IDBI BANK
CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
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IDBI BANK LIMITED

Unaudited Financial Results for the Quarter and Nine months ended December 31, 2014

(₹ in Lacs)

Sr. No.		Particulars	Quarter Ended			Nine Months Ended		Year Ended
			December 31, 2014	September 30, 2014	December 31, 2013	December 31, 2014	December 31, 2013	March 31, 2014
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1		**Interest earned (a)+(b)+(c)+(d)**	**7158 80**	**6850 12**	**6617 82**	**20741 91**	**19881 93**	**26597 51**
	(a)	Interest/discount on advances/bills	5288 62	5118 28	5014 93	15432 81	15177 79	20257 32
	(b)	Income on investments	1850 39	1709 32	1500 06	5245 86	4528 16	6074 72
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	19 34	22 11	19 49	61 96	84 61	103 34
	(d)	Others	45	41	83 34	1 28	91 37	162 13
2		Other Income	777 19	760 40	532 06	2037 34	1827 82	2978 76
3		**Total Income (1+2)**	**7935 99**	**7610 52**	**7149 88**	**22779 25**	**21709 75**	**29576 27**
4		Interest Expended	5728 25	5443 95	5129 44	16654 28	15434 91	20576 04
5		Operating Expenses (i)+(ii)	1093 93	969 69	780 98	2886 02	2443 93	3318 84
	(i)	Employees cost	508 14	497 31	315 80	1400 92	1166 34	1524 73
	(ii)	Other operating expenses	585 79	472 38	465 18	1485 10	1277 59	1794 11
6		**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**6822 18**	**6413 64**	**5910 42**	**19540 30**	**17878 84**	**23894 88**
7		**Operating profit(3-6) before Provisions and Contingencies**	**1113 81**	**1196 88**	**1239 46**	**3238 95**	**3830 91**	**5681 39**
8		Provisions (other than tax) and Contingencies	956 25	990 47	1033 36	2722 87	2741 75	3940 26
9		Exceptional items	-	-	-	-	-	-
10		Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	157 56	206 41	206 10	516 08	1089 16	1741 13
11		Tax expense	54 77	87 92	102 14	188 63	485 98	619 73
12		**Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)**	**102 79**	**118 49**	**103 96**	**327 45**	**603 18**	**1121 40**
13		Extraordinary items (net of tax expense)	-	-	-	-	-	-
14		**Net Profit(+)/Loss(-) for the period (12-13)**	**102 79**	**118 49**	**103 96**	**327 45**	**603 18**	**1121 40**
15		Paid-up equity share capital (Face Value Rs.10)	1603 96	1603 96	1603 94	1603 96	1603 94	1603 94
16		Reserves excluding Revaluation Reserves	-	-	-	-	-	20293 07
17		**Analytical Ratios**						
	(i)	Percentage of shares held by Government of India	76.50	76.50	76.50	76.50	76.50	76.50
	(ii)	Capital Adequacy Ratio (%) (Basel III)	12.23	11.71	12.71	12.23	12.71	11.68
	(iii)	Earning Per Share (EPS) (Rupees) (not annualised) Before and After Extraordinary items						
		Basic	0.64	0.74	0.78	2.04	4.52	8.00
		Diluted	0.64	0.74	0.78	2.04	4.52	8.00
	(iv)	NPA Ratios						
	(a)	Amount of gross NPA	12140 22	11559 23	10012 44	12140 22	10012 44	9960 16
	(b)	Amount of net NPA	6027 59	5438 09	5223 06	6027 59	5223 06	4902 30
	(c)	% of gross NPAs	5.94	5.72	5.44	5.94	5.44	4.90
	(d)	% of net NPAs	3.05	2.79	2.93	3.05	2.93	2.48
	(v)	Return on assets (annualised)	0.13%	0.15%	0.14%	0.14%	0.27%	0.38%
18		Public Shareholding						
		No. of shares	376938983	376938983	376920638	376938983	376920638	376920638
		Percentage of Shareholding	23.50	23.50	23.50	23.50	23.50	23.50
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	1227018622	1227018622	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	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	76.50	76.50

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

Segment Information for the quarter and nine months ended December 31, 2014

(₹ in Lacs)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2014	September 30, 2014	December 31, 2013	December 31, 2014	December 31, 2013	March 31, 2014
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
a.	**Segment Revenue**						
	Corporate/Wholesale banking	6884 27	6465 81	6225 62	19546 37	18479 31	25282 20
	Retail banking	5753 30	5613 66	4902 84	16767 00	14589 69	19626 15
	Treasury	160 31	116 11	70 36	338 54	280 58	399 34
	Other banking operations	-	-	-	-	-	-
	TOTAL	**12797 88**	**12195 58**	**11198 82**	**36651 91**	**33349 58**	**45307 69**
	Less :- Inter-segment revenue	4861 89	4585 06	4048 94	13872 66	11639 83	15731 42
	Net sales / income from operations	**7935 99**	**7610 52**	**7149 88**	**22779 25**	**21709 75**	**29576 27**
b.	**Segment Results - Profit/(loss) before tax**						
	Corporate/Wholesale banking	420 41	289 76	199 55	887 33	1205 11	1864 11
	Retail banking	(357 69)	(131 38)	(38 20)	(513 72)	(196 69)	(334 60)
	Treasury	94 82	48 03	44 75	142 47	80 72	211 62
	Other banking operations	-	-	-	-	-	-
	TOTAL	**157 56**	**206 41**	**206 10**	**516 08**	**1089 16**	**1741 13**
	Unallocable expenditure	-	-	-	-	-	-
	Unallocable income	-	-	-	-	-	-
	Less: Other unallocable expenditure net of unallocable income	-	-	-	-	-	-
	Total profit before tax	**157 56**	**206 41**	**206 10**	**516 08**	**1089 16**	**1741 13**
	Income taxes	54 77	87 92	102 14	188 63	485 98	619 73
	Net profit	**102 79**	**118 49**	**103 96**	**327 45**	**603 18**	**1121 40**
c.	**Capital employed (Segment assets-Segment liabilities)**						
	Corporate/Wholesale banking	86649 28	64623 27	59826 42	86649 28	59826 42	56841 99
	Retail banking	(52295 50)	(56699 87)	(38396 32)	(52295 50)	(38396 32)	(44962 26)
	Treasury	(16426 17)	10235 82	(3200 42)	(16426 17)	(3200 42)	6414 98
	Unallocated	4323 00	3988 60	3332 74	4323 00	3332 74	3602 30
	Total	**22250 61**	**22147 82**	**21562 42**	**22250 61**	**21562 42**	**21897 01**

Notes on Segment Reporting:

1. 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.

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 are included in Corporate/Wholesale Banking segment.

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Notes forming part of the Unaudited Financial Results for the quarter and nine months ended December 31, 2014

1. The above results have been approved by the Board of Directors at its meeting held on February 06, 2015 and has been subjected to Limited Review by the Statutory Auditors.

2. The working results for the quarter and nine months period ended December 31, 2014 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 wherever received), non performing assets (NPAs), depreciation on investments, income tax and other usual and necessary provisions.

3. In accordance with the RBI circular DBOD.No.BP.BC.6/21.06.201/2014-15dated July 01, 2014, the Banks are required to make Pillar 3 disclosures under Basel III capital requirements. The Bank has made these disclosures which are available on its website at the following link http://www.idbi.com/Regulatory-Disclosures-Section.asp.The Pillar III disclosures have not been subjected to review by the Statutory Auditors of the Bank.

4. Number of Investors' complaints (i) Pending at the beginning of the quarter- 1 (ii) Received during the quarter- 11 (iii) Disposed off during the quarter- 12(iv) Lying unresolved at the end of the quarter-0.

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

Mumbai
February 06, 2015

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

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 and nine months ended December 31, 2014 ('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 notified under the Companies Act, 1956 (which are deemed to be applicable as per 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)

Mumbai
February 6, 2015

KHIMJI KUNVERJI & CO. CHARTERED ACCOUNTANTS MUMBAI

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

G. D. APTE & CO. Chartered Accountants

Saurabh S Peshwe
Partner (F–121546)