



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

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21 अक्टूबर, 2021

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Dear Sir/Madam,

Shareholders/ Investors/Analyst Presentation

In continuation of Bank's letter dated October 18, 2021 advising the exchange about a conference call with Shareholders/ Investors/ Analysts for Financial Results for Q2 for FY 2021-22 proposed to be held at 5 p.m. on October 21, 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

ज्योति
21/10/2021

[ज्योति नायर]

कंपनी सचिव

बेहतर कल की ओर

TOWARDS

A BETTER

TOMORROW



IDBI BANK

INVESTORS
PRESENTATION

FINANCIAL RESULTS
Q2 - FY 2021-22

October 21, 2021

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Previous year figures have been regrouped / restated wherever applicable.

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Highlights

Major Highlights for Q2 FY 2022 – Continued Balance Sheet Strengthening

Bank won the “Trusted Brand Award, 2021” in the Private Banks category by Reader’s Digest


Bank received the “2020 BNY Mellon Straight Through Processing (STP)” Award by Bank of New York Mellon

Bank received Recognition certificate for Outstanding Achievement of Best –in-class MT 103 STP Rate 99.68% by J.P. Morgan

ICRA upgraded long term rating of the bank from ICRA A to ICRA A+.

Appreciation received from Ministry of Panchayati Raj for its contribution in smooth implementation of initiative of connecting all Panchayats digitally.

Bank’s in-house Hindi Magazine ‘Vikas Prabha’ was awarded the best in-house Magazine Citation from ‘Aashirwad’



PAT - Rs.567 crore
PBT - Rs.775 crore



Operating Profit
Rs.1209 crore




NII - Rs.1854 crore




NIM - 3.02%




Cost to Net Income
Ratio - 43.29% @



Total CRAR - 16.59%
Tier 1 Capital-14.00%



Total RWA
Rs.1,52,028 Crore



Cost of deposit 3.60%
Cost of funds 3.88%.




CASA ratio 54.64



Retail : Corporate
Ratio 63:37



Net NPA 1.62%
GNPA 20.92%



PCR 97.27%

Key Metrics for Q2 FY 2022



Profitability - Strong operating momentum

- PAT at Rs.567 crore, up by 75% YoY
- PBT at Rs.775 crore, up by 16% YoY
- Operating Profit at Rs.1209 crore, up by 15% YoY
- NII at Rs.1854 crore, grew by 9% YoY
- NIM for Q2 FY 22 at 3.02%, improved by 32 bps YoY
- Cost to Net Income Ratio at 43.29% on cumulative basis



Business Performance - Focus on Granularity

- CASA ratio at 54.64%, grew by 631 bps YoY. CASA at Rs.1,22,012 crore grew by 13% YoY.
- Retail : Corporate Ratio (Gross Advances) improved to 63:37 from 58:42 as on Sep 2020
- Cost of deposit at 3.60% reduced by 81 bps YoY and 12 bps on QoQ.
- Cost of funds at 3.88% reduced by 85 bps YoY and 10 bps on QoQ.

Key Metrics for Q2 FY 2022 (contd.)



Asset Quality - Improving Trend

- Net NPA at 1.62%, improved by 105 bps YoY
- GNPA at 20.92%, improved by 416 bps YoY and 56 bps QoQ
- PCR stood at 97.27%, improved by 131 bps YoY



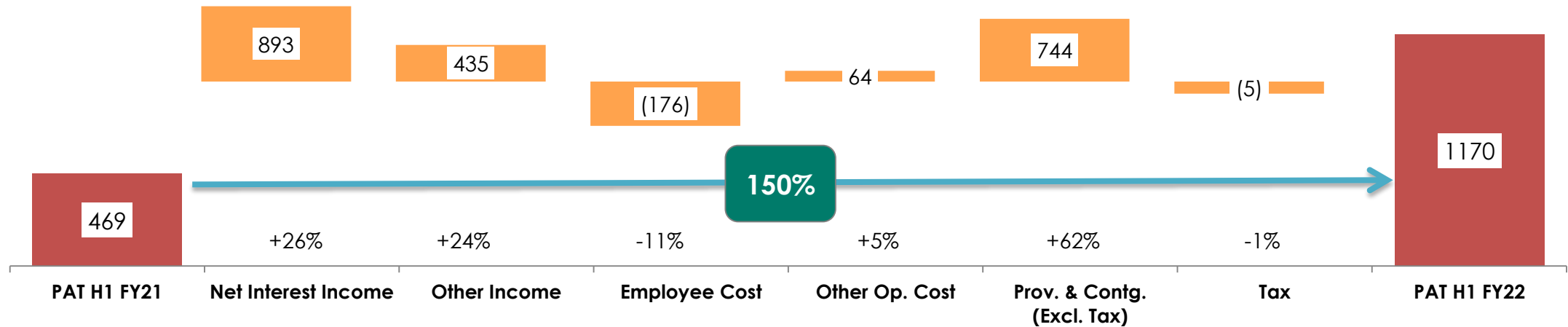
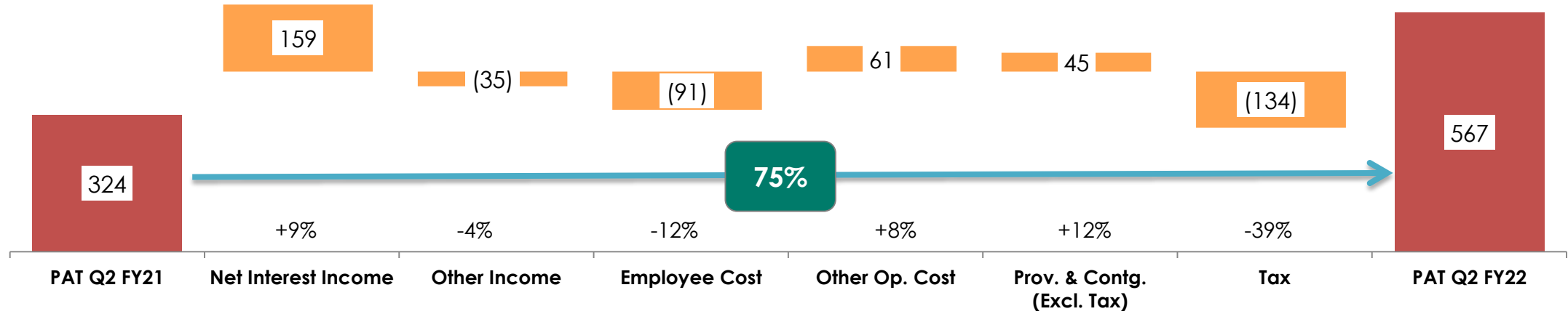
Capital - Adequately Capitalised

- Tier 1 Capital at 14.00%, up by 294 bps YoY and 36 bps QoQ
- Total CRAR at 16.59%, up by 292 bps YoY and 36 bps QoQ
- Total RWA at Rs.1,52,028 Crore, reduction by 337 bps YoY and by 146 bps QoQ

Financial Performance

Profitability

(Rs.Crore)



Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance %	FY 21
	Sep-20	Jun-21	Sep-21	YoY%	QoQ%	Sep-20	Sep-21		
Interest Income	4688	4916	4154	(11)	(15)	9585	9071	(5)	19938
Interest Expenses	2994	2410	2301	(23)	(5)	6118	4711	(23)	11414
Net Interest Income	1694	2506	1854	9	(26)	3467	4359	26	8524
Other Income	881	1400	846	(4)	(40)	1811	2246	24	4016
Net Total Income	2575	3905	2700	5	(31)	5278	6605	25	12539
Operating Expenses	1521	1368	1491	(2)	9	2972	2859	(4)	6052
-Employee Cost	789	687	698	(12)	2	1561	1385	(11)	3090
-Other Operating Cost	731	681	793	8	16	1410	1474	5	2962
Operating Profit	1054	2537	1209	15	(52)	2306	3746	62	6488
OP. Excl. gain on strategic sale	944	2537	1209	28	(52)	2306	3746	62	6054
Provisions & Contingencies (Excl. Tax)	389	1513	434	12	(71)	1203	1947	62	4119
Profit/(Loss) Before Tax	665	1024	775	16	(24)	1103	1799	63	2369
Tax	341	421	207	(39)	(51)	634	628	(1)	1010
Profit/(Loss) After Tax	324	603	567	75	(6)	469	1170	150	1359

Interest Income & Interest Expense

(Rs.Crore)

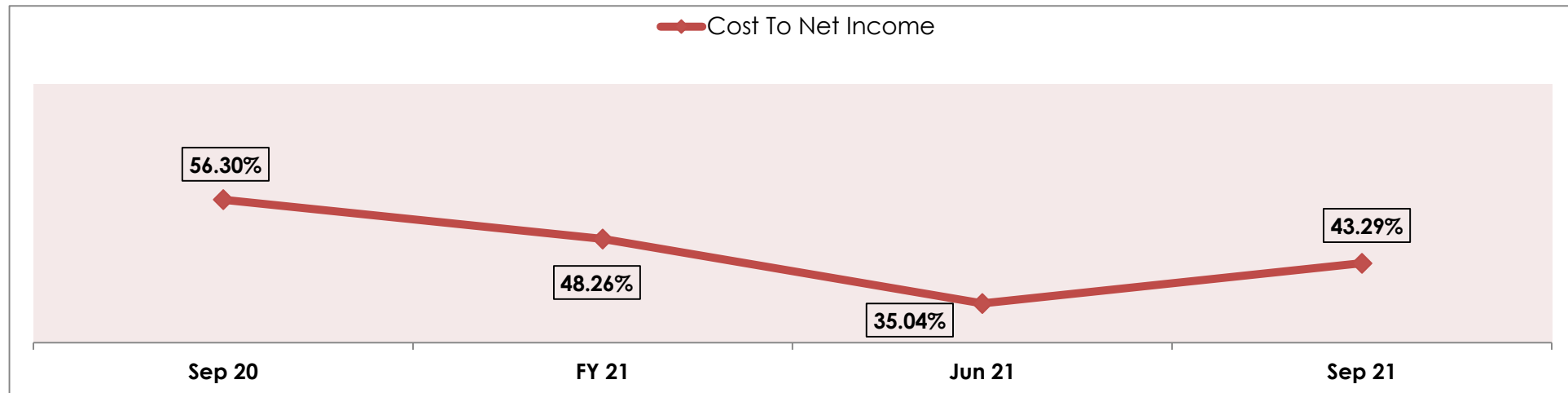
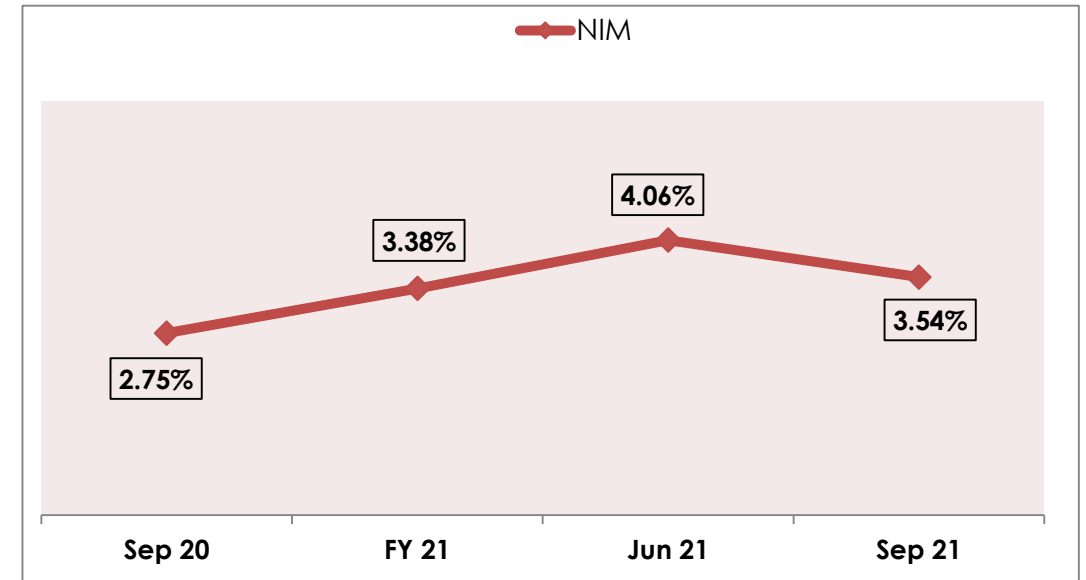
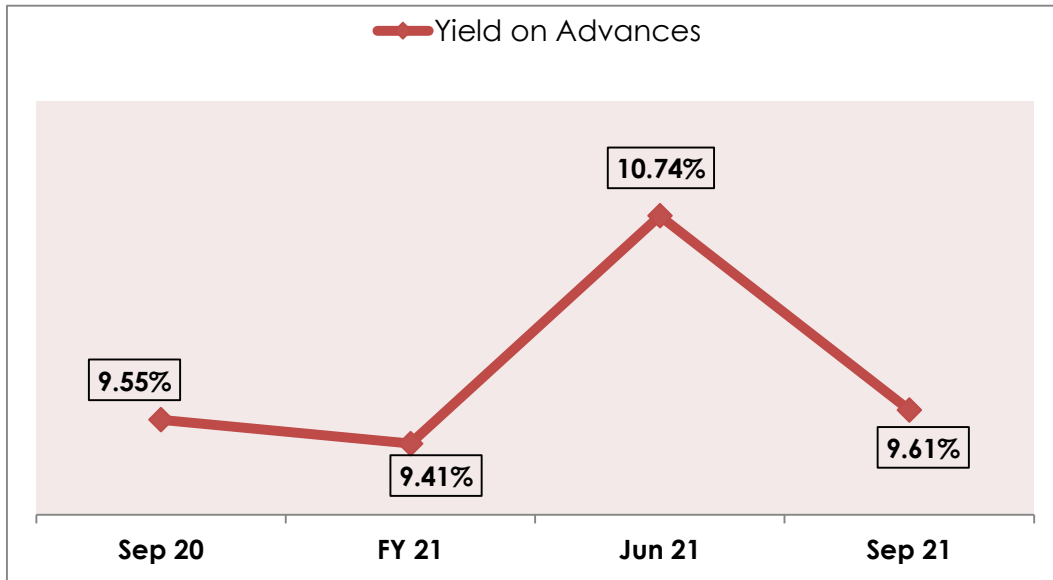
	Quarter ended			Variance		Half Year Ended		Variance%	FY21
	Sep-20	Jun-21	Sep-21	YoY%	QoQ%	Sep 20	Sep 21		
Interest Income									
Interest on Advances	2945	3453	2736	(7)	(21)	6006	6188	3	11874
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1476	1294	1261	(15)	(3)	2995	2555	(15)	5759
Other Interest Income	267	169	158	(41)	(7)	584	327	(44)	2306
Interest Income	4688	4916	4154	(11)	(15)	9585	9071	(5)	19938
Interest Expense									
Interest paid on Deposits	2367	2036	1938	(18)	(5)	4866	3974	(18)	9255
Interest paid on Borrowings	439	310	309	(30)	(0)	889	619	(30)	1605
Interest on RBI / inter bank borrowings	189	65	54	(71)	(17)	363	118	(67)	554
Total Interest Expenses	2994	2410	2301	(23)	(5)	6118	4711	(23)	11414
Net Interest Income	1694	2506	1854	9	(26)	3467	4359	26	8524
NIM %	2.70	4.06	3.02	32 bps	(104) bps	2.75	3.54	79 bps	3.38

Provisions & Contingencies

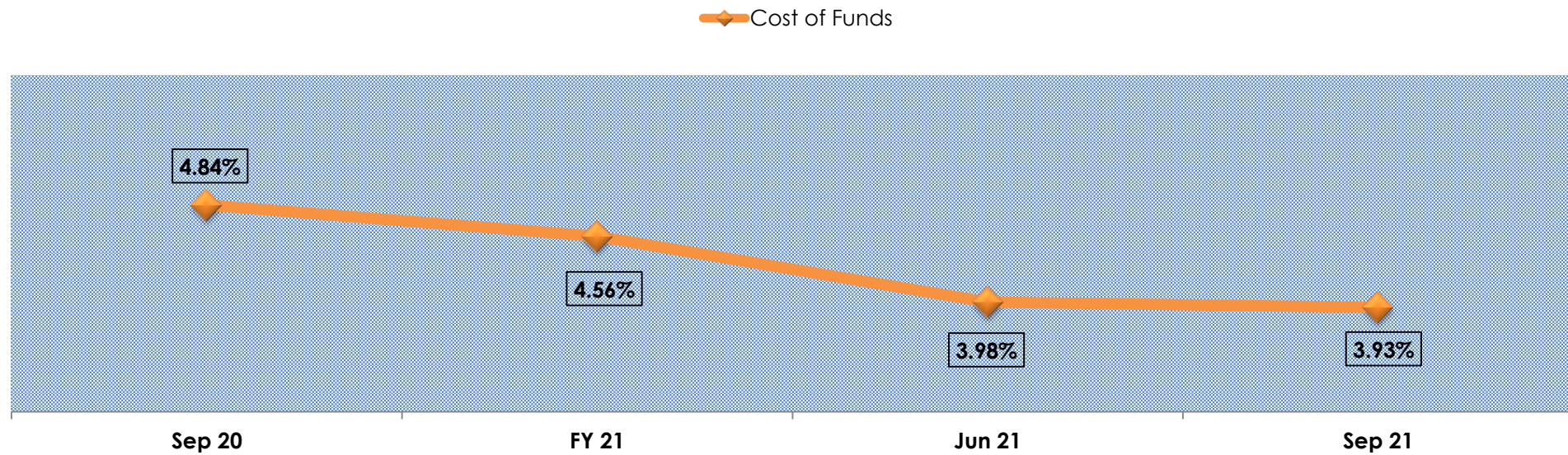
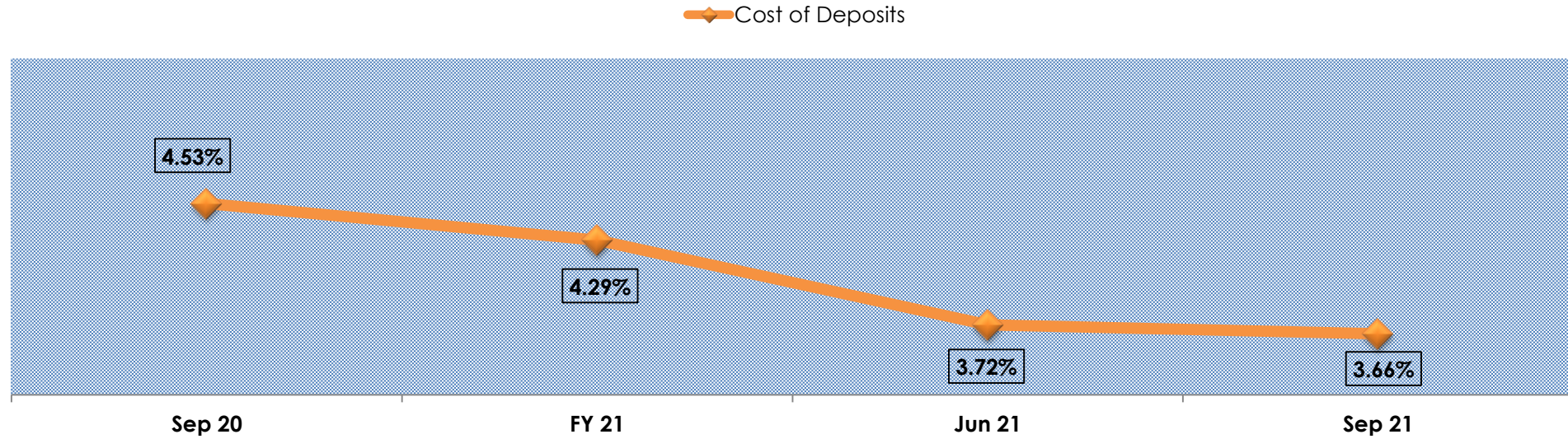
(Rs.Crore)

Particulars	Quarter ended			Variance		Half Year Ended		Variance	FY21
	Sep-20	Jun-21	Sep-21	YoY	QoQ	Sep-20	Sep-21		
Depreciation on Investment	70	874	(62)	(133)	(937)	1120	812	(308)	2022
Provision – NPAs	(165)	199	(1426)	(1262)	(1626)	(1499)	(1227)	272	(2571)
Provision – Standard Assets	414	353	829	415	476	507	1182	675	1839
Provision - Restructured Assets	(4)	178	76	80	(102)	(6)	254	261	38
Income Tax	341	421	207	(133)	(214)	634	628	(6)	1009
Bad Debts Written off	204	159	1023	819	864	1305	1181	(123)	2888
Recovery from written off cases	(57)	(331)	(137)	(80)	194	(174)	(468)	(294)	(547)
Other Provisions	(74)	81	132	206	52	(48)	213	261	449
Total	730	1934	642	(88)	(1292)	1838	2576	738	5128

Yield Ratios (cumulative)



Cost of Funds & Cost of Deposits (cumulative)



Business Performance

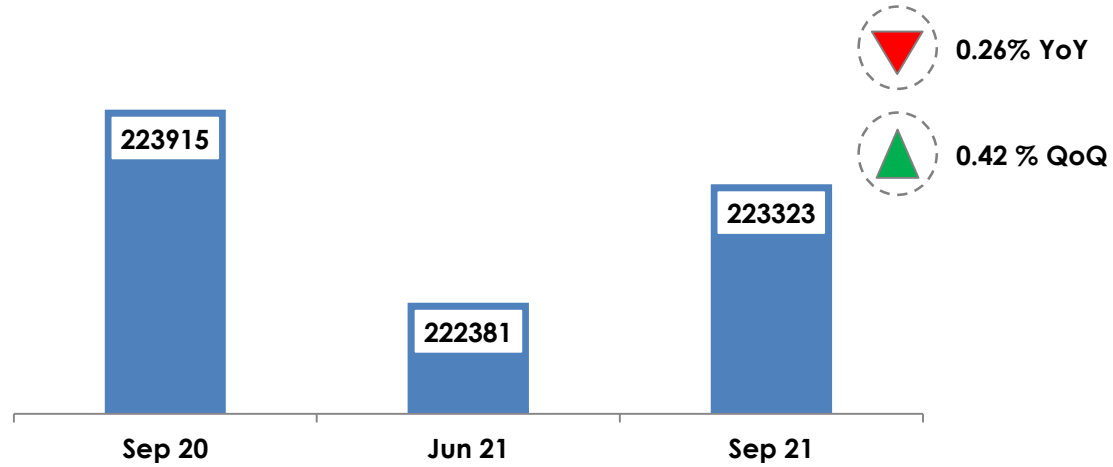
Balance Sheet

(Rs.Crore)

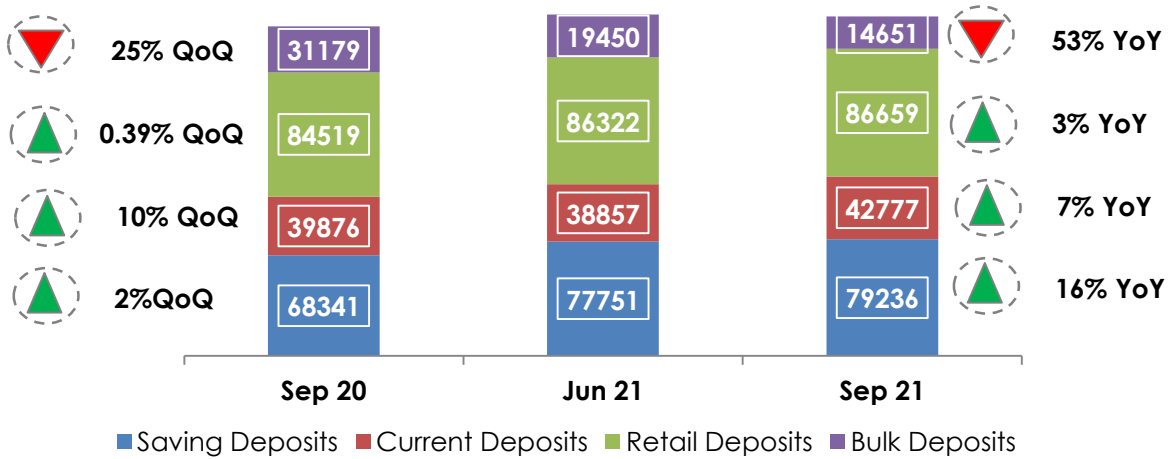
As at	Sep-20	Mar-21	Sep-21
LIABILITIES			
Capital	10381	10752	10752
Reserve & Surplus	24117	26059	27230
Deposits	223915	230898	223323
Borrowings	36422	15908	15386
Other Liabilities & Provisions	10604	14147	14003
Total	305439	297764	290694
ASSETS			
Cash & Balance with RBI	9205	13013	12240
Bal. with banks & money at call	27598	22209	20740
Investments	87706	81023	78894
Advances	126103	128150	132011
Fixed Assets	7953	7827	7718
Other Assets	46874	45542	39091
Total	305439	297764	290694

Business Performance

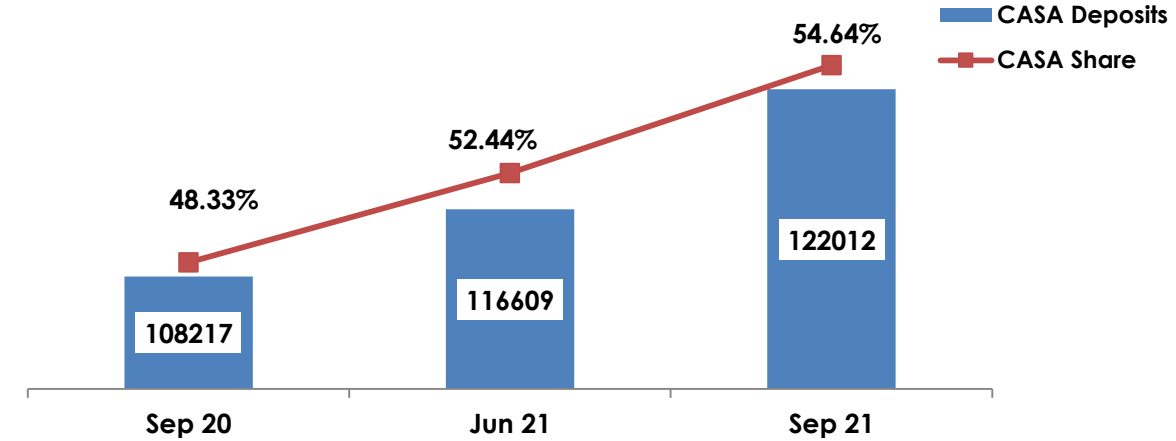
Total Deposit



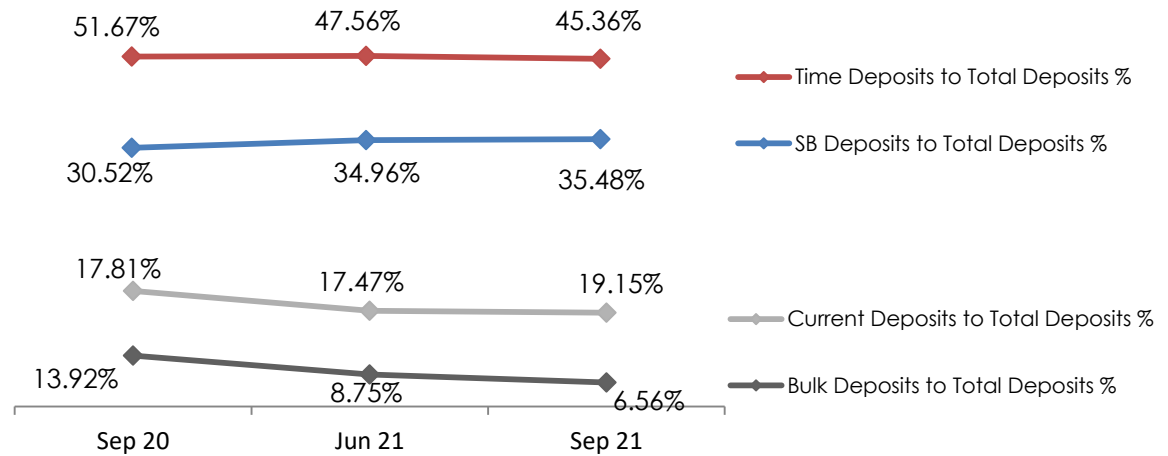
Deposit Mix



CASA

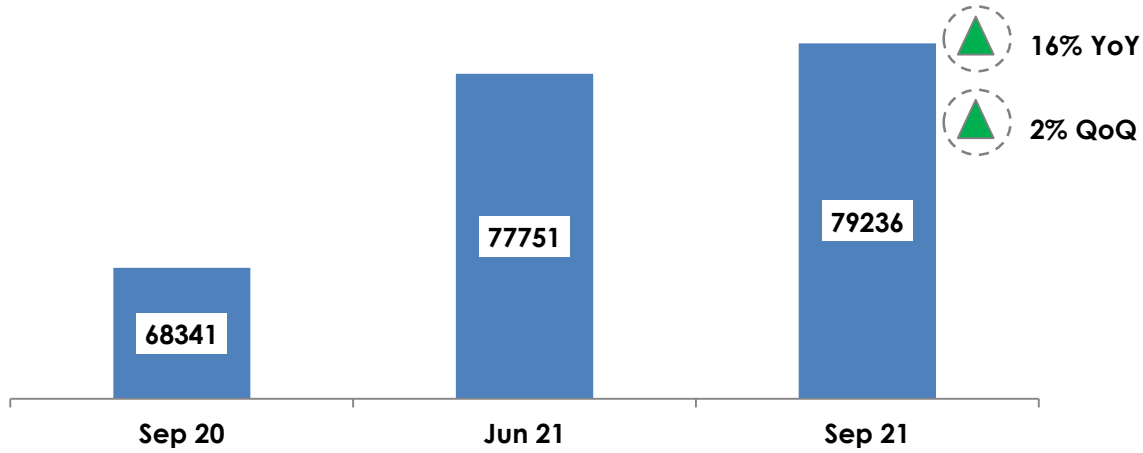


Deposit Mix

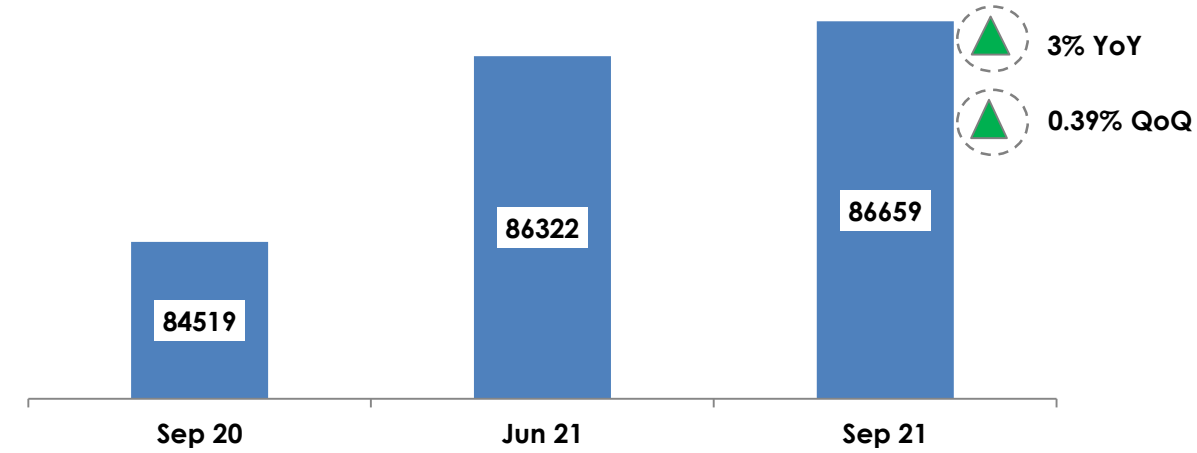


Business Performance

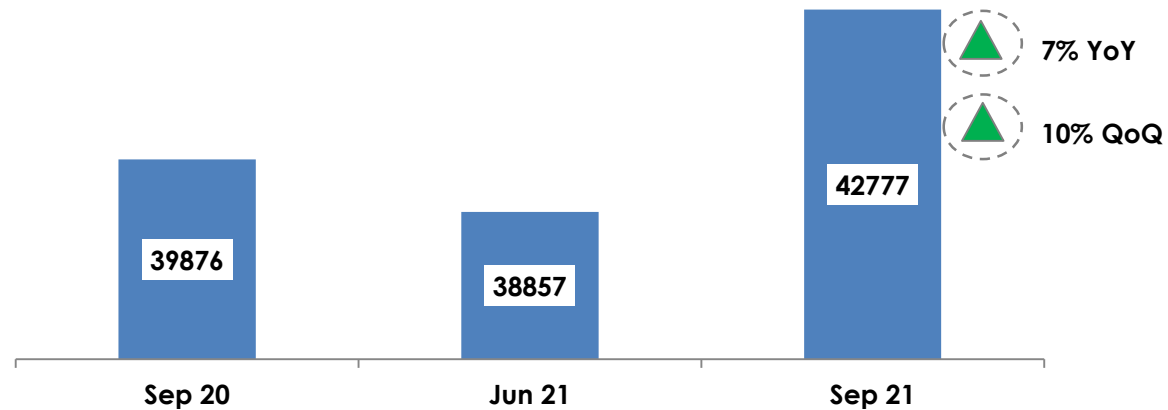
Saving Deposits



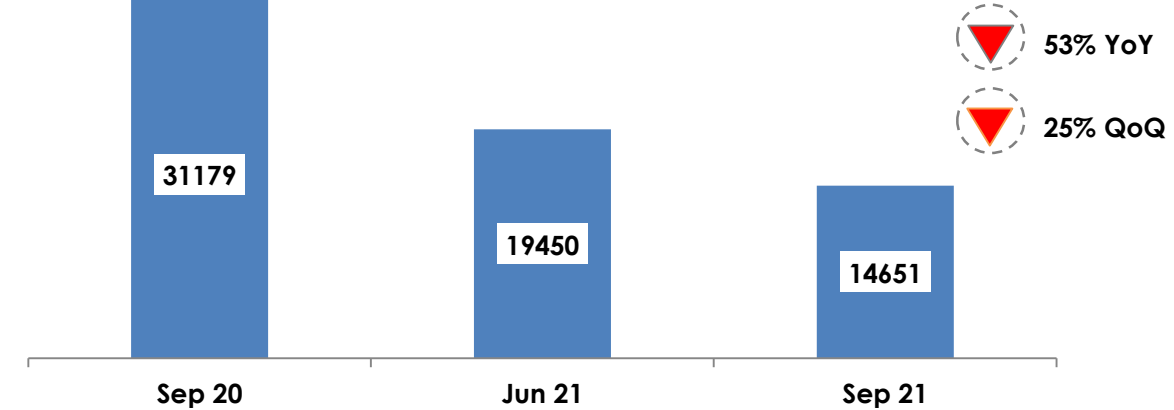
Retail Deposits



Current Deposits



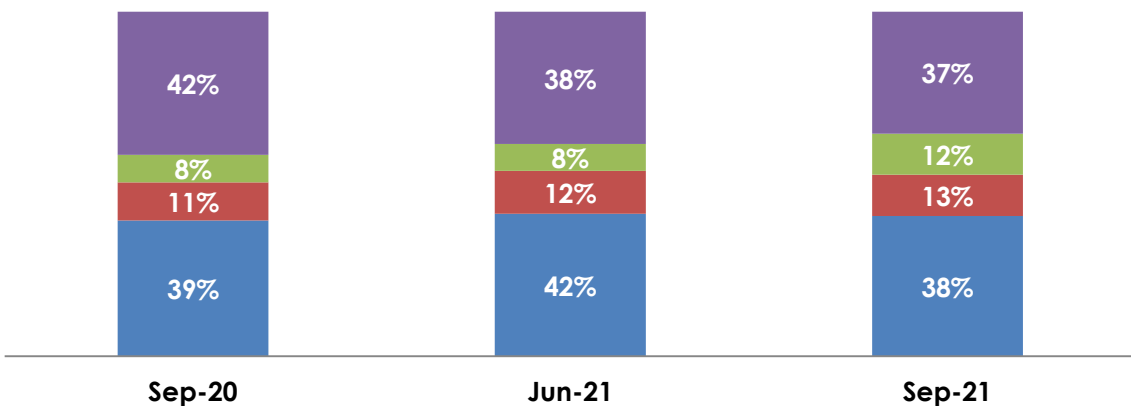
Bulk Deposits



Business Performance and Advances

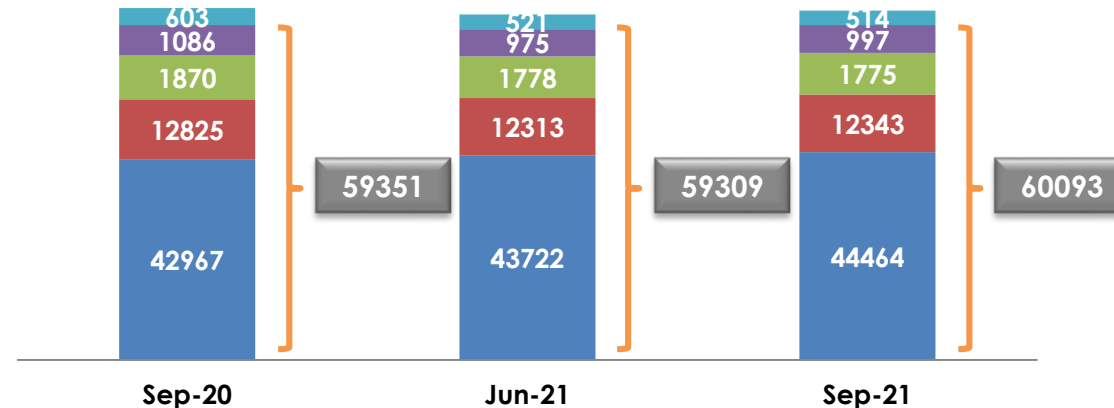
Gross Advances

■ Retail Advances ■ Agri Advances ■ MSME Advances ■ Corporate



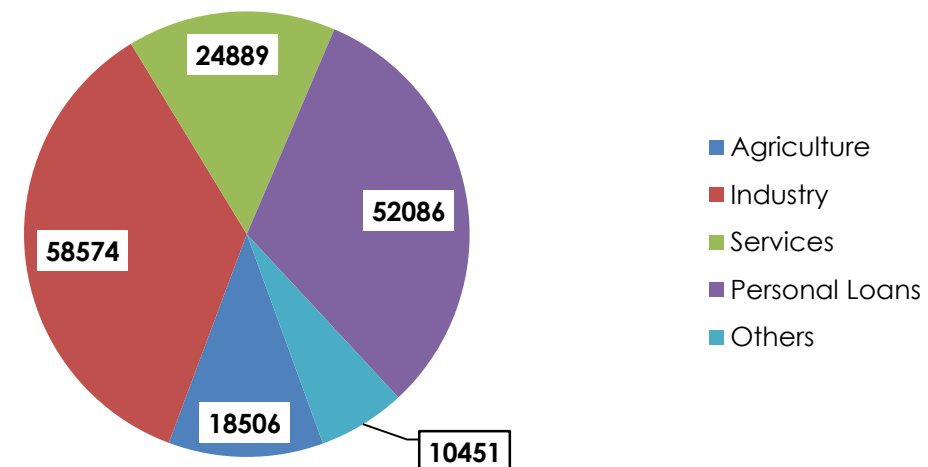
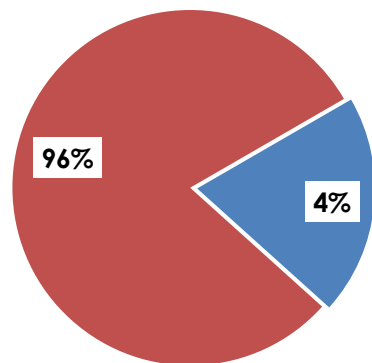
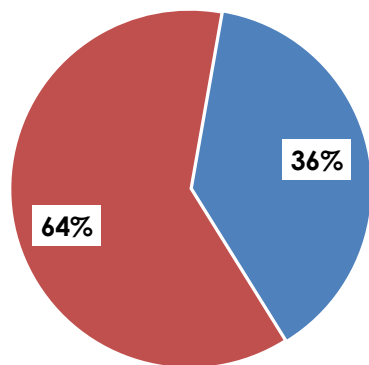
Structured Retail Assets

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



Gross Advances as on Sep 2021

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



Priority Sector

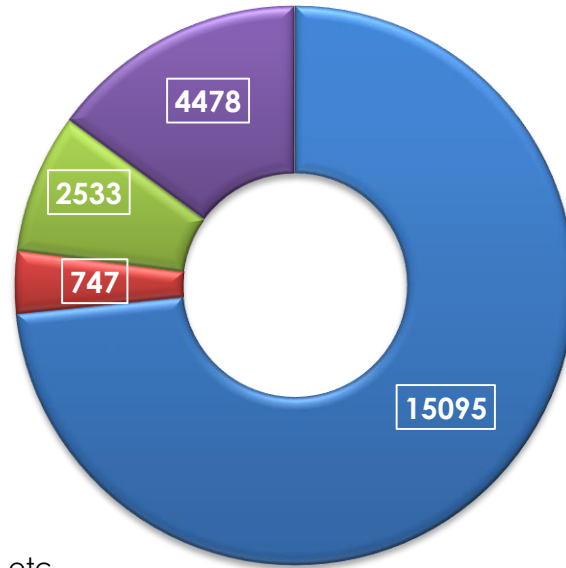
(Rs.Crore)

	Particulars	Sep 20		Mar 21		Sep 21		Growth over March-21 (8)=[(6)-(4)]
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	
	ANBC	171043		169317		155281		
	Priority Sector Advances (a+b+c)	71408	41.75	69334	40.95	73835	47.55	4500
(a)	Agriculture (i+ii+iii+iv)	31805	18.59	29467	17.40	29068	18.72	(400)
	(i) Direct Lending to Agri-Non Corporate	21421	12.52	21891	12.93	20516	13.21	(1375)
	(ii) Other Agri	2131	1.25	2051	1.21	1745	1.12	(306)
	(iii) Indirect Agriculture (RIDF)	13653	7.98	10725	6.33	9706	6.25	(1019)
	(iv) PSLC (Agri) sale	(5400)		(5200)		(2900)		2300
(b)	MSME (Micro, Medium & Small Enterprises)	27672	16.18	27476	16.23	28686	18.47	1210
(c)	Other Priority Sector Advances (i+ii+iii)	11932	6.98	12391	7.32	16082	10.36	3690
	(i) Housing	24120	14.10	24626	14.54	24093	15.52	(533)
	(ii) Others	911	0.53	865	0.51	813	0.52	(52)
	(iii) PSLC (General) sale	(13100)		(13100)		(8825)		4275

Treasury Operations

Investments

AFS BREAKUP

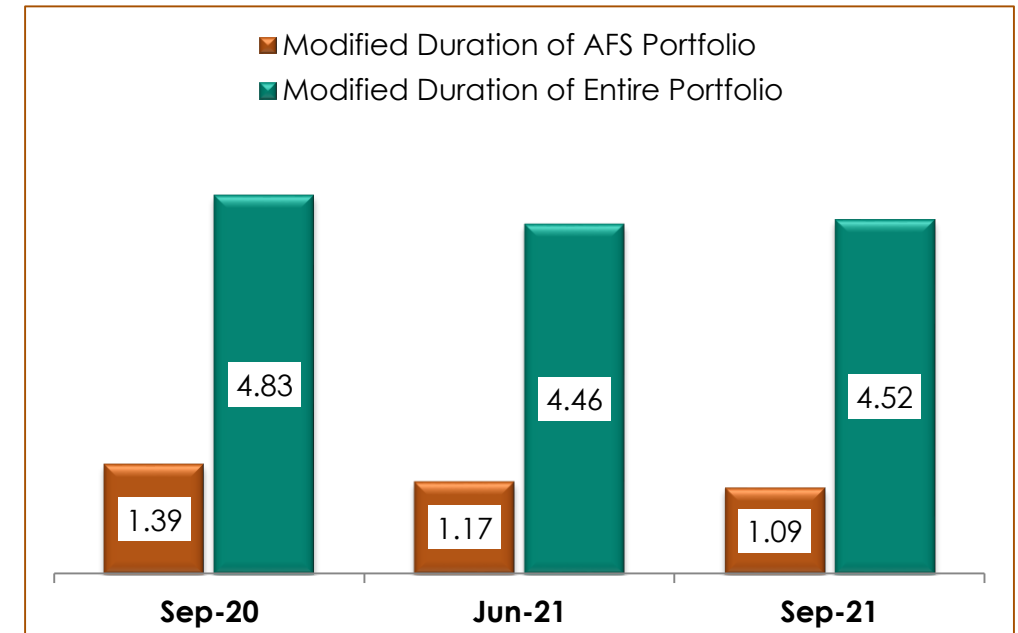


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- CPs/CDs/MF/VCF/PTC'S, Security Receipts, etc

Category	Sep-20	Jun-21	Sep-21
SLR	67323	58360	56767
Non SLR	21057	22867	24512
Non SLR (Overseas)	70	59	178
Non SLR (SASF)	2842	2752	2752
TOTAL	91292	84038	84209
Less: Provision	3586	5295	5315
Net Investments	87706	78743	78894

(Rs.Crore)

Category	Sep-20	Jun-21	Sep-21
HTM	58164	55623	55661
AFS	29123	21262	22853
HFT	419	1858	380
Total	87706	78743	78894



Asset Quality

COVID -19 – Provision Details

(Rs.Crore)

Particulars	Sep-21
In QE March 2020	247
In QE June 2020	116
COVID Second Wave (Additional provision in QE March 2021)	500
COVID Restructuring in QE June 2021/ Sep 2021	484
Total COVID 19 Provision held	1347

Asset Quality

PCR improved to 97.27% (Sep 2021) from 95.96% (Sep 2020)

(Rs.Crore)

Particulars	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
Gross Advances	163841	159663	161901	165698	164506
Gross NPAs	41091	37559	36212	35594	34408
Gross NPAs as % of Gross Advances	25.08	23.52	22.37	21.48	20.92
Total Provisions held (including NCLT Provision)	37728	35148	33693	33541	32275
Net Advances	126103	124465	128150	131994	132011
Net NPAs	3363	2411	2519	2053	2132
Net NPAs as % of Net Advances	2.67	1.94	1.97	1.56	1.62
Provision Coverage Ratio as per RBI Guidelines	95.96	97.08	96.90	97.42	97.27

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	2014	681	1332	34%
-of which 100% provided	396	396	-	100%
Doubtful-1 Assets	1860	1567	292	84%
-of which 100% provided	1437	1437	-	100%
Doubtful-2 Assets	4023	3515	508	87%
-of which 100% provided	3161	3161	-	100%
Doubtful-3 Assets	9177	9177	-	100%
Loss Assets	17335	17335	-	100%
Total	34408	32275	2132	94%

Excluding TWO provision

Out of total GNPA of Rs.34408 crore, Rs.31506 crore is 100% provided. Overall 63% GNPA (excluding DA3 and loss) is 100% provided. TWO and 100% provided GNPA aggregates to Rs.75163 crore

NPA Movement

(Rs.Crore)

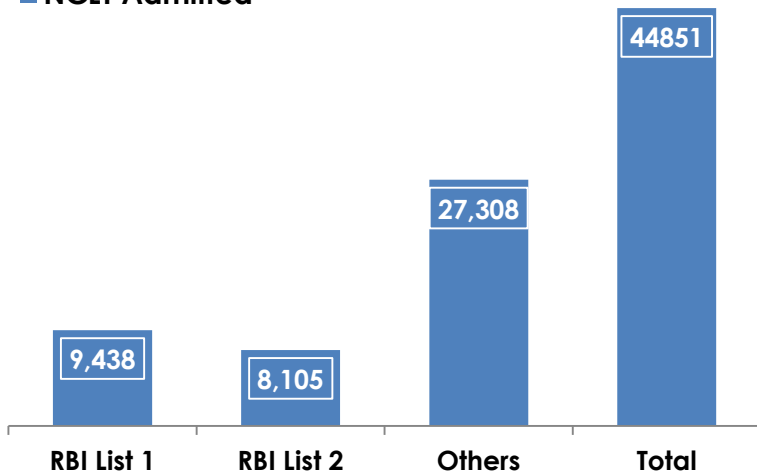
DESCRIPTION	Q2 FY 21	Q3 FY 21	Q4 FY 21	FY 21	Q1 FY 22	Q2 FY 22
Opening Balance	44475	41091	37559	47272	36212	35594
Add:						
a. First Time NPA	32	-	#2281	2382	1332	1438
b. Increase in existing NPA	79	35	74	250	245	103
Less:						
c. Settled	1261	736	1233	4518	587	1436
d. Up-gradation	28	22	689	782	1009	474
e. Written off	2206	2809	1780	8392	599	817
Closing Balance	41091	37559	36212	36212	35594	34408
Increment	(3385)	(3532)	(1347)	(11060)	(618)	(1186)
Slippage Ratio Cumulative (%)	0.08	0.08	1.91	1.91	1.06	2.20
Slippage Ratio For the Qtr./ for FY (%) (FTNPA on Net Basis) \$	0.02	-	1.87	1.89	0.63	0.90
Credit Cost (%) (for Quarter)	0.27	0.57	0.60	-	0.54	0.30

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..

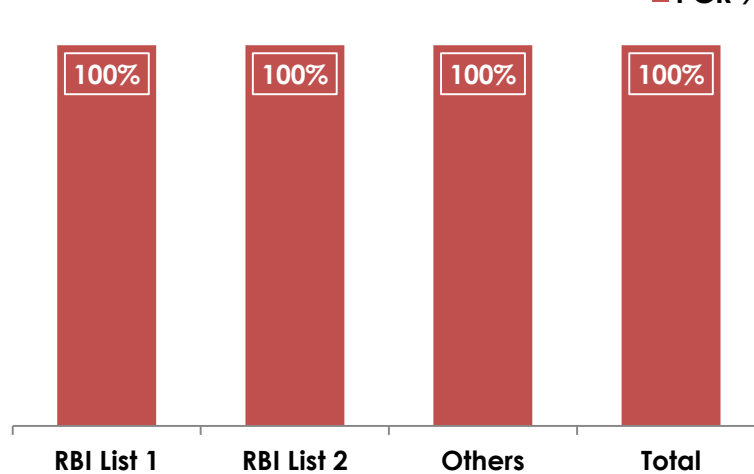
\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

NCLT – Summary

■ NCLT Admitted

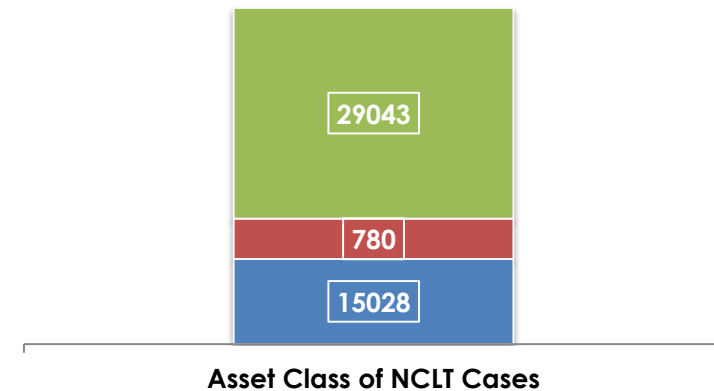


■ PCR %

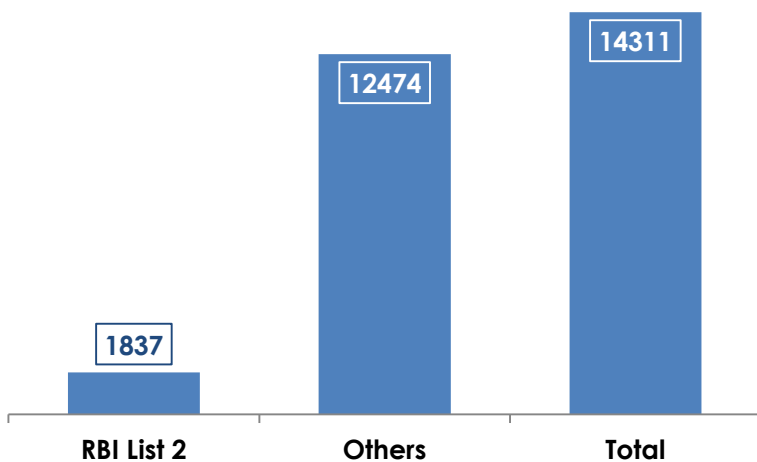


(Rs.Crore)

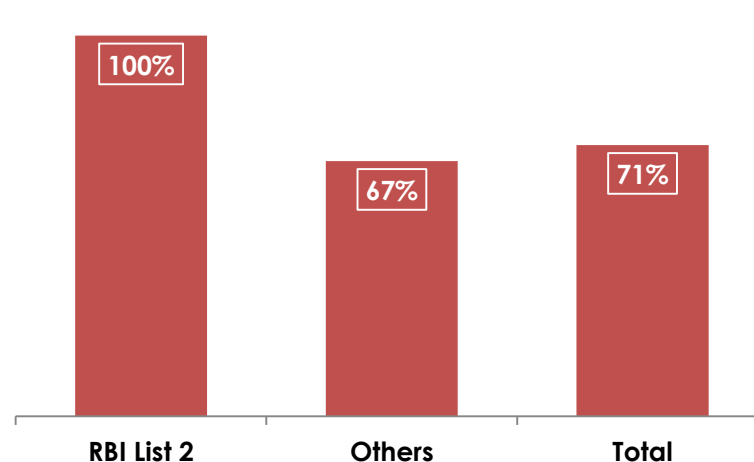
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



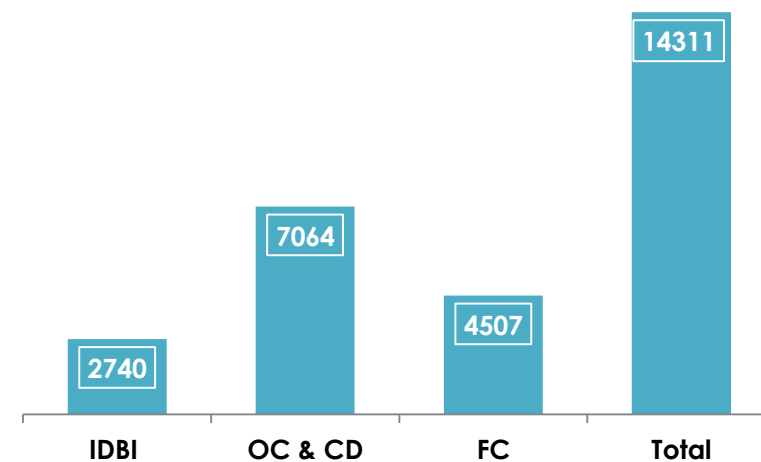
■ Filed But Not Admitted



■ PCR%

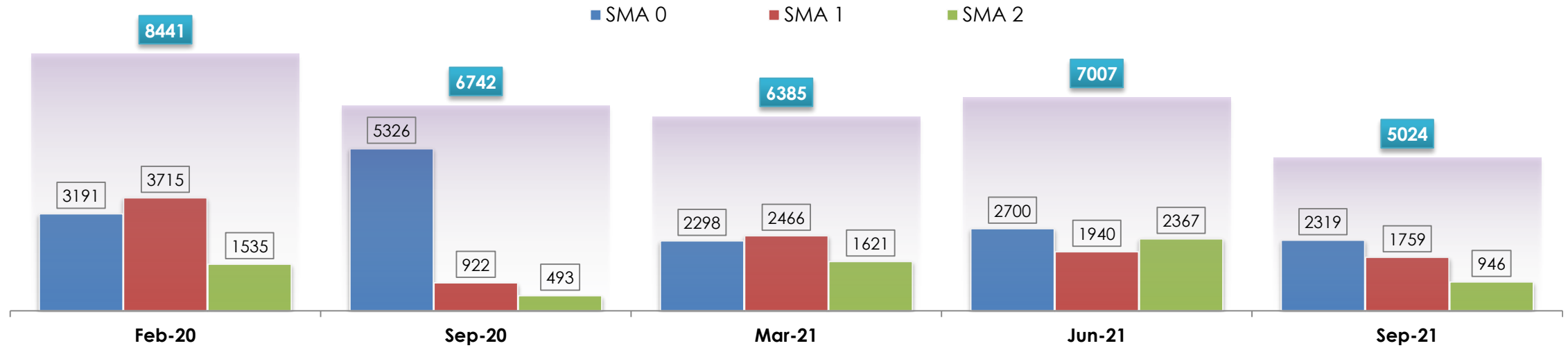


■ Filed By

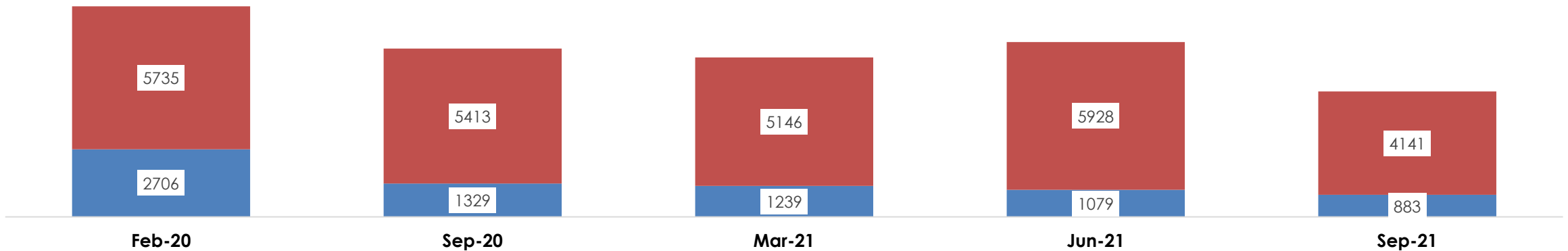


SMA Position

(Rs.Crore)



■ Corporate ■ Retail



SMA includes NFB of Rs.933 cr, Rs.262 cr, Rs.472 cr, Rs.427 cr and Rs.373 cr as on Feb 29, 2020, Sep 30, 2020, Mar 31, 2021, June 30, 2021 and Sep 30, 2021 respectively

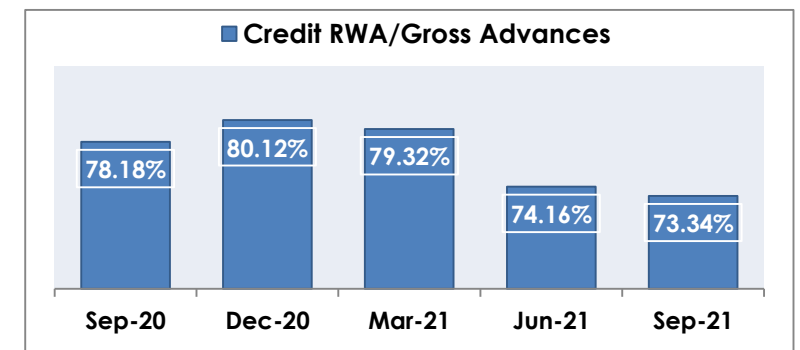
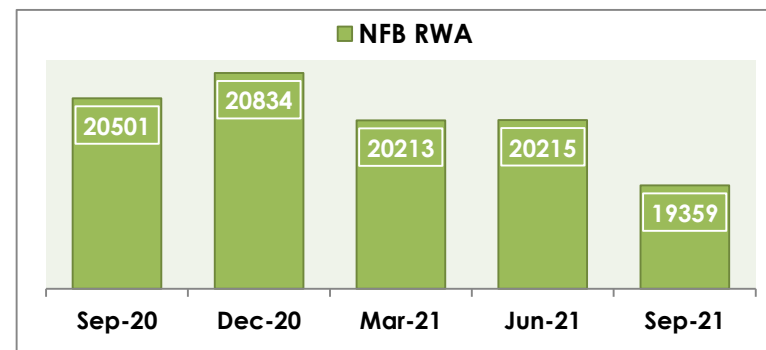
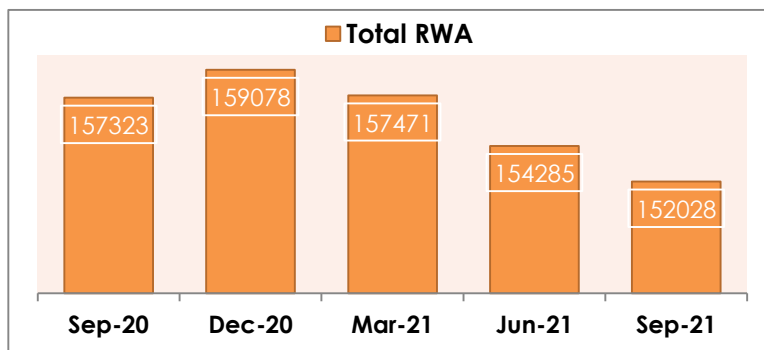
Capital

Capital Adequacy

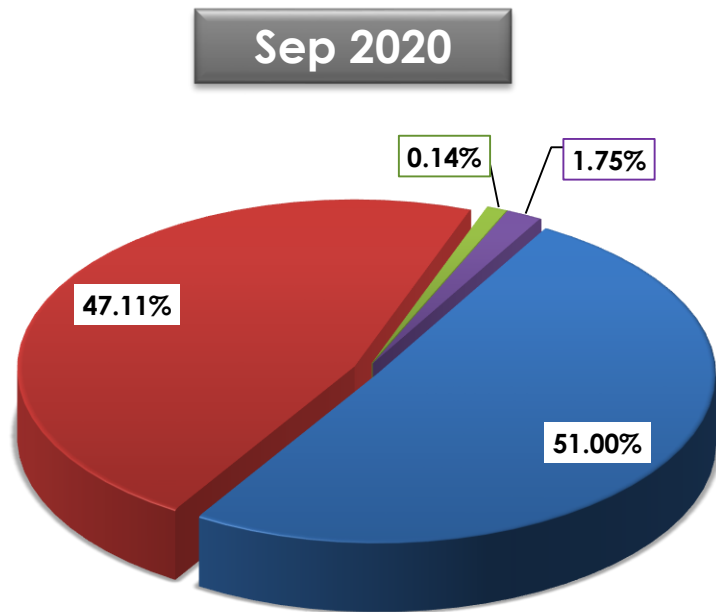
(Rs.Crore)

Particulars	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
CET 1+CCB (Rs.)	17403	19444	@ 20572	21044	21295
AT 1 (Rs.)	-	-	-	-	-
Tier 1 Capital (Rs.)	17403	19444	20572	21044	21295
Tier 2 Capital (Rs.)	4106	4051	3981	4004	3932
Total Capital (Rs.)	21509	23495	24553	25048	25227
RWA (Rs.)	157323	159078	157471	154285	152028
Credit Risk	128088	127920	128419	122876	120644
Market Risk	11513	13436	11330	11452	11427
Operational Risk	17722	17722	17722	19957	19957
CET 1+CCB Ratio (%)	11.06	12.22	13.06	13.64	14.00
AT 1 (%)	-	-	-	-	-
Tier 1 Ratio (%)	11.06	12.22	13.06	13.64	14.00
Tier 2 Ratio (%)	2.61	2.55	2.53	2.59	2.59
CRAR (%)	13.67	14.77	15.59	16.23	16.59

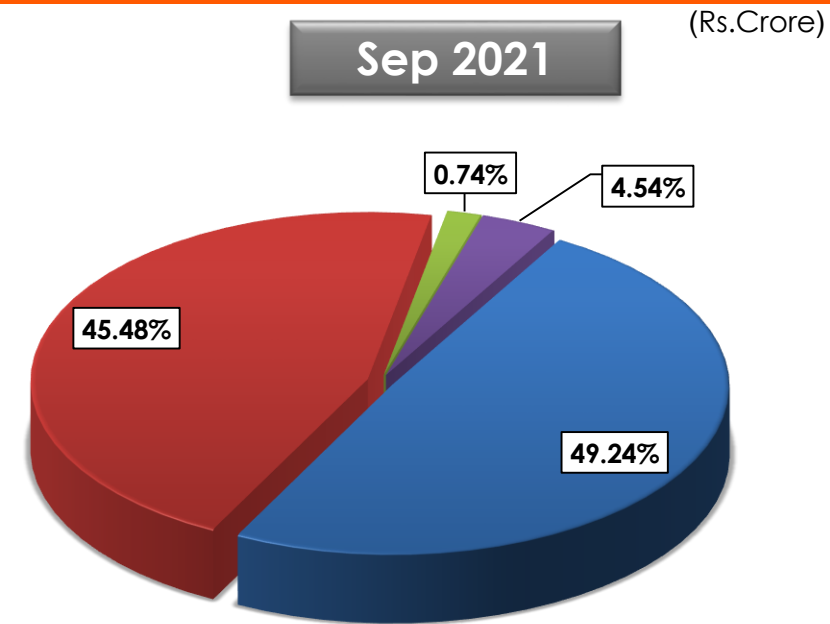
@ Bank created Investment Fluctuation Reserve (IFR) (in terms of RBI circular dated April 2, 2018) – Rs.545 crore in FY 2021 by way of appropriation to P&L. IFR has been included in Tier-2 capital which otherwise is a part of profit and would have been taken to CET-1 capital and same would have been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



Shareholding Pattern



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



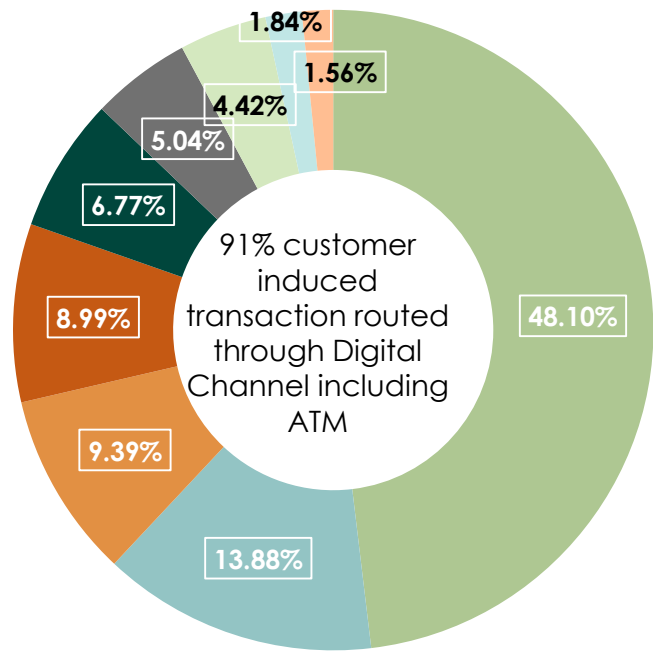
■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Particulars	Sep-20	Sep-21
Book Value (Rs. per share)	Rs.27.08	Rs.29.58
Market Capitalisation	Rs.36,073 Cr	Rs.49,784 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.56.20/Rs.32.60	Rs.48.75/Rs.36.00
Closing Price (NSE) (Rs. per share)	Rs.34.75	Rs.46.30
Earning Per Share (EPS)	Rs.0.31	Rs.0.53

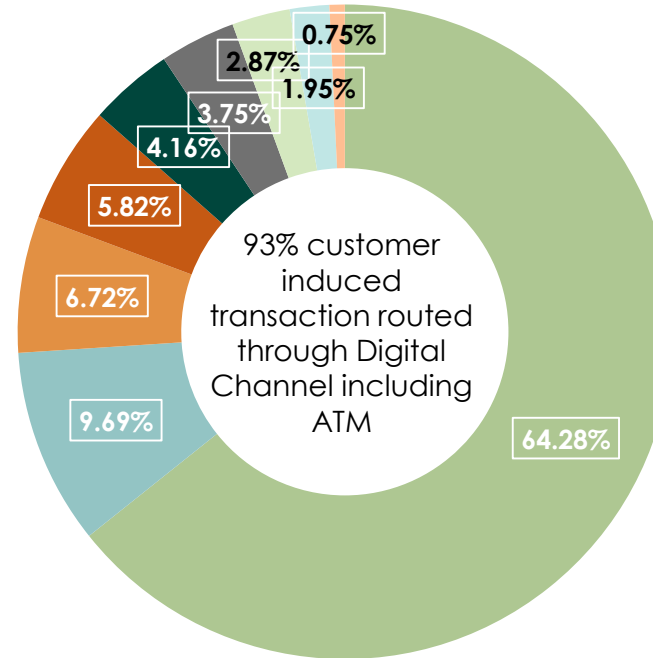
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

HY September-2020



HY September-2021

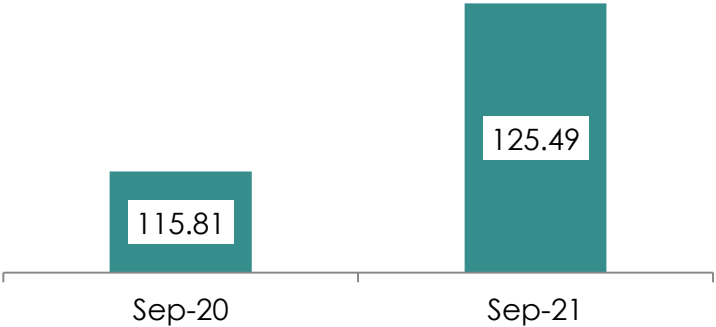


- UPI
- ATM Cash withdrawal
- Branch Manual Transactions
- Debit Card
- Branch Initiated Digital Transactions
- Internet Banking
- NACH
- Mobile Banking
- AePS

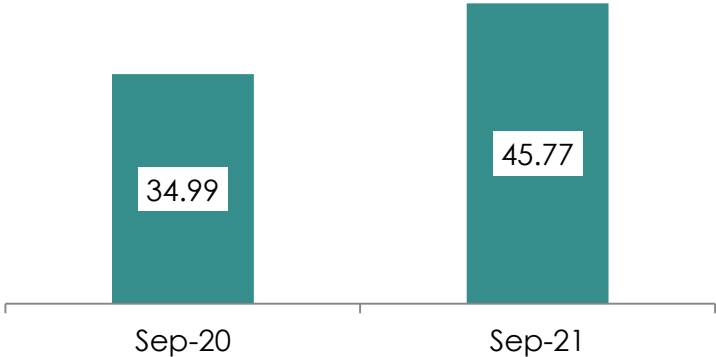
Due to covid-19 outbreak, the volume of transactions of Debit Cards, Internet Banking, POS Terminals and ATMs have come down and UPI has emerged as the preferred mode of transaction for Bank's customers.

Digital Footprint for Q2 FY 2022

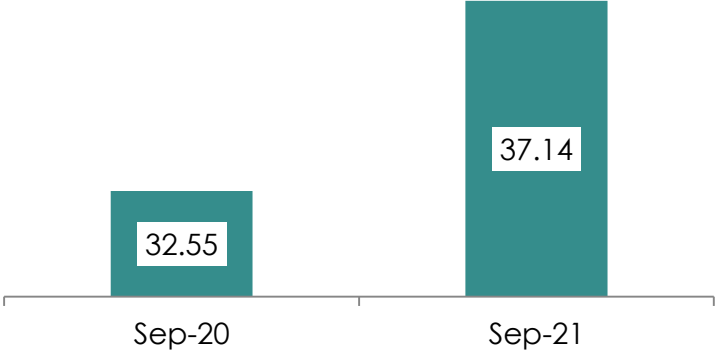
Internet Banking Users (In Lakhs)



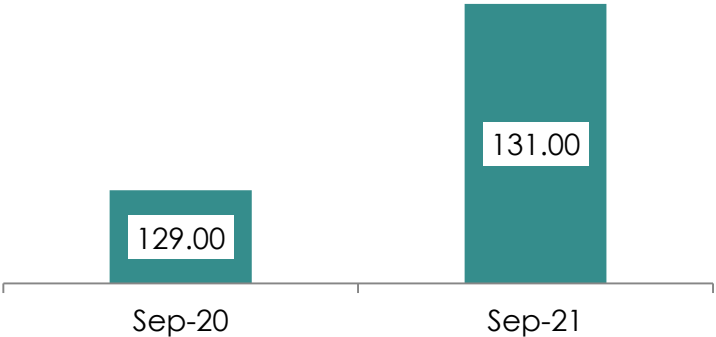
BHIM UPI Users (In Lakhs)



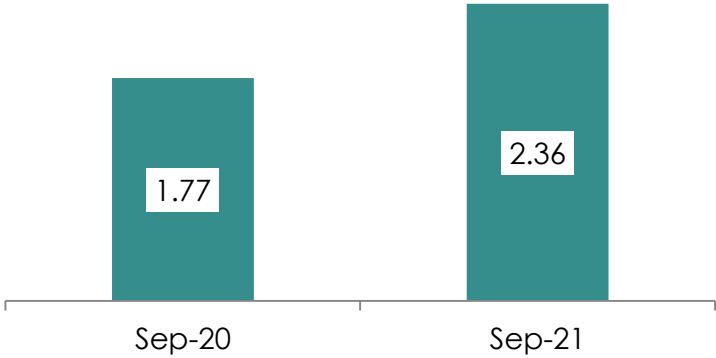
Mobile Banking Users (In Lakhs)



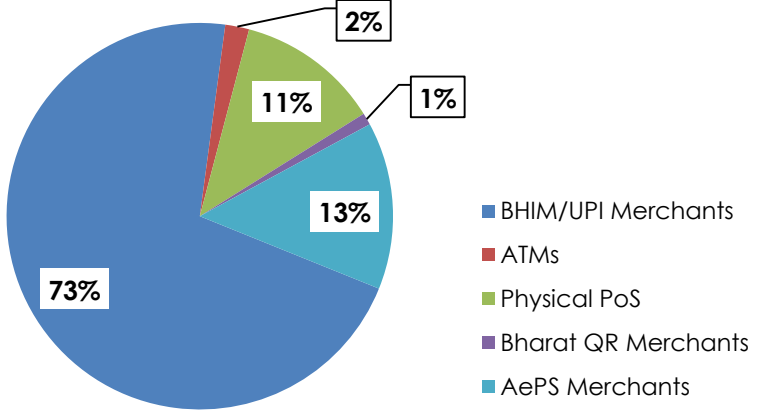
Debit Cards (In lakhs)

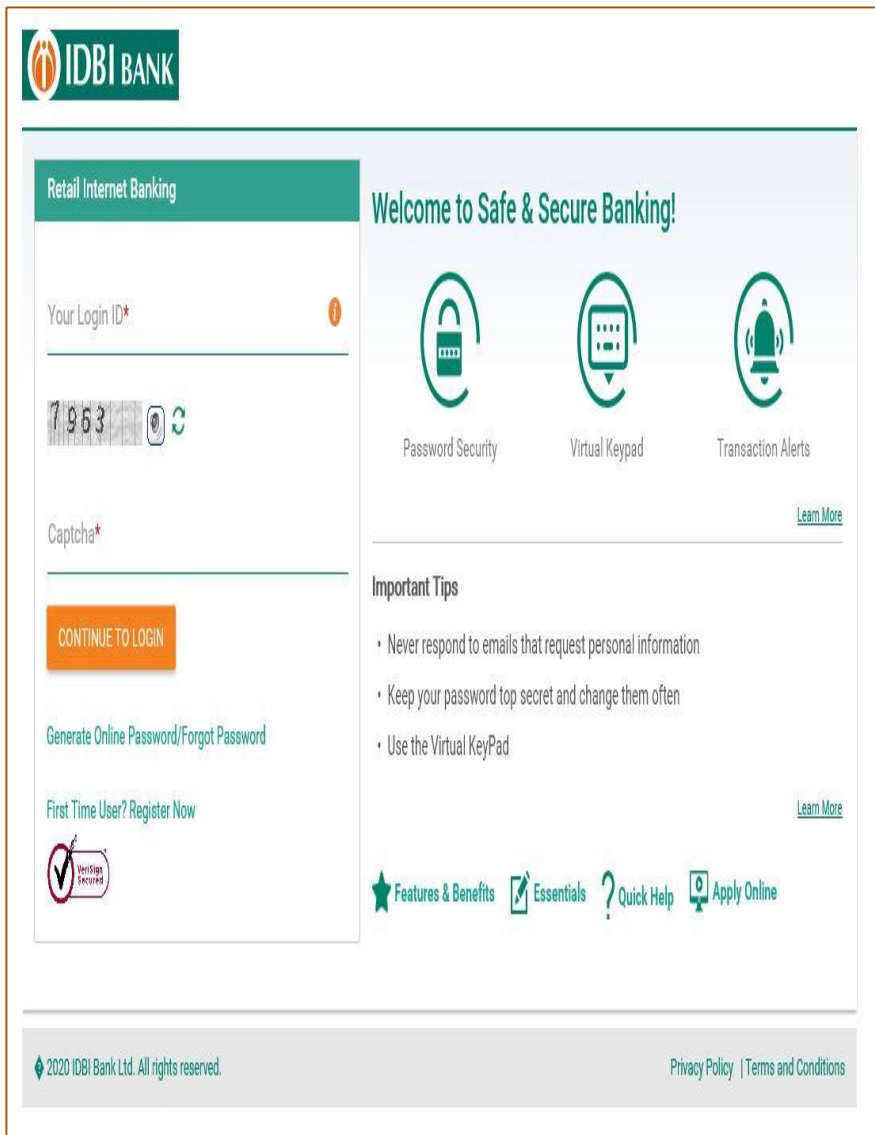


Merchant Base (In lakhs)



Payment Acceptance Channels



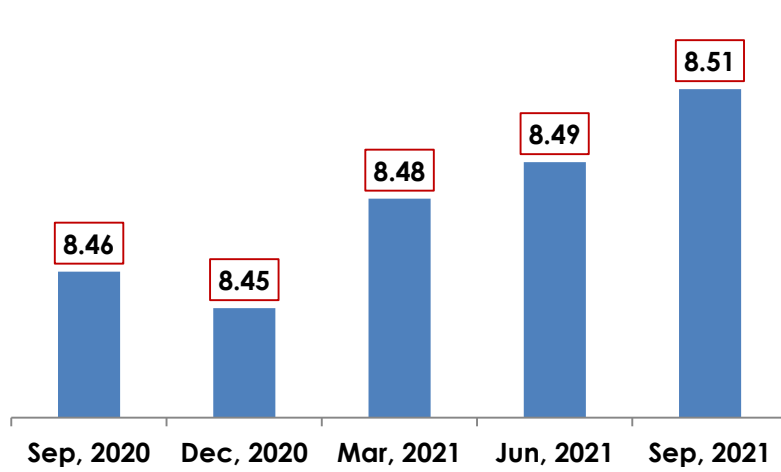


The screenshot shows the IDBI Bank Retail Internet Banking login interface. On the left, there is a login form with fields for 'Your Login ID*' (containing '7963'), a captcha field, and a 'CONTINUE TO LOGIN' button. Below the form are links for 'Generate Online Password/Forgot Password' and 'First Time User? Register Now'. On the right, a 'Welcome to Safe & Secure Banking!' message is displayed with three icons: 'Password Security', 'Virtual Keypad', and 'Transaction Alerts'. Below this is an 'Important Tips' section with three bullet points: 'Never respond to emails that request personal information', 'Keep your password top secret and change them often', and 'Use the Virtual Keypad'. At the bottom, there are links for 'Features & Benefits', 'Essentials', 'Quick Help', and 'Apply Online'. The footer contains the text '© 2020 IDBI Bank Ltd. All rights reserved.' and 'Privacy Policy | Terms and Conditions'.

- Bank has enabled UPI sub-membership to Co-operative banks
- Bank has implemented RTGS facility and online premature withdrawal of fixed deposits in retail I-net banking.
- International acceptance (Singapore) for RuPay cards has been made live.
- As enhanced security measure, Bank has implemented OTP based authentication for on-us ATM withdrawal transactions.

PMJDY ACCOUNTS

Total PMJDY A/c (lakh)



Aadhar Seeding under PMJDY (Lakhs)

6.58

RuPaycards issued (Lakhs)

7.07

Sub Service Areas (Number)

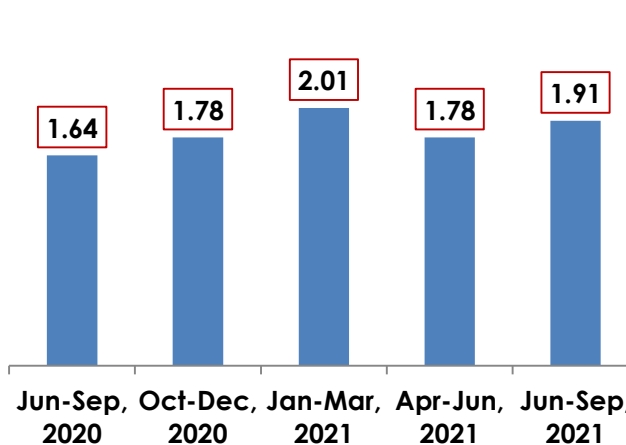
490

Villages Covered (Number)

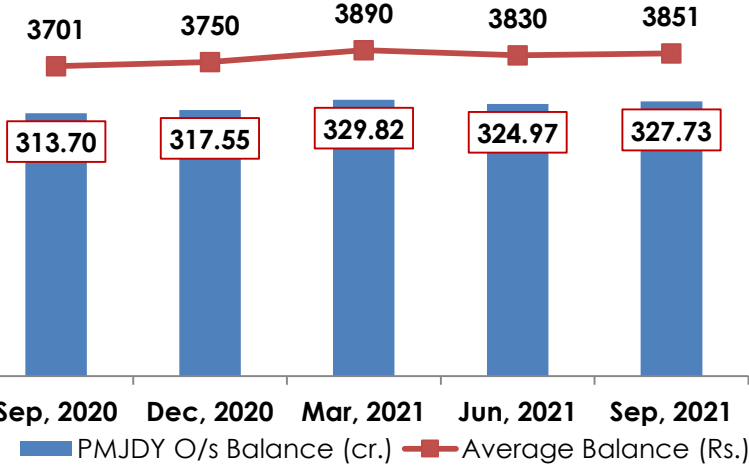
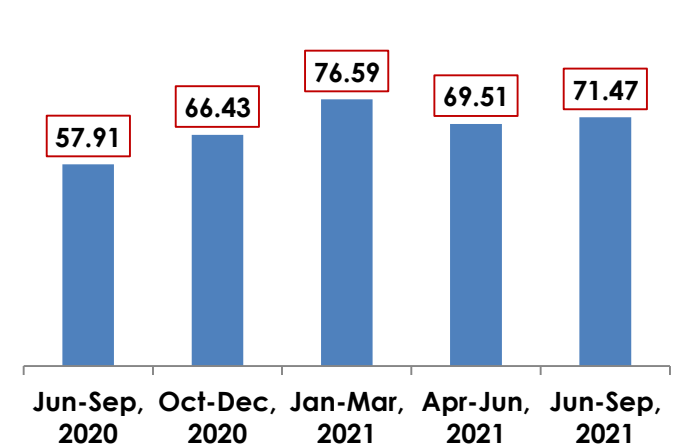
484

Transactions through Individual Business Correspondent (BCs)

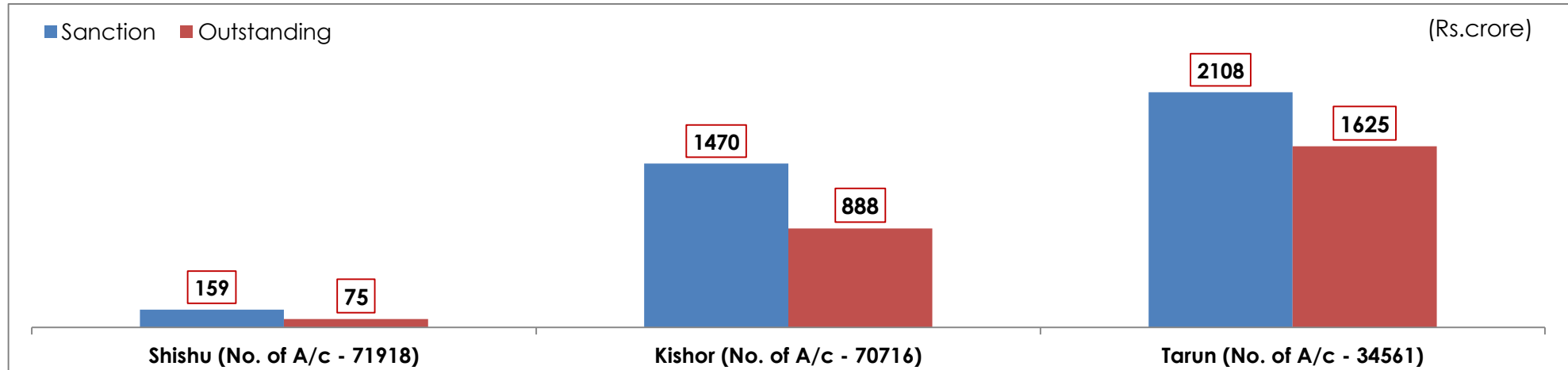
No. of Transactions through BCs (lakh)



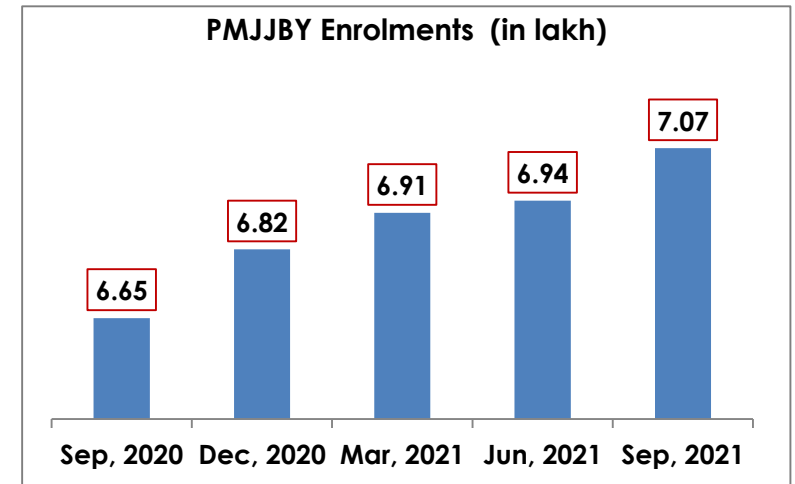
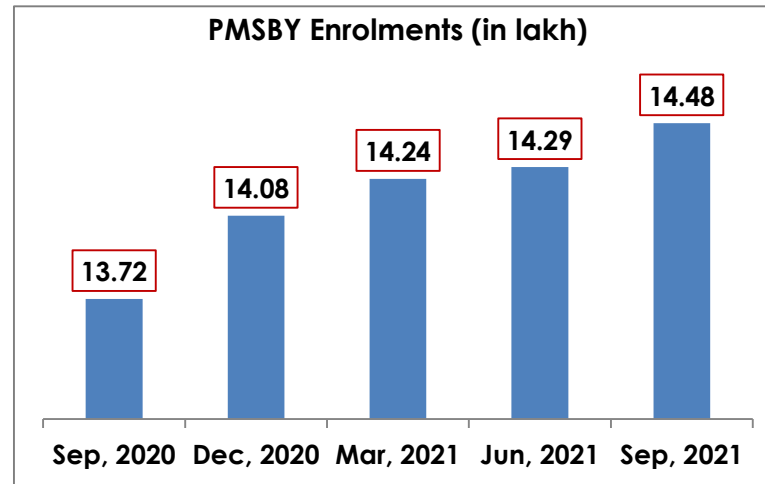
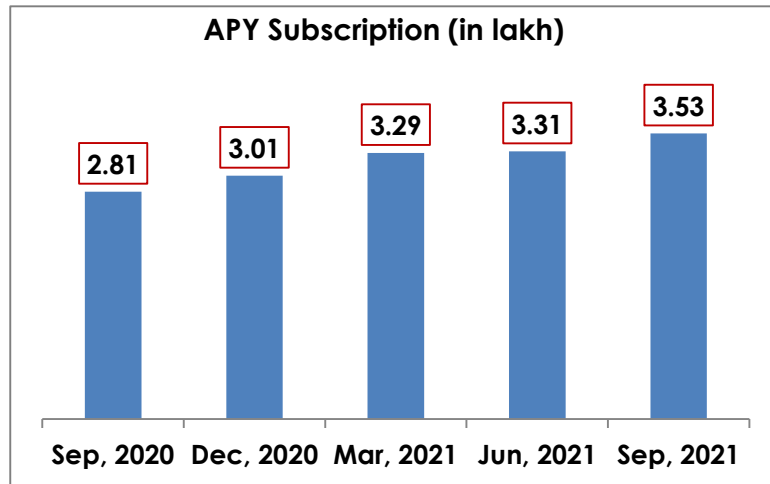
Amount of Transactions (crore)



MUDRA Yojana as on Sep 30, 2021



Enrolment under Social security Scheme as on Sep 30, 2021



Subsidiaries

Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income H1 FY 2022	PAT H1 FY 2022	RoA H1 FY 2022	Net Worth H1 FY 2022
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	50.78 (41.23)	9.24 (1.99)	3.25% (0.80%)	315.19 (299.80)
IDBI Intech Ltd	100	Technology Service Provider	69.92 (56.37)	7.86 (7.66)	7.00% (2.00%)	93.04 (69.59)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.18 (0.18)	0.04 (-0.02)	2.49% (-1.08%)	1.65 (1.55)
IDBI Asset Management Ltd	66.67	Asset Management Co.	16.14 (15.63)	4.61 (2.67)	3.80% (2.29%)	115.36 (107.54)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	43.15 (35.41)	26.77 (21.73)	9.61% (8.72%)	257.88 (230.73)

Figures in () are of previous period

Way Forward

Looking Ahead : Focus Area

Explore avenues to grow corporate credit book, especially in the mid-corporate segment

Credit cost and net slippages ratio to be below 1.75% and 3% respectively on sustained basis as COVID impact may continue up to March 2022. PCR to be maintained above 90% level.

Undertake a wide-range of banking activities and tap the emerging opportunities to boost business performance

GNPA to be gradually brought down with focus on recovery efforts as COVID effect may exist up to March 2022. Net NPA level to be maintained below 2.5% till March 2022 and 2% thereafter.

Focus on maximising fee income and maintaining NIM in line with industry Benchmark >3%.

Continue to remain committed towards strategic positioning as a retail-oriented bank with focus on growing the share of the loan book of retail and small & medium-sized enterprises

Work towards minimising its operating expenses and increasing productivity.

Committed to being with its customers and ensuring seamless delivery of financial services & participate in the relief measures to mitigate the impact of the crisis.

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