



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
टेलिफोन : (+91 22) 6655 3355, 2218 9111
फैक्स : (+91 22) 2218 0411
वेबसाइट : www.idbi.com

IDBI Bank Limited
Regd. Office : IDBI Tower,
WTC Complex, Cuffe Parade,
Mumbai - 400 005.
TEL.: (+91 22) 6655 3355, 2218 9111
FAX : (+91 22) 2218 0411
Website : www.idbi.com

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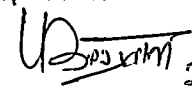
The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai - 400 051	The Manager (Listing) Bombay Stock Exchange Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001
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Dear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

Analyst Presentation

In continuation of Bank's letter dated May 24, 2018 advising the exchange about a conference call with Analysts for Financial Results proposed to be held at 5.00 p.m. on May 25, 2018, please find attached the copy of the Presentation to the analysts

Kindly take the information on record in terms of SEBI (LODR) Regulations, 2015.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड

[पवन अग्रवाल] 25/05/18
कंपनी सचिव



Presentation to Analysts

Q4 FY'18 & FY'18



Financial Highlights FY18 vs FY17

CET 1 increased to 7.42% from 5.64 %

RWA reduced by 18% to Rs.220864 Cr

Operating Profit increased by 71%

NIM at 1.81% up by 19 bps

Operating expenses reduced by 8%

Recovery/Up gradation increased to Rs. 6231Cr from Rs.4849 Cr

Provision Coverage Ratio improved to 63.40 % from 54.96%

CASA Growth 18%

CASA Share 37.15% vs 31.46%

Net Loss for FY 18 at Rs. 8238 Cr. & for Q4 FY18 Rs. 5663 Cr.

GNPA : 27.95% NNPA: 16.69%

Balance Sheet - Snapshot

₹ in Crore

As at	31-Mar-17	31-Dec-17	31-Mar-18
LIABILITIES			
Capital	2 059	2 642	3 084
Reserve & Surplus	20 505	21 501	18 126
Deposits	2 68 538	2 36 978	2 47 932
Borrowings	56 364	63 775	63 186
Other Liabilities & Provisions	14 409	15 499	17 987
Total	3 61 875	3 40 395	3 50 314
ASSETS			
Cash & Balance with RBI	13 347	11 875	13 164
Bal. with banks & money at call	19 337	4 774	20 522
Investments	92 934	91 346	91 606
Advances	1 90 826	1 83 256	1 71 740
Fixed Assets	7 349	7 257	6 771
Other Assets	38 082	41 887	46 511
Total	3 61 875	3 40 395	3 50 314

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Capital Adequacy

₹ in Crore

Bank achieves CET 1 including CCB at 7.42% against regulatory requirement of 7.375% as on March 31, 2018.

Particulars	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18
CET 1 + CCB (Rs.)	15160	14750	16208	16463	16392
AT 1 (Rs.)	5854	5854	5854	5854	684
Tier 1 Capital (Rs.)	21014	20604	22062	22317	17076
Tier 2 Capital (Rs.)	7765	7614	7540	7370	5915
Total Capital (Rs.)	28779	28219	29602	29687	22991
CET 1+CCB Ratio	5.64%	5.71%	6.56%	6.62%	7.42%
AT 1	2.17%	2.27%	2.37%	2.35%	0.31%
Tier 1 Ratio	7.81%	7.98%	8.93%	8.97%	7.73%
Tier 2 Ratio	2.89%	2.95%	3.05%	2.96%	2.68%
CRAR	10.70%	10.92%	11.98%	11.93%	10.41%

Risk Weighted Assets

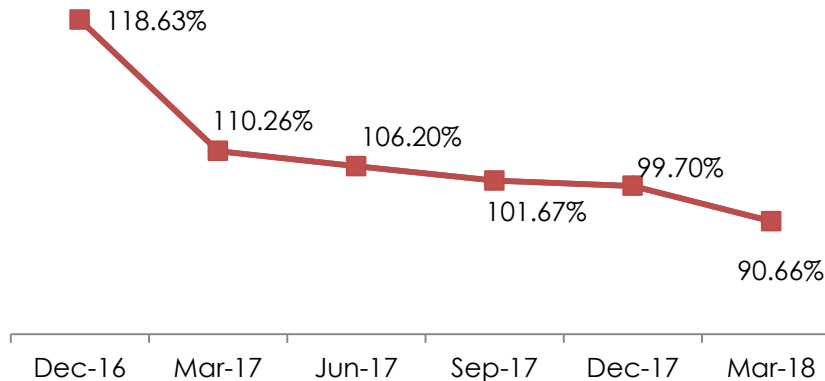
₹ in Crore

**RWA reduced by 18% over March 17.
Credit RWA reduced to 91% of Advances**

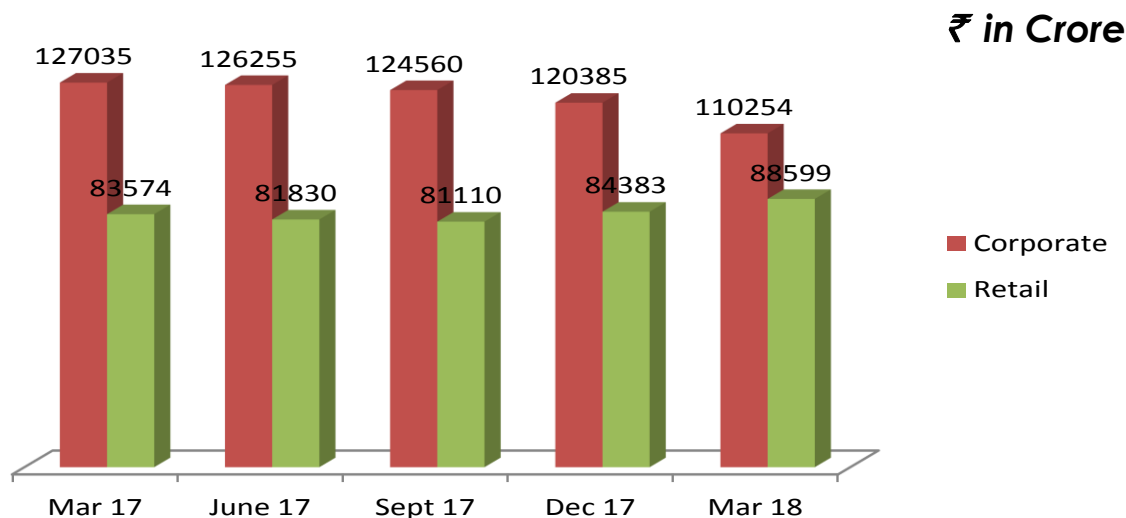
Movement of RWA against Advances					
	Mar-17	Jun-17	Sep 17	Dec-17	Mar -18
Credit RWA	232225	220977	209093	204158	180271
Market RWA	20184	20427	21018	27774	23664
Operation RWA	16588	16929	16929	16929	16929
Total RWA	268997	258332	247041	248861	220864
Total Advances	210610	208085	205670	204768	198853
Total NFB Outstanding	80215	79814	79661	78885	71837
Conversion Factor for NFB (CCF)	62153	63134	52679	51790	44797
NFB RWA	40447	41026	33818	32777	26514
Credit RWA/Advances	110.26%	106.20%	101.66%	99.70%	90.66%
NFB RWA / Credit RWA	17.42%	18.57%	16.17%	16.05%	14.71%

Capital Optimization

% Credit RWA to Advances



Portfolio Realignment



Capital conservation :

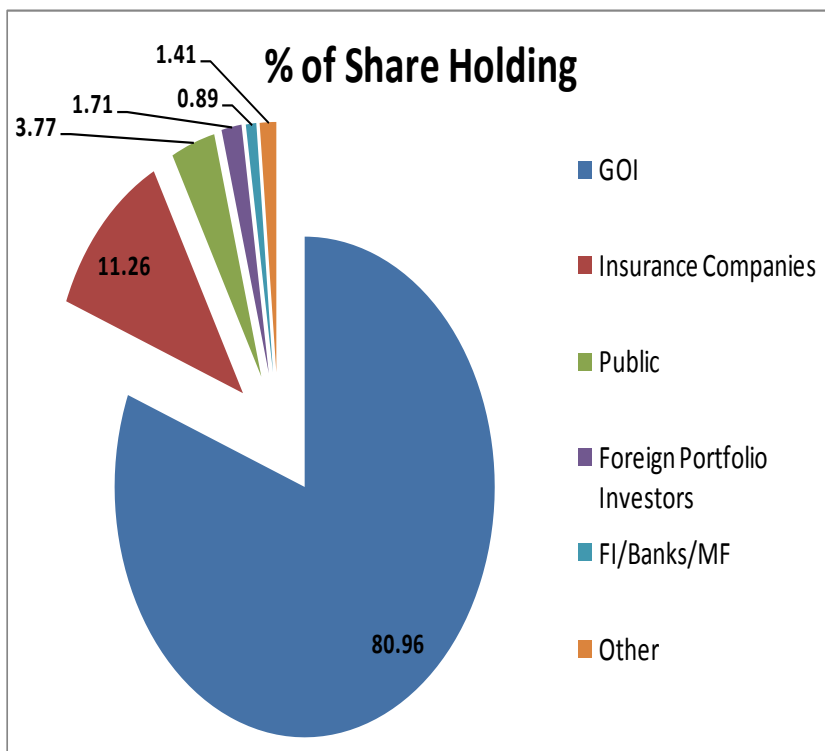
1. Rationalization of Credit and Market Risk portfolios to control RWAs.
2. Capital conservation through Data cleaning activities
3. Diversion of Loan portfolio towards low risk sectors. The composition of Advances Portfolio Corporate v/s Retail was realigned. (55:45 as on Mar 18 as against 60:40 as on Mar 17).

Sale of Non Core Assets in FY Mar 18

(₹ in Crore)

Non Core Asset/Inv't	Qtr	Stake Sold %	Sale Proceeds	Capital Gain
<u>A) Investment</u>				
CCIL	Jun-17	2.50%	75	71
CCIL	Sep-17	2.50%	75	71
SIDBI	Sep-17	10.03%	1320	1266
SIDBI	Dec-17	4.89%	642	616
NSE	Mar-18	0.44%	201	200
NSDL E-Governance Ltd	Mar-18	30%	1140	1128
<u>B) Fixed Asset</u>	Mar-18	NA	955	520
Total (A+B)			4408	3872

Shareholding Pattern Mar 2018



	Rs in Cr.
Capital Infusion	FY 2017-18
GoI	4590
Recap Bonds - GoI	7881
LIC	394
Total	12865

Rs. 7881 Cr. lying as share application money, GoI shareholding will increase to 85.96%.

As on 23.05.2018.

Market Price: Rs. 66.30

Market Capitalization: Rs. 20,446 Cr.

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Profit & Loss - Snapshot

₹ in Crore

Particulars	Quarter ended				FY ended		
	Qtr Mar 2017	Qtr Dec 2017	Qtr Mar 2018	Growth %	FY Mar 2017	FY Mar 2018	Growth %
Interest Income	6987	5797	5 214	(25)	27 791	23 027	(17)
Interest Expenses	5353	4132	4 299	(20)	22 040	17 386	(21)
Net Interest Income	1633	1666	915	(44)	5 752	5 640	(2)
Other Income	717	1325	2 700	277	4 008	7 009	75
Net Total Income	2350	2991	3 615	54	9 759	12 649	30
Operating Expenses	1305	1094	1 253	(4)	5 141	4 745	(8)
- Employee Cost	472	407	453	(4)	2225	1795	(19)
- Other Operating Cost	833	687	800	(4)	2 916	2 950	1
Operating Profit	1045	1897	2 362	126	4 619	7 905	71
Profit After Tax	(3,200)	(1,524)	(5,663)		(5,158)	(8,238)	

Operating Profit improves by 71%

Net Interest Income & NIM

NII Maintained and NIM improved by 19 bps.

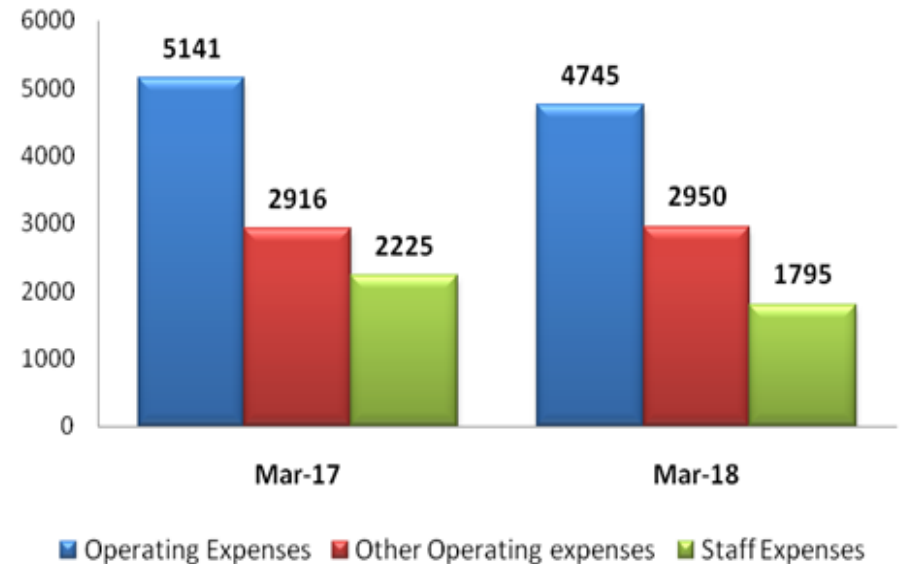
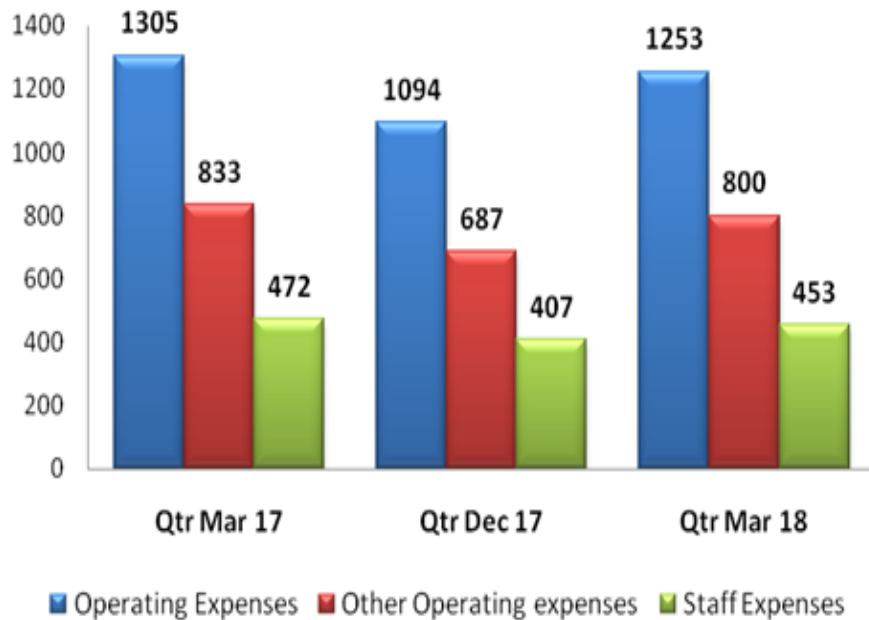
(₹ in Crore)

Sr.No	Particulars	Quarter ended									
		Mar-17	June-17	Sep-2017	Dec-2017	Mar-2018	Growth % Sequential	Growth % QoQ	FY Mar 2017	FY Mar 2018	Growth % YoY
1	Interest Income (2+3+4)	6987	6011	6004	5797	5214	-10	-25	27791	23027	-17
2	Interest on Advances	4756	4068	4260	4046	3320	-18	-30	19310	15694	-19
3	Interest on Investments	1952	1669	1464	1468	1531	4	-22	7032	6132	-13
4	Other Interest Income	278	274	280	283	363	28	30	1449	1201	-17
5	Total Interest paid (6+7+8)	5353	4609	4347	4132	4299	4	-20	22040	17386	-21
6	Interest paid on Deposits	4268	3582	3359	3175	3067	-3	-28	17138	13183	-23
7	Interest on RBI / inter bank borrowings	200	69	72	81	177	118	-11	1332	399	-70
8	Interest paid on Borrowings	885	958	916	875	1055	20	19	3570	3804	7
9	NII (Spread) (1-5)	1,633	1,402	1,657	1,666	915	-45	-44	5,752	5,640	-2
10	NIM	1.75%	1.72%	2.17%	2.16%	1.19%			1.62%	1.81%	
11	Cost to Income Ratio	55.54%	59.61%	29.14%	36.55%	34.67%			52.67%	37.51%	

Declining Operating Expenses

₹ in Crore

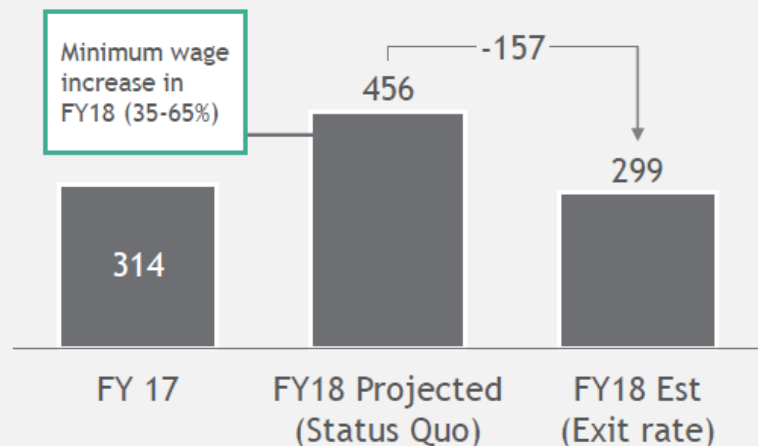
Operating Expenses reduced by 8% during the FY.



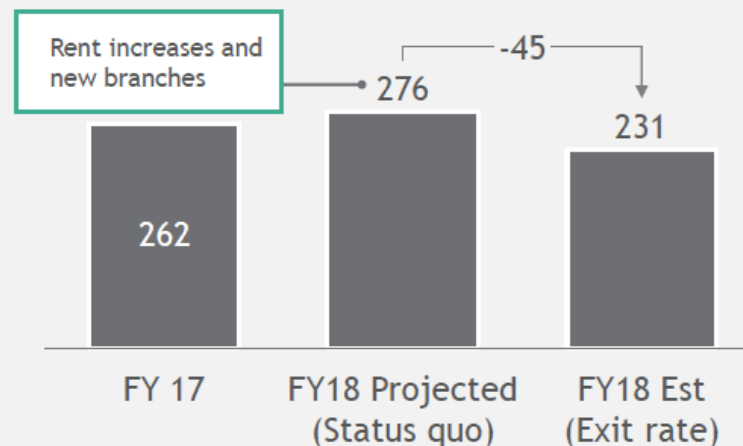
Cost Control major Initiatives

Outsourcing & rental costs controlled due to various Nishchay initiatives

150 Cr+ savings in outsourcing expense

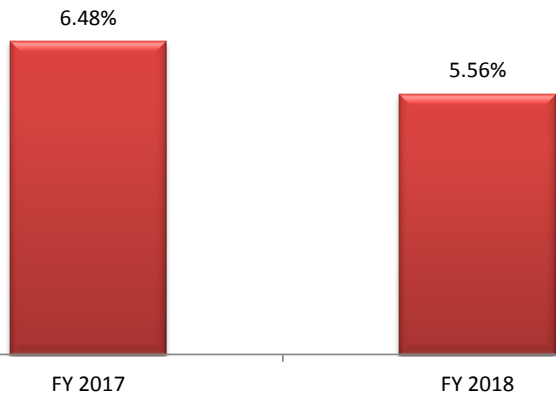


45 Cr savings in rental expense



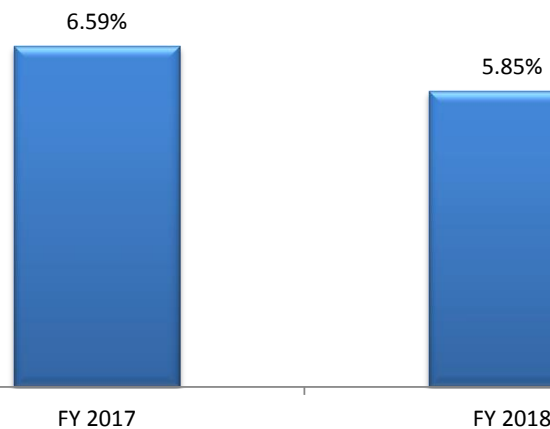
Cost Ratios

Cost of Deposits



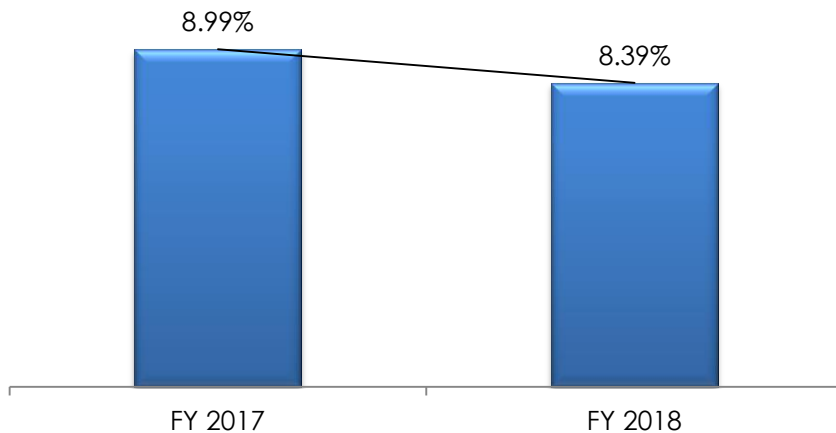
Declining Trend in Cost of Deposits and Cost of Funds

Cost of Funds



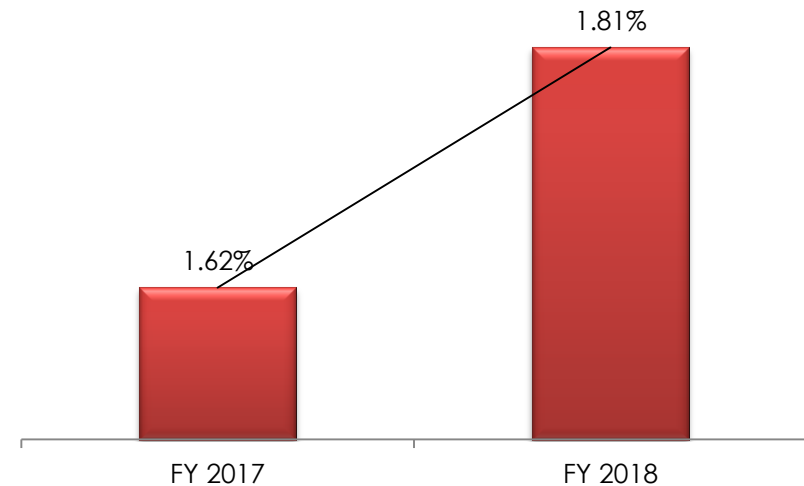
Yield Ratios

Yield on Advances



NIM improved despite Yield in Advances coming down.

NIM



Cost to Income Ratio



FY Mar 2017

FY Mar 2018

Treasury Operations

₹ in Crore

Particulars	Quarter ended					Year Ended	
	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Mar-17	Mar-18
Profit/ (Loss) on sale of investments (net)	-74	104	1749	680	1400	1250	3932
<i>A) Profit from Strategic Sale (Investments)</i>	<i>0</i>	<i>71</i>	<i>1337</i>	<i>616</i>	<i>1329</i>	<i>518</i>	<i>3353</i>
<i>B) Others</i>	<i>-74</i>	<i>33</i>	<i>411</i>	<i>63</i>	<i>71</i>	<i>732</i>	<i>579</i>
<i>Profit/(Loss) on revaluation of investments (net)</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>-3</i>	<i>-1</i>	<i>0</i>	<i>-5</i>
MTM Loss (-)/ Gain (+) (Net)#	267	34	-5	-476	102	-150	-390
Profit/(Loss) on exchange transactions / Derivatives (net)	16	29	35	63	30	225	157
Total Profit/ (Loss) excluding gain from strategic sale	209	96	441	-353	201	807	341
10 year G sec yield at the end of quarter	6.69%	6.51%	6.66%	7.33%	7.40%	6.69%	7.40%

It is appearing under the head Provision for depreciation on investment

In March 2018 quarter, the 10 year Benchmark yield hardened approximately by 71 bps to 7.40 % from 6.69% in Mar 17 resulting in lower comparative (Year on year & Quarter on Quarter) trading/ capital gains.

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Balance Sheet Parameters

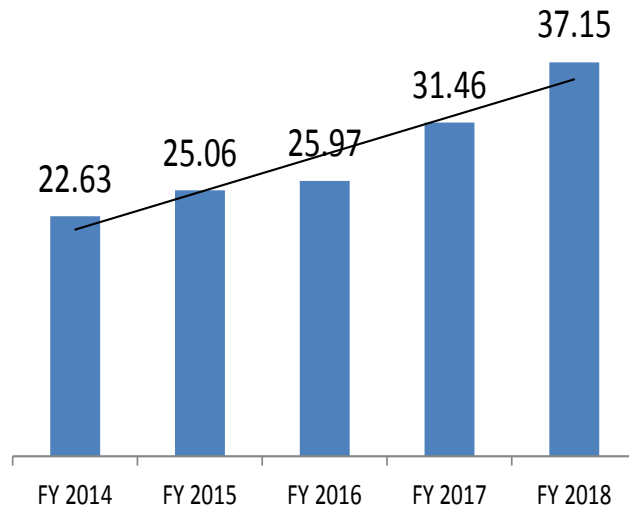
₹ in Crore

Sr. No	Terminal level Parameters	Mar-17	June-17	Sep-2017	Dec-2017	Mar-2018	Sequential QoQ variation	YoY variation
1	Global Deposits	268538	243058	241566	236978	247932	5	-8
	CASA Share (%)	31.46	33.67	35.34	36.14	37.15		
	CASA Deposits	84469	81837	85376	85643	92102	8	9
	Saving Deposits	50384	49521	51488	52225	57125	9	13
	Current Deposits	34086	32315	33888	33419	34977	5	3
	Term Deposits	184069	161222	156190	151335	155830	3	-15
	Bulk Deposits	89757	78974	77273	74405	82683	11	5
2	Gross Advances	210610	208085	205670	204768	198853	-3	-6
	Corporate	127035	126255	124560	120385	110254		
	Retail	83574	81830	81110	84383	88599		
	Corporate : Retail (%)	60:40	61:39	61:39	59:41	55:45		
	Global Net Advances	190826	187251	183553	183256	171740	-6	-10
3	CD Ratio % (Gross Credit)	78.43%	85.61%	85.14%	86.41%	80.20%		

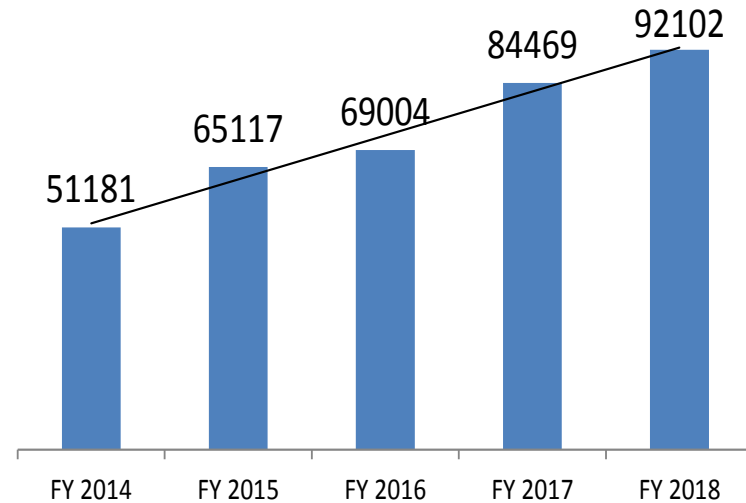
Number Of Accounts	Mar 17	Mar 18
(i) Savings	15528950	16566550
(ii) Current	848448	823529

CASA-Low Cost Deposit

CASA %



CASA Terminal Level ₹ in Crore

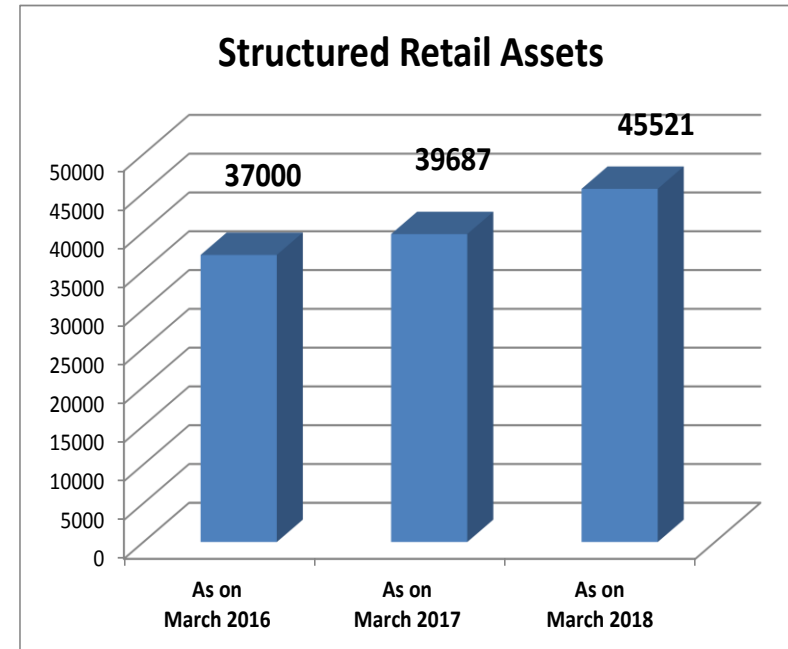


Share of CASA in Total Deposits exceeded 37%.

Retail Products Growth

₹ in Crore

	As on March 2016	As on March 2017	As on March 2018	Y-o-Y Growth (%)
Structured Retail Assets				
HL	28124	28918	32044	11%
LAP	6999	8483	10670	26%
EL	615	763	842	10%
PL	241	312	395	27%
AL	1021	1212	1570	30%
Total	37000	39687	45521	



Overall disbursements grown by Rs. 4,483 Cr (44.20%) to Rs. 14,626 Cr compared to Rs. 10,143 Cr in FY 2016-17.

Priority Sector

₹ in Crore

	Particulars	Mar-17	Mar-17 as Percentage of ANBC	Mar 18	Mar-18 as Percentage of ANBC	Growth over Mar-17
		Actuals	Actuals	Actuals	Actuals	Actuals
	(1)	(2)	(3)	(4)	(5)	(6)=[(4)-(2)]
	ANBC	233882		209055		
	Priority Sector Advances (a+b+c)	92807	39.68	97663	46.88	4857
	- Out of which Bulk PSL	12333	13.29	8242	8.44	
(a)	Agriculture (i+ii+iii)	37799	15.77	41721	18.48	3922
	(i) Direct Lending to Agri-Non Corporate	18386	7.86	22654	9.28	4268
	(ii) Other Agri	2131	0.91	1497	0.80	-634
	(iii) Indirect Agriculture (RIDF)	17282	7.00	17570	8.40	288
(b)	MSME (Micro,Medium & Small Enterprises)	31061	13.28	34530	16.58	3469
(c)	Other Priority Sector Advances (i+ii)	23947	10.63	21412	11.81	-2535
	(i) Housing	19583	8.37	20593	9.85	1011
	(ii) Others	4364	2.26	819	1.96	-3545

The Average Achievement of 4 Qtrs in PSL is 41.70%.

Segment	Mar-17		Mar-18	
	Amount	% of ANBC	Amount	% of ANBC
Total PSL	92807	39.68%	97663	46.72%
of which Core PSL	58068		64896	
Of Which Bulk	12334		8242	
RIDF & other funds	22405		24525	

Particulars	National Goals	Mar-18	
		Achieved %	O/S Balance
Priority Sector (% of ANBC)	40%	46.88%	98004
Total Agricultural Adv (% of ANBC)	18%	20.05%	41920
Small & Marginal Farmers (% of ANBC)	8%	9.28%	19400
Other National Goals			
Out of PSL Weaker Section	10%	11.69%	24432
Credit to Micro Enterprises (% of ANBC)	7.50%	9.54%	19953

Top 20 Industry-wise Advances

₹ in Crore

Top 20 Industries	Outstanding as on 31-Mar-18					
	FB	NFB	Total	% of Total Outstanding advances (Fund based+Non fund based)	GNPA_FB	Stressed Standard O/S
Infrastructure	41420	27338	68758	17.46%	18739	10356
-Transport	12490	7786	20276	5.15%	6987	2223
-Energy	24675	8751	33426	8.49%	9624	7569
-Water and Sanitation	1877	2412	4289	1.09%	733	331
-Communication	1423	8365	9788	2.49%	1312	188
-Social and Commercial Infrastructure	956	23	979	0.25%	83	46
Basic Metal and Metal Products	12005	7717	19723	5.01%	9978	892
All Engineering	8690	9691	18381	4.67%	6820	733
Agriculture & Allied Activities	18052	45	18098	4.60%	3433	625
Trade	14196	2140	16336	4.15%	3931	576
Construction	6040	6893	12933	3.28%	4705	274
Chemicals and Chemical Products (Dyes, Paints, etc.)	8305	2829	11133	2.83%	4078	81
Mining and Quarrying	5615	2999	8614	2.19%	718	2554
Other Services	2868	3953	6821	1.73%	313	40
Food Processing	5611	1170	6781	1.72%	2134	513
Textiles	5151	697	5848	1.49%	2268	189
NBFCs	5019	404	5424	1.38%	19	0
Vehicles, Vehicle Parts and Transport Equipments	4440	941	5381	1.37%	5230	1
Residuary other advances	700	3076	3776	0.96%	111	1
Commercial Real Estate	3220	414	3635	0.92%	710	145
Rubber, Plastic and their Products	2557	408	2964	0.75%	1774	35
Cement and Cement Products	1471	346	1817	0.46%	537	23
Professional services	1530	228	1758	0.45%	197	45
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	296	1329	1624	0.41%	238	34
	1 47 188	72 618	2 19 806	55.82%		

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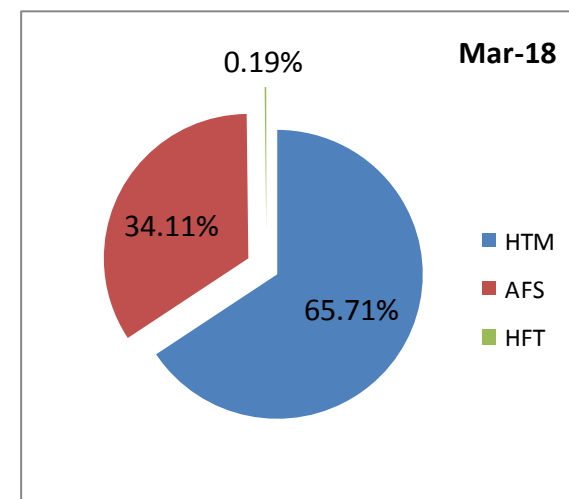
7. Way Forward

Investments

₹ in Crore

Parameters	Mar 17	Dec 17	Mar 18
SLR	79849	78597	71197
Non SLR	11812	12482	20681
Non SLR (Overseas)	4056	479	3549
Non SLR (SASF)	0	3766	781
Total Gross Investment	95716	95324	96209
Less: Aggregate provision for depreciation	2782	3978	4603
Net Investments	92934	91346	91606

Category	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18
HTM	67529	65399	57630	56604	60192
AFS	25301	20686	28147	33251	31244
HFT	105	1410	125	1491	170
Total	92934	87495	85902	91346	91606
Modified Duration of Total Trading Book as on March 31, 2018 is 5.75					



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Asset Quality

PCR improved from 54.96% to 63.40%

₹ in Crore

Particulars	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18
Gross Advances	210610	208085	205670	204768	198853
Gross NPAs	44753	50173	51368	50622	55588
Gross NPAs as % of Gross Advances	21.25%	24.11%	24.98%	24.72%	27.95%
Total Provisions held (including NCLT Prov)	19484	20541	21834	21223	26902
Net Advances	190826	187251	183553	183256	171740
Net NPAs	25206	29580	29489	29353	28665
Net NPAs as % of Net Advances	13.21%	15.80%	16.06%	16.02%	16.69%
Provision Coverage Ratio as per RBI Guidelines	54.96%	52.42%	54.56%	56.99%	63.40%

		For FY 2018				
Particulars	FY 2017	Q1	Q2	Q3	Q 4	FY 2018
FTNPA	27,595	7,104	2,946	4,127	12,823	26,835
Recovery & Upgrade	4,849	1,563	1,482	969	2,383	6,231

**Recovery/Up gradation increased to Rs. 6231Cr from Rs.4849 Cr.
Impact of New Guidelines for resolution of Stressed Assets – Rs. 9647 Cr.**

Summary- Cases filed as per RBI Direction (1st & 2nd List)

Particulars	March 31, 2018 RBI 1st List	March 31, 2018 RBI 2nd List
No. of Cases	12	29
Cases where IDBI Bank has exposure	11	19
IDBI Bank Lead cases	2	4
Cases which have been Admitted	10	9
IDBI Bank Gross Principal O/S (11 cases) (Rs. Cr.)	15184	11311
Provision made	9713	6221
Provision made (%)	63.97%	55%

Additional Provision required in these cases : Rs. 1497 Cr.

Cases filed and admitted in NCLT Summary (where IDBI Bank has exposure)

₹ in Crore

Cases filed in NCLT Summary	March 31, 2018	
Particulars	No. of Cases	Gross Principal Amount
Cases Filed by IDBI Bank	15*	8432
Cases filed by other Banks/ Financial Creditor (FC)	80	20894
Cases filed by Operational Creditors	124	15051
Cases filed by Corporate Debtors	18	1339
Total	237	45716

**Includes 3 cases filed against Asian Natural Resources & Bhatia Global Trading and their Corporate Guarantors (CG) viz BCC Estate Pvt. Ltd.(same for both the cases).*

Cases Admitted in NCLT Summary	
Particulars	March 31, 2018
No. of Cases filed	237
No. of Cases Admitted (IDBI Lead cases)	87* (14)
Gross Principal	23986 (8115)
Provision made	16246 (4778)

**Excluding 11 cases i.e. 09 cases rejected/ withdrawn after admission by NCLAT/ NCLT and 02 cases were settled under OTS/AoD.*

Standard Stressed

₹ in Crore

Particulars	Mar 2017		Mar 2018	
	FB Outstanding	NFB Exposure	FB Outstanding	NFB Exposure
5/25	7478	1123	7783	1543
<i>out of which SMA</i>	3306	0	40	0
Restructured	10588	4973	3179	1829
<i>out of which SMA</i>	9181	3499	1153	172
S4A	1008	415	837	673
<i>out of which SMA</i>	1008	415	121	0
SDR	4447	975	0	0
<i>out of which SMA</i>	3086	868		
SMA 1	2466	1046	5669	1645
SMA 2	7157	1166	1313	17
Total	33144	9698	18781	5708
out of which SMA	26204	6994	8296	1835

Content

1. Capital & Shareholding

2. Profitability

3. Business

4. Treasury Operations

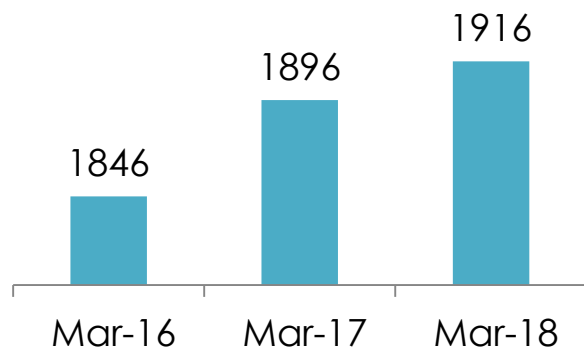
5. Asset Quality

6. Digitalization

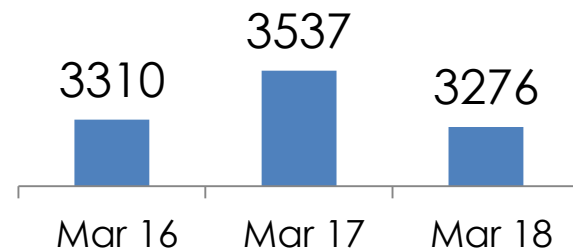
7. Way Forward

Branch & ATM Network – Pan India

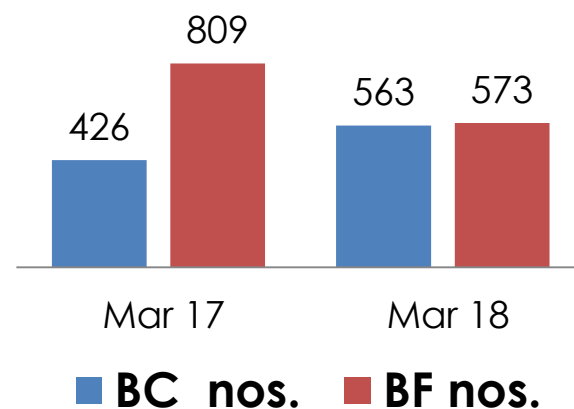
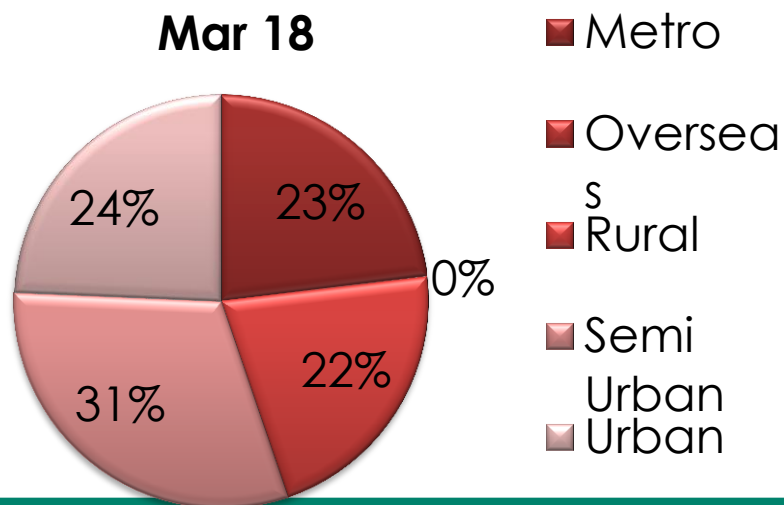
No. of Branches



No. of ATMs



Distribution of Domestic Branches - Mar 18



Digital Footprints

IDBI Bank Debit Cards



Debit Cards issued
114 Lakh

Inet Banking



I-Net Banking
85 Lakh
Registered Customers

Main Jahan, Mera Bank Wahan. IDBI Bank Mobile Banking



Mobile Banking
58 Lakh Registered
Customers



Total ATM- 3,264
CRM-504 ,
e-Lounge - 58



BHIM UPI users
8.5 Lakh



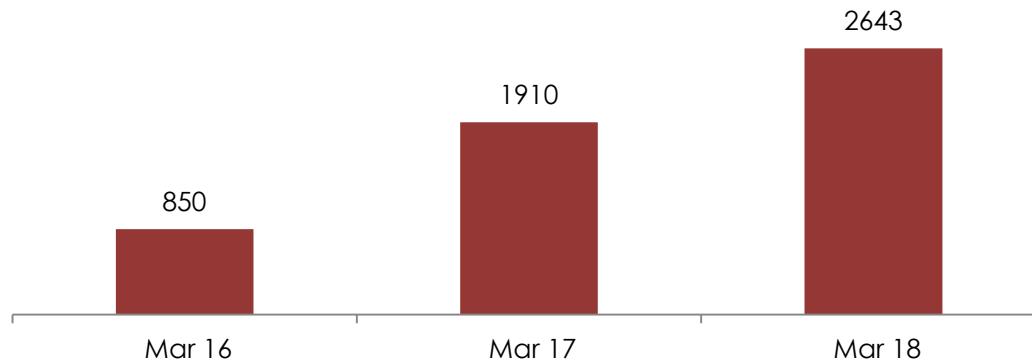
Digital Wallet
users 1.3 Lakh



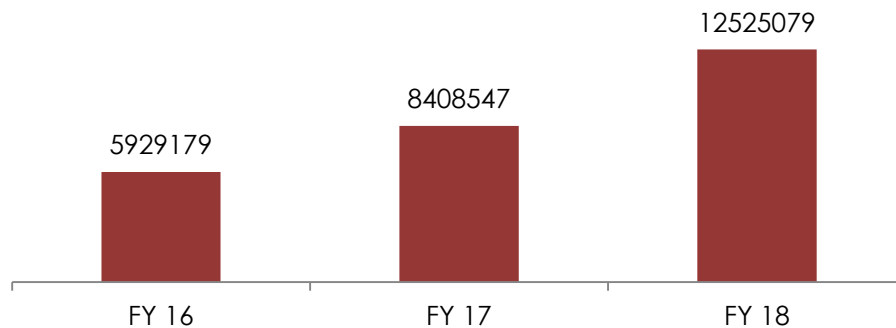
Digital Merchants
1.25 Lakh

Financial Inclusion

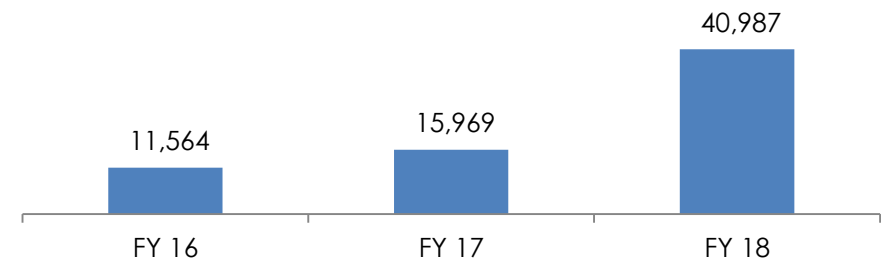
PMJDY Avg. Bal. (in Rs.)



Aadhar based DBT Txns (No.)



DBT amount received (Rs. Lakh)



IDBI App Cart



IDBI BANK



IDBI BANK

Income from TPD

For Life Insurance, IDBI Federal Life Insurance is our Channel Partner since 2008 which is a 10 Years relationship.



Total Policies 89298 Nos
New Business Premium Rs. 473.99 Cr
Fee Income earned 61.35 Cr

For General Insurance and Health, BAJAJ Allianz is our Channel Partner since 2005 which is a 13 Years relationship.



Total Policies 228014 Nos
New Business Premium Rs. 80.41 Cr
Fee Income earned 10.26 Cr



Total MF Folios 140656 for FY 2017-18. (Lumpsum 100838, SIP 39818).
Total MF Income for FY 2017-18 is Rs 41.76 Cr with IDBIMF contributing around Rs 25.58 Crs .

Awards and Recognitions

Ranked as the No. 1 bank in Customer Experience Index by Forrester Research Inc.

Secured 2nd prize at the National Awards to Banks by Ministry of MSME for "Excellence in Lending to Micro Enterprises"

Conferred three awards by PFRDA, 3rd rank for sourcing maximum number of NPS accounts, 2nd rank for Best PoP – NPS, and 3rd rank in Best PoP - SP activation

Secured 1st position as top performer in new demat accounts opened under the PSU-Bank Category at 32nd DP Conference of NSDL

Honored with "Performance Excellence Awards" under the category 'STP' by Citi Bank and Bank of New York, Mellon for US Dollar Payments

Conferred with SKOCH BSE Order-of-Merit Award 2017 for its financial inclusion initiatives and its CSR Project - 'Water, Sanitation and Hygiene' at the 48th SKOCH Summit

Received the Best Website Award at the 41st Annual ADFIAP Meeting



Content

1. Capital & Shareholding

2. Profitability

3. Business

4. Treasury Operations

5. Asset Quality

6. Digitalization

7. Way Forward

Holistic bank-wide transformation along 4 segments

Nishchay @ IDBI Bank

Fast paced transformation program for short-term bottom line improvement

I

Revenue Maximization

- *Enhance retail assets sales*
- *Improve retail liabilities growth*
- *Increase fee income*

II

Operating Cost Rationalization

- *Optimizing rent, repair expenses*
- *Outsourcing efficiency*
- *Overheads control*

III

Manpower Planning

- *Re-deployment to sales focused roles*
- *Revamped governance rhythm*

IV

Asset Utilization

- *Drive strong collections and recovery*
- *Divest from non-core assets*
- *Optimize RWA*

Regular governance program through war-rooms, change management and communication

Turnaround Strategy

Continuation of Focus on



FY 18 Status



Improving CRAR

- CET 1 + CCB: 7.42% in March 18 V/s 5.64% in Mar 17
- Reduction in RWA from Rs.2,68,997 cr to Rs.2,20,864 cr

Improving Asset Quality

- Recovery/ Up gradation increased to 6231 Cr from 4849 Cr
- Extra provisions due to NCLT/ RBI divergence and February 12, 2018 circular

Reducing operational cost

- Decline in Opex from 5140 Cr for FY 17 to 4743 Cr for FY 2018.

Sale of non-core assets

- Capital Gain
 - on sale of investments - Rs. 3353 Cr
 - on sale of fixed assets - Rs.517 Cr

Improving Income

- Overall NII maintained despite increased FTNPA.
- NIM at 1.81% up by 19 bps

PSB Reforms Agenda



PSB Reforms Agenda

Enhanced Access and Service Encapsulates synergistic approach to ensure prudential and clean lending, better customer service, enhance credit availability ,focus on MSMEs and better governance.

Implementation Highlights of PSB Reforms Agenda at IDBI Bank Ltd:



Customer Responsiveness

- Simplified SB A/C opening form
- Online FD booking & nomination
- Online application for SRA products
- System driven grievance redressal mechanism & root cause analysis
- Doorstep banking for senior citizens



Responsible Banking

- Differentiated Banking Strategy and Medium Term Business Plan (MTBP)
- Creation of Stressed Asset Management Vertical (SAMV)
- Web-based registration & submission of OTS application



Credit Off take

- Implementation of cluster based products
- Implementation of in-house digitalized Loan processing System

PSB Reforms Agenda



PSBs as UdyamiMitra

- New Product development-Enhanced working capital to GST registered MSMEs
- Single point MSME relationship Managers
- Implementation of revival framework of stressed MSMEs.



Deeping Financial Inclusion & Digitization

- OTP-based Aadhaar seeding
- Aadhaar-enabled PoS through BHIM Aadhaar devices
- Customer protection measures against cyber frauds



Ensuring Outcome-Governance/HR

- OJAS - E-learning platform for employees having 213 learning modules.
- Weightage assigned to certification in appraisal report
- Fast track promotion process is in place for initial two levels of officers.

8 strategic themes for IDBI bank

1

**Re-align
product &
segment
focus**

2

**Turbo-charge
retail sales**

3

**Strengthen
digital channels
& drive
activation**

4

**Continue focus
on non-lending
income through
Corporates**

5

**Develop data
& analytics
capabilities**

6

**End-to-end
digitization of
processes**

7

**Set-up best-
in-class risk &
recovery
capabilities**

8

**Build
performance
& expertise
culture**

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Thank You

Bank Aisa Dost Jaisa