



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

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जुलाई 28, 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 July 24, 2020 advising the exchange about a conference call with Shareholders/ Investors/ Analysts for Financial Results for Q1 for FY 2020-21 proposed to be held at 4.45 p.m. on July 28, 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


28/07/2020

[पवन अग्रवाल]

कंपनी सचिव

एक नई पहचान की ओर
**REDEFINING
OURSELVES**



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



INVESTORS PRESENTATION

FINANCIAL RESULTS Q1 -FY 2020-21

July 28, 2020

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Highlights

Major Highlights

1

PAT for second consecutive quarter. PAT of Rs.144 crore for Q1 FY 2021 (PAT - Rs.135 crore in Q4 FY 2020 and Net Loss of Rs.3801 crore in Q1 FY 2020)

2

PBT of Rs.438 crore for Q1 FY 2021 (PBT – Rs.290 crore in Q4 FY 2020 and loss before tax of Rs.5381 crore in Q1 FY 2020)

3

Operating profit for Q1 FY 2021 Rs.1326 crore, YoY growth of 39%

4

NII at Rs.1773 crore for Q1 FY 2021, YoY growth of 22% and NIM at 2.81% for Q1 FY 2021, YoY growth of 68 bps

5

CASA ratio at 47.55%, YoY growth of 440 bps

6

Bank has achieved all PCA parameters for the Q1 FY2021. Net NPA at 3.55%. CRAR at 13.37%

7

PCR at 94.71%, is highest in the Banking Industry

Key Metrics for Q1 FY 2021



Profitability

- ❑ Bank reports PAT of Rs.144 crore, as against Net Loss of Rs.3801 crore for Q1 FY 2020
- ❑ PBT at Rs.438 crore, as against loss before tax of Rs.5381 crore (Q4 FY 2020 Rs.290 crore)
- ❑ Operating Profit for Q1 FY21 (Rs.1326 crore), up by 39% YoY (Q4 FY 2020 Rs.1874 crore)
- ❑ NII at Rs.1773 crore, grew by 22% YoY
- ❑ NIM for Q1 FY 21 at 2.81% YoY improved by 68 bps YoY



Business Performance

- ❑ CASA ratio at 47.55%, grew by 440 bps YoY. CASA at Rs.1,04,315 crore grew by 5% YoY.
- ❑ Structured Retail Assets grew by 7% YoY and witnessed marginal de-growth 1% on QoQ
- ❑ Retail : Corporate Ratio improved to 57:43 as on June 2020 from 52:48 as on June 2019
- ❑ Cost of deposit at 4.65% (as on June 30, 2020) reduced by 64 bps YoY and 17 bps on QoQ
- ❑ Cost of funds at 4.96% (as on June 30, 2020) reduced by 67 bps YoY and 23 bps on QoQ

Key Metrics for Q1 FY 2021



Asset Quality

- ❑ Net NPA at 3.55%, improved by 447 bps YoY and by 64 bps QoQ
- ❑ GNPA at 26.81%, improved by 231 bps YoY and by 72 bps QoQ
- ❑ PCR improves to 94.71%, up by 692 bps YoY and 97 bps QoQ
- ❑ Fresh slippages ratio reduced by 258 bps YoY and 53 bps QoQ



Capital

- ❑ Tier 1 Capital at 10.59%, up by 445 bps YoY and 2 bps QoQ
- ❑ Total CRAR at 13.37%, up by 523 bps YoY and 6 bps QoQ
- ❑ Total RWA at Rs.160994 crore, reduction by 571 bps YoY and increase by 141 bps QoQ

Financial Performance

Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Var (YoY) %	Var (QoQ) %	FY 20
	Jun-19	Mar-20	Jun-20			
Interest Income	5091	5598	4897	(4)	(13)	20825
Interest Expenses	3633	3242	3124	(14)	(4)	13847
Net Interest Income	1458	2356	1773	22	(25)	6978
Other Income	833	1326	1004	21	(24)	4470
Net Total Income	2291	3683	2777	21	(25)	11448
Operating Expenses	1340	1809	1451	8	(20)	6336
-Employee Cost	611	924	772	26	(16)	3245
-Other Operating Cost	729	885	679	(7)	(23)	3091
Operating Profit	951	1874	1326	39	(29)	5112
Provisions & Contingencies (Excl. Tax)	6332	1584	888	(86)	(44)	14079
Profit/(Loss) Before Tax	(5381)	290	438	-	51	(8967)
Tax	(1580)	154	294	119	90	3920
Profit/(Loss) After Tax	(3801)	135	144	-	7	(12887)
NIM %	2.13	3.80	2.81	68 bps	(99 bps)	2.61

Total Income

(Rs.Crore)

Particulars	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY 20
	Jun-19	Mar-20	Jun-20			
Interest on Advances	3192	3452	3059	(4)	(11)	13093
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1570	1553	1522	(3)	(2)	6234
Other Interest Income	329	593	317	(4)	(47)	1498
Interest Income	5091	5598	4897	(4)	(13)	20825
Commission, exchange and brokerage	451	490	344	(24)	(30)	1876
Profit/ (Loss) on sale of investments	187	98	490	162	399	886
Profit/(Loss) on sale of Fixed Assets	-	(4)	(1)	-	77	(5)
Profit/(Loss) on Forex	55	242	37	(33)	(85)	549
Dividend income	38	18	-	-	-	66
Recovery from W/O cases	79	344	117	48	(66)	827
Misc Income	21	138	17	(22)	(88)	271
Other Income	833	1326	1004	21	(24)	4470
Total Income	5924	6924	5901	-	(15)	25295

Fee Based Income

(Rs.Crore)

Other Income	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY Ended Mar-20
	Jun-19	Mar-20	Jun-20			
BG Commission	57	59	54	(5)	(8)	276
LC Commission	60	56	48	(20)	(14)	236
Bills Commission	8	4	3	(63)	(25)	23
Proc. Fee & Incidental Charges	120	158	95	(21)	(40)	506
Remittances Fees	55	52	53	(4)	2	224
Cash Mgmt. Services Fees	4	4	3	(25)	(25)	15
Card Fees	27	32	25	(7)	(22)	116
ATM Charges	32	31	13	(59)	(58)	127
Alternate Channel Fees	60	46	30	(50)	(35)	214
Third Party Dist. Fees	17	37	11	(35)	(70)	101
Demat Fees	3	4	4	33	-	13
Govt. Business Fees	7	3	2	(71)	(33)	21
Miscellaneous Fees	13	138	17	31	(88)	228
Total Fee Based Income	464	626	358	(23)	(43)	2100

Total Expenses

(Rs.Crore)

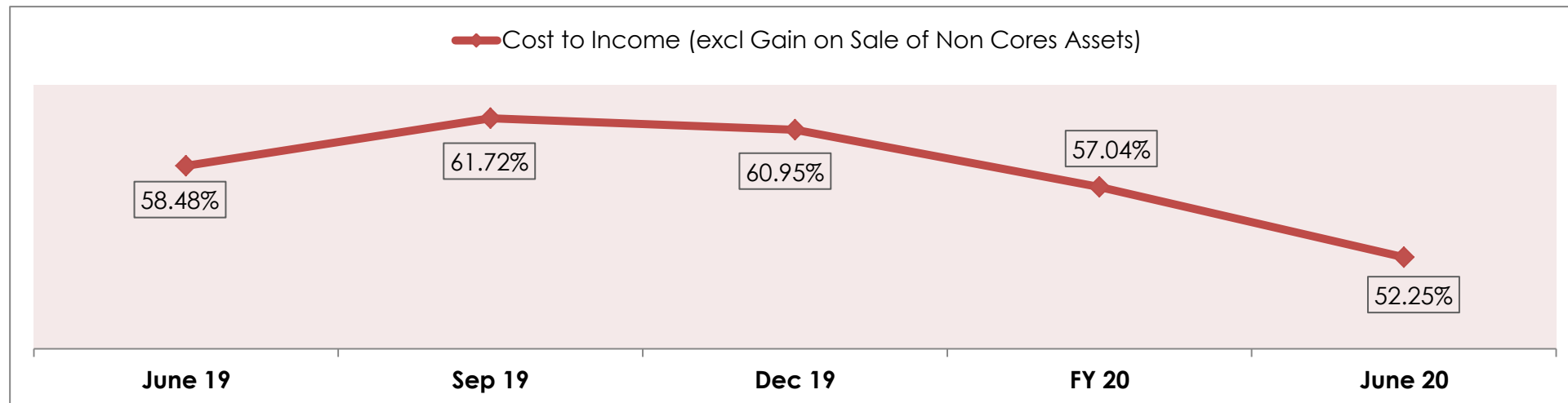
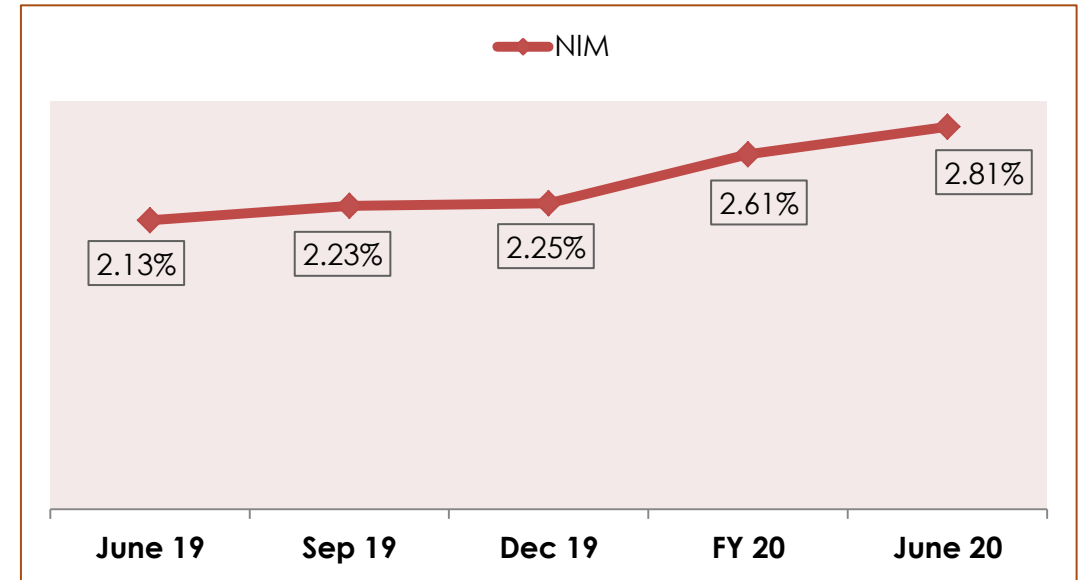
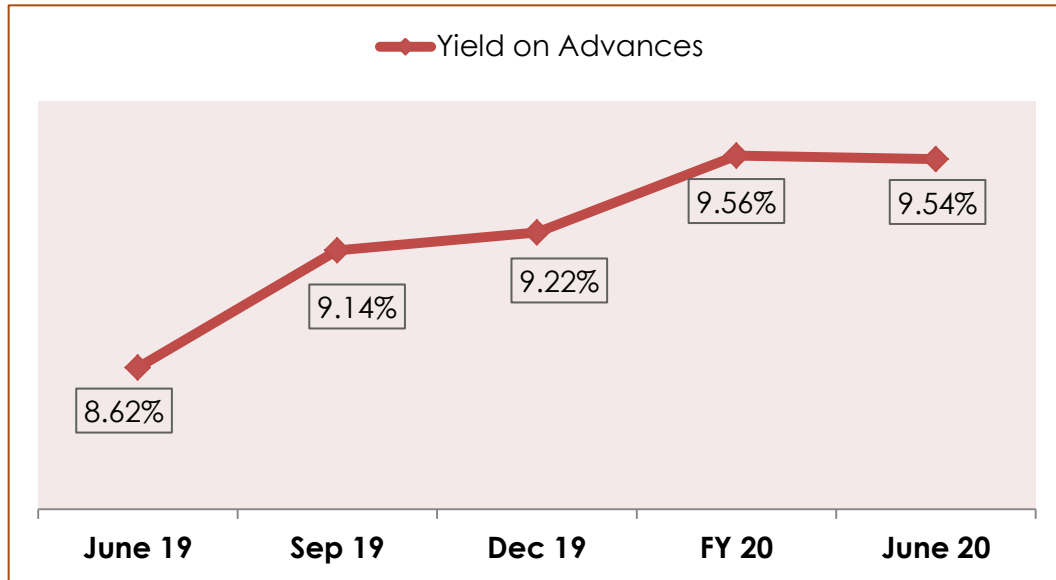
Particulars	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY20
	Jun-19	Mar-20	Jun-20			
Interest paid on Deposits	2899	2588	2499	(14)	(3)	11096
Interest paid on Borrowings	591	525	450	(24)	(14)	2258
Interest on RBI / inter bank borrowings	143	129	175	22	36	493
Total Interest Expenses	3633	3242	3124	(14)	(4)	13847
Staff Expenses	611	924	772	26	(16)	3245
Rent, taxes and lighting	104	110	107	3	(2)	451
Depreciation	130	100	97	(25)	(2)	391
Card & ATM expenses	92	107	62	(33)	(42)	397
Outsourcing expenses	154	159	138	(10)	(13)	611
Other Operating Expenses	249	409	275	10	(33)	1241
Operating Expenses	1340	1809	1451	8	(20)	6336
Total Expenses	4973	5051	4575	(8)	(9)	20183

Provisions & Contingencies

(Rs.Crore)

Particulars	Quarter ended			Var. (YoY)	Var (QoQ)	FY 20
	Jun-19	Mar-20	Jun-20			
Depreciation on Investment	182	20	1007	825	987	1697
Provision – NPAs	7009	(1511)	(1335)	(8344)	177	9483
<i>-Out of above Technical Write off provision</i>	<i>1501</i>	<i>-</i>	<i>785</i>	<i>(716)</i>	<i>785</i>	<i>3556</i>
Provision – Standard Assets	(918)	342	93	1010	(249)	(728)
Provision - Restructured Assets	(104)	28	(3)	102	(31)	(177)
Income Tax	(1580)	154	294	1874	139	3920
Bad Debts Written off	118	2166	1101	983	(1065)	2740
Other Provisions	45	541	25	(20)	(515)	1064
Total	4752	1738	1182	(3570)	(557)	17999

Yield Ratios (cumulative)



Business Performance

Balance Sheet

(Rs.Crore)

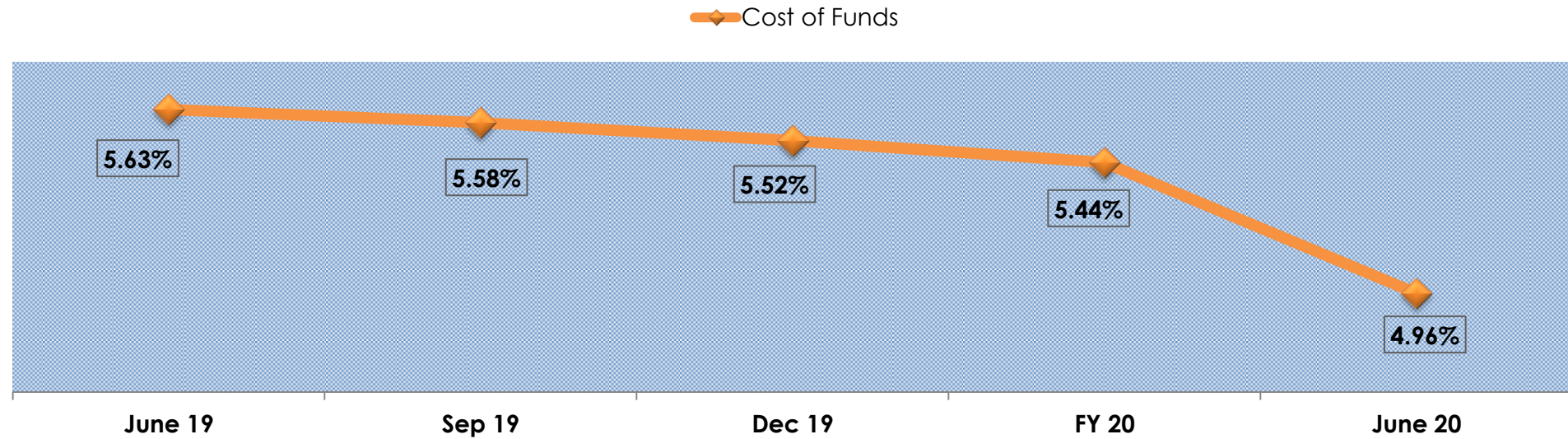
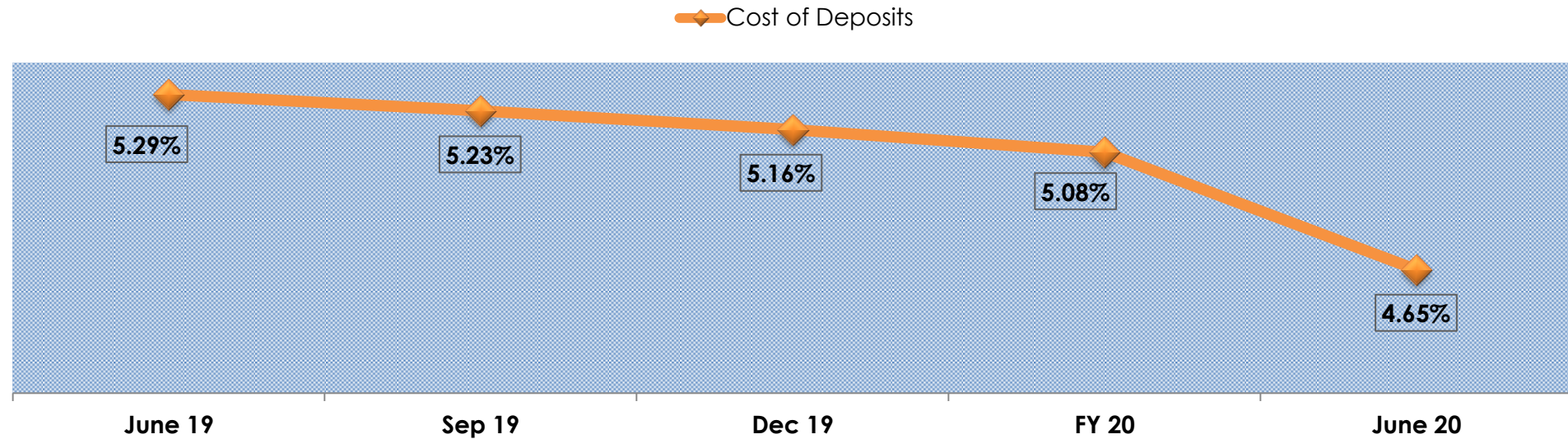
As at	Jun-19	Mar-20	Jun-20
LIABILITIES			
Capital	7736	10381	10381
Reserve & Surplus	26075	23644	23788
Deposits	230784	222424	219379
Borrowings	30968	36749	36206
Other Liabilities & Provisions	9497	6730	9746
Total	305060	299928	299500
ASSETS			
Cash & Balance with RBI	12489	10539	9028
Bal. with banks & money at call	10304	19892	21673
Investments	85198	81780	83884
Advances	136705	129842	125875
Fixed Assets	8230	8129	8024
Other Assets	52134	49746	51016
Total	305060	299928	299500

Business Performance

(Rs.Crore)

Particulars	Jun-19	Mar-20	Jun-20
Total Business [Deposit + Net Advance]	367489	352266	345254
Total Deposits	230784	222424	219379
CASA Share	43.15%	47.74%	47.55%
CASA Deposits	99590	106188	104315
Saving Deposits	59330	65658	66882
SB Deposits to Total Deposits %	25.71%	29.52%	30.49%
Current Deposits	40260	40530	37433
Current Deposits to Total Deposits %	17.44%	18.22%	17.06%
Term Deposits	131195	116236	115064
Time Deposits to Total Deposits %	56.85%	52.26%	52.45%
Retail Deposits	75106	76993	80803
Bulk Deposits	56089	39243	34260
Bulk Deposits to Total Deposits %	24.30%	17.64%	15.62%
Daily Average cost of deposits %	5.29%	4.82%	4.65%
Daily Average cost of funds %	5.63%	5.19%	4.96%

Cost of Deposit & Cost of Funds (Cumulative)



Advances

(Rs.Crore)

Parameters	Jun-19	Mar-20	Jun-20	YoY var.(%)	QoQ var.(%)
Global Gross Advances	177415	171690	165890	(6)	(3)
- Corporate	85230	75493	71286	(16)	(6)
- Retail	92185	96197	94604	3	(2)
Corporate : Retail (Ratio)	48:52	44:56	43:57		
Standard Gross Advance	125758	124417	121415	(3)	(2)
Global Net Advances	136705	129842	125875	(8)	(3)

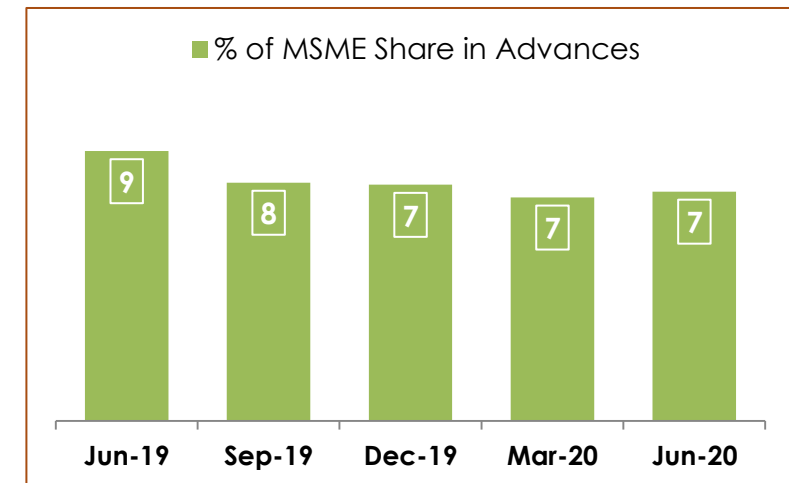
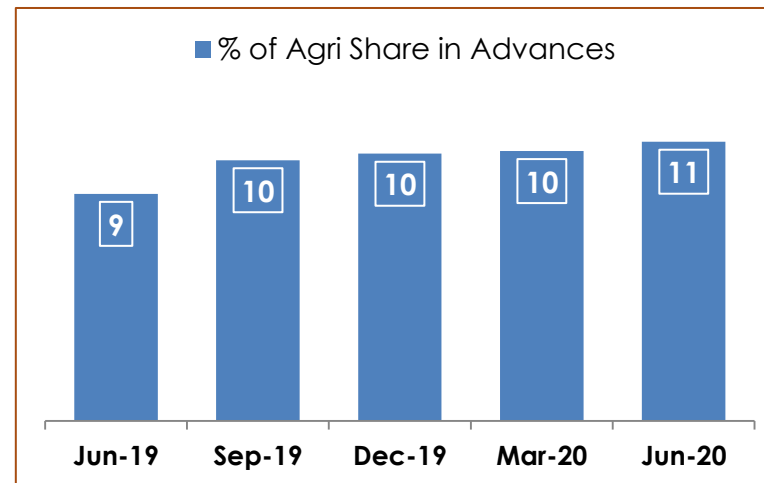
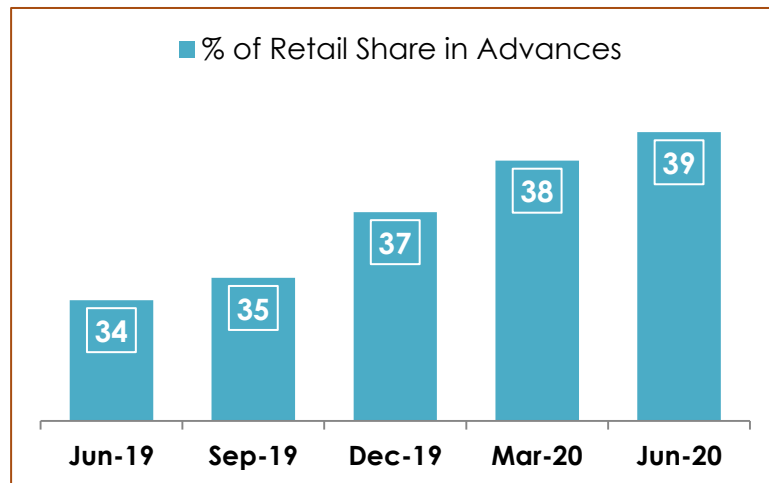
Parameters	Jun-19	Mar-20	Jun-20	YoY var.(%)	QoQ var.(%)
Global Gross Advances	177415	171690	165890	(6)	(3)
-Overseas Advances	10648	10359	10117	(5)	(2)
-Domestic Advances	166767	161331	155773	(7)	(3)
Agriculture	18901	17682	16776	(11)	(5)
Industry	83979	73273	70482	(16)	(4)
Services	28670	26448	26046	(9)	(2)
Personal Loans [^]	42110	48642	49257	17	1
Others	3755	5646	3329	(11)	(41)

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

Retail Products Growth

(Rs.Crore)

Structured Retail Assets	Jun-19	Mar-20	Jun-20	Growth (YoY) (%)	Growth (QoQ) (%)
HL including LIP	38669	42794	42551	10	(1)
LAP	12714	12712	12525	(1)	(1)
AL	1994	1954	1907	(4)	(2)
EL	1003	1073	1055	5	(2)
PL	559	606	596	7	(2)
Structured Retail Assets	54938	59138	58633	7	(1)
SRA Disbursements (for Qtr)	3221	3624	726	(77)	(80)



Priority Sector

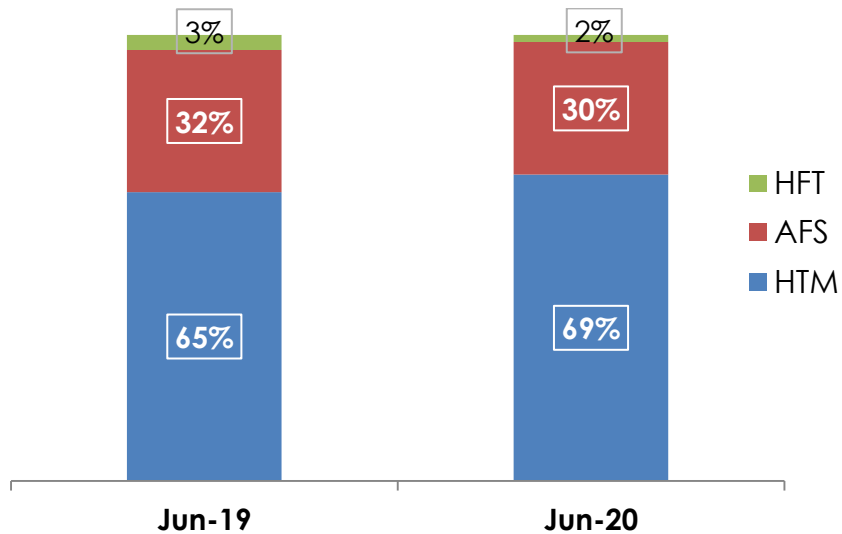
(Rs.Crore)

	Particulars	Jun 19		Mar 20		Jun 20		Growth over March-20
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(4)]
	ANBC	190461		186090		172206		
	Priority Sector Advances (a+b+c)	79749	41.87	77586	41.69	70042	40.67	(7544)
(a)	Agriculture (i+ii+iii+iv)	38405	20.16	30912	16.61	31053	18.03	141
	(i) Direct Lending to Agri-Non Corporate	22493	11.81	25618	13.77	20956	12.17	(4662)
	(ii) Other Agri	1517	0.80	923	0.50	824	0.48	(99)
	(iii) Indirect Agriculture (RIDF)	14395	7.56	15346	8.25	14673	8.52	(673)
	(iv) PSLC (Agri) sale			(10975)		(5400)		(5575)
(b)	MSME (Micro, Medium & Small Enterprises)	28373	14.90	29959	16.10	27136	15.76	(2823)
(c)	Other Priority Sector Advances (i+ii+iii)	12971	6.81	16715	8.98	11853	6.88	(4862)
	(i) Housing	23069	12.11	24075	12.94	24067	13.98	(8)
	(ii) Others	902	0.47	901	0.48	886	0.51	(15)
	(iii) PSLC (General) sale	(11000)		(8262)		(13100)		4838

Treasury Operations

Investments

(Rs.Crore)

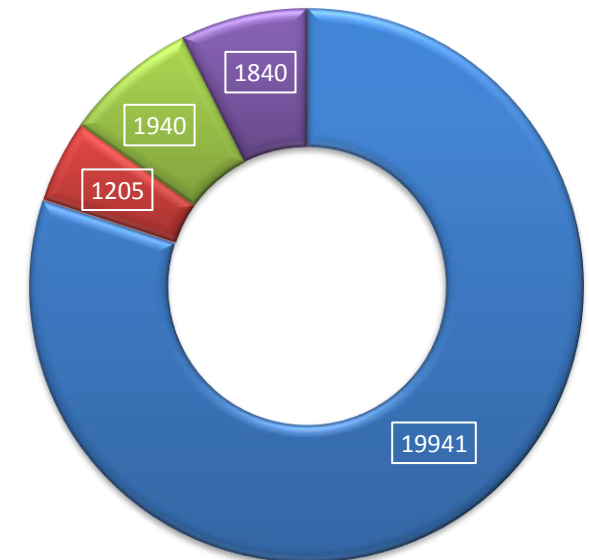


Category	Jun-19	Mar-20	Jun-20
HTM	55189	57059	57608
AFS	27154	24607	24926
HFT	2855	114	1350
Total	85198	81780	83884

Parameter	Jun-19	Mar-20	Jun-20
SLR	66389	61885	63276
Non SLR	19092	19127	21541
Non SLR (Overseas)	328	842	132
Non SLR (SASF)	3052	2842	2842
TOTAL	88860	84695	87791
Less: Provision	3662	2915	3906
Net Investments	85198	81780	83884

Particulars	Jun-19	Mar -20	Jun -20
Modified Duration of AFS Portfolio	3.16	1.93	2.26
Modified Duration of Entire Portfolio	5.53	5.50	5.29

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 87.79% (Jun 2019) to 94.71% (Jun 2020)

(Rs.Crore)

Particulars	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20
Gross Advances	177415	176868	172386	171690	165890
Gross NPAs	51658	52053	49503	47272	44475
Gross NPAs as % of Gross Advances	29.12	29.43	28.72	27.53	26.81
Total Provisions held (including NCLT Provision)	40710	44134	42697	41833	40001
Net Advances	136705	132718	129671	129842	125875
Net NPAs	10963	7919	6805	5439	4474
Net NPAs as % of Net Advances	8.02	5.97	5.25	4.19	3.55
Provision Coverage Ratio as per RBI Guidelines	87.79	91.25	92.41	93.74	94.71

Category	Gross NPA	Provision	Net NPA	Provision %
Sub Standard Assets	2780	1599	1181	58%
-of which 100% provided	1109	1109	-	100%
Doubtful-1 Assets	3338	2185	1153	65%
-of which 100% provided	1067	1067	-	100%
Doubtful-2 Assets	13960	11821	2139	85%
-of which 100% provided	7548	7548	-	100%
Doubtful-3 Assets	8585	8585	-	100%
Loss Assets	15812	15812	-	100%
Total	44475	40001	4474	90%

Overall 22% GNPA (excluding DA3 and Loss) is 100% provided. Out of GNPA of Rs.44475 Cr, Rs.34120 Cr is 100% provided

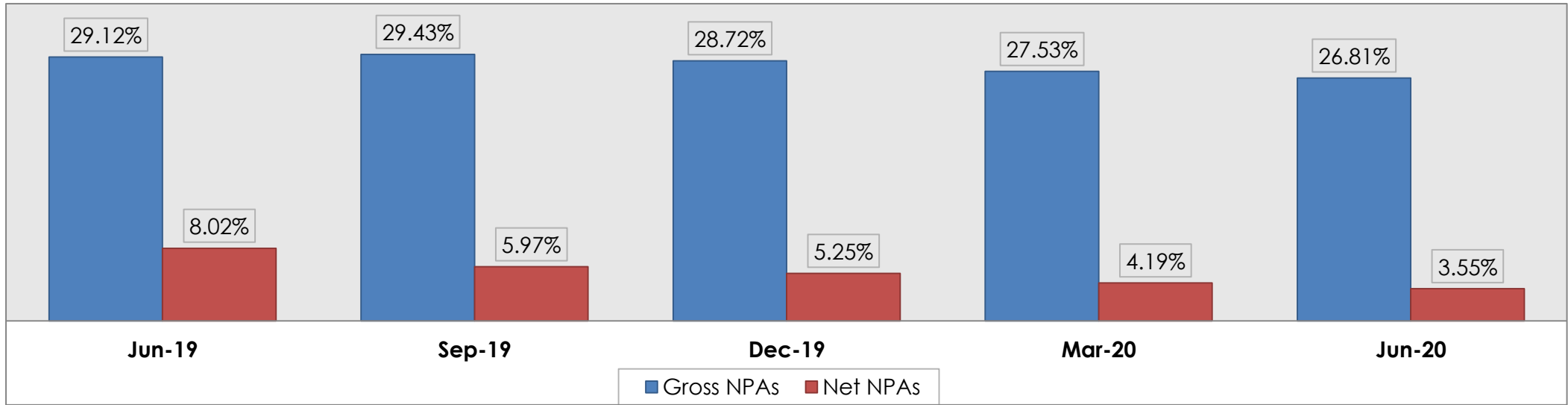
NPA Movement

(Rs.Crore)

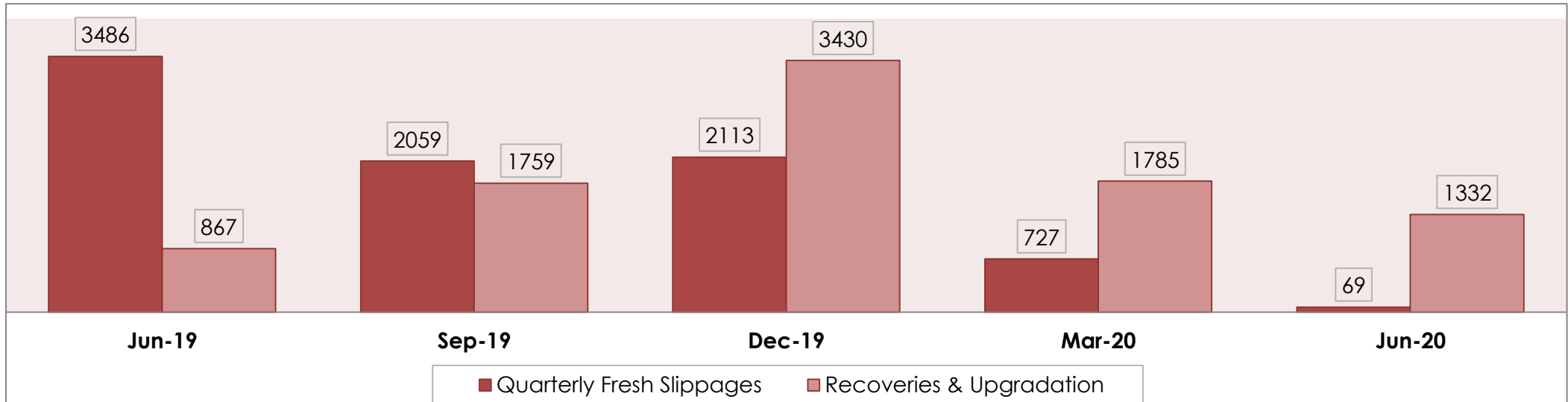
DESCRIPTION	Q1 FY 20	Q2 FY 20	Q3 FY 20	Q4 FY 20	FY 20	Q1 FY 21
Opening Balance	50028	51658	52053	49503	50028	47272
Add:						
a. First Time NPA	3486	2059	2113	727	8384	69
b. Increase in existing NPA	622	479	1007	531	2638	62
Less:						
c. Settled	729	1234	3136	1457	6556	1288
d. Up-gradation	138	525	295	328	1286	44
e. Written off	1611	384	2239	1702	5936	1596
Closing Balance	51658	52053	49503	47272	47272	44475
Quarterly Increment	1630	395	(2550)	(2231)	(2756)	(2797)
Recovery in TWO	78	96	308	344	826	117
Slippage Ratio Cumulative (%)	2.64	4.20	5.80	6.35	6.35	0.06
Slippage ratio For the Qtr./ for FY (%)	2.64	1.64	1.69	0.59	6.35	0.06
Credit Cost (%) (for Quarter)	3.45	1.93	0.45	0.60	-	@-ve
Credit Cost (%) (Quarterly Annualized)	13.78	7.72	1.79	2.39	6.59	@-ve
FTNPA/(Recovery + Upgradation) (%)	369	111	57	34	97	5

@ Negative due to reversal in NPA provision on account of recovery and upgradation

Asset Quality



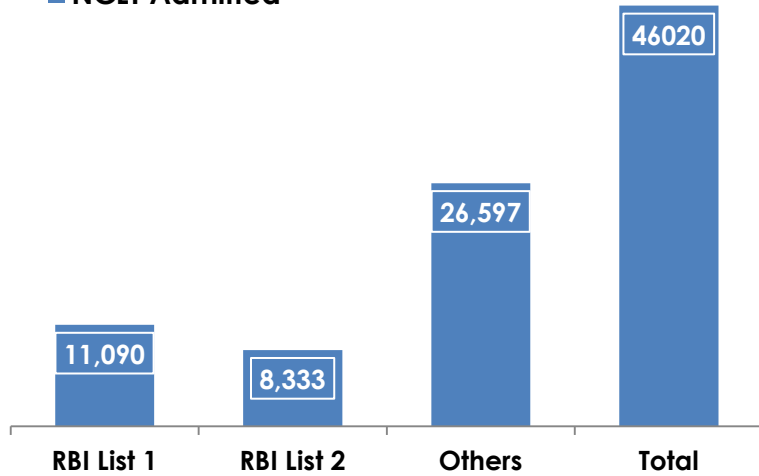
(Rs.Crore)



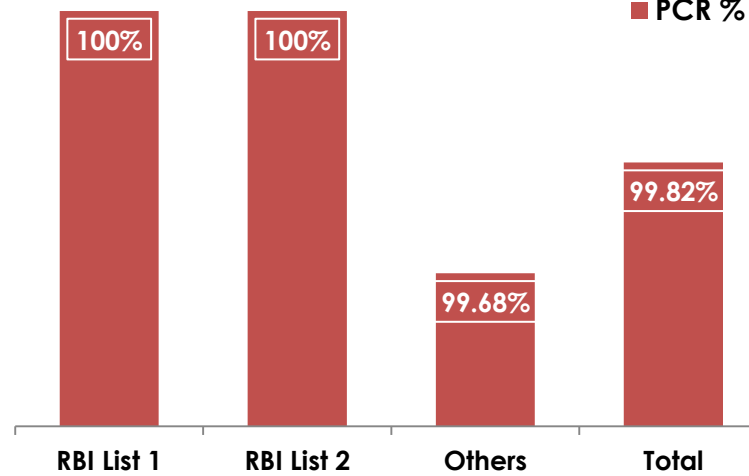
NCLT – Summary

(Rs.Crore)

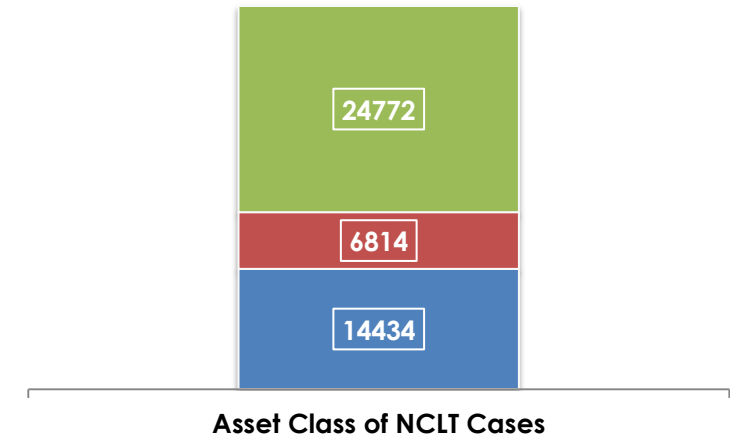
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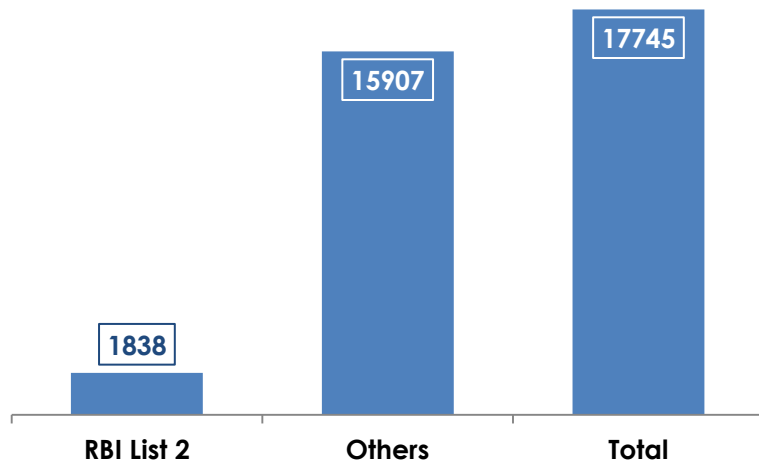
■ PCR %



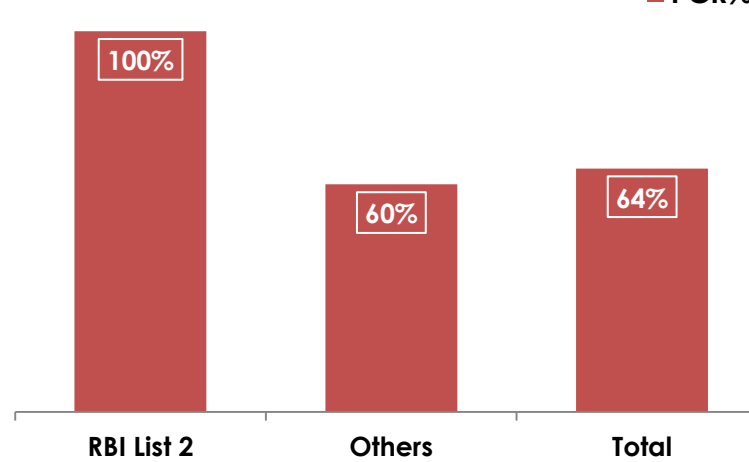
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



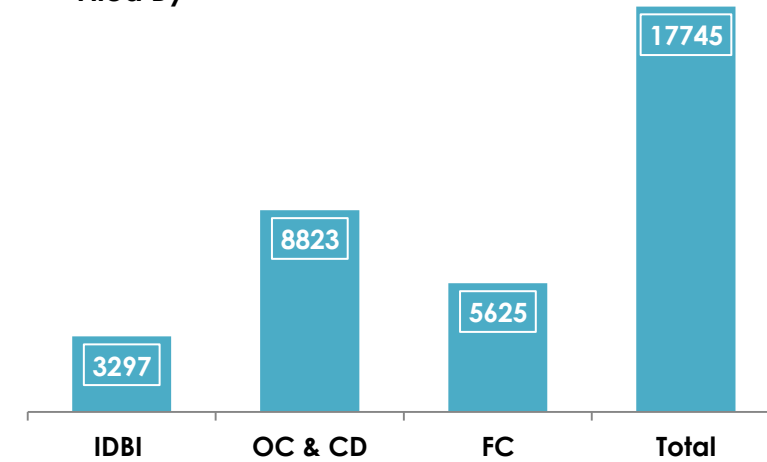
■ Filed But Not Admitted



■ PCR%

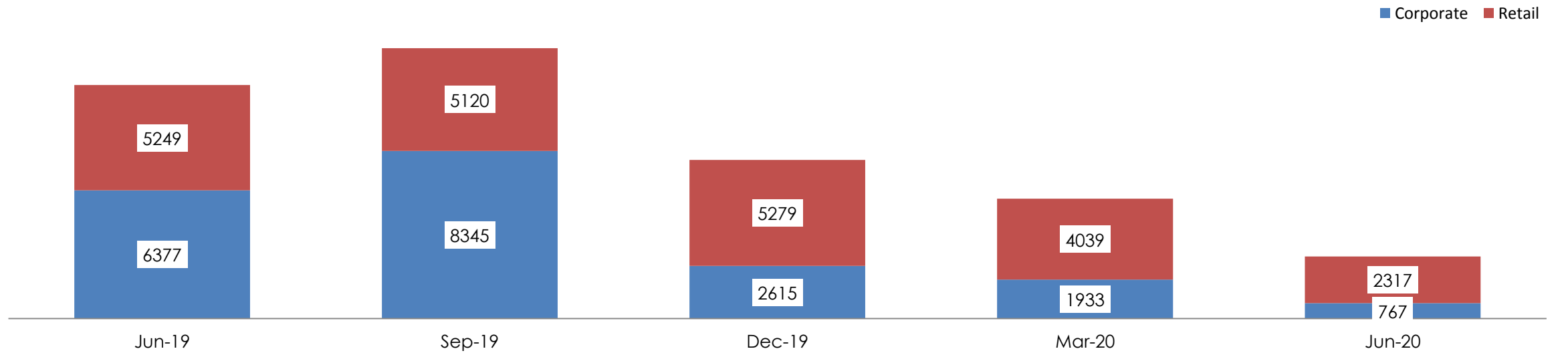
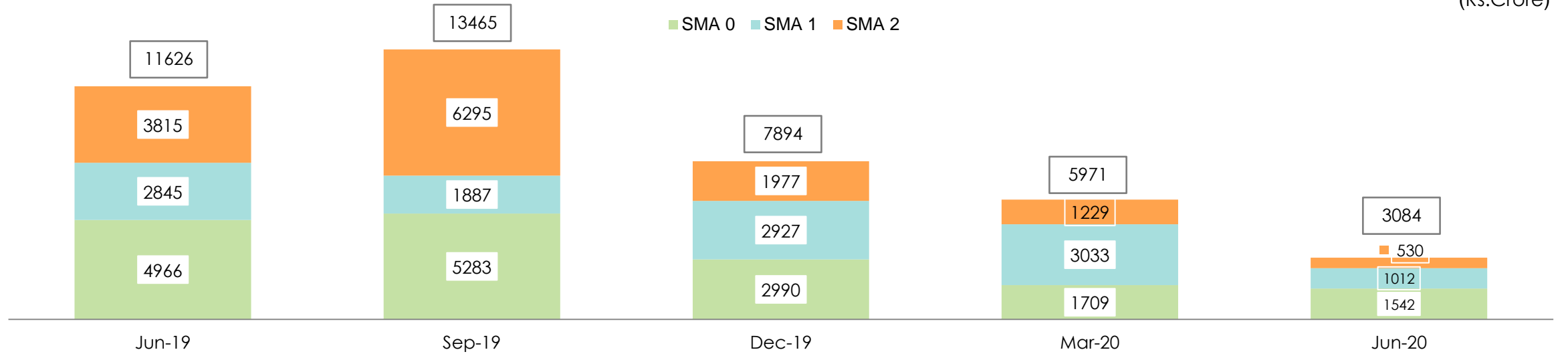


■ Filed By



SMA Position

(Rs.Crore)



Total SMA includes NFB of Rs.1353 crore, Rs.2142 crore, Rs.764 crore, Rs..583 crore and Rs.38 crore as on June 30, 2019, Sept 30, 2019, Dec 31, 2019, Mar 31, 2020 and June 30, 2020 respectively

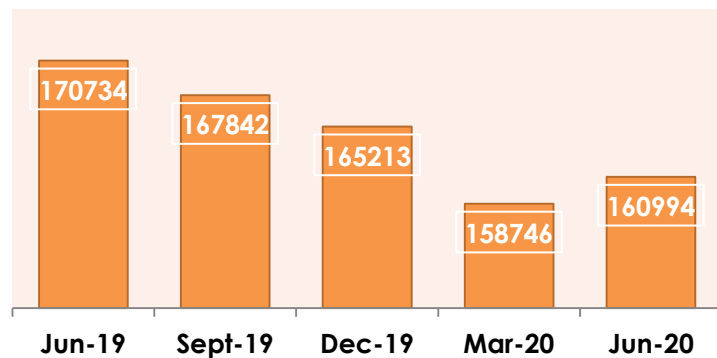
Capital

Capital Adequacy

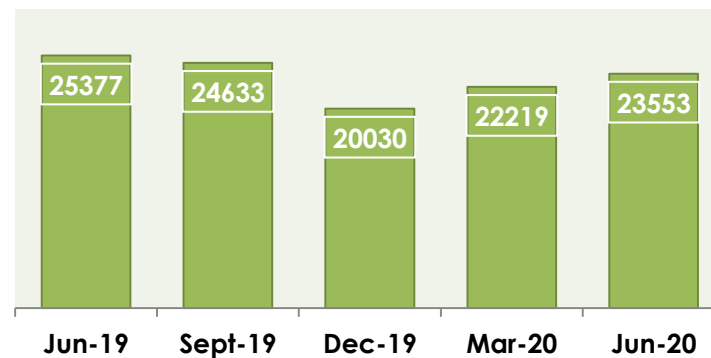
(Rs.Crore)

Particulars	June-19	Sep-19	Dec-19	March-20	Jun-20
CET 1+CCB (Rs.)	10067	15559	16453	16736	17051
AT 1 (Rs.)	413	413	330	49	-
Tier 1 Capital (Rs.)	10480	15972	16783	16785	17051
Tier 2 Capital (Rs.)	4375	4129	3971	4344	4470
Total Capital (Rs.)	14854	20102	20754	21128	21521
RWA (Rs.)	170734	167842	165213	158746	160994
CET 1+CCB Ratio (%)	5.90	9.27	9.96	10.54	10.59
AT 1 (%)	0.24	0.25	0.20	0.03	-
Tier 1 Ratio (%)	6.14	9.52	10.16	10.57	10.59
Tier 2 Ratio (%)	2.00	2.46	2.40	2.74	2.78
CRAR (%)	8.14	11.98	12.56	13.31	13.37

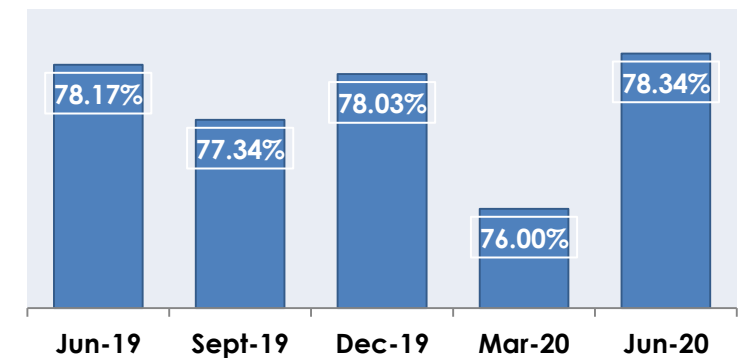
■ Total RWA



■ NFB RWA



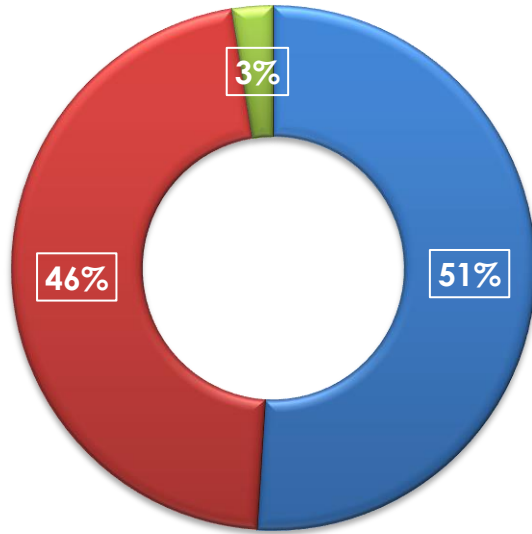
■ Credit RWA/Advances



Shareholding Pattern

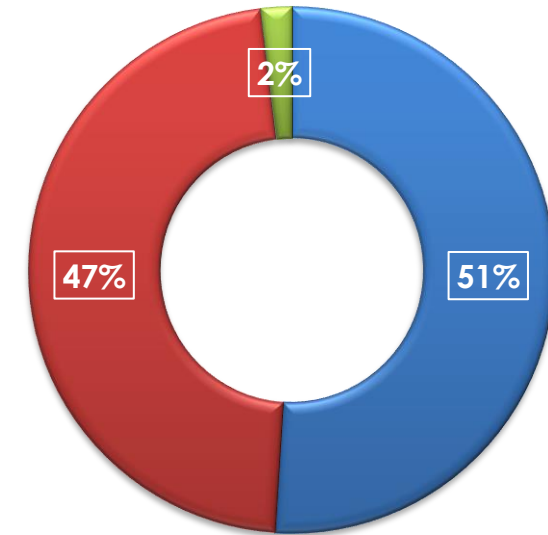
(Rs.Crore)

■ LIC ■ GOI ■ Others



Jun 2019

■ LIC ■ GOI ■ Others



Jun 2020

Particulars	Jun-19	Jun-20
Book Value (Rs. per share)	Rs.35.12	Rs.26.70
Market Capitalisation	Rs.27,464 Cr	Rs.45,778 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.47.45/ Rs.33.25	Rs.44.10/ Rs.18.60
Closing Price (NSE) (Rs. per share)	Rs.35.50	Rs.44.10

IDBI-LIC Synergy

Major Achievements in Synergies with LIC during Q1 - FY2021



Agreement executed for appointment of LICHFL-Financial Service Limited (LICHFL-FSL) as corporate DSA for sourcing of NSRA (MSME & Agriculture) and select SRA loans (Auto, Personal & Education Loan)



MOU for Tie-up with LIC- Card Services Limited for launching co-branded credit cards executed



LIC renewal Premium Collection through- Cash & Cheque increased during COVID-19. **~95% Branch activation & 1.15 L Transactions during Q1FY21**



New Insurance products on boarded on online **BANCA platform**
~85 % Branch activation & 7192 NOPs sourced with **Rs.95 Cr premium during Q1FY21** with **YOY Growth of 22%**



Increase Customer reach: CASA/SRA Business Drive for reaching out to LIC Premium Paying Customers at IDBI Bank Branches on focus



New ULIP Investment Accounts Opened along with accounts of P&GS Unit, Divisional Office and Branches/ Satellite Office accounts



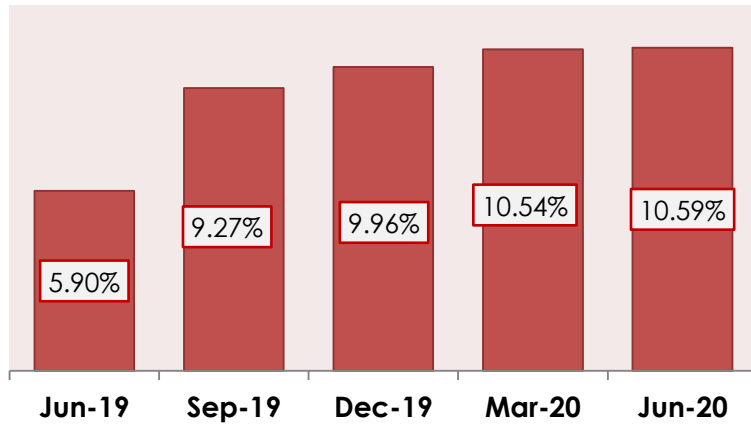
Prompt Corrective Action Matrix

Prompt Corrective Action (PCA) Matrix

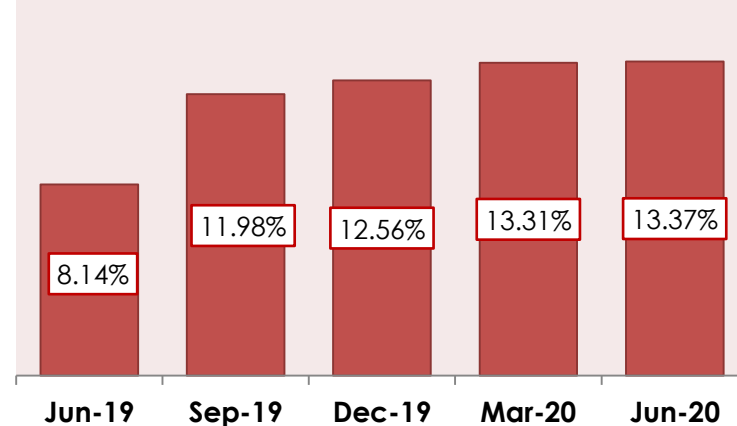
Criteria	Indicator	Risk			Jun-20	
		Threshold 1 (T1)	Threshold 2 (T2)	Threshold 3 (T3)	IDBI – Actual	
Capital (Breach of either CRAR or CET1 Ratio to trigger PCA)	CRAR+CCB (9%+2.5%)	<11.5% but >=9%	<9% but >7.5%	<7.5%	13.37%	Complied With
	CET 1+CCB (5.5+2.5)=8%	>=6.375% but <8%	>=4.875% but <6.375%	<4.875%	10.59%	Complied With
Asset Quality	NNPA Ratio	>=6% but <9%	>=9% but <12%	>=12%	3.55%	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	0.20%	T3 Complied With for last 2 consecutive quarters
Leverage	Leverage Ratio	<=4.0 but >=3.5	<3.5		5.05%	Complied With

Indicators on Parameters of PCA

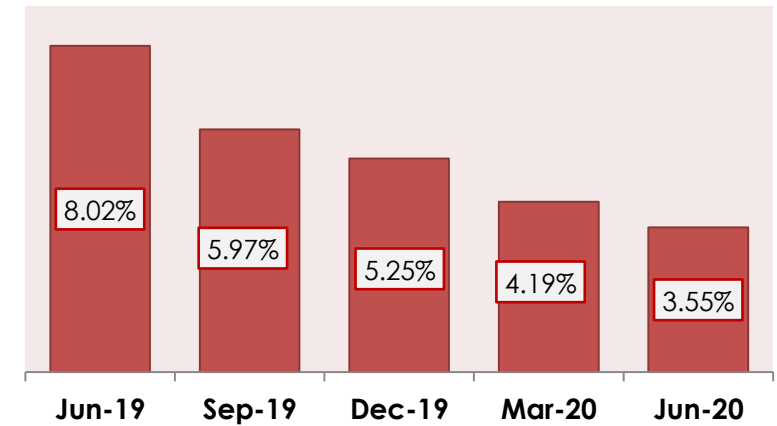
CET 1 %



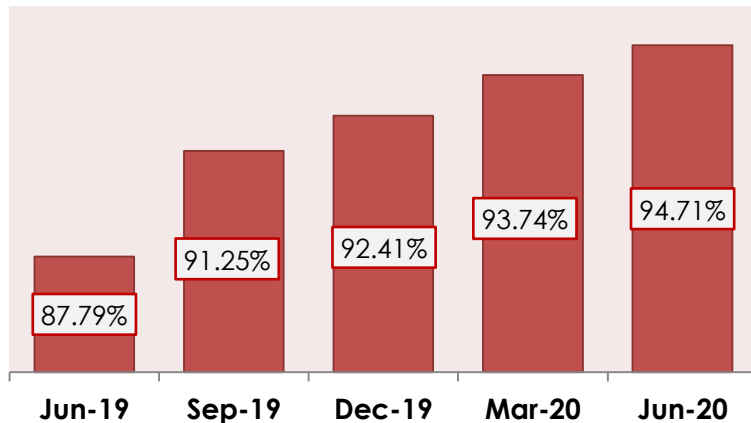
CRAR %



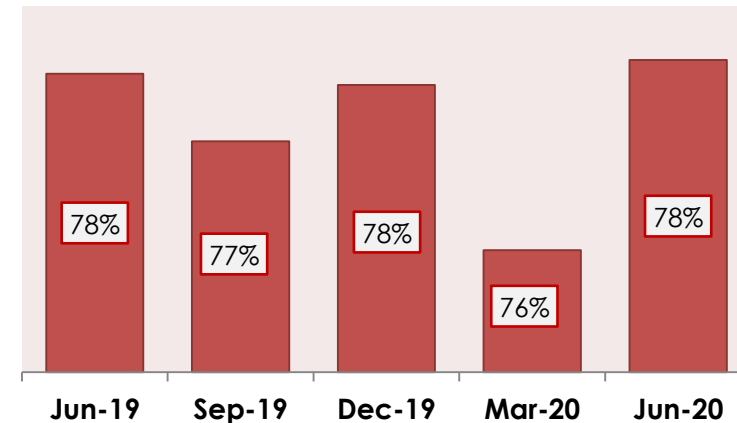
Net NPA %



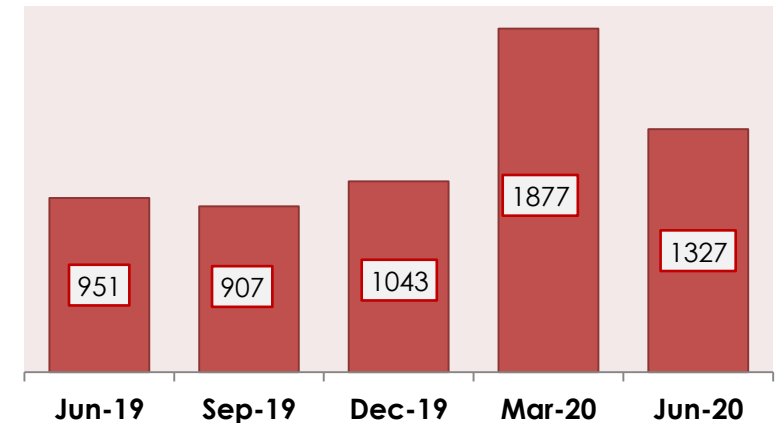
Provision Coverage Ratio %



Credit RWA to Advances



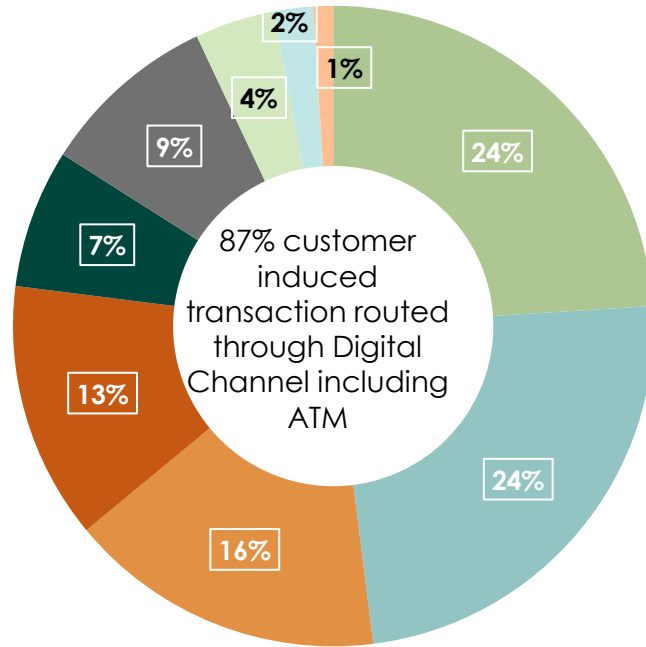
Op. Prft. Excl. gain on strategic sale (Rs.Crore)



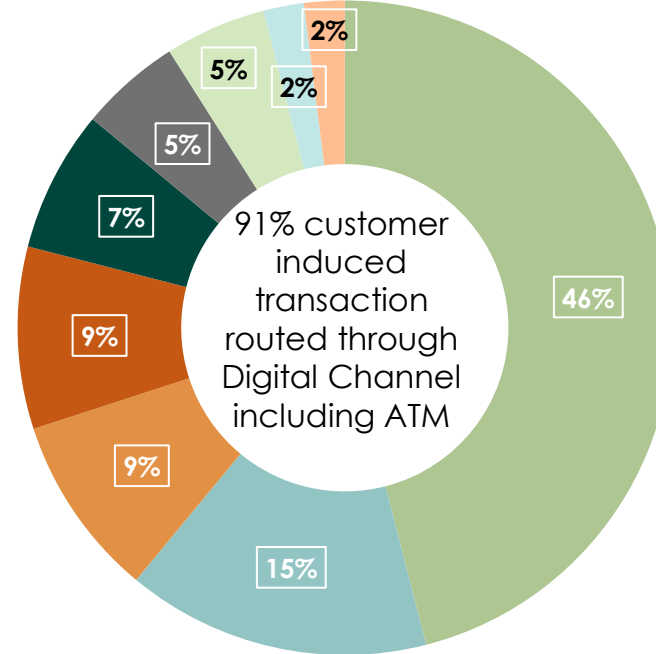
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

QE - June 2019



QE - June 2020



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

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

Digital Frontrunners – Digital Offerings



The total number of Debit cards issued are 127 lakhs
Processed 1 crore transactions at Ecom/ POS in the Quarter ended June 2020.



Total users under UPI are 31.61 lakhs
1.52X YoY growth in UPI users base
1.72X YoY growth in the UPI transactions, processed 5.05 crores transactions during the Quarter ended June 2020.



Total registered numbers of users under Mobile Banking are 31.42 lakhs
1.18X YoY growth in Mobile banking registrations.



Total registered numbers of users under Internet Banking are 113.21 lakhs
1.08X YoY growth in Internet banking registrations.



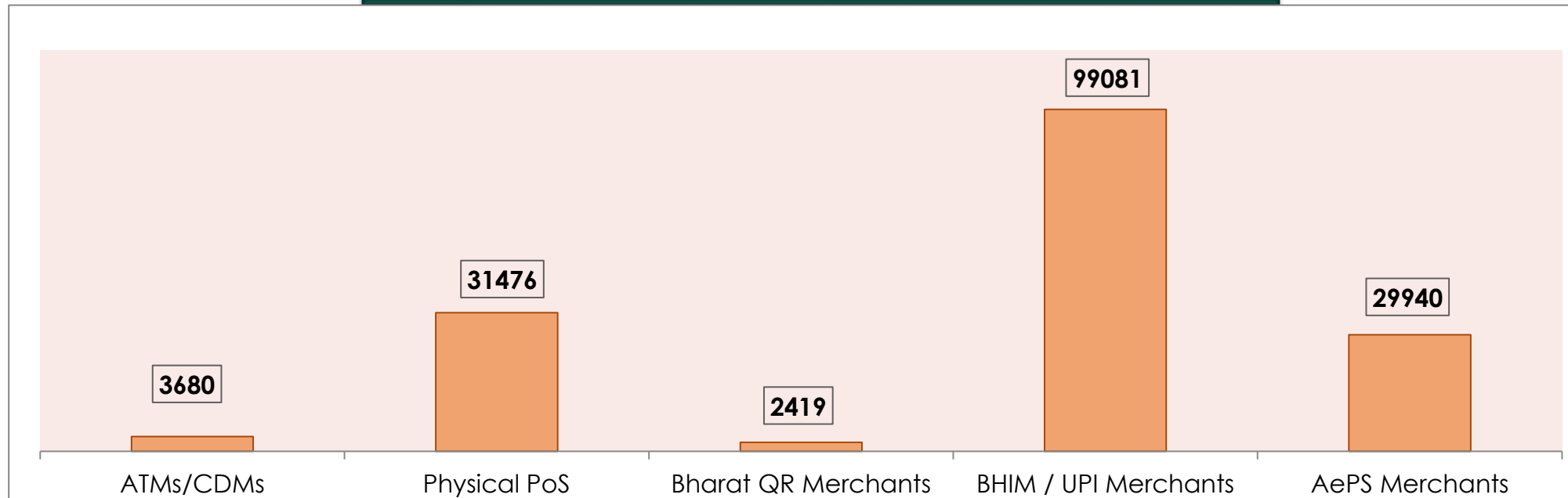
Total merchants for the Bank are 1.63 lakhs
1.30X YoY growth in merchant acquisitions

Digital Frontrunners - Performance

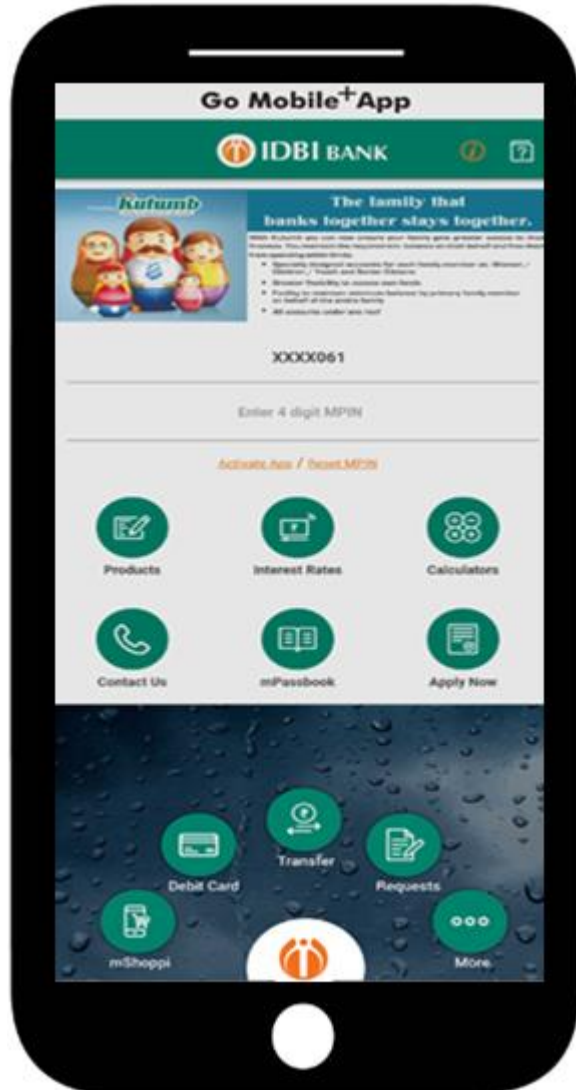
Bank's Summary of performance as per MeitY (as on March 31, 2020)

% of Digital transaction Achievement	Overall Score	Bank's Rank (Amongst 50 Banks & Financial Institutions)
106.80	66 (Categorised as "Good")	14

Payment Acceptance Channels (as on June 30, 2020)



Digital Frontrunners – Go Mobile+ and Internet Banking Application



Digital Offering

- ✓ Availability of 24x7 banking, hence increasing the convenience for the customer;
- ✓ Migration of customers from Branch channel to digital channel, hence increasing the cost efficiency of transaction for the Bank.
- ✓ Simplified dashboard to manage e-banking activities
- ✓ Linking of other Bank accounts through UPI in mobile Banking application.
- ✓ Internet banking services available in two variants one aimed at the individual customer (including HUF and Sole Proprietors) and the other for corporate entities (including Partnership concerns, Trusts etc.).

Services

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

mShoppi

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

Digital Frontrunners – Go Mobile+ and Internet Banking Application



BEWARE!



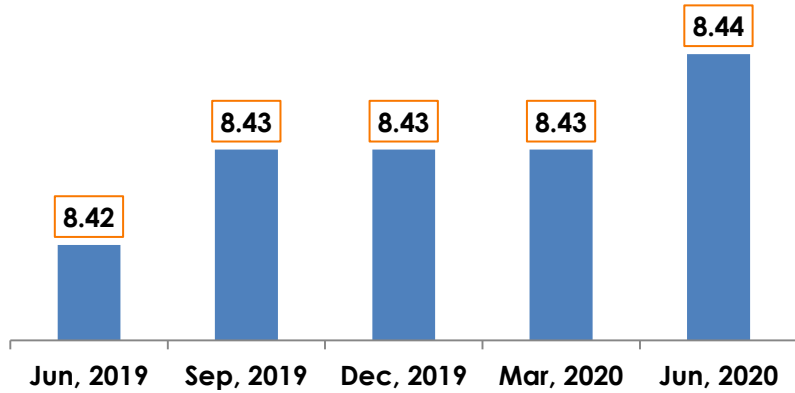
Services under Internet Banking

- ✓ Personalized Dashboard with widgets.
- ✓ Get all the account details linked to the user at one place.
- ✓ Instant Payment & schedule recurring payments.
- ✓ Bill Payments & Presentment with auto debit facility.
- ✓ Mobile/DTH Recharge.
- ✓ Online e-commerce transaction / Tax payments.
- ✓ Opening Fixed/Recurring Deposit & Renew Deposit Accounts.
- ✓ Apply for Over Draft against FD.
- ✓ Debit Card related services.
- ✓ View and subscribe to NPS and PPF accounts.
- ✓ Online service request (Aadhaar Linking , Stop Cheque etc.).
- ✓ Offline service request (apply for GOI Bonds, APY, PMJJBY, PMSBY, chequebook , Debit card loyalty point redemption, Mobile Banking Registration etc.).
- ✓ Modify Inet Banking limit.
- ✓ Login to e-filing directly through Inet Banking Login.

Financial Inclusion

PMJDY Accounts

Total PMJDY A/c (lakh)



Aadhar Seeding under PMJDY (Lakhs)

6.50

RuPaycards issued (Lakhs)

7.07

Sub Service Areas (Number)

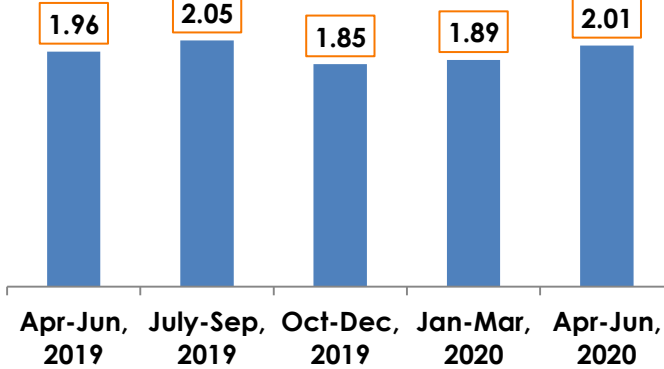
490

Villages Covered (Number)

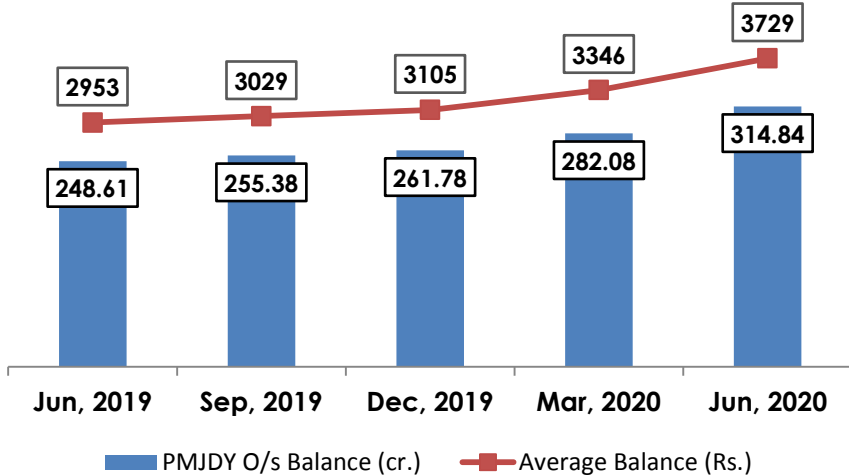
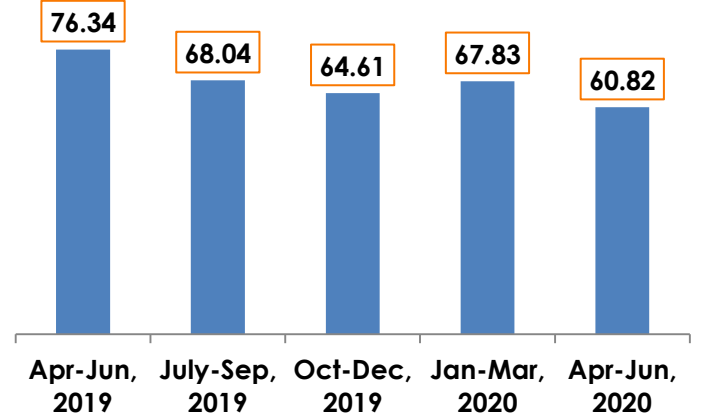
501

Transactions through Individual Business Correspondent (BCs)

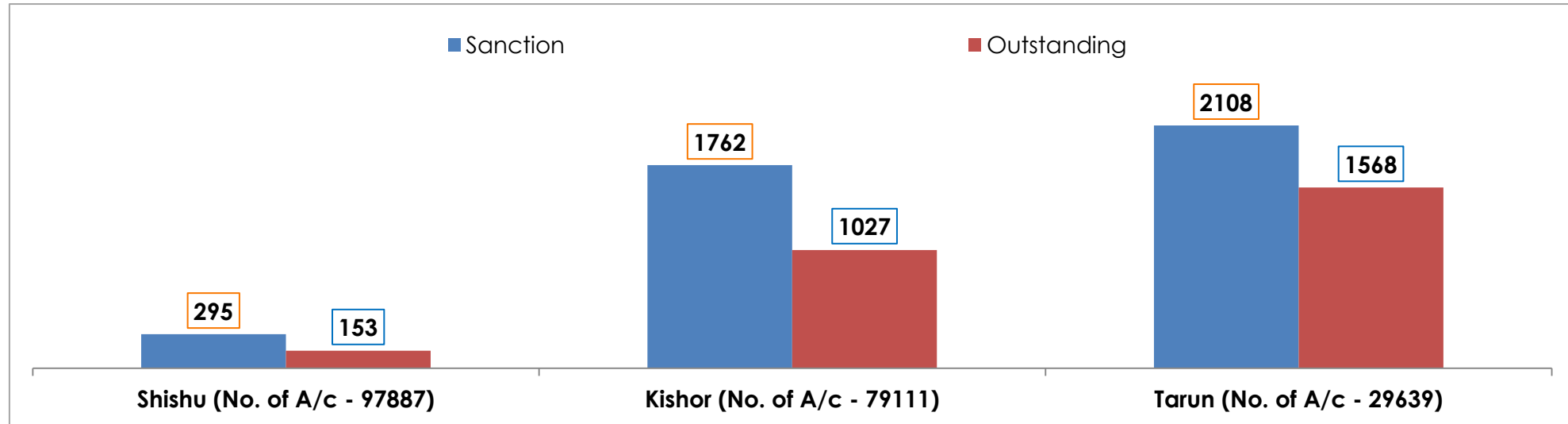
No. of Transactions through BCs (lakh)



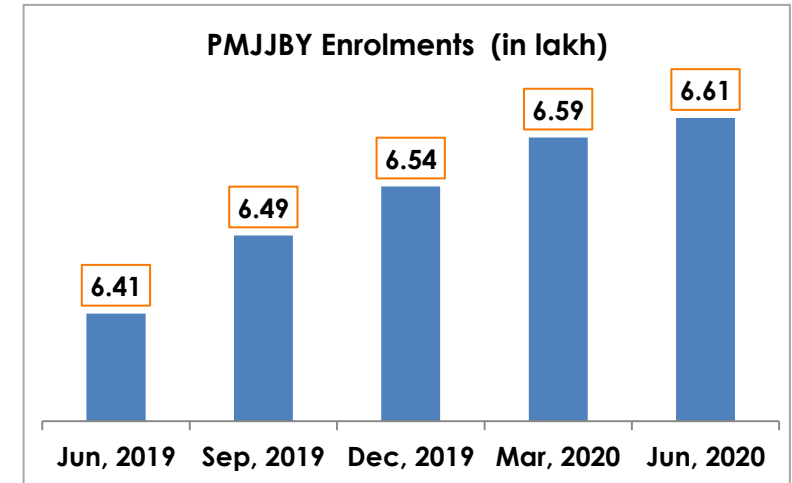
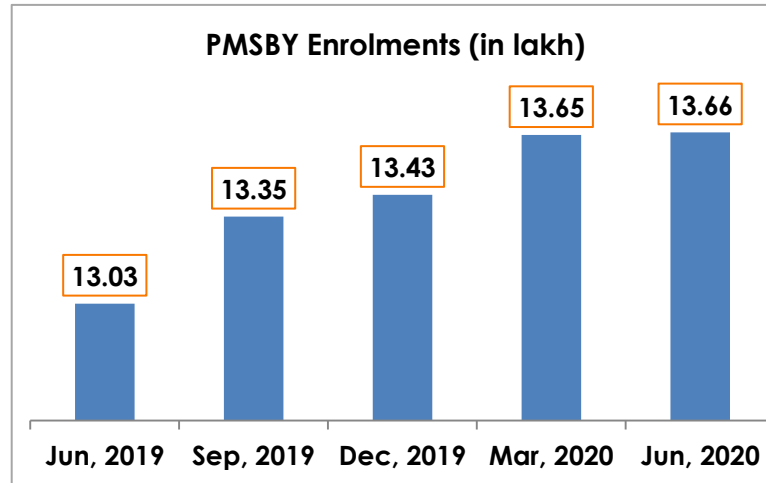
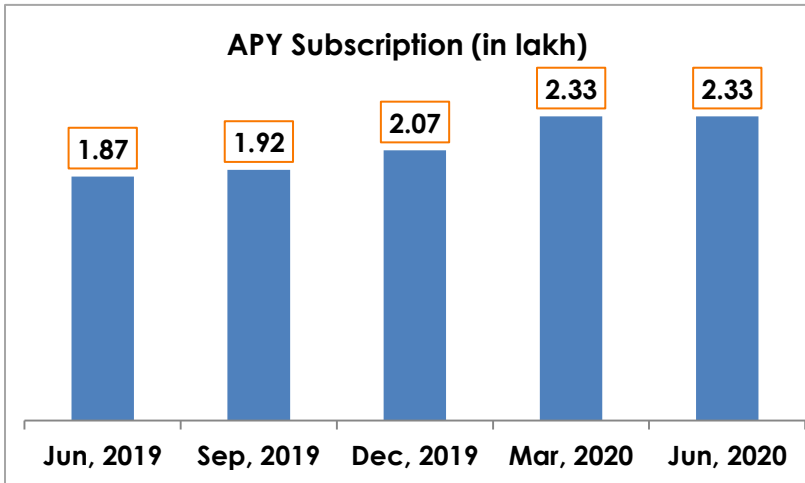
Amount of Transactions (crore)



Financial Inclusion



Enrolment under Social security Scheme as on 30th June 2020



Subsidiaries

Subsidiaries

(Rs.Crore)

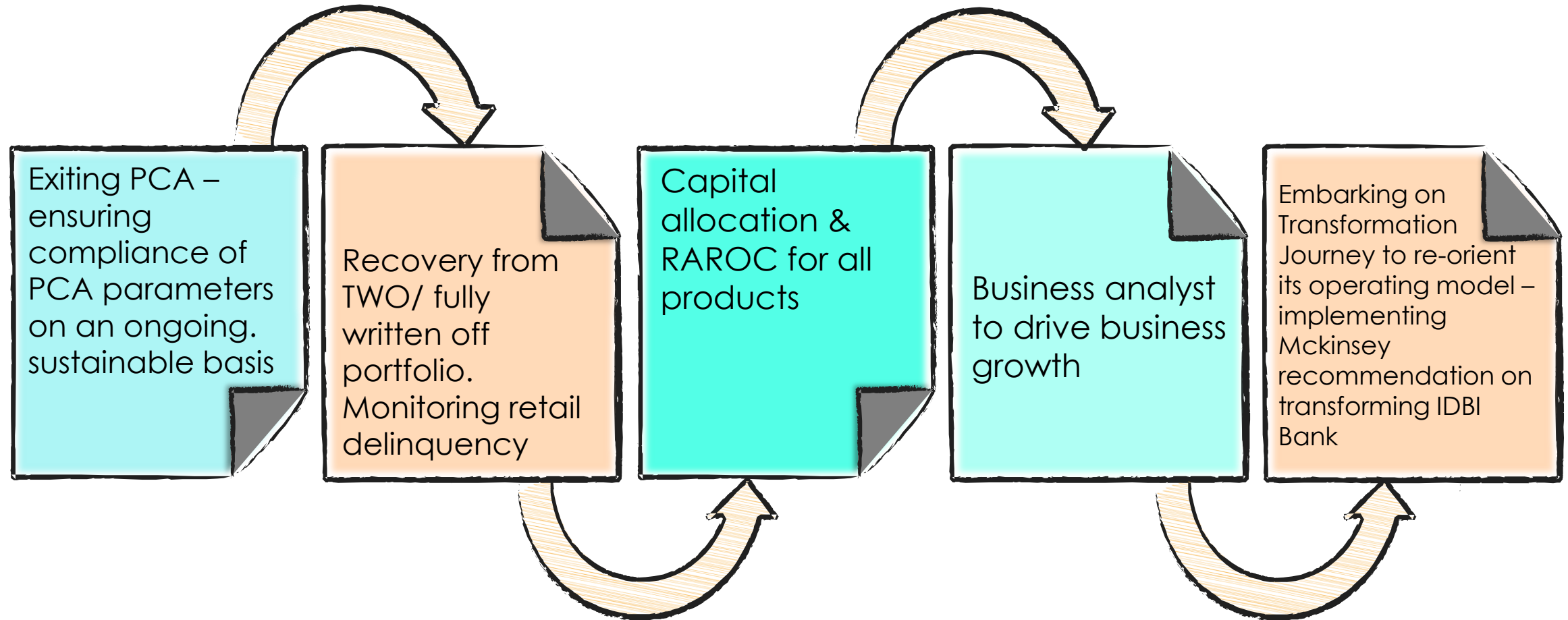
Name of Company	% Holding	Line of Activity	Income Q1 FY 2021	PAT Q1 FY 2021	RoA Q1 FY 2021	Net Worth Q1 FY 2021
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	16.19 (16.67)	-0.42 (0.30)	-0.13% (0.09%)	298.73 (311.00)
IDBI Intech Ltd	100	Technology Service Provider	27.68 (22.38)	3.79 (2.47)	5% (3.78)%	66.25 (55.58)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.08 (0.14)	0.02 (-0.003)	1.30% (-0.21%)	1.59 (1.46)
IDBI Asset Management Ltd	66.67 @	Asset Management Co.	8.26 (6.21)	1.86 (-0.78)	1.63% (-0.79%)	106.70 (92.35)
IDBI Trusteeship Services Ltd	54.70 @	Trusteeship	19.37 (15.63)	11.80 (8.59)	4.50% (3.57%)	235.85 (215.68)

@ - Bank has entered into Share Purchase Agreement for selling entire stake in the companies. The Bank is awaiting regulatory approval for completion of transactions.

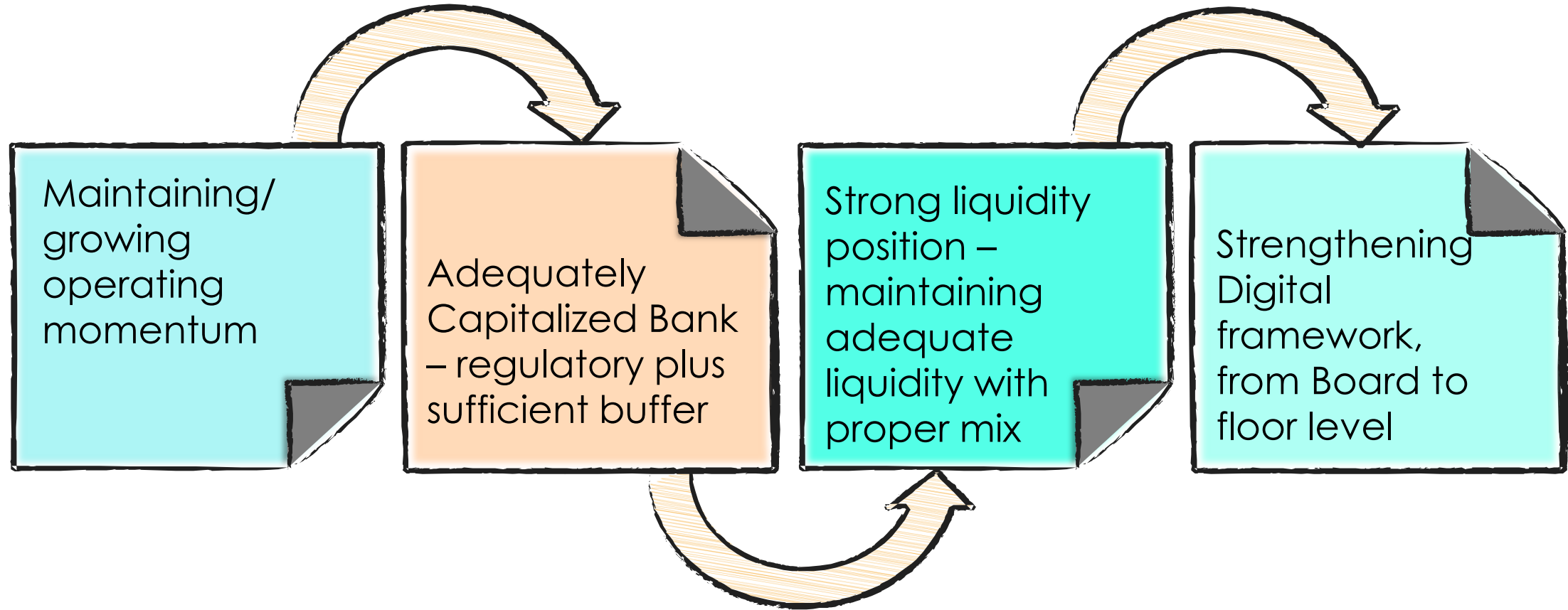
Figures in () are of previous period

Way Forward

Looking Ahead : Focus Area



Looking Ahead



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