

**हर कदम आरोहण की ओर**  
**Marching Towards Growth**



# INVESTORS PRESENTATION

## FINANCIAL RESULTS Q4 - FY 2023-24

May 04, 2024

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**02** Financial Performance

**03** Business Performance

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**05** Asset Quality

**06** Capital

**07** Digital Banking and  
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**08** Subsidiaries

**09** Way Forward



# Highlights

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PAT - Rs.1628 crore  
PBT - Rs.2061 crore



Operating Profit -  
Rs.2175 crore

ROA - 1.82%  
ROE - 20.55%



NII - Rs.3688 crore  
NIM – 4.91%  
[Core NIM – 3.84%]



Total RWA - Rs.176531 crore  
Total CRAR - 22.26%  
Tier 1 Capital – 20.11%



Yield on advances - 10.82%  
Cost of deposit - 4.48%  
Cost of funds - 4.74%.



Net Adv. - Rs.188621 crore  
Deposit - Rs.277657 crore  
CASA ratio – 50.43%



Net NPA – 0.34%  
GNPA – 4.53%  
PCR – 99.09%



## Profitability - Strong operating momentum

- PAT at Rs.1628 crore, up by 44% YoY and 12% QoQ
- PBT at Rs.2061 crore, up by 43% YoY and 3% QoQ
- Operating Profit at Rs.2175 crore
- NII at Rs.3688 crore, grew by 12% YoY and 7% QoQ
- NIM at 4.91%
- ROA at 1.82% , up by 39 bps YoY and 12 bps QoQ
- ROE at 20.55% up by 223 bps YoY and 98 bps QoQ

## Business Performance - Focus on Granularity

- Total Deposits at Rs.277657 crore grew by 9% YoY. CASA ratio at 50.43%. CASA at Rs.140027 crore
- Net Advances at Rs.188621 crore grew by 16% YoY and 8% QoQ
- Retail Net Advances at Rs.133145 crore and grew by 17% YoY. SRA at Rs.83882 crore grew by 11% YoY
- Retail Corporate Ratio (Gross Advances) stood at 70:30 against 69:31 as on March 2023

## Asset Quality - Improving Trend

- Net NPA at 0.34%, reduction of 58 bps YoY
- GNPA at 4.53%, reduction of 185 bps YoY and 16 bps QoQ
- PCR stood at 99.09%, improved by 115 bps YoY
- SMA to standard advance stood at 1.77% against 2.15% as on March 2023

## Capital - Adequately Capitalised

- Tier 1 Capital at 20.11%, up by 203 bps YoY and 207 bps QoQ
- Total CRAR at 22.26%, up by 182 bps YoY and 194 bps QoQ
- Total RWA stood at Rs.176531 crore

# Financial Performance

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(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-23	Dec-23	Mar-24	YoY%	QoQ%	Mar-23	Mar-24	
Interest Income	5726	6541	6990	22	7	20570	26426	28
Interest Expenses	2446	3106	3302	35	6	9139	12240	34
<b>Net Interest Income</b>	<b>3280</b>	<b>3435</b>	<b>3688</b>	<b>12</b>	<b>7</b>	<b>11431</b>	<b>14186</b>	<b>24</b>
Other Income	1288	973	896	(30)	(8)	4372	3611	(17)
<b>Net Total Income</b>	<b>4568</b>	<b>4408</b>	<b>4584</b>	<b>-</b>	<b>4</b>	<b>15803</b>	<b>17797</b>	<b>13</b>
Operating Expenses	2143	2081	2409	12	16	7067	8205	16
-Employee Cost	1221	1093	1306	7	19	3533	4254	20
-Other Operating Cost	922	988	1103	20	12	3534	3951	12
<b>Operating Profit</b>	<b>2425</b>	<b>2327</b>	<b>2175</b>	<b>(10)</b>	<b>(7)</b>	<b>8736</b>	<b>9592</b>	<b>10</b>
Provisions & Contingencies (Excl. Tax)	984	320	114	(88)	(64)	3498	1397	(60)
<b>Profit/(Loss) Before Tax</b>	<b>1441</b>	<b>2007</b>	<b>2061</b>	<b>43</b>	<b>3</b>	<b>5238</b>	<b>8195</b>	<b>56</b>
Tax	308	549	433	41	(21)	1593	2561	61
<b>Profit/(Loss) After Tax</b>	<b>1133</b>	<b>1458</b>	<b>1628</b>	<b>44</b>	<b>12</b>	<b>3645</b>	<b>5634</b>	<b>55</b>

(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-23	Dec-23	Mar-24	YoY%	QoQ%	Mar-23	Mar-24	
<b>Interest Income</b>								
Interest on Advances	3842	4328	4762	24	10	13337	17971	35
Interest on Investments	1610	2005	2068	28	3	5949	7737	30
Interest balances with RBI & Other Inter Bank Funds	179	44	85	(52)	94	518	340	(34)
Other Interest Income	95	164	75	(21)	(54)	766	378	(51)
<b>Interest Income</b>	<b>5726</b>	<b>6541</b>	<b>6990</b>	<b>22</b>	<b>7</b>	<b>20570</b>	<b>26426</b>	<b>28</b>
<b>Interest Expense</b>								
Interest paid on Deposits	2139	2708	2875	34	6	7829	10601	35
Interest on RBI / inter bank borrowings	129	216	243	89	13	438	906	107
Interest paid on Borrowings	178	182	184	3	-	872	733	(16)
<b>Total Interest Expenses</b>	<b>2446</b>	<b>3106</b>	<b>3302</b>	<b>35</b>	<b>6</b>	<b>9139</b>	<b>12240</b>	<b>34</b>
<b>Net Interest Income</b>	<b>3280</b>	<b>3435</b>	<b>3688</b>	<b>12</b>	<b>7</b>	<b>11431</b>	<b>14186</b>	<b>24</b>
<b>NIM %</b>	5.01	4.72	4.91	(10) bps	19 bps	4.52	4.93	41 bps
Core NIM %	4.14	3.91	3.84	(30) bps	(7) bps	3.72	3.90	18 bps

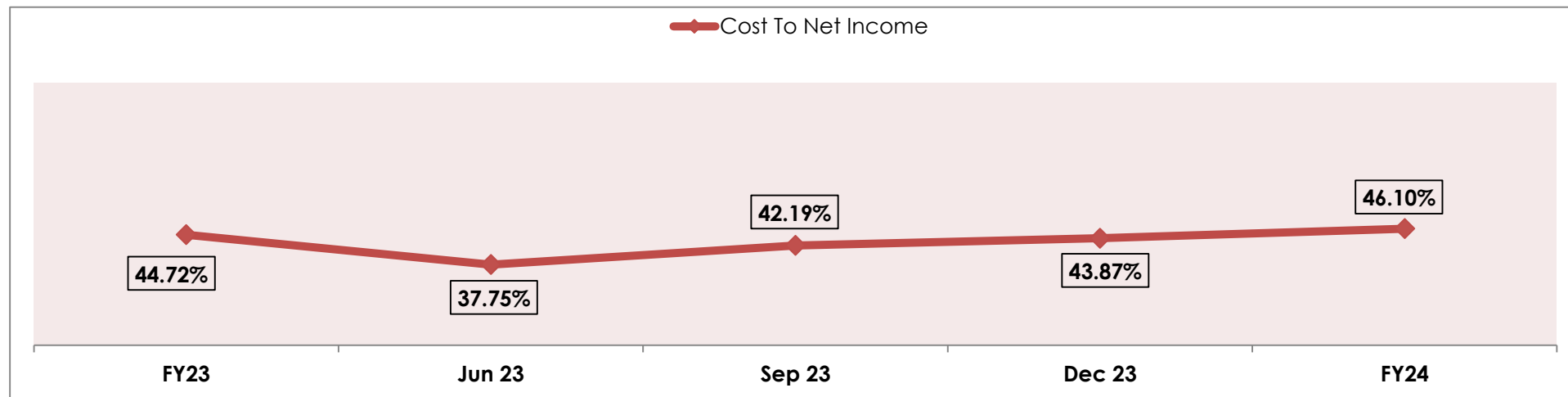
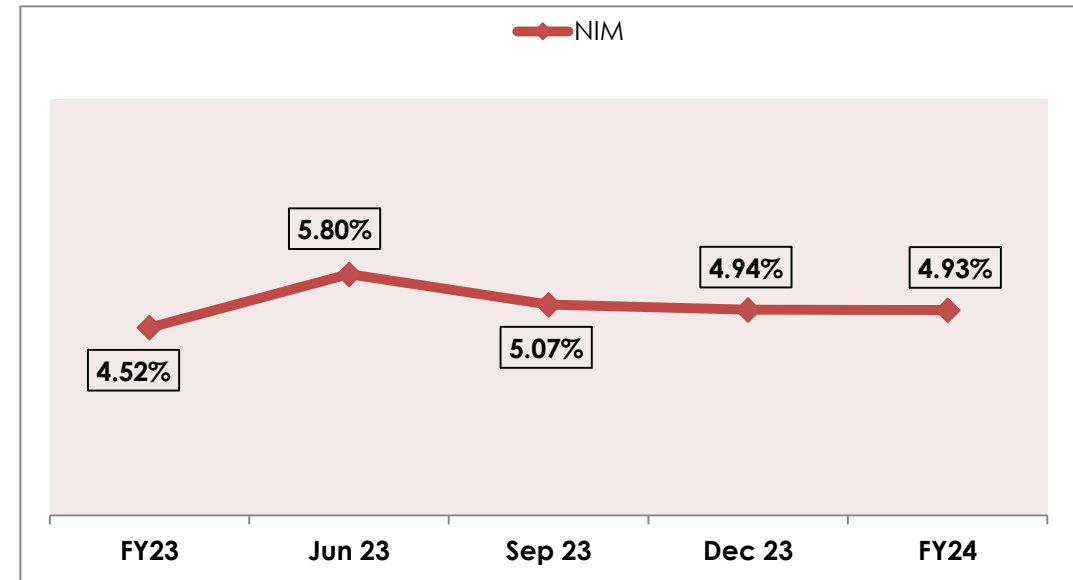
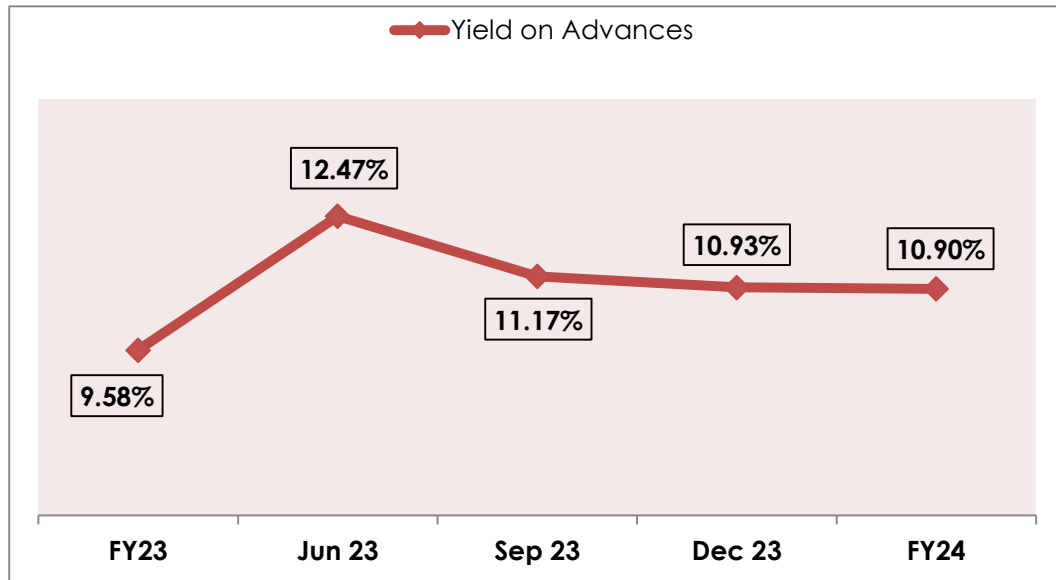
Core NIM = NIM excluding interest on IT refund and interest income from NPA & TWO accounts

(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-23	Dec-23	Mar-24	YoY%	QoQ%	Mar-23	Mar-24	
Commission, exchange and brokerage	485	484	534	10	11	1924	1946	1
Profit/ (Loss) on sale of investments	21	279	203	877	(27)	873	708	(19)
Profit/(Loss) on revaluation of investments (net)	50	26	(63)	(225)	(344)	51	11	(78)
Profit/(Loss) on Forex	138	84	87	(37)	3	616	354	(43)
Dividend Income	-	-	-	-	-	35	18	(49)
Recovery from W/O cases	568	91	118	(79)	29	716	508	(29)
Misc. Income	26	9	17	(32)	112	157	66	(58)
<b>Other Income</b>	<b>1288</b>	<b>973</b>	<b>896</b>	<b>(30)</b>	<b>(8)</b>	<b>4372</b>	<b>3611</b>	<b>(17)</b>

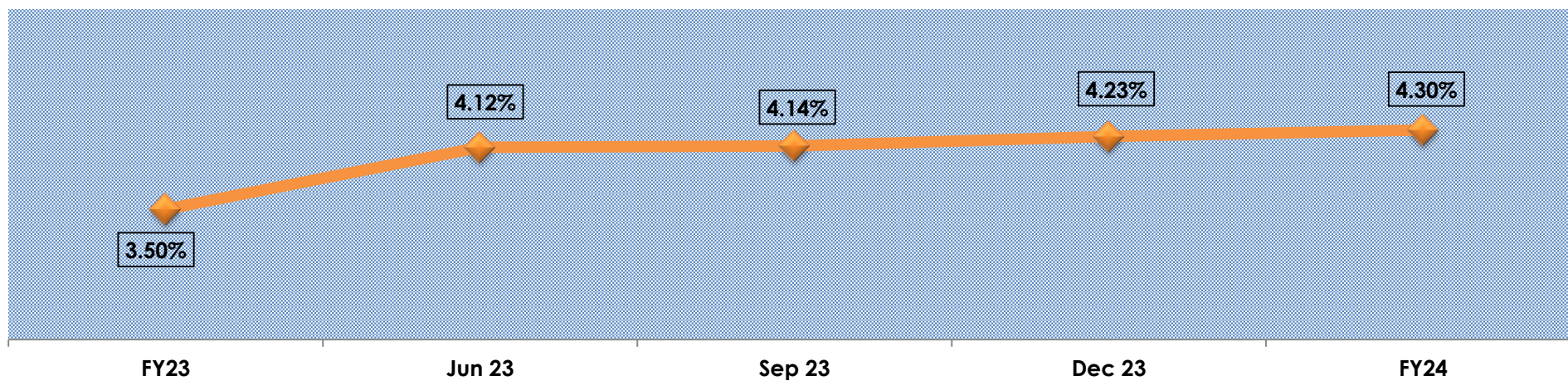
(Rs.Crore)

Particulars	Quarter ended			FY Ended	
	Mar-23	Dec-23	Mar-24	Mar-23	Mar-24
Depreciation on Investment	937	295	43	1188	284
Provision – NPAs	(5469)	(446)	(693)	(5190)	(671)
Provision – Standard Assets	864	(84)	(306)	1905	(161)
Provision - Restructured Assets	24	(12)	16	(57)	(12)
Income Tax	308	549	433	1593	2561
Bad Debts Written off	3587	429	1049	4018	1681
Other Provisions	1041	137	5	1634	276
<b>Total</b>	<b>1292</b>	<b>868</b>	<b>547</b>	<b>5091</b>	<b>3958</b>

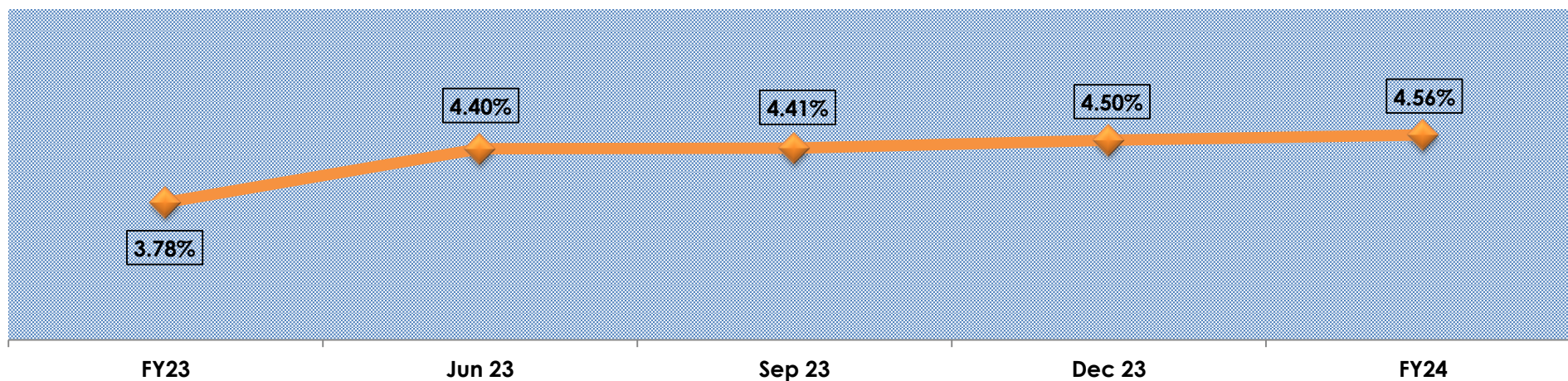


Q1 FY 2024 had one time high interest recovery from NPA/ TWO Accounts

◆ Cost of Deposits



◆ Cost of Funds



# Business Performance

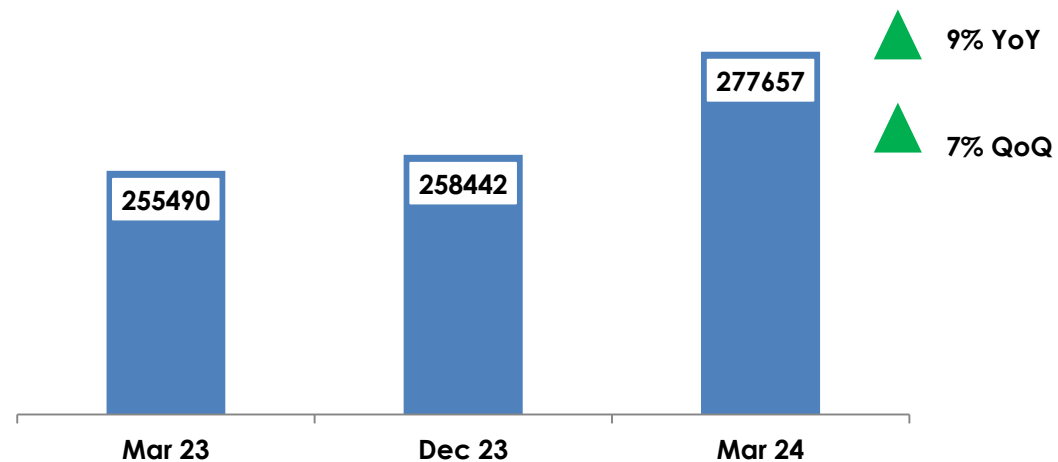
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(Rs.Crore)

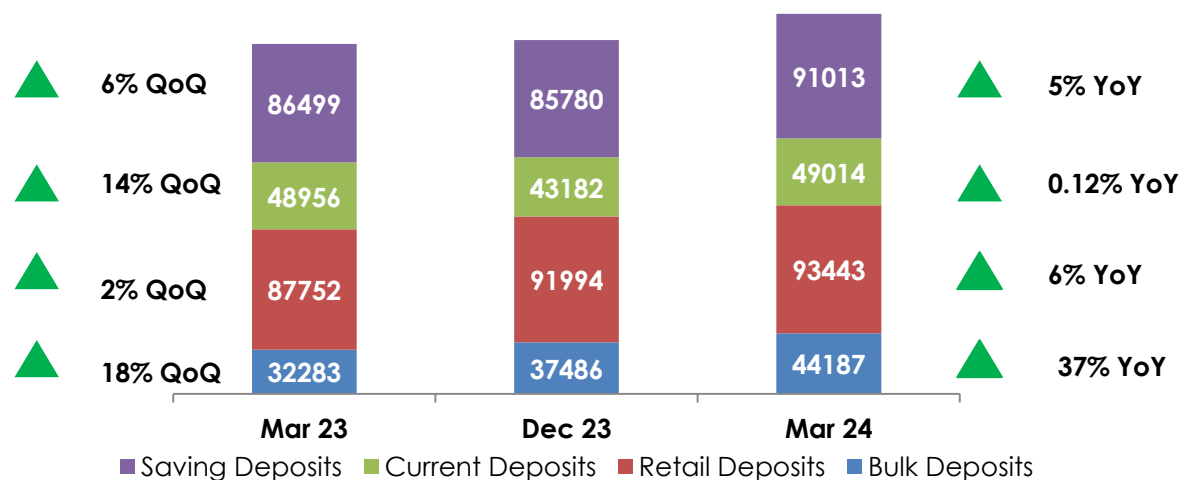
As at	Mar-23	Dec-23	Mar-24
<b>LIABILITIES</b>			
Capital	10752	10752	10752
Reserve & Surplus	34566	37489	39129
Deposits	255490	258442	277657
Borrowings	12638	23038	17083
Other Liabilities & Provisions	17056	17488	18569
<b>Total</b>	<b>330502</b>	<b>347209</b>	<b>363190</b>
<b>ASSETS</b>			
Cash & Balance with RBI	16639	12826	13991
Bal. with banks & money at call	12541	8360	11942
Investments	99690	116437	114934
Advances	162568	175001	188621
Fixed Assets	9757	9542	9520
Other Assets	29307	25043	24182
<b>Total</b>	<b>330502</b>	<b>347209</b>	<b>363190</b>



## Total Deposit

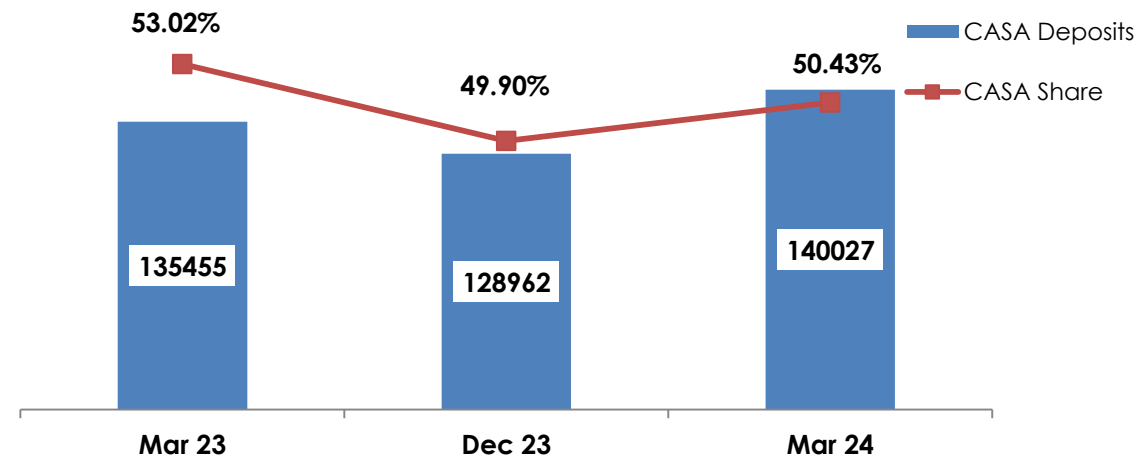


## Deposit Mix

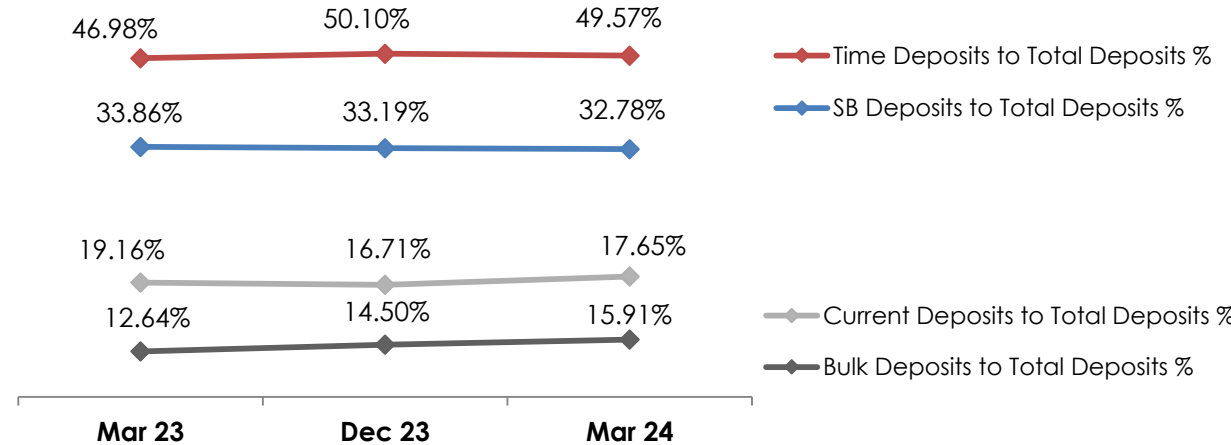


## CASA

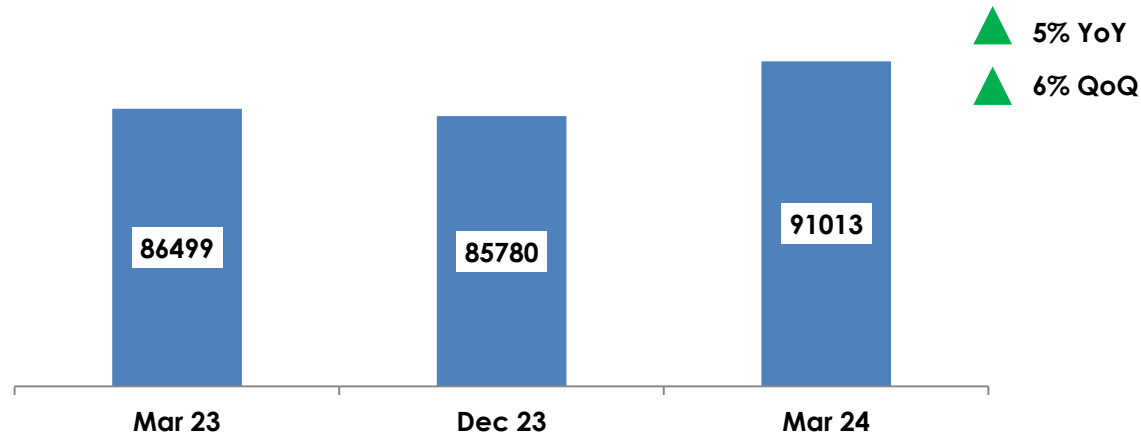
(Rs. Crore)



## Deposit Mix

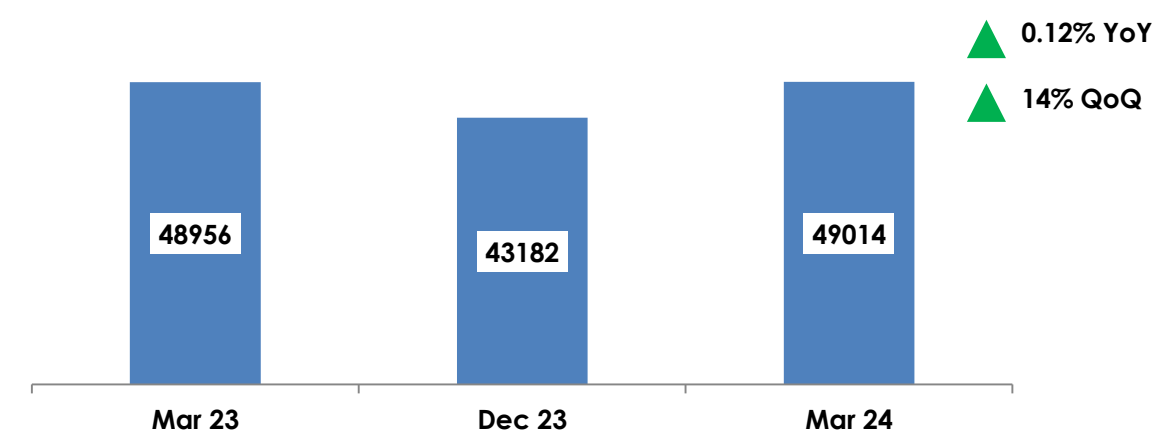


## Saving Deposits

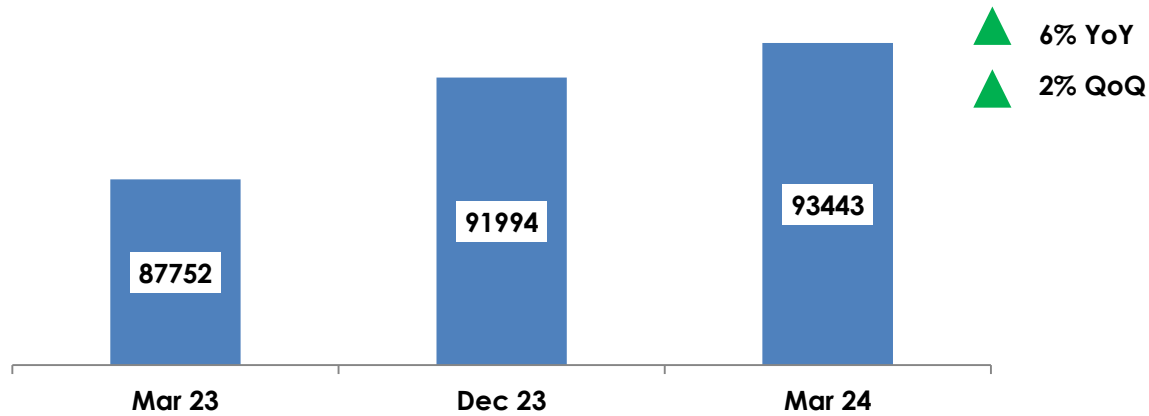


## Current Deposits

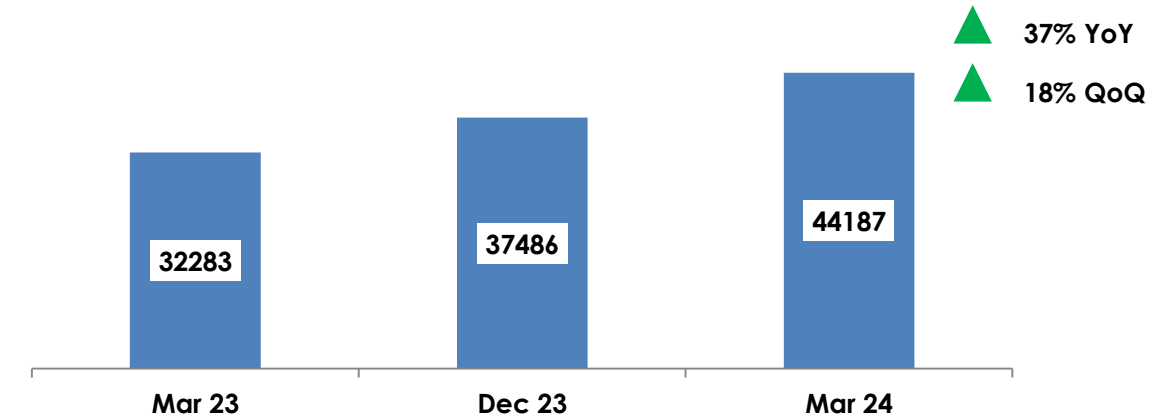
(Rs. Crore)



## Retail Deposits



## Bulk Deposits

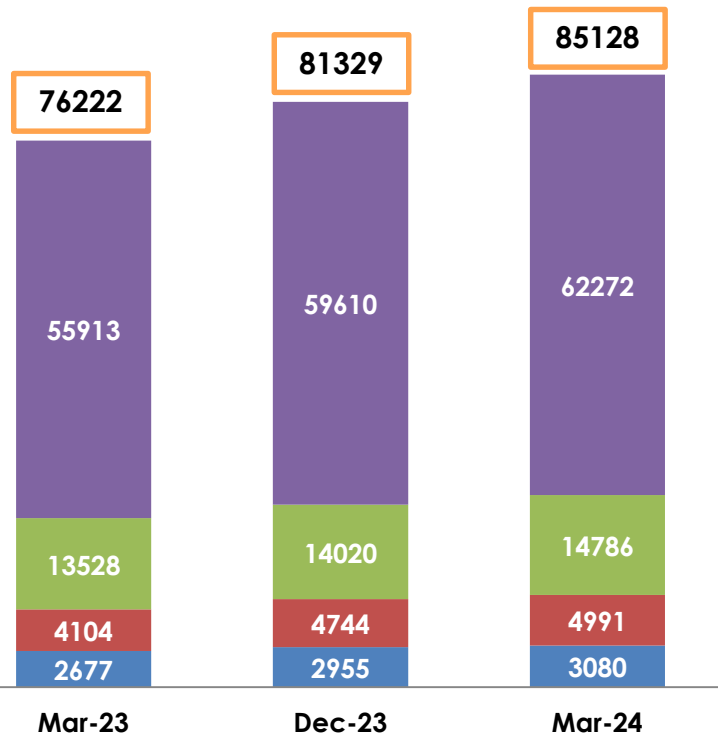


Gross Advances as on Mar 24 – Rs.196894 crore

(Rs.Crore)

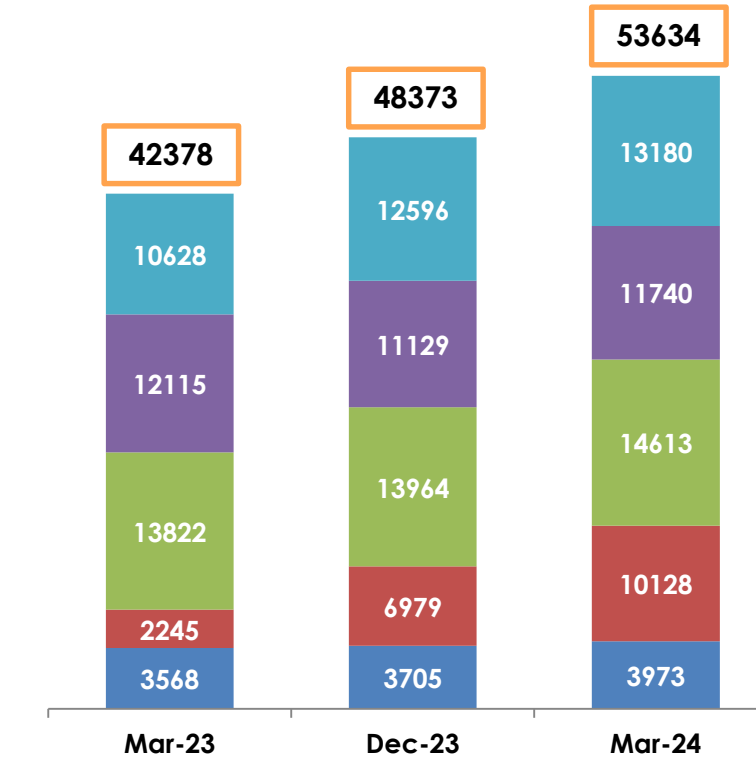
## Structured Retail Advances

- Housing Loan
- Loan Against Property
- Auto Loan, Education Loan & Personal Loan
- Others



## Non-Structured Retail Advances

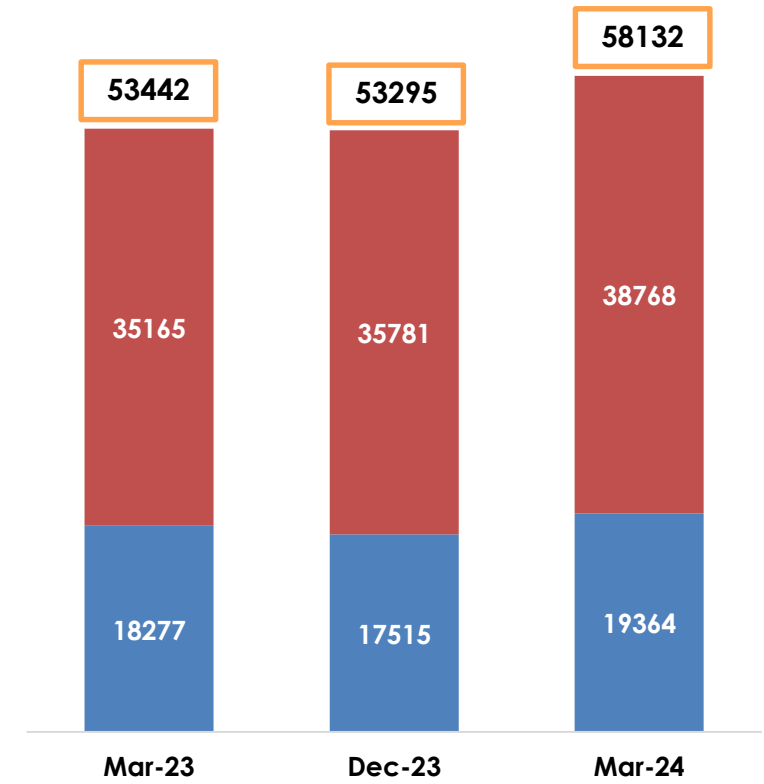
- Gold Loan
- Agri
- MSME
- Bulk business/Centralised business
- Other Retail



Basis: Product Wise

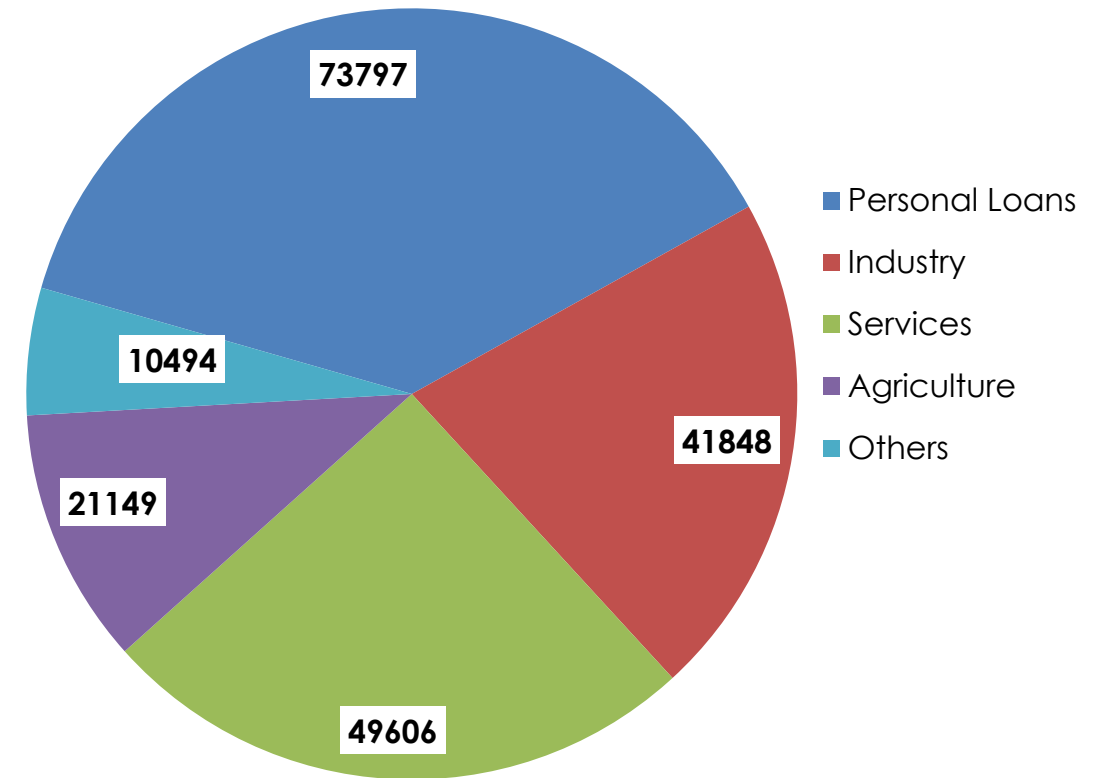
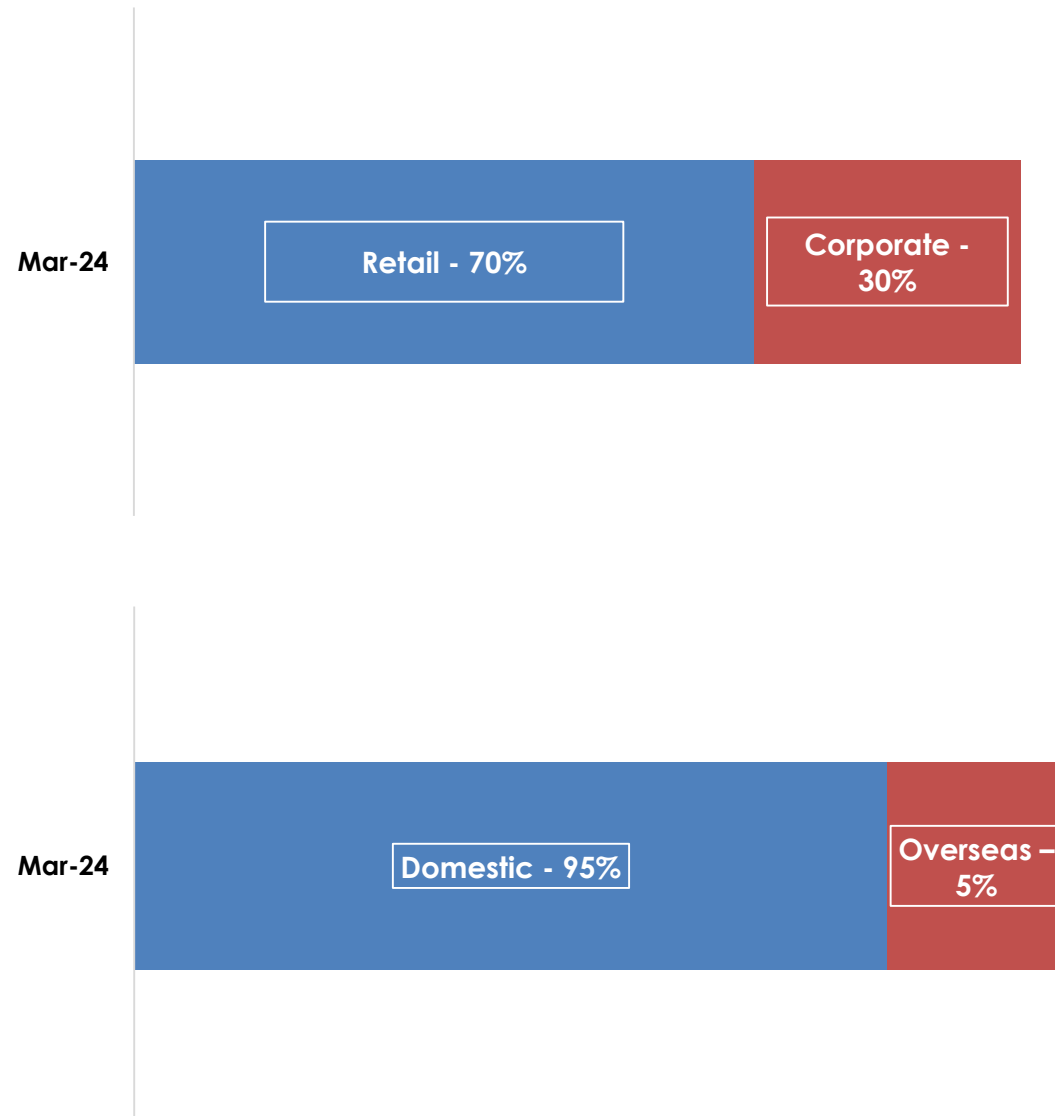
## Corporate Advances

- Large Corporate
- Mid Corporate



Gross Advances as on Mar 24 – Rs.196894 crore

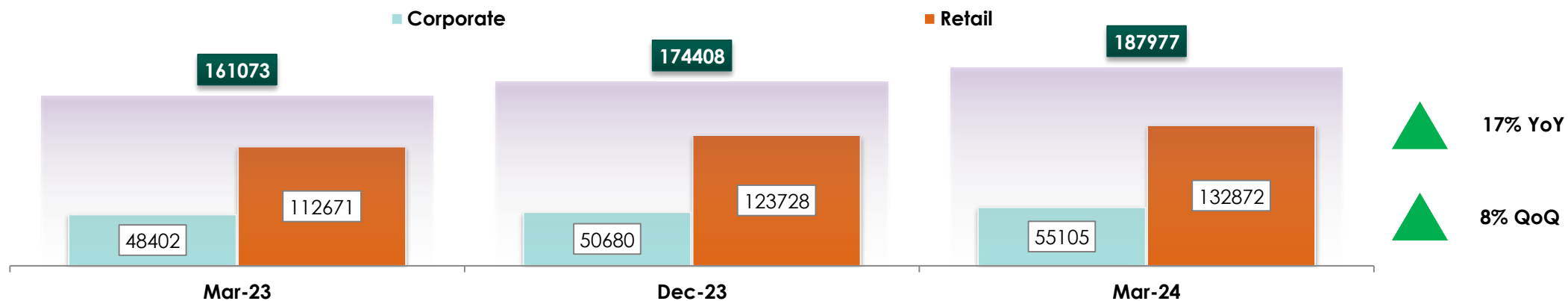
(Rs.Crore)



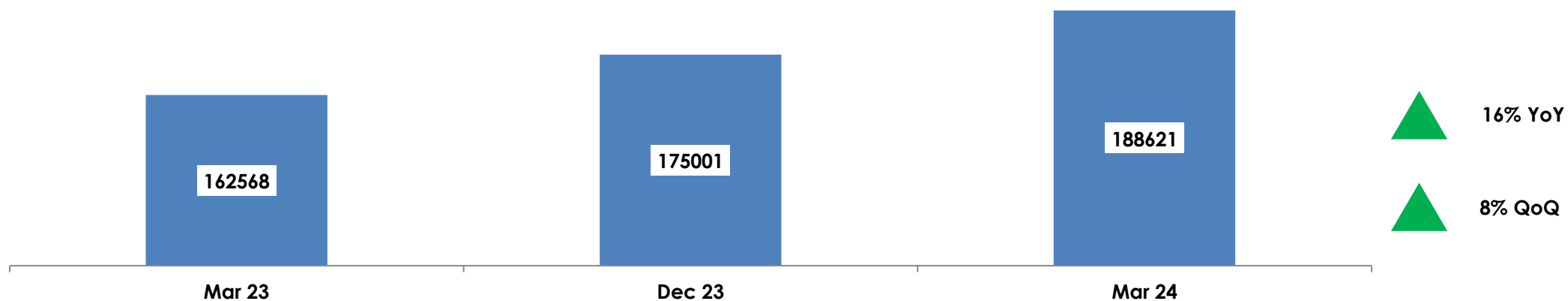
Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans. Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

(Rs.Crore)

## Standard Gross Advances



## Net Advances



(Rs.Crore)

Particulars	Mar 23		Dec 23		Mar 24		Growth over March-23 (8)=[(6)-(2)]
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
1	2	3	4	5	6	7	(8)=[(6)-(2)]
ANBC	167357		171665		166052		
Priority Sector Advances (a+b+c)	64025	# 38.26	77134	44.93	77921	46.93	13896
(a) Agriculture (i+ii+iii+iv)	31944	19.09	32002	18.64	32254	19.42	310
(i) Non-Corporate Farmers (NCF)	24147	14.43	24972	14.55	25956	15.63	1809
(ii) Other Agri	1877	1.12	1969	1.15	1711	1.03	(166)
(iii) Indirect Agriculture (RIDF)	6521	3.90	5061	2.95	4,588	2.76	(1933)
(iv) PSLC (Agri) sale	(600)		-		-		
(b) MSME (Micro, Medium & Small Enterprises)	16241	9.70	26715	15.56	26822	16.15	10581
(c) Other Priority Sector Advances (i+ii+iii)	15839	9.46	18417	10.73	18845	11.35	3006
(i) Housing	17556	10.49	17581	10.24	18026	10.86	470
(ii) Others	883	0.53	836	0.49	819	0.49	(64)
(iii) PSLC (General) sale	(2600)		-		-		

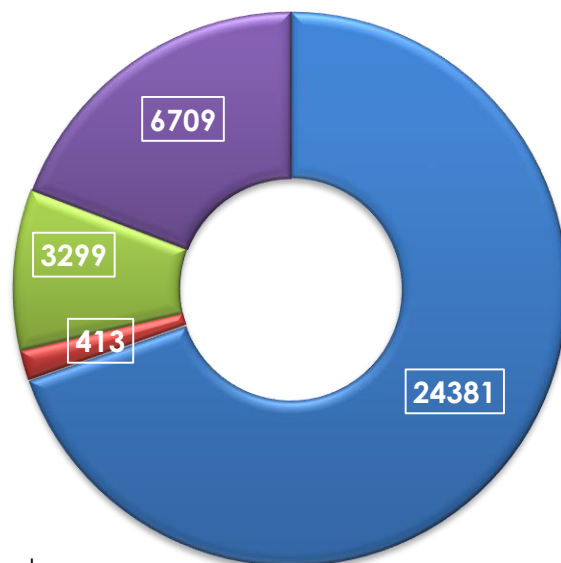
#Avg. achievement for FY23 was 43.90% of ANBC

Basis: Sector Wise

# Treasury Operations

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## AFS BREAKUP

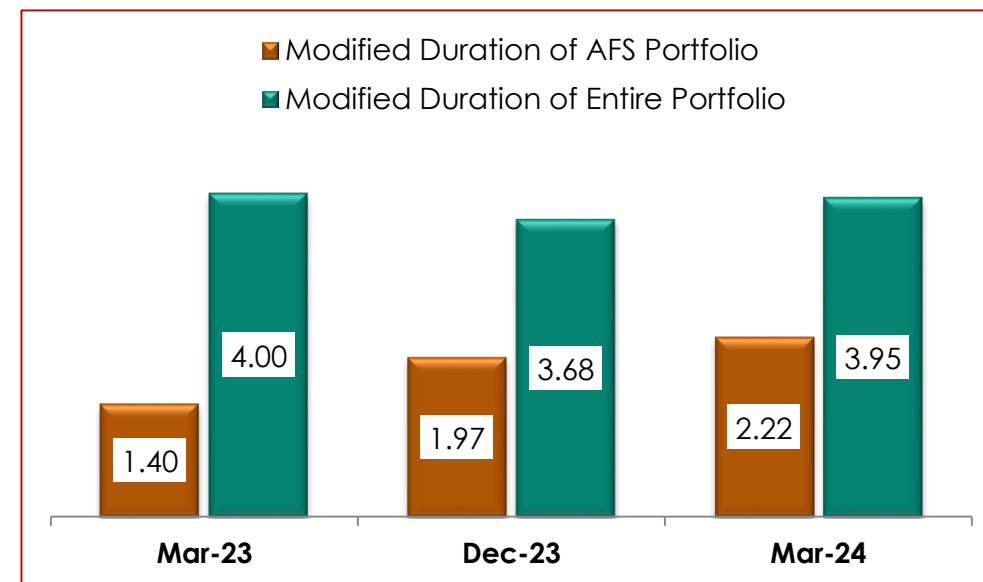


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc.

Category	Mar-23	Dec-23	Mar-24
SLR	73540	86587	85849
Non SLR	30176	33968	33295
Non SLR (Overseas)	221	313	415
Non SLR (SASF)	879	879	673
<b>TOTAL</b>	<b>104816</b>	<b>121747</b>	<b>120232</b>
Less: Provision	5126	5310	5298
<b>Net Investments</b>	<b>99690</b>	<b>116437</b>	<b>114934</b>

(Rs.Crore)

Category	Mar-23	Dec-23	Mar-24
HTM	66887	71094	74910
AFS	28025	40262	34802
HFT	4778	5081	5222
<b>Total</b>	<b>99690</b>	<b>116437</b>	<b>114934</b>





# Asset Quality

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(Rs.Crore)

Particulars	Mar-23	Dec-23	Mar-24
COVID Provision	116	116	116
COVID Restructuring Provision	315	260	240
<b>Total COVID 19 Provision held</b>	<b>431</b>	<b>376</b>	<b>356</b>
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	1836	1989	1843

**PCR improved to 99.09% (Mar 2024) from 97.94% (Mar 2023)**

(Rs.Crore)

Particulars	Mar-23	Dec-23	Mar-24
Gross Advances	172042	182997	196894
<b>Gross NPAs</b>	<b>10969</b>	<b>8589</b>	<b>8917</b>
Gross NPAs as % of Gross Advances	6.38	4.69	4.53
Total Provisions held (including NCLT Provision)	9474	7996	8273
Net Advances	162568	175001	188621
<b>Net NPAs</b>	<b>1495</b>	<b>593</b>	<b>644</b>
Net NPAs as % of Net Advances	0.92	0.34	0.34
Provision Coverage Ratio as per RBI Guidelines	97.94	99.17	99.09

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	2053	1441	612	70%
-of which 100% provided	484	484	-	100%
Doubtful-1 Assets	824	792	32	96%
-of which 100% provided	670	670	-	100%
Doubtful-2 Assets	1205	1205	-	100%
Doubtful-3 Assets	651	651	-	100%
Loss Assets	4184	4184	-	100%
<b>Total</b>	<b>8917</b>	<b>8273</b>	<b>644</b>	<b>93%</b>

Technical Write Off	Amount
Corporate TWO	57934
Retail TWO	3963
<b>Total TWO</b>	<b>61897</b>

# Excluding TWO provision

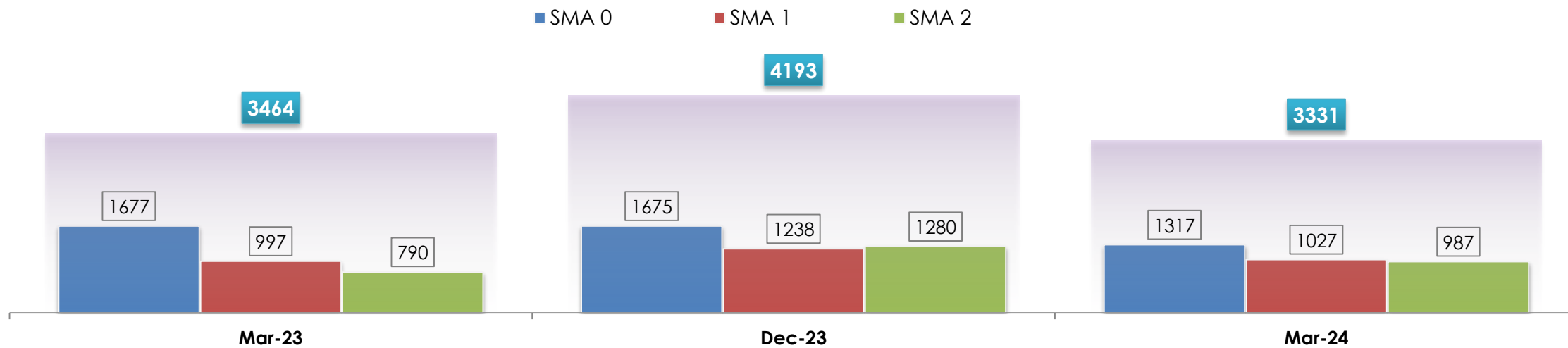
**Out of total GNPA of Rs.8917 crore, Rs.7194 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.69092 crore**

(Rs.Crore)

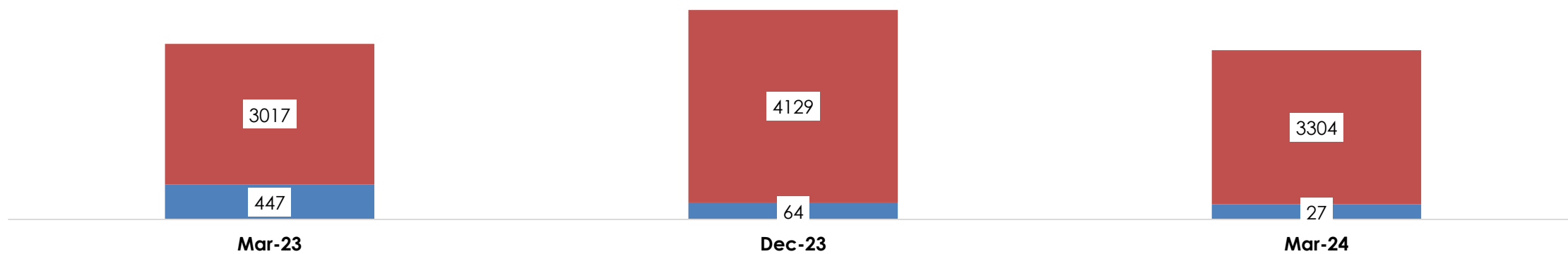
DESCRIPTION	Q4 FY 23	Q3 FY 24	Q4 FY 24	FY 23	FY24
<b>Opening Balance</b>	<b>23535</b>	<b>8645</b>	<b>8589</b>	<b>34115</b>	<b>10969</b>
<b>Add:</b>					
a. First Time NPA	801	525	1835	3165	3363
b. Increase in existing NPA	61	89	17	586	196
<b>Less:</b>					
c. Settled	2662	198	386	4169	1117
d. Up-gradation	200	156	705	801	1509
e. Written off	10566	316	433	21927	2985
<b>Closing Balance</b>	<b>10969</b>	<b>8589</b>	<b>8917</b>	<b>10969</b>	<b>8917</b>
Increment	(12566)	(56)	328	(23146)	(2052)
FTNPA on Net Basis \$	619	476	1773	2676	3098
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	1.69	1.14	4.07	1.98	1.92
Credit Cost (%) (Annualized)	-ve	-ve	0.75	-ve	0.51

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

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.35 cr, Rs.5 cr and Rs.2 cr as on Mar 31, 2023, Dec 31, 2023 and Mar 31, 2024 respectively

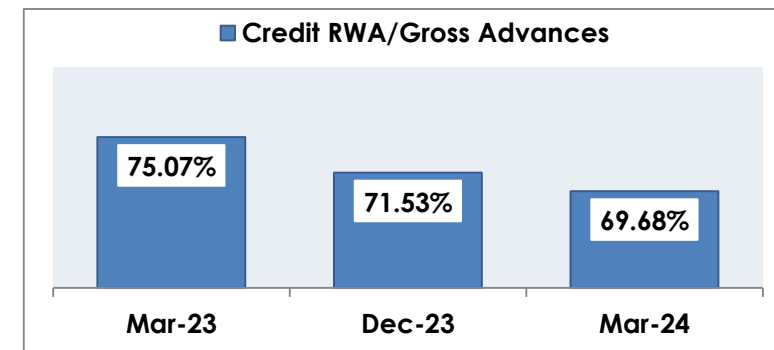
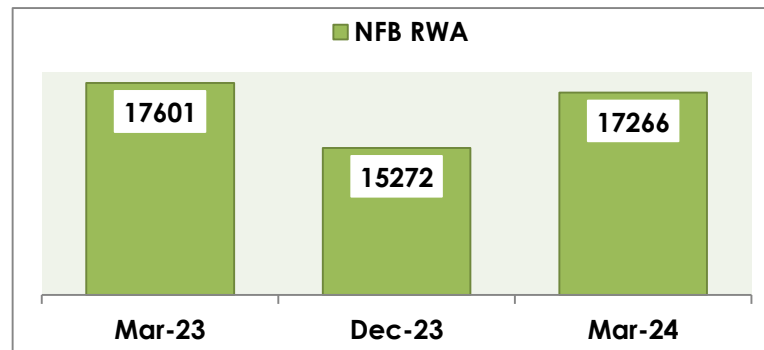
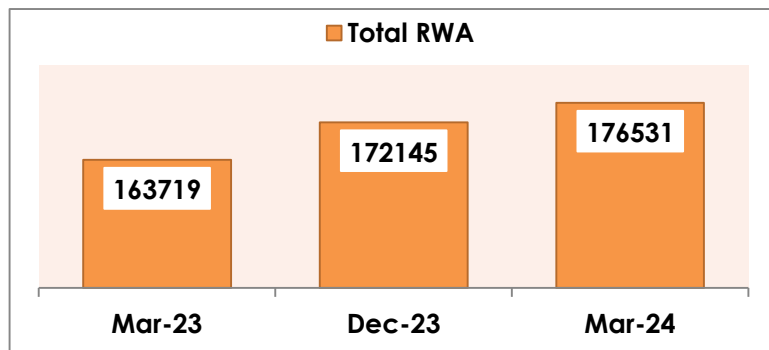
# Capital

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(Rs.Crore)

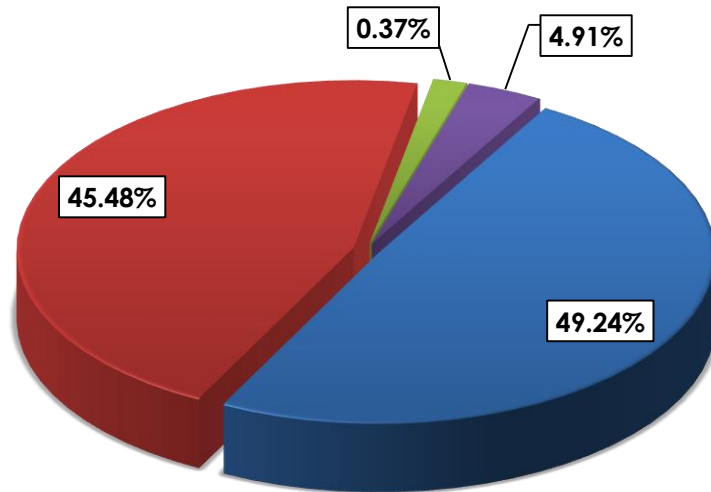
Particulars	Mar-23	Dec-23	Mar-24
CET 1+CCB (Rs.)	29604	31061	35504
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	29604	31061	35504
Tier 2 Capital (Rs.)	3863	3926	3793
<b>Total Capital (Rs.)</b>	<b>33467</b>	<b>34987</b>	<b>39297</b>
<b>RWA (Rs.)</b>	<b>163719</b>	<b>172145</b>	<b>176531</b>
Credit Risk	129150	130904	137194
Market Risk	12215	16977	15073
Operational Risk	22354	24264	24264
CET 1+CCB Ratio (%)	18.08	18.04	20.11
AT 1 (%)	-	-	-
<b>Tier 1 Ratio (%)</b>	<b>18.08</b>	<b>18.04</b>	<b>20.11</b>
Tier 2 Ratio (%)	2.36	2.28	2.15
<b>CRAR (%)</b>	<b>20.44</b>	<b>20.32</b>	<b>22.26</b>
<b>Leverage Ratio (%)</b>	<b>7.86</b>	<b>7.90</b>	<b>8.53</b>

Effect of proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratios as at Mar 31, 2024



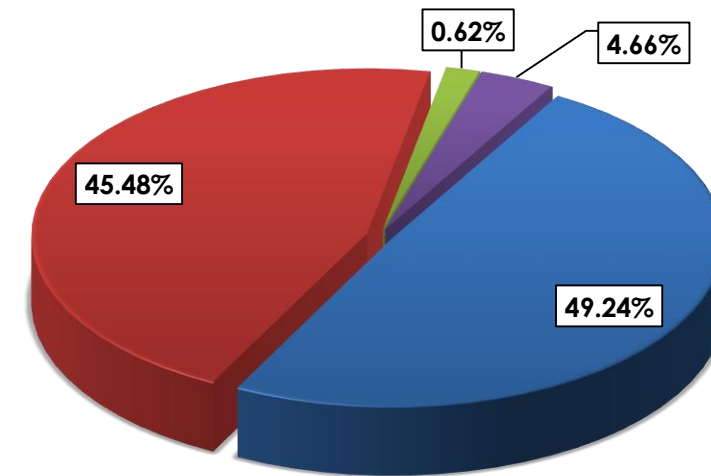
(Rs.Crore)

Mar 2023



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

Mar 2024



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

Particulars	Mar-23	Mar-24
Book Value (Rs. per share)	Rs.34.51	Rs.39.00
Market Capitalisation	Rs.48,386 Cr	Rs.87,094
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.62.00/Rs.30.50	Rs.98.70/Rs.45.40
Closing Price (NSE) (Rs. per share)	Rs.45.00	Rs.81.00
Earning Per Share (EPS) (12 months)	Rs.3.39	Rs.5.24

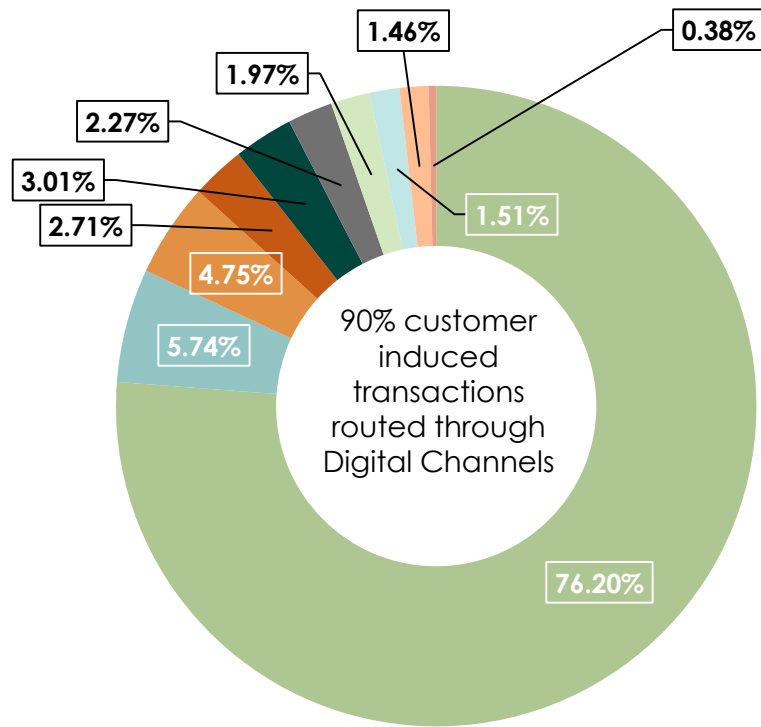


# Digital Banking & Financial Inclusion

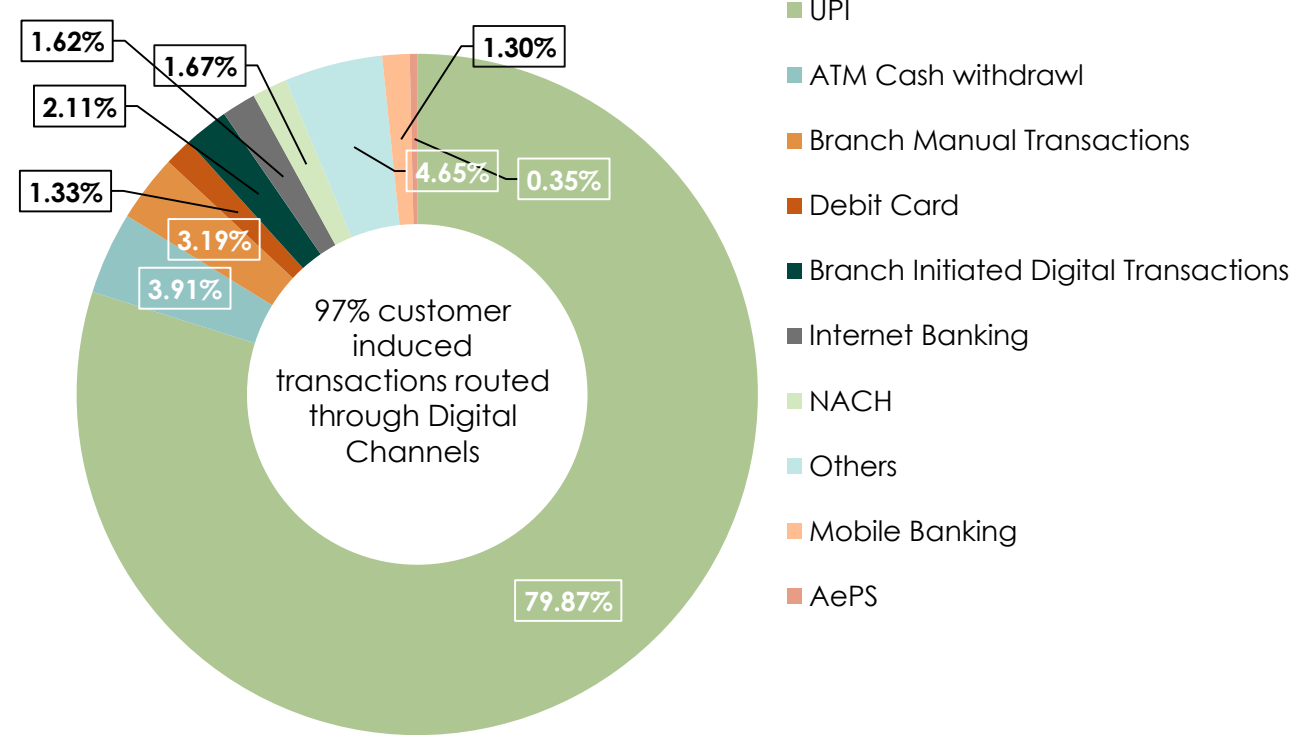
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## Customer Induced Financial Transaction Analysis

Mar 2023



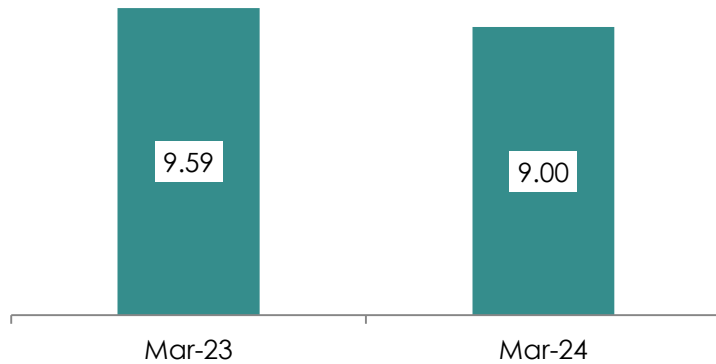
Mar 2024



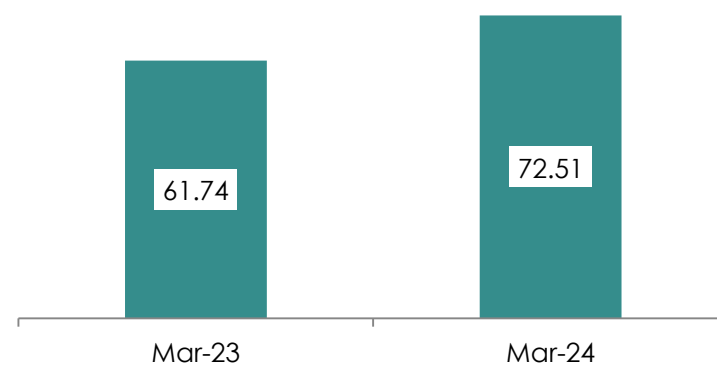
- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Others
- Mobile Banking
- AePS

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

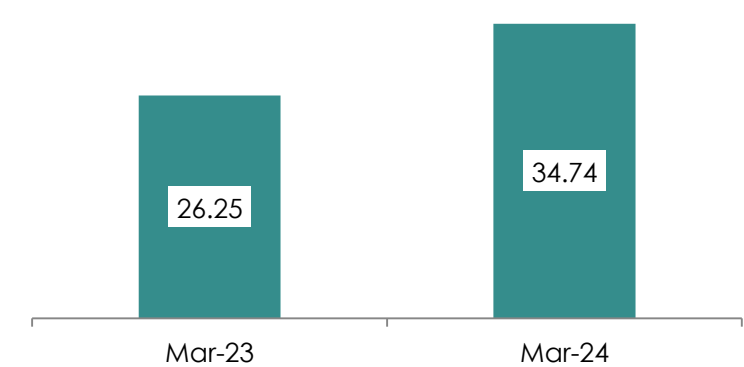
### Internet Banking Users (In Lakhs)



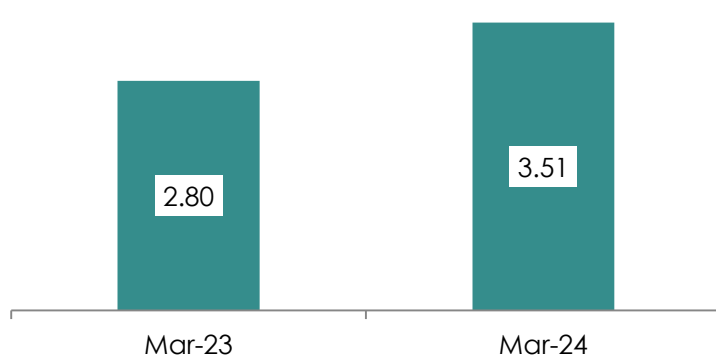
### BHIM UPI Users (In Lakhs)



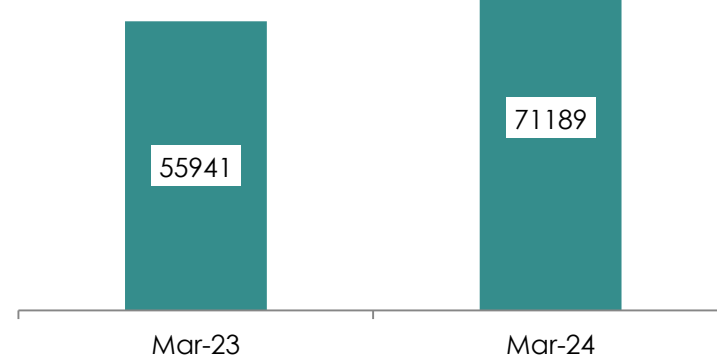
### Mobile Banking Users (In Lakhs)



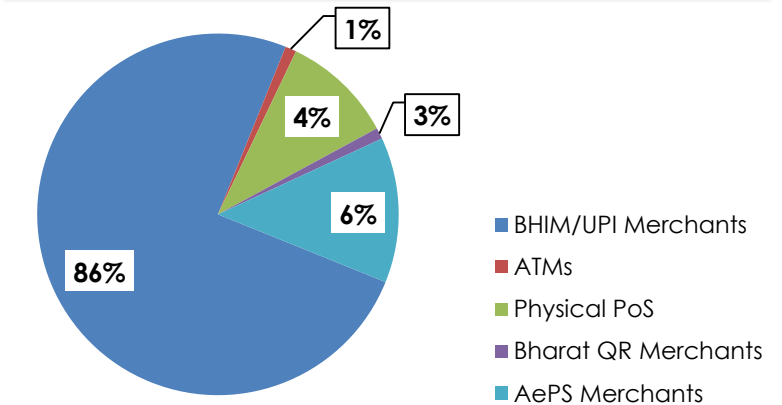
### Merchant Base (In Lakhs)



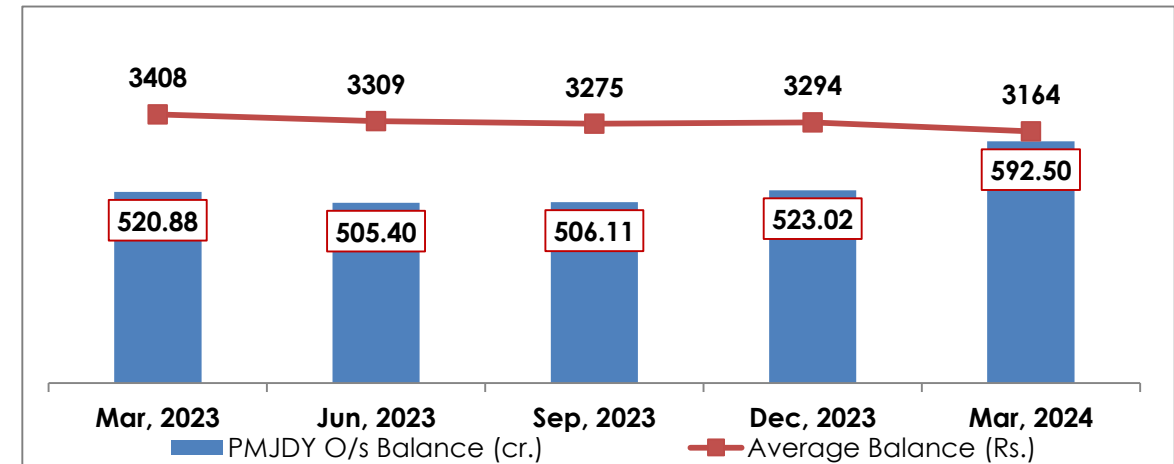
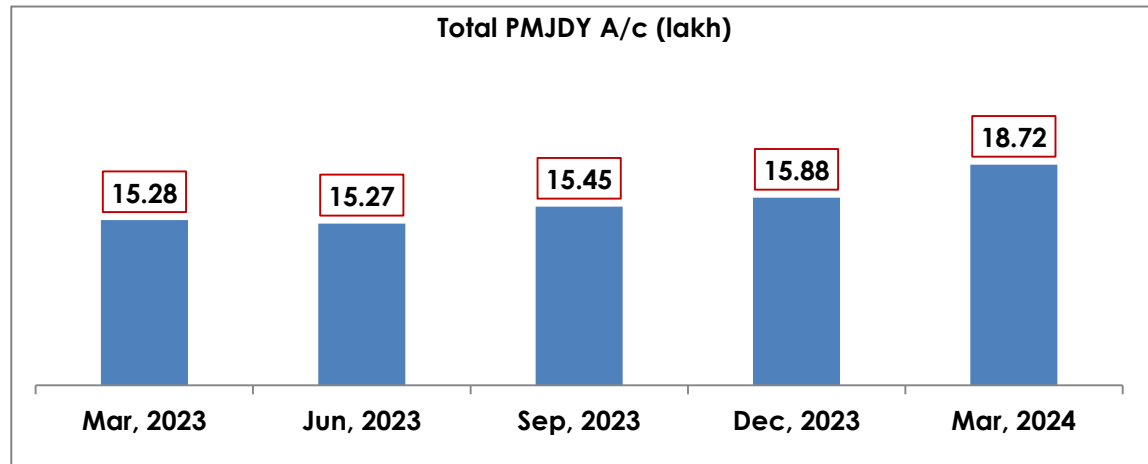
### UPI Transactions (Rs.crore)



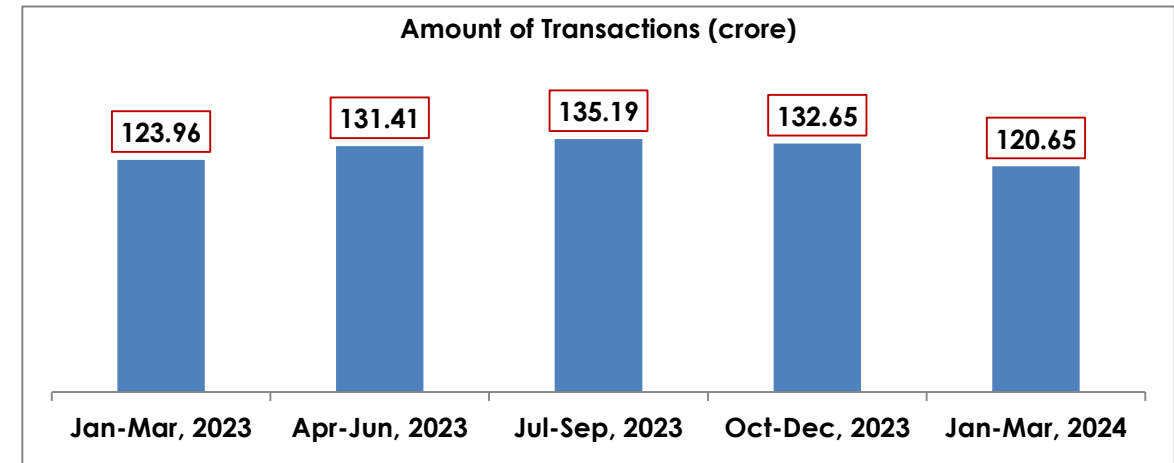
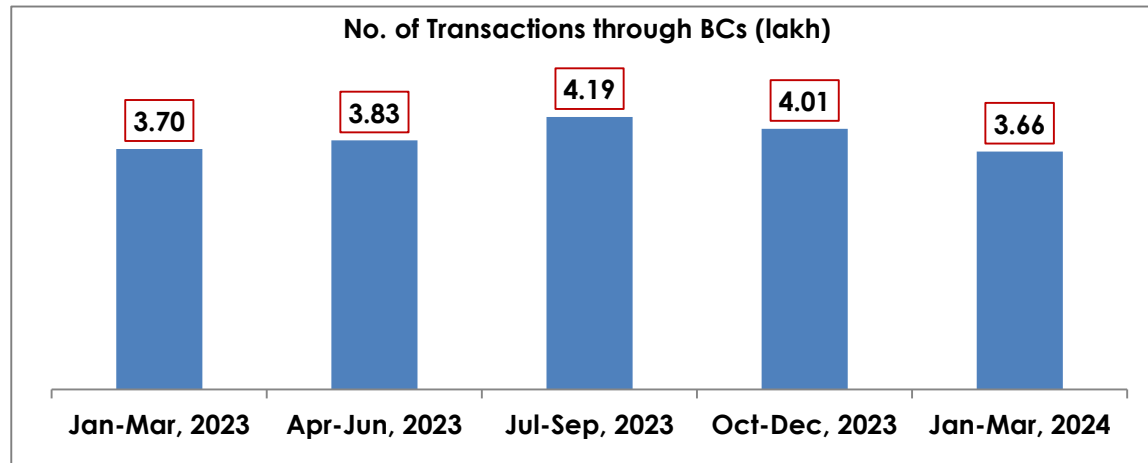
### Payment Acceptance Channels



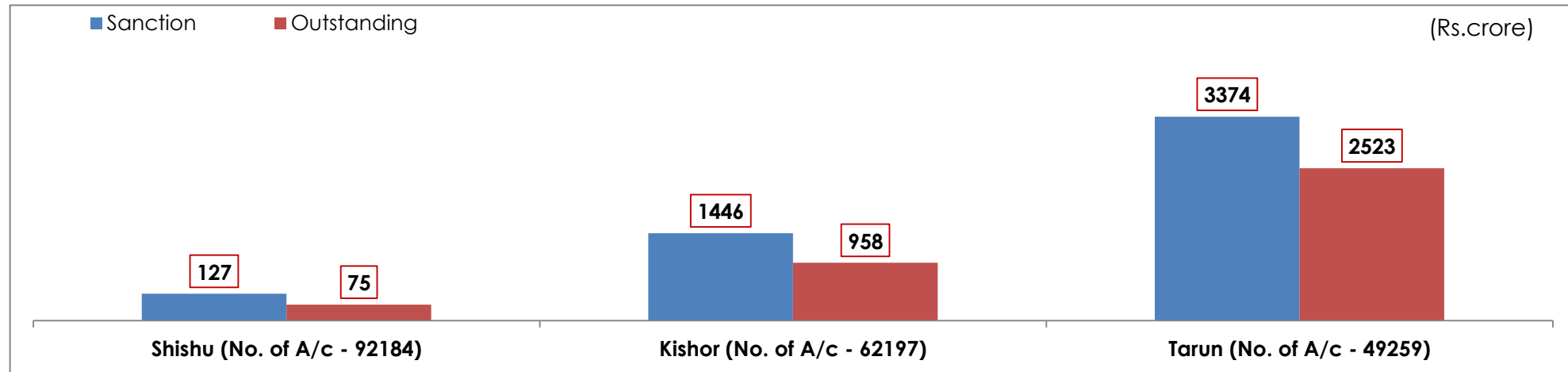
## PMJDY



## Transactions through Individual Business Correspondent (BCs)

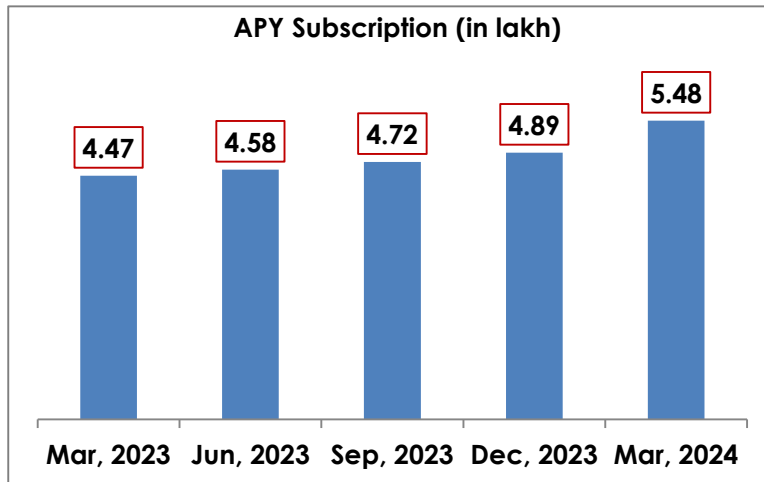


## MUDRA Yojana as on Mar 31, 2024

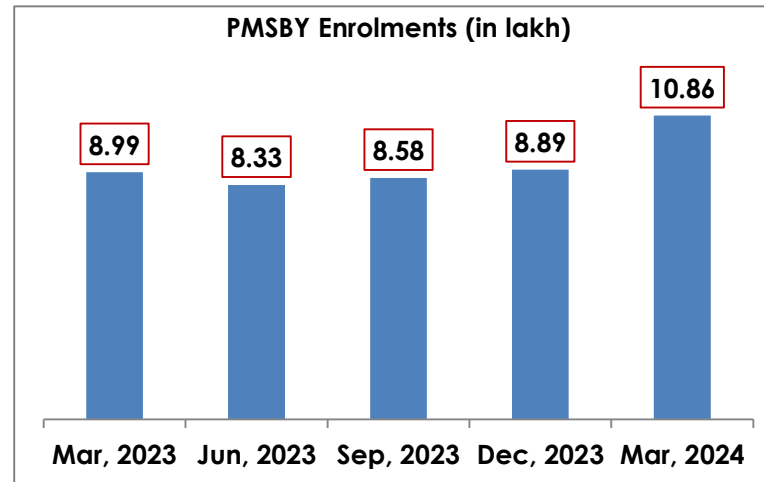


## Active Enrolment under Social security Scheme as on Mar 31, 2024

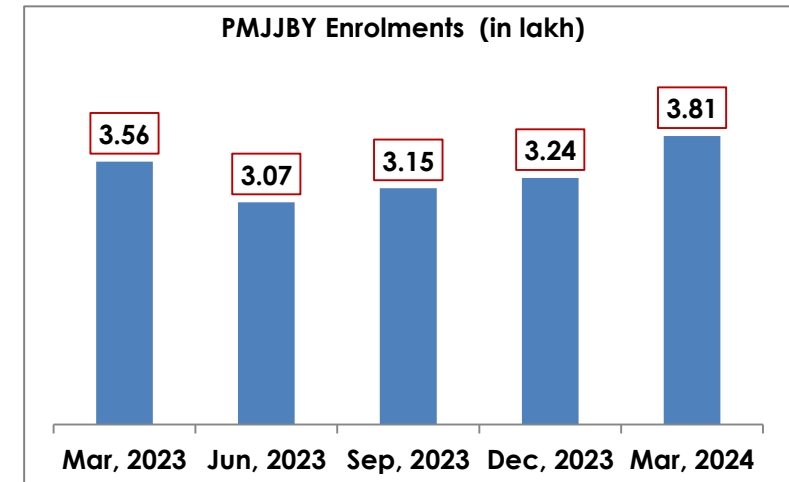
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



# Subsidiaries

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(Rs.crore)

Name of Company	% Holding	Line of Activity	Income FY 2024	PAT FY 2024	RoA FY 2024	Net Worth FY 2024
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	113.42 (96.63)	7.35 (8.26)	2.09% (3.09%)	330.31 (323.11)
IDBI Intech Ltd.	100	Technology Service Provider	154.00 (149.23)	10.49 (13.27)	8.00% (11.00%)	114.12 (106.98)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.14 (0.32)	-0.08 (0.04)	-4.93% (2.28%)	1.63 (1.72)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	114.56 (28.50)	80.73 (12.67)	37.46% (9.24%)	215.10 (133.70)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	99.12 (86.53)	57.37 (48.37)	17.00% (16.00%)	336.62 (305.03)

Figures in () are of previous period

# Way Forward

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✓ Explore avenues to achieve business growth of 12% to 13% and maintain corporate to retail ratio at 35:65.

✓ Focus on maximising fee income and maintaining NIM above 3.50%. Target to maintain CASA ratio above 48%

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✓ Credit cost and net slippages ratio to be below 0.40% and 1.40% respectively on sustained basis PCR to be maintained above 90% level.

✓ GNPA to be gradually brought down with recovery target of Rs.3000 crore. Net NPA level to be maintained below 0.50%.

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

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

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✓ Continue to have RoA and RoE of above 1.50% and 15% respectively. CRAR to be maintained above 18%.

✓ To maintain cost to income ratio below 49% by optimizing its operating expenses and increasing productivity.

# THANK YOU

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