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IDBI BANK

INVESTORS PRESENTATION

FINANCIAL RESULTS Q1 - FY 2025-26

July 21, 2025

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Highlights

PAT - ₹2007 crore
PBT - ₹2534 crore



Operating Profit -
₹2354 crore



ROA – 2.01%
ROE – 17.91%



NII - ₹3166 crore
NIM – 3.68%
[Core NIM – 3.38%]



Total RWA - ₹192965 crore
Total CRAR - 25.39%
Tier 1 Capital – 23.71%



Yield on advances – 9.11%
Cost of deposit – 4.84%
Cost of funds – 4.98%.



Net Adv. - ₹211907 crore
Deposit - ₹296868 crore
CASA ratio – 44.65%



Net NPA – 0.21%
GNPA – 2.93%
PCR – 99.31%



Profitability - Strong operating momentum

- PAT at ₹2007 crore, up by 17% YoY
- PBT at ₹2534 crore, up by 1% YoY
- Operating Profit at ₹2354 crore, up by 13% YoY
- NII at ₹3166 crore decreased by 2% YoY
- NIM at 3.68% reduced by 50 bps YoY
- ROA at 2.01%, up by 18 bps YoY
- ROE at 17.91% reduced by 196 bps YoY

Business Performance - Focus on Granularity

- Total Deposits at ₹296868 crore grew by 7% YoY. CASA ratio at 44.65%. CASA at ₹132553 crore
- Net Advances at ₹211907 crore grew by 9% YoY
- Retail Net Advances at ₹147948 crore and grew by 8% YoY. SRA at ₹97833 crore grew by 13% YoY
- Saving Deposits at ₹82805 crore de-grew by 8% YoY. Retail Deposits at ₹102405 crore grew by 6% YoY

Asset Quality - Improving Trend

- Net NPA at 0.21%, reduction of 2 bps YoY
- GNPA at 2.93%, reduction of 94 bps YoY
- PCR stood at 99.31% reduction of 3 bps YoY
- SMA to standard advance stood at 2.24% against 2.42% as on June 2024

Capital - Adequately Capitalised

- Tier 1 Capital at 23.71%, up by 345 bps YoY
- Total CRAR at 25.39%, up by 297 bps YoY
- Total RWA stood at ₹192965 crore

Financial Performance

(₹Crore)

Particulars	Quarter ended			Variance		FY25
	Jun-24	Mar-25	Jun-25	YoY%	QoQ%	
Interest Income	6666	6979	7021	5	1	28902
Interest Expenses	3433	3689	3855	12	5	14276
Net Interest Income	3233	3290	3166	(2)	(4)	14626
Other Income	805	2057	1437	78	(30)	4924
Net Total Income	4038	5347	4603	14	(14)	19550
Operating Expenses	1963	2152	2249	15	5	8472
-Employee Cost	952	985	1092	15	11	4071
-Other Operating Cost	1010	1167	1157	15	(1)	4401
Operating Profit	2076	3195	2354	13	(26)	11079
Provisions & Contingencies (Excl. Tax)	(443)	233	(179)	(60)	(177)	510
Profit/(Loss) Before Tax	2519	2962	2534	1	(14)	10568
Tax	800	911	526	(34)	(42)	3053
Profit/(Loss) After Tax	1719	2051	2007	17	(2)	7515

(₹Crore)

Particulars	Quarter ended			Variance		FY25
	Jun-24	Mar-25	Jun-25	YoY%	QoQ%	
Interest Income						
Interest on Advances	4424	4720	4771	8	1	19226
Interest on Investments	2094	2075	2032	(3)	(2)	8255
Interest balances with RBI & Other Inter Bank Funds	81	133	188	132	42	415
Other Interest Income	66	50	30	(55)	(41)	1005
Interest Income	6666	6979	7021	5	1	28902
Interest Expense						
Interest paid on Deposits	3029	3342	3481	15	4	12742
Interest on RBI / inter bank borrowings	134	107	91	(32)	(15)	498
Interest paid on Borrowings	271	240	284	5	18	1036
Total Interest Expenses	3433	3689	3855	12	5	14276
Net Interest Income	3233	3290	3166	(2)	(4)	14626
NIM %	4.18%	4.00%	3.68%	(50) bps	(32) bps	4.56%
Core NIM %	3.79%	3.71%	3.38%	(42) bps	(34) bps	3.74%

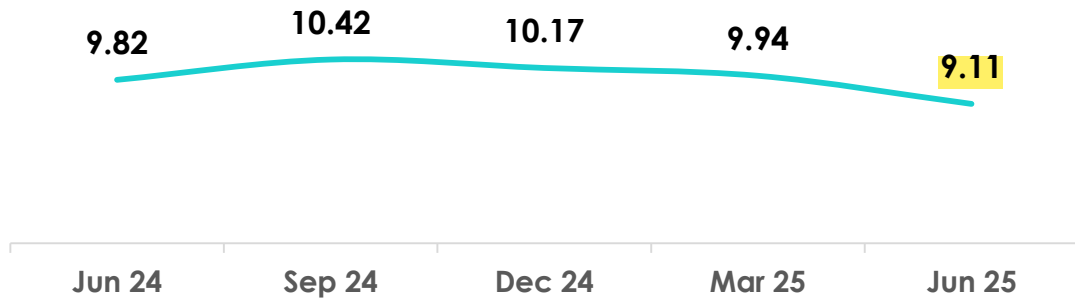
(₹Crore)

Particulars	Quarter ended			Variance		FY25
	Jun-24	Mar-25	Jun-25	YoY%	QoQ%	
Commission, exchange and brokerage	471	593	484	3	(19)	2070
Profit/ (Loss) on sale of investments	117	287	314	168	9	900
Profit/(Loss) on revaluation of investments (net)	(36)	(146)	289	(899)	(298)	(87)
Profit/(Loss) on Forex	75	198	122	62	(39)	493
Dividend Income	-	4	-	-	(100)	20
Recovery from W/O cases	147	1095	214	45	(80)	1444
Misc. Income	31	25	15	(50)	(40)	84
Other Income	805	2057	1437	78	(30)	4924

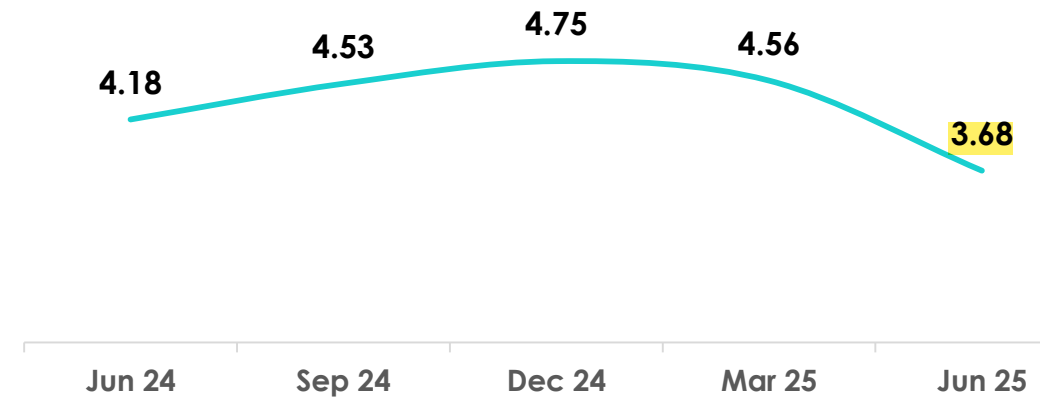
(₹Crore)

Particulars	Quarter ended			FY25
	Jun-24	Mar-25	Jun-25	
Depreciation on Investment	(358)	1361	191	454
Provision – NPAs	(1439)	(2759)	(385)	(4368)
Provision – Standard Assets	839	676	(439)	2746
Provision - Restructured Assets	(13)	(11)	(43)	(46)
Income Tax	800	911	526	3053
Bad Debts Written off	538	1086	502	2058
Other Provisions	(11)	(119)	(5)	(333)
Total	356	1144	346	3563

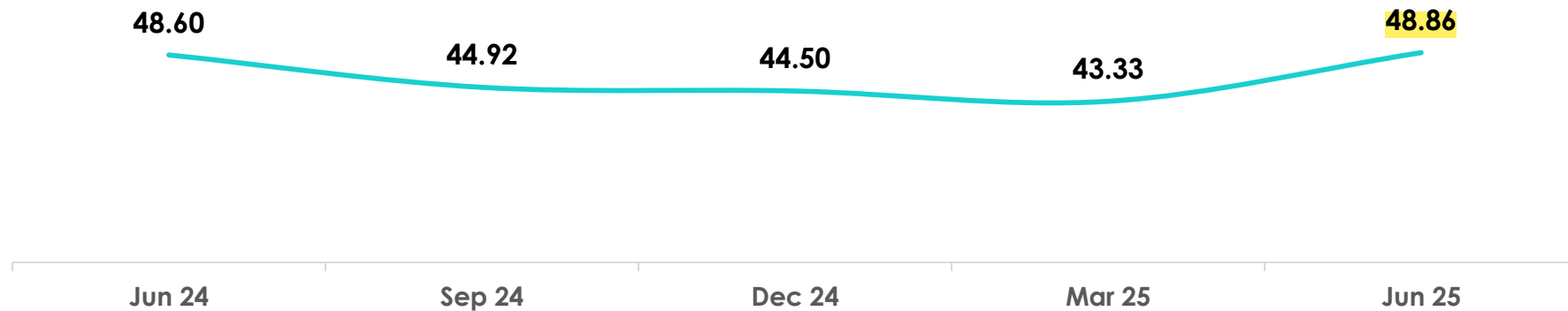
Yield on Advances



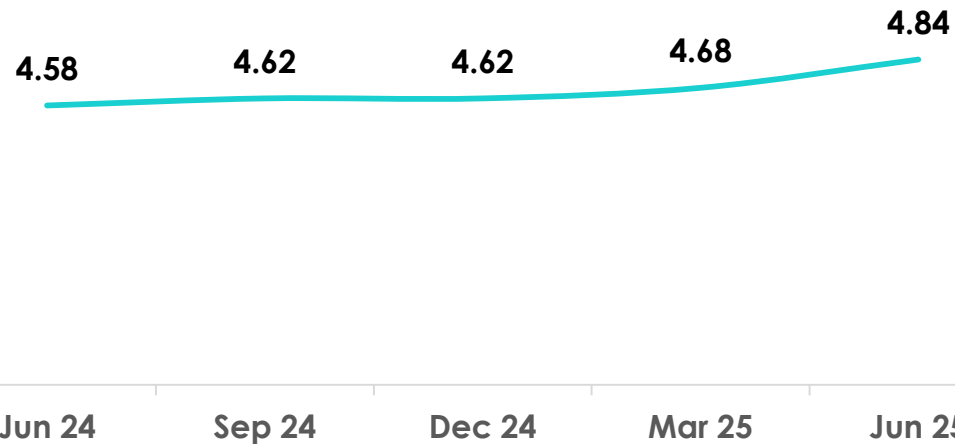
NIM



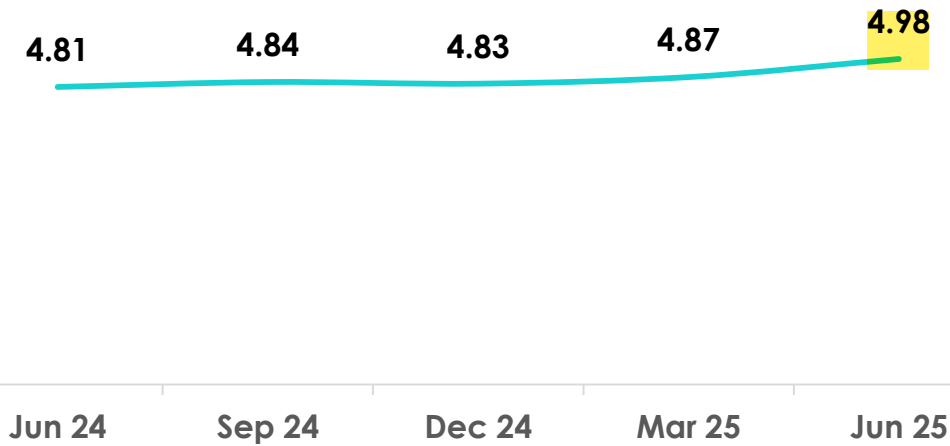
Cost to Income Ratio



Cost of Deposits



Cost of Funds

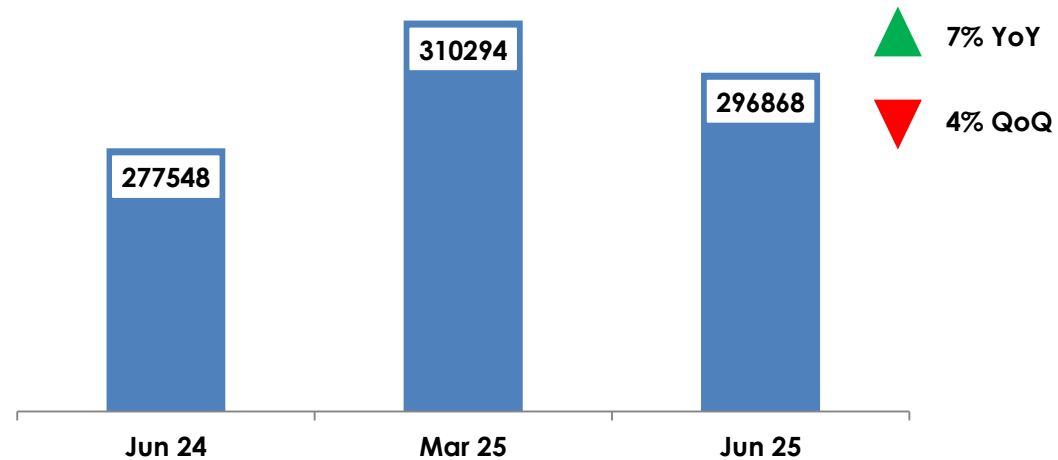


Business Performance

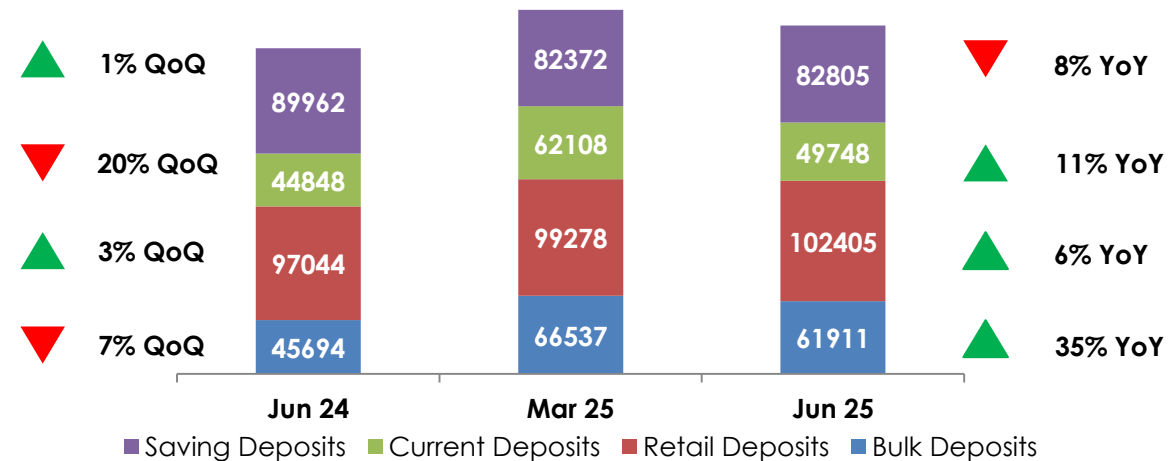
(₹Crore)

As at	Jun-24	Mar-25	Jun-25
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	42371	49499	51615
Deposits	277548	310294	296868
Borrowings	21365	19882	22388
Other Liabilities & Provisions	18988	21234	21457
Total	371024	411661	403080
ASSETS			
Cash & Balance with RBI	16874	21294	18057
Bal. with banks & money at call	8946	23122	14931
Investments	118504	117468	126903
Advances	194026	218399	211907
Fixed Assets	9430	12181	12088
Other Assets	23244	19197	19194
Total	371024	411661	403080

Total Deposit

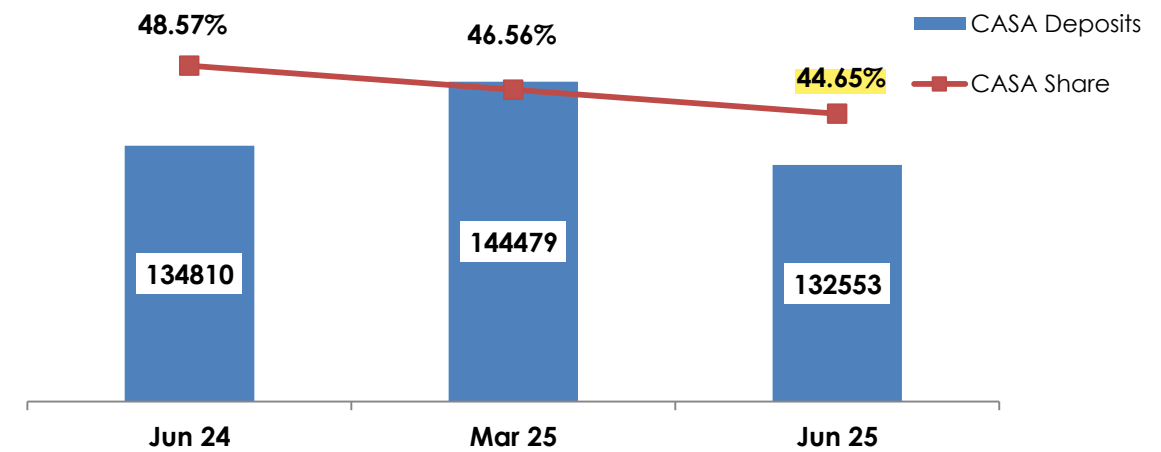


Deposit Mix

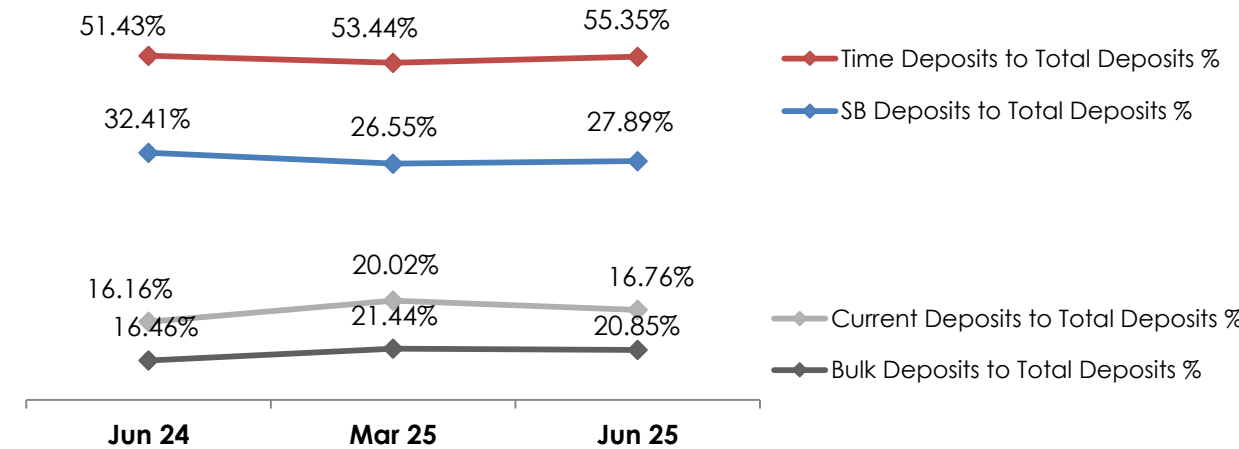


CASA

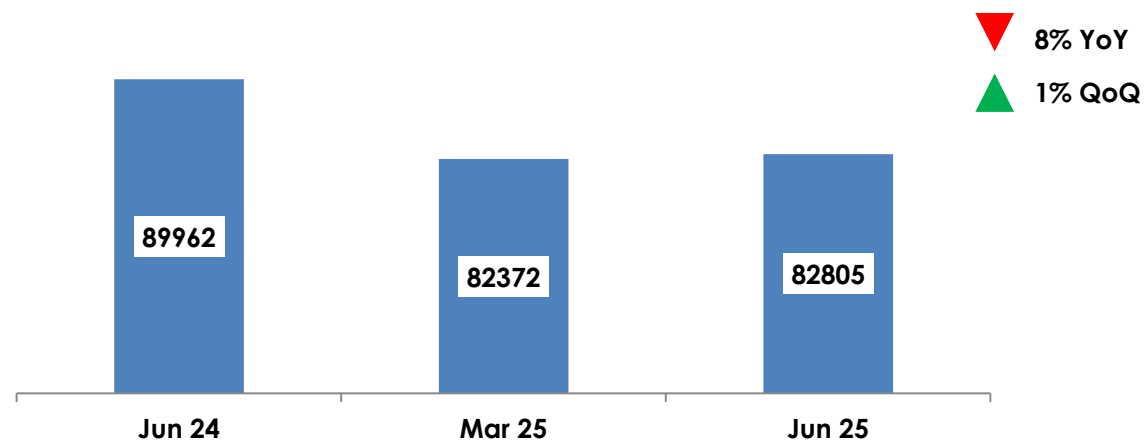
(₹Crore)



Deposit Mix

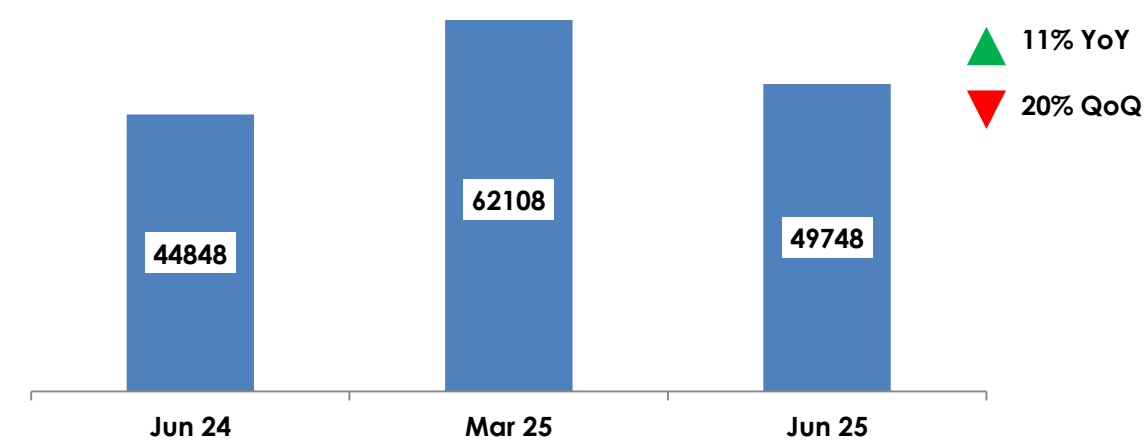


Saving Deposits

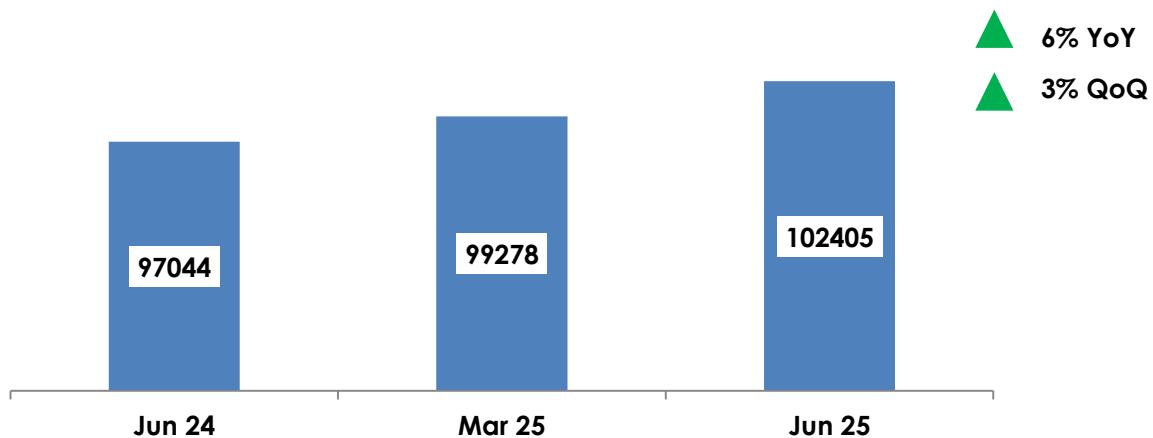


Current Deposits

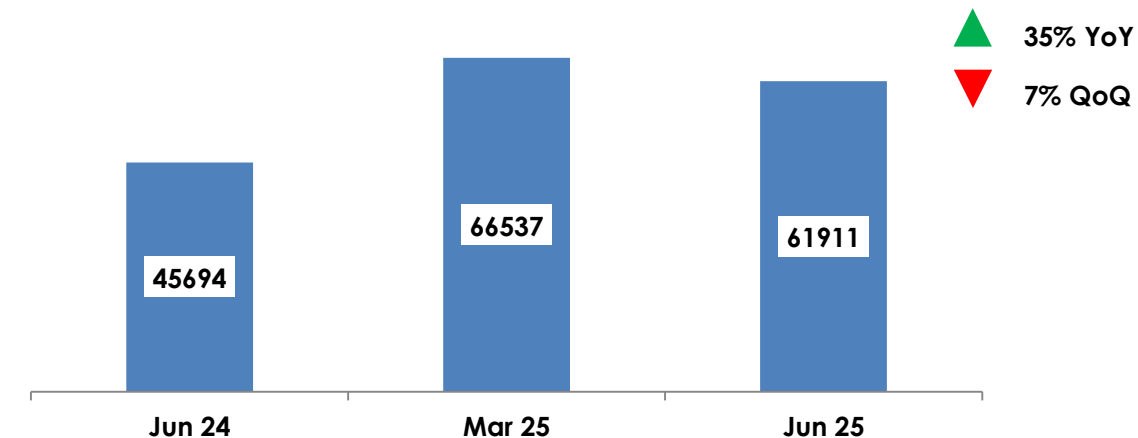
(₹ Crore)



Retail Deposits



Bulk Deposits

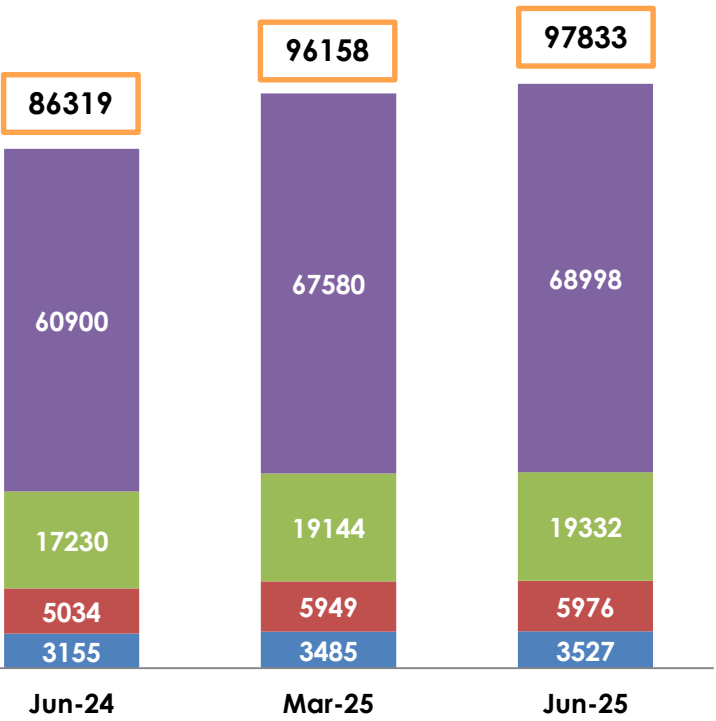


Gross Advances as on Jun 25 – ₹217844 crore

(₹Crore)

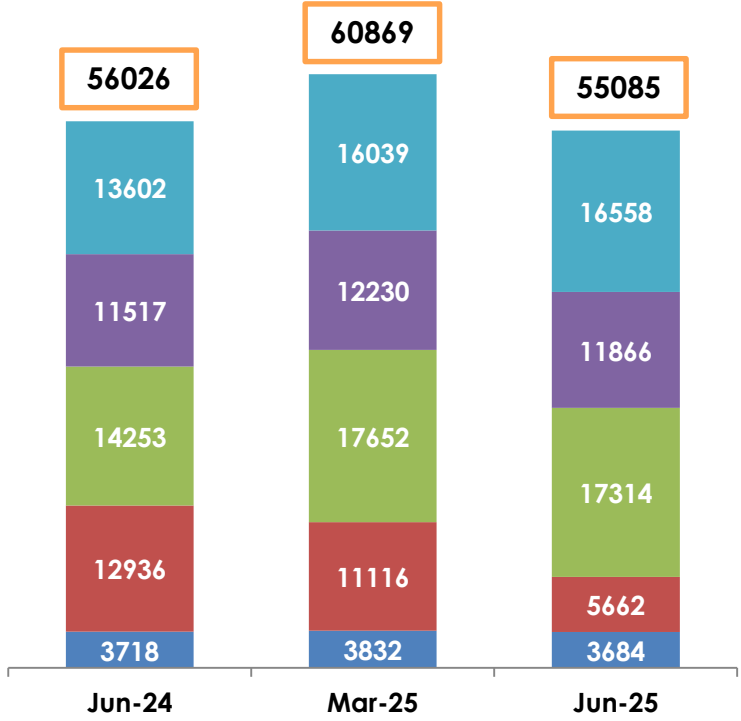
Structured Retail Advances

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



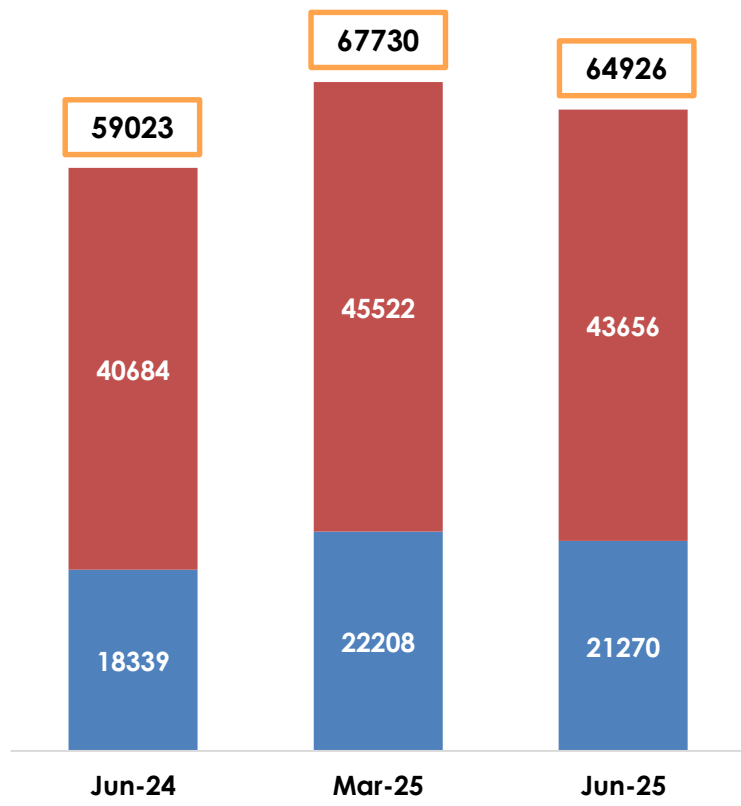
Non-Structured Retail Advances

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



Corporate Advances

- Large Corporate
- Mid Corporate

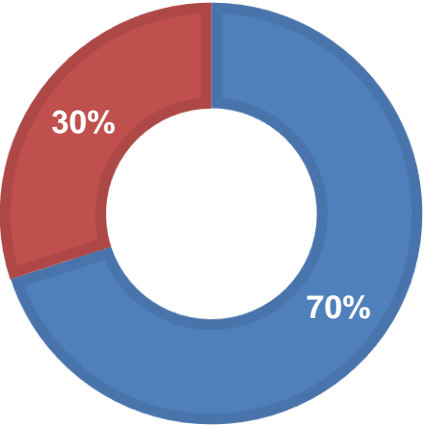


Others includes Staff home loan, Loan against securities, Merchant Establishment Overdraft, Housing Loan – Co-lending, Solar Roof Top finance

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

Gross Advances as on June 25 – ₹217844 crore

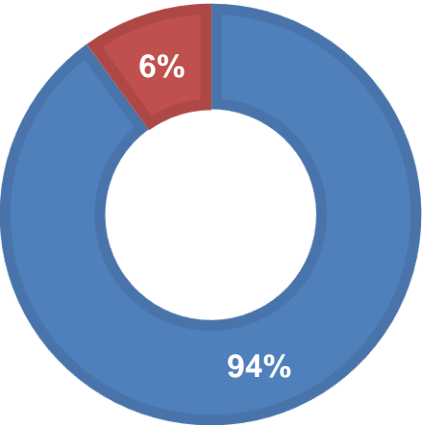
JUN-25



■ Retail

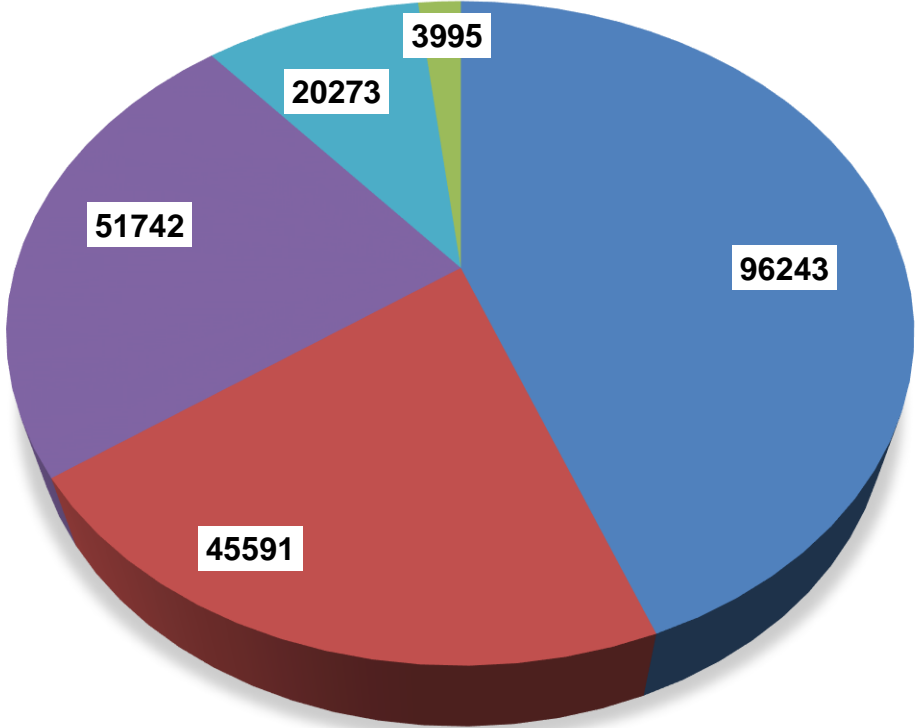
■ Corporate

JUN-25



■ Domestic

■ Overseas

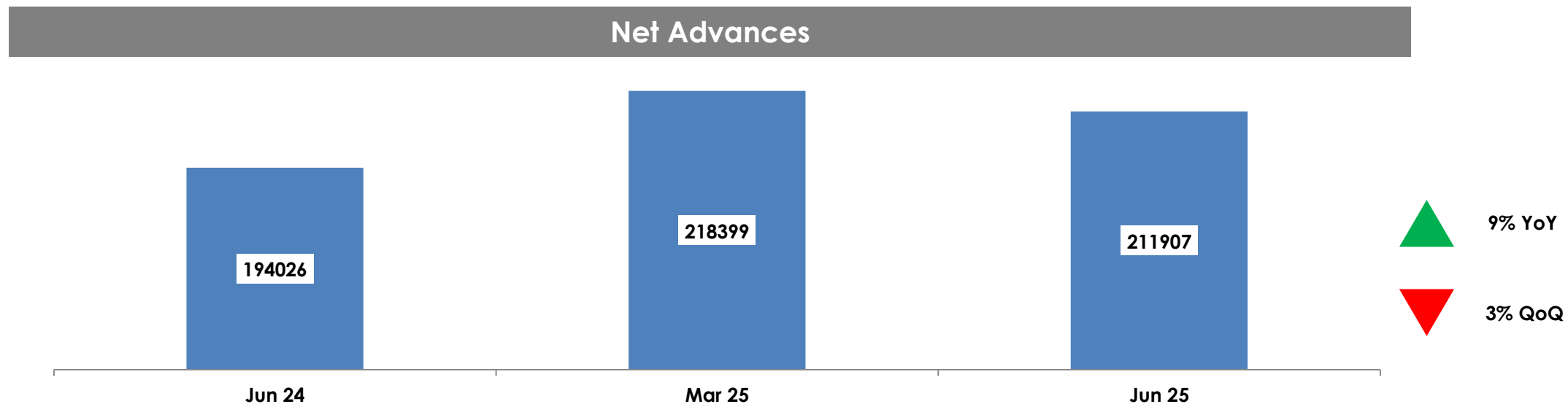
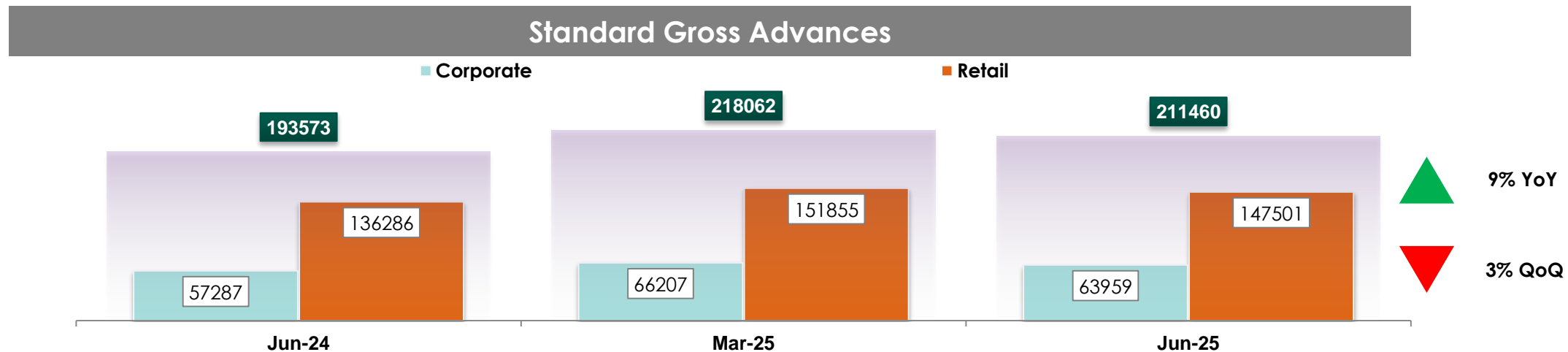


■ PL ■ Industry ■ Services ■ Agriculture ■ others

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.

(₹Crore)

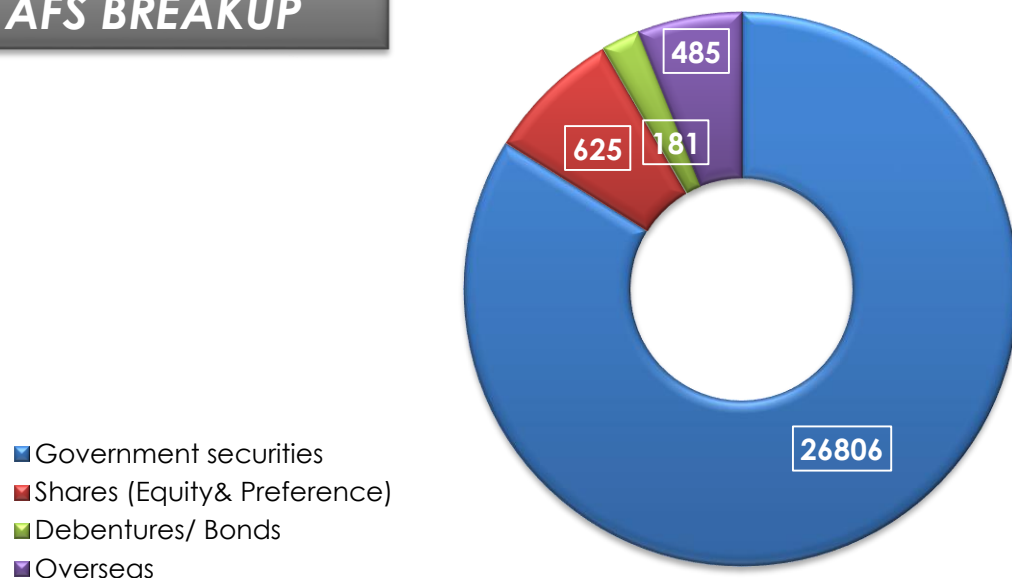


(₹Crore)

Particulars	Jun 24		Mar 25		Jun 25		Growth over March-25
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
1	2	3	4	5	6	7	(8)=[(6)-(4)]
ANBC	174448		195047		200898		
Priority Sector Advances (a+b+c)	78030	44.73	80293	41.17	85960	42.79	5667
(a) Agriculture (i+ii+iii+iv)	31986	18.34	35682	18.29	37256	18.54	1574
(i) Non-Corporate Farmers (NCF)	26193	15.02	28455	14.59	32287	16.07	3832
(i.i) of which SFMF	18299	10.49	18772	9.62	21978	10.94	3206
(i.i.i) of which PSLC net (SFMF)	6000	3.44	5200	2.67	10000	4.98	4800
(ii) Other Agri	1736	1.00	2419	1.24	2446	1.22	27
(iii) RIDF	4057	2.33	2864	1.47	2523	1.26	(341)
(iv) PSLC net (Agri)	-	-	1944	1.00	-	-	(1944)
(b) MSME (Micro, Medium & Small Enterprises)	27478	15.75	28294	14.51	23717	11.81	(4577)
(i) of which Micro Enterprises	18828	10.79	17545	9.00	15248	7.59	(2297)
(c) Other Priority Sector Advances (i+ii+iii+iv)	18566	10.64	16317	8.37	24987	12.44	8670
(i) Housing	17759	10.18	15593	7.99	24159	12.03	8566
(ii) Education	704	0.40	707	0.36	802	0.40	95
(iii) Others	103	0.06	17	0.01	26	0.01	9
(iv) PSLC Net (General)	-		-		-		

Treasury Operations

AFS BREAKUP

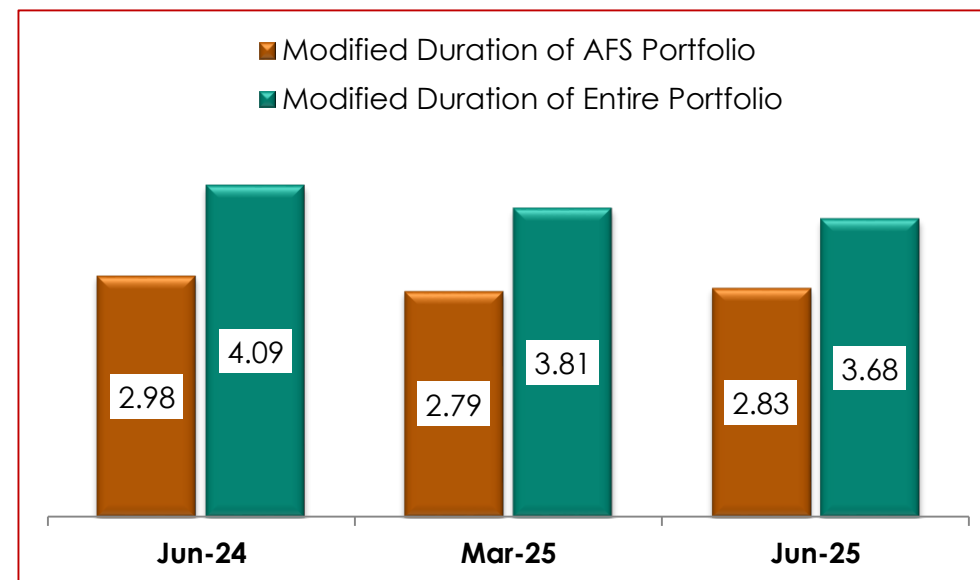


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- Overseas

Category	Jun-24	Mar-25	Jun-25
SLR	89324	86780	90154
Non SLR	32810	35398	41701
Non SLR (Overseas)	359	687	485
Non SLR (SASF)	673	-	-
TOTAL	123166	122865	132340
Less: Provision	4662	5398	5437
Net Investments	118504	117467	126903

(₹Crore)

Category	June-24	Mar-25	Jun-25
HTM	78776	79663	77175
AFS	24554	25104	28097
HFT (FVTPL – HFT since April 1, 2024)	14469	11957	20888
FVTPL - Non HFT	361	399	399
SJA	344	344	344
Total	118504	117467	126903



Asset Quality

(₹Crore)

Particulars	Jun-24	Mar-25	Jun-25
COVID Provision	116	-	-
COVID Restructuring Provision	227	201	191
Total COVID 19 Provision held	343	201	191
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	1688	1406	1319

PCR at 99.31% (Jun 2025) – consistently above 99% since Sep 2023)

(₹Crore)

Particulars	Jun-24	Mar-25	Jun-25
Gross Advances	201368	224757	217844
Gross NPAs	7795	6695	6385
Gross NPAs as % of Gross Advances	3.87	2.98	2.93
Total Provisions held (including NCLT Provision)	7342	6358	5937
Net Advances	194026	218399	211907
Net NPAs	454	337	447
Net NPAs as % of Net Advances	0.23	0.15	0.21
Provision Coverage Ratio as per RBI Guidelines	99.34	99.48	99.31

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	750	351	399	47%
-of which 100% provided	156	156	-	100%
Doubtful-1 Assets	454	406	48	89%
-of which 100% provided	235	235	-	100%
Doubtful-2 Assets	1127	1127	-	100%
Doubtful-3 Assets	585	585	-	100%
Loss Assets	3469	3469	-	100%
Total	6385	5937	447	93%

Excluding TWO provision

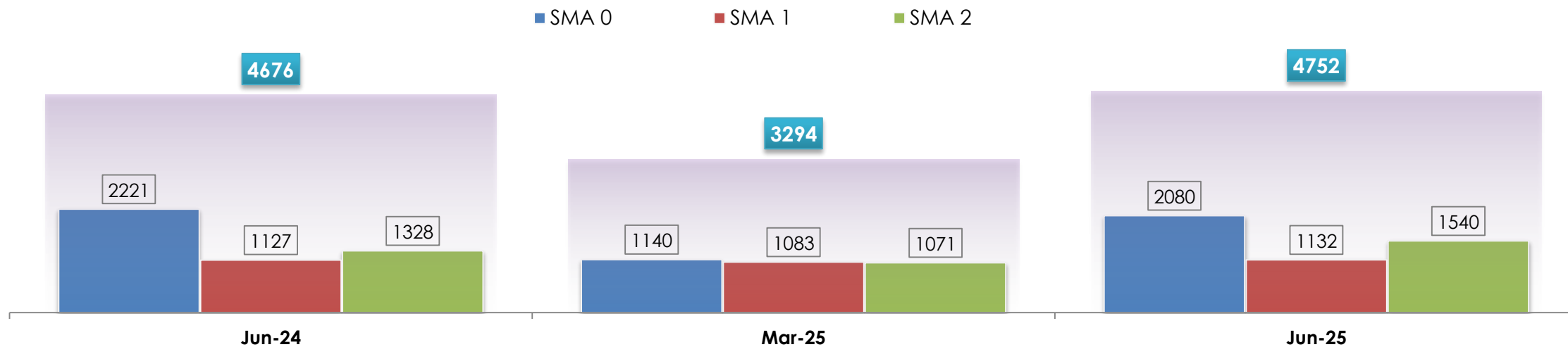
Technical Write Off	Amount
Corporate TWO	53738
Retail TWO	4338
Total TWO	58076

Out of total GNPA of ₹6385 crore, ₹5571 crore is 100% provided. TWO and 100% provided GNPA aggregates to ₹63647 crore

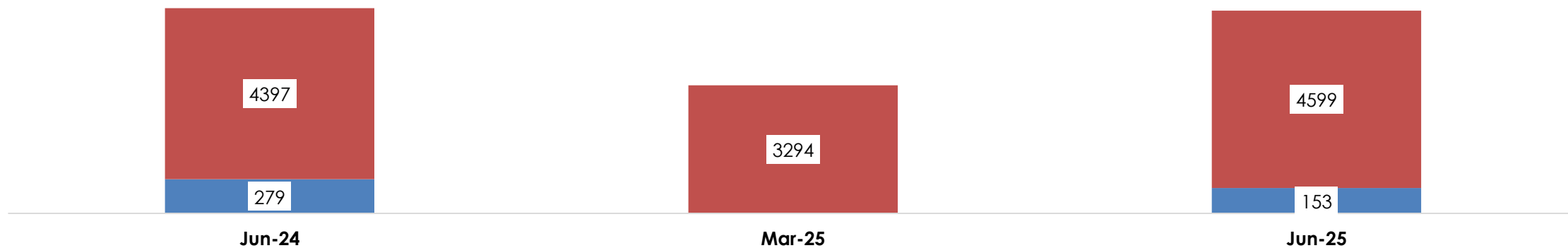
(₹Crore)				
DESCRIPTION	Q1 FY 25	Q4 FY 25	Q1 FY 26	FY25
Opening Balance	8917	7635	6695	8917
Add:				
a. First Time NPA	456	334	504	1621
b. Increase in existing NPA	203	12	45	303
Less:				
c. Settled	1508	322	207	2195
d. Up-gradation	244	302	115	826
e. Written off	29	662	538	1124
Closing Balance	7795	6695	6385	6695
Increment	(1122)	(940)	(311)	(2222)
FTNPA on Net Basis \$	382	265	438	1363
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	0.81	0.51	0.80	0.73
Credit Cost (%) (Annualized)	-ve	-ve	0.14	-ve

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

(₹Crore)



■ Corporate ■ Retail



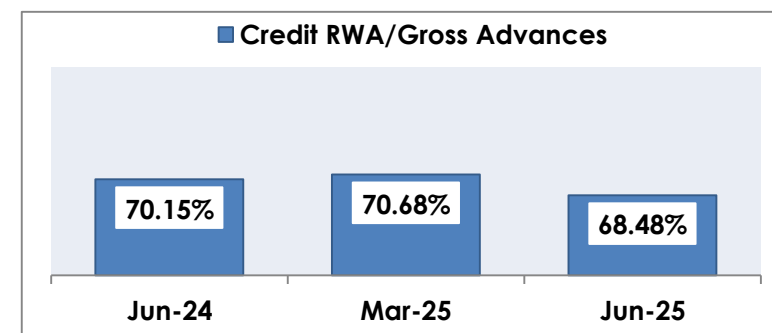
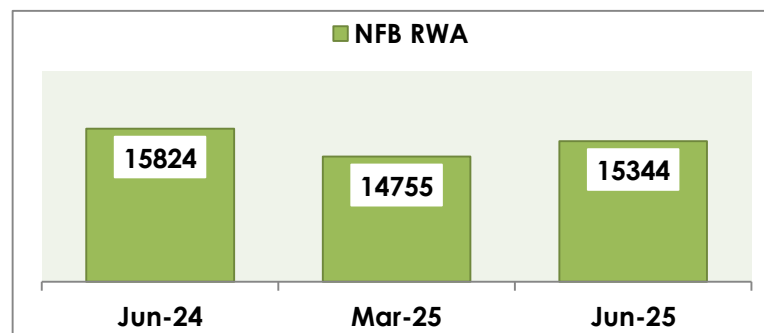
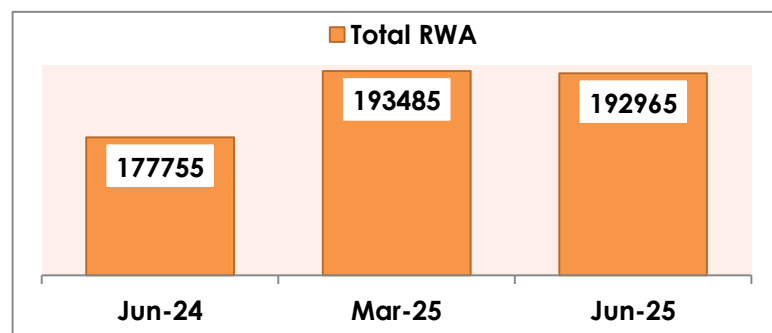
SMA includes NFB of ₹33 cr, ₹0.77 cr and ₹74 cr as on Jun 30, 2024, Mar 31, 2025 and Jun 30, 2025 respectively

Capital

(₹Crore)

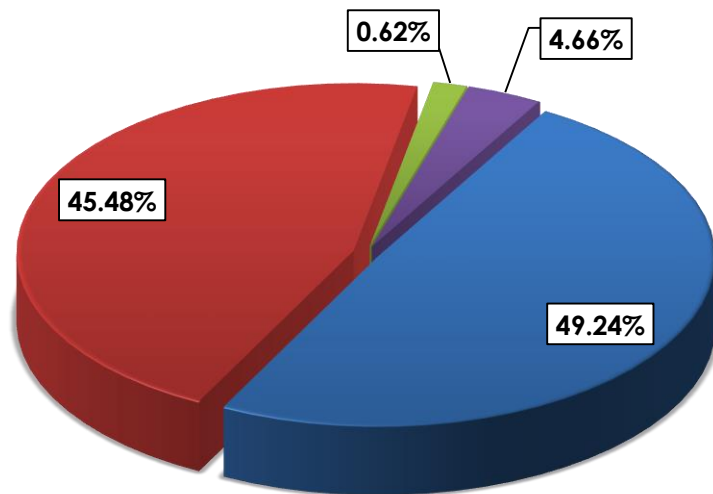
Particulars	Jun-24	Mar-25	Jun-25
CET 1+CCB (₹)	36015	45492	45758
AT 1 (₹)	-	-	-
Tier 1 Capital (₹)	36015	45492	45758
Tier 2 Capital (₹)	3833	2978	3228
Total Capital (₹)	39848	48471	48986
RWA (₹)	177755	193485	192965
Credit Risk	141269	158859	149175
Market Risk	8713	6853	12784
Operational Risk	27773	27773	31006
CET 1+CCB Ratio (%)	20.26	23.51	23.71
AT 1 (%)	-	-	-
Tier 1 Ratio (%)	20.26	23.51	23.71
Tier 2 Ratio (%)	2.16	1.54	1.68
CRAR (%)	22.42	25.05	25.39
Leverage Ratio (%)	8.50	9.59	9.75

Capital adequacy ratio as on March 31, 2025 and Jun 30, 2025 has been calculated considering impact of proposed dividend payout of ₹2258 crore.



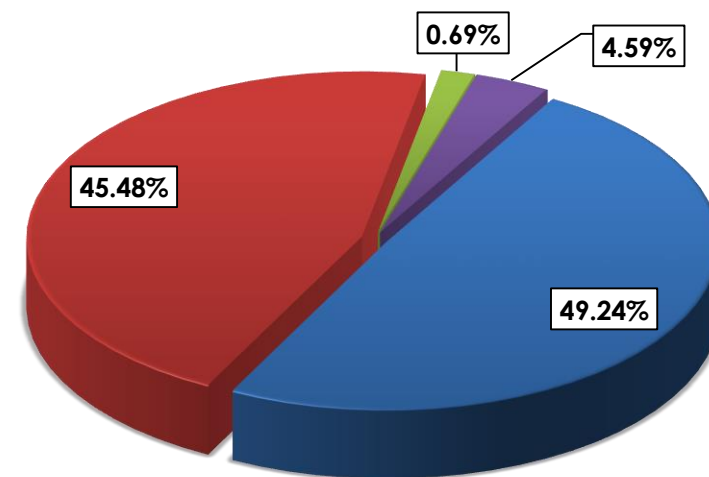
(₹Crore)

Jun 2024



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

Jun 2025

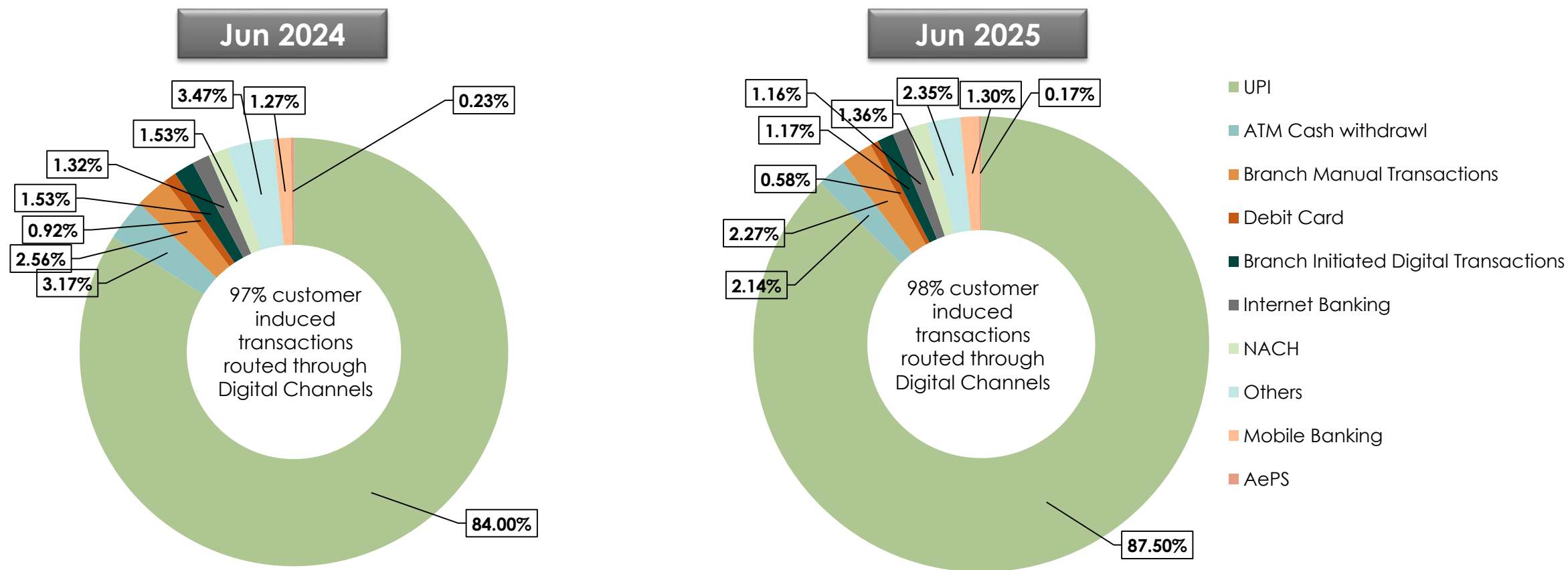


■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Particulars	Jun-24	Jun-25
Book Value (₹ per share)	₹40.66	₹48.29
Market Capitalisation	₹90,288 Cr	₹1,11,212 Cr
52 Weeks High/ Low (NSE) (₹ per share)	₹98.70/₹55.45	₹107.9/₹65.89
Closing Price (NSE) (₹ per share)	₹83.97	₹103.43
Earning Per Share (EPS) (3 months)	₹1.60	₹1.87

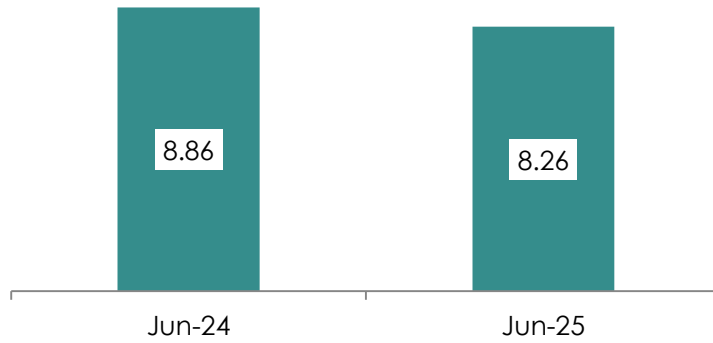
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

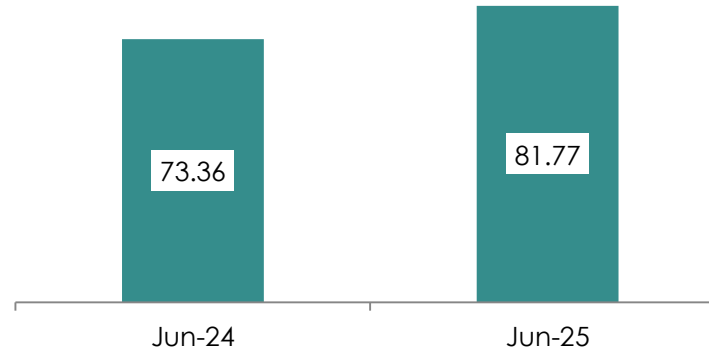


UPI continues as the preferred mode of transaction for Bank's customers

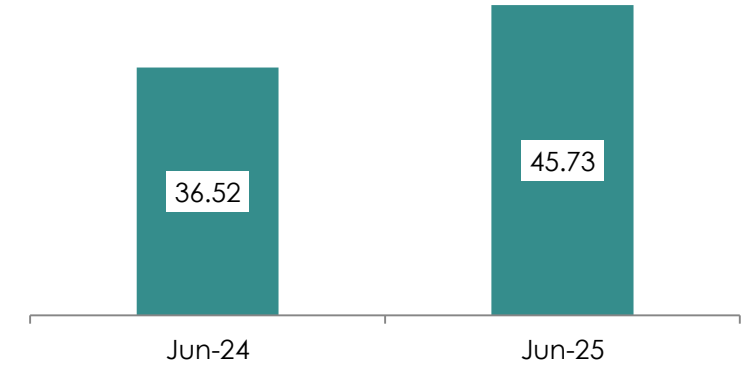
Internet Banking Users (In Lakhs)



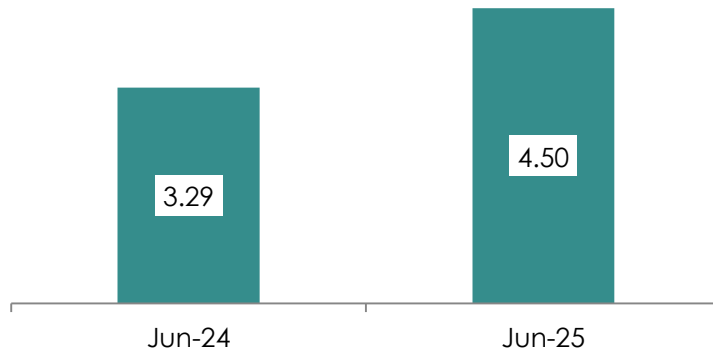
BHIM UPI Users (In Lakhs)



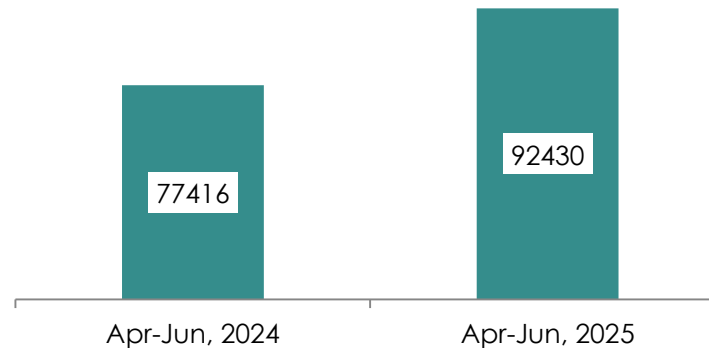
Mobile Banking Users (In Lakhs)



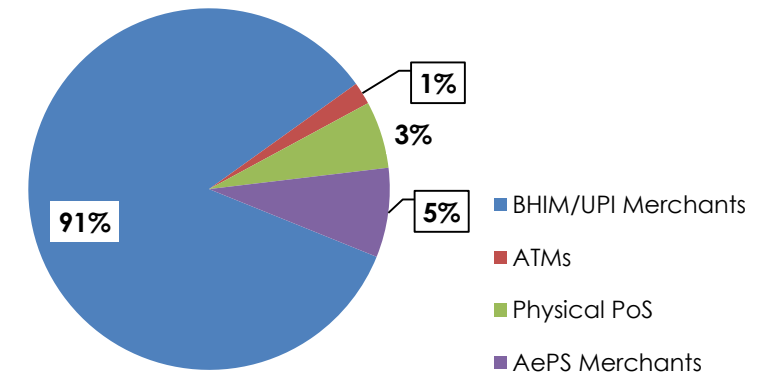
Merchant Base (In Lakhs)



UPI Transactional Value (₹crore)

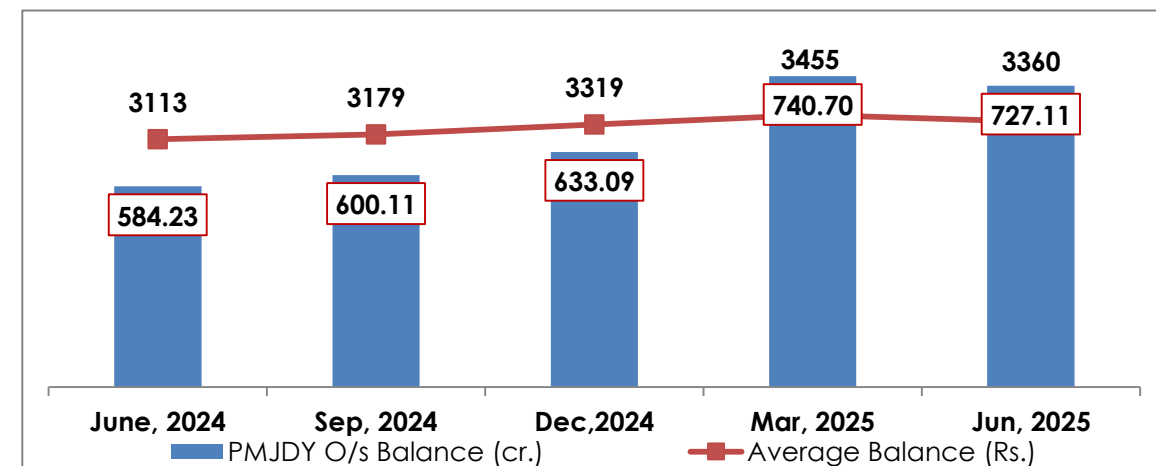
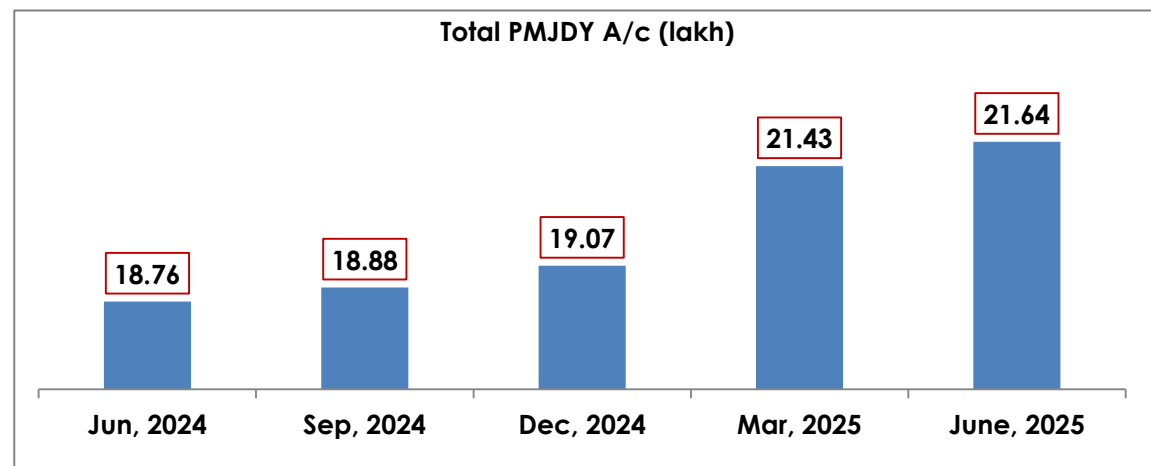


Payment Acceptance Channels

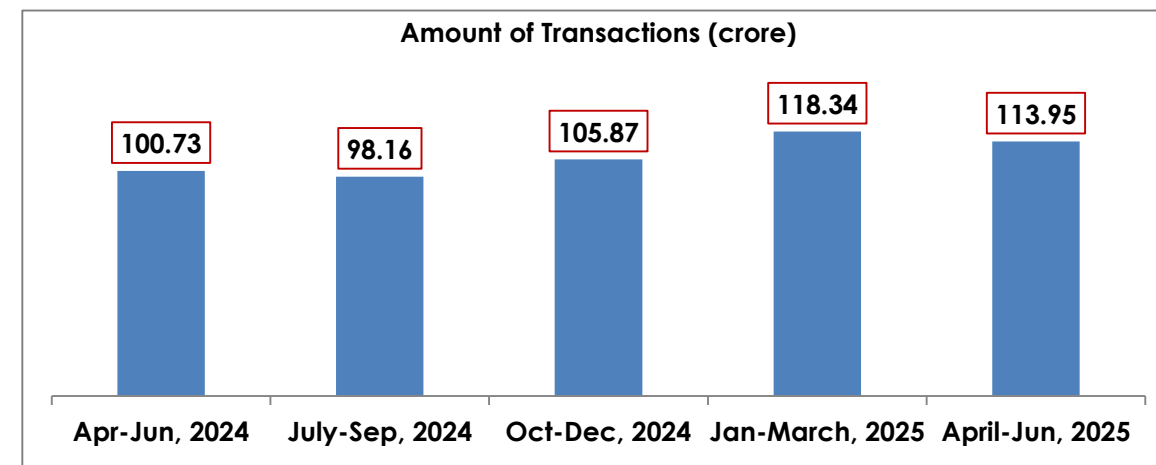
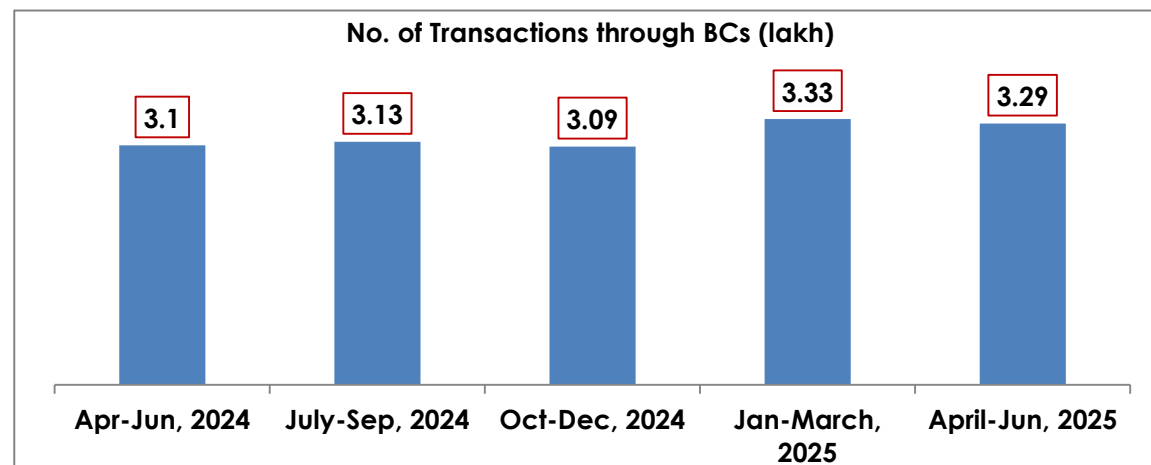


Financial Inclusion

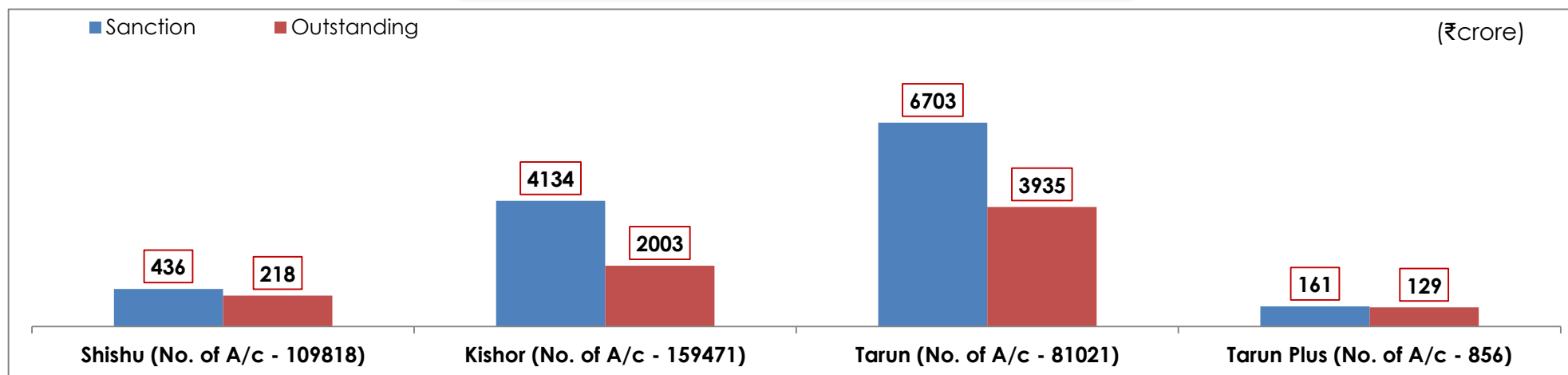
PMJDY



Transactions through Individual Business Correspondent (BCs)

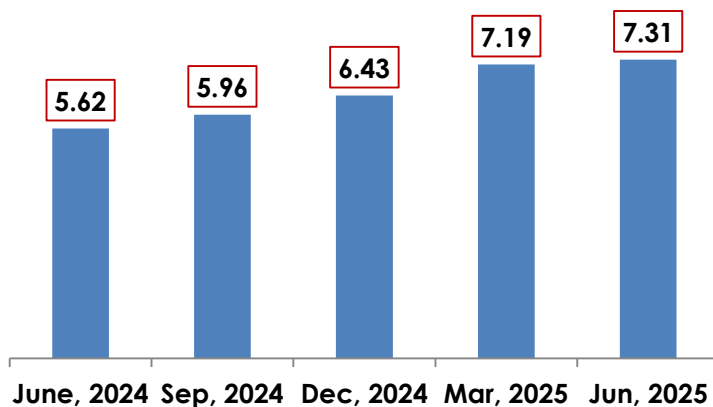


MUDRA Yojana as on Jun 30, 2025

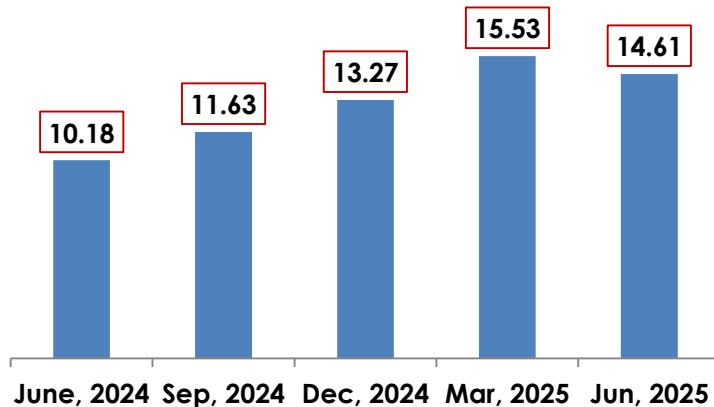


Active Enrolment under Social security Scheme as on Jun 30, 2025

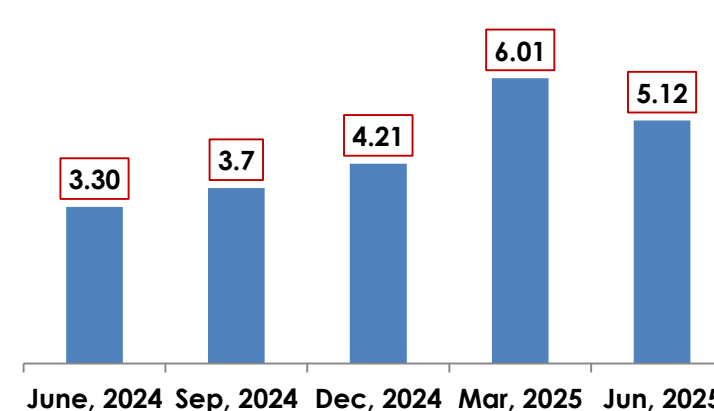
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



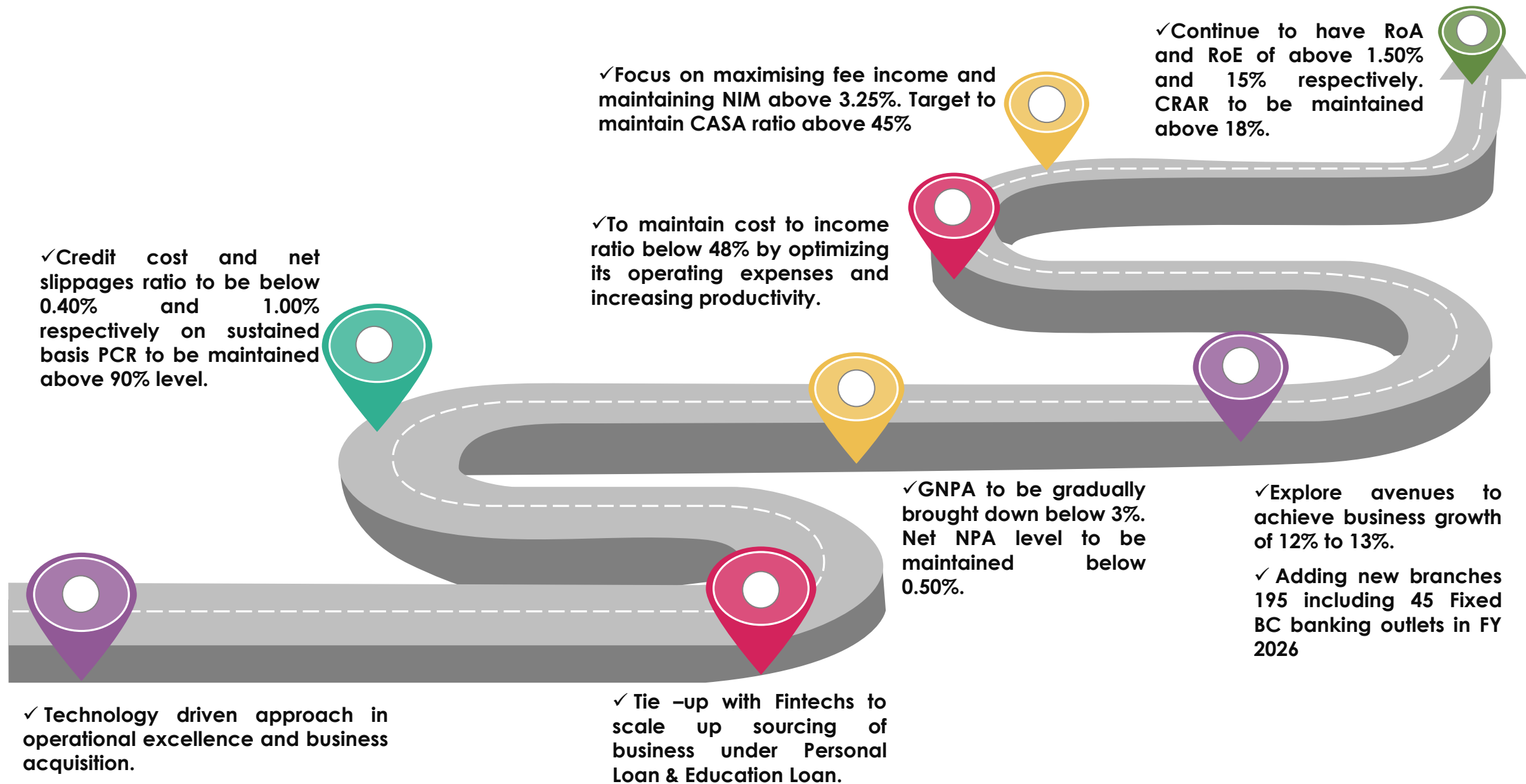
Subsidiaries

(₹crore)

Name of Company	% Holding	Line of Activity	Income Q1 FY 2026	PAT Q1 FY 2026	RoA Q1 FY 2026	Net Worth Q1 FY 2026
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	28.50 (28.43)	3.04 (4.05)	0.83% (1.20%)	364.17 (341.50)
IDBI Intech Ltd.	100	Technology Service Provider	36.33 (37.88)	1.03 (1.97)	4.11% (6.95%)	124.75 (119.51)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.03 (0.67)	-0.02 (0.57)	-0.29% (25.41%)	1.74 (2.21)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	3.18 (4.11)	2.09 (2.63)	0.94% (1.20%)	221.03 (217.84)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	21.53 (20.66)	10.36 (10.65)	2.54% (2.80%)	374.23 (348.09)

Figures in () are of previous period

Way Forward



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