



CIN: L65190MH2004GO1148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,

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IDBI Bank Limited

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Mumbai - 400 005.

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जनवरी १९, २०१६

|                                                                                                                                                                                |                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| The Manager (Listing)<br>National Stock Exchange of India Ltd.,<br>Exchange Plaza, 5th Floor,<br>Plot No.C/1, G Block,<br>Bandra Kurla Complex, Bandra(E),<br>Mumbai - 400 051 | The Manager (Listing)<br>Bombay Stock Exchange Ltd.,<br>25th Floor, Phiroz Jeejeebhoy Towers,<br>Dalal Street, Fort,<br>Mumbai - 400 001 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|

Dear Sir,

**Investor Presentation – January 2016**

IDBI Bank Limited had, by its notice dated January 14, 2016, informed the National Stock Exchange of India Limited and BSE Limited that the Board of Directors of the Bank had approved the visit of top management of the Bank to domestic and international centres to meet with investors.

In this regard, please find attached an investor presentation prepared by the Bank. It is clarified that the presentation and the information contained therein does not constitute or form part of an offer or invitation or solicitation to offer to purchase or subscribe for any securities in any jurisdiction. The investor presentation has been prepared for information purposes only. The information contained in the investor presentation is not to be taken as any recommendation made by the Bank or any other person to enter into any agreement with regard to any investment.

The Bank has requested Citigroup Global Markets India Private Limited, Credit Suisse Securities (India) Private Limited, Deutsche Equities India Private Limited, DSP Merrill Lynch Limited, HSBC Securities and Capital Markets (India) Private Limited, IDBI Capital Market Services Limited and SBI Capital Markets Limited to, inter alia, assist the Bank to arrange these investor meetings.

This is for your information in terms of SEBI (LODR) Regulations, 2015.

भवदीय,  
कृते आईडीबीआई बैंक लिमिटेड

[पवन अग्रवाल]

कंपनी सचिव

14/01/16

What if your bank  
would do everything  
your friend would do.

# IDBI Bank Investor Presentation

January 2016



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# Contents

## A. Indian Economy & Banking Sector: Industry Dynamics

### B. IDBI Bank: Overview & History

### C. IDBI Bank: Key Considerations

### D. Performance Indicators

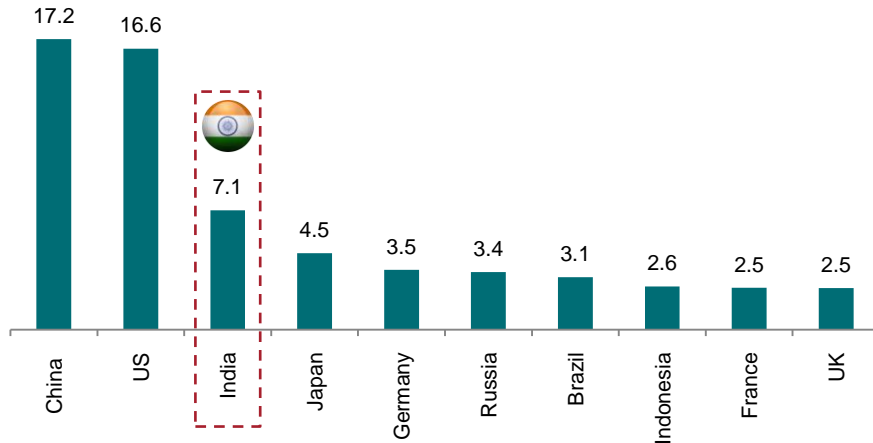
### E. Growth Strategy

# India Macroeconomic Overview

Strong Demographic Tailwinds Supporting Indian Growth Story

## India: 3<sup>rd</sup> Largest Economy by GDP <sup>1</sup> (PPP)

[USD \$ Trillion]

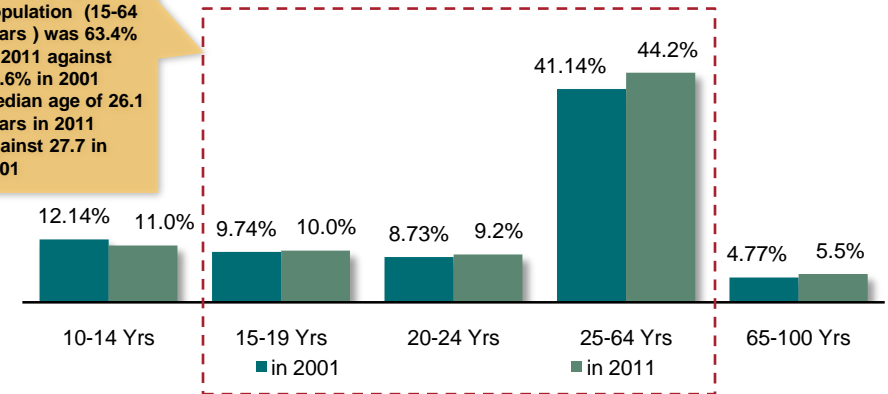


## Supported by Improving Demographics Mix<sup>2</sup>

[%]

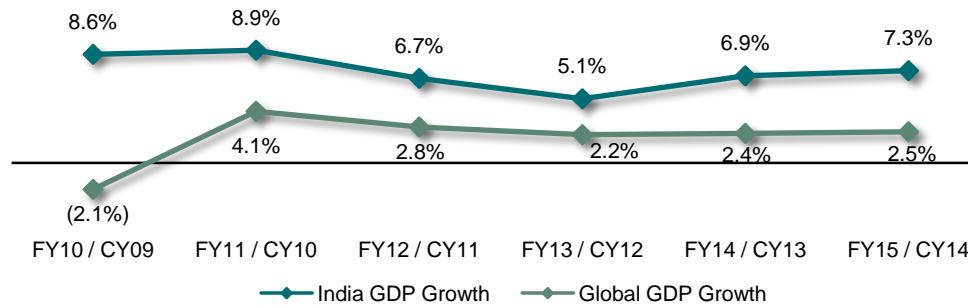
% of Total Population

- Working age population (15-64 years) was 63.4% in 2011 against 59.6% in 2001
- Median age of 26.1 years in 2011 against 27.7 in 2001



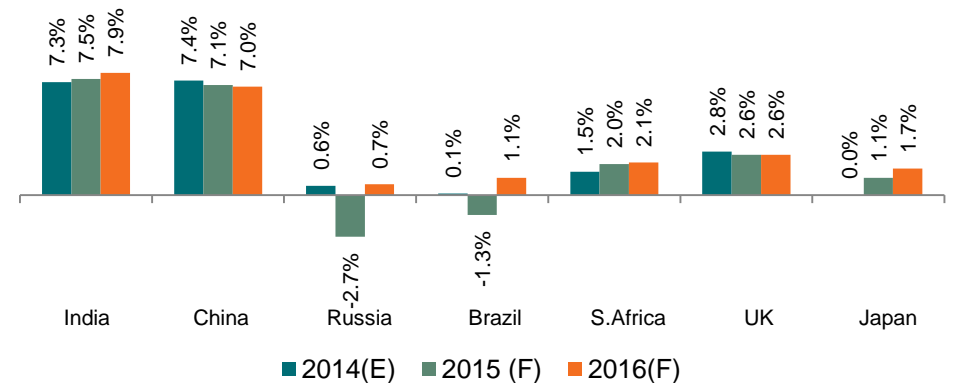
## High historical growth rates<sup>1,3</sup>

Real GDP growth Y-o-Y (%)



[Note: Fiscal year ending March 31 for India growth corresponds to calendar year ending December 31 for Global growth i.e. FY07 corresponds to CY06; India's GDP till FY13 is as per Base Year 2004-05 and from FY13 onwards is as per Base Year 2011-12]

## Indian GDP Expected to increase Steadily, and continue the Strong Momentum<sup>3</sup>



Indian GDP expected to rebound, supported by strong demographic profile

Source:

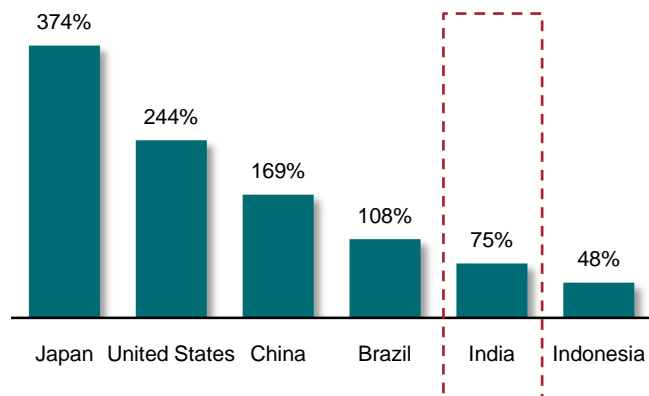
- World Bank
- India Census 2011
- IMF World Economic Outlook, October 2014

# India Banking Sector Overview

Structural drivers in place

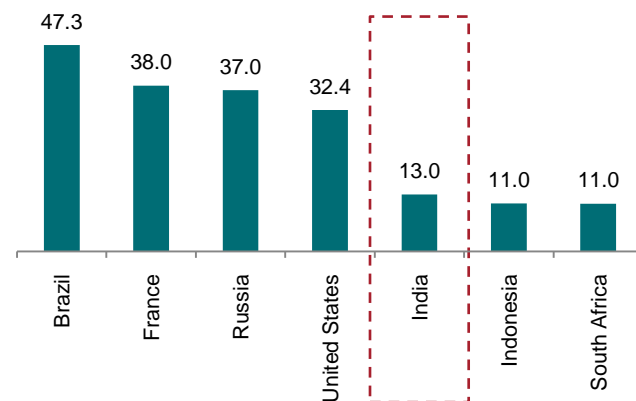
## Low Domestic Credit<sup>1</sup>

Domestic Credit % of GDP (2014)



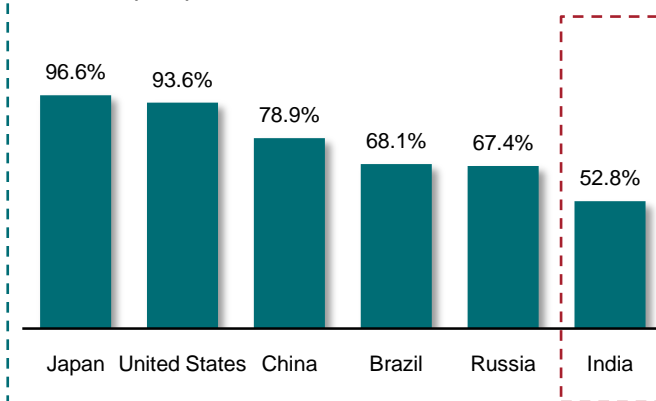
## Under-penetrated market<sup>1</sup>

Branches Per 100K Population (2014)



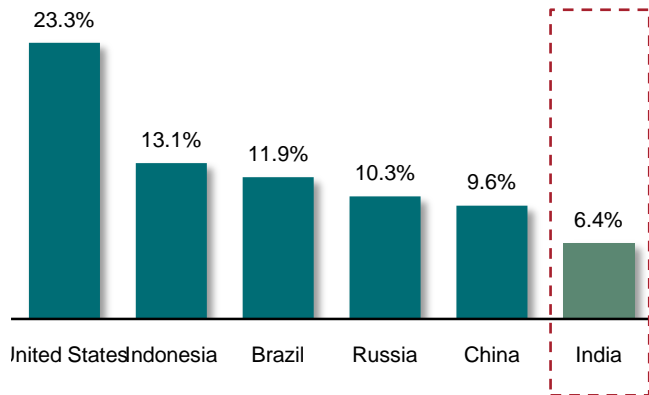
## Low Financial Participation<sup>2</sup>

% of age 15+ with account at a formal financial institution (2014)



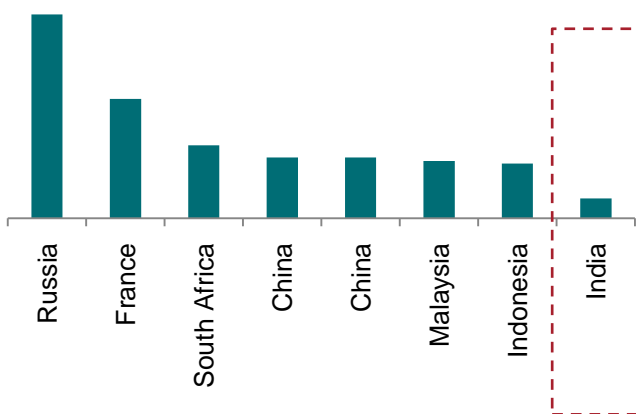
## Under-penetration in Retail Segments<sup>2</sup>

% of age 15+ with loan from a financial institution in the past year (2014)

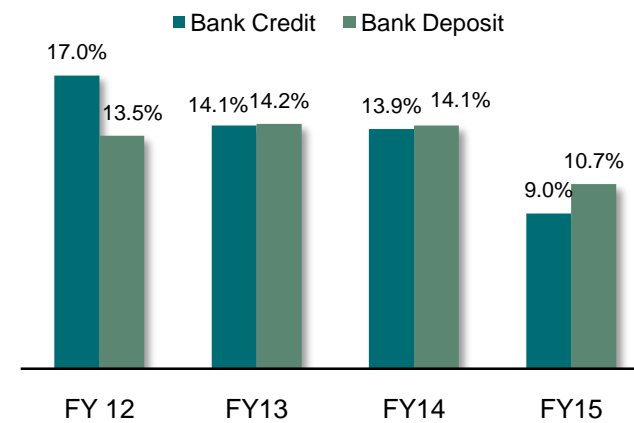


## Low ATM Penetration

ATMs per 100K Population (2014)



## Leading to resilient Deposit & Credit Growth (%)<sup>5</sup>



Source:

1. The World Bank – World Development Indicators  
2. The World Bank – Global Findex (Global Financial Inclusion Database)

3. International Monetary Fund, World Economic Outlook Database, October 2014  
4. Economic Outlook, CMIE  
5. RBI – Database on Indian Economy,

# Contents

A. Indian Economy & Banking Sector: Industry Dynamics

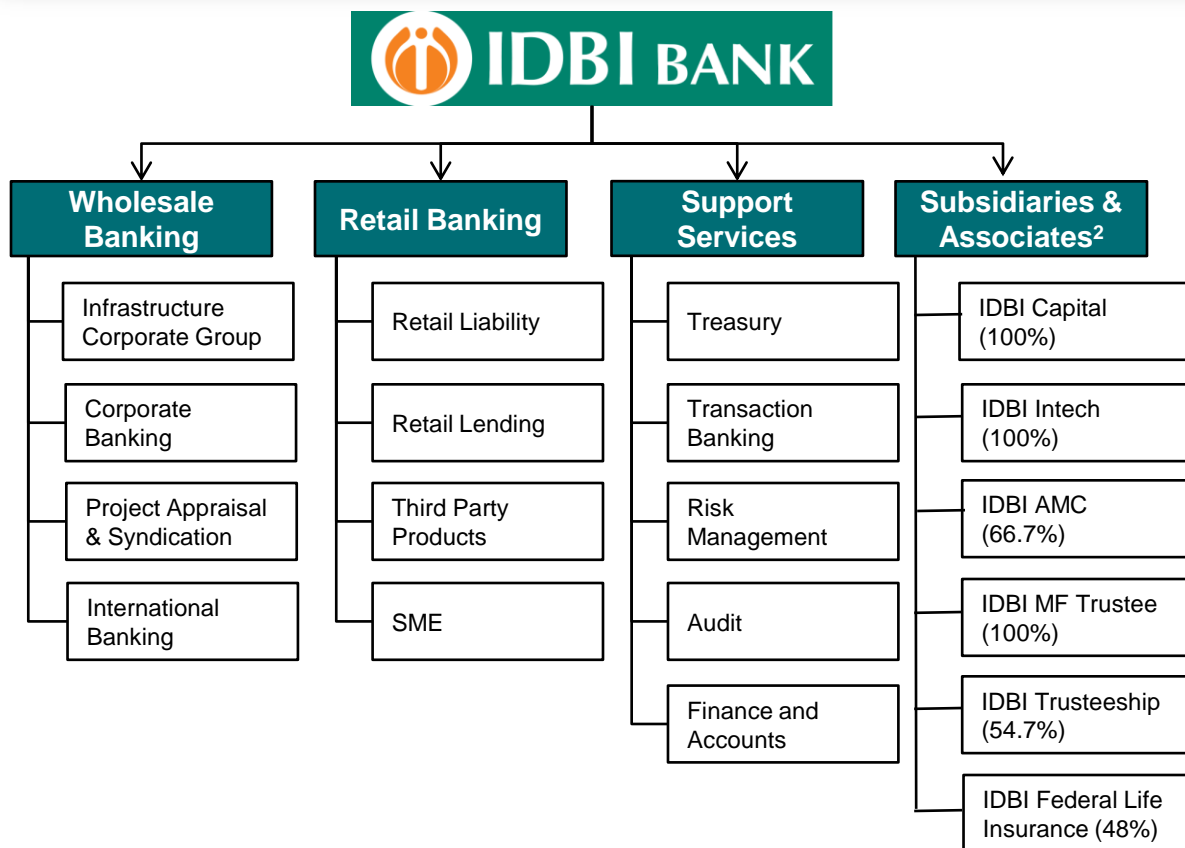
**B. IDBI Bank: Overview & History**

C. IDBI Bank: Key Considerations

D. Performance Indicators

E. Growth Strategy

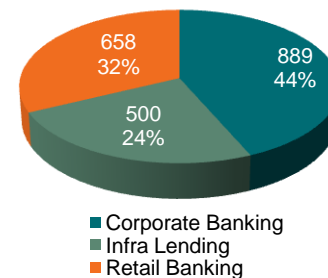
# IDBI Bank | Universal Banking Franchise



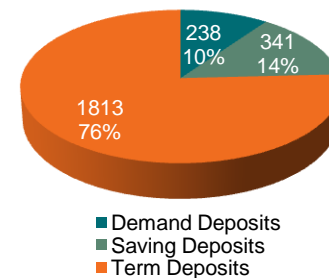
- Diversified Business Mix with universal banking operations
- Growing Customer franchise
- Diversified network of 1,778 Branches and 3,203 ATMs pan India<sup>3</sup>

| Snapshot (Q2FY16) <sup>3</sup>     |          |                       |
|------------------------------------|----------|-----------------------|
| Key Financials                     | (Rs. Bn) | (USD Bn) <sup>1</sup> |
| Advances                           | 2,047    | 31.13                 |
| Deposits                           | 2,393    | 36.40                 |
| Market Capitalisation <sup>4</sup> | 118      | 2.09                  |
| NIM                                | 1.9%     |                       |
| CASA (%)                           | 24.2%    |                       |
| Cost to Income ratio               | 42.1%    |                       |
| Gross NPA (%)                      | 6.9%     |                       |
| Net NPA (%)                        | 3.2%     |                       |
| Provisioning Coverage Ratio        | 68.1%    |                       |
| BASEL III Total CAR                | 11.7%    |                       |
| BASEL III Tier I CAR               | 8.0%     |                       |

Advance Mix (Rs. Bn)



Deposit Mix (Rs. Bn)



IDBI Bank has obtained its Banking License through an Act of Parliament

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs 65.7418 on September 30, 2015
2. As at end – March 2015
3. As at end – September 2015
4. Source: BSE, based on closing price for January 12, 2016; Reserve Bank of India's Reference Rate for the US Dollar is Rs.66.8905 on January 12, 2016





# IDBI Bank | Decades of Operating History

## Pre - 1993

- 1990s – Pioneer in setting up India's financial architecture
- 1987 – Raised CHF 100 mn through Swiss Franc Bond Issuance
- 1976 – Ownership transferred to the Government from the RBI
- 1964 – IDBI Bank's predecessor entity – IDBI, the DFI – set up by an Act of Parliament as a subsidiary of RBI

## 1994 - 2004

- 2004 – IDBI moved from its DFI status into a full-service commercial bank- named IDBI Ltd. Along with mandate for development financing
- 2003 – IDBI Repeal Act passed for conversion into a banking company
- Late 1990s to early 2000s – Changing environment gave commercial banks greater business opportunities
- 1995 – Domestic IPO, Government stake reduced to 72.0%
- 1994 – IDBI Act amended to permit private ownership up to 49.0%

## 2005 - 2015

- Complete networking (100.0% Core Banking)
- Customer focussed re-organization for effective business delivery
- 2015 – Raised US\$ 350 mn through Green Bond Issuance
- 2011 – Raised RMB 650 mn through Dim Sum Bond Issuance
- 2011 – Increased stake in IDBI Trusteeship Services to 54.7%
- 2011 – Merger of IDBI Home Finance and IDBI Gilts with the Bank
- 2010 – Opened first Overseas Branch at DIFC, Dubai
- 2008 – Name changed to IDBI Bank Ltd.
- 2006 – Amalgamation of United Western Bank
- 2005 – Amalgamation of IDBI Bank Ltd. with IDBI Ltd.

# Architect of Indian Financial Sector

- Played a key role in providing project finance over four decades – India's No.1 Developmental Financial Institution (DFI)
- Policy bank for the Government of India in the area of industrial and infrastructure development
- Institution builder
  - ▶ Two of the existing DFIs – EXIM Bank and SIDBI – were carved out of IDBI
  - ▶ Helped in developing a new generation of entrepreneurs through establishment of Entrepreneurship Development Institute of India (EDII) and Technical Consultancy Organizations (TCOs)
  - ▶ IDBI Bank is a promoter of the following institutions



**Electronic Stock Exchange**  
(5.0% stake)



Small Industries  
Development Bank of India  
**Funding Institution  
for MSMEs**  
(19.2% stake)



National Securities  
Depository Limited  
**Securities Depository**  
(30.0% stake)



NSDL E-Governance  
Infrastructure Limited  
**E-Governance**  
(30.0% stake)



**Asset Reconstruction  
Company**  
(19.2% stake)



**Rating Agency**  
(5.5% stake)



North Eastern Development  
Finance Corporation  
**For development of  
North-East Region**  
(25.0% stake)



**A bank to  
Finance Export  
Import (Equity  
Holding with GOI)**



Stock Holding Corporation  
of India Limited  
**Depository  
Participant,  
E-stamping etc.**

Note:

1. The shareholding of IDBI Bank in the above mentioned entities is as of March 31, 2015
2. IDBI Bank does not hold shares of EXIM Bank and Stock Holding Corporation of India Ltd as on March 31, 2015

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# Key Considerations



**Strong Government Support and Experienced Management Team**



**Pioneer in Infrastructure & Project Finance**



**Pan India Presence with Diversified Distribution Network**



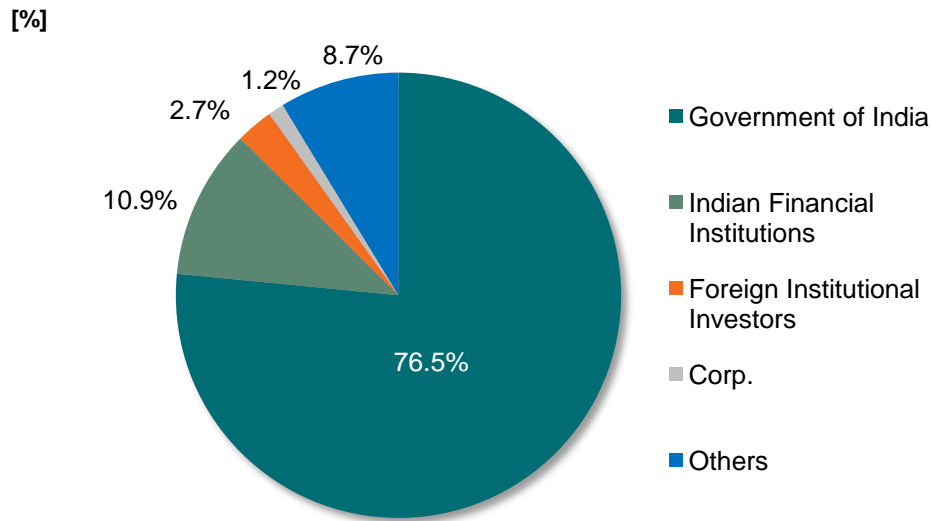
**Strong Technology enabled Operating Platform**



**High Productivity**

# Strong Government Support

Shareholding as on September 30, 2015



## Majority Government ownership

- ▶ Minimum Government shareholding at 51.0% [Memorandum and Articles of Association]

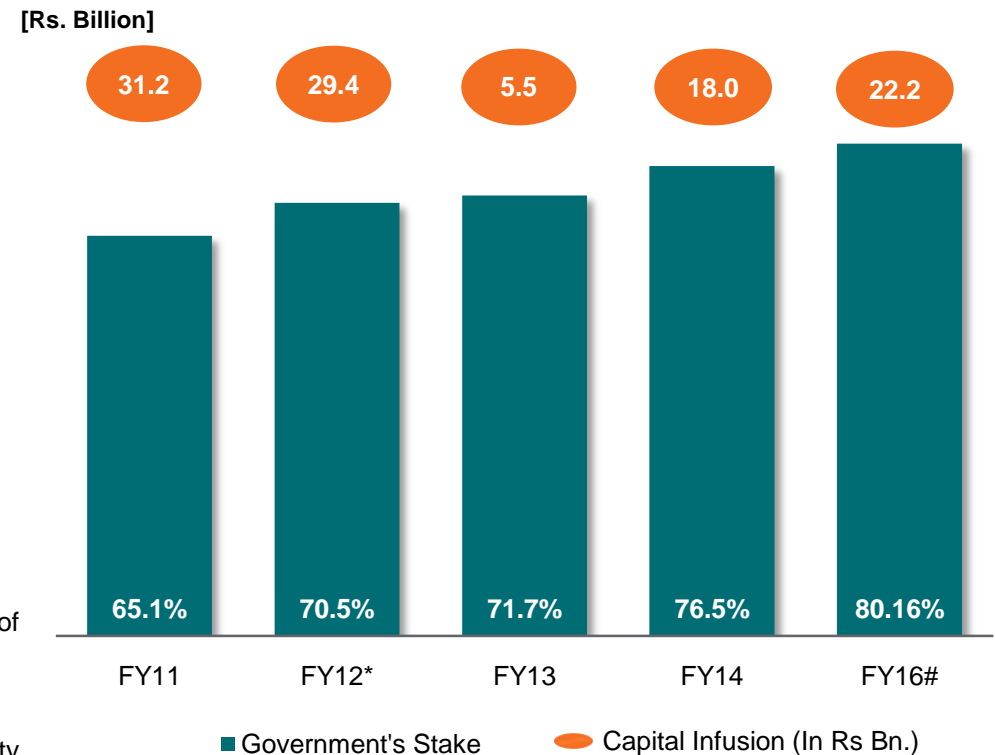
## Demonstrated Government support

- ▶ Govt. stake increased from 65.1% in FY11 to 76.5% in FY14 by total equity infusion amounting to Rs.53 bn & conversion of Tier I bonds into equity
- ▶ Govt. has recently infused Rs.22 bn for FY16, consequently the shareholding of Gol has risen to 80.16%.

## Board of Directors comprises eminent personalities from diverse fields

- ▶ Two full time directors appointed by Gol (MD & CEO and one Deputy Managing Director)
- ▶ One key Government official from Finance Ministry and four independent directors

Sustained Government support



- \* – Infusion of fresh equity capital to the extent of Rs. 8 bn and conversion of Tier I Bonds of Rs. 21 bn into equity
- # – Increase in Government's stake due to infusion of fresh equity capital

# Board of Directors

| Name and Designation                                                                                                                              | Occupation/ Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p>Shri. Kishor P Kharat<br/><i>MD &amp; CEO</i></p>             | <ul style="list-style-type: none"> <li>Over 30 years of banking experience across all key banking segments and holds Graduate degree in Commerce, CAIIB and Law</li> <li>Dealt with various verticals of banking including credit, international business, information technology and general administration both in India and abroad</li> <li>Prior to joining IDBI, he was Executive Director of Union Bank of India</li> <li>He is also Chairman of the board of IDBI Capital Market Services Limited, IDBI Trusteeship Services Ltd, IDBI Asset Management Ltd, IDBI Intech Ltd.</li> <li>He is also Director of EXIM Bank, Chairman &amp; Executive Trustee of Stressed Assets Stabilization Fund (SASF), President of Governing Council of Entrepreneurship Development Institute of India</li> </ul> |
|  <p>Shri. B.K. Batra<br/><i>Deputy Managing Director</i></p>      | <ul style="list-style-type: none"> <li>Over 32 years of banking experience across all major verticals</li> <li>He holds graduate degree in Commerce from Shriram College of Commerce, Delhi, Business Administration from FMS Delhi and CFA from ICFAI, Hyderabad</li> <li>He is also on the board of directors of IDBI Capital Market Services Limited, IDBI Mutual Fund Trustee Co. Limited, IDBI Intech Limited and Stressed Assets Stabilisation Fund</li> </ul>                                                                                                                                                                                                                                                                                                                                        |
|  <p>Smt. Snehalata Shrivastava<br/><i>Government Director</i></p> | <ul style="list-style-type: none"> <li>Over 30 years of experience in field of finance, telecom, highways, revenue and multilateral banks including World Bank and Asian Development Banks</li> <li>She is an IAS officer of 1982 batch, and is Special Secretary (FS), Department of Financial Services, Ministry of Finance</li> <li>Holds Post graduate degree in Geography</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                   |
|  <p>Shri. S Ravi<br/><i>Independent Director</i></p>             | <ul style="list-style-type: none"> <li>Over 25 years of experience in the profession</li> <li>He is qualified as a chartered accountant from the Institute of Chartered Accountants, India and has also obtained a diploma in information systems audit from the same institute</li> <li>He was formally a Director of UCO Bank, Union Bank and BHEL.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|  <p>Shri. Ninad Karpe<br/><i>Independent Director</i></p>       | <ul style="list-style-type: none"> <li>He is MD &amp; CEO of Aptech Ltd.</li> <li>He is qualified as a chartered accountant from the Institute of Chartered Accountants, India</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|  <p>Shri. Pankaj Vats<br/><i>Independent Director</i></p>       | <ul style="list-style-type: none"> <li>Over 30 years of experience in running small scale industry</li> <li>He is a graduate in commerce from Shriram College of Commerce, Delhi</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|  <p>Shri. G P Joshi<br/><i>Independent Director</i></p>         | <ul style="list-style-type: none"> <li>He is a former IAS officer</li> <li>Holds a graduate degree in science from Birla Institute of Technology and Science, Pilani, and a post graduate degree in science from Allahabad University</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

# Pioneer in Infrastructure & Project Finance

## Strong Core Competencies in Infrastructure, Project Financing and Loan Syndication

- Strong appraisal and loan syndication skills
  - ▶ Pioneer in Infrastructure financing
  - ▶ Foremost in financing PPP projects in almost every infrastructure sector
- Long standing relationship with all large Indian corporates
  - ▶ Assisted industrial units across a broad spectrum of sectors
- Completed debt syndication of about Rs.2,697.15 billion (~ USD 41.03 billion) till end September, 30, 2015
- 9 Mandates under execution for debt syndication aggregating Rs.120.84 billion (~ USD 1.84<sup>1</sup> billion) for infrastructure and non infrastructure projects as of September, 2015.
- **Committed Exposure of over Rs. 730.14 billion (~USD 11.11 billion) to infrastructure projects (as on September 30, 2015)**
- Member of advisory groups set up by Government of India and industry bodies for infrastructure projects

### Indian Borrower Loans: Mandated Lead Arranger – 2015<sup>2</sup>

| No. | Underwriter             | Volume [Rs Mn.] | Share [%]   |
|-----|-------------------------|-----------------|-------------|
| 1   | State Bank of India     | 1,126,446       | 50.46       |
| 2   | Axis Bank Ltd           | 245,548         | 11.00       |
| 3   | <b>IDBI Bank Ltd</b>    | <b>154,372</b>  | <b>6.91</b> |
| 4   | Standard Chartered Bank | 72,359          | 3.24        |
| 5   | Mizho Financial         | 52,794          | 2.36        |

### Indian Borrower Loans: Book runner– 2015<sup>2</sup>

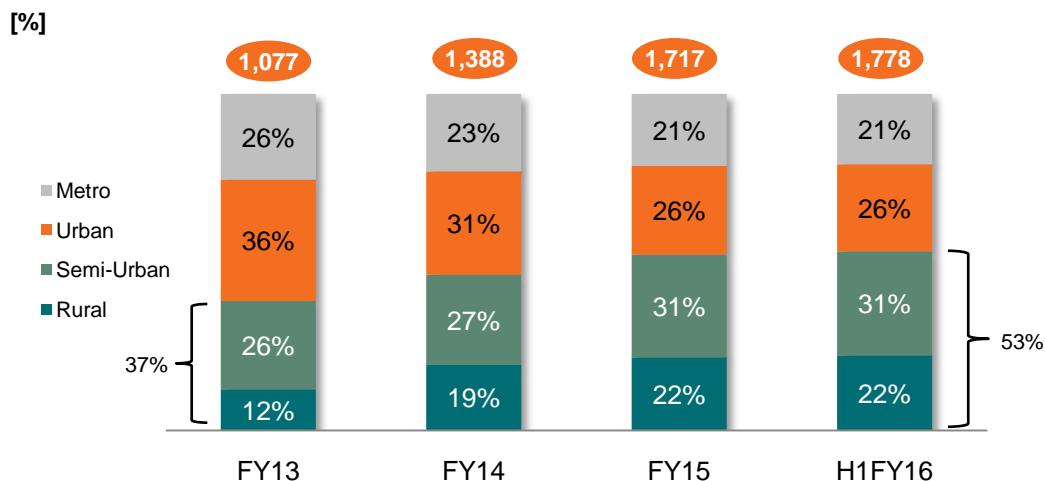
| No. | Underwriter             | Volume [Rs Mn.] | Share [%]   |
|-----|-------------------------|-----------------|-------------|
| 1   | State Bank of India     | 800,773         | 48.48       |
| 2   | Axis Bank Ltd           | 250,129         | 15.14       |
| 3   | <b>IDBI Bank Ltd</b>    | <b>103,919</b>  | <b>6.29</b> |
| 4   | Standard Chartered Bank | 80,690          | 4.88        |
| 5   | Bank of India           | 46,474          | 2.81        |

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is ₹ 65.7418 on September 30, 2015
2. Bloomberg – India Capital Market s League Table 1<sup>st</sup> 3Q 2015

# Pan India Distribution Network<sup>1</sup>

## Expanding & Diversified Distribution of Branch Network\*



\*includes one Overseas Branch

|                  |        |        |                    |
|------------------|--------|--------|--------------------|
| <b>ATMs</b>      | 1,702  | 2,301  | 3,000 <sup>4</sup> |
| <b>Employees</b> | 15,465 | 16,438 | 16,555             |



### Reach

- ▶ **Large Customer Base**
  - Large Corporate customer base
  - Long standing relationships with India's top corporate groups
  - Large Retail customer base
- ▶ Internet, Tab, Point of Sale and Mobile banking
- ▶ Network of<sup>2</sup>: RAC (75); CCU (29); RPU (6); CC (11); E-lounges (13)

### International Operations

- ▶ One overseas branch at DIFC, Dubai
- ▶ International Banking Unit (IBU) at GIFT, Gujarat (RBI approval in place)
- ▶ Global Expansion Plans, particularly in Singapore and Shanghai
- ▶ **Increasing branch network in rural/ semi urban areas with progressive use of alternate channels (e-lounges, kiosks, Business correspondents, Business facilitators etc.)**

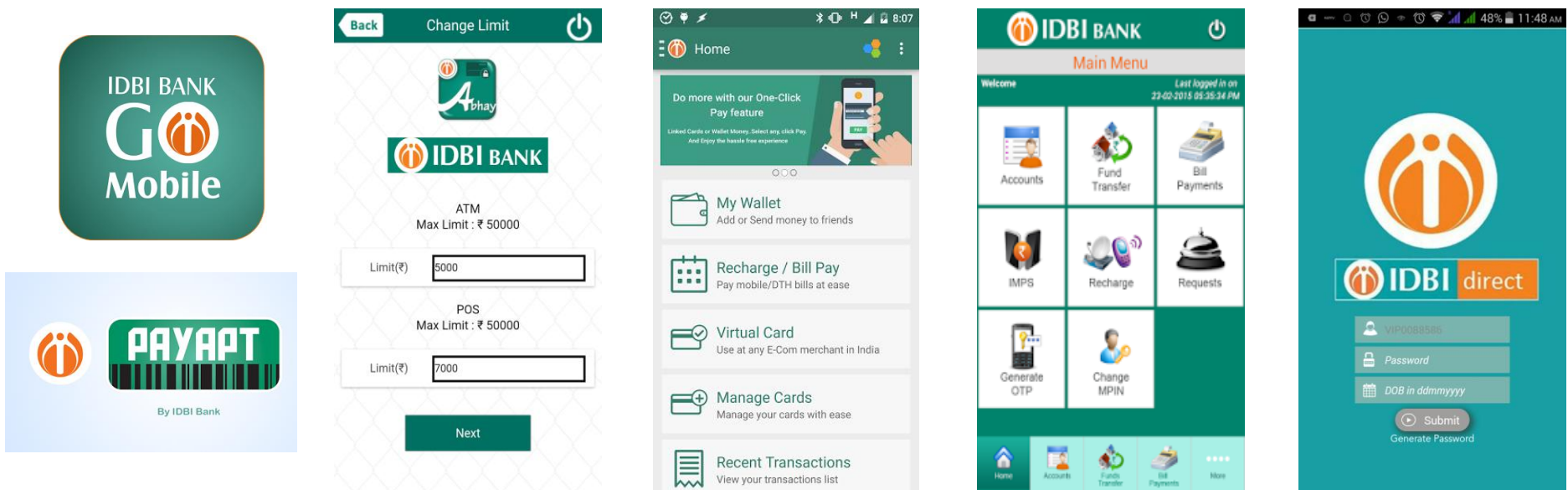
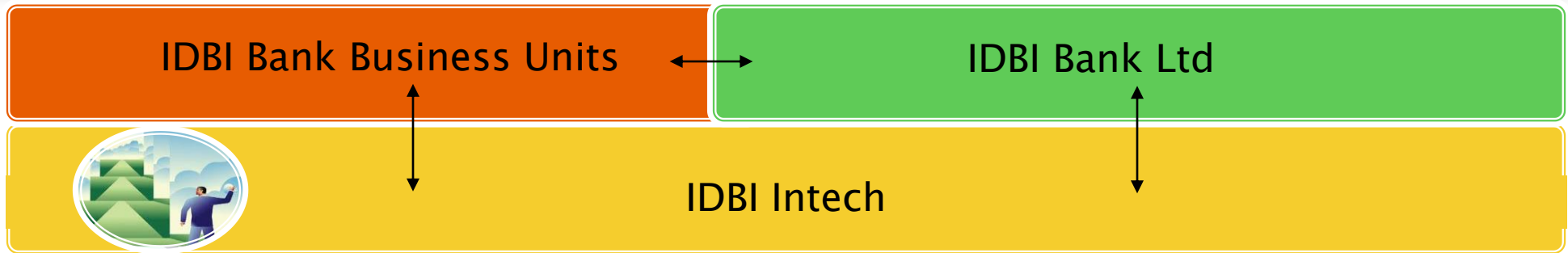
**Young workforce (Average age of 33 years) leading the Bank's Expansion Drive**

Note:

1. As at end- September 2015
2. RAC: Retail Asset Centre; CCU: Currency Clearing Units; RPU: Regional Processing Unit; CC: Currency Chests
3. Map not to scale
4. As on April 6, 2015



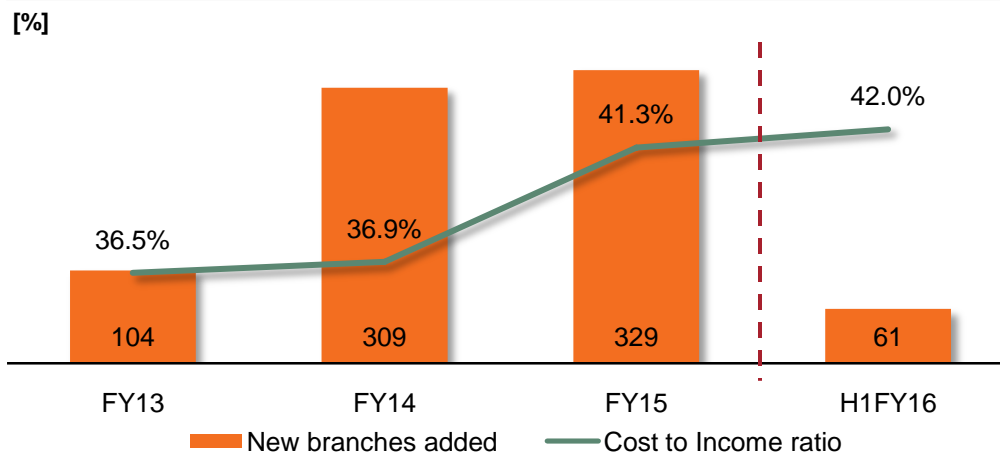
# IDBI Intech – Backbone of IDBI Group's IT function



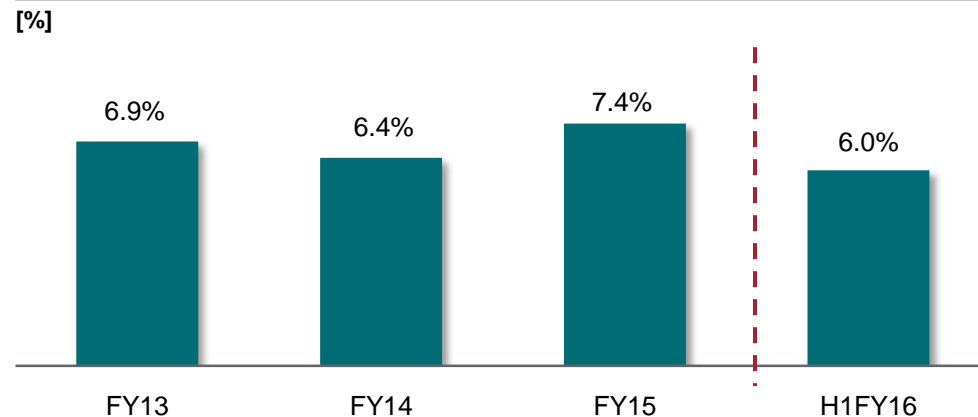
- ✓ "Skoch Order-of-Merit" Award for Abhay Card App during FY 2015-16.
- ✓ "Banking Frontier's Finnoviti Award" for IDBI Samridhi portal for innovation

# High Productivity

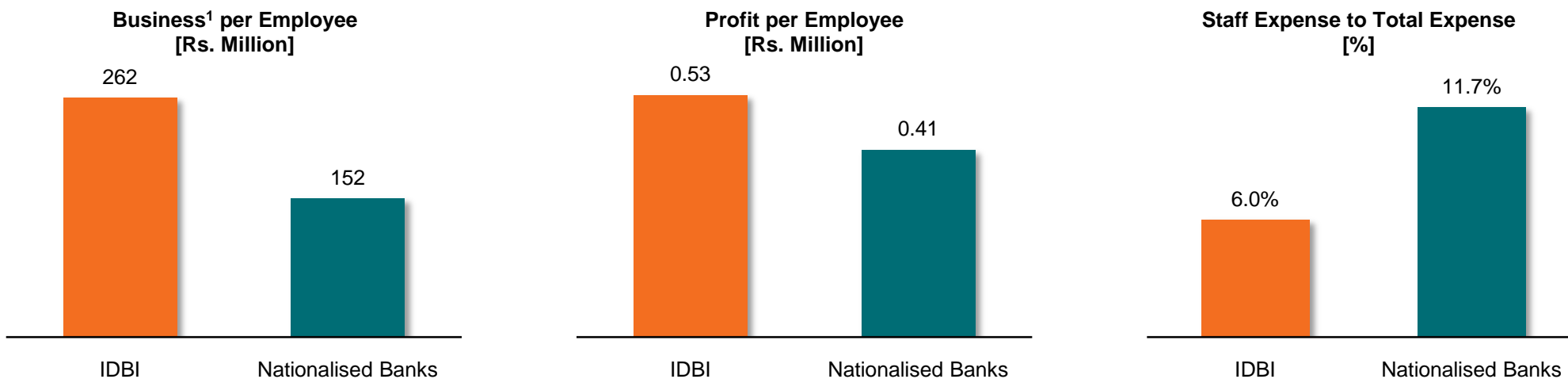
### Sustainable Cost-to-Income Ratio



### Staff Expenses to Total Expenses



### Productivity Metrics<sup>2</sup> (FY15)



Note:

1. Business = Advances + Deposits

2. Nationalized Banks: Source: RBI

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A. Indian Economy & Banking Sector: Industry Dynamics

B. IDBI Bank: Overview & History

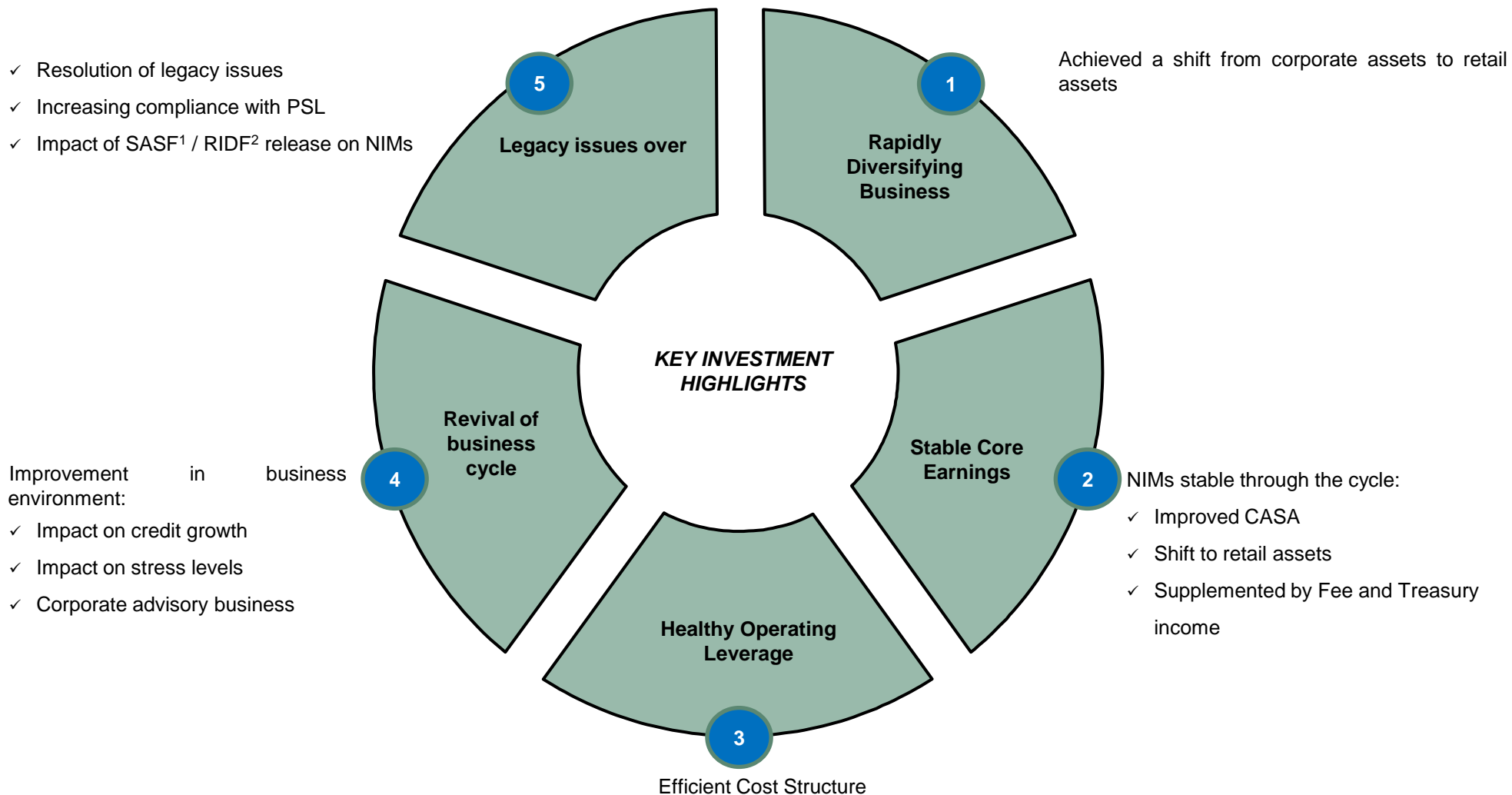
C. IDBI Bank: Key Considerations

**D. Performance Indicators**

E. Growth Strategy

# Key Financial Matrices

## Well Geared To Chart A New Course



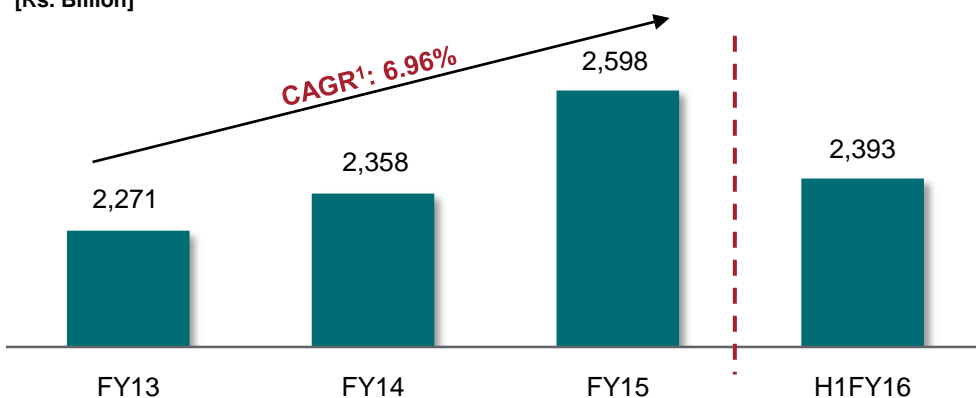
Notes:

1. SASF = Stressed Asset Stabilization Fund
2. RIDF = Rural Infrastructure Development Fund

# Steady Growth in Overall Business

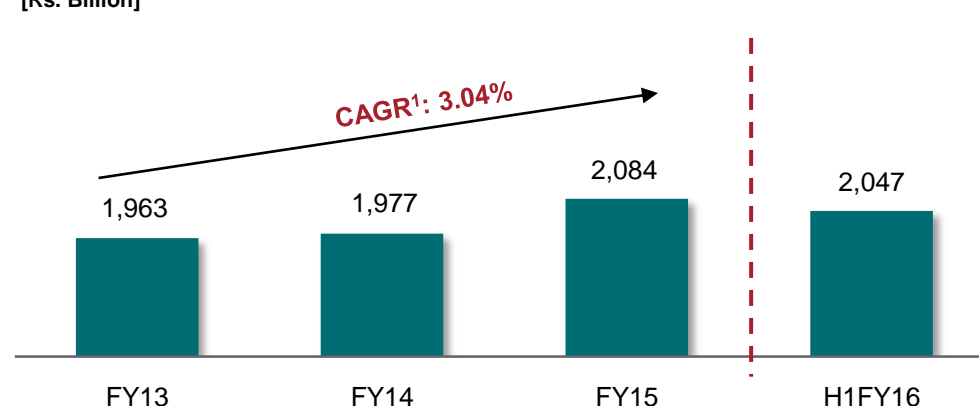
## Deposits

[Rs. Billion]



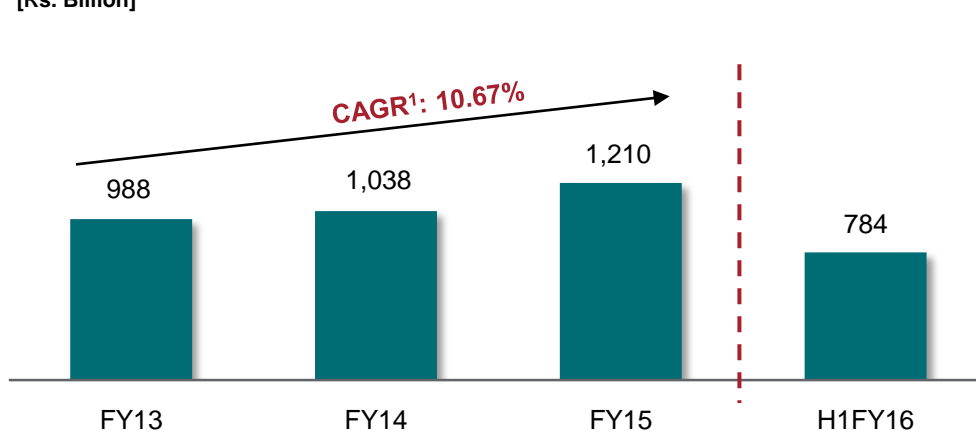
## Advances

[Rs. Billion]



## Investments

[Rs. Billion]



## Key Underpinnings

- Reduced dependence on bulk deposits
- Rebalancing the advances mix between corporate and retail clients
  - Rebalancing strategy supported by network expansion
  - Retail focus and network expansion contributing to PSL<sup>2</sup>
- PSL<sup>2</sup> increased from 27.8% in Q2FY15 to 34.8% in Q2FY16 of ANBC<sup>3</sup>
- Impact of revision in PSL guidelines on RIDF

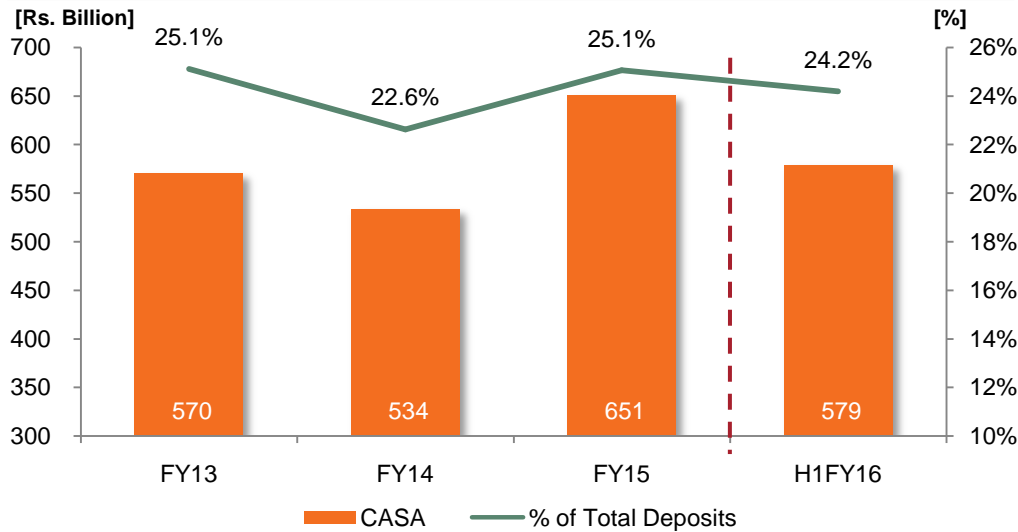
3 Rs – Rebalance, Repositioning and Resources focus

Notes:

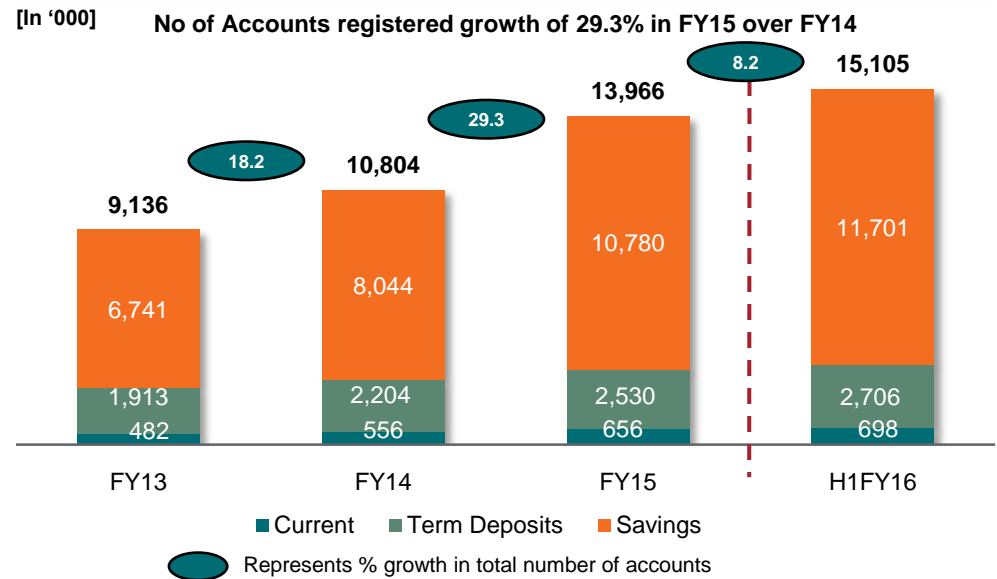
1. CAGR: Cumulative Average Growth Rate from FY13- FY15
2. PSL: Priority Sector Lending
3. ANBC: Adjusted Net Bank Credit

# Rebalancing the CASA Profile

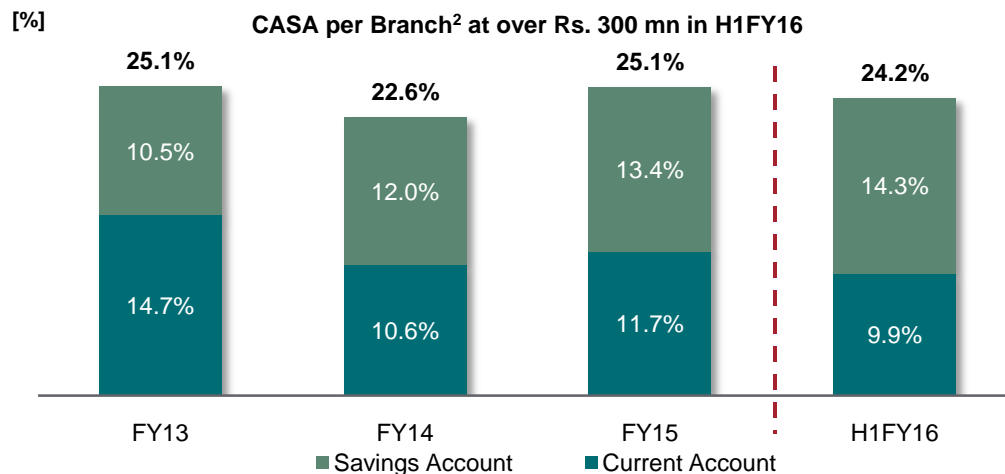
## CASA Growth



## Growth in Number of Accounts



## CASA Breakup



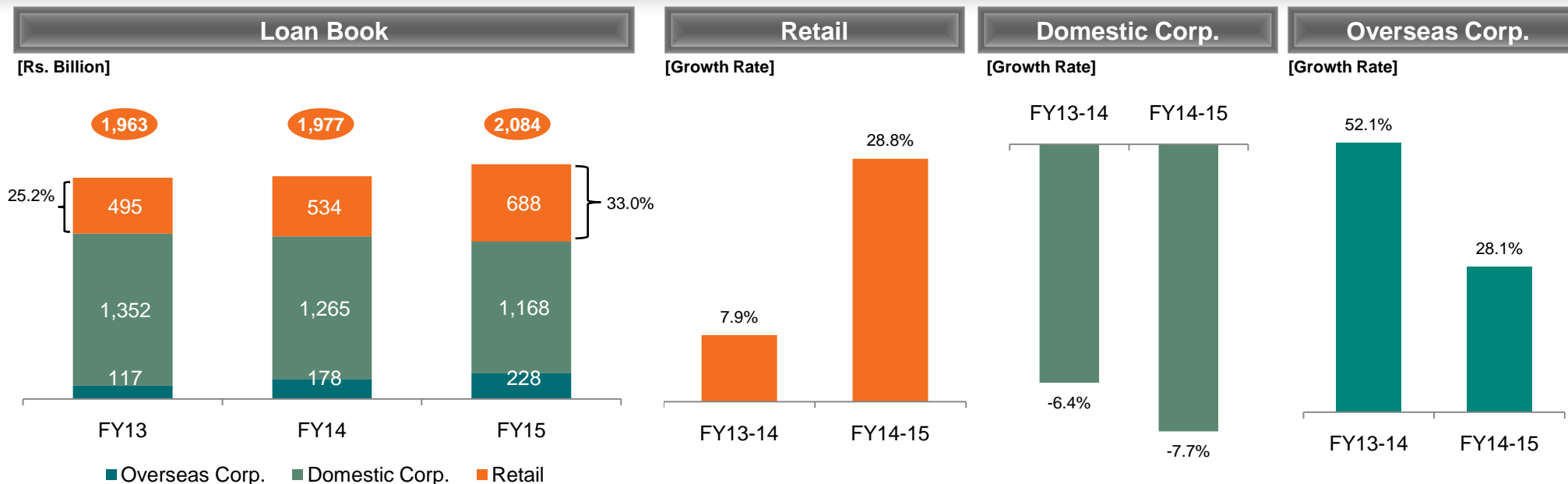
## CASA Growth Strategy

- CASA growth is in line with the Bank's Rebalancing strategy further driven by network expansion
- CASA for the Bank grew at 21.9% y-o-y in FY15 vs. 9.1%<sup>1</sup> for Nationalized Banks
- BC, BF, e-Lounges, etc are low cost modes for increasing CASA
- Steadily increasing Average CASA and Average Total Deposits
- Introduction of "Flexi Current Account", opening of accounts online

Note:

1. Source RBI
2. CASA per Branch = Total CASA/ Total Branches

# Diversified Loan Book & Risk Management



## Key Underpinnings

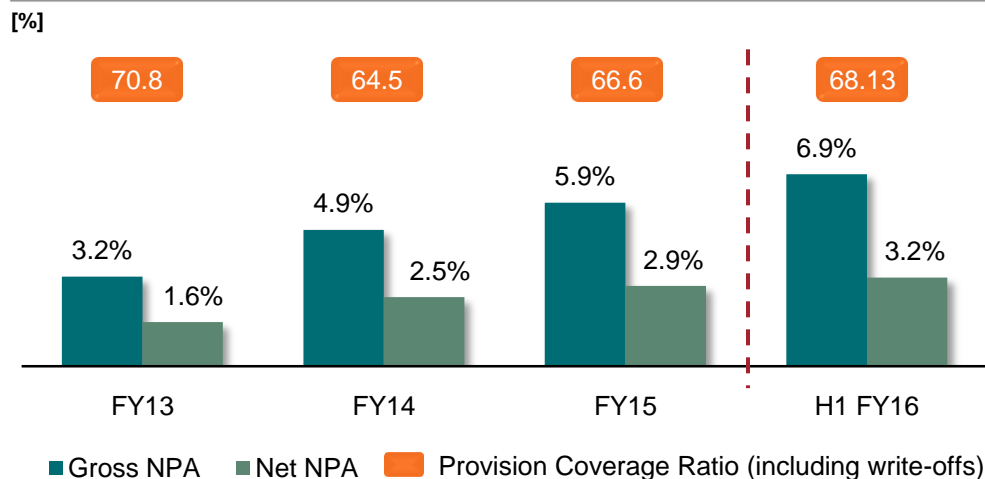
- Focus on maintaining a quality SRA<sup>1</sup> portfolio
- Targeting Retail and PSL expansion through Retail Banking Group and a rapidly expanding distribution network
- Key focus on Home Loans
- Financing agricultural, rural and MSME sectors provides diversification benefits and stability to earnings
- Merger of Priority Sector Group with Retail Banking Group to speed up PSL credit delivery

Notes:

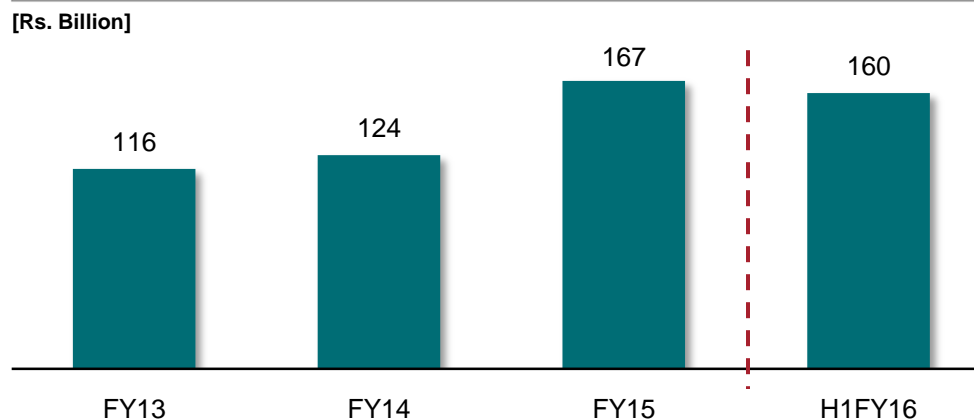
1. SRA - Structured Retail Asset
2. As at end- September 2015

# Asset Quality

## Asset Quality



## Restructured Standard Assets



## Sector-wise NPAs<sup>1</sup>

[Rs. Billion]

| S No               | Sector                     | Gross NPA     | GNPA % of Outstanding Sectoral Advances |
|--------------------|----------------------------|---------------|-----------------------------------------|
| 1                  | Agri And Allied Activities | 13.22         | 11.11                                   |
| 2                  | Industry                   | 97.30         | 8.79                                    |
| 3                  | Services                   | 20.60         | 7.79                                    |
| 4                  | Personal Loans             | 4.25          | 1.27                                    |
| 5                  | Others                     | 12.21         | 3.95                                    |
| <b>Grand Total</b> |                            | <b>147.58</b> | <b>6.92</b>                             |

## Sector-wise Restructured Standard Assets<sup>1</sup>

[Rs. Billion]

| S No         | Sector                 | Standard Assets |
|--------------|------------------------|-----------------|
| 1            | Infrastructure         | 50.08           |
| 2            | Electricity Generation | 22.30           |
| 3            | Electrical Machinery   | 12.49           |
| 4            | Ship Building          | 11.66           |
| 5            | Metal Industry         | 10.09           |
| 6            | Sugar                  | 6.14            |
| 7            | Glass Manufacturing    | 5.37            |
| 8            | Textiles               | 4.48            |
| 9            | Telecommunications     | 3.70            |
| 10           | Pharmaceuticals        | 3.40            |
| 11           | Others                 | 30.54           |
| <b>Total</b> |                        | <b>160.25</b>   |

Note:

1. As at end- September 2015



# Asset Quality | NPA Movement

[Rs. Billion]

| Parameters                         | FY13         | FY14         | FY15          | Q4FY15        | Q1FY16        | Q2FY16        |
|------------------------------------|--------------|--------------|---------------|---------------|---------------|---------------|
| <b>Gross NPAs: Opening Balance</b> | <b>45.51</b> | <b>64.50</b> | <b>99.60</b>  | <b>121.40</b> | <b>126.85</b> | <b>141.12</b> |
| <b>Add: Slippages</b>              | <b>27.40</b> | <b>57.06</b> | <b>61.01</b>  | <b>23.19</b>  | <b>16.14</b>  | <b>13.73</b>  |
| Less: Deductions                   |              |              |               |               |               |               |
| 1. Write Off                       | 3.83         | 13.93        | 16.09         | 8.60          | 0.01          | 4.20          |
| 2. Upgradation                     | 2.07         | 0.37         | 6.08          | 2.48          | 0.89          | 1.89          |
| 3. Recoveries                      | 2.51         | 7.66         | 11.59         | 6.67          | 0.97          | 1.18          |
| <b>Total Deductions</b>            | <b>8.41</b>  | <b>21.96</b> | <b>33.76</b>  | <b>17.75</b>  | <b>1.87</b>   | <b>7.27</b>   |
| <b>Gross NPAs</b>                  | <b>64.50</b> | <b>99.60</b> | <b>126.85</b> | <b>126.85</b> | <b>141.12</b> | <b>147.58</b> |

## Key Underpinnings

- Reduction in slippages in past three quarters
- Upgradations have increased y-o-y in FY15
- Pace of recoveries has increased

## Strategies for managing NPAs

- Pro-active Monitoring of NPAs, dedicated NPA Management Group
- One Time Settlements/ Negotiated Settlements (OTS/NS)
- Enforcement action under the SARFAESI Act
- Resolution through Debts Recovery Tribunal (DRT)
- Sale to Asset Reconstruction Companies (ARCs)

Note:

1. As at end- September 2015

# Strong Corporate Governance & Risk Oversight



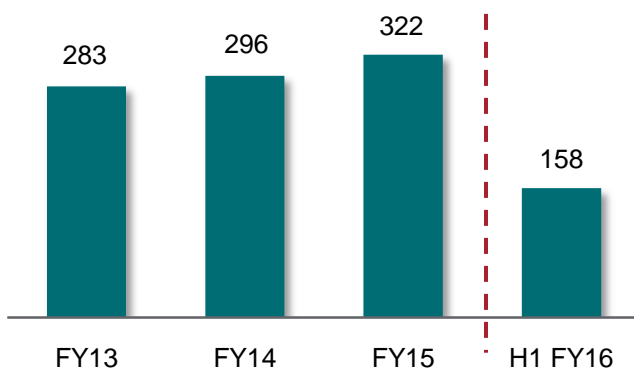
- Broad-based decision making process through Internal Committees
  - ▶ Credit Committee and Investment Committee set up with appropriate Delegation of Powers
  - ▶ Empowerment across levels for effective credit delivery

- Credit risk managed & monitored by
  - ▶ In-house rating models
  - ▶ Committee based loan approvals
  - ▶ Exposure limits

# Operational Matrices

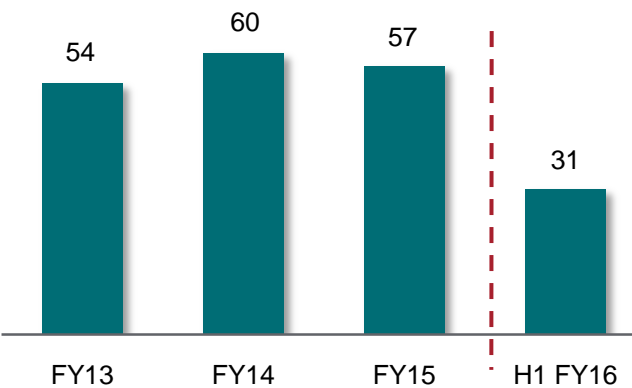
## Total Income<sup>1</sup>

[Rs. Billion]



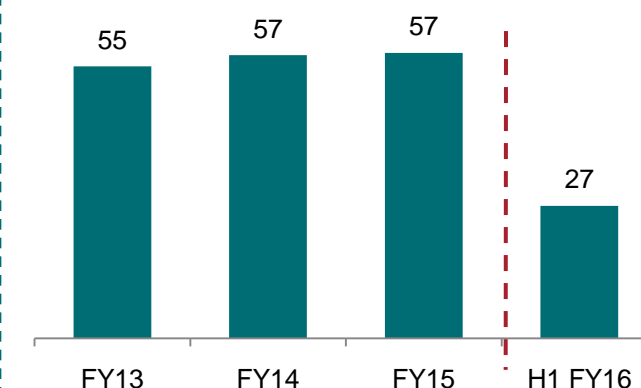
## Net Interest Income

[Rs. Billion]



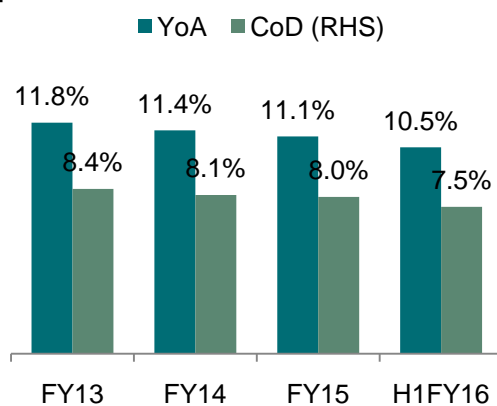
## Operating Profit

[Rs. Billion]



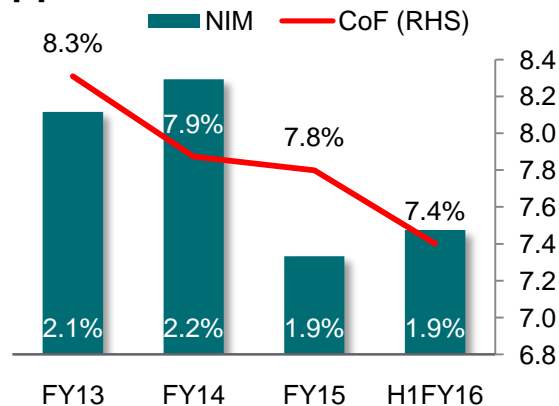
## YoA vs. CoD<sup>2</sup>

[%]



## NIMs vs. CoF<sup>2</sup>

[%]



## Maturity Profile (Rs. Billion)

| Maturity Profile     | Advances       | Borrowings   | Deposits       |
|----------------------|----------------|--------------|----------------|
| Upto 6 months        | 208.3          | 171.9        | 1,029.4        |
| > 6 months to 1 year | 117.5          | 12.5         | 235.9          |
| > 1 years to 3 years | 805.7          | 102.5        | 758.7          |
| > 3 years to 5 years | 300.8          | 124.8        | 137.0          |
| > 5 years            | 614.2          | 218.5        | 231.7          |
| <b>Total</b>         | <b>2,046.6</b> | <b>630.2</b> | <b>2,392.7</b> |

Rebalancing strategy playing out...

RSL<sup>3</sup> maturing faster than the RSA<sup>3</sup> have a positive impact in the falling interest rate scenario

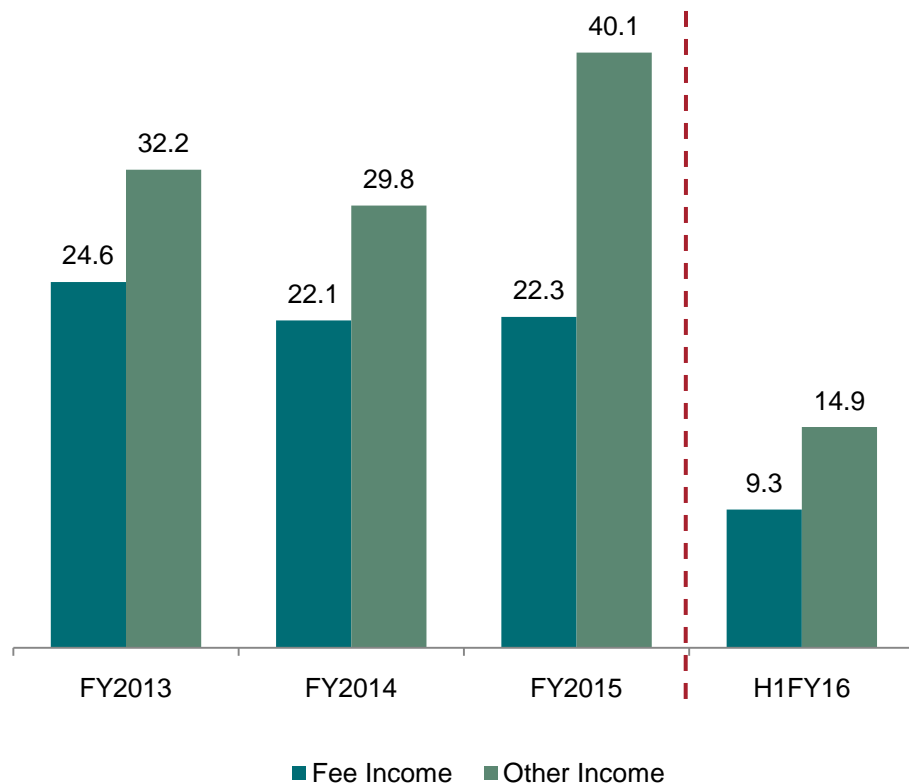
Notes:

- Total Income = Interest Income + Other Income
- YoA : Yield on Advances ; CoD: Cost of Deposits; NIM: Net Interest Margin; CoF: Cost of Funds
- RSL: Rate Sensitive Liabilities; RSA: Rate Sensitive Assets

# Fee Income & Other Income

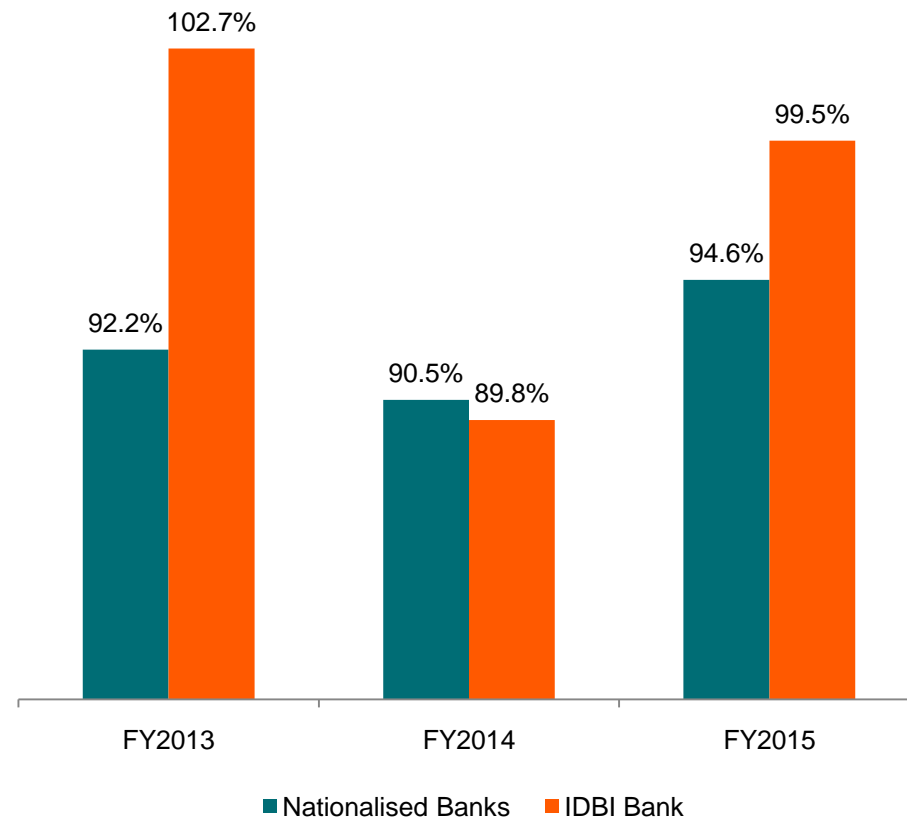
Trend in Fee Income

[Rs. Billion]



Other Income as Percentage of Operating Expenses<sup>1</sup>

[%]



**Strong Other Income growth is driven by Monetization of assets, Treasury gains and Fee based income**

**Outperforming PSB peers**

Notes:

1. Source: Indian Bank's Association (IBA) Key Statistics
2. PSB: Public Sector banks
3. All PSBs: Data for 27 Public Sector Banks provided by IBA Key Statistics

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**E. Growth Strategy**

# Shift in Focus to Leverage Core Strength

## Story so far

- ❑ Developed important financial institutions including **SIDBI, CARE, EXIM Bank, NSE, NSDL, CCIL, NeDFI, SHCIL** etc.
- ❑ Forayed into commercial banking through merger of its subsidiary IDBI bank in Oct 2004
- ❑ Developmental role diluted and stiff competition with established commercial banks, both PSBs & Pvt. Banks
- ❑ Difficulty in catching up with the pace of regulatory requirement of meeting PSL sub-targets by growing its asset base
- ❑ Adopted the strategy of consolidation and calibrated business growth in last couple of years

## Way ahead

- ✓ Indian economy is one of the fastest growing economies in the world
- ✓ Bank would leverage its core competencies i.e., Project Appraisal, Loan Syndication and Underwriting
- ✓ Transform the domestic operations as its two broad pillars i.e., **Wholesale Banking** segment and **Retail Banking** segment
- ✓ Further strengthen the Retail Franchise

# Multipronged Growth Strategy

- Leveraging the “IDBI” Brand
- Leveraging Wholesale Banking Franchise
- Grow Retail Banking Business
- Presence across the Value Chain
- Leveraging intra-group synergies
- Forging alliances and providing third party services

# Thank You





# Annexures



# Standalone Financials

## Balance Sheet Summary

|                                                   | [Rs. Billion]  |                |                |                |
|---------------------------------------------------|----------------|----------------|----------------|----------------|
| <b>Balance Sheet</b>                              | <b>FY13</b>    | <b>FY14</b>    | <b>FY15</b>    | <b>H1 FY16</b> |
| Cash & Balance with RBI                           | 105.4          | 127.1          | 130.4          | 116.2          |
| Balances with Bank & Money at Call & Short Notice | 73.8           | 41.1           | 14.9           | 72.1           |
| Investments                                       | 988.0          | 1,037.7        | 1,209.6        | 784.1          |
| Advances                                          | 1,963.1        | 1,976.9        | 2,083.8        | 2,046.6        |
| Fixed Assets                                      | 29.3           | 29.8           | 30.6           | 31.2           |
| Other Assets                                      | 68.1           | 77.3           | 91.0           | 334.4          |
| <b>Total Assets</b>                               | <b>3,227.7</b> | <b>3,289.9</b> | <b>3,560.3</b> | <b>3,384.6</b> |
| Paid-up Capital                                   | 13.3           | 16.0           | 16.0           | 16.0           |
| Reserves & Surplus                                | 199.0          | 220.4          | 227.1          | 229.4          |
| Employee Stock Option (grants) outstanding        | 0.0            | 0.0            | 0.0            | 0.0            |
| Deposits                                          | 2,271.2        | 2,357.7        | 2,598.4        | 2,392.8        |
| Borrowings                                        | 658.1          | 601.5          | 618.3          | 630.1          |
| Other Liabilities & Provisions                    | 86.1           | 94.3           | 100.5          | 116.3          |
| <b>Total Liabilities</b>                          | <b>3,227.7</b> | <b>3,289.9</b> | <b>3,560.3</b> | <b>3,384.6</b> |

Source: IDBI Bank Annual Reports and Half Yearly Results ended September 30, 2015.

# Standalone Financials

## Profit and Loss Summary

|                     |              |              |              | [Rs. Billion] |
|---------------------|--------------|--------------|--------------|---------------|
| Income Statement    | FY13         | FY14         | FY15         | H1 FY16       |
| Interest Earned     | 250.64       | 265.98       | 281.54       | 143.31        |
| Interest Expended   | 196.91       | 205.76       | 224.10       | 112.25        |
| Net Interest Income | <b>53.73</b> | <b>60.22</b> | <b>57.44</b> | <b>31.06</b>  |
| Other Income        | 32.20        | 29.79        | 40.08        | 14.86         |
| Operating Income    | 85.93        | 90.00        | 97.52        | 45.92         |
| Operating Expenses  | 31.34        | 33.19        | 40.27        | 19.35         |
| Operating Profit    | 54.59        | 56.81        | 57.25        | 26.57         |
| <b>Net Profit</b>   | <b>18.82</b> | <b>11.21</b> | <b>8.73</b>  | <b>2.55</b>   |

## Key Ratios (Standalone)

|                     | FY13  | FY14  | FY15  | H1 FY16 |
|---------------------|-------|-------|-------|---------|
| Net Interest Margin | 2.1%  | 2.2%  | 1.9%  | 1.9%    |
| Cost Income Ratio   | 36.5% | 36.9% | 41.3% | 42.1%   |
| Gross NPA Ratio     | 3.2%  | 4.9%  | 5.9%  | 6.9%    |
| Net NPA Ratio       | 1.6%  | 2.5%  | 2.9%  | 3.1%    |
| Return on Assets    | 0.7%  | 0.4%  | 0.3%  | 0.2%    |
| Return on Equity    | 10.4% | 5.6%  | 3.9%  | 2.2%    |

Source: IDBI Bank Annual Reports and Half Yearly Results ended September 30, 2015.

What if your bank  
would do everything  
your friend would do.

# IDBI Bank Investor Presentation

January 2016



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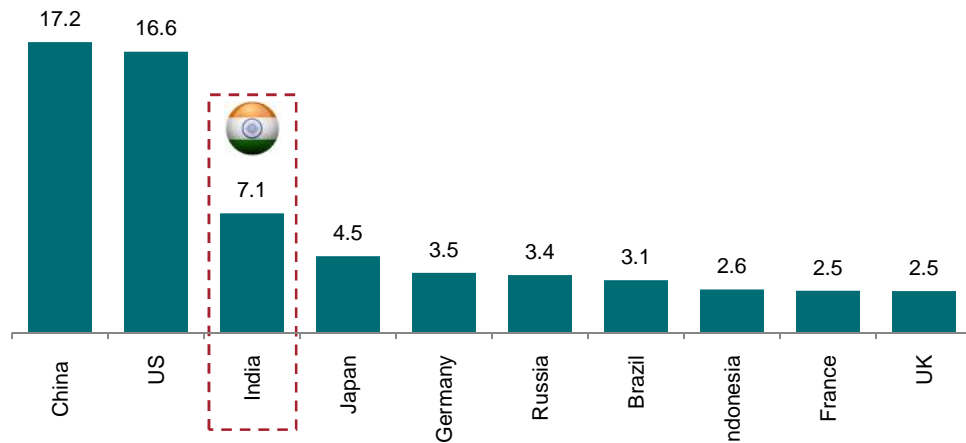
E. Growth Strategy

# India Macroeconomic Overview

Strong Demographic Tailwinds Supporting Indian Growth Story

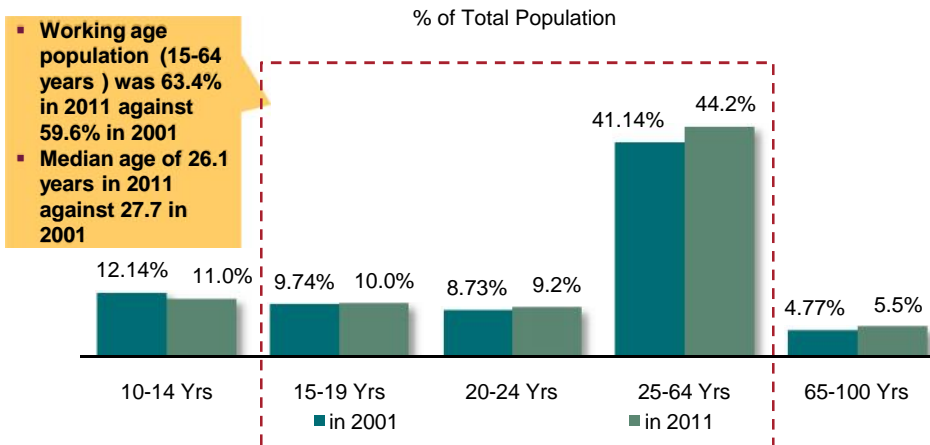
## India: 3<sup>rd</sup> Largest Economy by GDP <sup>1</sup> (PPP)

[US\$ Trillion]



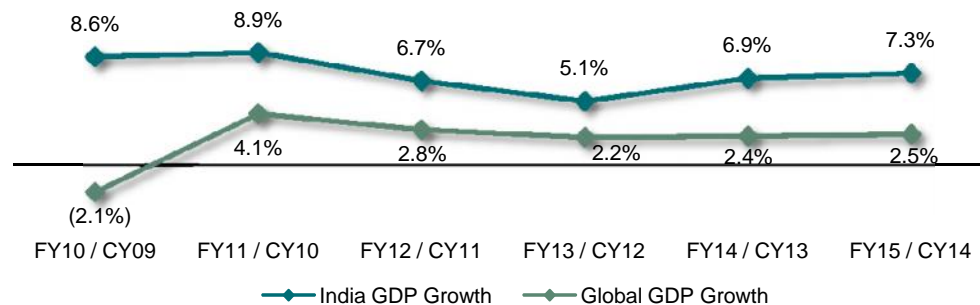
## Supported by Improving Demographics Mix<sup>2</sup>

[%]



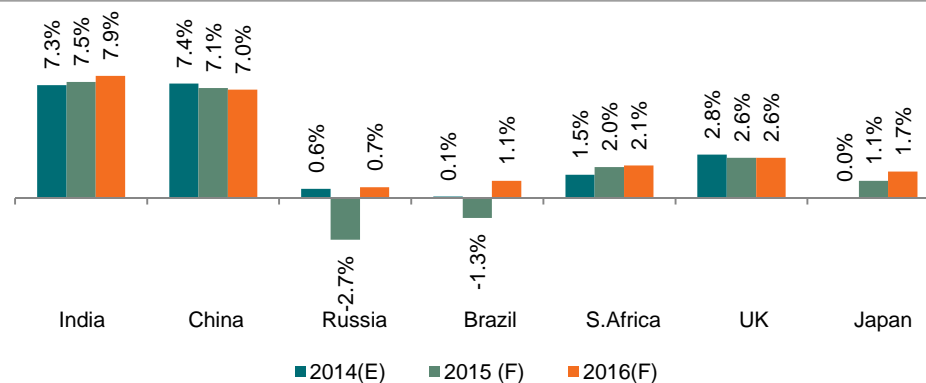
## High historical growth rates<sup>1,3</sup>

Real GDP growth Y-o-Y (%)



[Note: Fiscal year ending March 31 for India growth corresponds to calendar year ending December 31 for Global growth i.e. FY07 corresponds to CY06; India's GDP till FY13 is as per Base Year 2004-05 and from FY13 onwards is as per Base Year 2011-12]

## Indian GDP Expected to increase Steadily, and continue the Strong Momentum<sup>3</sup>



Indian GDP expected to rebound, supported by strong demographic profile

Source:

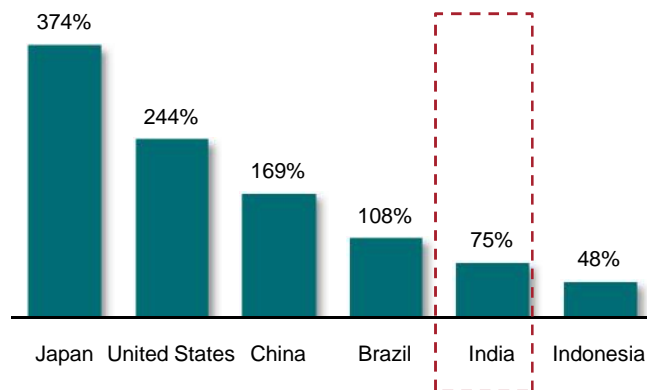
1. World Bank
2. India Census 2011
3. IMF World Economic Outlook, October 2014

# India Banking Sector Overview

Structural drivers in place

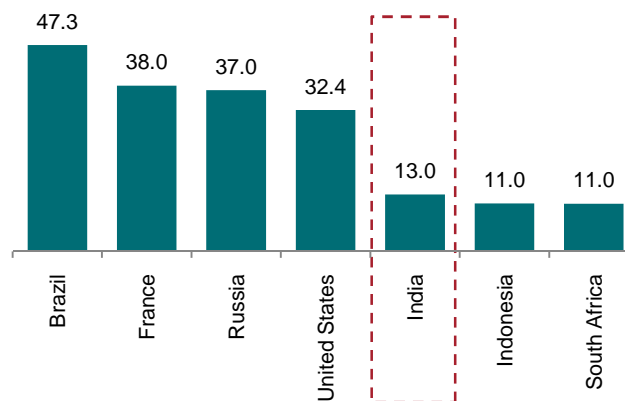
## Low Domestic Credit<sup>1</sup>

Domestic Credit % of GDP (2014)



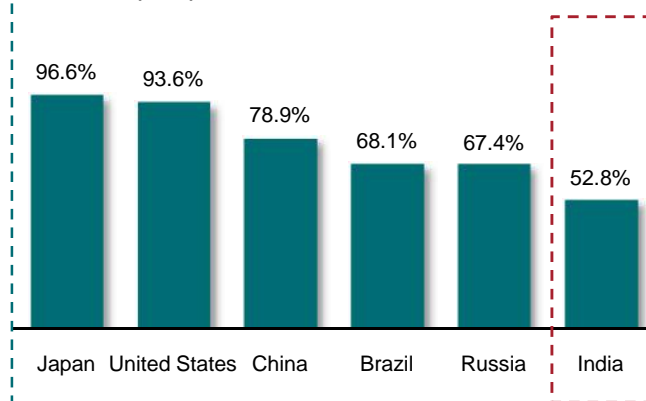
## Under-penetrated market<sup>1</sup>

Branches Per 100K Population (2014)



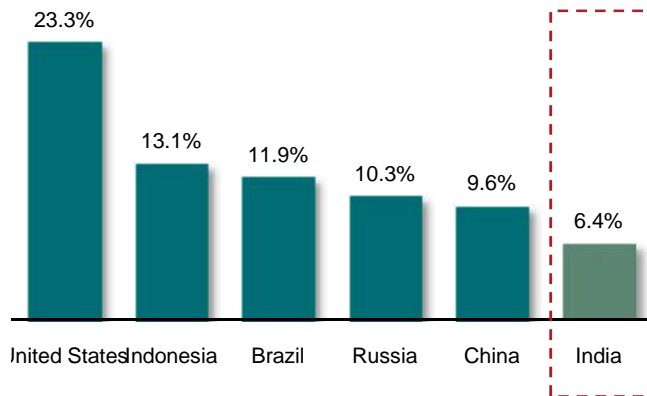
## Low Financial Participation<sup>2</sup>

% of age 15+ with account at a formal financial institution (2014)



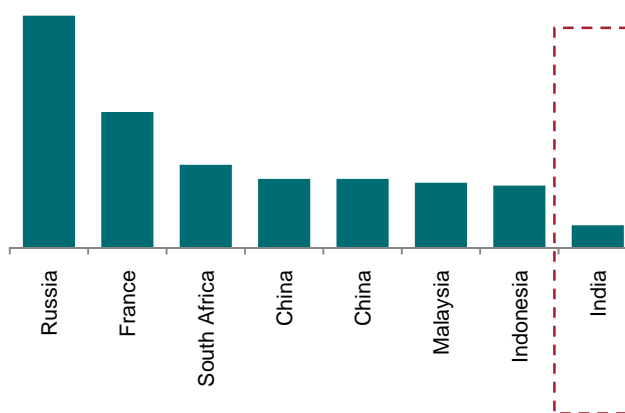
## Under-penetration in Retail Segments<sup>2</sup>

% of age 15+ with loan from a financial institution in the past year (2014)

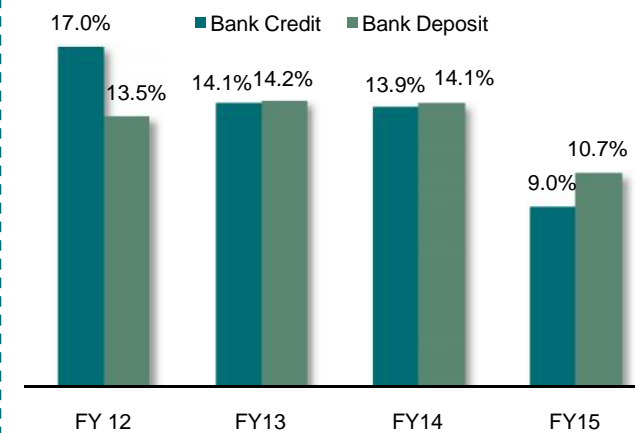


## Low ATM Penetration

ATMs per 100K Population (2014)



## Leading to resilient Deposit & Credit Growth (%)<sup>5</sup>



Source:

1. The World Bank – World Development Indicators  
2. The World Bank – Global Findex (Global Financial Inclusion Database)

3. International Monetary Fund, World Economic Outlook Database, October 2014  
4. Economic Outlook, CMIE  
5. RBI – Database on Indian Economy,



# Contents

A. Indian Economy & Banking Sector: Industry Dynamics

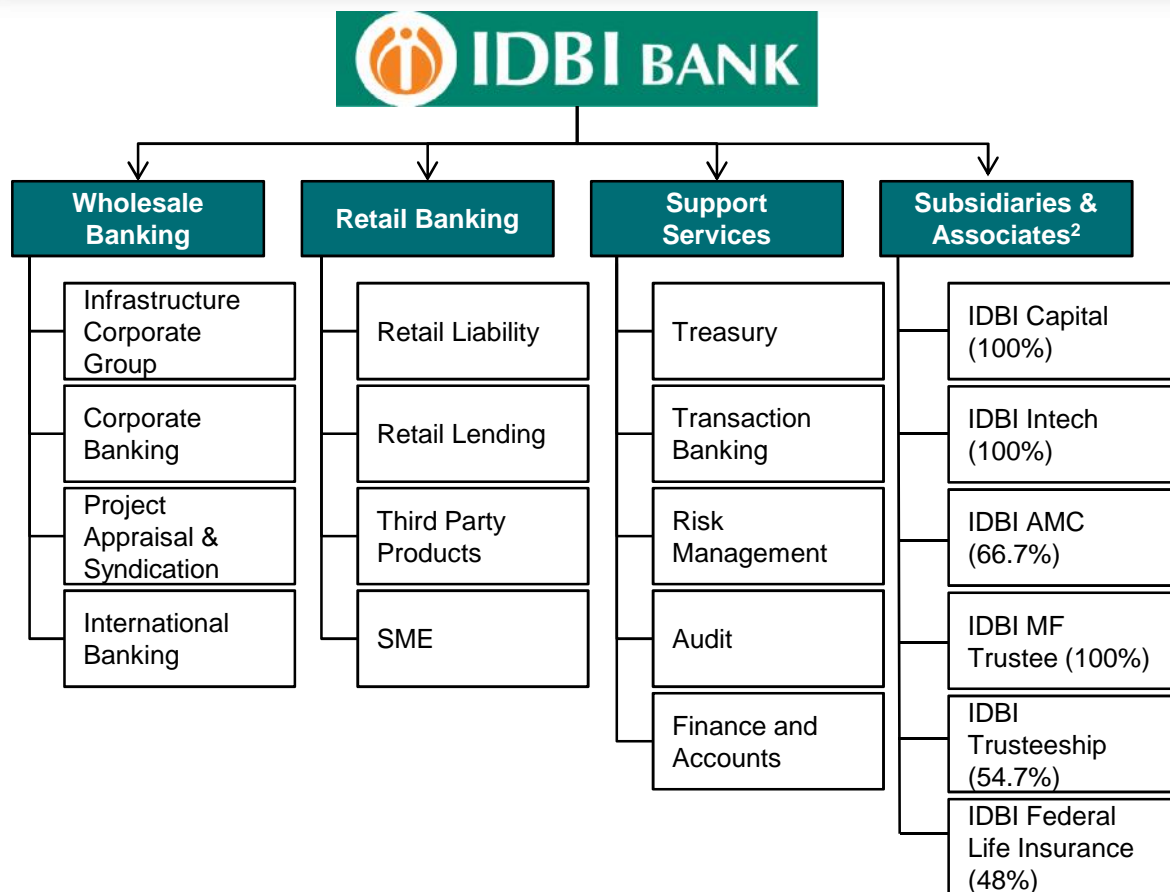
**B. IDBI Bank: Overview & History**

C. IDBI Bank: Key Considerations

D. Performance Indicators

E. Growth Strategy

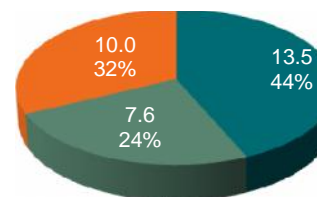
# IDBI Bank | Universal Banking Franchise



- Diversified Business Mix with universal banking operations
- Growing Customer franchise
- Diversified network of 1,778 Branches and 3,203 ATMs pan India<sup>3</sup>

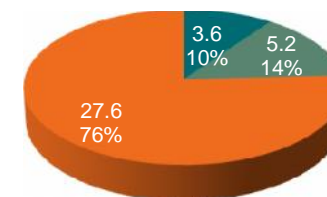
| Snapshot (Q2FY16) <sup>3</sup>     |                       |
|------------------------------------|-----------------------|
| Key Financials                     | (USD Bn) <sup>1</sup> |
| Advances                           | 31.14                 |
| Deposits                           | 36.40                 |
| Market Capitalisation <sup>4</sup> | 2.09                  |
| NIM                                | 1.9%                  |
| CASA (%)                           | 24.2%                 |
| Cost to Income ratio               | 42.1%                 |
| Gross NPA (%)                      | 6.9%                  |
| Net NPA (%)                        | 3.2%                  |
| Provisioning Coverage Ratio        | 68.1%                 |
| BASEL III Total CAR                | 11.7%                 |
| BASEL III Tier I CAR               | 8.0%                  |

Advance Mix<sup>1</sup> (US\$ Bn)



- Corporate Banking
- Infra Lending
- Retail Banking

Deposit Mix<sup>1</sup> (US\$ Bn)



- Demand Deposits
- Saving Deposits
- Term Deposits

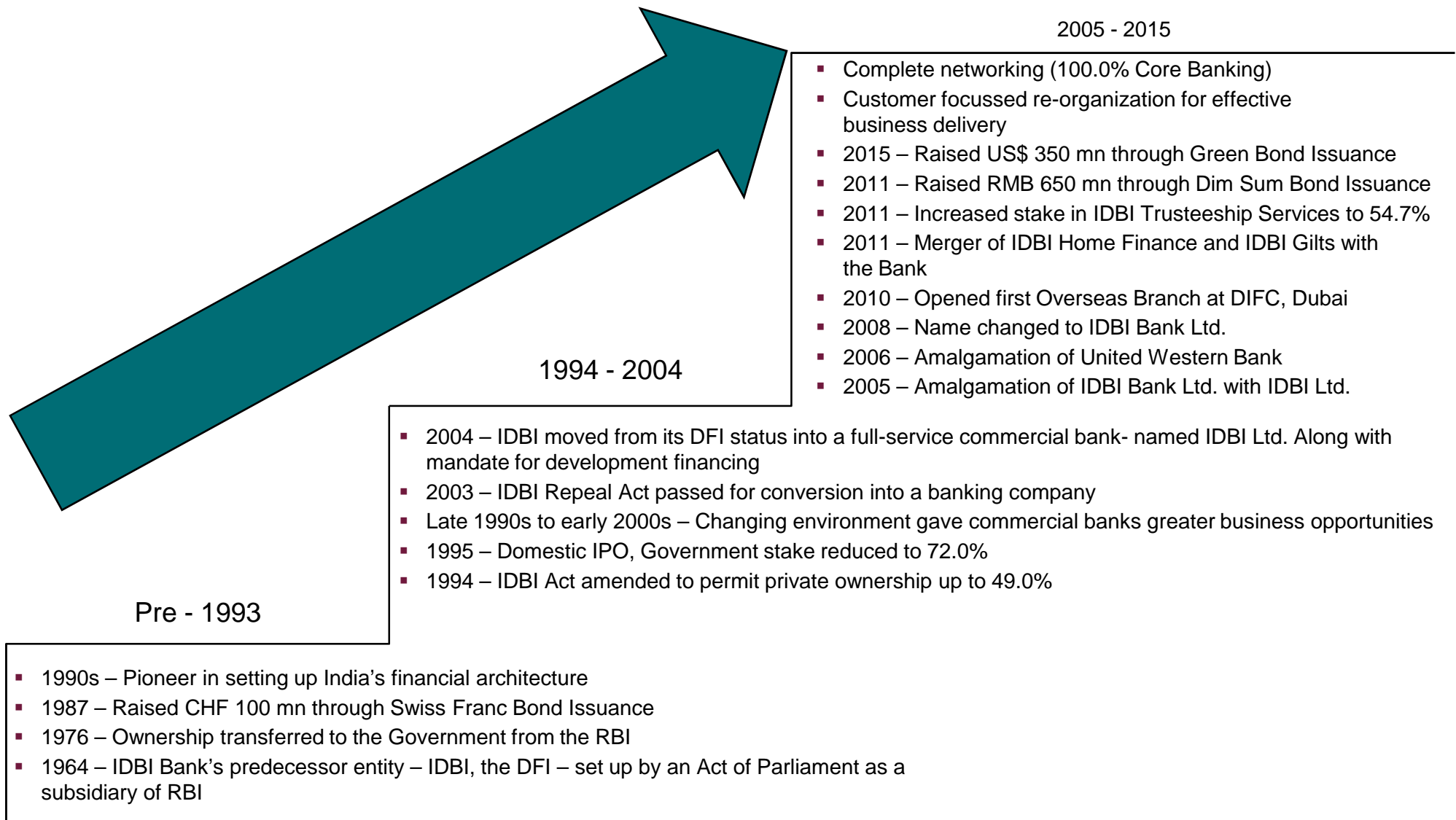
IDBI Bank has obtained its Banking License through an Act of Parliament

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. As at end – March 2015
3. As at end – September 2015
4. Source: BSE, based on closing price for January 12, 2016; Reserve Bank of India's Reference Rate for the US Dollar is Rs.66.8905 on January 12, 2016



# IDBI Bank | Decades of Operating History



# Architect of Indian Financial Sector

- Played a key role in providing project finance over four decades – India's No.1 Developmental Financial Institution (DFI)
- Policy bank for the Government of India in the area of industrial and infrastructure development
- Institution builder
  - ▶ Two of the existing DFIs – EXIM Bank and SIDBI – were carved out of IDBI
  - ▶ Helped in developing a new generation of entrepreneurs through establishment of Entrepreneurship Development Institute of India (EDII) and Technical Consultancy Organizations (TCOs)
  - ▶ IDBI Bank is a promoter of the following institutions



National Stock Exchange of India Limited

**Electronic Stock Exchange**  
(5.0% stake)



SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

Small Industries  
Development Bank of  
India  
**Funding Institution  
for MSMEs**  
(19.2% stake)



National Securities  
Depository Limited  
**Securities  
Depository**  
(30.0% stake)



NSDL E-Governance  
Infrastructure Limited  
**E-Governance**  
(30.0% stake)



**Asset  
Reconstruction  
Company**  
(19.2% stake)



**Rating Agency**  
(5.5% stake)



North Eastern  
Development  
Finance Corporation  
**For development of  
North-East Region**  
(25.0% stake)



**A bank to  
Finance Export  
Import (Equity  
Holding with GOI)**



Stock Holding  
Corporation  
of India Limited  
**Depository  
Participant,  
E-stamping etc.**

Note:

1. The shareholding of IDBI Bank in the above mentioned entities is as of March 31, 2015
2. IDBI Bank does not hold shares of EXIM Bank and Stock Holding Corporation of India Ltd as on March 31, 2015

# Contents

A. Indian Economy & Banking Sector: Industry Dynamics

B. IDBI Bank: Overview & History

**C. IDBI Bank: Key Considerations**

D. Performance Indicators

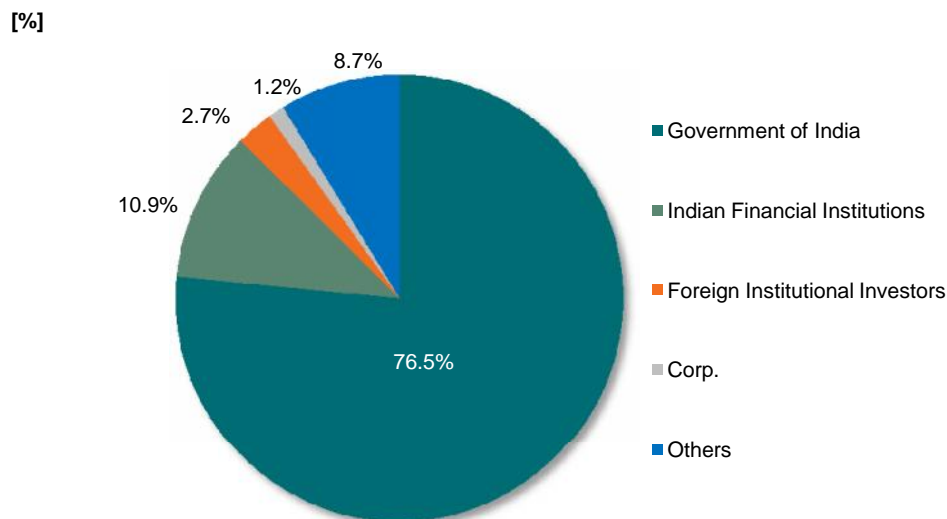
E. Growth Strategy

# Key Considerations

- ✓ Strong Government Support and Experienced Management Team
- ✓ Pioneer in Infrastructure & Project Finance
- ✓ Pan India Presence with Diversified Distribution Network
- ✓ Strong Technology enabled Operating Platform
- ✓ High Productivity

# Strong Government Support

Shareholding as on September 30, 2015



## Majority Government ownership

- ▶ Minimum Government shareholding at 51.0% [Memorandum and Articles of Association]

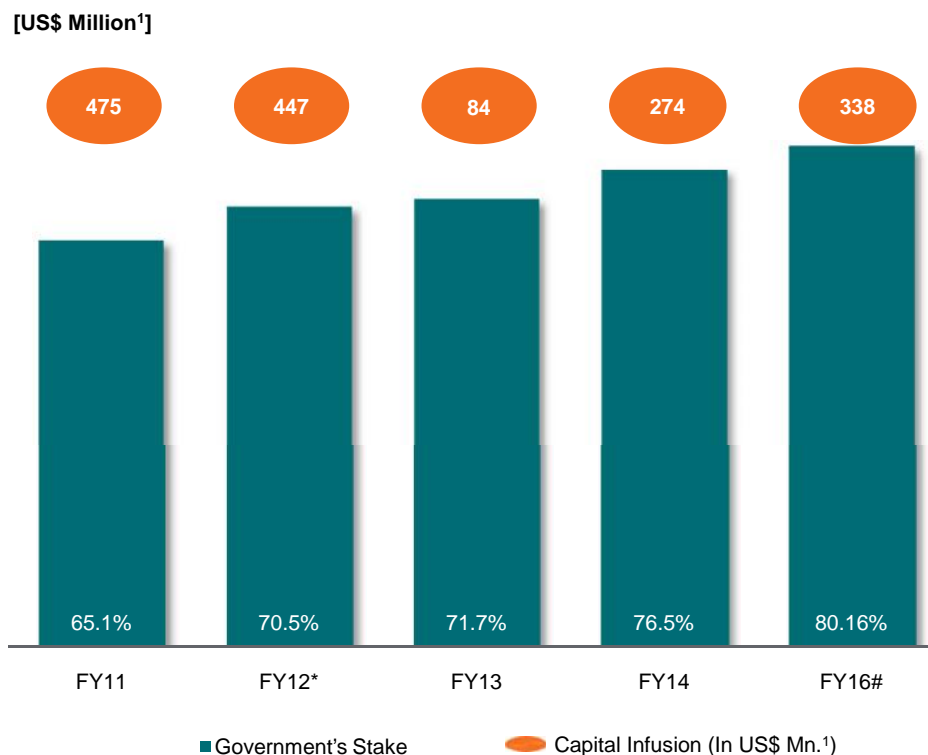
## Demonstrated Government support

- ▶ Govt. stake increased from 65.1% in FY11 to 76.5% in FY14 by total equity infusion amounting to US\$ 806 Mn<sup>1</sup> & conversion of Tier I bonds into equity
- ▶ Govt. has recently infused US\$ 335 Mn<sup>1</sup> for FY16, consequently the shareholding of Gol has risen to 80.16%.

## Board of Directors comprises eminent personalities from diverse fields

- ▶ Two full time directors appointed by Gol (MD & CEO and one Deputy Managing Director)
- ▶ One key Government official from Finance Ministry and four independent directors

Sustained Government support










- \* – Infusion of fresh equity capital to the extent of US\$ 122 Mn<sup>1</sup> and conversion of Tier I Bonds of US\$ 319 Mn<sup>1</sup> into equity
- # – Increase in Government's stake due to infusion of fresh equity capital

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015

# Board of Directors

| Name and Designation                                                                                                                              | Occupation/ Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p>Shri. Kishor P Kharat<br/><i>MD &amp; CEO</i></p>             | <ul style="list-style-type: none"> <li>Over 30 years of banking experience across all key banking segments and holds Graduate degree in Commerce, CAIIB and Law</li> <li>Dealt with various verticals of banking including credit, international business, information technology and general administration both in India and abroad</li> <li>Prior to joining IDBI, he was Executive Director of Union Bank of India</li> <li>He is also Chairman of the board of IDBI Capital Market Services Limited, IDBI Trusteeship Services Ltd, IDBI Asset Management Ltd, IDBI Intech Ltd.</li> <li>He is also Director of EXIM Bank, Chairman &amp; Executive Trustee of Stressed Assets Stabilization Fund (SASF), President of Governing Council of Entrepreneurship Development Institute of India</li> </ul> |
|  <p>Shri. B.K. Batra<br/><i>Deputy Managing Director</i></p>      | <ul style="list-style-type: none"> <li>Over 32 years of banking experience across all major verticals</li> <li>He holds graduate degree in Commerce from Shriram College of Commerce, Delhi, Business Administration from FMS Delhi and CFA from ICFAI, Hyderabad</li> <li>He is also on the board of directors of IDBI Capital Market Services Limited, IDBI Mutual Fund Trustee Co. Limited, IDBI Intech Limited and Stressed Assets Stabilisation Fund</li> </ul>                                                                                                                                                                                                                                                                                                                                        |
|  <p>Smt. Snehalata Shrivastava<br/><i>Government Director</i></p> | <ul style="list-style-type: none"> <li>Over 30 years of experience in field of finance, telecom, highways, revenue and multilateral banks including World Bank and Asian Development Banks</li> <li>She is an IAS officer of 1982 batch, and is Special Secretary (FS), Department of Financial Services, Ministry of Finance</li> <li>Holds Post graduate degree in Geography</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                   |
|  <p>Shri. S Ravi<br/><i>Independent Director</i></p>             | <ul style="list-style-type: none"> <li>Over 25 years of experience in the profession</li> <li>He is qualified as a chartered accountant from the Institute of Chartered Accountants, India and has also obtained a diploma in information systems audit from the same institute</li> <li>He was formally a Director of UCO Bank, Union Bank and BHEL.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|  <p>Shri. Ninad Karpe<br/><i>Independent Director</i></p>       | <ul style="list-style-type: none"> <li>He is MD &amp; CEO of Aptech Ltd.</li> <li>He is qualified as a chartered accountant from the Institute of Chartered Accountants, India</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|  <p>Shri. Pankaj Vats<br/><i>Independent Director</i></p>       | <ul style="list-style-type: none"> <li>Over 30 years of experience in running small scale industry</li> <li>He is a graduate in commerce from Shriram College of Commerce, Delhi</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|  <p>Shri. G P Joshi<br/><i>Independent Director</i></p>         | <ul style="list-style-type: none"> <li>He is a former IAS officer</li> <li>Holds a graduate degree in science from Birla Institute of Technology and Science, Pilani, and a post graduate degree in science from Allahabad University</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |



# Pioneer in Infrastructure & Project Finance

## Strong Core Competencies in Infrastructure, Project Financing and Loan Syndication

- Strong appraisal and loan syndication skills
  - ▶ Pioneer in Infrastructure financing
  - ▶ Foremost in financing PPP projects in almost every infrastructure sector
- Long standing relationship with all large Indian corporates
  - ▶ Assisted industrial units across a broad spectrum of sectors
- Completed debt syndication of about ~US\$ 41.03 billion<sup>1</sup> till end September, 30, 2015
- 9 Mandates under execution for debt syndication aggregating ~US\$ 1.84 billion<sup>1</sup> for infrastructure and non infrastructure projects as of September, 2015.
- Committed Exposure of over ~USD 11.11 billion<sup>1</sup> to infrastructure projects (as on September 30, 2015)
- Member of advisory groups set up by Government of India and industry bodies for infrastructure projects

### Indian Borrower Loans: Mandated Lead Arranger – 2015<sup>2</sup>

| No. | Underwriter             | Volume [US\$ Mn <sup>1</sup> ] | Share [%]   |
|-----|-------------------------|--------------------------------|-------------|
| 1   | State Bank of India     | 17,134                         | 50.46       |
| 2   | Axis Bank Ltd           | 3,735                          | 11.00       |
| 3   | <b>IDBI Bank Ltd</b>    | <b>2,348</b>                   | <b>6.91</b> |
| 4   | Standard Chartered Bank | 1,101                          | 3.24        |
| 5   | Mizho Financial         | 803                            | 2.36        |

### Indian Borrower Loans: Book runner– 2015<sup>2</sup>

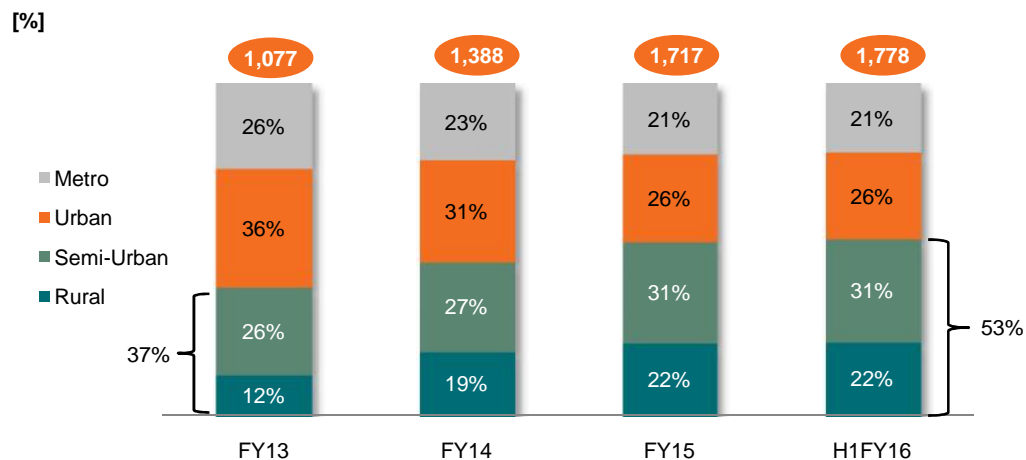
| No. | Underwriter             | Volume [US\$ Mn <sup>1</sup> ] | Share [%]   |
|-----|-------------------------|--------------------------------|-------------|
| 1   | State Bank of India     | 12,181                         | 48.48       |
| 2   | Axis Bank Ltd           | 3,805                          | 15.14       |
| 3   | <b>IDBI Bank Ltd</b>    | <b>1,581</b>                   | <b>6.29</b> |
| 4   | Standard Chartered Bank | 1,227                          | 4.88        |
| 5   | Bank of India           | 707                            | 2.81        |

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. Bloomberg – India Capital Markets League Table 1<sup>st</sup> 3Q 2015

# Pan India Distribution Network<sup>1</sup>

## Expanding & Diversified Distribution of Branch Network\*



\*includes one Overseas Branch

|                  |        |        |                    |
|------------------|--------|--------|--------------------|
| <b>ATMs</b>      | 1,702  | 2,301  | 3,000 <sup>4</sup> |
| <b>Employees</b> | 15,465 | 16,438 | 16,555             |

### Reach

- ▶ Large Customer Base
  - Large Corporate customer base
  - Long standing relationships with India's top corporate groups
  - Large Retail customer base
- ▶ Internet, Tab, Point of Sale and Mobile banking
- ▶ Network of<sup>2</sup> : RAC (75); CCU (29); RPU (6); CC (11); E-lounges (13)



### International Operations

- ▶ One overseas branch at DIFC, Dubai
- ▶ International Banking Unit (IBU) at GIFT, Gujarat (RBI approval in place)
- ▶ Global Expansion Plans, particularly in Singapore and Shanghai

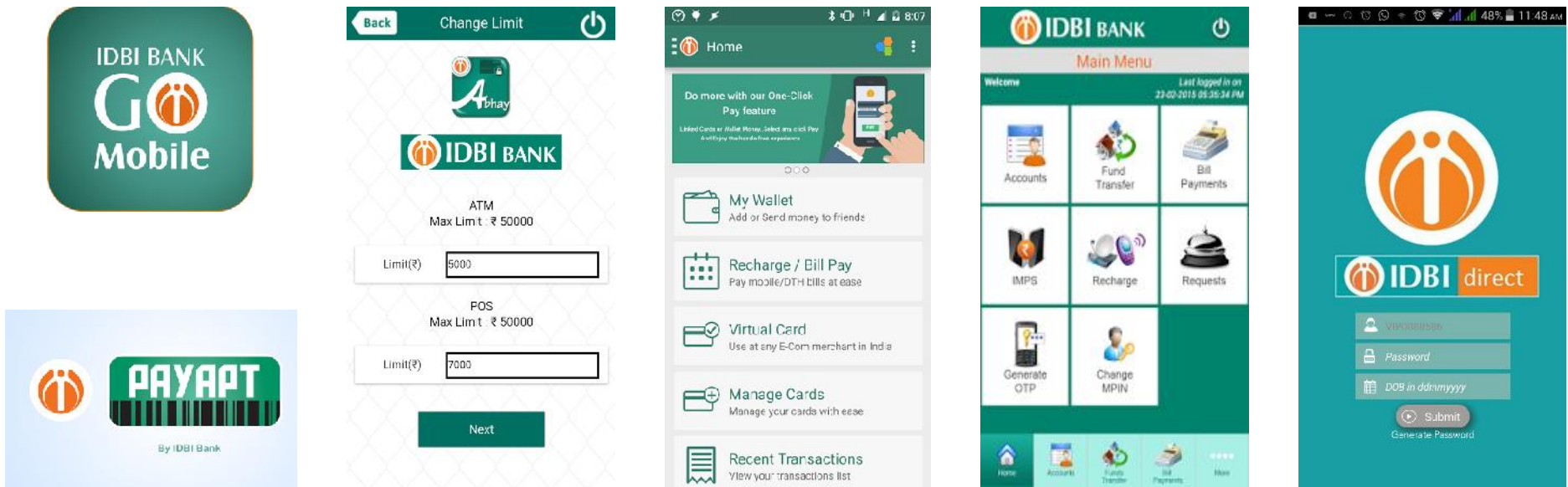
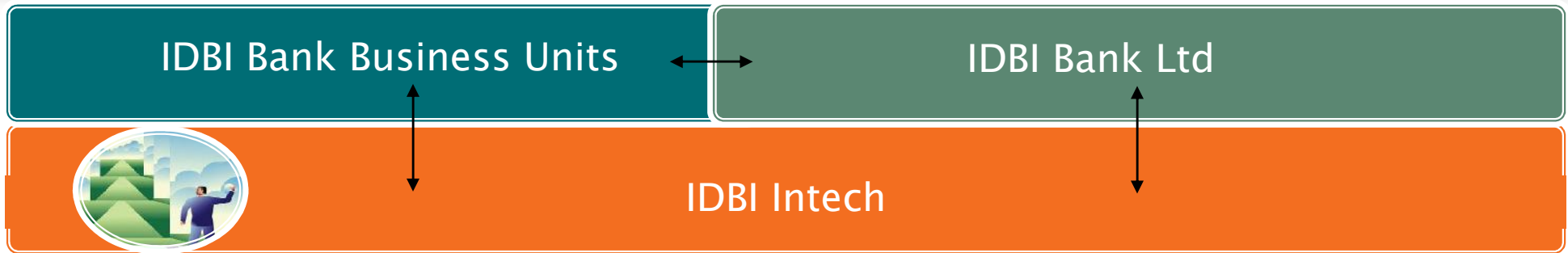
- **Increasing branch network in rural/ semi urban areas with progressive use of alternate channels (e-lounges, kiosks, Business correspondents, Business facilitators etc.)**

**Young workforce (Average age of 33 years) leading the Bank's Expansion Drive**

Note:

1. As at end- September 2015
2. RAC: Retail Asset Centre; CCU: Currency Clearing Units; RPU: Regional Processing Unit; CC: Currency Chests
3. Map not to scale
4. As on April 6, 2015

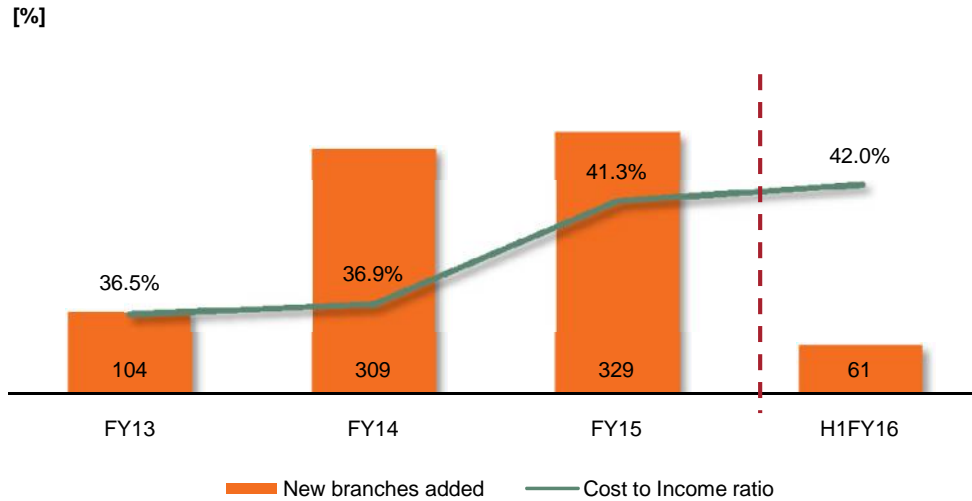
# IDBI Intech – Backbone of IDBI Group’s IT function



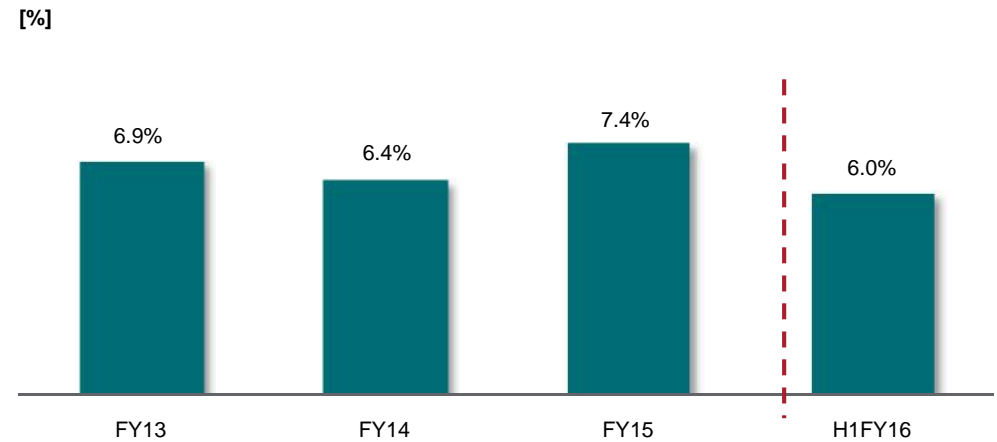
- ✓ “Skoch Order-of-Merit” Award for Abhay Card App during FY 2015-16.
- ✓ “Banking Frontier’s Finnoviti Award” for IDBI Samridhhi portal for innovation

# High Productivity

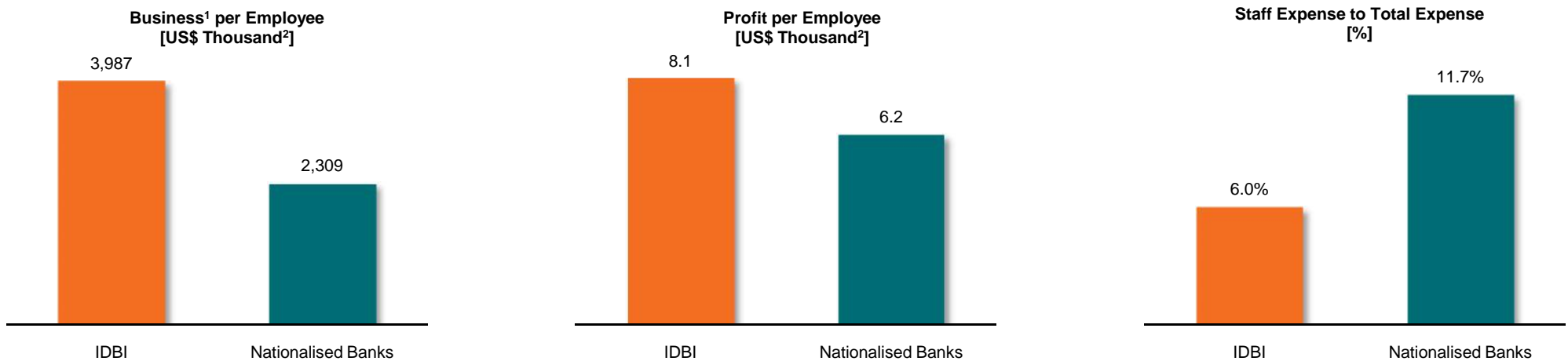
## Sustainable Cost-to-Income Ratio



## Staff Expenses to Total Expenses



## Productivity Metrics<sup>3</sup> (FY15)



Note:

1. Business = Advances + Deposits

2. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015

3. Nationalized Banks: Source: RBI

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# Key Financial Matrices

## Well Geared To Chart A New Course



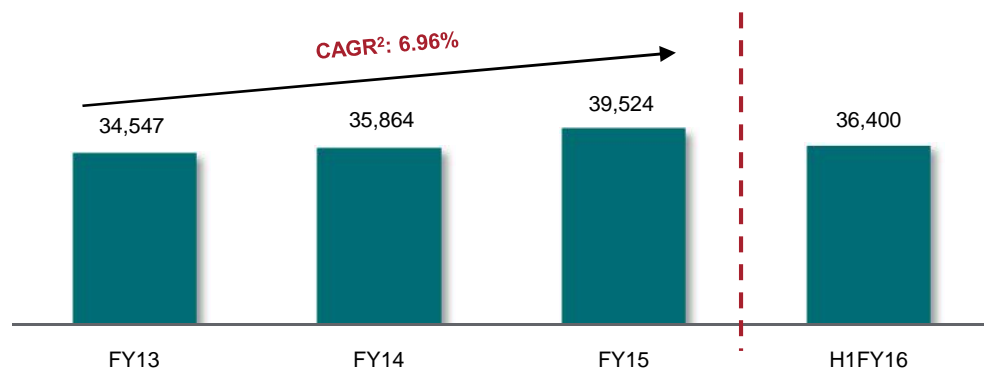
Notes:

1. SASF = Stressed Asset Stabilization Fund
2. RIDF = Rural Infrastructure Development Fund

# Steady Growth in Overall Business

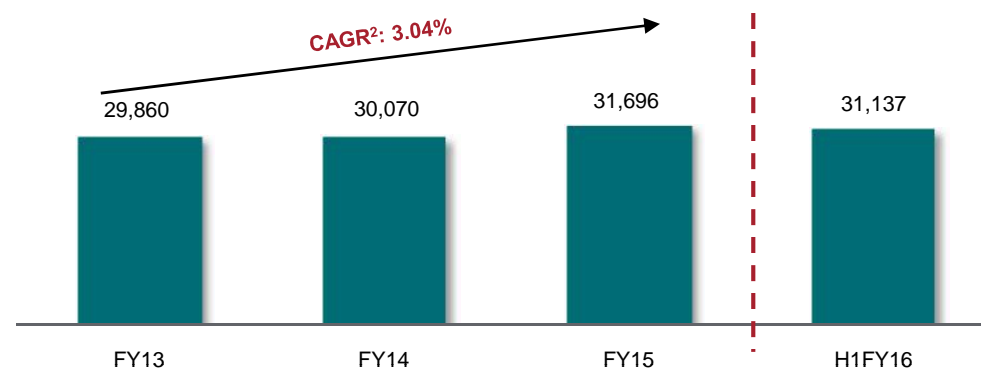
## Deposits

[US\$ Million<sup>1</sup>]



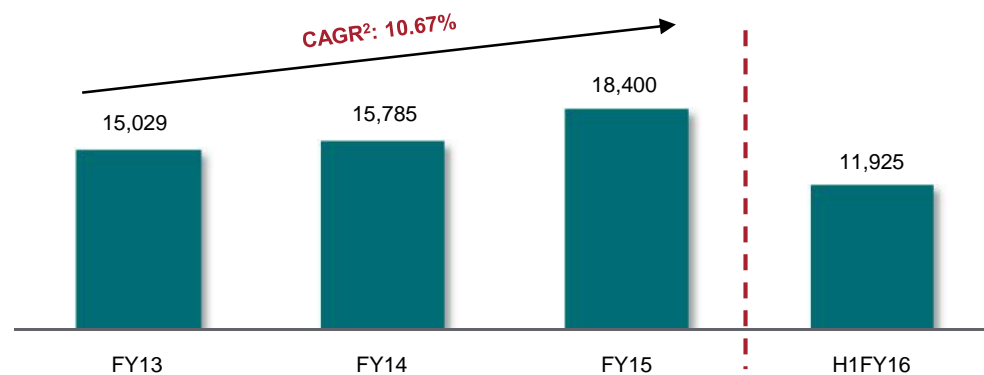
## Advances

[US\$ Million<sup>1</sup>]



## Investments

[US\$ Million<sup>1</sup>]



## Key Underpinnings

- Reduced dependence on bulk deposits
- Rebalancing the advances mix between corporate and retail clients
  - ▶ Rebalancing strategy supported by network expansion
  - ▶ Retail focus and network expansion contributing to PSL<sup>3</sup>
- PSL<sup>3</sup> increased from 27.8% in Q2FY15 to 34.8% in Q2FY16 of ANBC<sup>4</sup>
- Impact of revision in PSL<sup>3</sup> guidelines on RIDF

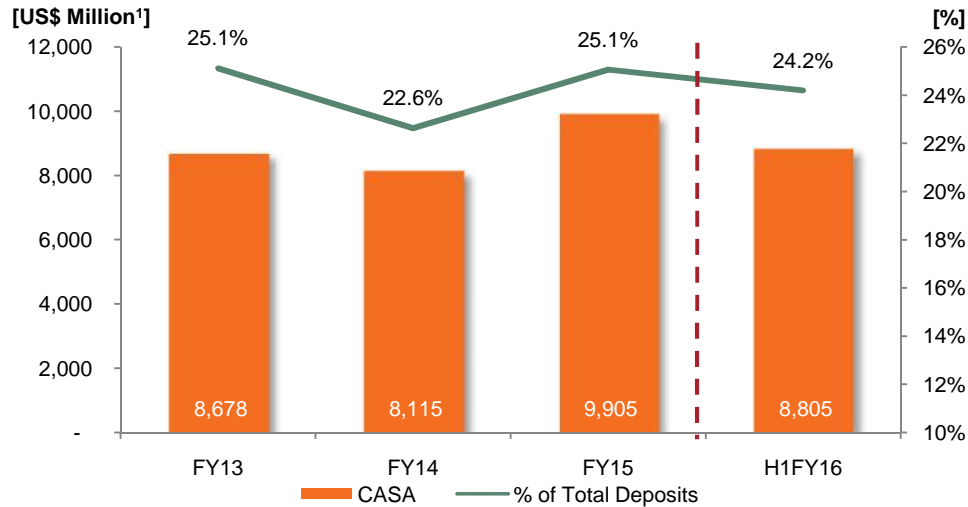
**3 Rs – Rebalance, Repositioning and Resources focus**

Notes:

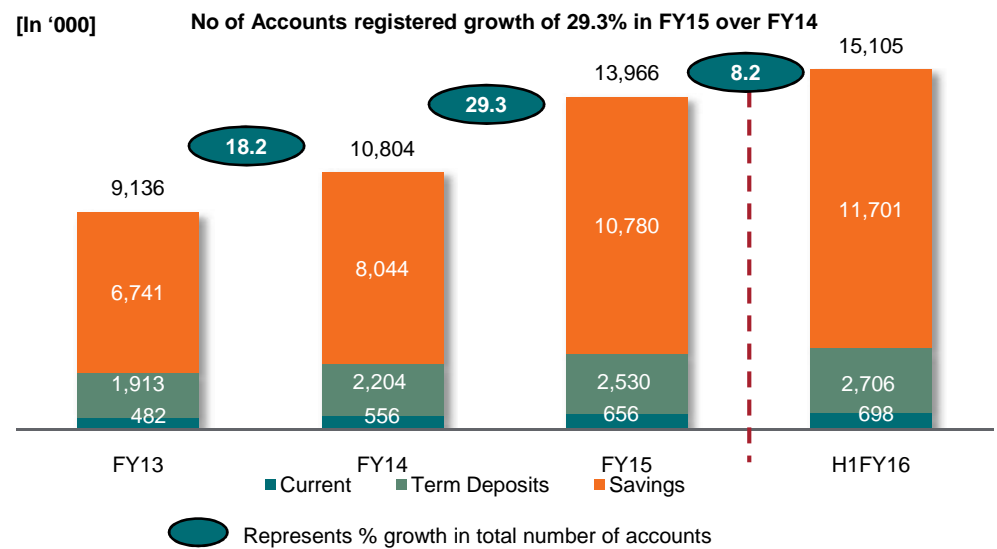
1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. CAGR: Compounded Average Growth Rate from FY13- FY15
3. PSL: Priority Sector Lending
4. ANBC: Adjusted Net Bank Credit

# Rebalancing the CASA Profile

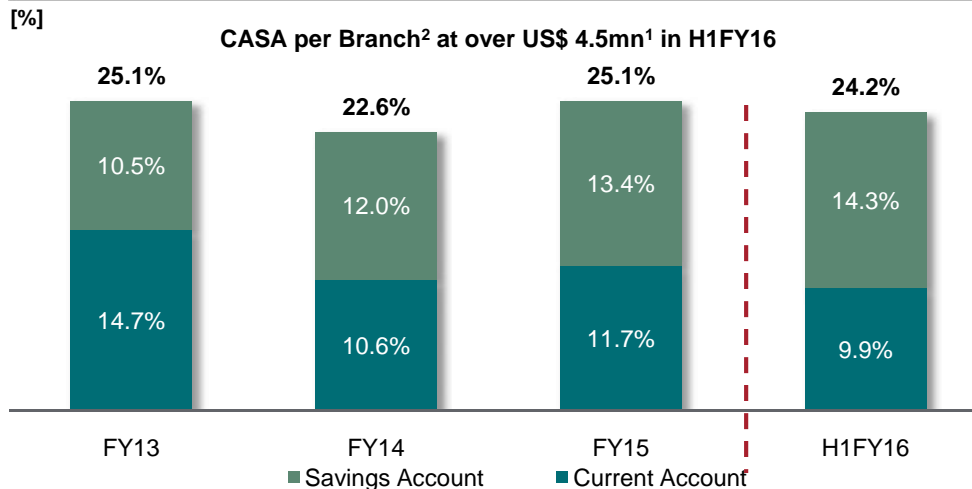
## CASA Growth



## Growth in Number of Accounts



## CASA Breakup



## CASA Growth Strategy

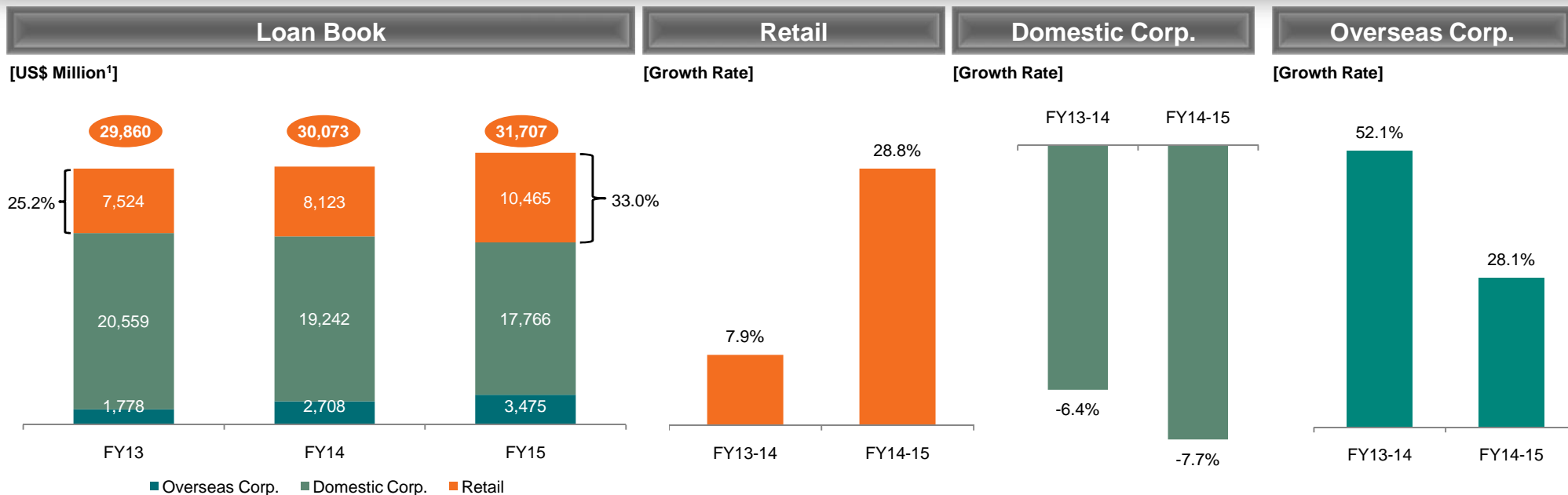
- CASA growth is in line with the Bank's Rebalancing strategy further driven by network expansion
- CASA for the Bank grew at 21.9% y-o-y in FY15 vs. 9.1%<sup>3</sup> for Nationalized Banks
- BC, BF, e-Lounges, etc are low cost modes for increasing CASA
- Steadily increasing Average CASA and Average Total Deposits
- Introduction of "Flexi Current Account", opening of accounts online

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. CASA per Branch = Total CASA/ Total Branches
3. Source RBI



# Diversified Loan Book & Risk Management



## Key Underpinnings

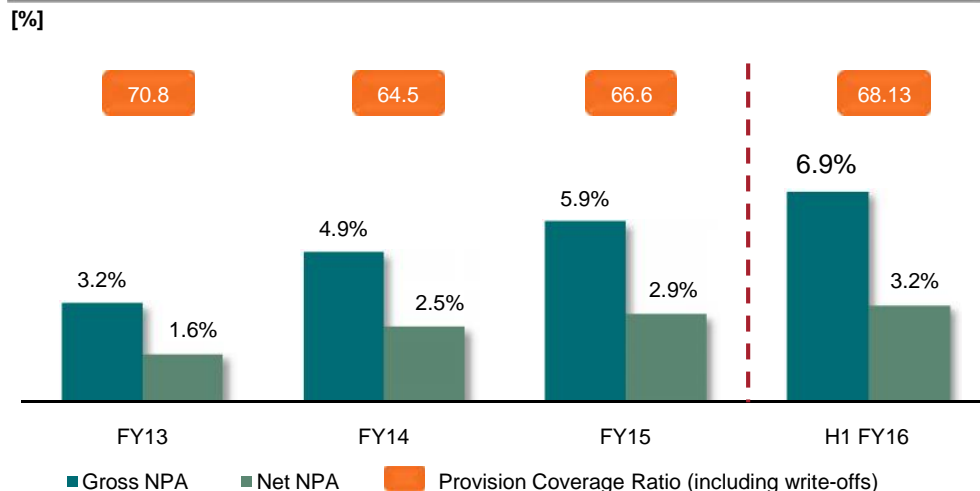
- Focus on maintaining a quality SRA<sup>2</sup> portfolio
- Targeting Retail and PSL expansion through Retail Banking Group and a rapidly expanding distribution network
- Key focus on Home Loans
- Financing agricultural, rural and MSME sectors provides diversification benefits and stability to earnings
- Merger of Priority Sector Group with Retail Banking Group to speed up PSL credit delivery

Notes:

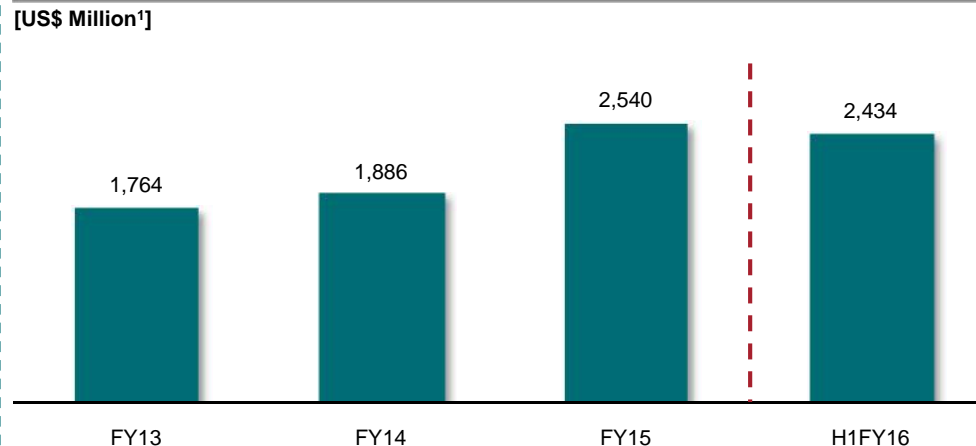
1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. SRA - Structured Retail Asset

# Asset Quality

## Asset Quality



## Restructured Standard Assets



## Sector-wise NPAs<sup>2</sup>

[US\$ Million<sup>1</sup>]

| S No               | Sector                     | Gross NPA      | GNPA % of Outstanding Sectoral Advances |
|--------------------|----------------------------|----------------|-----------------------------------------|
| 1                  | Agri And Allied Activities | 201.1          | 11.11                                   |
| 2                  | Industry                   | 1,480.0        | 8.79                                    |
| 3                  | Services                   | 313.3          | 7.79                                    |
| 4                  | Personal Loans             | 64.6           | 1.27                                    |
| 5                  | Others                     | 185.7          | 3.95                                    |
| <b>Grand Total</b> |                            | <b>2,244.8</b> | <b>6.92</b>                             |

## Sector-wise Restructured Standard Assets<sup>2</sup>

[US\$ Million<sup>1</sup>]

| S No         | Sector                 | Standard Assets |
|--------------|------------------------|-----------------|
| 1            | Infrastructure         | 761.8           |
| 2            | Electricity Generation | 339.2           |
| 3            | Electrical Machinery   | 190.0           |
| 4            | Ship Building          | 177.4           |
| 5            | Metal Industry         | 153.5           |
| 6            | Sugar                  | 93.4            |
| 7            | Glass Manufacturing    | 81.7            |
| 8            | Textiles               | 68.1            |
| 9            | Telecommunications     | 56.3            |
| 10           | Pharmaceuticals        | 51.7            |
| 11           | Others                 | 464.5           |
| <b>Total</b> |                        | <b>2,437.6</b>  |

Note:

- Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
- As at end- September 2015

# Asset Quality | NPA Movement

[US\$ Million<sup>1</sup>]

| Parameters                             | FY13         | FY14           | FY15           | Q4FY15         | Q1FY16         | Q2FY16         |
|----------------------------------------|--------------|----------------|----------------|----------------|----------------|----------------|
| <b>Gross NPAs:<br/>Opening Balance</b> | <b>692.3</b> | <b>981.1</b>   | <b>1,515.0</b> | <b>1,846.6</b> | <b>1,929.5</b> | <b>2,146.6</b> |
| <b>Add: Slippages</b>                  | <b>416.8</b> | <b>867.9</b>   | <b>928.0</b>   | <b>352.7</b>   | <b>245.5</b>   | <b>208.8</b>   |
| Less: Deductions                       |              |                |                |                |                |                |
| 1. Write Off                           | 58.3         | 211.9          | 244.7          | 130.8          | 0.2            | 63.9           |
| 2. Upgradation                         | 31.5         | 5.6            | 92.5           | 37.7           | 13.5           | 28.7           |
| 3. Recoveries                          | 38.2         | 116.5          | 176.3          | 101.5          | 14.8           | 17.9           |
| <b>Total Deductions</b>                | <b>127.9</b> | <b>334.0</b>   | <b>513.5</b>   | <b>270.0</b>   | <b>28.4</b>    | <b>110.6</b>   |
| <b>Gross NPAs</b>                      | <b>981.1</b> | <b>1,515.0</b> | <b>1,929.5</b> | <b>1,929.5</b> | <b>2,146.6</b> | <b>2,244.8</b> |

## Key Underpinnings

- Reduction in slippages in past three quarters
- Upgradations have increased y-o-y in FY15
- Pace of recoveries has increased

## Strategies for managing NPAs

- Pro-active Monitoring of NPAs, dedicated NPA Management Group
- One Time Settlements/ Negotiated Settlements (OTS/NS)
- Enforcement action under the SARFAESI Act
- Resolution through Debts Recovery Tribunal (DRT)
- Sale to Asset Reconstruction Companies (ARCs)

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015

# Strong Corporate Governance & Risk Oversight

| Audit Committee                                                                                                                                                               | Business Review Committee                                                                                             | Customer Service Committee                                                                       | Executive Committee                                                      | Frauds Monitoring Committee        | HR Steering Committee                             | Information Technology Committee                           | Recovery Review Committee                                                    | Risk Management Committee                                                                                                                      | Stake holders' Relationship Committee                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|------------------------------------|---------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| Oversees the Bank's financial reporting process and the disclosures of its financial information to ensure that the financial information is correct, sufficient and credible | Constituted to have focused discussion in review and reporting items and items for information submitted to the Board | Looks in to customer grievances and effectively services customers in the retail banking segment | Takes into account the matters including approvals of loans and advances | Detects, monitors & address frauds | Deals with the matters related to human resources | Puts in place an effective technology platform in the Bank | Reviews NPAs, stressed accounts, written-off cases, OL cases, DRT cases, etc | Assesses various risks associated with the bank's business, their mitigation and also addresses the issues related to asset liability mismatch | Looks into redressal of stakeholders' & investors' grievances |



- Broad-based decision making process through Internal Committees
  - ▶ Credit Committee and Investment Committee set up with appropriate Delegation of Powers
  - ▶ Empowerment across levels for effective credit delivery

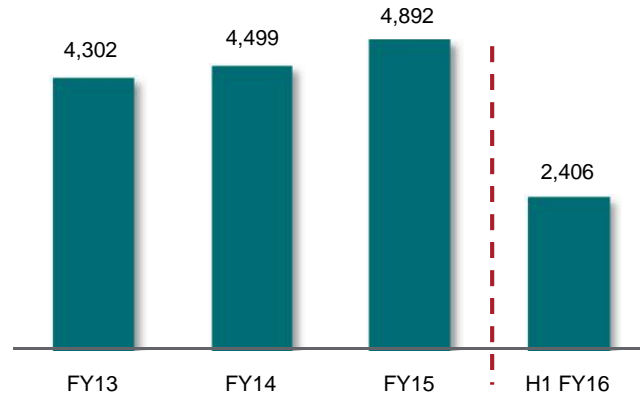


- Credit risk managed & monitored by
  - ▶ In-house rating models
  - ▶ Committee based loan approvals
  - ▶ Exposure limits

# Operational Metrics

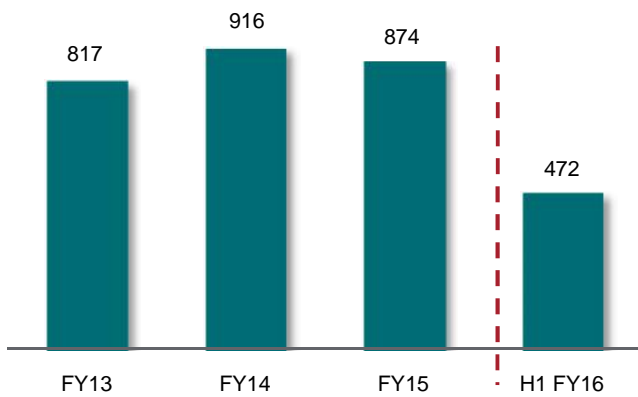
## Total Income<sup>1</sup>

[US\$ Million<sup>2</sup>]



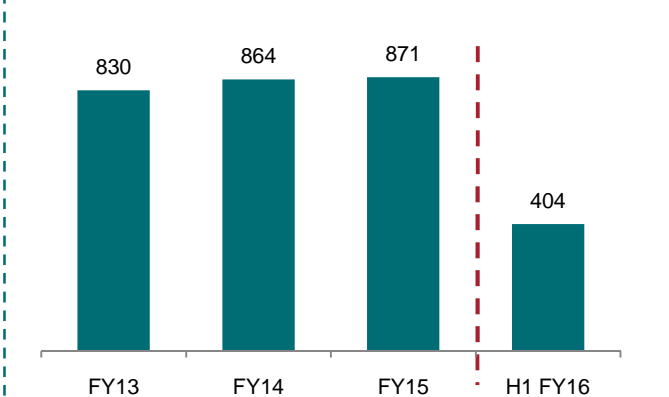
## Net Interest Income

[US\$ Million<sup>2</sup>]



## Operating Profit

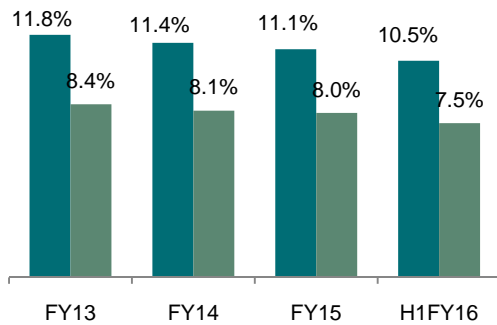
[US\$ Million<sup>2</sup>]



## YoA vs. CoD<sup>3</sup>

[%]

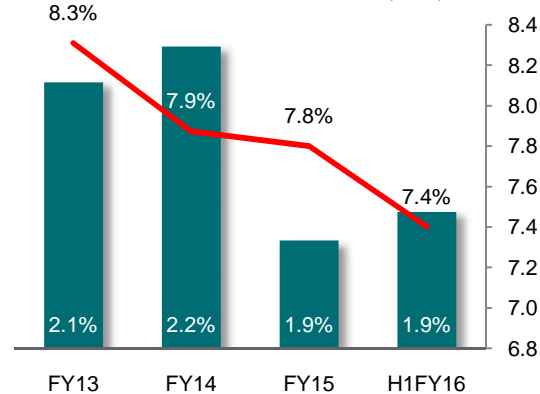
■ YoA ■ CoD



## NIMs vs. CoF<sup>3</sup>

[%]

■ NIM — CoF (RHS)



## Maturity Profile (US\$ Million<sup>2</sup>)

| Maturity Profile     | Advances      | Borrowings   | Deposits      |
|----------------------|---------------|--------------|---------------|
| Upto 6 months        | 3,168         | 2,615        | 15,658        |
| > 6 months to 1 year | 1,787         | 190          | 3,588         |
| > 1 years to 3 years | 12,256        | 1,559        | 11,541        |
| > 3 years to 5 years | 4,575         | 1,898        | 2,084         |
| > 5 years            | 9,343         | 3,324        | 3,524         |
| <b>Total</b>         | <b>31,131</b> | <b>9,586</b> | <b>36,395</b> |

Rebalancing strategy playing out...

RSL<sup>4</sup> maturing faster than the RSA<sup>4</sup> have a positive impact in the falling interest rate scenario

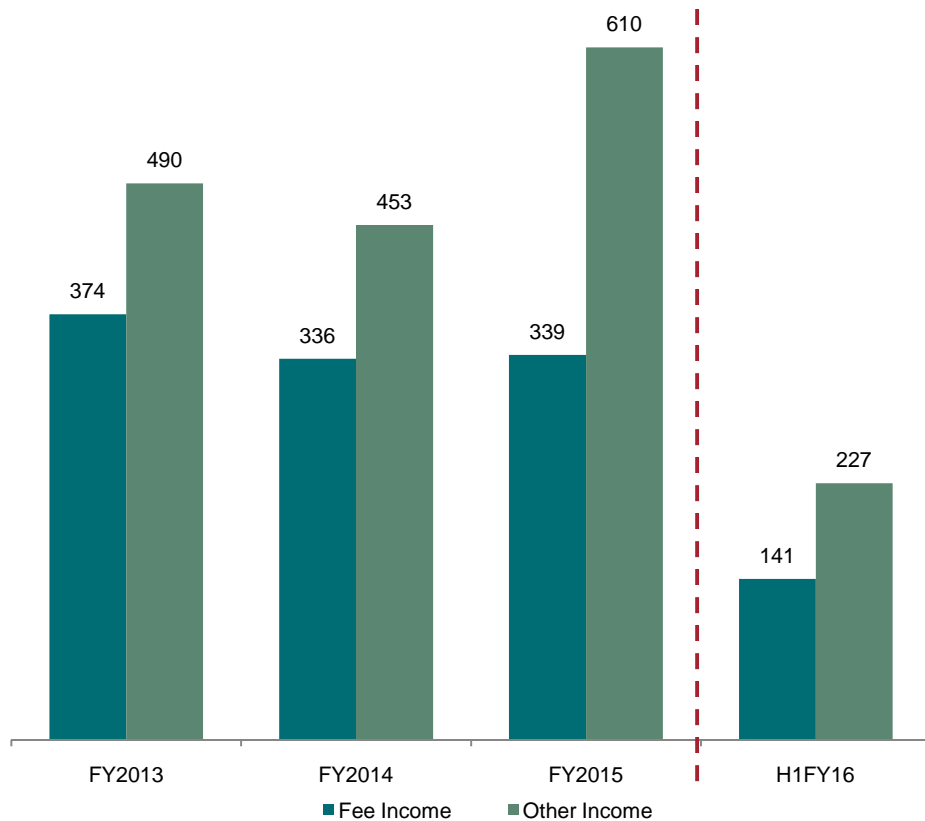
### Notes:

- Total Income = Interest Income + Other Income
- Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
- YoA : Yield on Advances; CoD: Cost of Deposits; NIM: Net Interest Margin; CoF: Cost of Funds
- RSL: Rate Sensitive Liabilities; RSA: Rate Sensitive Assets

# Fee Income & Other Income

Trend in Fee Income

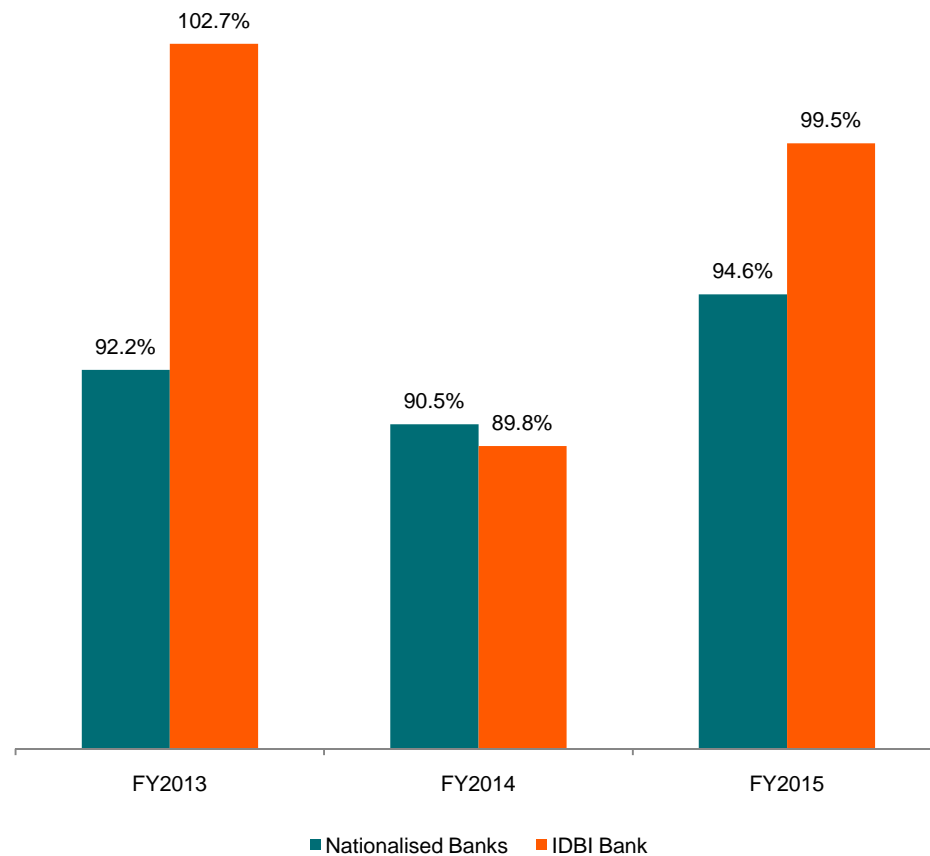
[US\$ Million<sup>1</sup>]



**Strong Other Income growth is driven by Monetization of assets, Treasury gains and Fee based income**

Other Income as Percentage of Operating Expenses<sup>2</sup>

[%]



**Outperforming PSB<sup>3</sup> peers**

Notes:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. Source: Indian Bank's Association (IBA) Key Statistics
3. PSB: Public Sector banks
4. All PSBs: Data for 27 Public Sector Banks provided by IBA Key Statistics

# Contents

A. Indian Economy & Banking Sector: Industry Dynamics

B. IDBI Bank: Overview & History

C. IDBI Bank: Key Considerations

D. Performance Indicators

**E. Growth Strategy**

# Shift in Focus to Leverage Core Strength

## Story so far

- ❑ Developed important financial institutions including **SIDBI, CARE, EXIM Bank, NSE, NSDL, CCIL, NeDFI , SHCIL** etc.
- ❑ Forayed into commercial banking through merger of its subsidiary IDBI bank in Oct 2004
- ❑ Developmental role diluted and stiff competition with established commercial banks, both PSBs & Pvt. Banks
- ❑ Difficulty in catching up with the pace of regulatory requirement of meeting PSL sub-targets by growing its asset base
- ❑ Adopted the strategy of consolidation and calibrated business growth in last couple of years

## Way ahead

- ✓ Indian economy is one of the fastest growing economies in the world
- ✓ Bank would leverage its core competencies i.e., Project Appraisal, Loan Syndication and Underwriting
- ✓ Transform the domestic operations as its two broad pillars i.e., **Wholesale Banking** segment and **Retail Banking** segment
- ✓ Further strengthen the Retail Franchise



# Multipronged Growth Strategy

- Leveraging the “IDBI” Brand
- Leveraging Wholesale Banking Franchise
- Grow Retail Banking Business
- Presence across the Value Chain
- Leveraging intra-group synergies
- Forging alliances and providing third party services



**Thank You**



# Annexures

# Standalone Financials

## Balance Sheet Summary

[US\$ Million<sup>1</sup>]

| Balance Sheet                                     | FY13            | FY14            | FY15            | H1 FY16         |
|---------------------------------------------------|-----------------|-----------------|-----------------|-----------------|
| Cash & Balance with RBI                           | 1,603.2         | 1,933.3         | 1,983.5         | 1,767.5         |
| Balances with Bank & Money at Call & Short Notice | 1,122.6         | 625.2           | 226.6           | 1,096.7         |
| Investments                                       | 15,028.5        | 15,784.5        | 18,399.3        | 11,927.0        |
| Advances                                          | 29,860.8        | 30,070.7        | 31,696.7        | 31,130.9        |
| Fixed Assets                                      | 445.7           | 453.3           | 465.5           | 474.6           |
| Other Assets                                      | 1,035.9         | 1,175.8         | 1,384.2         | 5,086.6         |
| <b>Total Assets</b>                               | <b>49,096.6</b> | <b>50,042.7</b> | <b>54,155.8</b> | <b>51,483.2</b> |
| Paid-up Capital                                   | 202.3           | 243.4           | 243.4           | 243.4           |
| Reserves & Surplus                                | 3,027.0         | 3,352.5         | 3,454.4         | 3,489.4         |
| Employee Stock Option (grants) outstanding        | 0.0             | 0.0             | 0.0             | 0.0             |
| Deposits                                          | 34,547.3        | 35,863.0        | 39,524.3        | 36,396.9        |
| Borrowings                                        | 10,010.4        | 9,149.4         | 9,405.0         | 9,584.5         |
| Other Liabilities & Provisions                    | 1,309.7         | 1,434.4         | 1,528.7         | 1,769.0         |
| <b>Total Liabilities</b>                          | <b>49,096.6</b> | <b>50,042.7</b> | <b>54,155.8</b> | <b>51,483.2</b> |

Source: IDBI Bank Annual Reports and Half Yearly Results ended September 30, 2015.

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015



# Standalone Financials

## Profit and Loss Summary

|                            | [US\$ Million <sup>1</sup> ] |              |              |              |
|----------------------------|------------------------------|--------------|--------------|--------------|
| Income Statement           | FY13                         | FY14         | FY15         | H1 FY16      |
| Interest Earned            | 3,812.5                      | 4,045.8      | 4,282.5      | 2,179.9      |
| Interest Expended          | 2,995.2                      | 3,129.8      | 3,408.8      | 1,707.4      |
| <b>Net Interest Income</b> | <b>817.3</b>                 | <b>916.0</b> | <b>873.7</b> | <b>472.5</b> |
| Other Income               | 489.8                        | 453.1        | 609.7        | 226.0        |
| Operating Income           | 1,307.1                      | 1,369.0      | 1,483.4      | 698.5        |
| Operating Expenses         | 476.7                        | 504.9        | 612.5        | 294.3        |
| Operating Profit           | 830.4                        | 864.1        | 870.8        | 404.2        |
| <b>Net Profit</b>          | <b>286.3</b>                 | <b>170.5</b> | <b>132.8</b> | <b>38.8</b>  |

## Key Ratios (Standalone)

|                     | FY13  | FY14  | FY15  | H1 FY16 |
|---------------------|-------|-------|-------|---------|
| Net Interest Margin | 2.1%  | 2.2%  | 1.9%  | 1.9%    |
| Cost Income Ratio   | 36.5% | 36.9% | 41.3% | 42.1%   |
| Gross NPA Ratio     | 3.2%  | 4.9%  | 5.9%  | 6.9%    |
| Net NPA Ratio       | 1.6%  | 2.5%  | 2.9%  | 3.1%    |
| Return on Assets    | 0.7%  | 0.4%  | 0.3%  | 0.2%    |
| Return on Equity    | 10.4% | 5.6%  | 3.9%  | 2.2%    |

Source: IDBI Bank Annual Reports and Half Yearly Results ended September 30, 2015.

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015