

जनवरी १९, २०१६

The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai - 400 051	The Manager (Listing) Bombay Stock Exchange Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001
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Dear Sir,

Investor Presentation – January 2016

IDBI Bank Limited had, by its notice dated January 14, 2016, informed the National Stock Exchange of India Limited and BSE Limited that the Board of Directors of the Bank had approved the visit of top management of the Bank to domestic and international centres to meet with investors.

In this regard, please find attached an investor presentation prepared by the Bank. It is clarified that the presentation and the information contained therein does not constitute or form part of an offer or invitation or solicitation to offer to purchase or subscribe for any securities in any jurisdiction. The investor presentation has been prepared for information purposes only. The information contained in the investor presentation is not to be taken as any recommendation made by the Bank or any other person to enter into any agreement with regard to any investment.

The Bank has requested Citigroup Global Markets India Private Limited, Credit Suisse Securities (India) Private Limited, Deutsche Equities India Private Limited, DSP Merrill Lynch Limited, HSBC Securities and Capital Markets (India) Private Limited, IDBI Capital Market Services Limited and SBI Capital Markets Limited to, inter alia, assist the Bank to arrange these investor meetings.

This is for your information in terms of SEBI (LODR) Regulations, 2015.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड

[पवन अग्रवाल]

कंपनी सचिव

19/01/16

What if your bank
would do everything
your friend would do.

IDBI Bank Investor Presentation

January 2016



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A. Indian Economy & Banking Sector: Industry Dynamics

B. IDBI Bank: Overview & History

C. IDBI Bank: Key Considerations

D. Performance Indicators

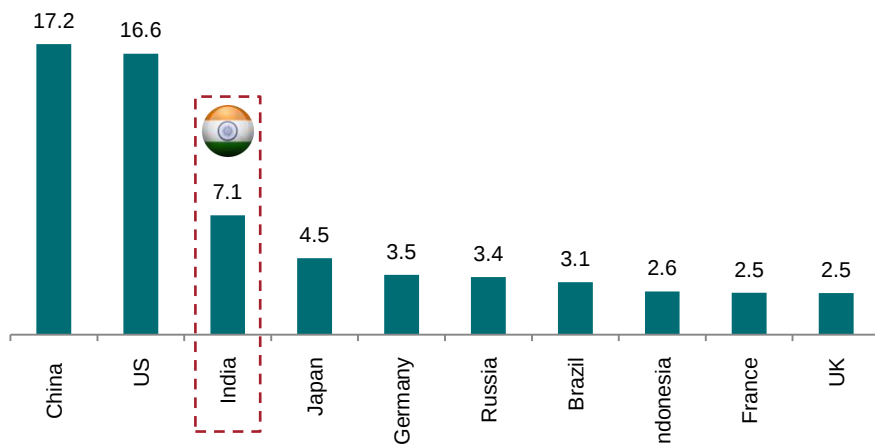
E. Growth Strategy

India Macroeconomic Overview

Strong Demographic Tailwinds Supporting Indian Growth Story

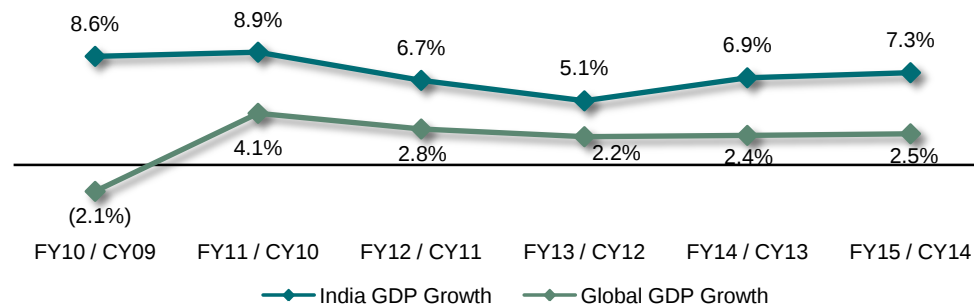
India: 3rd Largest Economy by GDP ¹ (PPP)

[USD \$ Trillion]



High historical growth rates^{1,3}

Real GDP growth Y-o-Y (%)

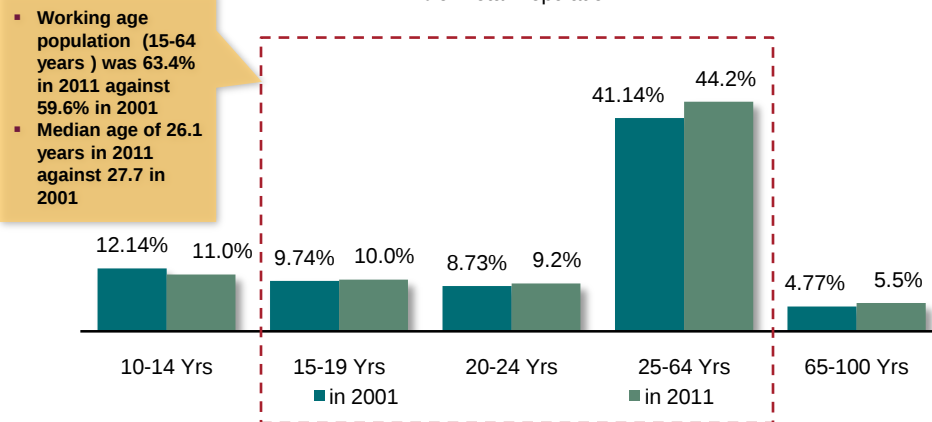


[Note: Fiscal year ending March 31 for India growth corresponds to calendar year ending December 31 for Global growth i.e. FY07 corresponds to CY06; India's GDP till FY13 is as per Base Year 2004-05 and from FY13 onwards is as per Base Year 2011-12]

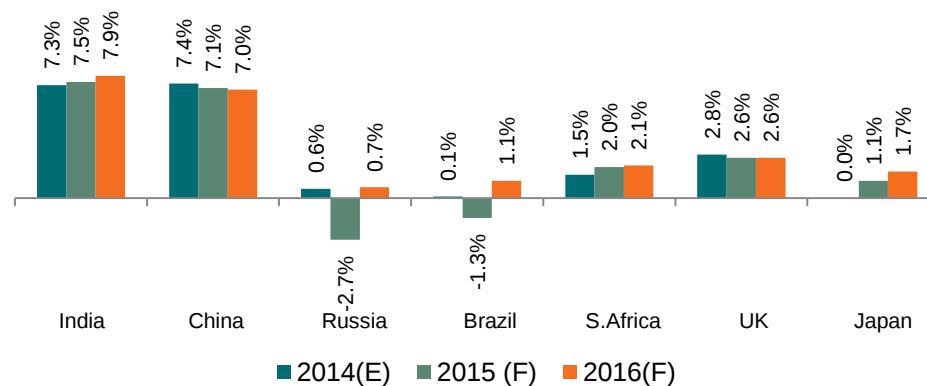
Supported by Improving Demographics Mix²

[%]

% of Total Population



Indian GDP Expected to increase Steadily, and continue the Strong Momentum³



Indian GDP expected to rebound, supported by strong demographic profile

Source:

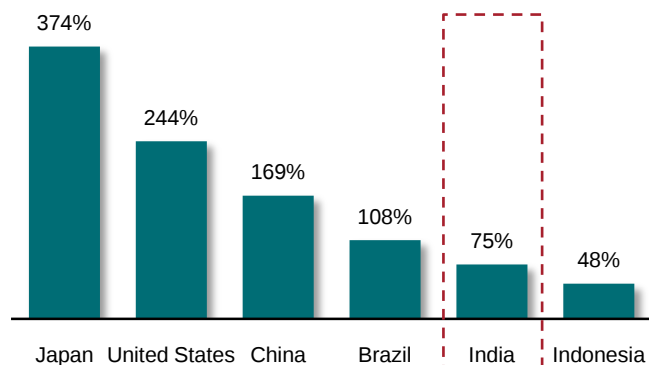
1. World Bank
2. India Census 2011
3. IMF World Economic Outlook, October 2014

India Banking Sector Overview

Structural drivers in place

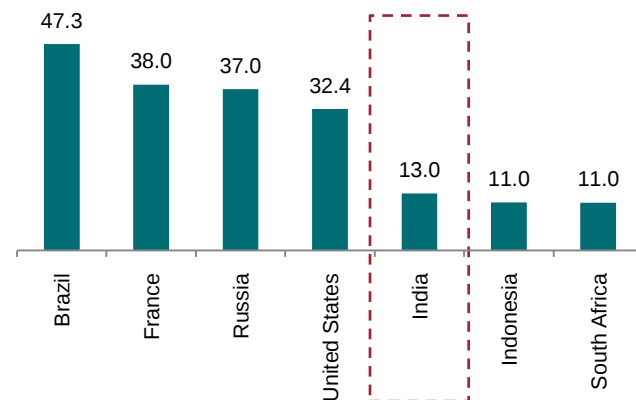
Low Domestic Credit¹

Domestic Credit % of GDP (2014)



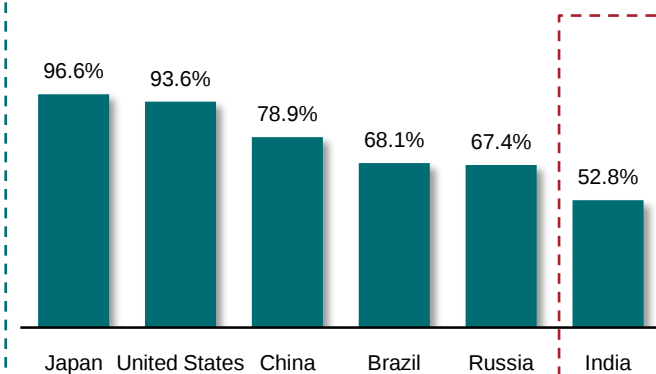
Under-penetrated market¹

Branches Per 100K Population (2014)



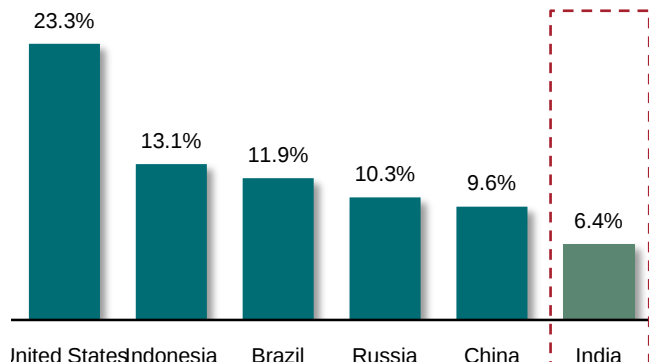
Low Financial Participation²

% of age 15+ with account at a formal financial institution (2014)



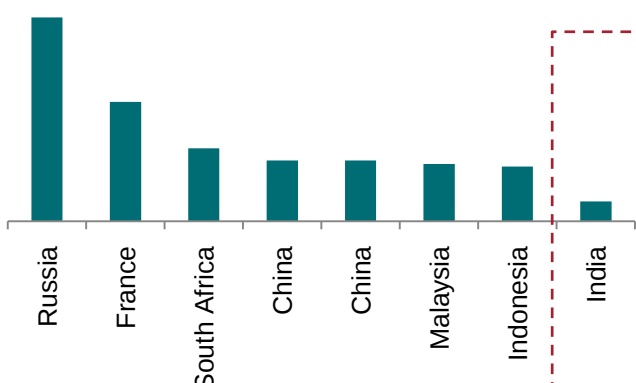
Under-penetration in Retail Segments²

% of age 15+ with loan from a financial institution in the past year (2014)

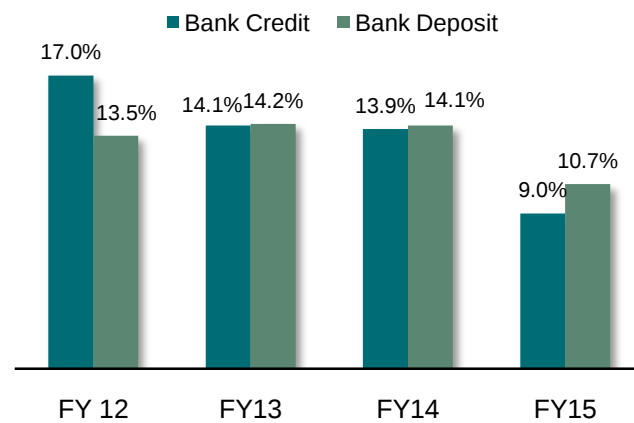


Low ATM Penetration

ATMs per 100K Population (2014)



Leading to resilient Deposit & Credit Growth (%)⁵



Source:

1. The World Bank – World Development Indicators
2. The World Bank – Global Findex (Global Financial Inclusion Database)

3. International Monetary Fund, World Economic Outlook Database, October 2014
4. Economic Outlook, CMIE
5. RBI – Database on Indian Economy,

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A. Indian Economy & Banking Sector: Industry Dynamics

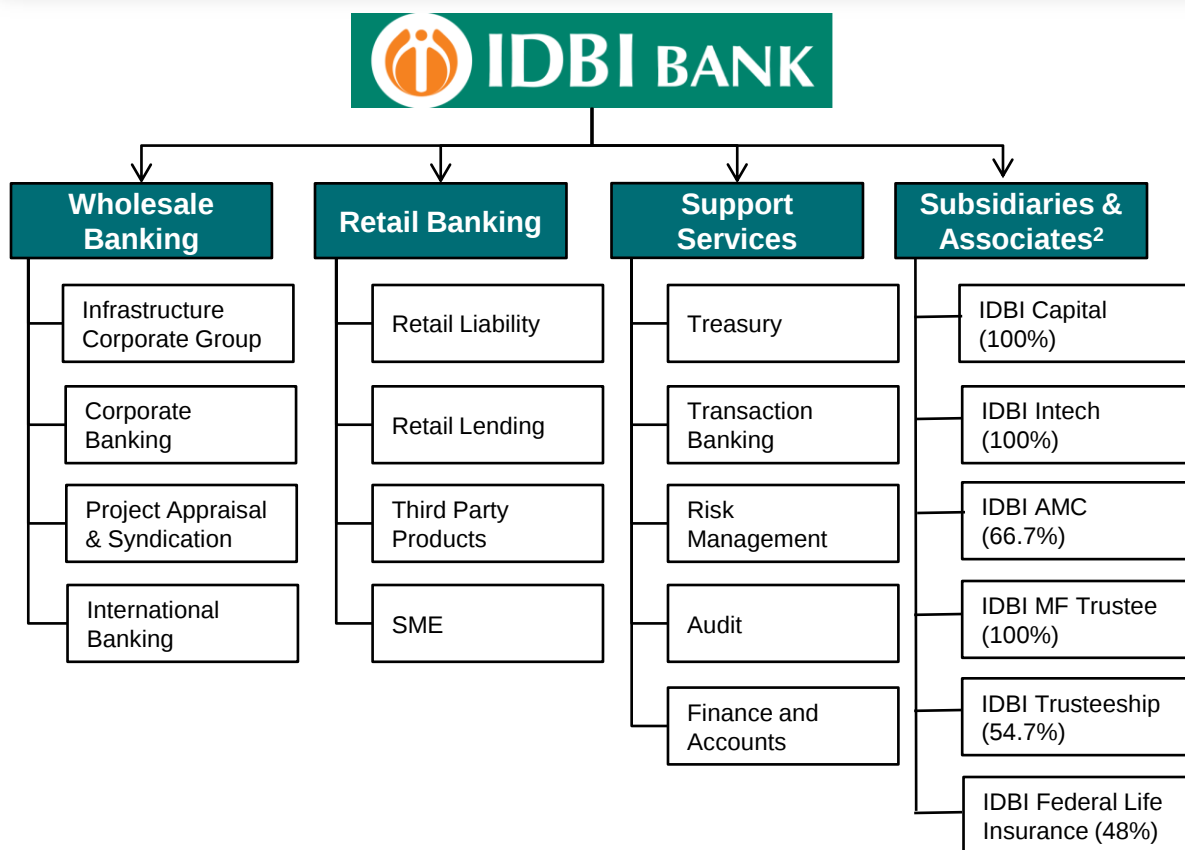
B. IDBI Bank: Overview & History

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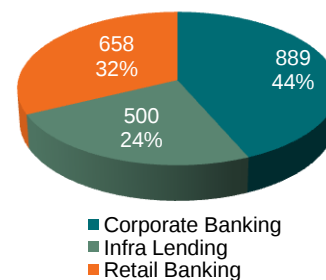
IDBI Bank | Universal Banking Franchise



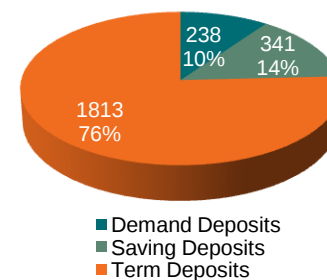
- Diversified Business Mix with universal banking operations
- Growing Customer franchise
- Diversified network of 1,778 Branches and 3,203 ATMs pan India³

Snapshot (Q2FY16) ³		
Key Financials	(Rs. Bn)	(USD Bn) ¹
Advances	2,047	31.13
Deposits	2,393	36.40
Market Capitalisation ⁴	118	2.09
NIM	1.9%	
CASA (%)	24.2%	
Cost to Income ratio	42.1%	
Gross NPA (%)	6.9%	
Net NPA (%)	3.2%	
Provisioning Coverage Ratio	68.1%	
BASEL III Total CAR	11.7%	
BASEL III Tier I CAR	8.0%	

Advance Mix (Rs. Bn)



Deposit Mix (Rs. Bn)



IDBI Bank has obtained its Banking License through an Act of Parliament

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs 65.7418 on September 30, 2015
2. As at end – March 2015
3. As at end – September 2015
4. Source: BSE, based on closing price for January 12, 2016; Reserve Bank of India's Reference Rate for the US Dollar is Rs.66.8905 on January 12, 2016

IDBI Bank | Decades of Operating History

Pre - 1993

- 1990s – Pioneer in setting up India's financial architecture
- 1987 – Raised CHF 100 mn through Swiss Franc Bond Issuance
- 1976 – Ownership transferred to the Government from the RBI
- 1964 – IDBI Bank's predecessor entity – IDBI, the DFI – set up by an Act of Parliament as a subsidiary of RBI

1994 - 2004

- 2004 – IDBI moved from its DFI status into a full-service commercial bank- named IDBI Ltd. Along with mandate for development financing
- 2003 – IDBI Repeal Act passed for conversion into a banking company
- Late 1990s to early 2000s – Changing environment gave commercial banks greater business opportunities
- 1995 – Domestic IPO, Government stake reduced to 72.0%
- 1994 – IDBI Act amended to permit private ownership up to 49.0%

2005 - 2015

- Complete networking (100.0% Core Banking)
- Customer focussed re-organization for effective business delivery
- 2015 – Raised US\$ 350 mn through Green Bond Issuance
- 2011 – Raised RMB 650 mn through Dim Sum Bond Issuance
- 2011 – Increased stake in IDBI Trusteeship Services to 54.7%
- 2011 – Merger of IDBI Home Finance and IDBI Gilts with the Bank
- 2010 – Opened first Overseas Branch at DIFC, Dubai
- 2008 – Name changed to IDBI Bank Ltd.
- 2006 – Amalgamation of United Western Bank
- 2005 – Amalgamation of IDBI Bank Ltd. with IDBI Ltd.

Architect of Indian Financial Sector

- Played a key role in providing project finance over four decades – India's No.1 Developmental Financial Institution (DFI)
- 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
 - ▶ Helped in developing a new generation of entrepreneurs through establishment of Entrepreneurship Development Institute of India (EDII) and Technical Consultancy Organizations (TCOs)
 - ▶ IDBI Bank is a promoter of the following institutions



**Electronic Stock
Exchange
(5.0% stake)**



Small Industries
Development Bank of India
**Funding Institution
for MSMEs
(19.2% stake)**



National Securities
Depository Limited
**Securities Depository
(30.0% stake)**



NSDL E-Governance
Infrastructure Limited
**E-Governance
(30.0% stake)**



**Asset Reconstruction
Company
(19.2% stake)**



**Rating Agency
(5.5% stake)**



North Eastern Development
Finance Corporation
**For development of
North-East Region
(25.0% stake)**



**A bank to
Finance Export
Import (Equity
Holding with GOI)**



Stock Holding Corporation
of India Limited
**Depository
Participant,
E-stamping etc.**

Note:

1. The shareholding of IDBI Bank in the above mentioned entities is as of March 31, 2015
2. IDBI Bank does not hold shares of EXIM Bank and Stock Holding Corporation of India Ltd as on March 31, 2015

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Key Considerations



Strong Government Support and Experienced Management Team



Pioneer in Infrastructure & Project Finance



Pan India Presence with Diversified Distribution Network



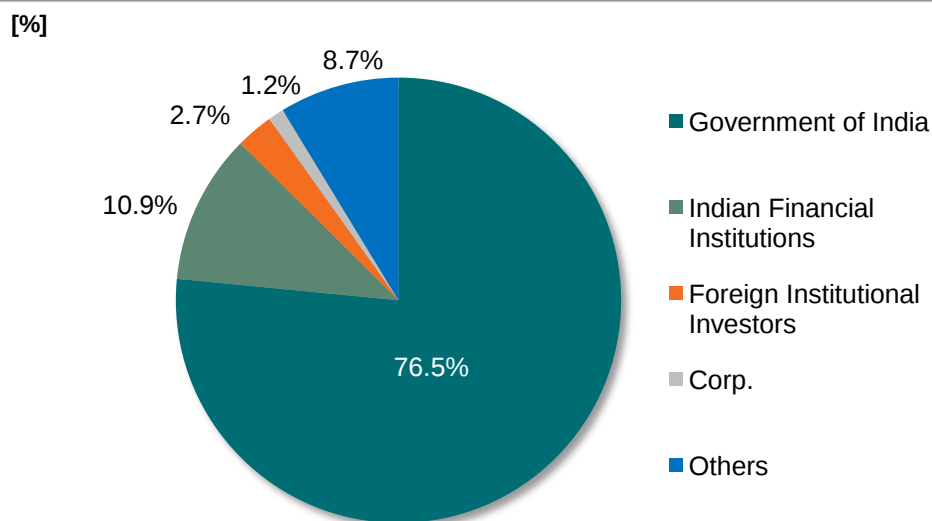
Strong Technology enabled Operating Platform



High Productivity

Strong Government Support

Shareholding as on September 30, 2015



Majority Government ownership

- ▶ Minimum Government shareholding at 51.0% [Memorandum and Articles of Association]

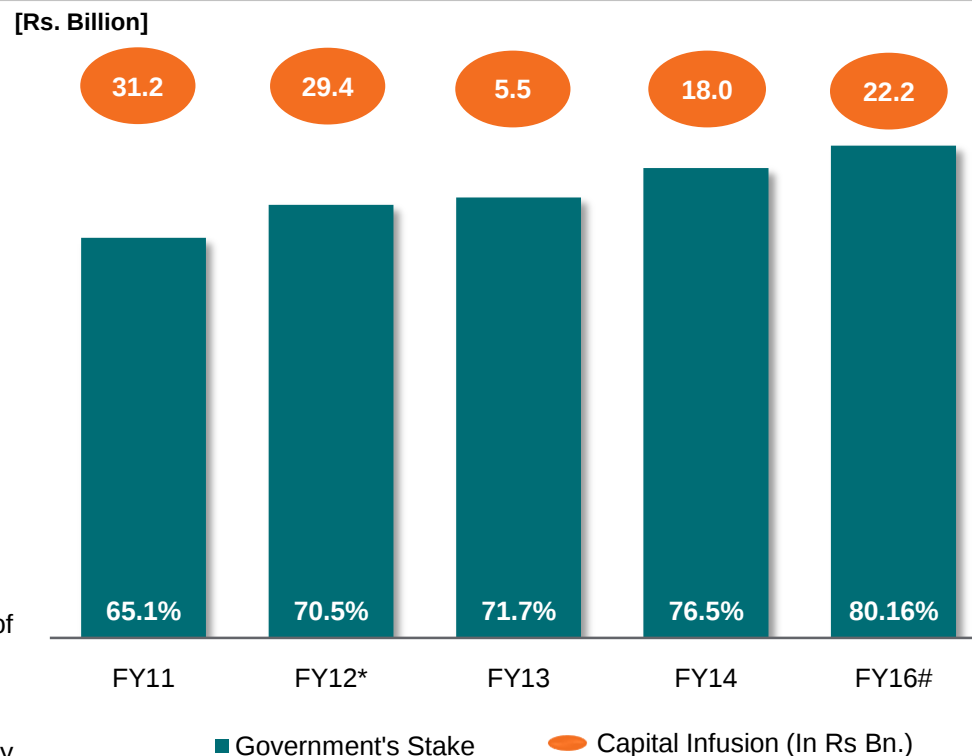
Demonstrated Government support

- ▶ Govt. stake increased from 65.1% in FY11 to 76.5% in FY14 by total equity infusion amounting to Rs.53 bn & conversion of Tier I bonds into equity
- ▶ Govt. has recently infused Rs.22 bn for FY16, consequently the shareholding of Gol has risen to 80.16%.

Board of Directors comprises eminent personalities from diverse fields

- ▶ Two full time directors appointed by Gol (MD & CEO and one Deputy Managing Director)
- ▶ One key Government official from Finance Ministry and four independent directors

Sustained Government support



- * – Infusion of fresh equity capital to the extent of Rs. 8 bn and conversion of Tier I Bonds of Rs. 21 bn into equity
- # – Increase in Government's stake due to infusion of fresh equity capital

Board of Directors

Name and Designation	Occupation/ Experience
 Shri. Kishor P Kharat <i>MD & CEO</i>	- Over 30 years of banking experience across all key banking segments and holds Graduate degree in Commerce, CAIIB and Law - Dealt with various verticals of banking including credit, international business, information technology and general administration both in India and abroad - Prior to joining IDBI, he was Executive Director of Union Bank of India - He is also Chairman of the board of IDBI Capital Market Services Limited, IDBI Trusteeship Services Ltd, IDBI Asset Management Ltd, IDBI Intech Ltd. - He is also Director of EXIM Bank, Chairman & Executive Trustee of Stressed Assets Stabilization Fund (SASF), President of Governing Council of Entrepreneurship Development Institute of India
 Shri. B.K. Batra <i>Deputy Managing Director</i>	- Over 32 years of banking experience across all major verticals - He holds graduate degree in Commerce from Shriram College of Commerce, Delhi, Business Administration from FMS Delhi and CFA from ICFAI, Hyderabad - He is also on the board of directors of IDBI Capital Market Services Limited, IDBI Mutual Fund Trustee Co. Limited, IDBI Intech Limited and Stressed Assets Stabilisation Fund
 Smt. Snehalata Shrivastava <i>Government Director</i>	- Over 30 years of experience in field of finance, telecom, highways, revenue and multilateral banks including World Bank and Asian Development Banks - She is an IAS officer of 1982 batch, and is Special Secretary (FS), Department of Financial Services, Ministry of Finance - Holds Post graduate degree in Geography
 Shri. S Ravi <i>Independent Director</i>	- Over 25 years of experience in the profession - He is qualified as a chartered accountant from the Institute of Chartered Accountants, India and has also obtained a diploma in information systems audit from the same institute - He was formally a Director of UCO Bank, Union Bank and BHEL.
 Shri. Ninad Karpe <i>Independent Director</i>	- He is MD & CEO of Aptech Ltd. - He is qualified as a chartered accountant from the Institute of Chartered Accountants, India
 Shri. Pankaj Vats <i>Independent Director</i>	- Over 30 years of experience in running small scale industry - He is a graduate in commerce from Shriram College of Commerce, Delhi
 Shri. G P Joshi <i>Independent Director</i>	- He is a former IAS officer - Holds a graduate degree in science from Birla Institute of Technology and Science, Pilani, and a post graduate degree in science from Allahabad University

Pioneer in Infrastructure & Project Finance

Strong Core Competencies in Infrastructure, Project Financing and Loan Syndication

- Strong appraisal and loan syndication skills
 - ▶ Pioneer in Infrastructure financing
 - ▶ Foremost in financing PPP projects in almost every infrastructure sector
- Long standing relationship with all large Indian corporates
 - ▶ Assisted industrial units across a broad spectrum of sectors
- Completed debt syndication of about Rs.2,697.15 billion (~ USD 41.03 billion) till end September, 30, 2015
- 9 Mandates under execution for debt syndication aggregating Rs.120.84 billion (~ USD 1.84¹ billion) for infrastructure and non infrastructure projects as of September, 2015.
- **Committed Exposure of over Rs. 730.14 billion (~USD 11.11 billion) to infrastructure projects (as on September 30, 2015)**
- Member of advisory groups set up by Government of India and industry bodies for infrastructure projects

Indian Borrower Loans: Mandated Lead Arranger – 2015²

No.	Underwriter	Volume [Rs Mn.]	Share [%]
1	State Bank of India	1,126,446	50.46
2	Axis Bank Ltd	245,548	11.00
3	IDBI Bank Ltd	154,372	6.91
4	Standard Chartered Bank	72,359	3.24
5	Mizho Financial	52,794	2.36

Indian Borrower Loans: Book runner– 2015²

No.	Underwriter	Volume [Rs Mn.]	Share [%]
1	State Bank of India	800,773	48.48
2	Axis Bank Ltd	250,129	15.14
3	IDBI Bank Ltd	103,919	6.29
4	Standard Chartered Bank	80,690	4.88
5	Bank of India	46,474	2.81

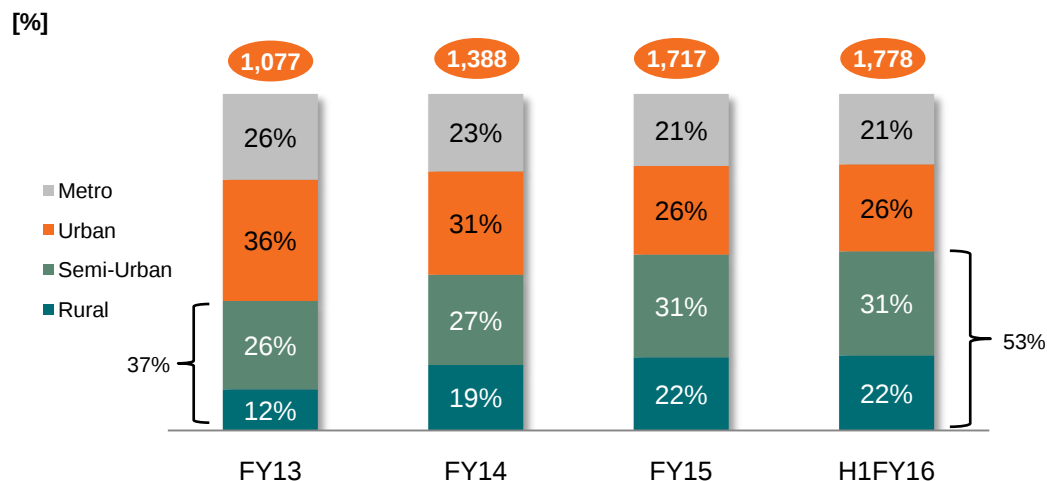
Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is ₹ 65.7418 on September 30, 2015

2. Bloomberg – India Capital Market s League Table 1st 3Q 2015

Pan India Distribution Network¹

Expanding & Diversified Distribution of Branch Network*



*includes one Overseas Branch

ATMs	1,702	2,301	3,000 ⁴
Employees	15,465	16,438	16,555



■ Reach

► Large Customer Base

- Large Corporate customer base
- Long standing relationships with India's top corporate groups
- Large Retail customer base
- Internet, Tab, Point of Sale and Mobile banking
- Network of²: RAC (75); CCU (29); RPU (6); CC (11); E-lounges (13)

■ International Operations

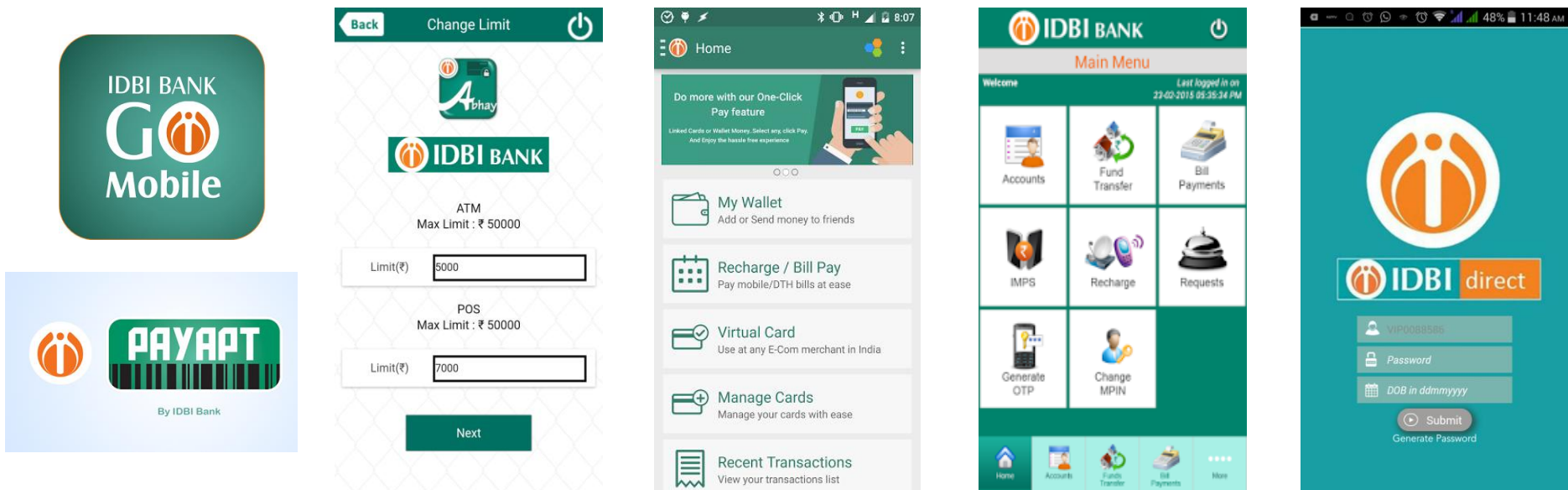
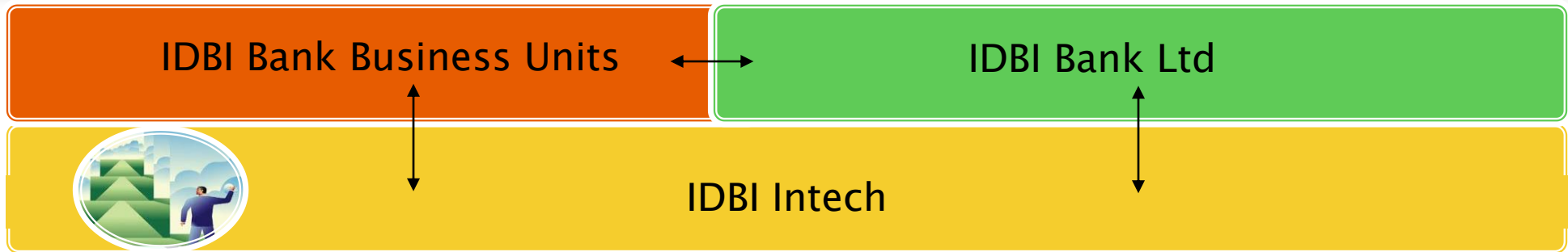
- One overseas branch at DIFC, Dubai
- International Banking Unit (IBU) at GIFT, Gujarat (RBI approval in place)
- Global Expansion Plans, particularly in Singapore and Shanghai
- Increasing branch network in rural/ semi urban areas with progressive use of alternate channels (e-lounges, kiosks, Business correspondents, Business facilitators etc.)

Young workforce (Average age of 33 years) leading the Bank's Expansion Drive

Note:

1. As at end- September 2015
2. RAC: Retail Asset Centre; CCU: Currency Clearing Units; RPU: Regional Processing Unit; CC: Currency Chests
3. Map not to scale
4. As on April 6, 2015

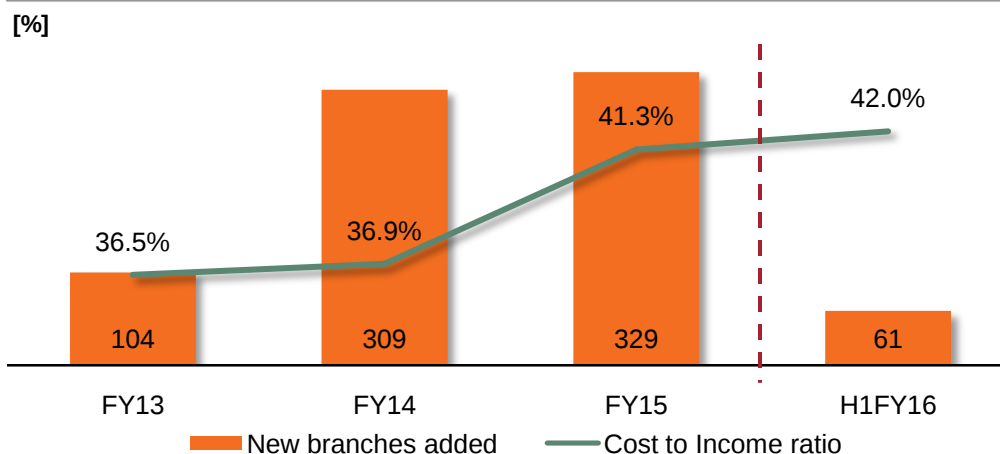
IDBI Intech – Backbone of IDBI Group's IT function



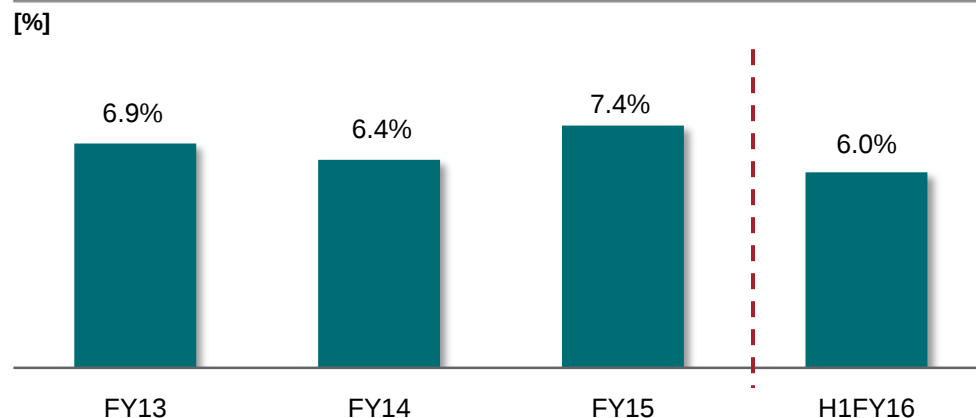
- ✓“Skoch Order-of-Merit” Award for Abhay Card App during FY 2015-16.
- ✓“Banking Frontier’s Finnoviti Award” for IDBI Samriddhi portal for innovation

High Productivity

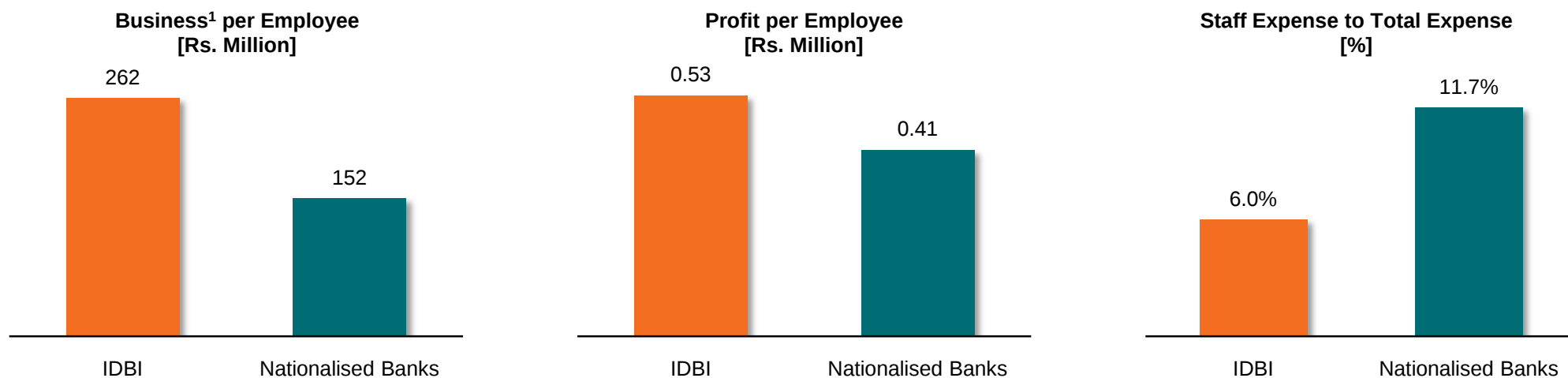
Sustainable Cost-to-Income Ratio



Staff Expenses to Total Expenses



Productivity Metrics² (FY15)



Note:

1. Business = Advances + Deposits

2. Nationalized Banks: Source: RBI

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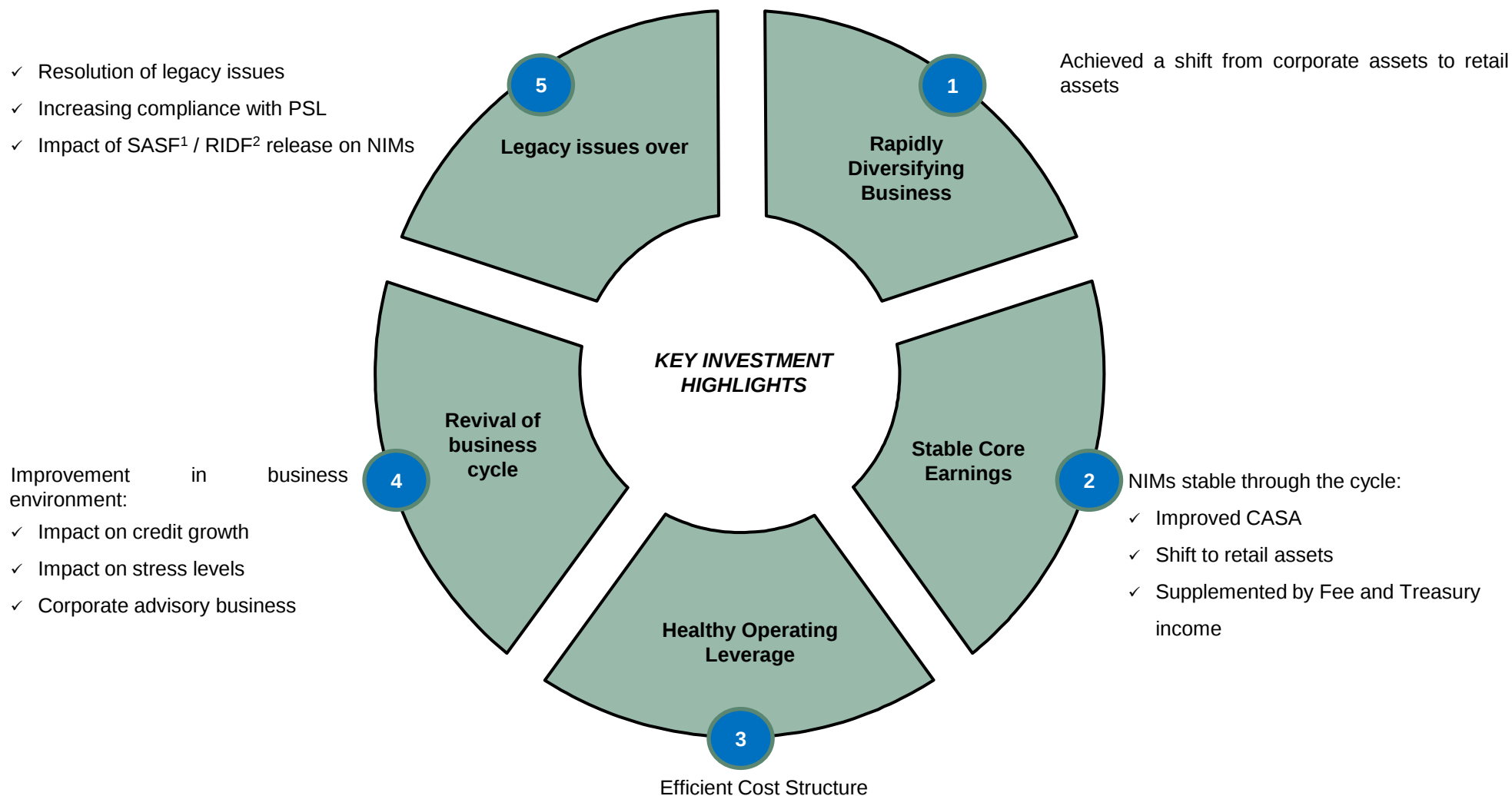
C. IDBI Bank: Key Considerations

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Key Financial Matrices

Well Geared To Chart A New Course



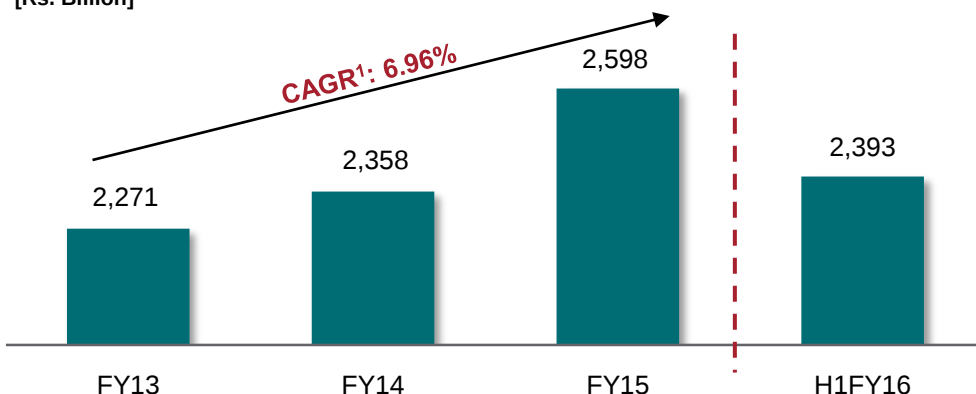
Notes:

1. SASF = Stressed Asset Stabilization Fund
2. RIDF = Rural Infrastructure Development Fund

Steady Growth in Overall Business

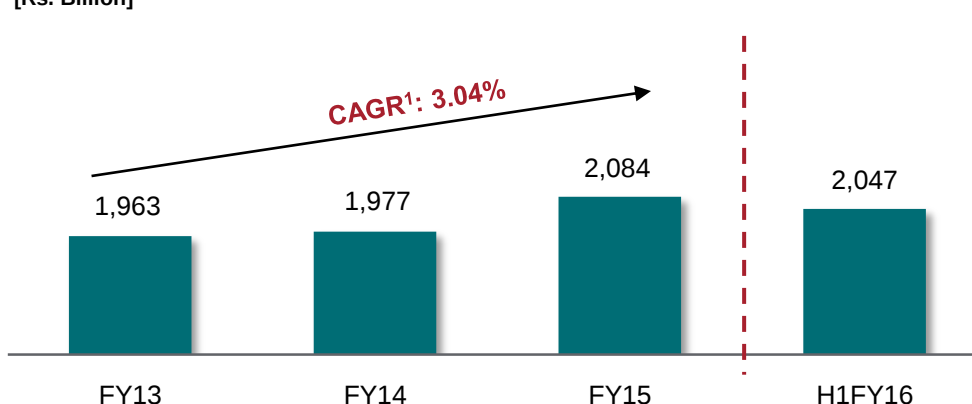
Deposits

[Rs. Billion]



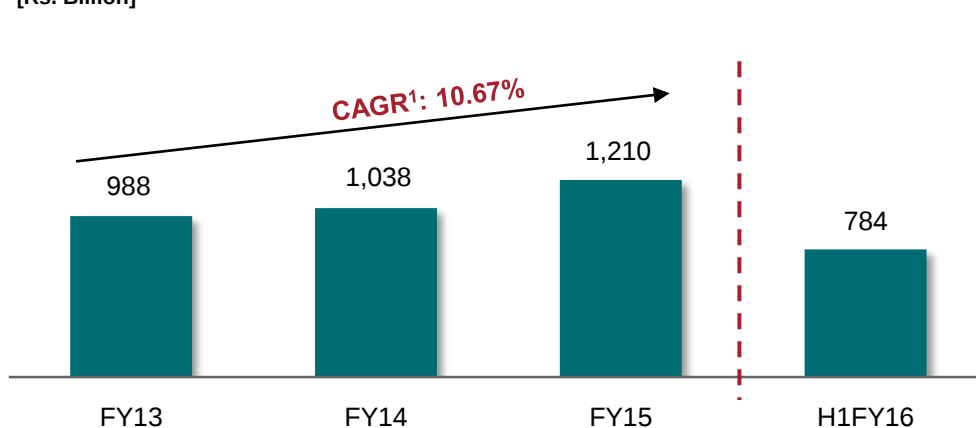
Advances

[Rs. Billion]



Investments

[Rs. Billion]



Key Underpinnings

- Reduced dependence on bulk deposits
- Rebalancing the advances mix between corporate and retail clients
 - Rebalancing strategy supported by network expansion
 - Retail focus and network expansion contributing to PSL²
- PSL² increased from 27.8% in Q2FY15 to 34.8% in Q2FY16 of ANBC³
- Impact of revision in PSL guidelines on RIDF

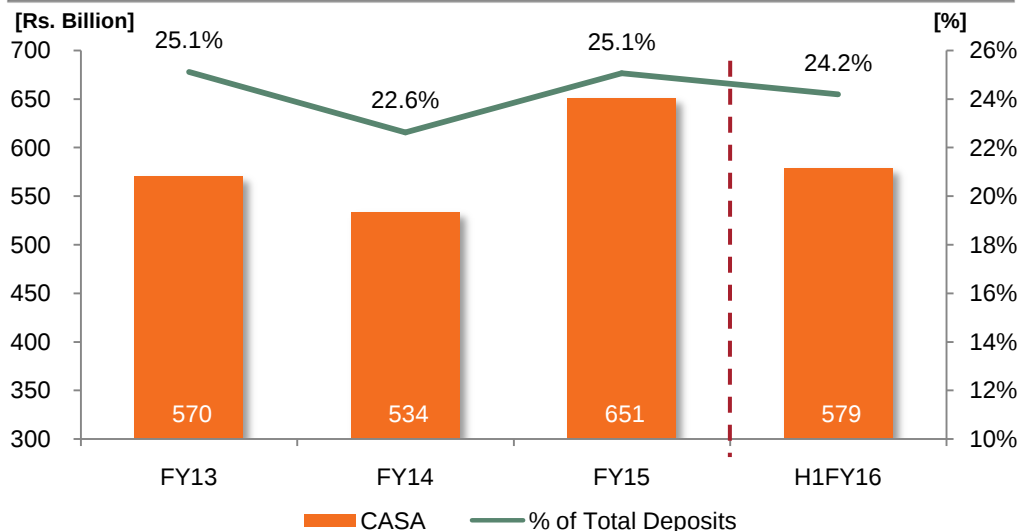
3 Rs – Rebalance, Repositioning and Resources focus

Notes:

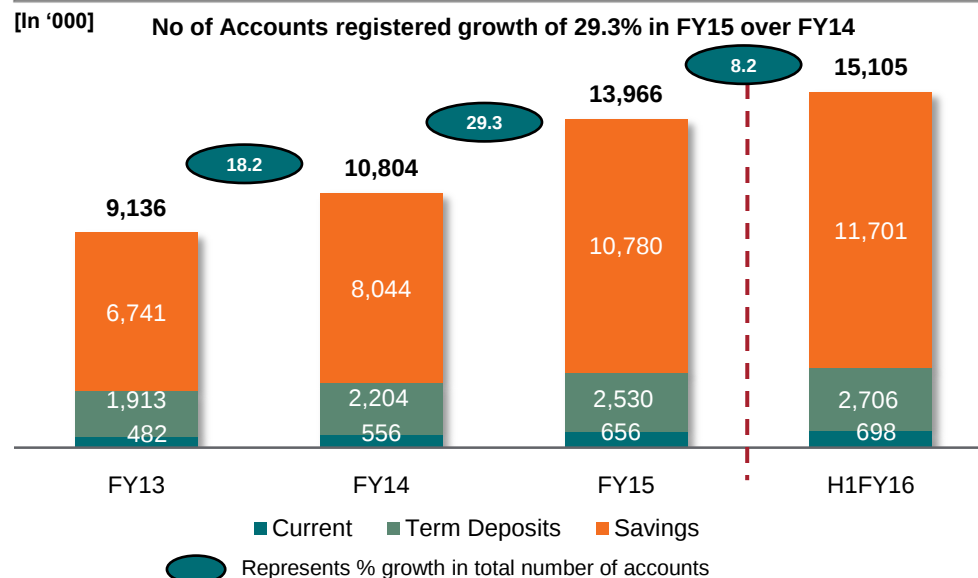
1. CAGR: Cumulative Average Growth Rate from FY13- FY15
2. PSL: Priority Sector Lending
3. ANBC: Adjusted Net Bank Credit

Rebalancing the CASA Profile

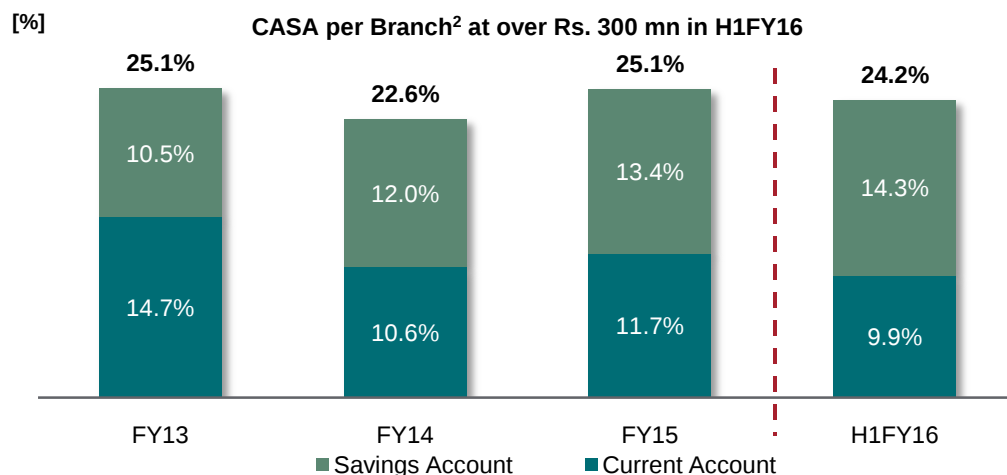
CASA Growth



Growth in Number of Accounts



CASA Breakup



CASA Growth Strategy

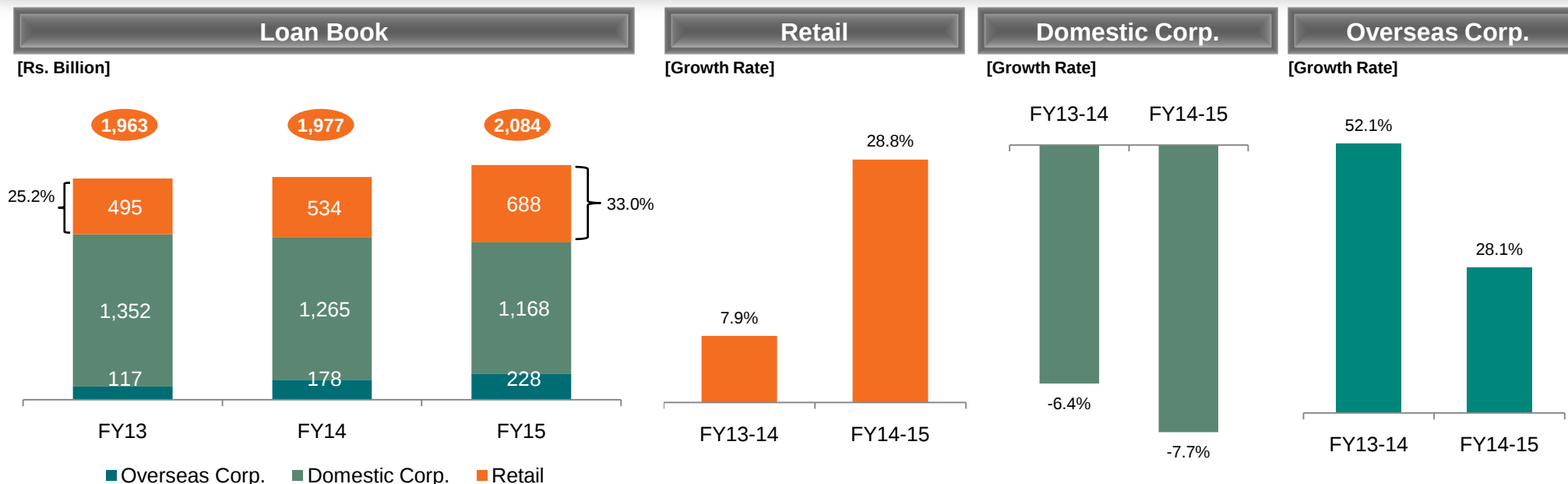
- CASA growth is in line with the Bank's Rebalancing strategy further driven by network expansion
- CASA for the Bank grew at 21.9% y-o-y in FY15 vs. 9.1%¹ for Nationalized Banks
- BC, BF, e-Lounges, etc are low cost modes for increasing CASA
- Steadily increasing Average CASA and Average Total Deposits
- Introduction of "Flexi Current Account", opening of accounts online

Note:

1. Source RBI

2. CASA per Branch = Total CASA/ Total Branches

Diversified Loan Book & Risk Management



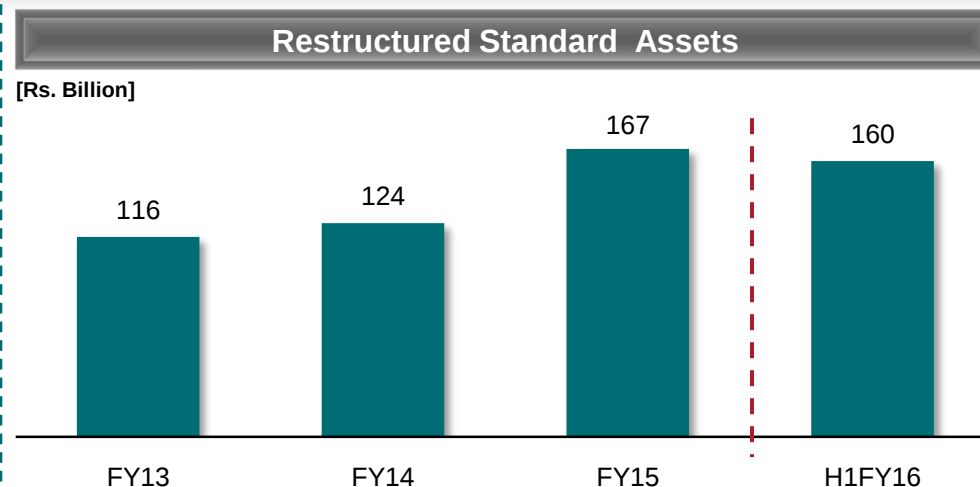
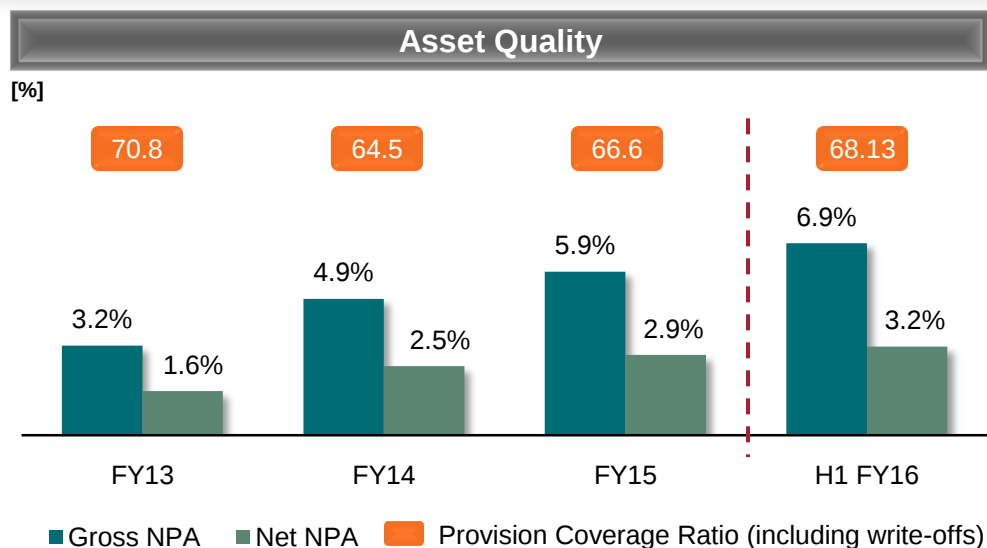
Key Underpinnings

- Focus on maintaining a quality SRA¹ portfolio
- Targeting Retail and PSL expansion through Retail Banking Group and a rapidly expanding distribution network
- Key focus on Home Loans
- Financing agricultural, rural and MSME sectors provides diversification benefits and stability to earnings
- Merger of Priority Sector Group with Retail Banking Group to speed up PSL credit delivery

Notes:

1. SRA - Structured Retail Asset
2. As at end- September 2015

Asset Quality



Sector-wise NPAs ¹

[Rs. Billion]

S No	Sector	Gross NPA	GNPA % of Outstanding Sectoral Advances
1	Agri And Allied Activities	13.22	11.11
2	Industry	97.30	8.79
3	Services	20.60	7.79
4	Personal Loans	4.25	1.27
5	Others	12.21	3.95
Grand Total		147.58	6.92

Sector-wise Restructured Standard Assets¹

[Rs. Billion]

S No	Sector	Standard Assets
1	Infrastructure	50.08
2	Electricity Generation	22.30
3	Electrical Machinery	12.49
4	Ship Building	11.66
5	Metal Industry	10.09
6	Sugar	6.14
7	Glass Manufacturing	5.37
8	Textiles	4.48
9	Telecommunications	3.70
10	Pharmaceuticals	3.40
11	Others	30.54
Total		160.25

Note:

1. As at end- September 2015

Asset Quality | NPA Movement

[Rs. Billion]

Parameters	FY13	FY14	FY15	Q4FY15	Q1FY16	Q2FY16
Gross NPAs: Opening Balance	45.51	64.50	99.60	121.40	126.85	141.12
Add: Slippages	27.40	57.06	61.01	23.19	16.14	13.73
Less: Deductions						
1. Write Off	3.83	13.93	16.09	8.60	0.01	4.20
2. Upgradation	2.07	0.37	6.08	2.48	0.89	1.89
3. Recoveries	2.51	7.66	11.59	6.67	0.97	1.18
Total Deductions	8.41	21.96	33.76	17.75	1.87	7.27
Gross NPAs	64.50	99.60	126.85	126.85	141.12	147.58

Key Underpinnings

- Reduction in slippages in past three quarters
- Upgradations have increased y-o-y in FY15
- Pace of recoveries has increased

Strategies for managing NPAs

- Pro-active Monitoring of NPAs, dedicated NPA Management Group
- One Time Settlements/ Negotiated Settlements (OTS/NS)
- Enforcement action under the SARFAESI Act
- Resolution through Debts Recovery Tribunal (DRT)
- Sale to Asset Reconstruction Companies (ARCs)

Note:

1. As at end- September 2015

Strong Corporate Governance & Risk Oversight

Audit Committee	Business Review Committee	Customer Service Committee	Executive Committee	Frauds Monitoring Committee	HR Steering Committee	Information Technology Committee	Recovery Review Committee	Risk Management Committee	Stake holders' Relationship Committee
Oversees the Bank's financial reporting process and the disclosures of its financial information to ensure that the financial information is correct, sufficient and credible	Constituted to have focused discussion in review and reporting items and items for information submitted to the Board.	Looks in to customer grievances and effectively services customers in the retail banking segment	Takes into account the matters including approvals of loans and advances.	Detects, monitors & address frauds	Deals with the matters related to human resources	Puts in place an effective technology platform in the Bank	Reviews NPAs, stressed accounts, written-off cases, OL cases, DRT cases, etc	Assesses various risks associated with the bank's business, their mitigation and also addresses the issues related to asset liability mismatch.	Looks into redressal of stakeholders' & investors' grievances



- Broad-based decision making process through Internal Committees
 - ▶ Credit Committee and Investment Committee set up with appropriate Delegation of Powers
 - ▶ Empowerment across levels for effective credit delivery

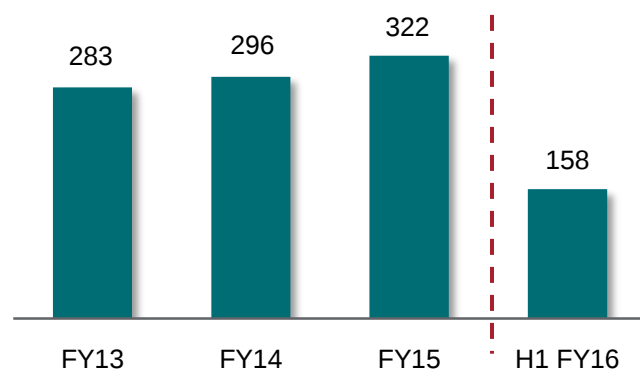


- Credit risk managed & monitored by
 - ▶ In-house rating models
 - ▶ Committee based loan approvals
 - ▶ Exposure limits

Operational Matrices

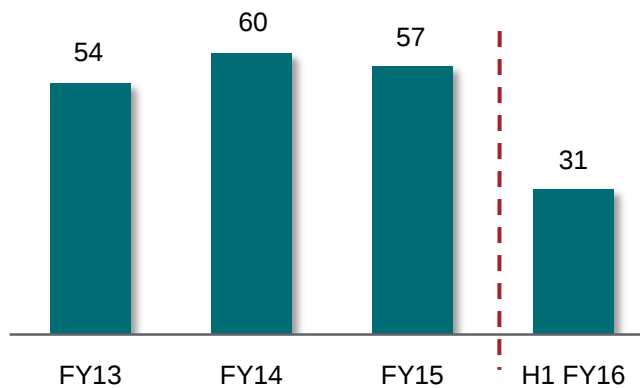
Total Income¹

[Rs. Billion]



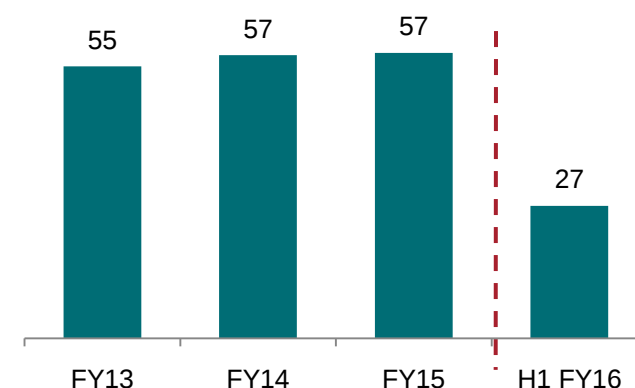
Net Interest Income

[Rs. Billion]



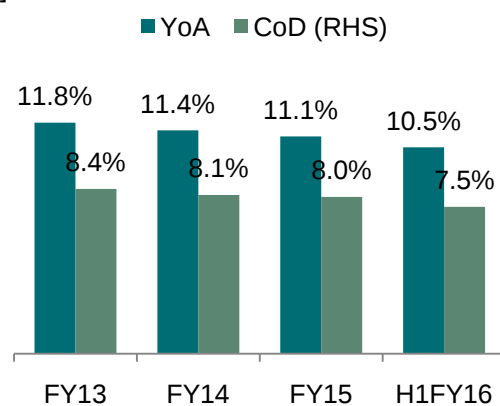
Operating Profit

[Rs. Billion]



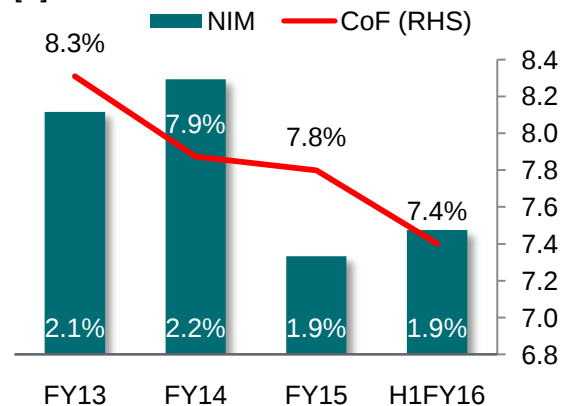
YoA vs. CoD²

[%]



NIMs vs. CoF²

[%]



Rebalancing strategy playing out...

Maturity Profile (Rs. Billion)

Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	208.3	171.9	1,029.4
> 6 months to 1 year	117.5	12.5	235.9
> 1 years to 3 years	805.7	102.5	758.7
> 3 years to 5 years	300.8	124.8	137.0
> 5 years	614.2	218.5	231.7
Total	2,046.6	630.2	2,392.7

RSL³ maturing faster than the RSA³ have a positive impact in the falling interest rate scenario

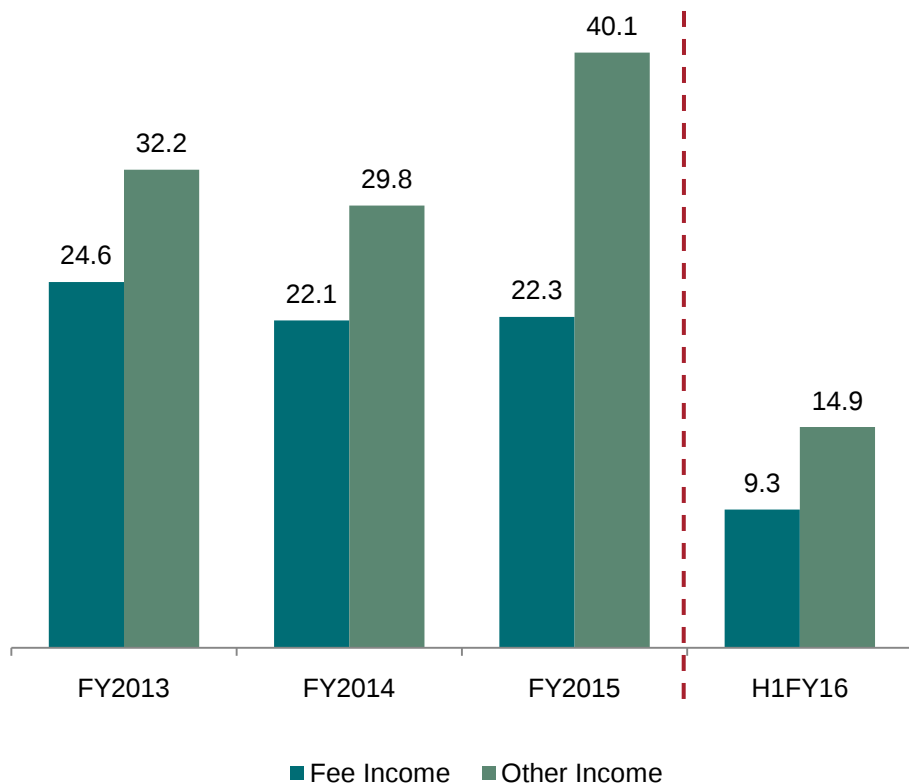
Notes:

1. Total Income = Interest Income + Other Income
2. YoA : Yield on Advances ; CoD: Cost of Deposits; NIM: Net Interest Margin; CoF: Cost of Funds
3. RSL: Rate Sensitive Liabilities; RSA: Rate Sensitive Assets

Fee Income & Other Income

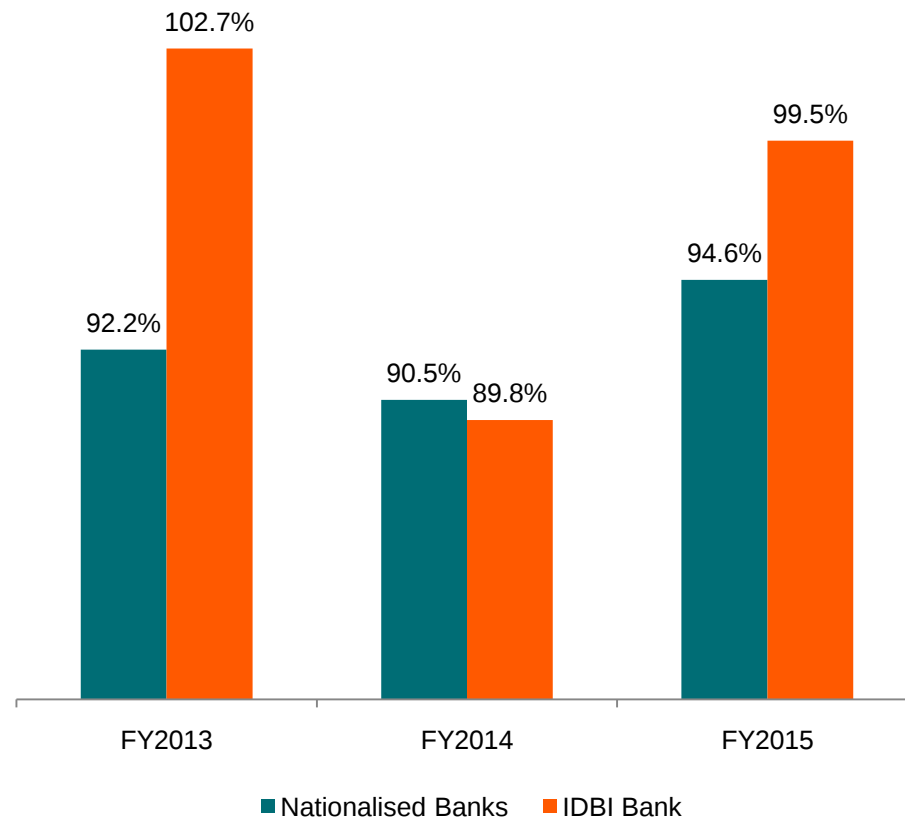
Trend in Fee Income

[Rs. Billion]



Other Income as Percentage of Operating Expenses¹

[%]



Strong Other Income growth is driven by Monetization of assets, Treasury gains and Fee based income

Outperforming PSB peers

Notes:

1. Source: Indian Bank's Association (IBA) Key Statistics
2. PSB: Public Sector banks
3. All PSBs: Data for 27 Public Sector Banks provided by IBA Key Statistics

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Shift in Focus to Leverage Core Strength

Story so far

- ❑ Developed important financial institutions including **SIDBI, CARE, EXIM Bank, NSE, NSDL, CCIL, NeDFI, SHCIL** etc.
- ❑ Forayed into commercial banking through merger of its subsidiary IDBI bank in Oct 2004
- ❑ Developmental role diluted and stiff competition with established commercial banks, both PSBs & Pvt. Banks
- ❑ Difficulty in catching up with the pace of regulatory requirement of meeting PSL sub-targets by growing its asset base
- ❑ Adopted the strategy of consolidation and calibrated business growth in last couple of years

Way ahead

- ✓ Indian economy is one of the fastest growing economies in the world
- ✓ Bank would leverage its core competencies i.e., Project Appraisal, Loan Syndication and Underwriting
- ✓ Transform the domestic operations as its two broad pillars i.e., **Wholesale Banking** segment and **Retail Banking** segment
- ✓ Further strengthen the Retail Franchise

Multipronged Growth Strategy

- Leveraging the “IDBI” Brand
- Leveraging Wholesale Banking Franchise
- Grow Retail Banking Business
- Presence across the Value Chain
- Leveraging intra-group synergies
- Forging alliances and providing third party services

Thank You



Annexures



Standalone Financials

Balance Sheet Summary

	[Rs. Billion]			
Balance Sheet	FY13	FY14	FY15	H1 FY16
Cash & Balance with RBI	105.4	127.1	130.4	116.2
Balances with Bank & Money at Call & Short Notice	73.8	41.1	14.9	72.1
Investments	988.0	1,037.7	1,209.6	784.1
Advances	1,963.1	1,976.9	2,083.8	2,046.6
Fixed Assets	29.3	29.8	30.6	31.2
Other Assets	68.1	77.3	91.0	334.4
Total Assets	3,227.7	3,289.9	3,560.3	3,384.6
Paid-up Capital	13.3	16.0	16.0	16.0
Reserves & Surplus	199.0	220.4	227.1	229.4
Employee Stock Option (grants) outstanding	0.0	0.0	0.0	0.0
Deposits	2,271.2	2,357.7	2,598.4	2,392.8
Borrowings	658.1	601.5	618.3	630.1
Other Liabilities & Provisions	86.1	94.3	100.5	116.3
Total Liabilities	3,227.7	3,289.9	3,560.3	3,384.6

Source: IDBI Bank Annual Reports and Half Yearly Results ended September 30, 2015.

Standalone Financials

Profit and Loss Summary

				[Rs. Billion]
Income Statement	FY13	FY14	FY15	H1 FY16
Interest Earned	250.64	265.98	281.54	143.31
Interest Expended	196.91	205.76	224.10	112.25
Net Interest Income	53.73	60.22	57.44	31.06
Other Income	32.20	29.79	40.08	14.86
Operating Income	85.93	90.00	97.52	45.92
Operating Expenses	31.34	33.19	40.27	19.35
Operating Profit	54.59	56.81	57.25	26.57
Net Profit	18.82	11.21	8.73	2.55

Key Ratios (Standalone)

	FY13	FY14	FY15	H1 FY16
Net Interest Margin	2.1%	2.2%	1.9%	1.9%
Cost Income Ratio	36.5%	36.9%	41.3%	42.1%
Gross NPA Ratio	3.2%	4.9%	5.9%	6.9%
Net NPA Ratio	1.6%	2.5%	2.9%	3.1%
Return on Assets	0.7%	0.4%	0.3%	0.2%
Return on Equity	10.4%	5.6%	3.9%	2.2%

Source: IDBI Bank Annual Reports and Half Yearly Results ended September 30, 2015.

What if your bank
would do everything
your friend would do.

IDBI Bank Investor Presentation

January 2016



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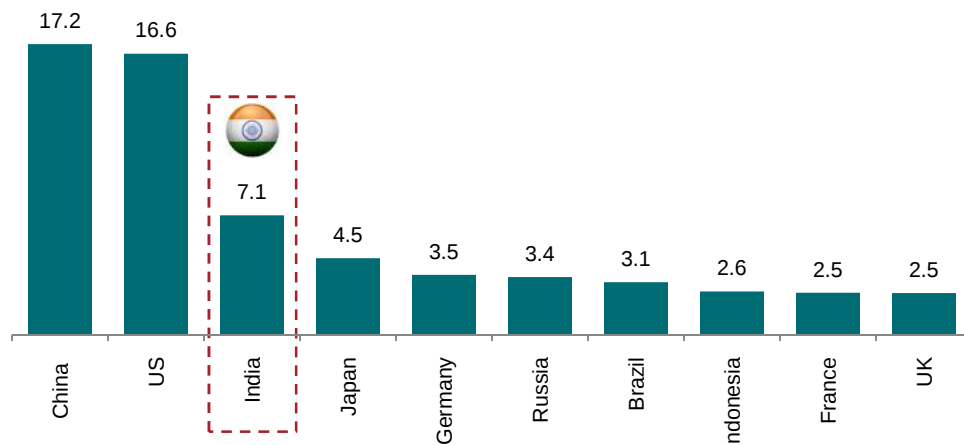
E. Growth Strategy

India Macroeconomic Overview

Strong Demographic Tailwinds Supporting Indian Growth Story

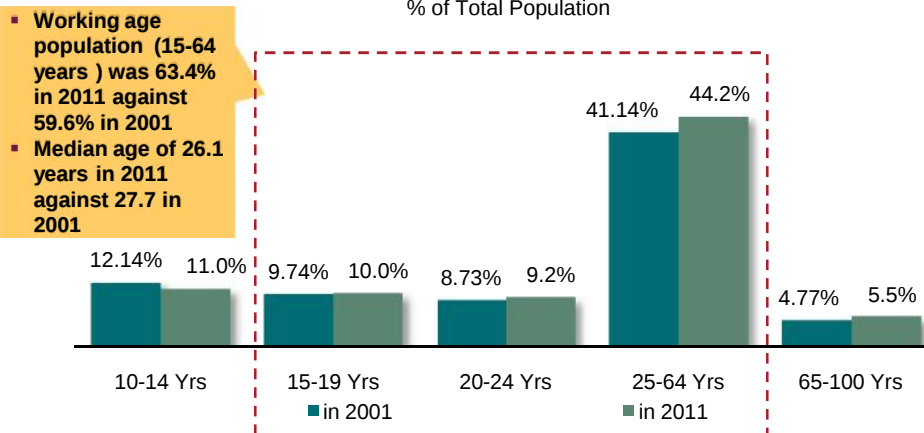
India: 3rd Largest Economy by GDP ¹ (PPP)

[US\$ Trillion]



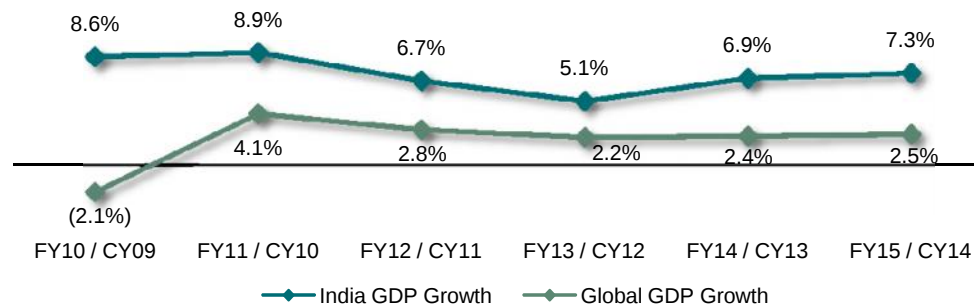
Supported by Improving Demographics Mix²

[%]



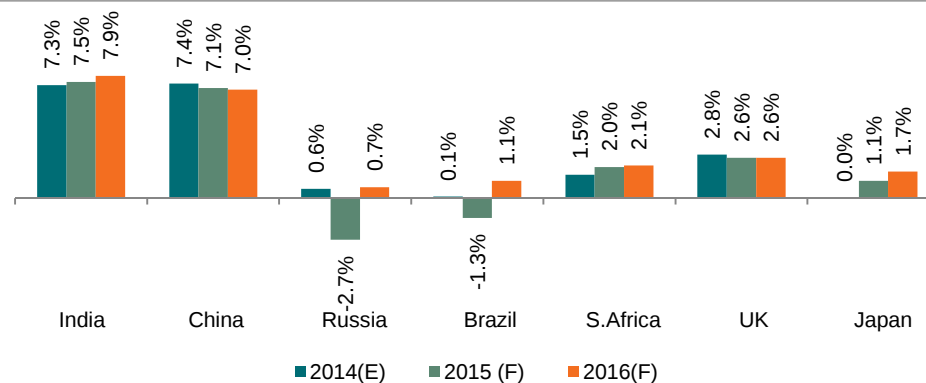
High historical growth rates^{1,3}

Real GDP growth Y-o-Y (%)



[Note: Fiscal year ending March 31 for India growth corresponds to calendar year ending December 31 for Global growth i.e. FY07 corresponds to CY06; India's GDP till FY13 is as per Base Year 2004-05 and from FY13 onwards is as per Base Year 2011-12]

Indian GDP Expected to increase Steadily, and continue the Strong Momentum³



Indian GDP expected to rebound, supported by strong demographic profile

Source:

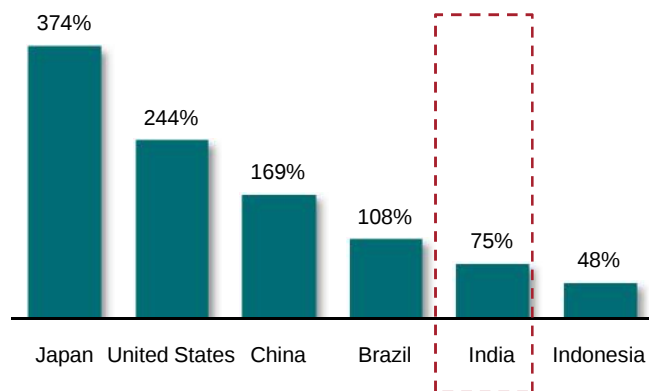
1. World Bank
2. India Census 2011
3. IMF World Economic Outlook, October 2014

India Banking Sector Overview

Structural drivers in place

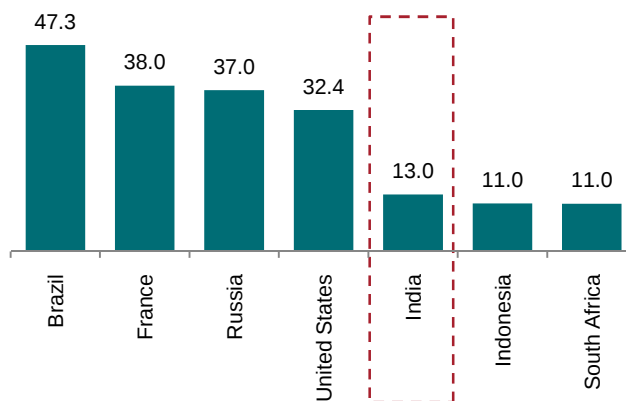
Low Domestic Credit¹

Domestic Credit % of GDP (2014)



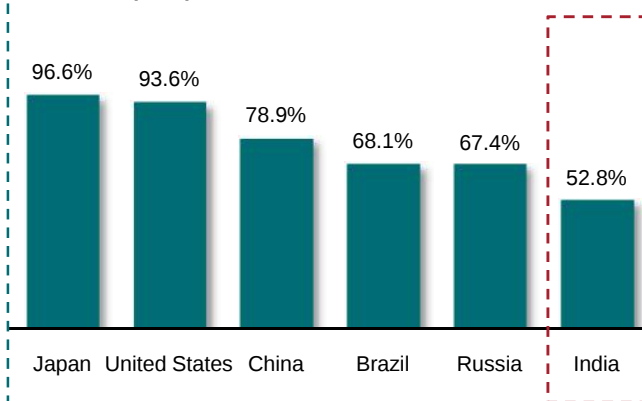
Under-penetrated market¹

Branches Per 100K Population (2014)



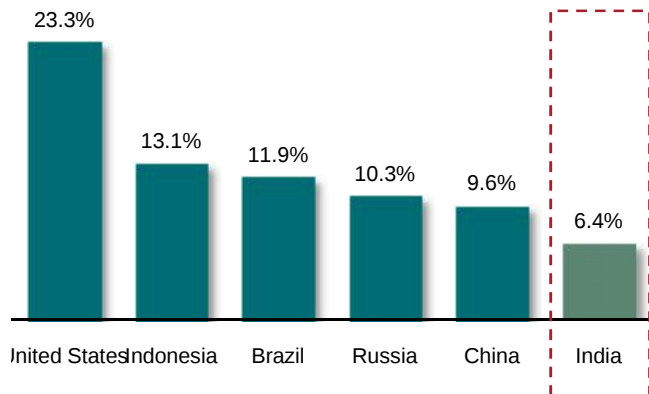
Low Financial Participation²

% of age 15+ with account at a formal financial institution (2014)



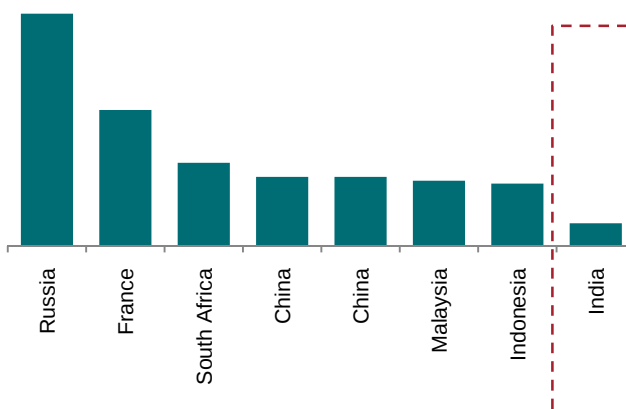
Under-penetration in Retail Segments²

% of age 15+ with loan from a financial institution in the past year (2014)

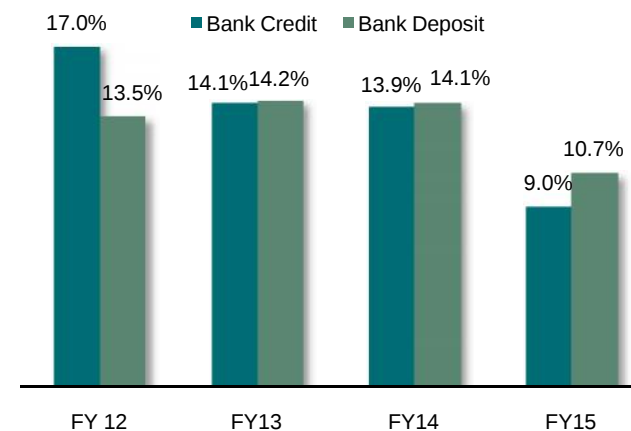


Low ATM Penetration

ATMs per 100K Population (2014)



Leading to resilient Deposit & Credit Growth (%)⁵



Source:

1. The World Bank – World Development Indicators
2. The World Bank – Global Findex (Global Financial Inclusion Database)

3. International Monetary Fund, World Economic Outlook Database, October 2014
4. Economic Outlook, CMIE
5. RBI – Database on Indian Economy,

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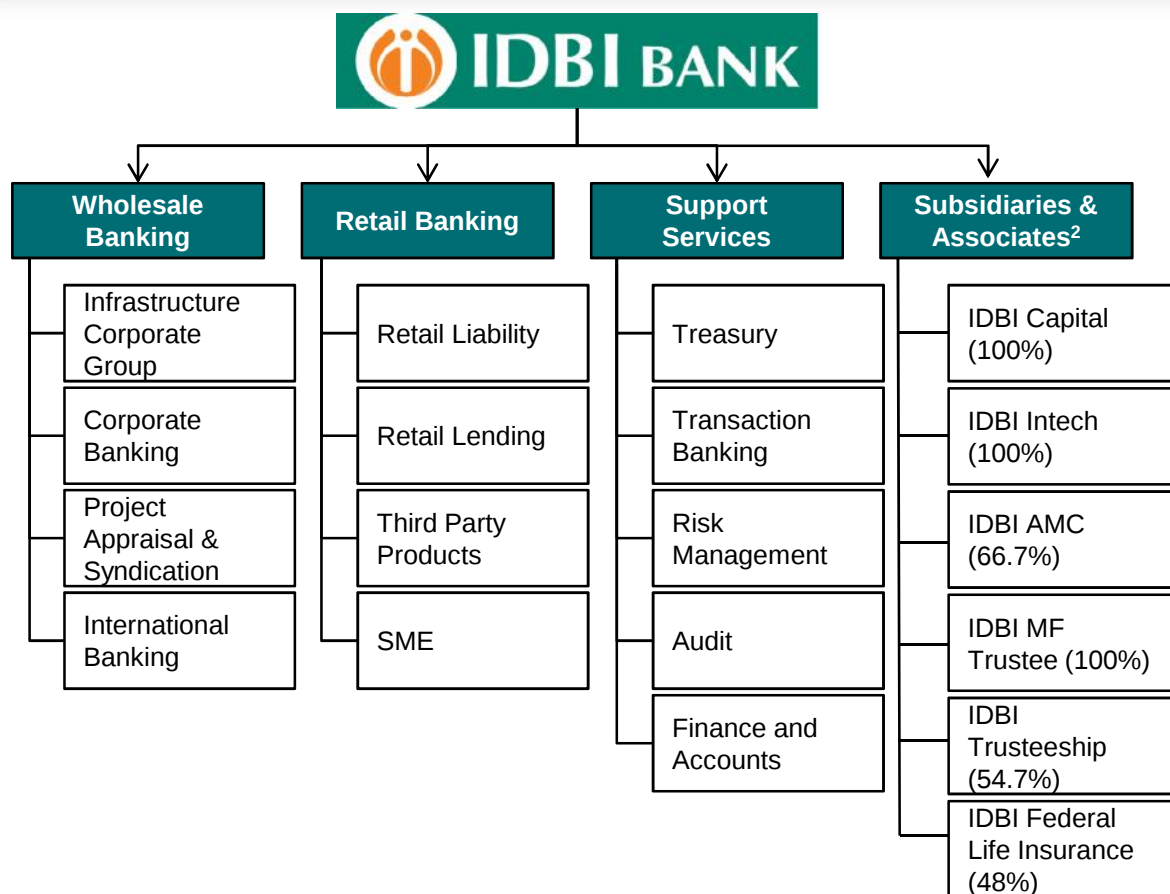
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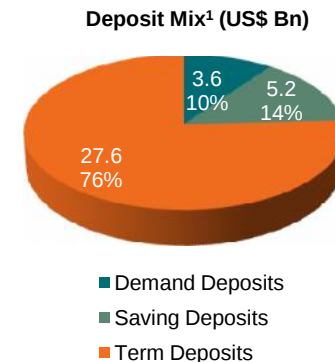
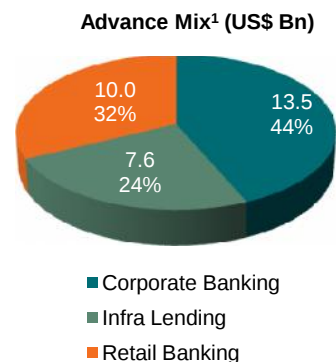
E. Growth Strategy

IDBI Bank | Universal Banking Franchise



- Diversified Business Mix with universal banking operations
- Growing Customer franchise
- Diversified network of 1,778 Branches and 3,203 ATMs pan India³

Snapshot (Q2FY16) ³	
Key Financials	(USD Bn) ¹
Advances	31.14
Deposits	36.40
Market Capitalisation ⁴	2.09
NIM	1.9%
CASA (%)	24.2%
Cost to Income ratio	42.1%
Gross NPA (%)	6.9%
Net NPA (%)	3.2%
Provisioning Coverage Ratio	68.1%
BASEL III Total CAR	11.7%
BASEL III Tier I CAR	8.0%



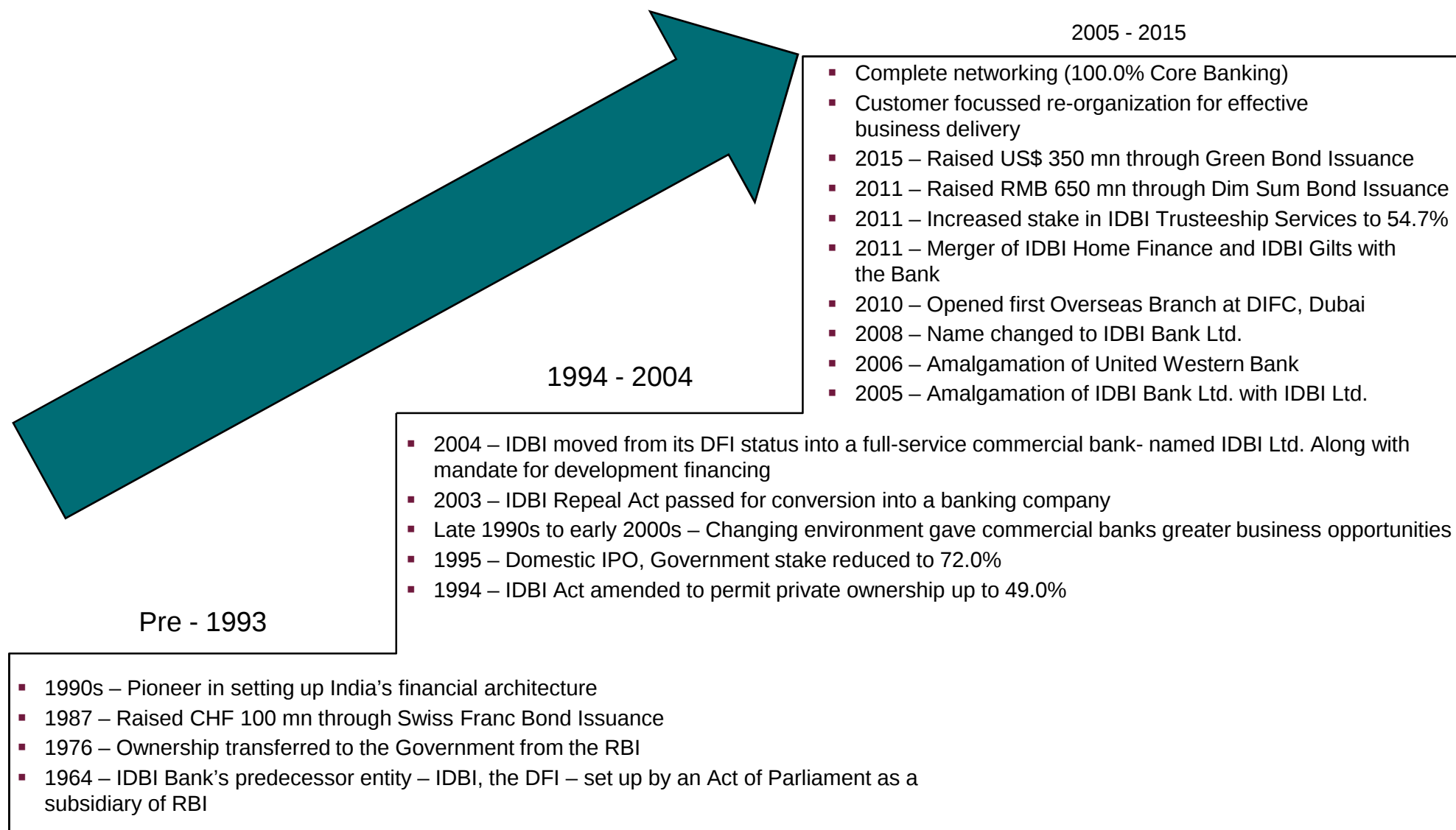
IDBI Bank has obtained its Banking License through an Act of Parliament

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. As at end – March 2015
3. As at end – September 2015
4. Source: BSE, based on closing price for January 12, 2016; Reserve Bank of India's Reference Rate for the US Dollar is Rs.66.8905 on January 12, 2016



IDBI Bank | Decades of Operating History



Architect of Indian Financial Sector

- Played a key role in providing project finance over four decades – India's No.1 Developmental Financial Institution (DFI)
- 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
 - ▶ Helped in developing a new generation of entrepreneurs through establishment of Entrepreneurship Development Institute of India (EDII) and Technical Consultancy Organizations (TCOs)
 - ▶ IDBI Bank is a promoter of the following institutions



**Electronic Stock
Exchange
(5.0% stake)**



**Small Industries
Development Bank of
India
Funding Institution
for MSMEs
(19.2% stake)**



**National Securities
Depository Limited
Securities
Depository
(30.0% stake)**



**NSDL E-Governance
Infrastructure Limited
E-Governance
(30.0% stake)**



**Asset
Reconstruction
Company
(19.2% stake)**



**Rating Agency
(5.5% stake)**



**North Eastern
Development
Finance Corporation
For development of
North-East Region
(25.0% stake)**



**A bank to
Finance Export
Import (Equity
Holding with GOI)**



**Stock Holding
Corporation
of India Limited
Depository
Participant,
E-stamping etc.**

Note:

1. The shareholding of IDBI Bank in the above mentioned entities is as of March 31, 2015
2. IDBI Bank does not hold shares of EXIM Bank and Stock Holding Corporation of India Ltd as on March 31, 2015

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Key Considerations



Strong Government Support and Experienced Management Team



Pioneer in Infrastructure & Project Finance



Pan India Presence with Diversified Distribution Network



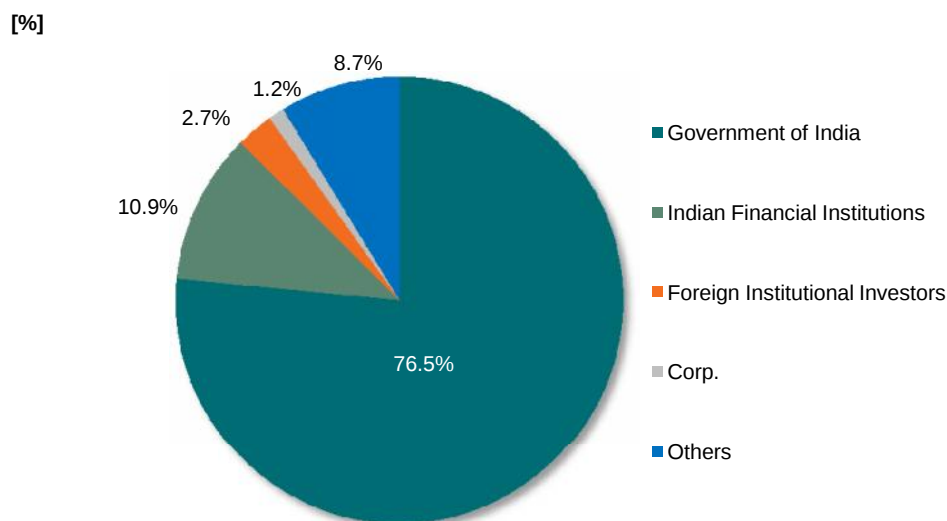
Strong Technology enabled Operating Platform



High Productivity

Strong Government Support

Shareholding as on September 30, 2015



Majority Government ownership

- ▶ Minimum Government shareholding at 51.0% [Memorandum and Articles of Association]

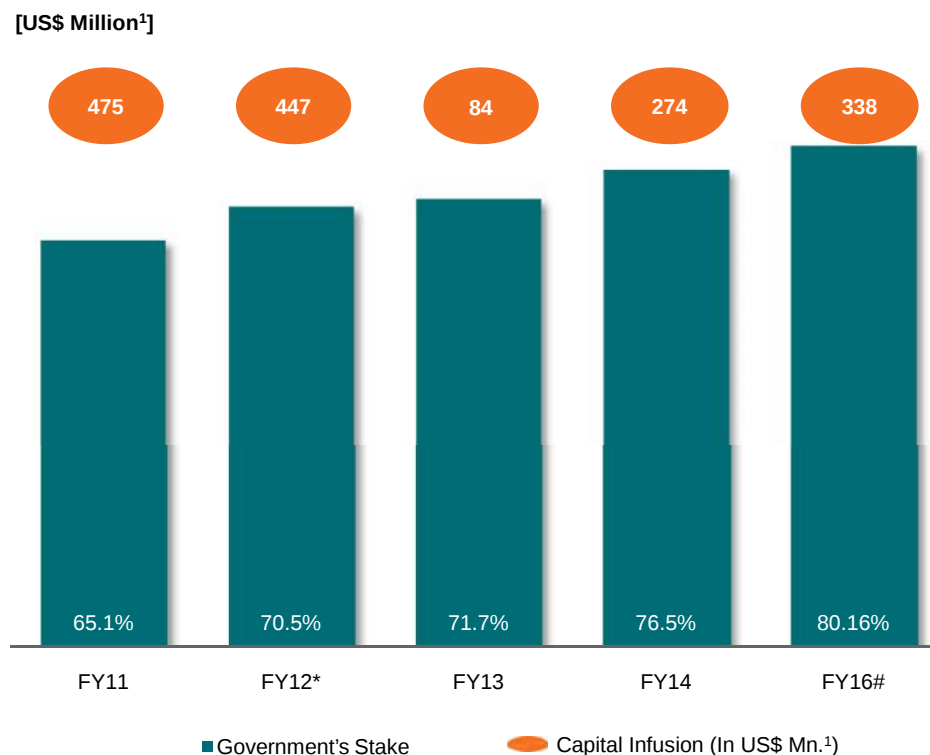
Demonstrated Government support

- ▶ Govt. stake increased from 65.1% in FY11 to 76.5% in FY14 by total equity infusion amounting to US\$ 806 Mn¹ & conversion of Tier I bonds into equity
- ▶ Govt. has recently infused US\$ 335 Mn¹ for FY16, consequently the shareholding of GoI has risen to 80.16%.

Board of Directors comprises eminent personalities from diverse fields

- ▶ Two full time directors appointed by GoI (MD & CEO and one Deputy Managing Director)
- ▶ One key Government official from Finance Ministry and four independent directors

Sustained Government support



- * – Infusion of fresh equity capital to the extent of US\$ 122 Mn¹ and conversion of Tier I Bonds of US\$ 319 Mn¹ into equity
- # – Increase in Government's stake due to infusion of fresh equity capital

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015

Board of Directors

Name and Designation	Occupation/ Experience
 Shri. Kishor P Kharat <i>MD& CEO</i>	- Over 30 years of banking experience across all key banking segments and holds Graduate degree in Commerce, CAIIB and Law - Dealt with various verticals of banking including credit, international business, information technology and general administration both in India and abroad - Prior to joining IDBI, he was Executive Director of Union Bank of India - He is also Chairman of the board of IDBI Capital Market Services Limited, IDBI Trusteeship Services Ltd, IDBI Asset Management Ltd, IDBI Intech Ltd. - He is also Director of EXIM Bank, Chairman & Executive Trustee of Stressed Assets Stabilization Fund (SASF), President of Governing Council of Entrepreneurship Development Institute of India
 Shri. B.K. Batra <i>Deputy Managing Director</i>	- Over 32 years of banking experience across all major verticals - He holds graduate degree in Commerce from Shriram College of Commerce, Delhi, Business Administration from FMS Delhi and CFA from ICFAI, Hyderabad - He is also on the board of directors of IDBI Capital Market Services Limited, IDBI Mutual Fund Trustee Co. Limited, IDBI Intech Limited and Stressed Assets Stabilisation Fund
 Smt. Snehalata Shrivastava <i>Government Director</i>	- Over 30 years of experience in field of finance, telecom, highways, revenue and multilateral banks including World Bank and Asian Development Banks - She is an IAS officer of 1982 batch, and is Special Secretary (FS), Department of Financial Services, Ministry of Finance - Holds Post graduate degree in Geography
 Shri. S Ravi <i>Independent Director</i>	- Over 25 years of experience in the profession - He is qualified as a chartered accountant from the Institute of Chartered Accountants, India and has also obtained a diploma in information systems audit from the same institute - He was formally a Director of UCO Bank, Union Bank and BHEL.
 Shri. Ninad Karpe <i>Independent Director</i>	- He is MD & CEO of Aptech Ltd. - He is qualified as a chartered accountant from the Institute of Chartered Accountants, India
 Shri. Pankaj Vats <i>Independent Director</i>	- Over 30 years of experience in running small scale industry - He is a graduate in commerce from Shriram College of Commerce, Delhi
 Shri. G P Joshi <i>Independent Director</i>	- He is a former IAS officer - Holds a graduate degree in science from Birla Institute of Technology and Science, Pilani, and a post graduate degree in science from Allahabad University

Pioneer in Infrastructure & Project Finance

Strong Core Competencies in Infrastructure, Project Financing and Loan Syndication

- Strong appraisal and loan syndication skills
 - ▶ Pioneer in Infrastructure financing
 - ▶ Foremost in financing PPP projects in almost every infrastructure sector
- Long standing relationship with all large Indian corporates
 - ▶ Assisted industrial units across a broad spectrum of sectors
- Completed debt syndication of about ~US\$ 41.03 billion¹ till end September, 30, 2015
- 9 Mandates under execution for debt syndication aggregating ~US\$ 1.84 billion¹ for infrastructure and non infrastructure projects as of September, 2015.
- Committed Exposure of over ~USD 11.11 billion¹ to infrastructure projects (as on September 30, 2015)
- Member of advisory groups set up by Government of India and industry bodies for infrastructure projects

Indian Borrower Loans: Mandated Lead Arranger – 2015²

No.	Underwriter	Volume [US\$ Mn ¹]	Share [%]
1	State Bank of India	17,134	50.46
2	Axis Bank Ltd	3,735	11.00
3	IDBI Bank Ltd	2,348	6.91
4	Standard Chartered Bank	1,101	3.24
5	Mizho Financial	803	2.36

Indian Borrower Loans: Book runner– 2015²

No.	Underwriter	Volume [US\$ Mn ¹]	Share [%]
1	State Bank of India	12,181	48.48
2	Axis Bank Ltd	3,805	15.14
3	IDBI Bank Ltd	1,581	6.29
4	Standard Chartered Bank	1,227	4.88
5	Bank of India	707	2.81

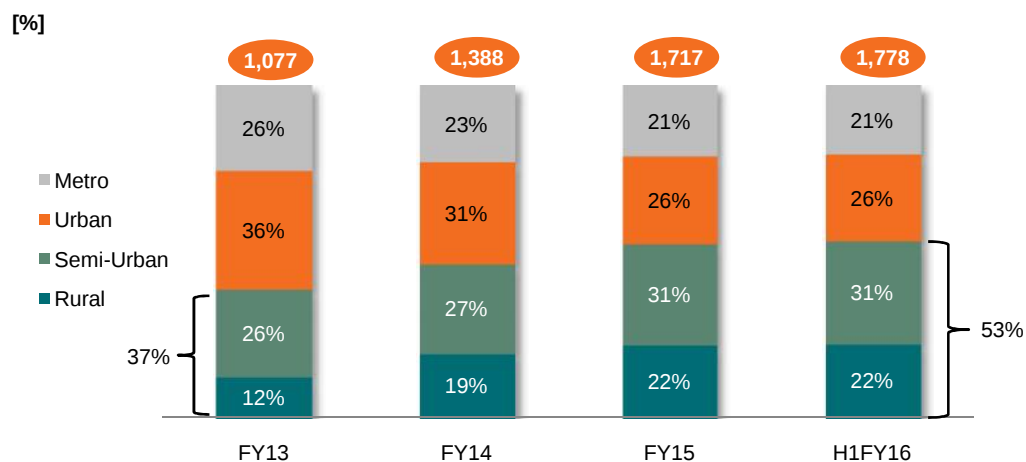
Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015

2. Bloomberg – India Capital Market s League Table 1st 3Q 2015

Pan India Distribution Network¹

Expanding & Diversified Distribution of Branch Network*



*includes one Overseas Branch

ATMs	1,702	2,301	3,000 ⁴
Employees	15,465	16,438	16,555

Reach

- ▶ Large Customer Base
 - Large Corporate customer base
 - Long standing relationships with India's top corporate groups
 - Large Retail customer base
- ▶ Internet, Tab, Point of Sale and Mobile banking
- ▶ Network of² : RAC (75); CCU (29); RPU (6); CC (11); E-lounges (13)



International Operations

- ▶ One overseas branch at DIFC, Dubai
- ▶ International Banking Unit (IBU) at GIFT, Gujarat (RBI approval in place)
- ▶ Global Expansion Plans, particularly in Singapore and Shanghai

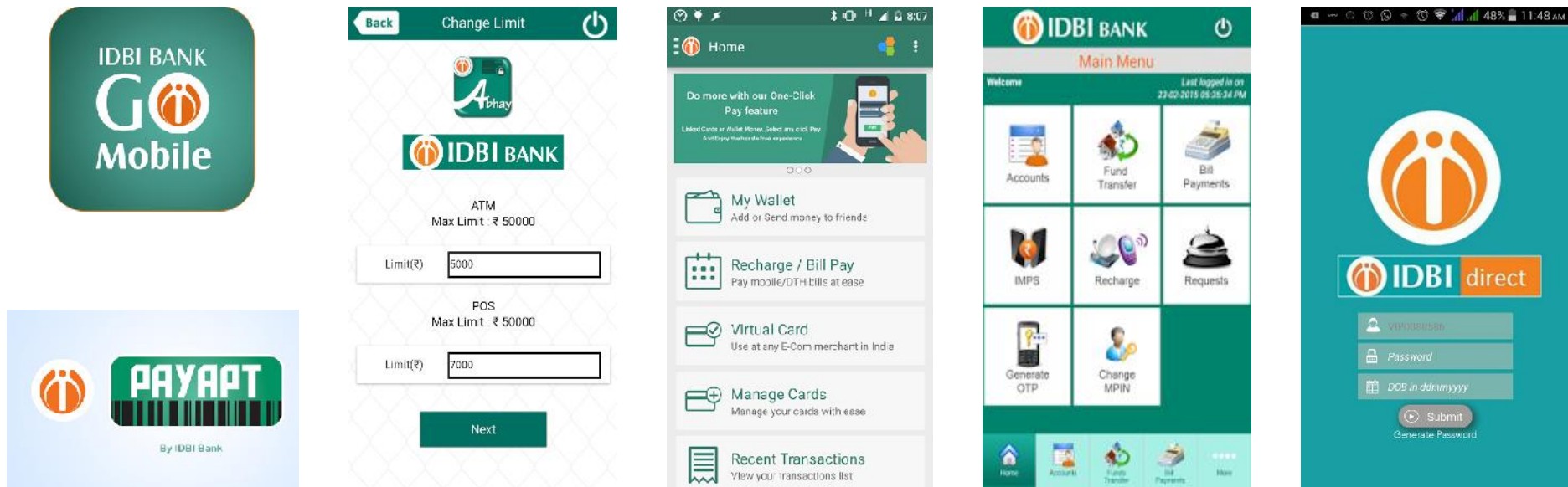
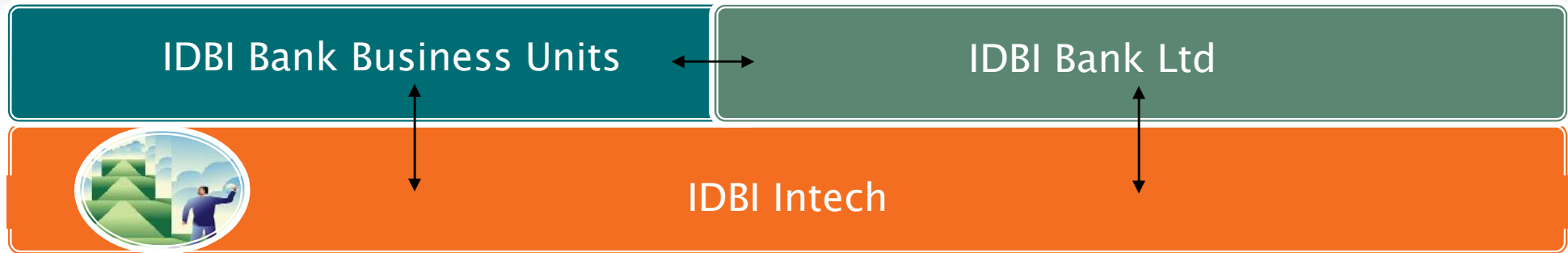
- **Increasing branch network in rural/ semi urban areas with progressive use of alternate channels (e-lounges, kiosks, Business correspondents, Business facilitators etc.)**

Young workforce (Average age of 33 years) leading the Bank's Expansion Drive

Note:

1. As at end- September 2015
2. RAC: Retail Asset Centre; CCU: Currency Clearing Units; RPU: Regional Processing Unit; CC: Currency Chests
3. Map not to scale
4. As on April 6, 2015

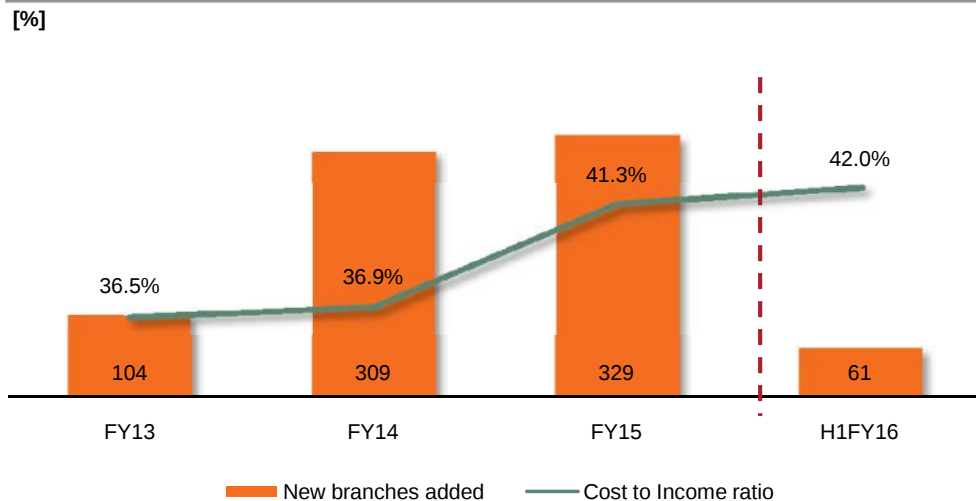
IDBI Intech – Backbone of IDBI Group's IT function



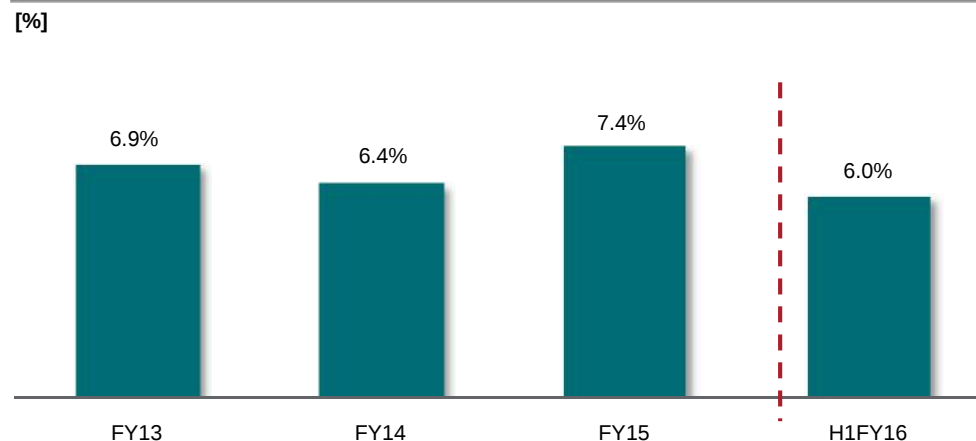
- ✓ “Skoch Order-of-Merit” Award for Abhay Card App during FY 2015-16.
- ✓ “Banking Frontier’s Finnoviti Award” for IDBI Samriddhi portal for innovation

High Productivity

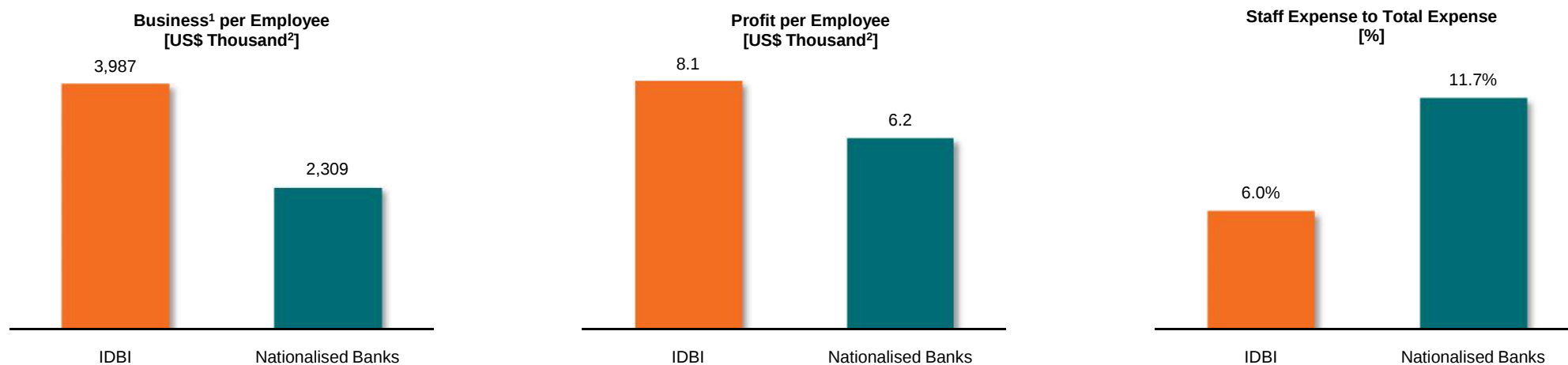
Sustainable Cost-to-Income Ratio



Staff Expenses to Total Expenses



Productivity Metrics³ (FY15)



Note:

1. Business = Advances + Deposits

2. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015

3. Nationalized Banks: Source: RBI

Contents

A. Indian Economy & Banking Sector: Industry Dynamics

B. IDBI Bank: Overview & History

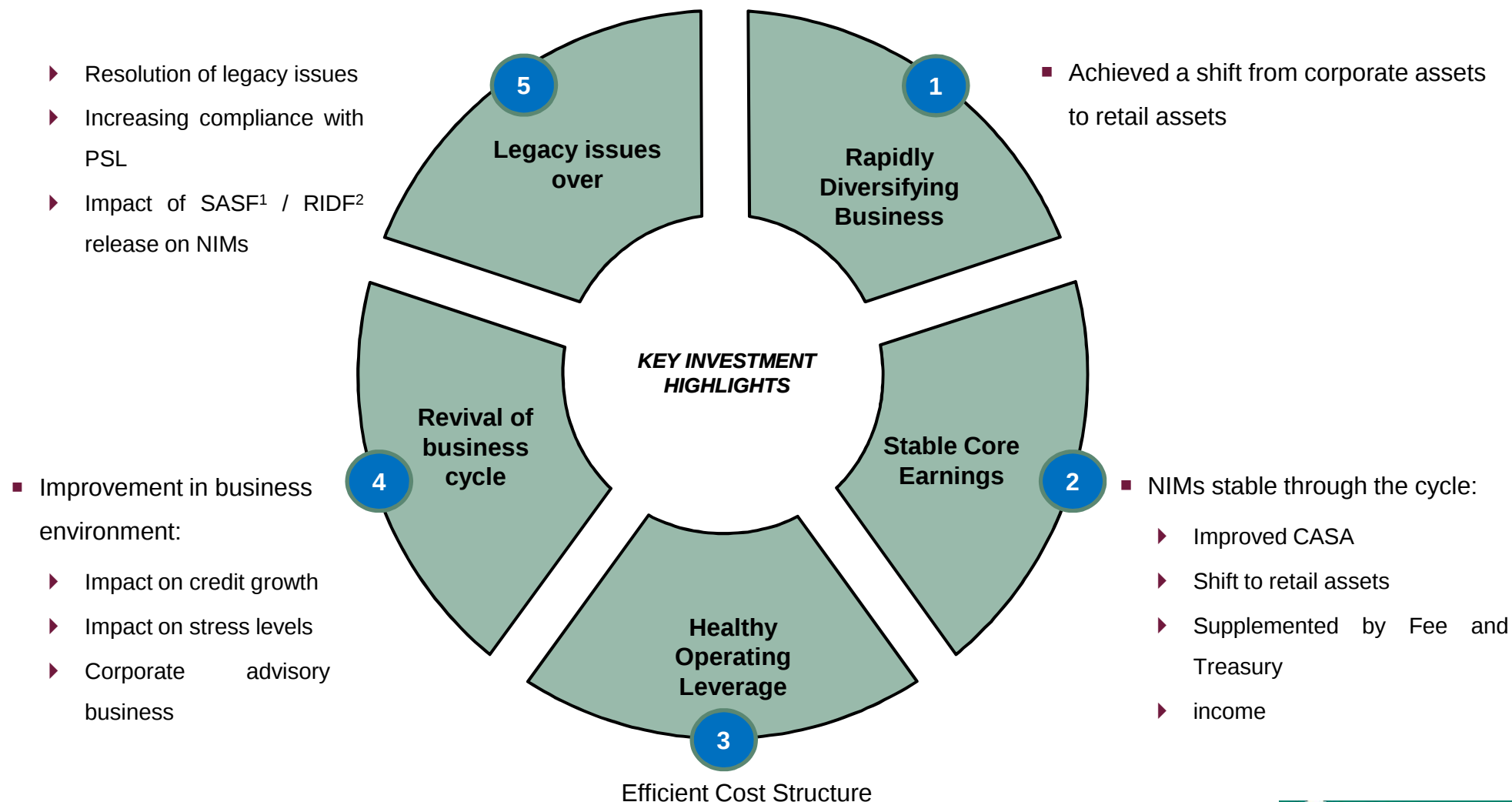
C. IDBI Bank: Key Considerations

D. Performance Indicators

E. Growth Strategy

Key Financial Matrices

Well Geared To Chart A New Course



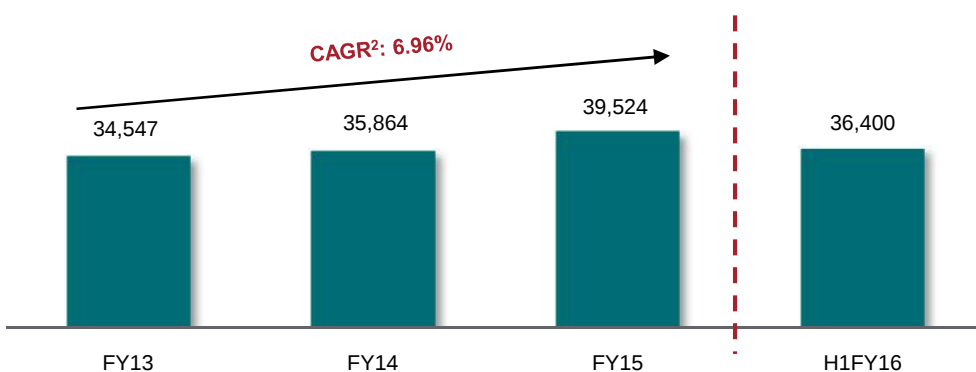
Notes:

1. SASF = Stressed Asset Stabilization Fund
2. RIDF = Rural Infrastructure Development Fund

Steady Growth in Overall Business

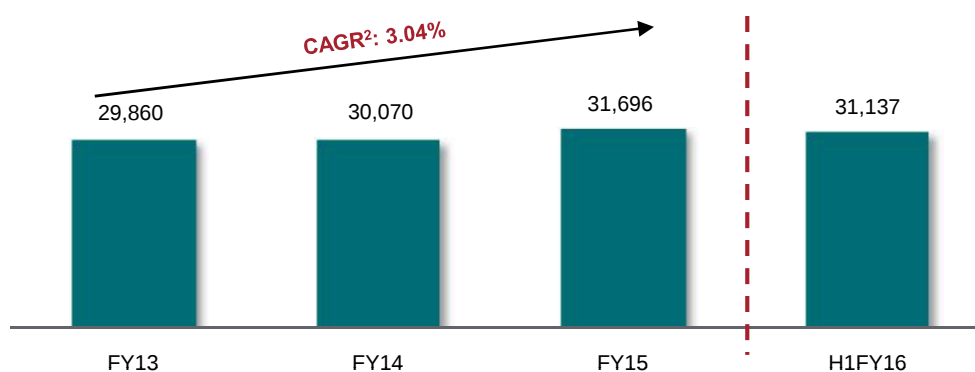
Deposits

[US\$ Million¹]



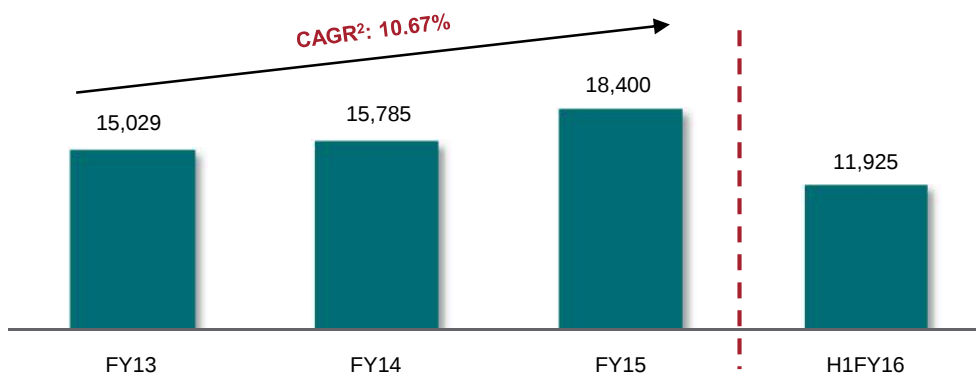
Advances

[US\$ Million¹]



Investments

[US\$ Million¹]



Key Underpinnings

- Reduced dependence on bulk deposits
- Rebalancing the advances mix between corporate and retail clients
 - ▶ Rebalancing strategy supported by network expansion
 - ▶ Retail focus and network expansion contributing to PSL³
- PSL³ increased from 27.8% in Q2FY15 to 34.8% in Q2FY16 of ANBC⁴
- Impact of revision in PSL³ guidelines on RIDF

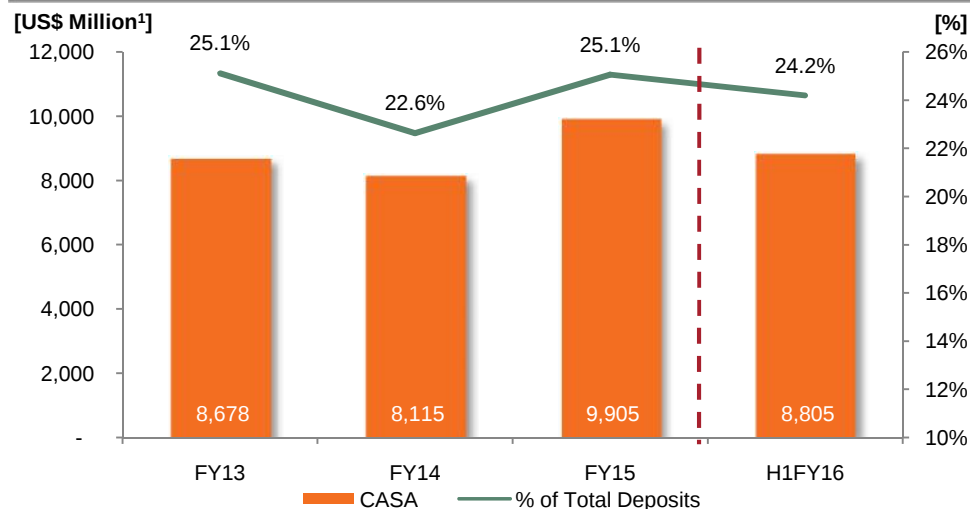
3 Rs – Rebalance, Repositioning and Resources focus

Notes:

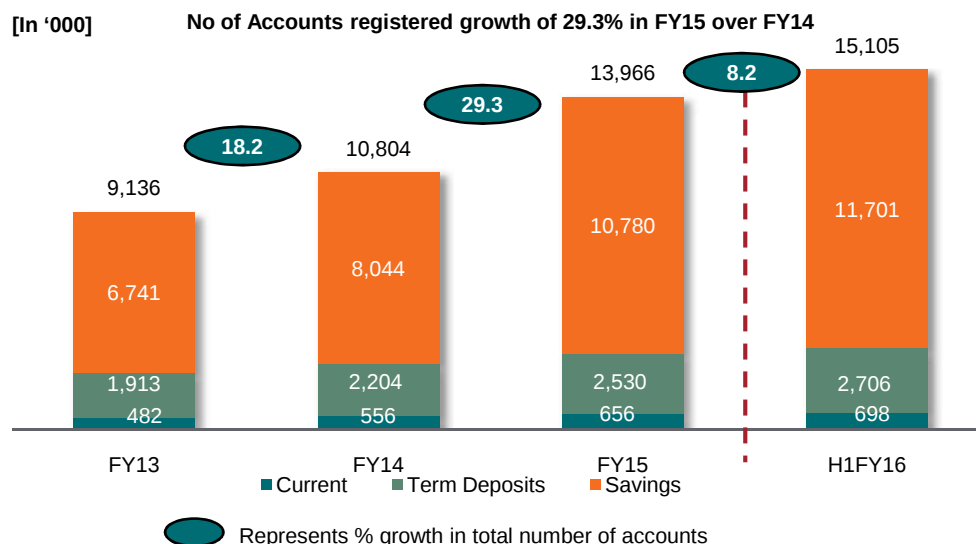
1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. CAGR: Compounded Average Growth Rate from FY13- FY15
3. PSL: Priority Sector Lending
4. ANBC: Adjusted Net Bank Credit

Rebalancing the CASA Profile

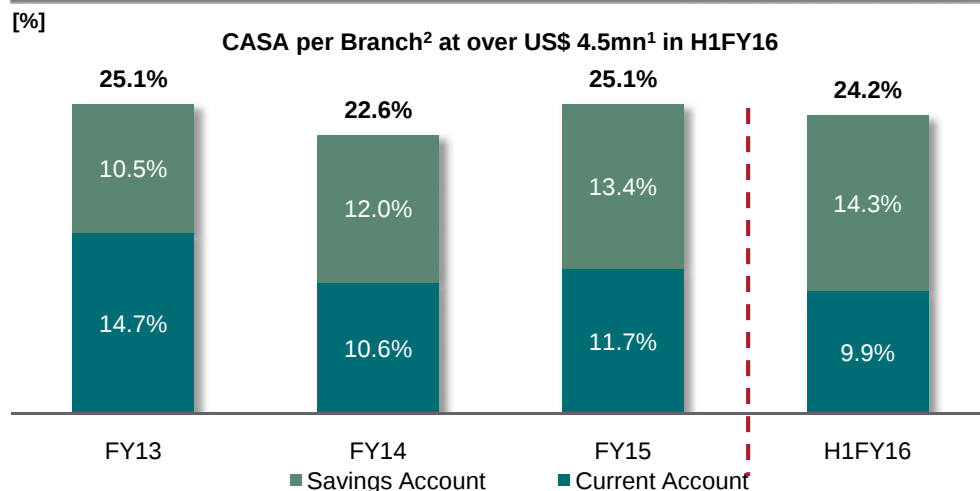
CASA Growth



Growth in Number of Accounts



CASA Breakup



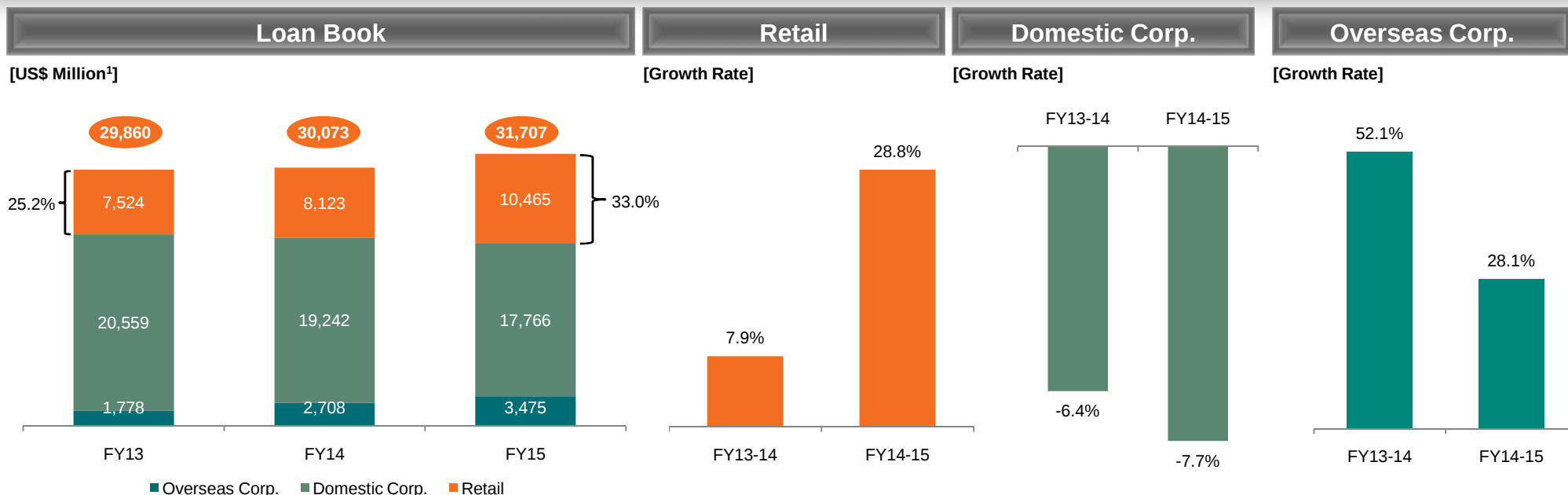
CASA Growth Strategy

- CASA growth is in line with the Bank's Rebalancing strategy further driven by network expansion
- CASA for the Bank grew at 21.9% y-o-y in FY15 vs. 9.1%³ for Nationalized Banks
- BC, BF, e-Lounges, etc are low cost modes for increasing CASA
- Steadily increasing Average CASA and Average Total Deposits
- Introduction of "Flexi Current Account", opening of accounts online

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. CASA per Branch = Total CASA/ Total Branches
3. Source RBI

Diversified Loan Book & Risk Management



Key Underpinnings

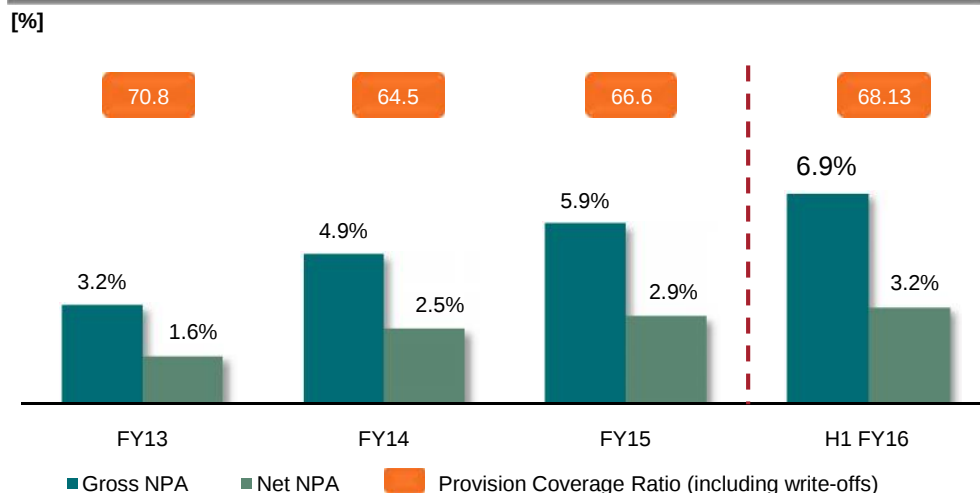
- Focus on maintaining a quality SRA² portfolio
- Targeting Retail and PSL expansion through Retail Banking Group and a rapidly expanding distribution network
- Key focus on Home Loans
- Financing agricultural, rural and MSME sectors provides diversification benefits and stability to earnings
- Merger of Priority Sector Group with Retail Banking Group to speed up PSL credit delivery

Notes:

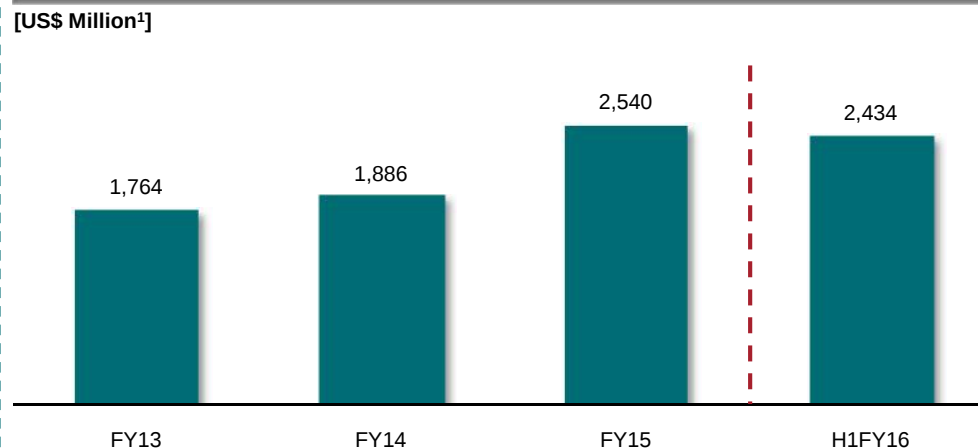
1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. SRA - Structured Retail Asset

Asset Quality

Asset Quality



Restructured Standard Assets



Sector-wise NPAs ²

[US\$ Million¹]

S No	Sector	Gross NPA	GNPA % of Outstanding Sectoral Advances
1	Agri And Allied Activities	201.1	11.11
2	Industry	1,480.0	8.79
3	Services	313.3	7.79
4	Personal Loans	64.6	1.27
5	Others	185.7	3.95
Grand Total		2,244.8	6.92

Sector-wise Restructured Standard Assets²

[US\$ Million¹]

S No	Sector	Standard Assets
1	Infrastructure	761.8
2	Electricity Generation	339.2
3	Electrical Machinery	190.0
4	Ship Building	177.4
5	Metal Industry	153.5
6	Sugar	93.4
7	Glass Manufacturing	81.7
8	Textiles	68.1
9	Telecommunications	56.3
10	Pharmaceuticals	51.7
11	Others	464.5
Total		2,437.6

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. As at end- September 2015

Asset Quality | NPA Movement

[US\$ Million¹]

Parameters	FY13	FY14	FY15	Q4FY15	Q1FY16	Q2FY16
Gross NPAs: Opening Balance	692.3	981.1	1,515.0	1,846.6	1,929.5	2,146.6
Add: Slippages	416.8	867.9	928.0	352.7	245.5	208.8
Less: Deductions						
1. Write Off	58.3	211.9	244.7	130.8	0.2	63.9
2. Upgradation	31.5	5.6	92.5	37.7	13.5	28.7
3. Recoveries	38.2	116.5	176.3	101.5	14.8	17.9
Total Deductions	127.9	334.0	513.5	270.0	28.4	110.6
Gross NPAs	981.1	1,515.0	1,929.5	1,929.5	2,146.6	2,244.8

Key Underpinnings

- Reduction in slippages in past three quarters
- Upgradations have increased y-o-y in FY15
- Pace of recoveries has increased

Strategies for managing NPAs

- Pro-active Monitoring of NPAs, dedicated NPA Management Group
- One Time Settlements/ Negotiated Settlements (OTS/NS)
- Enforcement action under the SARFAESI Act
- Resolution through Debts Recovery Tribunal (DRT)
- Sale to Asset Reconstruction Companies (ARCs)

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015

Strong Corporate Governance & Risk Oversight

Audit Committee	Business Review Committee	Customer Service Committee	Executive Committee	Frauds Monitoring Committee	HR Steering Committee	Information Technology Committee	Recovery Review Committee	Risk Management Committee	Stake holders' Relationship Committee
Oversees the Bank's financial reporting process and the disclosures of its financial information to ensure that the financial information is correct, sufficient and credible	Constituted to have focused discussion in review and reporting items and items for information submitted to the Board	Looks in to customer grievances and effectively services customers in the retail banking segment	Takes into account the matters including approvals of loans and advances	Detects, monitors & address frauds	Deals with the matters related to human resources	Puts in place an effective technology platform in the Bank	Reviews NPAs, stressed accounts, written-off cases, OL cases, DRT cases, etc	Assesses various risks associated with the bank's business, their mitigation and also addresses the issues related to asset liability mismatch	Looks into redressal of stakeholders' & investors' grievances

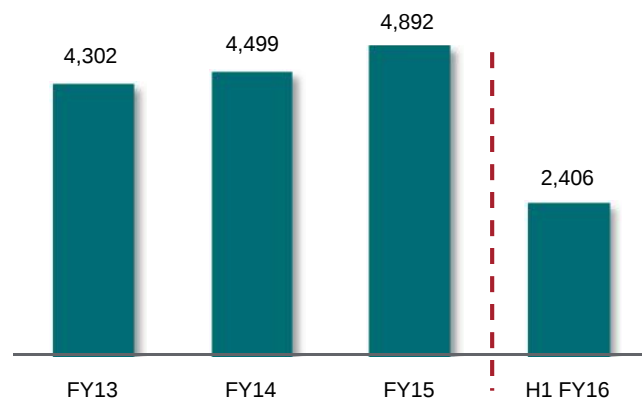
- Broad-based decision making process through Internal Committees
 - ▶ Credit Committee and Investment Committee set up with appropriate Delegation of Powers
 - ▶ Empowerment across levels for effective credit delivery

- Credit risk managed & monitored by
 - ▶ In-house rating models
 - ▶ Committee based loan approvals
 - ▶ Exposure limits

Operational Metrics

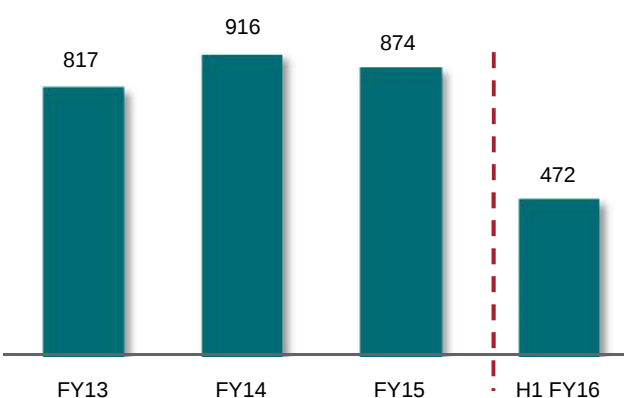
Total Income¹

[US\$ Million²]



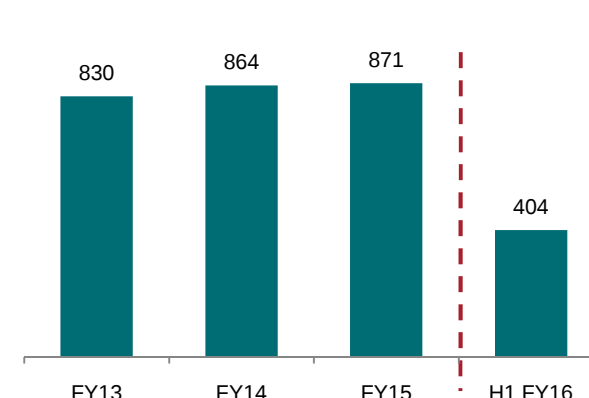
Net Interest Income

[US\$ Million²]



Operating Profit

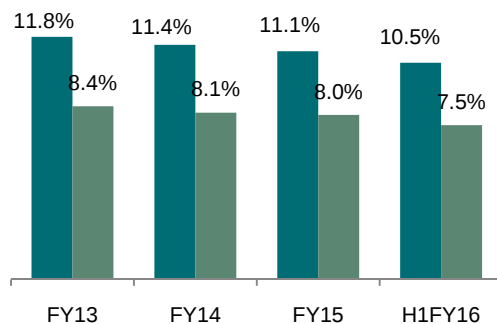
[US\$ Million²]



YoA vs. CoD³

[%]

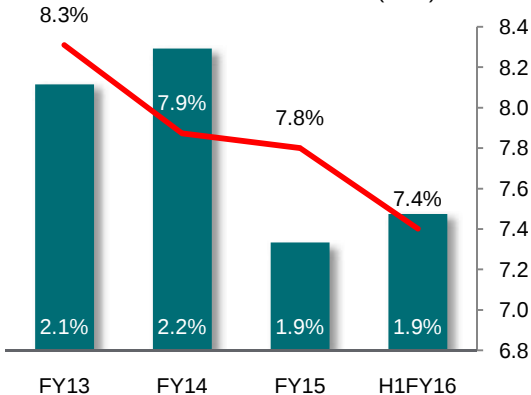
■ YoA ■ CoD



NIMs vs. CoF³

[%]

■ NIM — CoF (RHS)



Maturity Profile (US\$ Million²)

Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	3,168	2,615	15,658
> 6 months to 1 year	1,787	190	3,588
> 1 years to 3 years	12,256	1,559	11,541
> 3 years to 5 years	4,575	1,898	2,084
> 5 years	9,343	3,324	3,524
Total	31,131	9,586	36,395

Rebalancing strategy playing out...

RSL⁴ maturing faster than the RSA⁴ have a positive impact in the falling interest rate scenario

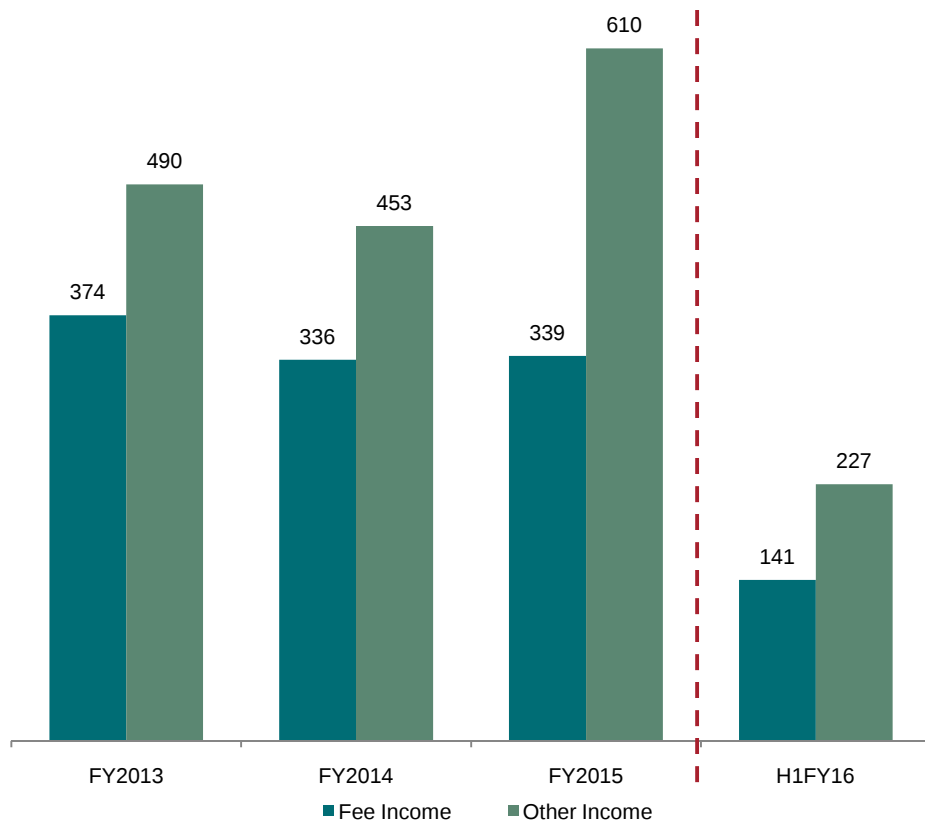
Notes:

1. Total Income = Interest Income + Other Income
2. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
3. YoA : Yield on Advances; CoD: Cost of Deposits; NIM: Net Interest Margin; CoF: Cost of Funds
4. RSL: Rate Sensitive Liabilities; RSA: Rate Sensitive Assets

Fee Income & Other Income

Trend in Fee Income

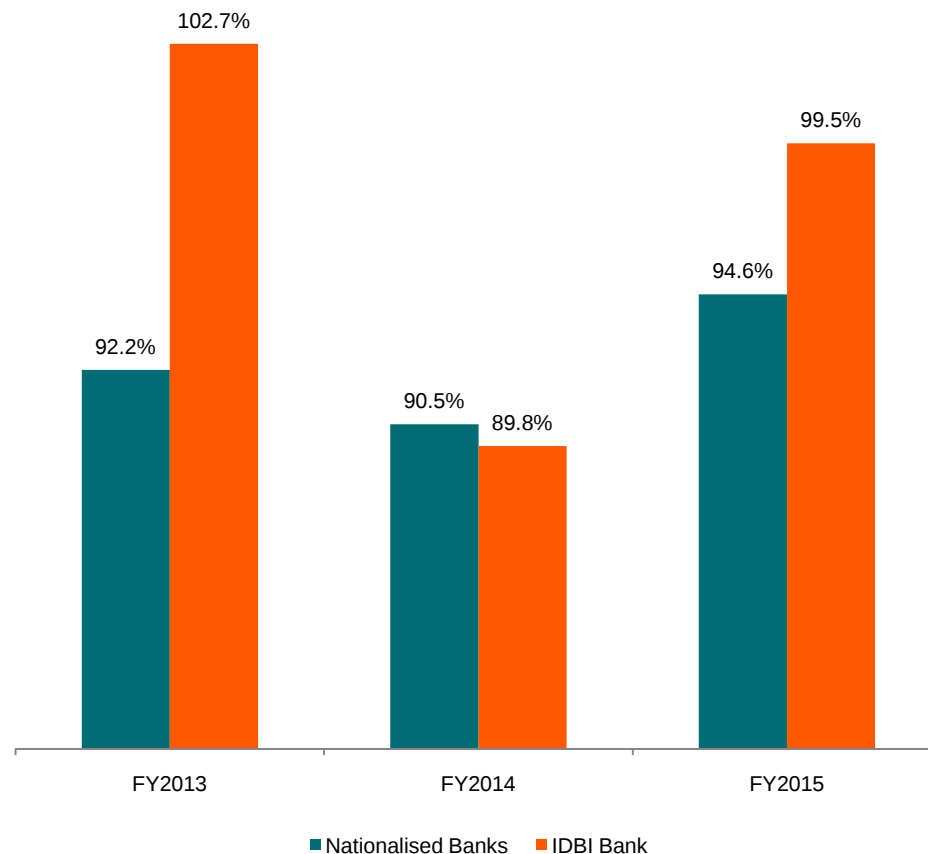
[US\$ Million¹]



Strong Other Income growth is driven by Monetization of assets, Treasury gains and Fee based income

Other Income as Percentage of Operating Expenses²

[%]



Outperforming PSB³ peers

Notes:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015
2. Source: Indian Bank's Association (IBA) Key Statistics
3. PSB: Public Sector banks
4. All PSBs: Data for 27 Public Sector Banks provided by IBA Key Statistics

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E. Growth Strategy

Shift in Focus to Leverage Core Strength

Story so far

- ❑ Developed important financial institutions including **SIDBI, CARE, EXIM Bank, NSE, NSDL, CCIL, NeDFI, SHCIL** etc.
- ❑ Forayed into commercial banking through merger of its subsidiary IDBI bank in Oct 2004
- ❑ Developmental role diluted and stiff competition with established commercial banks, both PSBs & Pvt. Banks
- ❑ Difficulty in catching up with the pace of regulatory requirement of meeting PSL sub-targets by growing its asset base
- ❑ Adopted the strategy of consolidation and calibrated business growth in last couple of years

Way ahead

- ✓ Indian economy is one of the fastest growing economies in the world
- ✓ Bank would leverage its core competencies i.e., Project Appraisal, Loan Syndication and Underwriting
- ✓ Transform the domestic operations as its two broad pillars i.e., **Wholesale Banking** segment and **Retail Banking** segment
- ✓ Further strengthen the Retail Franchise

Multipronged Growth Strategy

- Leveraging the “IDBI” Brand
- Leveraging Wholesale Banking Franchise
- Grow Retail Banking Business
- Presence across the Value Chain
- Leveraging intra-group synergies
- Forging alliances and providing third party services



Thank You



Annexures

Standalone Financials

Balance Sheet Summary

[US\$ Million¹]

Balance Sheet	FY13	FY14	FY15	H1 FY16
Cash & Balance with RBI	1,603.2	1,933.3	1,983.5	1,767.5
Balances with Bank & Money at Call & Short Notice	1,122.6	625.2	226.6	1,096.7
Investments	15,028.5	15,784.5	18,399.3	11,927.0
Advances	29,860.8	30,070.7	31,696.7	31,130.9
Fixed Assets	445.7	453.3	465.5	474.6
Other Assets	1,035.9	1,175.8	1,384.2	5,086.6
Total Assets	49,096.6	50,042.7	54,155.8	51,483.2
Paid-up Capital	202.3	243.4	243.4	243.4
Reserves & Surplus	3,027.0	3,352.5	3,454.4	3,489.4
Employee Stock Option (grants) outstanding	0.0	0.0	0.0	0.0
Deposits	34,547.3	35,863.0	39,524.3	36,396.9
Borrowings	10,010.4	9,149.4	9,405.0	9,584.5
Other Liabilities & Provisions	1,309.7	1,434.4	1,528.7	1,769.0
Total Liabilities	49,096.6	50,042.7	54,155.8	51,483.2

Source: IDBI Bank Annual Reports and Half Yearly Results ended September 30, 2015.

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015



Standalone Financials

Profit and Loss Summary

[US\$ Million¹]

Income Statement	FY13	FY14	FY15	H1 FY16
Interest Earned	3,812.5	4,045.8	4,282.5	2,179.9
Interest Expended	2,995.2	3,129.8	3,408.8	1,707.4
Net Interest Income	817.3	916.0	873.7	472.5
Other Income	489.8	453.1	609.7	226.0
Operating Income	1,307.1	1,369.0	1,483.4	698.5
Operating Expenses	476.7	504.9	612.5	294.3
Operating Profit	830.4	864.1	870.8	404.2
Net Profit	286.3	170.5	132.8	38.8

Key Ratios (Standalone)

	FY13	FY14	FY15	H1 FY16
Net Interest Margin	2.1%	2.2%	1.9%	1.9%
Cost Income Ratio	36.5%	36.9%	41.3%	42.1%
Gross NPA Ratio	3.2%	4.9%	5.9%	6.9%
Net NPA Ratio	1.6%	2.5%	2.9%	3.1%
Return on Assets	0.7%	0.4%	0.3%	0.2%
Return on Equity	10.4%	5.6%	3.9%	2.2%

Source: IDBI Bank Annual Reports and Half Yearly Results ended September 30, 2015.

Note:

1. Reserve Bank of India's Reference Rate for the US Dollar is Rs. 65.7418 on September 30, 2015

