



CIN: L65190MH2004GO1148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

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03 मई, 2021

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/Madam,

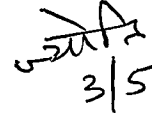
**Shareholders/ Investors/Analyst Presentation**

In continuation of Bank's letter dated April 26, 2021 advising the exchange about a conference call with Shareholders/ Investors/ Analysts for Financial Results for Q4 for FY 2020-21 proposed to be held at 5 p.m. on May 03, 2021, 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.

भवदीया,

कृते आईडीबीआई बैंक लिमिटेड

  
3/5/2021

[ज्योति नायर]

कंपनी सचिव

एक नई पहचान की ओर

# REDEFINING OURSELVES



# IDBI BANK

## INVESTORS PRESENTATION

### FINANCIAL RESULTS FY 2020-21

May 03 , 2021

# Content

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# Highlights

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# Major Highlights for FY 2021 – Continued Balance Sheet Strengthening

Bank back in black after 5 years, on annual basis

RBI takes IDBI out of PCA framework on March 10, 2021, which was imposed in May 2017

Bank stands complied with all parameters of PCA

No restrictions are there now on lending, but Bank would grow its book in calibrated manner

Raised Equity of Rs.1435 crore through QIP  
First Capital raise by the Bank from Public after 25 years (maiden IPO of Bank in 1995) in 3<sup>rd</sup> quarter

Divested 23% stake in IDBI Federal Life Insurance in 3<sup>rd</sup> quarter

Principal Recovery from NPA accounts stood Rs.4518 crore.

All Subsidiaries posted profits for FY 2021

Capital  
CRAR – 15.59%  
Tier 1 – 13.06%

RWA - Rs.157471cr  
1% YoY reduction

PAT  
Rs.1359 cr

Operating Profit  
Rs.7091 cr

NII - Rs.8518 cr  
NIM – 3.38%

RoA – 0.46%  
RoE – 10.06%

CASA – 50.45%  
Corporate : Retail  
38:62

Net NPA -1.97%  
PCR – 96.90%

# Key Metrics for Q4 FY 2021



## Profitability - Strong operating momentum

- PAT at Rs.512 crore, up by 278% YoY and 35% QoQ
- PBT at Rs.423 crore, up by 46% YoY
- Operating Profit at Rs.2879 crore, up by 54% YoY and 76% QoQ
- NII at Rs.3240 crore, grew by 38% YoY and 79% QoQ
- NIM for Q4 FY 21 at 5.14%, improved by 134 bps YoY and 227 bps QoQ
- Cost to Net Income Ratio at 34.87%, reduced by 1425 bps YoY and 1355 bps QoQ



## Business Performance - Focus on Granularity

- CASA ratio at 50.45%, grew by 271bps YoY. CASA at Rs.116491 crore grew by 10% YoY.
- Structured Retail Assets grew by 2.74% YoY and 2.76% on QoQ
- Retail : Corporate Ratio (Gross Advances) improved to 62:38 from 56:44 as on Mar 2020
- Cost of deposit at 3.91% reduced by 91 bps YoY and 27 bps on QoQ. For FY 2021 – 4.29%
- Cost of funds at 4.16% reduced by 103 bps YoY and 23 bps on QoQ. For FY 2021 – 4.56%

# Key Metrics for Q4 FY 2021 (contd.)



## Asset Quality - Improving Trend

- Net NPA at 1.97%, improved by 222 bps YoY
- Net NPA improved by 78 bps against proforma Net NPA of 2.75% (as on Dec 31, 2020)
- GNPA at 22.37%, improved by 516 bps YoY and by 115 bps QoQ
- GNPA improved by 196 bps against proforma GNPA of 24.33% (as on Dec 31, 2020)
- PCR stood at 96.90%, improved by 316 bps YoY
- PCR improved by 100 bps against proforma PCR 95.90% (as on Dec 31, 2020)



## Capital - Adequately Capitalised

- Tier 1 Capital at 13.06%, up by 249 bps YoY and 84 bps QoQ
- Total CRAR at 15.59%, up by 228 bps YoY and 82 bps QoQ
- Total RWA at Rs.157471 Crore, reduction by 80 bps YoY and by 101 bps QoQ

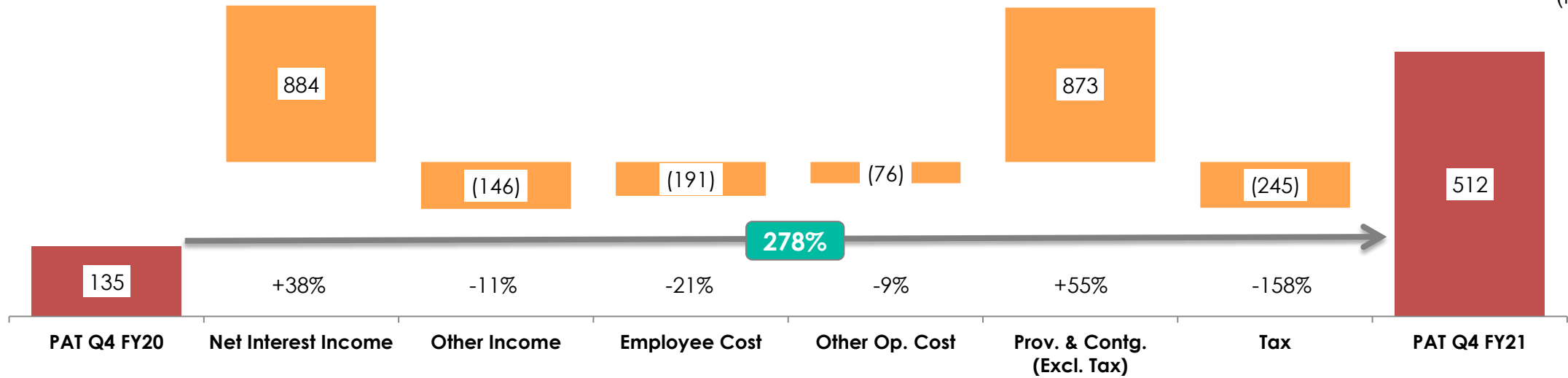
# Financial Performance

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# Profitability

(Rs.Crore)



# Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance
	Mar-20	Dec-20	Mar-21	YoY%	QoQ%	Mar-20	Mar-21	
Interest Income	5598	4564	5782	3	27	20825	19932	(4)
Interest Expenses	3242	2754	2542	(22)	(8)	13847	11414	(18)
<b>Net Interest Income</b>	<b>2356</b>	<b>1810</b>	<b>3240</b>	<b>38</b>	<b>79</b>	<b>6978</b>	<b>8518</b>	<b>22</b>
Other Income	1326	1368	1181	(11)	(14)	4470	4625	3
<b>Net Total Income</b>	<b>3683</b>	<b>3178</b>	<b>4421</b>	<b>20</b>	<b>39</b>	<b>11448</b>	<b>13143</b>	<b>15</b>
Operating Expenses	1809	1539	1542	(15)	-	6336	6052	(4)
-Employee Cost	924	796	733	(21)	(8)	3245	3090	(5)
-Other Operating Cost	885	742	809	(9)	9	3091	2962	(4)
<b>Operating Profit</b>	<b>1874</b>	<b>1639</b>	<b>2879</b>	<b>54</b>	<b>76</b>	<b>5112</b>	<b>7091</b>	<b>39</b>
OP. Excl. gain on strategic sale	1877	1316	2879	53	119	4778	6657	39
Provisions & Contingencies (Excl. Tax)	1584	796	2457	55	209	14079	4722	(66)
<b>Profit/(Loss) Before Tax</b>	<b>290</b>	<b>843</b>	<b>423</b>	<b>46</b>	<b>(50)</b>	<b>(8967)</b>	<b>2369</b>	<b>(126)</b>
Tax	154	465	(90)	(158)	(119)	3920	1009	(74)
<b>Profit/(Loss) After Tax</b>	<b>135</b>	<b>378</b>	<b>512</b>	<b>278</b>	<b>35</b>	<b>(12887)</b>	<b>1359</b>	<b>-</b>

# Interest Income & Interest Expense

(Rs.Crore)

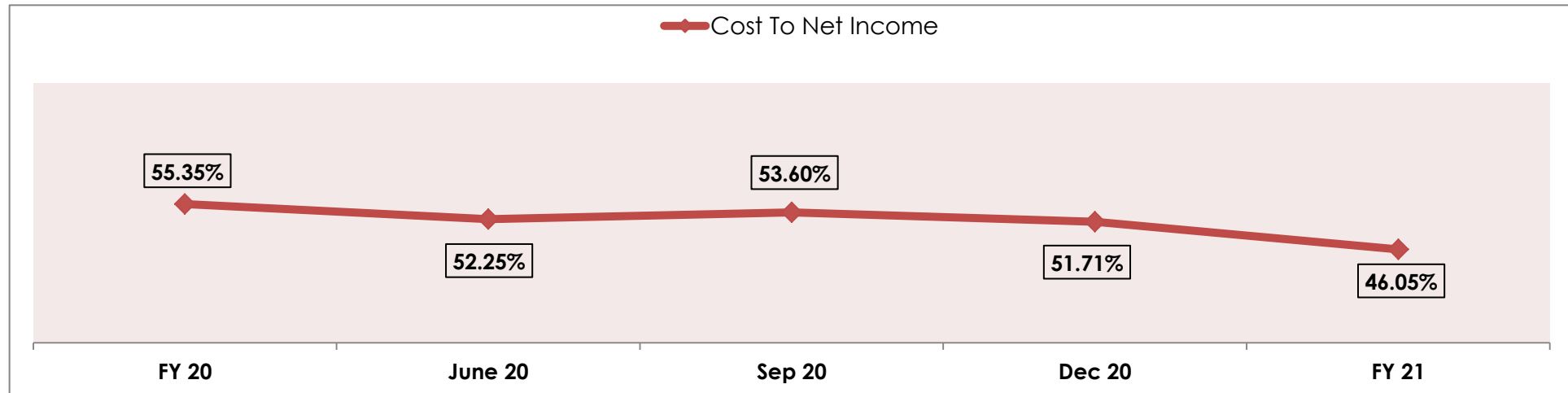
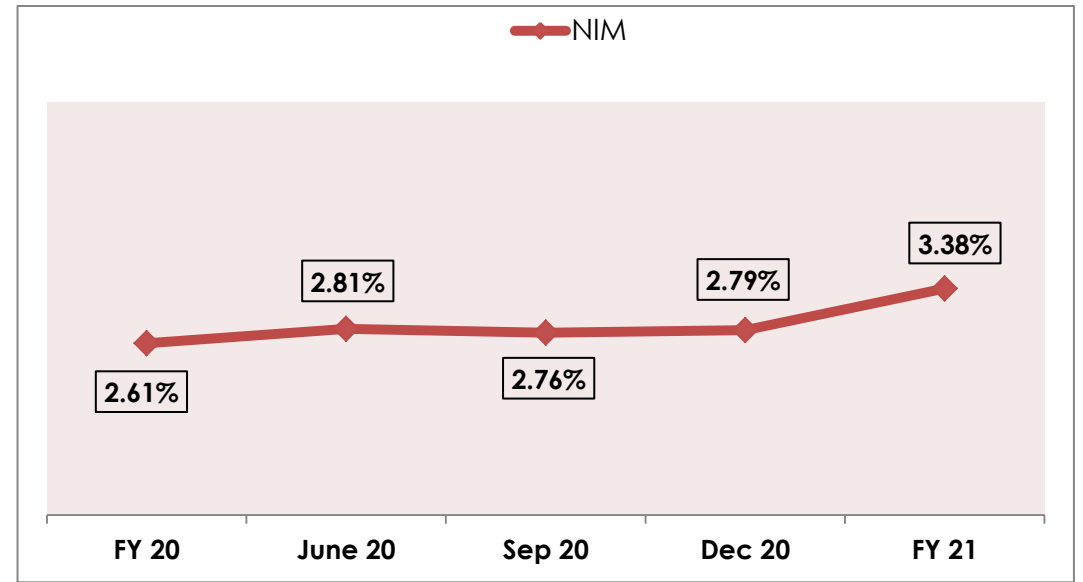
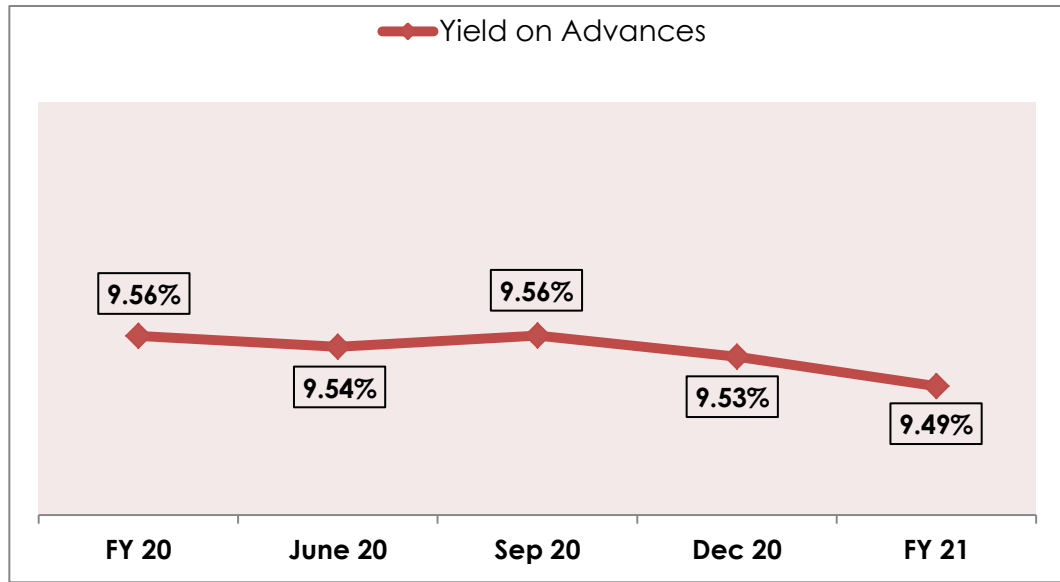
	Quarter ended			Variance		FY Ended		Variance
	Mar-20	Dec-20	Mar-21	YoY%	QoQ%	Mar-20	Mar-21	
<b>Interest Income</b>								
Interest on Advances	3453	2916	2902	(16)	-	13093	11821	(10)
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1553	1430	1376	(11)	(4)	6234	5805	(7)
Other Interest Income	592	218	1503	153	589	1498	2306	54
<b>Interest Income</b>	<b>5598</b>	<b>4564</b>	<b>5782</b>	<b>3</b>	<b>27</b>	<b>20825</b>	<b>19932</b>	<b>(4)</b>
<b>Interest Expense</b>								
Interest paid on Deposits	2588	2267	2122	(18)	(6)	11096	9255	(17)
Interest paid on Borrowings	525	377	340	(35)	(10)	2258	1605	(29)
Interest on RBI / inter bank borrowings	129	111	80	(38)	(28)	493	554	12
<b>Total Interest Expenses</b>	<b>3242</b>	<b>2754</b>	<b>2542</b>	<b>(22)</b>	<b>(8)</b>	<b>13847</b>	<b>11414</b>	<b>(18)</b>
<b>Net Interest Income</b>	<b>2356</b>	<b>1810</b>	<b>3240</b>	<b>38</b>	<b>79</b>	<b>6978</b>	<b>8518</b>	<b>22</b>
<b>NIM %</b>	<b>3.80</b>	<b>2.87</b>	<b>5.14</b>	<b>134 bps</b>	<b>227 bps</b>	<b>2.61</b>	<b>3.38</b>	<b>77 bps</b>

# Provisions & Contingencies

(Rs.Crore)

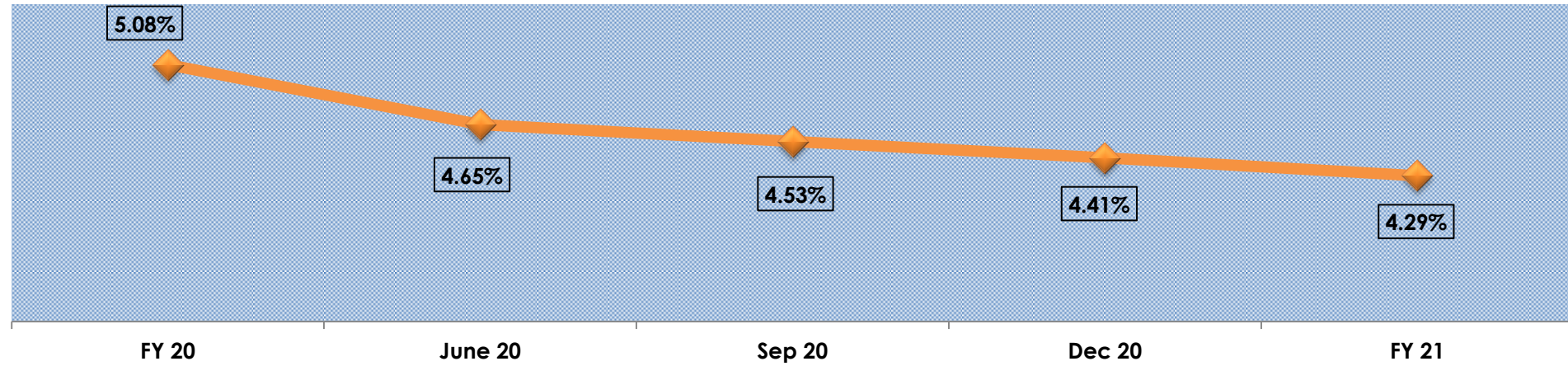
Particulars	Quarter ended			Variance		FY Ended		Variance
	Mar-20	Dec-20	Mar-21	YoY	QoQ	Mar-20	Mar-21	
Depreciation on Investment	20	(105)	972	952	1077	1697	2078	381
Provision – NPAs	(1511)	49	(1120)	391	(1168)	9483	(2571)	(12054)
Provision – Standard Assets	342	624	708	366	84	(728)	1839	2567
Provision - Restructured Assets	27	36	9	(19)	(27)	(177)	38	215
Income Tax	154	465	(90)	(244)	(555)	3920	1009	(2911)
Bad Debts Written off	2166	208	1376	(790)	1168	2740	2888	148
Other Provisions	540	(16)	513	(28)	528	1064	449	(615)
<b>Total</b>	<b>1738</b>	<b>1261</b>	<b>2367</b>	<b>629</b>	<b>1106</b>	<b>17999</b>	<b>5731</b>	<b>(12268)</b>

# Yield Ratios (cumulative)

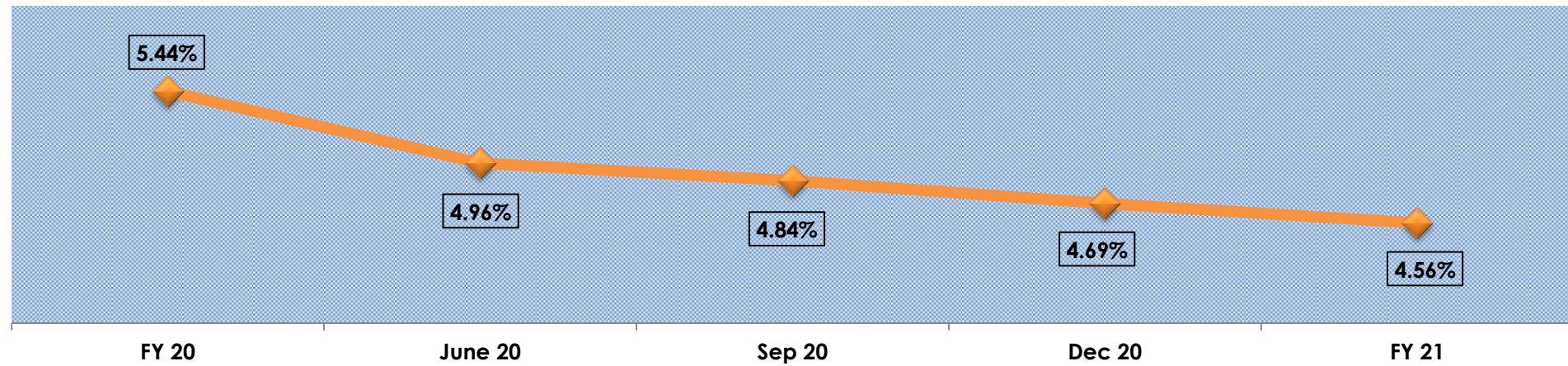


# Yield Ratios (cumulative)

◆ Cost of Deposits



◆ Cost of Funds



# Business Performance

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# Balance Sheet

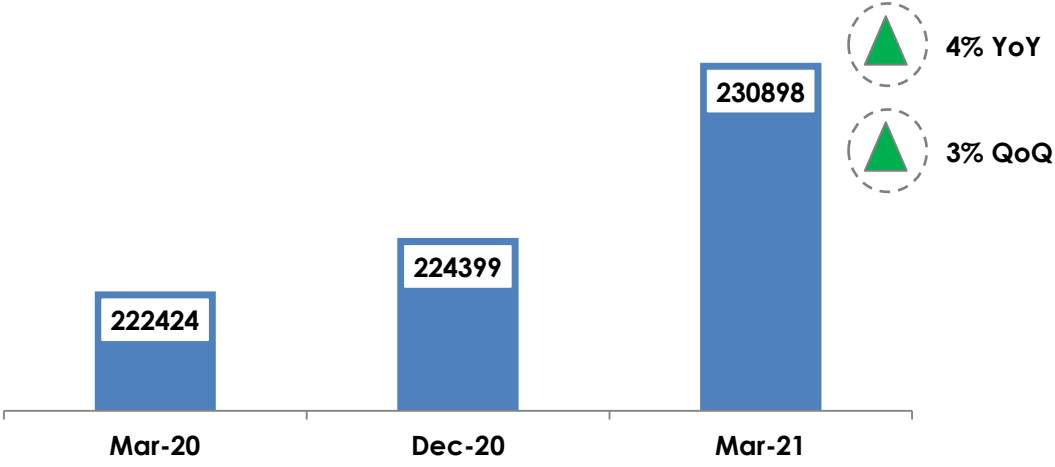
(Rs.Crore)

As at	Mar-20	Dec-20	Mar-21
<b>LIABILITIES</b>			
Capital	10381	10752	10752
Reserve & Surplus	23644	25545	26059
Deposits	222424	224399	230898
Borrowings	36749	30647	15908
Other Liabilities & Provisions	6730	11331	14147
<b>Total</b>	<b>299928</b>	<b>302674</b>	<b>297764</b>
<b>ASSETS</b>			
Cash & Balance with RBI	10539	9066	13013
Bal. with banks & money at call	19892	34777	22209
Investments	81780	82783	81023
Advances	129842	124465	128150
Fixed Assets	8129	7894	7827
Other Assets	49746	43689	45542
<b>Total</b>	<b>299928</b>	<b>302674</b>	<b>297764</b>

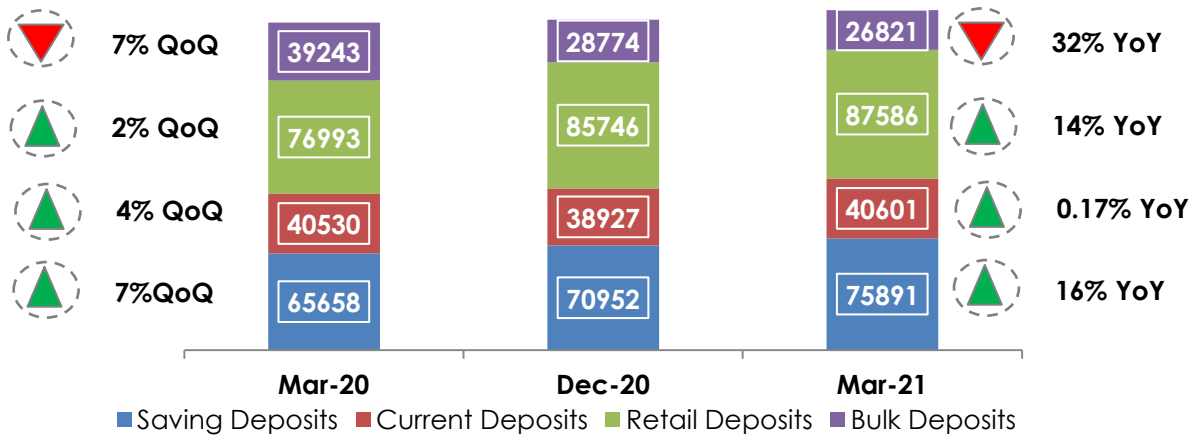


# Business Performance

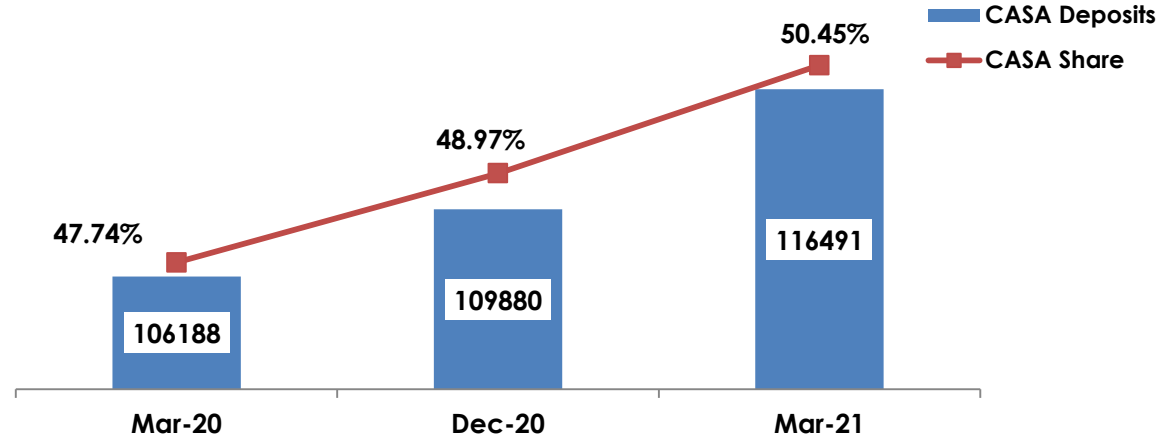
## Total Deposit



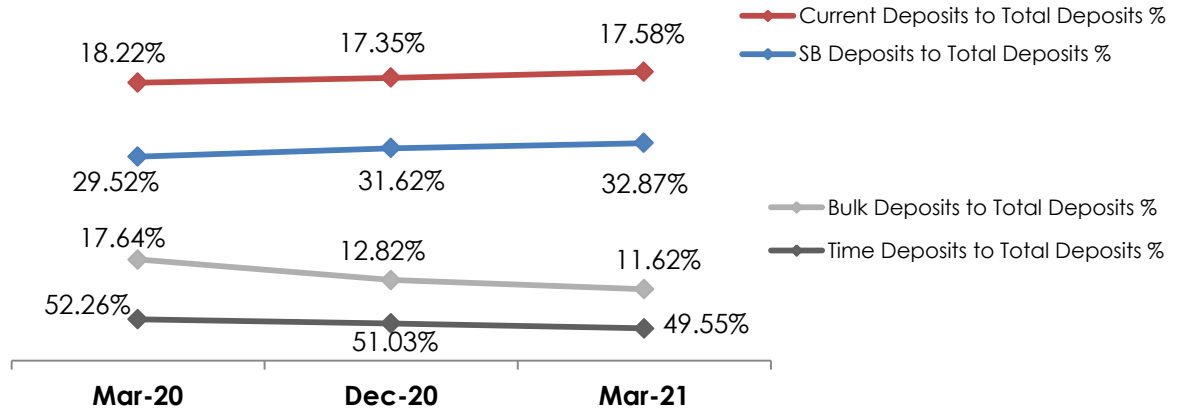
## Deposit Mix



## CASA

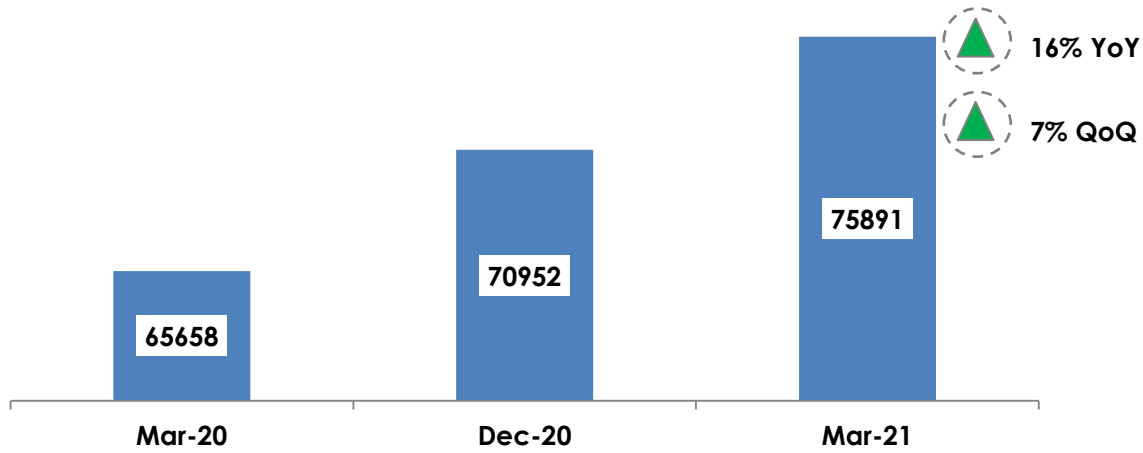


## Deposit Mix

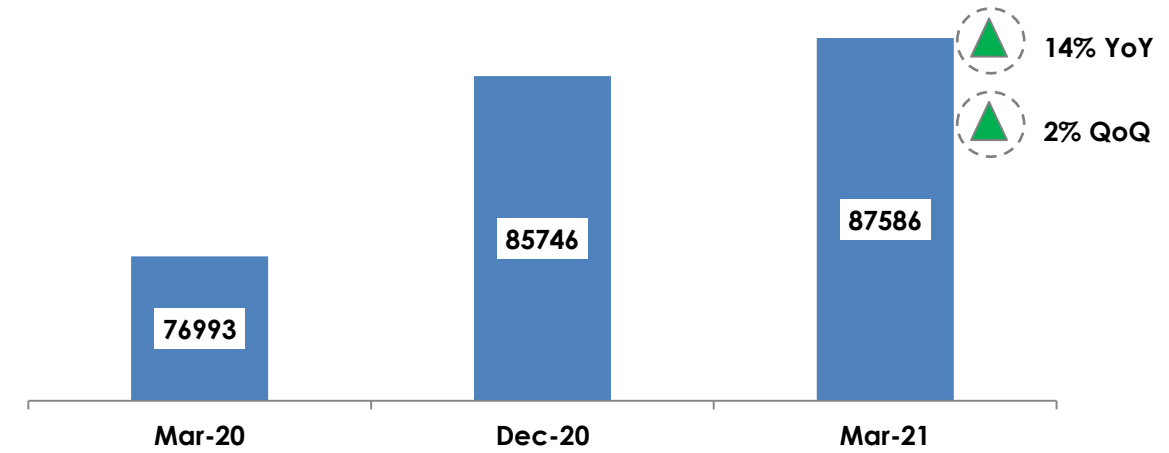


# Business Performance

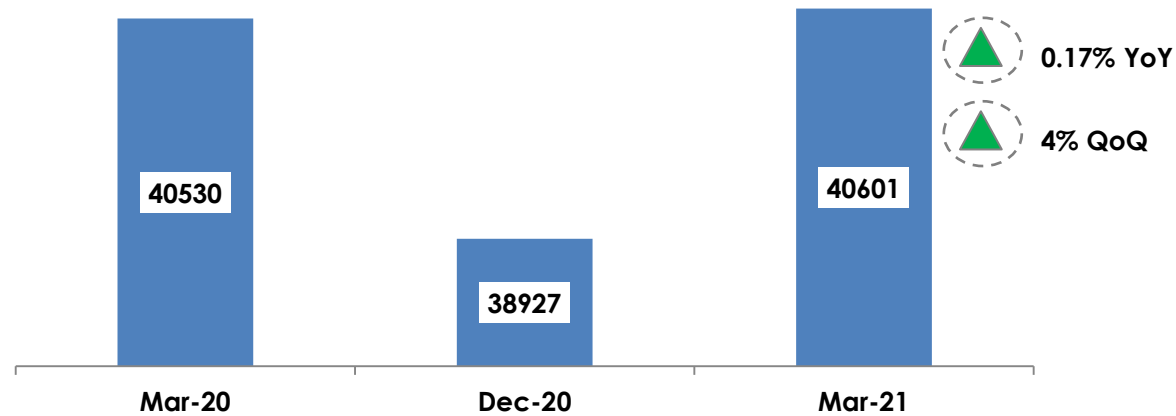
## Saving Deposits



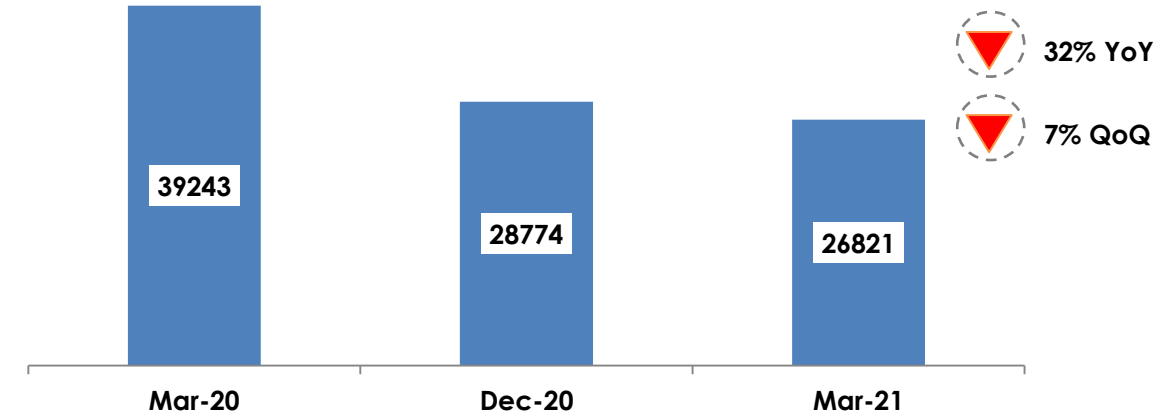
## Retail Deposits



## Current Deposits

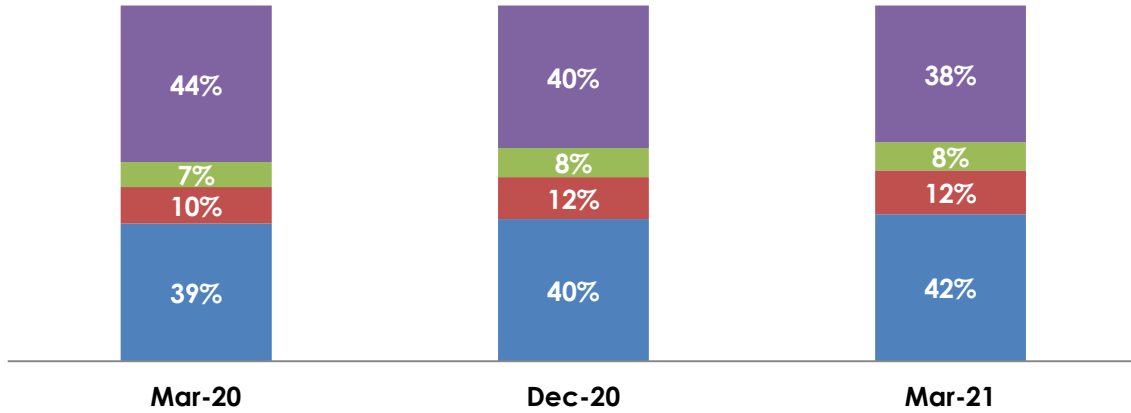


## Bulk Deposits

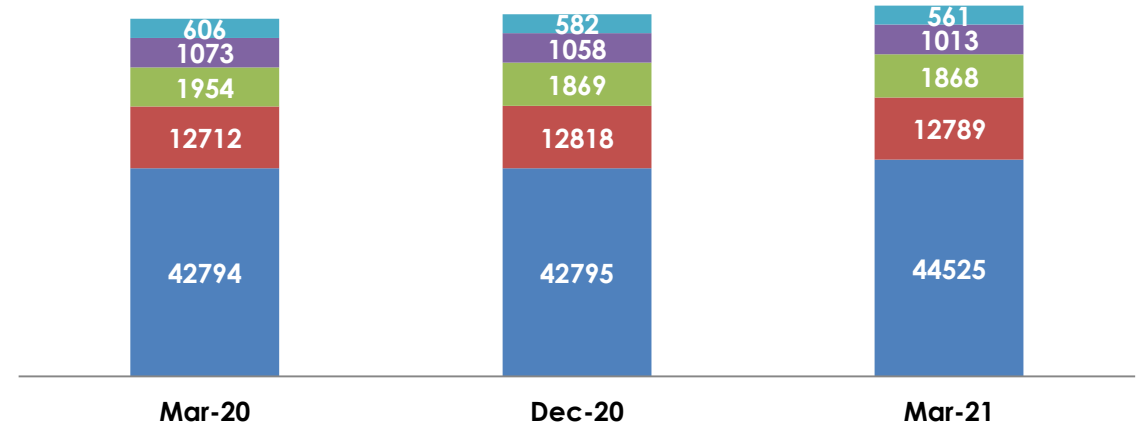


# Business Performance and Advances

■ Retail Advances ■ Agri Advances ■ MSME Advances ■ Corporate

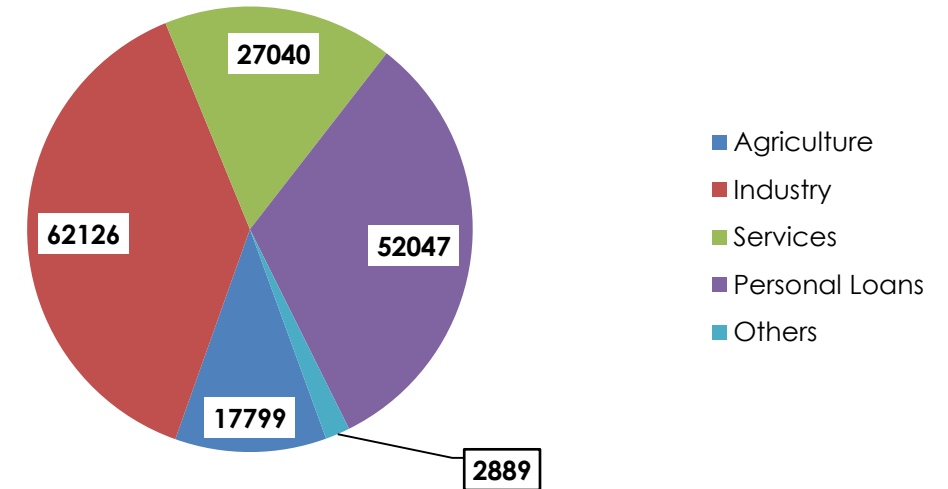
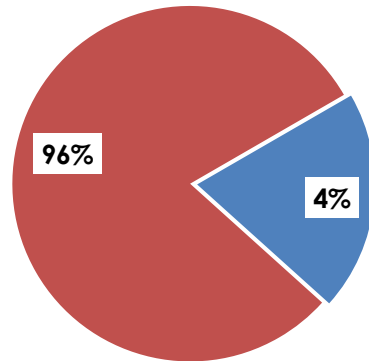
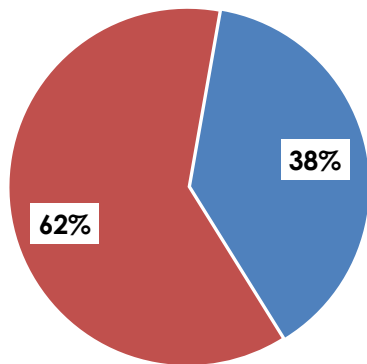


■ Housing Loan ■ Loan Against Property ■ Auto Loan ■ Education Loan ■ Personal Loan



## Gross Advances as on Mar 2021

■ - Corporate ■ - Retail ■ -Overseas Advances ■ -Domestic Advances



# Priority Sector

(Rs.Crore)

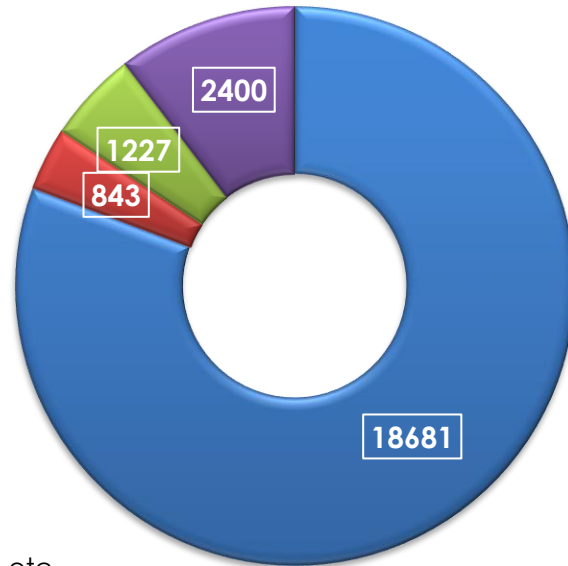
	Particulars	Mar 20		Dec 20		Mar 21		Growth over March-20 (8)=[(6)-(2)]
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	
	ANBC	186090		164885		169317		
	Priority Sector Advances (a+b+c)	77586	41.69	69525	42.17	69334	40.95	(8252)
(a)	Agriculture (i+ii+iii+iv)	30912	16.61	29964	18.17	29467	17.40	(1445)
	(i) Direct Lending to Agri-Non Corporate	25618	13.77	21400	12.98	21891	12.93	(3727)
	(ii) Other Agri	923	0.50	2288	1.39	2051	1.21	1128
	(iii) Indirect Agriculture (RIDF)	15346	8.25	11676	7.08	10725	6.33	(4621)
	(iv) PSLC (Agri) sale	(10975)		(5400)		(5200)		5775
(b)	MSME (Micro, Medium & Small Enterprises)	29959	16.10	27630	16.76	27476	16.23	(2483)
(c)	Other Priority Sector Advances (i+ii+iii)	16715	8.98	11931	7.24	12391	7.32	(4324)
	(i) Housing	24075	12.94	24130	14.63	24626	14.54	551
	(ii) Others	901	0.48	901	0.55	865	0.51	(36)
	(iii) PSLC (General) sale	(8262)		(13100)		(13100)		(4838)

# Treasury Operations

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# Investments

## AFS BREAKUP

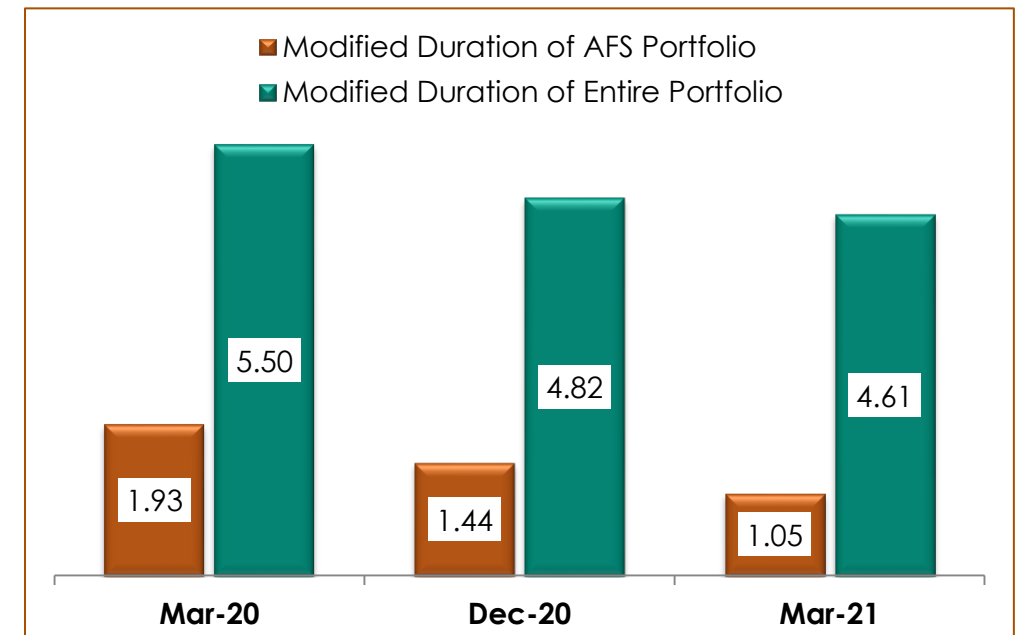


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Mar-20	Dec-20	Mar-21
SLR	61885	63549	61692
Non SLR	19127	19850	20875
Non SLR (Overseas)	841	30	184
Non SLR (SASF)	2842	2842	2752
<b>TOTAL</b>	<b>84695</b>	<b>86271</b>	<b>85503</b>
Less: Provision	2915	3488	4480
<b>Net Investments</b>	<b>81780</b>	<b>82783</b>	<b>81023</b>

(Rs.Crore)

Category	Mar-20	Dec-20	Mar-21
HTM	57059	55519	57172
AFS	24607	26736	23151
HFT	114	528	700
<b>Total</b>	<b>81780</b>	<b>82783</b>	<b>81023</b>



# Asset Quality

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# COVID -19 – Provision Details

(Rs.Crore)

Particulars	Mar-21
In QE ended March 2020	247
In QE ended June 2020	116
COVID Second Wave	500
<b>Total COVID 19 Provision held</b>	<b>863</b>



# Asset Quality

PCR improved from 93.74% (Mar 2020) to 96.90% ( Mar 2021)

(Rs.Crore)

Particulars	Mar-20	Jun-20	Sep-20	Dec-20 @	Mar-21
Gross Advances	171690	165890	163841	159663	161901
<b>Gross NPAs</b>	<b>47272</b>	<b>44475</b>	<b>41091</b>	<b>37559</b>	<b>36212</b>
Gross NPAs as % of Gross Advances	27.53	26.81	25.08	23.52	22.37
Total Provisions held (including NCLT Provision)	41833	40001	37728	35148	33693
Net Advances	129842	125875	126103	124465	128150
<b>Net NPAs</b>	<b>5439</b>	<b>4474</b>	<b>3363</b>	<b>2411</b>	<b>2519</b>
Net NPAs as % of Net Advances	4.19	3.55	2.67	1.94	1.97
Provision Coverage Ratio as per RBI Guidelines	93.74	94.71	95.96	97.08	96.90

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	1445	335	1110	23%
-of which 100% provided	100	100	-	100%
Doubtful-1 Assets	2652	1875	777	71%
-of which 100% provided	1349	1350	-	100%
Doubtful-2 Assets	10048	9416	632	94%
-of which 100% provided	8907	8907	-	100%
Doubtful-3 Assets	8883	8883	-	100%
Loss Assets	13184	13184	-	100%
<b>Total</b>	<b>36212</b>	<b>33693</b>	<b>2519</b>	<b>93%</b>

# Excluding TWO provision

Accelerated Provision – FY 2021	
Q 1	114
Q 2	436
Q3	546
Q4	908
<b>Total FY 2021</b>	<b>2004</b>

Out of total GNPA of Rs.36212 crore, Rs.32423 crore is 100% provided. Overall 73% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.76201 crore

# NPA Movement

(Rs.Crore)

DESCRIPTION	Q4 FY 20	FY 20	Q1 FY 21	Q2 FY 21	Q3 FY 21	Q4 FY 21	FY 21
<b>Opening Balance</b>	<b>49503</b>	<b>50028</b>	<b>47272</b>	<b>44475</b>	<b>41091</b>	<b>37559</b>	<b>47272</b>
<b>Add:</b>							
a. First Time NPA	727	8384	69	32	-	#2281	2382
b. Increase in existing NPA	531	2638	62	79	35	74	250
<b>Less:</b>							
c. Settled	1457	6556	1288	1261	736	1233	4518
d. Up-gradation	328	1286	44	28	22	689	782
e. Written off	1702	5936	1596	2206	2809	1780	8392
<b>Closing Balance</b>	<b>47272</b>	<b>47272</b>	<b>44475</b>	<b>41091</b>	<b>37559</b>	<b>36212</b>	<b>36212</b>
Increment	(2231)	(2756)	(2797)	(3385)	(3532)	(1347)	(11060)
Recovery in TWO	344	826	117	57	105	269	547
Slippage Ratio Cumulative (%)	6.35	6.35	0.06	0.08	0.08	1.91	1.91
Slippage Ratio For the Qtr./ for FY (%)	0.59	6.35	0.06	0.03	-	1.87	1.91
Credit Cost (%) (for Quarter)	0.60	-	@-ve	0.27	0.57	0.60	-
Credit Cost excluding accelerated provision (%) (for Quarter)	0.35	-	@-ve	0.01	0.23	0.04	-
Credit Cost (%) (Quarterly Annualized)	2.39	6.59	@-ve	1.10	2.30	2.40	1.36
Credit Cost excluding accelerated provision (%) (Quarterly Annualized)	1.38	1.33	@-ve	0.03	0.93	0.16	0.12
FTNPA/(Recovery + Upgradation) (%)	34	97	5	2	-	104	41

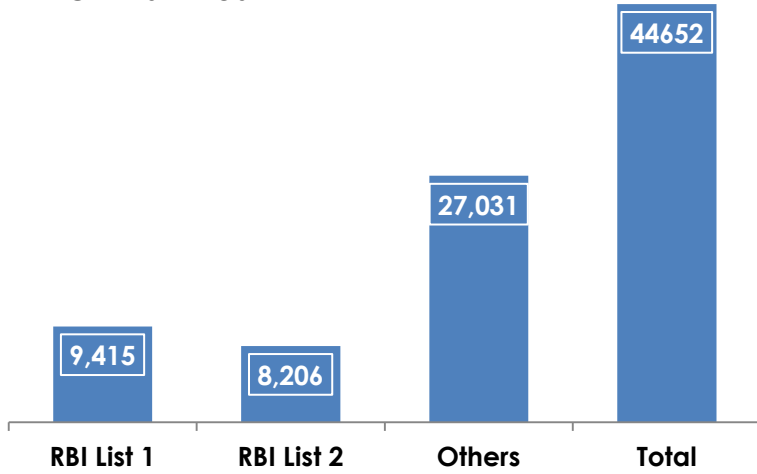
# Hon'ble SC vide its judgment dated Mar 23, 2021, vacated interim relief granted earlier not to declare the accounts as NPA. Accordingly Bank has followed the asset classification of borrower accounts as per the extant RBI instructions/ IRAC norms. Proforma Slippages upto Dec 31, 2020 were Rs.1294 crore.

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

# NCLT – Summary

(Rs.Crore)

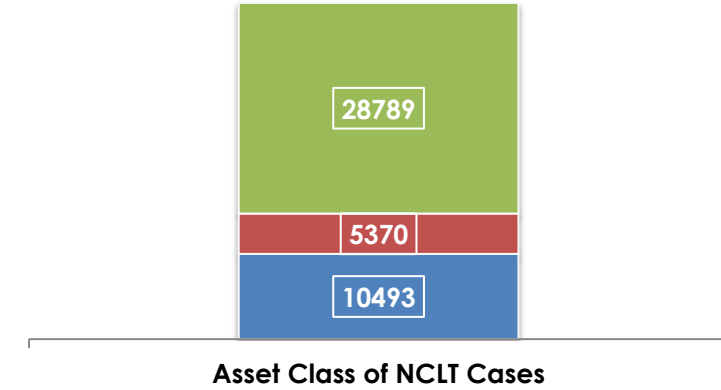
■ NCLT Admitted



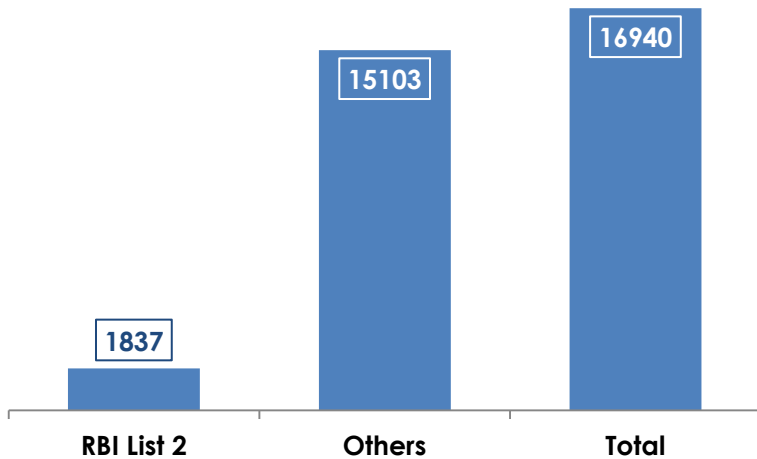
■ PCR %



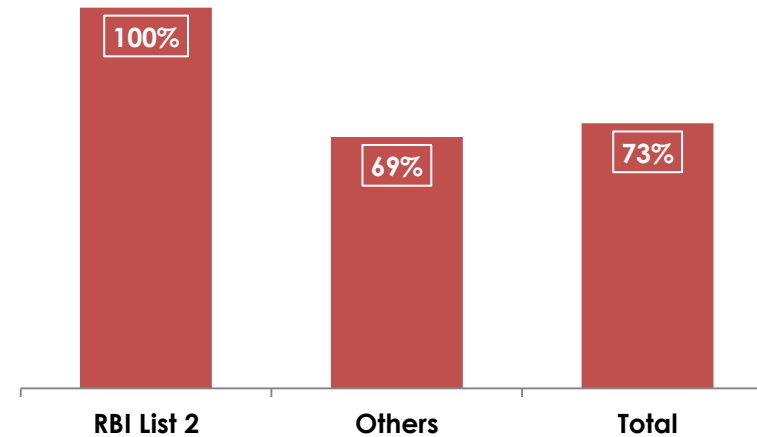
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



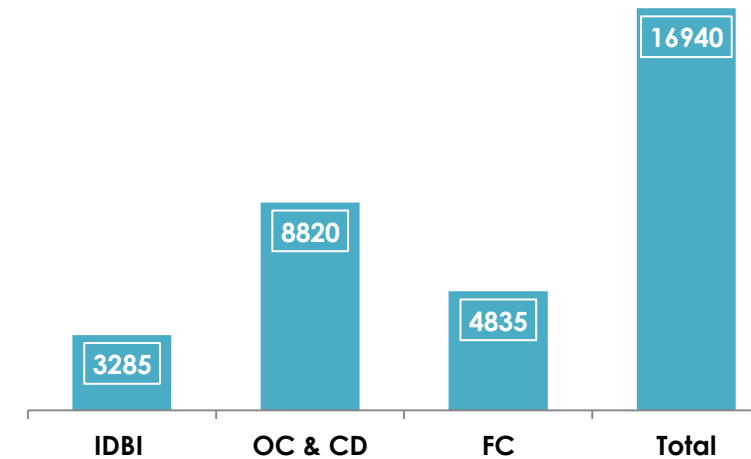
■ Filed But Not Admitted



■ PCR%

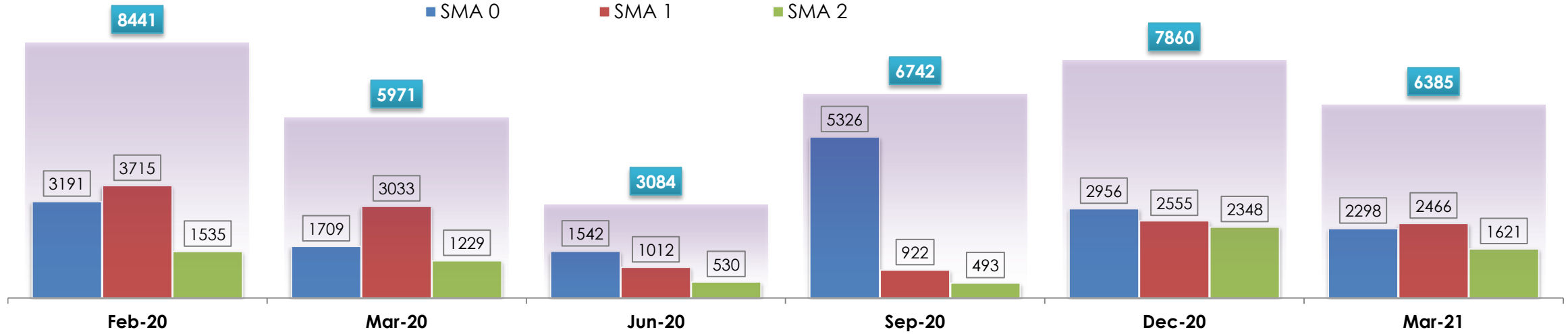


■ Filed By

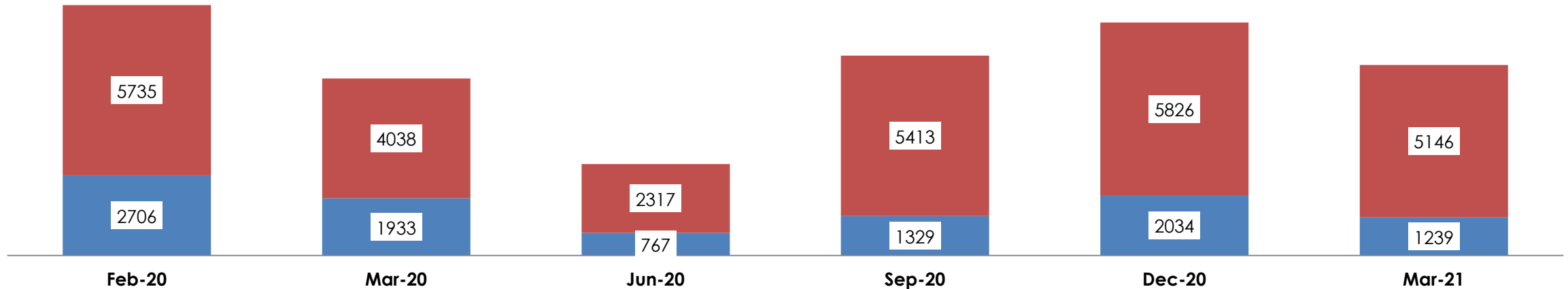


# SMA Position

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.933 cr, Rs.583 cr, Rs.38 cr, Rs.262 cr, Rs.342 cr and Rs.472 cr as on Feb 29, 2020, Mar 31, 2020, June 30, 2020, Sep 30, 2020, Dec 31, 2020 and Mar 31, 2021 respectively

# Capital

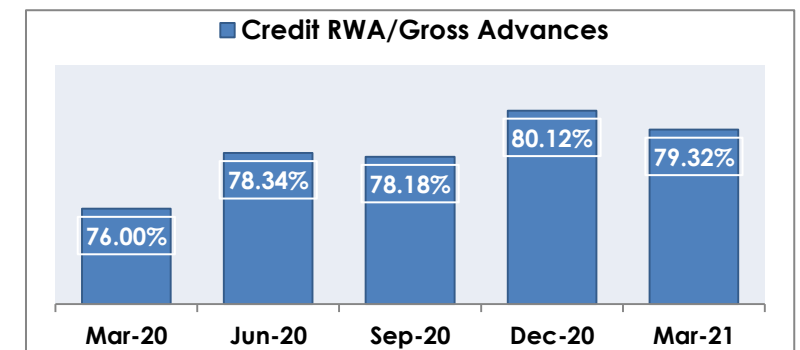
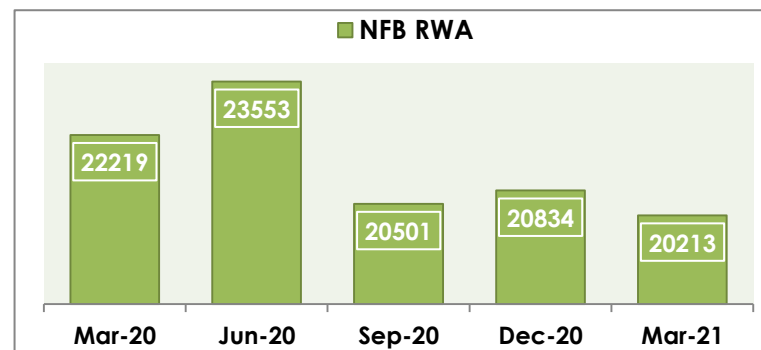
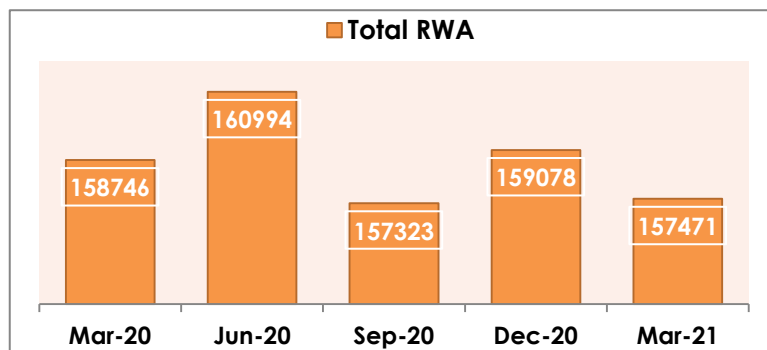
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# Capital Adequacy

(Rs.Crore)

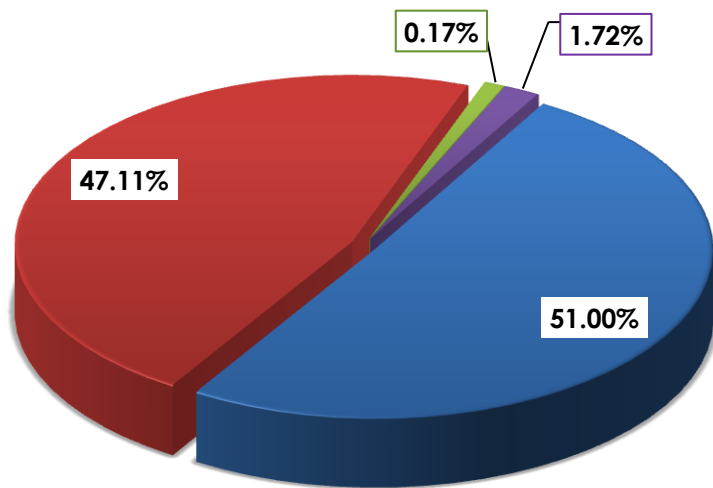
Particulars	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21
CET 1+CCB (Rs.)	16736	17051	17403	19444	20572
AT 1 (Rs.)	49	-	-	-	-
Tier 1 Capital (Rs.)	16785	17051	17403	19444	20572
Tier 2 Capital (Rs.)	4344	4470	4106	4051	3981
<b>Total Capital (Rs.)</b>	<b>21128</b>	<b>21521</b>	<b>21509</b>	<b>23495</b>	<b>24553</b>
<b>RWA (Rs.)</b>	<b>158746</b>	<b>160994</b>	<b>157323</b>	<b>159078</b>	<b>157471</b>
Credit Risk	130480	129954	128088	127920	128419
Market Risk	11580	13318	11513	13436	11330
Operational Risk	16686	17722	17722	17722	17722
CET 1+CCB Ratio (%)	10.54	10.59	11.06	12.22	13.06
AT 1 (%)	0.03	-	-	-	-
<b>Tier 1 Ratio (%)</b>	<b>10.57</b>	<b>10.59</b>	<b>11.06</b>	<b>12.22</b>	<b>13.06</b>
Tier 2 Ratio (%)	2.74	2.78	2.61	2.55	2.53
<b>CRAR (%)</b>	<b>13.31</b>	<b>13.37</b>	<b>13.67</b>	<b>14.77</b>	<b>15.59</b>

Bank created Investment Fluctuation Reserve (IFR) (in terms of RBI circular dated April 2, 2018) – Rs.545 crore in FY 2021 by way of appropriation to P&L. IFR has been included in Tier-2 capital which otherwise is a part of profit and would have been taken to CET-1 capital and same would have been high to that extent



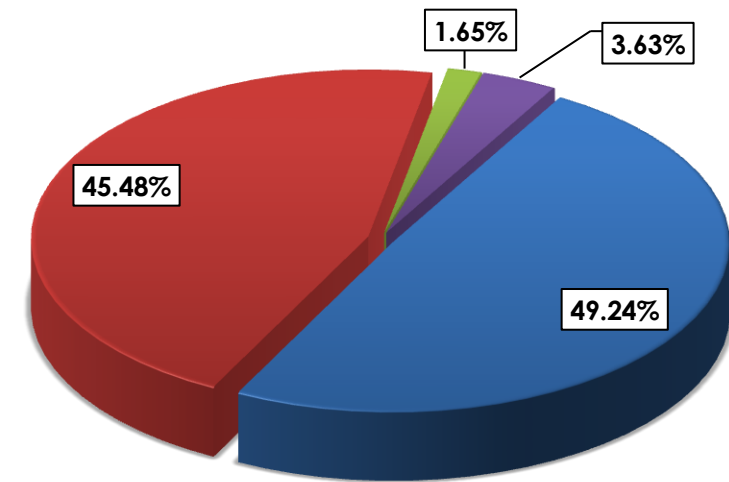
# Shareholding Pattern

Mar 2020



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

Mar 2021



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

(Rs.Crore)

Particulars	Mar-20	Mar-21
Book Value (Rs. per share)	Rs.26.51	Rs.28.39
Market Capitalisation	Rs.20,035 Cr	Rs.41,451 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.47.45/ Rs.17.25	Rs.55.75/ Rs.18.60
Closing Price (NSE) (Rs. per share)	Rs.19.30	Rs.38.55
Earning Per Share (EPS) (12 months)	-ve	Rs.1.30

# Prompt Corrective Action

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# Compliance with Prompt Corrective Action (PCA) Matrix

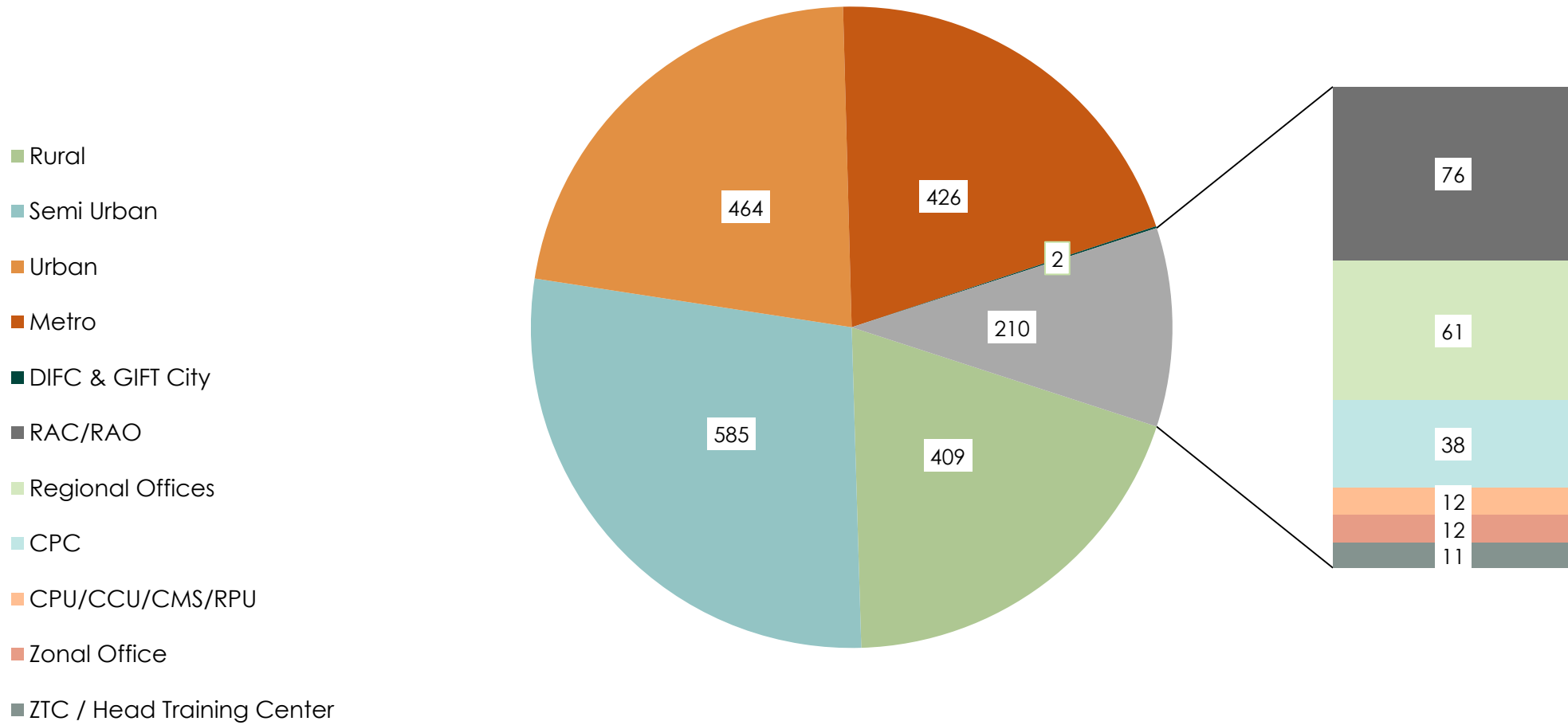
RBI takes IDBI out of PCA framework on March 10, 2021, which was imposed in May 2017  
Bank stands complied with all parameters of PCA framework

Criteria	Indicator	Risk			IDBI-Actual				Status
		Threshold 1 (T1)	Threshold 2 (T2)	Threshold 3 (T3)	Mar-18	Mar-19	Mar-20	Mar-21	
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%	10.41%	11.58%	13.31%	15.59%	Complied With
	CET 1+CCB (5.5+2.5)=8%	>=6.375% but <8%	>=4.875% but <6.375%	<4.875%	7.42%	8.91%	10.54%	13.06%	Complied With
Asset Quality	NNPA Ratio	>=6% but <9%	>=9% but <12%	>=12%	16.69%	10.11%	4.19%	1.97%	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 ROA	-ve ROA	-ve ROA	0.46%	Complied With
Leverage	Leverage Ratio	<=4.0 but >=3.5	<3.5		4.25%	4.61%	4.97%	6.08%	Complied With

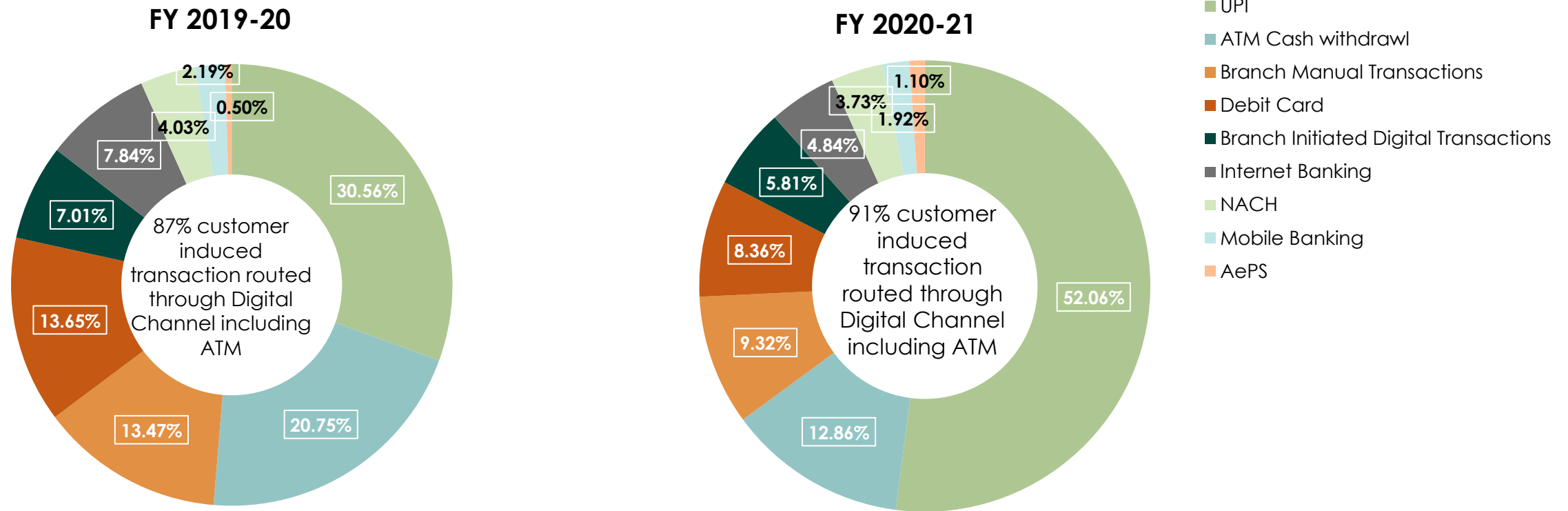
# Digital Banking & Financial Inclusion

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# Branches and Offices as on Mar 31, 2021



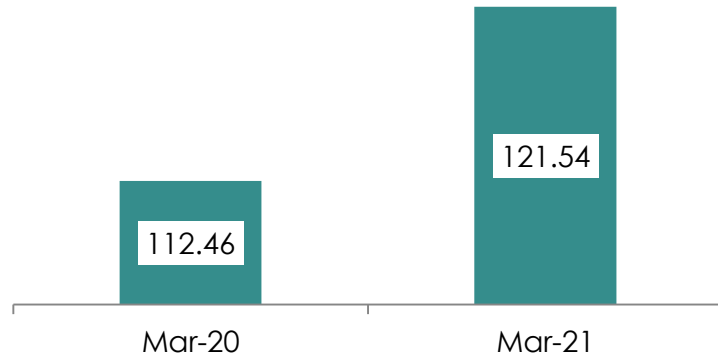
## Customer Induced Financial Transaction Analysis



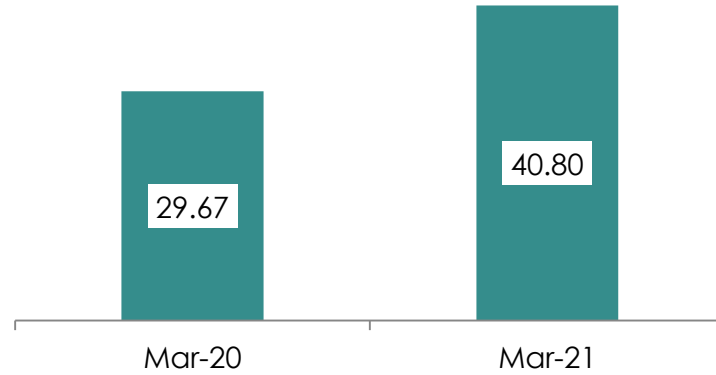
Due to covid-19 outbreak, the volume of transactions of Debit Cards, Internet Banking, POS Terminals and ATMs have come down and UPI has emerged as the preferred mode of transaction for Bank's customers.

# Digital Footprint for Q4 FY 2021

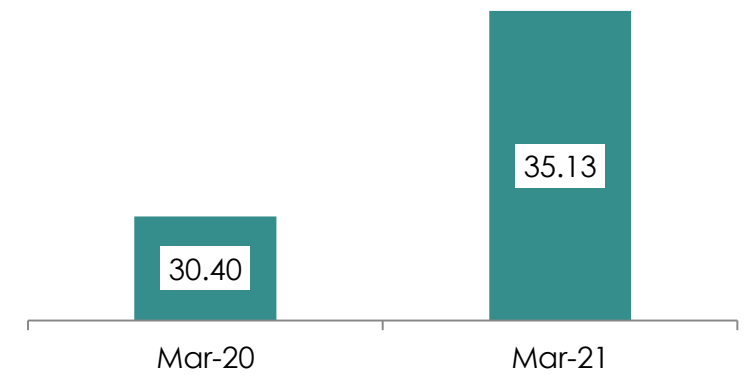
### Internet Banking Users (In Lakhs)



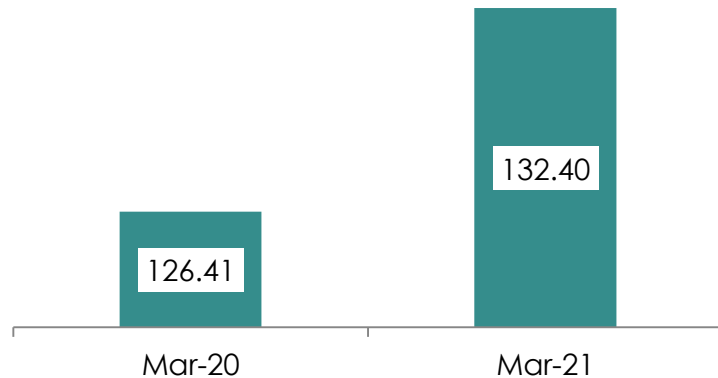
### BHIM UPI User (In Lakhs)



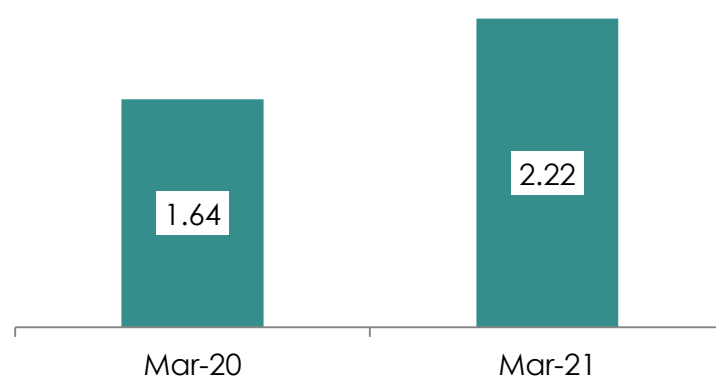
### Mobile Banking Users(In Lakhs)



### Debit Cards (In Lakhs)

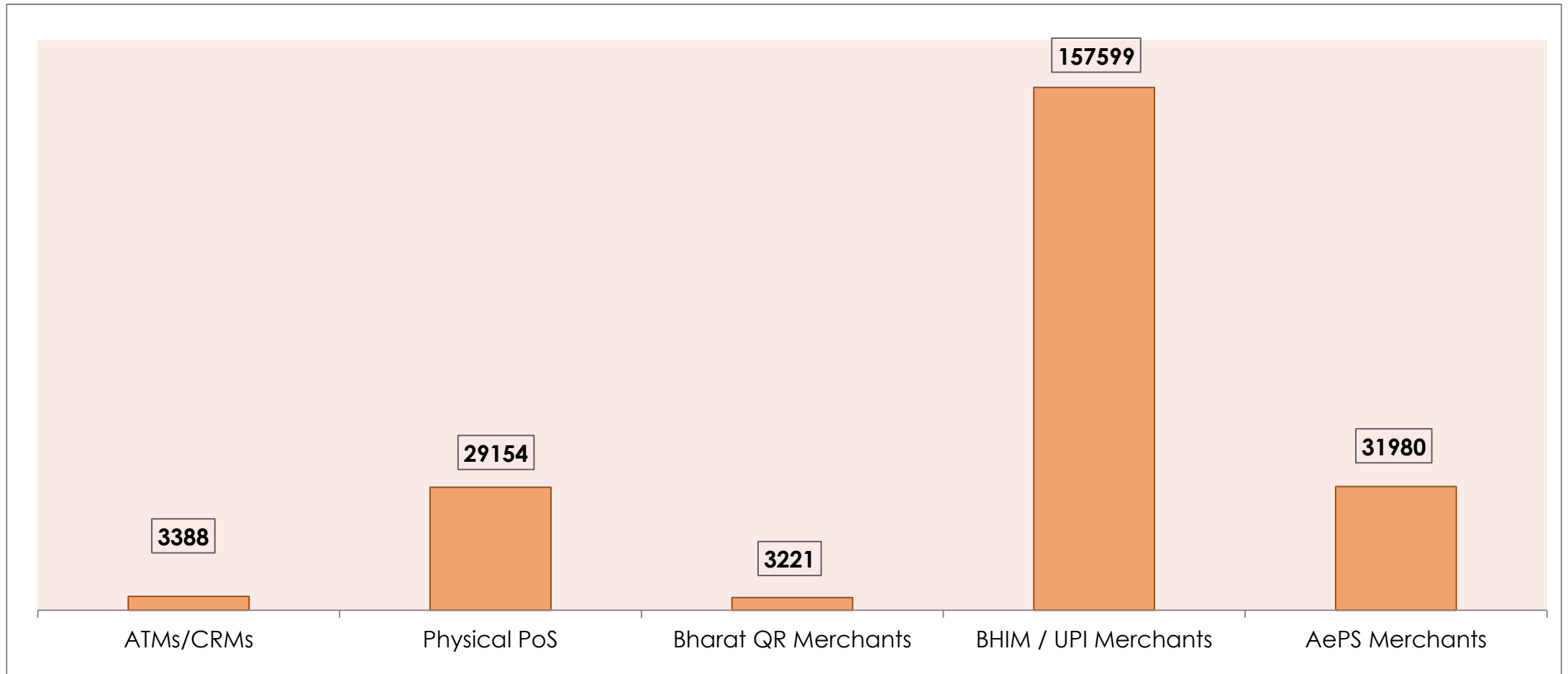


### Merchant Base (in lakhs)

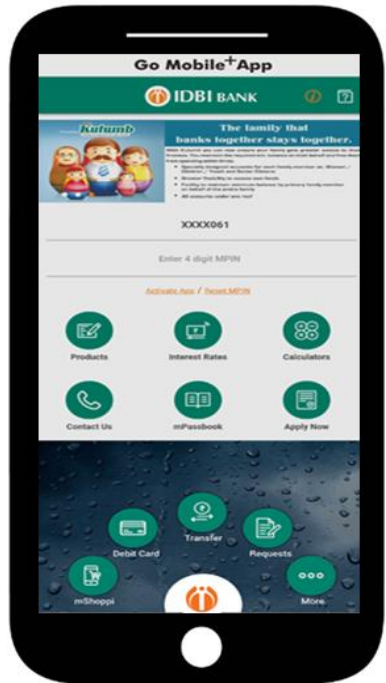


- Processed 5.24 crore transactions at Ecom/ POS in the FY 2021
- 1.96X YoY growth in the UPI transactions
- Processed 32.62 crore transactions in the FY 2021
- 1.01X YoY growth in Mobile banking transactions

## Payment Acceptance Channels (as on Mar 31, 2021)



# Digital Footprint – Go Mobile+ and WhatsApp Banking



## NEW FUNCTIONALITIES/ SERVICES

- ✚ IDBI Bank has launched Virtual Debit Card in Mobile Banking Application as an additional feature. The features of Virtual Debit Card are as under:-
  - ✚ Instant Virtual Debit Card creation
  - ✚ Choice of Visa/Master/Rupay Debit Card
  - ✚ Highly secure for online transactions
  - ✚ Card validity of customer's choice
  - ✚ Manage & control of Virtual debit card facility through IDBI Bank Abhay App/Go Mobile+ App.
- ✚ Bank's Mobile APP Go Mobile+ is now available in 11 regional languages along with Hindi and English in Android & iOS platform.
- ✚ Market place has been made available under "Deals n Delight". Transaction progress indicator, biometric login and credit & debit card control have been implemented in mobile banking application.
- ✚ Bank has implemented IP whitelisting and restricted internet banking login access on regional holidays in internet banking application to strengthen the controls of payment ecosystem with SCB/UCBs.

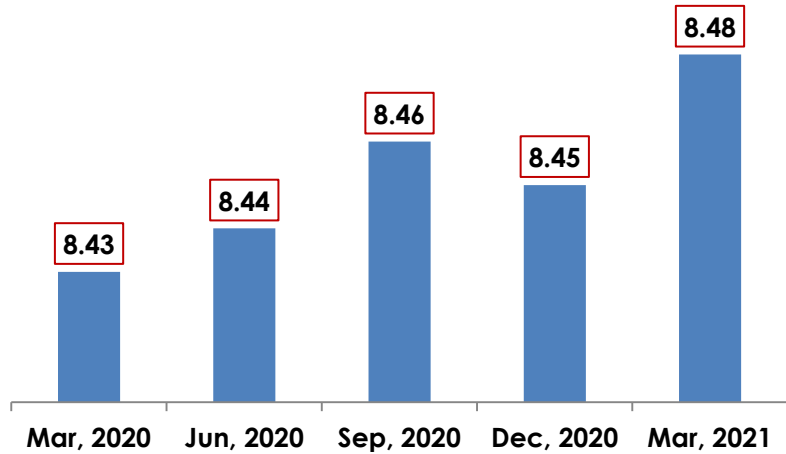


## ESSENTIAL BANKING SERVICES ON WHATSAPP BANKING 24\*7

- ✚ Account Balance
- ✚ Mini Statement
- ✚ Branch/ATM locator
- ✚ Interest rates
- ✚ Order Cheque book
- ✚ Request Email Statement and many more to come.

## PMJDY ACCOUNTS

Total PMJDY A/c (lakh)



Aadhar Seeding under PMJDY (Lakhs)

6.55

RuPaycards issued (Lakhs)

7.07

Sub Service Areas (Number)

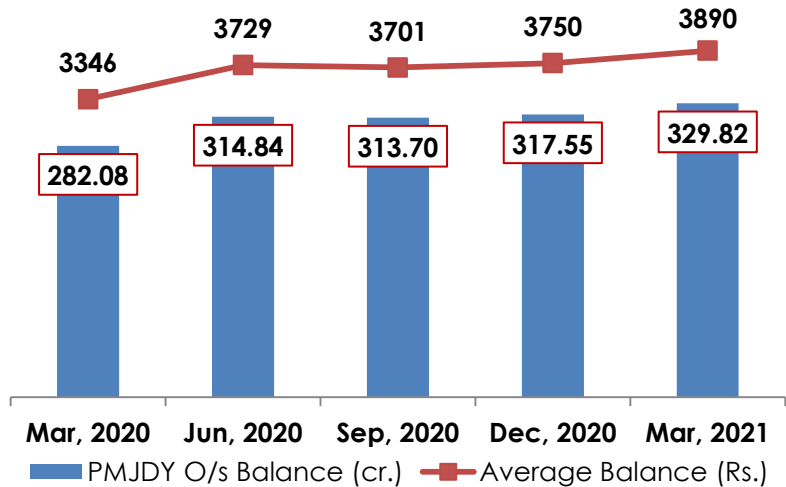
490

Villages Covered (Number)

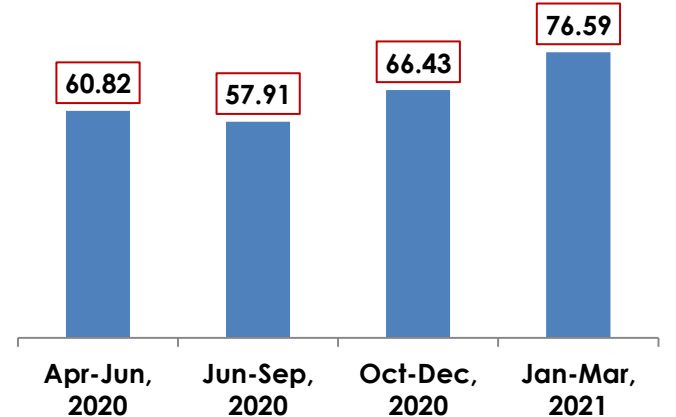
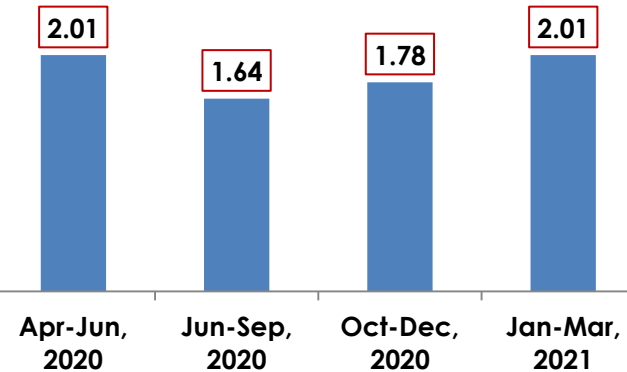
488

## Transactions through Individual Business Correspondent (BCs)

No. of Transactions through BCs (lakh)

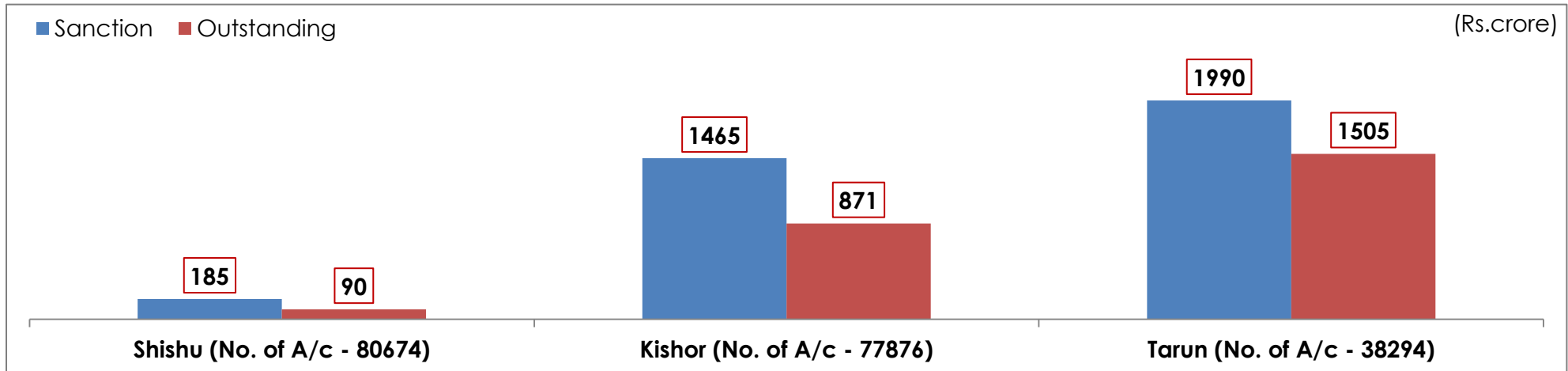


Amount of Transactions (crore)

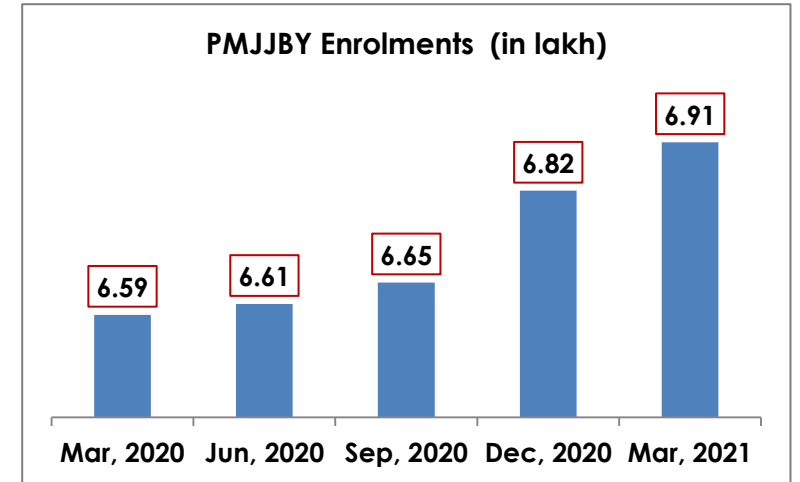
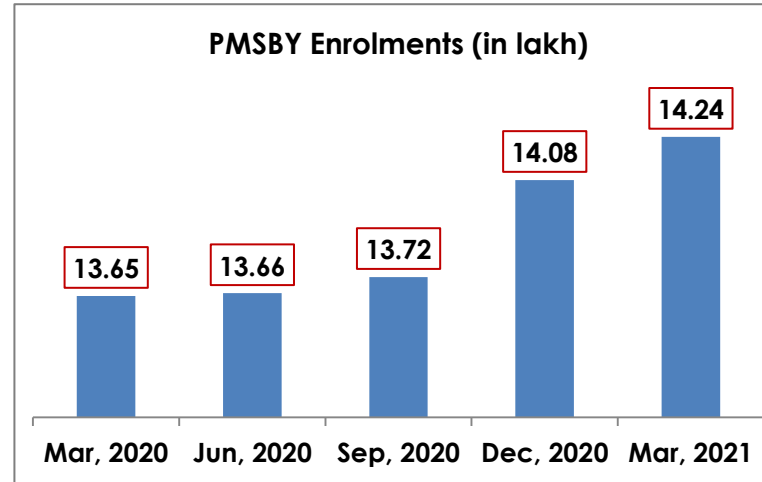
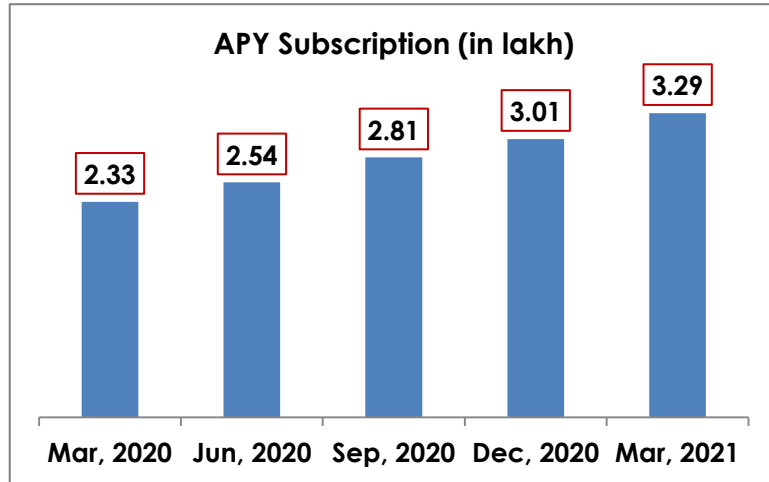




## MUDRA Yojana as on Mar 31, 2021



## Enrolment under Social security Scheme as on Mar 31, 2021



# Subsidiaries

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# Subsidiaries

## All Subsidiaries posted profit in FY 2021

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income FY 2021	PAT FY 2021	RoA FY 2021	Net Worth FY 2021
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	93.79 (71.77)	7.51 (-9.67)	2.84% (-3.47%)	312.76 (305.25)
IDBI Intech Ltd	100	Technology Service Provider	115.08 (99.09)	12.07 (9.07)	12.13% (12.31%)	90.06 (63.04)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.36 (0.58)	0.03 (0.10)	2.13% (6.34%)	1.61 (1.57)
IDBI Asset Management Ltd	66.67	Asset Management Co.	31.98 (36.08)	4.53 (0.75)	3.89% (0.66%)	112.98 (108.56)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	73.77 (65.29)	40.09 (35.18)	15.65% (15.37%)	249.41 (224.40)

Figures in () are of previous period

# Way Forward

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# Looking Ahead : Focus Area

Improvement in operating profit, majorly driven by increase in non interest income.

Credit cost and slippages ratio to be below 1.5% and 2% respectively on sustained basis. PCR to be maintained above 90% level.

Achieve RoA of ~1% by FY 2024. Achieve RoE between ~12% for FY 2022. Bring Cost to Income ratio below 50% by March 31, 2022 and gradual improvement thereafter.

GNPA to be gradually brought down with focus on recovery efforts. Net NPA level to be maintained below 3% till March 2022 and 2.5% thereafter.

Maintaining NIM in line with industry Benchmark >3%.

Improving NII with credit growth driven from lending to mid corporate and MSME sector with its continued focus on retail segment mainly housing loan segment.

Maintaining adequate capital for growth and regulatory capital at all times with CRAR above 13% and CET above 11% on sustained basis

Bank is now out of PCA framework, will ensure compliance all PCA parameters on an continuous basis

THANK YOU