

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

Investor Presentation

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March 2015



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Presentation Outline

Indian Economy & Banking Sector

IDBI Bank—Overview & History

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Key Investment Highlights

Recent Recognitions / Accomplishments /
Initiatives

The Way Forward

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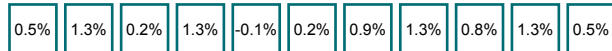
Indian Banking Sector

India Macroeconomic Overview

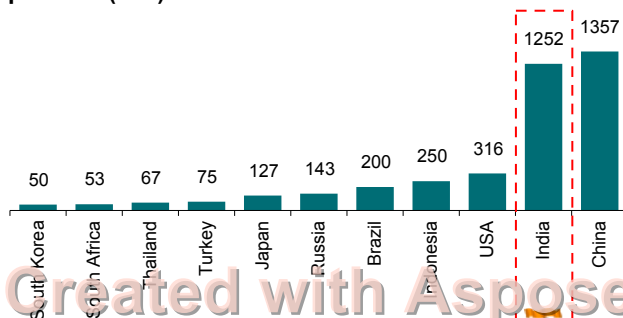
Strong Demographic Tailwinds Supporting Indian Growth Story

Large and growing population base¹

2008 – 2013
Population
CAGR (%)



2013 Population (Mn.)

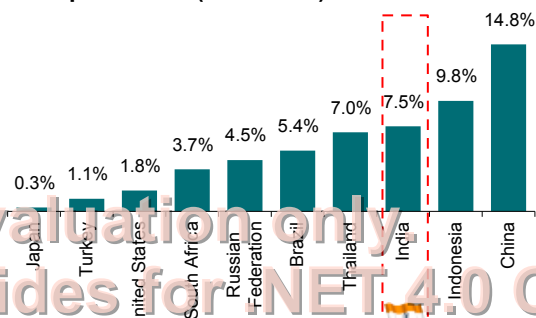


Rising affluence¹

2013 GDP
per Capita
(current
US\$ '000)

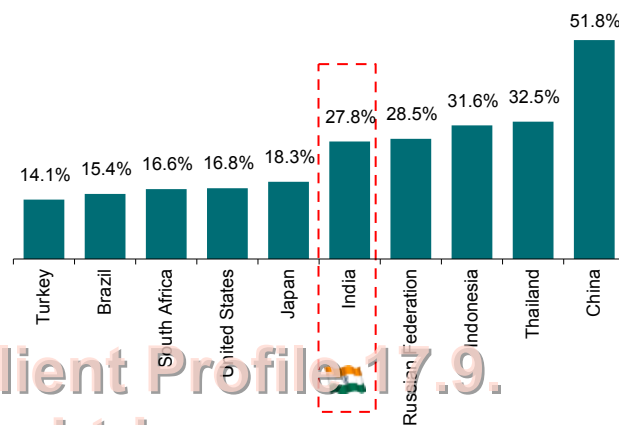


GDP per Capita CAGR (2008-2013)



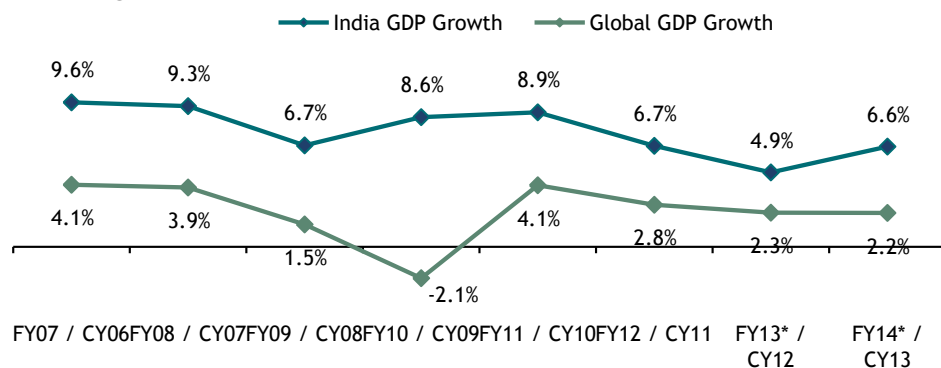
Strong habit of savings¹

Gross Domestic Savings / GDP (2013)



High historical growth rates

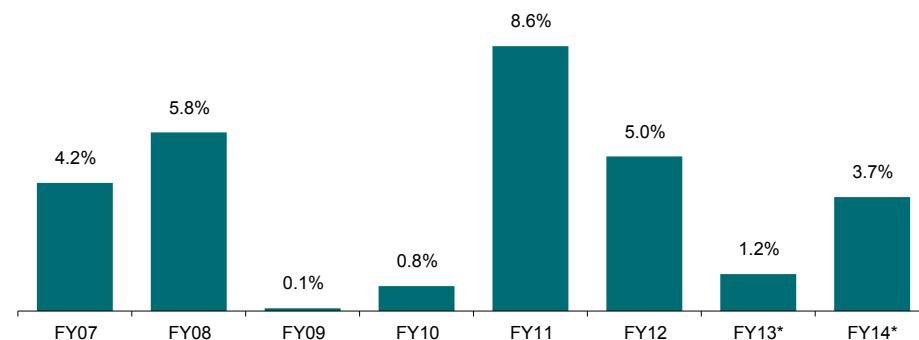
Real GDP growth Y-o-Y (%)^{1,2}



[Note: * - GVA at basic prices (Base Year 2011-12); Fiscal year ending March 31 for India growth corresponds to calendar year ending December 31 for Global growth i.e. FY06 corresponds to CY05]

Agriculture sector also reviving

Real agricultural GDP growth (%)²



[Note: * - GVA at basic prices (Base Year 2011-12)]

Rising affluence coupled with saving habit of Indians will support growth for banking sector

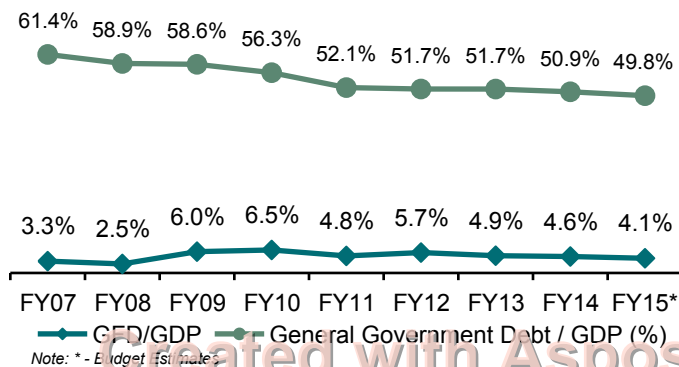
SOURCE:

1. The World Bank - World Development Indicators, 2. CSO, Government of India

India Macroeconomic Overview

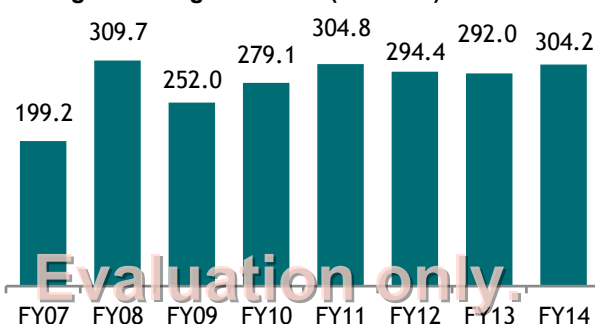
Improving Debt Profile, Strong FDI Inflows And Healthy Foreign Exchange Reserves

Tapering fiscal deficit and improving debt profile¹



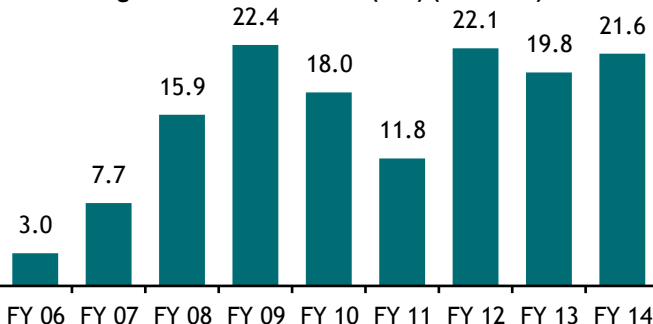
Foreign exchange reserves remain at robust levels²

Foreign exchange reserves (USD Bn.)



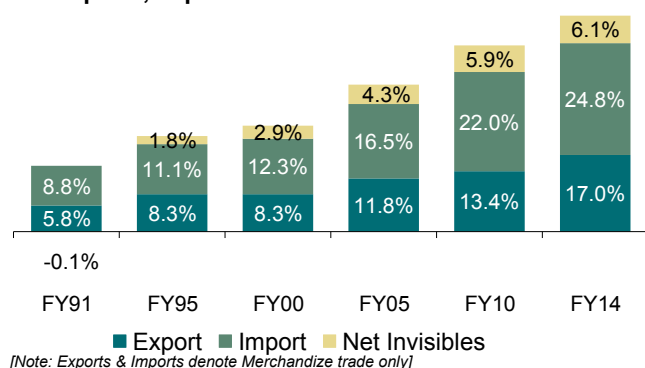
FDI has posted healthy growth for over a decade¹

Net foreign direct investments (FDI) (USD Bn.)

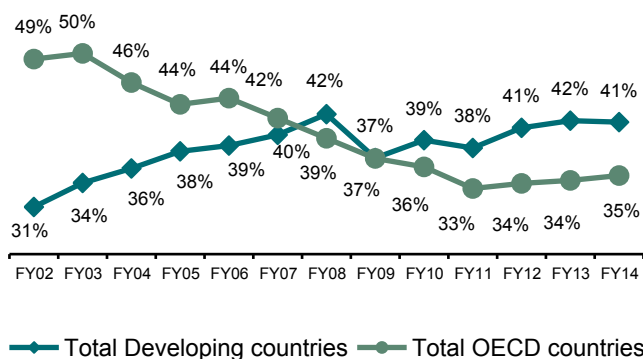


Increasing integration with global economy³

Exports, Imports & Net Invisibles as % of GDP

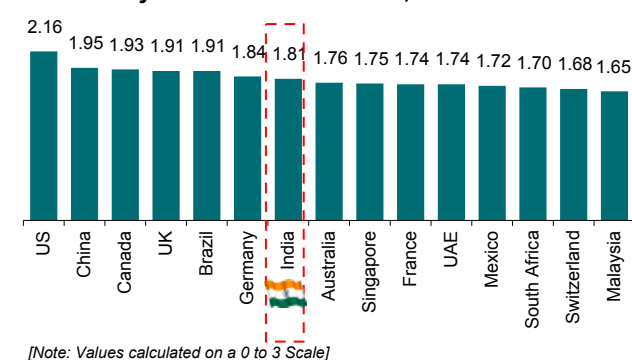


Diversification of Export Destinations³



India is an attractive destination for FDI⁴

AT Kearney FDI Confidence Index, 2014



- While the fiscal deficit has been high historically, it has been tapering over the last two financial years and was contained at 4.6% of GDP in FY14 . Fiscal Deficit is expected to be contained at 4.1% of GDP in FY15.
- 8th highest foreign exchange reserves among countries which underpins India's high liquidity ratio.⁵

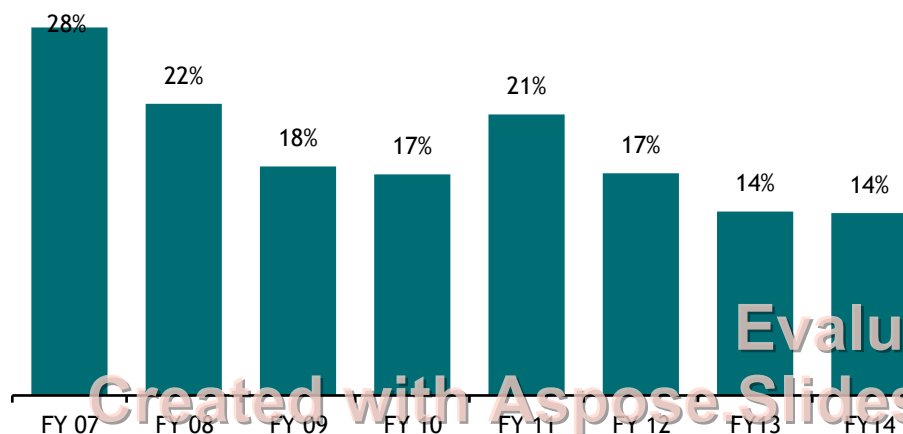
SOURCE:

- Handbook of Statistics on Indian Economy 2013-14, RBI
- RBI; Economic Outlook, CMIE
- RBI – Database on Indian Economy
- AT Kearney FDI Confidence Index, 2014
- IMF's data on international reserves and foreign currency liquidity of all countries

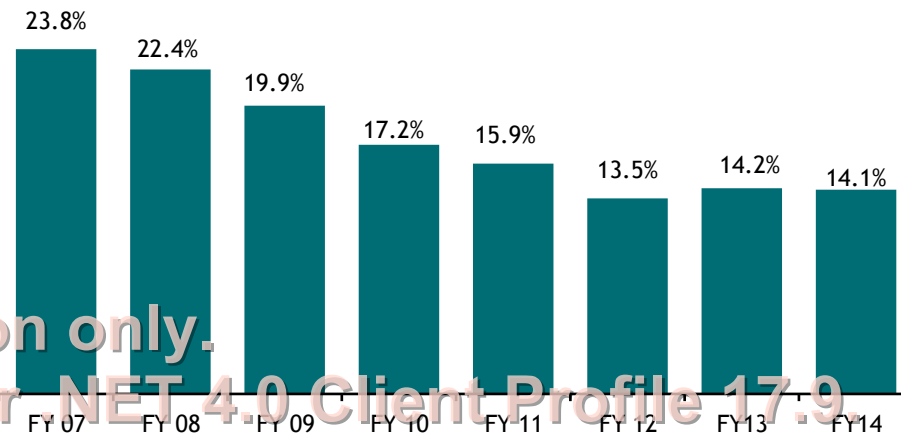
India Banking Sector Overview

Indian Banking Sector has Remained Relatively Resilient in the Current Global Macroeconomic Environment

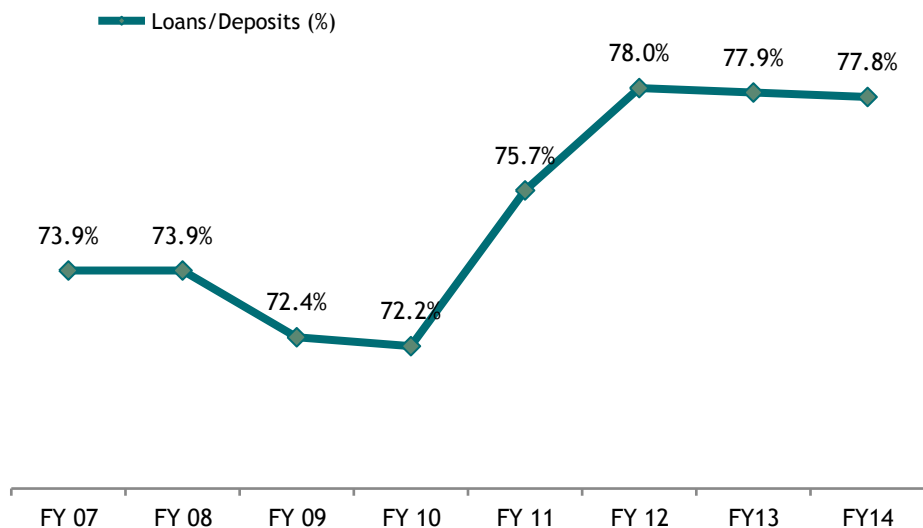
Steady Bank Credit Growth (Y-o-Y)¹



Driven by Growth in Deposits (Y-o-Y)²

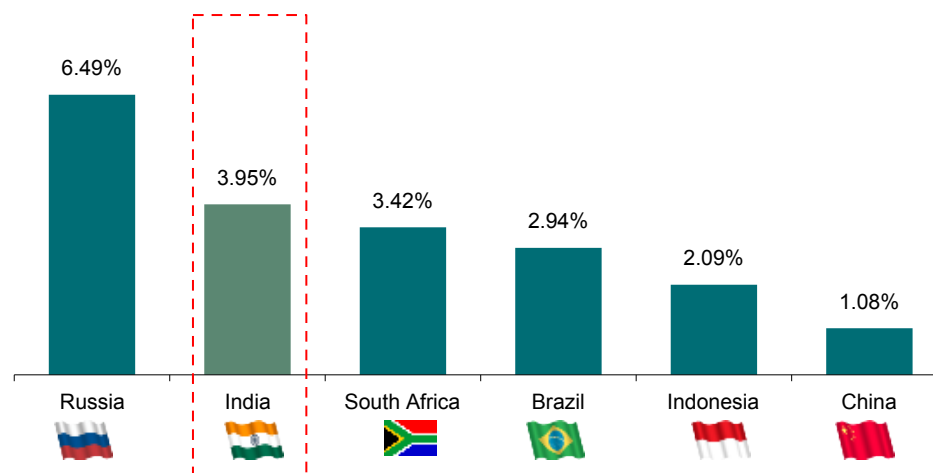


Has Resulted in Comfortable loans / deposits ratio (%)²



Sustainable NPL Levels (2014)³

Bank Non-performing loans to total gross loans (%)



SOURCE:

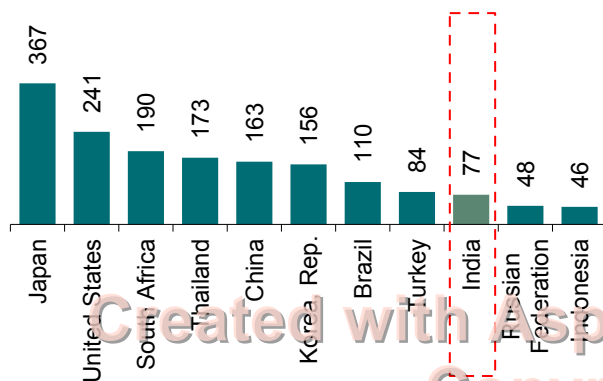
1. DBIE, RBI 2. RBI, Handbook of Statistics on Indian Economy 2013-14 3. The World Bank - World Development Indicators

India Banking Sector Overview

Structural drivers in place

Low Domestic Credit¹

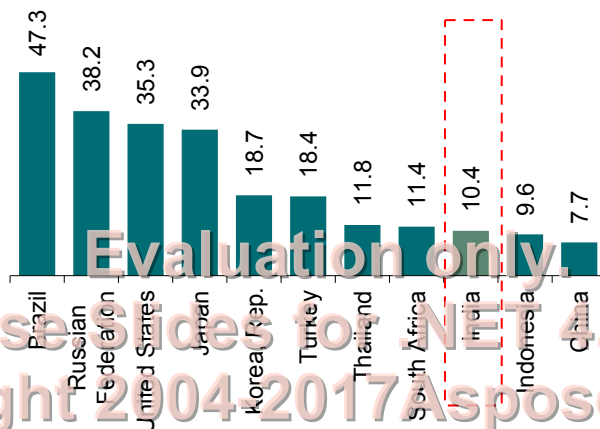
Domestic Credit (% of GDP)



[Data pertains to 2013]

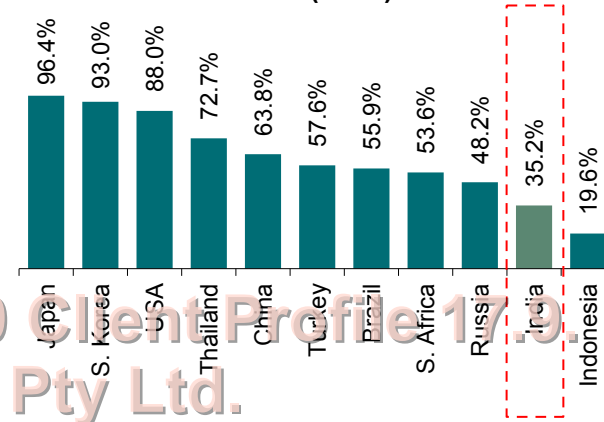
...& Under-penetration¹ ...

Branches Per 100K Population (2012)



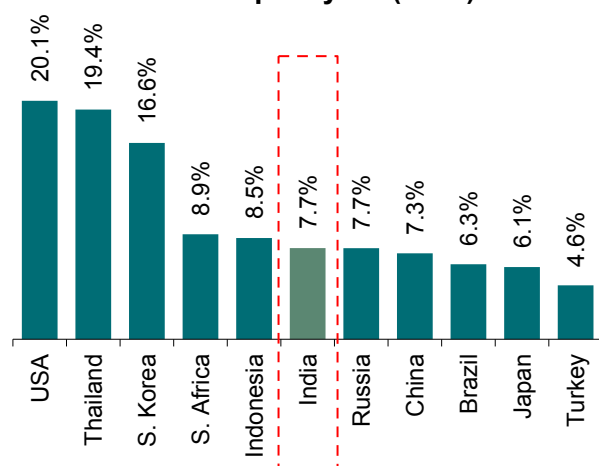
...Has Led to Lower Financial Participation¹

% of age 15+ with account at a formal financial institution (2011)



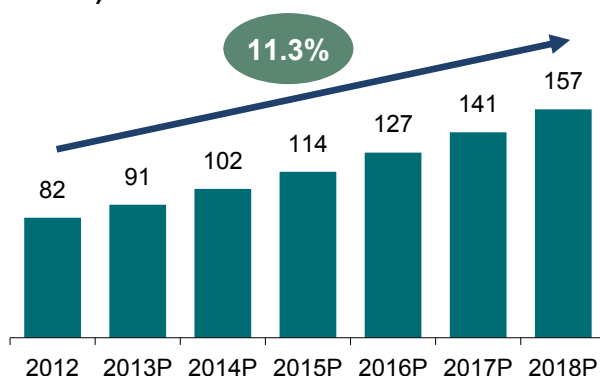
... & Under-penetration in Retail Segments¹

% of age 15+ with loan from a financial institution in the past year (2011)

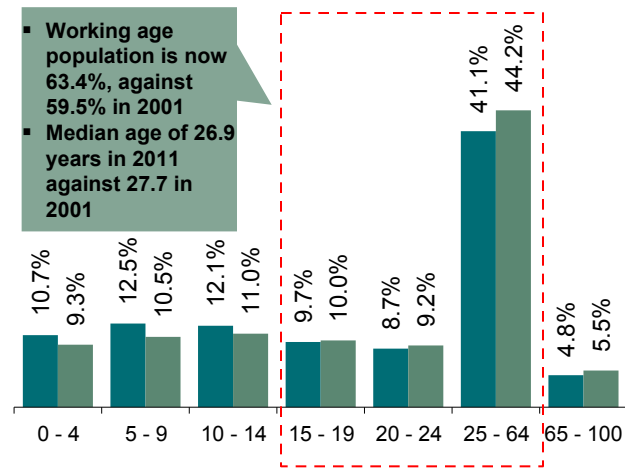


Rising Income Levels to Help Drive Growth²

India's Nominal GDP Per Capita (INR '000s)



Supported by Improving Demographic Profile³



■ In 2001 ■ In 2011



Source:

1. World Bank Database; World Bank - Global Financial Inclusion Database 2. International Monetary Fund, World Economic Outlook Database, October 2014 3. India Census 2011

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IDBI Bank Overview & History

Vision & Mission Statement

***"To be the Most Preferred and Trusted Bank
Enhancing Value for all Stakeholders"***

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Mission Statement

Delighting customers with our excellent service & comprehensive suite of best-in-class financial solutions

Touching more people's lives with our expanding retail footprint while maintaining our excellence in corporate and infrastructure financing

Continuing to act in an ethical, transparent and responsible manner, becoming the role model for corporate governance

Deploying world class technology, systems and processes to improve business efficiency and exceed customers' expectations

Encouraging a positive, dynamic and performance-driven work culture to nurture employees, grow them and build a passionate and committed work force

Expanding our global presence

Relentlessly striving to become a "Greener Bank"

Business Highlights

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India's Apex Development Financial Institution

- IDBI played a critical role in India's industrial and economic progress and in building the financial architecture of the country
 - ▶ Catalyst for investments in industrial and infrastructure space

Unique Positioning

- Well-established brand name in India (among top 50 brands)
- Fleet-footed bank riding on a state-of-the-art technology platform

Business Strengths

- Consistently profitable since inception
- Strong long-standing corporate banking relationships
- Leader in project finance and infrastructure lending
- One of the larger Indian Loans Book Runner in 2012¹

High Operational Efficiencies

- High Productivity in terms of Cost-Efficiency and Business per Employee for FY13–14
- Average Age of Employees - 33 years

Technology Driven

- Best in class infrastructure and all branches on Core Banking System (CBS)

Efficient Operations

- Centralized and automated architecture for back office operations, cheque clearing and loan sanctions resulting in low Cost-to-Income ratio

Ratings

- At par with sovereign by Moody's (Baa3) and Fitch (BBB-)

History of IDBI Bank

1964 – 1993

- **1964** – IDBI Bank's predecessor entity – IDBI, the DFI - set up by an Act of Parliament as a subsidiary of RBI
- IDBI had been a **Policy Bank** in the area of industrial financing and development
- **1976** – Ownership transferred to the Government from the RBI
- **1980 and 1990s** – Played a pioneering role in setting up the financial architecture of the country, besides being a catalyst for investment in industrial and infrastructure sector

1994 – 2002

- **1994** – IDBI Act amended to permit private ownership up to 49.0%
- **1995** – Domestic IPO, Government stake reduced to 72.0%
- **Late 1990s – early 2000s** – Changing environment gave commercial banks greater business opportunities

2003 –2006

- **2003** – IDBI Repeal Act passed for conversion into a banking company
- **2004** – IDBI moved from its DFI status into a full-service commercial bank- named IDBI Ltd. along with mandate for development financing
- **2005** – Amalgamation of IDBI Bank Ltd. with IDBI Ltd.
- **2006** – Amalgamation of United Western Bank

2007 – 2014

- Complete networking (100.0% Core Banking)
- Organization structure redesigned on customer segmentation basis for better customer focus and effective business delivery
- **2008** – Name changed to IDBI Bank Ltd.
- **Jan 2010** – Opened first Overseas Branch at DIFC, Dubai
- **Jan 2011** – Merged its subsidiaries IDBI Home Finance and IDBI Gilts with itself.
- **Oct 2011** – Acquired additional 14.9% stake in IDBI Trusteeship Services; total holding 54.7%
- **2014** – IDBI Bank celebrated its Golden Jubilee on July 1.

Architect of Indian Financial Sector

- Played a 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
 - ▶ 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)



Asset Reconstruction
Company (19.2% stake)



Rating Agency
(16.6% stake)



North Eastern Development
Finance Corporation
For development of North
-East Region
(25% stake)

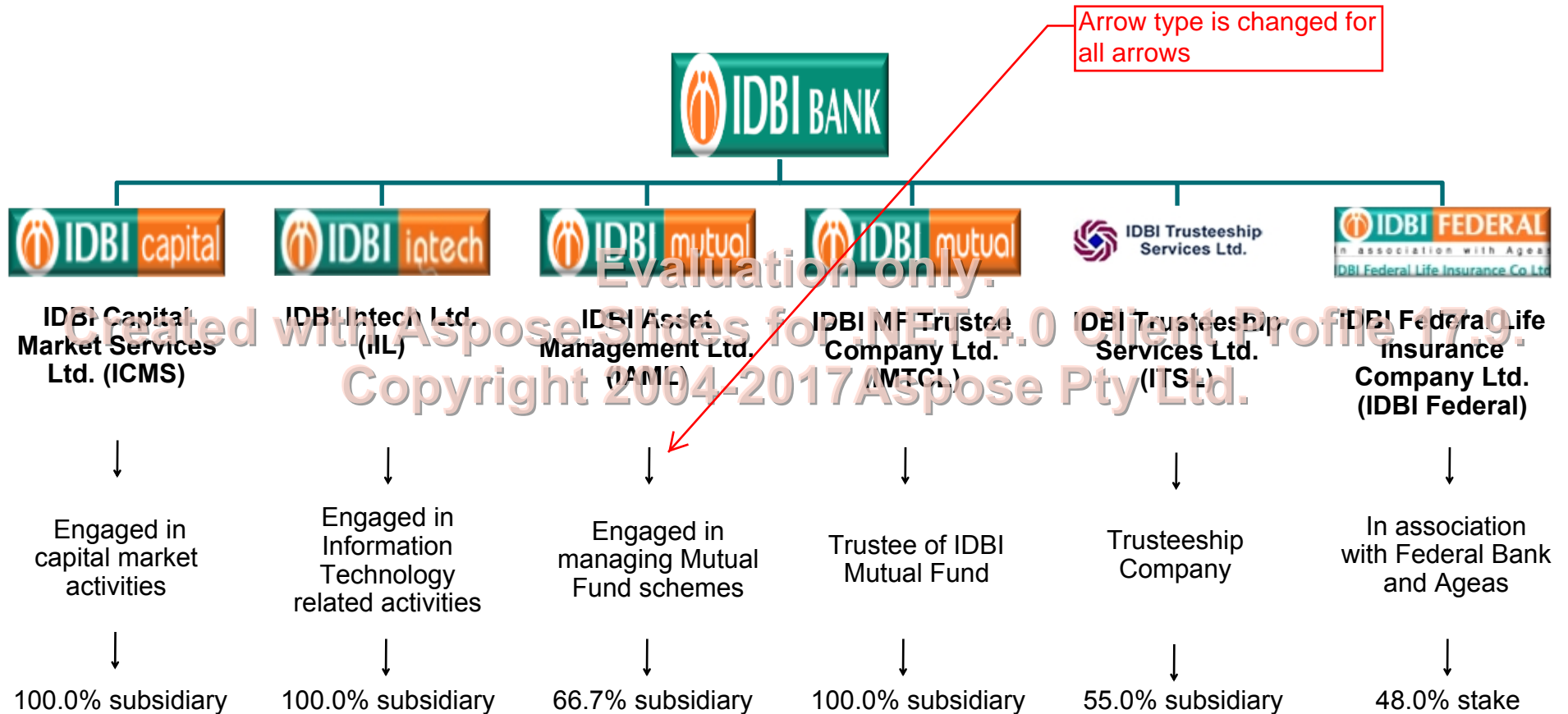


A bank to Finance
Export Import (Equity
Holding with GOI)



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

IDBI Bank Group



IDBI Bank: A Leading Banking Franchise

Advances Mix [9M FY15]

[Rs. Billion]

charts are missing

Deposits Mix [9M FY15]

[Rs. Billion]

[9M FY15: as on December 31 2014]

Summary Financials

9M FY15
(Rs. Billion)

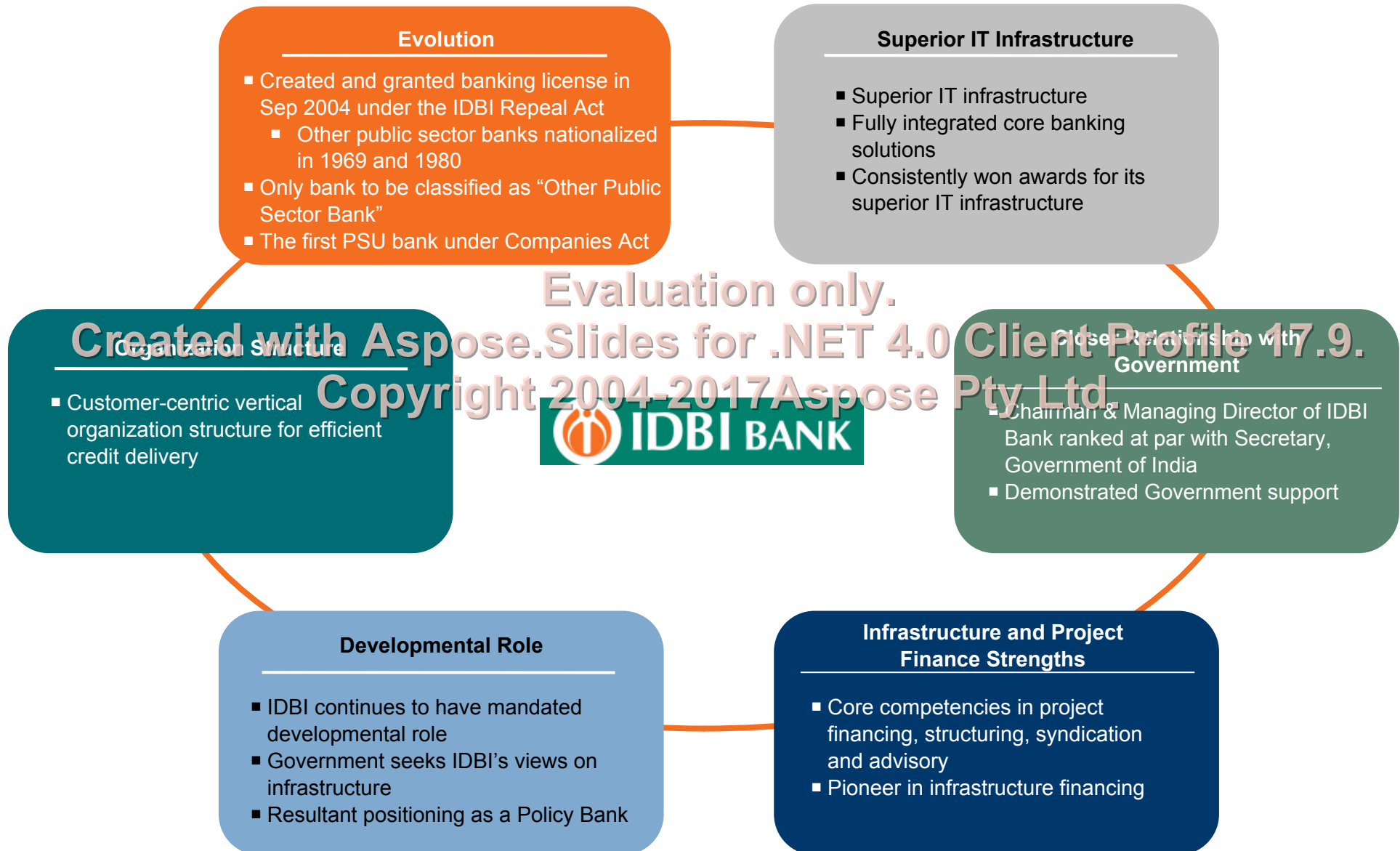
Advances	1,973
Deposits	2,332
Borrowings	645
Total Assets	3,714
Net Profit	3.3
Net Interest Margin	1.8%
Cost to Net Income Ratio	47.12%
CASA Ratio	21.9%
Gross NPA Ratio	5.9%
Net NPA Ratio	3.1%
CRAR - Tier 1 Capital (Basel III)	8.29%
Total CRAR (Basel III)	12.2%

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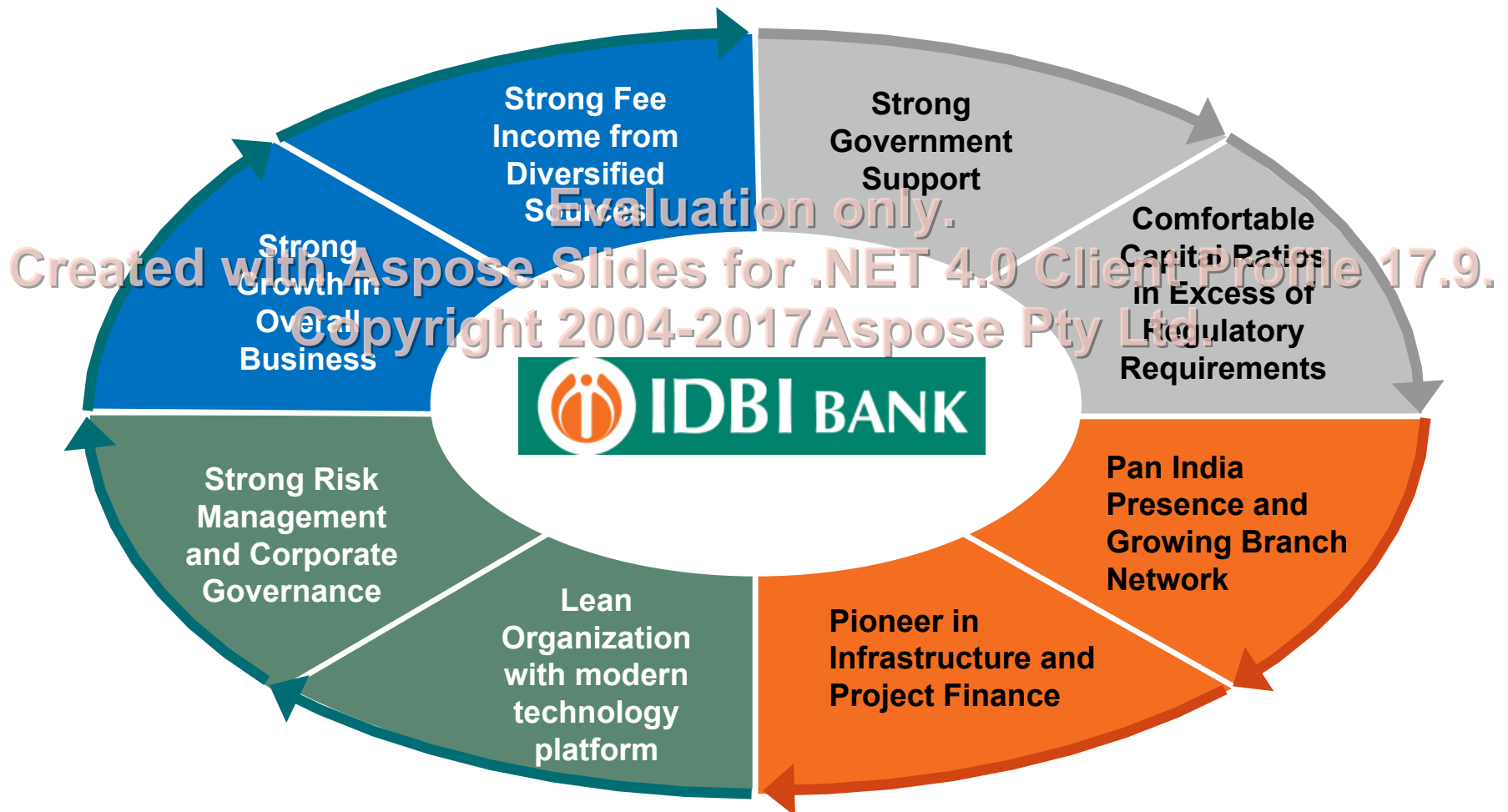
IDBI Bank - Key Investment Highlights

Unique Characteristics of IDBI Bank



Key Considerations

IDBI Bank is a Top Tier Bank in India, Driven by its Continued Focus on Profitable Growth



Strong Government Support

Shareholding as on December 31 , 2014

■ Majority Government ownership

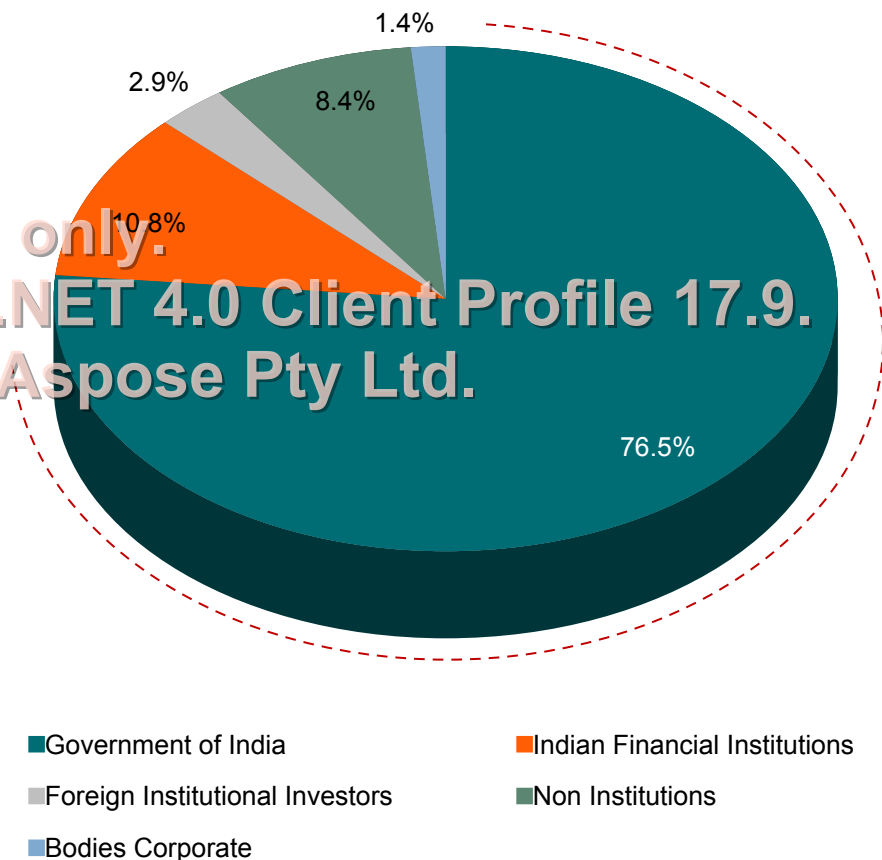
- ▶ Government of India holding currently at 76.5%
- ▶ Minimum Government shareholding at 51.0% [Memorandum and Articles of Association]

■ Demonstrated Government support

- ▶ Govt stake increased from 65.14% in July 2010 to 76.5% in December 2013 by total equity infusion amounting to Rs.53 billion.

■ Board of Directors comprises eminent personalities from diverse fields

- ▶ Three full time directors appointed by Gol (Chairman and Managing Director and two Deputy Managing Directors)
- ▶ One key Government official from Finance Ministry and four independent directors



Current shareholding pattern provides significant room for dilution and raising funds from market

Pan India Network (As at end-December, 2014)

■ Reach

- ▶ 1,610 branches & 2,855 ATMs Pan India
[plus one overseas branch at DIFC, Dubai]
- ▶ Presence in 1,173 locations
- ▶ Network of
 - 75 Retail Asset Centres
 - 21 Credit Processing Centres
 - 6 PSG Processing Centres
 - 6 Regional Processing Units
 - 29 Central Clearing Units
- ▶ 10 Currency chests across the country
- ▶ Internet banking
- ▶ 9 Regional and 1 central training college

■ Large Customer Base

- ▶ Corporate customer base: 3,000+
- ▶ Retail customer base: 6.5 million+

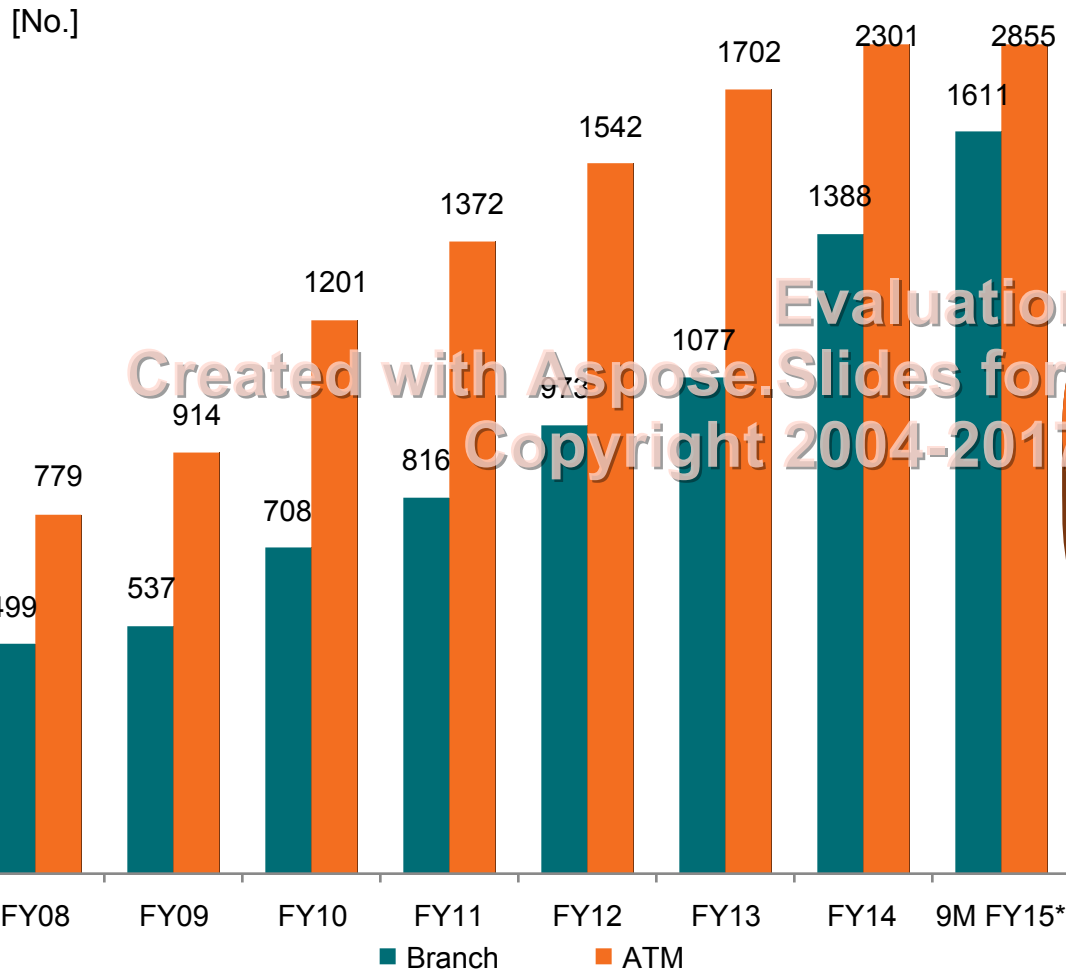
■ Global expansion plans

- ▶ One overseas branch at DIFC, Dubai
- ▶ Initiated the process for setting up Branch Office at Singapore and Representative Office at Shanghai



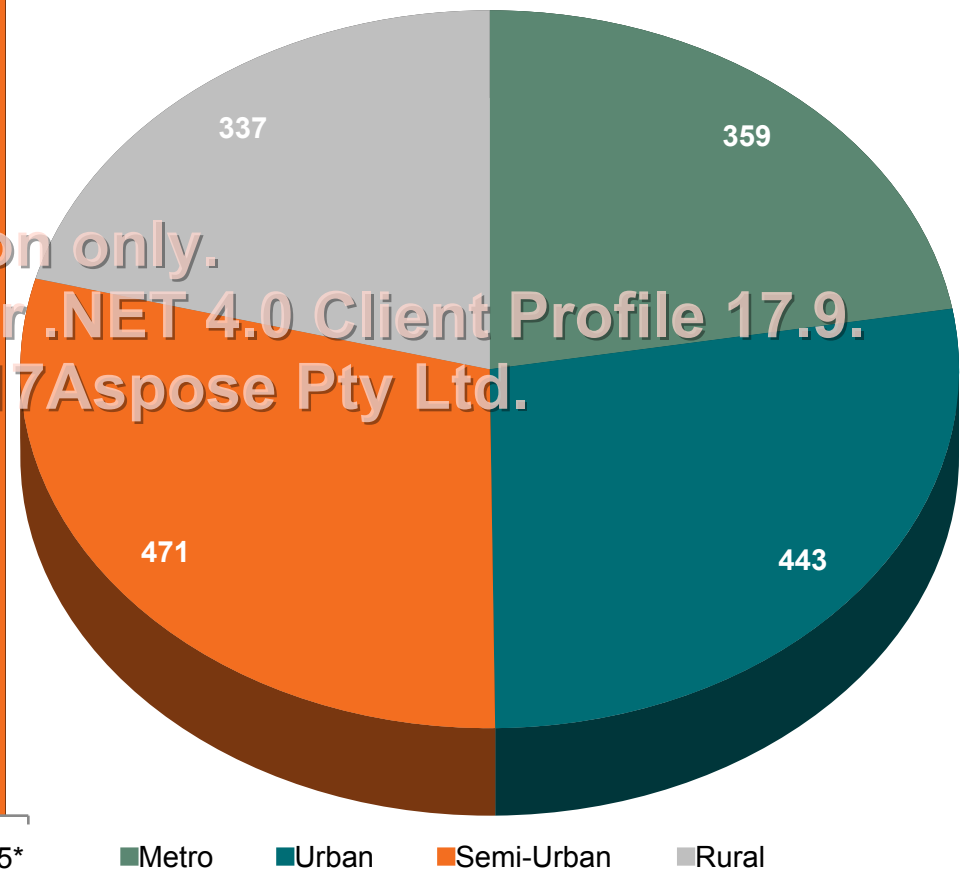
Continued Focus on expanding the Distribution Network

Growth in Branch and ATM Network



Branch network includes 1 Overseas Branch (DIFC, Dubai)

Distribution of Branch Network*



* Plus 1 Overseas Branch (DIFC, Dubai)

[*- 9M FY15: as on December 31, 2014]

Pioneer in Infrastructure & Project Finance

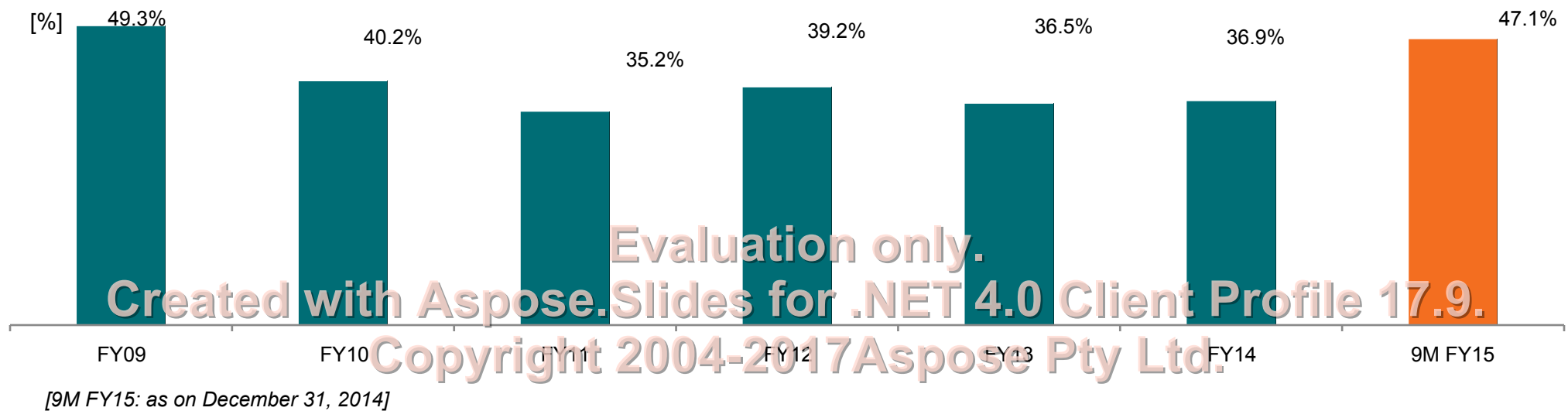
Strong Core Competencies in Infrastructure, Project Financing and Loan Syndication

- 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 over 6,000 industrial units across a broad spectrum of sectors
- Completed debt syndication of about Rs. 2,643 billion (~ USD 42.1 billion) till end December 31, 2014
- Mandates under debt syndication aggregating Rs. 121.58 billion (~ USD 1.9¹ billion) for infrastructure projects during 2014–15
- Committed Exposure of over Rs. 1,091.80 billion (~USD 17 billion) to infrastructure projects (as on December 31, 2014)
- Member of advisory groups set up by Government of India and industry bodies for infrastructure projects
- IDBI Bank is among the Top 10 India Loan Book Runner & Loans Mandated Arranger

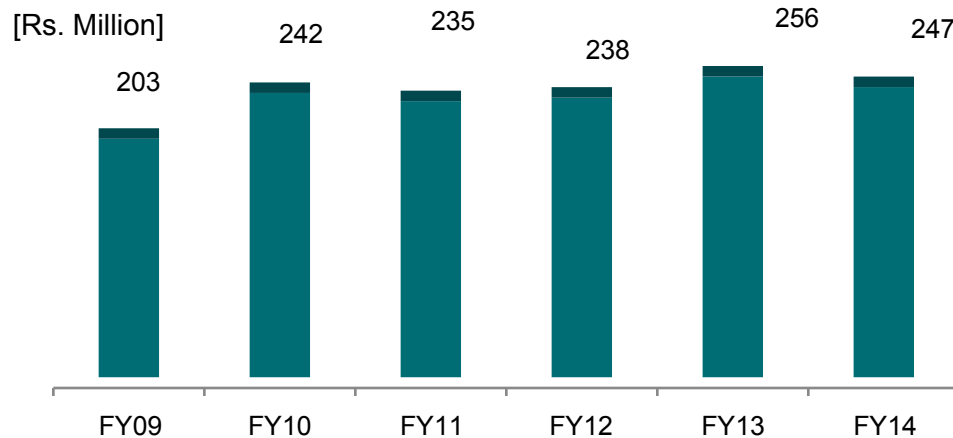
1. Exchange Rate of 1 USD = Rs. 63.3315 as on December 31st 2014 (RBI Reference Rate)

Lean Organization & High Employee Productivity

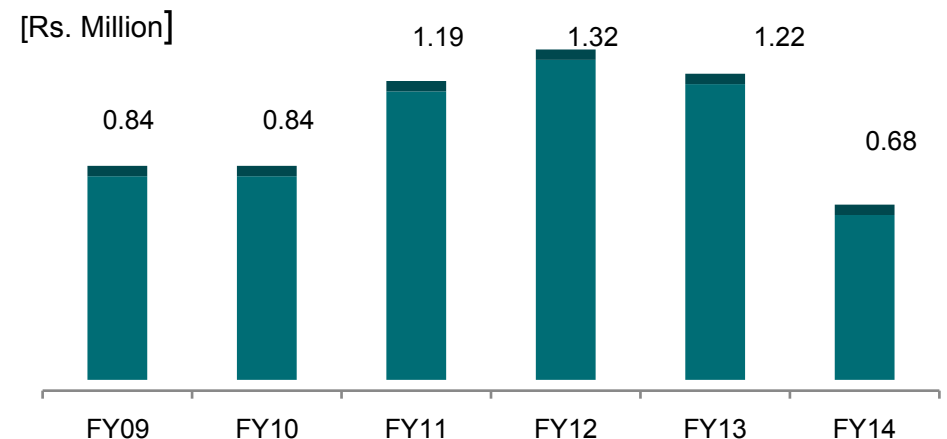
Sustainable Cost-to-Income Ratio



Business per Employee



Profit per Employee



Strong Risk Management & Corporate Governance

Corporate Governance

- Executive Committee of the Board approves credit over a threshold limit
- Other Board Committees include Audit, Risk, Stakeholders' Relationship, Customer Service, Fraud Monitoring, Information Technology, Remuneration, Recovery Review, Business Review Committee etc.
- Broad-based decision making process through Internal Committees
 - ▶ Credit Committee, Investment Committee, ALCO & Risk Committee set up as independent committees with appropriate Delegation of Powers
- Compliant with regulations of Reserve Bank of India, Securities & Exchange Board of India & Stock Exchanges

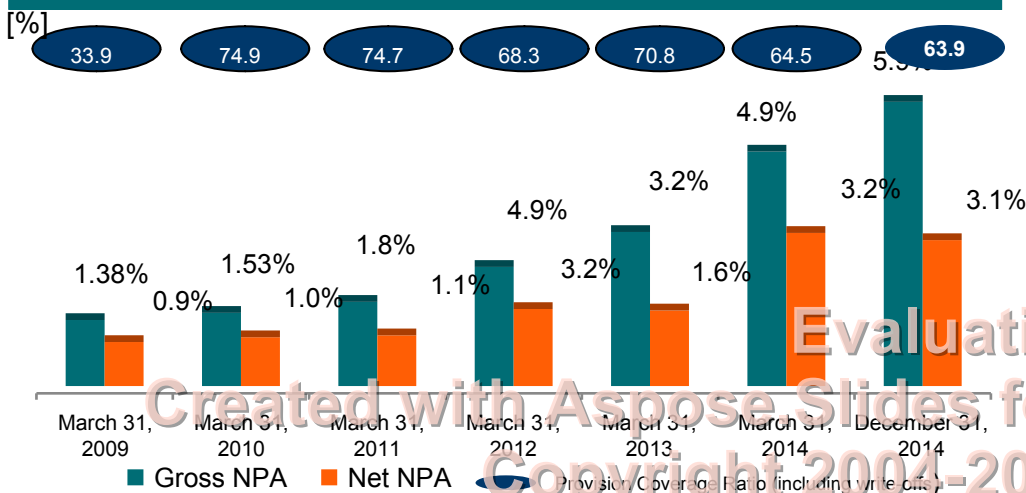
Risk Management Function

- Risk Management Committee of the Board supervises Board-defined risk philosophy & policies
- Credit risk managed & monitored by
 - ▶ In-house rating models
 - ▶ Committee based loan approvals
 - ▶ Exposure limits
- Asset liability and market risk managed by
 - ▶ Laid down risk philosophy, risk policy & risk tolerance limits in terms of gap positions, based on impact on NII & EVE
 - ▶ Trading risk policies & limits defined & monitored
- Currently developing an integrated enterprise-wide risk management framework
- Bank has complied with Basel III norms pertaining to LCR

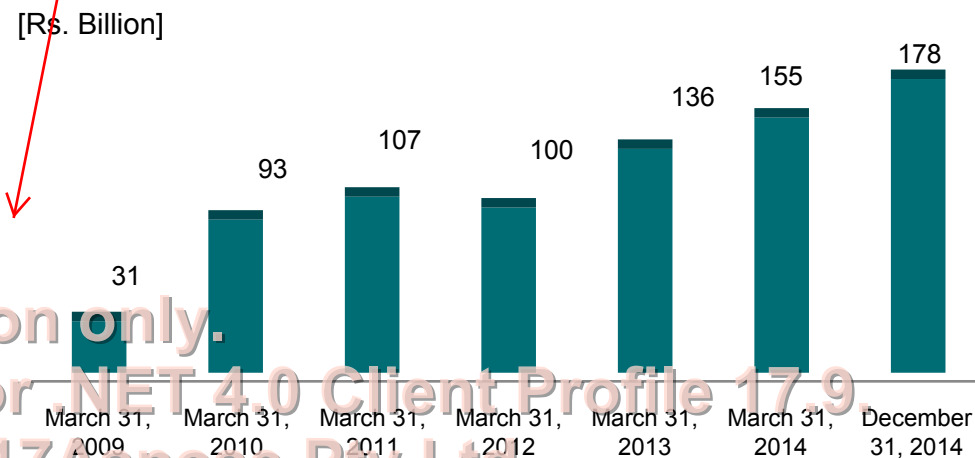
Asset Quality

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Asset Quality



Restructured Assets



Sector-wise Restructured Assets (Top 10)

[Rs. Million]

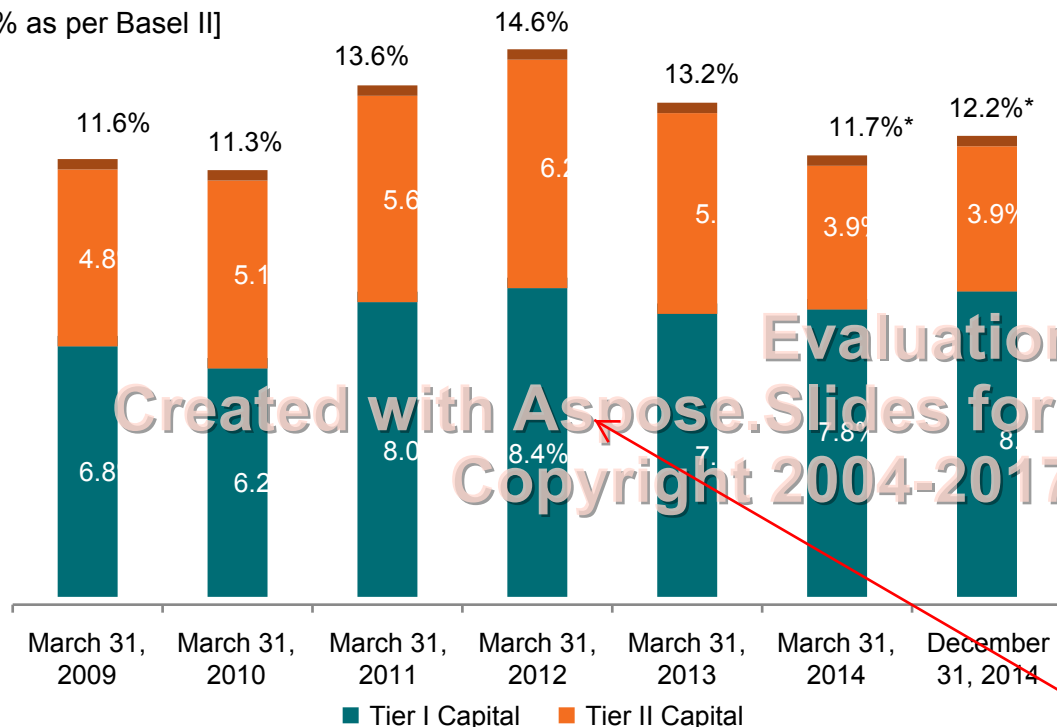
S. No.	Sector	Restructured Assets	S. No.	Sector	Restructured Assets
1	Infrastructure (others)	36,440	7	Telecommunications	9,150
2	Electricity Generation	18,140	8	Ship Building	5,460
3	Electrical Machinery	13,720	9	Iron and Steel	4,630
4	Textiles	12,930	10	Hotel	3,750
5	Metal Industry	12,190		Others	26,260
6	Air Transport	11,850		Total	154,520

As on March 31, 2014

Capital Ratios well above Regulatory Requirements and ongoing Government support

Capital Ratios

[% as per Basel II]



*As per Basel III guidelines

- Minimum Capital Adequacy Ratios required by the Reserve Bank of India: 9.0% Total CRAR and 6.0% Tier I CRAR
- As per Basel III norms, Total CRAR as on December 31, 2014 was 12.2% (Tier I – 8.3% and Tier II – 3.9%)
- Bank issued Basel III compliant Additional Tier I bonds of Rs.25 billion during FY 2014-15

Ongoing support from Gol

- FY 2013-14 - Increased stake to 76.5% through infusion of fresh equity to the extent of Rs 18 billion
- FY 2012-13 - Increased stake to 71.72% through infusion of fresh equity capital to the extent of Rs 5,550 million during FY 2012-13
- FY 2011-12 - Increased stake to 70.52% through infusion of fresh equity capital to the extent of Rs. 8,100 million and conversion of Tier I Bonds of Rs. 21,305 million into equity during FY 2011-12
- FY 2010-11 - Increased stake to 65.13% through infusion of fresh equity to the extent of Rs 31,190 million

3D format is missing in all charts and issues with number position

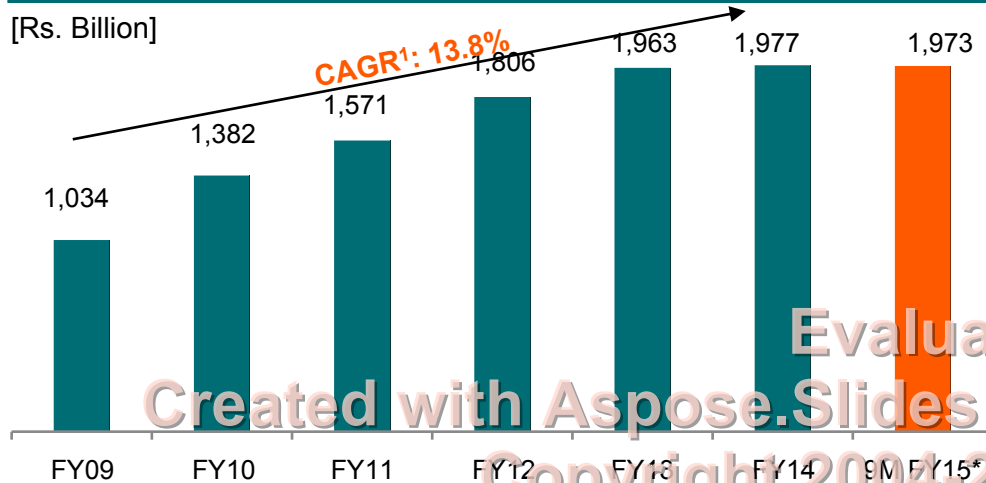
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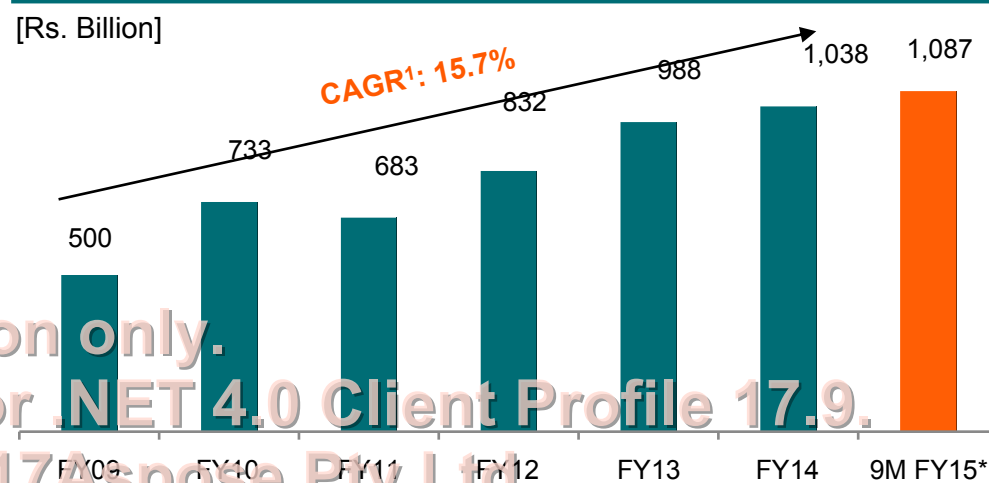
IDBI Bank – Key Financial Highlights

Steady Growth in Overall Business

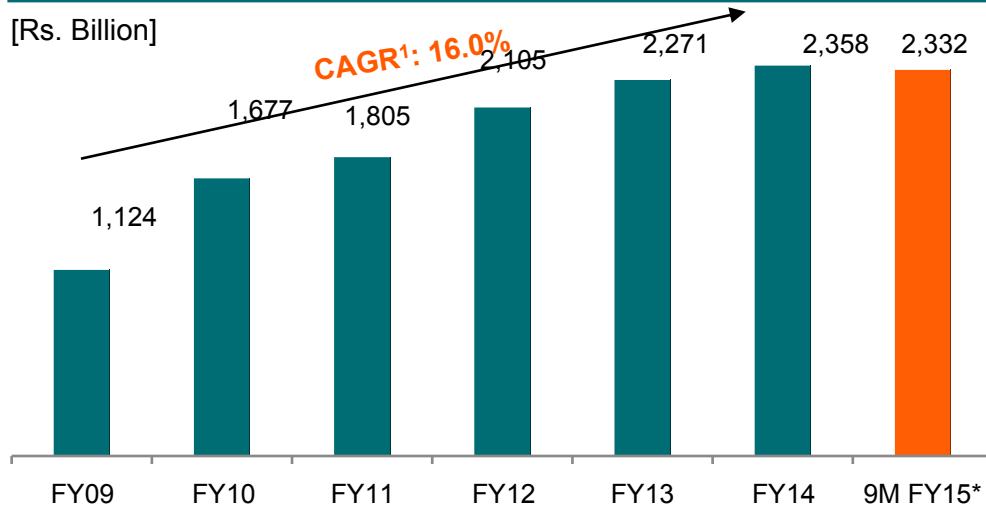
Growth in Advances...



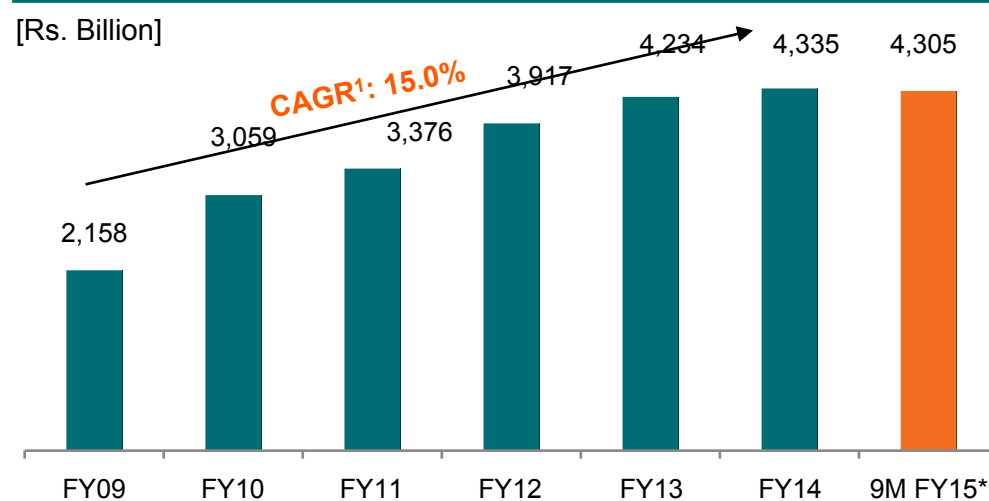
...With Rising Levels of Investments



...And Increasing Deposits



..Resulting in Growth of Total Business²



1. CAGR = Cumulative Average Growth Rate from FY09 - FY14.

2. Total Business = Total Advances + Total Deposits.

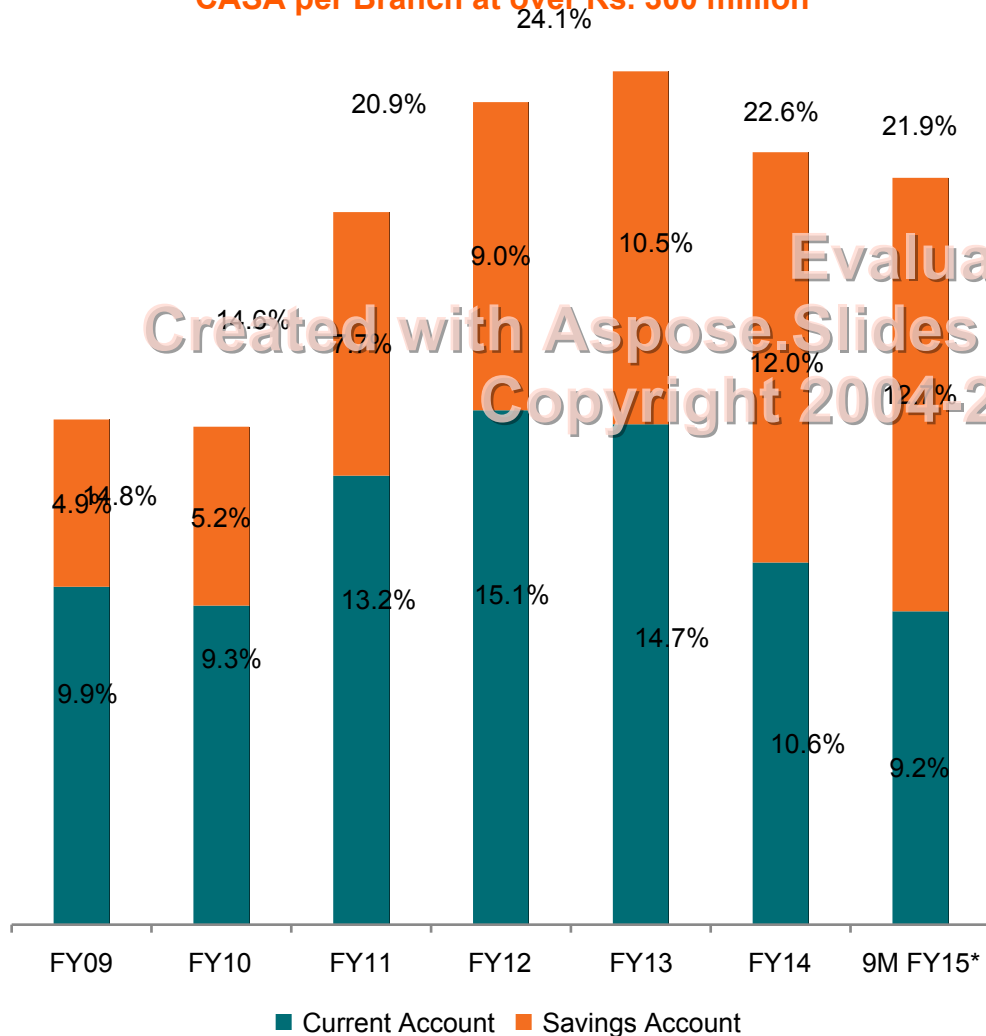
[9M: as on December 31, 2014]

Steady Growth in Overall Business (contd.)

Increasing CASA

[%]

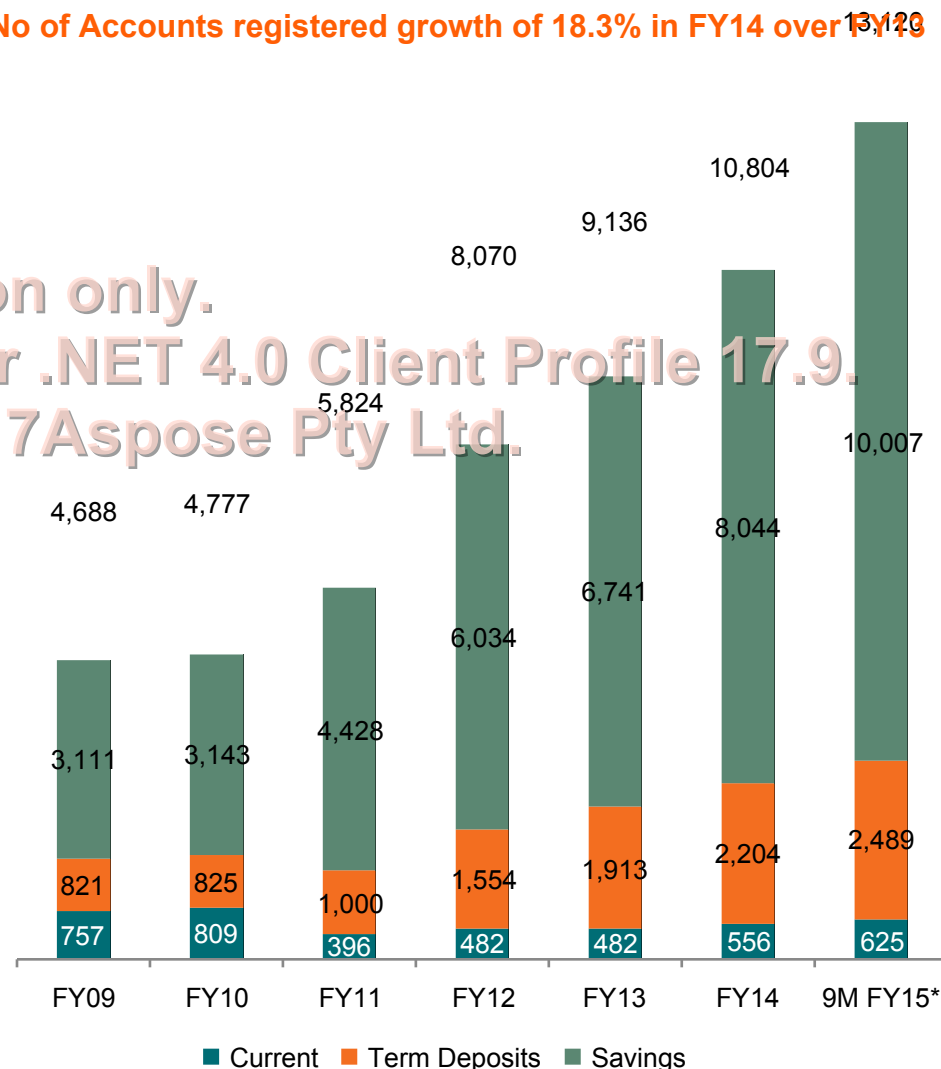
CASA per Branch at over Rs. 300 million



Growth in Number of Accounts

[In '000]

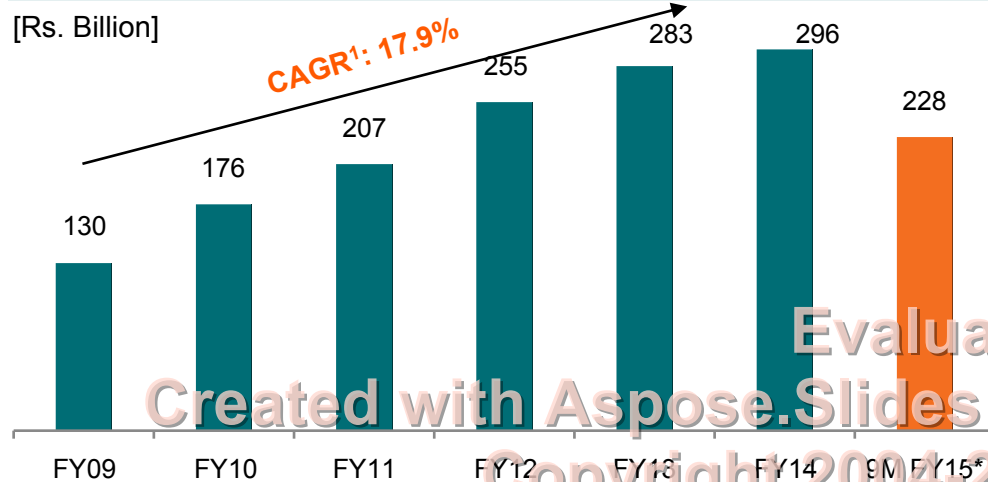
No of Accounts registered growth of 18.3% in FY14 over FY13



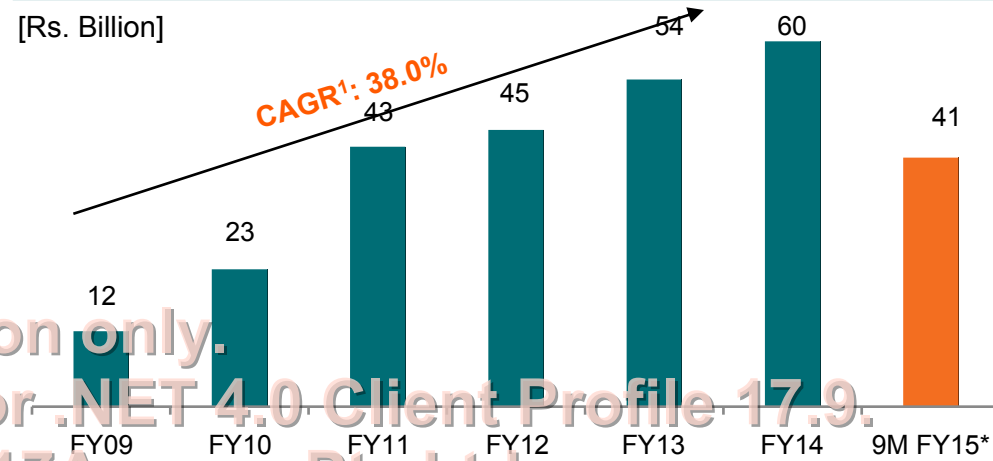
[9M: as on December 31, 2014]

Other Performance Indicators

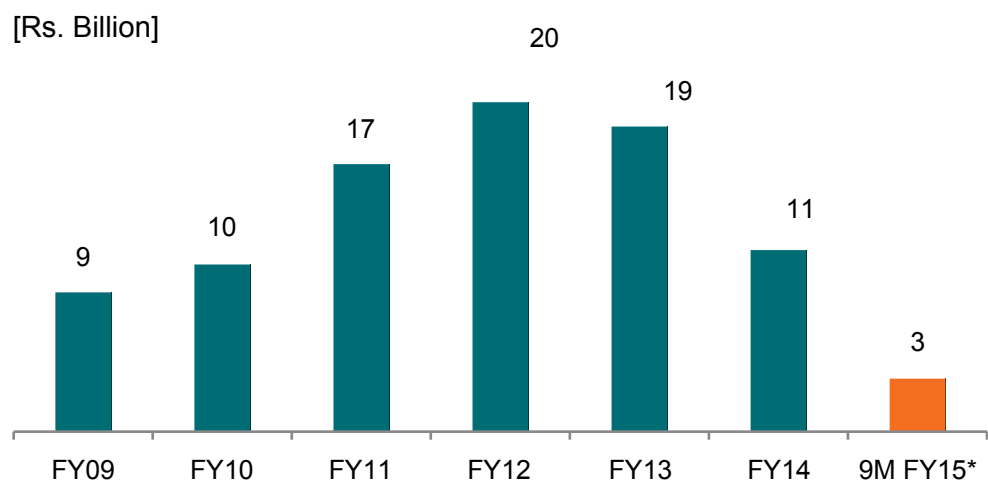
Growth in Total Income



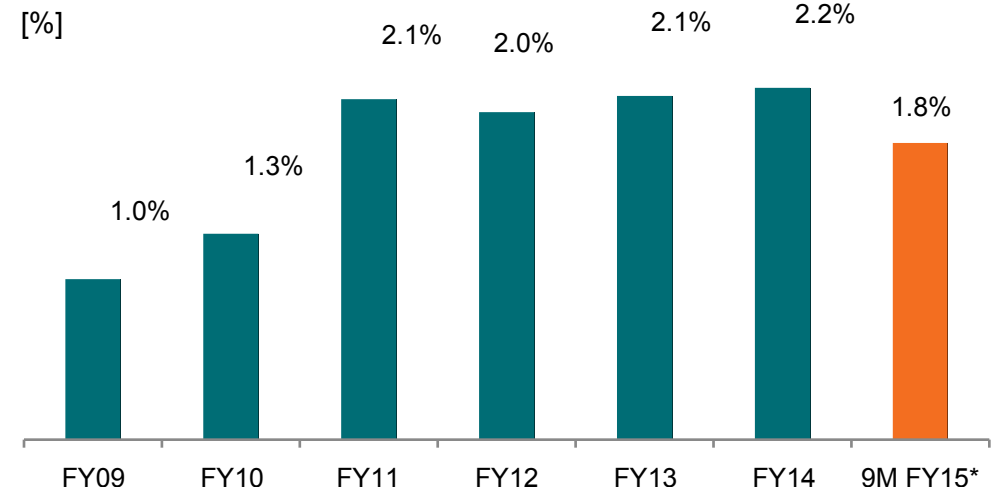
Growth in Net Interest Income



...And Net Profits



Resulting in Profitability (Net Interest Margin)

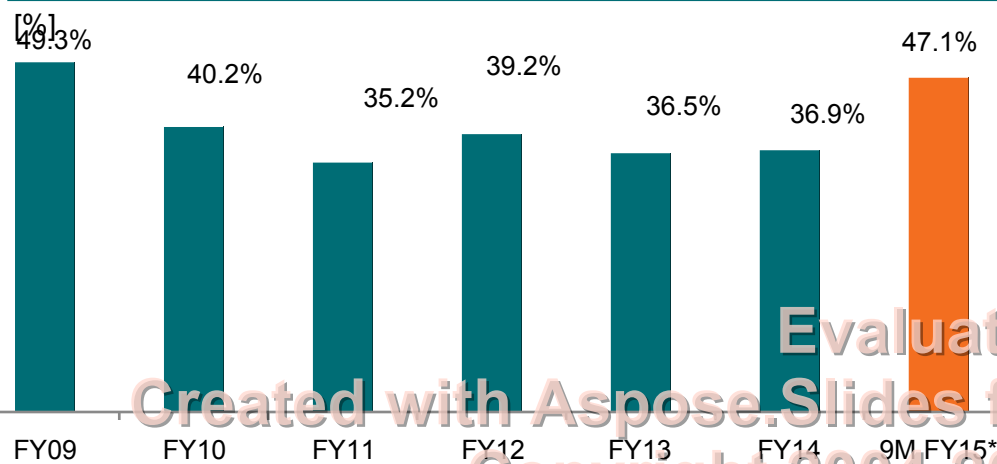


1. CAGR = Cumulative Average Growth Rate from FY09 - FY14.
2. Total Income = Interest Income + Other Income

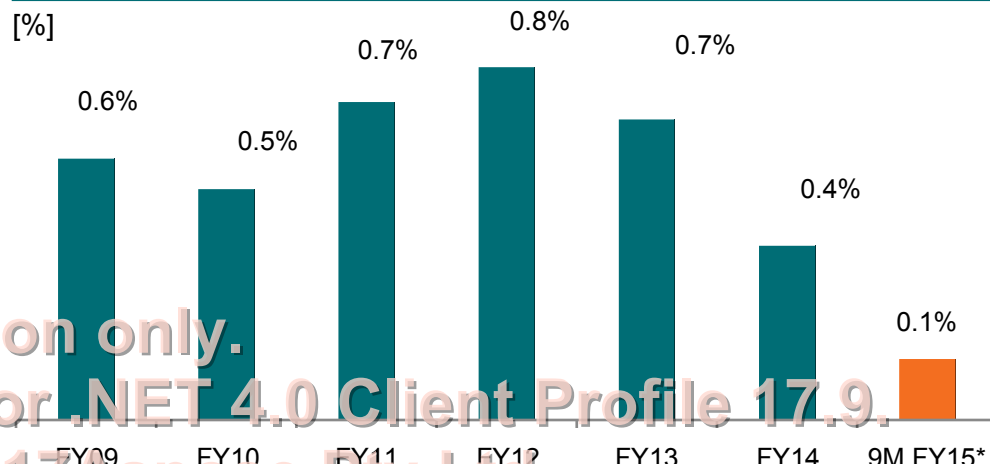
[9M: as on December 31, 2014]

Other Performance Indicators (contd.)

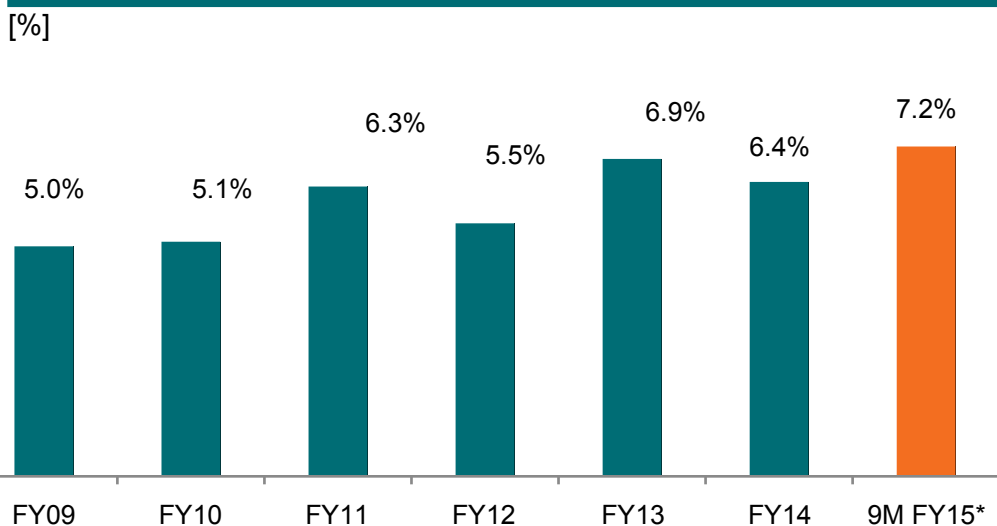
Cost-to-Income Ratio



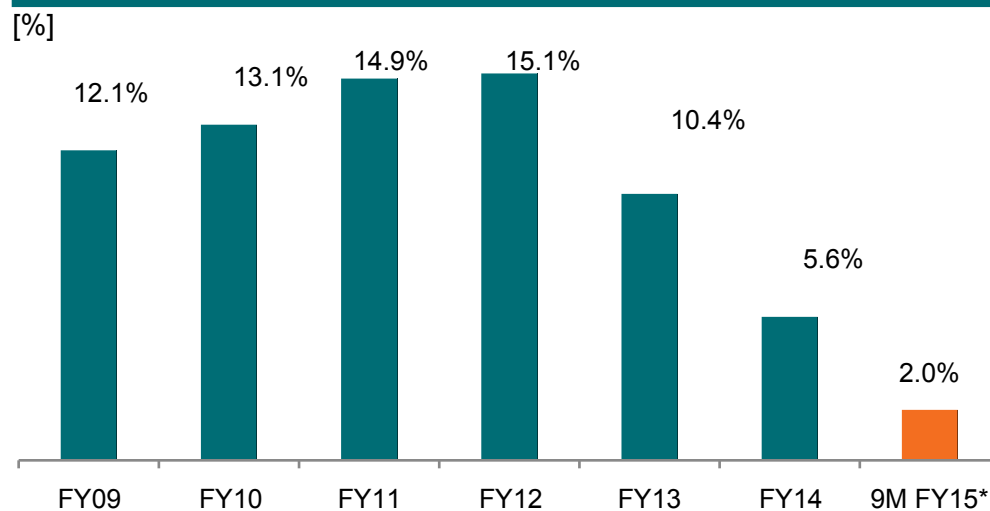
Return on Assets



Staff Expenses to Total Expenses



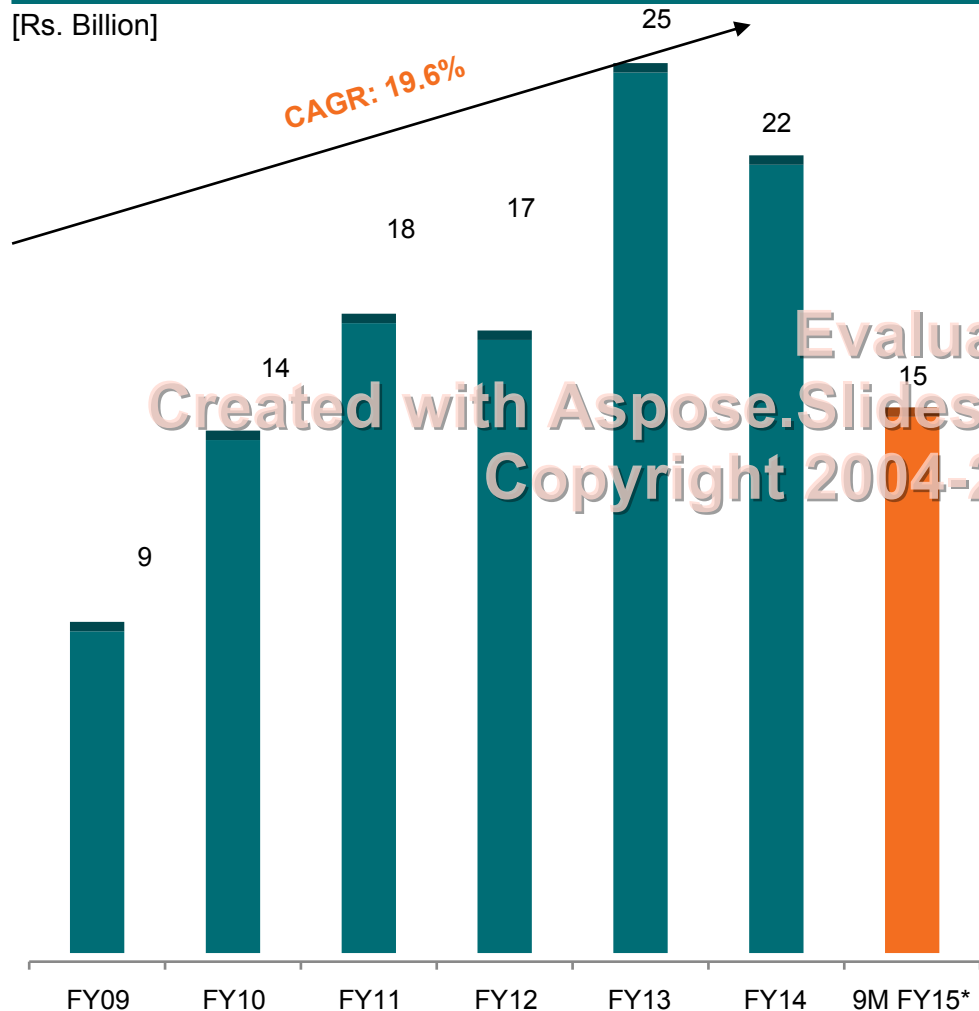
Return on Equity



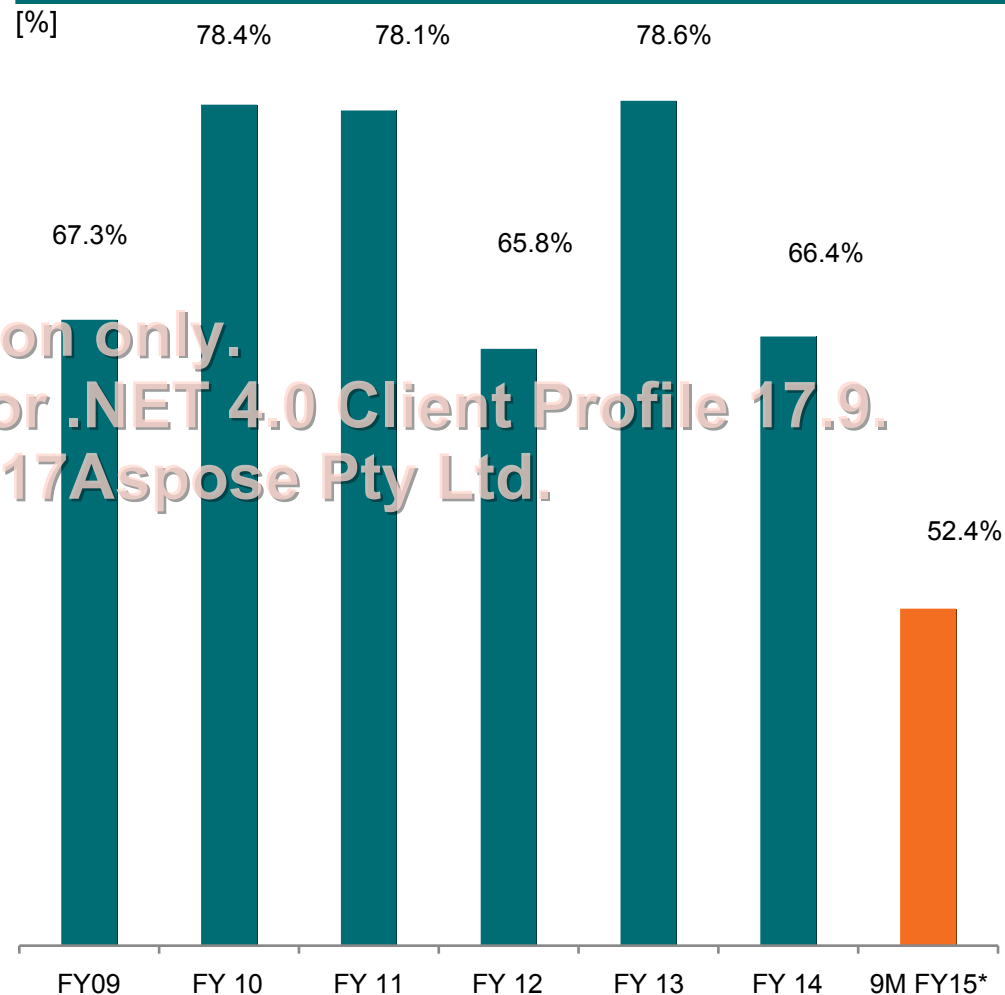
[9M: as on December 31, 2014]

Fee Income from Diversified Sources

Trend in Fee Income



As Proportion to Operating Expenses



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1. CAGR=Cumulative Average Growth Rate-FY09-FY14.

[9M: as on December 31, 2014]

Key Financial Highlights

Key Financials							
[Rs. Billion]	FY09	FY10	FY11	FY12	FY13	FY14	CAGR
Advances	1,034	1,382	1,571	1,806	1,963	1,977	13.8%
Deposits	1,124	1,677	1,805	2,105	2,271	2,358	16.0%
Total Business	2,158	3,059	3,376	3,917	4,234	4,335	15.0%
Borrowings	444	477	516	535	658	601	6.2%
Total Assets	1,724	2,336	2,534	2,903	3,228	3,290	13.8%
Net Profit	8.6	10.3	10.5	20.3	18.8	11.2	5.4%

Key Ratios							
[%]	FY09	FY10	FY11	FY12	FY13	FY14	
Net Interest Margin	1.0%	1.3%	2.1%	2.0%	2.1%	2.2%	
CASA Ratio	14.8%	14.6%	20.9%	24.1%	25.1%	22.6%	
Cost Income Ratio	49.3%	40.2%	35.2%	39.2%	36.5%	36.9%	
Staff Expenses to Total Income	4.4%	4.3%	5.1%	4.7%	5.6%	5.2%	
Staff Expenses to Total Expenses	5.0%	5.1%	6.3%	5.5%	6.9%	6.4%	
Tier-1 CAR ¹	6.8%	6.2%	8.0%	8.4%	7.7%	7.8% ²	
Total CAR ¹	11.6%	11.3%	13.6%	14.6%	13.1%	11.7% ²	
Gross NPA Ratio	1.4%	1.5%	1.8%	2.5%	3.2%	4.9%	
Net NPA Ratio	0.9%	1.0%	1.1%	1.6%	1.6%	2.5%	
Return on Assets	0.6%	0.5%	0.7%	0.8%	0.7%	0.4%	
Return on Equity	12.1%	13.1%	14.9%	15.1%	10.4%	5.6%	

1. As per Basel II 2. As per Basel III

Key Financial Highlights (Contd.)

[Rs. Bn]	April – December 2013	April – December 2014
Total Assets	2,923	3,314
Advances	1,785	1,973
Deposits	1,939	2,332
Net Profit	6.03	3.27
Net Interest Margin	2.16%	1.83%
CRAR - Tier-I (As per Basel III)	7.85%	7.40%
CRAR - Total (As per Basel III)	12.71%	12.23%
Gross NPAs	5.44%	5.94%
Net NPAs	2.93%	3.05%
Provision Coverage Ratio	63.62%	63.92%

Recent Recognitions / Accomplishments

- IDBI Bank has garnered several awards and accolades from various quarters in the recent past, of which few are listed below:
 - ▶ Was adjudged **Best Bank among large banks**, in terms of efficiency and productivity, in **Business Today's "Best Banks" issue** (December 2013)
 - ▶ Ranked at **37th position** among the **Top 50 brands in the country** across sectors as per recent **Interbrand rankings**
 - ▶ Ranked at **39th position** among the **Top 50 Most Valuable Indian Brands** across different sectors and recognized as the '**Youngest Brand**' amongst the Top 50 Brands in the first ever edition of **WPP's Brandz Report**
 - ▶ **Brand value score** registered a **robust growth of 79% in 2015** from the previous year as per the **Brand Finance Banking 500 report**; global ranking improved from 351st to 255th position and the Indian ranking improved from 11th to 9th position
 - ▶ Ranked **64th position (in terms of trust in the brand) among the top** (up by 21 places from 2014 levels) by **Brand Trust Report (BTR) 2015**.
 - ▶ Won **SKOCH Order of Merit 2014** for 'Corporate Social Responsibility - Ladakh Project', 'Customer Service - Customer Value Management Project' and 'Financial Inclusion – UIDAI Project'.
 - ▶ Won **Lokmat BFSI Awards 2014** for 'Best Corporate Social Responsibility Practices'
 - ▶ Won **Responsible Business Awards 2014** under the category 'Best in-class Corporate Social Responsibility Practices'.
 - ▶ Received the **Golden Peacock Award for CSR for 2013** under the Banking (PSU) category.
 - ▶ Won the **3rd Annual Greentech CSR Award 2013** in the highest Platinum category.
 - ▶ Conferred award for 'Best Corporate Social Responsibility Practices' in the Banking Category at the **BFSI Awards 2014**.
 - ▶ Received Silver award at the **PRCI Corporate Collateral Awards 2014** for 'Taru Zameen Par' film on CSR.
 - ▶ Recognised for two projects under 'Environmental Development' at the **ADFIAP Awards 2014**.
 - ▶ Won awards in five categories in the **IBA Banking Technology Awards 2012-13**.
 - ▶ Awarded the '**Best Bank – Jury Award**' for technical and operational excellence at the 9th National Financial Switch (NFS) user meet organised by the National Payments Corporation of India (NPCI).
 - ▶ Won the **Skoch Renaissance Award 2013 under ICT Category** for its e-SBTR (Electronic Secure Bank and Treasury Receipt) project.
 - ▶ Won the **Finnoviti 2013 Award** for IDBI Samriddhi Portal.
 - ▶ Adjudged winner of the **Financial Inclusion and Payment Systems (FIPS) 2013 Award** under the Financial Inclusion Category.
 - ▶ Won in the Human Capital Development Category for 'Leveraging Human Capital to Deliver Customer Delight and Impact Overall Growth' at **ADFIAP Development Awards 2013**.
 - ▶ Conferred **Star Performance Award 2014** in demat account opening under PSU-Bank Category by **NSDL** at its 29th DP Conference.
 - ▶ Awarded the third prize in **Rajbhasha Shield** (Year 2012- 13) organised by **RBI** in Region 'B' category for excellent performance in Hindi Implementation.

World's Largest Financial Inclusion Initiative



- Pradhan Mantri Jan Dhan Yojana (PMJDY) is the biggest financial inclusion initiative in the world announced by the Hon'ble Prime Minister on 15th August 2014 and launched across the country.

- PMJDY targets households in rural and urban areas and mandates opening Basic Savings Bank Deposit Accounts and promote financial literacy to about 7.5 crore account holders.

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- Under this plan, each account holder is provided with passbook and RuPay Debit/ATM card which carries free accidental insurance cover of Rs. 1 lakh and an overdraft facility of Rs.2000.
- As on Feb. 28, 2015, 13.68 crore savings accounts have been opened the accounts opened. Of this, IDBI Bank has opened around 9 lakh accounts.



Green Initiative



- Bank endeavors to complement Government of India's policies, initiatives and targets set for sustainable economic development and environment protection.
- Bank in association with multilateral and other international agencies like World Bank, ADB and USAID has successfully completed projects worth USD 400 million for combating climate change since early 1990s.
- Presently, Bank is presently associated with implementation of three projects.
- Bank is also initiating measures on the "Green Building" and "Energy Saving Measures" in its owned building premises as well as its residential colonies.
- Bank's own building at Bandra-Kurla Complex at Mumbai has been awarded **LEED INDIA "GOLD"** Rating by Indian Green Building Council.
- Bank is one of the key players in funding green energy projects in India and going forward, Bank is exploring possibility of issuing Green Bonds.

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The Way Forward

The Way Forward

***“To be the Most Preferred and Trusted Bank
Enhancing Value for all Stakeholders”***

Overall objectives

Product innovation and continued thrust on improving customer service bringing about “Customer Delight”

Expanding presence by opening more branches and other delivery channels

Enlarging depositors base and aggressively raise more CASA deposits

Improving profitability parameters of the Bank including NIMs, ROA & ROE

Focus on increasing short-term working capital financing, retail and MSME Lending

Leverage core competency in infrastructure financing

Generating adequate fee-based income to meet operating expenses

Containing NPAs and focusing on faster recovery from written-off cases

Thank you

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