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FRIENDSHIP THAT POWERS PROGRESS



INVESTORS PRESENTATION

FINANCIAL RESULTS Q3 - FY 2024-25

January 20, 2025

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01 Highlights

02 Financial Performance

03 Business Performance

04 Treasury Operations

05 Asset Quality

06 Capital

07 Digital Banking and Financial Inclusion

08 Subsidiaries

09 Way Forward



Highlights

PAT - Rs.1908 crore
PBT - Rs.2636 crore



Operating Profit -
Rs.2802 crore

ROA – 1.99%
ROE – 20.13%



NII - Rs.4228 crore
NIM – 5.17%
[Core NIM – 3.77%]



Total RWA - Rs.187678 crore
Total CRAR - 21.98%
Tier 1 Capital – 19.91%



Yield on advances – 9.69%
Cost of deposit – 4.63%
Cost of funds – 4.82%



Net Adv. - Rs.206807 crore
Deposit - Rs.282439 crore
CASA ratio – 46.35%



Net NPA – 0.18%
GNPA – 3.57%
PCR – 99.47%



Profitability - Strong operating momentum

- PAT at Rs.1908 crore, up by 31% YoY and 4% QoQ
- PBT at Rs.2636 crore, up by 31% YoY and 8% QoQ
- Operating Profit at Rs.2802 crore, up by 20% YoY
- NII at Rs.4228 crore, up by 23% YoY and 9% QoQ
- NIM at 5.17%, up by 45 bps YoY and 30 bps QoQ
- ROA at 1.99%, up by 29 bps YoY and 2 bps QoQ
- ROE at 20.13%, up by 56 bps YoY

Business Performance - Focus on Granularity

- Total Deposits at Rs.282439 crore, grew by 9% YoY. CASA ratio at 46.35%. CASA at Rs.130899 crore
- Net Advances at Rs.206807 crore, grew by 18% YoY and 3% QoQ
- Retail Net Advances at Rs.147140 crore, grew by 18% YoY. SRA at Rs.92695 crore grew by 14% YoY
- Saving Deposits at Rs.83080 crore. Retail Deposits at Rs.97132 crore, grew by 3% YoY

Asset Quality - Improving Trend

- Net NPA at 0.18%, reduction of 16 bps YoY and 2 bps QoQ
- GNPA at 3.57%, reduction of 112 bps YoY and 11 bps QoQ
- PCR stood at 99.47%, improved by 30 bps YoY and 5 bps QoQ
- SMA to standard advance stood at 2.05% against 2.40% as on Dec 2023

Capital - Adequately Capitalised

- Tier 1 Capital at 19.91%, up by 187 bps YoY
- Total CRAR at 21.98%, up by 166 bps YoY
- Total RWA stood at Rs.187678 crore

Financial Performance

(Rs.Crore)

Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY24
	Dec-23	Sep-24	Dec-24	YoY%	QoQ%	Dec-23	Dec-24		
Interest Income	6541	7442	7816	19	5	19436	21923	13	26426
Interest Expenses	3106	3566	3587	15	1	8937	10587	18	12240
Net Interest Income	3435	3875	4228	23	9	10499	11337	8	14186
Other Income	973	1313	749	(23)	(43)	2715	2867	6	3611
Net Total Income	4408	5188	4978	13	(4)	13214	14204	7	17797
Operating Expenses	2081	2182	2176	5	-	5797	6320	9	8205
-Employee Cost	1093	1096	1038	(5)	(5)	2949	3086	5	4254
-Other Operating Cost	988	1086	1138	15	5	2848	3234	14	3951
Operating Profit	2327	3006	2802	20	(7)	7417	7884	6	9592
Provisions & Contingencies (Excl. Tax)	320	555	166	(48)	(70)	1283	277	(78)	1397
Profit/(Loss) Before Tax	2007	2451	2636	31	8	6134	7606	24	8195
Tax	549	615	728	33	18	2128	2142	1	2561
Profit/(Loss) After Tax	1458	1836	1908	31	4	4006	5464	36	5634

(Rs.Crore)

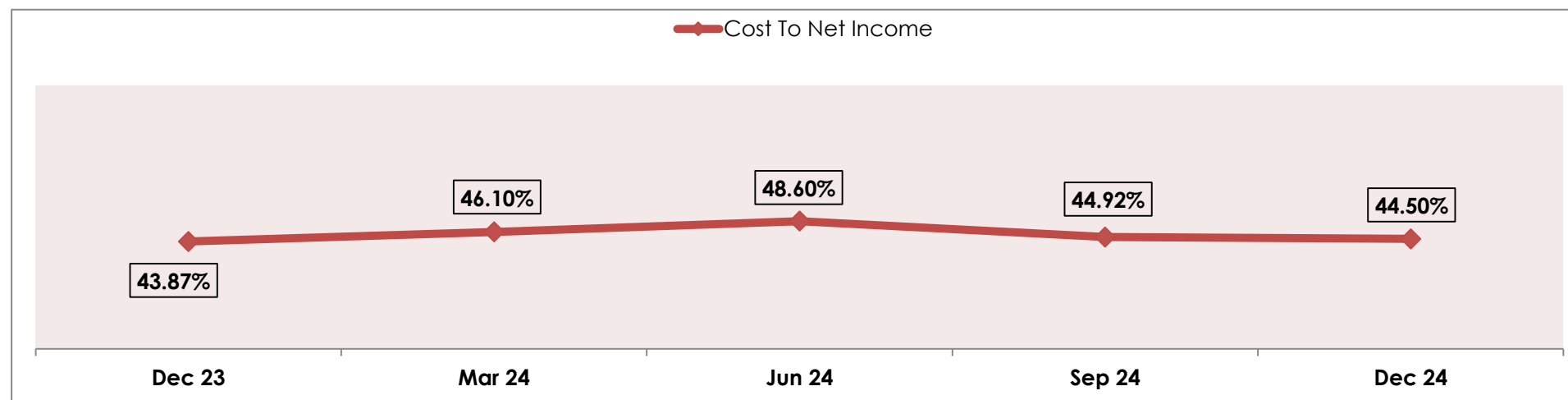
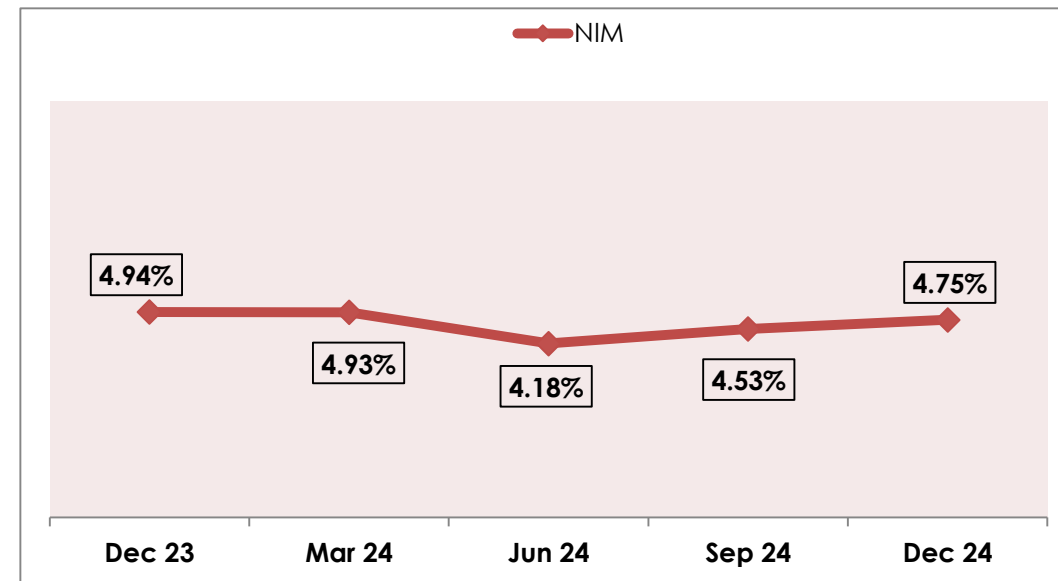
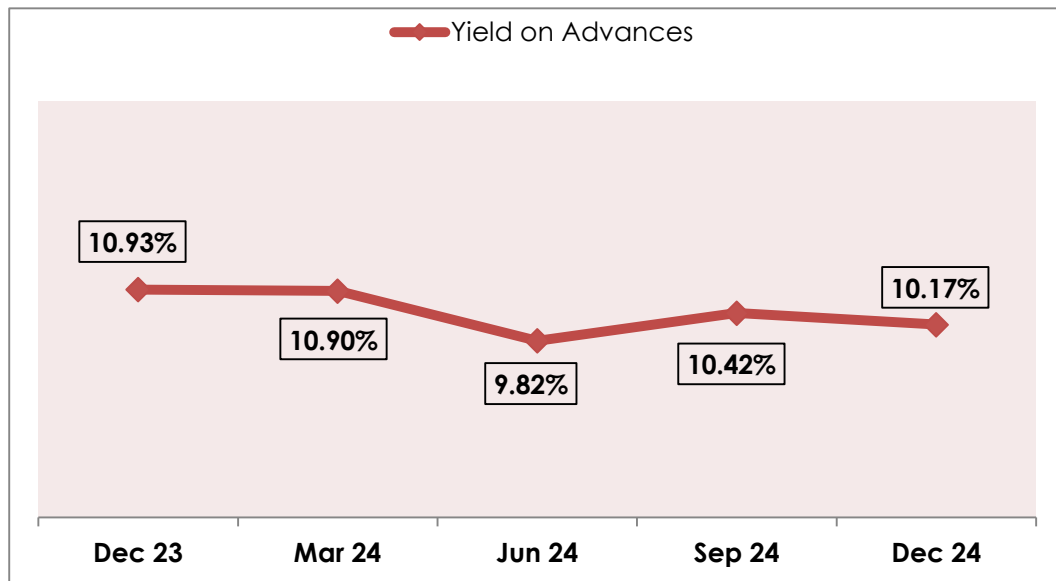
Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY24
	Dec-23	Sep-24	Dec-24	YoY%	QoQ%	Dec-23	Dec-24		
Interest Income									
Interest on Advances	4328	5258	4825	11	(8)	13209	14506	10	17971
Interest on Investments	2005	2023	2062	3	2	5670	6180	9	7737
Interest balances with RBI & Other Inter Bank Funds	44	121	80	82	(34)	254	282	11	340
Other Interest Income	164	40	849	418	2003	303	955	215	378
Interest Income	6541	7442	7816	19	5	19436	21923	13	26426
Interest Expense									
Interest paid on Deposits	2707	3166	3210	19	1	7726	9407	22	10601
Interest on RBI / inter bank borrowings	216	221	216	0	(2)	662	656	(1)	906
Interest paid on Borrowings	183	180	161	(12)	(10)	549	524	(5)	733
Total Interest Expenses	3106	3566	3587	15	1	8937	10587	18	12240
Net Interest Income	3435	3875	4228	23	9	10499	11337	8	14186
NIM %	4.72	4.87	5.17	45 bps	30 bps	4.94	4.75	(19) bps	4.93
Core NIM %	3.91	3.70	3.77	(14) Bps	7 bps	3.93	3.76	(17) bps	3.90

(Rs.Crore)

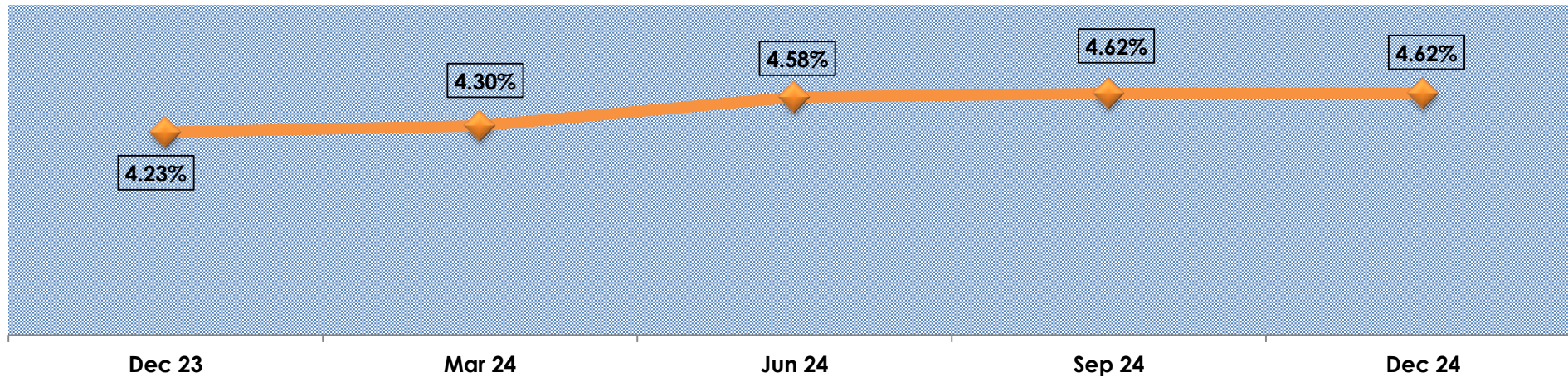
Particulars	Quarter ended			Variance		Nine Month Ended		Variance%	FY24
	Dec-23	Sep-24	Dec-24	YoY%	QoQ%	Dec-23	Dec-24		
Commission, exchange and brokerage	484	498	507	5	2	1411	1477	5	1946
Profit/ (Loss) on sale of investments	279	241	255	(9)	6	504	613	22	708
Profit/(Loss) on revaluation of investments (net)	26	378	(284)	(1201)	(175)	74	58	(21)	11
Profit/(Loss) on Forex	84	88	132	57	50	267	295	10	354
Dividend Income	-	17	-	-	(100)	18	17	(8)	18
Recovery from W/O cases	91	84	118	29	40	391	349	(11)	508
Misc. Income	9	7	21	140	185	50	58	16	66
Other Income	973	1313	749	(23)	(43)	2715	2867	6	3611

(Rs.Crore)

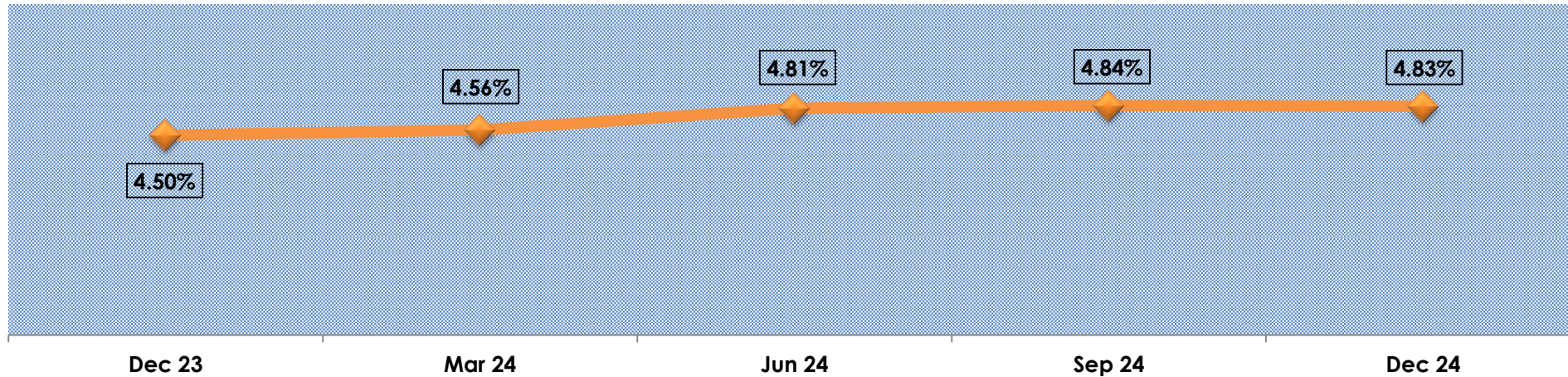
Particulars	Quarter ended			Nine Month Ended		FY24
	Dec-23	Sep-24	Dec-24	Dec-23	Dec-24	
Depreciation on Investment	295	(594)	44	241	(907)	284
Provision – NPAs	(446)	(165)	(4)	22	(1608)	(671)
Provision – Standard Assets	(84)	1147	84	145	2070	(161)
Provision - Restructured Assets	(12)	(8)	(14)	(28)	(35)	(12)
Income Tax	549	615	728	2129	2142	2561
Bad Debts Written off	429	307	126	632	971	1681
Other Provisions	137	(132)	(70)	270	(213)	276
Total	868	1170	894	3411	2420	3958



◆ Cost of Deposits



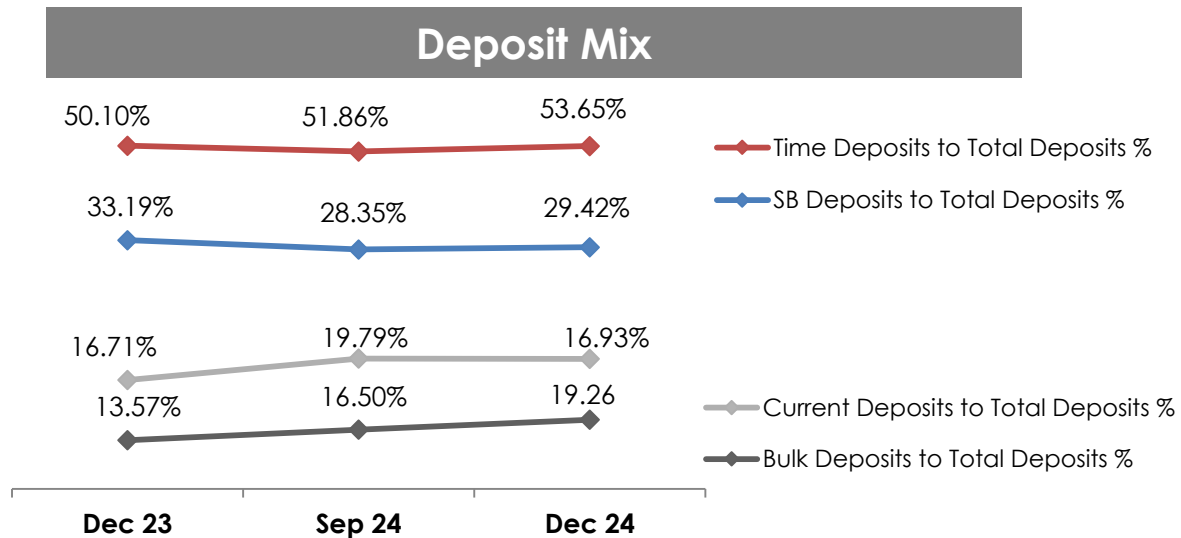
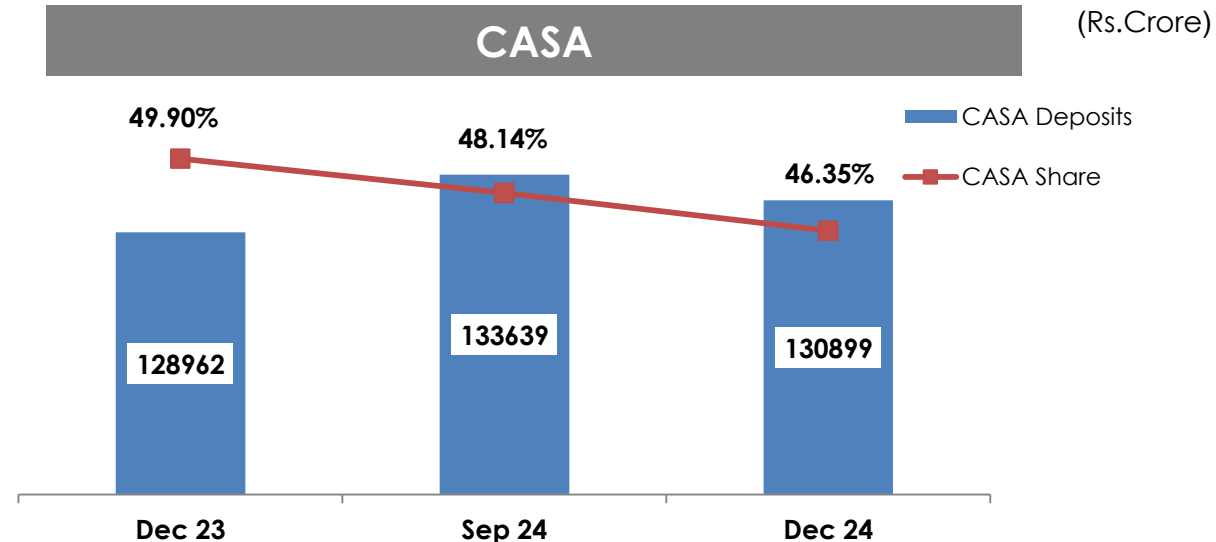
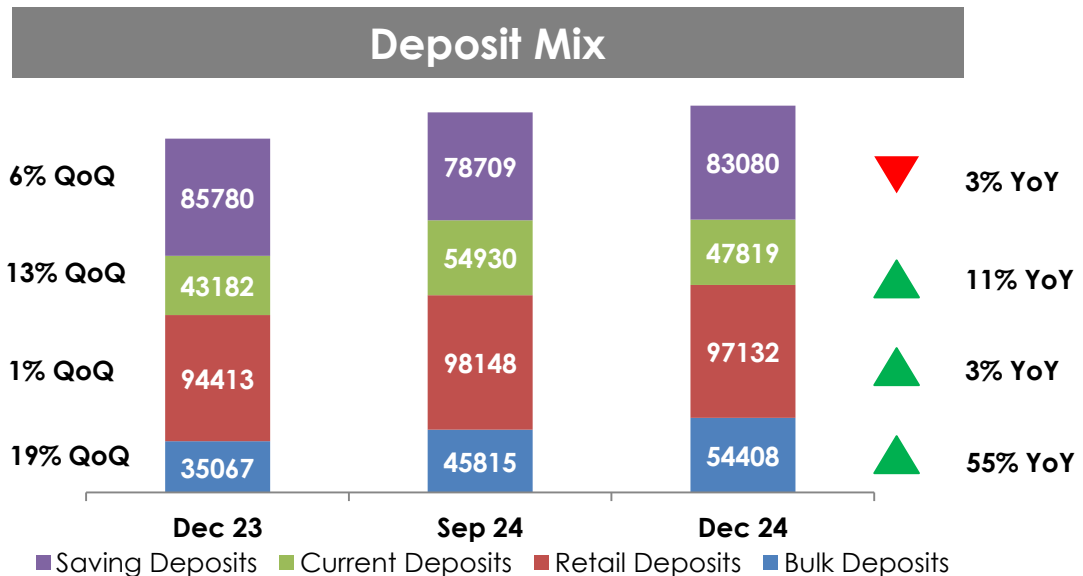
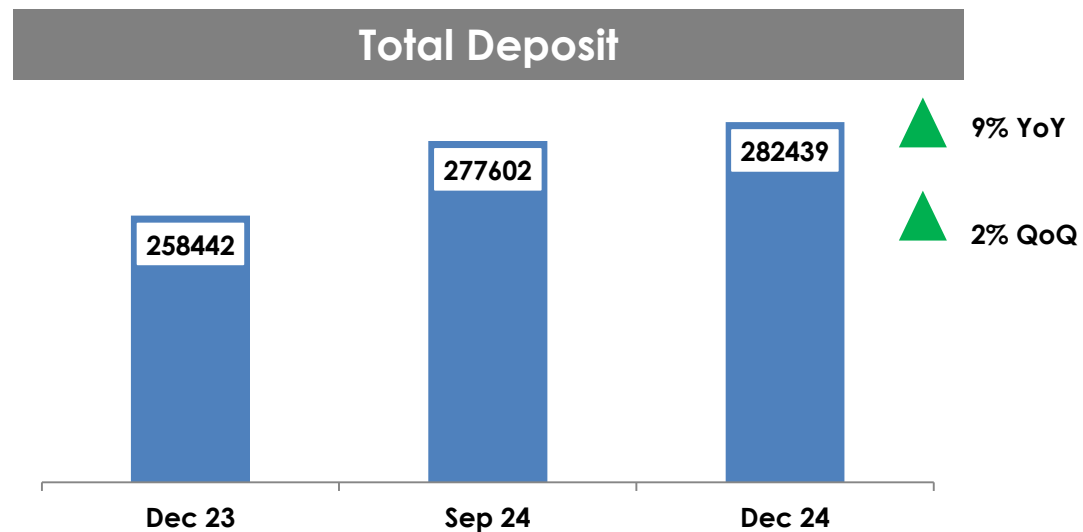
◆ Cost of Funds



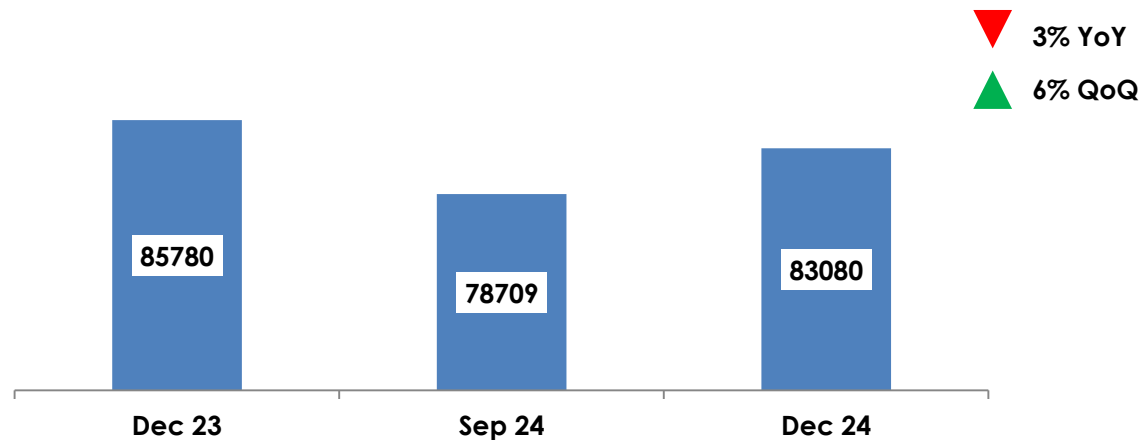
Business Performance

(Rs.Crore)

As at	Dec-23	Sep-24	Dec-24
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	37489	42679	44518
Deposits	258442	277602	282439
Borrowings	23038	20284	18747
Other Liabilities & Provisions	17488	21070	20631
Total	347209	372387	377087
ASSETS			
Cash & Balance with RBI	12826	16361	13963
Bal. with banks & money at call	8360	6655	6073
Investments	116437	116426	120230
Advances	175001	200944	206807
Fixed Assets	9542	9371	9312
Other Assets	25043	22630	20702
Total	347209	372387	377087

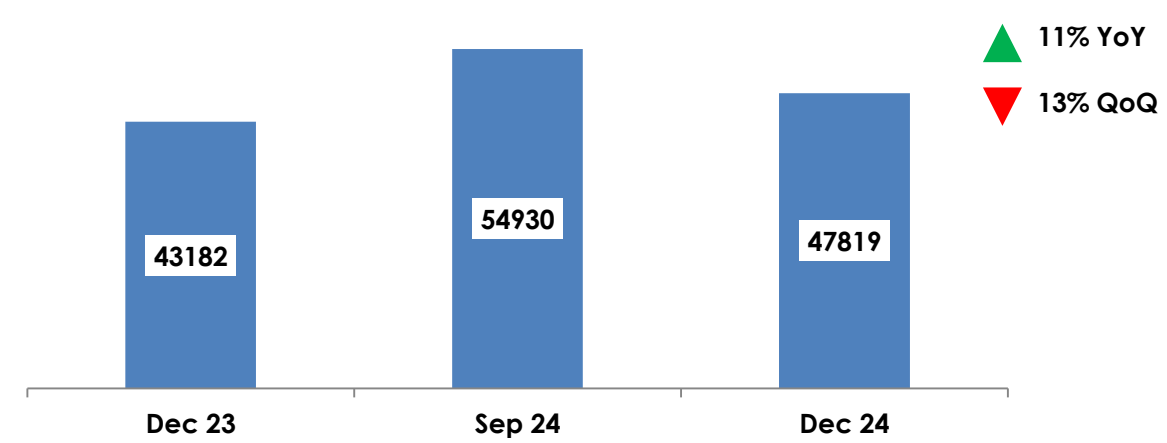


Saving Deposits

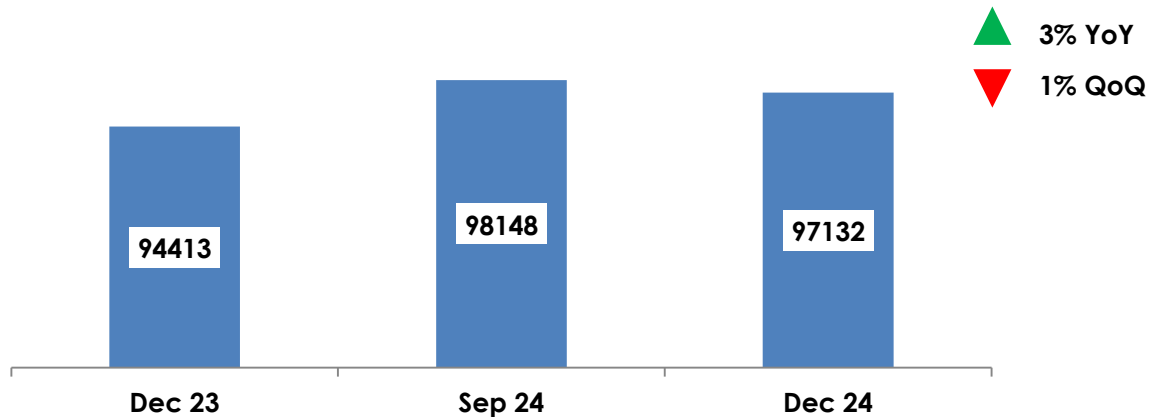


Current Deposits

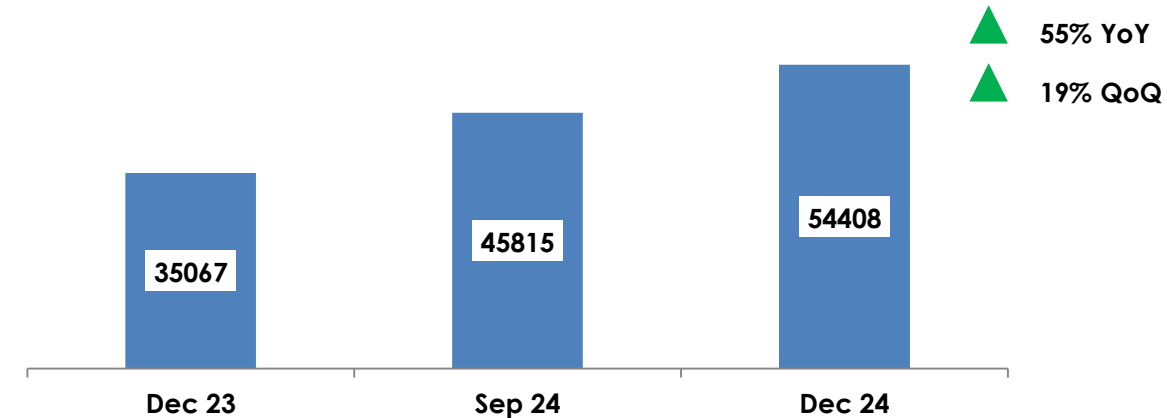
(Rs. Crore)



Retail Deposits



Bulk Deposits

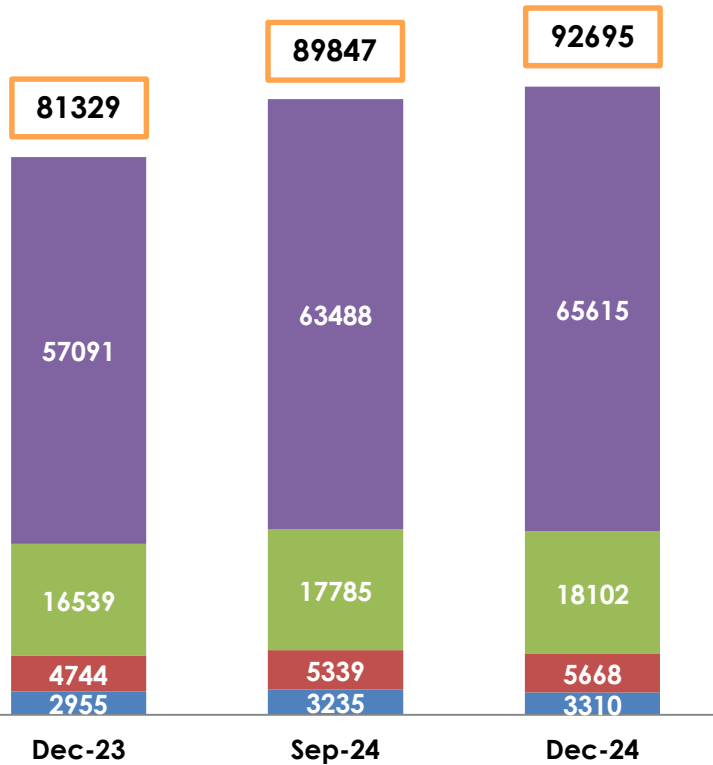


Gross Advances as on Dec 24 – Rs.214076 crore

(Rs.Crore)

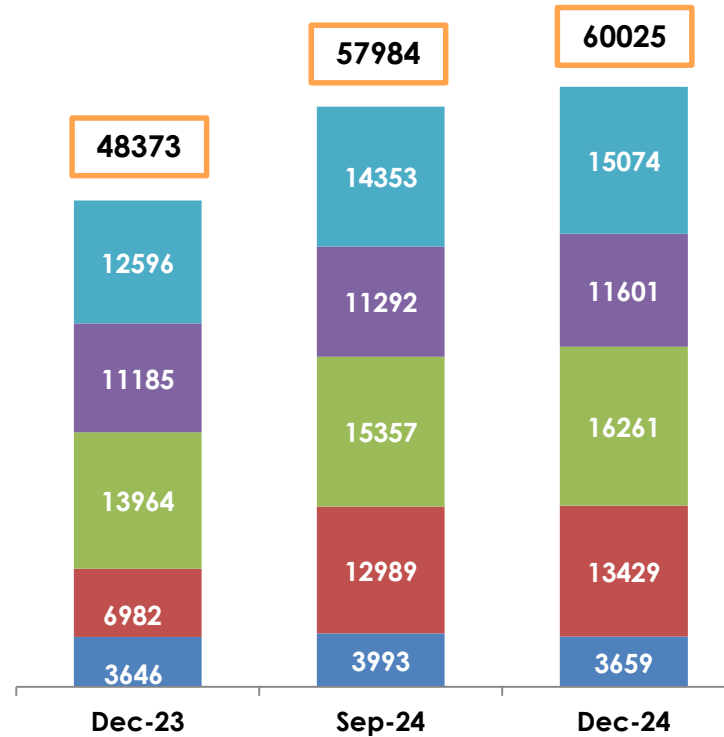
Structured Retail Advances

- Housing Loan
- Loan Against Property
- Auto Loan, Education Loan & Personal Loan
- Others



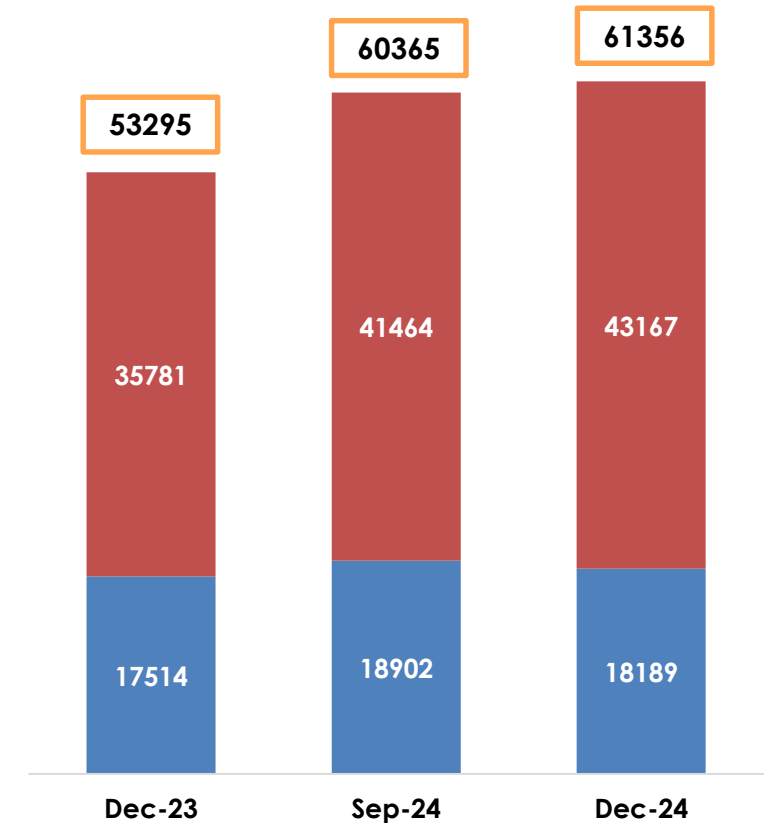
Non-Structured Retail Advances

- Gold Loan
- Agri
- MSME
- Bulk business/Centralised business
- Other Retail



Corporate Advances

- Large Corporate
- Mid Corporate

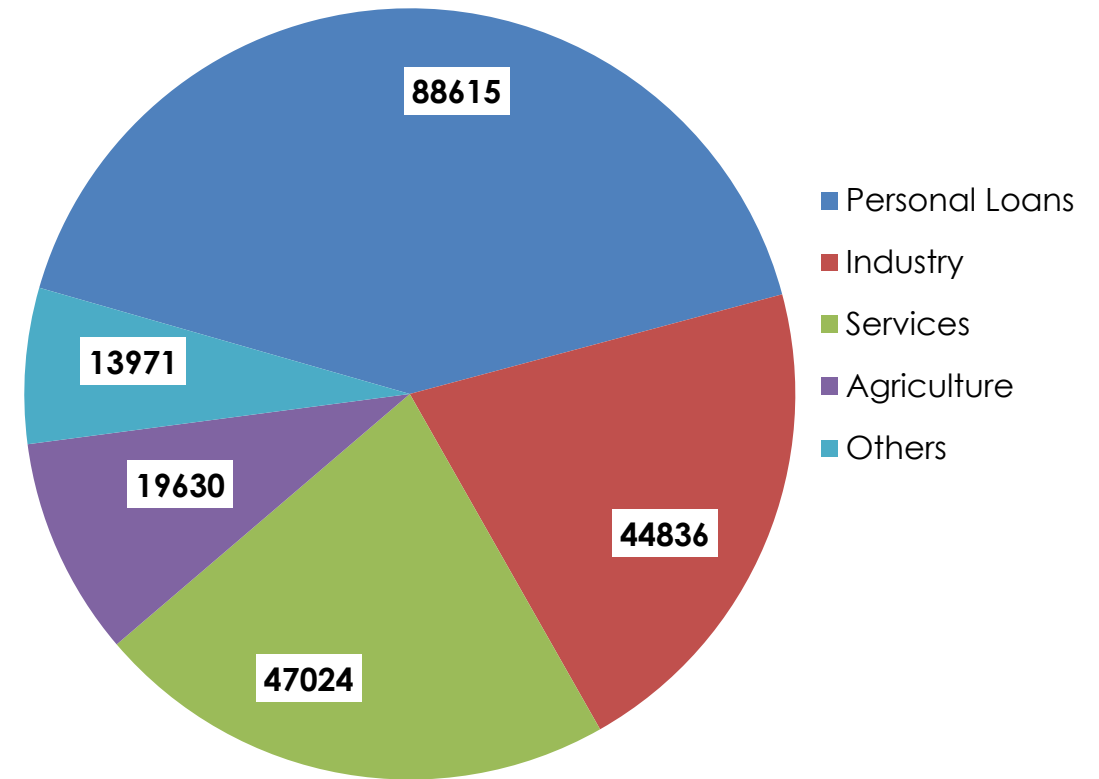
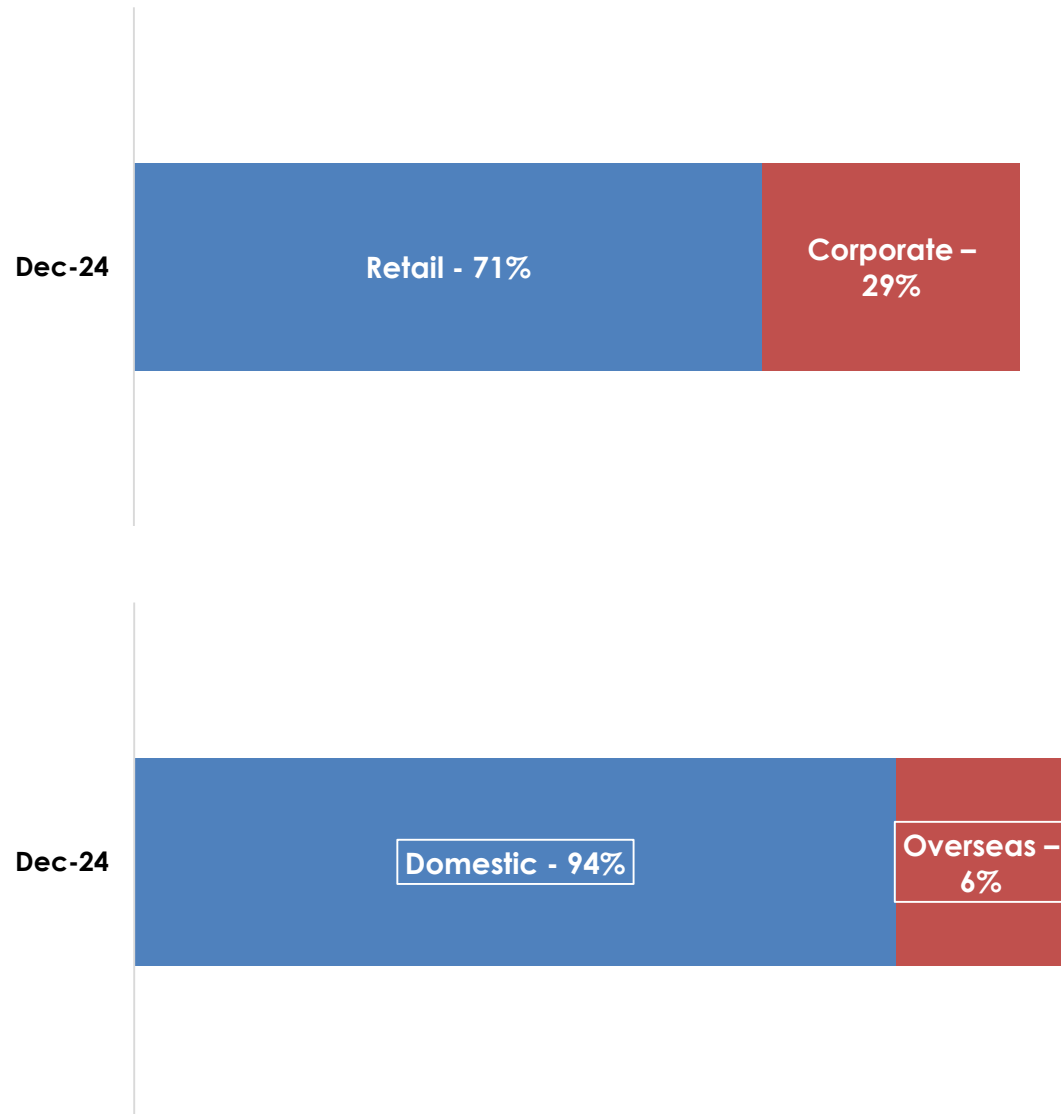


Others includes Staff home loan, Loan against securities and Merchant Establishment Overdraft

Other Retail includes FDOD, Other Staff loan, Credit Card etc.

Gross Advances as on Dec 24 – Rs.214076 crore

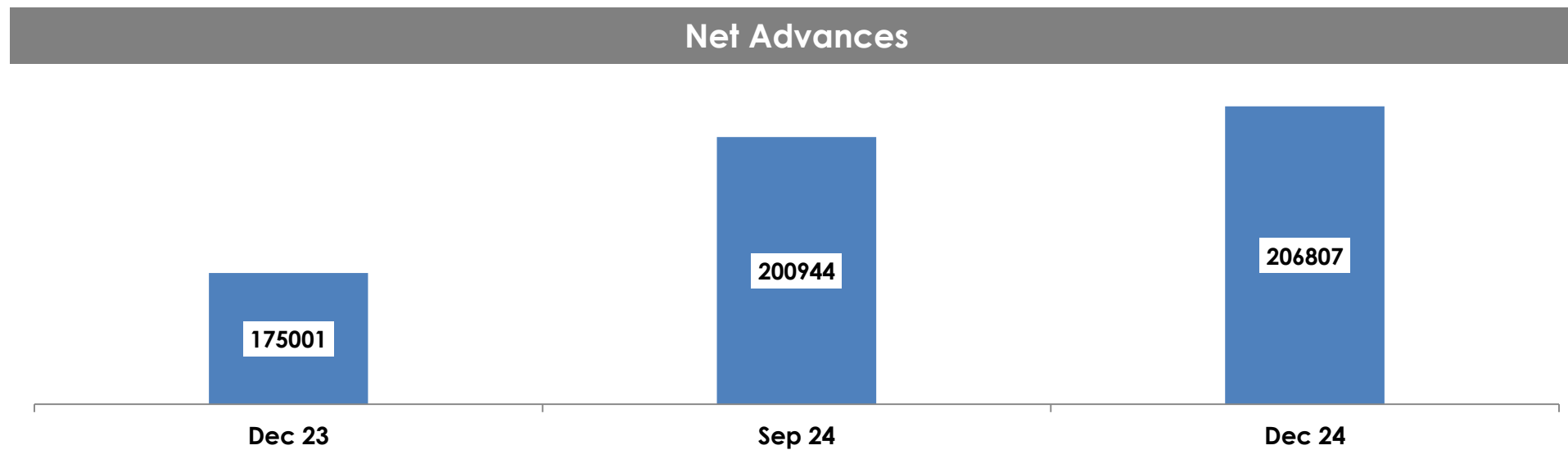
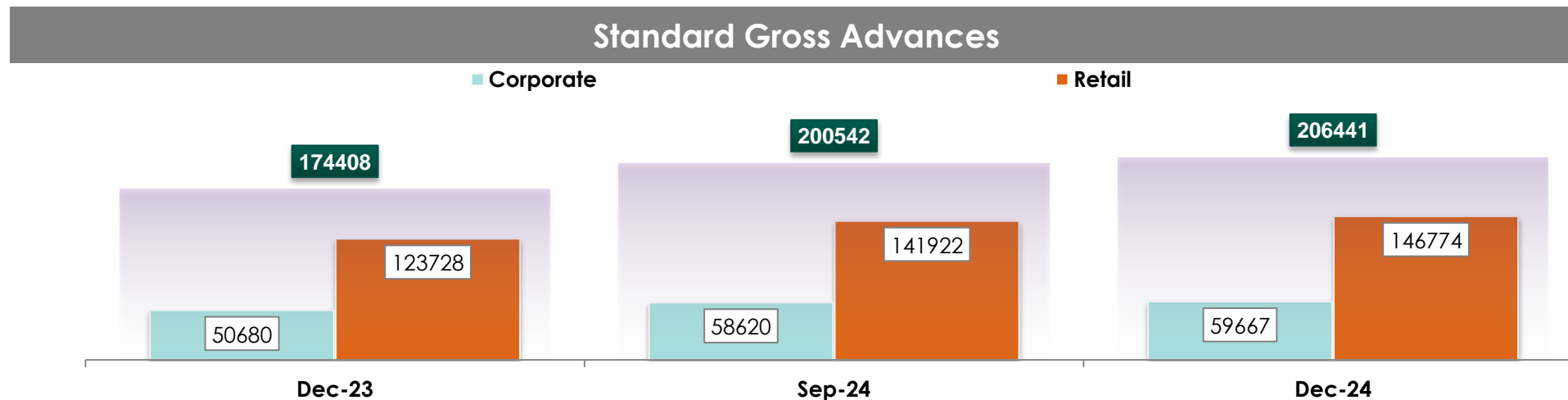
(Rs.Crore)



Basis: Occupation Code

Personal Loans includes Housing Loan, Education Loan, Auto Loans & Other Retail Loans. Service sector includes trade, NBFCs, professional, commercial real estate, transport operators, computer software, shipping, tourism, hotel and restaurants etc.

(Rs.Crore)

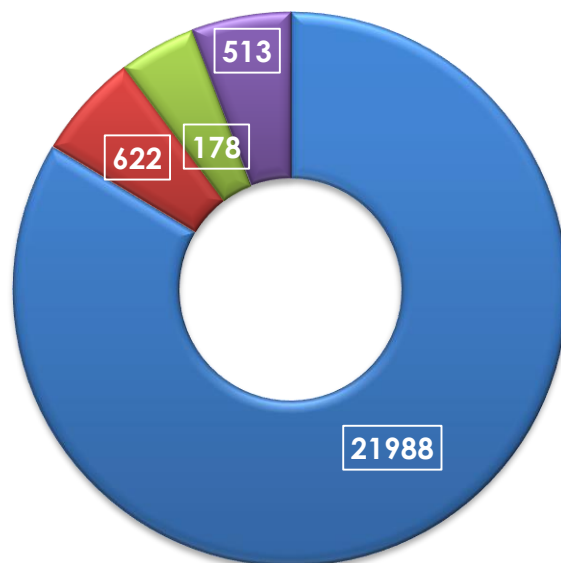


(Rs.Crore)

Particulars	Dec 23		Mar 24		Dec 24		Growth over March-24 (8)=[(6)-(4)]
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
1	2	3	4	5	6	7	(8)=[(6)-(4)]
ANBC	171665		166052		180951		
Priority Sector Advances (a+b+c)	77134	44.93	77921	46.93	77728	42.96	(193)
(a) Agriculture (i+ii+iii+iv)	32002	18.64	32254	19.42	32393	17.90	139
(i) Non-Corporate Farmers (NCF)	24972	14.55	25956	15.63	26902	14.87	946
(ii) Other Agri	1969	1.15	1711	1.03	2036	1.13	325
(iii) Indirect Agriculture (RIDF)	5061	2.95	4588	2.76	3455	1.91	(1133)
(iv) PSLC (Agri) sale	-		-		-		-
(b) MSME (Micro, Medium & Small Enterprises)	26715	15.56	26822	16.15	28147	15.55	1325
(c) Other Priority Sector Advances (i+ii+iii)	18417	10.73	18845	11.35	17188	9.50	(1657)
(i) Housing	17581	10.24	18026	10.86	16353	9.04	(1673)
(ii) Others	836	0.49	819	0.49	835	0.46	16
(iii) PSLC (General) sale	-		-		-		-

Treasury Operations

AFS BREAKUP

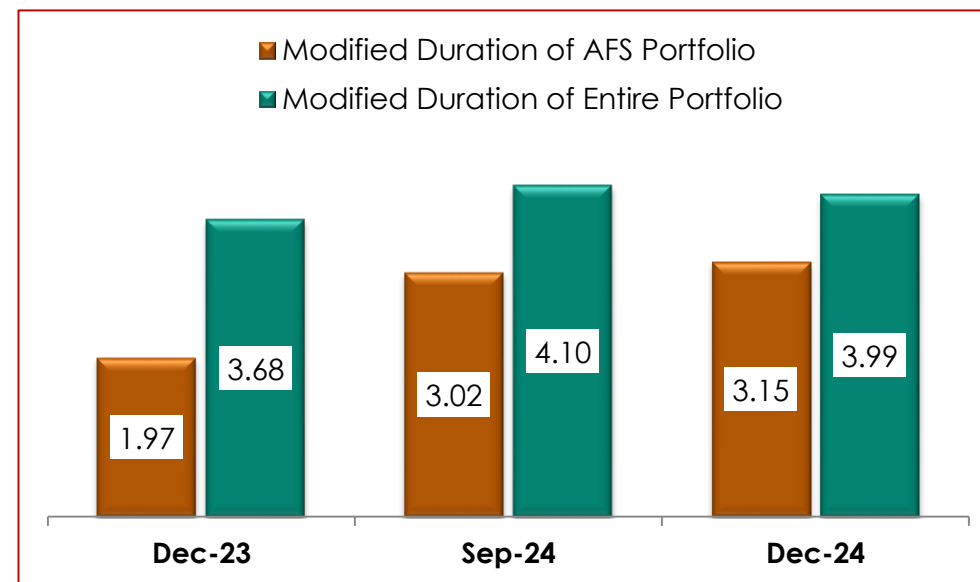


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- Overseas

Category	Dec-23	Sep-24	Dec-24
SLR	86587	86165	90519
Non SLR	33968	33783	33217
Non SLR (Overseas)	313	449	513
Non SLR (SASF)	879	-	-
TOTAL	121747	120397	124249
Less: Provision	5310	3971	4019
Net Investments	116437	116426	120230

(Rs.Crore)

Category	Dec-23	Sep-24	Dec-24
HTM	71094	79201	79309
AFS	40262	22929	23301
HFT (FVTPL – HFT since April 1, 2024)	5081	13542	16875
FVTPL - Non HFT	-	410	401
SJA	-	344	344
Total	116437	116426	120230



Asset Quality

(Rs.Crore)

Particulars	Dec-23	Sep-24	Dec-24
COVID Provision	116	116	116
COVID Restructuring Provision	260	218	204
Total COVID 19 Provision held	376	334	320
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	2010	1578	1485

PCR improved to 99.47% (Dec 2024) from 99.17% (Dec 2023)

(Rs.Crore)

Particulars	Dec-23	Sep-24	Dec-24
Gross Advances	182997	208196	214076
Gross NPAs	8589	7653	7635
Gross NPAs as % of Gross Advances	4.69	3.68	3.57
Total Provisions held (including NCLT Provision)	7996	7252	7269
Net Advances	175001	200944	206807
Net NPAs	593	402	365
Net NPAs as % of Net Advances	0.34	0.20	0.18
Provision Coverage Ratio as per RBI Guidelines	99.17	99.42	99.47

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	675	349	325	52%
-of which 100% provided	153	153	-	100%
Doubtful-1 Assets	602	562	40	93%
-of which 100% provided	419	419	-	100%
Doubtful-2 Assets	1197	1197	-	100%
Doubtful-3 Assets	726	726	-	100%
Loss Assets	4434	4434	-	100%
Total	7635	7269	365	95%

Technical Write Off	Amount
Corporate TWO	57104
Retail TWO	4085
Total TWO	61189

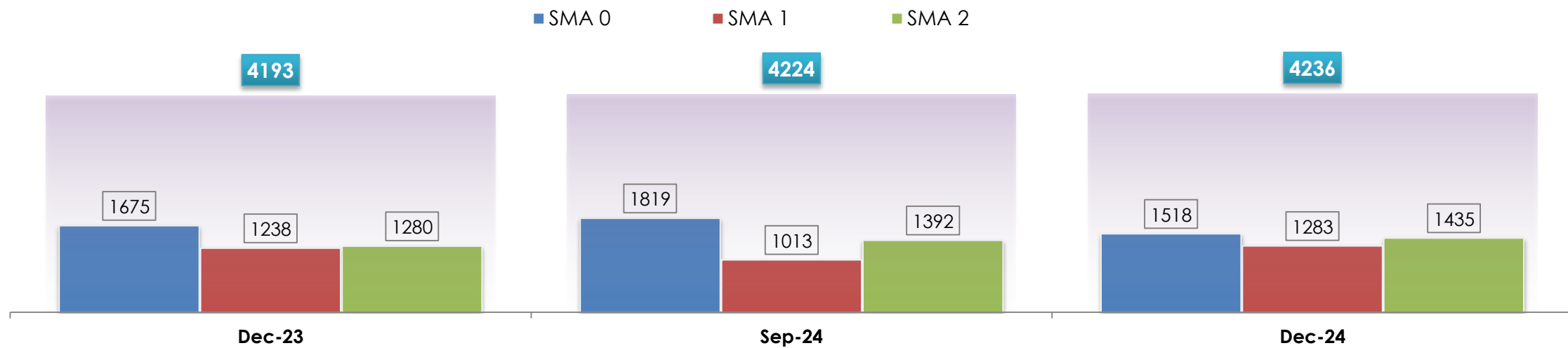
Excluding TWO provision

Out of total GNPA of Rs.7635 crore, Rs.6930 crore is 100% provided. TWO and 100% provided GNPA aggregates to Rs.68119 crore

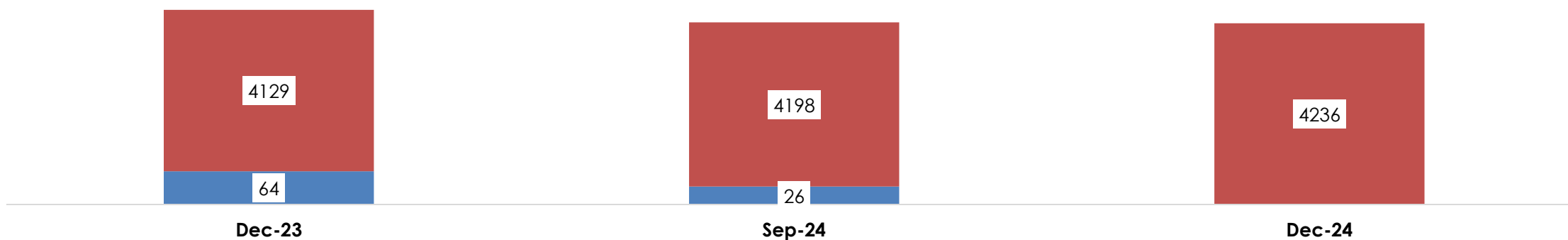
DESCRIPTION	(Rs.Crore)			
	Q3 FY 24	Q2 FY 25	Q3 FY 25	FY24
Opening Balance	8645	7795	7653	10969
Add:				
a. First Time NPA	525	367	463	3363
b. Increase in existing NPA	89	26	61	196
Less:				
c. Settled	198	152	212	1117
d. Up-gradation	156	148	133	1509
e. Written off	316	236	196	2985
Closing Balance	8589	7653	7635	8917
Increment	(56)	(142)	(18)	(2052)
FTNPA on Net Basis \$	476	309	407	3098
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	1.14	0.64	0.81	1.92
Credit Cost (%) (Annualized)	-ve	0.26	0.20	0.51

\$ FTNPA on Net Basis – FTNPA excluding NPA upgraded in same quarter.

(Rs.Crore)



■ Corporate ■ Retail



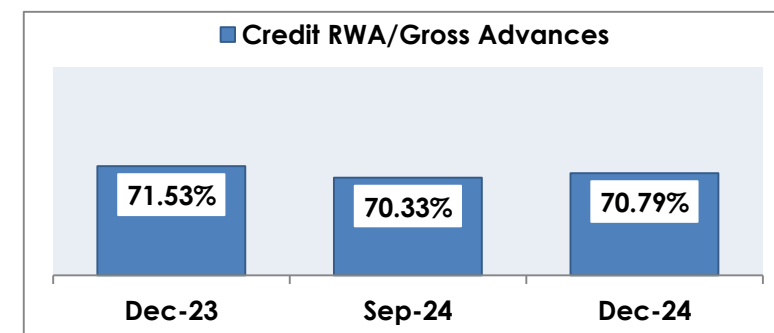
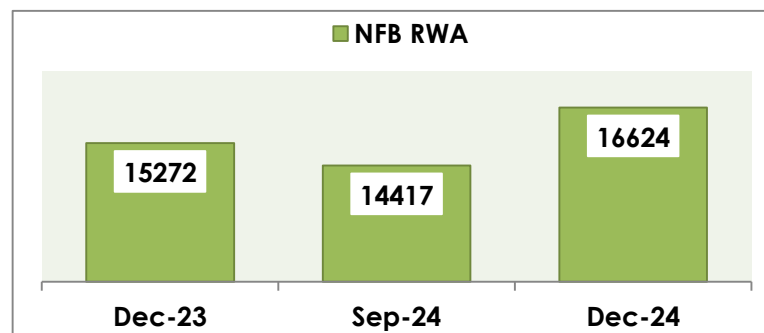
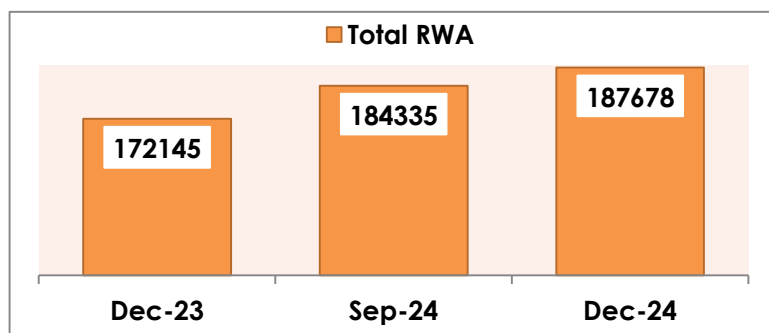
SMA includes NFB of Rs.5 cr, Rs.1 cr and Rs.3 cr as on Dec 31, 2023, Sep 30, 2024 and Dec 31, 2024 respectively

Capital

(Rs.Crore)

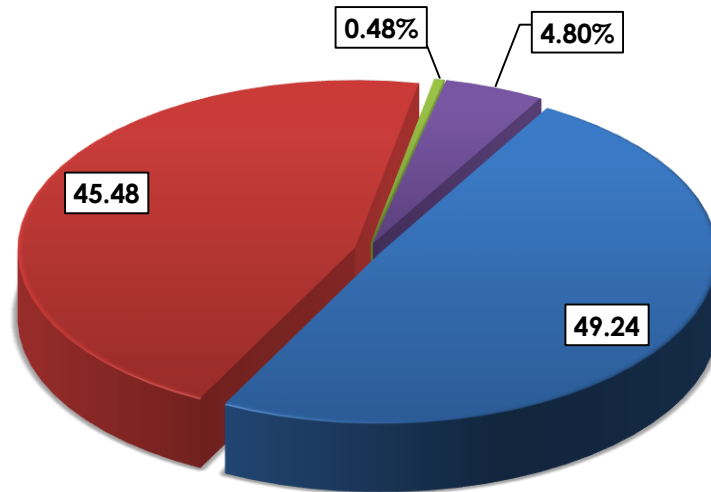
Particulars	Dec-23	Sep-24	Dec-24
CET 1+CCB (Rs.)	31061	36670	37363
AT 1 (Rs.)	-	-	-
Tier 1 Capital (Rs.)	31061	36670	37363
Tier 2 Capital (Rs.)	3926	3839	3880
Total Capital (Rs.)	34987	40509	41243
RWA (Rs.)	172145	184335	187678
Credit Risk	130904	146428	151557
Market Risk	16977	10134	8347
Operational Risk	24264	27773	27773
CET 1+CCB Ratio (%)	18.04	19.89	19.91
AT 1 (%)	-	-	-
Tier 1 Ratio (%)	18.04	19.89	19.91
Tier 2 Ratio (%)	2.28	2.09	2.07
CRAR (%)	20.32	21.98	21.98
Leverage Ratio (%)	7.90	8.65	8.56

Transition Reserves eligible as CET 1 has not been considered while computing Capital Adequacy Ratios being un audited.



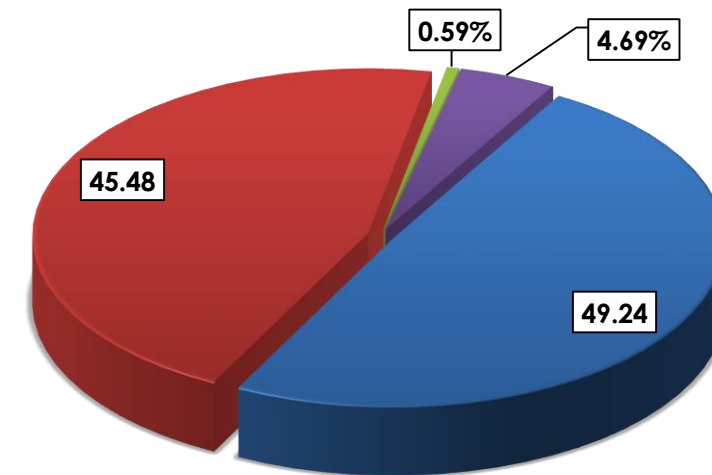
(Rs.Crore)

Dec 2023



■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Other

Dec 2024



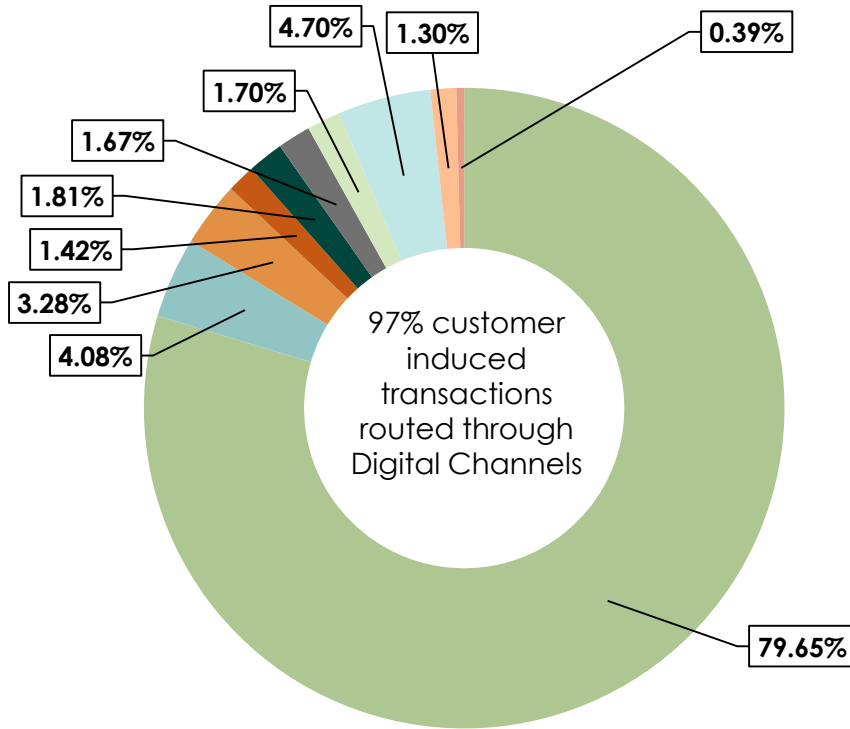
■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Other

Particulars	Dec-23	Dec-24
Book Value (Rs. per share)	Rs.37.42	Rs.42.77
Market Capitalisation	Rs.72,471 Cr	Rs.82,242
52 Weeks High/ Low (NSE) (Rs. per share)	Rs.74.75/Rs.42.90	Rs.107.9/Rs.62.40
Closing Price (NSE) (Rs. per share)	Rs.67.40	Rs.76.49
Earning Per Share (EPS) (9 months)	3.73	5.08

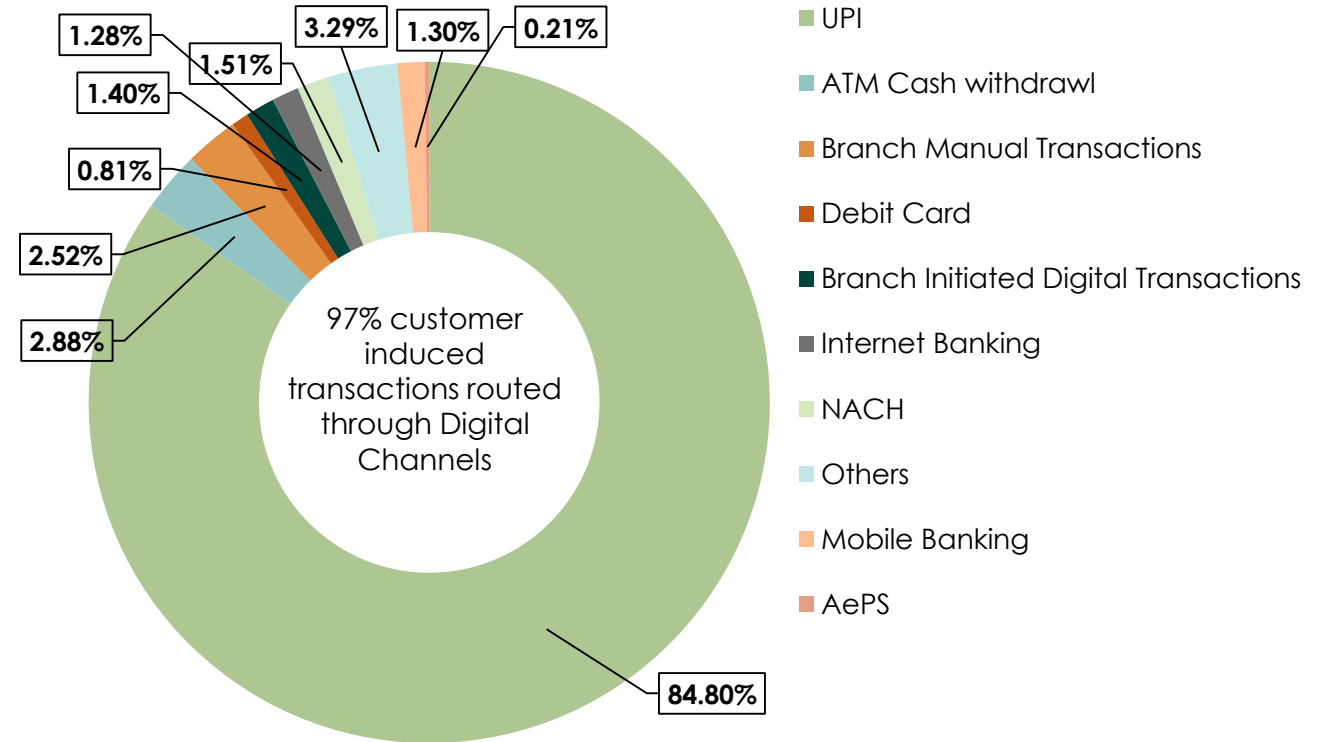
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

Dec 2023

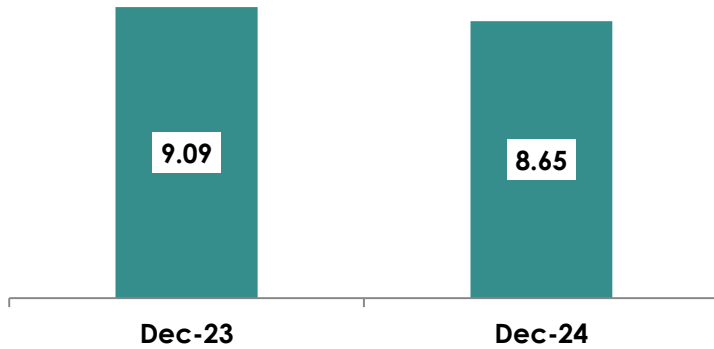


Dec 2024

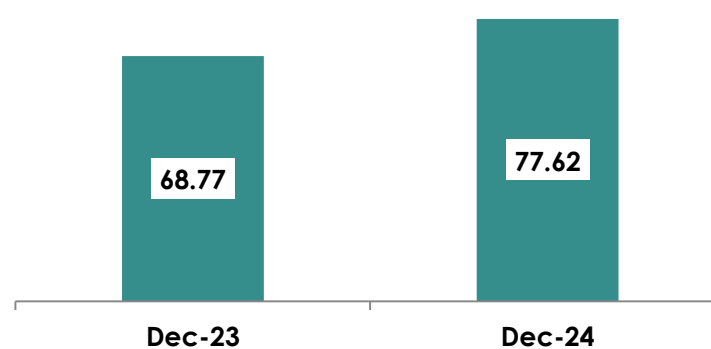


UPI continues as the preferred mode of transaction for Bank's customers.

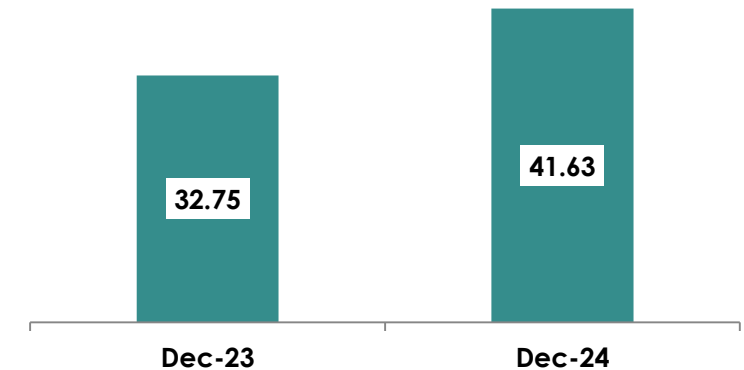
Internet Banking Users (In Lakhs)



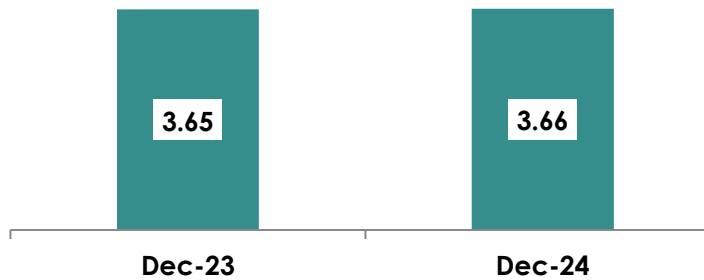
BHIM UPI Users (In Lakhs)



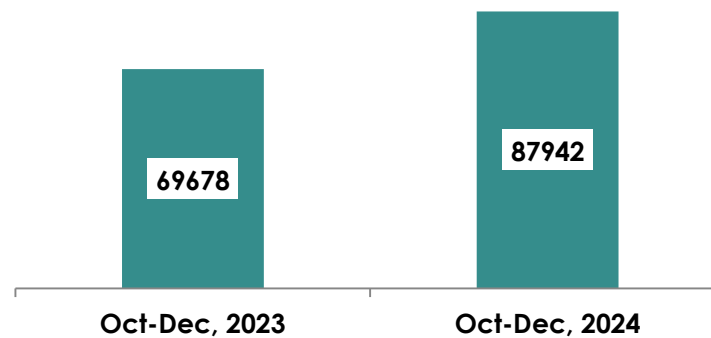
Mobile Banking Users (In Lakhs)



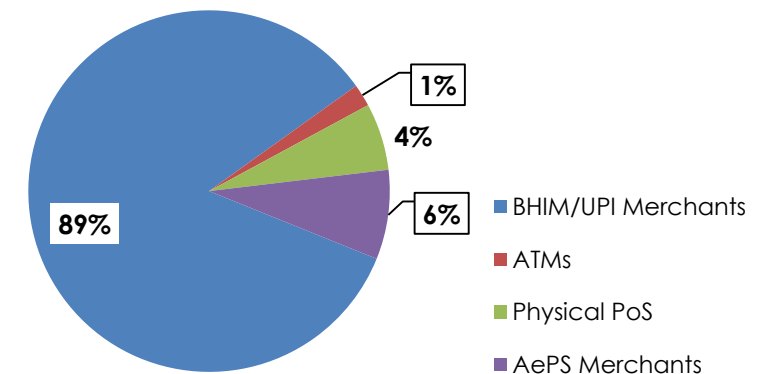
Merchant Base (In Lakhs)



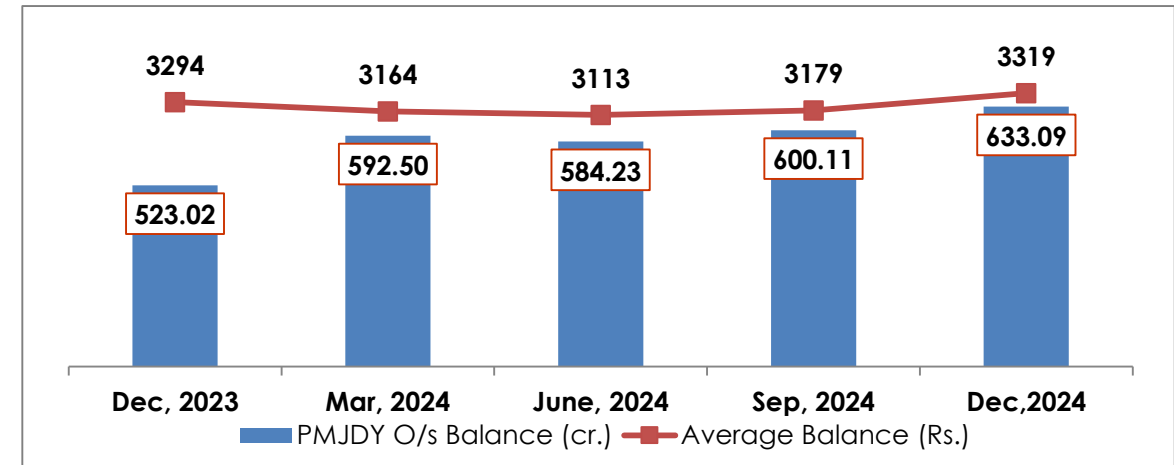
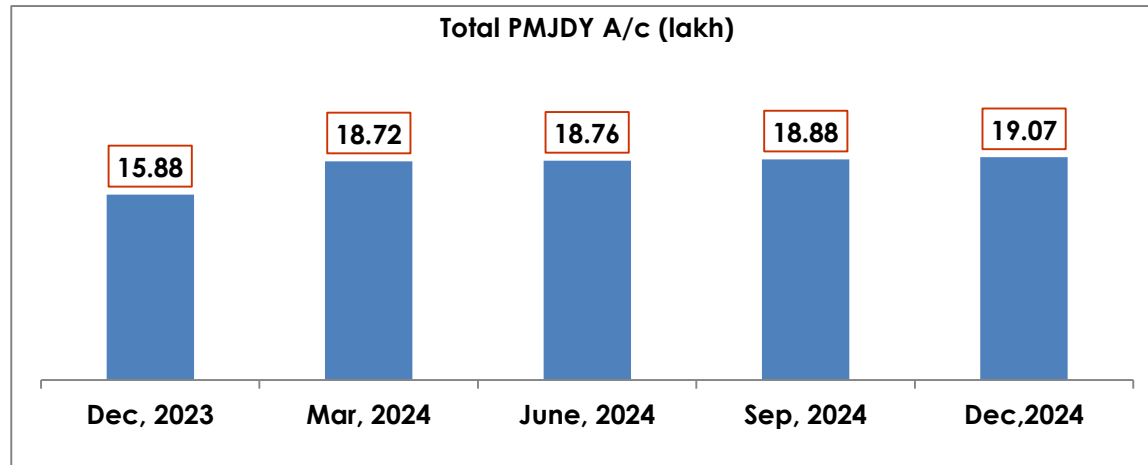
UPI Transactional Value (Rs.crore)



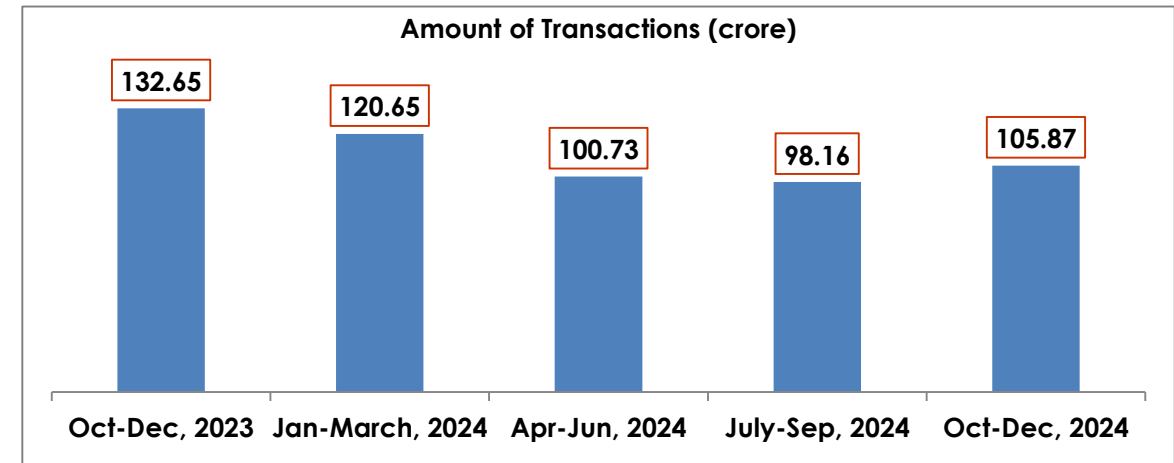
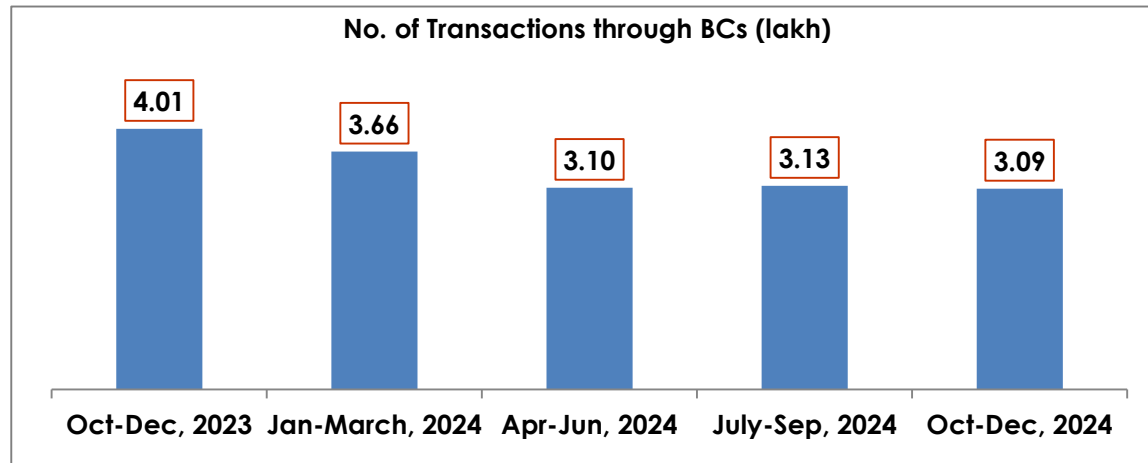
Payment Acceptance Channels



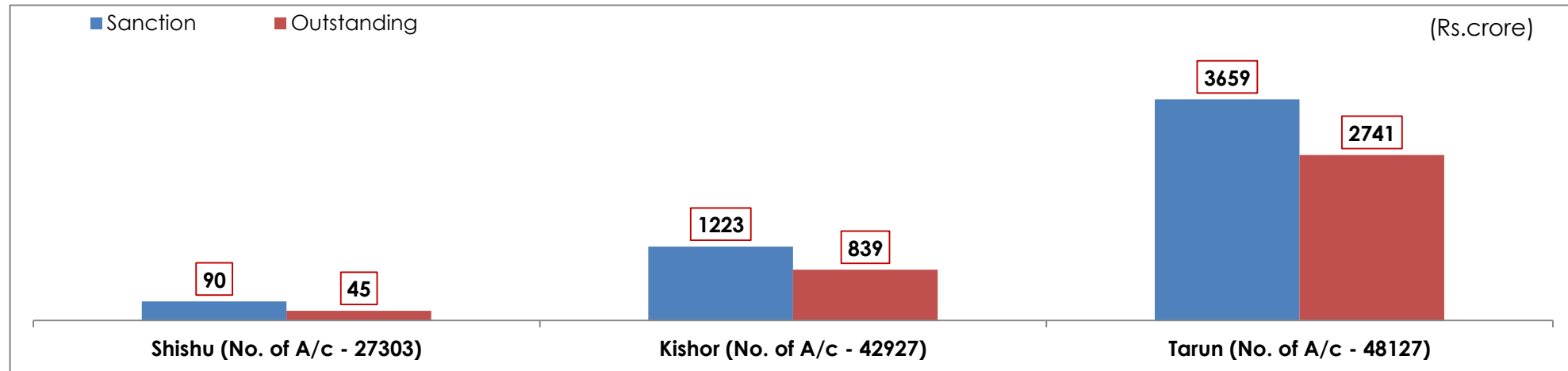
PMJDY



Transactions through Individual Business Correspondent (BCs)

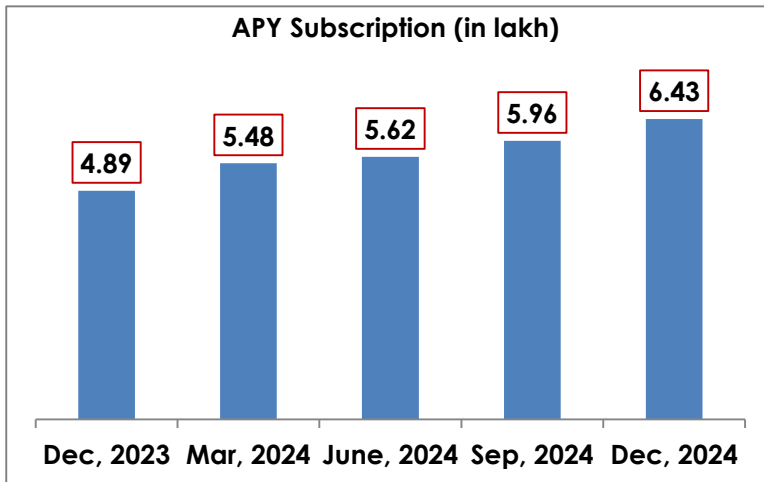


MUDRA Yojana as on Dec 31, 2024

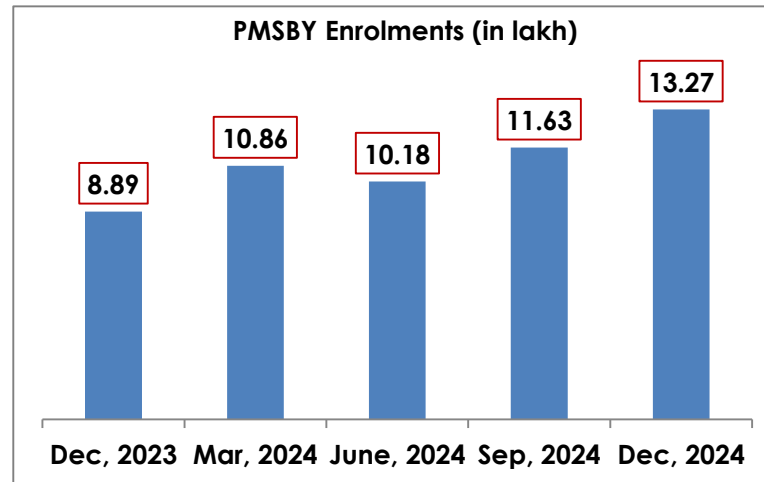


Active Enrolment under Social security Scheme as on Dec 31, 2024

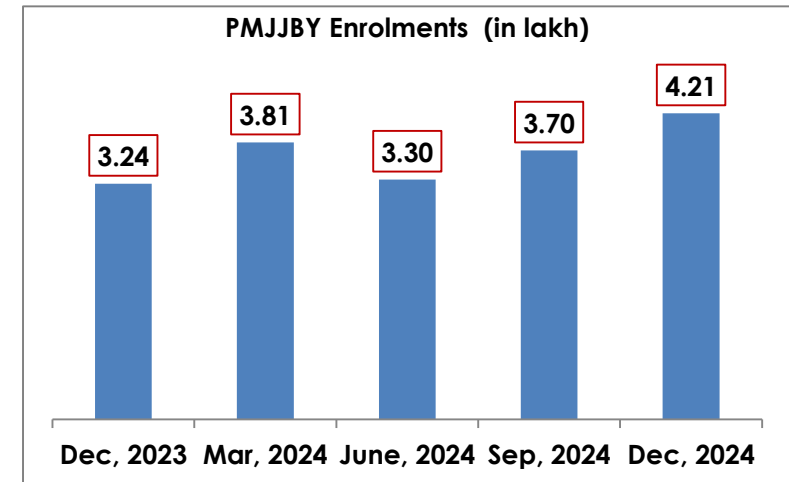
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



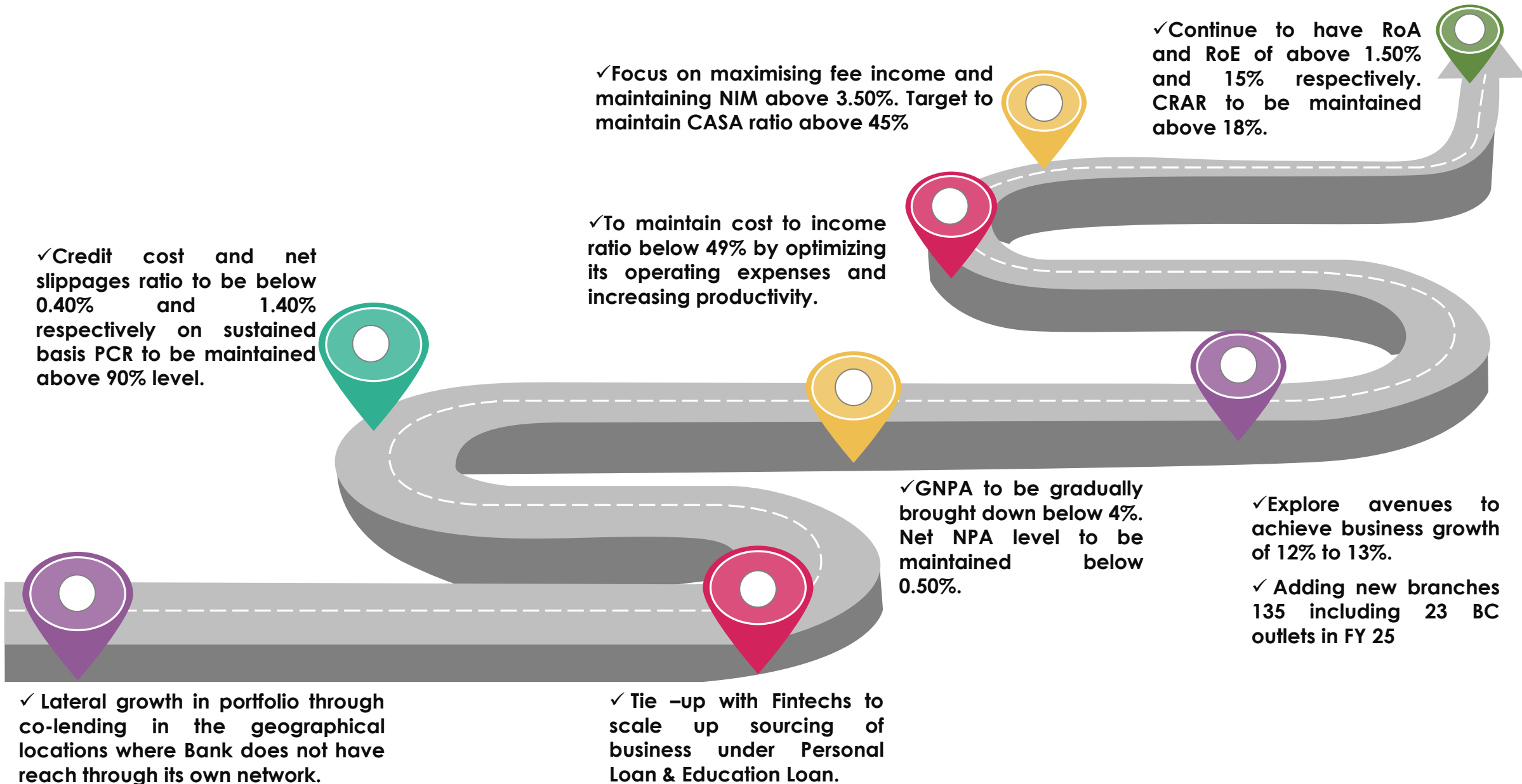
Subsidiaries

(Rs.crore)

Name of Company	% Holding	Line of Activity	Income 9M FY 2025	PAT 9M FY 2025	RoA 9M FY 2025	Net Worth 9M FY 2025
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	94.87 (81.71)	15.85 (2.58)	4.43% (0.63%)	353.30 (332.68)
IDBI Intech Ltd.	100	Technology Service Provider	112.82 (116.45)	4.89 (7.91)	3.00% (6.00%)	122.44 (114.97)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.77 (0.12)	0.55 (-0.05)	24.79% (-2.79%)	2.19 (1.67)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	10.84 (111.23)	6.59 (78.42)	2.97% (35.99%)	221.80 (212.90)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	72.97 (72.34)	41.60 (41.75)	8.26% (12.45%)	348.80 (321.81)

Figures in () are of previous period

Way Forward



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