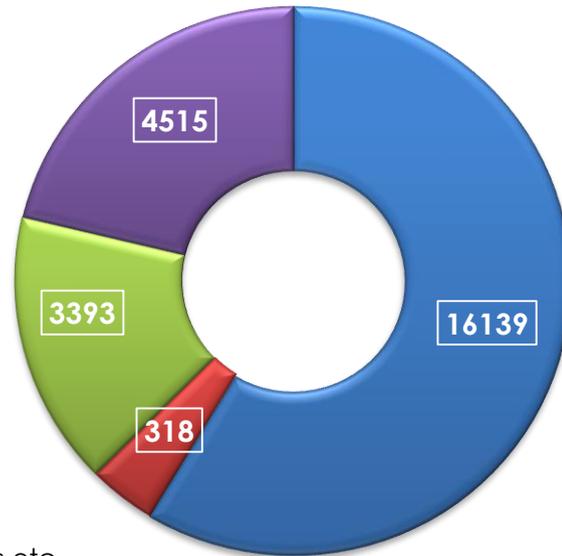
(Rs.Crore)

	Particulars	Dec 21		Mar 22		Dec 22		Growth over March-22 (8)=[(6)-(4)]
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	
	ANBC	151635		152079		156846		
	Priority Sector Advances (a+b+c)	73231	48.29	67583	44.44	69244	44.15	1661
(a)	Agriculture (i+ii+iii+iv)	29560	19.49	29731	19.55	31253	19.93	1522
	(i) Direct Lending to Agri-Non Corporate	21483	14.17	22021	14.48	22839	14.56	818
	(ii) Other Agri	1676	1.11	1640	1.08	1865	1.19	225
	(iii) Indirect Agriculture (RIDF)	9301	6.13	8971	5.90	7148	4.56	(1823)
	(iv) PSLC (Agri) sale	(2900)		(2900)		(600)		2300
(b)	MSME (Micro, Medium & Small Enterprises)	27493	18.13	26958	17.73	22819	14.55	(4139)
(c)	Other Priority Sector Advances (i+ii+iii)	16178	10.67	10894	7.16	15172	9.67	4278
	(i) Housing	24106	15.90	18904	12.43	16834	10.73	(2070)
	(ii) Others	898	0.59	815	0.54	938	0.60	123
	(iii) PSLC (General) sale	(8825)		(8825)		(2600)		6225

# Treasury Operations

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## AFS BREAKUP

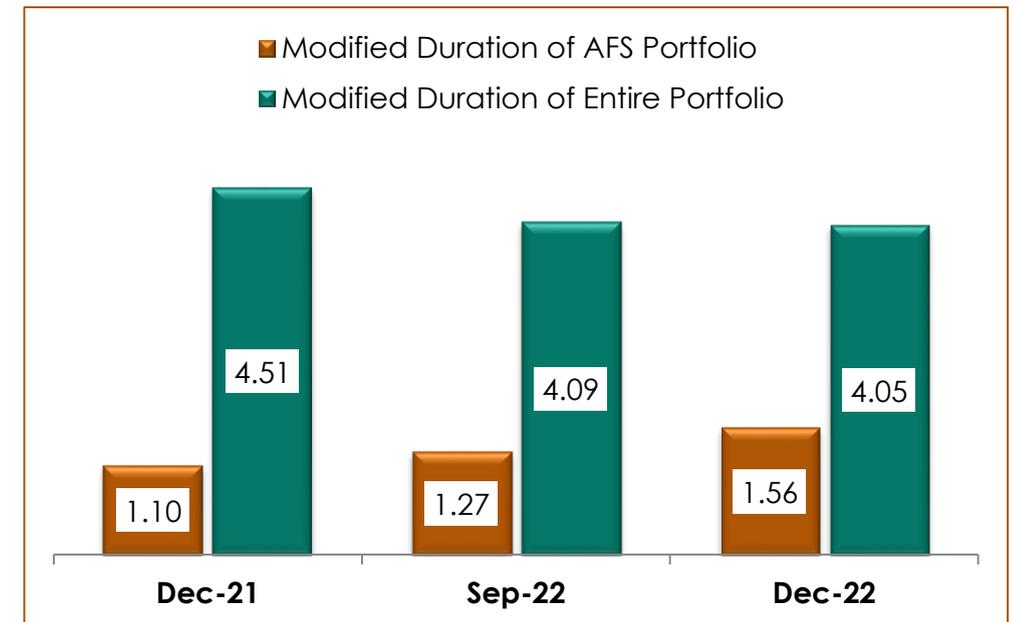


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Dec-21	Sep-22	Dec-22
SLR	54699	67660	67492
Non SLR	26216	28368	28491
Non SLR (Overseas)	22	301	267
Non SLR (SASF)	2752	2634	2634
<b>TOTAL</b>	<b>83689</b>	<b>98963</b>	<b>98884</b>
Less: Provision	5388	5815	5729
<b>Net Investments</b>	<b>78301</b>	<b>93148</b>	<b>93155</b>

(Rs.Crore)

Category	Dec-21	Sep-22	Dec-22
HTM	57437	63678	65273
AFS	20440	25879	24365
HFT	424	3591	3517
<b>Total</b>	<b>78301</b>	<b>93148</b>	<b>93155</b>



# Asset Quality

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# COVID -19 – Provision Details

(Rs.Crore)

Particulars	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
In QE March 2020	247	-	-	-	-
In QE June 2020	116	116	116	116	116
COVID Second Wave (Additional provision in QE March 2021)	500	-	-	-	-
COVID Restructuring	484	415	360	370	340
<b>Total COVID 19 Provision held</b>	<b>1347</b>	<b>531</b>	<b>476</b>	<b>486</b>	<b>456</b>
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR @	-	-	777	980	1192

@ Excludes corporate accounts

# Asset Quality

**PCR improved to 98% (Dec 2022) from 97.10% (Dec 2021)**

(Rs.Crore)

Particulars	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
Gross Advances	158717	169207	170390	173948	170323
<b>Gross NPAs</b>	<b>34405</b>	<b>34115</b>	<b>33908</b>	<b>28722</b>	<b>23535</b>
Gross NPAs as % of Gross Advances	21.68	20.16	19.90	16.51	13.82
Total Provisions held (including NCLT Provision)	32116	32259	32176	27035	21954
Net Advances	126372	136772	138046	146752	148213
<b>Net NPAs</b>	<b>2289</b>	<b>1856</b>	<b>1732</b>	<b>1687</b>	<b>1581</b>
Net NPAs as % of Net Advances	1.81	1.36	1.25	1.15	1.07
Provision Coverage Ratio as per RBI Guidelines	97.10	97.63	97.79	97.86	98.00

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	1058	346	712	33%
-of which 100% provided	184	184	-	100%
Doubtful-1 Assets	1060	505	555	48%
-of which 100% provided	153	153	-	100%
Doubtful-2 Assets	1304	990	314	76%
-of which 100% provided	716	716	-	100%
Doubtful-3 Assets	1882	1882	-	100%
Loss Assets	18231	18231	-	100%
<b>Total</b>	<b>23535</b>	<b>21954</b>	<b>1581</b>	<b>93%</b>

Technical Write Off	Amount
Corporate TWO	51986
Retail TWO	3407
<b>Total TWO</b>	<b>55393</b>

# Excluding TWO provision

**Out of total GNPA of Rs.23535 crore, Rs.21166 crore is 100% provided. Overall 31% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.76559 crore**

# NPA Movement

(Rs.Crore)

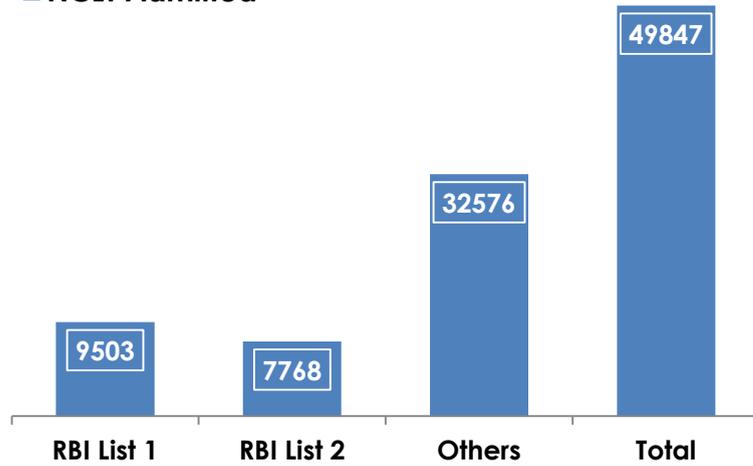
DESCRIPTION	Q3 FY 22	Q4 FY 22	FY 22	Q1 FY 23	Q2 FY 23	Q3 FY 23
<b>Opening Balance</b>	<b>34408</b>	<b>34405</b>	<b>36212</b>	<b>34115</b>	<b>33908</b>	<b>28722</b>
<b>Add:</b>						
a. First Time NPA	1639	763	5172	964	524	877
b. Increase in existing NPA	201	145	694	252	139	134
<b>Less:</b>						
c. Settled	297	459	2779	721	419	367
d. Up-gradation	233	579	2295	171	221	209
e. Written off	1313	160	2889	531	5209	5622
<b>Closing Balance</b>	<b>34405</b>	<b>34115</b>	<b>34115</b>	<b>33908</b>	<b>28722</b>	<b>23535</b>
Increment	(3)	(290)	(2097)	(207)	(5186)	(5187)
FTNPA on Net Basis	1552	682	4200	843	447	768
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	5.04	2.19	3.34	2.50	1.31	2.11
Credit Cost (%) (Annualized)	1.16		^ 0.90	0.52	0.18	0.49

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

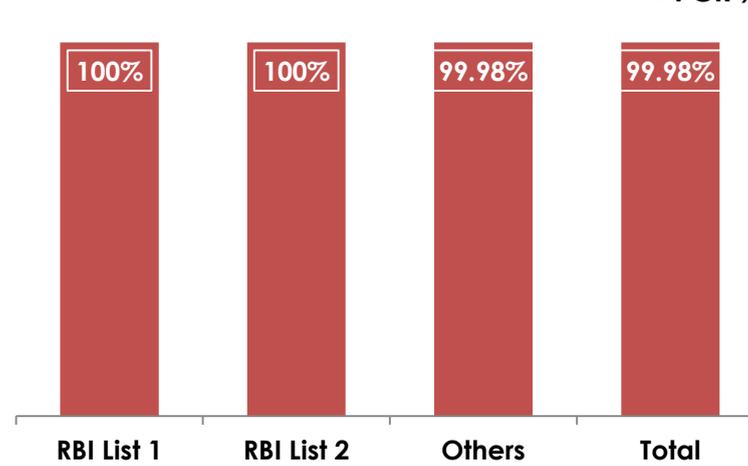
^ For full FY

# NCLT – Summary

■ NCLT Admitted

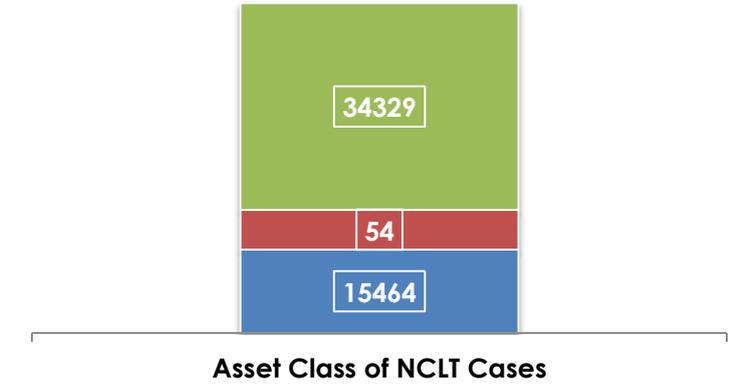


■ PCR %

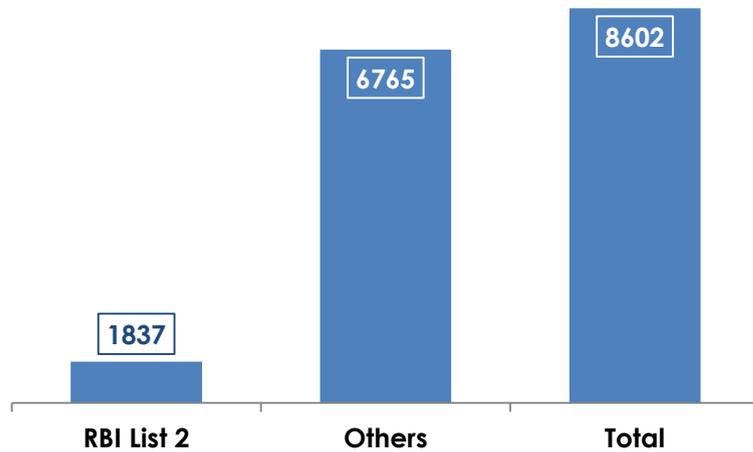


(Rs.Crore)

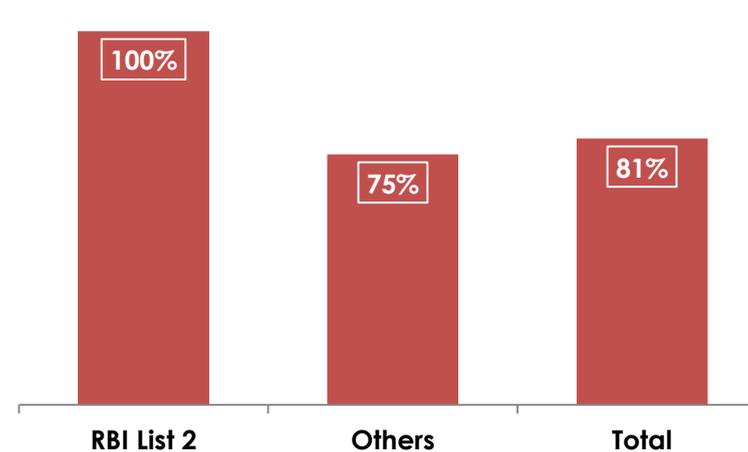
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



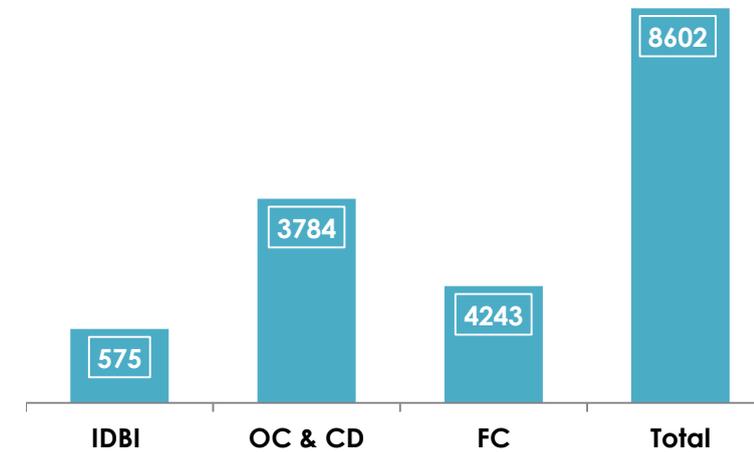
■ Filed But Not Admitted



■ PCR%

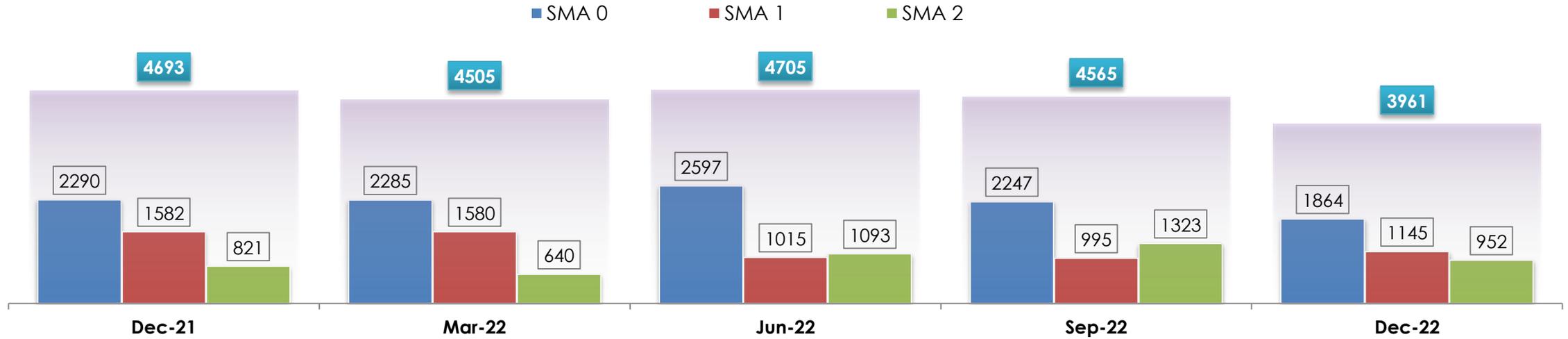


■ Filed By

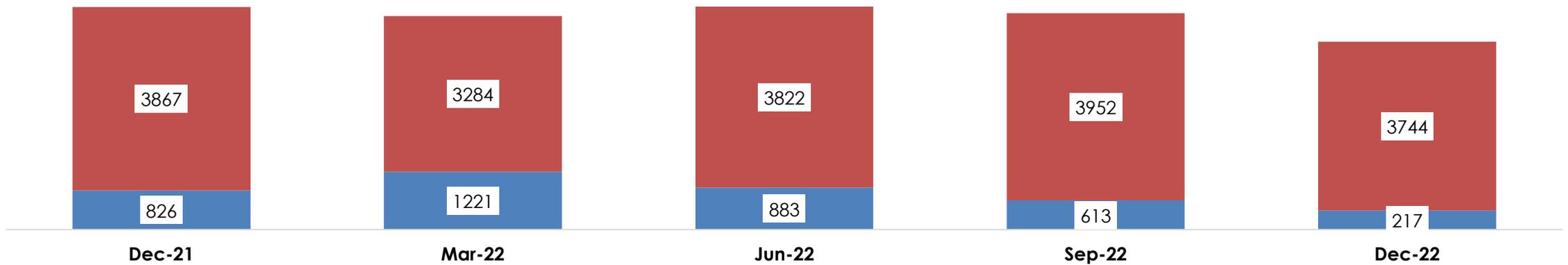


# SMA Position

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.197 cr , Rs.129 cr , Rs.88 cr , Rs.170 cr and Rs.19 cr on Dec 31, 2021, Mar 31, 2022, Jun 30, 2022, Sep 30, 2022 and Dec 31, 2022 respectively

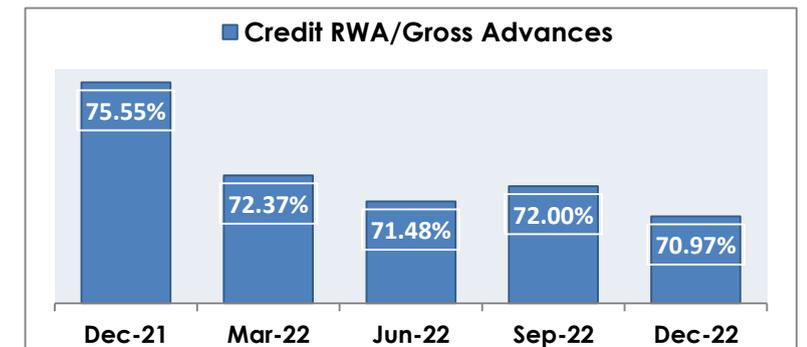
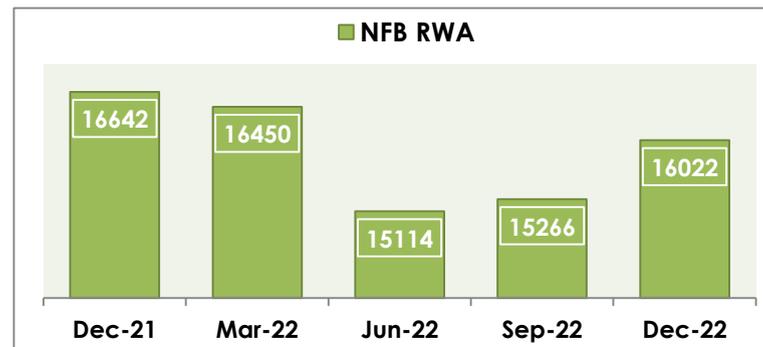
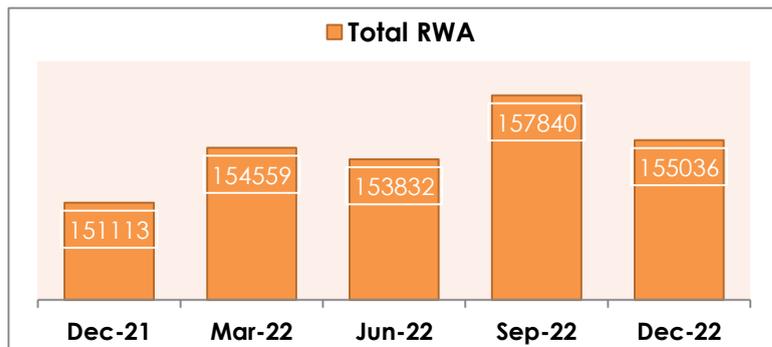
# Capital

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# Capital Adequacy

(Rs.Crore)

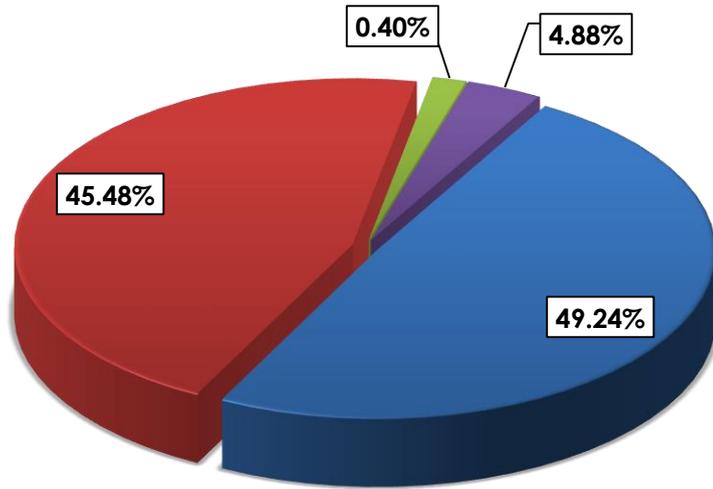
Particulars	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
CET 1+CCB (Rs.)	21359	25787	26349	26913	27283
AT 1 (Rs.)	-	-	-	-	-
Tier 1 Capital (Rs.)	21359	25787	26349	26913	27283
Tier 2 Capital (Rs.)	3953	3672	3760	3841	3938
<b>Total Capital (Rs.)</b>	<b>25312</b>	<b>29459</b>	<b>30109</b>	<b>30754</b>	<b>31221</b>
<b>RWA (Rs.)</b>	<b>151113</b>	<b>154559</b>	<b>153832</b>	<b>157840</b>	<b>155036</b>
Credit Risk	119911	122452	121798	125250	120873
Market Risk	11245	12150	9680	10236	11809
Operational Risk	19957	19957	22354	22354	22354
CET 1+CCB Ratio (%)	14.13	16.68	17.13	17.05	17.60
AT 1 (%)	-	-	-	-	-
<b>Tier 1 Ratio (%)</b>	<b>14.13</b>	<b>16.68</b>	<b>17.13</b>	<b>17.05</b>	<b>17.60</b>
Tier 2 Ratio (%)	2.62	2.38	2.44	2.43	2.54
<b>CRAR (%)</b>	<b>16.75</b>	<b>19.06</b>	<b>19.57</b>	<b>19.48</b>	<b>20.14</b>
<b>Leverage Ratio (%)</b>	<b>6.38</b>	<b>7.42</b>	<b>7.71</b>	<b>7.55</b>	<b>7.76</b>



# Shareholding Pattern

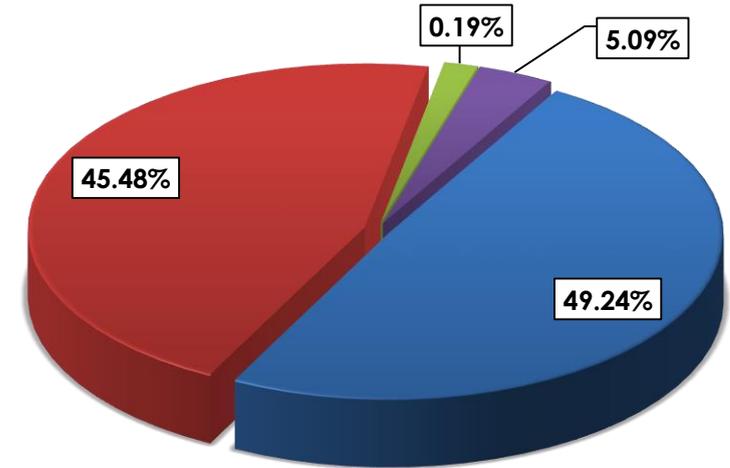
(Rs.Crore)

Dec 2021



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

Dec 2022



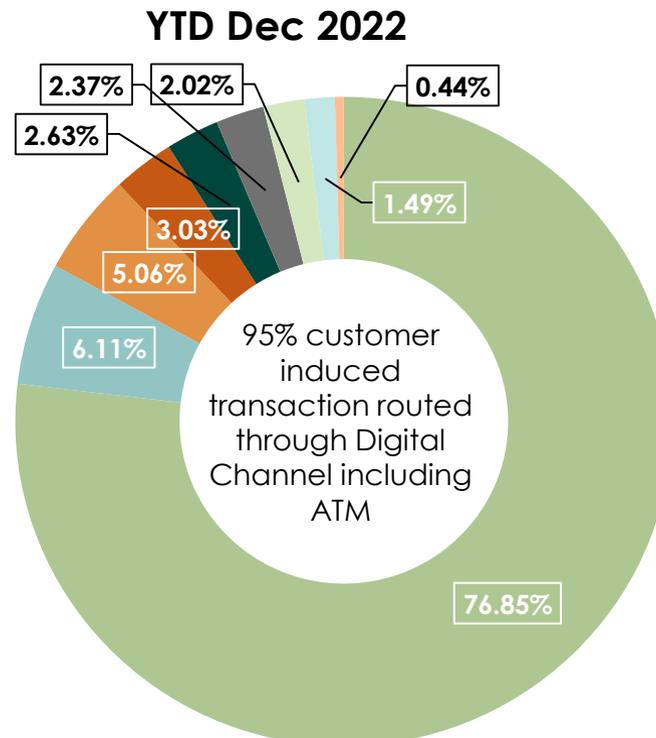
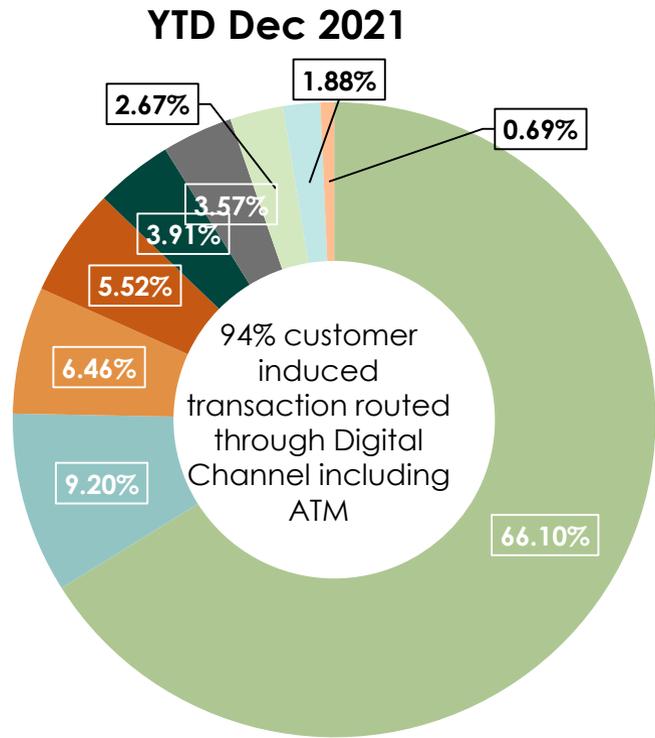
■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Particulars	Dec-21	Dec-22
Book Value (Rs. per share)	Rs.30.17	Rs.33.39
Market Capitalisation	Rs.49,891 Cr	Rs.58,439 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.65.25/Rs.26.35	Rs.61.00/Rs.30.50
Closing Price (NSE) (Rs. per share)	Rs.46.40	Rs.54.35
Earning Per Share (EPS)	Rs.1.63	Rs.2.34

# Digital Banking & Financial Inclusion

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## Customer Induced Financial Transaction Analysis

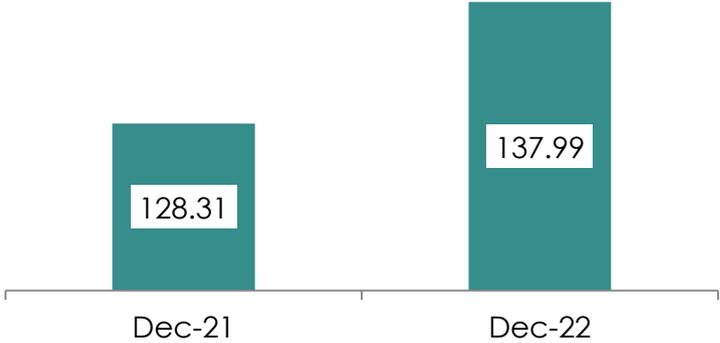


- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Mobile Banking
- AePS

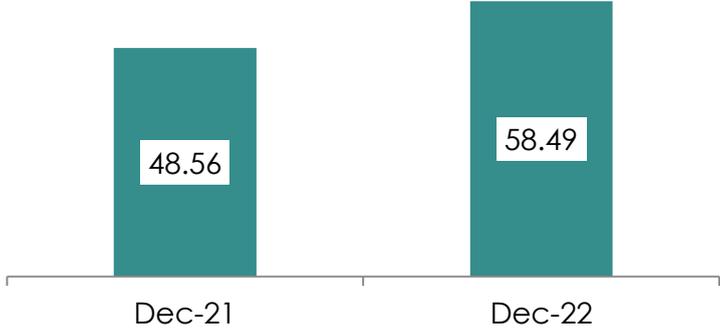
UPI has emerged as the preferred mode of transaction for Bank's customers.

# Digital Footprint for Q3 FY 2023

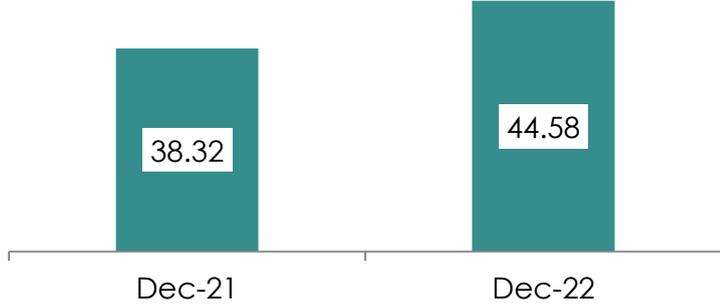
Internet Banking Users (In Lakhs)



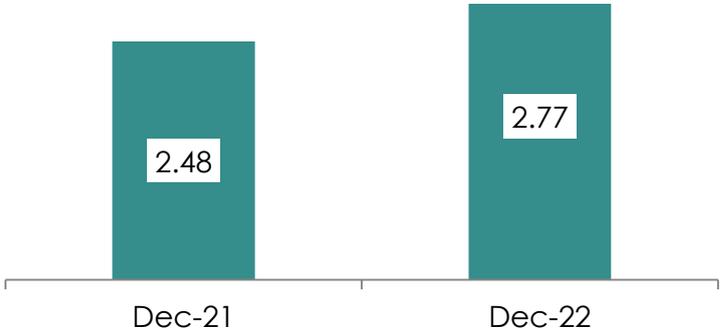
BHIM UPI Users (In Lakhs)



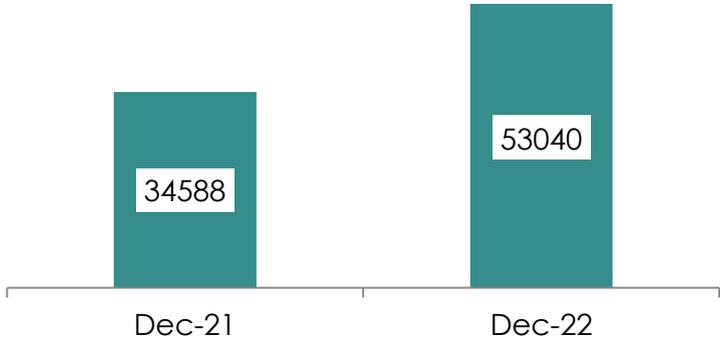
Mobile Banking Users (In Lakhs)



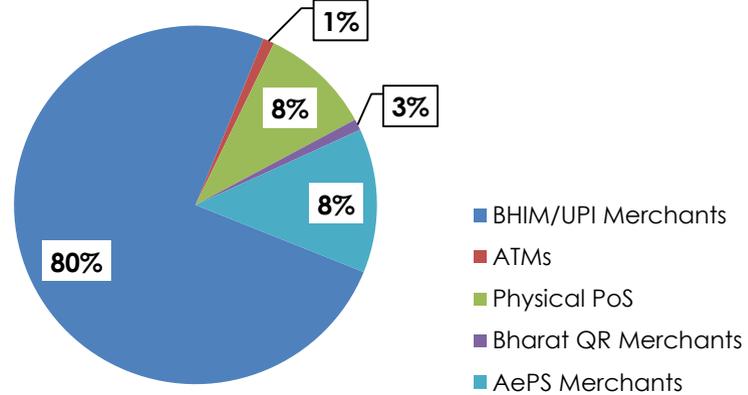
Merchant Base (In Lakhs)



UPI Transactions (In Crores)

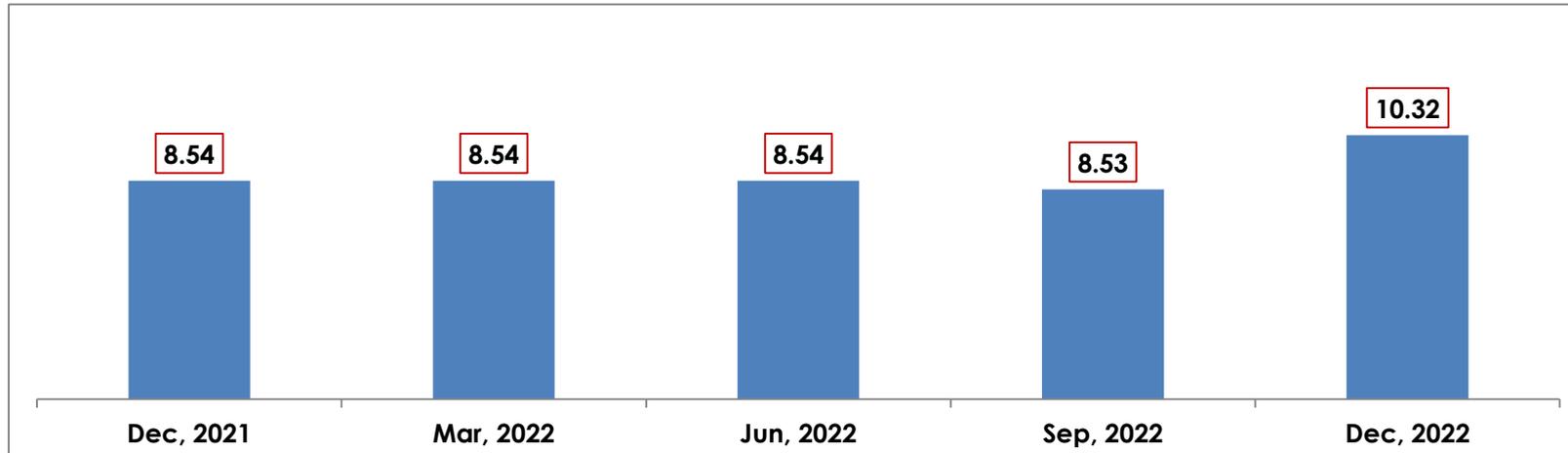


Payment Acceptance Channels

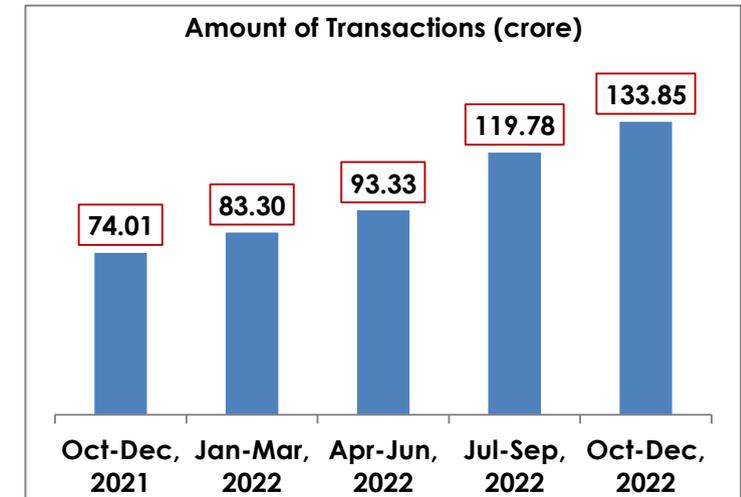
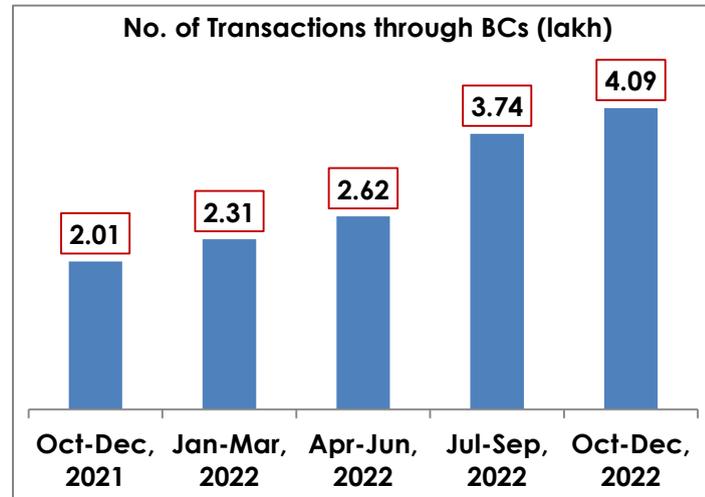
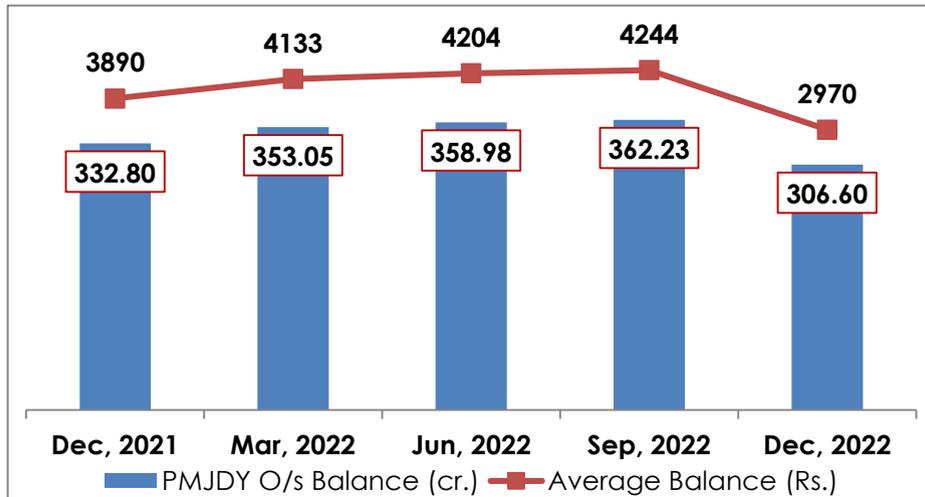


# Financial Inclusion

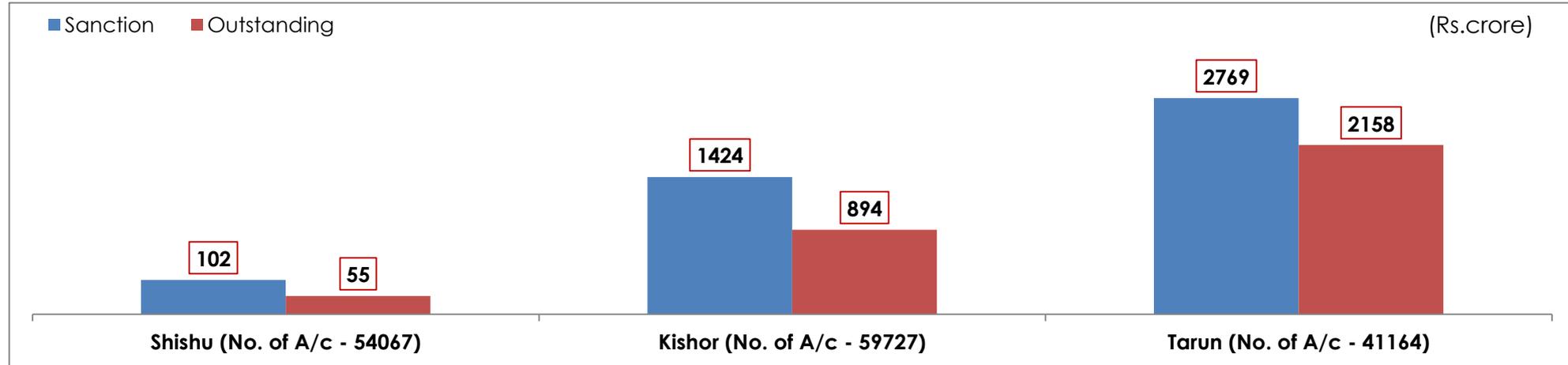
## PMJDY Accounts (lakh)



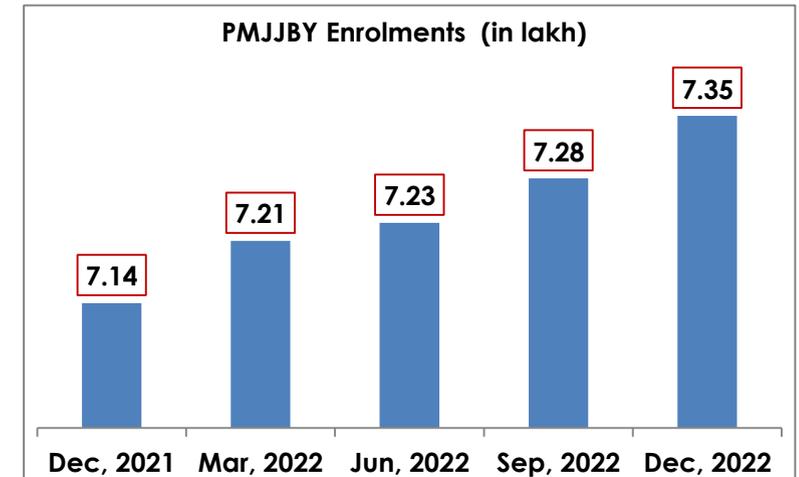
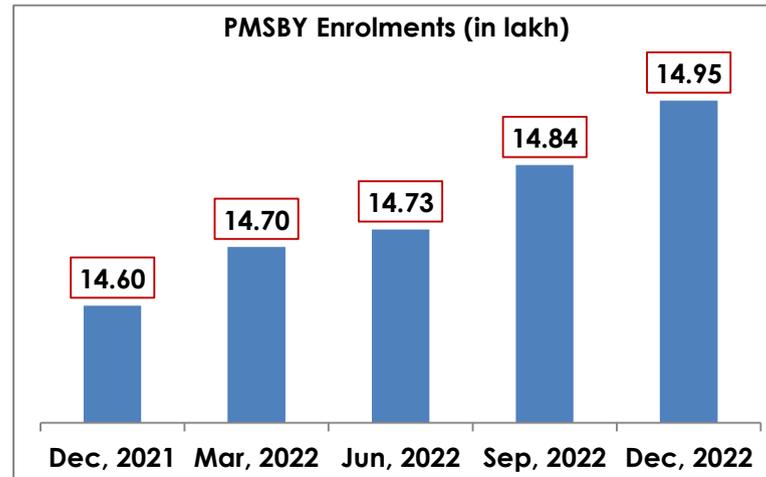
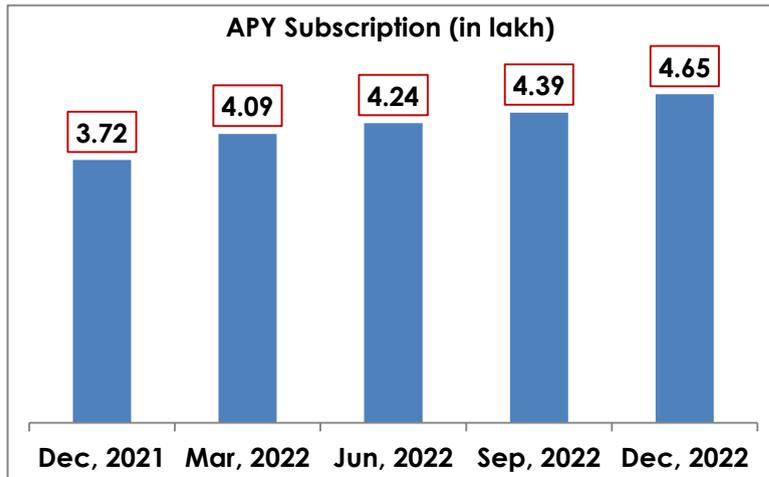
## Transactions through Individual Business Correspondent (BCs)



## MUDRA Yojana as on Dec 31, 2022



## Enrolment under Social security Scheme as on Dec 31, 2022



# Subsidiaries

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# Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income 9M FY 2023	PAT 9M FY 2023	RoA 9M FY 2023	Net Worth 9M FY 2023
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	73.37 (78.00)	7.48 (15.74)	2.81% (5.59%)	329.31 (328.50)
IDBI Intech Ltd	100	Technology Service Provider	110.72 (107.03)	9.54 (11.08)	8.00% (10.00%)	107.22 (98.03)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.25 (0.28)	0.04 (0.06)	3.02% (4.36%)	1.72 (1.66)
IDBI Asset Management Ltd	66.67	Asset Management Co.	26.59 (25.13)	9.48 (7.62)	9.36% (8.15%)	131.30 (120.99)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	60.28 (63.95)	33.93 (38.81)	11.25% (13.81%)	291.26 (270.12)

Figures in () are of previous period

# Way Forward

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# Looking Ahead : Focus Area

Explore avenues to achieve business growth of 12% and maintain corporate to retail ratio at 40:60

Credit cost and net slippages ratio to be below 1% and 2.5% respectively on sustained basis PCR to be maintained above 90% level.

Continue to have RoA and RoE of above 1% and 14% respectively. CRAR to be maintained above 15%

GNPA to be gradually brought down with recovery target of Rs.4000 crore. Net NPA level to be maintained below 1.25%.

Focus on maximising fee income and maintaining NIM above 3.25%. 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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