



 Mobile Banking App	 Credit Cards	 BHIM Digital POS	 POS Machines & Payment Gateway
 Internet Payment Gateway	 Presenting Next Gen Payment Solutions		 Cash Card & Travel Card
 Do not disclose your Card Number, Card Expiry Date, CVV Value, ATM PIN and OTP	 Universal QR Code based Merchant Payment	 Card Control App	 Gift Card



FINANCIAL RESULTS FY 2019-20

Analyst Presentation

May 30, 2020

Content

Highlights

COVID 19 Preparedness

Financial Performance

Business Performance

Treasury Operations

Asset Quality

Capital

LIC Synergy

Prompt Corrective Action Matrix

Digital Banking & Financial Inclusion

Subsidiaries

Way Forward

Highlights

Major Highlights

1

Bank reports PAT of Rs.135 crore for Q4 FY 2020, after reporting Net Loss for last 13 quarters

2

Operating profit for Q4 FY 20 (Rs.1874 crore), YoY growth of 34% and QoQ growth of 47%

3

NII at Rs.2356 crore for Q4 FY 2020, YoY growth of 46% & QoQ growth of 54% and NIM at 3.80% for Q4 FY 2020, YoY growth of 154 bps and QoQ growth of 153 bps

4

CASA ratio at 47.74%, YoY growth of 520 bps and QoQ growth of 9 bps

5

Bank has achieved all PCA parameters for the Q4 FY2020 and except RoA for full year. Net NPA at 4.19%. CRAR at 13.31%

6

PCR at 93.74%, is highest in the Banking Industry

7

Bank upgraded its CBS platform to Finacle 10x

Key Metrics for Q4 FY 2020



Profitability

- ❑ Bank reports PAT of Rs.135 crore after 13 quarters.
- ❑ PBT at Rs.290, increased by 104% YoY
- ❑ Operating Profit for Q4 FY20 (Rs.1874 crore), up by 34% YoY and 47% QoQ
- ❑ NII grew by 46% YoY and 54% QoQ.
- ❑ NIM for Q4 FY 20 at 3.80% YoY improved by 154 bps YoY and 153 bps QoQ



Business Performance

- ❑ CASA ratio at 47.74%, grew by 520 bps YoY and 9 bps QoQ. CASA at Rs.1.06 lakh crore grow by 10% YoY and by 2% on QoQ.
- ❑ Structured Retail Assets grew by 9% YoY and by 2% on QoQ
- ❑ Retail : Corporate Ratio improved to 56:44 as on March 2020 from 51:49 as on March 2019
- ❑ Cost of deposit (as on Mar 31, 2020) reduced by 36 bps YoY and 8 bps on QoQ
- ❑ Cost of funds (as on Mar 31, 2020) reduced by 34 bps YoY and 8 bps on QoQ

Key Metrics for Q4 FY 2020



Asset Quality

- ❑ Net NPA at 4.19%, down by 592 bps YoY and by 106 bps QoQ.
- ❑ GNPA at 27.53%, up by 6 bps YoY and down by 119 bps QoQ.
- ❑ PCR improves to 93.74%, up by 10.86% YoY and 133 bps QoQ.
- ❑ Fresh slippages ratio reduced by 77 bps YoY and 110 bps QoQ
- ❑ Credit Cost down by 376 bps YoY and up by 15 bps QoQ



Capital

- ❑ Fresh Capital infusion of Rs.9300 crore (GoI - Rs.4557 crore & LIC – Rs.4743 crore)
- ❑ Tier 1 Capital at 10.57%, up by 144 bps YoY and 41 bps QoQ
- ❑ Total CRAR at 13.31%, up by 173 bps YoY and 75 bps QoQ

COVID 19

Preparedness during Lockdown

Employees

- Formed special committee for ensuring proper treatment and coordination with various local authorities and hospital in case of hospitalization/ medical treatment of employees
- Constituted Quick Response Team to monitor situation and to have regular updates
- Issued advisory to employees, specifically for front desk employees/ employees facing customers, regarding precautions to be followed to avoid spread of infection
- Employee has been advised to maintain social-distancing and meticulously follow guidelines being issued by the Bank as well as Government from time to time
- Employees above the age of 50 years allowed to use alternate day work from arrangement till May 31, 2020. Employees with serious health issues allowed to fully work from home
- All approved foreign travel of employees cancelled and employees are advised not to visit foreign countries till situation improves.

Customers

- ❑ Launched Special Loan Scheme for Self Help Groups in Kerala for COVID 19
- ❑ Sanction of working capital limits based on reassessment of working capital to MSME units affected by COVID 19, within the timelines advised by GoI
- ❑ New scheme for existing standard MSME / Business Enterprises and Mudra borrowers. WTCL upto 20% (Max- Rs.5 crore) of existing FB WC O/s as on Feb 29, 2020
- ❑ Facility to Opt-out from EMI moratorium provided to borrowers via SMS and e-mail
- ❑ All borrowers intimated about revised EMI and revised terminal date of repayment by way of SMS, email, etc.
- ❑ ~99% branches functional on March 31, 2020
- ❑ ATM uptimes 91.73% as on March 31, 2020

IT & Operations

- ❑ To facilitate work from home, connectivity to Virtual Private Network (VPN) is being made available to connect remote users to the Bank's internal network.
- ❑ Management of critical systems roll out to ensure uninterrupted operation of critical services like ATM Network, Net Banking, Mobile Banking, NEFT, RTGS, IMPS, CTS, ETPC, CMS & GBG
- ❑ Deputed officers to DR Site, to ensure smooth availability of IT platform.
- ❑ ATMs have remained operational and branches have been functional
- ❑ To ensure normal functioning, conducted all meetings through digital media

IDBI Bank family contributed Rs.5.11 crore to PM Cares Fund

Financial Performance

Profit & Loss

(Rs.Crore)

Particulars	Quarter ended			Var (YoY) %	Var (QoQ) %	FY 19	FY 20	Var (YoY) %
	Mar-19	Dec-19	Mar-20					
Interest Income	5463	4937	5598	2	13	22071	20825	(6)
Interest Expenses	3854	3405	3242	(16)	(5)	16166	13847	(14)
Net Interest Income	1609	1532	2356	46	54	5906	6978	18
Other Income	1153	1278	1326	15	4	3300	4470	35
Net Total Income	2762	2811	3683	33	31	9206	11448	24
Operating Expenses	1366	1533	1809	32	18	5154	6336	23
-Employee Cost	616	773	924	50	20	2203	3245	47
-Other Operating Cost	750	760	885	18	16	2951	3091	5
Operating Profit	1396	1278	1874	34	47	4052	5112	26
OP. Excl. gain on strategic sale	1405	1043	1877	34	80	3909	4778	22
Provisions & Contingencies (Excl. Tax)	8532	522	1584	(81)	204	26879	14079	(48)
Profit/(Loss) Before Tax	(7136)	756	290	104	(62)	(22827)	(8967)	(61)
Tax	(2218)	6519	154	107	(98)	(7711)	3920	151
Profit/(Loss) After Tax	(4918)	(5763)	135	103	102	(15116)	(12887)	(15)
NIM %	2.26	2.27	3.80	154 bps	153 bps	2.03	2.61	58 bps

Total Income

(Rs.Crore)

Particulars	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY19	FY 20	Variance (Y-o-Y) %
	Mar-19	Dec-19	Mar-20					
Interest on Advances	3503	3092	3453	(1)	12	14381	13102	(9)
Interest on Invest. including bal. with RBI & Other Inter Bank Funds	1700	1559	1553	(9)	-	6633	6234	(6)
Other Interest Income	260	286	592	128	107	1058	1489	41
Interest Income	5463	4937	5598	2	13	22071	20825	(6)
Commission, exchange and brokerage	545	466	490	(10)	5	1982	1876	(5)
Profit/ (Loss) on sale of investments	141	326	98	(30)	(70)	336	886	164
Profit/(Loss) on sale of Fixed Assets	(9)	(0.22)	(4)	(56)	-	(73)	(5)	(93)
Profit/(Loss) on Forex	49	115	242	394	111	313	549	76
Dividend income	2	-	18	800	-	2	66	-
Recovery from W/O cases	205	308	344	68	12	468	827	77
Misc Income	221	64	138	(38)	116	272	271	(1)
Other Income	1153	1278	1326	15	4	3300	4470	35
Total Income	6616	6215	6924	5	11	25371	25295	-

Fee Based Income

(Rs.Crore)

Other Income	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY Ended		
	Mar-19	Dec-19	Mar-20			Marc-19	Mar- 20	Variance %
BG Commission	77	62	59	(23)	(5)	317	276	(13)
LC Commission	60	62	56	(7)	(10)	288	236	(18)
Bills Commission	8	4	4	(50)	-	27	23	(15)
Proc. Fee & Incidental Charges	175	136	158	(9)	16	519	506	(2)
Remittances Fees	59	59	52	(11)	(12)	223	224	1
Cash Mgmt. Services Fees	5	3	4	(20)	33	16	15	(10)
Card Fees	28	30	32	14	7	105	116	10
ATM Charges	31	32	31	-	(3)	143	127	(10)
Alternate Channel Fees	54	54	46	(15)	(15)	190	214	12
Third Party Dist. Fees	36	20	37	3	85	105	101	(4)
Demat Fees	4	3	4	-	33	16	13	(19)
Govt. Business Fees	5	4	3	(40)	(25)	26	21	(19)
Miscellaneous Fees	219	43	138	(37)	221	238	228	(4)
Total Fee Based Income	761	510	626	(18)	23	2213	2100	(5)

Total Expenses

(Rs.Crore)

Particulars	Quarter ended			Variance (Y-o-Y) %	Variance (Q-o-Q) %	FY19	FY20	Variance %
	Mar-19	Dec-19	Mar-20					
Interest paid on Deposits	3013	2718	2588	(14)	(5)	12526	11096	(11)
Interest paid on Borrowings	620	545	525	(15)	(4)	2975	2258	(24)
Interest on RBI / inter bank borrowings	220	142	129	(42)	(9)	665	493	(26)
Total Interest Expenses	3854	3405	3242	(16)	(5)	16166	13847	(14)
Staff Expenses	616	773	924	50	20	2203	3245	47
Rent, taxes and lighting	109	111	110	1	(1)	425	451	6
Depreciation	89	92	100	12	9	366	391	7
Card & ATM expenses	81	95	107	32	13	439	397	(10)
Outsourcing expenses	150	144	159	6	11	634	611	(4)
Other Operating Expenses	322	318	409	27	29	1087	1241	14
Operating Expenses	1366	1533	1809	32	18	5154	6336	23
Total Expenses	5220	4938	5051	(3)	2	21319	20183	(5)

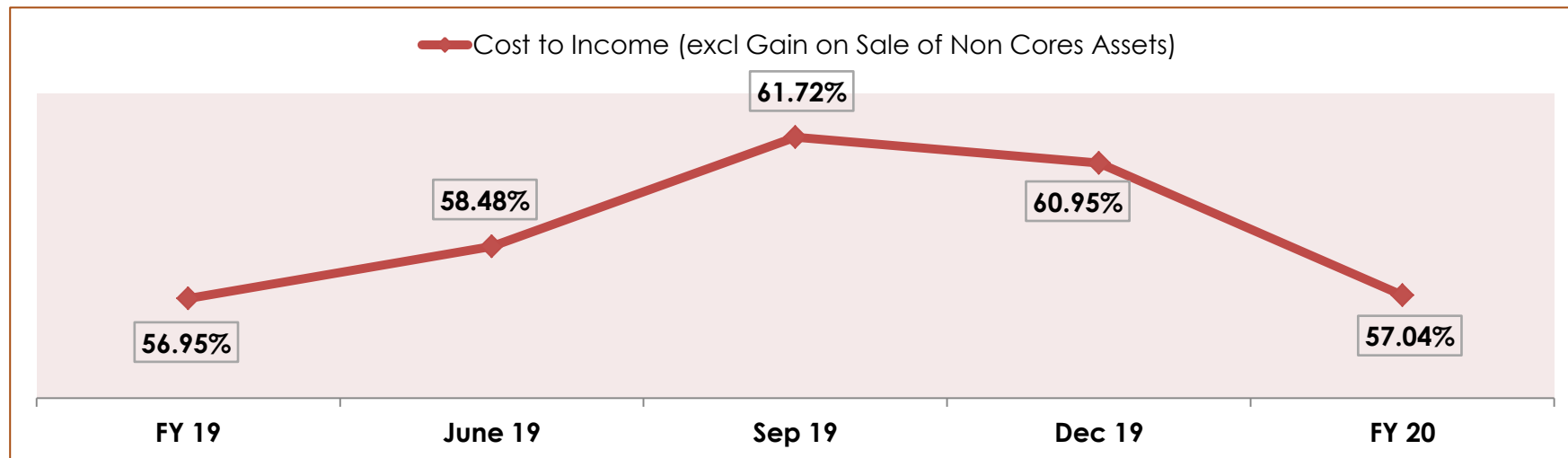
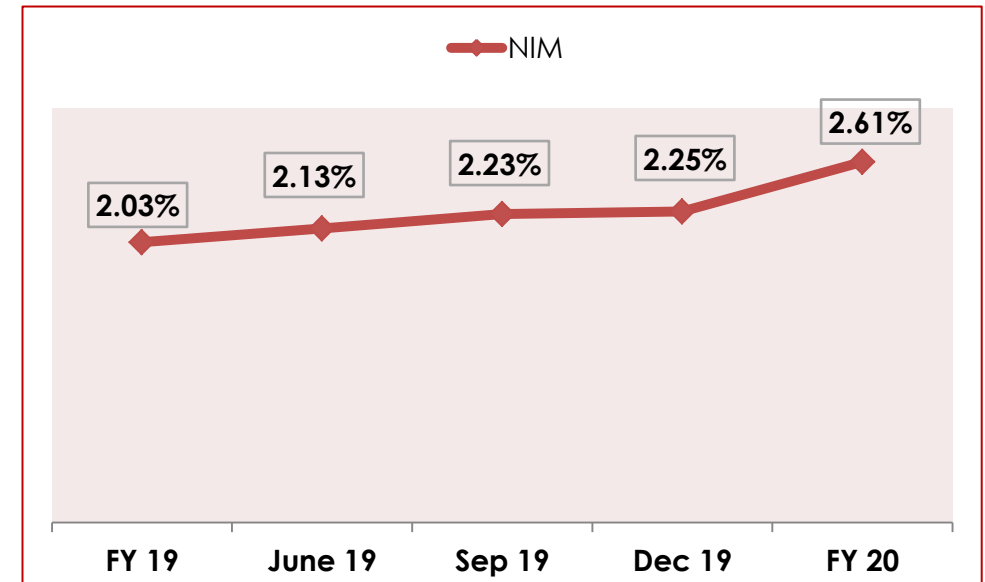
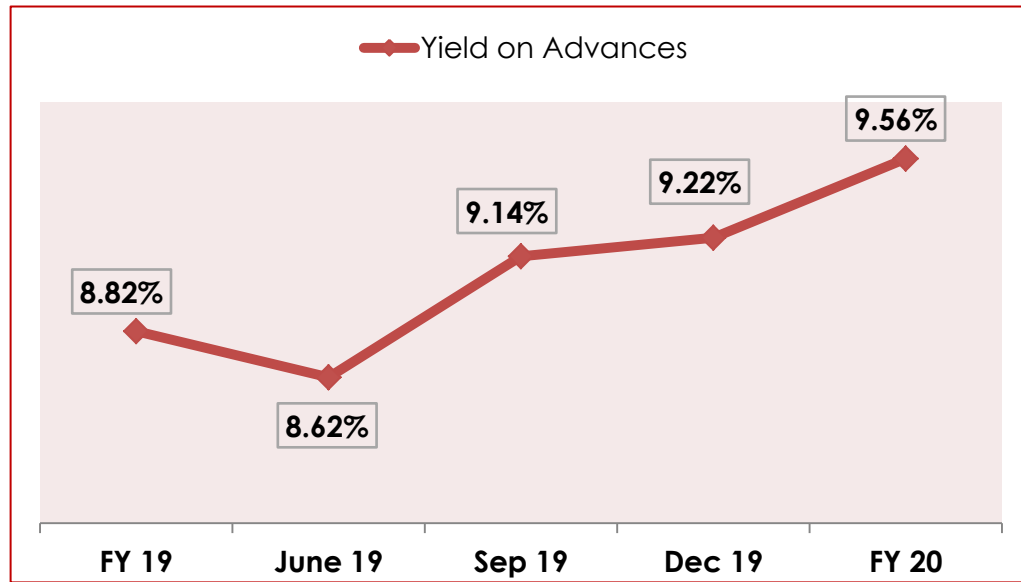
Provisions & Contingencies

(Rs.Crore)

Particulars	Quarter ended			Var. (YoY)	Var (QoQ)	FY 19	FY 20	Var. (YoY)
	Mar-19	Dec-19	Mar-20					
Depreciation on Investment	(350)	484	20	370	(464)	1604	1697	93
-Out of above MTM Gain/(Loss)	446	(384)	80	(366)	464	(1696)	(1397)	(299)
Provision – NPAs	7233	440	(1511)	(8744)	(1951)	22392	9483	(12909)
Provision – Standard Assets	264	68	342	78	274	(28)	(728)	(700)
Provision - Restructured Assets	51	(70)	27	(24)	98	(155)	(177)	(22)
Income Tax	(2218)	6519	154	2372	(6365)	(7711)	3920	11631
Bad Debts Written off	416	332	2166	1750	1834	1750	2740	990
Other Provisions	919	(732)	540	(379)	1272	1315	1064	(251)
Total	6314	7041	1738	(4576)	(5303)	19168	17999	(1169)

Bank made COVID 19 Standard Asset Provision of Rs.247 crore in Q4 FY 2020

Yield Ratios (cumulative)



Business Performance

Balance Sheet

(Rs.Crore)

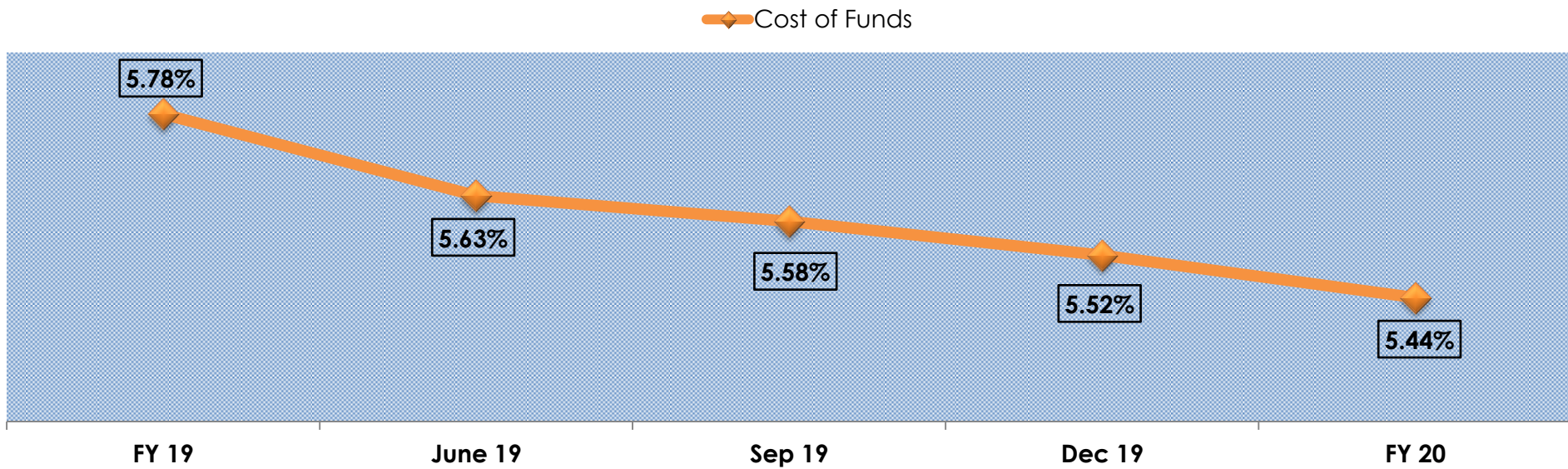
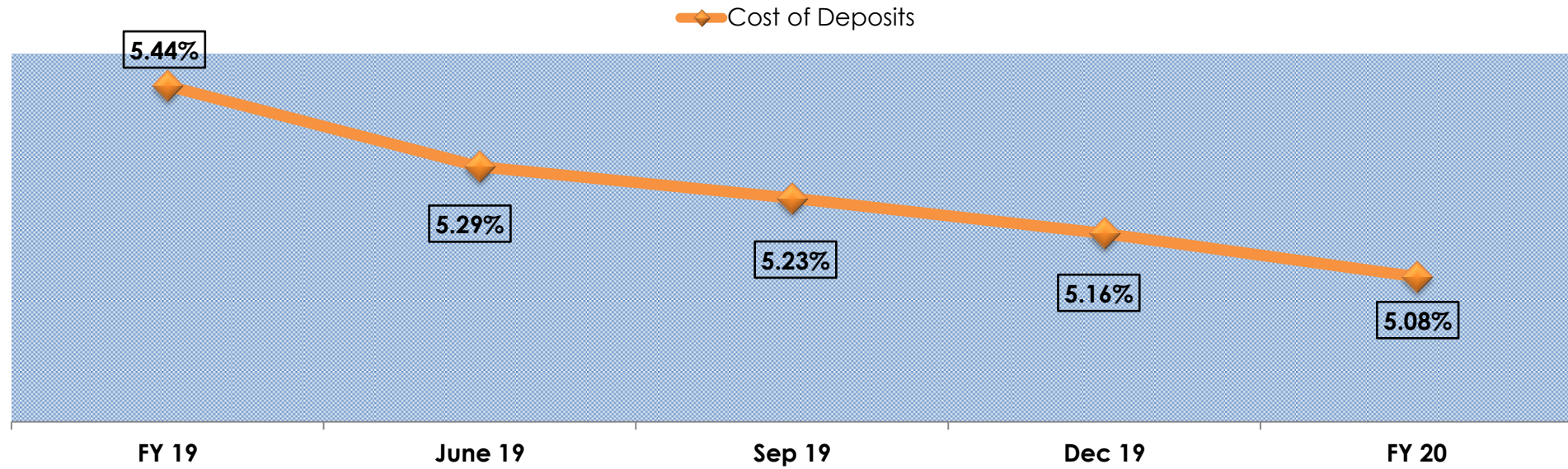
As at	Mar-19	Dec-19	Mar-20
LIABILITIES			
Capital	7 736	10 381	10 381
Reserve & Surplus	29 875	23 508	23 644
Deposits	2 27 372	2 18 180	2 22 424
Borrowings	45 288	35 822	36 749
Other Liabilities & Provisions	10 013	10 054	6 744
Total	3 20 284	2 97 945	2 99 942
ASSETS			
Cash & Balance with RBI	12 730	12 012	10 539
Bal. with banks & money at call	8 503	14 876	19 892
Investments	93 073	84 714	81 780
Advances	1 46 790	1 29 671	1 29 842
Fixed Assets	8 231	8 145	8 129
Other Assets	50 957	48 527	49 760
Total	3 20 284	2 97 945	2 99 942

Business Performance

(Rs.Crore)

Particulars	Mar-19	Dec-19	Mar-20
Total Business [Deposit + Net Advance]	374162	347851	352266
Total Deposits	227372	218180	222424
CASA Share	42.54%	47.65%	47.74%
CASA Deposits	96730	103966	106188
Saving Deposits	61414	61926	65658
SB Deposits to Total Deposits %	27.01%	28.38%	29.52%
Current Deposits	35317	42040	40530
Current Deposits to Total Deposits %	15.53%	19.27%	18.22%
Term Deposits	130641	114214	116236
Time Deposits to Total Deposits %	57.46%	52.35%	52.56%
Retail Deposits	72923	76960	76993
Bulk Deposits	57719	37254	39243
Bulk Deposits to Total Deposits %	25.39%	17.07%	17.64%
CD Ratio % (Gross Credit)	80.09%	79.01%	77.19%
Daily Average cost of deposits (Cumulative) %	5.44%	5.16%	5.08%
Daily Average cost of funds (Cumulative) %	5.78%	5.52%	5.44%

Cost of Deposit & Cost of Funds (Cumulative)



Advances

(Rs.Crore)

Parameters	Mar-19	Dec-19	Mar-20	YoY var.(%)	QoQ var.(%)
Global Gross Advances	182097	172386	171690	(6)	(4)
- Corporate	88927	77692	75493	(15)	(3)
- Retail	93170	94694	96197	3	2
Corporate : Retail (Ratio)	49:51	45:55	44:56		
Standard Gross Advance	132069	122883	124417	(6)	1
Global Net Advances	146790	129671	129842	(12)	-

Parameters	Mar-19	Dec-19	Mar-20	YoY var.(%)	QoQ var.(%)
Global Gross Advances	182097	172386	171690	(6)	-
-Overseas Advances	11789	11041	10359	(12)	(6)
-Domestic Advances	170308	161345	161331	(5)	-
Agriculture	19384	18669	17682	(9)	(5)
Industry	87275	76575	73273	(16)	(4)
Services	30094	29282	26448	(12)	(10)
Personal Loans ^	41215	44133	48642	18	10
Others	4129	3727	5646	37	52

^Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans.

Advances

(Rs.Crore)

Structured Retail Assets	Mar-19	Dec-19	Mar-20	Growth (YoY) (%)	Growth (QoQ) (%)
HL including LIP	37736	41594	42794	13	3
LAP	12774	12751	12712	-	-
AL	1983	2010	1954	(1)	(3)
EL	991	1059	1073	8	1
PL	551	591	606	10	2
Structured Retail Assets	54034	58006	59138	9	2
SRA Disbursements (for Qtr)	5495	4190	3624	(34)	(14)

Priority Sector

(Rs.Crore)

	Particulars	Mar 19		Dec 19		Mar 20		Growth over March-19
		Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
	1	2	3	4	5	6	7	(8)=[(6)-(2)]
	ANBC	207885		188128		186090		
	Priority Sector Advances (a+b+c)	90686	43.62	78648	41.81	77586	41.69	(13100)
(a)	Agriculture (i+ii+iii)	37588	18.08	34122	18.14	30912	16.61	(6676)
	(i) Direct Lending to Agri-Non Corporate	21215	10.21	23326	12.40	25618	13.77	4402
	(ii) Other Agri	1592	0.77	1135	0.60	923	0.50	(668)
	(iii) Indirect Agriculture (RIDF)	14781	7.11	14260	7.58	15346	8.25	565
	(iv) PSLC (Agri) sale			(4600)	(2.45)	(10975)	(5.90)	(10975)
(b)	MSME (Micro, Medium & Small Enterprises)	31452	15.13	30879	16.41	29959	16.10	(1493)
(c)	Other Priority Sector Advances (i+ii)	21646	10.41	13647	7.25	16715	8.98	(4932)
	(i) Housing	22699	10.92	23716	12.61	24075	12.94	1376
	(ii) Others	892	0.43	931	0.49	901	0.48	10
	(iii) PSLC (General) sale	(1944)	(0.94)	(11000)	(5.85)	(8262)	(4.44)	(6318)

Top 20 Industry – Advances

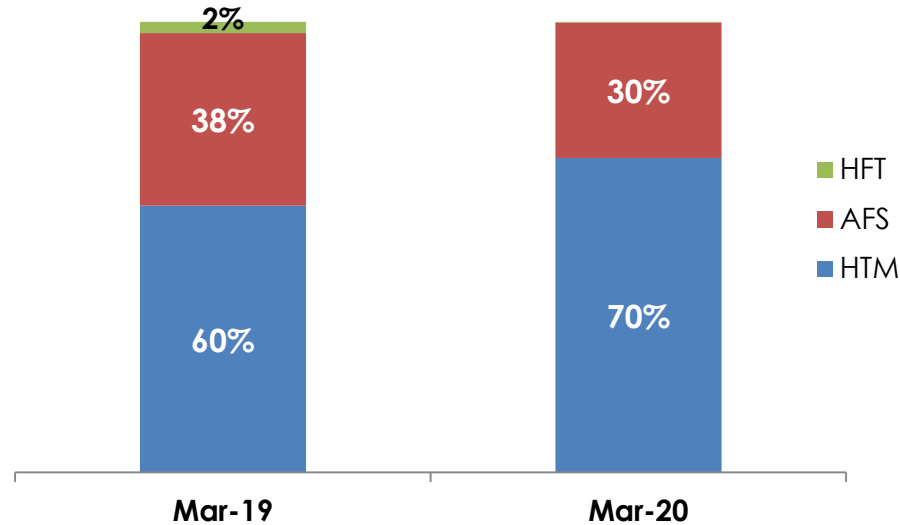
(Rs.Crore)

Top 20 Industries	Outstanding as on Mar 31, 2020					
	FB	NFB	Total	% of Total FB+NFB	GNPA	FTNPA
Infrastructure	26,414	23,570	49,984	17.46%	9,114	50
-Energy	12,910	6,588	19,499	6.81%	2,545	4
-Transport	9,743	9,735	19,479	6.81%	5,956	45
-Communication	180	5,520	5,700	1.99%	28	1
-Water and Sanitation	2,792	1,686	4,478	1.56%	545	-
-Social and Commercial Infrastructure	788	40	828	0.29%	41	-
Housing Loans (Incl priority sector housing)	46,528	3	46,531	16.26%	541	50
Agriculture & Allied Activities	17,682	94	17,775	6.21%	2,667	65
All Engineering	7,304	7,642	14,945	5.22%	5,653	7
Trade	13,496	557	14,052	4.91%	2,574	109
Basic Metal and Metal Products	5,426	5,453	10,879	3.80%	2,630	7
Chemicals and Chemical Products (Dyes, Paints, etc.)	6,486	1,198	7,684	2.68%	3,595	2
Mining and Quarrying	6,485	850	7,334	2.56%	5,219	1
Construction	4,543	1,644	6,187	2.16%	2,535	12
NBFCs	4,202	284	4,486	1.57%	1,426	4
Other Services	2,488	1,895	4,383	1.53%	727	306
Vehicles, Vehicle Parts and Transport Equipment's	3,678	372	4,050	1.41%	2,994	-
Food Processing	3,576	259	3,834	1.34%	1,975	7
Textiles	3,442	300	3,742	1.31%	1,482	25
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1,005	1,390	2,395	0.84%	231	-
Professional services	1,881	179	2,060	0.72%	206	9
Cement and Cement Products	1,181	327	1,508	0.53%	144	1
Paper and Paper Products	1,307	200	1,507	0.53%	834	1
Rubber, Plastic and their Products	1,031	218	1,249	0.44%	548	1
Gems and Jewellery	827	41	868	0.30%	255	-
Total	158979	46474	205453	71.78%	45350	656

Treasury Operations

Investments

(Rs.Crore)

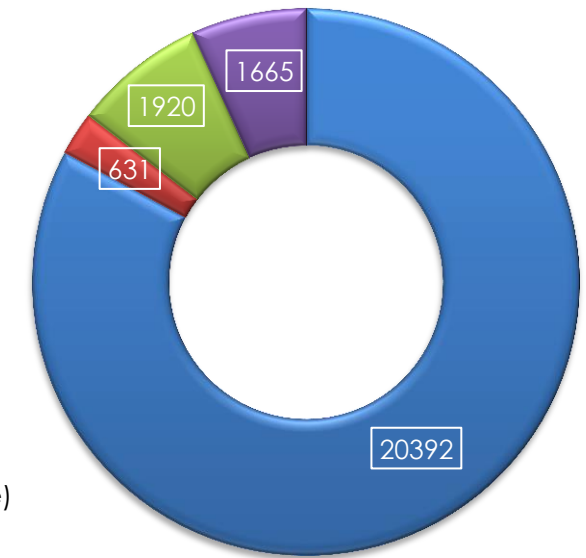


Category	Mar-19	Dec-19	Mar-20
HTM	55114	59270	57059
AFS	35641	24652	24607
HFT	2317	793	114
Total	93073	84714	81780

Parameter	Mar-19	Dec-19	Mar-20
SLR	72125	64169	61885
Non SLR	21224	20534	19127
Non SLR (Overseas)	328	121	842
Non SLR (SASF)	3052	3052	2842
TOTAL	96729	87876	84695
Less: Provision	3656	3162	2915
Net Investments	93073	84714	81780

Particulars	Mar-19	Dec -19	Mar -20
Modified Duration of AFS Portfolio	3.86	3.01	1.93
Modified Duration of Entire Portfolio	5.47	5.78	5.50

AFS BREAKUP



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

Asset Quality

Asset Quality

PCR improved from 82.88 % (Mar 2019) to 93.74% (Mar 2020)

(Rs.Crore)

Particulars	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20
Gross Advances	182097	177415	176868	172386	171690
Gross NPAs	50028	51658	52053	49503	47272
Gross NPAs as % of Gross Advances	27.47	29.12	29.43	28.72	27.53
Total Provisions held (including NCLT Provision)	35190	40710	44134	42697	41833
Net Advances	146790	136705	132718	129671	129842
Net NPAs	14837	10963	7919	6805	5439
Net NPAs as % of Net Advances	10.11	8.02	5.97	5.25	4.19
Provision Coverage Ratio as per RBI Guidelines	82.88	87.79	91.25	92.41	93.74

Category	Gross NPA	Provision	Net NPA	Provision %
Sub Standard Assets	3837	1829	2008	48%
-of which 100% provided	227	227	-	100%
Doubtful-1 Assets	3817	2797	1021	73%
-of which 100% provided	1604	1604	-	100%
Doubtful-2 Assets	14185	11775	2411	83%
-of which 100% provided	8132	8132	-	100%
Doubtful-3 Assets	9073	9073	-	100%
Loss Assets	16360	16360	-	100%
Total	47272	41833	5439	88%

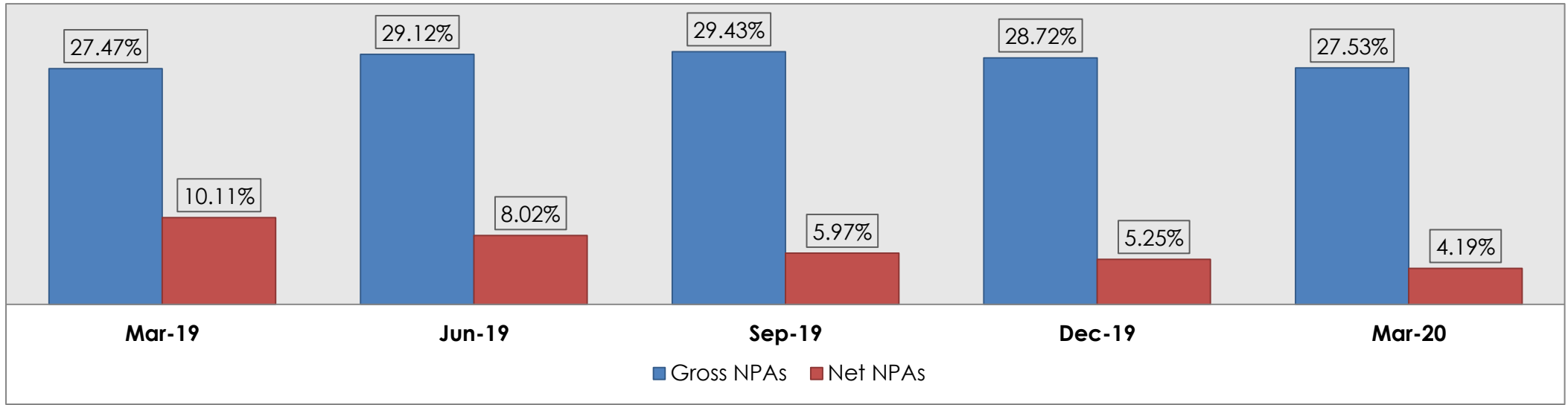
Overall 21% GNPA (excluding DA3 and Loss) is 100% provided. Out of GNPA of Rs.47272 Cr, Rs.35396 Cr is 100% provided

NPA Movement

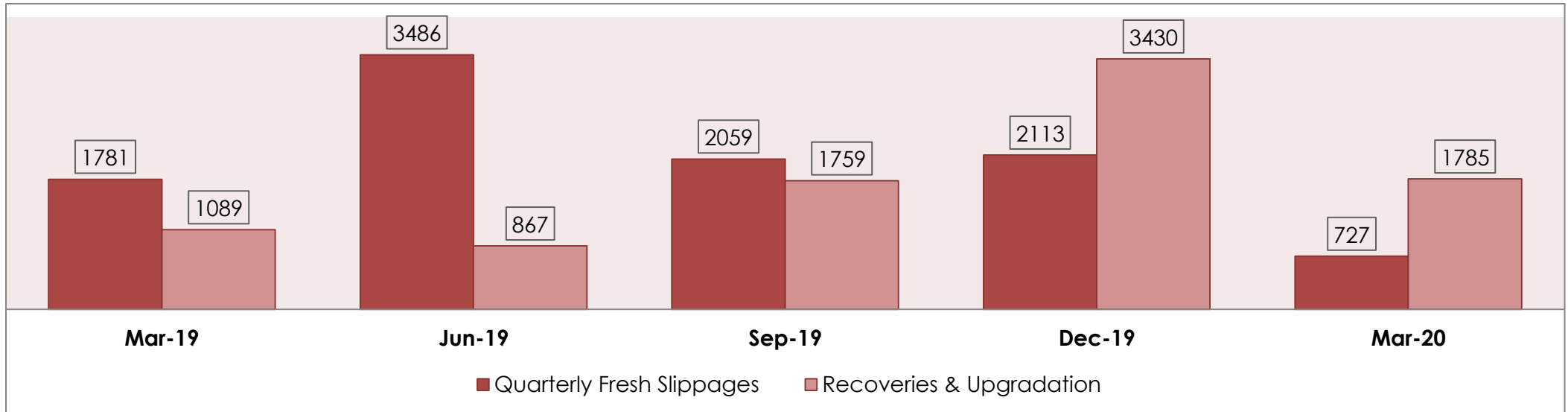
(Rs.Crore)

DESCRIPTION	Q4 FY 19	FY 19	Q1 FY 20	Q2 FY 20	Q3 FY 20	Q4 FY 20	FY 20
Opening Balance	55360	55588	50028	51658	52053	49503	50028
Add:							
a. First Time NPA	1781	15281	3486	2059	2113	727	8384
b. Increase in existing NPA	430	2927	622	479	1007	531	2638
Less:							
c. Settled	927	6443	729	1234	3136	1457	6556
d. Up-gradation	162	1407	138	525	295	328	1286
e. Written off	6455	15918	1611	384	2239	1702	5936
Closing Balance	50028	50028	51658	52053	49503	47272	47272
Quarterly Increment	(5332)	(5560)	1630	395	(2550)	(2231)	(2756)
Recovery in TWO	203	466	78	96	307	344	826
Slippage Ratio Cumulative (%)	10.67	10.67	2.64	4.20	5.80	6.35	6.35
Slippage ratio For the Qtr./ for FY (%)	1.36	10.67	2.64	1.64	1.69	0.59	6.35
Credit Cost (%) (for Quarter)	4.36	-	3.45	1.93	0.45	0.60	-
Credit Cost (%) (Quarterly Annualized)	17.46	13.15	13.78	7.72	1.79	2.39	6.59
FTNPA/(Recovery + Upgradation) (%)	138	184	369	111	57	34	97

Asset Quality



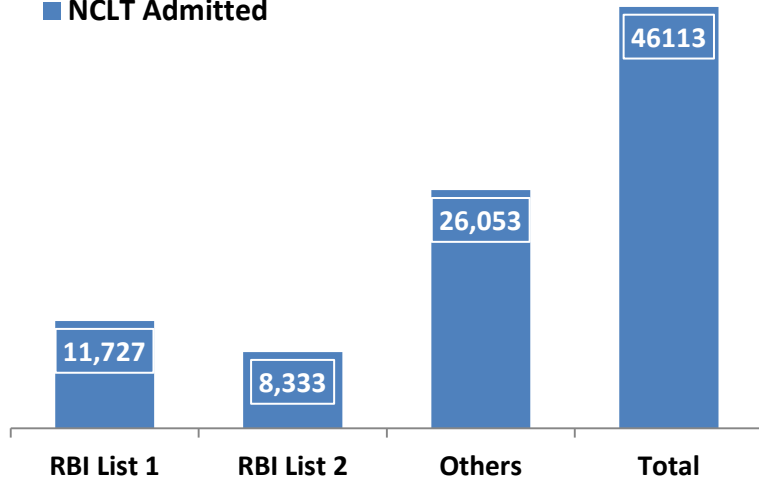
(Rs.Crore)



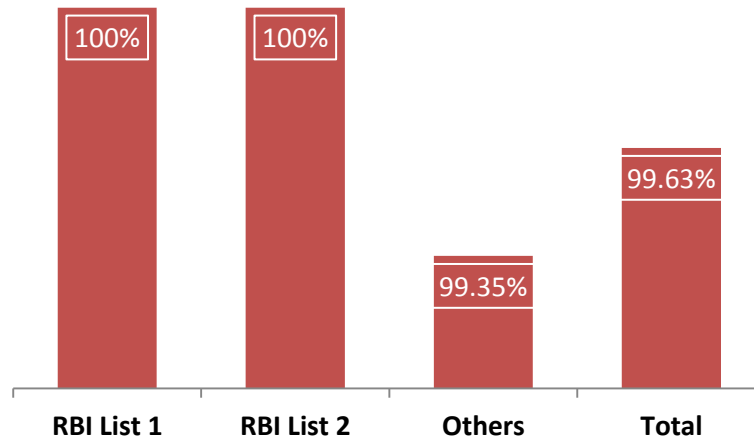
NCLT – Summary

(Rs.Crore)

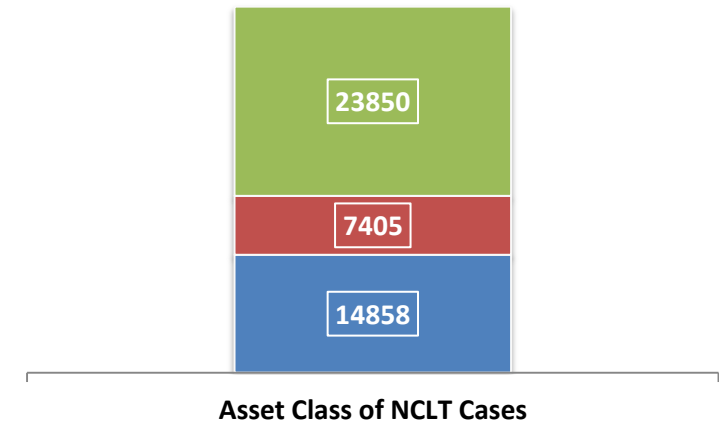
■ NCLT Admitted



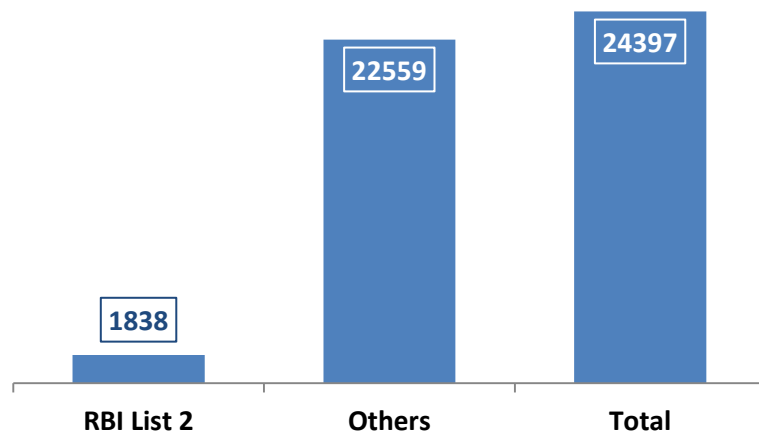
■ PCR %



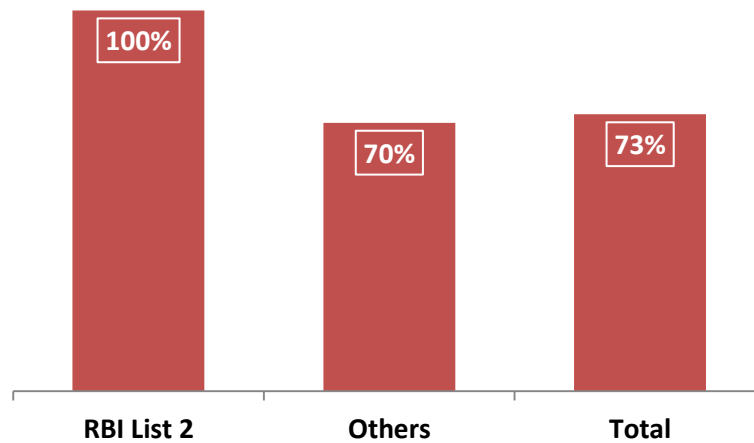
■ DA 3 and Loss ■ DA 2, DA 1 & SSA ■ TWO



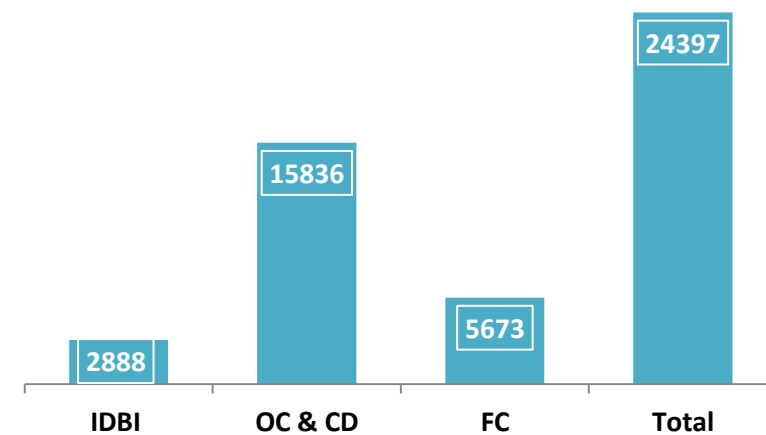
■ Filed But Not Admitted



■ PCR%



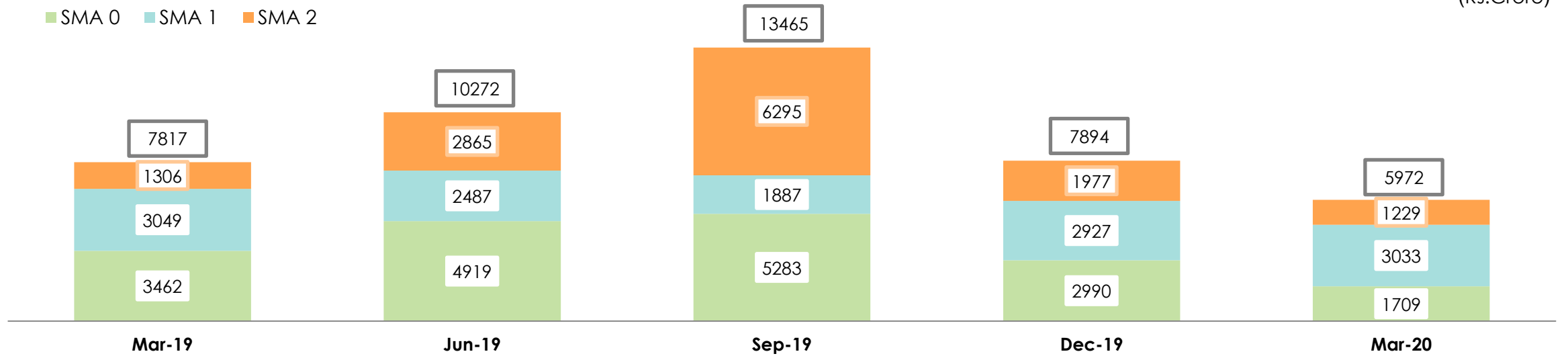
■ Filed By



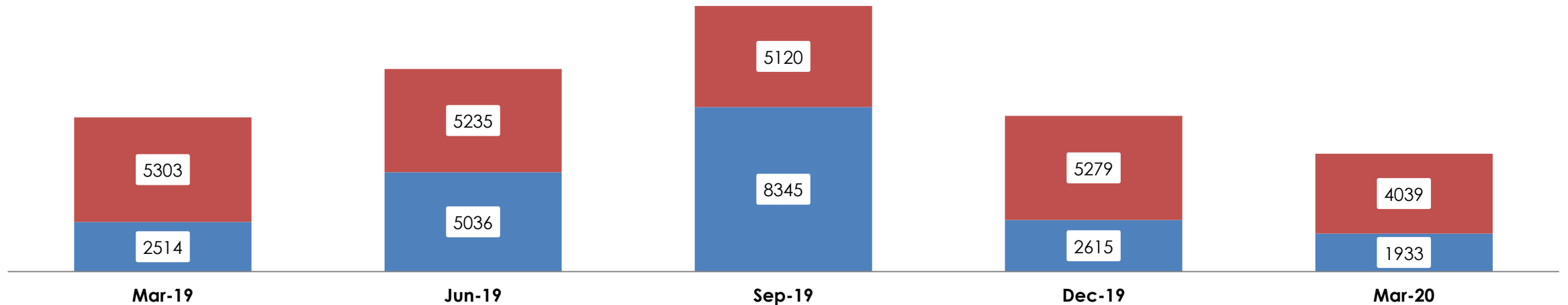
SMA Position

(Rs.Crore)

■ SMA 0 ■ SMA 1 ■ SMA 2



■ Corporate ■ Retail



Total SMA includes NFB of Rs.474 crore, Rs.1353 crore, Rs.2142 crore, Rs.764 crore, Rs..583 crore as on Mar 31, 2019, June 30, 2019, Sept 30, 2019, Dec 31, 2019 and Mar 31, 2020 respectively

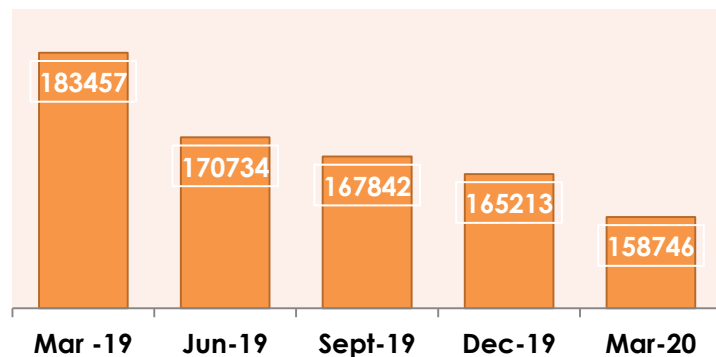
Capital

Capital Adequacy

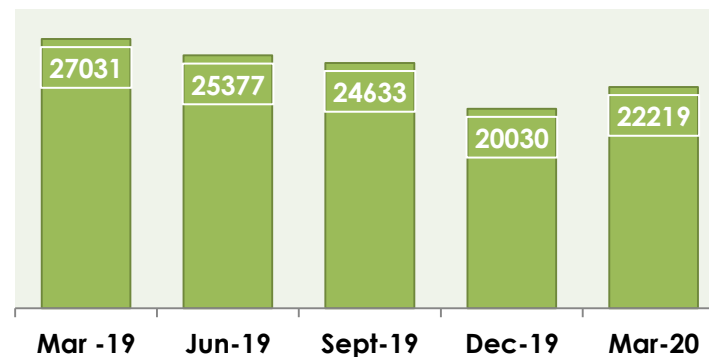
(Rs.Crore)

Particulars	March -19	June-19	Sep-19	Dec-19	March-20
CET 1+CCB (Rs.)	16340	10067	15559	16453	16736
AT 1 (Rs.)	413	413	413	330	49
Tier 1 Capital (Rs.)	16753	10480	15972	16783	16785
Tier 2 Capital (Rs.)	4497	4375	4129	3971	4344
Total Capital (Rs.)	21250	14854	20102	20754	21128
RWA (Rs.)	183457	170734	167842	165213	158746
CET 1+CCB Ratio (%)	8.91	5.90	9.27	9.96	10.54
AT 1 (%)	0.23	0.24	0.25	0.20	0.03
Tier 1 Ratio (%)	9.13	6.14	9.52	10.16	10.57
Tier 2 Ratio (%)	2.45	2.00	2.46	2.40	2.74
CRAR (%)	11.58	8.14	11.98	12.56	13.31

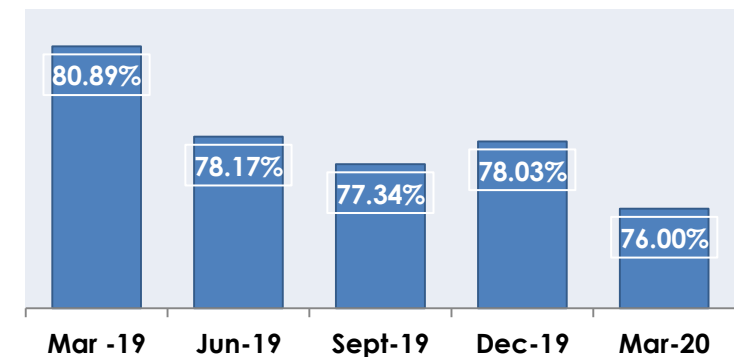
■ Total RWA



■ NFB RWA



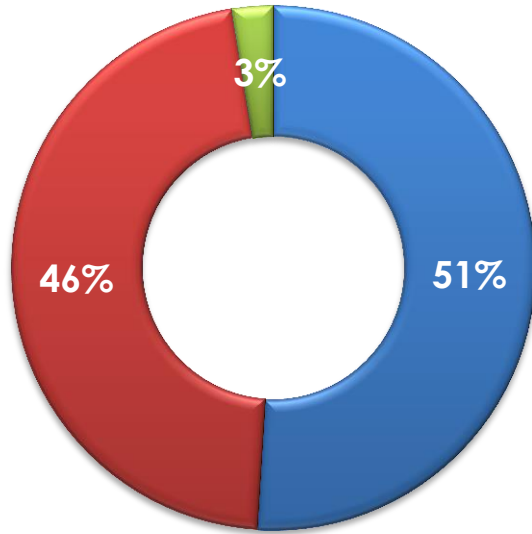
■ Credit RWA/Advances



Shareholding Pattern

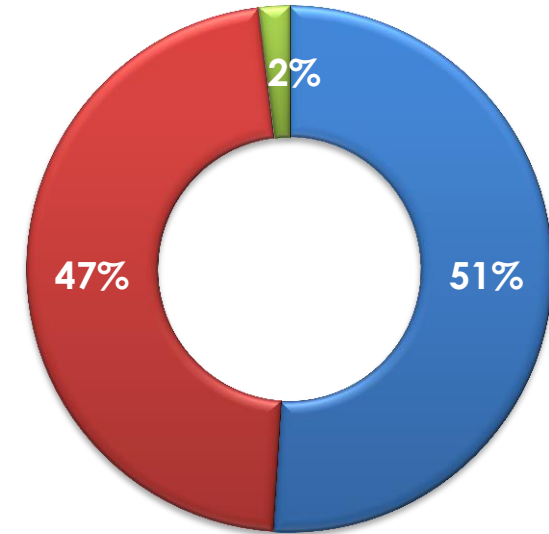
(Rs.Crore)

■ LIC ■ GOI ■ Others



Mar 2019

■ LIC ■ GOI ■ Others



Mar 2020

Particulars	Mar-19	Mar-20
Book Value (Rs. per share)	Rs.39.92	Rs.26.51
Market Capitalisation	Rs.36,090 Cr	Rs.20,035 Cr
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.74.85 / Rs.41.30	Rs.47.45 / Rs.17.25
Closing Price (NSE) (Rs. per share)	Rs.46.65	Rs.19.30

IDBI-LIC Synergy

Synergy Areas & Mission 100+

Mission 100+ : Phase-I (109 Points)



As on Jun 2019: 72 Completed

Expanding Synergy Areas & Action

Mission 100+ : Phase II (161 Points)



As on Mar 31, 2020: 120 Completed

Unifying 28+ Cr LIC Customers & its Subsidiaries and 2+ Cr IDBI Bank Customers under one Umbrella

Major Milestones Synergies with LIC during FY20

- ✓ **Insurance Premium Collection crossed Rs. 800 crore netting to a fee income of Rs. ~40 crore in FY20.**
- ✓ **Special Products for LIC related Current and Saving Account launched. LIC CASA gains momentum during FY20.**
- ✓ **LIC Premium Pay launched- This will facilitate LIC renewal premium collection through Branch Channel from policyholders in Cash and Cheques and Merchant Invoices (in Cash). 63000+ transaction executed in FY20.**
- ✓ **7 Agreements for providing banking services to LIC under different business lines/ segments executed and are in force.**
- ✓ **Issued 750+ Cash Cards for their Central Office Employees for Reimbursements of non-salary component.**
- ✓ **Installation of POS terminals at LIC Branches and LIC Premium Points for collection of renewal premium through debit cards and credit cards.**
- ✓ **IDBI Bank to on-board LICHL-Financial Services Ltd as Corporate Agent for sourcing select loan products - under discussion**
- ✓ **Co-branding of Credit Cards is under progress and shall be launched by June 2020.**

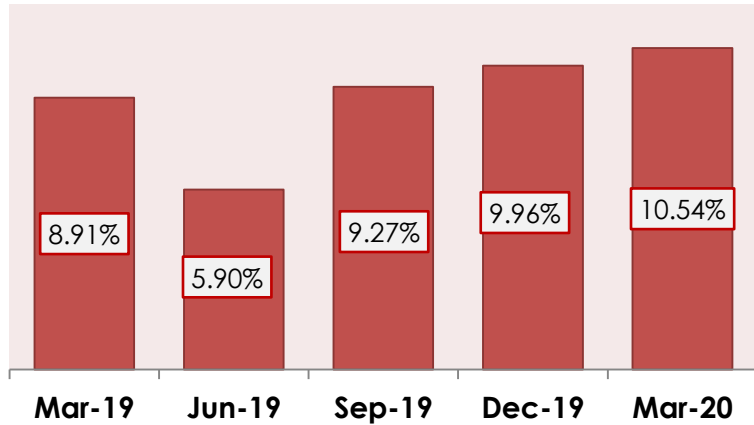
Prompt Corrective Action Matrix

Prompt Corrective Action (PCA) Matrix (To be Updated)

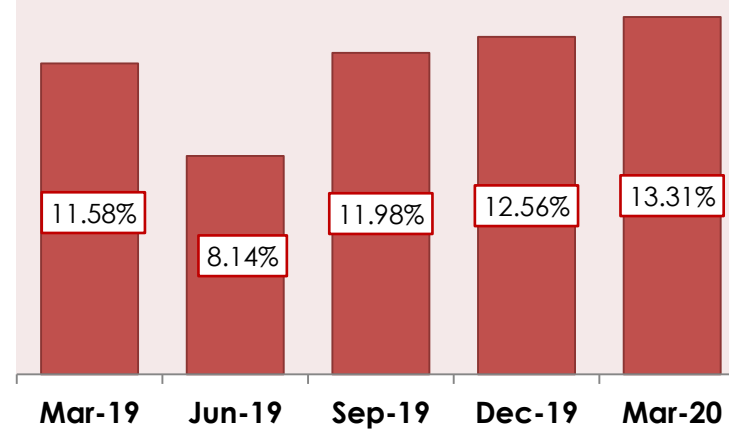
Criteria	Indicator	Risk			Mar-20	
		Threshold 1 (T1)	Threshold 2 (T2)	Threshold 3 (T3)	IDBI – Actual	
Capital (Breach of either CRAR or CET1 Ratio to trigger PCA)	CRAR+CCB (9%+2.5%)	<11.5% but >=9%	<9% but >7.5%	<7.5%	13.31%	Complied With
	CET 1+CCB (5.5+2.5)=8%	>=6.375% but <8%	>=4.875% but <6.375%	<4.875%	10.54%	Complied With
Asset Quality	NNPA Ratio	>=6% but <9%	>=9% but <12%	>=12%	4.19%	Complied With
Profitability	ROA (should be positive)	-ve ROA for 2 consecutive yrs	-ve ROA for 3 consecutive yrs	-ve ROA for 4 consecutive yrs	-ve	T3 Complied With based on Q-4 FY 2020
Leverage	Leverage Ratio	<=4.0 but >=3.5	<3.5		4.97%	Complied With

Indicators on Parameters of PCA

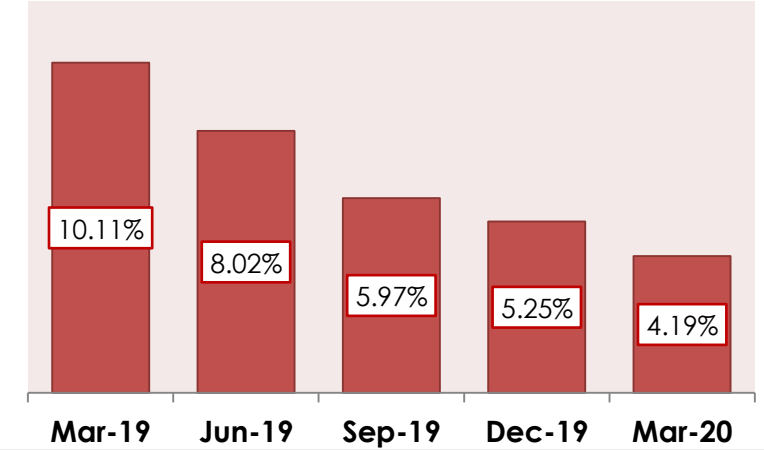
CET 1 %



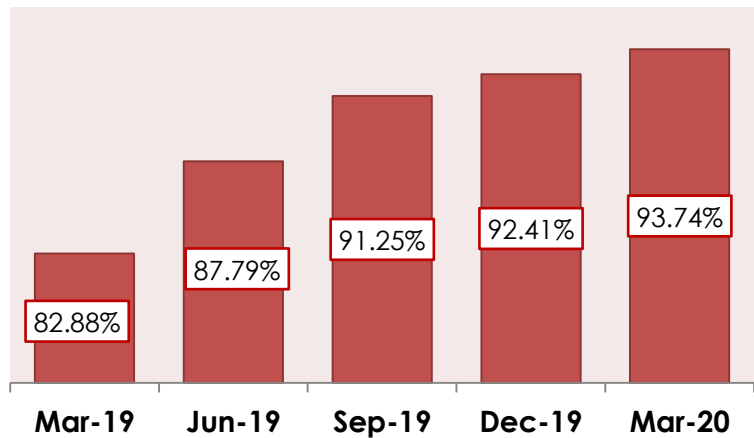
CRAR %



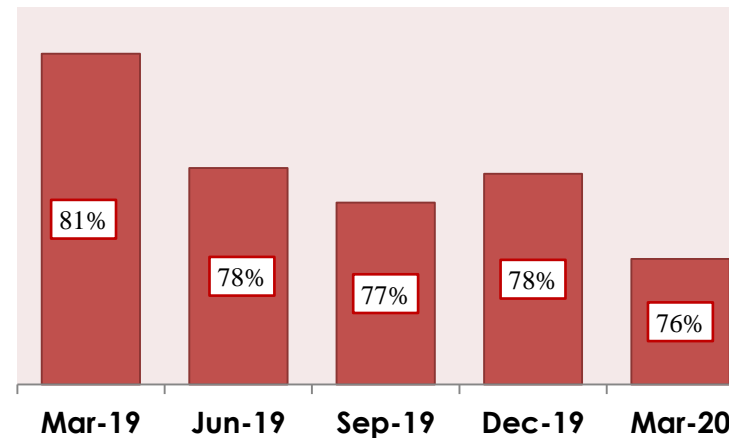
Net NPA %



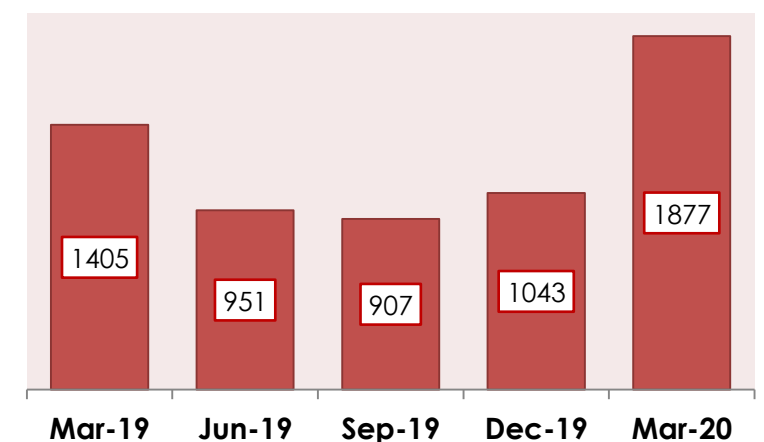
Provision Coverage Ratio %



Credit RWA to Advances

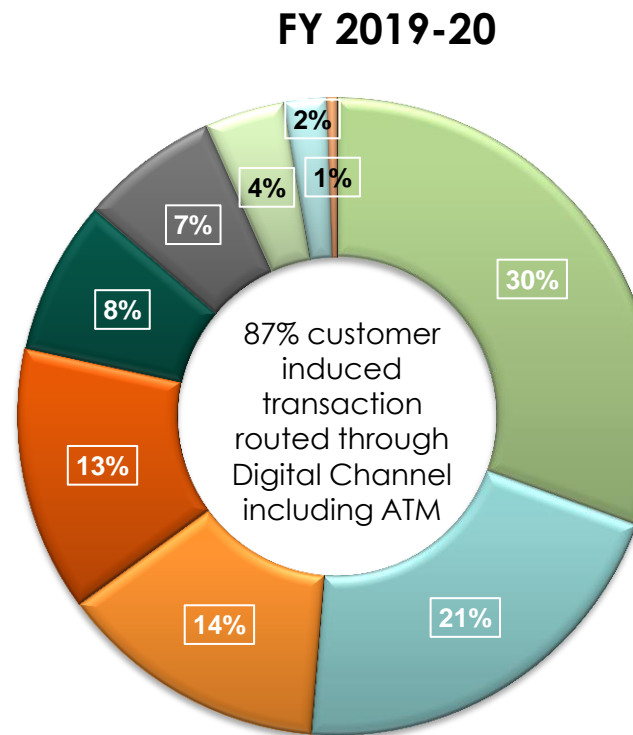
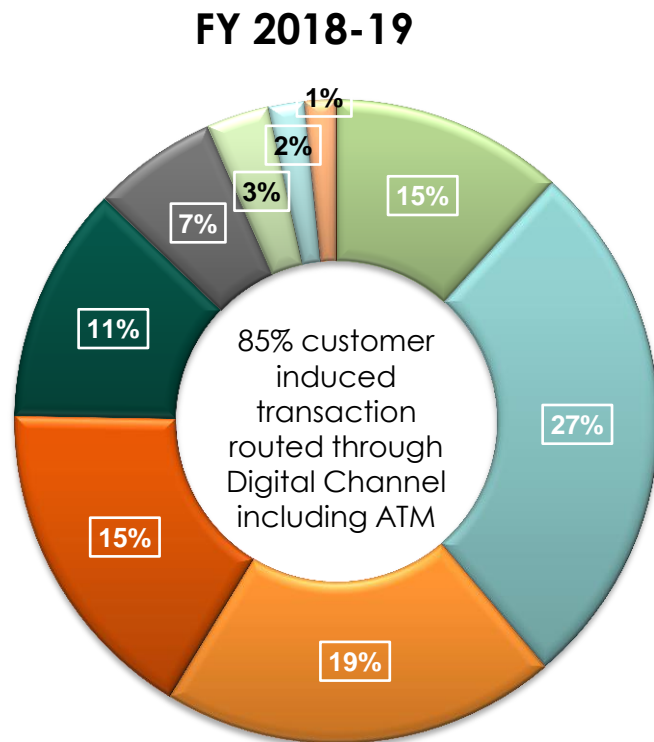


Op. Prft. Excl. gain on strategic sale



Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis April to March 2020



- UPI
- ATM Cash withdrawl
- Debit Card
- Branch Manual transaction
- Internet Banking
- Branch Initiated Digital Transaction
- NACH
- Mobile Banking
- AePS, BHIM Aadhar

UPI has emerged as the preferred mode of transaction for Bank's customers.

IDBI Bank has achieved its Digital Transaction target allotted by Gol as per the latest MeitY Score board released for February 2020

Digital Frontrunners – Digital Offerings



The total number of Debit cards issued are 126 lakhs
Processed 7.42 crores transactions at Ecom/ POS in the current Financial Year.



Total users under UPI are 29.67 lakhs
1.64X YoY growth in UPI users base
2.67X YoY growth in the UPI transactions, processed 16.61 crores transactions during the Financial Year



Total registered numbers of users under Mobile Banking are 30.40 lakhs
1.45X YoY growth in Mobile Banking transactions



Total registered numbers of users under Internet Banking are 112.46 lakhs
1.10X YoY growth in Internet Banking registrations



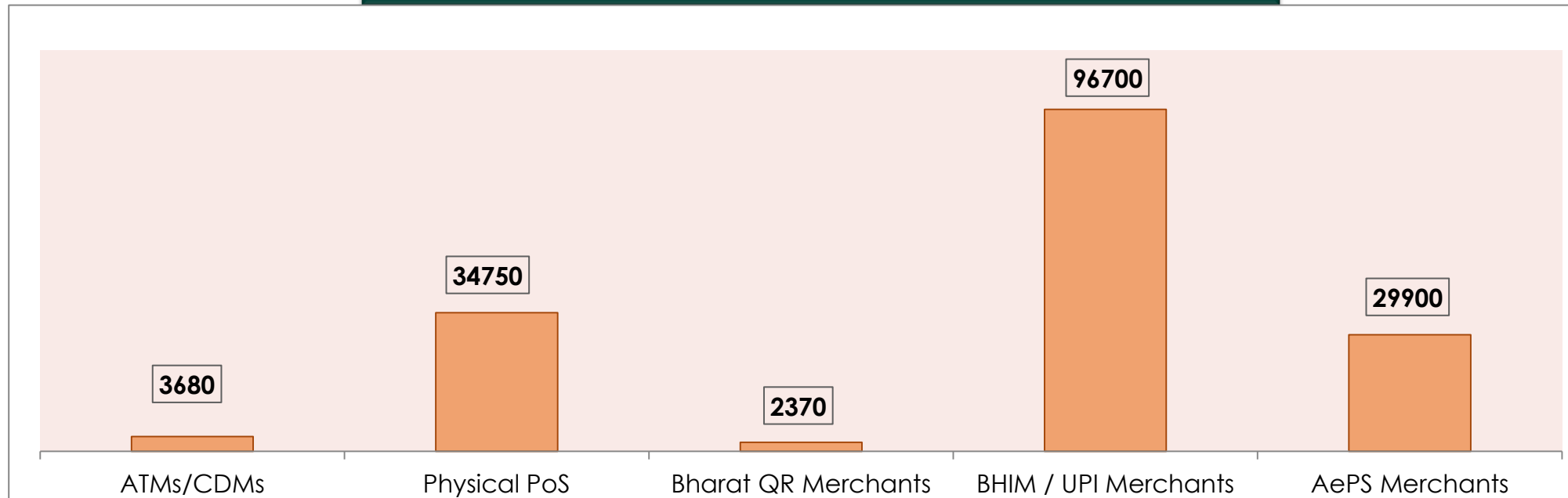
Total merchants for the Bank are 1.64 lakhs
1.34X YoY growth in merchant acquisitions

Digital Frontrunners - Performance

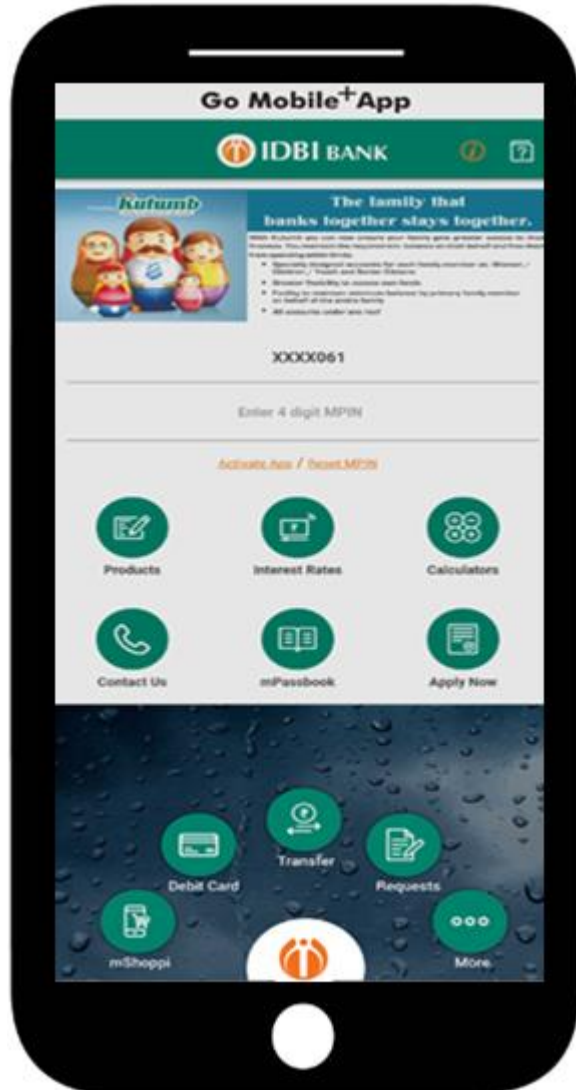
Bank's Summary of performance as per MeitY (as on February 29, 2020)

% of Digital transaction Achievement	Overall Score	Bank's Rank (Amongst 50 Banks & Financial Institutions)
106.26	67 (Categorised as "Good")	13

Payment Acceptance Channels (as on March 31, 2020)



Digital Frontrunners – Go Mobile+ and Internet Banking Application



Digital Offering

- ✓ Availability of 24x7 banking, hence increasing the convenience for the customer;
- ✓ Migration of customers from Branch channel to digital channel, hence increasing the cost efficiency of transaction for the Bank.
- ✓ Simplified dashboard to manage e-banking activities
- ✓ Linking of other Bank accounts through UPI in mobile Banking application.
- ✓ Internet banking services available in two variants one aimed at the individual customer (including HUF and Sole Proprietors) and the other for corporate entities (including Partnership concerns, Trusts etc.).

Services

- ✓ Cashless Card Withdrawal.
- ✓ Debit Card Control feature.
- ✓ Scheduled Fund Transfer.
- ✓ Opening Fixed Deposit.
- ✓ Scan & Pay through UPI QR Code, etc.
- ✓ Bill Payments, and Tax Payment.
- ✓ Customisable Menu, limits.

mShoppi

- ✓ Browse and select prepaid recharge plans
- ✓ Book Cabs, hotel Buses etc.
- ✓ Pay Utility Bills
- ✓ Access Deals

Digital Frontrunners – Go Mobile+ and Internet Banking Application



BEWARE!

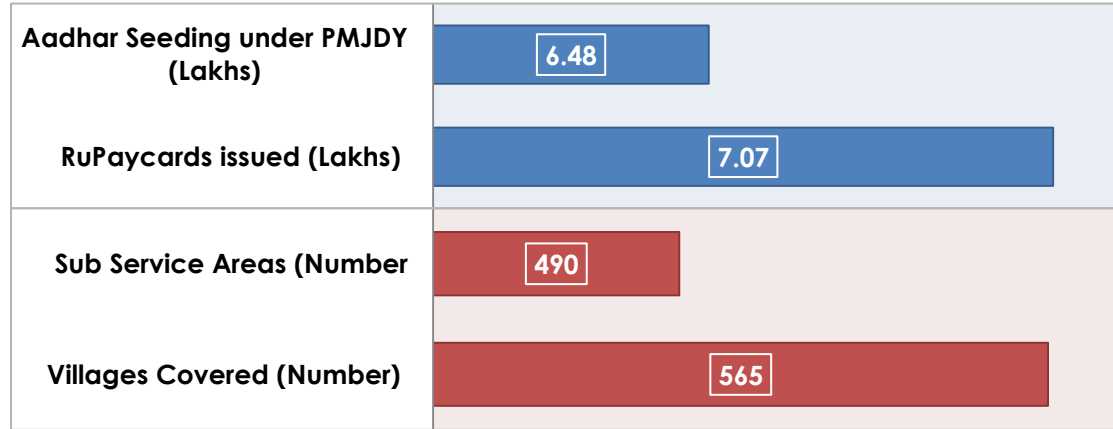
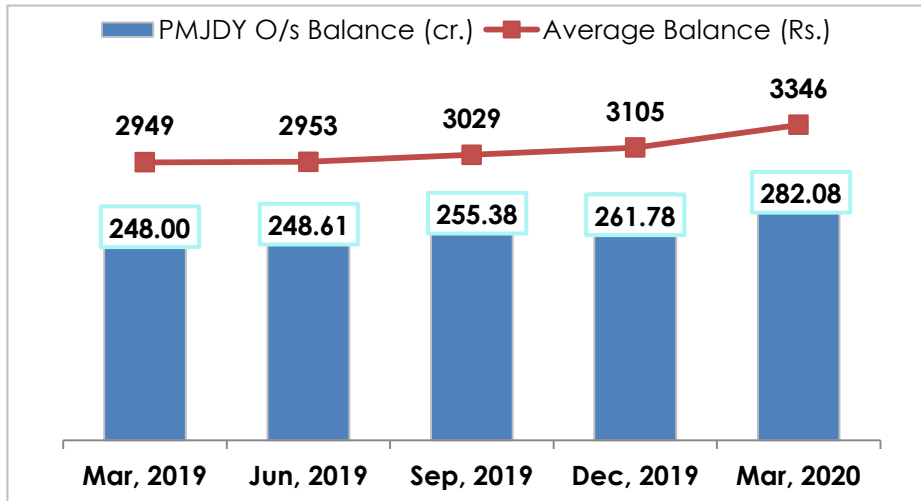
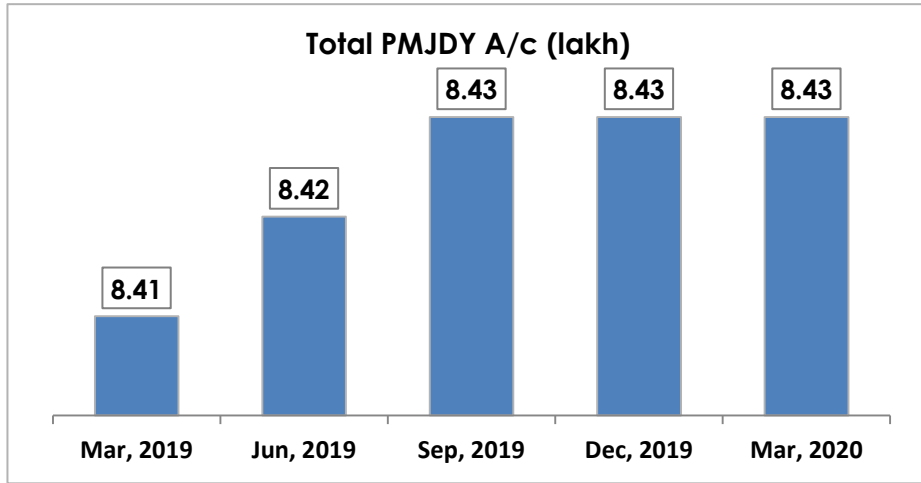


Services under Internet Banking

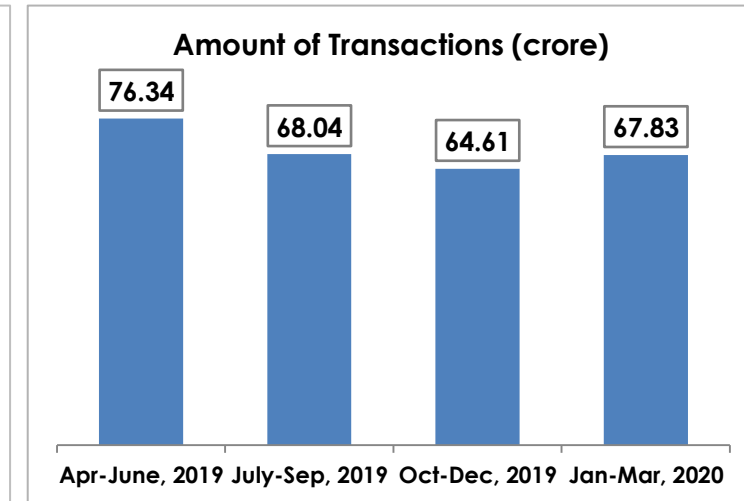
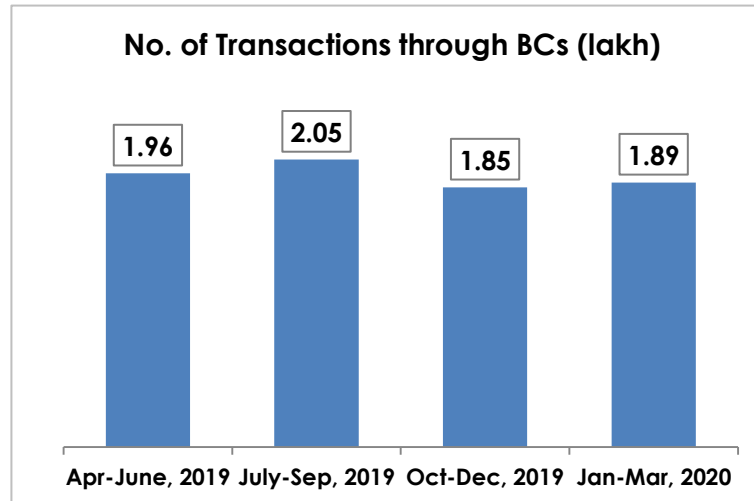
- ✓ Personalized Dashboard with widgets.
- ✓ Get all the account details linked to the user at one place.
- ✓ Instant Payment & schedule recurring payments.
- ✓ Bill Payments & Presentment with auto debit facility.
- ✓ Mobile/DTH Recharge.
- ✓ Online e-commerce transaction / Tax payments.
- ✓ Opening Fixed/Recurring Deposit & Renew Deposit Accounts.
- ✓ Apply for Over Draft against FD.
- ✓ Debit Card related services.
- ✓ View and subscribe to NPS and PPF accounts.
- ✓ Online service request (Aadhaar Linking , Stop Cheque etc.).
- ✓ Offline service request (apply for GOI Bonds, APY, PMJJBY, PMSBY, chequebook , Debit card loyalty point redemption, Mobile Banking Registration etc.).
- ✓ Modify Inet Banking limit.
- ✓ Login to e-filing directly through Inet Banking Login.

Financial Inclusion

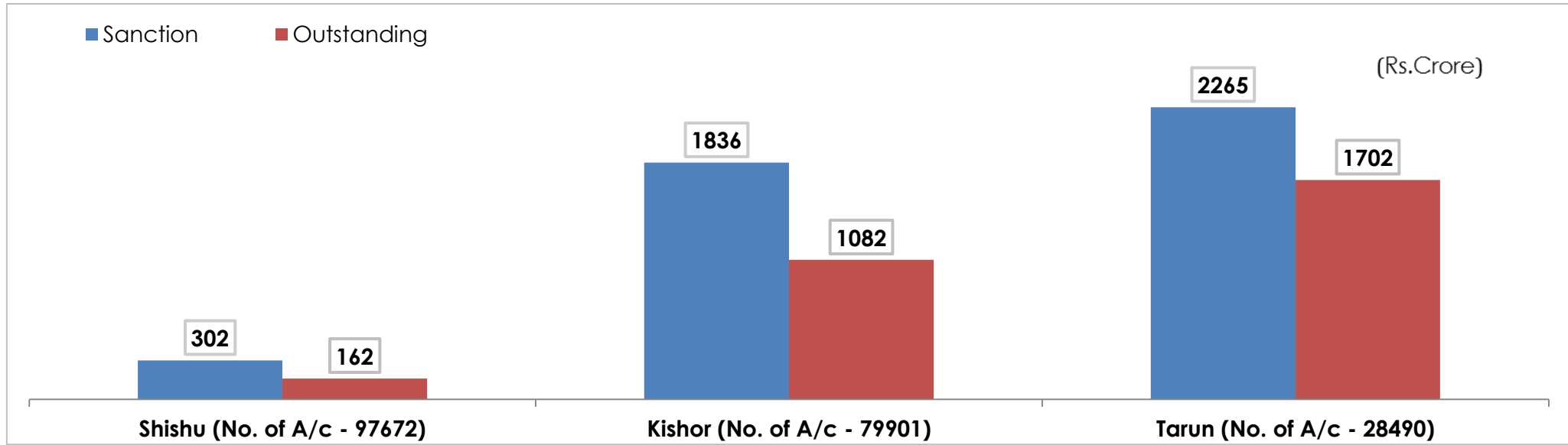
PMJDY Accounts



Transactions through Individual Business Correspondent (BCs)

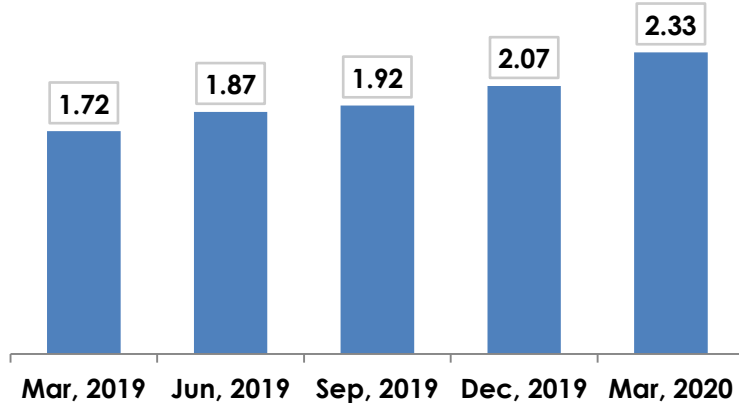


Financial Inclusion

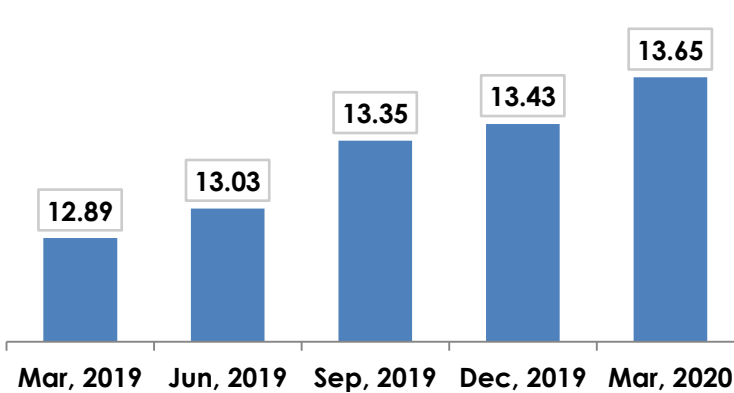


Enrolment under Social security Scheme as on 31st March 2020

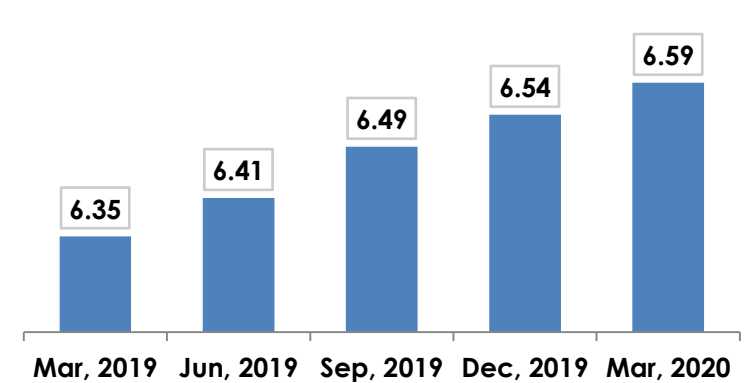
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



Subsidiaries

Subsidiaries

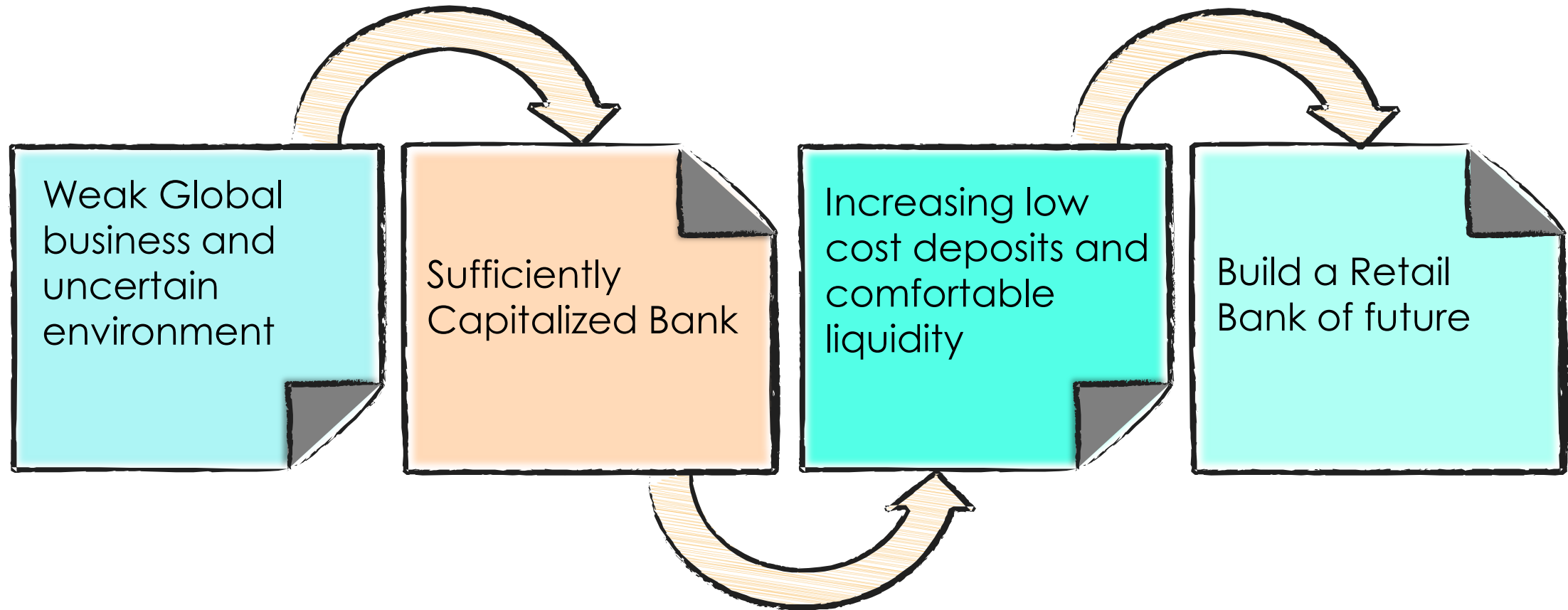
(Rs.Crore)

Name of Company	% Holding	Line of Activity	Income FY 2020	PAT FY 2020	RoA FY 2020	Net Worth FY 2020
IDBI Capital Market & Securities Ltd	100	Merchant Banking & Retail Broking	71.77 (96.70)	-9.67 (0.26)	-2.98% (0.08%)	297.96 (309.74)
IDBI Intech Ltd	100	Technology Service Provider	99.09 (91.25)	9.07 (8.84)	12.31 % (14.02)%	62.53 (55.57)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.58 (0.82)	0.10 (0.04)	6.35 % (2.69%)	1.57 (1.47)
IDBI Asset Management Ltd	66.67	Asset Management Co.	34.98 (64.84)	11.39 (-4.34)	0.68% (-4.23%)	104.82 (93.12)
IDBI Trusteeship Services Ltd	54.70	Trusteeship	65.29 (68.58)	35.18 (37.51)	15.38% (17.69%)	224.07 (207.07)

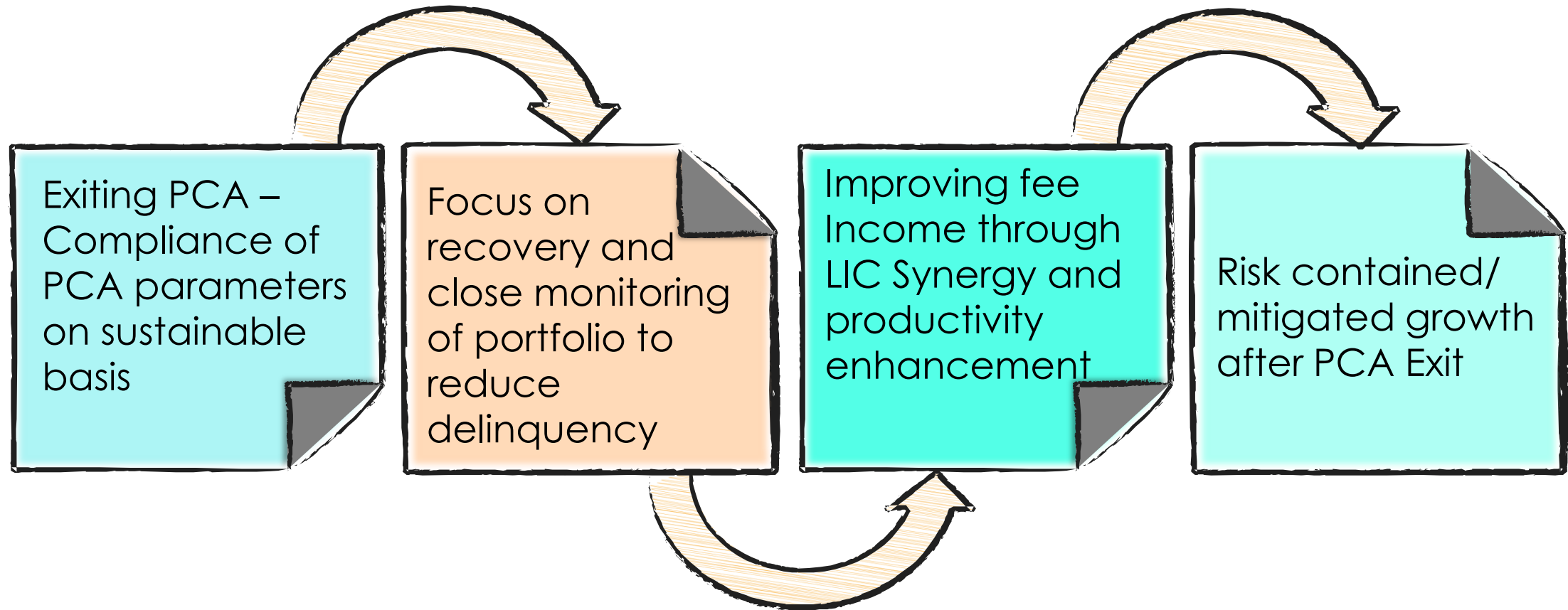
Figures in () are of previous period

Way Forward

Looking Ahead



Looking Ahead : Focus Area



THANK YOU