IDBI BANK

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

जुलाई १८, २०१३

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, 2013
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 Thursday, July 18, 2013, have taken on record the Un-audited Financial Results of the Bank for the quarter ended June 30, 2013. 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, 2013 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

[पवन अग्रवाल]
कंपनी सचिव

संलग्न : उपर्युक्त

IDBI BANK

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IDBI BANK LIMITED

Unaudited Financial Results for the Quarter ended June 30, 2013

(₹ in Lacs)

Sr. No.	Particulars		Quarter Ended			Year Ended
			June 30, 2013 (Reviewed)	June 30, 2012 (Reviewed)	Mar 31, 2013 (Audited)	Mar 31, 2013 (Audited)
1		**Interest earned (a)+(b)+(c)+(d)**	**6728 39**	**6269 81**	**6396 89**	**25064 30**
	(a)	Interest/discount on advances/bills	5096 99	4926 21	4939 85	19549 29
	(b)	Income on investments	1585 17	1326 98	1377 22	5335 15
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	38 52	15 20	63 34	156 12
	(d)	Others	7 71	1 42	16 48	23 74
2		Other Income	717 03	520 01	1146 89	3219 51
3		**Total Income (1+2)**	**7445 42**	**6789 82**	**7543 78**	**28283 81**
4		Interest Expended	5253 35	4999 20	4956 91	19691 19
5		Operating Expenses (i)+(ii)	875 45	658 56	992 74	3134 36
	(i)	Employees cost	490 06	316 28	533 56	1569 28
	(ii)	Other operating expenses	385 39	342 28	459 18	1565 08
6		**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**6128 80**	**5657 76**	**5949 65**	**22825 55**
7		**Operating profit(3-6) before Provisions and Contingencies**	**1316 62**	**1132 06**	**1594 13**	**5458 26**
8		Provisions (other than tax) and Contingencies	829 67	509 83	869 12	2836 48
9		Exceptional items	-	-	-	-
10		Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	486 95	622 23	725 01	2621 78
11		Tax expense	180 00	194 89	170 56	739 70
12		**Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)**	**306 95**	**427 34**	**554 45**	**1882 08**
13		Extraordinary items (net of tax expense)	-	-	-	-
14		**Net Profit(+)/Loss(-) for the period (12-13)**	**306 95**	**427 34**	**554 45**	**1882 08**
15		Paid-up equity share capital (Face Value Rs.10)	1332 77	1278 41	1332 75	1332 75
16		Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	-	-	-	18110 71
17		**Analytical Ratios**				
	(i)	Percentage of shares held by Government of India	71.72	70.52	71.72	71.72
	(ii)	Capital Adequacy Ratio (%) (BASEL II)	13.35	14.36	13.13	13.13
	(iii)	Earning Per Share (EPS) (Rupees) (not annualised)				
		Before and After Extraordinary items				
		Basic	2.30	3.34	4.31	14.70
		Diluted	2.30	3.34	4.31	14.70
	(iv)	NPA Ratios				
	(a)	Amount of gross NPA	7959 23	5495 53	6449 98	6449 98
	(b)	Amount of net NPA	3871 79	3477 77	3100 36	3100 36
	(c)	% of gross NPAs	4.34	3.24	3.22	3.22
	(d)	% of net NPAs	2.16	2.07	1.58	1.58
	(v)	Return on assets (annualised)	0.41%	0.63%	0.78%	0.69%
18		Public Shareholding				
		No. of shares	376919908	376876708	376895738	376895738
		Percentage of Shareholding	28.28	29.48	28.28	28.28
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	955852609	901531379	955852609	955852609
		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)	71.72	70.52	71.72	71.72

Segment Information for the quarter ended June 30, 2013

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended			Year Ended
		June 30, 2013	June 30, 2012	March 31, 2013	March 31, 2013
		(Reviewed)	(Reviewed)	(Audited)	(Audited)
a.	**Segment Revenue**				
	Corporate/Wholesale banking	6082 41	5729 77	6710 02	24493 99
	Retail banking	5022 73	4505 15	4533 04	18070 23
	Treasury	156 12	103 49	141 53	471 11
	Other banking operations				
	TOTAL	**11261 26**	**10338 41**	**11384 59**	**43035 33**
	Less :- Inter-segment revenue	3815 84	3548 59	3840 81	14751 52
	Net sales / income from operations	**7445 42**	**6789 82**	**7543 78**	**28283 81**
b.	**Segment Results -Profit/(loss) before tax**				
	Corporate/Wholesale banking	676 98	506 27	785 26	2372 43
	Retail banking	(239 29)	87 61	(90 23)	143 02
	Treasury	49 26	28 35	29 98	106 33
	TOTAL	**486 95**	**622 23**	**725 01**	**2621 78**
	Unallocable expenditure	-	-	-	-
	Unallocable income	-	-	-	-
	Less: Other unallocable expenditure net of unallocable income	-	-	-	-
	Total profit before tax	**486 95**	**622 23**	**725 01**	**2621 78**
	Income taxes	180 00	194 89	170 56	739 70
	Net profit	**306 95**	**427 34**	**554 45**	**1882 08**
c.	**Capital employed (Segment assets-Segment liabilities)**				
	Corporate/Wholesale banking	53688 00	34112 39	42899 06	42899 06
	Retail banking	(26876 52)	(20612 06)	(42498 61)	(42498 61)
	Treasury	(8390 29)	5079 89	17791 32	17791 32
	Other banking operations	1329 50	(608 49)	1251 70	1251 70
	Total	**19750 69**	**17971 73**	**19443 47**	**19443 47**



Notes forming part of the Unaudited Financial Results for the quarter ended June 30, 2013

1. The above results have been approved by the Board of Directors of IDBI Bank Limited at its meeting held on July 18, 2013 and are subjected to Limited Review by the Statutory Auditors.

2. Capital Adequacy Ratio as on June 30, 2013 calculated as per Basel III Capital Regulations issued by Reserve Bank of India is 12.58 %.

3. The figures for the quarter ended March 31, 2013 are the balancing figures between audited figures in respect of the full financial year (FY 2012-13) and the published year to date figures upto the third quarter of that financial year.

4. Number of Investors' complaints (i) Pending at the beginning of the quarter-5 (ii) Received during the quarter-19 (iii) Disposed off during the quarter-21 (iv) Lying unresolved at the end of the quarter-3.

5. The Figures for the previous period/year have been regrouped / rearranged wherever considered necessary.

By order of the Board

(M. S. Raghavan)
Chairman & Managing Director

New Delhi
July 18, 2013

Khimji Kunverji & Co
Chartered Accountants
Sunshine Tower, Level 19
Senapati Bapat Marg
Elphinstone Road
Mumbai 400013, India

G D Apte & Co
Chartered Accountants
GDA House, Plot No. 85
Bhusari Colony (Right)
Paud Road
Pune-411038, India

Limited Review Report

The Board of Directors
IDBI Bank Limited

We have reviewed the accompanying statement of unaudited financial results of IDBI Bank Limited (the 'Bank') for the quarter ended June 30, 2013, 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. 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.

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.

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.

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 Khimji Kunverji & Co.
Chartered Accountants
FRN: 105146W

Gautam V Shah
Partner (F–117348)

KHIMJI KUNVERJI & CO. CHARTERED ACCOUNTANTS MUMBAI

G. D. APTE & CO. Chartered Accountants

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

Saurabh S Peshwe
Partner (F–121546)

Mumbai
July 18, 2013