

एक नई पहचान की ओर

# REDEFINING OURSELVES



**IDBI BANK**

**Corporate Presentation**

November 2020

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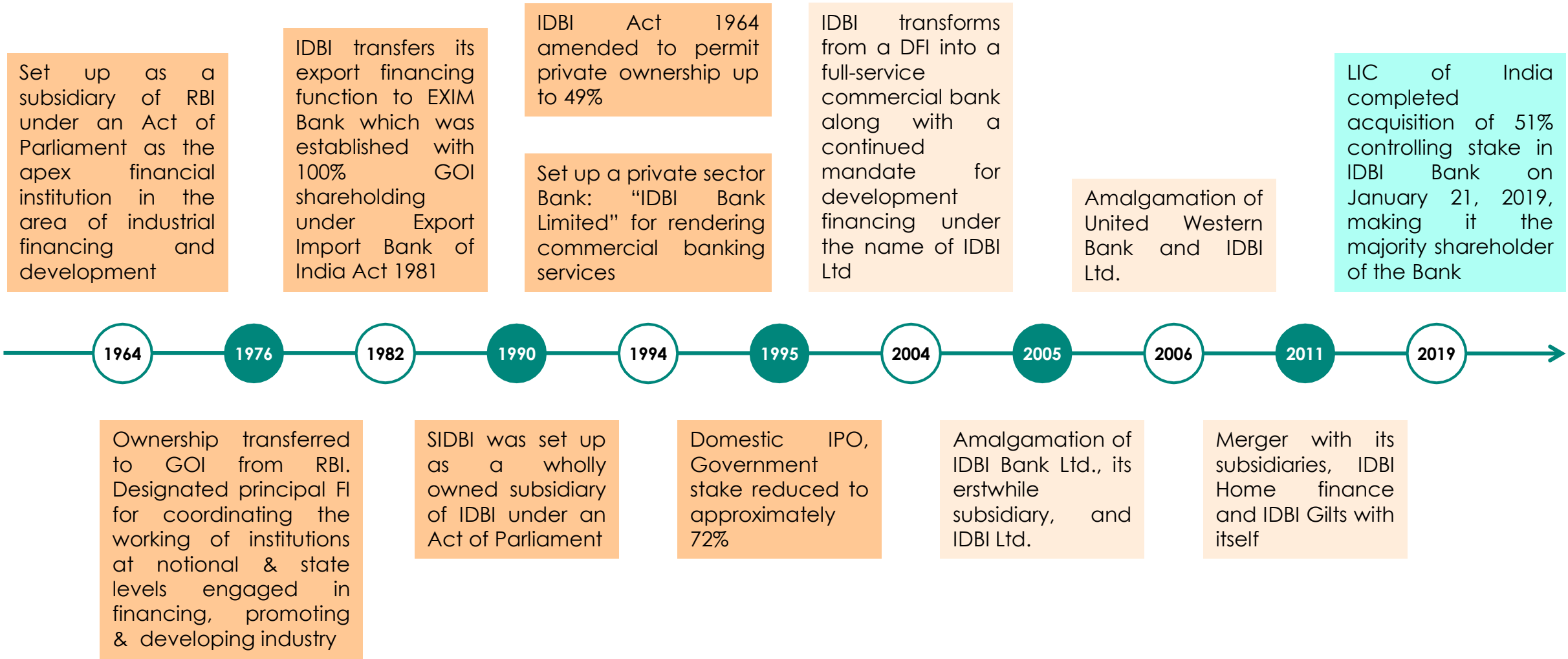
Strengths

Strategies

Annexures

# IDBI Bank Overview

# IDBI Bank – Journey so far...



Note – Years mentioned in the above timeline are calendar years

## Introduction

- Diversified financial services group offering a wide range of banking and financial services to corporate and retail customers throughout India
- The Bank was controlled by the Government of India since its founding for over five decades
- Following the Life Insurance Corporation of India's acquisition of a 51% controlling interest in the Bank, the RBI reclassified the Bank as a private sector bank

## Distribution Reach

As on September 30, 2020



**1,887**  
Total  
Branches



**3,467**  
ATMs



**1**  
Offshore Banking Unit  
(GIFT-City, Gandhinagar)

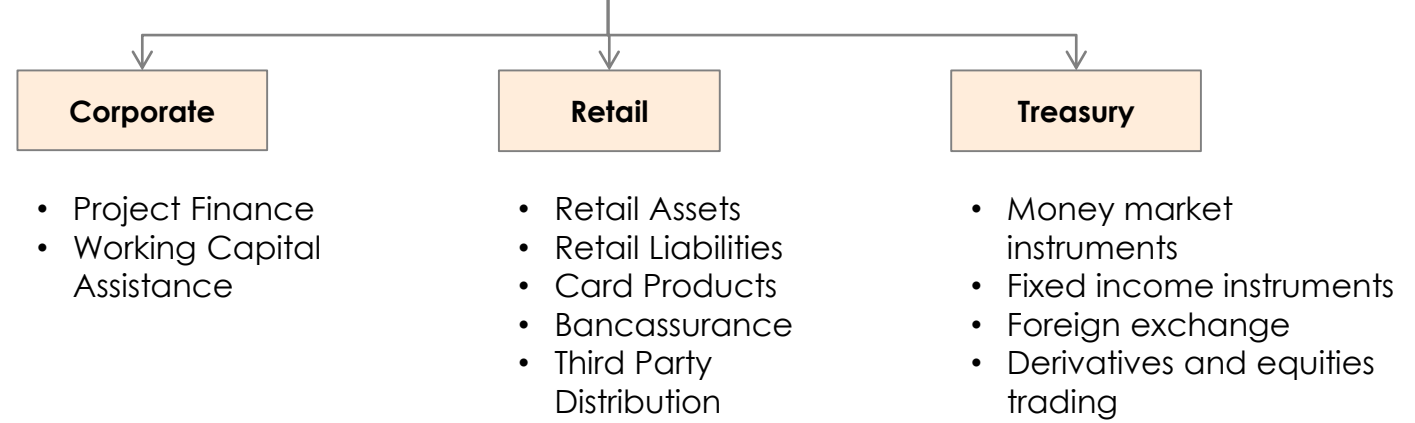


**1**  
Overseas Branch  
(Dubai)



**773** Cities & **35**  
States & UTs

## Business Segments



## Awards & Accolades



**#1 most trusted brand in India** for the year 2020 in the "Financial Services (Private Banks)" category - Reader's Digest Trusted Brand awards



**Ranked 13th** among 51 Indian banks and financial institutions as a result of the progress it has made in digital banking, according to MeitY



Conferred **BFSI Award under Digital Financial Inclusion category** at 4th India Banking Reforms Conclave 2019

# Value creation through Investments in Financial Sector & Subsidiaries

## Architect of Indian Financial Sector

- Policy bank for the Government of India in the area of industrial and infrastructure development
- Institution builder -Two of the existing DFIs – EXIM Bank and SIDBI were carved out of IDBI

## Subsidiaries & Joint Ventures

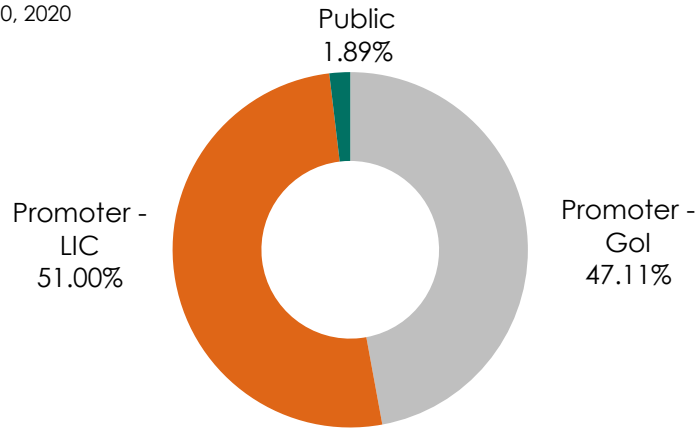
Name of Company	% Holding	Line of Activity
IDBI Capital Market & Securities Limited	100%	Merchant Banking & Retail Broking
IDBI Intech Limited	100%	Technology Service Provider
IDBI MF Trustee Company Ltd.	100%*	Trustees of MF
IDBI Asset Management Limited	66.67%*	Asset Management Co.
IDBI Trusteeship Services Limited	54.70%	Trusteeship
IDBI Federal Life Insurance Company Limited	48%*	Life Insurance

\*The Bank's board of directors on November 8, 2019 approved divestment of the Bank's entire equity stake in IDBI Asset Management Ltd and IDBI MF Trustee Company Limited to Muthoot Finance Ltd. pursuant to a share purchase agreement which has since been executed on November 22, 2019. Further, the board of directors on June 26, 2020 approved divestment of the Bank's stake in IDBI Federal Life Insurance Company Limited to the extent of 23% to Ageas Insurance International NV and 4% to the Federal Bank Limited pursuant to a share purchase agreement which has since been executed on August 5, 2020. Regulatory approvals for completion of transaction is being contemplated.

# Strong Parentage

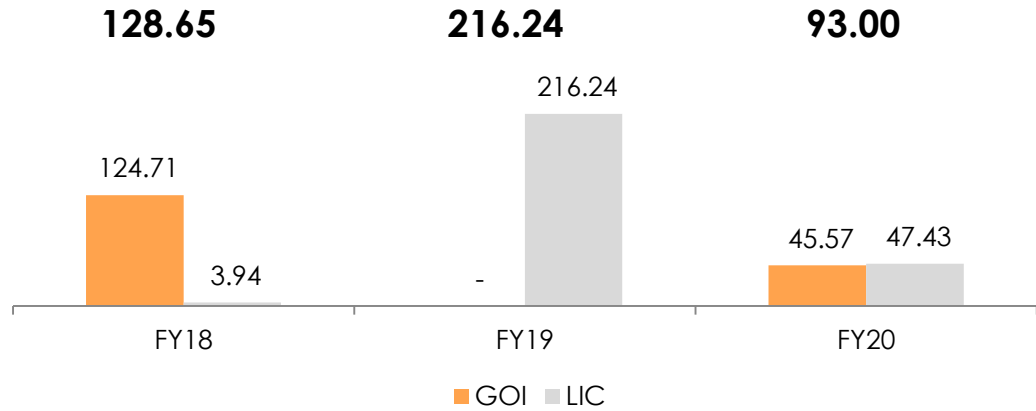
## Shareholding Pattern

As on September 30, 2020



## Sustained Govt & LIC Support

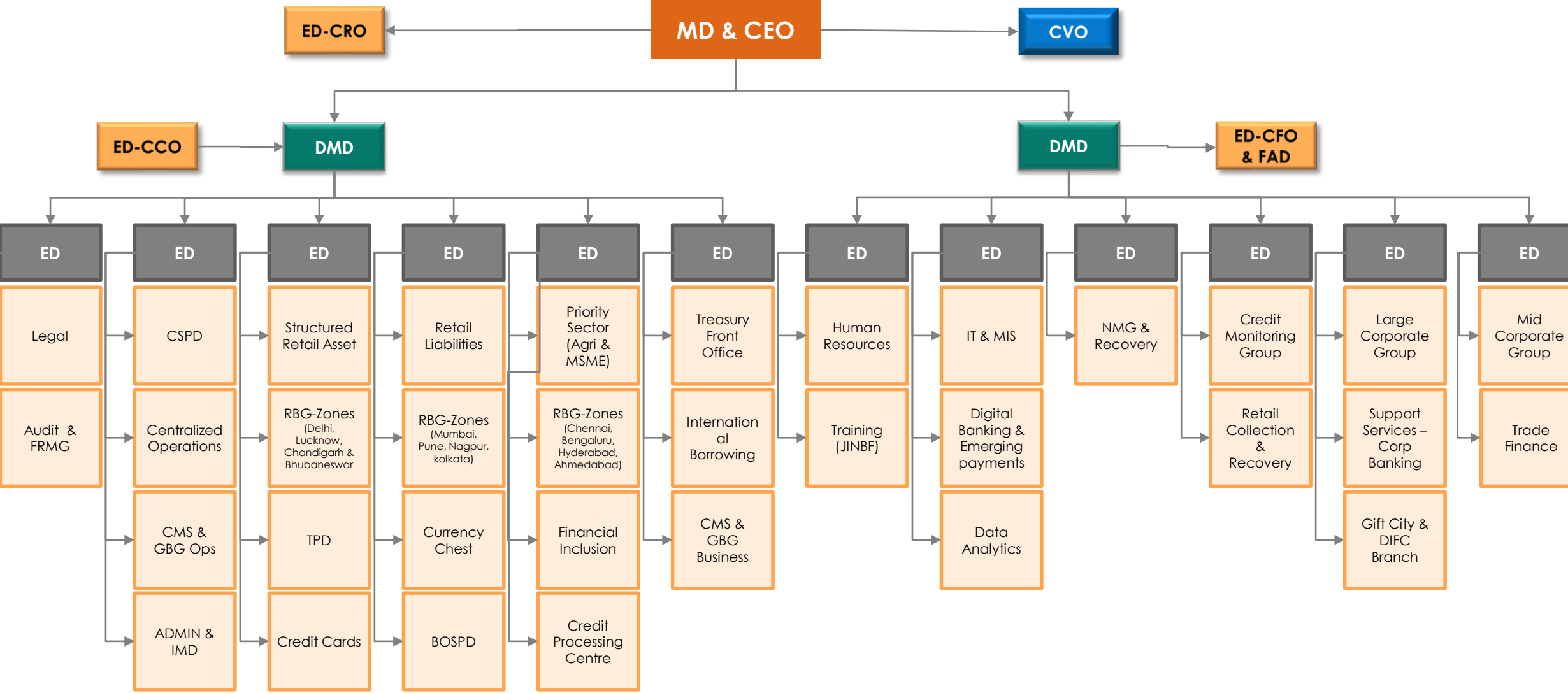
INR Bn



- LIC completed acquisition of 51% controlling stake in IDBI Bank on January 21, 2019, making it the majority shareholder of the Bank
- **Demonstrated Capital Support**
  - ❖ LIC and Government of India have infused a combined capital of Rs. 437.89 Bn during the period FY18-FY20 in the Bank
- **Board of Directors comprises eminent personalities from diverse fields**
  - ❖ Mr. Mangalam Ramasubramanian Kumar (Chairman at LIC of India) is the Non-Executive Part-time Chairman of the Board of Directors
  - ❖ Two Government of India Nominee directors
  - ❖ One LIC Nominee Director
  - ❖ Seven Independent Directors
- RBI has stipulated that LIC shall bring down its stake in the Bank over a period of 12 years to 40% of the total voting paid-up equity capital of the Bank (i.e. December 31, 2030)



# Verticalization of the Organization Structure

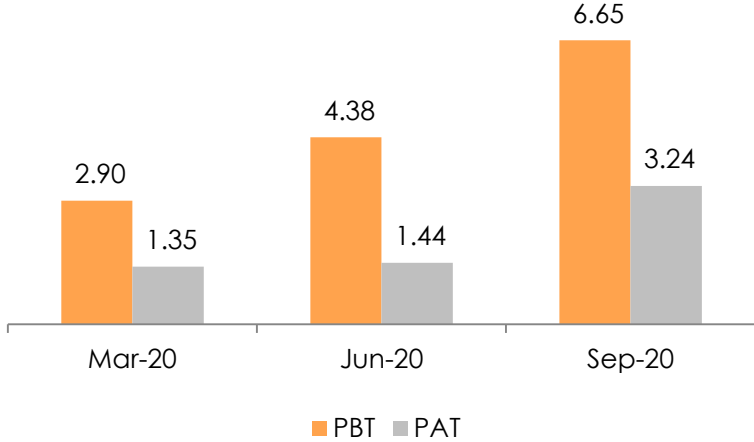


# Key Business Highlights

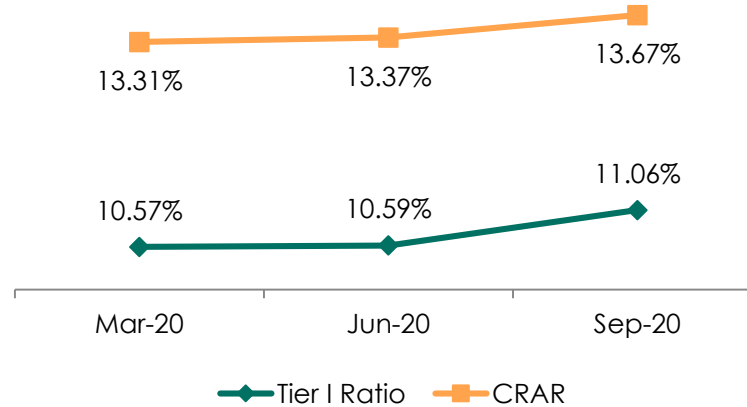
# Turnaround in the Bank over the last few quarters

## Profitability

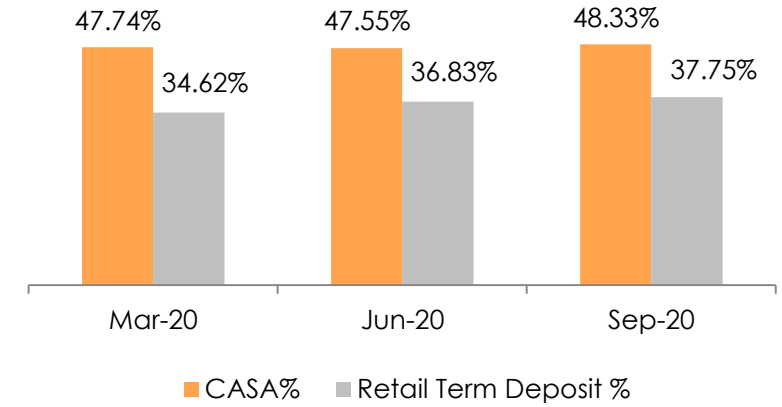
INR Bn



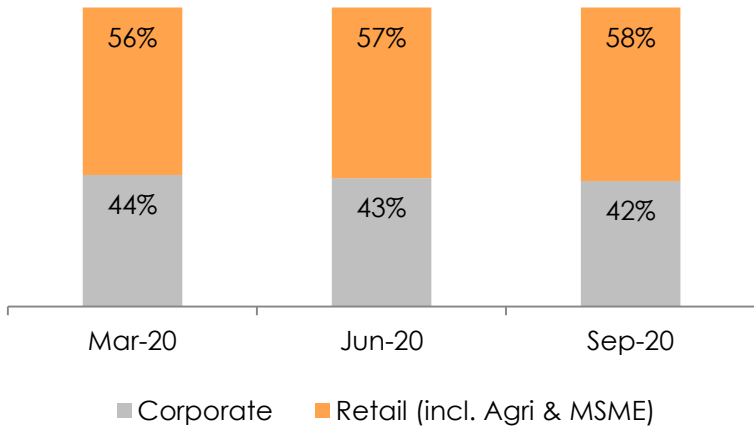
## Capital Adequacy



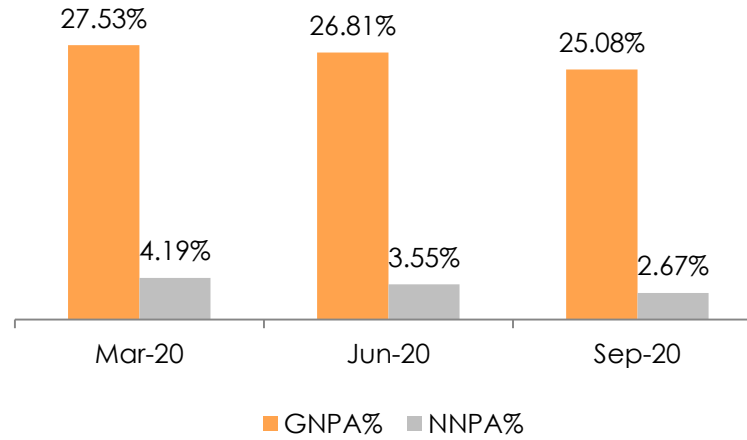
## Deposit Mix



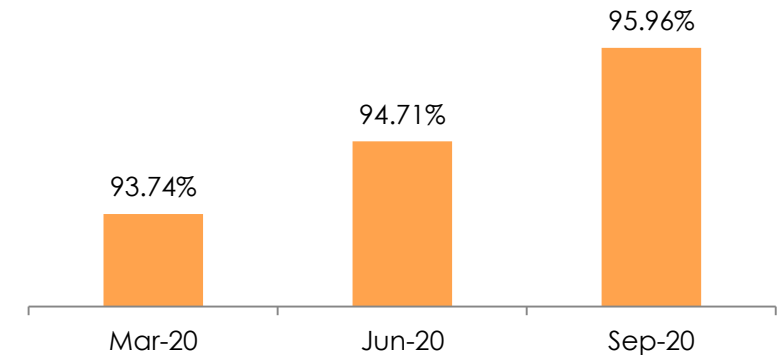
## Advances Mix



## Asset Quality



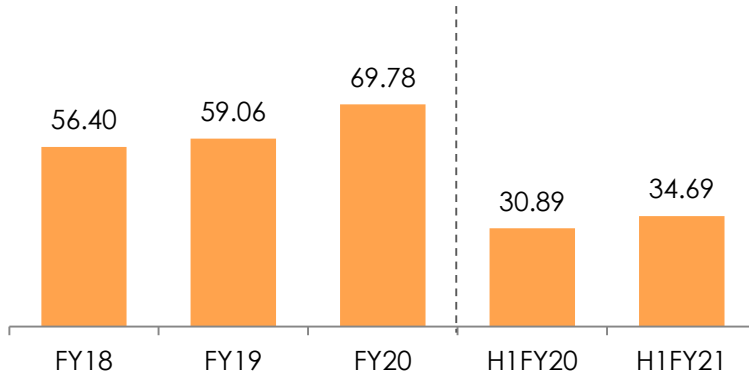
## Provision Coverage Ratio



# Improving Financial Position

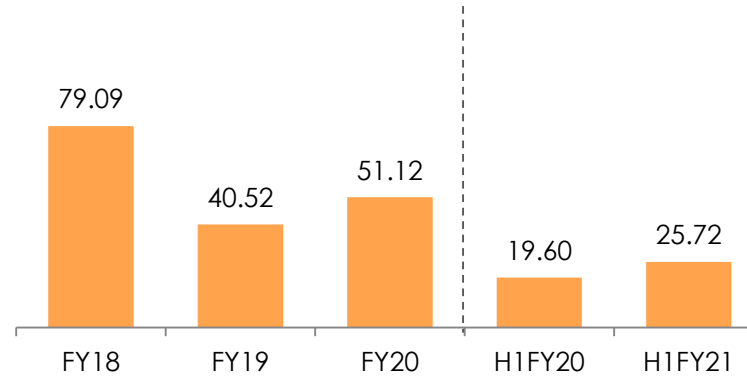
## Total Net Interest Income

INR Bn



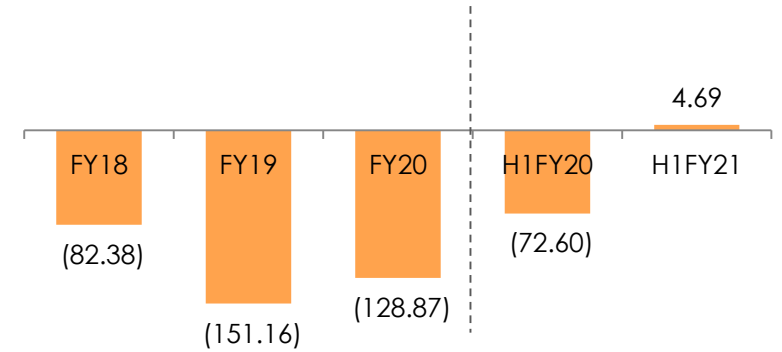
## Operating Profit

INR Bn

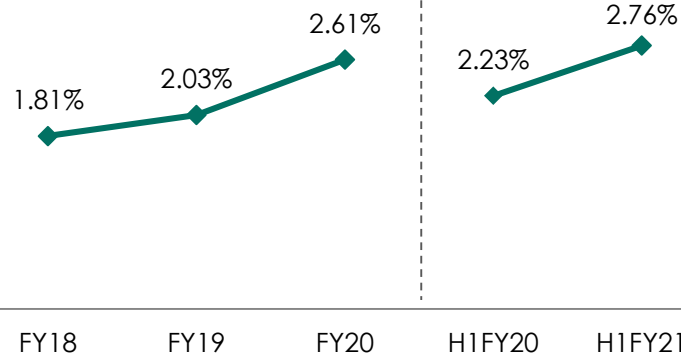


## Profit After Tax

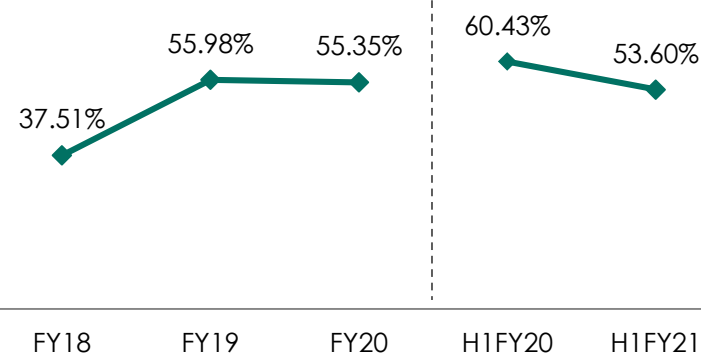
INR Bn



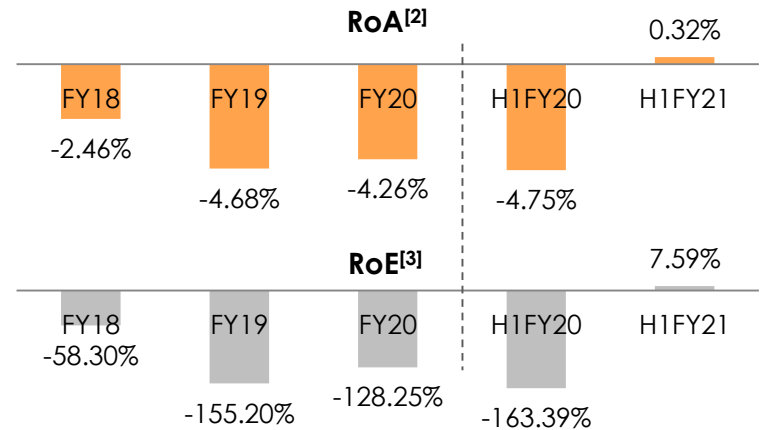
## Net Interest Margin<sup>[1]</sup>



## Cost-Income Ratio



## Return Ratios

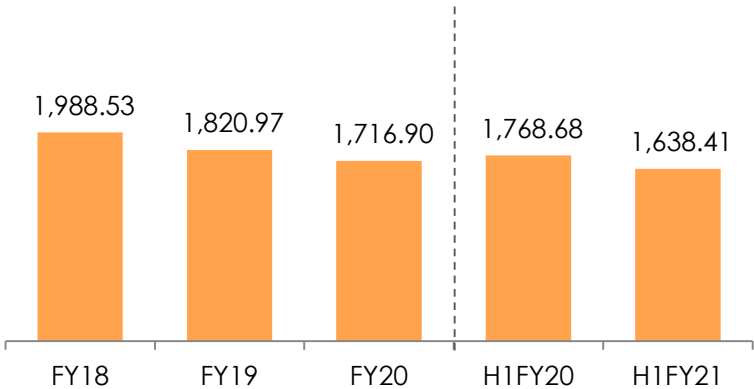


1. Net interest margin is the difference of interest earned and interest expended divided by average interest-earning assets
2. Return on Assets is profit after tax / average assets
3. Return on Equity is profit after tax / networth (excluding revaluation reserve & intangible assets)

# Retail Focused Asset Book

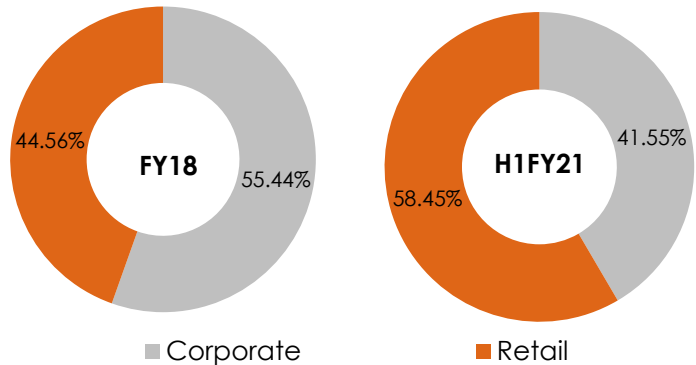
## Gross Advances

INR Bn



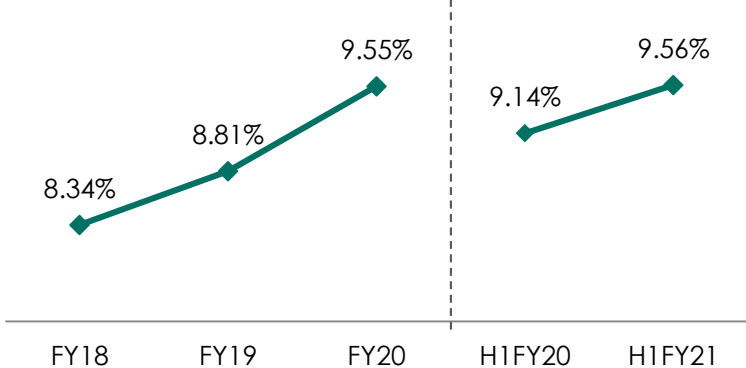
## Gross Advances Mix

Shift towards retail assets along with reduced corporate exposure



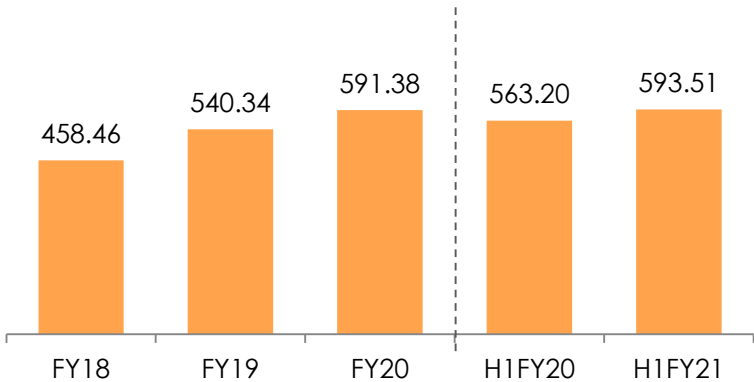
## Yield on Advances<sup>[1]</sup>

Increasing Retail share leading to increasing Yield on Advances

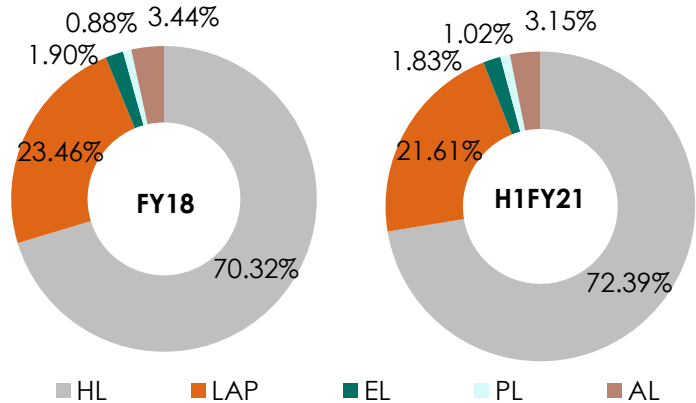


## Structured Retail Advances

INR Bn



## Structured Retail Advances Mix

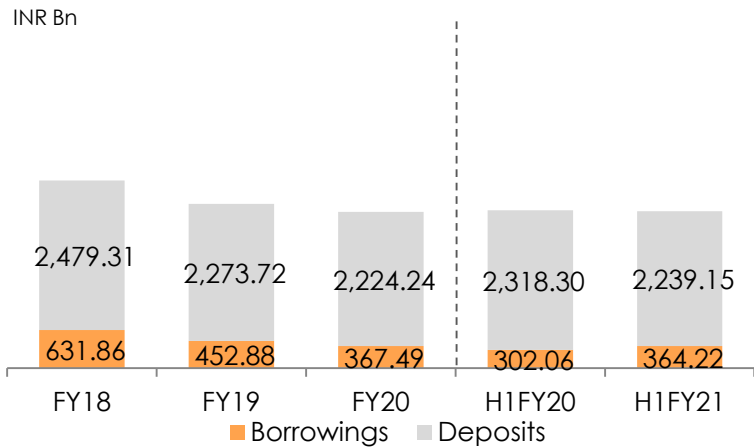


- The Bank intends to capture an even larger share of the retail banking space by expanding its portfolio of retail banking
- Focus on Government initiated schemes such as Guaranteed Emergency Credit Line, PM SVANidhi, Agriculture Infra Fund, Credit Guarantee Scheme for Sub-ordinated Debt etc. for ramping up the portfolio.
- Tie-up with LICHL-FSL as Corporate DSA for sourcing under identified MSME/Agri product

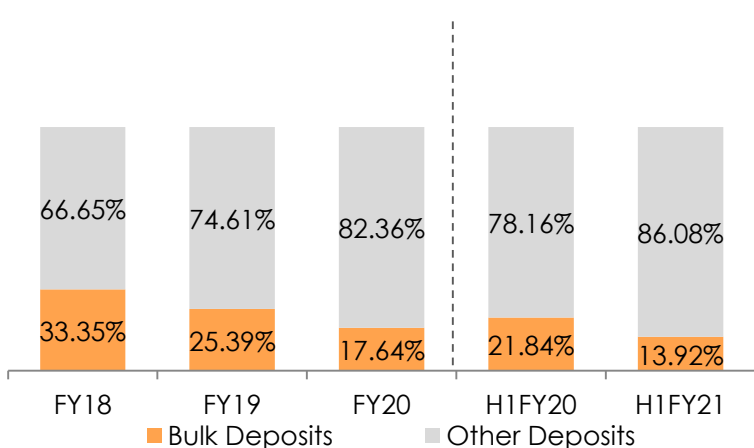
1. Yield is Interest income on advances/average advances. Previous period ratios have been re-calculated considering re-grouping/re-classification impacts.

# Growing focus on low cost CASA Deposits

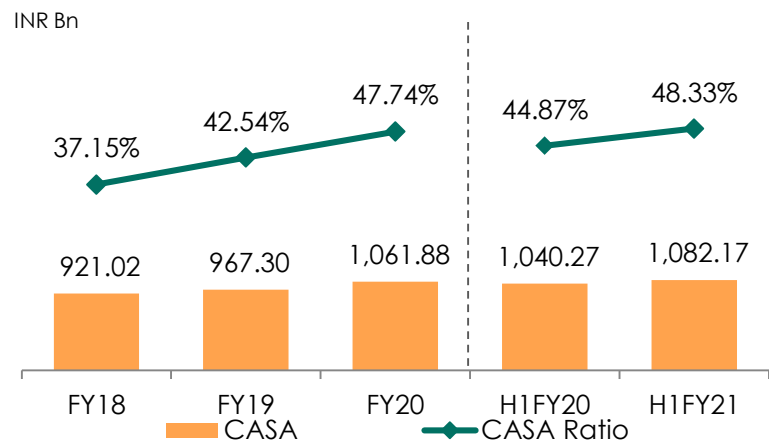
## Total Deposits & Borrowings



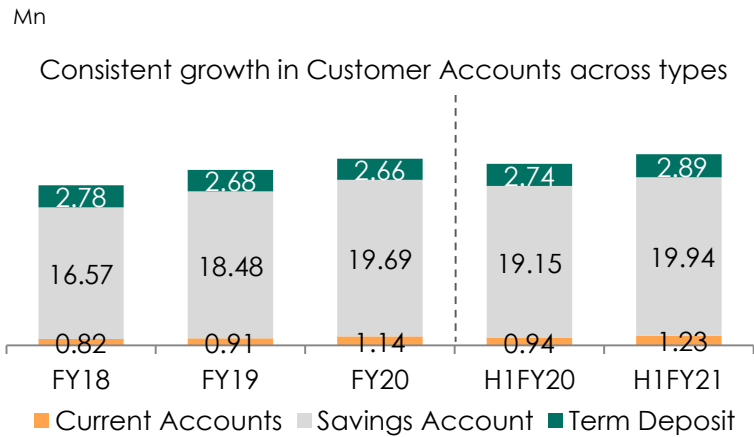
## Reduced dependence on Bulk Deposits



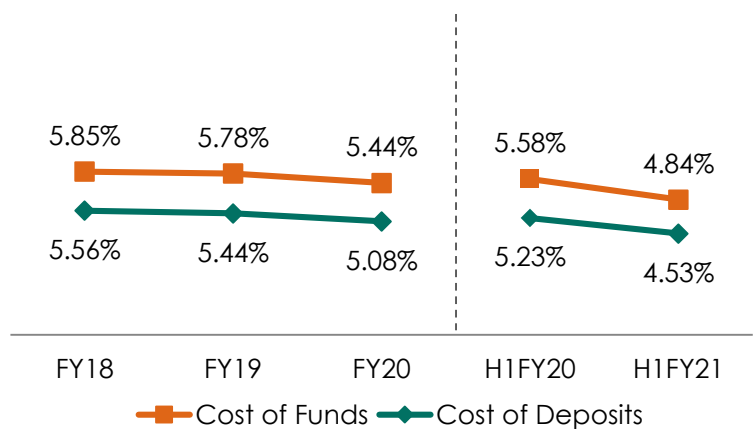
## Increasing CASA focus



## Customer Accounts



## Cost of Deposits<sup>[1]</sup> & Cost of Funds<sup>[2]</sup>

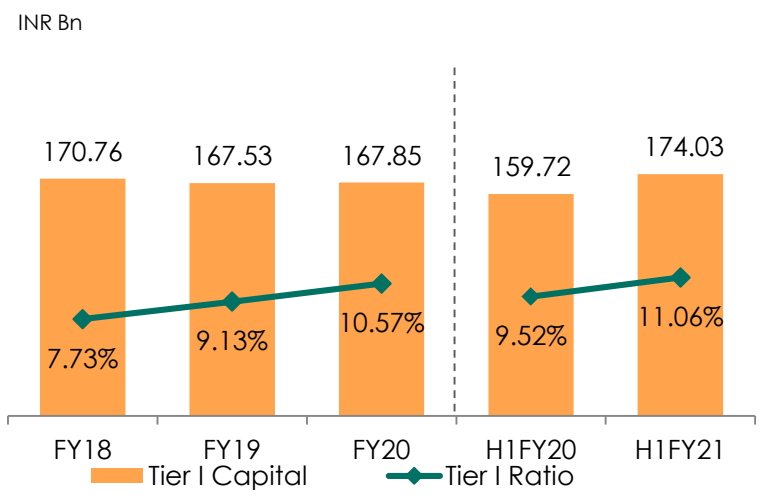


- The Bank aims to continue diversifying away from its historic reliance on bulk deposits by growing its low-cost CASA deposits
- Retail customer-specific orientation will result in an increase in CASA deposits, which will expand its pool of low-cost funding

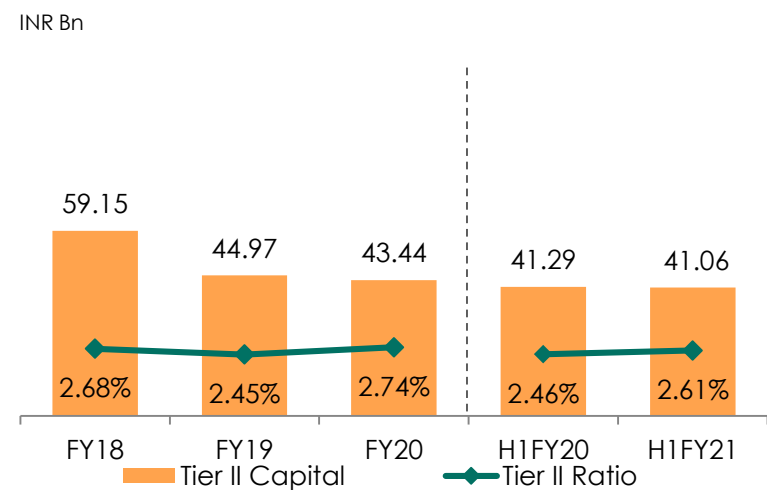
1. Cost of deposits is Interest on deposits divided by average deposits  
 2. Cost of funds is interest expense divided by average interest-bearing liabilities (i.e. deposits & borrowings)

# Stable Capital Base

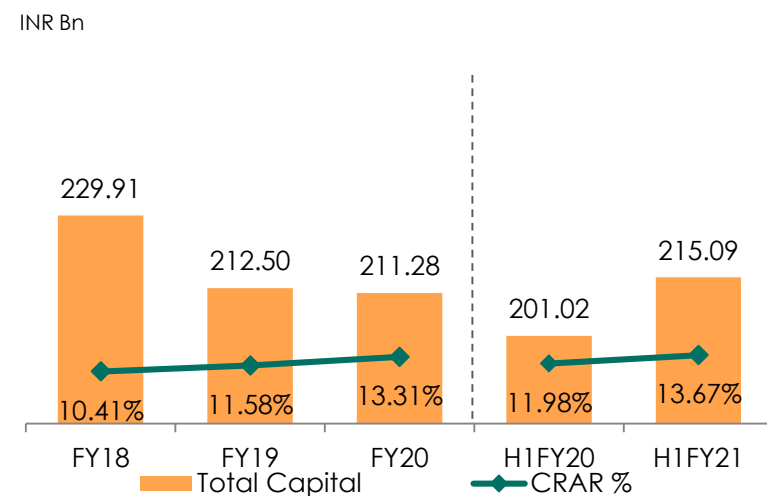
## Tier I



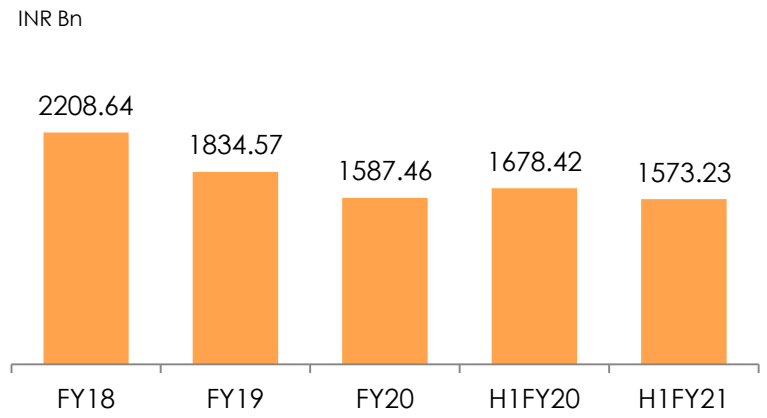
## Tier II



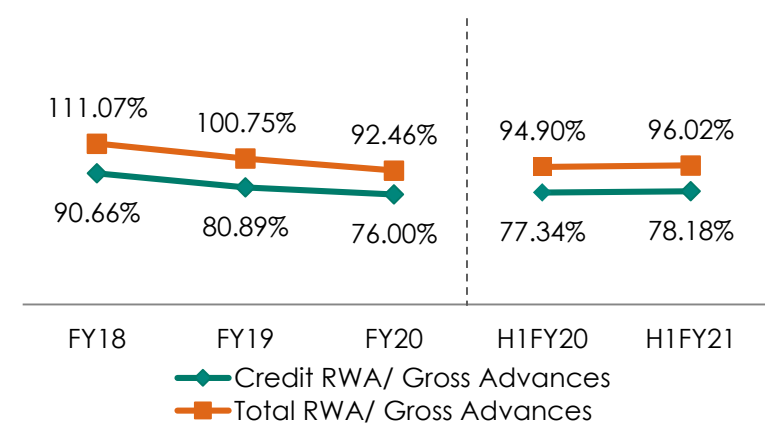
## Total (Tier I + Tier II)



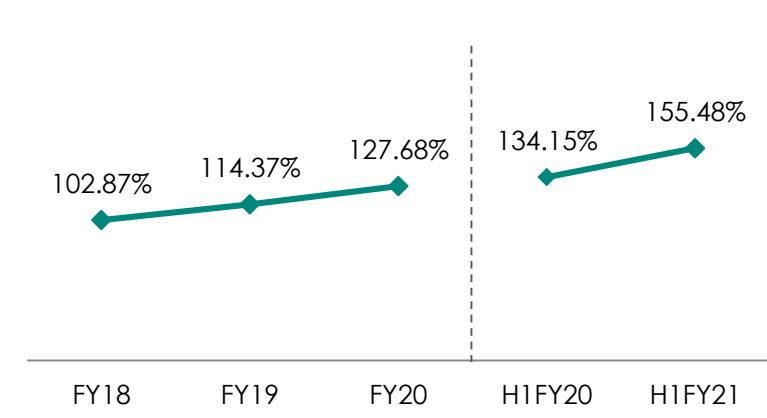
## RWA



## RWA/ Advances



## Liquidity Coverage Ratio\*



\*For FY18-FY20: Average LCR of the Bank; For H1FY20 & H1FY21: Average LCR of the Bank for Q2FY20 & Q2FY21 respectively



# Improving Asset Quality

INR Bn	NPA Movement				
	FY18	FY19	FY20	H1FY20	H1FY21
<b>Opening Balance</b>	447.53	555.88	500.28	500.28	472.72
<b>Add:</b>					
a. First Time NPA	356.05	152.81	83.84	55.45	1.01
b. Increase in existing NPA	27.46	29.27	26.38	11.01	1.41
<b>Less:</b>					
c. Settled	68.40	64.43	65.56	19.63	25.49
d. Up-gradation	81.61	14.07	12.86	6.63	0.72
e. Written off	125.15	159.18	59.36	19.95	38.02
<b>Closing Balance</b>	<b>555.88</b>	<b>500.28</b>	<b>472.72</b>	<b>520.53</b>	<b>410.91</b>
<b>Gross NPA %</b>	<b>27.95%</b>	<b>27.47%</b>	<b>27.53%</b>	<b>29.43%</b>	<b>25.08%</b>
<b>Net NPA %</b>	<b>16.69%</b>	<b>10.11%</b>	<b>4.19%</b>	<b>5.97%</b>	<b>2.67%</b>
<b>PCR%</b>	<b>63.40%</b>	<b>82.88%</b>	<b>93.74%</b>	<b>91.25%</b>	<b>95.96%</b>

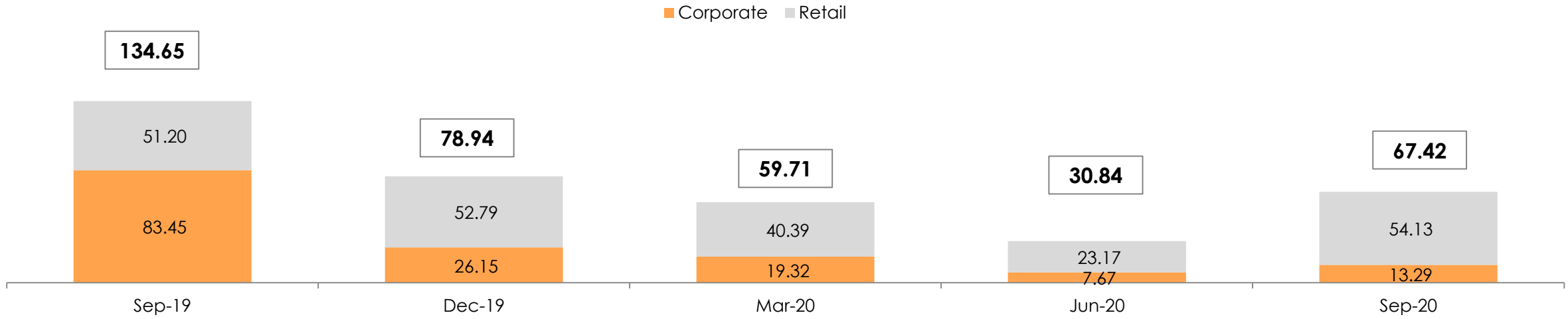
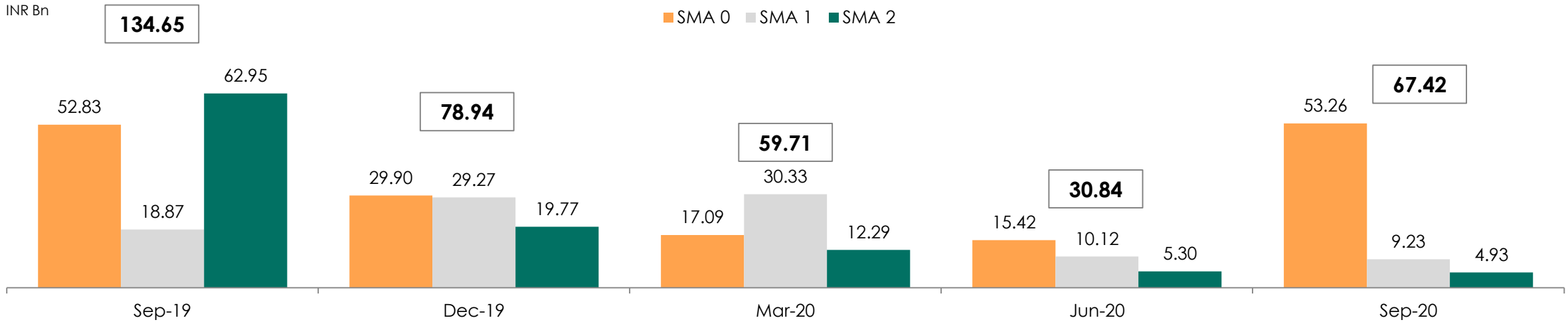
Position as on Sep 30, 2020

Category	Gross NPA	Provision	Net NPA	Provision %	
Sub Standard Assets	11.91	4.55	7.36	38%	
-of which 100% provided	0.45	0.45	-	100%	
Doubtful-1 Assets	28.97	19.94	9.03	69%	
-of which 100% provided	14.16	14.16	-	100%	
Doubtful-2 Assets	126.34	109.11	17.23	86%	
-of which 100% provided	66.11	66.11	-	100%	
Doubtful-3 Assets	76.35	76.35	-	100%	
Loss Assets	167.34	167.34	-	100%	
<b>Total</b>	<b>410.91</b>	<b>377.28</b>	<b>33.63</b>	<b>92%</b>	<b>Technical Written off Book 412.80</b>
Retail	60.20				Retail TWO 26.57
Corporate	350.71				Corporate TWO 386.23



# SMA Position

INR Bn



# Compliance with Prompt Corrective Action (PCA) Matrix

**The Bank is on track toward full compliance with the RBI's parameters under the "Prompt Corrective Action" regime, and intends to pursue an exit from that regime in due course**

Criteria	Indicator	Risk			IDBI-Actual					
		Threshold 1 (T1)	Threshold 2 (T2)	Threshold 3 (T3)	Mar-18	Mar-19	Mar-20	Jun-20	Sep-20	
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%	10.41%	11.58%	13.31%	13.37%	13.67%	Complied With
	CET 1+CCB (5.5+2.5)=8%	>=6.375% but <8%	>=4.875% but <6.375%	<4.875%	7.42%	8.91%	10.54%	10.59%	11.06%	Complied With
Asset Quality	NNPA Ratio	>=6% but <9%	>=9% but <12%	>=12%	16.69%	10.11%	4.19%	3.55%	2.67%	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 ROA	-ve ROA	0.18%	0.20%	0.43%	T3 Complied With for last 3 consecutive quarters
Leverage	Leverage Ratio	<=4.0 but >=3.5	<3.5		4.25%	4.61%	4.97%	5.05%	5.09%	Complied With

# Covid-19 Related Policy Reforms

# Important announcements since the onset of COVID-19

***Policy environment was made conducive beginning March 2020 when the RBI and the Government were able to correctly anticipate the economic downturn following the outbreak of COVID-19***

- The RBI significantly reduced the repo rate to 4% in May 2020 and injected a large amount of liquidity of approximately 3.9% of GDP.
- With 100 bps cut in CRR, 155 bps cut in reverse repo and increase in MSF to 3% of net demand and time liabilities, attempts were afloat to enhance credit flow in the economy and provide banks with increased access to funds
- The RBI deferred the implementation of the last tranche of 0.625 per cent. of the Capital Conservation Buffer (CCB) from September 30, 2020 to April 1, 2021 and deferred the implementation of Net Stable Funding Ratio (NSFR) guidelines from September 30, 2020 to April 1, 2021
- A window provided under the Prudential Framework for Resolution of Stressed Assets Directions 2019 to enable lenders to implement a resolution plan in respect of eligible corporate exposures without change in ownership as well as personal loans for borrowers having stress on account of COVID-19, while classifying such exposures as 'Standard', subject to specified conditions
- The Union Government of India, in announcements from May 12 to May 17, 2020, declared a series of measures across sectors as a part of a Special Economic Package of more than INR 20 trillion – 'Atma Nirbhar Bharat Abhiyan' to mitigate the impact of COVID-19

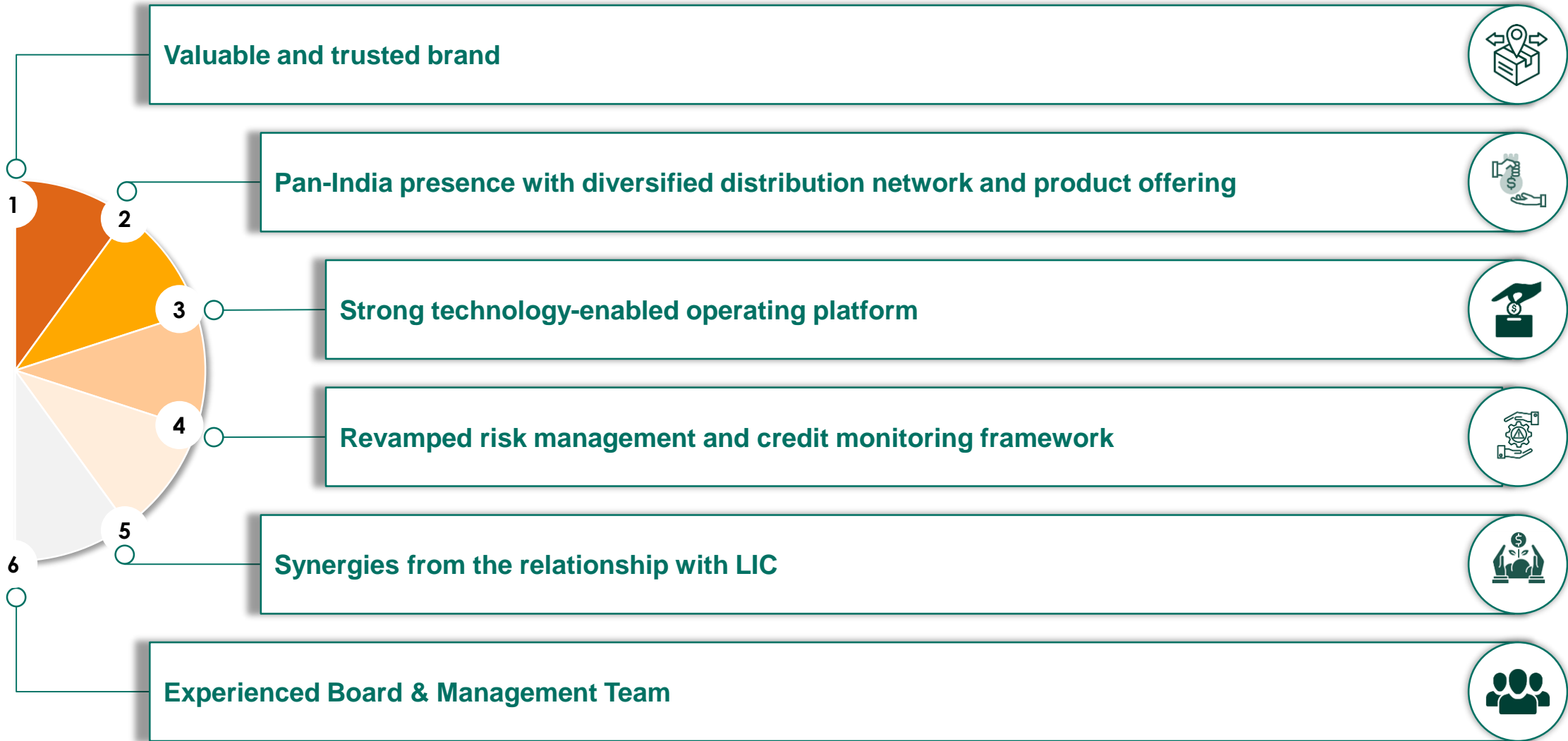
***RBI expects a combination of fiscal, monetary and administrative measures currently undertaken to create conditions for a gradual revival in activity in the second half of FY2020-21***

# Covid-19 Provisioning by the Bank

- In accordance with the RBI guidelines relating to '**COVID-19 Regulatory Package**' the Bank has granted a moratorium on the payment of installments and or interest, as applicable, falling due between March 1, 2020 and August 31, 2020 to eligible borrowers classified as Standard, even if overdue, as on February 29, 2020, without considering them as restructuring.
- The Bank has made a **total cumulative provision of Rs. 7.06 Bn** which is more than minimum required as per the RBI guidelines.
  - Bank has made COVID 19 related provision of Rs 2.47 Bn in March 2020 quarter and Rs 1.89 Bn in June 2020 quarter - **cumulative COVID 19 related provision of Rs. 4.36 Bn** as at September 30, 2020). The provision made by the Bank is more than minimum required as per the RBI guidelines.
  - In response to RBI Resolution framework for COVID -19 related stress, the Bank has made **provision of Rs. 2.7 Bn towards the expected provisioning requirement** for cases to be restructured under the Resolution framework.
- An **additional provision of Rs. 0.31 Bn** has been created under Provision for Standard Assets and interest of Rs. 0.16 Bn has been reversed for the overdue interest on the accounts not classified as NPA as per RBI circular.

# Strengths

# Strengths



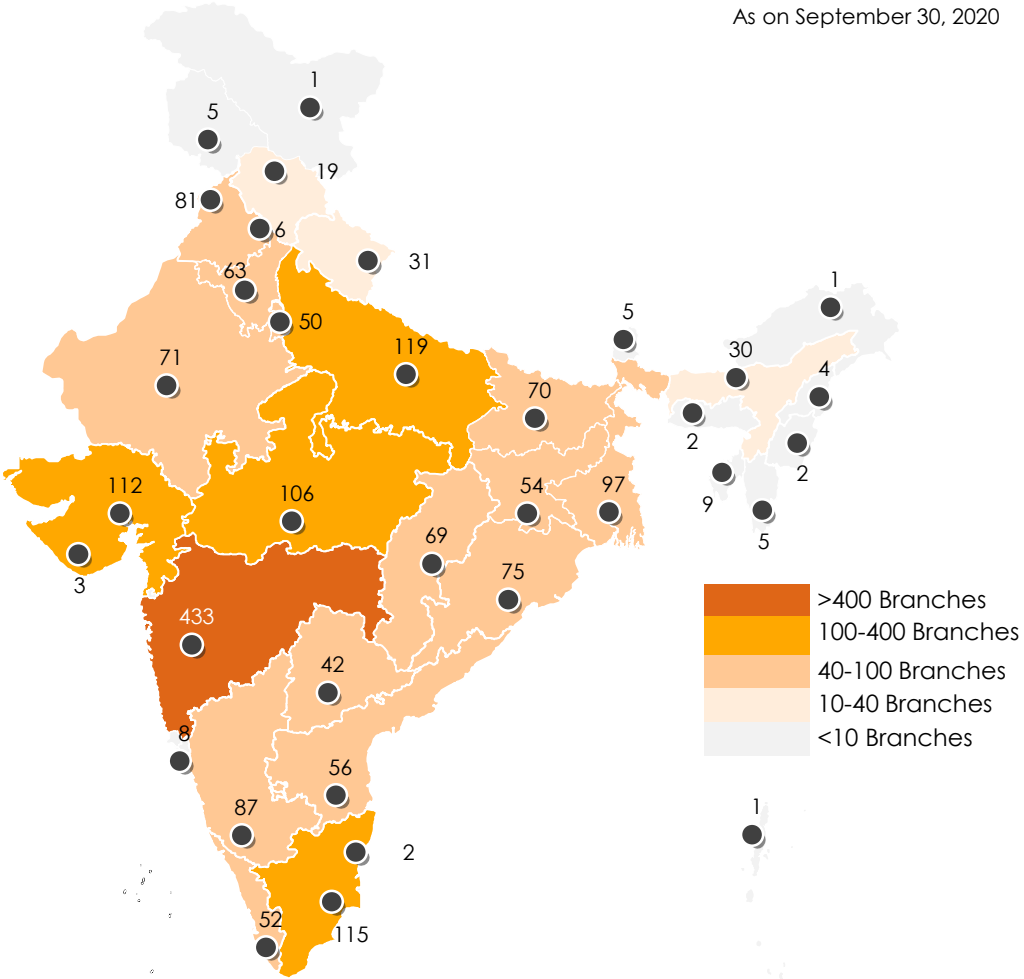
# Pan-India presence with diversified distribution network and product offering

Extensive distribution network allows the Bank to serve a large and growing customer base throughout India

## Nationwide Network

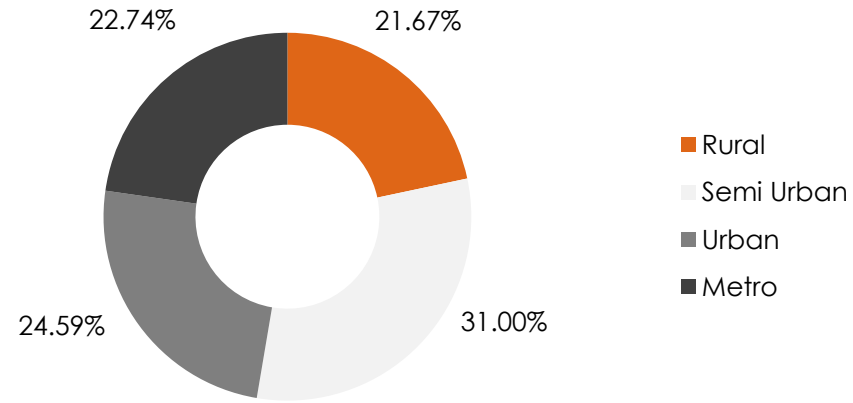
As on September 30, 2020

- 1,885** Domestic Branches
- 1** Overseas Branch (DIFC)
- 1** Offshore Banking Unit – GIFT City
- 773** Cities, **35** States & UTs
- 3,467** ATMs/ CRMs



## Branch Distribution

As on September 30, 2020



- Through broad physical and digital distribution network, the Bank offers a full range of banking products and services
- The network is important in cross-selling the transaction banking business to generate additional fee-based income
- Provides access to an extensive retail depositor base, which give a funding depth and a relatively low-cost deposit pool



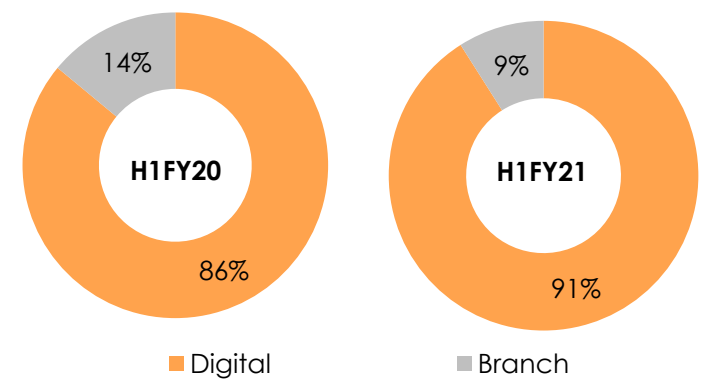


# Strong technology-enabled operating platform

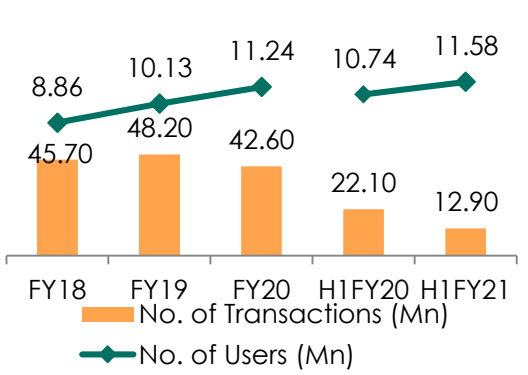
**Bank has made significant investments in technology and digital analytics to transform its operating architecture into a strong, technology enabled digital operating platform**

- Digital infrastructure of has been strengthened and revamped for smooth, convenient, safe & secure Banking experience
- Designated one officer at every retail branch as a 'Digital Guru' to act as a single point of contact for all digital product related queries
- Updated the mobile banking app 'GO Mobile+', availability in regional languages and revamped the internet banking to an upgraded version
- 3-in-1 IDBI BHIM Digital POS Application where payments can be accepted through VPA, BHIM QR & AePS
- All Debit Cards, World Currency Cards, Cash and Gift Cards have been upgraded to EMV chip-enabled cards along with 'PayWave' (Tap-n-Go) transaction facility

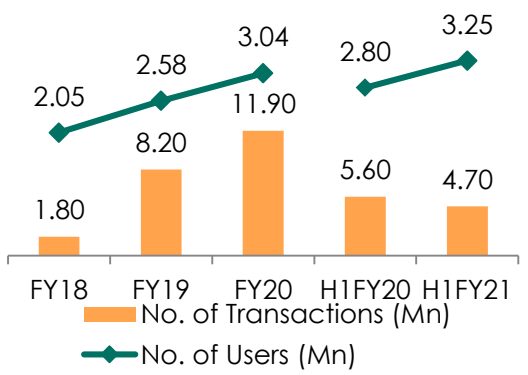
**Shift in Channel Mix**  
**Customer Induced Financial Transaction Analysis**



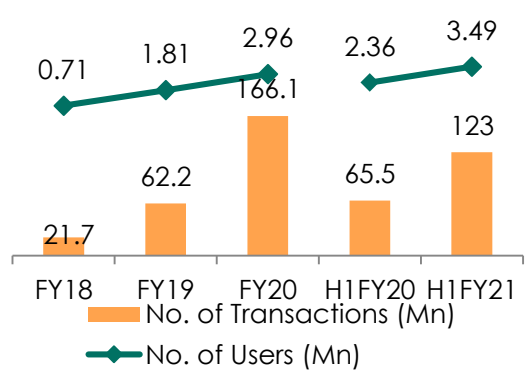
**Internet Banking**



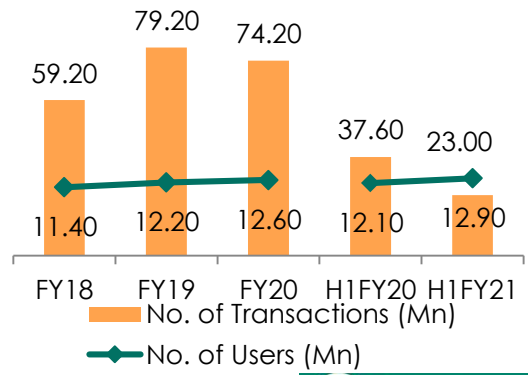
**Mobile Banking**



**UPI**



**Debit Cards**



# Revamped risk management and credit monitoring framework

**The Bank remains committed to continue investing in stronger risk management and analytical capabilities to better analyze, monitor and mitigate credit risks**



**Strengthened the risk management and internal control capabilities** by reviewing and improving its policies



**Introduced advanced risk management tools**, including IT-enabled credit risk modeling, industry studies, risk analytics, value-at-risk limitation, risk mitigation and validation procedures as part of its routine credit analysis and credit monitoring procedures



**Segregated the credit underwriting function** from its sales departments, implemented upfront credit analysis parameters for better risk assessment of non-schematic loan proposals, and rolled out expert scorecards for various MSME schematic products



**Digitally-enabled** the asset liability management, loan origination and processing, cash management and financial reporting areas



Dedicated team for **offsite monitoring of standard loan portfolio** to arrest onset of stress in SMA 0, 1, 2 and Early Warning Signal Accounts



**Special Credit Monitoring Group** is responsible for development/maintenance of system-based data analytics and escalation mechanism



Monitoring of operational risks across various functions through Key Risk Indicators and **Risk and Control Self-Assessment frameworks**.



Regular meetings of the **Information Security Steering Committee** to gauge strengths and weaknesses of the information security



A **robust and resilient Business Continuity Management System** in place. Bank's BCMS is **ISO 22301:2012 certified**

# Synergies from the relationship with LIC

**LIC, a major state-owned insurance group and investment corporation in India, provides the Bank with a significant pool of customers from which to cross-sell its banking products and other financial services**



## Bancassurance

- Sale of LIC policies through Bank's branches & sourcing LIC's P&GS products through select Branches of IDBI Bank
- During FY20, Bank was able to cross-sell over 67,660 LIC policies and during H1FY20, Bank was able to cross-sell over 27,050 policies to its customers



## Collections

- **LIC renewal Premium Collection** through Retail Branches, Internet Banking & Direct Debit Facility
- **Providing POS terminals at LIC Branches** and LIC Premium Collection Points to facilitate collections of LIC
- **Supporting collection and payments** of all major categories of LIC accounts and departments



## Asset & CASA Book

- Launched Salary Accounts for Agents and Employees of LIC & its subsidiaries
- **Retail Loan Products for LIC Employees, Agents and staff of subsidiaries**
- **CASA/SRA Business Drive for reaching out to LIC Premium Paying Customers**



## Other initiatives under progress

- **Setting up of E-lobby, ATMs and Branches** in LIC premises
- **Enabling IDBI Bank Branches to provide basic services to LIC Policy holder**
- **Facility of online loan against LIC policy** by way of providing online Surrender value and assignment
- LIC renewal premium collection through UPI gateway

# Strategies



*Focus on leveraging the operational flexibility post reclassification as private sector bank*



*Diversify the Bank's asset portfolio by increasing the Bank's retail assets*



*Optimize risk management processes, decrease NPA levels and increase recoveries*



*Increase the Bank's share of fee-based income*



*Broaden the Bank's funding base and reduce its cost of deposits*



*Increase business synergies with LIC*



*Focus on digital platforms*

# Annexures

# Balance Sheet

Figures in INR Bn

Balance Sheet	FY18	FY19	FY20	H1FY20	H1FY21
<b>LIABILITIES</b>					
Capital	30.84	77.36	103.81	77.36	103.81
Reserve & Surplus	181.26	298.75	236.44	226.16	241.17
Deposits	2479.31	2273.72	2224.24	2318.30	2239.15
Borrowings	631.86	452.88	367.49	302.06	364.22
Other Liabilities & Provisions	177.53	100.07	67.30	212.79	106.04
<b>TOTAL</b>	<b>3500.80</b>	<b>3202.78</b>	<b>2999.28</b>	<b>3,136.67</b>	<b>3,054.39</b>
<b>ASSETS</b>					
Cash & Balance with RBI	131.64	127.30	105.39	224.96	92.05
Bal. with banks & money at call and short notice	205.22	85.03	198.92	77.84	275.98
Investments	916.06	930.73	817.80	887.82	877.06
Advances	1717.40	1467.90	1298.42	1327.18	1261.03
Fixed Assets	67.71	82.31	81.29	81.91	79.53
Other Assets	462.77	509.51	497.46	536.96	468.74
<b>TOTAL</b>	<b>3500.80</b>	<b>3202.78</b>	<b>2999.28</b>	<b>3,136.67</b>	<b>3,054.39</b>

Note - The figures for FY18, FY19, FY20 & H1FY20 have been regrouped/re-classified wherever considered necessary

# Profit & Loss Statement

Figures in INR Bn

Profit & Loss Statement	FY18	FY19	FY20	H1FY20	H1FY21
<b>INCOME</b>					
Interest Earned	230.27	220.71	208.25	102.89	95.87
Other Income	70.14	33.00	44.70	18.65	20.75
<b>Total Income</b>	<b>300.40</b>	<b>253.72</b>	<b>252.95</b>	<b>121.54</b>	<b>116.62</b>
<b>EXPENDITURE</b>					
Interest Expended	173.86	161.66	138.47	72.00	61.18
Operating Expenses	47.45	51.54	63.36	29.94	29.72
<b>Total Expenses</b>	<b>221.31</b>	<b>213.19</b>	<b>201.83</b>	<b>101.94</b>	<b>90.90</b>
<b>Operating Profit</b>	<b>79.09</b>	<b>40.52</b>	<b>51.12</b>	<b>19.60</b>	<b>25.72</b>
Provisions & Contingencies	161.47	191.68	179.99	92.20	21.03
<b>Net Profit/ Loss from Ordinary Activities after Tax</b>	<b>-82.38</b>	<b>-151.16</b>	<b>-128.87</b>	<b>-72.60</b>	<b>4.69</b>

Note - The figures for FY18, FY19, FY20 & H1FY20 have been regrouped/re-classified wherever considered necessary



# Key Ratios

Key Ratios	FY18	FY19	FY20	H1FY20	H1FY21
CASA %	37.15%	42.54%	47.74%	44.87%	48.33%
GNPA %	27.95%	27.47%	27.53%	29.43%	25.08%
NNPA %	16.69%	10.11%	4.19%	5.97%	2.67%
PCR %	63.40%	82.88%	93.74%	91.25%	95.96%
CRAR %	10.41%	11.58%	13.31%	11.98%	13.67%
Cost of Deposits	5.56%	5.44%	5.08%	5.23%	4.53%
Cost of Funds	5.85%	5.78%	5.44%	5.58%	4.84%
Yield on Advances	8.34%	8.81%	9.55%	9.14%	9.56%
Net Interest Margin	1.81%	2.03%	2.61%	2.23%	2.76%
Credit Cost	9.06%	13.15%	6.59%	10.77%	0.37%
Cost to Income Ratio	37.51%	55.98%	55.35%	60.43%	53.60%

Thank You

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