IDBI BANK

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
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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

October 30, 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 and half year ended September 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 October 30, 2012, have taken on record the Un-audited Financial Results of the Bank for the quarter and half year ended September 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 and half year ended Sept. 30, 2012 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.

Yours faithfully,

(Pawan Agrawal)
Company Secretary

Encls : As above

IDBI BANK LIMITED

Unaudited Financial Results for quarter/ half year ended September 30, 2012

(₹ in Lacs)

Sr. No.		Particulars	Quarter Ended			Half Year Ended		Year Ended
			Sept 30, 2012	June 30, 2012	Sept 30, 2011	Sept 30, 2012	Sept 30, 2011	Mar 31, 2012
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1		**Interest earned (a)+(b)+(c)+(d)**	**6197 23**	**6269 81**	**5812 32**	**12467 04**	**11441 25**	**23369 93**
	(a)	Interest/discount on advances/bills	4849 72	4926 21	4476 47	9775 93	8777 39	17971 49
	(b)	Income on investments	1315 92	1326 98	1331 86	2642 90	2613 45	5290 74
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	31 38	15 20	3 70	46 58	9 32	46 24
	(d)	Others	21	1 42	29	1 63	41 09	61 46
2		Other Income	682 78	520 01	470 55	1202 79	893 05	2112 18
3		**Total Income (1+2)**	**6880 01**	**6789 82**	**6282 87**	**13669 83**	**12334 30**	**25482 11**
4		Interest Expended	4947 91	4999 20	4690 31	9947 11	9166 79	18825 08
5		**Operating Expenses (i)+(ii)**	**752 51**	**658 56**	**594 66**	**1411 07**	**1147 20**	**2607 45**
	(i)	Employees cost	386 43	316 28	265 68	702 71	509 70	1187 04
	(ii)	Other operating expenses	366 08	342 28	328 98	708 36	637 50	1420 41
6		**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**5700 42**	**5657 76**	**5284 97**	**11358 18**	**10313 99**	**21432 53**
7		**Operating profit(3-6) before Provisions and Contingencies**	**1179 59**	**1132 06**	**997 90**	**2311 65**	**2020 31**	**4049 58**
8		Provisions (other than tax) and Contingencies	494 58	509 83	311 99	1004 41	729 30	1419 88
9		Exceptional items	-	-	-	-	-	-
10		Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	685 01	622 23	685 91	1307 24	1291 01	2629 70
11		Tax expense	201 48	194 89	170 00	396 37	440 00	598 09
12		**Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)**	**483 53**	**427 34**	**515 91**	**910 87**	**851 01**	**2031 61**
13		Extraordinary items (net of tax expense)	-	-	-	-	-	-
14		**Net Profit(+)/Loss(-) for the period (12-13)**	**483 53**	**427 34**	**515 91**	**910 87**	**851 01**	**2031 61**
15		Paid-up equity share capital (Face Value Rs.10)	1278 42	1278 41	984 61	1278 42	984 61	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 Government of India	70.52	70.52	65.13	70.52	65.13	70.52
	(ii)	Capital Adequacy Ratio (%)	13.91	14.36	13.34	13.91	13.34	14.58
	(iii)	Earning Per Share (EPS) (Rupees) not annualised						
	(a)	Before and After Extraordinary items						
		Basic	3.78	3.34	5.24	7.12	8.64	20.58
		Diluted	3.78	3.34	5.24	7.12	8.64	20.58
	(iv)	NPA Ratios						
	(a)	Amount of gross NPA	5848 13	5495 53	3889 45	5848 13	3889 45	4551 37
		Amount of net NPA	3394 83	3477 77	2442 87	3394 83	2442 87	2910 93
	(b)	% of gross NPAs	3.45	3.24	2.47	3.45	2.47	2.49
		% of net NPAs	2.04	2.07	1.57	2.04	1.57	1.61
	(c)	Return on assets (annualised)	0.73%	0.63%	0.84%	0.68%	0.69%	0.81%
18		Public Shareholding						
		No. of shares	376886733	376876708	343327551	376886733	343327551	376850283
		Percentage of Shareholding	29.48	29.48	34.87	29.48	34.87	29.48
19		Promoters and Promoter Group Shareholding						
	(a)	Pledged / Encumbered						
		Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
		Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
		Percentage of Shares (as a % of the total share capital of the Bank)	Nil	Nil	Nil	Nil	Nil	Nil
	(b)	Non-encumbered						
		Number of Shares	901531379	901531379	641287110	901531379	641287110	901531379
		Percentage of Shares (as a % of the total shareholding of the Promoter and Promoter group)	100.00	100.00	100.00	100.00	100.00	100.00
		Percentage of Shares (as a % of the total share capital of the Bank)	70.52	70.52	65.13	70.52	65.13	70.52

IDBI BANK LIMITED

Segment Information reviewed for the quarter/ half year ended September 30, 2012

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended			Half Year Ended		Year Ended
		Sept 30, 2012	June 30, 2012	Sept 30, 2011	Sept 30, 2012	Sept 30, 2011	Mar 31, 2012
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
a.	**Segment Revenue**						
	Corporate/Wholesale banking	5927 02	5729 77	5881 65	11656 79	11597 42	23706 07
	Retail banking	4493 25	4505 15	3658 10	8998 40	7100 25	15011 19
	Treasury	125 65	103 49	76 61	229 14	159 37	416 38
	Other banking operations	-	-	-	-	-	-
	Total	**10545 92**	**10338 41**	**9616 36**	**20884 33**	**18857 04**	**39133 64**
	Less :- Inter-segment revenue	3665 91	3548 59	3333 49	7214 50	6522 74	13651 53
	Net sales / income from operations	**6880 01**	**6789 82**	**6282 87**	**13669 83**	**12334 30**	**25482 11**
b.	**Segment Results -Profit/(loss) before tax**						
	Corporate/Wholesale banking	600 44	506 27	642 14	1106 70	1361 57	2466 95
	Retail banking	58 00	87 61	20 47	145 61	(131 42)	47 59
	Treasury	26 57	28 35	23 30	54 92	60 86	115 16
	Total	**685 01**	**622 23**	**685 91**	**1307 24**	**1291 01**	**2629 70**
	Unallocable expenditure	-	-	-	-	-	-
	Unallocable income	-	-	-	-	-	-
	Less: Other unallocable expenditure net of unallocable income	-	-	-	-	-	-
	Total profit before tax	**685 01**	**622 23**	**685 91**	**1307 24**	**1291 01**	**2629 70**
	Income taxes	201 48	194 89	170 00	396 37	440 00	598 09
	Net profit	**483 53**	**427 34**	**515 91**	**910 87**	**851 01**	**2031 61**
c.	**Capital employed (Segment assets-Segment liabilities)**						
	Corporate/Wholesale banking	50868 98	34112 39	20287 09	50868 98	20287 09	30187 41
	Retail banking	(29541 11)	(20612 06)	(10306 29)	(29541 11)	(10306 29)	(18651 29)
	Treasury	(2447 81)	5079 89	4061 46	(2447 81)	4061 46	6387 77
	Other banking operations	(424 96)	(608 49)	(548 96)	(424 96)	(548 96)	(379 76)
	Total	**18455 10**	**17971 73**	**13493 30**	**18455 10**	**13493 30**	**17544 13**

1 As per RBI guidelines and in compliance with the applicable Accounting Standard - 17 on Segment Reporting issued by ICAI, the Bank has adopted Wholesale Banking, Retail Banking and Treasury Services as Primary Business Segments. The Bank primarily operates in India, hence the Bank has been considered to operate predominantly in the domestic segment and as such there are no reportable geographical segments.

2 These segments have been identified in line with the said standard 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 are included in Wholesale Banking segment.

Notes forming part of the Unaudited Financial Results for the quarter/ half year ended September 30, 2012

1 The above results have been approved by the Board of Directors of IDBI Bank Limited at its meeting held on October 30, 2012 and are subjected to Limited Review by the Statutory Auditors.

2 Tax expenses for the quarter are net of Deferred Tax Credit ₹15,541 Lacs (for the quarter ended September 30, 2011: ₹14,137 Lacs).

3 Number of Investors' complaints (i) Pending at the beginning of the quarter-1 (ii) Received during the quarter-17 (iii) Disposed of during the quarter-14 (iv) Lying unresolved at the end of the quarter-4.

4 Statement of Assets and Liabilities is as under:

(₹ in Lacs)

Particulars	**As at Sept 30, 2012 (Reviewed)**	**As at Sept 30, 2011 (Reviewed)**
CAPITAL AND LIABILITIES		
Capital	1278 42	984 61
Reserves and surplus	18993 47	14412 54
Stock Options (Grants) Outstanding	80	89
Deposits	180087 39	174440 84
Borrowings	54960 48	52915 34
Other Liabilities and Provisions	8214 40	7196 34
Total	**263534 96**	**249950 56**
ASSETS		
Cash and Balances with Reserve Bank of India	13702 88	15040 25
Balances with Banks and Money at Call and Short Notice	5494 16	1481 17
Investments	69476 20	69940 61
Advances	166370 10	155475 48
Fixed Assets	2981 77	3057 73
Other Assets	5509 85	4955 32
Total	**263534 96**	**249950 56**

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

By order of the Board

Mumbai
October 30, 2012

(R.M. Malla)
Chairman & Managing Director