

HO.DRD/ Omni Bonds/2079/2026-27

October 17, 2026

The Manager (Listing) Bombay Stock Exchange Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	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
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Dear Sir / Madam,

Sub: Intimation under Regulations 51 of SEBI (LODR) Regulation, 2015 in r/o
IDBI Omni Bonds as on September 30, 2026

Regulation(s), 51 (1) (2) of SEBI (LODR) Regulation 2015, stipulates that the listed entity (called herewith the “IDBI Bank Ltd”) shall disclose information to the stock exchange(s) of all events which are material, all information which is price sensitive and/or have bearing on performance /operation of the listed entity

In compliance with the above Regulation(s), we herewith submit Financial Results for the Quarter ended one September 30, 2026. You are requested to kindly take the above information on record in terms of Regulation 51 of the SEBI (LODR) Regulations, 2015.

Thanking You.

Yours faithfully,

For IDBI Bank Ltd



Santosh Bhagat
Manager

**SANTOSH
BHAGAT**

Digitally signed by SANTOSH
BHAGAT
Date: 2026.10.17 16:12:19
+05'30'

17 अक्टूबर 2026

The Manager (Listing) BSE Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	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
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Dear Sir/Madam,

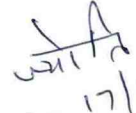
**Un-audited Financial Results for the
Quarter and Half year ended September 30, 2026 and
Limited Review Report submitted by Statutory Auditors**

In terms of Regulations 33 and 52 of the SEBI (LODR) Regulations, 2015, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on Saturday, October 17, 2026, have taken on record the Un-audited Financial Results of the Bank for the quarter and half year ended September 30, 2026. We enclose a statement of the results approved at the above meeting. The Board Meeting commenced at 12 noon and concluded at 2.30 p.m.

Further, please find enclosed the Limited Review Report for the quarter and half year ended September 30, 2026 received from Suri & Co. and Chokshi & Chokshi, Statutory Auditors of IDBI Bank Ltd.

Kindly acknowledge receipt and take the above on record.

भवदीया,
कृते आईडीबीआई बैंक लिमिटेड


17/10/26
[ज्योति नायर]
कंपनी सचिव

IDBI BANK LIMITED
Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2026

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	8,512.15	7,541.44	7,104.23	16,053.58	14,125.24	28,997.26
	(a) Interest/discount on advances/bills	5,992.57	5,231.35	4,779.61	11,223.92	9,550.77	19,403.49
	(b) Income on investments	2,044.95	2,022.77	2,062.13	4,067.72	4,094.10	8,190.60
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	428.80	256.82	233.24	685.62	421.57	964.57
	(d) Others	45.83	30.50	29.25	76.32	58.80	438.60
2	Other Income (Refer Note 9)	1,352.97	1,031.58	2,489.41	2,384.55	3,926.44	6,746.27
A.	Total Income (1+2)	9,865.12	8,573.02	9,593.64	18,438.13	18,051.68	35,743.53
3	Interest Expended	4,284.46	4,055.28	3,819.22	8,339.73	7,674.46	15,485.61
4	Operating Expenses (i)+(ii)	2,688.15	2,349.93	2,251.64	5,038.08	4,500.39	9,420.40
	(i) Employees cost	1,288.34	1,118.95	1,001.29	2,407.29	2,093.21	4,358.35
	(ii) Other operating expenses	1,399.81	1,230.98	1,250.35	2,630.79	2,407.18	5,062.05
B.	Total Expenditure (3+4)	6,972.61	6,405.21	6,070.86	13,377.81	12,174.85	24,906.01
	(excluding provisions and contingencies)						
C.	Operating profit (A-B)	2,892.51	2,167.81	3,522.78	5,060.32	5,876.83	10,837.52
	(Profit before Provisions & Contingencies)						
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	8.55	(636.87)	(652.61)	(628.32)	(832.07)	(1,088.35)
	: of which provisions for Non-performing Assets (Net of reversals)	(853.62)	(522.01)	(578.80)	(1,375.63)	(964.10)	(2,715.69)
E.	Exceptional items	-	-	-	-	-	-
F.	Profit from Ordinary Activities before tax (C-D-E)	2,883.96	2,804.68	4,175.39	5,688.64	6,708.90	11,925.87
G.	Tax Expense	678.51	689.50	548.03	1,368.01	1,074.17	2,412.51
H.	Net Profit from Ordinary Activities after tax (F-G)	2,205.45	2,115.18	3,627.36	4,320.63	5,634.73	9,513.36
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	Net Profit for the period (H-I)	2,205.45	2,115.18	3,627.36	4,320.63	5,634.73	9,513.36
5	Paid-up equity share capital (Face Value ₹10/- Per Share)	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)						48,869.01
7	Analytical Ratios & Other Disclosures						
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III)	27.10	26.92	25.39	27.10	25.39	26.65
	(a) CET 1 Ratio (%)	26.55	26.38	23.79	26.55	23.79	25.56
	(b) Additional Tier 1 ratio (%)	-	-	-	-	-	-
	(iii) Earnings Per Share (EPS) (₹) (Face Value ₹10 Per Share)						
	(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	2.05	1.97	3.37	4.02	5.24	8.85
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	2.05	1.97	3.37	4.02	5.24	8.85
	(iv) NPA Amount/ Ratios						
	(a) Gross NPAs	5,859.85	6,089.65	6,242.00	5,859.85	6,242.00	6,028.12
	(b) Net NPAs	460.94	425.50	474.22	460.94	474.22	379.90
	(c) % of Gross NPAs to Gross Advances	2.12	2.30	2.65	2.12	2.65	2.32
	(d) % of Net NPAs to Net Advances	0.17	0.16	0.21	0.17	0.21	0.15
	(v) Net Interest Margin % (Annualised)	4.11	3.61	3.71	3.86	3.70	3.77
	(vi) Return on Assets % (Annualised)	1.83	1.89	3.55	1.86	2.79	2.27
	(vii) Net Worth (excl. Revaluation Reserve, FCTR & Intangibles)	61,164.14	59,024.06	51,901.39	61,164.14	51,901.39	55,748.93
	(viii) Debt Equity Ratio (times) (equity excludes revaluation reserve, FCTR & intangibles)	0.53	0.44	0.47	0.53	0.47	0.50
	(ix) Total debts to total assets %	6.75	5.87	5.83	6.75	5.83	6.01
	(x) Outstanding redeemable Preference Shares	-	-	-	-	-	-
	(xi) Capital Redemption Reserve	-	-	-	-	-	-
	(xii) Debenture Redemption Reserve	-	-	-	-	-	-



Standalone Segment Information for the Quarter and Half Year ended September 30, 2026

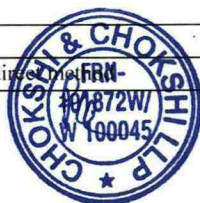
(₹ in Crore)							
Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
a.	Segment Revenue						
	Corporate/Wholesale banking	2,911.56	2,231.43	2,079.04	5,142.99	4,266.15	8,736.67
	Retail banking	10,088.00	9,640.52	8,548.04	19,728.52	16,963.62	35,030.58
	Treasury	3,679.29	3,470.27	4,975.61	7,149.56	8,938.33	16,110.04
	Other banking operations	91.78	45.33	74.28	137.10	113.29	252.72
	Unallocated	26.85	9.07	3.14	35.93	3.13	329.30
	Total	16,797.48	15,396.62	15,680.11	32,194.10	30,284.52	60,459.31
	Less :- Inter-segment revenue	6,932.36	6,823.60	6,086.47	13,755.96	12,232.84	24,715.78
	Net Segment Revenue	9,865.12	8,573.02	9,593.64	18,438.14	18,051.68	35,743.53
b.	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	1,247.43	280.87	795.77	1,528.28	1,739.89	3,244.54
	Retail banking	764.94	1,106.15	987.09	1,871.10	1,555.65	3,264.52
	Treasury	775.88	1,375.74	2,330.94	2,151.62	3,322.94	4,897.28
	Other banking operations	68.89	32.85	58.46	101.72	87.28	190.51
	Unallocated	26.82	9.07	3.13	35.93	3.13	329.02
	Profit/(Loss) before tax	2,883.96	2,804.68	4,175.39	5,688.65	6,708.90	11,925.87
	Income taxes	678.51	689.50	548.03	1,368.01	1,074.17	2,412.51
	Net profit/(Loss)	2,205.45	2,115.18	3,627.36	4,320.64	5,634.73	9,513.36
c.	Segment assets						
	Corporate/Wholesale banking	88,508.22	82,780.65	67,451.06	88,508.22	67,451.06	77,419.25
	Retail banking	2,00,742.66	1,94,905.16	1,75,631.29	2,00,742.66	1,75,631.29	1,90,184.53
	Treasury	1,90,015.38	1,63,972.64	1,66,371.67	1,90,015.38	1,66,371.67	1,94,102.91
	Other banking operations	47.75	25.61	20.77	47.75	20.77	25.61
	Unallocated assets	2,642.86	2,819.90	5,717.44	2,642.86	5,717.44	4,116.82
	Total assets	4,81,956.87	4,44,503.96	4,15,192.23	4,81,956.87	4,15,192.23	4,65,849.12
d.	Segment liabilities						
	Corporate/Wholesale banking	54,648.72	42,726.92	37,783.85	54,648.72	37,783.85	43,474.31
	Retail banking	3,28,659.98	3,04,563.99	2,78,363.85	3,28,659.98	2,78,363.85	3,13,497.85
	Treasury	26,728.16	27,497.21	31,759.47	26,728.16	31,759.47	41,235.43
	Other banking operations	7.31	4.95	6.14	7.31	6.14	3.95
	Unallocated liabilities	361.73	-	-	361.73	-	-
	Total liabilities	4,10,405.90	3,74,793.07	3,47,913.31	4,10,405.90	3,47,913.30	3,98,211.54
e.	Capital employed (Segment assets-Segment liabilities)						
	Corporate/Wholesale banking	33,859.50	40,053.73	29,667.21	33,859.50	29,667.21	33,944.94
	Retail banking	(1,27,917.32)	(1,09,658.83)	(1,02,732.56)	(1,27,917.32)	(1,02,732.56)	(1,23,313.32)
	Treasury	1,63,287.22	1,36,475.43	1,34,612.20	1,63,287.22	1,34,612.20	1,52,867.48
	Other banking operations	40.44	20.66	14.63	40.44	14.63	21.66
	Unallocated	2,281.13	2,819.90	5,717.44	2,281.13	5,717.44	4,116.82
	Total	71,550.97	69,710.89	67,278.92	71,550.97	67,278.92	67,637.58
Notes on Segment Reporting:							
1)	As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) – 17, 'Segment Reporting', reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and other Banking operations.						
2)	These segments have been identified in line with the said Accounting Standard (AS) after considering the nature and risk profile of the products and services, the target customer profile, the organization structure and the internal reporting system of the Bank.						
3)	In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used.						
4)	Results, Revenue and Capital Employed of International Operations through GIFT City are included in Corporate/Wholesale Banking segment.						
5)	As per RBI circular dated April 7, 2022, Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd.						
6)	Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.						



IDBI BANK LIMITED
STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in crore)

Particulars	Half Year ended		Year ended
	30.09.2026	30.09.2025	31.03.2026
	(Unaudited)	(Unaudited)	(Audited)
A. Cash flow from Operating Activities			
(1) Net profit/(loss) before tax and extra-ordinary items	5,688.64	6,708.90	11,925.87
(2) Adjustments :			
- (Profit) / Loss on sale of Fixed Assets	2.50	0.39	9.43
- Depreciation and revaluation loss	295.95	310.65	610.39
- Amortisation of premium on Held to Maturity investments	75.54	66.91	137.51
- Provisions/ Write off of Loans/ Investments	(494.69)	113.54	97.10
- Provisions for Standard and Restructured Assets	487.16	(883.98)	(1,080.06)
- Other Provisions	(620.79)	(61.63)	(105.39)
- (Profit)/ Loss on Sale of Strategic Investment	-	(1,717.80)	(1,725.74)
- Interest Expense booked on account of recycle of CFHR	11.87	-	-
- (Profit)/ Loss on revaluation of Investments	(109.96)	(25.50)	(166.45)
- Interest on borrowings (other than operational activities)	1.10	134.41	208.71
- Dividend received from subsidiary companies/joint ventures/Associates	(23.13)	(16.50)	(18.50)
	5,314.19	4,629.39	9,892.87
(3) Adjustments for (increase)/ decrease in operating assets:			
- Investments	6,423.71	(1,645.94)	(8,331.62)
- Advances	(18,145.12)	(11,983.18)	(35,363.05)
- Other Assets	42.59	(979.38)	(1,689.21)
(4) Adjustments for increase/ (decrease) in operating liabilities:			
- Borrowings	4,466.44	4,057.03	11,374.26
- Deposits	8,520.85	(6,803.53)	36,950.73
- Other liabilities and provisions	(1,600.92)	390.64	3,531.96
Cash Flow from Operating Activities before taxes	5,021.74	(12,334.97)	16,365.93
Direct Taxes paid (Net of Refund)	9.71	5.25	386.37
Net Cash flow from / (used in) Operating activities	5,031.45	(12,329.72)	16,752.30
B. Cash Flow from Investing activities			
- Purchase of fixed assets including work in progress	(199.20)	(146.30)	(322.60)
- Sale of fixed assets	1.55	0.84	1.94
- Proceeds from Sale of Strategic Investment	-	1,722.24	1,730.19
- Dividend received from subsidiary companies/joint ventures/Associates	23.13	16.50	18.50
Net Cash flow from / (used in) Investing activities	(174.52)	1,593.28	1,428.03
C. Cash Flow from Financing activities			
- Dividend paid	(0.05)	(2,256.33)	(2,256.67)
- Interest paid on borrowings	(36.94)	(30.49)	(318.93)
- Redemption of Bonds	(5.00)	302.00	(3,202.00)
Net Cash flow from / (used in) Financing activities	(41.99)	(1,984.82)	(5,777.60)
D. Effect of exchange fluctuation on translation reserve	0.32	2.10	18.85
Net increase/ (decrease) in cash & cash Equivalents (A+B+C+D)	4,815.26	(12,719.17)	12,421.58
Cash & Cash Equivalents as at the beginning of the year	56,837.76	44,416.19	44,416.18
Cash & Cash Equivalents as at the end of the period	61,653.02	31,697.03	56,837.76
Notes to Cash Flow Statement:			
1. Cash and Cash equivalents included in the cash flow statement comprise the following Balance Sheet items:			
Cash & Balances with Reserve Bank of India	43,343.91	20,198.29	33,230.37
Balances with banks & money at call and short notice	18,309.11	11,498.74	23,607.39
Total	61,653.02	31,697.03	56,837.76
2. Cash Flow from Operating activities is reported by using Indirect Method			



Chokshi & Chokshi LLP Chartered Accountants 15/17, Raghavji B Bldg, Ground Floor, Raghavji Road, Gowalia Tank, Off Kempes Corner, Mumbai 400036 LLP Registration No. AAC-8909	Suri & Co. Chartered Accountants Unit No. 2A 1, Gundecha Onclave, Kherani Road, Sakinaka, Andheri (East), Mumbai - 400072
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**INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED
STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED
SEPTEMBER 30, 2026 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33
AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND
DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED**

To,
The Board of Directors
IDBI Bank Limited
Mumbai

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank") for the quarter and half year ended September 30, 2026 ("the Statement"), being submitted by the Bank pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("the Listing Regulations"), except for the disclosures relating to Pillar 3 as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 14 to the Statement, which have not been reviewed by us. We have initialed the Statement for identification purposes only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") in respect of income recognition, asset classification, provisioning and other related matters from time to time ("the RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of inquiries of Bank's personnel, primarily responsible for financial and accounting matters, and analytical procedures applied to financial data. A review is substantially less in scope and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



Chokshi & Chokshi LLP Chartered Accountants	Suri & Co. Chartered Accountants
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Conclusion

- Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, including notes thereon, has not been prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters except for the disclosures relating to Pillar 3 as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 14 to the Statement, which have not been reviewed by us.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm Regn. No. 101872W / W100045

RK Jain
Rakesh Jain

Partner

Membership No. 042364

UDIN : 26042364IJNPSY8805

Place : Mumbai

Date : 17th October 2026



For Suri & Co.
Chartered Accountants
Firm Regn. No. 004283S

P Prasanna

P Prasanna

Partner

Membership No. 228180

UDIN : 26228180AKAKNP9548

Place : Mumbai

Date : 17th October 2026



IDBI BANK LIMITED
Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2026

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	8,519.33	7,549.28	7,109.01	16,068.61	14,135.63	29,019.59
	(a) Interest/discount on advances/bills	5,992.54	5,231.30	4,779.58	11,223.84	9,550.74	19,403.34
	(b) Income on investments	2,052.16	2,029.48	2,067.55	4,081.64	4,105.25	8,212.92
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	428.80	256.82	232.85	685.63	420.81	964.57
	(d) Others	45.83	31.68	29.03	77.50	58.83	438.76
2	Other Income	1,417.05	1,084.00	2,154.52	2,501.05	3,626.44	6,611.60
A.	Total Income (1+2)	9,936.38	8,633.28	9,263.53	18,569.66	17,762.07	35,631.19
3	Interest Expended	4,281.56	4,052.70	3,816.35	8,334.26	7,667.65	15,474.48
4	Operating Expenses (i)+(ii)	2,730.19	2,387.29	2,300.22	5,117.48	4,569.73	9,575.06
	(i) Employees cost	1,349.27	1,170.88	1,048.58	2,520.14	2,186.44	4,564.01
	(ii) Other operating expenses	1,380.92	1,216.41	1,251.64	2,597.34	2,383.29	5,011.05
B.	Total Expenditure (3+4)	7,011.75	6,439.99	6,116.57	13,451.74	12,237.38	25,049.54
C.	Operating profit (A-B)	2,924.63	2,193.29	3,146.96	5,117.92	5,524.69	10,581.65
D.	Provisions (other than tax) and Contingencies (Net)	10.18	(636.02)	(649.63)	(625.84)	(828.49)	(1,076.36)
	of which provisions for Non-performing Assets (Net)	(853.62)	(522.01)	(578.80)	(1,375.63)	(964.10)	(2,715.69)
E.	Exceptional items	-	-	-	-	-	-
F.	Profit from Ordinary Activities before tax	2,914.45	2,829.31	3,796.59	5,743.76	6,353.18	11,658.01
G.	Tax Expense	688.21	698.74	555.82	1,386.94	1,088.54	2,446.55
H.	Net Profit from Ordinary Activities after tax (F-G)	2,226.24	2,130.57	3,240.77	4,356.82	5,264.64	9,211.46
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	a) Net Profit for the period before Minority	2,226.24	2,130.57	3,240.77	4,356.82	5,264.64	9,211.46
K.	Add: Share of Profit in Associate	-	-	-	-	-	25.16
L.	Less: Minority Interest	11.79	3.43	11.19	15.23	15.88	26.65
	b) Net Profit for the period after Minority Interest	2,214.45	2,127.14	3,229.58	4,341.59	5,248.76	9,209.97
5	Paid-up equity share capital (Face Value ₹10/- Per Share)	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)						49,795.59
7	Analytical Ratios & Other Disclosures						
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III)	27.22	27.04	25.53	27.22	25.53	26.80
	(a) CET 1 Ratio (%)	26.67	26.50	23.94	26.67	23.94	25.71
	(b) Additional Tier 1 ratio (%)	-	-	-	-	-	-
	(iii) Earnings Per Share (EPS) (₹) (Face Value ₹10/- Per Share)						
	(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	2.06	1.98	3.00	4.04	4.88	8.57
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	2.06	1.98	3.00	4.04	4.88	8.57



Consolidated Segment Report for the quarter ended September 30, 2026

(₹ in Crores)

Sr. No.	Particulars	Quarter ended			Half Year Ended		Year Ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
a.	Segment Revenue						
	Corporate/Wholesale banking	2,885.67	2,223.10	2,060.08	5,108.78	4,244.57	8,709.29
	Retail banking	10,088.00	9,640.52	8,548.03	19,728.52	16,963.61	35,030.60
	Treasury	3,679.29	3,470.27	4,566.70	7,149.56	8,529.42	15,701.12
	Other banking operations	188.93	113.92	172.05	302.84	254.21	576.66
	Unallocated	26.85	9.07	3.14	35.93	3.15	329.30
	Total	16,868.74	15,456.88	15,350.00	32,325.63	29,994.95	60,346.97
	Less :- Inter-segment revenue	6,932.36	6,823.60	6,086.47	13,755.97	12,232.88	24,715.78
	Net Segment Revenue	9,936.38	8,633.28	9,263.53	18,569.66	17,762.07	35,631.19
b.	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	1,266.46	308.27	796.62	1,574.71	1,783.35	3,358.41
	Retail banking	764.94	1,106.15	987.09	1,871.10	1,555.66	3,264.53
	Treasury	775.88	1,375.74	1,922.02	2,151.62	2,914.02	4,488.36
	Other banking operations	68.54	26.64	76.54	95.18	81.14	216.20
	Unallocated	26.84	9.07	3.13	35.92	3.13	329.02
	Profit/(Loss) before tax	2,902.66	2,825.88	3,785.40	5,728.53	6,337.30	11,656.52
	Income taxes	688.21	698.74	555.82	1,386.94	1,088.54	2,446.55
	Net profit/(Loss)	2,214.45	2,127.14	3,229.58	4,341.59	5,248.76	9,209.97
c.	Segment assets						
	Corporate/Wholesale banking	88,497.46	82,767.25	67,428.97	88,497.46	67,428.97	77,415.13
	Retail banking	2,00,742.66	1,94,905.16	1,75,631.29	2,00,742.66	1,75,631.29	1,90,184.54
	Treasury	1,90,035.22	1,63,992.48	1,66,372.75	1,90,035.22	1,66,372.75	1,94,104.05
	Other banking operations	912.52	898.43	869.48	912.52	869.48	808.12
	Unallocated assets	2,681.11	2,854.48	5,751.77	2,681.11	5,751.77	4,163.74
	Total assets	4,82,868.97	4,45,417.80	4,16,054.26	4,82,868.97	4,16,054.26	4,66,675.58
d.	Segment liabilities						
	Corporate/Wholesale banking	54,155.42	42,337.61	37,437.61	54,155.42	37,437.61	43,059.36
	Retail banking	3,28,659.98	3,04,563.99	2,78,363.85	3,28,659.98	2,78,363.85	3,13,497.85
	Treasury	26,728.16	27,497.21	31,759.47	26,728.16	31,759.47	41,235.43
	Other banking operations	294.95	194.75	203.41	294.95	203.41	140.96
	Unallocated liabilities	361.73	-	-	361.73	-	-
	Total liabilities	4,10,200.24	3,74,593.56	3,47,764.33	4,10,200.24	3,47,764.33	3,97,933.60
e.	Capital employed (Segment assets-Segment liabilities)						
	Corporate/Wholesale banking	34,342.04	40,429.65	29,991.36	34,342.04	29,991.36	34,355.76
	Retail banking	(1,27,917.32)	(1,09,658.83)	(1,02,732.56)	(1,27,917.32)	(1,02,732.56)	(1,23,313.31)
	Treasury	1,63,307.07	1,36,495.27	1,34,613.28	1,63,307.07	1,34,613.28	1,52,868.63
	Other banking operations	617.57	703.67	666.08	617.57	666.08	667.16
	Unallocated	2,319.37	2,854.48	5,751.77	2,319.37	5,751.77	4,163.74
	Total	72,668.73	70,824.24	68,289.93	72,668.73	68,289.93	68,741.98
	Notes on Segment Reporting:						
1)	As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) – 17, 'Segment Reporting', reportable segments are identified as Treasury.						
2)	These segments have been identified in line with the said Accounting Standard (AS) after considering the nature and risk profile of the products and services, the target						
3)	In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used.						
4)	Results, Revenue and Capital Employed of International Operations through GIFT City are included in Corporate/Wholesale Banking segment.						
5)	As per RBI circular dated April 7, 2022, Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd.						
6)	Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.						



CONSOLIDATED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in Crore)

Particulars	Half Year ended		Year ended
	30.09.2026	30.09.2025	31.03.2026
	(Unaudited)	(Unaudited)	(Audited)
A. Cash flow from Operating Activities			
(1) Net Profit/ (Loss) before tax and extra-ordinary items	5,728.54	6,353.18	11,656.51
(2) Adjustments:			
- (Profit) / Loss on sale of Fixed Assets	2,474.9	0.39	(6.16)
- Depreciation and revaluation loss	299.76	313.75	616.92
- Amortisation of premium on Held to Maturity investments	75.54	66.91	137.51
- Provisions/ Write off of Loans/ Investments	(494.19)	113.58	101.95
- Provisions for Standard and restructured assets	487.16	(883.93)	(1,080.06)
- Other Provisions	(618.82)	(58.09)	(98.24)
- (Profit) / Loss on revaluation of Investments	(109.96)	(25.50)	(165.49)
- Interest on borrowings (other than operational activities)	1.09	134.40	208.71
- Interest Expense booked on account of recycle of CFHR	11.87	-	-
- (Profit)/ Loss on Sale of Strategic Investment	-	(1,313.33)	(1,316.83)
	5,383.46	4,701.36	10,054.82
(3) Adjustments for (increase)/ decrease in operating assets:			
- Investments	6,359.43	(1,684.18)	(8,324.17)
- Advances	(18,145.62)	(11,981.28)	(35,365.40)
- Other Assets	5.08	(359.91)	(1,049.40)
(4) Adjustments for increase/ (decrease) in operating liabilities:			
- Borrowings	4,540.79	4,368.91	11,373.75
- Deposits	8,448.16	(6,865.35)	36,882.70
- Other liabilities and provisions	(1,530.29)	(137.95)	2,845.28
Cash Flow from Operating Activities before taxes	5,061.01	(11,958.40)	16,417.58
- Direct Taxes paid (Net of Refund)	(0.54)	(12.44)	344.16
Net Cash flow from / (used in) Operating activities	5,060.47	(11,970.84)	16,761.74
B. Cash Flow from Investing activities			
- Purchase of fixed assets	(201.47)	(148.43)	(327.43)
- Proceeds from Sale of Strategic Investment (Net of issue expenses)	-	1,722.24	1,730.19
- Sale of fixed assets	1.55	0.84	19.39
Net Cash flow from / (used in) Investing activities	(199.92)	1,574.65	1,422.15
C. Cash Flow from Financing activities			
- Interest paid on borrowings	(36.94)	(30.49)	(318.93)
- Dividend paid	(0.05)	(2,256.33)	(2,256.67)
- Redemption of Bonds	(5.00)	-	(3,202.00)
- Dividend paid to minority	(16.31)	(13.58)	(13.66)
- Increase in minority interest	15.23	0.00	26.65
Net Cash flow from / (used in) Financing activities	(43.07)	(2,300.40)	(5,764.61)
D. Effect of exchange fluctuation to translation reserve	0.32	2.10	18.85
Net increase/ (decrease) in cash & cash Equivalents (A+B+C+D)	4,817.80	(12,694.49)	12,438.13
Cash & Cash Equivalents as at the beginning of the year	56,914.71	44,476.58	44,476.58
Cash & Cash Equivalents as at the end of the period	61,732.51	31,782.10	56,914.71
Note to Cash Flow Statement:			
1. Cash and Cash equivalents included in the cash flow statement comprise the following Balance Sheet items:			
Cash & Balances with Reserve Bank of India	43,344.00	20,198.38	33,230.47
Balances with banks & money at call and short notice	18,388.51	11,583.72	23,684.24
Total	61,732.51	31,782.10	56,914.71
2. Cash Flow from Operating activities is reported by using Indirect method			



Chokshi & Chokshi LLP Chartered Accountants 15/17, Raghavji B Bldg, Ground Floor, Raghavji Road, Gowalia Tank, Off Kemps Corner, Mumbai 400036 LLP Registration No. AAC-8909	Suri & Co. Chartered Accountants Unit No. 2A1, Gundecha Onclave, Kherani Road, Sakinaka, Andheri (East), Mumbai – 400072
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INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 AS AMENDED

To,
The Board of Directors
IDBI Bank Limited
Mumbai.

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank"/"the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") and its share of the net profit after tax of its associates for the quarter and half year ended September 30, 2026 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"), except for the disclosures relating to consolidated Pillar 3 disclosure as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 14 to the Statement, which have not been reviewed by us. We have initialed the Statement for identification purposes only.
2. This Statement which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") in respect of income recognition, asset classification, provisioning and other related matters ("the RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of inquiries of Bank's personnel, primarily responsible for financial and accounting matters, and analytical procedures applied to financial data. A review is substantially less in scope and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the Listing Regulations to the extent applicable.



Chokshi & Chokshi LLP Chartered Accountants	Suri & Co. Chartered Accountants
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4. The Statement includes the results of the following entities:

Parent

- IDBI Bank Limited

Subsidiaries

- IDBI Capital Markets & Securities Limited
- IDBI Intech Limited
- IDBI MF Trustee Company Limited
- IDBI Asset Management Limited
- IDBI Trusteeship Services Limited

Associates (See Para 8 below)

- Biotech Consortium India Limited
- North Eastern Development Finance Corporation Limited

Conclusion

5. Based on our review conducted and procedure performed as stated in paragraph 3 above, and based on the consideration of the unaudited financial results referred to in paragraph 6, 7 and 8 below, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3, as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 14 to the Statement, which have not been reviewed by us.

Other Matters

6. We did not review the interim financial results of three subsidiaries, included in the Statement, whose reviewed interim financial results reflect total assets of Rs.1,006.67 crore as at September 30, 2026, total revenues of Rs.106.23 crore and Rs.192.02 crore and total net profit after tax of Rs.19.57 crore and Rs.32.90 crore for the quarter and half year ended September 30, 2026 respectively and net cash outflows of Rs. 23.51 crore for the half year ended September 30, 2026 as considered in the unaudited consolidated financial results. These financial results have been reviewed by the other auditors, whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the aforesaid three subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.
7. The accompanying unaudited consolidated financial results include the financial results of two subsidiaries, included in the Statement, which have been neither reviewed by us nor by other auditors, whose financial results reflect total assets of Rs.480.31 crore as at September 30, 2026, total revenues of Rs.38.76 crore and Rs.58.63 crore and total net profit after tax of Rs. 26.03 crore



Chokshi & Chokshi LLP Chartered Accountants	Suri & Co. Chartered Accountants
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and Rs.33.59 crore for the quarter and half year ended September 30, 2026 respectively and net cash inflows of Rs. 98.75 crore for the half year ended September 30, 2026 as considered in the unaudited consolidated financial results. These financial results have been presented solely based on information compiled by the Bank's management and approved by the Board of Directors of the aforesaid two subsidiaries. According to the information and explanations given to us by the Bank's management, these financial results are not material to the Group.

8. We draw attention to Note 16 of the Statement which states that the Statement does not include the results in respect of the two associates for which financial results / accounts for the quarter and half year ended September 30, 2026 have not been received by the Bank. According to the information and explanations given to us by the Management, the interim financial results of the aforesaid two associates are not material to the Group. In respect of the associates - Biotech Consortium India Limited (27.93%) and North Eastern Development Finance Corporation Limited (25%), accounts have been consolidated for and up to the year ended March 31, 2026. These financial results have been audited by other auditors, whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this associate, is based solely on the report of the other auditors and the procedures performed by us as stated in paragraph 3 above. Our conclusion is not modified in respect of these matters.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm Regn. No. 101872W / W100045

RK Jain

Rakesh Jain
Partner

Membership No. 042364
UDIN : 26042364LZZLYR1136
Place : Mumbai
Date : 17th October 2026



For Suri & Co.
Chartered Accountants
Firm Regn. No. 004283S

P Prasanna

P Prasanna
Partner

Membership No. 228180
UDIN : 26228180NKSLUS4083
Place : Mumbai
Date : 17th October 2026



Statement of Assets & Liabilities

(₹ in Crore)

Particulars	As at 30.09.2026	As at 31.03.2026	As at 30.09.2025	As at 30.09.2026	As at 31.03.2026	As at 30.09.2025
	Standalone			Consolidated		
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
CAPITAL AND LIABILITIES						
Capital	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
Reserves and Surplus	60,798.58	56,885.18	56,526.52	61,739.68	57,811.76	57,370.49
Minority Interest	-	-	-	176.65	177.82	167.05
Deposits	3,55,683.53	3,47,162.68	3,03,408.42	3,55,224.30	3,46,776.14	3,03,109.69
Borrowings	32,515.98	28,054.54	24,241.31	32,639.54	28,103.75	24,300.89
Other Liabilities and Provisions	22,206.39	22,994.33	20,263.58	22,336.40	23,053.71	20,353.74
TOTAL	4,81,956.88	4,65,849.13	4,15,192.23	4,82,868.97	4,66,675.58	4,16,054.26
ASSETS						
Cash and balances with Reserve Bank of India	43,343.91	33,230.37	20,198.29	43,344.00	33,230.47	20,198.38
Balances with banks and money at call and short notice	18,309.11	23,607.39	11,498.74	18,388.51	23,684.24	11,583.72
Investments	1,22,290.60	1,28,011.25	1,22,765.58	1,22,777.34	1,28,440.14	1,23,245.53
Advances	2,71,532.67	2,53,626.07	2,30,219.92	2,71,530.17	2,53,623.57	2,30,217.92
Fixed Assets	9,659.34	9,760.14	12,015.56	9,674.70	9,775.47	12,033.47
Other Assets	16,821.25	17,613.91	18,494.14	17,154.25	17,921.69	18,775.24
TOTAL	4,81,956.88	4,65,849.13	4,15,192.23	4,82,868.97	4,66,675.58	4,16,054.26



**Notes forming part of the Standalone and Consolidated Financial Results for the
Quarter and Half Year ended September 30, 2026**

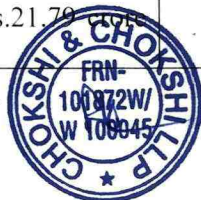
1. The above Standalone and Consolidated Financial Results (“the Financial Results”) have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at their respective meetings held on October 17, 2026.
2. These Financial Results for the Quarter and Half year ended September 30, 2026 have been reviewed by the Joint Statutory Auditors – *Chokshi & Chokshi LLP, Chartered Accountants* and *Suri & Co, Chartered Accountants*, who have issued unmodified review reports thereon.
3. These Financial Results have been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standards prescribed under section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (“RBI”) from time to time (“RBI Guidelines”) and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including relevant circulars issued by the SEBI from time to time.
4. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2026. Any circular/ direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under circulars/directions.
5. Details of loans transferred/ acquired during the quarter ended September 30, 2026, as per the RBI Master Direction — ‘*Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025*’ dated November 28, 2025, are given below:

- (a) Details of Stressed Loans transferred during the Quarter ended September 30, 2026.

(In ₹crores, except for Number of Accounts)

Particulars	To Asset Reconstruction companies (ARCs)	To permitted transferees	To other transferees
Number of accounts	1	-	-
Aggregate principal outstanding of loans transferred	802.92	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	30.05	-	-
Additional consideration realized in respect of accounts transferred in earlier years*	24.73	-	

* Redemption from Security Receipts is Rs.21.79 Crores
and upside sharing is Rs.2.94 Crore



Bank has reversed provisions of ₹27.24 crore to the Profit and Loss account on account of sale of stressed loans.

(b) Details of loans not in default acquired during quarter ended September 30, 2026.

Particulars	Corporate Segment	Retail Segment
Mode of Acquisition	NA	NA
Aggregate principal outstanding of loan acquired	NA	NA
Aggregate consideration paid	NA	NA
Weighted average residual maturity (in years)	NA	NA
Weighted average holding period of the originator (in years)	NA	NA
Retention of beneficial economic interest by originator	NA	NA
Coverage of tangible security (Times)	NA	NA
Rating wise distribution of loans acquired by value	NA	NA

(c) The Bank has not acquired any stressed loans and not transferred any loan not in default/ Special Mention Accounts (SMA) during the quarter ended September 30, 2026.

(d) The distribution of the Security Receipts (SRs) held by Bank across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as at September 30, 2026 is as follows:

Recovery Rating Band	Book Cost (₹crores)
RR1+	-
RR1	2,397.97
RR2	-
RR3	-
RR4	-
RR5	3.09
Unrated	1,091.62
Unrated^	28.96
Total	3,521.64

^ Includes Investment made during Q4 of FY2025-26 in SR that are guaranteed by Government of India. The ARC shall obtain initial rating of SRs from an approved credit rating agency within a period of six months from the date of acquisition of assets by it. Ratings received from ARCs upto September 30, 2026 have been considered.

Bank maintained 100% provision on carrying value of investments of ₹3,521.64 crore in SRs as on September 30, 2026. Out of the above, Bank held Government guaranteed SRs amounting to ₹2,426.93 crore. The Bank, on a prudent basis, continues to hold provision against such SRs which will be reversed on actual receipt of recoveries or approval of claims, if any, by the Government of India. The unrealised gain on account of fair valuation of SRs guaranteed by Government of India is not recognised in Profit and Loss account.



6. As per Master Direction 'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025, disclosure related to project finance for the Quarter ended September 30, 2026 is given below:

Sr.No.	Item Description	No. of Accounts	Total Outstanding (in ₹ crores)
1	Project Under Implementation accounts at the beginning of quarter#	20	1771.69*
2	Projects under implementation accounts sanctioned during the quarter.	10	180.81
3	Projects under implementation accounts where DCCO has been achieved during the quarter.	1	250.54
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	29	1701.96
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	3	42.83
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	3	42.83
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5' - accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
7	Out of '5' - account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, wasfunded	-	-
7.1	Out of '7' - accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7' - accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

Note: Pursuant to the communication received from Indian Bank's Association (IBA), the Bank has amended its Credit Policy. Accordingly, for the purpose of this disclosure, project finance cases having total project cost exceeding ₹10 Crores or the Bank's loan exposure to the project exceeding ₹7.50 Crores have been considered as Project Finance exposure. Consequently, 49 accounts having aggregate outstanding of ₹82.82 Crores as at the beginning of the quarter have been excluded from the disclosure since they are not covered in the above criteria. Accordingly, the current disclosure is not comparable with the disclosures reported in earlier periods.



*It includes movement of Rs.224.10 during Q2-2027 in projects under implementation accounts existing at the beginning of the quarter.

7. In accordance with Reserve Bank of India circular RBI/ 2026-27/83 DOR.MRG.REC.No.71/00-00-001/2026-27 dated May 18, 2026 the Second Amendment Direction, 2026 on the Classification, Valuation and Operation of Investment Portfolio, the Bank has discontinued maintenance of Investment Fluctuation Reserve (IFR), consequently, the balance of Rs.1,277.83 crore in IFR has been transferred to General Reserve (Revenue and Other Reserve) during half year ended September 30, 2026.
8. Provision Coverage Ratio (including Technical Write-Offs) is 99.24% as on September 30, 2026 (Previous Quarter Q1 FY27 - 99.31%).
9. During the Quarter ended September 30, 2025, the Bank had offered 2,22,20,000 Equity shares consisting 11.11% shareholding in National Securities Depository Ltd. (NSDL), by way of Offer for Sale, in its IPO, at the issue price of ₹799.87 per share & booked a net gain of ₹1,698.91 crores (₹1,706.91 crores for FY 26) (net of expenses, before tax).
10. The necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis as per Reserve Bank of India (Commercial Banks-Transfer and Distribution of Credit Risk) Directions, 2025 is as follows:

Sr. No.	Particulars	As at September 30, 2026
1	Quantum of CLA	
	-Number of CLA partners	9
	-Number of loan accounts	19053
	-Amount outstanding(₹ in Crore)	607.03
2	Weighted Average Rate of Interest (ROI)	9.04%
3	Fees Paid (Including GST) (₹ in Crore)	0.28
4	Broad Sectors	Secured/Unsecured MSME Loan Housing Loan Agri Gold Loan Commercial Vehicle Loan
5	Performance of Loans under CLA	
	- Standard Loans (₹ in Crore)	592.09
	- Non performing Loans (₹ in Crore)	14.94
6	Details of Default Loss Guarantee (if any) (₹ in Crore)	Nil

11. Other Income includes fees earned from providing services to customers, commission income from non-fund based banking activities, earnings from foreign exchange and derivative transactions, mark to market provisions on investments, profit/ loss (including revaluation) from sale of investments, dividend received , recoveries from advances written off, etc.
12. As at September 30, 2026, the Bank continues to hold regulatory provision aggregating to ₹152.38 crores in terms of RBI's circular on Resolution Framework 1.0 and Resolution Framework 2.0. Based on management assessment, additional provision of ₹973.20 crores is held for restructured Retail and Commercial borrowers.



13. Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at September 30, 2026 are given below:

(₹ crore)

Type of Borrower	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half year ended March 31, 2026 ^{1,2}	Of (A) aggregate amount of Debt that slipped in to NPA during the half year	Of (A) amount written off during the half year	Of (A) amount paid by the borrower during the half year ³	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half year ended September 30, 2026 ^{1,2}
Personal Loans	1,254.43	31.36	-	180.86	1,111.33
Corporate persons	94.42	-	-	16.75	78.23
Of which, MSMEs	144.33	1.80	-	22.09	127.43
Others	4.17	0.11	-	0.59	3.67
Total	1,352.02	31.47	-	198.20	1,193.23

¹. This excludes the other facilities to the borrower which have not been restructured.

². Represents fund based outstanding balances of standard accounts.

³. Represents credits to the loan account of the borrower

14. As per extant RBI guidelines, the Banks are required to make Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding ratio under Basel III Framework. Accordingly such disclosures are made available on the website of the Bank which can be accessed at the following link: <https://www.idbi.bank.in/regulatory-disclosures-section.aspx> These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.
15. The consolidated financial results are prepared in accordance with Accounting Standard AS-21 'Consolidated Financial Statements' and AS-23 'Accounting for Investments in Associates in Consolidated Financial Statements'.
16. The consolidated financial results comprise the financial results of IDBI Bank Limited ("Parent Company"/ "the Bank") and all its subsidiaries/ associates as under:

A. Subsidiaries	% of Holding	Consolidated Upto
IDBI Capital Markets & Securities Limited	100.00%	September 30, 2026
IDBI Intech Limited	100.00%	September 30, 2026
IDBI MF Trustee Company Limited @	100.00%	September 30, 2026
IDBI Asset Management Limited#	100.00%	September 30, 2026
IDBI Trusteeship Services Limited @	54.70%	September 30, 2026
B. Associates		
North Eastern Development Finance Corporation Limited *	25.00%	March 31, 2026
Biotech Consortium India Limited *	27.93%	March 31, 2026

Impact of financial results of associates on the consolidated financial results is not material.

@ Management certified financial results have been considered for consolidated financial results.

* The financial results of the associates for the quarter ended September 30, 2026, were not available as of the date of finalization of the consolidated financial results. Accordingly, the latest available audited financial results have been considered for the purpose of consolidation.



Note: % of Holding by IDBI Bank Limited is 66.67% and % Holding by IDBI Capital Markets & Securities Limited is 33.33%.

17. IDBI Foundation, a Section 8 company under the Companies Act, 2013, has been incorporated on May 19, 2026 as a wholly owned subsidiary of the Bank to undertake CSR initiatives. Accordingly, the Bank has subscribed 100% of the total paid-up Equity Share capital (10,000 equity shares of Rs.10 each) on July 08, 2026. The Foundation operates with restrictions to transfer funds to the Bank, Hence, in accordance with the requirement of Accounting Standard 21 on 'Consolidated Financial Statements' the company is excluded from consolidation.
18. Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with the current period.

(Sumit Phakka)
Deputy Managing Director

(Jayakumar S Pillai)
Deputy Managing Director

(Rakesh Sharma)
Managing Director & CEO

Mumbai
October 17, 2026

