



Presentation to Analysts

October 2012

Genesis

1964-1976

- Set up by an Act of Parliament in 1964 as a subsidiary of the Central Bank (RBI)
- Ownership transferred to Govt. in 1976
- IDBI had been a policy bank in the area of industrial financing and development

1994-00

- IDBI Act amended to permit private ownership upto 49%.
- Domestic IPO in 1995, reduces Govt. stake to 72%.
- Post capital restructuring in 2000, Govt. stake reduced to 58.5%

2003 - 06

- IDBI Repeal Act passed in December 2003 for conversion to a banking company.
- Govt. ownership to be not below 51%
- Amalgamation of IDBI Bank Ltd. With IDBI Ltd. W.e.f. April 2, 2005
- Oct. 2006 amalgamated erstwhile UWB.

2007- 10

- Complete Networking (100% Core Banking)
- Organization structure redesigned on Customer Segmentation basis
- Name changed to IDBI Bank Ltd
- Achieved regulatory norms of SLR, CME

Status as Leading DFI

- Leading provider of long term finance
 - Played an apex role in helping create the industrial and infrastructural base in the country
 - Total Investments generated - ₹ 4000 billion (approx.) (over USD 80 bn)
 - Significant player in domestic debt syndication.
- Played a pivotal role in developing institutions that shaped the country's financial architecture
 - NSE - Electronic Stock Exchange,
 - NSDL - Securities Depository,
 - CARE - Rating Agency,
 - SHCIL - Depository Participant, e-stamping etc.
 - SIDBI - Funding institution for SSI and ME
 - Exim Bank- A bank to finance export Import
 - ARCIL - Asset reconstruction company
 - NeDFI - For development of North-East Region

Distribution Network

- **Reach**

- 998 branches; 1591 ATMs
- 1- Overseas, 268-Metro, 377-Urban, 244-Semi Urban & 108-Rural
- Presence in 678 locations
- Network of :
 - 72 Retail Asset Centres
 - 33 MSME Processing Centres
 - 22 Agri Processing Centres
 - 6 Regional Processing Units
 - 25 Central Clearing Units
- 7 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College

- **Corporate customers:3000+**

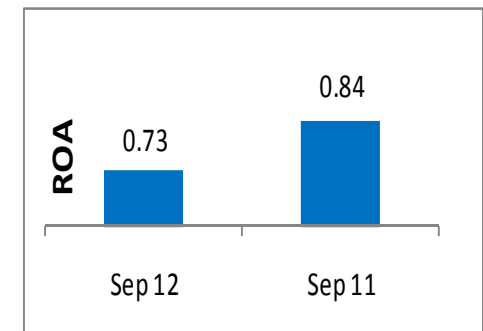
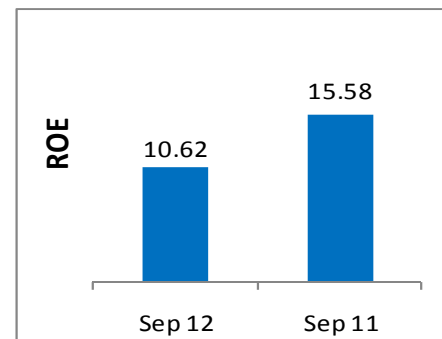
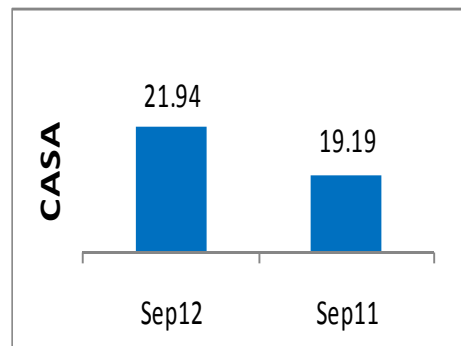
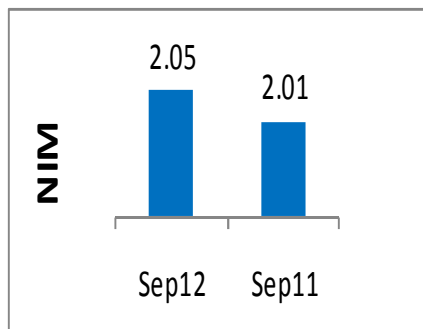
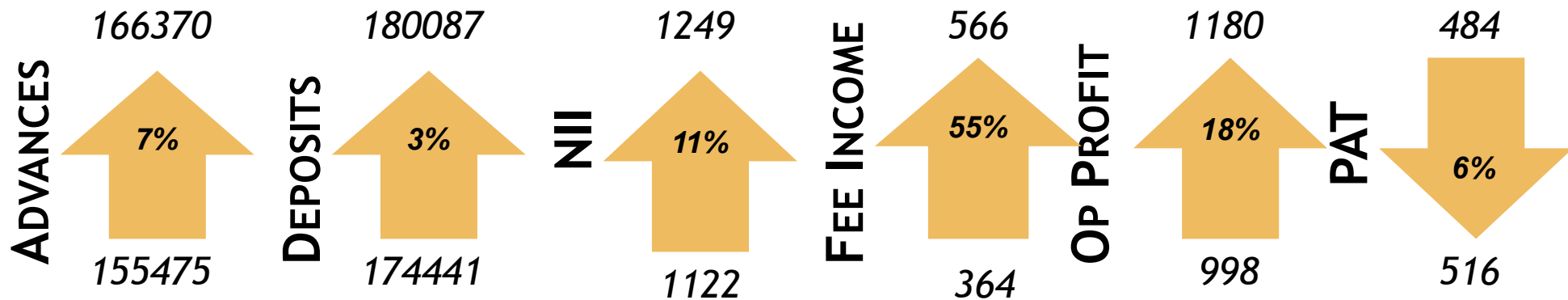
- Retail customer base: 6.5 million+

- **Global expansion plans**

- Initiated the process for setting up Branch Offices at Singapore and Representative Office at Shanghai



Highlights (Q2FY 13 over Q12FY 12) (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	30-Sep-12	30-Sep-11
LIABILITIES		
Capital	1278	985
Reserve & Surplus	18993	14413
[Net Worth]	18455	13493
Deposits	180087	174441
Borrowings	54960	52915
Other Liabilities & provisions	8215	7197
Total	263535	249951
ASSETS		
Cash & balance with RBI	13703	15040
Bal. with banks & money at call	5494	1481
Investments	69476	69941
Advances	166370	155475
Fixed Assets [incl leased assets]	2982	3058
Other Assets	5510	4955
Total	263535	249951

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-12	Sep-11	Sep-12	Sep-11
Interest income	6197	5812	12467	11441
Interest expenses	4948	4690	9947	9167
Net Interest income	1249	1122	2520	2274
Other Income	683	471	1203	893
Total income	1932	1593	3723	3168
Operating Expenses	753	595	1411	1147
- Employee Cost	386	266	703	510
- Other Operating Expenses	366	329	708	638
Operating Profit	1180	998	2312	2020
Provisions & contingencies	696	482	1401	1169
- NPAs	292	92	669	452
- write offs	6	91	11	92
- Restructured Assets	184	15	274	26
- Others (Invt., Std Asset, etc)	13	114	51	160
- Tax	201	170	396	440
Profit After Tax	484	516	911	851

Details of Other Income (₹ in Crore)

Particulars	Quarter Ended		Half Year Ended		FY Ended
	Sep-12	Sep-11	Sep-12	Sep-11	Mar-12
Commission, Excg & Brkg	516	343	884	634	1531
Profit on sale of investments	20	63	35	121	188
Profit/(Loss) on revaluation of investment	13	-26	44	-70	-39
Profit on sale of Fixed Assets	0	0	0	-1	-2
Profit on forex/derivatives	40	24	85	65	172
Dividend from subsidiaries	2	4	2	4	18
Recovery from written off cases	38	27	72	67	142
Other misc income	54	35	79	73	102
Total	683	471	1203	893	2112
Fee Based Income	566	364	983	702	1715

Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		Half Year Ended	
	Sep-12	Sep-11	Sep-12	Sep-11
Staff Cost	386	266	703	510
Rent, taxes & lighting	62	51	125	91
Printing & stationery	11	8	20	18
Advertisement & Publicity	2	7	5	23
Depreciation	26	31	55	58
Postage, Telegram, Teleph., etc	18	19	31	40
Repairs and maintenance	38	30	74	58
Outsourcing expenses	42	41	70	81
Other expenditure	168	142	328	268
TOTAL	753	595	1411	1147

Key Ratios

Particulars	Quarter Ended		Half Year Ended	
	Sep-12	Sep-11	Sep-12	Sep-11
Net Interest Margin	2.05%	2.01%	2.07%	2.04%
Return on Assets	0.73%	0.84%	0.68%	0.69%
Return on Equity	10.62%	15.58%	10.40%	13.03%
Cost of all liabilities	7.46%	7.60%	7.43%	7.42%
Yield on Total Assets	10.37%	10.17%	10.21%	9.99%
Margin	2.91%	2.58%	2.78%	2.57%
Cost of Funds	8.41%	8.40%	8.42%	8.22%
Return on Earning Assets	10.65%	10.42%	10.48%	10.22%
Spread	2.24%	2.02%	2.06%	2.00%
Non-interest income to Total Income	9.92%	7.49%	8.80%	7.24%
Efficiency [Cost- Net Income] Ratio	38.95%	37.34%	37.90%	36.22%
Staff Expenses to total income	5.62%	4.23%	5.14%	4.13%
Staff Expenses to total expenses	6.78%	5.03%	6.19%	4.94%
Overhead efficiency ratio	90.73%	79.13%	85.24%	77.85%

Balance Sheet Ratios

(₹ in Crore)

	30-Sep-12	30-Sep-11
Total Business [Dep. + Adv.]	346457	329916
SB Deposits to Total Deposits	10.98%	8.72%
Current Account Deposits to Total Deposits	10.95%	10.47%
Time Deposits to Total Deposits	78.06%	80.81%
Book Value - Rs.	144.36	137.04
Total Off B/Sheet item to Total Assets	61.39%	60.04%
Owned Funds to total outside liabilities	7.85%	5.93%
Tier One Capital	17673	15499
Tier Two Capital	12878	11126
Total Capital	30551	26625
Total Risk Weighted Assets	219569	199597
Total Risk Weighted Assets to Total Assets	83.32%	79.71%
CRAR (Total)	13.91%	13.34%
CRAR - Tier I	8.05%	7.77%
CRAR - Tier II	5.86%	5.57%
<u>Number Of Accounts</u>		
(i) Savings	6078931	5259611
(ii) Current	451611	435769
(iii) Term deposits	1755948	1253633

NPAs

(₹ in Crore)

Particulars	Sep-12	Sep-11
Gross Advances	169359	157364
Gross NPAs	5848	3889
Gross NPAs as % of Gross Advances	3.45	2.47
Total Provisions held	2453*	1446
Net Advances	166370	155917
Net NPAs	3395	2443
Net NPAs as % of Net Advances	2.04	1.57
Provision Coverage Ratio %	43.86	37.19
Provision Coverage Ratio as per RBI Guidelines %**	65.81	70.05

*including NPV Loss for Restructured NPA accounts

**including Countercyclical Provisioning Buffer

Sectoral Net NPAs	%
Agri and Allied Activities	4.30
Industry (Micro, Small, Medium & Large)	2.24
Services	1.80
Personal Loans	0.70

Summary of NPAs as on September 30, 2012

(₹ in Crore)

For the Quarter	Gross NPA	NPA Provision /NPV Loss	Net NPA
As on 01.07.2012	5496	2018	3478
Additions (First Time NPA)	624	520	103
Less:			
(i) Upgradations	202	44	158
(ii) Recoveries	64	36	28
(iii) Write off	6	6	0
As on 30.09.2012	5848	2453	3395

Classification of NPAs as on September 30, 2012

(₹ in Crore)

Particulars	Gross NPA	NPA Provision	NPV Loss	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	2777	555	103	2119	19.99
Doubtful Assets	2939	1622	41	1276	55.19
Loss Assets	132	132	0	0	100.00
Total*	5848	2310	144	3395	39.49

* Excluding Countercyclical Provisioning Buffer

Advances

(₹ in Crore)

Vertical	30-Sep-12	30-Sep-11
ICG	33147	28230
CBG	85401	79430
AGRI	11484	10815
PBG	31930	27234
MSME	4408	10209
Total	166370	155917

Nature	30-Sep-12	30-Sep-11
Bills	4134	2935
CC, OD, WCDL ETC	39429	35007
Term Loans- Other	122808	117534
Total	166370	155475
Top 20 Borrowers	29501	

Maturity Profile	Amount
Upto 6 months	30517
6 months - 1 year	9353
1 year - 3 years	69235
3 years - 5 years	20561
> 5 years	36704
Total	166370

Advances

(₹ in Crore)

INDUSTRY (TOP 20)	OUTSTANDING			COMMITTED EXPOSURE		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	17688	13022	30710	26100	17943	44043
HOME LOANS	23615	0	23615	25155	0	25155
IRON AND STEEL	11242	5312	16554	15495	7887	23382
OIL & GAS/PETROLEUM PRODUCTS	8588	6477	15065	10689	11935	22624
ROADS & BRIDGES / PORTS	6695	6189	12884	9369	8712	18081
NBFC	10260	256	10516	13373	790	14163
CONSTRUCTION	2826	7301	10127	4094	9256	13350
TELECOM	7384	2329	9713	8912	4453	13365
INFRASTRUCTURE OTHERS	3479	4915	8394	4647	7020	11667
AGRICULTURE & RELATED ACTIVITIES	7882	444	8327	12667	515	13181
TEXTILES	5783	1450	7233	9528	2265	11792
GENERAL MACHINERY & EQUIPMENTS	2293	4919	7212	3936	7148	11085
CEMENT	5009	907	5916	5972	1311	7283
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRO)	2584	2913	5497	5028	5557	10585
TRADING	1528	2487	4014	5532	3886	9418
CHEMICAL & CHEMICAL PRODUCTS	1910	2023	3933	3257	3550	6807
FERTILIZERS	711	3207	3918	987	6550	7537
COMMERCIAL REAL ESTATE	3274	521	3795	3726	631	4357
ELECTRICAL MACHINERY & EQUIPMENTS	1152	2460	3612	1867	3964	5831
TRANSPORTATION - AIR	2276	626	2902	2541	660	3200
TOTAL	126179	67759	193938	172874	104033	276907

Summary of Restructured Advances as on September 30, 2012

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	10758	2315	13073
Less: FITL Provision	521	18	539
Total	10237	2297	12534

Restructuring *(₹ in Crore)*

Industry	Outstanding	FITL Prov.	Net Outstanding
AGRO INDUSTRIES	346	3	343
AIR TRANSPORT	1629	66	1563
AQUACULTURE	82	0	82
CEMENT	108	4	104
CERAMIC INDUSTRY	48	0	48
CHEMICAL AND FERTILIZERS	104	0	104
DAIRY FARM AND POULTRY	2	0	2
EDUCATION	64	1	64
ELECTRICAL MACHINERY	358	14	344
ELECTRICITY	3107	173	2934
ELECTRONICS	211	0	211
ENTERTAINMENT	39	0	39
FINANCIAL SERVICES	5	0	5
FOOD AND BEVERAGES	928	81	848
GLASS MFG	17	0	17
HEALTH CARE	24	0	24
HOTEL	46	1	46
INFRASTRUCTURE	1181	26	1155
IT	223	2	221

Restructuring *(₹ in Crore)*

Industry	Outstanding	FITL Prov.	Net Outstanding
JEWELLERY MFG	31	0	31
METAL INDUSTRY	899	39	860
PUBLICATION	276	13	263
MINING AND QUARRYING	16	1	15
MISC. INDUSTRY	23	2	21
MOTOR VEHICLES	45	0	45
OIL EXPLORATION	97	0	97
OTHER SERVICES	37	1	36
PAPER	59	0	59
PHARMACEUTICALS	348	13	336
PLASTIC PRODUCTS	37	0	37
REAL ESTATE	93	0	93
RETAIL STORE	23	0	23
RUBBER	5	0	5
SHIP BUILDING	234	0	234
TELECOMMUNICATIONS	1351	83	1267
TEXTILES	960	17	943
TIMBER	1	0	1
TRANSPORT SERVICES	15	0	15
Grand Total	13073	539	12534

PA to NPA out of Restructured Advances as on September 30, 2012

(₹ in Crore)

Industry	Outstanding	FITL Prov.	Net Outstanding
AGRO INDUSTRIES	102	1	102
AIR TRANSPORT	807	0	807
CEMENT	1	0	1
CHEMICAL AND FERTILIZERS	3	0	3
EDUCATION	18	0	18
ELECTRICITY	137	0	137
ELECTRONICS	164	0	164
ENTERTAINMENT	5	0	5
FOOD AND BEVERAGES	136	4	132
GLASS MFG	17	0	17
HEALTH CARE	3	0	3
HOTEL	15	0	15
INFRASTRUCTURE	61	0	61
METAL INDUSTRY	287	2	284
MINING AND QUARRYING	10	0	10
MISC. INDUSTRY	3	0	3
MOTOR VEHICLES	22	0	22
OTHER SERVICES	5	0	5
PAPER	1	0	1
PHARMACEUTICALS	2	0	2
REAL ESTATE	88	0	88
RETAIL STORE	8	0	8
RUBBER	1	0	1
TELECOMMUNICATIONS	13	0	13
TEXTILES	233	6	227
Grand Total	2141	13	2128

Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	47073	2012	670	49755
SASF Securities	5241	0	0	5241
Shares (Equity)	0	2528	10	2538
Shares (Preference)	0	922	0	922
Debentures/ Bonds	20	2270	0	2290
Subsidiaries / Joint Ventures	621	0	0	621
Security Receipts	0	71	0	71
Others (CPs/CDs/MF) etc	5226	1085	1727	8038
Total	58181	8888	2407	69476

List of Some Strategic Investments

Name of Company	Percentage Holding
IDBI MF TRUSTEE COMPANY LTD.	100.00
IDBI INTECH LIMITED	100.00
IDBI CAPITAL MARKET SERVICES LIMITED	100.00
IDBI ASSET MANAGEMENT LTD.	66.67
IDBI TRUSTEESHIP SERVICES LIMITED	54.70
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48.00
NATIONAL SECURITIES DEPOSITORY LIMITED	30.00
BIOTECH CONSORTIUM INDIA LIMITED	27.93
CREDIT ANALYSIS AND RESEARCH LIMITED	25.79
IDBI INFRAFIN LIMITED *	100.00
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
INVESTORS SERVICES OF INDIA LIMITED	24.21
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	19.21
ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED	19.18
STOCK HOLDING CORPORATION OF INDIA LIMITED	18.95
OTC EXCHANGE OF INDIA LIMITED	17.00
NEPAL DEVELOPMENT BANK LIMITED	10.00
UNIVERSAL COMMODITY EXCHANGE LTD.	10.00
CORDEX INDIA PVT. LTD.	7.14
STCI FINANCE LIMITED (SECURITIES TRADING CORPORATION OF INDIA LIMITED)	6.60
CLEARING CORPORATION OF INDIA LIMITED	6.50
NATIONAL STOCK EXCHANGE OF INDIA LIMITED	5.00
UNITED STOCK EXCHANGE OF INDIA LIMITED	0.97
CENTRAL REGISTRY OF SECRTSN ASSET RECONSTR & SECR INTEREST OF INDIA	0.90
* IDBI Infrafin is awaiting approval of RBI for investment of equity by PSU Banks, who have already committed equity investment in this Infrastructure Development Fund. After that, IDBI Bank's equity holding will be 30%.	

Liabilities

(₹ in Crore)

Deposits	30-Sep-12	30-Sep-11
Current	19726	18265
Savings	19781	15216
Term	140580	140960
Total	180087	174441

Borrowings	30-Sep-12	30-Sep-11
Tier I	1709	3839
Upper Tier II	4286	4286
Lower Tier II	8791	7287
Flexi Bonds	263	487
Omni Bonds	13425	14871
Refinance/Borrowings	11379	12689
SLR Bonds	0	827
Outside India	15108	8629
Total	54960	52915

Maturity Profile	Amount
Upto 6 months	76437
6 months -1 year	40944
1 year - 3 years	64628
3 years - 5 years	18878
> 5 years	34161
Total	235048



Thank You