IDBI BANK
CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
टेलिफोन : (+91 22) 6655 3355, 2218 9111
फैक्स : (+91 22) 2218 0411
वेबसाइट : www.idbi.com

IDBI Bank Limited
Regd. Office : IDBI Tower,
WTC Complex, Cuffe Parade,
Mumbai - 400 005.
TEL.: (+91 22) 6655 3355, 2218 9111
FAX : (+91 22) 2218 0411
Website : www.idbi.com

अगस्त १२, २०१५

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

Dear Sir,

Un-audited Financial Results for the quarter ended June 30, 2015 and Limited Review Report submitted by Statutory Auditors

In terms of Clause 41 of the Listing Agreement, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on Wednesday, August 12, 2015, have taken on record the Un-audited Financial Results of the Bank for the quarter ended June 30, 2015. We enclose a statement of the results approved at the above meeting.

Further, please find enclosed the limited review report for the quarter ended June 30, 2015 received from M/s. Khimji Kunverji & Co. and M/s. G.D Apte & Co., Statutory Auditors of IDBI Bank Ltd.

Kindly acknowledge receipt and take the above on record.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड

12/08/15

[पवन अग्रवाल]
कंपनी सचिव

संलग्न : उपर्युक्त

IDBI BANK

सीआईएन (CIN) L65190MH2004GOI148838

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IDBI BANK LIMITED

Unaudited Financial Results for the quarter ended June 30, 2015

(₹ in Lacs)

Sr. No		Particulars	Quarter Ended			Year Ended
			June 30, 2015 (Reviewed)	Mar 31, 2015 (Audited) Refer Note 2	June 30, 2014 (Reviewed)	Mar 31, 2015 (Audited)
1		**Interest earned (a)+(b)+(c)+(d)**	**7261 28**	**7412 08**	**6732 98**	**28153 99**
	(a)	Interest/discount on advances/bills	5323 14	5396 96	5025 90	20829 77
	(b)	Income on investments	1638 98	1694 99	1461 56	6265 52
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	7 41	7 39	20 51	69 35
	(d)	Others	291 75	312 74	225 01	989 35
2		Other Income	642 09	1970 29	499 75	4007 63
3		**Total Income (1+2)**	**7903 37**	**9382 37**	**7232 73**	**32161 62**
4		Interest Expended	5766 95	5751 82	5482 07	22406 10
5		Operating Expenses (i)+(ii)	998 27	1141 39	822 40	4027 42
	(i)	Employees cost	426 33	565 34	395 47	1966 26
	(ii)	Other operating expenses	571 94	576 05	426 93	2061 16
6		**Total Expenditure (4+5) excluding provisions and contingencies)**	**6765 22**	**6893 21**	**6304 47**	**26433 52**
7		**Operating profit (3-6) before Provisions and Contingencies**	**1138 15**	**2489 16**	**928 26**	**5728 10**
8		Provisions (other than tax) and Contingencies	878 70	1717 90	776 16	4440 77
9		Exceptional items	-	-	-	-
10		Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	259 45	771 26	152 10	1287 33
11		Tax expense	124 27	225 32	45 93	413 94
12		**Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)**	**135 18**	**545 94**	**106 17**	**873 39**
13		Extraordinary items (net of tax expense)	-	-	-	-
14		**Net Profit(+)/Loss(-) for the period (12-13)**	**135 18**	**545 94**	**106 17**	**873 39**
15		Paid-up equity share capital (Face Value ₹ 10)	1603 96	1603 96	1603 94	1603 96
16		Reserves excluding Revaluation Reserves	-	-	-	21050 11
17		**Analytical Ratios**				
	(i)	Percentage of shares held by Government of India	76.50	76.50	76.50	76.50
	(ii)	Capital Adequacy Ratio (%) (Basel III)	11.74	11.76	11.78	11.76
	(iii)	Earning Per Share (EPS) (Rupees) (not annualised)				
		Before and After Extraordinary items				
		Basic	0.84	3.40	0.66	5.45
		Diluted	0.84	3.40	0.66	5.45
	(iv)	NPA Ratios				
	(a)	Amount of gross NPA	14112 18	12684 97	10763 40	12684 97
	(b)	Amount of net NPA	6496 17	5992 52	5291 65	5992 52
	(c)	% of gross NPAs	6.64	5.88	5.64	5.88
	(d)	% of net NPAs	3.18	2.88	2.87	2.88
	(v)	Return on assets (annualised)	0.16%	0.65%	0.14%	0.27%
18		Public Shareholding				
		No. of shares	376938983	376938983	376920638	376938983
		Percentage of Shareholding	23.50	23.50	23.50	23.50
19		Promoters and Promoter Group Shareholding				
	(a)	Pledged / Encumbered				
		Number of Shares	Nil	Nil	Nil	Nil
		Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil
		Percentage of Shares (as a % of the total share capital of the Bank)	Nil	Nil	Nil	Nil
	(b)	Non-encumbered				
		Number of Shares	1227018622	1227018622	1227018622	1227018622
		Percentage of Shares (as a % of the total shareholding of the promoter and Promoter group)	100.00	100.00	100.00	100.00
		Percentage of Shares (as a % of the total share capital of the Bank)	76.50	76.50	76.50	76.50

आईडीबीआई बैंक लिमिटेड ★ वित्त एवं लेखा विभाग Finance & Accounts Dept. ★ IDBI BANK LIMITED

Segment Information for the quarter ended June 30, 2015

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended			Year Ended
		June 30, 2015	March 31, 2015	June 30, 2014	March 31, 2015
		(Reviewed)	(Audited) Refer Note 2	(Reviewed)	(Audited)
a.	**Segment Revenue**				
	Corporate/Wholesale banking	6242 79	7668 29	6128 05	27003 46
	Retail banking	6332 84	6083 28	5468 27	23045 42
	Treasury	92 19	351 27	62 12	705 87
	Other banking operations	-	-	-	-
	TOTAL	**12667 82**	**14102 84**	**11658 44**	**50754 75**
	Less :- Inter-segment revenue	4764 45	4720 47	4425 71	18593 13
	Net sales / income from operations	**7903 37**	**9382 37**	**7232 73**	**32161 62**
b.	**Segment Results -Profit/(loss) before tax**				
	Corporate/Wholesale banking	179 20	663 29	135 42	1469 53
	Retail banking	55 17	(132 14)	(16 87)	(615 69)
	Treasury	25 08	240 11	33 55	433 49
	Other banking operations				
	TOTAL	**259 45**	**771 26**	**152 10**	**1287 33**
	Unallocable expenditure	-	-	-	-
	Unallocable income	-	-	-	-
	Less: Other unallocable expenditure net of unallocable income	-	-	-	-
	Total profit before tax	**259 45**	**771 26**	**152 10**	**1287 33**
	Income taxes	124 27	225 32	45 93	413 94
	Net profit	**135 18**	**545 94**	**106 17**	**873 39**
c.	**Capital employed (Segment assets-Segment liabilities)**				
	Corporate/Wholesale banking	64539 51	65993 94	66869 72	65993 94
	Retail banking	(40188 46)	(54301 83)	(42479 03)	(54301 83)
	Treasury	(5914 55)	5990 50	(6106 92)	5990 50
	Unallocated	4352 75	4971 46	3719 41	4971 46
	Total	**22789 25**	**22654 07**	**22003 18**	**22654 07**

Notes on Segment Reporting:

i) As per RBI guidelines and in compliance with the applicable Accounting Standard (AS)- 17 on Segment Reporting issued by ICAI, the Bank has classified "Corporate/Wholesale Banking", "Retail Banking", "Treasury" and "Other Banking Operations" as Primary Business Segments.

ii) 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.

iii) In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used.

iv) Results, Revenue and Capital Employed of International operations are included in Corporate/Wholesale Banking segment.

आईडीबीआई बैंक लिमिटेड
वित्त एवं लेखा विभाग
Finance & Accounts Dept.
IDBI BANK LIMITED

Notes forming part of the Unaudited Financial Results for the quarter ended June 30, 2015

1. The above results have been approved by the Board of Directors at its meeting held on August 12, 2015 and are subjected to Limited Review by the Statutory Auditors.

2. The figures of quarter ended March 31, 2015 are the balancing figures between audited figures in respect of the financial year 2014-15 and the reviewed year to date figures upto the third quarter of 2014-15.

3. The working results for the quarter ended June 30, 2015 have been arrived at after considering provision for standard assets including requirements for exposures to entities with Unhedged foreign currency exposures (estimated by the Bank based on available Financial Statements and declaration from Borrowers), non performing assets (NPAs), depreciation on investments, income tax and other usual and necessary provisions.

4. Pursuant to RBI Circular DBR.BP.BC.No.31/21.04.018/2015-16 dated July 16, 2015, the Bank has, effective from quarter ended June 30, 2015, included its deposits placed with NABARD, SIDBI and NHB on account of shortfall in lending to priority sector under 'Other Assets'. Hitherto these were included under 'Investments'. Interest income on these deposits has been included under 'Interest Earned-Others'. Hitherto such interest income was included under 'Interest earned-Income on Investments'. Figures for the previous periods have been regrouped / reclassified to conform to current period's classification. The above change in classification has no impact on the profit of the Bank for the quarter ended June 30, 2015 or the previous periods presented.

5. Pursuant to RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 on 'Basel III Capital Regulations' read together with the RBI circular DBR.No.BP.BC.80 /21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards - Amendments, the Banks are required to make Pillar 3 disclosures including leverage ratios and liquidity coverage ratio under Basel III Framework. These disclosures are available on the Bank's website at the following link: http://www.idbi.com/Regulatory-Disclosures-Section.asp. The disclosures have not been subjected to Limited Review by the Statutory Auditors.

6. Pursuant to RBI Circular No. DBR.No.BP.BC.27/21.04.048/2015-16 dated July 02, 2015, the Bank has changed the discount rate to re-compute the diminution in the fair value of restructured advances from benchmark prime lending rate to the actual interest rate charged to the borrower before restructuring. As a result of change in the discount rate, the Bank has written back provision of ₹ 166 Crores during the current quarter.

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IDBI BANK LIMITED

7. Number of Investors' complaints (i) Pending at the beginning of the quarter-Nil (ii) Received during the quarter-9 (iii) Disposed off during the quarter-8 (iv) Lying unresolved at the end of the quarter-1.

8. The Figures for the previous period/year have been regrouped /reclassified wherever considered necessary.

By order of the Board

आईडीबीआई बैंक लिमिटेड
वित्त एवं लेखा विभाग
Finance & Accounts Dept.
IDBI BANK LIMITED

(M.O.Rego)
Dy. Managing Director

(B.K. Batra)
Dy. Managing Director

Mumbai
August 12, 2015

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Review Report to
The Board of Directors
IDBI Bank Limited

1 We have reviewed the accompanying statement of unaudited standalone financial results of IDBI Bank Limited ('the Bank') for the quarter ended June 30, 2015 ('the Statement') being submitted by the Bank pursuant to Clause 41 of the listing agreement with the Stock Exchanges, except for the disclosure regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been reviewed by us. Further, disclosures relating to 'Pillar 3 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 aforesaid Statement, have not been reviewed by us. This Statement is the responsibility of the Bank's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial results based on our review.

2 We conducted our review in accordance with 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 review to obtain moderate assurance as to whether the Statement is free from material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

3 In conduct of our review, we have relied on review report of Dubai Branch, reviewed by the auditors specifically appointed for this purpose and other reports, explanations and information collated by the corporate office of the Bank from its various Branches.

4 Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards under Section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement 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 Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For Khimji Kunverji & Co.
Chartered Accountants
FRN: 105146W

Gautam V Shah
Partner (F–117348)

KHIMJI KUNVERJI & CO. CHARTERED ACCOUNTANTS MUMBAI

For G. D. Apte & Co.
Chartered Accountants
FRN: 100515W

Saurabh S Peshwe
Partner (F–121546)

G. D. APTE & CO. Chartered Accountants

Mumbai
August 12, 2015