

21 जुलाई 2025

The Manager (Listing) BSE Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	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
--	--

Dear Sir/Madam,


**Un-audited Financial Results of the Bank for  
Quarter ended June 30, 2025 and  
Limited Review Report submitted by Statutory Auditors**

In terms of Regulations 33 and 52 of the SEBI (LODR) Regulations, 2015, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on Monday, July 21, 2025, have taken on record the Un-audited Financial Results of the Bank for the quarter ended June 30, 2025. We enclose a statement of the results approved at the above meeting. The Board Meeting commenced at 11.45 a.m. and concluded at 2:10 p.m.

Further, please find enclosed the Limited Review Report for the quarter ended June 30, 2025 received from Suri & Co. and Chokshi & Chokshi, Statutory Auditors of IDBI Bank Ltd.

Kindly acknowledge receipt and take the above on record.

भवदीया,  
कृते आईडीबीआई बैंक लिमिटेड

  
21/7/25

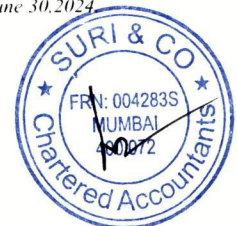
[ज्योति नायर]  
कंपनी सचिव

**IDBI BANK LIMITED**  
**Unaudited Standalone Financial Results for the Quarter ended June 30, 2025**

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2025 (Unaudited)	31.03.2025 (Audited) Refer Note 16	30.06.2024 (Unaudited)	31.03.2025 (Audited)
<b>1</b>	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>7,021.00</b>	<b>6,978.64</b>	<b>6,666.00</b>	<b>28,902.03</b>
	(a) Interest/discount on advances/bills	4,771.16	4,720.41	4,424.03	19,226.46
	(b) Income on investments	2,031.96	2,075.23	2,094.43	8,254.88
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	188.33	132.89	81.24	415.38
	(d) Others	29.55	50.11	66.30	1,005.31
2	Other Income	1,437.02	2,056.65	805.25	4,923.99
<b>A.</b>	<b>Total Income (1+2)</b>	<b>8,458.02</b>	<b>9,035.29</b>	<b>7,471.25</b>	<b>33,826.02</b>
3	Interest Expended	3,855.23	3,688.71	3,433.18	14,275.57
4	Operating Expenses (a)+(b)	2,248.75	2,151.77	1,962.54	8,471.85
	(a) Employees cost	1,091.93	984.79	952.34	4,071.24
	(b) Other operating expenses	1,156.82	1,166.98	1,010.20	4,400.61
<b>B.</b>	<b>Total Expenditure (3+4)</b> (excluding provisions and contingencies)	<b>6,103.98</b>	<b>5,840.48</b>	<b>5,395.72</b>	<b>22,747.42</b>
<b>C.</b>	<b>Operating profit (A-B)</b> (Profit before Provisions & Contingencies )	<b>2,354.04</b>	<b>3,194.81</b>	<b>2,075.53</b>	<b>11,078.60</b>
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	(179.46)	233.06	(443.46)	510.39
	of which provisions for Non-performing Assets (Net of reversals)	(385.30)	(2,759.37)	(1,439.19)	(4,367.63)
E.	Exceptional items	-	-	-	-
<b>F.</b>	<b>Profit from Ordinary Activities before tax (C-D-E)</b>	<b>2,533.50</b>	<b>2,961.75</b>	<b>2,518.99</b>	<b>10,568.21</b>
G.	Tax Expense	526.14	910.57	799.72	3,053.04
<b>H.</b>	<b>Net Profit from Ordinary Activities after tax (F-G)</b>	<b>2,007.36</b>	<b>2,051.18</b>	<b>1,719.27</b>	<b>7,515.17</b>
I.	Extraordinary items (net of tax expense)	-	-	-	-
<b>J.</b>	<b>Net Profit for the period (H-I)</b>	<b>2,007.36</b>	<b>2,051.18</b>	<b>1,719.27</b>	<b>7,515.17</b>
5	Paid-up equity share capital (Face Value ₹10 Per Share)	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves				38,986.98
<b>7</b>	<b>Analytical Ratios &amp; Other Disclosures</b>				
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III)	25.39	25.05	22.42 #	25.05
	(a) CET 1 Ratio (%)	23.71	23.51	20.26	23.51
	(b) Additional Tier 1 ratio (%)	-	-	-	-
	(iii) Earnings Per Share (EPS) (₹) (Face Value ₹10 Per Share)				
	(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.87	1.91	1.60	6.99
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.87	1.91	1.60	6.99
	(iv) NPA Amount/ Ratios				
	(a) Gross NPAs	6,384.61	6,695.15	7,795.42	6,695.15
	(b) Net NPAs	447.41	337.34	453.57	337.34
	(c) % of Gross NPAs to Gross Advances	2.93	2.98	3.87	2.98
	(d) % of Net NPAs to Net Advances	0.21	0.15	0.23	0.15
	(v) Net Interest Margin % (Annualised)	3.68	4.00	4.18	4.56
	(vi) Return on Assets % (Annualised)	2.01	2.11	1.83	1.98
	(vii) Net Worth (excl. Revaluation Reserve, FCTR & Intangibles)	46,419.08	43,638.53	35,441.30 #	43,638.53
	(viii) Debt Equity Ratio (times) (equity excludes revaluation reserve, FCTR & intangibles )	0.48	0.46	0.60	0.46
	(ix) Total debts to total assets %	5.55	4.83	5.76	4.83
	(x) Outstanding redeemable Preference Shares	-	-	-	-
	(xi) Capital Redemption Reserve	-	-	-	-
	(xii) Debenture Redemption Reserve	-	-	-	-

# Transition Reserves eligible for CET 1 has not been considered while computing Capital and Net worth as on June 30, 2024



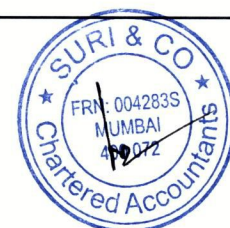
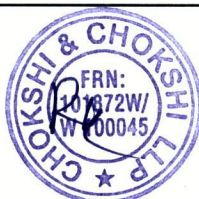
**Standalone Segment Report for the quarter ended June 30, 2025**

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		(Unaudited)	(Audited) Refer note 16	(Unaudited)	(Audited)
<b>a.</b>	<b>Segment Revenue</b>				
	Corporate/ Wholesale banking	2,187.11	2,456.48	1,809.20	8,694.39
	Retail banking	8,415.58	9,147.81	8,311.55	34,368.31
	Treasury	3,962.72	3,534.56	3,430.60	14,391.42
	Other banking operations	39.01	85.08	32.30	206.06
	Unallocated	-	12.72	-	819.37
	<b>Total</b>	<b>14,604.42</b>	<b>15,236.65</b>	<b>13,583.65</b>	<b>58,479.55</b>
	Less :- Inter-segment revenue	6,146.40	6,201.36	6,112.40	24,653.53
	<b>Net Segment Revenue</b>	<b>8,458.02</b>	<b>9,035.29</b>	<b>7,471.25</b>	<b>33,826.02</b>
<b>b.</b>	<b>Segment Results -Profit/(loss) before tax</b>				
	Corporate/ Wholesale banking	944.12	1,860.85	457.11	2,164.54
	Retail banking	568.56	1,788.64	1,169.55	5,125.60
	Treasury	992.00	(766.36)	868.49	2,311.17
	Other banking operations	28.82	65.90	23.84	189.38
	Unallocated	-	12.72	-	777.52
	<b>Profit/(Loss) before tax</b>	<b>2,533.50</b>	<b>2,961.75</b>	<b>2,518.99</b>	<b>10,568.21</b>
	Income taxes	526.14	910.57	799.72	3,053.04
	<b>Net profit/(Loss)</b>	<b>2,007.36</b>	<b>2,051.18</b>	<b>1,719.27</b>	<b>7,515.17</b>
<b>c.</b>	<b>Segment assets</b>				
	Corporate/ Wholesale banking	63,745.51	65,711.64	51,139.72	65,711.64
	Retail banking	1,61,986.78	1,66,329.77	1,49,445.64	1,66,329.77
	Treasury	1,70,965.64	1,72,749.05	1,59,443.48	1,72,749.05
	Other banking operations	22.75	33.19	20.04	33.19
	Unallocated assets	6,359.54	6,837.66	10,975.22	6,837.66
	<b>Total assets</b>	<b>4,03,080.22</b>	<b>4,11,661.31</b>	<b>3,71,024.09</b>	<b>4,11,661.31</b>
<b>d.</b>	<b>Segment liabilities</b>				
	Corporate/ Wholesale banking	38,558.95	38,505.68	30,948.67	38,505.68
	Retail banking	2,72,338.05	2,81,849.87	2,57,313.00	2,81,849.87
	Treasury	29,812.34	31,050.71	29,637.39	31,050.71
	Other banking operations	4.24	4.04	2.06	4.04
	Unallocated liabilities	-	-	-	-
	<b>Total liabilities</b>	<b>3,40,713.58</b>	<b>3,51,410.30</b>	<b>3,17,901.12</b>	<b>3,51,410.30</b>
<b>e.</b>	<b>Capital employed (Segment assets-Segment liabilities)</b>				
	Corporate/ Wholesale banking	25,186.56	27,205.96	20,191.04	27,205.96
	Retail banking	(1,10,351.27)	(1,15,520.10)	(1,07,867.36)	(1,15,520.10)
	Treasury	1,41,153.30	1,41,698.34	1,29,806.08	1,41,698.34
	Other banking operations	18.51	29.15	17.98	29.15
	Unallocated	6,359.54	6,837.66	10,975.22	6,837.66
	<b>Total</b>	<b>62,366.64</b>	<b>60,251.01</b>	<b>53,122.97</b>	<b>60,251.01</b>

**Notes on Segment Reporting:**

- As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) – 17, 'Segment Reporting', reportable segments are identified as Treasury, Corporate/ Wholesale Banking, Retail Banking and other Banking operations.
- 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.
- In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used.
- Results, Revenue and Capital Employed of International Operations through GIFT City are included in Corporate/ Wholesale Banking segment.
- As per RBI circular dated April 7, 2022, Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd.
- Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.



<b>Chokshi &amp; Chokshi LLP</b> <b>Chartered Accountants</b> 15/17, Raghavji B Bldg, Ground Floor, Raghavji Road, Gowalia Tank, Off Kempas Corner, Mumbai 400036 LLP Registration No. AAC-8909	<b>Suri &amp; Co.</b> <b>Chartered Accountants</b> Unit No. 2A 1, Gundecha Onclave, Kherani Road, Sakinaka, Andheri (East), Mumbai - 400072
--	--

**INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED**

**To,**  
**The Board of Directors**  
**IDBI Bank Limited**  
**Mumbai**

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank") for the quarter ended June 30, 2025 ("the Statement"), being submitted by the Bank pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("Listing Regulations"), except for the disclosures relating to Pillar 3 as at June 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio 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 Note 11 to the Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") in respect of income recognition, asset classification, provisioning and other related matters from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the 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 the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank's personnel, primarily of persons responsible for financial and accounting matters, and analytical and other review procedures applied to financial data and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 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.



**Conclusion**

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, including notes thereon, has not been prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations 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 RBI in respect of income recognition, asset classification, provisioning and other related matters except for the disclosures relating to Pillar 3 disclosures as at June 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio 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 Note 11 to the Statement and have not been reviewed by us.

**Other Matter**

5. The Statement includes figures for the quarter ended June 30, 2024, which were reviewed by the predecessor joint statutory auditors and they have expressed an unmodified conclusion vide their review report dated July 22, 2024. Our conclusion is not modified in respect of this matter.

**For Chokshi & Chokshi LLP**  
**Chartered Accountants**  
**(FRN - 101872W / W100045)**

  
Rakesh Jain

Partner

(Membership No. 042364)

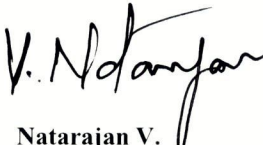
UDIN: 25042364BMOIRS3686



Place: Mumbai

Date: July 21, 2025

**For Suri & Co.**  
**Chartered Accountants**  
**(FRN – 004283S)**

  
Natarajan V.

Partner

(Membership No. 223118)

UDIN:25223118BMJLHO3890



Place: Mumbai

Date: July 21, 2025

**IDBI BANK LIMITED**  
**Unaudited Consolidated Financial Results for the Quarter ended June 30, 2025**

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2025 (Unaudited)	31.03.2025 (Audited) Refer Note 16	30.06.2024 (Unaudited)	31.03.2025 (Audited)
<b>1</b>	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>7,026.62</b>	<b>6,982.97</b>	<b>6,669.84</b>	<b>28,917.07</b>
	(a) Interest/discount on advances/bills	4,771.16	4,720.32	4,423.04	19,223.52
	(b) Income on investments	2,037.70	2,080.67	2,099.17	8,273.88
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	187.96	137.70	79.17	413.69
	(d) Others	29.80	44.28	68.46	1,005.98
2	Other Income	1,471.91	2,106.84	857.32	5,141.68
<b>A.</b>	<b>Total Income (1+2)</b>	<b>8,498.53</b>	<b>9,089.81</b>	<b>7,527.16</b>	<b>34,058.75</b>
3	Interest Expended	3,851.30	3,683.19	3,428.28	14,256.55
4	Operating Expenses (a)+(b)	2,269.49	2,179.65	1,996.56	8,619.01
	(a) Employees cost	1,137.86	1,031.74	997.41	4,257.82
	(b) Other operating expenses	1,131.63	1,147.91	999.15	4,361.19
<b>B.</b>	<b>Total Expenditure (3+4)</b> (excluding provisions and contingencies)	<b>6,120.79</b>	<b>5,862.84</b>	<b>5,424.84</b>	<b>22,875.56</b>
<b>C.</b>	<b>Operating profit (A-B)</b> (Profit before Provisions & Contingencies )	<b>2,377.74</b>	<b>3,226.97</b>	<b>2,102.32</b>	<b>11,183.19</b>
<b>D.</b>	Provisions (other than tax) and Contingencies (Net) (Including write offs)	(178.85)	235.49	(443.26)	512.72
	of which provisions for Non-performing Assets (Net of reversals)	(385.30)	(2,759.37)	(1,439.19)	(4,367.63)
<b>E.</b>	Exceptional items	-	-	-	-
<b>F.</b>	<b>Profit from Ordinary Activities before tax (C-D-E)</b>	<b>2,556.59</b>	<b>2,991.48</b>	<b>2,545.58</b>	<b>10,670.47</b>
<b>G.</b>	Tax Expense	532.72	919.47	806.43	3,081.48
<b>H.</b>	<b>Net Profit from Ordinary Activities after tax (F-G)</b>	<b>2,023.87</b>	<b>2,072.01</b>	<b>1,739.15</b>	<b>7,588.99</b>
<b>I.</b>	Extraordinary items (net of tax expense)	-	-	-	-
<b>J.</b>	<b>a) Net Profit for the period before Minority Interest &amp; Share of Profit/(Loss) in Associate (H-I)</b>	<b>2,023.87</b>	<b>2,072.01</b>	<b>1,739.15</b>	<b>7,588.99</b>
<b>K.</b>	Add: Share of Profit in Associate	-	22.27	-	67.33
<b>L.</b>	Less: Minority Interest	4.69	6.79	4.83	25.64
	<b>b) Net Profit for the period after Minority Interest &amp; Share of Profit/(Loss) in Associate (J+K-L)</b>	<b>2,019.18</b>	<b>2,087.49</b>	<b>1,734.32</b>	<b>7,630.68</b>
5	Paid-up equity share capital (Face Value ₹10 Per Share)	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves				40,356.01
<b>7</b>	<b>Analytical Ratios &amp; Other Disclosures</b>				
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III)	25.53	25.20	22.57#	25.20
	(a) CET 1 Ratio (%)	23.87	23.67	20.43	23.67
	(b) Additional Tier 1 ratio (%)	-	-	-	-
	(iii) Earnings Per Share (EPS) (₹) (Face Value ₹10 Per Share)				
	(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.88	1.94	1.61	7.10
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.88	1.94	1.61	7.10

# Transition Reserves eligible for CET 1 has not been considered while computing Capital as on June 30, 2024.



Consolidated Segment Report for the quarter ended June 30, 2025					
Sr. No.	Particulars	Quarter ended			Year Ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		(Unaudited)	(Audited) Refer Note 16	(Unaudited)	(Audited)
(₹ in Crores)					
<b>a.</b>	<b>Segment Revenue</b>				
	Corporate/Wholesale banking	2,184.48	2,449.28	1,805.30	8,658.72
	Retail banking	8,415.57	9,147.80	8,311.56	34,368.31
	Treasury	3,962.72	3,534.56	3,430.60	14,391.42
	Other banking operations	82.16	146.81	92.10	474.46
	Unallocated	-	12.72	-	819.36
	<b>Total</b>	<b>14,644.93</b>	<b>15,291.17</b>	<b>13,639.56</b>	<b>58,712.27</b>
	Less :- Inter-segment revenue	6,146.40	6,201.36	6,112.40	24,653.52
	<b>Net Segment Revenue</b>	<b>8,498.53</b>	<b>9,089.81</b>	<b>7,527.16</b>	<b>34,058.75</b>
<b>b.</b>	<b>Segment Results -Profit/(loss) before tax</b>				
	Corporate/Wholesale banking	986.73	1,897.82	483.97	2,254.87
	Retail banking	568.56	1,788.65	1,169.55	5,125.61
	Treasury	992.00	(766.36)	868.49	2,311.17
	Other banking operations	4.61	74.13	18.74	201.15
	Unallocated	-	12.72	-	819.36
	<b>Profit/(Loss) before tax</b>	<b>2,551.90</b>	<b>3,006.96</b>	<b>2,540.75</b>	<b>10,712.16</b>
	Income taxes	532.72	919.47	806.43	3,081.48
	<b>Net profit/(Loss)</b>	<b>2,019.18</b>	<b>2,087.49</b>	<b>1,734.32</b>	<b>7,630.68</b>
<b>c.</b>	<b>Segment assets</b>				
	Corporate/Wholesale banking	63,743.28	65,709.90	51,092.70	65,709.90
	Retail banking	1,61,986.78	1,66,329.76	1,49,445.63	1,66,329.76
	Treasury	1,71,446.17	1,73,280.36	1,59,818.40	1,73,280.36
	Other banking operations	814.58	771.84	743.64	771.84
	Unallocated assets	6,393.86	6,870.03	11,019.17	6,870.03
	<b>Total assets</b>	<b>4,04,384.67</b>	<b>4,12,961.89</b>	<b>3,72,119.54</b>	<b>4,12,961.89</b>
<b>d.</b>	<b>Segment liabilities</b>				
	Corporate/Wholesale banking	38,190.55	38,158.54	30,617.04	38,158.54
	Retail banking	2,72,338.05	2,81,849.87	2,57,313.00	2,81,849.87
	Treasury	29,812.34	31,050.71	29,637.39	31,050.71
	Other banking operations	347.05	282.71	249.61	282.71
	Unallocated liabilities	-	-	-	-
	<b>Total liabilities</b>	<b>3,40,687.99</b>	<b>3,51,341.83</b>	<b>3,17,817.04</b>	<b>3,51,341.83</b>
<b>e.</b>	<b>Capital employed (Segment assets-Segment liabilities)</b>				
	Corporate/Wholesale banking	25,552.73	27,551.35	20,475.66	27,551.35
	Retail banking	(1,10,351.27)	(1,15,520.10)	(1,07,867.36)	(1,15,520.10)
	Treasury	1,41,633.83	1,42,229.65	1,30,181.01	1,42,229.65
	Other banking operations	467.53	489.13	494.02	489.13
	Unallocated	6,393.86	6,870.03	11,019.17	6,870.03
	<b>Total</b>	<b>63,696.68</b>	<b>61,620.06</b>	<b>54,302.50</b>	<b>61,620.06</b>
<b>Notes on Segment Reporting:</b>					
1)	As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) – 17, 'Segment Reporting', reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and other Banking operations.				
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 through GIFT City are included in Corporate/Wholesale Banking segment.				
5)	As per RBI circular dated April 7, 2022, Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd.				
6)	Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.				



<p><b>Chokshi &amp; Chokshi LLP</b>  <b>Chartered Accountants</b>  15/17, Raghavji B Bldg, Ground Floor,  Raghavji Road, Gowalia Tank,  Off Kemps Corner, Mumbai 400036  LLP Registration No. AAC-8909</p>	<p><b>Suri &amp; Co.</b>  <b>Chartered Accountants</b>  Unit No. 2A1,  Gundecha Onclave,  Kherani Road, Sakinaka,  Andheri (East), Mumbai – 400072</p>
--	--

**INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 AS AMENDED**

**To,  
The Board of Directors  
IDBI Bank Limited  
Mumbai.**

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank"/"the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") and its share of the net profit after tax of its associates for the quarter ended June 30, 2025 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), except for the disclosures relating to consolidated Pillar 3 disclosure as at June 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio 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 Note 11 to the Statement and have not been reviewed by us.
2. This Statement which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") in respect of income recognition, asset classification, provisioning and other related matters ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the 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 the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank's personnel, primarily of persons responsible for financial and accounting matters, and analytical and other review procedures applied to financial data and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 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.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the Listing Regulations to the extent applicable.



4. The Statement includes the results of the following entities:

**Parent**

- IDBI Bank Limited

**Domestic Subsidiaries**

- IDBI Capital Markets & Securities Limited
- IDBI Intech Limited
- IDBI Mutual Fund Trustee Company Limited
- IDBI Asset Management Limited
- IDBI Trusteeship Services Limited

**Associates (See Para 7 below)**

- National Securities Depositories Limited (NSDL)
- North Eastern Development Finance Corporation Limited
- Biotech Consortium India Limited

**Conclusion**

5. Based on our review conducted, procedure performed as stated in paragraph 3 above, and consideration of the unaudited financial results referred to in paragraph 6 to 8 below, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations, 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 RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosure, as at June 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio 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 Note 11 to the Statement, which have not been reviewed by us.

**Other Matters**

6. We did not review the interim financial results of the two subsidiaries, included in the Statement, whose reviewed interim financial results reflect total assets of Rs. 543.72 crore as at June 30, 2025, total revenues of Rs. 57.87 crore and total net profit after tax of Rs. 11.39 crore for the quarter ended June 30, 2025 as considered in the unaudited consolidated financial results. These financial results have been reviewed by the other auditors, whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the aforesaid two subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.




**Chokshi & Chokshi LLP**  
**Chartered Accountants**

**Suri & Co.**  
**Chartered Accountants**

7. The accompanying unaudited consolidated financial results include the financial results of the three subsidiaries, included in the Statement, which have been neither reviewed by us nor by other auditors, whose financial results reflect total assets of Rs.717.52 crore as at June 30, 2025, total revenues of Rs. 31.71 crore and total net profit after tax of Rs. 5.10 crore for the quarter ended June 30, 2025, as considered in the Statement. These financial results have been presented solely based on information compiled by the Bank's management and approved by the Board of Directors of the aforesaid respective three subsidiaries. According to the information and explanations given to us by the Bank's management, these financial results are not material to the Group.
8. We draw attention to Note 13 of the Statement which states that the Statement does not include the results in respect of the three associates for which financial results / accounts for the quarter ended June 30, 2025 have not been received by the Bank. According to the information and explanations given to us by the Management, the interim financial results of all the aforesaid three associates are not material to the Group. In respect of the two associates - NSDL (26.10%) and Biotech Consortium India Limited (27.93%), accounts have been consolidated for and up to the year ended March 31, 2025. These financial results have been audited by other auditors, whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these two associates, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above. In respect of an associate North Eastern Development Finance Corporation Limited (25%), its accounts have been consolidated for and up to the year ended March 31, 2024.
9. The Statement includes figures for the quarter ended June 30, 2024, which were reviewed by the predecessor joint statutory auditors and they have expressed an unmodified conclusion vide their review report dated July 22, 2024. Our conclusion is not modified in respect of these matters.

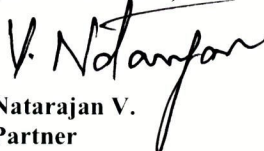
**For Chokshi & Chokshi LLP**  
**Chartered Accountants**  
**(FRN - 101872W / W100045)**

  
**Rakesh Jain**  
**Partner**  
**(Membership No. 042364)**  
**UDIN: 25042364BMOIRT4322**



**Place: Mumbai**  
**Date: July 21, 2025**

**For Suri & Co.**  
**Chartered Accountants**  
**(FRN - 004283S)**

  
**Natarajan V.**  
**Partner**  
**(Membership No. 223118)**  
**UDIN: 25223118BMJLHP4025**



**Place: Mumbai**  
**Date: July 21, 2025**

**Statement of Assets & Liabilities**

(₹ in Crore)

Particulars	As at	As at	As at	As at	As at	As at
	30.06.2025	31.03.2025	30.06.2024	30.06.2025	31.03.2025	30.06.2024
	Standalone			Consolidated		
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
<b>CAPITAL AND LIABILITIES</b>						
Capital	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
Reserves and Surplus	51,614.24	49,498.61	42,370.57	52,944.28	50,867.65	43,550.10
Minority Interest	-	-	-	169.53	164.83	157.68
Deposits	2,96,868.22	3,10,293.55	2,77,547.98	2,96,540.18	3,09,975.04	2,77,243.68
Borrowings	22,388.18	19,882.28	21,364.68	22,462.46	19,931.99	21,364.64
Other Liabilities and Provisions	21,457.18	21,234.47	18,988.46	21,515.82	21,269.98	19,051.04
<b>TOTAL</b>	<b>4,03,080.22</b>	<b>4,11,661.31</b>	<b>3,71,024.09</b>	<b>4,04,384.67</b>	<b>4,12,961.89</b>	<b>3,72,119.54</b>
<b>ASSETS</b>						
Cash and balances with Reserve Bank of India	18,056.89	21,294.15	16,874.10	18,056.98	21,294.24	16,874.19
Balances with banks and money at call and short notice	14,931.43	23,122.03	8,945.57	15,014.05	23,182.34	8,983.59
Investments	1,26,902.85	1,17,467.53	1,18,504.22	1,27,823.33	1,18,452.80	1,19,308.06
Advances	2,11,907.21	2,18,399.16	1,94,025.79	2,11,907.21	2,18,399.16	1,93,980.79
Fixed Assets	12,087.51	12,181.14	9,430.02	12,105.67	12,200.02	9,451.39
Other Assets	19,194.33	19,197.30	23,244.39	19,477.43	19,433.33	23,521.52
<b>TOTAL</b>	<b>4,03,080.22</b>	<b>4,11,661.31</b>	<b>3,71,024.09</b>	<b>4,04,384.67</b>	<b>4,12,961.89</b>	<b>3,72,119.54</b>



**Notes forming part of the Standalone and Consolidated Financial Results for the Quarter ended June 30, 2025**

1. The above Standalone and Consolidated Financial Results (“the Financial Results”) have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at their respective meetings held on July 21, 2025.
2. These Financial Results for the quarter ended June 30, 2025 have been subjected to limited review by the Joint Statutory Auditors – Chokshi & Chokshi LLP, Chartered Accountants and Suri & Co, Chartered Accountants, who have issued unmodified review reports thereon. The financial results for the quarter ended June 2024 were reviewed by the predecessor Joint Statutory Auditors - Varma & Varma, Chartered Accountants and G. D. Apte & Co, Chartered Accountants, who had issued unmodified review reports thereon.
3. These Financial Results have been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standards prescribed under section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (“RBI”) from time to time (“RBI Guidelines”) and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 and read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including relevant circulars issued by the SEBI from time to time.
4. There are no material change in the accounting policies applied during the quarter June 30, 2025 as compared to those applied for the previous year ended March 31, 2025. Any circular/ direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under circulars/directions.
5. The Board of Directors in its meeting held on April 28, 2025 has proposed final dividend of ₹2.1 per share for the financial year 2024-25, subject to approval of the shareholders at the ensuing Annual General Meeting. The effect of the proposed dividend has been reckoned in determining capital funds in the computation of Capital Adequacy Ratio as on June 30, 2025 and March 31, 2025.
6. As at June 30, 2025, the Bank continues to hold regulatory provision aggregating to ₹191 crores in terms of RBI’s circular on Resolution Framework 1.0 and Resolution Framework 2.0. Based on management assessment, additional provision of ₹1402 crores is held for restructured Retail and Corporate borrowers.
7. Details of loans transferred/ acquired during the quarter ended June 30, 2025, as per ‘Master Direction – Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021’ dated September 24, 2021 are given below:



(a) Details of Stressed Loans transferred during the Quarter ended June 30, 2025.

(₹crores, except for number of Accounts)

Particulars	To Reconstruction companies (ARCs)	To Asset permitted transferees	To other transferees
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	NIL	-	-
Net book value of loans transferred (at the time of transfer)	NIL	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years (Redemptions from Security Receipts)	11.57	-	-

Bank has reversed provisions of ₹ Nil crore to the profit and loss account for sale of stressed loans.

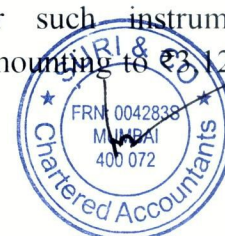
- (b) The Bank has not acquired any loans not in defaults
- (c) The Bank has not acquired any stressed loans and not transferred any loan not in default/ Special Mention Accounts (SMA).
- (d) The distribution of the Security Receipts (SRs) held by Bank across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as at June 30, 2025:

Recovery Rating Band	Book Cost (₹crores)
RR1+	8.55
RR1	1506.63
RR2	161.24
RR3	3.09
RR4	0.00
RR5	0.00
Unrated	1121.14
Unrated ^	1455.93
<b>Total</b>	<b>4256.60</b>

^ Includes Investment made during Q3 & Q4 of FY2024-25 in SRs that are Guaranteed by Government of India. The ARC shall obtain initial rating of SRs from an approved credit rating agency within a period of six months from the date of acquisition of assets by it..

At portfolio level, the Bank has marked-to-market loss of Rs. 902.55 crore. Bank maintained 100% provision on SRs Investment of Rs. 4,256.60 crore as on June 30, 2025.

8. The Reserve Bank of India, vide its circular dated March 29, 2025 revised norms for Government guaranteed Security Receipts (SRs) and has permitted banks to reverse any excess provision to the Profit and Loss Account in the year of transfer, if a loan is transferred to an ARC for a value higher than the net book value (NBV), and the sole consideration comprises only of cash and SRs guaranteed by the Government of India. Such SRs shall be valued periodically by reckoning the Net Asset Value (NAV) declared by the ARC based on the recovery ratings received for such instruments. As on June 30, 2025, the Bank held Government guaranteed SRs amounting to ₹ 123.81



crore, which are fully provided. The Bank, on a prudent basis, continues to hold provision against such SRs which will be reversed on actual receipt of recoveries or approval of claims, if any, by the Government of India. The unrealised gain on account of fair valuation of SRs guaranteed by the Government of India is not recognised in Profit and Loss Account.

9. Provision Coverage Ratio (including Technical Write-Offs) is 99.31% as on June 30, 2025 (Previous Quarter 99.48%).
10. Other income includes fees earned from providing services to customers, commission income from non-fund based banking activities, earnings from foreign exchange and derivative transactions, mark to market provisions on investments, profit/ loss (including revaluation) from sale of investment, dividend received , recoveries from advances written off, etc.
11. As per extant RBI guidelines, the Banks are required to make Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding ratio under Basel III Framework. Accordingly such disclosures are made available on the website of the Bank which can be accessed at the following link: <https://www.idbibank.in/regulatory-disclosures-section.aspx>. These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.
12. The consolidated financial results are prepared in accordance with Accounting Standard AS-21 'Consolidated Financial Statements' and AS-23 'Accounting for Investments in Associates in Consolidated Financial Statements'.
13. (a) The consolidated financial results comprise the financial results of IDBI Bank Limited ("Parent Company"/ "the Bank") and all its subsidiaries/ associates as under:

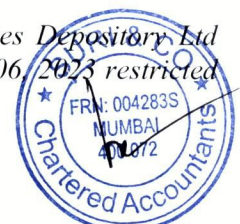
A. Subsidiaries	% of Holding	Consolidated Upto
IDBI Capital Market & Securities Limited	100.00%	June 30, 2025@
IDBI Intech Limited	100.00%	June 30, 2025
IDBI MF Trustee Company Limited	100.00%	June 30, 2025@
IDBI Asset Management Limited	66.67%	June 30, 2025@
IDBI Trusteeship Services Limited	54.70%	June 30, 2025
<b>B. Associates @@</b>		
National Securities Depository Limited \$	26.10%	March 31, 2025# *
North Eastern Development Finance Corporation Limited	25.00%	March 31, 2024 *
Biotech Consortium India Limited	27.93%	March 31, 2025# *

@ Management certified financial results have been considered for consolidated Financial results..

@@ Impact of financial results of associates on the consolidated financial results is expected to be not material.

\* The financial results of the associates for the quarter ended June 30, 2025, were not available as of the date of finalization of the consolidated financial statements. Accordingly, the latest available financial results have been considered for the purpose of consolidation.

\$The Bank holds 26.10% of the paid-up equity share capital of National Securities Depository Ltd (NSDL). The Securities and Exchange Board of India vide its letter dated October 06, 2023 restricted



*the voting rights and all corporate actions in respect of the Bank's shareholding in NSDL in excess of 14.99%, until the actual divestment of the excess shareholding. However, based on a legal expert's opinion, the Bank has decided to continue to recognize NSDL as an 'associate company' under the various statutory filings by the Bank and has consolidated financial results of NSDL based on the latest audited financial statements as at March 31, 2025.*

*#The share of profits for the quarter ended March 31, 2025 has been credited to capital reserve during the quarter ended June 30, 2025.*

14. Pondicherry Industrial Promotion Development and Investment Corporation Limited (PIPDIC) (21.14%) was written down to rupee one, hence was not considered in June 2024 and March 2025. During the quarter ended June 30, 2025, Bank had sold entire stake (21.14%) in PIPDIC for total consideration of Rs.18.83 crore.
15. Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.
16. The figures for the quarter ended March 31, 2025 is the balancing figures between audited figures in respect of full financial year ended March 31, 2025 and the published year to date limited reviewed figures up to the end of the third quarter of the said financial year.

(Sumit Phakka)  
Deputy Managing Director

(Jayakumar S Pillai)  
Deputy Managing Director

(Rakesh Sharma)  
Managing Director & CEO

Mumbai  
July 21, 2025

