IDBI BANK

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

July 31, 2012

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, 2012
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 July 31, 2012, have taken on record the Un-audited Financial Results of the Bank for the quarter ended June 30, 2012. 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, 2012 received from M/s. Chokshi & Chokshi and M/s. S.P Chopra & Co., Statutory Auditors of IDBI Bank Ltd.

Kindly acknowledge receipt and take the above on record.

Yours faithfully,

(Pawan Agrawal)
Company Secretary

Encls : As above

IDBI BANK

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IDBI BANK LIMITED

Financial Results for the Period Ended June 30, 2012

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended
		June 30, 2012	June 30, 2011	Mar 31, 2012	Mar 31, 2012
		(Reviewed)	(Reviewed)	(Audited)	(Audited)
1	**Interest earned (a)+(b)+(c)+(d)**	**6269 81**	**5628 93**	**6079 47**	**23369 93**
	(a) Interest/discount on advances/bills	4926 21	4300 92	4699 55	17971 49
	(b) Income on investments	1326 98	1281 59	1327 89	5290 74
	(c) Interest on balances with RBI and other inter bank funds	15 20	5 62	31 75	46 24
	(d) Others	1 42	40 80	20 28	61 46
2	Other Income	517 00	430 90	776 95	2118 78
3	**Total Income (1+2)**	**6786 81**	**6059 83**	**6856 42**	**25488 71**
4	Interest Expended	4999 20	4476 49	4868 55	18825 08
5	**Operating Expenses (i)+(ii)**	**658 56**	**552 54**	**793 30**	**2607 46**
	(i) Employees cost	316 28	244 02	383 23	1187 05
	(ii) Other operating expenses	342 28	308 52	410 07	1420 41
6	**Total Expenditure (excluding provisions and contingencies) (4)+(5)**	**5657 76**	**5029 03**	**5661 85**	**21432 54**
7	**Operating profit before Provisions and Contingencies (3-6)**	**1129 05**	**1030 80**	**1194 57**	**4056 17**
8	Provisions (other than tax) and Contingencies	506 82	425 70	273 79	1426 47
9	Exceptional Items	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	622 23	605 10	920 78	2629 70
11	Tax expense	194 89	270 00	150 00	598 09
12	**Net Profit (+) /Loss(-) from ordinary activities for the period ((10-11))**	**427 34**	**335 10**	**770 78**	**2031 61**
13	Extraordinary Items (net of tax expense)	-	-	-	-
14	**Net Profit(+)/Loss(-) for the period((12-13))**	**427 34**	**335 10**	**770 78**	**2031 61**
15	Paid-up equity share capital (Face Value `10)	1278 41	984 61	1278 38	1278 38
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)				16265 74
17	**Analytical Ratios**				
	(i) Percentage of shares held by GOI	70.52	65.13	70.52	70.52
	(ii) Capital Adequacy Ratio (%)	14.36	13.83	14.58	14.58
	(iii) Earning Per Share (EPS) (Rupees) not annualised				
	a) Before Extraordinary Items				
	-Basic	3.34	3.40	7.75	20.58
	-Diluted	3.34	3.40	7.75	20.58
	b) After Extraordinary Items				
	-Basic	3.34	3.40	7.75	20.58
	-Diluted	3.34	3.40	7.75	20.58
	(iv) NPA Ratios				
	a) Amount of gross NPA	5495 53	3287 76	4551 37	4551 37
	Amount of net NPA	3477 77	1932 80	2910 93	2910 93
	b) % of gross NPAs	3.24	2.10	2.49	2.49
	% of net NPAs	2.07	1.25	1.61	1.61
	c) Return on assets (annualised)	0.63%	0.54%	1.17%	0.81%
18	Public Shareholding				
	No. of shares	376876708	343327551	376850283	376850283
	Percentage of Shareholding	29.48	34.87	29.48	29.48
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 Company)	Nil	Nil	Nil	Nil
	b) Non-encumbered				
	- Number of Shares	901531379	641287110	901531379	901531379
	- 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 Company)	70.52	65.13	70.52	70.52

IDBI BANK LIMITED

Segment Information for the period ended June 30, 2012

(₹ in Lakhs)

Sr. No.	Particulars	Quarter ended			Year Ended
		June 30, 2012	June 30, 2011	Mar 31, 2012	Mar 31, 2012
		(Reviewed)	(Reviewed)	(Audited)	(Audited)
a.	**Segment Revenue**				
	Corporate/Wholesale banking	5726 76	5724 17	6221 33	23712 67
	Retail banking	4505 15	3442 15	4058 77	15011 19
	Treasury	103 49	82 76	173 19	416 38
	Other banking operations				
	TOTAL	**10335 40**	**9249 08**	**10453 29**	**39140 24**
	Less :- Inter-segment revenue	3548 59	3189 25	3596 87	13651 53
	Net sales / income from operations	**6786 81**	**6059 83**	**6856 42**	**25488 71**
b.	**Segment Results -Profit/(loss) before tax**				
	Corporate/Wholesale banking	506 27	719 43	775 15	2466 95
	Retail banking	87 61	-151 89	101 81	47 59
	Treasury	28 35	37 56	43 82	115 16
	TOTAL	**622 23**	**605 10**	**920 78**	**2629 70**
	Unallocable expenditure				
	Unallocable income				
	Less: Other unallocable expenditure net of unallocable income				
	Total profit before tax	**622 23**	**605 10**	**920 78**	**2629 70**
	Income taxes	194 89	270 00	150 00	598 09
	Net profit	**427 34**	**335 10**	**770 78**	**2031 61**
c.	**Capital employed (Segment assets-Segment liabilities)**				
	Corporate/Wholesale banking	34112 39	14019 00	30187 41	30187 41
	Retail banking	-20612 06	-3332 47	-18651 29	-18651 29
	Treasury	5079 89	2850 37	6387 77	6387 77
	Other banking operations	-608 49	-559 49	-379 76	-379 76
	Total	**17971 73**	**12977 41**	**17544 13**	**17544 13**

Notes:

(1) The above results have been taken on record by the Board of Directors of IDBI Bank Ltd. at its meeting held on 31st July, 2012. (2) The figures for the quarter ended March 31,2012 are the balancing figures between audited figures in respect of the full financial year (FY 2011-12) and the published year to date figures upto the third quarter of that financial year. (3) Interest of ₹ 104.96 Crore, accrued on Tier-I Bonds of ₹ 2130.50 Crore held by GOI converted into Equity Shares in March 2012, has been written back during the quarter as it is considered no longer payable. (4) Tax expense for the quarter ended June 30, 2012 is inclusive of deferred tax credit of ₹ 15294 Lakh. (5) Number of Investors' complaints (i) Pending at the beginning of the quarter-16 (ii) Received during the quarter-13 (iii) Disposed of during the quarter-28 (iv) Lying unresolved at the end of the quarter-1. (6) The Figures for the previous period/year have been regrouped / rearranged wherever considered necessary.

By order of the Board

Mumbai
July 31, 2012

(R.M.Malla)
Chairman & Managing Director

CHOKSHI & CHOKSHI
Chartered Accountants
15/17, Raghavji `B' Bldg
Raghavji Road
Mumbai-400036

S P CHOPRA & CO
Chartered Accountants
31-F, Connaught Place
New Delhi-110001

Limited Review Report

To,
The Board of Directors,
IDBI Bank Ltd.
Mumbai.

Introduction

We have reviewed the accompanying statement of unaudited financial results of IDBI Bank Ltd. (the **"Bank"**) for the quarter ended June 30, 2012, wherein the unaudited financial statements of the Dubai branch of the Bank reviewed by another auditor have been incorporated, 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 audited 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 statements based on our review.

Scope of Review

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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing 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 MUMBAI 400 036 Chartered Accountants

S P CHOPRA & CO CHECKED CHARTERED ACCOUNTANTS

Our review covers 62 percent of the advances portfolio of the Bank selectively reviewed by us and taken note of the Review Report in respect of Dubai branch. Apart from this, in the conduct of our review, we have also relied upon the centralised data available with the bank.

Conclusion

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 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 Chokshi & Chokshi
Chartered Accountants
Firm Registration No. : 101872W

Nilesh R. Joshi
Partner
Membership No. 114749

Chokshi & Chokshi MUMBAI 400 036 Chartered Accountants

For S.P.Chopra & Co
Chartered Accountants
Firm Registration No. : 000346N

Sanjiv Gupta
Partner
Membership No. 83364

S.P. CHOPRA & CO. CHECKED CHARTERED ACCOUNTANTS

Place: Mumbai
Date: July 31, 2012