



# *Presentation to Analysts*

**April 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

- 973 branches; 1542 ATMs
- 1- Overseas, 264-Metro, 377-Urban, 236-Semi Urban & 95-Rural
- Presence in 660 locations
- Network of :
  - 72 Retail Asset Centres
  - 30 City SME Centres
  - 21 Agri Processing Centres
  - 5 Regional Processing Units
  - 23 Central Clearing Units
- 6 Currency Chests across the country
- Internet banking
- 4 Regional & 1 Central Training College



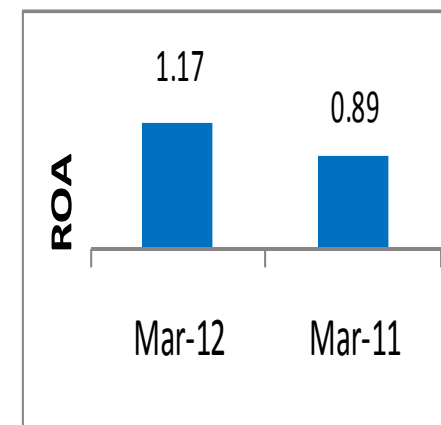
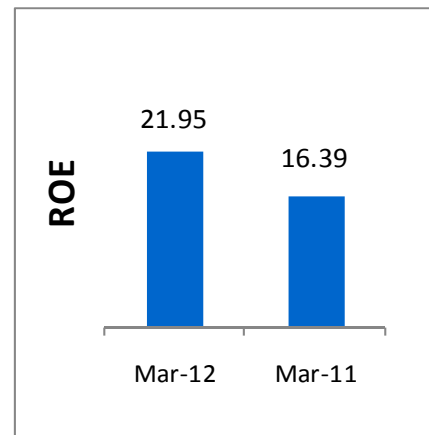
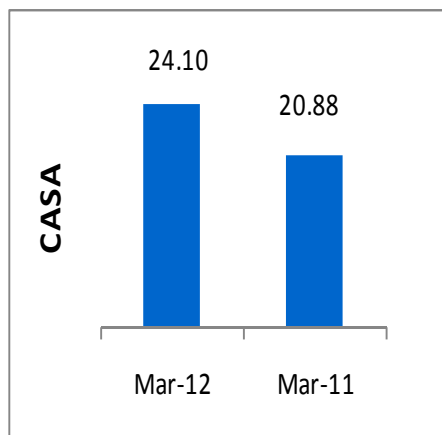
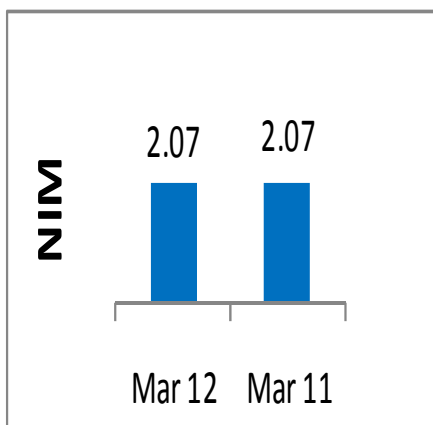
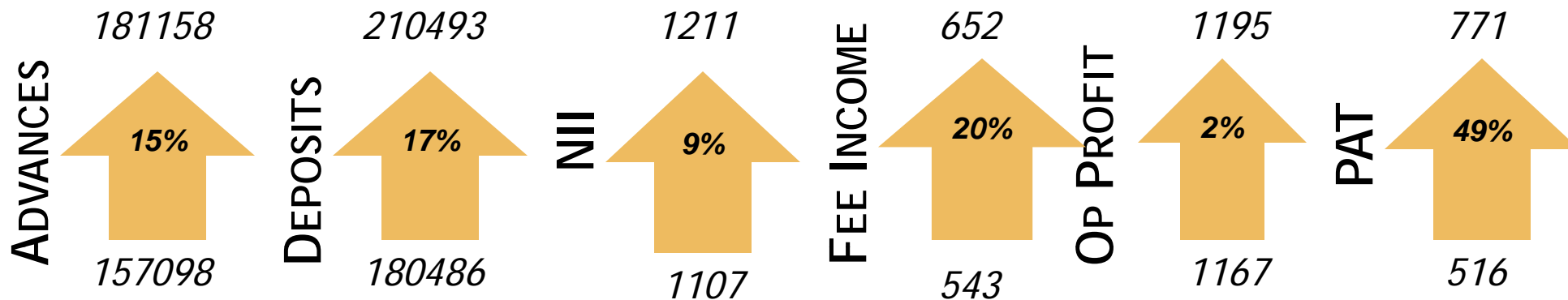
- Corporate customers:3000+

- Retail customer base: 6.5 million+

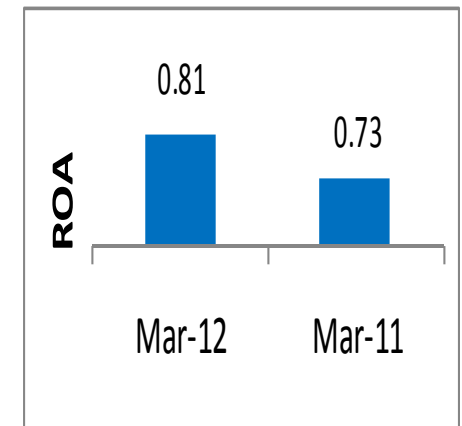
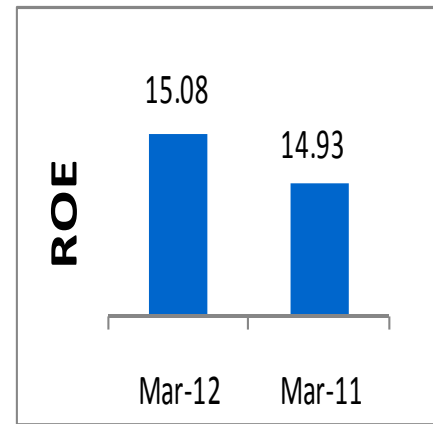
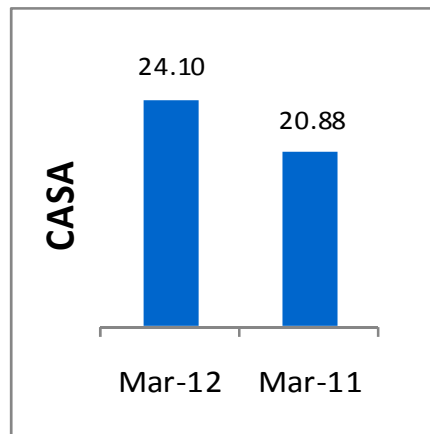
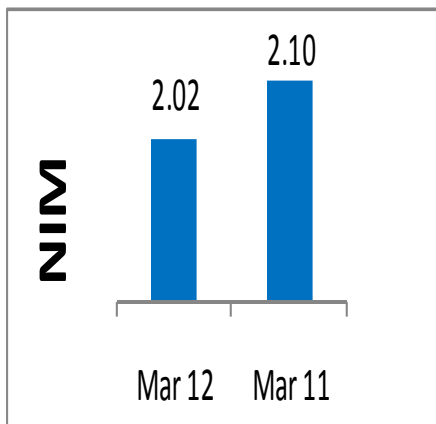
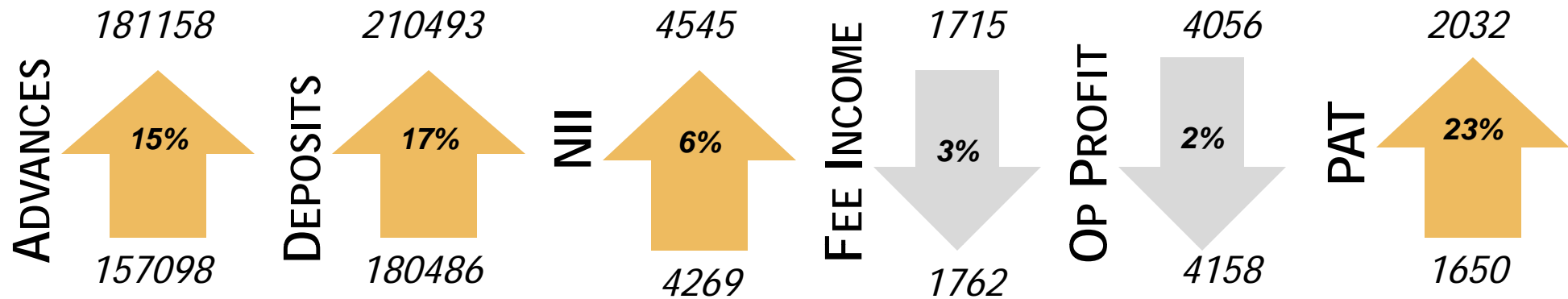
- Global expansion plans

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

# Highlights (Q4 FY 12 over Q4 FY 11) (₹ in Crore)



# Highlights (FY 12 over FY 11) (₹ in Crore)



# Balance Sheet

(₹ in Crore)

As at	31-Mar-12	31-Mar-11
<b>LIABILITIES</b>		
Capital	1278	985
Reserve & Surplus	18149	13582
[Net Worth]	17544	12642
Deposits	210493	180486
Borrowings	53478	51570
Other Liabilities & provisions	7440	6755
<b>Total</b>	<b>290837</b>	<b>253377</b>
<b>ASSETS</b>		
Cash & balance with RBI	15090	19559
Bal. with banks & money at call	2967	1207
Investments	83175	68269
Advances	181158	157098
Fixed Assets [incl leased assets]	3019	3037
Other Assets	5427	4206
<b>Total</b>	<b>290837</b>	<b>253377</b>

# Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Mar-12	Mar-11	Mar-12	Mar-11
Interest income	6079	5023	23370	18541
Interest expenses	4869	3917	18825	14272
Net Interest income	1211	1107	4545	4269
Other Income	777	677	2119	2143
Total income	1988	1784	6664	6413
Operating Expenses	793	617	2607	2255
- Employee Cost	383	305	1187	1046
- Other Operating Expenses	410	313	1420	1208
Operating Profit	1195	1167	4056	4158
Provisions & contingencies	424	651	2025	2508
- NPAs / Write offs	58	-316	646	372
- Restructured Assets	104	7	264	123
- Others (Invnt., Std Asset, etc)	112	591	517	1383
- Tax	150	369	598	631
Profit After Tax	771	516	2032	1650



# Details of Other Income

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Mar-12	Mar-11	Mar-12	Mar-11
Commission, Excg & Brkg	577	483	1531	1552
Profit on sale of investments	27	48	188	143
Profit/(Loss) on revaluation of investment	12	4	-33	-20
Profit on sale of Fixed Assets	0	-2	-2	-3
Profit on forex/derivatives	70	57	172	190
Dividend from subsidiaries	14	0	18	33
Recovery from written off cases	56	73	142	144
Other misc income	21	13	102	104
<b>Total</b>	<b>777</b>	<b>677</b>	<b>2119</b>	<b>2143</b>
Fee Based Income	652	543	1715	1762

# Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Mar-12	Mar-11	Mar-12	Mar-11
Staff Cost	383	305	1187	1046
Rent, taxes & lighting	75	58	224	208
Printing & stationery	12	11	42	35
Advertisement & Publicity	4	8	26	46
Depreciation	30	29	116	127
Postage, Telegram, Teleph., etc	20	13	74	51
Repairs and maintenance	43	20	138	96
Outsourcing expenses	64	45	192	174
Other expenditure	162	129	607	470
<b>TOTAL</b>	<b>793</b>	<b>617</b>	<b>2607</b>	<b>2255</b>

# Key Ratios

Particulars	Quarter Ended		FY Ended	
	Mar-12	Mar-11	Mar-12	Mar-11
Net Interest Margin	2.07%	2.07%	2.02%	2.10%
Return on Assets	1.17%	0.89%	0.81%	0.73%
Return on Equity	21.95%	16.39%	15.08%	14.93%
Cost of all liabilities	7.42%	6.73%	7.48%	6.31%
Yield on Total Assets	10.45%	9.80%	10.13%	9.15%
Margin	3.03%	3.07%	2.65%	2.84%
Cost of Funds	8.38%	7.45%	8.36%	6.94%
Return on Earning Assets	10.72%	10.05%	10.38%	9.39%
Spread	2.34%	2.60%	2.02%	2.45%
Non-interest income to Total Income	11.33%	11.88%	8.31%	10.36%
Efficiency [Cost- Net Income] Ratio	39.91%	34.60%	39.13%	35.16%
Staff Expenses to total income	5.59%	5.34%	4.66%	5.06%
Staff Expenses to total expenses	6.77%	6.72%	5.54%	6.33%
Overhead efficiency ratio	97.94%	109.72%	81.26%	95.06%

# Balance Sheet Ratios

(₹ in Crore)

	31-Mar-12	31-Mar-11
Total Business [Dep. + Adv.]	391651	337584
SB Deposits to Total Deposits	9.03%	7.72%
Current Account Deposits to Total Deposits	15.07%	13.15%
Time Deposits to Total Deposits	75.90%	79.12%
Book Value - Rs.	137.24	128.40
Total Off B/Sheet item to Total Assets	51.20%	52.98%
Owned Funds to total outside liabilities	6.65%	5.45%
Tier One Capital	17984	15664
Tier Two Capital	13295	10953
Total Capital	31278	26617
Total Risk Weighted Assets	214599	195117
Total Risk Weighted Assets to Total Assets	73.79%	77.01%
CRAR (Total)	14.58%	13.64%
CRAR - Tier I	8.38%	8.03%
CRAR - Tier II	6.20%	5.61%
<b><u>Number Of Accounts</u></b>		
(i) Savings	6033638	4428494
(ii) Current	481679	395731
(iii) Term deposits	1554273	999705

# NPAs

(₹ in Crore)

<b>Particulars</b>	<b>Mar-12</b>	<b>Mar-11</b>
Gross Advances	182799	158205
Gross NPAs	4551	2785
Gross NPAs as % of Gross Advances	2.49	1.76
Total Provisions held	1640	1107
Net Advances	181158	157098
Net NPAs	2911	1678
Net NPAs as % of Net Advances	1.61	1.06
Provision Coverage Ratio	41.19	39.75
Provision Coverage Ratio as per RBI Guidelines	68.28	74.66

<b>Sectoral Net NPAs</b>	<b>%</b>
Agri and Allied Activities	2.19
Industry (Micro, Small, Medium & Large)	1.56
Services	1.07
Personal Loans	0.60

# Summary of NPAs as on March 31, 2012

(₹ in Crore)

For the Quarter	Gross NPA	Provision	Net NPA
As on 01.01.2012	4640	1582	3058
Additions (First Time NPA)	376	276	100
Less:			
(i) Upgradations	410	176	234
(ii) Recoveries	49	36	13
(iii) Write off	5	5	0
<b>As on 31.03.2012</b>	<b>4551</b>	<b>1640</b>	<b>2911</b>

For the Year	Gross NPA	Provision	Net NPA
As on 01.04.2011	2785	1107	1678
Additions (First Time NPA)	2560	1187	1373
Less:			
(i) Trans to Countercyclical Prov Buffer		112	-112
(i) Upgradations	419	192	227
(ii) Recoveries	55	30	25
(iii) Write off	319	319	0
<b>As on 31.03.2012</b>	<b>4551</b>	<b>1640</b>	<b>2911</b>

# Classification of NPAs as on March 31, 2012

(₹ in Crore)

Particulars	Gross NPA	Provision	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	2 450	385	2 065	15.72
Doubtful Assets	1 981	1 135	846	57.30
Loss Assets	120	120	0	100.00
<b>Total</b>	<b>4551</b>	<b>1640</b>	<b>2911</b>	<b>36.04 *</b>

\* Excluding Countercyclical Provisioning Buffer

# Advances

(₹ in Crore)

Vertical	31-Mar-12	31-Mar-11
ICG	32436	27543
LCG	52462	42795
MCG	38690	35375
SME	8193	11458
AGRI	18906	10598
PBG	30472	29328
<b>TOTAL</b>	<b>181158</b>	<b>157098</b>

Nature	31-Mar-12	31-Mar-11
Bills	3278	2659
CC, OD,WCDL ETC	45923	33098
Term Loans- Other	131957	121340
<b>Total</b>	<b>181158</b>	<b>157098</b>
<b>Top 20 Borrowers</b>	<b>28544</b>	

Maturity Profile	Amount
Upto 6 months	31156
6 months - 1 year	14253
1 year - 3 years	76897
3 years - 5 years	23014
> 5 years	35838
<b>Total</b>	<b>181158</b>



# Advances

(₹ in Crore)

INDUSTRY (TOP 20)	OUTSTANDING			COMMITTED EXPOSURE		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	16318	11658	27976	24475	15038	39513
AGRICULTURE & RELATED ACTIVITIES	15583	1339	16922	18827	577	19404
IRON AND STEEL	9528	6069	15596	13960	8476	22437
OIL & GAS/PETROLEUM PRODUCTS	8659	5407	14067	9225	10119	19344
ROADS & BRIDGES / PORTS	6750	6008	12758	9364	8587	17950
NBFC	12397	292	12689	15295	873	16168
TELECOM	8763	2872	11635	11207	3600	14807
CONSTRUCTION	2787	8134	10921	3860	9048	12907
INFRASTRUCTURE OTHERS	2471	5083	7553	4131	6994	11124
TEXTILES	5908	1421	7329	9340	2278	11617
GENERAL MACHINERY & EQUIPMENTS	2173	4739	6912	3620	7125	10745
CEMENT	4716	947	5663	6462	1583	8046
TRADING	3288	2332	5621	6107	3824	9931
FERTILIZERS	1940	2921	4861	2527	4180	6707
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRON AND STEEL)	1831	2866	4697	3101	4510	7611
COMMERCIAL REAL ESTATE	3785	539	4325	4586	743	5329
ELECTRICAL MACHINERY & EQUIPMENTS	1196	2562	3759	2086	3619	5704
CHEMICAL & CHEMICAL PRODUCTS	1696	1967	3663	3005	2719	5723
FINANCIAL SERVICES ( OTHER THAN BANKS & NBFCs)	3383	202	3585	2935	641	3576
GEMS & JEWELLERY	1924	1605	3529	1803	1667	3470
<b>TOTAL</b>	<b>115096</b>	<b>68964</b>	<b>184060</b>	<b>155916</b>	<b>96198</b>	<b>252114</b>

## Summary of Restructured Advances as on March 31, 2012

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	8 602.36	1862.04	10 464.40
Less: FITL Provision	379.94	47.13	427.07
Total	8222.42	1814.91	10037.33

# Restructuring *(₹ in Crore)*

Industry	Outstanding 2012	FITL Prov. 2012	Net Outstanding 2012	Net Outstanding 2011
Agro Industries	240.00	10.20	229.80	24.03
Air Transport	1 474.03	29.30	1 444.73	697.62
Art	33.67	0.00	33.67	0.00
Cement	120.30	2.37	117.93	0.00
Ceramic Industry	46.25	0.00	46.25	0.00
Chemical & Fertilizers	100.28	0.00	100.28	113.42
Diamond Industry	0.00	0.00	0.00	95.89
Education	53.48	0.00	53.48	0.00
Electrical Machinery	258.04	8.91	249.13	382.31
Electricity	2 928.97	173.14	2 755.83	2 536.95
Electronics	156.07	0.00	156.07	38.01
Entertainment	41.36	0.00	41.36	0.00
Financial Services	5.74	0.00	5.74	90.43
Food & Beverages	919.29	58.10	861.18	619.73
Glass Mfg	16.09	0.00	16.09	0.00
Health Care	29.85	0.35	29.49	181.07
Hotel	36.49	0.00	36.49	0.00
Infrastructure	320.15	5.34	314.81	198.92
IT	197.74	0.00	197.74	24.93

Cont.

# Restructuring *(₹ in Crore)*

Industry	Outstanding 2012	FITL Prov. 2012	Net Outstanding 2012	Net Outstanding 2011
Jewellery Mfg	42.29	0.00	42.29	0.00
Metal Industry	935.20	58.48	876.72	2 742.70
Mining and quarrying	7.90	0.00	7.90	8.42
Misc. Industry	4.24	0.04	4.20	56.83
Motor Vehicles	57.98	0.00	57.98	156.34
Other Services	9.48	0.00	9.48	107.62
Paper	83.26	1.75	81.51	100.36
Pharmaceuticals	169.15	4.38	164.77	0.00
Printing	0.00	0.00	0.00	72.16
Real Estate	111.95	3.89	108.06	160.99
Retail Store	18.43	0.00	18.43	28.85
Rubber	11.18	0.00	11.18	0.00
Telecommunications	1 053.21	55.86	997.35	331.42
Textiles	972.01	14.80	957.21	1 510.94
Timber	1.12	0.00	1.12	0.00
Transport Services	9.23	0.15	9.08	0.00
<b>Total</b>	<b>10 464.40</b>	<b>427.07</b>	<b>10 037.33</b>	<b>10 279.93</b>

# NPAs out of Restructured Advances as on Mar 31, 2012

(₹ in Crore)

Industry	Outstanding 2012	FITL Prov. 2012	Net Outstanding 2012	Net Outstanding 2011
Agro Industries	85.04	9.25	75.79	0.00
Air Transport	695.51	0.00	695.51	0.00
Art	33.67	0.00	33.67	0.00
Chemical & Fertilizers	2.20	0.00	2.20	15.53
Diamond Industry	0.00	0.00	0.00	46.96
Education	14.97	0.00	14.97	0.00
Electrical Machinery	32.99	0.00	32.99	317.98
Electricity	113.68	0.00	113.68	46.88
Electronics	119.30	0.00	119.30	33.91
Food & Beverages	137.66	4.79	132.87	8.60
Health Care	2.22	0.00	2.22	2.71
Hotel	12.62	0.00	12.62	0.00
Infrastructure	61.26	0.00	61.26	61.81
Jewellery Mfg	7.66	0.00	7.66	0.00
Metal Industry	251.05	25.89	225.16	56.20
Mining and quarrying	7.90	0.00	7.90	0.00
Misc. Industry	0.00	0.00	0.00	50.49
Motor Vehicles	7.83	0.00	7.83	2.33
Other Services	5.15	0.00	5.15	7.17
Paper	15.48	1.75	13.72	13.72
Pharmaceuticals	1.50	0.00	1.50	0.00
Printing	0.00	0.00	0.00	68.46
Real Estate	50.00	0.00	50.00	0.00
Retail Store	15.02	0.00	15.02	0.00
Rubber	3.55	0.00	3.55	0.00
Telecommunications	12.45	0.00	12.45	0.00
Textiles	173.36	5.45	167.91	115.31
<b>Total</b>	<b>1 862.04</b>	<b>47.13</b>	<b>1 814.91</b>	<b>848.06</b>

# Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	45564	11430	2563	59557
SASF Securities	5241	0	0	5241
Other approved securities	0	0	0	0
Shares (Equity)	0	2413	14	2427
Shares (Preference)	0	948	0	948
Debentures/ Bonds	198	2322	0	2520
Subsidiaries / Joint Ventures	621	0	0	621
Security Receipts	0	130	0	130
Others (CPs/CDs/MF) etc	4102	4463	3166	11731
<b>Total</b>	<b>55726</b>	<b>21706</b>	<b>5742</b>	<b>83175</b>

# List of Some Strategic Investments

Name of Company	% Holding
IDBI CAPITAL MARKET SERVICES LIMITED	100.00
IDBI INTECH LIMITED	100.00
IDBI MF TRUSTEE COMPANY LTD.	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
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED	25.00
INVESTORS SERVICES OF INDIA LIMITED	24.21
PONDICHERRY INDUSTRIAL PROMOTION DEVELOPMENT AND INVT CORP LTD	21.14
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
EDC LIMITED	11.43
TRIPURA INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	10.78
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 SECURITISATION ASSET RECONSTRUCTION & SECURITY INTEREST OF INDIA	0.90

## Summarised Financial Information of the Subsidiaries

(₹ in Crore)

Particulars	IDBI Intech Ltd.	IDBI Capital Market Services Ltd.	IDBI MF Trustee Company Ltd.	IDBI Asset Management Company Ltd.	IDBI Trusteeship Services Ltd.
Capital	13.13	128.10	0.20	75.00	6.03
Reserves	12.66	181.74	0.24	-44.16	59.85
Total Assets	51.04	322.52	0.58	36.08	81.41
Total Liabilities (excluding Capital & Reserves)	25.25	12.68	0.14	5.24	15.53
Investments	0.00	97.63	0.30	13.66	0.01
Turnover	185.44	94.22	0.46	10.51	39.18
Profit before taxation	4.83	37.97	0.30	-18.87	31.44
Tax	0.85	12.39	0.09	-1.24	10.24
Profit after taxation	4.03	25.57	0.21	-17.64	21.20
Dividend	5%	0%	0%	0%	10%



# Liabilities

(₹ in Crore)

Deposits	31-Mar-12	31-Mar-11
Current	31722	23742
Savings	19002	13936
Term	159768	142808
<b>Total</b>	<b>210493</b>	<b>180486</b>

Borrowings	31-Mar-12	31-Mar-11
Tier I	1709	3839
Upper Tier II	4286	4286
Lower Tier II	9032	6837
Flexi Bonds	336	493
Omni Bonds	13909	15479
Refinance/Borrowings	13841	10825
SLR Bonds	0	1177
Outside India	10364	8633
<b>Total</b>	<b>53478</b>	<b>51570</b>

Maturity Profile	Amount
Upto 6 months	87849
6 months -1 year	53271
1 year - 3 years	76085
3 years - 5 years	17941
> 5 years	28824
<b>Total</b>	<b>263970</b>



Thank You