IDBI BANK LIMITED

Financial Results for the Period Ended March 31,2012

(₹ Lakh)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		Mar 31, 2012	Dec 31, 2011	Mar 31, 2011	Mar 31, 2012	Mar 31, 2011
		(Audited)	(Reviewed)	(Reviewed)	(Audited)	(Audited)
1	**Interest earned (a)+(b)+(c)+(d)**	**6079 47**	**5849 21**	**5023 41**	**23369 93**	**18541 24**
	(a) Interest/discount on advances/bills	4699 55	4494 55	3722 62	17971 49	13753 63
	(b) Income on investments	1327 89	1349 40	1285 55	5290 74	4751 94
	(c) Interest on balances with RBI and other inter bank funds	31 75	5 18	5 05	46 24	17 66
	(d) Others	20 28	8	10 19	61 46	18 01
2	Other Income	776 95	431 83	677 24	2118 78	2143 23
3	**Total Income (1+2)**	**6856 42**	**6281 04**	**5700 65**	**25488 71**	**20684 47**
4	Interest Expended	4868 55	4789 74	3916 58	18825 08	14271 93
5	**Operating Expenses (i)+(ii)**	**793 30**	**666 96**	**617 26**	**2607 46**	**2254 69**
	(i) Employees cost	383 23	294 12	304 51	1187 05	1046 29
	(ii) Other operating expenses	410 07	372 84	312 75	1420 41	1208 40
6	**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**5661 85**	**5456 70**	**4533 84**	**21432 54**	**16526 62**
7	**Operating profit before Provisions and Contingencies (3-6)**	**1194 57**	**824 34**	**1166 81**	**4056 17**	**4157 85**
8	Provisions (other than tax)and Contingencies (Net)	273 79	406 44	281 90	1426 47	1876 87
9	Exceptional items	-	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	920 78	417 90	884 91	2629 70	2280 98
11	Tax expense	150 00	8 09	368 66	598 09	630 66
12	**Net Profit (+) /Loss(-) from ordinary activities for the period ((10-11))**	**770 78**	**409 81**	**516 25**	**2031 61**	**1650 32**
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	**Net Profit(+)/Loss(-) for the period((12-13))**	**770 78**	**409 81**	**516 25**	**2031 61**	**1650 32**
15	Paid-up equity share capital (Face Value ₹ 10)	1278 38	984 62	984 57	1278 38	984 57
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)				16265 74	11657 24
17	**Analytical Ratios**					
	(i) Percentage of shares held by Government of India	70.52	65.13	65.13	70.52	65.13
	(ii) Capital Adequacy Ratio (%)	14.58	13.53	13.64	14.58	13.64
	(iii) Earning Per Share (EPS) (Rupees) not annualised					
	a) Before Extraordianary items					
	-Basic	7.75	4.16	5.24	20.58	18.37
	-Diluted	7.75	3.90	5.24	20.58	18.36
	b) After Extraordinary items					
	-Basic	7.75	4.16	5.24	20.58	18.37
	-Diluted	7.75	3.90	5.24	20.58	18.36
	(iv) NPA Ratios					
	a) Amount of gross NPA	4551 37	4639 92	2784 73	4551 37	2784 73
	Amount of net NPA	2910 93	3057 87	1677 91	2910 93	1677 91
	b) % of gross NPAs	2.49	2.94	1.76	2.49	1.76
	% of net NPAs	1.61	1.96	1.06	1.61	1.06
	c) Return on assets (annualised)	1.17%	0.66%	0.89%	0.81%	0.73%
18	Public Shareholding					
	No. of shares	376850283	343333267	343280989	376850283	343280989
	Percentage of Shareholding	29.48	34.87	34.87	29.48	34.87
19	Promoters and Promoter Group Shareholding					
	a) Pledged / Encumbered					
	- Number of Shares	Nil	Nil	Nil	Nil	Nil
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil
	- Percentage of Shares (as a % of the total share capital of the Company)	Nil	Nil	Nil	Nil	Nil
	b) Non-encumbered					
	- Number of Shares	901531379	641287110	641287110	901531379	641287110
	- 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
	- Percentage of Shares (as a % of the total share capital of the Company)	70.52	65.13	65.13	70.52	65.13

IDBI BANK LIMITED

SUMMARISED BALANCE SHEET

(₹ Lakh)

Particulars	As at 31.03.2012 (Audited)	As at 31.03.2011 (Audited)
CAPITAL AND LIABILITIES		
Capital	1278 38	984 57
Reserves and surplus	18148 68	13582 02
Employees' Stock Options (Grants) Outstanding	86	99
Deposits	210492 56	180485 79
Borrowings	53477 64	51569 65
Other liabilities and provisions	7439 12	6753 77
TOTAL	**290837 24**	**253376 79**
ASSETS		
Cash and balances with Reserve Bank of India	15090 21	19559 05
Balances with banks and money at call and short notice	2967 44	1207 03
Investments	83175 37	68269 17
Advances	181158 43	157098 07
Fixed assets	3018 81	3037 34
Other assets	5426 98	4206 13
TOTAL	**290837 24**	**253376 79**

IDBI BANK LIMITED

Segment Information Audited for the Quarter / Year ended March 31, 2012

₹ Lakh

Sr. No	Particulars	Quarter ended			Year Ended	
		Mar 31, 2012	Dec 31, 2011	Mar 31, 2011	Mar 31, 2012	Mar 31, 2011
		Audited	Reviewed	Reviewed	Audited	Audited
a.	**Segment Revenue**					
	Corporate/Wholesale banking	6221 33	5876 97	5253 40	23712 67	19190 75
	Retail banking	4058 77	3852 17	3133 42	15011 19	11086 04
	Treasury	173 19	83 82	85 06	416 38	287 88
	Other banking operations					
	TOTAL	**10453 29**	**9812 96**	**8471 88**	**39140 24**	**30564 67**
	Less :- Inter-segment revenue	3596 87	3531 92	2771 23	13651 53	9880 20
	Net sales / income from operations	**6856 42**	**6281 04**	**5700 65**	**25488 71**	**20684 47**
b.	**Segment Results -Profit/(loss) before tax**					
	Corporate/Wholesale banking	775 15	330 23	628 02	2466 95	1879 45
	Retail banking	101 81	77 19	203 96	47 59	273 63
	Treasury	43 82	10 48	52 93	115 16	127 90
	TOTAL	**920 78**	**417 90**	**884 91**	**2629 70**	**2280 98**
	Unallocable expenditure					
	Unallocable income					
	Less: Other unallocable expenditure net of unallocable income					
	Total profit before tax	**920 78**	**417 90**	**884 91**	**2629 70**	**2280 98**
	Income taxes	150 00	8 09	368 66	598 09	630 66
	Net profit	**770 78**	**409 81**	**516 25**	**2031 61**	**1650 32**
c.	**Capital employed (Segment assets-Segment liabilities)**					
	Corporate/Wholesale banking	30187 41	24654 76	10272 76	30187 41	10272 76
	Retail banking	-18651 29	-14273 10	-275 13	-18651 29	-275 13
	Treasury	6387 77	3736 54	3392 60	6387 77	3392 60
	Other banking operations	-379 76	-215 03	-748 42	-379 76	-748 42
	Total	**17544 13**	**13903 17**	**12641 81**	**17544 13**	**12641 81**

CONSOLIDATED FINANCIAL RESULTS OF IDBI BANK LTD AND ITS SUBSIDIARIES FOR THE YEAR ENDED MARCH 31,2012

(₹ Lakh)

Sr. No.	Particulars	Year Ended	
		Mar 31, 2012	Mar 31, 2011
		(Audited)	(Audited)
1	**Interest earned (a)+(b)+(c)+(d)**	**23389 06**	**18616 52**
	(a) Interest/discount on advances/bills	17971 49	13750 39
	(b) Income on investments	5309 55	4826 18
	(c) Interest on balances with RBI and other inter bank funds	46 24	17 66
	(d) Others	61 78	22 29
2	Other Income	2203 09	2221 67
A	**TOTAL INCOME (1+2)**	**25592 15**	**20838 19**
3	Interest Expended	18818 07	14270 23
4	**Operating Expenses (e) +(f)**	**2711 18**	**2491 87**
	(e) Payment to and provisions for employees	1389 65	1106 83
	(f) Other operating expenses	1321 53	1385 04
B	**TOTAL EXPENDITURE (3)+(4)**	**21529 25**	**16762 10**
	(Excluding provisions and contingencies)		
C	**OPERATING PROFIT (A-B)**	**4062 90**	**4076 09**
	(Profit before Provisions and contingencies)		
D	OTHER PROVISIONS AND CONTINGENCIES(net)	2049 78	2512 58
	(i) Provisions (other than tax) and contingencies	1429 35	1877 10
	(ii) Provision for Taxes	620 43	635 48
E	**NET PROFIT(C-D)**	**2013 12**	**1563 51**
F	Paid-up equity share capital	1278 38	984 57
G	Reserves excluding Revaluation Reserves	16229 02	11636 25
H	Earning Per Share (Rupees)		
	- Basic	20.29	17.40
	-Diluted	20.29	17.40

Consolidated Balance Sheet as at March 31, 2012

SUMMARISED BALANCE SHEET

(₹ Lakh)

Particulars	As at 31.03.2012	As at 31.03.2011
	(Audited)	**(Audited)**
CAPITAL AND LIABILITIES		
Capital	1278 38	984 57
Reserves and Surplus	18111 96	13561 03
Employees' Stock Options (Grants) Outstanding	85	99
Minority Interest	29 85	
Deposits	210244 17	180444 32
Borrowings	53477 64	51569 65
Other Liabilities and Provisions	7553 83	6997 04
TOTAL	**290696 68**	**253557 60**
ASSETS		
Cash and balances with Reserve Bank of India	15094 32	19563 76
Balances with banks and money at call and short notice	2957 71	1353 22
Investments	82829 28	68033 90
Advances	181158 44	157098 06
Fixed Assets	3042 83	3059 85
Other Assets	5614 10	4448 81
TOTAL	**290696 68**	**253557 60**

Note:

1. Current year figures include those for IDBI Trusteeship Services Ltd. (ITSL) for the period Oct 1, 2011 to March 31, 2012. Hence current year figures are strictly not comparable with previous year figures.

Consolidated Segment Information			
			₹ Lakh
Sr. No.	Particulars	Year ended Mar 31, 2012	Year ended Mar 31, 2011
		(Audited)	(Audited)
a.	**Segment Revenue**		
	Corporate/Wholesale banking	23712 66	19190 74
	Retail banking	15011 19	11086 04
	Treasury	435 40	310 16
	Other banking operations	323 27	189 89
	TOTAL	**39482 52**	**30776 83**
	Less :- Inter-segment revenue	13890 37	9938 64
	Net sales / income from operations	**25592 15**	**20838 19**
b.	**Segment Results -Profit/(loss) before tax**		
	Corporate/Wholesale banking	2448 62	1866 64
	Retail banking	47 59	273 63
	Treasury	121 17	149 93
	Other banking operations	16 19	-91 21
	TOTAL	**2633 55**	**2198 99**
	Less: Other unallocable expenditure net of unallocable income		
	Total profit before tax	**2633 55**	**2198 99**
	Income taxes	620 44	635 48
	Net profit	**2013 12**	**1563 51**
c.	**Capital employed (Segment assets-Segment liabilities)**		
	Corporate/Wholesale banking	29820 28	9805 87
	Retail banking	-18651 29	-275 13
	Treasury	6482 80	3610 65
	Other banking operations	132 03	199 78
	Unallocated	-276 42	-696 98
	Total	**17507 41**	**12644 19**

Notes:

(1) The above results have been taken on record by the Board of Directors of IDBI Bank Ltd. at its meeting held on 21st April, 2012.

(2) The figures of last quarter ended March 31,2012 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the third quarter of the current financial year.

(3) The figures of the previous period include the working results of the two erstwhile wholly owned subsidiary of the Bank namely IDBI Home Finance Ltd. and IDBI Gilts Ltd. for the period from 01.01.2011 to 31.03.2011 consequent on merging with the Bank. Accordingly, the figures of the previous year are not strictly comparable. Figures for the previous year have been regrouped and rearranged wherever considered necessary to make them comparable with current year's figures.

(4) During the Quarter the Bank has allotted equity share as under:-

Beneficiary	Type of allotment	Amount (₹ in Crore)	No. of Shares (Face value ₹ 10)	Issue Price	Share premium per share	Date of Allotment
Government of India	Equity shares on preferential allotment basis upon conversion of Tier I Bonds	2130.50	18,85,56,509	112.99	102.99	March 28, 2012
Government of India	Equity Shares on preferential allotment basis	810.00	7,16,87,760	112.99	102.99	March 31, 2012
Life Insurance Corporation of India(LIC)	Equity Shares on preferential allotment basis	378.52	3,35,00,000	112.99	102.99	March 31, 2012

(5) (i) Tax expense for the quarter ended March 31, 2012 is inclusive of deferred tax credit of ₹ 25827 Lakh.

(ii) Hitherto, Deferred Tax Liability (DTL) as stipulated under Accounting Standard (AS- 22) dealing with "Accounting for Taxes on Income" was created on "Special Reserve created and maintained under section 36(1)(viii) of the Income Tax Act, 1961" (Special Reserve). However the Board of Directors of the Bank has passed a resolution that there is no intention to withdraw any amount from the Special

Reserve. Taking this into consideration, as well as an expert opinion obtained by the Bank, the amount of Special Reserve for which deduction has been claimed and/or allowed in computing taxable income in the earlier years and the current year is considered as a "permanent difference" under AS-22 instead of "timing difference". In view of the above, DTL of ₹ 183.64 crore created on such Special Reserve in the earlier years has been reversed during the quarter and DTL of ₹ 65 crore has not been created in respect of Special Reserve appropriated out of the profits for the current year.

(6) Number of Investors' complaints (i) Pending at the beginning of the quarter-5 (ii) Received during the quarter-18 (iii) Disposed of during the quarter-7 (iv) Lying unresolved at the end of the quarter-16. For 2 complaints received on 02.02.2012 & 03.02.2012, ATR for redressal was uploaded on SCORES on 15.03.2012 & 27.02.2012 respectively and for 13 complaints received in the 3rd week of March, 2012, ATRs for redressal were uploaded on SCORES in the 2nd week of April, 2012. Deletion of above 15 redressed complaints from SCORES is being followed up with SEBI.

(7) Board of Directors at its meeting held on January 31, 2012, had declared an interim dividend of ₹ 2/- per share which was paid on February 29, 2012.

(8) Board of Directors at its meeting held on April 21, 2012, has declared Final dividend of ₹ 1.50/- per share for the financial year 2011-12.

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

By order of the Board

Mumbai
April 21, 2012

(R.M.Malla)
Chairman & Managing Director