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FRIENDSHIP THAT POWERS PROGRESS



INVESTORS PRESENTATION

FINANCIAL RESULTS Q4 - FY 2024-25

April 28, 2025

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Highlights


PAT - ₹2051 crore
PBT - ₹2962 crore





Operating Profit -
₹3195 crore

ROA – 2.11%
ROE – 20.40%






NII - ₹3290 crore
NIM – 4%
[Core NIM – 3.71%]



Total RWA - ₹193485 crore
Total CRAR - 25.05%
Tier 1 Capital – 23.51%

Yield on advances - 9.29%
Cost of deposit – 4.83%
Cost of funds – 4.97%.





Net Adv. - ₹218399 crore
Deposit - ₹310294 crore
CASA ratio – 46.56%

Net NPA – 0.15%
GNPA – 2.98%
PCR – 99.48%



Profitability - Strong operating momentum

- PAT at ₹2051 crore, up by 26% YoY and 7% QoQ
- PBT at ₹2962 crore, up by 44% YoY and 12% QoQ
- Operating Profit at ₹3195 crore, up by 47% YoY and 14% QoQ
- NII at ₹3290 crore and NIM at 4%
- ROA at 2.11%, up by 29 bps YoY and 12 bps QoQ
- ROE at 20.40%, up by 27 bps QoQ

Business Performance - Focus on Granularity

- Total Deposits at ₹310294 crore, grew by 12% YoY and 10% QoQ. CASA ratio at 46.56%. CASA at ₹144479 crore
- Net Advances at ₹218399 crore, grew by 16% YoY and 6% QoQ
- Retail Net Advances at ₹152192 crore, grew by 14% YoY. SRA at ₹96157 crore grew by 13% YoY
- Saving Deposits at ₹82372 crore. Retail Deposits at ₹99278 crore, grew by 4% YoY

Asset Quality - Improving Trend

- Net NPA at 0.15%, reduction of 19 bps YoY and 3 bps QoQ
- GNPA at 2.98%, reduction of 155 bps YoY and 59 bps QoQ
- PCR stood at 99.48%, improved by 39 bps YoY and 1 bps QoQ
- SMA to standard advance stood at 1.51% against 1.77% as on March 2024

Capital - Adequately Capitalised

- Tier 1 Capital at 23.51%, up by 340 bps YoY and 360 bps QoQ
- Total CRAR at 25.05%, up by 279 bps YoY and 307 bps QoQ
- Total RWA stood at ₹193485 crore

Financial Performance

(₹ Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-24	Dec-24	Mar-25	YoY%	QoQ%	Mar-24	Mar-25	
Interest Income	6990	7816	6979	(0.16)	(11)	26426	28902	9
Interest Expenses	3302	3587	3689	12	3	12240	14276	17
Net Interest Income	3688	4228	3290	(11)	(22)	14186	14626	3
Other Income	896	749	2057	130	175	3611	4924	36
Net Total Income	4584	4978	5347	17	7	17797	19550	10
Operating Expenses	2409	2176	2152	(11)	(1)	8205	8472	3
-Employee Cost	1306	1038	985	(25)	(5)	4254	4071	(4)
-Other Operating Cost	1103	1138	1167	6	3	3951	4401	11
Operating Profit	2175	2802	3195	47	14	9592	11079	16
Provisions & Contingencies (Excl. Tax)	114	166	233	104	40	1397	510	(63)
Profit/(Loss) Before Tax	2061	2636	2962	44	12	8195	10568	29
Tax	433	728	911	110	25	2561	3053	19
Profit/(Loss) After Tax	1628	1908	2051	26	7	5634	7515	33

(₹ Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-24	Dec-24	Mar-25	YoY%	QoQ%	Mar-24	Mar-25	
Interest Income								
Interest on Advances	4762	4825	4720	(1)	(2)	17971	19226	7
Interest on Investments	2068	2062	2075	0.3	1	7738	8255	7
Interest balances with RBI & Other Inter Bank Funds	85	80	133	56	66	340	415	22
Other Interest Income	75	849	50	(33)	(94)	378	1005	166
Interest Income	6990	7816	6979	0.20	(11)	26426	28902	9
Interest Expense								
Interest paid on Deposits	2875	3210	3344	16	4	10601	12751	20
Interest on RBI / inter bank borrowings	175	125	107	(39)	(14)	764	498	(35)
Interest paid on Borrowings	253	252	237	(6)	(6)	874	1027	17
Total Interest Expenses	3303	3587	3689	12	3	12240	14276	17
Net Interest Income	3688	4228	3290	(11)	(22)	14186	14626	3
NIM %	4.91	5.17	4.00	(91) bps	(117) bps	4.93	4.56	(37) bps
Core NIM %	3.84	3.77	3.71	(13) bps	(6) bps	3.90	3.74	(16) bps

Core NIM = NIM excluding interest on IT refund and interest income from NPA & TWO accounts

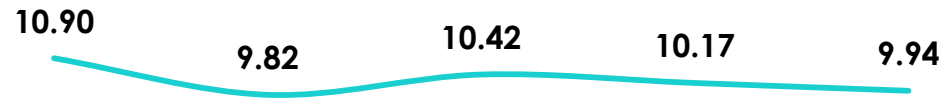
(₹ Crore)

Particulars	Quarter ended			Variance		FY Ended		Variance%
	Mar-24	Dec-24	Mar-25	YoY%	QoQ%	Mar-24	Mar-25	
Commission, exchange and brokerage	534	507	593	11	17	1946	2070	6
Profit/ (Loss) on sale of investments	203	255	287	41	13	708	900	27
Profit/(Loss) on revaluation of investments (net)	(63)	(284)	(146)	131	(49)	11	(87)	(874)
Profit/(Loss) on Forex	87	132	198	127	50	354	493	39
Dividend Income	-	-	4	-	-	18	20	13
Recovery from W/O cases	118	118	1095	832	829	508	1444	184
Misc. Income	17	21	25	35	20	66	84	28
Other Income	896	749	2057	129	174	3611	4924	36

(₹ Crore)

Particulars	Quarter ended			FY Ended	
	Mar-24	Dec-24	Mar-25	Mar-24	Mar-25
Depreciation on Investment	43	44	1361	284	454
Provision – NPAs	(693)	(4)	(2759)	(671)	(4368)
Provision – Standard Assets	(306)	84	675	(161)	2746
Provision - Restructured Assets	16	(14)	(11)	(12)	(46)
Income Tax	433	728	911	2561	3053
Bad Debts Written off	1049	126	1086	1681	2057
Other Provisions	5	(70)	(119)	276	(333)
Total	547	894	1144	3958	3563

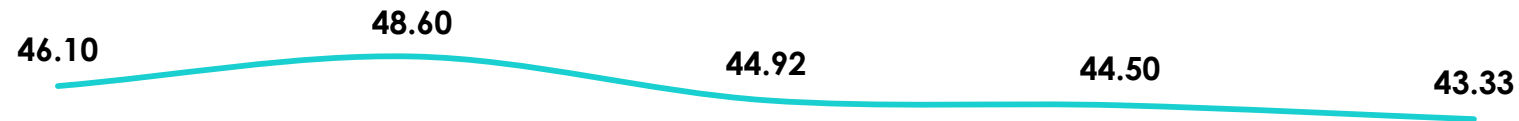
Yield on Advances



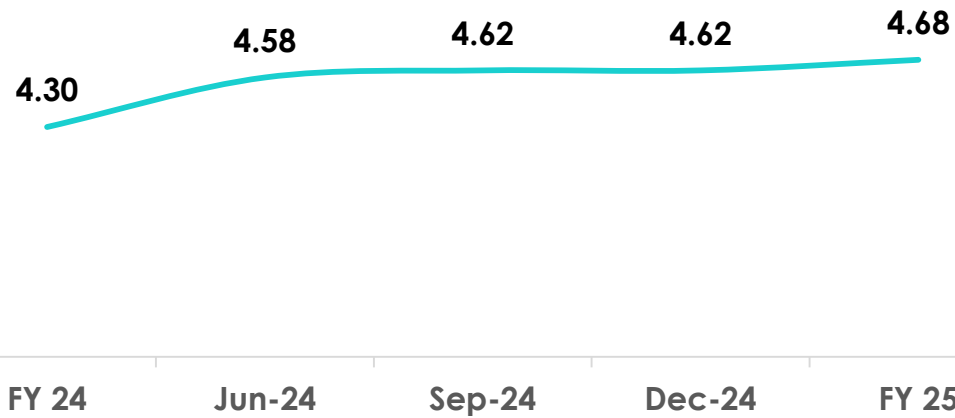
NIM



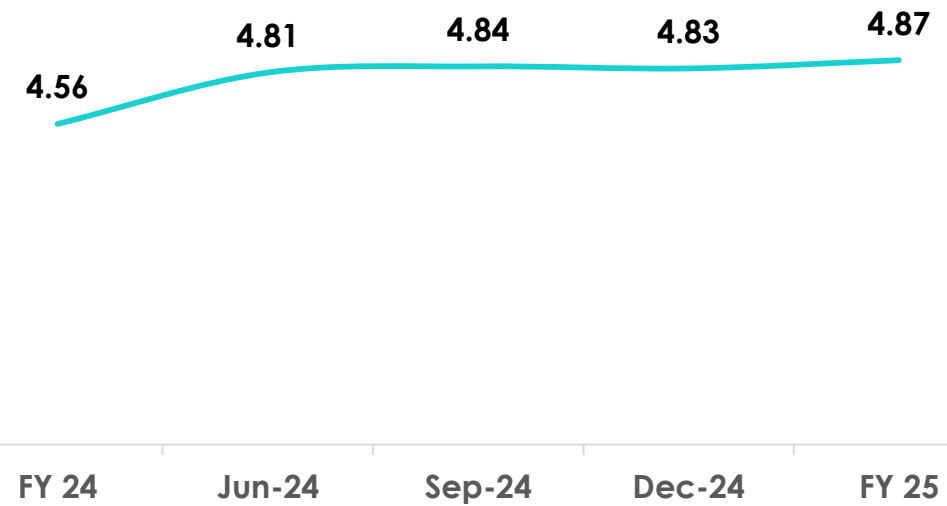
Cost to Income Ratio



Cost of Deposits



Cost of Funds

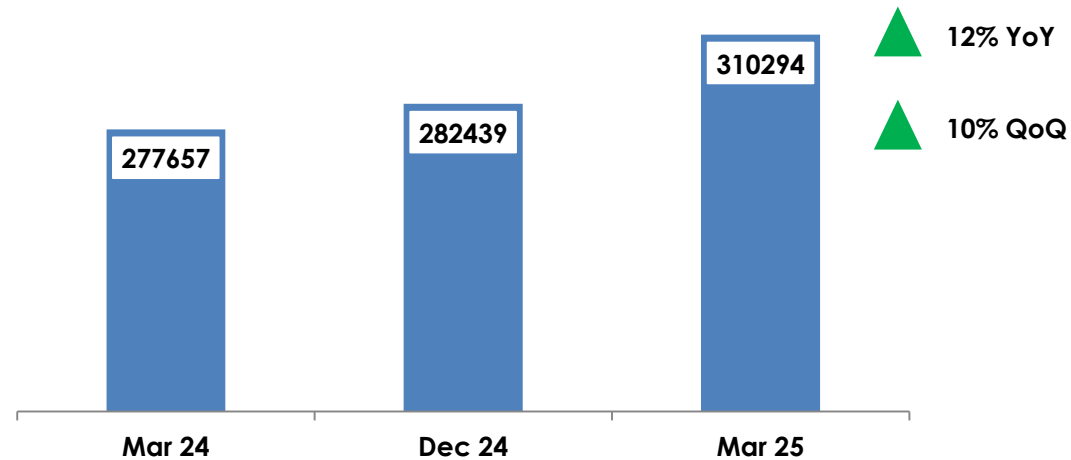


Business Performance

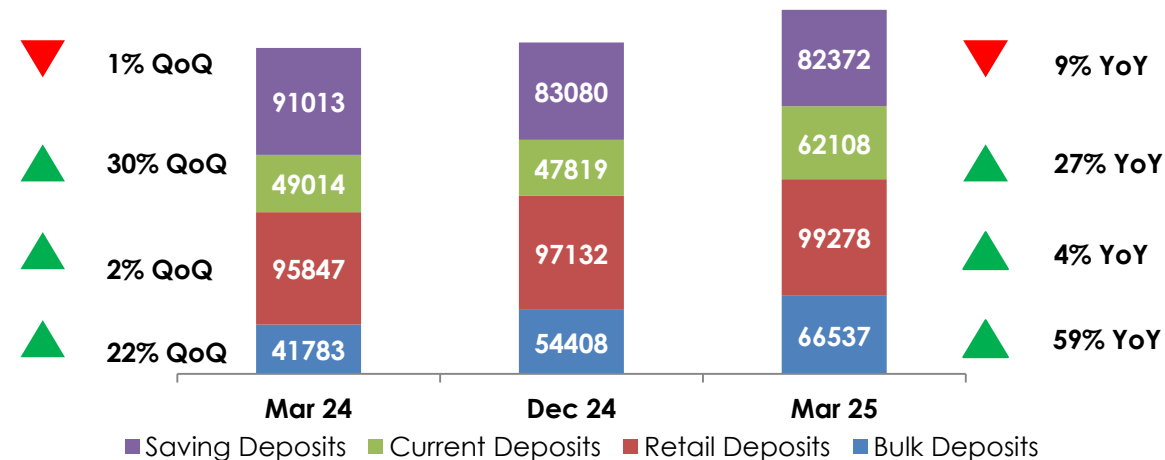
(₹ Crore)

As at	Mar-24	Dec-24	Mar-25
LIABILITIES			
Capital	10752	10752	10752
Reserve & Surplus	39129	44518	49499
Deposits	277657	282439	310294
Borrowings	17083	18747	19882
Other Liabilities & Provisions	18957	20631	21234
Total	363578	377087	411661
ASSETS			
Cash & Balance with RBI	13991	13963	21294
Bal. with banks & money at call	11942	6073	23122
Investments	114934	120230	117468
Advances	188621	206807	218399
Fixed Assets	9520	9312	12181
Other Assets	24570	20702	19197
Total	363578	377087	411661

Total Deposit

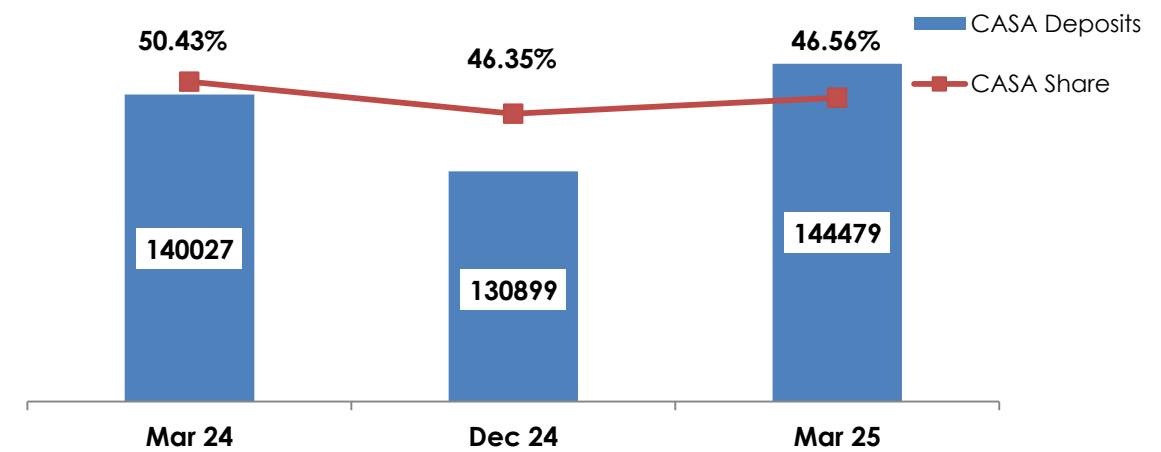


Deposit Mix

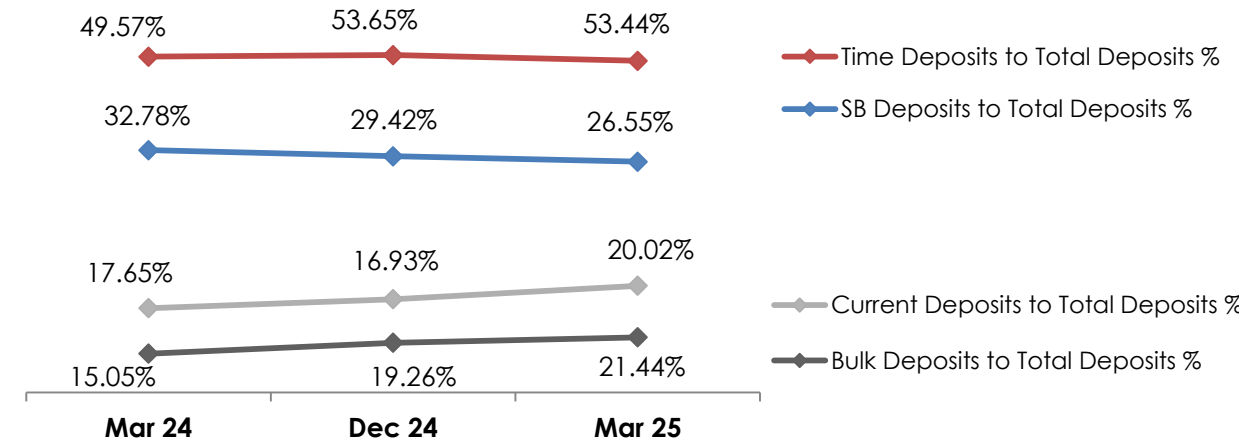


CASA

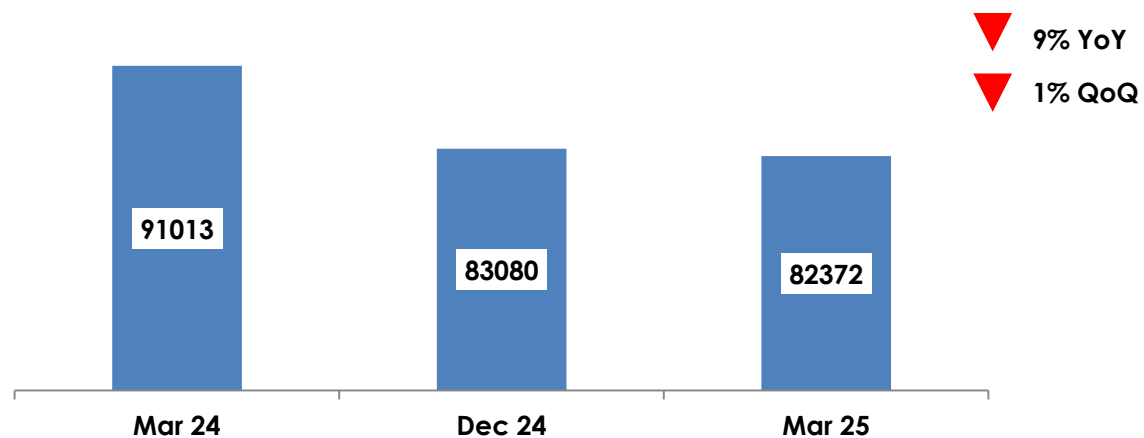
(₹ Crore)



Deposit Mix

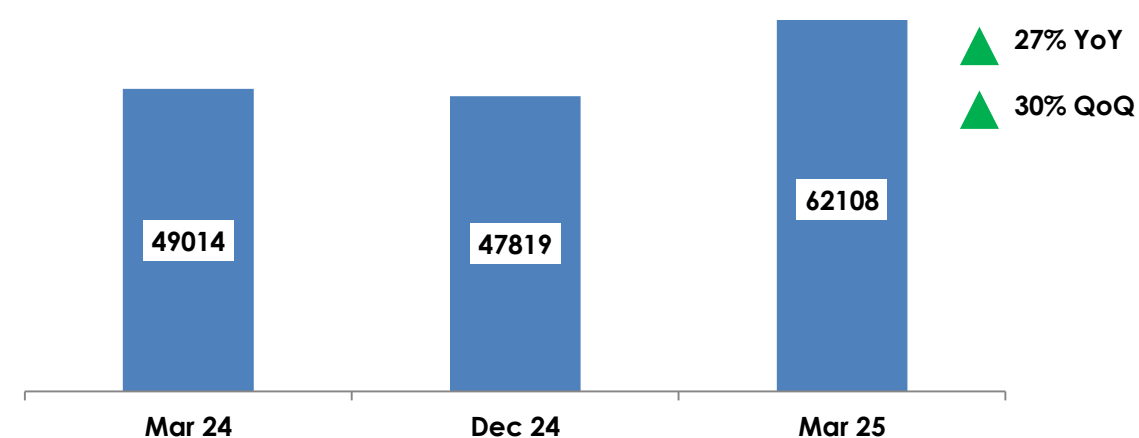


Saving Deposits

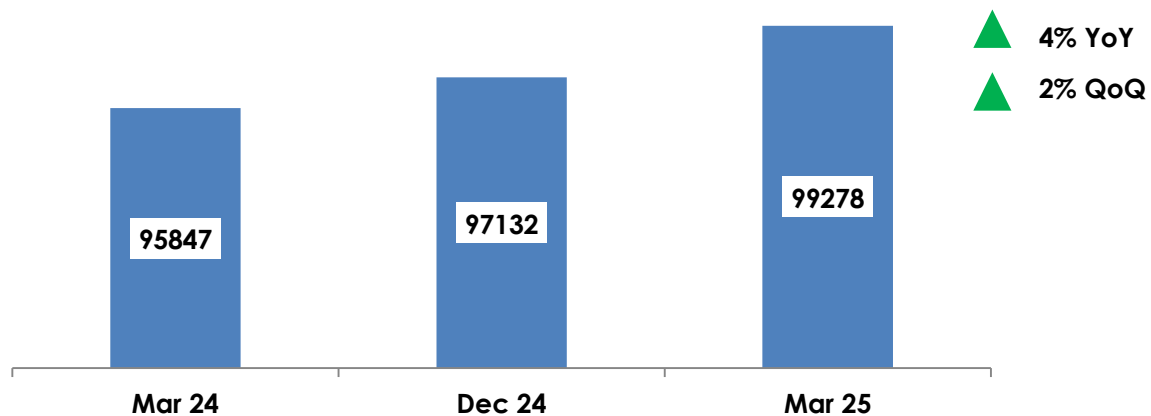


Current Deposits

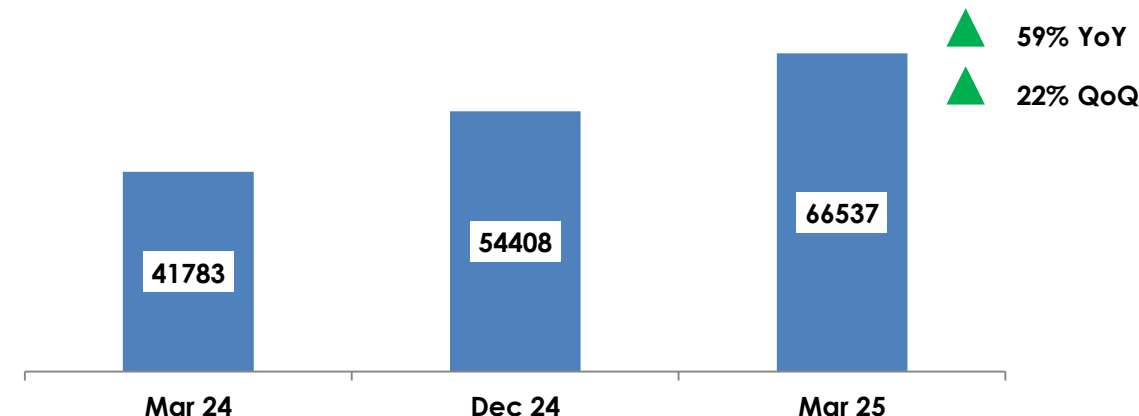
(₹ Crore)



Retail Deposits



Bulk Deposits

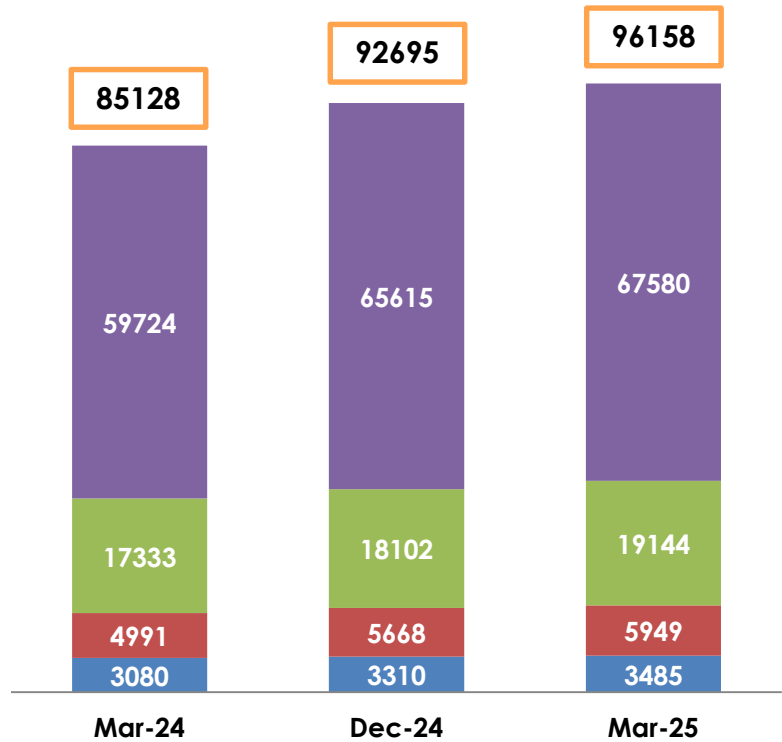


Gross Advances as on Mar 25 – ₹224757 crore

(₹ Crore)

Structured Retail Advances

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

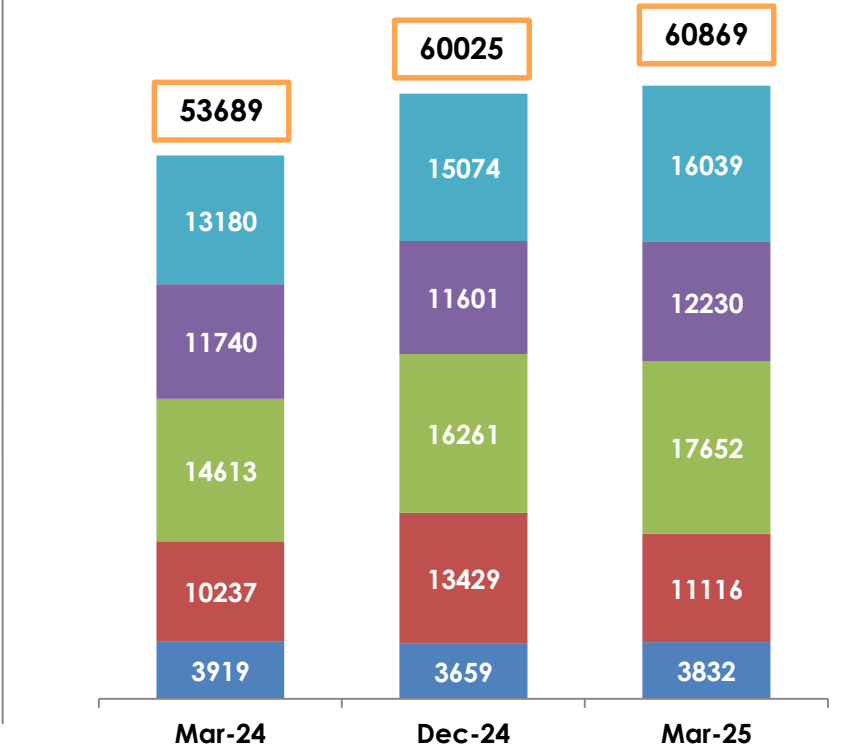


Others includes Staff home loan, Loan against securities, Merchant Establishment Overdraft, Housing Loan – Co-lending, Solar Roof Top finance

Basis: Product Wise

Non-Structured Retail Advances

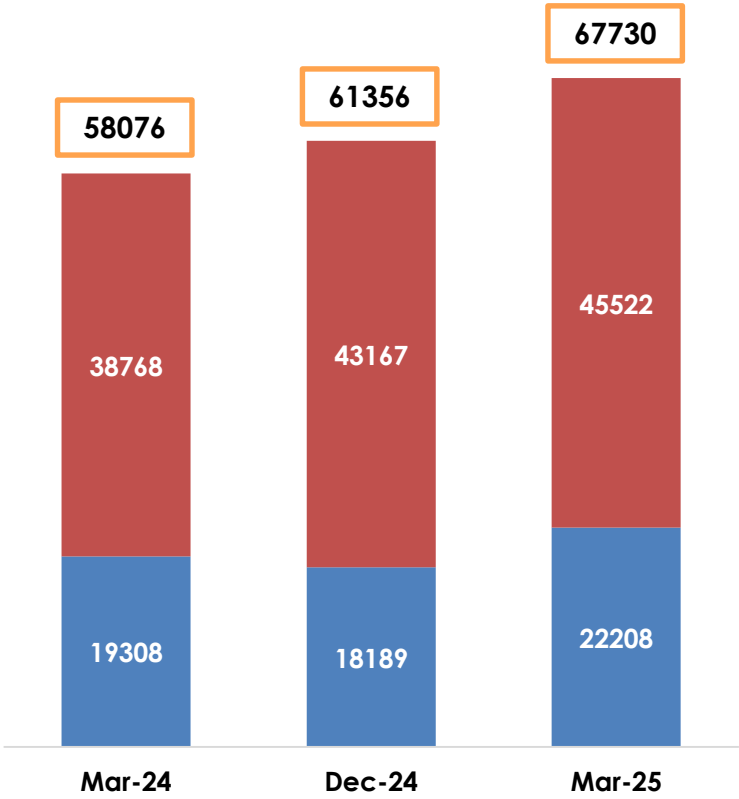
- Gold Loan
- Agri
- MSME
- Bulk business/Centralised business
- Other Retail



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

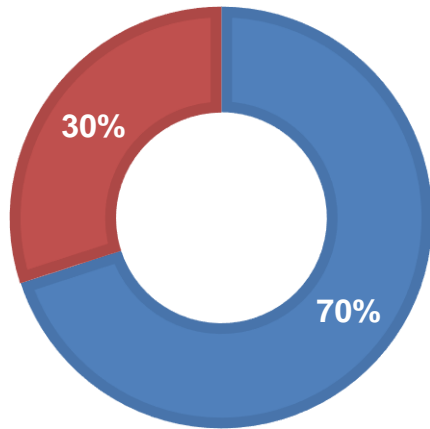
Corporate Advances

- LCG
- MCG



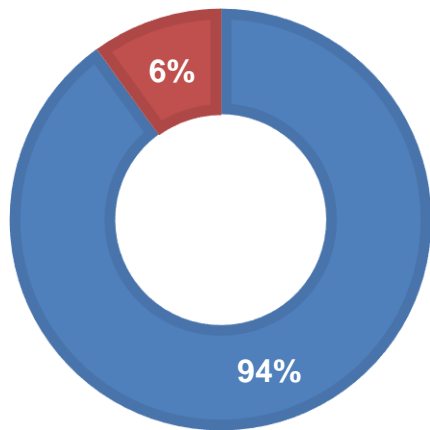
Gross Advances as on March 25 – ₹224757 crore

MAR-25

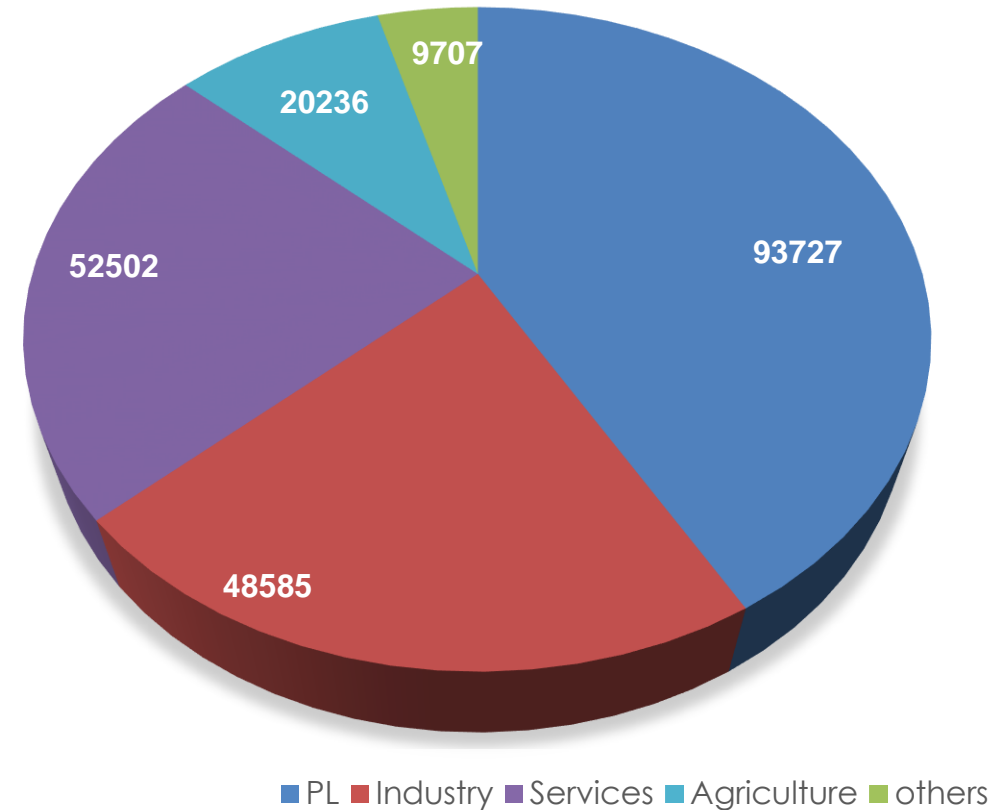


■ Retail ■ Corporate

MAR-25



■ Domestic ■ Overseas

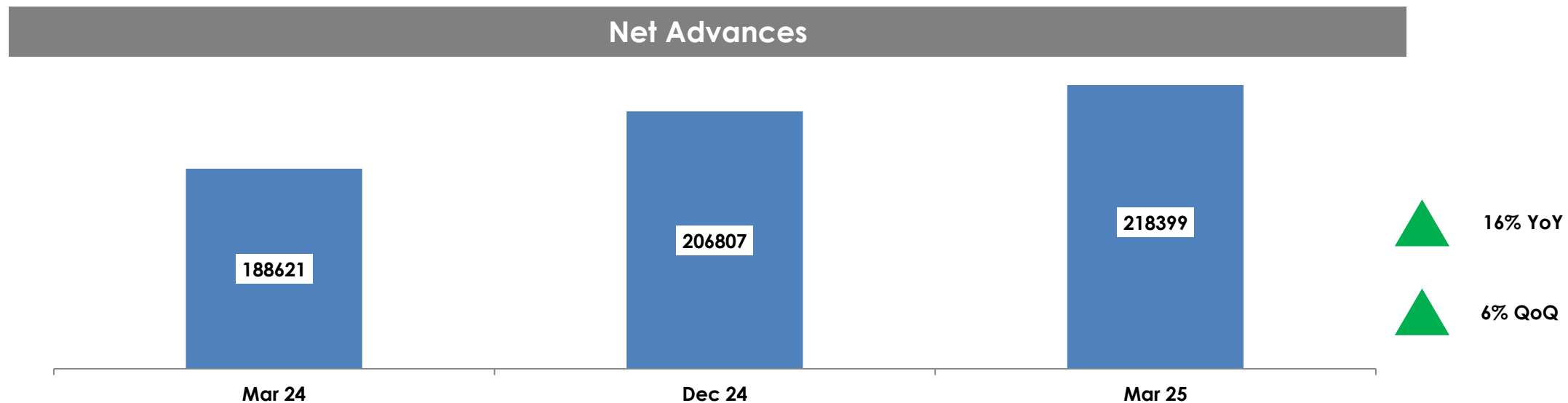
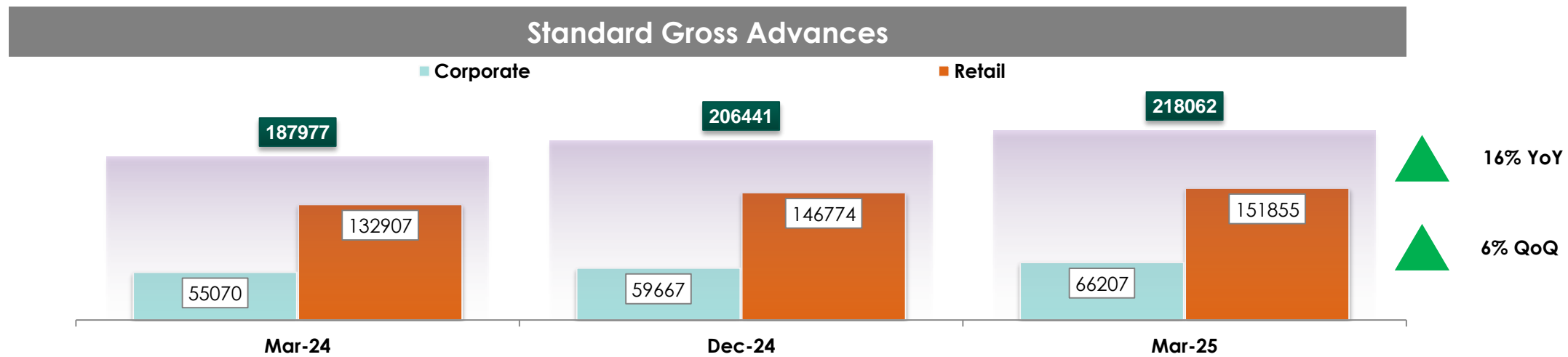


■ PL ■ Industry ■ Services ■ Agriculture ■ others

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)

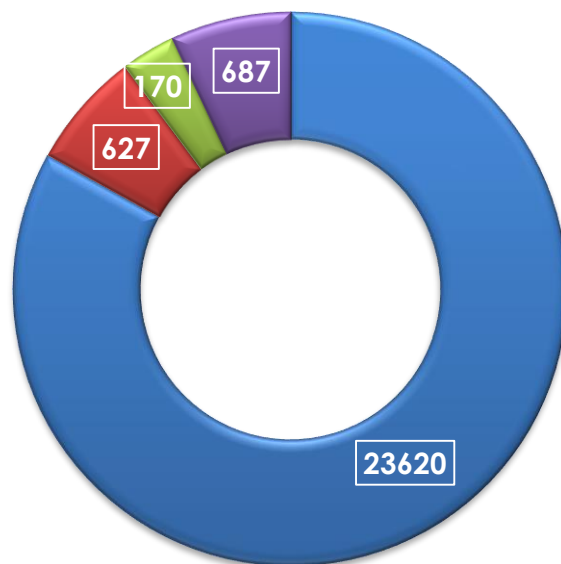


(₹ Crore)

Particulars	Mar 24		Dec 24		Mar 25		Growth over March-24
	Amount	% of ANBC	Amount	% of ANBC	Amount	% of ANBC	
1	2	3	4	5	6	7	(8)=[(6)-(2)]
ANBC	166052		180951		195047		
Priority Sector Advances (a+b+c)	77921	46.93	77728	42.96	80298	41.17	2377
(a) Agriculture (i+ii+iii+iv)	32254	19.42	32393	17.90	35687	18.30	3433
(i) Non-Corporate Farmers (NCF)	25956	15.63	26902	14.87	28460	14.59	2504
(ii) Other Agri	1711	1.03	2036	1.13	2419	1.24	708
(iii) Indirect Agriculture (RIDF)	4,588	2.76	3455	1.91	2864	1.47	(1724)
(iv) PSLC (Agri Purchase)	-		-		1944	1.00	-
(b) MSME (Micro, Medium & Small Enterprises)	26822	16.15	28147	15.55	28294	14.51	1472
(c) Other Priority Sector Advances (i+ii+iii)	18845	11.35	17188	9.50	16317	8.37	(2528)
(i) Housing	18026	10.86	16353	9.04	15593	7.99	(2433)
(ii) Others	819	0.49	835	0.46	724	0.37	(95)
(iii) PSLC (General) sale			-		-		

Treasury Operations

AFS BREAKUP

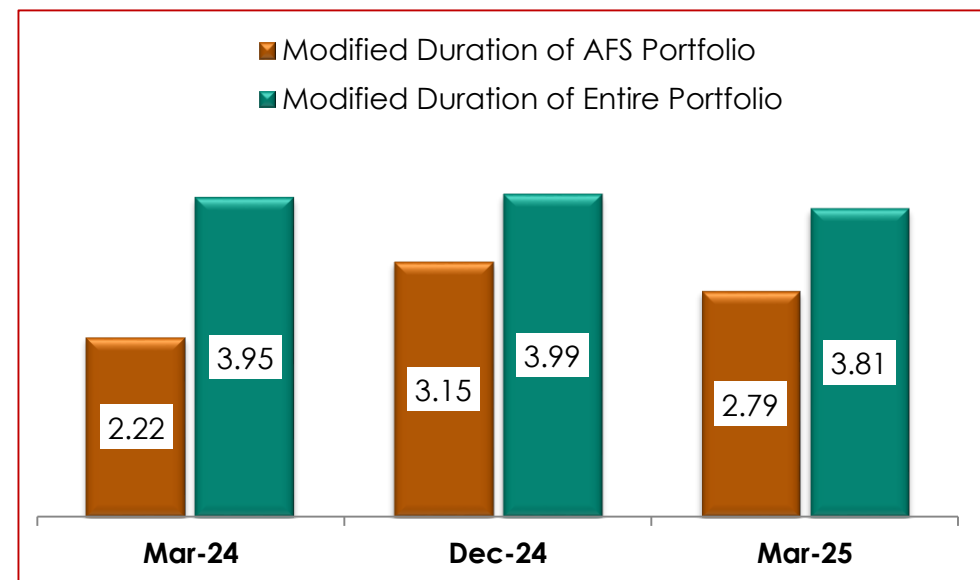


- Government securities
- Shares (Equity & Preference)
- Debentures/ Bonds
- Overseas

Category	Mar-24	Dec-24	Mar-25
SLR	85849	90519	86780
Non SLR	33295	33217	35398
Non SLR (Overseas)	415	513	687
Non SLR (SASF)	673	-	-
TOTAL	120232	124249	122865
Less: Provision	5298	4019	5398
Net Investments	114934	120230	117467

(₹ Crore)

Category	Mar-24	Dec-24	Mar-25
HTM	74910	79309	79663
AFS	34802	23301	25104
HFT (FVTPL – HFT since April 1, 2024)	5222	16875	11957
FVTPL - Non HFT	-	401	399
SJA	-	344	344
Total	114934	120230	117467



Asset Quality

(₹ Crore)

Particulars	Mar-24	Dec-24	Mar-25
COVID Provision	116	116	-
COVID Restructuring Provision	240	204	201
Total COVID 19 Provision held	356	320	201
Contingency Provision on Std. Restr. under RF 1, RF 2 and MSME OTR	1862	1485	1406

PCR improved to 99.48% (Mar 2025) from 99.09% (Mar 2024)

(₹ Crore)

Particulars	Mar-24	Dec-24	Mar-25
Gross Advances	196894	214076	224757
Gross NPAs	8917	7635	6695
Gross NPAs as % of Gross Advances	4.53	3.57	2.98
Total Provisions held (including NCLT Provision)	8273	7269	6358
Net Advances	188621	206807	218399
Net NPAs	644	365	337
Net NPAs as % of Net Advances	0.34	0.18	0.15
Provision Coverage Ratio as per RBI Guidelines	99.09	99.47	99.48

Category	Gross NPA	Provision	Net NPA	Provision % #
Sub Standard Assets	632	335	297	53%
-of which 100% provided	161	161	-	100%
Doubtful-1 Assets	405	365	40	90%
-of which 100% provided	219	219	-	100%
Doubtful-2 Assets	1250	1250	-	100%
Doubtful-3 Assets	500	500	-	100%
Loss Assets	3908	3908	-	100%
Total	6695	6358	337	95%

Technical Write Off	Amount
Corporate TWO	53890
Retail TWO	4336
Total TWO	58226

Excluding TWO provision

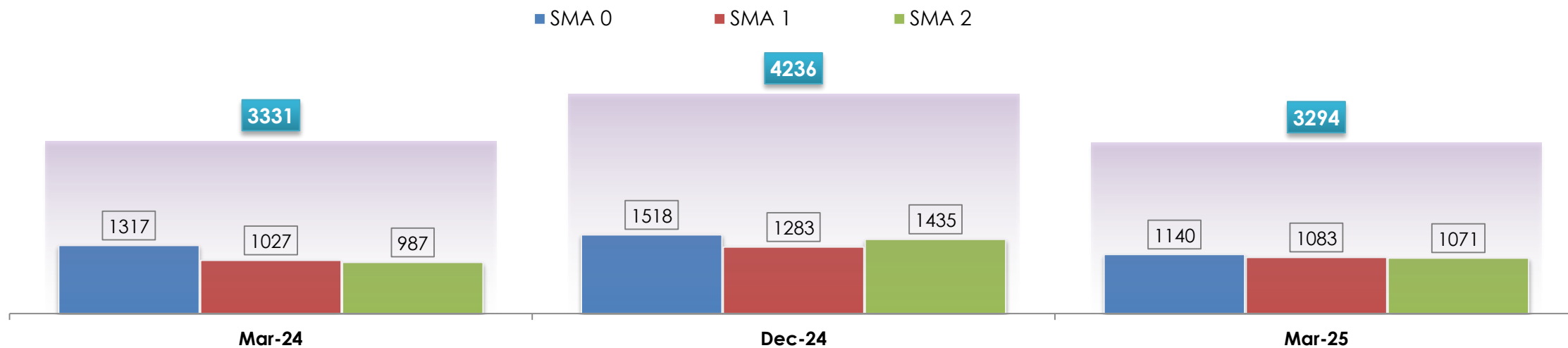
Out of total GNPA of ₹6695 crore, ₹6038 crore is 100% provided. TWO and 100% provided GNPA aggregates to ₹64264 crore

(₹ Crore)

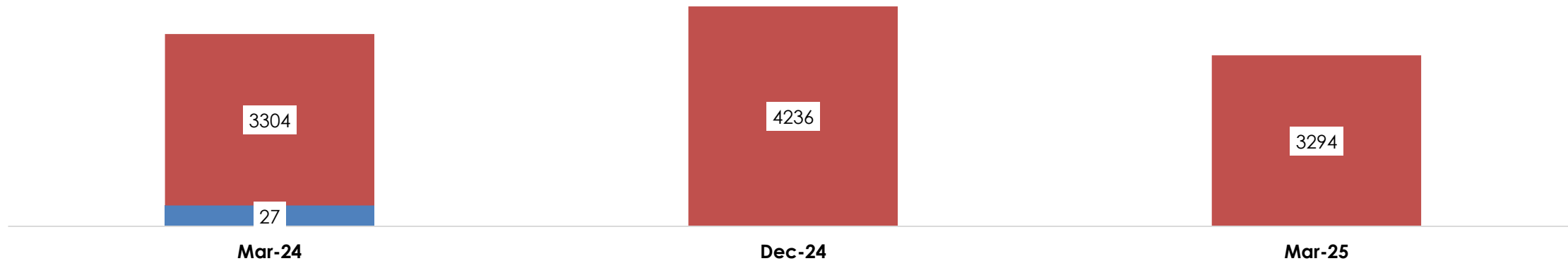
DESCRIPTION	Q4 FY 24	Q3 FY 25	Q4 FY 25	FY 24	FY25
Opening Balance	8589	7653	7635	10969	8917
Add:					
a. First Time NPA	1835	463	334	3363	1621
b. Increase in existing NPA	17	61	12	196	303
Less:					
c. Settled	386	212	322	1117	2195
d. Up-gradation	705	133	302	1509	826
e. Written off	433	196	662	2985	1124
Closing Balance	8917	7635	6695	8917	6695
Increment	328	(18)	(940)	(2052)	(2222)
FTNPA on Net Basis \$	1773	407	265	3098	1363
Slippage Ratio (Annualized)(%) (FTNPA on Net Basis) \$	4.07	0.81	0.51	1.92	0.73
Credit Cost (%) (Annualized)	0.75	0.20	-ve	0.51	-ve

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

(₹ Crore)



■ Corporate ■ Retail



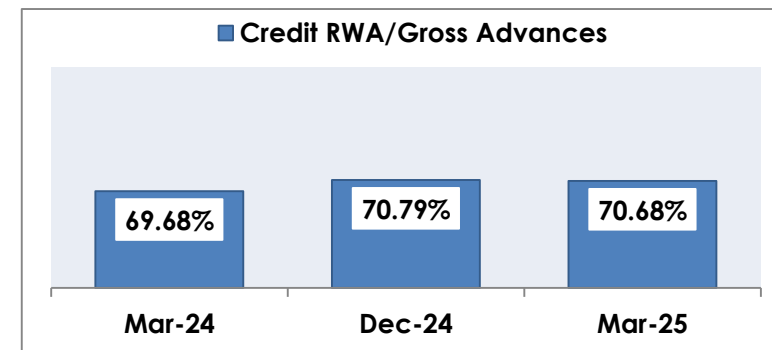
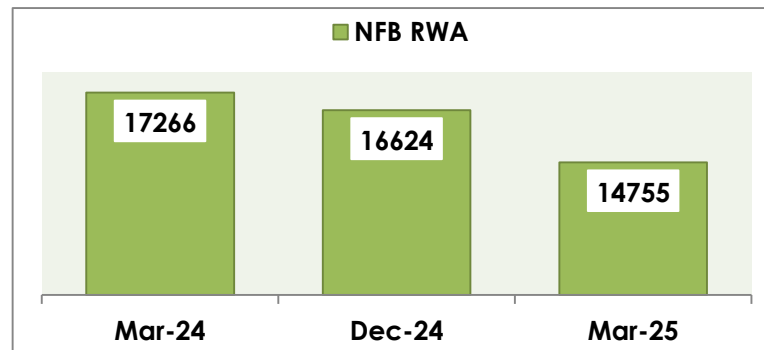
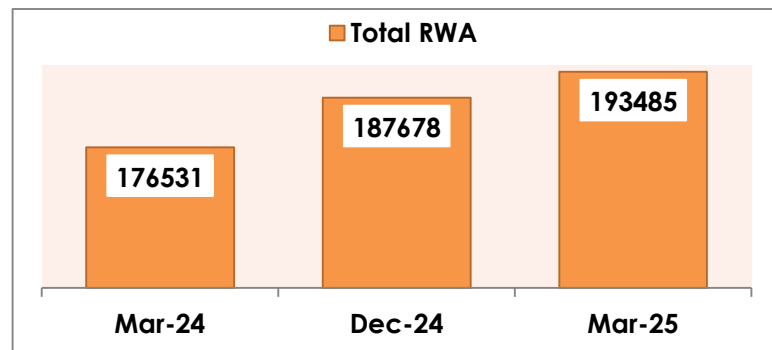
SMA includes NFB of ₹ 2 cr, ₹ 3 cr and ₹ 0.77 cr as on Mar 31, 2024, Dec 31, 2024 and Mar 31, 2025 respectively.

Capital

(₹ Crore)

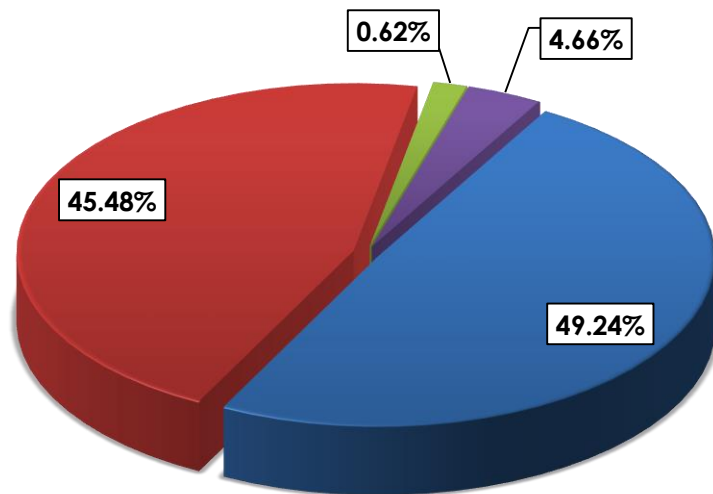
Particulars	Mar-24	Dec-24	Mar-25
CET 1+CCB (₹)	35504	37363	45492
AT 1 (₹)	-	-	-
Tier 1 Capital (₹)	35504	37363	45492
Tier 2 Capital (₹)	3793	3880	2978
Total Capital (₹)	39297	41243	48471
RWA (₹)	176531	187678	193485
Credit Risk	137194	151557	158859
Market Risk	15073	8348	6853
Operational Risk	24264	27773	27773
CET 1+CCB Ratio (%)	20.11	19.91	23.51
AT 1 (%)	-	-	-
Tier 1 Ratio (%)	20.11	19.91	23.51
Tier 2 Ratio (%)	2.15	2.07	1.54
CRAR (%)	22.26	21.98	25.05
Leverage Ratio (%)	8.53	8.56	9.59

Effect of proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratios as at Mar 31, 2025



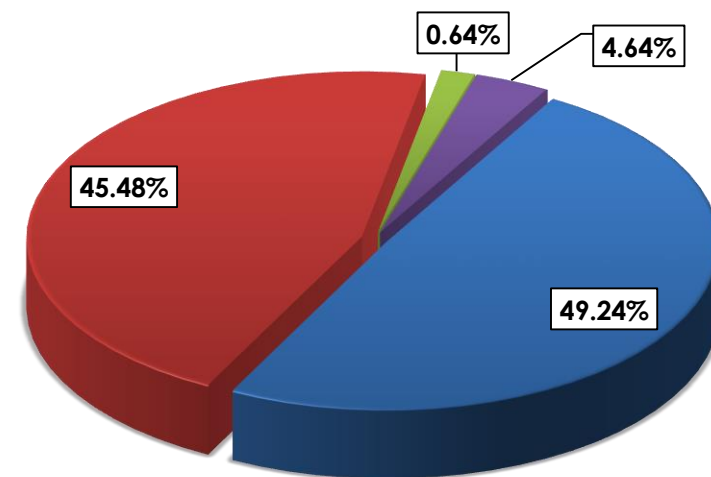
(₹ Crore)

Mar 2024



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

Mar 2025



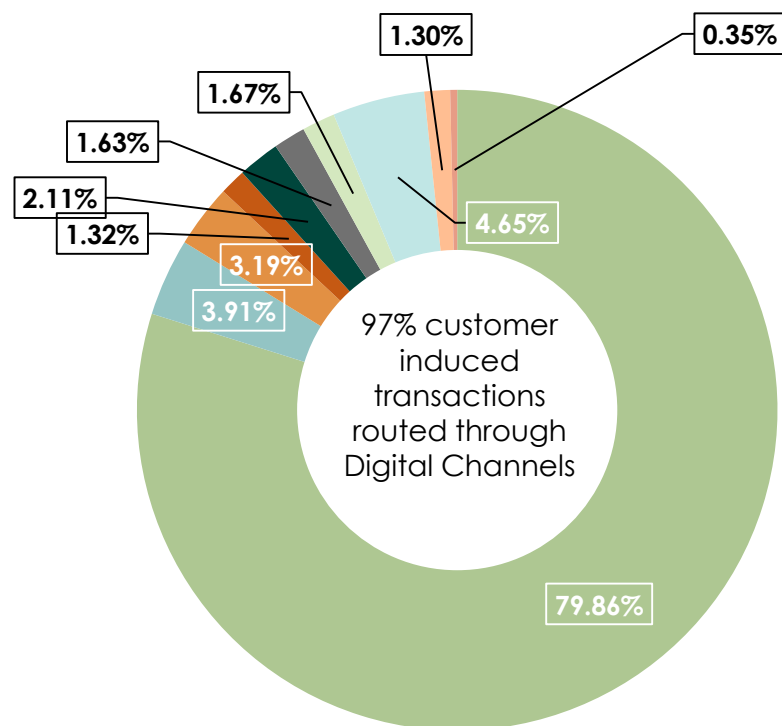
■ LIC ■ GOI ■ FI/FPI/Banks/MF/Insurance ■ Others

Particulars	Mar-24	Mar-25
Book Value (₹ per share)	₹39.00	₹46.24
Market Capitalisation	₹87,094	₹83,546
52 Weeks High/ Low (NSE) (₹ per share)	₹98.70/ ₹45.40	₹107.9/ ₹65.89
Closing Price (NSE) (₹ per share)	₹81.00	₹77.70
Earning Per Share (EPS) (12 months)	₹5.24	₹6.99

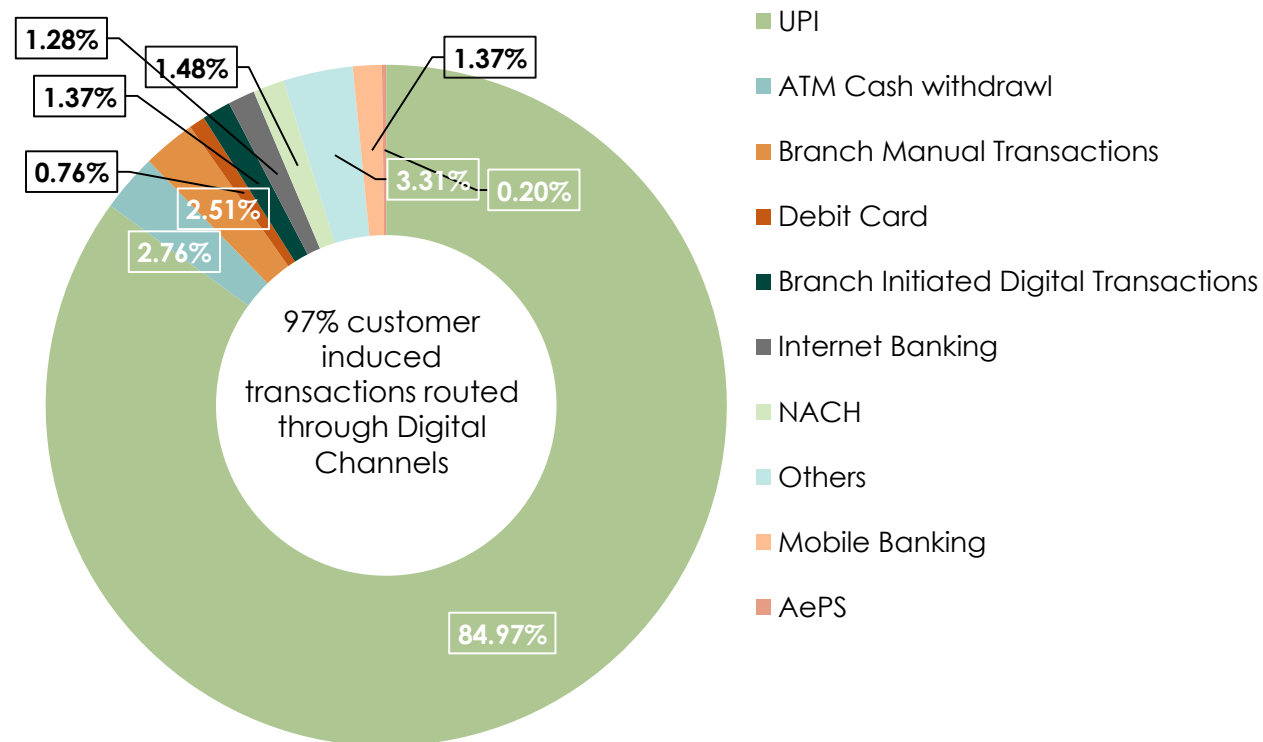
Digital Banking & Financial Inclusion

Customer Induced Financial Transaction Analysis

Mar 2024

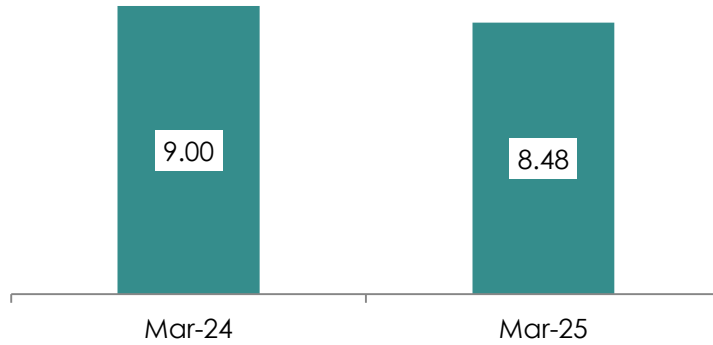


Mar 2025

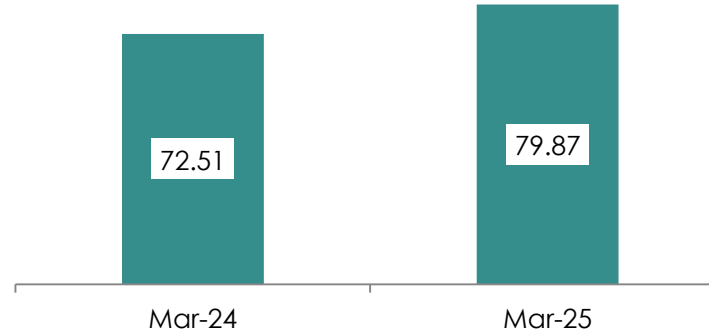


UPI continues as the preferred mode of transaction for Bank's customers

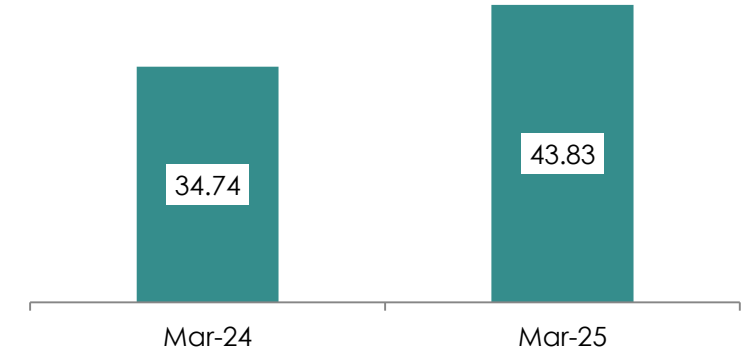
Internet Banking Users (In Lakhs)



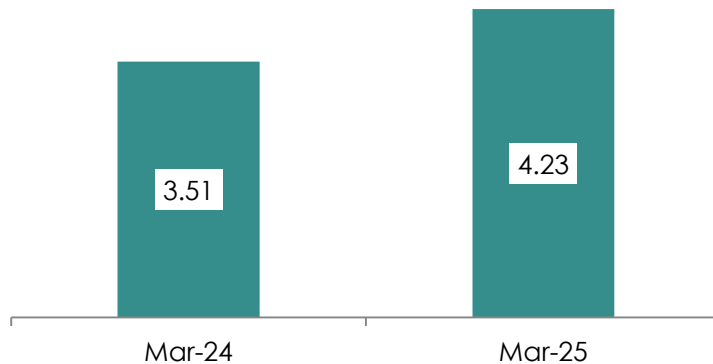
BHIM UPI Users (In Lakhs)



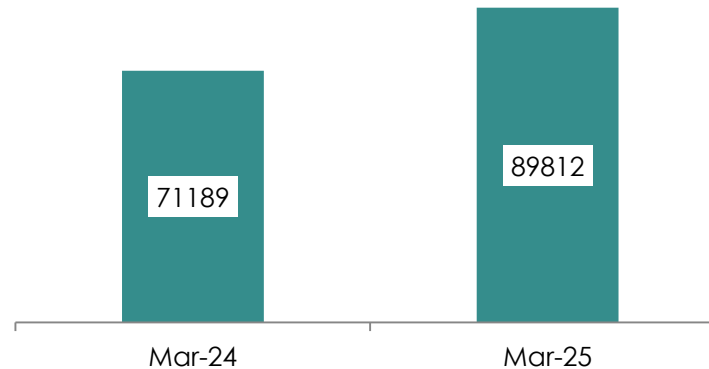
Mobile Banking Users (In Lakhs)



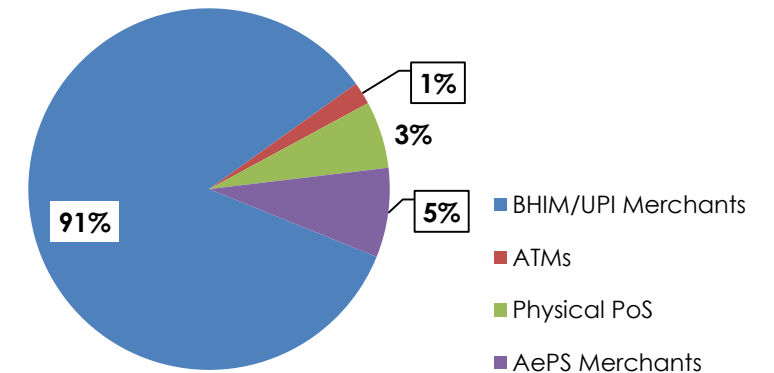
Merchant Base (In Lakhs)



UPI Transactions (₹ Crore)

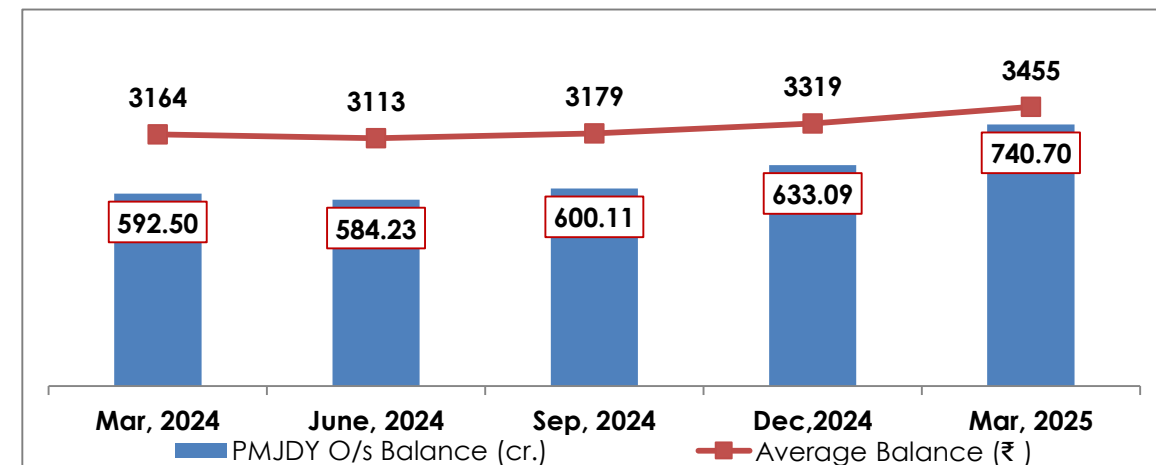
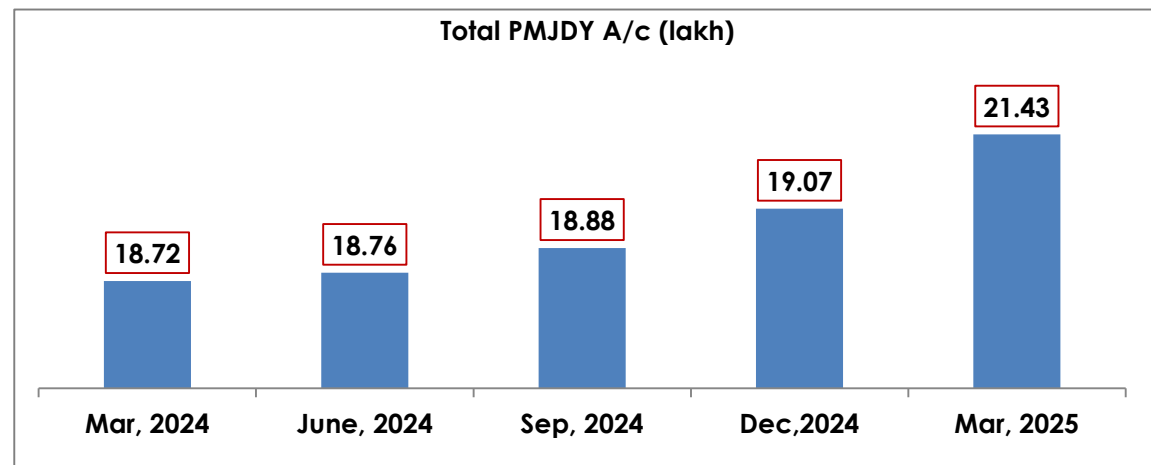


Payment Acceptance Channels

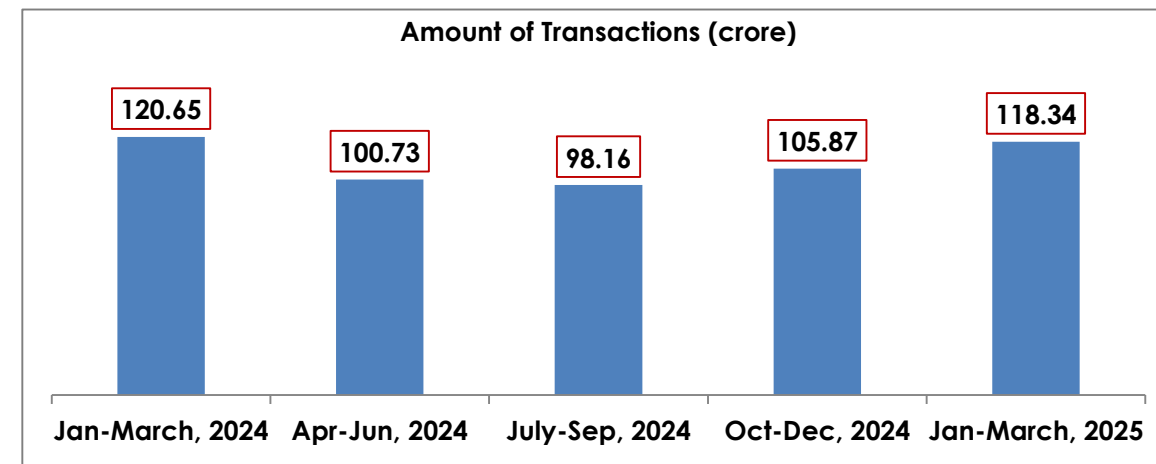
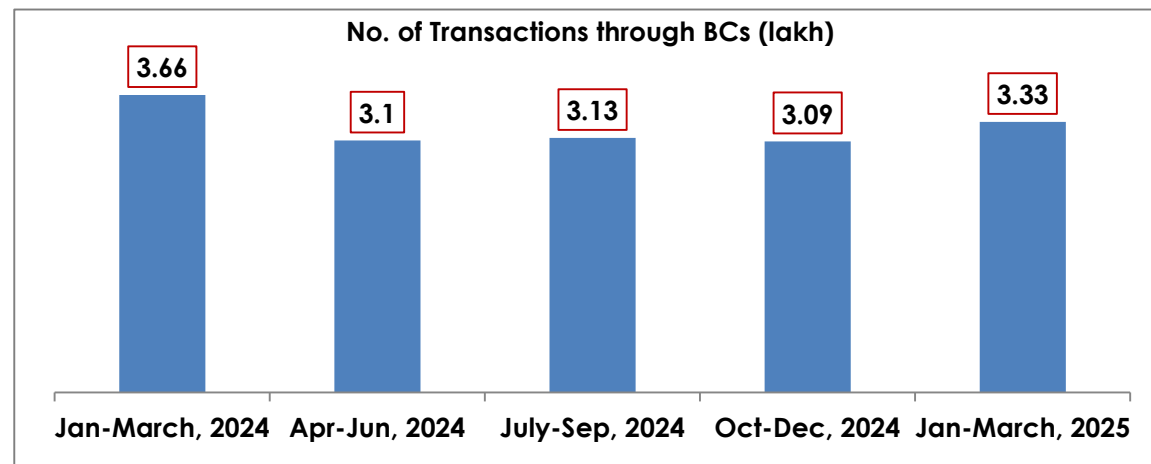


Financial Inclusion

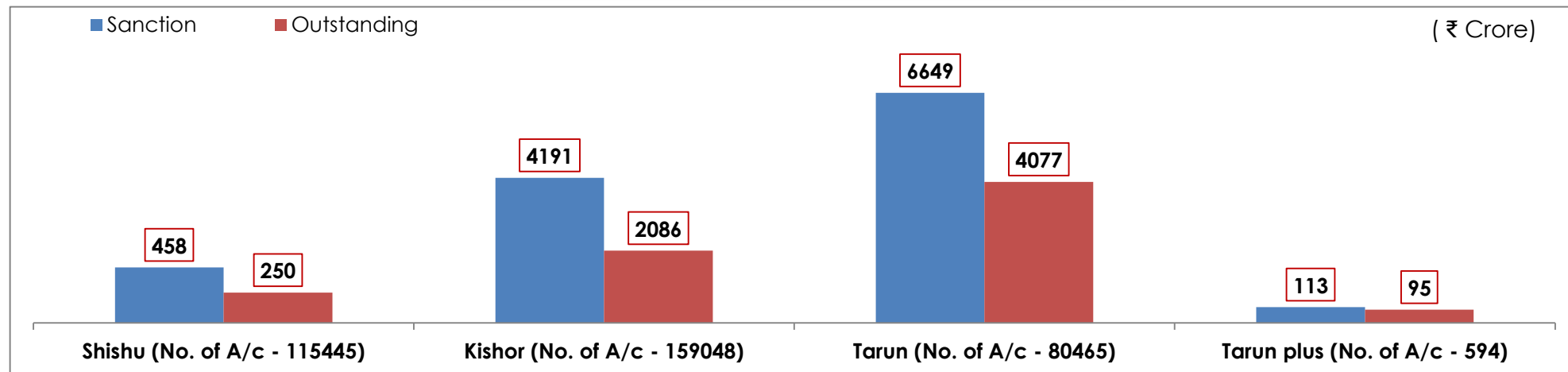
PMJDY



Transactions through Individual Business Correspondent (BCs)

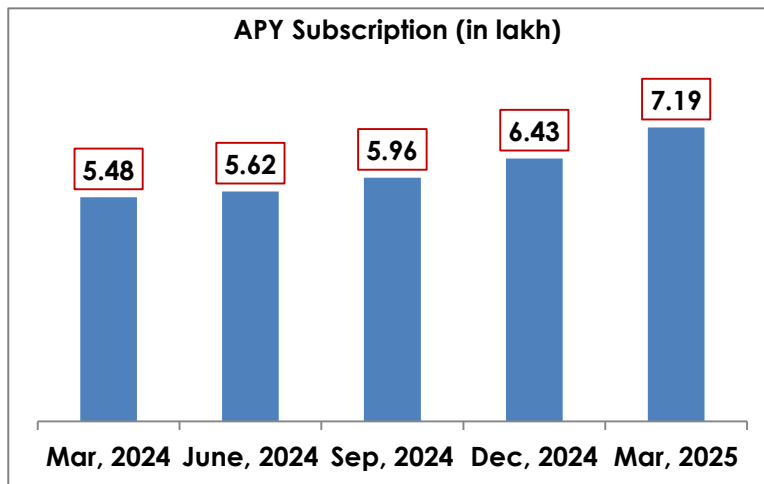


MUDRA Yojana as on Mar 31, 2025

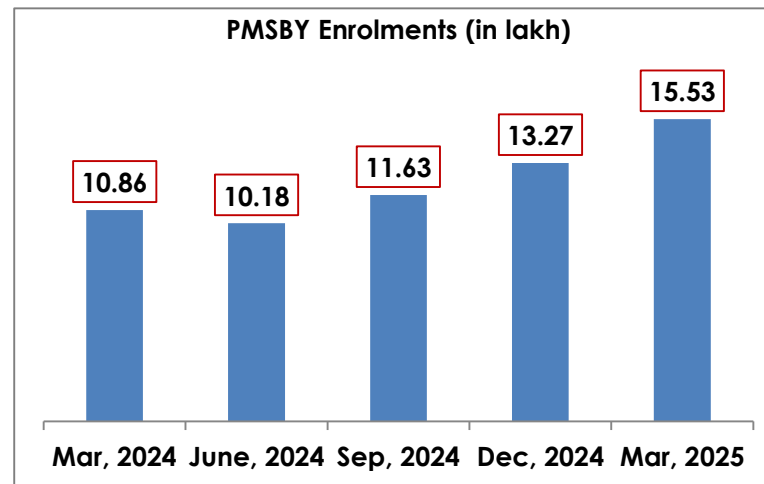


Active Enrolment under Social security Scheme as on Mar 31, 2025

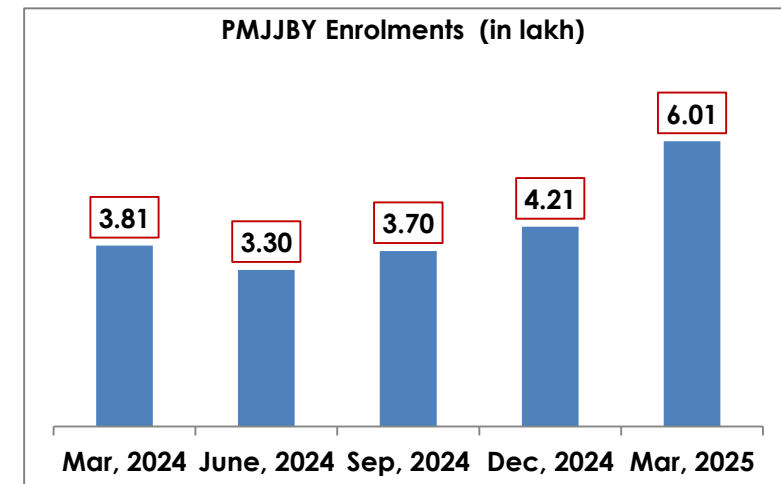
APY Subscription (in lakh)



PMSBY Enrolments (in lakh)



PMJJBY Enrolments (in lakh)



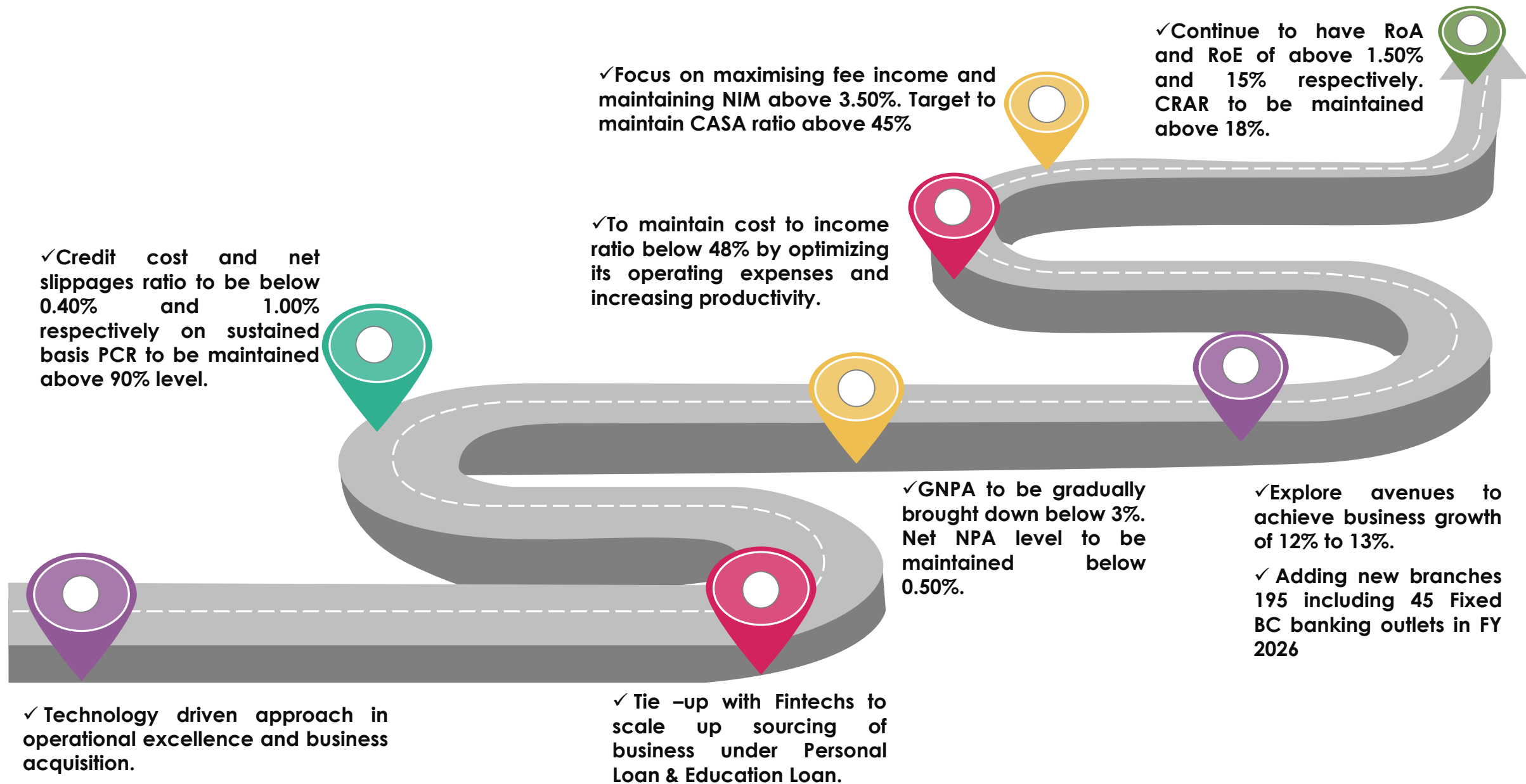
Subsidiaries

(₹ Crore)

Name of Company	% Holding	Line of Activity	Income FY 2025	PAT FY 2025	RoA FY 2025	Net Worth FY 2025
IDBI Capital Market & Securities Ltd.	100	Merchant Banking & Retail Broking	132.07 (113.42)	23.69 (7.35)	6.79% (2.09%)	361.13 (337.44)
IDBI Intech Ltd.	100	Technology Service Provider	147.57 (154.00)	6.18 (10.49)	5.00% (8.00%)	123.73 (117.55)
IDBI MF Trustee Co. Ltd.	100	Trustees of MF	0.80 (0.14)	0.52 (-0.08)	29.35% (-4.95%)	1.76 (1.64)
IDBI Asset Management Ltd.	66.67	Asset Management Co.	14.26 (114.39)	8.72 (80.73)	3.98% (37.48%)	218.94 (215.22)
IDBI Trusteeship Services Ltd.	54.70	Trusteeship	101.67 (99.12)	56.60 (57.37)	15.00% (17.00%)	363.87 (337.43)

Figures in () are of previous period

Way Forward



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