IDBI BANK
CIN : L65190MH2004GOI148838

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

अप्रैल ३०, २०१४

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,

Audited Financial Results for the year ended March 31, 2014
and recommendation of final dividend for the year 2013-14

In terms of Clause 41 and 20 of the Listing Agreement, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on April 30, 2014, have taken on record the Audited Financial Results of the Bank for the year ended March 31, 2014 and recommended final dividend of ₹0.275 per share for the year 2013-14. As approved by the Board, the date of dispatch of dividend warrants would be July 17, 2014 and date of payment of dividend would be July 24, 2014. We enclose herewith a statement of the results approved at the above meeting.

Further, please find enclosed the Auditors' Report on the Standalone Financial Statements of IDBI Bank Ltd. as on March 31, 2014 received from M/s. Khimji Kunverji & Co. and M/s. G.D Apte & Co., Statutory Auditors of the Bank.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड

[पवन अग्रवाल] 30/04/14
कंपनी सचिव

संलग्न : उपर्युक्त

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

IDBI BANK LIMITED
Financial Results for the year ended March 31, 2014

(₹ in Lacs)

Sr. No.	Particulars		Quarter Ended			Year Ended	
			Mar 31, 2014 (Audited) Refer Note 3	Dec 31, 2013 (Reviewed)	Mar 31, 2013 (Audited) Refer Note 3	Mar 31, 2014 (Audited)	Mar 31, 2013 (Audited)
1		**Interest earned (a)+(b)+(c)+(d)**	**6715 59**	**6617 82**	**6396 89**	**26597 51**	**25064 30**
	(a)	Interest/discount on advances/bills	5079 53	5014 93	4939 85	20257 32	19549 29
	(b)	Income on investments	1546 57	1500 06	1377 22	6074 72	5335 15
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	18 73	19 49	63 34	103 34	156 12
	(d)	Others	70 76	83 34	16 48	162 13	23 74
2		Other Income	1150 93	532 06	1146 89	2978 76	3219 51
3		**Total Income (1+2)**	**7866 52**	**7149 88**	**7543 78**	**29576 27**	**28283 81**
4		Interest Expended	5141 13	5129 44	4956 91	20576 04	19691 19
5		Operating Expenses (i)+(ii)	874 91	780 98	992 74	3318 84	3134 36
	(i)	Employees cost	358 39	315 80	533 56	1524 73	1569 28
	(ii)	Other operating expenses	516 52	465 18	459 18	1794 11	1565 08
6		**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**6016 04**	**5910 42**	**5949 65**	**23894 88**	**22825 55**
7		**Operating profit(3-6) before Provisions and Contingencies**	**1850 48**	**1239 46**	**1594 13**	**5681 39**	**5458 26**
8		Provisions (other than tax) and Contingencies	1198 50	1033 36	869 12	3940 26	2836 48
9		Exceptional items	-	-	-	-	-
10		Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	651 98	206 10	725 01	1741 13	2621 78
11		Tax expense	133 75	102 14	170 56	619 73	739 70
12		**Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)**	**518 23**	**103 96**	**554 45**	**1121 40**	**1882 08**
13		Extraordinary items (net of tax expense)	-	-	-	-	-
14		**Net Profit(+)/Loss(-) for the period (12-13)**	**518 23**	**103 96**	**554 45**	**1121 40**	**1882 08**
15		Paid-up equity share capital (Face Value Rs.10)	1603 94	1603 94	1332 75	1603 94	1332 75
16		Reserves excluding Revaluation Reserves	-	-	-	20293 07	18110 71
17		**Analytical Ratios**					
	(i)	Percentage of shares held by Government of India	76.50	76.50	71.72	76.50	71.72
	(ii)	Capital Adequacy Ratio (%)					
		Basel II	13.13	13.23	13.13	13.13	13.13
		Basel III	11.68	12.71	NA	11.68	NA
	(iii)	Earning Per Share (EPS) (Rupees) (not annualised)					
		Before and After Extraordinary items					
		Basic	3.23	0.78	4.31	8.00	14.70
		Diluted	3.23	0.78	4.31	8.00	14.70
	(iv)	NPA Ratios					
	(a)	Amount of gross NPA	9960 16	10012 44	6449 98	9960 16	6449 98
	(b)	Amount of net NPA	4902 30	5223 06	3100 36	4902 30	3100 36
	(c)	% of gross NPAs	4.90	5.44	3.22	4.90	3.22
	(d)	% of net NPAs	2.48	2.93	1.58	2.48	1.58
	(v)	Return on assets (annualised)	0.68%	0.14%	0.78%	0.38%	0.69%
18		Public Shareholding					
		No. of shares	376920638	376920638	376895738	376920638	376895738
		Percentage of Shareholding	23.50	23.50	28.28	23.50	28.28
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 Bank)	Nil	Nil	Nil	Nil	Nil
	(b)	Non-encumbered					
		Number of Shares	1227018622	1227018622	955852609	1227018622	955852609
		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 Bank)	76.50	76.50	71.72	76.50	71.72

आईडीबीआई बैंक लिमिटेड वित्त एवं लेखा विभाग IDBI BANK LIMITED

Segment Information Audited for the year ended March 31, 2014

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended			Year Ended	
		Mar 31, 2014 (Audited)	Dec 31, 2013 (Reviewed)	Mar 31, 2013 (Audited)	Mar 31, 2014 (Audited)	Mar 31, 2013 (Audited)
a.	**Segment Revenue**					
	Corporate/Wholesale banking	6802 89	6225 62	6710 02	25282 20	24493 99
	Retail banking	5036 46	4902 84	4533 04	19626 15	18070 23
	Treasury	118 76	70 36	141 53	399 34	471 11
	Other banking operations					
	TOTAL	**11958 11**	**11198 82**	**11384 59**	**45307 69**	**43035 33**
	Less :- Inter-segment revenue	4091 59	4048 94	3840 81	15731 42	14751 52
	Net sales / income from operations	**7866 52**	**7149 88**	**7543 78**	**29576 27**	**28283 81**
b.	**Segment Results -Profit/(loss) before tax**					
	Corporate/Wholesale banking	709 03	207 40	785 26	1903 03	2372 43
	Retail banking	-137 91	-38 20	-90 23	-334 60	143 02
	Treasury	80 86	36 90	29 98	172 70	106 33
	Other banking operations					
	TOTAL	**651 98**	**206 10**	**725 01**	**1741 13**	**2621 78**
	Unallocable expenditure					
	Unallocable income					
	Less: Other unallocable expenditure net of unallocable income					
	Total profit before tax	**651 98**	**206 10**	**725 01**	**1741 13**	**2621 78**
	Income taxes	133 75	102 14	170 56	619 73	739 70
	Net profit	**518 23**	**103 96**	**554 45**	**1121 40**	**1882 08**
c.	**Capital employed (Segment assets-Segment liabilities)**					
	Corporate/Wholesale banking	58040 52	61043 86	42899 06	58040 52	42899 06
	Retail banking	-44447 95	-37888 61	-42498 61	-44447 95	-42498 61
	Treasury	6414 98	-3200 42	17791 32	6414 98	17791 32
	Other banking operations					
	Unallocated	1889 46	1607 59	1251 70	1889 46	1251 70
	Total	**21897 01**	**21562 42**	**19443 47**	**21897 01**	**19443 47**

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.

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

Notes forming part of the Audited Financial Results for the quarter and year ended March 31, 2014

1. The above results have been approved by the Board of Directors at its meeting held on April 30, 2014.

2. Statement of Assets & Liabilities is as under:

(₹ in Lacs)

Particulars	As at 31.03.2014 (Audited)	As at 31.03.2013 (Audited)
CAPITAL AND LIABILITIES		
Capital	1603 94	1332 75
Reserves and surplus	22034 92	19902 51
Employees' Stock Options (Grants) Outstanding	45	77
Deposits	235773 63	227116 47
Borrowings	60146 29	65808 87
Other liabilities and provisions	9437 40	8607 14
TOTAL	**328996 63**	**322768 51**
ASSETS		
Cash and balances with Reserve Bank of India	12711 11	10543 95
Balances with banks and money at call and short notice	4106 80	7380 57
Investments	103773 50	98800 93
Advances	197686 00	196306 45
Fixed assets	2983 21	2925 29
Other assets	7736 01	6811 32
TOTAL	**328996 63**	**322768 51**

3. The figures of quarter ended March 31 are the balancing figures between audited figures in respect of the full financial year and the reviewed year to date figures upto the third quarter of the respective financial year.

4. The Board of Directors at their meeting proposed a dividend of ₹ 0.275 per share, subject to the approval of the members at the ensuing Annual General Meeting.

5. The Bank creates Special Reserve through appropriations of profits, in order to avail tax deductions as per section 36(1)(viii) of the Income Tax Act, 1961. The Reserve Bank of India, though its circular dated December 20, 2013, had advised banks to create deferred tax liability (DTL) on the amount outstanding in Special Reserve, as a matter of prudence. In accordance with these RBI guidelines, during the three months ended December 31, 2013, the bank created DTL of ₹ 279.96 crore on Special Reserve outstanding at March 31, 2013, by reducing the reserves. Had this amount been charged to the Profit & Loss Account in

JOBI BANK LIMITED Finance & Accounts Dept

accordance with the generally accepted accounting principles in India, the amount of Profit for the year would have been lower by such amount.

6. In accordance with the RBI circular DBOD.NO.BP.BC.88/21.06.201/2012-13 dated March 28, 2013, banks are required to disclose capital adequacy ratio computed under Basel III capital regulations from the quarter ended June 30, 2013. Accordingly, details for previous periods are not applicable.

7. In accordance with the RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated July 01, 2013, the Banks are required to make Pillar 3 disclosures under Basel III capital requirements. The Pillar III disclosures have not been subjected to audit by the statutory auditors. 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 disclosures have not been subjected to audit by the Statutory Auditors of the Bank.

8. Number of Investors' complaints (i) Pending at the beginning of the quarter-1 (ii) Received during the quarter-16 (iii) Disposed off during the quarter-17 (iv) Lying unresolved at the end of the quarter-0.

9. 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
April 30, 2014

IDBI BANK LIMITED
Accounts Dept.

CONSOLIDATED FINANCIAL RESULTS OF IDBI BANK LTD AND ITS SUBSIDIARIES FOR THE YEAR ENDED MARCH 31,2014

(₹ in Lacs)

Sr. No.	Particulars		Year Ended	
			Mar 31, 2014	Mar 31, 2013
			(Audited)	(Audited)
1		**Interest earned (a)+(b)+(c)+(d)**	**26608 14**	**25075 67**
	(a)	Interest/discount on advances/bills	20257 32	19549 29
	(b)	Income on investments	6075 03	5335 47
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	105 60	158 64
	(d)	Others	170 19	32 27
2		Other Income	3112 11	3333 96
3		**Total Income (1+2)**	**29720 25**	**28409 63**
4		Interest Expended	20558 15	19674 11
5		**Operating Expenses (i)+(ii)**	**3387 81**	**3211 97**
	(i)	Employees cost	1633 98	1773 90
	(ii)	Other operating expenses	1753 83	1438 07
6		**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**23945 96**	**22886 08**
7		**Operating profit(3-6) before Provisions and Contingencies**	**5774 29**	**5523 55**
8		Provisions (other than tax) and Contingencies	3955 00	2848 65
9		Exceptional items	-	-
10		Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	1819 29	2674 90
11		Tax expense	653 09	768 61
12		**Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)**	**1166 20**	**1906 29**
13		Extraordinary items (net of tax expense)	-	-
14		**Net Profit(+)/Loss(-) for the period before Minority Interest & Share of Loss in Associate(12-13)**	**1166 20**	**1906 29**
15		Share of Loss in Associate	-	4 49
16		Minority Interest	14 46	12 90
17		**Net Profit(+)/Loss(-) for the period after Minority Interest & Share of Loss in Associate (14-15-16)**	**1151 74**	**1888 90**
18		Paid-up equity share capital (Face Value Rs.10)	1603 94	1332 75
19		Reserves excluding Revaluation Reserves	20285 95	18076 71
20		Earning Per Share (EPS) (Rupees) (not annualised)		
	(a)	Before and After Extraordinary items		
		Basic	8.22	14.75
		Diluted	8.22	14.75

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

Consolidated Segment Information of IDBI Bank Ltd			
			(₹ in lacs)
Sr. No.	Particulars	Year ended Mar 31, 2014	Year ended Mar 31, 2013
		(Audited)	(Audited)
a.	**Segment Revenue**		
	Corporate/Wholesale banking	25224 74	24493 98
	Retail banking	19626 15	18070 23
	Treasury	398 45	569 51
	Other banking operations	202 33	267 51
	TOTAL	**45451 67**	**43401 23**
	Less :- Inter-segment revenue	15731 42	14991 61
	Net sales / income from operations	**29720 25**	**28409 62**
b.	**Segment Results -Profit/(loss) before tax**		
	Corporate/Wholesale banking	1926 55	2339 93
	Retail banking	-334 60	143 02
	Treasury	171 81	112 55
	Other banking operations	41 07	62 01
	TOTAL	**1804 83**	**2657 51**
	Less: Other unallocable expenditure net of unallocable income		
	Total profit before tax	**1804 83**	**2657 51**
	Income taxes	653 09	768 61
	Net profit	**1151 74**	**1888 90**
c.	**Capital employed (Segment assets-Segment liabilities)**		
	Corporate/Wholesale banking	57540 91	42459 15
	Retail banking	-44447 95	-42498 61
	Treasury	6414 98	17871 81
	Other banking operations	410 85	292 76
	Unallocated	1971 10	1284 35
	Total	**21889 89**	**19409 46**

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.

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

Consolidated Balance Sheet of IDBI Bank Ltd as at March 31, 2014

(₹ in Lacs)

Particulars	As at 31.03.2014	As at 31.03.2013
	(Audited)	(Audited)
CAPITAL AND LIABILITIES		
Capital	1603 94	1332 75
Reserves and Surplus	22027 80	19868 51
Employees' Stock Options (Grants) Outstanding	45	77
Minority Interest	43 64	36 39
Deposits	235572 84	226889 98
Borrowings	60146 29	65808 87
Other Liabilities and Provisions	9563 27	8728 93
TOTAL	**328958 23**	**322666 20**
ASSETS		
Cash and balances with Reserve Bank of India	12714 61	10548 65
Balances with banks and money at call and short notice	4134 24	7411 12
Investments	103419 09	98432 91
Advances	197686 00	196306 45
Fixed Assets	2999 52	2945 55
Other Assets	8004 77	7021 52
TOTAL	**328958 23**	**322666 20**

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

Khimji Kunverji & Co
Chartered Accountants
Sunshine Tower, Level 19
Senapati Bapat Marg
Elphinstone Road
Mumbai–400013, India
T: +91 22 2439 1111
E: info@kkc.in

G D Apte & Co
Chartered Accountants
GDA House, Plot No. 85
Bhusari Colony (Right)
Paud Road
Pune–411038, India
T: +91 20 2528 0081
E: audit@gdaca.com

Auditors' Report pursuant to the Clause 41 of the Listing Agreement

To
The Board of Directors of
IDBI Bank Limited

Report on the Financial Results

We have audited accompanying annual financial results of IDBI Bank Limited ('the Bank') for the quarter and year ended March 31, 2014, attached herewith, being submitted by the Bank pursuant to the requirement of clause 41 of the Listing Agreement with The BSE Limited ('BSE') and The National Stock Exchange of India Limited ('NSE') (together referred to as 'Stock Exchanges') except for the disclosures 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.

Attention is drawn to the fact that the figures for the quarter ended March 31, 2014 and the corresponding quarter ended in the previous year as reported in these financial results are the balancing figure between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the relevant financial year. Also the figures of preceding three quarters are reviewed and not subjected to audit

In conduct of our audit, we have relied on audit report of Dubai Branch, audited 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

Management's Responsibility for the Financial Results

These annual financial results have been prepared on the basis of the annual financial statements and reviewed quarterly financial results of the Bank for each of the preceding three quarters. Management is responsible for the preparation of these financial results which gives true and fair view of the net profit and other financial information in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 along with recognition and measurement principles laid down in the Companies (Accounting Standards) Rules, 2006 (as amended) as per Section 211 (3C) of the Companies Act, 1956 (which continue to be applicable in respect of Section 133 of the Companies Act, 2013) and other accounting principles generally accepted in India including Circulars and Guidelines issued by the Reserve Bank of India from time to time and in compliance with Clause 41 of the Listing Agreement.

This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of financial results that give a true and fair view and are free from material misstatement, whether due to error or fraud.

KHIMJI KUNVERJI & CO. CHARTERED ACCOUNTANTS MUMBAI

G. D. APTE & CO. Chartered Accountants PUNE

Auditor's Responsibility

Our responsibility is to express an opinion on these financial results based on our audit of the annual financial statement of the Bank for the year ended March 31, 2014. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatements.

An audit includes examining, on a test basis, evidence supporting the amounts disclosed in the financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

Opinion

In our opinion and to the best of our information and according to the explanations given, these financial results:

(i) are prepared in accordance with the requirements of clause 41 of the Listing Agreement in this regard; and

(ii) give a true and fair view of the net profit and other financial information of the Bank for the year ended March 31, 2014

Further, we also report that we have, on the basis of the books of account and other records and information and explanations given to us by the management, also verified the number of shares as well as percentage of shareholdings in respect of aggregate amount of public shareholdings, as furnished by the Bank in terms of clause 35 of the Listing Agreement and found the same to be correct.

Emphasis of Matter

We draw attention to note no.5 to the financial results which describes creation of deferred tax liability on Special Reserve under Section 36(1)(viii) of the Income Tax Act, 1961 pursuant to RBI's Circular No.DBOD.No.BP.BC.77/ 21.04.018/2013-14 dated December 20, 2013

For **Khimji Kunverji & Co**
Chartered Accountants
FRN: 105146W

Gautam V Shah
Partner (F–117348)

Mumbai,
April 30, 2014

KHIMJI KUNVERJI & CO. CHARTERED ACCOUNTANTS * MUMBAI *

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

Saurabh S Peshwe
Partner (F–121546)

G. D. APTE & CO. * Chartered Accountants *